

List of all fees for OnShift® Wallet Visa® Prepaid Card – Fee Schedule

All Fees	Amount	Details
Get Started		
Card purchase	\$0.00	You will not be charged a fee by us for purchasing the Card.
Activation	\$0.00	You will not be charged a fee for activating the Card.
Monthly Usage		
Monthly fee	\$0.00	You will not be charged a monthly fee.
Add Money		
Cash reload	\$0.00	We do not charge a fee when you reload your Card at a third party reload network. Third party fees may apply. See details below.
Spend Money		
Purchase Fee	\$0.00	You will not be charged a fee by us each time you make a successful point-of-sale purchase within the United States or U.S. Territories by selecting "credit" or by selecting "debit" and entering your PIN.
Transfer Money		
Transfer to Digital Wallet Fee	\$2.95	This is our fee for transferring funds from your Card through Google, Apple, or Samsung Digital Wallets.
Payment to Third-Party	\$2.95	This is our fee for transferring funds from your Card through a linked third-party debit card or other electronic wallet.
Third-Party Funds Withdrawal	\$2.95	This is our fee for transferring funds from your Card using a third-party banking application.
Get Cash		
ATM Withdrawal Fee (In-Network)	\$0.00	"In-Network" refers to the MoneyPass® ATM Network. ATM locations within the network are subject to change at any time by the ATM operator or network. Locations can be found at moneypass.com .
ATM Withdrawal Fee (Out-of-Network)	\$2.95	"Out-of-Network" refers to all the ATMs outside of the MoneyPass ATM Network. This is our fee assessed each time you withdraw cash from an ATM within the United States and U.S. Territories unless it displays the MoneyPass logo. You may also be charged an additional fee by the Out-of-Network ATM operator or network, even if you do not complete a transaction. You can withdraw cash at no charge by using an ATM displaying the MoneyPass logo. Locations can be found at moneypass.com .
ATM Decline Fee	\$0.00	You will not be charged a fee by us each time an ATM cash withdrawal request within the United States and U.S. Territories is declined for insufficient funds or exceeding the Card's limits.
Information		
Customer Service Fee (automated or live agent)	\$0.00	No fee for calling our customer service line, including for balance inquiries.
ATM Balance Inquiry Fee	\$0.00	You will not be charged a fee by us for checking your balance at an ATM. You may be charged a surcharge fee by an Out-of-Network ATM operator or network (non-MoneyPass ATMs). See ATM Surcharge Fee below.
Using your card outside the U.S.		
International Transaction Fee	3% of total transaction in USD	Percentage of the U.S. dollar amount of each transaction each time you obtain funds or make a purchase in a currency other than U.S. dollars (USD) or outside the United States and U.S. Territories.
International ATM Withdrawal Fee	\$2.95	This is our fee each time you withdraw cash from an ATM outside of the United States and U.S. Territories. You may also be charged a fee by the ATM operator or the network used to complete the transaction.
International ATM Decline Fee	\$0.00	You will not be charged a fee each time an ATM cash withdrawal request outside the United States and U.S. Territories is declined for insufficient funds or exceeding the Card's limits.
Other		
Inactivity Fee	\$0.00	You will not be charged an inactivity fee.
Potential Third-Party Fees		
Retail Cash Load Fee	May Vary – Up to \$5.95	Green Dot® may assess a fee for each load that is collected at the time of the cash load. This is not our fee and is subject to change. Be sure to ask about the cost before conducting the load. Go to greedotnetwork.com . This information was accurate as of 03/01/2025. Avoid this fee by setting up direct deposit or sending funds via ACH to your Card.
ATM Surcharge Fee	May Vary	Third party ATM operators may charge a fee each time you withdraw funds or check your balance at a non-MoneyPass ATM. You may withdraw cash at no charge by using an ATM displaying the MoneyPass logo. To find a MoneyPass ATM, go to moneypass.com .

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to Central Bank of Kansas City, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Central Bank of Kansas City fails, if specific deposit insurance requirements are met and your card is registered. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Payactiv by calling 1-877-747-5862, 24 hours a day, 7 days a week, by mail at 400 N. McCarthy Blvd. Suite 100, Milpitas, CA 95035, or visit Payactiv.com. If live agents are unavailable, you will be able to receive most account information by following the automated prompts, or by logging into your account online or on our mobile app.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

The OnShift Wallet 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 1-877-747-5862, 24 hours a day, 7 days a week.

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