

# Frequently Asked Questions



## Employer Questions

- **What liabilities do employers face with Clair?**

Employers will not have to bear any of the liability of making the advances to their employees. Clair enters into an agreement with employees directly in order to remove any liability from the employer.

- **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 Clair's support page ([support.getclair.com](https://support.getclair.com)), hotline (+1 888 HI-CLAIR), or email ([support@getclair.com](mailto:support@getclair.com))
- If your employees do not have a self-service option to change direct deposit, they may need to input your employees' new account details

Your HR team will never need to change their payroll processes to accommodate Clair.

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

You can direct questions about Clair to Clair's support page ([support.getclair.com](https://support.getclair.com)) hotline (+1 888 HI-CLAIR), or email ([support@getclair.com](mailto:support@getclair.com)). Clair is available from 9am to 8pm ET, Mondays through Fridays, excluding federal holidays.

- **How does Clair make money?**

Clair makes money from merchant fees whenever your employees spend their paycheck using their Clair Debit Mastercard®. This keeps the wage advance service free for you and your employees.

- **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 will be able to take an advance when they need it. After requesting an advance in the Clair app, users will instantly see it in their account. Once they receive their paycheck the amount advanced is automatically subtracted from the total to ensure no one is under or over-paid.

- **How much can my employees advance?**

Clair determines how much employees can advance using an algorithm that refines its estimates over time. Advances typically start at 30 to 50%, however this may rise as the algorithm better understands how much is taken out of each individual's paycheck after standard deductions and garnishments.

- **Do I need to change how I run payroll today to use Clair?**

No — Unlike other EWA providers, Clair does not require employers to process wage advance deductions themselves when running payroll. Businesses just run payroll as always and Clair makes the deductions in the background to ensure no one is over or under paid.

**Have questions?**

Visit [support.getclair.com](https://support.getclair.com) to learn more.



Clair Spending is a demand deposit account established by, and the Clair Debit Card is issued by, MetaBank®, N.A., Member FDIC. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Clair Savings account is established by MetaBank, N.A., Member FDIC.

\*Funds are FDIC insured, subject to applicable limitations and restrictions, when we receive the funds deposited to your account.

\*\*The Clair Debit Mastercard can be used for no-fee withdrawals at ATMs in the All point network. Fees may apply for ATM transactions outside this network.

†Standard data charges may apply when using the Clair app.