

FOR IMMEDIATE RELEASE

**QRAILS PARTNERS WITH DISCOVER TO PROVIDE ACCESS
TO EARNED WAGES**

Bucking the traditional payroll cycle/system, the new AnyDay Discover Card solution offers next level earned wage access

DENVER - (October 26, 2021) – [More than 40 percent of Americans don't have the means to cover an unexpected \\$400 expense](#). Financial stress for an employee doesn't just stop at the doorstep. It carries over into workplaces around the country, impacting productivity and even employee retention.

QRails and Discover® Global Network are addressing this reality by making it easier for companies to offer employees access to their wages as they earn them. Today, the company announced a partnership with Discover Global Network, the payments brand of Discover®, to offer the AnyDay Discover Card. The solution will feature [earned wage access](#) for users and will be available to select Discover merchant partners who wish to offer their employees this solution starting in November 2021.

As part of this solution, QRails will be a certified Discover Global Network Issuer Processor.

"Waiting weeks to get paid for the work you did yesterday is an archaic way of addressing employees' financial realities - we believe you should be able to access your money as soon as it is earned," said Brian Brinkley, CEO of QRails. "Earned wage access is an increasingly important component to attracting and retaining employees while supporting employee financial well-being, and our work with Discover Global Network is changing the status quo."

QRails is best known for its AnyDay platform, a proprietary payments infrastructure that supports a market-leading, low-cost earned wage access solution.

By opting into the AnyDay Discover Card program, participating Discover Global Network merchant partners can enable their employees to receive earned wage access payments instantly via a physical or virtual Discover Prepaid Card.

"The AnyDay Discover Card will help meet the needs of today's workforce by providing access to earned wages when needed," said Dane James, Global Business Development at Discover Global Network. "It is an important part of our product portfolio and a growing trend in the payroll solutions space. This partnership will benefit all parties along the payroll process."

Discover Global Network has more than 50 million merchant acceptance locations and 2 million ATM and cash access locations around the world. The Discover Global Network includes Discover Network, Diners Club International®, PULSE® and more than 20 alliance partner networks across the globe.

About QRails

QRails is a cloud-based, API-driven issuer-processor enabling payroll providers, financial institutions, and other fintech service organizations throughout North America, Latin America, and Europe to deliver innovative digital payment solutions. The company's flagship solution, AnyDay, is the world's first vertically integrated provider of end-to-end earned wage access and other financial wellness solutions. QRails clients benefit from purpose-built technology offering secure and flexible APIs, as well as easy access to an expert team committed to delivering responsive customer service. Founded in 2016, QRails, Inc., together with its U.K. subsidiary, QRails Limited, is privately held by a group of industry leaders and leading investors. QRails has attained industry certifications under PCI DSS, SOC, and ACA. For more information, please visit www.QRails.com.

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