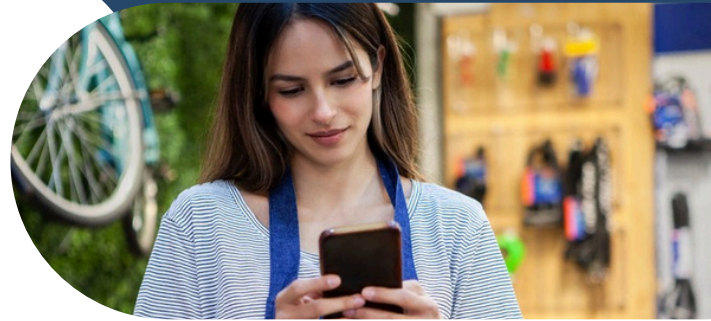


Employee Financial Well-Being Solutions

Helping your workforce thrive so your business can too



Financial stress doesn't stay at home. When employees struggle with money management, late payments, or limited access to their earned wages, it's seen in productivity, retention, and workplace morale. HR, payroll, and finance leaders face increasing pressure to support workforce well-being while managing operational complexity and risk.

Traditional payroll is transactional — a paycheck is delivered on payday. But today's workforce needs more: tools that provide control, reduce stress, and support real financial confidence. Without them, organizations risk higher turnover, lower engagement, and mounting administrative burden from manual processes.

Turn payroll into a powerful employee benefit

OneSource Virtual (OSV)'s employee financial well-being solutions transform payroll from a periodic transaction into an ongoing support system. Purpose-built for Workday customers, our solutions give employees the autonomy to access their earnings when they need them and the tools to manage money confidently, all while reducing risk and administrative work for your teams.

Freedom and choice at the core

Earned wage access is the foundation, giving employees control over their own money on their terms. They've earned it. They should be able to access it when they need it.

Surrounded by practical support

Beyond access, we provide the digital infrastructure employees need to navigate life's financial demands:

- **Direct Deposit Switching** – Secure, self-service account updates without paper forms or HR intervention
- **Verification of Income and Employment** – Instant, automated verifications for mortgages, loans, and more — no delays for employees or HR
- **Payroll Bill Pay** – Automated bill payments that reduce stress, prevent missed payments, and support financial confidence

Plus financial well-being tools

- Interest-bearing savings accounts
- Budgeting tools and financial education
- Consumer-directed HSA, FSA, and lifestyle account visibility
- Automated W-2 uploads to H&R Block and TurboTax
- Secure payroll cards for flexible access

Proven impact from employees:

90%

say their finances have improved

82%

feel more positive about their employer

85%

decrease in use of high-cost credit products

Based on myFlexPay customers after 3 months of service

"myFlexPay has helped me a lot. I also now save more than I ever did before."

Employee user

"I'm glad that this has been an option for us. It has come in very handy when needing to make payments on time."

Employee user

Proven impact from leaders:

"We've always had the mantra of 'people, customers, sales, profits.' If we take care of the first two, the other two take care of themselves."

Brian Orr, CFO, Greenix

"Once implemented, the number of glowing responses was noticeable; we haven't had negative feedback. It's only been positive. Month over month, the number of people using it keeps increasing."

Retail customer

"It's so behind the scenes, you don't even see it. The ability to set and forget is a big deal to any payroll team, especially when free time is already scarce."

Retail customer

Complete employee financial well-being features



Access and control

- Earned wage access (myFlexPay)
- Payroll cards



Financial management

- Interest-bearing savings accounts
- Budgeting tools
- Financial education resources
- myFlexSpend account visibility (HSA, FSA, lifestyle accounts)



Life event support

- Verification of Income and Employment (The Work Number® and Verification Exchange™)
- Payroll Bill Pay
- Automated W-2 uploads to tax platforms
- Direct Deposit Switching

Why OneSource Virtual?



Purpose-built for Workday

Built specifically for Workday customers, our solutions integrate seamlessly with your existing system, eliminating the need for complex implementations or workarounds.



Proven results

Real impact for employees and organizations, backed by data and customer success stories.



Employee-first

We design for the people doing the work, delivering tools that reduce stress and build confidence while making life easier for your HR and payroll teams who want to implement these types of solutions.

Ready to turn payroll into a benefit that supports your entire workforce?

Let's talk.

OSV offices

Dallas, Texas | Phoenix, Arizona | Derry, Northern Ireland

www.onesourcevirtual.com

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