

# Hello Team!

Welcome to DailyPay! Here is everything you need to know [#onthedaily](#). Be sure to connect with us on your favorite social channel.



## What is DailyPay?

DailyPay is an **optional** employee benefit that allows you to track, spend, or save your earned pay whenever you want without having to wait for payday. With DailyPay, you have the tools and resources to help you meet your financial goals.

## How it works:

- As you work, you build up available earnings.
- DailyPay is connected to your employer's timekeeping system and receives automated reports of your hours worked.
- Your **available balance** is determined by DailyPay. It is an approximation of earnings based on the hours or BUs you have worked minus withholdings (taxes, benefit deductions, etc.). It does not include any overtime, bonuses, or pay differentials (e.g., enhanced hours). For FFS providers, it will not include non-clinical time such as meetings or trainings.
- You may access any amount of your available balance prior to payday.
- On payday, you will receive your paycheck amount minus any early transfers plus fees.

## DailyPay Features

- **Balance Update Alerts:** Receive text messages as your pay balance goes up, in real-time, based on the hours you work.
- **Real-time Earnings Tracking:** Know your pay every day and better plan your life.
- **Credit Monitoring:** Access your full monthly credit report for free with no impact to your credit.
- **Planning Tools:** Automatically split your direct deposit into two separate bank accounts, or manually set aside funds for specific purposes.
- **Financial Counseling:** Get no-fee, in-app financial counseling.##

## Not available to all users. Only available a single time for users after they make their first transfer.

## What is the DailyPay Visa® Prepaid Card?

The DailyPay Visa Prepaid Card offers no-fee,\* instant access to your earnings and a suite of features designed to help you gain greater financial control in your life. It works just like a reloadable debit card that gives you immediate access to your pay.

The DailyPay Card is not a credit card so there is no credit check required to sign-up, and employees don't need a pre-existing bank account either. With the DailyPay Card, you get all the features of DailyPay, plus:

**Cash Back Rewards:** Earn cash back<sup>¶</sup> at participating vendors when you use your DailyPay Card. Browse offers and track your earned cash back in the DailyPay app. Get cash back rewards on everyday essentials like gas, food, and more!

**International Transfers:** Send money<sup>||</sup> to anyone in 60+ countries, right from the DailyPay app. Fast, secure, and affordable international transfers. Choose from multiple convenient options how your recipient receives the money.

**Savings Jars:** Create customizable Savings jars to organize your money and reach your goals.<sup>§</sup> Easily send money from your DailyPay Card to your Savings jars.<sup>‡</sup> Withdraw money instantly whenever you want.<sup>‡</sup>

The DailyPay Card can be used everywhere Visa debit cards are accepted. Enjoy no-fee<sup>†</sup> in-network withdrawals at 55,000+ Allpoint® ATMs. Within the app you can easily dispute a transaction, activate the DailyPay Card, access your account from a new device, or add the DailyPay Card to Apple Pay®, Google Pay™ or Samsung Pay®.<sup>††</sup> Lock or unlock your card anytime in case it's lost or stolen.

There's zero liability for purchases you didn't make.<sup>^</sup> Your funds are FDIC insured up to \$250,000 through The Bancorp Bank, N.A. That means your money is backed by the full faith and credit of the U.S. government.

*\* On-demand pay requires employer participation in DailyPay. On-demand pay fees will be waived for any DailyPay transfers made to a DailyPay Card set up with direct deposit.*

*¶ Cash Back rewards earned on qualifying purchases will generally be transferred to your Card Account within 49 days after the qualifying purchase is settled. If you close your Card Account, any earned Cash Back rewards not yet transferred to your Card Account will be forfeited.*

*|| All regulated international transfer services associated with ReadyRemit® are provided by The Bancorp Bank N.A. Terms and conditions apply.*

*§ Balance and transaction limits apply. See DailyPay Savings Agreement for details.*

*‡ Transfer limits apply. See Savings Account Agreement for details.*

*† Other fees and limits apply. See Cardholder Agreement for details.*

*†† Apple Pay is a trademark of Apple, Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.*

*^ You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations, and other details, please refer to the Cardholder Agreement.*

*The DailyPay Visa® Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. and can be used everywhere Visa debit cards are accepted.*

## Free & easy to sign up. 3 ways to get started:

- Download the **DailyPay App** on the App Store or Google Play.
- Sign up at the **DailyPay site**: (<http://www.dailypay.com>).
- **Text** "START" to 66867.

*Valid email address required to sign up.*

## Important Information:

- When you transfer money, your pay will be sent to a new account created by DailyPay. On payday, DailyPay will send the rest of your money to the bank account you chose in your DailyPay settings.
- Any updates or changes to your direct deposit information must be done **within your DailyPay account** or there could be a **delay** in your pay.

Similar to an ATM, you only pay a fee when you make a transfer, but with the DailyPay Card, you pay no fee for instant access to your earned pay whenever you want. Fee structure:

Type of Transfer	Speed & Frequency	Fee per Transfer
Instant	Available instantly, as needed	\$3.49 <sup>#</sup> to any account or card \$0 to DailyPay Card
Next Business Day	Available next business day, as needed	\$0

See below for important information on cut off times.

*# Fees vary by employer; log in to your DailyPay account for more information.*

## Get Help

- Business Hours: 24/7
- Email and Phone: [employee.support@dailypay.com](mailto:employee.support@dailypay.com), +1 (866) 432-0472
- Chat: [help.dailypay.com](http://help.dailypay.com)

## Learn more

### What does DailyPay do?

- Monitoring real-time earnings based on hours worked (free)
- Transferring earnings within 1-3 business days (no fee ACH)
- Transferring earnings instantly (\$3.49)
- Transferring earnings instantly to the DailyPay Card (no fee)
- Saving from every paycheck (free)

### Is DailyPay a loan?

Unlike payday loans or other costly alternatives, DailyPay allows employees to access their **earned but unpaid** wages on their schedule instead of having to wait for payday. The amount of money that you have access to is based on your worked hours – meaning that you’ve already earned this money, it just hasn’t been paid out yet.

### How much money will be available to me before payday?

You will have access to any amount up to the available balance shown in your DailyPay account. Your available earnings are the portion of your earnings you can transfer before payday. This portion is calculated by DailyPay based on your earnings as reported to DailyPay by your employer and our proprietary algorithm, which calculates the most accurate available amount for each user. You can expect to see it change over time and throughout each pay period as you work and as DailyPay gets to know you better.

#### Notes:

1. Your available DailyPay balance will always be less than your total dollars earned. This balance is calculated by DailyPay based on information received from TCN and DailyPay’s algorithm and is meant to approximate your earnings net of withholdings for taxes, benefits, etc.
2. Vacation, holiday, and sick time hours are not included.
3. **Hourly employees:** Only hours actually worked are included. Missed punches are excluded. **Accurate timecard in/out punches are imperative.** Overtime is not included.
4. **FFS employees:** available balance is based on recorded BUs at your base rate or supervision rate. Enhanced rates and non-clinical time (e.g., meetings, training) will not be included. DailyPay will not be available to employees that are on ramp guarantees during the ramp guarantee period.

### When is my balance available?

For hourly employees, DailyPay receives a feed **twice a day and balances should be updated throughout the day.**

For FFS employees, your available balance will be based on the prior day’s recorded BUs. **Balances will update after 12pm EST.**

### 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 Business Day = Transfers requested prior to 11:00 p.m. EST are available in the morning on the next business day. Business days are defined as Monday through Friday, excluding bank holidays.

Note: To make an Instant transfer, 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.

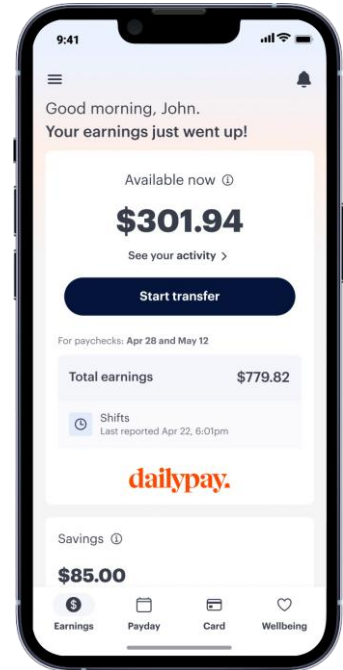
## App:

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 a code sent to text.

## Website:

1. Go to [https://www.dailypay.com/account\\_settings](https://www.dailypay.com/account_settings) and sign in.
2. Click [Debit Cards].
3. Add your debit card information and click [Submit].

You'll be asked to verify your identity via code sent to text.



## How much does DailyPay cost?

Like an ATM, you only pay for DailyPay when you use it. Instant transfers are \$3.49. Instant transfers using the DailyPay Card have **no fee**. Next business day transfers to any account or card, also have **no fee**.

## What are the transfer limits?

- Up to five (5) transfers per day
- Up to \$1,000 per day
- The minimum transfer amount is \$5

## Can I be overpaid by DailyPay? (What is an overpayment?)

Overpayments are rare, but they could happen if the amount you transferred from DailyPay turns out to be more than the paycheck DailyPay has received for you from the company. If you have an overpayment, you will see it the next time you log in to the DailyPay app. You will have multiple ways to address the overpayment ([DailyPay Overpayment](#)).

## When will my remaining paycheck be deposited into my account?

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

## Do I need an email address to use DailyPay?

Yes, you need a valid email address to use DailyPay. Check your HR System to make sure your email address is correct. Reach out to your employer if you need help updating your email address within your systems.

### 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 your HR system

### 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 24 hours a day 7 days a week.

- Phone: 866-432-0472
- Email: [employee.support@dailypay.com](mailto:employee.support@dailypay.com)
- Chat: [help.dailypay.com](https://help.dailypay.com)

### 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.

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

**Note:** Only update your direct deposit information within DailyPay.

**DO NOT** update your direct deposit information in your HR platform if you are enrolled in and use DailyPay.

App or Website:

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

If you need help, please contact DailyPay customer service via phone, email, or chat. Their hours of operation are 24 hours a day, 7 days a week.

- Phone: 866-432-0472
- Email: [employee.support@dailypay.com](mailto:employee.support@dailypay.com)
- Chat: [help.dailypay.com](https://help.dailypay.com)

### **Does DailyPay support having multiple direct deposit accounts?**

Yes, you may have up to two accounts - one "primary" and one "secondary" - through the free savings feature. This is done by setting up an additional account along with a set transfer amount.

Note: If you already use more than two direct deposit accounts in your payroll platform (e.g. for splitting earnings), you will not have this feature after enrolling with DailyPay.

### **How to Cancel Your DailyPay Account**

By following the steps below, you may cancel your account. If you have made an earnings transfer ahead of payday, you may request DailyPay account closure at any time, but we'll receive one final paycheck from your employer to cover the transfers that we sent you early, passing along any remaining pay to your bank account on file.

Once we receive this final paycheck and the account balance is covered, your account will be fully canceled out. This process can take up to a couple pay periods to ensure full account closure. Your account number on file will be automatically sent back to your employer as the deposit account on record. You do not need to update your HR system.

App and Website:

1. Click the three (3) bars at the top left corner of the home screen.
2. Click [Settings] > [Account Cancellation]
3. Review information, if you would like to continue with canceling your account, click [Cancel My Account]
4. Review information, check the cancellation reason and click [Cancel My Account]

### **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](mailto:employee.support@dailypay.com)
- Chat: [help.dailypay.com](https://help.dailypay.com). Sign in and click the "Chat" button at the bottom of the page.

### **If I have a Wisely paycard can I sign up for DailyPay?**

Yes, if you have a Wisely card you can use DailyPay. You will have a couple of extra steps to set up enrollment for transfers. Instructions can be found in the one page document, "Setting Up Your Wisely Paycard in DailyPay". Instructions can also be found below

1. Call the Wisely support number on the back of your card and request activation of "third party loads".
2. Sign up for DailyPay and add your paycard to your banking information.

**Connect with us on Social** [!\[\]\(06a315363e7801bba8c7489a6694af19\_img.jpg\)](#) [!\[\]\(e6891337bae9c3e53d940590bb38555a\_img.jpg\)](#) [!\[\]\(3b3087d58101bd9c870ed8cf31cc67b6\_img.jpg\)](#) [!\[\]\(f57c9680a5482a2b8539380b87b80b1f\_img.jpg\)](#) [!\[\]\(70411208e856529c9ede2face799fc2f\_img.jpg\)](#)