

An aerial photograph of London, England, taken during the golden hour of sunset. The River Thames flows through the city, with the Tower Bridge on the left and the City of London skyline in the background. The sky is a clear, deep blue, and the buildings are bathed in warm, golden light. The ePayMe logo is prominently displayed in the center of the image, featuring the brand name in a bold, white, italicized font with a thick black outline and a red shadow effect.

**ePayMe**

[www.epayme.co.uk](http://www.epayme.co.uk)



As a fully compliant outsourced payroll provider, ePayMe offers a comprehensive range of payroll and accounting services for contractors, freelancers, recruitment agencies and businesses.

Sit back, relax and enjoy life knowing that your financial affairs are in capable hands. With our state of the art software that is linked with and approved by HM Revenue & Customs, we are keeping you up to date and compliant at all times. We process your pay and take care of all your PAYE deductions accurately and efficiently.

## A Fully Compliant Payroll Provider

Our bespoke payroll system is directly linked with HMRC in real time, also known as RTI or Real Time Information. This means as and when an employee moves, changes or alters their working schedule, HMRC are made aware of this. They are then able to alter calculations relating to Tax Codes, Tax deductions, National Insurance and other deductions such as Student Loans.

An area to which this is related includes the processing and submission of employees P45's. Should the assignment have ended and no further pay has been processed after a 12-week period, we will automatically make you inactive within our system. If, however, circumstances change and work is found, we can easily reactivate you. Please note this does not cancel the Contract of Employment so long as a valid Assignment Schedule is provided. Assignment Schedules are required at all times for all assignments and should be forwarded to us.

# Contractor Registration Process:

Our registration process is easy, you can either:

## Register Online



Scan here or visit:  
[www.epayme.co.uk/  
contractor/register-now](http://www.epayme.co.uk/contractor/register-now)

You will be required to initially complete part 1, part 2 will then be emailed to you to finalise this process. Please check your junk/spam folders for part 2.

## The second email

This is our Contract for electronic signature. This also details what documents we need from you to complete the compliancy element of your registration or authorisation to obtain these from your agency, if applicable.



## Or you can call our registrations team on **01252 863700**

They will take you through all the details of how the payroll works, the deductions that you will see, our margin for the agency or agencies you are working through and answer any questions you might have. Please note you will need your personal details on hand along with your bank account information and your National Insurance number.

Once your initial registration has been complete, you will receive 2 emails from us. The first is a welcome email, detailing everything we have discussed with you.

Should you require a pay calculation, please provide your daily or hourly rate and the hours/days you will be working and we can provide a calculation based on standard criteria to give you an indication of your take home pay.

If you require specific Right To Work documents your registration will not be complete until everything has been returned.



## ePayMe Reward Scheme

Our Reward Scheme, is offered in partnership with Smart Pension and is free for you to utilise, whether you remain in the pension scheme or not



## AdvanceMe

AdvanceMe is our advance scheme allowing you to draw down on your salary in advance of payday. Please contact us for further information for eligibility by emailing [advanceme@epayme.co.uk](mailto:advanceme@epayme.co.uk)

## Timesheets

Your timesheets should go directly to your agency; you do not normally need to submit these to us. However, if your agency has advised you that it is utilising self-billing, please submit your timesheets to [payroll@epayme.co.uk](mailto:payroll@epayme.co.uk) as soon as possible.

Otherwise, your agency will send your hours and rates directly to us and you will be paid either weekly/ fortnightly/monthly in arrears (please refer to your assignment schedule for your payment cycle) on a Friday or on a day nominated by your agency, unless otherwise stated.

Your agency should have confirmed this to you already, however, if you are in doubt please refer to your Consultant directly. Any payments outside of your assignment schedule, are processed monthly and/or with monthly notice.

## Payslips

We have 3 options for your payslips to be processed. Email, online portal or by post. This will be discussed with you at the point of registration and your choice recorded.

Please ensure whichever option you choose, you provide us directly with any changes as we require up to date details at all times.

## Deductions

All contractors having their pay processed via outsourced payroll pay both employers and employees National Insurance, employers pension contribution, apprenticeship levy and margin/

company overhead. The agency will take a PAYE rate and uplift it accordingly to encompass these deductions. Please refer to our website for further details and percentages [www.epayme.co.uk/payslip-explanation-agency-worker-deductions](http://www.epayme.co.uk/payslip-explanation-agency-worker-deductions)

Additional deductions may apply following changes made by HMRC and we will send out notification to you via email of any changes and via our website. If you have unsubscribed to our emails, you will need to contact our Customer Service Team for assistance.

## National Insurances

Working as a contractor in the UK, you do have to pay both Employers and Employees National Insurance Contributions. Both National Insurance deductions are detailed separately on your payslip. The submission of National Insurance payments are important for many reasons, one of which is to ensure you are eligible to receive Statutory Payments.

## Pension & Holiday

Pension Auto Enrolment, also known as the Workplace Pension Scheme, means you will be automatically enrolled after a 3 month deferral process. After this 3 month period, you will be assessed and if eligible you will be enrolled. You will be contacted by our chosen provider SMART Pensions. Should you choose not to take part in this scheme you will need to opt out directly with SMART Pension and you will have 30 days in which to do so, should you wish. Once you have opted out, please let us know by email to [payroll@epayme.co.uk](mailto:payroll@epayme.co.uk) stating that you have opted out and the date you are next expecting payment so that we can make the necessary refunds to you. Due to Tax and NI relief,

payments do have to be processed back with a salary payment so we can make the necessary adjustments. Should you wish to opt in immediately please contact us by email. We are required by default to retain a percentage of every employee's salary for holiday pay. This will be available for you to claim when you are not working or on holiday. Should you not wish for us to retain holiday you would need to opt out by contacting [holiday@epayme.co.uk](mailto:holiday@epayme.co.uk)

## Margin/Company Overhead

You will be deducted the agreed rate for the processing of your payroll. The margin covers the processing costs, the submission of Tax and National Insurance Contributions to HMRC, Pension Contributions and in some instances the provision of insurance to cover you whilst you are working. You are only charged when payments are processed to you. Please visit our website for further information [www.epayme.co.uk/contractor/umbrella-margin](http://www.epayme.co.uk/contractor/umbrella-margin)

There may be margins charged for additional work outside of your standard payroll processing or if you have no current valid assignment schedule in place, please refer to our website [www.epayme.co.uk/standard-fees/](http://www.epayme.co.uk/standard-fees/)

## Working through other Agencies?

If you register with multiple agencies for work, please let us know. This will provide additional benefits such as a primary Tax code, one margin/company overhead rate, consolidation of payments and the freedom to carry out agency work to best suit your lifestyle.

# FAQ's:

**Q: What are the benefits of joining ePayMe?**

**A:** We are a leading HMRC compliant and professional organisation and pride ourselves on our Customer Service. Working through ePayMe you are safe in the knowledge that you have the security and benefit of being employed.

**Q: Does it cost to work through ePayMe?**

**A:** Yes, as with any payroll provider there is a small margin/company overhead cost to cover the processing, other services and certain insurances.

**Q: Is this service compliant?**

**A:** We work hard to ensure that we are always fully compliant with the latest rules and regulations and are accredited by leading organisations in our field.

**Q: Will I receive a P45 & P60?**

**A:** If you notify us that your employment has terminated, we will issue a P45 after your last payment. Your P60 will be issued at the end of the Tax year, if you are within our employment at the end of the Tax year.

**Q: Can I claim Statutory Payments?**

**A:** When employed by ePayMe you are entitled to certain Statutory Payments. Please contact us should you require information regarding entitlements.

**Q: Why am I paying employers National Insurance?**

**A:** Because of Employment Laws, if you want to work as a contractor you must trade through a Limited Company. There are three legitimate ways to get Limited Company status:

- set up and manage your own Limited Company, dependant on your IR35 Status

- use the services of an Outsourced Payroll company like ePayMe, or
- work through your recruitment agency.

Whichever way you choose, you pay both National Insurance contributions, one way or another.

**Q: What other deductions might I see?**

**A:** The following deductions are taken into consideration when your Agency Rate is agreed for your assignment:

Apprenticeship Levy, Employers NI, Employers Pension and Holiday Pay.

The daily or hourly rate you are given is your contract rate, not your salary until Employers NI, Apprenticeship Levy and other agency worker deductions in addition to the outsourced payroll margin/company overhead (fee) are deducted from the contract rate. i.e.; the monies they receive for the work undertaken.

All Outsourced Payroll companies, as employers, have a legal obligation to pay Employer's National Insurance contributions and the Apprenticeship Levy to HMRC. These contributions are made from the funds received from the recruitment agency/client with whom the Outsourced Payroll Company will have a business to business contract; the employment costs must be paid from these funds before the salary is available to the contractor, they will also deduct their margin/company overhead from the contract value.

You will work with the Outsourced Payroll company under an over-arching contract of employment and your salary will be subject to Tax and Employee's National insurance contributions. Your salary is calculated as the contract value, less the Outsourced Payroll company margin/company overhead, less the amount payable to HMRC for Employer's NI and the Apprenticeship Levy.



**Head Office:**

Alba House, Mulberry Business Park,  
Wokingham, Berkshire, RG41 2GY

Telephone: 01252 863 700

*(Please note, all calls are recorded for quality and training purposes)*

[www.epayme.co.uk](http://www.epayme.co.uk)

**Useful Contact Information**

Should you need to contact HMRC for any Tax queries, please call  
0300 200 3300 and provide our unique PAYE Ref No.475/SB61958

For any Pension queries, please contact SMART  
Pension on 0333 666 2626 [www.autoenrolment.co.uk](http://www.autoenrolment.co.uk)

**ePayMe is Accredited by:**

