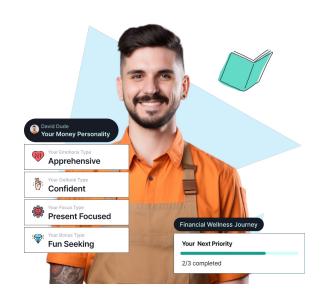


Help employees be their best, with ZayZoon Financial Wellness.

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.



Where ZayZoon can help



You're experiencing high turnover

If attrition is up, financial stress might be the culprit. A Forrester study found that 48% of employees who are stressed about their finances are more likely to consider leaving their current jobs. This can lead to increased hiring and training costs—not to mention more work for you.



Productivity is down

Notice that some of your employees seem distracted or less productive? It could be due to financial stress. 83% of employees say financial stress impacts their productivity, according to a Deloitte study. The same study reports that employees who are stressed about finances take almost six extra sick days per year. Whether it's absenteeism or presenteeism, financial stress affects your team's ability to reach their full potential.

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



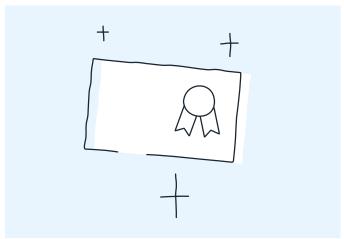






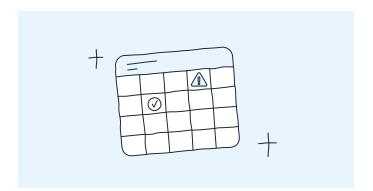


What is ZayZoon Financial Wellness?



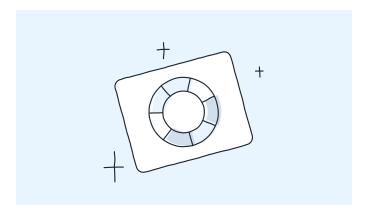
Smart insights

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.



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 Wellness 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 wellbeing.



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.

Mallory Norton

Nationwide VP of HR





It is important for us to have a benefit like ZayZoon in place so that our employees can access their funds when they need to. We would hate for our employees to have to go out and get title loans or payday loans to where they get caught in a constant cycle of having to pay that back. We felt that this was important, because they can access the money they've already earned.

ZayZoon Financial Wellness key capabilities

Use it anytime, anywhere

All your employees need is a ZayZoon account and the can access our financial wellness tools—anytime, anywhere. To create an account, employees will need the ZayZoon app. It's available for desktop and mobile on all iOS and Android devices.

² 24/7/365 support

Tired of talking to bots? Us too. That's why, no matter the issue, you and your employees can always expect to receive service from a real human being. And when it comes to maintaining ZayZoon Financial Wellness, we do all the heavy lifting, so you can take all the credit.

No cost or liability

ZayZoon Financial Wellness comes as a free add-on with the ZayZoon app, so it doesn't cost you or your employees a cent. We take on all the risk and liability so you don't have to.



Security you can trust

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).

Lynn Hannah

PATH Director 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.

Notes

¹Forrester. (2017). The financial wellness revolution. Retrieved from https://www.forrester.com/report/The+Financial+Wellness+Revolution/-/ERES132792 ²Deloitte. (2017). Financial wellness: The next frontier of employee benefits. Retrieved from

https://www2.deloitte.com/content/dam/Deloitte/us/Documents/financial-services/us-fsi-financial-wellness-employee-benefits.pdf

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.

For more information

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