

EMPLOYER

PAYROLL-CONNECTED

# On-Demand Pay

The benefit that gets employees paid, before payday.



## Meet Your New Employee Benefit!

Our On-Demand Pay benefit creates an unparalleled work experience in an increasingly competitive labor market by giving employees access to their earnings as soon as they clock out of work.



### Recruit & Retain

Attract the best talent and give your existing employees a powerful perk at no cost to them.



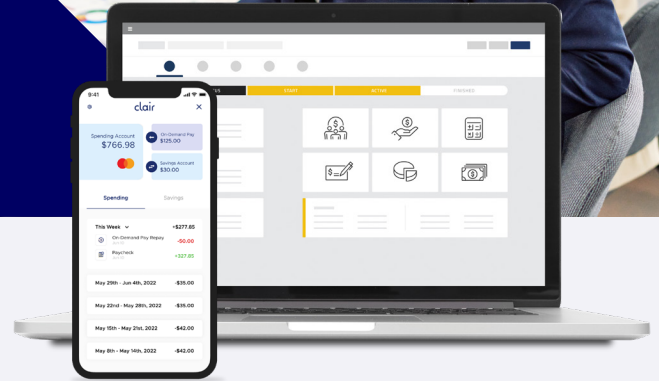
### Payroll Stays Intact

No disruption to employer cash flow, and no changes to employer payroll processes.



### Integration is Complete

PrimePay and Clair have already integrated Payroll and your On-Demand Pay benefit so that you can enable employees today.



## Key Differentiators

Clair's On-Demand Pay extends value to both employers and employees.

### NO COST TO YOU

We never charge you. When employees use their Clair Debit Mastercard® Clair gets a portion of the fee that merchants pay to Mastercard.

### NO COST TO EMPLOYEE

We promise \$0 in inactivity fees, maintenance fees, service fees, and no overdraft for employees.

### NO RISK

Clair takes on all the risk and liability. In the event that there is an issue with repayment on wage advances, Clair will bear that loss.

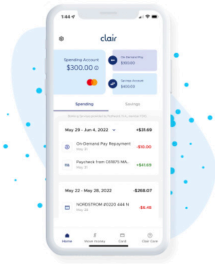
Learn more by visiting  
[PrimePay.com/OnDemandPay](https://PrimePay.com/OnDemandPay)

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 **primepay** **clair**

# How Does it Work?

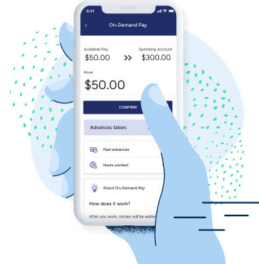
In 4 Simple Steps, your employees start earning.



1

## SIGN-UP

Create a Clair Spending Account & update direct deposit to unlock flexible access to earnings



2

## ADVANCE

Take an advance after every shift **to access a portion of earnings early and for free.**



3

## SPEND

Spend earnings anywhere with a physical or virtual debit card.



4

## REPAY

When payday hits, Clair will collect any advances taken

## Frequently Asked Questions

- How does repayment work?**  
Process payroll as usual. Clair deducts advanced wages when the paycheck hits the employee's spending account.
- What about hour adjustments?**  
Clair takes the risk and will deduct the outstanding amount from the next paycycle.
- What if an employee quits?**  
Clair takes all repayment risk and never passes it onto employers.
- How does Clair impact payroll?**  
Just like any other bank account, employees need to update their direct deposit in Payroll.
- How about taxes and deductions?**  
Clair allows employees to advance up to 50% of their gross wages to ensure that so they don't over advance.
- Employee Support?**  
They can call +1 (888) HI-CLAIR or email [support@getclair.com](mailto:support@getclair.com).

Learn more by visiting  
[PrimePay.com/OnDemandPay](https://PrimePay.com/OnDemandPay)

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