

# Instant on-demand pay for your employees



Hiring and retention are critical to business success. The right tools can make all the difference.

With Viventium Pay powered by Tapcheck, it's easy to offer on-demand wage access at no cost to your business and with zero changes to your payroll process.



**Free for your business, available instantly**



**No cash flow disruptions**



**No added work for payroll**

## Build your competitive edge

- ✓ **Attract and retain talent**  
Employees choose and stay with employers who offer on-demand pay
- ✓ **No-cost, zero hassle**  
Fully integrated with your payroll and at no extra cost to you
- ✓ **Integrated, effortless pay**  
Seamless integration with no disruptions to current payroll processes

## Empower your employees

- ✓ **Instant access to earned wages**  
Employees avoid stress between payday and access earned pay anytime
- ✓ **Financial stability = less stress**  
Reduce reliance on payday loans, overdraft fees, and borrowing worries
- ✓ **Seamless Experience**  
Easy-to-use mobile app with same or next-day transfer options

# Effortless earned wage access

Unlock **instant** financial wellness for your employees

## How do you determine an employee's pay?

Our algorithm analyzes Viventium payroll data to ensure employees access only earned wages, with balances updating automatically for pay changes.

## How does this change my payroll process?

Payroll stays the same—no changes! You'll see a new 'INSTPAY' deduction for employees who accessed wages early, reflecting their total transactions for the pay period.

## Is this compliant with wage and labor laws?

Yes, Tapcheck complies with state regulations, allowing access to earned wages only. We prioritize data privacy and security to protect your business and employee information.

## How much does this cost?

There is no cost to employers—Tapcheck funds 100% of the advances. Employees pay a small, ATM-like fee, starting at \$3.50 for next-day delivery and \$4.95 for instant-delivery.

## How are advances reimbursed?

At the end of each pay period, Viventium automatically remits the total 'Tapcheck' deductions, ensuring all early wage transactions are seamlessly reimbursed to Tapcheck. No extra steps for you.

## I want to get started, what's next?

Contact your Viventium CSM to get started—Tapcheck will handle setup, support, and employee onboarding. Employees download the app to access their earned wages early. Simple as that!