

Frequently Asked Questions

How does it work?

Payactiv gives you access to a percentage of the money you worked for but haven't been paid yet.¹ 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 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 fees* to apply or activate, and there are no maintenance fees or minimum card balance requirement.

When you have direct deposit to the card², you can access wages in real time at no cost and increase your max access limit up 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.

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

Transfers to the Payactiv Visa Card and other debit cards are made in real-time. Transfers to bank accounts are completed within 1-3 business days. Transactions made after 12:50 PM EST M-F are processed the next business day. *(Please see fee table for details)*

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.

What happens on payday?

Money you access plus any fees incurred will show as deductions on your next paycheck.

Note that if you work in NY, NJ, MA, or PR, any fees incurred will be charged to the card specified on the transaction summary at the time of the transaction.

Is there a cost for using Payactiv?

Accessing your wages is free when you have direct deposit² to your Payactiv Visa Card. Other disbursement options are available for a small fee *(see table below)*.

All other features in the app are free to use.**

Disbursement Type	Speed	Total Fees
Payactiv Visa Card with Direct Deposit	Real-time	\$0
Payactiv Visa Card without Direct Deposit	Real-time	\$1.99
Other debit or payroll cards or Walmart cash pickup	Real-time	\$2.99
Bank transfers	1-3 business days	\$0

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's the catch?

There is no catch! Payactiv and the Payactiv Visa Card are not a loan or a credit card. That means there's no credit check and you'll never pay interest on the earned wages that you accessed. Ever.

¹ Earned Wage Access requires employer participation. Employees can only access a portion of the wages they have earned to date.

² To qualify, there must be a history of at least 1 successful direct deposit of at least \$5.

* 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.

** Central Bank of Kansas City is the issuer of the Payactiv Visa Prepaid Card only and does not administer, endorse, nor is liable for the Payactiv App.