

Implementing and Managing On-Demand Pay Solutions.

Assembling the Team

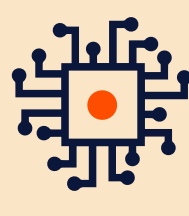
During the implementation stage in the on-demand pay process, you'll most likely need to assemble a core team of planners and implementers that span:



HR
(employee experience)



Payroll
(process and compliance)



IT
(integration and implementation)



HCM provider
(integration, implementation and process)

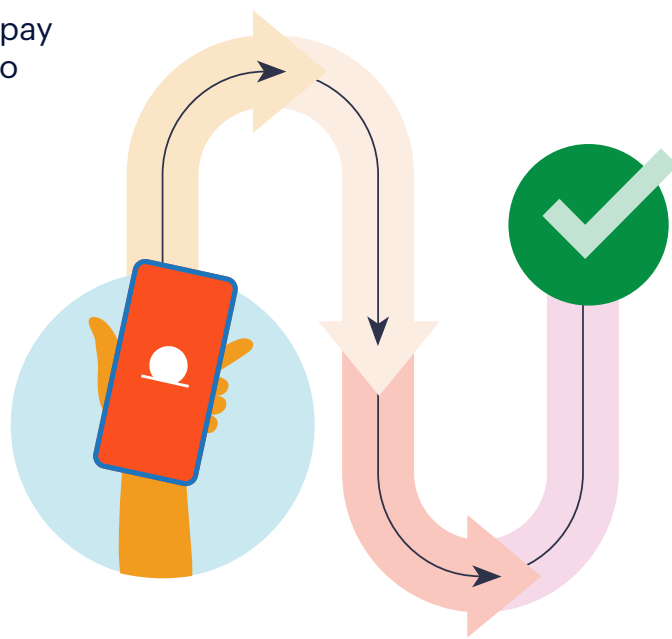


On-demand pay provider
(solution and program)

Vendor Implementation Process

5 things you'll need to know about the on-demand pay vendor's implementation process and capabilities to mitigate roadblocks and ensure a smooth process.

1. Industry experience
2. Vendor partnerships
3. Testing strategy
4. Security
5. Training and support



Industry Experience

Every industry has its own set of unique considerations that must be evaluated and planned for, prior to beginning your integration.

Examples of questions to ask of vendors for three specific industries:

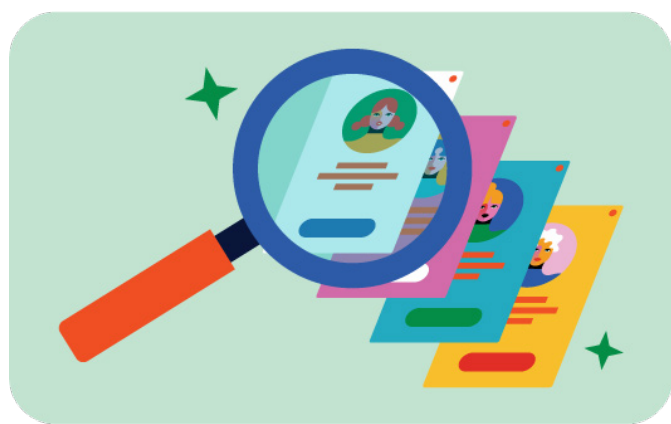


QSRs and Restaurants

- How are credit card and cash tips handled?
- How can multiple pay rates (regular, OT, etc.) be reflected in an employee's available balance?
- Are employees able to access their tips through the solution for free?
- Are reported hours required to be approved, or will the vendor accept unapproved hours?
- Are employees able to work in multiple locations and access their pay from each location?

Health Care

- How can your on-demand pay vendor help support your commitment to Electronic Visit Verification (EVV)?
- How can multiple pay rates (regular, OT, etc.) be reflected in an employee's available balance?
- How often is your on-demand pay provider able to update each employee's available balance? Daily, hourly, real-time? Given the 24-hour nature of healthcare, being able to update an employee's pay balance in real-time can be a differentiator.



Staffing Industry

- Are your employees' hours entered on a daily basis or at the end of each week/period? If hours are entered at the end of the pay period, will your on-demand pay vendor be able to make funds available?
- Are employees rarely terminated in your system? Is your on-demand pay vendor able to support this?



Payroll/HCM Vendor Partnerships

Payroll/HCM vendor partnerships will help to reduce your time to launch and the level of effort required during your on-demand pay implementation. If you're able to work with an on-demand pay provider that has an established relationship with your payroll/HCM provider, you can trust that the heavy lifting will be handled by them, easing the support that's required by your team.

Testing Strategy

It is essential to understand the testing and validation process your on-demand pay vendor will deliver in partnership with your team during an integration.

Your on-demand pay vendor must be able to meet the same standards you set for all of your third-party integrations. Some examples can include:

- Unit Testing
- User Acceptance Testing (UAT)
- Data Validation



Security

In order to power your on-demand pay benefit, your vendor may be required to collect basic information about your employees. It is important to confirm that your vendor is only collecting information that is essential to the integration and operation of the solution...nothing beyond (e.g. SSN, birthdate).

- You will want to make sure that your employees' information is being exchanged securely via sFTP and/or API.
- Vendors should support industry best practices such as PGP encryption and Single Sign-On (SSO), to ensure that the proper security measures are in place to ensure employee privacy.
- Proof of the highest levels of employee data privacy and protection should be a critical consideration in selecting an on-demand pay vendor.

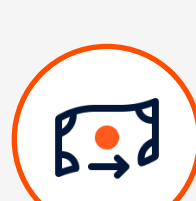


Training and Support

On-demand pay may start with the implementation, but it is essential to consider the type and timing of training and ongoing support that your team will receive. In order to reap the greatest benefit from your on-demand pay program, your admin team, managers and employees must understand how it functions.

Ask if your vendor has a "set it and forget it" approach or if they will be available to provide support to your admins and employees throughout your partnership.

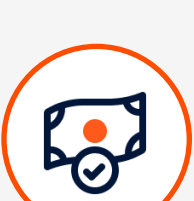
To learn more about on-demand pay, see [The On-Demand Education Series](#) (link to overview page), dailypay.com/on-demand-pay which includes the following:



Understanding On-Demand Pay



The Real Costs of On-Demand Pay Solutions



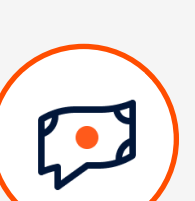
Implementing and Managing On-Demand Pay Solutions



The Employee Experience: Solution, Rollout, and Support



The On-Demand Pay Scorecard: Are you getting what you signed up for?



The On-Demand Pay RFP



Fostering Diversity, Equity, and Inclusion with On-Demand Pay