



October, 2021

THE CHARGE TOWARDS FINANCIAL INCLUSION

How are payments leaders closing
the gap of the underserved?





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2. About the Podcast

The Leaders in Payments podcast was created so you can hear directly from leaders in payments about industry trends, successful strategies, products, services and what the future holds for the payments industry – as well as about the journey our guests have taken to get to the top.

We cover the entire industry from merchant acquiring, to payment processing, ISOs, payfacs, fraud, security, issuing, b2b, fintech and even start-ups. Our basic strategy: If it impacts the industry, we will be talking about it!

Our guest speakers represent some of the most dynamic companies currently fueling our ecosystem. They all have their own individual perspectives about how to make our industry flourish and hearing the strides they've made towards ensuring the development and sustainability of the payments landscape is both informative and truly inspiring.

Beyond weekly (and often bi-weekly) CEO interviews, we give special attention to a few notable monthly themes. These include:

- Diversity and Inclusion – March
- Women Leaders in Payments – July
- Financial Inclusion – October



Greg Myers, Host of the Show

3. Leaders in Payments

"I firmly believe that every executive has a story to share, and podcasting is one of the best platforms available today to share those stories"

Leaders in Payments Podcast Host Greg Myers



4. Executive Summary

Defined as the availability and equality of financial services for all individuals, throughout all demographics, financial inclusion is one of the most basic necessities required for our ecosystem to endure and truly flourish.

But according to 2019 FDIC numbers, about 7.1 million American households still don't have a bank account, including about 14% of Black households and 12% of Hispanic ones. Not to mention, 42% of some American populations are still un-or-underbanked. How is this possible and what are we going to do about it?

These are some of the questions that financial inclusion month aims to answer. The more attention we proactively direct towards repairing the cracks in our foundation, the stronger it will grow and the more enduring our ecosystem will become.

Financial inclusion is understood to go beyond merely opening a bank account. It is possible for banked individuals to be excluded from financial services.

So, a bank account is not enough. Having a more inclusive financial system has been linked to stronger and more sustainable economic growth and development. Therefore, achieving financial inclusion has become a priority for many countries across the globe.

Throughout the month, we have spoken with several of the payments leaders currently driving the industry towards the promotion and establishment of financial inclusion.

Their ultimate goal is to close the gap for those underserved communities who are currently unable to take advantage of the numerous benefits that digital banking provides.

Here's what they had to say...

5.

The Clearing House Podcast Summary



As we close out financial inclusion month, one of the main questions I sought to answer by way of our expert guests is this: why are there still so many underserved and underbanked Americans out there – in such a digitally dynamic and diverse landscape as our current payments ecosystem? And what is being done to address this problem?

The Clearing House is a banking association and payments company owned by 23 of the largest financial institutions in the United States. They are the nation's most experienced payments company, with payments networks that clears and settles more than \$2 trillion dollars each day.

It's a true privilege to have a representative from such an influential player in our payments landscape speak to us about financial inclusion. According to Elena Whisler, Senior Vice President of Sales and Relationship Management at The Clearing House the bank account allows individuals to connect to the financial system to make payments, build credit, access loans and more. So, what does it look like for those underserved communities that haven't been able to connect to the banking system?

Elena goes into great detail about the challenges these unbanked individuals face, what's being done to meet them where they are and what The Clearing House is doing to draw attention to this problem and how banks can continue to work to improve financial inclusion for everyone.



[Access the Podcast Here!](#)

6.

Elena Whisler

SVP of Sales and Relationship Management

Elena Whisler is Senior Vice President of Sales and Relationship Management at The Clearing House. Elena is currently responsible for overseeing the customer relationship, sales and marketing teams to manage and expand its client base for The Clearing House's core payments products (RTP® network, CHIPS, ACH and check image exchange.)

Current priorities include growing the RTP network participation in the United States and engaging with customers for all TCH Products.

Prior to joining The Clearing House, she held regional and global product management positions at FIS, Clear2Pay and Fiserv, as well as working at the Federal Reserve Bank of Atlanta within the Retail Product Office and Monetary Policy Divisions working on cross-border activities and economic policy in Latin America.

Elena has served on multiple industry councils, including the Board of Directors for BAFT (Banking Association for Finance and Trade) and the NACHA Alliance. She also currently serves on the Women in Payments Advisory Board as well as the Girls on the Run Central Ohio Board.



Elena Whisler, The Clearing House



7.

The Clearing House Video Summary



I was lucky enough to get a few of our title sponsors on camera this month to talk live about financial inclusion and the steps we need to make as an industry to close the gap and raise the bar.

In this video, I speak with The Clearing House Associate General Counsel Philip Keitel about the “what” and “why” of financial inclusion: Why is it still such an issue and what can we do to resolve it?

One of the most interesting takeaways here is the discrepancy between the top reasons cited for being unbanked and the availability of marketplace solutions.

More specifically, one of the top reasons individuals give for being unbanked is not having enough money to open an account or meet the minimum requirements. Yet, the marketplace is has plenty of no- and low- cost banks that make this hurdle a possible one to overcome.

So, what’s the reason for the misapprehension?

Other top reasons cited are trust, privacy concerns and both the cost and unpredictability of bank fees.

Another big challenge? The unavailability of reliable internet.

All these factors help to reduce financial inclusion. Tune in to this video and get the details from Philip himself – including a summary of the most recent research findings from The Clearing House.



[**Access the Video Here!**](#)

8.

The Clearing House Sponsored Content

Increasing Access to the Banking System Builds Financial Resilience

Financial inclusion and access to the banking system is an important priority for financial institutions and is a shared goal of the private, nonprofit and government sectors. Bank accounts enable households to participate in mainstream financial activities, such as receiving and making payments and paying bills, and help establish credit, qualify for loans, and build wealth. Bank accounts also allow individuals to expeditiously receive government benefit payments, such as economic impact payments made by the federal government during the pandemic. Having access to products and services offered by financial institutions also allows households to avoid more costly alternative financial products and services.

As noted in a May report from The Clearing House and five other banking trade groups, approximately 5.4 percent of U.S. households are unbanked, and numerous households use alternative financial products and services. While it is worth observing that the percentage of unbanked households has steadily decreased during the past decade, coming down from 8.2 percent in 2011, a substantial number of U.S. households still do not have a bank account, and numerous households and individuals that are bank customers nonetheless utilize costly

alternative financial products or services. In particular, the percentage of Black, Hispanic, American Indian or Alaska Native, and working-age disabled households that are unbanked, although some progress is suggested by recent surveys, remains much higher than the national average. The banking industry remains committed to reducing the unbanked population and use of costly alternative financial products and services.

Numerous banks offer low- and no-cost accounts, many of which are certified as meeting the Bank On national account standards, and banks offer low-cost products and services that compete directly with those offered by non-bank providers. Additionally, having access to a bank account allows households to take advantage of newer payment offerings that reduce financial uncertainty

Cont...

9.

The Clearing House Sponsored Content Cont.

by providing consumers faster access to funds, such as the RTP® network from The Clearing House, which offers real-time payments 24/7, any day of the year.

Being able to instantly receive and use funds reduces financial uncertainty for households living paycheck to paycheck and frees many households from having to rely on expensive check cashing services or pay-day loans that often charge high interest rates.

For example, gig economy workers and employees of many fast food restaurants and retail stores are already benefitting from financial institutions' use of the RTP network to provide immediate access to earned wages. With workers increasingly wanting access to pay "on demand," rather than through the traditional weekly or biweekly payroll cycles, more households will soon be better able to pay for urgent expenses without having to worry about potential fees or overdrafts. Financial institutions on the RTP network also have the ability to offer real-time bill pay and request-for-payment (RfP) functionality, so consumers can pay bills exactly when they want to pay, at any time of day, any day of the year, and enjoy greater control over their finances, which can help households avoid overdraft and other fees.

Looking forward, the banking industry is committed to financial inclusion for all Americans and to looking for ways to enable all households to enjoy safe, efficient, and low-cost banking and payments.

10.

Paysafecash Podcast Summary



Paysafecash and RentMoola are two companies that have taken great strides to answer the following question: How can you make the life of the cash consumer as easy as possible especially when it comes to paying rent every month?

In this podcast, Paysafecash VP eCash USA Jan Marc Kuelper and RentMoola Chief Product Officer Jean-Francois Brissot come together to speak about the current landscape of the underbanked demographic and the strides they are proactively making to help consumers pay their rent easily and securely every month.

Together, these gentlemen are both spearheading initiatives within their own respective companies to drive financial inclusion by developing innovative payment solutions to solve the challenges faced by the underserved communities. The statistics they give on the state of financial inclusion are astounding and the global perspective they provide is informative.

The proprietary product highlighted in this episode is Paysafecash and it targets the subset of our society that still transacts predominately in cash.

Available in nearly 30 countries and launched in the U.S. in 2020, Paysafecash makes online transactions possible for customers who do not have a debit or credit card, or who do not want to use them online. Payments are made by generating a barcode during the online checkout, which can then be scanned and paid for in person at one of more than 200,000 payment points worldwide.

Jan Marc and Jean-Francois provide some much-needed insight into our lingering dependency on cash, the financial challenges present with the global pandemic and the impact this has on the rental market.



[Access the Podcast Here!](#)

RENTMOOLA™

Paysafe:cash

**LEADERS ^{IN}
PAYMENTS**
PODCAST

11.

Paysafecash Podcast Guest Bios

Jan Marc joined paysafecard in 2014 and is responsible for the eCash business (paysafecard and Paysafecash) in the United States. Furthermore, he is pursuing strategic partnerships to accelerate the international expansion of paysafecard. Before that, Jan Marc was responsible for the international expansion of the company and has launched paysafecard in various countries in South America, the MENA region and in Asia Pacific.

Prior to joining paysafecard, Jan Marc worked for more than 10 years internationally in the digital and social media industry. Among others, he developed new business models for the music industry for Sony Music in New York, created new businesses and ventures for the media company Bertelsmann (USA, UK and Germany) and was responsible for the strategy of the social network XING (Germany).

Jan Marc holds a master's degree in business administration from the university of Passau in Germany.



Jan Marc Kuelper,
Paysafecash

Jean-Francois,
RentMoola

Jean-François Brissot is a creative thinker with 25 years of hands-on Fintech experience in international business environments designing, building, and implementing complex financial software solutions, both Cloud/SaaS-based and on premise.

In early 2020, Jean-François joined Rentmoola a multi-award-winning rental payment platform and one of the fastest-growing fintech companies in North America. As Chief Product Officer he oversees product innovation engineering and customer success.

Before Rentmoola, Jean-François has a strong track record in fast growing mid-market software companies. Driving product innovation and customer success and supporting their transformation into market leaders and even unicorns (Calypso Technology, Kyriba). Trained as a consultant with both Tier 1 (Deloitte) and niche consulting practices and Tech start-up co-founder.

RENTMOOLA™

Paysafe:cash

**LEADERS IN
PAYMENTS
PODCAST**

12.

Paysafecash Video Summary



I was lucky enough to get a few of our title sponsors on camera this month to talk live about financial inclusion and the steps we need to make as an industry to close the gap and raise the bar.

In this video, I speak with eCash Director of Business Development Victor Lolos – a representative from our title sponsor Paysafecash – and Intellipay CEO Casey Leloux about their shared momentum towards servicing the unbanked.

Together, these two gentlemen are proactively trying to bridge the gap between cash and online payments. How? By understanding the necessities of the cash-only customers. We need to determine what requires them to be unbanked and how we can address those needs through products that service them successfully.

According to Casey, the timing on this focus could not be better. The global pandemic really shifted things in our industry – making online payments a requirement during lockdowns, versus just a preference. Having products like Paysafecash and Intellipay were key to making that transition successfully.

And what about the future? Will we ever get to the point where there is no un-and-under-banked? According to Victor, biometrics, bitcoin and cryptocurrency all have a cameo to play when it comes to setting the stage for a goal of this magnitude.

Paysafecash was launched in 2018 and is an eCash payment method for customers who want to pay online easily and safely using cash for the repayment of loans or other bills including government services, rent, utilities and more.

Payments are made by generating a barcode during the online checkout, which can then be scanned and paid for in person at one of more than 200,000 payment points worldwide.



[**Access the Video Here!**](#)

IntelliPay™

Paysafe:cash

13.

Paysafecash Sponsored Content

Financial exclusion is a basic fact for many Americans, with 22% of U.S. households (63 million Americans) either unbanked or underbanked, according to the most recent FDIC survey. Not having a bank account or a debit or credit card has prevented these U.S. consumers from easily participating in eCommerce or other forms of online transactions such as rent, utilities or loan payments.

Furthermore, the FDIC also reports that 75% of the underbanked are either not able or interested in getting a bank account. For such consumers, cash remains their preferred payment method and, as a result, digitizing cash to enable them to make cash-based payments online becomes an important vehicle for their digital financial inclusion. While much of society is becoming increasingly cashless, preserving cash and integrating it into digital systems is a key strategy to allow underbanked and unbanked communities to participate in financial processes and online transactions.

Reaching out to cash consumers will not only be important for eCommerce merchants, but also for other financial service providers that can no longer neglect this big group of potential future clients.

Challenger banks, for instance, need to strongly consider how to integrate cash consumers into their highly digitized systems, especially in light of competition from traditional banks and technology giants, which are increasingly seeing the potential of cash-oriented customers.

In general, U.S. consumers favor putting their money in a bank account, and this trend continues to grow. In February 2020 American bank deposits were at \$13.4 trillion but rose to \$16.5 trillion by March 2021. However, for the 63 million U.S. consumers who are unbanked or underbanked the options are limited.

High bank fees that many of them cannot afford are among the reasons deterring them from using bank accounts and other traditional financial products.

Cont...

14.

Paysafecash Sponsored Content Cont.

Just paying their bills, particularly rent, is likely a greater concern for such consumers. The rise of the gig economy, which for many employees means being paid more frequently in cash, fuels the need to pay for essential expenses in cash despite the simultaneous growth of digital payment systems. The same is true for loan repayments, which traditionally rely heavily on direct bank transfers. The unbanked and underbanked generally face severely restricted access to digital financial services, when the only payment methods available are card payments or bank transfers.

Amidst a crisis such as the COVID-19 pandemic, new solutions and products emerge to overcome issues and challenges not only for consumers but also for businesses. As the U.S. moves swiftly to re-energize its economy and the rapid digitization of services gathers pace, keeping a focus on financial inclusion and not further disadvantaging consumers who are either reliant on cash, or prefer it as a payment method, may tick many boxes. Of course, there is an altruistic element to providing financial services and access to eCommerce to the unbanked and underbanked, but there is a significant commercial opportunity as well – and this is vital for U.S. businesses to consider as we look to the recovery beyond the ongoing pandemic.

Paysafe:cash

LEADERS ^{IN}
PAYMENTS
PODCAST

15.

Instant Financial Podcast Summary



What do payments and farming have in common? If your first thought is nothing, you can't be more wrong!

Driving a vision where employee payout mirrors the farmers strategy of “sprinkling the seeds versus flooding the lands,” Instant Financial Founder and COO Steve Barha talks about the necessity of putting the employee in charge of their pay by “sprinkling the earnings.” The ultimate goal? To move the underserved population from financially vulnerable, to financially coping and, ultimately, financially healthy.

The pioneers of no-fee-no-interest earn-wage access, Instant Financial is taking a proactive stance when it comes to ensuring financial inclusion. And Steve's personal vision is to live in a world where living paycheck-to-paycheck is completely extinct. But with 80% of the American population still doing exactly that, we are far from that goal.

Tune in to this podcast and hear Steve discuss the Instant Financial model for financial wellness, his vision for the underserved employee, the implications of poor tax on the unbanked populations and what the future looks like moving forward.



[Access the Podcast Here!](#)



16.

Steve Barha

Founder and COO

Steve is the Founder and Chief Operating Officer of Instant Financial, the pioneer of no-fee no-interest earned wage access. He is on a path to fixing the pay frequency problem that exists across North American and around the world.

Steve has spent the past two decades utilizing the key principles of operating with integrity and acting with

urgency to develop and scale successful technology companies as an Instant Leadership team member, Steve brings an extensive background delivering financial technology to both underserved consumers and large enterprise corporations.

Prior to Instant, Steve served as both the CIO and EVP of Mobile for TIO Networks (NASDAQ: PYPL). There, he led the mobile business unit while driving the company's engineering, IT, and product teams.

Steve was also previously the Founder & CEO of Santra Technology, the pioneer of Web Services QoS and performance monitoring. He also held senior management positions at Saba (NASDAQ: SABA) and TELUS Enterprise Solutions (TSE:T).



Steve Barha, Instant Financial



17.

Instant Financial Sponsored Content

Financial inclusion is defined as efforts that “strive to remove the barriers that exclude people from participating in the financial sector and using these services to improve their lives.”

As smartphones become increasingly ubiquitous across all segments of the population, and on-demand access to traditional services – like ride hailing and food delivery – become the norm, and not the exception, there is a shifting tide toward extending this convenience to pay and wages.

And with this shift comes the ability for organizations to provide their employees with the most in demand financial wellness benefit – on-demand pay for their on-demand life.

On-demand pay – also known as earned wage access (EWA) – has been rapidly growing in popularity in the last few years as more employers have realized the importance of providing financial wellness benefits to their employees. EWA, made affordable and effortless by Instant, offers something that every employee wants – no-cost access to their earned money immediately after they work. It gives workers more control over their finances enabling them to pay bills on time, buy groceries, and get gas when needed. This, in turn, allows them to avoid high-cost financing options like overdrafts, credit cards, and payday loans.

Fees are Crippling

Americans pay over \$2 billion annually – that’s over \$3,000 for every single citizen – in fees associated with short-term borrowing just to make ends meet. How are we to expect people to overcome their current financial challenges if they’re consistently being subjected to a ‘poor tax’ that perpetuates a vicious cycle of borrowing, fees and debt?

Fair and fee-free access to pay gives workers an opportunity to build their financial stability by enabling them to cover unexpected expenses without falling into a crippling debt spiral.

A Farmer’s Field

“Farmer’s don’t flood their fields every two weeks; they water it with a sprinkler every day.” That’s a quote from Instant Financial’s Founder and COO, Steve Barha. This is also Instant’s approach to pay day: why wait two weeks to get paid when you have the option to take your hard-earned pay every day, if you so choose?

Cont...



18.

Instant Financial Sponsored Content Cont.

Employees Want to Get Paid

The stats around earned wage access show a desire from employees to get paid daily. In fact, nearly half of all employees and more than 3 out of 4 Gen Z employees say they would be more interested in applying for a job if an employer offered an instant pay option. It's reflective of a shifting sentiment in how pay is delivered.

And not only are employees asking for it - they're using it too. Hear from Instant cardholders, why they love getting paid every workday.

"I like having the option of getting money every day...it really comes in handy because I need gas right now." – Johnnell Thomas

"Really easy to use. A real lifesaver in between paydays." – Karl Swift

"It's a great way to save money and pay bills." – Dominick Fischburg

At Instant, we believe that providing Instant access to pay is the right thing to do, and that two weeks is too long to wait for getting paid.

To ensure financial inclusion for everyone, Instant levels the playing field and gives all employees the right to choose how they get paid, without the restrictions of predatory fees.

Instant - fee-free for all, always.



19.

FSS CashTech Podcast Summary



When it comes to the strain of financial inclusion, there are few populations that understand this better than India – where just going to cash your paycheck can cost you half a day's wages due to the time it takes just to get to a local bank and back.

FSS CashTech CEO V. Balasubramanian educates our audience on the life of the underserved employee in India, including what's being done to ease their strain.

Bala goes into great detail about the FSS branch-in-a-box solution that is proactively alleviating the two main barriers to financial inclusion: available access and digital literacy. The initiative, itself, is admirable and the results are quite impressive. The ultimate goal? To uplift 1 billion lives through their own payments ecosystem.

How are there an estimated 1 billion people still devoid of financial services in one of the hottest pulse points of digital disruption? And what all is being done to service these individuals?...



[Access the Podcast Here!](#)

20.

V. Balasubramanian

CEO, FSS CashTech

Mr. V. Balasubramanian has more than three decades of experience spanning across various industries with expertise in expansion and transforming businesses. He is an evangelist for ATM services & Director at CATMi. At FSS, Bala takes care of CashTech business that aims at widening Financial Inclusion with a mission of empowering

billion lives. He has had many significant achievements in his career to date. Bala was instrumental in setting up inter-firm comparison and benchmarking for the software industry. With his extensive cross-functional experience in project management, business process re-engineering, and consulting across various industries, he has made organizations leapfrog. He has scaled up FSS from a 200 Cr to 1100 Cr firm. His other key milestones include expanding Aptech's global footprint to 52 countries, making Aptech a leader in many countries, including China, Nigeria, and Vietnam.

He was also instrumental in Zensar & KEC's growth and expanding their global footprint in UK, Europe, Africa, Middle East and Asia.

Bala has been a key figure in FSS' aspiration of being a technology leader in the payments industry and scaling up to meet the aggressive growth demands. He is a graduate in Mechanical Engineering and holds a post-graduate diploma in Industrial Engineering & Materials Management and OWP from IMD, Lausanne. Apart from all the significant roles at work, he also likes to enjoy his quality time playing some good golf with his pals.



V. Balasubramanian, FSS CashTech

21.

Experian Podcast Summary



When it comes to the percentage of the American population who are still un-and-under-banked, it truly is a wonder that we haven't managed to cross this hurdle in today's digitally dominated landscape. And this is why people like Experian Chief Diversity, Inclusion and Belonging Officer Wil Lewis are so valuable to our industry.

Some of the things Wil goes into detail about in this podcast are the innumerable challenges that come with being "credit invisible." So many of the unbaked consumers don't have the opportunity to establish good credit history under the current parameters of what that requires. Wil and his team at Experian are looking to change that!

How? Through programs that target the cash-only population specifically, like Inclusion Forward: Experian Empowering Opportunities and Experian Boost. These programs are Experian's proactive approach to give the cash-only consumers financial opportunities with a more comprehensive view of what could be considered "credit visibility."

How? Through programs that target the cash-only population specifically, like Inclusion Forward: Experian Empowering Opportunities and Experian Boost. These programs are Experian's proactive approach to give the cash-only consumers financial opportunities with a more comprehensive view of what could be considered "credit visibility."



[Access the Podcast Here!](#)



22.

Wil Lewis

Chief Diversity, Equity and Inclusion Officer

Wil Lewis expands Experian North America's commitment to a culture of diversity and inclusion by joining as the company's first-ever Chief Diversity, Equity and Inclusion Officer. In this role, Lewis will build upon Experian North America's award-winning programs to reflect the employees, clients and communities it serves, further the company's commitment to diverse representation and financial inclusion, and continuously evolve the workplace culture where all employees are celebrated for bringing their whole selves to work. Lewis' new role highlights several critical components of Experian North America's commitment to diversity and inclusion:

- Building a company where inclusion

fuels collaboration and innovation to develop products which enable financial inclusion for all

- Ensuring that every employee feels emotionally connected to the company in an environment that is safe and supportive
- Attracting, developing and retaining talent that represents the communities in which Experian North America operates
- Institutionalize processes that will increase the number of diverse suppliers, disability accessibility tools and enhance the impact of external diversity partnerships.

Prior to joining Experian, he served as Senior Vice President, Global Diversity and Inclusion Executive for Bank of America. At Bank of America, Lewis led 11 employee resource groups with more than 350 chapters in 40 countries with more than 180,000 memberships. During his tenure, Lewis' responsibilities also included talent recruitment and development, human resources and community impact. He has held positions in sales and operations before his career path in human resources leadership.

Lewis serves on the board for the Disability: IN, National Disability Institute, Centers for New Horizons and Chicago Minority Supplier Diversity Council.



Wil Lewis, Experian



23. About Our Sponsors

About The Clearing House

The Clearing House operates U.S.-based payments networks that clear and settle more than \$2 trillion each day through wire, ACH, check image, and real-time payments. It is the nation's most experienced payments company, with a long track record of providing secure and reliable systems, payments innovation, and strategic thought leadership to financial institutions.

Most recently, The Clearing House has revolutionized U.S. payments infrastructure with the RTP network, which supports the immediate clearing and settlement of payments, along with the ability to exchange related payment information across the same secure channel. These RTP capabilities enable all financial institutions to offer safer, faster, and smarter digital transaction services for their corporate and retail customers.

Learn more at www.theclearinghouse.org



About Paysafecash

Paysafecash, launched in 2018 by the same Paysafe team who created the award-winning, prepaid cash solution paysafecard in 2000, is an eCash payment method for customers who want to pay online easily and safely using cash.

Available in nearly 30 countries and launched in the U.S. in 2020, Paysafecash makes online transactions possible for customers who do not have a debit or credit card, or who do not want to use them online. Payments are made by generating a barcode during the online checkout, which can then be scanned and paid for in person at one of more than 200,000 payment points worldwide.

Learn more at www.paysafecash.com



About Instant Financial

Instant Financial is leading the charge to provide financial freedom and wellness to millions of workers in the United States through its earned wage access solutions.

By enabling employers to allow employees to access their daily wages immediately after their shift, Instant Financial helps organizations improve retention and reduce absenteeism while helping employees take control of their financial freedom by bridging the gap between work day and payday.

Learn more at www.instant.co.

