

SUBMITTAL TO THE BOARD OF SUPERVISORS  
COUNTY OF RIVERSIDE, STATE OF CALIFORNIA



ITEM: 3.9  
(ID # 27868)

MEETING DATE:  
Tuesday, June 24, 2025

FROM : AUDITOR CONTROLLER

SUBJECT: AUDITOR CONTROLLER: Approval and Support of Auditor-Controller Pursuing Earned Wage Access Services Agreement with Payactiv, Inc., All Districts. [\$0]

RECOMMENDED MOTION: That the Board of Supervisors:

1. Formally express its support and approval for the Auditor-Controller to pursue and enter into a third-party agreement with Payactiv, Inc. to offer Earned Wage Access services to County employees.

ACTION: Policy

  
Ben J. Benoit, COUNTY AUDITOR-CONTROLLER 6/4/2025

---

MINUTES OF THE BOARD OF SUPERVISORS

On motion of Supervisor Spiegel, seconded by Supervisor Medina and duly carried by unanimous vote, IT WAS ORDERED that the above matter is approved as recommended.

Ayes: Medina, Spiegel, Washington, Perez and Gutierrez  
Nays: None  
Absent: None  
Date: June 24, 2025  
xc: Auditor

Kimberly A. Rector  
Clerk of the Board  
By:   
Deputy

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,  
STATE OF CALIFORNIA**

<b>FINANCIAL DATA</b>	<b>Current Fiscal Year:</b>	<b>Next Fiscal Year:</b>	<b>Total Cost:</b>	<b>Ongoing Cost</b>
<b>COST</b>	\$ 0	\$ 0	\$ 0	\$ 0
<b>NET COUNTY COST</b>	\$ 0	\$ 0	\$ 0	\$ 0
<b>SOURCE OF FUNDS: N/A</b>			<b>Budget Adjustment:</b>	No
			<b>For Fiscal Year:</b>	25/26

**C.E.O. RECOMMENDATION:** Approve

**BACKGROUND:**

**Summary**

Early Wage Access (EWA), also called on-demand pay, allows employees to contract with a third-party provider, so the employee can request a certain amount (or share) of earned, accrued wages to be paid to them prior to payday. These funds are then recouped by the provider via payroll deductions or bank account debits on the subsequent payday. In California, EWA providers are required to register with the California Department of Financial Protection and Innovation. Providers must disclose methods used and all costs and fees employees may be subject to for participation in an EWA program.

The Auditor-Controller desires to pursue an agreement with Payactiv, Inc., a provider of EWA services. An agreement between the County and Payactiv would allow Payactiv to provide EWA services to County employees based on payroll data and related information provided to Payactiv by the County. Payactiv has been competitively evaluated (see attachment) and is a leader in EWA services, which includes several financial tools to improve financial literacy and well-being of employee participants.

**Impact on Residents and Businesses**

Approval and support of this third-party service will allow County employees access to EWA (on-demand pay) and free support services such as budgeting, financial management tools as well as payment management tools. This program and its support will foster the County's effort to encourage overall financial literacy of Riverside County employees and provide useful tools in this effort.

**Additional Fiscal Information**

Employers who offer EWA see positive business impacts, including improved recruitment (2024 "Getting Paid in America" survey shows 34% of hourly workers want access to EWA, that number is significantly higher in other surveys taken in 2025).

- No cost from Payactiv to the County of Riverside.
- Payactiv makes no changes to our current payroll processes or cash flow.
- Time clock compliance improvement (users of the service are more compelled to record time more frequently).
- Financial and Budgeting Literacy tools available (Mandatory training required to become eligible to support Financial/Budgeting awareness and literacy).

**SUBMITTAL TO THE BOARD OF SUPERVISORS COUNTY OF RIVERSIDE,  
STATE OF CALIFORNIA**

- County of Riverside is in control of the customizable guardrails that can limit the percentage of earned wages available to access and a maximum dollar amount accessible per pay period, limiting risk to both the employee and the employer.

**Business Impacts**

- PayActiv is secure and compliant in all 50 states (Up Guard” security rating of above the industry standard).
- Free multi-channel 24/7/365 Support.
- Dedicated marketing, activations, and communications team providing a suite of materials including employee communications and informational flyers.
- Implementation support for a seamless and timely launch process.
- API and SFTP integration for full program automation.
- Transparent administrative portal for visibility.
- Reduced “off-cycle” checks.

**Contract History and Price Reasonableness**

Fee schedule (Attachment A), Comparison (Attachment B)

**SUPPLEMENTAL: N/A**

  
Brett Austin, Supervising Accountant 6/5/2025

  
Aaron Gettis, Chief of Deputy County Counsel 6/17/2025



EWA PROVIDERS	Founded	Daily Access Limit	Period Access Limit	Payroll Card	Debit/GPR Card	Expense Card	Amazon	Bill Payment	Bank Transfer	Uber	Savings Goals	In App Financial Literacy	Cash Pickup	Pricing	# of Free Access Options	Customer Support (Email)	Customer Support (Chat)	FAQs	Customer Support (Phone)
<a href="#">Ceridian(DayForce Wallet)</a>	2020 (US) 2021 (Canada) 2023 (UK)	None	Up to 100%(Minus the Taxes From Gross Pay)	Yes	No	No	No	Yes	Yes	No	No	No	No	Free, 2%	1	Yes	No	Yes	Yes
<a href="#">DailyPay</a>	2015	None	Push for 100% of Net Income	No	Yes	No	No	No	Yes	No	No	No	No	\$0, \$2.99, \$3.49	1	Yes	Yes	Yes	Yes
Finit (WageNow)	2008 EWA 2019	None	Up to 50%	No	Yes	No	No	Yes	Yes	No	Yes	No	No	Free	1	Yes	Yes	No	Yes
<a href="#">Instant Financial</a>	2015	Upto 50%	Upto 50%	Yes	No	No	No	Yes	Yes	No	No	No	No	Free	2	Yes	Yes	Yes	Yes
Payactiv	2012	None	Recommend 50% (% determined by Employer)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	\$0, or \$3.49 instant to personal bank account	6	Yes	Yes	Yes	Yes
Rapid! OnDemand (a division of Green Dot Bank)	2003 EWA 2019	None	Up to 50% Max \$500 (Depends on employer)	Yes	Yes	No	No	Yes	Yes	No	Yes	No	Yes	\$3, \$3.95	2	Yes	No	No	Yes

## Pricing

EWA Disbursement Type †	Fee
<ul style="list-style-type: none"><li>• ACH bank transfer (1-3 business days)</li><li>• Uber Rides / Amazon Cash / Bill pay</li><li>• Financial counseling, savings tools, discounts</li></ul>	No Fee
<b>Real-time transfers to a Payactiv Visa® Card</b> (includes affiliate cards) <ul style="list-style-type: none"><li>• With a Direct Deposit of \$200 or more per pay period‡</li><li>• Without direct deposit</li></ul>	No Fee \$2.49
<ul style="list-style-type: none"><li>• Real-time transfers to Non-Payactiv debit or payroll cards</li><li>• Walmart Cash Pickup</li></ul>	\$3.49

† Disbursement options may vary depending on location.

‡ To qualify, you must have one (1) successful direct deposit of \$200 or more to the Payactiv Visa Card per pay period. If this qualification isn't met, then a load fee of \$2.49 will be charged.

**payactiv**

