

CASE STUDY

Heartland Food Corp. Enjoys Effortless Prepaid Payroll with Chase Payroll Card Program

- **Mailing costs:** Checks need to be sent via FedEx to ensure security and delivery on a set date.
- **Time and energy:**
 - Restaurant managers must receive, store, handle and distribute checks, which diverts attention away from more pressing company matters.
 - Managers need to be at their stores each payday, when employees who receive checks typically also come in – involving extra time for everyone involved.
 - With checks, all employee questions are directed to either the store manager or the Payroll Administrator, using up even more of their limited resources.
- **Fraud risk:** Although fraud generally has not been an issue for Heartland, the company seeks to minimize this potential as much as possible.

SOLUTION

Chase Payroll Card from J.P. Morgan enables Heartland to more easily, quickly and safely pay its employees – while relieving store managers and the Payroll department of administrative burden. Employees who choose the Chase Payroll Card are paid faster: weekly vs. bi-weekly with checks. Also, Heartland and J.P. Morgan work together to promote Payroll Card via payroll flyers, e-mails to stores, check messages and enrollment forms in new hire packages.

RESULTS

- **High enrollment rates:** Chase Payroll Cards are used by over 20% of employees, which is especially impressive in an industry with an average turnover of 200%.
- **Significant cost and time savings:** Check processing, mailing and registered delivery fees all have been dramatically reduced. Batch processing of electronic payments saves both money and reconciliation time. Additionally, managers can focus on business rather than payroll.
- **Employee savings and flexibility:** Prepaid cards are a lower-cost alternative to check cashing fees and employees have immediate access to funds anywhere credit and debit cards are accepted. There's also no need to come into the restaurant on payday.
- **Superior service:** All questions can be answered 24/7, either online or via phone with J.P. Morgan customer service representatives. Employees have in-store Internet access, as well.



“J.P. Morgan is the way to go. We’ve been working with them for a number of years and everything runs so smoothly.

“Employees love the service. They can always call or go online to have their questions answered.

“Although we have researched other providers, and plan to perform due diligence in about four years, we’re not looking to change at all.”

DONNA FAGET
Payroll Manager
Heartland Food Corp.

Chase Payroll Card Delivers

- High enrollment rates
- Significant cost and time savings
- Employee savings and flexibility
- Superior service