

Better money makes life better

Financial wellness tools for your workforce

OnePay provides your workforce with financial wellness tools that can help them more easily manage their money. When your employees bank through OnePay, they'll get access to features like:



Early pay

Employees can get paid up to 2 days early with direct deposit¹



High-yield Savings

Employees can earn interest on their savings



OnePay Builder Card

Build credit with every swipe²



OnePay Rewards

Earn OnePay Points on select brands³



Fee-Free Overdraft

Up to \$200, with eligible deposits⁴



**Learn more
about OnePay**



OnePay is a financial technology company, not a bank. Banking services provided by Coastal Community Bank or Lead Bank, Members FDIC. The secured OnePay Builder Mastercard® is issued by banking partners pursuant to a license by Mastercard® International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

1. Direct deposit required. Funds may be available up to 2 days in advance, depending on when your employer sends paycheck data.

2. Builder Card helps you build credit by reporting your Builder Card activity to the credit bureaus unless you opt out. Any changes to your credit score are independently determined and based on your overall financial behavior; results may vary and are not guaranteed. OnePay deposit account is required. If eligible, your spending power is based on your Checking balance. Transactions using your virtual debit card are not reported. See OneProgress Services LLC (NMLS ID 2460509). See Licenses at onepay.com/legal/licenses.

3. Cash back is earned as OnePay Points, redeemable as a deposit into a OnePay deposit account or other available options pursuant to the OnePay Rewards Terms at onepay.com/rewards-terms. Individual reward details can be found in the OnePay app. For certain reward offers utilizing the OnePay CashRewards Card, and third-party cards linked in the OnePay Wallet, purchases must be made using the physical card.

4. Fee-Free Overdraft is available to OnePay deposit accounts that have either (i) received Direct Deposits (onepay.com/help-center/articles/direct-deposit) totaling \$500+ in the current or previous month, or (ii) have a balance of \$5,000+ at the end of the previous month. You must be 18 or older. When on, Savings Backup will be used before Fee-Free Overdraft. Overdraft balance is due right away. Eligible transactions are at the discretion of OnePay and may exclude certain transactions (e.g., bill pay, global transfers). See details at onepay.com/overdraft-details.