



# Employees can't wait for payday. With ZayZoon Earned Wage Access, they don't have to.

ZayZoon lets employees access their earned wages on demand, which are automatically repaid through a payroll deduction on their next paycheck. Stay competitive with Earned Wage Access, personal finance tools and educational courses. Improve retention, increase productivity and benefit from a more engaged workforce with ZayZoon.



## Stay competitive with ZayZoon



### Increase employee retention

One in four (26%) employees say it is likely they will change jobs in the next 12 months, up from 19% last year.<sup>1</sup> But it doesn't have to be that way. Businesses have experienced up to a 29% reduction in turnover thanks to EWA.<sup>2</sup>



### Boost talent acquisition

Candidate expectations are at an all-time high which can make hiring a challenge. Businesses that offer financial benefits like EWA receive 2x more job applicants as those who don't.<sup>3</sup>



### Reduce administrative overhead

Employees don't like asking for a cash advance but sometimes they don't have a choice. And it can take hours of your time to customize a payroll run. With EWA, employees get their wages when they need them and you don't need to lift a finger.

**20 Million** employees can access ZayZoon

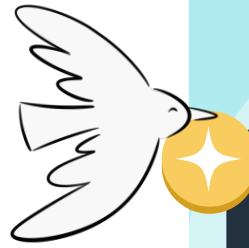
**3,500+** employers offer ZayZoon

**130+** payroll partners offer ZayZoon

**4.9/5** app store rating

Trusted by industry leaders





## ZayZoon's offerings

### Earned Wage Access

Employees want to control when they get paid and how. With ZayZoon Earned Wage Access (EWA), you can offer on-demand pay instantly at no extra cost. When payday is any day, employees are happier, more productive and likelier to stick around.

### Financial Wellness

When employees are financially unwell, they're less productive and engaged—which impacts your bottom line. 89% of customers say ZayZoon Financial Wellness improves their financial health with educational courses, smart insights and customized alerts that help them avoid minimum balance and overdraft fees.<sup>4</sup>

### Perks

We analyzed millions of interactions on the ZayZoon app to find out your employees' biggest savings needs. Then, we built Perks to help them start saving. Whether it's putting food on the table or gas in the tank, Perks gives your team more impact for their money on the things they actually need.

#### NOTES

<sup>1</sup>PwC Bermuda, Newsroom. "'The Great Resignation' continues: PwC Hopes & Fears Global Workforce Survey" PwC. June 20 2023.

<sup>2</sup>Data compiled from a 2024 survey of 500 HR professionals, who reported a reduction in turnover in April 2024. Results may vary.

<sup>3</sup>ZayZoon Impact Survey. January 2023.

<sup>4</sup>Data compiled from a 2020 survey of 1,000 active ZayZoon customers, who reported less financial stress from October 2020 to November 2020. Results may vary.

Hey there Chris. You can access:

**\$200** of \$468

How much money do you want today?

\$200

Select amount (min \$20)

\$20

\$100

Max \$200

Next

### ZayZoon Perks



Instant gift cards



The gas card



CleverRX



Savvy

Trusted by  
industry  
leaders



"It was simple. It was like flicking on a switch and it worked immediately. When you download the app, the employee plugs in their information. They're tied to our payroll system and the employee can manage it on their own."

-Art Alamo, Owner Operator, McDonald's franchise

### About ZayZoon

ZayZoon is the financial empowerment platform for SMBs. With ZayZoon, payday finally comes with the push of a button. It's free for employers and takes only 30 minutes to implement. Employees can use ZayZoon to get paid whenever, however. The platform also offers educational resources and tools to help workers break the paycheck-to-paycheck cycle. And it works. 89% of employees who use ZayZoon report less financial stress and employers who offer ZayZoon boast a 29% reduction in turnover. To learn more, visit ZayZoon at: [zayzoon.com](https://zayzoon.com) |

