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**Purple Direct Payment Support Service**

Payment Services Start Up Pack

**Managed Account and Payroll**

***(Revised March 2025)***

# Welcome to Purple

Purple is Council’s preferred provider for the Direct Payment Support Services contract, providing Payment Services, Employment Advice and Guidance, Support Planning and support with the employment of Personal Assistants (PAs).

Purple is the successor organisation to your previous advisor, and is an organisation, with a new corporate team, and fresh vision: to change the conversation on disability from one of disadvantage, to one of value. Purple provides new and innovative support services to disabled people as well as an offer to businesses to support them to become disability confident. You can find out more about Purple here:

[**www.wearepurple.org.uk**](http://www.wearepurple.org.uk/)

Purple’s DPSS offer to both adults and children includes:

* Payroll and Purchase Ledger
* Employment Advice and Guidance
* Purple Match
* Support Planning

# Our Payment Services

Our Payment Services team understand Direct Payments and are here to support you with the paying of your PAs – whether employed or engaged with directly or via agencies.

We offer a range of payroll and invoicing services, which means less paperwork and hassle for you, and the peace of mind that your PAs will be paid on time, correctly and in compliance with all relevant law, e.g. NI, tax and pension contributions.

This pack contains all the forms you will need to begin working with Purple. A guide to these can be found on page 7.

# Your chosen service: Managed Account & Payroll

For this type of service, we hold your Direct Payment funds in an account at Purple. You will send us timesheets for each of your PAs, and we will:

* Register you as an employer with HMRC and register Purple as your Agent
* Make the right calculations for your PAs wages, including any tax, National Insurance and pension contributions
* Make these payments to your PAs and HMRC on your behalf
* If you have care or support from an agency, we will ask them to send us the invoices and we will pay them on your behalf
* If you pay Customer contributions and these need to be paid to Purple, we can set up a direct debit with you each period for the right amount
* Send you payslips to distribute to your PAs
* Send you a monthly e-statement of your Direct Payment account
* Complete monitoring information and send directly to the Council

**As a customer, you agree to:**

* Top up your account with any contribution agreed with the Council
* Ensure your PAs timesheets reach us by the deadlines set out in the Pay Day Timesheet Schedule which is included in this pack (see page 7 for a guide to everything included in this pack)

# Pensions

By law all Employers must provide a Pension Scheme for their Employees. There are specific rules for different types of workers but if your Employee is over 22 and earns above £10,000 each year you will need to have a Pension Scheme and make contributions towards your employee’s pension.

You can opt out of your Employer's workplace pension scheme after you have been enrolled. After the first month, you can still opt out at any time, but any payments you have made will stay in your pension pot for retirement rather than be refunded.

Employees can opt out by contacting the pension provider, but this must be in writing.

Employees earning less than this amount have a right to join a scheme if they request it. You can get further information on pensions and your obligations from the Pensions Regulator:

**Website:** [**https://www.thepensionsregulator.gov.uk/en/employers**](https://www.thepensionsregulator.gov.uk/en/employers) **Telephone: 0345 600 1011**

### Workplace Pension Contributions

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Minimum the Employer Pays** | **Employee Pays** | **Total Minimum Contribution** |
| From April 2025 | 3% | 5% | 8% |

If you receive a Direct Payment and use Purple’s Payment Services (‘Managed Account & Payroll’) please see the information within this document entitled ‘**Setting up a Pension Scheme with Nest’**.

To clarify, if you are using Purple’s Payment Services:

### You should:

* Manage all dealings with the Pensions Regulator – activated when registered with HMRC as an Employer
* Issue letters to your PAs as to their qualifying status for a pension
* Set up their pension – only using Nest for Social Care funding
* Add Purple Zest Ltd as a delegate – if ‘Managed Account & Payroll’
* Advise Purple that this has been done
* Monitor updates from the Pensions Regulator and repeat the process for new PAs

### Purple should:

* Update our records if the PA has been opted into a pension
* Make pension deductions at the rate set by the Pensions Regulator
* For ‘Managed Account & Payroll’ pay the pension on behalf of the Customer

### Setting up a Pension Scheme with Nest

Nest is an online Pension Scheme and their web address is: [**www.nestpensions.org.uk**.](http://www.nestpensions.org.uk/)

### IMPORTANT INFORMATION WHEN SETTING UP YOUR NEST PENSION

Once you have created your employer account there are five tasks to complete:

### Task 1: ACCEPTING THE TERMS AND CONDITIONS Task 2: YOUR BUSINESS INFORMATION

Organisation Name - Please make sure this is the name of the person receiving care. Do not include the title, e.g. Mr or Mrs.

### Task 3: YOUR DELEGATES

You will need to add Purple Zest Ltd as a **Full Access Delegate** when you set up your scheme.

Delegate Name: **PURPLE ZEST LIMITED**Delegate ID: **TPA003162471**

Advise Purple when this has been completed – pension@purple-dpss.co.uk.

### Task 4: TELL US HOW YOU WILL PAY

Please leave this for Purple to complete. **Task 5: WHEN AND WHAT YOU WILL PAY**

Please leave this for Purple to complete.

# Monitoring information

Purple understands it is important you retain control of your Direct Payment and have the necessary information to understand your outgoings.

Purple will provide you with:

* Monthly e-statements of your Direct Payment account

In addition, we would advise you to retain copies of the hours submitted on your PAs timesheets. You should keep these payroll records for seven years in accordance with HMRC requirements.

# Your Account Manager and Payment Services team

Once we have received your set up forms (see page 7), you will have a personal Account Manager allocated to you. Should you have any queries on your account, they can be contacted on **01245 392300.**

# What you need to do next

* Read through this pack and contact your named Account Manager if you have any questions or are unsure about anything
* Complete the forms detailed on the next page of this pack - these should either be scanned in and returned to us via email to your allocated EAG & Support Planning Officer or posted to Purple, BIC109, Arise Innovation Hub, Alan Cherry Drive, Chelmsford, Essex, CM1 1QT.

# Forms to be completed

In order for us to set up your Payment Service support, we require you to complete and return to us a few forms as set out below.

|  |  |
| --- | --- |
| **\*\*Customer (Employer) Registration Form** | Purple needs this form in order to begin supporting you with your payment services. Please complete all the boxes and sign this form.  If you have a representative who you are authorising to act on your behalf, please complete this box as well. |
| **\*\*Authorising Your Agent Form** | This form allows you to appoint Purple to contact HMRC on your behalf to discuss tax relating to your payroll service.  This form is very important if you have a fully managed service with Purple.  Please complete the Customer’s details marked with an orange spot (if the Customer is unable to sign this should be the representative’s signature annotated ‘on behalf of’. The NI number is that of the Customer.  If the Customer is a child, please complete the form using the parent’s/guardian’s/ representative’s name and NI Number. |
| **\*\*New PA/Carer (Employee) Form** | You need to complete this form with your PAs.  You will need to complete Section 1, and your PA will need to complete Section 2. Both of you will then need to sign and date at the end. |
| **\*\* Starter Checklist (P46 Form)** | This allows Purple to apply the correct tax deductions to employees’ pay.  All new PAs will need to complete a P46 form, regardless of whether or not they have a P45 from their previous employment.  Please ensure that all the details are completed, and your PA has ticked box A, B or C. |
| **Direct Debit Form** | You need to complete this so Purple can take your client contribution payment (if applicable). |
| **\*\*Timesheet** | This is the form your PA needs to complete, setting out the hours they have worked over the period in question, in order for us to pay them. This needs to be signed by both you and your PA and emailed to the payroll email address for your funding authority. This email address will be confirmed on the timesheet template. |

Other documents included within this pack:

|  |  |
| --- | --- |
| **\*\*Timesheet Guidance** | This document sets out how and when your PAs timesheets should be submitted. |
| **Pay Day Timesheet Schedule** | This is the schedule of pay dates and deadlines for the year. |
| **Safeguarding Guidance** | This document sets out Purple’s commitment to safeguarding, guidance on financial abuse, and what to do if you have a safeguarding concern.  We strongly advise that you share this document with your family, wider support network and PAs. |

**\*\*** should you require additional you can contact us on the details provided on the ‘Contact Us’ page to request copies.

# Safeguarding Guidance

## Introduction

Purple is committed to safeguarding and promoting the welfare of young people and adults.

We understand safeguarding can take many forms, including physical, psychological and financial abuse. It is important service users are made aware of our commitment, and that you are aware of processes you should follow if you have any concerns about your own safeguarding or concerns regarding another individual. We would also strongly advise that you make this information available to your family, wider network and PAs.

We have set out below the issue of financial safeguarding in relation to your Payments Service and Direct Payment. Broader information on other forms of safeguarding can be found in your Employing a PA Toolkit, on Purple’s website (www.purple-dpss.co.uk), via the Safeguarding Adults Board website and via the Safeguarding Children’s Board. You can also phone your named EAG Co-ordinator or Account Manager should you have any queries or require further guidance.

## Financial Safeguarding

An adult at risk of financial abuse is likely to display one or more of the following:

* the person is unable to manage their own finances due to lack of capacity or sufficient numeracy skills.
* the person is dependent on another person or people to manage their money.
* the person is dependent on others for all aspects of daily living, such as those who live in residential care.
* the person is known to be isolated or is regarded as at risk within the community.
* a person who is isolated or lives on their own may be more at risk of being exposed to financial pressure e.g. from salespersons, loan firms, rogue traders or bogus callers.
* the person is of a trusting or gullible nature.
* the person is susceptible to emotional grooming.
* for older people, in particular, potentially increased assets coupled with low-cost lifestyles and a lack of awareness of the modern world may make them more susceptible.

Note: Whilst a person who lacks capacity may be considered to be more at risk of financial abuse, it should be remembered that someone with capacity can be equally susceptible. For example, it should not be assumed that if a person who has capacity makes a gift, then it cannot be regarded as theft. Coercion and undue influence, emotional grooming and predatory behaviors as well as the reasonableness of the transaction all need to be considered.

**Planning investigations/enquiries into the misuse of direct payments.**

The misuse of a direct payment will not always require a safeguarding alert to be raised, especially if the client manages their own direct payment. Care Managers and payment services officers will need to consider:

* the clients’ capacity to manage the direct payment.
* if there was an intention to misappropriate the direct payment.
* the clarity of the support plan and the understanding of the client.

If a third party is suspected of misusing a client’s direct payment this will usually result in a safeguarding alert being raised. A Section 42 (under the Care Act 2014) enquiry/investigation can be progressed by either the police and/or the counter fraud team within Internal Audit.

All direct payment misuse should be reported, detailing:

* the name and any unique references of the client.
* a copy of the support plan.
* a brief summary of the misuse, including details of the client’s capacity to understand the support

plan.

* what actions are being taken to stop the misuse.
* what actions are being taken to recover any monies misused.

## Reporting a Safeguarding Concern

**Adults & Children’s**

If you are concerned that any adult is experiencing abuse or neglect please contact Ask SAL (Safeguarding Adults Line) at your local authority.

If someone is in danger and unable to protect themselves or cannot remain in the community without immediate intervention, for both Adults and Children, please phone your local authority.

## In an emergency

If the person is in immediate danger or needs medical treatment, contact the police and/or call an ambulance on 999.

# Timesheet Guidance

## Submitting timesheets

To ensure that your PA/Carer (employee) is paid regularly and on time, it is very important that we receive your PAs timesheets by certain dates.

Youwill find a Timesheet Schedule in this pack which lists

the pay dates for the year as well as the deadline by which your employees’ timesheets need to reach us.

**It is your responsibility to submit your employee hours in good time. If you miss the deadline dates your PA will not be paid on time.**

The Timesheet Schedule explained

* The first column lists Timesheet period.
* The second column lists the deadline dates by which your employee’s timesheets must reach Purple.
* The third column lists the dates the money will be paid into your PAs bank account.

**Example: If your 4 weekly period end date is 31/01/2025, you need to get any timesheets to Purple by 12pm on 01/02/2025. Your PA will then be paid on 14/02/2025 by 6pm.**

If you are unable to get your PA timesheets to Purple by this date, then your PA will not be paid until the following pay date.

## How to send us your timesheets

We are always looking at ways to streamline our processes, and being a paperless organisation helps us to achieve this as well as supporting our environmental goals. Our preferred method of receiving timesheets is therefore via email to the relevant payroll email address. We are happy to receive them in a variety of formats – you can scan them in, or even take a photo on your phone!

# Contact us

## Payment Services

For queries regarding your Payment Services, to send us timesheets, or to request Payment Services forms, please contact us on:

|  |  |
| --- | --- |
| **Address:** | Purple, BIC109, Arise Innovation Hub, Alan Cherry Drive, Chelmsford, Essex, CM1 1QT |
| **Email:** | [info@purple-dpss.co.uk](mailto:info@purple-dpss.co.uk) |
| **Telephone:** | 01245 392300 |

**All timesheets must be sent to the correct Payment Services email address, or your PAs may not be paid on time.**

## Employment Advice and Guidance Service

If you would like further Employment Advice and Guidance on your Direct Payment or support with the recruitment of PAs, please contact us on:

|  |  |
| --- | --- |
| Address: | Purple, BIC109, Arise Innovation Hub, Alan Cherry Drive, Chelmsford, Essex, CM1 1QT |
| Email: | [info@purple-dpss.co.uk](mailto:info@purple-dpss.co.uk) |
| Telephone: | 01245 392300 |

## Compliments and Complaints

Compliments, comments, suggestions, concerns and complaints can be sent to the following address, made via phone, or raised with a member of Purple staff:

Address: Purple, BIC109, Arise Innovation Hub, Alan Cherry Drive, Chelmsford, Essex, CM1 1QT

Email: [info@purple-dpss.co.uk](mailto:info@purple-dpss.co.uk)

Telephone: 01245 392300

Purple’s Complaints and Compliments Policy and Procedures is available on our website (<https://www.purple-dpss.co.uk>), or on request in other formats.