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Before You Front the Funds: Benefits and Pitfalls of Earned Wage Access Tools

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In this episode of *Payments Pros*, host Carlin McCrory teams up with *Hiring to Firing* hosts Tracey Diamond and Emily Schifter to explore the emerging world of earned wage access (EWA), or on-demand pay, through the lens of the reality TV show *Shark Tank*. They examine the Consumer Financial Protection Bureau's evolving approach, rapidly developing (and sometimes conflicting) state laws, and the wage-and-hour and payroll challenges that can arise when employees access their pay early. The discussion also covers how EWA can serve as a powerful recruitment and retention tool, the risk that a well-intentioned benefit can be viewed as a "loan in sheep's clothing," and practical steps HR and in-house counsel can take when vetting vendors or considering in-house EWA programs. Tune in to decide whether EWA is the kind of pitch your HR "sharks" should back — or one that should prompt, "And for that reason, I'm out."

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