



# A1 CERTIFICATE CHEAT SHEET

Comprehensive guide for HR and Global mobility teams to save time on A1 certificate processing

## INTRODUCTION

In today's globalised economy, international business trips and workations have become the norm for many companies. These trips offer numerous opportunities but also carry risks, particularly in the areas of social security and compliance. One key challenge is the application for and management of A1 certificates.

An A1 certificate is essential for employees temporarily working in a EU country. It confirms that the employee remains subject to the social security regulations of their home country and exempts them from social security obligations in the host country. Without a valid A1 certificate, companies and employees can face substantial fines and legal consequences.

This whitepaper provides a comprehensive overview of the importance and the process of applying for A1 certificates. We explain the importance of these documents, highlight common **pain points**, and **offer practical solutions to optimise the process**. By the end of this whitepaper, you will understand how to efficiently and compliantly manage the application process. Read on to learn how proper preparation and the right tools can help you master the application for A1 certificates and avoid hefty fines and unnecessary administrative burdens.

### In a nutshell: What is an "A1 certificate"?



The A1 certificate, also known as the A1 document, is essential for UK professionals engaged in work or temporary assignments within the European Union (EU) and the European Economic Area (EEA). This certificate ensures adherence to a single social security system, thereby avoiding the complexity and expense of dual contributions.

For employees, civil servants, and self-employed individuals, the A1 certificate is a crucial document when undertaking cross-border work. It provides clarity on applicable social security regulations, ensuring rights are protected whether for business trips or workations.

For work within the EU, Iceland, Liechtenstein, Norway, Switzerland, or regular travel between these locations and the UK, securing an A1 certificate is a necessary step. This process streamlines international employment, allowing professionals to focus on their commitments without social security complications.

## What is the Difference Between an A1 Certificate and a Certificate of Coverage (CoC)?

The Certificate of Coverage (CoC) can be issued for any country in the world, provided there is a social security agreement in place between the countries. In contrast, the A1 certificate is only issued for countries within the EU and EEA.

## Why do you need an A1 certificate?

An A1 certificate is required to avoid dual payments of social security contributions in both the employee's home country of work and the destination country. It confirms full coverage under the social security system of the country where you are employed, preventing confusion about contribution obligations.

## Who needs an A1 certificate and where?

Employees, civil servants, and self-employed individuals often need an A1 certificate when working temporarily across borders within the EU, Iceland, Liechtenstein, Norway, Switzerland, or the United Kingdom of Great Britain and Northern Ireland. This applies both when they're on business trips or workations.

## Why are A1 certificates important for businesses and their employees?

A1 certificates play a crucial role for businesses and their employees, especially in the context of international business trips and workations. The significance of this document can be summarised in several key aspects:

1. **Legal protection:** Legal Protection: A1 certificates serve as evidence that the social security laws of the home country continue to apply even during a temporary stay abroad. This prevents legal uncertainties and protects both the employee and the employer from potential legal consequences and penalties.
2. **Avoidance of double taxes:** Without an A1 certificate, employees may be required to pay social security contributions in both their home country and the host country. This would not only impose additional financial burdens on employees but also create administrative complexity and uncertainties for the company. With an A1 certificate, it is clearly established that contributions need only be made in the home country.
3. **Streamline administrative processes:** For companies regularly sending employees abroad, managing social security matters can be a significant undertaking. An A1 certificate standardises and simplifies this process by establishing clear rules and responsibilities. This saves time and reduces administrative burden.
4. **Protection of employee rights:** The A1 certificate ensures that employees enjoy the same social rights and protections during their assignments abroad as they do in their home country. This includes benefits such as sickness benefits, pension entitlements, and accident insurance. This enhances the appeal of international assignments and boosts employee satisfaction.
5. **Compliance and risk migration:** In today's globalised work environment, companies increasingly rely on compliance to minimise legal and financial risks. The A1 certificate ensures that the secondment of employees complies with international social security laws, thereby avoiding potential risks and penalties.

In summary, A1 certificates are of paramount importance for companies and their employees. They provide legal certainty, prevent additional financial burdens, simplify administrative processes, protect employee rights, and ensure compliance with legal regulations. By implementing an efficient process for applying for and managing A1 certificates, companies can make their international assignments smoother and more secure.

# Detailed Description of the Manual Process for Applying for an A1 Certificate

Applying for an A1 certificate can be a complex and time-consuming process that involves several steps:

- 1. Determining Relevance:** Initially, it must be established whether an A1 certificate is indeed necessary for the planned business trip or workation. This requires a thorough analysis of the duration of stay, the destination, and specific employment regulations.
- 2. Compiling Required Documents:** Various documents must be gathered for the A1 certificate application, such as the employment contract, proof of employment in the home country, and details about the planned activities abroad.
- 3. Completing the Application Form:** The application form for the A1 certificate needs to be filled out completely and accurately. It involves providing extensive information relevant to both the employer and the employee.
- 4. Submitting the Application:** The completed application form must be submitted to the relevant authority in the home country. This can be done by post, fax, or in some cases, online.
- 5. Processing by the Authority:** The relevant authorities review the application and accompanying documents, which may take some time, especially if additional information or documents are requested.
- 6. Issuance of the A1 Certificate:** Once the application is approved, the A1 certificate is issued and sent to the employer or directly to the employee.

In summary, the traditional process of applying for an A1 certificate comes with significant challenges. Lengthy applications, complexity, and susceptibility to errors make this process inefficient and stressful for both companies and their employees. By implementing more efficient and automated solutions, these challenges can be overcome, greatly simplifying the entire process.

## Common errors and how to avoid them

Applying for an A1 certificate can present various challenges. Here are some of the most common mistakes and how to avoid them:

**Incomplete applications:** Submitting incomplete application forms or missing required documents is a common error.

Avoidance: Use a checklist to ensure all necessary documents are included before submitting the application. Double-check that all fields in the form are filled out correctly.

**Incorrect or inaccurate information:** Providing incorrect or inaccurate information in the application can lead to delays or rejections.

Avoidance: Review all information carefully for accuracy before submitting the application. Pay attention to correct spelling of names, addresses, and other essential details.

**Late submission:** Timely submission of the application is crucial. A late application may result in the A1 certificate not being issued in time for the planned travel.

Avoidance: Submit the application early, ideally several weeks before the intended travel, to allow sufficient processing time.

**Failure to meet country-specific requirements:** Requirements for obtaining an A1 certificate can vary by country.

Avoidance: Research and familiarise yourself with the specific requirements of the destination country beforehand and ensure your application meets these requirements.

**Lack of follow-up:** Once an application is submitted, regular follow-up is important to ensure it is being processed and no additional information is needed. Avoidance: Set reminders and regularly check the status of your application to identify and address any issues promptly.

## Practical tools and solutions

**Automated software solutions:** Specialised software solutions can automate and simplify the application process for A1 certificates. These tools assist in correctly filling out application forms, managing the required documents, and tracking the status of the application. An example of this is the software provided by WorkFlex.

**Checklists and templates:** Using checklists and templates ensures that all necessary information and documents are included. These tools help avoid mistakes and speed up the process.

**Service providers and consultants:** Specialised service providers and consultants can assist companies in applying for A1 certificates. These experts have extensive experience and can make the process more efficient.



## The most common method: the HMRC Online Services portal

The HMRC Online Services portal helps with applying for and retrieving A1 certificates. Employers can use the portal to submit various A1 applications, such as for the secondment of their employees to EU/EEA countries or Switzerland. Self-employed individuals can also submit A1 applications for their own temporary activities abroad through the portal.

The portal provides form completion assistance, helping users enter the necessary information for the A1 application. A1 certificates that have already been issued by the relevant authorities are available in the HMRC Online Services portal for both employers and self-employed individuals. This allows certificates to be retrieved at any time, for example, during inspections.

# Registration and Access

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To access the HMRC Online Services portal, you must first complete the registration process. This ensures secure authentication and proper allocation of applications and certificates.

To access the HMRC Online Services portal, follow these steps:

- Visit the Portal
- Register an Account: Create an account by providing personal details and setting up security information.
- Authenticate: Use your Government Gateway ID for secure access.
- Provide Information: Enter your employer PAYE reference number or UTR and business details for self-employed individuals.
- Activate Your Account: Receive an activation code by post and enter it online to complete registration.
- Full Access: Once activated, you can fill out the right form and apply for and manage A1 certificates. Use your Government Gateway ID and password for subsequent logins.

The HMRC Online Services portal is the central online platform through which UK employers and self-employed individuals can apply for and manage the A1 certificates necessary for working temporarily in EU/EEA countries or Switzerland.

**But wait, it gets even easier!**

## Pro Tip: How to Save 95% of the Time When Applying for A1 Certificates



If you're looking for an even more straightforward and automated solution for applying for your A1 certificates, WorkFlex is the perfect choice. With our platform **A1 certificates can be applied for in less than a minute** – even for business trips - without any additional effort.

Our integrations with travel booking tools like TravelPerk and Navan automatically generate all relevant compliance documents, including the A1 certificate, for business trips – with no extra work for HR or the business traveller.

For a workation, employees only need to enter the relevant data on the platform, which takes about 2 minutes. After manager approval, we handle the creation of all necessary documents.

With WorkFlex, the A1 certificate process becomes **95% more efficient**, saving valuable time and effort. Additionally, the risk of processing errors is minimised – and in case of any issues, **WorkFlex assumes liability**.

## An A1 certificate does not protect against compliance penalties



While the A1 certificate is a crucial document for compliance during workations and business trips within Europe, **it alone is not sufficient to ensure complete legal conformity** for a workation or business trip.

Companies are typically aware of the legal requirements for business trips. However, the legal landscape for increasingly popular "workations" is often unclear. The challenge lies in the fact that the relevant laws and regulations were not specifically written with workations in mind. On the contrary, they were established long before the concept of temporary overseas work even emerged.

In essence, the A1 certificate confirms that the traveler is covered by their home country's social security systems during their journey, whether it's a workation or a business trip. However, the **home insurance only provides coverage within domestic regulations**. Therefore, should there be a work-related accident or illness during a business trip, the employer may be obliged to cover any remaining costs or even the entire medical expenses. Additionally, it's important to note that the health insurance coverage available to a traveler in the destination country might not be as comprehensive as expected, even with statutory or private insurance.

There are numerous other compliance risks that companies must assess and address concerning workations and business trips to **avoid substantial fines and penalties**: visas/work permits, establishment of a place of business, payroll taxes, social security, the European Posting of Workers Directive (PWD), employment law and data protection, as well as coverage for illness and accidents. For more details on these individual risks, their complexity, and their legal and tax implications, please refer to our [Compliance Handbook](#).

## Compliance as a challenge for companies

The compliance risks associated with workations and business trips are highly complex and demand significant resources from companies. The legal landscape varies for each employee, posing considerable challenges for businesses.

**Complexity varies depending on the employee, nationality, and duration of cross-border activities.** Each destination country has its own rules and regulations, further complicating the assessment process and making it nearly impossible for companies to manage workations and business trips fully compliantly.



HR/GM specialists face the daunting task of coordinating a multitude of business trips, from gathering information to applying for all necessary documents. This often results in companies neglecting compliance, which can lead to significant penalties.

### Non-compliance can lead to large fines

- €50k fine**  
Employee did not have an A1 certificate on a trip from Poland to Germany  
*Source here*
- 5 days in jail**  
Managing director travelled to the USA without a proper visa and was arrested  
*Source here*
- Deportations**  
Employees worked in public places in Malaysia and Thailand and were discovered by authorities and deported  
*Source here*
- Prohibition of doing business**  
Company banned from doing business in Switzerland due to repeated breaches of EU reporting requirements  
*Source WorkFlex*

## Mobile remote working and business travel compliance at the push of a button - the solution for companies

WorkFlex offers companies an innovative solution to effortlessly ensure compliance for mobile remote working and business travel. With WorkFlex, businesses can assess all compliance risks and implement legally compliant solutions directly. From A1 certificates to Posted Worker Declarations and insurance, WorkFlex takes care of everything.

The screenshot displays the WorkFlex mobile application interface. It features a 'WorkFlex submissions' section for an employee named Karl Myles, showing an approved working days balance of 10 out of 30 days for the current year. A 'TOP DESTINATION COUNTRIES' chart shows the following data:

Country	Total Request	Percentage
Spain	75	15%
France	45	9%
Italy	35	7%
India	30	6%

Below the chart, a 'POPULAR COUNTRIES' list includes United States, Turkey, Thailand, India, and South Africa, each with a 'Request' button. A table of submissions shows columns for Employee, Origin, Destination, Start Date, End Date, Working Days/Trip, Risk Status, and Approval Status. One submission is marked as 'High risk' and 'REJECTED'. An ISO 27001 Certified logo is visible in the bottom right corner.

Even better, WorkFlex seamlessly integrates into your existing HRIS and travel booking tool ecosystem. With WorkFlex, companies **save up to 95% of admin time spent on compliance**, with manual HR efforts per trip **reduced to just 3 minutes** at most. We even provide **liability coverage up to €250,000** for compliance, ensuring companies and their travellers are fully protected!

### WorkFlex integrations

 HRIS

  *and many more...*

 Travel tools NEW

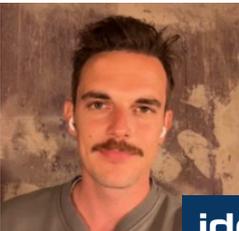
  *and many more...*

 Single-Sign-On

  *and many more...*

WorkFlex has greatly assisted us in reducing management costs and administrative tasks associated with mobile remote working. A significant advantage is the automatic issuance of A1 certificates and CoCs. Everything is effortlessly handled within one tool, eliminating the need for manual effort.



**Michael Husi**  
Team Lead People Operations



Managing business trips used to be time-consuming. We reviewed forms, requested A1 certificates, and identified country-specific requirements. Using the WorkFlex software, which our employees already use for mobile remote working abroad, streamlined and simplified this process.



**Anna Katharina Schreck**  
Senior People & Culture Manager





## Curious to find out more?

Would you like to find out more about how compliance management can be made simple and efficient with the all-in-one software from WorkFlex?  
Our team will be happy to help and advise you!



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[Book a meeting](#)

## More than 500 companies trust WorkFlex already

