

# Skylight Financial® provides benefits to White Castle® “By the Sackful” with the Skylight Account.

## Snapshot

- Client:** White Castle System, Inc.; Columbus, OH.  
Operates 400 restaurants or “Castles” in the Midwest and Eastern United States.
- Application:** The Skylight Account was used as an alternative for Team Members without a bank account.
- Problems:** Centralizing payroll with stores in multiple states; desire to reduce/eliminate paper checks, lost checks, check fraud and overnight delivery of checks.
- Solution:** Skylight Debit Card Account
- Benefits:** Totally electronic payroll; minimal checks and delivery; ability to handle adjustment pay.

## White Castle® had a craving for efficiency and cost savings

As the nation’s first hamburger chain, started in 1921, and a recognized leader in multi-state quick service restaurants, White Castle® has a long history of being an industry innovator. However, with 400 Castles and 12,000 Team Members across a large geographic area, White Castle® was challenged with the administration of a weekly paper-based payroll. They were incurring mail expenses and excess bank charges relating to overnight delivery of checks, reprinting of lost checks and payroll adjustments. In short, they needed a new solution—a method in which they could process payroll more efficiently and provide a more convenient, lower-cost method of payment for their team members. Ultimately, they were searching for an electronic payment program that allowed them to maintain their in-house payroll system, quickly and easily implement within the Castles and remain in compliance with all state wage and hour laws.

## Payroll cards presented a unique solution to their common problem

As White Castle® conducted a review to optimize their payroll system, they considered implementing a paycard solution. While their goal was to promote greater efficiencies and reduce their expenses across a growing business, their greatest challenge was the need to find a solution that the Team Members would trust for the delivery of their wages.

White Castle® performed an independent analysis of payroll cards and their features/benefits by soliciting competitive proposals from interested vendors. They conducted reference checks and had finalists make presentations. Particularly of interest were the technical and implementation requirements of each program. White Castle® chose a unique approach by selecting Skylight’s program and one from one of the top ten largest U.S. banks, and having them compete head-to-head in pilot stores. Following this pilot period, White Castle® selected Skylight to provide the payroll card services for all but one of their regions.

## Skylight’s Debit Card Account makes the grade.

The Skylight program was attractive because it provided a seamless payroll solution whereby no additional software was required offered a “no liability” option for White Castle®, while still presenting employee benefits to Team Members.

White Castle® was able to achieve 100% of their direct deposit goals quickly due to Skylight’s expert implementation team and thorough program materials. Carla Perkins, White Castle’s Payroll Manager commented, “Skylight did a tremendous job assisting us with the rollout. Their personalized enrollment materials and exceptional train-the-trainer approach allowed us to implement a complete direct deposit solution in all of our castles without the requirement for someone from corporate to be there in person.”

## Skylight’s Corporate Support puts the extra pickle on the program!

Skylight Financial’s dedicated Corporate Relationship Support team is a unique feature when compared to other vendors in the paycard arena. The Corporate Support team acts as the account management arm for Skylight and is available to support the corporate customer following the program implementation.

Carla specifically mentioned Skylight’s Corporate Relationship Support department and their contribution to the project’s overall success. “Skylight has a great Corporate Support team. Not only are they available to answer program questions, but also are able to assist with escalated cardholder issues. I really appreciate the fact that the Corporate Support team stays in touch with me to ensure all of our needs are being met even though we are beyond the initial rollout of our paycard program.”

