



The Employer Experience

Get acquainted with the benefits of the Fintwist Digital Payment Solution

\$350

The amount of money companies save per payment when they ditch paper checks ¹

25.2%

Percentage of un- and underbanked Americans ²

\$750

The average amount Fintwist cardholders save annually by switching from paper checks ³

Why Companies Need Paycards

Paycards allow companies to adopt a paperless payroll process that saves time and money associated with printing and distributing paper checks. Fintwist works with your current direct deposit platform and helps your company stand out as an



Benefits for Employers

- Zero cost to the employer
- Instant issue cards
- Mitigates risk of delayed/lost checks
- Dedicated Client Service Managers
- Courtesy corporate line of credit⁴
- On demand pay available upon request
- Assistance with payroll integration
- Training and onboarding materials
- Grove of trees planted for every client who eliminates checks

Why Employees Need Paycards

Give your unbanked employees the convenience of direct deposit. Fintwist eliminates the hassles of paper checks so they can enjoy the same cost-saving and time-saving benefits of direct deposit as those with traditional bank accounts.

Benefits for Employees

- iOS & Android mobile app
- Track purchases, P2P transfers, manage spending, & pay bills in the app⁵
- Text alerts⁶
- Mitigates risk⁷
- Cardholder education through email & social media campaigns
- Online purchases & payments
- ATM network & unlimited no-cost teller withdrawals
- Convenience checks
- Merchant discount and rewards (Mastercard Fuel Rewards & Wellcard Health Discount Program)

¹ Aggregate of the cost of labor, postage, printing, stop-payment, and other fees associated with the payroll departments that print paper checks - NACHA, AFP, and APA Electronic Payroll Coalition, October 2010.

² According to the 2017 FDIC National Survey of Unbanked and Underbanked Households.

³ Amount each of your unbanked employees would save in check cashing, money order and other alternative financial services fees according to studies by the State of Massachusetts on the costs of check-cashing.

⁴ Available upon approval by Comdata

⁵ Only available to cardholders whose identification has been sufficiently verified by Comdata. Please ensure your personal information on file is accurate in the Fintwist application.

⁶ Standard message and data rates from your wireless service provider may apply.

⁷ Mastercard Zero Liability Fraud Protection. Funds are FDIC Insured Through the Issuer. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please contact your issuer.