

Netto.

THE WORKFORCE FINANCIAL LAYER

One place an employee goes for *everything about their money at work.*

What you earned and why, what you can access before payday, how to save, what cover you hold — answered in one conversation, on WhatsApp. No app, no portal, no login. We start with the payslip, because every employee gets one and every employee has questions about it.

The channel

One agreement with the employer lands an entire workforce — consented, identity-verified through payroll, reachable on WhatsApp every payday.

The data

A reconciled payslip every cycle: earnings, deductions, tenure, how volatile pay really is. That makes everything we offer next relevant and correctly priced.

The employer case

It stands alone on day one. Payslip queries leave the HR inbox, errors surface before payday, delivery is provable, payroll changes nothing.

Payslip intelligence



Workplace answers



Earned wage access



Financial wellness

THE WEDGE

The payslip that answers back

Netto delivers payslips on WhatsApp, where frontline people actually are, and answers every question about them instantly — in plain language, with every figure cited to its source line.

1 • Send your pay run

The payslip PDFs and register export your payroll software already produces. Upload, SFTP or email. Any payroll system.

2 • We check, you approve

Every payslip is parsed and reconciled to the cent. You see an exception report; one click releases the run.

3 • Employees ask

Payslips arrive password-protected on WhatsApp. Questions get instant, cited answers; anything else goes to HR with context.

**Explains.
Never
calculates.**

Your payroll system's figures stay authoritative. Netto's AI is grounded in the employee's own payslip, cites every figure to its line, and structurally cannot invent or alter a number. That architecture is why payroll managers trust it.

THE BUSINESS CASE

What portal payslips cost a workforce that never logs in

Portals and emailed PDFs were built for people at a desk. Drivers, site crews, shop floors and kitchens never log in — so payday questions, corrections, admin, disputes and avoidable leavers all land back on payroll.

~22%

of frontline staff open a portal payslip

95%

open a WhatsApp message

0

apps, logins or training to roll out

WHERE THE RETURN COMES FROM

Delivery you already pay for

A self-service payslip module is licensed per employee per month whether or not anyone opens it — plus the resets and reissues it generates.

Payday questions

On variable hours, a quarter to a third of employees query a payslip every run, at 10–15 minutes of loaded payroll time each. Netto answers the routine ones instantly.

Errors found in-cycle

An error spotted on payday is a same-cycle fix. Spotted a week later it is an off-cycle payment, a bank charge, a second approval and an audit note.

Admin that disappears

Historic copies, mortgage letters, P60 and W-2 requests, leaver chasing — employees pull their own from the same chat thread.

Model your own numbers in £, € or \$, with every assumption editable, at www.gnetto.com/business-case.

PRICING

Start free. Then one flat price per employee.

Starter

Free

First 25 employees and first 3 months. Full delivery, full AI answers, no feature limits.

United Kingdom

£1.25

Per active employee / month. From £0.75 at 1,000+ employees.

Ireland

€1.45

Per active employee / month. From €0.85 at 1,000+ employees.

United States

\$1.75

Per active employee / month. From \$1.05 at 1,000+ employees.

Unlimited payslips and unlimited questions. No credits, cancel anytime. Prices exclude VAT. Bureau and white-label pricing on request.

THE PILOT OFFER

First pay run free, then 60 days at half price

One pay run, one team, zero IT involvement. You see the questions Netto answers before your inbox does. Compliance pack — DPA, sub-processor list and DPIA template — sent before any data is loaded.

- ✓ Live in days, on any payroll system
- ✓ Recorded opt-in, proof of delivery, full audit trail
- ✓ Earned wage access, savings and cover follow on the same channel

www.gnetto.com