

Financial wellbeing is no longer a “nice to have” but a strategic imperative costing employers **\$4.7B** weekly



Financial stress costs U.S. companies
\$4.7 billion per week in lost productivity



More than **1 out of 5** employees run
out of money before their next paycheck



40% of Americans have less than
\$300 in savings



Employees are **5.4x** more likely to feel
loyal if you value their financial wellbeing

myFlexPay will make your business more resilient by supporting your employees' financial wellbeing



myFlexPay is created by OneSource Virtual, a leading partner of Workday. Bringing you a solution that is built in tenant, activated in hours, and requires no additional work to manage.

Offered through leading employers like Owens and Minor, Burger King, Crate & Barrel, CarePath, Popeyes Chicken and Floor&Decor. This technology makes work more financially inclusive, fair and rewarding for over three million people.

How we can help you achieve your goals

We now face unprecedented competition for talent - and wellbeing is essential to recruitment. Through myFlexPay, clients transform their employee experience and enjoy higher shift fulfillment rates, quicker recruitment, stronger retention rates, and improved financial wellbeing throughout their workforce.

"Staff get access to their earned pay at any time, which reduces their financial stress, improves their wellbeing and allows them to bring more of themselves to work."

Heidi N. Heniff

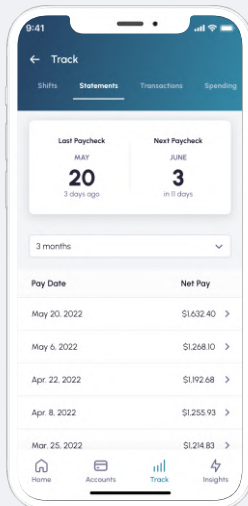
Associate Director, Benefits

Crate&Barrel

- + **16%** increase in retention rates (shift-based hospitality company)
- + **11%** increase in hours worked per week (based on analyzing over 300k employees using myFlexPay technology)
- + **27%** increase in talent attraction for those advertising access to myFlexPay technology

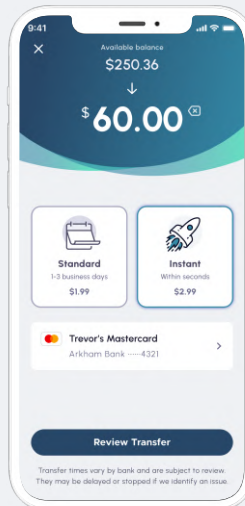
How myFlexPay works

When you offer myFlexPay to your employees, they get our market-leading smartphone app made up of a suite of tools. The four main features will put them on the road to financial wellbeing.



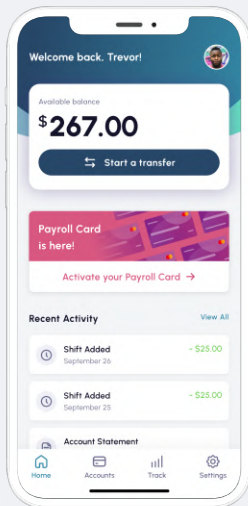
Budgeting

Full visibility on earnings and real-time tracking of shifts making it easier for employees to budget.



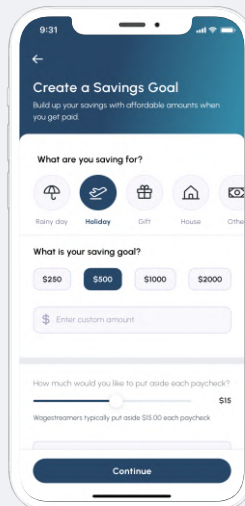
Flexible Pay

Flexible access to earnings, as employees want it, when employees need it.



Education

Bite-sized financial education content, designed to promote financial literacy and long term planning.



Savings

Automated savings direct from pay, ensuring greater financial resilience.

myFlexPay technology is loved by...



3m
employees



500
organizations



54% averaged adoption
rate across clients

The impact on employees

Our collective mission is to bring a fair financial service to your employees and bring better financial health and stability by preventing employees from entering cycles of debt.

myFlexPay findings on employee impact

Through their usage of myFlexPay technology, employees report a reduced reliance on credit and an improved ability to plan and feel in control of their finances.

90%



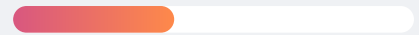
report that their financial situation has either remained stable or improved

72%



used their credit card less

39%



saving for the very first time with myFlexPay

55%



reported improvements to their ability to plan their finances

73%



people use payday loans less

"Fantastic because it **takes away the stresses** that come with not knowing exactly how much I'm getting paid every shift."

"Love this facility, to enjoy what you've earned when you need it, **reducing my need to use credit cards.**"

"It's made life so much easier knowing I can access my wages. Taken a **massive weight off my shoulders** for the long term."

"It's been a Godsend for help with **managing my finances.** It's actually helped me rack up less debt and gain better control of my finances."

The myFlexPay difference



Proven social impact based on Stream's social charter



100% inclusive and accessible to all employees, supports DE&I initiatives



Access to **customized financial wellbeing insights** on your employees via your own Admin Portal



No impact to your cash flow, OneSource Virtual funds all employee transfers



No impact to your payroll process, outstanding transfers are settled automatically



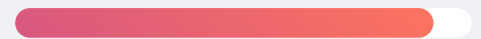
No SaaS or ongoing fees



myFlexPay is powered by financial wellbeing experts, Stream.

Stream is a charity-backed B-Crop organization focused on designing fair financial tools for global workers.

90%



say their financial situation has improved with Stream's technology

Certified



Corporation

Want to know more?
Book in a short introduction session
with a member of our team

Book now