

Taking the Lead

Financial Wellness with DailyPay



dailypay 

Agenda

-
- DailyPay Overview
 - Financial Wellness Suite
 - How to Enroll & Promote
 - Q&A

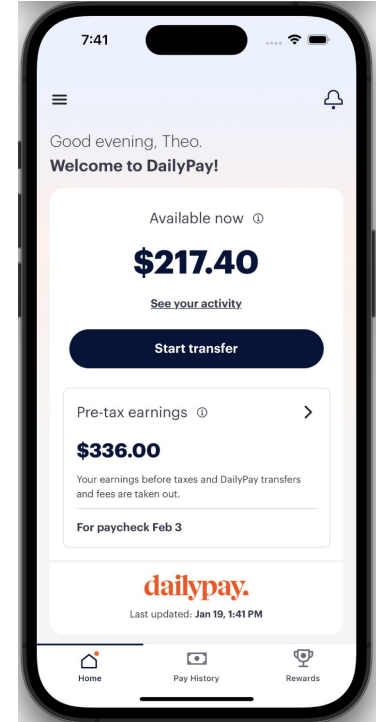
DailyPay Overview

What is DailyPay?

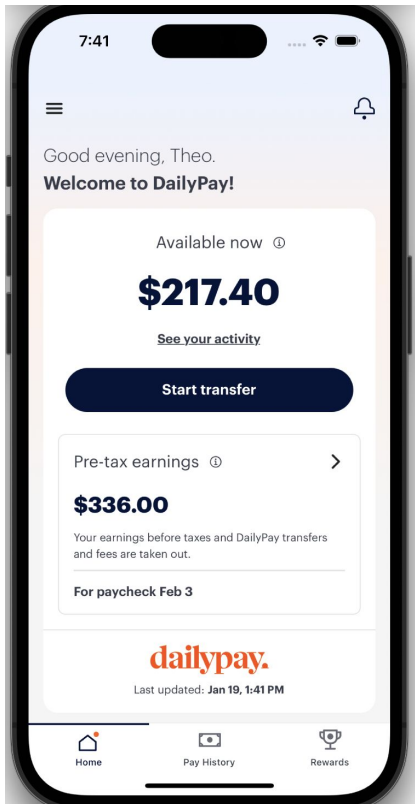
DailyPay allows you to access your pay on-demand!

With DailyPay you can:

- Track your daily income with updates after every shift you work
- Transfer your earnings instantly (\$3.49) or next-day (No Fee!)
- Automatically save a portion of your paycheck (No Fee!)



How Does DailyPay Work?



How does DailyPay work?

For each active work hour, you build an available balance. A portion of these earnings can be transferred early, if needed.

How much does it cost?

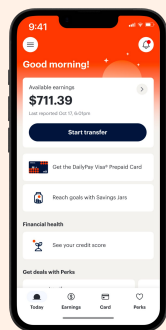
There is no fee for signing up with DailyPay. Similar to an ATM, you only pay a fee when you make a same day transfer.

What happens on payday?

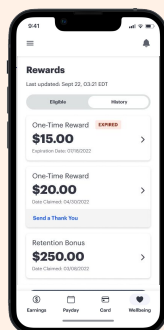
On payday, you will receive your net earned pay, less any early transfers and fees. It's that simple!

Financial Wellness Offerings

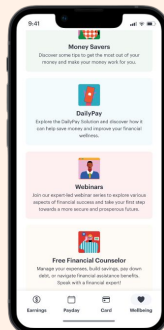
The platform for long term financial success



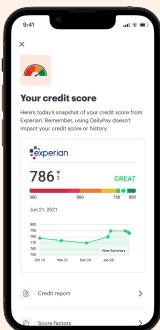
Industry-leading
On-Demand Pay



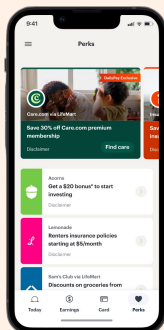
Reward



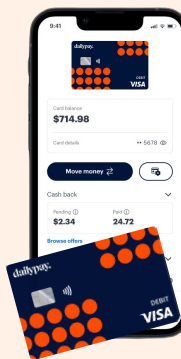
Financial
Counseling &
Educational
Content



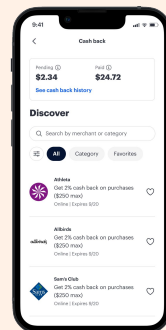
Credit
Health



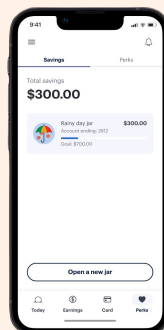
Perks



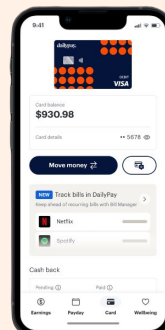
DailyPay Visa®
Prepaid Card



Cash Back
Rewards¹



Savings



Bill Manager

Available with the DailyPay Card

The DailyPay Visa® Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. and can be used everywhere Visa debit cards are accepted. Cash Back rewards earned on qualifying purchases will generally be transferred to your Card Account within 49 days after the qualifying purchase is settled. If you close your Card Account, any earned Cash Back rewards not yet transferred to your Card Account will be forfeited. See the DailyPay Cash Back Program Terms & Conditions for full details. Your funds are FDIC insured through The Bancorp Bank, N.A.; Member FDIC. DailyPay is not FDIC-insured. Deposit insurance coverage only protects against failure of The Bancorp Bank, N.A.



Paycheck Planning

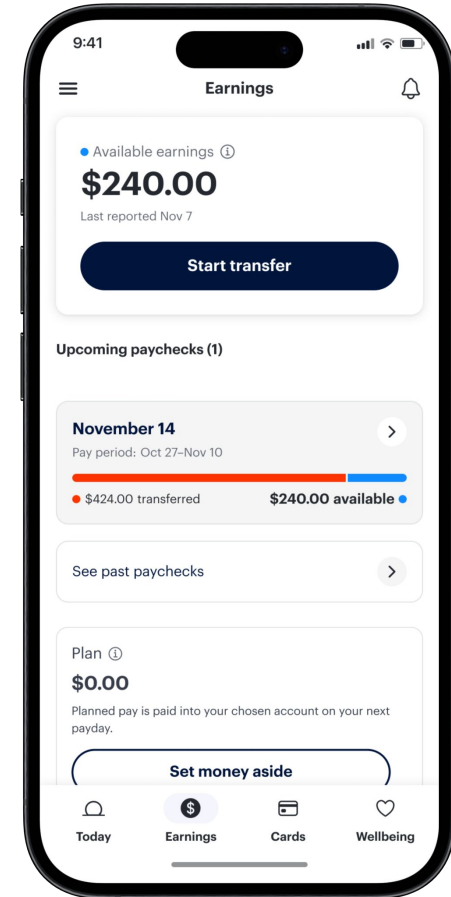
How it works

Employee taps **"Set money aside"** in the **Plan section** on the Earnings tab. This pulls money out of their available earnings and sets it aside so it cannot be transferred during the pay period.

At the **end of the pay period**, the planned funds will be **directed to the designated bank account**. Funds can be moved from Plan back to Available earnings at any time before payday. There is **no fee** to use this feature.

Why It Matters

DailyPay's Plan feature gives employees the ability to **take control of their earnings by making sure they know what to expect on payday**. Employees can set aside portions of their remainder pay for specific purposes, whether it's for bills, upcoming expenses, or other financial goals.



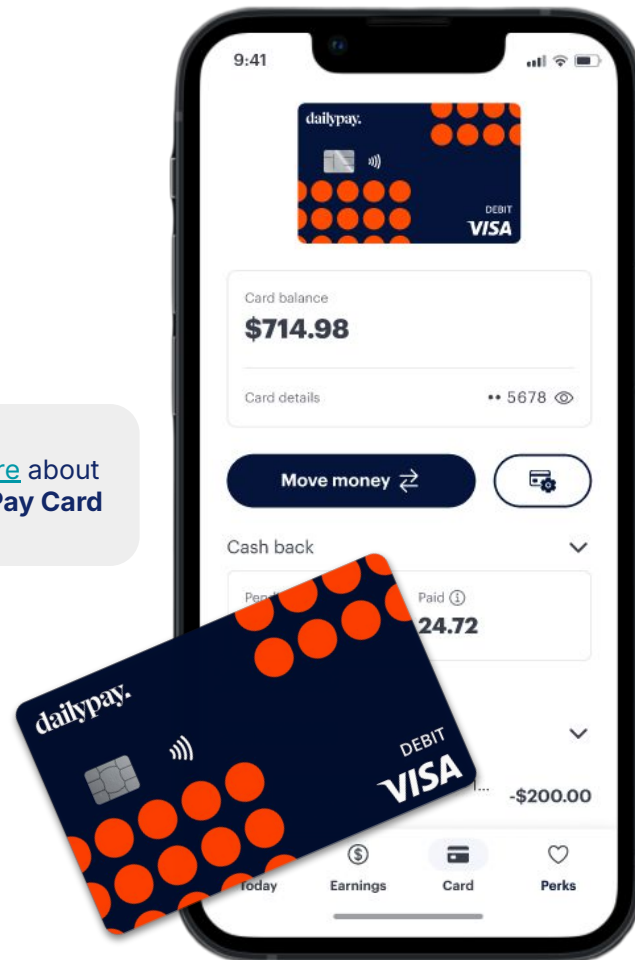
DailyPay Visa Card

How it works

- The DailyPay Card is **completely optional** for Summa Health employees and entirely managed by DailyPay (card issuing, support, etc)
- Employees can **enroll directly from the card tab of their DailyPay app** in a few quick steps. They will need to provide their SSN, address, and date of birth.
- To unlock **no-fee instant transfers** from available earnings, an employee must set the DailyPay Card as their direct deposit destination.*
- In addition to transferring from their available earnings, employees can **fund the card from any source** (bank account, second job, etc).
- **Built for long-term financial success:** unlike a paycard, your employees can keep using their card beyond their tenure with your company.

[Learn more](#) about the DailyPay Card

*On-demand pay requires employer participation in DailyPay. On-demand pay fees will be waived for any DailyPay transfers made to a DailyPay Card set up with direct deposit.



Cash Back

How It Works

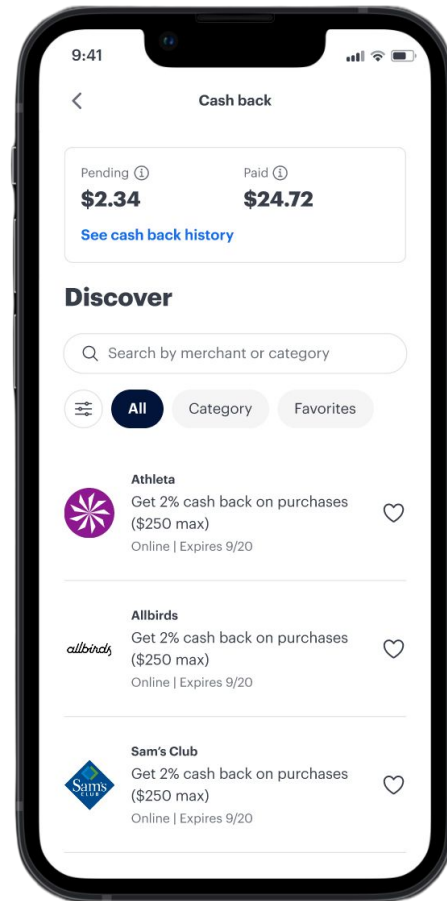
In their DailyPay app, your employees can browse cash back offers to see where they can earn cash back. The DailyPay Card can **earn cash back on everyday purchases** like gas, food, subscriptions, and more!

- **Shop as usual:** Use their DailyPay Card for everyday purchases.
- **Earn:** Watch their cash back accumulate with each eligible transaction.
- **Enjoy:** Earned cash back is paid directly to their DailyPay Card within 49 days¹ of the eligible purchase date.

Cash back offers refresh regularly.

No cost to join: Employees simply **opt in to cash back** on the card tab in the app.

[Learn more](#) about cash back



¹Cash back rewards earned on qualifying purchases will generally be transferred to your Card Account within 49 days after the qualifying purchase is settled. If you close your Card Account, any earned cash back rewards not yet transferred to your Card Account will be forfeited. See the DailyPay Cash Back Program Terms & Conditions for full details.

Savings Jars

Why it matters

DailyPay's Savings tool helps employees build the habit of saving by starting simple. Employees can create multiple goal-based Savings Jars right from their DailyPay app. Savings Jars are free to use for all DailyPay Card cardholders.

71% of hourly workers want an app with tools to help build their savings¹

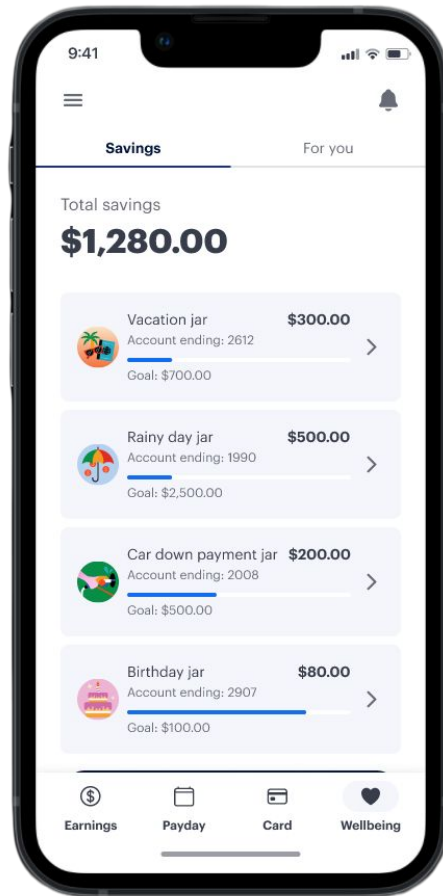
52% of the DailyPay Savings Jars created are for a "Rainy Day". Other top categories include Rent and New Car.²

\$852 Savings Jars users deposited an average of \$852 into their savings.³

¹September 2024 GoodQues LLC: DailyPay Consumer Study

²Internal data, last updated August 2025

³Internal data, 10/01/24-08/31/25



Credit Health

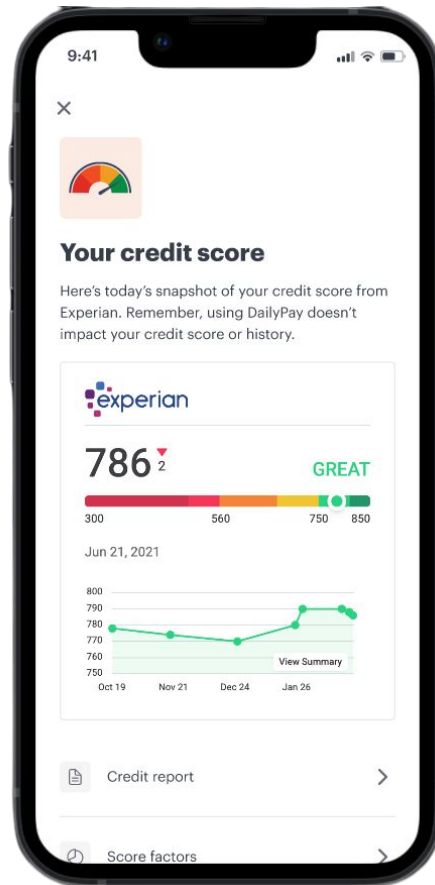
How it works

- DailyPay leverages the **Experian® VantageScore® 3.0** model to provide your employees with:
 - **Credit Report:** Access their full credit report when they need it.
 - **Monitoring & Alerts:** Alerts weekly when changes are made to their credit file so they can try to mitigate the damage and/or quickly understand changes to their credit worthiness.
 - **Score Tracker:** Track their credit score over time, starting at the point of sign up.
 - **Score Factors:** see things that impact their credit score like credit card use and payment history.

Enrollment

- **Employees provide basic personal info** (name, address, DOB, SSN, phone, email) and answer security questions.
- **Data is sent directly to DailyPay's partner, Array**, which provides credit monitoring services. **DailyPay does not store this data.**

[Learn more](#) about
Credit Health

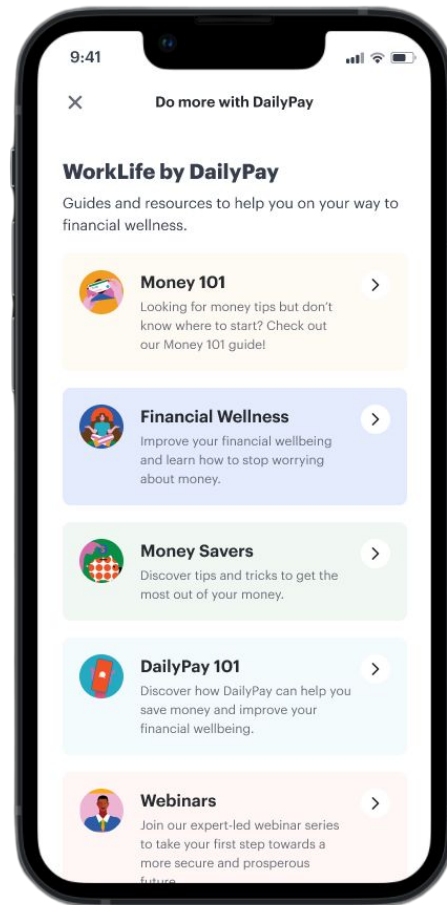


Free Financial Wellness Content & Coaching

How it works

- Navigate to the **Perks tab** in the DailyPay app. There, your employees can access:
 - **Free Financial Coaching:** Free, one-on-one sessions with a financial coach to create a custom plan to tackle debt, make a budget, and more.
 - **Articles:** Covering budgeting, taxes, credit, and more. Updated regularly with fresh, engaging content.
 - **Webinars:** Expert-led sessions exploring **financial success** and taking steps towards a **more secure and prosperous future**.

Check out our [Financial Wellness Content](#)

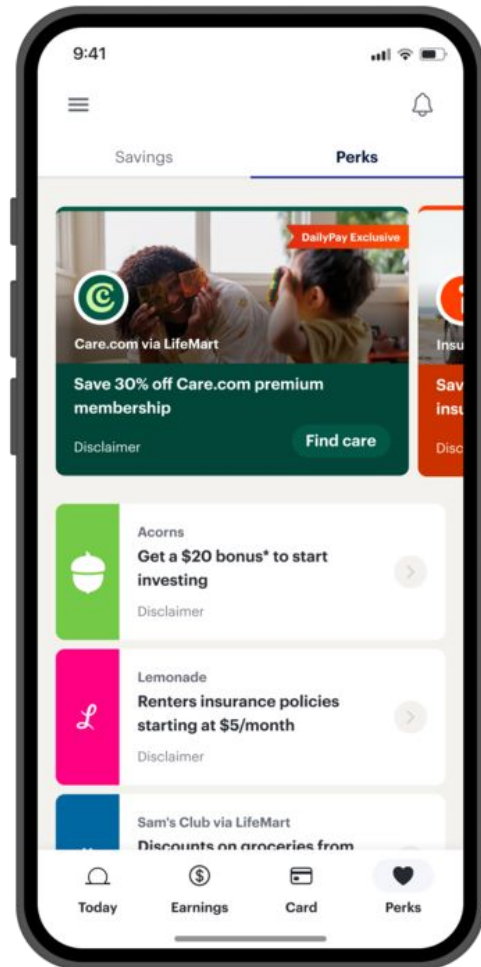


Perks

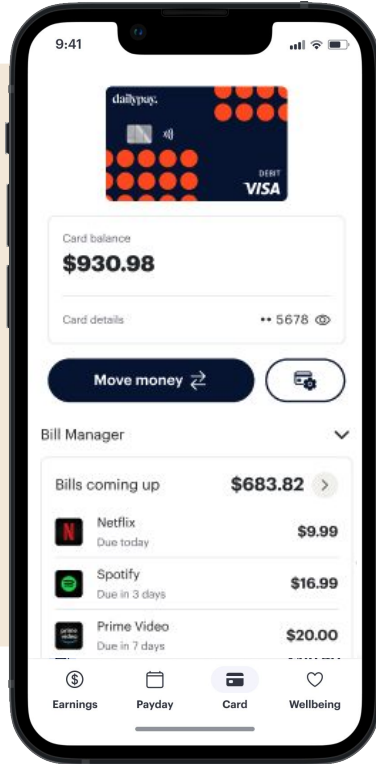
How it works

- **Curated Offer Hub:** Right in the DailyPay app, employees can access a curated list of high-value third-party offers designed to maximize savings on life's essentials.
- **Empower Financial Wellness:** Employees effortlessly choose and activate offers that align with their individual financial priorities.
- **Zero-Cost Benefit:** There's zero cost to browse, compare, and engage with Perks.
- **Seamless Integration:** Perks are fully integrated and available instantly, accessible only within the DailyPay platform.

[Learn more about Perks](#)



Bill Manager



Transparency with Bills

Bill Manager empowers employees with the tools to **track, manage, and take control of their repeat bills**, helping them keep more of their earned wages and achieve financial peace of mind.

How to Enroll

How to Enroll

There are 3 main ways to get started

1. Download the free **DailyPay App**



2. Visit dailypay.com
3. Text **START** to **66867**