



# Life doesn't wait for payday

Deliver pay instantly,  
on demand

Now there's a way for you to Reduce Payroll Costs while offering innovative Payment Benefits to a changing workforce.

- Empower employees to choose how they want to get paid without additional work for the corporate payroll office
- Implement a financial management tool that replaces expensive alternatives such as payday loans, credit card advances, overdraft, or paying late fees
- Sway paper check hold outs to electronic payment to take advantage of the new benefit
- Deliver a benefit with no interest and no penalties

## Employer BENEFITS

Increase job applicants

**+30%**

Improve employee retention

**+20%**

Lower workforce absenteeism

**-40%**



**PAYWERX®**

A DIVISION OF  
CARR, RIGGS & INGRAM CAPITAL, LLC

## Great for Employers

Drives employee engagement with **early access to accrued wages**

### Safe, Simple, Secure

A complete platform that provides financial security, financial dignity, and easy access for your employees. For your payroll department we provide a full corporate disbursement tool. Whether you are a small business or a large enterprise, your employees want a modern financial benefit.

#### 1. Safe

Employees get paid HOW they want and WHEN they want, when they need it most, with tools to plan and save at every level.

- Access earned wages
- Allocate to an interest bearing savings account
- Cash back merchant rewards
- Pay bills online
- Financial Wellness tools and much more

#### 2. Simple

All employees are eligible and access services via the rapid! OnDemand website or rapid!PAY Mobile App.

- No change to employee direct deposit required
- Access from anywhere
- One complete platform and mobile app
- Available in all 50 states

#### 3. Secure

Providing access to earned wages enables employees to be financially flexible.

- Your company policies keep access safe and secure
- Ensure responsible use
- Provide financial flexibility on your terms

# Employees get paid HOW and WHEN they like



## How it Works

- Corporate payroll office requirement is only a daily file interface
- Interfaces with payroll and time/labor systems to track and value accrued labor, **eliminating risk**
- **Policies** govern access amount and frequency
- **Employees access accrued wages instantly** via the rapid!PAY mobile app
- Funds are deducted from the subsequent payroll deposits

## Employees Get

- Instant access to wages, as needed
- Save money
- 24/7/365. Reliable customer service

## Timely Earned Wage Access

Employees can get a part of their already earned wages instantly for a small capped fee.

- Access earned wages instantly
- Funds credited instantly or via ACH to an existing account of the employee, a rapid! PayCard account or cash pickup at retail locations
- All employees are eligible.
- Per transaction fees ensure they are only charged for services used while the fee cap keeps the cost low
- Allows earned wages access up to your company policy, with a low fee cap for your employees
- There is no upfront or setup cost to offer rapid! OnDemand

**rapid!**  
ONDEMAND

**Learn more about offering  
rapid! OnDemand:**

