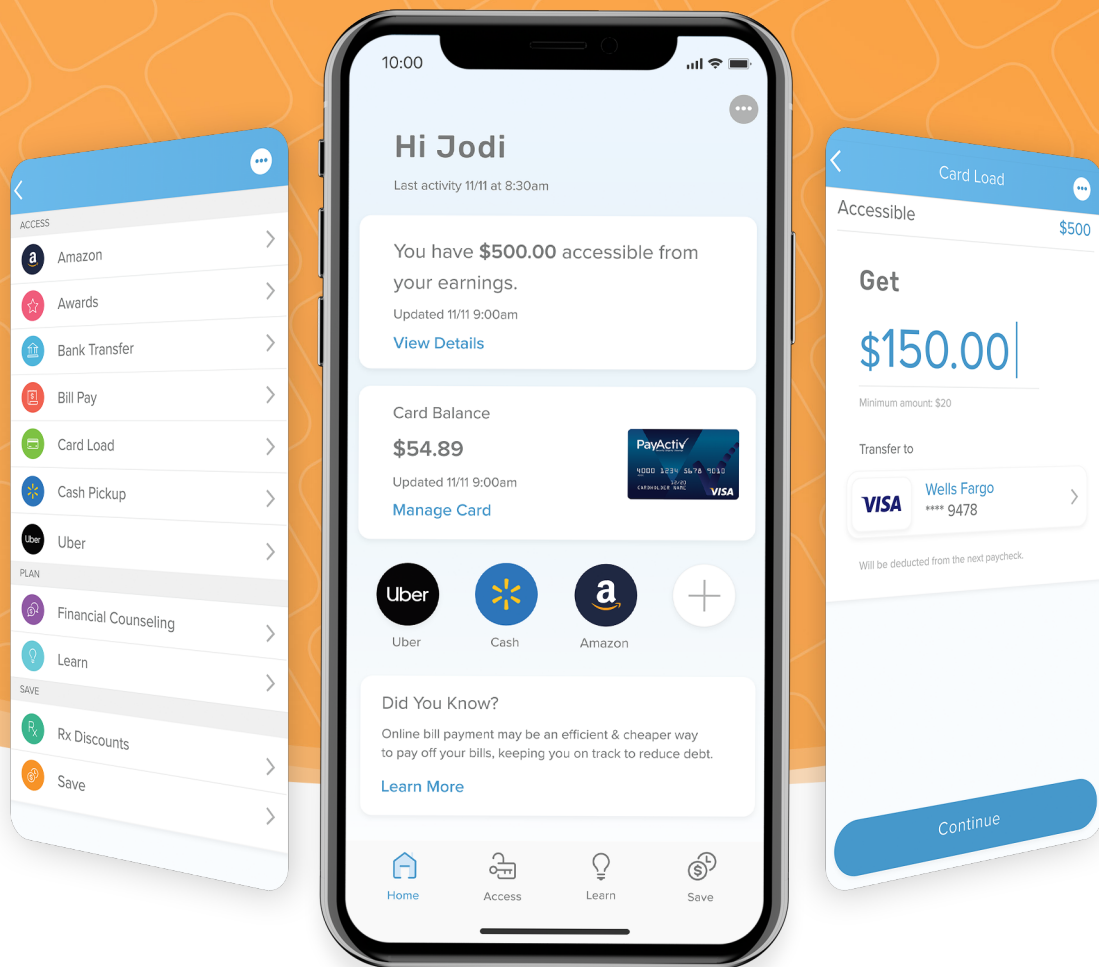


Access to Your Pay

PayActiv provides on-demand instant access to your earned wages as a benefit through your employer. It is not a loan, has no hidden fees, and doesn't need a credit check. All employees are eligible.



- Instant Access and Flexibility
- One Membership, Many Services
- Savings in More Ways Than One
- Popular Services at Your Fingertips

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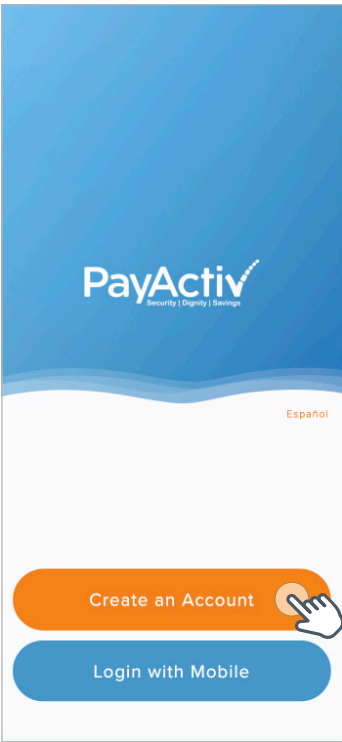
How to Sign Up for PayActiv

General Sign Up

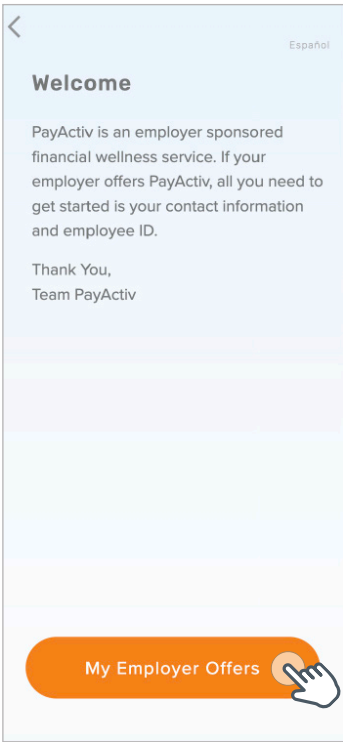
Sign up by creating an account on the PayActiv app and following the simple on-screen instructions.

You will need:

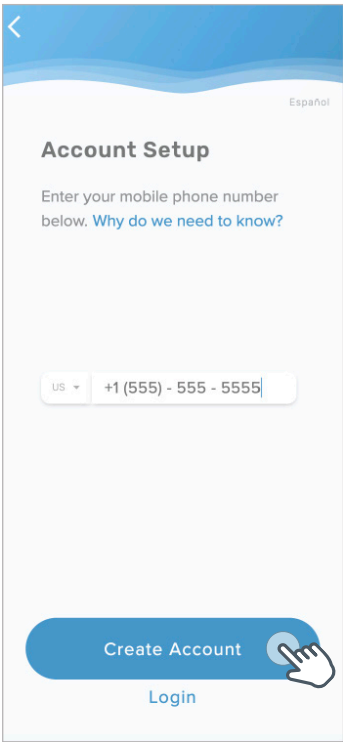
- Mobile phone number
- Name
- Company Name
- Employee ID



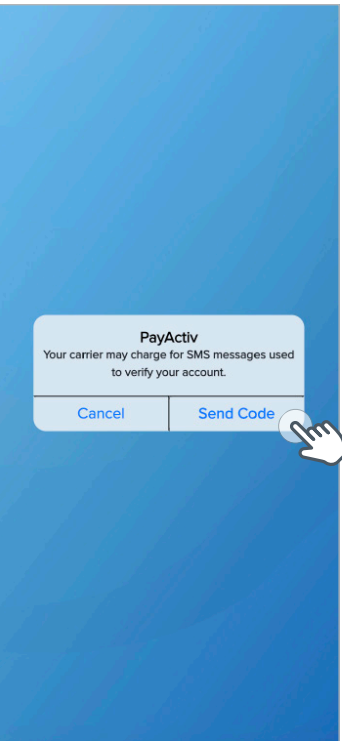
1. Select “Create an Account” from the welcome screen.



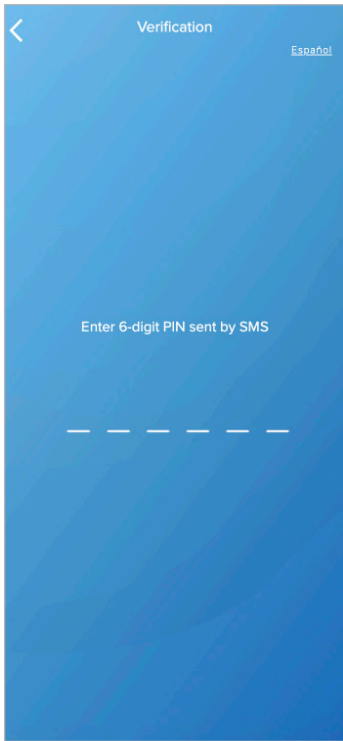
2. Tap “My Employer Offers”.



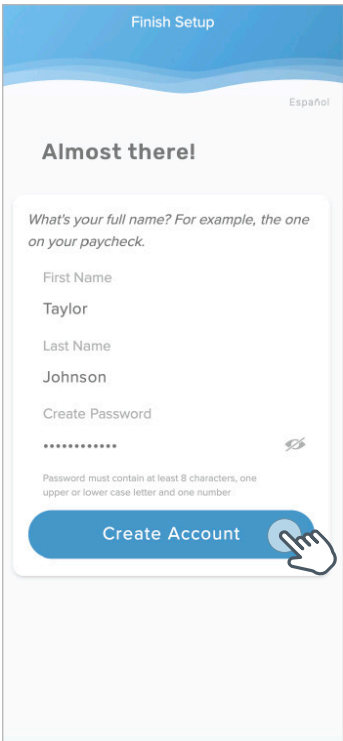
3. Enter your mobile phone number.



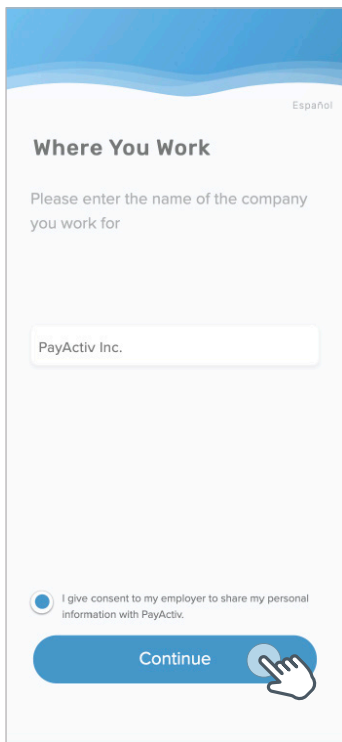
4. Select “Send Code” and you will get a text message with a verification code.



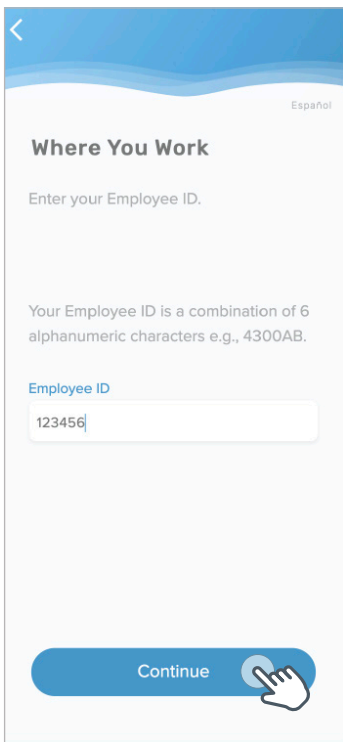
5. Enter the verification code you received in the text message.



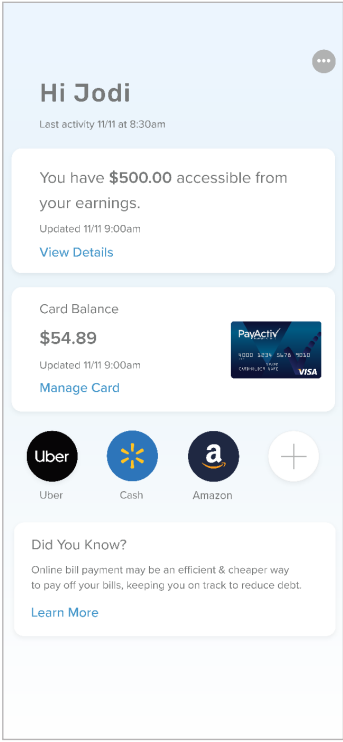
6. Enter your first and last name, and create a password.



7. Start typing your company name and select it from the results in the drop-down list.



8. Enter your employee ID number. Ask your manager or check your pay stub if you don't know your ID number.



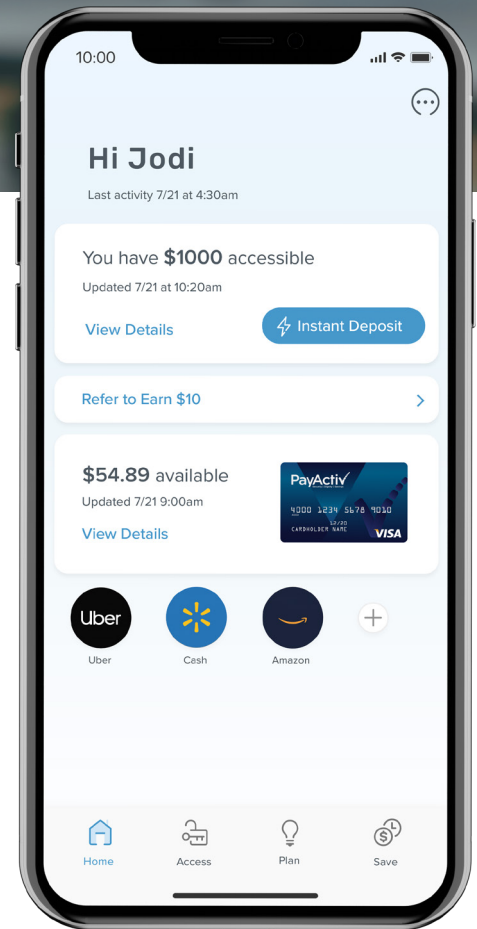
9. Done! You will see your PayActiv dashboard.

Financial Wellness at Your Fingertips

Access Choice - \$1

Access the money you've already earned to tackle life's expenses as they come.

- ✓ Access up to 50% of earned wages (\$500 max)
- ★ Unlimited transactions until the day is over†
- ✓ Quick transfers to the PayActiv Visa® Prepaid or Payroll Card
- 🏠 2-day transfers to any bank or card
- 💰 Electronic bill pay
- ℞ Prescription discounts FREE
- 💰 Easy savings tool
- 💰 Financial counseling
- 📦 AmazonCash load
- Uber Uber in-app service
- ⚡ Visa® Instant Deposit (+\$1.99/transaction)
- ✴️ Cash pickup from Walmart (+\$1.99/transaction)



Access Freedom - \$0 with direct deposit

Get everything from Access Choice and more.

Skip the \$1 fee† and get bonus benefits when you set up direct deposit‡ of your paycheck to the PayActiv Prepaid or Payroll Card.

- ✓ Access up to 50% of earned wages (\$1,000 max)
- ⌚ Get your paycheck up to 2 days sooner* than payday



Download the PayActiv App* today!

* Standard data rates from your wireless service provider may apply.

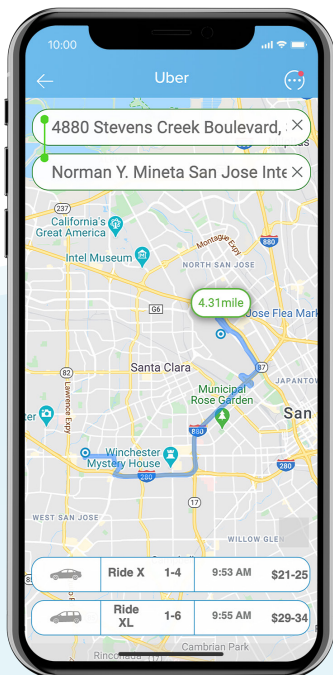


† The \$1 covers all transactions until midnight PT. Fees are capped at \$3 for weekly pay periods and \$5 for biweekly pay periods.
‡ Successful verification required.
* In order for you to be paid early, your payroll or benefits payment provider must submit the deposit early. It is important to note that your payroll or benefits payment provider may not submit the deposit or payment early each payment period. Be sure to ask your payroll or benefits payment provider when they submit your deposit information to the bank for processing. Early deposit of funds will begin upon the 2nd qualifying deposit. A qualifying deposit is defined as a direct deposit greater than \$5.00 received from the same payer.

The PayActiv Visa Prepaid Card and PayActiv Visa Payroll Card are 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/Card. 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. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

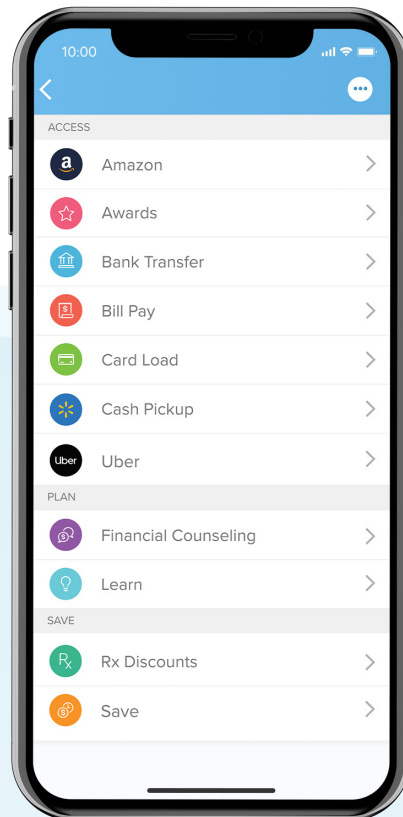
Ride, Shop, and Save. Unlimited Possibilities.

With PayActiv, you can access your earned wages between paychecks and use them toward services like Uber and Amazon directly from the app. With our affordable membership, you can get access to these services and much more.

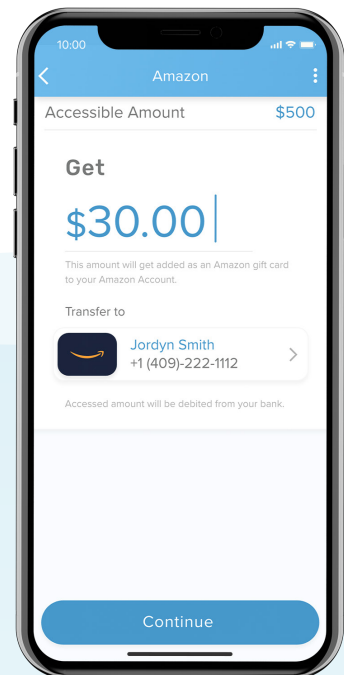


Uber

Use your earned wages to grab an Uber ride right from the PayActiv app. Whether you need a ride to work or to the airport, we've got you covered.



**Get access to
the entire suite of
financial tools!**



amazon

Shop on Amazon using your earned wages directly within the PayActiv app. Specify the amount to add to your Amazon Cash account and shop away.