

ADDRESSING EMPLOYEE FINANCIAL STRESS

Challenge

At **Church's Chicken**, hourly employees—team members—make up majority of the workforce. It's a competitive landscape, where most quick service restaurants pay approximately the same hourly wage. Karen Viera, SVP Chief People Officer, was researching for an employee benefit that would reflect how the company values their team members. She learned that the #1 issue causing financial stress was *not having enough emergency saving for unexpected expenses*.*

Solution

As Viera researched, she learned that many employees turned to payday loans or incurred overdraft or late fees that put them deeper into a debt spiral. She realized that a two-week span between paychecks could have a negative impact on employees. Should Church's change pay periods from bi-weekly to weekly to help? Despite the unpalatable expense, leadership was considering this alternative. She then found the technology solution—earned wage access (EWA) —that provided employees with flexible access to earned pay.

“Our employees are hardworking individuals who are essential to our business and to their communities. Like most people, they face unexpected expenses and challenges at times. It is important to provide them with the security of being able to access some of the money they've earned in advance of our normal two-week pay period.

Karen Viera

Church's was adamant their employees were not burdened by fees. After analyzing several EWA providers, it became clear that Instant Financial's Instant Pay program was aligned with Church's values and requirements.

FOUNDED
1952 in San Antonio, TX

LOCATIONS
1,500+ locations in
25 countries.

SALES
More than \$1 billion

EMPLOYEES
3,000 corporate
and approx. 20,000
franchisee employees

**EXECUTIVES
MENTIONED**
Karen Viera, SVP,
Chief People Officer

Daniel Krieger, VP &
Corporate Controller

With Instant Pay, employees have an option to receive half of their earned wages the next day after their shift—at no charge.

Church's Chicken branded the Instant Pay offering **“Work Today. Get Paid Tomorrow”**, which became a valuable recruitment tool.

Customer Testimonials



“I wouldn't make it without **Instant Pay**. I'm a single mother and need money between pay periods for diapers and formula.”

- **Destiny N.**
Cashier in Memphis, TN



“It is sure handy when bills are due tomorrow. We get paid today. Don't have to wait for pay day.”

- **Erica P.**
Cashier in Memphis, TN

Implementation

Church's launched the Instant Pay program in 2019.

Instant Financial lead customized training at the time of rollout for each market leadership team, provided in-store collateral, manager and cardholder support, documents and videos for references. Instant Pay program in 2019.

“We rolled it out slowly in a pilot because we wanted to test and make sure that we were not causing any issues with employees' pay. We invested the time up front for testing, and then rolled it out to 165 corporate restaurants in approximately 5 months ...and it was easy.

Instant Financial was a great partner during implementation. Now, if I have a question, they're a real pleasure to work with.

Daniel Krieger

Results

“Our restaurant turnover improved significantly this year, even during a pandemic.”

Karen Viera

167

Church's Chicken
Locations

41%

Employee
Adoption



Increase in
Retention

Request a Demo

sales@instant.co
www.instant.co

“Technology helps to cultivate and energize current and future employees, while simultaneously driving engagement and retention. I feel good about implementing Instant Financial – it's a program that provides flexibility and control without cost to our employees.

Daniel Krieger