



## Paychex® Pay-on-Demand, Makes It Simple

To help your clients achieve their financial goals, Paychex offers the Pay-on-Demand pay option, which is not a loan, has no hidden fees, and does not require a credit check. Enrollment is quick and easy and can offer employees many benefits like:

- **Access to cash** - When a financial emergency comes up, they'll have instant access to their earned-but unpaid wages, up to \$500 each pay period or \$1,000 when they direct deposit to a Payactiv card.
- **Flexibility** – Employees can access their wages when and how they want them. Wages can be transferred to a Payactiv card, a bank account, an Amazon account, or made available as cash at Walmart®. Employees can also pay bills or order an Uber® right from the app using their earned-but-unpaid wages.
- **Get paid up to two days faster** – Employees receive pay up to two days faster when using the Payactiv card for direct deposit.\*
- **No costly fees** - Unlike payday loans, credit card fees, late fees, and overdraft fees, Pay-on-Demand allows employees to access wages at no cost when their Payactiv card is set up as a direct deposit account. In addition, employees can access wages at no cost when accessing funds for Amazon, Uber, bill pay or next day ACH to a bank account.
- **100% employee eligibility** – Employees are eligible from day one — all they need is a cell phone number.
- **Savings tool** – Employees can financial health to the next level with a free savings tool allowing them to set aside money each pay period to meet budgeting and savings goals.
- **Free Payactiv app** – Employees can use the app to view and access wages, use the savings tool, find prescription discounts, and view financial literacy resources, all directly from the app.

**Paycards can be a useful addition to your clients' payroll solutions. Paychex can help offer paycards as an employee payment option. Call your Paychex rep today to find out more.**