

Introducing TrueConnect



SOMETIMES WE ALL NEED A LITTLE HELP

We have partnered with your employer to offer you a new voluntary employee benefit. TrueConnect is a small dollar loan designed to help you when you need it.



Apply at:
trueconnectloan.com/apply

TrueConnect loans are originated by Sunrise Banks, N.A. member FDIC
Customer Service: 1-866-827-3520

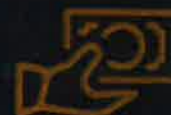


**Apply online – five
minutes or less**

**No credit report
required**

**Your credit score
may improve ***

**Fast decision –
Know right away**



**\$1,000 to \$5,000
loan sizes ****

**Get your money as
soon as the next
business day**

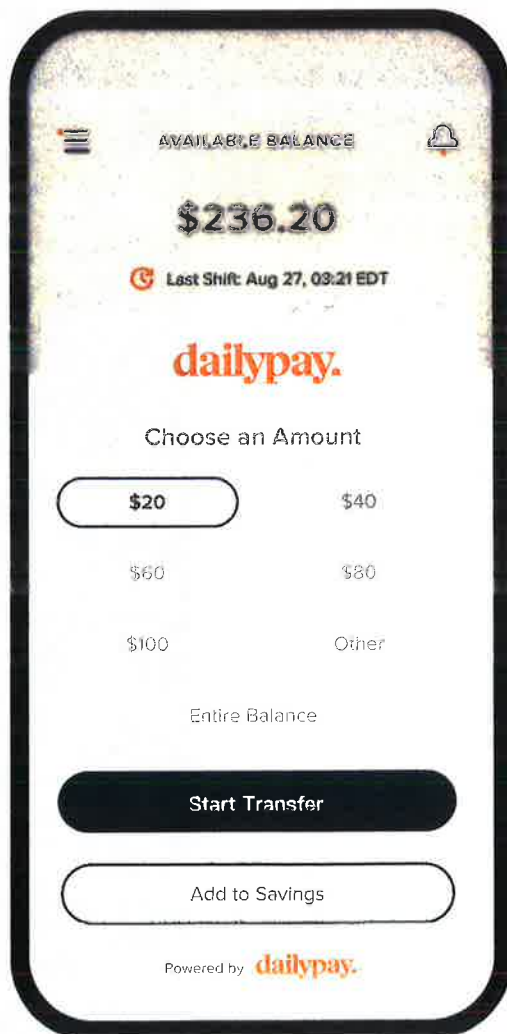


**Convenient
repayment directly
from payroll**

* Repayments as well as
nonpayments are reported to
credit agencies

** Depending on qualification

Make Any Day Payday



Get started
for free today!



Point your camera here
to get the free app



or text **START**
to **66867**

dailypay.

Make every day your payday.

You can now
access your pay
when you need it

dailypay



Frequently Asked Questions

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What is DailyPay?

DailyPay is a voluntary benefit that allows you access to your earned pay when you need it, with additional ways to help you save.

What do I need to sign up?

A bank account, prepaid debit card, or payroll card.

Get started today!

Sign up for free today!



or text **START** to **66867**.

Is there a fee to use DailyPay?

Signing up for DailyPay is free!
Similar to an ATM, you only pay a fee when you make a transfer.

Instant transfers: \$2.99 per transaction

Next day transfers: \$1.99 per transaction

I need help with my account.

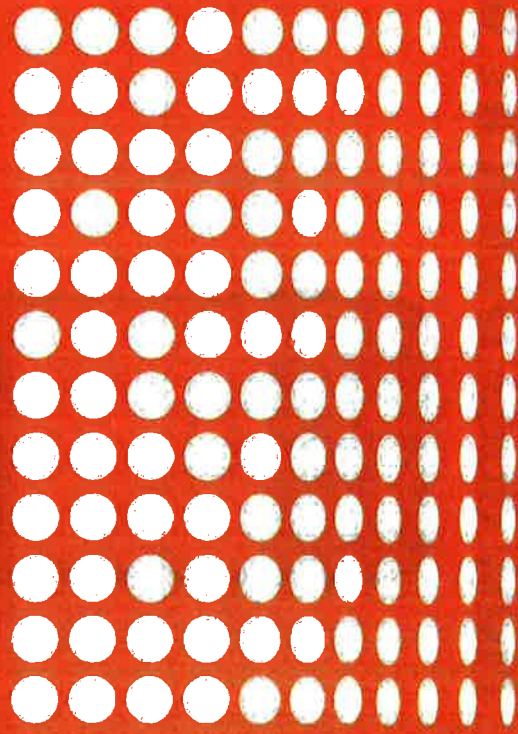
How can I reach DailyPay?

You can contact DailyPay by phone, email or chat from Monday - Sunday 6 a.m. - 11 p.m. EST

Phone: (866) 432-8472

Email: employee.support@dailypay.com

How DailyPay Works



How does DailyPay work?



DailyPay™ converts employee reported hours into an Available Balance

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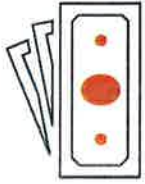


Employees can transfer desired funds from their Available Balance for the cost of an ATM fee



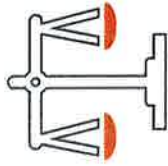
Employee will receive their transfer to their existing bank or card instantly. DailyPay funds and assumes the risk on this transfer

Available Balance



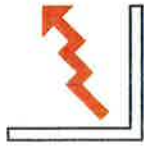
What is Available Balance?

Available Balance is the amount of money that is available to the employee to transfer before payday



How is Available Balance calculated?

Available Balance is calculated based upon the hours worked during the **current** pay period minus any withholdings



What is Advance Rate?

- Advance Rate is the percentage of earnings that is available to the employee
- All employees will have access to **50% of earnings** for the first 3 pay periods

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How it Works: Transfers

Instant

\$2.99
—

Instant to any
debit card or
paycard

Next Day

\$1.99
—

Available the
following
business day

Transfer Fees

Transfer fees are deducted from the transfer amount at the time of transfer

Next Day Transfers

Employees must transfer by 5:30 p.m. EST to receive their transfer the next business day

What Happens on Payday?

Once you make your first early transfer

Once you make your first early transfer from DailyPay, you will receive a direct deposit update (account and routing number) in your payroll system to ensure you receive 100% of your pay correctly on payday.

What to expect on payday

- On payday, you will be receiving your full paycheck minus anything transferred early.
- As a result, you will see “Wells Fargo” on your bank statements – this is normal!

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A Sample Transfer

Payroll Journal: \$400 Final Pay

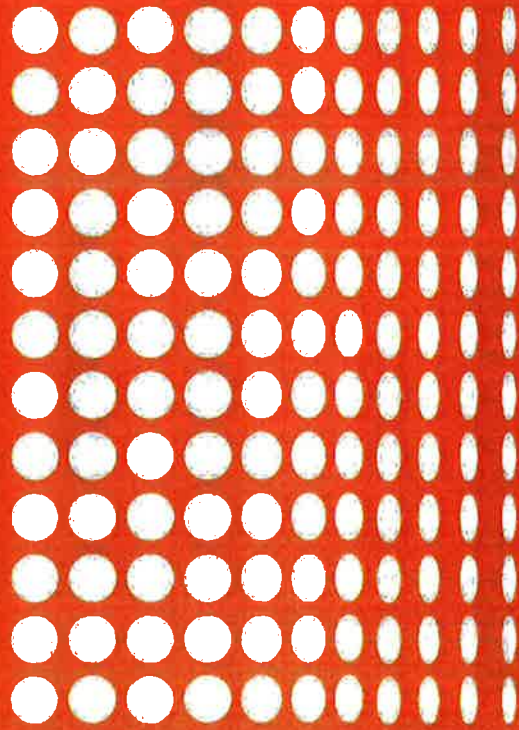
By Payday



Suzy makes \$50 transfer (less fees)

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Enrollment Process



Make any day Payday!

There are 3 main ways to get started



1. Download the free **DailyPay App**
2. Visit **dailypay.com**
3. Text **START** to **66867**



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Employee Enrollment Process



Download iOS mobile
& Android mobile app
or go to dailypay.com



Welcome to DailyPay
Enter your info below to find your account

First Name

Last Name

Cell Phone

Email Address

Employee ID

Find My Account

Need help? Contact support at 1-866-432-0472

Enter Name, Phone,
Email & Employee ID

Great! We found your account

Account Details
Name: ABC
Cell Phone: (123) 456-7890
Email: abc@gmail.com

For your security, you need to 2-factor authenticate your account

Send Link to (123) 456-7890

Send Link to abc@gmail.com

Need help? Contact support at 1-866-432-0472

Select how to
receive your
verification link

Account Details
Name: ABC
Employee ID: 0000000000

Complete your account setup

Create Password

Re-enter Password

☒ I agree to the **Terms & Conditions**

Submit

Create a strong
password

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Checking for Earnings
Your company reports to us your gross earnings

Converting Earnings to Balance
Your approximate earnings, after taxes, etc.

Finalizing Account Details
In seconds you can start your first transfer

Your Daily Pay Account is ready!

Take a Quick Tour

View Your Account

Access your
earnings!

Instant Enrollment: Mobile App



1

Download iOS
mobile & Android
mobile app
or go to
dailypay.com



2

Enter Name, Phone,
Email & Employee ID



3

Select how to
receive 2FA code
and confirm code



4

Create a strong
password



5

Access your
earnings!

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Key Program Details

Make sure your email and phone are up to date



Check in your payroll system that your primary phone number and email are up to date

This allows you to quickly and securely log into DailyPay to see your Available Balance

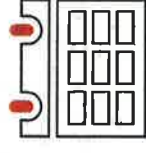
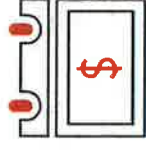
You must have an active bank account or paycard



Being paid directly to an active bank account or paycard allows DailyPay to provide instant access to your earnings

Anything not transferred before payday is sent to your bank account on file in DailyPay on payday

DailyPay works directly with your payday calendar

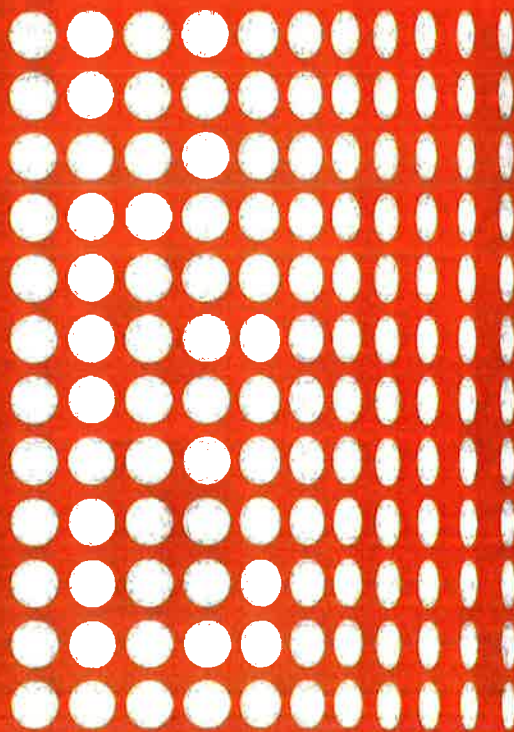


DailyPay receives a record of your earnings throughout the pay period, and makes a portion of those earnings available prior to payday

On payday, anything not transferred early gets sent to you automatically at no cost

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Employee User Experience



Making a Transfer



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Payments

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PAYMENTS		
Completed Payments		
June 21, 2021	\$131.15	>
June 18, 2021	\$166.03	>
June 18, 2021	\$256.27	>
June 16, 2021	\$20.10	>
June 13, 2021	\$138.13	>
June 11, 2021	\$60.09	>
June 10, 2021	\$198.54	>
June 07, 2021	\$69.82	>
June 04, 2021	\$66.58	>
June 04, 2021	\$256.98	>

June 21, 2021

COMPLETED PAYMENT AMOUNT

\$131.15

ABC Company 6/11 - 6/24

ManualNow
(\$2.99 Fee Applied)

\$134.14

TRANSFERRED TO

Visa

Card: xxxx-xxxx

Statements

STATEMENTS		
Past Pay Periods		
05/28 - 06/10	\$923.23	>
05/14 - 05/27	\$939.43	>
04/30 - 05/13	\$926.97	>
04/16 - 04/29	\$1,086.79	>
04/02 - 04/15	\$1,187.48	>
03/19 - 04/01	\$957.27	>
03/05 - 03/18	\$1,023.63	>
02/19 - 03/04	\$948.17	>



05/28/21 - 06/10/21

ABC Company
Paycheck
\$923.23

\$667.96

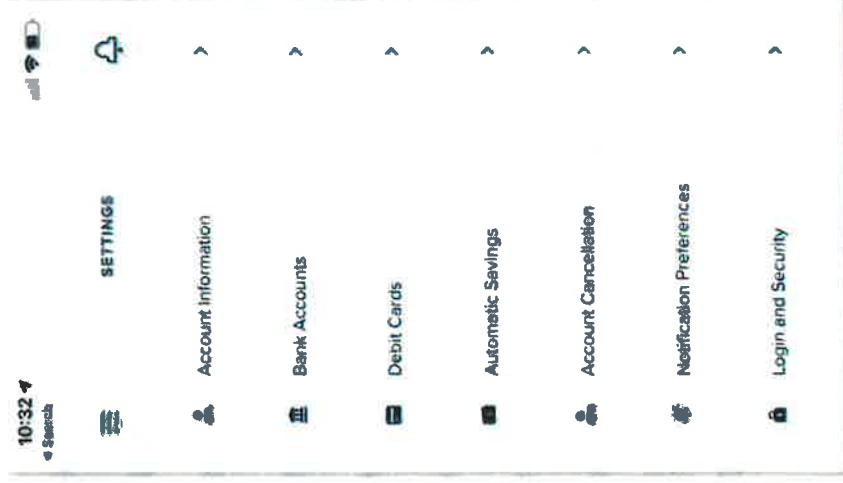
\$255.27

Transferred before payday (includes \$23.92 in fees)

Your remaining balance for this pay period

Your remaining balance was automatically transferred for free on [date]

Account Settings



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Account Settings: Automatic Savings

AUTOMATIC SAVINGS

How it works

Enter Amount

Select Bank Account

Update Automatic Savings

How it works

Any amount you set will be hidden from your Available Balance

You will receive your fixed amount on payday to the bank account you've selected

Clear your savings settings any time and your balance will instantly update

Account Settings: Bank Accounts & Debit Cards

Please add your bank where you want to receive payments (this is typically where you get direct deposit from your employer)

Checking Savings

First Name

Last Name

Bank Routing Number

Bank Account Number

Re-enter Bank Account Number

For your security, please enter your password

☒ Make this your primary bank account? (Where you'll receive remaining pay on payday)

Submit

Add your debit card to get paid instantly

FIRST NAME

LAST NAME

DEBIT CARD

MONTH

Month

YEAR

Year

Address

ADDRESS 1

ADDRESS 2

CITY

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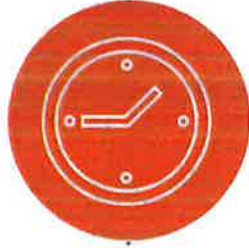
Employee Support

If employees have any questions, they can reach out to the DailyPay Employee Support Team



DailyPay Employee Support Team

Agents available via phone, email
and live chat in both English and
Spanish across multiple call
centers throughout the U.S.



Business Hours

Monday-Saturday
7am to 10pm EST
Sunday 9am to 1pm EST
(email only)



Contact Information

Email:
employee.support@dailypay.com

Phone: +1 (866) 432-0472

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Compliance, Privacy & Security

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Security & privacy is our top priority

We're dealing with employee paychecks. It's critical how much we care about security & privacy for your employees

SOC 2

DailyPay takes a proactive approach to data security and compliance. One of the ways we ensure this is through our SOC 2 compliance testing. DailyPay is audited by A-LIGN annually to examine our security policies and processes to remain compliant.

Call center networks

Our call center is PCI DSS Level 1, ISO 27001, SOC 2 compliant, completed an A-LIGN compliance audit, and all agents sign DNC and Confidentiality Agreements to ensure client information is secure.

Payment networks

Our payment rail partners (Fiserv and Wells Fargo) process trillions of dollars of transactions. Both of these partners are SOC II compliant and PCI compliant.

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DailyPay Information Security

DailyPay considers the protection of partner data to be a top priority. DailyPay is SOC II Type II compliant and uses commercially reasonable organizational and technical measures designed to prevent unauthorized access, use, alteration or disclosure of partner data stored on systems under DailyPay's control.



Data Encryption

DailyPay provides industry-standard encryption for partner data as follows:

- Implements mandatory encryption in transport (e.g., SSL, SFTP)
- Uses strong encryption methodologies, including AES 256-bit to secure partner data while at rest



Network Security

- DailyPay uses firewalls, network access controls and other techniques designed to prevent unauthorized access to systems processing partner data
- DailyPay maintains measures designed to assess, test and apply security patches to all relevant systems and applications
- DailyPay monitors privileged access to applications that process partner data



Access Control

- DailyPay limits employee access to partner data as follows:
- Requires secure logins and passwords for each employee, including multifactor authentication for cloud hosting administrator access and individually-assigned Secure Socket Shell (SSH) keys for a small group of engineers
- Limits partner data available to DailyPay employees on a need-to-know basis

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Personnel Management

- DailyPay performs employment verification, including proof of identity validation and criminal background checks for all new hires, including contract employees
- DailyPay provides training for employees who are involved in the processing of partner data
- DailyPay conducts routine and random monitoring of employee systems activity
- Upon employee termination, DailyPay immediately disables access to all systems, including DailyPay's physical facilities

daily pay.

TrueConnect's Financial Wellness Platform



77% of American employees, like yourself, are financially anxious. And, when you are financially anxious, all you can think about is how you're going to solve your money stressors.

That's why TrueConnect's **Financial Wellness Platform** is now available to you whenever and wherever you need it.



No Credit Check Advance - Access up to \$5K, without pulling a credit report.

Credit Check Personal Loan - Apply for a loan greater than \$5,000 using your personal credit score.

Financial Counseling - Sessions are free, and confidential, with a Certified Financial Counselor and are available in-person, by phone or online.

Online Banking - Open a free, online bank account in minutes with no hidden monthly fees, minimum balances or transfer fees.

Emergency Savings - Establish an emergency savings account and earn rewards and prizes for meeting certain savings targets.

TrueConnect Rewards - Earn on everyday spending, and automatically apply cash-back to your financial account(s).

Debt Management - Customized debt resolution solution to reduce what you owe and get you on the path to being debt free.

TrueConnectRx - Save up to 80% on your prescriptions and find great prices on health and complementary products at no cost to you.



Your Financial Wellness Platform

Walk away from financial strain.

We value the health of our employees, which includes your financial wellbeing. That's why we now offer a **Financial Wellness Platform** that includes no credit check loans, personal loans, emergency savings, free online banking and more. Create your TrueConnect account today.

1

To create your account, visit **trueconnectloan.com** from a smartphone or personal computer.

2

Click "**Start Here**" and fill out the simple form.

3

After you create your account, **you can choose** if you want to take out a loan or access other programs.

4

All of TrueConnect's Financial Wellness Programs are **free to explore**.