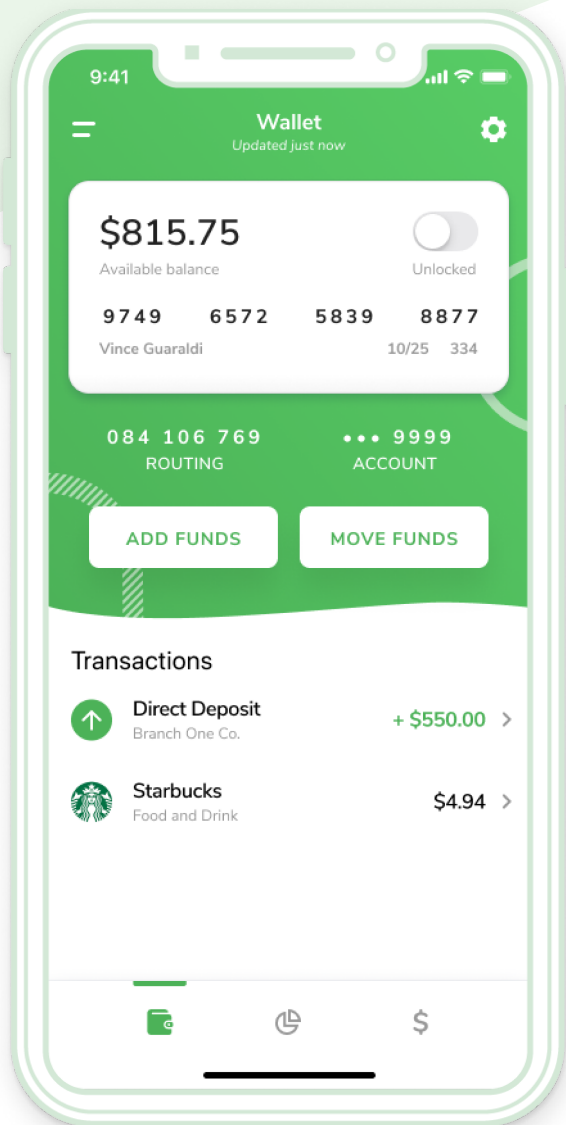




The Challenger Bank that Partners with Employers

With Branch, employers can pay employees digitally—and immediately—after each shift, through our Digital Wallet and Branch Card. They can also streamline payroll processes, eliminate costly checks and paycards, and give employees tools to help them become more financially secure.



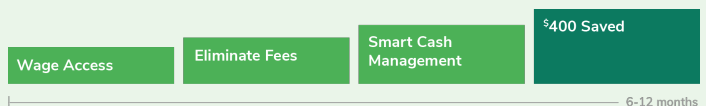
Digital Wallet + Branch Card

Unlike traditional banking services, we offer a no-fee debit card and direct deposit that make banking accessible for all workers.

- + Pre-printed cards allow employees to get paid on day one, whether in wages, tips, or mileage reimbursement
- + No overdraft fees or annual fees
- + Free ATM access
- + Contactless payments, card access via Apple Pay & Google Pay

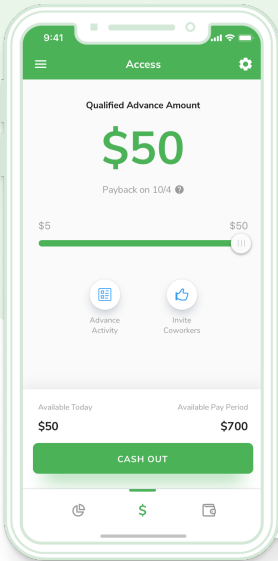
Branch helps employers build a financial wellness path for employees.

Branch, in partnership with employers, is working to move beyond wage access to empower every American with tools to withstand a \$400 setback.





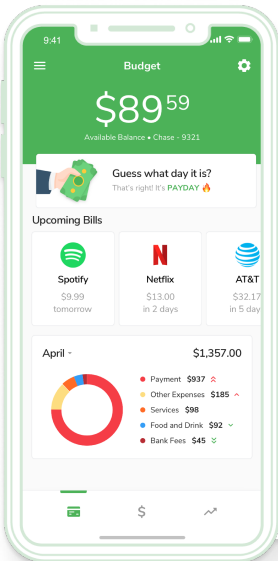
Getting Started with Branch is Fast, Flexible, and Free



Instant Pay

In case of emergencies, employees can access earned wages ahead of their scheduled payday.

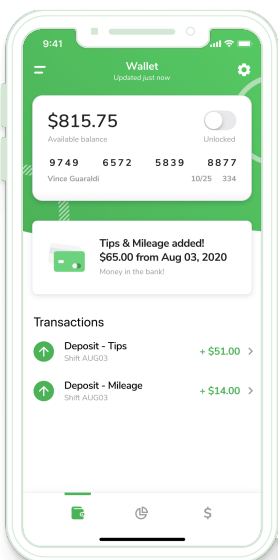
- ✓ Free for employers and employees
- ✓ Employees can cover emergency or unexpected expenses
- ✓ Helps them avoid overdraft fees or high-interest loans



Auto-Budget

Gives employees data and insights at-a-glance to help them gain financial stability.

- ✓ Alerts employees if their balance gets too low
- ✓ Highlights spending trends
- ✓ Tracks upcoming bills



Tips & Reimbursements

Get tips and other one-off payments sent to employees instantly.

- ✓ No trips to the bank or cash delays
- ✓ No additional payroll steps
- ✓ Employees have free access to ATMs if they need cash



EASY SET UP

- + No changes to payroll or pay cycles
- + No minimum commitment
- + Employees sign up right from their smartphones



RISK-FREE

- + Free for employers & employees
- + No pre-funding requirements or per-employee fees
- + Available to an entire workforce, no credit checks or contracts



FAST DEPLOYMENT

- + Up and running in as little as a week
- + Available in all 50 states
- + Built with enterprise security standards

Upgrade payroll practices and move beyond paycards.
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