

For Employees

## Access Your Earned Wages When You Need To – Paychex Pay-on-Demand Makes It Simple



Do you want to stress less, save more, and gain control over your finances? Paychex® Pay-on-Demand, powered by Payactiv, can help.

To help you achieve your financial goals, your employer offers the Pay-on-Demand pay option, which is not a loan, has no hidden fees, and does not require a credit check. Enrollment is quick and easy, and there are many benefits.

- **Cash access.** When a financial emergency comes up, you'll have instant access to your earned-but-unpaid wages, up to \$500 each pay period or \$1,000 when you direct deposit to a Payactiv card.
- **Flexibility.** Access your wages when and how you want them. Transfer wages to a Payactiv card, a bank account, an Amazon account, or pick up cash at Walmart®. You can also pay your bills or order an Uber® right from the app using your earned-but-unpaid wages.
- **Get paid up to two days faster.** Receive your pay up to two days faster when using the Payactiv card for direct deposit.\*
- **No costly fees.** Unlike payday loans, credit card fees, late fees, and overdraft fees, Pay-on-Demand allows you to access your wages at no cost when the Payactiv card is set up as your direct deposit account. In addition, you can access wages at no cost when accessing funds for Amazon, Uber, bill pay or next day ACH to a bank account.
- **100% employee eligibility.** You're eligible from day one of employment — all you need is a cell phone number.
- **Savings tool.** Take your financial health to the next level with a free savings tool that can help you set aside money each pay period to meet your budgeting and savings goals.
- **Free Payactiv app.** Use the app to view and access your wages, access the savings tool, access prescription discounts, and view financial literacy resources, all directly from the app.

### Of Pay-on-Demand users:

<b>22%</b> avoid payday loan fees <sup>1</sup>	<b>31%</b> avoid bank overdraft fees <sup>1</sup>	<b>38%</b> avoid late payment fees <sup>1</sup>
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Download the PayActiv app to get started!

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<sup>1</sup>Source: <https://www.payactiv.com/assets/pdf/infographic-payactiv-no-more-fintax.pdf>

\*Early availability of funds is subject to the employer's timing of running payroll.

**PAYCHEX**®

HR | Payroll | Benefits | Insurance

# Frequently Asked Questions

**Q. What is Paychex Pay-on-Demand, powered by Payactiv?**

**A.** Pay-on-Demand is a financial wellness benefit offered by your employer to allow you access to your earned-but-unpaid wages along with bill pay, financial counseling, and much more.

**Q. How do I sign up?**

**A.** Install the app on your smartphone or use the website to enroll, log in, and start using. All you need is your name, phone number, and employee ID.

**Q. Where do I find my employee ID?**

**A.** Check your pay stub, ask your employer, or find it under our profile in your personal Paychex Flex® account.

**Q. What benefits are included?**

**A.** Instant load on debit cards and Payactiv prepaid card, bank transfer, cash access, Uber, Amazon, bill pay, financial counseling, and savings.

**Q. How much does it cost?**

**A.** There is no cost when the Payactiv card is set up as your direct deposit account.

**Q. How do I pay back funds?**

**A.** Funds you access using Payactiv are deducted from your upcoming paycheck when your employer processes payroll.

**Q. I worked today but the accessible amount is not showing in the app. Why?**

**A.** This shouldn't happen. Please contact our support team so we can assist you right away.

**Q. How long does it take to get access to my funds?**

**A. ACH:** Transactions by 12:50 p.m. EST M-F are available the same day; transactions after 12:50 p.m. EST transfer the next banking day.

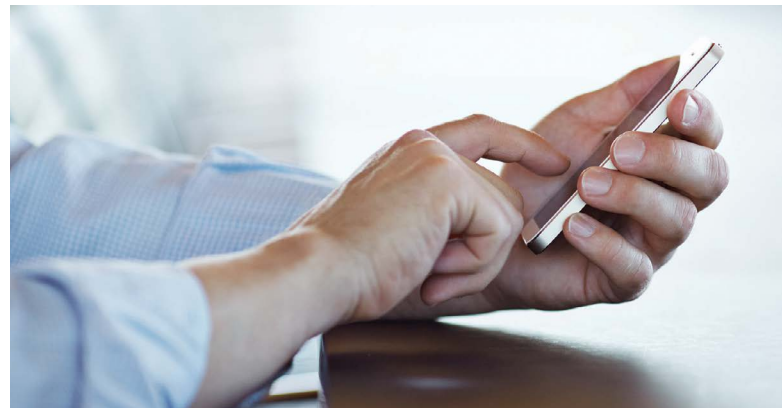
**Card load:** Payactiv prepaid card, VISA, and Mastercard debit card loads are instant, 24/7/365.

**Q. Is this a loan?**

**A.** This is not a loan, and no interest is charged. Ever.

**Q. Are there any other fees?**

**A.** Instant deposit to a card other than a Payactiv card and cash pick up at Walmart have a \$2.99 processing fee.



## Support Options:

**Email:** [paychexsupport@payactiv.com](mailto:paychexsupport@payactiv.com)

**Phone:** 1-877-668-1770

**Online:** [www.payactiv.com/help](http://www.payactiv.com/help)