

Payroll Partner of Choice

www.qtac.co.uk 01179353500

#### STARTpay Overview

# £5 per payslip, full PAYE & Automatic Enrolment service

- Submission of Employee and HMRC payment via BACS
- Experienced and friendly Helpdesk support and advice
- A set of management E Reports
- Payroll data for use in Microsoft Excel
- E-Payslips
- All statutory requirements covered
- P45s
- Free copy of QtaxPro software (Our desktop PAYE Calculator worth £130)
- Your own dedicated Account Manager
- Regular Newsletters
- Regular Webinars
- Online submission of tax documents to HMRC
- Online submission of Year End Documentation
- P60s for your employees

#### Full Automatic Enrolment Suite including:

- 1. Assessment of your workforce
- 2. Assistance with setting up your pensions scheme\*
- 3. Communication with your employees
- 4. Dealings with The Pension Regulator TPR
- 5. Carry out on-going assessment
- 6. Send Information direct to the Pensions company
- 7. Submission of declaration of Compliance



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## 1.0. Introduction

Do you ever feel that you would like to quite literally throw responsibility away? Most of us approach our work with the intention of doing the best job we can, but sometimes, despite our best efforts, a heavy workload can drag us down. Then we find we have insufficient time to concentrate on our core business.

Thankfully there are steps you can take to lighten the load, such as giving control of your payroll to a dedicated team of experts.

Qtac outsourced payroll service does it all: calculating the payroll, Auto Enrolment management, Real time Information, distributing the payslips, answering staff and HMRC enquiries. All you need to do is supply us with the information and we will do the rest.

### 1.1. The benefits

### Less money

Although payroll is a vital business function, the costs of managing it may seem like a luxury you cannot afford. However for many businesses, there are likely to be cost savings in outsourcing all payroll activities to an external provider. The expense of paying for staff time and training and the associated costs such as payslips, stationery and tax paperwork would be no more.

## Less staff

There is no doubt about it; managing payroll is an onerous task for any company. Although most employees are only aware of payroll if they have a query about their payslip, the behind the scenes work of payroll staff is never ending! If you hand the responsibility to a third party, you will be able to condense your workload, or, even better, utilise your skilled payroll employees in a more constructive way. A provider will also have the flexibility to cope with your peak periods and cover holiday and sickness.

### Less time

Qtac Payroll are, as you would expect, experts on Payroll. When you combine this knowledge with specialist payroll software, processing complex payroll activity can be completed extremely effectively. And juggling holidays or absenteeism, or training new staff will not affect output speed.

### Less hassle

Running payroll is not your core business, so why spend more time than necessary worrying about it. It often makes commercial sense to hand tasks to a third party so you can concentrate on what you do best – overseeing your business. Outsourcing payroll fits this model nicely.



## Fewer mistakes

A payroll error will certainly cost you more than the price of a payslip reprint – a wrongly underpaid employee is a justifiably angry member of staff who may be looking for compensation. And, even more serious, you may have HMRC to answer to. Mistakes are less likely to happen with a payroll provider dedicated to providing a quality service with in depth and up to date knowledge of payroll processes and legislation.

## 2.0. Is outsourcing right for you?

## 2.1. Overview

Trying to decide whether to outsource your payroll or process it in-house? Qtac Payroll frees up clients valuable time. It provides a comprehensive yet flexible outsourced UK payroll service tailored to each of its client's specific requirements. Its end-to-end solution will greatly simplify the processes of assessment, compliance, communication and reporting and will prevent its clients from having to recruit and train new personnel, or re-train existing staff to cope with the greatly increased workload.

# 2.2. Auto Enrolment

Auto-Enrolment or Workplace pension reform, is the biggest change in pensions for generations, it is designed to increase the number of employees who are saving for their retirement. We have developed our systems to remove the burden from the employer, we can carry out the entire process from end-to-end including assessment, postponement, employee communication, pension provider communication, & declaration of compliance or only specific parts.

You appoint your pension provider and we can do the rest.

# 2.3 Portal

With the introduction of GDPR (General Data Protection Regulations) business are having to fork out on expensive online systems with better security. Included as part of our Outsourced Payroll Services it gives accountants, their clients and their employee's real time access to payroll information from any location and across any device whilst ensuring full compliance with GDPR.

# 2.4. What we offer

Qtac payroll outsourcing will take control of your payroll, from calculation of the payroll to distribution of the e-payslips. Qtac services offer you the flexibility to find a solution that's just right for your business. Outsourcing your payroll to Qtac payroll outsourcing puts a dedicated team of experts at your fingertips, without the expense associated with staffing and processing your payroll in-house. All you need to is supply us with the information using our simple templates.



Set up your payroll

We will provide you with the right documentation and instruction for us to set to up. We do not charge for this service.

Process your payroll

We will parallel run your payroll if required for no additional cost. Then process your payroll on a pay period basis by a mutually agreed calendar.

Produce payslips and reports

We will produce payslips and reports to our secure online Portal

Process BACS through our BACS Accredited service

We can take away the burden of paying your staff and HMRC for no additional cost.

The complete auto-enrolment process

Auto Enrolment Features included in our Payroll Outsourcing package are: Workforce Assessment,

Configure postponement, Day to Day Auto Enrolment Management, Employee Communications, Auto Enrolment Audit, Declaration of compliance and Pension Provider Communications

Forms P45/P46

We produce all extra documentation such as P45's and P60's at no extra cost.

RTI submissions

All EPS and FPS submissions filed on time every time.

Process starters, leavers and amendments

We will process all starters, leavers and amendments within the pay cycle.

Mid - period calculations for new starters

We will clearly set your payroll rules for mid period calculations and new starters.

Timesheets and templates provided

We can create easy to use timesheets and templates to help with management of payroll data.

Process variable pay instructions

All variable pay instructions are calculated as per your instructions.

Calculation of all statutory requirements and AEO's

Our software will calculate and manage all types of statutory pay and AEO's.

Gross to Net calculations

We can process gross to net calculations as BASIC Pay or an additional element.

Process and communication in year tax code changes

As your agent we will update and communicate all HMRC communication.

Payroll reconciled monthly

We reconcile your payroll on a monthly basis.

Re – runs of your payroll

If you make a mistake or need a re run we can re- process for a small additional charge.

Suite of reports

Suite of reports provided securely electronically in a PDF and excel formats.

Experienced and friendly helpdesk support

Our friendly qualified staff are available on the end of phone or email.



### 3.0. Pricing

£5 per payslip with no set up fees this includes a full PAYE service and automatic enrolment service. There are no additional costs throughout the year.

### 3.1. Period Charges

Please see the attached quotation for your Payroll charges based on all areas we have discussed.

## 3.2. BACS (optional but no extra cost)

At no extra cost we can produce a BACS CSV file for you and make payments to both your employees and HMRC. You will need to obtain a BACS User number usually obtained from your relationship manager at your bank branch.

### 4.0. Next steps

### 4.1. Your personalised quotation

Thank you for considering Qtac for outsourcing your payroll. Please find attached a quotation tailored to your specific needs.

The quotation is based on:

- 1. How many payrolls you have, their pay frequencies, dates and how many people are in each one.
- 2. Your Automatic Enrolment duties: We can check with the Pensions Regulator if you are not sure of your staging date.

If you would like to discuss this further please either call us for a chat, or send an email and we'll be in touch.

### 4.2. Signing with Qtac

If you like the quotation and would like to move ahead with procuring our payroll services, for the appropriate forms please email: <a href="mailto:sales@qtac.co.uk">sales@qtac.co.uk</a>

# Implementation Management

You will be assigned an Implementation Manager to oversee your successful on boarding. Your Implementation Manager will discuss timescales with you and agree a target go live date before developing an implementation plan specific to your business.



## **Employee Information**

You will be asked to provide your employee data as discussed with your designated Implementation Manager that will allow us to set up all employees paid in the current Tax Year with their year-to-date earnings and statutory deductions.

### **Company Information**

You will also be required to complete an Employer details form that provides us with key information on your company, including: Payment and Deduction Types, Pension Schemes, Sick Pay Schemes, Maternity Pay Schemes, Pay Dates, Tax Reference, Pro Rata rules.

## Bank Information (if paying via our BACS service)

You will also be asked to complete document 3 containing your company bank details and User BACS User number so we can pay your employees.

### FBI – 2

The form FBI 2 is used to authorise your tax representative to use PAYE / CIS online services. This allows them to receive information over the internet from us on your behalf

### Money Laundering

The government has introduced legislation requiring payroll bureaux to obtain proof of the client's identity. We are obliged to hold these records for a minimum of six years after the last transaction.

### Service Level Agreement

We will send you your SLA's will need to be checked and signed and return.

### 4.3. Set-up

We will require copies of reports/payslips from the current provider to ensure Qtac produces the same results. As part of this process we will produce the standard Qtac reports for you to review.

### 4.4. Go Live

We will create a deadline calendar specifically for you that takes into account both your pay date/dates and the combination of services that you have purchased.



## 5.0. FAQs

### How do I provide my payroll data to Qtac?

This will depend on you. Typical methods include:

- Our standard spreadsheet template emailed to our secure centralised inbox
- Dropbox or email

Standard monthly "default" amounts are picked up each period if no amendments are required.

### How long will it take Qtac to turn my payroll around?

At the start of the calendar year we will create a deadline calendar specifically for each customer that takes into account both their pay date and the combination of services that they have purchased. The following timescales are an average:

- Once payroll data is sent to Qtac it will be processed in the agreed timeframe and a set of reports sent to you.
- You then have to check and validate the reports provided and advise of any necessary amendments.
- When confirmation to close the payroll is received all payslips and relevant reports are produced.

### How flexible are these dates?

The deadline calendar we provide allows for all processes to be done in the most efficient way. However if amendments are required and these are considered feasible, then it can be adapted. Once the payroll due date has been reached no more additional amendments can be made unless agreed prior to the pay period.

#### How payslips are available?

• Online Portal – Our secure online portal provides a company contact and each employee with their own login to view their payslips and reports.

### How can I be sure my payroll information is safe and secure?

Qtac holds all client payroll information in a highly secure environment onsite and offsite. This ensures that your information is safe, secure and retrievable.



### What checks are carried out?

The payroll checking process at Qtac is a strict one, which involves multiple stages and people. Your Account Manager completes the payroll changes and produces the reports required. Then another member of the team checks these reports against the original payroll information. Only once these checks have been completed are the reports sent to the customer for a final checking.

#### What about processing RTI?

We use your Employer PAYE details in order to send RTI (FPS/EPS) through our Agent service. This also allows Qtac to collect HMRC messages like Tax code uplifts, Student Loan notices etc.

#### Any other questions?

Please don't hesitate to contact Qtac team for a chat and we'll be happy to help. Our details are at the foot of this page.

\*We cannot choose or recommend a pension scheme provider. Specifically setting up the scheme with the provider you have chosen.

