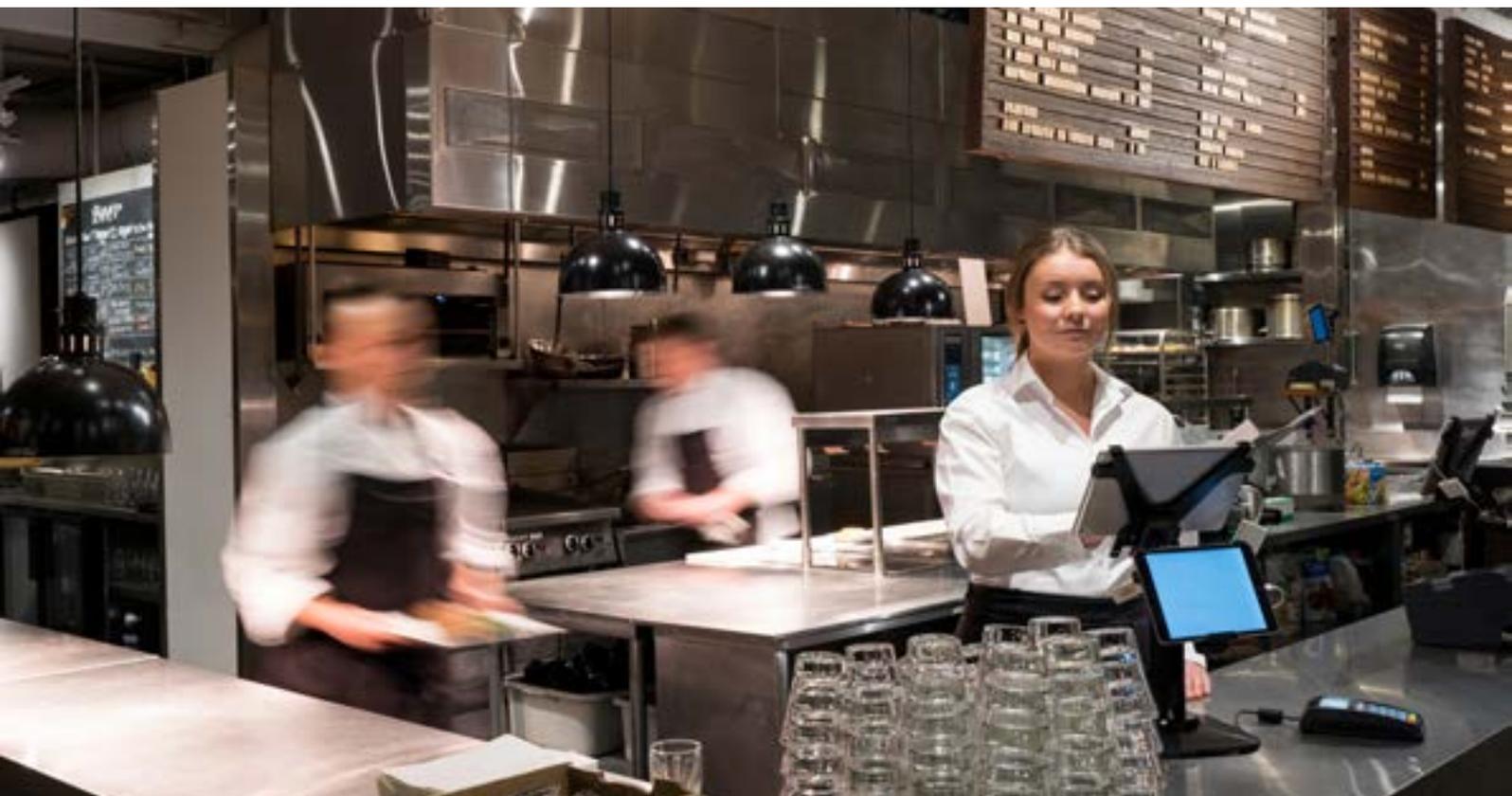


ZayZoon: Earned wage access is a win-win for employers and workers



86%

of customers with access
to multiple payout options
prefer using push-to-debit¹

3.6x

greater use of push-
to-debit wage access
than e-checks²

24

seconds is the average
time spent to access
earned wages through
push-to-debit¹





Timely access to wages can be crucial for positive financial health. By utilizing Visa Direct through our solution provider, we're able to provide employees their pay in real-time.

Tate Hackert

ZayZoon Founder & President



Challenge:

The average employee spends 13 hours in work time each month focusing on their personal finances.³ ZayZoon realized earned wage access needs to be fast, secure and available anytime to help employers alleviate their workers' financial stress.

Solution:

Wave enabled Visa Direct's ZayZoon decided to partner with Visa to use Visa Direct to help enable the push-to-debit option. Now workers with immediate financial needs can have a portion of their earned wages sent to their checking account, through an eligible debit card that's already in their wallet – in real time.⁴

Result:

Push-to-debit wage access has quickly proven to be a benefit that workers value. In the U.S., it has been especially popular among workers in the service industry, where ZayZoon is seeing up to twice the adoption compared to other sectors.⁵

Learn more

[**Click here to visit the Visa Direct website**](#)

Footnotes:

1. Based on employees who had access to multiple payout options including push-to-debit. ZayZoon internal usage analysis of 2,000 users, January 1 – July 1, 2019

2. 40.5% for push-to-debit v 11.3% for e-check. ZayZoon internal usage analysis of 2,000 users, January 1 – July 1, 2019

3. 2017 Mercer LLC Study based on the "Inside Employees' Minds™" financial wellness survey of more than 3,000 workers

4. Actual funds availability depends on receiving financial institution and region

5. ZayZoon internal analysis among six sectors, feature usage as of July 1, 2019