

GoldPay

Release Notes

April 2021

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Welcome to your software update for April 2021. These notes provide information on all the improvements to the software; for detailed information on legislative changes, see the Legislation Guide on the www.ibcos.co.uk, Help section.

If you encounter any difficulties, please email: support@ibcos.co.uk

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PAYE Legislation

Student Loan Thresholds

The annual thresholds have been updated in line with legislation for 2021/2022.

- Plan Type 1 increased from £19,390 to £19,895
- Plan Type 2 increased from £26,575 to £27,295
- Plan Type 4 is new for April 2021 and has a threshold of £25,000
- Postgraduate Student Loans remains at £21,000

Tax Code Changes

In line with legislative changes, moving into the new tax year (2021/2022) will automatically uplift tax codes, if required.

Updates to Tax, NI, Statutory Payments, NMW/NLW, AE Rates and Parameters

Tax, NI, SSP, SMP, SAP, SPP, ShPP & SPBP

The rates for tax, NI and statutory payments have been updated for 2021/2022.

AE Parameters

The AE Parameters have been updated in line with legislation for 2021/2022.

Starter Checklist

Employee Form

In light of changes made by HMRC to the Starter Checklist, on the **Employee | Startup Document | Starter Checklist**, we have added **Student Loan Plan 1**, **Student Loan Plan 2**, and **Student Loan Plan 4** tick boxes to the frame, thus replacing the existing **Student Loan** field.

Following the updates to the **Employee Form** we have renamed the following:

- In the Startup Document frame, the Employee Statement label is now Starter Checklist
- Employee Statement frame is now Starter Checklist

We have changed statements **A**, **B** and **C** to:

a. Statement A

This is my first job since 6 April and have not received benefits or a state, works or private pension

b. Statement B

I have had another job or received benefits since 6 April. I have not received a state, works or private pension

c. Statement C

As well as my new job, I have another job or receive a state, works or private pension

Note: When selecting more than one Plan, for example, **Student Loan Plan 1** and **Student Loan Plan 2**, the software will save the Plan containing the lowest figure. In this case, it would be **Student Loan Plan 1**.

Employee Statement

All references in the software to **Employee Statement** have been changed to **Starter Checklist**.

Audit

To cater for the addition of **Student Loan Plan 2** and **4** on the Starter Checklist, we have renamed the following descriptions on the **Audit Trail**:

- a. StatementFilledIn is now ChecklistFilledIn
- b. StatementTickedOption is now ChecklistTickedOption
- c. StatementStudentLoan is now ChecklistStudentLoan1

Starter Checklist Report

We have updated the **Starter Checklist** report in line with the new layout provided by HMRC.

Student Loans Scotland

Student Loan Thresholds

Following the introduction of **Student Loan Plan Type 04 Scotland** which has a threshold of £25,000 and a 9% deduction rate for tax year 2021/2022 onwards, we have updated the **Employer | Tax** tab to include the following new columns:

- SL Threshold (Plan Type 4)
- SL Rate (Plan Type 4)

Employee Form

On the **Employee | Tax and NI** frame, we have added **Type 4** to the **Plan** drop-down. **Note: Plan Type 04** will only be active from tax year 2021/2022 onwards.

HMRC determines who should be on Plan Type 04, and they will issue instructions in the usual way through the DPS.

Paste Employee Data

When using **Paste Employee Data** or when Pasting from an Excel spreadsheet via **Paste Employee Data** from the **PlanType** field, it is now possible to import **Plan Type 04** from tax year 2021/2022 onwards.

Payroll Calculations

Although the threshold differs when calculating **Student Loan Plan Type 4**, there is no change to the rate or method when calculating student loan deduction.

Example

Plan Type 4 (using 2021/2022 monthly thresholds)

Student Loan Plan Type	4
Niable Pay	2,500
Annual Threshold	25,000
Monthly Threshold	2083.33
Deduction Rate	9%
Student Loan Deduction	$2,500 - 2,083.33 * 9\% = £37$ (rounded down to nearest £)

Calculate with Explanation

In the **Student Loan** section of the **Pay Calculation Commentary**, we have changed the wording to indicate whether the threshold for **Student Loan 04** will be used for the calculation. For example, before the update **Plan = Type 4**, now it is **a. Student loan Plan Type threshold =**.

Reports

To cater for **Student Loan – Plan Type 4**, we have updated the reports.

RTI

RTI submissions have been updated to include all **Student Loan Plan** types. **The FPS Student Loan Year to-date** value will be a combination of **Plan Type 01, 02 and 04** deductions where all, or either, have existed in the current year.

Audit

We have added Student Loan Plan Type 04 to the Audit.

Off-Payroll Working

Following the last-minute announcement by the Government, in light of the COVID-19 outbreak, the legislation for implementation of the Off-Payroll Working (IR35) in the private sector was delayed until April 2021

Off-payroll working rules are more commonly known as IR35. This legislation allows HMRC to collect additional payments, where a worker provides their services through an intermediary to another person or entity. The intermediary, in this case, is another individual, a partnership, an unincorporated association or a company. Off-payroll working rules changed from 6th April 2020.

All public sector clients and medium or large private sector clients are now responsible for deciding a worker's employment status. This includes some charities and third section organisations.

If the off-payroll working rules apply, the fee payer (the public authority, agency or other third-party who is responsible for paying the worker's intermediary) must:

- Calculate a deemed direct payment to account for employment taxes associated with the contract
- Deduct those taxes from the payment to the worker's intermediary
- Report taxes deducted to HMRC through RTI, Full Payment Submission (FPS)
- Pay the relevant NIC

Here are some useful links with further HMRC guidance on Off-payroll working:

[Understanding-off-payroll-working-ir35](#)

[Fee-payer-responsibilities-under-the-off-payroll-working-rules](#)

[Private sector off-payroll working for intermediaries](#)

[Public sector off-payroll working for clients](#)

[Preparing-for-changes-to-the-off-payroll-working-rules-ir35](#)

Deemed Direct Payment

The deemed direct payment is the amount paid to the worker that should be treated as earnings for the purposes of the off-payroll rules.

To calculate the deemed direct payment, you must:

1. Work out the value of the payment to the worker's intermediary, having deducted any VAT due
2. Deduct the direct costs of materials that have, or will be used in providing their services
3. Deduct expenses met by the intermediary, that would have been deductible from taxable earnings if the worker was employed
4. The result is the deemed direct payment. If this is nil or negative, there is no deemed direct payment

Off-payroll Worker Tick Box

To cater for **Off-payroll Worker** legislative changes, on **Employee | Personal**, we have added a new **Off-payroll Worker** tick box, below the **Dormant** field.

Report Off-Payroll Worker with FPS

We have added an **Off-payroll Worker** flag to the **FPS**.

Employee Card

On the **Employer | Payroll | Reports | Employees | Employee Card** screen, we have added an **Off-payroll Worker** field.

Reports

We have updated all necessary reports in line with **Off-payroll Worker** legislation.

Export

Under **Employer | Export**, we have added **Off-payroll Worker** to the list of fields.

Report Writer

On the **Report Designer | Columns | Add New Columns | Employee** section, we have added **Off-payroll Worker** to the list of columns.

Audit

Any changes made to the **Off-payroll Worker** indicator will be recorded in the **Audit**.

RTI

Earlier Year FPS

It is now possible to send a Full Payment Submission (FPS) for a previous tax year and after 19th April in the current tax year. From 2020/2021 onwards, you can no longer send an Earlier Year Update (EYU) to correct any mistakes made in the previous tax year. To enable you to submit an Earlier Year FPS, we have added a new menu option, **File Earlier Year FPS** to the software.

Note: The **File Earlier Year FPS** menu item will only be visible in the software from the 2020/2021 tax year and can only be used from 2021/2022 and subsequent tax years to correct data from the previous year.

Sending an Earlier Year FPS for an Existing Employee:

1. From the **Employee Form**, select the current period (3rd tab across)
2. Choose the **Reports menu** and select **File Earlier Year FPS**
3. A confirmation message will be displayed, click **Yes** to continue
4. From the **Year Ending 5th April**, select the relevant Tax Year
5. Click **Continue** to open the **Earlier Year FPS to be Filed with HMRC** screen
6. The **Adjustments to File** tab will open by default
7. Complete the listed fields, as required
8. If required (the employee had more than one NI rate in the tax year) choose the **Multiple NICs** tab
9. The **Earlier Year FPS to be filed with HMRC – Multiple NICs** screen will display – complete the fields, as required
10. If you require a hard copy of the **RTI Earlier Year FPS report**, click **Print**
11. When complete, choose the **Submit** tab and select **Submit FPS**

Earlier Year FPS – Employee not on payroll

To send an Earlier Year FPS where a company is new to GoldPay and has no knowledge of employees that left whilst on another payroll:

1. Select **Create new payroll** (this is to create a new payroll for the employee(s) that you want to submit the EYFPS for. It is better to keep them separate from your active payrolls)
2. Select the relevant pay frequency and then click **Advanced Payroll Setup**
3. Click **Add New Employee**
4. Ensure you complete the following fields:
 - Surname
 - Forenames
 - Title
 - Gender
 - NI Number
 - Joined
 - Born
 - Left – this field is needed as it advises HMRC that this individual has left
 - Tax Code
 - NI Table – this will default to A but can be amended if required
 - Address Lines, Post Code and Country
 - E'ee Number – enter here the employee's previous employee code, if known. If you do not know the number, leave the suggested value to avoid clashes with current employees
5. Click **Save**
6. Choose the **Reports menu** and select **File Earlier Year FPS**
7. A confirmation message will be displayed, click **Yes** to continue
8. From the **Year Ending 5th April**, select the relevant Tax Year
9. Click **Continue** to open the **Earlier Year FPS to be Filed with HMRC** screen
10. The **Adjustments to File** tab will open by default
11. Complete the listed fields (ALL values must be completed as they will not be pre-populated)
12. If required, (the employee had more than one NI rate in the tax year) choose the **Multiple NICs** tab
13. The **Earlier Year FPS to be filed with HMRC – Multiple NICs** screen will display – complete the fields, as required
14. If you require a hard copy of the **RTI Earlier Year FPS report**, click **Print**
15. When complete, choose the **Submit** tab and select **Submit FPS**

If you are sending an EYFPS for employee(s) who were receiving occupation pension, these will need setting up in their own Payroll, with **Pensioner Payroll (RTI)** ticked under **Payroll | Reporting tab | Other Settings**

When sending an EYFPS for an 'employee not on the payroll', it is important to ensure that you do not enter 0.00 in a field (unless this is the correct value) as this will overwrite the value HMRC hold.

Pending

When opening the software, you will see the **Earlier Year FPS to be filed with HMRC | Adjustments to File** screen if you have any outstanding Full Payment Submissions. The system will prompt you to either send or delay the pending FPS before proceeding with a new submission.

FPS Changes for 2021/2022

Student Loan Plan Type 4

The **FPS** schema has been updated for tax year 2021/2022 in line with government legislation.

EPS Changes for 2021/2022

We have updated the **EPS** schema for submissions relating to tax year 2021/2022.

From the **Employer** tab | **State Aid | De Minimis State Aid** screen, we have renamed the **Industrial** field to **Industrial/Other**.

Other Improvements

Scottish Widows Contributions File Changes

The Scottish Widows Contributions file has been updated in line with their specification. The following fields have been added:

- Employee pensionable salary for pay period
- Employee net regular contribution percentage
- Employer regular contribution percentage

P60 Changes for 2020/2021

We have updated the P60s for year-end 2020/2021 and to include **Statutory Parental Bereavement Pay (SPBP)**.

Useful numbers

HMRC online service helpdesk		HMRC employer helpline	
Tel:	0300 200 3600	Tel:	0300 200 3200
Fax:	0844 366 7828	Tel:	0300 200 3211 (new business)
Email:	helpdesk@ir-efile.gov.uk		