



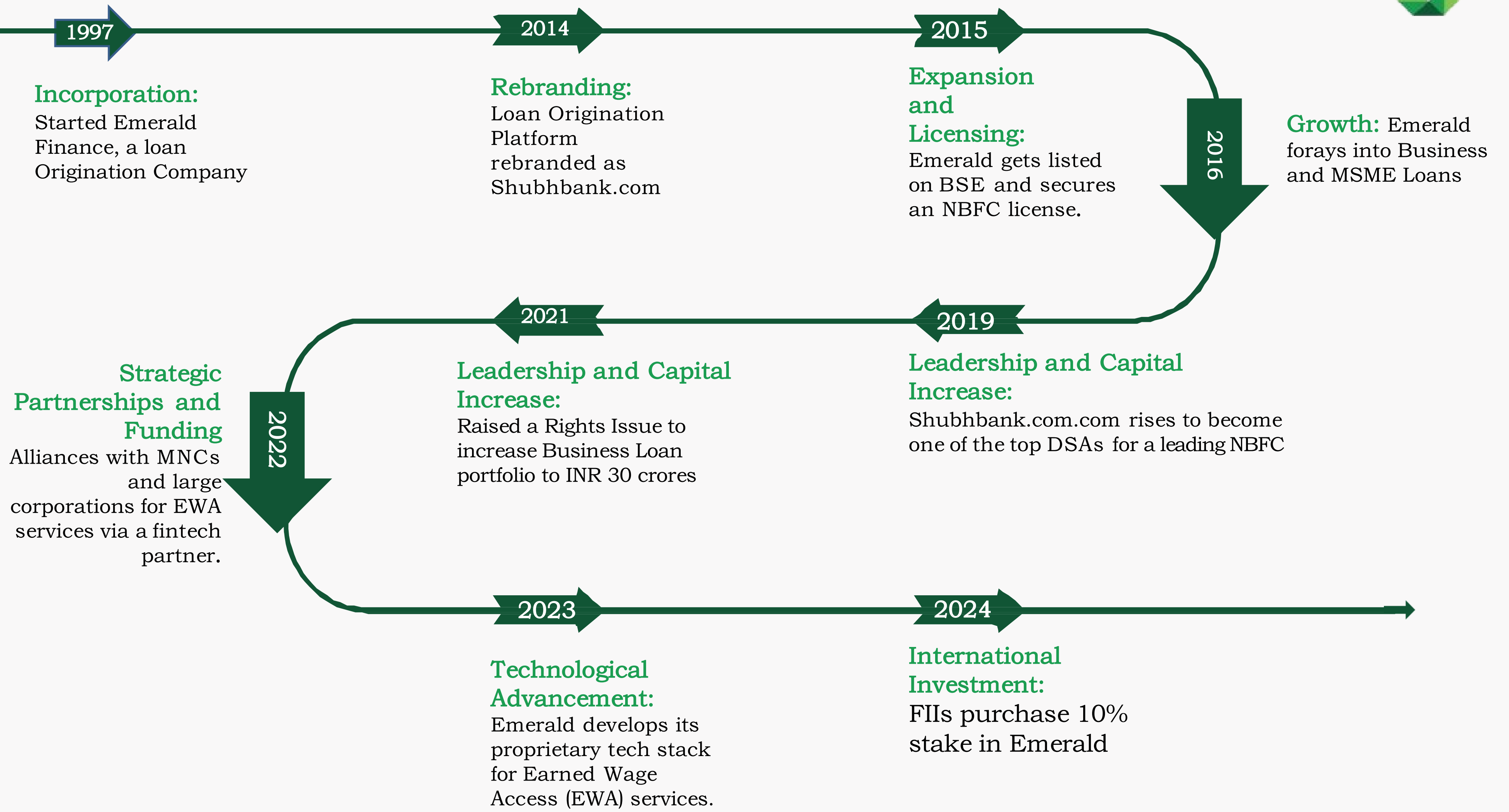
EMERALD FINANCE LIMITED

EARLY WAGE ACCESS PRESENTATION



 www.emeraldfin.com

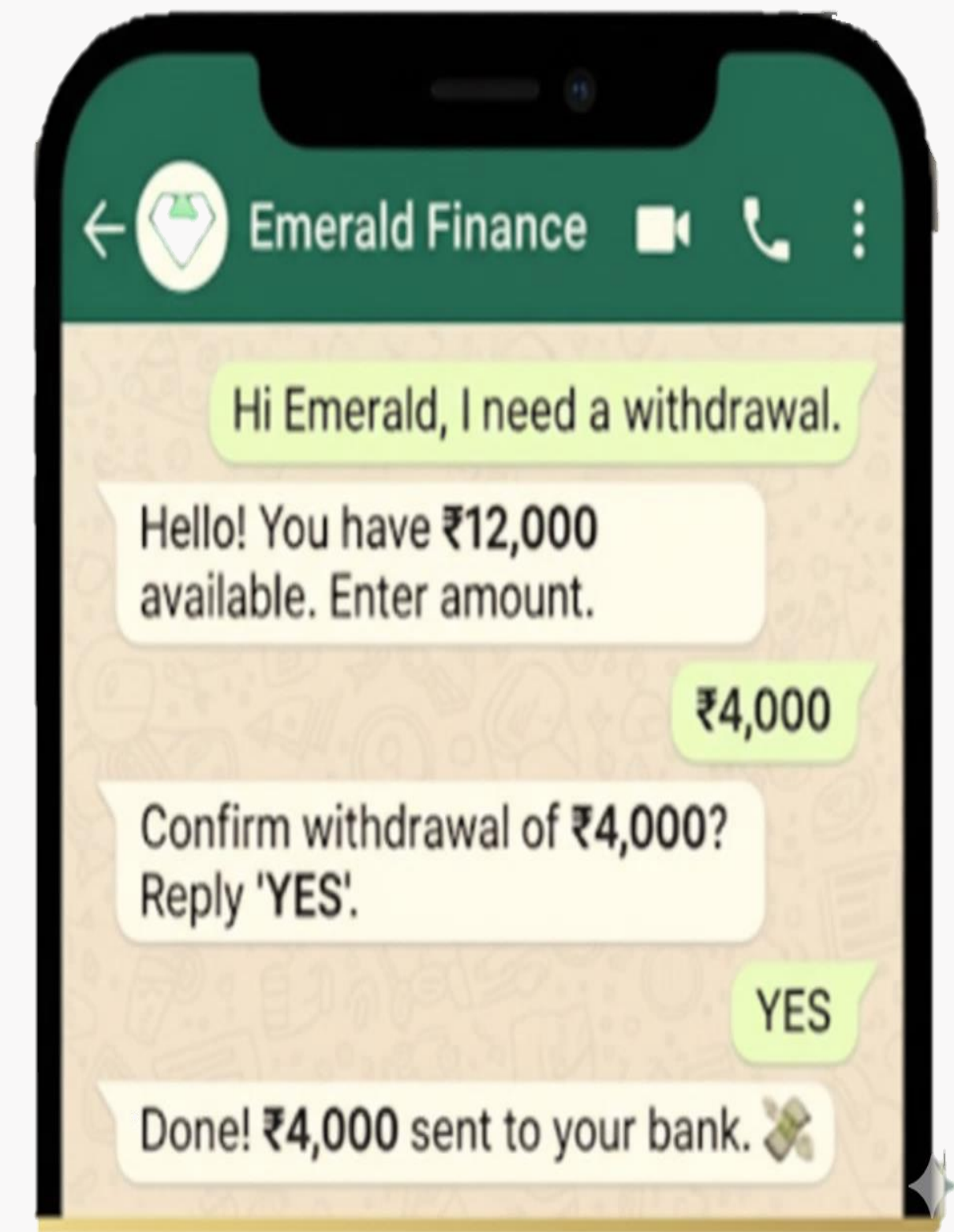
Emerald's Journey Towards Financial Excellence



Emerald Early-Wage-Access can help ease financial stress






Emerald makes it easy for employees to access their earned salary instead of relying on unregulated or high-cost financial products:






- 1. Seamless Access: On-demand access to 50% of earned salary for employees**
- 2. Convenient Platform: Employees access earned salary through the Emerald Now App, Emerald Web-App & Emerald WhatsApp Bot**
- 3. Automated Monthly Settlement: Deducted at source during payroll reconciliation for a seamless experience**









Bridging the Liquidity Gap

Emerald replaces high-cost debt with low-cost line of credit based on earned wage

| Emerald EWA | |
|---|--|
|  | Eligibility: Full time employees |
|  | Approval: Instant  |
|  | Fees: Minimal |
|  | Penalties: NIL |

| Credit Cards | |
|---|---|
|  | Eligibility: Top 1% |
|  | Approval: 1-3 days  |
|  | Fees: High |
|  | Penalties: High |

| Unregulated Lending | |
|---|---|
|  | Eligibility: Everyone |
|  | Approval: - |
|  | Fees: Very High  |
|  | Penalties: Very High  |

Benefits for employees



Simple access to on-demand earned salary



Protection from predatory products like pay-day loans



Promotes good financial habits



Lowers stress and increases happiness



Holistic financial wellness program



Benefits for the employer



Enhancement employee productivity and engagement



Savings on Working Capital



Better talent acquisition



'Zero' investment & 'Zero' liabilities



Increase in employee retention rates - Create a positive “ culture “



A monthly credit line for your teams

Emerald EWA

- 100% Digital
- 24x7 Available
- Absolute Transparent Process
- Every Day is Salary Day!
- RBI Compliant & Secure

**FLEXIBLE | SECURE |
TRANSPARENT**

Upto 50% Limit

Your employees can access their earned wages and withdraw as they earn

Instant Transfer

Transfer made instantly into their bank account

Monthly Repayment

You repay on the salary date (automated) and reinstate their limits

24x7 Customer Support

Help available whenever you or your employees need it

No Hidden Charges

Minimal fee – Pay only if used

Credit Improvement

Financial inclusion and credit building via CIBIL

Withdraw Through WhatsApp

Access earned salary directly through WhatsApp

Gift Cards

Use the limit to purchase gift cards from top brands





Exclusive Benefits With Emerald EWA

Purchase a gift card from us at a discount



Employees can purchase discounted gift cards from 200+ brands

Discounts upto 50% on certain brands

Brands that we offer

amazon

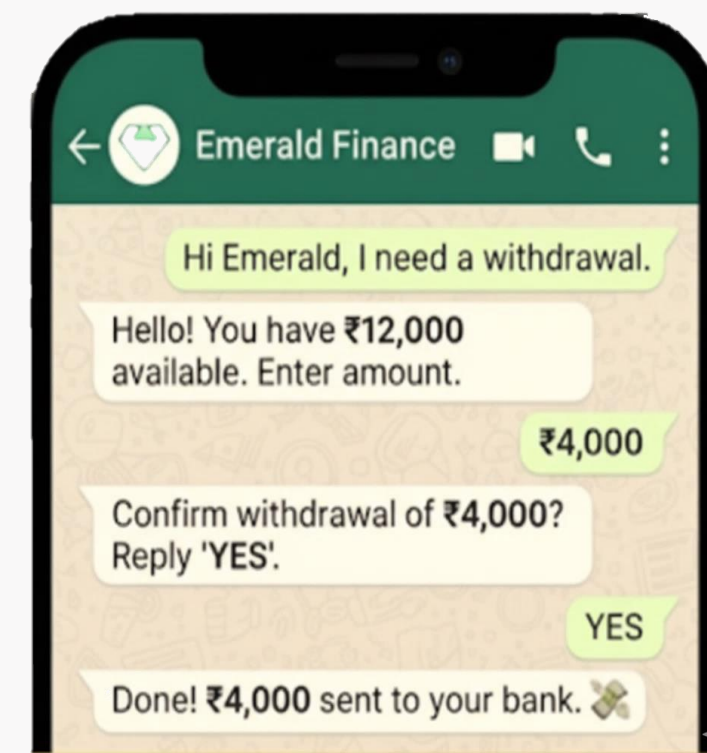
make *my* trip

BN
BARBEQUE
NATION

PVR INOX

And many more...

Access Salary Through WhatsApp
Your Salary One Message Away



Withdraw Salary via WhatsApp

Employees can initiate and complete withdrawals directly through WhatsApp chat

No App Dependency

Works without opening or logging into the EWA app

Simple 3-Step Flow

Message → Enter Amount → Confirm → Money Credited



Control & Administration on your Fingertips

Admin Portal

Welcome Back !

Employees ₹ 5,00,000
Cr. Limit

Total Transactions: 100

Transactions This Month: 25

Withdrawn This Month: ₹ 1,00,000

Select Organization GO

Real-Time Monitoring:

View withdrawals and real-time transaction status

Customizations:

Set tenure-based rules and individual credit limits

Employee Management:

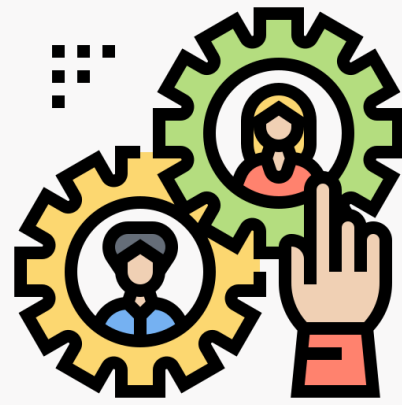
Instantly add, block or unblock employees

Analytics & Insights:

Track usage trends and policy impact

Customizations We Offer

At Zero Additional Cost



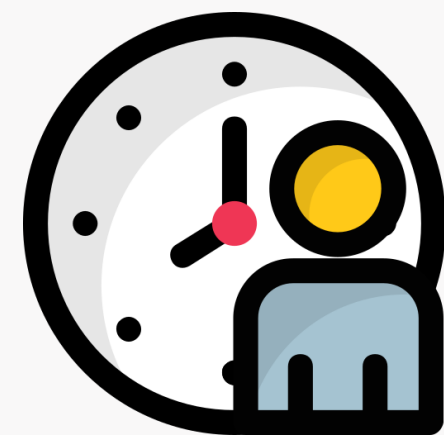
Integration with
Payroll / HRMS



Customizable Limits
on Employee Level



Block / Unblock
Employees



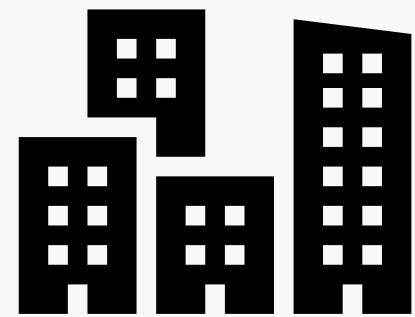
Tenure Based
Registration



Program Awareness
and Educational
Sessions

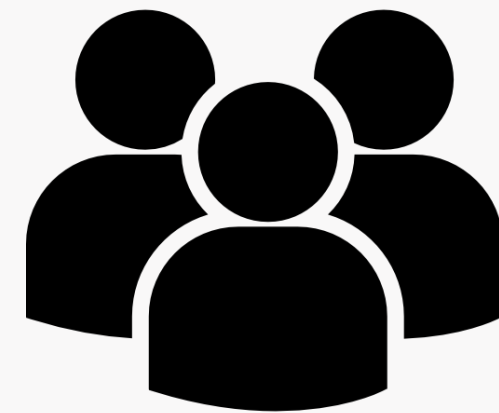
Emerald EWA: Strong Engagement and Adoption

Proving Impact Where It Matter



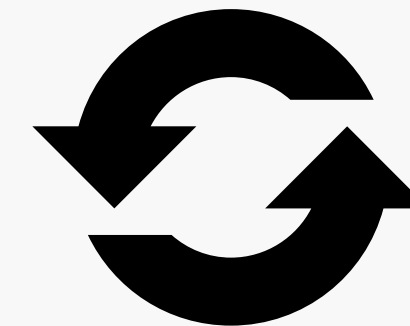
180+

corporate
partnership



15%

of workforce actively
using EWA



7%

reduction in attrition

These numbers reflect strong employee demand, high recurring usage, and meaning full impact - validating EWA as a high-utility benefit



Thank you

With Emerald EWA, you are not just offering a financial benefit — you are empowering your workforce, enhancing loyalty, and staying ahead in a competitive talent market.

**Be a Forward-Looking
Employer**

Get in Touch With Us **Emerald Finance Limited**

Helping India get paid when they need it

Visit us at: www.emeraldfin.com

Mail us at: info@emeraldfin.com

Contact us: +91 7696094978

Registered Office: Chandigarh