



VISA PREPAID PROCESSING SERVICE 
CLIENT SUCCESSES

ADP Gains New Payroll Card Functionality and a Strong Processing Partner



Challenge

Automatic Data Processing, Inc. (ADP), one of the world's largest providers of business outsourcing solutions, offers payroll services to employers around the world. To accommodate its clients' desire to increase use of electronic deposit, ADP has offered a payroll card in addition to direct deposit to a bank account for over seven years.

In 2009, the company put its payroll card processing out to bid to find a provider that could deliver more consistent performance and newer features that would help distinguish the payroll card program and increase its appeal. ADP found Visa® Prepaid Processing Service's ability to provide both a strong, stable processing platform as well as the flexibility and creativity to deliver the latest payroll card functionality, the perfect fit for its needs.

Solution

ADP selected Visa Prepaid Processing Service as a result of the caliber of its

processing platform and the ability to implement new features like text messaging, online bill pay, and multiple cards tied to the same account. Visa Prepaid Processing Service converted approximately 100,000 existing cards for more than 2,000 ADP clients to the new TotalPay card platform over a one-year period. To facilitate the migration, Visa Prepaid Processing Service developed a webinar and email notifications for ADP to use to help educate cardholders about the change and the new functionality available to them.

Results

Having a stable processing platform was a critical consideration for ADP. Transitioning to Visa Prepaid Processing Service provided a strong processing foundation and gave ADP the confidence that it had a partner that could scale and grow with the company and its customers. Also, because Visa Prepaid Processing Service was able to offer ADP its own, unique solution, the company could use its payroll card program for increased differentiation.

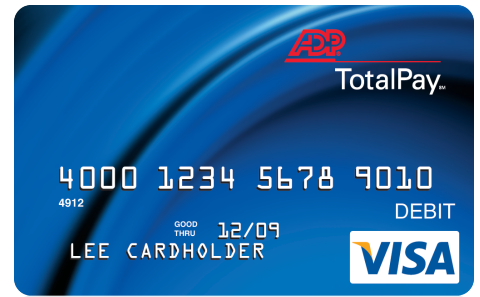
The new card functionality enabled by switching to Visa Prepaid Processing Service also had important advantages for cardholders. The new TotalPay card gave cardholders integrated bill pay capabilities to simplify a process that had previously been challenging for the unbanked or underbanked. The ability to receive text messages for balance alerts, deposits, and transactions improved their ability to manage their finances and eliminated the need to go to an ATM to check their balance and the possibility of an associated fee. Additionally, cardholders enjoyed the convenience of being able to check their balance over the Internet.

For some ADP clients, the new functionality provided by Visa Prepaid Processing Service created opportunities to promote the payroll card, resulting in significant increases in card adoption and

reduction in costs associated with paper check issuance.

Visa Prepaid Processing Service was also able to give ADP enhanced data access to help them better manage their payroll card business. In addition to gaining insight about how cards were being used (in-store, online, or at an ATM), ADP was able to see customer service call volumes and resolution rates. The company had access to a wealth of online tools that enabled them to conveniently manage their business, including new card issuance, managing risk, and accessing reports.

For more information about how Visa Prepaid Processing Service can help your business, contact your Visa Account Executive or Visa Debit Processing Service at 866.416.3731.



“Working with Visa Prepaid Processing Service, we have the benefit of the consistency and stability that is critical to our business as well as the cutting edge card features and functionality that keeps us ahead in the market.”

GARY LOTT

Division Vice President and General Manager
Unemployment, Payment and Garnishment Services
ADP

