

Salary Finance

Employer Handbook

Payroll Processes - Borrow, Save, Help to
Save and Advance

Contents Page

Contents Page	1
Overview	2
Payroll Process Overview	2
Service Provision	3
Payroll Processes	4
Login	4
Deduction Download (Borrow, Save, and Advance)	5
Confirmation Upload (Borrow, Save, and Advance)	7
Payment	11
Deduction File Configuration: Data Field Mapping	12
Confirmation File Configuration: Data Field Mapping	13
Appendix	15

Overview

Salary Finance is an employee benefit that has been made available to you and your colleagues. We work with HR and payroll teams to take deductions from employees' pay. This is then paid over to Salary Finance who process the payment and credit the deductions against the employees' accounts.

For products; **Borrow, Save** and **Advance**, the payroll processes are the same and are detailed in the first section of this handbook. For **Help to Save** a separate portal is used, this process is detailed in the second half of this handbook

It is really important that these processes are followed closely so that we do not risk any of your employees falling behind on repayments, or not having access to their savings.

The Salary Finance team will always be available to help your team with any queries or issues you have so please feel free to contact us at:

e: payroll@salaryfinance.com

Please note that this handbook covers only the payroll processes, validation is covered in a separate handbook

Service Provision

Salary Finance Limited will provide the Salary Finance platform 24 hours per day, 7 days per week with email and telephone support available 5 days per week Monday to Friday (excluding bank holidays), between the hours of 9am to 5pm.

Outside of those hours Salary Finance Limited will monitor inbound calls and emails, however Salary Finance Limited cannot guarantee issues will be resolved outside of normal working hours.

Payroll Process Overview

There are 3 simple steps to the Salary Finance process which enable deductions to be taken from salary via payroll. These 3 steps must be sequentially carried out once every pay cycle. They are:

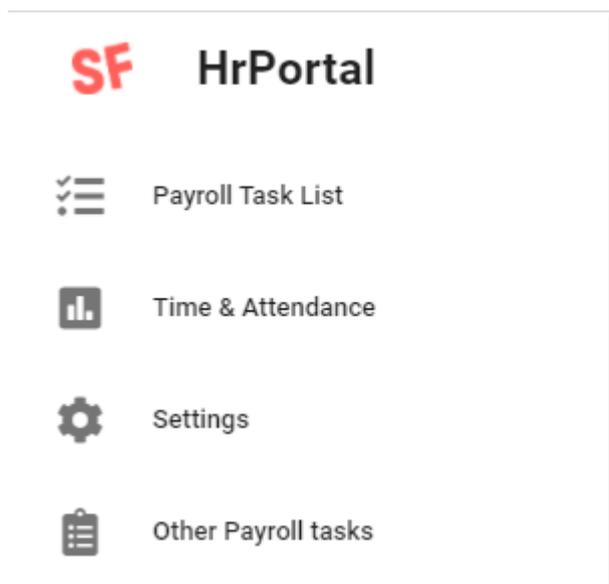
1. **Deduction Download** - collecting the instruction from Salary Finance
2. **Confirmation Upload** - confirming to Salary Finance which deductions could or couldn't be taken
3. **Payment Instruction** - sharing the payment value with your finance team to pay across to Salary Finance
4. **Payment** - making payment to Salary Finance

The execution of these processes has been agreed between your company ('Employer') and Salary Finance Limited and the process dates are documented in the [Operational Schedule](#) for each payroll.

An example of this schedule is shown in [Appendix 1](#) at the end of this document. Please ask your project/payroll lead if you need to see the schedule of dates that have been agreed.

The processes are carried out on hrportal.salaryfinance.com for Borrow, Save, and Advance.

If you have [Help to Save](#), you can access the payroll processes for these products by clicking the button 'Other Payroll Tasks' which will open the a separate portal in a new tab. (The Help to Save process is detailed in the second half of this handbook)



Payroll Processes (Borrow, Save and Advance)

Login (Borrow, Save, and Advance)

You can access the Salary Finance HR portal at <https://hrportal.salaryfinance.com/Login>

The screenshot shows the login interface for the Salary Finance HR portal. It includes a sidebar with the 'SF' logo, a menu icon, a user icon, and a settings gear icon. The main content area is titled 'Sign in' and contains two input fields: 'Email Address' (with the value 'demo_p@salaryfinance.com') and 'Password' (masked with dots). A red 'SIGN IN' button is positioned at the bottom right of the form. Below the form, there is a link for 'Forgot your password? Reset Password'.

1. Your username is your work email address.
2. If you have not set your password, then please click 'Reset password?' on the login screen and enter your email address. Click 'Send' and an email will be sent to your inbox and you will be able to set your password for the first time.
3. Upon first login, the system will ask for a work telephone number to be confirmed as authorisation. This is provided to Salary Finance as part of the onboarding process. If you are unsure which number has been provided please contact Salary Finance

FAQs:

- I'm not receiving any password reset emails?
 - Please first check your spam filters and trash
 - Check that your IT system has not filtered these out - sender is noreply@support.salaryfinance.com
- My new password won't be accepted?
 - It needs to be different from any you've used before
 - It needs to be 8 characters long with an uppercase letter, a lowercase letter, a number, and/or a special character
- How do I add a new team member to the Salary Finance platform?
 - Please email payroll@salaryfinance.com with their: Name, Email Address, Contact Number, and Job Title

If you are still unable to login please contact payroll@Salaryfinance.com

1. Deduction Download (Borrow, Save, and Advance)

The first process is to download the Deductions file.

This process repeats once every pay cycle where you will download a list of employees who require a deduction from salary on that payroll.

Tip: If you can't easily read everything, zoom out on your screen and it should be easier to read.

Step-by-step guide:

Step 1. Log in to <https://hrportal.salaryfinance.com/login>

Step 2. All available tasks are listed in chronological order in the upcoming tasks list.

- If a deduction download file is ready, a green box will display on the task showing it is available.
- If the expected date to download a deduction file has passed, an orange box will display showing it is overdue.

The screenshot displays the 'Payroll Task List' interface for August 2019. On the left, a sidebar shows 'Demo Company Payrolls' with a search bar and a list of payroll dates: 'Payroll 15th of month' (2 tasks), 'Payroll 30th of month' (1 task), 'Payroll 14th of month', and 'Payroll 27th of month'. The main area is titled 'Payroll Task List < > August 2019' and has tabs for 'Upcoming Tasks 3' and 'Completed Tasks'. The 'Upcoming Tasks' tab is active, showing a list of tasks with their status and due dates:

Task Name	Payroll	Status	Due Date
Borrow • Confirmation upload	Payroll 15th of month	Available	Due by 08 Aug
Advance • Confirmation upload	Payroll 15th of month	Available	Due by 08 Aug
Borrow • Confirmation upload	Payroll 30th of month	Available	Due by 26 Aug
Borrow • Payment instruction	Payroll 15th of month	Overdue	Due by 26 Aug
Advance • Payment instruction	Payroll 15th of month	Overdue	Due by 26 Aug
Advance • Payment instruction	Payroll 30th of month	Overdue	Due by 26 Aug
Borrow • Deduction download		Overdue	Due by 30 Aug

Click the task to display the Timeline of processes for that payroll and product.

Step 3. The timeline displays the order of the payroll processes for the payroll and product selected. They must be completed sequentially and each new task is unlocked by completing the task before it.

The screenshot shows the 'Task List' for August 2019. On the left is a sidebar with the 'SF' logo and navigation icons. The main area is divided into 'Upcoming Tasks' (3) and 'Completed Tasks'. The 'Upcoming Tasks' list includes:

- Borrow • Deduction download** (Payroll 15th of month, Due by 08 Aug)
- Advance • Confirmation upload** (Payroll 15th of month, Due by 08 Aug)
- Borrow • Confirmation upload** (Payroll 30th of month, Due by 26 Aug)
- Borrow • Payment instruction** (Payroll 15th of month, Due by 26 Aug)
- Advance • Payment instruction** (Payroll 15th of month, Due by 26 Aug)

On the right, the 'Timeline' for 'Payroll 15th of month' (Borrow) shows a sequence of tasks:

- 08 Aug**: **Borrow • Deduction download** (Available). A red 'Download' button is present.
- 26 Aug**: **Borrow • Confirmation upload** (Locked). A message says: 'To unlock, please complete the previous task.'
- 26 Aug**: **Borrow • Payment instruction** (Locked). A message says: 'To unlock, please complete the previous task.'

Click 'Download' in the red box to download the deduction file.

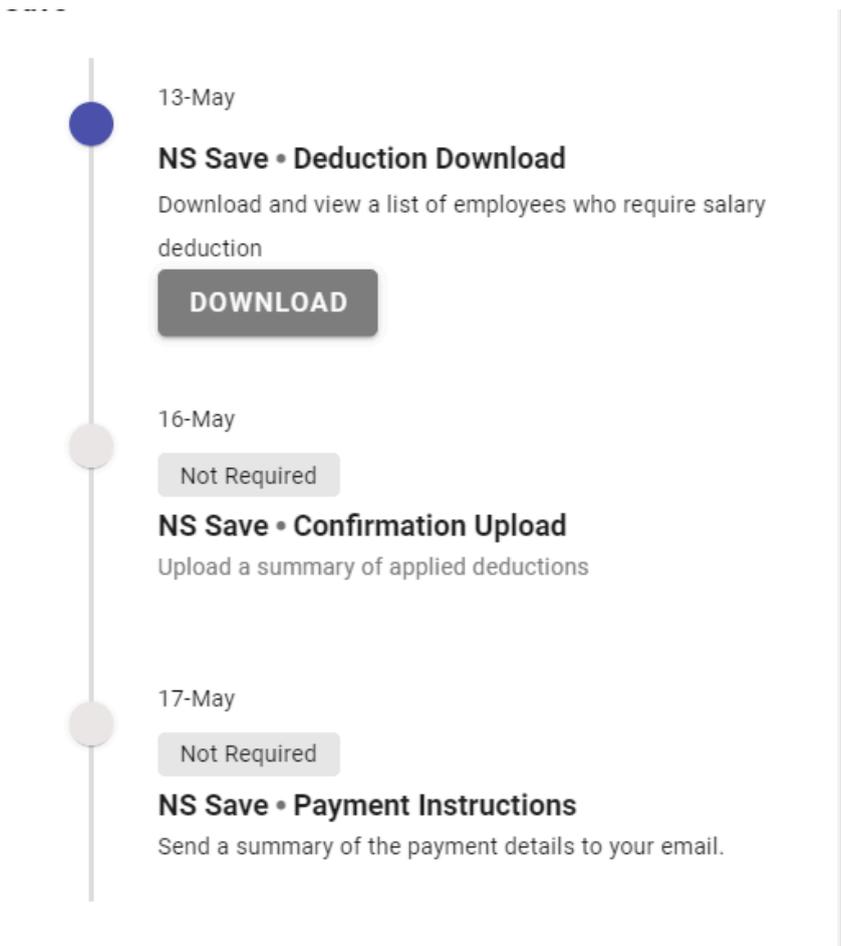
The task will disappear from the upcoming task lists as it is now complete and will move to the completed tasks list. You can return to the timeline at any time to re-download the file if required by clicking the task tile in the completed tasks list.

Step 4. Repeat for other products (and other payrolls) if applicable. There is a separate deduction file per product per payroll.

Step 5. You can open the **CSV** files to view the list of employees requiring a deduction.

Step 6. Process the deductions through your system to the exact penny as net pay deductions.

NB If there are no deductions due for a particular product/payroll a grey box will display when the download button is pressed:



Process complete.

The deduction instruction file will contain the following data:-

Data Item	Data Type	Description
Employee Unique Identifier	Text	A unique identifier for each employee, this will enable the platform to link the anonymised employee details
Deduction Amount	Number	The amount to be deducted from the employee's salary

Deduction Rules

- Deduct from net pay
- Take either the full amount or £0 - **NO** partial deductions
- Do not set up a reducing balance or recurring payment - the amount can change depending on the employees' requirements

FAQs:

- How many files do I have to download?
 - There is one file per product per payroll
- The employee has left, what do I do?
 - Let us know in the next step 'Confirmation Upload' (see section below)
- no need to email us
- The employee does not have enough in their pay to deduct the full amount, what happens?
 - Do not take the deduction and notify us in the next step 'Confirmation Upload' - we do not require/accept partial payments
- The employee is on statutory pay
 - Get consent from the employee to continue with the deduction
 - If they do not give consent, do not take a deduction
- Does the deduction amount stay the same each time?
 - No, the payment amount can change each time, so please do not set up a recurring payment
 - The balance is not a reducing balance and employees can make changes to their account directly with us which will therefore affect their repayment amount
- Do I have to download a new file each time or can I re-use that last one?
 - You need to download a new file each time as employees join or stop using the benefit on a regular basis
- The file is blank - is something wrong?
 - If there are no deductions to take, a message will let you know this on screen.
 - If you receive a blank deduction file - please email us.
- Anything else? Please ask at payroll@salaryfinance.com

2. Confirmation Upload (Borrow, Save, and Advance)

The second process is to upload a file to our secure portal that confirms which of the requested deductions you could or could not take.

This lets us know exactly which salary-deduction repayments to expect, and for which employees we need to collect payment via Direct Debit. We therefore expect to receive the exact same amount in our bank account as the aggregate total of those who successfully had a deduction from salary.

This file is mandatory in order for us to process the payment.

You must upload one file per product per payroll.

Step-by-step guide:

Step 1. Either make a copy of your deduction file that you downloaded in step 1 or prepare an CSV file that contains the employee code and the deduction amount and matches the format of the original deduction download file

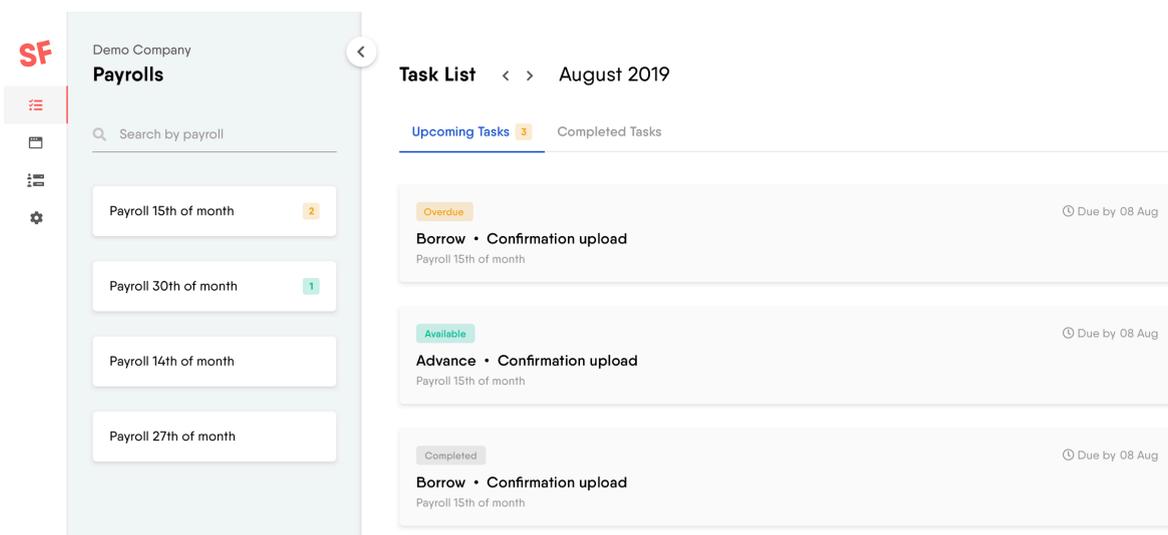
The file must contain at least the following items:

Data Item	Data Type	Description
Employee Unique Identifier	Text	A unique identifier for each employee, this will enable the platform to link the anonymised employee details
Deduction Amount Executed	Number	The amount in pounds and pence that has been deducted from the employee's salary e.g. 85.20

Please ensure the column headers in your confirmation report match header names in the deduction download file.

Step 2. If you were not able to take the deduction for an employee, please ensure the deduction amount in the file for that individual is 0. Alternatively, you can omit the individual from the file.

Step 3. Log in to <https://hrportal.salaryfinance.com/Login>



All tasks for the payroll you have selected are listed in the Task List, in chronological order.

- If a confirmation upload is expected, a green box will display on the task showing it is available. You must download the corresponding deductions file for this task to become available.

- If the expected date to download a deduction file has passed, an orange box will display showing it is overdue.

Click the task to display the Timeline of processes for that payroll and product.

Step 4. The timeline displays the order of the payroll processes for the payroll and product selected. They must be completed sequentially and each new task is unlocked by completing the task before it.

The screenshot displays the 'Salary Finance' (SF) interface. On the left is a navigation sidebar with icons for home, list, and settings. The main area is titled 'Task List < > August 2019' and is divided into 'Upcoming Tasks 3' and 'Completed Tasks'. The 'Upcoming Tasks' section lists four tasks:

- Borrow • Confirmation upload** (Payroll 15th of month) - Due by 08 Aug
- Advance • Confirmation upload** (Payroll 15th of month) - Due by 08 Aug
- Borrow • Confirmation upload** (Payroll 30th of month) - Due by 26 Aug
- Borrow • Payment instruction** (Payroll 15th of month) - Due by 26 Aug

The 'Timeline' panel on the right is titled 'Payroll 15th of month' with a 'Borrow' product and a 'Payday - 28 Aug 2019'. It shows a vertical timeline with two events:

- 15 Aug @ 16:41 by Joanna Smith**: Borrow • Deduction download
- 26 Aug**: Borrow • Confirmation upload (Upload a summary of applied deductions). This task is currently unavailable, indicated by a red dashed box containing the text 'Choose a file or drop it here' and a 'Process File' button below it.

You can drag and drop your confirmation report to the red box in the timeline, or click 'Choose a file' to browse to where you have stored your confirmation report to upload it.

Step 5. Click 'Process File' in red to process the deductions contained within the file.

Task List < > August 2019

Upcoming Tasks **3** Completed Tasks

- Available** Due by 08 Aug
Borrow • Confirmation upload
Payroll 15th of month
- Available** Due by 08 Aug
Advance • Confirmation upload
Payroll 15th of month
- Available** Due by 26 Aug
Borrow • Confirmation upload
Payroll 30th of month
- Borrow • Payment instruction**
Payroll 15th of month
- Advance • Payment instruction**
Payroll 15th of month
- Advance • Payment instruction**
Payroll 30th of month

Timeline



Payroll 15th of month

Borrow Payday - 28 Aug 2019

- 15 Aug @ 16:41 by Joanna Smith
Borrow • Deduction download
- 26 Aug
Available
Borrow • Confirmation upload
Upload a summary of applied deductions.

file_name_excel_august 2019.xlsx 18764 KB

Process File
- 26 Aug
Borrow • Payment instruction
To unlock, please complete the previous task

The file summary will display the number of deductions that have been confirmed and the number of deductions that require actioning. If you were not able to take a deduction from salary, e.g. the employee has left or is on reduced income, the platform will ask for a reason why no deduction was taken.

If there are no employees that require actioning, you can click 'Confirm' and move to **step 8**.

SF

< Back to timeline



Confirmation Upload

View your upload summary below. If your file contains employees with outstanding deductions, you will be asked to provide a reason why the requested amount has not been met.



File Summary

✓ **Processed**

39 deductions have been confirmed/recognised

Requires Action

11 employees require a reason for not being deducted the requested amount

Confirm



Select reason

Please select a reason for each employee why they haven't been deducted the requested amount.

Select Reason

	Payroll reference	Deduction amount	Confirmed amount	Reason
<input type="checkbox"/>	83275	£80.90	£0.00	Select Reason
<input type="checkbox"/>	83276	£323.44	£0.00	Select Reason
<input type="checkbox"/>	83277	£98.37	£0.00	Select Reason
<input type="checkbox"/>	83278	£184.87	£0.00	Select Reason
<input type="checkbox"/>	83279	£149.09	£0.00	Select Reason
<input type="checkbox"/>	83275	£80.90	£0.00	Select Reason
<input type="checkbox"/>	83276	£323.44	£0.00	Select Reason
<input type="checkbox"/>	83277	£98.37	£0.00	Select Reason
<input type="checkbox"/>	83276	£323.44	£0.00	Select Reason
<input type="checkbox"/>	83277	£98.37	£0.00	Select Reason

Rows per page: 10 1-10 of 11 < >



Step 7a. For deductions that you were unable to confirm, you can select a reason from the drop down menu for an individual employee.

SF

< Back to timeline



Confirmation Upload

View your upload summary below. If your file contains employees with outstanding deductions, you will be asked to provide a reason why the requested amount has not been met.



File Summary

✓ **Processed**

39 deductions have been processed

Requires Action

11 employees require a reason for not being deducted the requested amount

Confirm



Select reason

Please select a reason for each employee why they haven't been deducted the requested amount.

Select Reason

- Leaver
- Reduced income
- Switched payroll

		Deduction amount	Confirmed amount	Reason
<input checked="" type="checkbox"/>	83276	£323.44	£0.00	Select Reason
<input type="checkbox"/>	83277	£98.37	£0.00	Select Reason
<input checked="" type="checkbox"/>	83278	£184.87	£0.00	Select Reason
<input checked="" type="checkbox"/>	83279	£149.09	£0.00	Select Reason
<input checked="" type="checkbox"/>	83275	£80.90	£0.00	Select Reason
<input checked="" type="checkbox"/>	83276	£323.44	£0.00	Select Reason
<input type="checkbox"/>	83277	£98.37	£0.00	Select Reason
<input checked="" type="checkbox"/>	83276	£323.44	£0.00	Select Reason
<input type="checkbox"/>	83277	£98.37	£0.00	Select Reason

Rows per page: 10 1-10 of 11 < >

Step 7b. You can also select multiple employees using the check box beside their employee ID and add a reason to those selected employees using the drop down menu above.

SF

< Back to timeline

Confirmation Upload

View your upload summary below. If your file contains employees with outstanding deductions, you will be asked to provide a reason why the requested amount has not been met.

File Summary

✓ **Processed**
39 deductions have been processed

✓ **Processed**

0 employees require a reason for not being deducted the requested amount

Confirm

Select reason

Please select a reason for each employee why they haven't been deducted the requested amount.

Select Reason ▾

Payroll reference	Deduction amount	Confirmed amount	Reason
<input type="checkbox"/> 83275	£80.90	£0.00	Leaver ▾
<input type="checkbox"/> 83276	£323.44	£0.00	Leaver ▾
<input type="checkbox"/> 83277	£98.37	£0.00	Switched payroll ▾
<input type="checkbox"/> 83278	£184.87	£0.00	Leaver ▾
<input type="checkbox"/> 83279	£149.09	£0.00	Leaver ▾
<input type="checkbox"/> 83275	£80.90	£0.00	Leaver ▾
<input type="checkbox"/> 83276	£323.44	£0.00	Leaver ▾
<input type="checkbox"/> 83277	£98.37	£0.00	Reduced income ▾
<input type="checkbox"/> 83276	£323.44	£0.00	Leaver ▾
<input type="checkbox"/> 83277	£98.37	£0.00	Reduced income ▾

Rows per page: 10 ▾ 1-10 of 11 < >

Once all the reasons have been selected, the number of deductions will be 0. You can now click 'Confirm' and you will return to the task list.

NB If marking an employee as 'switched payroll', please contact payroll@salaryfinance.com to confirm which payroll the employee has moved to and from.

If an employee has switched payroll but you are still taking their deduction and paying it over with the new payroll then please still mark their deduction as taken on the file their deduction appeared on. We will then receive an 'overpayment' (in comparison to the confirmation file) for the new payroll and a matching value 'underpayment' for the original payroll. I can then move the funds internally to process everything correctly. Please do not remove their deduction from the original file to use the option of switch payroll

If you are not taking the deduction at all then please mark their deduction amount as 0 and select the reason as reduced income

If they are changing payroll frequency or payday as part of the payday switch please do not take a deduction as we will need to restructure their loan and repayments in line with this new cadence

Step 8. Click 'Confirm' to upload the file

The screenshot shows a web interface for Salary Finance. On the left is a sidebar with the 'SF' logo and four menu items: a list icon, a calendar icon, a document icon, and a gear icon. The main content area has a back arrow and the text 'Back to timeline'. Below this is the heading 'Confirmation Upload' followed by a paragraph: 'View your upload summary below. If your file contains employees with outstanding deductions, you will be asked to provide a reason why the requested amount has not been met.' Underneath is the section 'File Summary' with a green checkmark and the text 'Processed' and '50 deductions have been processed'. At the bottom of the main area is a red button labeled 'Confirm'.

Process complete, if any changes are required to the confirmation upload after it has been uploaded, an updated file can be uploaded. Alternatively please contact payroll@salaryfinance.com to notify Salary Finance of the changes

FAQs:

- The platform is rejecting the file
 - Check the formatting - it must be a CSV; we do not allow:
 - duplicate employee identifiers

- currency symbols
- formulas e.g. totals at the bottom
- blank cells/rows/columns in between data
- Please ensure that the payroll IDs, headers and format of the file match the deduction download file exactly and try again. If you are still unable to upload the file please contact payroll@salaryfinance.com
- NB if your unique employee identifier contains leading 0s please ensure these are included in the confirmation upload file
- How do we manage employees who have switched payrolls?
 - If you have chosen the switched payroll option for any employees in the confirmation upload, please contact payroll@salaryfinance.com to confirm which payroll the employee has moved to and from
- Do I need to upload a file if the deduction file had no one active?
 - No, there is no need to upload the file if there are no active employees
- What happens when we can't take a deduction?
 - You must inform us via the Confirmation Upload process (see above). On receipt of the Confirmation File we will automatically move the employee's repayments to Direct Debit.
- I have forgotten to upload the file and it has gone past pay day
 - Please upload the file ASAP and contact payroll@salaryfinance.com to inform us of the delay
- I have made an error on the file / I need to change the file
 - Contact payroll@salaryfinance.com and we will make the change for you
- Can I combine all the information across products and payrolls into one upload file?
 - No. We need a file per product per payroll
- What if the employee has left the business but there is enough in their final pay to take a deduction?
 - Please take the deduction. They will show on the deduction file next pay cycle and then when you come to upload the confirmation file, you can remove them and provide the reason 'Leaver'
- Anything else? Please ask at payroll@salaryfinance.com

3. Payment Instruction (Borrow, Save, and Advance)

Step 1. The Payment Instruction task is now available.

The screenshot displays the 'Task List' for August 2019. On the left is a sidebar with the 'SF' logo and navigation icons. The main area is titled 'Task List < > August 2019' and has two tabs: 'Upcoming Tasks 3' (active) and 'Completed Tasks'. The task list contains six items, each with an 'Available' status and a due date:

- Borrow • Confirmation upload (Payroll 15th of month) Due by 08 Aug
- Advance • Confirmation upload (Payroll 15th of month) Due by 08 Aug
- Borrow • Confirmation upload (Payroll 30th of month) Due by 26 Aug
- Borrow • Payment instruction (Payroll 15th of month) Due by 26 Aug**
- Advance • Payment instruction (Payroll 15th of month) Due by 26 Aug
- Advance • Payment instruction (Payroll 30th of month) Due by 26 Aug

On the right, the 'Timeline' panel shows a vertical timeline for 'Payroll 15th of month' with a 'Borrow' entry for 'Payday - 28 Aug 2019'. The timeline includes three events:

- 15 Aug @ 16:41 by Joanna Smith: Advance • Deduction download
- 28 Aug @ 09:27 by Robert White: Advance • Confirmation upload
- 26 Aug: Advance • Payment instruction (Available). Description: Send a summary of the payment details to your email. A red 'Send Email' button is located below this event.

Click on 'Send Email' to receive a summary of the payment you need to make to Salary Finance. The task will then show as complete in the timeline.

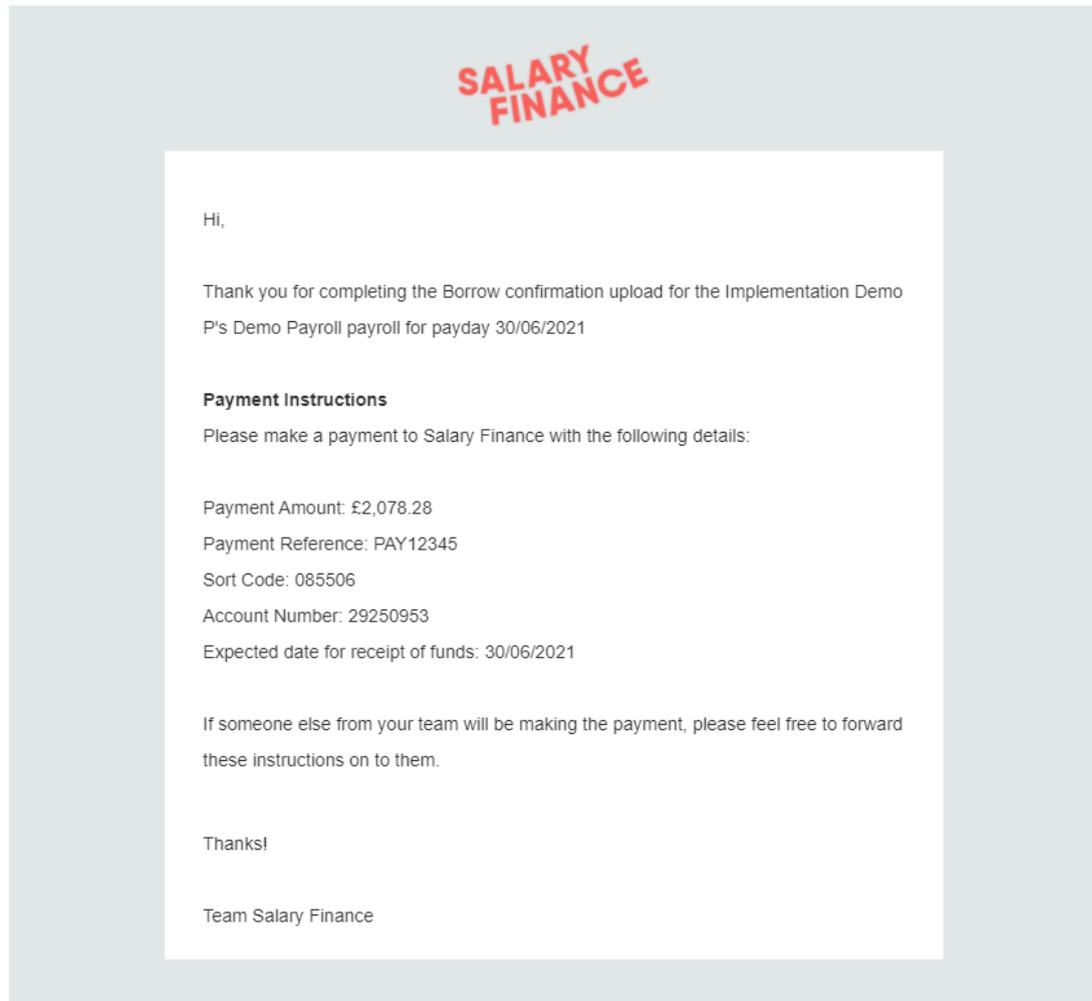
This will trigger the system to share a payment instruction via email to the logged-in user:

Salary Finance Payment Instructions Inbox x



Salary Finance <payroll@support.salaryfinance.com>
to me ▾

15:11 (0 minutes ago) ☆ ↶ ⋮



Process complete.

You can now repeat this process for any outstanding confirmation files.

4. Payment (Borrow, Save, and Advance

The final step is to make a payment to Salary Finance.

It is imperative that this is paid on time so there is no detriment to your employees.

If you are unsure of the amount to pay over to Salary Finance, you can send yourself a payment instruction once the Confirmation Upload is complete. Under the Payment Instruction task, click on 'Send Email' to receive a summary of the payment you need to make to Salary Finance. (Detailed above in section 3)

Pre-payment check: Check that Salary Finance has been set up as a Payee to allow separate payments per payroll per product (Salary Finance bank details are provided during the Implementation Project on letter headed paper)

Step-by-step guide (per product per payroll):

Step 1. Sum the deductions confirmed in the Confirmation File

Step 2. Raise and make the payment following your usual process. Please use the payment reference provided in the bank details letter.

Process complete.

FAQs:

- When is payment due?
 - The payment date is detailed in your Operational Schedule
- How much do we owe Salary Finance?
 - The amount we expect is the sum of the deductions as stated in the confirmation file. We require a single bulk payment per product, per payroll
- Why does it have to arrive on this day?
 - Borrowers risk going into arrears if their repayments are not paid on time which are reported to the Credit Reference Agencies
 - Late payments cause worry and concern for your employees which could then cause inbound communications from your employees to your Payroll/HR/Benefits team
- What payment method can I use?
 - BACS / Faster Payment / Priority Payment / CHAPS
- Where do I make payment to?
 - The bank details are on the Payments Instructions and on the Bank Details Letter
- I forgot to make payment, what do I do?
 - Make a same-day payment as soon as possible
 - Notify Salary Finance - payroll@salaryfinance.com
- Does the payment need to use the reference you gave me?
 - No, not necessarily. If you'd like to use a different one please let us know.
 - However, a payment reference must be used as it will not process automatically and could incur delays
- We made an error and paid too much e.g. found a late leaver
 - As soon as you can, notify Salary Finance - payroll@salaryfinance.com

- If the payment has not been processed by Salary Finance, we will refund you within 5 working days
- If the payment has been processed by Salary Finance, you will need to recoup this from your employee(s) directly
- We made an error and paid you too little
 - As soon as you can, notify Salary Finance - payroll@salaryfinance.com
 - Make the remainder of the payment as a same day payment
- We failed to take a deduction due to an internal error
 - Contact Salary Finance - payroll@salaryfinance.com as soon as possible. We will assess the situation and take you through the process from there
- Anything else? Please ask at payroll@salaryfinance.com

Payroll Process (Help to Save only)

Login (Help to Save only)

You can access the Salary Finance portal at <https://admin.salaryfinance.com/Login>

1. Your username is your work email address.
2. If you have not set your password, then please click 'Forgot password?' on the login screen. An email will be sent to your inbox and you will be able to set your password for the first time.

FAQs:

- I'm not receiving any password reset emails?
 - Please first check your spam filters and trash
 - Check that your IT system has not filtered these out - sender is noreply@salaryfinance.com
- My new password won't be accepted?
 - It needs to be different from any you've used before
 - It needs to be 8 characters long with an uppercase letter, a lowercase letter, a number, and/or a special character
- How do I add a new team member to the Salary Finance platform?
 - Please email payroll@salaryfinance.com with their: Name, Email Address, Contact Number, and Job Title

If you are still unable to login please contact payroll@Salaryfinance.com

1. Deduction Download (Help to Save only)

The first process is to download the Deductions file.

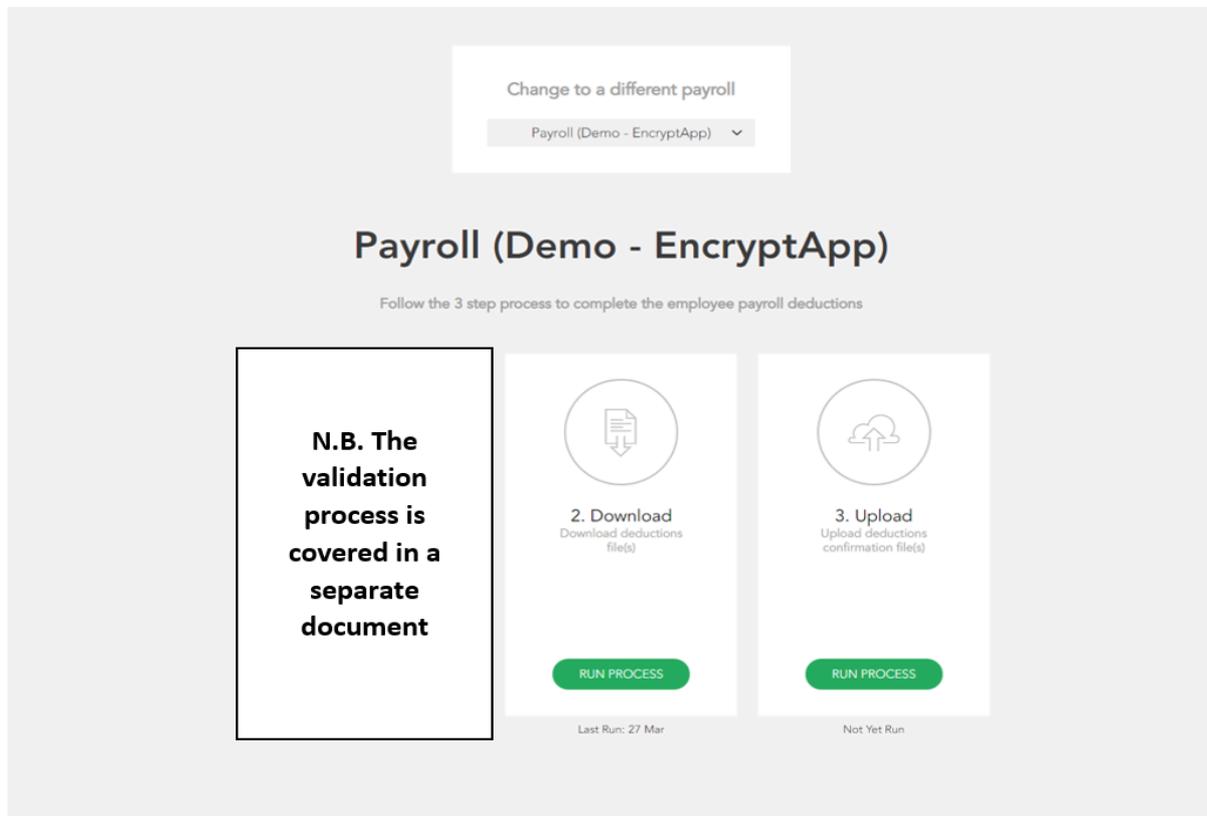
This process repeats once every pay cycle where you will download a list of employees who require a deduction from salary on that payroll.

Step-by-step guide:

Step 1. Log in to the HR portal

Step 2. If you have multiple payrolls choose the payroll you want to work on from the drop-down 'Change to a different payroll'

Step 3. Click the green button Run Process on the box named 'Download'



Step 4. If this is the first time the process has been run you may need to configure the file (see Annex 1.)

Step 5. Repeat for other products (and other payrolls) if applicable. There is a separate file per product per payroll.

Step 6. View the excel files that list the employees requiring a deduction

Step 7. Process the deductions through your system to the exact penny as net pay deductions

Process complete.

The deduction instruction file will contain the following data:-

Data Item	Data Type	Description
Employee Unique Identifier	Text	A unique identifier for each employee, this will enable the platform to link the anonymised employee details
Deduction Amount	Number	The amount to be deducted from the employee's salary

In the configuration step (Annex 1) you can add additional data points if required

(please note this is only available for the Help to Save files):

- First Name
- Last Name
- Date the payment is due
- An alphanumeric freetype field - you can add your own custom reference

Deduction Rules

- Deduct from net pay
- Take either the full amount or £0 - **NO** partial deductions
- Do not set up a reducing balance or recurring payment - the amount can change depending on the employees' requirements

FAQs:

- How many files do I have to download?
 - There is one file per product per payroll
- The employee has left, what do I do?
 - Let us know in the next step 'Confirmation Upload' (see section below) - no need to email us
- The employee does not have enough in their pay to deduct the full amount, what happens?
 - Do not take the deduction and notify us in the next step 'Confirmation Upload' - we do not require/accept partial payments
- The employee is on statutory pay
 - Get consent from the employee to continue with the deduction
 - If they do not give consent, do not take a deduction
- Does the deduction amount stay the same each time?
 - No, there are cases where the payment amount can change, so please do not set up a recurring payment
 - The balance is not a reducing balance and employees can make changes to their account directly with us which will therefore affect their repayment amount
- Do I have to download a new file each time or can I re-use that last one?
 - You need to download a new file each time as employees join or stop using the benefit on a regular basis
- The file is blank with only headers - is something wrong?
 - If in doubt please check with us, but bear in mind that we do not request a deduction for a loan until the first pay cycle 30 days after the date the loan is approved. For savers, they will begin saving as soon as possible.
 - If the file shows no active employees, please download a new file next pay cycle to check if anyone has taken up the benefit
- Anything else? Please ask at payroll@salaryfinance.com

2. Confirmation Upload (Help to Save only)

The second process is to upload a file to our secure portal that confirms which of the requested deductions you could or could not take.

This lets us know exactly which salary-deduction repayments to expect, and for which employees we need to collect payment via Direct Debit. We therefore expect to receive the exact same amount in our bank account as the aggregate total of those who successfully had a deduction from salary.

This file is mandatory in order for us to process the payment.

You must upload one file per product per payroll.

Step-by-step guide:

Step 1. Either make a copy of your deduction file that you downloaded in step 1 **or** prepare an excel file that contains at least the employee code and the deduction amount

The file must contain at least the following items:

Data Item	Data Type	Description
Employee Unique Identifier	Text	A unique identifier for each employee, this will enable the platform to link the anonymised employee details
Deduction Amount Executed	Number	The amount in pounds and pence that has been deducted from the employee's salary e.g. 85.20

Step 2. If you were not able to take the deduction for an employee, please ensure the deduction amount in the file for that individual is 0. Alternatively, you can omit the individual from the file.

Step 3. Log in to the HR portal

Step 4. Choose the payroll you are actioning from the drop-down

Step 5. Click the green button Run Process on the box named 'Upload'

Step 6. Select the product that relates to the file you want to upload

Change to a different payroll
Payroll (Demo - EncryptApp) ▾

Payroll (Demo - EncryptApp)

Follow the 3 step process to complete the employee payroll deductions



1. Import
Import employee data

RUN PROCESS

Last Run: 08 Jul



2. Download
Download deductions file(s)

RUN PROCESS

Last Run: 27 Mar



3. Upload
Upload deductions confirmation file(s)

RUN PROCESS

Not Yet Run

Step 7. Click into the green box and find the Confirmation file from where it is saved on your computer or network

Upload your data file that includes the following...

Payroll ID Loan Deduction Amount

File uploaded successfully, please click next.



Uploaded :)

← BACK HOME Re-do Mappings PROCESS →

Step 8. If this is the first time ever your team has run the process and it says 'Next' you will need to map the data fields (see Annex 2.)

Step 9. If not, click Process

Step 10. Review the Confirmation Summary Report which reconciles the number of deductions requested by Salary Finance, against the number of deductions that

have been taken from salary in the current payroll cycle. The image below shows the screen you will see when all deductions were successful

Confirmation report - Summary	
Salary deductions requested by SalaryFinance	12 ?
Salary deductions confirmed by HR Proactive)	12 ?

← BACK I confirm all the information is correct IMPORT

Step 11. If you were not able to take a deduction from salary, e.g. the employee has left or are on reduced income, the platform will ask for a reason why no deduction was taken.

You can do this by clicking on the cell in the 'Please select a reason why £0 was deducted' column (see blue arrow in the image below) and selecting a reason from the drop-down menu.

Confirmation report - Summary	
Salary deductions requested by SalaryFinance	12 ?
No deduction made - explanation required before we take a Direct Debit	1 ?
- No deduction made - you have provided an explanation	0 ?
Salary deductions confirmed by WL Demo	11 ?

Please explain why no deduction was made for these colleagues ?

Payroll ID	Requested Amount	Confirmed Amount	Please select a reason why £0 was deducted
DEMO09	£ 95.23	£ 0.00	Select reason

← BACK IMPORT

Step 12. Review the summary and confirm that all the information is correct

Step 13. Click the green button 'Import' and then 'OK' on the pop up box

Step 14. Repeat for other products and other payrolls if applicable. You will need to upload one file per product per payroll

Process complete.

FAQs:

- The platform is rejecting the file
 - Check the formatting; we do not allow:
 - duplicate employee identifiers

- currency symbols
- formulas e.g. totals at the bottom
- blank cells/rows/columns in between data
- NB if your unique employee identifier contains leading 0s please ensure these are included in the confirmation upload file
- Do I need to upload a file if the deduction file had no one active?
 - No, there is no need to upload the file if there are no active employees
- What happens when we can't take a deduction?
 - You must inform us via the Confirmation Upload process (see above). On receipt of the Confirmation File we will automatically move the employee's loan repayments to Direct Debit and they will not appear on the next deduction file.
- How much do we need to pay you?
 - You must pay a separate bulk payment per product, per payroll. The amount for each payment should be the sum of the Confirmation file that you have uploaded for each product.
- Why does it matter so much?
 - We rely on the file being accurate so that we are sure we are crediting the right accounts with the right amount
- I am unable to upload the file by the agreed date in the schedule
 - Contact payroll@salaryfinance.com to let us know
- I have forgotten to upload the file and it has gone past pay day
 - You will be unable to upload this and will need to contact payroll@salaryfinance.com
- I have made an error on the file / I need to change the file
 - Contact payroll@salaryfinance.com and we will make the change for you
- Can I combine all the information across products and payrolls into one upload file?
 - No. We need a file per product per payroll
- What if the employee has left the business but there is enough in their final pay to take a deduction?
 - Please take the deduction. They will show on the deduction file next pay cycle and then when you come to upload the confirmation file, you can remove them and provide the reason 'Leaver'
- Anything else? Please ask at payroll@salaryfinance.com

3. Payment (Help to Save only)

The final step is to make payment to Salary Finance.

It is imperative that this is paid on time so there is no detriment to your employees.

Pre-payment check: Check that Salary Finance has been set up as a Payee to allow separate payments per payroll per product (Salary Finance bank details are provided during the Implementation Project on letter headed paper)

Step-by-step guide (per product per payroll):

Step 1. Sum the deductions confirmed in the Confirmation File

Step 2. Raise and make the payment following your usual process. Please use the payment reference provided in the bank details letter.

Process complete.

FAQs:

- When is payment due?
 - The payment date is detailed in your Operational Schedule
- How much do we owe Salary Finance?
 - The amount we expect is the sum of the deductions as stated in the confirmation file. We require a single bulk payment per product, per payroll
- Why does it have to arrive on this day?
 - Borrowers risk going into arrears if their repayments are not paid on time which are reported to the Credit Reference Agencies
 - Savers will not have access to their own money
 - Late payments cause worry and concern for your employees which could then cause inbound communications from your employees to your Payroll/HR/Benefits team
- What payment method can I use?
 - BACS / Faster Payment / Priority Payment / CHAPS
- Where do I make payment to?
 - The bank details are on the Operational Schedule and on the Bank Details Letter
- I forgot to make payment, what do I do?
 - Make a same-day payment as soon as possible
 - Notify Salary Finance - payroll@salaryfinance.com
- Does the payment need to use the reference you gave me?
 - No, not necessarily. If you'd like to use a different one please let us know.
 - However, a payment reference must be used as it will not process automatically and could incur delays
- We made an error and paid too much e.g. found a late leaver
 - As soon as you can, notify Salary Finance - payroll@salaryfinance.com

- If the payment has not been processed by Salary Finance, we will refund you within 5 working days
- If the payment has been processed by Salary Finance, you will need to recoup this from your employee(s) directly
- We made an error and paid you too little
 - As soon as you can, notify Salary Finance - payroll@salaryfinance.com
 - Make the remainder of the payment as a same day payment
- We failed to take a deduction due to an internal error
 - Contact Salary Finance - payroll@salaryfinance.com as soon as possible. We will assess the situation and take you through the process from there
- Anything else? Please ask at payroll@salaryfinance.com

ANNEX 1. Deduction File Configuration: Data Field Mapping

N.B this process will only need to be completed the very first time you download the Deductions Download file OR if you would like to change the data field names or include or remove data points.

The purpose of this process is to create a template so that our platform can generate an Excel file that displays data in a format that you will recognise. This process can be repeated at any time should any of your data field requirements change in the future.

On this screen you will be presented with the following headers. You will need to add each row to customise your file. You can have as many or as few headers as you like - **minimum requirement: Amount and Payroll No.**

Map your fields with ours

Column Header	Data Field	Constant Value	Sort Order	Borrow	Savings	HelpToSave	
Payroll No	Assignment Number <input type="text" value="v"/>		1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
First Name	FirstName <input type="text" value="v"/>		2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Last Name	LastName <input type="text" value="v"/>		3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Ammount	PaymentAmount <input type="text" value="v"/>		4	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
<input type="button" value="+ Add"/>							

Column Header: This column is where you can name or rename the data field heading to match your requirements.

Data Field: This column contains the Salary Finance data points that would correspond to your data field headings in column one.

Constant Value: If you select **Constant Value** in column two, this column allows you to enter free text that is fixed and will appear on every row in the Deductions Download file.

Sort Order: This contains the order of the data field headings in column one as they will appear in the Deductions Download file e.g. 1 = column A, 2 = column B etc.

Borrow, Savings, HelpToSave checkbox: These check boxes allow you to apply the Column header to the deduction download. **Please check the box to see the deductions listed on your excel download. At the very least, you should see an excel file with your headers in once downloaded.**

Bin Icon: This contains a bin icon that will allow you to delete a heading.

To rename the Column Header field in column one you can click on the field and type in a suitable name to rename it to your requirements.

If any of the fields are not correctly matched, then simply then click on the cell in column two and select the correct corresponding name from the drop down menu.

If you would like to include a heading that has a custom value, e.g. Reference, simply click 'Add' to add a new heading, and then name the correct heading in column one, select **(constant value)** in column two and then enter the desired text for the constant value in column three e.g. Salary Finance.

You can rearrange the order of headings as you wish by typing the appropriate number in column four.

Map your fields with ours

Column Header	Data Field	Constant Value	Sort Order	Borrow	Savings	HelpToSave	
Payroll No	Assignment Number <input type="text" value="v"/>		1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
First Name	FirstName <input type="text" value="v"/>		2	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Last Name	LastName <input type="text" value="v"/>		3	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

ANNEX 2. Confirmation File Configuration: Data Field Mapping

N.B this process will only need to be completed the very first time the Deduction Confirmation file is uploaded OR if there have been any changes to the data field names.

The purpose of this step is to ensure that your data fields are matched to ours, in order for our platform to understand the data you have uploaded.

You will be presented with the screen below, where you will be asked to select your **header row**. The screen will show a snippet of the **Deductions file** that you have just uploaded. You must select the **header row** (the header row is the row that contains the headings for all of your data – see blue arrow in the image below) and then click '**Next**'.

Select your header row

← BACK TO UPLOAD FILE

NEXT →

PayrollID	Amount	First	Surname
TEST13	54.11	Andrew	Tunstall
DEMO01	95.23	Sam	Lightfoot
TEST04	65.12	Carl	Walker
TEST06	51.64	Catherine	Rogers
DEMO06	232.45	Sherry	Shaw
TEST12	54.11	Marie	Whitehead
TEST01	95.23	Robert	Dimond
TEST25	45.23	Shane	Stubbs
TEST29	68.74	Kyle	Doody
TEST20	126.25	Nadine	Marshall
TEST28	34.65	Daniel	Shields
DEMO09	95.23	Nathan	Allcock

On this screen you will be presented with the following table.

Map your fields with ours

OUR FIELDS	YOUR FIELDS	PREVIEW DATA	IS THIS CORRECT?
Payroll ID	PayrollID	TEST13	<input checked="" type="checkbox"/> Accepted <input type="checkbox"/> Change
Loan Deduction Amount	Amount	£54.11	<input checked="" type="checkbox"/> Accepted <input type="checkbox"/> Change

← BACK TO HEADER ROW

I confirm all the information is correct

NEXT →

1. This contains the data points that we need.
2. This contains the data field headings that we have extracted from the file you uploaded.

3. This shows a preview of the first line of the data you have uploaded.

Our platform will automatically match **Your Fields** with **Our Fields** where it believes our items are the same, e.g. Loan Deduction Amount and Amount.

If the meaning of the data fields in column one matches the meaning of the data fields in column two then click '**Accept**'. If any of the fields do not match, then simply click on the name of the field in column two and select the correct corresponding name in the drop down menu.

Once you are happy that all the data items in **Our Fields** match **Your Fields**, click '**I confirm all the information is correct**', and then click '**Next**'.

Appendix

N.B. This is an example only and does not show the agreed process dates that apply to you.

Please payroll@salaryfinance.com if you need to see the schedule of dates that have been agreed.

Employer specific schedules may look different depending on the validation method selected.

An example of an operational schedule is below, an employer specific version will be provided as part of the launch process and signed off by both sides prior to launch

