

Keep it clean

The dangers of dirty data

Okay, so checking pension records may not be everyone's idea of fun but when it comes to making sure your scheme runs smoothly, it's one of the most important things you can do.

Why is it so important?

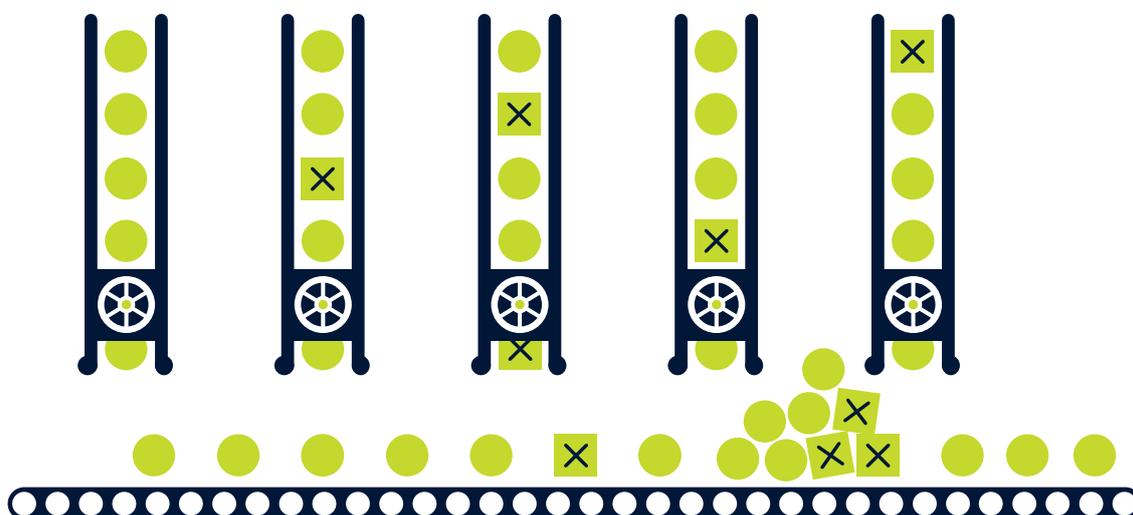
We rely on the information you provide to make sure we're administering your pension scheme correctly. If this information is out of date, inaccurate or incomplete, it could result in errors that create significant problems down the line.

What seems like a small error can have a much bigger impact. A wrong address can result in the employer breaching the auto enrolment duty to communicate with your workers. The wrong date of birth can result in incorrect auto enrolment assessments which would mean a worker having to have every assessment repeated and potentially catching up on missed contributions.

The pitfalls of dirty data

Poor record keeping can affect not only the administration of your pension scheme, but also lead to significant additional costs. This can include time spent correcting errors or claims from members who have missed out on contributions.

But don't worry, below are some tips to help you get it right from the start.



Getting started

You need to provide us with information about your workers and their contributions. We use this information to set up a record for each member to issue essential communications.



1. Speak to your payroll software provider

Your workers' data will come from your payroll software. Your payroll software provider will supply you with the relevant information on how to set up your payroll for auto enrolment and let you know if your system needs updating. Let them know you have selected NOW: Pensions and they can help you organise your payroll correctly in advance of your staging date.

Opposite are some of the details you may need from NOW: Pensions when setting up auto enrolment with your payroll provider.

- **EPSR (Employer Pensions Scheme Reference):**
Your 4 digit Employer code which is also the first four digits of the reference number at the foot of each page of your Participation Agreement
- **PSR (Pensions Scheme Reference):**
12005124
- **The pension scheme name:**
NOW: Pension Trust
- **Our address:**
164 Bishopsgate, London,
United Kingdom, EC2M 4LX
- **We are an:**
Occupational Scheme
- **We operate:**
on a net pay arrangement

Keep the information held in your payroll software up to date from day one. If you do, your payroll software should be able to help monitor the ages and earnings of new and existing workers to assess if they are eligible for auto enrolment for each pay period and calculate correct pension contributions. This information can be sent to us so we can take the correct pension contributions for each member within the scheme.

If you have selected NOW: Pensions to issue statutory communications on your behalf, you will need to hold unique email addresses for every worker. If you do not have unique email addresses for every worker [click here](#).



Our system is compatible with six leading payroll providers who cover 85% of the market.



2. Use the right file format

For each pay period, you'll need to provide us with a CSV file containing certain information in a format that our system can recognise and import. Your payroll software provider may already be aware of the CSV formats which you can discuss with them. It's crucial that you follow the correct format of the NOW: Pensions CSV file. The file will contain 36 data fields which will need to be populated accurately in every detail to ensure your files upload to your pension portal and pension contributions can be processed. A link to the CSV file and additional information can be found [here](#). Remember that the criteria will be different in the file if you are running a voluntary scheme ahead of your staging date or an auto enrolment scheme starting on your staging date.

Further reading



Auto enrolment scheme criteria can be [found here](#).



Voluntary scheme criteria can be [found here](#).



3. Check twice, upload once

Get in to the habit of checking your source data regularly. If your payroll source data is complete and accurate then uploading your data to our administration system will be straightforward. The CSV files you provide draws on the original payroll data, so it's extremely important that this information is accurate and up to date.

As an additional check before you actually upload the data to our system via your employer portal, run your file through our [file validation tool](#). This scans the payroll file and provides a report highlighting any problems it identifies, such as missing date of birth, email addresses or a gross pay figure, which could cause the file to be rejected. If inconsistencies are identified you should rectify them in the payroll system before running another CSV file. Only when the CSV file is 'clean' should you upload to your employer portal.



There's lots of information to support you online in the [NOW: Pensions Help Centre](#)

Your ongoing duties

Auto enrolment is an ongoing responsibility that adds another layer of administration on top of your usual payroll. But it needn't complicate your administration if you follow our simple top tips.



Get organised

Now is the time to tidy up your payroll data. Get your data as accurate and up to date as possible before staging. This should mean your first pension data upload runs smoothly.



Review data regularly

- Set time aside each day or week to update records.
- Create a regular data review exercise and a data improvement plan.
- Get your workers involved. Make it easy for them to tell you about changes to their circumstances, such as moving home, changing job, getting married or divorced.



Save files as you go

We provide you with the CSV file format that you need to use to upload to your employer portal. It's important that you keep copies of all these files on record in case you need to refer back to them in the future.

We suggest you set up a folder where all auto enrolment information can be stored safely. If several people have access to the folder and responsibility for uploading files, it also makes sense to agree file-naming conventions so that everyone is clear which files they are working with. When saving your CSV files we request you name them with the specific **pay period** you are uploading, as this will help with auditing.

If you've taken responsibility for sending out worker communications, you'll also need to keep records of which communications have been sent.



Check files every time

Give yourself plenty of time to upload your data at each payroll. That way you won't be tempted to rush through checking the data.

When you're exporting files from your payroll software do an initial sense check to see if they look as you'd expect them to. You may be able to spot an error that can easily be fixed ahead of uploading your file on the system.

Keep manual changes to the CSV file to a minimum. If you need to make changes, please make these amendments within your payroll software. This means that next time you run the CSV file, you won't have to go over the same work again, saving you time in the long run.

NOW:
Pensions

Remember. We're here to help. Check out the [Help Centre](#) online or call us 0330 100 3399

NOW: Pensions

Smarter. Simpler. Better.

Information correct as at April 2016

NOW: Pensions is a UK occupational pension plan. Membership is only available through an employer, following satisfactory checks on the employer. This is written as a general guide only. It should not be relied upon as a substitute for specific professional advice.

EM00149.0416/1

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