

Aspire Pay OnDemand

POWERED BY INOVA

Give your employees financial security and peace of mind by offering flexible, hassle-free access to their payroll funds.

Aspire's Pay OnDemand solution enables employers to allow their employees to access a portion of their earned, but unpaid, net wages ahead of payday.

There's no effort—*or cost*—to you, the employer, for the entire program, and employees pay minimal fees for the convenience.

Now you can provide this valuable benefit to your staff, both hourly and salaried, without any additional effort or tracking of wages borrowed or owed on your part.

Even better, the funds are automatically loaded to the employee's payroll debit card—no waiting. It's a win-win!

Offer the flexibility your employees want with the simplicity you need.

The Aspire Pay OnDemand program allows you to maintain visibility into each employee's earned wage balance and transaction activity as well as retaining the ability to enable—or disable—the earned wage advances per employee with no extra steps on your end.

With multiple hour submission options, you can offer early wage access to your employees while avoiding any additional administrative or managerial work, if you so choose. Individual hours are loaded directly from the Aspire platform, and the program automatically keeps track of allocated wages and fund disbursements.

Motivate your current workforce.

According to Forbes, the number one thing that motivates employees is trustworthy leadership. One way to build trust with employees is showing them you have their best interest in mind.

Allowing your employees to access wages early not only gives them more freedom with their finances but also demonstrates your trust in them, fostering trust in return. Employees who trust leadership are motivated employees.

Retain current staff & attract new employees.

Providing benefits, like advance pay access, that motivate employees and reduce their stress can also help aid retention. Increasing job satisfaction results in happy employees who are more likely to remain with your organization.

Similarly, advance pay access can attract new talent to your company. Today, offering complete benefits packages or special benefits, like early wage access, can help your organization stand out from others.

Reduce distracting financial stressors.

A recent study revealed that 80% of the US workforce lives paycheck to paycheck. Financial stressors affect more than just productivity—they are a large contributor to absenteeism and tardiness as well.

Provide a valuable benefit—that helps your employees—at no cost to you.

With Aspire's Pay OnDemand solution, there are no set-up or recurring fees for the employer. The employee simply pays a transaction fee each time they access their pay early—just \$1 per transaction, up to \$100 loaded.

And, unlike most other pay-advance options currently available to your employees, there are no hidden fees or interest rates associated with early wage access through the Pay OnDemand solution.

**aspire**

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