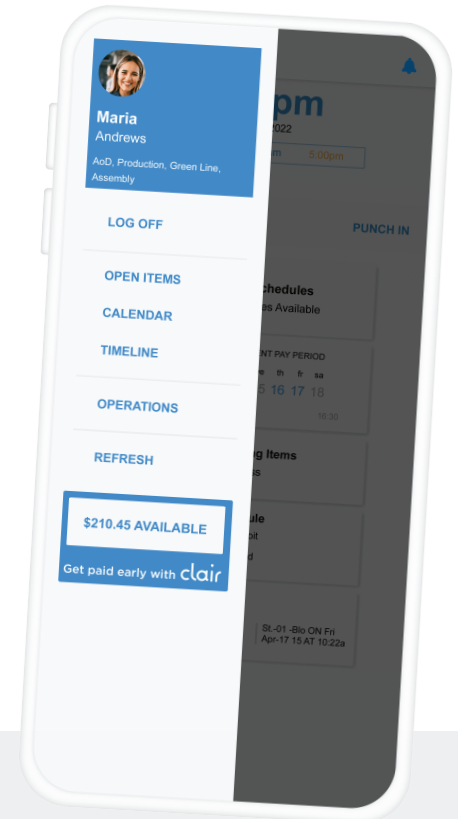


Getting Started With Pay on Demand

An innovative service that empowers employees to “tap for pay,” directly from Attendance on Demand.

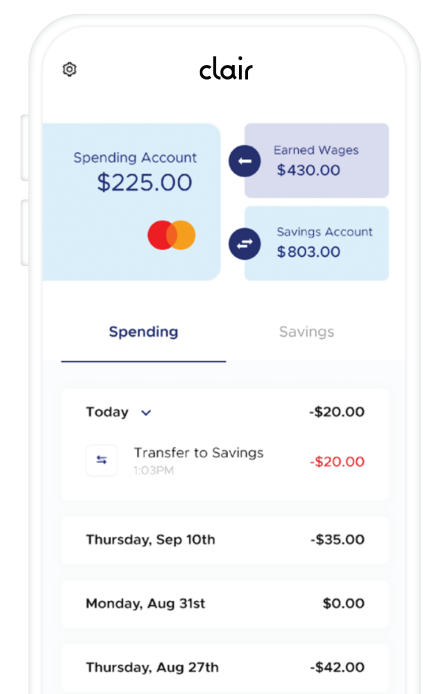


What Is On-Demand Pay?

Pay on Demand is a service built right into your Attendance on Demand employee app that allows you to get paid for the hours you work — instantly. Once you sign up, we'll tell Clair every time you work a shift, and they'll give you access to a portion of your earnings as soon as you clock out. You can use these advances right away, online or in person — no need to wait for payday!

The Basics

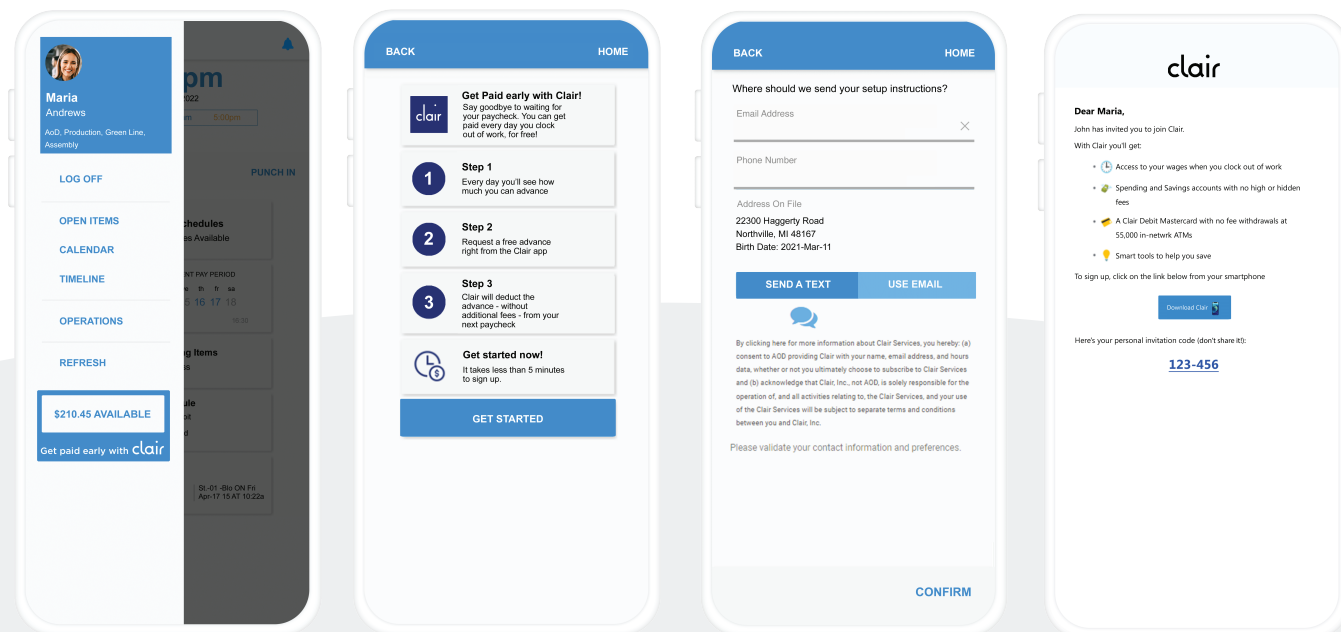
- On-demand pay is a new and growing benefit category designed to promote employees' financial health and help employers attract and retain top talent.
- It allows employees to access wages they've already worked for but that haven't been paid out yet — without the employer needing to front the capital.
- Pay on Demand is a free service that doesn't require any changes to the employer's payroll process; all funds are advanced and collected by Clair, a third-party provider.



How It Works

Pay on Demand is simple, quick, and convenient to use:

1. Employees sign up for Pay on Demand within the Attendance on Demand app or at the time clock.
2. They're then guided through an easy setup process by our partner, Clair, in which they switch their direct deposit to Clair.
3. Whenever employees punch out, they receive a notification letting them know how much of their wages can be advanced. Their earned pay appears in their Spending Account.
4. When employees request a wage advance, they can use the money immediately with their Clair Debit Mastercard® to make purchases, pay bills, or withdraw cash from over 40,000 in-network ATMs — or they can transfer it to another bank.
5. During the next payroll cycle, Clair automatically collects any repayments from employees' paychecks.

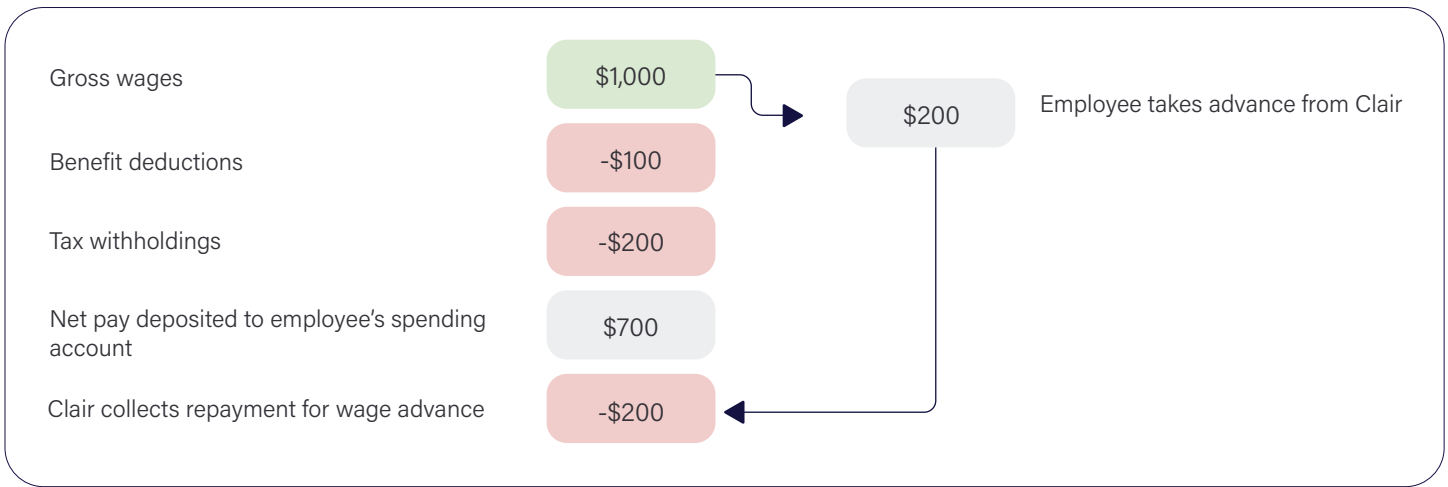


The service is FREE for employers and doesn't charge employees for wage advances.



No Changes to Payroll

Pay on Demand works seamlessly alongside payroll and doesn't require any adjustments to your current system. Clair provides wage advances to employees based on time and attendance data.



Benefits for Employees

Pay on Demand supports employees' financial wellness by granting them instant access to their earned wages whenever they need it — so they can pay bills and cover critical expenses without suffering strain or debt.

- **Financial well-being.** Free wage advances provide employees with greater liquidity and improved financial health.
- **Fee-free digital banking.** A digital bank account and debit card are a crucial help to unbanked or underbanked employees.
- **Safety net for emergencies.** Employees can pay for emergency expenses without having to borrow from predatory, high-interest payday lenders.

Benefits for Employers

Offering Pay on Demand helps you become an employer of choice and enjoy benefits in several key areas:

Increased workforce productivity

- 86% of employee users improve their job performance
- 34% reduction in absenteeism among users

Savings in hiring, training, and recruitment

- 40% reduction in employee turnover
- 200% increase in job applicants
- 52% reduction in the time it takes to fill positions

Reduced payroll expenses

- \$4.43 per-employee-per-month savings in printing paper checks
- 100% increase in working capital by moving to biweekly payroll



Key FAQs

Which employees can use Clair?

All U.S.-based employees are eligible to use Clair.

How does the wage advance process work?

Clair floats all the capital for advances so employees are always able to take an advance when they need it. After requesting an advance in the Clair app or the Attendance on Demand app, users see the money instantly in their account. Once they receive their paycheck, the amount advanced is automatically subtracted from the total to ensure that no one is under- or overpaid.

How does Clair make money?

Clair makes money from merchant fees whenever employees make purchases using their Clair Debit Mastercard®. This keeps the wage advance service free for both employers and employees.

Does the employee need to change their direct deposit?

Yes, in order to use this service, the employee needs to change their direct deposit to Clair and its bank. They then receive a Clair Debit Mastercard® and are able to use that card for all their day-to-day purchases.

How does this change the employer's payroll process?

There is no change to the payroll process for the employer. Clair repays the employer the earned wage advance it sends to employees.

What is the cost to the employer? The employee?

Once again, there is no cost to the employer to offer this service — and no cost to the employee to use it.

Contact Us

We're here to help. If you have questions about Pay on Demand or are in need of additional support, please contact us at Ask@PeopleSense.net.

