

Quick and Secure Wage Payment

Ride sharing, concierge services, fast-food delivery and simply picking up odd jobs around town, the rising "gig economy" has changed the way people get paid. Now employees everywhere are looking for faster access to earned wages to better help manage their own finances.

That's why FIS created **Pay Out**, a prepaid solution that meets the high demands of a range of industries from retail, restaurant, healthcare, and more. This new solution provides staff quick and easy access to daily tips and earned unpaid wages, increasing employee retention and satisfaction, while reducing cost.

Payment Infrastructure

The on-demand payment infrastructure is simple. The employee tips and earned unpaid wages are captured by the merchant systems, FIS receives the data and disburses wages onto the employee cards in real-time.

Seamless User Experience

Pay Out is easy to use for both employer and employee:

- 1. **Set Up:** Each employee can elect to receive a plastic prepaid card.
- 2. *Input*: Earned unpaid wages and tip amounts are entered, leveraging integrated merchant and POS systems
- Disbursement: Real-time electronic disbursement of wages to a prepaid or digital card
- 4. *Cash Out:* Employee has flexibility to cash out through ATM withdrawals, POS purchases, or ACH transfers to bank with their prepaid card.

Employer Benefits:

- Reduce payroll costs; no more checks or cash
- Reduce risk of employee fraud
- Free up valuable manager time to focus on core business
- Increase employee satisfaction through ondemand pay

Employee Benefits:

- Access wages earlier
- Flexible payment options with intuitive mobile application
- Pay can be easily sent to the employee's bank account

FIS is Uniquely Positioned to Meet Your Payment Needs



Simplified Integration and Execution TO Experience and Scale

FIS is at the forefront of the prepaid trend, providing robust, end-to-end solutions. With these flexible solutions, FIS creates custom solutions, economical packaged programs with quicker time to market.



Innovative Customer Experiences

Intuitive online experience and dedicated 24/7 support leveraging banking industry expertise provides seamless experience with ability to handle any potential issues, letting you focus on your business.



Trusted Industry Leader

#1 global FinTech provider serving 90% of the top 50 largest global banks and 60% of the top 10 largest merchants with a robust network of prepaid partners and customers.

Contact Us

Ready to provide your employees payments fast, secure payments for their work? **Contact an FIS representative today at prepaidleads@fisglobal.com.**

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500° company and is a member of Standard & Poor's 500° Index.

To learn more, visit www.fisglobal.com. Follow FIS on Facebook, LinkedIn and Twitter (@FISGlobal).

