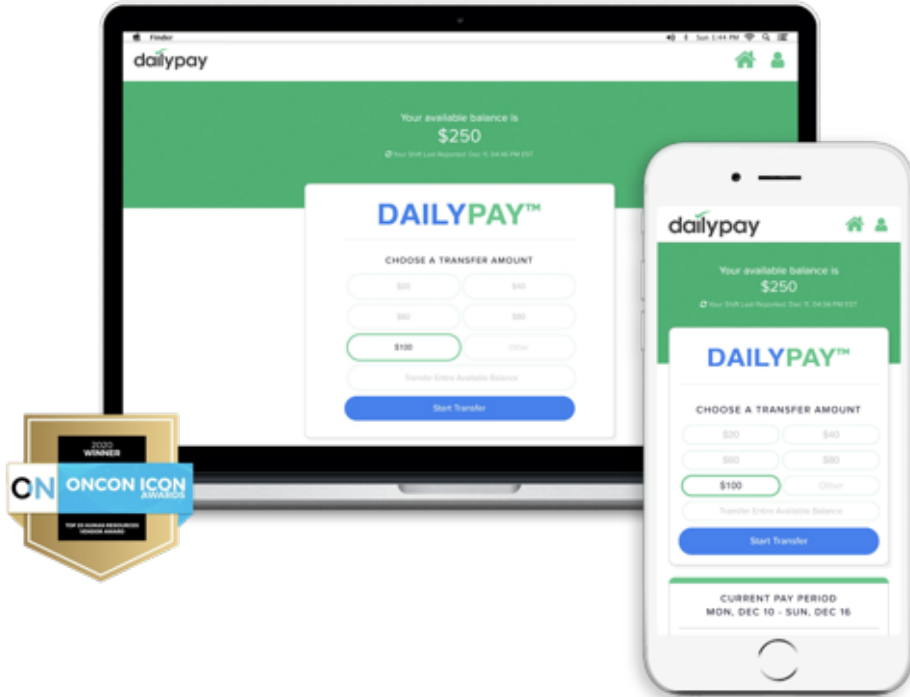


DailyPay: the ATM for your paycheck



Simple to Use

intuitive, simple user interface and easy-to-understand fee structure



Full Visibility

into 100% of earnings for superior financial planning and budgeting



Universal and Continuous

access (24/7/365) within seconds to any bank account, debit card, or pay card

1



No Impact

to employer's cash flows and day-to-day payroll processes

Simple and Transparent Fee Structure

\$2.99

Instant
(24/7/365)

\$1.99

Next
Business Day

Employees **only** pay the fee when they use the service.

Employers have the option to subsidize the fees.

No hidden fees.



“I like daily pay because it helps me to pay bills on time, no more late fees.”

- *Elena, Hospital Worker*

How does this help workers?



Reduces need for pay advances



Eliminates need for predatory, high-interest payday loans



Reduces employee dependence on familial financial support



Provides support for the 78% of US employees who live paycheck to paycheck



Helps maintain dignity and privacy around financial burdens



Improves financial stability by enabling on-time bill pay



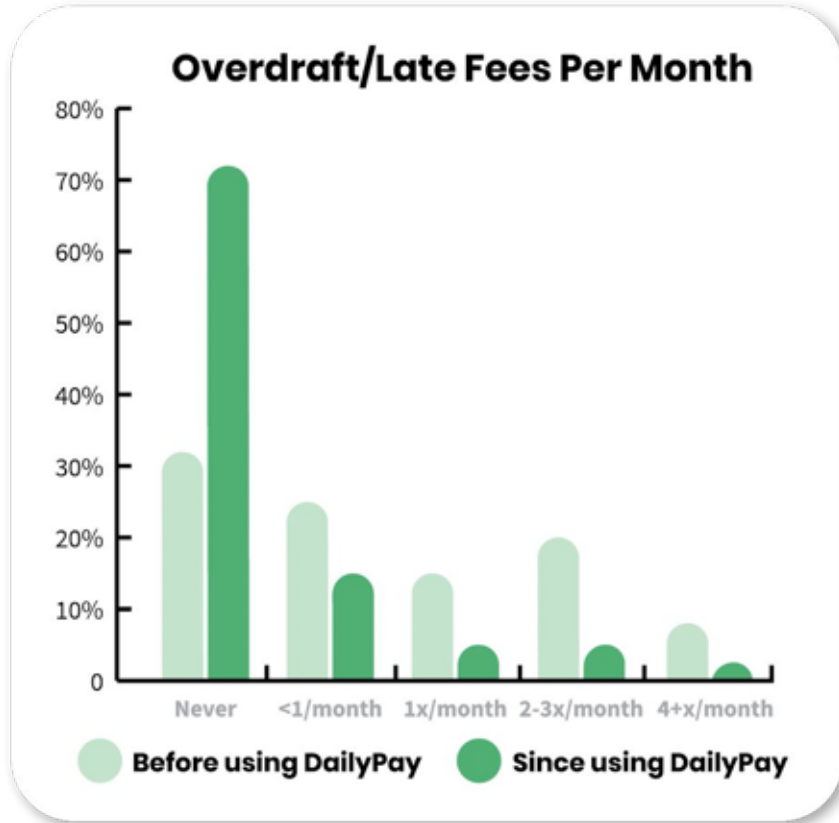
Can help employees raise their credit scores

3



Makes employees happier, more productive and more likely to show up for work

Substantial reduction in overdrafts



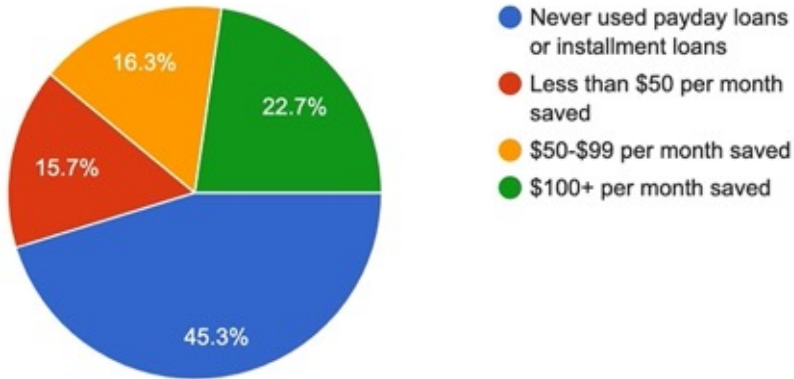
Overdraft and late fee events declined 74% for DailyPay users.

Most survey respondents who previously paid late fees or overdraft fees now report they never have to.

The DailyPay Benefit

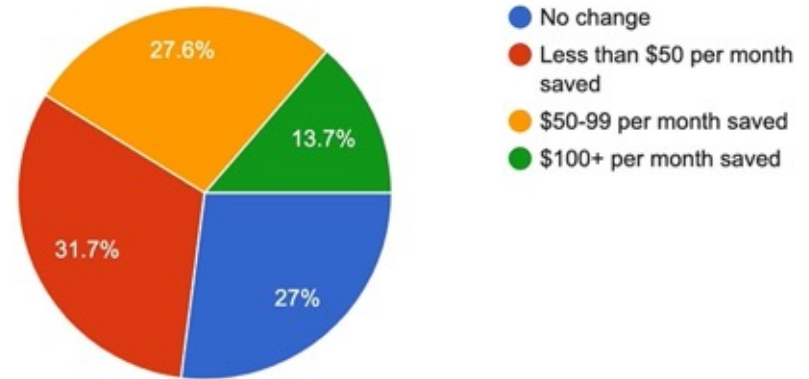
Since using DailyPay, how much per month do you think you've saved by avoiding payday loans or installment loans?

1,695 responses



Since using DailyPay, how much per month do you think you've saved by avoiding overdraft fees and late fees?

1,695 responses



Result? \$1,205 saved per year, on average

Interested in learning more?

Fill out the short survey at dailypay.tm/dc37