



## Frequently Asked Questions

### I've been asked by a team member: "What is Fuego?"

Fuego by Fourth is an on-demand payment app<sup>1</sup> that allows employees to draw up to 50% of their earned wages and tips ahead of payday or choose to receive their tips to be paid out electronically. Fuego offers Earned Wage Access (EWA)<sup>2</sup>, Tip payout (TPO), and the Fuego Visa<sup>®</sup> Prepaid Card or Fuego Paycard:

- The offer for earned wage access is generated based on the hours and tips worked within the current pay period
- The tip payout is generated based on the tip data received by Fuego within the current pay period

The Fuego Prepaid Card and Fuego Paycard<sup>®</sup> options allow employees to enjoy the benefit of fee-free On Demand Pay transactions, however employees can choose to draw or receive tips to existing accounts as and when they need to.

<sup>1</sup>Standard rates for data and messaging may apply from your wireless provider.

<sup>2</sup>Central Bank of Kansas City does not administer nor is liable for on-demand pay/wage draws.

### How do my employees get access now that my establishment offers Fuego?

Fuego is available as a downloadable app. Employees can download the app free of charge from either the Google Play Store or Apple App Store, it's not available on a tablet or any other electronic device.

Employees can also log into Hot Schedules and a Fuego offer banner will be presented at the top of their schedule prompting employees to download the Fuego app. The Fuego app can be used in both English and Spanish.

Once downloaded employees will create a Fuego app account. The easiest way for your employees to access On Demand Pay is by connecting their app account to their employment record using their HotSchedules credentials.

### How does On-Demand Pay impact an employee's pay?

For earned wage access, the employee's pay will be calculated as normal; the only difference is that there will be a deduction reflected in the paystub, based on the value of any draws and associated fees, if applicable, made by the employee during that payroll period.

For tip payout, the employee's pay will be calculated as normal with any tips paid out included for tax purposes; ultimately tip paying out is replacing the practice of 'cashing out' credit card tips by making the payment electronic and direct to the employee. Any unpaid tips at the end of the pay period will be added to the employee's paystub.

### How much does Fuego cost?

The Fuego app is free to download. Earned wage access draws are free of charge if your employee applies<sup>3</sup> for the Fuego Prepaid Card or receives a Fuego Paycard and sets up their pay to be direct deposited to that account. Tip payout transactions are always fee-free to either the Fuego Prepaid Card or Fuego Paycard<sup>®</sup>. On-demand draws and payouts to other bank accounts or other prepaid cards come with a nominal cost to cover any processing fees.

With the mobile app your team can also see their earnings forecast, scheduled and posted shifts; all in one place.

<sup>3</sup>Approval subject to successful ID verification.

### Aside from fee free On Demand Pay, what are the other benefits of the Fuego Prepaid Card?

The Fuego Prepaid Card offers a trusted and convenient source for debit transactions. There are no inactivity fees, no cost to setup, and cardholders can access their pay up to two days early<sup>4</sup>. The Fuego Prepaid Card provides access to personal financial management tools such as the spending analysis and financial goal accounts<sup>5</sup>.

The Fuego Prepaid Card account incorporates an ID check and is only available for employees over the age of majority. We offer a Fuego Paycard to ensure minors<sup>†</sup> and anyone ineligible for the Fuego Prepaid Card is covered for use of fee-free On Demand Pay.

<sup>4</sup>For you to be paid early, your employer or payment provider must submit the deposit early. Your payment provider may not submit the deposit early each payment period, so ask when they submit your deposit information to the bank for processing. Early funds deposit begins on the 2nd qualifying deposit, which is defined as a direct deposit greater than \$5.00 received from the same payer.

<sup>5</sup>You will not receive interest or other earnings on funds in your financial goal account.



## Frequently Asked Questions, Continued

### How can I help ensure my team members know about the benefit of Fuego?

There are a few ways:

- Please use the A4 posters/leaflets provided to educate about Fuego around your site
- Creating a broadcast in HotSchedules will help spread the message too – you can follow this guide here: [HotSchedules: How to Create a Broadcast](#)
- The On-Demand Pay offer is based on hours worked and tips received. Typically, this will come from the POS or HotSchedules, but wherever you review hours and tips; make sure this is done as soon as possible so that the right information feeds through to Fuego

### Some of my team work in multiple locations. How does that work?

Employees working across multiple locations will receive On-Demand Pay benefits based on hours worked and tip information across your organization, as long as their Payroll ID is the same everywhere.

### My employee wants to set up direct deposit to Fuego – what's next?

Your payroll administrator or HR team will be able to tell you what's needed to set this up. Additionally, within the Fuego app the employee can access the account and routing number of either the Fuego Prepaid Card account or Fuego Paycard account as the two key pieces of information employers will need to set up the direct deposit.

### A team member is leaving us. Will this impact their Fuego Prepaid Card or Fuego Paycard account?

Not at all, all Fuego Prepaid Card and Fuego Paycard accounts are separate to their relationship to you as an employer for on-demand pay draws and can be used by the employee as needed.

### How can we get help with Fuego?

The best way for your employee to get inquiries resolved is for the employee to contact Fuego support directly by either using the 'Help & feedback' section in the Fuego app or by calling toll-free on **1-855-715-8518**.

For you, there are support articles available on the [Customer Success Portal](#) which is where you can also sign up to follow [Release Notes](#) about Fuego that tell you about our newest features.

### Can I use Fuego to draw my own wages early?

Right now, using Fuego for access to On-Demand Pay is only available for hourly employees. Team Fuego is working on a solution for salaried team members to also benefit from earned wage access. In the meantime, you can always download the Fuego app and apply for a Fuego Prepaid Card.

The Fuego Visa Card is issued by Central Bank of Kansas City, Member FDIC, pursuant to a license from Visa U.S.A., Inc. and may be used everywhere Visa debit cards are accepted. 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 [www.getfuego.com/legal](http://www.getfuego.com/legal). If you have any questions regarding the Card or such fees, terms, and conditions, you can contact us toll-free 24/7/365 at 1-855-715-8518.



\*While this specific feature is available for free, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card. See the Cardholder Agreement included with your card for more details.

The Fuego Paycard Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC pursuant to a license from Visa U.S.A. Inc. This card can be used everywhere Visa debit cards are accepted. †The Fuego Paycard issuance is dependent on I-9 verification for anyone 13+. Visa is a registered trademark owned by Visa International Service Association. Dash® is a registered trademark owned by Prepaid Technologies Company, Inc.