

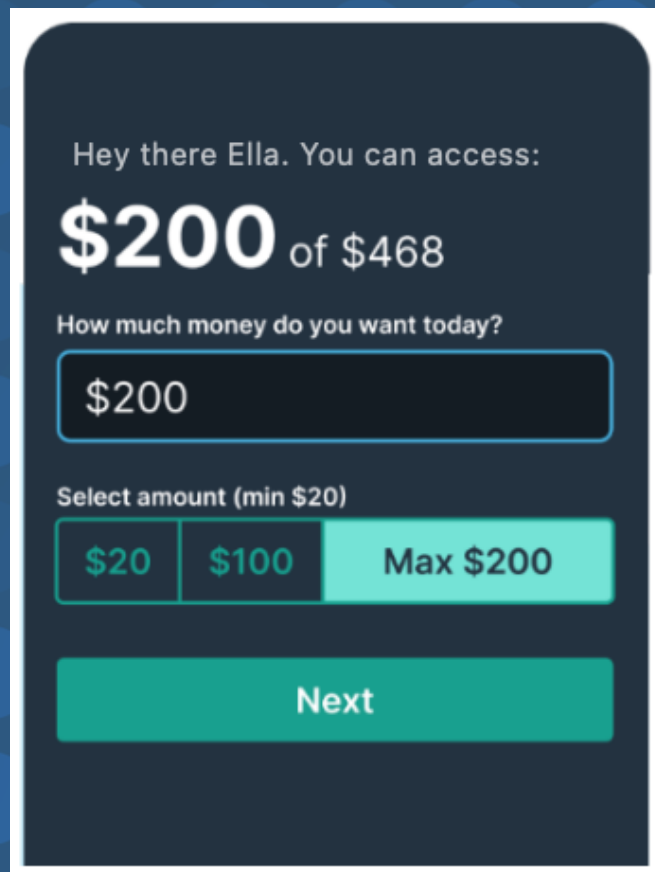
# HOW IT WORKS

# ZayZoon



## 1 Employee Works & Earns

Ella Employee works her normal hours and earns a paycheck for those hours. Typically, Ella would wait until payday to receive her earned wages. Since Ella has ZayZoon, she can access a portion of her wages before payday!

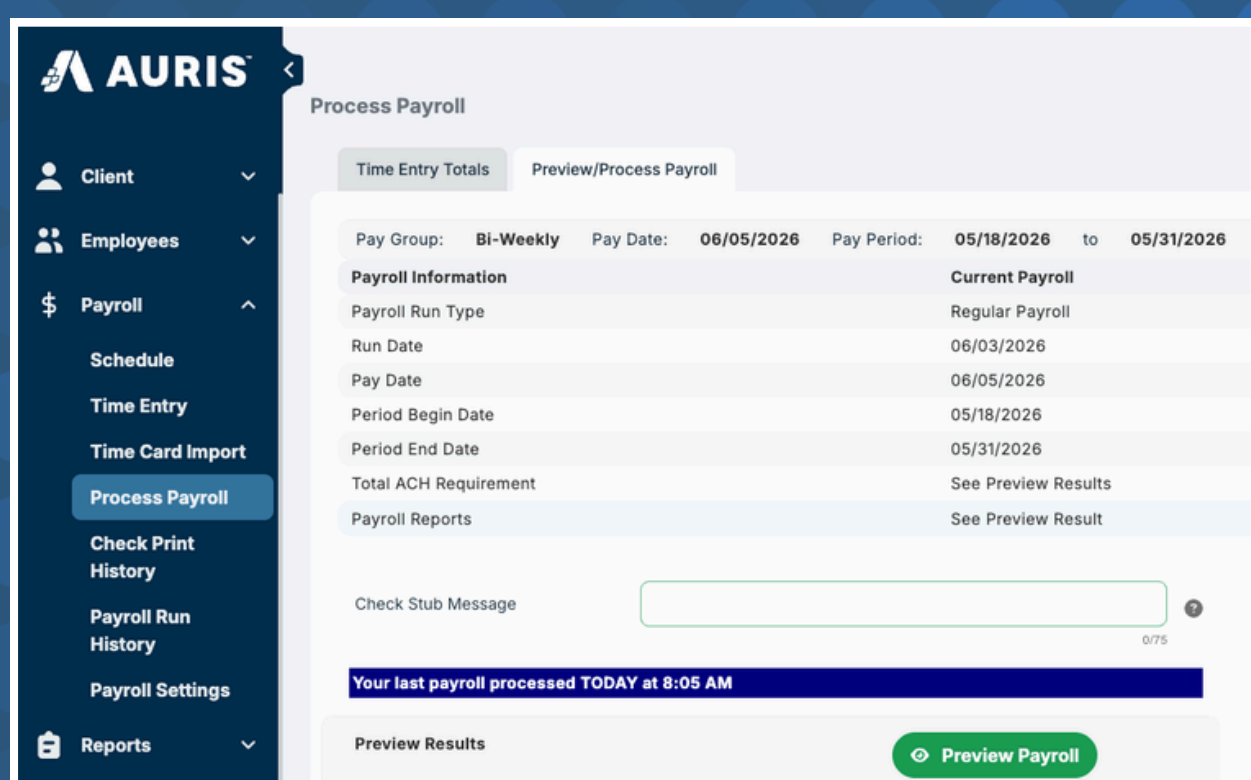
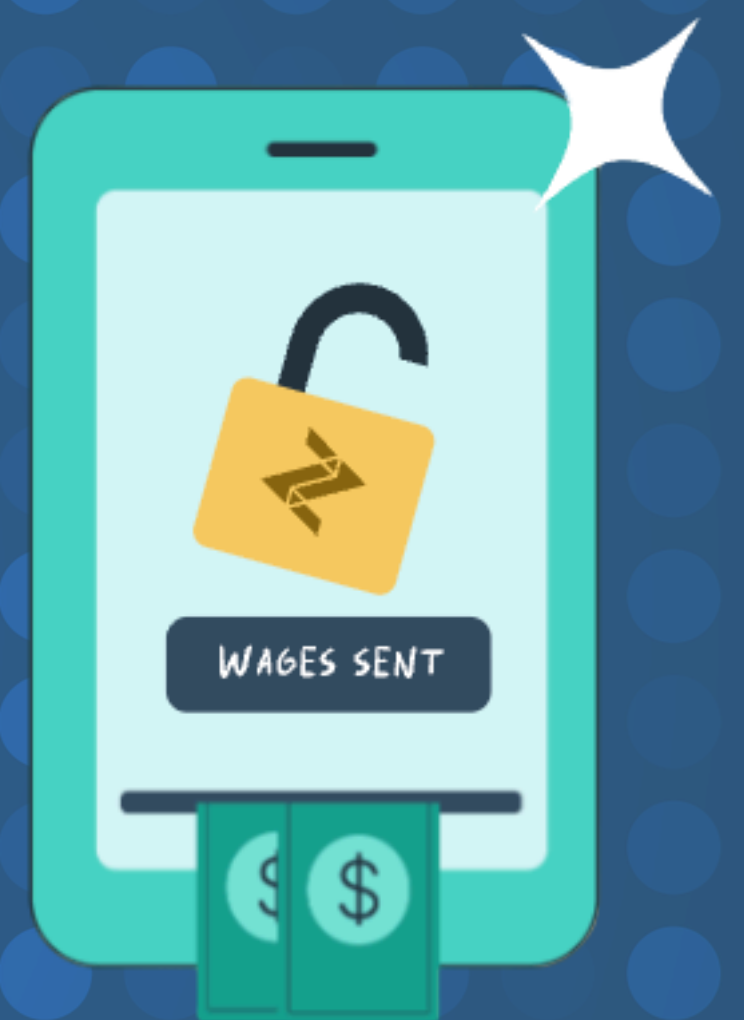


## 2 Employee Requests Pay Early

Ella Employee logs in to ZayZoon and requests a payout of her earned wages. She selects the amount (up to \$200) and how she would like to receive her money.

## 3 ZayZoon Sends Earned Wages

ZayZoon approves and sends funds to Ella Employee. A deduction is automatically set up on Ella's profile in the Auris Payroll system for the amount she accessed early. Her check or direct deposit on payday will be reduced by the amount she received from ZayZoon.



## 4 Payroll Processes & Auris Collects Deduction

When payroll is processed, the deduction is withheld from the employee's pay and remains in the client's bank account. Auris then sends the withheld amount to ZayZoon. This transaction repays ZayZoon the balance borrowed by Ella.

## 5 Employee Balance Repaid

ZayZoon receives payment, and Ella's balance is zeroed out. The deduction is automatically removed from her Auris Payroll system profile once it is repaid.

THE EMPLOYER'S BANK  
DETERMINES THE  
DESCRIPTION USED FOR  
ZAYZON ON BANK  
STATEMENTS