



PARTNERING WITH BRANCH

BRANCH ELEVATOR PITCH:

Branch is a leader in the financial wellness and payments space with tools that simplify paying employees faster. Businesses like yours use Branch to reduce costs and provide additional employee benefits that increase the bottom line. Can I put you in touch with your Branch representative today?

WHAT BRANCH IS TODAY:

Free Financial Services:

Instant Earned Wage Access (Wallet, ACH), Modern Banking Services (Debit card, bill pay, contactless payments), Free Access to 45,000+ ATMs

Direct Deposit:

2-Day Early Pay
Fee-free alternative to paycards

Digital Wallet & Banking:

FDIC-insured mobile checking account that serves as a portable financial hub for working Americans

QUALIFYING QUESTIONS TO UNCOVER LEADS:

- What challenges do you have with your paycard today?
- How does your company process payroll payments today?
- Do you have challenges attracting and retaining talent?
- Are your employees concerned about their financial wellbeing?
- Have you ever considered giving employees access to their earned wages ahead of payday?
- Do you have challenges optimizing shift coverage while limiting overtime pay?
- Can I put you in contact with a Branch Representative?

CUSTOMER BUSINESS BENEFITS:

- Increase Financial Wellness and Flexibility to the business and its employees
- Provide a Safe, Touch-Free Pay Alternative & Reduce Payroll Costs
- Optimize Labor with 17% Shift Coverage, and reduce Overtime Costs
- Empower employees; 15% increase in employee retention
- No Cost, No Commitment, No Minimums, & No Obligations

WHAT'S IN IT FOR YOU?

- Competitive Edge with Paycard & Digital Wallet
- Zero Cost to the Customer - Not in Conflict with APS Project Budget
- Reduce customer costs that can be reinvested into the business & APS partnership
- Increase Customer value and retention by activating a customer & employee wellness solution
- Financial Incentives

HOW TO SUBMIT A LEAD:

Fill out APS + Branch Lead Registration, or send your customers the APS + Branch Click-Through Agreement

TRIGGER EVENTS & CUSTOMER PRIORITIES:

- Growth and hiring (fulltime, part time, gig-workers)
- Retaining talent
- Unbanked Employees & Financial Stress
- Reducing payment risk
- Increasing Cash Flow
- Lowering costs

TOP INDUSTRIES:

- Quick Serve Restaurants, Restaurants, & Hospitality
- Delivery
- Healthcare
- Salons
- Manufacturing & Construction
- Retail, Services, & Distribution

