APRIL 2017

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PW

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Future in the balance

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SPRING UPDATE

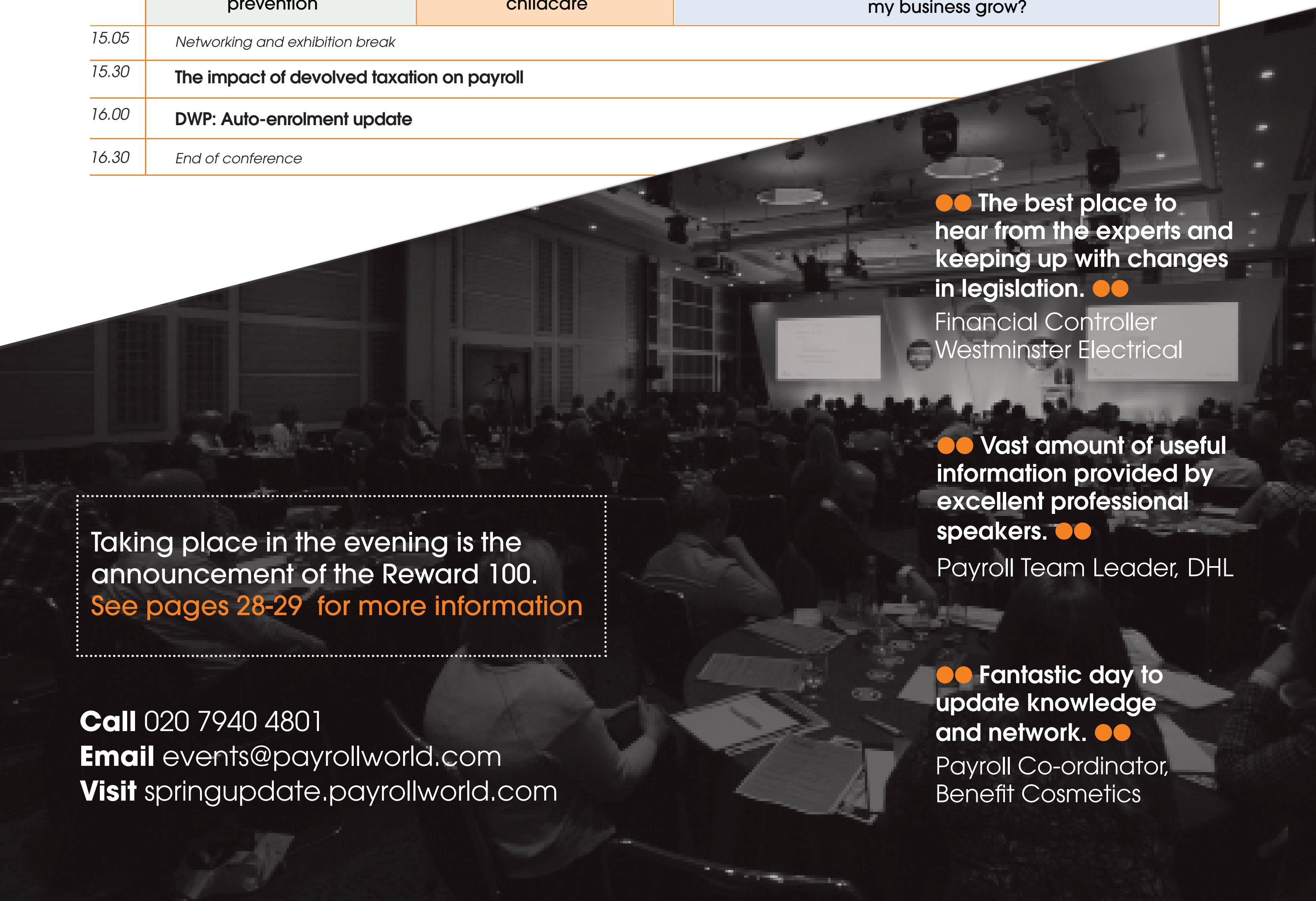
25 MAY 2017

IN-HOUSE PAYROLL CONFERENCE

CLIENT PAYROLL CONFERENCE

TAKING PLACE NEXT MONTH

8.50	*Opening address*		
9.00	**Payroll in the wider organisation: HR, pensions & reward**		
9.35	**HMRC update**		
10.10	**National insurance update**		
10.45	*Networking and exhibition break*		
	IN-HOUSE PAYROLL CONFERENCE		**CLIENT PAYROLL** CONFERENCE
11.15	The Apprenticeship Levy for the UK		Salary sacrifice and benefits in kind
11.50	Employment status update		Growing your business
12.25	*Lunch, networking and exhibition break*		
	OPERATIONAL EXCELLENCE	**REGULATIONS AND COMPLIANCE**	**CLIENT PAYROLL** *continued*
13.25	Effective international payroll solution	Termination payments	Bureaux: Adapting as payroll changes in a business
14.00	Gender pay gap reporting	Shard grand-parental leave	Auto-enrolment update
14.35	Case study: Payroll fraud prevention	Tax free childcare	Which pension schemes will help my business grow?
15.05	*Networking and exhibition break*		
15.30	**The impact of devolved taxation on payroll**		
16.00	**DWP: Auto-enrolment update**		
16.30	*End of conference*		



The best place to hear from the experts and keeping up with changes in legislation.

Financial Controller
Westminster Electrical

Vast amount of useful information provided by excellent professional speakers.

Payroll Team Leader, DHL

Fantastic day to update knowledge and network.

Payroll Co-ordinator,
Benefit Cosmetics

Taking place in the evening is the announcement of the Reward 100.
See pages 28-29 for more information

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FROM THE EDITOR

Turn, turn, turn

Although quiet from a payroll perspective, the last Spring Budget for the forseeable future made the headlines for all the wrong reasons. Chancellor Philip Hammond stirred up a hornet's nest by announcing the rate of Class 4 National Insurance contributions would increase from 9% to 10% in April 2018 and to 11% in April 2019. After receiving a bashing from the press and fellow Tory MPs, he backtracked only days later.

However, many believed the original plan represented progressive policy. In fact, Henry Tapper ponders this point on page 13 of this issue. Others concluded that such bold moves are misguided without proper consultation (see page 6). We won't have too long to see if the government learns a lesson from the debacle, as the Budget now officially moves to the autumn. Before then, though, this April brings a plethora of significant changes for payroll, pensions and HR (see page 10). I hope you enjoy the issue.

JEROME SMAIL

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Payroll is changing
So are we

Spring is here and change is in the air. As professionals in the pay and reward industry, you are no strangers to change – and neither are we.

As you may have heard by now, Payroll World is undergoing an exciting rebrand and relaunch that will consolidate its place at the cutting edge of the pay and reward sector. I'm excited to reveal that the overall brand will have a new name, a fresh look and updated format. The magazine will continue to provide industry-leading commentary, with dedicated sections covering:

- Payroll
- Reward
- International payments
- Employee benefits
- Workplace pensions
- Employment law
- Careers

All will be unveiled at the Spring Update Conference in May. You can view the agenda at a glance on page two of the magazine.

I look forward to you accompanying us on this exciting journey.

Stay informed by visiting
payrollworld.com/changing

Jerome Smail
Editor

PAYROLLWORLD PW

COMPLIANCE ROUNDUP

A BRIEF LOOK AT THE LATEST PAYROLL COMPLIANCE NEWS

1 Payslip fraud ends in jail

A company director and his ex-wife have been jailed for a total of six years and nine months for stealing £815,000 tax, National Insurance and VAT. The two-pronged attack on the tax system saw Donna Howard, 43, steal £283,713 in income tax and National Insurance contributions (NICs) from the unsuspecting employees of her former husband's business, Motherwell-based MDH Fire and Security Services Limited.

Over a three-year period the Howards were guilty of charging customers more than £530,000 in VAT using fictitious and de-registered VAT numbers but kept the money. Donna gave the fraud a veneer of legitimacy by creating false payslips and paperwork.

2 Spring Budget 2017 at a glance

Philip Hammond delivered his 2017 Spring Budget on 8 March. Here are some key points:

• As previously announced, the tax-free personal allowance will increase in April 2017 to £11,500. Also confirmed is that higher-rate threshold will increase to £45,000 in 2017-18.

• HMRC is monitoring National Insurance Employment Allowance compliance following reports of businesses using avoidance schemes to avoid paying the correct NICs.

• The government will shortly begin rolling out Tax-Free Childcare (TFC) for working families with children under 12, providing up to £2,000 a year for each child to help with childcare costs. From September 2017, the free childcare offer will double, from 15 to 30 hours a week for working families with three- and four-year-olds in England, in total worth up to £5,000 for each child.

Also see item 3 and News page 6.

3 Deferral of MTD obligations for small businesses

Tax experts have welcomed the chancellor's Budget announcement that the mandatory requirement to maintain digital records and submit quarterly updates will be deferred for certain businesses.

For businesses trading below the VAT registration threshold, the obligations will be deferred from April 2018 to April 2019.

Adrian Rudd of the Chartered Institute of Taxation (CIOT) said: "The announcement recognises the challenges faced by the many small businesses who are not currently maintaining digital records or interacting with HMRC frequently. The software being developed for MTD is not yet ready, and indeed may not be fully available until late 2017. While testing of MTD software will take place on an increasing scale throughout 2017 and early 2018, it makes no sense to require small businesses, which are likely to suffer the greatest proportionate impact, to be at the vanguard of MTD."

4 Government campaign launched to highlight rights of low-paid workers

A nationwide campaign to increase low-paid workers' understanding of their rights around pay has been launched by the government.

The national advertising campaign – which will be carried on public transport, in shopping centres and other public places – was rolled out ahead of the government's National Minimum and National Living Wage rates rising on 1 April.

Jennie Granger, director general for customer compliance at HMRC, said: "Paying the National Minimum Wage is the law – it's not a choice. Employers must pay their workers what they're entitled to and follow the rules. We will act to ensure ripped-off workers receive their proper pay and hardworking businesses are not losing out to dodgy dealers who cheat their staff."

We will act to ensure ripped-off workers receive their proper pay
Jennie Granger, HMRC

5 Zero-hours contracts hit record high

More people than ever are now on zero-hours contracts (ZHCs), according to the latest statistics. New figures based on an analysis of Office for National Statistics (ONS) data reveal that 910,000 people are now working on ZHCs – 105,000 more people compared with the same period in 2015. There were just 100,000 people on ZHCs in 2005. However, although the new figure represents a record high, analysis also reveals a sharp slowing in the rate of increase in the latter six months of 2016.

Conor D'Arcy, policy analyst at the Resolution Foundation, which undertook the analysis, said: "It's notable that the increase of 0.8% in the second half of 2016 compares to a 7.7% rise over the same period in 2015."

U-turn on Class 4 NICs increases shows Budget 'rabbits' are a bad idea

Chancellor Philip Hammond performed a U-turn last month on plans to increase National Insurance contributions (NICs) for the self-employed.

Originally announced in the Spring Budget, the Class 4 NICs increases were scrapped after a storm of negative publicity.

The U-turn shows the folly of pulling 'rabbits' out of the hat on Budget day without consultation, says the Chartered Institute of Taxation (CIOT).

In a letter to Conservative MPs explaining his decision to scrap the plans, the chancellor said: "There will be no increases in rates in this parliament."

Hammond conceded the plans put forward in the Budget breached the wording of the Conservatives' pre-election manifesto.

He wrote: "It is very important both to me and to the prime minister that we are compliant not just with the letter, but also the spirit of the commitments that were made.

"In the light of what has emerged as a clear view among colleagues and a significant section of the public, I have decided not to proceed with the Class 4 NICs measure set out in the Budget."

John Cullinane, tax policy director at CIOT, said: "This is yet another example of a Budget 'rabbit' that has come back to bite the chancellor. Hammond is just the latest chancellor to discover the perils of announcing tax changes without consulting or preparing the ground adequately in advance."

The CIOT, Institute for Fiscal Studies (IFS) and Institute for Government (IfG) published a report (Better Budgets) earlier this year which highlighted the problem of inadequate consultation and a lack of a strategic approach to tax policy from successive governments.

Cullinane added: "We urge the government to change the way it makes tax and budget decisions to reduce taxpayer confusion, cut down costly errors and avoid embarrassing U-turns like this. The move to a single fiscal event is a step in the right direction but today's abandonment of

Hammond discovered the perils of announcing tax changes without preparing the ground adequately in advance

the National Insurance increase shows how a better, more careful approach to tax policy is in the interests of not just taxpayers but government too.

"Reducing the volume of tax changes should help the government to consult more effectively, early and widely enough on the measures they bring forward in future. The Treasury needs a more robust policy-making process involving more challenge – internal and external – before measures are decided upon.

"The imbalance between the tax burdens on employment and self-employment remain very large, mainly because of the 13.8% cost of employers' National Insurance and, for the larger employers, the 0.5% Apprenticeship Levy. We need a wide, open and public debate on the tax treatment of different kinds of employment. If significant differentiation is to remain then this should be redesigned on a clearer basis, perhaps on the model of the statutory residence test. These questions, and where we go with employers' NICs, are ones we would urge the government to consider carefully."

Philip Hammond
Chancellor

TUC: UK in the relegation zone for decently paid maternity leave

UK mums get one of the lowest amounts of decently paid maternity leave in Europe, says the TUC.

According to the organisation's analysis, the UK ranks 22 out of 24 among European countries that offer statutory maternity leave. While mums in the UK only get six weeks' decently paid maternity leave, most European countries offer three months or more. For example:

- **Six months:** *Croatia*
- **More than four months:** *Poland, Hungary and the Czech Republic*
- **More than three months:** *Estonia, Italy, Spain, Belgium, Denmark, France, Malta and Switzerland*

According to the TUC report, the only European countries offering less decently paid maternity leave than the UK are Ireland and Slovakia, where mums "do not get any decently paid time off".

TUC general secretary, Frances O'Grady, said: "The UK is in the relegation zone when it comes to decently paid maternity leave. Many European countries offer decent support to new mums. But lots of parents here are forced back to work early to pay the bills."

Director of Maternity Action, Ros Bragg, said: "Without adequate maternity pay, women's choices are limited and many cannot afford to take their leave entitlements.

"We should be investing in support for pregnant women and new families."

Many European countries offer decent support to new mums. But lots of parents here are forced back to work early to pay the bills

Workers value health cash plans over other benefits

Health cash plans have become the second most popular benefit in the country behind contributory pensions, according to research.

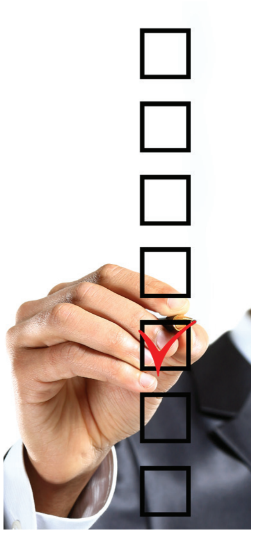
The 2017 Willis Towers Watson Employee Benefits and Wellbeing Index found that 12% of respondents to the survey valued health cash plans the most – two-thirds (66%) of whom earn less than the national average salary.

The results see cash plans leapfrog both life and health insurance in the rankings. Contributory pension schemes remain top with 32% of the vote, with health and life insurance pushed into joint third spot (both 11%).

Hot on the heels of the top four are health screenings (9%) – a benefit that can provide insights into everything from body fat and hearing to blood pressure and lung function.

Despite efforts to promote mental health in the workplace and tackle traditional stigmas, counselling and EAP benefits continue to prop up the benefits rankings, with just 3% of the vote.

Survey reveals earnings perception gap



Brits on average think solicitors earn 20% more than they actually do and journalists are perceived to earn over a quarter (28%) more than their average salary, according to a YouGov poll.

In the survey of over 2,000 adults, respondents also underestimated the pay of several professions.

Train drivers are thought by the public to earn 32% less than they actually do, and headmasters of secondary state schools are perceived to earn £26,192 less than their actual salary.

News from the pensions front

The Pensions Regulator shares the latest on auto-enrolment and the upcoming increase in minimum pension contributions

Employers should now start thinking about the upcoming increase in minimum pension contributions. It's important they prepare in good time.

What's happening?

On 6 April 2018, the legal minimum employer contributions that need to be paid into their staff's qualifying pension is increasing from 1% to 2%. At the same time, the total minimum contribution rate goes up from 2% to 5%. Employers will need to increase their contributions (unless they are already contributing more than the new legal minimum of 2%) – and staff contributions may also need to increase to make up any amount needed to meet or exceed the combined legal minimum total of 5%. Contribution levels will rise again on 6 April 2019 and employers will then need to pay a minimum of 3% towards the pension, while the total minimum contribution will reach 8% – so staff may be paying the 5% difference. The table below shows the minimum contributions for employers who are using a defined contribution scheme for auto-enrolment and the date when these legal minimum rates apply.

Date effective	Employer minimum contribution	Total minimum contribution
Until 5 April 2018	1%	2%
6 April 2018 to 5 April 2019	2%	5%
6 April 2019 onwards	3%	8%

What employers need to consider

Employers can choose to pay the full amount of the total minimum contribution – or more. This may mean that the employer, if they wished, could set up their pension so that staff do not have to pay any contributions. For example, the employer could choose to set up the pension scheme rates with 6% employer and 0% employee contributions and this would meet the legal requirements until 6 April 2019. Or, they could pay higher than the total minimum rate, but still require their staff to make some contributions – for example, the employer and their staff could each be paying 3% today and this would remain above the legal minimums until 6 April 2019. Both employers and their staff can choose to contribute more than the minimum amounts to the pension if they want to.

Calculating pension contributions

A pension scheme that uses banded qualifying earnings – which includes salary/wages, bonus, commission and overtime – as the definition of pensionable earnings, will only apply these percentages to a band of earnings, as shown in the table.

Only qualifying earnings between the Lower Earnings Threshold and the Upper Earnings Threshold are pensionable. However, employers may have agreed with their pension provider to calculate pension contributions in a different way. For example, if an employer has used certification to allow an existing pension to be used for auto-enrolment, where only basic salary is pensionable, then it's possible that the certification period may include one or both of the increases in the minimum contribution levels. If this is the case, you will need to apply different increases.

More information about this is on The Pensions Regulator's website. If employers are unsure they should check their pension scheme rules and contact their pension provider if they need extra help.

Pay reference period cycle (2017-18)	Lower Earnings Threshold (LET)	Earnings trigger for auto-enrolment	Upper Earnings Threshold (UET)
Annual	£5,876.00	£10,000	£45,000.00
Bi-annual	£2,938.00	£4,998.00	£22,500.00
1 quarter	£1,469.00	£2,499.00	£11,250.00
1 month	£490.00	£833.00	£3,750.00
4 weeks	£452.00	£768.00	£3,462.00
Fortnight	£226.00	£384.00	£1,731.00
1 week	£113.00	£192.00	£866.00

Employers should check:

- It's important that their workplace pension schemes and payroll software are able to handle any contribution increases by 6 April 2018, otherwise the scheme may no longer qualify for auto-enrolment and the right contributions might not be deducted at the right time.
- Pension schemes should already be making necessary changes to support the increases, and will communicate this, but it's still the employer's responsibility to make sure they're using a qualifying scheme – i.e. one whose rules reflect the need to increase contributions to the new minimum – and that the right amount of pension contributions are deducted by payroll. If an employer has chosen a pension scheme that does not require the higher minimums, then they will need to talk to the provider about their options.
- While there is no requirement for employers to write to their staff about the phased increase in minimum contributions, this is something they may want to consider doing, to help minimise queries or reduce the number of workers who decide to leave their schemes as a result of the increases. The pension scheme provider may also be able to help with this.

For further information, please see: http://bit.ly/2n178MN
For information relating to specific scheme rules, contact the pension scheme provider. ◆

WEB survey

In February the biggest ever list of firms underpaying workers the National Minimum Wage and National Living Wage was published by the Department for Business, Energy and Industrial Strategy (BEIS). The total of employers named and shamed was 359. So on www.payrollworld.com, we asked:

Is naming and shaming an effective deterrent against underpaying workers the legal minimum?

79% YES

21% NO

Pay Window

2017-18 – a payroll, pensions and HR checklist

This time of year is always a busy one for UK professionals. However, April 2017 will see an enormous amount of upheaval. Therefore, here is a list of some of the 2017-18 changes you should be aware of. I make no attempt to explain them and do not claim this captures everything. But it should form part of a good checklist:

Tax
- Marriage and other allowance change. These are UK-wide
- Tax code uplifts
- Two UK tax regimes – Scottish Income Tax (SIT) and rest of the UK (rUK)
- Threshold changes
- Basic Earnings Assessment for childcare vouchers to use rUK thresholds

National Insurance
- No rate changes
- Threshold changes UK-wide
- Nothing too exciting!

Employment Allowance
- No change to £3,000 value
- HMRC will be monitoring 'abuse' throughout 2017-18

Student Loans
- Plan 1 and 2 thresholds increased

Statutory Payments
- SSP rates change effective 6 April
- SMP / SAP etc change effective 2 April
- Employment law payments and awards Great Britain effective 6 April – e.g. a week's pay for redundancy. Northern Ireland is a big question mark as to the effective date of changes to their payments and awards. Look out for announcements from the Department for the Economy (DfE)

Apprenticeship Levy
- New 'tax' for 2017-18 for eligible employers UK-wide at 0.5% of the employer's paybill
- Levy Allowance £15,000 per employer for 2017-18

Optional Remuneration Arrangements (OpRA – aka salary sacrifice)
- Big changes to benefit and flexible remuneration packages – and last-minute ones as well

Look out for:
- Things that are not affected, e.g. childcare
- Things that have a grandfathering period
- Things that are affected, i.e. everything else!
- Key words: The trigger point The relevant amount
- See Finance Bill 2017 and HMRC guidance

National Minimum and Living Wage
- New effective date for National Minimum Wage is 1 April – aligned with National Living Wage
- New rates payable for pay reference periods starting on or after the effective date

Off-payroll working
- In Public Sector Bodies (PSBs), as defined in legislation
- Certain people who were off-payroll now have to go on the payroll if the payment is being made on or after 6 April
- They are not employees or workers but their deemed employment payments are included in the value of the employer's paybill
- Key information: income tax – Clause 1 and Schedule 1 Finance Bill 2017 National Insurance – The Social Security (Miscellaneous Amendments No. 2) Regulations 2017 The new Employment Service Status tool HMRC guidance
- I have a hunch that this regime may be extended to all employers at some time in the future. In quiet times, it's probably a good idea to have a browse through all the off- payroll information to make sure you are prepared

Gender Pay Gap (GPG) reporting
- For private and voluntary sector employers in Great Britain and public sector England where: The 'relevant employer' has 250 or more 'relevant employees' on the 'relevant date' – do some research!
- Be aware that GPG obligations already exist in public sector bodies in the devolved nations (Wales, NI and Scotland)
- GPG should come to private and voluntary sector employers in Northern Ireland and regulations were expected in June 2017 (although goodness knows what will happen)


Ian Holloway, head of legislation and compliance at Cintra HR & Payroll Services

Pensions
- Public sector scheme rate amendments (LGPS, TP etc)
- Auto-enrolment thresholds (QEBS) changes in Great Britain and corresponding values in Northern Irish legislation
- Pension advice allowance introduced
- Employer-arranged pensions advice introduced
- Lifetime ISA introduced (not strictly payroll-related but definitely one to keep an eye out for)
- Monthly Data Collection for Teachers' Pension mandatory from December 2017

Benefits
- Official rate of interest reduced to 2.5% (see 'Interesting: I missed this one' opposite)
- Cars and van changes
- Making good dates aligned (for non-payrolled benefits)

So, plenty to be getting on with, I'm sure you agree!

The very complex issue of maternity pay

A Trade Union Congress (TUC) announcement about the UK's rate of statutory maternity pay made headline news in March (see page 6). Housed on their website under the 'pregnancy discrimination' section, it makes troubling reading for people that have made the choice to have children and those who have not. To summarise, the announcement says that out of 24 European countries, the UK ranks 22nd in terms of 'decently paid' maternity leave and is in the 'relegation zone'.

I have a number of concerns about this announcement.

The report focuses on the entitlement to pay rather than the entitlement to leave. A balanced report should, surely, look at the maternity system as a whole. If this was done, the UK would be seen to be near the promotion spot with guaranteed leave of 52 weeks, second only to Bulgaria, of which 39 may be paid.

Further, the announcement is critical of the UK within Europe but fails to mention that the UK entitlement to leave is far in excess of the EU directive. This says member states must provide a minimum of only 14 weeks. In 2016 as a Remain campaigner, TUC general secretary Frances O'Grady was clear that worker rights derived from membership of the European Union. However, the body as a whole does not seem to be balanced in its approach where domestic legislation exceeds EU minimum.

Also, where is the mention of adoption leave and pay? The focus is on discrimination as a result of pregnancy but isn't the announcement itself discriminatory by virtue of the fact that it neglects to mention the choice made to bring a child into the home through adoption?

The TUC recommends several things (and I can only assume children adopted into the homeplace were meant to be covered by these but have been ignored as the result of a disappointing oversight):

1. Increase statutory maternity pay (SMP) and Maternity Allowance to the same level as the minimum wage so mothers are not 'forced' back into the workplace for financial reasons.
2. Increase shared parental pay and paternity pay to the same level as the minimum wage, ensuring partners also benefit from a rate increase.
3. Help self-employed mothers by paying Maternity Allowance at an equivalent rate for the first six weeks at an earnings-related rate.
4. Make Shared Parental Leave (SPL) more flexible and allowable in smaller 'chunks'.

Bringing a child into the homeplace (via birth or adoption) is, generally, a lifestyle decision. Once that decision has been made, it is only right that parents are given employment law protections. UK domestic legislation, as directed by Europe, does provide these.

However, if more maternity, adoption, paternity and shared pay is paid, who meets the cost of this? Currently, the government meets 92% of the cost, increasing to 100% if the employer meets the small employer criteria. Can UK plc afford to make increased payments to workers and, if not, would the employer be required to meet more of the cost? You wonder if this would lead to employers looking at potential parents as a future cost burden.

If the payments are increased, does this mean things like income tax and/or NICs have to rise in order to meet the necessary funding? The extra burden could, quite understandably, be read as discrimination against those making the deliberate choice not to bring children into the homeplace.

In short

It is quite right that the TUC raises this issue for workers.

However, who is going to be brave enough to put the opposing view on behalf of employers and those of us who have made the lifestyle decision not to have parental responsibilities?

Interesting: I missed this one

HMRC's official rate of interest is used in two situations:

1. To ascertain the point at which a low (or no) interest loan becomes beneficial and, therefore, needs to be considered for reporting on the P11D;
2. To calculate the reportable value of living accommodation over £75,000.

Payroll and P11D software will need this figure. Since 6 April 2015, this has been set at 3%. From 6 April 2017, it reduces to 2.5% courtesy of the Taxes (Interest Rate) (Amendment) Regulations 2017.

Any Budget or Autumn Statement is followed by a raft of policy announcements and documentation.

Normally, I would say I am quite good at digesting all of this information and picking out the parts that are relevant to the UK payroll and pensions professions. However, I missed the fact that these regulations were laid on 8 March 2017. To be honest, I still cannot see the announcement from HMRC about the change to this very important figure. It is certainly not reflected in their guidance laid out on the Gov.uk website (as at the time of writing anyway). Maybe they missed it as well!

Note, there are no changes to the modified official rates that apply in relation to Japan (3.9%) and Switzerland (5.5%).

The age difference

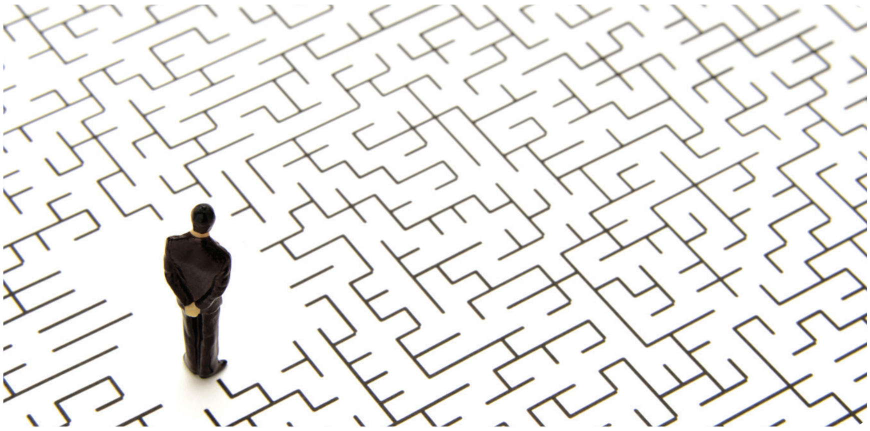
The rules of retirement are changing, and so are the perceptions of how workers should stay active. **Charles Cotton** takes a look at the opportunities and threats associated with an ageing workforce

Older workers (55+) in the UK are preparing themselves to continue working until they are 70 years old, according to recent CIPD research.

In a survey of over 1,600 UK employees, more than a third (37%) of all workers believe they will work past the traditional retirement age of 65, a figure that jumps to 49% among workers over 55 years old. Of those who predict they will work past 65, the average age they expect to actually retire at is 70.

The most common reasons for employees wanting to work past 65 are that many people believe it will keep them mentally fit (32%), followed by a desire to be able to earn enough money to continue to enjoy themselves, for example by going on holidays (27%), and that they would miss the challenge of having a job (19%).

In many instances, it is good news that so many individuals want to stay on in employment past 65 for such positive reasons. Older workers offer vast experience and knowledge, and can also act as mentors to young people in the workplace. To reap those opportunities, we need to start reviewing and adapting our people practices, such as reward and recognition, training and development, or recruitment and selection, as well as the design of the organisation, jobs and work to ensure they are fit for the new purpose. However, our research also finds a lack of awareness among some employees



regarding the new state pension age. For instance, 26% of those aged 55 and over claim they do not know that the state pension age will increase from 65 to 66 between 2018 and 2020. Similarly, 48% of 35- to 54-year-olds are still unaware that the state pension age is going to increase from 66 to 67 between 2026 and 2028.

There's also a significant proportion of employees who are unaware that they need to have ten years' worth of National Insurance contributions to get the minimum state pension (36%) and that they have 35 years' worth of National Insurance contributions to get the full state pension (32%).

Regarding the impact of contracting-in on the size of the state pension, few (39%) are aware of it. Even among the over-55s, only around half (54%) know they will need to have been contracted in for 35 years to get the full state pension.

Just one third (35%) of those aged between 35 and 54 know about the possible consequences of being contracted in or out.

These findings point to the importance of getting the message out to employees about the age at which they become entitled to the state pension and how long they must have contributed to get the full amount, as well as what they can do if they want to get the maximum, such as paying voluntary contributions or getting credits if they were ill or unemployed.

While government has to take the lead in providing prompt and accurate information, reward and payroll professionals have an important role in signposting where their workers can get the information, advice and guidance they need to make informed choices when deciding to retire, such as telling them where to get their state pension statement and letting them know about the Pension Wise service.

If the message does not get out, then we could be storing up workplace problems for the future. There will be a significant impact on organisations in terms of catering for workers who have had to postpone their retirement because they were unaware of what they needed to do to get the full state pension. ◆

Charles Cotton, performance and reward adviser, Chartered Institute of Personnel and Development

Implications of the ageing workforce

- More employees are preparing to work past the age of 65, currently for various positive reasons, such as wanting to keep themselves mentally fit.
- However, many are also unaware of what they can expect from the new state pension and when, meaning that in the future some may be forced to remain at work longer than they anticipated.
- Only around one in four of staff think that their workplace is set up to meet the needs of those workers aged 65 and over.
- Reward and payroll professionals have a key role in helping staff learn more about the new state pension as well as adapting work HR policies and practices to meet the opportunities and challenges of an ageing workforce.

Missed opportunity?

Henry Tapper looks at the politics and policy behind the cancelled NICs rise for the self-employed and explores integrating the gig economy into the world of workplace pensions

The hastily rescinded Budget announcement of a phased 2% increase in Class 4 National Insurance contributions (NICs) was considered bad politics, but could it be good policy?

In pension circles, any changes to NICs are regarded as interesting. They fund the activities of the DWP and especially the pay-as-you-go state pension system.

But NICs have also been used in the past to fund earnings-related pension benefits, notably SERPS – which in its latter days we knew as S2P or the State Second Pension.

Since the advent of a single state pension in April 2016, all state pensions are paid as a single state pension and this has meant a lot of jiggery-pokery around state pension ages, contracting out deductions, and there have been losers.

The most notable losers are women of a certain age who have found themselves on the wrong side of a cliff-edge with their retirement pushed back relative to luckier age groups. These are the WASPI (Women Against State Pension Inequality) women and they are a testament to what can happen if an unfunded pension system based on a complicated formula goes wrong.

Some time ago, the government decided that top-up pensions for those mainly dependent on state pensions in retirement were best provided through private funded arrangements we now know as workplace pensions. This shift manifested itself in auto-enrolment, which took advantage of developments in payroll technology to establish a national system of saving which we are in the middle of implementing.

But it soon became apparent that auto-enrolment would not have total coverage of all workers; many people earn too little and many (to borrow from the railways' excuse) have the wrong kind of earnings. The high levels of employment we see today include a massive surge over the past ten years in those working as self-employed. This has been termed the rise of the 'gig economy' where people work for an organisation as if each job was a gig. In fact, there is an army of flexible workers who choose how and when they do their work as their own bosses.

> *It became apparent auto-enrolment would not have the full coverage of workers. Many earn too little and many have the wrong type of earnings*

These new self-employed workers do not appear on payroll, do not pay tax as they earn and do not pay pension contributions under auto-enrolment. It is estimated they represent six million workers. Understandably, the government is concerned about this phenomenon! The Treasury worries they are not contributing sufficiently to support the economy (and our substantial debt). The DWP worries they are not feathering their retirement nest and are in danger of becoming a burden on the state.

Big Government, the number 10 policy unit, has initiated two enquiries into the self-employed. One is chaired by the head of the Royal Society of the Arts, Matthew Taylor, and is looking at the working conditions, earnings and benefits of the gig economy. The second is the auto-enrolment review, which has been put in the charge of a group of pension worthies and is currently seeking views on what needs to change to keep the positive momentum of the last four years going!

One of the most remarkable things to happen to retirement saving in those years has been the collapse of saving among the self-employed. Self-employed numbers have grown, while self-employed pension savings have fallen.

The reasons for this decline in saving are various. Historically, the self-employed were sold to by aggressive commission-only personal pension 'advisers'. When commission was abolished in 2013, the selling stopped and purchasing decreased.

The new self-employed have had many things on their mind but pensions have clearly not been one of them!

Pensions people who are concerned about adequate coverage across all parts of the workforce have become alarmed about this lack of saving. Sir Steve Webb, a former pensions minister, has argued that the best way to include the self-employed in the savings revolution is through an opt-out of the National Insurance system.

By a spooky coincidence, he called on government this time last year to increase Class 4 National Insurance with an opt-out clause enabling the self-employed to pay the increased NICs into a workplace pension. This idea sat on the back-burner until the Budget's announcement of a phased increase in Class 4 NICs for the self-employed!

We now know that the changes in NICs won't be happening so long as the "read my lips – no new taxes" mantra is maintained. In the meantime, the government will be considering the implications of Matthew Taylor's work and of the auto-enrolment review.

Let's hope that if the government sets up auto-enrolment for the six million self-employed, it won't be seen as a new tax but as an extension of state benefits. ◆

Henry Tapper, director, First Actuarial

Keypoints

- Over the last four years there has been a collapse in retirement saving among the self-employed
- Pensions people who are concerned about adequate coverage across all parts of the workforce have become alarmed about this
- If the government sets up auto-enrolment for the six million self-employed, it should be seen as an extension of state benefits

PEOPLE MANAGEMENT

Behaviour management

Continuing her people management series, **Karen Thomson** looks at the different behaviour styles that can have a massive impact on how you communicate with your team members – and how they communicate with you, as their manager

Many of you will have come across psychometric tests, and while I think these have their place, I believe looking at behavioural styles more simply is much more effective. I have experienced the tests and they produce copious amounts of information, but from my point of view, I agreed with around 70% of what they revealed about me.

However, the model in the classic book *People Styles at Work* (Robert Bolton and Dorothy Grover Bolton) could help you understand the behavioural styles that determine how your work colleagues might think, or react in different situations. Most importantly for me, I am learning to be more tolerant of my colleagues, where their views or way of working is different to mine. The four styles are Drivers, Expressives, Amiables and Analyticals (see graph).

You spend on average 40 hours per week (OK, a little more during busy pay periods) in work and there is nothing worse than getting up in the morning and having that sinking feeling about going to the office. I am very fortunate in that I haven't had that feeling for a very, very long time, but when you do it is awful. I have found that for most, the main reason won't be to do with the actual work tasks, but the people or person you are dreading seeing or dealing with.

In addition to the styles, industrial psychologist David Merrill found that two dimensions of behaviour could explain and predict how people behave: Assertiveness and Responsiveness.

The four people styles

I will refer to the recent experiences I have had during my academy training with PDW through Armstrong Watson. After asking me a number of questions before I started the learning journey, they determined I fall into the yellow box and am therefore an Expressive. I am known as an 'Expressive, Expressive', which came as no surprise to me. I am always energetic (to the point of sometimes driving people round the twist), I use my hands a lot and I talk way too much! I rush around in a whirlwind – to name but a few traits. Of course, having this energy can be very beneficial for tasks such as presenting but it can also be intimidating or frustrating to non-Expressive colleagues.

The diagram (right) refers to high emotion, low emotion and low and high assertiveness. According to Merrill, assertiveness is the degree to which a person's behaviour is viewed to be forceful and directive. They tend, he says, to be more energetic and quicker to action than those who are less assertive. Responsiveness, however, is about how much people show their emotions and/or sensitivity. Those deemed responsive often express their feelings more openly and are viewed as 'people persons'. I would suggest, as the graph shows, you can appear at different levels on the scale depending on the situation. For example, I am very responsive, but if I am in a grumpy mood for whatever reason I wouldn't show it to my team but keep smiling. However, when I am happy (which is 99% of the time) I am smiling and bouncy – which, again, can be off-putting for some!

As I know I am an Expressive, I will start by looking at the Expressive and the Driver. (In my next article I will look at the other two.)

Why am I also looking at the Driver? Well, I can relate most to this style as my operations manager, who is a direct report to me, and my boss are both Drivers.

Expressives are normally very responsive and assertive, but not as assertive as Drivers. They like people and for the most part will be friendly and empathetic and love to shout about it. Words such as 'flamboyant' and 'impulsive' are often used to describe them.

PDW use actors to really set the scene and challenge you. During a training session recently the actors demonstrated the extremes of the behaviour styles.

Imagine the scene: an employee wants to engage your services/volunteering for a project. The Expressive stands in the middle of the room, almost jumps into your space, waves her arms about and starts talking very fast with great excitement, attempting to tell you all about the project.

Now, she did succeed and for me I was all ready to volunteer, but for other styles she came across as overpowering, didn't get to the point (she waffled) and some were not sure whether she would actually get the project off the ground; in other words, was it just hot air?

Now for the Drivers. They are like the Expressives, but are much more assertive and in my experience can sometimes come across as rude. This might be because they tend not to be that responsive (again, depending on the situation of course). They are often task-driven and to the point. Having experienced Drivers in my day-to-day work life, they do like bullet points, they are focused and don't like people to waffle. (However, I have also witnessed drivers waffling when the mood takes them!) Where Expressives have high concern for people, the Drivers will often view what some might describe as the 'niceties' as unnecessary. For example, when I send an email in the morning, I would normally start it with "good morning", etc. I have found Drivers will start it with "can you do X", so no Hello, or Hi – just straight into the task at hand.

Using the same scenario above, the actor playing the Driver came into the centre. Although he did say hello, he then went straight into what he wanted.

Although to some this style can be intimidating, he did communicate what he needed to and did so at a pace that was probably just as fast as the Expressive – but he paused for breath!

He also gave the impression that if you didn't want to volunteer he wasn't bothered, unlike the Expressive, who would have most likely been really offended!

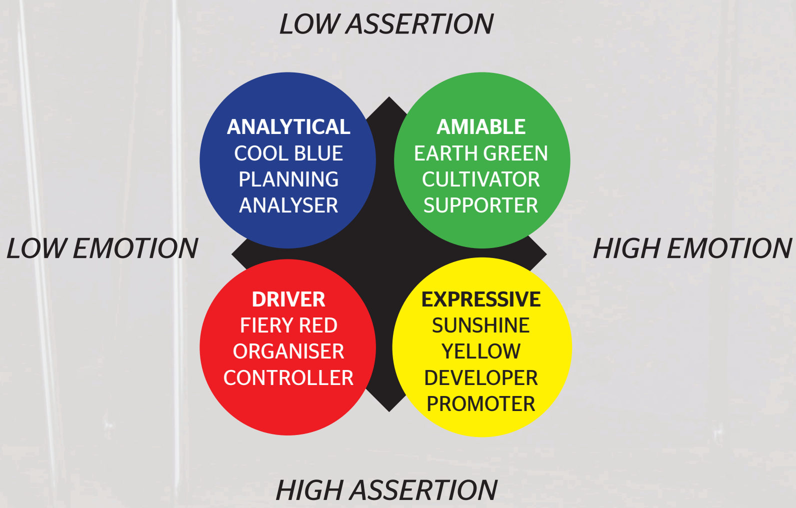
Having experienced Drivers in my day-to-day work life, they do like bullet points, they are focused and don't like people to waffle. They are often task-driven and to the point

In my experience, Drivers love to be in control. This can cause difficulties. If your report likes to be in control but you are accountable, finding that balance will not be easy. But if your boss is the Driver then you may find yourself struggling to get your ideas through if they are not shared!

Until next month, when we will look at Amiables and Analyticals. ◆

Karen Thomson MSc FCIPP FHEA, director, Armstrong Watson Payroll Services

FOUR PERSONALITY TRAITS



COMPLIANCE

New year, new rules

Forget 1 January. We all know the new year really starts on 6 April. And there's plenty to keep everyone busy and some misunderstanding to overcome, as **Simon Parsons** explains

Happy new (tax) year, the real New Year's Day since 1752. Britain has now triggered Article 50 to leave the European Union and negotiations for Brexit begin. Minimum pay is raised, Gender Pay Gap Reporting now applies to all public sector employers and to private sector employers with 250 employees or more, and the Apprenticeship Levy is now in force. Unemployment is at its lowest since 1975 at 4.7%, but inflation is now outstripping wage rises (1.8% compared with 1.7%).

We have had Tesco and Debenhams named and shamed for failing to pay minimum wages. It appears professionals do not understand vital intricacies of legislation. Even accounting for clever changes of premiums to Saturday and Sunday pay rates, the HR and payroll specialists didn't get salary sacrifice! Many employers have in place automated systems to ensure that minimum pay rules are never breached. However, local working practices might just break the law. So here are some common misunderstandings:

- New rates apply to pay periods starting 1 April onwards (not when work was done or the pay date but the start of the pay period).
- There is no entitlement for any individual under school leaving age, or if they have left school but have not reached the age of 16. School leaving age varies between England and Wales, Northern Ireland and Scotland (who greedily have two school leaving points).
- Salary sacrifice (even though the Peninsula case may attempt to imply it differently) is a contractual reduction in pay for the employee to receive an alternative free-of-charge benefit in kind. The pay judged for minimums is after the application of that contractual reduction. This is where Tesco fell foul, despite its specialist advisers, and the company paid £10m as a result of the policy error.
- Premiums do not count. So if you pay time and a half or double time, only time counts.
- Deductions for the benefit of the employer reduce pay for minimum pay comparison purposes. This is where Monsoon fell foul back in 2015. Deducting money for uniform (shop floor discounted purchase) reduces the pay that counts towards minimum pay.
- Attachment of Earnings Orders and Earnings Arrestment £1 admin fees reduce pay for minimum pay purposes.

We think we know what we are talking about when we talk of pay, yet different organisations and law have different meanings. What an employer may commonly refer to as 'paybill' can be very different to the legal definitions of paybill used for the Apprenticeship Levy and the obtaining of the relevant amount of the £15,000 offset allocation for the employer payroll splits.

For levy purposes it is earnings that would be potentially subject to employer secondary National Insurance contributions, even if those earnings are under the Lower Earnings Limit (LEL). Many are declaring that this does not apply to them as they have no apprentices. When has that got anything to do with it? And does it apply to the pension payroll? Do we include the employer pension contributions? This new employer tax is going to cause significant confusion and the term paybill is not the same as the general industry use of the term.

We are also now passing the snapshot point for Gender Pay Gap Reporting. Employers will need to capture hours, ordinary pay and bonus.

However, ordinary pay, like minimum pay, does not include all pay elements such as premiums, and bonus includes items which many employers will consider to be ordinary pay such as commission.

None of these new requirements involve the pressing of a single button. Employers need to undertake their duties seriously and rethink individual requirements in relation to the entirely separately defined pieces of legislation. So good luck with the new year changes for:

- Minimum pay – ensure you are compliant, otherwise the employer is committing a criminal offence.
- The operation of the Apprenticeship Levy, with the first payment potentially due on May 19 (or 22 electronically). And yes, it applies even if you have no apprentices.
- The capturing of data for Gender Pay Gap Reporting to enable the seven legally required calculations. How will you identify: hours, ordinary pay and bonus, and ensure that the data is appropriately cleansed and analysed? ◆

Simon Parsons, director, tax and compliance strategies, SD Worx UK

TAX RULES

Life after dispensations

The end of the historical dispensation rules in April 2016 was meant to make things easier for employers but in fact has created a level of complexity for some. According to tax expert **Alastair Kendrick**, confusion still surrounds the new rules

The changes to the expenses and benefit tax rules in April 2016 added a level of complexity. These changes also pass on the responsibilities for deciding whether a particular expense paid by the company is taxable and therefore, depending on the arrangements, needs to be payrolled or reported on the respective employee's P11D (return of expenses and benefits). Therefore, simply because the employer historically had a dispensation does not mean that whatever that agreement covered does not now need to be reported. You don't have to report certain business expenses and benefits like:

- business travel;
- phone bills;
- business entertainment expenses;
- uniform and tools for work.

To qualify for an exemption, you must be either be:

- paying a flat rate to your employee as part of their earnings – this must be either a benchmark rate or a special ('bespoke') rate approved by HMRC;
- paying back the employee's actual costs.

Clarity

To be clear, even if the employer reimburses their employee the actual costs incurred in travel and subsistence, these would not need to be reported subject to those costs being incurred "wholly, exclusively and necessarily in the performance of their particular duties". So, before deciding not to report, an employer needs to consider the circumstances of the claim and whether it was for a qualifying purpose. Therefore, the employer needs to keep sufficient details of the expense incurred.

I have written previously about the rules in relation to benchmark and bespoke allowances.

Regarding benchmark allowances, it is important to bear in mind that the rates which can be paid free of income tax changed from April 2016. The current rules state:

Minimum journey time	Maximum amount of meal allowance
5 Hours	£5
10 Hours	£10
15 Hours (and ongoing at 8pm)	£25

Where a scale rate of £5 or £10 is paid and the qualifying journey in respect of which it is paid lasts beyond 8pm, a supplementary rate of £10 can be paid to cover the additional expenses necessarily incurred as a result of working late.

A meal is defined as a combination of food and drink and would take a normal dictionary meaning. Where employees are required to start early or finish late on a regular basis, the over five-hour and ten-hour rate, whichever is applicable, can be paid provided that all the other qualifying conditions are satisfied.

Qualifying conditions

Benchmark scale rates must only be used where all the qualifying conditions are met. The qualifying conditions are:

- the travel must be in the performance of an employee's duties or to a temporary place of work, on a journey that is not substantially ordinary commuting.
- the employee should be absent from his normal place of work or home for a continuous period in excess of five hours or ten hours.
- the employee should have incurred a cost on a meal (food and drink) after starting the journey and retained appropriate evidence of their expenditure.

Employers can pay less than the published rates. If an employer pays less than the published rates, employees cannot claim tax relief on the difference, but if they spend more on expenses than the amount that is reimbursed they can still claim a deduction from HMRC for the difference between what they actually spent on the expense and the amount reimbursed by their employer in the normal manner, subject to their having retained appropriate evidence.

If a higher amount is paid without agreeing a bespoke scale rate with HMRC, the excess should be subject to tax and NICs.

An employee can only be reimbursed for a meal once. If the cost of an evening meal or breakfast is reimbursed on an actual basis, because it is included in the cost of an overnight stay, the employee would not also be entitled to a benchmark rate in respect of those meals.

Round sum

In regard to bespoke allowances, these relate to situations in which an employer wishes to make a round sum allowance payment to employees in addition to or instead of a benchmark allowance. This may relate not just to food and drink costs but expenses like overnight subsistence.

Before a bespoke allowance can be paid to a worker free of income tax and National Insurance there would need to be a specific agreement in place between HMRC and the employer concerned.

It is important for those who decide to pay benchmark allowances or who have agreed bespoke allowances with HMRC that they have procedures in place to review the expenses being paid.

HMRC have issued guidance in this regard, which is set out in the guide EIM30050.

Dangers

It seems clear that it would be potentially dangerous for an employer to feel that all expenses they pay to employees are exempt from reporting.

Therefore, it is important that the employer introduces adequate controls and monitors their systems are robust and in line with the requirements of HMRC. ◆

Alastair Kendrick, tax consultant

EMPLOYEE BENEFITS

Future in the balance?

Salary sacrifice was in the Treasury's sights for some time before limits were announced last year. Now, with the removal of tax and NICs advantages for many schemes from April 2017, **Dawn Lewis** asks: how will the new rules affect employee benefits?

EMPLOYEE BENEFITS

The government has had its eye on salary sacrifice arrangements since the 2015 Summer Budget, when former chancellor George Osborne announced they were "becoming increasingly popular and the cost to the taxpayer [was] rising". So it came as no surprise when a consultation was launched in August last year to limit these provisions, with confirmation arriving in December.

The reforms apply where the employee forgoes cash in exchange for a Benefit in Kind (BiK). This includes salary sacrifice arrangements, flexible benefit packages that offer a cash alternative and BiKs where there is an option to take a cash allowance. The new measures will affect the following benefits: health checks, gym memberships, car parking near the workplace, mobile phones, computers and other technology, accommodation, school fees and cars.

There are also several exemptions. Pensions and pensions advice, childcare, cycle-to-work schemes and ultra-low emission cars are all excluded from the changes. This will be a relief to many, particularly to those who offer a pension using a salary sacrifice arrangement, which is arguably where employers make the biggest savings.

The growth of salary sacrifice

Salary sacrifice schemes were originally introduced to support government policies by incentivising employees and employers into taking up or offering a benefit. Pensions are a prime example of this, as the government is keen to get employees saving as much as possible. However, over time different types of products have been allowed under the salary sacrifice regime.

Debi O'Donovan, director at the Reward and Employee Benefits Association (REBA) says: "We didn't have any qualms about some of the benefits that are falling away, because people were taking advantage in an inappropriate way. And although they were allowed to, it needed to stop."

HMRC's policy paper *Income Tax: limitation of salary sacrifice* explains that "for some BiKs the value used for calculating tax and National Insurance contributions (NICs) liability is less than the amount of the cash pay forgone, allowing the employee and employer to choose to pay less tax and NICs than they would otherwise".

The new measures "will fix the taxable value of those BiKs provided through salary sacrifice at the higher of the amount of cash forgone or the amount calculated under the existing BiK rules".

The policy paper goes on to note that the tax and NICs savings are only available to those whose employer offers salary sacrifice. Yet the savings have an Exchequer cost which is borne by all taxpayers. By limiting the scope of salary sacrifice schemes it hopes to address this unfairness.

The government expects to raise £260m a year in additional tax revenue by 2022 because of these changes. Although this may seem like a big gain for the Treasury, estimates have placed the total cost to the Exchequer of salary sacrifice schemes at around £15bn a year, demonstrating that the changes are only likely to affect a very small proportion of the salary sacrifice market.

Edging in

As with most new legislation, the rules will be brought in gradually. The measures will affect all contracts for BiKs involving salary sacrifice arrangements entered on or after 6 April 2017. Those who are already in a scheme at that date will be subject to the new rules at the earlier of: an end, change, modification or renewal of the contract OR 6 April 2018. However, cars, accommodation and school fees have until 6 April 2021.

The longer timescales for cars, accommodation and school fees were lobbied for by the benefits industry to protect employees who had signed up for these arrangements. Salary sacrifice cars were a particular concern because they are such an expensive asset and are often contracted for over several years, and as such, the government agreed that employees shouldn't

be penalised by the changes. It is thought that by 2021, most of these arrangements should have finished.

The impact on employers

A recent survey showed that less than a quarter of employers believe they will need to make any changes to their benefits package because of the reforms.

However, 47% of organisations felt they hadn't been given enough time to make the necessary changes.

Not only will amendments need to be made to benefit and payroll systems, but because salary sacrifice is contractual, employers will need to amend employees' contracts. This will all need to be communicated to staff

There are several elements that need to be considered when planning for the reforms. Not only will amendments need to be made to benefit and payroll systems, but because salary sacrifice is contractual, employers will need to amend employees' contracts. Further, this will all need to be communicated to staff.

The recent survey also revealed that 27% of organisations feel the salary sacrifice changes will damage employee engagement and relations. This could be particularly true if an employee finds that the salary sacrifice is removed midway through paying for a benefit. For example, an employee may have taken out a 24-month mobile phone contract in December 2016. However, the salary sacrifice advantage will be removed in April 2018, leaving them with eight months' tax liability to cover.

Paul Tucker, partner, employment tax & incentives group at Smith & Williamson, explains that employers who are registered for payrolling of benefits will be able to put this through Real Time Information (RTI). However, "if you're not payrolling then your first P11D that's going to be impacted is 2017-18, by which time there will be a liability stacking up that must be managed and conveyed to the employee".

Employers will also need to prepare for any additional costs that might be incurred due to the removal of the tax advantage.

Flexible benefits

Those employers with flexible benefit schemes should also consider how the changes will affect their offering. This is particularly relevant if staff can 'flex down', where the employee is given a benefit, but they can choose to have the cash instead (a cash alternative). Or where they can choose a cash allowance, for example for a car.

Although there will be implications for some, O'Donovan argues that employers should use the next 12 months to review their benefits and update their packages accordingly. "It's about communication going forward… as with anything, have a look sooner rather than later so you don't get caught by surprise."

Lost in the mists of time?

Despite the removal of the salary sacrifice advantage for some benefits, it is unlikely that these perks will disappear altogether. Charles Cotton, pay and reward adviser at the Chartered Institute of Personnel and Development (CIPD), highlights that benefit providers are likely to rethink their offering and will instead focus on the fact they can negotiate bulk discounts on behalf of their employees.

"Although you can't do salary sacrifice now, with the option of salary deduction, they [employees] have still saved – not as much as they used to – but there's still a saving," he says.

Larger organisations might also be able to negotiate discounts for things like car parking

EMPLOYEE BENEFITS

because of their purchasing power. Again, this is something that employees wouldn't have been able to get themselves.

O'Donovan agrees. "Providers aren't going to stop offering these benefits, and you can still get good discounts compared to the high street," she says. "You just can't get the salary sacrifice advantage."

Instead, she argues that the changes are "just resetting us to where we were a few years ago". It was only five to ten years ago that items such as white goods and mobile phones were being bought as bulk discount products, either directly by the employee or in some cases through salary deduction. It is likely that we will return to that situation for these items.

Providers aren't going to stop offering these benefits, and you can still get good discounts compared to the high street. You just can't get the salary sacrifice advantage

More changes?

As for the benefits that have fallen under the exemption, it seems unlikely that the government will target these in the future. Cotton notes, for example, that given employees can opt-out of auto-enrolment, tax breaks are needed.

"People tend to value the benefits that they're getting earlier rather than later, and find it hard to defer consumption from now until the future," he says.

"You have to educate to change habits, but also through tax relief, to make people incentivised. Unless you go for the compulsory approach [to pensions]."

Back to the future

Although the changes will drastically limit the benefits that can be acquired under salary sacrifice, the most important perks have remained untouched.

Instead we find ourselves going back to the future and resetting us to where salary sacrifice benefits were a decade ago. ◆

Dawn Lewis

HMRC guidance

The new provisions fall under the guidance entitled Optional Remuneration Arrangements. It categorises the affected benefits into two types:

- Type A – the employee gives up the right, or future right, to receive an amount of earnings in return for the benefit.
- Type B – the employee agrees to be provided with a benefit rather than an amount of earnings.

The two category types help to highlight that cash allowances and cash alternatives are also affected by the reforms.

"The new changes to the legislation, although associated primarily with salary sacrifice schemes, will affect other contractual arrangements such as flexible benefits," comments Linda Pullan, head of Payroll Alliance. "There is no doubt that some employers have been very 'creative' with what they have included in their salary sacrifice arrangements, which may explain what led to the changes, in addition to making it a fairer tax for all."

Pullan highlights that one aspect that might catch employers out is where an employee is given the option of a company car or a car allowance, which is a popular arrangement.

The guidance states:

The relevant amount to be treated as earnings from the employment is the greater of:

- the modified cash equivalent of the benefit;
- the amount foregone in relation to the provision of the benefit.

"The late publication of the guidance to these changes on 20 March gave employers very little time to renegotiate the provision of benefits and allowances before 6 April deadline," adds Pullan. "However, I do not think HMRC should be blamed for the delay. At times, other government departments also appear to be struggling to keep pace with fast-moving and complex legislation introduced by central government, with Gender Pay Gap Reporting being a good example."

The full guidance can be found at http://bit.ly/2nG1hQG

Klara Kozlov

Head of companies, Charities Aid Foundation

CAF Charities Aid Foundation

The head of companies at the Charities Aid Foundation – provider of the UK's leading workplace giving scheme, CAF Give As You Earn – discusses digital developments, interactivity and increasing employee engagement

Q&A

Payroll World: Let's start with the basics. What is workplace giving/ Payroll Giving?

Klara Kozlov: Payroll giving is the way which allows employees of participating companies to make donations to charity directly from their pre-tax income, and thereby get a valuable personal tax benefit from their giving. The model of giving direct from one's salary was pioneered in the US in the 1950s by The United Way movement. On the 3 April 1987, the Charities Aid Foundation played a key role in pioneering Payroll Giving in the UK.

PW: What is Charities Aid Foundation's (CAF) role in workplace giving?

KK: CAF's mission is to motivate society to give ever more effectively, helping to transform lives and communities around the world, and we are always exploring new ways to develop effective giving vehicles. When Payroll Giving was launched in the United Kingdom in 1987, a number of organisations were recognised as official Payroll Giving Agencies (PGAs). CAF was the largest of these at the time, and remains so to this day, with our market-leading Payroll Giving product, CAF Give As You Earn.

PW: Why is 2017 an important year for workplace giving?

KK: This year marks 30 years since the introduction of Payroll Giving in the UK. At CAF we are also using the anniversary as an opportunity to say thank you to the hundreds of thousands of employees that give to charity through CAF Give As You Earn every year and to encourage others to sign up. It is a great way for employees to give to charities that they care about and often forms a corner stone of company employee engagement programmes.

PW: How big is the Payroll Giving market?

KK: Since 1987, it is estimated that employees have donated more than £1.8bn to charity direct from their pay. Our CAF Give As You Earn Payroll Giving scheme is responsible for about £1.3bn of those donations. Last year we saw more than £70m being donated by 220,000 employees from 2,700 companies. There is an invaluable and predictable source for funding for charities.

> *We have been pioneering new and improving ways to give for over 90 years and we will continue to be at the forefront of workplace giving*

PW: What is the main benefit to the employee of donating through a workplace giving scheme?

KK: Workplace giving is the only way that an average donor can get personal tax relief for their charitable giving at their highest rate of tax. When it comes to Gift Aid, the basic rate of tax goes to the charity rather than the donor, and while higher-rate taxpayers can reclaim the higher-rate portion as personal relief, this has to be done through self-assessment and this is too much like hard work for most people. With Payroll Giving, however, the donations are simply taken out of your pre-tax income, so your tax liability is reduced by the amount that you donate. Employees can take comfort in knowing that their favourite charities are being supported with regular funding.

PW: If an employee already gives to charity via Direct Debit, why would he or she use a workplace giving scheme?

KK: Payroll Giving has a clear advantage over Direct Debit donations, because the latter must be made post-tax. While one can take advantage of Gift Aid on DD donations, if you want the easiest and most efficient way of getting the maximum tax benefit, then Payroll Giving still represents a better option.

PW: How can companies encourage sign-up to their workplace giving scheme?

KK: The companies that use Payroll Giving most effectively tend to do so within the context of a broader suite of employee engagement initiatives like employee volunteering, CSR programmes, Charity of the Year partnerships, or operating a corporate foundation. In order to encourage take-up of Payroll Giving, many of them also offer matching schemes which use the company's own money to match employee donations through Payroll Giving up to a given amount. These have often proved to be very successful in encouraging employees to give more. We also provide a host of resources and tools to support the promotion of Payroll Giving, such as a hub of resources, campaigns and celebrating businesses' achievements through the Payroll Quality Mark.

PW: What does the future of Payroll Giving look like?

KK: The world of work already looks very different to how it did 30 years ago, and major shifts in society and technology are now accelerating the rate of change; so the workplace of 30 years in the future will almost certainly look unrecognisable in many respects. Inevitably, Payroll Giving will have to adapt to this changing environment in order to remain relevant. At CAF, we have been pioneering new and improving ways to give for over 90 years and we will continue to be at the forefront of workplace giving through our suite of digital services and ensuring that we continue to bring donors closer to the causes that they care about. ◆

www.cafonline.org/30years

Payrolling a sacrifice

So salary sacrifice is changing and employers have decisions to make about employee benefits. **Norman Green** takes the opportunity to explain how it all works from a payroll perspective

This new tax year is the year in which decisions will be made about what benefits employers will provide to their employees, what benefits will be payrolled and which benefits will be provided by way of salary sacrifice.

The idea of a salary sacrifice is that the employee gives up – sacrifices – some salary and the employer provides some benefit in kind that the employee did not otherwise have. Salary sacrifice arrangements can provide tax and National Insurance advantages to employees and employers. For them to be effective the sacrifice and benefit need to be at arm's length. There must be a permanent change of contract although the number of changes in a year are not restricted. Without this degree of separation, the employee would effectively be buying benefits out of gross pay. These are often shown on the payslip as a reduction of gross pay. The employee's previously agreed pay is often shown and then the sacrifice is shown, on the payment side of the payslip but as a negative value.

As well as gross pay – the total of all payments – being reduced, so too must gross pay for tax (gross taxable pay) and gross pay for National Insurance contributions (NIC'able pay). Should the benefit be taxable, then it will need to be included on a P11D return each year and HMRC will adjust the employee's tax code by reducing the employee's personal tax allowance by the cash equivalent of the benefit. When a benefit is payrolled, the cash equivalent of the benefit has to be taxed (and, possibly, made subject to NICs) through the payroll. Thus, the annual value of the cash equivalent is divided by 12 for monthly payrolls or by 52 for weekly payrolls and that prorated amount added to gross taxable pay (and NIC'able pay) each pay period. Because it is being received as a benefit in kind it is important that the inclusion in taxable (and NI'able) pay does not result in the value being paid. Some payroll systems will allow the value to be displayed on the payments side of the payslip with settings that allow for the tax and NICs but ensure it is not paid. Other systems will need to have the benefit value added for tax and NICs and then subtracted to stop the value being paid as cash. Having the payrolled benefit listed on the payslip meets one of HMRC's requirements for the benefit value to be reported to the employee.

Now that the reporting requirements are known, employers can make an informed decision on what benefits to offer and how to offer them in future years

Managing employees' understanding of either salary sacrifice or payrolling is usually straightforward if the 'before' and 'after' payslips are compared (and the methods used remain consistent). But when a benefit enjoyed by way of salary sacrifice is payrolled, the position is not always clear from the payslip. If an employee had a benefit by way of salary sacrifice that was taxable but not subject to class 1 NICs, then the prorated cash equivalent value will need to be taken off taxable pay and NIC'able pay for the salary sacrifice and then added back to taxable pay for payrolling. If there was a Class 1 liability, then it would need to be added to NIC'able pay. In this latter case, the only difference from not having the benefit at all would be that the value is not paid in cash because it is enjoyed as a benefit.

Employers must tell HMRC before the start of the tax year if they are to payroll any benefits. This is to allow for the adjustments to tax codes for the benefits to be taken out by HMRC. Employers must report the value of payrolled benefits in the full payment submission (FPS) on or before each payday. The fields (data items 175 to 186 of the FPS) generally match the fields on the P11D section, with field 179 being an amendment indicator. This requirement was not finalised until February 2017 and so may not be in 2017-18 software. Reporting those fields remains optional for the 2017-18 tax year.

Now that the reporting requirements are known and it is clear what few benefits in kind will remain tax and NICs efficient if offered by way of salary sacrifice, employers can make an informed decision on what benefits to offer. ◆

Norman Green, payroll consultant

The facts

- Salary sacrifice requires giving up salary usually for a benefit in kind of similar value
- Payrolling of benefits in kind requires adding the cash equivalent to taxable pay (and sometimes, NIC'able pay)
- Payrolling a benefit exchanged for a salary sacrifice can lead to a complicated payslip so clarity and consistency will assist employee understanding
- The reporting requirements for payrolling have finally been detailed
- The tax (and NICs) advantages of salary sacrifice for benefits in kind are now known

Take time out and test yourself! Paybreak

QuickQuiz

1 What is the tax-free rate per mile at which an employer may reimburse an employee who uses his or her own bicycle for the employer's business?
(a) 20p
(b) 24p
(c) 45p

2 For how many weeks may a woman on maternity leave be paid 90% of her wages?
(a) Six weeks
(b) 13 weeks
(c) 39 weeks

3 How many sides does the £1 coin newly issued in 2017 have?
(a) Seven
(b) Ten
(c) Twelve

4 In the context of making PAYE returns, what does the F stand for in FPS?
(a) Final
(b) Financial
(c) Full

5 After an online petition prompted by Nicola Thorp, a parliamentary committee criticised employers for making women wear which of these to work?
(a) Make-up
(b) Skirts
(c) High heels

How did you do?

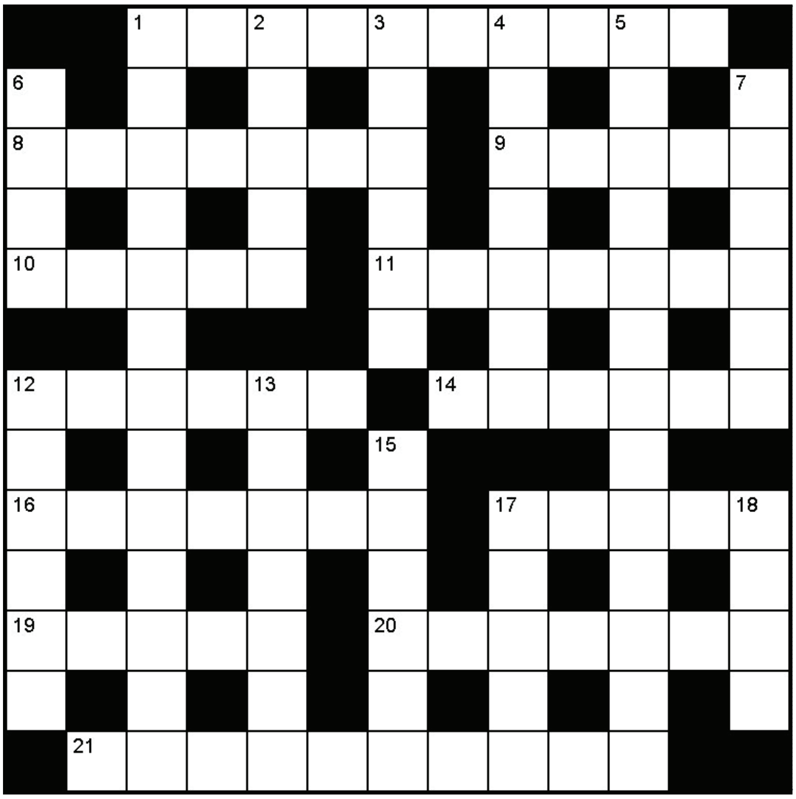
Score: 5. You have clearly benefited from reading *Payroll World* and so you must be sure to renew your subscription

Score: 3-4. A brush-up is needed – we suggest you join a discussion with our LinkedIn group at http://linkd.in/1SC8nfw

Score: 2 or less. You need to learn a lot more! Make sure you have a daily catch-up with the latest news at www.payrollworld.com

Answers
1 (a) 20p
2 (a) Six weeks
3 (c) Twelve
4 (c) Full
5 (c) High heels

Crossword



ACROSS
1 Document taken in case original is lost (4,2,4)
8 Nearby, detail of a photograph (5,2)
9 Unpleasant sound (5)
10 Choose by voting (5)
11 Untidy, chaotic, disorderly (2,1,4)
12 There is a tax on its footprint (6)
14 Within, part of the team (6)
16 Desired result, achievement (7)
17 Worthy of a bronze medal (5)
19 Prize, sum determined by a court (5)
20 Not unwell (7)
21 Person who has an income (4,6)

DOWN
1 Details such as fingerprints and iris pattern (9,4)
2 Part of body; place to hold treasure (5)
3 Not having received money (6)
4 Include within, enclose (7)
5 First Lord of the Treasury (5,8)
6 Exam taken by teenagers (4)
7 Person who leases something (6)
12 Informal dress; temporary worker (6)
13 Passed the date when it should have been paid (7)
15 Illness that affects breathing (6)
17 Form of public transport; learn to do a job (5)
18 Periods of time (4)

Good luck! Last month's answers below.

Last month's crossword solution

ACROSS 1 court usher. **8** caution. **9** motor. **10** entry. **11** hundred. **12** design. **14** breaks. **16** bar none. **17** track. **19** gains. **20** standby. **21** ten per cent.

DOWN 1 Courts Service. **2** unity. **3** tenths. **4** seminar. **5** external audit. **6** GCSE. **7** grades. **12** debugs. **13** gross up. **15** lesson. **17** trade. **18** keys.

REWARD 100

Sponsored by cintra THE FRIENDLY FACE OF HR & PAYROLL

The nominations for the index of leading professionals, the Reward 100, close this month.

In recognition of the widening roles and remits within the sector, this year the roll of honour is expanding from the Payroll 50 to the **Reward 100**.

This index will include areas such as:

- Reward
- Payroll
- International payroll
- HR
- Employee benefits
- Workplace pensions
- Employment law
- Careers

Taking place the evening of Payroll World Spring Update. Visit page 2 for more information.

HOLIDAY PAY

End of the road?

The Supreme Court has refused British Gas leave to appeal on the issue of including commission in holiday pay. Where does this leave the law now? **Sarah Peacock** explains

The fact that the Supreme Court has refused British Gas permission to appeal means that the law is relatively settled under the Court of Appeal ruling

For employers who pay commission, the important holiday pay litigation in British Gas v Lock has provided many twists and turns and not a little uncertainty. Mr Lock argued he was entitled to be paid notional results-based commission as part of his holiday pay between 19 December 2011 and 3 January 2012, despite UK case law which established several years ago that such commission could be excluded. Following an unsuccessful appeal last year, British Gas has been refused permission to take it to the Supreme Court. What does that mean for employers?

In 2014, the Court of Justice of the European Union (CJEU) upset the applecart by deciding commission such as Mr Lock's should be included in his holiday pay, and in 2015 the Leicester Employment Tribunal ruled that it could "read words" into the UK's Working Time Regulations 1998 to give effect to the CJEU's decision. British Gas appealed unsuccessfully to the Employment Appeal Tribunal (EAT) and again unsuccessfully to the Court of Appeal last year.

The fact that the Supreme Court has refused British Gas permission to appeal means that the law is (relatively) settled under the Court of Appeal ruling. In previous UK case law, workers with normal working hours did not have to be paid holiday pay referable to the amount of results-based commission they earned, but only for the amount due under their contract for their normal working hours. Now, if a worker has normal working hours and earns results-based commission, then an element of commission has to be included in holiday pay. This only applies to the four weeks' holiday guaranteed by the Working Time Directive and not the UK's additional 1.6 weeks' statutory holiday or additional contractual holiday.

Those without normal working hours already have to receive holiday pay based on average earnings, including commission, for the preceding 12 weeks.

If holiday pay must include notional commission where there are normal working hours, what reference period should be used to calculate how much commission a worker normally earns? The CJEU said it should be a "representative" reference period, but left interpretation to the UK courts.

Leicester Employment Tribunal had stated it was not deciding the reference period, but in fact it appeared to do so because of the wording it "added" to the Working Time Regulations 1998. The effect was that Mr Lock's holiday pay should be calculated at an average hourly rate based on remuneration over the 12 weeks before his holiday began. Later rulings confirmed an agreement between Mr Lock and British Gas that the reference period in his case should be 12 weeks. However, take care: for many employers such a reference period may well not be representative, perhaps where commission varies significantly at certain times of year – e.g. peak sales over Christmas or the Summer. Some staff may only get a commission or incentive bonus payment once a year. It is open to employers (or employees) to argue that the reference period should be longer than the 12 weeks before the holiday.

The Court of Appeal emphasised that it was not deciding about reference periods generally, and that the ruling was confined to Mr Lock's case. Employers will have to make their own judgment, but it could be useful for negotiating with staff or unions.

Looking ahead

Employers who have not yet decided whether or how they will include results-based commission in holiday pay now have more certainty, subject to determining a suitable reference period. Backdated holiday pay claims may be limited to two years, depending on when a claim was brought, and a 'series' of underpayments of holiday pay will be broken by a gap of more than three months.

There may be a final chapter in this saga. Leicester ET has yet to rule on whether the commission scheme already effectively compensated Mr Lock for the underpayment (albeit unlawfully, i.e. holiday pay was already 'rolled up' into the commission scheme); and what Mr Lock is owed. ◆

Sarah Peacock, partner, Blake Morgan

Holiday pay – where we stand

- The Supreme Court will not give a further ruling, so the Court of Appeal's decision regarding commission and the EAT's decision regarding overtime remain good law.
- At least for the EU-derived 4 weeks' leave, employers should review commission schemes, ensuring holiday pay includes notional commission – based on a representative reference period.
- Putting off backdated claims may no longer be an option, but employers should check whether claims are limited by regulations or a three-month gap.

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Target employee range: Unlimited

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Contact: Sales department
Target employee range: Unlimited

Frontier Software PLC, a leading provider of integrated HR and Payroll solutions, offers total integration across all modules. The easy to use and versatile products meet the ever changing needs of Human Resource and payroll management to organisations in the UK and worldwide. chris21 is continually enhanced and updated to keep abreast of business and government legislative changes. Additional modules include Time & Attendance, Employee/Manager self service, Learning and Development, Recruitment, expenses and health & safety. Frontier Software PLC is accredited to PAYE Recognition Scheme, ISO27001 and ISO9001:2000 and BACS approved.

INTELLIGO

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Website: intelligosoftware.co.uk
Contact: Fiona Cullinane
Target employee range: Unlimited

Intelligo's flagship payroll product Megapay, is the Number 1 payroll system choice for corporate organisations and the public sector. Megapay is used throughout every major industry from Manufacturing, Telecoms, Top 5 Accounting Firms, Government Departments, etc., with clients ranging from 500 to 20,000+ employees. As a Certified Workday Global Payroll Cloud Partner, Megapay is certified as interoperating with Workday HCM. In addition, Megapay also interfaces with leading T&A and Financial applications.

PAYROLL BUSINESS SOLUTIONS

Unit 6 Bourne Court, Southend Road,
Woodford Green, Essex IG8 8HD
Tel: 020 8550 7758
Email: sales@payrollbs.co.uk
Website: payrollbs.co.uk
Contact: Sales
Target employee range: 25 to unlimited

Accord Payroll simplifies payroll processing through advanced features that include statutory and occupational sickness and maternity schemes, holiday entitlement, salary sacrifice, umbrella company calculations, expenses dispensation and user definable calculations. We offer hosted (SaaS) and in-house software solutions. Our software is HMRC-recognised for EOY and RTI e-filing and basic payroll values. Advanced accounting features with journal export, plus HMRC DPS Interface for outgoing documents and notifications from HMRC.
Optional, fully Integrated modules: Accord MyPay – online payslips and P60s, P11D and reports, pensions auto-enrolment –assessment and pension provider interface, recruitment modules – Accord timesheets, invoicing and credit control, Accord CIS.

SOFTWARE

PEGASUS SOFTWARE LTD

Address: Orion House,
Orion Way, Kettering,
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Email: info@pegasus.co.uk
Website: pegasus.co.uk
Contact: Enquiries department
Target employee range: 1 to unlimited

With over 35 years' experience, Pegasus is a market-leading supplier of payroll & HR software. Pegasus Opera 3 Payroll & HR has HMRC PAYE Recognition and caters for RTI, auto enrolment and salary sacrifice as standard. It also offers integration with NEST and NOW: Pensions, to help streamline submissions to these pension providers. It's flexible for your business needs, as it can integrate with other Opera 3 applications or it can be used stand-alone. It simplifies complicated payroll procedures and its functionality includes e-mail payslips and P60s; the ability to export reports to Excel; Statutory Payments and AEOs; P11 & P32 processing, reporting and consolidation; Directors NI & Retrospective NI Calculations; detailed history and payslip retention for 999 periods, and much, much more.

SOFTWARE AS A SERVICE

FRONTIER SOFTWARE

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Surrey GU18 5SA
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Website: frontiersoftware.com
Contact: Sales Department
Target employee range: 1 to 50,000

Founded in 1983, Frontier Software PLC is one of the most trusted global suppliers of HR and Payroll software and services to all areas of the public and private sectors.

Implementation of the fast growing technology platform of Software-as-a-Service (SaaS) has allowed Frontier Software PLC to meet their client's needs and produce measurable business benefits both in the UK as well as around the World.

Human Capital Management & Payroll Software/Services

TRAINING

PAYROLL WORLD TRAINING IN ASSOCIATION WITH LEARN PAYROLL

The Learn Centre Ltd
3A Penns Road, Petersfield,
Hampshire GU32 2EW
Tel: 01798 861111
Email: michaels@thelearncentre.co.uk
Website: payrollworld.com/content/training
Contact: Michael Short
Target employee range: All PAYE employers

Payroll World has been well respected by payroll, HR and finance professionals for over 11 years for incisive comment and practical advice. Now in association with Learn Payroll, we offer a select range of CPD **certified short courses** to develop real skills in key areas of payroll and related organisational change. Courses range from the Payroll Introduction course to the Payroll & HR Update. You can find the variety of courses available online and for more information call us today on **01798 861111**.

In association with

WORKFORCE MANAGEMENT

FRONTIER SOFTWARE

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Email: sales@frontiersoftware.com
Website: frontiersoftware.com
Contact: Sales department
Target employee range: Unlimited

Frontier Software PLC, a leading provider of integrated HR and Payroll software solutions, offers chris21, a comprehensive HR integrated solution, for effective workforce management. Intuitive and easy to use, chris21 is continually enhanced and updated to keep abreast of business and government legislative changes. Additional modules include Time & Attendance, Employee/Manager self service, Learning and Development, Recruitment, expenses and health & safety. Frontier Software PLC is accredited to PAYE Recognition Scheme, ISO27001 and ISO9001:2000 and BACS approved.

Human Capital Management & Payroll Software/Services

Smiling in the face of payroll Payback

Robert Leach
who does not earn enough to buy luxury food or clothing

Just checking

Already payrollers must tell HMRC details of all payslips "on or before" payment is made. This is so HMRC knows how much everyone is currently earning so that it can check before making a means-tested benefit payment, such as for Universal Credit or tax credits.

From 2019, similar provisions will apply to the self-employed. They must keep their records on computer software that HMRC can access at least once a quarter to make sure that your local window cleaner and piano teacher is paying their tax.

Yet another new law allows the state to issue an unexplained wealth order (UWO). This is so that someone claiming benefits must explain why he lives in a six-bedroom detached house in Chelsea, with two Porches in the drive and has smoked salmon and champagne for breakfast.

HMRC is also expanding the use of its Connect software. This allows it to access data on taxpayers from various sources to ensure that tax is paid.

These are all parts of the government's crackdown on tax evasion, artificial avoidance and non-compliance.

They introduced 40 measures in the last parliament and plan to introduce another 35 in this one.

But why stop there? Here are some further checks that HMRC might wish to consider.

The contents of fridge order (CFO). This requires every taxpayer to have a smart fridge connected to HMRC's website. Every item needs to be tagged in accordance with a food taxonomy. This allows HMRC to know whether you are stocking caviar, exotic fruit and expensive wines. If so, you can be served with a UHO (unexplained health order). A discovery assessment can be issued under Pay As You Eat (PAYE), with a concession for eating fresh salad (Red Tomato Initiative or RTI).

Similar provisions will apply to wine cellars to allow HMRC to check on liquid assets. Those who drink fruit juices rather than liquor will be penalised for evading alcoholic liquor duty.

The wardrobe examination order (WEO) requires every taxpayer to have all items of clothing microchipped with a full description of the garment. This allows HMRC to monitor how much you spend on clothes. Those who buy too much underwear can be served with an APN (advance pants notice) or a VAT (vest and trousers) assessment.

Every dining room must be fitted with a webcam and a return filed of all dinner guests.

And, by the way, remember there are changes to the data protection laws this year. The government is very keen to protect everyone's privacy.

Just editing

In March 2017, former chancellor George Osborne was appointed editor of the London Evening Standard.

Knowing his penchant for coming up with schemes, here are some suggestions as to what the newspaper's future pricing might be.

Conditions apply

The newspaper is free, provided the buyer is a citizen registered in the UK who is up to date on his or her tax returns and who has not been involved in any tax scheme defeated by the court. The reader may then complete an online return confirming their entitlement to the paper. Readers should have handy their National Insurance number, URL tax number, employer's PAYE reference, mother's maiden name, mother's National Insurance number, passport number, driving licence number, bank account details, inside leg measurement and the name of their neighbour's cat.

There are penalties for making a mistake.

The newspaper remains completely free with no charges whatsoever.

An administration fee of £2 per edition is charged to cover operating costs.

The newspaper has the right to serve a notice on the reader requiring him or her to state what sections they have read and how long they spent reading it.

In the course of 2018, the newspaper will move to an online filing system where the reader must key in their personal details to see a copy.

Just kidding

Philip Hammond announced in the Budget a clampdown on con merchants who get customers to sign up to deals on the basis of a promise which is not honoured as expected because of a provision buried in the small print.

One week later, he had to drop his plans to increase Class 4 National Insurance. Apparently, the voters signed up to a Conservative government on the basis of a promise not to increase National Insurance, which he said did not apply because of a provision in the small print.

And HMRC has announced it is clamping down on footballers who do not declare all their income. Those found not to have done so will face a penalty.

Penalty for English footballers? Somehow, I think this might not score as highly as HMRC may wish.

Maybe they need to move the goalposts.

PAYROLLWORLD TRAINING

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