

Access money you've already earned

Access Anytime

- Get up to 50% of earned wages
- Transfer to your bank or card
- Get cash at Walmart¹
- Use Uber[®] rides, Amazon Cash[®]
- Pay bills directly from the app

Spend Smarter

- Easily track earnings and spending in one place
- See what's safe to spend now
- Pay bills with earned wages

Save As You Go

- See what you can set aside safely
- Achieve your savings goals with every paycheck
- Talk to financial coaches for advice

How it works

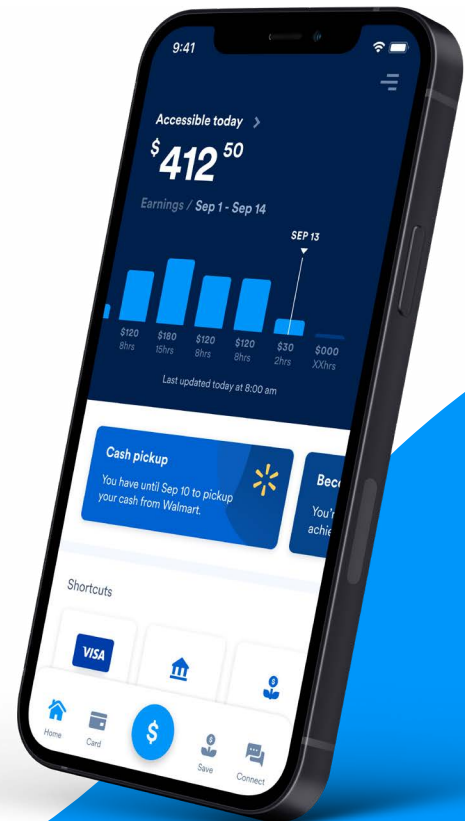
1. Create a Payactiv account with your employee/POS ID.
2. Enter employer name **CARROLS**
3. When you access wages, the program fee is \$1 for single or multiple transactions on the day you access funds, capped at \$3 for weekly pay periods.
4. Wages you accessed will show as deductions from your paycheck on payday.

Ready to get started?



Scan the QR code with your smartphone camera to download the Payactiv App from Apple/Google stores. Learn more at <https://get.payactiv.com>

24/7/365 Customer Service: 1.877.937.6966
support@payactiv.com • www.payactiv.com/help



¹ \$1.99 processing fee for cash pick up at Walmart[®] or instant deposit to a debit card.

Frequently Asked Questions

How does it work?

Payactiv gives you access to the money you worked for but haven't been paid yet. 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 do I need to sign up?

All you need is your **name, phone number, employer,** and **employee/POS ID.** That's it! You can find your employee ID on your pay stub or ask your manager.

Is there a cost for using Payactiv?

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

Program Fees: 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 \$3 per pay period, even if you use Payactiv more than 3 days in a pay period.

Processing Fees: There's a \$1.99 processing fee per transaction for Walmart® cash pickup and upgraded Instant transfers to debit cards.

What happens on payday?

Money you access, program fees, and processing fees incurred will show as deductions on your next paycheck.

Can I use Payactiv with my existing cards?

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

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.

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

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 just your money in your hands. It's not a loan and has no hidden fees. Ever.

How do I get started?

Scan the QR code with your smartphone camera to download the Payactiv App from Apple/Google stores. Learn more at <https://get.payactiv.com>

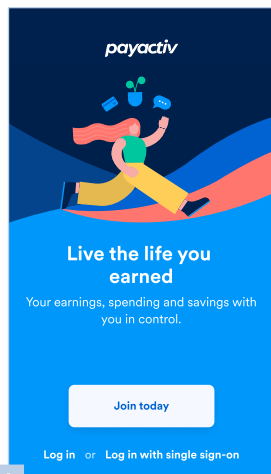


24/7/365 Customer Service: 1.877.937.6966
support@payactiv.com • www.payactiv.com/help

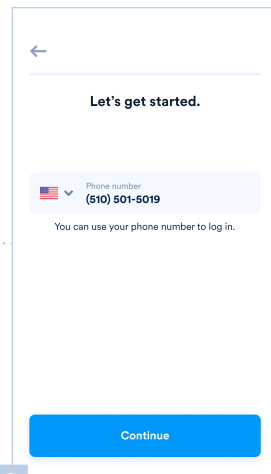
How to Sign Up for Payactiv



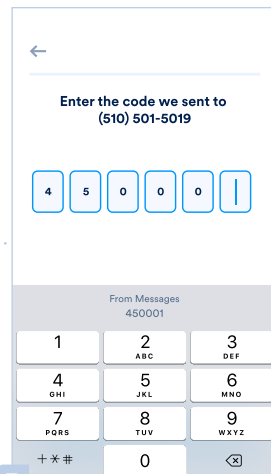
To get started, scan the QR code with your smartphone camera to download the Payactiv App. You will need your **phone number**, **name**, **employer**, and **employee/POS ID**.



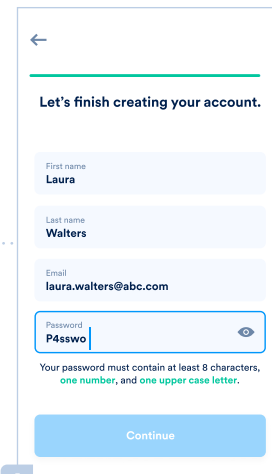
1 Select "Join today" from the welcome screen.



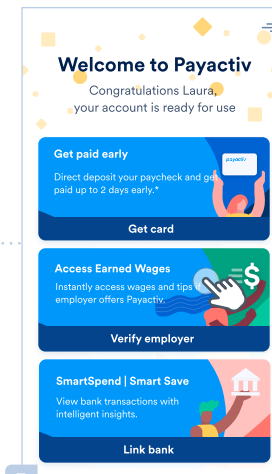
2 Enter your mobile number and press "Continue".



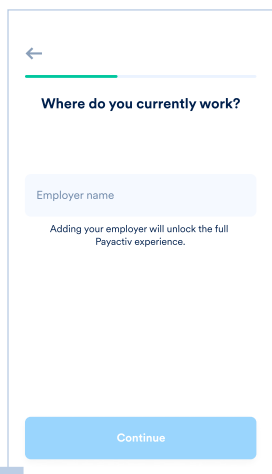
3 Enter the code sent to your phone number.



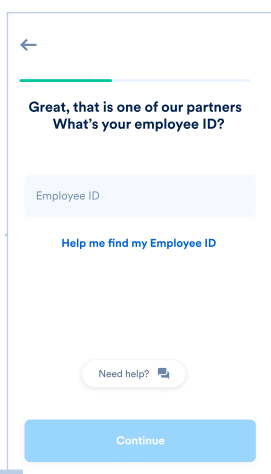
4 Fill in the blanks to set up your account.



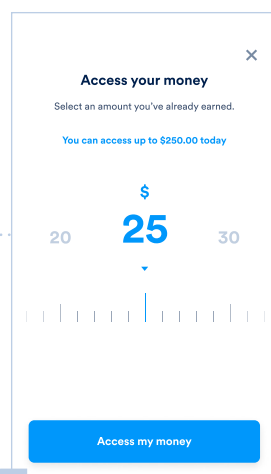
5 Choose the "Verify employer" tile to set up EWA.



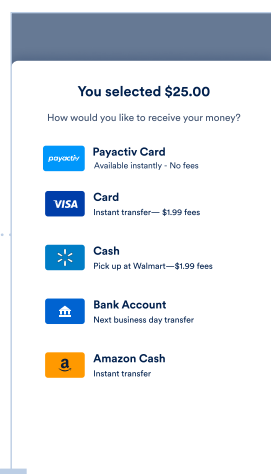
6 Enter the name of your employer as **CARROLS**



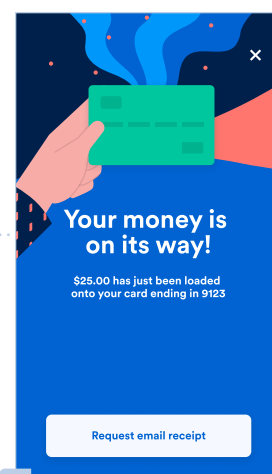
7 Enter your employee/POS ID.



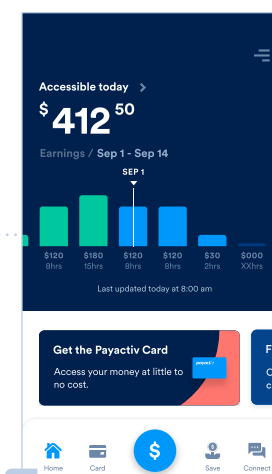
8 Choose the amount you want to access.



9 Select where you want your wages transferred.



10 That's it! Welcome to Payactiv.



11 From here, you can link your bank account, use our financial tools, and more!