



# Delivering a payroll benefit to meet the demands of today's economic times

It's called earned wage access (EWA) and it's quickly becoming a go-to payroll strategy for employers across America. And with good reason, especially as a perk in the current highly competitive job market for frontline/hourly workers.

By using an EWA solution, employees can collect a percentage of pay they have already earned, rather than waiting for their paycheck deposits every week or two. EWA providers are typically free for employers to implement; employees pay a small per-transaction fee when they use the service.

According to a [LendingClub Corp. survey](#), 64% of the country's population lives paycheck-to-paycheck. As a result, many employees are stuck getting risky predatory loans, paying bills late or incurring bank fees to make ends meet.

EWA benefits are an easy way for employers to help their workforce manage their cashflow. AlphaBEST Education, Inc., an education and child services provider based in Lewisville, North Carolina, recently launched an EWA solution. Kimberly Patterson, Director of Payroll & HRIS, says the company has been very happy with the results. In fact, she says employee participation has quadrupled since the company instated [ZayZoon](#), a new provider, in early 2022.


AlphaBEST partners with school districts to provide before- and after-school programs in elementary and middle schools. Its business model focuses on its core customers, the parents and guardians of students in its programs.

When AlphaBEST moved to ADP Workforce Now® in 2016 for payroll and HR, it was a sea change from the organization's former system, according to Patterson. AlphaBEST now uses many ADP Workforce Now modules, including Onboarding, Recruitment, Document Cloud and more.

Switching payroll systems also opened up access to ADP Marketplace, a digital HR storefront of solutions that integrate with ADP®. That's where Patterson found ZayZoon.


**Kimberly Patterson**  
Director of Payroll & HRIS


## Quick facts

 **Company:** AlphaBEST Education, Inc.

 **Headquarters:** Lewisville, NC

 **Industry:** Education and Child Services

 **Employees:** 2,000

 **ADP Marketplace Partner:** [ZayZoon](#)



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"We've known about ADP Marketplace for years and we love it," she says. "ZayZoon confirmed for me that the marketplace is a valuable asset for any ADP customer."

Patterson researched several EWA providers, but a demo of ZayZoon's straightforward EWA offering sealed the deal.

"A click of the button and the rest is history; it was very seamless," she says.

In a nutshell, ZayZoon is a voluntary benefit that gives AlphaBEST employees instant access to its EWA On-Demand service, which is engineered for small and medium-sized business.

Patterson especially likes that ZayZoon doesn't touch in the company's direct deposit cashflow; instead, it uses a "split deposit" repayment process, which separates EWA withdrawals from the main payroll data. Patterson says it took "maybe 15 minutes" to implement and activate the solution, and her team benefited from ZayZoon's multilayered communications strategy to attract employees to the service.

"Out of all the platforms I've implemented, this was the easiest," Patterson says. "It's great that ZayZoon provided all the internal marketing for us, too. It makes the entire process very efficient and low-risk."

ZayZoon is getting noticed, too: The solution won the ADP Marketplace Rising Star award in 2022 for its exceptional value to ADP clients in its first year on ADP Marketplace.

One especially important aspect of an EWA solution is data security, and with both ADP and ZayZoon, Patterson says she feels assured that high-level security is a critical feature of the application.

Another major benefit is employees have a direct line of communication through the app for any customer service issues or questions they may have about their deposits, the app, or the advances.

"Having to be a 'go-between' for employees is very stressful and time-consuming," she says.

Patterson even opened her own EWA account to ensure it's working from an employee standpoint and so far, that seems to be the case.

"When I don't hear about something, it's a success," she says. "When it makes its way to me, then there's a problem. So far it's been very successful."

Finally, she says the company clearly recognizes the disadvantage of an unexpected expense coming up, especially in today's public health and economic environment.

"That is a huge driving factor," she says, adding that it's almost a necessary benefit. "We really wanted to be competitive and ensure we're serving our employees with a pay-related benefit that can actually help them."

"It's a great product," Patterson concludes. "Everyone at ZayZoon I have come in contact with, as far as implementation, customer service and internal marketing, has been amazing and have made my job much easier."

### About ZayZoon

ZayZoon is on a mission to improve employee health through responsible financial products including wages on demand, financial education and personal finance tools. Workers around the world rely on predatory products such as payday loans and overdraft fees to bridge the paycheck-to-paycheck gap created by pre-determined payroll cycles — ZayZoon aims to help break that cycle. ZayZoon's on-demand access to wages helps reduce financial stress and improve workplace satisfaction and productivity.

### About ADP Marketplace

ADP Marketplace is a digital HR storefront that enables you to connect and share data across all your HR solutions. Simplify your HR processes, reduce data errors and drive your business forward with easy-to-use apps that integrate with your core ADP platform. Easily discover, try, buy and implement ADP and third-party solutions, all with the simplicity of single sign-on, single data input and single billing. Learn more at [apps.adp.com](https://apps.adp.com).



Each ADP Marketplace solution has passed a world-class security assessment to help safeguard the confidentiality and integrity of your employee data. Security Magazine ranked ADP's security program in the top five in 2017 – 2020.

