



The Newcastle upon Tyne Hospitals
NHS Foundation Trust



Wagestream | Newcastle upon Tyne
Hospitals NHS Foundation Trust

COLLEAGUE FAQs

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About

What is Wagestream?

[Wagestream](#) is a charity-backed organisation used by over 350,000 people globally. We partner with a range of businesses - including a number of NHS Trusts - to let their 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 bank and/or substantive wages across all assignments in real-time, review your activity history, and set monthly reminders to ensure you never miss a payment.



Stream

Stream up to **30%** of your earned wages directly into your bank account at any point in the pay period, whenever you need for a small, fixed fee of £1.75.



Save

The in-app Safestream pot feature lets you set aside money directly from your salary with a chance of winning matching **cash prizes each month!**



Learn

Live access to **qualified, human, financial coaches** who are able to help you with free, personalised, and expert guidance on everything to do with money.

Why has Newcastle upon Tyne Hospitals NHS Foundation Trust 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 employees' 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 stream directly into your bank account.

Shift Sync

Earned wages from worked bank shifts within the current pay period will be approved in Healthroster and submitted by your employer to sync with Wagestream. Submission times can vary at the discretion of your employer, however Wagestream will sync with HealthRoster every 6 hours.

Substantive Accrual

Substantive assignments will see 30% of their gross pay accrue on the app each day. This balance will accumulate throughout each pay period and reset on payday.

Available balance

Newcastle upon Tyne Hospitals NHS Foundation Trust gives colleagues access to 30% of their gross bank wages worked and submitted as well as salaried contract accrual, right up until pay day. Your balance(s) will accumulate throughout each pay period and reset once that pay period has ended. Ineligible hours such as holiday, parental leave, and sick pay will not be included in this amount for hourly shifts.

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

Please also note that all estimates shown in 'Track' are based upon gross salary totals, and do not take into consideration any deductions such as taxes & National Insurance, etc.

Financial Flexibility

As Wagestream is not a loan you never have to worry about paying someone back. The funds you stream are your earned wages and will be reconciled automatically on your next payday along with any corresponding fees.

What is the cost to use Wagestream?

The app is free to download and each stream incurs a convenience fee of £1.75, no matter the amount; **that is the only cost.**

At the end of the pay period, any of your net salary not already accessed will be paid as normal, minus any convenience fees. You will also receive a monthly statement detailing any activity you have made.

Wagestream will never charge for more than 10 streams in one month. Any other charges will be credited back on payday

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 all of the other features Wagestream has to offer for free, such as tracking your wages in real time, setting payment reminders, and accessing tips & tricks through the Learn feature.

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?

All Newcastle upon Tyne Hospitals NHS Foundation Trust colleagues will be eligible to enrol with the exception of those currently working their notice period

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

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 device. Please note that desktop and other mobile operating systems are not supported at this time.

Step 2: Begin registration

1. Open the Wagestream app then tap Get Started.
2. Enter your "Email Address" on record with the Trust, then tap **Next**.

3. Enter “Newcastle Hospital” as the company you work for, then tap **Next**.
 - From here you will be sent a verification email containing a sign-in link with further instructions.

Step 3: 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 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 4: Enter your personal details

1. Enter your name
2. Enter your Assignment number.
3. Enter your date of birth.

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 and 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 enrollment 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 24 hours but can take up to 2 weeks**, depending on when in the pay period you enrol — if you enrol more than two weeks since you were last paid, it could take an additional two weeks or more to complete your enrolment.

Using Wagestream

How is my available balance in the Wagestream app calculated?

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

Bank hours

Earned wages from worked bank shifts within the current pay period will be approved in Healthroster and submitted by your employer to sync with Wagestream. Submission times can vary at the discretion of your employer, however Wagestream will sync with HealthRoster every 6 hours.

Substantive pay

Substantive assignments will see 30% of their gross pay accrue on the app each day. This balance will accumulate throughout each pay period and reset on payday.

Each pay period, earnings start to accumulate

Your balance(s) will accumulate throughout each pay period and reset on pay day. Holiday, maternity leave, and sick pay will not be included in this amount for hourly shifts.

Only a percentage of these earned wages are eligible to access

Newcastle upon Tyne Hospitals NHS Foundation Trust has set certain limits on all Wagestream activity to protect colleagues from accessing too much too soon, leaving you with limited funds on payday. These limits include:

- 30% of your earned wages are available to access as they are earned.
- Colleagues may stream up to £1,000 per pay period.

Minimum streaming 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 stream my wages?

Once successfully enrolled, log into the app and check your available balance(s). This can be located on the central tab of the app. Simply select which contract (salaried or bank wages) you wish to stream from and slide the bar to the right to select the amount you want to transfer. Once satisfied hit the 'Transfer' button. The money will be in your account within a few seconds, via Faster Payments.

For step by step instructions please visit [How to Stream Your Wages](#).

How will my bank shifts appear in the Wagestream app?

Earned wages from worked bank shifts within the current pay period will be approved in Healthroster and submitted by your employer to sync with Wagestream. Submission times can vary at the discretion of your employer, however Wagestream will sync with HealthRoster every 6 hours.

Why haven't my shifts updated?

The most common reason why bank shifts are not appearing in the app as expected is due to shifts having not yet synced with the Wagestream data base. Bank shifts should appear within 6 hours after having completed your scheduled shift. If you feel you are missing shifts worked that should be appearing in the app, please [Contact the Wagestream Member Success team](#) for support.

NOTE: Wagestream is completely reliant on the shift data received directly from your employer and cannot manually add or edit any shift data on your behalf.

How can I opt in to the Safestream savings scheme?

Safestream 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 £500.
- Save as little as £5 per pay period, up to a maximum of £50.
- Withdraw instantly from your savings pot for free up to 15 times a month.
- Enjoy free entry to a monthly prize draw with the chance to double the savings contribution in your Safestream pot.

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

How can Wagestream help me achieve financial well-being?

Wagestream offers one-on-one financial plans in-app with our Coach feature at no charge to you. Simply answer a few short questions so our world-class coaches can help you make the most of your money, including::

- Individualised tips and tricks on debt management
- Tailored, personalised budgets
- Creating a plan of action to reach your future financial goals

To access this feature, simply tap **Coach** after logging into the Wagestream app

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

At the end of the pay period, any of your net salary not already accessed will be paid as normal, minus any convenience fees. As Wagestream is not a loan, once you have accessed your wages, they are considered received and will not be included again on your upcoming paycheck.

You will also receive a monthly statement detailing any activity you have made. For more information please see [How to Track My Wagestream Activity](#).

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

Your NHS payslip and your Wagestream account show different information.

Look to your payslip for the following:

- Your total wages including any variable pay such as sick pay and holiday pay, as well as any deductions for tax, NI pension, etc
 - **NOTE:** Your Wagestream activity will not be reflected in your NHS payslip. Please refer to the Wagestream app or your Wagestream activity statement emailed to you on payday to view this information.

Look to your Wagestream account for the following:

- Your gross wages for worked shifts or salaried pay. This will not account for any tax deductions, NI pension, or otherwise.
- Any streaming activity.
- Any savings contributions you've set aside.

Can I still use Wagestream if I'm on Sick or Parental Leave?

Your Wagestream balance will not include wages from holiday pay, annual leave, or sick/parental leave. Wagestream will only allow access to wages from regularly worked shifts or your annual salary at your normal rate.

How do I update my banking or personal details?

All personal information associated with your Wagestream account must be updated through ESR as usual. Wagestream does not change this process.

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 enrollment process. Once this happens you'll receive a notification via ESR to let you know your bank details have been updated.

To protect the security of your account, Wagestream will only pull this data from what is submitted by the Trust. Wagestream does not have the ability to modify this information on your behalf.

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 an alternative 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](#).

Why have my transferred wages been accessed across different paydays?

If you are working bank shifts, these wages 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 shifts in a pay period have been performed, typically several days after that pay period has ended, this is known as an 'Arrears' payroll.

EXAMPLE: John Smith works shifts during the 1st – 31st July pay period and is paid net wages for those shifts on 28th August.

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. We refer to this 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 the 5th of August, John Smith has access to £1250 and streams £1000. Because, at the time of streaming, John has not yet been paid his July wages and has also accrued £250 in August so far, the amount he has accessed is broken down as follows:

- £750 of what John accessed was pulled from his July pay period, for which he is due to be paid all remaining net wages on 28th August.
- £250 of what John accessed was pulled from his current August pay period, for which he will receive his remaining net wages on 28th September.

Are you still with us?

Here at Wagestream, we think it's important you have the ability to access your earned wages at any time, right up until payday. We'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 Safestream 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 Wagestream?

Yes. This is not a problem, you will simply need to reach out to Wagestream support and confirm your assignment ID. We will then action this 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. An alternative solution is to 'Pause' your account. This means you will not 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

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 Member Success 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 more than happy to help!