



## Driving an Improved Employee Experience through Automation:

How Antilles Tyres Fueled a Better Staff Loan Process with BizPay Cash

When it comes to our payroll innovation, Antilles Tyres, never gets tired!

Antilles Tyres, is a major player in the auto industry, specializing in the sale and distribution of motor vehicles, tyres, batteries, lubricants among other automotive necessities. Mrs. Sandra McFarquhar Gonzales is the Operations Manager, providing oversight to the retail operation with a current staff complement of 15 employees functioning as admin, accountants, clerks, store managers and executive team.

How did Antilles Tyres and MC Systems forge this partnership? Before their payroll transformation which was led by MC Systems, Antilles Tyres was inundated with incessant glitches, excessive freezing and infrequent updates, caused by an inefficient software, forcing their HR operations team to spend several hours per month on the payroll process.

Employees seeking loans or salary advances were required to apply to the company, forcing them to utilize their pool of funds to assist staff members in emergencies.

The recent economic strain caused by the pandemic pulled the brakes on normal operations. This disruption forced Antilles Tyres to reduce the number of locations from 12 to 1 to ensure business continuity and preserve cash flow.

MC Systems has been supporting Antilles Tyres since 2014. Their experts presented a mobile loan application solution, BizPay Cash, that eliminated the obligation to maintain a pool of funds since staff loans from the mobile application are funded by a financier. This allows the business to manage cash flow more effectively while presenting an additional opportunity to redirect funds to other key areas of the business to accelerate revenue-driving activities, increasing their chance at business continuity.

Being a payroll customer allows Antilles Tyres to deliver the benefits of the loan app to their employees but, what is the benefit to their operations? In addition to alleviating several HR pain-points, including the ability to run both weekly and monthly payrolls and managing multiple locations, BizPay Cash allows Antilles and other employers to be able to have their staff loan processes automated from anywhere, even in periods of disruption.

Mrs. McFarquhar Gonzales lauded the BizPay Central payroll solution features, including its ability to automatically update all Tax Administration of Jamaica (TAJ) adjustments, eliminating the need for manual updates and other tedious tasks. She can focus on inputting data, allowing her to run her entire monthly payroll within an hour, a process that would have ordinarily taken several hours. The extensive reporting is critical. She can retrieve reports for any period, for the overall payroll or individual employees. NHT loan reports are automatically generated, resulting in the organization only needing to add the Antilles letterhead without going through the manual tallying process.

Here's how BizPay Cash revolutionized the staff loan experience:

- 1. Staff loans are processed in as little as a few minutes
- 2. Removal of the need to wait in line at the bank (a benefit that extends to the employer since employees spend more hours being productive at work)
- 3. Affordable interest payments
- 4. The ability to start and complete the entire application process directly from the app
- 5. An affordable payment plan

Over 80% of the staff complement has been utilizing the solution. The reasons for requesting a loan ranged from purchasing motor vehicle parts and covering medical bills to taking care of personal expenses.

MC Systems has been supporting Antilles Tyres, helping them to improve efficiency, maintain cash flow, transform employee experience, and reduce operational overheads. As your technology consultant, imagine how much we can innovate, together!