



Fourth Wagestream Overview

Be the financial lifeline your employees need.

Fourth Wagestream gives your employees the power to track and instantly access the wages they've already earned, stream their wages directly into a savings account and get tips on how to budget and manage their money – all through an easy to use app that's accessible via Single Sign-On from the Fourth Platform.

Fourth Wagestream effectively ends the negative impact of the monthly pay cycle by preventing millions of UK workers from suffering credit card or overdraft charges, or entering the cycle of debt caused by payday loans.

Fourth Wagestream gives much needed liquidity back to employees.

By creating a stronger link between work and reward that is lost in monthly pay cycles, we're helping people to feel more empowered in their roles. It's the reason **82%** of users feel more positive about their employer as a result, and employers have seen up to a **16%** reduction in attrition by using Fourth Wagestream.

Fourth Wagestream for Employers



Reduce attrition by up to **16%** by providing your staff with a tangible benefit they'll actually use.



Increase hours worked by an average of **22%**. Employees who actively use Fourth Wagestream feel a stronger link between their work and what they earn, and so take on more hours.



Strengthen your own employer brand and trust, by providing your employees with a service they would readily recommend to others – Fourth Wagestream's Net Promoter Score is +80.



Get full visibility into how Fourth Wagestream is working for your business and how staff are using the service with KPI setting, regular reporting, a specific Fourth Wagestream dashboard in Fourth Analytics and access to a full employer portal.



Retain control by choosing what percentage of earned wages are available to your employees.



Ensure accuracy with full integration to the Fourth Platform, so up-to-date information on rotas, shifts and breaks flows through the Fourth Platform and into the app, so employees can only access wages related to time they've actually worked.

TIM PAINTER



HR Director, Stonegate Pub Company

“Getting early access to money you’ve already earned, that is to all intents and purposes yours, seems so simple but this is a real revolution in pay that is already making it easier to recruit and retain staff. Our employees have had an overwhelmingly positive reaction to the introduction of this service.”

CLAIRE CLARKE



HR Director, Casual Dining Group

“You can’t put a value on it if employees are coming to work with less stress when it comes to their finances. They’re going to be able to deliver excellent customer service and be happier in their environment.”

Fourth Wagestream for Employees



Reduce employee stress. **76%** of employees say they are less distracted at work by financial stress due to Fourth Wagestream.



Better financial planning with the ability to see shifts worked, earned pay in real-time and transfer history. **73%** of users check the app weekly to track wages so they can stay on course.



Incentivised savings through a prize-linked account where employees could win up to double their savings pot in a monthly draw.



Learn better money habits for a better financial future through a financial wellbeing programme that serves up tools and tips that are built around your employees’ unique needs, based on their behaviour in the app.



"It's helped me out with being able to do things socially and also with some unexpected bills.

"It's reassuring to know you can get your money when you need it.

"I had to get a new bus tickets to get to work, which is about £78.

"That's quite a lot of money to come up with out of nowhere when you budget your wages throughout the month and you're getting to that halfway point where you've overspent on luxuries already.

"Fourth Wagestream helped me afford to get into work when I was stuck instead of taking out a payday loan or something, which is what I would have done."

Jacob C, Stonegate Pubs.



"Since the introduction of Fourth Wagestream I feel more at ease and in control of my finances."

Paul S.



"I used it because my children needed new school shoes and it was nowhere near payday."

Mandy P.



"Brilliant very helpful. Stops people having high interest pay day loans and having a cap is great."

Peter S.



"It's just being able to have access to the money that you've already earned. It's money that is already yours."

Alex B.

Contact us to find out how Fourth Wagestream can help improve the financial health of your employees, as well as your staff retention.

www.fourth.com | +44 (0) 8450 571 234