Bright



What's New in BrightPay

A guide for payroll bureaus, accountants and employers

BrightPay is cloud payroll software built for UK accountants, payroll bureaus and employers who need payroll to be both accurate, streamlined and straightforward.

At its core, BrightPay supports the everyday tasks payroll depends on:

- Accurate payroll calculations
- Automatic updates whenever payroll legislation changes
- Secure, cloud-based access to payroll data from any device
- Multi-user collaboration
- Direct payments to employees and HMRC

BrightPay is part of the wider Bright ecosystem, and integrates with other Bright products, including BrightBooks for bookkeeping, BrightCIS for CIS submissions, and TimeKeeper for time and attendance data.

It also integrates with leading accounting software such as Xero, QuickBooks and Sage, and pension providers including NEST, The People's Pension and Smart Pension to support auto-enrolment submissions directly through the payroll software.

Bright continues to develop BrightPay in direct response to feedback from the payroll bureaus, accountants and employers who use it every day, adding capabilities that remove manual work. Let's go through BrightPay's latest additions and what they mean in practice.

New Features to Solve Payroll Problems

Payroll professionals lose hours every pay run to problems that have nothing to do with calculating pay:

- Getting money into the right bank accounts
- Putting new starter details into the payroll software
- Explaining to employees why their pay has changed
- Reporting on payroll data when your financial year doesn't match the tax year

BrightPay has built capabilities that remove all four problems from your day:

- Embedded payments, which pays employees directly from within BrightPay
- Oscar, BrightPay's AI employee onboarding assistant
- The payslip comparator, which lets employees see for themselves why their pay has changed
- Cross tax year reporting, which lets you report on payroll data across tax year boundaries in one go



Embedded Payments Turns a Multi-Day Process Into a Same-Day Payment

The Problem: Payroll Doesn't End When the Payslips Are Finalised

Running the numbers has never been the hard part of payroll for most processors, it's getting employees paid. The standard process means logging into a separate banking portal, exporting a bank file from the payroll software, uploading it, and hoping nothing has gone wrong along the way. It is an extra step that costs time and introduces room for error, layered on top of tight processing windows.

How Embedded Payments Work

With embedded payments, you pay employees directly from within BrightPay. There's no bank file to export, no separate banking login, and no switching between systems. The payroll run and the payment happen in one place, authorised through your own banking app so you stay fully in control.

What Does the Setup Involve?

Setup is a one-time process. You register a bank account within BrightPay, then authorise the connection by scanning a QR code in your own banking app, in the same way you would approve any online payment. It takes around five minutes, and more than one bank account can be registered if employees are paid from different accounts.

Making a Payment Run

Once a pay period is finalised, select 'Pay by Bank' from the pay menu, choose the bank account to pay from, and review a summary before continuing. Payments can be sent immediately or scheduled for a specific date, which is useful where different groups of staff are paid on different days. After authorising the run in the same way as any online payment, BrightPay confirms the status of each payment. All that remains is to send the RTI submission to HMRC, if this hasn't already been done.

Same-day payments typically reach employee accounts within hours, compared with the three to five working days a standard BACS file can take.



Who Can Use It Today?

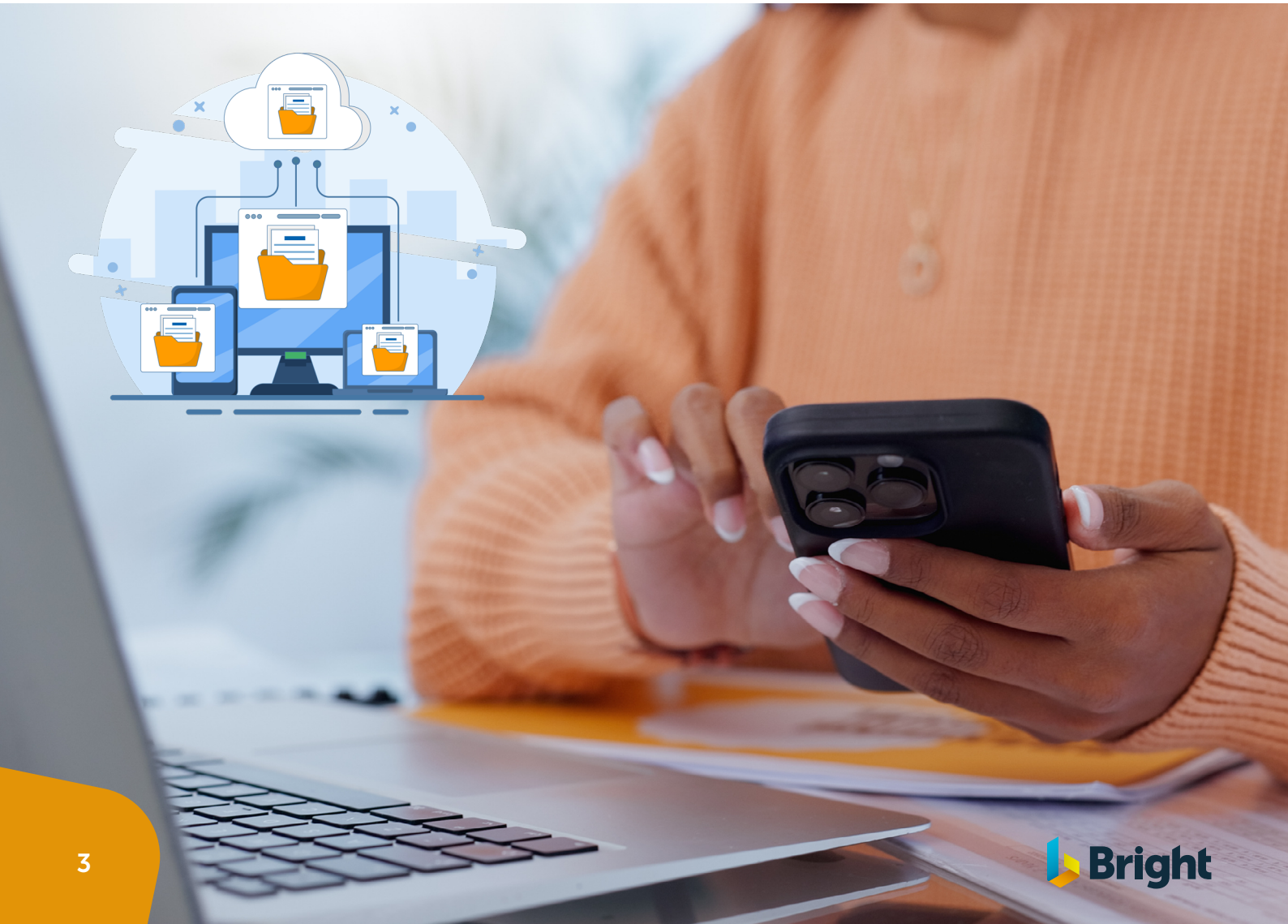
Embedded payments, which is branded within BrightPay as 'Pay by Bank', is live now for BrightPay's employer customers. Employers can find it by logging into BrightPay and going to 'Pay Employees'.

For payroll bureaus and accountants, the embedded payments feature is not yet available but it is in development and will be rolled out once ready, so please keep an eye out for an update soon.

Security and Control

Every payment is authenticated and approved by the employer's own bank before it is processed, using the same standard used for everyday online banking. Employers are never asked to share bank login details with anyone other than their own bank. When a bank account requires dual signatories, a payment stays in processing until every signature has approved it through their own banking app or online banking.

Open banking services for embedded payments are provided through Bright's partnership with Crezco, a payments institution authorised by the Financial Conduct Authority.



Coverage, Limits and Cost

Bulk embedded payments are currently supported by a range of UK banks, including:

- Barclays Bank
- Barclays Corporate
- HSBC Business
- Lloyds Business
- NatWest Business
- NatWest Bankline
- RBS Business
- RBS Bankline
- Santander Business and Corporate
- Ulster Bank and Bankline
- Virgin Money
- Revolut Business

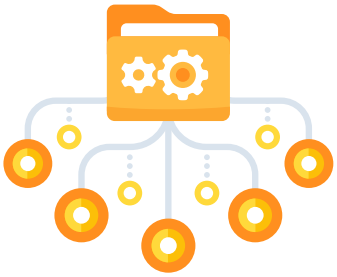
Together, these cover an estimated **80-90%** of UK small businesses. Transaction limits vary by bank. NatWest Business, for example, supports **3,000+** transactions per payment with no value limit, Santander Business supports up to **3,500** transactions worth up to **£250,000** per payment, and HSBC Business supports 25 transactions up to **£100,000.**

Where an employer has more employees than their bank's limit allows, a payment run can be split across multiple batches, since bank limits reset every 24 hours.

If a bank isn't yet supported, employers can continue paying by their existing method in the meantime.

How to Test the Embedded Payments Feature

Employers are encouraged to run a test payment with a small number of employees first, confirming everything works before committing a full payroll run to embedded payments. If a payment doesn't go through, an error message appears at the point of authentication and an email notification follows. The most common causes are incorrect employee bank details, a closed account, or a payment hitting a bank's transaction limit.





Oscar Turns a Week of Chasing New Starter Details into Less Than 5 Minutes of Your Team's Time

The Problem: Onboarding Is Admin, Not Payroll

Bringing on a new employee is one of the most time-consuming, admin-heavy parts of running payroll. For many bureaus and employers, onboarding a single new starter has routinely taken a week, driven largely by chasing rather than the data entry itself.

How Oscar Works

Oscar is BrightPay's AI employee onboarding assistant, built directly into BrightPay. When a new starter joins, Oscar initially contacts them via WhatsApp and collects non-sensitive details such as name, job title and address.

For sensitive information like bank details, National Insurance numbers, P45s and date of birth, Oscar sends a secure link to a dedicated, protected environment rather than collecting it within the chat itself.

Everything is validated as it is submitted. If a new starter's answer doesn't look right, or something is missing, Oscar asks again automatically, with no involvement needed from anyone in your business.

Once complete, the data arrives in BrightPay clean, structured and ready for a single review-and-approve step. P45 data is extracted automatically, bank details are verified, and nothing is added to an employee's BrightPay record until a human has reviewed and approved it.



Inside a Typical Onboarding Journey

Starting from WhatsApp, the new starter is asked simple questions like whether this is their only employment, their job title, and their address (a photograph of a utility bill can be used to extract this automatically).

Oscar reviews each answer as it comes in and asks again if anything looks incomplete, then gives the new starter a summary to check before moving on.

The sensitive details are then collected through the secure link. A scanned or photographed P45 (with data such as tax code, taxable pay and National Insurance number extracted automatically), date of birth, and bank details. A final summary is shown before submission, and the new starter can go back and amend anything first.

Once submitted, both the new starter and the employer are notified, and the employer reviews the completed record before selecting 'Add Employee to BrightPay'.

Every step, from the original request through to the employer's review, is recorded in an audit trail.



Available Around the Clock

Oscar works 24 hours a day, seven days a week, so new starters can complete onboarding in the evening or at the weekend, with the data waiting in BrightPay the next time the practice or business logs in.

Oscar reaches new starters through WhatsApp, which has over **99%** penetration among working-age adults in the UK. In the rare case that a new starter doesn't already have WhatsApp, it can be downloaded for free on their phones in about a minute.

The Impact: From a Week of Chasing to 90 Minutes

New starter onboarding that typically takes up to seven days is completed in around **1.5 hours** with Oscar, with less than five minutes of your team's time required per new starter.

"Oscar has transformed the way we onboard new employees through BrightPay. What used to take a week or two — chasing employers for missing details, deciphering handwritten starter checklists, and re-entering information manually — now takes just 5 to 10 minutes. The process is clean, accurate, and instant. No more scrappy bits of paper, no more delays, no more duplication of work."

— Mark Francis, Director, Francis Bookkeeping Solutions Limited

Oscar has been a great addition for the team at North Devon Accounts. He has made the process of collecting new employee information and setting them up on BrightPay much more efficient. It has already saved us time by cutting out numerous emails and chasing information."

— Rachel Woozy, Practice Owner and Senior Accountant, North Devon Accounts



Built for All Payroll Processors

For bureaus, each onboarding invitation is created on a per-employer basis, so bureaus can run Oscar for as many clients as they like.

Bureaus can also enable Oscar directly within the client portal, allowing clients to initiate their own onboarding requests.

The employee's submitted details still come back to the bureau or accountant for review and approval before the employee is added to BrightPay.

For employers running payroll in-house, Oscar works in exactly the same way. Oscar is enabled directly within your own employer account in BrightPay.

Each onboarding invitation you send is reviewed and approved by you before the new starter is added, so you get the same reduction in admin.



Security and Compliance

Oscar operates within BrightPay's existing security and data compliance framework. WhatsApp messages remain end-to-end encrypted, sensitive information is collected through a secure encrypted link rather than the messaging app itself, and all data is handled in line with GDPR requirements. The employer or bureau retains full control throughout, so nothing is committed to BrightPay without review and approval. Oscar does not replace the payroll professional, it just removes the admin of collecting and validating data, so professional time goes into the work that actually needs it.

The Payslip Comparator

The Problem: Explaining Pay Changes Eats Into Admin Time

A large share of the queries payroll processors field aren't about running payroll — they're employees asking why their pay looks different this month, why they're paying more tax, or what's changed since last time. Answering those questions individually takes time away from the rest of the payroll workload.



How The Payslip Comparator Works

The payslip comparator answers "why has my pay changed?" before employees have to ask. The payslip comparator sits inside the employee portal, on both the mobile app and browser login. Under Payroll Documents, employees now see a "Compare Payslips" button.

They can select any two payslips to compare. They don't need to be consecutive, and they can even span two different tax years if the employee has used BrightPay for that long.

Within a couple of seconds, BrightPay generates a plain-language explanation of what's changed, including tax code changes, National Insurance table letter changes, new deductions such as a postgraduate loan, or changes to pension contributions, commission, bonuses or expenses, alongside a visual breakdown of what's increased, decreased, or stayed the same.

What This Means for Bureaus and Employers

Because the comparison is self-service for the employee, it takes a recurring category of query "why is my pay different?" off the bureau's or employer's plate entirely.

Cross Tax Year Reporting

Cross tax year reporting closes the gap between your financial year and the tax year.

The Problem: Not Every Business's Year Runs April to April

Many businesses run to a financial year that doesn't match the UK tax year. For example, a September-to-September financial year. Reporting on payroll data across that boundary previously meant running separate reports for each tax year and combining them manually.

This wasn't possible at all in BrightPay's desktop product, but is now available in the fully cloud version of the software.

How It Works

From the Analysis section, a report can now be run either on the current tax year only, or (where BrightPay has been used across more than one tax year) across multiple tax years in a single report. You select the relevant period in the previous tax year, and BrightPay pulls the data from both years together into one report.



BrightPay



Find Out More

Embedded payments, Oscar, Cross Tax Year Reporting and The Payslip Comparator are the latest examples of BrightPay removing manual admin from payroll, with more capability on the way.



To see these features in action, book a demo with the BrightPay team.

Book a demo

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