Guide to the employer servicing zone

for payments & joiners by File Transfer

automatic enrolment

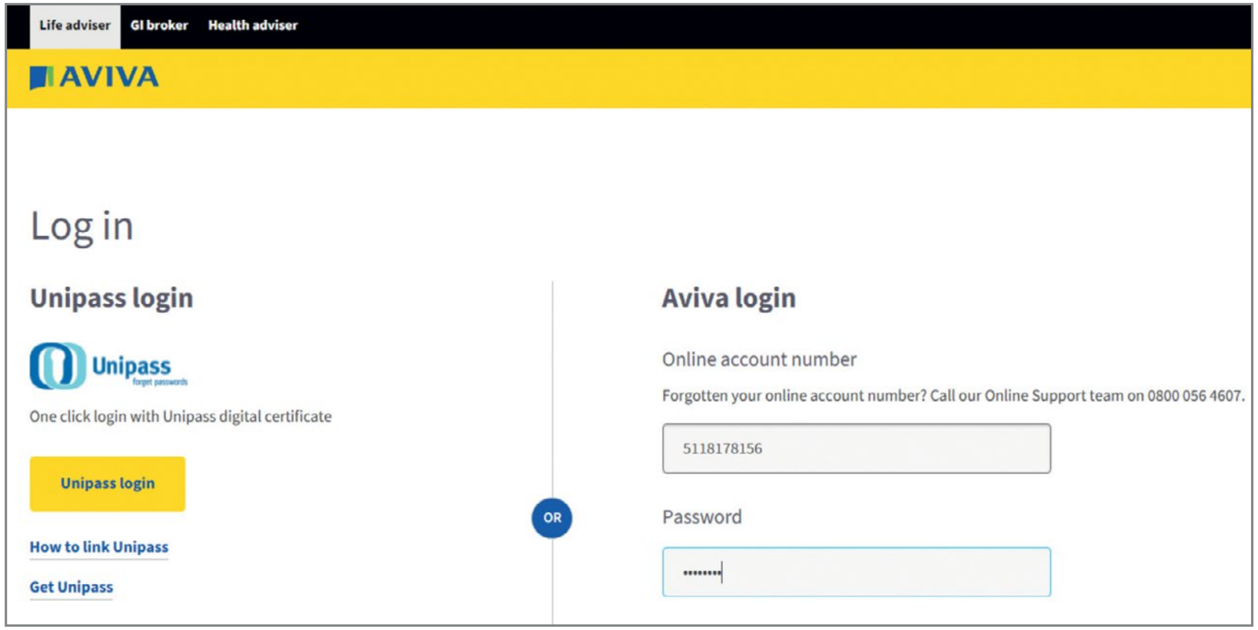
AVIVA

Contents Page

Introduction

Welcome to Aviva's Employer servicing zone for all your scheme's needs. It's a simple, easy to use service for our corporate clients to administer pension schemes.

We've put this guide together to help you use this service. We'll show you how you can manage and make changes to your scheme each month.



2.1 Getting started

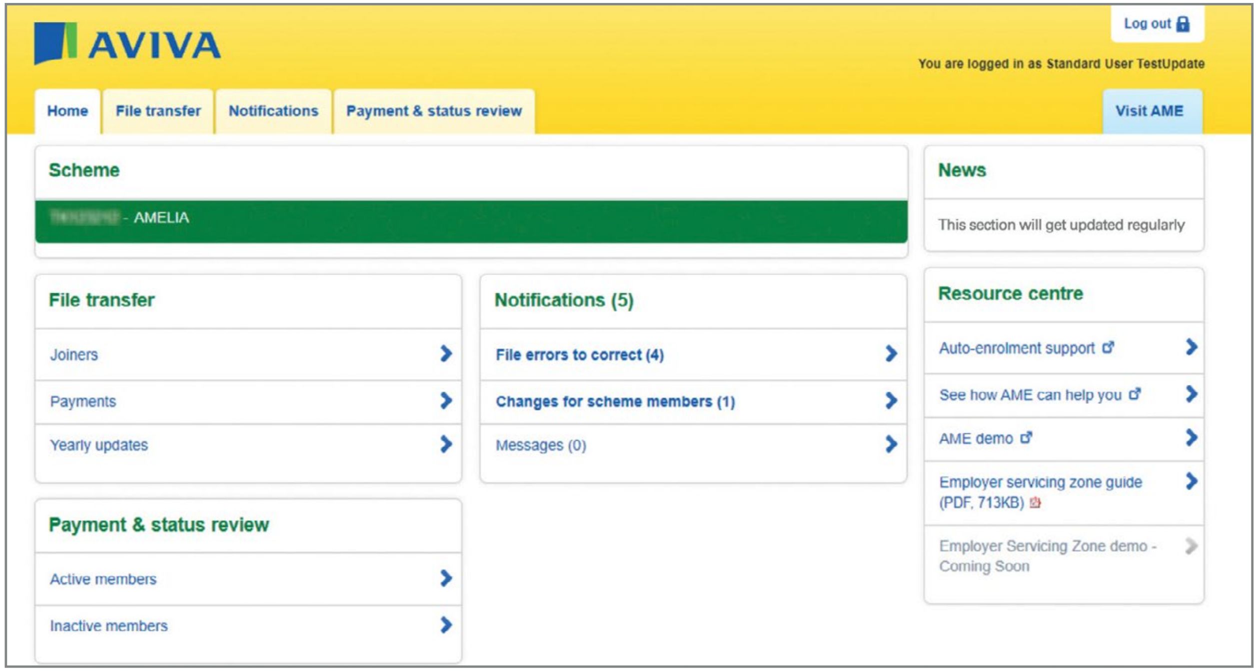
To log onto the Employer servicing zone, go to **aviva.co.uk/employer**.

You'll need an Online Account Number (OAN) and password to use the system.

We'll send you an OAN and a temporary password by via email. The first time you log on, we'll ask you to choose a new password to replace the temporary one we sent you.

If you've moved from one of our other payment management services (Scheme Payments Service or E-Billing), you will still be able to use your current OAN and password.

After you've logged in, you'll see a warning page about the misuse of our systems. If you're happy to carry on after you've read the information, click 'Proceed' and we'll automatically direct you to your scheme list page.



2.2 Employer servicing zone home page

This is the first page you'll see once you've logged into the Employer servicing zone. Details of your scheme will be shown at the top of the page. If you have access to more than one scheme, you'll be able to choose which scheme you want to work on here.

From this page, you can:

Use the **file transfer service** – where you can add joiners to your scheme, provide updates on your employees' salaries and contribution rates and make payments.

Access **notifications** – Where you can access warnings and reports on actions you need to take.

Access **Payment & status review** where you have the ability to request and download reports of your active and inactive members..

Read the latest **news** – We'll keep you up to date with these changes in our news feed and anything else that may be of benefit to you and your scheme.

Access support through the **resource centre** – find information, video guides, hints and tips in our handy resource centre.

3.1 Choosing a file to transfer

You can send us details of the following by creating a file:

File	Reason for file	Frequency
Joiners	To tell us of details of employees being enrolled	Any time
Payments	To tell us of payment amounts for each scheme member and notify us of any scheme leavers or payment breaks.	We expect one file containing payments and non-payments each calendar month
Yearly Updates	To tell us of changes to existing members' details, their salary and and contribution percentages	At least once a year

Check the file you want to transfer to us, making sure it is in the correct format and contains all the data we need. If you are unsure, please refer to the relevant appendix later in this document.

Choose the tab for the file type you want to transfer to us – either 'Joiners', 'Payments' or 'Yearly updates'.

If you're unsure if the format of the file is right, you can use the template we've provided (a separate template for each file type is available on the relevant tab). The template format is in Excel, extra formatting and validation has been added to make them easier to complete. Once the data is complete and accurate, a copy should be saved in CSV format. To do this:

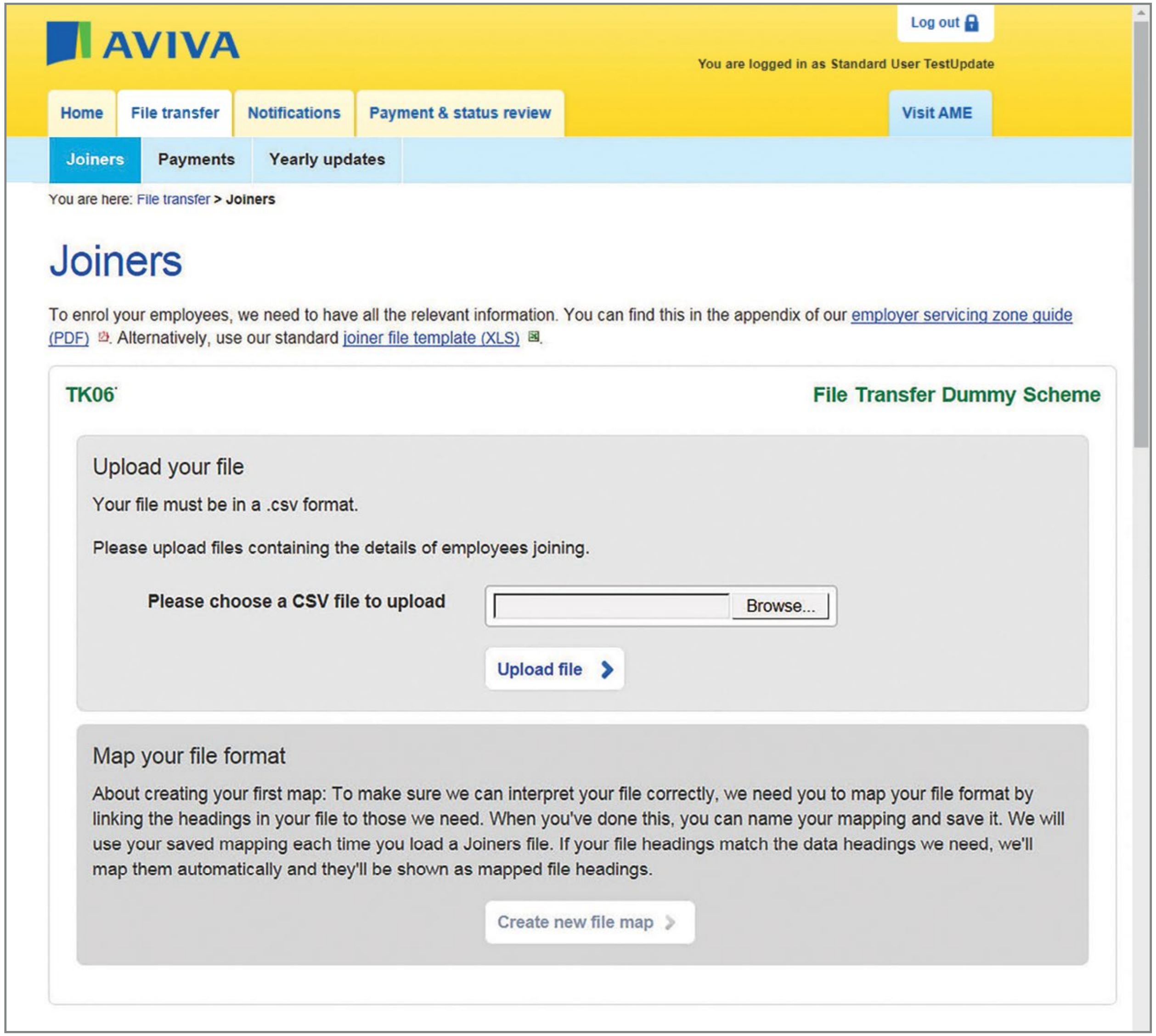
- Select "Save as" from your Excel file menu.
- Make sure the file name is what you want to call it.
- Change the "Save as type" field from "Excel Workbook" to "CSV (Comma delimited)".
- Save the file to your preferred location.

3.2 Checking the file

Before you upload any files it is important to make sure that the information in them is complete & correct. Any changes that need to be made after the files are successfully uploaded may incur a cost if Aviva has to make any correction work.

Important things to check include:

- Salary Sacrifice - If any members are using salary sacrifice, then the regular employee premiums should be blank.
- Net & Gross Premiums - All employee payments should be keyed NET of basic rate tax, we will then reclaim this and add it into the plans. All employer premiums should be keyed GROSS.
- Start date - For eligible members the start date is the 'Opt in date' OR the 'Automatic enrolment date'.
    - For non-eligible members the start date is the 'Opt in date'.
    - For entitled members the start date is the 'Joining date'.
- Category - If your scheme has already passed it's staging date then new members MUST join an auto-enrolled category.
- Non-payment reasons - if the member is not receiving a payment, you must put the correct non-payment reason on the file (see appendix H, page 26). These cannot be used for a members first payment.
- Blank rows - There must be no blank rows of data between completed rows.



3.3 Uploading a file

Below is an example of what the page will look like for Joiners – other pages are similar (the only exception is for Payments, if you are an employer with access to more than one payment arrangement you will need to select the relevant arrangement before uploading a file.

When you're happy your file is correct:

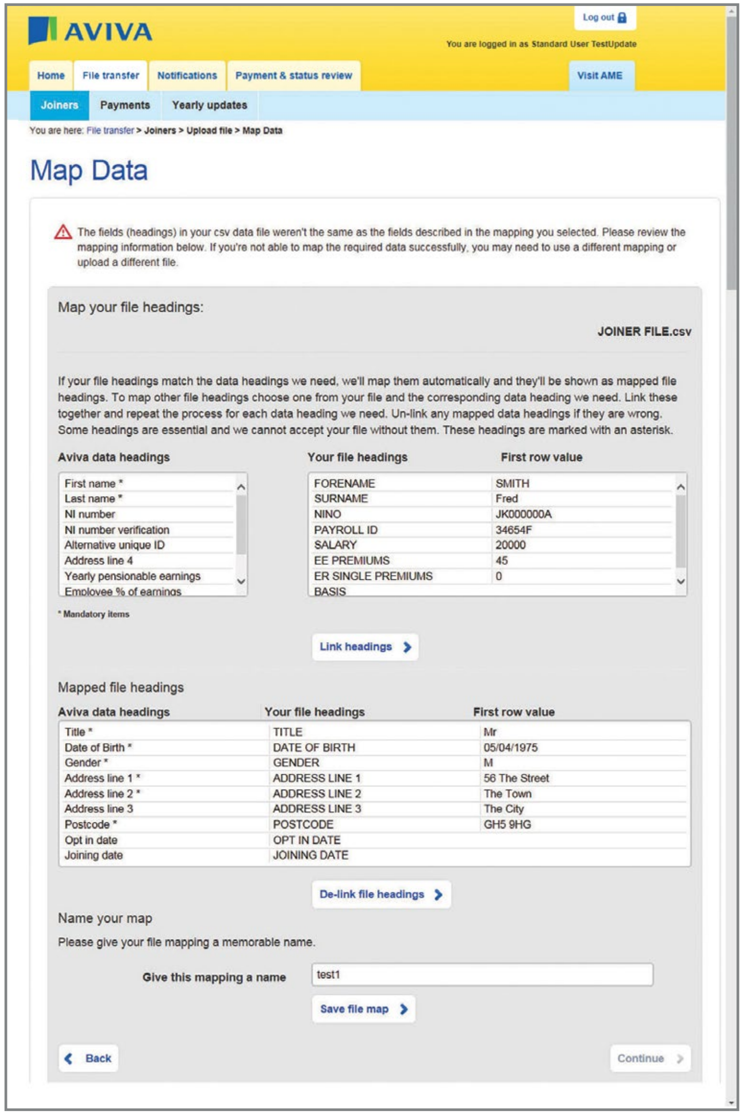
- Select the 'Choose file' button to locate the file you want to upload. The file location will be shown in the box when you've done this.
- Select 'upload file' to load your chosen file into the file transfer service.
- Choose the file mapping you want to use. Select 'Continue' to start our checking of your file.

Note: If you're using this service for the first time or have changed the file structure/headings, create a map to use with this file (see section 3.4).

3.4 Creating your maps

Once you have uploaded your file, you now need to map the file headings in your file against those that we need.

If you have used the headings for the relevant file type, as shown in the appendix then we will automatically map your file headings to those we recognise. If you choose to use your own headings, that's fine, we will just ask you to identify how they map against the headings we need. See the steps below.



- Choose a row in the box called 'Aviva data headings'.
- Choose the corresponding row in 'Your file headings' and click on the 'Link headings' button. We've added the first row value of data from your spreadsheet to help you recognise what we need.
- Repeat this process for each data heading we need.
- Items marked with an asterisk (*) under 'Aviva data headings' are mandatory.

If you need to amend any of the linked file headings, you can simply remove the mapping by highlighting the relevant file heading(s) in the 'Mapped file headings' section & click 'De-link file headings'.

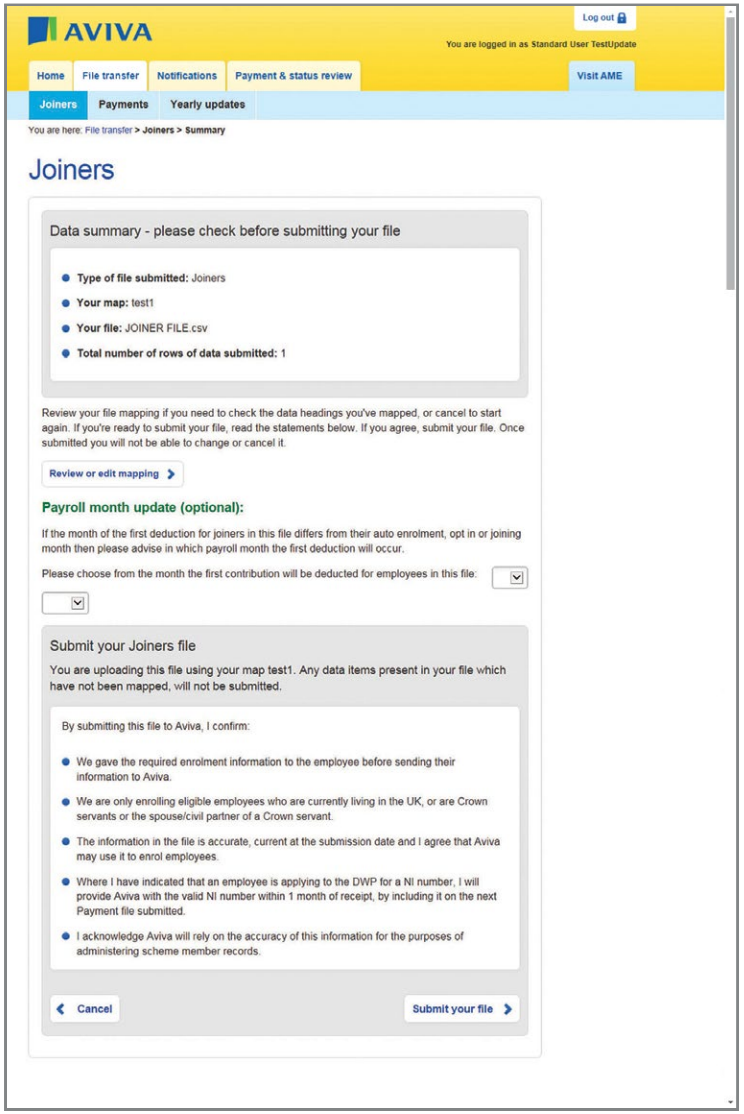
Quick tip – We always need the mandatory file headings to be mapped. There are also some conditional file headings which should also be mapped. See appendices IV, V and VI for the relevant file details. If using our templates the 'Is Salary Sacrifice being used?' and 'Partial or non-payment reason' fields do not need to be mapped.

Give your map a name and save your mapping before continuing.

Please note: Once you have created maps you have the ability to delete them.

3.5 Review and submit your file – Joiner

You will be shown a summary of your file to review, please ensure you check the details are accurate and are what you are expecting.



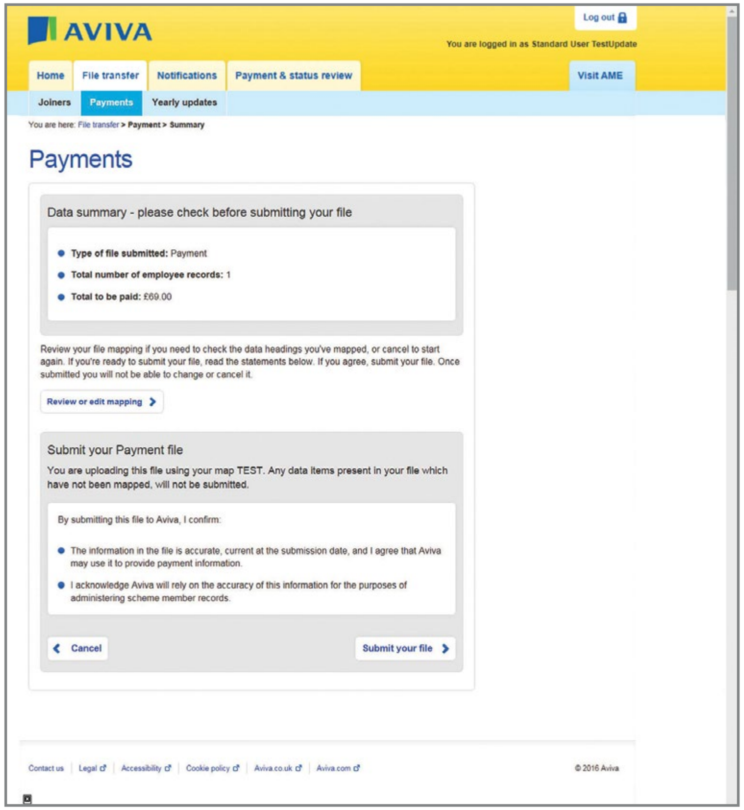
When we've successfully validated the data formats in your file we will playback a data summary. Please check the details are correct before proceeding, this is the final point that you can verify the details before uploading.

If the data format validation is not successful we will tell you. You can download the error report and correct the issues on your original file before resubmitting it. See Section 4 for more details.

For employees in a Joiner file, if the month the 1st payment to be deducted differs to the auto-enrolment, opt in or joining month then please advise us by completing the payroll month update field. Please see Appendix III for more details.

The next step is to read the statements in the box and make sure you agree. If you do, click "Submit your file."

When we've accepted your file, you will be shown a confirmation reference. Please ensure you make a note of it or print a copy for your records. We will refer to this if we need to contact you about the file you've sent us.



3.6 Review and submit your file - Payment

As with your joiner file, when your payment file passes the data format validation you'll be presented with a data summary. Please check the details are correct before proceeding including total amount to be paid.

If the data format validation is not successful we will tell you. You can download the error report and correct the issues on your original file before resubmitting it. See Section 4 for more details.

The next step is to read the statements in the box and make sure you agree. If you do, click "Submit your file."

When we've accepted your file, you will be shown a confirmation reference. Please ensure you make a note of it or print a copy for your records. We will refer to this if we need to contact you about the file you've sent us.

When your file has been successfully processed we'll send a confirmation which can be accessed via the Messages section. See Section 5.4 for details.

If we have any problems processing your file we'll let you know. The File errors to correct section can be accessed to view any error reports which need to be actioned. See Section 5.2 for more details.

Leavers and payment break

If you need to notify us of members who are either a scheme leaver, or on a payment break, you can use the field 'Non Payment Reason' as outlined in see appendix H, page 26.

Please note:

- If the member is already in a 'paid up status' (see inactive member report), and you want to mark them as a leaver, you will need to use the date of the latest payroll month that you successfully submitted for the whole scheme.
- You only need to enter a payment break once – when the member resumes payments, enter the month they're restarting from and the premium. If the member is currently on a payment break and is leaving the scheme, you will need to mark them on your next payment submission as a leaver.

As part of the uploading of your file, we will check:

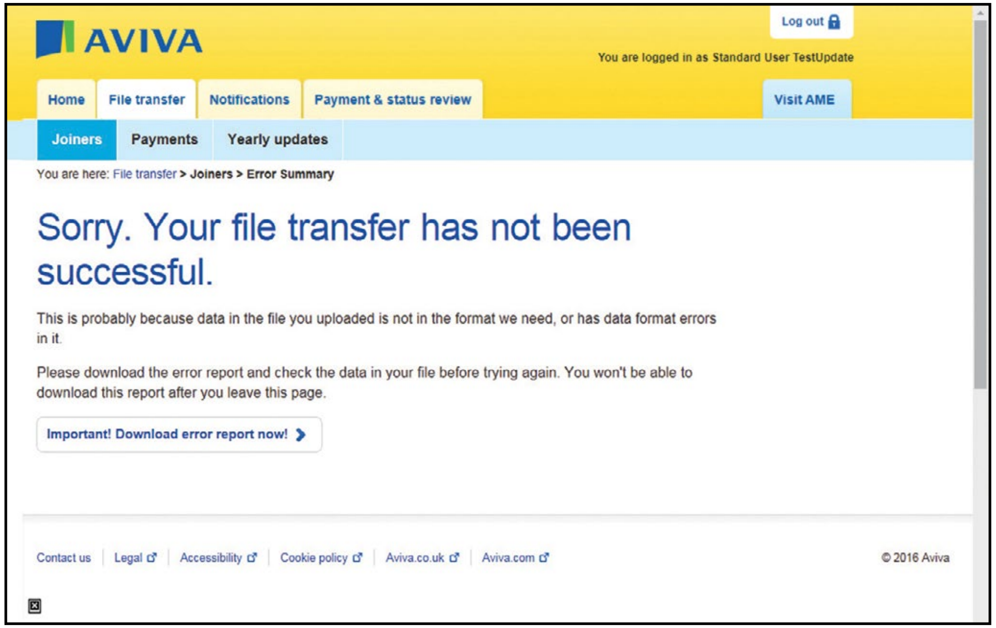
1. the file headings we need against those in your file you've mapped.
2. the format of the data in your file meets what we need.

If, when we check we find one of these errors we will tell you.

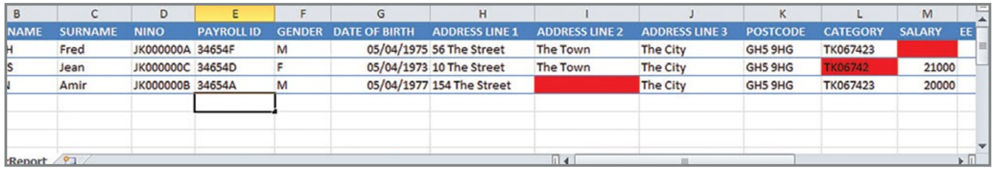
For errors in your file mapping, we will ask you to review and correct any file mapping errors.

If the format of the data in your file is wrong, we will tell you, ask you to correct your original file and resubmit it to us. An example of the page you'll see is shown below. Download the error report and hover over the cells highlighted in red, this will shown you the error causing the upload to fail. You can then use the information to correct the errors in the file you uploaded initially before trying to resubmit the whole file to us. An example of the of the error you'll be asked to download is shown below.

Here's an example of the error report after it has been downloaded:



Here's an example of the error file when its been downloaded:



B	C	D	E	F	G	H	I	J	K	L	M	
NAME	SURNAME	NINO	PAYROLL ID	GENDER	DATE OF BIRTH	ADDRESS LINE 1	ADDRESS LINE 2	ADDRESS LINE 3	POSTCODE	CATEGORY	SALARY	EE
H	Fred	JK000000A	34654F	M	05/04/1975	56 The Street	The Town	The City	GH5 9HG	TK067423		
S	Jean	JK000000C	34654D	F	05/04/1973	10 The Street	The Town	The City	GH5 9HG	TK06742	21000	
N	Amir	JK000000B	34654A	M	05/04/1977	154 The Street		The City	GH5 9HG	TK067423	20000	

Report

4.1 We're here to help

If you experience any difficulties when trying to log on to the file transfer service, or whilst trying to submit a file to us, please contact us on 0800 158 2570 (Monday-Friday 9am-5pm).

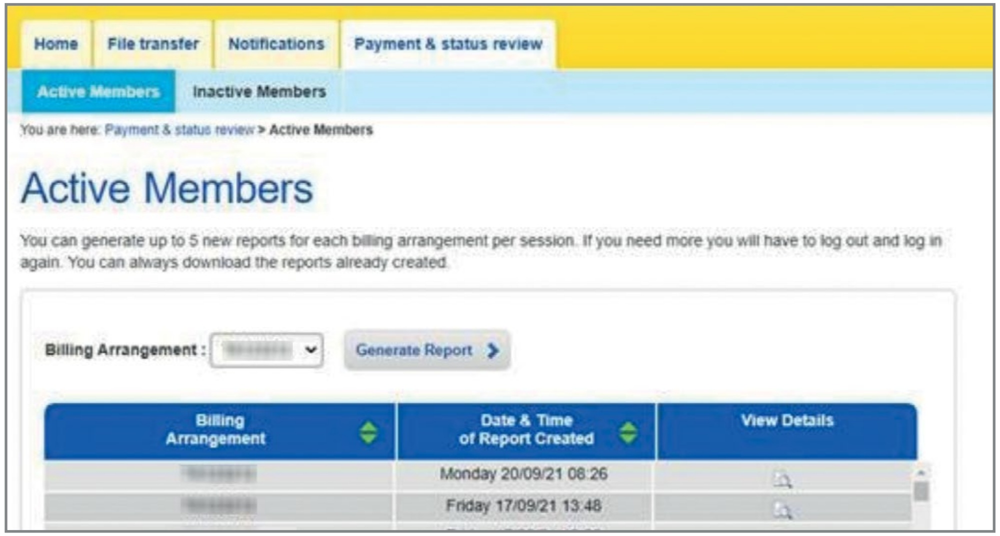
The Pensions Regulator requires Aviva to monitor and audit contributions made into the workplace pension schemes we provide.

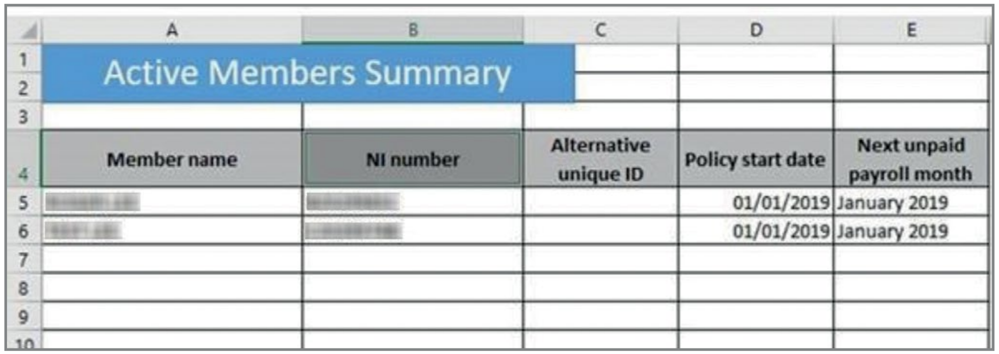
You have a regulatory requirement to pay contributions into your workplace pension scheme by the 22nd of the month following the pay month. For example, contributions due and deducted in April must be paid into the pension scheme by the 22nd of May.

Where members are no longer contributing, you need to update their status to reflect this in a timely manner. This could be due to leaving employment or they are taking a break in contributions (premium holiday).

Persistent late payers and non-payment of pension contributions will be reported to The Pensions Regulator which may result in fines.

From the Payment & Status Review section of the Employer Servicing Zone you can request and download two reports, one for your active members and one for your inactive members.





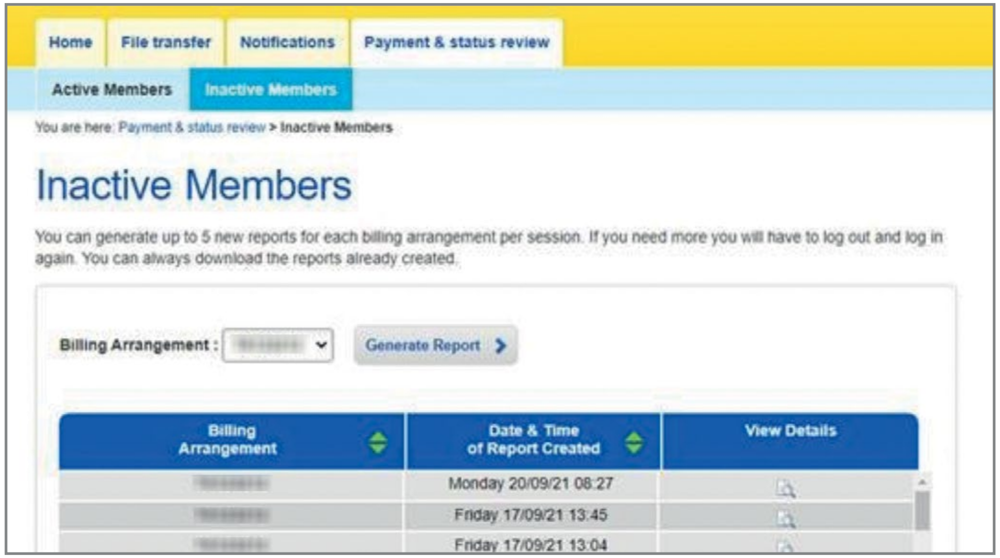
5.1 Active members report

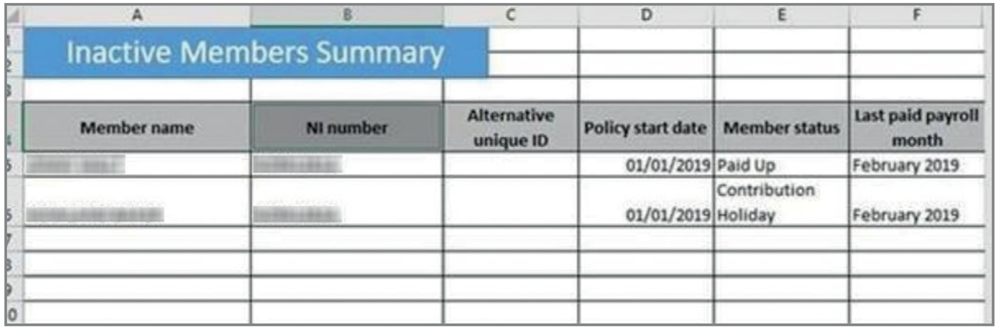
This will include all active members of your scheme (divided by billing arrangement if you have more than one) that we expect contributions to be paid for. It will show you the next unpaid payroll month for each of them.

5.2 Inactive members report

This will include all inactive members - those on a payment break (contribution holiday) or paid up - in your scheme (divided by billing arrangement if you have more than one) that we are not currently expecting contributions to be paid for. It will show you the last paid payroll month for each of them.

If you identify members whose contributions are late or no longer due, or who have left; please submit the necessary instructions via a payment file. For more information on how to upload a payment file, please see the File transfer service section of the user guide.

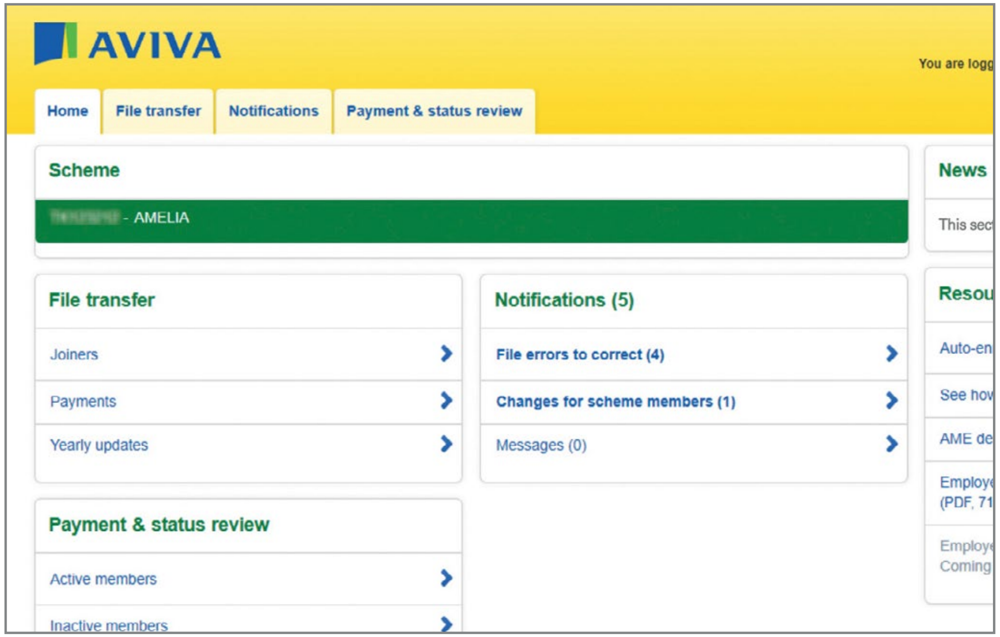




Member name	NI number	Alternative unique ID	Policy start date	Member status	Last paid payroll month
[illegible]	[illegible]		01/01/2019	Paid Up	February 2019
[illegible]	[illegible]		01/01/2019	Contribution Holiday	February 2019

The notifications section of the Employer servicing zone is where you will find warnings and reports on actions you need to take. If you don't take action on these notifications, it will affect your scheme records with Aviva and potentially result in:

1. Aviva not knowing about employees you've told have been enrolled
2. Aviva not being able to collect or allocate payments to your employees' policies
3. Incorrect information about your employees being held by Aviva, affecting what we can tell them about their retirement savings.



6.1 – How do Notifications work?

Each time a notification is created, we will send an email to the named point of contact for the category to alert them there are actions to take. This means that for schemes which use the same point of contact for multiple categories, they could receive more than one email.

The email will ask you to log into the Employer servicing zone and check the Notifications section to view the actions to take. A number will be shown against the relevant type of Notification; this tells you how many unread Notifications of that type have been sent to you.

The notifications that we will tell you about are:

File errors to correct – An unread notice will be shown here if, once a payment file has been submitted, we either haven't been able to process the file or have processed the file but require you to take further action. This is because all the information we needed wasn't included or information was included we weren't expecting – examples of these and more detail is shown in section 5.2.

Changes for scheme members – An unread notice will be shown here if one of your employee's informs us they want to opt-out of their auto-enrolment scheme and a valid instruction has been given. You will be able to extract a file showing the details of scheme members who have elected to opt-out so you can update your HR/payroll records and refund amounts deducted from their pay. See section 5.3 for more detail.

Messages – An unread notice will be shown here if we have successfully processed your payment file. Even although your payment file may have been successful you may also receive a notification under 'File errors to correct', where we require to take further action.

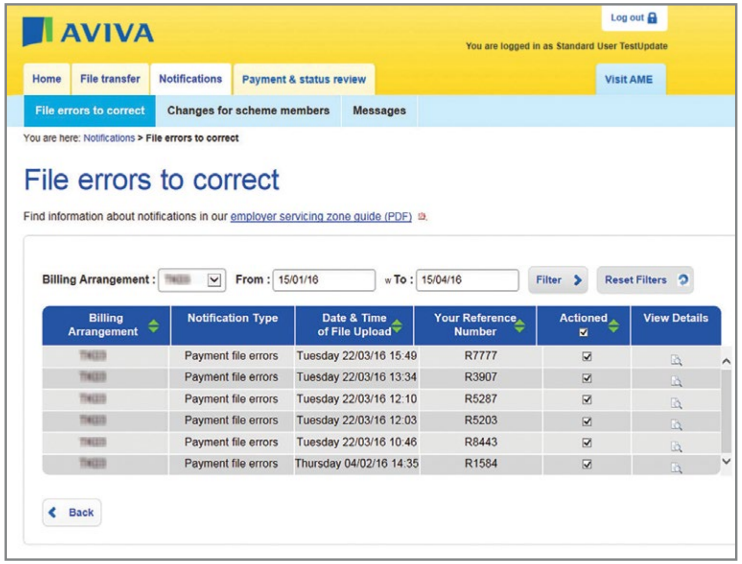
You will also receive a 'yearly up-date' message two to three months prior to your scheme anniversary. This will prompt you to upload a file showing the most up to date salary and percentage information.

6.2 File errors to correct

If you receive an email telling you you've got actions to take, log into the Employer servicing zone and check the Notifications section for unread notices. For 'File errors to correct', we'll give you a file clearly showing the actions to be resolved.

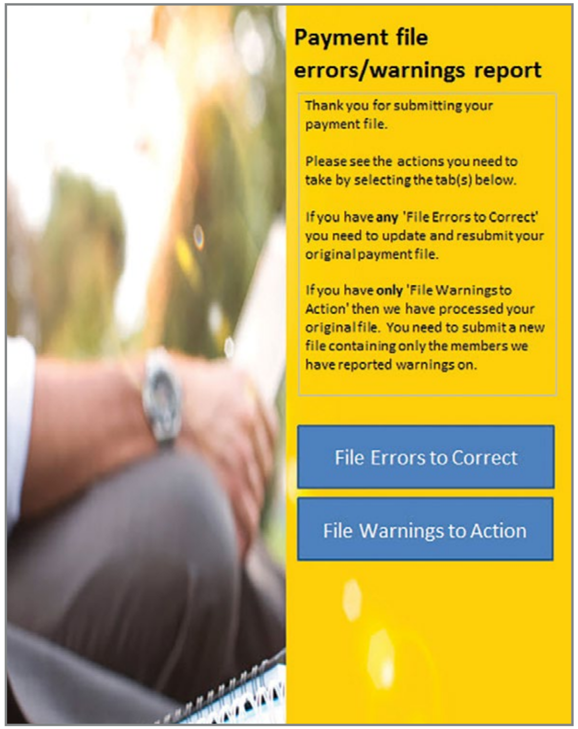
Emails will be sent and notifications will appear online when we either haven't been able to process the file or have processed the file but require you to take further action. This will normally be on the day of submission. Where multiple files have been processed on the same day, emails and notifications will be sent for each file.

Here's an example of the information you'll see when accessing the 'file errors to correct' screen:



Once you've selected the report to view, you will see the details of the actions you need to take.

Here's an example of the error report displayed when the user has chosen to view details:



From this report you will be notified of:

Warnings – you will need to notify us of actions to take for members reported on this tab however this will not prevent your file from processing. If you have **only** 'File Warnings to Action' then we have processed your original file. You need to submit a new file containing only the members we have reported warnings on.

Errors – you will need to resolve errors reported on this tab by amending your original payment file and resubmitting.

Please note the report could contain warnings, errors or both.

6.3 – Changes for scheme members

If you receive an email telling you you've got actions to take, log into the Employer servicing zone and check the Notifications section for unread notices. For 'Changes for scheme members', for now this is where we will tell you about employees who have opted out of their auto-enrolment scheme on the previous day. We'll give you a file clearly showing each employee's details and their opt out date. You will be able to export the file and, if you want to, use it to update your HR/payroll records.

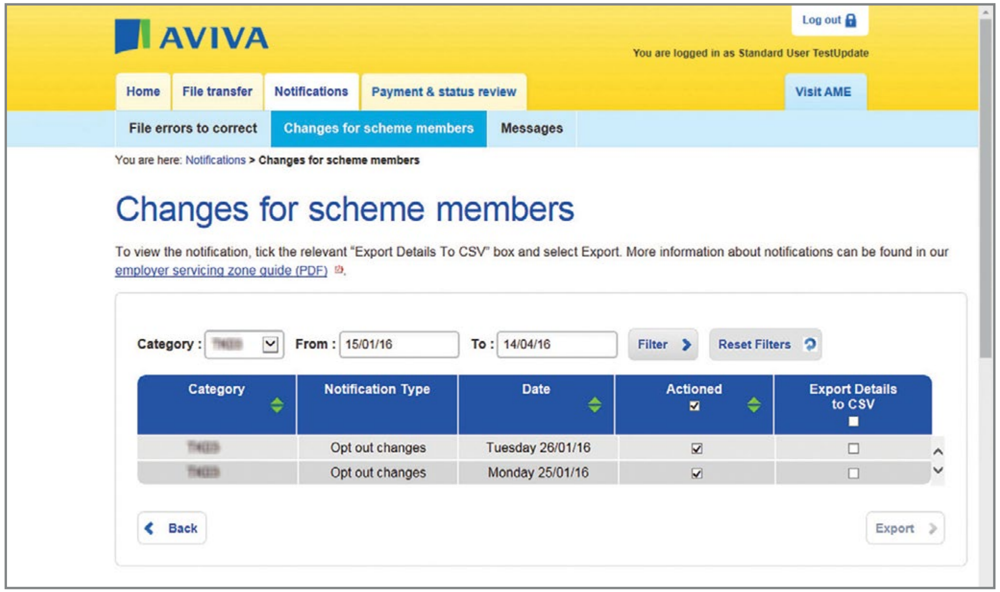
If actions are generated each day (eg an employee opts out each day) Notifications will also be generated daily. For Opt out requests, if multiple employees opt-out on the same day, all requests will be collated and provided as part of one notification daily (for those validated the previous day between 00.00–23.59). Conversely, if there aren't any opt-outs on a given day, a notification won't be generated.

Don't forget to arrange to repay the employees any deductions you made from their pay. The regulations only give you a limited time to do this.

Once we've processed employee requests to opt-out and notified you, we'll refund the payment(s) received for the relevant employees within the regulatory timescales, which are a) One month from the date the valid opt out notice is given, or b) Where the opt out notice is given after payroll close date, the last day of the second pay reference period following the date the opt out notice is given.

Please note: If you do not take action and update your records to show members have opted out, it is likely that subsequent payment files you submit will not be successfully processed.

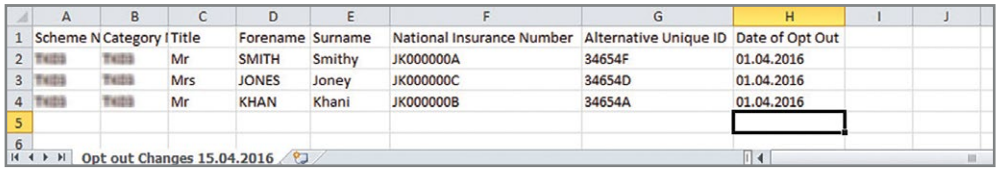
Here's an example of the information you'll see when accessing the 'changes for scheme members' screen:



Hints/Tips:

1. Notifications can be sorted by category and/or date range.
2. Multiple lines can be selected to export and the results will be accumulated into one CSV file.
3. Emails will only be sent on working days, any opt-outs validated by Aviva on Friday, Saturday or Sunday will not be notified to the user via email until Monday, however each day will have a separate notification line on the 'changes to scheme members' screen.

Here's an example of the file displayed when the user has exported details:



	A	B	C	D	E	F	G	H	I	J
1	Scheme N	Category I	Title	Forename	Surname	National Insurance Number	Alternative Unique ID	Date of Opt Out		
2	[illegible]	[illegible]	Mr	SMITH	Smithy	JK000000A	34654F	01.04.2016		
3	[illegible]	[illegible]	Mrs	JONES	Joney	JK000000C	34654D	01.04.2016		
4	[illegible]	[illegible]	Mr	KHAN	Khani	JK000000B	34654A	01.04.2016		
5										
6										

Opt out Changes 15.04.2016

6.4 – Messages

This is where you'll see confirmation that your payment files have been processed successfully and where your yearly up-date notifications will appear.

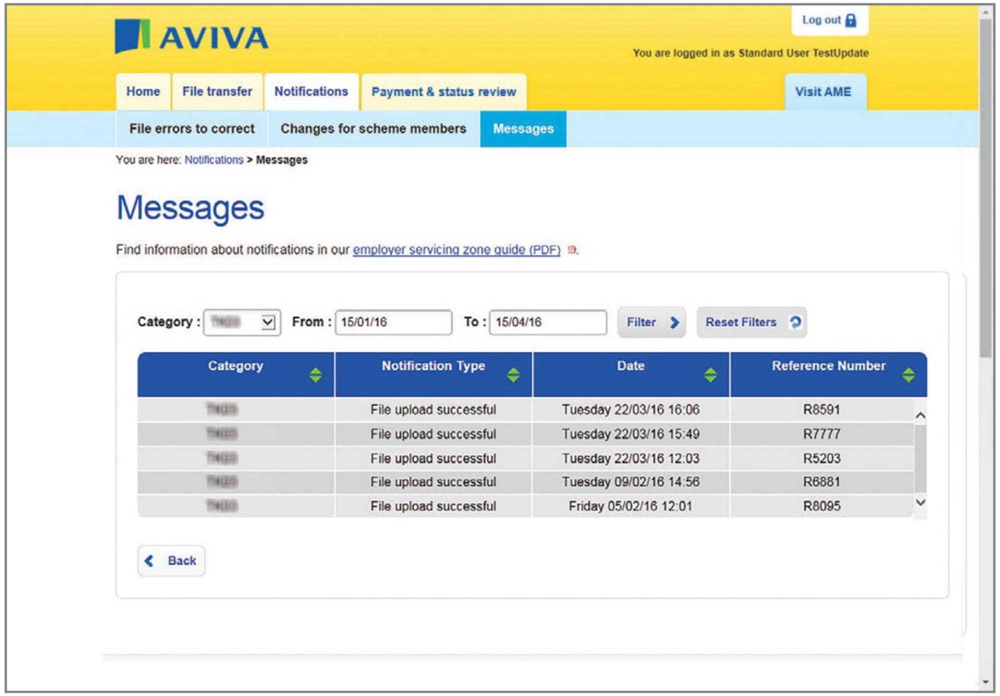
You'll receive an email telling you you've got messages to view. Log into the Employer servicing zone and check the Notifications section for any unread messages.

Emails will be sent and messages will appear online when the admin system checks and processes a payment file successfully - this will normally be on the day of submission.

Where multiple payment files have been successfully processed within the same day, an email will be sent and a message displayed online for each file.

Navigating away from the messages page will change the status of your messages from unread to read.

Please note: Messages will be stored up to 3 months.



These appendices explain the information which needs to be included in each file type to be submitted to us using the file transfer service.

Appendix I – Transferring files - things you need to know

1. You'll always need to join any new members before sending a payment file to us. We'll also need to know of any changes to existing member details, their salary or contribution percentage before your scheme anniversary, you can do this by uploading a yearly update file.
2. Make sure when sending files, particularly for payment files these are submitted in date order (i.e send March's information before April's) You can send us more than one file in the same month, however we can only receive one payment per member per calendar month.
3. Your files will need to be created in a certain way. To make this easier we'll ask you to create a "map" when you first want to send us data for each file type. After that you can re use your map for subsequent files. When you have created your files, if you have used the headings for the relevant file type, as shown in the appendix, then we will automatically map your file headings to those we recognise. If you choose to use your own headings, that's fine, we will just ask you to identify how they map against the headings we need.

Basic rules about payments

The Pensions Act 1995 (and supporting regulations) sets out clear responsibilities for the employer and the provider of the group pension scheme.

We must monitor and check that payments are made on time. We may have to tell The Pensions Regulator and scheme members if we don't receive all payments by the due date.

Normally, the latest legal date payments must be made to the scheme administrators is by the 22nd of the month following the month in which you take payment. As an exception, contributions deducted during the first 3 months of membership must reach us by the 22nd of the fourth month.

The Pensions Regulator can fine employers each time a payment is made late and in extreme cases could take court action which could result in large fines or even a custodial sentence. If you experience any difficulty in making payments it's really important that you contact us on 0800 056 3192 (Monday-Friday 9am-5pm) as soon as possible so we can resolve things quickly.

Appendix II – Creating your file

When creating your files, there are some rules which **must** be followed – particularly for the file type and the structure of it.

Please see below for more information about how the files must to be created (we recommend that you use our templates as these will already be in the correct format for you and will just need your data added, then you can save as a .CSV).

File type	The files must be in a Comma Separated Values (.CSV) format. **Key points to remember** • Do not include commas (,) in any cells within the file • Do not include any special characters, calculations or formulas • Remove any totals or subtotals • Remove any blank rows • Do not make changes to the .CSV file. Changes must always be made in an Excel file and then saved as a .CSV
File name	When you create and save your file, you can name it in any way you wish - as long as you are able to identify the content (e.g. May2016Joiners). As you may be sending us files for different purposes, we recommend that you include whether the file is for Joiners, Payments or Yearly updates. Please make sure you do not include any commas (,) within the file name.
File size	To ensure your file can be processed efficiently, we ask that the file size is kept within a maximum of 5,000 rows.
File structure	We have provided a template for each type of file. You can re-use these if you wish. A template for each file type can be found when you click on the relevant tab. Once the data is complete and accurate, a copy should be saved in .CSV format (select "Save as" from your Excel file menu and change the "Save as type" field from "Excel Workbook" to "CSV (Comma delimited)" If you need to make changes to your file you will need to make the changes in the Excel file and then save as a new .CSV file. Changes must not be made in the .CSV file.

Please note - if you are using Auto-enrolment Manager for Employees (AME) this isn't applicable.

Appendix III – Payroll month update for Joiner files (optional)

Use this option only if the month of first deduction for joiners in a file differs from joiners' auto enrolment, opt in or joining month. It is not to be used where you have deducted for an employee in their month of auto enrolment but are not paying across the deduction to Aviva until a later month.

We need to know this information for two reasons:

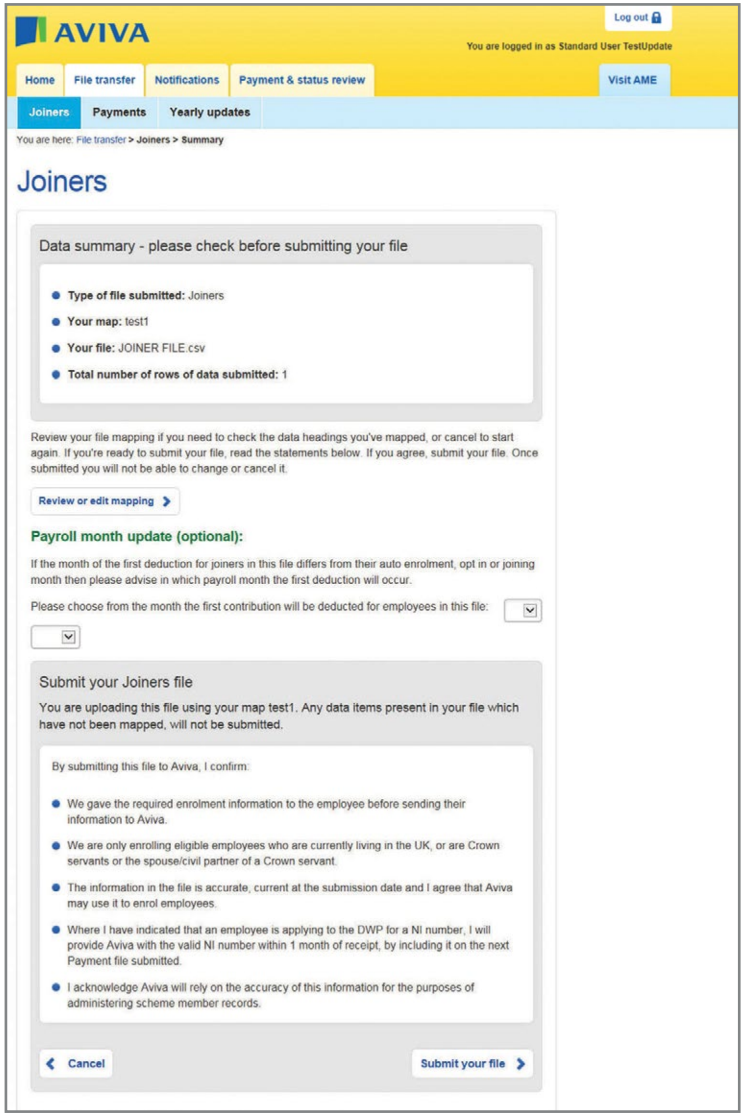
1. We have a responsibility to monitor the payments made on behalf of employees so we need to understand when it is deducted from employees' pay and when it will be passed to us.
2. Employees' policy documents will show information about the first payment and when the policy starts.

Normally we will use the auto-enrolment, opt in or joining date you provide in the joiner file to work out which payroll month the first deduction will be due for a member.

However, if, for example:

1. the auto-enrolment, opt in or joining date falls after the pay date but before the end of the pay reference period in which the assessment is being made, or
2. your payroll operates on a weekly or lunar month basis

then when you make the first deduction from pay, it may be in a different month to the month of enrolment.



If you select a month at this point we will apply this to all the joiners in the file. If you have joiners where the first deductions are in different months these will need to be submitted in separate files.

Please note that selecting a month is optional. If the auto enrolment, opt in or joining date in the file is the same as the month you will be making the first payroll deduction from the employees, you do not need to select a month.

Appendix IV – Joiners - file details

The table below outlines the data we need and the format which is recommended for Joiner files.

Joiner detail records

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
A	Title	Employee's title	**Mandatory**	10	Please see appendix VII on pp26 for the full list of valid titles we can accept on a file.
B	First name	Employee's forename	**Mandatory**	45	Please enter the first names of the employee. Only letters (a-z and must be case sensitive), hyphen (-), single space, ampersand (&), or apostrophe (') will be accepted For example: **Anne** **Anne-Marie** **Anne Louise**
C	Last name	Employee's surname	**Mandatory**	30	Please enter the last name of the employee. Only letters (a-z and must be case sensitive), hyphen (-), single space, ampersand (&), or apostrophe (') will be accepted For example: **Smith** **Smith-Jones** **Jones Smith** **O'Brien**
D	Date of Birth	Employee's date of birth	**Mandatory**	10	Please enter the date in format of DD/MM/YYYY. For example a worker born on 31st January 1980 **31/01/1980**
E	Gender	Employee's gender	**Mandatory**	6	Please enter **M** or **F**, Male or Female

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
F	NI number	Employee's National Insurance (NI) number	Conditional **Mandatory if NI number is held by employee**	9	Please enter the employee's NI number. The NI number will be used to identify the individual employee's contribution record. If a NI number is not held by the employee at the time of enrolment an application for one must be made. The NI number must be provided to Aviva within **1 month** of it being received. Do not use spaces. For example: **AA123456A**
G	NI number verification	A declaration from the employer that the NI number is not held for this employee	Conditional **Mandatory if NI number is not present**	1	Please enter Y (Yes) if the employee does not currently hold a NI number and ensure the Alternative Unique ID field is completed. If you have entered the NI number, please leave blank. By entering Y, you are confirming that the employee does not currently have a NI number and that you will provide the NI number to Aviva with 1 month of receiving it.
H	Alternative unique ID	An alternative unique identifier that will be needed if the NI number isn't available. It should be a unique identity for the employee in your organisation e.g. staff number	Conditional **Mandatory if Y is input in the "NI number verification" field.**	30	If the employee doesn't have a national insurance number, please enter a reference you can use to uniquely identify that employee (e.g. staff number). Only enter letters (a-z and must be case sensitive), and/or numbers. For example: **P52852** This field only needs completing if the employee does not currently have an NI number for you to use.
I	Address line 1	First line of the employee's address	**Mandatory**	35	Please enter the first line of the employee's address. Only letters (a-z and must be case sensitive), numbers (0-9), hyphen (-), ampersand (&), apostrophe ('), full stop (.) or single space will be accepted. This field cannot contain 'C/O'. For example: **1 High Street** Flat 1 The Cottage

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
J	Address line 2	Second line of the employee's address	**Mandatory**	35	Please enter the second line of the employee's address. This field must be completed. Only letters (a-z and must be case sensitive), numbers (0-9), hyphen (-), ampersand (&), apostrophe ('), full stop (.) or single space will be accepted. For example: 1 High Street **Flat 1** The cottage
K to L	Address line 3 to 5	Third line of the employee's address	Optional	35	Please enter the third line of the employee's address, if it exists. Only letters (a-z and must be case sensitive), numbers (0-9), hyphen (-), ampersand (&), apostrophe ('), full stop (.) or single space will be accepted. For example: 1 High Street Flat 1 **The Cottage**
N	Postcode	Employee's postcode	**Mandatory**	8	Please enter the employee's postcode. Only letters (a-z and must be case sensitive), numbers and single space will be accepted. For example: **SW14 9WG**
O	Category ID	The category number under which the new joiner will be added.	**Mandatory**	8	Please enter the category number to which the employee is being enrolled. The category ID must start with **TK** or **SP**, followed by six digits. Please do not add any spaces. For example: **TK012345** **SP054321**
P	Yearly pensionable earnings	Employee's yearly pensionable earnings	Conditional	15	Please enter the employee's pensionable earnings, this must be a yearly amount. Only enter numbers (0-9) up to two decimal places. For example if somebody with yearly earnings of £15,000.00 please enter: **15000** If this doesn't apply please put 0.00 or leave blank.

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
Q	Is Salary Sacrifice being used?	Are you making deductions from your employees pay before tax has been deducted?	Optional	1	Please enter Y (Yes) if the answer is 'Yes' to BOTH these questions: 1) You operate a 'salary sacrifice' or 'salary exchange' scheme for your employees when their pension contribution is taken from their gross pay BEFORE tax and NI has been deducted. 2) This employee has elected to be part of that salary sacrifice arrangement. NB This field does NOT need to be mapped.
R	Employee % of earnings	Employee's percentage of earnings	Conditional	7	Please enter the employee's % of earnings. Only enter numbers (0-9) up to two decimal places. For example, if the employee is paying 5% of their earnings please enter: **5** If this doesn't apply please put 0.00 or leave blank.
S	Employee regular deduction	Employee's regular deduction (net amount)	Conditional	15	Please enter the employee's expected regular net deduction amount. Only enter numbers (0-9) up to two decimal places. For example, if the employee's deduction amount will be £50.00 enter: **50.00** If this doesn't apply please put 0.00 or leave blank.
T	Employer % of earnings	Employer's percentage of earnings	Conditional	7	Please enter the employer's % of earnings. Only enter numbers (0-9) up to two decimal places. For example, if the employer is paying 3% of earnings please enter: **3** If this doesn't apply please put 0.00 or leave blank.
U	Employer regular contribution amount	Employer's regular contribution amount	Conditional	15	Please enter the employer's expected regular contribution amount. Only enter numbers (0-9) up to two decimal places. For example, if the employer's contribution will be £40.00 enter: **40.00** If this doesn't apply please put 0.00 or leave blank.
V	Policy basis (98 series only)	Policy basis to be used for 98 series products	Conditional	1	Leave this field blank if you are adding joiners to a Designer/Stakeholder category.
W	Employee Type	The category of employee type on which the enrolment is being made	Conditional	12	Please enter one of the following, where the category is being used for automatic enrolment: **ELIGIBLE or NON-ELIGIBLE or ENTITLED** If the category is not being used for automatic enrolment, please leave this field blank.

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
X	Opt in date	The date of joining for any employees who are not being automatically enroled, but wish to join the scheme	Conditional	10	Please enter the date of joining, for any employees who are not being automatically enrolled but are choosing to join the scheme. The date should be in the format of: DD/MM/YYYY For example, for an employee joining the scheme on 5th December 2012: **05/12/2012** Only one of Opt in date, Automatic enrolment date or Joining date needs to be completed.
Y	Automatic enrolment date	The date of automatic enrolment for any Eligible employees joining the scheme	Conditional	10	Please enter the automatic enrolment date, for any Eligible employees being automatically enrolled into the scheme, in the format of: DD/MM/YYYY For example, for an employee automatically enrolled on 10th November 2012: **10/11/2012** Only one of Opt in date, Automatic enrolment date or Joining date needs to be completed.
Z	Joining date	The date of any employees joining the scheme who are not being auto enrolled or opted in.	Conditional	10	Please enter the joining date into the pension scheme for any employees who are joining, but not being auto enrolled or opted in. The date should be in the format of: DD/MM/YYYY For example: **05/12/2012** Only one of Opt in date, Automatic enrolment date or Joining date needs to be completed.
AA	Retirement age	Retirement age of any employees joining the scheme who will not follow the default retirement age.	Optional	2	Please enter the retirement age for any employees joining the scheme who will not follow the category default retirement age. Only enter numbers, between the range of 16-75. For example: 65.

Appendix V – Payments - file details

The table below outlines the data we need and the format which is recommended for Payment files.

Payments detail records

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
A	Payroll month	The payroll month deduction this payment is in respect of	Mandatory	7	Against each employee you need to capture the Payroll Month deduction this payment is in respect of. The format can be MM.YYYY or M.YYYY or MM/YYYY or M/YYYY. Please make sure if you are inputting more than one payroll month for an employee the months are entered consecutively.
B	Name	The employee's full name or surname	Optional	60	Please use this field if you wish to enter the employee's name - either their full name or surname, in line with your payroll records. Whilst the field is not mandatory, the information will help if we need to contact you with any queries regarding your file.
C	NI number	Employee's National Insurance (NI) number	Conditional **Mandatory if NI number is held**	9	Please enter the employee's NI number. The NI number will be used to identify the individual employee's contribution record. If the NI number is not available, and could not be provided when the employee was enrolled into the scheme, please leave this field blank and provide the Alternative unique ID sent to us at enrolment. When inputting the NI number, please do not use spaces. For example: **AA123456A**
D	Alternative unique ID	An alternative unique identifier that will be needed if the NI number isn't available. It should be a unique identifier for the employee in your organisation - for example a payroll number	Conditional **Mandatory if the NI Number has not been provided**	30	If the employee doesn't yet have a national insurance number, please enter the reference you can use to uniquely identify the employee. This should be the same identifier you provided when the employee was enrolled. Only enter letters (a-z and must be case sensitive and special characters must not be used) and/or numbers. For example: **P52852**
E	Is Salary Sacrifice being used?	Are you making deductions from your employees pay before tax has been deducted?	Optional	1	Please enter Y (Yes) if the answer is 'Yes' to BOTH these questions: 1) You operate a 'salary sacrifice' or 'salary exchange' scheme for your employees when their pension contribution is taken from their gross pay BEFORE tax and NI has been deducted. 2) This employee has elected to be part of that salary sacrifice arrangement. NB This field does NOT need to be mapped.

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
F	Employer regular contribution amount	Employer's regular contribution amount	Conditional	15	Please enter the employer's regular contribution amount. Only enter numbers (0-9) up to two decimal places. For example, if the employer's contribution is £40.00 enter: **40.00** If this doesn't apply please put 0.00 or leave blank. Please do not enter negative amounts.
G	Employee regular deduction	Employee's regular deduction (net amount)	Conditional	15	Please enter the employee's regular deduction amount. This should be a net amount, as deducted from payroll. Only enter numbers (0-9) up to two decimal places. For example, if the employee's deduction amount is £50.00 enter: **50.00** If this doesn't apply please put 0.00 or leave blank. Please do not enter negative amounts.
H	Partial or non-payment reason	This is the explanation for why contributions have stopped or are due to stop.	Optional	25	If no contributions are due to be paid in this payroll month, you must tell us the reason why. Where all contributions have reduced to zero, please provide a record for the employee and input one of the reasons below: Left Employment - used if no further premiums will ever be paid Payment Break - used if premiums could restart again in the future (i.e premium holiday) Moving to new category - used if moving to a new category within the scheme One-off payment only - use if no regulars are due but one-off payments are being made NB. This field does NOT need to be mapped.
I	Reason for partial or non-payment	This column will auto-fill when an option in column H is selected. You do not need to complete this column.	Conditional	2	This column will auto-populate with one of the following codes to match the response you provide in column H: **1 Left employment** **4 Payment break** **7 Moving to a new category** **10 One-off payment only**

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
J	Employer one off contribution	Employer contribution amount, paid as a one off This field should not be completed for regular monthly contributions	Optional	15	If a one off employer contribution is being made, please enter the amount. Only enter numbers (0-9) up to two decimal places. For example, if the employer's one off contribution is £200.00 enter: **200.00** If this doesn't apply please put 0.00 or leave blank. Please do not enter negative amounts.
K	Employee one off contribution	Employee contribution amount, paid as a one off This field should not be completed for regular monthly contributions	Optional	15	If a one off employee contribution is being made, please enter the amount. This should be a net amount, as deducted from payroll. Only enter numbers (0-9) up to two decimal places. For example, if the employee's one off contribution is £200.00 enter: **200.00** If this doesn't apply please put 0.00 or leave blank. Please do not enter negative amounts.
L	New Category ID	Where an employee is moving to a different category within the scheme, this should be either the new category number or name	Optional	30	This is an optional field for you to use if an employee is moving, or has moved, to a new category within the scheme. By providing the new Category ID in this field, it will help us to make the change without requesting additional information from you. Please only provide this information when a change is taking place - this information should not be provided every month if no change is taking place. Please enter only letter (a-z and must be case sensitive), or numbers. If you are providing the category ID this should start with either **TK** or **SP**, followed by six digits. For example: **TK012345** **SP054321** NB. This can only be done if the new category has the same charge basis as the original.

Appendix VI – Yearly updates - file details

The table below outlines the data we need and the format which is recommended for Yearly update files.

Yearly updates detail records

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
A	Name	Employee's full name or surname	Optional	60	Please use this field if you wish to enter the employees name. Whilst this information is not mandatory it will help if we need to contact you with any queries regarding your file.
B	NI number	Employee's National Insurance (NI) number	Conditional **Mandatory if NI number is held**	9	If a NI number was originally provided for the employee, please enter it here. This will help us to identify the right person. Do not use spaces. For example: **AA123456A**
C	Alternative unique ID	An alternative unique identifier that will be needed if the NI number isn't available. It should be a unique identity for the employee in your organisation - for example a payroll number	Conditional **Mandatory if the NI number hasn't been provided** Otherwise leave blank	30	If a NI number has not been provided previously, please enter the reference used to uniquely identify the employee. This will help us to identify the right person. Only enter letters (a-z and must be case sensitive) and/or numbers. For example: **P52852**
D	New Yearly pensionable earnings	Employee's yearly pensionable earnings	Optional	15	If the employee's yearly pensionable earnings have changed, please enter the new yearly amount. This helps us to ensure the information we hold is accurate, and any projections of the employee's policy value are based on the correct earnings. Only enter numbers (0-9) up to two decimal places. For example if somebody with yearly earnings of £15,000.00 please enter: **15000** If this doesn't apply please leave blank.
E	New Employee % of earnings	Employee's percentage of earnings	Optional	7	If the % of earnings for employee contributions has changed, please enter the new % amount. Only enter numbers (0-9) up to two decimal places. For example, if the employee is paying 3% of earnings please enter: **3** If this doesn't apply please leave blank.

Column	Data item name	Description	Mandatory/ Optional/ Conditional	Maximum number of characters	Explanatory notes
F	New Employer % of earnings	Employer's percentage of earnings	Optional	7	If the % of earnings for employer contributions has changed, please enter the new % amount. Only enter numbers (0-9) up to two decimal places. For example, if the employer is paying 3% of earnings please enter: **3** If this doesn't apply please leave blank. If you enter 0.00, we shall update the Employer % of earnings to zero.

Appendix VII – List of all the titles we can accept on a file (these are case sensitive):

Mr
Mrs
Miss
Ms
Dr
Admiral
Archbishop
Baron
Baroness
Bishop
Brigadier
Canon
Captain
Colonel
Commander
Commodore
Constable
Countess
Dame
Duchess
Duke
Earl
Father
Flt Lieut
General
Grp Capt
Hon. Mr
Hon. Mrs
JP
Judge
Lady
Lance Cpl
Lieut
Lieut Col
Lord
Major
Master
Most Revd
PC
Prince
Princess
Private
Professor
Rabbi
Rector
Reverend
RtHon Lady
RtHon Lord
Rv the Hon
Sergeant
Sir
Sister
The Rt Hon
Venerable
Very Revd
W Comm

System requirements

Our file transfer service is currently designed to work with the following internet browsers:

Internet Explorer 7.0 to 10.0
Google Chrome (latest version)
Firefox (latest version)
Safari (latest version)

For your online security we don't support systems with less than 128bit encryption.

You'll also need one of the following operating platforms:

PC – Windows 7 and 8, Windows XP or Windows Vista
MAC – Panther, Tiger, Leopard or Snow Leopard
Excel – only 2007 versions onwards are supported

You don't need any special hardware but on older computers (for example those with 80486 processor based systems) the file transfer service may not work as it should.

If you've got the right software but still have problems, your firewall or proxy server may be blocking the access requests as a security measure. You'll need to contact your IT department for help.

If your payroll/HR system uses the USA date format, please ensure you change dates to show DD/MM/YYYY, when applicable.

Employer Servicing Zone availability

You can normally access the service at any time between:

6am and 9pm Monday to Friday
8am and 6pm on Saturday
8am and 5pm on Sunday.

When we accept a file through the file transfer service, we will process it at the next available opportunity.

However, large files (c. +3000 rows) or files submitted after midday may not be processed until the following working day.

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