

Earned Wage Access is helping employees and their employers thrive.



See how Earned Wage Access (EWA) solutions and Visa Direct's real-time¹ payment capabilities enable fast access to wages when they're needed most.

Employees need faster access to their earnings

- Even before the COVID crisis, surveyed workers said² that:
 - 44% have less than **\$500** saved for sudden expenses and report that cash flow is a monthly concern
 - 68% believe that the stress of personal finance is impacting their health
 - 84% spend time at work worrying about personal finance

And faster access to wages can help build worker productivity and choice:

- 89% would work longer for an employer who offers EWA²
- 79% would switch to an employer who offers EWA²



Visa Direct enables fast payments to billions of cards and accounts

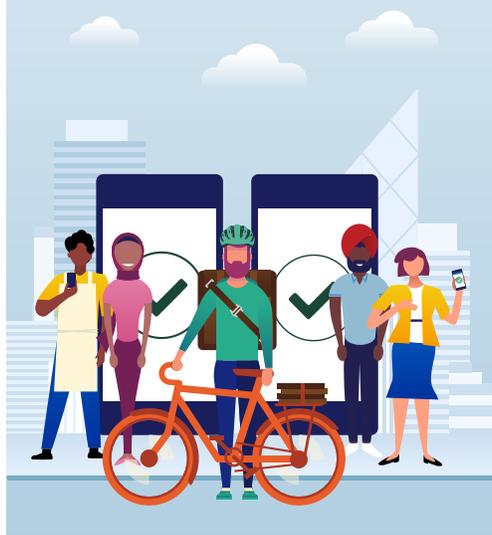
2B+ Visa Direct transactions for **\$235B+** in 2019³

Reaches **3B+** cards worldwide, including nearly **2B** in real-time¹

Real-time domestic payouts in **130** countries

Support for payouts in **160+** currencies

Visa Direct includes a robust risk management framework



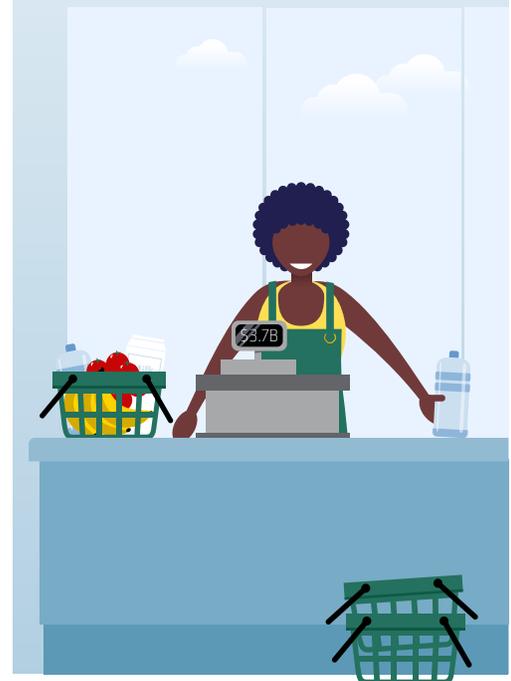
Innovative EWA solutions use Visa Direct to send earned wages to workers in real-time¹

Value of EWA payments with Visa Direct:
53M+ EWA payouts in one year⁴

\$3.7B+ value of EWA payouts in one year⁴

146% YoY growth in EWA transactions in Q1 2020⁵

Multiple EWA solutions enabled by Visa Direct are now available to employers



[1] Actual fund availability varies by receiving financial institution, receiving account type, region, and whether transaction is domestic or cross-border [2] Earned Wage Access Preferences Survey (April 2019). Commissioned by Visa and conducted by AYTM among 1,000 employees across the United States [3] VisaNet data, calendar 2019 [4] VisaNet data, twelve months ending April 2020 [5] VisaNet data, January-March 2019 and January-March 2020