

# Loop Rewards FAQ

**Everything your Organisation needs to know about Loop Rewards powered by Stream**

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## Purpose of Document

These FAQs are designed to help Organisations understand how **Loop Rewards** works, how it will appear in the Loop app, and what to expect once the feature is live. They explain when rewards are shown to users, what (if anything) customers need to set up, and where support responsibilities sit.

The purpose of this document is to ensure Organisations are equipped to confidently support their staff and respond to common questions about Loop Rewards.



# Loop Rewards

## What is Loop Rewards?

Loop Rewards is a new feature in the Loop app that gives users access to personalised rewards and discounts. Rewards are provided by our partner Stream, who already offers Healthcare professionals rewards designed to help workers save money on everyday spending. Rewards are accessed within Loop, while Stream provides the rewards content and support.

## Does everyone have access to Loop Rewards?

Loop Rewards is only available to organisations that have a contract in place with Stream. If an organisation does not currently have a Stream contract, they'll need to contact Stream directly at [partnerships@stream.co](mailto:partnerships@stream.co) to set one up. Once the contract is in place, Loop Rewards will be enabled automatically for all users in that organisation.

### What this means for you

There's no per-user setup required. Access is enabled at organisation level once the Stream contract is active.

## When will Loop Rewards be available?

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

## How do users access Loop Rewards?

Users can access Loop Rewards in three ways:

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

### What this means for you

Users may see rewards at different times, but all routes lead to the same rewards experience.

## Do we need to enable or configure anything?

No. If your organisation is contracted with Stream, Loop Rewards will be available automatically to your users.



## Can I turn Loop Rewards off?

Loop Rewards is a user-led feature and can't be switched off at organisation level. Users control their own participation and can choose not to share data or dismiss rewards notifications directly within the app.

### What this means for you

There's no action required from your side. Users who don't wish to use Loop Rewards can simply opt out individually.

## What happens when a user taps into Rewards?

Users access the rewards pages directly within the Loop app.

If it's their first time:

- They'll be asked to agree to Stream's terms and conditions
- A Stream account is created automatically using the user's email address
- They can immediately browse and access discounts

### What this means for you

There is no separate app download or upfront sign-up required, nor is there a cost to your organisation.

## Who supports user issues related to rewards?

**Stream supports all Loop Rewards issues**, including:

- Access to the rewards pages
- Questions about offers
- Eligibility or redemption issues

Users 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.

Loop (RLDatix) is responsible only for the **visibility of the Rewards tile and banners**.

### What this means for you

- If users **can no longer see** the Rewards tile or banners, they should raise a support ticket with RLDatix
- All other rewards-related queries should be directed to Stream

## Can users opt out of seeing rewards?



Users can opt out of **birthday rewards** when the birthday banner is shown. They can turn birthday rewards back on at any time in **Settings and Privacy**.

Other rewards banners are time-limited and expire automatically. Users can also dismiss banners temporarily if they're not interested in seeing it at that moment in time.

## Does Loop share user data with Stream?

When an employee accepts Stream's terms and conditions, a Stream account is created to give them access to the rewards platform. Stream uses their email address to identify them and set up their account. Their email address may also be used to send them personalised rewards, offers and updates. Employees can unsubscribe at any time.

Those with existing accounts will be taken straight through to their account and can start browsing straight away.

For full details on how employee data is handled, see Stream's [Privacy Notice](#).

### What this means for you

No user data is shared until the employee clicks through to the Loop Rewards feature. Only the email address is shared with Stream to enable the authentication.

## What should users do if they can't see the Loop Rewards tile on 30 April?

If users don't see the Rewards tile straight away on 30 April, this is likely due to caching on their device. They should use the **refresh button on the Personal Roster page**, which refreshes the whole app and makes the Rewards tile available from the main actions page.

### What this means for you

This is expected behaviour on launch day and doesn't require support escalation unless the tile still doesn't appear after refreshing.

## How do we know Loop Rewards is safe and secure to use?

Loop Rewards has been co-created by RLDatix and Stream, both established partners to health and care organisations. RLDatix provides Optima, a rota and workforce management system widely used across health and care, while Stream operates a financial wellbeing platform used across more than 150 health and care organisations. Appropriate technical and organisational measures are in place to protect user data and ensure the platform is safe to use.

More information on Stream can be found in the section 'Stream' below.

## Do users need to be on Optima to access Loop Rewards?



Yes. Loop Rewards is accessed through the Loop app, and Loop requires Optima. Users must be part of an organisation using Optima in order to access Loop and its features, including Rewards.

## How does Loop Rewards differ from the Blue Light Card?

Unlike the Blue Light Card, Loop Rewards is **free to use** and available to both existing and new users without requiring a separate membership. Loop Rewards includes competitive discounts, is free to use and is available directly through the Loop app.

## Will users have access to everything with the automatic sign-up through Loop Rewards?

Users can access most rewards functionality when creating an automatic Stream account in the Loop app. To access the full suite of Stream features, staff will need a full Stream account (more information below).

With the automatic sign up, users 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 their transactions and total savings
- Choose the types of discounts & offers you're interested in

Some features require full enrolment because they need an employment connection.

## What requires full enrolment with Stream?

Users will need to fully enrol with Stream to:

- Receive cashback payouts (paid into a Savings Pot)
- Purchasing of Gift Cards
- Use any recognition or rewards balance provided by their employer

## What happens if a user wants to access full enrolment features?

If a user tries to access a feature that requires full enrolment, they'll be guided to the Stream app to complete the process. This includes securely connecting their account to your payroll to unlock the full suite of Stream features.



# Stream

## Tell me more about Stream?

Stream is an all-in-one financial wellbeing app that gives employees visibility and control over their earnings, tools to save, and practical financial support all in one app.

For your staff, this means:

- Reduced financial stress
- Greater confidence and control over their money
- Increased ability to save consistently
- A more positive relationship with you as their employer

## How do employees sign up?

Employees download the Stream app from the App Store or Google Play, sign up using their email address (personal), and follow the steps to verify their identity. If they need help, in-app support is available directly through the app.

## Is Stream free for employees?

Stream is free to download and use. Accessing pay early carries a small fee of £1.95 per transaction, and loans are subject to interest. All other features - discounts, rewards, savings, and financial coaching - are free.

## For NHS organisations only

## What happens to ESR bank details when staff sign up?

When an employee enrolls, Stream creates a unique Modulr payment account with sort code 00 04 72 and a unique account number to manage transfers between your payroll and their bank account. ESR may generate a notification about a bank detail change. Members can be reassured that their personal bank details remain unchanged and can be confirmed at any time within the Stream app.

## Does Stream affect how or when employees are paid?

No. Stream does not affect payroll in any way. Salaries continue to be paid into employees' personal bank accounts on their normal pay date.

