

clair

The Future of Finance for America's Workers

SXSW Pitch Competition

March 2021

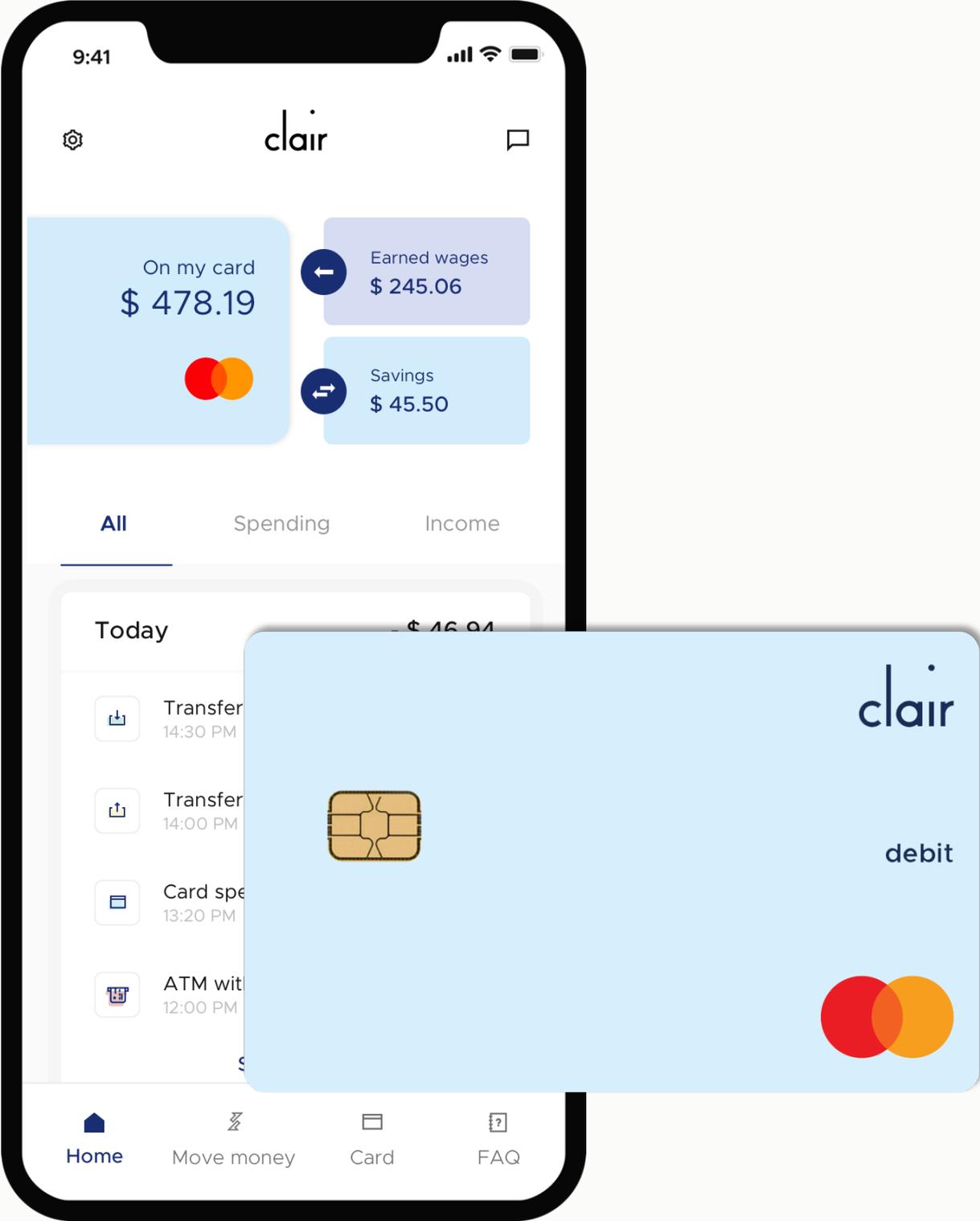


The bi-weekly pay cycle is a **compromise** between administrative costs and getting employees paid instantly.



**\$11 billion
industry
charging
400% APRs**

Clair is an app that lets users get paid for free as soon as they clock out of work



Bank Services provided by MetaBank®, N.A., Member FDIC.

How much does it cost to get an instant \$250 advance?

brigit

\$9.99/month

Dave[®]

\$1/month +
\$4.99 express fee

PayActiv[®]
Security | Dignity | Savings

Up to \$5

Klover

\$1.99/month



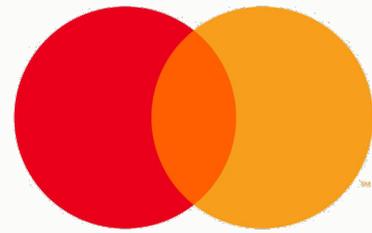
MoneyLion

\$1/month +
\$4.99 delivery fee

dailypay

\$2.99

Clair shares in Mastercard's interchange revenue, which is funded by merchants



\$1.00

revenue for every
\$100 spent



\$0.10

to advance
\$100

Our approach allows us to scale quickly

Direct to Consumer

No way to verify hours

High risk for lender

82 million
hourly workers

Direct to Employer

Will take too long

Difficult to serve small businesses

11 million
employers

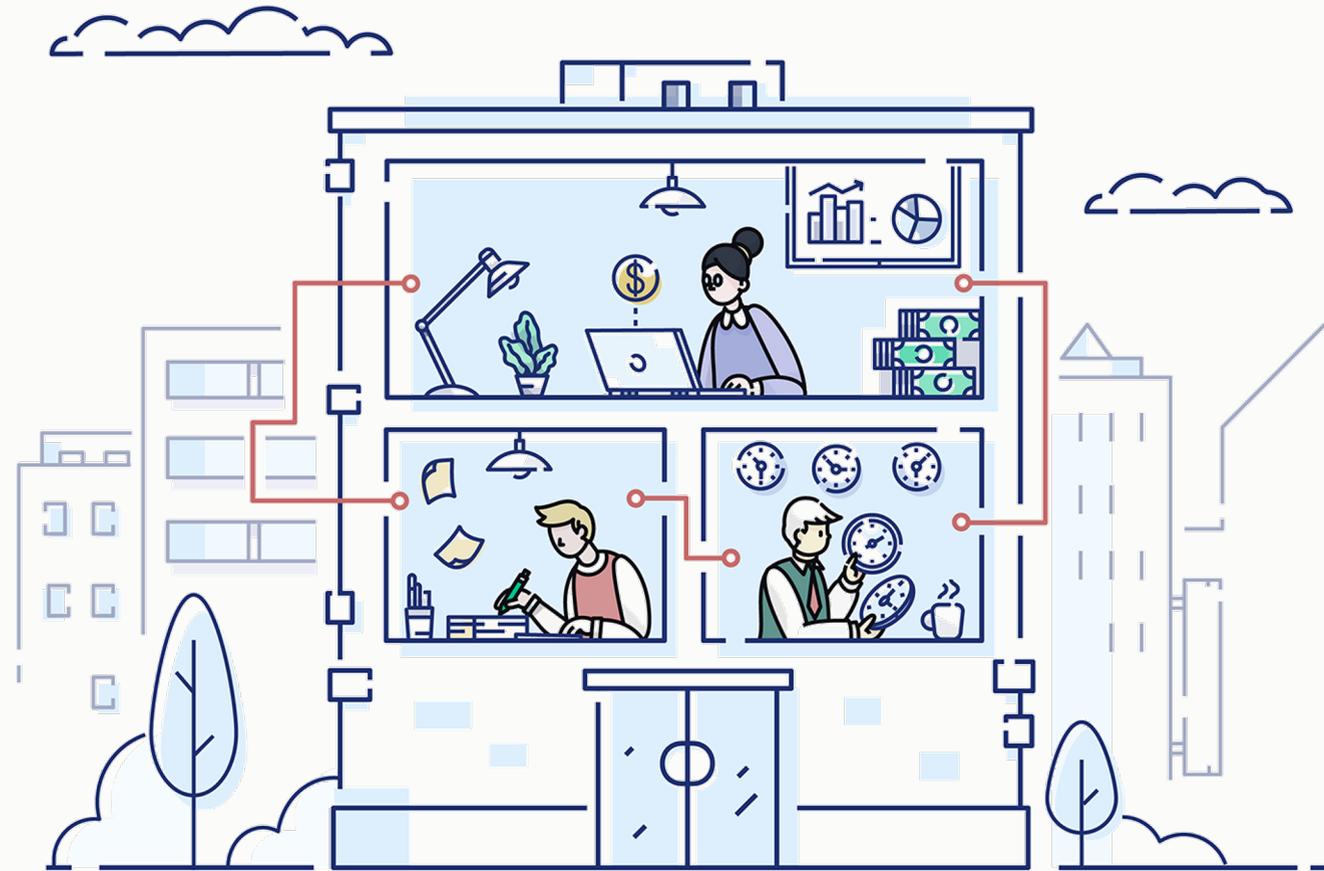
Embedded in Workforce Apps

✓ Has employee time data

✓ Hundreds of thousands of employees per app

1,000
potential partners





Thank You!

getclair.com