



Capital Gold Payroll (4.08)

Legislation & Product Changes guide

2020-21 Tax Year

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Legislation & Product Changes guide
2020-21 tax year
Version 1.1
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NN15 6PE

www.pegasus.co.uk



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Release Summary

This release includes the statutory payroll changes for the 2020-21 tax year, plus a number of new non-statutory features.

Statutory changes:

- Employment Allowance
- Company Car Benefit Calculation
- Employer Payment Summary
- Full Payment Submission
- Earlier Year Update for tax year 2019-20
- Employer Class 1A NICs on termination payments & sporting testimonials
- Off-payroll workers in the private sector
- Statutory Parental Bereavement Pay
- New NI, PAYE and statutory payments rates and bands
- P60 Layout change to separate Postgraduate Loan details

Non-statutory improvements:

- Email address field added to Employee Record Card Report
- MDC PT Salary and Overtime populated with required values
- Employee drilldown will now take PGL refunds into account
- Include refunds in the Multi Period Student Loan Summary
- Old P46 Reports removed from the library
- New export file for DEA attachments
- Forename 2 now shown on payroll run screen
- Display the Employers Pension value using the relevant sign
- Standard Life WPH Payment file changes
- Removal of Microsoft Word Payslip Export options
- Apprenticeship Start Date
- RTI BACS
- Audit Log
- Online Filing

Capital Gold Payroll User guides

Capital Gold Payroll PDF guides are available in the User Guides section at docs.pegasus.co.uk.

PDF Guide	Description
Update Teachers' Pension Guide	Changes for Teachers' pensions.
Legislation & product changes guide	This Legislation & product changes guide is in PDF format, and in HTML format so that it can be read in your web browser.
Installation guide	This PDF guide helps with the installation of Capital Gold Payroll.
Checklists guide	This PDF guide describes the steps necessary to upgrade to Capital Gold Payroll (4.08), and then complete the payroll year-end and start the new tax year.
Auto Enrolment guide	This guide provides information on how Capital Gold Payroll can help you carry out Auto Enrolment responsibilities. It covers how your payroll software can help you with Automatic Enrolment, pension funds, and pension deductions.
Auto Enrolment Configuration Tool guide	This guide explains how to use the Auto Enrolment Configuration Tool in Capital Gold Payroll.
Rates and Bands guide	This guide explains the new rates and bands for NI, PAYE and Statutory Payments for the new tax year.

Statutory changes

Statutory payroll changes in this release of Capital Gold Payroll include changes for Employment Allowance, Company Cars, Termination and Sporting Testimonial payments, Off-Payroll Workers, Statutory Parental Bereavement Pay, Postgraduate Loans, RTI submissions and Statutory Rates and Thresholds.

Employment Allowance

The Employment Allowance is currently claimed by employers to reduce their employers secondary Class 1 NICs bill by up to £3,000. From 6 April 2020 this will increase to £4,000 and extra checks are needed to ascertain eligibility. Employers can claim the allowance if their secondary Class 1 NICs liability was less than £100,000 in the prior tax year. Employers whose secondary Class 1 NICs liability was £100,000 or more will not be eligible to claim the allowance.

Because of the change, from the 2020-21 tax year the Employment Allowance is considered to be a type of de minimis state aid because it advantages some businesses over others, which could potentially distort competition and trade within the European Union. This will not apply if the business does not engage in economic activity by putting goods or services on the market. Businesses must ensure that the £4,000 allowance when added to other de minimis state aid received or allocated in the claim year plus the previous two tax years does not exceed the de minimis state aid threshold for the trade sector. For further information please refer to <https://www.gov.uk/guidance/state-aid>.

Employers need to reapply for the de minimis state aid Employment Allowance at the start of each tax year. HMRC will be responsible for ensuring compliance with the de minimis state aid rules.

Software changes

From tax year 2020/2021, if a company is already claiming Employment Allowance (selected in **Company | Alter Company Options | Company**), during the year-end process you will now be required to confirm if you are continuing to claim Employment Allowance.

Year-end Restart

Employment Allowance

Employment Allowance

Employment Allowance (EA) rules are changing. From April 2020, employers with a Class 1 secondary National Insurance liability of £100,000 or more in the preceding tax year are no longer eligible for the Employment Allowance.

The EA was introduced to support businesses to grow and hire new staff. At present, big businesses get the same benefit as small businesses. However, for larger businesses the benefits of this £4,000 are small relative to their total employment costs and unlikely to encourage them to take on more staff.

To focus business support to those who need it the most, the relief will be restricted to help smaller businesses with the costs of taking on more staff.

What is changing?

This project seeks to remove EA from employers whose (secondary) Class 1 NICs liability was £100k or more in the tax year prior to the EA claim. As a result of the changes, approx. 100k larger employers who currently claim EA will no longer be eligible to claim in future.

Targeting EA in this way means it is now considered to be a type of de minimis state aid. This is because it is essentially placing some businesses in an advantageous position over other businesses on a selective basis which could potentially distort competition and trade within the European Union (EU).

As a result of these reforms the EA will be given from the 2020/21 tax year as de minimis state aid and HMRC will be responsible for ensuring customer compliance with those rules. Therefore, the EA application process needs to change to take account of the rules on de minimis state aid.

Year-end Restart

Employment Allowance

Employment Allowance

You are currently claiming EA and must indicate what you would like to do for tax year 2020/2021 onwards

Claim Employment Allowance

Continue to claim Employment Allowance. My Employer's NI bill for 2019/2020 was below £100,000

If de minimis state aid rules apply to your business, you must make sure that receipt of the full £4,000 allowance in the claim year, when added to any other de minimis state aid already received or allocated in the claim tax year and the previous 2 tax years, would not result in you exceeding the de minimis state aid threshold for your trade sector(s). If you do not know the value of de minimis state aid now, you can enter the value later in Company Options. You must enter the value before submitting your first EPS in the new tax year.

If you do not know what your Employer's NI bill is for 2019/2020 you can pick either option now and amend it later in Company Details if necessary.

Do not claim Employment Allowance

Stop claiming Employment Allowance

Back OK Cancel

If you have selected **Continue to claim Employment Allowance**, select the relevant **De minimis state aid** option from:

- De minimis state aid does not apply
- Agriculture
- Fisheries and Aquaculture
- Road Transport
- Industrial

State Aid

De Minimis State Aid

De minimis state aid does not apply

Agriculture

Fisheries and Aquaculture

Road Transport

Industrial

If de minimis state aid rules apply to your business, you must make sure that receipt of the full £4,000 allowance in the claim year, when added to any other de minimis state aid already received or allocated in the claim tax year and the previous 2 tax years, would not result in you exceeding the de minimis state aid threshold for your trade sector(s).

OK Cancel

If de minimis state aid rules apply to your business, you must make sure that receipt of the full £4,000 allowance in the claim year (when added to any other de minimis State aid already received or allocated in the claim tax year and the previous 2 years) would not result in you exceeding the de minimis state aid threshold for your trade sector(s).

Note: From 2020/2021, an EPS must now be sent in month 1 to notify HMRC you are claiming Employment Allowance or that your status has changed.

Applies to	Employers claiming the Employment Allowance.
Effective	From 6 April 2020.
More information	For details about the Employment Allowance, visit www.gov.uk/claim-employment-allowance .

Company Car Benefit Calculation

From 6 April 2020, additional details need to be recorded for company cars:

- The date the car was first registered, this is mandatory from April 2020.
- The zero-emission miles before exhaust emissions start. This is required from April 2020 only if the car has between 1g/km to 50g/km of CO2 emissions.

You need to register with HMRC online before the start of the tax year that you want to payroll the benefit for.

Software changes Under **Company | Configure Company Car Details | Car Details** screen, a new **Zero Emissions** field has been added. To the right of this field, the text Mileage will be displayed. This field will be disabled unless CO2 Emissions has a value between 1 and 50.

For cars with 1 – 50g/km CO2 emissions, you need to complete the **Zero Emissions** field. The default is 0 miles. If the **CO2 Emission** value is over 50, the Zero Emissions field will be blank.

The screenshot shows a 'Car Details' form with the following fields and values:

- Registration No.: [Empty]
- Make: [Dropdown]
- Model: [Dropdown]
- Description: [Dropdown]
- Fuel Type: [Dropdown]
- CO2 Emissions: [Text input]
- Zero Emissions: 0 (highlighted with a red box)
- Mileage: [Text input]
- Engine Size: [Text input]
- Price Accessories: 0.00
- First Registered: [Calendar icon]
- Price New: 0.00
- Not In Use:

Calculating Cash Equivalent

The New European Driving Cycle (NEDC) table for CO2 emissions will be used to calculate the cash equivalent for cars registered prior to 6th April 2020. For cars registered after the 6th April 2020, the new Worldwide Harmonised Light Vehicle Test Procedure (WLPT) table will be used. For further information please refer to <https://www.gov.uk/government/publications/taxable-benefits-and-rules-for-measuring-carbon-dioxide-emissions/taxable-benefits-and-rules-for-measuring-carbon-dioxide-emissions>

Applies to	Employees with company cars.
Effective	From 6 April 2020.
More information	For details about payrolling car benefits, visit www.gov.uk/guidance/payrolling-tax-employees-benefits-and-expenses-through-your-payroll .

Employer Payment Summary

Software changes	<p>The EPS for submissions relating to tax year 2020/2021 has been updated where relevant.</p> <p>On the Online Services Send Employer Payment Summary EPS Values screen, the following new fields can be seen:</p> <ul style="list-style-type: none"> • SPBP Rec • SPBP Comp <p>As with SMP Comp, if Company Alter Company Options Company Small Employer Relief is not selected, the SPBP Comp field will be disabled.</p>
Applies to	EPS sent to HMRC.
Effective	From 6 April 2020.
More information	www.gov.uk

Full Payment Submission

Software changes	<p>These new details will be included in the Full Payment Submission (FPS) in the 2020-21 tax year where relevant including:</p> <ul style="list-style-type: none"> • Off-Payroll Worker settings • Class 1A NICS for Termination/Sporting Testimonial payments • Statutory Parental Bereavement Pay • Zero Emission Mileage Car Benefit <p>Any employees that are included in the FPS, but not paid in the period, will be included in the Year To Date values on the FPS Confirmation screen, FPS Print Summary screen and FPS Print Details screen.</p>
Applies to	FPS sent to HMRC for each pay period.
Effective	From 6 April 2020.
More information	www.gov.uk

Earlier Year Update submission

For amendments to data for the 2019-20 tax year onwards, HMRC has removed the restriction of the 19th April, allowing you to submit an FPS to update their records.

- An EYU will still be required if you are amending data for the 2018-19 tax year and before.
- An EYU or FPS can be used if you are amending data for the 2019-20 tax year. However, you must choose only one method for reporting amendments for the whole of the tax year.
- An FPS must be used if you are amending data for the 2020-21 tax year. You will not be able to use an EYU.

Tax year	Send EYU?	Send FPS?
2018-19	Yes	No
2019-20	Yes	Yes
2020-21+	No	Yes

The **EYU** has been updated to include Welsh Tax Regime & Postgraduate Loan details.

Software changes

The EYU screen has been updated to allow Postgraduate Loan details to be entered.

Applies to EYU sent to HMRC for each pay period.

Effective From 6 April 2020.

More information www.gov.uk

Employer Class 1A NICs on termination payments & sporting testimonials

Before 6 April 2020, the termination awards and sporting testimonials were subject to different rules for Income Tax and National Insurance contributions.

From 6 April 2020, the rules are more closely aligned.

- Termination payments over a £30,000 threshold, which have not already incurred a Class 1 NICs liability, are subject to Class 1A Employers NICs.
- Sporting testimonials over a £100,000 threshold, which have not already incurred a Class 1 NICs liability, are also subject to Class 1A Employers NICs.

Before 6 April 2020

Termination payments and sporting testimonials	Income Tax?	Employee NI?	Employer NI?
Below the thresholds	No	No	No
Above the thresholds	Yes	No	No

From 6 April 2020

Below the thresholds	No	No	No
Above the thresholds	Yes	No	Yes*

*The Class 1A NIC charge is 13.8%.

Software changes

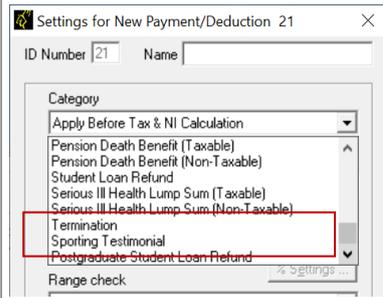
System Parameters

The Termination payment and Sporting Testimonial thresholds for tax and NI have been added to the system parameters. The thresholds for 2020/2021 are:

- Termination Payments £30,000
- Sporting Testimonials £100,000

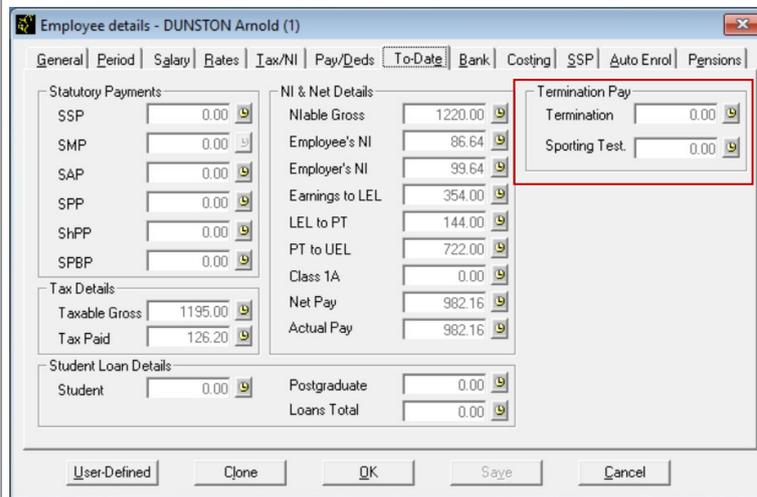
Payments & Deductions

Under **Company | Alter Payments / Deductions**, you can find two new categories for **Sporting Testimonial** and **Termination**. Create and use the **Category of Termination**, or **Sporting Testimonial** to make sure that tax and NI are calculated correctly on the amounts above the threshold.



Employee Details

On the **Employee Details | To Date** tab, the new fields **Termination** and **Sporting Test** can be found in a new frame called **Termination Pay**. A new field has also been added for **Class 1A**.



The fields under the **Termination Pay** frame are not year to-date fields. They are the value of Termination Pay/Sporting Testimonial for the employee, which could include payments from a previous year. These payments can be entered manually; however, they will usually be updated during payroll run after which they cannot be amended manually.

Alter To-date Totals

The fields are only enabled if the to date value is greater than zero, or if **Employee Details | Pay/Ded** contains a **Payment/Deduction** of category **Termination** or **Sporting Testimonial** i.e. the payment/deduction appears on the **Pay/Deds** tab when editing the employee.

Applies to	Employers paying termination awards or sporting testimonials.
Effective	From 6 April 2020.
More information	For details about Class 1A NICs on termination payments & sporting testimonials, visit www.gov.uk .

Off-payroll workers in the private sector

The rules for off-payroll working in the private sector (IR35) change on 6 April 2020. These rule changes affect the following:

- workers who provide services through an intermediary
- clients who receive services from a worker through their intermediary
- agencies that provide workers services through an intermediary.

Before 6 April 2020, public sector clients must decide their off-payroll workers' status and inform them of the decision. The public authority is required to deduct relevant Income Tax and NI before making payments to workers. Private sector employers should leave that decision to the off-payroll workers' intermediary.

From 6 April 2020, as well as public sector clients, private medium and large sized employers must also decide their off-payroll workers' status. And so both public authorities and medium and large sized employers are required to deduct relevant Income Tax and NI before making payments to workers.

Small companies however can still leave that decision to the off-payroll workers' intermediary.

Small incorporated companies meet two of these criteria:

- fewer than 50 employees
- annual turnover of less than £10.2m
- balance sheet assets below £5.1m.

Small unincorporated companies must have an annual turnover of less than £10.2m.

Deemed direct payment

The portion of the fee subject to tax and NI is referred to as the 'deemed direct payment'. The deemed direct payment is calculated as the value of the payment to a worker's intermediary:

- less any VAT
- less the direct cost of materials used in providing the service
- less expenses that would also be deductible from taxable earnings if the worker was an employee.

Deemed direct payments for off-payroll workers must be included in the calculation of the Apprenticeship Levy.

Software changes	Two new tick boxes have been added on the Employee Alter Current Employee Period screen; Off-payroll Worker and Worker Pays ER's NI . This is to cater for the Off-payroll Worker changes and enables you to identify an individual as an Off-payroll Worker.
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The **Worker Pays ER's NI** option is only for use when a worker pays the ER's NI, deducted from their invoice.

With **Off-payroll Worker** selected, the individual will be set as **Exclude from Auto Enrolment**. If there are automatic enrolment details, they will need to be removed for the individual. If the employee has values in **Student Loan/Postgraduate Loan** fields, these must be cleared prior to saving, along with any Statutory Payment details. If any of this information is present in the employee record, a warning message will be displayed accordingly. Off-payroll Workers are not your employees and as such, they do not need to be auto enrolled and any entitlement to statutory payments come from their primary employment. Student Loans are also not processed through your payroll.

Employment Allowance

Off-payroll Workers' NI Liability cannot be offset against employment allowance. For instance:

- Company has 10 workers who are all off-payroll workers. The NI liability is £3,500. Employment Allowance claimed would be zero
- Company has 10 workers where 5 are off-payroll workers and 5 are employees. The NI liability is £3,500 - £2,000 from off-payroll workers and £1,500 from employees. The Employment Allowance in this instance would be £1,500.

Applies to	It is the responsibility of the client/employer to determine whether any of their workers are affected by the new rules for off-payroll working.
Effective	From 6 April 2020.

More information	<p>For details of the changes to off-payroll working for clients from April 2020: www.gov.uk/guidance/april-2020-changes-to-off-payroll-working-for-clients.</p> <p>To understand off-payroll working (IR35): www.gov.uk/guidance/understanding-off-payroll-working-ir35.</p> <p>To check employment status for tax: www.gov.uk/guidance/check-employment-status-for-tax.</p>
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Statutory Parental Bereavement Pay

The Statutory Parental Bereavement Pay and Leave (SPBP) allowance and leave entitlement for primary carers who have lost a child is being introduced from 6 April 2020. Primary carers include parents, adopters, foster parents and guardians.

The payment follows the same administration process as other statutory payments such as paternity pay. Payments will be paid out by employers and claimed back through payroll processes.

Payments will be treated as earnings for tax and National Insurance Contributions purposes, as per all other Statutory Payments.

Primary carers are entitled to two weeks leave following the death of a child under 18 or a stillbirth after 24 weeks of pregnancy. The leave is paid at the statutory rate if the employees has 26 weeks continuous service. Employees with less than 26 weeks continuous service can request two weeks unpaid leave.

Software changes	<p>SPBP Calculation</p> <p>Under Employee Statutory Payments, a new SPBP tab has been added to allow SPBP calculation.</p>
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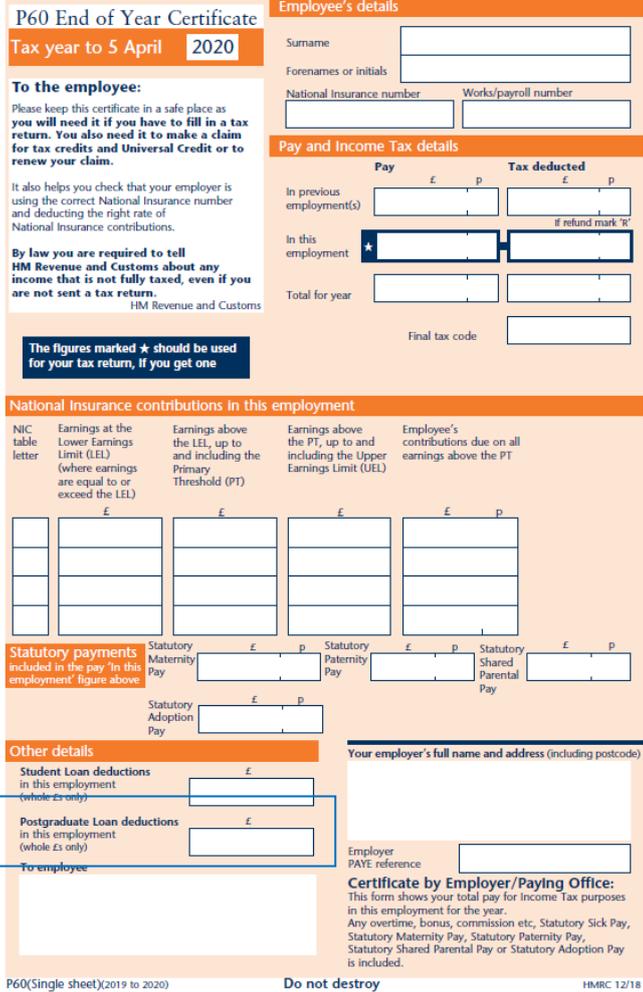
At the top of the screen, the section **SPBP Periods** shows any periods that already exist for an employee.

Using the SPBP fields you can:

- Pay 2 SPBP weeks together
- Pay 1 week SPBP now and 1 week in the future
- Transfer an employee to Payroll where 1 week has already been paid and 1 week is still to be paid

Applies to	All employers.
Effective	From 6 April 2020.
More information	For details about Statutory Parental Bereavement Pay, visit www.gov.uk/government/news/uk-first-parents-who-lose-a-child-entitled-to-bereavement-leave .

P60 Layout Updates

<p>Software changes</p>	<p>Postgraduate Loan boxes have been added to the P60 report designs</p>  <p>The screenshot shows the P60 form with the following sections:</p> <ul style="list-style-type: none"> P60 End of Year Certificate (Tax year to 5 April 2020) To the employee: Instructions on keeping the certificate safe and using it for tax returns. Employee's details: Fields for Surname, Forenames or initials, National Insurance number, and Works/payroll number. Pay and Income Tax details: Tables for Pay and Tax deducted in previous and current employment, and Total for year. National Insurance contributions in this employment: Table with columns for NIC table letter, Earnings at the Lower Earnings Limit (LEL), Earnings above the LEL up to the Primary Threshold (PT), Earnings above the PT up to the Upper Earnings Limit (UEL), and Employee's contributions due. Statutory payments included in the pay 'in this employment' figure above: Fields for Statutory Maternity Pay, Statutory Paternity Pay, Statutory Shared Parental Pay, and Statutory Adoption Pay. Other details: Fields for Student Loan deductions and Postgraduate Loan deductions (highlighted with a red box). Employer details: Fields for Employer PAYE reference and full name and address. <p>At the bottom of the form, it says: P60(Single sheet)(2019 to 2020) Do not destroy HMRC 12/18</p>
<p>Applies to</p>	<p>All employers.</p>
<p>Effective</p>	<p>April 2020.</p>
<p>More information</p>	<p>Visit http://www.hmrc.gov.uk/gds/payerti/forms-updates/forms-publications/onlineorder.htm.</p>

Non-statutory changes

Email address field added to Employee Record Card Report

The email address field has been added to the Employee Record Card Report

MDC PT Salary and Overtime populated with required values

When creating the MDC file for Teachers Pension, if the employee has a Teachers Pension deduction assigned and Employee Details | Pay/Deds | Full or Part Time is set to Part Time Regular or Part Time Irregular, then:

- Column U (Part Time Salary Paid) will be the total of all pensionable pay elements that do not have an overtime factor set that is not basic (i.e. do not include any rates paid where factor Company Details | Overtime | No is not equal to 1)
- Column W (Overtime) will be the total of all pensionable pay elements that have an overtime factor set that is not basic (i.e. include all rates paid where factor Company Details | Overtime | No is not equal to 1).

Employee drilldown will now take PGL refunds into account

When a Student Loan or Postgraduate Loan refund is processed, the current period's values for Student Loans and Postgraduate Loans will be updated in the Employee Details screen.

Include refunds in the Multi Period Student Loan Summary

The Multi-Period Student Loan Summary now includes any Student Loan or Postgraduate Loan refunds, so the values included on the report appear accurate with the deduction and refund values both displayed.

Old P46 Reports removed from the library

P46 New Starter and P46 Expat reports have been replaced with Starter Checklist and Starter Checklist for employees seconded into the UK. New reports were added in April 2019. Redundant P46 Reports have now been removed from the library.

New export file for DEA attachments

A new export file containing information relating to DEA deductions in Excel format based on the DWP's own template has been added to Capital Gold Payroll. Once the data has been exported into the template, users will be able to amend it if they wish.

A new DEA E-Schedule option is available in the Report Library, accessed from Reports | Summaries.

Forename 2 now shown on payroll run screen

Forename 2 is now displayed in the payroll run screen.

Display the Employers Pension value using the relevant sign

When generating reports in Quick Report Writer that include the Employers Pension element, Capital Gold Payroll will display the Employers Pension value on the report with the relevant sign i.e. positive or negative figure as required.

Standard Life WPH Payment file changes

The existing Standard Life WPH Payments file has been updated for the following fields;

- Pensionable pay period earnings
- Employee amount
- Salary sacrifice
- Change reason
- One-off employer payment
- One-off employee payment

Removal of Microsoft Word Payslip Export options

For Payslips and Multi Period Payslips only, the MS Word 97 and MS Word 2007 options have been removed.

Apprenticeship Start Date

The **Apprenticeship Start Date** has been added to the **Tax/NI** tab in **Employee Details** form above the **Apprenticeship End Date**.

The screenshot shows the 'Employee details - DUNSTON Arnold (1)' window with the 'Tax/NI' tab selected. The form contains the following fields and controls:

- Tax:** Tax Code (976T), Wk1/Mth 1? (checkbox), Starter Details, Student Loan.
- National Insurance:** NI Number (NM342219B), NI Rate (A - Normal), Director? (checkbox), Normal NI (checkbox).
- P45 Details:** Gross Pay (0.00), Tax Paid (0.00).
- Apprenticeship:** Apprent. Start (highlighted), Apprent. End, Passport No.

Buttons at the bottom include User-Defined, Clone, OK, Save, and Cancel.

This new field will be used to check the appropriate National Minimum Wage & National Living Wage. Apprentices are entitled to the apprentice rate (3.90) if they're either:

- aged under 19
- aged 19 or over and in the first year of their apprenticeship

If an employee is 19 or over and past the first year of their apprenticeship, they are entitled to the minimum wage i.e. An employee aged between 21-24 would be entitled to 7.70

Capital Gold Payroll will display a warning if the NI Rate is not set to H when the Apprenticeship Start Date is entered or changed and the following are true;

- Employee is under 25
- Apprenticeship End Date is blank

RTI BACS

A new RTI BACS layout has been added to the software, **RTI BACS with SUN**. To use this report from **Reports | Library Selection | Bank Reports/BACS** select **RTI BACS with SUN**. Once selected this can be printed from **Reports | Print BACS**.

The format of this new **RTI BACS with SUN** file matches **RTI BACS**, with the inclusion of Service User Number added at the end of each row (field 12), where the **Company | Alter Company Details | Bank Details | BACS No** has been entered as **SUN**

Audit Log

In Admin, following the introduction of GDPR, the option **Log | Log Enabled** has been removed. The log will be permanently enabled.

Online Filing

The **Online Services | Configure | Login Details | Password** field has increased to 128 characters.

New NI, PAYE and Statutory Payments rates and bands

The late call for a general election has delayed the release of the budget for financial year 2020/2021. The government have since confirmed that the budget will be delivered on 11th March 2020.

The budget defines the proposed changes to a range of factors affecting payroll, and therefore this will delay the delivery of the details.

The new Rates & Bandwidths will be released in a separate guide [Payroll_Upgrade_2020_Rates_Bands_Guide.pdf](#) available on the Pegasus Help Centre.