

Modernized Pay with Earned Wage Access¹

Your earned pay on your schedule

What is Earned Wage Access?

Work your shift. Access your earned pay. Earned Wage Access (EWA) puts you in control with access to a portion of the wages you've already earned. It's not a payday loan or a credit card. It's just your earned pay, made available when you need it.

How it works

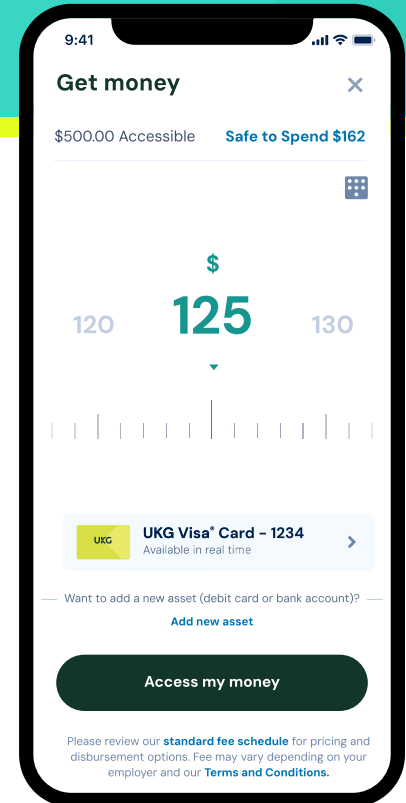
1. Download the UKG Wallet app and create an account.
2. Choose an amount to access from your available balance.
3. The amount you access gets deducted from your next paycheck.
4. Track your accessible balance as you work during the pay period.

Choose How You Get Your Money

- Transfer to your bank or card
- Apply towards an Uber ride
- Cash pickup at Walmart
- Schedule bill payments
- Send to Venmo or PayPal
- Load to Amazon Cash

Why Get the UKG Visa® Card?*

- **Real-time transfers at no cost** when you have direct deposit²
- No annual fees, no monthly fees, no minimum balance
- Use everywhere Visa debit cards are accepted
- Access to goal-based saving³, discounts, and perks



Download the UKG
Wallet App today



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

² To qualify, you must have one (1) successful direct deposit of \$200 or more to the UKG Visa Card per pay period. If this qualification isn't met, then a load fee of \$2.49 will be charged.

³ Goal-based saving is a set-aside account, and you will not receive interest or other earnings on funds in your goal-based account.

* Central Bank of Kansas City does not administer, nor is liable for earned wage access. The UKG 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.

Frequently Asked Questions



How long does it take to get Earned Wage Access¹ funds?

Transfers to the UKG 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 below for details.

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

We receive your worked hours from your employer usually by the end of the day. Timing can vary, but if it's been over 24-48 hours since your shift and you're not seeing updates, please contact us through one of the help resources below.

What happens on payday?

Money you accessed 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 are charged to the card specified on the transaction summary at the time of the transaction.

How much does it cost?

There are multiple free ways to access your wages as well as a few expedited options for a small fee. See the table below for details.

Note that disbursement options may vary depending on location.

What do I need to sign up?

All you need is your name, date of birth, phone number, email, company name, and employee ID. You can find your employee ID on your pay stub or ask your manager.

What's the catch?

There is no catch! UKG Wallet and the UKG Visa Card are not a payday 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.

Disbursement Type	Speed	Fee
UKG Visa Card with Direct Deposit of \$200 or more per pay period ²	Real-time	\$0
UKG Visa Card without Direct Deposit	Real-time	\$2.49
Other debit or payroll cards or Walmart cash pickup	Real-time	\$3.49
Bank transfers	1-3 business days	\$0
Use earned wages for Uber, Amazon, or Bills	Real-time	\$0
Transfer (within minutes) to Visa+ Wallet, including Venmo or PayPal	Real-time	\$3.49

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