



AsurePay™

Employee FAQs

Product and card support is managed by Grit Financial, Inc.
If you need card or product assistance, call 844-474-8226 between
10am - 7pm CST Monday through Friday or email support@gritfinancial.org

 **Powered by Grit Financial Inc.**



What is AsurePay™?

AsurePay™ is a digital financial platform that offers both on-demand pay (earned wage access) and online banking solutions for employees whose companies are part of the Asure family.

Our solutions differ from most digital banks and paycard companies. Most traditional banks only offer a checking account to hold funds, receive paycheck deposits and allow for day-to-day banking transactions. Many of these banks do not offer high-yield interest and charge a monthly fee or require a minimum monthly balance. Most paycard companies only offer this one feature, which is to receive funds from the employer. AsurePay offers all of these benefits in one financial platform, and more! Keep reading to learn more.

What does AsurePay™ offer?

We have two financial products that include the following features:

AsurePay™ Lightning Pay Account

- On-Demand pay transfers to a bank account for a fee (same-day or next-business-day options)

AsurePay™ Platinum VIP Account

- Fee-free On-Demand pay
- Same-day or next-business-day transfers to a bank account, for a fee
- 3.00% APY high-interest earnings
- 55,000+ fee-free Allpoint® ATM access with an easy-to-use ATM finder
- View credit score in app
- Payroll direct deposits up to 2 days early
- Physical and virtual AsurePay™ Visa debit card
- Routing and account number or debit card that can be used for bill payment
- FDIC Insurance protecting your funds up to \$250,000
- Transfer funds to/from debit card and/or bank accounts

How long does the registration process take?

The registration itself takes about 12-15 minutes. If you have your bank account or debit card details handy, it could be even quicker!

If I sign up for AsurePay Platinum VIP Banking, can I send the on-demand earned pay I took to my current bank account?

Yes. Your earned pay will be deposited into your AsurePay™ account, and you can use your AsurePay™ debit card to pay bills, shop, get cash fee-free at Allpoint ATMs, and more. Should you wish to transfer funds from your AsurePay account to another bank account, you can do so within the AsurePay app. You have 3 options to move funds to an external bank account: same-day (for a \$5 fee), next business day (for a \$3 fee), or 5-7 business days (no fee).



If I sign up for AsurePay Platinum VIP Banking, can I still use my bank account to receive my paycheck?

Yes. Your direct deposit will not change unless you choose to update it to your AsurePay account. Pro Tip: you'll earn 3.00% APY interest starting the day your pay is deposited, if you signed up for AsurePay Platinum VIP Banking!

How is using AsurePay Platinum VIP Banking for my pay better than receiving a paper check?

With AsurePay Platinum VIP Banking, you can receive your pay electronically right in your AsurePay account. You won't have to worry about misplacing your check, it being lost in the mail, or the hassle of trips to the bank to manually deposit a paper check. Plus, with AsurePay Platinum VIP Banking you'll get your earned pay when you want, earn 3.00% APY interest, view your credit score in your app and so much more.

How does AsurePay differ from other Earned Wage Access or payroll card companies?

With AsurePay Platinum VIP Banking, we combine a payroll card together with on-demand pay functionality. You can easily access your earned pay and deposit the funds onto your AsurePay card at no cost, if you so choose. In addition, AsurePay pays you 3.00% APY interest on your account balances and allows you to view your credit score if you are using AsurePay Platinum VIP Banking.

With an AsurePay Lightning Pay account, you get a service like other Earned Wage Access companies, where you pay for each on-demand pay transfer to your external bank account. This type of account does not issue an AsurePay Visa® debit card.

How do I earn the 3.00% APY High Yield Interest?

This offer is exclusive to AsurePay Platinum VIP Banking customers. The 3.00% APY interest is calculated on your account balance and is automatically paid into your AsurePay account.

Do I need an AsurePay Card to get Earned Wage Access?

No. You can sign up for an AsurePay Lightning Pay account which provides you with on-demand pay, which can be transferred to your existing bank account for a per-transfer fee for next-business-day transfers or same-day transfers.



How do I sign up for AsurePay?

Visit asurepay.com to sign up for AsurePay Platinum VIP Banking or AsurePay Lightning Pay. If you sign up for AsurePay Platinum VIP Banking, you'll have immediate access to the AsurePay app and your AsurePay virtual card. Your physical card will arrive in the mail in 4-6 days.

If you sign up for AsurePay Lightning Pay, you'll have immediate access to link your debit card or bank account to the app for on-demand pay transfers.

When can I expect my AsurePay Card to arrive?

Once you complete your AsurePay Platinum VIP Banking registration, your virtual card will be loaded to the AsurePay app immediately, and you should receive your physical card within 4-6 business days. You can use your virtual card via the AsurePay app in the meantime. Anyone who signed up for the AsurePay Lightning Pay account will not receive a physical AsurePay card.

Where can I find my AsurePay account and routing numbers?

Once you've completed registration for AsurePay Platinum VIP Banking, log in to the AsurePay app and look under your profile settings.

How do I contact customer support?

If you need assistance, contact our card provider Grit Financial at 844-474-8226 between 10am - 7pm CST Monday through Friday or email support@gritfinancial.org.



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