

## Helping Financial Wellbeing



iTrent, the market leading HR and payroll platform offers users the ability to access their earnings when they need them. Through a partner solution, you can give employees an effective way to manage their finances without interfering with payroll processes.

### **Why is financial wellbeing important?**

Employees feel that they have complete control over when and how they receive their wages it reduces their stress levels, increases loyalty and improves productivity.

Giving employees the autonomy and power to better manage their financial affairs has been proven to help keep people employed for longer and improve their productivity.

### **How does the solution work?**

Through an easy to use app, employees can track, and instantly draw down a percentage of the wages they've already earned, pay it directly into their bank account and get tips on how to budget and manage their money. Enabling employees to take care of unplanned, emergency expenses whenever they need it.

Employers can set the limit of how much an employee can take and there is no limit to how many times employees can access and withdraw their pay. All this without interfering with payroll processes. This is backed up by a financial education programme in conjunction with The Money Charity and The Money & Pensions Service to help employees better manage their finances.



### Benefits of the solution

- Employees can keep track of their earnings in real-time to help them manage their money and reduce stress
- Advanced analytics tool allows employers to see who is using the app and identify any employees experiencing significant financial stress
- Reduces attrition and increases employee loyalty
- Improves employee engagement and productivity

MHR can offer this to customers via a partnership with Wagestream, a leading global provider of income streaming and workplace financial services.

If you're interested in this solution, [please contact](#) your Customer Relationship Manager for more information.

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