



April 2, 2025  
House Commerce and Labor Committee  
1 Capitol Square, Room 113  
Columbus, Ohio 43215

**Re: Support for HB 152**

Dear Chair Johnson and honorable members of the House Commerce and Labor Committee:

Thank you for your consideration of HB 152 to create a registration system for earned wage access (EWA) providers. We are grateful for your continued leadership on legislation improving the financial wellness of hard-working Ohioans, and we are in support of the bill.

Payactiv is a leading employer-integrated earned wage access (EWA) provider that partners with employers to enable their employees to access their own wages when they need them. We directly integrate into an employer's payroll system and verify an employee's wages from payroll, time and attendance, and census file data. There is no recourse in an EWA transaction, and a user can cancel at any time; there is no interest, late fees, or penalties; no debit is created; and there is no underwriting or credit reporting.

Payactiv has been providing EWA to Ohio workers for over 10 years, where we partner with over 1,600 businesses in Ohio and service over 38,000 employees. We are proud to be a Public Benefit Corporation and Certified B Corp.

The cost of living has skyrocketed over the past decade, and working Americans struggle more than ever to make ends meet. Recent studies show that almost a quarter of Americans live paycheck-to-paycheck and 45% have paid a bill late in the last year. In Ohio, 13.4% of people live below the poverty line. An additional 31.5% of Ohioans report that it was somewhat or very difficult for them to pay for usual household expenses in the previous 7 days. In this challenging environment, EWA is a highly valuable financial security tool for thousands of Ohioans like these. It is a responsible, safe alternative to high-cost debt options like payday loans and credit card debt, and it helps workers avoid late fees and penalties.

Payactiv supports the creation of a registration system for EWA providers that creates regulatory clarity to allow the industry to grow while also creating important consumer protections. HB 152 enacts a number of these practices, including ensuring that all transactions are non-recourse, prohibiting the use of credit reports, requiring that all fees are clearly disclosed to each user, and providing a mandatory fee-free option (Payactiv has five free options).

Payactiv is proud of our long-standing commitment and service to Ohio workers. Thank you for our support and leadership on this important issue, and we respectfully ask for a favorable report.

Sincerely,

Mark Salters  
Public Policy Manager, Payactiv  
msalters@payactiv.com