



## Financial Wellness that works.

ZayZoon's Wages On-Demand is a product that helps bridge the gap between paydays. Access your wages when you need them with ZayZoon and avoid unnecessary late fees, payday loans, or overdraft.

### How Does it Work?

#### 1. Sign Up:

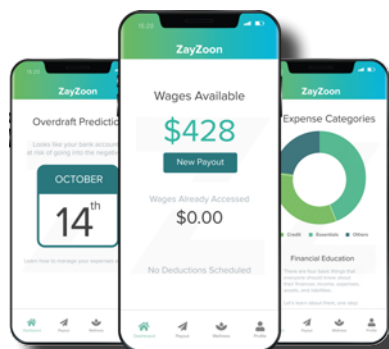
- Follow the instructions provided by your employer or payroll.
- Through your payroll system, ZayZoon will automatically receive information about you, such as your earnings history.
- Upload a picture of government issued ID to verify your account.

#### 2. Get Paid:

Select how much of your earned wages you'd like to receive today and we'll send it to your account. ZayZoon provides a portion of your earned wages direct to your account in advance of payday.

### Need Help?

ZayZoon provides excellent customer support 9am-9pmMST via live chat at [www.zayzoon.com](http://www.zayzoon.com) or email at [support@zayzoon.com](mailto:support@zayzoon.com)



### Frequently Asked Questions:

#### What's the interest rate?

There is no interest charged. **ZayZoon is not a loan** and instead charges a flat fee of \$5, for an employee to access \$200 at a time.

#### How long does it take to sign-up and access funds?

You can go from sign-up to having funds in your bank account in less than 1minute.

#### What's a Repayment?

Advances are automatically repaid through payroll direct deposit on your next payday. No added work from your employer needed for this. This is 100% facilitated through ZayZoon's integration with payroll.

#### How long until I receive my money?

By linking your current debit card, funds are transferred near instant, 24 hours a day, 365 days a year. Don't have a debit card? You can link your bank account (1 business day).

Get Started at [www.zayzoon.com](http://www.zayzoon.com)