

Meet Brian Brinkley, CEO of QRails

QRails is committed to providing innovative solutions to increase pay accessibility and financial wellness tools to employees of all income levels.

We're kicking off a series to introduce you to QRails' team members so you can better understand their role, area of expertise, background and what financial wellness means to them. As such, here's a glance into QRails CEO Brian Brinkley.

What is your role at QRails, and what does your daily schedule look like?

My top responsibility is to mentor other QRails employees. I want to instill the importance of personal growth as the foundation for corporate growth.

I like to think I'm the mortar that holds the bricks together – I know I'm not the only mortar. Rather than being great in any one area, I'm a generalist who has enough credibility in key functions to talk strategically in all areas of the business. As QRails has grown, I've hired experts in each field. Today, I mostly encourage and support the teams as they do what they do best.

How did you get to this role?

I come from humble beginnings. As a 13-year-old, I worked approximately 40 hours a week at a restaurant in San Antonio as a busboy and later a cook – my first paid experiences that allow me to understand the need for QRails' AnyDay earned wage access (EWA) product. My family was not well off, so my earnings helped my family make ends meet.

I enlisted in the Air Force when I was 18 and attended night school to earn my college degree. After I started working in the corporate world in various tech roles, I became the first CTO at Sprint PCS, which grew into a \$35 billion business unit at Sprint Corporation, now T-Mobile.

I then co-founded Zave Networks, which built the first-of-its-kind digital coupon wallet. Our technology put manufacturers in the driver's seat to create, distribute and redeem digital coupons online; to deliver fast and efficient revenue growth. Consumers then could see these ads and click on offers to create their accounts. That's where the term "digital wallet" came from, which many of us use daily.

We sold this digital wallet technology to Google in 2011, which became the essence of the Google Wallet used by millions around the world today. After eight years at Google, I was excited to join QRails as CTO. Now, I lead the global team as CEO.

What excites you the most about working at QRails?

I get to lead a phenomenal company that is trying to make financial inclusion and financial fitness a reality for all, whether you're an hourly, salaried, gig or contracted worker.

Our AnyDay EWA solution empowers employees and workers to get ahold of their pay immediately after a shift rather than waiting for payday. The ability to get their pay when needed decreases financial stress and increases workers' financial freedom. In fact, 77% of respondents to a [recent EWA study](#) said it was a solution that helped them decrease their stress, while 72% indicated their financial confidence improved and that they felt more in control with EWA.

I think AnyDay will become what Google Wallet and Apple Pay wanted to be. I think we have the potential to be the biggest wallet in the world in three years because of our focus.

We concentrate on making it easy for people to gain access to their earned wages, how to spend it wisely, how to give them access to open banking systems, budgeting, reporting, and all that kind of stuff. And while we're dedicated to a huge group of people – employees and their families – we're not trying to do it all. We know our purpose.

What's your best piece of career advice?

Find a mentor to help you carve out a career path – one who will provide learnings from his or her experiences, both positive and negative. Be grateful for that person's time, and then give back by becoming a mentee to others. We can all learn a lot from each other.

What does financial wellness mean to you?

Financial wellness empowers financial security and having financial freedom of choice. This includes having the ability to manage your bills and expenses, pay debts and absorb financial shock, like a car breaking down or encountering an unexpected medical bill. It also incorporates planning for long-term financial goals like saving for college or retirement.

Financial wellness is something everybody wants, yet many do not have. Our EWA solution strives to help change this.