



PAY YOUR EMPLOYEES THE SAME DAY THEY WORK

# Child Care Seer has partnered with Instant Financial to offer you Instant Pay

Instant Pay is the industry's leading earned wage access solution that gives your employees immediate access to a portion of their pay after they work, at no cost to you or to them — helping to bridge the gap between workday and payday.



## WHY INSTANT PAY?

#### **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 your 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.

## **GETTING STARTED IS SIMPLE.**

Paying your employees the same day they work is easy - there's no additional work on your part, and no changes to your existing payroll processes.

And it's not a payday loan - it's simply a no-cost option for your staff to get access to a portion of their pay whenever they want, no strings attached.

Learn more at instant.co/childcareseer

#### **HOW DOES IT WORK?**

- Your employee completes their work day, just like they normally do
- Ping! Your employee receives a notification on their phone that their pay is ready
- Employee pay is loaded to their account directly within the app
- Employee pays for the things they need right away with the Instant card





#### **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 37,000 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.