

Pay Your Employees On Their Schedule With Earned Wage Access

Seamless compatibility with:



UKG Ready Payroll
& Time



ADP Workforce Now &
Essential Time
ADP RUN Payroll



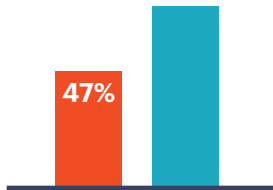
WinTeam Payroll and
Time Management



Flex

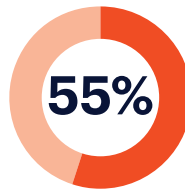
Earned Wage Access (EWA) is a voluntary benefit that allows employees to access their earned pay ahead of the traditional payday. Companies that offer EWA support their employees' financial wellness, and can improve retention, employee engagement, and fill roles faster. If your company is evaluating EWA providers, this guide will answer your questions and equip you for success.

Decrease Turnover



For June 2023, DailyPay enrolled employees had a 47% improvement in turnover compared to non-enrolled employees.¹

Highly Engaged Benefit



55% of employers who offer DailyPay say DailyPay is among the top 3 benefits employees engage with.²

More Shifts From Workers



55% of DailyPay users say they pick up at least one extra shift per month because they know they can access earned pay ahead of payday.³

What Our Clients Have to Say

"Our employees love the financial security it provides and we love being able to help them without adding any extra work to our very full plates."

– Jasna Keller, HR Director at Primary Aim

"I can honestly say that the introduction of DailyPay has had the single most positive impact on our agent base in the 30 years I have been with DialAmerica."

– Rob Schultz, SVP of HR & Compliance at DialAmerica

¹ DailyPay Internal Data, 2023

² DailyPay Employer Experience Research, Arizent study commissioned by DailyPay, September 2023

³ DailyPay Employer Experience Research, Arizent study commissioned by DailyPay, September 2023

How DailyPay Benefits Employees

DailyPay allows employees to access, track, spend, or save their earned pay on their own schedule instead of waiting for payday. This transparency and control empowers employees to practice better financial habits and live fuller lives.

Top Reasons Employees Use DailyPay

EWA helps employees cover critical expenses when they arise:¹



78%

Food & groceries



64%

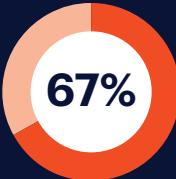
Utilities



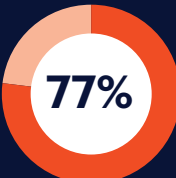
54%

Transportation & car insurance

Easily Make Saving a Habit



67% of DailyPay users say that DailyPay helps to make it easier to save a portion of their income.²



77% of users say DailyPay helps them save money by avoiding other more expensive alternatives to handle expenses.³

More Confidence

72% of users say DailyPay has helped them feel more confident about finances.⁴

What Employees Have to Say

"This is an Amazing pay app 'cause it shows how much you get paid daily. You can transfer funds from your paycheck early or you can also save money!"

- Randi D.

"Love this app! Now I don't have to wait 2 weeks to get paid! Especially great during unexpected expenses!"

- Crystal G.

"Dope if you are lucky enough to work for a company that supports DailyPay, it's an amazing app."

- Matthew C.

¹ Customer Perceived Savings Report, Mercator Advisory Group commissioned by DailyPay, August 2022
² DailyPay Employer Experience Research, Arizent study commissioned by DailyPay, September 2023
³ Customer Perceived Savings Report, Mercator Advisory Group commissioned by DailyPay, August 2022
⁴ DailyPay Employer Experience Research, Arizent study commissioned by DailyPay, September 2023

DailyPay Frequently Asked Questions

Below are our most commonly asked questions from employers all across the country. Further on in this file are payroll-specific questions; please review at your convenience.

General FAQ

How does DailyPay work?

When an employee requests a transfer, funds are transferred to the employee's bank account, pay card or debit card for a flat, ATM-like fee. DailyPay funds transfers from its own balance sheet and is then paid back through the company's normal payroll process. DailyPay does NOT use a debiting model.



How much does it cost?

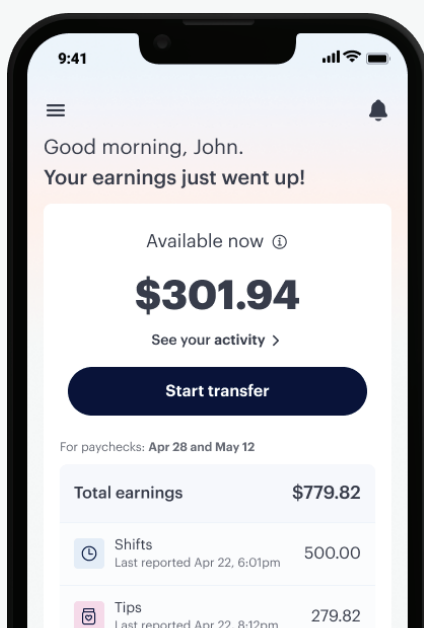
DailyPay does not charge employers to offer this service. For your employees, we keep the pricing simple: \$3.49 for instant access to their earned pay before payday, and \$0 for a 1-3 business day transfer. That's it.

What does it take to get started?

If you use any of the systems listed at the top of this guide, DailyPay is already integrated with your system, and you can become a client by completing the onboarding flow via our [website](#). The process takes 15 minutes or less, and there are specific instructions to guide you through each step of the way.

What solutions are available through DailyPay?

Solutions for Employees



Track

Earnings visibility for employees, including a view of all shifts worked.

Transfer

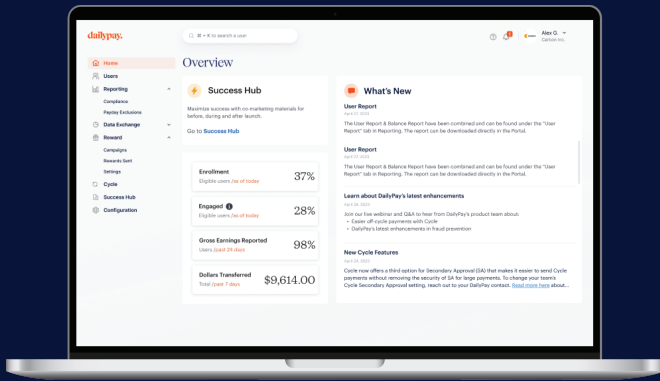
Access up to 100% of net pay before payday - no blackout periods.

Save

Save money automatically or by setting it aside one time.

dailypay.

Solutions for Employers



DailyPay Admin Tool

Allows for full self-service management of your program and easy access to users' information, the Success Hub and Help articles.

Here you can set paydays, terminate users, educate employees, access marketing materials, view and report on metrics, view user details, validate employee payments, edit information, generate enrollment links, update employment status, get in-depth explanations on payment and balance calculations, and more.

Tips

Empower employees with tracking and access to their tips as they earn them.

What are the key differences between DailyPay and other on-demand pay providers?

DailyPay is the only EWA provider that allows an employee to harness the full potential of EWA, without any complex & conditional terms.

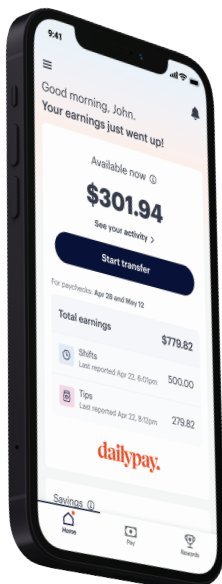
Simple EWA transfer pricing: Instant: \$3.49, 1-3 Business Days: \$0

Flexibility to send funds directly to any account: No requirement to send funds to vendor card before disbursing to a bank account

Continuous 24/7 access to all unpaid earned pay: No black out periods for any user

Paystub continuity: No change to payroll amount & timing

Adaptable to all individuals, including those with garnishments: Utilizes personal pay profile & proprietary algorithm to calculate available balance



Is customer service available?

Your employees can contact customer support in both English and Spanish via text, email or phone 24/7/365.

Is there a specific industry that DailyPay focuses on?

DailyPay works across all industry segments but has been especially popular among companies that have a large population of hourly employees, including hospitals and health care, restaurants/QSR, hospitality, supermarkets/grocery stores, manufacturing, entertainment, transportation/logistics, call centers and many other services.

Payroll FAQ



How will our payroll process change?

NO CHANGE

DailyPay is designed to ensure no impact on your current payroll processes or timing.



Will our workload increase?

NO ADDITIONAL WORK

DailyPay doesn't require time-consuming reconciliation of deductions which eliminates any additional work.

[Check out a brief customer testimonial to learn more.](#)



Will we get overwhelmed with calls?

7x24x365 CALL CENTER SUPPORT

Employees can get their questions answered by DailyPay experts 7 x 24 x 365 (phone, email, and chat) minimizing calls to the payroll team. Additionally, DailyPay experts are standing by M-F to answer any questions the payroll team may have.



How long and complex is implementation?

START IN MINUTES

Our seamless integration with your payroll system means you can start offering earned wage access just minutes after you sign on as a client; no implementation needed.



Will employees abuse this?

RESPONSIBLE USAGE

78% of DailyPay users surveyed by Mercator Advisory Group in a DailyPay-commissioned study say food and groceries were the top areas in which they used on-demand pay support the most.¹ 77% of users say DailyPay helps them save money by avoiding other more expensive alternatives.²



Will employees use this?

HIGH ENROLLMENT

A Harris poll commissioned by DailyPay found 72% of employed Gen Zers say having access to their pay every day, instead of waiting for payday, would help them pay bills on time.³ Additionally, DailyPay customers have an industry-leading average adoption of 32%.⁴



What about compliance?

COMPLIANCE ARCHITECTED

DailyPay's experienced legal and compliance teams proactively work with legislators to ensure DailyPay meets regulatory and compliance requirements. There are no wage deductions or debiting of users' bank accounts with DailyPay.

Visit www.dailypay.com/smbquickstart to sign up

¹ Customer Perceived Savings Report, Mercator Advisory Group commissioned by DailyPay, August 2022

² Customer Perceived Savings Report, Mercator Advisory Group commissioned by DailyPay, August 2022

³ Harris Poll survey of Gen Z commissioned by DailyPay, November 2022

⁴ Internal Database, July 2023