

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 earnings is an approximation of earnings based on the hours you have worked minus withholdings (taxes, garnishments, etc.). It does not include any overtime, bonuses, reimbursements, differentials, and commissions.
- You may access any amount of your available earnings prior to payday.
- On payday, you will receive your paycheck amount minus any early transfers plus fees.

How much money will be available to me before payday?

You will have access to any amount up to the available earnings 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.
2. Only hours actually worked are included. 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. If you do not work hours during the pay period, you will not have available earnings.

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.

What are the transfer limits?

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

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.

Does DailyPay support splitting your pay?

Yes, you may have up to two accounts - split pay! With Split Direct Deposit, you can easily manage how your remainder pay is distributed on pay day. Set a recurring amount to be automatically transferred from your remainder pay to a bank account of your choice on payday. Once you’ve set up your Split Direct Deposit, it applies automatically to each pay period.

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.

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

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
- Chat: help.dailypay.com

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.

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 pay a fee when you make an instant transfers. No fee options do exist for next day transfers. See fee structure below:

Type of Transfer	Speed & Frequency	Fee per Transfer
Instant	Available instantly, as needed	\$1.99 to any account or card
Next Business Day	Available next business day, as needed	\$0

Get Help

- Business Hours: 24/7
- Email and Phone: employee.support@dailypay.com, +1 (866) 432-0472
- Chat: 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 (\$1.99)
- Saving from every paycheck (free)

Valid email address required to sign up.

How is DailyPay different from a traditional 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.

Are salaried employees eligible for DailyPay?

Yes, most salaried employees are eligible for DailyPay.

You will have access to your earnings starting on the fourth (4th) business day of each pay period at 9pm EST. This means for the first three (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.

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

How much does DailyPay cost?

Like an ATM, you only pay for DailyPay when you use it. Instant transfers are \$1.99. Next business day transfers to any account or card, also have **no fee**.

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.

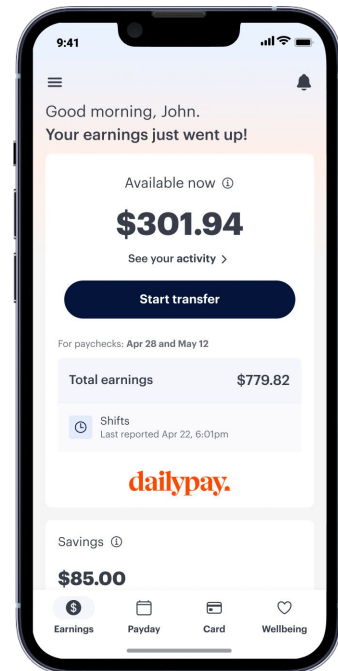
App:

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 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.



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, savings account, paycard or debit card). You can start being paid via direct deposit by entering your bank information in the DailyPay app.

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.

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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]

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

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