



Introduction to PayActiv

Program Guidelines

- Access 50% or up to \$500 of your net pay in advance
- Up to 3 earned wage accesses in a pay period
- Unlimited bank transfers and bill pay. Just click "Finish & Add another"
- \$5 flat fee ONLY when earned wages are accessed early
- No cost to enroll, cancel and no reoccurring fees
- PayActivfee is settled through payroll deduction



No more waiting for wages!

- Apply for the PayActiv card through the app and it will be automatically linked to your account
- No application fees and no reoccurring fees
- Card will arrive within 7-10 business days
- No ATM fees with Money Pass ATMS
- Link your direct deposit to this card, pay bills, make online purchases, and use wherever Visa is accepted!



PayActiv
Visa® Prepaid Card
THE FASTER WAY TO GET YOUR EARNED WAGES

Nights, Weekends, Holidays, Any Time!
Get Real-Time Access to Your Earned Income

GET THE CARD

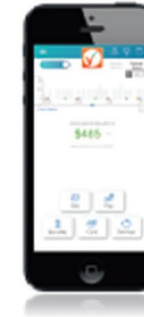
Apply from the PayActiv app. No credit check or minimum balance needed.

No fees to enroll or to get the card.

LOAD THE CARD

Transfer your earned wages directly to the card in real-time! And you can get your pay fast by enrolling in direct deposit.

No fees to load the card.



USE THE CARD

Use the card wherever Visa is accepted—stores, online, ATMs. And your funds are FDIC-insured.

No monthly fees and no fees to withdraw cash at MoneyPass ATMs.

MANAGE THE CARD

Use your phone to manage your card activity with our easy-to-use mobile app. And we never charge a fee for our 24/7/365 customer service.

No fees to call customer support.

More Reasons to get the PayActiv Visa Prepaid Card

- ✓ Getting the card is easy through our mobile app. No credit check, no signup fees!
- ✓ Add your paycheck directly to the card via direct deposit.
- ✓ Get access to your earned wages faster by sending them directly to the card in real-time!
- ✓ Use funds on the card for our no-fee bill payment, to make purchases wherever Visa is accepted, or withdraw funds from ATMs.

Sign up today in just minutes!

Download the PayActiv app from the app stores



The card will be mailed to you.

Get more information, call 1-877-937-6966 or visit www.payactiv.com

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. If you have questions regarding the card or such fees, terms, and conditions, you can contact us toll-free at (877) 937-6966 during business hours.

PayActiv



Activate Your Account!

ENROLLMENT OPTIONS

- 1) Download the PayActiv App
- 2) Visit www.PayActiv.com/enroll
- 3) Text “Enroll Me” to
1-877 -937 -6966
- 4) Call Customer Support

Just be ready to provide your:

- ✓ First name
- ✓ Last name
- ✓ Employee ID
- ✓ Phone Number

How to Activate and Use

PayActiv

Security | Dignity | Savings

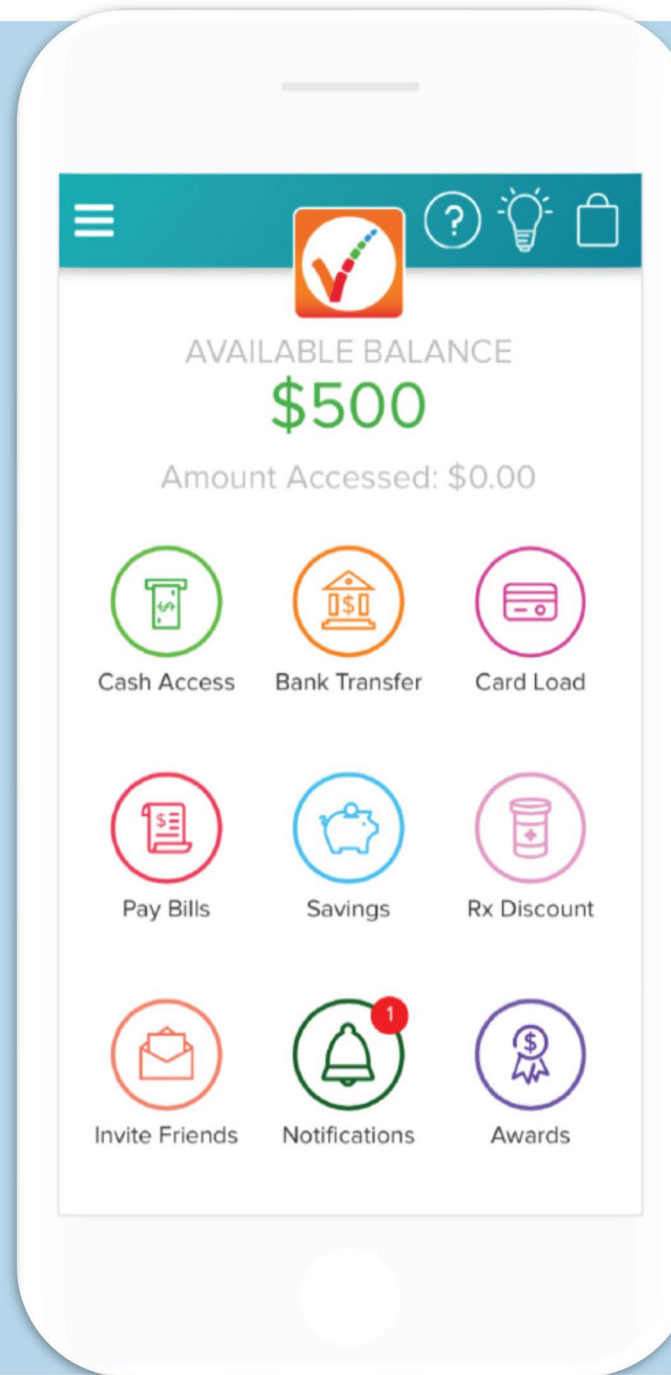
Step 1 – Access Your Account (web or app)

Step 2 – Click on the “Get” or “Pay” feature

Step 3 – Request access to funds from one of the options available

Step 4 – Accepts Terms and Conditions

Step 5 – Funds are made available



Get the PayActiv Mobile App



Go on The Web

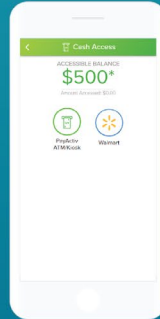




How to Use Direct2Cash

How Direct2Cash pick up at Walmart works:

1. After clicking on the "Get" and "Cash Access" feature, select the "Walmart" option.

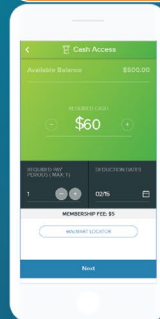


The next screen will provide a list of what is needed for your cash pick up (i.e. forms of ID, PIN code, and amount requested).

2. Click on the "Update Date of Birth" link to confirm your correct birth date as this will be validated at Walmart.

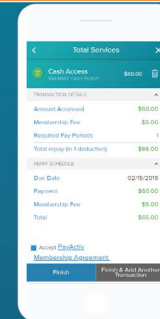


3. Select the amount of cash you would like to access at Walmart.

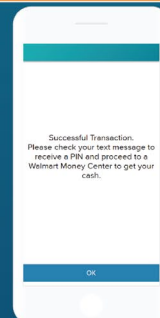


Optional: Click on the "Walmart locator" and enter your zip code for a list of Walmarts near you.

4. Click on the PayActiv Membership Agreement and select "Finish".



5. A PIN/bar code will be sent to you via email or text.

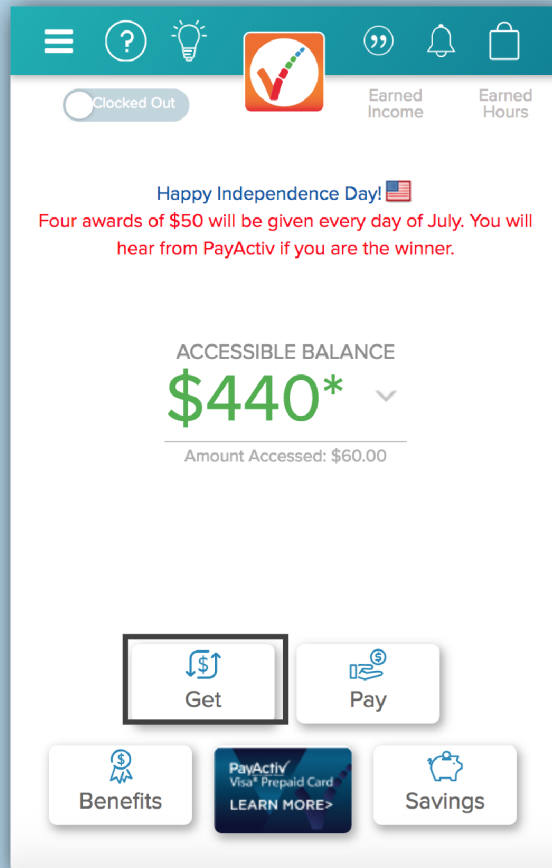


6. Go to Walmart's Money Center department and say, "I want to access my cash with Direct2Cash".

Be prepared to provide one form of ID, PIN/Bar code, and the amount requested.

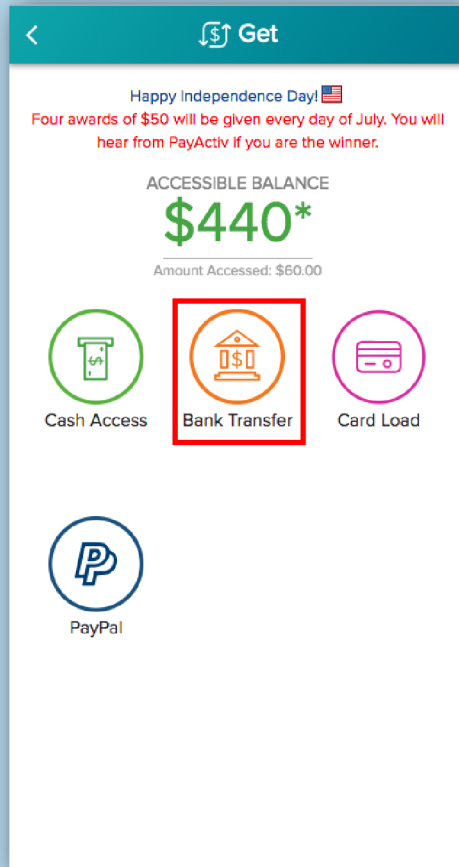


How to Add Bank/Card to Your Account

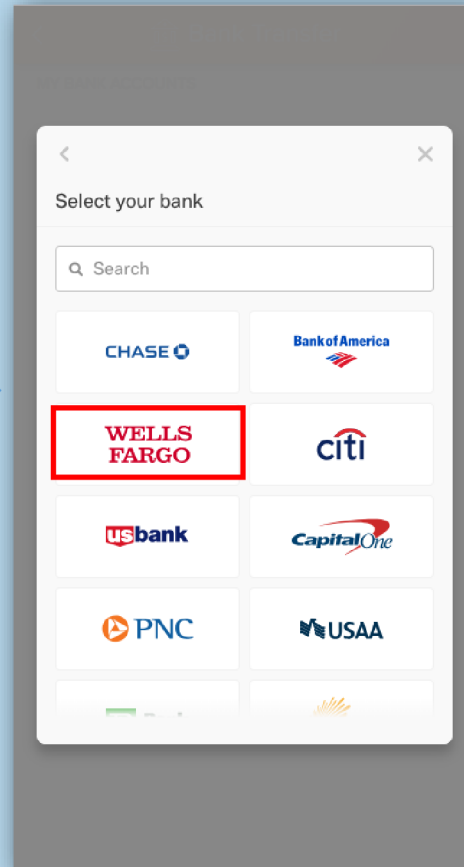


Get: This is the section you will go to in order to transfer your “Accessible Balance” to any bank and any payroll, prepaid, or general purpose re-loadable (GPR) card of your choice.

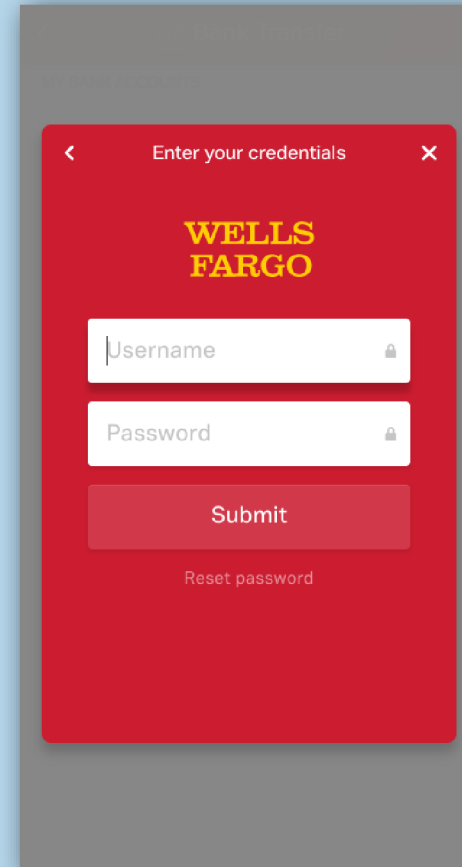
Add Debit Card (Bank is on list)



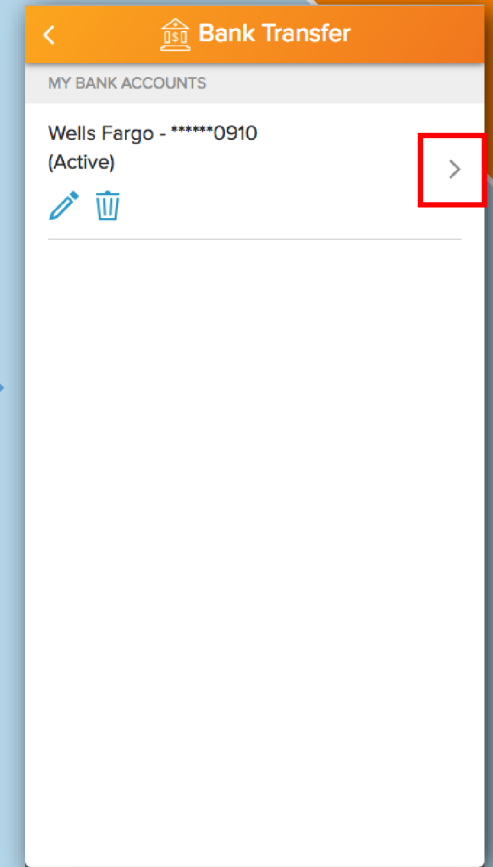
If you would like to transfer your funds to a debit card, select the "Bank Transfer" option



Click on your bank, if not shown use the "Search" bar. Your bank might not be on the list (refer to next slide)

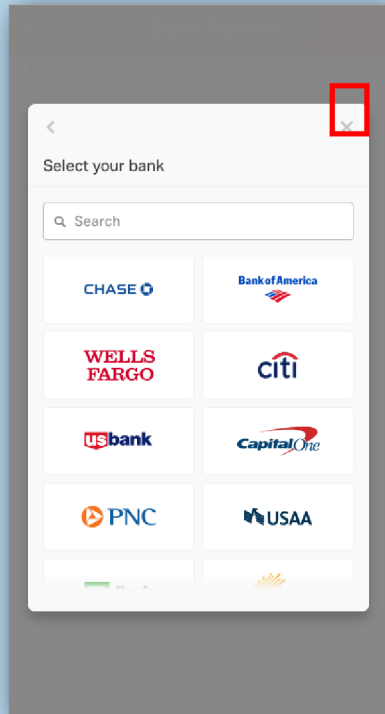


Enter your banking credentials to verify account

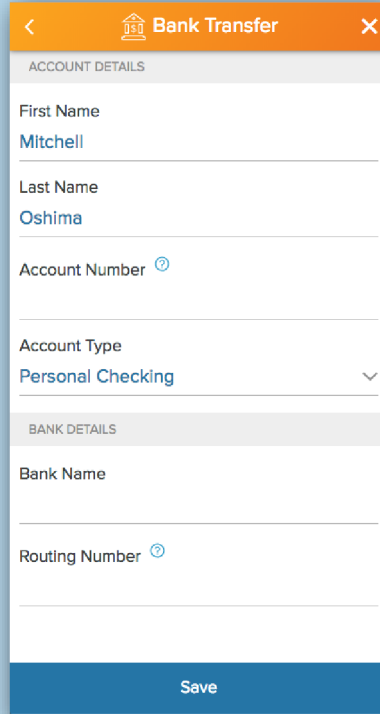


Select account that has been verified and proceed with transaction

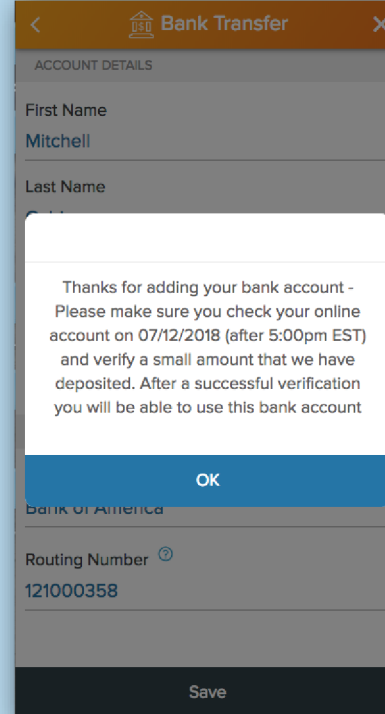
Add Bank (Bank is not on list)



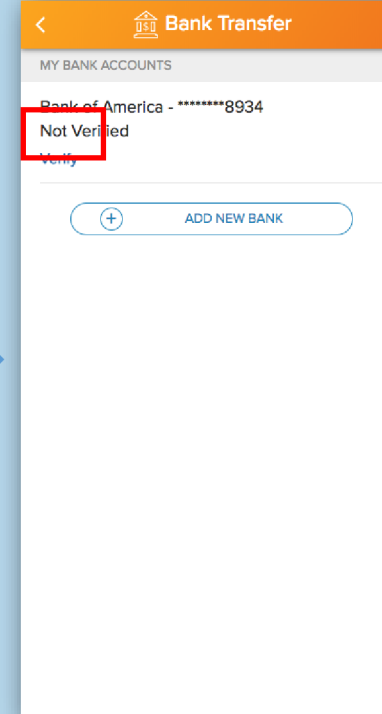
After searching if your bank is not on the list, select the “x” button



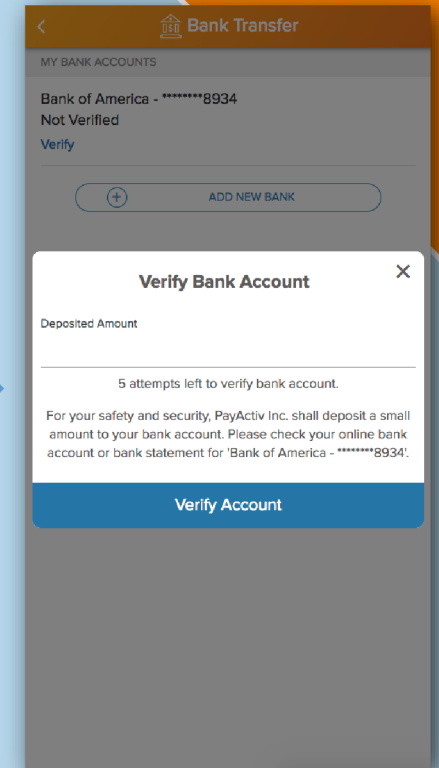
Enter information that is requested



PayActiv will deposit a small amount (ranging from 10-90 cents) **into the debit card account that you entered.** You must check your transaction history to see what the amount is

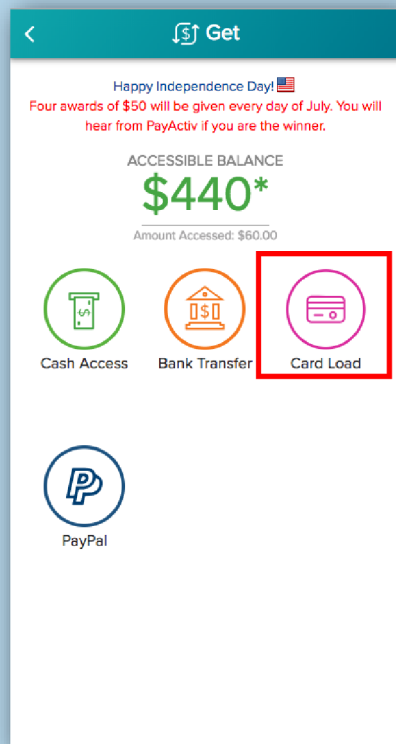


Select the “Verify” button and enter the amount that was deposited into the bank account entered

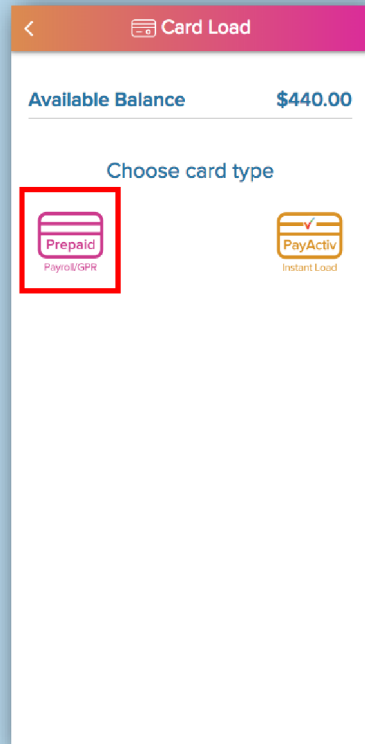


Enter the amount to complete the verification process

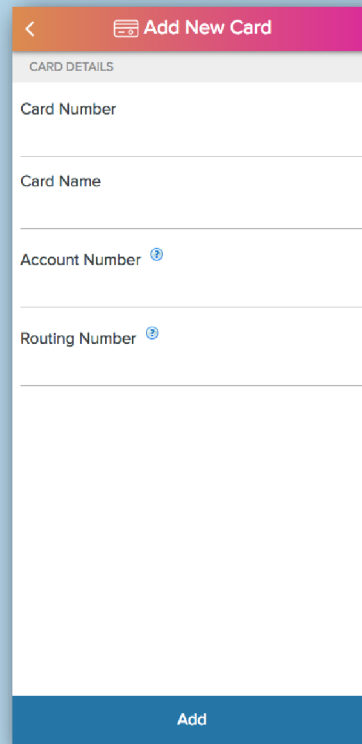
Add Payroll/Prepaid/GPR Card*



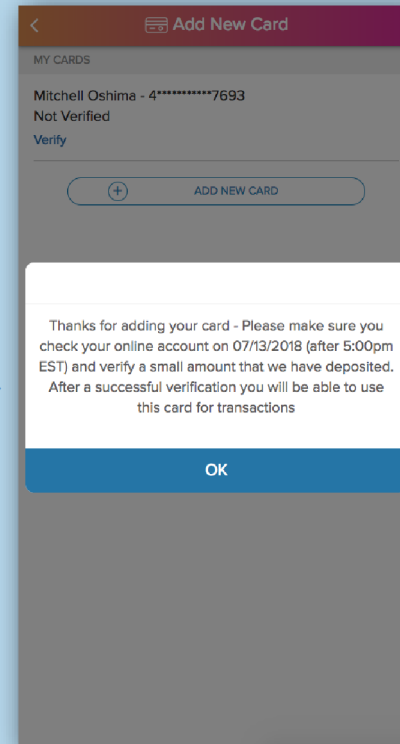
If you would like to transfer your funds to your own prepaid card, select the "Card Load" option



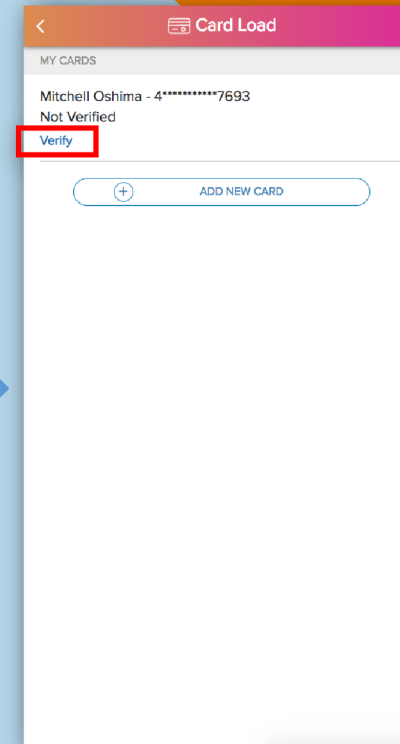
Click on "Prepaid" card in order to add your prepaid card information



Enter information that is requested



PayActiv will deposit a small amount (ranging from 10-90 cents) **into the prepaid card account that you entered.** You must check your transaction history to see what the amount is.



Select the "Verify" button and enter the amount to complete the verification process

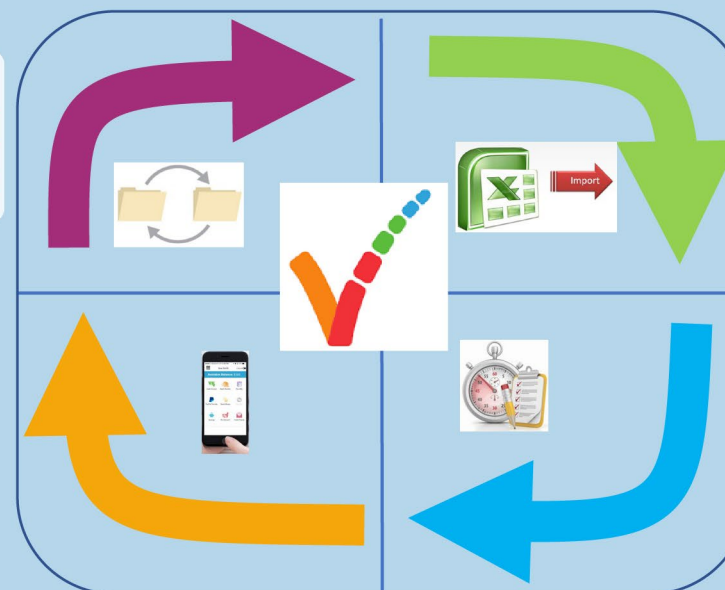
*Does not apply to PayActiv Visa® Prepaid Card which is automatically linked upon order.

Implementation Process

- PayActiv provides SFTP server for data exchange:
 - Employee census file
 - Time & Attendance data
 - Deduction file for amount of funds requested
- PayActiv receives Time & Attendance data (at least once a day)
 - Overtime / Double Overtime
 - Missing data
 - Incomplete/ Invalid data
 - No TA data (for Exempt employees)
- PayActiv receives Employee Census data (basic data elements):
 - Firstname • Hire Date
 - Last name • Date of birth (Optional)
 - Income rate
 - Employee ID / Time & Attendance ID
 - Employment type (Hourly/ Salaried)
- PayActiv sends Payroll deductions file before payroll is processed
 - Any format is supported

PayActiv submits deductions to payroll (once in a Pay Period)

Employee converts worked hours to dollars



Employer imports deductions (once in a Pay Period)

PayActiv receives Time and Attendance Data

PayActiv Rules Engine can be set for different use cases

- Automatic exclusion of open punches
- Provide default hours
- Restrict # of hours on daily/weekly/PP basis
- Overtime and Double Overtime calculations and optional exclusion

Supporting Resources

- Co-branded Employee Flyer
- Posters with QR code
- Employee-Friendly “Intro to PayActiv” Video
- Live Webinars for the leadership team & employees
- ...and more!

