myFlexPay by onesource VIRTUAL

Elevate the pay experience

Financial stress is an obstacle for businesses and employees

$4.7 billion In productivity is lost per week due to workplace financial stress[6]

$$$,$$$ **42%** of six-figure earners are living pay-check to paycheck[2]

1 in 3 workers are distracted at work due to financial anxiety[7]

1 in 4 people are financially excluded[4, 5]

But there's good news

90% of people who use flexible pay report that their financial circumstances have improved[8]

70% have an improved ability to plan[8]

55% are now able to set aside savings[8]

Flexible, modern pay solutions are a win-win

66% Of people would switch jobs for one that values well-being[11]

Your employees are **5.4x more likely to feel loyal to you** if you value their financial wellbeing[12]

33% of all myFlexPay users don't access their pay-on-demand but instead use the app to budget & learn[8]

62% of people who use flexible pay also have savings; many people prefer to spend their pay on everyday items and keep their savings for a specific purpose[9]

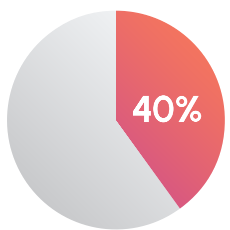
Businesses have saved

$28.9M In absenteeism costs with myFlexPay[13]

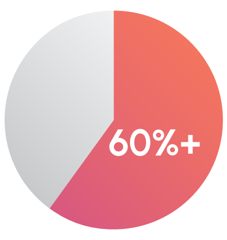
$16.3M In churn costs with myFlexPay[13]

$114 In lost productivity costs with myFlexPay[13]

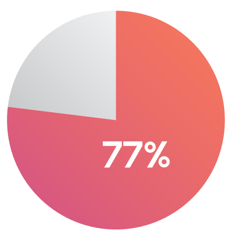
The future of pay is more than just earned wage access



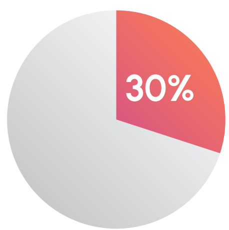
Almost **40%** would consider using a mobile wallet to pay a bill[14]



More than 60% of the world population will use digital wallets by 2026[15]



77% believe their employer should support their financial preparedness for healthcare costs[16]



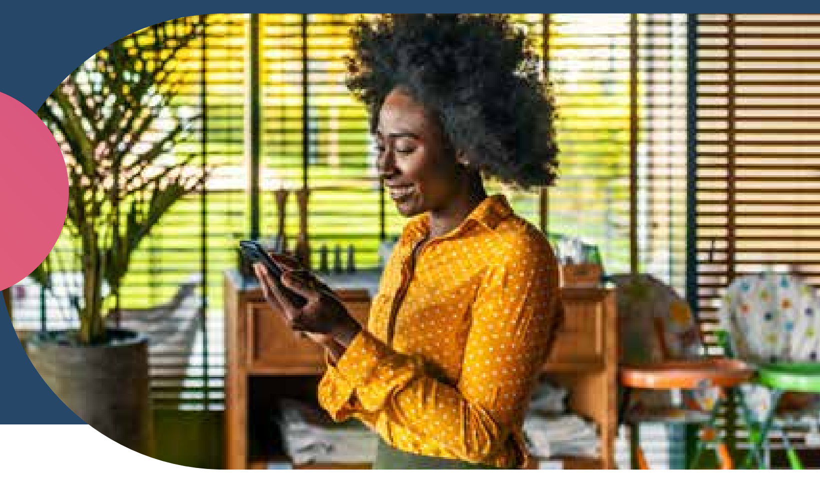
Tax Advantaged accounts save consumers **30%** in state/federal taxes and represent a **7.65%** FICA savings for employers[17]

What's the solution?

A robust employee well-being solution that integrates seamlessly with your technology and processes.

myFlexPay by OneSource Virtual, powered by Stream.

Contact us to learn more



[1]CNBC, [2]PYMNTS, [4]Federal Reserve Bank of San Francisco, [5]Morning Consult, [6]Benefits Pro, [7]HR Dive, [8]myFlexPay 3-month post-enrollment anonymous survey. Data collected on an ongoing basis, [9]Wagestream, [10]Everest Report October, 2022, [11]Empower, [12]Wagestream, [13]Wagestream data analysis of myFlexPay clients, [14]ACI Worldwide: 2022 Pulse Report, [15]computerweekly.com [16]Alegues survey 2023, [17]Alegeus survey of 1,175 consumers in October 2022