

# UKG Visa<sup>®</sup> card

The UKG Visa<sup>®</sup> card\* provides your employees convenient and timely access to their earned wages so they can stay on top of bills, prepare for emergencies, buy essential items, and more. When used with the UKG Wallet mobile app, your employees receive guidance on their spending, which will help lead them toward financial wellness in their life-work journey.

## Easy and flexible

With employees in control, having the UKG Visa<sup>®</sup> card\* can help limit excessive spending while providing employees an easy way to pay for everyday items. The UKG Visa<sup>®</sup> card\* can help during crucial moments and minimize fees with features such as the following:

- Get paid up to two days early via direct deposit<sup>1</sup>
- Can be used everywhere Visa debit cards are accepted
- Withdraw cash from ATMs, bank tellers, and POS systems
- No more check cashing fees with direct deposit
- No annual or monthly fees\*
- FDIC insured through Central Bank of Kansas City, member FDIC

## More efficient payroll

Organizations also gain access to unique, flexible features that help them:

- Increase direct deposit participation
- Easily issue off-cycle payments
- Start workers right away with instant issue paycards
- Get safe paperless payments during disasters



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\*The UKG Visa<sup>®</sup> prepaid 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>1</sup>Many (but not all) employers, government benefits providers, and other originators send direct deposits early with an effective deposit date of 1-2 days later. Beginning with your second direct deposit of at least \$5 from the same source, Central Bank of Kansas City (CBKC) will post the funds to your UKG Visa Prepaid Card when we receive it, rather than on the effective date. This may result in your having access to the funds sooner. The date CBKC receives your direct deposit and the effective date are controlled by the originator.