

You have
Questions.

We have
Answers.

dailypay.

Curious about how you can fully embrace the power of &? The **Investing in you** suite of programs and benefits is here to help you accomplish more and breathe easier.

That's why we're proud to partner with DailyPay to provide access to your pay when you need it and the tools and resources to meet your financial goals.

Q. What is DailyPay?

A. DailyPay is an **optional** benefit that allows you to get your pay any time before payday and easily track how much you're making. It's an upgrade to your existing payroll system that allows you to access some of your pay faster than you'd otherwise be able to. DailyPay gives you the tools and resources to help you meet your financial goals.

Q. How does DailyPay work?

A.

- As you work during the week, you will build up an Available Balance based on total hours worked.
- DailyPay is connected to your employer's timekeeping system and receives automated reports of your hours worked.
- Your Available Balance is an approximation of earnings based on the hours you have worked, excluding any overtime, bonuses, reimbursements, differentials (temporary premium or upgrade pay), 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 payday.
- **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 DailyPay account.

Q. How do I sign up?

A.

- 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.

Q. Are there fees to make a transfer?

A. Similar to an ATM, you only pay a fee when you make a transfer.

Type of Transfer	Speed & Frequency	Fee per Transfer
Instant	Available instantly, as needed	\$3.49
Next Business Day	Available next business day, as needed	No Fee ACH (1-3 business days)*

Q. If I make a transfer, how will my direct deposit change?

A.

- Once you make a transfer, your direct deposit will change to the DailyPay Account and you will be paid by DailyPay unless you decide to cancel.
 - You may receive a notification in Kronos that you authorized a pay method change
- Any updates or changes to your direct deposit information must be done **within DailyPay** or there could be a **delay** in your pay.
- Your direct leader and HR Department will not have visibility to your account in DailyPay. Once active in DailyPay, questions regarding your balance and/or direct deposit accounts will need to go to DailyPay.

Q. Who can I reach out to for more information?

A.

- Associates can also visit dailypay.com/employee for more information including videos, FAQs and associate testimonials.
- Business Hours: 24/7
- Email and Phone: employee.support@dailypay.com, +1 (866) 432-0472
- Chat: help.dailypay.com

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	DailyPay 1-866-432-0472 Open 7 days a week, 24 hours a day	Wisely Pay Card 1-866-313-6901 Open 7 days a week, 24 hours a day	HR Direct 1-866-473-4728 Open Monday – Friday 9 a.m. - 6:30 p.m. EST.
Confirm where bi-weekly paycheck was issued (if <u>not</u> enrolled in Daily Pay)			X
Confirm the account where bi-weekly paycheck was issued (if enrolled in Daily Pay)	X		
Assistance updating my direct deposit (<u>not</u> enrolled in Daily Pay)			X
Assistance updating my direct deposit (enrolled in Daily Pay)	X		
Activate my Wisely Pay Card		X	
Report an issue with Wisely Pay Card		X	
Report my Wisely Pay Card Lost or Stolen / Request a replacement card		X	
Question regarding my Daily Pay Account	X		
How are my Daily Pay funds calculated?	X		
Question regarding break down of biweekly earnings on company pay slip in HR Access (e.g., tax deductions, hours reported, benefit deductions)			X
Question regarding my Daily Pay funds	X		
Enrolling in the Daily Pay program	X		
Cancel Enrollment in Daily Pay program	X		

Q. What does DailyPay do?

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

- Monitoring real-time earnings based on hours worked (free)
- Transferring earnings 1-3 business days (No fee ACH)
- Transferring earnings instantly (\$3.49)
- Saving from every paycheck (optional, free to set-up and transfer)

Q. Is DailyPay a loan?

A. DailyPay is not a loan. It's simply an upgrade to our current pay experience that allows our 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 on your worked hours – meaning that you've already earned this money, it just hasn't been paid out yet.

How does DailyPay work?

A. DailyPay is connected to your employer's timekeeping system and receives automated reports of your hours worked. Your DailyPay Balance is an approximation of your earnings based on the hours you've already worked, minus any withholdings like taxes, garnishments, etc. As you work during the week, you will build up your available DailyPay Balance. 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 payday.

- Stores Note: It is important that hours worked are reported timely and accurately in order to take full advantage of your funds. The timecard reconciliation process remains the same and both the associate and SLT are responsible for correct timecard punches. Use the Reconciling Time Punches QRG in Kronos for step-by-step instructions.

Q. When does DailyPay work?

A. DailyPay is available 24/7/365. Associates can transfer any amount of their available pay balance to their direct deposit checking account, prepaid debit card or payroll card. At the end of the pay period, any remaining balance will automatically be deposited from an your DailyPay account into your bank account (at no cost to you) on their regularly scheduled payday.

Q. What if I don't make a transfer during a pay period?

A. If you make no transfers during a given pay period, then your entire pay balance will be deposited into your bank account (at no cost to you) on your regularly scheduled payday.

Q. How much money will be available to me prior to payday?

A. You will have access to any amount up to, and including, the Available Balance shown in your DailyPay online account. Your advanced pay rate may go up or down after the first paycheck, based on your take home 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 payday.

Things to remember:

1. Your available DailyPay balance will always be less than your total dollars earned.
2. Only base pay rate is calculated. Missed punches and unmatched punches are excluded. Accurate timecard in/out punches are imperative.
 - a. Base pay rate includes: Peak Season Premium Pay, High Lift Operator Pay, Orientation, Trainer Additional Pay, Seasonal Promotion Pay, Temporary Assignment Updated Pay
 - b. Pay for PTO, Holiday, Shift and Overtime Premiums and Sick Time hours are not included.
3. If you do not work hours during the pay period, you will not have a DailyPay Available Balance.

Q. How quickly will I receive my money?

A. DailyPay offers two types of transfers: Instant and Next Day.

- **Instant** = Money is available instantly, 24/7, including nights, weekends and bank holidays.
- **Next 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.

Things to remember:

- To use DailyPay Instant, you will need to **enter your debit card or paycard number** on the "Account Settings" page through the DailyPay website or app.

- **Why?** DailyPay Instant transfers are sent through a different type of mechanism than regular (ACH) transfers sent to routing and account numbers.
- **Using the 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 code sent to text.
- **Using the 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.

Q. How much does DailyPay cost?

A. Like an ATM, you only pay for DailyPay when you use it. **Instant transfers are \$3.49** and there is **no fee for transfers requested for 1-3 business days.**

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

A. You can transfer up to \$1,000 in a single day. The minimum transfer amount for any transaction is \$5.

Q. How often can I use DailyPay?

A. You can make up to five transfers per day.

Q. Can I use DailyPay if I get a paper paycheck?

A. No, 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.

Q. When will my remaining paycheck be deposited into my account?

A. Whether you have made a transfer or not during a given pay period, your balance will be deposited into your account by end of business on your normally scheduled payday. The exact timing will depend on your financial institution.

Q. What else does DailyPay offer?

A. DailyPay 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 the regular hours you work.
- **Automatic Savings:** Allocate a fixed amount of your available balance to automatically be sent to your savings account each pay period.

Q. Do I need an email address to use DailyPay?

A. Yes, you need a valid email address to use DailyPay. If you change any of your contact information (phone number, address or email address) you will need to update it in the DailyPay system.

Q. What if I don't have an email address?

A. 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.

Q. I didn't receive my welcome email. What happened?

A. 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
- Chat: help.dailypay.com

Q. I received a notification from my bank about DailyPay. What is this?

A. 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.

Q. What could cause a delay in my paycheck?

A. Failure to input correct bank account information or update your new banking information are the most common causes of a delayed paycheck on payday. If you are having issues, 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

Q. What happens when I have a negative Pay Balance on DailyPay?

A. In the rare circumstance that you do go over your Pay Balance, you can choose among three options to pay back the overdraft amount:

1. Pay back the funds immediately from your current Pay Period earnings
2. Pay back the funds from a different bank or card account
3. Pay back the funds in installments over three Pay Periods
 - If you choose the installment option, you will not be able to transfer early wages until the negative balance is paid in full.

Q. I'm currently using DailyPay and need to update my direct deposit information. How should I do this?**A. App or Website:**

1. Log into your DailyPay app or your DailyPay account via computer
2. Click the 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 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.

Things to remember: 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. 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

Q. Can I have multiple direct deposit accounts with DailyPay?

A. 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 when you create your DailyPay account.

Things to remember: 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.

Q. How should I update my direct deposit information if I’m currently using DailyPay?

A. You can update your direct deposit information in DailyPay at any time by going to the “Account Settings” page, scrolling down to the “Bank Accounts” section, and clicking “Add New Bank Account.”

If you need help, please reach out to **DailyPay customer service at 866-432-0472.**

Important note: you do not need to update your direct deposit information with your company directly, just DailyPay.

Q. How can I Cancel my DailyPay Account

A. 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 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]

Things to remember: If you changed any direct deposit or contact information while enrolled in and using DailyPay, your information will be updated automatically in the HR Access system. Please note you may receive a notification in Kronos that you authorized a pay method change.

Q. If I have a Wisely paycard can I sign up for DailyPay?

A. 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 pay card to your banking information.

Q. What happens if I enroll in Earned Wage Access and leave the company?

A. If you are enrolled in Earned Wage Access and leave the company, your DailyPay account will be canceled once your final paycheck is issued. If you are rehired by BBW, you can re-enroll in DailyPay by updating your information in the DailyPay app and making an early transfer. Once the early transfer is made, your direct deposit account will be moved from HR Access to DailyPay.

Q. If I am a Nevada resident, how do DailyPay transfers work?

A. Customers in Nevada are now allowed instant transfers with no restrictions on fees or amount of transfers. In addition to instant transfers, users have the option to make free next-day transfers as well.

Requirements in Nevada have recently changed, and as a result, the on-demand pay offerings for Nevada residents have been modified as set out above. DailyPay will provide relevant updates as appropriate.