



Instant Pay for RUN Powered by ADP®

Frequently Asked Questions

Who is Instant Financial?

Instant Financial provides an earned-wage access and pay-card solution to businesses that allows them to switch to cashless, contactless distribution of payments directly to their employees' Instant Visa® debit cards for hourly and salary wages, tips, mileage, commissions, incentives, off-cycle/emergency, and termination/final pay.

What is Instant Pay?

Instant Pay is an on-demand pay platform that provides employees with free access to 50% of their pay after each shift.

Why partner with Instant?

By partnering with Instant and empowering your employees with free instant access to pay, you show them that you truly care about their financial well-being. You gain competitive advantage and attract more talent as well as see drastic improvement in turnover and absenteeism, which saves the expense of recruiting, onboarding and training new workers.

How do employees benefit from Instant Pay?

Instant access to earned pay can help employees cover unexpected expenses and pay bills without incurring credit card, payday loan or late fees.

Having more control over their finances can help employees get out of the debt spiral and build financial stability, which can reduce their stress and improve their well-being.

Instant Pay eliminates the check-cashing process and provides convenient access to funds via the Instant Visa® debit card, which can be used to make purchases, pay bills online, get cash back at participating merchants, and withdraw at over 33,000 free MoneyPass ATMs.

The Instant Financial mobile app allows employees to manage money, view account balance, monitor transactions and transfer money to an external bank account.

What are the implementation steps for my employees?

1. Opt in for earned income access on Instant.
2. Download the Instant Financial app on a smart device
3. Create an account (can be accessed through a smart device or a web browser).

After completing these steps, employees start receiving Instant Pay offer notifications on their smart device after each shift.

How does ADP integrate with Instant?

Basic ADP payroll information is shared with Instant through an API that connects the two systems.

What data is shared with Instant?

Basic employee payroll data like name, employee ID, rate of pay, eligibility of Instant Pay, and job codes.

How does Instant know the hours worked by employees?

Instant will access your time and attendance information to consume the punch data of employees.

How do I get started?

Getting started is easy! Click the "Learn More" button on our ADP Marketplace listing and send us a message. We'll work out the rest.

Will there be training or support?

Yes! Instant provides training, in-store collateral and other resources like 24/7 cardholder support, manager support, and reference documents and videos.

How long is the implementation process?

The Instant Pay integration for RUN Powered by ADP makes implementation a breeze. The timeframe mostly depends on the program training and your pay schedule.

What is the cost?

For your employees, it is always free! Employers' costs range \$1-3 per active Instant user per month.

Is there any cancelation fee?

No! you can cancel any time.

About Instant Financial

Instant Financial is a cloud-based pay disbursement service comprised of:

- Instant Financial mobile app (or web application)
- Instant Visa® debit card (used by employees to spend, withdraw or transfer their earnings)
- Instant Back Office web application (used by employers to manage employees, make payments, and view reports)

It allows businesses to distribute payments — electronically and safely — directly to their employees' Instant Visa® debit cards for hourly and salary wages, tips, mileage, commissions, incentives, off-cycle/emergency, and termination/final pay.

Instant Pay is a leading on-demand pay platform that empowers employees with free access to 50% of their pay after each shift. No more waiting for payday!

**Visit ADP Marketplace to learn more about
Instant Pay for RUN Powered by ADP®**



**ADP
Marketplace
Partner**



The Value of ADP Marketplace

Get everything you need to manage your people better, from hire to retire. Say goodbye to siloed systems, and hello to powerful HR apps all in one place — connected to your ADP solution.

- Easy and secure
- Seamless integration
- Single sign-on

ADP, the ADP logo, RUN Powered by ADP, and Always Designing for People are trademarks of ADP, Inc. Copyright © 2020 ADP, Inc. All rights reserved.

The information in this document was prepared by Instant Financial and Instant Financial is solely responsible for its accuracy and completeness. ADP makes no representation as to the accuracy or completeness of any information contained herein.