



Prioritizing Financial Wellness

Productivity & On-Demand Pay

About GTM Payroll Services

- Industry-leading HCM technology
- Best-in-class HR consulting services
- Dedicated, local support
- In-person and virtual training sessions
- Serving Capital Region for 30+ years



Meet the Speakers



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The most desired benefits
for 2023...

54%

**FINANCIAL
WELLNESS**

33%

**MENTAL
HEALTH**



**How are conditions impacting
your employees?**





68%

of employees feel personal financial issues
affect their health



63%

of Americans

**ARE
LIVING**

paycheck to
paycheck

72%

of employees report

**FEELING
STRESSED**

about their finances

80%

of employees

**MAKE
BARELY
ENOUGH**

to cover monthly
expenses

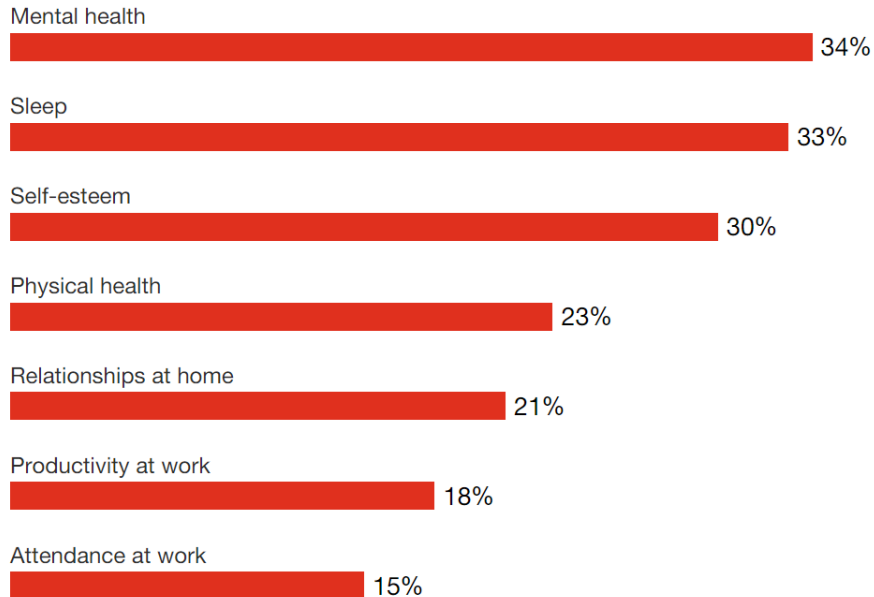
Too many employees experience income volatility

More than 80 million Americans
are living paycheck to paycheck.



Financial Wellness Affects Your Bottom Line

Employees say that financial stress/money worries in the past year have had a severe or major impact on their . . .



Only 13%
of businesses
**DO CASH
ADVANCES**

Only 1.3%
of employees
**RECEIVE
CASH
ADVANCES**



39%
of employees have

**PAYDAY
LOAN
DEBT**

42%
of employees
**PAY \$75
OR MORE**
in additional bank
or late payment fees



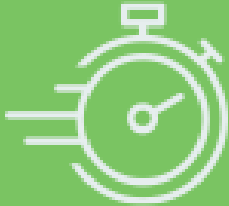


**How is this impacting your
business?**



The Impact on Your Business is Costly

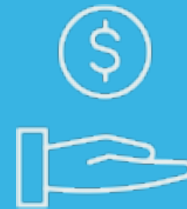
11.4 Hours of
Productivity Lost
Each Week



\$4 Billion in Lost
Productivity
Weekly



68% of
employees that
feel their finances
affect their health





70%
of employees are
**FINANCIALLY
STRESSED**

52%
of employees are
UNABLE
to cover a
\$400
emergency

80%
of employers
**STATE THAT
FINANCIAL
STRESS**
is hurting
**EMPLOYEE
PERFORMANCE**
costing
**half a
trillion**
annually

On-Demand pay is in demand

95%

ARE INTERESTED IN
WORKING FOR

an employer who provides EWA

89%

WOULD BE WILLING TO
WORK LONGER FOR

an employer who offers EWA

79%

WOULD BE WILLING TO
SWITCH TO

an employer who offers EWA





What can you do to help?



What can you do?



Flexible Wellness Programs



Financial Education Tools



Counseling & Coaching



Retirement & Saving Funds

Communicate!



What should you look for in on-demand pay programs?



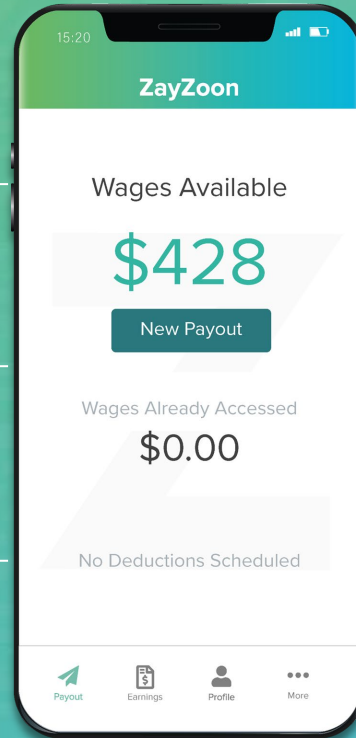
Ease of implementation



Benefit for employees



Effects on cash flow



Instant access



Flexibility



Security

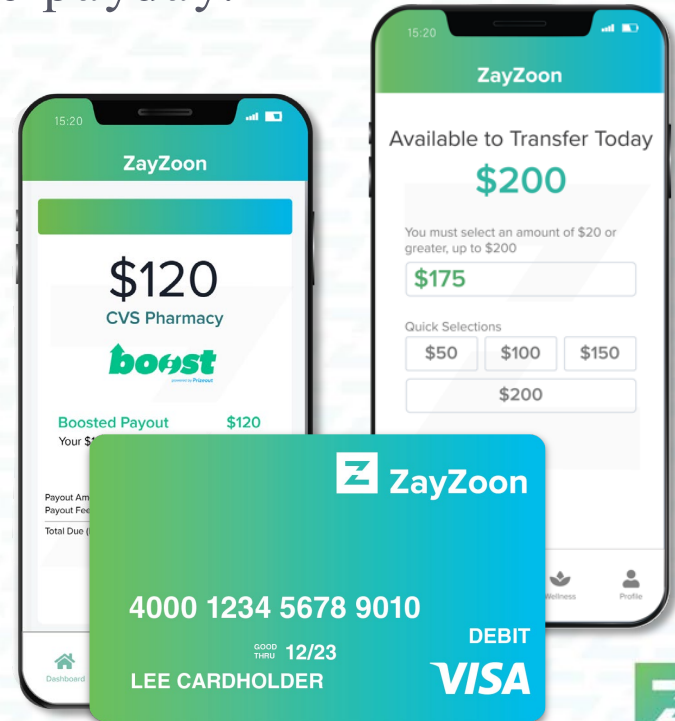


Who is ZayZoon?

ZayZoon **Wages On-Demand** allows employees to instantly access their earned wages before payday.

Giving employees flexibility in how they access their pay early, and instantly

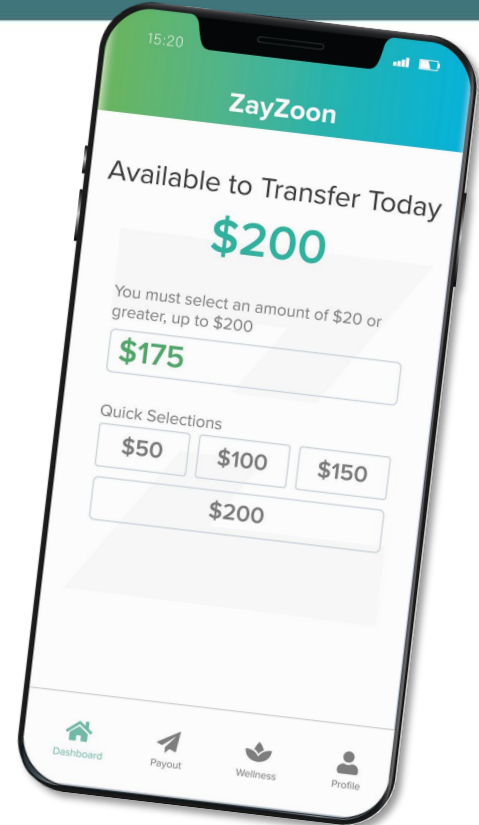
- Existing bank account (\$5/transaction)
- ZayZoon Prepaid Visa Debit Card (No fee)
- In the form of a gift card to major retailers (No Fee and with a bonus!)



Why ZayZoon for On-Demand Pay?

“The easiest upsell in payroll”

- Does not require time and attendance data
- ALL workers can use ZayZoon (hourly, salary, 1099s)
- No required payroll or prepaid debit card
- Funded by ZayZoon at no risk or cost to the employer
- Value Add = Every employer is dealing with turnover & retention
- It's relevant = Employers want to be out of the advance business
- 3+ services to a client reduces churn to <1% make us the second or third service



ZayU Financial Education

With ZayU, employers have a trusted financial health platform that gives employees deeper understanding of their finances through tools such as:

- Overdraft Prediction
- Spend Behavior
- Banking Insights
- Interactive Financial Education



Do On-Demand pay programs work?

89%

of ZayZoon
employees report

REDUCED^{*}
FINANCIAL
STRESS



**Source - ZayZoon survey of 1000 customers*



Real Results for Businesses

29%

Reduction in
turnover

79%

of candidates would
switch to an employer
offering Wages On-
Demand

30%

of employees
will access
ZayZoon

\$19K

Saved annually
on hiring costs
(per 200 employees)



Why clients are choosing ZayZoon

“Many of our employees are requesting pay after every shift. We selected ZayZoon, as they will be of great assistance in helping us fill this gap.”

“With recent inflation and rising costs, we decided ZayZoon would give employees some **flexibility** to be able to access a portion of their pay outside of traditional bi-weekly paydays.”

“We chose ZayZoon as a way to help with **employee advances** and repayment”

“We had a client coming onboard and ZayZoon was on their *‘must have list’* to have an option for **earned wage access**”

“I had been offering my employees no interest, hard shipped loans, which was a lot of work to manage. When I mentioned offering on-demand wages to my employees that they could **access through an app**, they were super excited about it.”

“We chose ZayZoon give the **no risk, high benefit** to our employees. Anything to help with **recruitment and retention** we are keen to look at”

Questions?



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Learn more by visiting: zayzoon.com/go/gtm



Thank you!

Visit zayzoon.com/go/gtm

