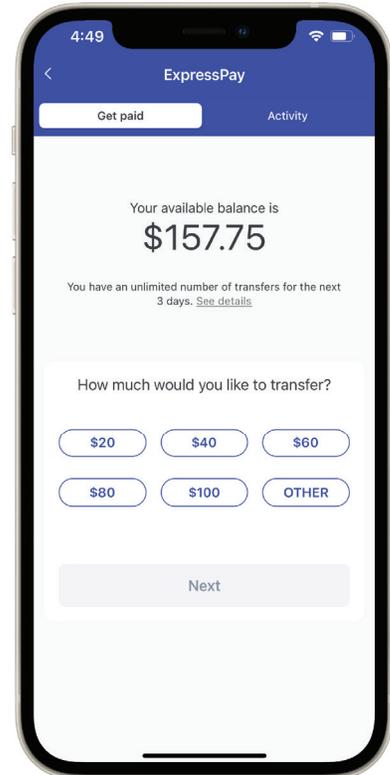


TRANSFORM HOW YOU ATTRACT, RETAIN & PAY YOUR HOURLY WORKERS

The financial wellbeing of hourly workers is more crucial than ever. Many hourly workers are living paycheck to paycheck. Unexpected expenses, such as medical emergencies, car repairs, or sudden home maintenance can create significant financial burdens. Delays in wage access can lead to financial instability, forcing workers to turn to high-interest payday loans or incur late fees on bills, further worsening their financial strain. Access to wages earned, often referred to as "earned wage access" (EWA), stands as a pivotal factor in enhancing the quality of life for these employees. EWA allows workers to promptly access their earned wages to cover these unforeseen costs without resorting to debt or compromising other financial obligations.

In today's competitive labor market, providing innovative and meaningful benefits is key to attracting top talent. Offering early wage access as part of your benefits package increases employee referrals, making your company a sought-after place to work.

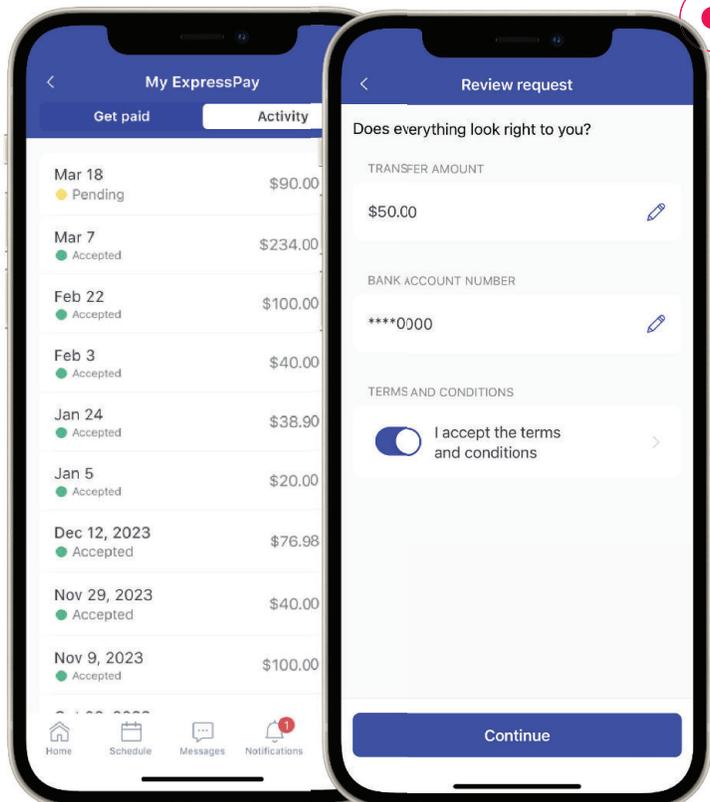
With ExpressPay by WorkJam, your organization becomes an attractive choice for potential employees, enhancing your reputation as an empathetic, forward-thinking employer of choice.



PRODUCT OVERVIEW: EXPRESSPAY

ExpressPay, the revolutionary feature within our Digital Frontline Workplace solution, is redefining benefits for hourly employees and setting a new standard for employee financial wellbeing. ExpressPay offers employees instant access to their earned wages, ending the stress and financial strain of waiting for the traditional bi-weekly payroll. With ExpressPay, your employees have the flexibility to receive their pay within the hours of their shifts, promoting financial stability and peace of mind. This notable feature not only enhances employee satisfaction but significantly contributes to increased retention rates and lowers hiring costs by fostering a loyal and engaged workforce.

Our commitment extends beyond just early wage access – we provide a fee-free, company-endorsed solution that safeguards employees from the pitfalls of predatory lending and unnecessary debt. ExpressPay stands out by offering an economical alternative to payday loans and other advance-pay apps, without compromising employee data privacy. By integrating with an optional debit card, even employees without a bank account can benefit from this service, ensuring inclusivity and accessibility for all.



COMMON CHALLENGES ADDRESSED

Without ExpressPay, hourly workers and their employers may grapple with:

- **Financial Stress For Employees:** Living paycheck to paycheck amplifies employees' financial stress, affecting their mental and physical wellness. Unexpected expenses lead to undue financial burdens, resulting in decreased happiness and engagement.
- **High Turnover Rates:** Delay in pay contributes to higher turnover rates as employees look for more immediate financial solutions. Cost implications for businesses are significant, including increased expenses related to recruitment, hiring, and training new employees.
- **Disengagement & Poor Customer Experiences:** Financial worries lead to disconnected and unengaged employees, directly impacting the quality of customer service. This disengagement can result in poor customer experiences, affecting brand reputation and customer loyalty.
- **Operational & Financial Impact On Business:** High absentee rates and employee turnover contribute to decreased operational efficiency and increased operating costs. Low customer satisfaction scores can lead to a decrease in repeat business and negative word-of-mouth, further affecting revenue.

EXPRESSPAY BENEFITS

- **Immediate Access To Earned Wages:** Employees can access their pay shortly after completing shifts, addressing financial stress, and enhancing their sense of security.
- **Elimination Of Predatory Lending Risks:** By offering a fee-free solution, ExpressPay protects employees from the pitfalls of high-interest loans, fostering financial health and wellbeing.
- **Attractive Employer Branding:** Early wage access positions companies as empathetic and desirable employers in a competitive job market, improving talent attraction and retention.
- **Integration With WorkJam's Super App:** ExpressPay is part of a holistic digital frontline workplace solution that includes task management communication, flexible scheduling, training, and rewards, promoting an engaged and productive workforce.

SUCCESS STORIES

Here's how WorkJam is making an impact for our enterprise customers:

JCPenney implemented WorkJam and associate referrals increased

3X

while turnover and overtime spend notably reduced.

A global retailer saved over

\$8M

per year in employee retention.

An enterprise customer realized sales lift resulting in

\$12.5M

in revenue from increase customer service.

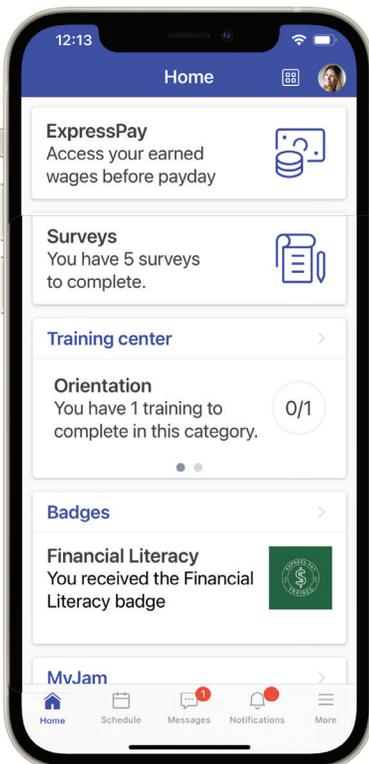
THE WORKJAM DIFFERENCE

WorkJam stands out by offering:

- **Modular App That Grows With You:** ExpressPay is part of our modular digital frontline workplace super app. Start with the module or modules you need today, like Communication, Task Management, or Flexible Scheduling, and continue to scale as business needs arise.
- **No Hidden Employee Fees:** With ExpressPay, there are no employee fees for accessing their wages earned – so they get more benefit from the EWA solution.
- **Social-Media Like Engagement:** Bring a groundbreaking approach to connecting your company with a modern, social media-like app. Our comprehensive solution notches up engagement, cuts through clutter and noise, and ensures frontline teams stay informed and compliant every step of the way.
- **Advanced Workflows & AI That Works Across Modules:** WorkJam is the one solution that for all your frontline and hourly workers' needs – in the palm of their hand. Reduce digital fatigue of switching apps for deskless workers while reducing administration and coordination for administrators will benefit from the advance workflows across tasking, communication, scheduling, learning, and more!

RELIEVE FINANCIAL STRESS & IMPROVE EMPLOYEE BENEFITS

ExpressPay relieves financial stress among employees and seamlessly integrates into a broader suite of tools designed to enhance the overall employee experience. With WorkJam, you're equipping your workforce with the tools they need to succeed and thrive, fostering a culture of trust, collaboration, and engagement.



The WorkJam solution offers a unique value proposition for businesses looking to enhance their operational efficiency and employee experience simultaneously. By improving financial wellbeing, reducing turnover, and attracting top talent, ExpressPay positions your company as an employer of choice in any industry.



It's time to revolutionize the way you support your frontline employees – with WorkJam's ExpressPay. **Ready to transform your worker benefits, become an employer of choice, and harmonize your recruitment and retention?**

Let's get Jammin'!

Speak to an Expert