



Date: January 27, 2026

Hearing: Maryland Senate Committee on Finance

Re: SB 0094 - Commercial Law - Earned Wage Access - Revisions

Dear Chair Beidle and Honorable Members of Senate Committee on Finance:

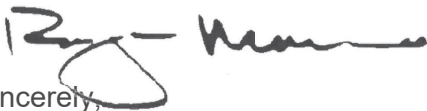
Thank you for your consideration of SB 0094, and for your leadership on legislation to improve the financial security of hard-working Marylanders.

Payactiv is a leading employer-integrated earned wage access (EWA) provider that partners with employers to enable their employees to access their own, already earned wages when they need it – rather than having to wait for payday. Payactiv integrates into an employer's time and attendance payroll system and verifies wages from payroll, time and attendance, and census file data. Payactiv has been providing EWA services to Maryland workers for over 10 years and is proud to be a Public Benefit Corporation and Certified B Corp.

Payactiv appreciates the extensive engagement from numerous stakeholders over the past few years on EWA regulation, which culminated in the enactment of HB 1294 to create a licensure and oversight framework for EWA providers.

Payactiv is concerned that SB 0094 erodes the clarity created by the law enacted just last session, and unnecessarily reopens a licensure to regulate EWA providers when many EWA providers are still not yet licensed.

We respectfully request an unfavorable report.

A handwritten signature in black ink, appearing to read "Roger Manno". The signature is written in a cursive style with a large, stylized "R" and "M".

Sincerely,

Roger Manno on Behalf of Payactiv