



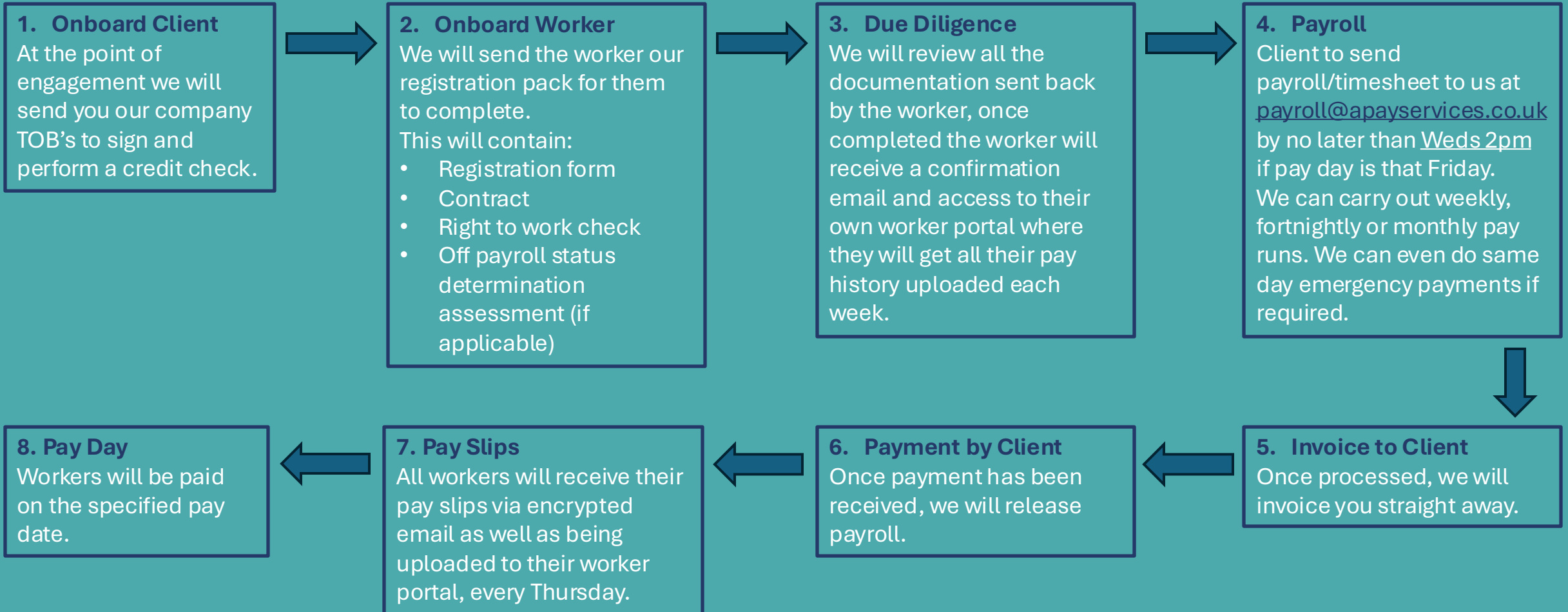
PAY SERVICES

COMPANY INFORMATION

Registered Name	A Pay Services Ltd
Registered Address	124 City Road London EC1V 2NX
Company Reg	14397576
Vat No.	425705111
Insurance Type & Cover	Public Liability Employers Liability Professional Indemnity Drivers Negligence
Office Contact No.	01708 973 008
Admin Contact	admin@apayservices.co.uk
Payroll Contact	payroll@apayservices.co.uk
Info Contact	info@apayservices.co.uk



NEXT STEPS





SAFEREC CERTIFIED

This document confirms that:

A Pay Services Limited | Reg. Number: 14397576

Brand:



has successfully completed the SafeRec Certification as of **8th July 2024**

Please verify the certification status at <https://saferec.co.uk/certified-umbrellas>

To obtain the SafeRec Certification, A Pay Services underwent an assessment process, involving a thorough review of its contracts, processes, and policies conducted by a regulated law firm. Subsequent to this initial review, each week, all payslips processed by A Pay Services are audited in real-time and at source, directly from the Umbrella company's payroll software.

Additionally, all payslips are meticulously cross-referenced with the Real Time Information (RTI) reports submitted to HMRC and the HMRC Business Tax Account of the Umbrella Company.

This rigorous three-step process ensures that taxes are:

- Accurately Calculated
- Accurately Disclosed to HMRC
- Paid to HMRC

Each month, SafeRec provides a bespoke supply chain report to all of A Pay Service's clients, including recruitment agencies. This report outlines all payslip audits conducted for their workers after being cross-referenced with RTI and HMRC tax accounts, ensuring transparency and compliance.

Sebastien Sauca
Chief Executive Officer

About SafeRec

SafeRec is an independent compliance organisation that was born from the need to ensure workers, agencies, MSPs and End Clients that there is no tax avoidance/evasion in their Supply Chain. Saferec pioneering approaches disrupt conventional methods, offering continuous, real-time auditing and transparency to bring total peace of mind to all parties in the supply chain.

Contact us If you have any question about the SafeRec Certification or SafeRec for Agencies:

+44 2036 330 568

contact@saferec.co.uk

saferec.co.uk



IS SAFEREC CERTIFIED



WE HAVE GOOD NEWS! AS ONE OF OUR CLIENTS, YOU'LL BE EMPOWERED EACH MONTH WITH AN INSIGHTFUL AUDIT REPORT FROM SAFEREC, PROVING ALL YOUR WORKERS HAVE BEEN PAID COMPLIANTLY.

WHAT IS THE SAFEREC CERTIFICATION?

The SafeRec Certification is a Certification for umbrella companies, specifically tailored for recruitment agencies and their clients. This certification offers real-time auditing of umbrella companies, guaranteeing compliance and upholding ethical standards. By integrating legal assessments and cutting-edge technology, SafeRec Certification assures compliant and ethical practices, benefiting workers, agencies, and the entire supply chain. This proactive approach not only ensures adherence to regulations but also fosters a culture of transparency and trust within the recruitment sector.



ASSESS

contracts, processes & policies used by the Certified Umbrella Company



AUDIT

in real-time each week, all payslips generated by the Certified Umbrella Company



HMRC CROSS CHECK

with Real-Time-Information (RTI) reports as well as the Umbrella's HMRC Business Tax Account



COMMUNICATE

comprehensive audit reports each month to all Umbrella Companies' clients (Including you!)

WHAT WILL YOU RECEIVE EACH MONTH?

Following a thorough cross-reference of payslip audits with RTIs, and the Company's HMRC tax account of the Certified Company, you will be provided with a bespoke report from SafeRec detailing every forensic payslip audit conducted on your candidates.



For optimal record-keeping and assurance, we recommend Umbrella's Clients securely retain this report. It validates that:

- Candidate audits have been rigorously conducted.
- Tax calculations are precise and comply with legal standards.
- Full disclosure of tax details has been made to HMRC.
- All due taxes have been responsibly paid to HMRC.

This Report confirm to you and your clients (upon disclosure) that:

- A singular employer model is upheld, negating the use of mini umbrellas.
- Engagement of workers by the Umbrella aligns with expectations (e.g PAYE, CIS or Sole Trader)
- No involvement in loan schemes or wage manipulation in any manner exists.



WHAT IS INCLUDED IN YOUR REPORT?

A comprehensive monthly audit report is provided to substantiate the integrity of the SafeRec Certification!



Mini Umbrella Company Proof

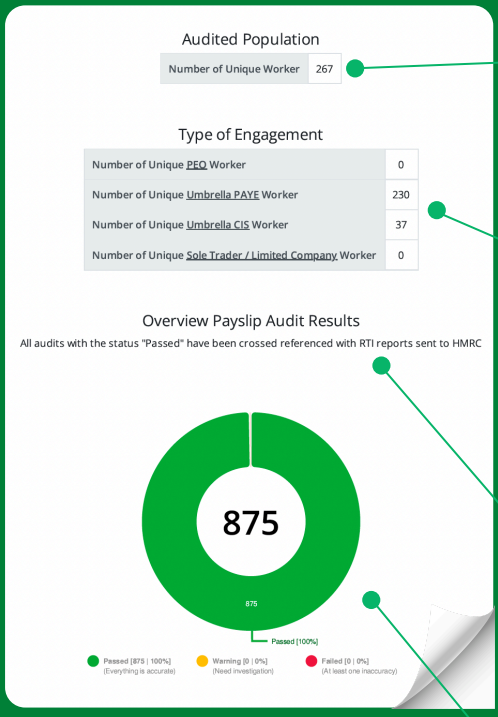


Gross Payment Model Proof



Loan Scheme Proof

GPAP | Global Payslip Audit Report



1

Showcasing the total of unique workers audited monthly. This data empowers your business, substantiating that every worker has undergone a thorough audit.

2

Presenting the engagement methods utilised by the Certified Company. This information offers transparent insight into how your workers are engaged, ensuring alignment with your clients' IR35 status determinations.

3

Confirmation that all payslips and statements have been meticulously cross-referenced with Real Time Information (RTI) submissions made to HMRC.

IPAR | Individual Payslip Audit Report

INDIVIDUAL PAYSリップ AUDIT REPORT (IPAR)

The Individual Payslip Audit Report (IPAR) presents a comprehensive overview of the audits conducted on each contractor/worker throughout the month. To ensure heightened security measures, the workers' last names and email addresses have been obscured. Should you require access to the complete report, kindly email at support@saferec.co.uk

Ref.	First Name	Last Name	Worker's Email Address	Pay Date	Type	Status
5482076	Adam	C	*****@****.com	08/09/2023	Umbrella PAYE	Passed
141747d	Adam	C	*****@****.com	15/09/2023	Umbrella PAYE	Passed
644829e	Adam	G	*****@****.com	29/09/2023	Umbrella PAYE	Passed
2004a2b	Ade	O	*****@****.com	08/09/2023	Umbrella PAYE	Passed
4204a5e	Ade	O	*****@****.com	15/09/2023	Umbrella PAYE	Passed
45e6a45	Ade	O	*****@****.com	22/09/2023	Umbrella PAYE	Passed
93b4a45	Ade	O	*****@****.com	29/09/2023	Umbrella PAYE	Passed
71a7f48	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
93b390d	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
2a8a7d2	*****	*****	*****@****.com	22/09/2023	Umbrella PAYE	Passed
2795a61	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
10da2c7	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
796359c	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
89b432e	*****	*****	*****@****.com	22/09/2023	Umbrella PAYE	Passed
0a24587	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
033a66d	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
34679e2	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
727047c	*****	*****	*****@****.com	22/09/2023	Umbrella PAYE	Passed
91072a4	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
388791d	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
258771e	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
5387785	*****	*****	*****@****.com	22/09/2023	Umbrella PAYE	Passed
229547b	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
412287b	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
449390d	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
1423285	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
66a24b5	*****	*****	*****@****.com	22/09/2023	Umbrella PAYE	Passed
1014a6d	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
81029a2	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
407854d	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
33e855d	*****	*****	*****@****.com	22/09/2023	Umbrella PAYE	Passed
1870279	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
5a71393	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
4837390	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
7db15a0	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
05776a7	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
497029c	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
1014a6d	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
1014a6d	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
4545387	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
33e475e	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
ae092a0	*****	*****	*****@****.com	22/09/2023	Umbrella PAYE	Passed
1014a6d	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
0383a09	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
0742935	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed
77854b0	*****	*****	*****@****.com	15/09/2023	Umbrella PAYE	Passed
736a472	*****	*****	*****@****.com	29/09/2023	Umbrella PAYE	Passed
073a477	*****	*****	*****@****.com	08/09/2023	Umbrella PAYE	Passed

4

Total count of forensic payslip audits conducted in the month, detailing the number that passed, failed, or received a warning.

5

Comprehensive details of each forensic payslip and statement audit conducted. The report safeguards personal information and can be confidently shared with your clients each month.

6

Review the engagement methods for each of your workers used by the Certified Company:

- Umbrella PAYE
- Construction Industry Scheme (CIS)
- Professional Employer Organisation (PEO)
- Sole Trader / Limited Company



User Experience

Recruitment Agencies & Clients



REC

Business
Partner

APSCo
Trusted Partner

SafeRec User Experience

Recruitment Agencies and Clients

Introduction

This document aims to provide a comprehensive understanding of the user experience for recruitment agencies and clients after your organisation becomes a SafeRec Certified Umbrella Company.

Under the SafeRec Certification, all payslips generated by the payroll software are subjected to forensic real-time audits and cross-referenced with HMRC to ensure compliance.

This document delves into the processes and the monthly communication your clients will receive when you become a SafeRec Certified Umbrella Company.

The Process

During the audit process, your Agencies/Clients will receive 2 types of emails from SafeRec:

- The **Onboarding Email** as soon as the information about the Recruitment Agency is verified by SafeRec.
- The **Supply Chain Report Email** as soon as a payslip is received via API.

Onboarding Email

The Process

The onboarding email is sent to the client only once. It is sent immediately after the information entered by your Umbrella Company have been verified by SafeRec



Umbrella Company



Your Umbrella Create a "Company Mapping" for a Client



SafeRec verify the information and send the onboarding email*

*Your Umbrella will be cc in the onboarding email



Agency's Email Inbox

The Onboarding Email Template

Here is the template of the onboarding email sent to Agencies/Clients

Dear {{contact.firstname}},

My name is Sebastien Sauca, CEO and Co-founder of SafeRec.

We are pleased to inform you that {{umbrellaName}} has added {{agencyName}} as one of their recruitment agencies on saferec.co.uk

SafeRec is a third-party auditor certifying umbrella companies such as {{umbrellaName}} by conducting real-time audits on 100% of payslips and reconciliation statements issued by their payroll software as well as cross-referencing each payslip with RTI (Real-Time Information) downloaded directly from the Umbrella Company HMRC Tax Account.

What is SafeRec?

SafeRec is a UK-based Compliance and Technology Company that has developed a Compliance Ecosystem for businesses in any supply chain. One of our solutions includes a Payroll Certification for Umbrella Companies. Our proprietary technology allows SafeRec to forensically audit any UK payslips in real-time and cross-reference each payslip with Real Time Information report sent to HMRC. We designed our solution to be fully automated to help recruitment agencies that care about compliance protect their business and ensure that the umbrella companies that pay their workers are transparent, ethical, and compliant.

How can I be sure that SafeRec Certified Umbrella Companies are Compliant and Ethical?

Thank you for asking! That's an excellent question! 😊

We designed a 4-part solution that leaves no room for anything other than compliant and ethical practices:

- 100% of payslips processed by a certified umbrella company are audited (Umbrella PAYE, CIS, PEO... no exceptions).
- We cross-reference all payslips audits with RTI reports received by HMRC each month.
- SafeRec obtains all Payslips and RTIs at source, so they can't be altered. Payslips are received directly from payroll software via API, and RTIs are downloaded directly from the umbrella company's HMRC tax account.
- All of the umbrella company's agency clients (including yourself, hence this email) receive a monthly report where they can transparently review what has been audited.



When will you receive your Monthly Reports?

We will send your monthly report after the 15th of each month. RTI Reports will be downloaded from HMRC Business Tax Accounts approximately by the 10th of each month. Upon completion of cross-referencing between Payslips and RTI reports, we shall send you via email a Monthly Supply Chain Report for each of the Certified SafeRec Umbrella Companies that use your workers.

How much is it going to cost me?

Nothing, zero, nada! SafeRec certifies umbrella companies! In the same way that we wouldn't expect our clients to pay for any of our certifications, {{umbrellaName}} do not expect you to pay for theirs. Therefore, as long as you work with umbrella companies that are SafeRec certified such as {{umbrellaName}}, you will enjoy all the above protection at no cost.

If you have any questions, please do not hesitate to let me know, we are genuinely always happy to help 😊

Best wishes
Seb



The Supply Chain Report Email

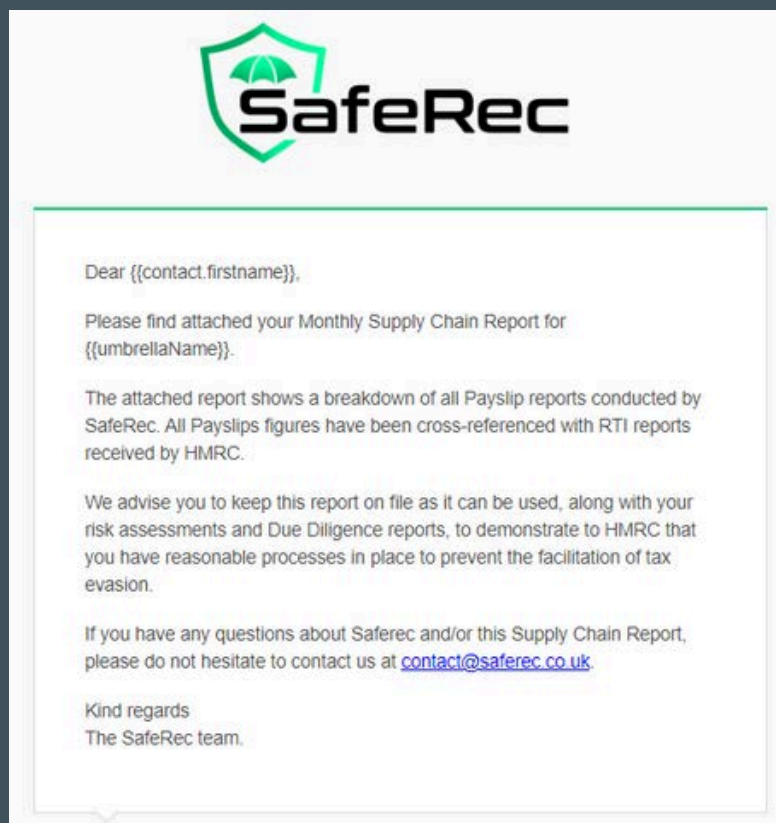
► The Process

The **Supply Chain Report Email** is sent to the agency after the 15th of each month. The report shows a breakdown of all payslip audits conducted on the recruitment agency/client's workers.



► The Supply Chain Report Email

Here is the template of the email sent to Agencies/Clients



✉ Support@saferec.co.uk

🌐 SafeRec.co.uk

☎ +44 (0) 20 3633 0568



Go Gold.

American Express is in partnership with A Pay Services Ltd. Get **Membership Rewards® points** every time you use your Card — which you can turn into all kinds of rewards for your business. And enjoy more flexibility with up to **54 days to pay** on purchases keeping your money in your bank account for longer.

Annual fee £195
(£0 in the first year)

For more information please contact
SAM CHASON
PartnerPlusApplications@aexp.com

The American Express® Business Gold Card benefits:

Membership Rewards*

- Earn 1 Membership Rewards point for every £1 you spend on eligible purchases.
- Earn 20,000 bonus Membership Rewards® points¹ if you are approved and spend £3,000 in the first three months of Cardmembership. Terms apply.
- Plus, each quarter, you can spend £20,000 and receive an extra 10,000 bonus points.

Get Your Cashflow Flowing

- Enjoy up to 54 days on purchases when you spend on the first day of the new statement period and repay the balance in full on the due date.

Amex Offers For Business

- Save money on business must-haves. Get over £200 in discounts at retailers your bottom line will love.**

No Pre-Set Spend Limit

- There's no pre-set spending limit. We tailor your limit to you.

Employee Cards

- Get everyone on board with up to 20 complimentary Business Gold Employee Cards for your staff.
- Our Employee Spend Controls allow you to keep track of employee Card expenditure. Keep your eyes on spend, set limits on Cards or even freeze them.

Important Information

Please note that A Pay Services Ltd will be financially remunerated for successful referrals.

Business Gold Card

The first year's Cardmembership is complimentary and from year two of your membership, a £195 annual Card fee will automatically be charged to your Account on or after the anniversary of your Account opening date.

The Basic Card

If you'd prefer a Card with no annual fee, rewards or other features, an alternative option is available – the Basic Card.

Membership Rewards

¹If you are approved and spend £3,000 on purchases on the American Express[®] Business Gold Card Account within the first three months of Cardmembership, 20,000 bonus Membership Rewards[®] points will be awarded shortly after the end of the three months. Cardmembership begins from Card approval. All introductory offers are subject to change and be withdrawn at any time. Please note it can take up to one month for bonus points to be awarded to your Account.

Full Terms and Conditions for the Membership Rewards programme apply. Visit <https://americanexpress.com/en-gb/rewards/membership-rewards/terms> for more information.

Business Gold Quarterly Bonus

With your American Express[®] Business Gold Card, you get at least one Membership Rewards[®] point for each pound you spend on your Card for eligible purchases. Now in addition with the bonus in any Quarter (Quarter 1: 1 Jan to 31 March inclusive, Quarter 2: 1 April to 30 June inclusive, Quarter 3: 1 July to 30 September inclusive, Quarter 4: 1 October – 31 December inclusive), you will receive 10,000 Membership Rewards bonus points once you have spent a cumulative £20,000 in that Quarter. The Bonus Points will be transferred to your Membership Rewards account, and can be viewed on your Card Account statement.

*From time to time American Express may run a limited time offer which will supersede the Membership Rewards bonus as stipulated herein. Should you apply for the Business Gold Card the applicable promotional information will be presented to you at the point of application

You will continue to earn one Membership Rewards point on eligible purchases in excess of £20,000 in each Quarter for each pound you spend on your Card for the rest of that Quarter. Qualifying spend in each Quarter cannot be carried over to the following Quarter.

General Terms – Eligible purchases are purchases for goods and services minus returns and other credits. Eligible purchases do NOT include fees or interest charges. Full Terms and Conditions for the Membership Rewards programme continue to apply. Visit <https://americanexpress.com/en-gb/rewards/membership-rewards/terms> for more information.

54 Days to Pay

The maximum amount of time for a payment period on purchases is up to 54 days and is obtained only if you spend on first day of new statement period and repay the balance in full on the due date.

Amex Offers for Business

**Eligible Cardmembers can redeem an Amex Offer by first enrolling in the offer in their online Account or in the American Express[®] App and then using their enrolled Card to pay. Only U.K.-issued American Express Business Cards may be eligible. We may consider the number of American Express Cards you have opened and closed as well as other factors in making a decision on your eligibility to access Amex Offers. You may not be eligible to access Amex Offers if we, in our sole discretion, determine that you have previously engaged in abuse, misuse or gaming of the Amex Offers program, or any other Amex program. Available offers may vary for each eligible Cardmember. Programme values quoted are based on the minimum available to customers by redeeming all of the offers available to them during a 12 month period. Please review the terms of each offer for details on how to redeem.

The values quoted are based on the minimum available to Cardmembers by redeeming all of the Offers available to them during a 12 month period.

No Pre-set Spending Limit

Purchases are approved based on a variety of factors including Account history, credit record and personal resources, security may be required. We reserve the right to apply temporary spending limits in accordance with the Cardmember Agreement.

Employee Spend controls

Full Terms and Conditions please visit <https://americanexpress.com/uk/employee-controls-terms-and-conditions>.

Employee Cards

Employee Cards — also known as Supplementary Cards — allow you to share the benefits of your American Express Card with others close to you.

You will be the main Cardmember and you will be liable for all charges made on the Employee Card(s). Cardmembers are entitled to up to 20 complimentary Employee Cards only.

Employee Cardmembers must be aged 18 or over. Written details available upon request. Approval subject to status and Terms and Conditions



American Express Services Europe Limited has its registered office at Belgrave House, 76 Buckingham Palace Road, London, SW1W 9AX, United Kingdom. It is registered in England and Wales with Company Number 1833139 and authorised and regulated by the Financial Conduct Authority.

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Data Protection Registration Certificate

A Pay Services Ltd

124 City Road
London
EC1V 2NX

Registration reference: ZB536650
Date registered: 17 April 2023
Registration expires: 16 April 2027

Data Protection Officer

Email: taylor@apayservices.co.uk



Issued by: Information Commissioner's Office,
Wycliffe House, Water Lane, Wilmslow, Cheshire
SK9 5AF

Telephone: 0303 123 1113
Website: ico.org.uk

17th March 2026

To Whom It May Concern**CONFIRMATION OF INSURANCE: A Pay Services Ltd**

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

POLICYHOLDER :	A Pay Services Ltd		
BUSINESS DESCRIPTION :	Umbrella &/or Accountancy &/or Payroll Company Providing Company Formation, Accounting, Administrative, Payroll & Training Services for Workers & the Provision of Workers to Third Parties		
PERIOD OF COVER :	3rd April 2026	to :	2nd April 2027
INSURER :	Hiscox Underwriting Limited		
POLICY NO :	010012100		

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

LIMIT OF INDEMNITY :	Public Liability - each and every claim or loss other than for pollution or for products to which a single aggregate limit applies	£5,000,000
	Employers Liability - any one occurrence	£10,000,000
EXCESS:	£250 each and every claim or loss for property damage only £2,500 for use of heat and safety critical rail	

PROFESSIONAL INDEMNITY

LIMIT OF INDEMNITY :	Any one claim and in the aggregate	£5,000,000
EXCESS:	£500	

DRIVERS NEGLIGENCE

LIMIT OF INDEMNITY :	£50,000 in the aggregate, £10,000 each and every claim	
EXCESS:	£500 increased as per policy wording	

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

Jo Dixon

**Jo Dixon Cert CII
Client Advisor
For and on behalf of Marsh Commercial**

Your VAT Certificate



HM Revenue
& Customs

About your registration

VAT registration number (VRN)	425705111
Registration date	1 December 2022
Certificate date	8 February 2023

About the business

Business name	A PAY SERVICES LTD
Trading name	Not provided
Business type	UK Company (with UK establishment)
Trade classification (SIC code)	70229
Principal place of business address	Newcastle House Oliver Close Grays RM20 3EE

Return details

VAT Return dates

May, August, November and February