

Beyond On-Demand Pay

Our continuously evolving livelihood platform creates opportunities for companies and workers to fully engage in their work and lives



The Payactiv Platform

LIVE

Products that help workers live the life they earned by giving them timely access to their earned wages and avoid unnecessary overdraft or late fees

- EWA
- Tips & Mileage
- In-app Bill Pay
- Discount Marketplace
- Payactiv Visa® Payroll Card¹
- Off-cycle Pay

GROW

Products that help employees reach their short-term and long-term livelihood growth objectives

- Financial Counseling
- Financial Learning
- Savings and Budgeting

SAVE

Products that help workers set aside money towards a custom goal and get exclusive discounts and offers

- Goal-based saving w/ employer match
- Overtime saving
- AMC movie tickets
- Rx prescriptions
- Car insurance rates comparison

EWA is a Must Have Benefit for Employers Today

MARKET CONCERNS:

- Nearly 100 million Americans are living **paycheck to paycheck**
- Employees of **all income levels** struggle with financial emergencies
- Millennials and Gen Z want **more flexibility** with how and when they access their money without fees

OUTCOMES:

- **Zero** cost to employers
- **30%** turnover reduction
- **89%** employee satisfaction
- **84.7** employee NPS
- Increase productivity and engagement

Financial Wellness from the Innovator of EWA

BEST IN CLASS VALUE*:

- **Free** Earned Wage Access in seconds to a Payactiv Visa® card with direct deposit (minimum direct deposit required per pay period) or \$2.49 without direct deposit
- **Free** use of EWA directly toward integrated bill pay, Uber, and AmazonCash
- **Free** financial wellness services: discounts, financial counseling, goal-based savings
- Walmart cash pickup and transfers to non-Payactiv cards are \$3.49

Visit Payactiv on **ADP Marketplace** to learn more

PRODUCT OVERVIEW



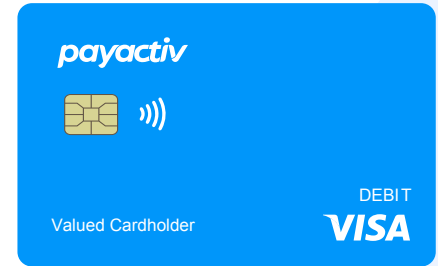
Payactiv Visa® Payroll Card

BETTER BANKING FOR ALL:

- Up to 2-day early direct deposit²
- Access to Visa debit purchases
- Cash from ATMs, bank teller, POS
- No more check cashing fees
- No annual or monthly fees
- No minimum balance or inactivity fees
- FDIC insured account

MORE EFFICIENT PAYROLL:

- Increase direct deposit participation
- Easily issue off-cycle payments
- Instant issue to get workers started right away
- Safe paperless payments during disasters



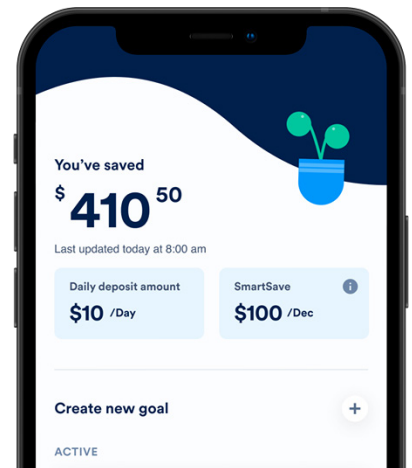
Tips & Mileage

- Safer, faster cashless tips
- Eliminate trips to the bank
- Payactiv 2-day cash float



Financial Wellness Services

- Free 1:1 financial counseling
- Financial learning resources



Saving

- Budgeting for expenses
- Practical auto save features
- Customizable saving goals



Easy to Implement

- API integration
- No disruption to existing business processes
- No change in cash flow
- Library of marketing material



Dedicated Support

- Dedicated account managers
- Smooth implementation and ongoing support
- 24/7 customer support in English and Spanish



Safe and Secure

- Our data is encrypted, SOC2 compliant, ISO 27001 certified
- Payroll compliant in 50 states

* Disbursement options may vary depending on location.

¹The Payactiv Visa® Payroll Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule at [Payactiv.com/card411](https://payactiv.com/card411). If you have questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 877-747-5862, 24 hours a day, 7 days a week.

²In order for you to be paid early, your payroll or benefits payment provider must submit the deposit early. It is important to note that your payroll or benefits payment provider may not submit the deposit or payment early each payment period. Be sure to ask your payroll or benefits payment provider when they submit your deposit information to the bank for processing. Early deposit of funds will begin upon the 2nd qualifying deposit. A qualifying deposit is defined as a direct deposit greater than \$5.00 received from the same payer.