

# Loop Rewards FAQ

**Everything you need to know as a Loop user about Loop Rewards powered by Stream**

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# Purpose of document

These FAQs explain how Loop Rewards works in the Loop app and what you need to know to use it. They cover where to find rewards, when they're available, and what to do if you need help.

The purpose of this document is to help you understand how to access and use Loop Rewards easily, so you can get the most out of the feature from day one.



# Loop Rewards

## What is Loop Rewards?

Loop Rewards gives you access to personalised discounts and offers directly in the Loop app. Rewards are provided by our partner Stream who already offers rewards to Healthcare professionals and are designed to help you save money on everyday spending.

## When will Loop Rewards be available?

Loop Rewards will be available from **30 April**.

## Where can I find Loop Rewards?

You can access Loop Rewards in a few places:

- A **Rewards** tile in the main menu
- A **Birthday rewards** banner during your birthday week
- An **end-of-month rewards banner**, shown from the **28th of the month for one week**

## I can't see the Loop Rewards tile yet – what should I do?

If you don't see the Rewards tile straight away on 30 April, this may be due to caching on your phone. Go to your **Personal Roster** page and tap the **refresh button**. This refreshes the app and should make the Rewards tile appear on the main action page.

## Anything you need to do

Just refresh the app once. If you're still not seeing the tile, then try logging out and back in again.

## Do I need to do anything to get started?

The first time you access Loop Rewards, if you haven't already got an account with Stream, you'll be asked to agree to Stream's terms and conditions. Once you agree, you can start browsing rewards straight away. Those with existing accounts will be taken straight through to their account and can start browsing straight away.

## Do I need to download another app or sign up separately?

No. You can access rewards directly within the Loop app.

For those who haven't used Rewards with Stream before, when you first use Loop Rewards, a Stream account is created automatically using your email address so you can access discounts without leaving Loop.



## Will I be able to use all Loop Rewards features straight away?

You'll be able to use most Loop Rewards features straight away with your automatically created account. To access the full suite of Stream features you will need to create a full Stream account. With your automatically created account, you can:

- Browse and redeem discounts from 400+ brands in-store and online
- Unlock personalised birthday rewards and end of the month perks
- View cashback offers
- Track your transactions and total savings
- Choose the types of discounts & offers you're interested in

## What do I need a full Stream account for?

A full Stream account is needed for features that link to your pay or Organisation, including:

- Getting cashback paid out into a Savings Pot
- Purchasing of Gift Cards
- Using recognition or rewards balances from your Organisation

## What happens if I try to use one of the Full Stream Account Features?

If you select a feature that needs a full stream account, you'll be guided to the Stream app to finish setting up your account. This includes securely linking your account to payroll so you can access the full suite of Stream features (see more information below in our section on Stream). This is an optional step if you would like to access Stream's additional features.

## What kind of rewards will I see?

You'll see a range of personalised discounts and offers. This includes everyday offers & discounts across groceries, tech, food, travel, & fashion, and special rewards during your birthday week or at the end of the month.

## Can I turn off rewards banners?

You can choose to opt out of **birthday rewards** when the birthday banner appears. You can turn birthday rewards back on at any time in **Settings and Privacy**.

Other rewards banners are time-limited and will disappear once the promotion ends.



## Do I need to be on Loop to get Loop Rewards?

Yes. Loop Rewards is available through the Loop app, so you will need to have a Loop account to get access to it. If you can use Loop, you can access Loop Rewards, provided your organisation offers Stream to employees.

## How do I know Loop Rewards is safe to use?

Loop Rewards has been created by RLDatix and Stream, both trusted partners to health and care organisations. RLDatix provides Optima and Loop, which is widely used to manage rotas and shifts, and Stream operates a financial wellbeing platform used at over 150 health and care organisations. Measures are in place to help keep your information secure when using Loop Rewards.

## Is my data shared when I use Loop Rewards?

Your email address is shared with Stream in order to access Loop Rewards. Once you accept Stream's Terms and Conditions, your email address may be used to send you personalised rewards, offers and updates from Stream. You can unsubscribe at any time.

To see how your data is handled by Stream - see their [Privacy Notice](#).

## How is Loop Rewards different from the Blue Light Card?

Loop Rewards includes competitive discounts, is free to use, doesn't require a separate membership or card, and is available directly through your Loop app.

## What should I do if I have a problem with Loop Rewards?

If you have any issues accessing rewards or questions about offers, you can click the question mark icon on the top right-hand side of the rewards page, which will link directly to the Stream in-app chat for support.

If you can't see the Rewards tile or banners at all, you'll need to let your Organisation know and they can raise a ticket with RLDatix.



# Stream

## Can you tell me more about Stream?

Stream is an all-in-one app to support your financial wellbeing - giving you visibility and control over your earnings, tools to save, and practical financial support, all in one place, wherever you are in your financial journey.

This leads to:

- Reduced financial stress
- Greater confidence and control
- Increased ability to save consistently
- Feeling more positive about their employer

## How do I sign up to Stream?

Download the Stream app from the App Store or Google Play and sign up using your email address (personal) and follow the steps to verify your identity and connect your account. If you have any trouble getting started, contact Stream support through the in-app support agent.

You can also sign up to Stream by using Loop Rewards or Loop's Stream Connect tile in the main Loop Action page.

## Can I use Stream on any device?

Stream is available on iOS and Android devices. Simply download the app from the App Store or Google Play Store.

## What can I do on Stream?

- See what you've earned: You can check your earnings in real time throughout the month, so you always know exactly what's coming on payday.
- Access your pay early: Stream lets you access some of the wages you've already earned before your payday, so if you need money in an emergency, or prefer a weekly pay cycle, you don't have to wait.
- Save from your pay: You can set up automatic savings that come straight out of your pay that build up in your high interest savings pot, which is free to access.
- Get discounts and rewards: Access exclusive discounts at hundreds of retailers, personalised birthday rewards, giftcards, and cashback on everyday spending, all in the app.
- Learn about your finances: Stream has guides, tools, and tips to help you understand and manage your money better, whatever your situation.
- Talk to a financial coach: You can speak to a financial coach through the app for free, whether you need help with budgeting, debt, or just want some guidance.
- Borrow with low interest loans: Stream offers affordable loans that are repaid directly from your salary



## **For NHS workers only:**

### **Will my bank details change on ESR**

When you sign up to Stream, you may get a notification from ESR letting you know your bank details have changed. Don't worry - this is completely normal and is part of how Stream works.

Stream creates a unique payment account for you so it can manage transfers between your employer and your personal bank account, without you having to do anything. Your salary will always land in your personal bank account as usual - nothing changes there.

### **Will this affect when or how I get paid?**

No. Signing up to Stream does not affect your pay in any way. Your salary will continue to be paid into your personal bank account on your normal pay date.

### **What if I change my bank details after signing up?**

If you update your bank details with your employer after enrolling, Stream will automatically reflect those changes. To ensure this is in place before your next payday, we recommend making any changes at least 5 days before your payday.

