



CIXOR PAYDAY

EVERYDAY IS A PAYDAY

Product Pitch Deck

WHAT WE ARE ADDRESSING

Financial Stress Affecting Your Workforce

Mid-Month Cash Pressure

Your employees face mounting financial strain before month's end, creating distraction and anxiety at work.

Reduced Focus & Output

Financial stress directly impacts concentration, decision-making, and productivity across your team.

Informal Borrowing Cycle

Employees turn to high-interest lenders, deepening financial instability and creating workplace tension.

Retention Challenge

Good staff leave for marginal salary increases elsewhere driven by immediate cash needs, not opportunity.



When your employees struggle financially, your business absorbs the impact.

WHAT IS CIXOR PAYDAY

An Earned Wage-access Platform

Employees Access Earned Wage. You Don't Fund It.

Early Access to Earned Pay

Employees withdraw salary they've already earned—not a loan, not an advance you fund.

Zero Payroll Disruption

Your payroll cycle stays unchanged. No new processes, no extra administration.

No Capital Required

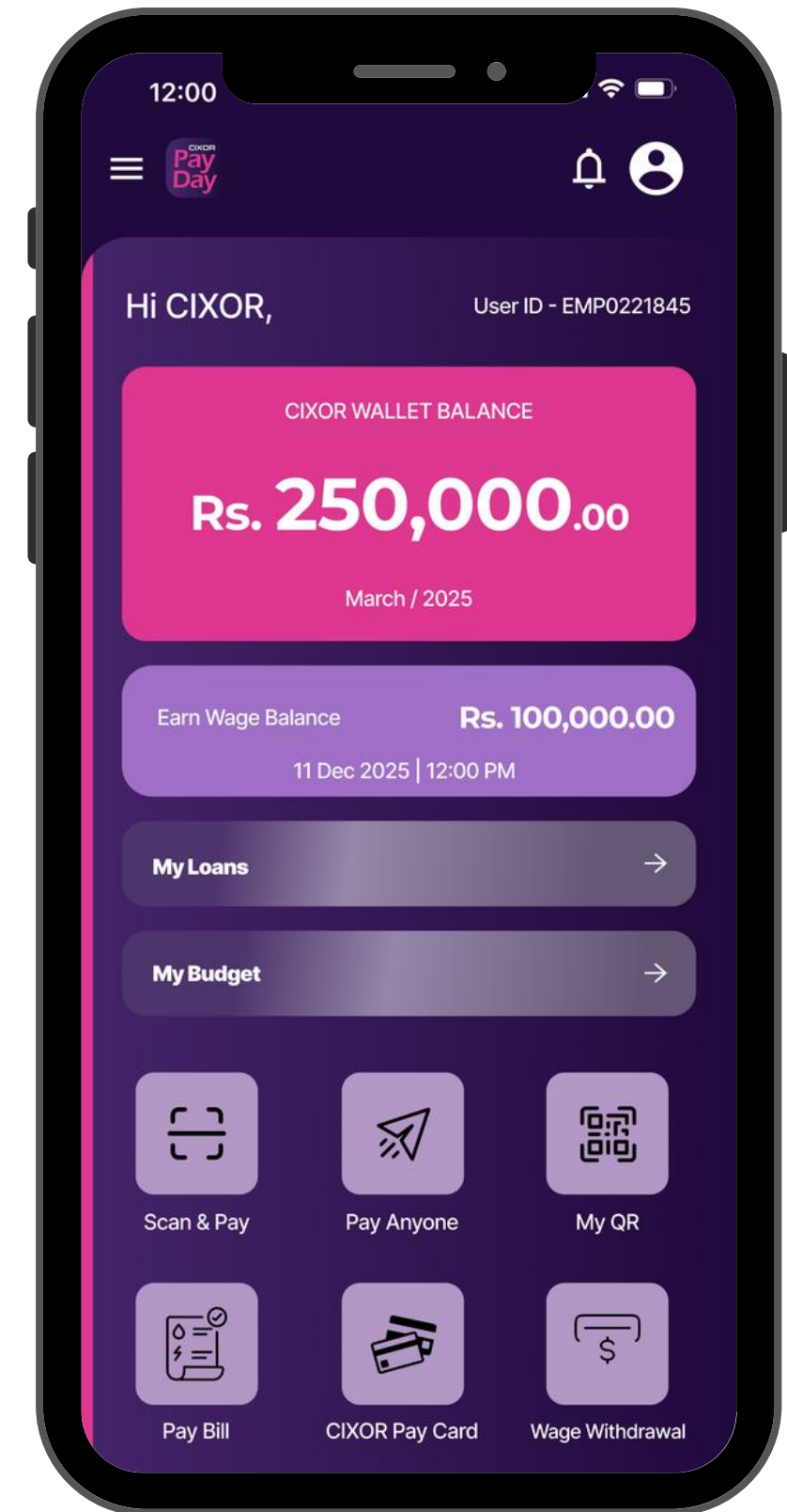
CIXOR funds the transactions. Your company commits zero capital.

Why This Matters

You eliminate lending exposure, maintain compliance, and support workforce stability;

without touching your operating cash.

Protect your workforce without affecting your cash flow.



[Visit Our Website](#)
[to Learn More](#)

CIXOR PAYDAY

BENEFITS TO YOU FROM CIXOR PAYDAY

Workforce Stability + Cash Flow Breathing Space



- Short-Term Flexibility**
When employees access their earn wage, you gain the option to roll over up to 100% at payroll for 07/14/21 days.
- Reduce Pressure Points**
Avoid bank overdrafts, informal borrowing, or scrambling for working capital during tight months.
- Dual Advantage**
CIXOR PayDay supports your employees' financial wellness whilst strengthening your cash flow timing.

it's smart cash management that benefits everyone.

CIXOR PAYDAY

Go Live in 7 Days – Easy as 1-2-3

1. Register Your Company

Simple online registration with minimal documentation required.

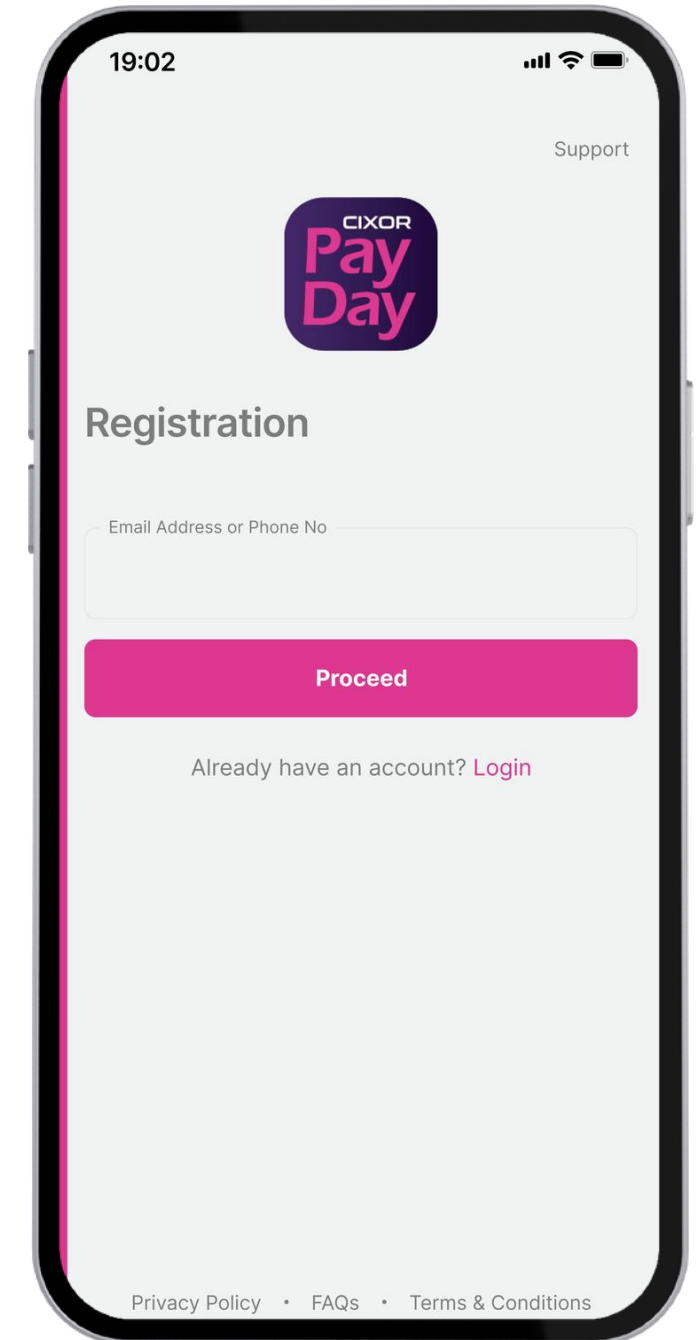
2. Employee Onboarding

Your team downloads the mobile app and completes secure verification.

3. Launch Within One Week

Your workforce gains access to earned salary – your business gains breathing space.

Protect your workforce. Strengthen your cash flow.
Lead with confidence.

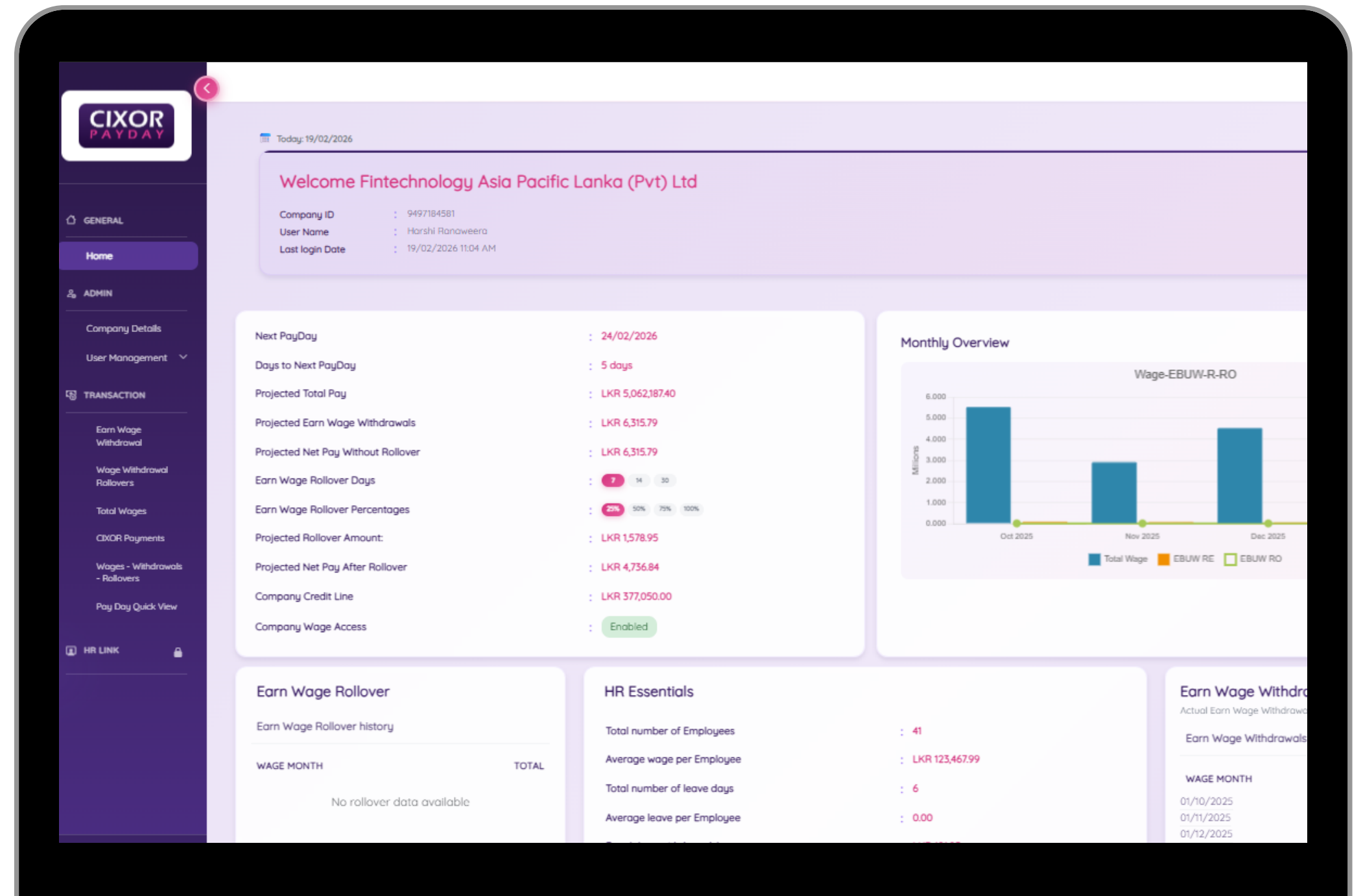


Let's onboard your company this week!

CIXOR PAYDAY EMPLOYER PORTAL

An Interactive Dashboard with a comprehensive suite of tools to manage earned wage withdrawals

- User-Friendly Interface
- Full Control Over Employee Wage-Access Features
- Data Analytics Tools and Withdrawal Trends
- Manage Individual Employee Earned-Wage Access Allocation
- An Inbuilt Payroll (Optional)



CIXOR PAYDAY

What Do You Pay?

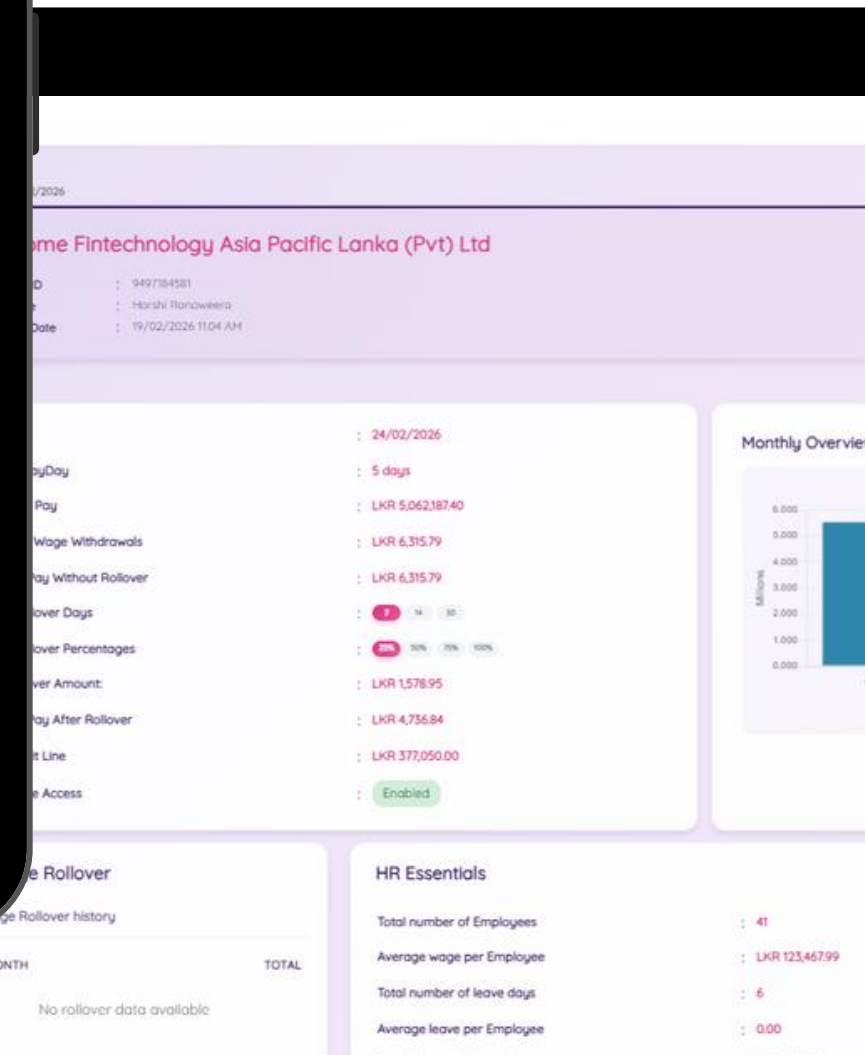
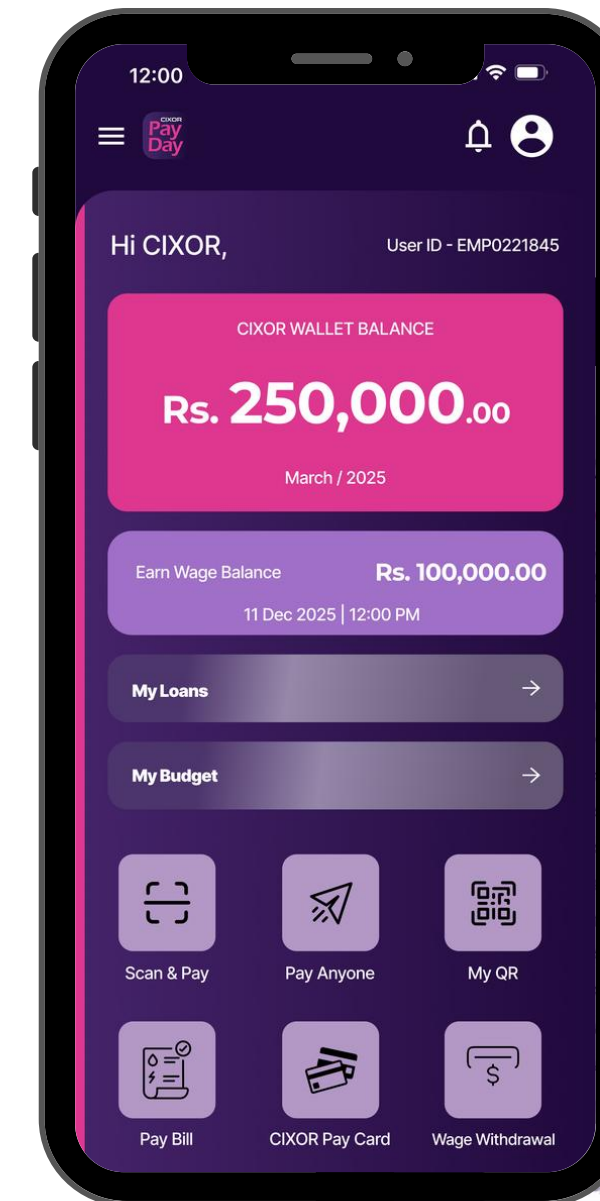
	Employee	Employer
CIXOR PayDay Platform Pricing / Month	Free	Free
Salary Access	A percentage fee is applied to each wage withdrawal based on the withdrawn amount	N/A
Disbursement Method	Instant	N/A

PAY AT USE

Our app's pricing is only based on transactions made, we will not charge users regardless of their app usage.

NO HIDDEN COSTS

Our system will not surprise you with additional fees and charges.



TRY OUT THE EMPLOYEE'S APP

Your One-Stop Hub for Personal Finance

THE FIRST STEP TOWARDS THE FUTURE OF FINANCIAL WELLBEING





Thank You!

GET CIXOR PAYDAY FOR YOUR ORGANIZATION TODAY!

Contact Us

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