

**NOW:**  
Pensions

Smarter. Simpler. Better.



**Your data files explained**

## Introduction

The purpose of this guide is to help you understand how auto enrolment (AE) situations are reflected in the file that NOW: Pensions has asked you to produce.

We understand that auto enrolment isn't necessarily top of your agenda and that deep down you just want to be able to click a button and get back to your payroll. But experience tells us that some understanding and a little help from us can make all the difference in ensuring your files are sound and don't cause issues. But, if things do go wrong, you'll be more able to clear the issues that arise.

This document won't help with your payroll set up and makes the assumption that your payroll will perform the assessment.

This guide has been created to help you understand what a good file looks like so you understand how some errors happen and why they can cause problems.

## Useful tips

Always provide e-mail addresses for employees where you can, the **e-mail address** is used to communicate with employees.

People who leave and then re-join your company will have two separate contracts within the scheme. They MUST have a new employee reference number (payroll number in the data file) and employment start date when they re-join. You must also remember to provide an exit date for the first contract. The employee will be able to view both contracts via their online access to the NOW: Pensions Gateway.

**Unique data fields** are: the pay code, payroll number, National Insurance Number, Start date, Date of birth and Name (Forename 1 and Surname). If any of these fields change for an existing employee the system, on uploading your payroll file, will match the record in your file to an existing record within the database and will display our employee matching functionality as part of the file importing process. You will be required to confirm what actions should be taken due to the change in employee data. Please contact us if you require any assistance when making these decisions.

The **employer code/NOW: Pensions reference** are the same four letter code. This **can't be changed by anyone**.

If a mistake is made in a contribution amount, this should be rectified in the following pay periods figures. Please note that the system cannot accept negative amounts so where a negative is picked up from the payroll, this should be made into a zero for the purposes of the file.

**Title is a mandatory field.**

One of the most common mistakes in the data comes from the misuse of the payroll code. This must always be present in the file and is the four letter code assigned to each payroll that you run. The payroll codes are visible within the Employer Settings page of your NOW: Pensions Gateway.

Be extra vigilant when viewing a file in excel, it can remove information that is key (e.g. leading zeros) and result in incorrect data being imported. In instances where this affects the key fields, this can result in matching queries being raised as part of the upload process.

## Errors in the data

The most important thing to remember when you get error messages when importing the data is **not to continue loading the data or load a following file**. Pay periods must be processed in order and you cannot retrospectively process a pay period, i.e. if you have processed pay period 2 you will not be able to load a file for pay period 1. Therefore it is imperative that you upload clean data in the correct order for each pay period.

Data errors are displayed as part of the file upload process and will be highlighted in red. Errors will prevent the data being processed for the employee so should always be resolved before submitting your payroll file.

Once you have uploaded your payroll file to the system you will be asked to 'check upload results' before committing the data to our system and any data errors will be highlighted to you at this point. All errors should be resolved within your payroll system, you will then need to re-produce the data file and upload the new file.

We will also display warnings as part of the upload process and these will be highlighted in yellow. Warnings will not prevent the data being processed for the employee but they should not be ignored as they often contain important information regarding the employee's record.

We hope this document has been of some help to you but there may yet be times when the system just gets the better of you and you need a little help so don't be afraid to contact us on 0330 100 3399, where one of our operators will help you understand what you need to know.

We are going to use a fictitious band of characters to help us out by looking at situations they may find themselves in and take each situation one step at a time.

## Some basic assumptions first

We'll assume that you run a monthly payroll. If you have a weekly payroll, the process is the same but you'll upload more files. One per week! We have also worked on a payroll that runs from the 1<sup>st</sup> of the month to the end but this won't always be the case so follow the rules and we'll explain as we go what each piece of data means to help you make sense of how this will translate to your own payroll.

We are also going to assume your payroll can produce a file with headers. Not all do, but without the headers, explaining some of what we are doing could get a bit tricky!

We'll also assume you are using postponement as the majority do and that you are using three months postponement, but if you aren't using postponement your first file will look like the file as discussed in the section titled 'Postponements over, what now?'

## A warning

Your payroll may handle all of these fields a little differently and we have tried to allow for this within our validation of the data. As such, the examples below are based on a perfect world scenario as to how we would like to see the files. Minor tolerance is given to some of the rules.

## Staging

You've reached your staging date of 01/08/2014.

Owen has been working for you for 3 years and isn't already part of a qualifying pension scheme. He's no longer young and carefree but still has enough years of working to depress him so he's going to need to be auto enrolled. Owen's wife also works for you and like Owen, Anna will need to be auto enrolled too.

Garry left the company on 02/08/2014 in spectacular style after winning the euro lottery. He doesn't need to be on the first file you upload.

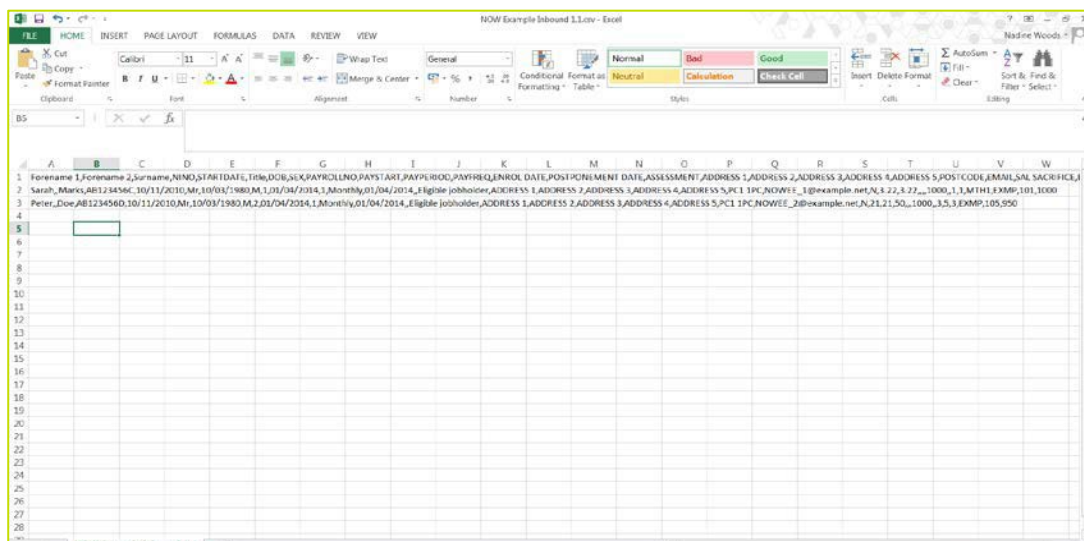
Seth is already part of the company pension which already meets the criteria for a qualifying pension scheme. Thus, Seth doesn't need to be auto enrolled and will not be on the files produced. The scheme he is in is only open to senior partners.

Let's assume the payday is 28/08/2014 and the pay period start date is 01/08/2014. The pay period start date is the day from which the payment made on the 28<sup>th</sup> is based on, so in effect, Owen and Anna are being paid for the work they have done between the 1<sup>st</sup> and 25<sup>th</sup> of the month and paid in advance of the work they will perform between the 25<sup>th</sup> and 31<sup>st</sup> (to them it looks like they are being paid in advance of the work they will perform between the 28<sup>th</sup> and 31<sup>st</sup> because they don't understand that the payroll ran before they were paid).

The payroll period is the tax month they were paid. All of these dates are important as they will exist in the file you create and also within the NOW: Pensions Gateway. We use these dates to make sure that files, when imported into the system, get linked to the right period and don't end up out of sequence.

You'll see as we progress that date sequences become very important in auto enrolment.

This is what two lines of a real file actually look like.



1	Forename	2	Surname	NIND	STARTDATE	Title	DOB	SEX	PAYROLLNO	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTION	MENT DATE	ASSESSMENT	ADDRESS 1	ADDRESS 2	ADDRESS 3	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL	SACR	HCL							
2	Sarah	Mark	AB123456	10/11/2010	Mr	10/03/1980	M	1	01/04/2014	1	Monthly	01/04/2014	1	Eligible jobholder	ADDRESS 1	ADDRESS 2	ADDRESS 3	ADDRESS 4	ADDRESS 5	PC1 1PC	NOWEE_1	@example.net	N_4	22	3	22	1000	1	1	MTH	EXMP	101	1000
3	Peter	Doe	AB123456	10/11/2010	Mr	10/03/1980	M	2	01/04/2014	1	Monthly	01/04/2014	1	Eligible jobholder	ADDRESS 1	ADDRESS 2	ADDRESS 3	ADDRESS 4	ADDRESS 5	PC1 1PC	NOWEE_2	@example.net	N_21	21	50	1000	3	5	EXMP	105	950		

We'll break it down into the columns below so we can make it simpler but in the image above the difference is that each piece of information is separated by a comma rather than into a new column as most of us are used to.

**Here's a breakdown of what the column headers mean.**

Column heading	Description
Forename 1	Employee's first name
Forename 2	Employee's second name
Surname	Employee's last name
NINO	National Insurance Number
STARTDATE	Date the Employee joined the company
Title	Employee's Title
DOB	Employee's Date of Birth
SEX	Employee's Gender
PAYROLLNO	Employee's unique number – this must never be recycled for use with another employee. If you have numbers in your payroll with leading zeros, you must be vigilant that they remain in the file should you convert the file to excel because any time you do excel will remove them.
PAYSTART	Day from which the payment is based – Gateway will create a payroll schedule once you have uploaded your first payroll file. The dates in your payroll file will need to match the dates in the Gateway system for each subsequent pay period. You can edit the dates in Gateway if necessary.
PAYPERIOD	The payroll period is the tax month (or week) for which the payment is made - this MUST match the period created in the payroll schedule in Gateway. This field is also editable in Gateway
PAYFREQ	The frequency with which payments are made - this MUST match the frequency assigned to the payroll in Gateway
ENROL DATE	Date the employee is enrolled in the scheme
POSTPONEMENT DATE	Date to which the employee is deferred before needing to be assessed for enrolment.
ASSESSMENT	The worker category for auto enrolment which the employee falls into.
ADDRESS 1	First line of the employee's address
ADDRESS 2	Second line of the employee's address
ADDRESS 3	Third line of the employee's address
ADDRESS 4	Fourth line of the employee's address
ADDRESS 5	Fifth line of the employee's address
POSTCODE	Employee's Postcode
EMAIL	Employee's personal e-mail address. We can accept their work e-mail if no personal one is available
SAL SACRIFICE	Flag to indicate whether the contributions have been taken using salary sacrifice.
EE CONTS	Employee contribution amount
ER CONTS	Employer contribution amount
AVCS	Additional Voluntary Contribution amount contributed by the employee.
OPTIN	Date the employee chose to opt in via the Gateway system
OPTOUT	Date the employee chose to opt out via the Gateway system
GROSS PAY	Employee's total earnings (before tax) for the pay period in question.
EXIT DATE	The last date of work by an employee.
EE CONT %	Employee contribution percentage – should match or be within the parameters of the scheme to which your company has signed up.
ER CONT %	Employer contribution percentage – should match or be within the parameters of the scheme to which your company has signed up.
PAY CODE	The 4 character code assigned to the payroll within Gateway.

ER CODE	The 4 character code provided to you by us, which is visible within the Employer Settings page of your Gateway portal. In your file this MUST match as this is a unique identifier to your company.
SCHEME CODE	The plan number of the pension scheme your company has signed up to e.g. 101. The codes are visible within the scheme tiers section of the Employer Settings page
PENSIONABLE EARNINGS	The amount of an employee's pay on which contributions are calculated.

### What does the data look like in your first file?

The **blue boxes** in our easier to read version are boxes that aren't actually in your file, we're just using them to help us explain how to use the file.

The **green boxes** are mandatory fields and should always be there, but be careful as they may change depending on the event that we are covering.

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDRESS 1	ADDRESS 2	ADDRESS 3
Row 2	01/08/2014	05	Monthly		01/11/2014	Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/08/2014	05	Monthly		01/11/2014	Non-eligible jobholder	25 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	owen@googlemail.com	N				
Row 3			AB12 3CD	anna@googlemail.com	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00				P001	TEST	101	2000.00
Row 3		500.00				P001	TEST	101	0.00

### So here's the keys points:

Only Owen and Anna are on the file, both Seth and Garry do not need to be.

The postponement date should be the date that Owen and Anna will need to be assessed from when postponement is over.

You must never have a postponement and auto enrolment date in the same file for any individual.

Assessment category should always be completed and can't be left blank. In the above file, we have made the assumption that Owen is currently assessed as eligible and Anna as non-eligible, though she has a fluctuating salary and will move between eligible and non-eligible on a monthly basis.

We've made some assumptions about Owen and Anna's start dates, address and personal details and made up their salary but for your employees, this will be held within your payroll.

## During postponement

For the three months that you are in postponement Owen and Anna's information stays exactly the same but each file will show that the pay period start date and pay period will have moved on to the following month and the gross pay may fluctuate.

### September file

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/09/2014	06	Monthly		01/11/2014	Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/09/2014	06	Monthly		01/11/2014	Non-eligible jobholder	25 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N				
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00				P001	TEST	101	2000.00
Row 3		600.00				P001	TEST	101	0.00

### October file

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/10/2014	07	Monthly		01/11/2014	Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/10/2014	07	Monthly		01/11/2014	Non-eligible jobholder	25 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N				
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00				P001	TEST	101	2000.00
Row 3		500.00				P001	TEST	101	0.00

## Opting in during postponement

Owen decides that contributing to his pension is such a good thing that he wants to get started before he is auto enrolled?

How will you know that Owen has chosen to opt in?

Opt in's and people who choose to opt out or change their contribution levels and/or make Additional Voluntary Contributions (AVCs) can be picked up from the Employee Action File in Gateway. If an employee opts in, out or changes their contributions levels via their Gateway access a banner will also be displayed, on the homepage, when you next log in. This banner will act as a prompt to process the change for the relevant employee.

Owen **opts in** towards the end of August. The date he opted in is on the Employee Action file as 28/08/2014. He should be enrolled in the scheme from the next payroll that is to be run, i.e. September

We've got some new columns to use now. Owens opt in date of 28/08/2014 should be entered in the OPTIN column to confirm you have processed the change within payroll. Assuming he has been enrolled in Septembers payroll the file should also include an ENROL DATE for Owen. In the example we have assumed Owen has been enrolled from 01/09/2014, i.e. the start of the next pay period.

You will also need to start taking contributions from him. Please note that if you include contributions in the file for Owen with no ENROL DATE his record will be rejected as part of the upload process.

The critical data in the September file will now look like this:

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDRESS 1	ADDRESS 2	ADDRESS 3
Row 2	01/09/2014	06	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/09/2014	06	Monthly		01/11/2014	Non-eligible jobholder	25 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	owen@googlemail.com	N	20.00	20.00		28/08/2014
Row 3			AB12 3CD	anna@googlemail.com	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00		1	1	P001	TEST	101	2000.00
Row 3		600.00				P001	TEST	101	0.00



### So here's the key points:

Owen has made a contribution. He has opted in and now has an opt in date and ENROL DATE but importantly, he is no longer in postponement and as such, his postponement date is no longer needed. Information about his contribution percentage, contribution amount and pensionable earnings have all become mandatory.

(On some occasions, you may have an employee who chooses to opt in but doesn't earn enough to actually contribute. This doesn't mean they aren't in the plan, it just means that in that month they earned too little to contribute).

## New joiners

Justin and Nadine are new joiners in October.

Well that's easy, Justin and Nadine's lines of data will look just like Owen and Anna's did on the first file but they joined later so their postponement date will be later.

The data in the October file will look like this:

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222
Row 4	Justin		De Toney	DE234567F	01/10/2014	Mr	01/01/1977	M	3333
Row 5	Nadine		Woods	DE234568F	01/10/2014	Ms	15/04/1993	F	4444

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/10/2014	07	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/10/2014	07	Monthly		01/11/2014	Non-eligible jobholder	25 The Avenue	Village	Town
Row 4	01/10/2014	07	Monthly		01/01/2015	Eligible jobholder	1 The Avenue	Village	Town
Row 5	01/10/2014	07	Monthly		01/01/2015	Entitled Worker	2 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N	20.00	20.00		28/08/2014
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N				
Row 4			AB12 3CD	<a href="mailto:Justin@hotmail.com">Justin@hotmail.com</a>	N				
Row 5			AB12 3CD	<a href="mailto:Nadine@hotmail.com">Nadine@hotmail.com</a>	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00		1	1	P001	TEST	101	2000.00
Row 3		500.00				P001	TEST	101	0.00
Row 4		1600.00				P001	TEST	101	1600.00
Row 5		200.00				P001	TEST	101	0.00

Of our four characters, only Owen could opt out now since he's the only person actually in the plan. But it's very unlikely that he'll want to opt out since he has chosen to enrol in the scheme.

Justin and Nadine have both got current start dates and have been postponed for 3 months as per our original assumptions and we have made up some personal information for them. Your new joiners information will all be held in your payroll.

Anna is still on the file but her data has remained relatively consistent as she has not chosen to do anything in regards to her pension.

## Postponement's over for those who were on the first file,

It's November and Anna has reached the end of her postponement period, this means that she will need to be assessed. If Anna is eligible, she will have to be enrolled. Owen has already opted in so although he will be assessed, this will make no difference to him but depending on his earnings, he may or may not make a contribution. Let's assume that Owen always earns enough to contribute to his pension but Anna has still not been found to be eligible, her earnings are just a little too low to reach the threshold so she has been found to be non-eligible again.

Remember, we've made the assumption that the payroll can work all of this out for our examples. Most payrolls are more than capable of doing the auto enrolment assessment.

There are no new joiners in November but you may have a high employee turnover and could be adding new joiners each time you load a file in the same way we added Justin and Nadine.

Our data for November now looks like this:

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222
Row 4	Justin		De Toney	DE234567F	01/10/2014	Mr	01/01/1977	M	3333
Row 5	Nadine		Woods	DE234568F	01/10/2014	Ms	15/04/1993	F	4444

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDRESS 1	ADDRESS 2	ADDRESS 3
Row 2	01/11/2014	08	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/11/2014	08	Monthly			Non-eligible jobholder	25 The Avenue	Village	Town
Row 4	01/11/2014	08	Monthly		01/01/2015	Eligible jobholder	1 The Avenue	Village	Town
Row 5	01/11/2014	08	Monthly		01/01/2015	Entitled Worker	2 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N	20.00	20.00		28/08/2014
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N				
Row 4			AB12 3CD	<a href="mailto:Justin@hotmail.com">Justin@hotmail.com</a>	N				
Row 5			AB12 3CD	<a href="mailto:Nadine@hotmail.com">Nadine@hotmail.com</a>	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00		1	1	P001	TEST	101	2000.00
Row 3		700.00				P001	TEST	101	0.00
Row 4		1600.00				P001	TEST	101	1600.00
Row 5		200.00				P001	TEST	101	0.00

### So here's the key points:

Justin and Nadine are still in postponement, their data hasn't changed but the payroll information has all moved on by one month.

Anna is out of postponement and as such the postponement data has been removed. She hasn't been auto enrolled and hasn't contributed to a pension this month.

Owen has been found to be eligible but other than showing as having an assessment category, this has made no difference to his critical data as he is already enrolled in the scheme.

## An employee becomes eligible

There are no new joiners in December but Anna has earned more this month and has been found to be eligible so she has been enrolled in the scheme. Some payrolls allow for Anna to go back into postponement at this time but we'll assume that ours doesn't work to this process. If it did, Anna's data would look just as it did when we first saw her on the first file, but the payroll information will all have moved on to show December's information and the postponement date would also have moved on.

The critical data for the December file looks like this:

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222
Row 4	Justin		De Toney	DE234567F	01/10/2014	Mr	01/01/1977	M	3333
Row 5	Nadine		Woods	DE234568F	01/10/2014	Ms	15/04/1993	F	4444

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/12/2014	09	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/12/2014	09	Monthly	01/12/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 4	01/12/2014	09	Monthly		01/01/2015	Eligible jobholder	1 The Avenue	Village	Town
Row 5	01/12/2014	09	Monthly		01/01/2015	Entitled Worker	2 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N	20.00	20.00		28/08/2014
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N	10.00	10.00		
Row 4			AB12 3CD	<a href="mailto:Justin@hotmail.com">Justin@hotmail.com</a>	N				
Row 5			AB12 3CD	<a href="mailto:Nadine@hotmail.com">Nadine@hotmail.com</a>	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00		1	1	P001	TEST	101	2000.00
Row 3		1000.00		1	1	P001	TEST	101	1000.00
Row 4		1600.00				P001	TEST	101	1600.00
Row 5		200.00				P001	TEST	101	0.00

### So here's the key points:

Anna now has an enrolment date and has made a contribution. She has not opted in so there is no requirement to provide an opt in date like we did for Owen. However, her assessment now shows as eligible and information about her scheme, contribution percentage, contribution amount and pensionable earnings have all become mandatory.

Justin and Nadine are in their last month of postponement.

You will notice that very little is now changing in Owen's critical data as he is steadily making contributions each month. Unless Owen decides to opt out or suffers from a sudden and material wage decrease, this will not change.

## An entitled worker

Justin and Nadine have come out of postponement and like Anna in November, they must now be assessed. Justin has earned enough to be Eligible but Nadine is not yet earning enough to be assessed as anything other than an Entitled Worker (plus she is not yet 22 and as such she is not entitled to join the pension scheme).

Anna has not earned enough to contribute this month but Owen has.

Here's what the data for January looks like:

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222
Row 4	Justin		De Toney	DE234567F	01/10/2014	Mr	01/01/1977	M	3333
Row 5	Nadine		Woods	DE234568F	01/10/2014	Ms	15/04/1993	F	4444

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/01/2015	10	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/01/2015	10	Monthly	01/12/2014		Entitled Worker	25 The Avenue	Village	Town
Row 4	01/01/2015	10	Monthly	01/01/2015		Eligible jobholder	1 The Avenue	Village	Town
Row 5	01/01/2015	10	Monthly			Entitled Worker	2 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N	20.00	20.00		28/08/2014
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N	0.00	0.00		
Row 4			AB12 3CD	<a href="mailto:Justin@hotmail.com">Justin@hotmail.com</a>	N	16.00	16.00		
Row 5			AB12 3CD	<a href="mailto:Nadine@hotmail.com">Nadine@hotmail.com</a>	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00		1	1	P001	TEST	101	2000.00
Row 3		0.00		1	1	P001	TEST	101	0.00
Row 4		1600.00		1	1	P001	TEST	101	1600.00
Row 5		200.00				P001	TEST	101	0.00

### Some key points:

Nadine has been assessed and shows as an entitled worker. She does not have a postponement date or an enrolment date as she hasn't been found to be eligible due to her earnings.

Justin has been assessed and found to be eligible, he now has an enrolment date. Information about his scheme, contribution percentage, contribution amount and pensionable earnings have all become mandatory.

Anna has made no contributions though she is still in the scheme. Her scheme information should remain but critically, her contribution amount and pensionable earnings now show as 0.00.

Justin has decided to opt out.

How will you know that Justin has decided to opt out?

Opt out's and people who choose to opt in or change their contribution levels and/or make Additional Voluntary Contributions (AVCs) can be picked up from the Employee Action File and the notification banners that are displayed within Gateway.

From the point at which Justin received his enrolment notice communication from NOW: Pensions, he is entitled to opt out and has a one calendar month window to do so. In this case, Justin has activated this right, well in advance of the next month's assessment. Justin has opted out from 03/02/2015.

It is not uncommon for the opt out to arrive at the end of the one month window which means that some employees have another month's contribution taken before the opt out comes through in the Employee Action File. In these situations, the employee may have two contributions deducted before the opt out is seen by payroll. The employee is refunded two months contributions in this case.

The data for February looks like this:

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222
Row 4	Justin		De Toney	DE234567F	01/10/2014	Mr	01/01/1977	M	3333
Row 5	Nadine		Woods	DE234568F	01/10/2014	Ms	15/04/1993	F	4444

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/02/2015	11	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/02/2015	11	Monthly	01/12/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 4	01/02/2015	11	Monthly			Eligible jobholder	1 The Avenue	Village	Town
Row 5	01/02/2015	11	Monthly			Entitled Worker	2 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	owen@googlemail.com	N	20.00	20.00		28/08/2014
Row 3			AB12 3CD	anna@googlemail.com	N	10.00	10.00		
Row 4			AB12 3CD	Justin@hotmail.com	N				
Row 5			AB12 3CD	Nadine@hotmail.com	N				

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00		1	1	P001	TEST	101	2000.00
Row 3		1000.00		1	1	P001	TEST	101	1000.00
Row 4	03/02/2015	1600.00				P001	TEST	101	0.00
Row 5		200.00				P001	TEST	101	0.00

### Some key points:

Justin has not made a contribution, the scheme information is now no longer applicable but most importantly, the auto enrolment date is removed and the opt out date is present. Justin will stay on the file now but no matter what his assessment category shows he will remain opted out and make no contributions.

Justin will be subject to re-enrolment when the company reaches its three year anniversary of its staging date. Under current legislation, should he be auto enrolled again at re- enrolment, he will again have the opportunity to opt out if he still wants to.

Nadine is still not earning enough to be auto enrolled and as such her data has not changed on the file.

Anna has again earned enough to be assessed as eligible and as such has made a contribution again. Her data now looks very much like Owen's, who is still contributing.

## An entitled worker becomes eligible

Let's jump ahead a few months to April 2015 when Nadine reaches age 22 and has had a wage increase. We'll assume that nothing has changed in the circumstances of Owen and Anna.

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222
Row 4	Justin		De Toney	DE234567F	01/10/2014	Mr	01/01/1977	M	3333
Row 5	Nadine		Woods	DE234568F	01/10/2014	Ms	15/04/1993	F	4444

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/04/2015	01	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/04/2015	01	Monthly	01/12/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 4	01/04/2015	01	Monthly			Eligible jobholder	1 The Avenue	Village	Town
Row 5	01/04/2015	01	Monthly	01/04/2015		Eligible jobholder	2 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N	20.00	20.00		28/08/2014
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N	10.00	10.00		
Row 4			AB12 3CD	<a href="mailto:Justin@hotmail.com">Justin@hotmail.com</a>	N				
Row 5			AB12 3CD	<a href="mailto:Nadine@hotmail.com">Nadine@hotmail.com</a>	N	13.00	13.00		

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00		1	1	P001	TEST	101	2000.00
Row 3		1000.00		1	1	P001	TEST	101	1000.00
Row 4	03/02/2015	1600.00				P001	TEST	101	0.00
Row 5		1300.00		1	1	P001	TEST	101	1300.00

## Some key points

Nadine had reached age 22 on 15/04/2015 and since she has had a wage increase, her assessment category is now eligible. For ease, we have used the start of the pay period as her enrolment date but your payroll may use her birthday. Please use whatever date your payroll system produces.



## Additional Voluntary Contributions (AVCs)

How will you know that Owen has decided to make Additional Voluntary Contributions (AVCs)?

Opt in's and people who choose to opt out or change their contribution levels and/or make Additional Voluntary Contributions (AVCs) can be picked up from the Employee Action File and the notification banners that are displayed within Gateway.

Owen is also allowed to tell you directly that he wanted to make an AVC. This is because he may choose not to make a set percentage increase but a one off payment. This is most common around bonus time!

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222
Row 4	Justin		De Toney	DE234567F	01/10/2014	Mr	01/01/1977	M	3333
Row 5	Nadine		Woods	DE234568F	01/10/2014	Ms	15/04/1993	F	4444

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/05/2015	02	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/05/2015	02	Monthly	01/12/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 4	01/05/2015	02	Monthly			Eligible jobholder	1 The Avenue	Village	Town
Row 5	01/05/2015	02	Monthly	01/04/2015		Eligible jobholder	2 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N	20.00	20.00	100.00	28/08/2014
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N	10.00	10.00		
Row 4			AB12 3CD	<a href="mailto:Justin@hotmail.com">Justin@hotmail.com</a>	N				
Row 5			AB12 3CD	<a href="mailto:Nadine@hotmail.com">Nadine@hotmail.com</a>	N	13.00	13.00		

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00		1	1	P001	TEST	101	2000.00
Row 3		1000.00		1	1	P001	TEST	101	1000.00
Row 4	03/02/2015	1600.00				P001	TEST	101	0.00
Row 5		1300.00		1	1	P001	TEST	101	1300.00

### Some key points

Owen now has a monetary amount within the AVC column. This may only be in the file once but may also continue to be in the file.

Owen is entitled to lower or increase the amount and also cease making AVCs at any time. These are not included within the pension contributions as defined by the scheme tier (ie 1% employer and 1% employee).

## Leavers

At some point down the line, one of your employees may cease working for you. We will need to know about this and as such, their exit date should be on the file.

Once they have left and we have been notified on the file, there is no need to put them on the file again, unless they re-join some time later. If they do re-join, they will have a new payroll number and will be treated as a new joiner.

Let's assume that all our example employees have left.

Column	1	2	3	4	5	6	7	8	9
Heading	Forename 1	Forename 2	Surname	NINO	STARTDATE	Title	DOB	SEX	PAYROLLNO
Row 2	Owen		Cliffen	AB123456C	01/04/2011	Mr	25/03/1975	M	1111
Row 3	Anna		Cliffen	AB123457C	01/04/2011	Mrs	08/07/1978	F	2222
Row 4	Justin		De Toney	DE234567F	01/10/2014	Mr	01/01/1977	M	3333
Row 5	Nadine		Woods	DE234568F	01/10/2014	Ms	15/04/1993	F	4444

Column	10	11	12	13	14	15	16	17	18
Heading	PAYSTART	PAYPERIOD	PAYFREQ	ENROL DATE	POSTPONEMENT DATE	ASSESSMENT	ADDESSS 1	ADDRESS 2	ADDRESS 3
Row 2	01/06/2015	03	Monthly	01/09/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 3	01/06/2015	03	Monthly	01/12/2014		Eligible jobholder	25 The Avenue	Village	Town
Row 4	01/06/2015	03	Monthly			Eligible jobholder	1 The Avenue	Village	Town
Row 5	01/06/2015	03	Monthly	01/04/2015		Eligible jobholder	2 The Avenue	Village	Town

Column	19	20	21	22	23	24	25	26	27
Heading	ADDRESS 4	ADDRESS 5	POSTCODE	EMAIL	SAL SACRIFICE	EE CONTS	ER CONTS	AVCS	OPTIN
Row 2			AB12 3CD	<a href="mailto:owen@googlemail.com">owen@googlemail.com</a>	N	20.00	20.00	0.00	28/08/2014
Row 3			AB12 3CD	<a href="mailto:anna@googlemail.com">anna@googlemail.com</a>	N	10.00	10.00		
Row 4			AB12 3CD	<a href="mailto:Justin@hotmail.com">Justin@hotmail.com</a>	N				
Row 5			AB12 3CD	<a href="mailto:Nadine@hotmail.com">Nadine@hotmail.com</a>	N	13.00	13.00		

Column	28	29	30	31	32	33	34	35	36
Heading	OPTOUT	GROSS PAY	EXIT DATE	EE CONT %	ER CONT %	PAY CODE	ER CODE	SCHEME CODE	PENSIONABLE EARNINGS
Row 2		2000.00	30/06/2015	1	1	P001	TEST	101	2000.00
Row 3		1000.00	30/06/2015	1	1	P001	TEST	101	1000.00
Row 4	03/02/2015	1600.00	30/06/2015			P001	TEST	101	0.00
Row 5		1300.00	30/06/2015	1	1	P001	TEST	101	1300.00

## Some key points

As all of the employees left at the end of the Month contributions have been deducted for Owen, Anna and Nadine from their earnings in June. There are no contributions for Justin as he has opted out.

Exit dates have been provided for all of our characters and they will all be marked as leavers from the scheme.

### Information correct as at November 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. Please note, past performance is not a guarantee of future returns.

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