

Frequently Asked Questions



Employee Questions

- **What is Clair?**

Clair is an instant pay app that allows United States-based employees to get paid for the hours they work each day. uAttend users who sign up for Clair will also receive spending and savings accounts with no high or hidden fees, a Mastercard Debit Card with free withdrawals at 55,000 in-network ATMs, and smart tools to help them save. Banking services provided by MetaBank, N.A., Member FDIC.

- **Why should I sign up for Clair?**

Clair is a faster way to get paid than the current weekly or bi-weekly payroll cycle. When you sign up for Clair, you can choose to get paid for the hours you work each day. That means that if you earned \$100 on Monday, you can get a portion of that at the end of your shift. Clair will never charge you any interest fees, transaction fees, or tips to take out a wage advance; it's always completely free to access the money you've worked for. It's also a great way to prepare for an unexpected expense or that moment when a bill is due a few days before payday.

When you sign up for Clair, you'll receive Spending and Savings accounts, held at MetaBank, N.A., an FDIC-insured institution. Your accounts come with no high or hidden fees, so you'll never have to worry about paying for membership fees, inactivity fees, or overdraft. You'll also receive a Mastercard Debit Card that you can use to spend or withdraw your daily earnings.

- **How do I set up Clair?**

1. Receive a text from with a link to sign up with earlyPAY.
2. Click the link in the text to land on the registration page.
3. Agree to share your information with Clair and provide a phone number to receive further instructions via text.
4. Get a text from Clair with a link to finish the sign up process in your phone web browser where you'll set up your Clair log in credentials and move on to provide the additional information required by Clair to open up your account
5. Once you've opened a Clair account, you can switch your direct deposit to Clair to have early access to your wages. To do this, the Clair app will prompt you to select and sign into your payroll provider.
6. That's it! All of this should be completed within 5 minutes.

- **How do I get paid every day?**

It's easy to get paid every day! Here's how the process works:

1. You must set your Spending Account as your primary direct deposit account with your employer. Once you receive your first paycheck into your Spending account, you'll start seeing the amount on the "Earned Wages" box on the home screen go up after you clock out of work.
2. Whenever you need to get paid, tap on the "Earned Wages" box, enter the amount you want to advance, and it will be instantly transferred onto your account.

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3. When your next paycheck comes in, Clair will deduct any amount you advanced from that paycheck. Clair will never charge you interest fees, tips, or late fees for any advances.

In order to maintain eligibility for this feature, you must meet the following criteria:

- You must set your Spending Account as your direct deposit account with your employer, and have received a paycheck within the last pay period
- You must not have any outstanding debts to Clair from a prior pay period
- You should have activated your debit card

If you don't meet any of these criteria, Clair may switch off your access to the wage advance feature until you meet the criteria again.

• Do I have to pay to use instant pay?

All advances are completely free. That's right: no interest, no fees, no tips. We don't believe you should pay to get the money you already worked for.

• Is my money safe?

All your money is held at MetaBank, N.A., Member FDIC. Clair partners with them to ensure that it remains safe and accessible to you. We also use bank-grade security and encryption to protect your personal information and data at all times.

• What happens if I overdraft my account?

Your account does not have overdrafts enabled and you will never be charged fees for trying to withdraw or spend more than your current balance. If you try to use more than your current balance, your transaction will simply be declined.

• What do I get when I sign up for Clair?

When you sign up for Clair, you'll be given everything you need to take control of your finances:

- Early access to your earnings. Access your income at the end of each workday instead of every two weeks.
- A Mastercard debit card with free cash withdrawals at over 55,000 ATMs. That's probably 5x as many ATMs as your current bank!
- Spending and savings accounts with no high or hidden fees: that means no maintenance fees, no service fees, and no overdrafts.

Have questions?

Visit support.getclair.com to learn more.



Clair Spending is a demand deposit account established by, and the Clair Debit Card is issued by, MetaBank®, N.A., Member FDIC. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Clair Savings account is established by MetaBank, N.A., Member FDIC.

*Funds are FDIC insured, subject to applicable limitations and restrictions, when we receive the funds deposited to your account.

**The Clair Debit Mastercard can be used for no-fee withdrawals at ATMs in the All point network. Fees may apply for ATM transactions outside this network.

†Standard data charges may apply when using the Clair app.