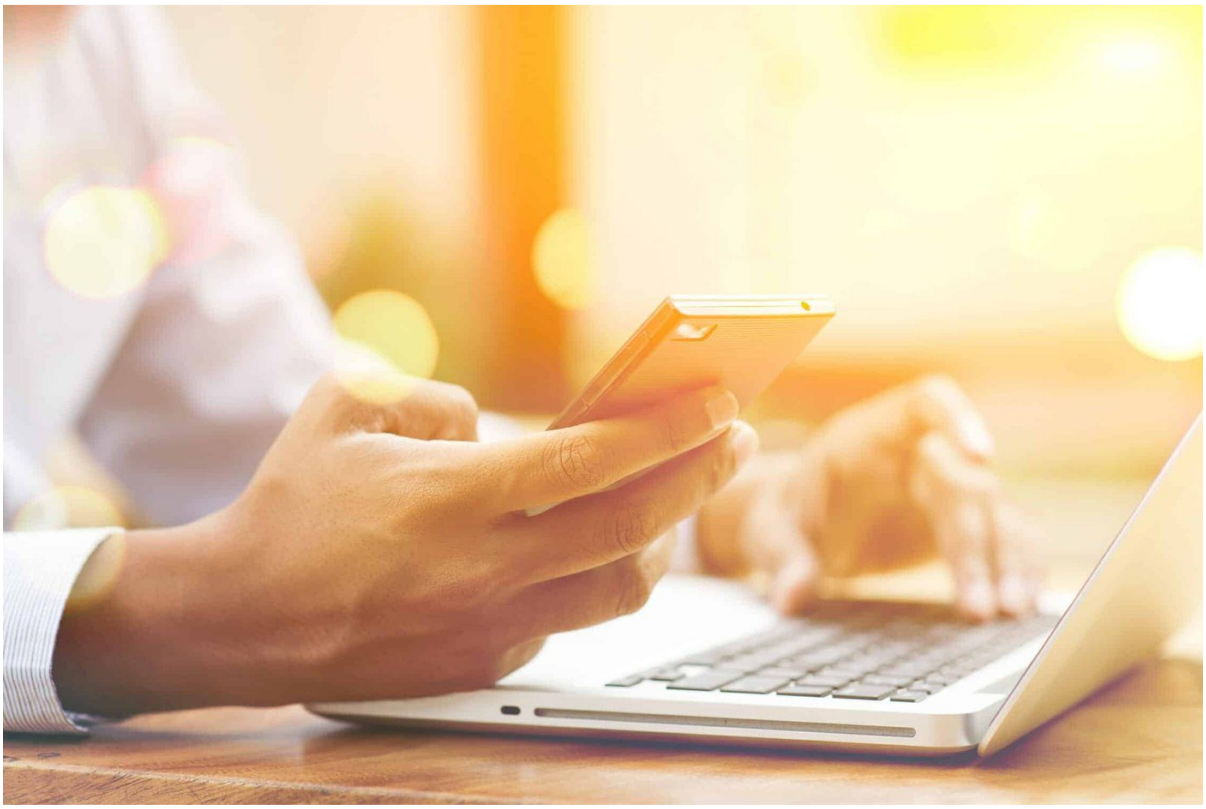
Flexible Pay During Emergencies

Going paperless allows you to ensure all your employees get paid, especially when delivery options could be interrupted. The good news is – you have options.

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As a business leader, planning for unprecedented times, like a natural disaster, pandemic, or other emergencies, can be a challenge, especially when it comes to how you'll be able to pay your employees. Based on the Federal Reserve's Report on the Economic Well-Being of U.S. Households in 2018, nearly 80% of workers are financially vulnerable and living paycheck to paycheck with little to no savings available for emergencies. This is why it is important to consider going paperless. Going paperless allows you to receive online reports and ensures all your employees get paid, especially when delivery options could be interrupted. The good news is – you have options.

Direct Deposit

Today, you no longer have to depend on the old signed, sealed, delivered only method! In the event of an emergency, where the delivery company may be delayed or not running at all, direct deposit is the safest, most efficient way to pay your employees. You'll save money on delivery fees, reduce the

risk of fraud and identity theft, and help guarantee your employees are paid on time, no matter where they are – and the extra bonus is that you'll be more environmentally friendly too!

Paycards

Despite direct deposit being very convenient for employers and employees alike, some workers don't have that option. About 10% of employees in the U.S. are "unbanked" and are not able to set up direct deposit. In cases like this, employers can offer the option of paying these employees with paycards, like those provided by Netspend. Paycards are like debit cards; an employer can deposit pay onto a paycard, and then the employee can access their funds using an ATM machine or by using their paycards when making purchases. Netspend allows employees to not only have access to their hard-earned income, but also the ability to manage their finances, especially during challenging times like these. Just like direct deposit, paycards can reduce the cost and time of writing, signing, and delivering checks, the cost of lost and stolen checks, and the risk of fraud and identity theft. At the end of the day, paycards help ensure your employees get paid, no matter where they are.

Access to Earned Wages

One of the newest innovations to provide your employees with flexible pay options is to give them advanced access to earned wages prior to payday. Whether they have a bank account or a paycard, providers like DailyPay can provide the solution. DailyPay empowers employees to control the timing of their pay and the ways they use their earned income, offering improved financial well-being. You can easily provide your employees with this option by seamlessly integrating DailyPay with your payroll and time management system, without causing any disruptions. Due to the challenging times that the current COVID-19 pandemic has caused, DailyPay is waiving all next-day transfer fees until further notice. To learn more about the actions that DailyPay is taking to help clients during these tough times, read The Impact of COVID-19 On Employers and Employees With DailyPay.

Onsite Check Printing

As nice as paperless payroll, direct deposit, access to earned wages, and paycards can be, sometimes these options won't cut it, and you will still have to pay some of your employees with an actual paper check. In this type of scenario, onsite check printing is your last resource. In difficult times, like the pandemic we are battling today, you will be able to print checks wherever you are, as long as you have a proper printing software and enough check stock!

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