

PayActiv

A New Financial Wellness Platform

- ▶ Access up to \$500 of your earned wages in real time
- ▶ Settle accessed funds through payroll deduction
- ▶ Access up to 3 times not to exceed \$500 in aggregate within a pay period for a \$5 fee
- ▶ Use the PayActiv Prepaid Visa® Card to transfer funds instantly even on weekends and federal holidays.

The PayActiv Visa® Prepaid Card is issued by Central Bank of Kansas City, Member FDIC.



✓ No cost to enroll or cancel

✓ No fee if not used

✓ No monthly or recurring fee



BANK TRANSFER

Same day deposits for transactions completed before 12:50 PM EST
(except weekends & holidays)



CARD LOAD

Load funds on prepaid and payroll cards



CASH ACCESS

Access your earned wages in cash from select locations



BUDGET & SAVE

Use the free savings & budgeting tool to plan for the future



BILL PAY

Use advance for multiple bill payments through the app



DISCOUNTS

Get prescription discounts from pharmacies near you

Enrollment Options



Text Message

1. Text 'Enroll Me' to **1-877-937-6966**
2. Type and send your first name
3. Type and send your last name
4. Type and send your Employee ID

DONE!

Message & data rates may apply. Reply STOP to end & HELP for help



PayActiv App

Search for 'PayActiv' and download on any smartphone.



Or visit: **www.payactiv.com/enroll**

Frequently Asked Questions

Q. What is PayActiv?

A. PayActiv is a financial wellness platform that provides an assortment of services including access to your earned wages before payday. You may access your earned wages using the PayActiv mobile app, website, or ATM (only at select locations). PayActiv's other services include bill pay, savings and budgeting tools, discounts, and financial health counseling.

Q. How much does it cost?

A. There is no cost to enroll or cancel and there is never any recurring fees. Users pay a fee only when earned unpaid wages are accessed before payday using PayActiv and the cost is \$5 per pay period. You can access your earned wages up to 3 times within a pay period not to exceed \$500 in aggregate for a flat \$5 fee. There is no additional cost if you take your earned wages as cash, transfer it to a bank, load a payroll or prepaid card or pay a bill with it.

Q. How much money can I access?

A. As long as you have worked the hours, you can access up to 50% of your net earned but unpaid wages before payday. The maximum limit is \$500 at any given time.

Q. How is the accessible amount calculated?

A. Accessible amount is based on your hours worked less any applicable taxes.

Q. How many times can I access money within a pay period?

A. You can access up to 3 transactions not to exceed \$500 in aggregate within a pay period for a flat \$5 fee.

Q. Do I need a smart (mobile) phone to access my funds?

A. No. There are several ways to enroll and use PayActiv:

- a. From the PayActiv website using any web browser on a computer
- b. From a PayActiv ATM (available at select locations)
- c. From an Apple or Android mobile phone by downloading the PayActiv mobile app

Q. How do I settle back the amount I accessed?

A. The funds you accessed using PayActiv are deducted from your upcoming paycheck when your employer processes payroll.

Q. What happens if my employment ends?

A. Your PayActiv account is closed if you leave your current job. If your future employer offers PayActiv, then a new account will be created for you.

