# **Employee Financial Wellness Software**

OnShift\* Wallet, powered by Payactiv, gives your staff an added employment benefit and financial peace of mind with access to a portion of their earned wages between paychecks. between paychecks. With simple, automated integration into T&A and payroll systems, it's easy to get started.



**✓** Employee financial flexibility

✓ Better recruitment

✓ Lower turnover

Higher engagement

\$709<sup>74</sup>

# **Give Employees More Financial Freedom**

Employees have fee-free access to a portion of their earnings to better manage their finances. This helps eliminate horrific payday loans, bank overdrafts and late fees.

# **Show Employees You Care With Financial Counseling**

Provide access to free, confidential 1-on-1 financial counseling, a library of money management resources, and interactive savings tools.

### **Increase Shift Pickups**

Earned wage access is part of the OnShift mobile app where employees clock in and check their schedules, encouraging employees to pick up more shifts to gain more earned wages.

#### **Offer Exclusive Discounts**

Give your employees an extra perk with discounts on prescriptions, movie tickets, gas, car insurance, and more.

## Gain An Edge For Attracting Top Talent

89% of OnShift Wallet users would recommend their workplace to a friend. With online bill pay, bank transfers, RX discounts and more built right into OnShift Wallet, employees will have ultimate flexibility when it comes to managing their money.

#### No Cost Or Risk To Employers

Funds are provided, so there is no change in cashflow. Accessed wages are automatically deducted from the employee's next paycheck.

"OnShift Wallet has changed the way we think about employee financial wellness.

Our employees have immediate access to their earnings, giving them the ability to avoid costly payday loans, late fees and bank overdraft charges."

-Kim Warnecke, Chief People Officer at Health Care Navigator

#### REDEFINING THE EMPLOYEE EXPERIENCE

OnShift's next-generation human capital management platform fundamentally transforms the relationship between healthcare organizations and employees with an innovative approach to recruitment, hiring, workforce management, pay and engagement. Learn more at www.OnShift.com.



<sup>&</sup>lt;sup>1</sup> Earned wage access via 1-to-3-day ACH bank transfer, bill pay, Amazon load, Uber rides, and real-time transfer to the OnShift Wallet Visa Prepaid Card with direct deposit are all free. Real-time transfers to the OnShift Wallet Visa Prepaid Card without direct deposit incur a \$2.49 fee per transaction. Real-time transfers to non-OnShift cards incur a \$3.49 fee per transaction.

Data collected from OnShift Wallet software, OnShift, 2022.

The OnShift Wallet Visa Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and Fee Schedule at payactiv.com/card411. If you have questions regarding the Card or such fees, terms, and conditions, you can contact us toll free at 1 (877) 747-5862, 24 hours a day, 7 days a week.