

Early Wage Access Company Details

Company	Model		Pricing/ revenue source	Access details
	Payroll-based	Direct to consumer		
Branch	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No charge for access; debit card interchange fees	Payroll-based: Up to 50% of net wages earned. D2C: Prove employment, provide access to account to verify income, geolocation to estimate time at work. Up to 20% of average direct deposit can be advanced. Disbursement to debit card or account.
Brigit		<input checked="" type="checkbox"/>	Included in \$9.99/month subscription fee	\$80-\$250 is available (depending on income and other factors) via an auto advance to prevent an overdraft or via a manual request.
Ceridian (On-Demand Pay), coming Q1 2020	<input checked="" type="checkbox"/>		No charge for access (part of larger HR platform subscription paid by employer); debit card interchange fees	Employer has option to set usage guardrails, disbursements made to payroll card or bank account.
DailyPay	<input checked="" type="checkbox"/>		\$1.25 (next day) or \$2.99 (instant) per transfer. Some employers cover or subsidize fee for employees.	Up to 100% of net wages can be advanced, but employers have option to tamp that down (however, it is uncommon for users to elect to access more than 50%).
Dave		<input checked="" type="checkbox"/>	Included in \$1/month subscription fee; users also asked for a tip	Up to \$100 is available via an auto advance per pay period.
Earnin		<input checked="" type="checkbox"/>	Voluntary tips from users of up to \$14	Up to \$100 per day (\$500 per pay period).
Even	<input checked="" type="checkbox"/>		Included in \$8/month subscription fee paid by consumer, employer, or hybrid	Up to 50% of net wages earned.
FinFit	<input checked="" type="checkbox"/>		\$4.95 per access; some employers pay 1-3 fees per year per employee	Up to 50% of wages earned; limit of one access per pay period.
FlexWage	<input checked="" type="checkbox"/>		Employer pays monthly fee per enrolled employee OR employee pays \$2-\$5 per access, subject to monthly cap, OR hybrid approach in which employer buys down fee and monthly cap charged to employee	Up to 100% of net pay; employers can set and manage policies around early-access frequency and amount by pay period, month, and year.

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Gusto (Cash Out)	<input checked="" type="checkbox"/>		Employee pays 1% of amount accessed	Up to 50% of net wages earned, with absolute cap of \$1,000. Can use up to twice per month. Described as a loan, with example APRs disclosed.
Honeybee	<input checked="" type="checkbox"/>		Employer pays \$100-200/month for access to suite of solutions (earned wage access, 0% APR loan product, and 1:1 financial coaching).	Accesses meant to be for small amounts (<\$250). If wanting more, directed to loan product repayable over four pay periods at 0% APR.
Instant Financial	<input checked="" type="checkbox"/>		Debit card interchange fees, monthly subscription fee per user (~\$1/month) paid by employer.	Up to 50% of wages earned in last shift available on "use or lose" basis, does not accumulate over pay period.
PayActiv	<input checked="" type="checkbox"/>		\$3-5 per pay period, regardless of number of accesses. No cost if access is used for billpay or purchase via Amazon.	Up to 50% of net wages earned.