

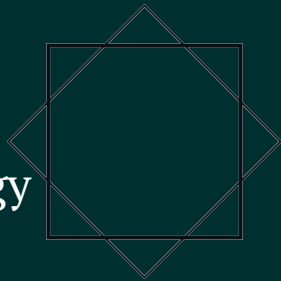
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# EARNED WAGE ACCESS (EWA)

**Flexible Salary in Saudi Arabia:** A service that lets employees take part of their earned salary before payday.

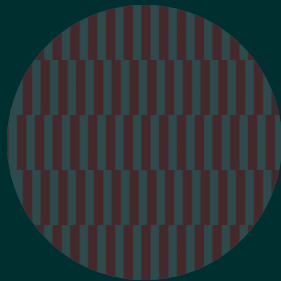
## STEP 1. STRATEGIC ALIGNMENT

- Assess EWA alignment with company's workforce strategy and financial wellbeing goals
- Assess potential impact of EWA on talent attraction, retention, or productivity



## STEP 2. FINANCIAL & OPERATIONAL READINESS

- Integrate payroll and attendance systems with EWA without business disruption
- Assess potential impact of the dual-stream payroll model and ensure accurate internal financial reconciliation.



## STEP 3. LEGAL & REGULATORY COMPLIANCE

- Ensure EWA implementation is compliant with Saudi Labour law, WPS and GOSI.
- Consult legal counsel on EWA agreement terms and implications on business and employees.



**SIMPLE SHARP: SIMPLE BY INTENTION, SHARP BY DESIGN**

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# EARNED WAGE ACCESS (EWA)

Flexible Salary in Saudi Arabia

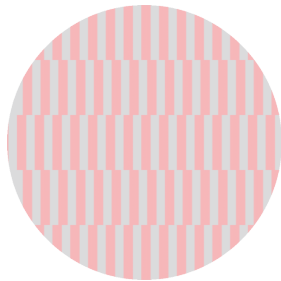
## STEP 4. VENDOR SELECTION & IMPLEMENTATION

- Compare EWA service providers (e.g. license, data security, system integration, fees).
- Collaborate with chosen provider to create implementation plan with task owners and timelines.



## STEP 5. COMMUNICATION & CULTURE READINESS

- Develop internal communication to help employees understand how EWA works.
- Create a support plan to address employee questions and promote financial literacy.



## STEP 6. EVALUATION & RISK MANAGEMENT

- Define how to measure EWA success — usage, satisfaction, absenteeism, data compliance.
- Prepare contingency plans for system outages, vendor issues, regulation changes, and long-term risks.



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