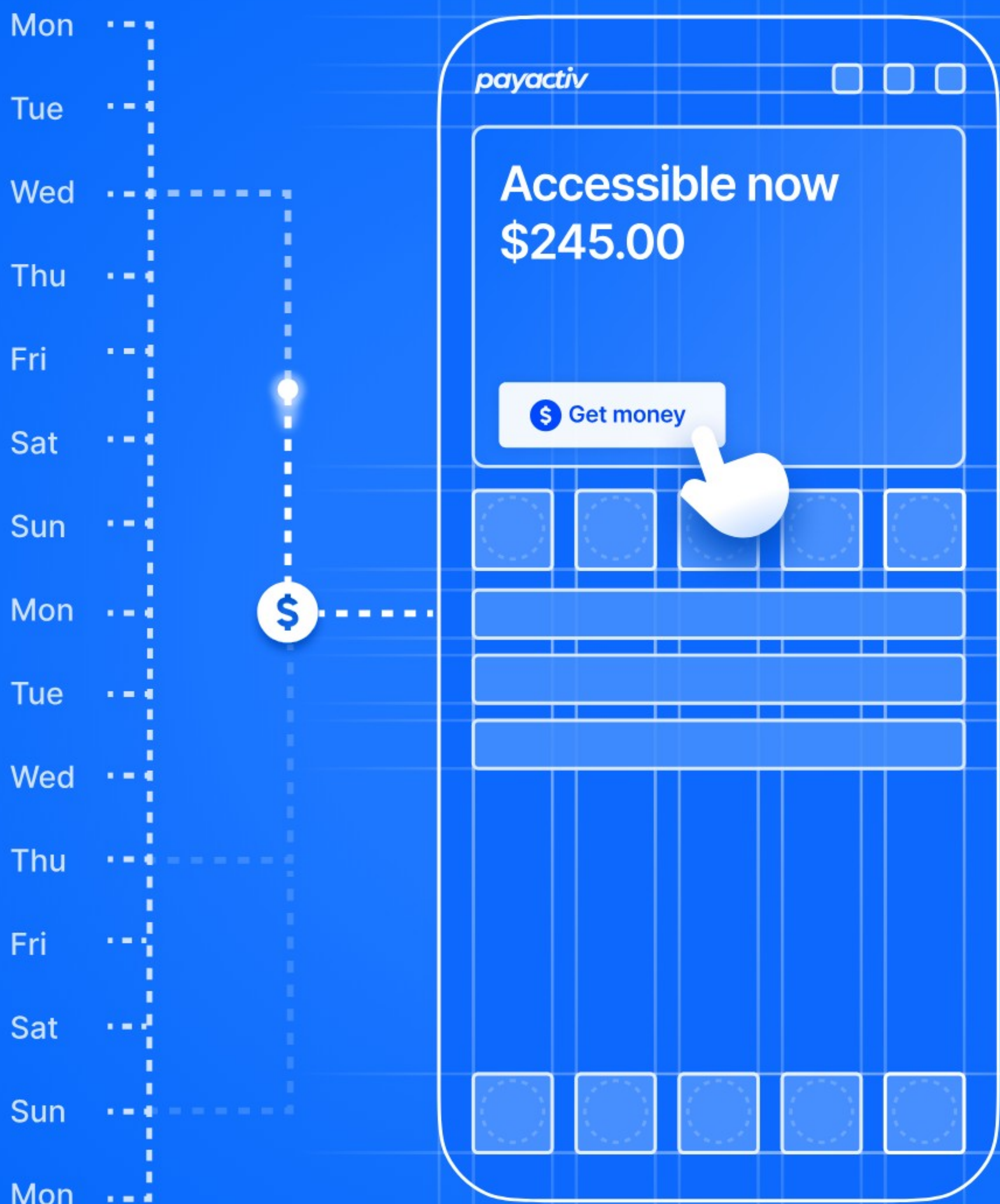


The EWA Blueprint

A guide to what's next—written by those who invented
Earned Wage Access



A letter from the founder of Payactiv

Dear Reader,

When we first asked the question “Who owes whom?” The answer sparked a movement. It led to the birth of Earned Wage Access—a simple, powerful idea that work done should be value received. Not in weeks. Not in waiting. But **On Time**.

This document, The EWA Blueprint: A Guide to What’s Next, is a compass. It’s not a reflection on how far we’ve come but an effort to find signal in noise for you to succeed and gain maximum benefit. It’s a guidepost for where we can go from here. It’s written with care by those who built EWA and blazed a trail. From the ground up. From purpose, principle, and deep empathy for the people living and struggling and being taxed for small dollar amounts by payday lenders and other sources. We had no one to imitate, so we followed our heart and learned every minute of every day.

Along this journey, many have joined the conversation, but let’s be clear: not all EWA is created equal. Many use the name for marketing pull. Few uphold the standard. Real EWA is not a cloaked loan in disguise. It does not confuse employees or alter payroll systems without transparency. Real EWA from Payactiv honors the dignity of work and the integrity of process.

In this journey, one figure stands tall: the employer. **Employers are the real heroes of this movement.** They are the ones who choose to care—not just in words, but in action. By bringing Payactiv to their workforce, they spark loyalty, unlock stability, and create the conditions for mutual growth. A true win-win. The employee wins, and the employer wins.

At Payactiv, we didn’t create EWA for its own sake because it was a cool idea. We built it to elevate the experience of working people; it was fintech for ordinary people. People came first. We obsessed over usability, pricing, flexibility, and features like a debit and payroll card, bill pay, and trust. We balance innovation and responsibility, as our work is more important to those we serve than we know.

This is still the beginning.

Welcome to the blueprint for what’s next.

With purpose,

Safwan Shah,

Co-founder & CEO, Payactiv

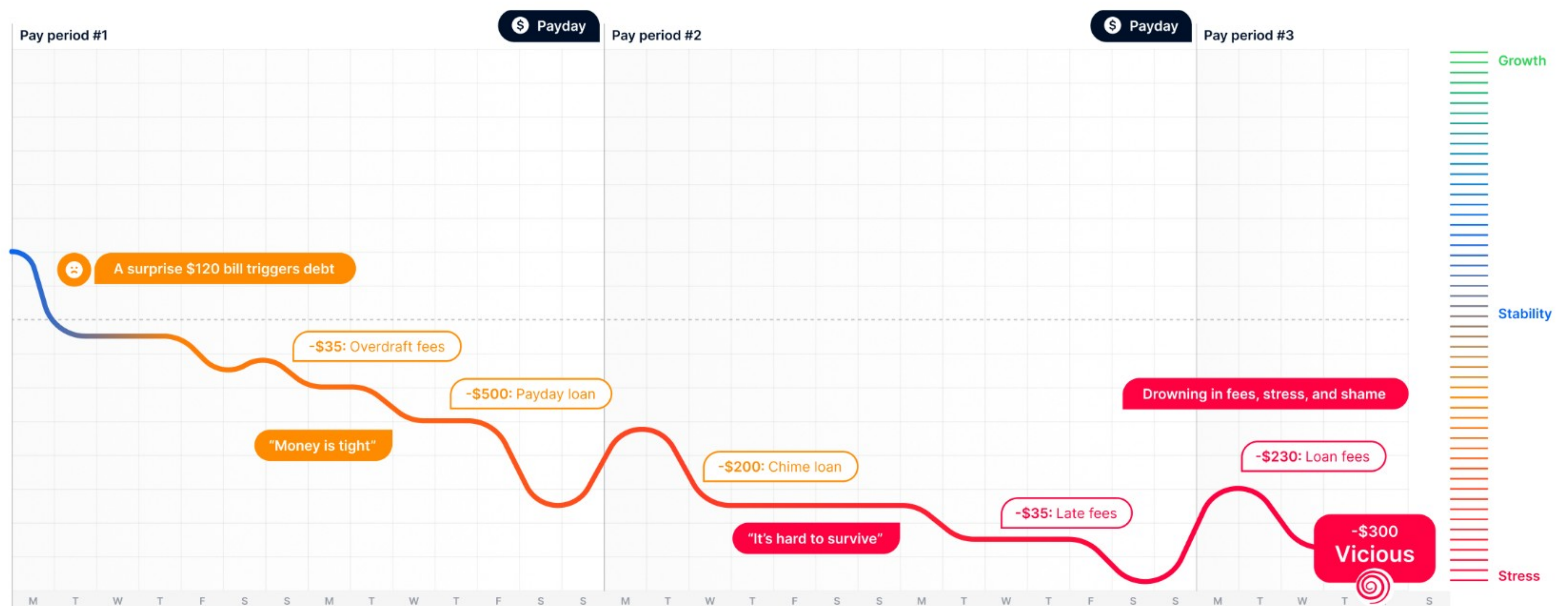
The hidden cost of the pay cycle

For over 90 million people in the U.S., **when** they're paid matters as much as **how much**. Wages are earned daily but paid weekly or biweekly—turning small expenses into spirals of overdrafts, payday loans, late fees, and missed shifts.

When living paycheck to paycheck, this is what that spiral actually looks like:

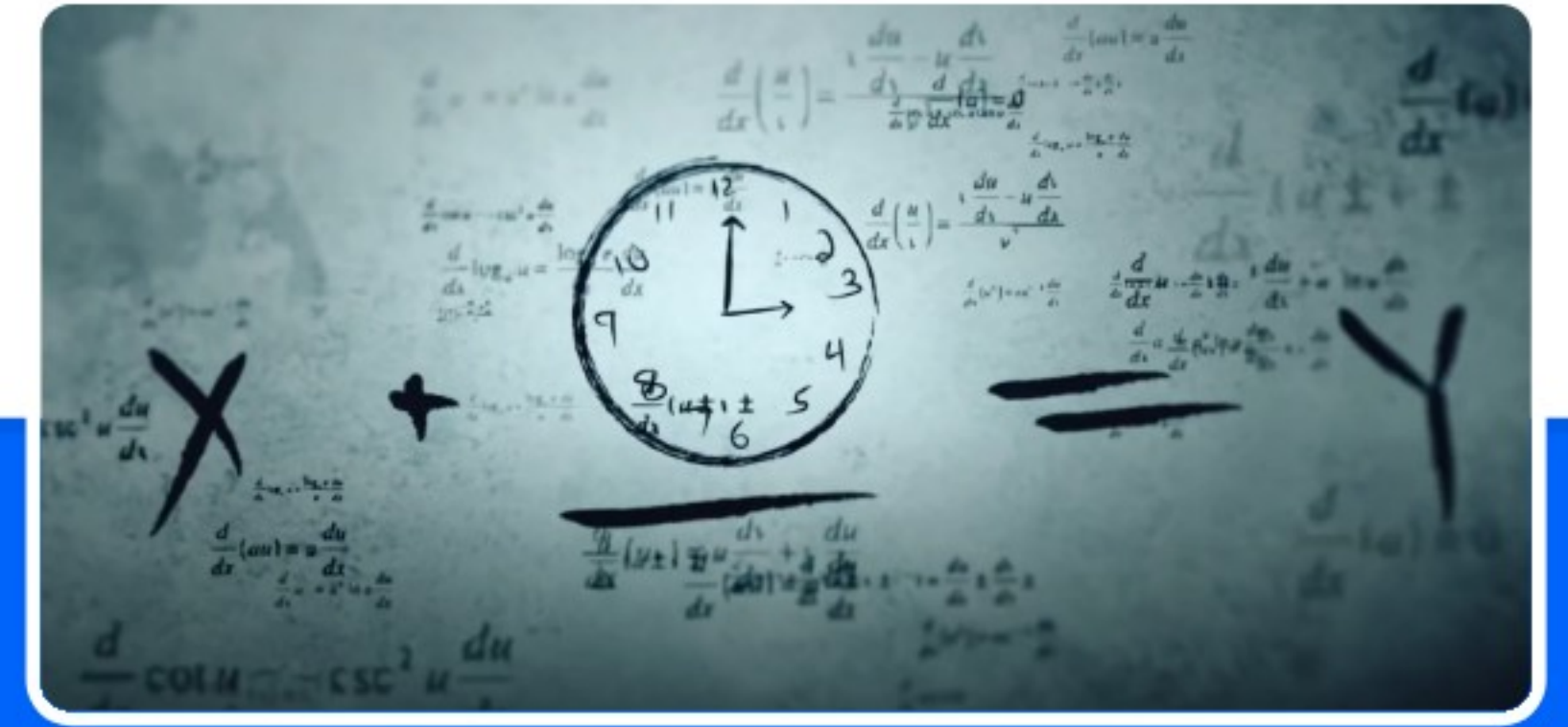
A worker getting paid biweekly, finishes a shift on Monday and earns \$120—but won't see it for 10 days. On Tuesday, their child spikes a fever. The doctor visit costs \$120. With no access to savings, no credit, and paycheck weeks away, they often turn to the only option, a payday loan.

That's where the spiral begins:



A manageable expense quickly becomes a vicious cycle of debt, fees, missed shifts, and sleepless nights. No one should have to borrow when they have earned wages.

This is the problem we solved with Earned Wage Access.



Time is the real currency

In the 2011 movie, 'In Time' people don't use dollars they use TIME as currency. They work to earn more of it, and when TIME runs out, so does life.

For millions of workers living day to day, time is money. Yet our system disconnects the two. People work—and wait. Earn—and endure. The value of their time is held in limbo - not forever. Value is disbursed on payday.

That's one of the reasons we created Earned Wage Access.

Bridging the chasm between work completed and wages received

We called it **Earned Wage Access (EWA)** because it gives people access to what's already earned—no interest, no credit checks or credit reporting, no one gets declined, no hidden catches.

Just **their money, available when they need it.**

Payactiv **invented EWA** by digitizing the link between when wages are earned and when they are accessed.

Since Payactiv's discovery of a solution hidden in plain sight, EWA has become the new standard for employers to reduce churn, ease financial stress, and give workers control, evolving payroll into a tool for **trust.**



What's in a name?

Every word matters.

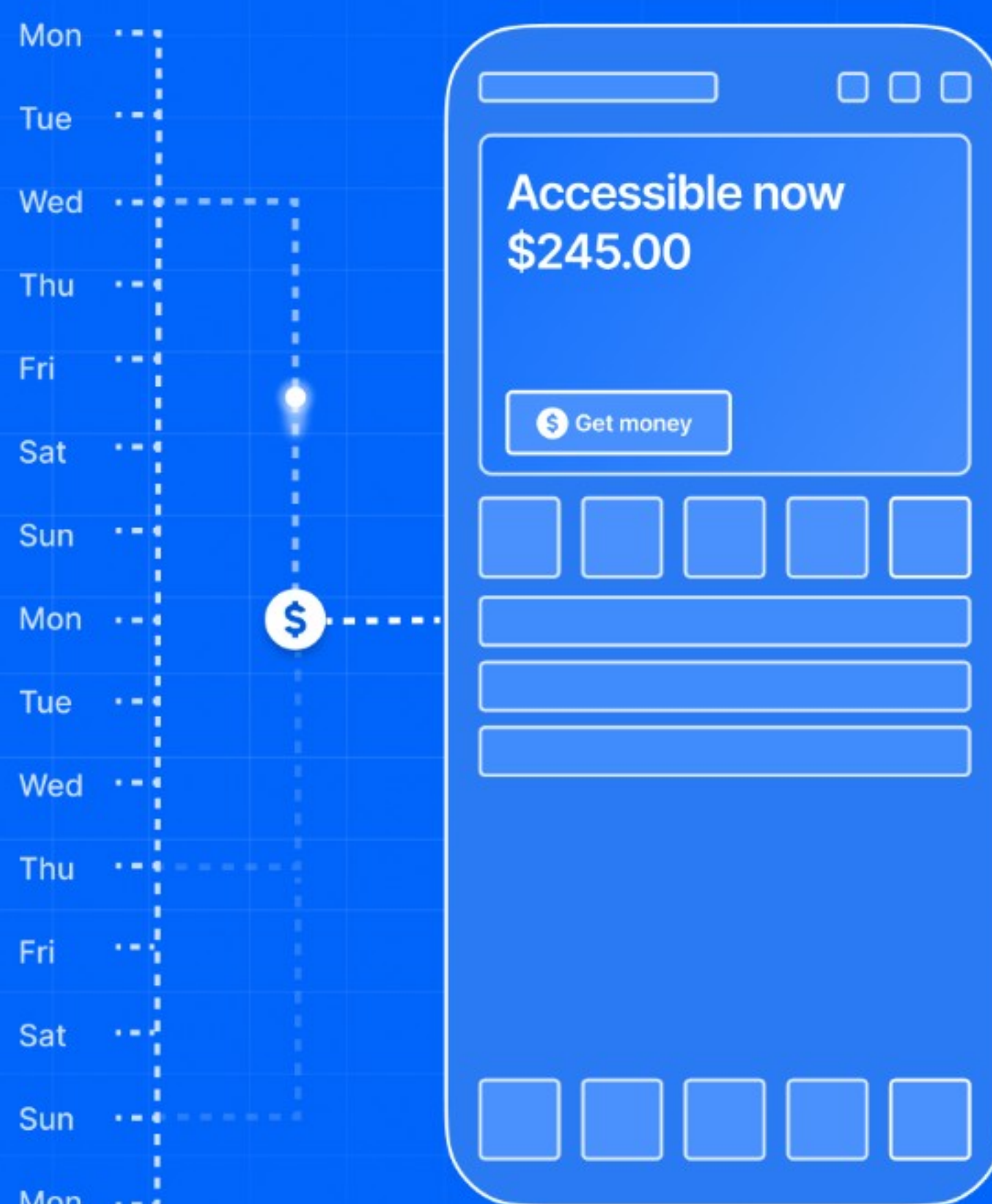
“**Earned**” means the money is verifiably yours.

“**Wage**” means it's always compensation for labor.

“**Access**” means it's not an advance or a favor.

The acronym EWA redefined financial wellness. And it started with Payactiv.

EWA: The antidote to payday loans



Peace of mind



Access as you earn



\$0 employer cost

The **cost** of waiting vs. the power of **access**

Financial stress is everywhere

Financial stress erodes attendance, focus, health, and retention.

 **69%**

live paycheck to paycheck

 **59%**

can't cover a \$1,000 emergency

 **8 in 10**

say money is top stressor

 **\$300B**

is drained annually as fees and penalties

The business cost

\$300↓

per month lost by employees to avoidable fees and penalties

\$3,000↓

is the turnover cost per employee annually

\$12,000↓

lost in productivity per highly stressed employee per year

What employers offer:

Stock plans

HSAs & FSAs

401(k) matching

The benefits gap

What employees need:

Financial education

Bill payment tools

Emergency flexibility

Access to earned wages

Access pays off

Avoiding fees and penalties fuels a cycle of loyalty and performance that compounds over time.



Access to earnings



Lower financial stress



Improved performance



Business growth

The business case for EWA

\$3,600↑

avoided fees, equivalent of a 10% annual raise

36%↑

turnover improvement with a loyal workforce

71%↑

improved ability to manage finances

Where growth begins

When employees can meet today's needs, they gain the power to plan, save, and grow. And when employers provide that access, they send a clear message:



"We're invested in your progress."

As employees move from survival to self-determination, employers gain loyalty, engagement, and advocacy—fueling a self reinforcing loop of mutual growth.

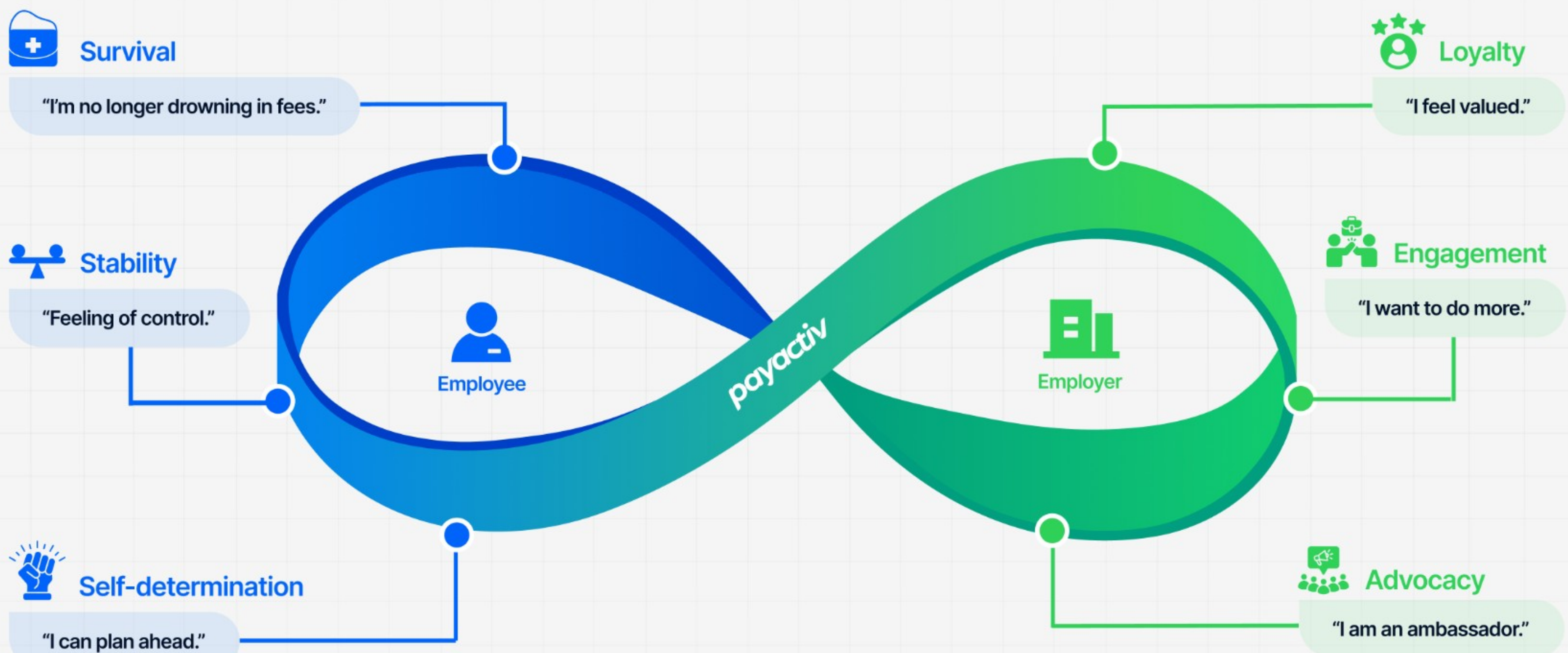


The real hero: the employer

In business to business (B2B) EWA, it's the employer who enables change. They verify hours, protect employees, and promote financial well-being.

That's why Payactiv designed employer-first tools.

Mutual Growth



From transactional access to transformational impact

Access alone doesn't change lives. But when built with intention, it drives trust, performance, and growth.

We've seen Earned Wage Access work.

We've seen it fall short.

And the difference is the philosophy of the business behind it.

Across industries, from retail to healthcare, one pattern holds: when EWA is designed to empower, not extract, it redefines the relationship between the employer and employee relationship. It shifts the dynamic:

Some models are built to drive usage volume and monetize repeated access. Their goal is to increase the amount of transactions, regardless of need. What starts as flexibility quickly becomes routine, and over time, dependency.



vs.



Instead, the right EWA is designed to offer relief when it's needed but not pushed when it's not. The goal is to meet people where they are, not keep them where they've been.

Employer sponsored EWA is built to help people move towards **virtuous growth**. Its absence triggers a **vicious cycle** of stress and spiraling debt.



The Walmart effect

In 2017, Walmart—the nation's largest private employer—chose Payactiv to power Earned Wage Access (EWA) for 1.4 million associates.

But there was a twist: Walmart wanted EWA embedded within its existing budgeting app.

Payactiv adapted creating the first large-scale proof that flexible pay could boost loyalty, resilience, and lives.

The Wall Street Journal and Walmart in its own press release heralded the launch as a "better alternative to payday loans" and a new era in employer financial wellness.

- Impact: Life-changing for hundreds of thousands of users.
- Insight: EWA works best when it fits inside an employer's ecosystem.
- Legacy: Walmart sponsored the program but the infrastructure and blueprint came from Payactiv.

Source: Walmart Offers New Financial Wellness Services for Associates Nationwide, Walmart (2017)

One category, many imitators

As EWA gained traction, a wave of imitators entered the space, some layering on EWA as a feature, others optimizing for daily usage volume, each with different origins, priorities, and assumptions.

Some providers are purpose-built for payroll integration; others are retrofitted consumer apps running outside the ecosystem, focused on transactions over outcomes.

Beneath the same name (i.e. EWA), how they work, who they serve, and why they exist couldn't be more different.



A new era of fintech that works for all people

Once EWA becomes the norm, many financial products as we know them will need to evolve.

Short-term credit, installment loans, and even some aspects of personal banking will have to account for a future where access is instant and timing is no longer a constraint. Budgeting will shift from anticipation to precision. People won't borrow because their money will already be in their hands at the right moment.

EWA changes the rhythm of money.

EWA built wrong



Employees face failed debits, overdrafts, and unclear access



HR absorbs the fallout through rising support tickets and trust erosion



Employees lose control of their direct deposits and associated benefits

EWA built right



Employees regain control over their cash flow



Employee-stress declines, engagement rises, and retention strengthens



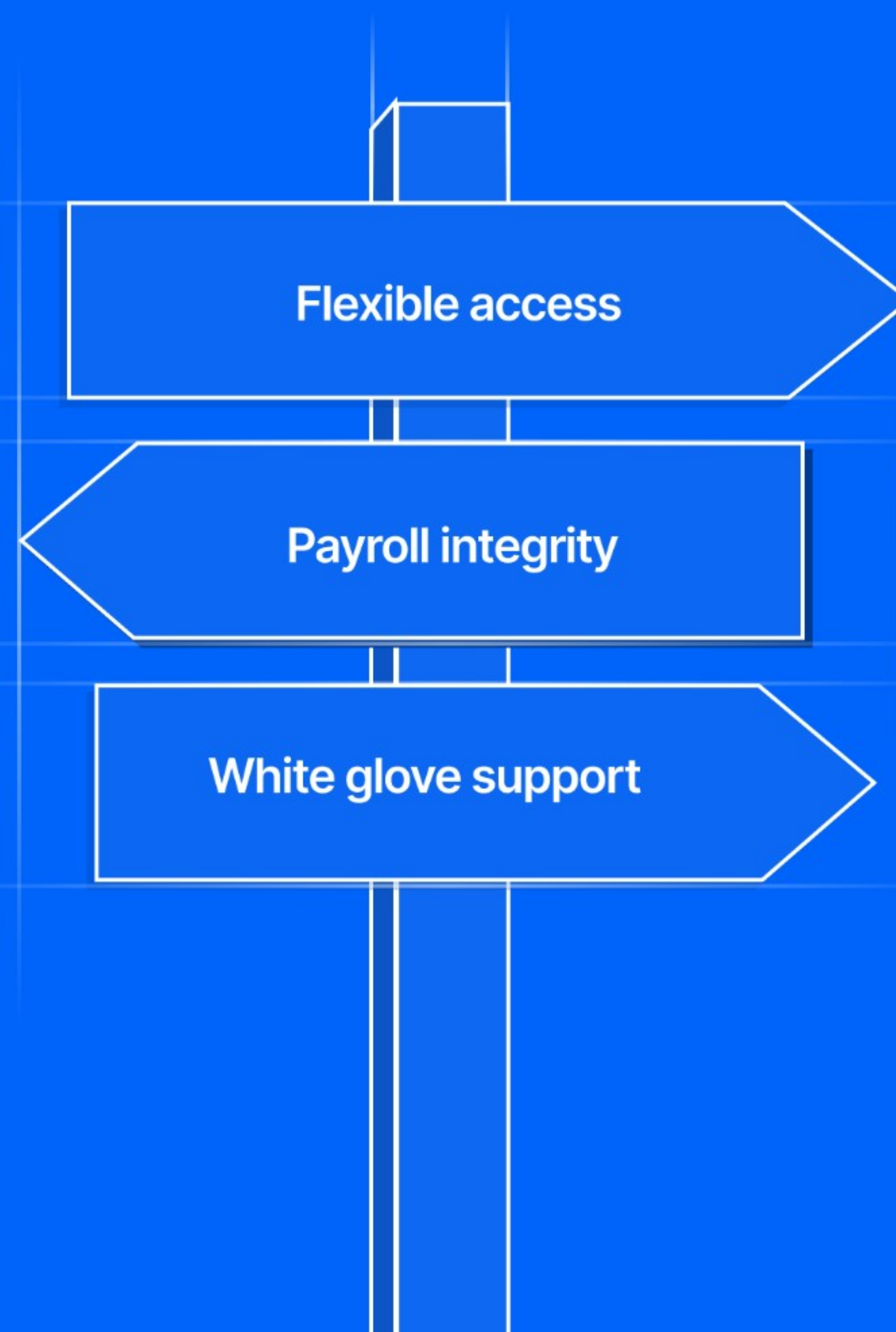
Purpose-built payroll integration, transparent, compliant, scalable.

Choosing the right EWA partner

EWA is infrastructure. It touches payroll, retention, and the daily lives of your workforce—so choosing the right one matters.

This guide will help you:

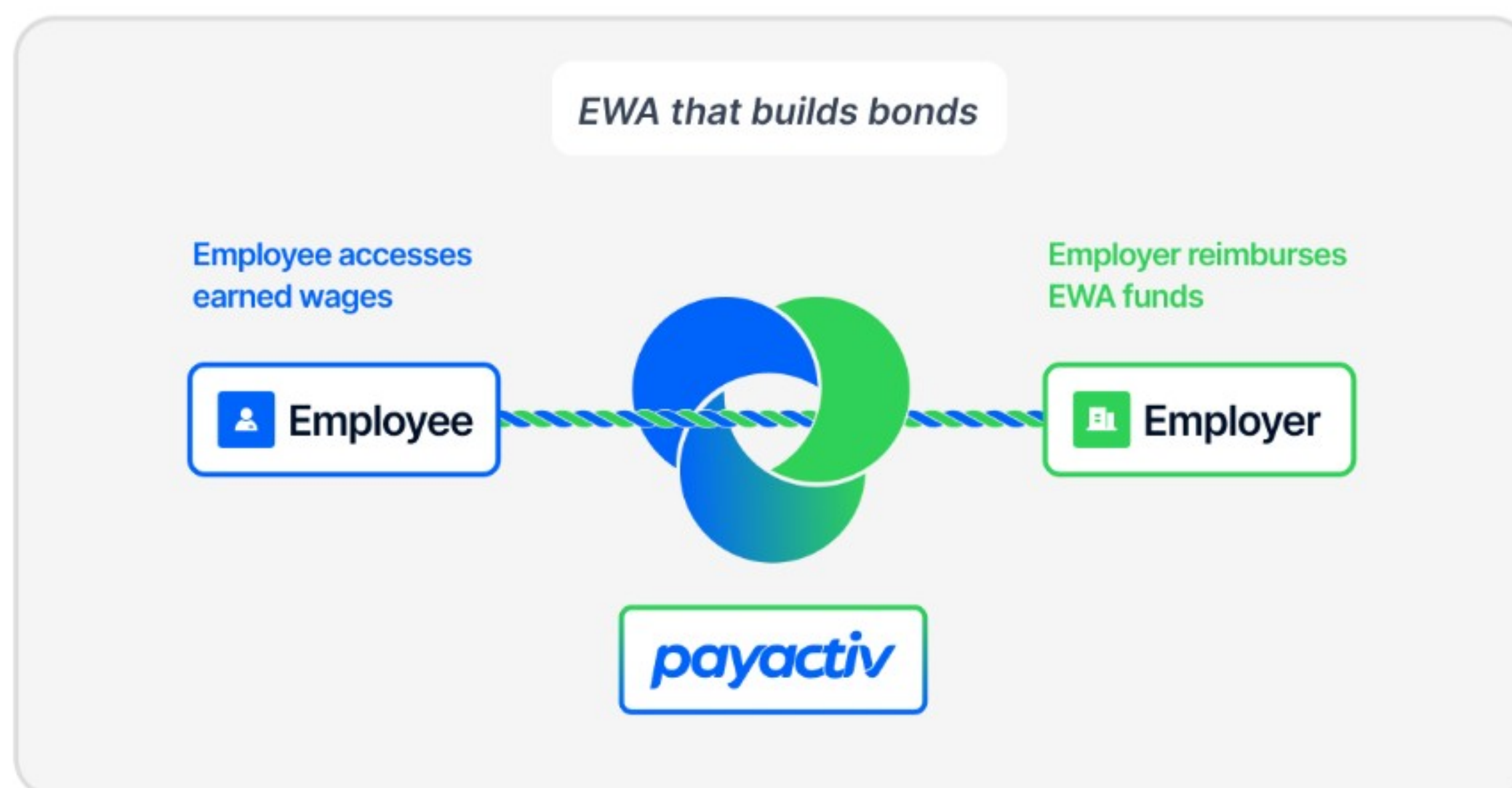
-  Ask the questions that separate responsible design from risky alternatives
-  Evaluate platforms based on system fit, support structure, and long-term value
-  Build an EWA program that reinforces your workforce experience



The spectrum of EWA

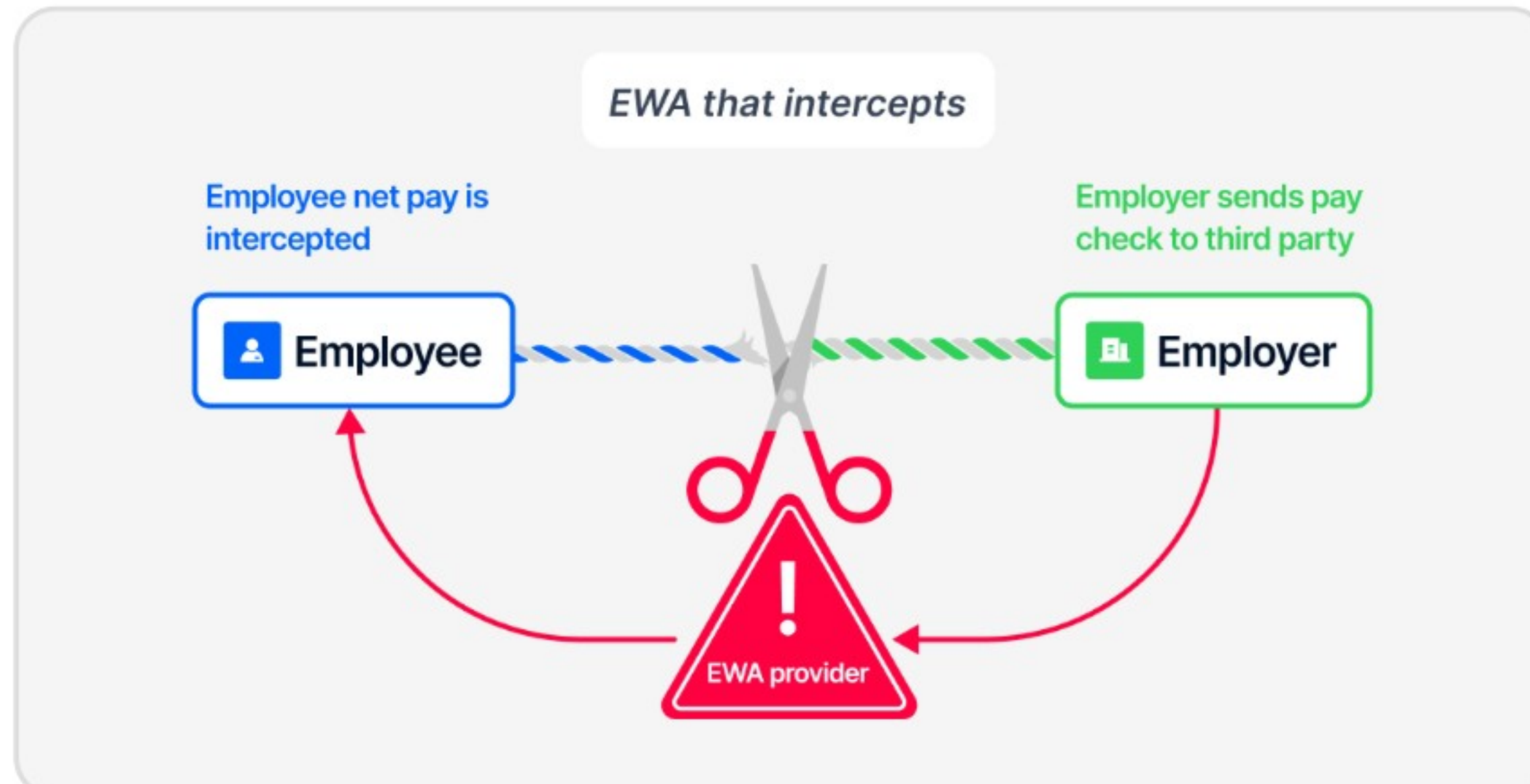
The EWA market spans across employer sponsored benefits to payday loans disguised as financial wellness apps. Most providers promise access but how it works and who it really serves can look very different. Understanding those differences is critical to protecting your employees and your payroll.

Earned Wage Access | Employer-sponsored



Payroll integrated EWA, built for mutual growth

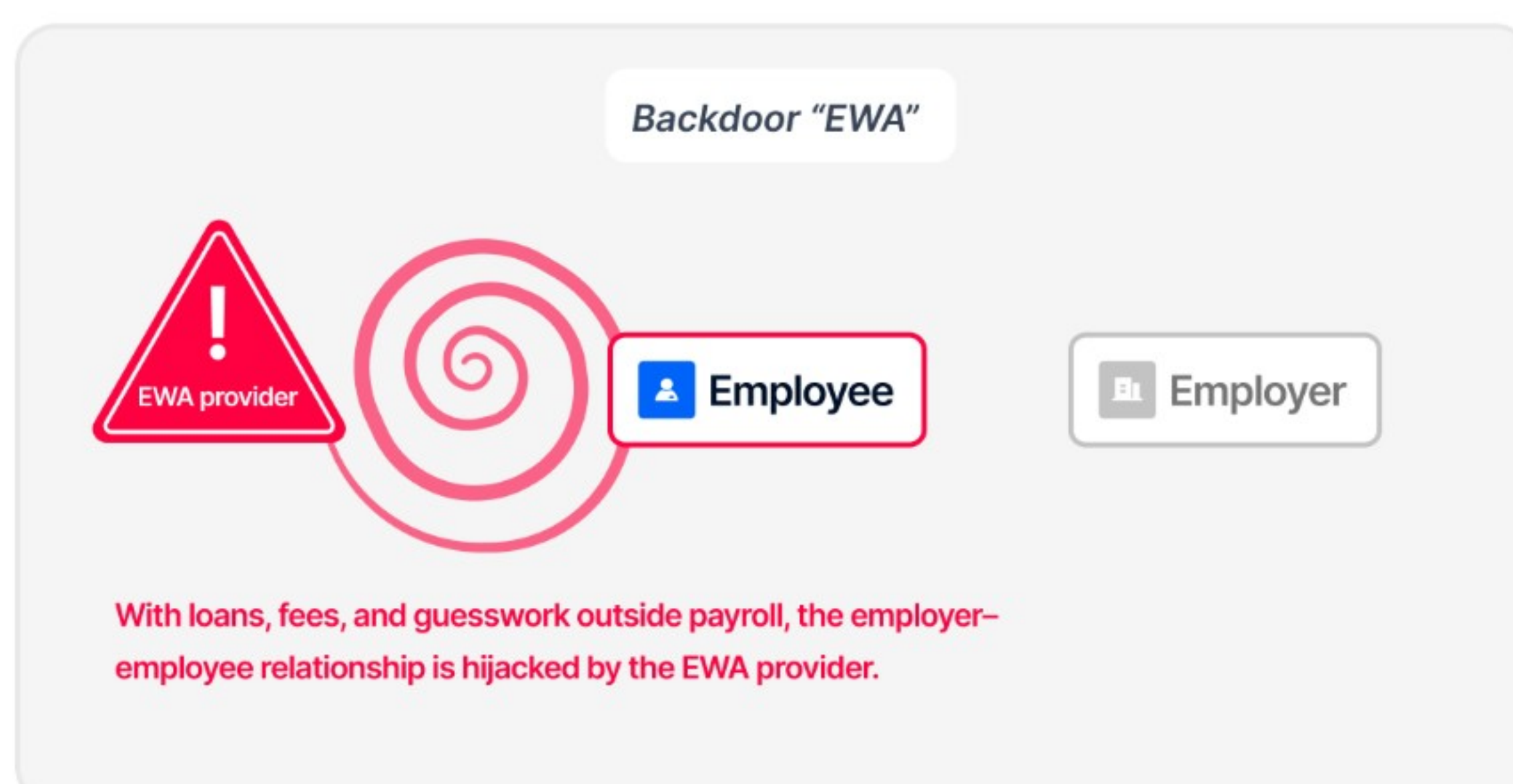
1. Employer integrates EWA provider with T&A and payroll.
2. Employee signs up for EWA.
3. Employee accesses earned wages (provider fronts the funds).
4. Employer reimburses provider if employee has accessed wages.
5. Employer pays remaining wages to employee, with EWA shown as a deduction on the paystub.



Payroll intercepted EWA that seizes control of the paycheck

1. Employer integrates EWA provider with T&A and payroll.
2. Employee signs up and *changes their direct deposit account*.
3. Employee accesses earned wages (provider fronts funds).
4. *Provider intercepts entire net pay*, whether or not EWA was used.
5. Provider pays itself, then sends *remainder wages to employee*.

Estimated Wage Advance | Direct to consumer apps



Gray zone lending apps disguised as EWA

1. Employee signs up for an app *with no employer involvement*.
2. App estimates earned wages from bank data *not integrated payroll/T&A* (pay cycle and other proxies)
3. App advances cash directly to employee when requested
4. App debits employee's account at payday for repayment.
5. Repayment failure may lead to overdraft, *late fees*, or collections.

What this means for your payroll and people

To get to true EWA, you have to look at it all: wage delivery, repayment, and payroll integrity. All 3 models claim to offer EWA but only one model truly delivers access in a way that establishes shared growth.

Model	Impact on Employer	Impact on Employee	Business Outcomes
Payroll Integrated (Payactiv Model)	• Payroll runs exactly as designed • 100% payroll visibility and audit trails • Fully compliant with wage & hour laws	• Safe on-demand EWA • Strengthens financial stability without fostering overuse	• Drives adoption, retention and loyalty • Trusted workplace partner • Gives you a hiring edge
Payroll Intercepted (DailyPay Model)	• No payroll reversals • Employer receives complaints but has no control	• Confusion over payroll errors • Employees may not get their paycheck on time	• HR operational strain and rising dispute volumes • Risks reputational damage
Estimated Wage Advance Apps (Fintech apps like Dave, Chime, Earnin)	• No employer control	• Risk of auto debit and overdraft fees • Same risk as any lending app • Financial “help” turns into debt cycles	• The benefits gap widens • Difficulty in recruitment • Employee engagement suffers

Horrors of choosing the wrong EWA



One employer’s experience with the payroll-intercept model explains how the EWA quickly turned into a liability and a full-blown nightmare.

- Direct deposits rerouted without warning triggering late paychecks, inaccurate stubs, and hundreds of complaints each cycle.
- Customer service deflected workers back to HR, but HR had no visibility to resolve issues.
- When workers couldn’t repay, the provider debited the employer’s account and sent misleading alerts pushing daily withdrawals and pressuring new hires.
- Confidence in both payroll and leadership collapsed, forcing them to halt EWA expansion

Ultimately, payroll leadership forced the company’s hand: shut it down or face a leadership exit.

Source: Large industrial employer (8,000+ employees)

Innovation leads, regulatory validates

Across the country, policymakers are affirming what employers and employees already know: EWA is the responsible alternative to high-cost lending. Many even reflect that they wish it had been available when they needed it.

That conviction is showing up in action as states are enacting regulatory frameworks that both safeguard consumer protections and cement EWA as a lasting workplace benefit in the modern economy.

Payactiv has worked alongside policymakers from the start, shaping regulation to reflect the model we created: employer-integrated, payroll-connected, and compliant in all fifty states.

For employers



For employees



And as regulation evolves, Payactiv will continue to lead alongside policymakers, ensuring EWA remains not only compliant but also transformative for people and businesses.

Momentum in Motion

2025

Seven more states adopt frameworks supporting employer-integrated EWA: California, Maryland, Connecticut, Indiana, Utah, Arkansas, and Louisiana

2024

Kansas, Wisconsin, and South Carolina pass EWA-specific legislation

2023

Nevada and Missouri enact first EWA licensing laws and Montana Attorney General affirms EWA is not a loan

2022

Arizona Attorney General Opinion confirms EWA is not credit

2020

Payactiv signs Memorandum of Understanding (MOU) with California DFPI; CFPB Advisory Opinion concludes a Covered EWA Program is not credit

2019

First state legislation considered to create an EWA framework

Recognition brings regulation

Expanding state recognition of EWA innovation

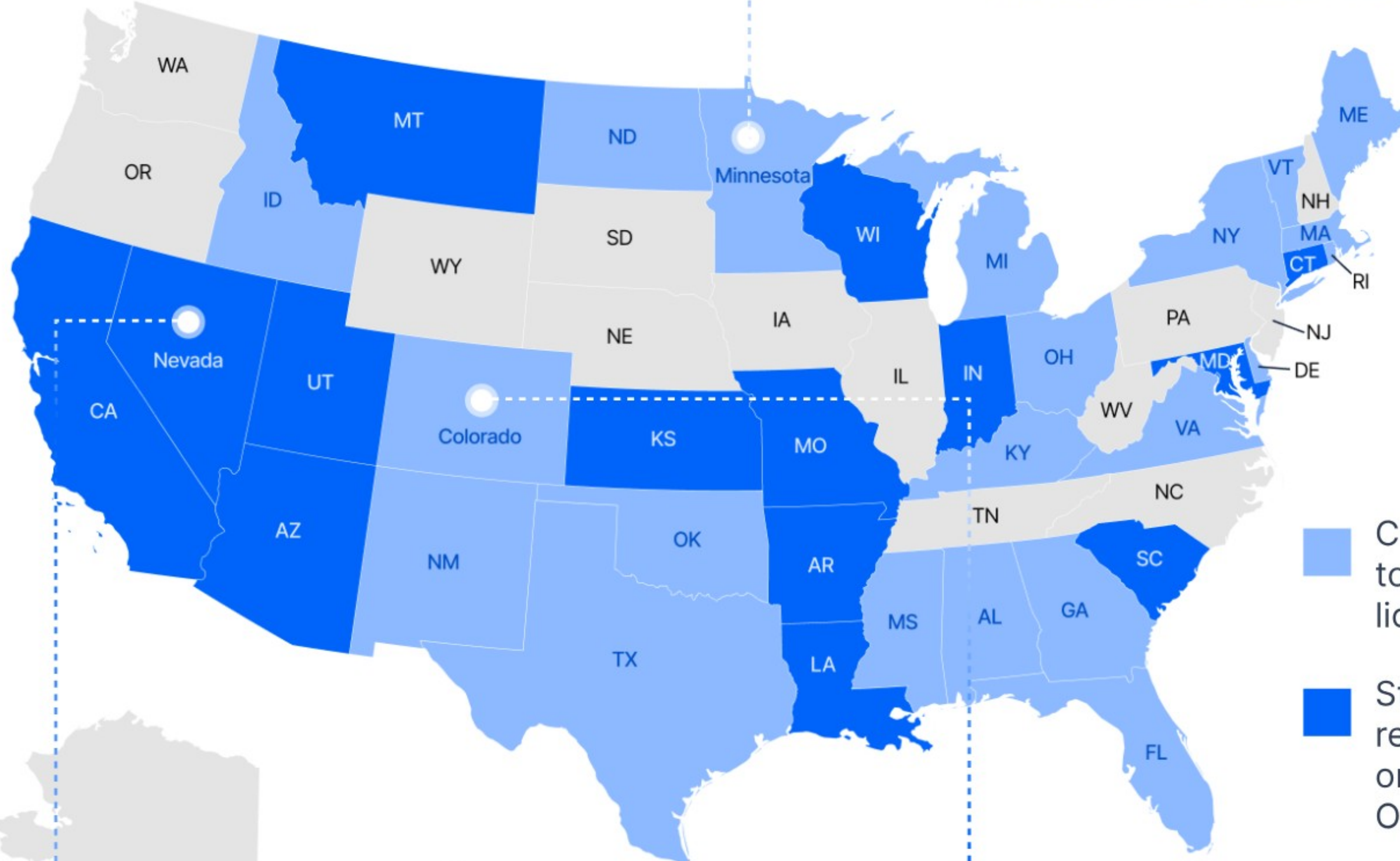
Nearly 30% of the U.S. population is now covered by EWA laws enacted in just the past three years, momentum that continues to build as more states act.

Leaders from both parties are voicing why this innovation matters for workers and employers alike.



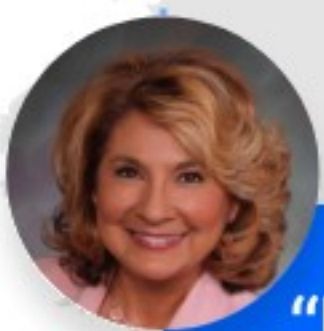
"Earned Wage Access enables American workers to access the benefits of their hard work on the timeframe that best meets their needs. My bill will ensure workers across the country can continue to use these services, which help them to better connect work to reward."

— Representative Bryan Steil (R-WI), February 2024, Member of the House Financial Services Committee



Considering legislation to create non-credit license for EWA

States that have enacted regulatory frameworks or Attorney General Opinions for EWA



"Earned Wage Access provides a critical lifeline for hundreds of thousands of Coloradans who need access to their earned wages for liquidity needs that arise before their weekly or bi-weekly pay date. EWA enables workers to access their own, already earned wages at little or no cost prior to payday."

— Representative Monica Duran (D), January 2025
Majority Leader, House of Representatives,
Colorado General Assembly



"This legislation leads the nation in regulating a new promising market alternative that has the promise to bring much needed relief to hard-working Nevadans. Particularly during these difficult times of record high inflation as families are struggling and banks are closing, we need to find safe, secure means for Nevada families to avoid predatory credit financing."

— Senator Nicole Cannizzaro (D), May 2023,
Majority Leader, Senate, Nevada Legislature

What happens when it's built to last

When built without intention, EWA becomes another point of friction. The most resilient solutions share a common foundation: principles that protect your payroll, support your people, and scale with your business.



"How do you evaluate Earned Wage Access not just as a feature—but as a system?"

You look beneath the surface.

Let's take a closer look at those principles: what they mean, how to spot them, and what it looks like when EWA is built to last.



WSJ



"A better alternative to payday loans"
— Todd Baker, WSJ

Employers see reduced turnover & lost time

A Harvard study found that employers offering EWA saw higher productivity and retention, as workers weren't patching cash-flow gaps with off-cycle debt and absenteeism.

Financial wellness saves payroll dollars

By letting employees access earned wages, companies help staff avoid high-cost alternatives like payday loans, keeping them focused and reducing payroll disruptions.

Global impact in motion

Baker points out that EWA is a structural shift. With billions of annual wages parked in payroll, unlocking even part of that fund flow improves both worker well-being and company efficiency.

Summary: ROI snapshot

- Fewer absences & lower turnover
- Reduced reliance on credit, boosting job performance
- A smarter system that rewards work and drives growth
- "A better alternative to payday loans" is a direct line from strategy to savings across the board.

Source: Walmart Offers New Financial Wellness Services for Associates Nationwide, Walmart (2017)

Control & Compliance

Protect your pay system

True Earned Wage Access means control on both sides.

One of the most important, and often overlooked, considerations for Earned Wage Access is who retains control of payroll.

True EWA gives employees access to earned wages without rerouting pay, creating compliance risk, or disrupting your systems.

Yet, some providers intercept payroll entirely—removing visibility, shifting control, and exposing your team to errors and risk.

UO

“Not putting another player in there for direct deposit was really important to us. One of the competitors of Payactiv wants full net pay. And I just felt that would create a lot of issues for our employees.”

— Jeff DeVault Senior Director, HRIS & Payroll at Urban Outfitters

If payroll is intercepted, control, compliance, and trust are compromised.



Bypassed payroll is a mess.

- Provider takes full control of paycheck via rerouted direct deposits to a third-party account
- Your team has no line of sight into what was taken, when, or why
- Overdrafts, missed paychecks, and paycheck confusion trigger a wave of employee complaints
- HR and payroll face ticket floods for issues they can't control or reconcile

**Compliance risk goes up. Control disappears.
Your payroll process is no longer your own.**



Controlled payroll is clean.

- EWA is fully integrated with your payroll, time, and attendance systems
- Deductions are automated and settled through your normal cycle, no rerouted pay
- Reconciliation is seamless, auditable, and 100% visible
- HR, finance, and employees all see the same data and know it's accurate

**Control stays centralized. Compliance stays intact.
Your systems work as designed with no added risk.**

Flexibility & Access

Meet people where they are

Access shouldn't come with limitations.

Not every employee banks the same way and not every employer deploys benefits the same way.

That's why flexibility, in both access and implementation is a must-have when evaluating an EWA provider.

True EWA meets workers where they are, with options like card, bank, savings account, cash, and bill pay. It also meets employers where they operate embedded in existing systems, fully integrated via API, or ready to stand alone.



"Payactiv provides the opportunity for our employees to create their own pay cycle and is even more flexible. And a better work life balance so that our employees can deliver remarkable service knowing that their families' financial needs have been eased a little."

— Trasee E. Whittaker, Chief Human Resources Officer, Masonic Homes of Kentucky

True EWA meets every worker and every system—no forced fit, no friction.



A rigid, forced 1-way experience.

- Requires switching bank account
- Limited EWA to account options or limited EWA disbursement options lead to delays and fees
- No integration — only a standalone app misaligned with your tech stack
- Low adoption, rising HR burden, and poor long-term engagement

A rigid system helps fewer people and creates more work for your team.



Accessibility, equity, & adoption.

- Employees choose how they get paid: bank, card, cash, or bill pay
- No forced accounts, delays, or hidden catches
- Deploy via API, widget, embedded app, or Payactiv's platform, built to fit your stack
- Seamless for teams, intuitive for users, and scalable across diverse workforces

More access points mean more people helped, with less lift from your team.

Transparency & Trust

Expect clarity every step

When fees are hidden and support is weak, confidence collapses.

Earned Wage Access only works when employees understand it—and trust it. Hidden fees, unclear terms, or confusing deductions erode that trust fast.

A transparent provider makes things clear from the start: what's available, what it costs (if anything), and how it appears on the paycheck. For employers, that clarity extends to program performance, usage insights, and support volumes.

And when questions come up, responsive, reliable support ensures your team isn't left carrying the load.



"When it came down to direct comparison, the thing that stood out the most was fee structure. I didn't think price was going to be a deciding factor, but it was the standout difference when comparing the three options we had. Payactiv was the best priced for our employees."

— Social Impact ESG Manager, Sorenson

EWA only works when it's clear, trusted, and backed by responsive support.



Liabilities disguised in fine print.

- Fee structure is unclear or varies by access method
- Employees are nudged toward fee-based options without realizing
- Paystubs don't clearly reflect wages accessed and deductions
- Operational overload on HR with complaints about unexpected fees or missing funds
- Employers can't easily see usage trends or overall costs borne or support data

Confusion leads to complaints. And what should feel empowering starts to feel predatory.



Clear pricing. Honest paystubs.

- Most options are fee-free, and any optional fees are clearly disclosed before use
- No "gotchas," no nudges toward premium tiers, no opt-outs hidden in legalese
- Employees see exactly what they accessed, and how it was repaid on their paystub
- Issues are rare and resolved quickly when they arise
- Employers have full visibility into usage, costs, and support metrics

Confidence is built with clarity. When employees understand the system, they use it and value it.

Mutual Growth

Move forward, together

Good EWA builds habits. Great EWA builds loyalty, stability, and engagement.

The best EWA programs do more than fix pay timing—they build financial momentum and stronger teams.

When paired with savings tools, real-time insights, and seamless integration, EWA becomes a catalyst for lasting progress. Employees move from stress to stability, saving more, thinking ahead, and gaining traction.

That's how growth becomes mutual. Because when people feel supported, they stay longer, perform better, and drive your business forward.



"I was used to a weekly pay schedule at my last job and Payactiv has helped me immensely with my new biweekly pay schedule. Especially when making payments on my new car and paying my rent on time with less stress!"

— EWA user

The best EWA programs build long-term financial momentum, not just faster paydays.



EWA that keeps people stagnant.

- Employees get short-term relief but remain financially stressed
- Workers use access reactively to cover gaps, repeating the same shortfalls without progress
- No meaningful tools for saving, budgeting, or breaking dependence on short-term cash
- Employers see flat adoption curves and minimal business impact
- EWA becomes a high-frequency transaction with no measurable return

It solves for today, but leaves tomorrow just as uncertain.



EWA that supports growth.

- EWA reduces employee reliance on payday loans, overdraft fees, and high-interest credit
- Workers use access proactively to manage bills, avoid fees, and stabilize cash flow
- Built-in features like bill pay, SmartSave, and goal-based nudges for long-term financial health
- Employers report lower turnover, fewer missed shifts, and stronger workforce engagement.
- EWA evolves from a short-term relief tool into an integrated platform for financial wellness

**For employees, stability builds self-determination.
For employers, loyalty builds advocacy.**

Measurable Impact

Prove it or don't promise it

User behavior is the signal. Business performance is the result.

Transparent reporting, real-time usage data, and outcomes tied to what matters most will determine if your EWA program is credible and delivering impact for your workforce and business. Here's what you should track:

- Adoption and engagement: High usage signals real value and need.
- Usage patterns: When and why employees use EWA reveals financial pressure points.
- Turnover and retention: Well-designed programs help employees stay longer.
- Shift coverage and attendance: Stability translates to fewer callouts and stronger staffing

ibex.

"Our attrition has been cut almost in half. Of our U.S. agents, roughly about 85% of those are enrolled in the program. Of that 85%, almost 90% are users."

— Robert Dechant, Chief Executive Officer, IBEX

Real data on usage, stress reduction, and workforce outcomes builds credibility.



Big promises. No follow-through.

- Vendor cites "improved outcomes" but can't show real data
- No visibility into who's using the benefit or how often
- No way to tie access to business metrics like retention, attendance, or shift coverage
- Impact is not supported via data-backed reports, but lives in anecdotes and assumptions

You're left guessing with no way to know if it's working.



Data & outcomes drive strategy.

- Clear dashboards show usage, adoption, savings, and behavior trends
- Reports connect EWA usage to business impact like reductions in turnover or absenteeism
- Actionable insights are shared proactively and regularly
- The provider partners with you to define success and prove it

Measurement turns EWA from a benefit into a business asset.

Implementation & Maintenance

If it's not easy, it won't last

A benefit only works when it works for everyone.

The best EWA programs are built with a sharp focus on user experience.

For employers, setup should be simple—easily integrated with existing payroll and HR systems, a low lift for your team and guided support every step of the way.

For employees, the experience should be intuitive from day one. No new accounts. No rerouted pay. Just fast, clear access to earned wages.

Because if it's not seamless for everyone, it won't deliver for anyone



"As a small business we found Payactiv to be the perfect solution. It allows our employees to use funds they've already earned in cases of financial emergency without causing undue burden to us as an employer. It's simple to use for both the employee and the employer with highly attentive customer service."

— Christine Walker, Human Resources Executive at Gideon

If the experience isn't effortless for both teams and employees, EWA won't scale.



High effort. Low return.

- Implementation is slow, with unclear handoffs and heavy lift from your team
- Integrations break or require constant IT oversight
- Employee onboarding is clunky, with access issues and unresolved errors
- Support is hard to reach for both teams and workers
- Payroll ends up firefighting instead of focusing on process

A benefit that creates more chaos than clarity isn't built to last.



Low-lift rollout. Long-term win.

- Setup is fast, guided, and aligned with your payroll cycle
- Integrations are secure, scalable, and require minimal maintenance
- Employees onboard easily with clear instructions and immediate access
- 24/7 support is responsive, proactive, and effective
- Your teams stay focused on strategy not troubleshooting

A benefit that is smooth to launch and simple to sustain.

Proven Experience

Choose builders, not beginners

You're not just choosing a product—you're choosing a partner.

Earned Wage Access integrates directly into your payroll system, making the provider part of your employee experience. If they fail, the impact is immediate: missed pay, compliance risk, employee frustration, and internal fire drills.

That's why experience matters. The right partner delivers proven reliability, seamless integration with HCM and payroll, and the ability to scale across complex teams. They know how to handle reconciliation, compliance, and support because they've done it at enterprise scale.



"Payactiv clearly knows the healthcare industry well. They had an understanding of our setup before they were even on site and came fully prepared to help with the implementation process. They also integrated their system with ours with utter ease. I can pull data directly from our HCM while seeing any weekly impact report I want."

— Sr. Project Specialist, Corewell Health

Proven performance, seamless integration, & enterprise-grade reliability are tablestakes.



Nice pitch. No track record.

- The provider is new to the space or hasn't supported large, complex organizations
- Promises sound good, but integrations are unproven
- Feature set is thin, roadmaps are vague, and support feels reactive
- Your team ends up troubleshooting instead of depending

With critical benefits, credibility isn't optional. It's earned.



Field-tested. Enterprise-ready.

- Trusted by thousands of employers and deployed across millions of employees
- Integrated with leading payroll and HCM systems not built on surface-level demos
- User experience is proactive aligning features with employees' needs and goals
- Led by teams with deep domain expertise across payroll operations, compliance, & people behavior

With the right partner, you could be plugging into a decade of insight.

Questions that separate vendors from partners

Control and Compliance

- ☐ Is repayment handled via payroll integrated or redirected pay?
- ☐ Is there integration with your time, attendance, and payroll systems?
- ☐ Are they compliant with wage deduction laws and uphold regulatory standards?
- ☐ What industry certifications do they hold (e.g., SOC 2 Type II, PCI Level 1, ISO 27001.)?

Flexibility and Access

- ☐ Can employees pick how and where they receive wages?
- ☐ Is there a forced card or account requirement?
- ☐ Standalone, embedded, or API—are all integration paths supported?
- ☐ Will it fit your payroll stack and workforce demographics?

Transparency and Trust

- ☐ Is there always a free disbursement option available?
- ☐ Is pricing upfront or ambiguous and buried in fine print?
- ☐ Does the paystub clearly show accessed wages and repayments?
- ☐ Is real-time usage, support data, and reporting available?

Growth and Engagement

- ☐ Beyond EWA, are planning, saving, and payment tools offered?
- ☐ How does this provider help drive employee engagement over time?
- ☐ Does the product drive long-term financial wellness or dependence via short-term fixes?
- ☐ Does this solution support employee resilience during moments of crisis or disruption?

Measurable Impact

- ☐ Can they show a measurable impact on turnover and absenteeism?
- ☐ Are real-time dashboards and usage data available?
- ☐ Do they support regular performance reviews and outcome assessments?
- ☐ Do they help define and report success internally?

Implementation and Maintenance

- ☐ What's the average implementation timeline and level of support?
- ☐ Is there a dedicated launch manager or success team for rollout?
- ☐ Do they help adoption via messaging, training and in-app onboarding?
- ☐ What are the channels of support and what's the typical resolution time?

Proven Experience

- ☐ How many employers and employees has the provider served?
- ☐ What major payroll or HCM systems do they integrate with?
- ☐ What compliance milestones have they achieved or influenced?
- ☐ Can they provide examples of successful enterprise implementations?
- ☐ How long have they operated as an EWA provider?
- ☐ How has their team helped shape the Earned Wage Access category?

Built first. Built right. Built to last.

Payactiv didn't enter the Earned Wage Access space. We created it.

We built the first EWA platform, one that connected time worked to money earned in real time, without rerouted paychecks, hidden fees, or compliance gray zones. We partnered directly with employers, embedded into payroll systems, and pioneered a model that could scale with trust.

Since then, we've helped over 5 million workers access more than \$15 billion in earned wages—across industries like retail, healthcare, hospitality, and logistics.

And we've done it with the highest standards of integrity:



Payroll-integrated. Not bolted on.



SOC 2, PCI and ISO 27001 certified. Compliant in all 50 states.



No lending. No scraping. No rerouted pay. Just verified earnings, delivered through the systems you already use.

Our model empowers workers without disrupting your payroll. It reduces turnover, strengthens shift coverage, and gives your teams the clarity and control they need to thrive.

Today, EWA is no longer just a benefit. It's a strategic foundation for workforce growth.

If you're ready to implement it the right way, choose the team that's done it from the beginning.

The EWA Blueprint

payactiv



**Built for trust. Backed by experience. Ready for growth.
Choose Payactiv.**

Contact Payactiv

www.payactiv.com