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# Earned Wage Access

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 app<sup>1</sup>
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 it<sup>2</sup>

- Access earned wages in real time
- Transfer to your bank, card, or pick up as cash
- Free unlimited transfers to Payactiv Visa<sup>®</sup> Card\* with direct deposit<sup>2</sup>



Disbursement Type <sup>3</sup>	Speed	Total Fees
Payactiv Visa Card <b>with</b> Direct Deposit	Real-time	\$0
Payactiv Visa Card <b>without</b> Direct Deposit	Real-time	\$2.49
Other debit or payroll cards or Walmart cash pickup	Real-time	\$3.49
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.

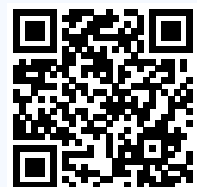
Central Bank of Kansas City is the issuer of the Payactiv Visa Prepaid Card only and does not administer nor is liable for the Payactiv App or Earned Wage Access.

<sup>1</sup> Standard message and data rates from your wireless service provider may apply.

<sup>2</sup> To qualify, you must have one (1) successful direct deposit of \$200 or more to the Payactiv Visa Card per pay period. If this qualification isn't met, then a load fee of \$2.49 will be charged.

<sup>3</sup> Disbursement options may vary depending on location.

<sup>4</sup> Earned Wage Access requires employer participation. Employees can only access a portion of the wages they have earned to date.



DOWNLOAD  
THE APP<sup>4</sup>