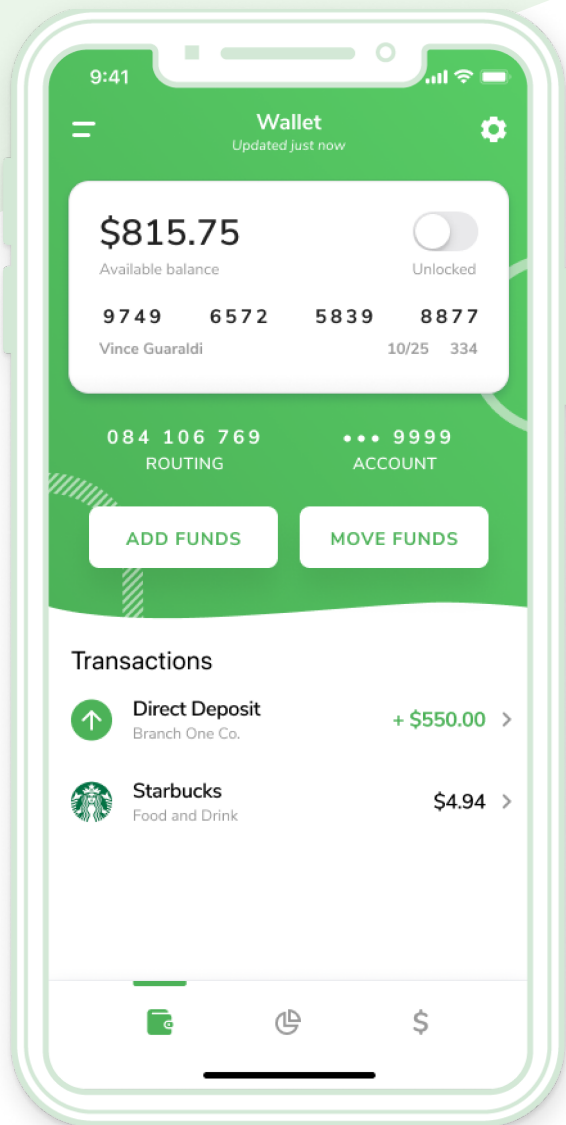




Ditch Cash + Paper Checks

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



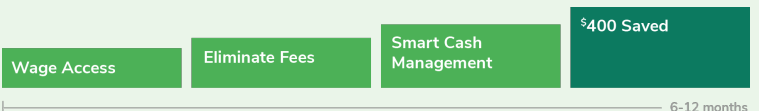
Digital Wallet + Branch Card

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 reimbursements.
- + No overdraft fees or annual fees
- + Free ATM access

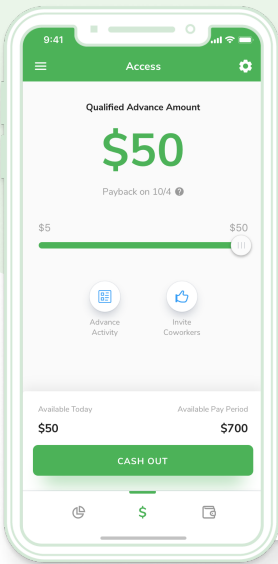
Help build a financial wellness path for your employees.

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!

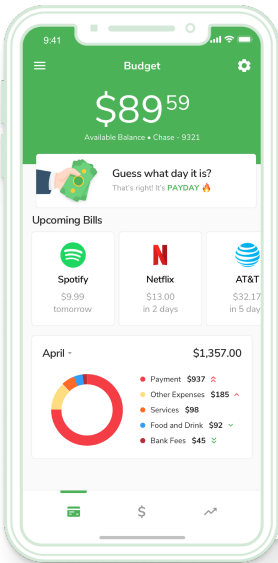
Contact your Expense Bull representative to get started with Branch.



Instant Pay

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

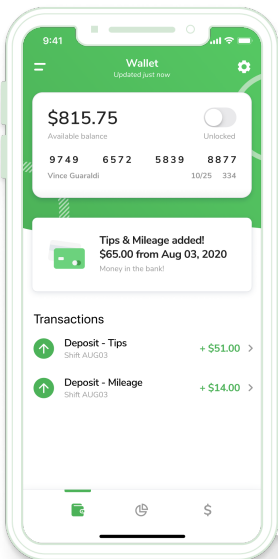
- ✓ Free for you and your employees
- ✓ Employees can cover emergency or unexpected expenses
- ✓ Helps them avoid overdraft fees or high-interest loans



Auto-Budget

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

- ✓ Alerts your 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

Preferred Partner



EASY SET UP



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

RISK-FREE



- + Free for you & your employees
- + No pre-funding requirements or per-employee fees.
- + Available to 100% of your 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

