



Frequently Asked Questions

ZayZoon Earned Wage Access helps bridge the gap between paydays. Access your wages when you need them with ZayZoon and avoid unnecessary late fees, payday loans, or overdraft fees.



HOW IT WORKS

- **Choose how much of your earned wages you'd like to access**
Up to \$200/day.
- **Pick how you get paid**
Bank account, debit card, Venmo or Zelle, or instant gift cards with free bonuses up to 25%.
- **Get money fast**
Funds arrive instantly, anytime, anywhere.
- **Automatic deduction**
The next payday, you're paid as usual, minus what you withdrew early.

What's the interest rate?

ZayZoon doesn't charge interest. Depending on how you choose to receive your funds, an advance is either free or costs a flat \$5 fee.

How long does it take to sign up and receive funds?

It takes 5 minutes to sign up for ZayZoon via your Employee Portal. You can send funds to your payout method of choice, instantly.

Whats a repayment and how do I repay my advancement?

Payouts are automatically repaid through your payroll on your next paycheck. You'll see the ZayZoon deduction code on your pay stub.

How long until I receive my money?

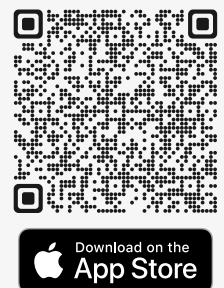
Link your debit card to transfer funds to your account instantly. Don't have a debit card? You can use fee-free payment methods instead. Or, maximize your earnings by choosing a virtual gift card and get up to 25% more value with ZayZoon's Boost Gift Cards.

Can I repay over multiple paychecks?

Repayment comes out as a single deduction on your next paycheck. Since you can only access up to 50% of your earned wages, the full amount can be repaid in one paycheck, so you won't have deductions carrying over into future pay periods.

Interested in signing up?

If your employer offers Earned Wage Access, you can sign up through your Employee Portal. Log in to your ProService account at login.proservice.com and complete the ZayZoon form. Once you're enrolled, scan the QR code below to download the ZayZoon app to your phone, or visit the website to request an advance.



Need help?

ZayZoon offers employee support through their mobile app or at support@zayzoon.com.

MONDAY TO FRIDAY: 8 A.M. TO 8 P.M. MST
SATURDAY AND SUNDAY: 10 A.M. TO 6 P.M. MST