

## FAQs

# Welcome to rapid! OnDemand

Today's workforce is rapidly evolving. rapid! OnDemand is a product that allows you easy access to accrued wages, with convenient delivery options from immediate to two days.

You can opt-in to rapid! OnDemand through your employer. Once you opt-in a temporary password will be sent to your email or cell phone you entered during the opt-in process to complete your profile and setup your password. Please note, the email may take 30 minutes to arrive.

Your employer will be notified that you have received a rapid! OnDemand disbursement. The deduction will be reflected on your paystub.

### ARE THERE ANY APPLICABLE FEES?

Fees and Terms Apply. Please refer to the OnDemand Accrued Wage Access Disclosure for more information.

### HOW IS THE AVAILABLE RAPID! ONDEMAND WAGE AMOUNT DETERMINED? WHY IS THIS NOT MY FULL WAGES?

Based on the information provided by your employer we estimate what net wages (after taxes and deductions) are due to you. Based on your employer's policy, you have access to part of those estimated net wages due. The amount available will be less than your gross wages based on these factors.

### WHEN WILL MY FUNDS BE AVAILABLE AFTER I COMPLETE MY PAYMENT ELECTION?

If you are a rapid! PayCard holder or selected the "debit card" payment election, transfers to your debit card are generally processed within minutes of your disbursement but could take up to 30 minutes in some cases. If you've selected the "ACH" payment election, ACH disbursements process within 1-3 business days. The financial institution that holds your bank account may take additional time to deposit the funds from an ACH transfer in your bank account.



## CAN I USE MY PERSONAL CREDIT CARD, BUSINESS DEBIT CARD, OR BUSINESS CREDIT CARD AS A DEBIT CARD PAYMENT OPTION?

Only personal or prepaid debit card accounts will be accepted for debit cardment transactions. Credit cards, both business and personal, are not acceptable payment options.

## WHY DOES MY PHONE NUMBER REFLECT (813) 337-5015?

rapid! OnDemand requires a phone number be populated in order to opt-in to the benefit. As your employee profile did not include a mobile phone number, this number is utilized as a default. You are able to update this information within the rapid! OnDemand system at any time.

## WHEN DO HOURS WORKED SHOW UP AS AVAILABLE IN RAPID! ONDEMAND?

Your available hours worked typically be added to rapid! OnDemand within a few hours of your shift but can take up to 24 hours to appear.

## CAN SALARIED EMPLOYEES UTILIZE RAPID! ONDEMAND AND IF SO, HOW DOES IT WORK?

Yes, salaried employees can utilize rapid! OnDemand.

Our system calculates average daily pay for salaried employees based on payroll data received. This amount is made available to them for OnDemand daily.

## WHAT HAPPENS IF I ACCIDENTALLY ENTER THE WRONG PAYMENT ACCOUNT/CARD INFORMATION AND THE FUNDS ARE REJECTED?

An email notification will be sent to the company and recipient if incorrect payment account/card information is used and payment is returned. Funds will be returned to the company's funding account and payment can be resubmitted once the account/card info is updated.

**rapid!**  
ONDEMAND

**Have Questions?**  
Call our Customer Support line:  
**844.846.0285**

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