

# Earned Wage Access

The life-work journey toward financial wellness **doesn't have to wait until payday.**

Millions of workers live paycheck to paycheck. Very few are prepared for financial emergencies — and the traditional payday doesn't always align with people's financial needs. How do you support your people when they need it most?

Meet UKG Wallet™ — an impactful and innovative earned wage access (EWA) solution powered by Payactiv designed to help your people access their pay when they need it most and introduce financial wellness into their life-work journey, all at no cost to employers.



### Financial wellness starts here

Improve the daily lives of your people by providing them access to their earned pay (up to 50%) as soon as their shift ends. By helping them take the first step toward financial wellness in their life-work journey, you'll help drive an impactful change that can last a lifetime.



### Little to no cost\*

With no cost to employers and little to no fees for employees, it's easy to put financial wellness in reach for your people and see the benefits from a business perspective.



### No impact to business or payroll

Your business can keep running and processing payroll without interruption because the UKG Wallet is built to plug right into your UKG solution without any downtime.

# Key benefits

## For employers

Increase employee engagement and reduce turnover by supporting them in a more meaningful and impactful way

Boost recruiting by offering an attractive and innovative solution people are looking for

Lower employee absenteeism and keep your business operations going

## For employees

Timely and on-demand access to earned wages whenever it's needed through deposit to a bank account, any debit card, through UKG Visa® card<sup>1</sup> or as cash pick-up from Walmart

Learn how to manage finances and save better with financial counseling and resources

Access the Discount Marketplace to save even more money on everyday items

Discover financial wellness on the life-work journey

# UKG Wallet key features



## Easy to implement

- Fully compatible with UKG Pro™, UKG Dimensions™, UKG Ready™, and UKG Workforce Central™
- Seamlessly syncs with UKG Pro™ and UKG Dimensions™ through an API integration
- No disruption to existing business processes or payroll



## Safe and secure

- Encrypted data is SOC2 compliant and ISO 27001 certified
- Approval order from the Consumer Financial Protection Bureau (CFPB)
- Payroll compliant in all 50 states



## Dedicated support

- Smooth implementation and ongoing support
- 24/7 customer support in English and Spanish

## Make a difference for your people today

From implementation to support and everything in between, we've got you covered. While employees wait to receive their UKG Visa card<sup>1</sup> in the mail in about five to seven business days, the digital card is available for use right away. The mobile app<sup>2</sup>, available through the Apple App Store or Google Play Store, is another flexible way for users to track their savings goals and manage their spending in the moment.

As organizations look to support their people in more meaningful ways, UKG Wallet offers one of the easiest and most impactful experiences that can make a difference for your people and help you stand out from the competition.

<sup>1</sup>There is no cost to employees with direct deposit to the UKG Visa®prepaid card<sup>1</sup>.

In order to be paid early, the payroll or benefits payment provider must submit the deposit early. It is important to note that your payroll or benefits payment provider may not submit the deposit or payment early each payment period. Be sure to ask your payroll or benefits payment provider when they submit your deposit information to the bank for processing. Early deposit of funds will begin upon the second qualifying deposit. A qualifying deposit is defined as a direct deposit greater than \$5.00 received from the same payer.

<sup>1</sup>The UKG Wallet Visa® payroll 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 [ukg.com/card-info](http://ukg.com/card-info). 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.

<sup>2</sup>Standard message and data rates from your wireless service provider may apply.



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