



Responsible On-Demand Pay for Employees

Employees are resorting to high-interest loans, borrowing money, and over-drafting bank accounts between paychecks due to unexpected expenses.

Immediate offers a financial wellness benefit with responsible on-demand pay, at no cost to the employer. By bridging the gap between paydays, employees can transfer a portion of their already-earned wages when they need it most.

Responsible guardrails

Immediate recommends putting guardrails in place (50% of earned wages, maximum \$250 transaction, 4 transactions per pay period) to promote healthy financial decisions such as planning and budgeting.

Gift Card Savings Program

Employees have the option to transfer their earned wages onto gift cards to retailers with added bonuses and no transaction fees.

Financial Coaching

Users are able to take advantage of free financial coaching through the ImmediatePay app. Users can also assess their financial health score and access hundreds of free financial wellness articles.

Prescription Savings

Users have access to our prescription savings program that allows them to save up to 80% on prescription medications at 65K+ pharmacies.



84%

of employees say they are more engaged at work with ImmediatePay¹

85%

of employees are more likely to show up to work with access to on-demand pay²

¹ Immediate, ImmediatePay User Survey. March 2023.

² ADP, "Earned Wage Access: Tapping into the Potential of Flexible Pay for Today's World of Work," 2022.

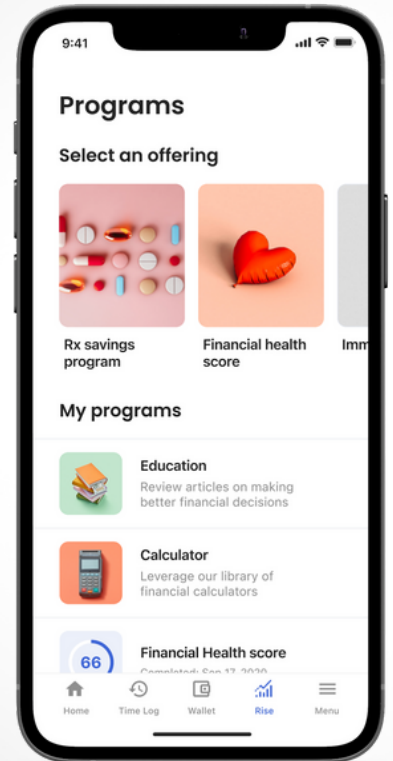


WHY EMPLOYERS ARE CHOOSING IMMEDIATE

Responsibility: Immediate encourages employees to achieve financial independence, leading to enhanced personal well-being and greater productivity.

Flexibility: With the option to choose from three different card options, employees can select the method that best suits their preferences and financial goals.

Reliability: Immediate's Customer Success team cares deeply about employees, offering 12-minute ticket times for prompt assistance.



Decrease absenteeism

83% of employees are more likely to show up for work because of ImmediatePay*

Improve retention

64% say if they were seeking a new job, they would be more attracted to an employer that offered on-demand pay*

Recruit competitively

96% of employers offering earned wage access say it helps attract talent*

Reduce HR costs

With overall higher productivity, more engagement, and less turnover, HR costs can be reduced by thousands or millions*



"I believe everyone should offer Immediate, it just makes sense! As an employee benefit that is of no cost to the employer, the most commonly used benefit by staff, and is completely hassle-free, I can't figure out why every business is not partnering with Immediate already! A significant value-add to our retention and recruitment efforts."

Mallory I., HR & Scheduling Manager

* Immediate, ImmediatePay User Survey, March 2023.

* ADP, "Earned Wage Access: Tapping into the Potential of Flexible Pay for Today's World of Work," 2022.