

Work Force Payroll Changes 2022

Cambridge Housing Authority



Agenda

- Who is affected by these changes
- Payroll Timeline Changes
- Transition to Electronic Payment
- Question and Answer



Important Facts about the Work Force Payroll Changes

- Some changes we control, and some are out of our control
- We are committed to insuring that everyone get paid the amount they've earned
- Change is hard, and we are in this together
- Timely communication is important to solve problems before they become too big
- We don't know all the answers, but we will do our best to find out the answers to your questions
- We are not promoting Bank of America



Who's affected by these changes

The following payroll changes apply to:

- All 9th through 12th Grade Work Force students who are not enrolled in Exploratory Jobs or Internships.
- Changes go into effect with the start of this school year



Payroll Changes

- Changing to a monthly payroll (currently on a two-week payroll process).
- Payroll is submitted by Teacher-Counselors the first of every month for the previous month.
- CHA processes the payments within a week.
- Students must update their Match Savings withholding with their Teacher-Counselor in October.

A large, irregular blue brushstroke graphic on the left side of the slide, containing the text 'Payment Changes' in white.

Payment Changes

- CashPay Cards will stop working as of January 2023.
- CHA is moving to a digital payment system through Zelle.
- All participants, grades 9th – 12th need to have a bank account in order to participate in the digital payment system through Zelle.



What is Zelle?

What is *Zelle*[®] and what role does it play?

Zelle is a fast, safe and easy way to receive money directly to your bank account. By providing Cambridge Housing Authority's Work Force Program with your email address, we can send your money electronically, regardless of where you bank.^[i] With *Zelle*, your bank account details are never shared, and since money is sent directly to your bank account, you don't have to wait for a check in the mail.

Pre-enroll with Zelle® and get paid easier and faster

Receive payment electronically, right into your bank account, if it is approved.



STEP 1

To pre-enroll with Zelle, visit <https://enroll.zellepay.com/receive> and follow steps 2 and 3.

STEP 2

You'll be directed to a *Zelle* website (<https://enroll.zellepay.com/receive>) to check if your bank offers *Zelle*. Once there, select your bank and enroll with *Zelle*. You should enroll with the same email address you provided to Cambridge Housing Authority's Work Force Program to ensure you get your money.

If your bank is not listed, select "My bank isn't listed" download the app to continue enrollment, including the same email address you provided to Cambridge Housing Authority's Work Force Program to ensure you get your money.

STEP 3

Your bank, or *Zelle*, will send you an email after completing the last step. Follow the instructions to verify your email address. At that point, you're enrolled and ready to receive your payment if it is approved.

For questions and other assistance, call 617-520-6246.

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Powered by



zelle

Zelle vs Existing Payment System

FAQS

Benefits of using Zelle

Using Zelle for payroll

- **FAST** – No need to wait for a check or prepaid card to arrive in the mail, your money will be sent directly to your bank account.
- **SAFE** – Receive money using just an email address, no bank account details needed.
- **EASY** – If you've never used Zelle®, you can enroll to receive your money in just a few simple steps. If you're already using Zelle® to send and receive money with friends, just provide the email address you enrolled with Zelle® to Work Force and you're done!

Using CashPay or check

- You have to wait to receive your CashPay card or check
- Need to pay a fee to replace CashPay card or have to wait longer for a lost check
- With CashPay card you cannot access your funds from your own account anytime you want, but instead have to go to Bank of America to withdraw your money.

Basic Facts about Zelle

- There are no fees for using Zelle.
- If you do not have a bank that offers Zelle, you can still use Zelle® by downloading the Zelle® app for Android or iOS2. To enroll with the Zelle® app, enter your basic contact information, an email address, and a Visa® or Mastercard® debit card with a U.S. based account. Follow the steps to enroll your email address, provide the requested personal information, and complete your enrollment.
- CHA will still deposit your Match Savings funds into your Cambridge Savings Bank each payroll
- For more information visit: <https://www.charesidentservices.org/zelle-pay-information>

Zelle

Step by Step guide to
setup Zelle with your bank
account

Start by going to <https://enroll.zellepay.com>

zelle Find Your Bank

Enter your bank's name

A B C D E F G H I J K L M N
O P Q R S T U V W X Y Z #

A

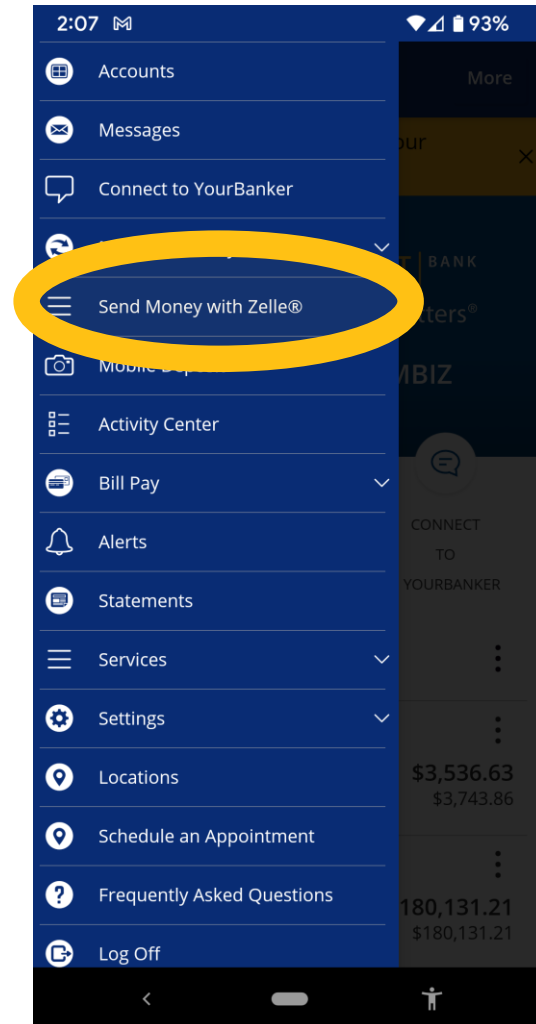
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| ABCO Federal Credit Union | Alma Bank | Amoco Federal Credit Union |
| Abington Bank | Aloha Pacific FCU | Anchor Bank |
| ABNB | Alpine Bank | Anderson Brothers Bank |
| Academy Bank | Alta Vista Credit Union | Andrew Johnson Bank |
| Access Community Credit Union | Altamaha Bank and Trust | Andrews Federal Credit Union |
| ACCESSbank Omaha | Altura Credit Union | Anstaff Bank |
| ACFCU | Amalgamated Bank of Chicago | APCU/Center Parc |
| Achieva Credit Union | Amalgamated Bank(NY) | APL FCU |
| ACNB Bank | Amarillo National | Apple Creek Banking Company |

Find and
select your
bank

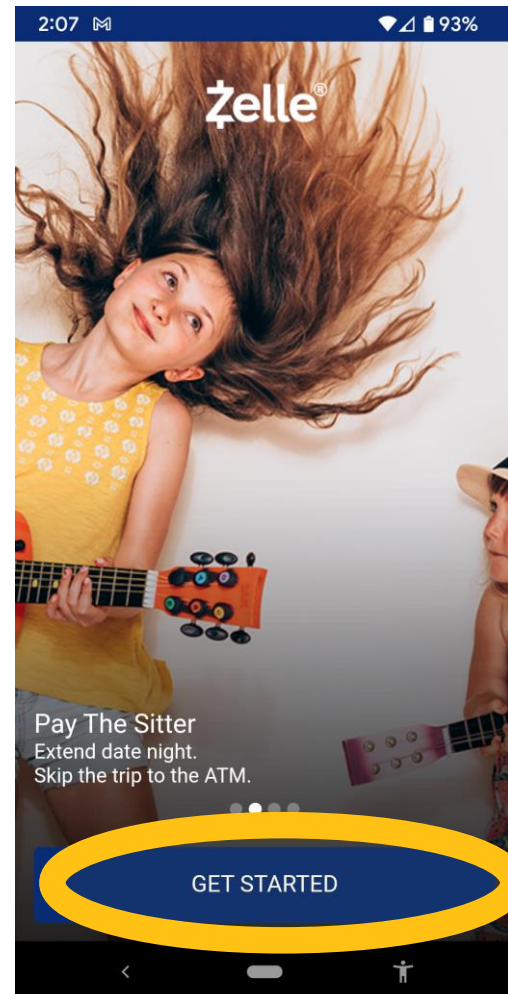
The screenshot shows the Zelle 'Find Your Bank' interface. At the top, the Zelle logo and 'Find Your Bank' text are visible. Below is a search bar with the placeholder 'Enter your bank'. A grid of letters (A, B, C, O, P, Q, L, M, N, Z, #) is displayed. A modal window titled 'Great News!' is centered, featuring the Leader Bank logo and the text: 'Leader Bank Offers Zelle®', 'Your bank offers Zelle®! You can use your banking app to send and receive money with Zelle®.', and a disclaimer. A purple button labeled 'CONTINUE TO YOUR BANK' and a blue 'Cancel' link are at the bottom of the modal. The background shows a list of bank names starting with 'L', including 'Lake Shore Savings', 'Lakeland Bank', 'Lakeside Bank', 'Lakeside Bank Chicago', 'Leominster Credit Union', 'Lexicon Bank', 'LGE Community Credit Union', 'Liberty Bank', 'Liberty Bank for', 'Lone Star National Bank', 'Lone Star State Bank of WT', 'Longview Bank', and 'Longview Bank & Trust'.

Steps to activating your Zelle account

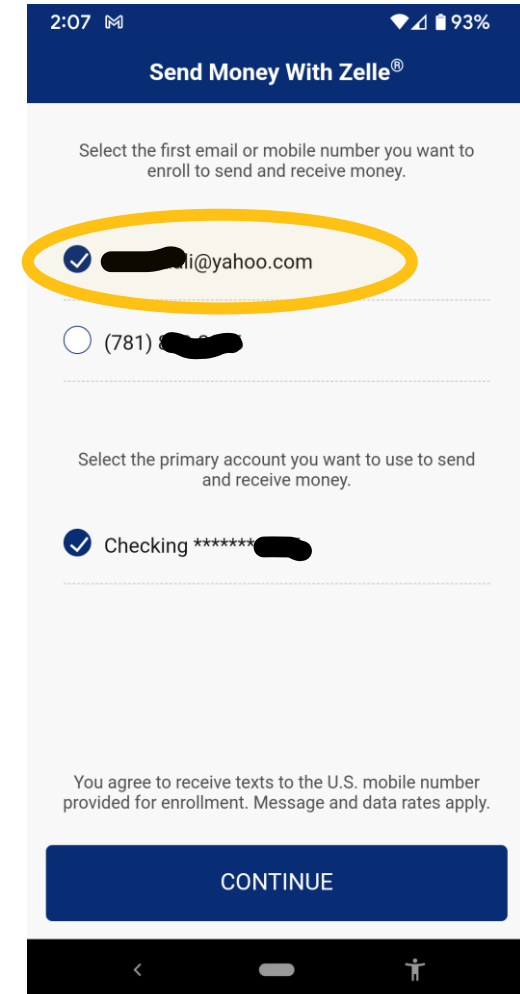
Log into your bank mobile app and select "Send Money with Zelle"



Select Get Started

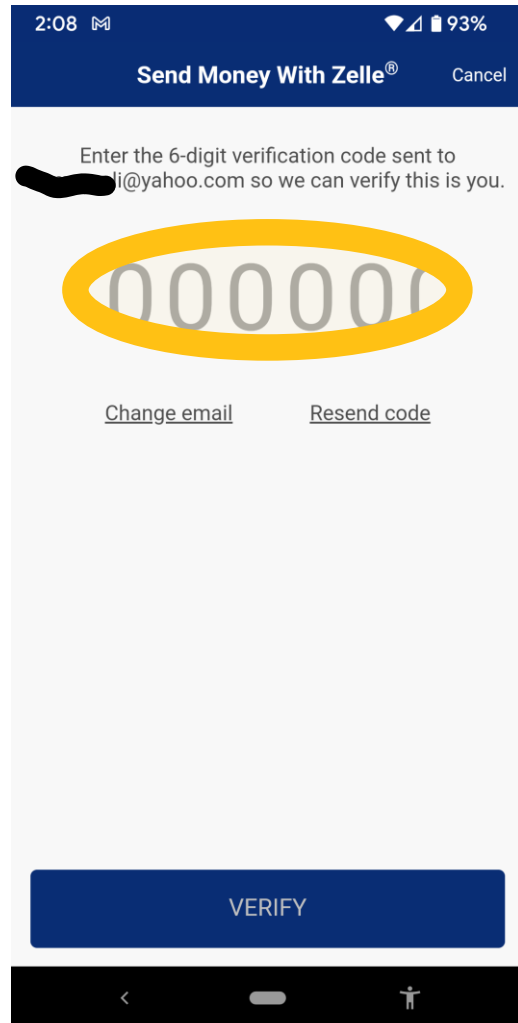


Make sure you use your email account not your phone number

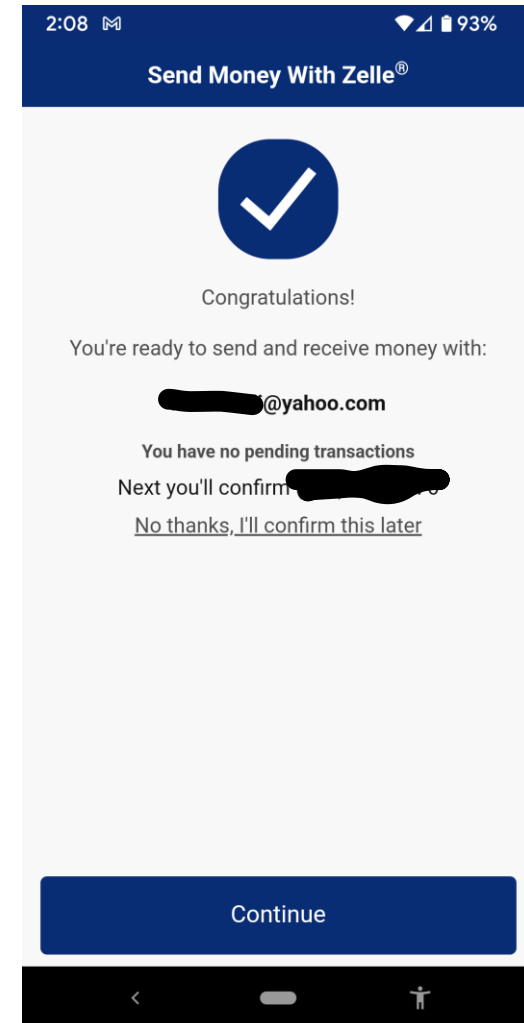


Steps to activating your Zelle account

Check your email for the code



Your all set. Share your email with Work Force



If you cannot
find your
bank

zelle Find Your Bank

Cambridge Savings Bank

Sorry, we can't find the bank you are searching for.

Don't see your bank?
Don't worry, download the Zelle® app to send and receive money in minutes!¹

Download on the App Store GET IT ON Google Play

What is Zelle®?

Zelle® is a fast, safe and easy way to send and receive money directly between almost any bank accounts in the U.S., typically within minutes.¹ With just an email address or U.S. mobile phone number, you can send money to and receive money from friends, family and others you trust.

LEARN MORE

Frequently Asked Questions-Banks and Zelle

- **What if my bank is not listed as a Zelle partner?**
 - *You must download their app and use a Debit card from your bank to activate funds transfer*
- **What if my bank is not listed and my bank account does not come with a debit card?**
 - *We recommend transitioning your account to a checking account, if your bank offers a joint checking account for youth under 18. If not, then we recommend opening a separate account in another bank that is either a Zelle partner or offers a joint checking account for minors.*
- **Can I use my current CashPay Card as a debit card for Zelle?**
 - *CashPay cards will expire as of January 1st, so you will not have access to you funds after the new year if you use your CashPay card for Zelle.*
- **What if I cannot open a bank account, can I still get paid?**
 - *Yes, you can, but it will be in a form of a check which will take longer to process (about 2-3 weeks) compared to Zelle which will take one week.*

Frequently Asked Questions-Zelle and getting paid

- **What if I already have a Zelle account, but it uses my cellphone number, can I still use it?**
 - *We only can accept email as an account identifier. You can add an email to your existing Zelle account, and then give us that email.*
- **Can I use my school email to create a Zelle account?**
 - *We do not recommend using school email for your own personal financial activities. School emails are owned by the school and can be shut off on you.*
- **How do I know when I've been paid?**
 - *If you are using Zelle, you will get an email from Cambridge Housing Authority letting you know that a deposit was made. If you are getting a check, you will arrange to pick it up at your Work Force site once it is ready.*
- **What if I gave the wrong email to CHA, where would my money go?**
 - *CHA will get a report that tells us which accounts (emails) bounced back, and that money will then go back to CHA. We will contact you and correct the mistake and will try again.*

Frequently Asked Questions-Zelle account issues & Match Savings

- **Who do I contact if I am having trouble setting up Zelle?**

- *If you are setting it up through your bank, then contact the bank. If you are setting it up through the Zelle app, then contact Zelle.*

- **Who do I contact if I never received any money?**

- *You contact Kam Maali at kmaali@cambridge-housing.org or by phone at 617-520-5246.*

- **How are my withholdings for Match Savings affected by this change?**

- *Because we are going to a monthly payroll system, you will need to fill out a new Direct Deposit form with CHA. After that, it will work exactly as before, CHA will put your requested deposit into Cambridge Savings Bank and the rest of your pay will come through Zelle.*

- **How safe is it to use Zelle?**

- *Using Zelle is as safe as using your online banking app. Additionally, CHA, or Bank of America, have access to your bank account information.*

Complete these steps by Friday, 10/21/22

- If you don't have a bank account open one by October 21st
- Setup your Zelle account through your bank or through the Zelle App
- Share the email you used to create your Zelle account with Work Force here: <https://www.tfaforms.com/5017048>



Questions and Answers
Period.