

# WAGES ON-DEMAND

BENEFITS EMPLOYERS AND EMPLOYEES | MAKES YOUR LIFE EASIER

With PayNorthwest's Wages On-Demand program from Spentra, employees can instantly access up to 50% of their net earned wages any time for just \$1 per \$100 requested.

Employees get easy, low-cost access to wages earned to address emergency needs that can't wait for payday. Employers get a highly-valued new benefit to offer to employees.

The integration between PayNorthwest's cloud HCM platform and Spentra automates the transaction, keeps the employer informed, and ensures that the payroll system is always up-to-date.

## SPENTRA VISA PAYROLL CARD

Wages On-Demand utilizes the Spentra Visa Payroll Card – a pay card for banked and unbanked employees who want a portion of their paycheck or reimbursements easily accessible. Employees can load their Wages On-Demand, or even their entire paycheck, onto their Spentra Visa card any time and use it anywhere Visa debit is accepted!



## BENEFITS TO EMPLOYEES

- Anytime access to up to 50% of net earned wages
- No onerous payday loan fees
- No need to request employer for pay advance
- **Zero hidden fees**
- Complete control of Spentra Visa Card with mobile banking

## BENEFITS TO EMPLOYERS

- **One-time, low setup cost;** no cost for transactions
- Access to wages earned prior to payday is a highly-valued benefit by many employees
- Transparent and accurate Wages On-Demand data in your payroll system
- Stop fielding payroll advance requests
- Employer funds and cash flow are unaffected by the transaction
- Easy, fast program roll-out

Contact us today and ask about Wages On-Demand!

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PAYNW

The Central Address for a Connected Workforce

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