



InfoCision chooses PayActiv to provide call center employees with access to earned wages, ahead of their paycheck.

Like most employers in the highly competitive (and traditionally high-turnover) call center industry, InfoCision is plugged into looking for ways to attract and retain top talent. One emerging benefit used to reach that critical objective is helping employees manage personal financial issues.

There is good reason for that trend. Surveys show that money is a top source of stress among U.S. employees. In fact, 63% of workers reveal that they can't cover an unexpected expense, like a \$500 auto repair. And they're bringing this stress to work, with employees sharing that they are distracted by their finances. ²

Craig Taylor, CEO of Ohio-based InfoCision, one of the largest privately held customer care and call center solutions companies in the U.S., understands well the multiple talent management challenges his company faces, especially helping workers with financial problems.

When Craig heard about <u>PayActiv</u>, a financial wellness employee benefit - that could potentially help attract and keep employees - he wanted to learn more. He was particularly impressed with the concept that allows employees to access wages before they get their paycheck – a very innovative and useful benefit in today's trying economic times.

"Craig asked us to research the PayActiv solution," explains Terri Privett, Senior Director of Accounting Administration at InfoCision. "He learned about the financial wellness benefit at a conference and felt it could help us provide more value to our employees."

"We really saw the need to provide our employee base with a way to allow them to access their wages on demand," says Alwynn Mellen, InfoCision's Director of Employee Engagement. "So many times, the unexpected expense happens - a car repair or medical bill – whereby employees need money immediately rather than waiting until payday; We were looking for a solution to help provide that stopgap."

At its basic level, InfoCision employees can use PayActiv for access to earned, but unpaid income to address immediate needs without the fear of overdraft fees, late fees or additional

Name: InfoCision

Industry: Professional Services

Employees: 2,500

Location: Ohio

ADP Marketplace Partner: PayActiv

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PayActiv





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debt. Also, unlike competing solutions for early pay, PayActiv operates through a membership model to address real employee needs and help them build savings. Privett says InfoCision employees have "advanced" themselves about \$700,000 in less than a year using PayActiv.

"The process of implementing PayActiv was streamlined since we were already an ADP partner and their integrated solution was available on ADP Marketplace," Mellen says. "The entire process is automated; we send data from ADP to PayActiv three times daily so that employees can get their money on that same day, for the hours that they've worked, even for that same morning. It is a great opportunity for employees."

To build momentum for the new benefit, InfoCision sets up PayActiv for new employees during their onboarding process, while also conducting extensive communications campaigns during health and benefits fairs since the launch. It also created a PayActiv e-learning module to highlight benefits and ease of use. InfoCision initially rolled out PayActiv to the company's 2,000+ hourly workers, and then decided to invite their approximately 500 salaried employees to use it as well.

"Both hourly and salaried employees are using it every week; it's working very well," Privett says.

PayActiv is an opt-in program, with a small fee only when used. "To date, about 600 people have enrolled in the benefit, with almost 70% of them engaged and actively using the system." Mellen says.

The second phase of their engagement will include growing the enrolled user base for the pay advance feature as well as implementing new features. Mellen says they will be focusing on promoting and engaging employees with the other PayActiv benefits and financial educational planning tools, including counseling classes, a bill pay option and other offerings.

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"The ability to advertise that technically you can choose your preferred payday because you can access your funds on demand is a benefit we also use in recruiting," Mellen says, adding that for those already working with InfoCision who might be thinking about going to another job, it's one of those engagement-focused benefits that offers employees a real sense that the company is always looking for new solutions to benefit our employees.

"We've found that using PayActiv, especially how easily it syncs with ADP, can help keep people in the workforce and engaged with their jobs," Privett says.

"Having the ability to add more value to our ADP platform, with integrated solutions from ADP Marketplace has given us the autonomy to offer our workforce more benefits than we have in the past, without adding additional burden on our HR staff, says Mellen.

PayActiv, which provides employers with the ability to provide their workforce with access to earned wages, joined the ADP Marketplace in mid-2018. Through an integration between PayActiv and ADP, clients like InfoCision can provide employees with access to timely earned wages, budgeting and financial counseling and savings tools.

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1. Bankrate.com Money Pulse survey - Princeton Survey Research Associates, December 2015

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^{2.} Stress in America - American Psychological Association, February 2015