

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

Source: Earned Wage Access Preferences Survey (April 2019). Commissioned by Visa and conducted by AYTM among 1,000 workers across varying industries in the United States.