



Senior care provider offers employees a tool to manage their finances

Comfort Keepers, a nationwide franchisor that helps seniors thrive safely while living independently at home, is by its nature intensely focused on the business of caring for its clients.

To meet that overriding objective, Comfort Keepers' caregivers — full- and part-time employees — are specially trained in delivering “uplifting care, transportation and support” to its mainly senior customer base. From driving to doctor's appointments and grocery shopping, to providing companionship and personal care, the company's prime business objective is to be there when clients most need a helping hand.

Brandon Cupstid, controller for Comfort Keepers franchises in Greenville and Spartanburg, South Carolina, and Tryon, North Carolina, explains it's no coincidence that the company's philosophy of client care intersects with support for its 460 or so employees. In other words, care providers are not just well trained to be their best but also receive an attractive benefits package to drive employee satisfaction and, ultimately, retention. The result? The best total service the company can offer.

As part of that package, Comfort Keepers, an ADP Workforce Now® customer, implemented a financial wellness benefit called [Tapcheck](#) to help employees better manage their financial lives. Cupstid says it's tied to the company's employee engagement strategy.


Tapcheck is an earned wage access (EWA) solution available to ADP® Payroll customers via [ADP Marketplace](#), a digital storefront of HR solutions that integrate with ADP. Tapcheck offers an intuitive mobile app that gives workers greater control over their finances, helping to reduce stress at home and increase productivity at work.

By having an EWA benefit, employees can collect a specific percentage of their already-earned pay. It's an easily accessible option should they need cash before their paycheck deposits every week or two.


Brandon Cupstid
Controller

Quick facts

 **Company:** Comfort Keepers

 **Headquarters:** Greenville and Spartanburg, South Carolina, and Tryon, North Carolina

 **Industry:** Health care

 **Employees:** 460

 **ADP Marketplace Partner:** Tapcheck



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Controller, Comfort Keepers

Tapcheck's seamless integration with ADP payroll platforms offers employers like Comfort Keepers a cost-effective way to stand out from competitors, reduce turnover and, best of all, provide the financial flexibility employees seek and often desperately need. Cupstid says Comfort Keepers expects to eventually see improvements in caregiver retention, measured by whether new hires stay past their first 90 days, which is a way to gauge Tapcheck's effectiveness.

"We know through our 15-plus years in business that if we keep an employee for 90 days, it's very likely they'll stick with us for a much longer time," says Cupstid, a six-year Comfort Keepers veteran. "Since Tapcheck's arrival, we sense that retention has been positively affected."

On the administrative side, Cupstid says Tapcheck has eliminated the often-arduous paperwork from the company's former cash advance program. That means more time for the accounting department to focus on other important matters. Tapcheck also integrates with Comfort Keepers' workforce management platform, which Cupstid says "gives us even more confidence in the service and comfort in knowing we won't experience any delays or roadblocks."

The Tapcheck app, which can be used on any smartphone, is highly user-friendly, quite similar to using an ATM, Cupstid says, noting that while there's a small per-transaction fee, the funds are available instantly, and employees self-manage the entire process.

"Tapcheck is really no work on our end because we know that employees are only going to be able to withdraw funds for hours already worked," he says.

Cupstid says there are currently 55 active Comfort Keepers Tapcheck users and in 2022, employees made about 1,500 transactions.

Also, in Cupstid's experience, Tapcheck has handled employee questions and minor blips easily and quickly through its customer support portal.

Tapcheck also gives Comfort Keepers employees personal finance resources to help them better manage their money.

"It can be about getting a bill paid before a utility service is cut off," Cupstid says. "It's often an unexpected expense. At the end of the day, Tapcheck may even be helping some of our employees put food on the table for their family when times are tight and inflation impacts family budgets."

Cupstid says it's often a struggle to roll out a new program or benefit to employees because it typically requires so much effort on the company's end, when his staff is already busy with normal operations. That's not the case with Tapcheck.

"I've thoroughly enjoyed Tapcheck because it's so seamless and easy for both our employees and our office staff," he says. "Implementing Tapcheck required barely any work on our part, and there are no fees for the organization. The fact that it integrates so smoothly with payroll and ADP Workforce Now makes it a tough combination to beat."



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Brandon Cupstid, Controller, Comfort Keepers

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About Tapcheck

Tapcheck is a financial wellness company offering a suite of benefits for employees, including an on-demand pay product, also known as earned wage access (EWA). Available at no cost to employers, Tapcheck enables employees to safely access a portion of their paycheck, for completed shifts, ahead of the next payday. Tapcheck integrates with ADP to seamlessly enable its EWA solution, and because it funds each withdrawal, in addition, there are no changes to current processes or cash flow. The results are significantly improved business profitability and performance driven by higher employee morale, productivity, attendance, recruiting, and retention.

[Learn more](#) about the Tapcheck integration.



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