

Stream NHS General FAQs

1. What is Stream?	2
Why has my Trust partnered with Stream?	2
How does Stream work?	2
What is the cost of using Stream?	3
Will I be charged a fee if I don't transfer my pay?	3
Does Stream affect my financial or credit applications?	3
2. Enrolling with Stream	4
Do I meet the eligibility requirements to join the Stream service?	4
My salary is paid into a Building Society account. Can I still use Stream?	4
I'd like to enroll in Stream. How do I get started?	4
How long will my enrolment take to complete?	5
Why Did I Receive a Notice from ESR About Changed Bank Details?	5
3. Using Stream	5
Navigating the App	5
Pay Transfers	6
How do I transfer my wages?	6
How is my available balance(s) in the Stream app calculated?	6
How does Stream Track my Pay?	6
Bank assignments or substantive enhancements*	6
Substantive Basic Pay*	7
What are Limits?	8
How can I start saving with Stream?	8
Build	8
Workplace Savings (Save)	9
How can I learn about financial well-being through Stream?	9
How does Stream affect Payday?	10
Does Stream impact my payday?	10
How will my pay be affected if I transfer my wages?	10
How will my payslip change?	11
Why is the information on my Stream account different from my payslip?	11
Why have my transfers been transferred from different pay periods?	11
What does 'paid in arrears' mean traditionally?	11

What does 'paid in arrears' mean when using Stream?	12
4. Managing your Stream Account	12
How do I update my banking details?	12
How do I update my Email Address?	13
I changed my Surname/Date of Birth in ESR so Stream has paused	13
I've started a new assignment, how do I add this to Stream?	13
Why has my account been disabled?	14
Can I opt out of the Stream service?	15

1. What is Stream?

Stream is a charity-supported organization that helps over two million workers worldwide achieve financial well-being through its innovative tools.

Why has my Trust partnered with Stream?

Managing personal expenses can be challenging when they don't align with traditional pay cycles. Stream empowers you to take control of your earnings, promoting financial stability and reducing stress.

Through this partnership, you can access your earned wages on the same day you earn them—without high interest rates. It's a simple, secure, and reliable way to manage your money.

How does Stream work?

The Stream app makes it easy to access a portion of your earned income, anytime, anywhere.

Here's how it works:

- Log into the app to view your accrued earnings.
- Select the amount you'd like to transfer directly to your bank account.
- Your available balance will grow as you work and reset on payday.

Stream is designed to give you flexibility and control over your finances, every hour of every day.

What is the cost of using Stream?

The app is free to download.

If applicable, a fixed transaction fee is charged for each transfer (unless your Trust covers these costs). You can view any applicable fees on the Pay page of the app.

These transaction fees are the only cost for using Stream unless you choose to purchase optional services, such as gift cards.

NOTE: Stream is committed to offering fair financial services. In line with this mission, we may occasionally provide a discretionary refund if your transfer fees in a pay cycle exceed our fair use policy. Details of this refund will appear on your Stream statement, which you can access anytime through the app. (See [How to View Your Salary Statement](#) for more information.)

Will I be charged a fee if I don't transfer my pay?

No, there are no fees if you choose not to access your pay. You can still enjoy many of Steam's features for free, including:

- Tracking your earned pay in real-time.
- Setting up recurring payment reminders.
- Using financial well-being tools, like the learning resources and savings program.

NOTE: If you purchase a gift card for instant use, fees will apply. See [How to use Gift Cards](#)

Does Stream affect my financial or credit applications?

Using Stream will not impact your financial or credit applications. However, some institutions might ask for additional information, see [this article](#) for more information.

You can download your Salary Statement directly from the app. If you need further information for an application, feel free to contact the Customer Support Team—they'll be happy to help.

Since you can only access wages you've already earned, Stream does not affect your credit score.

2. Enrolling with Stream

Do I meet the eligibility requirements to join the Stream service?

Eligibility depends on your trust. To confirm, ask internally at your Trust or contact Stream Customer Support.

My salary is paid into a Building Society account. Can I still use Stream?

This depends on your account type:

- **Compatible Accounts:** Most UK bank accounts with an 8-digit account number and a 6-digit sort code that supports Faster Payments can use Stream.
- **Incompatible Accounts:** Shared building society accounts with a roll number (a mix of letters and numbers) are not supported. You'll need a different account to enroll.

I'd like to enroll in Stream. How do I get started?

Before You Start: Use an email address you can access easily on your device. Avoid using a work email if you can't access it outside work.

Steps to Enroll:

1. Download the Stream app from the Apple App Store or Google Play Store.
2. Open the app and tap **Get Started**.
 - Enter your email and verify it via your inbox.
 - Provide your surname, assignment number, and date of birth in the app.
 - Accept the T&Cs and tap **Enrol Me**.

Getting stuck when trying to register?

- Ensure the details you enter match what's in ESR exactly.
- If corrections are needed in ESR, update them, wait 24 hours, and try again.
- If issues persist after checking ESR, contact Stream Customer Support for help.

How long will my enrolment take to complete?

Enrollment usually takes up to 3 working days but may take as long as a week, depending on when in the month you choose to enroll. You'll receive an email confirmation once completed.

If it takes longer than 3 days, contact Stream's Customer Support who can investigate any delays for you.

Why Did I Receive a Notice from ESR About Changed Bank Details?

After enrolling with Stream, you may receive a notification from ESR letting you know that your banking details have changed. This is a normal step of the enrollment process.

Stream updates your ESR bank details to create a unique Stream payment account for each of your assignments. This is done so transfers and salary payments can be sent to your bank account that's on file with your ESR.

There's nothing to worry about; this doesn't affect you receiving your pay at all.

Important: Changing your bank details after enrollment won't stop the process—it will simply update again. To opt out of Stream after enrollment, use the app (see [How to Cancel and Close Stream](#))

3. Using Stream

Navigating the App

Depending on the type and number of assignments you have, you may need to switch between your assignments to view the correct details.

We treat assignments entirely separately: each one has separate earnings, balances, transaction history, and Build Pots. If you set aside some pay into one assignment's Build Pot, you will not be able to view or access those funds from a different assignment. You must switch assignments in the app first.

To switch between assignments:

1. Go to the **Track** page.

2. Check the contract title at the top.
3. Tap **Switch** to view your enrolled assignments.
4. Select the assignment you want to view.

Pay Transfers


How do I transfer my wages?

Head to the Pay page in the Stream app. For detailed instructions, please see [How to Transfer Your Pay](#).

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

Your balance is based on:

- Eligible shifts worked during the current pay period.
- The percentage set by your employer.
- How much of your pay you've already transferred

This article will further detail exactly how this balance is calculated. A full breakdown of how your balance has been calculated can be found by tapping the  symbol at the top of the Track page.

Note: You need at least £10 in your balance to transfer your pay.

How does Stream Track my Pay?

Bank assignments or substantive enhancements*

A percentage of gross earned wages from worked shifts will be available once they have been sent by your employer to Stream.

Bank/Substantive Enhancement Rates

Earnings for Substantive Enhancements and Bank Shifts are shown in Sream at a Trust-agreed Grade rate. This is because the system only picks up rates on a grade level. However, this calculation still gives you a good proportion and visibility of the earnings,

and you will still be paid accurately by your Trust on payday for the particular shift at your individual rate.

Bank shift earnings include any enhancements they may earn within the total shown. This won't be separated on the app.

Enhancement Substantive earnings are based on the enhancement value only and do not include the basic hourly rate as this is calculated within your Substantive Basic rate Tracker.

Why haven't my Bank or Enhancement Earnings been updated?

The most common reasons why shifts are not appearing in the app are that shifts may not have yet been entered into HealthRoster/Optima, or they have been entered but not fully finalised yet.

If your shifts have been finalised in HealthRoster/Optima but are still not appearing in the app after 24 hours, please check with your manager/Rostering Lead that everything has been finalised correctly and your costings are correct. Once they've checked this for you, then reach out to Stream Customer Support.

NOTE: Remember, if you have multiple assignments use the Switcher on the Track screen to ensure you are looking at the correct assignment for your shifts.

Substantive Basic Pay*

For salaried colleagues, Stream will take your annual salary and calculate a daily rate based on the number of days during the month in question. This may mean that your daily accrued balance looks slightly different month on month. (For more information on how this works, please see this [article](#).)

This daily rate will then be added to your gross pay every day. For example, based on a £25,000 gross annual salary:

- $£25,000/12 = £2,083.33$ (monthly salary).
- $£2,083.33/31 = £67.20$

If we're in a 31-day month, the daily accrual applied to your Gross Earnings would be £67.20 per day.

You can find a breakdown of your salary calculation by clicking on the 'Earnings' tile on the Track page in-app.

(*Please note that depending on how your Trust is partnered with Stream, not all types of assignments will be eligible to access.)

What are Limits?

Limits are default settings applied to all pay transfer activity.

- Some Trusts set a fixed limit on pay transfers, allowing access to only a certain amount of your wages each pay period.
- Typically, you can transfer a set percentage of your gross earned wages as they are earned and submitted to Stream (usually between 30-50%, though this may vary based on your Trust or assignment type).
- To learn how to view and edit your limits, please see [Setting Up and Editing Pay Limits](#) in Stream's Help Centre.

How can I start saving with Stream?

Stream has two saving features: Build & Workplace Savings. Depending on which one your trust has opted into, you'll have access to one of these. To check what you have access to, head to the Hub and check under Your finances. You'll either see Build or Save.

Build

Build Pots are a micro-savings feature that helps you set aside a portion of your salary for a rainy-day fund:

- Set savings goals of up to £1,000.
- Put away as little as 50p per pay period, up to £100.
- Withdraw instantly from your savings pot for free at any time.

For more details and to join, visit the [Stream Help Centre](#).

Workplace Savings (Save)

Stream Workplace Savings is a service that helps you save money with a bank:

- You earn interest (subject to variability)

- You'll have FSCS protection on a maximum of £85,000
- You can make manual deposits as well as contributions from your salary.
- Even if you leave your employer, you can continue to save.

Please note that Workplace Savings is an easy access account so any withdrawn funds will be with you by the end of the next business day, excluding Bank Holidays. For example:

- If you withdraw on a Tuesday, you will get the money by the end of Wednesday.
- If you withdraw on a Friday, you will get the money by the end of Monday.

Opening a Workplace Savings account is subject to eligibility. For more information, please visit the [Stream Help Centre](#).

NOTE: Build & Workplace Savings accounts are tied to your individual assignments. Funds saved in one assignment's Build/Workplace Savings account cannot be viewed or accessed from a different assignment. To manage funds, please switch assignments within the app first from the Track page.

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

Stream collaborates with **The Money Charity** and **The Government's Money Advice Service** to provide financial education resources, including:

- Bite-sized in-app tips and tricks for financial management.
- Articles on budgeting, avoiding debt, and saving.
- All content is sourced from impartial experts.

To access these resources, tap Coach after logging into the app.

How does Stream affect Payday?

Does Stream impact my payday?

Not significantly! Your scheduled payday remains the same regardless of wage transfers through Stream.

- Your expected payday is displayed at the top of the Track page in the app. Remember that different assignments may have different paydays so you'll want to ensure you're viewing the right one via the dropdown on the Track page.

- Salaries are processed overnight and typically arrive in your account by 10 AM GMT on your scheduled payday.
- Payments may arrive earlier depending on your bank, but this isn't guaranteed. The time your pay arrives should not affect any monthly direct debits you have set.
- Depending on your banking provider, you may be accustomed to seeing your salary as a 'pending' transaction just before payday (e.g., with Monzo). This happens because salaries were previously processed using BACs. However, Stream operates differently. Salaries are processed via Faster Payments instead of BACs, which means your salary won't appear early as a pending transaction. Rest assured, you will still receive your pay on time.

To check if your salary has been received go to Track > tap on the Salary Tab > tap on Salary Date. See [this article](#) for steps to follow if you've not received your salary when you're expecting.

How will my pay be affected if I transfer my wages?

On payday, you will receive your net pay as normal. However, Stream will automatically settle any transfers and transfer fees. This is because Flexible Pay is not a loan. Once you have accessed your wages, they are considered as received, meaning you will not receive those wages a second time on payday.

Once we've processed your salary, you'll receive an email letting you know, and you'll be able to view your [salary statement via the app](#). Here, you'll see any settled transactions, Build/Workplace Savings contributions, and Gift Card purchases (if applicable).

How will my payslip change?

Your Stream activity will not be reflected in your payslip. Please refer to the Stream app for your Salary Statement for this information. You can access this by heading to your Track page and tapping Salary.

Should you have any questions regarding your payslip, you'll need to speak with your Trust directly. Stream has no visibility into payroll processes, so deductions or queries regarding individual shifts included in your Net Pay, Sick Pay, National Insurance, or Tax questions are best directed internally.

Why is the information on my Stream account different from my payslip?

Your payslip and your Stream account show different information as they track different

aspects of your finances.

- **Payslip:** Displays total wages, deductions (e.g., taxes, National Insurance), and Net Pay sent to Stream.
- **Stream Salary Statement:** Shows Net Pay received from your Trust, transferred wages, transaction fees, savings contributions, and gift card purchases.

Receive a different amount on your payslip than what you were expecting?

Remember, the Track page of your Stream app shows your **Gross estimated** earnings. This won't include any deductions such as taxes, national insurance, or other payroll adjustments.

For payslip questions such as deductions or what shifts have been included in your pay, please contact your Trust, as Stream does not manage these processes.

Why have my transfers been transferred from different pay periods?

If some of your pay transfers have been carried over between paychecks, this is likely due to being on an arrears payroll.

What does 'paid in arrears' mean traditionally?

When wages are paid after the end of a pay period (cut-off), this is referred to as arrears payroll. Bank assignments or enhancements (e.g., overtime, nights, weekends) are typically paid in arrears.

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

When using Stream, you can access your wages as you earn them. This means there will be a date range in which you will have access to wages from two pay periods at once:

- the previous pay period (as you've not been paid just yet)
- and the current pay period

This is referred to as the Arrears Zone. If you transfer any of your earned wages during the Arrears Zone, that transfer may come from your previous pay period, or the current pay period, or be split between both.

If more transfers were settled than you were expecting, it's likely some of these were carried over from your previous pay period. You can check when an individual transfer will be

reconciled by selecting Pay transfers on the Track page of the app, tapping on the transfer you would like to view, and then scrolling to Settlement details.

You can also check your statement to show any carryover from arrears, known on the app as “Split Streams”.

Please see these articles on Stream’s Help Centre that go into further detail:

- [How Is Transferring Affected If I'm Paid In Arrears?](#)
- [Why Has My Pay Been Split Across Pay Periods?](#)
- [I'm Still Confused About the Arrears Zone](#)

4. Managing your Stream Account

How do I update my banking details?

To update the banking details associated with your Stream account, follow your Trust’s standard process by updating them through the ESR self-service portal or your Payroll department. Being enrolled in Stream does not change this process, so **do not send your banking details directly to Stream.**

Key Points to Note:

- Bank details must be updated **at least four days before payday** to take effect for the upcoming pay period.
- If changes are made less than four days before payday, they will apply only to the next pay period, and your current details will remain active for the upcoming pay.
- If urgent updates are needed for the current payday, contact your Payroll team and Stream Portal Administrator directly to expedite the process.

How do I update my Email Address?

To change the email address you use to log into the Stream app, you’ll need to reach out to the Customer Support Team.

Note: When possible, we do recommend using a personal email for Stream rather than a work email address. This ensures you can access the Stream app anytime.

I changed my Surname/Date of Birth in ESR so Stream has paused

Your ESR details must match your Stream records. If you've updated your surname or corrected your date of birth in ESR, Stream access will be temporarily paused.

To restore access, contact the Stream Support Team so they can update this for you. When contacting the team, please ensure that you confirm your assignment number, date of birth, and the exact changes made to your details.

I've started a new assignment, how do I add this to Stream?

This will depend on the nature of your new assignment:

You've picked up a new assignment under the **same** base number

Example: You work on 12345678 and have picked up a new/additional role on 12345678-2.

New assignments are automatically added to Stream within **five business days** of being activated in ESR. No action is required on your part.

If your assignment hasn't appeared after five business days, you'll need to reach out to your trust and follow the steps below:

1. Confirm that your new assignment is active in ESR.
2. Ensure recent shifts have been finalized in HealthRoster/Optima.
3. Verify that the assignment is eligible for Stream.

If the assignment hasn't come across after checking the above, please contact the Stream Support Team for further assistance.

You've picked up a new assignment under a **new** base number

Example: You work on 12345678 and now work on 87654321 instead.

If you've started a new assignment that has a completely new number, this will need to be manually added to Stream:

1. Head to your Profile by tapping on your profile picture in the top right-hand corner
2. Go to Account Settings
3. Tap Register with another company

4. Add your new assignment number's details

Note: The above steps also apply if you've taken part in a Retire and Return scheme, receiving a brand new assignment number.

Why has my account been disabled?

If you've resigned from your Trust and are working your notice:

- You will no longer be able to transfer your pay.
- If you have a Build Pot, funds will be automatically transferred to your bank account within five working days of account closure.
- If you've opened Workplace Savings, this account remains open for your funds to accrue interest. You'll still have access to the Stream app to manage, add or withdraw funds as you see fit.
- On your final payday, you'll receive the remaining wages (not already accessed), minus any transfer fees.
- Stream cannot reactivate your account after you've given notice.

If one of your assignments has ended, but others are active:

- You can continue using Stream for any active assignments.
- Use the **Switcher** on the **Track** page to toggle between assignments:
 1. Go to the **Track** page.
 2. Find the contract title at the top of the screen.
 3. Tap **Switch** to view and select your enrolled assignments.

If your assignment is incorrectly disabled:

If the Stream app is showing your assignment as disabled, this usually means that this role is no longer active in ESR. If you're still working on that specific assignment, **you'll need to reach out to your trust and ensure this is reactivated.**

Note: Should your trust reactivate your assignment in ESR, please **allow 48 working hours** for the app to update. Should you not see your assignment reactivate on the app after that timeframe, reach out to the Customer Support Team, who can advise.

Can I opt out of the Stream service?

Yes, you can cancel Stream at any time via the app:

1. Tap your **Profile Picture** in the top-right corner.
2. Go to **Account Settings**.
3. Select **Close and terminate account**.

What happens when you opt-out?

- Your account will be disabled, and you will no longer be able to transfer your pay.
- If you have a Build Pot, funds will be automatically transferred to your bank account within five working days of account closure.
- If you've opened Workplace Savings, this account remains open for your funds to accrue interest. You'll still have access to the Stream app to manage, add or withdraw funds as you see fit.
- On your next scheduled payday, you can view your last statement in the app. Your remaining wages will be paid out (minus any transfer fees).

Important: After opting out, your banking details in ESR will automatically revert to your personal bank account. This will take either a few days or will happen after your next payday, depending on whether you have outstanding transfers. **Do not** make any manual changes to payroll information during this process, as it may cause issues with completing the opt-out request. Please wait for this to be completed automatically.

Rejoining Stream:

- If you wish to rejoin in the future, you can do so directly via the app. (See the article [How Do I Reopen My Stream Account?](#) for steps.)

Alternative Option: Pause Your Account

- Instead of opting out, you can pause your account. This prevents you from transferring wages but keeps your account active.
- If needed for an emergency, you can then immediately reverse the pause in the app.
- This can be completed via your Stream controls (see [this article](#) for steps).

4. Contact

Who should I contact if I have questions about Stream?

The FAQs in this document provide guidance on using Stream for common scenarios.

If you still have questions:

1. Visit the [Stream Help Centre](#) for additional resources.
2. For employer-specific articles, log into the Stream app, navigate to the **Hub** page, and tap **Help**.

Need further assistance?

Contact the Stream Customer Support Team by:

- Raising a ticket directly in the app.
- Sending an email to **support@stream.co**

They will be happy to assist with any additional queries or concerns.