

Preferred Payroll Solution

A leading card in the industry with access to complete financial wellness benefits

The PayActiv Payroll Card is not only a great way to payout your employees' wages and tips, but when paired with the PayActiv financial wellness program, it offers a range of employee benefits. With over 25% of households in the US unbanked or underbanked¹, offering a payroll card can be a real game changer.



Benefits for Employers

Efficiently Issue Payments

Save time and money on processing paper checks and efficiently pay tips, final paychecks, commissions, and expense reimbursements.

Safe and Compliant

Improve payroll security and reduce check fraud. We are compliant with all 50 state wage and hour laws that govern payroll cards to help you meet regulatory obligations.

Easy to Implement

Zero cost to the employer and no disruption to your cash flow or business process. With instant issue cards, employees can get access to pay electronically.

Retain and Engage

Retain and recruit employees by offering the payroll card with financial benefits that save them money. Engage with your employees by utilizing rewards and surveys.

Simple Steps to Get Started

1. Enroll

Enroll employees through the PayActiv Portal or they can enroll directly through the PayActiv app.

2. Distribute

Give employees instant issue payroll cards and manage your card inventory in our portal so you never run out. If employees signed up through our app, we will mail their cards to them directly.

3. Activate

Employees activate their payroll card through the app and by calling the activation number.

¹ "2017 FDIC National Survey of Unbanked and Underbanked Households", <https://www.fdic.gov/householdsurvey/>.

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 <http://payactiv.com/u/PACTAgreements>. If you have any 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.

Benefits for Employees

Access to Pay

With the setup of direct deposit, employees can easily access their earned wages, receive tips, and receive 100% of net income up to 2 days sooner†.

Access to Payments

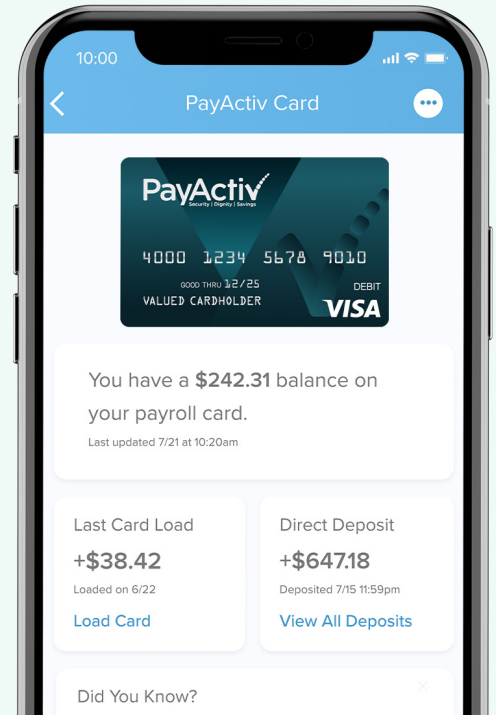
Access to storefront and online purchases wherever Visa debit cards are accepted, with the protection of Visa's zero liability policy‡. No fee electronic bill pay is also available for cardholders.

Access to Cash

Surcharge free cash withdrawal accessible from nationwide in-network MoneyPass ATMs. No fee for bank teller withdrawals at any bank where Visa debit cards are accepted.

No Hidden Fees

No cost to activate, no monthly fees, and no inactivity fees. No bank account required. 24/7/365 customer support is included.



Additional Services Through the PayActiv App



Earned Wage Access

On-demand access to earned but unpaid wages.



Bill Pay

Integrated bill pay and transfer of funds to another account.



Uber

Access to Uber with earned wages. No Uber account needed.



Prescription Discounts

Save on thousands of prescription choices at local pharmacies.



Savings Tool

Goal-based planning engine designed to benefit users instantly.



Financial Counseling

1-on-1 financial counseling for debt management and budgeting.

Card Load Methods

Direct Deposit

Set up direct deposit to fund your employees' accounts and promptly pay final paychecks, tips, commissions, and expense reimbursements.

Earned Wage Access

Give your employees access to their earned wages on-demand to alleviate the financial stress they face living paycheck to paycheck.

† 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.

‡ Visa's Zero Liability Policy covers U.S.-issued cards and does not apply to certain commercial card transactions or any transactions not processed by Visa. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

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Full Program Support

Implementation

We work with you to ensure a successful plan and launch of our program.

Dedicated Account Manager

We offer tools and training to get the most value out of the program, and a dedicated Account Manager.

Marketing

We prepare and provide customized materials to promote the program to your employees.

Customer Support

We provide 24/7/365 customer support to help answer questions along the way so you don't have to.

Employer Online Portal

Manage Inventory

Keep track of both the instant-issue payroll cards you have and those that have been mailed out.

View Transaction History

Review all direct deposit transactions and earned wage access activity.

Register Users

Enroll new cardholders, update current cardholder information, or deactivate accounts.

Administer Rewards

With our Awards feature, managers can reward good work with points that employees can redeem for cash.