

Unlock the power of on-demand pay
**Key considerations when
evaluating solutions**

dailypay 

Table of contents

- 03** Introduction
- 04** Understanding on-demand pay
- 08** The employer experience
- 10** The employee experience
- 13** Evaluating on-demand pay solutions
- 14** Conclusion



Supporting the people who keep your business running

Employees are the backbone of organizations. Yet, while they help keep companies running, they often face their own financial stresses, leading to the high turnover and low engagement that many companies struggle with today.

We help you bridge that gap. By offering DailyPay, you provide your team with on-demand pay. This gives your workforce the financial flexibility they've earned, allowing them to meet life's expenses without the stress of waiting for their next payday.

Invest in the people who drive your company's success. Give them the financial freedom they deserve.

In this guide, we'll cover the basics of on-demand pay, how to evaluate potential solutions, and the on-demand pay features your company needs to ensure success.

01 Understanding on-demand pay

What is on-demand pay?

On-demand pay is a financial wellness benefit that allows employees to access their earned wages before their scheduled payday. By providing a real-time view of earnings, this tool reduces financial stress and gives staff total transparency regarding their income.

This flexibility helps your team cover needs like groceries and bills while building savings more effectively. When employees have the power to meet life's expenses head on, the results are transformative for your company.

Financial stress goes down, job satisfaction goes up, and your overall employee retention improves.

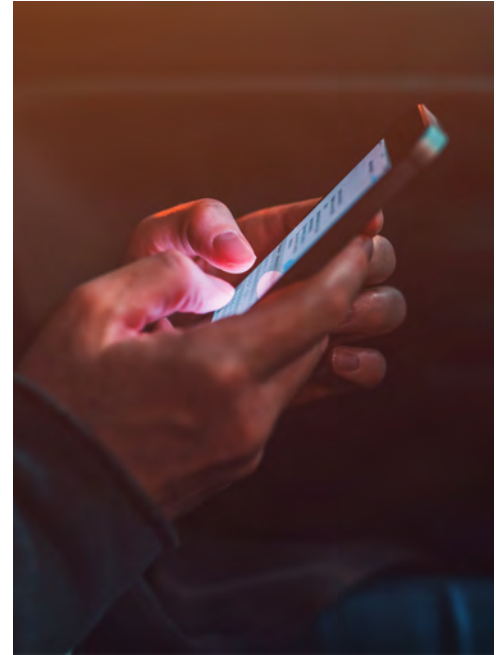
How does on-demand pay work?

Employees can access their earned wages on their own schedule instead of waiting for a traditional payday. When a user requests an instant transfer, the funds are sent instantly to their bank account, pay card, or debit card.¹

Other transfer options are also available at no cost. These include next-day ACH transfers or specific card-based methods once a direct deposit is established.

To keep things simple for the employer, DailyPay funds these transfers initially. This ensures that your company's existing payroll process and cash flow remain completely unchanged.

¹ Fee may apply.



A man wearing an orange cap and a dark jacket is looking down at a device in his hands. The background is dark and industrial, possibly a kitchen or a factory setting.

On-demand pay: the smart alternative to pay advances and predatory payday loans

Traditional pay advances are a bandage, and payday loans can be a trap. Your employees don't need a debt cycle; they need access to the money they've already earned.

DailyPay replaces manual advances with a seamless digital platform.

For employees

- **More control over their pay:** Instant access¹ to earned wages, providing security without the high interest of predatory lenders.
- **More financial control:** employees can view their credit score, save on everyday expenses, and more.

For employers

- **Improve retention:** Keep your best employees right where they are. **68% of users** say they are more likely to stay at a job that has DailyPay.²
- **Accelerate recruiting:** Stand out from your competition and fill your open roles faster. **Nearly half (47%)** of DailyPay clients say it's important within their organization to increase recruitment speed and attractiveness.³
- **Reduce administrative burden:** No more manual checks or administrative headaches.

Move beyond short-term fixes. Give your team financial control and make your employee pay access effortless.

¹ Fee may apply.

² DailyPay Employee Experience Research, Arizent study commissioned by DailyPay, January 2026

³ Marketing Client Survey Results, February 2026



Comparison: Responsible usage and on-demand pay

The data proves that on-demand pay provides a meaningful lifeline to support employees in their financial lives.

According to GoodQues Audience Segmentation Survey commissioned by DailyPay, on-demand pay can present a lifeline to employees to cover life's most important expenses.

Simply put, on-demand pay delivers a meaningful financial tool that gives employees more control over their earnings.

No more predatory payday loans.

No more payday advances.

Just greater financial control when they need it.

The top things DailyPay users want money for right now are:

31%

an emergency fund for unexpected expenses¹

25%

paying bills

23%

getting a new car

21%

moving to a new place

¹ Marketing Client Survey Results, February 2026

Why your company needs on-demand pay

Traditional bi-weekly or monthly pay cycles no longer align with the financial realities many workers face. Bills and emergencies don't wait for payday.

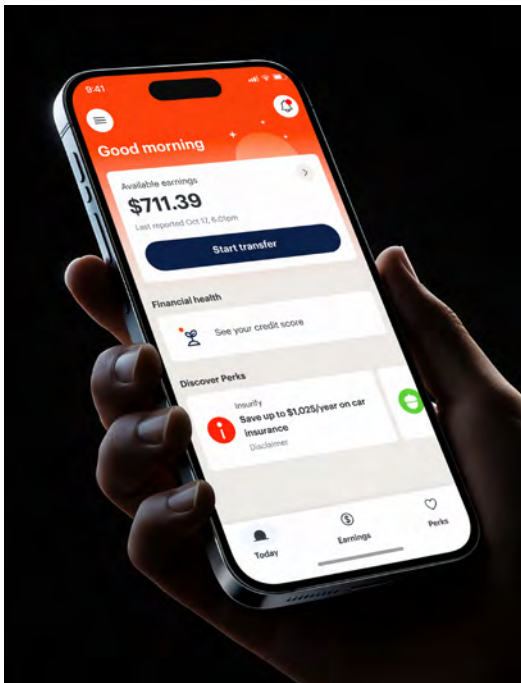
On-demand pay is a transformative approach to your existing payroll, allowing employees to access their already-earned pay before their scheduled payday.

By implementing an on-demand pay solution, companies like yours can demonstrate their understanding for employees' financial needs and challenges by offering much-needed financial flexibility.

65% | **Money matters:** Two in three (65%) wish their employer provided them on-demand pay.¹

69% | **The next generation demands better:** 69% of Gen Z hourly workers across industries want their earnings available after each shift.²

78% | **Employer support:** 78% of employees across industries feel that their employer is responsible for helping them become "net better off".³



The numbers speak for themselves. When agencies put their employees first by focusing on their well-being and offer financial wellness support, everyone thrives.

¹ The Stress Facing Federal Workers Talker research Survey commissioned by DailyPay, August 2025

² Harris Poll survey commissioned by Funding our Future and DailyPay, March 2024

³ [2024 Employee Health & Benefits Trends: The evolving workforce](#)

A man with grey hair, wearing safety glasses and a dark jacket, is focused on working on a vehicle tire in a workshop. He is wearing brown work gloves and using a tool. The background shows a metal mesh wall and a yellow container on a shelf.

02 The employer experience

Losing employees hits companies hard. Between the costs to find replacements, scrambling to cover projects, and the productivity that walks out the door with them, turnover takes a real toll on both teams and budgets.

DailyPay not only improves employee retention, it motivates employees to work harder and stay longer.

Why DailyPay is second to none for on-demand pay

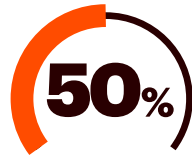
In addition to DailyPay's robust platform features, our universal on-demand pay full-funding model delivers the optimal on-demand pay experience without burdening employers with extra work.



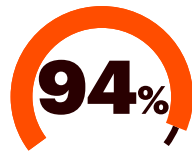
The DailyPay difference:

- Fully funded solution, which means no changes to your cash flow.
- No changes to the payroll process, no new reconciliations, no chasing errors.
- Proven employee engagement: Consistent, voluntary employee engagement within the DailyPay platform creates a powerful channel to interact with and influence workforces.

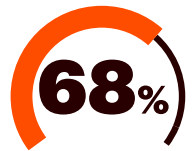
How DailyPay benefits employers:



Employee engagement: 50% of users say DailyPay helps reduce their financial stress.¹



Employee productivity: Companies that offer flexible pay see the difference — 94% report a positive impact on their team's productivity.²



Staff retention: Offering DailyPay to your employees has a measurable upside for your company. 68% of users say they are more likely to stay at a job that has DailyPay.³

¹ DailyPay User Survey, February 2025

² Hanover Research Study: Companies with EWA Solutions, September 2023

³ DailyPay Employee Experience Research, Arizent study commissioned by DailyPay, January 2026

03 The employee experience



When your company is selecting an on-demand pay solution, it's important to consider one that offers a robust financial wellness platform that can truly support the needs of your workforce.

In addition to early access to their pay, the on-demand pay solution should help employees on their financial wellness journey, regardless of where they are.

Financial wellness isn't one-size-fits-all. The DailyPay employee app is a comprehensive financial wellness hub that meets each employee where they are, whether their goal is paying a bill today, monitoring credit for tomorrow, or saving for the future.

Features to look for in an on-demand pay solution

When selecting an on-demand pay solution, consider what your employees will be able to do with the benefit:

- **Access their pay on their schedule:** Access to earned pay when they need it.¹
- **Stay on top of their money:** Visibility into earnings, credit score tracking, and managing expenses.
- **Do more with their pay:** Build savings, earn cash back, and deposit checks — all in one place.
- **Help them build a stronger future:** Set aside money for savings, track credit scores, and access free financial advice from expert counselors.

¹ Fee may apply.



The DailyPay difference

Continuous 24/7/365 access:¹ Employees have choice and control over when and how they use on-demand pay and other financial wellness features, without black out periods.

Individualized experience: DailyPay customizes the available earnings for each individual employee based on their net pay profile. By personalizing pay access, DailyPay maximizes the accessibility and availability of the on-demand pay benefit.

Financial wellness beyond on-demand pay:

Tracking and planning features: With the DailyPay app, your employees have a centralized financial hub that helps them track and understand their money. Employees can set aside funds for payday using the Plan tool, track their earnings after each shift, and even monitor their credit score with the free Credit Health tool.

Savings tools: The DailyPay app encourages healthy habits by making it easy to start saving for a rainy day or a major expense.

Making the most of money: We designed the DailyPay app to help your employees save more and spend less.

Flexible money movement: DailyPay helps employees access their earnings on-demand, but it also provides a variety of options for money movement and helps your employees manage their money on their terms.

¹ Fee may apply.



How DailyPay empowers employees

In addition to the tangible impacts on your company, DailyPay can support employees in a number of ways.¹

62%

Greater mental health: 62% of users state DailyPay gives them more time to enjoy their life.

72%

Less financial stress: Nearly three in four (72%) users say DailyPay helps reduce their stress.

69%

Greater financial control: 69% of DailyPay users say that DailyPay helps them feel more confident in managing their finances.

¹DailyPay Employee Experience Research, Arizent study commissioned by DailyPay, January 2026

04 Evaluating on-demand pay solutions

When evaluating on-demand pay vendors, consider both your needs as an employer and how to best support your employees. The ideal solution should deliver value to both employers and employees, creating a win-win scenario.

When comparing vendors, consider not just the features offered but the demonstrated impact on metrics that matter to your company: retention, engagement, productivity, and employee financial wellness.

Why DailyPay stands out

Fully funded solution means you absorb no financial risk.

Implementing DailyPay requires minimal changes to your payroll process and zero disruption to running payroll.

Quick plug-in with over 180 integrations with HCM, payroll and time management systems. Visit www.dailypay.com/integrations to learn more.

We practice data safety and soundness including SOC 2, PCI DSS, and ISO27001 compliance, with real time site status and incident notifications. Learn more at www.dailypay.com/security and status.dailypay.com.

Legal and Compliance teams at the forefront of the industry continuously work to ensure that we meet compliance requirements in all jurisdictions in which we operate.

We handle all DailyPay-related support, with our team available 24/7 to help your employees in both English and Spanish.

A satisfied user base proven by over 430,000 5-star reviews.



Conclusion

On-demand pay should be more than just a way for your employees to access their earnings before payday. It can be a new approach to how your employees manage their finances and a game changer for recruiting and retention.

By implementing a comprehensive on-demand pay solution like DailyPay, companies can:

- **Address critical workforce challenges like retention and engagement**
- **Demonstrate investment for employee financial wellness**
- **Create a competitive advantage in talent recruitment and retention**
- **Drive measurable results through improved productivity**
- **Support employees' journey toward long-term financial health**

Companies that continue to foster employee-first cultures will recognize and reap the rewards of on-demand pay. The right on-demand pay solution creates value for everyone involved — employers, employees, and the company as a whole.

By carefully evaluating options and selecting a comprehensive platform that addresses both immediate needs and long-term financial wellness, you can transform your approach and take your company to new heights.

Don't just take our word for it! [Hear directly from our clients](#) and see why they trust DailyPay for their on-demand pay needs.

If you're ready to get started with DailyPay's on-demand pay solution, [schedule a personalized demo today!](#)

dailypay 