

A New Way to Pay

“ In this day and age, why is anyone still waiting for a paycheck? ”

For Steve Barha, founder and executive chairman of Instant Financial, that was the question that started it all. A longtime financial entrepreneur, Steve knew that many Americans—especially those working hourly—struggled to pay bills between paychecks. Sometimes, that meant taking on a high interest payday loan because they couldn't access money they had earned.

That sparked an idea: What if there was a simple way for workers to access their earned pay on demand? As a result, Instant Financial was created. It provides true financial wellness to employees to help them get ahead—at no cost.

Instant empowers your employees to have more control over their wages, which allows them to get out of the debt cycle and build financial stability.



WHAT OUR PARTNERS ARE SAYING

“ 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, CFO
Sundance, Inc./Old West Properties

“ When we partnered with Instant a few years ago, we were seeing more and more people use credit cards and we had less cash to pay out tips and mileage to our drivers. Instant is the perfect solution to go cashless in our restaurants. ”

Brad Leonard, CFO
Papa Johns (PJ) United

“ Super easy to implement. They helped us with training and documentation. It could literally be implemented overnight. ”

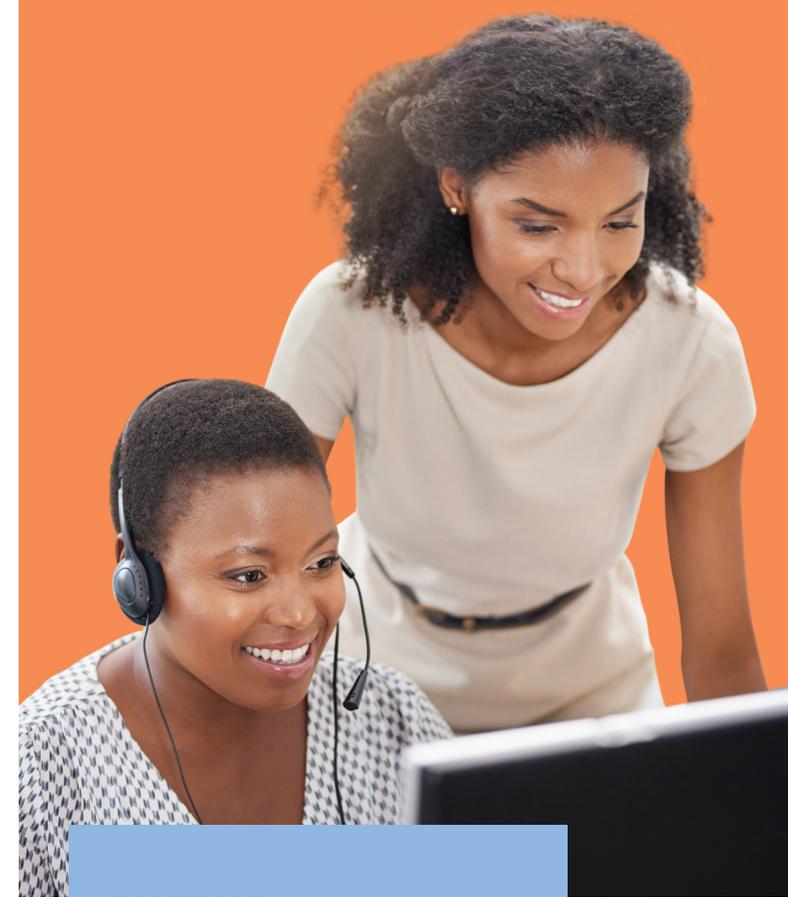
Mark Veyette, CTO
Argo Contact Centers

“ At the 22 restaurants in Tampa that were involved in the Instant pilot program, there was approximately a 20% reduction in employee turnover rates for those restaurants. Based on the success of the pilot, the company rolled out the platform to all of our 250 company stores. ”

David Bode, Senior Director of People Support
Checkers & Rally's

READY TO GO INSTANT?

Contact us:
sales@instant.co | www.instant.co



INCREASE
Productivity ...

IMPROVE
Recruitment
and Retention ...

TAKE CARE OF
Your Employees ...

WITH
Instant Gratification



ON A MISSION ...

...to help businesses improve employee financial wellbeing by providing workers with free access to pay they have earned, when they need it.



A pioneer of earned wage access, **Instant Financial** provides financial wellness solutions to businesses through an innovative, digital platform that offers employees the most desirable benefit—**free real-time access to earned pay**—setting the stage for employers and employees to better adapt in a changing world.

WHY INSTANT?

Instant will help you set your business apart from the competition and be the employer of choice. Employers, offering earned wage access, attract top talent and build a committed, enthusiastic team—and they enjoy benefits that boost the bottom line:

30%
more job
applicants

20%
lower
turnover

25%
lower
absenteeism

PRICING

There are NO costs to businesses and employees.*

* Employees may incur fees when using debit card convenience features.

It Pays to Go Instant

INSTANT PAY: Turn every workday into payday.

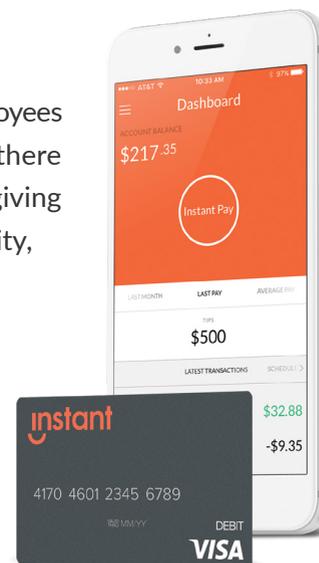
Give your employees the freedom to:

- Claim up to 50% of net pay after each shift.
- Make purchases anywhere Visa® is accepted.
- Access over 33,000 surcharge-free ATMs.
- Transfer wages to a bank account.
- Pay bills online.

With Instant Pay, your employees know their money will be there when they need it most—giving them peace of mind, stability, and the tools to build a brighter future.

"It's always there when I need it—right on time."

Charles Buford
App Store Review, 5 stars.



INSTANT TIPS: Switch to contactless tip payments with an innovative, digital solution.

Electronic disbursement of tips directly to your employees' Instant Visa® debit cards:

- Doesn't require integration—go live in days.
- Reduces managers' time to count cash and stuff envelopes.
- Cuts the cost of maintaining daily cash floats.
- Provides audit trail of payments.

With real-time tip payouts, Instant Tips rewards your employees for their hard work instantly and streamlines your business operations.

INSTANT MILEAGE: A secure, real-time mileage reimbursement solution.

- Doesn't require integration—go live in days.
- Allows you to pay mileage quickly and safely.
- Provides audit trail of payments.

You can now pay drivers daily with convenient and safe cashless mileage reimbursements.