Earned Wage Access (EWA) provides early access to already earned wages, helping both workers and employers.

Today's changing workforce is driving the need for a new way to handle access to earnings. Visa's real-time push payments platform, Visa Direct, is powering faster payments to those who need it most.

The current challenge for employees
Employees need faster access to their earned wages.

- 44% of surveyed workers have less than $500 saved for unexpected expenses.

Based on Visa research, 84% of surveyed workers are looking to access less than $500 per pay cycle and use the money to buy essential items such as gas, groceries and to pay utility bills.

The current challenge for employers
Employers need tools to help hire, engage and retain workers.

- 84% of surveyed workers spend time thinking about or dealing with finances at work.
- 34% of surveyed workers spend 4 or more hours each week thinking about personal finances at work.

Earned Wage Access is the solution
Earned Wage Access (EWA) can help employers attract, retain and engage employees.

- 89% of surveyed workers would be willing to work longer for an employer who offered Earned Wage Access.
- 79% of surveyed workers are more willing to switch to employers already offering EWA.

Visa Direct enables real-time payments of earned wages.

To learn more visit visa.com/visadirect


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