

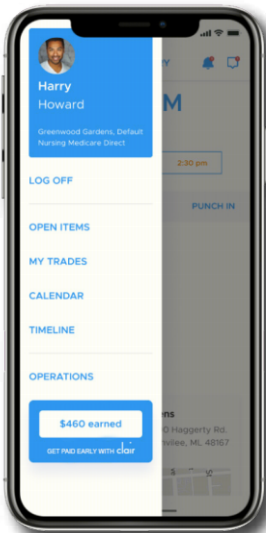


PAY ON DEMAND ALLOWS EMPLOYEES TO "TAP TO PAY"

When your company offers pay on demand (POD), you're offering a unique and growing benefit to your employees. Pay on demand allows employees to access wages they've already earned from completed shifts without waiting until the end of the pay period. **All of this occurs without the employer needing to front the capital. Also, there are no fees to the business or employee.** Notably, this benefit doesn't require changes to employer payroll. The money is advanced by Clair, a third-party provider.

ATTRACT AND KEEP GOOD EMPLOYEES

Data shows that having this benefit yields outstanding results for both employees and employers. Productivity is improved. In addition, savings occur by lessening the need to hire, train, and recruit employees. Payroll expenses are reduced by removing the need to print checks.*



THE NO-COST, EASY-TO-USE BENEFIT

This benefit, using Attendance on Demand, is set up with the help of a third-party to free your business capital and encourage employee autonomy.

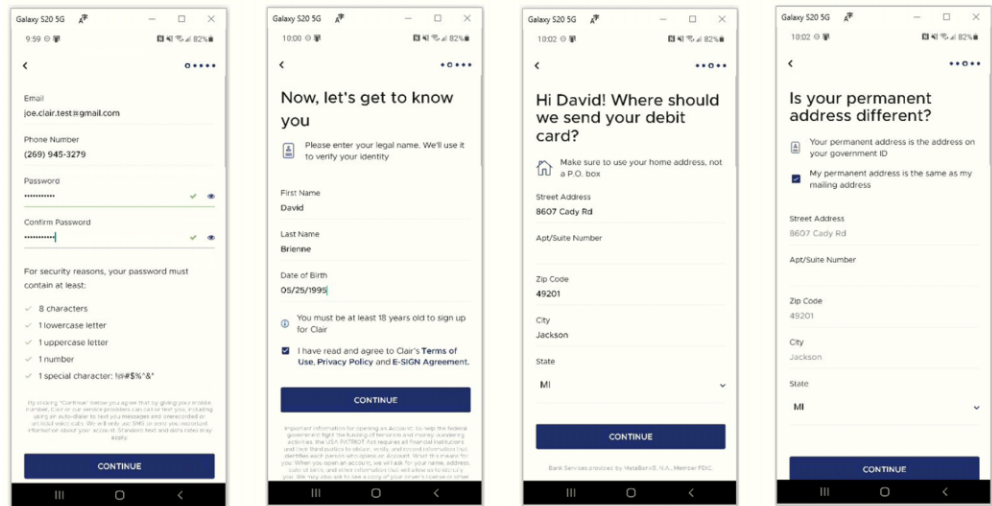
In addition, pay on demand allows employees the flexibility they need without exposing them to predatory loans, high-interest payday loans, additional stressful side hustles, or other pitfalls.

(815) 484-2100 HumanCapitalManagement@icico.com

AFTER JUST A FEW STEPS, EMPLOYEES HAVE ACCESS TO THEIR EARNED WAGES

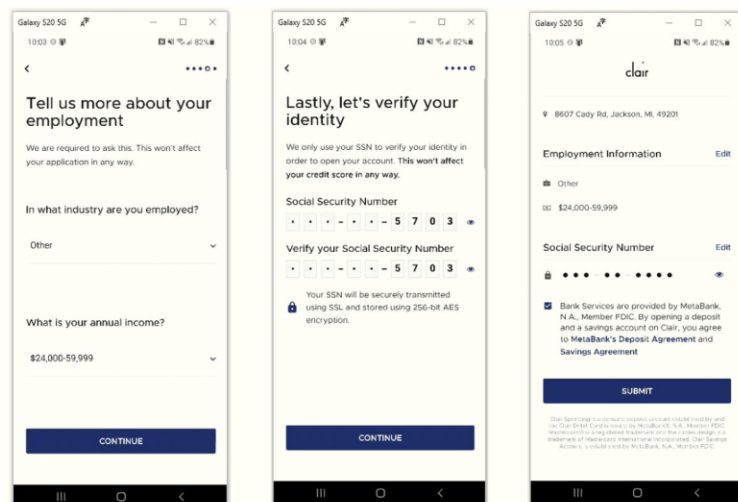
STEP 1:

Employees create a bank account and enter in basic information (e.g. name, address, date of birth).



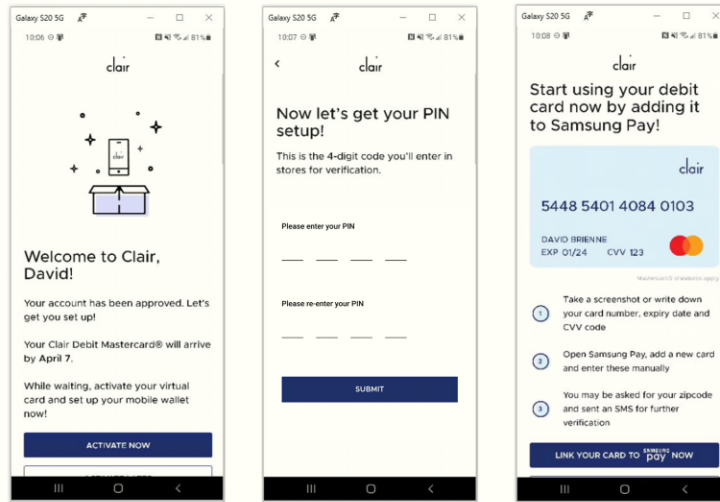
STEP 2:

Employees share employment information and social security number to verify their identity.



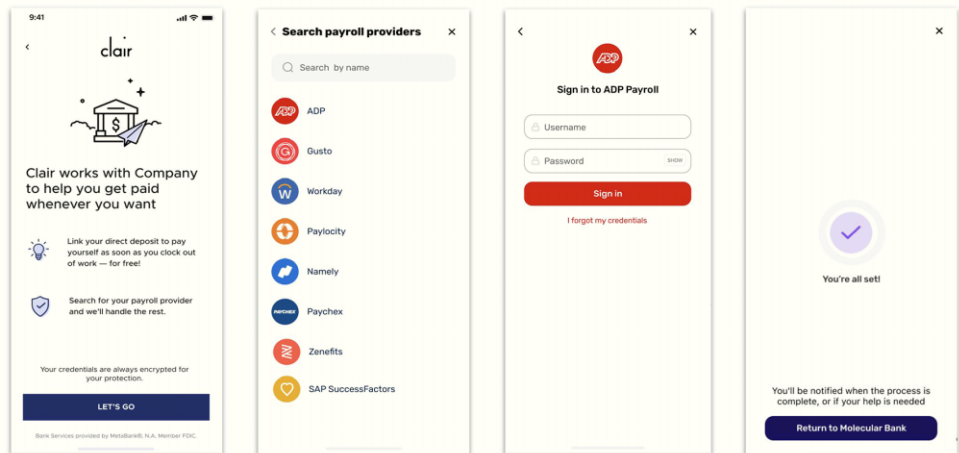
STEP 3:

Employees can activate and start using their virtual card immediately.



STEP 4:

Employees switch their direct deposit information to their new Clair bank account through the payroll self-service portal or by using AtomicFi.



Contact us if you would like to offer this benefit to your employees.

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* Sources include, "Could Earned Wage Access be your next big payroll move?" Improvizations, "2017 Employee Wellness Survey" PricewaterhouseCoopers, and "More Employers Embrace Global Payroll Strategy" Bloomberg Tax

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.