Gateway user guide

For payroll bureaus

NOW: Pensions

The future is now

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NOW: Pensions

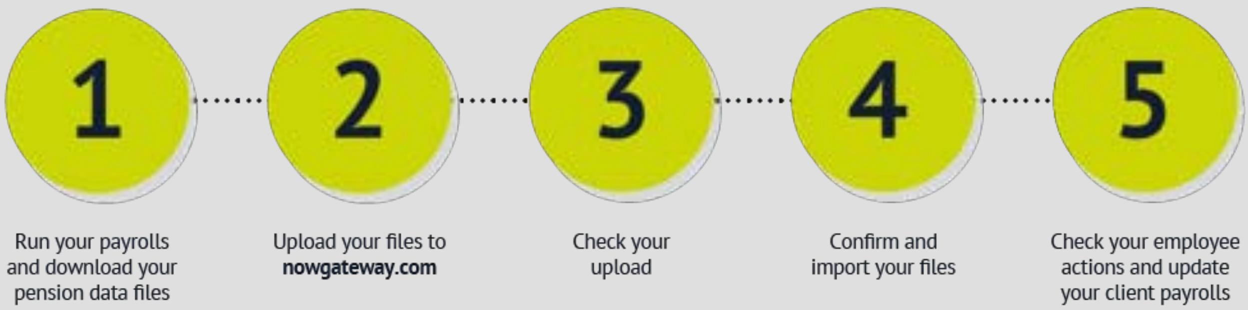
Introduction

NOW: Pensions Gateway offers you a simple, modern interface to manage submissions for multiple employers and payroll groups.

Gateway was designed in consultation with payroll bureaus, accountancy firms and workplace pensions experts. We focused on helping your clients meet their auto enrolment obligations while keeping administration overheads as low as possible.

A guide to the Gateway file cycle

Once you're up and running with Gateway you'll go through this cycle each pay period.



1. **Run your payrolls and download your pension data files**
   Once you've run your payroll for each client, download the pension data files covering the last pay period.

2. **Upload your files to nowgatewayx.com**
   Log in to your website at nowgateway.com (see 'Logging in' on page 5 for more details). Then upload your pension data file. See 'Uploading files' on page 17 for more details.

3. **Check your upload**
   Gateway automatically checks your file for errors in formatting and data. It will flag any errors so you can update your files. See 'Errors and warnings' on page 21 for more details.

4. **Confirm and import your files**
   Once you're happy everything in your file is correct, confirm. You'll get a message saying your file has been imported successfully. See 'Importing a file' on page 23 for more details.

5. **Check your employee actions and update your client payrolls**
   Before you run your next payrolls, download an **employee action file** for each client. This will tell you about any changes that employees have made, such as increasing their contributions or opting out of, or into the Scheme. You'll need to update your payroll software with these changes before you run the next payrolls. See 'Using the employee action file to update your payroll' on page 25 for more details.

Before you start

Check your compatibility

Most payroll software providers are compatible with NOW: Pensions and have a CSV template you can use to upload pension data.

Alternatively, please use our **blank CSV file template**.

Check your browser

To get the best results from Gateway, we recommend using Google Chrome as your browser.

Logging in

You’ll receive an email with the subject line ‘New account created’. It’ll tell you your Gateway username and contain a link to set your password.

Click on the link to go to the Gateway home screen.

Set your password

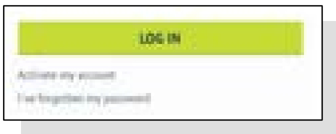
Type your chosen password into the boxes provided. Your password must be at least eight characters long and contain a mixture of upper and lower-case letters and numbers.

Log in

You can now log in using your email address and the password you've just set.

Reset a forgotten password

Click on the **'I've forgotten my password'** link on the front page of the site, underneath the green **'Log in'** button.



Put in your email address and click **'Request a password reset'**.

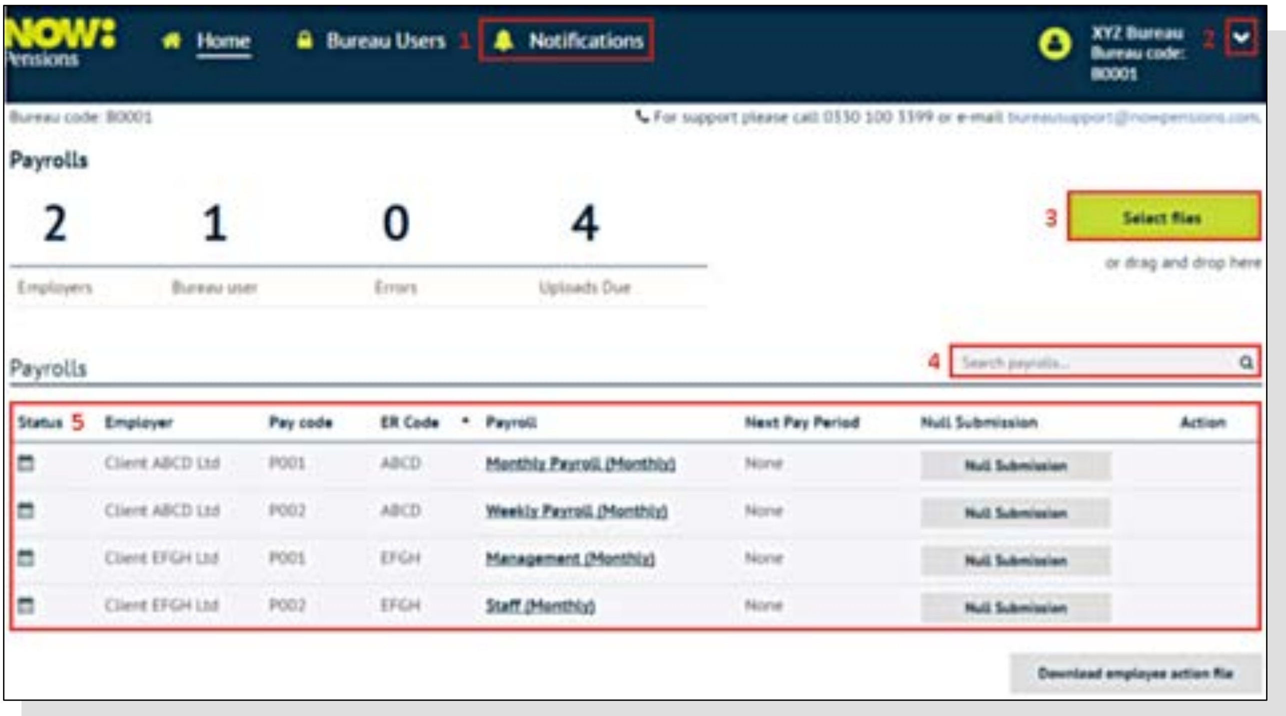
You'll receive an email with a link to reset your password.

Click on the link, enter your new password twice and click on **'Change my password'**.

You can now log in with your email address and your new password.

Your home page

Your home page will show all the employers you manage and their payrolls. You'll get an email each time a new employer is added.

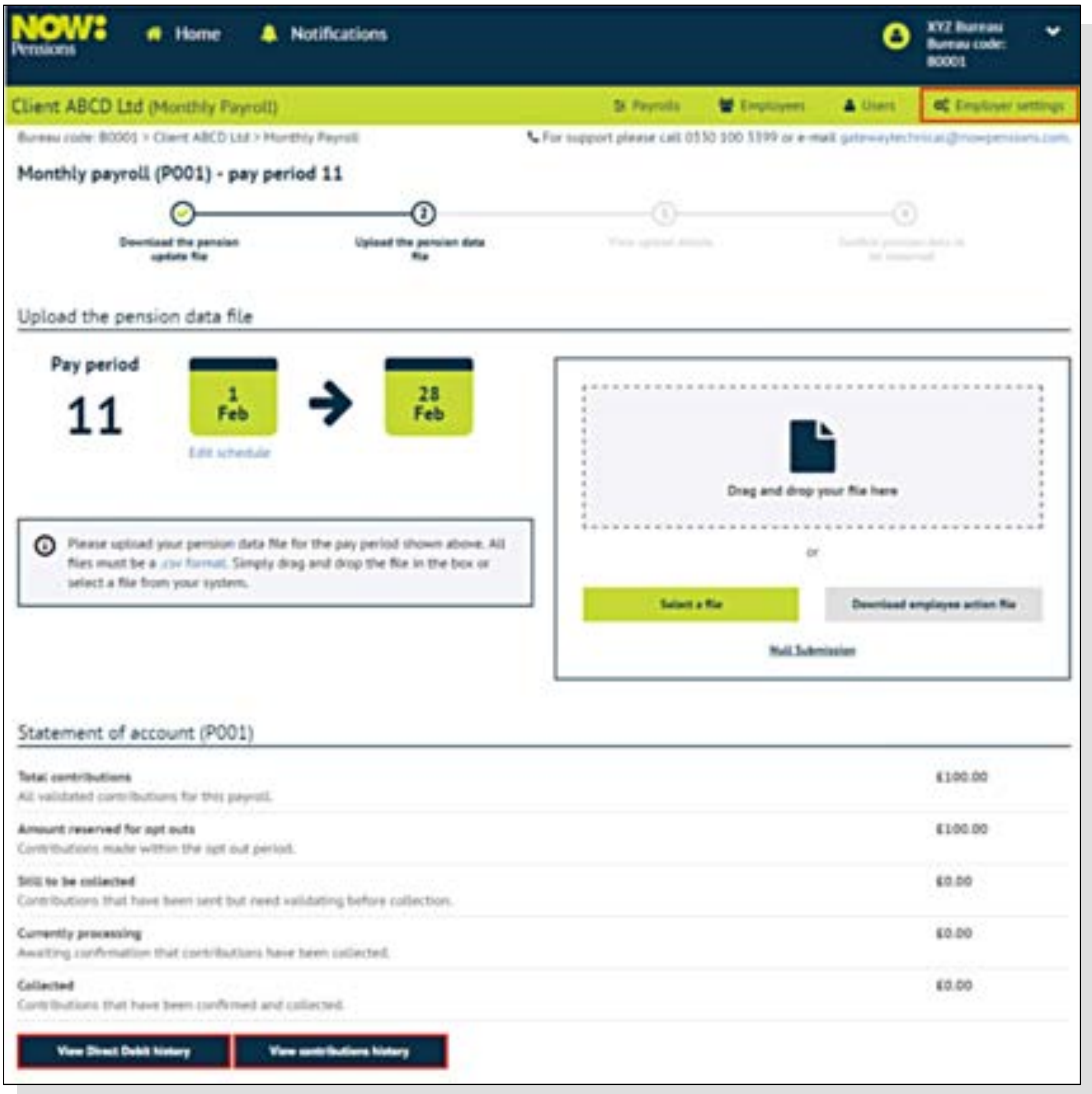


1. **Notifications:** this shows all the notifications you've received such as successful file imports and opt outs or ins.
2. **User account settings:** click here to change your password or log out.
3. **Select files:** click here to upload pension data files. You can also drag and drop files directly here from your computer's file explorer.
4. **Search payrolls:** if you have more than 10 employer payroll groups, you can search for the following items: employer name, pay code, ER code or payroll name.
5. **Payrolls section:** this has information about all your employers' payroll groups. It shows the current status of the last file you imported and when the file import for the next pay period is due. You can click through to each employer's payroll page from here. You can also make a null submission directly from here.

Checking your employers' information

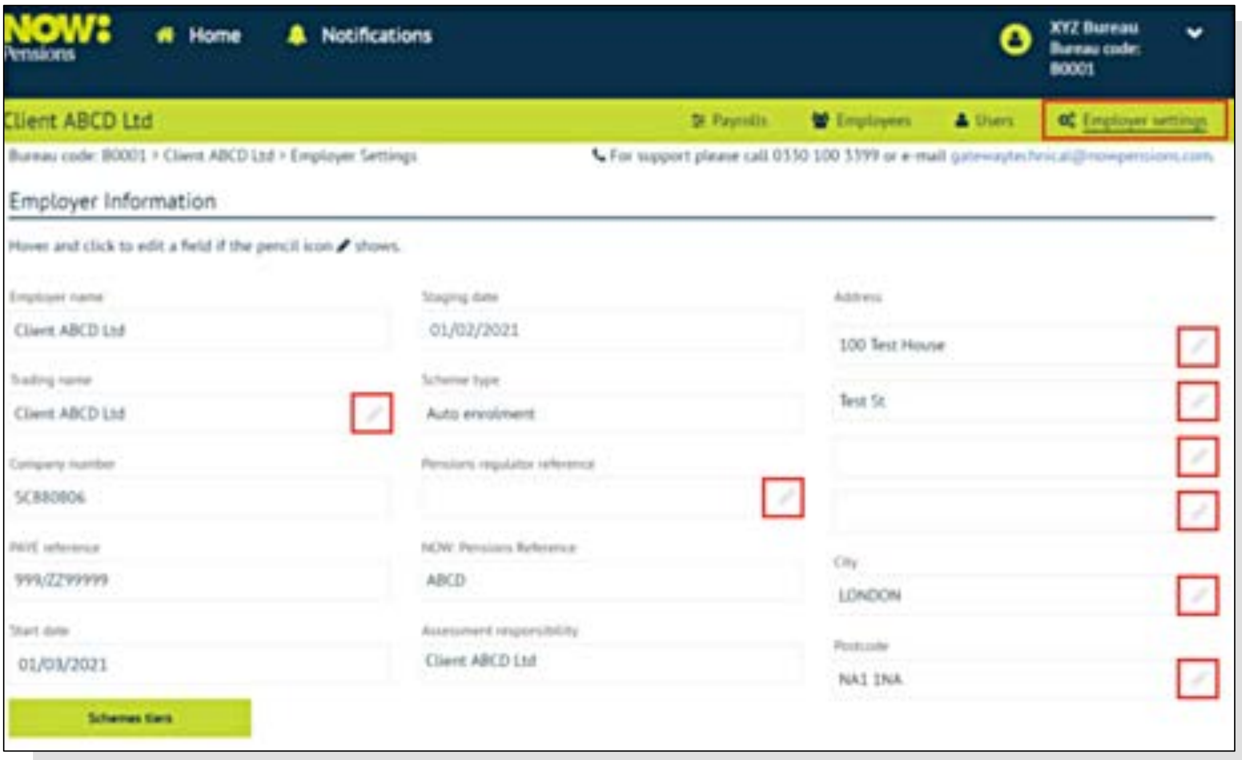
From the payroll section you can click through to each employer's payroll page.

The payroll page shows all the contribution-based information. From here, you will see a link to **'View Statement of Account'**. You can use the buttons at the bottom of the page to see the Direct Debit and contribution history for the relevant employer.



Remember, contributions only start to be collected once employees are out of their one-month opt-out window (which is why there's an amount shown at **'Amount reserved for opt outs'**).

Now click **'Employer settings'** at the top right, on the green bar.



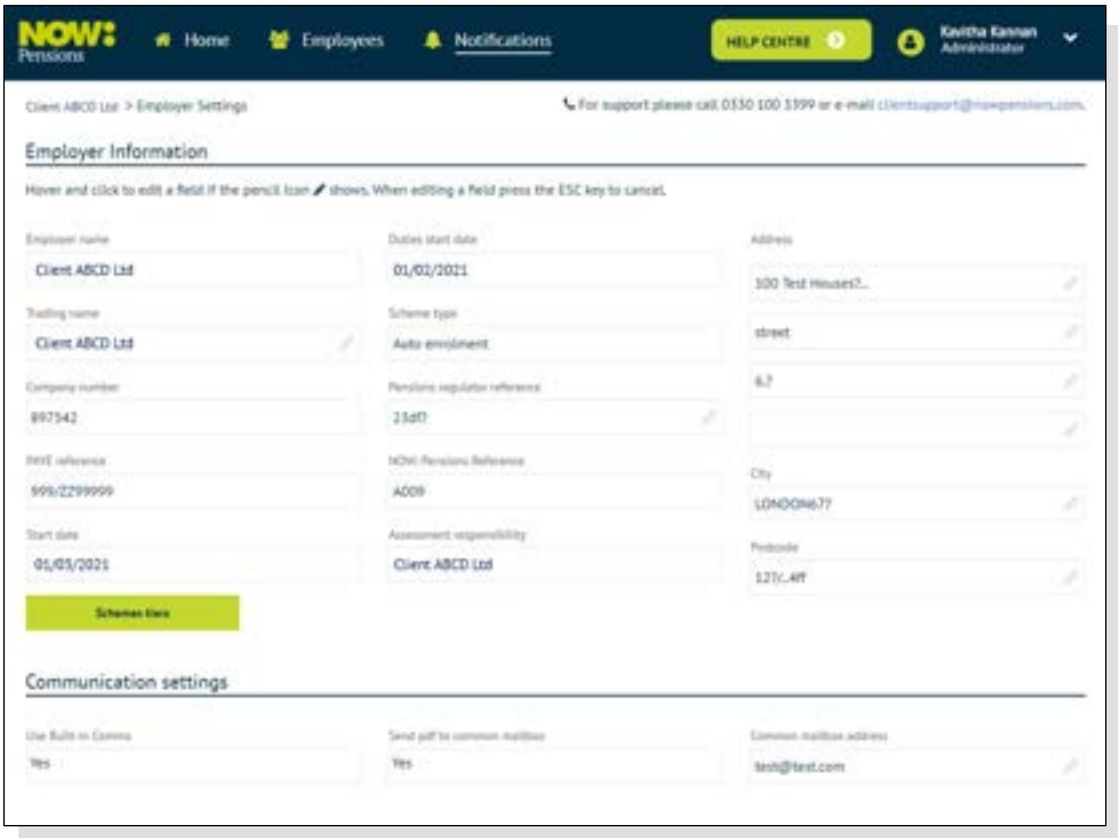
Here you can check that each employer's information is correct. It should be the same as the information you gave about your employers when you registered. The **'pencil'** icon shows which fields you can edit.

If any of the non-editable fields – such as the start date – have errors, please contact our client support team on **0330 100 3336**.

Setting up communications for your clients

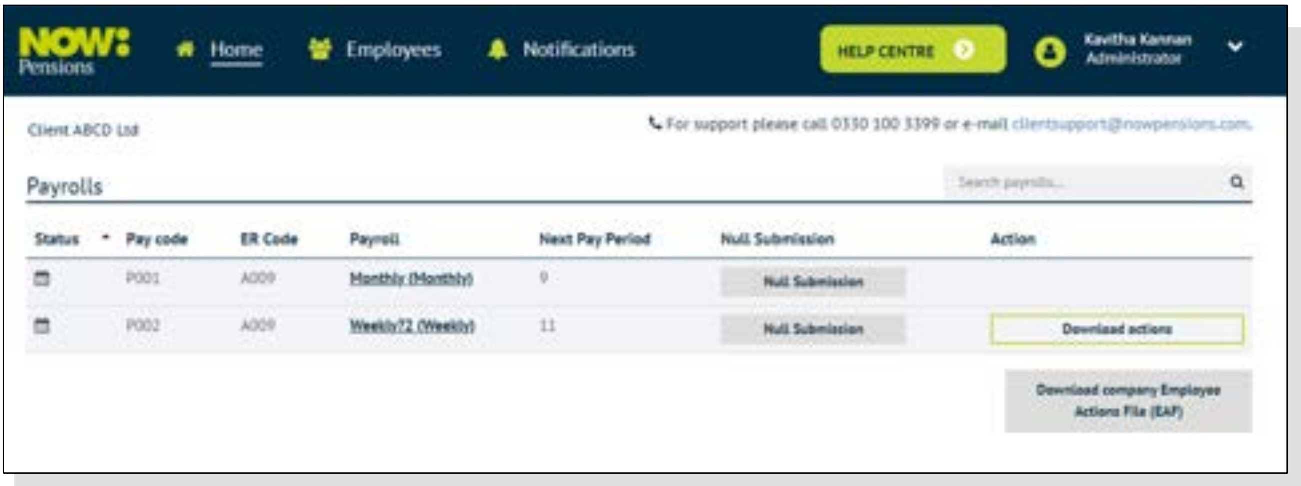
You'll also find the communication settings on the Employer settings page, just below the Scheme tiers button.

If you're using our statutory communications for your clients, you'll need to make sure the **'Common mailbox address'** field for each employer has a central email address that can receive communications for employees and is monitored so that employees communications sent to that addreass are distributed promptly. This could be, for example, their HR email address.

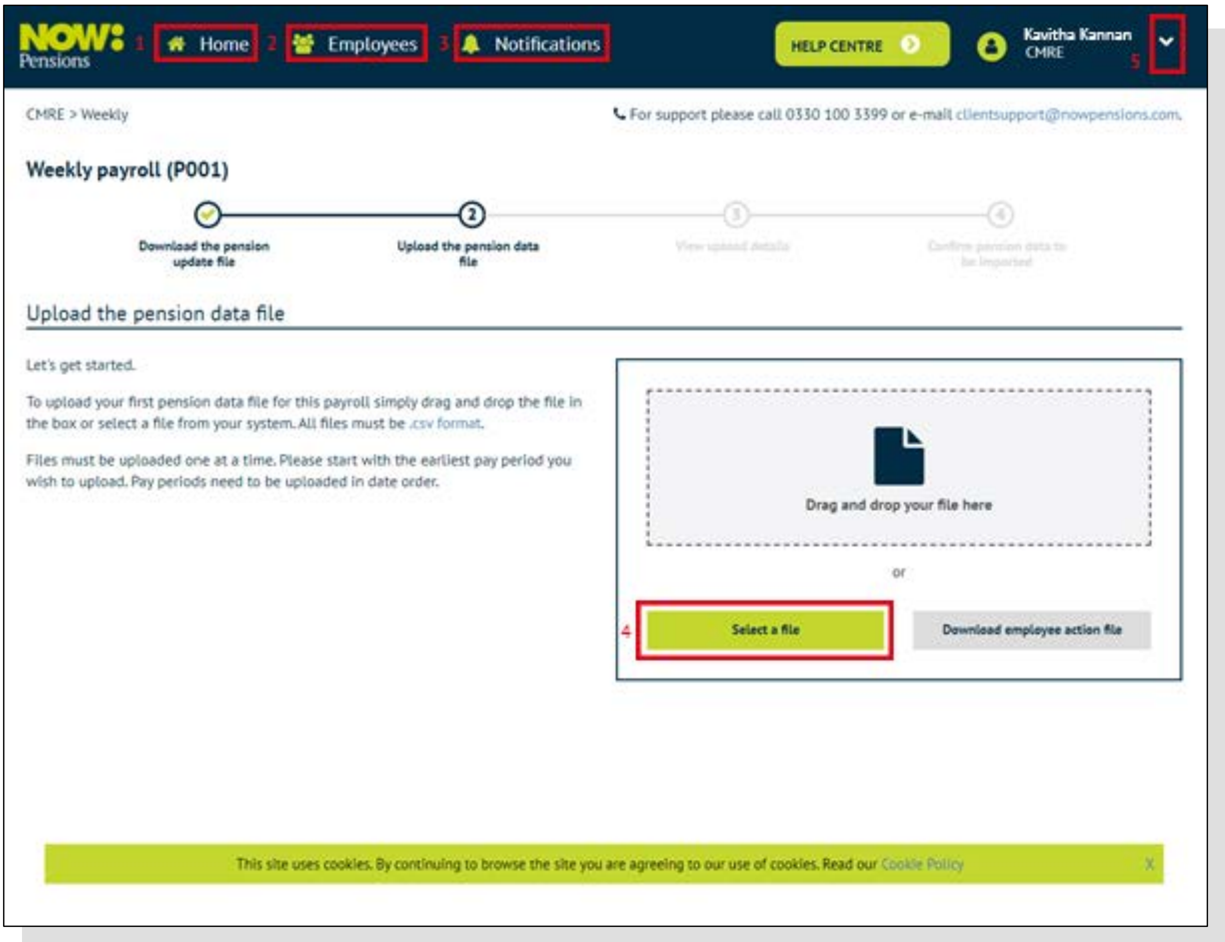


Finding your way around

If you've set up more than one payroll, you'll be able to select which payroll you want to look at and use once you've logged in.



Once you've selected a payroll you'll see the following screen. You'll also see this screen if you've only got one payroll.



1. **Home**: click this to return to the home page.
2. **Employees**: click here to see a list of all the employees you've imported into Gateway.
3. **Notifications**: click this to see all the past notifications you've received (such as successful file imports and opt outs and ins).
4. **Select a file**: click here to upload your pension data files (or drag and drop them here).
5. **Drop-down arrow at top right**: click here to see employer settings, the users menu (where you can add or remove other system users), change your password or log out.

Important codes

Before you can upload a pension data file you'll need to ensure it includes the **pay code**, **ER (Employer,** also known as **company) code** and **Scheme tier (contribution model) code** for each employee.

Depending on your payroll software, you'll need to either:

- enter these into your payroll, or
- put them directly into your pension data file.

Below is an extract from a sample pension data file showing these codes in the correct fields.

AG	AH	AI
PAY CODE	ER CODE	SCHEME C
P001	ABCD	101

Employer (ER) code

You'll find your employer code, labelled **'NOW: Pensions reference'**, on each employer's payroll page. (As a reminder, you get to the employer payroll page from your payroll list – see screenshot below.)

Payrolls

Status	Employer	Pay code	ER Code	Payroll
	Client ABCD Ltd	P001	ABCD	Monthly Payroll (Monthly)

Pay (payroll) code

Each payroll has its own pay code. This is also on the employer settings page.

Payroll information

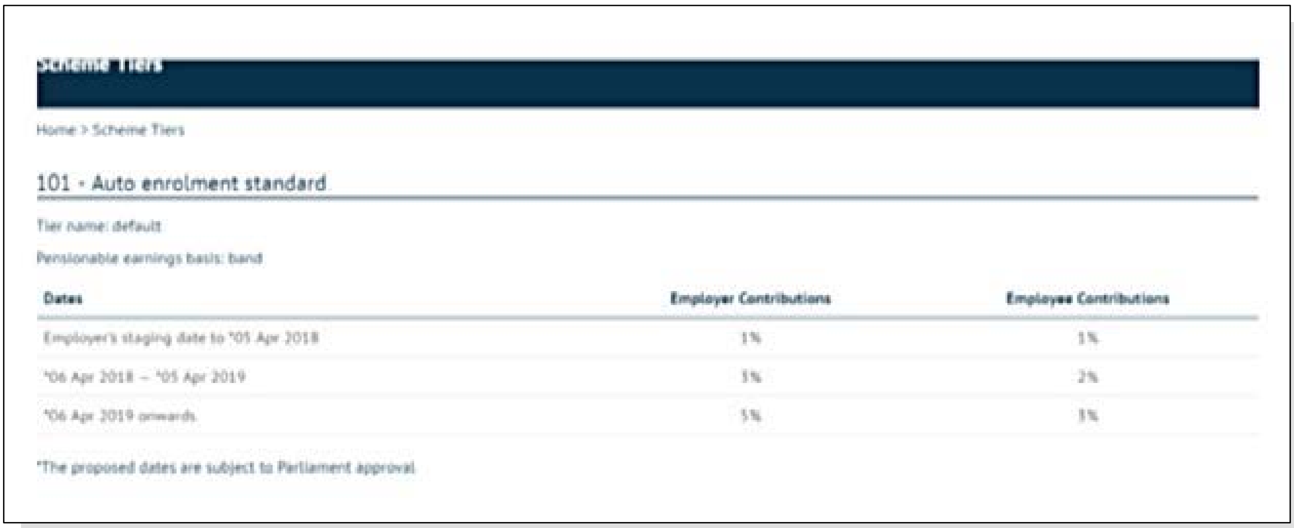
Name	Pay code	Frequency	Status
Weekly	P001	Weekly	Active
Monthly	P002	Monthly	Active

NOW: Pensions

Scheme tier (contribution model) code

This tells you which contribution structure you're using for your employer and employee contributions. To check this, please go to the employer settings page and click on **'Scheme Tiers'**.

This screenshot shows the most popular contribution structure – 101, based on qualifying earnings (shown here as 'band' earnings).


Scheme Tiers

Home > Scheme Tiers

101 - Auto enrolment standard

Tier name: default

Pensionable earnings basis: band

Dates	Employer Contributions	Employee Contributions
Employer's staging date to *05 Apr 2018	1%	1%
*06 Apr 2018 – *05 Apr 2019	3%	2%
*06 Apr 2019 onwards	3%	3%

*The proposed dates are subject to Parliament approval

If any of your clients have separate groups of employees with different contribution rates, you can set up separate tiers for these groups. Please contact us on **0330 100 3336** to discuss any additional tiers you would like to set up.

The screenshot below shows a scheme with several tiers, all with different contribution model codes. Contribution model 104 has customised employer and employee percentages. If any of your employers use customised percentages, you'll need to make sure you've set them up in your payroll software.

Scheme Tiers

Home > Scheme Tiers

101 - Auto enrolment standard

Tier name: default

Pensionable earnings basis: band

Dates	Employer Contributions	Employee Contributions
Employer's staging date to 05 Apr 2018	1%	1%
06 Apr 2018 – 05 Apr 2019	2%	3%
06 Apr 2019 onwards	3%	5%

104 - Saving plus

Tier name: Managers

Pensionable earnings basis: basic

Dates	Employer Contributions	Employee Contributions
Employer's staging date to 05 Apr 2018	11%	5%
06 Apr 2018 – 05 Apr 2019	11%	3%
06 Apr 2019 onwards	11%	5%

103 - Stepped saving

Tier name: Staff

Pensionable earnings basis: basic

Dates	Employer Contributions	Employee Contributions
Employer's staging date to 05 Apr 2018	2%	2%
06 Apr 2018 – 05 Apr 2019	3%	4%
06 Apr 2019 onwards	4%	5%

Uploading files

Before you run your payrolls, you will need to check the following things are correct.

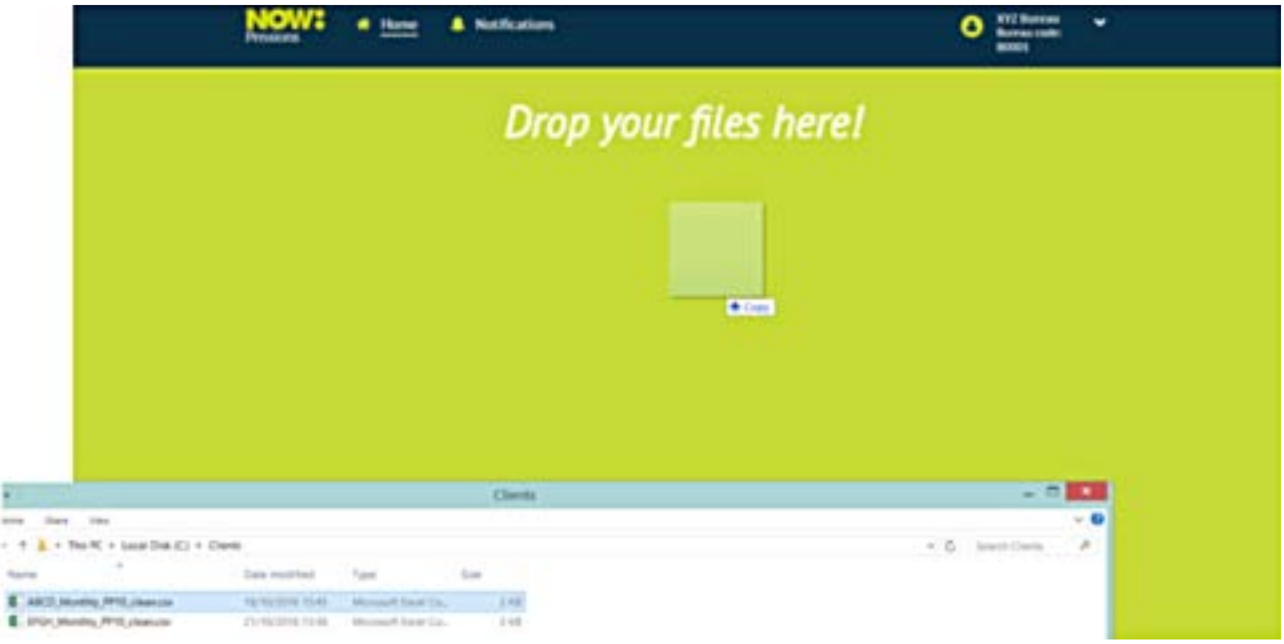
- Are you using the correct definition of **pensionable earnings** for each contribution model? (See [How much should I contribute?]() for more information about contribution models and the pay definitions that apply to them.)
- Is your payroll software set to the correct tax relief basis: **net pay**, not relief at source?
- Are all employees in the correct assessment category? For example, is there someone showing as a **non-eligible jobholder** when their age and earnings suggest they should be an **eligible jobholder**?
- Do all **enrolled employees** (Scheme members) have the correct enrolment date – including those who have joined or opted in, rather than being auto enrolled?
- If you're using, or have used, postponement, have you got the right postponement dates?

Once you're sure all the above items are set up correctly you can run your payroll, download your pension data file and check that all the required fields are populated correctly.

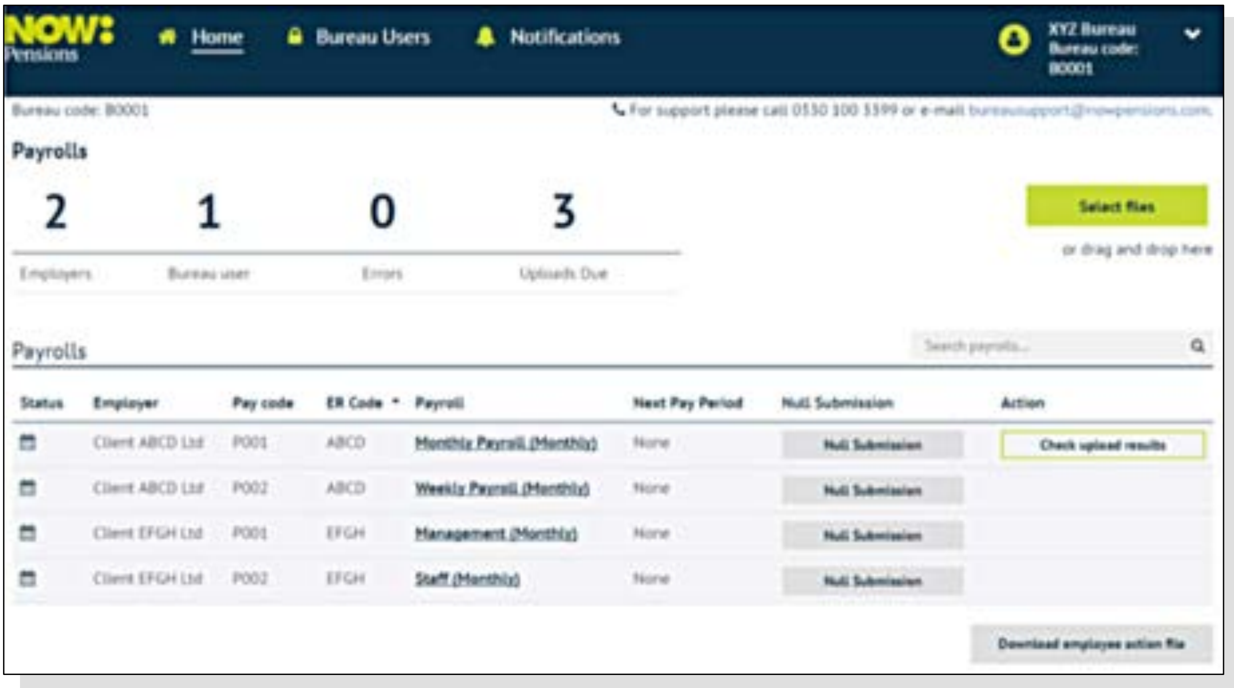
Now you're ready to upload your files. There are two ways to do this.

From your bureau home page

You can upload multiple files at the same time from your bureau home page. Drag and drop your files into the area shown (see screenshot below).



After you've dropped the files in you'll see the following screen. Click on **'Check upload results'** to look at your files.

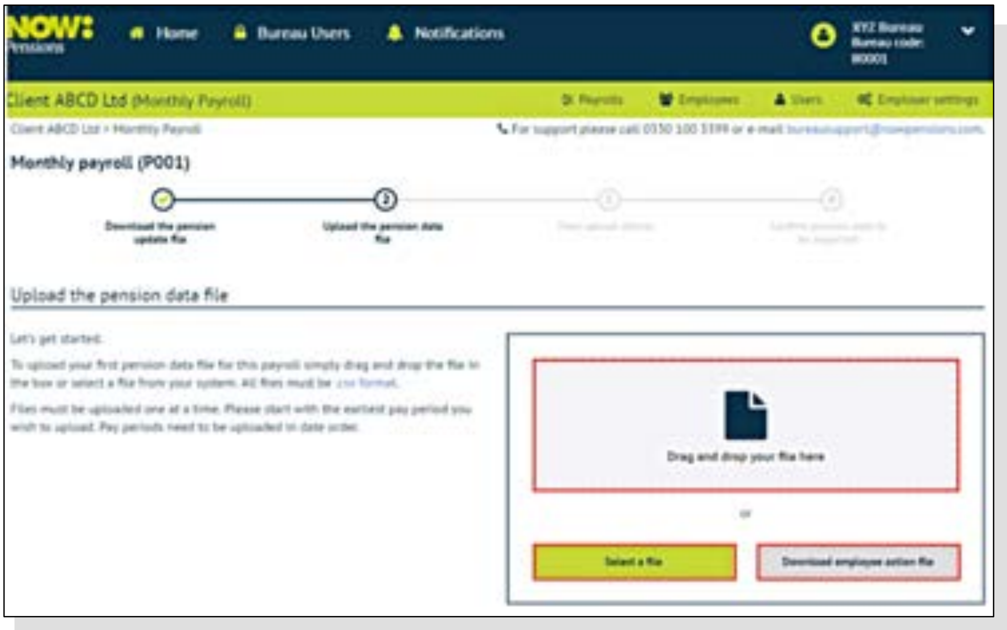


From an employer's payroll page

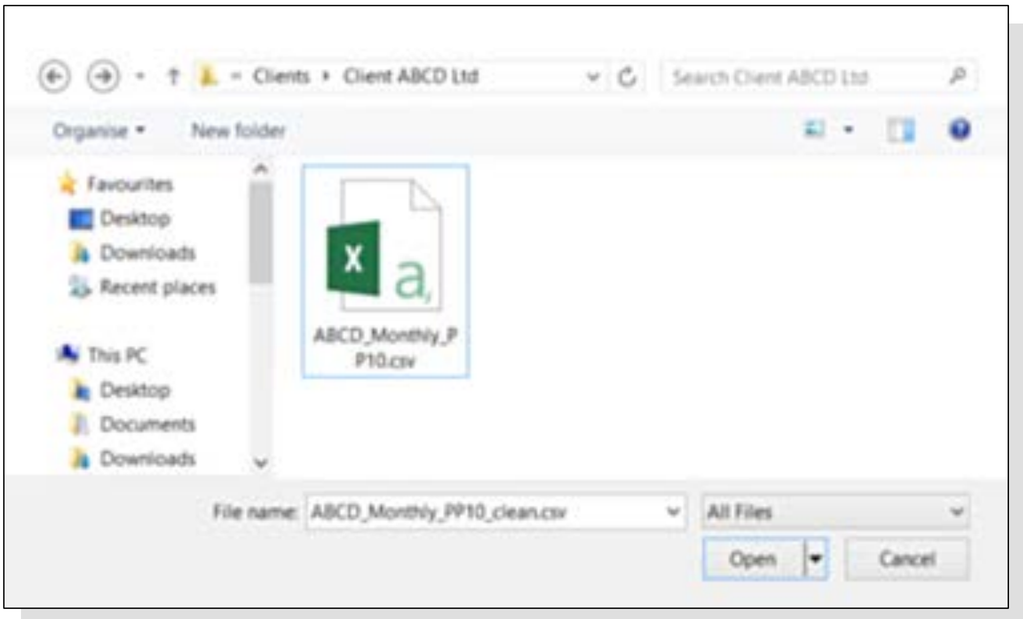
You can only upload files for one employer at a time in this way.

Click through to the employer's payroll page from the payroll section.

From this page you can either drag and drop your file, or click on **'Select a file'**.



Find the file in your computer's file explorer and choose it to upload.



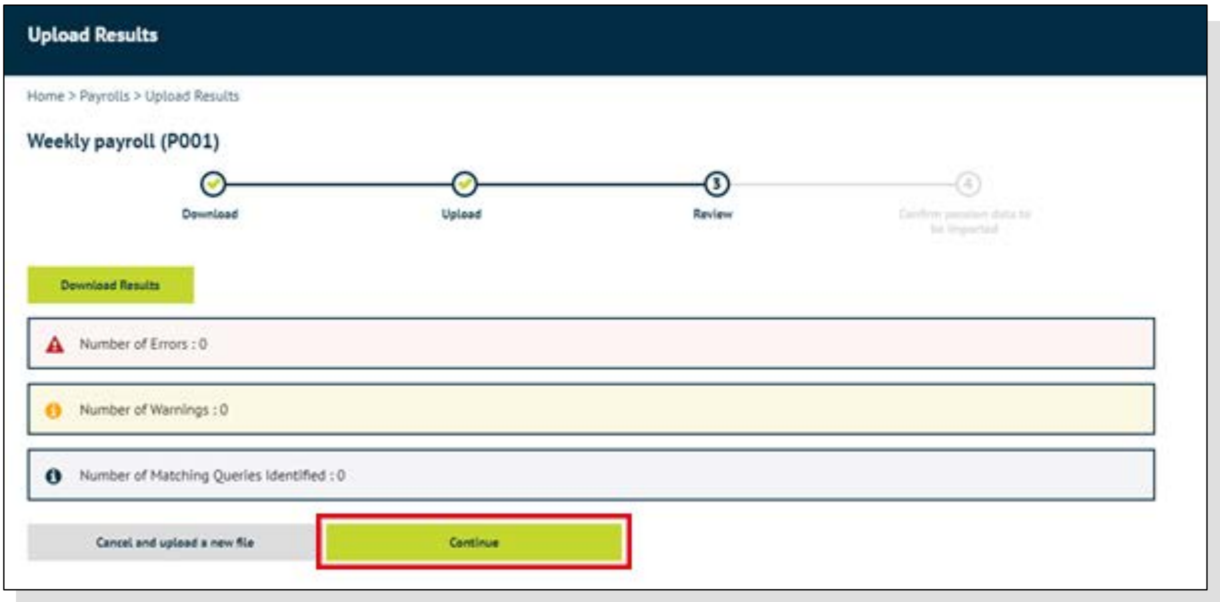
Gateway automatically checks your file is in the correct format and there are no data file format errors. The screenshot below shows a file in the correct format. Click on '**View upload details**' to see more information about your file.

If this screen shows you have errors, click on **'View upload details'** to see more information about the errors. If you have file content errors, you will need to check and correct them. Please see 'Errors and warnings' on page 21 for more information about common errors and how to correct them.

If you've uploaded a file with format errors, your only option will be to cancel and resubmit the file. Click on **'Cancel and upload corrected file'** and correct your file before uploading it again.

The screenshot below shows a valid contribution file. Click on '**Continue**' to see more details.

If this screen shows your file has format errors, click on **'Cancel and upload a new file'** and correct your file before uploading it again.



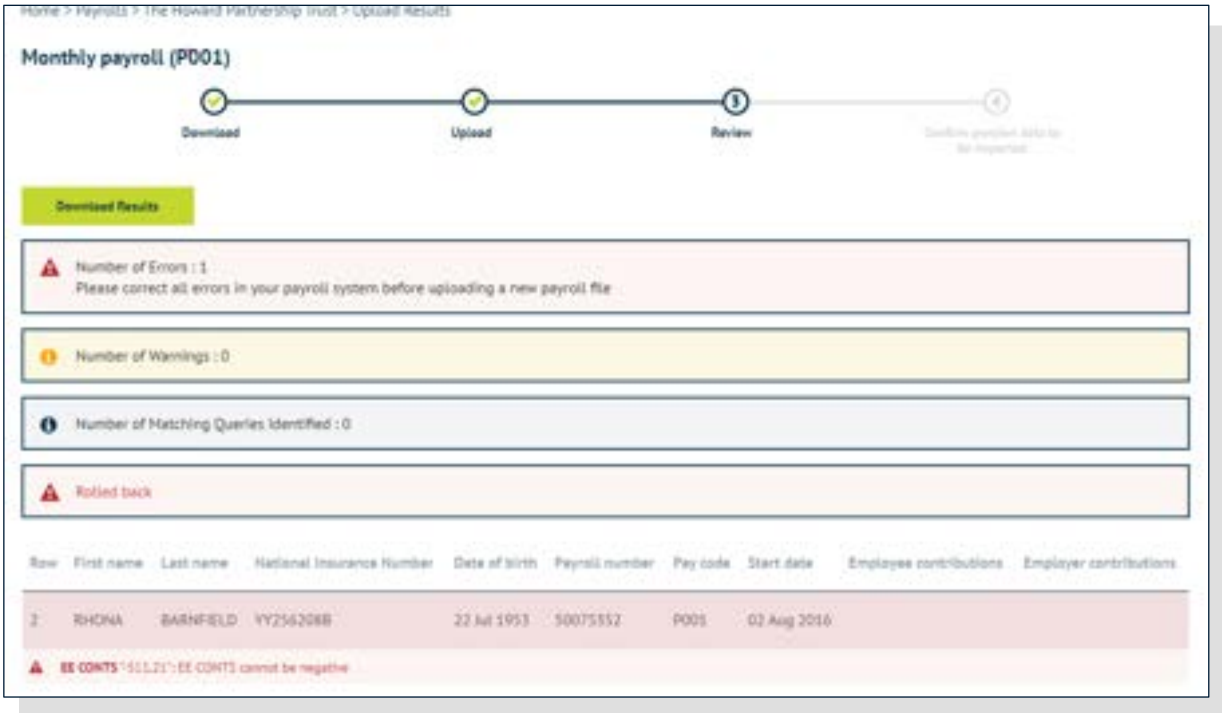
Errors and warnings

It's very important that the details in the pension data files you upload are accurate and complete – your clients' employees' retirement outcomes depend on it. Gateway is designed to help you ensure your data is error-free by flagging up errors and inconsistencies in each file you upload.

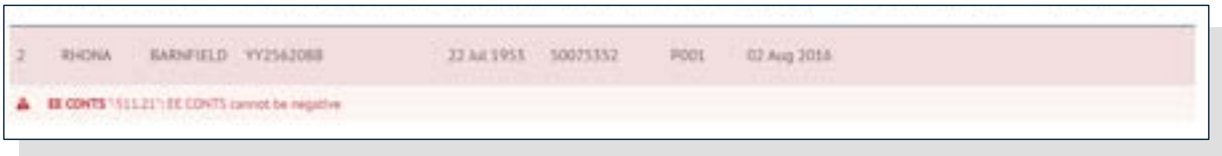
Here's a quick guide to spotting and correcting errors.

The screenshot below shows a file with a content error. Click on **'View upload details'** to see more details of the errors.

We can now see there's an error message saying the employee contributions for a particular employee are showing as negative.



As a result, this employee’s record is showing as incorrect.



You'll need to choose **'Cancel and upload a new file'**. **Although you can simply edit your file and re-upload it, it's best to fix this kind of error in your payroll software so it doesn't recur.**

Possible errors to check for

- Are your employer (ER, also known as company) code, pay code and Scheme tier code – also known as contribution model code – correct?
- Are contributions only showing for **enrolled employees** (Scheme members)?

Importing files

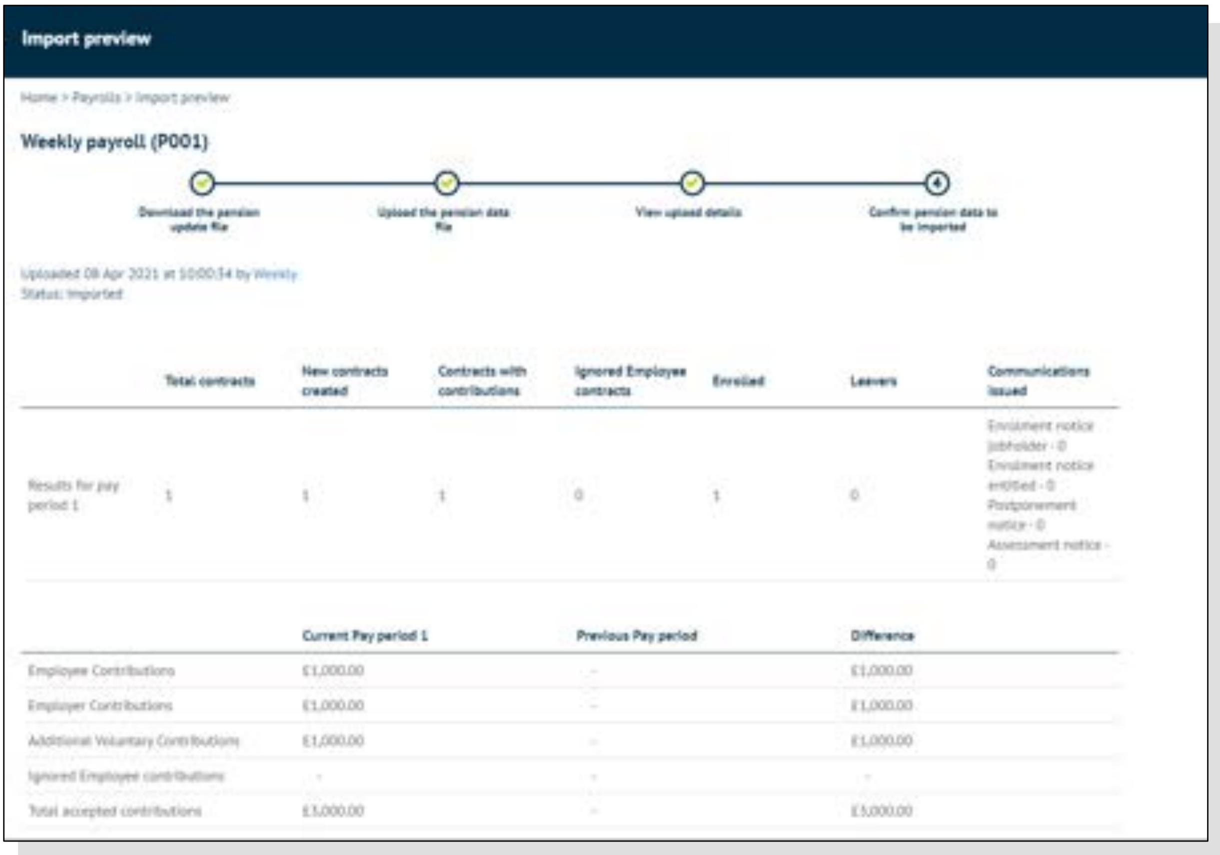
Once you're sure your file has no errors, click on **'Continue'** to go to the import preview page. This page shows the following items.

- The total amount of contributions we will collect.
- The total amount of contributions you submitted in the last pay period to help you compare them and pick up any errors.
- The communications that will be issued.

You can download the information from this page into an Excel file to make it easier to check.

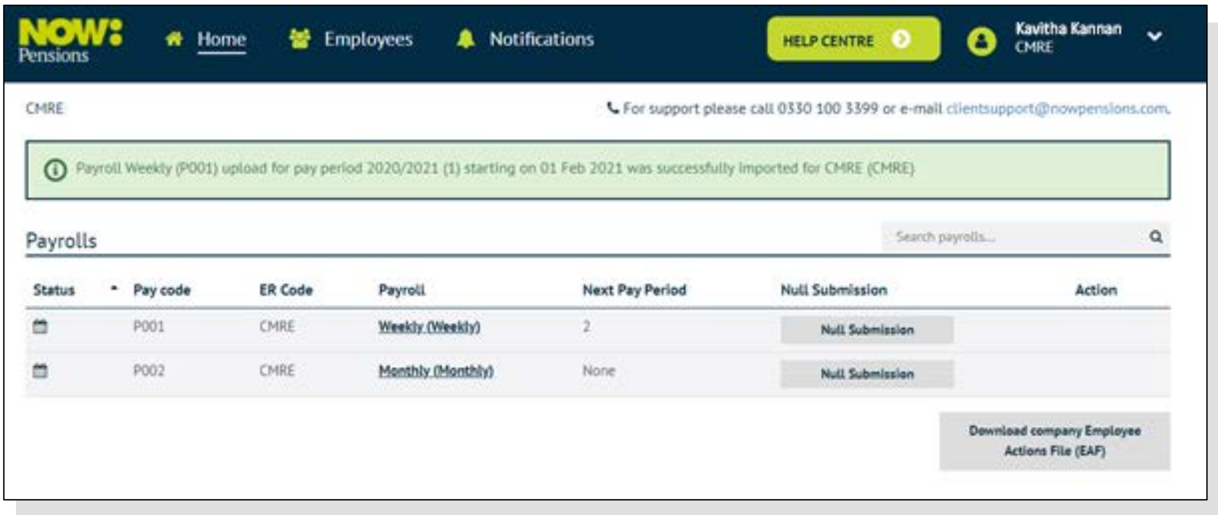
If all the information is correct, click **'Confirm import'**. If you need to change anything, please click **'Cancel import and start again'**.

You **can't recall your file** once you've imported it, so please make sure everything is correct **before** you import it.



Importing your file will take you back to your home page. You'll get a notification that your file import was successful. This completes the process for one payroll submission. You can upload multiple files for different employers, or upload one payroll file at a time.

You'll be able to see the next pay period to be uploaded (in this case, pay period 2).

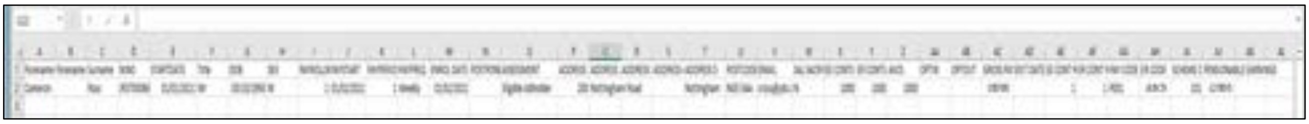


Using the employee action file to update your payrolls

Before you run the payrolls for your next pay period, log into Gateway and check if there have been any employee actions you need to update your payrolls for.

Clicking on '**Download employee action file**' downloads a CSV file showing the employee action details (see the example below). This file shows all the actions employees have taken since your last payroll and the updates you need to make. It covers all the employers and payrolls you manage.

You'll use these details to update your payrolls. Depending on your payroll system, you may be able to import the file directly into your payrolls. If not, you'll need to update your payrolls manually. (See our [Guide to the Employee Action File for more details](#).)



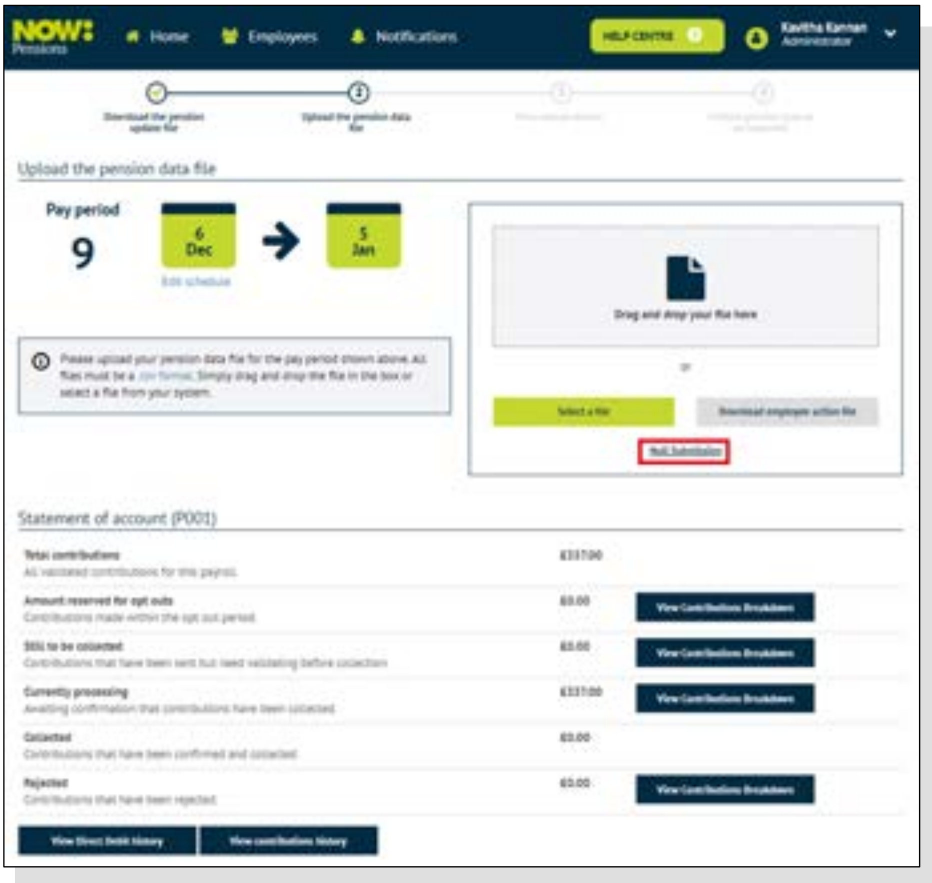
Once you've done all the updates, you can run your payrolls and download pension data files for your next upload. Your payrolls should automatically calculate refunds of contributions for any employees that have opted out during their opt-out period.

Null submission

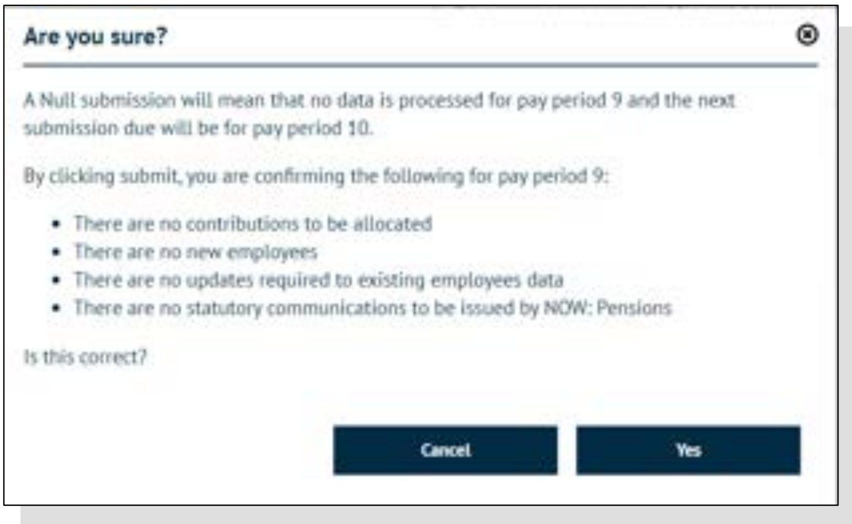
Use the **'Null submission'** button if you have nothing to upload for this pay period.

You'll only need to use it if you have no:

- contributions
- new employees enrolled
- changes to employees' details
- communications to go out.



If you click on ‘**Null Submission**’ you’ll see the following disclaimer.



You should only use null submission if you're absolutely sure you don't have anything to upload. **An incorrect null submission could mean you fail to meet your auto enrolment obligations towards your clients under UK pension law.**

Adding a new payroll

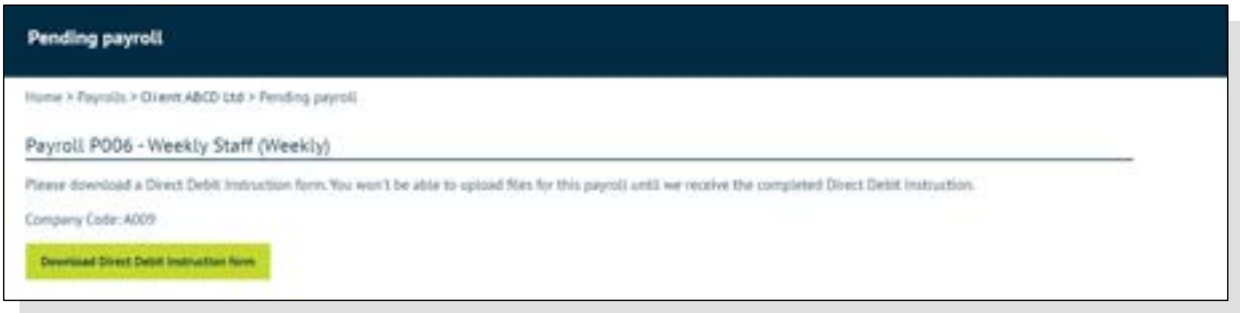
When you need to add a new payroll group for one of your employers, first go to their employer settings page. You can get there by clicking on any of that employer's payrolls, as shown in the screenshot below.

Then, click on **'Employer settings'** on the right-hand side of the green bar.

Scroll down to the payroll information section and click on **'Add payroll'**.

Put in a name for this payroll and select how often it is run (for example, weekly or monthly) from the drop-down box. Then click on '**Apply**'.

You need a separate Direct Debit for each payroll group – so you'll need to download and submit a new Direct Debit form.



Save the Direct Debit form to your desktop, then email it to the employer with their employer (ER) code and the new pay code that's been created (you can see this on the payroll information screenshot below).

The employer will need to print the form, complete it and get it signed and dated by someone authorised to do this. They can scan and email it directly to us at directdebit@nowpensions.com.

Your new payroll's status will be set to **'Pending'**. You won't be able to upload a pension data file for this payroll until we've confirmed your Direct Debit.

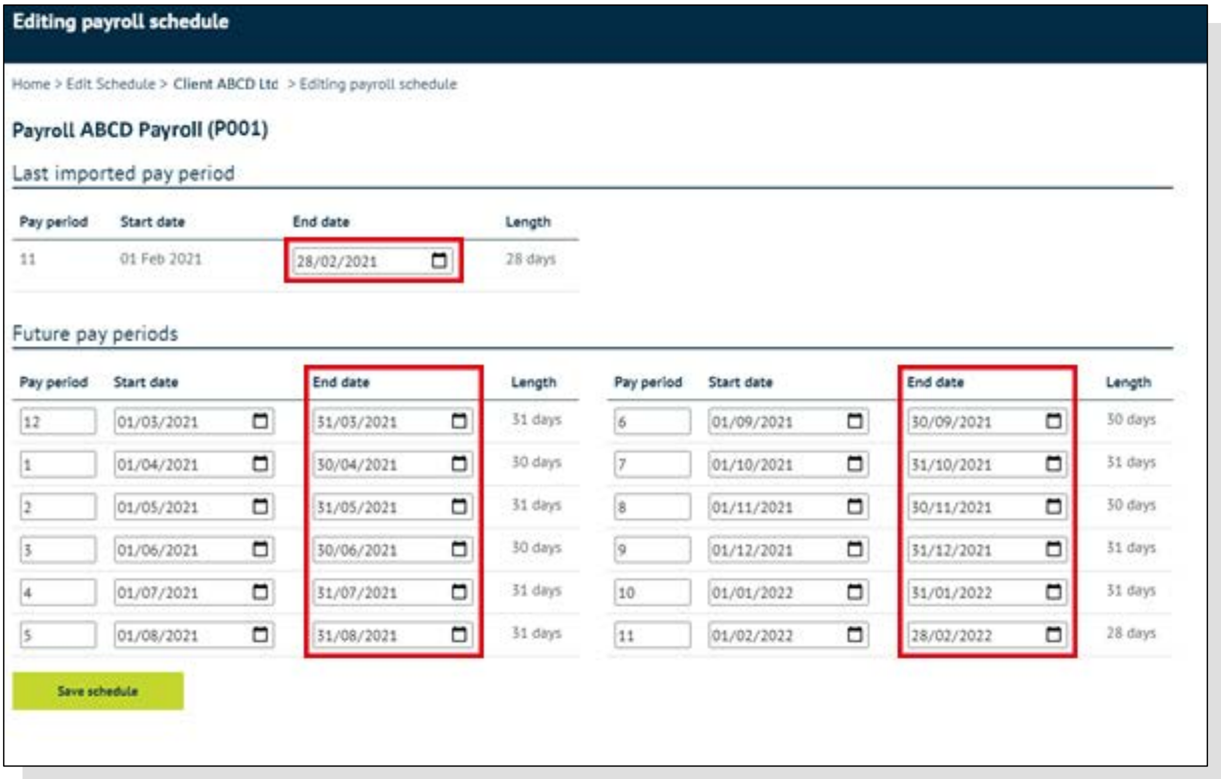
Editing your payroll schedule

Once you've uploaded your first file, the system automatically creates contribution schedules based on your uploaded file. You can edit these schedules in the following ways.

1. Change the end date of your last imported pay period.
2. Change the number of a future pay period.
3. Change the start and end dates of a future pay period.

1. Change the end date of your last imported pay period

Click on '**Edit schedule**' on your payroll home page. You'll see the following screen.



Editing payroll schedule

Home > Edit Schedule > Client ABCD Ltd > Editing payroll schedule

Payroll ABCD Payroll (P001)

Last imported pay period

Pay period	Start date	End date	Length
11	01 Feb 2021	28/02/2021	28 days

Future pay periods

Pay period	Start date	End date	Length	Pay period	Start date	End date	Length
12	01/03/2021	31/03/2021	31 days	6	01/09/2021	30/09/2021	30 days
1	01/04/2021	30/04/2021	30 days	7	01/10/2021	31/10/2021	31 days
2	01/05/2021	31/05/2021	31 days	8	01/11/2021	30/11/2021	30 days
3	01/06/2021	30/06/2021	30 days	9	01/12/2021	31/12/2021	31 days
4	01/07/2021	31/07/2021	31 days	10	01/01/2022	31/01/2022	31 days
5	01/08/2021	31/08/2021	31 days	11	01/02/2022	28/02/2022	28 days

Save schedule

Under '**Last imported pay period'** you'll see '**Pay period'** and '**Start date'** (which are non-editable) and '**End date'**, which is editable. Change the end date to your chosen date. It can be the same as, or later than, the start date.

This will automatically update the payroll length and future pay periods. Scroll down to '**Save schedule'** to save your changes.

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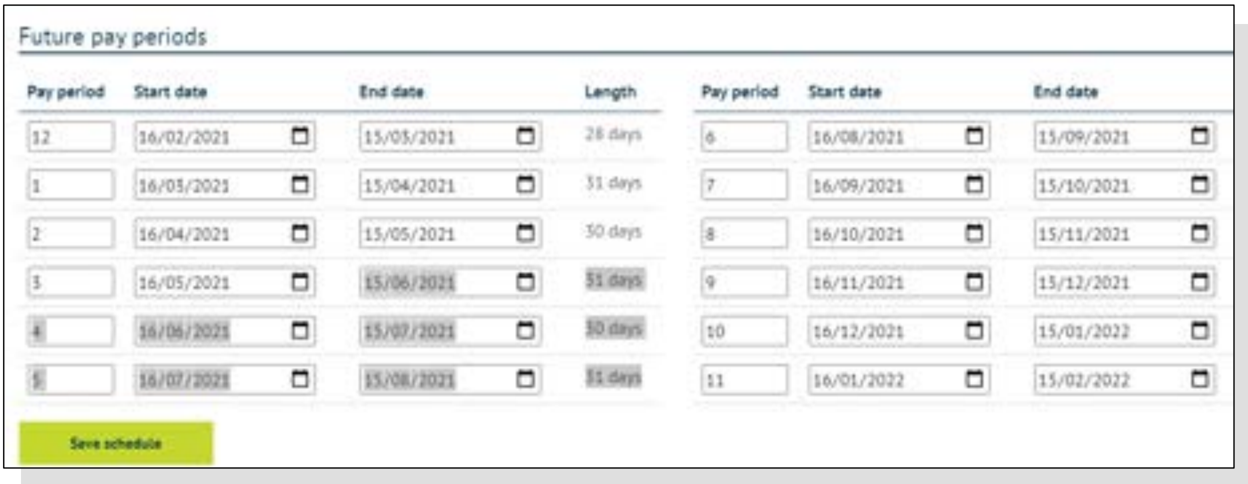
2. Change the number of a future pay period

You can see the pay period numbers on the left-hand side of the screen, as in the screenshot below. Simply edit the pay period field to change the number. You can make the number lower or higher.

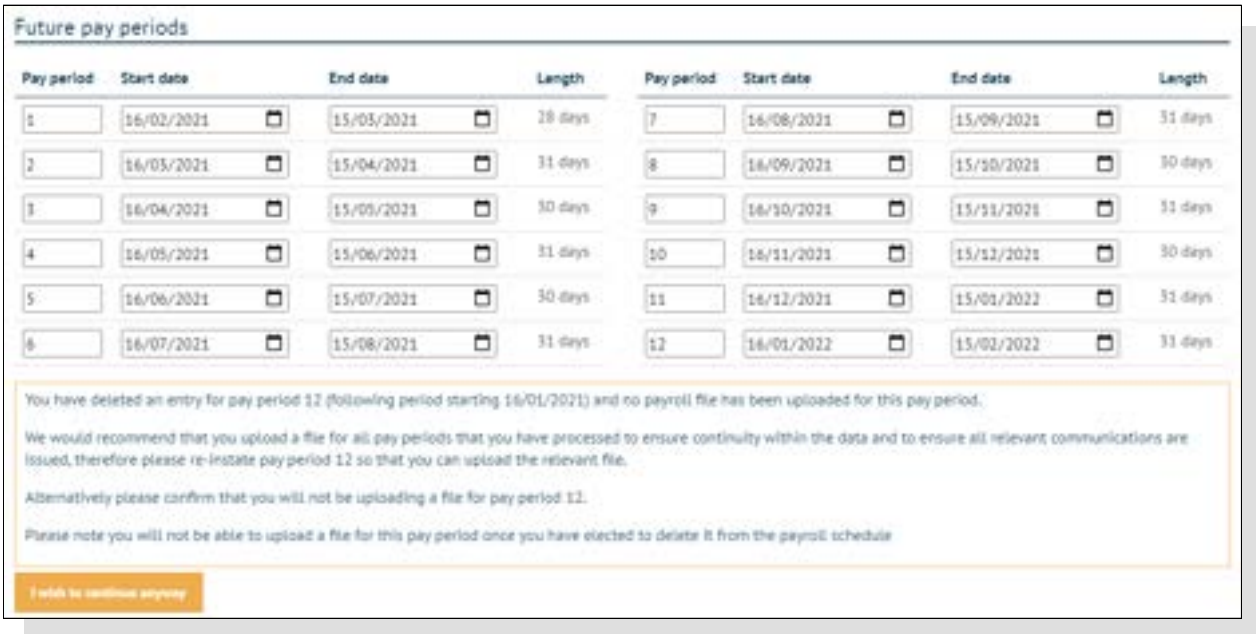


Future pay periods

Pay period	Start date	End date	Length	Pay period	Start date	End date
12	16/02/2021	15/03/2021	28 days	6	16/08/2021	15/09/2021
1	16/03/2021	15/04/2021	31 days	7	16/09/2021	15/10/2021
2	16/04/2021	15/05/2021	30 days	8	16/10/2021	15/11/2021
3	16/05/2021	15/06/2021	31 days	9	16/11/2021	15/12/2021
4	16/06/2021	15/07/2021	30 days	10	16/12/2021	15/01/2022
5	16/07/2021	15/08/2021	31 days	11	16/01/2022	15/02/2022

Save schedule

Making the number higher involves **deleting** one or more pay periods. The system will flag this as a potential error. You'll need to confirm you want to continue, as shown below, and then click **'Save'**.



Future pay periods

Pay period	Start date	End date	Length	Pay period	Start date	End date	Length
1	16/02/2021	15/03/2021	28 days	7	16/08/2021	15/09/2021	31 days
2	16/03/2021	15/04/2021	31 days	8	16/09/2021	15/10/2021	30 days
3	16/04/2021	15/05/2021	30 days	9	16/10/2021	15/11/2021	31 days
4	16/05/2021	15/06/2021	31 days	10	16/11/2021	15/12/2021	30 days
5	16/06/2021	15/07/2021	30 days	11	16/12/2021	15/01/2022	31 days
6	16/07/2021	15/08/2021	31 days	12	16/01/2022	15/02/2022	31 days

You have deleted an entry for pay period 12 (following period starting 16/01/2021) and no payroll file has been uploaded for this pay period.

We would recommend that you upload a file for all pay periods that you have processed to ensure continuity within the data and to ensure all relevant communications are issued, therefore please re-instate pay period 12 so that you can upload the relevant file.

Alternatively please confirm that you will not be uploading a file for pay period 12.

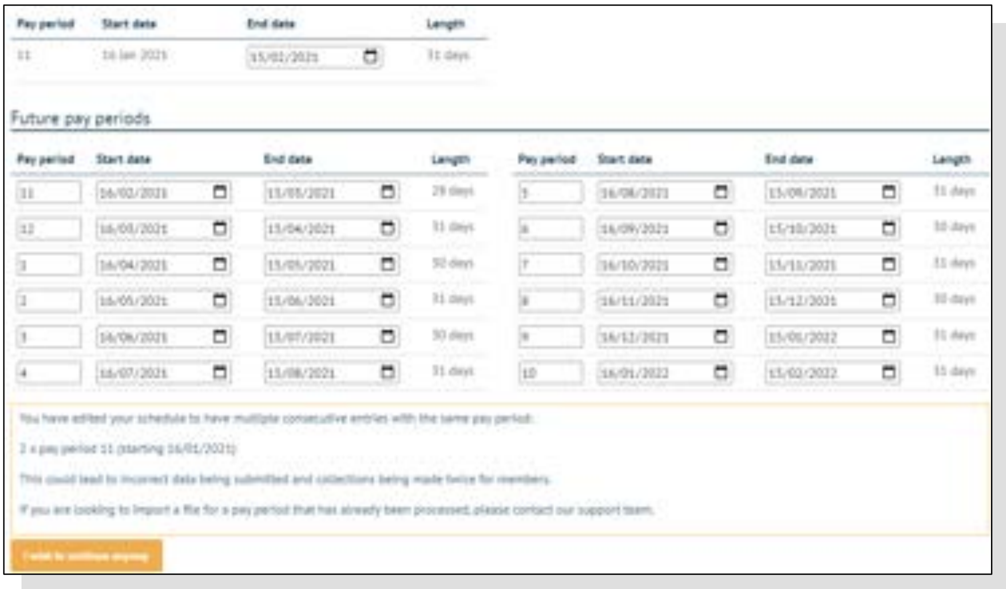
Please note you will not be able to upload a file for this pay period once you have elected to delete it from the payroll schedule

I wish to continue anyway

If you choose a higher number within the range of the current pay schedule – for example, a year, as in these screenshots which show a monthly schedule – the system will update the numbers for the remaining pay periods automatically.

If you choose a higher number beyond the range of the current schedule, the system will reset the schedule from pay period 1.

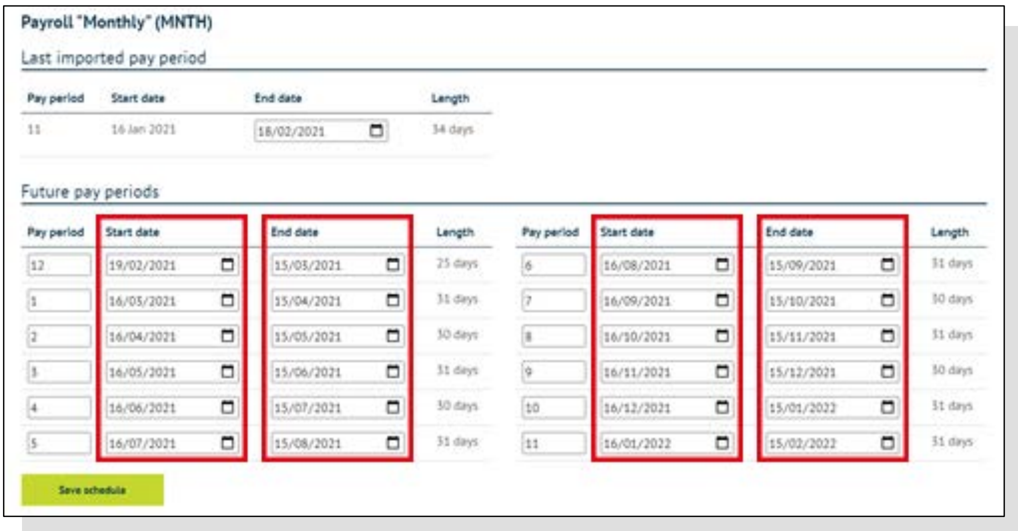
Making the number lower creates a duplicate schedule with the same pay period number. The system will flag this as a potential error and you'll need to confirm you want to continue, as shown in the screenshot below. Once you've confirmed, the system will update the numbers for the following pay periods.



3. Change the start and end dates of a future pay period

Changing the start date automatically updates the end date of the previous pay period.

In the same way, if you change the end date, the start date of the following pay period will automatically be updated to be later than the new end date.



The system always shows a year's pay periods based on the changes you've made.

Adding additional users

As a payroll bureau or accountant administrator, you may need to add other users to your website – for example, to look after specific clients.

There are two levels of user.

- **Bureau admins** have full access to all employers and payrolls, and can create other users.
- **Bureau users** only have access to specific employers and their payrolls, and cannot create other users.

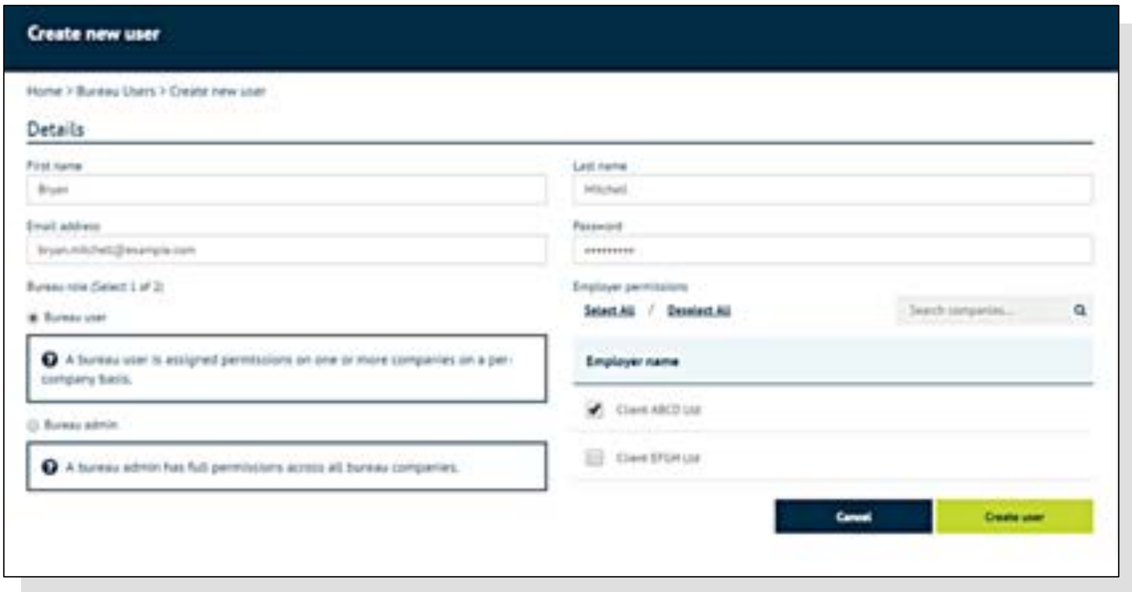
On your home page, select the **'Bureau users'** menu.

Click on **'Create new user'**.

You'll see the following **'new user'** screen. We're creating a new bureau user named Bryan Mitchell. You can see we've put his name and email address into the boxes provided and given him a password. We've selected **'Bureau user'** as his role and **'Client ABCD'** as his client, so he will only have access to that client and their payrolls.

The process for creating a new bureau admin is the same, except you select **'Bureau admin'** as the authorised role. This automatically selects all clients.

When you've finished, click **'Save'**. The new user will receive an email with a link to activate their account.



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