

Payments Pro Ltd Employee Handbook

Comprehensive Operational & Compliance Manual for Umbrella Agency Workers

Registered Office Address: 215-221 Borough High Street, London, SE1 1JA

Company Number: 10763957

Tel: 020 3819 7220 | **Web:** <https://www.paymentspro.co.uk> | **Email:** helpme@paymentspro.co.uk

Table of Contents

1. Welcome to Payments Pro Ltd
2. Starting with Payments Pro Ltd & Dual Governance Model
3. Data Protection & Privacy (UK GDPR Compliance)
4. Valuing Diversity, Dignity at Work & Third-Party Harassment Prevention
5. Pay, Benefits, Pensions & Travel Expenses
6. Leave Arrangements, Statutory Family Rights & Absence Rules
7. Health, Safety, DSE Ergonomics & On-Site Welfare
8. Leaving Payments Pro Ltd & Offboarding Protocol

1. Welcome to Payments Pro Ltd

Welcome to Payments Pro Ltd. This Employee Handbook serves as your complete operational, legal, and compliance manual during your employment with us as an overarching umbrella worker assigned to third-party Client premises. It outlines what you can expect from us as your legal employer, as well as the professional and operational standards required during your temporary agency assignments.

If you have any questions regarding your employment, payroll, or client site arrangements, please contact your Account Manager or email our compliance team directly at compliance@paymentspro.co.uk.

2. Starting with Payments Pro Ltd & Dual Governance Model

2.1 About the Company

Payments Pro Ltd provides overarching umbrella employment for UK-based contractors, agency workers, and freelancers. We operate with complete transparency and corporate integrity across all payroll, tax, and employment workflows.

2.2 Statement of Employment Terms and Changes

The Company reserves the right to update its employment policies and handbook from time to time to maintain full legal and statutory compliance. You will be notified of key policy updates via general notice or through our online downloads section at <https://www.paymentspro.co.uk/downloads>.

2.3 Dual-Governance Structure & Client Site Rules

As an umbrella employee working off-site, your employment is subject to a dual-governance model: Payments Pro Ltd is your legal employer for statutory PAYE, employment rights, and overarching contract terms, while your day-to-day working environment, site health & safety, computer security, and operational rules are governed directly by the End Client:

- **Client Site Compliance:** You are strictly required to adhere to all operational rules, site security protocols, dress codes, health & safety rules, and working directives established at the End Client's premises.
- **Attendance & Hours:** You must attend the Client's designated location at the times and for the total hours specified in your Assignment Confirmation Note. If you are unable to attend, you must inform both Payments Pro Ltd and the End Client by no later than 9:00 AM on the day of absence.
- **Client IT & Security:** You must comply at all times with the Client's requirements for computer security, GDPR, email, and internet access carried out during your assignment. You must immediately advise both the Client and Payments Pro Ltd of any security breaches or potential breaches.
- **Professional Representation:** While on assignment, you act as a representative of both Payments Pro Ltd and the Client and must ensure your conduct remains exemplary and professional at all times.

2.4 Attendance, Sickness Absence & Statutory Sick Pay (SSP)

Daily Absence Reporting: Should you require time off or suffer illness, you must notify both Payments Pro Ltd and the Client by no later than 9:00 AM on each day of absence. Unexplained or unsatisfactory absence may lead to salary deductions for unworked time and potential disciplinary action.

Self-Certification: For sickness lasting up to seven (7) consecutive calendar days (including weekends), you must complete a Self-Certification form upon returning to work.

Medical Fit Notes: Sickness exceeding seven (7) consecutive days requires an official Doctor's Fit Note.

Thereafter, medical certificates must be provided to the Company on a weekly or monthly basis, depending on the certified duration of absence. Failure to provide fit notes may result in non-payment of SSP.

Statutory Sick Pay (SSP): SSP is payable to eligible employees who meet statutory qualifying criteria and earn above the Lower Earnings Limit. SSP Qualifying Days (QDs) correspond directly to your agreed assignment working days.

Medical Examination: Payments Pro Ltd reserves the right to require you to undergo a medical examination by a doctor of our choosing at our expense, or to request a medical report from your doctor with your permission.

2.5 Conflict of Interest, Standards & Anti-Bribery

Conflict of Interest: You must not engage in any outside commercial activity that interferes with your responsibilities to Payments Pro Ltd or creates a conflict of interest with the Client.

Personal Appearance & Hygiene: You are expected to dress appropriately for your assignment role and maintain proper personal hygiene and grooming.

Duty of Confidentiality: You have a strict duty of confidentiality regarding all sensitive information, trade secrets, and operational data belonging to Payments Pro Ltd and any assigned Client. Unauthorised disclosure (including to outside media or on social media) constitutes gross misconduct.

Anti-Bribery & Corruption: In strict compliance with the Bribery Act 2010, giving, soliciting, or accepting bribes or improper financial/commercial advantages is strictly prohibited and constitutes gross misconduct.

2.6 Client Computer, Email and Internet Acceptable Use

When using Client or Company IT equipment, computers, email, or internet access during an assignment, you must strictly comply with the Client's acceptable use policies:

- **Business Use Only:** Equipment and networks are provided for assignment business purposes. Limited personal use during formal breaks is subject entirely to Client permission and policy.
- **Prohibited Activity:** Accessing pornographic, offensive, illegal, or auction/social networking sites is strictly prohibited and constitutes gross misconduct. Loading unauthorised software or attempting to bypass Client network security is prohibited under the Computer Misuse Act

1990.

- **Social Media Restrictions:** You must not make reference to Payments Pro Ltd or the Client on social media or represent yourself on their behalf without formal written permission.

2.7 Disciplinary & Grievance Procedures

Disciplinary and Grievance procedures based on ACAS guidelines are maintained by Payments Pro Ltd. Full details and guides can be requested from your Account Manager or viewed online at <https://www.paymentspro.co.uk/downloads>.

3. Data Protection & Privacy (UK GDPR Compliance)

Payments Pro Ltd is fully committed to compliance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

Purpose of Processing: Personal data is processed solely for employment administration, statutory PAYE payroll, Right to Work verification, pension administration, and statutory compliance.

Subject Access Requests (SARs): Under UK GDPR, you have the right to request access to your personal data held by the Company free of charge. Requests will be fulfilled within one (1) calendar month of receipt.

Updating Personal Information: You must notify your Account Manager immediately of any changes to your name, home address, phone number, bank details, emergency contact, criminal record status, or DBS status.

4. Valuing Diversity, Dignity at Work & Third-Party Harassment Prevention

4.1 Valuing Diversity

Payments Pro Ltd is an equal opportunity employer. Direct or indirect discrimination on grounds of age, disability, gender reassignment, marriage/civil partnership, pregnancy/maternity, race, religion or belief, sex, or sexual orientation is strictly prohibited.

4.2 Dignity at Work & Prevention of Third-Party Harassment

In compliance with the Worker Protection (Amendment of Equality Act 2010) Act 2023, Payments Pro Ltd maintains a zero-tolerance policy towards sexual harassment, bullying, and victimisation. Because our employees work off-site at third-party locations, we take proactive reasonable steps to protect

workers from harassment by colleagues, Client representatives, site managers, and third parties.

Any complaint of harassment or inappropriate behaviour on a Client site must be reported immediately to compliance@paymentspro.co.uk. All complaints are investigated promptly, confidentially, and sensitively.

5. Pay, Benefits, Pensions & Travel Expenses

5.1 Salary Arrangements & Payslip Transparency

Wages are paid via direct credit transfer to your verified bank account on record. For every payroll run, your itemised Income Statement and Payslip (issued via My Digital Accounting) clearly break down:

- Company Income Received: Gross client assignment rate.
- Statutory Employer Deductions: Employer's NI, Apprenticeship Levy, and Employer Pension contributions.
- Taxable Employee Pay: Basic Rate (calculated at National Minimum Wage / National Living Wage), accrued Holiday Pay, and Additional Taxable Wage.

5.2 Pension Scheme & Salary Sacrifice

Eligible employees will be auto-enrolled into our qualifying workplace pension scheme in compliance with the Pensions Act 2008. You may also request to participate in an approved Salary Sacrifice pension structure in accordance with statutory HMRC rules.

5.3 Travel & Expense Reimbursements (HMRC Chapter 16 & Agency Authorization)

All business travel reimbursements strictly comply with HMRC Guidance 480 (Chapter 16). Approved Mileage Allowance Payments (AMAPs) are processed at statutory tax-free rates based on actual business travel and are never offset against or deducted from your contractual basic pay.

Mandatory Agency Authorization: All business expenses and mileage claims must be explicitly approved and authorized by the engaging recruitment agency prior to payment. No expense or mileage payments will be processed or disbursed without prior written agency authorization.

6. Leave Arrangements & Family Leave

6.1 Annual Leave & Holiday Pay Options

You are entitled to 5.6 weeks statutory paid annual leave per year (pro-rata). In alignment with your employment contract, Payments Pro Ltd offers two holiday pay options:

Paid-Out / Advanced Holiday Pay: Calculated at 12.07% on gross pay and paid out in each pay period.

Retained / Accrued Holiday Pay: Retained by the Company to be paid out when you take formal annual leave.

6.2 Statutory Family Leave & Dependants Time Off

Eligible employees are entitled to statutory family leave (Maternity, Paternity, Adoption, Shared Parental, and Parental Bereavement Leave) and statutory unpaid Time Off for Dependants to deal with emergency family situations.

7. Health, Safety, DSE Ergonomics & On-Site Welfare

7.1 Client Site Safety Responsibilities

Payments Pro Ltd recognizes its duty of care as your employer. However, as you perform work at End Client premises, you must comply with both Company and Client health and safety rules:

- Familiarise yourself with the Client's site safety rules, emergency procedures, and safety equipment.
- Never put yourself or others at risk through careless acts or omissions.
- Report any safety concerns or dangerous site conditions to your on-site Client manager and Payments Pro Ltd immediately.

7.2 Accident Reporting & RIDDOR

All accidents or near-misses on a Client site must be reported immediately to the Client's on-site manager and recorded in the Client's Accident Book. For injuries causing absence or inability to perform normal duties for 3+ days, notify Payments Pro Ltd immediately so statutory reporting (RIDDOR / Form 2508) can be coordinated.

7.3 First Aid & Fire Safety Procedures

First Aid: Identify designated Client First Aiders upon arriving at a new assignment site.

Fire Safety: Observe Client fire evacuation routes, assembly points, and alarm procedures. Participate

in Client fire drills and ensure escape routes remain unobstructed. Never use lifts during a fire evacuation.

7.4 Personal Safety, DSE Workstation Ergonomics & Manual Handling

Display Screen Equipment (DSE): When using computers on assignment, adjust chair height, monitor positioning, and posture to avoid eye strain or Repetitive Strain Injury (RSI). Take regular short breaks from screen work.

Lone Working: Avoid working alone on Client sites where possible. Ensure Client colleagues know your location and expected return times.

Electrical & Manual Handling: Check electrical equipment for damaged cables before use. Never lift heavy Client equipment without proper training and adherence to Client manual handling guidance.

8. Leaving Payments Pro Ltd & Offboarding Protocol

Upon termination of employment:

- Outstanding wages, statutory pay, and accrued holiday pay will be processed prior to issuing your P45. Any monies owed to the Company (loans, overpayments, court orders) will be deducted.
- You must immediately hand over to the Client all Client property, equipment, software, keys, documents, address books, and database records in your possession without retaining copies.
- Following departure, you must not divulge confidential Client or Company data or entice away Company staff.
- Payment in Lieu of Notice (PILON), where exercised by the Company, will be calculated at your basic contractual rate (NMW/NLW) for the unexpired notice period in accordance with your employment contract.