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

**No Impact**
to employer’s cash flows and day-to-day payroll processes
# Simple and Transparent Fee Structure

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Instant (24/7/365)</td>
<td>$2.99</td>
</tr>
<tr>
<td>Next Business Day</td>
<td>$1.99</td>
</tr>
</tbody>
</table>

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
- 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

- 45.3% Never used payday loans or installment loans
- 22.7% Less than $50 per month saved
- 15.7% $50-$99 per month saved
- 16.3% $100+ per month saved

Since using DailyPay, how much per month do you think you’ve saved by avoiding overdraft fees and late fees?
1,695 responses

- 27% No change
- 31.7% Less than $50 per month saved
- 13.7% $50-$99 per month saved
- 27% $100+ per month saved

Result? $1,205 saved per year, on average
Interested in learning more?

Fill out the short survey at [dailypay.tm/dc37](dailypay.tm/dc37)