



Dominion PayrollSM

Financial Wellness Benefit Bundle

Empowering Employees by Supporting
Their Financial Wellbeing





Hey, I'm Shea

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Book a coffee chat!





Workplace financial stress is an epidemic

64%

of Americans are living paycheck
to paycheck¹

61.7%

of employees are most stressed
about paying their bills²

¹ Lending Club Report. 2023

² Insufficient Fun Report. Survey of 5,000 ZayZoon customers. 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



Disengaged employees result in negative impacts

61%

of HR professionals say they're aware of employees living paycheck-to-paycheck.*

63%

of HR professionals say their employees struggling with financial insecurity perform worse in their jobs.*

81%

of employees say their employer should take steps to support their financial wellness.*





Earned wage access is in high demand

Earned wage access allows employees to instantly access their earned wages before payday.

Why do employers love EWA?

- Fully funded by ZayZoon at no cost to the employer to add as a benefit offering
- Provides a low-cost (or no-cost) alternative to issuing employer-sponsored advances
- Helps reduce turnover and absenteeism
- Integration with payroll means no changes to your current processes



Hey there Chris. You can access:

\$200 of \$468

How much money do you want today?

\$200

Select amount (min \$20)

\$20

\$100

Max \$200

Next



3 Key market trends driving EWA's popularity

01

Convenience culture

On-demand access has transformed how we live—except for payday.



02

Financial disempowerment

Rising living costs are making traditional pay schedules unsustainable.



03

Predatory lenders

High-interest loans, cash advances, or loans from family/friends.



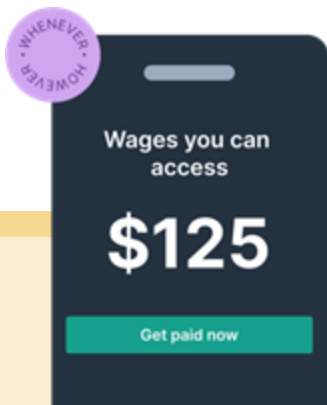


Not just EWA—*financial empowerment*

01

Earned Wage Access

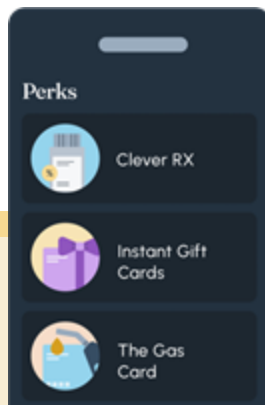
Help employees access their earned wages on demand



02

ZayZoon Perks

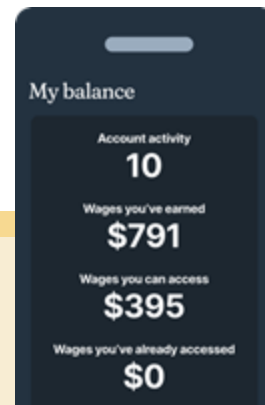
Help employees save where they are already spending



03

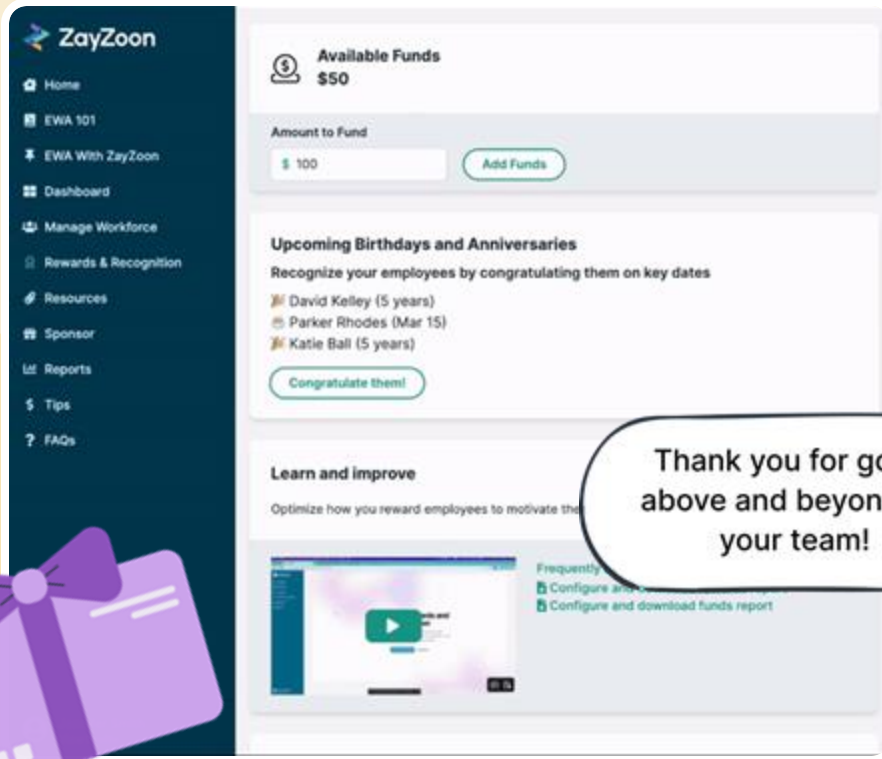
Financial Wellness

Courses, insights, and alerts for better financial health

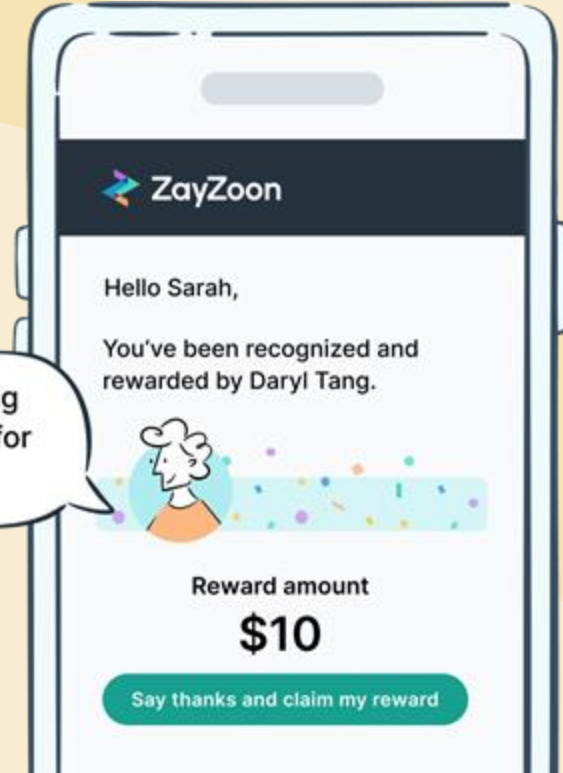




Introducing Rewards & Recognition



Thank you for going above and beyond for your team!





Recognition drives retention and engagement

20x

employees who receive recognition are 20x more likely to be engaged⁵

74%

of employees pay attention to recognition at the company level⁶

2x

employees who aren't recognized at work are 2x more likely to leave within the year⁷





What a gap in employee recognition may cost you



Employees aren't excited to show up

69% of workers don't feel engaged, energized or enthusiastic about work ¹ and **51%** are looking for new jobs ²



Lack of employee recognition

Only **22%** of employees say they get the right amount of recognition for the work they do



Lack of time to set up a recognition program

Most businesses don't have the time to create consistent or tailored recognition programs



Break down barriers
and deliver seamless **financial
wellness.**



The *impact* ZayZoon has on business



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



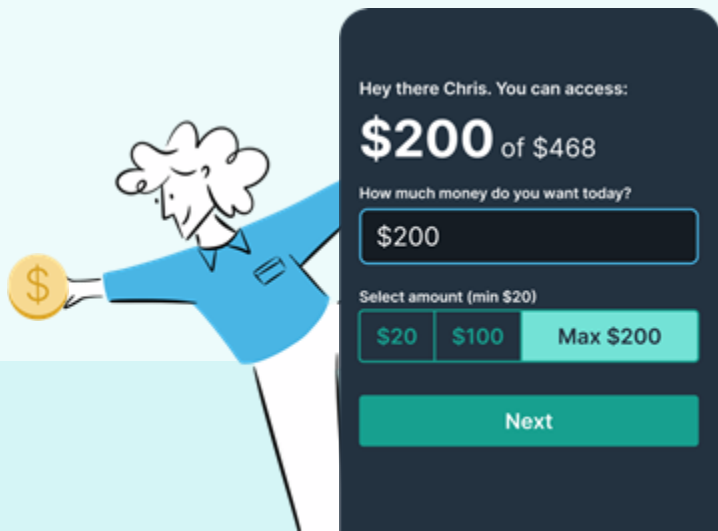
Reduce
absenteeism

Reduce absenteeism by 12
days annually per employee



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

Seamless integration with Dominion Payroll means no changes to your payroll process



Low cost

Fixed transaction fee for each dispersal, no cost or low cost options



Decide where you send your money

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



Instantaneous

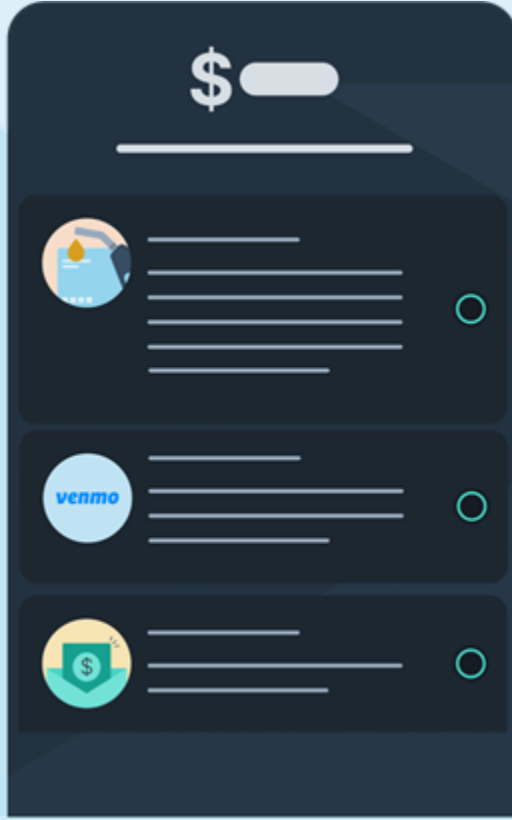
Instant access to funds 24/7/365



Customer care

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

The ZayZoon difference



Available to ALL employees

No disruption to payroll

100% automated for the funds flow process

Funded by ZayZoon at zero cost/risk for clients

No required payroll card program

Seamless integration with Dominion means no changes to your payroll process





We make it *easy* for businesses



No disruption to payroll

100% of funds flow is made by ZayZoon at zero cost/risk to the employer



No clients turned away

There are no business size minimums or T&A requirements



No client contracts needed

ZayZoon doesn't ask your clients to sign a contract to get access



ZayZoon is the #1 choice for EWA

Industry-leaders turn to ZayZoon to offer earned wage access to their employees as a financial benefit.

250+

Payroll partners

2014

10 years
in business

20 M

Employees
can access
ZayZoon today

4.9/5

App store
rating





74% of customers say
ZayZoon decreases their
financial stress



“

Amazing customer service! Prompt and friendly replies as well as knowledgeable support staff! 10/10 will definitely use their services again over any of the corporations that charge an arm and a leg for payday loans! Thanks for understanding and creating a service that doesn't break the bank for those who could use the help from time to time.

- Brandon D.



Customer care is our focus

98% of employees use ZayZoon for necessities, to avoid high fees or for unexpected expenses. We're there to support them every step of the way.



4.8★
7.32K reviews

100K+
Downloads

“

There is nothing more embarrassing than to have to ask a family member or friend to borrow money till you get paid, or to entertain taking out a 300% interest pay loan, with ZayZoon those moments are of the past cuz my hard earned pay is available when I want or need it.

- Gordon M.



Let's work together

Let's Connect



Leveraging Earned Wage Access as part
of your employee offerings has never
been easier!

