



EASE EMPLOYEE FINANCIAL STRESS WITH ONSHIFT WALLET



OnShift® Wallet powered by PayActiv gives employees financial peace of mind with access to earned wages — between paychecks — to better manage expenses. Show employees that you care with the OnShift Wallet app.

✓ **Better recruitment**

✓ **Lower turnover**

✓ **Higher engagement**

Help Employees When They Need It
Financial Peace of Mind for Employees

Timely access to earned but unpaid income helps employees better manage their finances when unexpected expenses arise.

Employees Avoid Late Fees & High Interest Debt

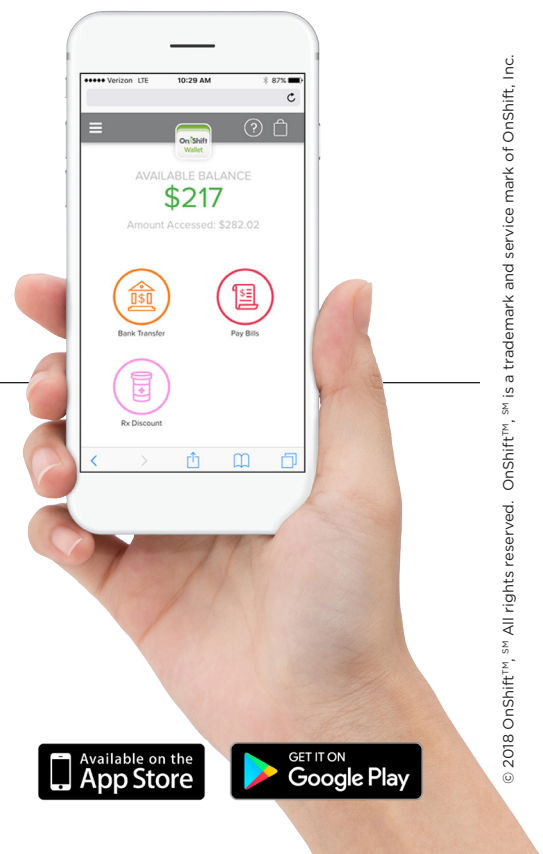
Eliminate horrific payday loans, costly bank overdraft and late fees with access to earned money prior to payday.

Show Employees That You Care
Reduce Turnover & Increase Engagement

Provide the financial security employees need to help create a more engaged and productive workforce that stays long term.

Gain an Edge for Attracting Top Talent

Improve recruitment by demonstrating your organization cares about the wellbeing and work-life balance of employees. Give employees access to financial advice and tips for stronger financial management skills.



HOW IT WORKS — QUICK & EASY FOR YOU

1 Simple integration
OnShift Wallet integrates with current time & attendance and payroll systems. There is no change to your existing processes. Wages are processed and distributed as normal.

2 Employees access earned but unpaid income
With the free OnShift Wallet app, employees can access up to 50% of their current earnings (\$500 maximum per pay period). And the only cost is a \$5 transaction fee. It's that simple.

3 No cost or risk to employers
OnShift Wallet funds the transferred wages to the employee between paychecks and automatically deducts that amount from the employee's bank account on the scheduled payday.

