

## Fee Structure for Major EWA Companies

### Employer-Integrated companies

	Branch	DailyPay	Payactiv
Maximum Advance	50% of wages earned, capped at \$1,000 per pay period.	100% of wages earned, up to a \$1,000 limit/per day, separate from the DailyPay Visa Card	Up to 50% of earnings or up to \$500, different from the Payactiv Visa Card
“Instant” access fees	Free to White Label Branch debit account	Free to DailyPay Visa Card <sup>1</sup>	Free to Payactiv account by Direct Deposit
	\$2.99 for amounts \$25 and under, \$3.99 for amounts \$25.01-\$75, and \$4.99 for amounts over \$75.	\$3.49 - \$3.99 flat fee per instant transfer - varies by employer <sup>2</sup>	\$2.49 per transaction for Payactiv debit card. Direct deposit of \$200 per pay period to avoid a fee.
	\$2.99-\$4.99 to external account (varies based on amount)		\$3.49 for instant or bank transfers for non-Payactiv cards
Tipping	No	No	No
Repayment	Employer debits payroll	Employer debits payroll	Employer debits payroll

### Direct-to-Consumer companies

	Brigit	Dave	Earnin	FloatMe	MoneyLion
Maximum Advance	\$25 - \$500 (eligibility varies)	\$25 - \$500	\$20-\$150 per day, \$1,000 per pay period	Most transactions \$10-50, up to \$200 (eligibility varies)	\$500 OR up to \$1000 for RoarMoney customers
Monthly fee	Plus plan \$9.99 <sup>3</sup> Premium Plan \$15.99 <sup>4</sup>	\$1.99, up to \$5.99 Inactive Fee after 12 months is \$5/month	For EarnIn Card Holders, \$2.99/month (autopay), or \$12.99/month (manual pay)	\$4.99/month	RoarMoney Membership \$9.99/month
Access in 1-3 days (ACH)	Free	Free	Free	Free	Free
Fees for “Instant access”, “Express access”, “Instant Floats”, or “Turbo” delivery	\$0.99 - \$3.99 with the \$9.99 monthly plan option	1.5% for instant transfer to an external bank account	Early pay starts at \$2.99 (2 days early)	Instant Float Fee varies starting at \$1.00 for \$10 float, up to \$7.00 for \$200 float	Turbo Delivery up to \$6.99 to a RoarMoney account, or up to \$8.99 to an external account.
	Free with the \$15.99 Premium monthly plan option		\$3.99 for lightning speed (within minutes) for \$75 or less, \$5.99 for lightning speed for greater than \$75		
Tipping	No	Solicited	Solicited	No	Solicited
Service Fee	No	5% of transferred amount, \$5 min, \$15 max	No	No	No
Repayment	Direct Debit <sup>5</sup>	Direct Debit <sup>5</sup>	Direct Debit <sup>5</sup>	Direct Debit <sup>5</sup>	Direct Debit <sup>5</sup>

<sup>1</sup> [DailyPay] free to cardholders, all others \$3.49 - \$3.99.

<sup>2</sup> [DailyPay] employer may choose to cover.

<sup>3</sup> [Brigit] includes a monthly subscription (\$9.99) plus an express fee for instant access to funds = \$0.99 to \$3.99 per transaction.

<sup>4</sup> [Brigit] no express fee for instant access with the premium plan.

<sup>5</sup> Direct Debit from worker’s bank account.