

# Wage Access Options Buyer's Guide



1. Budgeting and Savings Tools
2. Electronic Bill Pay
3. Employee Has Administrative Control
4. Employers Have Administrative Control
5. Financial Wellness/Literacy/Counseling
6. Free Earned Wage Access Solution
7. Funding Provided by Employer
8. Funding Provided by Vendor
9. Funds Available to Employee Immediately
10. Government Compliance (State and Federal)
11. Integration Capabilities
12. Mobile App for Employee Access
13. Purchase Discounts
14. Transfer to In-Network Banks Available
15. Transfer to Out-Network Banks Available

## FEATURES

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
ADP WAGE PAYMENTS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
ALIGHT SOLUTIONS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
EARNIN	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓
GLOBAL PAYMENTS	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓

### ADP Wage Payments

1 ADP Boulevard  
Roseland, NJ 07068  
866-332-0584

[www.adp.com/wagepayments](http://www.adp.com/wagepayments)

ADP Wage Payments is a comprehensive, all-inclusive suite of cutting-edge payment solutions. For businesses looking to modernize payments, reduce costs, and streamline operations, this suite can move your company closer to 100% electronic pay.

**Contact:** Sales



### Alight Solutions

4 Overlook Point, Ste. 40P  
Lincolnshire, IL 60069  
866-553-2582

[www.alight.com](http://www.alight.com)  
[people.solutions@alight.com](mailto:people.solutions@alight.com)

Alight's solution provides employees with financial flexibility through immediate access to earned wages. Funds are disbursed to a digital wallet/paycard, offering a seamless integration with existing systems and at no cost for employers or employees in the United States and Canada.

**Contact:** Sales Team



### EarnIn

200 Portage Ave.  
Palo Alto, CA 94306  
650-388-8135

[www.earnin.com/employers](http://www.earnin.com/employers)  
[employers@earnin.com](mailto:employers@earnin.com)

EarnIn provides financial wellness benefits, including on-demand pay, to more than 4.4 million U.S. employees, enabling them to access over \$20 billion of their earnings without waiting for payday. With zero business cost and zero integration required, businesses of all sizes can offer this benefit in days.

**Contact:** Sales



### Global Payments

5995 Windward Parkway  
Alpharetta, GA 30005  
800-421-5613

[www.globalpayments.com/employers/employee](http://www.globalpayments.com/employers/employee)  
[businesspartnerships@globalpay.com](mailto:businesspartnerships@globalpay.com)

Global Payments is an all-in-one payroll, HR solutions, and employee payments partner. We provide companies with innovative tools, including earned wage access (EWA), digital tip solutions, paycards, and incentive and disbursement programs.

**Contact:** Sales Team



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	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
INSTANT FINANCIAL			✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	
MONEY NETWORK	✓	✓	✓	✓	✓	✓		✓	✓		✓		✓	✓	
RAPID!	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	
U.S. BANK	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			

### Instant Financial

2500 Northwinds Parkway  
Ste. 375  
Alpharetta, GA 30009  
[www.instant.co](http://www.instant.co)  
[sales@instant.co](mailto:sales@instant.co)

From earned wage access (EWA) to electronic tips and a paycard, Instant integrates with payroll and time and attendance (T&A) systems without impacting existing processes, ensuring employees get paid how they want—free of fees.

**Contact:** Sales



### Money Network

2900 Westside Parkway  
Alpharetta, GA 30004  
866-711-4609  
[www.moneynetwork.com](http://www.moneynetwork.com)  
[mnsales@fiserv.com](mailto:mnsales@fiserv.com)

With the Money Network Electronic Payroll Delivery Service, we can help you achieve 100% electronic payment of wages, simplify and optimize payroll processes, and reduce administration costs.

**Contact:** Sales



### rapid!

114 W. 7th St., Ste. 240  
Austin, TX 78701  
888-828-2270  
[www.rapidpaycard.com](http://www.rapidpaycard.com)  
[sales@rapidpaycard.com](mailto:sales@rapidpaycard.com)

The rapid! platform serves today's overworked payroll departments. The combination of rapid! PayCard, OnDemand, and Disbursements enables employees to choose HOW and WHEN they get paid without added employer costs.

**Contact:** Sales



### U.S. Bank

200 S. 6th St.  
Minneapolis, MN 55402  
800-881-1945  
[www.usbank.com/prepaid/](http://www.usbank.com/prepaid/)  
[prepaid@usbank.com](mailto:prepaid@usbank.com)

U.S. Bank and FSV, a subsidiary of U.S. Bank, are leaders in payment solutions. Our electronic disbursements are secure, efficient, and convenient. We're a trusted partner in supporting card programs.

**Contact:** Sales Manager

