

Your Payslip explained

National Shared Services Office

Oifig Náisiúnta um Sheirbhísí Comhroinnte | National Shared Services Office

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Overview

This guide is to help you understand the layout of your payslip. It gives a general explanation of how statutory deductions are calculated and how a change of work pattern may affect your pay.

Section 1 – Online Payslip Explained

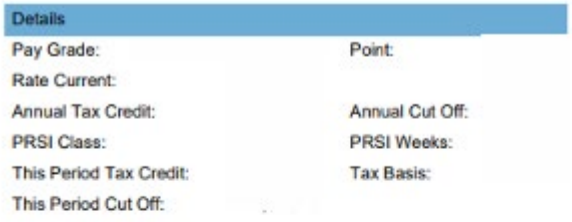
Your Personal Details

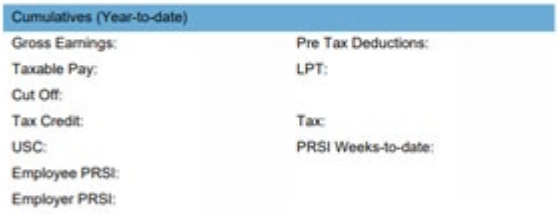
Name
Work Address
Cost Centre



Personnel Number: Unique Number assigned to each employee.
PPS Number: Your Personal Public Service Number
Pay Group: Pay group Identifier.
Payslip Date: Bank processing date, day prior to the payment date.
Pay Period: Week number of payment
Reg. No: Employers Registered number (required by Revenue Commissioners
Company Name: Name of Employer

Your Payment Details



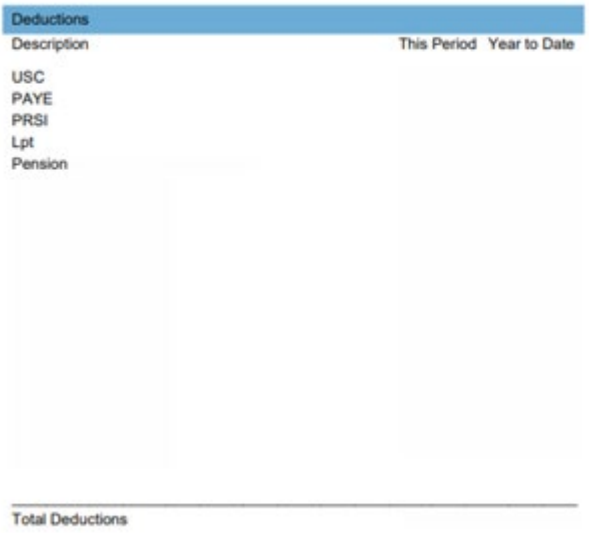


Gross Earnings: Gross pay year to date
Taxable Pay: Amount of Pay year to date that is subject to Tax.
Cut Off: Cumulative or Week 1 value of amount of pay taxable at 20%.
Tax Credit: Cumulative or Week 1 value of tax credit.
USC: Amount of Universal Social Charge deducted year to date.
Employee PRSI: Amount of employee PRSI deducted year to date.
Employer PRSI: Amount of employer PRSI deducted year to date.
Pre-Tax Deductions: Year to date value of any deductions that are not considered taxable, e.g. pension.
LPT: Local Property Tax deducted year to date



Gross Earnings
This Section gives details of Basic Pay, Allowances, SWY (Shorter Working Year) Allowance & Deductions, Overtime, Arrears, Maternity, Paternity & Illness Benefit.
Note: Travel Pass & Cycle to Work appears as an allowance under gross earnings as the employee receives tax relief on these deductions.
Total Gross Pay: Basic Pay + additional pay noted above
Gross Pay for PAYE: Total Gross Pay less pension and any non-taxable payments or deductions.

To calculate your weekly pay, divide the annual figure associated with your point on the scale and divide by 52.18. To calculate your fortnightly pay, divide annual figure by 26.09.



Deductions		
Description	This Period	Year to Date
USC		
PAYE		
PRSI		
Lpt		
Pension		
Total Deductions		

Deductions
This section gives details of each statutory and voluntary deductions with a value for the current period's deduction and the total deducted year to date. *Note:* depending on the pension scheme there could be up to 3 separate pension deductions.

Deductions are either standard rate (remains the same regardless of differences in gross pay and allowances), percentage based (calculated on a percentage of basic pay and some allowances) or calculated based on various thresholds associated with that deduction, e.g. ASC.

Top Tip
It is useful to know that your last payslip of the year (week 52) will contain the full of deductions paid by you in this employment. This can be used as a statement if required.

Section 2 – How Statutory Deductions are Calculated.

USC – Universal Social Charge

USC is calculated on a cumulative basis on an employee's gross pay. USC is not paid if annual income is less than €13,000. However, if earnings go above €13,000, USC is paid on all income.

Budget 2026 increases the 2% band from €27382 to €28700.

The First €12,012 @ .5%
The Next €16688 @ 2%
The Next €41344 @ 3%
Balance @ 8%
Link to all Previous Years Rates & Bands
https://www.revenue.ie/en/jobs-and-pensions/usc/standard-rates-thresholds.aspx
Medical Card Holders: 0.5% on first €12,012 then 2% on balance.

For calculation purposes this translates to:

Annual	Weekly (Annual/52)	Fortnightly (Annual/26)	Monthly (Annual/12)
12012 @ 0.5%	231 @ 0.5%	462 @ 0.5%	1001 @ 0.5%
28700 @ 2%	320.92 @ 2%	641.84 @ 2%	1390.66 @ 2%
70044 @ 3%	795.07 @ 3%	1590.15@ 3%	3445.34 @ 3%
Remainder @ 8%	Remainder @ 8%	Remainder @ 8%	Remainder @ 8%

Example a Fortnightly employee with a gross pay of €2,189.19 is calculated as follows:

Gross Pay	€2189.19		
Threshold 1	-€ 462.00 X 0.5		€ 2.31
	€1727.19		
Threshold 2	-€ 641.85 X 2%		€12.84
	€1085.34 X 3%		€32.56
TOTAL		€47.71	

The first €462 @ 0.5% = €2.31
The next €641.84 @ 2% = €12.83
Balance of €2,189.19 - €1103.84 (€462 + €641.84) = €1,085.35 @ 3% = €32.56
Total Deduction = €47.70

Example a Weekly employee with a gross pay of €571.04 is calculated as follows:

Gross Pay	€571.04		
Threshold 1	-€231.00 X 0.5	€1.16	
	€340.04		
Threshold 2	-€320.93 X 2%		€6.42
	€ 19.11 X 3%		€0.57
TOTAL		€8.15	

The first €231 @ .5% = €1.16
The next €320.92 @ 2% = €6.41
Balance of €571.04 – €551.92 (€231 + €320.92) = €19.12 @ 3% = €0.57
Total Deduction = €8.14

The Emergency rate of USC is a flat percentage (8% in 2026) applied to all income.

PRSI - Pay Related Social Insurance

Most employers and employees (over 16 years of age and under 66) pay social insurance (PRSI) contributions into the National Social Insurance Fund. In general, the payment of social insurance is compulsory. The term 'insurable employment is used to describe employment that is liable for social insurance contributions.
PRSI is calculated on your *reckonable pay*. Reckonable pay is your gross pay including any notional pay (or benefit in kind,) if applicable.

PRSI contribution week

Your working week may not be the same as the PRSI contribution week. The PRSI contribution week starts on 1 January each year. Week one is the period from 1 January to 7 January, week two is from 8 January to 14 January and so on. For 2026, it starts on Thursday and ends on Wednesday. The contribution week can affect the social insurance cover of part-time workers and people work-sharing. Please contact DSP if you have any queries in relation to PRSI contribution week.

PRSI is calculated on a week one basis unlike PAYE, USC, and ASC. There are a number of classes and rules which can be found online, however the most common are Class A and Class B.

Class A employees are charged PRSI at a rate of 4.2% of gross pay, with the exception of payees earning between €352.01 and €424 in a week. For these payees there is a PRSI Credit awarded.

PRSI contribution rates effective from 1 January 2026					
Non-cumulative weekly income band	PRSI Subclass	How much of weekly income	Employee %	Employer %	Employee & Employer %
Private and some public sector employments					
Up to €37.99	J0	All	0	0.70	0.70
€38 - €352	A0	All	0	9.00	9.00
€352.01 - €424	AX	All	4.20	9.00	13.20
€424.01 - €552	AL	All	4.20	9.00	13.20
More than €552	A1	All	4.20	11.25	15.45

A tapered employee credit of €12 per week applies on earnings between €352 and €424.

For Fortnightly PRSI income thresholds, multiply the above thresholds by two.

Example a Weekly employee with a gross pay of €581.04 is calculated as follows:

- €581.04 x 4.2% = €24.40 PRSI Deduction

Class B covers civil servants recruited prior to April 1995.

PRSI contribution rates effective from 1 January 2026					
Non-cumulative weekly income band	PRSI Subclass	How much of weekly income	Employee %	Employer %	Employee & Employer %
Public sector employments					
Up to and including €352	B0	All	0	2.21	2.21
€352.01 - €500	BX	All	1.10	2.21	3.31
More than €500	B1	Up to and including €1,443	1.10	2.21	3.31
		Balance	4.20	2.21	6.41

Pension

There are a number of different Pension Schemes within the public service, such as Pre 1995, Post 1995, Post 2014, and Single Pension Scheme 2013 (relates to appointees on or after 1st January 2013 – the percentage deductions are dependent on Position). The example below is of a Weekly paid CO in Scheme 1000.
Note: Increase of €12 to State Pension (Contributory) Rate in 2026 to €299.30)

- Lump Sum Pension @ 3% of Gross Pay
  - Example Gross pay of €581.04 x 3% = €17.43 Lump Sum Deduction
- Personal Pension @ 3.5% of Net Pensionable Pay-Gross Pay less twice the Contributory Pension
  - Example Gross Pay of €693.04 less (Contributory pension of 299.30 x 2 = €598.60) = €94.44 x 3.5% = €3.30 Personal Pension Deduction

  Note: If Gross Pay is less than twice the Contributory pension, then no personal pension deduction will apply.

ASC – Additional Superannuation Contribution

Introduced and effective from 1 January 2019 to replace PRD (Pension Related Deduction). Where PRD was a temporary emergency measure, ASC is a permanent contribution in respect of pensionable pay. Please see below rates for 2026:

Public Servants who are Members of pre-2013 Pension Schemes with Standard Accrual Terms (COVER_STD)	
Band	**Rate**
Up to €34,500	Exempt
Next €25,500	10%
€60,000 plus	10.5%

All Public Servants who are Members of the Single Public Service Pension Scheme (COVER_SING)	
Band	**Rate**
Up to €34,500	Exempt
Next €25,500	3.33%
€60,000 plus	3.5%

Public Servants who are Members of pre-2013 Pension Schemes with Fast Accrual Terms (COVER_FAST)	
Band	**Rate**
Up to €28,750	Exempt
Next €31,250	10%
€60,000 plus	10.5%

Divide by 52 for weekly thresholds, 26 for fortnightly and 12 for monthly.

Person on a salary of €693.04 per week.
COVER_STD
€663.46 @ 0%
€693.04-€663.46 = €29.58 @ 10% => €2.96
COVER_SING
€663.46 @ 0%
€693.04-€663.46 = €29.58 @ 3.33% => €0.99
COVER_FAST
552.88 @ 0%
€693.04-€552.88 = €140.16 @10% => €14.02

Person on a salary of €2,500 per fortnight.
COVER_STD
€1326.92 @ 0%
€2,500-€1,326.92 = €1,173.08 @ 10% => €117.31
COVER_SING
€1326.92 @ 0%
€2,500-€1,326.92 = €1,173.08 @ 3.33% = €39.06
COVER_FAST
€1,105.77 @ 0%
€2,500-€1,105.77 = €1,394.23 @10% = €139.42

A payee whose salary qualifies as subsidiary employment will be charged ASC at the highest % rate.

ASC will only apply to a person who is a member of a Public Service pension scheme or receives a payment-in-lieu of pension. Thus, for example, those who are retained in a non-pensionable position under the Department of Public Expenditure and Reform Circular 21/2017 etc. will not be liable for ASC when it was introduced.

ASC will only apply to pensionable remuneration, so non-pensionable allowances and non-pensionable overtime remuneration will not be subject to ASC (whereas they were subject to PRD). Unlike PRD, ASC will apply to all pensionable remuneration whether taxable or otherwise. Thus, non- taxable pensionable allowances and emoluments will become liable to ASC.
ASC will apply to all gross pensionable allowances and emoluments as and when paid. All individuals (both pre and post 1995 etc.) will pay ASC on pensionable remuneration as and when paid.
Unlike PRD, ASC will be charged at different rates with different threshold bands depending on the pension scheme a person is a member of.

Covered Fast Accrual Pension: - In general fast accrual pension schemes apply to persons who accrue pensionable service at a faster rate than 1 years' pensionable service per year of full-time service and who can acquire maximum pension benefits (40 years) in a shorter period of time.
Members of the Irish Prison Service, Military and Gardaí who are not in the Single Pension Scheme or employed prior to 2013 are deemed to be fast accrual grades. Pension schemes for Judges and Ministers are deemed Fast Accrual Pension.

Covered Single Scheme: - This applies to all persons appointed on or after 1st January 2013, who are currently members of the Single Pension Scheme 2013.
Note: - For Gardaí, Military etc. who are currently members of the Single Pension Scheme 2013, their status in respect of ASC will remain Covered Single Scheme.

Covered Standard Accrual Pension: - This applies to all persons on the standard pre-existing pension schemes. In general, all other ''non-Single-Scheme '' or ''Fast Accrual'' are standard accrual and should be treated as such.

There are currently no ''non-covered'' public servants.
ASC will appear as 'ASC' on the payslip in the Deductions column.
ASC will qualify for tax relief only. ASC contributions will not be included for the purpose of calculating Age-related tax relief thresholds.

There will be employer's PRSI relief in respect of ASC. Employees will receive ASC relief in respect of Travel Pass and Cycle to work schemes,

PAYE – PAY AS YOU EARN (TAX)

Most employees pay tax through the PAYE (Pay As You Earn) system. This means that your employer deducts the tax you owe directly from your wages and pays this tax directly to Revenue. Revenue collects taxes from citizens on behalf of the Irish Government.
At the start of the tax year, the Revenue Commissioners will send you a Notice of Determination of Tax Credits and Standard Rate Cut-Off Point. This shows the rate of tax that applies to your income and the tax credits that reduce the tax payable. Revenue will also send a summary of this certificate to your employer so that your employer can deduct the correct amount of tax. If your circumstances change during the year you will have to inform Revenue of any changes and Revenue will issue a revised tax certificate which is now called a Revenue Payroll Notification (RPN).

Top Tip;
If you are changing job or starting work for the first time , you must log onto RevenueMyAccount in order to inform Revenue of your change in circumstance, if your employer has not received updated information from Revenue via a new Revenue Payroll Notification (RPN), you will be **emergency taxed** on a temporary basis **until a RPN is issued from revenue to resolve this issue.**

PAYE is calculated on a cumulative basis.
Taxable Pay * 20% (Up to Cut Off)
40% on Balance

Total of above less Tax credit = PAYE
(Taxable Pay = Gross pay + taxable allowances less non-taxable deductions (i.e. Pension, ASC, Cycle to Work, Travel Pass)

Example:

Weekly Taxable Pay		
Gross Pay	€917.04	
Less Pension	€ 39.37	
Less ASC	€ 25.36	
Taxable Pay	€852.31	
Weekly Cut Off = €44,000/52	€846.15 x 20%	€169.23
	€ 6.16 x 40%	€ 2.46
		€171.69
Less weekly tax credit = €4,000/52		€ 76.92
Total PAYE		**€ 94.77**

Section 3 – Further/Voluntary Deductions

1. Local Property Tax (LPT)

LPT can be deducted from salary at source. This is deducted by NSSO based on figures provided and issued by Revenue on the Revenue Payroll Notification (RPN) formerly called a tax cert. Deductions are normally spread over the tax year. Should a payee wish to Start, Stop or amend this deduction they need to contact Revenue.

2. MyFuture Fund (Auto-Enrolment Pension)

While most civil & public servants are already enrolled in the different public service pension schemes, there may be cases where some employees are auto enrolled to MyFuture Fund, the deductions are 1.5% for both employees and employers for the first 3 years and increase after that. Any queries on this are to be directed to NAERSA.

National Automatic Enrolment Retirement Savings Authority (NAERSA)
MyFutureFund
TCS Drive
Letterkenny Technology Park
Letterkenny
Co. Donegal
F92 W8CY
Opening Hours: 9am to 6pm, Monday to Friday
Tel: +353 (01) 568 9555
Homepage: https://myfuturefund.ie/

3. Health Insurance

Deductions for Health Insurance providers can be made from salary at source. The provider in question forwards a mandate/instruction to payroll to have deduction made outlining capital sum which is spread out over year/time remaining in a given year. Any refunds due to you or any queries in relation to health insurance deductions should in the first instance be made with the provider.

4. Additional Voluntary Contribution (AVC)

You can start AVC privately. AVC's can be deducted from salary and rates do vary. You should firstly contact your financial consultant/pension provider who in turn will instruct your payroll to commence deduction. In any tax year employee contributions are limited according to age and are subject to Revenue approval. Any queries should be directed to your provider.

5. Other Voluntary Deductions

Union subscriptions – usually a percentage of basic pay.
Public Service Credit Union – set value decided by employee and instruction to payroll directly from Credit Union.
Social Clubs – Many Government Departments run social clubs for their staff with a set weekly or fortnightly deduction,

All Voluntary Deductions are between you and the third-party provider so if you move

Department you will need to contact them to inform them of your new Department.

All Voluntary Deductions will cease on retirement and if you wish to restart these on your pension payroll you will need to contact the third-party provider.

Link to the NSSO Voluntary Deduction policy.

https://www.nsso.gov.ie/en/publications/nsso-third-party-voluntary-deductions-at-source-policy/

Section 4 - Reduced Work Pattern How to Calculate Deductions from a revised figure

Employees can reduce their work pattern for various reasons e.g. work sharing, parental leave. Please see below table which highlights pay multipliers for someone reducing working hours/work pattern. If your weekly rate on five days a week is €605.69 and you are going to work four days a week your new rate will be €605.69*80% = €484.55

Weekly Pay Multipliers

Weekly Pay Multipliers			
Days Off per fortnight	Decimal	Percentage	Days Worked
½ Day	0.9	90%	4 ½ Days
1 Day	0.8	80%	4 Days
1 ½ Days	0.7	70%	3 ½ Days
2 Days	0.6	60%	3 Days
2 ½ Days	0.5	50%	2 ½ Days
3 Days	0.4	40%	2 Days
3 ½ Days	0.3	30%	1 ½ Days
4 Days	0.2	20%	1 Day
4 ½ Days	0.1	10%	½ Day
9 to 3 Daily	0.7317	73.17%	Daily

Fortnightly Pay Multipliers

Fortnightly Pay Multipliers			
Days Off	Decimal	Percentage	Days Worked
½ Day	0.95	95%	9 ½ Days
1 Day	0.9	90%	9 Days
1 ½ Days	0.85	85%	8 ½ Days
2 Days	0.8	80%	8 Days
2 ½ Days	0.75	75%	7 ½ Days
3 Days	0.7	70%	7 Days
3 ½ Days	0.65	65%	6 ½ Days
4 Days	0.6	60%	6 Day
4 ½ Days	0.55	55%	5 ½ Day
5 Days	0.5	50%	5 Days
5 ½ Days	0.45	45%	4 ½ Days
6 Days	0.4	40%	4 Days
6 ½ Days	0.35	35%	3 ½ Days
7 Days	0.3	30%	3 Days
7 ½ Days	0.25	25%	2 ½ Days
8 Days	0.2	20%	2 Days
8 ½ Days	0.15	15%	1 ½ Days
9 Days	0.1	10%	1 Day
9 ½ Days	0.05	5%	½ Day
9 to 3 Daily	0.7317	73.17%	Daily

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