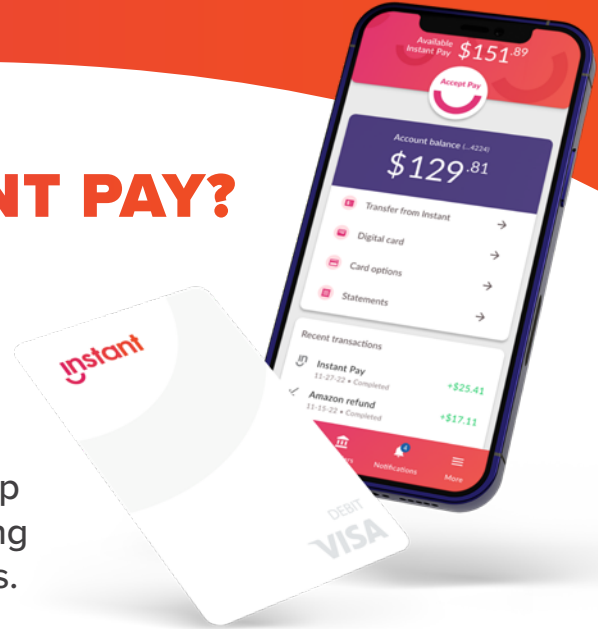


instant pay

AT A GLANCE

WHY INSTANT PAY?

Instant Pay is the leading earned wage access solution that gives employees immediate access to a portion of their pay after each shift — helping to bridge the gap between workday and payday, and allowing employees to take control of their finances.



PROMOTE FINANCIAL WELLNESS

Help your employees build financial stability by providing instant access to a portion of their daily wages.

ATTRACT TOP TALENT

Differentiate yourself from the competition and become an employer of choice by meeting the changing expectations of today's workforce.

IMPROVE ENGAGEMENT & RETENTION

Reduce your employees' financial stress while improving engagement and retention, and reducing turnover.

BOOST YOUR BOTTOM LINE

Save the expense of recruiting, onboarding, and training new workers with a proven solution that contributes directly to your bottom line.

“We measured our turnover pre and post **Instant Pay** pilot and found stores on **Instant** had a 6% reduction in turnover and stores not on Instant went up 8%. That is a 14% swing in a few short months.”

Aaron Humphrey

Sundance/Old West Properties, CFO

HOW DOES IT WORK?

- 1 Employee completes a shift and clocks out like they normally do
- 2 Ping! Employee receives a notification on their phone that their pay is ready
- 3 Employee pay is loaded to their account directly within the app
- 4 Employee pays for the things they need right away with the Instant card

GOOD FOR YOUR EMPLOYEES.

GOOD FOR YOUR COMPANY.

instant



TRUE FINANCIAL WELLNESS

We believe in doing business the right way and truly helping employees when they need it the most. By offering Instant Pay as a benefit to your employees, and not charging them to access their hard-earned money, you empower them to have more control over their wages and help them build financial stability.



IMPROVED ENGAGEMENT AND ABSENTEEISM

Instant access to their earnings allows employees to improve their financial wellness — enabling them to cover unexpected expenses, pay bills on time, and avoid high-cost financing options such as overdraft, credit cards, and payday loans. As a result, employees become less stressed and more engaged and productive at work.



ACCESS TO MONEY ANYTIME, ANYWHERE

With Instant Pay and the Instant card, employees can easily make purchases, withdraw cash from more than 33,000 surcharge-free ATMs, save for the future, or move to an existing bank account using regular or real-time transfer services.



BUSINESS AS USUAL

Instant integrates seamlessly with leading payroll and HCM systems, meaning getting set up to pay your employees instantly won't disrupt your existing day-to-day payroll processes. And we're compliant with wage and labor laws in all 50 states.



NO BANK ACCOUNT REQUIRED

No bank account? No problem. Instant Pay is available to all employees through the Instant Financial app and Instant Visa® debit card. There are no employee credit checks or qualifications required.



FUNDED BY INSTANT

Instant Financial provides funding at no cost to your company, with no changes to payroll process required. If employees accept their Instant Pay offers between pay cycles, they receive the rest of their pay on payday.