



A Specialist Outsourcing Company, providing Payroll and Accounting Services to Contractors and Recruitment Agencies.



www.epayme.co.uk

eBrochure

 Basepoint Business Centre, 377-399 London Road, Camberley, Surrey, GU15 3HL

 01252 863700

We are the preferred Umbrella Company of choice

Trusted by hundreds of businesses and individuals across the 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 (NI) contributions 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 that this does not cancel the Contract of Employment as long as a valid Assignment Schedule is provided. Assignment Schedules are required at all times for all assignments and should be forwarded to us.



FAQ's



“ Does it cost to work through ePayMe?

Yes, as with any payroll provider. However, we charge one of the lowest margin rates or company overhead cost. This small fee covers certain insurances, processing costs and other services.



“ Can I claim Statutory Payments?

When employed by ePayMe you are entitled to certain statutory payments. Please contact us should you require more information regarding entitlements.

“ Is this service compliant?

Absolutely. We work hard to ensure that we are always fully compliant and always have our finger on the pulse with the latest rules and regulations. We are accredited by Professional Passport, a leading organisation in our field.



“ What are the benefits of joining ePayMe?

We are a leading HMRC compliant organisation and pride ourselves on our customer service. Working through ePayMe you benefit from very low margin rates. You are also safe in the knowledge that you have the security and benefit of being employed.

“ Will I receive a P45 and P60?

If you notify us that your contract 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.



“ What other deductions might I see?

The following deductions are taken into consideration when your 'agency rate' is agreed upon for your assignment:

- Apprenticeship Levy
- Employers National Insurance (NI)
- Employers Pension
- Employees 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 (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 employers NI contributions and apprenticeship levies to the HMRC.

These contributions are deducted from the funds received from the recruitment agency / client with whom the the outsourced payroll company will have a business to business (B2B) contract. The employment costs must be paid from these funds before the salary is made available to the contractor. They will also deduct their margin rate from the contract value.

You will work with the outsourced payroll company under an overarching contract of employment and your salary will be subject to tax and NI contributions. Your salary is calculated as the contract value, less the outsourced payroll company's margin, less the amount payable to the HMRC for employers NI and apprenticeship levy.





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 as soon as possible.

Otherwise, your agency will send your hours and rates directly to us and you will be paid either weekly, fortnightly or 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.

DEDUCTIONS

All contractors having their pay processed via outsourced payroll pay both employers and employees National Insurance (NI), employers pension, apprenticeship levy and margin rates. 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. If you have unsubscribed from our emails, you will need to contact our Customer Service Team for assistance.

PAYSLIPS

We have three options for your payslips to be processed, 1) email, 2) online portal or 3) by post. This will be discussed with you at the point of registration and your choice recorded. Please ensure whichever option you do choose, that you provide us directly with any changes as we require up to date details at all times.



PENSION & HOLIDAY

Pension Auto Enrolment, also known as the Workplace Pension Scheme means that you will be automatically enrolled after a three month deferral process. After this three month period, you will be assessed and if eligible you will be enrolled. You will then be contacted by our chosen provider SMART Pension. Should you choose not to take part in this scheme you will need to opt out directly with SMART Pension and you will have thirty 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 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.

NATIONAL INSURANCES

Working as a contractor in the UK, you do have to pay both employers and employees National Insurance (NI) contributions. Both NI deductions are detailed separately on your payslip.

The submission of NI payments are important for many reasons, one of which is to ensure you are eligible to receive statutory payments.



MARGIN / COMPANY OVERHEAD

You will be deducted the agreed rate for the processing of your payroll. The margin rate covers the processing costs, the submission of tax and NI contributions to HMRC as well as 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.

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

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 / overhead company rate, consolidation of payments and the freedom to carry out agency work to best suit your lifestyle.

We would also like to advise that by remaining employed by ePayMe, this would mean that you remain with the same employer. By doing so, this can help you when providing employment history for a mortgage, loan or financial support due to the continuity of employment, rather than having a string of short-term employment with different companies, which could affect any kind of financial support or credit.

We are the preferred Outsourced Payroll Provider trusted by hundreds of contractors, freelancers, recruitment agencies and businesses across the UK.



5 Reasons why you should trust ePayMe with your payroll?

1.

Consistent work history for Credit Applications

If you are a worker that is employed on various assignments throughout the year, by remaining employed by ePayMe throughout your various assignments could help you when providing employment history for a mortgage, loan or financial support due to the continuity of employment opposed to many short term contracts that could affect your application.

2.

ePayMe Rewards Scheme

ePayMe in partnership with Smart Pension offers all employees access to a wide range of exclusive discounts at thousands of retail outlets, preferential rates on gas and electricity bills, up to 40% off cinema, 18% off health and gym memberships and 54% off electrical and computing equipment. All this can be found on the Smart Pension employee portal and is free regardless if you have opted out of the pension scheme or not.

3.

More Money back

We charge one of the lowest margin rates in the industry leaving you with more of your hard earned cash in your account.

4.

Security and Compliance

Our state of the art and high security bespoke software is linked with and approved by HM Revenue & Customs, ensuring up to date and compliant payroll at all times. Your confidentiality is our priority.

5.

Customer Service payroll advice

You will have access to our friendly Customer Service Team who are all payroll experts. If you need any advice regarding your salary, our team are always ready to assist and offer the best advice on current best practices.

Contractor Registration Process

Register Online

Scan here or visit:
www.epayme.co.uk/contractor/register-now



- 1) You will be required to initially complete part 1.
- 2) Part 2 (second email) will then be emailed to you to finalise the process. Please check your junk and spam folders for part 2 (second email).

OR

You can call our
Registrations Team

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 bank account information and your National Insurance (NI) number.

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

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.



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.

Pay Calculation

Should you require a pay calculation, please provide your daily or hourly rate and the hours / days you will be working as well as the agency you will be working through and we can provide a calculation of an estimated take home pay.





Head Office:

Basepoint Business Centre,
377-399 London Road,
Camberley,
Surrey,
GU15 3HL

Contact Us:

01252863700
www.epayme.co.uk

Useful Contact Information

HM Revenue & Customs

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

SMART Pension

For any Pension queries, please contact SMART Pension on 0333 666 2626 | www.smartpension.co.uk

