

Earned Wage Access

Eliminate the Wait Between Workday and Payday

“Real-time everything” – it’s an expectation proliferating in today’s economy. Payday is no exception. Fixed pay cycles are becoming archaic practices. Give your business a competitive edge as an employer of choice by modernizing payday.

Money Network® Earned Wage Access in Partnership With Instant Financial

With the Earned Wage Access (EWA) benefit, employees can immediately tap into their earnings after each workday – instead of waiting for customary pay cycles or paying high costs of payday lending. Empower your workforce with the freedom to choose how and when they get paid.

A Desirable Benefit at No Cost

No fees for your business to offer and administer EWA

No fees for your employees to access their earned pay

Advantages for Your Workforce

- Help your employees pay bills sooner, borrow less and save more
- Alleviate employees from the debt cycles of payday loans
- Keep employees engaged, not financially distracted
- Increase productivity while avoiding costs associated with high turnover
- Reduce payroll time and costs with less paper check issuance

Employers Can Enjoy

- 30%*** More Job Applicants
- 20%*** Lower Turnover
- 13%*** Lower Absenteeism

*Based on Instant Financial client data.



How It Works: Three Simple Steps

- 1 Employees complete their workday
- 2 Employees request earned wages through mobile app¹
- 3 Up to 50 percent of their earned pay is available to load to their Money Network Card

No cost to employer or employee

Integration with existing payroll/HR and time tracking systems

Reduces administrative burdens on your business



Earned wages conveniently on a Money Network Card



95% of employees would be interested in working for an employer who provides EWA²

Money Network – Trusted by 65+ Million Cardholders Since 2001

- Payroll delivery compliant
- To-the-penny access to all funds via the patented Money Network Check
- Integration with mobile wallets
- Person-to-person (P2P) transfers at no cost
- Expansive cash access points at in-network ATMs, check-cashing partners and more
- Comprehensive banking alternative with flexible access to funds

¹ Standard message and data rates may apply.

² Earned Wage Access Preferences Survey (April 2019). Commissioned by Visa and conducted by AYTm among 1,000 employees across the United States.

Connect With Us

Contact your Money Network Representative to learn more.
800-429-9521
memberinquiries@fiserv.com

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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