

Earned Wage Access ^{“EWA”}

Earned Wage Access is the financial wellness benefit that gets you access to your earned but unpaid wages between paychecks!

How it works

1. Download the Payactiv app¹
2. Create a Payactiv account
3. Access your earned wages
The money that you access through the Payactiv app is deducted from your next paycheck.



Your money when you need it²

- Access earned wages in real time
- Transfer to your bank, card, or pick up as cash
- Free unlimited transfers to Payactiv Visa[®] Card* with direct deposit²

Disbursement Type	Speed	Total Fees
Payactiv Visa Card with Direct Deposit	Real-time	\$0
Payactiv Visa Card without Direct Deposit	Real-time	\$1.99
Other debit or payroll cards or Walmart cash pickup	Real-time	\$2.99
Bank transfer	1-3 business days	\$0

* The Payactiv Visa Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule at [Payactiv.com/card411](https://payactiv.com/card411). If you have questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free at 877-747-5862, 24 hours a day, 7 days a week.

Central Bank of Kansas City is the issuer of the Payactiv Visa Prepaid Card only and does not administer nor is liable for the Payactiv App or Earned Wage Access.

¹ Standard message and data rates from your wireless service provider may apply.

² To qualify, there must be a history of at least 1 successful direct deposit of at least \$200 or more to the Payactiv Visa Card per pay period.

³ Earned Wage Access requires employer participation. Employees can only access a portion of the wages they have earned to date.



DOWNLOAD THE APP³



Frequently Asked Questions

How does it work?

Payactiv gives you access to a percentage of the money you worked for but haven't been paid yet.¹ The money that you access is then deducted from your next paycheck, giving you the flexibility to pay for things on your own schedule.

What are the benefits of a Payactiv Visa® Card*?

Earned wages transfer in real-time to the card, so you can take it on the go and use it everywhere Visa debit cards are accepted. No fees* to apply or activate, and there are no maintenance fees or minimum card balance requirement.

When you have direct deposit to the card², you can access wages in real time at no cost and increase your max access limit up to \$1000 per pay period.

*This is a Payactiv Visa Prepaid Card issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa® U.S.A. Inc.

How long does it take to get Earned Wage Access funds?

Transfers to the Payactiv Visa Card and other debit cards are made in real-time. Transfers to bank accounts are completed within 1-3 business days. Transactions made after 12:50 PM EST M-F are processed the next business day. (Please see fee table for details)

I worked yesterday, why isn't the accessible amount showing?

It's possible that we haven't received your hours from your employer yet. We usually receive that info at the end of each day, but if you continue to see an incorrect accessible amount, please contact us through one of the help resources below.

What happens on payday?

Money you access plus any fees incurred will show as deductions on your next paycheck.

Note that if you work in NY, NJ, MA, or PR, any fees incurred will be charged to the card specified on the transaction summary at the time of the transaction.

Is there a cost for using Payactiv?

Accessing your wages is free when you have direct deposit² to your Payactiv Visa Card. Other disbursement options are available for a small fee (see table below).

All other features in the app are free to use.**

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Payactiv Visa Card without Direct Deposit	Real-time	\$1.99
Other debit or payroll cards or Walmart cash pickup	Real-time	\$2.99
Bank transfers	1-3 business days	\$0

What do I need to sign up?

All you need is your **name, phone number, employer, and employee ID**. That's it! You can find your employee ID on your pay stub or ask your manager.

What's new?

Previously Payactiv allowed American Senior Communities employees to access 50% of your estimated net earnings. Now, American Senior Communities employees can access a higher portion of your earned wages. Payactiv now allows you to access 75% of your net earnings.

What's the catch?

There is no catch! Payactiv and the Payactiv Visa Card are not a loan or a credit card. That means there's no credit check and you'll never pay interest on the earned wages that you accessed. Ever.

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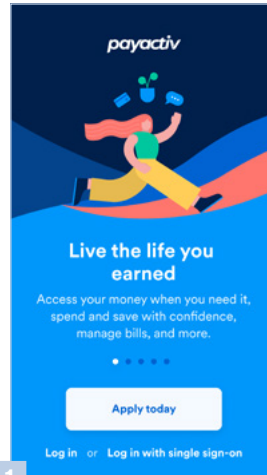
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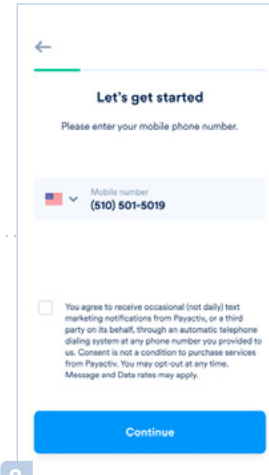
How to Sign Up for Payactiv



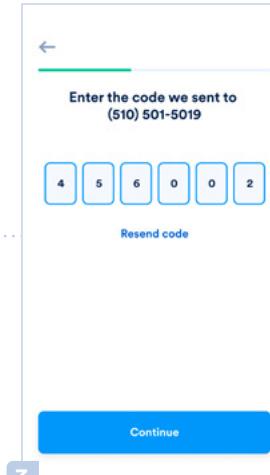
To get started, scan to download the Payactiv App*. To sign up, you will need your **phone number, name, employer, and employee ID.**



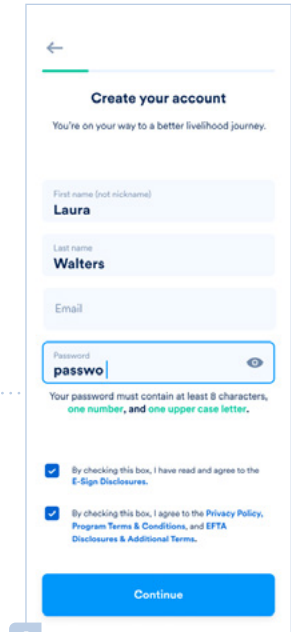
1 Select "Apply today" from the welcome screen.



2 Enter your mobile number and press "Continue".



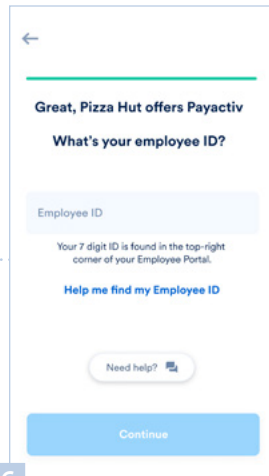
3 Enter the code sent to your phone number.



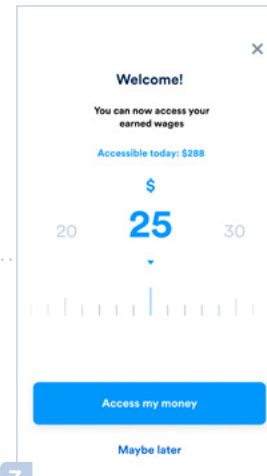
4 Fill in the blanks to set up your account.



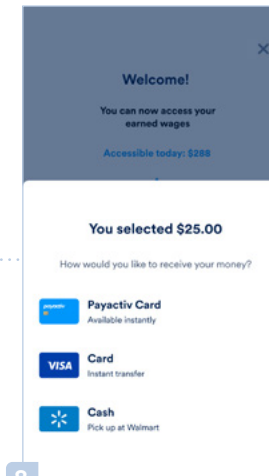
5 Enter the name of your employer.



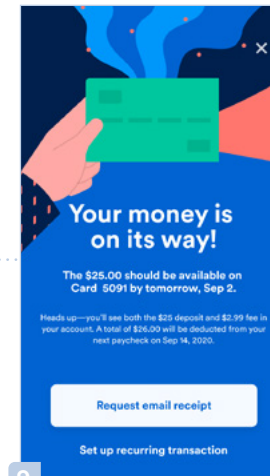
6 Enter your employee ID.



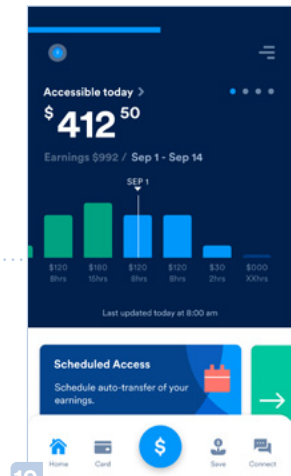
7 Choose the amount you want to access.



8 Select where you want your wages transferred.



9 That's it! Welcome to Payactiv.




10 From the home screen, you can link your bank account, set up earned wage access, and more.

* Standard message and data rates from your wireless service provider may apply.

 **Earned Wages** \$ 150.00
Today at 3:39pm

 **Electricity** ✓ SCHEDULED
\$120.14  On autopay



 PAYACTIV 3m ago


You just got paid 🙌
Hi Jet, **\$125.00** was loaded onto your card.



Payday, reimagined

Payactiv has partnered with your employer to reinvent the way you get paid. Work your shift, and we'll make a portion of that money available, giving you more control over **when** and **how** you want to use it.

The funds you access simply get deducted from your next paycheck. It's not a loan, so there's no interest—just your money, in your hands.

PRO TIP 

Access your wages for free with direct deposit to a Payactiv Visa® Card*¹

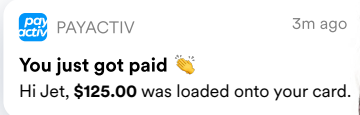


You worked the hours—let's get you paid.
Learn more at payactiv.com/for-you.



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Your Payday, Reimagined

Payactiv has partnered with your employer to bring you a digital wallet built for every day life.

Decide when and how you get paid

Earned Wage Access (EWA) gets you paid before payday. Work your shift, and we'll make a portion of that money available, giving you more control over when and how you want to use it. The funds you access simply get deducted from your next paycheck. No gimmicks, no hoops—just your money, in your hands.

- Transfer to a Payactiv Visa® Card*¹
- Transfer to your bank or debit card¹
- Pick up cash at Walmart¹
- Apply towards an Uber ride
- Schedule bill payments
- Load to Amazon Cash

Build better financial habits

Get access to free financial planning tools and exclusive discounts. With Payactiv, you can know what's safe to spend and save, bringing you one step closer to reaching your goals.

- Financial Counseling
- Financial Learning
- Saving Tools
- Exclusive discounts

Access these and more in the Payactiv App²



Scan the QR code to download the app!³



WWW.PAYACTIV.COM

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¹ Fees may apply. Visit payactiv.com/program-pricing for details.

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