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Connecting with your bank

Why does ONE@Work need to connect with my bank?

Connecting your bank account to ONE@Work is not required to use ONE@Work, but it allows you to get the full app experience. You can get Instapays directly deposited into your account and use the Spend tab to help you calculate what's okay to spend.

Can I trust ONE@Work with my bank information?

ONE@Work has strict compliance and privacy audits to help ensure your money is safe.

Can ONE@Work take my money from my bank account without my authorization?

No. Connecting your bank account does not authorize ONE@Work to withdraw from your account. If you have any questions about ONE@Work transactions, please contact us through in-app chat or send an email to support@oneatwork. app from your verified email address.

I have several bank accounts. Which should I connect?

You should connect the checking account where your paycheck gets direct deposited. If your pay is deposited into multiple accounts, connect the account that receives the largest deposits.

I share a bank account with someone else. Can I still use ONE@Work?

You will still be able to use ONE@Work with a shared bank account as long as the name associated with your ONE@Work app is also listed as an account owner with your bank. If any issues come up, reach out to one of the friendly ONE@Work Specialists while you're setting up your account. Just tap the in-app chat button and they'll help you out.

Connecting with your bank

Why can't I find my bank?

If you don't see your bank in the Plaid list view of the app, feel free to chat with a ONE@Work Specialist. Provide the Specialist with your bank's name and they will do their best to resolve the issue.

What if I want to delete my information from ONE@Work's system?

Start by heading to the "App Settings" section of your Profile Tab in the app. Then tap on "Account Info". From there, you will see the option to delete your ONE@Work account and data below the "Sign Out" button.

Note: If you have a payment pending, you cannot delete your account.

What if there's an issue with my bank connection?

For any bank account connection issues, contact a ONE@Work Specialist by navigating to the Help Section under the Profile tab of your ONE@Work app.

Can ONE@Work connect with my bank that is located outside of the United States?

No. ONE@Work only works with banks located in the United States.

Instapay

What is Instapay?

Instapay is a feature that gives you early access to net earned wages you've already earned, but haven't yet been paid.

Who can use Instapay?

Most Walmart associates in the United States.* This includes both hourly and salary associates, as well as all associates in Walmart, Sam's Club, logistics, home office, and other locations.

*Excluded from receiving Instapay are the following: Executives, International, Puerto Rico, U.S. truck drivers, associates not on US Payroll, and associates who work in New York.

How does Instapay work?

ONE@Work connects with Walmart's payroll and timesheet systems to see how much of your net earned wages are available to access. You tell us how much of your available net earned wages you need, and ONE@Work sends them to you.

Keep in mind, up to 50% your net earned wages, will be available regardless of when you request an Instapay.

How often can I use Instapay?

You can request up to 2 Instapays per week. For this purpose, weeks run Saturday through Friday. Please keep in mind that an unused Instapay from the first week does not carry over to the second week of the pay period. If you do not use Instapay in week one, you will still only be able to request two Instapays in week two.

Instapay

How is my Instapay amount calculated?

Instapay is limited to 50% of your net earnings within a pay period. If you request one Instapay, then the available amount for your second Instapay will still be 50% of your total net earnings within that same pay period, minus your first Instapay amount.

For example, if you've earned \$300 in net earnings so far this pay period, 50% of that is \$150. If you request a \$40 Instapay, you will have access to \$110 ($\$150 - \$40 = \110) for your second Instapay.

Can I use Instapay without connecting to a bank?

You may still be able to receive an Instapay via Cash Pick Up at any Walmart Money Center or Customer Service desk.

Will Instapay let me receive my full paycheck earlier than usual?

With Instapay, you can access up to 50% of your net earnings before payday. Instapay does not allow you to receive your full Walmart paycheck ahead of schedule.

Where does ONE@Work send the money?

This depends on the delivery options available to you, which are listed before you request an Instapay. All Walmart associates who are eligible for Instapay can access their funds via bank transfer to a connected bank account or via Cash Pick-Up at any U.S. Walmart Money Center or Customer Service desk.

Is Instapay tax free?

Instapay is based on your post-tax income. There is no need to file additional forms (such as 1099s) for any Instapays you receive.

Instapay

How long does it take to get money?

This depends on the delivery method you select. For a bank transfer, It takes one business day for your bank to make Instapay funds available to you. You can get funds instantly when you bank through OnePay Cash* and connect your account to ONE@Work, or you can pick up your cash immediately at any U.S. Walmart Money Center or Customer Service desk.

*OnePay is a financial technology company, not a bank. Banking services provided by Coastal Community Bank or Lead Bank, Members FDIC.

Are there any additional fees or interest?

No. There are no fees or charges for using Instapay.

How is Instapay different from credit cards or a loan?

Instapay allows you to access net earned wages that you've already earned, without needing to pay any interest. It's not borrowing; it's your money.

How do I settle up my balance after an Instapay?

ONE@Work will automatically deduct the Instapay amount from your next paycheck. For example, if you use Instapay to get \$100, your paycheck will be \$100 less on payday.

Will taking an Instapay affect my other deductions like the 401(k) or the Associate Stock Purchase Plan?

The amount of money that you can get early through Instapay takes into account the deductions authorized by you (such as benefits) or required by law (such as taxes).

What happens if I just changed my paycheck direct deposit account – can I still use Instapay?

As long as your account and routing numbers have been verified, you've earned enough net pay, and you're not excluded from using Instapay (see "Who can use Instapay?"), you'll be able to access Instapay. You can also pick up your cash immediately at any U.S. Walmart Money Center or Customer Service desk.

Savings

How do I save with ONE@Work?

Go to the Save tab of your ONE@Work app to start saving.

You can enter a percentage of each paycheck you want to save. We automatically deduct the amount before you receive your paycheck. You can pause, adjust, or withdraw at any time.

Can I earn interest on my savings?

Yes, when you sign up for ONE@Work Save you can earn high-yield Savings through your OnePay Cash account.

OnePay is a financial technology company, not a bank. Banking services provided by Coastal Community Bank or Lead Bank, members FDIC.

Okay to Spend

What's the difference between my bank balance and the "Okay to spend" amount ONE@Work shows me?

Your "Okay to spend" amount is your bank balance, minus the money you can't spend: money you need for bills and emergency expenses. In order to ensure your "Okay to spend" amount is accurate, be sure to add bills and sources of income under the Spend tab of your app.

Is my "Okay to spend" balance up to date?

ONE@Work attempts to update your balance 3 times a day: once in the morning, once around midday, and once in the evening.

Bills

How do I set up bills in ONE@Work?

To set up a bill in ONE@Work, navigate to the “Spend” tab of your app and tap the > arrow on the “Bills before payday” section. From this screen, you’ll see buttons for adding a bill or adding an income. You can add a bill manually by entering in the dollar amount and recurring date. Alternatively, you can mark an existing transaction in your linked bank account as a bill.

How does ONE@Work know what bills to budget for?

ONE@Work knows what bills to budget for because it automatically identifies them from past transactions in your bank account. Of course, you can also add bills yourself manually in the Spend tab.

I can’t find some of my bills. Why?

Most likely because you pay the bill in a way that the app can’t track, like paying by cash or money order.

Does ONE@Work pay the bills for me?

No, you still have to pay the bills yourself for now.

Security & Privacy

Is ONE@Work's system secure?

ONE@Work's systems have passed rigorous Walmart security audits. ONE@Work follows industry best practices for encryption and data protection, so you can manage your money with peace of mind.

Why does ONE@Work ask for my phone number?

ONE@Work uses your phone number to create, secure, and to provide important updates about your account. See ONE@Work's full privacy policy at www.one.app/atwork/legal for more details.

What if I lose my phone?

Email support@oneatwork.app with your phone number and a ONE@Work Specialist will immediately disable access to your account.

What if I change my phone number?

Email support@oneatwork.app indicating that it has been updated. Please provide your old and new phone numbers and a ONE@Work Specialist will help you update your account.

Can Walmart see my information on ONE@Work?

No. ONE@Work is a third-party provider with existing customers. The financial information you share with ONE@Work (bills, expenses, etc.) is only used to help you manage your money. For more details, please review the privacy notice and terms for Walmart associates provided in the ONE@Work app.

Associate privacy policy

See ONE@Work's full privacy policy at www.one.app/atwork/legal

Can't find the answers you're looking for?

Reach out to a ONE@Work Specialist by tapping the Help button under the Profile tab of your ONE@Work app or sending an email to support@oneatwork.app.