



THE DELPHI  
**ADVISORS**

**DIGITAL BANKING | EARNED WAGE ACCESS |  
FINANCIAL WELLNESS BENEFIT**

### **SAME DAY PAY PROGRAM HELPS SOLVE EMPLOYEE RECRUITING AND RETENTION PROBLEMS**

Grant your Employees access (at no cost to you) to Delphi Advisors suite of financial services. Our Same Day Pay product helps employees resolve unexpected financial needs between pay periods. Easily, securely, and affordably from any digital device.

**With this Employee benefit, your Employees are more engaged, retention rates rise, and you can attract the best talent in a challenging employment market.**

### **Employee Challenges : A Snapshot From The U.S. Workforce\***



**78% of Americans live paycheck to paycheck**



**65% of Employees feel personal financial worries impact their health**



**44% have less than \$400 saved for unexpected expenses**



**Those who can least afford it are charged excessive fees for financial services like payday loans and check cashing**

### **Who We Serve**

- Employers seeking to improve employee recruiting, turnover and retention performance.
- Employees (consumers) who live paycheck-to-paycheck and are negatively impacted and underserved by banks, pay day lenders and money movers.

### **Value We Deliver to the Employer**

- Improvement in Job Application Interest by as much as 79%
- Reduction in Turnover by as much as 60%
- Improvement in Retention

### **Value We Deliver to the Employee**

- Reduction in overdraft fees
- Reduction in late bill fees
- Reduction in financial stress
- Reduction in pay day lender fees
- Reduction in money movement fees

\*Source - Visa Insights 2019 Report - Earned Wage Access

\*\*The Delphi Advisors Visa® Debit Card is issued by Sutton Bank, Member FDIC, pursuant to a license from Visa® U.S.A. Inc. The Delphi Advisors facilitates banking services through Sutton Bank.





## THE DELPHI ADVISORS DIGITAL ACCOUNT WITH SAME DAY PAY

- ✓ Banking with Earnings Credits, FDIC Insured
- ✓ Visa Debit Card\*\*; 2 Free ATM Uses Per Month
- ✓ Pay Any-Day (50% of Earned Pay Available)
- ✓ Pay Any-Day \$2.95 Per Advance, Not A Loan
- ✓ Bill Pay & Instant Bill Pay
- ✓ Send Money & Instant Send Money
- ✓ No Monthly Account Fees



**EMPLOYER  
SOLUTION**

## **WE TAKE CARE OF EVERYTHING**

- 1 You provide us with employee pay rates and hours worked
- 2 Onboarding employees in a few weeks
- 3 We provide communication materials and customer support
- 4 Employees sign up for a The Delphi Advisors Digital Account online
- 5 The Delphi Advisors provides Same Day Pay advances, and recoups funds when payroll is direct deposited to the Employee's The Delphi Advisors Account

## **EMPLOYEES ARE EMPOWERED**

- ✓ Financially healthy Employees mean more engaged Employees
- ✓ 84% of Employees want access to earned wages between pay periods, can resolve their immediate cash needs\*
- ✓ \$0 monthly fee for The Delphi Advisors Account

## **EMPLOYERS ARE HEROES**

- ✓ Providing a cost-effective financial services alternative without excessive fees
- ✓ Helps reduce turnover, improve employee satisfaction
- ✓ Provide a competitive advantage in today's hiring market

### **EMPLOYER COST**

**\$0**

**Per Month**

**Same Day Pay helps you improve the lives  
of employees while enhancing your  
company's bottom-line**

Learn more

[Info@thedelphiadvisors.com](mailto:Info@thedelphiadvisors.com)

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