

Employers For Childcare Trading

Employer's Guide to Salary Sacrifice (Scheme Rules) Salary Sacrifice Childcare Voucher Scheme

The following guide provides employers with the necessary information to operate a salary sacrifice Childcare Voucher scheme. The guide is provided in a question and answer format, and will assist you as an employer to operate the scheme in line with relevant HMRC salary sacrifice regulations.

Note that the Childcare Voucher scheme closed to new entrants on 4 October 2018. This means that you can no longer accept new entrants into your scheme. This includes:

- any employee who was not a member of the scheme when it closed to new entrants
- new employees who have been members of a Childcare Voucher scheme operated by a previous employer
- existing employees who were previously members of your scheme but have not made a salary sacrifice within the last 52 weeks
- employees who provided you with written notification that they were leaving Childcare Vouchers to use Tax-Free Childcare.

Employees who are currently using Childcare Vouchers can continue to adjust their salary sacrifice amounts or opt out temporarily (provided they do not stop salary sacrificing for more than 52 weeks).

If you are an employer who has switched to using Employers For Childcare Trading Limited, all employees who were in receipt of Childcare Vouchers can continue to benefit from the scheme, provided they remain eligible.

It is recommended that this document is made available to all staff involved in the management and administration of the Childcare Voucher scheme, for example staff in HR and Finance/Payroll departments.

We also recommend that you send the "Employee's Guide to Salary Sacrifice (Scheme Rules)" to your employees as this is a HMRC requirement.

Please note the information contained in this document belongs to Employers For Childcare Trading Limited.

If, after reading this document, you have any queries or require any further assistance, please do not hesitate to contact Employers For Childcare Trading Limited:

Email: hello@employersforchildcare.org
Tel: 028 9267 8200

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Factsheet – Childcare Vouchers

Q. What are Childcare Vouchers?

A. Childcare Vouchers are an acceptable method of paying for registered childcare. Childcare Vouchers are exempt from Tax and National Insurance Contributions (NIC) and therefore offer savings for working parents who use registered childcare.

Q. What are Childcare Vouchers used for?

A. Childcare Vouchers are used to pay for registered or approved childcare for a qualifying child e.g. childminder, day nursery, holiday schemes, afterschool and breakfast clubs.

Q. What is a qualifying child?

A. As per HMRC guidelines, the child will qualify:

- Until 1 September following their 15th birthday, or
- Until 1 September following their 16th birthday, if they are registered disabled

The Childcare Voucher provider will ask for the child's/children's date(s) of birth and whether the child is disabled.

The child must be:

- The employee's child, or
- The employee's stepchild, or
- A child who lives with the employee and for whom they have parental responsibility.

Parental responsibility means that the employee has the same legal rights, duties, powers, responsibilities and authority as a parent for the child and the child's property. The employee may be asked to state their relationship to the child.

Q. What does the term 'salary sacrifice' mean?

A. A 'salary sacrifice' occurs when an employee gives up part of their cash element of pay due under their contract of employment.

Under the Childcare Voucher scheme employees may 'sacrifice' part of their pay in exchange for Childcare Vouchers, with the potential to save money on Tax and National Insurance Contributions. For further information see <https://www.gov.uk/salary-sacrifice-and-the-effects-on-pay> or contact Employers For Childcare Trading Limited.

Once a salary sacrifice arrangement is in place, employers can ask the HMRC Clearances Team to confirm the tax and NICs implications. HMRC won't comment on a proposed salary sacrifice arrangement before it has been put in place.

For further information and contact details refer to: <https://www.gov.uk/guidance/seeking-clearance-or-approval-for-a-transaction>

Q. What are E-vouchers (electronic vouchers)?

A. E-vouchers are an online virtual Childcare Voucher system that employees have access to. This account holds their Childcare Voucher amount. Employees instruct Employers For Childcare Trading

Limited via the online account to transfer payments to their chosen childcare provider. This system works in a similar way to online banking.

Q. Are there any restrictions on who can use Childcare Vouchers?

A. Childcare Vouchers closed to new entrants on 4 October 2018. Current users of the scheme can continue to benefit provided they remain eligible and do not change employer.

Employees can check their eligibility by contacting our Family Benefits Advice Service on 028 9267 8200.

Q. Is there a limit to the amount of Childcare Vouchers employees can purchase?

A. Yes. The entitlement for eligible employees who join the scheme depends on their salary bracket (note that tax bands may be different in Scotland see <https://www.gov.uk/scottish-income-tax> for further information).

Tax rate	20%	40%	45%
Monthly amount	£243	£124	£110
Weekly amount	£55	£28	£25

All employees using Childcare Vouchers are subject to a basic earnings assessment, upon joining and at the start of each tax year, which will determine the level at which they can sacrifice. See <https://www.gov.uk/government/publications/employer-supported-childcare> for more information.

The maximum exemption shown on the table above is per employee. Both parents can sacrifice towards Childcare Vouchers and potentially make a double saving.

Please note that these salary brackets and Childcare Voucher amounts are based on current HMRC rules and may be subject to change in future tax years.

Further information on the changes for higher rate tax payers is provided in the next section entitled 'Potential Savings'.

Potential savings

Q. What are the employer's potential savings?

- A. Employer savings occur through exemption from National Insurance Contributions on the value of the vouchers purchased by employees. Examples of the employer savings are shown below:

Frequency	Voucher value	Potential employer saving, per employee participating (based on NI at 13.8%)
Weekly	£55	£7.59*
Monthly	£243	£33.53*
Annual	£2,915	£402.27*

*The figure shown corresponds to the saving **before** the administration charge is applied.

Q. What are the employee's potential savings?

- A. Employees participating in the Childcare Voucher scheme are exempt from Tax and National Insurance Contributions on the value of the vouchers purchased. Note that the figures below may be different in Scotland. If you have any queries about this, contact us on 028 9267 8200.

The table below summarises the differences for **monthly** paid staff who are using the scheme:

	Max amount that can be sacrificed per month from April 2011	Tax saving	NI Saving at 8%	NI Saving at 2%	Total Monthly Saving
Basic Rate (20%)	£243	£48.60	£19.44		£68.04
Higher Rate (40%)	£124	£49.60		£2.48	£52.08
Additional Rate (45%)	£110	£49.50		£2.20	£51.70

The table below summarises the differences for **weekly** paid staff who are using the scheme:

	Max amount that can be sacrificed per week from April 2011	Tax saving	NI Saving at 8%	NI Saving at 2%	Total Weekly Saving
Basic Rate (20%)	£55	£11.00	£4.40		£15.40
Higher Rate (40%)	£28	£11.20		£0.56	£11.76
Additional Rate (45%)	£25	£11.25		£0.50	£11.75

These figures are correct at time of publication. They may be subject to change due to future HMRC decisions.

In order to establish which weekly or monthly exempt amount applies, employers are required to carry out a basic earnings assessment for all employees who are in the scheme. For more information, please see the following HMRC guidance documents:

<https://www.gov.uk/government/publications/employer-supported-childcare>

N.B Employees who joined the scheme before 6 April 2011 may be entitled to different savings.

Q. If an employee joined the scheme before 6 April 2011, are there any restrictions if they want to opt out and then join again at a later date sacrificing up to the full amount (£243) each month?

A. Before 6 April 2011 all employees could sacrifice up to £243 per month. After this date each new joiner's salary sacrifice eligibility depends on their tax bracket. All basic rate tax payers (20%) can sacrifice up to £243 per month, higher rate tax payers (40%) can sacrifice up to £124 per month.

Higher rate tax payers who joined the Childcare Voucher scheme before 6 April 2011 are still able to sacrifice up to a maximum of £243 per month. Employees who fall into this category can opt out of the scheme for up to 52 weeks and can rejoin again, with the same employer, sacrificing up to £243 per month.

Any employee who opts out of the Childcare Voucher scheme for more than 52 weeks, or changes employer, will no longer be eligible for the scheme.

Q. Is there a charge for the employer?

A. Employers For Childcare Trading Limited applies an administration fee on the value of the Childcare Vouchers ordered. VAT is applicable to the administration fee only. Employers should note that they are exempt from paying the Employers' NICs of 13.8% on the value of the Childcare Vouchers ordered therefore even after paying the administration fee, the employer will still make a saving. There is no administration fee charged during the weeks/months where no Childcare Vouchers are ordered.

Q. Do I need to inform HMRC that I am implementing a salary sacrifice Childcare Voucher scheme?

A. Employers are not obliged to notify HMRC when a salary sacrifice Childcare Voucher scheme has been put in place. However, you may wish to notify HMRC for them to provide confirmation of the correct tax treatment of the scheme. Should you choose to do this a template letter can be found under the 'Reports & Forms' menu in your account.

This gives you, the employer, reassurance that the arrangement has been implemented properly and that you are acting correctly when not declaring benefits for tax purposes, operating PAYE and paying NICs. For more information see www.gov.uk/salary-sacrifice-and-the-effects-on-payee

Payroll

Q. Can I provide Childcare Vouchers through payroll?

A. Employers For Childcare Trading Limited recommends that Childcare Voucher deductions appear on the employee's payslip. We provide full details and step-by-step instructions for payroll online through your e-voucher account. Further payroll reference documents are also provided online:

- Payroll help notes
- Guide to implementing a Childcare Voucher scheme
- HMRC letter re. salary sacrifice

NOTE: If employers are providing Childcare Vouchers in excess of the amount the employee is eligible to receive, you should contact Employers For Childcare Trading Limited for advice and guidance, and your HMRC for approval – for further details see <http://www.hmrc.gov.uk/manuals/eimanual/eim42770.htm>.

Q. Are there any implications in relation to the National Minimum/Living Wage?

A. The HMRC policy on the enforcement of National Minimum Wage law changed with effect from 6 April 2020. While employers are not allowed to pay employees at a rate less than the National Living/Minimum Wage, if the only reason minimum wage was underpaid was because the employer made a deduction from a worker's pay/enrolled them in a salary sacrifice scheme, with the worker's consent, and the worker has received the correct amount of Childcare Vouchers as a result of that deduction, then the employer will not face a penalty or be named following an HMRC investigation. This direction made by the Secretary of State is contained in the Annex section of the full policy text, which is available at:

<https://www.gov.uk/government/publications/enforcing-national-minimum-wage-law/national-minimum-wage-policy-on-enforcement-prosecutions-and-naming-employers-who-break-national-minimum-wage-law>

Q. What figures do I show as the 'Total Pay' figures on employees' P60s and P45s if they are participating in the Childcare Voucher salary sacrifice scheme?

A. The salary reported on the P60 (or P45 for in year leavers) is the actual salary the employee receives, subject to PAYE deductions. A Childcare Voucher salary sacrifice scheme is exempt from tax and NIC, therefore the value of the salary sacrificed in exchange for Childcare Vouchers is not required on the 'Total Pay' figure on the P60 and P45.

Q. Should I use the salary figure after the Childcare Voucher value has been deducted to calculate overtime hourly rates of pay for employees?

A. No. In salary sacrifice arrangements the pre-sacrifice level of cash salary may continue to be referred to by both employer and employee. This is a useful summary of the value of the remuneration package as a whole which is made up of cash and benefits following the implementation of the salary sacrifice arrangement. The reference salary (salary prior to Childcare Voucher deductions) may be used in the following situations:

- To calculate pay increases
- To calculate overtime rates
- To calculate holiday pay or sick pay etc
- To provide information about earnings to a mortgage lender

Example: the value of the remuneration package is £24,000 per annum of which £22,000 is in cash and the remainder in Childcare Vouchers. Any increase in pay should be based on the package; that is £24,000 and not the reduced figure of £22,000 after sacrifice. Further details are available at <http://www.hmrc.gov.uk/manuals/eimanual/eim42771.htm>.

Q. Can unused Childcare Vouchers be reimbursed?

A. Childcare Vouchers are a non-cash benefit which means they cannot typically be exchanged for cash. However, if an employee has accumulated Childcare Vouchers that can no longer be used to pay for registered childcare then in exceptional circumstances it may be possible for these to be returned as cash earnings. This is known as the reimbursement of Childcare Vouchers and is at the employer's discretion. It is important to note that, in line with HMRC rules, this process is only for exceptional circumstances and where the Childcare Vouchers can no longer be used for registered childcare.

Employees can request a reimbursement of Childcare Vouchers online through the eVouchers portal, or by completing a 'Reimbursement Request Form'. Employers For Childcare Trading Limited will return the amount requested to the employer, and payment should be made to the employee, via the employer's payroll, less the relevant tax and National Insurance deductions.

Q. Does HMRC require employers to maintain specific records as a result of implementing the Childcare Voucher scheme?

A. Under HMRC rules the employer is responsible for retaining accurate records of employees who participate in the Childcare Voucher scheme: see 'Employer Supported Childcare (480 Appendix 11) at <https://www.gov.uk/government/collections/expenses-and-benefits-for-directors-and-employees-a-tax-guide-480> Therefore, employers should ensure they retain the following information:

- A copy of the material used to advertise the Childcare Voucher scheme to employees
- Your staff handbook with details of eligibility
- A record of each employee's acceptance of a variation to their terms and conditions of employment
- A record of the child's date of birth indicating, where appropriate, if the child is disabled
- A note of the relationship between the child and your employee if the employee is not the child's parent
- A copy of your scheme rules that includes a requirement for employees to notify you of any change in circumstances in relation to the child or childcare
- A record of the childcare provider's name and, if applicable, registration number or approval number
- A note of when, if applicable, the childcare provider's registration or approval is due to expire
- A basic earnings assessment, which should be carried out for each employee prior to joining the scheme and then annually in April.

Employers For Childcare Trading Limited have access to some of this information, so can provide you with it if required by HMRC.

NOTE: It is the employee's responsibility to inform you of any change in circumstances in relation to the child or childcare. In this instance a Change of Details Form should be completed by the employee, or they can change this information online.

Pension scheme

Q. Are there any implications for pension schemes?

A. Yes.

State Pensions

The basic state pension is calculated on the number of **years** NICs are paid, NOT the amount, therefore as long as contributions do not fall below the minimum amount (Lower Earnings Limit) while buying Childcare Vouchers, the state pension will not be affected.

An individual's State Second Pension/Additional State Pension may be affected as the amount of National Insurance Contributions will be reduced. However if an individual only sacrifices pay for a short period their contribution history will only be affected for that period, so the effect on their pension benefit entitlement will be minimal.

It is the responsibility of each individual employee to consider these implications before opting into the salary sacrifice scheme. The separate 'Employee's Guide to Salary Sacrifice' highlights this and advises employees to contact the Social Security Agency for further information.

Occupational Pension Schemes

Under an occupational pension scheme an employer has the right to decide themselves whether or not the value of Childcare Vouchers is pensionable, subject to the pension scheme regulations. There are no HMRC regulations which stipulate that the value of Childcare Vouchers should, or should not, be regarded as pensionable for occupational pension schemes.

It is recommended that you consult your pension scheme to establish whether or not they regard Childcare Voucher values as pensionable. If they do, there is unlikely to be any negative effect on employee pension benefits. If they do not, then there may be an effect on employee pension benefits – in such cases you should establish any possible effect on pension, death in service benefits, ill-health retirement benefits and any other pension benefits and make this information available to employees interested in the voucher scheme.

It is always the responsibility of individual employees to decide whether or not they will opt into a Childcare Voucher scheme and Employers For Childcare Trading Limited will work with the employer to ensure the employee has all the relevant information before doing so. As an employer you can help employees by obtaining information on the relevant occupational pension scheme(s) and making this available to employees, or providing them with a contact name and telephone number for the pension scheme administrators.

Statutory Sick Pay (SSP), Statutory Maternity Pay (SMP) and Statutory Shared Parental Leave Pay

Q. Will entering the scheme affect Statutory Sick Pay, Statutory Maternity Pay, and Statutory Shared Parental Leave Pay?

A. Statutory Sick Pay

Statutory Sick Pay (SSP) cannot be sacrificed. In the event that you have no salary above SSP you will not be able to avail of Childcare Vouchers. You will ONLY be able to sacrifice salary over and above your SSP in exchange for Childcare Vouchers.

Employees on enhanced sick pay (i.e. enhanced SSP and an additional payment on top) will continue to receive Childcare Vouchers during periods of sickness, providing they have sufficient salary above SSP to cover the value of the vouchers. If they wish not to receive the Childcare Vouchers during sickness, they can opt out online or else an Opting Out Form must be completed and returned to the employer.

Statutory Maternity Pay

If an employee:

- is, or becomes, pregnant
- and they are taking Childcare Vouchers through salary sacrifice
- and they are only entitled to Statutory Maternity Pay (SMP)

It is advisable that they opt out of the scheme 23 weeks before the baby is due (i.e. week 17 of the pregnancy), and opt in again 15 weeks before the baby is due (i.e. week 26 of the pregnancy).

This 8 week period is known as the 'qualifying or set period' and earnings during this period will be used to determine SMP. Childcare Vouchers are not recognised as income during the 'qualifying or set period' so the lower earnings would be used to calculate entitlement to SMP for the first 6 weeks.

How employers view what is 'pay' within the qualifying weeks is up to them. This can either be the new reduced figure (salary minus vouchers) or the original figure. We cannot stipulate what an employer does but we would recommend using the original figure so as not to detriment female employees taking Childcare Vouchers.

Employers may, however, provide occupational maternity pay over and above the statutory entitlement.

Please note that as an employer, if you can claim back SMP, you should only claim back the appropriate amount based on any adjusted salary under a salary sacrifice scheme (this is where an individual has not opted out). You can only claim back 92% of the 90% your employee is entitled to, or more if you are a small employer. Please check with your accountant on this issue.

Statutory Shared Parental Leave Pay

If an employee has a child born on or after 5 April 2015, or adopt a child after this date, then they may be entitled to Shared Parental Leave.

Shared Parental Leave means that your employee and their partner could choose to be at home together or to work at different times and share the care of their child during the first year.

Any Contractual/Enhanced Maternity pay will normally end when your employee transfers to ShPP, however this is at the discretion of the employer. If your employee is solely in receipt of ShPP, then this cannot be sacrificed for the purposes of childcare vouchers.

Q. Do employers have to pay an employee's Childcare Vouchers when they are on Maternity Leave?

A. HMRC revised their guidance regarding the payment of Childcare Vouchers during Statutory Maternity Leave.

As of 6 September 2016 the following paragraph has been removed from the Employer Handbook "[E18: how can you help your employees with childcare](#)":

"Childcare vouchers are an employer provided non-cash benefit. Employer provided benefits provided under a contract of employment must continue to be provided whilst an employee is absent from work on maternity leave. This applies even if the employee is getting no pay or only getting SMP."

As a result of this removal of the requirement to provide Childcare Vouchers on behalf of employees who are on Statutory Maternity Leave and receiving no pay or only getting SMP, you may wish to review your employee contracts and/or staff handbook. We would recommend you seek legal advice before making any such changes.

Employees

Q. What if my employees do not have access to the internet?

A. Employees who do not have access to the internet should contact our customer service team by calling 028 9267 8200.

Q. Can employees authorise a third party to access their online account with Employers For Childcare Trading Limited?

A. Yes. Employers For Childcare Trading Limited can provide access to a third party on receipt of a Third Party Access Agreement Form.

NOTE: The third party person will have to answer security questions relating to the account when contacting Employers For Childcare Trading Limited.

Q. Will employees' Tax Credit or Universal Credit claim be affected?

A. This will depend upon individual circumstances. Employees who receive Tax Credits should contact HMRC on 0345 300 3900 or Universal Credit on 0800 328 9344 for clarification, as each case has to be individually assessed. Employees can also phone our Family Benefits Advice Service for advice on 028 9267 8200.

It is important to note that when employees are in receipt of Childcare Vouchers, Tax Credit or Universal Credit entitlements can be affected in two ways:

- Employees' income for Tax Credit or Universal Credit purposes will be reduced by the amount of salary they sacrifice in return for Childcare Vouchers
- Their eligible childcare costs for Tax Credit or Universal Credit purposes will be reduced as it must only include costs the parent(s) pay themselves – the amount they pay through Childcare Vouchers is not included

It is the responsibility of individual employees to fully consider the impact prior to opting into the scheme. Further information is provided in the 'Employee's Guide to Salary Sacrifice' or by contacting our Family Benefits Advice Service 028 9267 8200 for further assistance. Further Information is also available from HMRC at <https://www.gov.uk/salary-sacrifice-and-the-effects-on-pay>.

Q. Can an individual employee vary the value of Childcare Vouchers required during the scheme?

A. The employer should stipulate whether varying the Childcare Voucher value is possible.

Online users:

If employees are allowed to vary the value of Childcare Vouchers required they can log on to their accounts and amend their details accordingly.

Offline users:

If employees are allowed to vary the value of Childcare Vouchers required monthly they must complete a new Varying Terms & Conditions of Employment Opting In Form for each amendment they wish to make.

NOTE: Only the maximum entitlement is Tax and NIC exempt - vouchers provided in excess are not exempt from Tax and NIC.

Q. Can an employee backdate Childcare Vouchers to the beginning of the tax year?

A. This is at the discretion of the employer.

In circumstances where an employee joined a Childcare Voucher scheme part way through a tax year or was sacrificing a low amount for a period of time during the tax year, HMRC accepts that an employee may be provided with qualifying Childcare Vouchers in respect of all the tax weeks in the tax year where the qualifying conditions in respect of the Childcare Vouchers have been met.

The employee does not have to have incurred qualifying childcare costs during these pay periods, but he or she must have had parental responsibility throughout the period for which Childcare Vouchers are being issued.

Q. Can individual employees opt out of the scheme at any time?

A. Yes. They can opt out of the scheme online through their e-voucher account or by completing an opting out form. A period of inactivity for 52 weeks will be counted as opting out by HMRC even if they have not completed an opting out form. The employee will be treated as having left the scheme, and will be unable to opt back in.

Q. Can employees obtain a reimbursement for any unused Childcare Vouchers?

A. Childcare Vouchers are a non-cash benefit which means they cannot typically be exchanged for cash. However, if an employee has accumulated Childcare Vouchers that can no longer be used to pay for registered childcare then in exceptional circumstances it may be possible for these to be returned as cash earnings. This is known as the reimbursement of Childcare Vouchers and is at the employer's discretion. It is important to note that, in line with HMRC rules, this process is only for exceptional circumstances and where the Childcare Vouchers can no longer be used for registered childcare.

Employees can request a reimbursement of Childcare Vouchers online through the eVouchers portal, or by completing a 'Reimbursement Request Form'. Employers For Childcare Trading Limited will return the amount requested to the employer, and payment should be made to the employee, via the employer's payroll, less the relevant tax and National Insurance deductions.

Q. If I am approached by a bank or building society for a mortgage reference for an employee in the scheme should I only advise them of the adjusted salary?

A. No. HMRC recommends that the notional salary (i.e. salary before Childcare Vouchers are taken out) should be used to provide information about earnings to a mortgage lender.

HMRC provides further details on this – see

<http://www.hmrc.gov.uk/manuals/eimanual/EIM42771.htm>.

Q. How can I share information about the Employers For Childcare Trading Limited Childcare Voucher scheme to employees?

A. Employers For Childcare can provide materials to help you advise employees of support that is available. This includes:

- Employee Information Sessions
- Promotional posters and literature

- Email communications
- Employee's Guide to Salary Sacrifice (Scheme Rules)
- Employee advice and information service

Q. What happens to an employee's Childcare Vouchers and account when they leave the company?

A. Employee's account: If an employee is continuing to use registered childcare, employees' accounts can remain active so that they can continue paying their registered childcare providers with any vouchers remaining in the account. Note that the employee will not be able to re-join the Childcare Voucher scheme if they move to a new employer.

Employee's Childcare Vouchers: Should an employee not be able to use their remaining Childcare Vouchers to pay for registered childcare, it is the employee's responsibility to ensure they request a reimbursement prior to their last working day. However, please note that this is a contractual agreement and is entirely at the discretion of the employer.

To receive a reimbursement, employees should request a reimbursement online or complete a 'Reimbursement Request Form'. The form should be returned to your HR or Payroll department who will forward it to Employers For Childcare Trading Limited, and a reimbursement will be issued. The reimbursement will be made payable to the employer who can then make payment to the employee through payroll. The reimbursement amount will be subject to the employee's current rate of Tax and NIC.

Q. We have taken over or merged with another company, can we continue to offer Childcare Vouchers to employees who were part of the scheme with that company?

Where there is a business takeover or merger, employees are protected under Transfer of Undertakings (Protection of Employment) – TUPE - or COSOP regulations. These employees will not be treated as new joiners to the scheme and can continue to receive Childcare Vouchers.

If you had not previously offered the Childcare Voucher scheme you can start to do so however it will only be open to those eligible employees who were in the scheme prior to 4 October 2018 and are protected under TUPE or COSOP regulations.

Ordering Vouchers

Q. How do I order Childcare Vouchers through Employers For Childcare Trading Limited?

A. Once employers register on the scheme they will be issued with a username and password enabling them to place orders, view their account and have access to reports:

To place an order, log on to www.efcvouchers.com

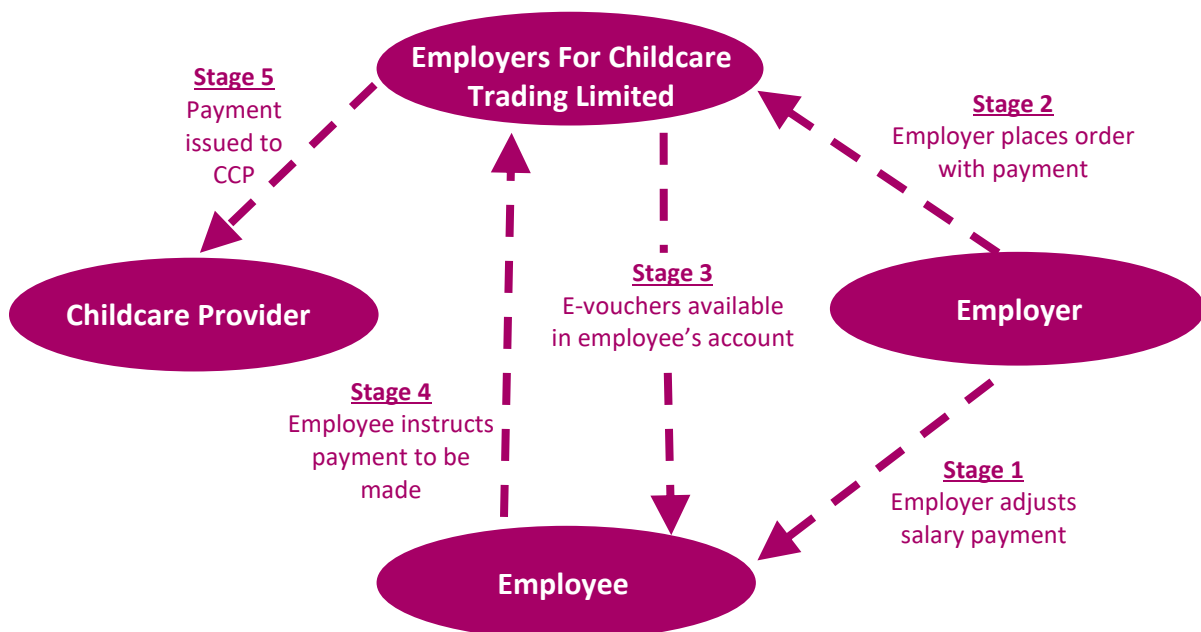
- Go to the 'orders' screen
- Select 'New blank order'
- Click 'Add employee to order'
- Select Employee and press 'Add' and enter the amount for them (continue until all employees are added)
- When all employees and amounts have been added, click 'Save' and then 'Submit Order', then press 'OK'
- You can now print a Proforma Invoice and a Remittance Advice which gives you the total payment to be made to Employers For Childcare Trading Limited and 'Close'
- You should now forward the payment for the vouchers to Employers For Childcare Trading Limited via bank transfer or cheque.

Within two business days of Employers For Childcare Trading Limited receiving the payment and the order being placed, the employees' accounts will be credited. The funds can then be used as full or part payment of their childcare costs.

NOTE: When placing future orders you can just copy a previous order and edit if necessary.

To log out select 'log out' in the top right-hand corner.

The diagram below explains the ordering, payment and redemption procedures:



Q. What are the advantages to the employer and employee of the E-voucher system?

A. The advantages of Childcare e-vouchers for employer and employee are detailed below:

ADVANTAGES TO EMPLOYER	ADVANTAGES TO EMPLOYEE
<ul style="list-style-type: none">• Easy to use, electronic account	<ul style="list-style-type: none">• Simple and easy to use
<ul style="list-style-type: none">• Faster processing and seamless transactions	<ul style="list-style-type: none">• 24/7 online and telephone access to account information
<ul style="list-style-type: none">• 24/7 online access to account information	<ul style="list-style-type: none">• Standing Order facility
<ul style="list-style-type: none">• View account history, print reports listing employees and details required by HMRC	<ul style="list-style-type: none">• Easy tracking of transactions
<ul style="list-style-type: none">• Childcare Voucher usage history reports	<ul style="list-style-type: none">• Multi-childcare provider options
<ul style="list-style-type: none">• Reminder facility for placing orders or making payments	<ul style="list-style-type: none">• Not subject to variations in postal service or loss of vouchers
	<ul style="list-style-type: none">• Fast payments

Q. I have forgotten to add an employee on to the order. Do I have to wait until next month?

A. No. There is no limit on the amount of orders employers can place in a month. Providing the employee is registered with Employers For Childcare Trading Limited, the employer can simply place an additional order and forward the payment as soon as possible and the employee's account will be credited, in line with our processes.

Q. Will I receive an invoice or receipt?

A. Invoices for payment of the administration fee plus VAT will be emailed to the employer, confirming that payment has been received.

Q. How long are vouchers valid for?

A. Childcare Vouchers with Employers For Childcare Trading Limited do not have an expiry date.

Disclaimer

- Employers For Childcare Trading Limited has made every effort to ensure the information in this document is factually correct. However it is up to individual employees to decide whether it is beneficial for them to enter into a Childcare Voucher scheme.
- Employers For Childcare Trading Limited recommends that employees who are in receipt of Tax Credits notify HMRC when they register for, or are in receipt of, Childcare Vouchers. Likewise, employees who are in receipt of Universal Credit should ensure that they have informed Universal Credit that Childcare Vouchers are also in payment.
- Employers For Childcare Trading Limited cannot be held liable for content as HMRC regulations or other Government legislation are subject to change and may have an impact on the content of the guide.
- You may also wish to contact HMRC or Universal Credit for advice and information. Details are contained on their website at the following address:
<https://www.gov.uk/browse/benefits/manage-your-benefit> or for Universal Credit claimants living in Northern Ireland: <https://www.nidirect.gov.uk/campaigns/universal-credit>.
- For further information and guidance contact Employers For Childcare's Family Benefits Advice Service on 028 9267 8200.

Complaints

Employers For Childcare Trading Limited has a comprehensive Complaint Handling Policy. All complaints received will be treated in accordance with this Policy. If you wish to receive a copy of this policy or register a complaint about our service, please write to the following address:

Employers For Childcare Trading Limited
Blaris Industrial Estate
11 Altona Road
Lisburn
BT27 5QB