

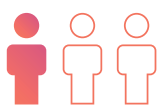
Elevate the pay experience



Financial stress is an obstacle for businesses and employees

\$4.7 billion In productivity is lost per week due to workplace financial stress⁶

42% of six-figure earners are living pay-check to paycheck²



1 in 3 workers are distracted at work due to financial anxiety⁷



1 in 4 people are financially excluded^{4, 5}

But there's good news



90% of people who use flexible pay report that their financial circumstances have improved⁸



70% have an improved ability to plan⁸

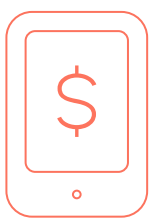


55% are now able to set aside savings⁸

Flexible, modern pay solutions are a win-win

66% Of people would switch jobs for one that values well-being¹¹

Your employees are **5.4x more likely to feel loyal to you** if you value their financial wellbeing¹²



33% of all myFlexPay users don't access their pay-on-demand but instead use the app to budget & learn⁸

62% of people who use flexible pay also have savings; many people prefer to spend their pay on everyday items and keep their savings for a specific purpose⁹

Businesses have saved

\$28.9M

In absenteeism costs with myFlexPay¹³

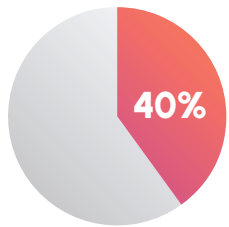
\$16.3M

In churn costs with myFlexPay¹³

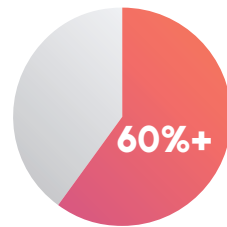
\$114

In lost productivity costs with myFlexPay¹³

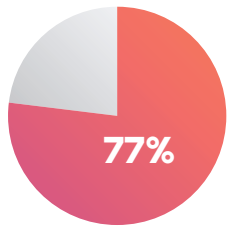
The future of pay is more than just earned wage access



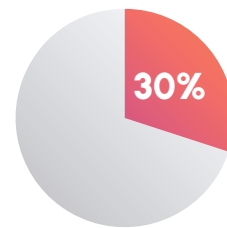
Almost **40%** would consider using a mobile wallet to pay a bill¹⁴



More than **60%+** of the world population will use digital wallets by 2026¹⁵



77% believe their employer should support their financial preparedness for healthcare costs¹⁶



Tax Advantaged accounts save consumers **30%** in state/federal taxes and represent a **7.65%** FICA savings for employers¹⁷

What's the solution?

A robust employee wallet that integrates seamlessly with your technology and processes.

myFlexWallet, by OneSource Virtual
The new way to pay.

Contact us to learn more



¹CNBC, ²PYMNTS, ⁴Federal Reserve Bank of San Francisco, ⁵Morning Consult, ⁶Benefits Pro, ⁷HR Dive, ⁸myFlexPay 3-month post-enrollment anonymous survey. Data collected on an ongoing basis, ⁹Wagestream, ¹⁰Everest Report October, 2022, ¹¹Empower, ¹²Wagestream, ¹³Wagestream data analysis of myFlexPay clients, ¹⁴ACI Worldwide: 2022 Pulse Report, ¹⁵computerweekly.com ¹⁶Alegues survey 2023, ¹⁷Alegeus survey of 1,175 consumers in October 2022