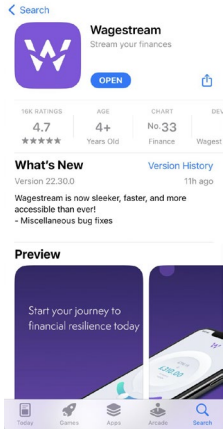


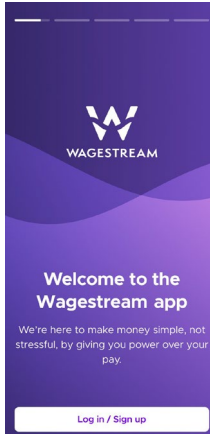
Enrollment - user journey

Download
Wagestream



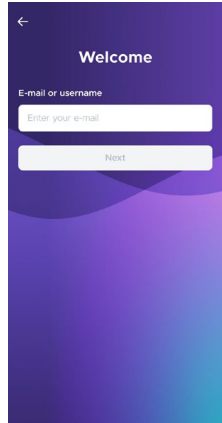
Download Wagestream from the App Store or Google Play Store

Open
Wagestream



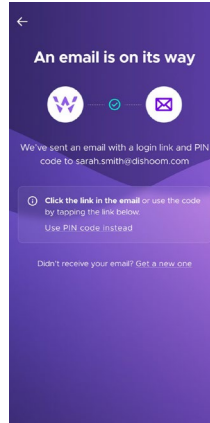
Open the app and click Sign up

Enter Personal
Email
Address



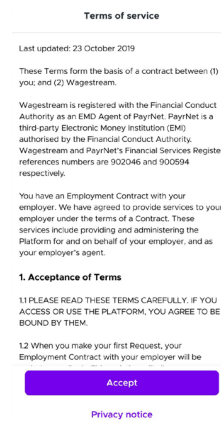
Enter your personal email registered in Workday

Use
Link



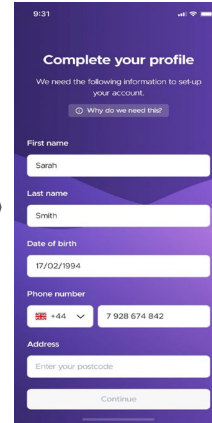
You will receive an email with a Link and PIN code – use one of these to log in

Accept
T&Cs



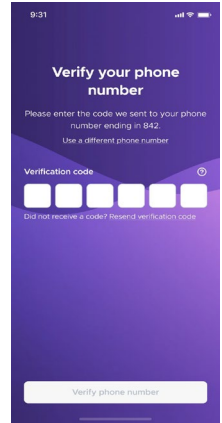
Read and accept the terms and conditions

Complete
Profile



User is asked to complete details such as phone number

Verify phone
number

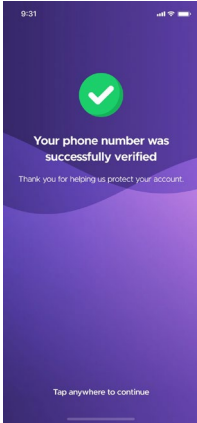


User is asked to verify their phone number using a verification code

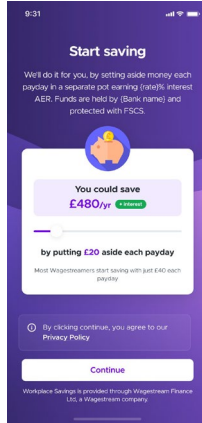
Enrollment - user journey cont'd...

Phone number verification

Savings Pot option presented

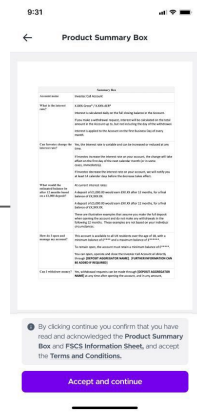


User receives confirmation their phone number has been verified



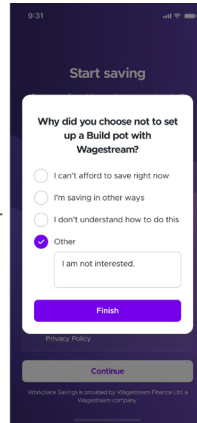
User receives option to set up a Savings Pot and to set an amount if they wish to do so

...if user selects non-null amount at Savings Pot option screen...



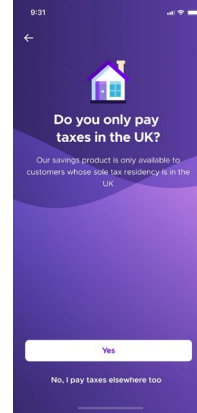
Question presented on reason for opting out of Savings Pot

...if user selects null amount at Savings Pot option screen...

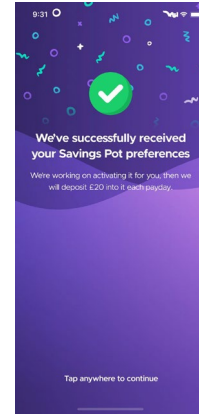


T&Cs for Savings Pot presented

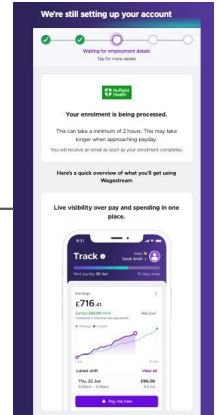
Request to confirm tax residency status*



Confirmation of Savings Pot creation



Holding page pending completion of enrollment



*n.b - if the user answers 'No' to this tax residency question then next steps will be different here, but these cases are uncommon. More details can be provided on this alternative branch if helpful.