



Cell Tower Industry Leader Saves Money, Mitigates Lost Money Issues

TOWER SYSTEMS | WATERTOWN, SD

Prior to issuing weekly per diems via [CommercePayments™ Prepaid Expense Cards](#) to its employee field crews, [Tower Systems](#) would pay them cash, via cash advances from the company's credit cards. This came with two challenges: high fees charged by the credit card companies and workers had per diems in advance of the days they worked.

Tower Systems — a worldwide industry leader in cell tower installation, design and project management — needed a solution. They turned to CommercePayments™ solutions from Commerce Bank.

Eliminating Fees; Saving Money

"Before 2019, we relied on the crew chiefs in the field to get weekly cash advances on our credit cards to pay workers their per diems," said Patty Wiekamp,

controller, Tower Systems. "The cash advance fees alone would cost upward of \$6,000 annually. It just didn't make financial sense."

Additionally, finding nationwide ATMs near job sites could be challenging and some put limits on the withdrawal amounts, resulting in crew chiefs going to several banks — and incurring more fees — to get enough money for the per diems.

"The prepaid expense cards have been a life saver," said Wiekamp. "We upload about \$10,000 weekly to our employees' cards. It's a very simple process."

Reducing Lost Money

With CommercePayments™ Prepaid Expense Cards, Tower Systems now pays its per diems for days worked, rather than in advance. This helps ensure that unearned per diems don't go out the door if a worker leaves a job prior to its end.

"This process change helped keep us from losing money that we couldn't get back," said Wiekamp.

Employee response has been positive, too.

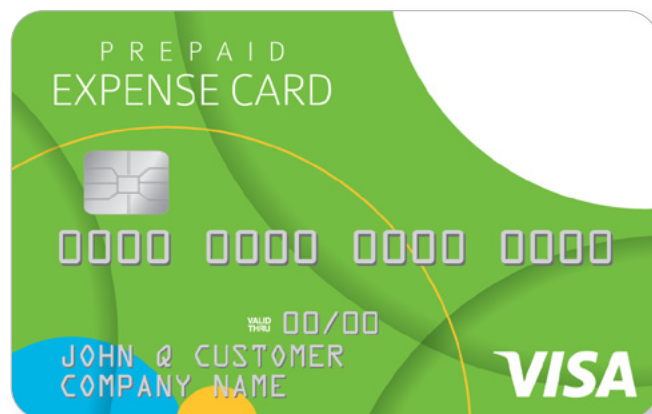
"Our employees like having a card rather than cash," said Wiekamp. "It's great if they want to buy something online, and it makes it easier for them if they want to save money."



Leading the Industry

Tower Systems was at the forefront of cell tower development more than 45 years ago, and was a founding member of NATE: The Communications Infrastructure Contractors Association. As an industry leader, the organization is always looking at new technology and ways to innovate and be proactive.

"I'd encourage other NATE members to consider using CommercePayments™ Prepaid Expense Cards," said Wiekamp. "Commerce Bank is a good partner, and the cards have been a life saver and cost saver."



“The CommercePayments™
Prepaid Expense Cards
solved our per diem
challenges, **saving us
time and money.**”

– **PATTY WIEKAMP**
Tower Systems

