

It's Payback Time

Attract and retain top talent with Earned Wage Access from Wisely® Pay

Your workers keep your daily operations running smoothly. But too often, they struggle with overdraft and late payment fees when unexpected expenses come up.

It's payback time.



Earned Wage Access (EWA) from Wisely can make payday come early. It's a powerful hiring and retention solution, allowing your hard-working employees to access their pay as it's earned* — outside of the traditional pay cycle.

Smarter solutions pay off

HIRING

Attract more qualified employees



Almost **2x** the number of applicants for job postings when offering EWA¹

RETENTION

Keep them productive and engaged



72% of employees with increased financial stress due to the pandemic are looking for an employer who cares for their financial well-being²

FINANCIAL WELLNESS

Give their financial health a boost



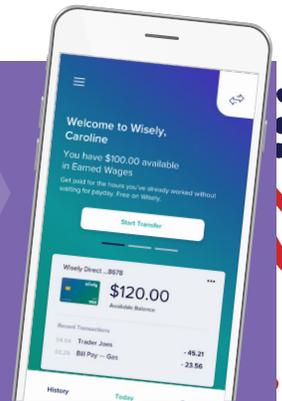
60% of employees report their financial situations would improve with earlier access to their earned wages³

How EWA from Wisely® Pay works:

1. Employees are shown their available earned wages in the myWisely® app or myWisely.com.
2. They choose the amount to be moved to their Wisely card, and funds are transferred.
3. On each actual payday, accessed funds are automatically repaid. Employees receive net pay, less already-accessed funds.

Best of all, there's no cost to the cardholder — or your business!

To learn more: Contact your ADP Sales Associate



* Amounts and frequency of EWA are limited.

Sources: (1)PwC's 10th Annual Employee Financial Wellness Survey, PwC U.S., 2021, (2) DailyPay, 2021, (3) Ceridian Report by the Harris Poll, May 2020.

Earned Wage Access, powered by DailyPay, is available to Wisely Pay cardholders through the myWisely app or website once your Wisely card is activated. Opt-in is required, and additional terms and limits apply. This optional offer is not a Fifth Third Bank, Mastercard or Visa product or service, nor does Fifth Third Bank, Mastercard or Visa endorse this offer.

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