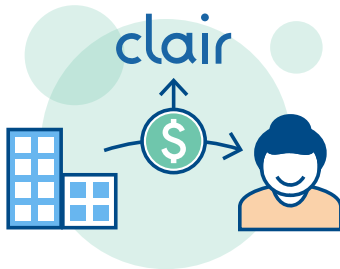


Be a Top Employer by Offering On-Demand Pay



Stand out in an increasingly competitive market by giving your employees the help they want and need with earlyPAY: a free uAttend benefit that offers your employees on-demand access to their earned wages.



Say hello to free on-demand pay for your employees at no cost to you.

Give your employees on-demand access to their earnings as soon as they punch out of work for free with our partner, Clair.

Once you activate earlyPAY in your uAttend account and invite your employees, they will be transferred to Clair where they can sign up for free instant wage advances.

No

Integration Required
On Your Side

No

Changes to Your
Payroll Process

No

Disruption to Your
Cash Flow



Not only does access to on-demand pay improve financial health and wellbeing for your workforce, research shows it can:

- Reduce absenteeism by 34%
- Reduce turnover by 40%
- Increase job performance by 86%
- Enhance favorability of employer by 60%



Give Financial Flexibility with early**PAY**

Powered by **clair**

When your employees sign up, they get:

Instant wage advances always
free, and no fees

A Clair Debit Mastercard® with
no-fee withdrawals at 55,00
ATMs

Free money transfers between
bank accounts via ACH

A clear view of their finances
with FDIC-insured spending
and savings accounts

No membership, maintenance,
inactivity, or minimum balance
fees

How much will it cost my employees?



It won't cost them anything. When your employees use their Clair Debit Card, Mastercard pays Clair a percentage of the transaction fees. This way, Clair never charges you or your employees to use their on-demand pay service. Clair gives wage advances without impacting payroll by requiring your employees to setup direct deposit with their Clair Payday Wallet, then deducting their wage advances when their paycheck lands in their Clair spending account.

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.

