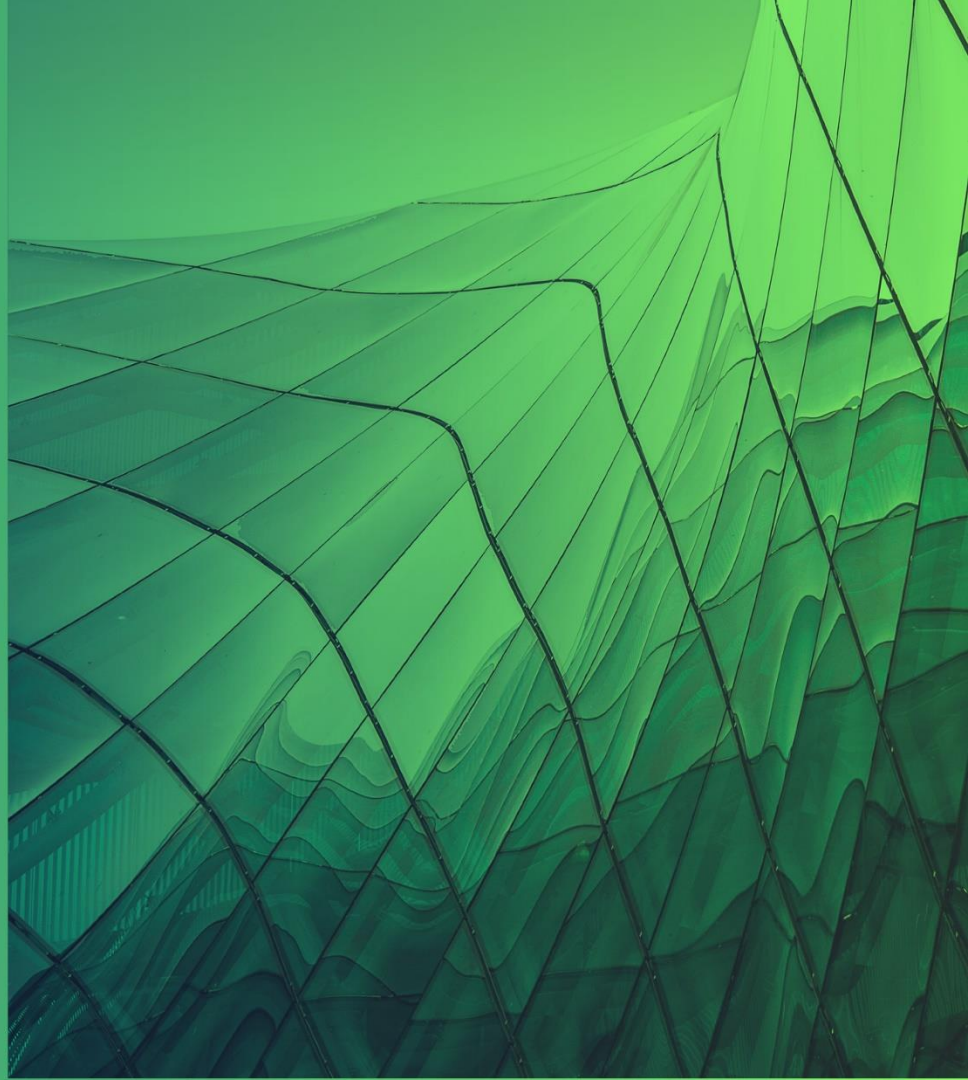




FIS

Payments Outside Government

Lori Breitzke, VP Product - Prepaid & EBT



2020 Influenced Payments in a Variety of Ways

2020 Resulted in Businesses/Schools being Temporarily Closed

- Goods only available online
 - EBT card use online
- Children were unable to go to school for free lunch programs
 - P-EBT in 20+ states

Personalized Giving

Charities, High Worth Individuals & Municipalities

- Focused to an individual or group of individuals
- Reward for workers and frontline support

Entities want more information after the money is provided

- Limiting spend
 - i.e. Home repair or Hotel stay
- Restricting spend
 - Liquor / firearms

Financial Health

- Before the pandemic, 75% of Americans lived paycheck to paycheck
- Instant funding of earned wages is becoming a standard especially for QSR and Fast Casual
- Workers want flexibility like never before



What's Coming?

- EBT Contactless Payment
- Use of government benefits in Apple Pay / Google Pay / etc.
- Enhanced capabilities to move these consumers into positive financial health

