



Payactiv

Frequently Asked Questions

What is Payactiv?

Payactiv is a financial wellness resource that gives you instant and timely access to earned, but unpaid wages. FMOLHS offers Payactiv to all full time and part time team members (.5 FTE - 1.0 FTE). The resource allows team members to **access 50%, up to a maximum of \$500 per pay period**, of their earned wages.

For example, on 1/23/25, Sally requests \$150 of her earned but unpaid wages from the pay period beginning 1/12/2025; She will owe Payactiv \$150 advance + \$2.49 access fee = \$152.49 for the pay period that began on 1/12/25 and ends on 1/25/25. When Sally receives her next paycheck on 1/31/2025 there will be a total of \$152.49 deducted from that paycheck in order to repay the advancement that she requested. Deduction will be \$150 if she chose bank transfer and can wait 1-3 business days for disbursement.

How do I pay back the money that I took out early?

The earned wages that are accessed early are deducted from your next paycheck on payday. Repayment will occur in the same pay period that earned wages are advanced. If there are not enough earned wages to repay the advanced funds, your Payactiv account will be suspended until repayment is complete.

How do I request access to my earned but not yet paid wages?

1. You must first enroll and opt in Payactiv in Oracle Self Service:
 - a. Log into Oracle and go to Me tab
 - b. Under QUICK ACTIONS, choose Additional Person Info.
 - c. Under the Info Group, choose Payactiv Enrollment and click +Add
 - d. Choose today's date as your start date and choose Yes to enroll.
 - e. Click Save.
 - f. Please allow six hours for Payactiv to receive your enrollment request.
2. After enrolled in Oracle and waiting 6 hours to allow the feed, you can download the app from the Apple Store or Google Play.
 - a. From the primary login screen, click Log in with single sign-on.
 - b. Click FMOLHS button, then continue
 - c. The application will ask you to log in with your FMOLHS username and password. The username will be in the format of Firstname.Lastname@fmolhs.org. The system will ask for you to use your Microsoft Multifactor Authentication for security purposes.
 - d. Log in with your work credentials and follow the prompts.

Do I need to re-enroll every year, or re-enroll during Open Enrolment?

No, your enrollment is permanent until you either request to un-enroll in Oracle, change status to a non-eligible FTE, or terminate employment.

If I access my earned wages through Payactiv, is it considered a loan?

No, Payactiv is not a loan and there is no interest charged. You are accessing wages you have already earned but have not been paid out yet.

Is there any interest charged by Payactiv?

No, Payactiv is not a credit solution and there is never interest charged to team members.

Does Payactiv affect my credit score?

No, using Payactiv has NO effect on your credit score.

Is this available to all Team Members?

Payactiv is available to full-time and part-time benefit eligible team members (.5 – 1.0 FTE).

What wages can I access?

You can access regular hours already worked including regular pay codes such as REG, ORT, TRN and WKS. Earned wages from premium pay codes such as differentials, overtime and charge nurse pay are not included. Earned wages reset to \$0 at the beginning of each pay period.

How much of my earned wages can I take out per pay period?

Team members are allowed to advance 50% of earned wages, up to a maximum of \$500 per pay period.

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

Transfers to the Payactiv Visa Card, other payroll cards, or Walmart cash pickup are made in real-time. Transfers to bank accounts are completed within 1-3 business days. Transactions made after 12:50PM EST M-F are processed the next business day.

How will the deduction show up on my paycheck?

For each paycheck where a deduction occurs during that pay period, the deduction will be shown as "Payactiv" with the amount deducted from that paycheck.

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

Eligibility requires you to be part time or full time. PRN Team Members are not eligible. If you are full time or part time, it is possible that Payactiv hasn't yet received hours. The interface occurs daily, but if you continue to see an incorrect accessible amount, contact Payactiv.

Is there a fee charged when team members when using Payactiv?

- Some disbursement options are free. However, Payactiv deducts a fee for each access of funds deposited to Payactiv Visa card without direct deposit or other debit cards.
 - For example, if you request \$60 during one pay period and choose immediate transaction to your own bank account, \$63.49 would be deducted from your next paycheck. However, if you requested \$60 three times in one pay period, \$190.47 would be deducted from your next paycheck.
- Team members will only pay for Payactiv when they request an advancement on their earned wages during that pay period.
- Using the Payactiv app for any of their additional resources is completely free for team members and will not result in an access fee.

- Accessing your wages is free when you elect direct deposit to your Payactiv Visa Card or bank transfer to your bank account and wait 1-3 days for funds delivery. Other disbursement options are available for a small fee:

Disbursement Type †	Speed	Total Fees
Payactiv Visa Card with Direct Deposit of \$200 or more per pay period	Real-time	\$0
Payactiv 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

† Disbursement options may vary depending on location.

How do I avoid paying fees to access my Earned Wages in advance?

Two disbursement options are available to avoid fees:

1. Choose disbursement via bank transfer to your own bank with a waiting period of 1-3 business days
2. Choose disbursement to Payactiv Visa Card with direct deposit of \$200 or more per pay period.

Who do I contact if I have technical issues with the Payactiv app?

Team members should contact Payactiv directly for any technical issues. They are available 24/7.

- Website: <https://Payactiv.com/help>
- Email: support@Payactiv.com
- Phone: (877) 937-6966