

# Rain Reference Guide



## What is Rain

Rain is an earned wage access (EWA) partner that combines financial flexibility and holistic wellness tools to support employees while driving impactful business results. Use this guide to spot opportunities, spark interest, and deliver value in client conversations.

### Conversation Starters

Are you offering Financial Wellness perks or programs?

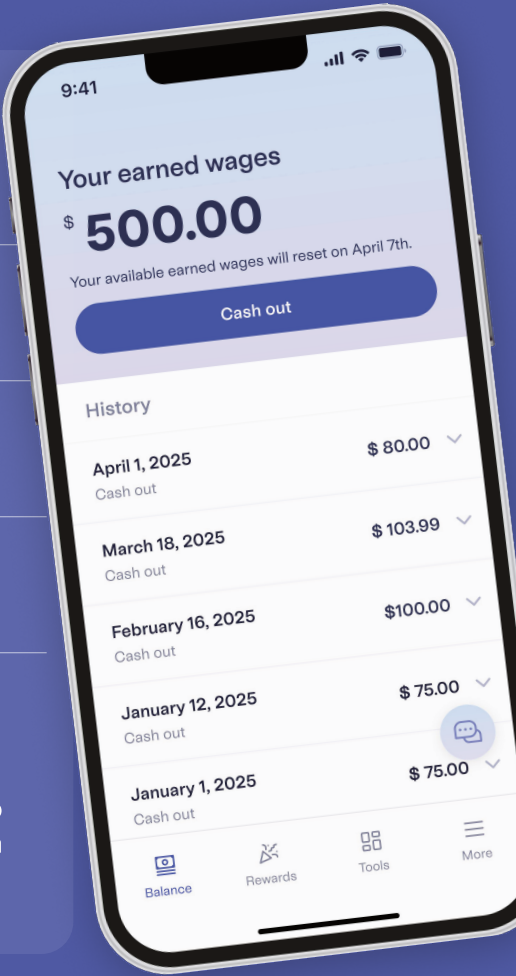
If an employee has an unexpected expense, can they access their pay early?

Have you previously explored, or are you already offering, access to wages prior to payday?

Have you recently evaluated strategies for improving employee retention and reducing turnover?

Do you deal with time clock corrections often?

**“This could be a great opportunity to connect with our partner, Rain, for a brief conversation to explore fit.”**



## Rain 101

- US based customer support
- 45 day average implementation period
- Least amount of data
- The second most adopted voluntary benefit
- No cost to employer
- Holistic financial wellness benefit
- 250+ employees

# Common Misconceptions



## Concern

## Response

My payroll team will have more work.

Rain does not require payroll changes or additional work from your team.

Set up will take long.

Rain is less data intensive and can be implemented within 45 days.

We can't afford the money or time on implementation.

Rain comes at no cost to employers and requires minimal setup time.

My team gets paid weekly already.

Weekly pay is great, but life doesn't wait. Our solution lets employees access what they've earned anytime, plus use the financial wellness tools to stay ahead.

We don't want to front employees money early.

Rain provides the funding, not the employer.

Our employees could abuse this.

Rain has built-in safeguards that prevent overuse. Industry studies show the top 3 reasons for accessing pay are: bills, groceries and transportation (includes gas).

Employees won't use this or are not asking for it.

That's common feedback, yet many employers see 30–50% adoption once employees know it's available.

## Topics That Turn Into Opportunities

Financial stress

Turnover

Time clock compliance

Hiring

Innovative benefits

Financial wellness tools

Employee engagement

Changes in pay frequency *(ie weekly to biweekly)*