## Earned Wage Access In Malaysia | Xanderia

<u>Xanderia</u> Services Sdn Bhd created Kanz PaydayNow, an app that offers Earned Wage Access as a service for employers to provide to their employees. Earned wage access allows employees to access their earned salary before payday. With earned wage access, employees will be able to benefit by accessing their salary at any time and anywhere. This will help in case of any emergency that requires them to need an amount of money.

With Kanz PaydayNow, employees will not be charged any integration fee to get onboard to provide earned wage access to their employees, as well as a complementary attendance system that allows employers to know where their employees clock in as this will allow easier verification for employee attendance.

Employees will be able to apply <u>Earned Wage Access</u> of up to 80% of their earned salaries. The disbursement time for the earned wage access will be less than 24 hours after HR approval. Earned wage access would also positively impact a company in the long run as it increases productivity, enhances recruitment, and improves employee engagement and retention. Overall, it has a positive impact on company culture.

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