



# ZayZoon

## ZayZoon and Horizon have joined forces to provide employees with responsible financial solutions.

### The Problem:

**\$25 billion**

Paid in overdraft fees each year

**78%**

of American full-time employees would find it difficult to meet financial obligations if their paycheck was delayed by a week.

**12 million**

Americans use egregious payday loans. This equates to 12% of employees!

**\$30**

the cost of a \$200 payday loan in California.

### The Solution:

ZayZoon allows employees to access their already worked hours before their next payday through integration with payroll systems. Giving control to employees and allowing them to access their paycheck on their own terms is the ultimate benefit.

### Entirely Online

Through the payroll portal or ZayZoon's stand-alone application.

### Easy to Use

Sign up and access money within 30 seconds.

### Inexpensive

\$5. The amount it costs to access \$200 from ZayZoon.

### No Debt

ZayZoon is not a loan, it is a way to access wages early!

### Employer Benefits

#### Lower administrative costs and improve cashflow.

Give out advances? ZayZoon funds all transfers, so your funds are never disrupted!

#### Increase Retention

Give your employees an added benefit that they'll use and appreciate.

#### Increase Productivity

38% of employees say that financial stress become a distraction at work. By giving employees a way to smooth their cashflow, employees will be less stressed and more productive.

**ZayZoon is offered to 350,000+ employees across 25,000+ businesses. Here's what a few of those folks have to say.**

## Customers love us!



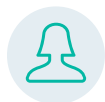
*"I would 100% recommend ZayZoon to my colleagues.  
Customer service has been amazing!"*

- Monet, Café Zavida



*"ZayZoon is an amazing service. When I thought I had missed a payment because of a miscalculation, ZayZoon was right there to help me out."*

- Sabrina, Tim Hortons



*"The company I work for only does payroll once a month...  
I am finding this hard, as I have always been paid bi-weekly in the past..."*

- Amber, Private School administrative staff

## Businesses love us too.

*"Waiting a month, or even two weeks to be paid can be quite hard for some employees. In our organization I was always willing to help employees out if needed, but with ZayZoon, I can now be completely hands off and know my employees are treated fairly"*

- Chris Massie, COO, AboutStaffing

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## Have Questions?

For more information on our product, or to get your company up-and-running with ZayZoon contact Horizon Payroll Solutions today.

**Phone: 888.434.8244**

