New Hire Orientation Presentation

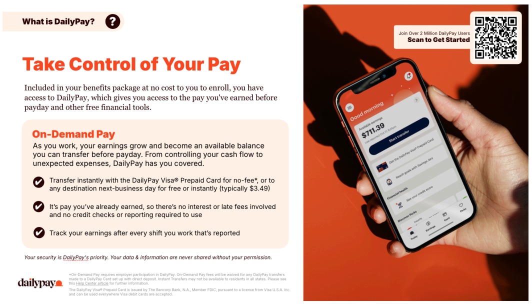
Presenter Talk Track

EXPRESS TALK TRACK

This express talk track is designed for any client contact presenting the DailyPay new hire orientation slides. It is written to be spoken naturally. Feel free to paraphrase in your own words. The estimated presentation time for materials is approximately 2 to 3 minutes.

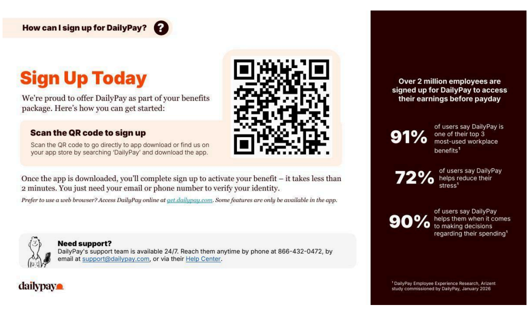
Note: If a new hire asks a question you cannot answer, please direct them to DailyPay support: 866-432-0472, support@dailypay.com, or the User Help Center. All support channels are available 24/7 in English and Spanish.

Slide One: What is DailyPay



- DailyPay is a benefit we offer that gives you free financial tools and allows you to get the pay you've earned before your payday.
- As you work and you submit your hours, you can track what you've earned and watch them grow in the app.
- If you need money before payday, to pay for a bill, unexpected expense, or just cash flow, you can transfer whenever you want (fee may apply) – to the DailyPay Visa® Prepaid Card instantly or next business day for no-fee*, as well as to destinations, like bank accounts, prepaid or pay cards, and money apps, instantly for typically $3.49 (check the DailyPay app for your exact instant transfer fee).
  - Note that free instant transfers to the DailyPay Card require you to set the DailyPay Card as your direct deposit location.
- To be clear - DailyPay gives you access to pay you've already earned, so there's no interest or late fees involved and no credit checks or credit reporting required to use it, just a benefit we make available to you to help you manage your finances and reduce stress.
- DailyPay also gives you access to a full suite of other financial tools at no cost. You get access to like pay tracking and savings tools, exclusive discounts, credit monitoring, and free financial coaching.

Slide Two: How to Sign Up



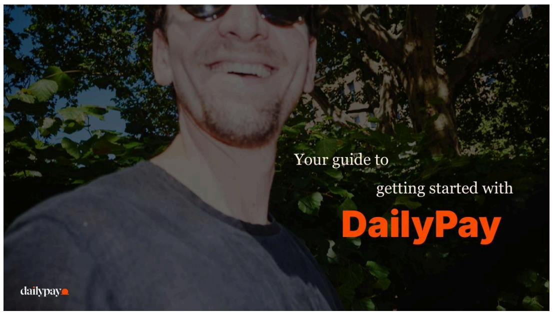
- Signing up takes less than two minutes and you can get started now by scanning the QR code. From there, you'll download the app, and use your email or phone number to verify your identity.
- If you have questions, DailyPay offers 24/7 in English and Spanish at 866-432-0472, support@dailypay.com, or via their Help Center.
- Once you sign up - a few things to remember:
  - When you make your first transfer, DailyPay updates your direct deposit in payroll to route through a DailyPay bank account. Don't remove or change that account number. It allows DailyPay to deposit your transfers and paycheck to your selected account, which you set up in the DailyPay app.
  - On payday, you'll get your full paycheck minus anything you transferred before payday and any fees. Your bank statement might show a payment from Wells Fargo, PNC, or DailyPay - that's normal as that is DailyPay's banking partner.
- Thank you for your time and attention today. We are excited to offer DailyPay and hope you take advantage of it!

COMPLETE TALK TRACK

This talk track is designed for any client contact presenting the DailyPay new hire orientation slides. It is meant to be spoken naturally. Feel free to paraphrase in your own words. The presentation time for all materials is 5–7 minutes, including the video.

Please note: If a new hire asks a question you cannot answer, please direct them to DailyPay support: 866-432-0472, support@dailypay.com, or the User Help Center. All support channels are available 24/7 in English and Spanish.

Cover Slide



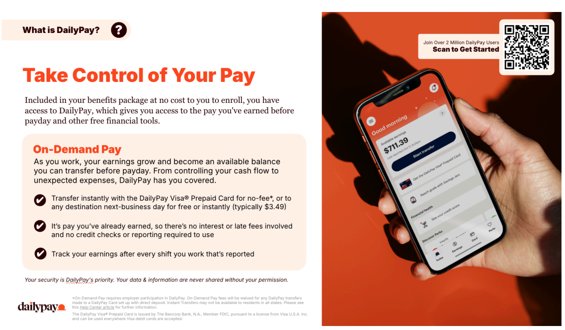
- Today I want to take a few minutes to walk you through one of the benefits offered to you, DailyPay.
- As an employee, DailyPay is already set up and available to you, you just need to sign up to activate it. It takes less than 2 minutes to get started.

Slide One: Introduction Video

- We're going to start with a short video that gives you a quick overview of what DailyPay is and how it works.

[Play video by clicking the play button on the slide. If that does not work, you can click on the Youtube link directly on the slide which will open up the video in a separate tab]

Slide Two: What is DailyPay



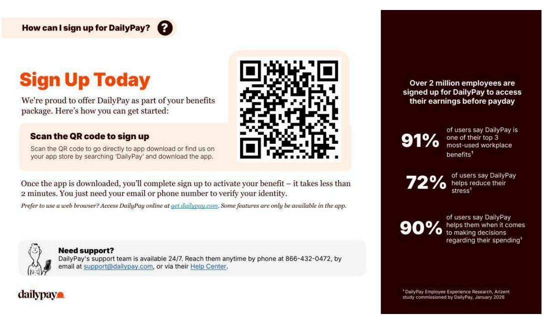
- DailyPay is a benefit we offer that gives you a ton of free financial tools and allows you to get the pay you've earned before your scheduled payday.
- As you work and your shifts are submitted to us, you can track what you've earned and watch your available earnings grow in the app.
- If you need money before payday, to pay for a bill, an unexpected expense, or just managing cash flow, you can transfer it whenever you want (fee may apply).
- You can transfer to the DailyPay Visa® Prepaid Card instantly or next business day for no-fee*, as well as to destinations, like bank accounts, prepaid or pay cards, and money apps, instantly for typically $3.49 (check the DailyPay app for your exact instant transfer fee).
  - Note that free instant transfers to the DailyPay Card require you to set the DailyPay Card as your direct deposit location.
- To be clear - DailyPay gives you access to pay you've already earned, so there's no interest or late fees involved and no credit

checks or credit reporting required to use it, just a benefit you have available to you to help you manage your finances.

Slide Three: DailyPay Benefits & Features

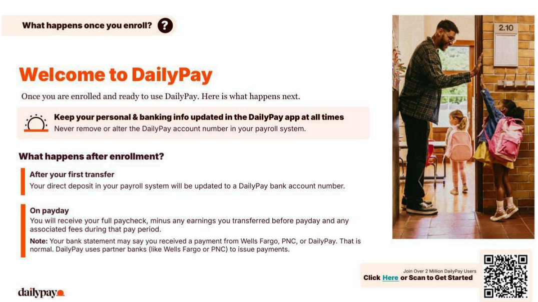
- As mentioned, in addition to the On-Demand Pay feature we just spoke about, DailyPay gives you access to a full suite of other financial tools at no cost.
- You get complete visibility into your pay, with tracking after every shift and access to all previous pay statements.
- As well as exclusive discounts and offers on things like gas and groceries.
- You get tools to track your credit score, plus monitor for fraud.
- And free financial coaching, where you can get personalized guidance and plans to help you better manage your money.
- I mentioned the DailyPay Card on the prior slide, the DailyPay Card gives you no-fee* instant access to your earned pay and other card-exclusive free financial tools like...
  - Cash back¶ as you use the card on everyday purchases
  - Bill management‖ tools to help you find and cancel repeat bills
  - And savings tools that let you set money aside to save toward your goals.
- DailyPay provides these benefits to empower our employees with all of the tools to best manage their money and stress less with more financial control and resources

Slide Four: How to Sign Up



- Signing up takes less than two minutes and you can get started now by scanning the QR code.
- Once scanned, you'll download the app, and use your email or phone number to verify your identity. That's it.
- If you have any questions, DailyPay offers 24/7 in English and Spanish at 866-432-0472, support@dailypay.com, or via their Help Center.

Slide Five: Welcome to DailyPay



- A few key callouts so you have everything you need once you sign up:
- Once you sign up and make your first transfer, DailyPay updates your direct deposit in payroll to route through a DailyPay bank account. Do not remove or change that account number. This will allow DailyPay to deposit your transfers and your paycheck to your selected account, which you set up in the DailyPay app
- On payday, you'll get your full paycheck minus anything you transferred before payday and any fees. Your bank statement might show a payment from Wells Fargo, PNC, or DailyPay - that's normal as that is DailyPay's banking partner.
- Thank you for your time and attention today. We are excited to offer DailyPay and hope you take advantage of it!

The DailyPay Visa® Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. and can be used everywhere Visa debit cards are accepted.

Your funds are FDIC insured through The Bancorp Bank, N.A.; Member FDIC. DailyPay is not FDIC-insured. Deposit insurance coverage only protects against failure of The Bancorp Bank, N.A.

[*]On-Demand Pay requires employer participation in DailyPay. On-Demand Pay fees will be waived for any DailyPay transfers made to a DailyPay Card set up with direct deposit. Instant Transfers may not be available to residents in all states. Please see this Help Center article available at dailypay.com/connecticut for further information.

[¶]Cash Back rewards earned on qualifying purchases will generally be transferred to your Card Account within 49 days after the qualifying purchase is settled. If you close your Card Account, any earned Cash Back rewards not yet transferred to your Card Account will be forfeited. See the DailyPay Cash Back Program Terms & Conditions available at dailypay.com/cashback for full details.

[⇅]Bill Manager services are provided in conjunction with a third party, ScribeUp, a DailyPay Partner. ScribeUp will only identify transactions in accounts that are integrated into the service by you. Enrollment is subject to the third party Privacy Policy and Bill Manager program terms and conditions.