

Maine Grants FlexWage Regulatory Exemption for Earned Wage Access Program

Decision confirms FlexWage's employer-integrated model is exempt from lending and money transmission laws



FlexWage Solutions Logo

SCOTTSDALE, AZ, UNITED STATES, July 17, 2025 /EINPresswire.com/ --

FlexWage Solutions LLC, the [inventor](#) of the employer-based Earned Wage Access (EWA) model, today announced a [favorable opinion](#) from the Maine Bureau of Consumer Credit Protection (BCCP). The BCCP determined that, based on the materials submitted, FlexWage's employer-integrated EWA program is exempt from Maine's lending and money transmission regulations.

“

We're proud to see Maine join the growing list of states that recognize the compliance integrity of our employer-funded EWA model.”

Frank Dombroski, Founder and CEO of FlexWage

This milestone reinforces FlexWage's position as the most compliant, transparent, and responsible EWA provider in the industry.

“We're proud to see Maine join the growing list of states that recognize the compliance integrity of our employer-funded EWA model,” said Frank Dombroski, Founder and CEO of FlexWage. “From the beginning, we've committed to offering a responsible solution that supports employees' financial well-being without introducing loan risk or debt

traps.”

Unlike third-party EWA providers who fund advances and assume repayment risk, FlexWage's patented model ensures:

- No loans and no debt for employees
- Accurate, real-time wage calculations based on employer payroll and time data
- Instant funding to the employee's account of choice, with no hidden fees
- Transparent pricing, with itemized payroll deductions that align with state labor laws

Maine BCCP Superintendent Linda Conti emphasized that the source of funds, in this case, the employer, was a key factor in their determination. Because FlexWage does not fund, hold, or control the money, nor require repayment by the employee, the model falls outside the scope of Maine's lending and money transmission regulations.

FlexWage continues to set the standard for EWA compliance nationwide. In addition to Maine, the company has received favorable legal and regulatory opinions from California, Connecticut, Kansas, Vermont, Nevada, and Missouri. All confirm that the model operates outside traditional lending frameworks. Employers selecting FlexWage for their EWA program are ensuring a long-term, compliant, and sustainable program.

"Our mission is to provide every employee with financial tools that promote independence, not indebtedness," said Dombroski. "EWA should empower, not entrap, and we've built our solution to reflect that. Employers utilizing FlexWage for their EWA programs can rest assured that they have selected the gold standard provider."

For more information about FlexWage's employer-integrated earned wage access model, visit: <https://flexwage.com/>

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About FlexWage Solutions

FlexWage helps employers attract, engage, and retain employees with financial wellness benefit solutions. FlexWage's [OnDemand Pay](#) solution is an employer-funded, regulatory-compliant Earned Wage Access (EWA) solution. It helps employees manage cash flow volatility by allowing them to access their earned wages between pay cycles. FlexWage prevents the high cost and stress of bank overdraft fees, late fees, and short-term loans by providing employees access to their money when they need it. Once established on a more solid footing, employees can focus on financial education, budgeting, and planning solutions with FlexWage's Sum180 solutions. FlexWage provides financial wellness services to partner institutions and directly through employers. Founded in 2009, FlexWage invented and patented Earned Wage Access. Learn more at flexwage.com.

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