anyday



Earned Wage Access: frequently asked questions

Explore AnyDay Earned Wage Access: It's all about giving you control over your finances. Get early access to wages you've already earned, before payday rolls around. In this section, we break down what you need to know about this game-changer in managing your financial wellness journey.



What is EWA?

Earned Wage Access (called Earned Pay in your AnyDay app) is an employee financial benefit that gives workers (like you) access to their money immediately after they have completed a shift and have earned their wages (not just tips) – without having to wait for a fixed bi-weekly or monthly payday!

How does Earned Wage Access work?

Your AnyDay wallet and card can be used to make unlimited free online or in-store purchases, and you can pay bills for free! We also offer a surcharge-free network for ATM withdrawals. You will only pay a small fee if you perform one of the following actions: Interac e-Transfers, out-of-network ATM withdrawals or International Transaction in Foreign Currency. See the Terms & Conditions for rates.

How much does it cost?

There is no cost for the AnyDay service. Interac E-Transfers to your bank account have a \$1.50 per transfer fee.

How do I get access to EWA?

In order to get access to EWA as an employee benefit, your employer must opt-in to the EWA feature - at no extra cost to your employer.* If you are interested in requesting this feature with your employer, please fill out this form here and we will contact them on your behalf: Request EWA

How much can I withdraw?

You can withdraw a portion of the wages you have earned to date. That amount will be visible within the "available earnings" section of your AnyDay Financial app.

How long does it take to get money?

Money will be available on your AnyDay card immediately. If you would rather transfer funds to your bank account, that can happen immediately through an Interac E-Transfer at \$1.50 per transfer fee.

Is this secure?

Member security is our number one priority. We are committed to protecting the personal information we collect and use and continuously innovate our measures to keep up with trends in cybersecurity. We have a variety of physical, administrative and technical safeguards designed to help protect our members from unauthorized access, use and disclosure. We have implemented best-practice standards and controls in compliance with internationally recognized security frameworks, as well as the use of encryption technologies to protect data.

Our "Card Lock" feature allows you to instantly disable or enable your debit card for enhanced security - no need to call us if you've lost or found your card. There are also enhanced features that enable you to dispute any unauthorized transaction as well as smart transactional monitoring that will preemptively lock your card if there is any suspicious activity detected.

In-app notifications can be easily set to help you stay up-to-date on your card activity, including wallet loads, rewards and transactions.

Are there any fees?

At out-of-network and international ATMs, yes, there is a fee. But we also have in-network ATMs that are available to you at no charge. For a list of in-network, surcharge free ATMs, please go into your AnyDay Financial app in your "Card" section and you'll see "Find ATMs nearby."

Your hard-earned pay, Any Day.

Get your hands on the free app that makes sure you never wait for your money again.

Email us