**V2 (23 February 2023)**

**WAGESTREAM FAQ’s for Managers and Staff**

**NB: The document will be updated as further questions arise**

|  |  |
| --- | --- |
| **SECTION ONE – ABOUT WAGESTREAM** | |
| **1** | **What is Wagestream flexible pay?** |
|  | The Wagestream App allows you to access (stream) a portion of the money you’ve already earned before pay day. Log in to the app to view accrued wages which have been approved and submitted by your manager, then select the amount you wish to transfer directly into your bank account. |
| **2** | **What is the cost to use Wagestream?** |
|  | There is a fee of £1.75 per ‘stream’ or transfer, and you can choose how many times you do this. |
| **3** | **Who can use Wagestream?** |
|  | * If you are a Substantive member of staff on a permanent or fixed term contract - you can access up to 25% of your gross basic pay. * If you are employed on the Temporary Staffing Bank - you can access up to 40% of the pay for shifts that you have worked once they have been finalised in the system by the manager. |
| **4** | **If I use Wagestream how does this affect my salary at the end of the month?** |
|  | By drawing down money early through Wagestream this will reduce the amount of pay you receive at the end of the month. Please carefully consider any potential future impact. |
| **5** | **How does Wagestream affect my credit score?** |
|  | Enrolling in Wagestream has no impact on your credit score as Wagestream is not a loan and does not provide any credit. |
| **6** | **How does Wagestream affect my taxes or NI contributions?** |
|  | Using Wagestream does not have any impact on taxes, NI, or benefits in any way.  Being enrolled through Wagestream enables you to access a portion of the wages you earn as you earn them, so choosing to transfer wages during your pay period typically appears as a salary payment from your employer. However, Wagestream will still align with your official CWP pay date, and this is the date you would use for any sort of tax forms or applications for benefits, mortgages, etc. |
| **7** | **How does Wagestream affect Universal Credit?** |
|  | Using the Wagestream platform does not impact Universal Credit calculations and/or payments, which are assessed based on information provided by the Trust to HMRC directly as part of the payroll process. (Wagestream sits outside of the Trusts payroll calculation and submission processes.) |

|  |  |
| --- | --- |
| **SECTION TWO – GETTING STARTED** | |
| **1** | **How do I download the Wagestream App?** |
|  | Download the Wagestream App and search for Cheshire and Wirral Partnership:  <https://wagestream.app.link/NHS> (Also available on Android and Apple stores). |
| **2** | **Why can’t I download the Wagestream App?** |
|  | The Wagestream app is only supported when using an **Android**or **iOS** device at this time. Desktop and other mobile operating systems are not supported.  Additionally, if your download is declined by Google or Apple due to money owed from previous subscriptions, please visit these [Google Play](https://support.google.com/googleplay/answer/1267137?hl=en) or [Apple Store](https://support.apple.com/en-gb/HT203005) articles for information on how to solve this issue. |
| **3** | **How do I get started with Wagestream once I have the App?** |
|  | 1. Make a note of your 8-digit employee number (you can find this on your payslip). 2. Enter your details then select 'Enrol Me.'   **Important:** You'll receive a prompt to verify your email. Don't forget to check your inbox and verify.   1. Return to the app and enter your Email; Surname; Employee Number (found on your pay slip); D.O.B to complete your enrolment.   Accept the T&C's to start exploring some of the app's features whilst your enrolment takes 2-10 working days to process.  **Important:** During this time you'll receive an automated notification from ESR confirming that your bank details have been updated.  No changes to your actual bank account or salary have been made - it simply confirms you’ve been assigned your own Wagestream account in ESR that will allow you to benefit from all of the app's fair, inclusive financial products and services, built around your pay. |
| **4** | **How long is the enrolment process?** |
|  | Enrolling with Wagestream takes less than a minute. However, once you have completed your part of the process, a few items need to be actioned behind the scenes before your enrolment is complete. This is frequently completed within 1 to 3 working days but can take up to 10 working days depending on whether your request clashes with the monthly payroll shutdown window.  You will receive an email notification once your enrolment is finalised. |
| **5** | **Why is my enrolment still pending?** |
|  | Once you have completed the enrolment process in the app, the Trust will need to action a few items behind the scenes.  **What can I do if it has been 7 days or more?**  Contact People Information (PI) [Cwp.peopleinformation@nhs.net](mailto:Cwp.peopleinformation@nhs.net) who will investigate further and liaise with Wagestream on your behalf if necessary. |

|  |  |
| --- | --- |
| **SECTION THREE - SHIFTS** | |
| **1** | **When will my shifts be updated?** |
|  | Your worked hours accrue from payday to payday and will appear in the Wagestream system once your manager has approved all shifts in either ERoster or Bankstaff. Please note, shifts are finalised/approved on a weekly basis by managers, therefore shifts may take up to 8-10 days to show in Wagestream. |
| **2** | **Why haven’t my shifts updated?** |
|  | The most common reason why you have not seen your shifts appear in the app is that your manager has not finalised your shifts in either ERoster or Bankstaff. If the shift was worked more than 10 days ago, staff should contact their manager directly in the first instance. |