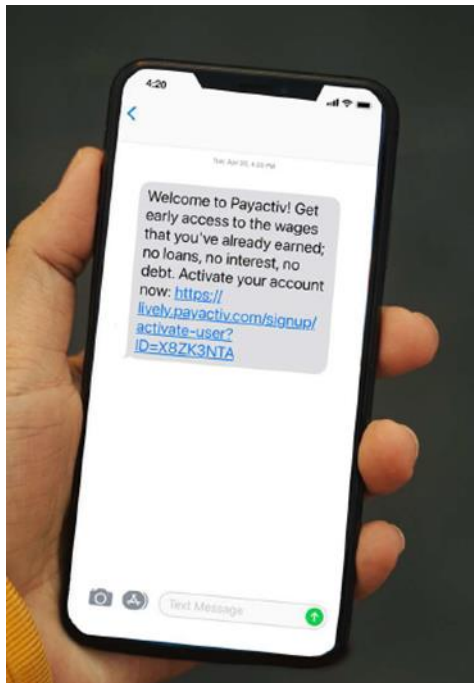




Payactiv User Guide

We understand that financial flexibility and convenience are important to you, which is why we are happy to partner with Payactiv to offer this tremendous benefit.

You will have the ability to access a portion of your earned wages before the regular payday. This means you no longer have to wait for access to your paycheck until the end of the pay cycle. Instead, you'll have the freedom to access a portion of your hard-earned wages when you need them the most. PayActiv is not a credit card or a payday loan company. There are no fees or interest charges associated with your payday cash advance.



You will receive a SMS text message from the Payactiv team the Friday after your hire date, with instructions to create your account. This SMART Invite SMS text message has a unique URL linked to your phone number listed in UKG Pro to simplify the enrollment process. You should receive a custom code that connects your information to your account.

Your Money when you need it:

- 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 Deposit
- No monthly or inactivity fees
- Free withdraws at 30,000 ATMs
- Free integrated bill pay

Your Money, When You Need It

Get the most out of Payactiv with direct deposit to a Payactiv Visa® Payroll Card

- Get paid up to 2 days early and govt. benefits up to 4 days early¹
- Access your earned wages whenever you want for free on the card²

Where card meets convenience

- No monthly or inactivity fees
- Free withdrawals at 30,000 ATMs
- Free integrated bill pay



Ready to get started?

Scan the QR code with your smartphone camera to download the Payactiv App from Apple/Google stores. Learn more at <https://get.payactiv.com>



24/7/365 Customer Service: 1.877.937.6966
support@payactiv.com www.payactiv.com/help

¹ Many (but not all) employers, government benefits providers, and other originators send direct deposits early with an effective date of 1-4 days later. Beginning with your second direct deposit of at least \$5 from the same source, Central Bank of Kansas City (CBKC) will post the funds to your Payactiv Visa® Payroll card when we receive it, rather than on the effective date. This may result in your having access to the funds sooner. The date CBKC receives your direct deposit and the effective date are controlled by the originator.

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.

The Payactiv Visa® Payroll 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.

Control in Your Hands



Track and Pay Bills

Set reminders and schedule payments. Our built-in bill payment tool has over 80,000 billers.



Manage Your Card

Lock and replace your card if stolen or lost. Easily load it with direct deposit or by transferring your earned wages.



Save as You Go

Know what you could safely save and spend. Get discounts on prescription medications and other everyday items.



Stay in the Know

View your balance at any time. Track spending with transaction alerts and daily balance notifications.

Frequently Asked Questions

Is the Payactiv Visa® Payroll Card a credit card?

No. The Payactiv card is not a credit card.

Will using the Payactiv card affect my credit?

No. The Payactiv card is not a credit solution and will not affect your credit score in any way.

How long does it take to receive my Payactiv card?

At participating employers, you can get your card immediately. For cards ordered via the mobile app, allow 7-10 business days for the card to arrive at your place of residence.¹

How can I check my balance on the Payactiv card?

You may check your card balance at any time by logging in to your Payactiv account through the app², online, or by calling our customer service.

How much does it cost to get the Payactiv card?

Zero. Payactiv does not charge any enrollment or activation fees, so there is no cost to get the card.



¹ Delivery to some areas may take up to 3 days longer. ² Standard message and data rates from your wireless service provider may apply.



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.**

Disbursement Type	Speed	Total Fees
Payactiv Visa Card with Direct Deposit of \$200 or more per pay period	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 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 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.

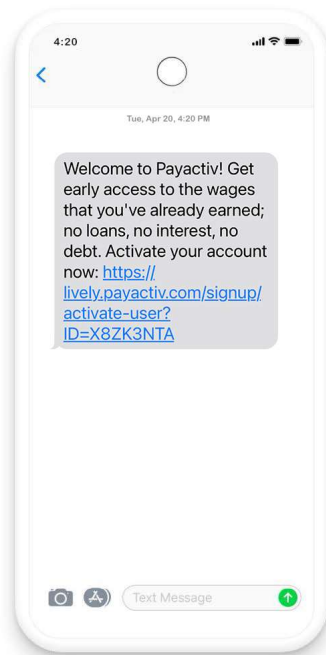
¹ Earned Wage Access requires employer participation. Employees can only access a portion of the wages they have earned to date.

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.

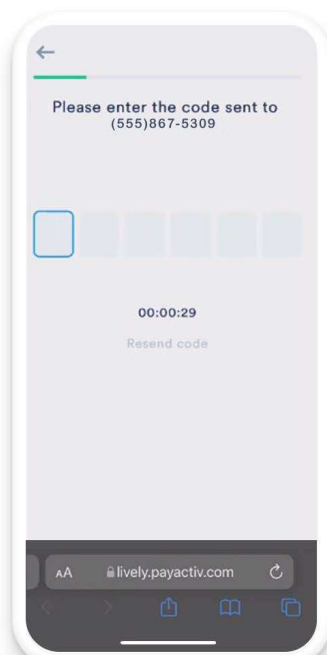
* The Payactiv Visa Prepaid Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Certain fees, terms, and conditions are associated with the approval, maintenance, and use of the Card. You should consult your Cardholder Agreement and the Fee Schedule at payactiv.com/card411. 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, endorse, nor is liable for the Payactiv App.

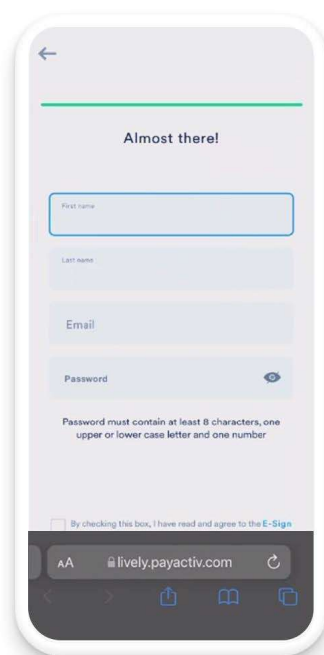
How to Sign Up via Smart Invite



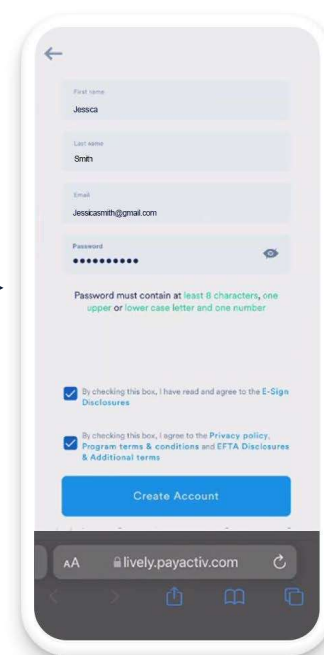
Message received to the user



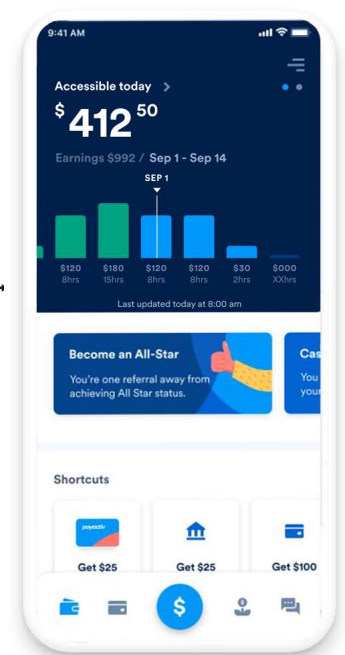
OTP verification



Fill out the requirements



Accept Terms & Conditions to create account



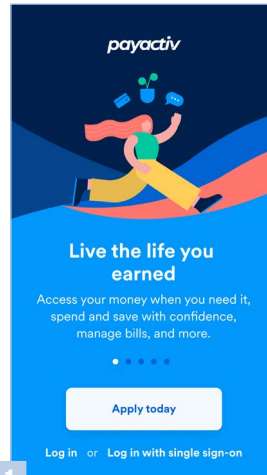
Payactiv app home screen



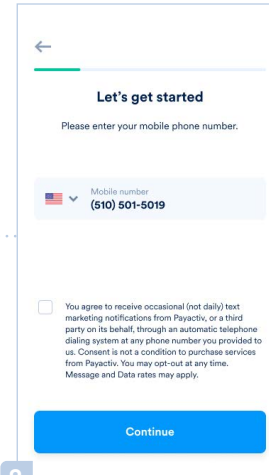
How to Sign Up for Payactiv



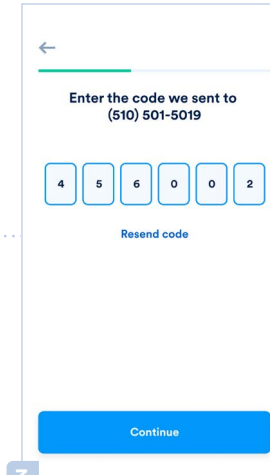
To get started, scan to download the Payactiv App*. To sign up, you will need your **phone number, name, employer, and employee ID.**



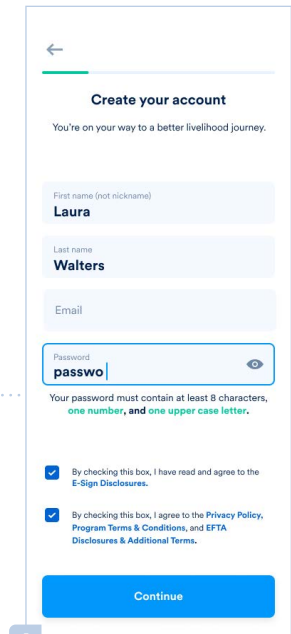
1 Select "Apply today" from the welcome screen.



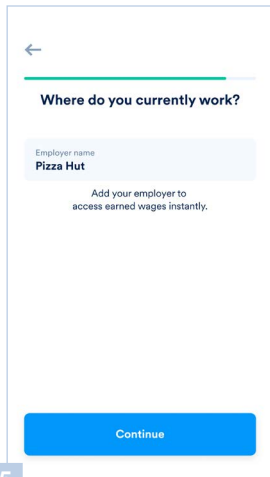
2 Enter your mobile number and press "Continue".



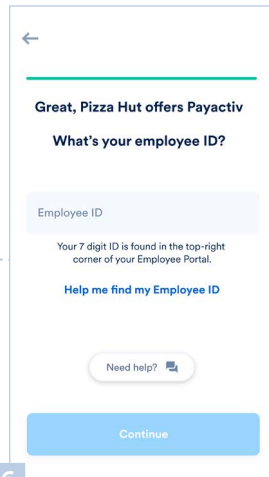
3 Enter the code sent to your phone number.



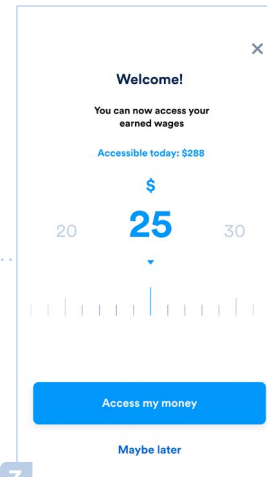
4 Fill in the blanks to set up your account.



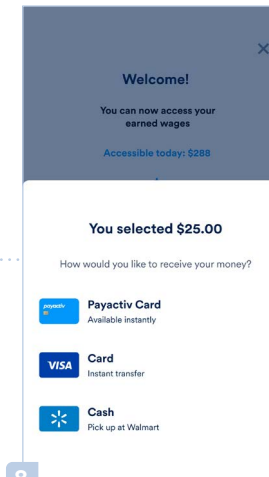
5 Enter the name of your employer.



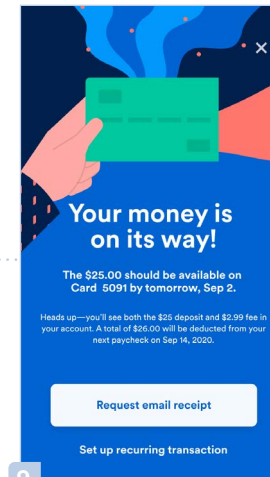
6 Enter your employee ID.



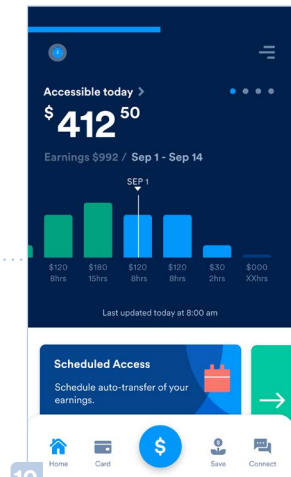
7 Choose the amount you want to access.



8 Select where you want your wages transferred.



9 That's it! Welcome to Payactiv.



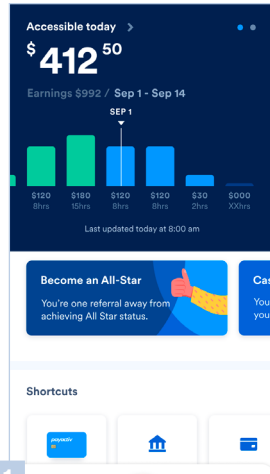
10 From the home screen, you can link your bank account, set up earned wage access, and more.

NOTE: These identification steps are skipped if your phone number matches the number your employer has on file.

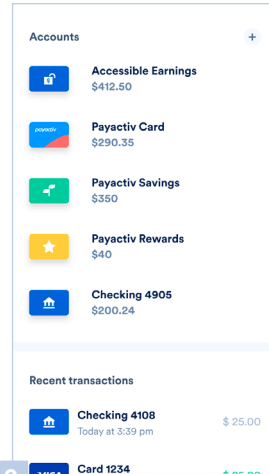
* Standard message and data rates from your wireless service provider may apply.

How to Link Your Bank Account

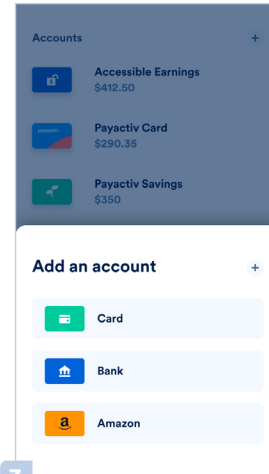
There are two methods to link your bank account to the Payactiv App: automatically through Plaid (recommended) or by manually entering your information.



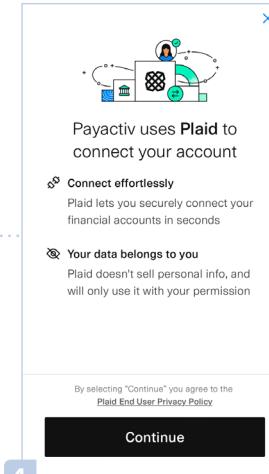
1 On the home screen, scroll down to "Accounts"



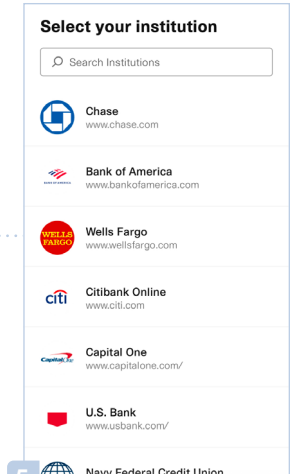
2 Tap the "+" icon in the top right corner



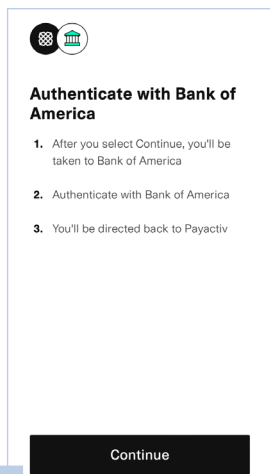
3 Select "Bank"



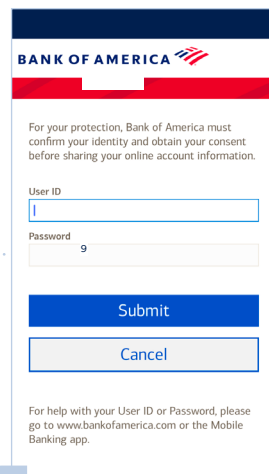
4 Tap "Continue" to link your account with Plaid or tap the "X" to link it manually and skip to step 11



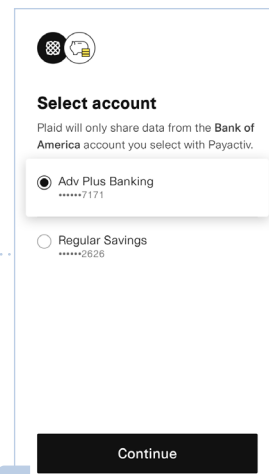
5 Choose your bank



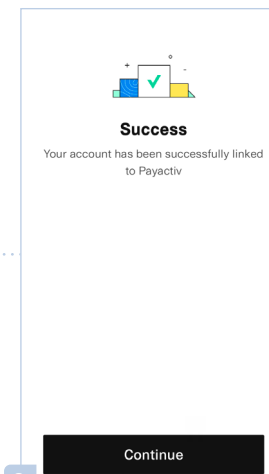
6 Tap "Continue" to be directed to your bank login screen



7 Log into your bank account



8 If you have multiple accounts, select the account you want to link

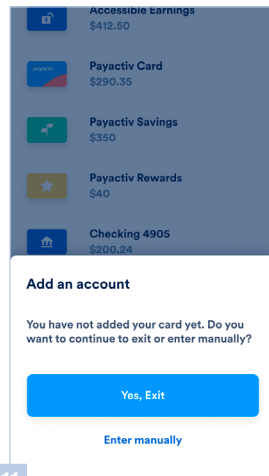


9 Tap "Continue" to complete setup



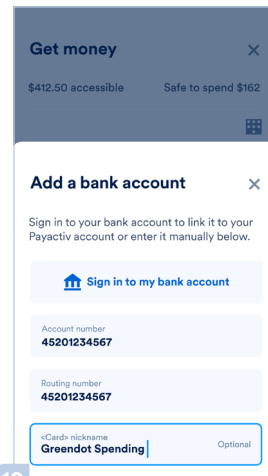
10 Confirmation will appear at the top of the screen. If Plaid fails to link your account, go to step 11

How to Link Your Bank Account (cont.)



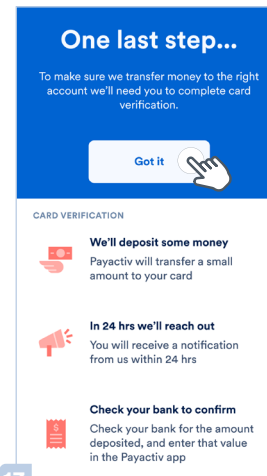
11

To link your account manually, tap "Enter Manually"



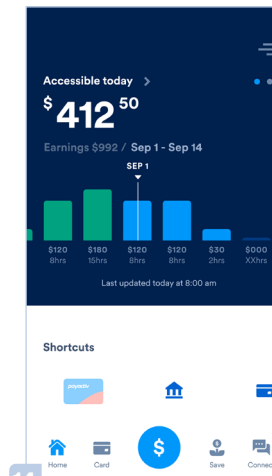
12

Enter your account details along with a card name



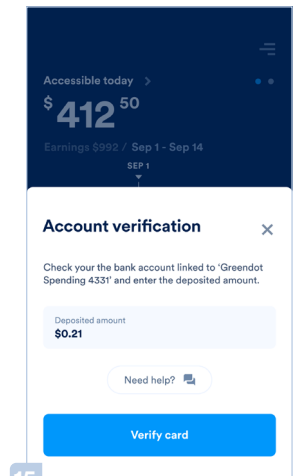
13

Read about the next steps and tap the button to continue



14

Transaction for less than \$1 will show in your bank account in 1 - 2 business days



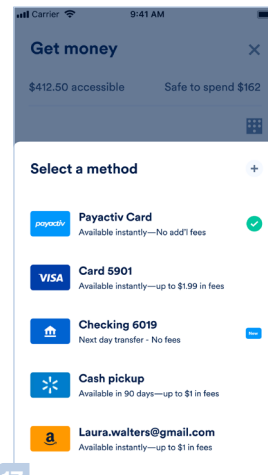
15

Enter the amount shown in your bank transaction labeled with your card name



16

Confirmation will appear at the top of the screen



17

You should see your account listed in the Accounts Panel on the home screen