

Fuego in PeopleMatter Employer FAQ

FAQs about the Fuego Card payment method option available at onboarding in PeopleMatter

What is the New Fuego Feature in PeopleMatter?

Fuego is a new payment method option during new hire onboarding in PeopleMatter that allows employees to receive their wages via direct deposit to a Fuego Visa® Card account. Fuego is offered by Fourth, the parent company of PeopleMatter, as part of Fourth's end-to-end Workforce Management platform.

What is the Fuego Card? How does it benefit employees?

The Fuego Card is a simple and secure way for employees to get paid and use their earnings to make purchases everywhere Visa debit cards are accepted. Benefits of the card include:

- Getting paid up to 2 days early¹
- Easy activation - No credit checks required²
- No setup, monthly or inactivity fees
- Save on cost of cashing a paycheck
- Surcharge-free cash withdrawals at MoneyPass® ATMs

Are there any benefits for an employer to offer the Fuego Card as a payment method in PeopleMatter?

If your employee chooses the Fuego Card instead of paycheck, there are savings for both employer and employee. The employer will be saving an estimated \$6 per check. For every 100 employees on a bi-weekly payroll this could represent \$4,320 in savings annually*. When the employee opts in for the Fuego Card, you save on paper check costs every single pay period.

* Based on an average of 30% hourly workers opting for a paper paycheck.

As an employer, what do I need to do to provide the Fuego Card payment option?

Nothing! This option is automatically enabled as a Payment Method option via your onboarding flow in PeopleMatter.

Do I need to provide or renew the Fuego Cards?

No, the Fuego Card is not a paycard. There is no manager intervention in this process. Your team does not have to keep an inventory, nor do they have to assign the account number to the employees.

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When the card expiration date approaches, a new card will be sent automatically. If the employee needs a replacement card at any point, they can contact Customer Service at 1-855-715-8518.

What action does the manager or administrator have to take when a new hire enrolls in Fuego?

None! Because Fuego is fully integrated with PeopleMatter there are no tasks for the manager to complete.

Is the employee mandated to choose the Fuego Card?

Not at all! At any point during the payment method selection process the employee can choose to pick any other payment method you offer.

How do I pay employees via the Fuego Card?

It is fully integrated and works just like employees who provide direct deposit information. When employees sign up for the Fuego Card during the onboarding process, an account number is assigned and updated as Direct Deposit information in PeopleMatter. Additionally, if you have a payroll integration, we send the account and routing number as direct deposit information.

How can employees register for a Fuego Card through PeopleMatter?

During the onboarding process the employee will be given the option to apply for the Fuego Card.

Step 1. The employee will be prompted to create a Fuego Profile by validating email address, mobile number, and name and creating a username and password.

Step 2. The employee will then apply for the card by validating their Social Security number, date of birth, and mailing address

Step 3. The employee will be provided with a Fuego Card account number and will confirm the Fuego Card as the method.

How long does it take for an employee to receive their card?

The physical card will arrive by mail in 7 to 10 business days. Upon successful sign up, card account information is available immediately in the app and can be used to make purchases online without waiting for the physical card. In-app card account information can also be used to add the Fuego Card to Apple Pay® or Google Pay™ for mobile wallet use.

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How are employees protected from fraud if the card is lost or stolen?

Visa's Zero Liability Policy³ protects the employee if the card is lost, stolen or fraudulently used, online or offline. The employee is not responsible for unauthorized transactions.

Who is eligible for a Fuego Card?

Any employee at least 18 years old (or 19 in states where the age of majority is 19), who has a Social Security number, mobile phone and email address is eligible for the Fuego Card. Successful ID verification is required, but there is no credit check. The Fuego Card option will not be made available as a choice if the employee does not meet the eligibility requirements.

Can my existing employees sign up for Fuego?

Yes! Existing employees can sign up for a Fuego Card by downloading the Fuego app and signing up for an account. The employee would then provide you with their routing and account number to be entered in your payroll system.

How should I position the Fuego Card to job seekers and employees?

An estimated 25% of hourly workers in the industry are unbanked. Offering the Fuego Card to job seekers is providing a benefit and should be positioned as such. Additionally, the Fuego app offers financial management tips and tools.

Are there any fees associated with the Fuego Card?

There is no cost to you as the employer to offer this payment option. There is no activation, monthly or inactivity fee for the Fuego Card. Cardholders can withdraw cash fee-free at more than 37,000 MoneyPass[®] ATMs nationwide. The full Fee Schedule can be found [here](#).

Can this work in tandem with the paycard that I offer?

Yes! The Fuego Card is not a paycard. It's offering your unbanked employees an account that also provides benefits like budgeting tools and money management tips. You can continue offering your paycard while offering the benefit of a Fuego Card account and let employees choose.

Can this serve as or replace paycards?

While Fuego plays nicely with paycards, you can streamline your offerings and reduce operational cost and overhead by replacing your paycards with the Fuego Card. If your employee chooses the

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Fuego Card instead of a paycard, the overhead on your operations team to issue and manage the cards is eliminated.

Can this serve as or replace Earned Wage Access/Same Day Pay?

Yes! Fuego offers more than just the Fuego Card, it's also an earned wage access⁴ solution. Currently, existing HotSchedules customers can easily implement Fuego as their chosen earned wage access provider leveraging our seamless integration. In the future, we plan to offer earned wage access to all employers. For more information and to sign up for a demo, please click [here](#)

If there are problems with the Fuego Card, how can the employer help?

Employees should contact Customer Service at 1-855-715-8518. This information is available on the back of the Fuego Card or in the Fuego App.

What do I do if I still have questions?

Please read through the FAQs. If you still have questions, please reach out to your Fourth Customer Success Manager.

¹For 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.

²This is not a credit card; no credit check is required. Approval subject to successful ID verification.

³Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

⁴Central Bank of Kansas City does not administer nor is liable for on-demand pay.

Apple and Apple Pay are registered trademarks of Apple Inc. Google Pay is a trademark of Google LLC.

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. 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.