



Rain

CASE STUDY



Serving Financial Wellness With Rain

The Brumit Restaurant Group (BRG), a franchise of 66 Arby's locations across North and South Carolina, needed a solution to improve employee retention and remain competitive in the Quick Service Restaurant (QSR) market. Their journey led them to Rain, a leading provider of Earned Wage Access (EWA) and employee financial wellness, that offers a more compassionate and responsible approach to employees' immediate financial needs.

- **68% of employees** have active Rain accounts.
- Rain non-users turn over at nearly 4x the rate of regular Rain users.
The amount of money saved from this reduction in turnover is \$1.3 million/year.
- Employees who use Rain **work 33+ more hours** per month.



Industry
QSR

of Employees
1,200+

U.S. Headquarters
Monroe, NC

Challenge

Retention & Payroll Management

BRG's main issue was retaining employees. While competitors offered weekly pay, BRG had to use a bi-weekly pay schedule due to the limitations of their outsourced payroll provider. They initially tried an EWA provider that used the intercept model, but it resulted in problems. Employees accumulated large negative balances, up to -\$3,000, undermining HR credibility and increasing payroll's administrative workload. BRG considered entirely shutting down the EWA program.

BRG's Employee Relations Manager, Lauren Austin, shared that this less-than-satisfactory experience did not meet her expectations. "We were essentially trying to solve one problem, and ended up creating a much larger one. All of our franchises took a major credibility hit."

Solution

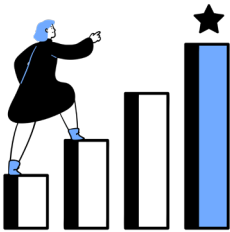
Transitioning to Rain for Earned Wage Access

BRG's decision to transition to Rain marked a turning point in their EWA journey. Rain's primary selling point was the fact that BRG would continue to pay employees wages directly to their accounts; payroll would no longer be handled by the intercept model EWA provider. With Rain's guardrails, allowing employees to access only 50% of their earned wages, negative balances were no longer an issue. The transition to Rain was seamless with virtually no lapse in earned wage accessibility between the two EWA programs.

Rain's impact didn't stop at just the payroll processing; the company also took a proactive approach in launching an all-encompassing marketing campaign. From flyers to emails and text messages, Rain's commitment ensured that BRG's employees were well informed about their new EWA program.

“The EWA program is a major benefit that holds weight in recruitment. We’ve seen an uptick in our retention rates, and our employees are happier, which is priceless.”

—Lauren Austin, Employee Relations Manager



Results

Boosting Retention & Employee Experience

With Rain, BRG has seen a **73.6% reduction in turnover** among regular Rain users when compared to Rain non-users. This equates to a **savings in excess of \$1.3 million** in turnover costs. Furthermore, Rain’s model, allowing only up to 50% of earned wages to be advanced as compared to the intercept model’s 75-100%, underscores the responsible nature of their EWA program.

Austin elaborated, “Rain’s model encourages employee financial responsibility. This, along with the fact that our company is still making payroll deposits and paystubs now match the exact deposits made, with an additional deduction for EWA transactions, has restored trust among our employees.”

Conclusion

A Commitment to Financial Wellness

Rain has continually improved its service, a fact recognized by BRG. Rain has demonstrated commitment to its clients by investing resources into their User Care Team, who respond promptly to queries.

Austin confirmed, “Absolutely. We view Rain as a partner, not just a service provider. They’ve played an integral role in bolstering our retention rates and improving our employees’ financial well-being.

Rain has redefined EWA for BRG. By focusing on providing a responsible financial solution, Rain has demonstrated the potential for EWA to have a positive influence on employee retention and satisfaction. BRG’s experience validates Rain’s approach to EWA, reinforcing the need for transparency, responsibility and an unwavering commitment to each client’s needs.