



DailyPay FAQs

1. What is DailyPay?

DailyPay is an optional payroll benefit that allows you to track, transfer, and save your earnings on your own schedule. It's an upgrade to our existing payroll system that allows you to access some of your pay faster than you'd otherwise be able to.

2. What does DailyPay do?

DailyPay gives you more control over your pay. You can use DailyPay to avoid late fees and interest charges and to help plan for expenses by

- Monitoring real-time earnings based on hours worked (free)
- Transferring earnings next-day (free)
- Transferring earnings instantly (\$2.99)
- Saving from every paycheck (free)

3. How does DailyPay work?

DailyPay looks at your earned wages and calculates an Available Balance - an approximation of earnings based on the hours you've already worked, minus any withholdings (like taxes, garnishments, etc.). As you work during the week, you will build up your Available Balance.

4. How much money will be available to me prior to payday?

You will have access to any amount up to, and including, the available balance shown in your DailyPay online account. For the first three pay periods after you enroll in DailyPay, your Available Balance will be 50% of your gross pay (25% if you have garnishments, such as child support payments).

After the first 3 pay periods, your Available Balance will be automatically recalculated to reflect 80% of your net pay, after deductions like taxes, retirement contributions, etc. are considered. Remainder pay not included in your Available Balance will be paid to you automatically at no cost on your normal payday.

Notes:

1. Your Available Balance will always be less than your total dollars earned.
2. Only worked time is calculated. Missed punches and unmatched punches are excluded. Accurate timecard in/out punches are imperative.
3. Vacation, Holiday, and Sick Time hours are not included.
4. Employees on suspension are not eligible for DailyPay.
5. If you do not work hours during the pay period, you will not have an Available Balance.



5. Are salaried employees eligible for DailyPay?

Yes, most salaried employees are eligible for DailyPay.

You will have access to your earnings starting on the 4th day of each pay period. This means for the first 3 days of your pay period, you will not be able to transfer any of your earnings, and you may see a \$0 balance. You will still have access to the app and the other features (e.g. Savings, Financial Counseling).

Salaried employees earning a base annual salary of more than \$200K are not eligible for DailyPay.

6. When will I see updates to my available DailyPay Balance?

Your available DailyPay Balance is updated three times a day (morning, afternoon, and night).

7. How quickly will I receive my money?

DailyPay offers two types of transfers: Instant and Next Day.

- Instant = Money is available instantly, 24/7, including nights, weekends, and bank holidays.
- Next Day = Transfers requested prior to 2:30 p.m. PST are available in the morning on the next business day. Business days are defined as Monday through Friday, excluding bank holidays.

Note: To use DailyPay Instant, you will need to **enter your debit card or paycard number** through the DailyPay website or app. This is needed because DailyPay Instant transfers are sent through a different type of mechanism than regular (ACH) transfers sent to routing and account numbers.

App:

1. From the home screen, click the three bars at the top left.
2. Click [Settings] > [Debit Cards] > [Add Debit Card].
3. Add your information and click [Submit].
4. You'll be asked to verify your identity via code sent to text.

Website:

1. Go to https://www.dailypay.com/account_settings and sign in.
2. Click [Debit Cards].
3. Add your debit card information and click [Submit].
4. Verify your identity via code sent to text.



8. How much does DailyPay cost?

Like an ATM, you only pay for DailyPay when you use it. Instant transfers are \$2.99. Next day transfers are FREE for Ensign Affiliates.

9. What is the maximum dollar amount I can transfer in one day? What is the minimum dollar amount?

You can transfer up to a \$1,000 in a single day. The minimum transfer amount is \$5.

10. How often can I use DailyPay?

You can make up to five transfers per day.

11. Can I use DailyPay if I get paper checks?

DailyPay is designed to work with those being paid via direct deposit (either to a checking account or savings account). You can start being paid via direct deposit by entering your bank information in the DailyPay app.

12. What if I don't make a transfer?

If you have never made a DailyPay transfer, you will be paid as you were before you enrolled in DailyPay.

If you have made a DailyPay transfer, even if that transfer was outside of the current pay period, your entire pay balance will be deposited into your bank account by DailyPay (at no cost to you) on your regularly scheduled payday.

13. When will my remaining paycheck be deposited into my account?

Your balance will be deposited into your account by end of business on your normally scheduled payday. The exact timing will depend on your financial institution.

14. What else does DailyPay offer?

DailyPay also offers free tools to help you budget, plan for expenses, and work toward financial security:

- **Balance Update Alerts:** Receive text messages as your pay balance goes up, in real-time, based on the hours you work.
- **Automatic Savings:** Allocate a fixed amount of your available balance to automatically be sent to your savings account each pay period.



15. How can I sign up for DailyPay?

There are four ways to sign up:

1. Download the **DailyPay App** on the App Store or Google Play.
2. Sign up at the **DailyPay site**: (<http://www.dailypay.com>).
3. **Text** "START" to 66867.
4. Scan the **QR code** below using your phone's QR Code reader.



16. Do I need an email address to use DailyPay?

Yes, you need a valid email address to use DailyPay. Check Workday to make sure your email address is correct. Reach out to your operation's HR Representative if you need help updating your email address or find the "Updating Your Contact Info Guide in Workday" guide on the DailyPay training course in Relias.

17. What if I don't have an email address?

To sign up for a free Gmail account

1. Go to the [Google Account Creation Page](#).
2. Follow the steps on the screen to set up your account. You will need a phone number for verification and lock-out assistance.
3. Use the account you created to sign in to Gmail.
4. Once you have created your email address, update your contact information in Workday. Refer to the "Updating Your Contact Info Guide in Workday" guide on the DailyPay training course in Relias.

18. I didn't receive my welcome email. What happened?

The email may have gone into your "Spam" or "Trash" folders, depending on your email service provider and email preferences. Check both folders, and if possible, search for the word "DailyPay." **For Gmail users:** you can also search in your "All Mail" folder. If you still can't find the email, please contact DailyPay customer service via phone, email, or chat. Their hours of operation are Monday through Sunday, 4 a.m. - 7 p.m. PST.

- Phone: 866-432-0472
- Email: employee.support@dailypay.com
- Chat: employee.dailypay.com



19. I received a notification from my bank about DailyPay. What is this?

Depending on your bank, you might receive a notification about DailyPay after you request your first transfer and/or when you change your direct deposit information. This is called a “prenote” and is *not* a charge – it’s simply a way for us and DailyPay to verify that your account number is correct. You can disregard this notification.

20. I’m currently using DailyPay and need to update my direct deposit information.

How should I do this?

Only update your direct deposit information within DailyPay. ***DO NOT*** update your direct deposit information in Workday.

App:

1. Click the 3 bars at the top left corner of the home screen.
2. Click [Settings] > [Bank Accounts] > [Add New Bank Account]
3. If this is your checking account, click [Checking]. If this is your savings account, click [Savings].
4. Add your new banking information.
5. If you would like to receive your remaining pay each pay period in this account, select the [Primary Account] checkbox.
6. Click [Submit]. You’ll be asked to verify your identity via code sent to text.
7. Click the three dots to the right of the old account on the Bank Accounts screen. Click [Remove Bank Account]. You’ll be asked to verify your identity via code sent to text.

Website:

1. Go to https://www.dailypay.com/account_settings and sign in.
2. Scroll down to the Bank Accounts section and click [Add New Bank Account].
3. Add new banking information and click [Submit].

If you need help, please contact DailyPay customer service via phone, email, or chat. Their hours of operation are Monday through Sunday, 4 a.m. - 7 p.m. PST.

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21. Does DailyPay support having multiple direct deposit accounts?

Yes, you may have a maximum of two accounts in DailyPay - one “primary” and one “secondary”. This is done through the free savings feature by setting up a secondary account and set transfer amount.

22. I need help with my account. How can I reach DailyPay?

You can contact DailyPay 24 hours a day, 7 days a week.

- Phone: 866-432-0472
- Email: employee.support@dailypay.com
- Chat: employee.dailypay.com. Sign in and click the “Chat” button on the bottom of the page.