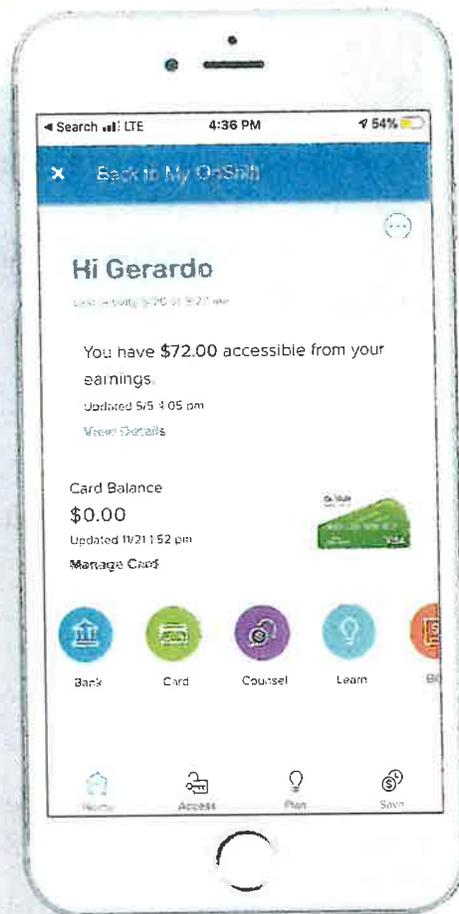


# OnShift® Wallet

Your pocket. Your pay. **Today.**

## HOW IT WORKS

- **Instant Access.** Access up to 50% of your earned but unpaid income (\$500 max/pay period).
- **Low Transaction Fees.**  
Pay a \$1 program fee per day.<sup>1</sup>
- **Skip the fee.** Use your OnShift Wallet Visa Prepaid Card for your direct deposit and all program fees will be waived (plus, get a new max of up to \$1,000/pay period).<sup>2</sup>
- **Instantly Pay Bills.** Pay your bills - online and on time - safely and securely.
- **Zero Debt.** Avoid costly debt or loan fees by accessing your money when you need it.



Sign up for the **OnShift Wallet Visa® Prepaid Card** to gain an additional, convenient way to access your funds.<sup>3</sup>

Download the OnShift mobile app to get started.



Contact your Human Resources representative for more information.

<sup>1</sup>The maximum amount an employee would be charged is \$3 per weekly pay period cycles or \$5 per bi-weekly or monthly pay period cycles.<sup>2</sup>The employee must activate the OnShift Wallet Visa Prepaid Card and use it for their direct deposit method with their organization. There must be one direct deposit. Successful verification is required.<sup>3</sup>The OnShift Wallet Visa 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. 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.

# OnShift Wallet Employee Enrollment Guide

1. Download the **OnShift Mobile** app from the **Google Play Store** or **iTunes App Store**



2. Log into the app using your **OnShift username** and **password**

3. Click **Transfer** to access **OnShift Wallet**



4. Within **OnShift Wallet**, select **Enroll**



5. Review your **First Name**, **Last Name**, **Employee ID** and **Mobile Number**. Tap **Submit**

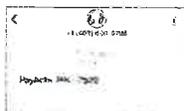


Contact your HR department if you do not know your employee ID or for the documented spelling of your first and last name

6. Enter your **Email**, **Mailing Address** and **Company Name**. Tap **Submit**



7. You will receive a **PIN** via text message to confirm your enrollment



8. Enter the **PIN** into OnShift and tap **Submit**



9. You have now successfully enrolled and can begin using OnShift Wallet. Your **username** and **password** will be sent via text message. Press **OK** to sign in using your username (or mobile number) and password

10. For future sessions, you will use your **mobile number** or **OnShift Wallet username** and **password** to log in when completing a transaction



**Questions?** Contact OnShift Wallet Support at 1-855-210-9410 or via in-app chat.

## On-Shift Wallet Frequently Asked Questions

Q. What is OnShift Wallet? A. OnShift Wallet provides financial wellness tools to help employees achieve work-life balance by providing timely access to earned but unpaid income to instantly transfer funds to a personal bank account or card and pay bills online.

Q. How is eligible to enroll in On-Shift Wallet? A. All staff that regularly punch in to timeclocks in the Villas, Heritage, Ridgewood, Kiefer Building and the maintenance garage. Exempt staff and WOW staff are not eligible to enroll.

Q. How much does it cost?

A. There is no cost to enroll and no cost to cancel. Only when earned but unpaid wages are taken before payday using OnShift Wallet, there is a \$1 fee on day of access capped at \$3 weekly pay-cycles and \$5 for biweekly and semi-monthly pay-cycles. There are no fees if an employee has their paycheck direct deposited to the OnShift Wallet card. There is no fee for employee discounts or financial counseling.

Q. How much money can I access?

A. You can access up to 50% of your net earned, but unpaid, wages before payday. The maximum limit is \$500. If an employee chooses to have their check direct deposited to their OnShift Wallet Card, they can access 50% of the wages up to \$1000 per pay period. Staff can have their paycheck deposited up to 2 days prior to payday!

Q. How is the accessible amount calculated?

A. The accessible amount is based on your hours worked less any applicable taxes

Q. When can I begin using OnShift Wallet?

A. You can begin using OnShift Wallet once you begin working hours at your employer however, in order to access funds, you need to add a bank account or card where you have received your last two direct deposits. St. Paul's will open the on-shift "Wallet" app on February 14<sup>th</sup> which will be included in the app you use for scheduling and engage.

Q. When will transferred funds be available in my bank account?

A. If a bank transfer request is completed by 1pm ET Monday-Saturday, you can access funds the same day by 5pm ET. If the request is completed after 1pm ET or on Sunday, those transferred funds will be available the following business day. Funds transferred to the OnShift Card are available instantly.

Q. How many times can I access money within a pay period?

