



## Cass Awarded U.S. Patent for Its Solution to Manage BYOD

07/16/14

ST. LOUIS, MO -- (Marketwired) -- 07/16/14 -- The United States Patent and Trademark Office awarded Cass Information Systems, Inc. (NASDAQ: CASS), the leading provider of [BYOD management](#) solutions, with U.S. Patent 8,744,935 for technology that provides enterprises with a better alternative for reimbursing employees for use of their personal mobile devices. The patented technology enables [Cass Direct2Carrier Payments](#)™ -- a more automated and efficient solution for BYOD payment management.

Bring Your Own Device (BYOD) is the practice of employees using their own mobile devices -- such as smartphones, notebooks and laptops -- for business. Today employers typically reimburse employees for such use by either paying a stipend to the employee through payroll or by requiring the employee to submit an expense report. Both of these methods have costly drawbacks.

The newly patented solution, Cass Direct2Carrier Payments™, is a more cost-effective means of reimbursement that eliminates the negatives associated with both payroll-based stipends and expense reports. With Direct2Carrier Payments™, Cass employs its global electronic payment network to make payments directly to AT&T, Verizon, Sprint and other leading mobile carriers. The appropriate reimbursement amount (which may vary depending upon job description or anticipated business need) appears on each employee's personal wireless bill as a monthly credit.

The employer gets the benefit of making a single payment to Cass for thousands of employee credits, plus it receives detailed, cost-center-level reporting for these reimbursements. The Cass solution integrates easily with the employer's human resources system so that when employees leave the company, the stipend payments end.

"BYOD presents an opportunity to expand the number of eligible mobile users or support multiple mobile devices per user, so enterprises need to develop clear policies regarding which users, devices and services to subsidize," writes Bryan Taylor, Gartner Research Director for Mobile and Client Computing and Rich Doheny, Service Analyst.<sup>1</sup>

"Early BYOD wasn't very strategic. It began as employees demanding freedom to choose their own devices and CIOs reactively trying to control the inherent security risk, but has led to enterprises thinking about the mobile workforce in a whole new way," commented Gary Langfitt, president of Cass' Expense Management Services. "Now enterprises are engaged in BYOD 2.0 -- creating new policies that embrace employee-owned smartphones, tablets and computers and seeking ways to maximize productivity for a broader audience of users. BYOD 2.0 will be more efficient, more scalable and more effortless. With the Cass BYOD solution and our patented Direct2Carrier Payments™ we bring the employer closer to zero-touch BYOD."

### **About Cass Information Systems, Inc.**

[Cass Information Systems](#), Inc. (NASDAQ: CASS) is the leading provider of telecom, transportation, utility and waste expense management and related business intelligence services, disbursing \$35 billion annually on behalf of its clients. With total assets of \$1.3 billion, Cass is a business process outsourcer focused on invoice processing, auditing and payment services. Cass is uniquely supported by Cass Commercial Bank, founded in 1906. Today, Cass Commercial Bank is a wholly owned subsidiary, providing sophisticated financial exchange services to the parent organization and its clients. Cass is part of the Russell 2000®. More information is available at [www.cassinfo.com](http://www.cassinfo.com).

<sup>1</sup> Gartner, How to Manage Stipends, Reimbursements and Allowances for Employee-Owned Mobility, Bryan Taylor, Rich Doheny, April 2, 2014.

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Source: Cass Information Systems Inc.