

*payactiv*

— SALES PRESENTATION



## Our Commitment

Our mission, vision, values, membership model, and quest to give workers access to the best financial services, are all rooted in the values reflected in our B-Corporation and Public Benefit Corporation status.

***“The crisis calls for never-before-seen action to provide relief to the workers who are not able to make ends meet between paychecks.”***

Safwan Shah, CEO of Payactiv

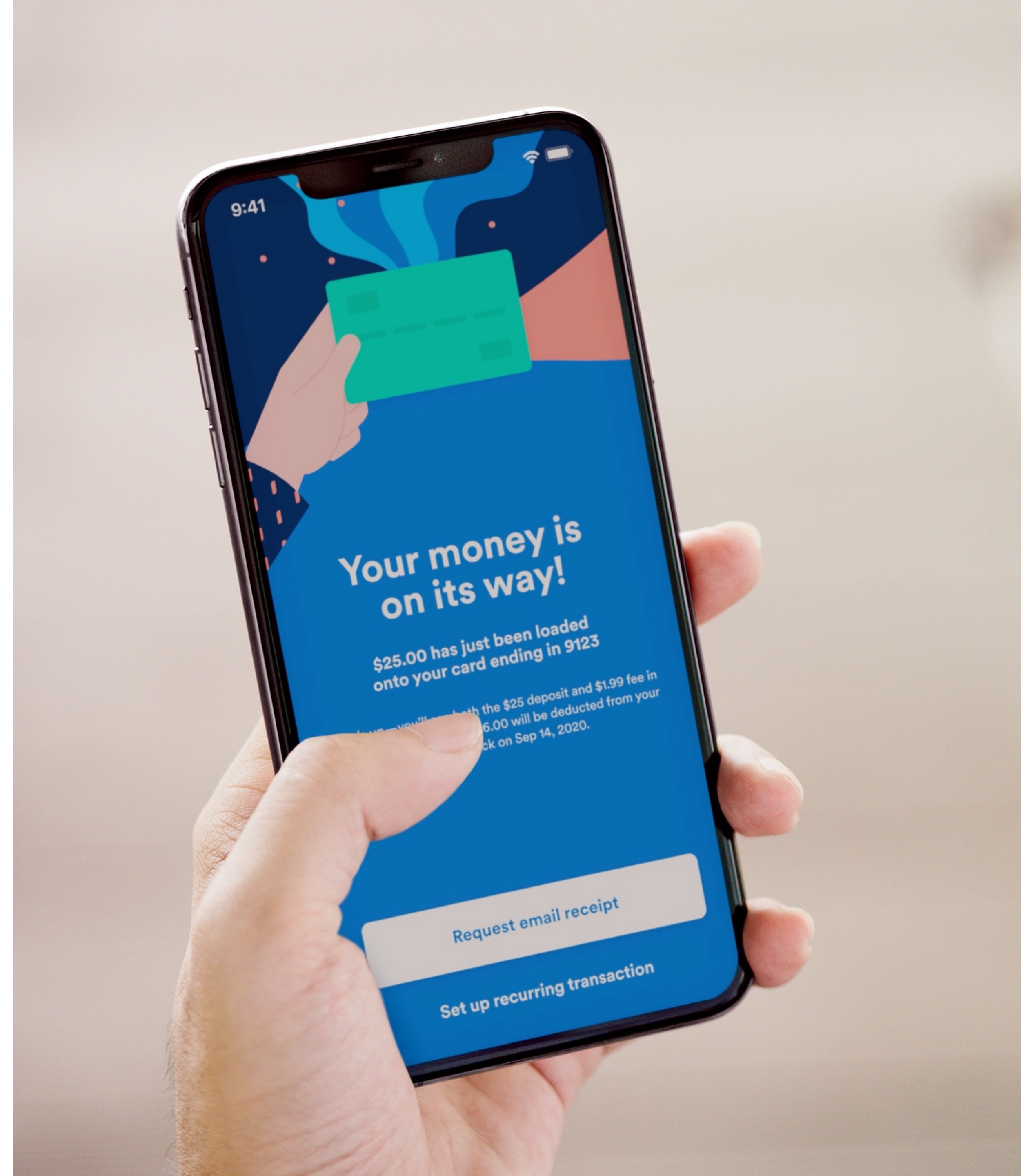
# We're working towards changing the world

- 1,500 businesses live (including Walmart)
- 2M+ users
- \$1B+ saved for employers
- \$5B+ in wages moved to workers
- \$400M+ in fees and penalties avoided
- 36% improvement in retention



# How does Payactiv work?

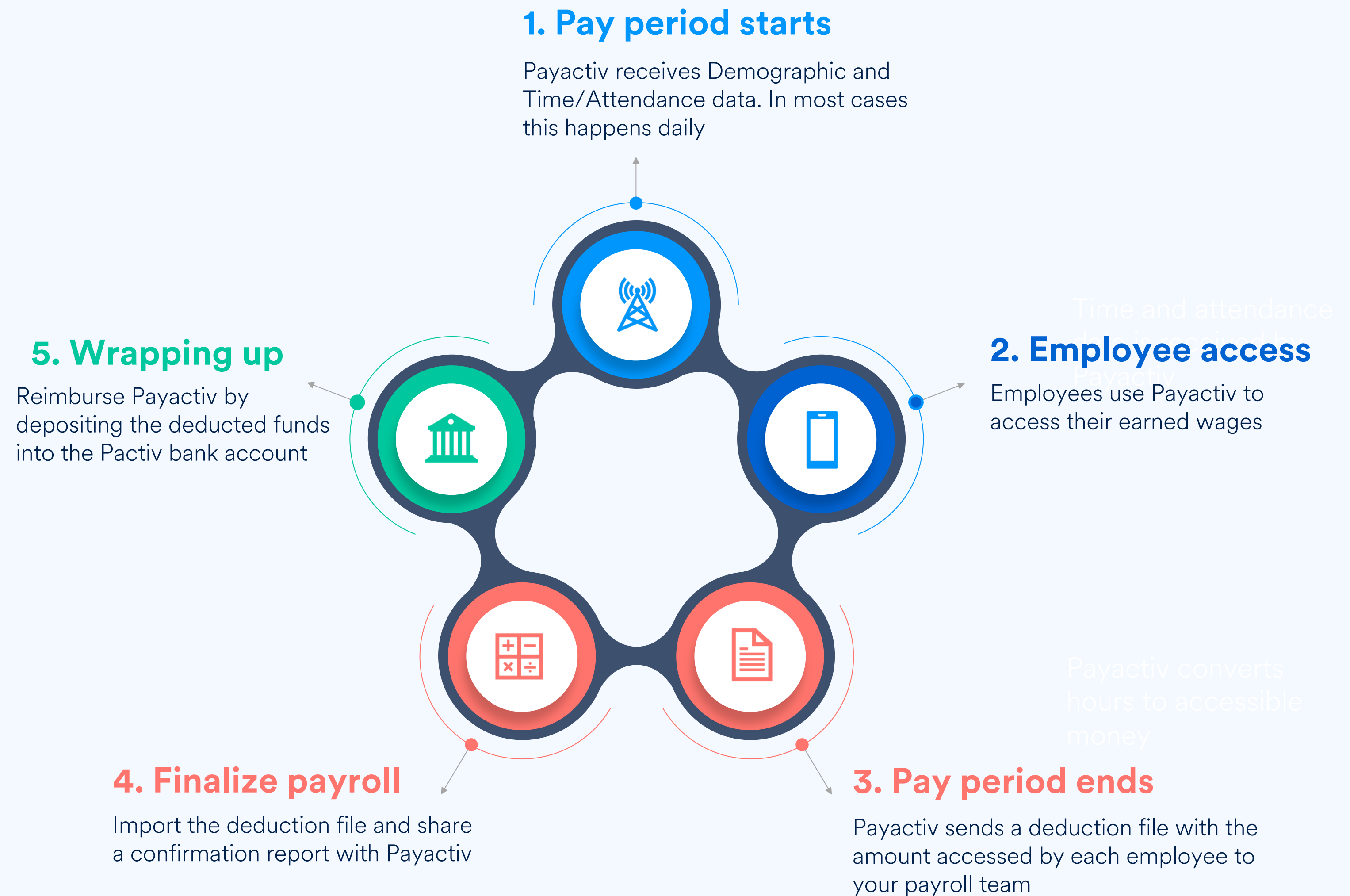
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# How it works

## We convert hours worked into funds and services for employees

- Users can access up to 50% of net
- Not a loan
- No change to HR/HCM systems
- No cost to business
- Payactiv fronts the money
- Available in all 50 states



# Deduction files & pay stubs

Employee ID	Employee First Name	Employee Last Name	Deduction Code	Pay Cycle Ending Date	Deduction Amount
100123	John	Adams	PAC	4/30/2021	\$120.00
100124	Maria	Garcia	PAC	4/30/2021	\$80.00
100227	Brian	Johnson	PAC	4/30/2021	\$100.00
100309	Trang	Nguyen	PAC	4/30/2021	\$135.00
100418	Tina	White	PAC	4/30/2021	\$255.00

Payroll managers can track amounts accessed by each employee under a predefined deduction code

<b>SMITH AND COMPANY, INC.</b>					
123 West Street Smalltown, CA 98765					
<b>EMPLOYEE</b>		<b>SOCIAL SECURITY NO.</b>		<b>PAY RATE</b>	
Johnson, Bob		XXX-XX-6789		18.00 regular 27.00 overtime	
				<b>PAY PERIOD</b>	
				1/7/XX to 1/13/XX	
<b>EARNINGS</b>		<b>HOURS</b>	<b>AMOUNT</b>	<b>DEDUCTIONS</b>	
Regular	40.00	720.00	Federal W/H 60.45		
Overtime	2.00	54.00	FICA 47.99		
<b>GROSS EARNINGS:</b>		774.00	Medicare 11.22		
<b>TOTAL DEDUCTED:</b>		213.29	CA State W/H 10.04		
<b>NET EARNINGS:</b>		560.71	CA State DI 6.19		
			401k 77.40		
			Earned Wage Access 80.00		
<b>SICK LEAVE:</b>					
24.00 HOURS AVAILABLE					

Employees can see the amount they accessed under Deductions on their pay stub as an Advance

# Earned Wage Access Fees

	DISBURSEMENT TYPE	SPEED	EWA FEE
	Payactiv Visa Card with Direct Deposit	Instant	\$0
	Payactiv Visa Card without Direct Deposit	Instant	\$1.99
	Other Cards	Instant	\$2.99
	Bank Transfers	Next Day	Waived

# Access to Integrated Services

## Unbanked, Underbanked, Low Balance, No Credit

Make access to digital payment solutions a reality for all your employees, no matter what their circumstances.

### Bill Pay

Employees can use their earned wages to directly pay a bill, no card or bank account required. Help them avoid late fees even when their account balance is too low. Pay individual bills or set up autopay.

### Uber

Earned wages can be used to pay for Uber. This allows all employees to pay for transportation even when their accounts are too low, who are unbanked, or don't have a credit card.

### Amazon

Whether they find themselves in urgent need of items to keep life going or an amazing deal that won't last until payday, your employees can count on their earned wages to help them in a pinch. No cards needed.



### Walmart Cash Pickup

Employees have the choice to access their earned wages in the form of cash which can be picked up at their local Walmart store.

Integrated EWA Services	EWA Fee (with direct deposit on the Payactiv Card)	EWA Fee (without direct deposit on the Payactiv Card)
Payactiv App Bill Pay	\$0	\$1
Uber	\$0	\$1
amazoncash	\$0	\$1
Walmart Direct2Cash	\$1.99	\$2.99

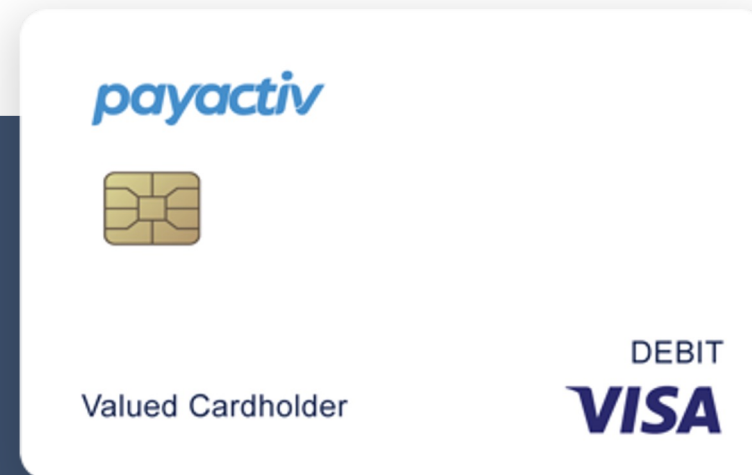


# Earned Wage Access Fees

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	Other Cards	Instant	\$2.99
	Bank Transfers	Next Day	\$1

\* Next day \$1.00 bank transfer fee can be waived with approval.

# More than a Payroll Card



- 2-day Early Direct Deposit
- Visa purchases
- Cash from ATMs, bank teller, POS
- No hidden fees or minimum balance
- 24/7 customer support
- FDIC insured account
- Visa zero liability



## Payactiv App

- View balance, transaction history and notifications
- Lock/ Unlock account
- Transfer to accounts and card to card
- In-app bill pay
- Virtual card, Digital wallet
- Savings tool
- Financial counseling



## Earned Wage Access (EWA)

- On-demand pay
- Instant loads
- Uber with Zero balance
- Amazon cash
- Cash pickup at Walmart
- Low balance autoload
- Schedule EWA



## Tips & Mileage

- Cashless payments of tips and mileage on the card
- View pending and completed deposits in the app

# Payactiv Digital Wallet

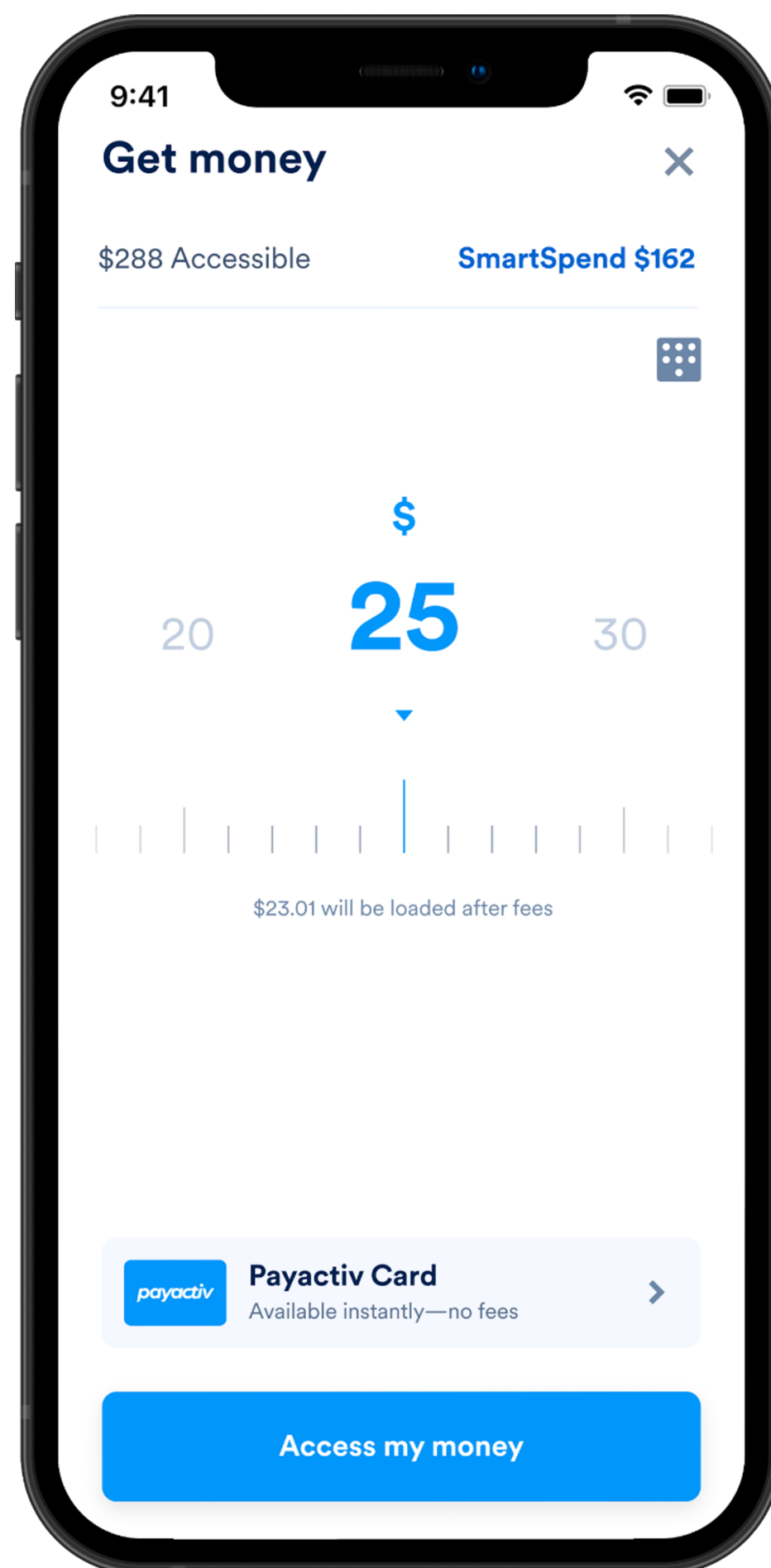
- Up to 2-day early DD, 4-day early gov't funds
- Free instant EWA loads
- Tap to pay and Digital wallet (Apple, Google, Samsung)
- Cash from ATMs, bank teller, and POS
- No minimum balance, no hidden fees
- P2P payments, pay your friends
- Card balance, transaction history, notifications
- Lock/Unlock card, replace lost/stolen cards from the app
- Instant issue and batch processing available
- Virtual card available while physical card is shipped
- FDIC insured, Visa Zero Liability Protection



# Intelligent Saving and Budgeting Tools

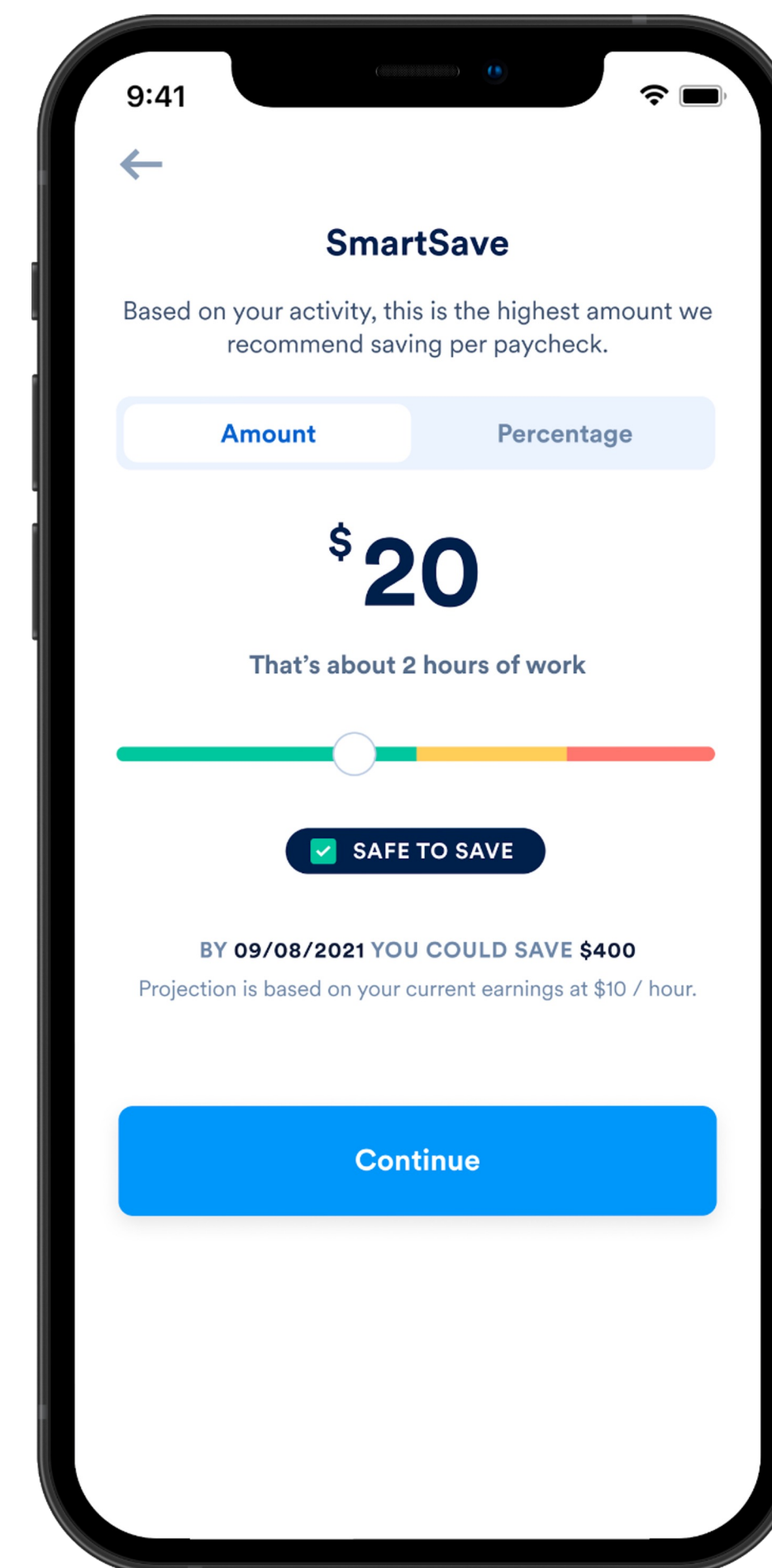
## SmartSpend

A tool that takes into account available income, upcoming expenses and savings goals to provide guidance and peace of mind when accessing earned wages and paying bills.



## SmartSave

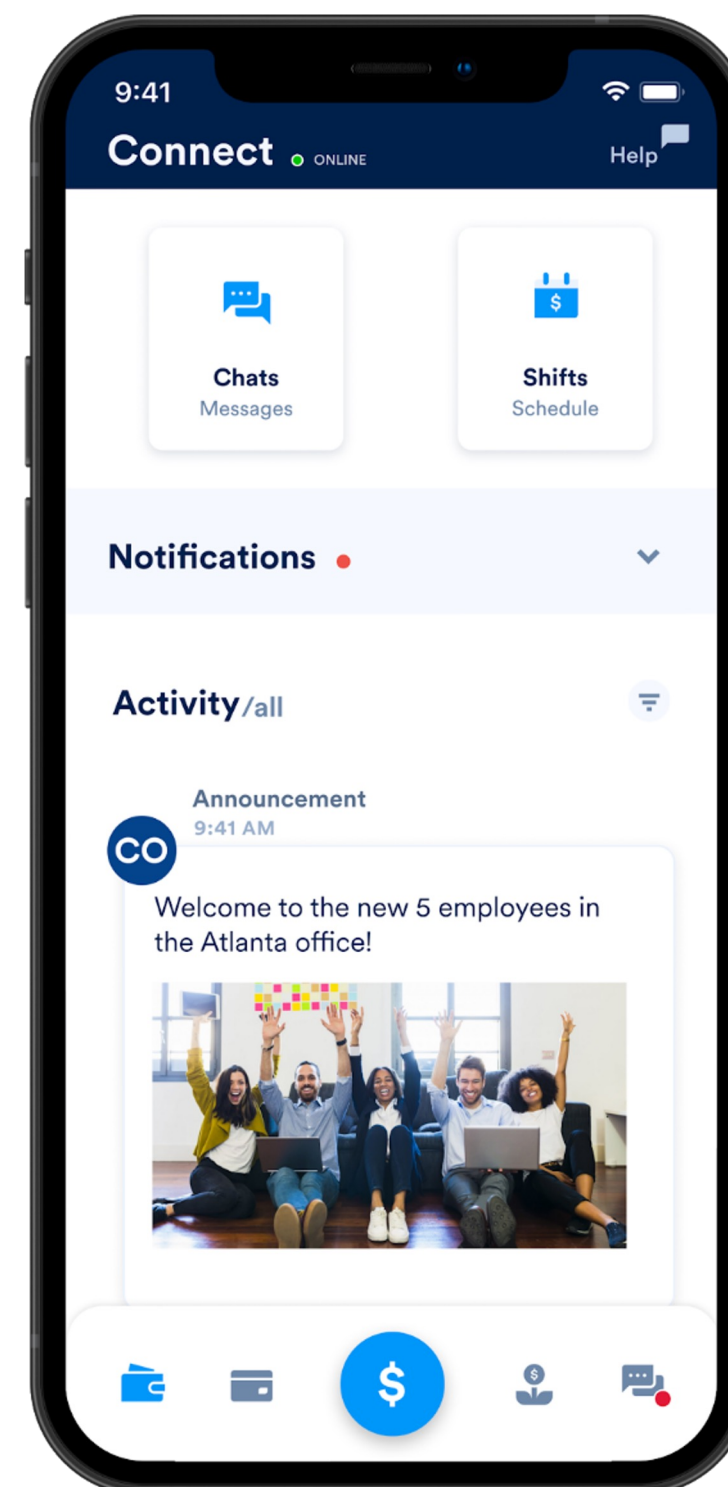
A tool that assesses your available income and expenses to help set aside a safe amount toward your savings goals.



# Communication Platform for Deskless Employees

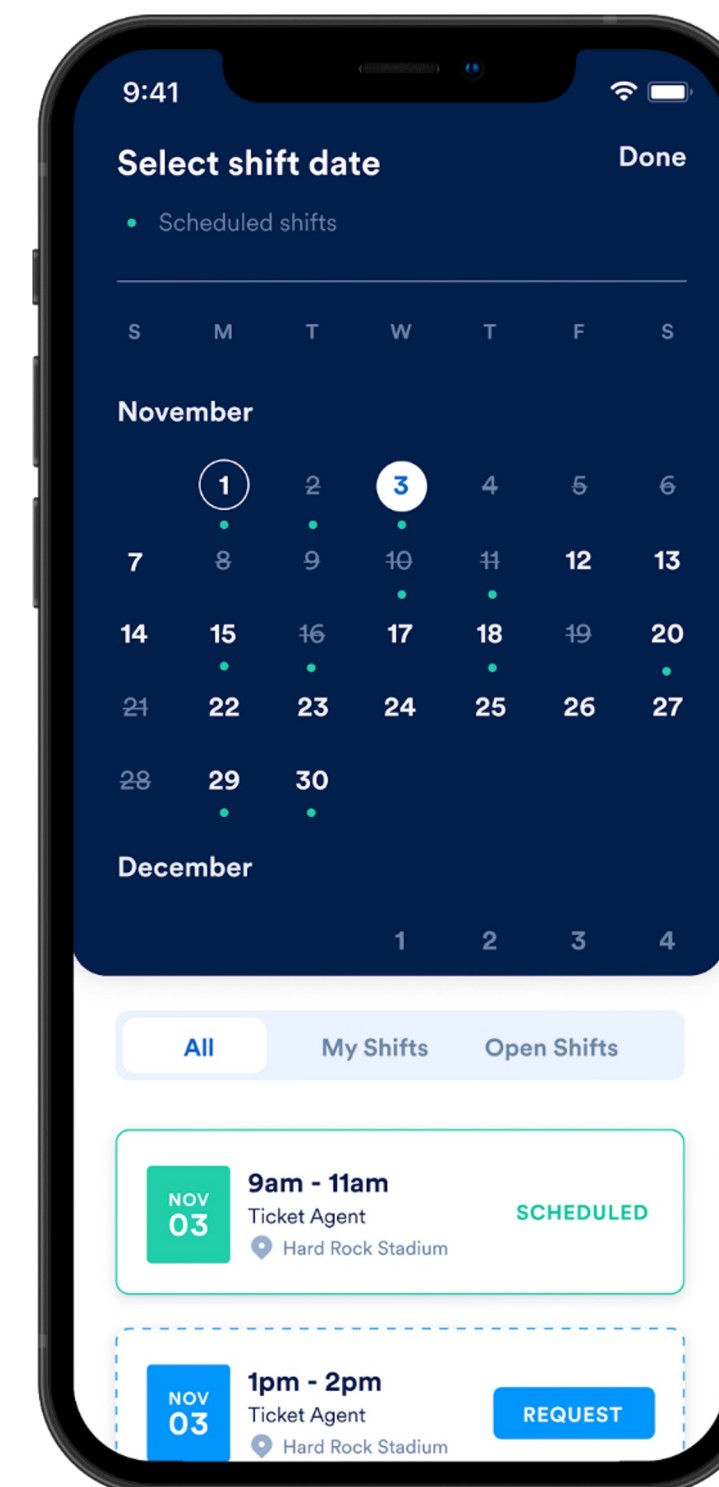
- Send company announcements
- Direct chats, create groups
- Remote shift scheduling, shift incentives, shift swapping
- Send Uber rides to employees
- Award employees for good performance

## Inform Better



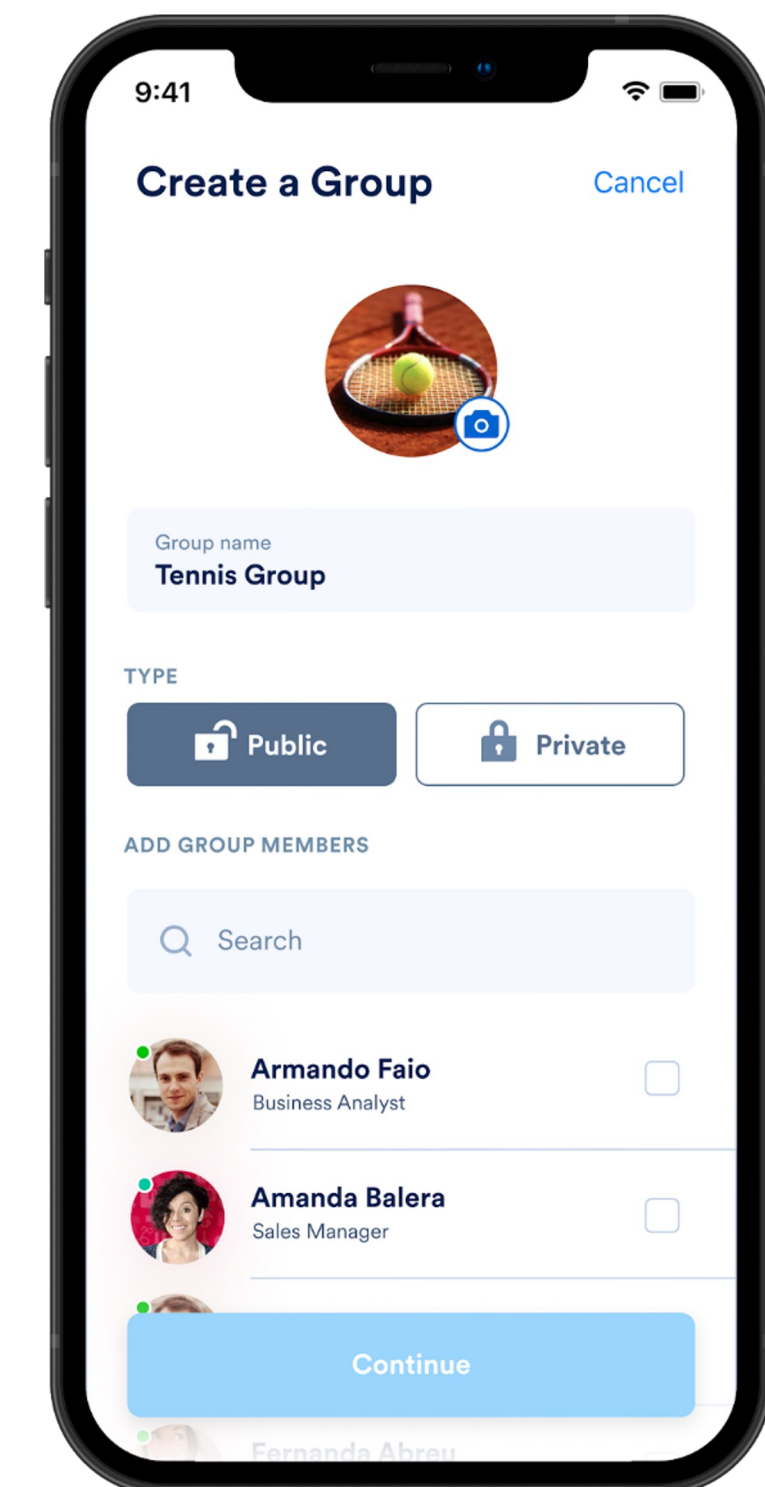
Easily communicate with your deskless workforce

## Schedule Faster



Provide flexibility with shift scheduling

## Engage More



Enable collaboration & a sense of community

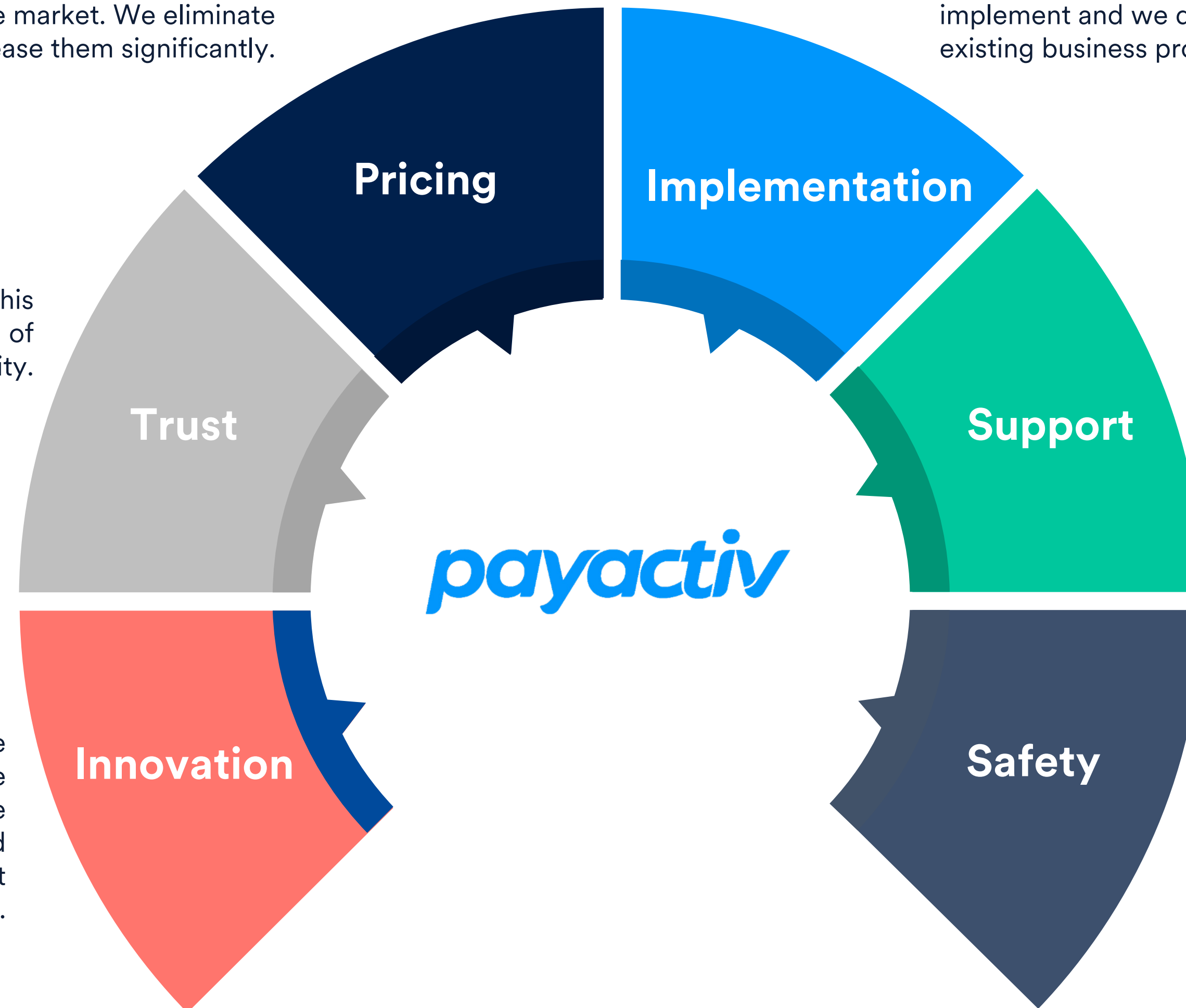
# Best-in-Class Financial Wellness Platform

Zero cost to employers. Our pricing model is the most competitive in the market. We eliminate fees for users or decrease them significantly.

API integration makes Payactiv easy to implement and we don't disrupt your existing business processes or cash flow.

Payactiv is the only Certified B Corp in this industry, holding us to a higher standard of social responsibility.

Our dedicated account managers ensure smooth implementation and ongoing support. 24/7 customer support is available to users in English and Spanish.



Trust

*payactiv*

Pricing

Implementation

Support

Safety

Innovation

Payactiv invented EWA and is the leader in on demand pay. We continue to innovate—we act, we don't wait. Our all-in-one Livelihood platform offers the most comprehensive financial wellness.

The only EWA provider with an approval order from the CFPB. Our data is encrypted, SOC2 compliant, and ISO 27001 certified. Payroll compliant in 50 states.

# We make it easy to offer financial wellness services to your employees

Works with all existing systems.

Providers of payroll, HCM, and T&A are our partners.

65 payroll systems.

72 time and attendance systems.

Some of our HCM partners:

**ADP** **PAYCHEX** **UKG**

**Paycor** **paycom**

## Dedicated activation and account management teams provide a smooth and quick on-boarding experience.



### Kickoff

- Meet the team
- What to expect
- Program overview
- Implementation schedule



### Set Up

- Implementation
- Training
- Launch and communication plan



### Launch

- Launch materials delivered
- Schedule post-launch check-in



### Sustain

- Customer feedback
- Best practices
- Ongoing support

# Enrollment

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# Why employers should push enrollment

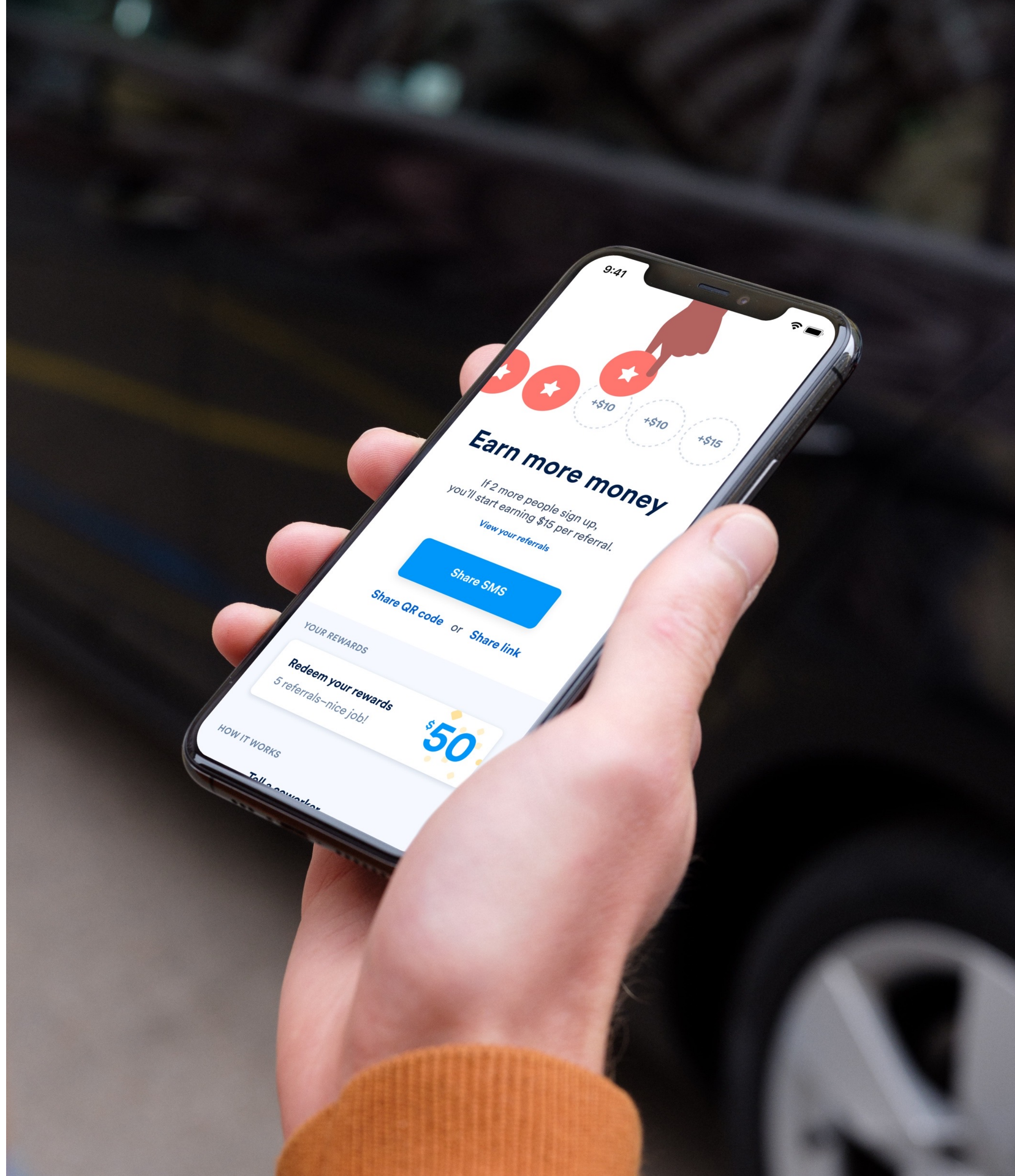
- Helps with retention and recruitment
- Increase employee engagement with the connect feature
- No monetary cost to you - we only need your support

Payactiv creates happy employees that show up focused on working.



# Next Steps

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# Rollout Process

You are here



2-3 are parallel activities that can take 1-2 weeks based on delivery of data feeds and customization requests.

# Marketing and video tutorials

- As we're activating Payactiv for your organization, we want to be sure to help spread the word to your workforce as much as possible. The more financial wellness we're able to provide, the more impact you'll see on your business.
- We give our clients access to a marketing hub which is filled with Payactiv flyers and awareness posters you can hang up in the break area or send out digitally.

## Marketing materials and video tutorials

**Access money you've already earned**

Instant transfers, financial flexibility, and free with direct deposit to the Payactiv card.

Scan the QR code to go to the Apple/Google app store and download the Payactiv App  
[get.payactiv.com](https://get.payactiv.com)

**PayActiv**  
Financial Wellness at Your Fingertips

**Access Choice - \$1**  
Access the money you've already earned to tackle life's expenses as they come.

- Access up to 50% of earned wages (\$500 max)
- Real-time transfers to the PayActiv Card
- Electronic bill pay
- Easy savings tool
- AmazonCash load
- Visa® Instant Deposit (+\$1.99/transaction)

**Access Freedom - \$0 with direct deposit**  
Get everything from Access Choice and more.

Skip the \$1 fee and get some bonus benefits when you get your paycheck to the PayActiv Visa® Prepaid or Payroll Card.

- Access up to 50% of earned wages (\$1,000 max)
- Get your paycheck sooner than paper

**Download the PayActiv App\* today!**

\*The \$1 covers all transactions and instant FX fees are capped at \$5 for users with the PayActiv Visa® Prepaid Card. The PayActiv Visa® Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Terms and conditions are associated with the applicable membership and use of this card. For more information regarding the card or such fees, terms, and conditions, you can contact us at 24/7 chat support | [www.payactiv.com/help](https://www.payactiv.com/help) | [support@payactiv.com](mailto:support@payactiv.com)

**payactiv**

### Frequently Asked Questions

**How does it work?**  
Payactiv gives you access to the money you worked for but haven't been paid yet. The money that you access is then deducted from your next paycheck, giving you the flexibility to pay for things on your own schedule.

**What do I need to sign up?**  
All you need is your name, phone number, employer, and employee ID. That's it! You can find your employee ID on your pay stub or ask your manager.

**What are the benefits of a Payactiv Visa® Card\*?**  
Earned wages transfer instantly to the card, so you can take it on the go and use it everywhere Visa® debit cards are accepted. No fee to apply or activate, and there's no maintenance fees or minimum balance requirement.

Plus, when you have direct deposit to the card, you can skip the \$1 program fee and increase your Earned Wage Access limit to \$500 per pay period.

\*This is a Payactiv Visa® Prepaid Card issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

**Is there a cost for using Payactiv?**  
**Free Services:** Viewing your accessible balance and using Rx Discounts, Financial Advice, or Savings features are free to use anytime for all users.

**Program Fees:** Payactiv is free to use if you direct deposit your paycheck to the Payactiv card. Without direct deposit to a Payactiv card, there's a program fee of \$1 on the day you use bank transfer, card load, cash access, Bill Pay, Uber®, or Amazon®. It covers all transactions until midnight Pacific Time that day. This fee is capped at \$5 per pay period\*, even if you use Payactiv more than 5 days in a pay period.

**Processing Fees:** There's a \$1.99 processing fee per transaction for Walmart® cash pickup and upgraded instant transfers to debit cards.

\*To qualify, there must be a history of at least 1 successful direct deposit of at least \$5.  
\*The \$5 cap applies to those on a 2-week pay period. For those on weekly pay periods, the fee is \$1.99.

**WELCOME TO PAYACTIV**

**payactiv**

### Get paid as you earn

**Access Anytime**

- Get up to 50% of earned wages
- Transfer to your bank or card
- Get cash at Walmart®
- Use Uber® rides, Amazon Cash®
- Pay bills directly from the app

**Spend Smarter**

- Easily track earnings, bills, and spending in one place
- See what's safe to spend now
- Be alerted of low balance
- Auto transfer from earned wages

**Save As You Go**

- See what you can set aside safely
- Achieve your savings goals with every paycheck
- Talk to financial coaches for advice
- Save up to 85% on Rx medicine

**How it works**

- Create a Payactiv account with your employee ID.
- Enjoy free unlimited access with direct deposit to the Payactiv Visa® Card\*.
- For everyone else without direct deposit to the Payactiv card, the program fee is \$1 for single or multiple transactions on the day you access funds, capped at \$5 for a bi-weekly pay period (\$5 for weekly pay periods).

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**Ready to get started?**

Scan the QR code with your smartphone camera to download the Payactiv App from Apple/Google stores. Learn more at <https://get.payactiv.com>

24/7/365 Customer Service: 1.877.937.6966  
[support@payactiv.com](mailto:support@payactiv.com) • [www.payactiv.com/help](https://www.payactiv.com/help)

\*\$1.99 processing fee for cash pickup at Walmart® or instant deposit to a card other than the Payactiv Card.  
The Payactiv Visa® Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Terms, conditions and restrictions are associated with the applicable membership and use of this card. For more information regarding the card or such fees, terms, and conditions, you can contact us at 24/7 chat support | [www.payactiv.com/help](https://www.payactiv.com/help) | [support@payactiv.com](mailto:support@payactiv.com)

# Easy to manage back office



## View Transaction History

Review all direct deposit transactions and earned wage access activity.



## Review Account Status

See if employees have opted in and the status of their deposits.



## Manage Instant Issue Cards

Keep track of card orders and inventory, sign up new users.



## Access Reports

Easily reconcile your records with access to tip & mileage reports.

The screenshot displays the payactiv back office interface. The top navigation bar includes the payactiv logo, a search bar, and user information for Nick Jones. The left sidebar menu contains options: Dashboard, Employees (selected), Cards, Connect, Timely Tips, Timely Ride, Offcycle Pay, Payroll Processing, Hours (selected), and Transactions. The main content area shows a table of transaction history with columns for Employee Name, Department, Shift Date, Timesheet Hours, and Last Updated. A filters dropdown menu is open, showing options for Employee Name, Department, and Last Updated. The table data is as follows:

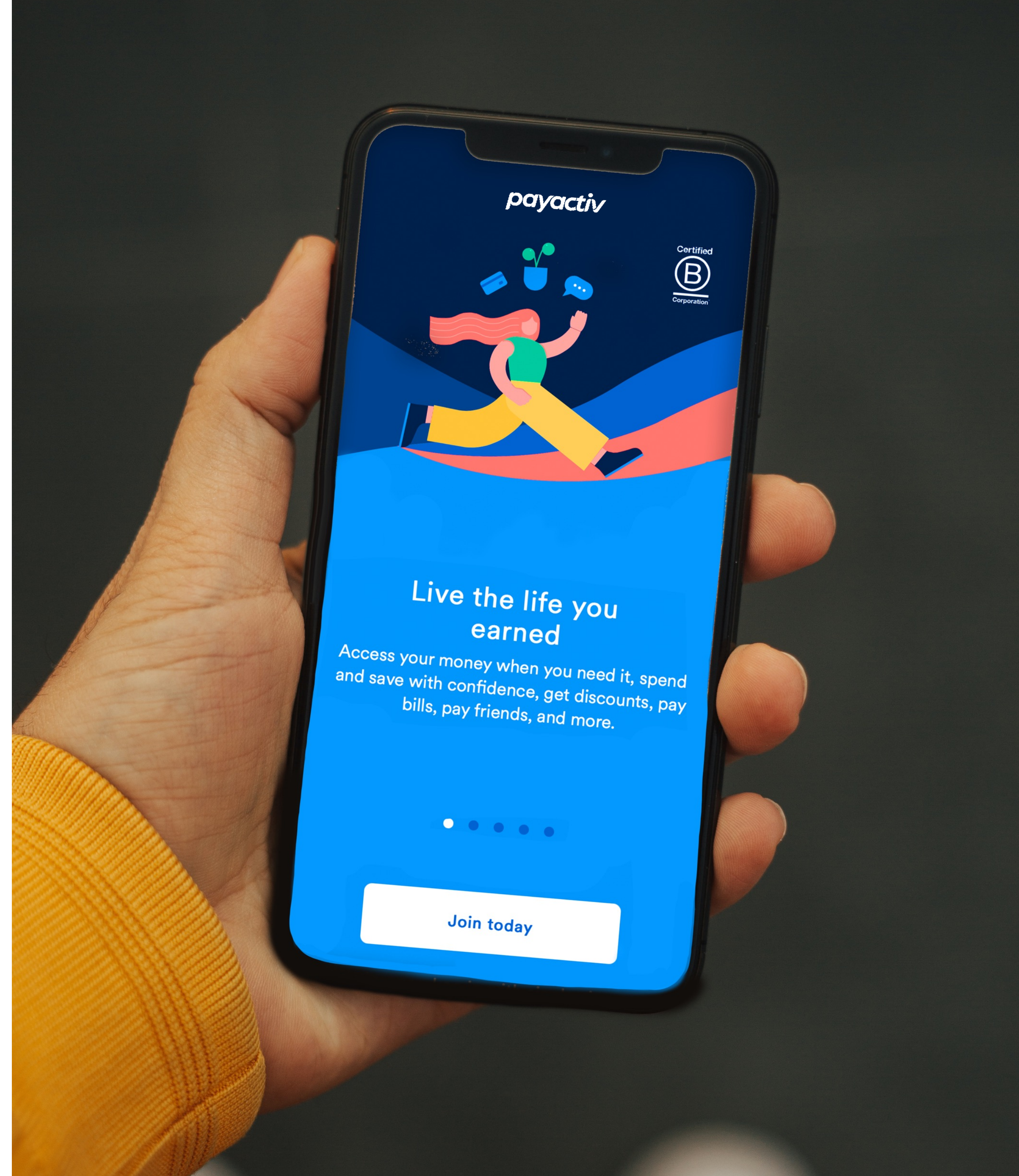
Employee Name	Department	Shift Date	Timesheet Hours	Last Updated
Joe Smith	Dept A	01/11/2021	8.00	02/10/2021 3:30PM
Sally Brown	Dept B	01/12/2021	8.00	02/10/2021 3:30PM
Sally Brown	Dept A	01/13/2021	N/A	02/10/2021 3:30PM
John Red	Dept B	01/14/2021	N/A	02/10/2021 3:30PM
John Red	Dept A	01/13/2021	N/A	02/10/2021 3:30PM
Ally Smith	Dept B	01/14/2021	N/A	02/10/2021 3:30PM
Joe Smith	Dept A	01/13/2021	N/A	02/10/2021 3:30PM

At the bottom of the table, there is a pagination control showing page 1 of 8. A support chat widget is visible at the bottom left of the interface, with the text "Support 24/7" and "Contacts us anytime", and a "Chat Now" button.

# Introducing **SMART Invite**

## Reach your employee base with Easy Enroll

- Simplify the enrollment process via text invite.
- Start using the app with a few simple sign up steps.
- A custom code connects employee information to their app account.
- Order your Payactiv card and other benefits and start living the life you've earned.



# Customer Testimonials



“Payactiv is a unique partner—a company of high ethical standards (hard to find in the industry). The product and their philosophy of providing education, tools, and empowering financial wellness are difference makers for Integrity and help us stand apart in the staffing industry. The reception from our workforce has been tremendous, and the service and partnership from Payactiv are world-class.”

Todd Bavol, CEO, Integrity Staffing Solutions



“We were looking for a way to reduce turnover with our hourly workers and Payactiv’s EWA provided a solution that didn’t affect our cash flow, provided guardrails we felt comfortable with, and was really easy to implement.”

Maritza Denman, Payroll Manager, JAE Restaurant Group



“Our Caregivers are our number one resource. With seamless access to their earned wages, PayActiv serves as another tool demonstrating our commitment to their well-being. With a clear impact on recruiting and retention, PayActiv is a can’t miss solution!”

Anthony Fiore, CEO, Comfort Keepers Manassas



“...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. We'd absolutely recommend PayActiv to other employers!”

Christine Walker, HR Executive, Gideon USA (Manufacturing)

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