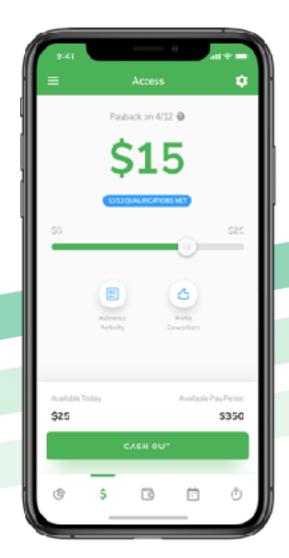
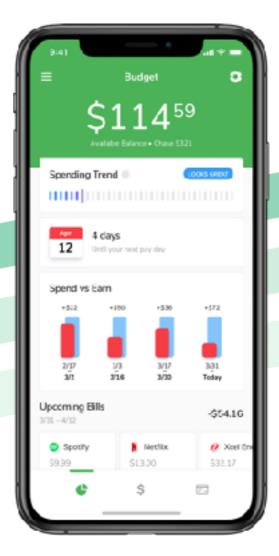
Pay Employees. Instantly =

Instant pay, financial wellness — for free



ACCESS

Instant access to earned wages



BUDGET

Financial wellness



SAVE

Fee-free checking account, debit card, instant pay

Why implement

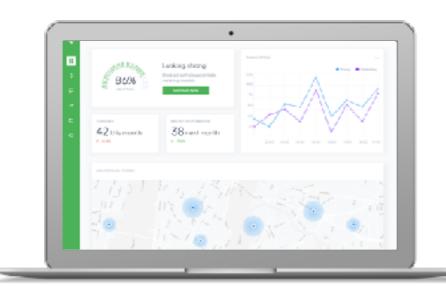
Decrease Turnover + Attract Talent. Employee turnover is at all-time highs, costing employers \$2,500+ to replace one hourly worker. Retaining and engaging employees can improve a company's productivity, customer experiences, and bottomline.

Increase Productivity. By offering hourly workers the flexibility they need to manage their financial lives, Branch helps employers reduce turnover, increase engagement, and boost efficiency.

Free Benefits. Fast Implementation. Provide your employees Access, Budget, and Save benefits — at no cost.

More Benefits. More Insights.

Extend the value of Branch across your enterprise with data and insights that can help support employee retention.



INSIGHTS

Unlock people data at scale:

- Benefits adoption and trends
- Unlock talent in organization
- Engagement trends



Easy Set-up

- Employees can sign up on their smartphones
- No minimum commitment
- Supports over 98 percent of U.S. banks and credit unions



Proven Results

- Adoption rates of 90+%
- Increased shift coverage rates of 20%
- Engagement rates of 97% on employee communications





- Branch backs transfers
- No need to pre-fund
- Built with enterprise security standards