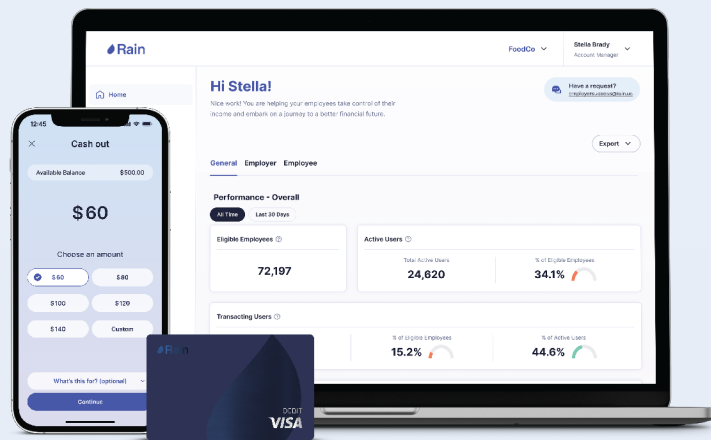
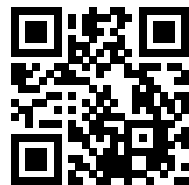


Payday empowerment
is in your hands.



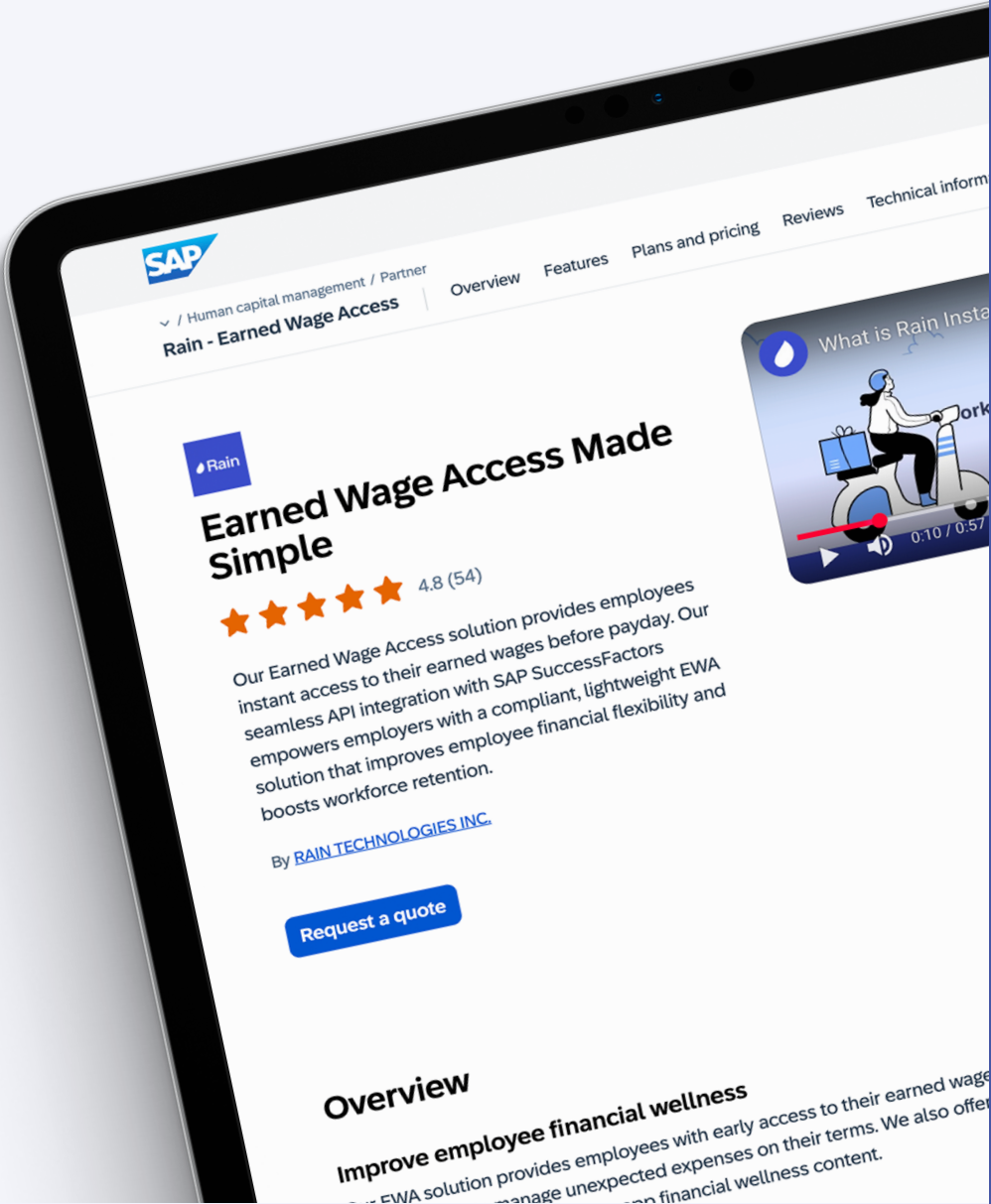
There's **no cost** to implement and maintain our instant pay solution—because we believe financial wellness should be accessible to all.



Scan the code above to see Rain in action.

How can we help? Our team is all ears.
SAP@rain.us

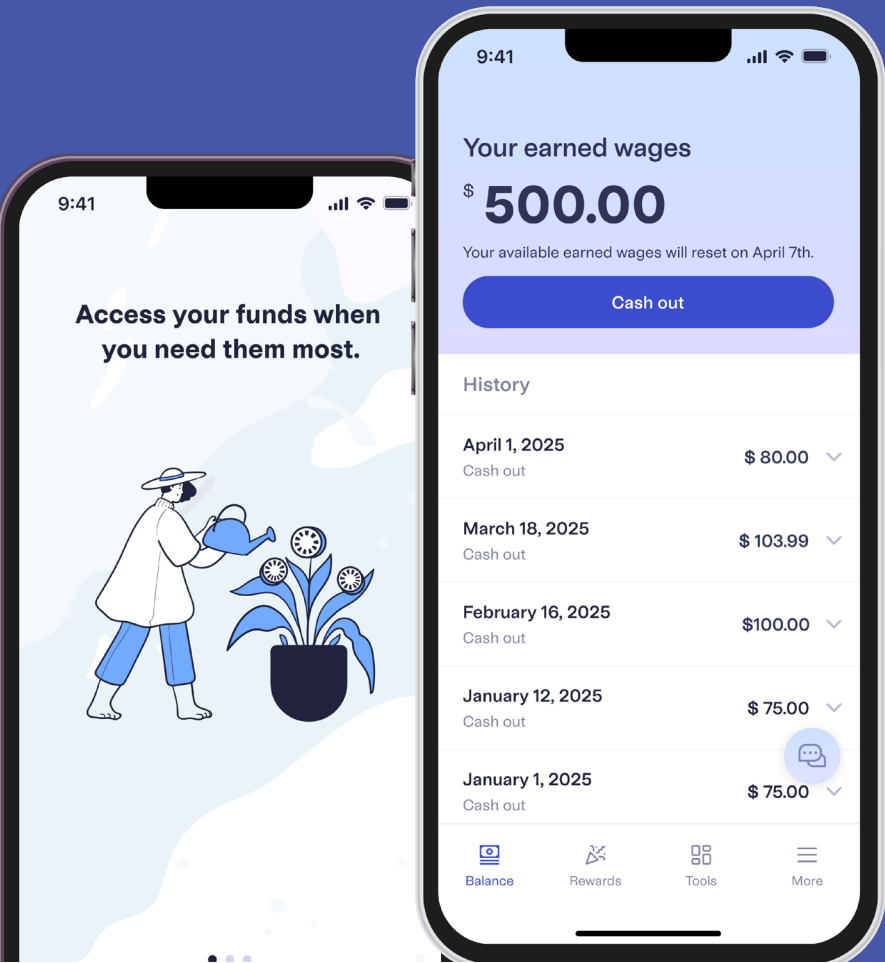
Rain is easily
accessible through
the SAP Store.



Ready to learn more? Contact us at SAP@rain.us to book a demo.

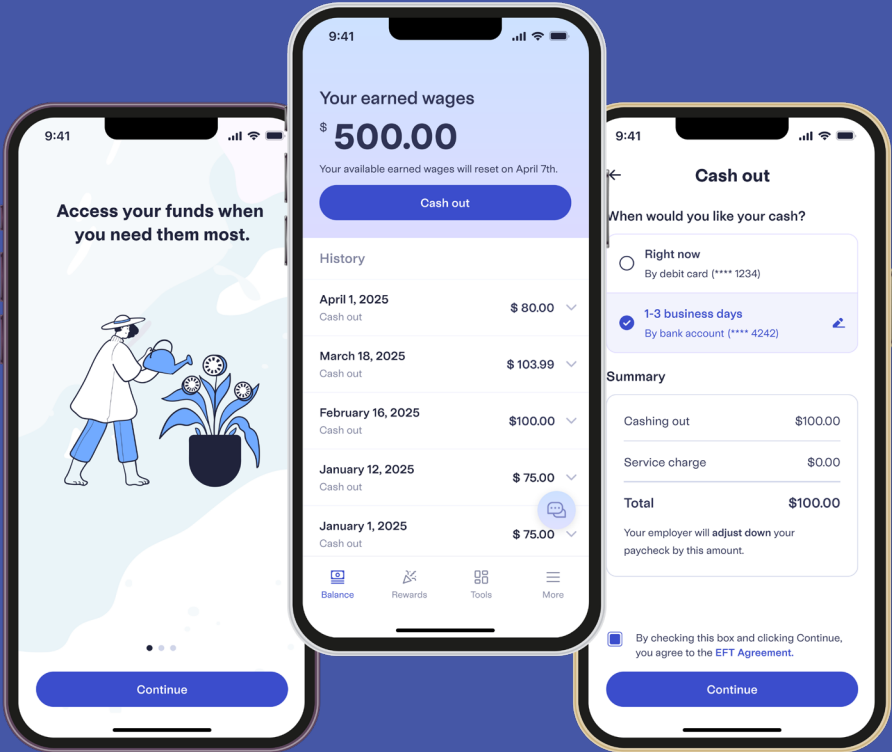


Life Doesn't Wait.
Why Should
Payday?



Rain is the future of pay.

Rain Earned Wage Access (EWA) is a financial benefit that gives employees access to their accrued wages prior to payday, when needed. As a more flexible, more desired pay disbursement solution, EWA is reshaping how the workforce engages with their earned income.



TRACK accrued earnings daily

CASH OUT when you need it most

Financial wellness is the core of our mission.

By offering Earned Wage Access (EWA), you help employees avoid costly late fees and debt traps while boosting retention, attendance, and recruitment across your workforce. Rain users are more financially stable, secure, and empowered than their non-user colleagues.

Immediate Availability of Funds

Employees get instant access to pay for urgent needs - no KYC or approval process required.

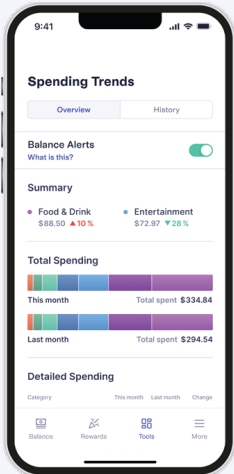
Alternative to Predatory Fees

Employees can avoid debt traps like late fees, overdrafts, high-interest credit cards, and payday loans.

Less Stress, More Control

With no hidden fees and a seamless employer integration, users feel financially secure 24/7.

A full suite of financial wellness tools at your fingertips.



- **Spending Analysis** helps employees visualize and recognize problematic spending patterns.
- **Overdraft Avoider** to prevent unnecessary charges from banks.
- **Budgeting Tools** for short-term planning and cash monitoring.
- **Free In-app Tax Filing** with expert assistance.
- **Education Portal** with materials on financial basics like budgeting, savings, and debt management.
- **1:1 Financial Advice** - in-house experts accredited by the Association for Financial Counseling.

Questions? Send us an email at SAP@rain.us and schedule a demo today.

Our impact is measurable.

Companies across all major industries using Rain report significant improvements in retention, attendance, and recruitment—creating stronger teams and better business outcomes.

↑ **49%** INCREASE IN RETENTION AFTER 6 MONTHS

↑ **17hrs** INCREASE IN HOURS WORKED PER MONTH

↑ **2x** AVERAGE INCREASE IN JOB APPLICATIONS

Our principles are unmatched.

Designed with Integrity

- ✓ Employer-controlled transaction guardrails
- ✓ Minimalist data collection
- ✓ Pay stub transparency

Built for Efficiency

- ✓ Integrates seamlessly with system already in place
- ✓ Minimalist operational involvement
- ✓ Maximum reliability with a 99.99% up time