
Working with Payments Pro

Our umbrella service is here to provide you with a hassle-free way of getting paid for your contracting services. We work alongside your agency to ensure you are paid efficiently and on time. We run daily, weekly and monthly payroll based on your agencies request.

- **Umbrella PAYE**
When you sign up with our PAYE service you will become our employee, we fulfil the role as employer for contractors. This provides you with the same statutory rights that full-time PAYE employees enjoy such as SSP, maternity leave and holiday pay.
- **Umbrella CIS**
If you are working within the Construction Industry Scheme (CIS) your eligibility will need to be confirmed by your agency and you will need a valid UTR.
- **Carrying out work**
Your shifts and assignments will still be given to you by your agency. It will be our duty to pay you for the work you have done once we have received the details and funds from your agency.
- **Contract of Employment**
Once you have completed our sign-up form you will need to read and accept your Contract of Employment with us. This will be provided within your sign-up pack.
- **PAYE Deductions**
We will make all of the correct and compliant HMRC deductions on your behalf. This includes tax, NI, Apprenticeship Levy & NIERS. We also deduct our weekly margin (only when you work), student loan (dependent on circumstance) and your auto-enrolment pension contribution (dependent on circumstance).
- **CIS Deductions**
You will pay a flat-rate tax deduction of 20% on valid UTR's. UTR's that do not validate will be charged at 30%. We also deduct our weekly margin (only when you work). If you have Gross status, you may be eligible for 0% CIS tax rate.
- **Hourly rate**
This is set and agreed by your agency. Any negotiations on your hourly rate must be carried out with your agency. We cannot change or adjust your hourly rate without explicit instructions from your agency.
- **Expenses**
All employees are considered under SDC (Supervision, Direction & Control). You will not be able to claim expenses through Payments Pro directly. Any expenses will need to be agreed

and authorised by your agency. Once authorised your agency will send these to us along with the funds to pay you.

- **Tax code**

When working with our umbrella service you will have a single tax code. This means you can work with multiple agencies and companies at the same time but still effectively have only one employer, Payments Pro.

- **IR35 & Compliance**

When you become an employee of our umbrella company you can rest assured that all of your HMRC contributions are deducted and paid compliantly. Your status as defined under IR35 is legally met.

- **Conduct of Employment Agencies and Employment Businesses Regulations 2003**

All agency workers are considered within by default. If you or your agency/end-client has requested that you opt-out of the conduct regulations, you or the agency must do so in writing requesting so. The opt-out must be signed by both yourself and Payments Pro. Any requests to opt back in must follow the same process.

Please Note: Employees working with vulnerable persons are not eligible to opt out of the Conduct of Employment Agencies and Employment Businesses Regulations 2003

- **Holiday Pay**

You have the right to 5.6 weeks (28 days) per annum. You can request to have this paid out in every payslip or retained for redemption when you wish to take leave. This is calculated and shown in each payslip you receive. The holiday entitlement of 5.6 weeks is equivalent to 12.07% of hours worked over a year. The 12.07 per cent figure is 5.6 weeks' holiday, divided by 46.4 weeks (being 52 weeks – 5.6 weeks). The 5.6 weeks are excluded from the calculation, as the worker would not be at work during those 5.6 weeks in order to accrue annual leave. So, if someone works 10 hours, they are entitled to 72.6 minutes paid holiday ($12.07/100 \times 10 = 1.21$ hours = 72.63 minutes).

Our dedicated helpdesk has in-depth knowledge of the recruiting and payroll industry. They should always be your first point of contact for any questions you may have, or for any help you may require in regards to our service or your account. Please email helpme@paymentspro.co.uk for any support requests.