

# Frequently Asked Questions

## What is OnePay?

OnePay is a free financial wellness app with multiple ways to help you manage your money, all in one place. You can sign up for it directly on the Greenshades portal.

## Am I eligible to sign up for OnePay?

You're eligible if you're 18+, have a U.S. residential address, a mobile phone number, and a Social Security number or ITIN.

## How do I sign up?

Sign up directly on the Greenshades portal, where you view your paystubs, by tapping on the OnePay banner and completing a few quick steps. No paperwork, and no HR approval needed.

## How much does OnePay cost?

OnePay is free to use, with no monthly fees and no minimum balance requirements when you bank through OnePay.

## What do I get with OnePay?

You can get paid up to 2 days early with direct deposit when you bank through OnePay,<sup>1</sup> and enjoy high-yield Savings, the OnePay Builder Card,<sup>2</sup> cash back rewards,<sup>3</sup> and Fee-Free Overdraft up to \$200.<sup>4</sup>

## What is Banking+?

When you bank through OnePay and receive \$500+ in direct deposits a month or maintain a \$5,000+ account balance, you unlock even more benefits, like choosing each month to earn 3% cash back on Walmart, gas, or dining on up to \$150 spent.<sup>5</sup>

## How does early pay work when you bank through OnePay?

When your employer submits payroll, OnePay releases your pay up to 2 days before your scheduled payday<sup>1</sup> — at no extra cost.

## How does OnePay keep my money safe?

OnePay uses industry-standard encryption, and your deposits are held at FDIC-insured partner banks.

## Does my employer see my OnePay account?

No. Your employer only shares basic employment data to verify your eligibility — they cannot view your account activity.

## How do I get help?

Contact OnePay support directly at [greenshades-urgent-support@onepay.com](mailto:greenshades-urgent-support@onepay.com), and you should get a response within 1 business day. Your HR team does not manage OnePay accounts.



Trusted by millions



App Store rating 4.9

337K reviews on App Store

5M downloads on Google Play

**OnePay is a financial technology company, not a bank. Banking services provided by Coastal Community Bank or Lead Bank, Members FDIC. The secured OnePay Builder Mastercard® is issued by banking partners pursuant to a license by Mastercard® International Incorporated.**

1. Direct deposit required. Funds may be available up to 2 days in advance, depending on when your employer sends paycheck data.

2. Builder Card helps you build credit by reporting your Builder Card activity to the credit bureaus unless you opt out. Any changes to your credit score are independently determined and based on your overall financial behavior; results may vary and are not guaranteed. OnePay deposit account is required. If eligible, your spending power is based on your Checking balance. Transactions using your virtual debit card are not reported. See OneProgress Services LLC (NMLS ID 2460509). See [Licenses](#) at [onepay.com/legal/licenses](https://onepay.com/legal/licenses).

3. Cash back is earned as OnePay Points, redeemable as a deposit into a OnePay deposit account or other available options pursuant to the [OnePay Rewards Terms](#) at [onepay.com/rewards-terms](https://onepay.com/rewards-terms). Individual reward details can be found in the OnePay app. For certain reward offers utilizing the OnePay CashRewards Card, and third-party cards linked in the OnePay Wallet, purchases must be made using the physical card.

4. Fee-Free Overdraft is available to OnePay deposit accounts that have either (i) received [Direct Deposits](#) ([onepay.com/help-center/articles/direct-deposit](https://onepay.com/help-center/articles/direct-deposit)) totaling \$500+ in the current or previous month, or (ii) have a balance of \$5,000+ at the end of the previous month. You must be 18 or older. When on, Savings Backup will be used before Fee-Free Overdraft. Overdraft balance is due right away. Eligible transactions are at the discretion of OnePay and may exclude certain transactions (e.g., bill pay, global transfers). See [details](#) at [onepay.com/overdraft-details](https://onepay.com/overdraft-details).

5. Only available to customers who either (i) received \$500+ in direct deposits or (ii) had a total balance of \$5,000+ at the end of the previous month. Cash back is earned as OnePay Points, redeemable into a OnePay deposit account or other available options. You must select your cash back category in the OnePay app monthly and you begin earning on the date it is selected. Eligible purchases are based on MCC. Individual reward details can be found in the OnePay app. For certain reward offers utilizing the OnePay CashRewards Card, and third-party cards linked in the OnePay Wallet, purchases must be made using the physical card. See [OnePay Rewards Terms](#) at [onepay.com/rewards-terms](https://onepay.com/rewards-terms).

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Greenshades in Partnership with OnePay