

# Access your wages ahead of payday



Money transferred instantly,  
24/7/365



Say good-bye to debt, interest,  
late fees & payday loans



Financial Wellness tools like overdraft  
predictor, and financial tracking &  
education



Secured & trusted in partnership  
with your employer



Customize where you send your money:

- Debit card
- Instant Gift Card
- Checking account
- ZayZoon VISA® Prepaid Card
- Gas Card

## How It Works

- 1 Select how much of your wages you'd like to receive.
- 2 Get up to \$200 a day. \$5 fee to access wages at most (with zero-cost options available).
- 3 Money is transferred instantly into your account of choice.
- 4 On your next payday, you are paid normally, minus the amount you accessed early.
- 5 Check earned wages on the ZayZoon app.

## Sign up today



Having trouble scanning the QR code?

Visit the link at:

[zayzoon.app/tandemhr](https://zayzoon.app/tandemhr)

**TANDEM** HR



**ZayZoon**

# ZayZoon Visa® Prepaid Card



# ZayZoon

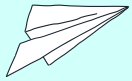
## Give employees no-cost access to their earned wages daily

Employees want to get paid whenever they need. Now, with the ZayZoon Visa® Prepaid card, they can\*. At no cost to them, and no cost to you.



### No Administration Needed

The ZayZoon Card is unlike a payroll card, which is owned and administered by the employer; this card is employee self serve.



### Skip the Fees

No monthly maintenance fee attached. Employees have access to earned wages without the \$5 payout fee.



### Easy Access for Employees

ZayZoon does not require a credit check to issue the ZayZoon Card; making it more accessible to employees compared to a traditional bank card.



### Flexible

Employees can use their ZayZoon Visa® Prepaid Card as direct deposit if they have a second job or reload funds themselves.



### Funds are safely insured by FDIC

The ZayZoon Visa Prepaid Card is offered by ZayZoon in partnership with our FDIC insured bank partner.

## How It Works

- Employee selects to receive their paycheck by direct deposit onto their ZayZoon Visa® Prepaid Card.
- A digital card will be issued immediately, that can be added to Apple Pay, Google Pay and Samsung Pay. The physical card will be delivered in 5-10 business days.
- The remainder of their paycheck will be deposited onto the card on payday.
- Use the ZayZoon Card like a debit card in store or online anywhere Visa debit cards are accepted.
- Check earned wages and card balance on the ZayZoon app.

\* Employees must be 18 years or older to access the ZayZoon VISA® Prepaid Card

ZayZoon Visa® Prepaid Card is issued by MetaBank®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. Cards can be used everywhere Visa debit cards are accepted.

# TANDEM HR

## Get started at

[zayzoon.com/card](https://zayzoon.com/card)