

# Reading your pay stub, ePayroll and Virtual Timecard

**E**very carrier comes to work expecting to get paid correctly for their labor. Reading and understanding Postal Service pay stubs can seem like a foreign language, but understanding your pay stub, the ePayroll App and your Virtual Timecard is vital in ensuring that you are getting paid properly. This article will provide an explanation of the USPS time-keeping system, pay

stubs, ePayroll and the Virtual Timecard, to serve as the foundation for a future article about identifying and handling intentional false editing of clock rings.

## Timekeeping

First, let's discuss timekeeping in the Postal Service. USPS uses a unique timekeeping system that might



### TIME CONVERSION TABLE

Postal timekeepers use a combination of military time (for the hours) and decimal time (for the minutes). Hours in the morning need no conversion, but use a zero before hours below 10; to show evening hours, add 12. (Examples: 6:00 am = 0600; 1:00 pm = 1300.) Using this chart, convert minutes to fractions of one hundred. (Examples: 8:15 am = 0825; 4:40 pm = 1667.) Thus, 15 mins. = .25, 30 mins. = .50, 45 mins. = .75, and so forth.

Ordinary Time Clock	24-Hour Time Clock	Minutes	Hundredths	Minutes	Hundredths	Minutes	Hundredths
12 Midnight	0000	0	.00	21	.35	41	.68
1 AM	0100	1	.02	22	.37	42	.70
2 AM	0200	2	.03	23	.38	43	.72
3 AM	0300	3	.05	24	.40	44	.73
4 AM	0400	4	.07	25	.42	45	.75
5 AM	0500	5	.08	26	.43	46	.77
6 AM	0600	6	.10	27	.45	47	.78
7 AM	0700	7	.12	28	.47	48	.80
8 AM	0800	8	.13	29	.48	49	.82
9 AM	0900	9	.15	30	.50	50	.83
10 AM	1000	10	.17	31	.52	51	.85
11 AM	1100	11	.18	32	.53	52	.87
12 Noon	1200	12	.20	33	.55	53	.88
1 PM	1300	13	.22	34	.57	54	.90
2 PM	1400	14	.23	35	.58	55	.92
3 PM	1500	15	.25	36	.60	56	.93
4 PM	1600	16	.27	37	.62	57	.95
5 PM	1700	17	.28	38	.63	58	.97
6 PM	1800	18	.30	39	.65	59	.98
7 PM	1900	19	.32	40	.67		
8 PM	2000	20	.33				
9 PM	2100						
10 PM	2200						
11 PM	2300						

be unfamiliar to some people when they begin a career with USPS. It is a variation of the military 24-hour clock, but records time in hundredths of an hour rather than in minutes. *USPS Notice 30, Time Conversion Table*, is shown for letter carriers to use as a reference. Pay stubs and ePayroll statements represent time entries using this timekeeping system. It is important to remember this unique timekeeping system when calculating your hours and payroll.

Next, let's take a look at your pay stub. A sample image of what a traditional pay stub may look like is provided on the next page. At the top of your pay stub are six boxes, which list:

1. **PAYLOC:** Pay location—This is the number of the work assignment location where you work.
2. **FINANCE NO:** The USPS finance number assigned to your office.
3. **EMPLOYEE NAME.**
4. **EMPLOYEE ID:** The employee identification number (EIN) assigned to you when you were hired.
5. **PAY PERIOD:** The pay period for this earnings statement (first two digits) and the year of payment (second two digits).
6. **SERIAL NUMBER:** Either the serial number of the check issued to you, or the sequence number of

the earnings statement issued to you when your net pay has been directly deposited to a financial institution.

Below those boxes, your pay stub is composed of three main sections: "Detail Earnings," "Gross To Net" and "Leave Status."

**DETAIL EARNINGS** is a general heading for several entries that tells you the type and number of hours you are being compensated for, the week in which those hours occurred, the rate schedule and level, the designation/activity code, and the gross payment amount for the period. Those entries in this section and the meaning of each entry are as follows:

- **WK:** Specifies the week, either 1 or 2, of the pay period in which the hours were worked.
- **RSC:** Stands for Rate Schedule Code for the hours worked. For letter carriers, it will be a "Q." This code, combined with LEV, is significant and deserves special attention.
- **LEV:** This is the pay level for the hours worked. Carrier technician duties are indicated as "o2" in this column while all other letter carrier work is designated with "o1."

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111		15-6100						10 25							
PAYLOC		FINANCE NO.		EMPLOYEE NAME				EMPLOYEE ID		PAY PERIOD		SERIAL NUMBER			
DETAIL EARNINGS												GROSS TO NET		LEAVE STATUS	
WK	RSC/LEV	RATE		CODE	TYP	HOURS	PAY	THIS PERIOD		YEAR-TO-DATE		ANNUAL LEAVE (AL) CAT: 6.00			
2	Q 01	59887		134	W	2400	69100	GROSS PAY	149904	1279650		AL PRIOR YR BAL 2125			
2	Q 01	59887		134	O	202	8724	FED TAX S0	10671	56310		+ AL EARNED YTD 2400			
1	Q 01	59887		134	W	2400	69100	STTAX IDS0	8200	32800		+ AL HOL EARNED YTD 000			
1	Q 01	59887		134	O	69	2980	RETIRE E	6081	49830		- AL USED YTD 3200			
INSURANCE INCOME						204		MEDICARE	1736	14512		= EARNED AL BAL 1325			
								UN L	3131	28179		+ AL ADVANCED 11200			
								TSR05	6910	6910		= AVAIL AL BAL 12525			
								TSP05	6910	56625		AL USED THIS PP 000			
								FDVV PRE	1131	10174		SICK LEAVE (SL) CAT: 4.00			
								FDVD PRE	5428	48694		SL PRIOR YR BAL 11350			
								CS/SS	13405	111173		+ SL EARNED YTD 1600			
								HP77BFAM	23842	221835		- SL USED YTD 3220			
								SOSEC	7421	62049		= CURRENT SL BAL 9730			
												SL USED THIS PP 000			
												LEAVE WITHOUT PAY (LWOP)			
												PAY PERIOD LWOP 3200			
												PP01 TO CURRENT PP 38483			
CONTRACTUAL INCREASE												USPS RETIREMENT			

# Reading your pay stub (continued)

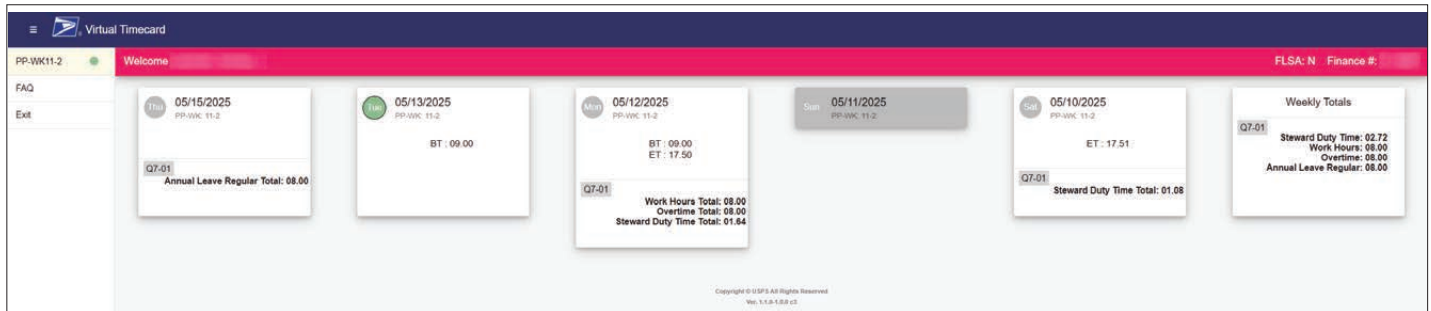
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- **RATE:** Your base rate of pay for the hours worked. For part-time employees, this rate is indicated as an hourly figure, while full-time carriers' rate is shown as the annual salary. The base rates are printed regularly in *The Postal Record*, and on the letter carrier pay chart at [nalc.org](http://nalc.org).
- **CODE:** Your employee designation/activity code. Full-time regular carriers are designated as 13-4; part-time flexible carriers are designated as 43-4; part-time regular carriers are designated as 33-4; and city carrier assistants are designated as 84-4.
- **TYP:** Pay close attention to this column, which indicates the type of hours you earned. The standard type codes are: W—standard hours; O—overtime, for hours worked past eight in a day or 40 in a week, paid at 1.5 times the regular rate; V—penalty overtime, for hours worked past 10 a day or 56 a week, paid at twice the regular rate; N—night shift differential, for hours worked between 6 p.m. and 6 a.m.; H—holiday pay; L—leave hours taken; and G—guaranteed time, for daily hours guaranteed by USPS but not worked.
- **HOURS:** This space will show the actual hours and hundredths worked for every hour type listed. If you keep track of your hours worked in the NALC Work Hour Tracker or in a record of your own, you will be able to immediately take steps to correct any errors on your pay stub.
- **PAY:** This space will show the total gross pay for each type of hours worked. Add up the pay for each category of hours worked and you have your gross pay. Of course, that's not the final number on your paycheck, since several items will be deducted first.

**GROSS TO NET** is a general heading for two columns, which show the total gross pay, all deductions, and the resulting net pay for the current pay period (THIS PERIOD) and for your pay year-to-date (YEAR-TO-DATE). Deductions may include taxes withheld, union dues (UN L), payments for health or life insurance, charitable donations you have authorized through the Combined Federal Campaign (CFC), or automatic donations to the NALC's Letter Carrier Political Fund (LCPF).

**NET PAY**, at the bottom of the pay stub, shows the amount you receive after these deductions.

USPS Employee Earnings Statement												
<b>Employee Information</b>												
Employee:												
Employee ID:												
Finance Number:												
Pay Location:	000											
Pay Period:	10-2025											
Pay Date:	10/09/25											
Inclusive Dates:	04/15/25 - 05/02/25											
Net Pay:	\$2,093.96											
<b>Paid Hours</b>												
Pay Period	Week	RSC	Level	Step	Dist Act	Salary Rate	Code	Description	Hours	Amount		
10-25	1	Q	01	M	134	75.211	051	WORK HOURS	40.00	1,445.36		
10-25	1	Q	01	M	134	75.211	053	OVERTIME HOURS	5.51	298.85		
10-25	1	Q	01	M	134	75.211	054	NIGHT WORK PREM HOURS	3.51	5.23		
10-25	1	Q	01	M	134	75.211	070	STEWARDS DUTY TIME	4.79	.00		
10-25	1							FSLA	.30			
10-25	2	Q	01	M	134	75.211	052	WORK HOURS	32.00	1,157.09		
10-25	2	Q	01	M	134	75.211	053	OVERTIME HOURS	12.21	662.25		
10-25	2	Q	01	M	134	75.211	054	NIGHT WORK PREM HOURS	2.71	4.04		
10-25	2	Q	01	M	134	75.211	055	ANNUAL LEAVE	8.00	289.27		
10-25	2	Q	01	M	134	75.211	070	STEWARDS DUTY TIME	8.75	.00		
10-25	2							FSLA	.00			
Total Hours Gross Pay:									3,863.39			
<b>Leave &amp; Retirement Information</b>												
Category: 4.00 Annual Leave												
Leave Computation Date: 11/29/14												
AL Prior Year Balance										2.11		
AL Maximum Carryover										620.00		
AL Carried over from Prior Year										2.11		
+ AL Earned YTD										48.00		
+ AL Holiday Earned YTD										.00		
- AL Used YTD										51.00		
= Earned Annual Leave Balance										.09		
+ AL Advanced YTD										113.00		
= Available AL Balance										113.11		
AL Used This Pay Period										8.00		
Category: 4.00 Sick Leave												
SL Prior Year Balance										27.62		
+ SL Earned YTD										32.00		
- SL Used YTD										24.00		
= Current SL Balance										35.62		
SL Used This Pay Period										.00		
Other Leave												
Leave Without Pay (LWOP)												
Pay Period (LWOP)										.00		
Calendar (LWOP) YTD										8.00		
Leave Increment (LWOP)										8.00		
Retirement												
YTD:										1,192.70	Total:	23,053.34
FERS USPS Thrift Contributions												
PP 1%:										28.83	YTD USPS 1%:	271.10
PP Match:										115.71	YTD Matching:	1,084.29
Insurance Income												
Pay Period:										3.10	YTD:	29.89
Earnings Statement Messages												
CONTRACTUAL INCREASE												
EARNED AIL NEGATIVE												
<b>Additional Pay &amp; Other Compensation</b>												
Description										Amount		
										Pay Period	YTD	
Total Additional Pay / Other Compensation:										.00	.00	
Total Adjustments Gross:										.00	.00	
Total Gross Pay:										\$3,863.39	\$38,571.15	
<b>Deductions</b>												
Description										Amount		
										Pay Period	YTD	
Retirement: FERS - Reg FICA Code B										127.28	1,192.70	
Social Security										238.04	see YTD below	
Medicare										53.13	see YTD below	
Federal Tax 5.00										527.56	5,084.17	
Health Plan Pre-tax (Self only) / I/A NALC HEALTH BENEFIT PLAN										109.36	955.44	
State Income Tax: RA 5.00										112.91	1,122.84	
Local Tax 651 5.00										144.88	1,446.42	
FEDVIP Vision Pre Tax										9.50	94.78	
FEDVIP Dental Pre Tax										65.95	654.92	
Social Security (deducted on Ins Income)										.79	2,269.68	
Medicare (deducted on Ins Income)										.04	530.81	
TSP Loan: G										123.99	1,239.90	
TSP Loan: G										84.77	847.70	
Thrift Savings Plan (TSP): 5% - (Regular)										144.64	1,355.39	
Union Dues: L										30.87	308.70	
Allotment										6.00	60.00	
Total Current Pay Period Deductions:										1,769.43		
Total Adjustments Deductions:										.00		
Total Deductions:										\$1,769.43	\$17,448.70	
Net Pay (Net To Bank):										\$2,093.96	\$20,522.45	
<b>Adjustments</b>												
No adjustments for this pay period												



Under the **LEAVE STATUS** section, you will see your annual leave (AL) category indicating how many hours of annual leave you earn per pay period. Under this section, you will see your prior AL balance, the AL earned and used this pay period, and your cumulative available AL totals for the year to date. Some employees have their AL advanced at the beginning of the leave year, which begins with the first full pay period within the calendar year, and it will show in the **AL ADVANCED** section. Each pay period, as AL is earned, it is deducted from advanced and moved to **AL EARNED YTD**.

Also, for career employees, sick leave (SL) earned or used during the pay period as well as the cumulative total are indicated. CCAs do not earn sick leave and will not have any data in the SL section. If you have used leave without pay (LWOP), Wounded Warriors Leave or Donated Leave during the pay period, it will be indicated in this section as well.

## ePayroll

Once the pay period has ended, employees will have access to their payroll information electronically via LiteBlue ePayroll. This system allows employees to review their payroll accounts, allotments and benefits. In the “Employee Apps” section, select “ePayroll,” then follow the on-screen prompts. Your detailed ePayroll information is usually available online beginning on the Tuesday evening preceding your pay date. Your earnings statement on ePayroll will show you “Paid Hours,” “Leave & Retirement Information,” “Additional Pay & Other Compensation,” “Deductions” and “Adjustments.” Keep in mind, adjustments that appear during the current pay period may be corrections or modifications from previous pay periods. Currently, the ePayroll application allows employees to review and print earnings statements dating back a full two years or a little less, depending on how the pay periods fall.

## Virtual timecard

Letter carriers can view their accumulated work hours for the current pay period using the Virtual Timecard application by logging into LiteBlue, clicking on the “Apps” tab, and choosing the Virtual Timecard.

Virtual Timecard is designed to provide secure, near real-time access to your own time clock entries and your accrued work hours as recorded in the Time and Attendance Collection System. Through the Virtual Timecard, you will be able to view your clock rings and accumulated work hours by workhour category for the current pay period. This can be done every day and at any time using a personal computer or mobile device.

**“Whether you review ePayroll or your traditional pay stub, it is important for letter carriers to always keep track of their work hours and review their payroll records to make sure that their paycheck has been calculated correctly.”**

**Whether you review ePayroll or your traditional pay stub, it is important for letter carriers to always keep track of their work hours and review their payroll records to make sure that their paycheck has been calculated correctly.** If you discover a discrepancy in your payroll, you should speak to your shop steward or branch officer as soon as possible so they can investigate the situation.