

Payroll Provider Switching Checklist (UK SME)

Before you switch — 10 quick checks

1. What's your payroll frequency (weekly/fortnightly/monthly)?
2. Are you running any statutory pay (SSP/SMP/SPP/SAP)?
3. Do you have salary sacrifice, benefits, or deductions?
4. Are starters/leavers handled smoothly?
5. Are pension assessments and submissions up to date?
6. Do you trust your year-to-date figures?
7. Are you confident what you owe HMRC each month?
8. Do payroll liabilities in Xero match what's actually due?
9. Who will support you when something changes?
10. What would "a good payroll experience" look like for you?

What to gather (usually enough for a smooth switch)

- Latest payroll summary (or last payslips)
- Year-to-date totals / last FPS details
- Employee list + pay rates
- Pension provider details + AE settings
- HMRC PAYE reference + Accounts Office reference
- Any recent changes (pay rises, leavers, new starters, etc.)

Questions to ask any payroll provider (use this as a scorecard)

- Who manages the switch — and what do you need from me?
- How do you ensure year-to-date figures are correct?
- How do you handle pensions and compliance?
- What's your turnaround time for changes?
- How do employees access payslips?
- What happens if something goes wrong close to payday?
- What's included — and what costs extra?
- Can you support my payroll frequency and complexity?
- How do you keep HMRC liabilities clear and under control?

A simple promise to look for

A good provider should make switching feel calm — with clear steps, clear data checks, and minimal disruption.

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