



Simplifying Workforce Management

Pay on Demand
Powered By Clair

**A brand-new app that empowers your employees to “tap for pay,”
directly from Time Data Systems**

What Is On-Demand Pay?

- On-demand pay is a new and growing employee benefit category
- Allows employees to access wages they’ve already worked for but that haven’t yet been paid out — without the employer needing to front the capital
- Doesn’t require any changes to employer payroll; all the money is advanced and collected by Clair, a third-party provider

How It Works:

Pay on Demand is easy to use and fits right into your existing processes:

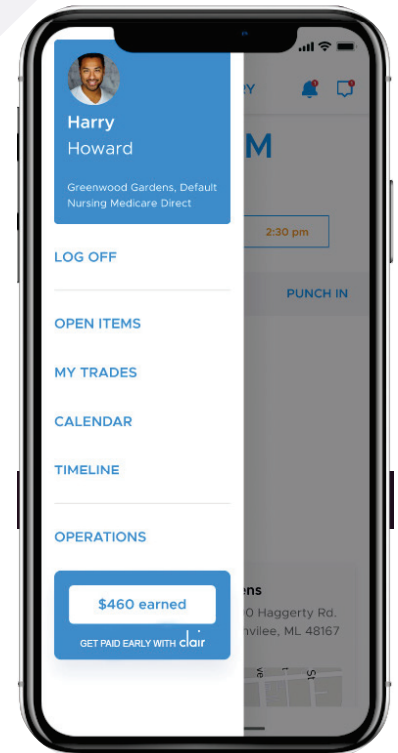
1. Employees simply switch their direct deposit account to Clair.
2. Clair offers free wage advances to employees at the end of each shift.
3. Requested advances are transferred to the Clair account and can be used immediately with a Clair Debit Mastercard®.
4. Advances are deducted once employees receive their pay-check.

The service is free for employers and doesn’t charge employees for wage advances.

Benefits For Employees:

- Free wage advances provide employees with greater liquidity and improved financial health
- The digital bank account and debit card are a crucial help to unbanked or underbanked employees
- Employees can pay for emergency expenses without having to borrow from predatory, high-interest payday lenders

Pay on Demand works alongside your payroll system and doesn’t require you to make any changes. Offering instant payment helps you become an employer of choice and enjoy benefits in several key areas:



Increased workforce productivity

86%

of employee users improve their job performance

34%

reduction in absenteeism among users

Savings in hiring, training, and recruitment, especially for seasonal and part-time roles

40%

reduction in employee turnover

200%

increase in job applicants

200%

reduction in the time it takes to fill positions

Reduced payroll expenses

\$4.43

per-employee-per-month savings in printing paper checks

100%

increase in working capital by moving to biweekly payroll

Sign up for Pay on Demand and become an employer of choice today — at no cost to your business. To learn more, visit TimeDataSystems.com.

Clair Spending is a demand deposit account established by, and the Clair Debit Card is issued by, MetaBank®, N.A., Member FDIC. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Clair Savings Account is established by MetaBank, N.A., Member FDIC. Standard data rates may apply.

