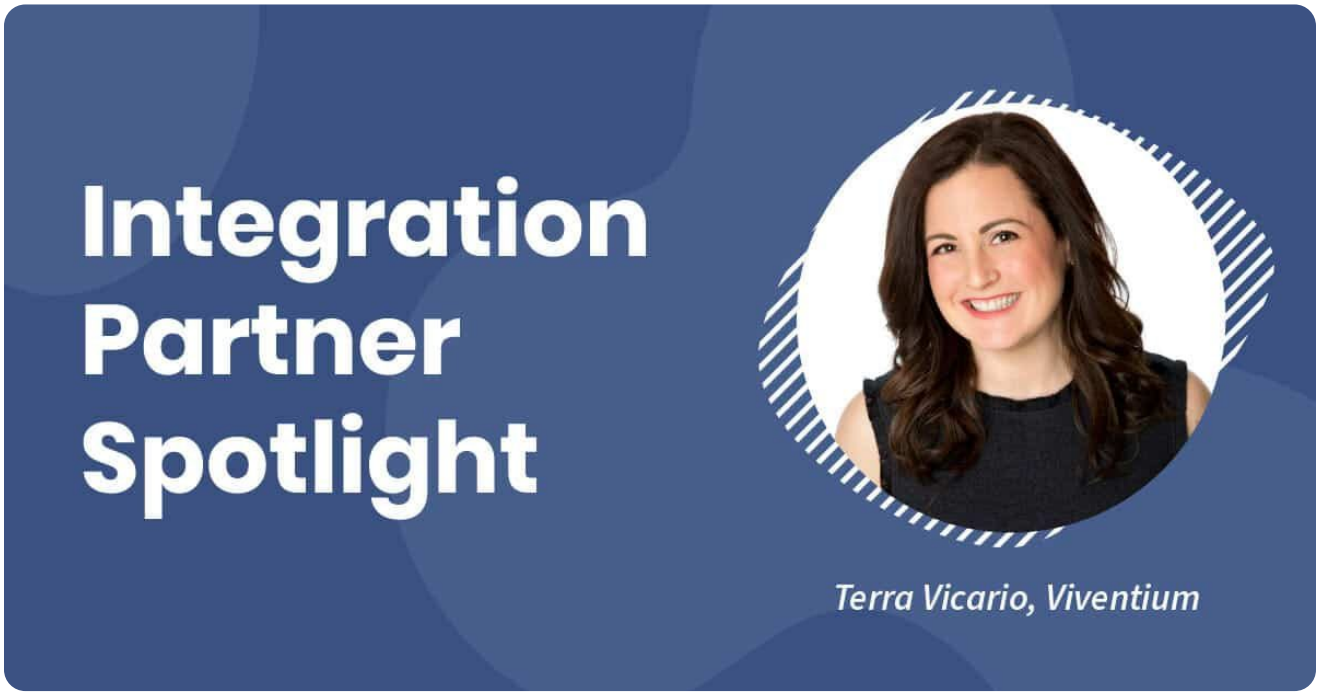
Integration & Alliance Partner Spotlight: Our CMO Terra Vicario Spoke With Our Partner DailyPay

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Viventium has been fortunate to partner with DailyPay, which provides employees with financial freedom when it comes to their pay. Viventium and DailyPay launched an API-integrated partnership in April 2020, enabling Viventium clients to offer DailyPay's on-demand pay solution to their employees. Our Chief Marketing Officer Terra Vicario has been with Viventium for six years. She is from New Jersey but has a love for the New England coast, especially Newport, Rhode Island. Terra even wrote a blog on Viventium's website about what she learned on a tour of a mansion in Newport regarding how people and companies have been competing for talent for over 100 years. While working from home, Terra has taken up some quarantine hobbies including home renovations and baking – even hosting a baking class for Viventium employees during which they made zesty lemon carrot cake. Terra recently talked with DailyPay about her job at Viventium and the value of the Viventium-DailyPay partnership. **DailyPay: You are the Chief Marketing Officer at Viventium. T ell us about your company and your role. Terra:** Viventium is an HCM company that started as

a payroll-only company based in Brooklyn, and it has expanded rapidly. We specialize in providing HCM services to home care agencies and skilled nursing facilities. My job, as Chief Marketing Officer, is to know everything there is to know about our market and to educate our partners and prospects. It is also my job to work with our product partners, which is how I got to know DailyPay. While our core competencies are in payroll and HCM, there are many other add-on features, such as on-demand pay, that employers are looking for, which is why we partner with DailyPay. **DailyPay: Viventium has an exclusive network of partners. Tell us about the value that network brings to Viventium c lients and why DailyPay was added to the mix. Terra:** If there is one thing we don't want, it's to provide a generic solution set to our clients. It is really important to offer caregivers and nurses a good onboarding experience and great benefits. These companies tend to employ people who are hourly workers doing a lot of tough and admirable work, so when it comes to deciding what to offer these employees, every little thing helps. One of the biggest challenges in these industries is retaining caregivers. That is why DailyPay was added to the mix. There are two things that are fundamental about offering DailyPay. The first is that employees really do need access to their income *when* they need it, and you never know what is going to happen in life. DailyPay truly helps people. The second thing is that DailyPay is right at the employees' fingertips. It's wonderful that employees can access DailyPay 24/7 and receive their income instantly. **DailyPay: Given that Viventium has a long history of serving companies in the health care, home care and skilled nursing industries, tell us how you work to meet their unique needs. Terra:** We service home care agencies and skilled nursing facilities of all sizes, including small franchise owners who are brand new because often those companies typically lack in-house HR or payroll expertise, and they need our help. But to answer your question, there are three aspects to this. The first is flexible software because there are a lot of different parts that go into the wages skilled nurses and caregivers earn, such as retroactive pay, overtime, and state and local laws. Our software is built to handle all of the little things that figure into wage calculations so that employers don't have to do a ton of extra work to achieve accurate pay. The second aspect is in our service model. We have remarkable service and a dedicated health services team. This team knows everything there is to know about payroll in the home care and skilled nursing industries. Our 90%+ retention rate speaks for itself. The third aspect is frictionless integration. Our clients have other software, such as time and attendance systems, that need to integrate with their payroll and HCM programs. We need to be able to work with all of these systems to help these agencies achieve success in all parts of their workflow. **DailyPay: When Viventium clients ask about an on-demand pay solution, do you find that there is any trend as to why they are looking for an on-demand pay solution? Terra:** Yes! I think that the on-demand pay industry has become very well-known. Sometimes the demand comes from employees who bring it to their employers, who then ask us about it. Other times, employers are simply looking for something to help their employees with their finances. We offer multiple products, and this is one where we can say to them, "Give your employees the flexibility to get paid how and when they want to." **DailyPay: How do you explain how DailyPay works to Viventium clients? Terra:** We explain that DailyPay is a tool for their employees. There is an app where all they really have to do is go in and request access to their earned income prior to payday. They then have their money instantly. The wonderful thing to explain to employers is that there is no

additional work to sustain the partnership. We explain that the only thing employers really have to do is educate their employees about DailyPay. **DailyPay: What are the key benefits DailyPay provides to Viventium clients? Why do you think it is important to offer on-demand pay from a specific vendor rather than as an extension of a payroll platform? Terra:** I am a big believer in working on your core competencies. We are the experts in payroll and HR, and we work with companies that are the best in other areas. The world is changing, and HR is connecting more and more to finance and looking for ways employers can keep their employees longer and more satisfied. We have analytics available for almost everything in life, so why not pay? **DailyPay: How has COVID affected how you service your clients and the need for your services? Terra:** I think where our clients have really relied on us is learning about what they needed to do with all of the information they were being given. We have a strong compliance team, and our CPAs on staff have been able to host webinars and quickly give information when there is a new COVID-related update. Viventium has made our clients' lives easier by updating everything as new information becomes available on our very own Viventium Coronavirus Update Center. Our development team even created a COVID-19 Analytics Dashboard so our clients could easily access the information they needed regarding FFCRA and CARES Act tax credits. Since the start of the pandemic, Viventium has been continuously acknowledging the hard work our clients' employees have been doing to help the world get through the pandemic. We posted a heartfelt message on our blog to show our support for health care workers during this difficult time. Recently, our CRO, Gabriel Rizzi, was a judge for the World Health Organization's Top 20 Nurses of the year event. Here at Viventium, we are grateful for this partnership.

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