

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 \$1000 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® or PayPal® 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. When not using the Payactiv card the cost to access wages is only \$1.
- **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. When not using the Payactiv card the cost to access wages is only \$1. No recurring cost.

**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 Payactiv card and cash pick up a Walmart have a \$1.99 processing fees.



## 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)