

Cbeyond AccelaPay® Case Study

Cbeyond Profile

- Based in Atlanta, GA with 18 locations across the U.S.
- Over 2,000 employees
 - 90% of employees are paid via direct deposit
 - 10% of employees are paid by check
- Annual Payroll Checks = 13,000
- Annual Incentive/Reward Payments = 1,000
- Annual Cost of Checks = \$30,600

Cbeyond is the world's first 100% Voice over Internet Protocol (VoIP) local phone network servicing customers across the nation and offering more than 30 productivity-enhancing applications.



The Need

Cbeyond wanted one paycard solution to resolve two payroll issues. First, for incentives and rewards, Cbeyond used gift cards from another issuer. The process was very manual and expensive, requiring staff to order and pay all the related card fees. Also the gift cards were not reloadable so monthly bonuses required issuing a new card. Second, they wanted to shore up their optional direct deposit payroll program and streamline it for efficiencies. As it stood, issuing paper checks was costly and delays in mail delivery sometimes led to employees receiving their checks late. Cbeyond wanted ONE paycard solution to fix both the incentive and the payroll issues. They wanted convenience and cost savings.

The U.S. Bank AccelaPay Card is a Visa® branded reloadable prepaid card that offers employers an efficient solution for reducing costs, delivering timely payments, and achieving 100% electronic deposits.

The Fix

Preferred over other top prepaid card providers, the U.S. Bank AccelaPay® Card afforded Cbeyond the capability to deliver both incentive/reward payments and regular payroll all on an easy-to-use prepaid card. With a no cost pricing model in place, AccelaPay allowed Cbeyond to ditch their old, cumbersome gift card process, while also eliminating their check issuance process. The U.S. Bank AccelaPay Card offered Cbeyond the brand recognition and a paycard product their employees could easily understand and appreciate. AccelaPay Cards were given to all employees, even to the CEO and executive team, for their recurring incentive payments and other off-cycle payments. To introduce the new card program to employees, U.S. Bank provided a comprehensive marketing campaign and produced customized marketing materials and collateral that included employee emails, posters and handouts.



“Do you know how much we love this card!?” Jeff Lindsay



The Effect

With over 2,000 active AccelaPay Cards among their workforce, Cbeyond has been able to remedy their payroll issues. No more costly and late-delivered checks. No more expensive and time-consuming gift cards. New employees, many being recent college grads, appreciated receiving their pay easily and having it on a card that could be used like any other Visa® debit card. Even existing direct deposit employees enrolled in the AccelaPay program to take advantage of their split-pay functionality. With the AccelaPay Card, they had an alternative payment option to save discretionary funds for vacations, lunch out at their favorite hotspots or a special purchase. The results of the AccelaPay program were clear. Cbeyond now has a completely paperless payroll solution and a 100% adoption rate of electronic payroll across their entire employee-base.

“U.S. Bank is a well known brand and a card that our employees would easily recognize. The strategy to use a pilot program was a great idea. We started in a highly impacted location – California – to get employees really excited about the card. Throughout the whole process, U.S. Bank has been very personable and easy to work with. Our Relationship Manager has been extremely responsive to all our needs. The personal contact is a huge thing.” Deb Day, Cbeyond Payroll Manager

“At first I was just concerned about the change and how the card would work. Now, I love using the debit card for everyday purchases. I like that I use it the same way I use my personal checking card with NO fees for purchases. The Cbeyond Payroll Team and U.S. Bank did an amazing job of rolling this new program out. It was seamless. All the employees knew about the upcoming program benefits.” Judy Gundle

U.S. Bank – A Prepaid Industry Leader

- Most Admired Bank – Fortune 2011
- 4-Time PayBefore Award Winner – 2009, 2010, 2011 & 2012
- 2011 Top 10 Greenest Banks – Banking Technology News
- Member of the American Payroll Association (APA)
- Member of the American Bankers Association (ABA)
- Member of the Electronic Payments Association (NACHA)

U.S. Bank AccelaPay Card

Interested in having your company achieve 100% e-payment?
Visit www.usbank.com/accelapay or email prepaid@usbank.com.