

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. 84% of employees worry about finances while at work, which This can not only impact employee health, employee turnover and productivity rates (Visa, 2019).¹ 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. According to the SoFI's "The future of workplace financial well-being" report, employees spend nearly 14 hours a week stressing about finances, over half that time (8.2 hours) during working hours. Additionally, one-third (33%) said personal financial stress inhibits their ability to focus on their job.² 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

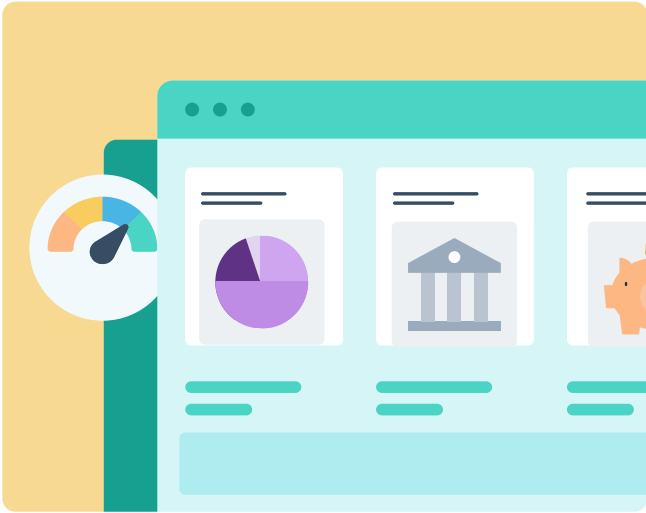
130+ payroll partners offer ZayZoon

4.9/5 app store rating

Trusted by industry leaders



What is ZayZoon Financial Wellness?

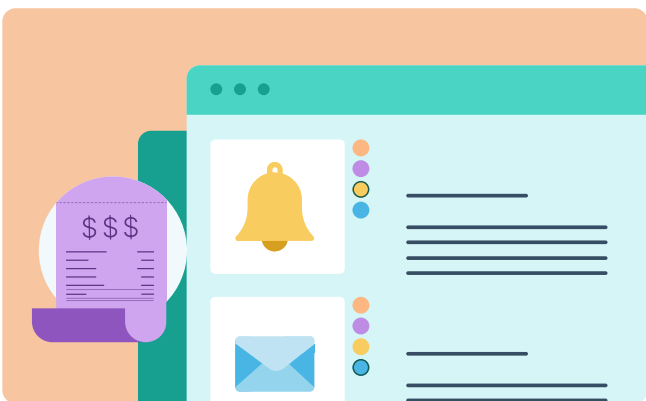


Financial education

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.

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.



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 they 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.



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

¹ Visa. (2019). Earned Wage Access: The impact on employee engagement, health and financial wellness. Retrieved from <https://usa.visa.com/dam/VCOM/global/run-your-business/documents/visa-earned-wage-access-insights-report.pdf>

² SoFi at Work. (2024). The Future of Workplace Financial Well-being: 2024 Employer and Employee Perspectives. Retrieved from <https://www2.sofietwork.com/2024FutureofWorkplaceFinancialWellbeing>

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