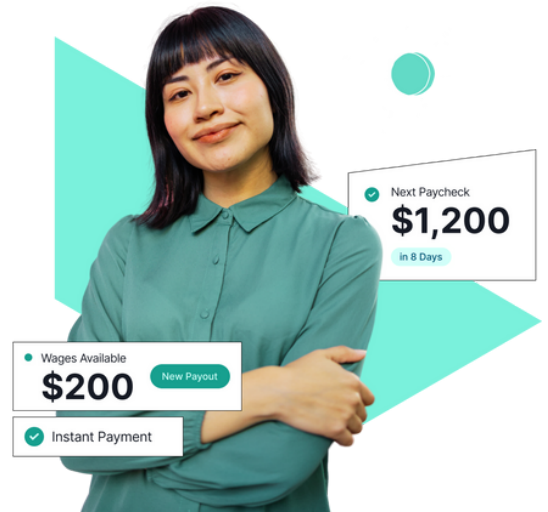




Employees can't wait for payday. With ZayZoon Earned Wage Access, they don't have to.

ZayZoon lets employees access their earned wages on demand, which are automatically repaid through a payroll deduction on their next paycheck. Stay competitive with Earned Wage Access, personal finance tools and educational courses. Improve retention, increase productivity and benefit from a more engaged workforce with ZayZoon.



Stay competitive with ZayZoon



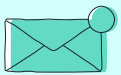
Increase employee retention

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



Boost talent acquisition

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.³



Reduce administrative overhead

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.

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



ZayZoon's offerings

Earned Wage Access

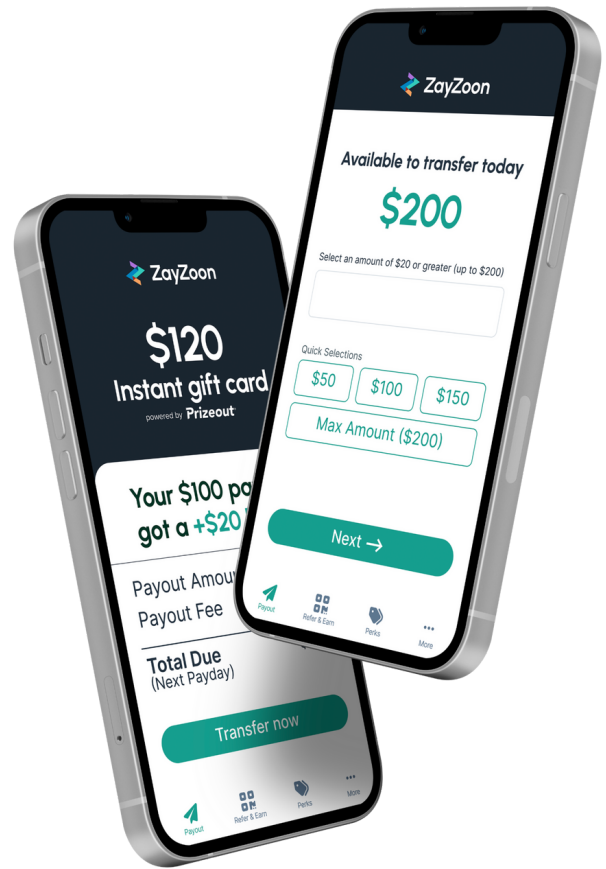
Employees want to control when they get paid and how. With ZayZoon Earned Wage Access (EWA), you can offer on-demand pay instantly at no extra cost. When payday is any day, employees are happier, more productive and likelier to stick around.

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.

Perks

We analyzed millions of interactions on the ZayZoon app to find out your employees' biggest savings needs. Then, we built Perks to help them start saving. Whether it's putting food on the table or gas in the tank, Perks gives your team more impact for their money on the things they actually need.



Instant Gift Cards



CleverRX



Savvy



The Gas Card

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 Würk

Würk allows cannabis companies to manage payroll, human resources, timekeeping, scheduling, and tax compliance and minimizes compliance risks in the ever-changing cannabis regulatory environment. The company uses its expertise and trusted partnerships to provide guidance on 280E tax law, accounting, and compliant banking. Its platform is designed to scale nationally with the growth of the industry while incorporating the local laws and regulations unique to individual states. Würk is the first payroll provider, and only the third company in the cannabis technology industry, to complete a System and Organization Controls (SOC) 1 Type 2 Audit of systematic controls by a third-party CPA firm.

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

[Visit us on Würk Marketplace](#)

