



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. It can also help you plan for expenses by:

- Monitoring real-time earnings based on hours worked (free).
- Transferring earnings next day (free).
- Transferring earnings instantly (fee applies).
- 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, your Available Balance builds.

4. Is DailyPay available for all affiliate employees?

There following affiliate employee types are <u>not</u> eligible for DailyPay:

- Any employee on suspension.
- Salaried employees earning \$200K base salary or more/year.
- Salaried employees on un-paid leave of absence.
- Affiliate employees covered under a Collective Bargaining Agreement (CBA).

5. 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.

• Steps on how to sign up for a free Gmail account are located at the bottom of this FAQ document.

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YOUR BENEFITS



6. 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 three pay periods, your Available Balance will be automatically recalculated to reflect as much as 80% of your gross 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 regularly scheduled payday.

Notes:

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

7. How soon will I see a balance available in my DailyPay account?

Salaried Employees should see an available balance on and after the fourth business day after payroll close. Hourly Employees should see available balance daily.

8. 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 2:30PM 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 bank routing and account numbers.

- App:
 - \circ $\;$ $\;$ From the home screen, click the three bars at the top left.
 - Click [Settings]>[Debit Cards], [Add Debit Card].
 - Add your information and click [Submit].
 - You'll be asked to verify your identity via code sent by text message.
- Website:
 - o Go to https://www.dailypay.com/account_settings and sign in.
 - o Click [Debit Cards].
 - o Add your debit card information and click [Submit]
 - Verify your identity via code sent by text message.





Yes. You can transfer up to \$1,000.00 in a single day. The minimum transfer amount is \$5.00.

10. How often can I use DailyPay?

You can make up to five transfers per day.

11. Can I use DailyPay without a bank account?

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

12. What if I sign up for DailyPay and never make a transfer?

If you have never made a DailyPay transfer, you will be paid as you were before you were enrolled in DailyPay; your pay will not fund through 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 regularly scheduled payday. The exact timing will depend on your financial institution.

14. 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.

15. Can I set up multiple direct deposit accounts in Workday if I'm on DailyPay?

No, DailyPay is the only direct deposit account allowed in Workday while you are using this voluntary payroll feature. Upon successful cancellation of your DailyPay account, Workday will allow you to set up multiple direct deposit accounts.

16. 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 is simply a way for us and DailyPay to verify that your account number is correct. You can disregard this notification.

17. 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.







DailyPay Help Documents

1. How can I sign up for DailyPay?

There are four ways to sign up:

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



2. I'm currently using DailyPay and need to update my direct deposit information. How should I do this?

You should only update direct deposit information in DailyPay. DO NOT update your direct deposit information in Workday.

3. What are the steps to cancel my DailyPay account?

Please follow these steps (and note timeframe) if cancelling your DailyPay account:

- Log into your DailyPay app and cancel account.
- DailyPay will process cancellation and reset your Workday payment election to your primary account.
- Wait one to two pay periods for cancellation to be completed.
- - Your Net earnings will flow to DailyPay for one to two pay periods; this will ensure all early transfers taken by you are returned to DailyPay before cancellation is finalized.

4. 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.