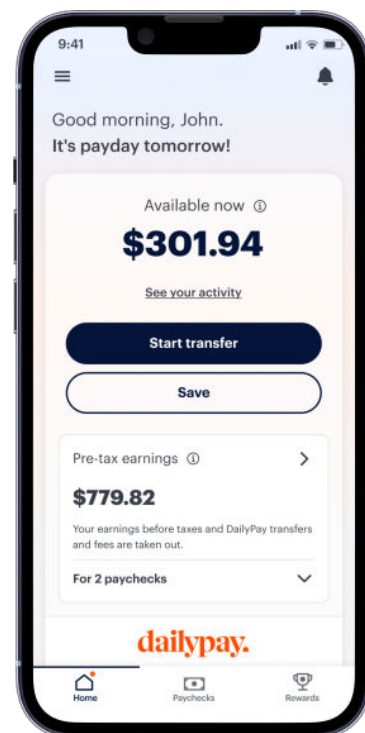


DailyPay: The **Leading** On-Demand Pay Benefit

DailyPay is on a mission to build a new financial system for everyone. Our on-demand pay solution helps America's leading employers build stronger relationships with their employees so they feel more engaged, work harder and stay longer. DailyPay's industry-leading on-demand pay product helps employees achieve more financial control and improved financial well-being. Through our massive data network, proprietary funding model and connections into over 6,000 endpoints in the banking system, DailyPay works to ensure that money is always in the right place at the right time.



Impactful for Employers

No Change to Payroll Processes

DailyPay handles it all

Seamless Integrations

with HCM, payroll, banking and benefit applications

Increased Recruitment and Retention

Clients see an average of 35% reduction in turnover¹ and an increase in applicants for open roles

Better Employee Relations

52% say their opinion of their employer improved as a result of offering this benefit²



Empowering for Employees

Improved Financial Planning

Better visibility into earned pay - users check their balance 5x per week³

Greater Financial Control

88% of DailyPay users have less trouble with bills and loan payments⁴

Less Financial Stress

67% of users say DailyPay has helped them reduce financial stress⁵

Motivated and Engaged

48% say they are more motivated to remain with their current employer because they offer DailyPay⁶

¹ EWA Report, Mercator Advisory Group commissioned by DailyPay, 2021; ², ³, ⁵, ⁶ DailyPay User Survey, 2022; ⁴ DailyPay Survey of Hourly Users, 2022
⁴ DailyPay Use and Impacts: A Summary of Consumer Survey Findings, Aite Group commissioned by DailyPay, 2021;

What Is a “Full Funding Model”?

No Changes to Payroll

100%

DailyPay funded

When an employee requests a transfer of their earned pay, DailyPay directly funds 100% of the transfer value. Any DailyPay transactions are later settled automatically through your company’s normal payroll process. Our proprietary full funding model supports the low-touch experience our clients value, and ensures pay stub continuity for employees, meaning their pay stub remains the same regardless of whether they transferred some of their earned pay within a given pay period or across pay periods.

It Has Never Been Easier to Launch DailyPay

DailyPay partners with over 180 HCM, payroll and time management systems to deliver an industry-leading earned wage access product to millions of users. Our solution is payroll- and time management-agnostic; we haven’t found a system yet that we couldn’t work with.

~4-6 weeks

Integration completion timeline,
led by DailyPay

Sample of integration partners



Built on our Enterprise-grade Platform

DailyPay has built proprietary routing and payment technologies that connect securely and modularly into the banking system. Connected to over 6,000 endpoints in the banking system, our payment technology offers flexibility for your employees to consume, spend, save and use their Pay Balance.



Reliability

99.96%¹ uptime, failover redundancy & strong financial backing



Data Privacy & Security

Highest level of standards



Regulatory & Compliance

Dedicated team of professionals

¹ Source: Internal DailyPay Data, Nov '22