

## AME:Lite Compliance Check Tutorial

Please complete all modules in order. Click on each 'bubble' to start the module

You will only need to complete the final module if you have a **salary exchange/sacrifice** scheme or if your payroll is **not run on a monthly basis** or you are **using tax months**

Firstly, we'll explain what a compliance check is and why it is necessary.

Secondly, you will use the practice version of AME:Lite to go through a case study where you'll learn:

- How to start a compliance check by uploading a payroll file to AME:Lite
- How to deal with any issues that AME:Lite spots
- How to use AME:Lite to create files that you can upload to the Aviva Billing System 0800 9000 815

## What is a Compliance Check?

Page 1 of 10

This module will cover:

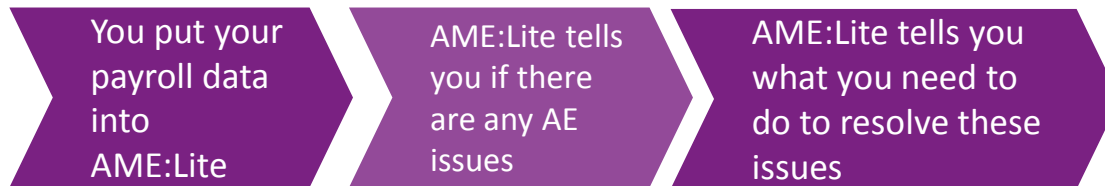
- Why a regular compliance check is necessary
- The possible issues that could be identified in a compliance check
- When you should run compliance checks
- How AME:Lite looks at your workforce to identify any issues

## Why is a compliance check necessary?

During a compliance check, AME:Lite looks at your workforce to see if there are any auto-enrolment compliance issues that need to be addressed.

An auto-enrolment compliance issue is something which prevents you from meeting your auto-enrolment obligations.

AME:Lite will identify any compliance issues for you and then will give you possible actions you can take to resolve them.



## Examples of compliance issues that could be identified by AME:Lite

- An employee is eligible and has not been a member of your Aviva pension scheme.
- An eligible jobholder is a member of the Aviva Pension scheme but has contributions that are less than the auto-enrolment minimum.
- An employee is a non-eligible jobholder and requires a communication telling them that they can opt in to the auto-enrolment pension scheme.

AME:Lite will suggest what you will need to do to resolve this issue, for example:

An employee is eligible and has not been a member of your pension scheme

This employee will need to be auto enrolled.

An eligible jobholder that is a member of the scheme has contributions that are less than the AE minimum contribution

This member will need to either increase their contributions or choose to pay a lower amount. If they choose to pay a lower amount, they may need to be auto enrolled again in the future.

An employee is non eligible and requires a communication telling them that they can opt in to the AE pension scheme

A letter will need to be sent to the employee.

## When should you run compliance checks?

You will complete compliance checks yourself by going into AME:Lite and selecting the **Start a compliance check** option.

A compliance check will need to be run for every payroll reference period. In other words, every time the payroll is run.

We'll be using the term payroll reference period a lot and it basically means the period, be it monthly, weekly etc. that a payroll run is for. [Click here](#) for more information about payroll reference periods.

The compliance check will be run when you have the payroll information for that payroll reference period. Ideally, this should be before the payroll closes as you may need to make changes to the payroll as a result of the check.

## How does AME:Lite look at the workforce?

A payroll file will be uploaded into AME:Lite which contains all the relevant payroll details for that payroll reference period. Every employee in your workforce must be on this file and it is your duty to ensure this information is accurate.

This payroll file will be the same format as the file that was uploaded when you set your scheme up in AME:Lite.

AME:Lite will look at the information in the payroll file and will use to work out if there are any compliance issues.



## Auto-enrolment worker types

### Eligible Jobholder

If you earn above the earnings trigger for auto-enrolment and you are between the age of 22 and 65 then you will be classed as eligible. Eligible jobholders have to be auto-enrolled into the pension scheme.

### Non Eligible Jobholder

If you earn above the lower earnings limit but below the earnings trigger for auto-enrolment, or if you are between 16 and 22 or over 65, you will be classed as a non-eligible jobholder. Non-eligible jobholders do not have to be auto-enrolled but can choose to opt in to the scheme. If they opt in, they must be joined to the scheme and the employer and employee minimum contributions met or exceeded.

### Entitled Worker

If you earn below the lower earnings limit, you will be classed as an entitled worker. Entitled workers can join the pension scheme if they like but the employer does not have to contribute on their behalf.

## Payroll Reference Period

The payroll reference period is the period of time that an employee has received a salary for, or the period of time that a salary payment relates to.

If the payroll is run on a monthly basis and employees are paid for the entire month then the payroll reference period would run from the first day of the month to the last.

Compliance checks need to be run for every payroll reference period. If the payroll is run weekly, you'll need to complete a compliance check every week. If the payroll is run monthly, you'll need to complete a check every month.

## What does AME:Lite look at in the payroll file?

The first thing that AME:Lite does during a compliance check is assess the auto-enrolment status for every employee in your file. It does this by looking at the employee's earnings and date of birth.

The three worker statuses are:

- Eligible jobholder
- Non-eligible jobholder
- Entitled worker

[Click here](#) for a description of each AE status.

As well as looking at this AME:Lite also looks at other factors, such as whether they are already a member of the scheme, to see if there are compliance issues.

## Selecting actions in AME:Lite

When you start a compliance check AME:Lite will present you with a list of issues that it has identified and the employees that the issues apply to.

It will then give you the possible actions that could be taken to resolve the issues identified.

You will need to go down the list and select an action for each employee. You will then need to make sure that this action is taken.

As well as identifying compliance issues, AME:Lite also helps you administrate your Aviva pension scheme. It does this by creating files which you can upload to the Aviva Billing System. These are known as **joiner** and **payment** files



Joiner File

This will be created if any employees are auto enrolled or opt in during a Compliance Check. After you complete the check in AME:Lite this will be uploaded to the Aviva Billing Tool. An Aviva pension will be set up for anyone on the file.



Payment file

This will be created at the end of a compliance check for any members of the Aviva Pension scheme that are making pension contributions. You can then upload this file to the Aviva Billing Tool. This will tell us what pension contributions need to be taken for each member of the scheme for that payroll reference period.

### Let's recap:

- Compliance checks are run for every pay reference period (monthly/weekly/fortnightly/four-weekly)
- A payroll file needs to be uploaded into AME:Lite for that payroll reference period
- AME:Lite looks at the information in the payroll file to see if there are any compliance issues for your employees
- AME:Lite then suggests actions that could be taken to resolve any of these compliance issues

## The Case Study

We'll be showing you how a compliance checks work by continuing the case study in AME:Lite practice.

You have already created and certified the test company in AME:Lite practice.

Now we'll get you to complete a series of compliance checks using the dummy payroll files that we have sent you.

During this you'll learn how to run a compliance check using AME:Lite and you'll be shown some of the compliance issues that you can expect to encounter when you start assessing your workforce.



Remember that during the tutorial and case study we'll showing you this symbol when you need to go into AME:Lite practice to do something:



Whenever, this happens we'll give you a link to a step by step guide which will show you what you need to do. These step by step guides will open up in a different window on your computer and this tutorial will remain open in this window.

When you have followed the guide and have done what you need to do in AME:Lite practice, please close the step by step guide and return to this tutorial to continue.



Page 3 of 3

The case study takes place over a four month period from the staging date of 01 January 2016.

We'll be getting you to do a compliance check for each of the four months after this date (January, February, March and April 2016).

As all these dates are in the past, and you can backdate in AME:Lite, you'll be able to complete the whole case study at the same time if you wish.

Please now click **Done** here and select the **Starting a compliance check** module from the menu.

Now we'll get you to upload a payroll file into AME:Lite practice and start a compliance check for the case study company.

Please log into AME:Lite practice [Click here](#)

## Compliance Check

The compliance check will analyse your workers' information for any regulatory actions that you need to take. You should do this each pay period.

[Start Compliance Check](#)

Please note, this case study assumes that the payroll for the case study company, ABC Ltd, is run on a monthly basis. Don't worry if your payroll is more or less frequent than this as everything you learn will still apply to your company.

There are slight differences when running non-monthly payroll frequencies and this will be covered in a separate part of the tutorial.

There is also a separate section to complete if you need to set up an extra group for salary sacrifice/exchange.



Please log into AME:Lite practice.

Please take the following steps to start the compliance check. You should be in the main home screen of AME:Lite.

When you start the compliance check, you will be using the payroll file that has already been uploaded into AME:Lite practice for mapping and certification. Rather than uploading a new file, you can click the blue **Start Compliance Check** icon as soon as it appears.

Click **Start Compliance Check**

## Compliance Check

The compliance check will analyse your workers' information for any regulatory actions that you need to take. You should do this each pay period.

[Start Compliance Check](#)

ABC Ltd (TK035541)

Select All Groups

Group name	Applicable mapping	Latest file upload	Payroll period	Use latest file uploaded?	Action required	Include in compliance check?
ABC	mapping	15/06/2016 at 14:46	01/01/2016 - 31/01/2016	<input checked="" type="radio"/> Yes <input type="radio"/> No	Jan 01 2016 to Jan 31 2016 ▼	<input checked="" type="checkbox"/> Include

Start Compliance Check

You will be using the file that has already been uploaded for the first compliance check. Please click the **Start Compliance Check** button.

You have selected to run a compliance check for the following groups. By hitting confirm you are accepting that the below is correct and the data being processed is accurate.

**ABC Ltd:**  
ABC  
Compliance Pay Ref Period is 01/01/2016 - 31/01/2016

[Confirm](#) [Close](#)

Please click **Confirm** to agree that this is the correct payroll reference period.

The screen you are in in AME:Lite practice should look like the screenshot below.

**Tip:** should you close AME:Lite practice by mistake at this point, once you've logged back in, click **Resume compliance check** on the home page and you will be taken back to this screen

### Compliance Check - Results

Thank you for completing the compliance check. We've checked your data file. This is the result of the check.

**Warning:** We've found some actions that you need to complete.

ABC (TK)  
ABC - 0 of 18 Actions complete

**Summary:** 18 Employee Communication needed | 0 of 18 actions complete

5 Postponement Notice (Eligible)	?	Start
6 Right to Join (Entitled)	?	Start
7 Option to Join (Non Eligible)	?	Start

If the screen doesn't look like this then you may have used the wrong file and will need to run another check using the correct file.

This screen is the **Compliance Check Results** screen.

AME:Lite has run a compliance check by looking at your payroll file and this is a list of all the compliance issues that it has identified. If there are no compliance issues for this period, a message will be displayed to confirm this.

What we will show you in the next module is how to deal with any compliance issues that are identified in a check. Please click **Done** and complete the **Dealing with Compliance Check Results** module.



In this module you'll be shown:

- Some of the compliance issues that AME:Lite could identify, what the issues mean and how AME:Lite will help you deal with them.
- What you need to do in AME:Lite after the compliance check to ensure issues are dealt with. For instance, setting up a pension policy or making sure you increase the member's pension contributions.
- What you need to do before a compliance check if an employee leaves or joins the company.

The menu for the module is on the next page. Please start with month one and then complete the rest of the sections in order.

To start a module, click the bubble.

When you have completed a section you will be taken back to this menu and you can start the next one. Once you have completed all sections in the module you will be taken back to the main menu.

**Please note:** you do not have to do all of the separate sections in this module at the same time. It may be easier if you break it up a bit by doing a section at a time.

Page 3 of 3

You have already started a compliance check for January. In this module we will show you how to address the issues that have been identified in that check.

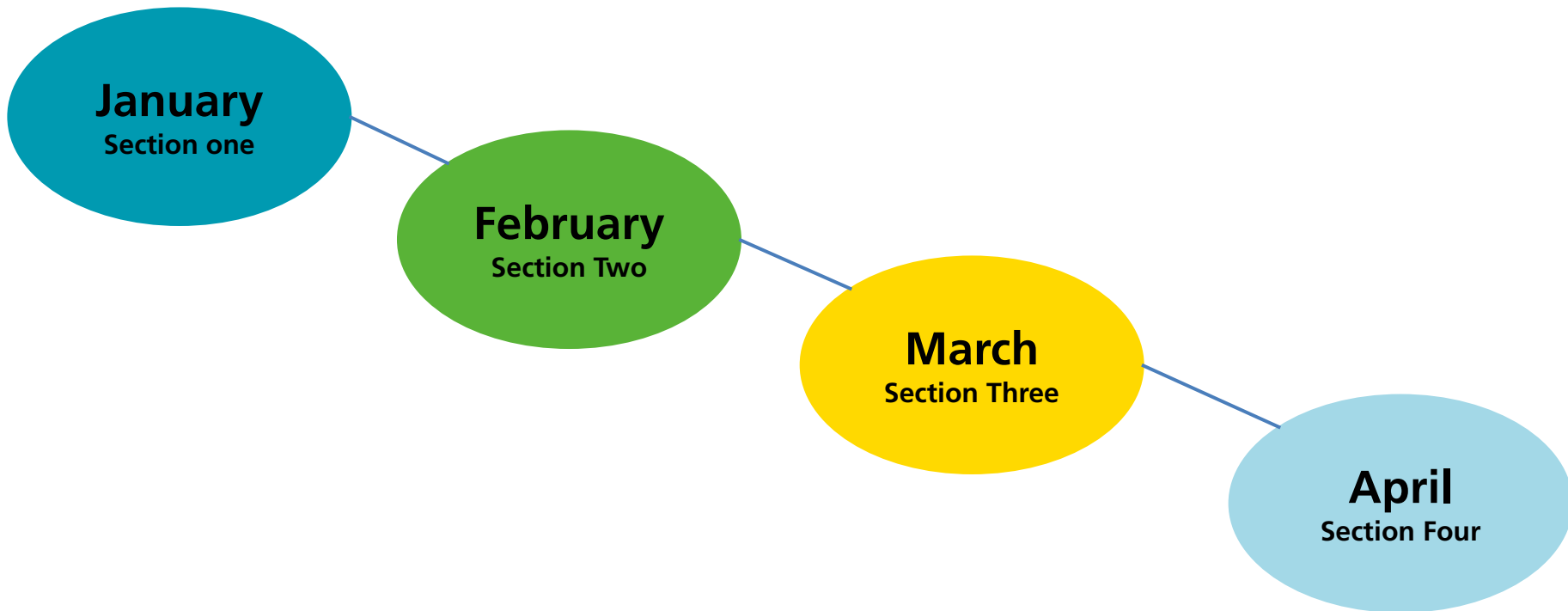
You will then run three more compliance checks for the next three payroll reference periods - February, March and April 2016 - using the dummy excel payroll files that have been sent to you.

There will be four different sections to complete in this module, one for each payroll reference period.

# Dealing with Compliance Check Results Menu

Please start with January – Section One and complete all of the sections in order.

To start a module click on the 'bubble'



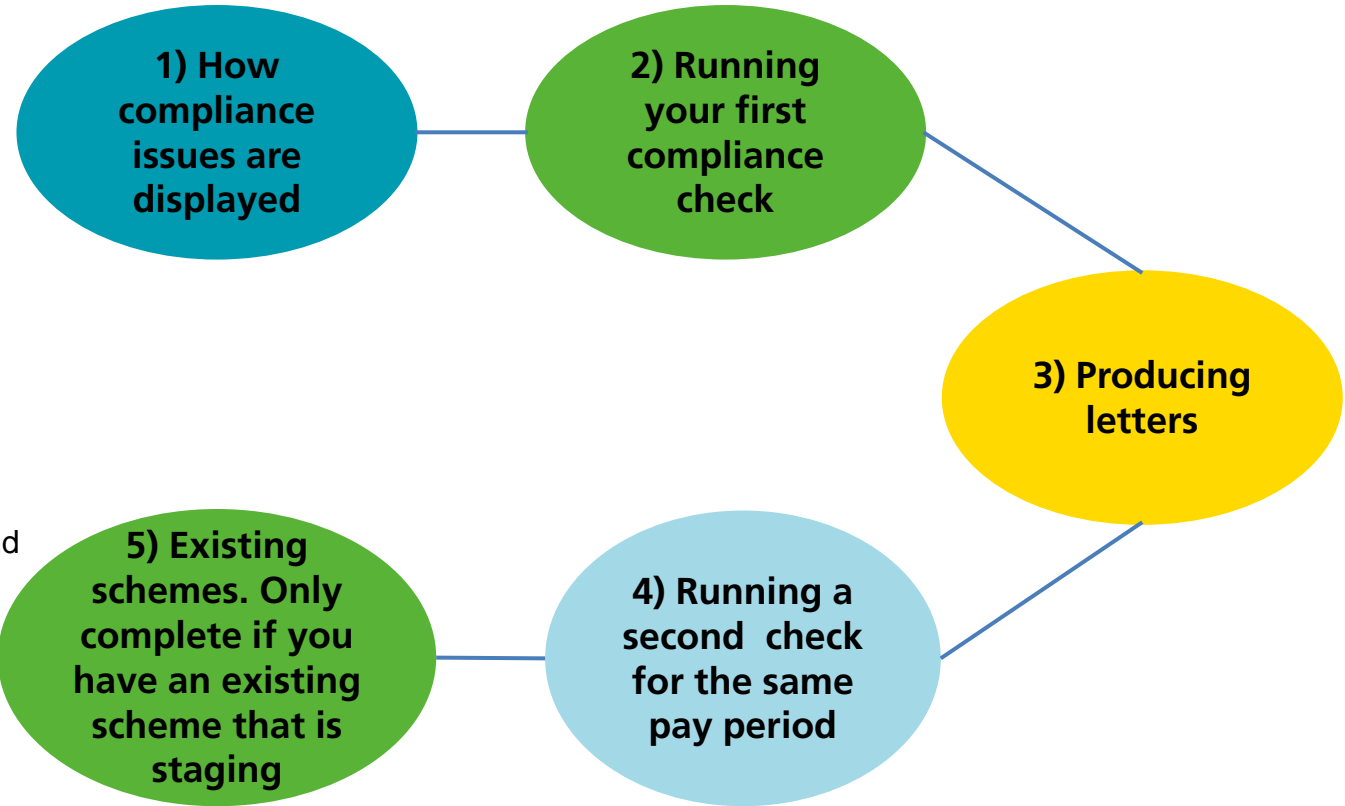
# Section One - January

Please complete each part in order.

Click the bubble to start that part of the tutorial.

When you have completed a section click **done** in order to move onto the next one.

When you have completed this section please click **done** here and then complete section two of the **Dealing with Compliance Check Results** module



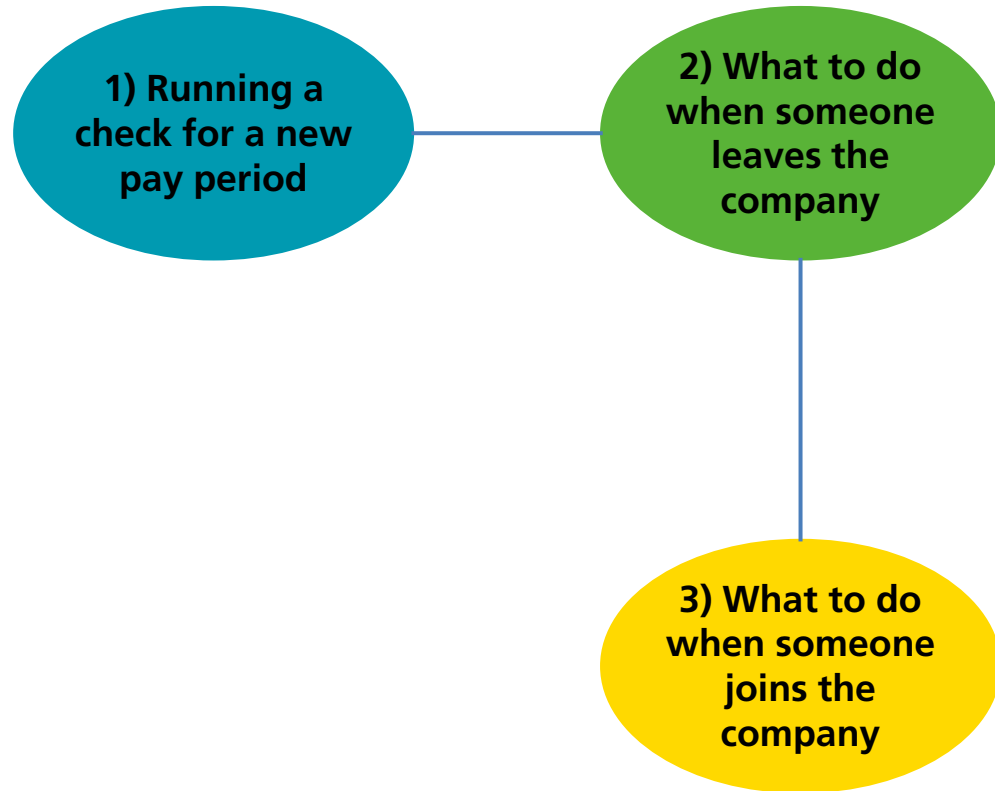
## Section Two - February

**Please complete each part in order.**

Click the bubble to start that part of the tutorial.

When you have completed a section click **done** in order to move onto the next one.

When you have completed this section please click **done** here and then complete section three of the **Dealing with Compliance Check Results** module.



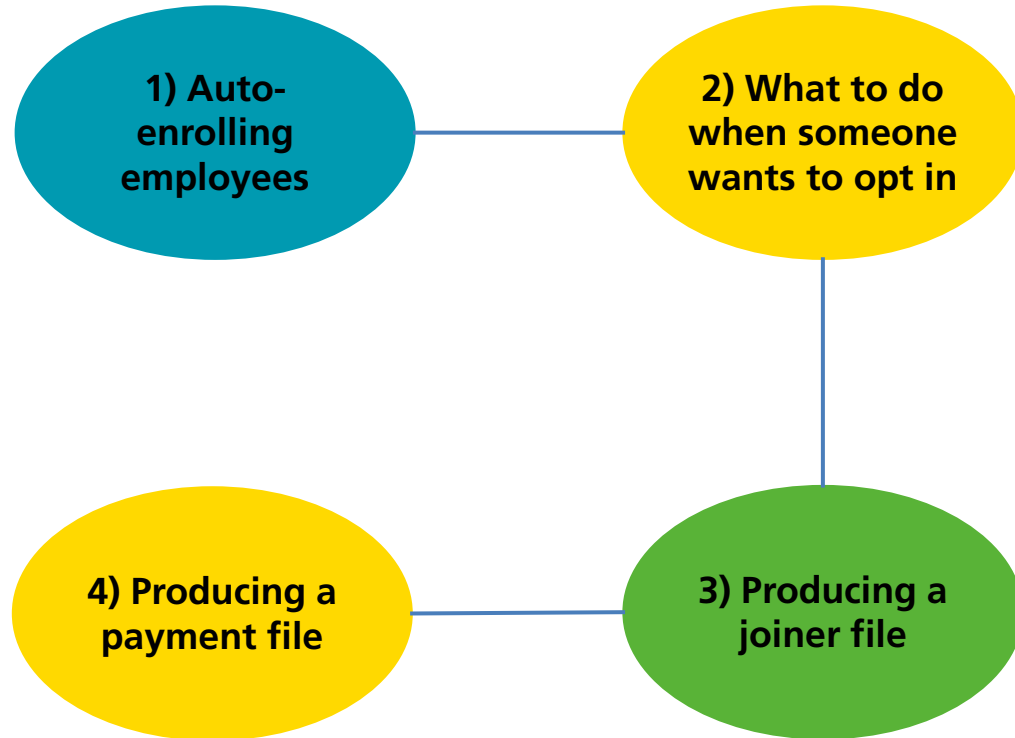
## Section Three – March

**Please complete each part in order.**

Click the bubble to start that part of the tutorial.

When you have completed a section click **done** in order to move onto the next one.

When you have completed this section please click **done** here and then complete section four of the **Dealing with Compliance Check Results** module



You have started a compliance check in AME:Lite practice and are now in the Compliance Check Results screen.

In this section we will show you:

- How AME:Lite displays any issues/results it identifies in groups and sub-groups
- How to open up groups and sub-groups to show the individual employees they apply to
- How to deal with actions for individual employees



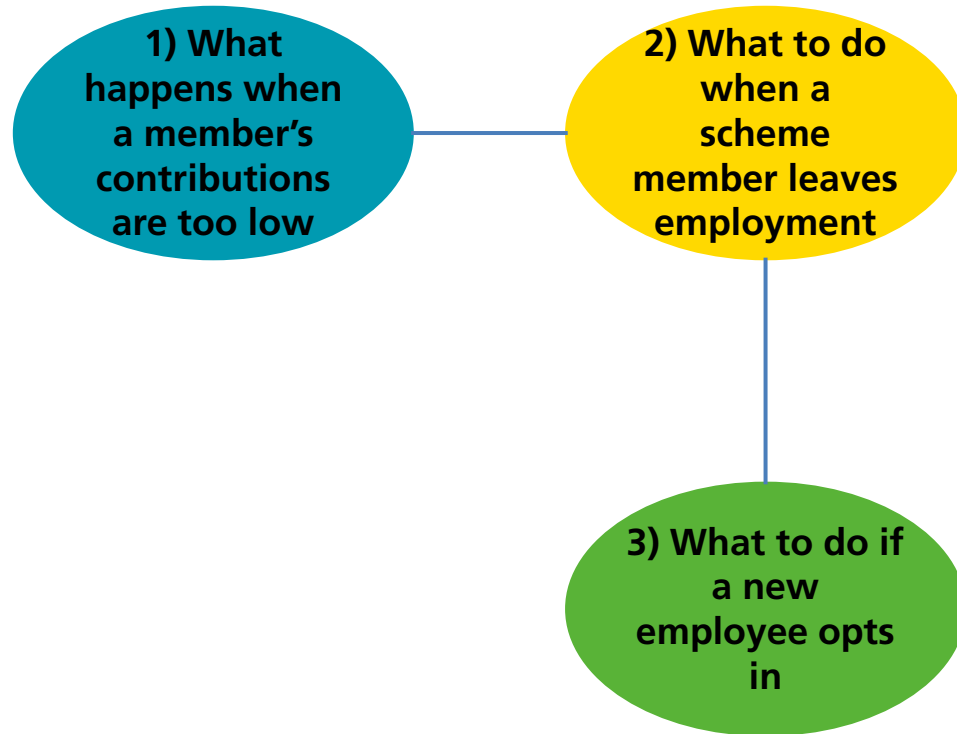
# Section Four - April

**Please complete each part in order.**

Click the bubble to start that part of the tutorial.

When you have completed a section click **done** in order to move onto the next one.

When you have completed this section please go back to the main menu by clicking **done**



Let's start by having a look at the Compliance Check Results screen in AME:Lite practice. You will notice that the main issue type it has identified is **Employee Communication needed**. This is shown in the blue band at the top of the page.

If you see the **Employee Communication needed** result it means that AME:Lite has identified that some of your employees require an AE communication.

**Employee communication needed** is just one of 5 main issue types or groups that you could see when running a compliance check. You will see the other 4 issue types as we go through the Case Study. If any of these other groups are identified they will be presented in this screen.

Each of these groups will be further broken down into individual compliance issues.

If you look at the **Compliance Check Results** screen in AME:Lite Practice, you will notice that three compliance issues from the **Employee Communication needed** group have been identified.

They are **Postponement Notice (Eligible)**, **Right to Join (Entitled)** and **Option to Join (Non Eligible)**. These are the types of auto-enrolment communication that need to be sent.

This **Employee Communication needed** group is currently open and displaying the individual issues in it. If more than one group is identified then you will have to open up each group to display the issues in it.

You can do this by clicking the white arrow at the end of the blue band. Clicking on this will open and close the group.



Go into AME:Lite practice and click on the white arrow to open and close the **Employee communication needed** group. Leave the group open.

You will also notice that this screen tells you how many employees have been identified as having this type of compliance issue. In this case, 18 employees are in the **Employee Communication needed** group. This means that 18 employees require an auto-enrolment communication.

It also breaks this down further as it shows you how many employees the individual issues that have been identified in each group apply to.

 x 5 Postponement Notice (Eligible)		<a href="#">Start</a>
 x 6 Right to Join (Entitled)		<a href="#">Start</a>
 x 7 Option to Join (Non Eligible)		<a href="#">Start</a>

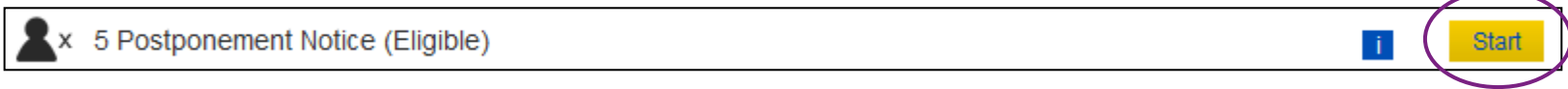
So in this example, 5 employees require a postponement notice letter sending to them, 6 people require a right to join letter and 7 employees require an option to join letter.

We will explain what these letters are later in the tutorial.

We'll now show you how to open a particular compliance issue and look at the individual employees that it applies to.



Go into AME:Lite practice and make sure the main group is open with all of the issues in it displayed, then click the yellow start icon to the right of the **Postponement Notice (Eligible)** group.



This will open up the issue and display all of the individual members that this applies to. In other words, how many of the employees in this case study require a postponement notice.

When you have clicked start in AME:Lite practice come back to this screen and click **next**. The next screen will show you what AME:Lite practice should look like.

The screen should look like this.

### Compliance Check - Actions

All fields are mandatory

ABC (TK035541)

ABC × 5 Postponement Notice (Eligible)

Showing your employees who are due to receive a postponement notice. Please choose the relevant action for each employee.

Issue Postponement Notice

First name	Last name	NI Number	Payroll Ref.	Action
Emma	Jones	BG082839A	102	Issue Postponement Notice
Jack	Chase	JK568426B	117	Issue Postponement Notice
Oliver	Fawcett	EG082839A	106	Issue Postponement Notice
William	Brown	JK568427B	118	Issue Postponement Notice
William	Smith	AG082839A	101	Issue Postponement Notice

1-5 of 5

If the screen doesn't look like this then you may have gone into wrong sub issue type. If it looks different click the blue **back** icon to be taken back to the **Compliance Check Results** screen and try again.

You have now reached the end of this section.

We have shown you how AME:Lite displays any compliance issues it spots in a compliance check. We've also shown you to access these issues and bring up a list of all of the employees that they apply to.

In the next section you'll learn what you need to do to deal with any compliance issues that are identified in a compliance check. We'll also tell you a bit more about the **Employee Communication Needed** issue and show you some of the other issues you could see in the first compliance check for your company.



We'll now show you what you can expect to see in your first compliance check.

When you are running the first compliance check for your scheme the types of issues that are identified will depend on a couple of main factors:

- Is it a brand new scheme or is it an existing Aviva scheme that was set up before the staging date?
- If there is postponement on the scheme or not?

The company in this case study is just setting up their Aviva Pension and there will be postponement of up to 2 months.

Your company could be different if you have an existing scheme or you have not chosen to use postponement. This will mean that your first compliance check may be slightly different to the one in this case study. Don't worry if this is the case as we'll show you how it might differ at the end of this section.

Regardless of the circumstances, the vast majority of employees will require a communication when you run your first compliance check.

This is because every employee of a scheme that is staging needs to receive a letter informing them that the company is staging and what this means for them personally.

The letter they will receive depends on a number of factors:

- Their auto-enrolment status (eligible, non-eligible or entitled)
- Whether there is postponement or not
- Whether they were already a member of the Aviva pension scheme before the staging date

Let's go back to the case study and take a closer look at the AE communications that have been identified.



Go back into AME:Lite practice. You should still be in the **Compliance Check Actions** screen the Postponement Notice issue. If you aren't, go back into the compliance check and click the yellow start button.

AME:Lite has identified that these 5 employees at ABC Ltd are eligible and are not currently in a pension scheme. They, therefore, need to be auto-enrolled.

However, as ABC Ltd are operating a 2 month postponement period on this scheme the employees will not be auto-enrolled immediately. Instead, they will be assessed again by AME:Lite when they come to the end of the postponement period in up to two months' time. If they remain eligible, AME:Lite will tell you to auto-enrol them at that point.

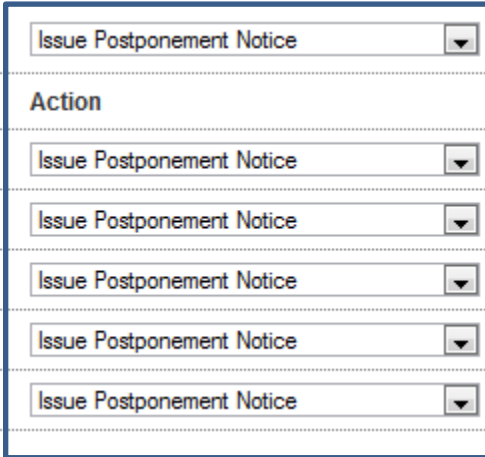
What you will need to do now is select an action in AME:Lite and this is what we'll show you next.

The first compliance check has been completed and AME:Lite has identified a number of compliance issues. Namely, that various AE communications need to be sent to 18 employees.

When AME:Lite identifies a particular compliance issue for a employee you need to tell AME:Lite what action needs to be taken to resolve this. This then needs to be done for every employee that has an issue.

You do this by selecting the appropriate action in the dropdown box to the right of the employee's name. This this must be done for every employee on the list.

First name	Last name	NI Number	Payroll Ref.	Action
Emma	Jones	BG082839A	102	Issue Postponement Notice
Jack	Chase	JK568426B	117	Issue Postponement Notice
Oliver	Fawcett	EG082839A	106	Issue Postponement Notice
William	Brown	JK568427B	118	Issue Postponement Notice
William	Smith	AG082839A	101	Issue Postponement Notice



AME:Lite will automatically prefill the drop downs with the action that is the most likely option.

If you wish to select a different action for an employee then you can change it by selecting the correct action from the dropdown instead.

You can also select an action and click **apply to all** to select the same action for all employees on this list.



Go back to the **Postponement Notice (Eligible)** issue that has been identified in AME:Lite practice.

Look in the **Compliance Check Action** screen for this issue and you will notice that the **Issue postponement notice** has been prefilled in the drop down box under the **Action** header.

As well as this action, you will notice that there are three other available actions on the dropdown. These are explained on the next page.

For each issue identified there is always a list of potential actions. The following three actions will more than likely also be available to you. But, what are they for?

Data correction  
needed

Allows you to amend incorrect data in your payroll file after it has been uploaded to AME:Lite. You will be shown how to do this later in the tutorial.

Exclude

AME:Lite will overlook the employee during compliance checks until the end of the certification period. This means AME:Lite will not check their contributions or bring up any issues for this member.

This action can only be used in certain scenarios and should never be used if you are unsure.

Ignore

AME:Lite will overlook the employee in this compliance check. This means AME:Lite will not check their contributions or bring up any issues for this member during this payroll reference period.

This action can only be used in certain scenarios and should never be used if you are unsure.

So, as well as the three options that will always be present there is only one other option for this particular issue – **Issue postponement notice**

The action to send a letter will usually be the correct one for an **Employee Communication needed** compliance issue. AME:Lite has suggested that a member needs to receive a letter so in most cases the correct action would be to issue the letter.

As you will see later on, there will be less straight forward issues where there are a number of different actions to choose from.



As we have said, you will need to select an action for every employee that has a compliance issue. When you have selected an action for every member in the **Compliance Check actions** screen, and you are happy with these actions, you can click **Submit actions** to confirm that these are the actions you want to take for these members

We'll ask you to do this in AME:Lite practice next.

If there are more than 50 employees on the list you will have to take actions in pages. So you will select the appropriate actions for each member, click **submit actions** and do the same in each subsequent page.

When you have selected actions you must ensure that the action selected actually happens. This may involve doing something outside of AME:Lite, for example, updating your payroll or sending letters to your employees.

If you need to do something within AME:Lite you will be taken to another screen after you have clicked **submit actions**. This screen will tell you what you need to.



Go into AME:Lite practice and make sure that the **Issue postponement notice** action is selected for the five members identified, then click **Submit actions**.

You will now be taken into an **Issue communications** screen.

You have told AME:Lite that the action that you will take to resolve the issue is that you will issue a postponement notice for these employees. What you need to do now is use AME:Lite to produce these letters.

We'll show you how to do this in the next section.

As well as identifying that letters need to be issued, AME:Lite will help you produce and send these letters. We'll now show you how to do this by getting you to create and download the postponement letters.



Please go back into AME:Lite practice. You should be in the issue communications screen.

You will need to select the **Print** option as the **e-mail** one will not be available. Please click the **Print Letters** button.

First name ▼	Last name	Email ID	Communications method
Emma	Jones	<a href="#">Email address missing</a>	PRINT ▼
Jack	Chase	<a href="#">Email address missing</a>	PRINT ▼
Oliver	Fawcett	<a href="#">Email address missing</a>	PRINT ▼
William	Brown	<a href="#">Email address missing</a>	PRINT ▼
William	Smith	<a href="#">Email address missing</a>	PRINT ▼

1-5 of 5

Issue Email Communication
Print letters

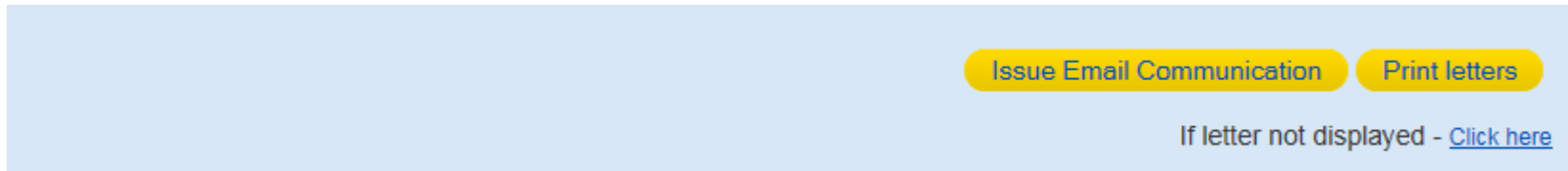
You may receive the message below or a similar one if your browser is blocking pop-ups:



Make sure you allow the pop-ups.

If the letters are still not generated when you allow the pop-ups, click on the link [Click here](#) underneath the Print Letters button.

This will generate the letters in PDF form.



By selecting the **Print** option the letters will be downloaded onto your computer.

You should now have a PDF copy of a postponement notice for each of the 5 employees. Please leave these open as we'll have a closer look at them shortly.

These can be printed off and sent in the post or attached to an e-mail.

Please make sure you've saved these letters (you will be shown how to re-download these later in the tutorial, should you forget).

Page 4 of 10

You will have also noticed that you can e-mail the PDF straight to the employee directly from AME:Lite.

This requires the employee's e-mail address in the e-mail address column in your payroll file. We didn't include one in the payroll file we sent you which is why that option wasn't available.

If there is an e-mail address for the employee, it's up to you whether you e-mail or print the letters, but you cannot do both.

Let's now take a look at the postponement letter. It informs the employee that they have been assessed as eligible and will be auto-enrolled at the end of the postponement period. It also informs them that they could choose to opt in to the pension scheme before the end of the postponement period.

Later in this tutorial you will be shown how to customise these letters to include your company logo.






You have now dealt with the postponement letter issue. Please go back to AME:Lite practice and make sure that you have clicked **Done** in the issuing communications screen. You should now be back in the **Compliance Check Results** screen. We'll show you what this should look like on the next page.


The **Compliance Check Results** screen should look like this:

ABC (TK)


ABC - 5 of 18 Actions complete

 x 18 Employee Communication needed
 **5 of 18** actions complete 


---

 x 5 Postponement Notice (Eligible)
✔

---

 x 6 Right to Join (Entitled)
i
Start

---

 x 7 Option to Join (Non Eligible)
i
Start

As you can see, there is a green tick next to the **Postponement notice (Eligible)** issue which shows that this particular issue has been dealt with. You can also see that the **Right to Join (Entitled)** and **Option to Join (Non Eligible)** issues have not been addressed as there is still a 'start' button next to them.

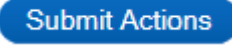

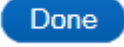


To complete this first part of the compliance check you will need to deal with all issues that have been identified.


You will need to open the **Right to Join** and **Option to Join** issues individually and select an action for all of the employees in them



In AME:Lite practice go into the **Right to Join (Entitled)** issue by clicking **start**, select actions for all members that it applies to and produce letters for them. Then do the same for the **Option Join (Non Eligible)** issue

You will just need to click  in each section, click  then  when the letters have been generated.

You have now produced letters for all employees that required one in this compliance check. We'll just quickly go over the other letters that you have created.



Option to Join

This is sent to employees that have been assessed as non-eligible. It tells them that they do not need to be auto-enrolled but they can opt in if they wish. If they choose to opt in, the contributions they pay must meet the regulatory minimums, which means the employer will need to contribute too. This letter tells them how to opt in.



Right to Join

This is sent to employees that have been assessed as entitled workers. It tells them that they do not need to be auto-enrolled but they can join the scheme if they wish. If they choose to join, the contributions they pay don't need to meet the regulatory minimums, meaning the employer doesn't need to contribute. The letter tells them how to join.

When you have selected actions for all employees with compliance issues, the **Compliance Check Results** screen will look like this. You should now be in this screen in AME:Lite practice. You should see that all of the issues now have green ticks next to them and that 18 of 18 actions are complete.

✓ Actions are complete  
You've completed all the actions to make your scheme compliant.

ABC (TK)  
ABC - 18 of 18 Actions complete [Download files](#)

18 Employee Communication needed	✓ 18 of 18 actions complete
5 Postponement Notice (Eligible)	✓
6 Right to Join (Entitled)	✓
7 Option to Join (Non Eligible)	✓

Done

If you have issues that don't have green ticks, you will need to complete them before you can continue.



Go back into AME:Lite practice and click **Done** in the **Compliance Check Results** screen and you will be taken back to the AME:Lite practice home page.

You have now come to the end of the first part of the compliance check for this payroll reference period.

In the next section, we will get you to run another compliance check for this payroll reference period and tell you why you need to do this.

We will also show you how to keep a record of what you have done in AME:Lite by downloading activity files.

Page 1 of 8

Whenever you complete part of a compliance check an activity file will be produced by AME:Lite.

There may also be a joiner or payment file, but we'll discuss these in more detail later.

The activity file outlines all actions that were taken in compliance check for all members.

These will need to be saved at the end of each compliance check as they provide a compliance check audit trail for you.

We'll now show you how to download this file.



You should be in the AME:Lite home page. Please click in the **Compliance Check** section of the screen.

Download Files

This will take you into the compliance check Downloaded Files screen.

Group name	Payroll period	New joiner file 	Payment file 	Activity file 
ABC	01/01/2016 - 31/01/2016	-	-	 <a href="#">15/06/2016 - AF</a>

Please click the link under **Activity file**. You then need to select if you wish to open or save the activity file. When you have selected the preferred option it will bring the file up.

Have a quick look at it. You can see that it provides a record of everything that you have done in that compliance check.

When you are running a compliance check you will sometimes have to run more than one check for the same payroll reference period.

Running another compliance check is sometimes necessary because:

- AME:Lite needs to check that you have taken the actions you've said you will (e.g. auto-enrolling staff or increasing contributions) before it can confirm that your scheme is compliant
- AME:Lite needs to check that postponed, non-eligible or entitled employees have not opted in or joined the scheme after you've sent them their AE communications
- Running another check will also ensure that a payment file is produced, but we will discuss this in more detail later in the tutorial



Click **Start new compliance check** to start the check

## Compliance Check

The compliance check will analyse your workers' information for any regulatory actions that you need to take. You should do this each pay period.

[Start new compliance check](#) [Download Files](#)

You will be taken into the **Compliance Check – overview** screen.



We will be running a new compliance check for the same payroll reference period but using the same file that has already been uploaded.

You will notice that the **Yes** radio button is selected under **Use latest file uploaded**.

Please upload your latest file information

ABC Ltd (TK035541)  Select All Groups

Group name	Applicable mapping	Latest file upload	Payroll period	Use latest file uploaded?	Action required	Include in compliance check?
ABC	mapping	15/06/2016 at 14:46	01/01/2016 - 31/01/2016	<input checked="" type="radio"/> Yes <input type="radio"/> No	Jan 01 2016 to Jan 31 2016 ▾	<input checked="" type="checkbox"/> Include

Leave this as Yes and click **Start Compliance Check**.

This will bring the following message up asking you to confirm that this check is for the same payroll reference period.

Please click **Confirm** to confirm that this is correct.

You have selected to run a compliance check for the following groups. By hitting confirm you are accepting that the below is correct and the data being processed is accurate.

**ABC Ltd:**  
ABC  
Compliance Pay Ref Period is 01/01/2016 - 31/01/2016

---

[Confirm](#) [Close](#)



You should now see the **All schemes were compliant** message. Whenever you see this message it means that the compliance check has finished for that payroll reference period.

Click **Download Files** to see your payment file and activity file. As no-one has been joined and no actions have been taken, you don't need to save either of these, but in future checks you will need to click this link to get your payment file for the Aviva Billing System.

Click **OK** to take you back to the home page in AME:Lite practice.

## Compliance Check - Results

Thank you for completing the compliance check. We've checked your data file. This is the result of the check.

 All schemes were compliant at **15:32 on 15 June 2016**  [Download files](#)

Based on the information you've given us, you don't have to do anything with your scheme at the moment.

Do you want to start a new [Compliance Check](#) ?

---

[Ok](#)

We have now come to the end of the **January** section of the tutorial.

Please click **Done** and you will be taken back to the **January** menu.

If your scheme is an existing one that has reached staging please complete part 5 - Existing schemes.

If yours is a brand new scheme please click **Done** in the **January** menu. This will take you back to the Dealing with Compliance Check Results menu. Please now complete the **February** section of the tutorial.

## What compliance issues could be identified for employees who already have a pension in your Aviva pension scheme?

If you already have an Aviva pension scheme, and you have just staged, some of your employees may already be members of the scheme. The compliance issues that will be identified for these employees will be different to the compliance issues that will be identified for employees who are not members of the scheme.

We'll now quickly go through some of the compliance issues that could be identified for an employee who already has a pension in the Aviva scheme. Most of these actions you will need to take involve sending an AE communication to the member.

Eligible jobholders who already have an Aviva pension will receive one of the following compliance check results in the first check.

If the member is contributing more than the AE minimum they will get an **Existing member paying enough** result.

A letter needs to be sent to inform the member that the company have staged but that no further action needs to be taken. This is because he employee already has a pension and is paying more than the AE minimum.

If the member is contributing less than the AE minimum and there is no postponement they will get an **Existing Member not paying enough** result.

The employee has a pension in the scheme but they are paying below the AE minimum. They will need to be auto-enrolled and their contribution should be increased to at least the minimum level for the scheme.

If the member is contributing less than the AE minimum and there is postponement they will get a **Postponement notice - Existing Member not paying enough** result.

The employee has a pension in the scheme but they are paying below the AE minimum. The scheme has postponement, so they will not need to be auto-enrolled and increase their contribution until postponement ends.

Non-eligible jobholders who already have an Aviva pension will receive one of the following compliance check results in the first check:

**Existing member paying enough** – A letter needs to be sent to inform the member that the company have staged. The employee already has a pension and is paying more than the AE minimum therefore no further action needs to be taken.

**Option to Join – Existing member** – The employee has a pension in the scheme but they are paying below the AE minimum. They are non-eligible so will not need to be auto-enrolled, however, they could choose to opt in. If they do opt in, their contributions will need to meet or exceed the certified minimums for the scheme and the company will need to pay an employer contribution.

Entitled workers who already have an Aviva pension will always receive the **Right to Join** compliance check results in the first check. This informs them that they are already a member of the scheme but can join if they like. If they do join, they do not need to meet the certified minimums and the company do not need to pay an employer contribution.



Page 5 of 5

Any employees who are not members of the scheme will be treated the same as the employees in the ABC Ltd. case study.

Please click **Done** to return to the January Menu.

Please click **Done** again to take you back to the **Dealing with Compliance Check results** menu in the tutorial. You can now complete the **February** module.

←Back

First Compliance Check for an existing scheme

Done

We will assume that we are now in the next month and have all of the information for ABC Ltd.'s February payroll. This means that a Compliance Check can now be run for this payroll reference period.

Please could you download the dummy file for **February** and save it to your folders. [Click here](#) to download the file. (It's called february contributor template)



Please go into AME:Lite practice and start a new compliance check using the **February** payroll that you have been downloaded.

Click **Start new compliance check** in the main menu.

[Start new compliance check](#)

You will be running a compliance check for a new payroll reference period using a new payroll file.

Please select the **No** radio button under **Use latest file uploaded?** A yellow **Upload Latest File** icon will appear

Group name	Applicable mapping	Latest file upload	Payroll period	Use latest file uploaded?	Action required	Include in compliance check?
ABC	mapping	15/06/2016 at 14:46	01/01/2016 - 31/01/2016	<input type="radio"/> Yes <input checked="" type="radio"/> No	<b>Upload Latest File</b>	<input checked="" type="checkbox"/> Include

Click **Upload latest file**

You will now need to click **browse** to select the February file that you have saved to your drives.

Please upload your latest payroll file

Select file:

Please specify pay reference period:


Please make sure you select the February period in the Please specify pay reference period: Do not select the January one. Click **Upload file**.

You will be taken back to the Compliance Check – overview screen. Click  and confirm that the check is for **01/02/2016 – 29/02/2016**.

You should now see the following screen. If you do not see this you may have uploaded the wrong file, please exit the compliance check and upload the correct payroll file.







## Compliance Check - Results

Thank you for completing the compliance check. We've checked your data file. This is the result of the check.

 We've found some actions that you need to complete.

ABC (TK)

**ABC - 0 of 2 Actions complete**

 x 1 Employees missing in payroll file	 0 of 1 actions complete	▼
 x 1 Employees missing in payroll file		Start
 x 1 Employee Communication needed	 0 of 1 actions complete	▶

Let's have a look at the first result that has appeared:

- Employees missing in payroll file

The payroll file that you have uploaded has had one of the employees removed. This is because, in the case study, the employee has left ABC Ltd.

We have removed the member for you because we have prepared all of the files for the case study, however, you will need to do this yourself if one of your employees leaves the company and no further contributions will be made.



Go into AME:Lite practice and open the **Employees missing from payroll file** group. Click **Start** to make this member, Adam Davies, a leaver in AME:Lite: practice.

In the drop down box select **Left Employment** and click **Submit Actions**

Data Correction Needed

---

Action

Left Employment

It will then ask you for the date that they have left employment. Please enter **20/01/2016** and click **Submit**

Please specify the last date of employment (dd/mm/yyyy)

---

Page 3 of 4

Once you have told AME:Lite that the person has left then it will not look for them again in any future compliance checks. If they were to reappear on a subsequent file they would be treated as a new employee.

As this employee was not an existing member of the Aviva pension scheme you won't have to do anything else.



You may have noticed there were a number of different actions when you selected **left employment** from the dropdown box.

This is because there are several reasons why an employee may be missing from the payroll file.

When an employee is missing from the payroll file the default action will be **left employment** as this usually the reason for their exclusion but other options are available such as retired, died etc.

Let's now take a look at the other result that has appeared: **Employee communication needed – right to join**

If you have a look at the February payroll file that we have sent you, you will see that a new employee has been added to the payroll file.

In the case study this is a member that has just joined ABC Ltd.

If you get anyone joining the company you will need to put them on the payroll file for the payroll reference period that they started employment. You will need to make sure that all of the required information is in your payroll file.

It may be that an employee joins the company at the end of the payroll reference period. If this happens, you may not be able to include them in that compliance check as it has already been run.

If this scenario arises, you will need to put the employee on the payroll file for the next compliance check, and make sure that the **employment start date** in your payroll file is the actual date they joined the company.

If this happens and there is postponement then the postponement will be effective from the actual start date, however, if there is no postponement and they are auto-enrolled this will not be backdated and is effective from the payroll reference period in which they first appeared.

Whenever a new employee is added to your payroll file they are assessed as a new starter. This means a letter will need be sent to them explaining that they have joined a company that has reached its staging date and what this means for them.

This member has been assessed as an **entitled worker** and will need a **Right to Join** letter. This will inform them that they can join the pension scheme if they wish.



Go into AME:Lite practice and produce the right to join letter.

Click the white arrow to open the group and click start

Click Submit Actions and print the letter

When this has been issued you will be brought back to the compliance check results screen. There should be green ticks next to all of the issues that were identified.

We have now dealt with all of the issues that were identified in the first compliance check for this payroll reference period. In AME:Lite live you would now download an activity file - we'll show you how to do this shortly.



You'll now need to run another compliance check in AME:Lite for this payroll reference period to see if any other compliance issues are identified. You can run this check using the file that we have already uploaded because no changes need to be made to the file.

Click Start new Compliance Check in the main screen

In the Compliance Check – overview click Start Compliance Check

Click Confirm to confirm the payroll reference period

You should now see the **all schemes are compliant** message. Whenever you see this message it confirms that the compliance check is complete for the payroll reference period.

Please click 'OK' to end the compliance check.

This is the end of this section of the tutorial.

Please click on the **Done** icon below to go back to the **February** menu.

Click **Done** to return to the **Dealing with Compliance Check Results** menu.

You will then need to complete the March tutorial in this menu. (Month three/March)

Page 1 of 13

We will assume that we now have all of the information for ABC Ltd.'s March's payroll. This means that a Compliance Check can now be run for this payroll reference period.

We'll get you to run this and we'll be able to show you some of the other issues that you might see.

Firstly, you will need to download the payroll file for **March** and save it to your folders. [Click here](#) to download it. (It's called March contributions template – please save it as **March**)



Please go to AME:Lite practice and run a new compliance check for March using the **March** payroll file you have just downloaded.

Click Start Compliance Check in the main screen to start the check

In the Compliance Check – Overview screen select 'no' under 'use latest file uploaded' so you can click 'upload latest file' and upload the March payroll file

Click Start Compliance Check

As always, when uploading a new file, you will be given a choice of the current and next payroll reference period (you should see February and March payroll reference periods). Please select the latest of the two periods, March.






You should see this screen when you run the check. We'll show you how to deal with the results next.


 We've found some actions that you need to complete.

ABC (TK)

ABC - 0 of 6 Actions complete

 x 4 Need to be Auto Enrolled



 0 of 4 actions complete 


 x 4 Postponement period ended (Eligible)





Start

 x 1 Employee Communication needed

 0 of 1 actions complete 

 x 1 Employee management

 0 of 1 actions complete 



Firstly, have a look at the first compliance check result **Need to be Auto Enrolled** in AME:Lite practice. Click the yellow start icon to expand the list of employees this issue applies to.

These members were assessed as eligible when you ran the January compliance check. However, they were not auto-enrolled because there is postponement on this scheme. Instead, they were issued with a postponement notice.

We have now got to the end of that postponement period and these members have been re-assessed and remain eligible. They will now be auto-enrolled.

When you auto-enrol an employee you will need to create a pension for them in your pension scheme and start paying the required contributions. Once they have been auto-enrolled they have 30 days to opt out of the scheme if they wish to do so (instructions on how to do this are in the policy documents that they receive when the policy is set up).

If they opt out any contributions sent to Aviva are refunded back to the employer and the pension policy will be closed. They will then be re-enrolled at the end of the re-enrolment period.

If they do not opt out within 30 days the pension policy will continue.

However, they can choose to leave the pension scheme, at any time, and stop making contributions. Any employees who choose to leave will need to be re-enrolled at the end of the re-enrolment period.

You will now need to auto-enrol each of these employees in AME:Lite practice. We'll show you how to do this shortly.

When you do this you will be given the minimum contribution for each employee and asked to confirm what the contribution is actually going to be. This because the employer or employee could choose to pay more than the minimum.

**Remember:** Make a note of this amount as this will need to be entered manually into your payroll file before you run another compliance check for this payroll reference period. The amounts will also be available in the **activity file** that is available to download when you complete the Compliance Check.

In all future checks, AME:Lite will now monitor these clients' contributions to make sure that they are equal to or above the minimum for the scheme.



Please auto-enrol these members in AME:Lite. The Auto Enrol option will already be pre-selected for these employees. Please click **Submit Actions**.

First name	Last name	NI Number	Payroll Ref.	Action
Jack	Chase	JK568426B	117	Auto Enrol
Oliver	Fawcett	EG082839A	108	Auto Enrol
Pru	Connelley	JK568427B	118	Auto Enrol
William	Smith	AG082839A	101	Auto Enrol

Auto Enrol

Apply to All

1-4 of 4

Submit Actions



Whenever you auto enrol someone in AME:Lite the system tells you what the minimum contribution is for each employee that is being auto enrolled (see below). This is the minimum contribution for that payroll reference period and is based on the minimums that you have used to certify on and the earnings for that employee in the payroll reference period.

In the case study the minimum contributions are 1% of the members banded or qualifying earnings

If the contributions are to be more than the minimum they can be changed manually in this screen.

As this scheme has been set up on a net of tax basis, the total values below include employee basic rate tax relief.

First Name	Last Name	Category ID*	Contributions as per scheme	Regulatory Minimum Contributions	Change the contributions to			
			Total (Gross)	Total (Gross)	Employer* (Gross)	Employee* (Net)	Total (Gross)	
		<input type="text" value="TK035541"/>						
<a href="#">Apply to All</a>								
Jack	Chase	<input type="text" value="TK035541"/>	£10.38	£10.38	<input type="text" value="5.19"/>	<input type="text" value="4.15"/>	£10.38	✓
Oliver	Fawcett	<input type="text" value="TK035541"/>	£10.38	£10.38	<input type="text" value="5.19"/>	<input type="text" value="4.15"/>	£10.38	✓
Pru	Connelley	<input type="text" value="TK035541"/>	£30.38	£30.38	<input type="text" value="15.19"/>	<input type="text" value="12.15"/>	£30.38	✓
William	Smith	<input type="text" value="TK035541"/>	£30.38	£30.38	<input type="text" value="15.19"/>	<input type="text" value="12.15"/>	£30.38	✓

You will notice that there are minimum levels for both employer and employee contributions.. The employer contribution is a gross figure but the employee contributions are net. Please click here for an in depth look at gross and net contributions.

It also includes the category ID. This is the number of your Aviva Pension scheme. The scheme that these employees will be auto enrolled to.

AME:Lite will use the information in this screen to create a file which you can upload to the Aviva Billing System. When this file is uploaded, pensions will set for all of these employees

Please could you click the Submit icon at the bottom of the screen.

You will now need to create letters that inform the employees that they are being auto-enrolled.



In AME:Lite practice please produce letters for each member.

Click Print letters, allow the pop ups (or click here if letter not displayed) then click done when you have opened the PDF letters

First name	Last name	Email ID	Communications method
Jack	Chase	<a href="#">Email address missing</a>	PRINT ▼
Oliver	Fawcett	<a href="#">Email address missing</a>	PRINT ▼
Pru	Connelley	<a href="#">Email address missing</a>	PRINT ▼
William	Smith	<a href="#">Email address missing</a>	PRINT ▼

1-4 of 4

Issue Email Communication
Print letters



When you have done this you will be taken back to the Compliance Check results screen.

A joiner file will be produced when you have completed this part of the compliance check. We'll tell you about that later.

### **Please read if you will not be using postponement**

If you are not going to be using postponement then any employees that are assessed as eligible in the first compliance check will be auto-enrolled. You will auto-enrol these in the same way that the employees were auto-enrolled in the case study.

Let's have a look at the second issue that has been identified, **Employee Communication Needed**



Go into AME:Lite practice and open the issue by clicking the white arrow next to it.



The screenshot shows a blue notification bar with a white person icon, a red warning triangle, and a yellow 'Start' button. The text reads: 'x 1 Employee Communication needed' and '0 of 1 actions complete'. Below the bar, there is a smaller notification for 'x 1 Option to Join (Non Eligible)' with an information icon.

You can then click the **start** icon to display the employee this that this issue applies to.

This employee, Emma Jones, was assessed as eligible in the first compliance check and has now come to the end of their postponement period.

Whenever an employee is assessed as eligible and there is postponement they will be assessed again at the end of the postponement period. If they are still eligible they will be auto-enrolled.

If they are no longer eligible, for example, because their earnings are lower, they will not be auto-enrolled. Instead they the appropriate AE communication will be sent to them.



This employee is now non-eligible because their earnings have reduced and an option to join letter needs to be sent instead. Please deal with this issue in AME:Lite practice and produce the letter.

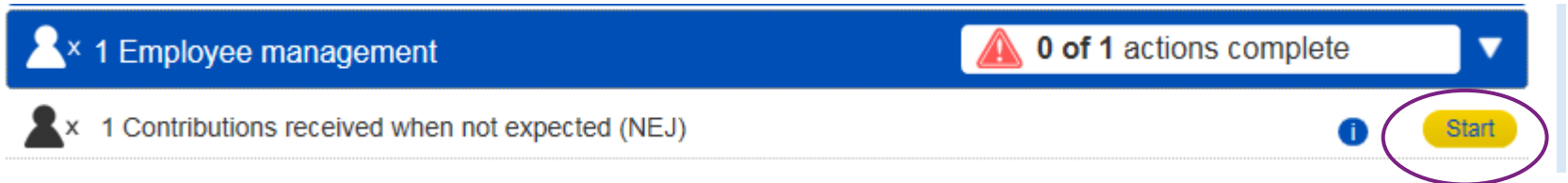
Produce the letter in the usual manner.  
Click Submit Actions, Print letters then Done

Please now click done below and complete the next section of the tutorial

You will notice that the final issue identified in this compliance check is **Employee management**



Open up this group and it will show the **contributions received when not expected** issue. Please click **start** to display the employee's name.



You will now be in the **Compliance Check – Actions screen**. The name of the employee is Donna Todd.

Open the March payroll file that you uploaded for this compliance check. You will notice that pension contributions have been entered for Donna Todd.

These have been put in because Donna Todd is a **non-eligible jobholder** who has told ABC Ltd. that she would like to be a member of their scheme. This is known as opting in.

If you get any non-eligible employees who are not members of the scheme but would like to be, you will need to add their pension contributions onto your payroll file before starting the compliance check.

AME:Lite will then spot that there are contributions that it's not expecting and bring this up as an issue. When you do this the employee contributions, if there are any, will be net.

To opt this employee in to the scheme in AME:Lite you will need to select the **payroll processed opt in** option from the dropdown box.

This is the same action that you would need to take if an eligible member in postponement wishes to opt in early and you would also enter contributions into the payroll file for them.



Please select the **Payroll processed Opt in** action from the dropdown box and click **Submit Actions**

First name	Last name	NI Number	Payroll Ref.	Action
Donna	Todd	AG558210C	105	Payroll processed Opt in

1-1 of 1

Submit Actions

You will be taken into the New Joiners' Contributions screen.

First Name	Last Name	Category ID*	Total (Gross)	Total (Gross)	Employer* (Gross)	Employee* (Net)	Total (Gross)	
		<input type="text"/>						
<a href="#">Apply to All</a>								
Donna	Todd	<input type="text" value="TK035541"/>	£4.38	£4.38	<input type="text" value="40.00"/>	<input type="text" value="40.00"/>	£90.00	✓

This is where you will tell AME:Lite what the pension contributions will be for this member – it will default to the figure that you put in the payroll file for this employee.

Please click **Submit**

When you tell AME:Lite what the pension contributions are going to be it will default to the minimum contribution for that member.

You will need to make sure that the pension contributions match or exceed this minimum amount. If it doesn't then you will get a 'contribution too low' compliance check issue when you run another compliance check. This is because if someone who is non-eligible opts in then the contributions for them must meet the minimums.





You will now need to produce a letter which confirms that they have opted in. Please produce this letter in AME:Lite practice.

Produce the letter in the usual manner.  
Click Print letters, produce the letters, then click Done

When you have issued the opt in letter and clicked **Done** you will be taken back to the Compliance Results Screen in AME:Lite Practice. Click **Done** here and then 'OK' to take you back to the AME:Lite home page.

The employees that have been auto-enrolled, and the one employee that has opted in, will now need pensions setting up for them in the Aviva pension scheme.

Every time you auto-enrol, or opt someone in, a joiner file is produced in AME:Lite. This needs to be downloaded from AME:Lite and then uploaded into the Aviva billing system. This will set up policies for the employees that are in the file.






The joiner file contains all of the information Aviva needs to set up a policy for the employees on it. AME:Lite takes this information from the payroll file. This is partly why you need to put certain pieces of information such as address and yearly pensionable earnings in your payroll file and make sure they are correct.



Download and have a look at the Joiner File that has been produced by AME:Lite. Start by clicking **Download Files** in the home page.

Download Files

You will be taken into the Downloaded files screen. Please click on the **New joiner file** link. Open the file using the pop up that appears.

Group name	Payroll period	New joiner file 	Payment file 	Activity file 
ABC	01/03/2016 - 31/03/2016	 <a href="#">15/06/2016 - NJF</a>	-	 <a href="#">15/06/2016 - AF</a>

Take a look at the joiner file. The first six columns should look like the below.

There will be a total of 26 columns.

	A	B	C	D	E	F
1	Title	First name	Last name	Date of birth	Gender	NI number
2	Dr	Donna	Todd	10.04.1989	F	AG558210C
3	Mr	Jack	Chase	15.09.1977	M	JK568426B
4	Mr	Oliver	Fawcett	14.07.1986	M	EG082839A
5	Mr	Pru	Connelley	15.09.1977	M	JK568427B
6	Mr	William	Smith	09.07.1976	M	AG082839A

Page 4 of 4

**Please note:** Joiner files will need to be downloaded as soon as they are available. You will be able to download a joiner file when actions have been selected for all employees in that compliance check.

You will need to produce the file before you start another check for this payroll reference period.

If you don't save the joiner file and you run another compliance check the joiner file will be deleted and you will have to create one manually.

You need to make pension payments for all members of your Aviva scheme.

You do this by uploading a payment file to the Aviva billing system. This tells us the pension contributions that need to be taken for each member.

ABC Ltd, in the case study, are a company who have set up a brand new scheme on the staging date. As a result, there were no members making contributions when they started using AME:Lite and no payment files were produced.

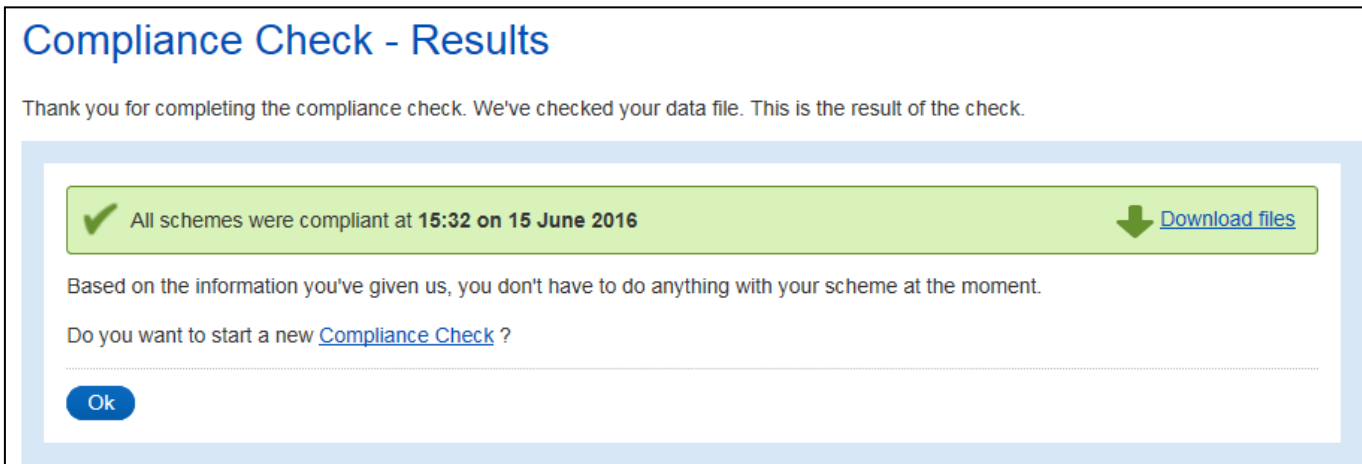
If your company already has an Aviva pension scheme with members contributing then you will need to create payment files from the first payroll reference period onwards.

Every time you come to the end of a compliance check, if the scheme has existing members making contributions, then AME:Lite will produce a payment file for that payroll reference period.

AME:Lite uses the data from the employer and employee pension contribution fields in the payroll file that you have uploaded to create the payment file.

Therefore, it's important that the pension contributions in the payroll file are correct. If there are no contributions at all in the payroll file then AME:Lite will produce a payment file but it will be blank. You do not need to save blank payment files or upload them to the Aviva Billing System.

The payment file will be produced by AME:Lite when you have run a Compliance Check and there are no Compliance Check Results. When this happens you are presented with the following screen:



**Compliance Check - Results**

Thank you for completing the compliance check. We've checked your data file. This is the result of the check.

✓ All schemes were compliant at 15:32 on 15 June 2016 [Download files](#)

Based on the information you've given us, you don't have to do anything with your scheme at the moment.

Do you want to start a new [Compliance Check](#) ?

Ok

As a rule, you should keep running checks for the same payroll reference period until you see this screen.



One thing you will need to do before you run a second check to create a payment file is make sure that, if people have been auto-enrolled, the new pension contributions are put into the payroll file.

Employer pension payment	Employee pension payment
40	32
0	0

AME:Lite will not automatically put contributions in the payment file if someone is auto-enrolled. This is because AME:Lite always takes the pension contributions figure from the **payroll file you put into AME:Lite** when it is producing a payment file.

Therefore, you will need to enter the contributions into your payroll file and upload the updated file for AME:Lite to check. It's up to you how you do this – you can key the figures manually, copy and paste from the activity file, or pass the figures from AME:Lite to your payroll to update.

Once the file is run through AME:Lite with the correct contributions on it, AME:Lite will create a payment file showing these amounts.

If an employee has been auto-enrolled, opted in, or joined, AME:Lite will expect to see pension contributions for that member when another compliance check is run. If it doesn't, a **contributions are too low** issue will be brought up.

When you are putting new pension contributions for a member that has just been auto-enrolled into your payroll file, you will need to have the contribution amounts to hand. Remember employee contributions will be net and employer contributions gross.

The best way of doing this is making sure you download the activity file at the end of the compliance check where the employees are auto-enrolled. This tells you what contributions you entered into AME:Lite when you auto-enrolled them.

For the purposes of this case study we have put the new contributions into a file for you. You can have a look by opening the **March with contributions** payroll file. It's called March contributions with contributions – please save it as **March with contributions**. [Click here](#) to open this file.



Now run another compliance check for this payroll reference period using the **March with contributions** file that you have downloaded.

Click home to return to the home page and select Start New Compliance Check

Click no under the Use latest file uploaded to reveal the Upload latest file icon.  
Click Upload latest file

Group name	Applicable mapping	Latest file upload	Payroll period	Use latest file uploaded?	Action required	Include in compliance check?
ABC	mapping	15/06/2016 at 15:57	01/03/2016 - 31/03/2016	<input type="radio"/> Yes <input checked="" type="radio"/> No	<a href="#">Upload Latest File</a>	<input checked="" type="checkbox"/> Include

Select the March with Contributions file from your folders and click upload file

**Remember to select the first of the 2 payroll reference periods (1st March – 31st March) when you are uploading the file. Do not select the April one.**



When you have clicked 'upload file' you will be asked to confirm that you are running another compliance check for the same payroll reference period. Please click **OK**.

When the file is uploaded. Click Start Compliance Check

When you have confirmed the payroll reference period you will see this screen:

✓ All schemes were compliant at **11:39 on 21 March 2016** [Download files](#)

Based on the information you've given us, you don't have to do anything with your scheme at the moment.

Do you want to start a new [Compliance Check](#) ?

Ok



To download the payment file please click **Download files** in this screen

✓ All schemes were compliant at 11:39 on 21 March 2016 [Download files](#)

Please select the link under **Payment file** in the **Compliance Check Downloaded Files** screen to download the payment file:

Payment file ⓘ  
[21/03/2016 - PF](#)

When you've done this have a look at the payment file. It should look like this:

Payroll month	Name	NI number	Alternative unique ID	Employer regular contribution amount	Employee regular deduction	Reason for partial or non-payment	Employer one off cont	Employee one off cont	New category ID
3.2015	Donna Todd	AG558210C	105	40	40		0	0	
3.2015	Jack Chase	JK568426B	117	20	16		0	0	
3.2015	Oliver Fawcett	EG082839A	106	20	16		0	0	
3.2015	Pru Connelley	JK568427B	118	40	32		0	0	
3.2015	William Smith	AG082839A	101	40	32		0	0	

It provides the employees' names, national insurance numbers and their pension contributions.

When you produce your own files they will be uploaded to the Aviva Billing System when you are ready. This will tell the system how much needs to be taken for each member.

You have now reached the end of this part.

Click **Done** to go back to the March menu.

Click **Done** to return to the **Dealing with compliance results** menu. You can now complete the April module.

Lets assume that it's time to run the next monthly compliance check for ABC Ltd.



Please start a compliance check in AME:Lite practice for the April payroll reference period. Please use the **April** file [Click here](#) to download the file. (It is called April contributor template save it as **April**)

Remember to select **no** under use latest file uploaded which will enable you to upload a new file. Please make sure that you select the April payroll reference period when uploading.

It will bring up the following results:

ABC (TK)

ABC - 0 of 4 Actions complete

x 2 Contributions are too low	0 of 2 actions complete
x 2 Contributions too low (Eligible & Non Eligible)	<a href="#">Start</a>
x 1 Employees missing in payroll file	0 of 1 actions complete
x 1 Employee Communication needed	0 of 1 actions complete





The first compliance issue is **contributions too low**. In AME:Lite practice open this and click **Start** to display the names of the two members that this issue applies to (Jack Chase and William Smith).

First name	Last name	NI Number	Payroll Ref.	Action
Jack	Chase	JK568426B	117	Increase Contributions
William	Smith	AG082839A	101	Increase Contributions

If you see this result, it means that the pension contributions in the payroll file are below the AE minimum for the scheme. It could also mean that the contributions have stopped altogether and they are zero in the payroll file.

Whenever you receive this **Compliance Check Result** you will need to look into why the contributions are too low or have stopped. It could be that the contributions are zero because the member wants to take a payment break or they may have decided to leave the scheme altogether. The reason for the low pension contribution will determine the action you select for a member.

We'll describe how AME:Lite works out if the contributions are too low next.

AME:Lite monitors all eligible members, and non-eligible members of the scheme who have opted in, to ensure that they are paying above the AE minimum for the scheme. This will depend on the certification basis you chose.

- The ABC Ltd scheme is certified on a 2% of banded/qualifying earnings (employer minimum of 1%)
- AME:Lite will use the information in the payroll file to calculate the banded earnings for these members
- It will then check to see if the pension contributions in the payroll file match or are more than 2% of this figure
- If they are not it will bring up the 'contributions too low' issue for them

Please note that AME:Lite will always look at the total pension contribution and the employer contribution when it's working out if the contributions are too low or not. So for ABC Ltd the total contribution needs to be more than 2% of banded earnings and the employer contribution needs to be more than 1%.

There could be no employee contributions at all but as long as the total is 2% or more (which would mean that it's all employer contributions), AME:Lite will not bring up a compliance issue.

Please look at the first member, Jack Chase.

Jack Chase has opted out

Open the payroll file and you will notice that this member has zero pension contributions. This is because, in the case study, they have opted out and the contributions were removed from the employer's payroll system. As a result, they do not appear on this payroll file.

When a member opts out, their pension policy is closed and no further contributions can be paid into it. Employees have 30 days from the start of their policy to let Aviva know they want to opt out.

You will need to check the Aviva billing system before you complete a compliance check to see if anyone has opted out.

If they have then the contributions will need to be removed from the payroll file and your own payroll changed to reflect this. You will include them in all subsequent payroll files with zero contributions.



You will now need to select the correct action in AME:Lite practice for this member. Out of the several options available in the drop down, please select **Opt out**.

Jack	Chase	JK568426B	117	Opt Out
------	-------	-----------	-----	---------

You will also need to take an action for the second employee William Smith.

This is because if there is more than one employee with the same compliance issue then you have to select actions for all of them before you can click the 'submit actions' icon.

Click **continue** and we will tell you how to deal with William Smith.

This member is contributing but the contributions are below the AE minimum for the scheme. If this was a real compliance check you would need to look into why the contributions are below the minimum.

Contributions need to be increased for William Smith

In this case study, there is no real reason why the contribution is too low. As a result, the contributions will need to be increased to ensure that ABC Ltd meet their auto-enrolment obligations.

Please select the 'increase contributions' action from the dropdown box for William Smith. You can now click 'Submit actions' as you have selected actions for both employees.

William	Smith	AG082839A	101	Increase Contributions
---------	-------	-----------	-----	------------------------

You will now have to deal with the two members separately in AME:Lite because you have selected 2 different actions.

You will now have to deal with the two members separately in AME:Lite because you have selected 2 different actions.



The first person you will need to deal with is William Smith. You will be taken into the **Increase contributions** screen for this member. This screen tells you what the minimum contribution is for that member (based on their earnings) and how much it needs to be increased to make sure they are paying the minimum. Click **Submit** to tell AME:Lite that it will be increased to this level.

You will then be asked to deal with Jack Chase. All you need to do here is put in the date that the employee opted out. Please enter **20/03/2016**.

What you need to do now is put the increased contributions for William Smith in your payroll file. This will ensure that the next compliance check is passed and the correct contributions appear on the payment file.

We have done this for you in the **April with contributions** file which you can download shortly.



You should now be back in the compliance check results screen in AME:Lite practice. Please have a look at the employee missing in payroll file issue. Click the white arrow and then click **start** to display the employee's name.

 x 1 Employees missing in payroll file
 0 of 1 actions complete 

 x 1 Employees missing in payroll file

i
Start

In the case study, this employee has left employment with ABC Ltd. To make them a leaver in AME:Lite, please select the 'left employment' option from the dropdown list and click **submit actions**. Please input **25 03 2016** when it asks you for the last date of employment.

This employee is a member of the Aviva Pension scheme and you will need let Aviva know that they have left the company and that their pension should no longer be attached to the company scheme. This is done through the payment file that is created by AME:Lite and we'll show you how it does this shortly.





The final compliance issue on this screen is **employee communication needed**. Open this issue and click **Start** to display the employee's name.

This person has joined the company and is non-eligible, however, they would like to opt in to the pension scheme immediately.

If a new employee wishes to opt in immediately, in the payroll reference period that they joined the company, they need to be put on that payroll file with the pension contributions they would like to make.

You would also need to make sure that they have an **N** in the existing member column.

Please open the **April** payroll file to see where we have added the pension contributions.

As this employee has just joined the company you will need to send them the correct auto-enrolment letter before they opt in. This is why you will see the ‘Communication needed result’ to begin with.

Please open the action and click ‘start’. You can then select the **Issue Option to Join** from the dropdown and click **Submit Actions**.

You can then print the letter in the usual manner and click done to take you back to the **Compliance Check – Results** screen.

You then will need to run another compliance check. When you do this AME:Lite will notice that there are pension contributions that are not expected. We will show you how to deal with this next.

ABC Ltd  x 1 Option to Join (Non Eligible)

Showing your employees who are due to receive an option to join notice. Please choose the relevant action for each employee.

First name	Last name	NI Number	Payroll Ref.	Action
Joe	Perry	JS452147D	5000	Issue Option to Join 

Apply to All



Please run another compliance check for this payroll reference period using the **April with increased contributions** file. [Click here](#) to download the file. It is called April contributor template (with contributions)

This file must be used because it includes the increased pension contributions for William Smith.

Please click **done** to return to the home screen. Click **Start new compliance check** to start the check. When you are uploading the file make sure you select the earlier of the two payroll reference periods that you are presented with (April). You will get the following result:

ABC Ltd (TK0035541)

ABC Ltd - 0 of 1 Actions complete

x 1 Employee management  0 of 1 actions complete

x 1 Contributions received when not expected (NEJ)  [Edit](#)



Please click **start** to open the issue and bring up the member's name, Joe Perry.

You can now opt this member in by selecting the **payroll processed opt in** option. This will tell AME:Lite that this employee has opted in. You can then click **submit actions**.

You will be taken to the **New Joiner's Contributions** page (see below) which tells you what the minimum contributions are for the employee based on their earnings. This is also where you will tell AME:Lite what the opted in contributions will be. This will default to the contributions that were put in your payroll file. Please click **submit**.

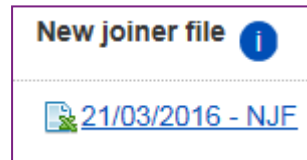
The final step is producing the letter. Produce the letter in AME:Lite practice and click done to return to the Compliance Check – Results screen and done again to return to the homepage.

First Name	Last Name	Category ID*	Total (Gross)	Total (Gross)	Employer* (Gross)	Employee* (Net)	Total (Gross)	
		<input type="text"/>						
		<b>Apply to All</b>						
Joe	Perry	<input type="text" value="TK035541"/>	£4.28	£4.28	<input type="text" value="40.00"/>	<input type="text" value="40.00"/>	£90.00	✓



As someone has just joined the scheme in this compliance check you should now have a joiner file. Ensure that you save this before you start another compliance check. To download the file click **Download files** in the homepage.

You will be taken to the **Downloaded Files** page where you can click on the link under **New Joiner File** to download the file.



After you have saved the new joiner file you will need to run another compliance check to create the payment file.



Please click **Back** to return to the main menu. You can then click the **Start new compliance check** icon.

The file has not been changed so you do not have to upload a new file to start the check. Instead you can leave **Use latest file uploaded** as **yes** and we will use the payroll file that has already been uploaded.

You can then click **Start Compliance Check** and confirm that the check is for the April payroll reference period.

You will be taken to the **Compliance Check – Results** screen where you will see the message below.

When you get this message the compliance check is over for that payroll reference period and a payment file has been produced.

 All schemes were compliant at **13:46 on 21 March 2016**  [Download files](#)

Based on the information you've given us, you don't have to do anything with your scheme at the moment.

Please click Download files and download the payment file by clicking the relevant link.

When you have produced the payment file open it and have a look at it.

You will notice that there is a **1** in the 'reason for partial or non-payment column' for Pru Connelley.

Pru Connelley is the member that has left the company. Whenever you make someone a leaver in AME:Lite and they are a member of the pension scheme they will appear on the payment file that AME:Lite produces in this way.

When you upload a file with this code in to the Aviva Billing System it stops contributions into that pension and removes the employee from your scheme permanently. Their pension will become an individual plan which is no longer linked to the company.

Page 8 of 8

You have now come to the end of the dealing with compliance check results module. Please go back to the main menu by clicking **Done**.

If you have any salary sacrifice members or your payroll frequency is non-monthly then you will need to complete a further module. If this applies to you please select the last module in the main menu.

←Back

Employee opts in immediately

Done



## What you need to do differently if you have a salary sacrifice arrangement with some or all of your employees

As we have covered in the first tutorial, if you operate or are planning to operate a salary sacrifice arrangement then you will need to set up two groups in AME:Lite.

We have already covered which group you will put employees in when you upload your first file to the system. But where will you put any new employees?

To operate a salary sacrifice agreement with an employee you will need to have a contract signed by them. If you think that the new employee will be having a salary sacrifice arrangement when they join the scheme then they will need to be put in the Salary Sacrifice group. You'll do this by entering the Salary Sacrifice Group code in the Group Code column for that employee.

If you do not know if an employee will be on a salary sacrifice arrangement or not, then they will need to be put in the non-salary sacrifice group. You'll do this by entering the non-salary sacrifice Group Code in the Group Code column.

## Checking that an employee is in correct group when they are auto-enrolled or opt in

It's good practice to check that an employee is in the correct group when you receive a 'need to be auto-enrolled' compliance check result for them or before you opt them in. You will be able to see which group they are in the **Compliance Check Results** screen.

Being in the correct group is important because it ensures that they receive the correct communication when they are auto-enrolled or opt in.

- If the first contribution they will be making is on a salary sacrifice basis they should be in the Salary Sacrifice group when they are auto-enrolled. This will ensure that the communication they receive includes the correct wording.
- If the first contribution they will be making is *not* on a salary sacrifice basis then they should be in the non-salary sacrifice group.

If they are in the wrong group then you will need to select the data correction needed action and then put the correct **Group Code** in the **Group Code** column in the payroll file. When the payroll file is uploaded again you will still get the 'need to be auto enrolled' action. If you select it now the correct communication will be issued.

If the member is opting in then you will need to make sure that they are in the right group before you choose **opt in** in AME:Lite.

## What else do I need to do differently?

When running a compliance check or uploading a file for a compliance check you will need to make sure that you select both groups. Always select the **Select all groups** box when asked to choose a group.

Step 1: Choose the groups your first file will cover.

Please choose all the schemes and groups this file will cover:

ABC Ltd(Select all groups)	<input checked="" type="checkbox"/>
ABC Ltd	<input checked="" type="checkbox"/>
ABC Ltd Salary Sacrifice	<input checked="" type="checkbox"/>

◀ Back Continue

## Making sure that the correct pension contribution columns are completed

If there is a salary sacrifice/exchange arrangement then the contributions will all be employer contributions. There will be no employee contributions. This is because the member has given up part of their salary in return for an employer contribution and, therefore, no deductions are directly made from the member's salary.

Please click **Done** to take you back to the menu.

Please complete these modules if they apply to you. Click the box to start the module.

**What will I do differently if the payroll frequency is not monthly or I will be using tax months?**

[Click here to open this module](#)

**What will I do differently if there is a salary sacrifice/exchange arrangement with some or all of the employees?**

[Click here to open this module](#)

## The frequency of your compliance checks will mirror the frequency of your payroll

The main difference, if you run your payroll on a non-monthly basis, will be in the frequency of the compliance checks that you will be running.

A compliance check will need to be run for every payroll reference period. So if your payroll is run on a weekly basis then you will need to run a compliance check every week. If your payroll is run every two weeks then you will have to run a compliance check every two weeks.

If you're using tax months then the payroll reference periods will need to mirror this.

You will need to make sure that the payment files you create fit into the monthly schedule of our Pension Scheme

You will produce a payment file every time you run a compliance check and that file will be for that payroll reference period. So if your payroll is run weekly you will produce a payment file every week.

Our Aviva Pension scheme only allows you to make monthly payments for your members and the Aviva Billing System will only accept one file per person each month.

This means that if you are producing payment files more often than once a month, you will need to come up with a method of amalgamating these payment files and the pension contributions in them so that we receive one payment file and therefore one pension contribution per month.

## You will need to manually alter joiner files to correct the data in them

The Joiner file contains new members' minimum pension contributions. Aviva needs this information in order to set up a pension for the employee. We also need it to produce the member's policy documents which they receive at the start of the policy.

The contributions in the file are in the columns Employee Regular Deduction and Employer Regular Contribution. These figures will appear in the policy documents that we send to all new members of the scheme and represent the monthly premium that will be paid by the member and employer.

However, the figure in your payroll file will be the pension contribution for the payroll reference period that the member joined the scheme in. As a result, if you run weekly compliance checks this figure will be a weekly figure. You will need to manually amend this so it is a monthly contribution so that the figures on employees' policy documents are correct.

Please click '**Done**' to take you back to the main menu.



## What else can AME:lite do

Apart from company setup, certification and regular compliance checks, there are some other functions available in AME:Lite.

We've provided a list of these functions below. Please click on a link below and we'll tell you more about each one.

[Producing reports in AME:Lite](#)

[Opting in/Joining or opting out/leaving outside of a compliance check](#)

[Adding other users to AME:Lite](#)

[Changing the format of AME:Lite communications](#)

[Re-reissuing communications in AME:Lite](#)

## Producing instant online reports in AME:Lite

You are able to create the following online reports in AME:Lite:

**Company Setup details** - Shows you how the company has been set up in AME:Lite

**Current Certificate** - Shows you what basis you have certified on

**Pension Scheme - Active members** - Gives you a list of all of your active employees in AME:Lite

**Opt outs/Opt in/Re-enrolment date** - Shows these dates for relevant members.

The online AME:Lite support toolkit shows you how to do this. [Click here](#) to open the toolkit.

## Ordering a tailored report

You can also order a tailored report on your members. This will usually be sent to you within 5 working days.

The online AME:Lite support toolkit shows you how to do this. [Click here](#) to open the toolkit.

## Adding secondary users and changing the Primary user

The main user of AME:Lite (known as the Primary user) can give access to other users so that they can run compliance checks. You can also change the Primary user.

The online AME:Lite support toolkit shows you how to do this. [Click here](#) to open the toolkit.

## Opting in or Joining members outside of the compliance check

You can opt in or join employees to the Aviva pension scheme in AME:Lite at any point during the payroll reference period. It doesn't have to be during the compliance check. You can only do this with employees that have already been on a payroll file.

To do this you will need to create an opt in or join file which contains the employee's details. More than one employee can be added to the file. This will then be uploaded to AME:Lite. You will confirm the opt in/join in the subsequent compliance check.

This function can be used when someone who is non-eligible or entitled and has been a member of the pension scheme since the staging date wants to opt in or join the scheme.

## Opting out or making employees leavers

You can also inform AME:Lite that a member has opted out or left the scheme at any point during the payroll reference period by uploading a file.

The online AME:Lite support toolkit shows you how to do this. [Click here](#) to open the toolkit.

## Changing the format of communications

You can change the layout of the communications that are created by AME:Lite.

**AME:Lite letters** - You can change the contact details on the letter or add your logo

**E-mails** - You can change the **reply to e-mail** or add attachments

We will show you how to do this in our online toolkit. [Click here](#) to open the toolkit.

## Re-issuing communications in AME:Lite

You can re-issue any communications that have been created by AME:Lite. This is useful if you have forgotten to save a copy of a communication, or if an emailed communication was not received.

Please click [here](#) for a step by step guide which shows you how to change the format of your communications.

If you have issues that do not have green ticks then you will need to deal with these issues.

If you are not on this page, go to the AME:Lite practice home page. From here you'll be able to see if all the issues have been dealt with.

- If there's a **Start new compliance Check** option then all issues have been dealt with
- If there's a **Resume Compliance Check** option then there still issues open. Please click on **Resume Compliance Check** to deal with these

## How does AME:Lite deal with employee contributions?

When you enter employee pension contributions in your AME:Lite payroll file, these should always reflect the net figure.

This will ensure that the net figure is included on both the joiner file and the payment file, and the correct amount is collected by Aviva and applied to the employee's pension.

When AME:Lite tells you what the minimum employee contribution is for a member (when someone is auto-enrolled) it will give you the net figure.

When you are telling AME:Lite what the minimum contribution for the scheme is, you will need to put in the gross percentage figure as this should be the total contribution, including the employee contribution, employer contribution and the basic rate tax relief.



## Putting your own company data into AME practice

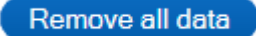
When you have completed all of the modules in this compliance check tutorial you can use AME:lite practice to complete a dummy run using your own company data

**Please do not do this before you have completed the tutorial.**

Before you do this you will need to clear the ABC company data from AME:lite practice. Please follow the steps below to do this.

Click **Set up your company**

Click **Edit** in the **Pension Data** box

Click 

You can then set up your company in AME:lite practice, upload your own payroll file, certify and run compliance checks to see what you will need to do when you use AME for real.

Remember, you will need to do all of this in live AME:lite as well when you get the access and none of the letters produced in AME:lite practice can be used.

 Done