

# Earned Wage Access

## Attract and retain top talent, with Earned Wage Access from Wisely® and DailyPay

Your workers keep your daily operations running smoothly. But too often, they struggle with overdraft and late payment fees when unexpected expenses come up.

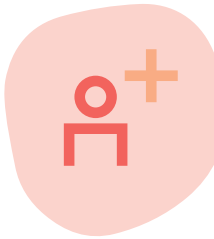


Earned Wage Access (EWA) from Wisely can make payday come early. It's a powerful hiring and retention solution, allowing your hard-working employees to access their pay as it's earned\* — outside of the traditional pay cycle.

### Smarter solutions pay off

#### HIRING

Attract more qualified employees



Almost **2x** the number of applicants for job postings when offering EWA<sup>1</sup>

#### RETENTION

Keep them productive and engaged



**73%** reduction in turnover<sup>1</sup>

#### FINANCIAL WELLNESS

Give their financial health a boost

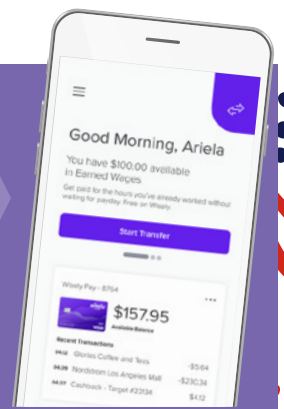


**60%** of employees report their financial situations would improve with earlier access to their earned wages<sup>2</sup>

### How EWA from Wisely works:

1. Employees are shown their available earned wages in the myWisely® app or myWisely.com.
2. They choose the amount to be moved to their Wisely card, and funds are transferred.
3. On each actual payday, accessed funds are automatically repaid. Employees receive net pay, less already-accessed funds.

Employees can get no-cost transfers to their Wisely card, or may make transfers to another account of their choice.



To learn more: Contact your ADP Sales Associate

\* Amounts and frequency of EWA are limited.

Sources: 1. Commissioned by DailyPay, The Mercator Advisory Group 2021 EWA Report Recruit & Retain Employees with DailyPay, 2022. 2. Ceridian Report by the Harris Poll, 2020.

Earned Wage Access powered by DailyPay™, is available to Wisely Pay cardholders through the myWisely app or at mywisely.com once your Wisely card is activated. Additional terms and limits apply. Opt-in is required by both the employer and the employee. This optional offer is not a Fifth Third Bank, Mastercard or Visa product or service, nor does Fifth Third Bank, Mastercard or Visa endorse this offer.

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