

Wagestream FAQs for Providers in Colorado Consumer-Directed Attendant Support Services (CDASS)

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What is Wagestream?

Wagestream is an app that helps people get paid before payday. Wagestream allows you to access a percentage of your earned pay at any point in the pay period.

How does Wagestream work?

At the touch of a button, Wagestream allows you to access part of your earned income. To do this, your shifts must be marked “Good to Pay.”

Log into the Wagestream app to view your available balance. Then select the available amount of earned income you want to access. This amount will be sent to your bank account or debit card. This is called a “transfer.” Some transfers have no fee, some transfers require a small fee. If there is a fee, it comes out of your pay on your payday.

At the end of the pay period, any of your net salary not already paid is paid as normal. Every payday, you will also receive a statement from Wagestream. The statement shows all of your actions in Wagestream during the pay period.

Does Wagestream affect my credit score?

No. We do not share data with any credit reference agencies or other third parties.

Who is Wagestream?

Wagestream is a charity-backed organization. Wagestream helps workers achieve financial wellbeing by giving you power over your pay. Wagestream is brought to you in partnership with Public Partnerships LLC (PPL).

Signing up for Wagestream

Do I qualify for Wagestream?

All Providers qualify to use Wagestream if they:

- Have a valid and unique email address or mobile phone number in PPL's BetterOnline™ portal,
- Have signed up for direct deposit or have access to debit card for digital payment, and
- Are using the Time4Care app.

I'd like to sign up for Wagestream. How do I get started?

In order to sign up for Wagestream, you must agree to the service. Here's how to do that:

- Open the Time4Care app on your phone,
- Select the button that states "Agree,"
- Confirm your consent to share data and to submit that data to Wagestream,
- Download the Wagestream app on your mobile device, then,
- Login to Wagestream using your email address or mobile number. Make sure to use the email and mobile number that you provided to PPL. It will be the same email and mobile number listed for you in PPL's BetterOnline™.

How do I add a Debit Card in Wagestream?

You can add a debit card for Instant Transfers if you wish. To add a debit card to your account:

1. Tap the **Profile** icon,
2. Then tap **+ Add a debit card**,
3. Enter your card details,
4. Tap the **Add Card** button again, and
5. You'll then receive an email to verify your card details. Click the confirmation link in that email.

Return to the Wagestream app select the new Debit Card and tap "Make Primary." This card is now your Primary Debit Card.

Using Wagestream

How is my available balance calculated?

Only shifts in a "Good to Pay" status will be available to transfer. Shifts in other statuses will appear as "Pending" on the Track page.

Your balance will build up throughout each pay period and reset on payday. Not included in this amount are:

- Overtime (OT), and
- Paid time off (vacation, parental leave, and sick pay).

Limits are set on how much money you can draw out:

These limits include:

- 50% of your gross earned wages is available to access as your wages are earned. This limit allows for taxes and deductions to be correctly processed on payday.
- Providers may transfer up to \$2,000 per pay period.

How do I transfer my wages?

1. Open the Wagestream app,
2. From the home screen, tap **Start a transfer**,
3. Use the keypad to enter the amount you want to transfer,
4. Tap **Next**,
5. Choose either the “Instant Transfer” button or the “Standard Transfer” button.
 - a. An instant transfer will be deposited instantly, for a small fee.
 - b. A Standard Transfer happens within one to three business days and is free.
6. Select the account or debit card where you want to transfer your funds,
7. Tap **Confirm transfer**, and
8. When finished, tap **Done** to return to the home screen.

How do I manage my banking information?

To change your banking information:

- Open the Wagestream app,
- Tap the account icon in the top right of the home screen, and
- Tap “Accounts.”

What if I get paid by paper check?

If you get paid by paper check, to use this service you’ll need to:

- Set up direct deposit with PPL, or
- Add a bank account in the Wagestream app.

How do I manage my personal information?

To change your personal information in your Wagestream account:

- Change the information with PPL. Some examples of information you may need to change could be your:
 - Name,
 - Telephone number, or
 - Email address.

To protect the security of your account, Wagestream only pulls personal details from what PPL provides. We do not have the ability to modify the information you provided to PPL. Once your information is changed with PPL, that new information appears in Wagestream within 24 hours.

If you're unsure how you would update your information, then contact PPL customer service. They can help.

How will my shifts appear in Wagestream?

After your member-approved service shifts have been submitted and approved, you can access them in Wagestream.

Why haven't my shift(s) updated?

The most common reason is because your shift(s) may have not been submitted and approved. If you are missing shifts that should be appearing in the app, contact PPL customer service.

Wagestream:

- Relies on the shift data received directly from PPL, and
- Will not manually add or modify any shift data for you.

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

At the end of the pay period, any of your net salary not already paid will be paid as usual. Transfer fees will be subtracted from your pay. Once you have been paid your wages, they are considered received. Received wages will not be included again in your upcoming paycheck. You will also receive a statement showing any of your activity in Wagestream. You can compare the statement with your paystub.

Can I use Wagestream if I'm out sick or on Family and Medical Leave Insurance (FMLI)?

Your Wagestream balance will not include wages from sick leave or FMLI. Wagestream only allows access to wages from regularly worked shifts.

I recently resigned. Can I still use Wagestream?

No. If you have resigned and are working your notice period, you no longer have access to Wagestream. On your last payday:

- You will be paid the remaining total of your wages not already accessed through Wagestream, and
- Any transfer fees for Wagestream will be taken out of your pay.

Can I choose to not use Wagestream?

Yes. You are not required to sign up for Wagestream.

You can stop using Wagestream at any time. If you want to stop using Wagestream, contact Wagestream at this email address: help@Wagestream.com. Confirm your employee ID. Your account will automatically be disabled. You will no longer have the ability to transfer your wages. You will receive your last statement from Wagestream on your next scheduled payday. On that payday, you will be paid the remaining total of your wages, minus any transfer fees.

If you want to rejoin Wagestream at a later date, you can. The process to rejoin takes a minimum of 7 business days. Be aware that rejoining could take longer than 7 business days.

Contact

Who should I contact if I have questions about Wagestream?

If you can't find the answer you need in these FAQs, take a look at our [Help Center](#).

You can also contact the Wagestream Support Team:

- By email at: support@Wagestream.com, or
- Through the Wagestream **in-app support feature**.