



March 27, 2026

The Honorable Kriselda Valderrama  
House Economic Matters Committee  
Maryland General Assembly  
231 Taylor House Office Building  
Annapolis, MD 21401

**RE: SB 94 - Earned Wage Access - Departmental Revisions**

**DailyPay's Position: Unfavorable**

Dear Chair Valderrama and Members of the House Economic Matters Committee,

DailyPay appreciates the opportunity to voice its opposition to the current draft of Senate Bill 94. While we value the Committee's focus on regulating this essential financial service, we believe these proposed revisions, following the successful passage of EWA legislation just last year, would unnecessarily complicate the regulatory landscape and potentially limit access to this product for Marylanders.

DailyPay and other employer-integrated EWA providers give employees access to wages they have already earned. This is fundamentally access to existing income, not credit. We have complied with the licensing requirements established in the current EWA law, and DailyPay does not engage in tipping practices in the state.

We are ready to continue collaborating with this Committee and the Maryland Department of Labor, Office of Financial Regulation. However, the current bill not only inappropriately characterizes EWA products but could also inadvertently restrict a vital service that enhances the financial security of Maryland workers.

DailyPay remains a strong supporter of the Committee's original goal: to establish a clear, dedicated regulatory framework for EWA providers that includes critical consumer safeguards—such as non-recourse transactions, no impact on credit, transparent fees, and access based only on earned wages—without mislabeling the product. Last year, this Committee successfully developed a framework that allows businesses to offer these services, created a clear licensing path for providers, and enacted strong consumer protections.

We strongly urge the Committee to vote **Unfavorable** on Senate Bill 94 to ensure Maryland workers can maintain responsible access to their earned wages when they need it most.

**dailypay.**



Thank you for your consideration.

Sincerely,

Claudia Flores

Vice President of Public Policy, DailyPay, LLC