

9 out of 10 employees want this benefit

Give your employees access to their earned wages & support their financial wellness - at no cost to your business.

95% of employees are interested in working for a company that offers EWA

According to BankRate, only 43% of Americans can cover a \$1000 expense with their savings, highlighting that the majority of U.S. workers are essentially living paycheck to paycheck.¹ This financial stress has been shown to impact productivity, work performance and job satisfaction.²

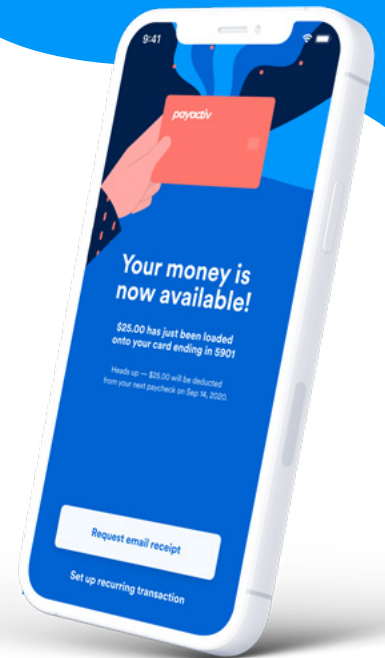
Payactiv provides your workers with timely access to their earned wages. By having the funds to pay bills on time, pay down debt, and start building a savings goal - employees feel more confident on the job and trust that their financial wellness is important to their employer.

Good for workers and your bottom line

Payactiv is proven to increase retention by an average of 30% and can save businesses millions in turnover cost. When basic livelihood needs are met, workers are more engaged and focused at work. Today's generation looks for employers that care about their wellbeing. 79% would switch to an employer who offers EWA and 89% would stay longer.

We do the heavy lifting

Payactiv easily integrates with your existing payroll system and funds the money so it doesn't disrupt your payroll. You also have a dedicated account manager to support your team and onboarding processes so your employees are ready to start EWA as soon as possible.

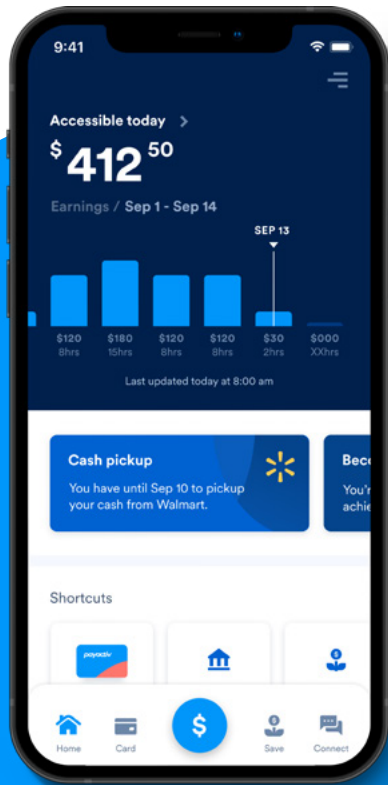


INDUSTRIES WE SERVE

- Healthcare
- Senior care
- Retail
- Restaurants
- Hospitality
- BPOs
- Manufacturing
- Logistics
- Warehousing
- Education
- And more

¹ <https://www.bankrate.com/banking/savings/emergency-savings-report/>

² <https://graystone.morganstanley.com/the-parks-group/articles/graystone/thought-leadership/financially-stressed-employees>



On-Demand Pay

- Access up to 50% of wages, limits apply
- Transfer to bank, card, or cash pickup
- Free transfers to a Payactiv Visa® Card* with Direct Deposit¹

Financial Wellness features

- Smart savings and budgeting tools
- Discounts on prescriptions, car insurance, and more
- Amazon Cash Load
- Uber in-app service
- Integrated bill pay
- Professional, 1:1 financial coaching
- 24/7 customer service

Gold standard in compliance



We are payroll compliant in all 50 states and use industry best practices.



Our data is encrypted, SOC2 compliant, ISO 27001 certified.

High standard of accountability



As a certified B Corp and Public Benefit Corporation, Payactiv holds itself to the highest standards of transparency and accountability to balance profit and purpose.

*The Payactiv Visa® Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule at Payactiv.com/card411. If you have questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 877-747-5862, 24 hours a day, 7 days a week.

¹To qualify, you must have one (1) successful direct deposit of \$200 or more to the Payactiv Visa Card per pay period. If this qualification isn't met, then a load fee of \$2.49 will be charged.