



Andreas Nusko, Managing Director Franz & Wach

FRANZ & WACH REWARDS EMPLOYEES WITH CROSSCARD REWARD

Satisfied employees, flourishing business

Franz & Wach Personalservice GmbH has been active in the temporary staffing and recruitment business for many years. The company was founded in 1996 and, with more than 3,000 employees in 25 locations, is now one of the 40 largest companies in the industry. Its portfolio covers all services pertaining to human resources management, from recruiting and onboarding right through to personnel management.

Franz & Wach's employees are excited about the introduction of CrossCard Reward

As a provider of personnel services, Franz & Wach understands the importance of finding and retaining good, committed employees. Naturally, the company also

applies this insight to its own employees by implementing sustainable retention measures. "Our employees are not just our capital; they are the providers of our services. They give us the flexibility we pass on to our customers. We want to inspire and motivate them, and we want to do so long-term," explains Andreas Nusko, Franz & Wach's Managing Director.

Franz & Wach was therefore looking for a straightforward way to give its employees regular tax-free bonuses. The company contacted several providers, ultimately selecting the PPRO Group's CrossCard Reward prepaid card scheme.

"I'm going to take the Franz & Wach prepaid credit card with me on my riding holiday this autumn. It will allow me to stay flexible and means that I'm not constantly having to stop to use cash machines."

Susanne Erdmann, Area Manager at Franz & Wach



+ The Solution:

CrossCard Reward Visa and MasterCard cards are designed for making one-off or recurring special payments to employees, partners or customers. To do this, the company simply loads a specific amount of money onto a card. Employees can then use the card in any shop, restaurant or online venue where credit cards are accepted, allowing them the flexibility to choose their own rewards. The card can be claimed by the company as a tax-free fringe benefit, thus saving over 50% in taxes and social welfare contributions. All cards can be branded in the company's corporate design to promote additional employee loyalty.

+ The Result:

The reloadable, branded cards have been extremely well received by Franz & Wach employees. Each month, every employee receives a tax-free amount (which varies according to how long they have been with the company) added to their CrossCard Reward card. Unlike a gift certificate or a card tied to a particular company, the CrossCard Reward card allows employees to choose where and how to spend the funds.

+ Why the PPRO Group?

Andreas Nusko has a straightforward answer: "The PPRO Group responded quickly to our enquiry and examined our particular requirements in detail. We wanted to introduce a prepaid credit card in order to provide all our employees with regular, tax-free bonuses. PPRO made things very simple for us, quickly sending us access to demos and sample cards so that we could test the system. From the very beginning, CrossCard Reward was a great fit for us."

+ How Does the Company Benefit?

"On one hand, the card is an important element in creating employee loyalty. Branding the card reminds employees each time they use it that their employer has made this additional spending possible. On the other hand, the tax-free advantages of the card provide genuine added financial value for us as a company. The monthly payments replace holiday and Christmas bonuses while eliminating the associated social welfare contributions. This means that our employees receive more net benefits and that we, as an employer, save on social security payments," Nusko explains.

+ What Does the Future Hold?

Ongoing collaboration with PPRO is already in the works, as Franz & Wach is planning to introduce the branded card for its external colleagues (temporary staff). Collective bargaining restrictions make this complicated, but Franz & Wach is working with PPRO to find a solution.

+ Conclusion:

"We were looking for a flexible prepaid credit card to promote employee loyalty while saving on social security contributions. The CrossCard Reward scheme has made this possible and the PPRO Group has provided exemplary service throughout the implementation process. We would unreservedly recommend the PPRO Group," says Nusko in conclusion.

CrossCard Solutions

CrossCard Solutions is the PPRO Group's company card scheme. Cards can be used by companies of all sizes for a tremendous variety of applications. Choose one of CrossCard's five different predefined solutions, or contact us for a customised solution.



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www.crosscard.com

sales@crosscard.com