

CASE STUDY

The Student Conservation Association Preserves Time and Money with Chase Paymentcard

OVERVIEW

The Student Conservation Association (SCA) is dedicated to “building the next generation of conservation leaders” and provides students of all ages the opportunity to serve and protect America’s national parks, forests and urban communities. With headquarters in New Hampshire, SCA annually conducts conservation service programs located at more than 500 natural and cultural sites in all 50 states – and since 1957 has provided services valued at over half a billion dollars.

CHALLENGES

The SCA provides living allowances and travel reimbursements for up to 1,800 interns on a bi-weekly basis. Using checks was costly and inconvenient. Since many interns work at remote sites, timely delivery and accessibility of cashing locations were consistent challenges.

- **Monetary and Environmental Costs:** Each pay period, the SCA spent nearly \$600 on postage, and used nearly 2,000 checks, envelopes and labels.
- **Time and Energy:**
 - Checks were prepared and mailed by SCA staff – a mundane, non-core activity.
 - Address corrections, returns and forwarding took additional time. For example, a stop-and-re-issue of payment would add seven to 10 business days, further delaying payment.
 - For checks cashed at small stores, the SCA frequently was called to confirm payment.
- **Intern Inconvenience:**
 - SCA interns typically conduct fieldwork far from a bank; some also were unbanked.
 - Students often paid high check cashing fees or mailed checks to their parents for deposit.

SOLUTION

The Chase Paymentcard from J.P. Morgan eliminated check payments, enabling fast and easy stipends for interns. Students have instant access to funds at thousands of ATMs across all 50 states – plus can make purchases anywhere Visa cards are accepted.

RESULTS

- **Timely Issuance:** Cards generally arrive before each intern’s first pay date and returning interns can reuse their existing cards.
- **Streamlined Accounting:** Since cards can be used directly for payment of travel and other expenses, reconciliation has greatly improved.
- **Significant Savings:** The SCA saves an average of six hours per pay period and staff is happy not processing checks; electronic payments also benefit the environment. Additionally, calls from interns inquiring about payments have been reduced to almost zero.
- **Funds Access:** Interns are able to access their stipends quickly and easily, without added check cashing fees.



“My favorite thing about the solution is the amount of staff work it’s eliminated and that it instantly provides money to our interns. Before Paymentcard, students sometimes waited weeks for reimbursement – plus staff had to schedule vacations around pay periods. Now I don’t have to worry about any of that. It’s been a big improvement.”

KIMBERLY HAMEL
Insurance and Payments
Coordinator

“We’ve received great customer service. Our representative is quick to respond to our needs and helps us work through issues impacting our interns. Additionally, our Relationship Manager continually helps us to expand the Paymentcard offering to meet SCA’s changing needs and demands.”

RICHARD SEAMAN
Chief Financial Officer