

# Guide to running your **CBS Scheme**

Car Benefit Solutions

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# How to Get the Most From This Guide

Our systems are designed to make running your employee benefit solution easy and hassle free. Training from our field operations team is always available, however, this guide can be used as a quick reference, as required.

Search for a keyword or your job role to jump to the most relevant information, for example:

- Scheme Coordinator
- Group Administrator
- HR
- Accountants
- Sales Admin
- Choice List Manager
- Payroll
- Used Vehicle Manager

All employer activities described in this guide can be found on the CBS Portal via the 'Employer' tab. If you cannot see this your field operations manager can give you access.

# What Does a Group Administrator Do?

Relevant to:

**Group Administrator | HR**

As a group administrator you'll be the link between your employees and their access to the CBS schemes.

## Summary of key responsibilities

### Approve Employee Scheme Eligibility

Review registered employees and approve their account for the scheme(s) they are eligible for.

### Amend Employment Details

As the group administrator you can edit an employee's account to update their employing site and role.

### Mark Employee as a Leaver

When an employee leaves the business, you'll make a record of this in Group Administration. If the employee has a vehicle, you will be notified, and arrangements should be made for the vehicle(s) to be returned prior to their last date of employment. More information on the leavers process can be found on page 17.

# What Does a Scheme Coordinator Do?

Relevant to:  
**Scheme Coordinator**

As a scheme coordinator you'll be the link between the CBS scheme and your colleagues.

## Summary of key responsibilities

### Manage Quotes

Generating quotes for vehicles and ensuring they meet the used vehicle viability criteria.

### Arrange Orders

Once the quote is approved through the CBS Portal, you can place an order internally.

### Arrange Vehicle Deliveries, Appraisals & Returns

As a scheme coordinator, you'll arrange the delivery of new CBS vehicles along with the appraisal and return of vehicles.

### Share Marketing Materials

To help promote the scheme at your dealership you can request marketing materials at no extra cost to your business.

### NPS Feedback

We contact drivers for feedback on their experience of the CBS scheme and will share this with you where applicable in line with our commitment to continual improvement.

# Choicelist Guide

Relevant to:  
**Choicelist Manager | Sales Admin**

1. Navigate to the scheme website by clicking the scheme name on the CBS Portal page.
2. Go to Employer - Choicelist
3. Select the dealership and term you are creating the bespoke choicelist for
4. In the vehicle selection area you can add vehicles by:
  - a. Searching for specific models or specification and adding all vehicles that meet the filtered criteria.
  - b. Add individual vehicles by clicking on the vehicle.
5. Above the vehicle selection, you will now see your bespoke choicelist with the vehicles you have selected.
6. If you have incorrectly added a vehicle click the vehicle in the bespoke choicelist and this will remove this vehicle.
7. When you have added the vehicles, select save choicelist or save to multiple if you are setting the same choicelist for multiple sites.
8. You will need to create a list per scheme term length.

Your scheme coordinator will only be able to quote on vehicles that have been added to this list. If you have choicelist manager and scheme coordinator access you will be able to quote on any vehicle but will be notified if the vehicle is not on the bespoke list.

# Quoting Guide

Relevant to:  
**Scheme Coordinator**

## To Create a Quote

1. Use the quick link on left hand side of the homescreen to create employee quotation.
2. Create new and complete scheme and driver details.
3. Please link renewal quote to current vehicle if applicable and select the tax year the vehicle will be registered.
4. Select the vehicle by using the drop down boxes or typing in the CAP ID.
5. Select current or pre-current pricing by referencing your invoice information.
6. Select a paint and trim for the vehicle and add any other options required.
7. Review the buyback and confirm the repayment information.
8. Complete quotation and review the details before progressing to task manager.

# Quoting Guide



## Flexi

If your dealer uses Flexi, you can choose to set the CSA repayment for the employee at a lower amount. The repayment screen will allow you to select the minimum CSA repayment or a custom value between the minimum and the full repayment value. You should then select the same value on the employee contribution section.



## ECOS only

After completing step 6 of the quote you have the option to make manual adjustments to the invoice amounts and add in any additional discount that may be applied. The GRV can also be amended if required but please consult internally on your group's policy as compliance risk does need to be considered.

## Quoting Quick Tips



### Unable to find an employee to quote

The employee needs to have a registered account on the CBS Portal and their account must be approved by the group administrator for the scheme you are quoting for.



### Current or Pre-Current Pricing

When quoting you have the option to select current or pre-current basic price. Please use your consignment note / order information to select the correct price. If neither option matches, please contact your driver development executive who will be happy to help. If you are creating an ECOS quote, basic price can be amended on the manual adjustments page.



### Amend quote

This can be used to amend the CO<sup>2</sup> value or the tax year the vehicle will be registered in. This will update the RFL and the quote will move back to awaiting authorisation to be progressed through Task Manager again. The employee will need to sign a new CSA.



# Task Manager

Relevant to:  
**Choicelist Manager | Payroll**

## Task Manager **Quick Tips**

### **Documents**

- The 'Action' cog icon on each tab allows you to download quotation documents, invoice summaries and PIFs.

### **Timings**

- Please ensure you have updated the CBS Portal with delivery and suspension details in a timely manner to avoid impacts to billing.
- Late notification of a delivered vehicle may result in multiple repayments invoiced and debited in one go.
- Late notification of a suspended vehicle may result in an additional repayment invoice. Please remember, you can only backdate a suspension to the previous calendar month up to the 6th of the current month.

### **Settlement information**

- In the suspend tab you will find the buyback information as well as an early settlement interest per month of the contract.

# Task Manager

## Actions and Responsibility

### Authorise Quotation - Scheme Coordinator

- Send the quote to the employee by printing or emailing.
- Authorise the quote if progressing or cancel quote.
- Please note if you need to cancel a quote after this stage, email your driver development contact.

### Confirm Costs - Scheme Coordinator

- Review the costs vs your invoice or consignment note to verify they match.
- Update the estimated date of delivery.
- Where applicable update the manufacturer order number.

### Awaiting Agreement - Employee

- Agreement has been issued to the employee to sign online.
- The employee will be notified by email and text message and should go to their Driver Dashboard to sign the agreement.

### Update Order and Delivery - Scheme Coordinator

- Confirm the vehicle has been ordered and update the estimated delivery date.
- Confirm the vehicle has been delivered and the associated information for this, reg, chassis etc.

## Vehicle Delivered - Car Benefit Solutions

Your driver development executive will call the employee to verify delivery and request a copy of their insurance.

## Payroll Instruction Form (PIF) - Scheme Coordinator

- The PIF should be emailed or downloaded and sent to your payroll representative.
- The first repayment should be deducted from payroll the month after delivery.

## Suspend - Scheme Coordinator

- When the vehicle is returned you should input the final mileage, return date, select 'returned to dealer' and indicate renewal decision.
- All vehicles will appear in this tab after the one months billing or after the minimum holding period, which ever is greater.
- If a vehicle has been stolen or written off, please advise the Helpdesk.
- Please note you can't forward date a suspension.

## Delivery History - Scheme Coordinator

- This is for information only and shows all vehicles that have been on the scheme.

# V5 Information

Relevant to:  
**Scheme Coordinator | Sales Admin**

**If the vehicle is CBS funded, please register the vehicles as follows:**

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**Vehicles registered in Great Britain:**

Car Benefit Car Schemes Limited 04278-  
The Barracks  
400 Bolton Road  
Bury  
Lancashire  
BL8 2DA

**Vehicles registered in Northern Ireland:**

Car Benefit Car Schemes Limited 049116  
PO Box 2186  
Belfast  
BT5 9FP

Please note the hyphen on the fleet code for vehicles registered in Great Britain is essential to register the car correctly.

After the vehicle has arrived, notify the employee that the vehicle is available for delivery and confirm the registration number with them. The driver is responsible for collecting their new vehicle.

**If dealer funded, register in the dealer name and address.**

# Invoice Information

Relevant to:  
**Scheme Coordinator | Accountants**

## New Vehicle Invoice

An invoice summary can be downloaded from Task Manager on the CBS Portal by selecting the 'cog' icon. This details the invoice amount we're expecting to receive from you. If your invoice differs from this, your driver development executive will work with you to identify the error and resolve.

Please send new vehicle invoices to:



**ap.invoices@carbenefitsolutions.co.uk**

Please ensure only one invoice per PDF is attached and registration numbers should be added without spaces on the invoice document. This is not a monitored inbox and is for submission of invoices only.

If you have an invoice query, please contact:



**ap.enquiries@carbenefitsolutions.co.uk**

Alternatively, you can view an invoice status on the CBS Portal in the scheme website under Employer / Back Office.

The invoice status will be continually updated as it moves through the process, from awaiting invoice right through to invoice paid.

# Invoice Information

## Employee Collection & Employer Invoice

- This is a document we send to you detailing all monthly repayments by driver name and registration number.
- This will be sent monthly on or around 7th of each month.
- Payment will be collected on or around 20th of the month allowing time for you to reconcile.
- On this invoice there may also be fine recharges, which you should deduct through payroll. We also process RFL credits on this invoice.

## Buyback Invoice

- Buyback invoices are generated and distributed after 4pm on each working day.
- Please ensure we're notified of any terminations by 2pm to ensure there is enough time to terminate the agreement and guarantee the buyback invoice is issued on the same day.
- Buyback invoice amounts will be collected within your direct debit terms, typically 10 days.
- If you wish to amend the direct debit terms, please contact your field operations manager.
- V5s for CBS funded vehicles are sent in the post and electronic copies available on the direct debit collection date.
- To settle a buyback invoice early and get the copy V5 sooner, confirm the registration and amount you'll be settling by emailing:



**help@carbenefitsolutions.co.uk**

To confirm the registration and the amount you will be settling early. We recommend this is done within three working days of receiving the invoice. Direct debits are processed up to three working days prior to the collection date. If the buyback is settled after this, the direct debit may still be collected and will credit on the next credit run.

# Payroll



## Payroll Identification

Drivers can input their payroll numbers into the CBS Portal. Should they do this incorrectly or not at all we can update these fields and the CBS Helpdesk can help with this.



## Setting up New Payroll Deductions

Payroll Instruction Forms (PIF) can be found in Task Manager. If the PIF has been emailed or printed, then this will be available in Delivery History. For every new vehicle a new PIF will be generated. To make it easier to see all your payroll deductions for the month you can also access the Reporting Portal and download a payroll report.



## Leavers

Scheme coordinators can update driver profiles on the CBS Portal to indicate where a driver has left the business, this also shows on the payroll report. It's important to be aware of any ad-hoc deductions due from a leaver's final salary. If you have any queries in relation to this, please call the CBS Helpdesk.



## Car Benefit Loan

If there is a Car Benefit Loan in place for your driver, please ask your field operations manager for the separate guide on how to manage the deduction for these drivers.

# Payroll

Relevant to:

**HR | Accountants | Payroll**

## Key Information

- The 1st payment is due the month following delivery.
- Final repayment is due the month that the vehicle is handed back.
- There may be ad-hoc costs which need to be processed through payroll. This may include Early Settlement Interest Charge, Repayment Relating to Actual Mileage, Repayment relating to Vehicle Condition and Fines. This will be relevant to your companies' scheme rules and would suggest confirming with your Human Resource department.
- All payments deducted from net pay unless the scheme is salary sacrifice then payments are deducted from gross pay.



# Leavers Process

Ensure that your HR department is aware of all employees who have a CBS vehicle, this will then be a consideration when managing an employee's exit from the business. It's important to keep the list of employees in CBS vehicles up to date to ensure monthly CBS invoices are consistent with payroll deductions.

1

As soon as you are made aware of a leaver, update Group Administration page on the portal to identify the date they will leave business. The portal will display any live cars the employee has which will need returning before their leave date.

2

Have an agreed policy in place for leavers, starting with a notification from the HR department right through to the logistics and timing of returning the physical vehicle. We can assist in creating this policy.

3

The employee will be aware that their vehicle benefit is only available via their employment so when that ends, the vehicle must be returned, or the loan balance settled in full. This is the same for ALL leavers.

4

An appointment should be arranged before the last day of employment to carry out an assessment of the vehicle and any outstanding costs settled from the employees' final salary.

5

In the event of an employee leaving their employment with a vehicle, as per the Operating Agreement, CBS asks that you use best endeavours to obtain the vehicle from the employee or alternatively a settlement equivalent to the full outstanding balance under the CSA.

6

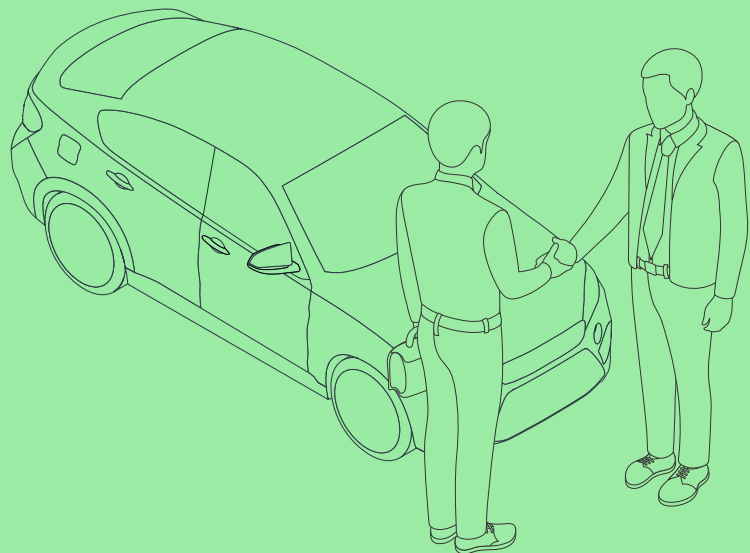
# Leavers Process

Relevant to:

**Scheme Coordinator | Group Administrator | HR**

When an employee leaves employment at your dealership and they have a CBS vehicle, it can sometimes be difficult to get the employee to either settle the outstanding debt or return the vehicle, especially if the employment didn't end on favourable terms.

In these situations, early communication with the former employee is key to a quick resolution. Follow the Leavers Process and Non-Return Vehicle Protocol in this chapter for advice and best practice.



# Non-Return **Vehicle Protocol**

Dealer Group	<b>1</b> Day	Attempt initial contact with former employee. <ul style="list-style-type: none"><li>■ Call</li><li>■ Email (copy in former manager)</li></ul>
	<b>2</b> Day	CBS will contact you to discuss the steps taken to recover the vehicle and offer further support.
	<b>3</b> Day	Follow up contact attempts with former employee. <ul style="list-style-type: none"><li>■ Call</li><li>■ Email (copy in former manager)</li></ul>
	<b>4</b> Day	Arrange a home visit to former employee.
CBS	<b>7</b> Day	Where all attempts to contact former employee/recover vehicle have failed. Notify us. We'll attempt to contact.

# Non-Return Vehicle - **What Happens Next?**

Our Credit Risk Team will make every effort to contact the former employee, via email, letter and phone calls to advise them of their legal obligations and their options regarding returning the vehicle or settling their agreement in full.

If we're not successful in making contact with the former employee, a default notice will be issued, which will give them 16 days to either pay the outstanding balance on their Credit Sale Agreement (CSA) or exercise their buyback option.

If there's no response after 16 days, the former employee will be issued a solicitors letter with a demand for payment of the full outstanding balance.

If the former employee fails to respond or co-operate, we will pursue legal action to recover the full balance amount owed. This is likely to result in a County Court Judgement (CCJ) against the former employee.

The dealership will be kept informed of progress at all relevant stages of engagement.

For queries on this process, please contact:



**[collections@carbenefitsolutions.co.uk](mailto:collections@carbenefitsolutions.co.uk)**

# Reporting Portal

Relevant to:

**Scheme Coordinator | HR | Payroll  
Used Vehicle Manager | Accountants**

You can generate real time reporting to assist with scheme management from the CBS Portal.

## Example Reports **Available**

### **Live fleet**

All live vehicles.

### **Vehicle Status Report**

All live vehicles, with the current SIV and buyback information for the next six months.

### **Future Renewals**

Shows details of the returning used vehicle fleet over a specified period.

### **Order Bank**

All orders on the CBS Portal including their status and estimated delivery date.

### **Contribution Billing**

View billing related to an individual agreement.

### **Payroll Deduction**

Information for the payroll team to use to ensure they make the correct deductions in payroll.

### **Salary Sacrifice**

Only applicable if using this scheme, details on P11D reporting requirements.

### **Electric Vehicle letter**

To submit where a grant is available for the charging point.

# Glossary

Abbreviation	Wording
<b>CAP IDs</b>	Unique vehicle identification number provided by cap-hpi.com
<b>CBL</b>	Car Benefit Loan - an additional feature of the ECOS designed for tax efficiency
<b>CBS</b>	Car Benefit Solutions Limited
<b>CBS Portal</b>	The CBS website which facilitates management of the CBS schemes
<b>Choice list</b>	A list of employer authorised vehicles that the scheme coordinator / driver can choose from
<b>CSA</b>	Credit Sale Agreement - the regulated agreement entered into by CBS, employer and employee
<b>CSA Payment</b>	The monthly payment collected from the employee's payroll and paid to CBS
<b>Early Settlement Interest charge</b>	An end of contract charge applicable when the CSA is settled before the scheduled termination date
<b>ECOS</b>	Employee Car Ownership Scheme
<b>Employee Collection Advice and Buyback Invoice</b>	Direct Debit Advice note issued after CSA termination including collection amounts due from the employee and the buyback amount as per the buyback arrangement with the employer
<b>Gross pay</b>	Earnings before tax or National Insurance is deducted
<b>GRV</b>	Guaranteed Residual Value
<b>Net pay</b>	Earnings after tax, National Insurance and other deductions
<b>NPS</b>	Net Promoter Score
<b>PIF</b>	Payroll Instruction Form
<b>Repayment relating to actual mileage</b>	An end of contract GRV adjustment where the Buyback Option Mileage stated in the CSA is exceeded
<b>Repayment relating to vehicle condition and fines</b>	An end of contract reinstatement cost for putting the vehicle in good condition
<b>RFL</b>	Road Fund Licence also known as Vehicle Excise Duty, a taxation imposed by the government on all roadworthy motor vehicles
<b>Salary sacrifice</b>	An agreed reduction in salary in exchange for a benefit, for example, a car
<b>Task Manager</b>	The scheme management tool in the CBS Portal
<b>Vehicle Excise Duty</b>	Vehicle Excise Duty also known as Road Fund Licence, a taxation imposed by the government on all roadworthy motor vehicles

# Our People and Support

## **CBS Helpdesk**

Our Helpdesk can assist with a wide variety of queries, such as account set up, V5s, foreign travel, personal plates and lost PINs.

## **Field Operations Manager**

For the compliance and operations of your scheme from reporting through to training needs and scheme reviews, your field operations manager is there to assist.

## **Personal CBS Managers**

From scheme strategy and performance management through to communicating to your employees, they are here to meet your changing business needs.

## **Driver Development Executive**

You also have a driver development executive ensuring you and your drivers are guided through the quote, order, delivery and renewal processes, and to keep you updated on the latest information.

# Contact Us

## Invoice Submission



[ap.invoices@carbenefitsolutions.co.uk](mailto:ap.invoices@carbenefitsolutions.co.uk)

## Invoice Queries



[ap.enquiries@carbenefitsolutions.co.uk](mailto:ap.enquiries@carbenefitsolutions.co.uk)

## CBS Helpdesk



[help@carbenefitsolutions.co.uk](mailto:help@carbenefitsolutions.co.uk)



0161 826 0000

## CBS Portal



Please be sure to mark any email addresses from @carbenefitsolutions.co.uk as safe in your inbox to ensure you always receive our communications.

**We Consult. We Analyse. You Save.**

Car Benefit Solutions, The Barracks, 400 Bolton Road, Bury, Lancashire, BL8 2DA. Authorised and Regulated by the Financial Conduct Authority.

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