

Frequently Asked Questions

How does it work?

PayActiv allows you to access your earned but unpaid wages between paychecks. The money that you access is then deducted from your next paycheck, giving you the flexibility to pay for things on your own schedule.

How do I sign up?

Install the app on your smartphone, or use the website to enroll, login, and start using. All you need is your name, phone number, and employee ID.

Where do I find my employee ID?

Check your pay stub, or ask your employer.

Is there a cost for using PayActiv?

Free Services: Viewing your accessible balance and using Rx Discounts, Financial Counseling, or Savings features are free to use anytime for all users.

Program Fees: PayActiv is free to use if you direct deposit your paycheck to the PayActiv card. For everyone else, there's a program fee of \$1 on the day you use bank transfer, card load, cash access, Bill Pay, Uber, or Amazon. It covers all transactions until midnight Pacific Time that day. This fee is capped at \$5 per pay period, even if you use PayActiv more than 5 days in a pay period.

Processing Fees: There's a \$1.99 processing fee for cash pickup at Walmart stores and instant deposit to cards other than the PayActiv card.

Can I use PayActiv with my existing cards?

Yes, PayActiv is compatible with most debit, prepaid, and payroll cards.

What happens on payday?

Funds accessed using PayActiv and any program or processing fees incurred will show as deductions on your next paycheck. Note that if you work in NY, NJ, MA, or PR, any program or processing fees will be debited on the day of the transaction from the card specified on the transaction summary.

I worked yesterday, why isn't the accessible amount showing?

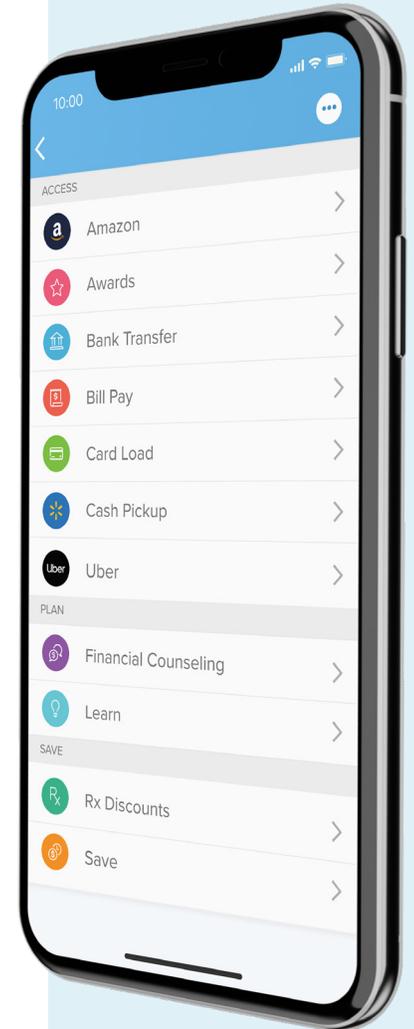
If it was the first day of the pay period, then it's possible that we haven't received your hours yet. If you continue to see an incorrect accessible amount, please contact us through one of the help resources below.

How long does it take to get Earned Wage Access funds?

Transfers to the PayActiv Card are instant 24/7/365. Transfers to bank accounts and other debit/prepaid cards are completed within 48hrs. However, card transfers can be made instant for \$1.99/transaction. Transactions made after 12:50 PM EST M-F are processed the next business day.

What's the catch?

There is no catch! It's your money, not a loan. No hidden fees. Ever.



**Download the
PayActiv App today
to get started!**

