

WHAT IS WAGESTREAM?

[Wagestream](#) is a charity-backed organisation used by over 150,000 people across the UK. We partner with a range of businesses to let their staff track and instantly access their wages whenever they need to, save direct from their salaries, and access financial education.

Our 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, check shifts are logged ahead of payday, and set payment reminders.



STREAM

Stream a percentage 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 save money direct from your salary and be in with a chance of winning cash prizes each month!



LEARN

Click on Insights for access to our learn section containing tips, tricks and short in-app courses to help you discover how to manage your money better.

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. Their team is a friendly bunch and are happy to help!

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.

Once your worked shifts have been formally finalised and submitted, 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 shifts within your current pay period will be approved and submitted by your employer and sync with Wagestream as you work them — submission times can vary at the discretion of your employer.

AVAILABLE BALANCE

Your balance will accumulate throughout each pay period and reset once that pay period has ended — holiday, maternity leave, and sick pay will not be included in this amount for hourly shifts.

WHAT IS THE COST?

Each transfer, no matter the amount, will only ever incur a convenience fee of £1.75. That is the only cost.

DOES WAGESTREAM AFFECT MY CREDIT SCORE?

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

I'D LIKE TO ENROL IN WAGESTREAM — HOW DO I GET STARTED?

Eligible employees will receive an invitation to enrol via email containing login instructions. Download the Wagestream app for free from the Apple App Store or Google Play Store on your iOS or Android device.

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.

ENROL THROUGH THE WAGESTREAM APP

After you've received your invitation to enrol, use the provided login credentials to access the app once again and begin the enrollment process, which will take 1-7 days to complete. You will receive an email confirmation upon completion.

For step-by-step instructions please visit [How to Enrol](#).

HOW ARE MY AVAILABLE EARNINGS TO TRANSFER CALCULATED?

IF YOU HAVEN'T EARNED IT, YOU CAN'T ACCESS IT

Earned wages from worked shifts will be finalised and submitted by your employer and available to access through Wagestream each Wednesday.

EACH MONTH, EARNINGS START TO ACCUMULATE

Your balance will accumulate throughout each month 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

Your employer will determine this percentage: typically between 30% and 50%.

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 WILL MY SHIFTS APPEAR IN THE WAGESTREAM APP?

Earned wages from worked shifts within your current pay period will be approved and submitted by your employer and sync with Wagestream as you work them — submission times can vary at the discretion of your employer.

WHY HAVEN'T MY SHIFTS UPDATED?

The most common reason why shifts are not appearing in the app as expected is due to shifts having not yet been fully finalised and submitted by your employer.

If you feel you are missing shifts worked that should be appearing in the app, please speak to your manager to resolve.

Please note that Wagestream is completely reliant on the shift data received directly from your employer and cannot manually add any shift data on your behalf.

ARE SICK PAY OR ANNUAL LEAVE HOURS AVAILABLE?

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

HOW DO I MAKE A TRANSFER?

Once successfully enrolled, log into the app and check your available balance. This can be located on the central tab of the app. Simply slide the bar to the right to select the amount you want to transfer and 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 DO I UPDATE MY BANKING OR PERSONAL DETAILS?

All personal information associated with your Wagestream account must be updated through your employer as usual.

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

WILL MY PAYCHECK BE PAID FROM WAGESTREAM OR MY EMPLOYER?

By being enrolled in Wagestream, a Wagestream ledger account is created for you.

On pay day, your net salary will arrive in that account from your employer. Wagestream will then pass any remaining salary not already streamed, minus any associated convenience fees, to your current bank account using Faster Payments. This entire process takes a matter of seconds.

You will also receive a statement from Wagestream detailing any Wagestream activity. This activity will not appear on your payslip.

In most cases, you will still show your salary as being paid by your employer in your bank statement, however, it is possible you will see Wagestream as your salary provider; it depends on your bank.

For more information please see our article [How to Track My Wagestream Activity](#).

I'M CURRENTLY WORKING MY NOTICE. CAN I STILL USE WAGESTREAM?

No. Once you've 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.

Wagestream does not have the ability to reactivate your account as they completely rely on the information sent by your employer.

WHY HAVE MY TRANSFERRED WAGES BEEN ACCESSED ACROSS DIFFERENT PAYDAYS?

If you are an hourly employee who is paid in arrears, let's dive into what that means for you when accessing your 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 7th 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, which he is due to be paid all remaining net wages 2 days later on 7th August.
- £250 of what John accessed was pulled from his current August pay period, for which he will receive his remaining net wages on 7th 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!

If you still have any questions please don't hesitate to reach out to the Wagestream Member Success Team!

CAN I OPT-OUT OF THE WAGESTREAM SERVICE?

Yes. This is not a problem, you will simply need to contact your employer and confirm if this will need to be done on their end or if you will need to contact Wagestream directly; this process varies, depending on your employer's process for updating payroll.

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 faced an emergency in the future, you can request to have your account 'unpaused' for you which happens immediately.

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 set aside a small amount of your salary, no more than £50, from your paycheck.

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

WHY DON'T I HAVE ACCESS TO SAFESTREAM?

Unfortunately, Safestream is only available for employers with over 1,000 employees. If your employer is smaller than this, Safestream will not be switched on.