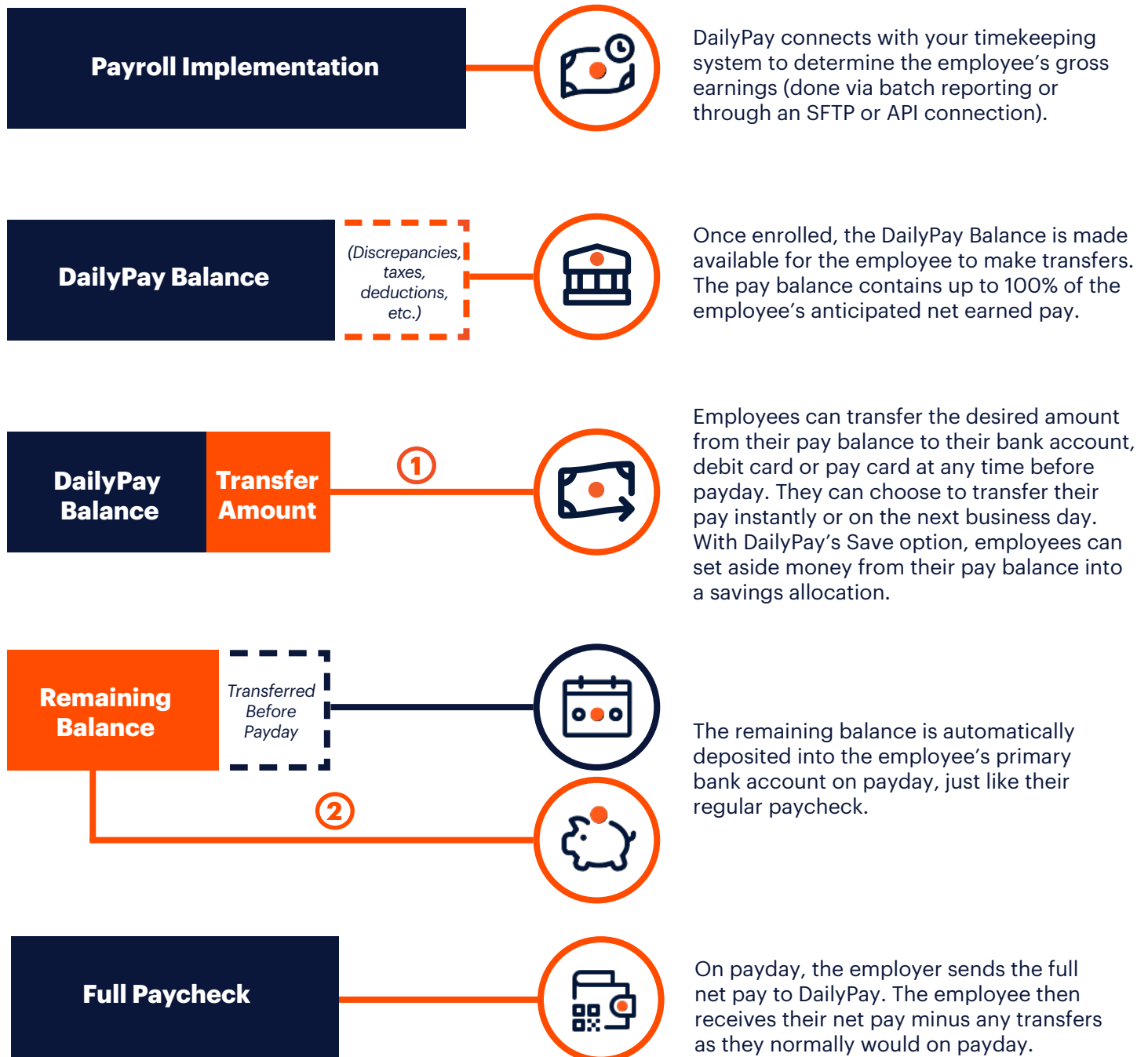


# How It Works: Money Flow

## Money in the right place at the right time



By payday, the employee has received their total paycheck via:

① Any early transfers minus applicable fees

② The remainder of their paycheck (also known as, Remainder Pay)

*(Note: if no early transfers were made, the employee would simply receive their full paycheck on payday.)*