



# Today is the New **Payday**

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The Rise of Earned Wage Access



2023 Asure Reseller Partner Conference



# Speaker Introduction



## **Mike Vannoy**

Chief Marketing Officer

30 years in HCM. Started selling Time & Attendance in mid-90s and roles of increasing responsibility in Sales & Marketing. Founded Marketing agency serving B2B service & tech firms: Inc5000 fastest growing list 4 years.

## **Mike Fischer**

Vice President, Operations

25 years in payroll and HCM space. Strong operational and sales experience formulating business strategies, leading execution, delivering financial results and improving business and client outcomes.

# Session Agenda

01

The Rise of Earned Wage Access

02

The ZayZoon Solution

03

Asure Direct Client Launch

# The Rise of Earned Wage Access

**Employees** want to control when they get paid...and how they get paid. They want solutions beyond the limitations of weekly, biweekly, or monthly pay periods...which often don't align to their cash flow needs.

**Employers** want services and benefits beyond a traditional HCM solution to provide them competitive advantages in hiring, recruiting, and retaining employees.

<1990s

Cash / Check



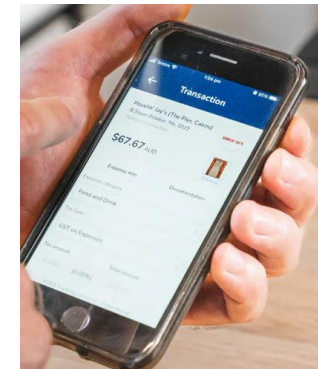
1990s

Direct Deposit



2010s

On Demand

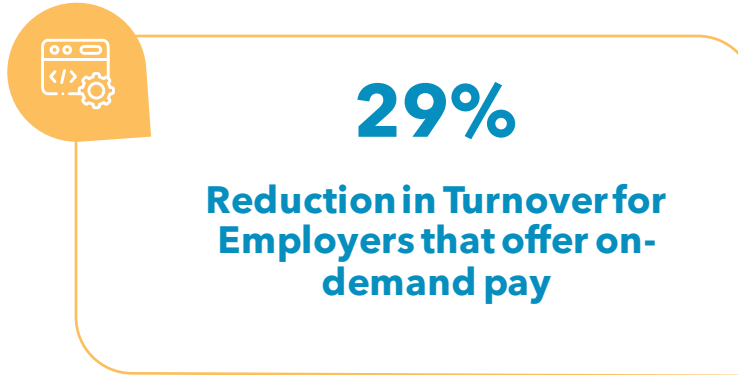


# The War for Talent

Employers are fighting to **attract** and **retain** talent

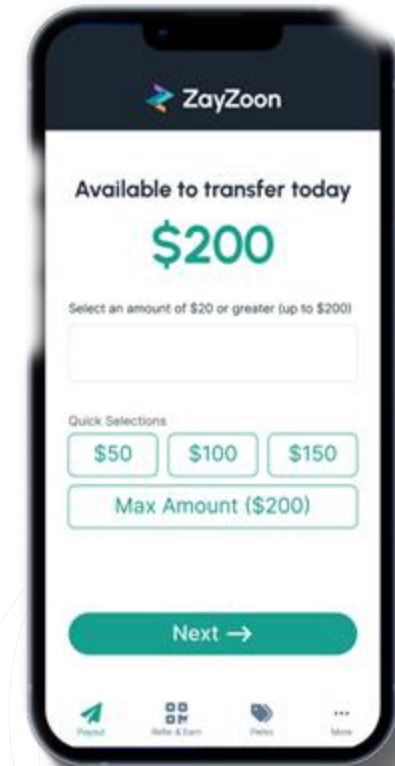
On Demand pay can be a **key differentiator** for employers

Boost employee **productivity**



# The ZayZoon Solution

- **Fully integrated experience:** set it and forget it
- **No cost or liability:** ZayZoon doesn't cost a cent. All risk and liability is assumed by ZayZoon
- **All clients, all employees:** hourly, salary, 1099, part-time. No time data requirement
- **Use it anytime, anywhere:** employees can access ZayZoon anytime, with desktop and mobile experiences
- **Instant access to earned wages:** Workers can access their earned wages instantly...whenever and however
- **Payout Flexibility:** sent payouts to a bank account, prepaid Visa card or Instant Gift Cards at retailers where they already shop
- **Live Support:** real time support from a customer service team



# How does it work?

## Simple Integration with Asure Marketplace

Data includes:

- Employer details
- Employee demographic data and pay history
- Posting of repayment/balance deductions

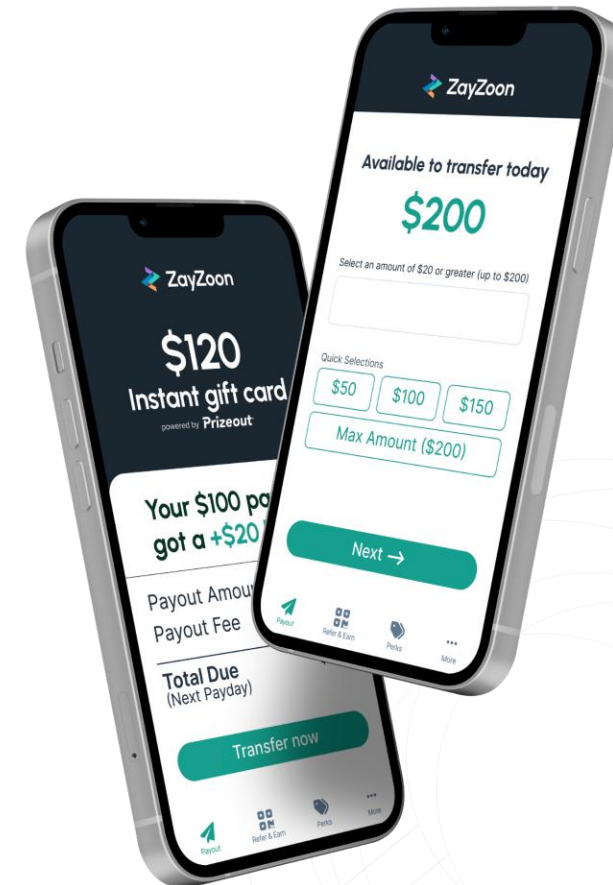
*No manual effort!*

## Implementation Call

- White-labeled materials
- Service Bureau Playbook

## Initial Setup and Activation in 30 minutes

- Scheduler tasks to integrate data
- Employer activation controlled by you



# Asure - Direct Launch



# Asure Rollout



**Email Announcement:**  
New no-cost benefit



## Funded by ZayZoon

ZayZoon funds all early wage access requests. There is no risk or liability to you as the employer. Funds are automatically recovered on the next pay run.



**Active for all clients:**  
Low opt out rates (~1.5%)



## Integrated with Your Payroll

Asure will exchange data with ZayZoon so you can offer employees the benefit of secure access to their earned wages.



**Gaining Momentum:**  
13% average growth WoW



## Easy Activation

Asure's integration with ZayZoon streamlines Earned Wage Access to offer fast, simple activation to your employees via an email invitation and mobile signup.



*“Zayzoon has been a savior for me in the last few months. I've had several financial emergency situations that have come up and the opportunity to use Zayzoon became a lifeline that I am beyond grateful for! The whole process is easy and seamless; from setting up my banking profile to requesting a funds transfer, the Zayzoon interface is secure and easy to use.”*

**- Asure Employee**

# Key Takeaways

## Win the War for Talent

Improve recruitment, retention, and productivity

## Provide Differentiated Service

Marketplace services and benefits are becoming increasingly important to your customer base



## The New Pay Day

Employees want to be paid how and when they want

## Available to All

100% of the pie - no time data or pay card requirement

## Provide Employee Financial Wellness

Improve employee wellness

# Q & A



# Thank You!

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# Resources & Contact Us



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