

FLEXWAGE OnDemand Pay

Frequently Asked Questions

What is FlexWage OnDemand Pay?

RWJBarnabas Health has partnered with FlexWage Solutions to offer FlexWage OnDemand Pay, a new program that enables RWJBH employees to access a portion of their earned pay before payday to solve for short-term cash needs without borrowing money, incurring late fees or bouncing checks. Upon request, funds are instantly deposited onto a personalized FlexWage Visa Pay Card.

Who can use FlexWage OnDemand?

FlexWage OnDemand is available to all active RWJBarnabas employees who are paid bi-weekly.

How does FlexWage OnDemand work?

Through FlexWage OnDemand you are able to withdraw a percentage of your earned pay before payday, in between paychecks. FlexWage calculates earned pay by using payroll and time data; Earned pay is accrued daily based on hours worked per day. Once your account has been established, requested funds are immediately transferred to a personalized FlexWage Visa Pay Card, and available for use. The amount withdrawn is automatically deducted from your next paycheck.

How do I enroll?

To enroll in the program, go to app.flexwage.com/rwjbarnabas/optin and complete the enrollment form. You will receive a personalized FlexWage Visa Pay Card in 5 to 7 business days. After receiving your Pay Card, you must register your account at app.flexwage.com/register and create your username and password. At this time you can also download the free FlexWage mobile app for iOS or Android phones. Once you are registered, you can log in and use the service at any time through the mobile app or via app.flexwage.com.

Are there any fees to use FlexWage?

FlexWage Solutions charges a \$3 fee per transaction. The fee, along with the transaction amount, will be deducted from your paycheck. There is no interest or payback period. The first two transactions during a pay period will cost \$3 each. Thereafter, transactions during the pay period will cost \$0. Employees can access OnDemand Pay up to four times per pay period. In summary, if you access your pay more than twice during a pay period, you will be capped at a total cost of \$6 (e.g. If you access your pay four times during a pay period, your maximum cost is \$6).

How do I request funds?

You can request funds via the mobile app or by logging into your account at app.flexwage.com. You will see your FlexWage balance and policies to determine if you have eligible earned pay to withdraw funds. Balances are accrued based on hours worked. If you have not worked any hours during the pay period, funds will not be made available to withdraw. Funds are immediately available upon request.

Is there a minimum withdrawal amount?

Currently, there is a \$50 minimum withdrawal amount.

How many withdrawals can be made in a pay period?

After enrollment and registration, you can log into app.flexwage.com to review the percentage of pay available for withdrawal and the number of times you can use FlexWage per pay period, per month and per year.

Why is my FlexWage Balance at \$0 after a withdrawal?

Once you use your allocated number of withdrawals for the current pay period, month, or year, your available balance zeroes out for the remainder of the pay period. Any remaining earned pay will be paid out on the usual payday.

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What is the last day I can make a withdrawal for a pay period?

You can make withdrawals up to 7 days prior to your regular pay day. For example, if your pay date is Thursday, 02/14/19, then the last day you have to withdraw eligible earned pay is Wednesday, 02/06/19 until 11:59 p.m. EST.

What happens if I forgot to clock-out one or more days?

Earned pay for days associates did not clock-out will be capped at 8 hours.

How can I check my FlexWage card balance and transaction history?

You can call FlexWage Cardholder Services at **1-888-621-1397**, visit app.flexwage.com or use the mobile app.

Where can I use the FlexWage Visa Pay Card?

Cardholders can use their FlexWage Visa Pay Card at all merchants who accept Visa and access cash from any ATM that has a Visa or PLUS symbol displayed on the ATM; to avoid typical ATM charges, cardholders can access cash for free via the Allpoint ATM network . There are 55,000 Allpoint ATM locations. Allpoint ATMs display the Allpoint logo. Find an Allpoint ATM location near you at allpointnetwork.com or by downloading the Allpoint ATM Locator mobile app. In addition, cardholders can pay bills online or transfer funds to a bank account once per pay period for free.

Am I required to enroll in this program?

This program is optional.

Can I cancel my participation in the program? Are there cancellation fees?

You can cancel your participation at any time. It is recommended that funds on your Pay Card be removed before cancellation.

What if I were to leave RWJBH? Can the Pay Card be transferrable for use at another company?

The Pay Card is transferable. However, you will not have access to the OnDemand service if you leave RWJBH.

What other services are available through my FlexWage Visa Pay Card?

RWJBarnabas Health employees can also enroll to use their FlexWage Visa Pay card for direct deposit of their paycheck, making their pay immediately accessible via the card on payday. The Pay Card eliminates expensive check-cashing fees and money orders, and gives cardholders free ATM access at 55,000 Allpoint ATM locations. View the FlexWage Pay Card FAQ.

Need help with FlexWage?

For FlexWage technical support and questions, contact FlexWage Solutions at **1-888-754-8866** or email support@flexwage.com. Support is available Monday to Friday, 9 a.m. to 6 p.m., EST.