

# FREQUENTLY ASKED QUESTIONS (FAQs) WAGESTREAM...

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# **General Questions**

# Q1.



Wagestream is a charity-backed organisation used by over two million workers worldwide,

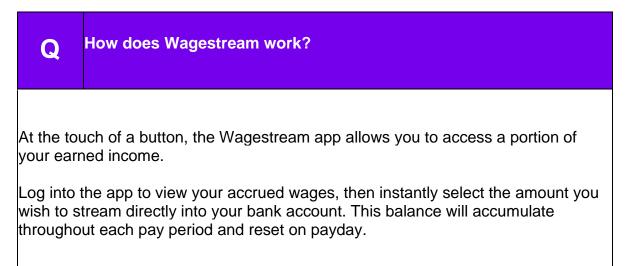
providing tools to help you achieve financial wellbeing.

# Q2.

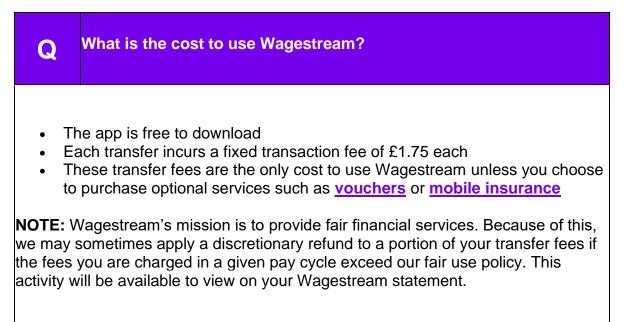
money!

QWhy has the North West Collaborative Bank partnered with<br/>Wagestream?Wagestream allows you to have control over your pay, fosters financial wellbeing<br/>and minimises stress.Wagestream offers the ability to access your money. There are no loans or no high<br/>interest when your worked shift has been approved for payment by the relevant<br/>Medical Staffing team. This allows for simple, secure, and reliable access to your

## Q3.



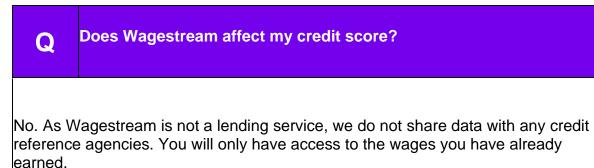
# Q4.



## Q5.

# Q Will I be charged a fee if I don't stream? No. If you don't stream, you don't pay any fees. You can use many other features Wagestream has to offer for free, such as: Tracking your earned pay in real time Setting recurring payment reminders Utilising the financial well-being learning tool or savings programme and much more!

# **Q6**.



# **Enrolling with Wagestream**

# Q1.

Q	Do I meet eligibility requirements to join the Wagestream service?
and have overpayn	gible to join if you are a worker with the North West Collaborative Bank been included in at least one payroll run. If you have an outstanding nent to be recovered or have an overpayment plan in place, you will not be in Wagestream until this is cleared.

# Q2.

My salary is paid into a building society account. Can I still use Wagestream?	
ends on the type of account you have with your building society.	
ndard UK bank accounts have an eight digit account number and six digit e. If these accounts are compatible with the faster payments service, then use Wagestream (you can check whether your bank or building society ther payments <u>here</u> ).	
However, some types of shared building society accounts use an additional eference code that has letters and numbers. This is usually called a 'building society roll number' or just a 'roll number'. If your bank account uses this additional oll number, it's not compatible with the Wagestream platform. You would need to use another account to enrol in Wagestream.	

# Q3.

Q

#### I'd like to enrol in Wagestream. How do I get started?

**NOTE:** Before beginning the enrolment process, please ensure the email address you use to enrol is one you use regularly and can access easily on the mobile device where you will be using Wagestream.

#### Step 1: Download the Wagestream application

Download the Wagestream app for free from the Apple App Store or Google Play Store on your iOS or Android smartphone or tablet. Please note that desktop and other mobile operating systems are not supported at this time.

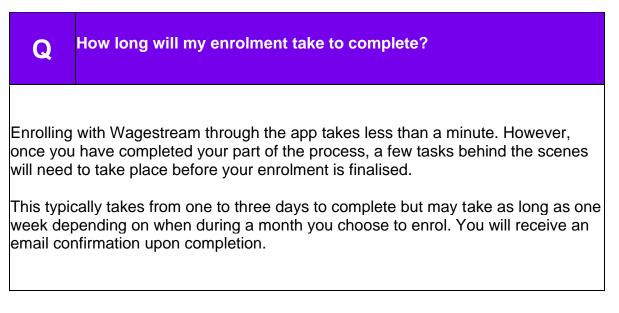
#### Step 2: Enrol through the Wagestream application

After you've received your invitation to enrol, use the instructions in the email invitation to begin the enrolment process. For step-by-step instructions, please visit **How to Enrol**.

If you run into any trouble during this process, please contact the <u>Wagestream</u> <u>Customer Support team</u> for assistance.

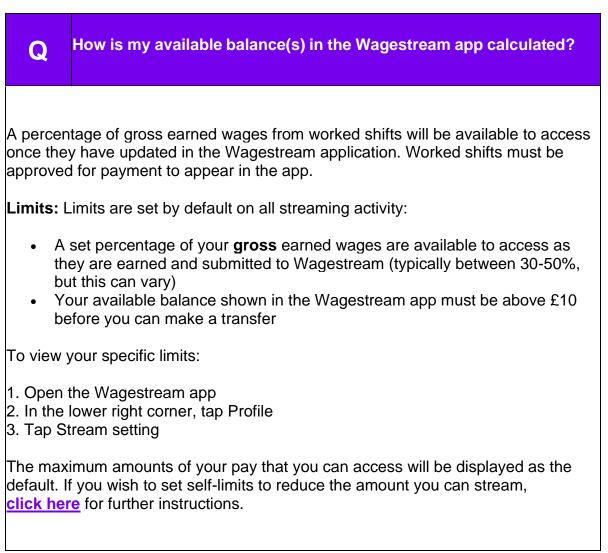
**NOTE:** By enrolling in Wagestream your bank details in ESR will be updated to newly created and unique Wagestream payment account for each assignment currently held. This is done so transfers and salary payments can be sent to your bank account that's on file with your ESR and is a standard part of the enrolment process. Once this happens, you'll receive a notification via ESR to let you know your bank details have been updated.

# Q4.



# **Using Wagestream**

# Q1.



Q2.

# **Q** How do I transfer my wages?

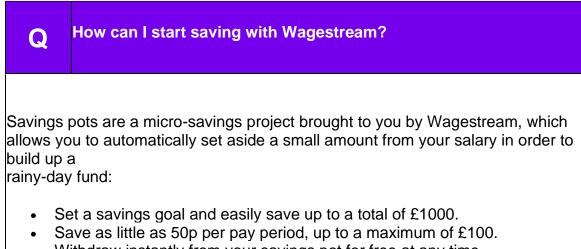
This feature can be accessed via the Stream tab. For detailed instructions, please visit 'How to Stream Your Wages.':

# Q3.

**Q** Why haven't my shifts updated?

The most common reasons why shifts are not appearing in the app are because shifts may not have yet been entered into Patchwork, or they have been entered but not approved. If your shifts have been entered into Patchwork and finalised but are still not appearing in the app after 24 hours, contact <u>Wagestream Customer</u> <u>Support</u>.

# Q4.

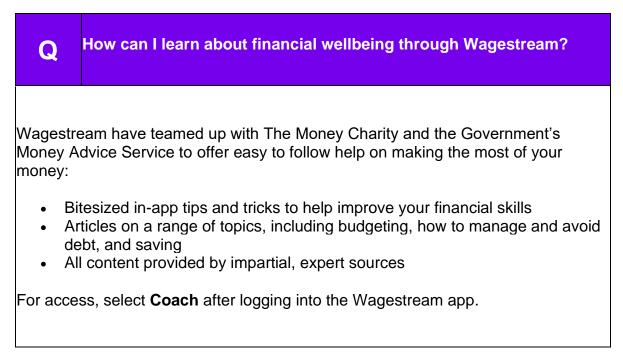


• Withdraw instantly from your savings pot for free at any time.

# **Q** How can I start saving with Wagestream?

For detailed information on the project and how to join, please visit the Wagestream Help Centre.

# Q5.



Q6.

Q

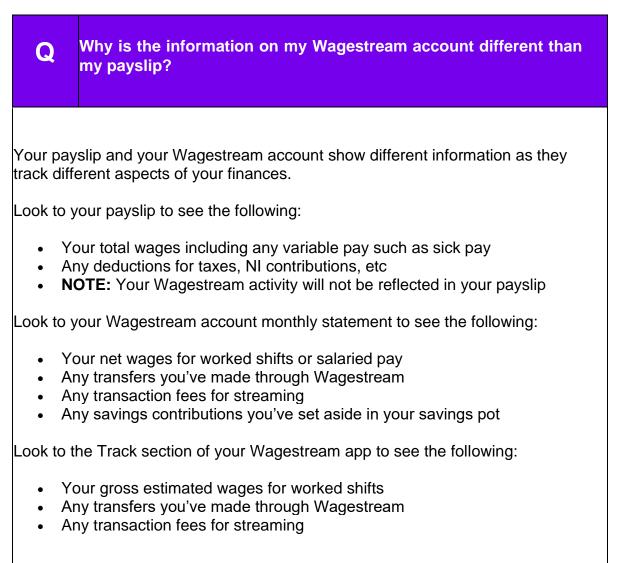
#### How do I update my banking or personal details?

All personal information associated with your Wagestream account must be updated through the ESR self-service portal or via your Payroll department as standard practice. Being enrolled in Wagestream doesn't change this process.

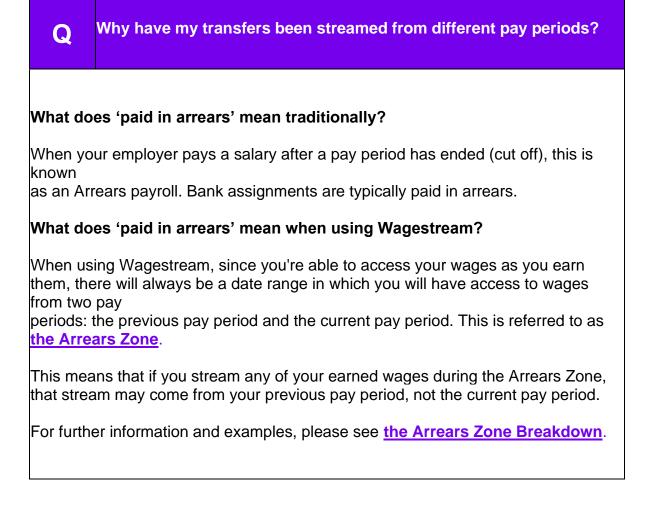
# Q7.

Q	How will my pay be affected if I stream my wages?
made thr	ay, you will receive your net pay as normal, minus any transfers you've ough Wagestream, any contributions to your savings pot (if applicable) ransaction fees.
As Wage	stream is not a loan:
me	nce you have accessed your wages, they are considered as received. This eans you will not receive those wages a second time on payday is information will not be shown on your payslip
	Ilso receive a Wagestream activity statement detailing any transactions made through Wagestream, which you can compare to your payslip for ails.

## **Q8.**



## Q9.



# Q10.

**O** I'm currently working my notice. Can I still use Wagestream?

No. If you have resigned and are working your notice period, you will no longer have access to Wagestream. On your last payday, you will be paid the remaining total of your wages not already accessed as normal in addition to any funds from your savings pot, minus any transfer fees.

**NOTE:** Wagestream cannot reactivate your account once you have given your notice.

## Q11.



Yes. You will simply need to reach out to Wagestream Customer Support and confirm your employee ID or assignment number. Wagestream can then action this on your behalf once you've confirmed your employee ID.

If you choose to leave Wagestream your account will automatically be disabled, and you will no longer be able to stream any pay. You will receive your last statement from Wagestream on your next scheduled payday where you will be paid the remaining total of your wages, minus any transfer fees.

**NOTE:** Your banking details in ESR will automatically revert back from your Wagestream details to your personal banking details after payday as your optout is finalised.

If you want to re-join Wagestream at a later date, the process will take a minimum of seven business days but could be longer. An alternative solution is to **pause** your account. This means you won't be able to stream your wages; however, if you were to face a financial emergency in the future, you can request to have your account unpaused for you which happens immediately.

# Contact

# Q1.

