



*US Faster
Payments
Council*

FPC SPRING MEMBER MEETING 2026



How Real-Time Payments Are Transforming the Earned Wage Access (EWA) Space



Panelists



Dana Daee

VP of Product,
Innovation & Strategy,
Wyzia



Frank Dombroski

Founder/CEO,
FlexWage



Chris Dorrell

Director of Zelle
Market Solutions,
Early Warning



Skyler Fox

Head of Payments,
Prove Identity
Solutions



Tim Boike

VP of Industry Relations
& Engagement,
Federal Reserve Financial
Services



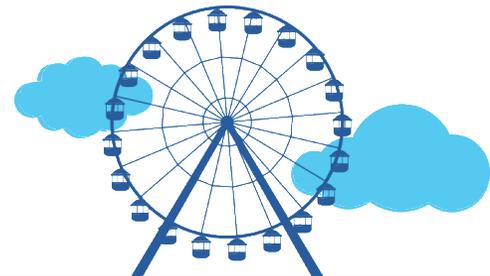
Low-Risk EWA is Employer-Integrated

Employer-Integrated

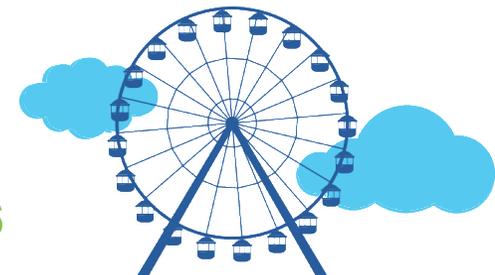
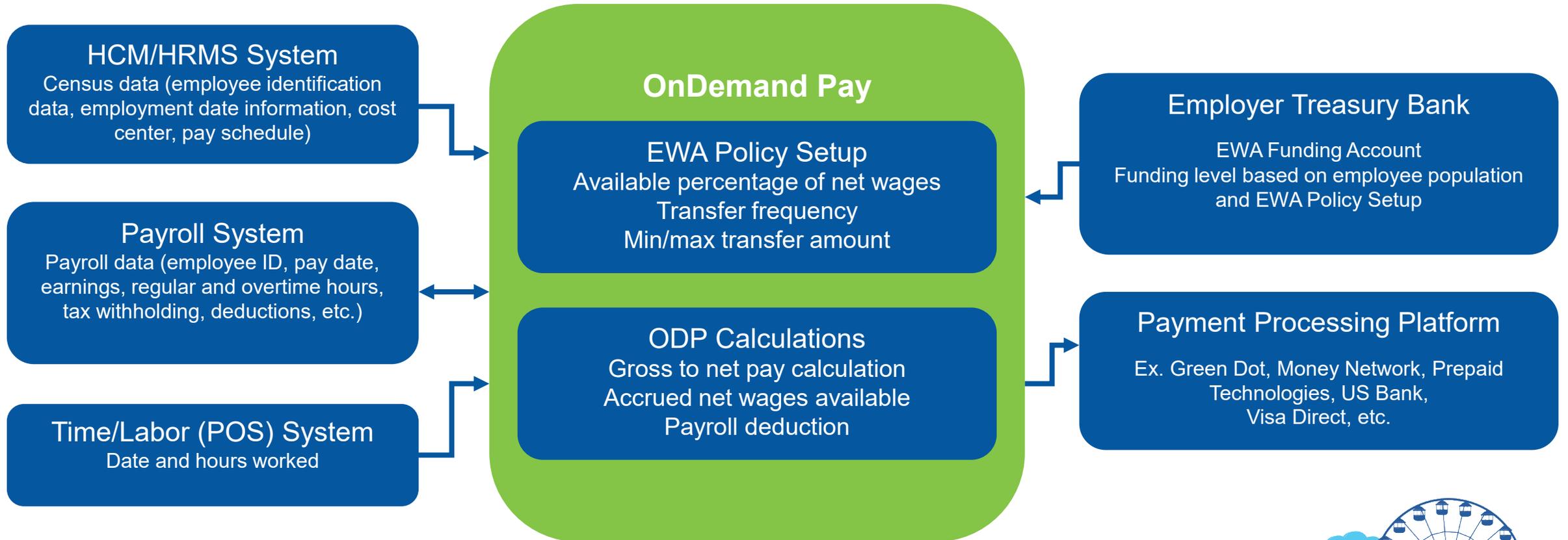
- **Lower risk, higher control.**
- Access to verified, accrued earned wages using employer payroll and time data.
- Automatic payroll reconciliation. No repayment risks. No employee confusion.
- Aligns with payroll processes and regulatory expectations.
- Employer visibility, controls, and audit-ready reporting.

Non or Partial-Integrated (D2C)

- **Higher risk profile.**
- Advances based on estimates or employee-reported data.
- Repayment outside payroll. Risk of missed payments or overdrafts. Highjacked direct deposit.
- Loan-like fees or tipping create regulatory and reputational risk.
- Limited employer oversight or governance.



OnDemand Pay (ODP) Data Integration & System Setup



Audience Q&A

