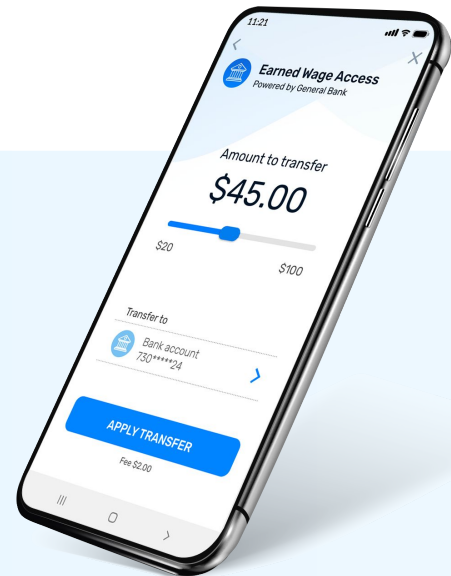


## Making Banks the Gateway for Income Management

PayKey allows banks to empower the employees of its corporate customers with on-demand early access to earned wages, **unlocking new revenue streams** while **growing revenue per user by up to 15%**.



### The Solution

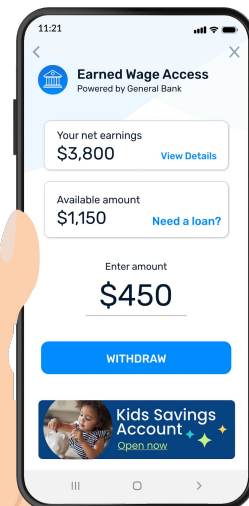
**PayKey's Earned Wage Access** solution redefines the bank's relationship with corporate employees by providing instant access to earned income before payday, enabling greater liquidity and financial resilience. The end-to-end white labelled solution for banks has no effect on employers' balance sheets or payroll cycles, serving as a key employment benefit for employees of all industries.

### Earned Wage Access: A Growth Engine for Banks

With PayKey's Earned Wage Access solution banks gain a new key channel to support employees' financial management, creating new revenue streams and growth opportunities for banks:

1. Direct revenues from EWA fees
2. Acquisition of new corporate & retail accounts
3. Instant loans to clients of all banks
4. Expansion to new customer segments (Gen Z, Gig Economy, and others)
5. Boost in stickiness and engagement with the bank's services

**1.5**  
**sessions/day\***  
are made by the avg.  
user on EWA apps



Provide **real-time tracking** of earnings

Offer **additional financial services** (loans, savings, etc.)

Promote **personalized financial offers**

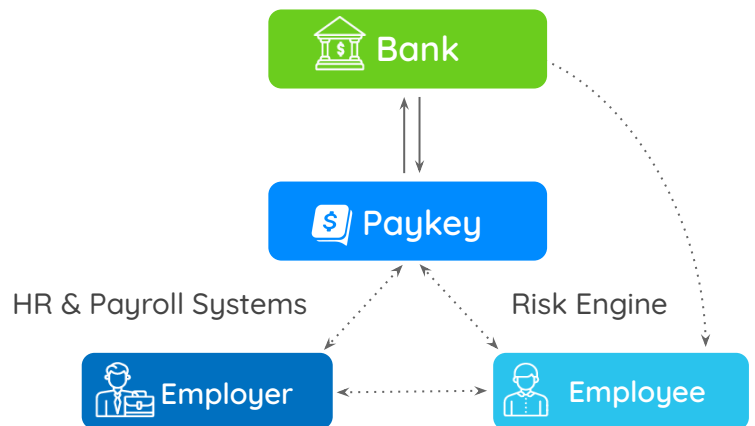
### Why Earned Wage Access?

Employees are increasingly demanding Earned Wage Access (EWA) to streamline their financials and avoid financial stress. Studies show the positive effects of EWA on employees' productivity and wellbeing, while employers globally seek to provide employees tools for financial health and wellness. PayKey's EWA solution gives banks an immense opportunity to support employees in the way they manage their income and grow financially over time.

\*Fintech Futures- Earnings on demand fintech  
Hastee rolls out Visa debit card, 2020

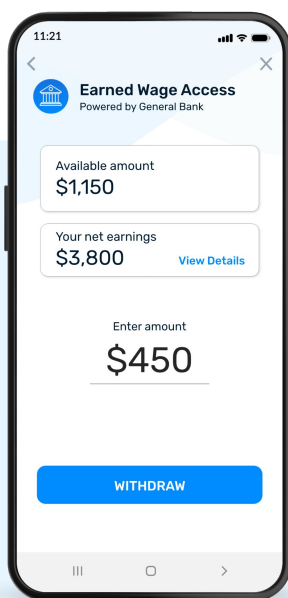
## How it Works at a Glance

- ✓ A **single integration** with minimal effort between PayKey and the bank enables full EWA flow
- ✓ PayKey **connects to any HR and Payroll** system to validate employee withdrawal request and eligibility
- ✓ Bank **transfers the earned wages** requested to the employee
- ✓ The EWA platform allows the bank to offer **personalized services** based on PayKey's proprietary HR-based risk engine

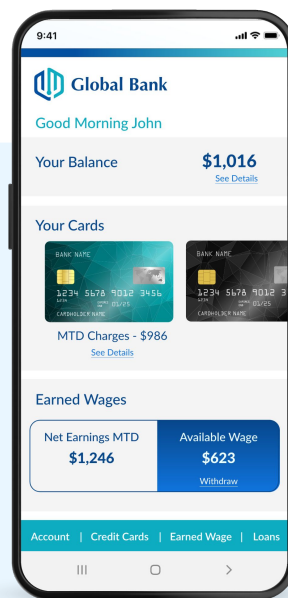


## Giving Banks a Key Channel to Engage with Employees

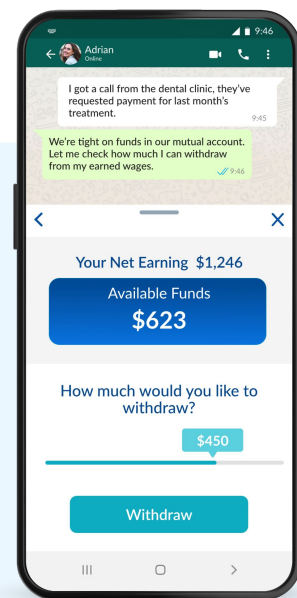
Option #1  
Standalone App



Option #2  
Hosted in Bank's App



Option #3  
Banking Keyboard



## Already a Partner of the World's Leading Financial Institutions

Customers & Partners of PayKey's Product Portfolio:



Strategic Investors:

