EARNED WAGE ACCESS BY BRANCH

Add Free Financial Tools to Your Benefits Suite

The traditional payday is becoming a thing of the past as workers continue to move toward gig employment and away from cash. Today's employees want **faster access to their wages** in order to build financial resilience, especially when unexpected financial emergencies arise.

We've partnered with Branch to bring you Earned Wage Access (EWA), a form of on-demand pay that allows your employees to access up to 50% of their earned wages prior to payday.

Branch is a proven exployee favorite benefit, with **55,000 5-star reviews.** In addition to EWA, Branch provides free financial literacy tools, and fair & flexible financial services like Digital Wallet.

Retailer Benefits

- Free employee benefit for both businesses & workers, with no extra costs or fees
- Attract & retain employees by o ering fast access to wages
- Increase job satisfaction with a financially empowered workforce
- Quick to launch (<45 days) with minimal resources required

With over 4 million users and transactions, some of the worlds biggest companies o er Branch EWA to their employees, including the leading ride share apps, fast food outlets, and retail supercenters..

How does it work?

- Employee receives Branch card & access to a digital wallet on first day of work
- They can withdraw up to 50% of their wages before payday with no fees
- Direct deposit not required for benefit

RETAIL TECHNOLOGY



WHY CHOOSE UNFI?

UNFI o ers you an extra layer of support to ensure you receive the best service possible.

FAST FACTS

60%

Increase in retention for employers using Branch

90%

of users feel more supported by their employer because they o er Branch



NOTE: Available to retailers with 500+ employees

SIGN UP FOR MORE INFORMATION

Subject to credit approval. Some services may not be available in international markets.

Contact Information: ProServices@UNFl.com

To view a comprehensive list of our services, visit **Services.UNFI.com**

or view our brochure.

