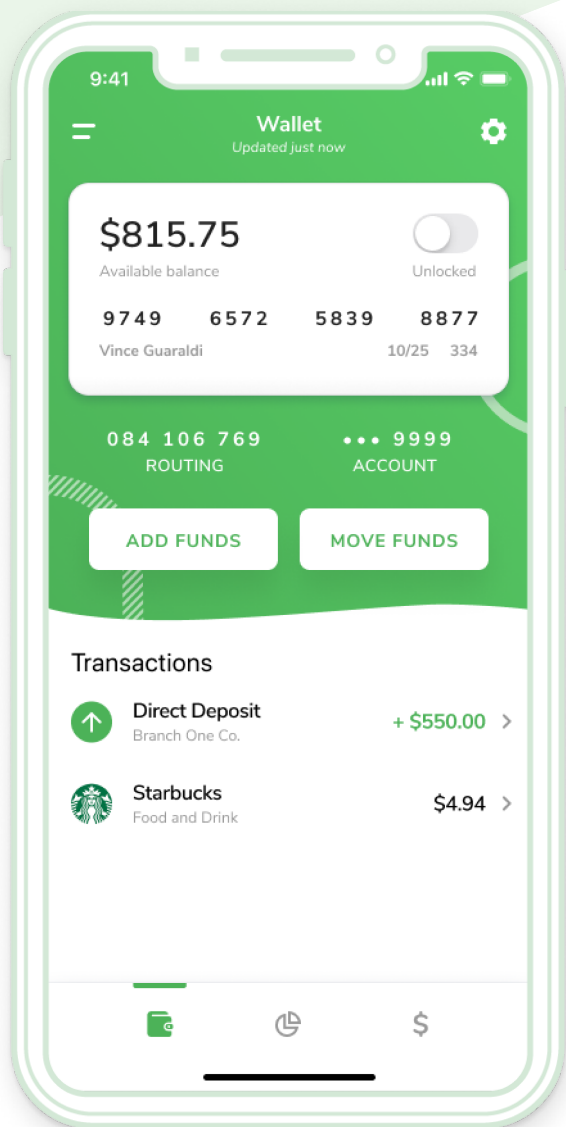# branch

Direct Deposit + Earned Wage Access

Add Branch to your Rippling Payroll or Rippling Time & Attendance solution to enable Earned Wage Access and integrated direct deposit with employee cards. With Branch, you can streamline payroll processes, eliminate costly checks and paycards, and give your employees tools to help them become more financially secure.
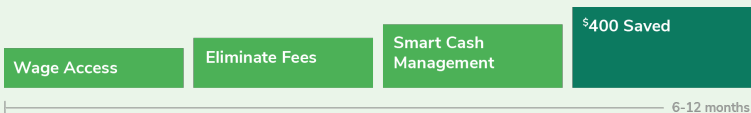
Digital Wallet + Branch Card

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

+ Employees can instantly onboard through Rippling on day 1

+ No overdraft fees or annual fees

+ Free ATM access
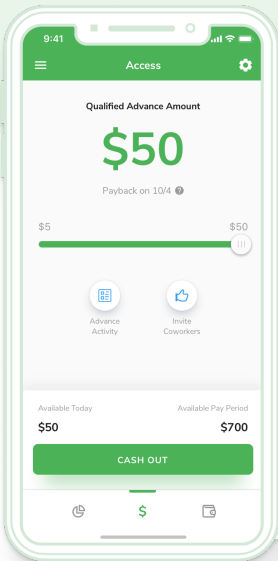
+ Available to minor employees ages 14+

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.

| Wage Access | Eliminate Fees | Smart Cash Management | $400 Saved |

6-12 months

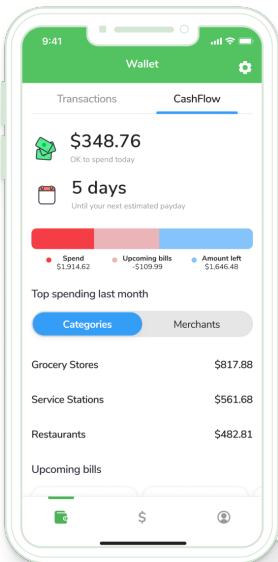# Getting Started with Branch is Fast, Flexible, and Free!

Contact your Rippling representative or get started with Branch here.

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

Phone screen: Instant Pay

9:41

≡ Access ⚙

Qualified Advance Amount

$50

Payback on 10/4 ⓘ

$5 — $50

Advance Activity | Invite Coworkers

Available Today: $50 | Available Pay Period: $700

CASH OUT

CashFlow

Gives employees data and insights to help them gain financial stability.

- ✓ At-a-glance view of all transactions
- ✓ Personalized spending insights
- ✓ Upcoming bill alerts for extra peace of mind

Phone screen: CashFlow

9:41

Wallet ⚙

Transactions | CashFlow

$348.76 OK to spend today

5 days Until your next estimated payday

Spend $1,914.62 | Upcoming bills –$109.99 | Amount left $1,646.48

Top spending last month

Categories | Merchants

Grocery Stores — $817.88
Service Stations — $561.68
Restaurants — $482.81

Upcoming bills

Integrated with

RIPPLING

Time & Attendance

Payroll

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 hidden fees.
+ Available to your entire workforce ages 14+, no credit checks or contracts

FAST DEPLOYMENT

+ Up and running in as little as a week
+ Integrated with Rippling systems
+ Built with enterprise security standards

> " We're thrilled to be partnering with Branch to give hourly workers safe, easy access to the wages they've earned."

Matt Macinnis
COO, Rippling

branch