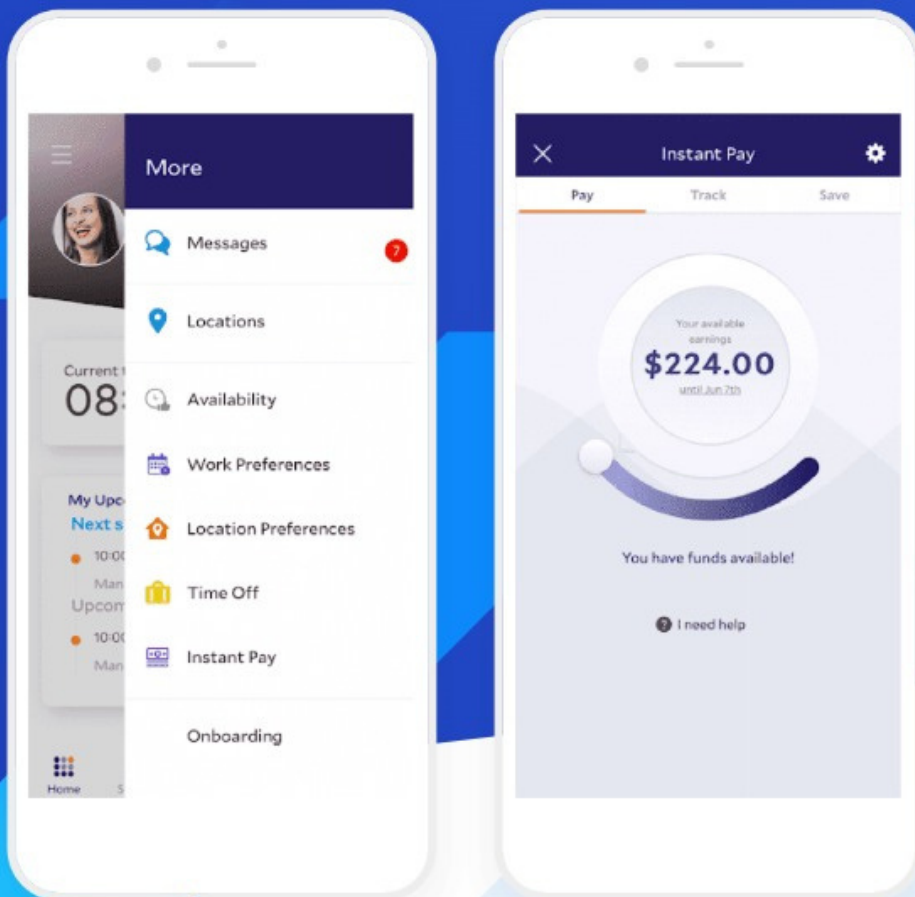


# Legion InstantPay

## EMPLOYEE FAQs



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# About

## What is Legion InstantPay?

Legion InstantPay (powered by Wagestream) is an innovative earned wage access feature which allows you to access a percentage of your earned pay at any point in the pay period — all within the Legion app.

## How does Legion InstantPay work?

At the touch of a button, Legion InstantPay allows you to access a portion of your earned income, at any time.

Once your shifts have been submitted, log into the Legion app to view your available balance, then select the amount you wish to transfer directly into your bank account or debit card.

### Financial flexibility

Track what you earn in the Legion Instant Pay section of your Legion app and pay yourself when you want.

### Instant access

Transfer a percentage of your earned pay directly to your bank account in seconds.

### Not a loan, no interest

You will only have access to wages you have already earned. All next day transfers are free of charge.. Each instant transfer will incur a convenience fee of \$2.99, no matter the amount. That is the only cost.

At the end of the pay period, any of your net salary not already accessed will be paid as normal, minus any transfer fees. You will also receive a statement with each payday that details any activity you have made during that period.

## Does Legion InstantPay affect my credit score?

No. We do not share data with any credit reference agencies.

## What is Wagestream?

Wagestream is a charity-backed organization helping workers achieve financial wellbeing by giving power over pay. In partnership with Legion InstantPay, this service is brought to you via the Legion app.

# Enrolling

## **Do I meet eligibility requirements to enroll in Legion InstantPay?**

All employees will be eligible to enroll if they meet the following criteria:

- Must use the Legion app
- Must be 18 or older
- Must be hourly paid and scheduled in Legion
- Must have payment elections set as Direct Deposit (paper checks are not supported by Legion InstantPay)

## **I'd like to enroll in Legion InstantPay — How do I get started?**

1. Open the Legion app
2. In the lower right-hand corner, tap the More (...) menu
3. Select the Legion InstantPay option, If you do not see this option, make sure to update your Legion app
4. Follow the prompts to enroll and accept the Terms and Conditions

Once you've accepted the Terms and Conditions, you will immediately be enrolled in the service and will receive an email confirmation upon completion.



# Using Legion InstantPay

## How is my available balance in Legion InstantPay calculated?

**If you haven't earned it, you can't access it**

### Shift hours

Earned wages from all standard shifts will sync with Legion InstantPay within eight hours upon clocking out of each shift. All overtime hours must be finalized by your employer prior to being available (at your standard rate) through the Legion application. Submission frequency can vary depending on your line manager.

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### **Each Pay Period, your earnings grow**

Your balance will accumulate throughout each pay period and reset on payday. Vacation, parental leave, and sick pay will not be included in this amount for hourly shifts.

### **Limits are set on activity**

These limits include:

- 40% of your gross earned wages are available to access as they are earned
- Employees may transfer up to \$1,000 per pay period.
- Your available balance shown in Legion InstantPay must be above \$10 before you can make a transfer

## How do I transfer my wages?

1. Open the Legion app
2. In the lower right-hand corner, tap the More (...) menu
3. Select the Legion InstantPay option
4. From the home screen, tap Start a transfer
5. Use the keypad to enter the amount you want to transfer.
6. Tap Next.
7. Choose whether to receive your funds instantly or within one to three business days (standard)
8. Select the account or debit card where you want to transfer your funds
9. Tap Confirm transfer
10. When finished, tap Done to return to the home screen

## How do I manage my banking details?

1. Open the Legion app
2. In the lower right-hand corner, tap the More (...) menu
3. Select the Legion InstantPay option
4. From the home screen, tap Accounts
5. Under the Banks tab, tap Add a bank account
6. This will take you to Plaid, a secure service that connects your banking details to the Legion app
7. Tap Continue
8. Select your bank from the available list or type the name of your bank into the search bar
9. Enter your username and password for your bank's online account
10. Tap Continue
11. Select the account(s) you wish to link to Legion.
12. Tap Continue
13. Once your credentials have passed through and been verified, you will receive a success notification.
14. Tap Continue
15. Under Choose a primary account, tap the account where you receive your direct deposit
16. Tap Finish
17. Tap Got it. You're all set!

## How do I manage my personal details?

Any personal information associated with your Legion account will need to be updated as normal through your Legion app. Legion InstantPay will not change this process. These details include:

- Name
- Telephone number
- Email address

**NOTE:** To protect the security of your account, LegionInstantPay will only pull this data from what is submitted through the Legion app and does not have the ability to modify this information on your behalf.

## How will my shifts appear in Legion InstantPay?

Earned wages from all standard shifts worked as scheduled will sync with Legion InstantPay within eight hours upon clocking out of each shift. If your hours worked do not match your scheduled hours, these shifts must first be approved by your line manager prior to being available through Legion InstantPay.

All overtime hours must be finalized by your employer prior to being available through Legion InstantPay. Once approved and submitted, these wages will appear at your standard shift rate. Submission frequency can vary depending on your manager.

### **Why haven't my shifts updated?**

The most common reason is because shifts may have not been finalized and submitted by your manager. If you work a shift with more (or less) time than what you were scheduled, these shifts must be approved and submitted by your manager before they will be available in the app.

If you feel you are missing shifts that should be appearing in the app, please speak to your manager to resolve. Legion InstantPay is completely reliant on the shift data received directly from your employer and cannot manually add or modify any shift data on your behalf.

### **How will my paycheck be affected if I transfer my wages?**

At the end of the pay period, any of your net salary not already accessed will be paid as normal, minus any transfer fees. Once you have accessed your wages, they are considered received and will not be included again on your upcoming paycheck. You will also receive a statement detailing any activity you have made, which you can compare to your paystub from your employer.

### **Can I use Legion InstantPay if I'm out sick or on parental leave?**

Your Legion InstantPay balance will not include wages from vacation leave, sick/ parental leave or other types of PTO. Legion InstantPay will only allow access to wages from regularly worked shifts or accrued salary.

### **Why have my wages been accessed across different paydays?**

As you're paid in arrears, let's dive into what that means for you when accessing your wages as you earn them.

#### **What does 'paid in arrears' mean traditionally?**

When your employer pays your salary after all shifts in a pay period have been performed, this is known as an 'Arrears' payroll.

**EXAMPLE:** John Smith works shifts during the July 1st- 14th pay period and is paid for those shifts on July 19th.

#### **What does 'paid in arrears' mean when using Legion InstantPay?**

When using Legion InstantPay, you are able to access your wages as you earn them, up until 2 days prior to payday. Therefore, there will often be a date range in which

you will have access to wages from two pay periods: the previous pay period and the current pay period. We refer to this as the Arrears Zone.

This means that if you transfer any of your earned wages during the 'Arrears Zone', you may still be accessing wages from your previous pay period, not the current pay period.

### **Wait, what?**

**EXAMPLE:** On the 16th of July, John Smith has accessed \$650 and transfers \$600. Because, at the time of transferring, John has not yet been paid for the last pay period and has also accrued \$100 in August so far, the amount he has accessed is broken down as follows:

- \$500 of what John accessed was pulled from his most recent pay period, which he is due to be paid all remaining net wages 3 days later on the 19th of July
- \$100 of what John accessed was pulled from his current pay period, for which he will receive his remaining net wages on the 2nd of August.

### **Are you still with us?**

Contact Legion InstantPay Support with any questions; they'll even do the math so you don't have to!

## **I'm currently working my notice. Can I still use Legion InstantPay?**

No. If you have resigned and are working your notice period, you will no longer have access to Legion InstantPay. On your last payday, you will be paid the remaining total of your wages not already accessed as normal, minus any transfer fees.

**NOTE:** Legion InstantPay does not have the ability to reactivate your account once your notice has been received and your account disabled.

## **Can I opt-out of the Legion InstantPay service?**

Yes. This is not a problem, you will simply need to contact Legion InstantPay and confirm your employee ID and this will be actioned on your behalf.

If you choose to leave Legion InstantPay your account will automatically be disabled and you will no longer have the ability to transfer your wages. You will receive your last statement from Legion InstantPay on your next scheduled paycheck where you will be paid the remaining total of your wages, minus any transfer fees.

If you want to re-join Legion InstantPay at a later date, the process will take a minimum of 7 business days, but could be longer. An alternative solution is to pause your account. This



means you will not be able to transfer your wages, however if faced with an emergency in the future, you can request to have your account unpaused for you which happens immediately.



## Contact

### **Who should I contact if I have questions about Legion InstantPay?**

The FAQs in this document will help you navigate the basic uses of the Legion InstantPay service. If you still can't find the answer to what you're looking for, contact the Legion InstantPay Support Team via email, through the in-app chat feature.

