



# U.S. Bank Rewards Card helps simplify employee rewards program



For any business, small actions can lead to big impacts. But for one large-scale food supplier, small actions led to big headaches. As part of an employee rewards and incentives program, managers across 150 locations awarded employees traditional gift cards purchased from local retailers and online platforms.

These well-intentioned acts strained the payroll and human resources departments when trying to manage, track and report all the gift cards handed out by managers. Additionally, the auditing department struggled to determine how much money managers spent on cards or how much employees were receiving.

As an industry leader in prepaid card programs, U.S. Bank has spent decades finding solutions for organizations and institutions of all sizes. U.S. Bank, which is a fully integrated prepaid processor, program manager and issuing bank, worked with the client on a previous prepaid card project and was confident they had a similar product to suit their needs.

U.S. Bank partnered with a software company that specializes in creating custom employee engagement platforms to build an automated program to help simplify managing, tracking and reporting rewards cards for a company with around 120,000 employees.

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## CUSTOM SOLUTIONS

For the new process, U.S. Bank implemented its U.S. Bank Rewards Card. With this product, cardholders can spend allotted funds anywhere Visa® is accepted — grocery stores, restaurants, fuel stations and more. To guarantee a thorough and intuitive tracking system to complement the card, the software company worked closely with the client to build a program that satisfied its wants and needs.

As part of the client's audit requirements, the software company integrated the client's active directory for single sign-on logins. In the system, the filtered employee list allows managers to select the employee receiving the card. If an employee leaves the company, they are automatically removed from the system to reduce the chance of errors down the line.

The new system featured a simple three-step request process for managers. After selecting the employee's name, the manager lists a reason for the award and includes a dollar amount. Last, the manager provides a written message on why the award is being given before submitting. To minimize confusion, each approving manager goes through a 30-minute online training before using the system.

Once the card is distributed, the software tracks which employee received the card, the amount awarded and the issuing location. With this information, the system provides accurate audit reports to the client for payroll and tax purposes. At an administrative level, the client has a full view of up-to-date data. Within the system, the software company created unique data codes positioned in organized columns to easily identify how many cards are issued and how much money is distributed by each location. The client also receives weekly reports detailing activity through the previous week.



## RESULTS

The new system has paid dividends for the client's payroll, human resources and auditing departments, which now have more insight on expenses and employee engagement. The program has more than doubled over the previous year, and the client reports a 30 percent increase in the number of cards issued. Previously, managers were paying fees of \$3.50 per Visa card purchased at retailers. By utilizing U.S. Bank's prepaid card services, the client saves hundreds of thousands of dollars annually.\*

Learn more about how U.S. Bank's prepaid card solutions can help your business at [usbank.com/rewards](https://usbank.com/rewards).

\*Figures accurate as of March 2023.

Purchase fee applies. Rewards Card cannot be reloaded with additional funds, nor can it be used at an ATM. No cash access. For use in the U.S. only. Terms and conditions, including fees, apply. Rewards Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. ©2023 U.S. Bank.

