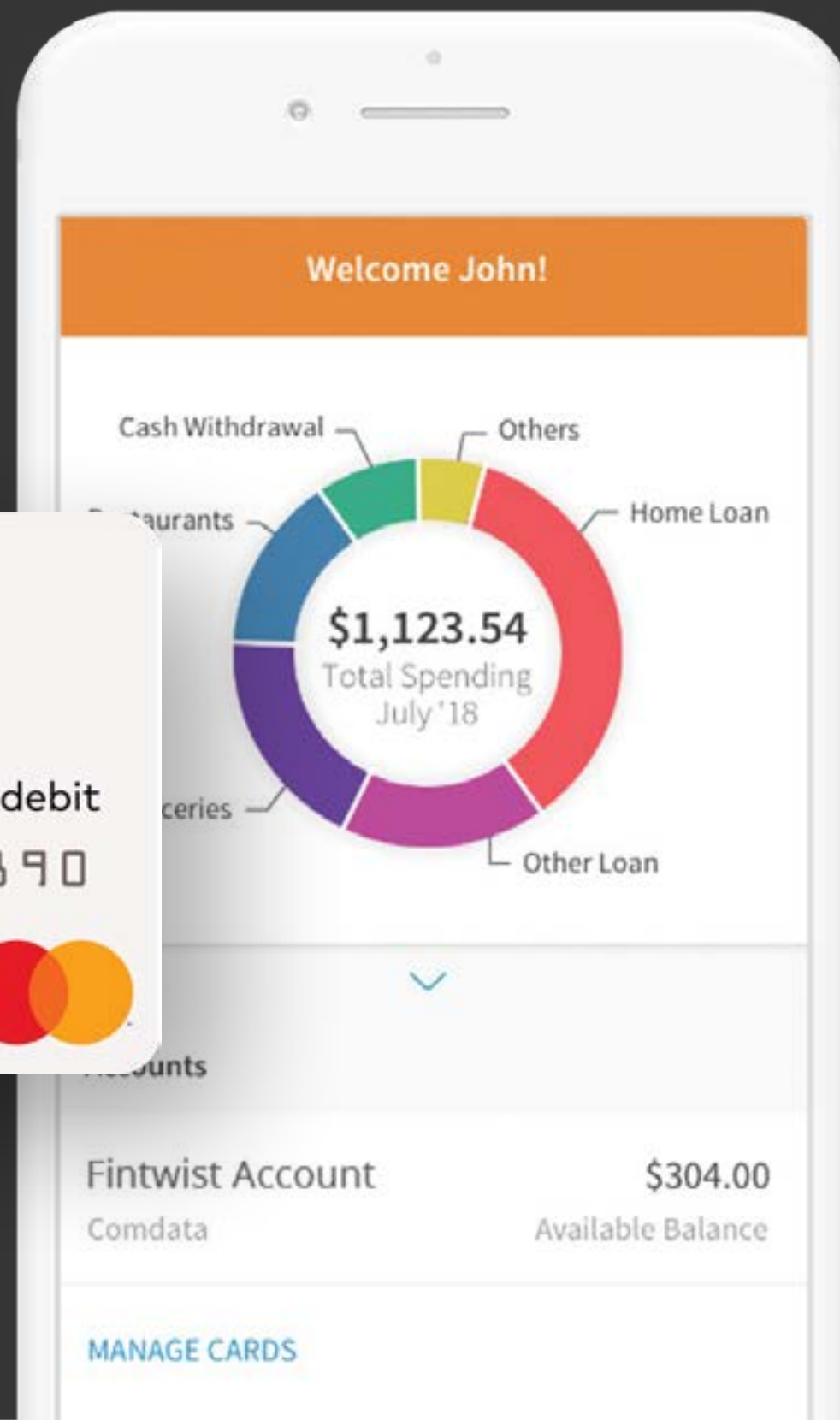


# HELLO FINTWIST.

The digital payment solution  
of the future has arrived.



## Your employees deserve the best

The rapid rise of technology has reshaped the workplace. Employers are looking for ways to modernize and stay relevant, and employee expectations have never been higher. HR departments everywhere are searching for new and frictionless ways to improve the employee experience and reduce turnover.

At Comdata, we've developed a solution that helps modernize payroll processing and doubles as a powerful and competitive new benefit.

Introducing Fintwist, an innovative twist on the payroll card. With Fintwist, employees are in full control of their wages, from the comfort and ease of their smartphone. With this digital payment solution, your employees will gain valuable insights into their finances and reduce their dependencies on cash in an increasingly digital world.

With Fintwist, you can differentiate yourself from your competitors, offer a valuable benefit to your employees, improve payroll efficiency, and utilize the latest and greatest in workforce payment technology. Everything you've been asking for, in a single digital payment solution.

Learn more about Fintwist by emailing us at [Ask@PeopleSense.net](mailto:Ask@PeopleSense.net) or visiting [www.peoplesense.net](http://www.peoplesense.net)

## And so do you.

While your employees are cashing in on their new benefit, you're cashing in on Fintwist by reducing check errors, security threats, and check printing fees.

Fintwist is a no-fee solution that is easy to implement and to use. We work with your existing payroll platforms – it requires minimal effort and mirrors the direct deposit or payroll card process you're already using.

### In addition to saving money with Fintwist, you'll also have:

- Reduced stress around card rejections as our process eliminates denials
- Visibility into data and reporting analytics on cardholder payment loads
- Complimentary onboarding materials to allow your employees to take full advantage of Fintwist
- Easy-to-follow training materials to help your team maximize the benefits of Fintwist
- Access to Subject Matter Experts to keep you up to date on state and federal regulatory changes

### Talk about a win-win.

PeopleSense<sup>INC.</sup>

FINTWIST  
by COMDATA



# WHAT CAN YOUR EMPLOYEES EXPECT WITH FINTWIST?



Employees using Fintwist will receive their wages on their personal Fintwist paycard. Once deposited, their money will be available immediately and can be accessed through the Fintwist mobile and web app. On our easy-to-navigate apps, employees can take advantage of powerful money management tools such as bill pay and spending analyzer.

## Deliver valuable and unique benefits.



### Empower employees to take control

- No need to rely on banks
- No more excessive check-cashing fees
- Money immediately available
- Ability to digitally manage money



### Provide safer payment methods

- Reduced risk of losing checks or having deposit issues
- Replace multiple cards with one Fintwist paycard
- Limits credit exposure
- Fraud and identity protection backed by Mastercard®



### Give access to leading-edge tools

- Intuitive and easy-to-use app
- Helpful bill pay feature
- Ability to send money to friends and family
- Spend analyzer for better money management

## Forging new paths. Backed by a legacy in workforce payments.

Fintwist comes with the support you would expect from Comdata – choosing Fintwist means partnering with an innovative and experienced market leader with all the know-how to:

- Reduce payroll processing costs significantly
- Implement Fintwist to work seamlessly with existing systems
- Communicate effectively with your employees

Comdata knows the paycard business better than anyone... we invented it, so you can trust us to deliver. With Fintwist, you'll get the best of digital innovation with the backing and experience of over 50 years in the workforce payment industry.

To get the full list of employee and enterprise benefits, contact us at [Ask@PeopleSense.net](mailto:Ask@PeopleSense.net) or visit [www.peoplesense.net](http://www.peoplesense.net)

The Fintwist Mastercard is issued by Regions Bank, pursuant to a license by Mastercard International Incorporated. Mastercard, Cirrus, and Maestro are registered trademarks of Mastercard International Incorporated.