

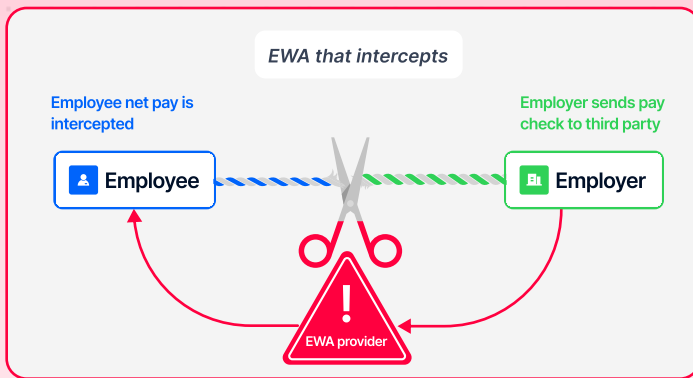
Two EWA Models. One Clear Choice.

When it comes to Earned Wage Access, how repayment is handled isn't just a detail—it's the foundation of trust, compliance, and operational ease.

Some models are built to work with your payroll. Others work around it. The difference affects everything from employee confidence to your team's workload.

Payroll Intercepted Model

Third Party in control



How it works:

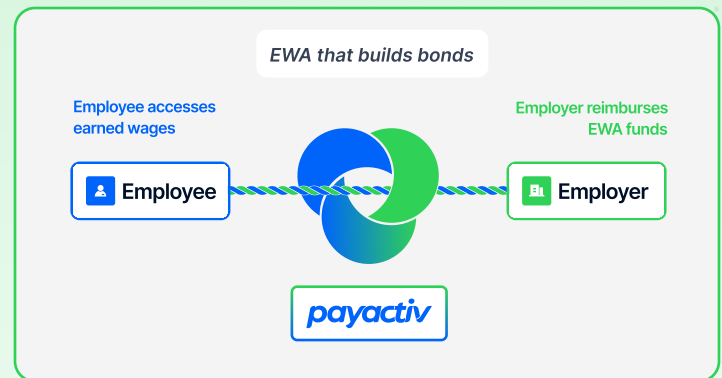
The EWA provider redirects payroll funds into its own account before employees are paid. After subtracting any early access amounts, the provider transfers the remainder to employees. In this setup, the provider—not the employer—controls wage distribution.

Why it breaks down:

- **Loss of Oversight:** Employers lose visibility and control over wage flow.
- **Compliance Complexity:** Redirecting pay outside employer systems creates audit and legal risk.
- **Employee Confusion:** Net pay often looks different, leading to mistrust and HR support tickets.
- **Delayed Pay:** Because funds flow through a third party, employees may experience delays.

Payroll Integrated Model

Employer in control



How it works:

Employees access earned wages directly through your payroll and time systems. Payroll runs normally: the employer disburses wages, deducts any accessed amounts, and settles with the EWA provider. At no point does the provider sit in the middle of wage distribution.

Why it works:

- **Employer Control:** Full ownership of payroll and compliance stays with the employer.
- **Operational Simplicity:** Works like any other deduction—no rerouting, no duplicate systems.
- **Employee Trust:** Wages always come directly from the employer, reinforcing clarity and confidence.
- **Audit & Accuracy:** All records align with payroll, keeping reporting clean and compliant.

The right EWA never stands between you and your employees. Payactiv protects payroll, preserves trust, and fuels the loyalty, engagement, and advocacy that drive workforce growth.

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