

Workforce Dimensions and DailyPay

Features/Benefits

- » **Improve financial well-being:** Employees receive instant access to their earned wages so they can pay bills on time and avoid late fees
- » **Strengthen your relationship with your employees:** 87% of employees report their opinion of their employer has improved since the implementation of DailyPay
- » **Boost your bottom line:** Companies have seen a 41% reduction in turnover since implementation, which has resulted in hundreds of thousands in cost savings
- » **No changes to the payroll process:** Add DailyPay to your existing payroll process, with no required changes to get started

Every aspect of the **Workforce Dimensions™** suite from Kronos® — the underlying architecture, integration, user experience, functionality, data access, delivery, and support — is designed to help you optimize your people. Powered by the industry-first **Kronos D5™ platform**, Workforce Dimensions provides a breakthrough employee experience and an unprecedented level of operational insight into your workforce management practices. Whether your goals are to increase productivity, improve compliance, control labor costs, or achieve better business outcomes, Kronos provides the technology tools you need to manage your workforce of the future, today.

As the enterprise leader in workforce management applications, Kronos understands the need for strong integration between software applications. That's why we've built a robust developer portal with access to our API layer. The Workforce Dimensions Technology Partner program is designed to facilitate this interoperability and drive business results.



DailyPay

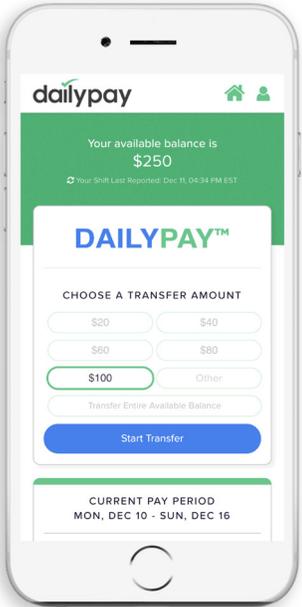
DailyPay, the premier provider of on-demand pay solutions, strengthens the employee-employer bond and significantly reduces turnover rates. Offered at no cost to the employer of businesses with 500 or more employees, DailyPay leads the industry in compliance, reliability, flexibility, and service. Using DailyPay requires no changes to your existing payroll process (including the timing of funds and the withholding of taxes).

Seamlessly Delivering High-Impact Results

Through mobile API technology and artificial intelligence, DailyPay seamlessly integrates with your payroll and time and attendance systems, including Kronos® Workforce Dimensions™, to receive your employees' daily hours. Then an available balance is calculated for each individual employee, based on historical payroll data and our dynamic income algorithm that continually monitors changes to each employee's earnings, taxes, and deductions. Employees are able to access up to 100% of their earnings, minus taxes and any deductions/garnishments, prior to payday.

Providing Employees with Greater Financial Security

By controlling the amount and timing of when they get paid, DailyPay allows employees to take much-needed steps toward creating financial stability in their lives. DailyPay reduces your employees' financial stress, which in turn increases productivity and improves retention. DailyPay also transforms the employer-workforce relationship and increases employee engagement by adding a benefit that empowers financial management. With the simple tap of a button, employees can request a transfer and receive their earnings immediately in their designated bank account or on any debit card or pay card. Having 24/7/365 access to their earnings allows employees to pay bills on time, avoid overdraft and late fees, and fund any unexpected expenses.



DailyPay Funds All Early Pay Transfers

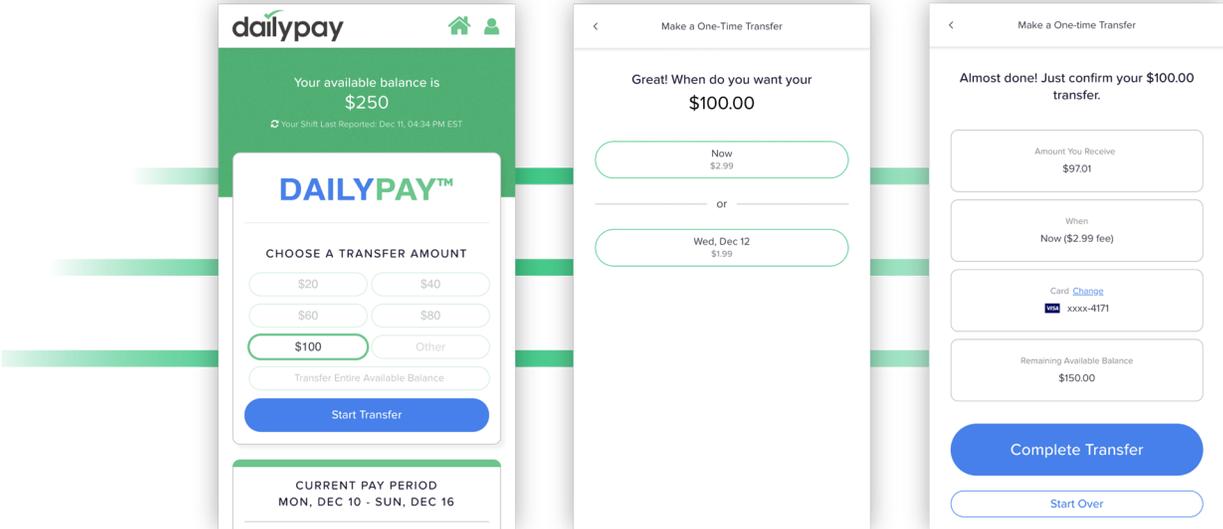
DailyPay funds all on-demand transfers; the employer simply processes payroll as usual. Employees receive 100% of their pay on payday and DailyPay is repaid for any early transfers made to employees when the employer runs their usual payroll process.

No Risk to Your Business

DailyPay was architected by payments and financial experts to ensure the service meets regulatory standards by strictly adhering to all wage and hour regulations throughout every state in the U.S. The financial model eliminates risk for the employer and employee and is flexible enough to support adjustments as new legislation is enacted. DailyPay funds all employee transfers and assumes all responsibility associated with errors (overpayments), fraud, or risk. If the employer were to fund on-demand requests for payment, the IRS could view this as "payroll" (constructive receipt) and require the remittance of all applicable withholding tax amounts on the day a transfer is made. This is highly disruptive and burdensome to your tax-withholding schedule, complicates your current payroll process, and is a drain on your operating capital.

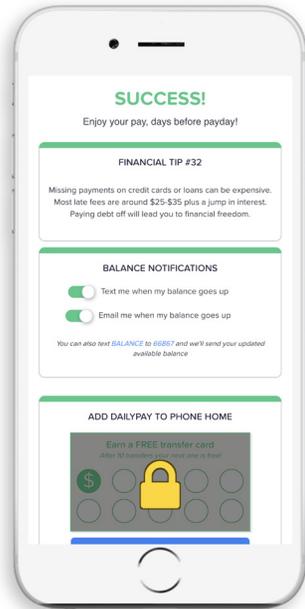
Zero Cost for Company Implementation

DailyPay only collects a fee for transfers, regardless of the amount withdrawn or the time remaining until payday. There is no set-up fee of any kind for either the employer or the employee and there are no post-implementation costs for the employer.



Simple and Transparent

DailyPay was purposefully designed to be simple and transparent. That's why our adoption rates are so high! The DailyPay user experience is very much like an ATM for your employees' earnings. As employees work throughout the week, their earning balance that's available for transfer increases. With a tap of a button, employees can transfer all or a portion of their earnings into a bank account or on to a pay card or debit card for a one-time transaction fee.



Custom Reporting

DailyPay provides you with customized reporting so you can validate the impact of the DailyPay benefit on your employees internally, to all levels of senior management and to your Board of Directors.

Dedicated Professionals — There When You Need Them

Our Enterprise Partnership Management team will work with your Human Resources department to tailor our 360 Launch Strategy for your business in order to maximize employee enrollment in the program. You'll also receive a dedicated Partnership Manager who functions as a program advisor and who will continue to work side by side with you as your DailyPay benefit program grows. We have

successfully executed programs for companies with distributed workforces, multiple locations, field employees, and non-English-speaking employees.

Implementation and Rollout

- **Manager Training:** You'll receive customized live webinar sessions for managers, recruiters, HR reps, and others
- **Online Partner Portal:** Rollout calendars, FAQs, manager scripts, new hire forms, partnership digital badge, email announcement templates, and more
- **Printed Collateral:** Posters, brochures, benefit cards, and swag

For more information, please visit dailypay.com.



Workforce Innovation
That Works™

kronos.com