PayCycle

User Guide

The UK construction payment cycle, from cost plan to final account.

A product of Hallett Technology Ltd, registered in England and Wales (company no. 17308053).

PayCycle runs the whole UK construction payment cycle — from reading the contract to the final account. This guide walks through each part in the order you'd normally use it. You don't need to use every feature; start with a project and the contract, and add the rest as you go.

The payment cycle at a glance

1. **Set up**
   Add your company details, then create a project.
2. **Contract**
   Upload it — the AI reads the terms; you check and lock them.
3. **Application**
   Add an Application for Payment, or collect one via a share link.
4. **AI review**
   The AI checks every line against the locked contract.
5. **Assess**
   Adjust the figures and sign off your assessment.
6. **Notice**
   Issue a Payment Notice or a Pay Less Notice.
7. **Invoice**
   Raise a VAT & CIS-aware invoice.
8. **Remittance**
   Record the payment when it arrives.
9. **Retention**
   Release the retention moieties on time.

GETTING STARTED

1. Getting started

The fastest way to learn PayCycle is to explore it pre-loaded — then set up your own details and first project.

1. On the dashboard or the Projects page, click "Load demo data". PayCycle seeds a three-project demo portfolio — a JCT Design & Build job mid payment cycle, an NEC4 job with invoices and cash flowing, and a JCT Minor Works fit-out at the cost-plan and tender stage — so you can click around everything with live-looking deadlines. Delete them like any project when you're done.
2. Open Settings and enter your company name, address, VAT number, CIS status, bank/remittance details and a signatory. Upload your logo — it brands every notice, invoice and remittance you issue.
3. From the dashboard, choose "New project". Enter the project name, reference and client, then the contract (JCT or NEC), contract value, and the VAT and CIS treatment for that job.
4. The dashboard leads with "Needs your attention" — deadlines due, applications awaiting your assessment, and high risks. Use the sidebar (on a computer) or the menu button at the top-left (on a phone) to move between areas.

2. Read and lock the contract

1. Open a project and find the Contract section. Upload the signed JCT or NEC contract as a PDF.
2. Press "Start AI review". PayCycle extracts the payment terms, retention %, key dates and notice deadlines — each with a confidence rating.
3. Check every value against the contract (especially the amber and red, lower-confidence ones), correct anything that's wrong, then "Lock contract terms".

Nothing is issued here — locking simply sets the terms every assessment and notice is measured against.

3. Applications for Payment & AI review

1. In a project, add an Application for Payment — upload the contractor's PDF, enter the figures manually, or click "Paste from Excel" and paste line items straight from a spreadsheet (descriptions and amounts; £ signs, commas and bracketed negatives are all understood).
2. Press "Start AI review". The AI checks every claimed line against the locked contract, suggests an assessed figure, and flags queries, over-claims and items not in scope.
3. Open the review, adjust any assessed figures, add a comment or photo evidence where needed, and Save your assessment. PayCycle calculates the net, retention, VAT and CIS for you.

The AI assists — it never decides the figures. You always review and sign off; the maths is done in code, not by the AI.

4. Payment & Pay Less Notices

1. From an assessed application, generate a Payment Notice (the sum you consider due, and the basis of calculation) or a Pay Less Notice (paying less than the notified sum, with the basis).
2. Each notice is branded with your details and structured for the Construction Act, with the due date and final date for payment shown — check it before you issue it.
3. Open the notice and use "Print / Save as PDF" to issue it. Every notice window is tracked on your calendar with reminders.

5. Invoices (VAT & CIS)

1. Generate an invoice from an assessed application. VAT (20% / 5% / domestic reverse charge / N/A) and any CIS labour deduction are applied from the project settings.
2. Edit the lines or figures if needed, then issue it. Add your Stripe key in Settings to include a one-click online payment link on issued invoices.
3. Export invoices to CSV for your accountant, and see what's outstanding on the Cashflow screen.

6. Remittances

1. When a payment comes in, record a remittance against one or more invoices.
2. PayCycle produces a branded remittance advice and marks the invoices as paid, feeding the cashflow figures.

7. Retention

Retention held on each valuation is tracked automatically, along with the two release moieties.

1. The first moiety is dated to practical completion and the second to the end of the defects/rectification period, using the locked contract dates.
2. Both appear on the project and on your deadlines so you can release them on time.

COMMERCIAL MANAGEMENT

8. Variations & valuations

1. Log a JCT variation or NEC compensation event in the project's Variations section, with its status, valuation method and any extension of time.
2. Attach photo evidence, value it, and PayCycle rolls agreed variations into the contract sum the next application is checked against.

9. Certificates

1. Issue practical completion, making-good and final certificates from the project's Certificates section.
2. Each is correctly structured, dated and branded, ready to print or save as a PDF.

10. Cost plan & CVR

1. Build a cost plan in the project — type elements in, or "Paste from Excel" to bring in element, quantity, unit and rate columns from a spreadsheet. PayCycle tracks budget against cost and value (CVR) through to the final account.
2. Use the AI cost benchmarking for a sense-check on element rates.

11. Tenders, risks & programme

1. Compare tenders side by side, keep a risk register (likelihood x impact), and track project milestones — all within the project.
2. High-scoring open risks surface on your dashboard.

MONEY & TAX

12. CIS reconciliation & CIS suffered

1. On the CIS reconciliation screen, upload a contractor's Payment & Deduction Statement. The AI reads it and checks the CIS deducted against what PayCycle expected from your invoices, flagging any under- or over-deduction.
2. The CIS suffered screen gives a year-end summary of CIS deducted from you, by payer. Deductions count in the tax year the invoice is paid (HMRC's paid basis), not when it is issued — so mark invoices as paid, or record remittances, to keep the statement accurate.

13. Cashflow & deadlines

1. Cashflow shows outstanding invoices in aged-debtor buckets plus a short forecast.
2. Deadlines lists every payment-cycle date across your projects, and you can turn on the daily email digest in Settings.
3. Better still, subscribe once: the "Subscribe in your calendar" card on the Deadlines page gives you a private link to add to Outlook, Google or Apple Calendar — every payment and notice deadline then appears in your own calendar automatically. Treat the link like a password.

TOOLS

14. The AI assistant

1. Open Assistant and ask plain-English questions about your own portfolio — "what retention is outstanding?", "which deadlines are this week?", "where does Riverside stand?".
2. It only ever reads your PayCycle data and can't change anything.

15. Collect applications from subcontractors

1. In a project, create a submission link and share it with a subcontractor.
2. They upload their Application for Payment PDF without needing an account; it lands in your project as a draft for you to review, and you're notified by email.

YOUR ACCOUNT

16. AI usage allowances

AI features (contract reading, AfP reviews, CIS reconciliation and the assistant) have a monthly allowance to keep costs predictable.

1. Your remaining allowance is shown wherever AI is used and in Settings, e.g. "AI reviews this month — 8 / 20 · resets 1 July".
2. The allowance resets at the start of each month. Get in touch if you need more.

17. Your account & data

1. Your data is private to you, stored securely, and never used to train AI models.
2. You can permanently delete your account and all of your data at any time from Settings, Delete account (see the /delete-account page for details).

18. Plans & pricing

PayCycle is one flat subscription for the whole payment cycle — there are no per-claim or per-application fees, ever.

1. Choose the plan ("bracket") that fits you: Free to try the workflow on a single project; Solo for an independent QS, contract administrator or PM; Practice for a small team of up to five; or Enterprise for larger firms.
2. Pay monthly, or choose annual billing and get two months free.
3. Every paid plan includes a monthly AI allowance for contract reading, AfP reviews, CIS reconciliation, cost-plan benchmarking and the assistant. The higher the plan, the larger the allowance — see "AI usage allowances" above.

4. See the current figures on the pricing page, and move up or down a plan at any time as your needs change.

Every plan starts with a 14-day free trial of the full product - no card needed to begin.

19. Found a bug, or stuck?

1. Click "Send feedback" at the bottom of the sidebar. For a bug, say what happened, what you expected, and what you were doing just before — and attach a screenshot so we can see exactly what you saw.
2. The page you were on and your browser details are included automatically, so there's no need to describe them.
3. Every report is tracked through to fixed — watch the "What's new" page for the results — and you can always email hello@paycycle.uk directly.