

# SmartTech

## What is SmartTech?

SmartTech™ lets employees buy tech and white goods from Currys with 0% interest, spreading payments over 12 to 48 months. Deductions are taken from **net salary**.

- Product Access** - Employees choose from over 5,000 items laptops, TVs, washing machines, and more at guaranteed high street prices. Products come with a 12-month warranty and can be collected in-store or delivered.
- Approval Options** - Clients can choose pre-approval (automated based on eligibility) or post-approval (manual review after each window).
- Client Controls** - Clients set spend limits, product types, and repayment terms. These can be configured by Client Support Managers or directly in SmartPay™.
- SmartPay™ Integration** - SmartPay™ centralises management of all payroll benefits and provides reporting for salary deductions.

## SmartTech™ – Value for Employers and Employees?

### For Employers

- **Spending Control**  
Set a maximum spend per employee, visible in SmartTech™.
- **Boosts Engagement**  
Adds value to the voluntary benefits offering.
- **Low Admin Load**  
Approvals are automated; Currys handles customer service.
- **Flexible Setup**  
Choose payback periods, product range, and eligible employee groups.
- **Supports Financial Wellbeing**  
Helps employees manage costs, aligning with HR priorities.

## For Employees

- **Simple Purchase Journey**  
Search, select, and buy via SmartHub® with salary deductions.
- **Spread Big Costs**  
Pay over time for large items or seasonal expenses.
- **Interest-Free Payments**  
No extra cost, just manageable monthly deductions.
- **Wide Product Range**  
Over 5,000 items; from gadgets to white goods.
- **Instant Access**  
Collect in-store or get home delivery.
- **Warranty Included**  
All items come with a 12-month warranty.
- **Spend Tracking**  
Employees can view their available balance in SmartTech™.

## Who is this guide for?

This guide is aimed at employers with admin access.

## Who is the Partner?

Currys is the retail partner for SmartTech™, offering over 5,000 consumer tech and white goods products at guaranteed high street prices. They handle product fulfilment, customer service, and warranty support for all SmartTech™ purchases.

## Employee Journey – Applying for SmartTech

### Step 1 – Log In

Access your account via SmartHub or the Connect+ mobile app.

### Step 2 – Find SmartTech

Navigate through the mega menu or select the MyBenefits tile.

### Step 3 – Browse marketplace

Click "Browse Now" to find a product and estimate the eGift card amount you'll need.

### Step 4 – Add to basket

Click Buy Now to add your products to basket.

### Step 5 – Review your total order

Review the card value, deduction period and agree to terms and conditions

### Step 6 – Complete order

Select "Complete Order" to send your gift card request for approval.



[Employee application video](#)

# Approval Process

## Who approves applications?

SmartTech will send application details to the employer via email for approval, which can occur weekly or every three days. To review these applications, the employer should click the link in the email to access SmartPay, where they can approve or reject the applications. To ensure the employer receives these approval emails, it's essential to designate an approver within the SmartPay system under the product.

## Employer approval journey

### Step 1: Sign in to SmartPay

Go to Reward Manager and log in to the SmartPay Dashboard

### Step 2: Access the Applications title

Navigate to the Applications section to view pending applications.

### Step 3: Filter Applications in SmartPay

Use the filter functions for the Product and date range required

### Step 4: Review Pending Approvals

Check the list of applications awaiting your action.

- Is this an employee of my organisation?
- Are they working their notice?
- Have they provided all the information correctly which I need to set up deductions? e.g. payroll number
- Will the value they have take them below minimum wage?

### Step 5: Update the Action Status

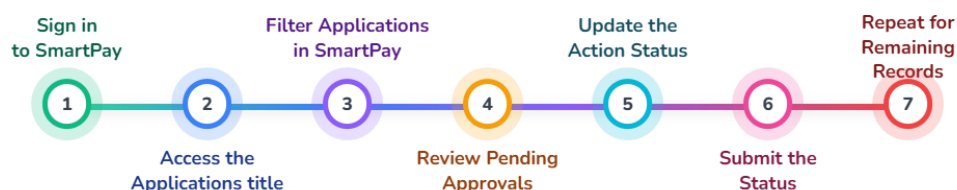
Choose either **Approved** or **Rejected** based on your review.

### Step 6: Submit the Status

Click **Submit** to save your decision.

### Step 7: Repeat for Remaining Records

Move to the next pending application and follow the same steps.



## Is the process Manual or Automatic

You can choose between automated or manual approval flows. Employers can choose **pre-approval** for automatic processing based on eligibility data, or **post-approval** for manual review after each selection window.

Employers can also set spend limits, product types, and repayment terms. These settings can be configured by Client Support Managers directly in SmartPay™.

## When are approvals done?

- **Approval Timing and Impact**

Approvals are triggered once an employee submits their application. Employers can choose how often to log in and review requests, but delays in approval will delay the gift card release.

- **Gift Card Delivery After Approval**

Once approved, the eGift card is instantly generated and available in your order history on the SmartTech page. After the employee clicks **View eGift Card** for the first time, it can no longer be cancelled. The card will display the eGift number and PIN needed to make a purchase at Currys, and it can also be printed if required.

- **Outcome of Rejection**

If an employer rejects a SmartTech application in SmartPay, **the application is cancelled** and no eGift is issued and the process ends without any salary sacrifice deductions being applied. If the rejection was made in error, the employee must submit a new application for approval.

## Approval Notifications

- **Order confirmation Email Alerts from SmartTech**

Employees receive a confirmation email for each order. If needed, they can resend it once from the order history page.

## If the employee wants to cancel

### How to Cancel during the Cooling off periods

If you haven't viewed the voucher and it's within 14 days of ordering, go to **Order History** and click **Request Refund**. This cancels future deductions. If payroll has already run, one payment may be taken, but your finance team will be notified to refund it in your next pay.

If the voucher has been **viewed employees should** contact the employee helpdesk. They'll check with Currys to confirm it hasn't been used. Once confirmed, the voucher will be refunded, and your employer will be told to stop deductions and issue any refund due.

If the **voucher has been used or it's after the 14-day period** refunds are not possible. However, you can get another voucher from Currys if the items purchased are returned. You will be issued a new voucher directly from Currys.

## SmartTech – Invoicing Process

### Who Invoices Who

Reward Gateway Edenred generates the invoice and sends it directly to the Employer. Employers will only ever receive invoices from Reward Gateway Edenred.

### Frequency

Invoices are raised **monthly**.

### How Invoices Are Generated

Invoices are created by our finance system and sent to the employer by email with the invoice attached.

### Client Payment

The employer is responsible for settling the invoice within the agreed payment terms. Importantly, employees can still use their eGift card **before the invoice has been paid**.

### Invoice Enquiries

Employers should direct **all invoice-related queries** to the Reward Gateway Edenred Finance team only.

- Accounts Receivable-RG <accounts.receivable@rewardgateway.com>

## Reporting

### Deduction Report

A deduction report provides the employer with the information needed to make SmartTech deductions to an employee's payroll on a case-by-case basis. Details include employee name, benefits used, total deduction amount, the current deduction, and how much is left to pay off.

Employers can also filter the deduction report to show only new, continuous or closing applications, or they can choose to show them all together. The report can be downloaded into a CSV format where it can be formatted to meet each client's needs.

There are **two reports available** for you to choose from based on your requirements:

- **Detailed Report:** This report offers deduction information for each order made by an employee.
- **Summary Report:** This report presents the overall deductions for each employee.

### Downloading a report

Check out this article and video for guidance on how to download a Deduction Report.

- [Smart Pay Deduction Report Article Link](#)
- [How to Download your Monthly Deduction report – Video](#)

## Partner Contact & Links

- SmartTech Customer Service **0330 135 9779**
- [SmartTech Help Pages](#)
- [Terms and conditions](#)

C1 – Public

<b>Document owner</b>	Enablement
<b>Author</b>	Muhaimin Choudary
<b>Reference</b>	Benefit Process
<b>Version</b>	V.1.1
<b>Date</b>	12/12/2025

**Approvals**

<b>Name</b>	<b>Company</b>	<b>Title</b>	<b>Date</b>
Samantha Cleaver	Edenred – Reward Gateway	Consultant & Project Manager	28/01/2026

V1.1	Updated cancellations
------	-----------------------