



## Frequently Asked Questions

### 1. What is DailyPay?

DailyPay is a financial wellness benefit that allows colleagues to access a portion of their base wages in advance of pay day. DailyPay allows colleagues to access 50% of their earned pay on-demand, with additional ways to help them save. They can use DailyPay when they need it for essential things like bills, food and transportation.

### 2. Who is eligible for DailyPay?

All colleagues are eligible for this program as long as they are on the Regional Health Ministry payroll and make less than \$100/hour for hourly colleagues and \$200,000/year for salaried colleagues. So, most colleagues are eligible for the program.

### 3. How do I sign up?

To sign up for DailyPay, you must be paid through direct deposit and sign up through our opt-in (consent) process in Workday.

1. Log into [Workday](#) with your Trinity Health or Ministry email address and password
2. Type 'Create Request' in the search box
3. Select 'All' and 'Daily Pay Opt-in'
4. Click 'OK'
5. Select 'Yes' and 'Submit' and 'Done'

This will allow Trinity Health to share your timekeeping and payroll information with DailyPay to enable your advances and final paycheck to be delivered through DailyPay. Once you opt-in, a welcome email will be sent allowing you to log into the DailyPay portal. Remember that off-network access to Workday requires Multi-Factor Authentication (MFA). For MFA help, visit [Trinity Health Help Me Connect](#).

### 4. What other financial wellness offerings does Trinity Health have for colleagues?

Trinity Health is committed to your financial well-being. You can find financial wellness resources through our [Live Your Whole Life program](#).

### 5. What do I do if I didn't receive my welcome email after I signed up?

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 our company name or the word "DailyPay". If you still can't find the email, please contact DailyPay customer service via phone, email or chat. They are available 24/7.

- (866) 476-7927
- [employee.support@dailypay.com](mailto:employee.support@dailypay.com)
- Chat: [employee.dailypay.com](https://employee.dailypay.com)

### 6. Will my Regional Health Ministry still handle my payroll?

As normal, we will handle your timekeeping, payroll processing, paystubs and W2s. However, we will send your final payroll to DailyPay each pay period. DailyPay will repay themselves for any advances you may have taken during the pay period. Then, DailyPay will send your payroll to the direct deposit account(s) you have on file with DailyPay.

### 7. Will my payroll direct deposit be available at my bank at the same time it is currently?

This will depend on your banking institution. Every banking institution has its own rules about when ACH funds are made available to their customers. Some banking institutions make funds available in advance of payday and some wait until payday. At a minimum, your payroll direct deposit will be

available on payday.

#### **8. Can I use DailyPay if I get paper checks?**

No, DailyPay is designed to work with those being paid via direct deposit (either to a checking account, savings account or debit card).

#### **9. Is DailyPay a loan?**

DailyPay is not a loan. It's simply an upgrade to our existing payroll system that allows our colleagues to access some of their pay faster than they'd otherwise be able to. The amount of money you have access to is based on your approved hours – meaning you've already *earned* this money, it just hasn't been paid out to you yet.

#### **10. How much money will be available to me?**

You will have access to 50% of your earned wage or shown as the available balance shown in your DailyPay online account. After the first three pay periods, your available balance will be automatically recalculated to reflect 80% 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.

**Note:** Available balance will not be a 1 for 1 match to dollars/hours worked. Only certain worked time is calculated for DailyPay. Vacation, Holiday and Sick Time hours, incentive pay, shift differentials and mileage are not included.

#### **11. Are salaried colleagues eligible for DailyPay?**

Yes, salaried colleagues have access to the DailyPay optional benefit. Salaried colleagues earning a base annual salary of \$200K or more are **not** eligible for DailyPay.

#### **12. When will I see updates to my available balance?**

Your available balance is updated daily as soon as your most recent shift hours are sent to DailyPay. If your hours are successfully recorded using one of Trinity Health's payroll systems, your hours will be available within a day. If you submit your time via paper timesheet, your hours will not be available until the timesheets are keyed.

#### **13. What happens if I have missed punches that impact my available balance?**

Your hours worked are sent from Trinity Health to DailyPay on a daily basis. If you have missed punches that impact your available balance, you would address that, as normal, with your manager or local timekeeping contact.

#### **14. How quickly will I receive my money?**

DailyPay offers two types of transfers: next-business-day and instant. The timing is as follows:

- Instant = money is available instantly, 24/7, including nights, weekends, and bank holidays.
- Next Day = Transfers requested before 5:30PM 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 DailyPay Instant, you will need to **enter your debit card or pay card 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.

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.

Website:

1. Go to [https://www.dailypay.com/account\\_settings](https://www.dailypay.com/account_settings) and sign in.
2. Click [Debit Cards].
3. Add your debit card information and click [Submit].
4. You'll be asked to verify your identity via code sent to text.

### 15. How often can I use DailyPay?

You can make up to five transfers per day.

### 16. How much does DailyPay cost?

Next day transfers are FREE. Instant transfers are \$2.99.

### 17. 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.

### 18. Does DailyPay have an app?

Yes, you can download the **free** DailyPay app on iTunes or Google Play!

### 19. I’m currently using DailyPay but need to update my direct deposit information. How should I do this?

DailyPay App:

1. Click the 3 bars at the top left corner of the home screen.
2. Click [Settings] > [Bank Accounts] > [Add New Bank Account]
3. If this is your checking account, click [Checking]. If this is your savings account, click [Savings].
4. Add your new banking information.
5. If you would like to receive your remaining pay each pay period in this account, select the [Primary Account] checkbox.
6. Click [Submit]. You’ll be asked to verify your identity via code sent to text.
7. 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.

DailyPay Website:

1. Go to [https://www.dailypay.com/account\\_settings](https://www.dailypay.com/account_settings) and sign in.
2. Scroll down to the Bank Accounts section and click [Add New Bank Account].
3. Add new banking information and click [Submit].

**Note: *Do not*** update your direct deposit information in Workday directly, only update within DailyPay. If you need help, please contact DailyPay customer service via phone, email, or chat. They are available 24/7.

- (866) 476-7927
- [employee.support@dailypay.com](mailto:employee.support@dailypay.com)
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### 20. Does DailyPay support having multiple direct deposit accounts?

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.

**Note:** If you need **more than two** direct deposit accounts (e.g. for splitting earnings), you will not have this feature after enrolling with DailyPay.

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

You can transfer your entire available balance in a single day, up to \$1,000. The minimum transfer amount is \$5.

**22. Can I make more than one transfer in a single day?**

Yes, you can make up to five transfers per day.

**23. I need help with my account or I have questions on DailyPay. Whom do I contact?**

Do not contact your local Trinity Health HR or leadership team, HR Service Center (HR4U colleague portal) or the TIS Support Desk. For quick answers and speedy resolution of issues, you should contact DailyPay by phone, email, or chat 24/7.

- (866) 476-7927
- [employee.support@dailypay.com](mailto:employee.support@dailypay.com)
- Chat: To initiate a chat, go to [employee.dailypay.com](https://employee.dailypay.com), and click the “Chat” button on the bottom of the page.

**24. Do I need an email address to use DailyPay?**

Yes, you need a valid email address to use DailyPay. Check your Workday profile to make sure your email address is correct. How to add/change your email in Workday:

1. Log into [Workday](#)
2. Select Personal Information
3. Select Personal Information Change
4. Select the Modify Personal Information job aid

**25. Why did my bank account in Workday change when I enrolled in DailyPay?**

When you enroll in DailyPay, your direct deposit account in Workday will change from your personal bank account to a unique DailyPay account number. This DailyPay account number will be used to pay you on your pay date. If you enrolled in DailyPay and changed bank accounts, do not submit changes to your direct deposit account number in Workday. You should update your bank account information in the DailyPay app directly.

**26. What happens on my scheduled pay date if I utilize DailyPay?**

Trinity Health will calculate all your earnings and hours owed to you on your pay date as normal. The funds for your total pay owed will be sent to DailyPay. DailyPay will deduct any transactions and fees for any transfers you initiated and will transfer the remaining balance to your bank account on file by your scheduled pay date.

**27. What happens on my scheduled pay date if I enrolled but did not utilize DailyPay?**

Trinity Health will calculate all your earnings and hours owed to you on your pay date as normal. The funds for your total pay owed will be sent to DailyPay. DailyPay will see that you did not take any transactions and will transfer your full pay to your bank account on file by your scheduled pay date.

**28. What happens if I move to a Regional Health Ministry that does not yet offer DailyPay?**

You will automatically be un-enrolled from DailyPay. When you are un-enrolled, you will need to update your direct deposit in Workday. If you do not, you will receive a paper check. You will be welcome to re-enroll once DailyPay is offered in your new Ministry.

**29. How do I cancel DailyPay?**

Contact DailyPay directly to opt-out of DailyPay. Allow at least one full pay period for your cancellation to complete. Then, update your direct deposit in Workday. If you do not, you will receive a paper check.

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- Chat: To initiate a chat, go to [employee.dailypay.com](https://employee.dailypay.com), and click the “Chat” button