1. What is Earned Wage Access (EWA)?

Earned Wage Access allows employees to access a portion of their earned wages before their scheduled payday. Abhi's EWA platform enables employees to withdraw a percentage of their accrued wages through our app.

1. How does Abhi's EWA platform work?

Abhi partners with companies to provide EWA services to their employees. Employees can download the Abhi app and withdraw a portion of their earned wages based on their company's policy.

1. What is the blackout period?

The blackout period is a designated time set by the employer during which employees cannot access the Abhi app to withdraw their earned wages. This period is typically aligned with the company's payroll processing cycle.

1. How much can employees withdraw using Abhi's EWA platform?

The withdrawal limit varies and is determined by the employee's company policy. Employees can withdraw up to a certain percentage of their earned wages, as defined by their employer.

1. Can employees withdraw money outside of the blackout period?

Yes, employees can withdraw money through the Abhi app outside of the blackout period as long as it aligns with their company's policy and they have earned wages available for withdrawal.

1. What happens if there's an issue with the app or the withdrawal process?

Employees can reach out to our customer support department for assistance. Additionally, our chatbot within the app is available to help users troubleshoot common issues and provide guidance.

1. Is there a fee for using Abhi's EWA platform?

Abhi may charge a small transaction fee for each withdrawal, depending on the agreement with the employer. However, this fee is typically minimal compared to traditional payday loan fees.

1. Is the EWA service available to all employees?

Availability of the EWA service depends on the employer's decision to partner with Abhi. Employees should check with their HR department or refer to internal communication to see if the service is available to them.

1. Is the Abhi platform secure?

Yes, Abhi takes security seriously and employs industry-standard measures to protect users personal and financial information. Transactions are encrypted, and strict privacy protocols are in place to safeguard user data.

1. How often can employees withdraw their earned wages?

The frequency of withdrawals may be limited by the employer's policy. Typically, employees can withdraw their earned wages multiple times per pay period, subject to any restrictions set by their company.

**Information:**

* Balance inquiry
* Transaction history
* Statement

**Complains:**

* **Amount not received.**

See admin portal, if the transaction is completed, failed or qued / in progress.

* If failed, 1link reasons. Money will be in app.
* If in progress or Qued, wait 24 hours, Money will come back into the app automatically within 24 hours.
* If completed, verify account number, if ok then complain send to ops team - SDRS.

* **OTP not received.**

Verify customer contact number, see if it is the same which is uploaded into our system or different.

* If it’s different, ask company POC to update number into the data.
* If number converted to any other network, send a text MNP to 82244 and then try after some time.
* If all above scenarios are positive, but still not getting OTP, then send complain to tech team.
* **Available Balance Issue (Mostly in integration clients)**

If there is any issue in the calculation as per customer.

* Kindly ask your HR to update your salary into the Abhi system. (Which is done on daily bases)
* There might be a Calculation issue.
* **Transaction Issue via App / SMS**

Check if the organization is in blackout period or not?

What is the Medium of the transaction?

* App: Check admin portal from organization tab, if its marked resigned or inactive by the company. Or app might get blocked due to the wrong password.
* SMS: Send Hi to 82244. If there is any issue, report complain to tech.
* **Login issues.**

What is the exact error? Can you tell or send screenshot?

* Internal server error: There are some changes in integration. The Input in system is not as per requirement, lock ticket to integration department.
* Organizational disabled: Please contact organization POC. There is some payment issue, Organization is inactive via Ops department.
* Disabled due to security reasons: Wrong password is attempted several times.
* Jailbreak error: There is some software/ mobile issue. Device is not capable of using our App.
* App has stopped working: The android version is not updated.
* **Admin approval (Risky)**

If company changes any data into the system like Nic, salary, account details, new data. A verification is needed.

This case will directly handle via customer support agent.