

Frequently Asked Questions

How does it work?

Payactiv gives you access to the money you worked for but haven't been paid yet. 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 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 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 fee to apply or activate, and there's no maintenance fees or minimum balance requirement.

Plus, when you have direct deposit to the card, you can skip the program and premium fees and increase your Earned Wage Access limit 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.

What happens on payday?

Money you access, program fees, and premium fees incurred will show as deductions on your next paycheck.

Note that if you work in NY, NJ, MA, or PR, program fees will be debited from your account on payday, and premium fees will be charged to the card specified on the transaction summary at the time of the transaction.

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.

How long does it take to get funds?

Transfers to the Payactiv Visa Card are made in real-time 24/7/365 and free with direct deposit. Transfers to bank accounts and other debit/prepaid cards are completed within 48hrs. (Transactions made after 12:50 PM EST M-F are processed the next business day.) Transfers to other debit/prepaid cards can be made in real-time for a premium fee of \$1.99/transaction.

Is there a cost for using Payactiv?

Viewing your accessible wage balance and using budgeting features are free to use any time for all Payactiv users. Payactiv Earned Wage Access (EWA) is free for Payactiv Visa® Card cardholders with direct deposit¹ on the Payactiv Visa Card. For all other types of EWA disbursements, fees will apply.

Disbursement Type	Speed	Program Fee	Premium Fee	Total Fees
Payactiv Visa Card with Direct Deposit	Real-time	\$0	\$0	\$0
Payactiv Visa Card without Direct Deposit	Real-time	\$1	\$0.99	\$1.99
Other debit or payroll cards or Walmart cash pickup	Real-time	\$1	\$1.99	\$2.99
Bank transfers	Next business day	\$1	n/a	\$1

The program fee of \$1 covers all EWA transactions until midnight Pacific Time that day. This fee is capped at \$5 per bi-weekly pay period, even if you use Payactiv more than 5 days². Premium services include real-time money transfers or Walmart cash pickup and range from \$0.99 to \$1.99 per transaction.

What's the catch?

There is no catch! It's just your money in your hands. It's not a loan and has no hidden fees. Ever.

¹ To qualify, there must be a history of at least 1 successful direct deposit of at least \$5.

² The \$5 cap applies to those on a 2-week pay period. For those on weekly pay periods, the fee is capped at \$3.

* 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.