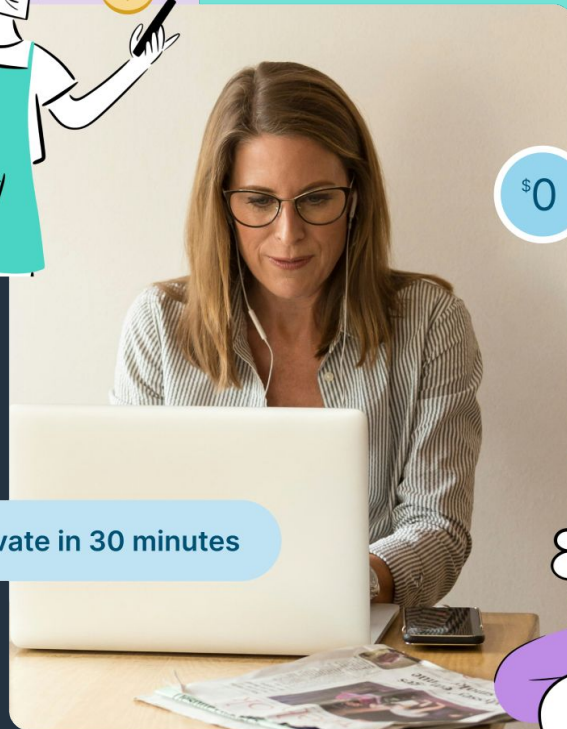


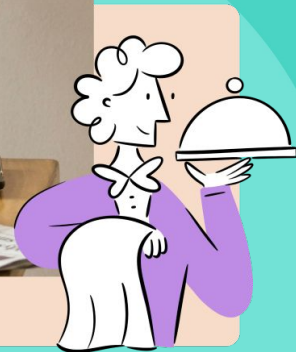


# The Power of Earned Wage Access



\$0 No cost

✦ Activate in 30 minutes





# Martina Manley

Channel Sales Representative

**Call** 604-603-2330  
**Email** [martina.manley@zayzoon.com](mailto:martina.manley@zayzoon.com)  
**LinkedIn** <https://www.linkedin.com/in/martinamanley/>

Book a demo!





# Agenda

- What is ZayZoon?
- Why is it important to offer on-demand pay?
- Benefits for your employees
- Benefits for your business
- Brief Demo
- Next Steps - how to activate?





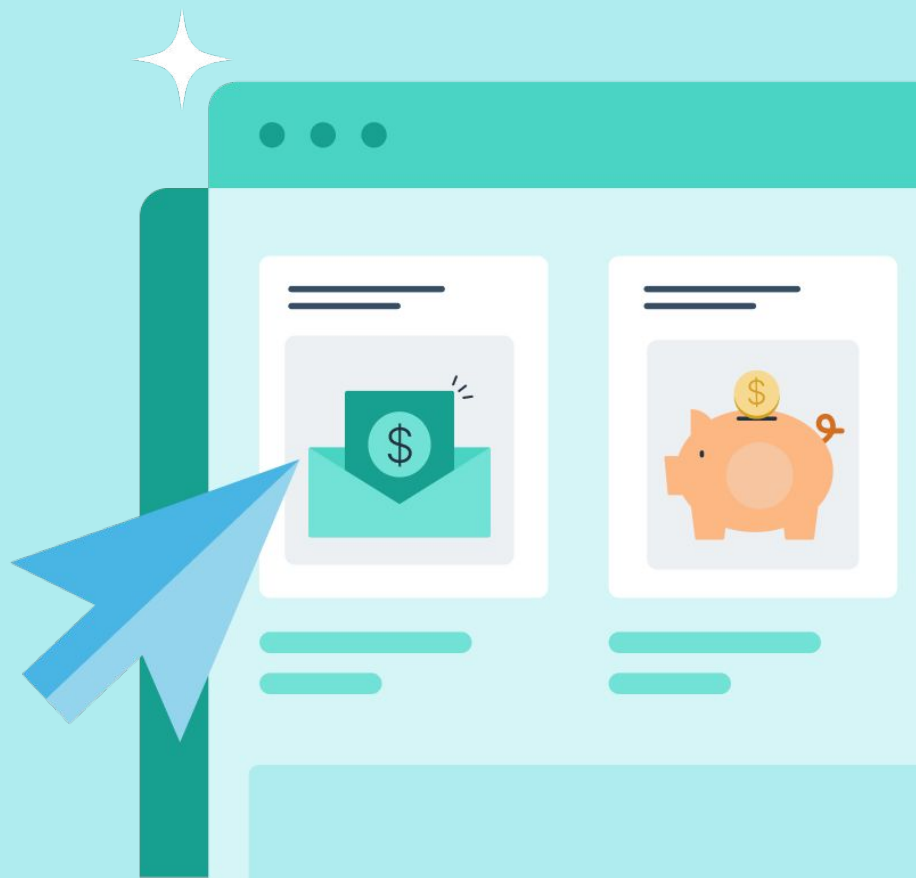
# Earned Wage Access and Financial Wellness Tools

## Payroll for today's workers

**We're on a mission to improve employee health through the use of responsible financial products.**

We partner and integrate with employers and payroll companies to create happier, healthier and more productive employees for companies of all sizes.

Thousands of companies already offer ZayZoon to their employees.





# Workplace financial stress is an epidemic

64%

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of Americans are living  
paycheck to paycheck\*

61.7%

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of employees are most stressed  
about paying their bills\*\*

*\*LendingClub Report, January 2023*

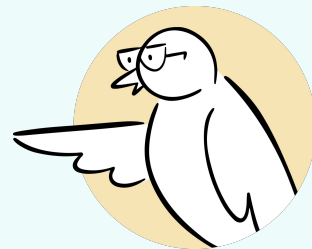
*\*\*Insufficient Fun Report, survey of 5,000 ZayZoon customers in 2023*





# What's available is not working

The options available to employees struggling with cash flow are not good enough.



12m

Americans use  
payday loans

\$33

average overdraft from  
major banks

8x

number of times  
payday loans are used

\$250

average late  
payment fees

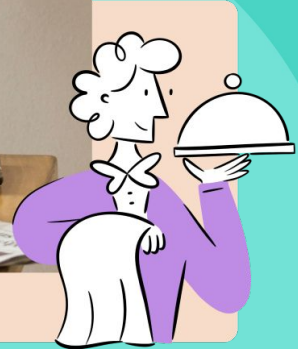


## Are you struggling with:

1. Switching pay cycles
2. Asked for or offering advances
3. Absenteeism
4. Difficulty with recruitment
5. Difficulty with retention
6. Issuing paper checks
7. Till theft loss prevention

 **Activate in 30 minutes**

**\$0** **No cost**







# Financial wellness benefits are in demand

When employees are considering a job offer:

**79%**

of hourly workers would be willing to switch to an employer offering Earned Wage Access

---

**95%**

of hourly workers prefer working for employers that offer Earned Wage Access

---







# Employee impact creates business impact



## Attract and retain talent

2X more job applicants for businesses that offer ZayZoon



## Boost employee engagement

29% reduction in turnover for businesses that offer ZayZoon



## Reduce absenteeism

Reduce absenteeism by 8 hours per employee per month

<sup>1</sup> PwC. *Employee Financial Wellness Survey. 2022.*

<sup>2</sup> Data compiled from a 2020 survey of 1,000 active ZayZoon customers, who reported up to 29% reduction in turnover annually. Results may vary.

<sup>3</sup> ZayZoon Impact Survey. January 2023.



EARNED WAGE ACCESS AND  
FINANCIAL WELLNESS

# The ZayZoon Platform





## The ZayZoon Difference

- ★ Free to offer
- ★ Zero maintenance costs
- ★ Doesn't require time & attendance data
- ★ Available to all employees
- ★ Full financial empowerment platform



# DEMO



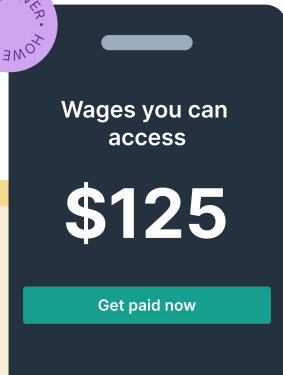


# ZayZoon Financial Empowerment Platform

01

## Earned Wage Access

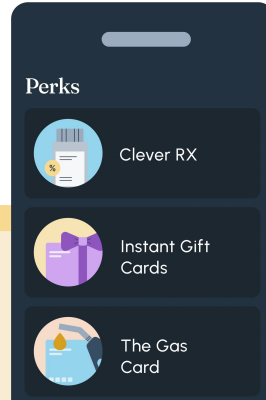
Help employees access their earned wages on demand



02

## ZayZoon Perks

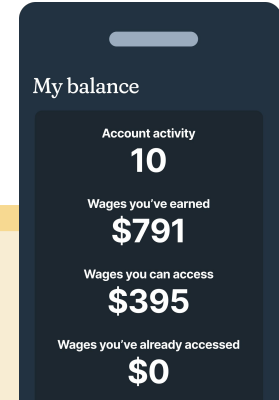
Help employees save where they are already spending



03

## Financial Wellness

Courses, insights, and alerts for better financial health



01

# Earned Wage Access

Don't make employees ask for an advance or take out a payday loan when they need cash fast. With ZayZoon Earned Wage Access, employees get their money instantly—whenever, however.



## Quick and easy set up

Sign up to fund in bank account in less than 30 seconds



## Low cost

Fixed transaction fee for each dispersal, up to \$200



## Decide where you send your money

Debit card, checking account, gas card, Instant Gift Card, Venmo, ZayZoon VISA prepaid card



## Instantaneous

Instant access to funds 24/7/365



## Customer care

Employees get the help they need from real people, every step of the way.

01

# Employees Choose How to Get Paid



## Debit card / Bank account

Instant transfer.

Fee: \$5



## ZayZoon Visa Prepaid Card

No credit check required.

Fee: Free



## Instant gift card

Up to 25% bonus to hundreds of retailers.

Fee: Free



## Venmo

Pay friends, shop and spend.

Fee: \$5



## Gas card

5% bonus on gas and \$5 bonus for the first time!

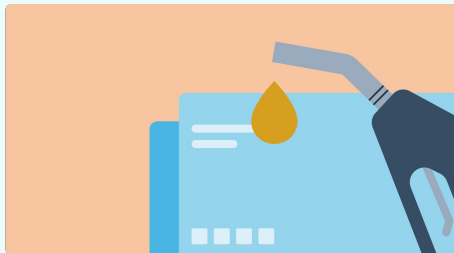
Fee: Free





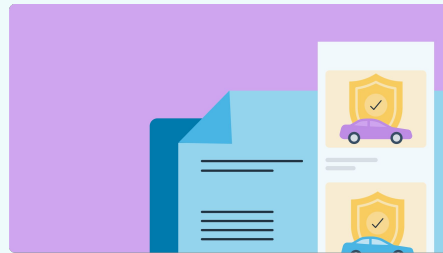
### Instant Gift Card

With instant gift card, employees get up to 25% bonus of every payout.



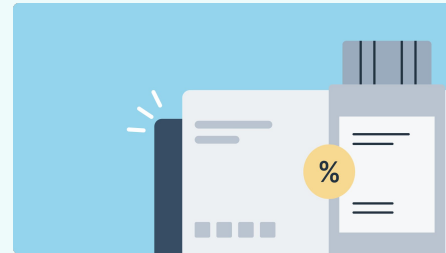
### Gas Card

Help employees save at the pump with a 5% bonus on all earned wages withdrawn to the ZayZoon Gas Card.



### Car Insurance Savings

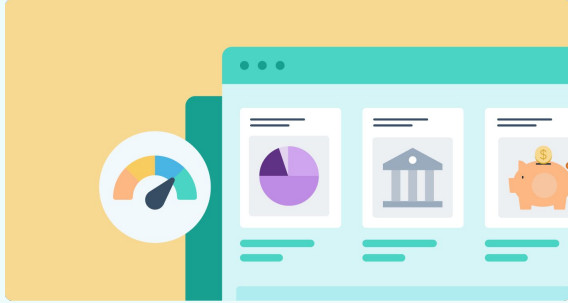
Savvy shops the best insurance providers in seconds to find the best deals for them.



### Prescription Savings

With the CleverRX card, employees get up to 80% off prescription and OTC medication.

# Financial Wellness



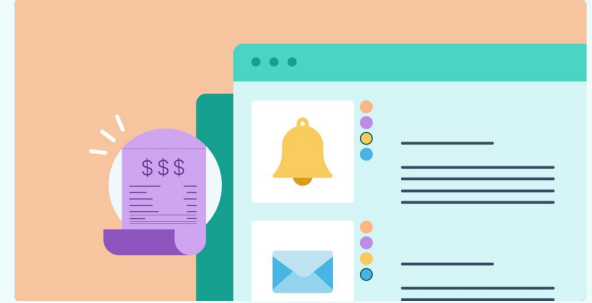
## Financial Education

ZayZoon Financial Wellness offers resources covering everything from budgeting to building credit.



## Smart Insights

In one click, workers can connect their banking data to ZayZoon Financial Wellness and start to make sense of their finances.



## Customized Alerts

When bills start rolling in, ZayZoon Financial Wellness lets employees create notifications to alert them when they're at risk of incurring fees.



# The ZayZoon Advantage



## Payout Flexibility

ZayZoon on-demand pay offers enough flexibility to accommodate all your employees.



## Quick and Easy Setup

Signing up is easy and employees get funds in their bank account in less than 30 seconds.



## Support from Real People

Tired of talking to bots? Us too. At ZayZoon, you get real human support when you need it.



## Security You Can Trust

We maintain SOC 2 Type II compliance and are regularly evaluated by auditors with the American Institute of Certified Public Accountants.

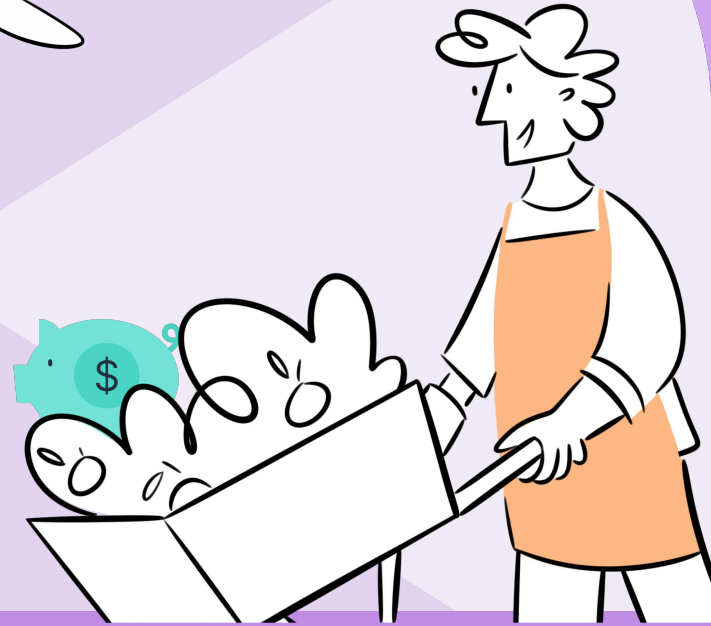
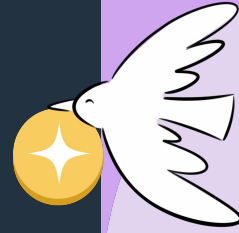


## Available to All

All workers may use ZayZoon. We do not require Time & Attendance data but can work with it if you have it.



# How Does It Work?





# Getting Started

Get up and running in the same day!

1. **PeopleGuru activates your account**  
Quick and simple.
2. **ZayZoon client success team will deliver all welcome and launch materials, including access to Employer Connect**  
Book a launch meeting to get started.
3. **Client shares content with employees**  
Order custom collateral and ensure launch success.





## Clients LOVE ZayZoon!

"We never looked into on-demand pay before but after learning about it, it's a no brainer to add since its free with no risk for us."

"It gives them access to their pay early which I think would be a huge win for a lot of our team members who live paycheck to paycheck."

"I was super excited when I heard we had this available from PeopleGuru. Since our payroll is ACH, sometimes employees can't get to work on time as they are waiting for their payroll deposit to hit in order to get gas."

"This is a great benefit for our team members and I like how it'll run concurrently with our payroll provider. We just had a huge conversation about engagement yesterday and trying to retain employees, doing whatever we can do, This is right on time, honestly."

"Because we pay bi-weekly vs weekly, that's already a length of time that is greater than some people can technically afford."

"Within our 2 locations, turnover has always been an issue so excited to add this additional employee benefit to help."

"We get a lot of payday advance requests and the corporate office forbids them, so having ZayZoon is really a perfect solution for that as the integration is already in place."



# Let's Connect!



Get in touch to  
activate ZayZoon



[zayzoon.com](https://zayzoon.com)

