
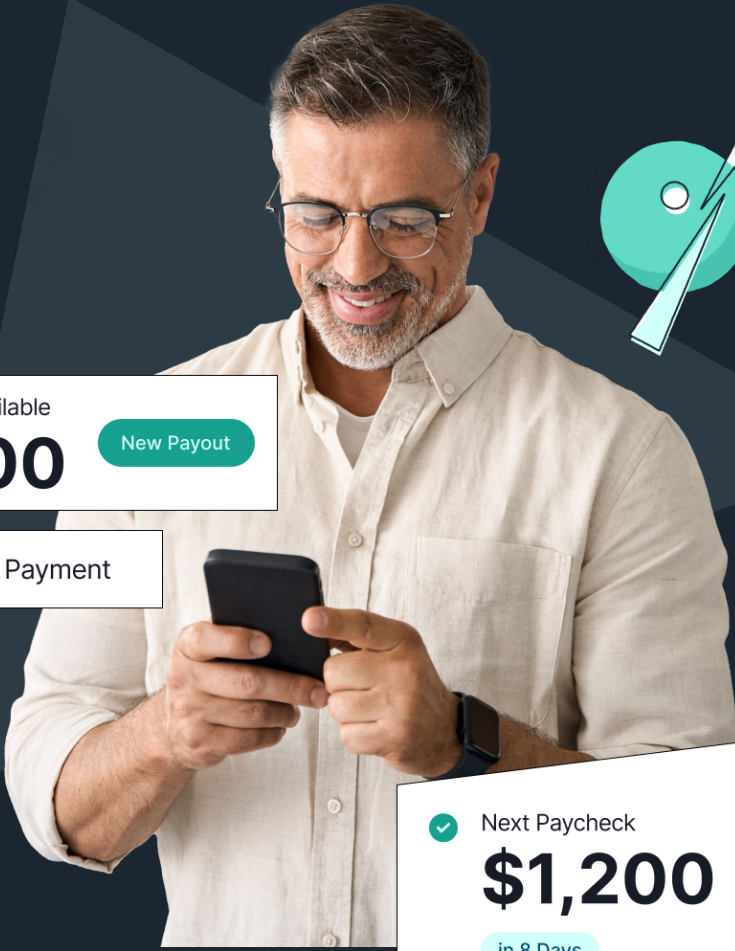




WTF is ZayZoon?

Everything you need to know about the financial empowerment platform for SMBs



• Wages Available
\$200 [New Payout](#)

✓ Instant Payment

✓ Next Paycheck
\$1,200
[in 8 Days](#)

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The Era of the Underdog

It ain't easy being HR—especially at a small or midsize business.

For one, you wear a lot of different hats. Beyond handling the full employee lifecycle, you're probably also tackling admin, organizing internal events, and playing the (unofficial) role of office therapist.

As if that weren't enough, in the war for talent your small but mighty team has to compete against big businesses with bottomless pockets. When it comes to attracting and retaining talent, they can pull out all the stops, including:

-  **Above-market compensation**
-  **Hybrid working arrangements**
-  **Flexible hours**
-  **Extravagant PTO and sick time**
-  **Health insurance**
-  **401(k) matching**
-  **Pet health insurance**
-  **And the list goes on...**

Did you know?

36%

of HR leaders say they don't have the time, money or tools to recruit today's top talent. ¹

So, this is what you're up against, only your business doesn't have bottomless pockets.

Which makes you the underdog. But guess what? Everybody loves an underdog. Thanks to massive improvements to HR and payroll tech, there are some quick and easy ways for scrappy HR teams like yours to close the gap in employee experience.

Today, we're going to fill you in on just one of those ways—you guessed it: ZayZoon's financial empowerment platform. Keep reading to learn more.

¹ Snyder, Kristy. "Key HR Statistics and Trends in 2023." Forbes, 17 May 2023, www.forbes.com/advisor/business/hr-statistics-trends/#:~:text=General%20HR%20Statistics,-There%20should%20be&text=Many%20companies%20have%20too%20many,medium%20and%20large%20organizations%2C%20respectively.

What is Financial Empowerment?

Financial empowerment is a state of mind.

It's when you have control over your finances. Not only can you cover short-term expenses, like bills—but you can also afford to put money away for the long term. In other words, you can actively work toward achieving your financial goals, like buying a house, building a family, or saving for retirement.

Sadly, too many of us today aren't financially empowered. In fact, as many as 63% of Americans are living paycheck to paycheck.² So, what does this mean? It means these people don't have enough cash flow to cover the basics, like rent, gas, and groceries.

Many of these people are your employees. To get by, they might ask for loans, an advance on their salary, or maybe they get friends or family to float them. Others might turn to payday lenders that push them deeper into debt. None of these are long-term solutions and they certainly don't pave a path toward greater financial empowerment.

If you think your employees' financial well-being isn't your problem, think again. Employees who are dealing with financial stress struggle at home and in the workplace. In total, loss of productivity from financial stress costs American businesses \$40 billion per year.³ But financial stress is even more insidious than that. Beyond hampering productivity, it reduces employee engagement, increases turnover, and even drives employee theft.

So yes, it is your problem.

Here's what financial empowerment looks like



Carrie Liles



Zayzoon has been awesome. I was 3 days away from pay day when I had an emergency come up I needed access to money I had already earned it was so easy all it took was a couple clicks and as soon as I clicked the accept button the funds were in my account without 2 minutes. Zayzoon was a lifesaver.



Robert Fisher



I'm thankful for Zayzoon they helped me with my water bill a week before I was suppose to get payed thank God for them or I'd be without water right now.



Carrie Phillips



I love the service ZayZoon offers. Being able to access my daily earned wages before my actual pay date has been a lifesaver. No more high interest payday loans or remembering payment due dates. The money is deposited into my account instantly, payday comes they simply auto deduct it from my paycheck. More employers need to offer ZayZoon Services. Great Company, amazing customer service. Highly recommend to anyone! Shout it from the roof tops. Skip all those payday loan companies USE ZAYZOON!!!

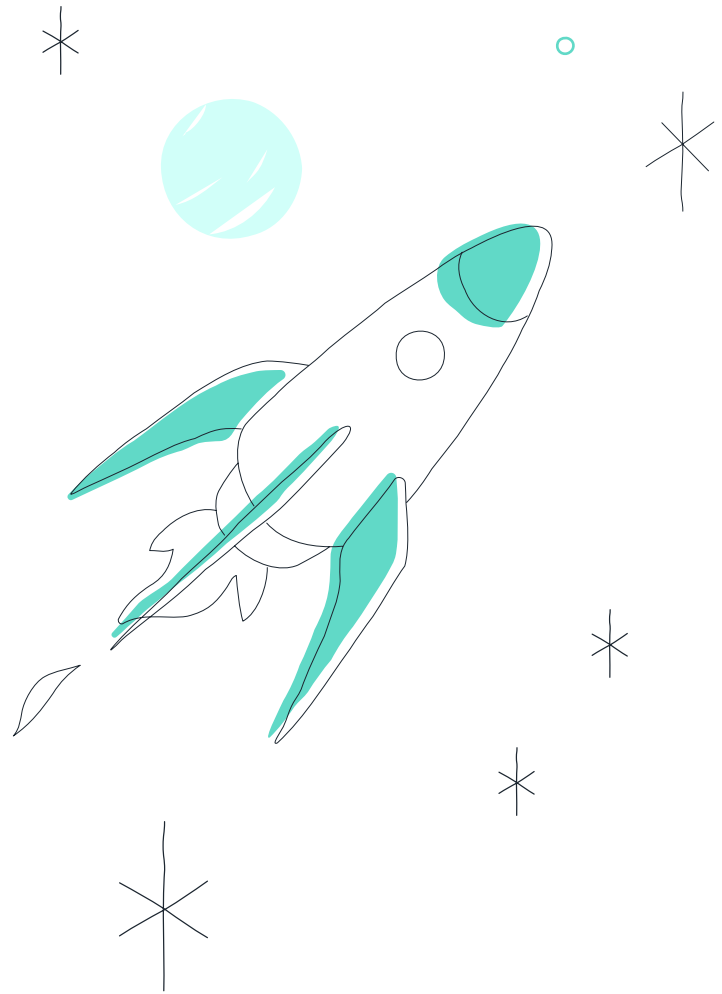
² Jdickler. "63% Of Americans Are Living Paycheck to Paycheck - Including Nearly Half of Six-Figure Earners." CNBC, CNBC, 24 Oct. 2022, <https://www.cnbc.com/2022/10/24/more-americans-live-paycheck-to-paycheck-as-inflation-outpaces-income.html>.

³ Workers' Financial Stress Costing Employers Billions | Financial Post. <https://financialpost.com/fp-work/worker-financial-stress-employers-cost-billions>.

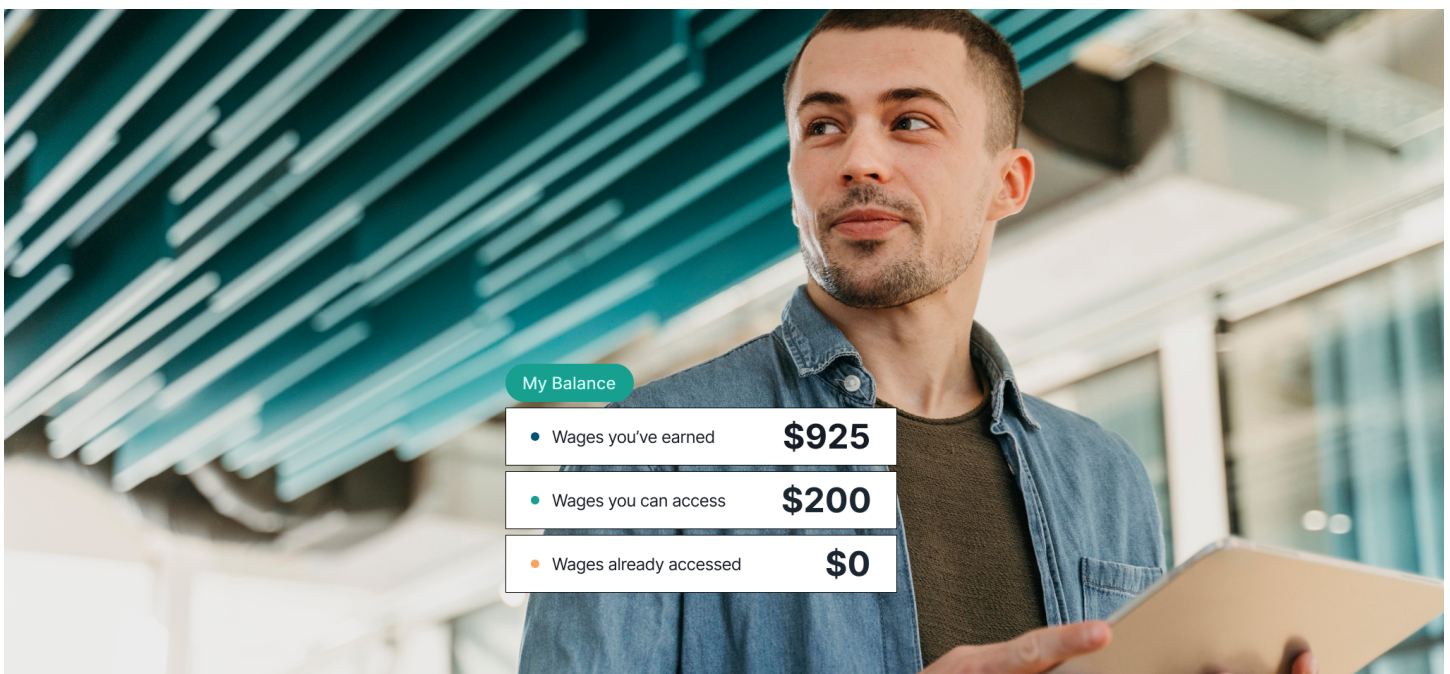
Thankfully, you aren't powerless to help your employees and it doesn't have to break the bank, either. That's where financial empowerment comes in.

We help your employees take control of their finances in three ways:

- 1 By improving cash flow and breaking the paycheck-to-paycheck cycle
- 2 By stretching paychecks further, we help employees purchase more of what they need for less
- 3 By delivering resources and tools that improve financial literacy and nudge employees into making smarter decisions



Now, we're going to unpack what the ZayZoon financial empowerment platform is all about so you can see just how the magic happens.



Why ZayZoon?

Before we break down our three products, here are the key perks that come built into the ZayZoon platform.

✔ We already work with your partners

Chances are we already have a relationship with your payroll provider, HCM solution, or professional employer organization. Might not sound like a biggie, but let me assure you: it is (just ask your partners). Thanks to our existing relationships, getting up and running with ZayZoon is easy. Like, super easy.

✔ We don't cost you a cent

We know, this one's hard to believe. After all, nothing in life is free. Except ZayZoon. Well, *technically*. We charge a transaction fee of \$5 at most whenever your employees take an instant payout directly to their bank accounts. We also have a full complement of fee-free payout options. But that's it. No convoluted pricing or hidden fees. What you see is exactly what you get. Plus, we fund all payouts.

✔ You can set us and forget about us

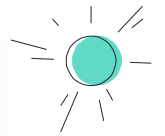
We like to think we're memorable. ZayZoon is meant to be low lift, a promise we're able to deliver on thanks to our strong partner relationships. You can get activated during a lunch break and still have time to eat that Buddha bowl.

✔ We've got around-the-clock support

Tired of talking to bots? Us too. At ZayZoon, you get real human support whenever you need it, no matter the issue. And when it comes to maintaining the app, we do all the heavy lifting, so you can take all the credit.

✔ Your security is number one

When it comes to security, we provide a safe and trustworthy place for your data. We maintain SOC 2 Type II compliance and are regularly evaluated by auditors with the American Institute of Certified Public Accountants (AICPA).



Earned Wage Access



Improve cash flow and break the paycheck-to-paycheck cycle

Unfortunately, many employees can't afford to wait for payday. With ZayZoon's Earned Wage Access, they don't have to. When payday is any day, employees are happier, more productive, and likelier to stick around.

Signs you might benefit from Earned Wage Access 🙄

1 You're losing employees—fast

According to a recent PwC survey, 20% of employees will quit their job before year's end. But it doesn't have to be that way. Businesses have experienced up to a 29% reduction in turnover thanks to EWA.⁴

2 You can't fill open positions

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.⁵

3 Workers are asking for cash advances

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.

Art Alamo

Owner/Operator, McDonald's



“ The results we're seeing from ZayZoon and some of the other benefits we've added is retention. **Our turnover has dropped from 175% to 117%, so that's a 57% improvement. Think about 57% of 1100 employees.** You're talking 500 to 600 people that are potentially turning over who are now staying with you longer. That's a huge win for profitability and consistency of service to the consumer. ”

How Zayzoon does EWA differently 🏆

Right now, the market is jam-packed with EWA tools. Some serve specific market segments, like small to midsize businesses. Others focus on specific industries, like fast food or hospitality.

Whatever the case, there are a lot. And figuring out what makes one vendor different from another can be difficult. Sometimes even impossible. That's why we're going to let you in on our three key differentiators.

⁴ SPARK. "Obtain and Retain Talent: Run a Successful Business and Focus on Employee Financial Wellness." ADP. Accessed Dec 20 2022.

⁵ Ibid.

1 We proudly serve small to midsize businesses

This should come as no surprise. I mean, we *did* say we're big supporters of the underdog. But how exactly does this translate to our EWA offering? For one, it means we provide a hands-off experience. All you have to do is flip on a switch and you're ready to go. You don't have to route all your payroll through us, just payroll for employees who are using the service. You don't need to upload or download any cumbersome files or manually import data into payroll for each cycle. By design, our EWA offering is low maintenance because you don't have time to waste.

We also make it easy for you to invite your workforce, access marketing materials and address frequent employee questions in our Employer Connect app. You can also see patterns in employee usage to learn how to better serve your workforce.



Lynn Hannah
Dir. of Human Resources



“ We're thrilled to be working with ZayZoon to add on-demand pay to the portfolio of benefits available to our teams across California. **In just a few short months, we've already had over 50 staff take advantage of this innovative resource—helping them maintain financial stability between paychecks.** ”

2 ALL the payout options

If you want Earned Wage Access to be *truly* accessible, you need to offer payout options that suit ALL your employees' needs. That's where ZayZoon comes in. The platform boasts payout flexibility above and beyond market standards, and we're constantly adding new payout options to delight our customers.

Now, you might be wondering: *Well, isn't a direct deposit into their bank account good enough?*

Sadly, no. No, it isn't.

Because it turns out that 5% of Americans DON'T have a bank account.⁶ Yes, you read that right. Sure, some employees may want their pay deposited directly into their bank account and are happy to pay the bank's transaction fee, while others aren't. That's why it's so important to offer Earned Wage Access in the way your employees want to receive it.

⁶ "2021 FDIC National Survey of Unbanked and Underbanked Households." FDIC, 14 Nov. 2022, www.fdic.gov/analysis/household-survey/index.html#:~:text=Key%20Findings,-National%20Unbanked%20Rate&text=An%20estimated%204.5%20percent%20of,a%20bank%20or%20credit%20union.

How to get paid with ZayZoon 😊

Direct deposit

Employees can get their pay directly into their bank accounts in an instant with the click of a button. Employees are capped at \$200/day with a transaction fee of \$5. If you're wondering how we are able to offer our tool to employers for free, this is why.

The VISA® Prepaid Card

With the VISA® PrePaid Card, employees gain access to their earned wages instantly, minus the standard transaction fee.

✓ No admin required

Unlike a payroll card, which you own and administer, the ZayZoon VISA® Prepaid Card requires zero administration. We take care of everything so you don't have to.

✓ Zero fees

No monthly maintenance fees attached. Employees have access to their earned wages without having to pay a cent in transaction fees.

✓ Easy to access

Prepaid cards don't require a credit check, making them easier to access than traditional bank cards. To enroll, all employees have to do is sign up for ZayZoon.

✓ Flexible

No employer offboarding required. Employees can use their ZayZoon VISA® Prepaid Card as direct deposit if they have a second job or reload funds themselves.

✓ Secure

The ZayZoon VISA® Prepaid Card is offered by ZayZoon in partnership with our FDIC insured bank partner, so all funds are safe.



Instant Gift Cards

Through partnerships with some of the nation's top merchants (think: Amazon, Instacart, Walmart, etc.), your employees can receive their pay via gift cards with an added bonus.

Typically, these bonuses include up to an additional 25% savings. So, if your employee decides to take out their pay in the form of an Instacart gift card to cover groceries, they could receive up to \$50 more. In other words, you're effectively giving your employees a bonus and it isn't costing you a cent.

Instant Gift Cards are sent directly to your employee's email where they can access them, you guessed it, instantly.

The Gas Card

When employees withdraw their pay to the Gas Card, they get a 5% bonus.

Say they take out \$100 in earned wages. With the Gas Card, they'll get a spending power of \$105, thanks to our 5% bonus. And remember, they won't have to pay a fee to access their wages, either.

Employees get \$5 extra the first time they use the card, no matter how much money they withdraw. Each time after, they get the 5% bonus.

The Gas Card must be added to a customer's mobile wallet and can be used at all major gas stations. Plus, employees can use it forever. We'll instantly send it to their email so they can redeem it whenever they want.

3 No time and attendance data required

Yup, you read that correctly. ZayZoon is the only EWA provider that does not require time and attendance data—so that’s one more thing you don’t have to worry about.

You’re probably wondering how we’re able to calculate wages. Simple. We have a proprietary algorithm that analyzes historical earnings, employment tenure, industry, position, and a host of other data points to predict what an employee is likely to earn at any given time.

Naturally, predictions aren’t 100% accurate. So, in instances where the draw is not repaid in full, the deduction will stay in the system until your employee’s next payroll run, when it will be repaid.

If the employee is no longer with your business, we’ll reach out to them with a link to repay their draw via a different method. If there is any loss at all, ZayZoon absorbs it. It’s not a hit to the employer or payroll partner.

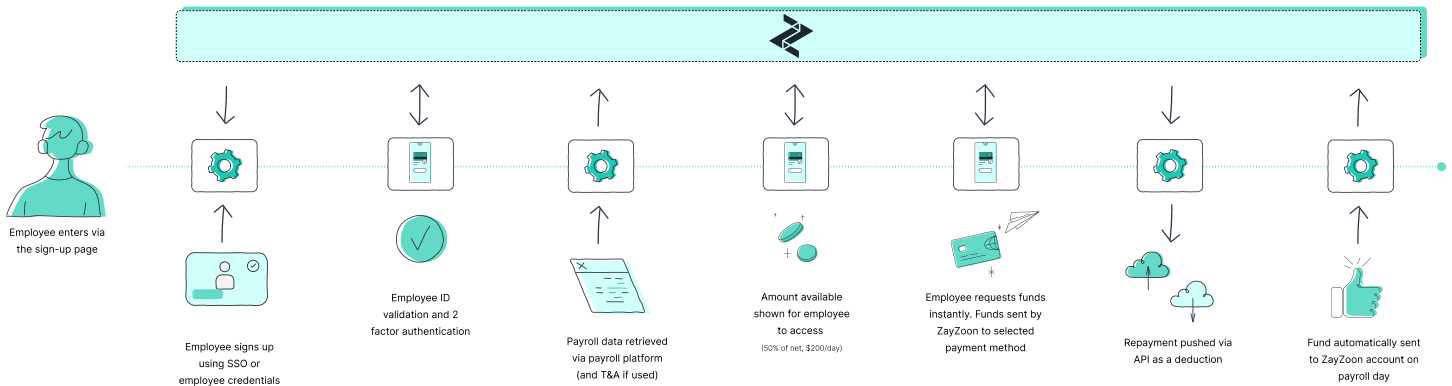
Finally, we do not report employees to credit or send them to collections. We have our initial recovery process of offering the employee the option to repay their draw in a different fashion, but if there is never a repayment, that amount is written off by ZayZoon.

While we don’t require time and attendance data, we certainly can receive it either through a file upload or any one of our many integrations.

How Zayzoon EWA works 🦹

Curious about how our EWA solution works? Here’s the lowdown.

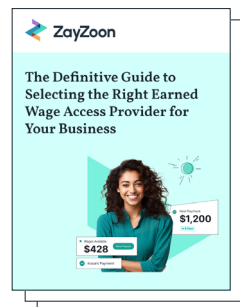
Employee flow & data exchange: isolated



GUIDE

The definitive guide to today’s top Earned Wage Access providers 🌟

The key players in on-demand pay—exposed.



Get the guide

Perks



Stretch paychecks further and help employees buy more of what they need for less

We analyzed millions of interactions on the ZayZoon app to find out 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.

What are ZayZoon Perks? ✨



Instant Gift Cards

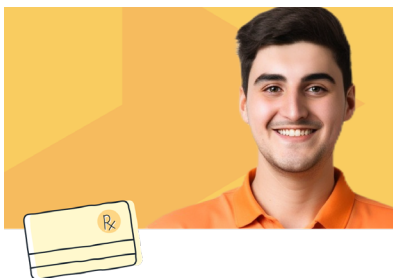
When employees withdraw some or all their earned wages into our Instant Gift Cards, they get a bonus of up to 25%. There are hundreds of brands to choose from, like Walmart, DoorDash, and Amazon. Instant Gift Cards are redeemed instantly via email. They are free and they never expire.



The Gas Card

Help employees save at the pump with a 5% bonus on any earned wages withdrawn to the ZayZoon Gas Card. The Gas Card is available on mobile wallets and eligible at any gas station. Plus, it can be used forever.



Clever RX

When it comes to personal finances, 15% of employees are most stressed about medication costs. With ZayZoon Perks, your employees immediately gain access to the digital Clever RX prescription savings card. They can receive up to 80% off prescription and OTC medications—better than the average copay. They can even share the card with family, friends, whoever. It's accepted at all major pharmacies and it never expires.



Savvy

Your employees are probably overpaying for car insurance. Now they don't have to. Savvy is an app that shops the top insurance providers to find the best deal in seconds. Employees can just sign up, log in with their current provider and if employees want to switch to a new provider, Savvy handles everything, 100% for free. On average, customers have saved \$720 per year and now your employees can too.

Financial Education

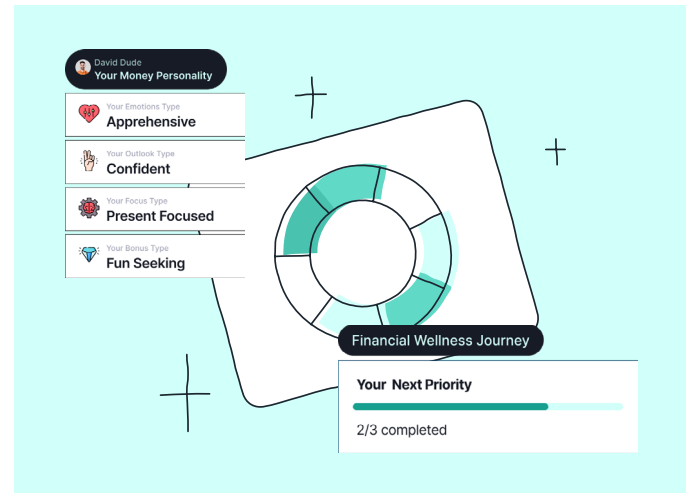


Offer resources and tools that improve financial literacy and nudge employees into making smarter decisions

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

1 Financial education

Like they say, knowledge is power. That's why employees who can't make sense of their finances, often feel powerless and stressed. Now, you can help. ZayZoon Financial Education offers beginner, intermediate, and advanced educational courses and articles covering everything from opening your first bank account to building credit. It also includes an easy-to-use budgeting and home affordability tool, a retirement analyzer, and more. As employees engage with the platform, their financial literacy score increases—and so does their financial well-being.



2 Smart insights

In one click, employees can connect their banking data to ZayZoon Financial Wellness and finally make sense of their finances. With the Balance Trend, they can leverage predictive analytics to ensure they'll have enough money to cover scheduled expenses. And thanks to Expense Categories, they can gain deeper insights into their spending behaviors, take corrective action, and save more.

3 Customized alerts

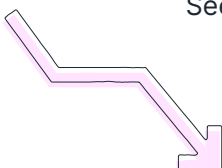
Getting hit with minimum balance or overdraft fees can be frustrating and expensive. But knowing how much money will be in your account when bills start rolling in can be tricky. ZayZoon Financial Wellness lets employees create notifications to alert them when they're at risk of incurring minimum balance or overdraft fees. That way, they can avoid unnecessary expenses and stress.

REPORT



The Insufficient Fun Report

See what 5000 employees from businesses just like yours have to say about financial stress in the workplace and what you can do to help.

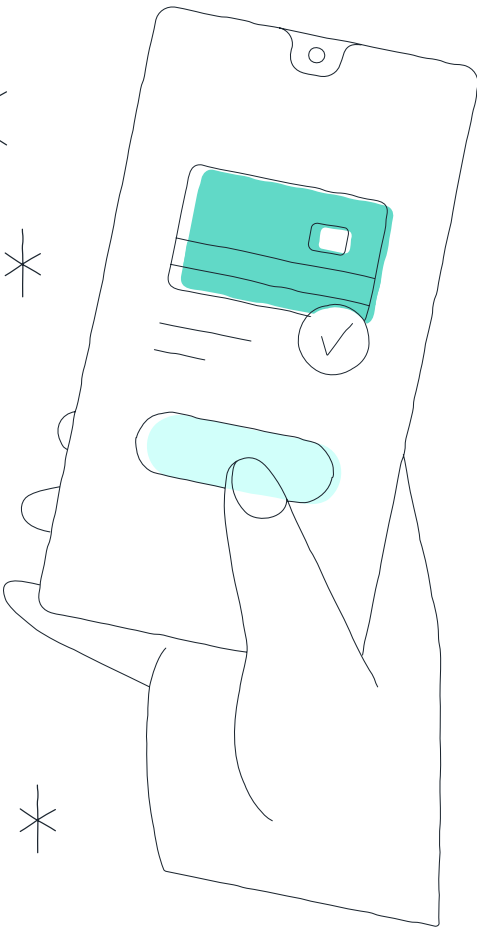


Get the report



Financial Empowerment for the People

After reading this guide, you should understand what ZayZoon is all about and how its financial empowerment platform helps SMBs win the war for talent. Now, you're probably wondering what your next steps are.



We can help. Here are three things you can do right now that'll cost you nothing and require no commitment.

- 1 [Read](#) our report on financial stress in the workplace to learn more about the problem and how you can help.
- 2 [Learn more](#) about the top Earned Wage Access providers and how to effectively evaluate them.
- 3 [Get in touch](#) with us to learn more about ZayZoon.

At the end of the day, we're here for one reason: to help you become the place where people want to work. Whatever we can do to make that happen, let us know.



ZayZoon

About ZayZoon

ZayZoon is the financial empowerment platform for SMBs. With ZayZoon, payday finally comes at 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:

<https://www.zayzoon.com/>

