

Wage Access Options Buyer's Guide



1. Budgeting and Savings Tools

2. Electronic Bill Pay

3. Employee Has Administrative Control

4. Employers Have Administrative Control

5. Financial Wellness/Literacy/Counseling

6. Free Earned Wage Access (EWA) Solution

7. Funding Provided by Employer

8. Funding Provided by Vendor

9. Funds Available to Employees Immediately

10. Government Compliance (State and Federal)

11. Integration Capabilities

12. Mobile App for Employee Access

13. Purchase Discounts

14. Transfer to In-Network Banks Available

15. Transfer to Out-Network Banks Available

FEATURES

1. 2. 4. 5. 6. 8. 9. 10. 11. 12. 13. 14. 15

Chime Workplace

101 Greenwich St.
New York, NY 10006
857-999-5196
chime.com/enterprise

Chime transforms payroll into a strategic advantage, giving employees instant access to their pay, alongside effortless savings and credit management tools—all within a single, no-cost suite.

Contact: Jaime McDougall



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Money Network

2900 Westside Parkway
Alpharetta, GA 30004
866-711-4609
moneynetwork.com

With the Money Network Payroll Service, we can help you achieve up to 100% electronic payment of wages, simplify and optimize payroll processes, and reduce administrative costs.

Contact: Sales



1. 3. 5. 6. 7. 9. 10. 11.

Muse

119 W. 24th St.
New York, NY 10011
833-843-3002
musetax.com

Boost employee take-home pay by up to \$200 per paycheck with CheckBoost™. We allow employees to get Early Refund Access™ by optimizing their tax withholdings and providing immediate financial flexibility. No need to wait until tax season to get a refund!

Contact: Busayo Ogunsanya



4. 5. 6. 9. 11. 12.

Rain

209 10th Ave. S., Suite 160
Nashville, TN 37203
424-369-7246
rainapp.com

Rain is the easy way for employers to offer employees control over their finances with instant access to their earned wages.

Contact: Jen Terrell, VP, Employer Partnerships





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| <p>rapid! EWA
 1675 N. Freedom Blvd., Building 1
 Provo, UT 84604
 888-828-2270
 rapidpaycard.com</p> <p>rapid! EWA provides instant earned wage access (EWA) at no cost to employers, integrating seamlessly with payroll, HRIS, and time systems to enhance financial wellness and improve workforce retention.</p> <p>Contact: Sales</p>  | | | | | | | | | | | | | |

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| <p>U.S. Bank
 200 S. 6th St.
 Minneapolis, MN 55402
 800-881-1945
 usbank.com/prepaid</p> <p>U.S. Bank is a prepaid payments leader that offers solutions that are secure, efficient, and convenient. Trust U.S. Bank with your payroll, expense, and rewards programs.</p> <p>Contact: Sales Manager</p>  | | | | | | | | | | | | | |

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| <p>Wisely® by ADP
 5800 Windward Parkway
 Alpharetta, GA 30005
 866-332-0584
 adp.com/ewa</p> <p>Attract top talent by giving employees early access to their already earned wages without disrupting your regular payroll. Earned wage access (EWA) is free for employees with a Wisely card.</p> <p>Contact: Sales</p>  | | | | | | | | | | | | | |

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| <p>Zoho Corporation
 4141 Hacienda Drive
 Pleasanton, CA 94588
 844-316-5544
 zoho.com/us/payroll</p> <p>Payroll software tailor-made for businesses in the United States, for all 50 states with automated tax payment and filing.</p> <p>Contact: Support.usa@zohocorp.com</p>  | | | | | | | | | | | | | |