Chime Expands Partnership with Workday, Bringing Easier Access to Banking and Financial Wellness Benefits to Millions of Employees

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Employees can choose Chime without manually entering account details within Workday's Enhanced Direct Deposit experience

SAN FRANCISCO--(BUSINESS WIRE)--Nov. 3, 2026-- Chime® (NASDAQ: CHYM) today announced an expanded partnership with Workday, the trusted agentic platform for HR, finance, and IT, making it easier for millions of employees to choose Chime for direct deposit within Workday — and connect their paycheck to tools that help them save, build credit and get ahead.

Through Workday's Enhanced Direct Deposit (EDD) experience, employees of Workday customers can select Chime for direct deposit, without manually entering account details. The experience is free for employers[1] and requires no additional setup. Employees who select Chime for direct deposit will gain access to Chime's suite of financial tools, including fee-free banking [2], high-yield savings earning 4% APY with qualifying deposits[3], early pay, and credit-building tools.

"A paycheck is the starting point for financial progress," said Bill Gartland, Vice President of Chime Enterprise. "By making Chime easier to choose inside Workday, we're removing a barrier between getting paid and getting ahead. Together, we're helping employees make more of their pay and giving employers another way to support the financial well-being of their employees at no cost. Workday helps employees get paid. Chime helps them turn that pay into progress."

The EDD integration complements Chime's role as the Strategic Financial Wellness Partner for Workday Wellness. Through that partnership, employers can offer Chime Workplace® and its financial wellness tools, at no cost to employers or employees. The expanded partnership gives employees more ways to access Chime through Workday, from choosing where their paycheck goes during onboarding to exploring benefits that help them save, build credit and manage everyday expenses.

"With Workday's Enhanced Direct Deposit experience, we want to give employees real options for how they manage their pay," said Meraj Mohammad, senior director of strategic partnerships at Workday. "Our expanded partnership with Chime makes it easier for employees to connect their pay with tools that support their financial well-being, directly within the platform where they already manage their pay and benefits."

The expansion builds on Chime Workplace's growing presence across transportation, retail, healthcare, security and professional services, including employers such as First Student, the nation's largest student transportation provider; and Allied Universal, one of the largest employers in the United States.

To learn more about Chime's employer and employee offerings, visit enterprise.chime.com.

About Chime:
Chime (Nasdaq: CHYM) is a financial technology company founded on the premise that core banking services should be helpful, easy, and free. We offer a broad range of low-cost banking and payments products that address the most critical financial needs of everyday people. Our member-aligned business model has helped millions of people to unlock financial progress™. Member deposits are FDIC-insured through The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC, up to applicable limits*.

*Chime is not FDIC-insured. The Bancorp Bank, N.A. and Stride Bank, N.A. are the FDIC-insured members. Deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. FDIC deposit insurance limit is $250,000 per depositor, per insured bank, per ownership category.

Banking services provided by The Bancorp Bank, N.A. or Stride Bank, N.A., Members FDIC.

Third-party trademarks referenced for informational purposes only; no endorsements implied.

1 Certain optional fees apply to services. See Chime.com/policies for more information.

2 Optional services and products may have fees or charges, such as outbound instant transfers, out-of-network transactions, and credit products. Learn more at chime.com/feesinfo.

3 The Annual Percentage Yields ("APYs") for the Chime Savings Account are variable and may change at any time. The disclosed APY rates are effective as of 07/13/2026. No minimum balance required. Must have $0.01 in savings to earn interest. The following APY rates apply based upon your status: 4.00% APY for Chime Prime, 3.00% APY for Chime Plus, and 1.00% APY for standard. See Chime Membership Tiers Terms and Conditions for more details.
To be eligible for Chime Prime status, receive $3,000+ in qualifying direct deposits to your Chime Checking Account in the past 34 days. To be eligible for Chime Plus status, receive either 1) a single $200+ qualifying direct deposit; or 2) $400+ in cumulative qualifying direct deposits to your Chime Checking Account in the preceding 34 days. Certain products marketed as perks have

additional eligibility requirements. While some perks may have associated fees, none of these fees are mandatory to access the perks or to maintain the applicable status. See the Chime Membership Tiers Terms and Conditions for details on all listed Prime and Plus perks.

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