



## DailyPay Salaried Earnings FAQ

### What should I expect to see when the new salary feature goes live?

After a 3-business-day verification period at the start of each pay period, you will have access to your earnings starting at 9pm ET on the 4th business day of every pay period. This means for the first 3-business-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 other features (e.g. Savings, Financial Counseling).

Example below:

- Bi-weekly pay group
- Assume daily available balance = \$100

|        | Sunday<br><small>AB does not increase</small> | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday<br><small>AB does not increase</small> |
|--------|---|--------|---------|-----------|----------|--------|---|
| Week 1 | <sup>1</sup> \$0<br>Pay Period Start          | \$0    | \$0     | \$0       | \$100    | \$200  | \$200   |
| Week 2 | \$200   | \$300  | \$400   | \$500     | \$600    | \$700  | <sup>14</sup> \$700<br>Pay Period End           |

### Why isn't all my money available on the fourth business day?

To ensure continued accuracy and consistent availability of your DailyPay Pay Balance and to account for taxes, garnishments, and deductions that may reduce your net pay at the end of the pay period.

Your balance will be updated at 9pm ET on the 4th business day. For example:

| Monday | Tuesday | Wednesday | Thursday     |
|--------|---------|-----------|--------------|
| Day 2  | Day 3   | Day 4     | Day 5        |
| \$0    | \$0     | \$0       | <b>\$100</b> |

### What happens if my pay period starts on a weekend?

Your Available Balance does not increase over the weekend. If your pay period starts on a weekend, you will see earnings in your account after the fourth business day.



For example, if your pay period starts on a Sunday, your available balance will start to increase after 9pm ET on Thursday.

| Sunday | Monday | Tuesday | Wednesday | Thursday     |
|--------|--------|---------|-----------|--------------|
| Day 1  | Day 2  | Day 3   | Day 4     | Day 5        |
| \$0    | \$0    | \$0     | \$0       | <b>\$100</b> |

**How does this affect my continuous pay access? *\*Only for clients with continuous pay access***

There can be a significant difference around what the available balance will look like for new hires vs. employees who have taken their first transfer already. The only true impact is for the first transfer.

- **After the first transfer**, your available balance will temporarily drop to \$0 on the day before each payday as we send funds to you for payday. Your balance will be updated again at 9pm ET. Otherwise, you should *not* see a zero balance due to continuous pay access.
- **Users with continuous pay access** (meaning you have taken a transfer and have the DPA on file in payroll) will have access to your previous pay period of earnings, which will help ease the 3-business-day verification period.

**What if my employer processes payroll for the prior pay period within the first three business days of the new pay period?**

You may see your available balance remain static as, at that point, earnings can no longer be generated for the prior pay period. Once past the first 3-business-days of your new pay period, you should start to see your available balance go up again.

**Who can I reach out to if I have any questions?**

If you have any questions, please feel free to reach out to the DailyPay Customer Support Team. They are available 24 hours a day, 7 days a week excluding selecting US holidays at 1-866-432-0472 or [employee.support@dailypay.com](mailto:employee.support@dailypay.com).