



Skylight® PayOptions™ | Goodwill

Helping employees  
help themselves

 NETSPEND



Goodwill replaces its paycard solution  
and gets much more in the process.

**Client:** Goodwill

**Challenge:** To replace the current Paycard vendor with a solution that would provide the business with technology that was up to date and benefits the employees would appreciate.

**Solution:** The Skylight® PayOptions™ Program

**Results:** “We already had a Paycard in place for years, but we found a solution that provided our employees with the ability to save money and become educated about their finances.” – Brian Fitzpatrick, Goodwill Mission Program Manager

## The Challenge

While their current system provided a means to deliver a paycheck to a prepaid debit card, the Goodwill team was in search of a Paycard solution that could provide employees with the ability to save money and help them become better educated about their finances. That solution also needed to provide the organization with a technology that could grow alongside the business and ultimately streamline the overall payroll process.

## The Situation

Goodwill already had a Paycard system in place — but there were high fees, no savings option and it was difficult to pay bills online. As Brian Fitzpatrick put it, “It just didn’t grow with our employee and client needs.” And that’s what attracted them to the Skylight ONE® Card from Netspend.

### The search: A deeper level of financial education

Goodwill had some specific program characteristics in mind in their search for a new Paycard solution to provide their employees with a deeper level of fiscal awareness and responsibility.

- Encourage their team members to begin saving now and for the long term
- Focus on financial wellness, education, training, and guidance for employees and clients
- Provide a tool that was convenient for employees to use, offering ways to send and transfer money, allowing multiple ways to access funds
- Integrate a Paycard technology that was flexible and could grow with the business

Plus, the fact that the business reduced payroll-related expenses like shipping and processing was a bonus.

#### In his own words: Project insights from Brian Fitzpatrick

“Skylight PayOptions was part of our initial discussion and the more we learned, we said, ‘this is it, this is the one.’”

Our previous solution had a way for employees to receive a paycheck, but the technology didn’t grow with the business beyond that — and the Skylight PayOptions card did.

Once some of the employees were enrolled, they began to tell others about the program, becoming internal advocates for the program.”

### The pilot: A learning experience

The program was developed in three phases.

#### Phase One – For Managers

The first phase was a pilot program for the managers. Goodwill wanted its leaders to experience everything the employees would with a Skylight ONE Card. Fitzpatrick spearheaded the project by:

1. Pulling together managers from 7 Goodwill locations from around the country and worked with the Netspend implementation manager.
2. Setting up informal meetings for the pilot group, as well as finance and accounting departments. Once all of their questions were answered, they were all enrolled.
3. Developing a task list to help make the onboarding process easy to understand.

#### Phase Two – For Employees

A larger Pilot Program rolled out to employees. The first wave was made up of employees who used the original Paycard solution.

- Fitzpatrick provided answers to the most common questions, including “Why are we making the switch?”
- This gave management an opportunity to help explain the benefits and features of the PayOptions program.

#### Phase Three – For Clients

Finally, the program rolled out nationwide. After the employee rollout, the program was introduced to Goodwill clients as a convenient way to help them save and manage their money.



ROLLOUT COMPLETION  
**12 months**



ACTIVE CARDHOLDERS  
**over 3,600**



COST REDUCTION  
**50% lower**  
mailing costs per payroll period

## The Solution

The impact of the implementation was low with a seamless switch and Goodwill found the program so helpful that the organization has incorporated enrollment to the Skylight ONE Card into the new employee onboarding process. The benefits go beyond helping employees receive their paycheck.

### Benefits: For the employees, clients and company

- By leveraging the Paycard savings feature (which employees could use once they activated their card and verified their identity) to create a savings program for employees, the “Pay Yourself First” program was developed around the Skylight ONE Card to help employees better save money.
- The most popular employee feature is text alerts<sup>1</sup> – for many, text alerts are their primary account activity / notification method used. Rather than checking online or making a phone call, they can get alerts on payday and when bills are paid, and get balance updates on the go.
- Employees find it convenient to send money, pay bills online and make purchases.
- Goodwill clients find the Skylight ONE Card to be a helpful tool in saving money and learning financial responsibility.
- Employees and clients can use their cards anywhere Visa® debit or Debit Mastercard® is accepted, in-person, online or over the phone.

- Cash can be withdrawn at surcharge-free ATMs nationwide<sup>2</sup> and with Skylight Checks (included in the program), cardholders can withdraw money at participating banks with no check cashing fees<sup>3</sup> once they’ve activated their card and verified their identity.
- The management team was impressed by the savings it brought – fewer checks mailed, less money spent on packages and a drastic reduction in check resubmissions, all positively affected the bottom line in a short amount of time.
- Goodwill reported an up-tick in morale, because the employees had positive interactions with the Online Account Center, Mobile App and dedicated customer service center.

**Reflecting on success:** Getting complete buy-in from top to bottom was key to the smooth implementation of the program. Internal program champions along with Netspend support have shaped a program that has provided more far-reaching benefits to the organization than initially expected.

*“Netspend was quick to respond and provided personalized solutions, not just canned answers ... they really developed the program for the Goodwill people specifically.”*

*– Brian Fitzpatrick of Goodwill*



**Netspend provides dedicated, custom support for each client, along with year-round guidance to ensure the program continues to meet client needs.**

Netspend is a leading provider of Visa® Prepaid debit cards, Prepaid Debit Mastercard®, and commercial prepaid card solutions in the U.S.

In addition to Goodwill, Netspend provides Paycard programs for over 7,200 clients, nationwide.

We serve the estimated 68 million underbanked consumers who do not have a traditional bank account or who rely on alternative financial services, by offering products that are flexible with powerful features designed just for them.

For more information, visit: [www.netspend.com/business/paycard/](http://www.netspend.com/business/paycard/)

### TO LEARN MORE

about the Skylight PayOptions Program, contact us at 1.800.421.5613 or [skylightpayoptions@netspend.com](mailto:skylightpayoptions@netspend.com). You can also visit [www.netspend.com/business/paycard](http://www.netspend.com/business/paycard).

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- 2 Surcharge free ATM options will vary by card program. An ATM Cash Withdrawal Fee applies at ATMs outside the surcharge free network specified in the Cardholder Agreement. A separate ATM owner fee may also apply.
- 3 Skylight Checks can be cashed at no cost at any branch location of the bank who issued the check (printed on the top of the check), at participating Walmart locations, and at participating ACE Cash Express locations. Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash Skylight Checks. See the Skylight Checks for step-by-step instructions.