



DONNA HERE'S TO YOUR HEALTH OWNER

Using Digital Payments to Work More Efficiently

Donna, Here's to Your Health Owner

DONNA, THE BUSINESS OWNER

Donna is a successful small business owner with a keen sense of the market and her customers' needs. She has a strong drive to grow her business but realizes that she and her team need to work more efficiently, freeing time for strategy setting, marketing and sales.

Donna runs a healthcare business, overseeing certified nursing assistants (CNAs) who deliver high-quality care to individuals needing assistance in their homes. The market is extremely competitive for top talent, and Donna wants to hire and retain members of her team so that she can grow her business.

Donna's team members have mentioned that payment delays associated with their payroll checks hurt them financially. Some work long hours and find it difficult to get to banks. Others lack bank accounts and use check-cashing establishments. All pay high fees when they don't have enough funds on hand to pay their bills.





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In researching a solution, Donna discovers prepaid cards. She can use prepaid cards to achieve a 100 percent digital payroll, even though she runs a diverse workforce of employees, contractors and occasional workers.

In addition, Donna can use prepaid cards to offer incentives to hardworking employees when they achieve critical business objectives or professional milestones, such as completing a year of continuous employment.

Donna runs a lean operation and would like to keep it that way. She is sold on the concept of prepaid cards but doesn't want to hire additional staff to manage a program or oversee risk and compliance.

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In her research, Donna discovers the FIS Prepaid Business Platform, which offers an end-to-end program and digital workflow. FIS provides program setup, processing, program management, integrated risk and fraud management, and regulatory and compliance oversight – meeting all of Donna's prepaid card management needs.

Donna realizes that partnering with FIS will give her company the same capabilities as one 10 times the size, enabling her to drive business value. Here's to Your Health will be able to stand up a program in weeks. Donna will be able to reduce costs and focus on hiring and developing her team.

FIS PREPAID PROGRAM MANAGEMENT



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As a small business owner, Donna is relieved that she doesn't have to manage regulatory and compliance issues or deal with check payment issues, such as lost and reissued checks, and potential fraud. Digital payments are a real boon to her business. Some of the business benefits that Donna has realized:

- **Branding:** Donna brands her prepaid cards with her company's logo, strengthening her brand with her employees and customers.
- **Market differentiation:** On her job applications, Donna advertises digital payments and easy access to earned wages. She's noticed that this ability has increased the number of applicants as well as staff loyalty.
- **Payroll:** Donna now provides her staff with 100 percent digital payroll, every other Friday. Workers get same-day access to funds, which helps them manage their finances better. No more overdrafts and bank fees mean more money in workers' wallets.
- **Incentives:** Donna rewards staff with periodic incentives, such as gift cards, using FIS single-load products. These rewards motivate her hardworking team to go the extra mile.

Check fraud cost U.S. businesses \$18 billion in 2018, and losses are growing due to mobile deposits.¹

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Donna appreciates digital reporting. She can review her business's finances in real time, which she does daily. She also knows that she has an end-to-end audit trail if she ever needs it.

Here's to Your Health is a positive force. Donna's company has navigated a challenging economic climate but is still growing, thanks to her ability to hire and retain skilled staff and provide same-day payroll with prepaid cards. By simplifying key processes, Donna can focus on delivering quality healthcare and growing her business.

Be trusted. Digital payments you can count on. *Grow your business with prepaid cards.*



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Why work with FIS

When it comes to same-day payments, FIS provides the experience, platform and scale you need. Count on us to help you deliver your prepaid card program.

- \$100 billion processed annually
- 20+ years of successful conversions and migrations
- 3.5 billion transactions processed every year
- 300+ million active cards on prepaid platforms
- \$8 billion processed in a single day
- 20+ card types supported
- 200+ clients, including government agencies, banks, fintechs and small businesses
- Operating in 36 countries

Learn more at <https://empower1.fisglobal.com/prepaid-cards.html>

¹“What Check Fraud Can Teach Banks About Preparing For The Instant Payments Future,” August 5, 2019, Pymnts, <https://www.pymnts.com/news/security-and-risk/2019/check-fraud-banks-instant-payments-future/>



About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 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.

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