



Free, Built-in EWA to Empower Your Workforce

Zero management hassle or pre-funding required

Grant employees access to money they've already earned

Earned wage access (EWA) has become table stakes to offer employees. Branch makes it fast, easy, and free for your employees to access up to 50% of their earned wages ahead of payday.

While most EWA providers encourage users to constantly take out more money, our model is set up so employees use EWA more like an emergency fund if they have an unexpected bill or expense come up.

Providing access to their own earned wages before payday can prevent employees from incurring overdraft charges or taking on risky payday loans to help cover that expense.

FAQs on EWA:

How much does this cost?

Branch is completely free for you and your employees. We charge zero fees to access funds, including zero overdraft fees, management fees, and inactivity fees, and there are zero minimum balance requirements.

How much control do I have over EWA frequency and amount?

You can allow a maximum access of up to 50% earnings, but you can set a lower amount if you want. The average employee only takes about \$70 ahead of payday, indicating EWA truly does go to needed expenditures and emergencies.

Will my employees overuse this feature?

We've found that it's not the same employees using this feature from one pay cycle to the next, indicating that they use it for specific unexpected expenses, like a medical bill or car repair. Plus, since they are only getting an advance on wages they've already earned (and Branch is responsible for providing this capital) you don't take on unnecessary risk.

Good for everyone:

- Free for you & your workers
- No extra steps or changes to payroll
- Works with existing systems and process
- Improves retention and employee morale
- Prevents overdraft and maintenance fees
- Available to all employees, no credit checks required



Aligned with 2020 CFPB Guidelines



No pre-funding or escrow required

Getting Started with Branch is Fast, Flexible, and Free!

Connect with our sales team today and enable Branch EWA

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