

Ready For a Riddle?

I am a terrific recruiting tool.

I reduce your turnover by up to 25%.

I make it easy to fill your one-day slots.

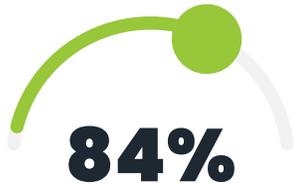
I get aides to clock with EVV.

I integrate quickly and seamlessly.

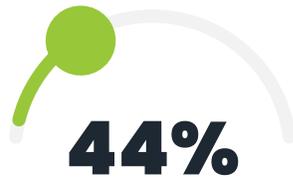
What am I?

I am keeper

The simplest way for homecare agencies to give employees **instant access to their wages.**



84%
of employees worry
about money on
the job

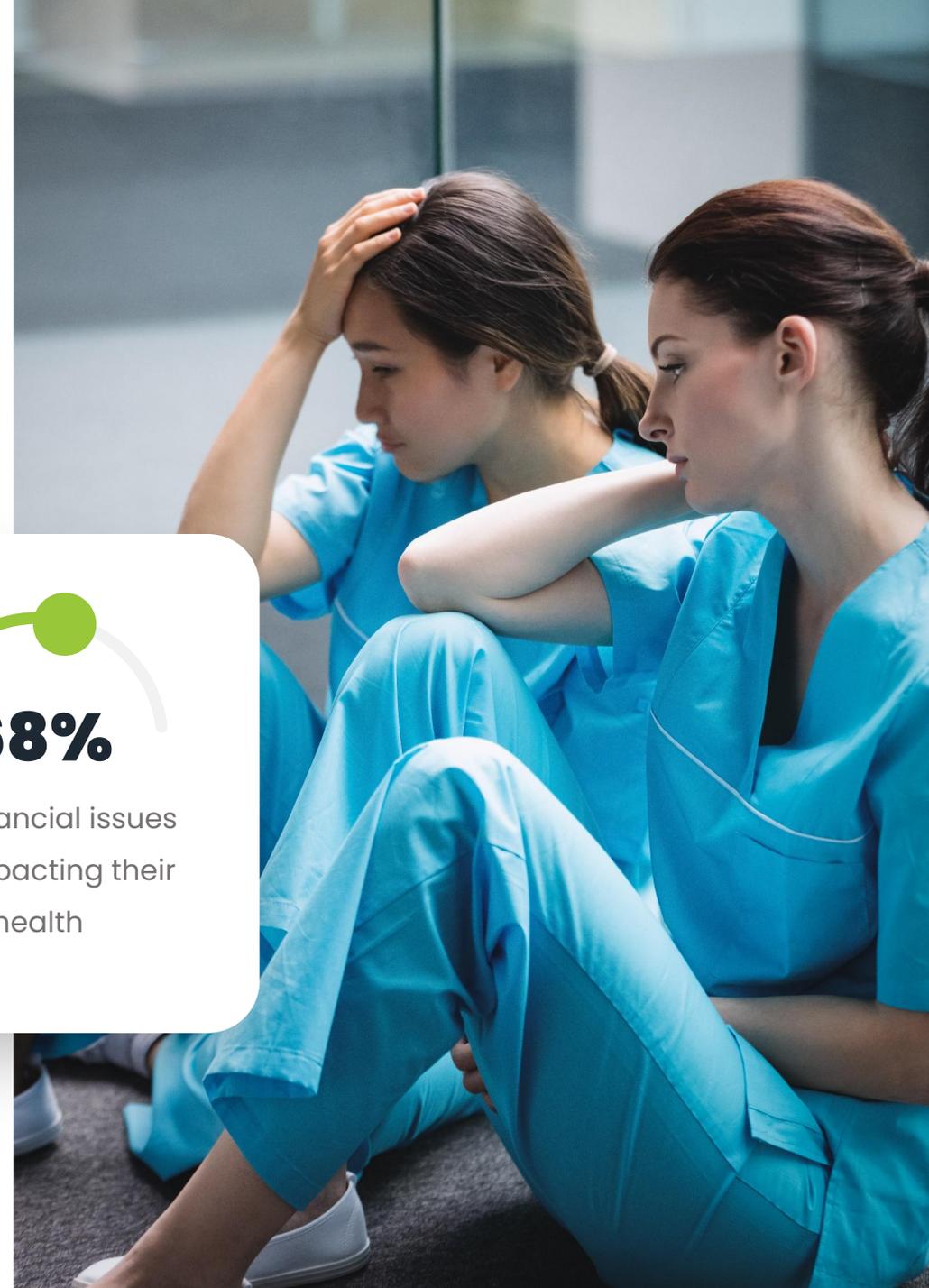


44%
have less than
\$500 saved for
emergencies



68%
feel financial issues
are impacting their
health

Source: Earned Wage Access Preferences Survey (April 2019).



Instant Pay = Instant ROI

Earned Wage Access (EWA) is the benefit that makes the biggest difference to your employees. And other agencies are already offering it.

Source: Earned Wage Access Report. Visa Insights 20



Financial ease for your employees...



95%

of employees **want to work** for employers who offer EWA



89%

would **stay for longer** with employers who offer EWA



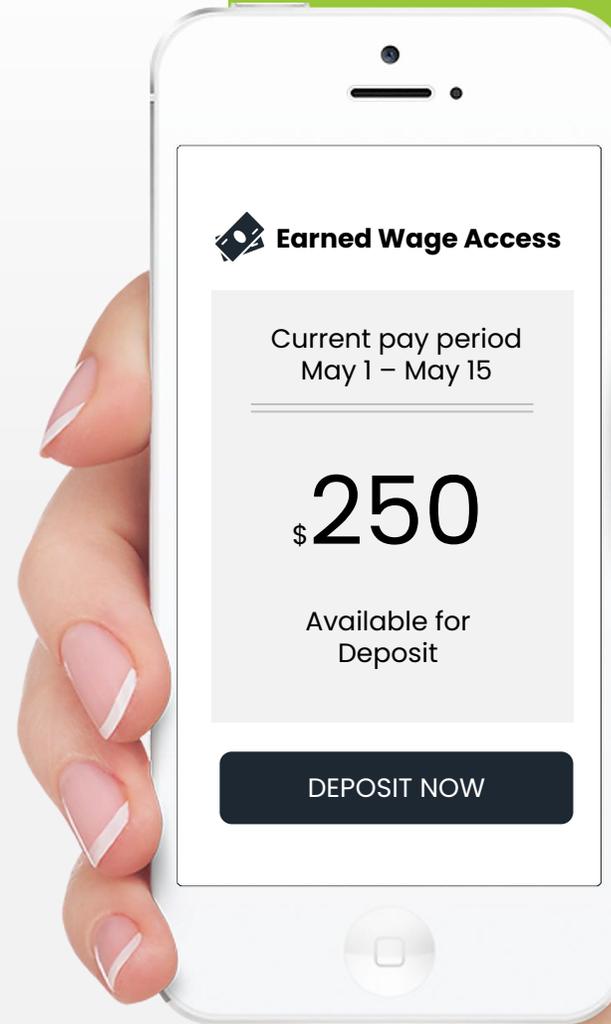
79%

would **switch** to an employer who offers EWA

VISA

In 2019, Visa partnered with Ask Your Target Market (AYTM) to better understand the opportunity and appeal of Earned Wage Access.

This is what they found out.



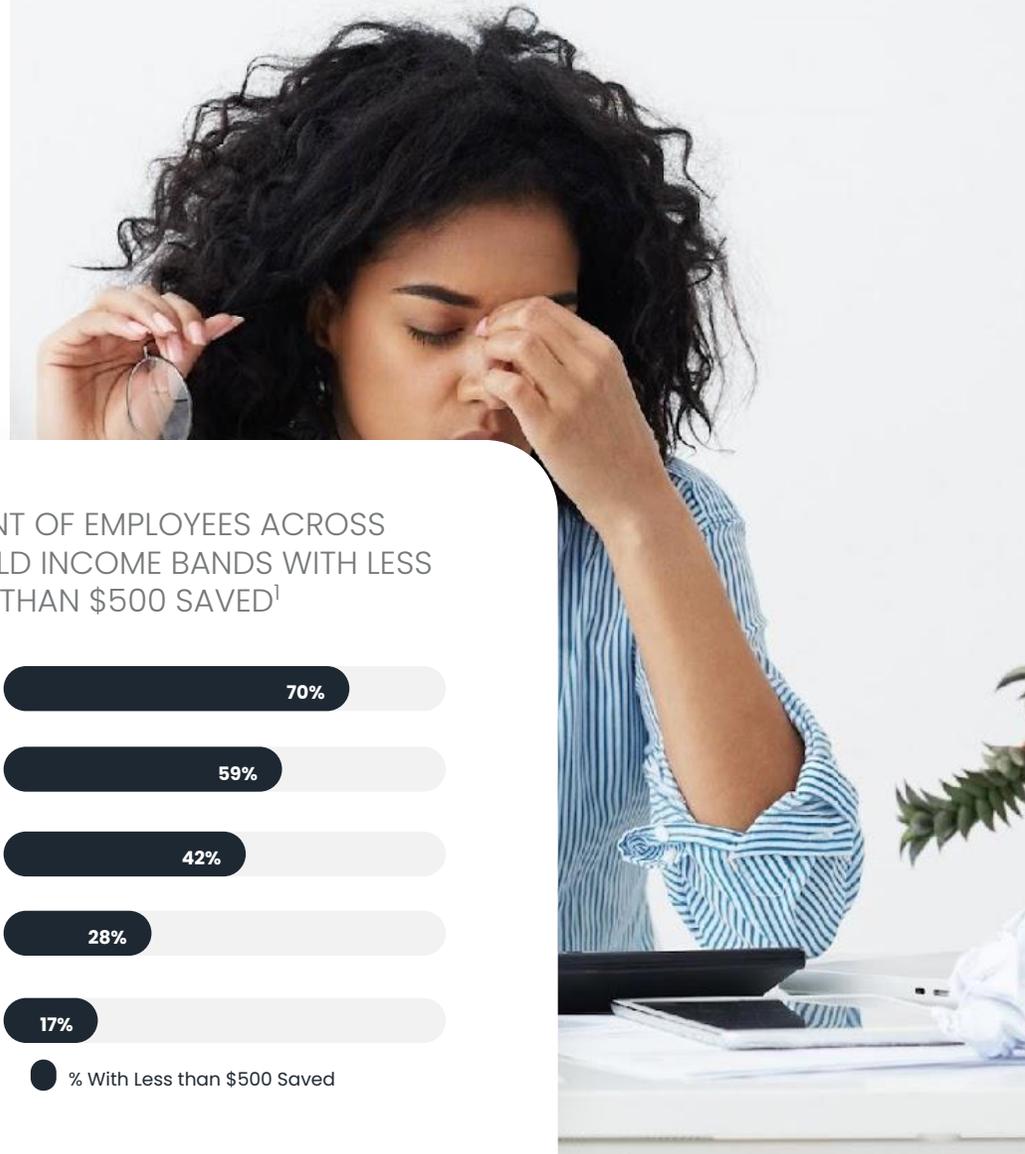
Research and Findings

Almost half of employees have less than \$500 saved for unexpected expenses¹

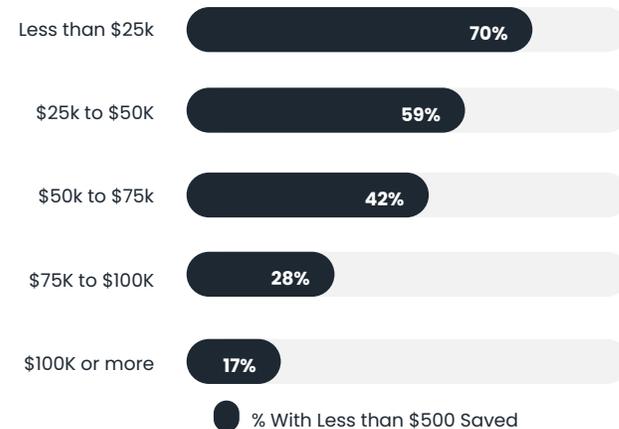


PERCENT OF EMPLOYEES WITH LESS THAN \$500 SAVED¹

Source: Earned Wage Access Preferences Survey (April 2019). Commissioned by Visa and conducted by AYTM among 1,000 employees across the United States.[1] Q9: How much money do you have saved up for unexpected expenses?



PERCENT OF EMPLOYEES ACROSS HOUSEHOLD INCOME BANDS WITH LESS THAN \$500 SAVED¹



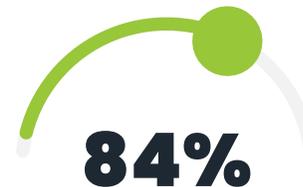
Research and Findings

Employees can spend a significant amount of time at work on personal finances¹

This time employees spend on their personal finances takes away from their work productivity.

Source: Earned Wage Access Preferences Survey (April 2019). Commissioned by Visa and conducted by AYTM among 1,000 employees across the United States. [1] Q7: How much time do you spend at work each week thinking about or dealing with personal financial issues

PERCENT EMPLOYEES WHO SPEND TIME AT WORK ON PERSONAL FINANCES¹



spend time on personal finances each week¹



Spend 4 or more hours on personal finances each week¹

For Caregivers, less productivity translates to more:



**At-risk
patients**



Liabilities



Lawsuits



want access to \$500
or less per pay cycle²

HOW EMPLOYEES WOULD USE EARLY EARNINGS¹



58%

Groceries



56%

Unexpected
expenses



48%

Utilities: gas or
electric



48%

Automobile or
gas bills



43%

Rent or
mortgage



43%

Phone bill

Research and Findings

Employees are looking to
use their early earnings for
essential items

Source: Earned Wage Access Preferences Survey (April 2019).
Commissioned by Visa and conducted by AYTM among 1,000
employees across the United States.[1] Q14: If provided early
access to your earnings, how might you typically use these
funds? (Select all that apply.)[2] Q11: How much of your earned
money would you want to access before payday?



Executive Summary

Financially healthy employees means **more engaged employees.**¹ With Earned Wage Access (EWA), employees can have access to their earned income when they need it the most.

Source: Earned Wage Access Preferences Survey (April 2019). Commissioned by Visa and conducted by AYTM among 1,000 employees across the United States. [1] Q16: Assume an employer can provide you access to your earnings before payday. Once requested, you will receive the earnings in your bank account within 30 minutes -including weekdays, nights, weekends, and holidays. How much do you agree or disagree with each of the following statements about this employer: I would be interested in working for an employer who provides this service. [2] Q7: How much time do you spend at work each week thinking about or dealing with personal financial issues? [3] Q8: Do you feel your personal financial issues are impacting your health? [4] Q9: How much money do you have saved up for unexpected expenses [5] Forbes: Early Access To Wages, A Prized Benefit, Costs Employers Little Or Nothing (April 2019).

KEY FINDINGS

IMPLICATIONS

44%

of employees have less than \$500 saved for unexpected expenses⁴



Employees are looking for access to their income to help them **make ends meet**

68%

of employees have less than \$500 saved for unexpected expenses⁴



Employees' health issues may **impact productivity** and increase healthcare cost

95%

of employees would be interested in working for an employer who provides EWA¹



Employees **value employers** who offer Earned Wage Access



Bottom line

Early Wage Access is helping agencies

- ✓ Attract more caregivers
- ✓ Increase retention by 25%
- ✓ Provide last-minute replacements
- ✓ Minimize liabilities
- ✓ Increase EVV percentage
- ✓ Cut down on paper checks

How it works

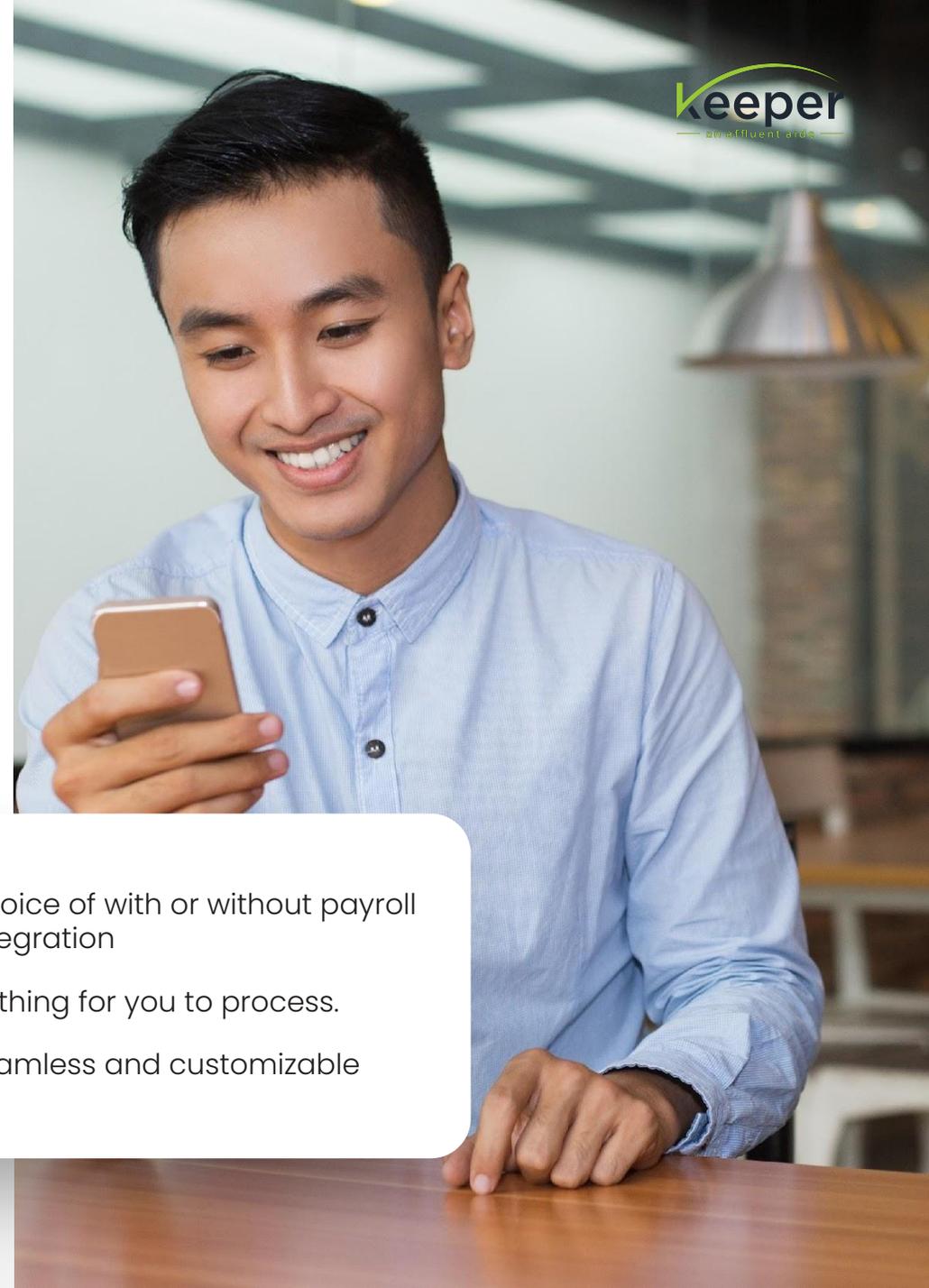
(without your involvement!)

- 1 Aide requests advance pay from Keeper
- 2 Keeper checks their HHAeXchange record
- 3 Using Keeper funds, the system deposits the approved sum in the aide's bank account within 18 seconds—on average!
- 4 On payday, the full amount is either withdrawn from the caregiver's bank account or deducted from payroll, based on your agency's preference.

What Keeper needs from you:

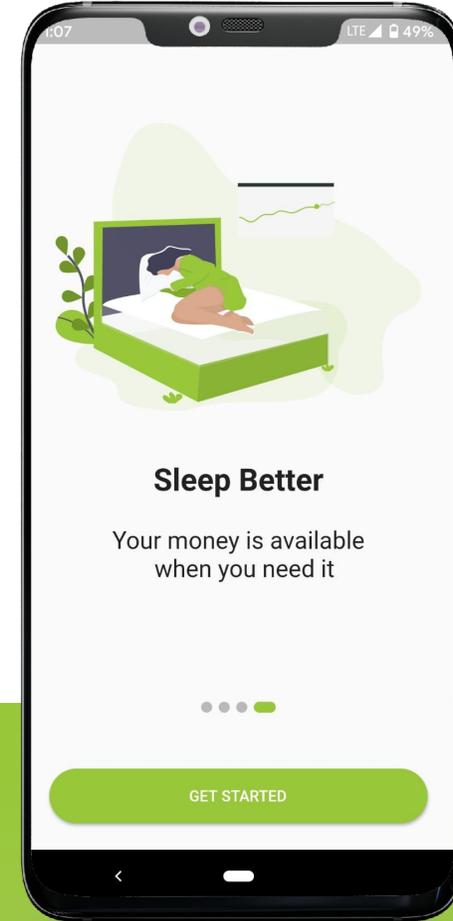
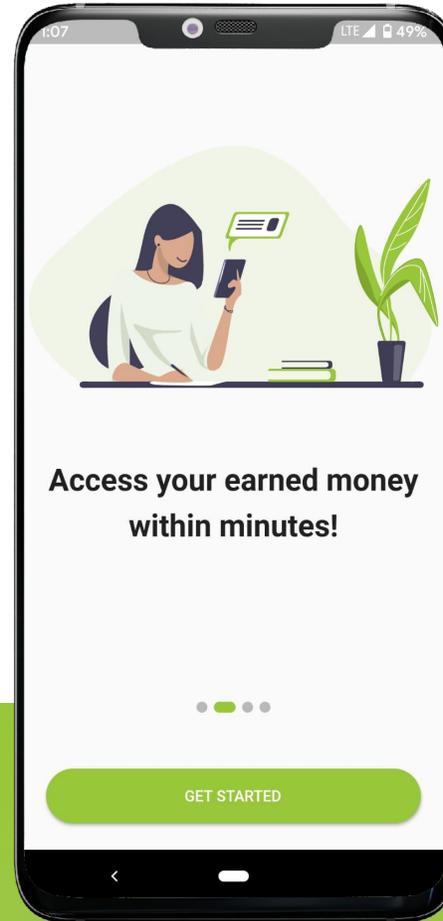
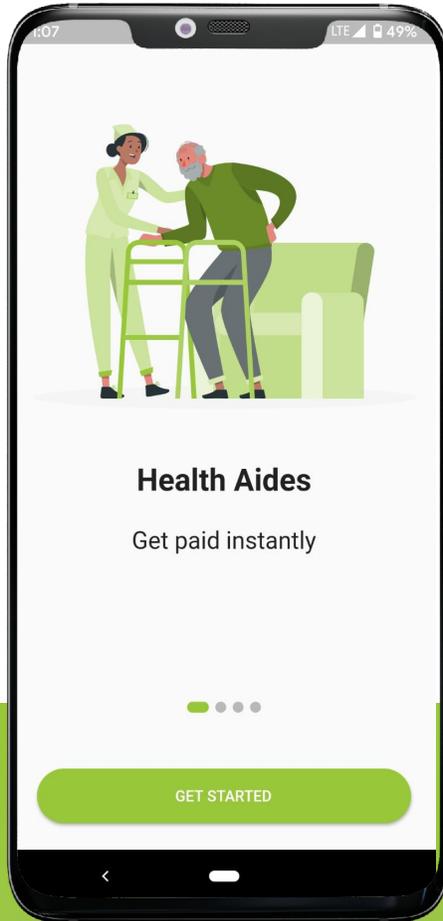
Permission for our API to access a limited subset of data from your HHAeXchange records.

-  Choice of with or without payroll integration
-  Nothing for you to process.
-  Seamless and customizable

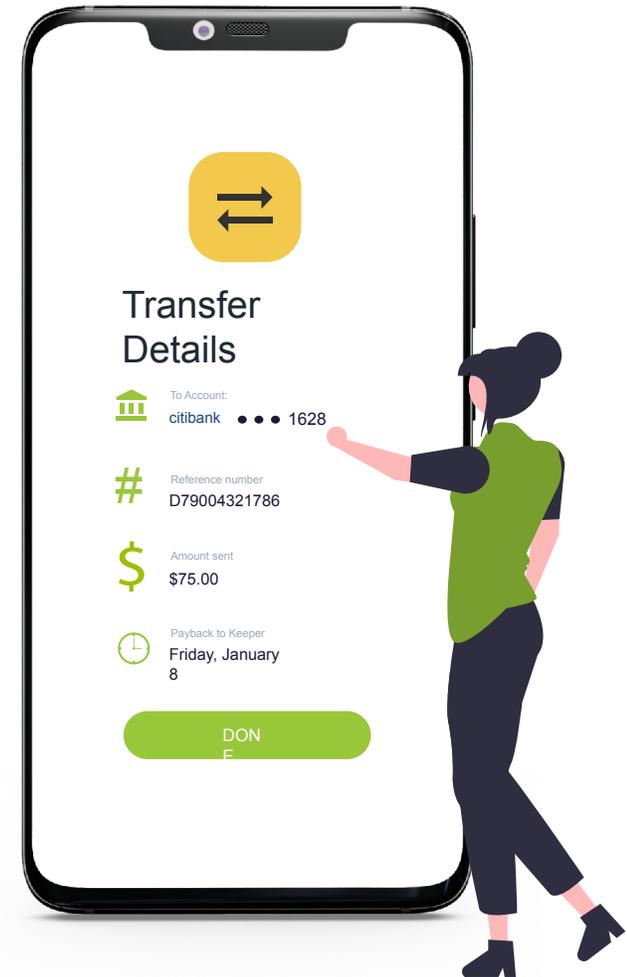
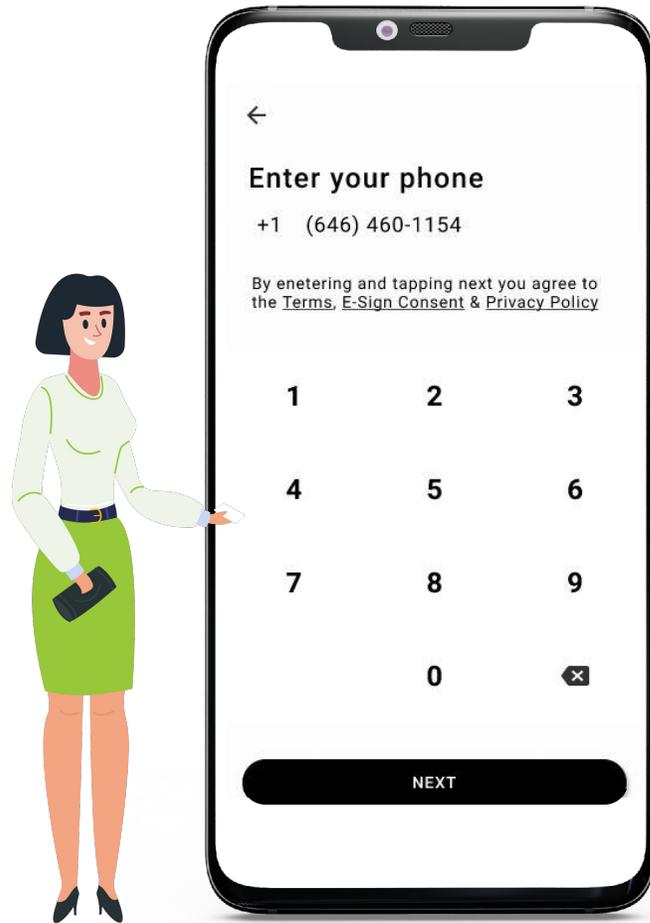


How do caregivers instantly access their pay?

With the Keeper app – available everywhere



EWA made simple





Who pays for this benefit?

Keeper can be used as a wage parity benefit so that the caregiver doesn't have to pay a fee from their bank. Keeper also offers the option of the employee or employer covering the cost.

Great, but is EWA a legally approved benefit?

Yes! EWA is a legally approved wage parity benefit AND pre-tax benefit. Translation: No payroll taxes.



How long does it take to integrate with Keeper?

A typical Keeper integration typically takes one week to complete, sometimes less.



What does integration entail?

Keeper does all the heavy lifting, so all you need to do is come along for the ride. The process can vary slightly depending on your company setup and specifications.



How do I get the most out of Keeper?

Keeper's marketing team will work with you to ensure a successful rollout, as well as marketing strategies so you can reap the benefits of EWA.



Can Keeper help me with off-cycle payments?

Do you get angry calls every payday?

Calls from caregivers who are missing some of their pay?

Are your coordinators left to inform the caregivers there's nothing they can do until next payday?

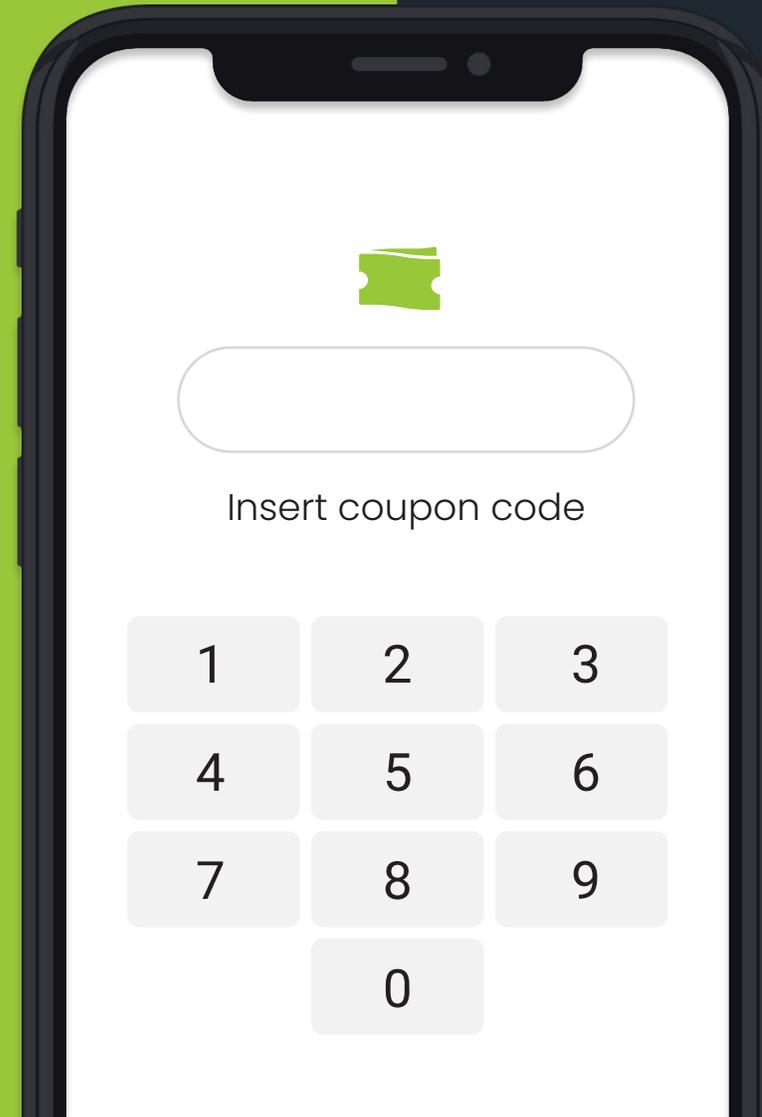
Is every payday a challenge?

Do you wish there was a better solution?

With Keeper, there is!

The next time a caregiver is missing pay, simply provide them with a Keeper coupon code and have them put it into the Keeper app.

Keeper will send the caregiver the full amount missing from their paycheck in a matter of seconds!





Partner with Keeper to offer your employees the benefit they want.

It's a win-win.

**To join Keeper or to learn more,
please contact:**

(929) 415-4080
Partner@PaidKeeper.com

