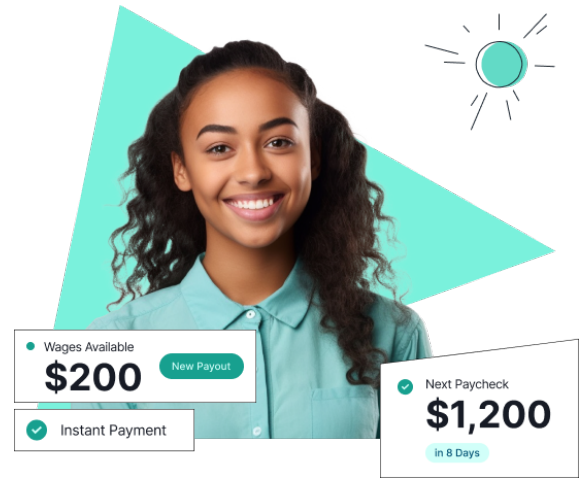


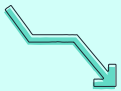


Employees can't wait for payday. With ZayZoon Earned Wage Access, they don't have to.

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.



Where ZayZoon can help



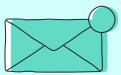
You're losing employees—fast

According to a recent PwC survey, 20% of employees will quit their job before year's end.¹ But it doesn't have to be that way. Businesses have experienced up to a 29% reduction in turnover thanks to EWA.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.²



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.

<p>20 million employees can access ZayZoon</p>
<p>3,500+ employers offer ZayZoon</p>
<p>130+ payroll partners offer ZayZoon</p>
<p>4.9/5 app store rating</p>

Employees at these companies use ZayZoon



ZayZoon key capabilities

Use it anytime, anywhere

Employees can access and use ZayZoon—anytime, anywhere. It's available for desktop and mobile on all iOS and Android devices. Employers can use ZayZoon to track employee usage, access promotional resources and drive adoption.

Activation in under 60 minutes

ZayZoon integrates with 130+ payroll providers, and we can have you up and running in less than 60 minutes. Activation is as easy as flicking a switch.

No cost or liability

ZayZoon doesn't cost you a cent. We take on all the risk and liability so you don't have to.

Instant access to earned wages

Don't make employees ask for a cash advance or turn to payday loans when they need cash fast. With ZayZoon, workers can access their earned wages instantly—whenever, however.

Payout flexibility

ZayZoon's Earned Wage Access solution offers more flexibility than any other product on the marketplace. That way, employees can customize where they send their funds: to a bank account, the ZayZoon VISA® PrePaid Card or Instant Gift Cards with up to a 20% bonus.

24/7/365 support

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

Security you can trust

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).

Joe Chung

2 Cute Clothing Owner

2CUTE

“ If this is free for the employer and it sounds like a great benefit, why not? It's just an extra tool and marketing resource for the company to attract new candidates and employees. That was really about it. It wasn't anything that we were going through that was a hardship, it was just: 'This sounds great. Let's do it. ”

Notes

¹ Staeger, Cornell. "2022 PwC Employee Financial Wellness Survey." PwC. Accessed Dec 20 2022.

² SPARK. "Obtain and Retain Talent: Run a Successful Business and Focus on Employee Financial Wellness." ADP. Accessed Dec 20 2022.

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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