

# OnShift Wallet

## Frequently Asked Questions

### Q. What is OnShift Wallet?

A. OnShift Wallet is a financial wellness application that helps employees achieve work-life balance by providing timely access to earned but unpaid income to instantly transfer funds to a personal bank account and pay bills online.

### Q. How much does it cost?

A. There is no cost to enroll and no cost to cancel. Only when earned but unpaid wages are taken before payday using OnShift Wallet, there is a \$5 transaction fee for unlimited transactions made within a 48-hour period, this includes transferring funds to a bank account or using for instant bill pay.

### Q. How much money can I access?

A. You can access up to 50% of your net earned, but unpaid, wages before payday. The maximum limit is \$500 at any given time.

### Q. How is the accessible amount calculated?

A. The accessible amount is based on your hours worked less any applicable taxes.

### Q. When will transferred funds be available in my bank account?

A. If a request is completed by 1pm ET Monday-Saturday, you can access funds the same day by 5pm ET. If the request is completed after 1pm ET or on Sunday, those transferred funds will be available the following business day.

### Q. What happens if a reimbursement to OnShift Wallet is not successful?

A. If a reimbursement is not successful, your available balance will be \$0 until payment is received. Your max available balance may be affected by a failed reimbursement.

### Q. How many times can I access money within a pay period?

A. You can do a maximum of two transactions per pay period.

### Q. How do I pay back the amount I accessed?

A. Depending on your account setup, the money you access using OnShift Wallet is deducted from your verified bank account on payday or deducted from your paycheck prior to payday.

### Q. How do I get my employee (punch) ID to enroll?

A. The ID you need to enroll is your punch ID. If you do not know your punch ID, contact your HR department.

Additional Questions? Contact OnShift Wallet Support at 1-877-937-6966 or via in-app chat.