



PEOPLE & PAYROLL SOLUTION BOOKLET

Ubinios People & Payroll

One connected platform for staff records, attendance, leave, performance, payroll and statutory compliance

Pay everyone right, on time and in line with the 2025 tax law, while your salary money never leaves your bank

CONFLUENCEBITS

People · Pay · Sales · Stock · Books — one platform for Nigerian business

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PART I

Introducing UbiniOS People & Payroll

About UbiniOS, the problems Nigerian employers face every day, and the platform built to solve them.

01 About UbiniOS

UbiniOS is a business operating platform built in Nigeria for Nigerian businesses. It brings people, payroll, sales, stock, operations and books into one connected system, so an owner can see and control the whole business from one place.

UbiniOS is built and supported by **ConfluenceBits**. Our products are designed around how Nigerian businesses actually run: several branches, an owner who cannot be everywhere at once, cash at the till, staff paid weekly or monthly, and tax and pension rules that keep changing.

UbiniOS People & Payroll combines UbiniPeople, for HR, and UbiniPayroll. It serves any Nigerian employer with ten to several hundred staff, on its own or alongside the rest of UbiniOS, and works well for accounting firms that run payroll for their clients.

02 The Challenge

Payroll and HR in a Nigerian business carry real risk: tax bands that changed with the Nigeria Tax Act 2025, pension and NHF remittances with deadlines, staff records full of sensitive identifiers, and salary money that must reach the right accounts. In many organisations this still runs on spreadsheets, paper files and one person's knowledge. This can result in:

- PAYE calculated on outdated tax bands
- Pension, NHF and NSITF remittances that are late or wrong
- Salary errors when staff join or leave mid-month
- Leave balances nobody can confirm
- Unexplained absence that never reaches the payslip
- Loans and advances that are never fully recovered
- Staff bank details changed without checks
- Payslips emailed as open attachments
- Payroll that one person both prepares and approves
- Hours spent rebuilding statutory schedules every month

THE BOTTOM LINE

Payroll is not just a calculation. It is a monthly promise to staff and to the tax authorities, and it needs one connected, controlled system.

03 Our Solution

UbiniOS People & Payroll

UbiniOS People & Payroll keeps one accurate record for every employee, from onboarding to exit, and turns it into a correct, approved payroll every month. PAYE follows the employer's chosen regime, the Nigeria Tax Act 2025 or the previous PITA rules, with pension, NHF, NHIS, NSITF and ITF calculated alongside.

Payroll is prepared by one person and approved by another. Salaries are paid through your own bank using a bank file UbiniOS prepares, so **your salary money never leaves your bank account**. Statutory files and accounting journals come out of the same run.

IN SHORT

One record per employee. One approved payroll. Your money stays in your bank.

04 Core Value Proposition

UbiniOS People & Payroll enables you to:

Comply PAYE under the 2025 Act or PITA, with statutory files in each authority's format.	Control Maker-checker approval on every run, payment batch and bank-detail change.	Protect Encrypted NIN, BVN and bank details; password-protected payslips.
Automate Pro-rating, loans, advances, unpaid leave and arrears handled in the run.	Engage Self-service for staff: payslips, leave, attendance, objectives and claims.	Scale From ten staff to several hundred, salaried and casual, on one platform.

PART II

Platform Capabilities

Twelve connected modules covering the daily running of a growing Nigerian workforce.

05 Key Modules

UbiniOS People & Payroll is organised into twelve modules, each covering a critical part of managing and paying people while staying fully connected to the rest of the platform.

5.1 Employee Records & Organisation

One accurate record for every staff member, organised the way your business is.

KEY CAPABILITIES

- Employee profiles, rehires and a searchable staff directory
- Branches, departments, grades, job titles and employment types
- Organisation chart
- Bulk import from a CSV template with a validation step
- Document vault: NIN slip, guarantor form, NYSC certificate, contracts and more
- Alerts for expiring documents
- Staff request profile changes; HR approves
- Payroll readiness check for missing bank details or IDs
- Job role specifications with KPIs and competencies

5.2 Onboarding & Offboarding

Day-one-ready hires and clean, documented exits.

KEY CAPABILITIES

- Onboarding templates with document, acknowledgement and setup tasks
- A journey for every new hire
- Nudges for onboarding that has stalled
- Versioned company policies with staff acknowledgement
- Probation letters and probation-ending alerts
- Exit cases with checklists and clearance owners
- Staff can raise their own exit request for approval
- Exit settlement items flow into final pay

5.3 Attendance & Geofenced Clock-in

Know who turned up, where and when.

KEY CAPABILITIES

- Clock-in and clock-out from the phone with GPS location
- Check against each branch's location
- Option to reject clock-ins outside the area
- Temporary clock-in access at another branch
- Daily board and monthly worksheet with CSV export
- Attendance corrections through approval
- 'Days to explain' for unexplained absences, with reminders
- Attendance insights: lateness, overtime and patterns

5.4 Shifts, Rota & Auto-Scheduler

Plan who works when, without a spreadsheet.

KEY CAPABILITIES

- Shift definitions per branch
- Work schedules and shift rules
- Weekly rota with copy from last week
- Automatic scheduling with a preview before applying
- Staff see their own shifts

5.5 Leave Management

Leave balances everyone can trust.

KEY CAPABILITIES

- Leave types and policies by employment type
- Every balance movement recorded in a ledger
- Automatic monthly accrual and carry-over expiry
- Public holidays, including per-branch holidays
- Staff apply online and attach evidence such as a sick note
- Approval through your own chain
- Unpaid leave reduces pay automatically in the next run

5.6 Approvals Engine

The right person approves the right thing, every time.

KEY CAPABILITIES

- Multi-step approval chains
- Covers leave, exits, profile changes, promotions, attendance and expense claims
- Approver by line manager, HR, department head, named person, grade or owner
- Delegation while an approver is away
- One approvals inbox

5.7 Performance & Growth

Clear goals, fair reviews and documented follow-up.

KEY CAPABILITIES

- Objectives and key results for individuals and teams
- Scheduled appraisal cycles with KPI and competency scoring
- Overdue reviews escalated automatically
- Calibration sessions and appraisal appeals
- 360 feedback and one-to-ones with action items
- Development plans and performance improvement plans
- Promotions with approval
- Disciplinary queries with response reminders
- Quick pulse surveys

5.8 Employee Voice & Expense Claims

Safe reporting for staff, and controlled reimbursement.

KEY CAPABILITIES

- Anonymous reporting with a tracking code
- Two-way messages between handler and reporter
- Reporter identity encrypted; revealing it needs a separate permission and is logged
- Conflict-of-interest declarations and retaliation watch
- Expense claims with receipts and HR approval
- Approved claims passed to UbiniBooks for reimbursement

5.9 Payroll Engine & Statutory Deductions

Accurate Nigerian gross-to-net, every month.

KEY CAPABILITIES

- PAYE under the Nigeria Tax Act 2025 or PITA, chosen per employer
- Rent relief under the 2025 Act
- Pension, NHF, NHIS, NSITF and ITF
- Salary components, structures and grade mapping
- Pro-rating for joiners and leavers
- Arrears, back pay and pay holds
- Loans and salary advances with automatic recovery
- Gratuity and group life schemes
- What-if simulation and cost-to-company preview
- Comparison with the previous run before approval

SWITCH ANY MONTH

Import year-to-date figures from your old system, so PAYE stays correct when you move to UbiniOS in the middle of the year.

5.10 Piece-Work, Casual Wages & Contractors

Pay casual workers and contractors with the same control as salaried staff.

KEY CAPABILITIES

- Register of casual and informal workers
- Fixed wage rates and piece-work earnings
- Earnings fed automatically from UbiniOperations (for example tailoring)
- Wage runs with approval
- Wage receipts for workers without a login
- Contractor payments with WHT schedule

5.11 Payslips, Payment & Compliance Files

Pay through your own bank and file with confidence.

KEY CAPABILITIES

- Password-protected PDF payslips by email
- Staff see payslips and year-to-date figures online
- Payment batch built from the approved run
- Bank file in your bank's layout (CSV, XLS or XLSX)
- Upload the bank's confirmation file to reconcile
- LIRS PAYE and H1, FCT-IRS PAYE, PenCom, FMBN NHF, NSITF and FIRS WHT files
- Compliance calendar, filing deadlines and 'remitted' marks
- Employer registrations kept in one place

YOUR MONEY STAYS IN YOUR BANK

UbiniOS prepares the payment file. Your bank pays your staff after your own approval. UbiniOS never holds or moves salary money.

5.12 Payroll Journals & Accounting

Payroll lands in the books correctly.

KEY CAPABILITIES

- Payroll chart of accounts and account mapping
- Journal book and trial balance
- Export for QuickBooks, Sage and Xero
- One-click posting into UbiniBooks
- Payroll audit trail with filters

PART III

The Connected Business

How the modules work together so one action updates everything that depends on it.

06 The Connected Workforce

The real strength of UbiniOS People & Payroll is how the modules connect. For example:



A new hire's record feeds payroll. Unpaid leave reaches the run automatically. One approved run produces payslips, the bank file, statutory files and accounting journals.

07 Employee 360°

Every employee has one consolidated record. HR and payroll can see:

- Personal, job and grade details
- Documents and their expiry
- Branch, department and manager
- Attendance and shifts
- Leave balances and history
- Objectives and appraisals
- Loans, advances and their recovery
- Payslips and year-to-date pay
- Pension and tax details
- Onboarding or exit progress

RESULT

Less searching. Faster answers. Fewer payroll surprises.

08 Built-in Payroll Controls

UbiniOS People & Payroll is designed around the ways payroll goes wrong:

- Payroll Officer prepares; Payroll Manager approves
- Self-approval off by default
- Approval chains on runs, payment batches and wage runs
- Bank-detail changes always approved, even from imports
- Readiness check before every run
- Comparison with last month before approval
- Duplicate-employee detection
- Encrypted identifiers and password-protected payslips
- Salary money never held by UbiniOS
- Full payroll audit trail

A ghost worker, a changed bank account or an unapproved run needs more than one person to get through.

09 Dashboards & Management Visibility

Owners and HR leaders should not have to rebuild a spreadsheet to understand their workforce.

Ubinios People & Payroll gives decision-makers live reports.

Owner and management reports answer questions such as:

- What is staff costing us, and where?
- How has payroll cost moved month by month?
- What do we owe each tax and pension authority, and is it filed?
- Who still owes us on loans and advances?
- Who is late, absent or overworked?
- Who is leaving, and are we losing people we want to keep?
- How much leave is untaken?
- Which reviews or improvement plans are overdue?
- Where do hires and exits get stuck?

PART IV

Business Value

What changes for the owner, the managers and the staff who use it every day.

10 Business Benefits

Correct PAYE

The 2025 tax bands and rent relief, or PITA, applied consistently.

On-Time Remittances

Statutory files, deadlines and remittance tracking in one place.

Fewer Payroll Errors

Pro-rating, arrears, loans and unpaid leave handled automatically.

Fraud Resistance

Maker-checker approval and controlled bank-detail changes.

Money Stays in Your Bank

Salaries paid by your bank from a file you approve.

Happier Staff

Self-service payslips, leave, attendance and claims.

Less HR Paperwork

Onboarding, documents, approvals and exits handled online.

Books That Match Payroll

Journals posted or exported straight from the run.

Room to Grow

Salaried, casual and contract staff across branches.

11 Who Is It For?

Ubinios People & Payroll is designed for:

- SMEs with 10 to several hundred staff
- Schools, clinics and hospitals
- Logistics and transport companies
- Agencies and professional firms
- Retail, fuel and fashion businesses
- Accounting firms running client payroll
- Businesses moving off spreadsheets or another payroll provider

12 Key Users

Each person sees only what their role needs:

Owner / Executive

Payroll cost, approvals and workforce reports.

HR Officer

Records, onboarding, leave, attendance, performance and exits.

Payroll Officer

Prepares runs, variations, loans and payment batches.

Payroll Manager

Approves runs and payment batches.

Line Managers

Approvals, team attendance, objectives and reviews.

Employees

Payslips, leave, clock-in, objectives, claims and profile.

External Accountant

Payroll reports and journals through a custom read-only role.

Administrator

Users, custom roles and permissions.

PART V

Security, Integration & Delivery

How your information is protected, what UbiniOS connects to, and how we get you live.

13 Security & Access Control

Your business information, your staff records and your numbers are sensitive. UbiniOS is built with access control and accountability at its core, not added later.

- Secure central sign-in (OAuth 2.0 with PKCE)
- Two-factor authentication with recovery codes
- Role-based access with fine-grained permissions
- Custom roles built around your own team
- One login across several businesses, each kept separate
- Every request checked against the business it belongs to
- NIN, BVN, TIN and bank account numbers stored encrypted
- Password-protected PDF payslips (employer option)
- Approval workflows and maker-checker on money-related actions
- Bank-detail changes always need a second approval
- Records of who did what, and when
- Time-limited, reason-logged support access for UbiniOS staff

Roles, approval limits and approval chains are configured to suit each business.

14 Integration

UbiniOS is the operating centre of your business. Its own modules are already connected to each other, and it connects to the outside services your business relies on:

- Paystack for subscription billing
- Bank payment files for salaries, with bank confirmation upload
- Bank statement import (CSV) and reconciliation
- Accounting journal export for QuickBooks, Sage and Xero
- Statutory files for LIRS, FCT-IRS, PenCom, FMBN, NSITF and FIRS
- Email delivery of payslips, invoices, statements and digests
- In-app notifications with live updates

Inside UbiniOS, people, payroll, point of sale, operations and accounting are already connected, so information entered once flows to every module that needs it.

15 Why Ubinios?

Built for Nigerian Payroll

The 2025 tax law, PITA, pension, NHF and state PAYE formats built in.

Integrated, Not Fragmented

HR, attendance, leave, payroll and books share one record.

Controls First

Maker-checker, approval chains and encryption are standard.

Your Money, Your Bank

We prepare the file; your bank pays. We never hold salary money.

Local Understanding

Built in Nigeria for Nigerian employers and staff.

Grows With You

Add POS, operations and accounting on the same platform.

16 Implementation & Support

We work with you from the first conversation to the day your team runs on UbiniOS, and after.

Implementation

- Business process review
- Setup of branches, roles and permissions
- Approval limits, alert thresholds and recipients
- Staff import from our Excel/CSV template
- Opening balances for accounts and payroll
- User setup
- Go-live support
- Year-to-date payroll import for a mid-year switch

Training

- Owner and administrator training
- Departmental training
- End-user training
- Practice on a sample business before go-live

Post-Implementation Support

- Support by email
- Updates delivered automatically in the cloud
- System monitoring
- Troubleshooting
- Continuous improvement from customer feedback

PART VI

What's Next & Vision

What we are building next, the change UbiniOS makes, and how to get started.

17 Coming Next

These capabilities are on the UbiniOS People & Payroll roadmap. They are **not** available today.

WhatsApp Payslips

Payslips delivered to staff on WhatsApp, with opt-in consent.

Accountant Payroll Role

A ready-made role for firms running payroll for several clients.

More Bank File Presets

Ready-made layouts for the major Nigerian banks.

Branch-Level HR Access

HR officers limited to the branches they look after.

People in the Morning Brief

Leave, attendance and payroll highlights in the owner's daily brief.

Mobile App

A dedicated app for clock-in, payslips and leave.

OUR PROMISE

Everything in Parts II to V of this booklet is available in UbiniOS today. The items on this page are on our roadmap and are clearly marked as such. We will not sell you a feature that does not yet exist.

18 The UbiniOS Difference

FROM Payroll spreadsheets	→	TO One approved payroll
FROM Old tax bands	→	TO NTA 2025-ready PAYE
FROM Rebuilt remittance schedules	→	TO Statutory files from the run
FROM One person in control	→	TO Maker-checker approval
FROM Paper personnel files	→	TO Encrypted digital records
FROM Leave by memory	→	TO Ledger-backed balances

19 Our Vision

VISION

To make correct, compliant and fair payroll the norm for every Nigerian employer, while the money always stays in the employer's own bank.

20 Closing Message

Pay Everyone Right, Every Time

Your staff trust you to pay them correctly and on time. The tax and pension authorities expect the same.

Employers need a system that keeps accurate records, applies the law as it stands, controls who can change what, and leaves the money in their own hands.

By bringing records, onboarding, attendance, leave, performance, payroll, statutory compliance and accounting into one platform, UbiniOS People & Payroll helps employers stay compliant, prevent fraud and spend less time on paperwork.

UbiniOS

Every employee. Every naira. Every deadline.

21 Contact

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For product demonstrations, implementation enquiries and partnership opportunities, contact ConfluenceBits.