



On-demand pay: Meeting the needs of an evolving payment landscape



“The rise of the gig economy, combined with new ways of banking and the evolution and adoption of EWA programs, is changing the landscape of work.”

— Domestic Payments Team Leader,
North America Visa Direct

On-demand pay helps workers of all income levels manage income and spending.

48% of Americans with annual incomes over \$100,000 live paycheck to paycheck.¹

76% of surveyed employees across all age groups, education and income levels said it was imperative for their employer to offer earned wage access (EWA) programs.²



People’s lives have changed since the bi-weekly pay period was set up, and there’s different needs that come at different times. Workers should be able to do what they want with their money, when they want.

— Rohan Shearer, SVP and Chief Administrative Officer at Sbarro



New payment avenues are emerging.



Earned wage access (EWA) improves worker satisfaction³

Companies like **ZayZoon** offer early access to earned wages through a push-to-debit option enabled by Visa Direct.

50% reduction in turnover and increased worker satisfaction among companies that offer EWA.⁴

25% of payroll professionals said that on-demand pay is a must-have solution for improving the employee experience.⁵

86% of customers with access to multiple payment options prefer using push-to-debit.⁶

89% of employees who use ZayZoon report less financial stress.⁷



Real-time earnings are appealing to gig economy workers

Instant Cashout allows food delivery services to give their workers access to earnings in real-time⁸, resulting in:



Less turnover⁹
More hours of work⁷



Digital tipping offers benefits that extend beyond real-time access

eTip gives hotel associates the choice to have tips directly deposited to their bank accounts in real-time.⁶

“The average associate increased the size of their tip percentage by 60%, and their average number of tips increased by five times.”

— Nicolas Cassis, CEO, eTip

Visa Direct is helping reshape the payment environment with new payment technologies and strategic fintech partnerships.



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1. 48 Percent of Americans with Annual Incomes over \$100,000 Live Paycheck to Paycheck, 9 percentage points higher than first reported in June 2021.

2. ADP Inc. “Earned Wage Access: Tapping into the Potential of Flexible Pay for Today’s World of Work,” January 2022.

3. DailyPay, “Earned Wage Access 2022: Impact on Retention & Hiring,” July 10, 2022.

4. Based on employees who had access to multiple payout options including push-to-debit. ZayZoon internal usage analysis of 2,000 users, January 1 – July 1, 2019.

5. The Definitive Guide to Selecting the Right Earned Wage Access Provider for Your Business, Pg. 5. Retrieved from <https://www.zayzoon.com/ewa-evaluation-guide>

6. Actual fund availability depends on receiving financial institution and region.

7. Data collected by GrubHub from June-August 2022 for over 200K delivery partners in the United States.