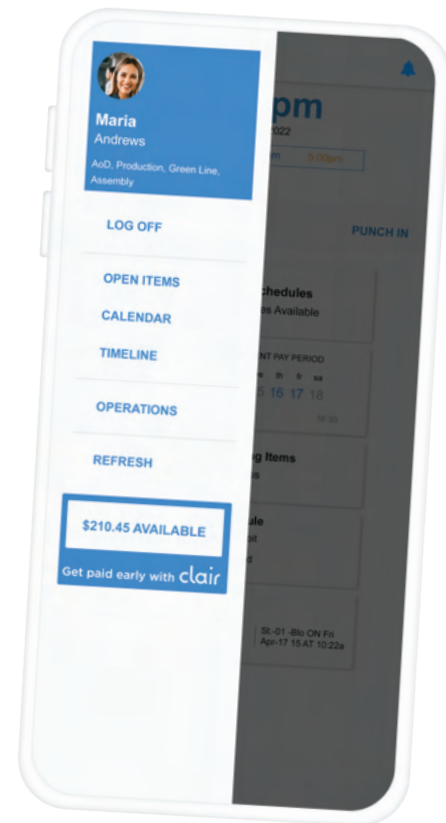


Getting Started With Pay on Demand

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

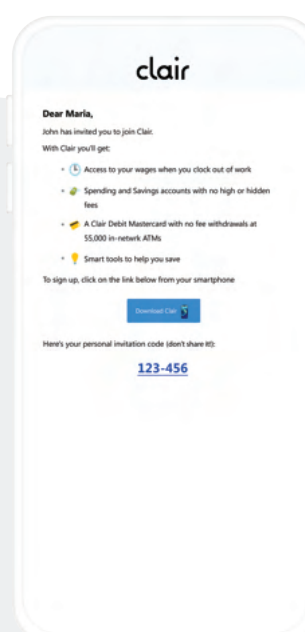
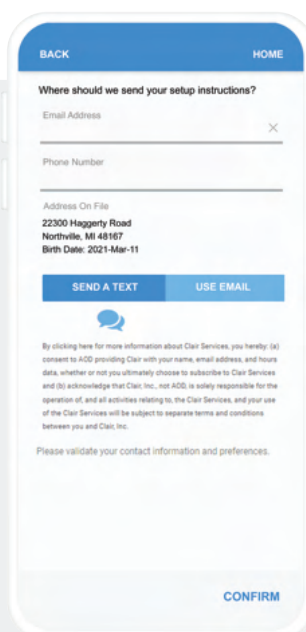
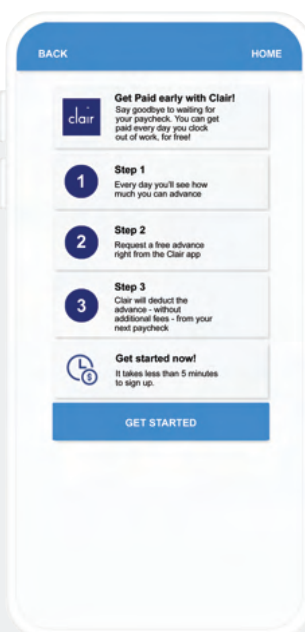
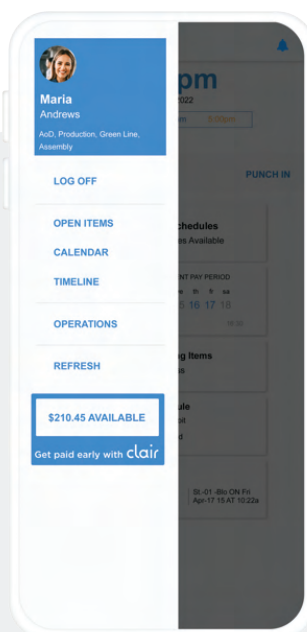


How It Works

Whenever you punch out, you receive a notification letting you know how much of your wages can be advanced. Your earned pay appears in your Spending Account in the Clair app.

When you request a wage advance, you can use the money immediately with your Clair Debit Mastercard® to make purchases, pay bills, or withdraw cash for free from over 40,000 in-network Allpoint ATMs (<https://www.allpointnetwork.com/>) — or you can transfer it to another bank.

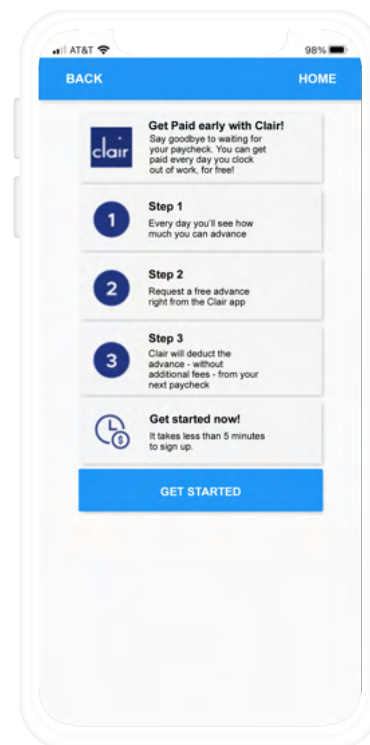
During the next payroll cycle, Clair automatically collects any repayments from your paycheck.



The Steps

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

1. Create a Clair account and enter in basic information (e.g. name, address, date of birth).
2. Share your employment information, Social Security number, and a copy of your driver's license to verify your identity.
3. Once approved you'll be able to view the direct deposit form on your phone. From there you can print the form out to provide to the payroll manager, email it directly to the payroll manager, or Clair can notify the payroll manager via email when you sign up. You can choose whether to have your entire check deposited into your new Clair account, or just a portion (percentage).
4. The payroll manager then updates the direct deposit information in payroll.
5. You'll be able to start advancing available funds after the first payroll run. Initially, you will be able to advance up to 30% of available funds (the amount of available funds is dependent on whether you elected to deposit your entire earnings or only a portion), with this percentage increasing over time. If you need access to your available funds prior to payroll, the payroll manager can provide proof of direct deposit change to Clair.



FAQs

My employees have questions about Clair. Where do I send them?

You can direct questions about Clair to PeopleSense (peoplesense.net), hotline (1.815.893.6618), or email (Ask@PeopleSense.net).

Which employees can use Clair?

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

What involvement is needed from my HR team?

Your HR team may be involved in the following capacities:

- Encouraging employees to sign up for Clair.
- Directing questions about Clair to PeopleSense (peoplesense.net), hotline (1.815.893.6618), or email (Ask@PeopleSense.net).
- If your employees do not have a self-service option to change direct deposit, your HR team may need to input your employees' new account details.
- Your HR team will never need to change their payroll processes to accommodate Clair.

