

PayCaptain uses Salesforce to transform the payroll industry in just two years.

Salesforce delivers the platform and innovation engine for PayCaptain to eliminate manual payroll processes.

TIME TO READ: 8 MINUTES



A good payroll system is all about paying people the right amount of money, into the right bank account, on the right day – simple as that, right?

Not for Simon Bocca, Founder of PayCaptain, the ‘most helpful payroll solution on the planet’. For Simon, whilst getting those basics correct is clearly important, a great payroll service can be so much more. In fact, it can be a truly transformational experience, for employers and employees alike.

Simon was so convinced of his vision for PayCaptain that, in 2020, he left a distinguished business career to launch his new venture, an entirely cloud-based, technology-driven payroll software solution. A key factor in his decision was a conviction that Salesforce could provide the technology platform, capability, and scalability to bring his dream to fruition.

Two years in, with 50 customers onboard, more joining every week, and a prestigious award from the Chartered Institute of Payroll Professionals under its belt, we spoke to Simon to find out how, with Salesforce's help, PayCaptain is redefining what great payroll looks like.

“From my first ideas for PayCaptain I was convinced that Salesforce had the breadth, depth, power, and scalability to be the foundation of the business.”

Simon Bocca, CEO & Founder, PayCaptain



Table of Contents

Step 1. Transforming an administrative burden into a valued service.

Step 2. Staying lean thanks to extensive automation.

Step 3. Empowering employees to take control of their pay.

Step 4. Measuring financial wellbeing and informing service improvements.

Step 5. Supporting UK Government efforts to promote personal financial security.

1. Transforming an administrative burden into a valued service.

“There’s been little innovation in payroll for a very long time,” explained Simon. “Getting paid is such an important part of our working lives, it’s what most of us get out of bed for every morning. But for many organisations, payroll is tedious, mundane, and an administrative burden, whilst for employees it’s often an impersonal and fairly miserable experience.

“Businesses often say that their people are their most important asset. Yet I’ve always seen payroll as a huge missed opportunity, a chance to build much better relationships with employees, to show them you care, to provide services that add real value. Get this right and employees are much more likely to feel engaged and motivated, develop faster, be more productive, and stay longer. And this way, everyone wins.”

Simon believes that changing the payroll process from a perceived burden into a valuable asset for businesses and their people requires a mix of imagination, innovation, and automation. “There’s no doubt that payroll is complicated, with lots of regulation around tax, national insurance, and pensions, for example. As a result, there has been a huge focus on process, rather than people.”

PayCaptain's aim is to use technology, specifically Salesforce, to replace manual payroll processes through automation, AI, and machine learning. It provides a platform to make payroll much more efficient and streamlined for employers. And for employees, it's a chance to innovate and enhance their experience with services that give them choices and more control over their financial wellbeing.

"I had been using Salesforce for 18 years in my previous business life, and from my first ideas for PayCaptain I've been convinced that Salesforce had the breadth, depth, power, scalability, and user experience to be the foundation of the business," explained Simon. "It was the immediate, obvious, and only choice for us, with which to transform the payroll industry."

2. Staying lean thanks to extensive automation.

PayCaptain has been built almost exclusively by Simon, Head of Engineering, Michael Taylor, and a small team of expert developers. "It was a mix of sheer determination, belief, and confidence that we can create everything we need for PayCaptain in Salesforce," Michael explained.

Firstly, the PayCaptain business itself operates almost exclusively on Salesforce, with Sales Cloud, Marketing Cloud, Experience Cloud, and Service Cloud operating in combination. Extensive automation drives the new business development process, with Marketing Cloud Account Engagement capturing and managing leads generated by the PayCaptain website.

Salesforce automation is also at the heart of a comprehensive, carefully choreographed customer onboarding process, setting the standard for the world-class experience at the heart of PayCaptain's business philosophy. Other components of the company's core functions, such as its Xero accounting software, are integrated neatly into Salesforce.

"Salesforce enables us to use best practices that make our own business streamlined and efficient. All our data is secure and accessible in one place, so we can focus on providing a distinctive PayCaptain experience in every interaction with our customers and their people," said Michael.

Automation has also helped Simon operate a highly successful, rapidly growing business with a small team of just 10. A mix of skilled professionals handle all its internal sales, marketing, and administration, as well as processing more than £100 million in payroll payments and providing a wide range of payroll-related services for customers.

"We're a super lean business, Salesforce does all the heavy lifting, processing, and reporting, providing granular visibility into both our sales pipeline and our work with customers," revealed Simon.

3. Empowering employees to take control of their pay.

Whilst PayCaptain is taking the pain out of payroll, it's also a highly valued employee benefit, transforming individuals' ability to take control of their hard-earned cash.

At the heart of the employee experience is the PayCaptain multi-language mobile app, an easy-to-use, secure, and informative platform for fast access to payroll-related information, support, and services.

With Salesforce features and functionality at its core, employees use the app to interrogate their payslips, with icons and graphics helping to provide simple explanations of tax, NI, student loans, and pension calculations. A Salesforce AI-enabled chatbot is instantly available to provide answers to 150 of the most common payroll questions, or employees can contact PayCaptain's best-in-class bureau service.

Thanks to Service Cloud Voice, PayCaptain's fully qualified experts, responding to callers dialling an 0800 number, are automatically served with the employee's latest payslip on screen before the conversation begins, ensuring timely, informed, and personalised support, with a human touch.

Wage advances and instant access to emergency cash of up to £200 can be initiated directly from the app, to be reconciled at the end of the month. PayCaptain's flexible payments functionality allows employees to decide where, when, and how they receive bonuses, rewards, and expenses. They can receive payments instantly and send them to a savings account or into a pension pot. Payment splitting enables automated payments to be sent direct to family members, landlords, or to pay bills – eliminating the risk of missing something important.

Users can make donations directly to UK charities, with the option for employers to match the donation. Payroll-giving is built directly into the app – eliminating the need for manual or paper-based donation forms and reducing income tax for employees.

Explained Simon: “At one of our customers, Gusto Restaurants, 93% of staff make regular use of PayCaptain features, with ten times more people auto-saving directly from their pay packet in the last three months, via the PayCaptain app.”

In just two years Salesforce helped deliver:

£100

MILLION IN
PAYROLL PAYMENTS

93%

ENGAGEMENT
BY USERS

£400_k

IN UK
GOVERNMENT SUPPORT

4. Measuring financial wellbeing and informing service improvements.

With the cost-of-living crisis set to continue for the foreseeable future, PayCaptain designed an interactive, in-app questionnaire to evaluate how employees feel about their finances. The tool generates a personalised Financial Wellbeing Score and recommends practical steps to help improve financial health.

The information, captured in Salesforce, is confidential, but companies can view anonymised average scores to track employee sentiment and monitor improvements across their workforce over time.

Current accounts, savings accounts, and Visa debit cards can all be set up and accessed from inside the PayCaptain mobile app. All transactions are recorded in the PayCaptain app with all spending categorised and tracked in an integrated money planning tool.

Personal payroll accounts can be created for anyone without a full bank account, or someone wishing to keep some funds separated from their main account, enabling easy budgeting and transacting for weekly expenses, as well as saving for rainy or sunny days.

Integration with an electronic money institution platform means that PayCaptain can process money instantly via the Faster Payments framework. Instant payments can be sent seven days a week, 365 days a year, enabling employees to be paid anytime in the month, regardless of which day of the week payday falls on.

5. Supporting UK Government efforts to promote personal financial security.

For Simon, the deployment of great technology is not just for the purpose of achieving business success. It's clear that he takes pride in PayCaptain's role as a force for good in society.

Anna Buckle, PayCaptain's Head of Employee Experience, says, "Low financial resilience and the anxiety it creates has a direct impact on productivity and workplace harmony. Stressed employees carry a real cost to bottom-line performance and company culture. We've set out to create a transformative service that responds to the needs of those forward-thinking companies which recognise the importance of good financial wellbeing in their workforce.

"It's our mission to put people in control of what they earn by giving them the tools and information that enable them to manage their money in the best possible ways – thereby reducing the negative effects of financial stress in the workplace."

In just two years, PayCaptain's payroll software has been approved by HMRC and registered with the Financial Conduct Authority. In 2022, it became the first payroll business in the world to achieve B Corporation Certification for its commitment to being a force for good and won the Software Product of the Year category in the 2022 Chartered Institute of Payment Professionals Excellence Awards.

PayCaptain's game-changing approach has also attracted the attention of the UK Government's innovation agency, Innovate UK, in the form of a £400,000 grant, part of national efforts to improve financial security in the workplace.

The award will help PayCaptain embrace more Salesforce functionality to support employees to make informed choices about their personal finances. Using research and behavioural insights, features such as Einstein Next Best Action and Einstein Recommendations will provide personalised advice and guidance to employees at key landmarks in the employment lifecycle – such as whether to increase pension contributions.

Said Simon: “When we set out to supersede clunky, inefficient legacy payroll systems with a modern, AI-powered service that puts experience first, we had faith that forward-thinking companies would be quick to see the potential.

“We've been hugely gratified by the rapid success of PayCaptain in 2022. We've always wanted to help people gain the best possible understanding and control of their money. For employers, the benefit is simple – financial worry among staff is one of the most significant drags on productivity. What PayCaptain offers couldn't be more relevant to today's challenges – and smart businesses are seeing enormous value in our service and innovations.”

Conclusion.

With its proven Salesforce technology platform and a super-efficient, innovative, and feature-rich service in demand, PayCaptain is perfectly placed for lift-off in 2023. Expansion into Ireland and the United States comes next, and with scalability baked into its operational model, its investment looks set to be rewarded with both increased volume and profitability.

Simon concluded: “We will triple in size within our current cost base, during 2023. The speed of innovation within Salesforce keeps us many steps ahead of our competitors. Equally, 93% of users log into PayCaptain at least once a month and 80% say they feel more in control of their finances. These are figures that we're really proud of.”