



WAGESTREAM

Series B

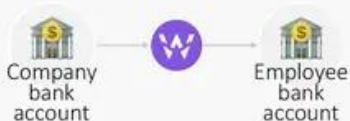
Fair financial services that give, not take.

Current World		Wagestream World
25% of lower income workers take payday loans at 500% or higher APR.		The complete eradication of payday loans.
70% of households live paycheck-to-paycheck.		Every household has emergency savings.
Banks make over \$100B per year in overdraft fees.		No working person ever pays overdraft fees.

The unique way we built it turns out to **really** matter...

#1

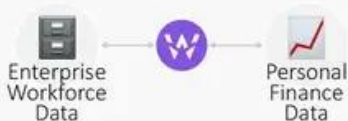
Stream Account



Wagestream can be deployed **globally**, with no geographic restrictions

#2

Direct Employer Connection



Wagestream connects **two datasets** not usually connected, which enables new types of products

These innovations put us in the financial center of half the world's population

Employer relationship **transforms** any financial service.

Savings

Before: save from "the paycheck"
After: save from "the shift"



30% enrollment

Budgeting

Before: budget based on spending
After: budget based on capacity to earn



74% check weekly

Timeline

Founded 2 years ago; current UK market leader



Product does more than just income streaming

Four pillars of financial resilience

Keep track of their earnings,
in real-time as they work



TRACK

Instant access to a % of wages
they've already earned



STREAM

Employees can save a share of
their earnings each month



SAVE

Financial education programme, in conjunction
with The Money & Pensions Service



LEARN

Customer advocacy drives growth and adoption

+71 employer NPS; 96% employee satisfaction

Employer Feedback

Frimley Health Human Resources @FrimleyHR • Jan 26
With two days until payday, don't forget you can still use @Wagestream to access your earned wages immediately! #FinancialFreedom #PayrollSavings

Paul Evans • 1st Chief Executive Officer
Thank you so much to our partner Wagestream for making it possible for our employees to get access to their wages instantly after they have worked a shift!

Care & Nursing Essentials @CNE • 12 followers
How Bupa care home workers are looking after their finances with the Wagestream app. <https://t.co/4mYU0U0U> #FinancialFreedom #PayrollSavings

Martha Lawton @marthalawton • Mar 17
Replying to @Wagestream
This is what I've come to expect from you ladies. Top notch.

James Bancroft • 2nd Group Managing Director at The ExcluSec Group
After what has seemed like months of conversations, I'm delighted to finally announce that The ExcluSec Group will be implementing Wagestream on Thursday 26th March 2020.

Paul Evans, Chief Executive Officer, Carlisle Support Services

Care & Nursing Essentials, referencing the Bupa Wagestream partnership

Martha Lawton, Money Advice Trust

James Bancroft, Group Managing Director at The ExcluSec Group

Employee Feedback

"Saves a lot of trouble"
★★★★★
"This is so much better than asking for an advance from your boss. It's a nice peaceful way of managing your money..."

"Love it!"
★★★★★
"Great app, some great tools and so easy to navigate and use! Wagestream is a great company, helping company employees access money before payday"

"Helpful tool!"
★★★★★
"Really helpful with unexpected travel expenses and direct debits. No overdraft needed and thanks to Wagestream I will no go into my overdraft again!"

"Keep an eye on my earnings"
★★★★★
"I find this app very helpful. I can keep an eye on my earnings running up to payday and stream advanced payments if there was an emergency"

"No more stress"
★★★★★
"Amazing app. No more stress or worries. Money is always there when you need it. Support is amazing."

"Brilliant service"
★★★★★
"Brilliant service, easy to understand and transfers take less than a minute"

Go-Live: Integrations

Wagestream has integrated with 29 payroll + timekeeping systems
This includes 6 “cloud integrations” that enable instant go-live

Cloud Integrations

API-based, can go live instantly

	Workday	All Sectors
	Kronos	Retail Sector
	Allocate	Healthcare Sector
	Timegate	Support Services
	Fourth	Hospitality Sector
	Patchwork	Healthcare Sector

On-Prem Integrations

Requires config from client

Legacy Big-3: most large enterprises will have one of the following systems



Access Group	NGA
Brightpay	NGS SBS
CoreHR	Pento
HFX	PeopleSoft
Iris	S4 / Catton
iTrent	Sage
JDA/BlueYonder	SD Worx
MHR	Xero
Mitrefinch	Zellis
Moorepay	Zonal

Wagestream API

Clients can push directly to our REST API

Developer portal lets corporate IT dept self-serve integration



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graph LR; IT[IT integrates to REST API] --> App[Employee installs app]
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File Upload

Lowest-common denominator

Employers without an integration can upload files within the Wagestream Partner Portal



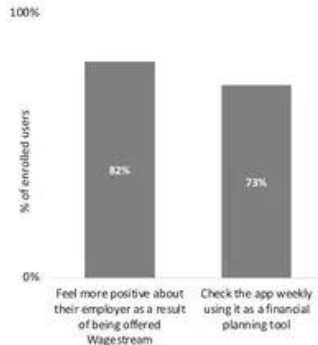
.xls, .xlsx, .csv, .xml, .html, etc

Sign: Wagestream Value Proposition

Wagestream is sold on Engagement, Retention, Recruitment

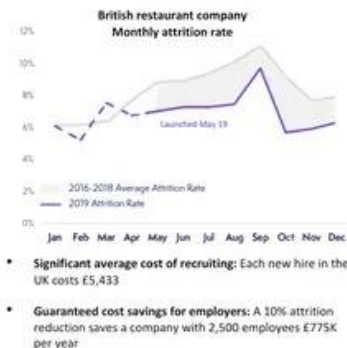
Engagement

High adoption, with more positive, productive employees



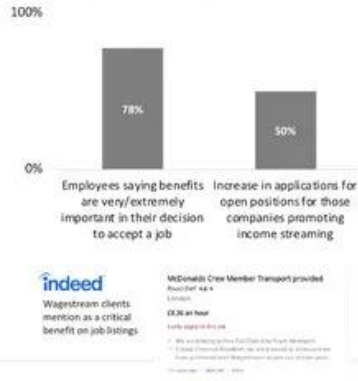
Retention

Reduced attrition by up to 16%, saving clients large sums



Recruitment

Easier recruitment through promotion of streaming



Wagestream value proposition results in a +71 NPS for the employer