

smartOne Prepaid Solutions

Arizona Restaurant Systems – Convenience, Flexibility, Cost-Savings



Sonic Drive-In Franchise Delivers Employee Pay on smartOne Pay Cards

- > **Client:** Arizona Restaurant Systems
- > **Challenge:** Streamline payroll processes while giving employees easier access to their pay
- > **Solution:** smartOne Pay Cards
- > **Results:** *"smartOne has made paying our employees with Pay Cards fast and simple."*
- Spencer Manke, CFO of Arizona Restaurant Systems

THE CHALLENGE

Arizona Restaurant Systems, a family-owned operator of nearly 30 Sonic Drive-Ins across Arizona, needed a way to streamline payroll processes while giving employees easier access to their pay. The solution had to take into account the restaurants' young, fluctuating employee base and its large geographic presence across the state. Additionally, the solution needed to overcome an existing payroll option combining direct deposit with closed-loop pay cards that was not gaining acceptance.

THE SOLUTION

Working with TSYS Merchant Solutions, Arizona Restaurant Systems developed and integrated a new payroll process that eliminates paperwork and gives employees a choice of how to receive their pay. Employees can have their paycheck directly deposited into a designated bank account, or receive their pay on a specially branded smartOne Visa® Pay Card.

Employees make the choice when filling out their initial employment paperwork. The paperwork is transmitted to corporate headquarters in Scottsdale where enrolling new employees in the smartOne Pay Card program is as easy as filling out a form on the secure smartOne website.

"It is simple and takes two minutes per employee," said Spencer Manke, CFO of Arizona Restaurant Systems. "This is a big difference over our old system. Before, we had to purchase Pay Cards ahead of time from our vendor and handle all administration, including enrollment and delivering cards to employees. Now, all of the work is handled by TSYS Merchant Solutions, including delivering and tracking each new employee card."

More than half of Arizona Restaurant Systems' 650 employees have chosen the smartOne Pay Card option, and since launching in early 2010, there have been no complaints.



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“Most of our employees are young and want to get their money right away,” Manke said. “With the smartOne cards, they can go to any bank we do business with and get their pay with no service charge. That is a big convenience to our employees in small towns. Under the old system, employees could only use certain ATMs to get their money – and in some cases, those ATMs were not located in towns where we have restaurants.”

Client Quote: *“smartOne has made paying our employees with Pay Cards fast and simple.”*

The Pay Cards are also helping the franchise trim costs. “Since we no longer have to deliver cards to employees, we’re saving a delivery fee of at least \$8.50 per location,” Manke added. “And we no longer have to deal with employees who lose their checks, or run them through the washing machine. Since we don’t have to reissue paper checks, we save all of those associated costs.”

Branded with Arizona Restaurant Systems’ logo, the smartOne Pay Cards carry the Visa debit logo and may be used to make purchases or withdrawals wherever Visa debit cards are accepted. Employee cardholders are also covered by Visa’s Zero Liability* protection if the card is lost or stolen, and deposits are FDIC insured. By logging on to a secure website, employees can keep track of card value and usage, and confirm value load transactions by Arizona Restaurant Systems.

“If we do run into issues, we simply call TSYS Merchant Solutions and have a dedicated person ready to help,” said Manke. “I can find out who hasn’t activated their cards, and then track them down to find out why. If the card they were issued was never received, or is lost, we can easily have it reissued.”

smartOne Prepaid Solutions from TSYS Merchant Solutions offer secure, creative and innovative prepaid programs to businesses and organizations throughout the United States. TSYS Merchant Solutions is a wholly owned subsidiary of TSYS® (NYSE: TSS), subsidiary. TSYS delivers advanced technology and enhanced value to many of the world’s leading companies, making it possible for hundreds of millions of consumers to use their credit, debit, commercial, private-label, prepaid and chip cards safely and securely.

*Visa’s Zero Liability policy covers U.S. - issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit www.visa.com/security.

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