# Green Dot Named a Leader in Earned Wage Access by Everest Group

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*Recognition underscores Green Dot's decades-long commitment to supporting the financial wellness of working Americans*

PROVO, Utah--(BUSINESS WIRE)--Jul. 27, 2026-- **Green Dot Corporation** (NYSE: GDOT), a leading fintech platform and embedded finance provider, has been named a Leader in earned wage access (EWA) solutions by global research and advisory firm Everest Group in their 2026 *U.S. B2B Earned Wage Access Products PEAK Matrix® Assessment*. The independent assessment by Everest Group evaluates the U.S. B2B EWA products market and examines market trends, buyer priorities, provider characteristics and more as EWA solutions evolve from simple pay access products toward integrated workplace financial wellness platforms. Green Dot's positioning as a Leader reflects the depth of the company's platform capabilities, integration ecosystem and commitment to expanding access to seamless, secure and useful financial tools for everyday American workers.

"Being recognized as a leader in earned wage access reflects what our team has been building toward for years: financial tools that genuinely work for the people who need them most," said **Crystal Bryant-Minter, senior vice president and general manager, employer solutions at Green Dot.** "Millions of workers across the country are one unexpected expense away from a financial crisis, and our EWA platform gives employers a real way to change that with direct access to wages already earned."

The traditional two-week pay cycle was designed around administrative convenience rather than the financial realities of working families. Today, nearly 69 percent of Americans report living paycheck to paycheck, and research from Ernst & Young finds that 70 percent of U.S. workers face financial stress regularly, with roughly one in three encountering a cash shortfall approximately every four months.

Earned wage access addresses that gap directly: independent surveys indicate that 70 percent of EWA users say the benefit has prevented them from taking a payday loan, and 78 percent report it helps them pay bills on time and avoid late fees. For employers, the benefits compound: businesses offering EWA report turnover reductions of 20 to 40 percent in high-churn industries, and organizations implementing EWA have demonstrated a 36 percent increase in employee retention on average.

**EWA's Role in Expanding Financial Access**

Green Dot provides modern wage and disbursement solutions — including earned wage access, pay cards and same-day pay — to more than 7,000 businesses and their employees nationwide. Through its Employer Solutions portfolio – which includes rapid! PayCard, earned wage access (EWA) and employer disbursements – Green Dot partners with a wide range of employers and technology platforms seeking compliant, scalable alternatives to legacy payroll and payment methods. Purpose-built for hourly and frontline workforces, these EWA solutions give workers on-demand access to wages already earned through a seamless digital experience that removes friction from the payroll cycle without disrupting existing systems. Backed by Green Dot's decades of experience serving consumers living paycheck to paycheck and the company's end-to-end embedded finance platform, these solutions combine the financial infrastructure and regulatory expertise that enterprise employers need with the simplicity and flexibility their employees deserve.

**Everest Group PEAK Matrix® Recognition**

The Everest Group PEAK Matrix® is a widely referenced independent benchmark that assesses providers across vision, capabilities and market impact, and positions providers as Leaders, Major Contenders and Aspirants using Everest Group's PEAK Matrix framework. Green Dot's position in the Leader category places the company among a select group of EWA providers evaluated for their product vision, platform functionality, innovation roadmap and demonstrated impact for employer clients.

For more information on Green Dot's EWA capabilities, visit our website. For more information on the Everest Group PEAK Matrix® and to access the report, visit the Everest Group website.

**About Green Dot Corporation**

Green Dot Corporation (NYSE: GDOT) is a financial technology platform and registered bank holding company that builds banking and payment solutions to create value, retain and reward customers, and accelerate growth for businesses of all sizes. For more than two decades, Green Dot has delivered financial tools and services that address the most pressing financial needs of consumers and businesses, and that transform the way people and businesses manage and move money.

Green Dot delivers a broad spectrum of financial products to consumers and businesses through its portfolio of brands, including: GO2bank, a leading digital and mobile bank account offering simple, secure and useful banking for Americans living paycheck to paycheck; the Green Dot Network of more than 90,000 retail distribution and cash access locations nationwide; Arc by Green Dot, the single-source embedded finance platform combining all of Green Dot's secure banking and money processing capabilities to power businesses at all stages of growth; rapid! wage and disbursements solutions, providing pay card and earned wage access services to more than 7,000 businesses and their employees; and Santa Barbara Tax Products Group, the company's tax division, which processes more than 14 million tax refunds annually.

Founded in 1999, Green Dot has managed more than 80 million accounts to date both directly and through its partners. Green Dot Bank is a subsidiary of Green Dot Corporation and Member of the FDIC. For more information about Green Dot's products and services, please visit greendot.com.

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