

CASE STUDY

A national payroll provider fights fraud and speeds up wage access with Fintwist by Corpay Paycards.



Since 1992 Comp U.S. has helped clients navigate the ever changing payroll rules and regulations. They have helped clients reach their business goals, by providing professional services that consist of on-line Payroll, HR, "Pay as you go" Workers Compensation as well as time keeping options, from simple clock in/out to more robust scheduling and geofencing time tracking.





“Everybody has issues, but it’s how you resolve them that matters. Corpay doesn’t point fingers. They just make it right.”

— **Ann Davis**, Client Success & Support Manager

Client Profile

Comp U.S. is a leading payroll services provider that has been helping businesses streamline payroll and employee payments for over 30 years. They serve industries with high turnover, like hospitality and retail, ensuring workers get paid efficiently, securely, and on time.

For 12 years, they’ve trusted Fintwist by Corpay to make that happen.



Challenges

Operating in South Florida — one of the country's biggest hotspots for payroll fraud — Comp U.S. needed a way to protect employer bank accounts and ensure employees could securely access their wages.

Fraud had become a serious concern for their clients, with some businesses cycling through 13 or 14 different bank accounts just to stay ahead of fraudulent activity. But fraud wasn't the only challenge:

- **Paper checks caused delays** – When hurricanes, or other bad weather effected deliveries, employees without direct deposit or pay cards would have to wait for their pay, which led to frustration.
- **Manual payroll processes slowed everything down** – AP teams were stuck processing payments by hand instead of focusing on more strategic work.
- **Unbanked employees complicated payroll** – Without traditional bank accounts, some workers had no easy way to receive direct deposits.

“My goal is always to get my clients 100% paperless,” said Ann Davis, Client Success & Support Manager at Comp U.S. “It’s the best way to safeguard their accounts against fraud, but some businesses, especially those with a lot of turnover, were hesitant to switch.”

Comp U.S. needed a payroll solution that worked for both employers and employees — something secure, fast, and easy to use.

Solution

Comp U.S. partnered with Fintwist by Corpay to transition to their Paycards, giving businesses a fraud-resistant, digital-first way to pay employees.

By adopting Fintwist by Corpay Paycards, they:

- Eliminated paper checks
- Protected employer bank accounts
- Simplified payments for unbanked employees

The transition was smooth, thanks to a quick implementation and hands-on support.

“My Corpay representative is just that good,” Davis said. “She’s responsive, she makes things easy for my clients to understand, and if I ever have a problem, I know I can reach out and she’ll take care of it, even after hours.”

Results



Switching to Fintwist by Corpay Paycards allowed Comp U.S. to offer an alternative to traditional direct deposit for those employees that otherwise would have no choice than to receive a paper check.

- **Fraud risk is no longer a daily concern** – Employers aren't constantly opening new bank accounts just to stay ahead of fraud.
- **Payroll is processed faster** – No more delays, lost checks, or time-consuming reconciliation.
- **Unbanked employees get paid on time** – Workers have instant, fee-free access to their wages.
- **Stronger client relationships** – Businesses appreciate the efficiency, security, and reliability Fintwist by Corpay provides.

About Corpay

Corpay (NYSE: CPAY) is a global leader in payments, helping businesses of all sizes better track and manage spend. Through its unified spend management platform, Corpay Complete, Corpay offers a range of solutions, including Payments Automation, Invoice Automation, Procure-to-Pay, Expense Management, and Commercial Card programs. These solutions empower clients to automate, secure, and streamline business payments while reducing overall costs. An S&P 500 and Fortune 1000 company, Corpay processes 1.9 billion transactions annually and is the #1 B2B commercial Mastercard® issuer in North America. Learn more at www.corpay.com.