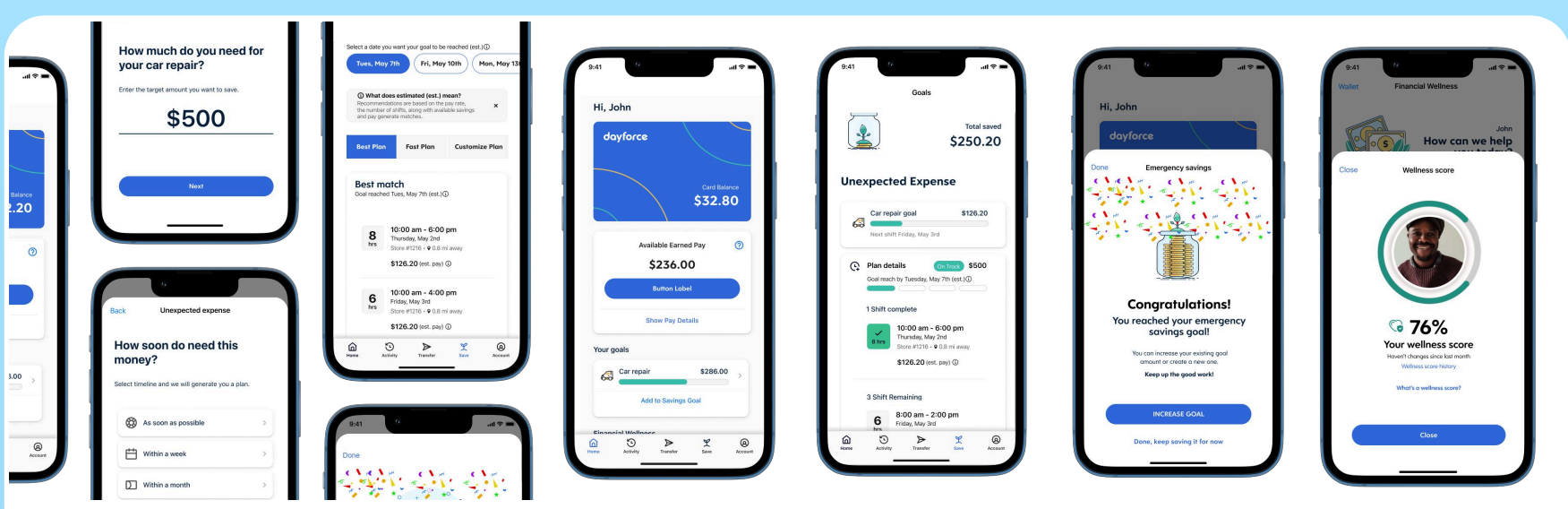




Dayforce Financial Wellness Mobile App

<https://www.dayforcewallet.com/>

Dayforce Wallet is an integrated financial wellness experience designed to help employees achieve greater financial stability and reduce the stress associated with day-to-day money management. Embedded directly within the broader Dayforce product ecosystem, the solution combines on-demand pay access, savings tools, personalized financial guidance, and real-time payroll visibility into a single, seamless experience.

The platform was created to address a growing workforce challenge: traditional pay cycles and disconnected financial tools often leave employees struggling to manage unexpected expenses, budget effectively, and feel in control of their finances. Dayforce Wallet reimagines the employee pay experience by giving users faster access to earned wages, intelligent financial tools, and actionable insights that support healthier financial behaviors.

At the core of the experience is an AI-powered, employee-centric approach that personalizes recommendations, simplifies financial decision-making, and integrates financial wellness directly into the flow of work. Rather than positioning financial wellbeing as a separate benefit, the experience embeds guidance, savings, and pay flexibility throughout the product journey, making financial empowerment more accessible, intuitive, and proactive for employees across different income levels and life stages.

Problem

Modern employees are increasingly facing financial stress driven by rising living costs, unexpected expenses, and limited flexibility between pay cycles. Traditional payroll systems often fail to provide the real-time access, guidance, and financial tools employees need to feel in control of their financial wellbeing. As a result, financial anxiety extends beyond personal life and directly impacts workplace engagement, productivity, retention, and overall employee satisfaction. Research shows financially stressed employees are more likely to disengage, experience reduced productivity, and seek employment elsewhere.

Dayforce identified an opportunity to empower employees through a trusted, user-centered financial wellness experience that seamlessly integrates into their daily workflow rather than existing as a disconnected benefit or standalone application. The challenge was to design a comprehensive, AI-powered solution that could simplify financial decision-making, provide personalized guidance, and deliver flexible access to earned wages while creating measurable value for both employees and employers.

Solution

The solution centered on creating a seamless, AI-powered financial wellness ecosystem embedded directly within the Dayforce experience. Rather than treating financial wellbeing as a standalone benefit, the platform integrated personalized financial guidance, earned wage access, savings tools, and real-time payroll visibility into employees’ everyday workflow—making financial wellness more accessible, proactive, and actionable. (dayforce.com)

The experience was intentionally designed to support both employee wellbeing and broader business objectives, including employee engagement, retention, productivity, and long-term organizational performance. By connecting financial wellness directly to the employee experience, the solution helped organizations create a more supportive and resilient workforce while demonstrating measurable ROI through improved satisfaction and reduced turnover.

Design Approach

The design approach focused on building a user-centered financial wellness experience grounded in research, cross-functional collaboration, and a deep understanding of the evolving financial ecosystem. The initiative required balancing employee financial needs with employer business goals while creating an experience that felt intuitive, trusted, and seamlessly integrated into the Dayforce platform.

To inform the strategy and product direction, the team partnered across research, product, design, and leadership to evaluate the broader financial wellness landscape—including digital wallets, earned wage access, compensation experiences, and employee financial behaviors. Insights were synthesized from a wide range of internal and external sources, helping identify gaps in the market and opportunities to deliver greater employee value. (dayforce.com)

The collaborative and research-driven process enabled the team to create a financial wellness solution that addressed both immediate employee pain points and broader organizational objectives—transforming financial wellness into a more integrated, proactive, and impactful part of the employee experience.

Business Impact

The Dayforce financial wellness experience delivered measurable impact for both employees and employers by helping users build healthier financial habits, reduce financial stress, and gain greater confidence in managing day-to-day financial decisions. By integrating financial wellness directly into the employee experience, the platform empowered users to take actionable steps toward both immediate and long-term financial stability. (dayforce.com)

The solution enabled employees to:

- Create and track personalized financial plans
- Manage unexpected expenses with greater flexibility and confidence
- Improve day-to-day financial management and visibility into earnings
- Reduce financial stress through proactive tools, guidance, and earned wage access
- Build healthier financial behaviors that support long-term financial wellbeing

The platform also demonstrated significant user adoption and engagement:

- 6.4M+ total users
- 4M+ new users within the last six months
- 41M+ total sessions
- Millions of minutes of engagement and average session duration across the platform

Beyond engagement metrics, the integrated financial wellness experience helped employees better navigate short-term and mid-term financial needs so they could focus more confidently on achieving longer-term financial goals. By reducing financial uncertainty and improving financial resilience, the solution contributed to stronger employee wellbeing, increased workplace confidence, and improved organizational outcomes tied to engagement and retention.

Key Skills & Tools

Product Design • UX Strategy • Enterprise UX • Information Architecture • Design Systems (Polaris) • User Research • Persona Development • Search & Discovery UX • Data Visualization • Partner Ecosystem Platforms • Cross-functional Collaboration.

