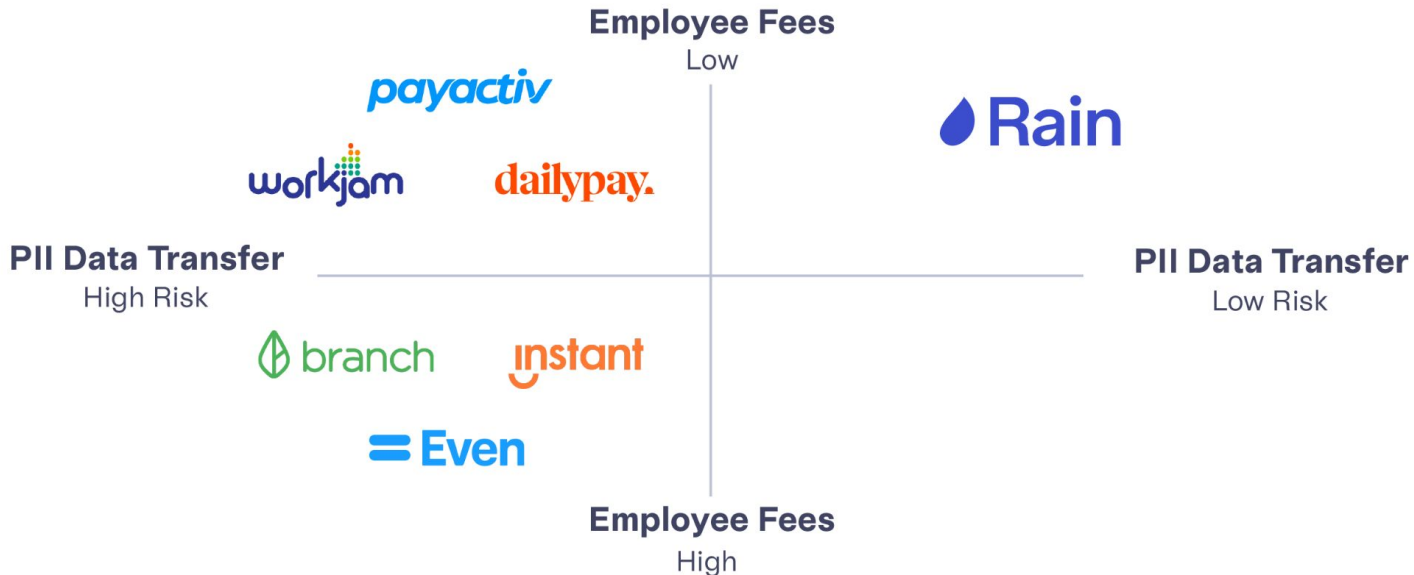


Earned Wage Access Landscape

	DailyPay	PayActiv/ UKG Wallet	Branch	Instant	EVEN	WorkJam	 Rain
Earned Wage Access	X	X	X	X	X	X	
Instant Payments	X	X	X	X	X	X	
No Employer Fees	X	X	X	X	X		
Provider Funds Advances	X	X	X		X		
No Mandated Pay Card or Digital Bank Account	X				X	X	
No Hidden Fees	X	X				X	
Consumer Financial Protection Bureau Compliant						X	
Does Not Harvest Sensitive Data							

Rain Outperforms Competitors on Price and Data Collection, Protecting You and Your Employees



Employees Pay Up to 40% More to Access Earned Wages with Leading Competitors

	Transfer Fee	Average Amount Transferred Per Month	Average Transfers Per Month	Total Fees Paid Per Month
 Rain	\$3.99	\$500	4.5	\$18
 dailypay.	\$2.99	\$500	8.3	\$25

Rain allows users to perform fewer transfers per month all the while accessing the same amount of earned wages, which significantly decreases total fees paid

*Dailypay data obtained through market research