Pay On Demand

Frequently Asked Questions

City of Memphis — Benefit for Active Employees

Program Overview

Q: What is Pay on Demand?

A: Pay on Demand is a new voluntary benefit that allows you to access a portion of your earned wages before payday.

Q: Is it a loan?

A: No… this is not a loan. This is access to money you've already earned.

Q: How much can I get?

A: Up to 60% of what you've already earned, capped at $200 per day.

Q: What does it cost?

A: Express Wages is the vendor managing this process through the City of Memphis. There's a small fee per transfer.

- $4.95 for instant use
- $3.95 for ACH (1-2 days)
- Free on an Express Wages Debit Card

You'll see the exact amount before you confirm - nothing is hidden, and you only pay when you transfer. If you don't use it, you don't pay anything.

Q: How do I sign up?

A: To sign up for Pay on Demand, download the "Express Wages" app or go to expresswages.com

- Sign up and verify your identity
- Connect your bank account
- You're done – usually takes about 5 minutes

Q: When does the money hit my account?

A: Standard transfers land in 1-3 business days. If you need it faster, you can pay a small fee for instant transfer or same day.

Q: How do I pay it back?

A: You don't do anything. On payday, the amount you transferred comes out of your paycheck automatically. You'll see a line item labeled "Express Wages" on your pay statement, the same way other deductions show up.

Q: What if I need more than $200?

A: $200 is the daily cap. If you need more, you can make another transfer the next day, up to your available balance.

Q: Will the City of Memphis see what I use this for?

A: No. Your transfers are between you and the vendor, Express Wages.

Q: What happens if I leave my job?

A: If you leave your job, the outstanding amount will come out of your final paycheck.

Q: Is my information safe?

A: Yes. The vendor, Express Wages, is SOC 2 certified and licensed in states that regulate earned wage access. Your financial and personal info are protected by bank-level encryption.

Q: What are the payout options?

A: You'll need a bank account to use Express Wages – that's where your transfers go. We can't send money to credit cards or prepaid cards right now. If you don't have a bank account, you'll need to open one before you can make a transfer. Most banks let you open an account online in about 10 minutes.

Q: What if I need help?

A: If you need help enrolling, you can reach out to the vendor in the app via the support center, or you can also email.

Email: Support@expresswages.com