



Liverpool University Hospitals
NHS Foundation Trust



Wagestream | Liverpool University
Hospitals NHS Foundation Trust

COLLEAGUE FAQs

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About

What is Wagestream?

[Wagestream](#) is a charity-backed organisation used by over 1 million people worldwide. They partner with a range of businesses – including a number of NHS Trusts – to let staff track and instantly access their wages whenever they need to, save direct from their salaries, and access financial education.

Their mission is to improve the financial resilience of all working people by providing financial products and services that give and don't take.



Track

Track what you earn in the app in real-time, review your activity history, and set monthly reminders to ensure you never miss a payment.



Stream

Transfer a percentage of your earned wages directly into your bank account at any point in the pay period, whenever you need.



Save

The in-app savings pot feature lets you save money direct from your salary and be in with a chance of winning matching **cash prizes** each month up to a max of £50!



Coach

Tap on **Coach** for access to a financial education section containing tips, tricks & short in-app courses to help you make the most of your money.

Why has Liverpool University Hospitals partnered with Wagestream?

We think that Wagestream is a useful and responsible addition as it:

- is designed to give colleagues more options when facing a financial emergency
- has sensible limits built in
- offers an easy way to save, helping build colleagues' financial resilience
- provides free financial products and services that give and don't take, available day or night

How does Wagestream work?

At the touch of a button, the Wagestream app allows you to access a portion of your earned income – every hour of every day. Log into the app to view your accrued wages, then instantly select the amount you wish to transfer directly into your bank account.

Bank assignments

Earned wages from worked bank shifts within your current pay period are averaged from HealthRoster data and synced with Wagestream. Wagestream will receive this data from HealthRoster every 6 hours.

Substantive assignments

Substantive assignments will see a percentage of their gross estimated pay accrue on the app each day, as calculated in ESR.

Available balance

This balance will accumulate throughout each pay period and reset on payday.

Please note that the Wagestream **Track** feature is based upon average pay band information held in ESR or HealthRoster. As such, please be aware that the information you see in the **Track** section will be an estimate and the exact amount you receive on pay day could differ.

What is the cost to use Wagestream?

- The app is free to download.
- Each transfer will incur a convenience fee of £1.75 each.

No matter the amount you choose to transfer, **these fees are the only cost you pay to use Wagestream**. At the end of the pay period, any of your net salary not already accessed will be paid as normal, minus any convenience fees.

Will I be charged a fee if I don't stream?

No — if you don't transfer, you don't pay any fees. You can use all of the other features Wagestream has to offer for free, such as tracking your wages in real time, setting recurring payment reminders, utilising the financial well-being learning tool or savings program, and more.

Does Wagestream affect my credit score?

No. As Wagestream is not a loan, they do not share data with any credit reference agencies.

Enrolling with Wagestream

Do I meet eligibility requirements to join the Wagestream service?

Most LUHFT colleagues will be eligible to enrol in Wagestream with a few exceptions.

Ineligible groups include:

- Colleagues working their notice period
- Any bank-only colleagues who are not on HealthRoster.
 - Moving to HealthRoster will enable you to enrol.
- Medics (*coming soon!*).

My salary is paid into my building society account. Can I still use Wagestream?

This depends on the type of account you have with your building society. Whilst most standard UK bank accounts have an 8-digit account number and 6-digit sort code, some accounts utilised by a building society may also have what's referred to as a 'building society roll number' or just a 'roll number' — a reference code with letters and numbers.

Banking accounts that require this additional roll number are not compatible with the Wagestream platform and unfortunately an alternative bank account will need to be used.

To check whether a bank or building society you're sending money to can receive Faster Payments, use this [sort code checker](#).

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

Before beginning the enrolment process, please ensure your email address is current in ESR. You can check this in the ESR Self-Service Portal or with your Payroll Team.

NOTE: *The email address you use for Wagestream cannot be an email address that you share with another person (e.g. a partner or spouse).*

If you run into any trouble during this process, please contact the [Wagestream Customer Support team](#) for assistance.

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: Begin registration

1. Open the Wagestream app.
2. Tap **Get Started**.
3. Enter your email address on file with Liverpool University NHS, then tap **Next**.
4. Enter "LUHFT" as the company you work for, then tap **Next**.

Step 3: Enter your personal details

1. Enter your name.
2. Enter your employee number.
3. Enter your date of birth.
 - From here you will be sent a verification email containing a sign-in link with further instructions.

Step 4: Open your email from your mobile device

1. Navigate to your email from your mobile device.
2. Locate and open the email verification sent to you by Wagestream.
3. Tap **Sign in to Wagestream**.
 - This is a single-use link and will expire in 12 hours once received.
 - If this link has expired and you have not yet enrolled, please go back to Step 2 and start over. A new link will be sent.

Step 5: Create a password and enrol

Once your details have successfully been matched, you will be prompted to set a password. Passwords must be 8 characters in length and must differ from the last password used (when applicable).

1. Enter a password.
2. Re-enter this password to confirm.
3. Once complete, tap **Set Password**.
4. **Accept** the Wagestream Terms and Conditions to complete your enrolment application.

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 in order to facilitate transfers and salary payments to your bank account that's on file with your ESR and is a completely normal 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.

How long will my enrolment take to complete?

Enrolling with Wagestream takes less than a minute. However, once you have completed your part of the process, a few items behind the scenes will need to take place before your enrolment is complete. This is normally completed within 1-3 business days but may take up to 1 week if enrolling within 4 days of payday.

Using Wagestream

How is my available balance(s) in the Wagestream app calculated?

If you haven't earned it, you can't access it

Bank Shifts & Substantive Enhancements

Earned wages from worked bank shifts or substantive enhancements within the current pay period will appear in HealthRoster as they are worked. Wagestream will receive this data from HealthRoster every 6 hours. Ineligible hours such as holiday, parental leave, and sick pay will not be included in this amount.

- *Bank shifts:* 20% access
- *Substantive enhancements:* 40% access

Substantive Accrual

Substantive assignments will see 20% of their gross estimated pay accrue on the app each day, as calculated in ESR.

Each Pay Period, earnings start to accumulate

Your balance(s) will accumulate throughout each pay period and reset on payday.

Only a percentage of these earned wages are eligible to access

Liverpool University Hospitals supports your financial health by setting certain limits on all Wagestream activity to protect colleagues from accessing too much too soon, leaving you with limited funds on payday.

Current limits include:

- Colleagues may stream up to 1 time per week.
- 20% to 40% of your earned wages are available to access as they are earned and submitted to Wagestream.

NOTE: These limits may be subject to increase in the future after review of the initial Wagestream launch.

Minimum limits will also be set

Your available balance shown in the Wagestream app must be above £10 before you can make a transfer.

How do I transfer my wages?

1. Once successfully enrolled, log into the app and check your available balance(s). This can be located on the central tab of the app.
2. If applicable, simply select which assignment you wish to stream from.
3. Slide the bar to the right to select the amount you want to transfer.
4. Once satisfied hit the **Transfer** button. The money will be in your account within a few seconds, via Faster Payments.

For detailed instructions, please visit [How to Access Your Wages](#).

NOTE: As per your Code of Conduct and Trust policy, any attempt to access monies for shifts you have not worked will be deemed fraudulent and must be escalated accordingly.

How will my shifts appear in the Wagestream app?

Earned wages from worked bank shifts or substantive enhancements within the current pay period will appear in HealthRoster as they are worked. Wagestream will receive this data from HealthRoster every 6 hours.

Why haven't my shifts updated?

The most common reason why shifts are not appearing in the app as expected is because shifts may not have been fully entered by your manager. If you feel you are missing shifts worked that should be appearing in the app, please speak to your manager to resolve.

Wagestream is completely reliant on the shift data received directly from Liverpool University Hospitals and cannot manually add any shift data on your behalf.

How can I opt in to the Save feature?

Save is a micro-savings project brought to you by Wagestream. The idea is to automatically set aside a small amount from your paycheck, allowing you to build up a rainy-day fund.

- Set a savings goal and easily save up to a total of £1000.
- Save as little as 50p per pay period, up to a maximum of £100.
- Withdraw instantly from your savings pot for free at any time.
- Enjoy free entry to a monthly prize draw with the chance to double the contribution in your savings pot up to a maximum of £50.

For detailed information on the project and how to join, [please read our Save FAQs](#).

How can I learn about financial well-being through Wagestream?

Wagestream have teamed up with The Money Charity and the Government's Money Advice Service to offer easy to follow help on making the most of your money.

- Bite-sized in-app tips and tricks to help improve your financial skills
- Articles on a range of topics, including budgeting, how to manage and avoid debt, and saving
- All content provided by impartial, expert sources

For access, tap **Coach** after logging into the Wagestream app.

How do I update my Banking or Personal Details?

All personal information associated with your Wagestream account must be updated through either the ESR Self-Service Portal or your Payroll team as usual.

How will my salary be affected if I stream my wages?

On payday, you will receive your net pay as normal, minus any streams you've made through Wagestream and any convenience fees for transferring.

As Wagestream is not a loan:

- Once you have accessed your wages, they are considered as received. This means you will not receive those wages again with your upcoming paycheck.
- This information will not be shown on your NHS payslip.

You will also receive a [Wagestream activity statement](#) detailing any transactions you have made through Wagestream, which you can compare to your NHS payslip for more details.

Why is the information on my Wagestream account different than my NHS payslip?

Your payslip and your Wagestream account show different information as they track different aspects of your finances.

Look to your payslip to see the following:

- Your total wages including any variable pay such as sick pay
- Any deductions for taxes, NI contributions, etc.
 - NOTE: *Your Wagestream activity will **not** be reflected in your payslip.*

Look to your Wagestream account **monthly statement** to see the following:

- Your **net** wages for worked shifts or salaried pay
- Any transfers you've made through Wagestream
- Any fees incurred for transfers made
- Any savings contributions you've set aside through Save

Look to the **Track** section of your Wagestream **app** to see the following:

- Your **gross** estimated wages for worked shifts or salaried pay
- Any transfers you've made through Wagestream
- Any fees incurred for transfers made

Why have my transferred wages been accessed across different paydays?

Bank colleagues are paid in arrears. Let's dive into what that means for you when accessing these wages as you earn them.

What does 'paid in arrears' mean traditionally?

When your employer pays a salary after all work in a pay period have been performed, typically several days after that pay period has ended (cut off), this is known as an *Arrears* payroll.

EXAMPLE: John Smith works during the pay period of 01 August – 30 August and is paid net wages for those enhancements on 07 September.

What does 'paid in arrears' mean when using Wagestream?

When using Wagestream, since you are able to access your wages as you earn them, there will always be a date range in which you will have access to wages from two pay periods: the previous pay period and the current pay period. This is referred to as the [Arrears Zone](#).

This means that if you stream any of your earned wages during the Arrears Zone, you may still be accessing wages from your previous pay period, not the current pay period.

Wait, what?

EXAMPLE: On 4th September, John Smith has access to £650 and streams £500. At the time of streaming, John has not yet been paid his previous pay period's wages and has also accrued £150 in the current pay period so far, so the amount he has accessed is broken down as follows:

- £350 of what John accessed was pulled from his August pay period, for which he is due to be paid all remaining net wages 3 days later on 7th September.
- £150 of what John accessed was pulled from his current September pay period, for which he is due to be paid all remaining net wages on the *following* pay date of 07 October.

Questions?

[Contact the team](#) with any questions; they'll even do the maths so you don't have to!

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, minus any convenience fees in addition to any funds from your savings pot.

NOTE: Wagestream does not have the ability to reactivate your account once your notice has been received and your account disabled.

Can I opt out of the Wagestream service?

Yes. This is not a problem, you will simply need to contact Wagestream and confirm your assignment number and this will be actioned on your behalf.

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

If you want to re-join Wagestream at a later date, the process will take a minimum of 7 business days, but could be longer. To avoid delays, an alternative solution is to **pause** your account. This means you will not be able to transfer your wages; however, if faced with a financial emergency in the future, you can request to have your account unpaused for you which happens immediately.

Contact

Who should I contact if I have questions about Wagestream?

The FAQs in this document will help you navigate the basic uses of the Wagestream service. If you still can't find the answer to what you're looking for, the [Wagestream Help Centre](#) contains a treasure trove of information to help provide the answer you need.

You can also [contact the Wagestream Customer Support team](#) via email or through the in-app chat feature in the Wagestream app, or via the website wagestream.com. The team are a friendly bunch and are happy to help!