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McDonald's Franchisee Offers EWA "Quick Cash" Benefit To Help Boost Employee Engagement



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Offering employees the option to access their wages when needed, not just on a standard pay cycle, can be a difference maker for their financial wellness. Learn how this franchise operation implemented this attractive benefit.

With reportedly **550 million sold annually in the US**, the McDonald's Big Mac is among the most significant innovations in the quick-service restaurant (QSR) industry.

The man credited with inventing the infamous burger, Michael "Jim" Delligatti, majorly influenced the American food scene, and his contributions will endure for as long as hungry people seek "two all-beef patties, special sauce, lettuce, cheese, pickles, onions on a sesame-seed bun," said very fast, to revive the chain's classic advertising line.

Delligatti's company, M&J Management, has endured, too. Based in Fox Chapel, Pennsylvania, M&J lives on today as a 66-year-old, four-generation, family-owned McDonald's franchise operation with 19 locations throughout Western Pennsylvania.

As it turns out, Delligatti's Big Mac-powered claim to fame did not mean M&J's success came from Big Mac sales alone. Delligatti also had a positive attitude toward and support of employees working the counter, greeting guests at the drive-through window, refilling the straw and napkin holders, and, of course, building those Big Macs.

M&J, which has a workforce of around 1,000, furthered that employee-friendly mindset when it implemented **Tapcheck**, integrated with ADP®, to better engage employees and help them improve their finances. An earned wage access (EWA) solution, Tapcheck enables employees to access a portion of their already-earned wages on demand.

According to Holly Lasitis, an eight-year M&J employee who serves as an accounting manager with HR responsibilities, M&J began looking into this type of benefit after the founder's son, Michael Delligatti, heard about Tapcheck at a McDonald's National Owner Association (NOA) conference for franchisees. Other NOA members told him how their relationship with Tapcheck and ADP quickly made EWA easy to implement, as well as being a popular new benefit.

With that, M&J asked its ADP representative about an EWA solution and soon added Tapcheck to help employees better manage their financial lives. The app, purchased through **ADP Marketplace**, a digital storefront of HR solutions that integrate with ADP, offers an intuitive mobile interface that helps employees be more proactive with their finances. This, in turn, can help them reduce stress at home while boosting productivity on the job.

How does this work?

Tapcheck's process is simple: Employees can collect an employer-determined percentage of their already-earned pay on demand. It's easily accessible via a computer or mobile phone should they need cash for a variety of reasons, from basic expenses like groceries to emergencies such as new tires or medical bills — rather than having to wait for their paycheck deposit every two weeks. Plus, it doesn't cost M&J because it's funded by a small per-transaction fee paid by employees, much like an ATM.

"We compared three different vendors and quickly settled on Tapcheck," Lasitis says, noting that the platform is accessible to all employees, full- and part-time. She adds that since Tapcheck has been up and running, it has been seamless with no added burden on her typically busy workload.

"Having a skeleton crew here in the office, it was very important that I did not have to manage anything major with this new employee perk," she explains, adding that when it came to internal marketing, Tapcheck handled it all.

"We're not localized, so we couldn't hold webinars or on-site meetings to promote the new service; it's just not feasible inside the stores," Lasitis explains. To help market the new benefit, among other ideas, Tapcheck created and distributed posters and QR codes, which made it easy for employees to sign up.

From an administrative perspective, Lasitis can use Tapcheck's online management portal to gauge usage activity, from payout requests to new signees, at any store.

"It's been consistently gaining ground with our employees," she says, noting that while younger and digitally connected workers were quickest to adopt Tapcheck, usage has grown among all demographics. Lasitis says employees who use the service take out \$150 on average.

For Lasitis, the biggest advantage to date is how amazingly positive Tapcheck has been to work with during setup, implementation and execution.

"It has been the easiest implementation I've ever done, and I've done quite a few of them," Lasitis says. "Honestly, it felt like I did next to nothing — only the initial paperwork and ensuring that Tapcheck was working smoothly. Best of all, we haven't had any serious complaints or issues, which is rare."

Quick facts

- **Company:** M&J Management
- **Headquarters:** Fox Chapel, Pennsylvania
- **Industry:** Quick-service restaurant (QSR)
- **Employees:** 1,000
- **ADP Marketplace Partner:** Tapcheck

About Tapcheck

Tapcheck is a financial wellness company offering a suite of benefits for employees, including an on-demand pay product, also known as earned wage access (EWA). Available at no cost to employers, Tapcheck enables employees to safely access a portion of their paycheck for completed shifts ahead of the next payday.

Tapcheck integrates with ADP to seamlessly enable its EWA solution, and because it funds each withdrawal, in addition, there are no changes to current processes or cash flow. The results are significantly improved business profitability and performance driven by higher employee morale, productivity, attendance, recruiting, and retention. Tapcheck's unique integration with McDonald's POS systems makes it a popular solution for franchisees.

About ADP Marketplace

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