
Manager Guide

Overview

What is DailyPay?

DailyPay is a voluntary, company-sponsored benefit that allows associates to access a portion of their base wages in advance of payday. This will include hours worked only and will not include overtime, premium hours, or any paid time off hours. DailyPay is not a loan of any kind, it is not a subscription service, and there are no hidden or recurring fees or costs.

How DailyPay Works

As you work during the week, you will build up an Available Balance.

The Available Balance is an approximation of earnings based on the hours you've worked minus any withholdings (like taxes, garnishments, etc.). In other words, your Available Balance is money that you've already earned.

DailyPay is available 24/7/365. You can transfer any amount of money up to and including your Available Balance to your bank account, prepaid debit card, or payroll card.

DailyPay offers a variety of pricing options for employees to get early access to their earned pay, ranging from no-fee to fee-based options. Please reach out to your DailyPay sales team to learn about the different pricing options that best suit you and your employees.

At the end of the pay period, any remaining balance will automatically be deposited from your DailyPay account into your bank account (at no cost to you) on your regularly scheduled payday.

DailyPay also offers free tools to help you budget and work towards financial security:

1. Balance Update Alerts: Receive text messages as your Available Balance goes up in real-time based on the hours you work.
2. Automatic Savings: Allocate a fixed amount of your Available Balance to automatically be sent to your savings account each pay period.

How to Sign Up

In order to sign up for DailyPay, you must have a bank account, prepaid debit card, or payroll card.

There are three ways to sign up:

- Download the free app from the [Google Play](#) or [App Store](#)
- Go to dailypay.tm/kroger20
- Text START to 66867

Where to Learn More

You can contact employee support by phone, email, or chat from 7AM-10PM EST Monday through Friday:

1. Call (855) 999-7880
2. Email employee.support@dailypay.com
3. To initiate a chat, login to your account at www.dailypay.com, click “Help” in the left menu and then the “Live Chat” button on the bottom of the page

Frequently Asked Questions

Can I use DailyPay if I get paper checks?

Yes. If you are currently on paper checks and would like to sign up, you can do so, you must add bank account information to your DailyPay account.

Is DailyPay a loan?

DailyPay is not a loan. It’s simply an addition to our existing payroll offerings that allows associates 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 approved hours – meaning that you’ve already earned this money, it just hasn’t been paid out to you yet.

How much money will be available to me?

You will have access to any amount up to, and including, the Available Balance shown in your DailyPay account. The Available Balance is a percentage of your gross pay.

How quickly will I receive my money?

DailyPay offers two types of transfers: next-business-day (called “Next”) and instant (called “Now”). With instant transfers, money is available instantly, 24/7. With next-business-day transfers, money is received on the next business day. (This applies to any transfers requested after 5:30PM EST. Funds will be available in the morning on the

next business day. Business days are defined as Monday through Friday, excluding bank holidays.)

How often can I use DailyPay?

You can make up to 5 transfers per day. Choose to make transfers on an as-needed basis or have money sent to you automatically every day. This choice can be made (and changed) at any time by going to the “Account Settings” page at and scrolling down to “Payment Settings”.

What if I don’t make a transfer during a pay period?

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

How much does DailyPay cost?

There are no fee for next day transfers, the fee for same day transfers is \$3.49.

How to I update my Direct Deposit information for DailyPay?

Instead of going to ExpressHR, you can update your direct deposit information at any time by going to the “Account Settings” tab, scrolling down to the “Payment Settings” section of the page, and clicking “Manage” next to “My Bank Accounts”.

How many accounts can I set up in DailyPay?

You are only able to split your paycheck into two separate bank accounts. To split accounts, you need to set up an account under “Automatic Savings” which is under “Account Settings”. Please take this into consideration if you have more than two set-up in ExpressHR and if you have automatic payments attached to those as well.

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

You can transfer up to \$1,000. The minimum transfer amount is \$5.

What is a Rolling Balance?

The Rolling Balance is a DailyPay feature that allows associates to access funds from a Pay Period that has ended, and only pay back the portion that is based on the immediate payday’s earnings. The feature is aligned with how associates actually earn their wages because there isn’t a period of earnings they lose access to, making sure associates cannot over-withdraw.

In the Payments tab of the Employee Portal, associates can see the split between which

portion they can expect to be paid back immediately, based on the Pay Period shown in the transaction. The homepage of their DailyPay account also shows the total amount of the Available Balance that has been earned in the current Pay Period and contains a separate section detailing the amount from the prior Pay Period.

When will my remaining paycheck be deposited into my account?

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

What happens if I opt out?

Associates who opt out of DailyPay will be required to wait until the current pay period is finalized before they can make any update to their primary account in ExpressHR. Following completion of the current payroll period, your primary DailyPay account will be set back up in ExpressHR. If it is a Global Cash card, your next paycheck will be deposited there. If it is a checking/savings account, it will go through the pre-note process and will take up to 4 pay cycles to be approved. Until approval, you will receive paper checks. Associates should contact DailyPay directly in the event

Why is my ExpressHR direct deposit screen still allowing me to enter account information after I have taken my first advance with DailyPay?

Your ExpressHR screens will be available until your last paycheck is deposited according your last ExpressHR elections. After that direct deposit occurs, the ExpressHR screen will be grayed out and unavailable for updates and you will update your account information in DailyPay.

How do I enroll using a Global Cash Card?

If you do not have a Global Cash Card account: Secure GCC from location HR Representative, enter GCC account information in ExpressHR, once you are able to activate your card, typically within 2 days but could take a full pay cycle, you, can now utilize DailyPay - If you are already a Global Cash Card user, you can start using DailyPay immediately.

Is DailyPay an app?

Yes! You can download DailyPay for free from the [App Store](#) for iPhones or [Google Play Store](#) for Androids.

Will DailyPay change the way Child Support is deducted from an associate's pay?

No, it will not. Child Support may show up on the pay stub under the direct deposit

section when sent via ACH to various disbursement centers, however associates do not have to enter and cannot change the amount. It will deduct automatically when the order is entered.

What happens in the event of a negative balance in a user's DailyPay account?

The following procedure will be implemented in order to restore the account to good standing:

1. The User chooses to debit immediately
2. The user can implement a payment plan, spreading the amount up to 4 pay cycles