



**Wendy's franchise  
saves \$50,000,  
achieves 100% e-Pay  
with rapid! PayCard**

**Case Study: Quick Service Restaurant**

**WESTERN  
RESTAURANT**

*"rapid! PayCard is secure, flexible and reliable, and it eliminates the payday drama for both our managers and employees alike. I can't imagine going back to paper checks. In fact, I can't believe we waited this long to switch!"*

Carla Cooper  
HR Manager  
Western Restaurants

**Simple. Smart. Secure.**



**Overview**

With 65% of its employees lacking bank accounts, Western Restaurants needed a way to deliver pay that was as flexible as paper checks but easier and less costly to distribute.

Western Restaurants is a Wendy's franchise based in Louisville, Kentucky. With 52 locations across Kentucky, Illinois, Tennessee and Virginia, the franchise employs roughly 1,650 workers.

**The Problem & Goal**

Western Restaurants had always relied on paper checks for pay delivery. With roughly 43,000 checks, paper had become time-consuming and expensive. The company's payroll costs – already \$148,000 each year – kept spiraling higher, due to rising shipping and processing fees. Location managers had to manually distribute their employees' paychecks, hindering productivity and distracting employees from their jobs.

Only 35% of Western Restaurants' employees had bank accounts – a not-uncommon occurrence in the quick service restaurant industry, where 75-90% of employees are unbanked.

As part of a company-wide effort to go paperless, Human Resources Manager Carla Cooper decided to investigate a paycard and epaystub solutions that could replace paper checks.

For more information, contact:  
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## **rapid! PayCard offers:**

### **Convenience:**

*No more handing out paper checks each pay period*

### **Flexibility:**

*Employees can access funds anywhere, anytime*

### **Efficiency:**

*Smoother payday returns focus to serving customers*

### **Productivity:**

*Customer experience is improved, less time spent on payroll distribution*

**Simple. Smart. Secure.**



## Paperless Made Painless

Cooper first heard about rapid! PayCard through favorable referrals from her colleagues. “We’d looked into other paycard companies, but none had the overwhelmingly positive references that rapid! PayCard did,” she says.

The Enrollment process was quick and painless and took a matter of weeks, not months to complete. Cooper was particularly impressed with the high level of service she received. “I’ve been in HR for twenty years, and the rapid! PayCard team was by far the easiest and most responsive group I’ve ever worked with on a program roll-out,” says Cooper.

It didn’t take long to realize benefits from the switch. rapid! PayCard along with epaystubs saved hundreds of management-hours and shaved more than \$50,000 from Western Restaurants’ annual payroll expenses. Plus, the rapid! PayCard also gave non-banked employees new financial freedoms.

“My employees love it because they don’t have to spend all day waiting for their pay,” says Cooper. “And my managers tell me, ‘I can run my store now and focus on customers, instead of paychecks.’”

## Solution At Work

By switching to rapid! PayCard, Western Restaurants has eliminated paper checks entirely, which has had many long-lasting benefits the company, including:

- Achieved 100% e-pay enrollment - cut out 42,900 paper checks annually
- Saved 34% on annual payroll costs—roughly \$50,000
- Eliminated payday confusion and improved overall payroll efficiency
- Provided unbanked employees new financial benefits

If you have unbanked employees, e-pay can improve payroll efficiency without sacrificing reliability. rapid! PayCard takes care of the hard work for you, so you can take the paper out of payday.

