



DAILY PAY TEAM MEMBER FAQs

WHAT IS DAILY PAY?

Daily Pay is an optional benefit that allows you to access your pay any time before payday and easily track how much you're making. It's an added feature to our existing payroll processes that allows you to access some of your pay faster than you'd otherwise be able to. Daily Pay gives you the tools and resources to help you meet your financial goals.

HOW IT WORKS

- As you work during the week, you will build up an Available Balance.
- Daily Pay is connected to our timekeeping system and receives automated reports of your hours worked, as well as tip information.
- Your Available Balance is an approximation of earnings based on the hours you have worked, excluding any overtime, bonuses, reimbursements, differentials, commissions, and withholdings (taxes, garnishments, etc.).
- Any earnings that are not available for transfer ahead of payday will be included in Remainder Pay that will be sent to you free of charge on pay day.
- In other words, your Available Balance is money that you have already earned. You will have access to any amount up to, and including, the Available Balance shown in your Daily Pay account.

HOW TO GET STARTED

- Download the Daily Pay App on the App Store or Google Play.
- Sign up on the Daily Pay website: www.dailypay.com
- Text "START" to 66867

DIRECT DEPOSIT AND TRANSFER INFORMATION

- Once you make a transfer, your direct deposit will change to the Daily Pay Account, and you will be paid by Daily Pay unless you decide to cancel.
- Any updates or changes to your direct deposit information must be done within Daily Pay or there could be a delay in processing your pay.

Like an ATM, you only pay a fee when you make a transfer.

Type of Transfer	Speed	Fee Per Transfer
Instant	Available Instantly	\$3.49
Next Business Day	Available in 1-3 Business Days	\$0.00

SUPPORT

- Contact Daily Pay Support
 - Employee.support@dailypay.com
 - 866-432-0472
- Contact the payroll team at the RSC
 - payroll@chwinery.com
 - 331-233-5677



FREQUENTLY ASKED QUESTIONS

What does Daily Pay do?

Daily Pay gives you more control over your pay. You can use Daily Pay to save up for bills, avoid late fees, and to help plan for expenses by:

- Monitoring real-time earnings based on hours worked (no charge)
- Transferring earnings in 1-3 business days (no charge)
- Transferring earnings instantly (\$3.49)
- Saving from every paycheck (no charge)

Is Daily Pay a loan?

Daily Pay is not a loan. It's simply an optional feature added to our current pay experience that allows Team Members to access some of their pay faster than they'd otherwise be able to. The amount of money that you have access to is based upon your worked hours, credit card, and indirect tips – you've already earned this money, it just hasn't been paid out yet.

How much money will be available to me prior to pay day?

You will have access to any amount up to, and including the Available Balance shown in your Daily Pay account. For the first three pay periods post-enrollment in Daily Pay, your Available Balance will be 50% of your gross pay (less if you have garnishments, such as child support payments).

After the first three pay periods, your available Daily Pay balance will be automatically recalculated to reflect different percentage 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 pay day.

- Your Available Balance will always be less than your total dollars earned.
- Vacation, Sick Time, and Overtime are not included.
- If you do not work any hours during a pay period, you will not have an available balance.

Who is eligible for Daily Pay?

All hourly Team Members are eligible to sign-up for this optional benefit! Not available to salaried team at this time.

How quickly can I receive my money?

Daily Pay offers two types of transfers: Instant and Next Day

- Instant: Money is available instantly, 24/7, including nights, weekends, and bank holidays, for a fee.
- Next Day: Transfers requested prior to 11:00pm EST are available in the morning on the next business day. Business days are defined as Monday through Friday, excluding bank holidays.

Note: To use an Instant transfer, you will need to enter your debit card or pay card number through the Daily Pay website or app. This is needed because Daily Pay Instant transfers are sent through a different process than ACH transfers.



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

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

How often can I use Daily Pay?

You can make up to five transfers per day.

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 pay day. The exact timing will depend on your financial institution.

What else does Daily Pay offer?

Daily Pay 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 your work.
- Automatic Savings: Allocate a fixed amount of your available balance to automatically be sent to a savings account each pay period.

I didn't receive a welcome email. What happened?

Team Members receive a welcome email from Daily Pay once at least \$30 has accrued in your Available Balance. Check your Spam or Trash folders, depending on your email preferences. If you cannot find the email, please contact Daily Pay support.

I need to update my direct deposit information. What do I do?

Once enrolled in Daily Pay, you must update your direct deposit information in the Daily Pay app or website. Do not update your direct deposit information in Paylocity.

Can I have more than one direct deposit account on file?

Yes, you may have up to two accounts – listed as primary and secondary. This is done by setting up an additional account within the app or website, along with a set transfer amount.

I signed up for Daily Pay, but now I'd like to cancel.

You can opt-out of Daily Pay at any time after signing up. If you made a transfer ahead of pay day, Daily Pay will go through one final pay day, passing along any remaining pay to your account on file.

Once this pay day has passed and your account balance is covered, your account will be fully canceled out. In some cases, it can take two pay period to ensure full account closure. Once the Daily Pay account is closed, your pay will be sent to the direct deposit or Money Network account in Paylocity. Please log-in to Paylocity account to ensure the most current account information is on file.