MyAvivaBusiness
User Guide

AVIVA

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Welcome to MyAvivaBusiness

- This is your online portal for managing your pension scheme. You'll use this to tell us about people **joining** and **leaving your scheme**, as well as making your **pension payments each month**.
  - **If you have been moved from an older system:** Once your scheme has been moved to the new platform we'll email you an activation link to allow you to access your MyAvivaBusiness account.
- Once you've set up your account you'll be able to view your scheme on MyAvivaBusiness.

This guide will show you how to:

Activate your MyAvivaBusiness Account (and log into MyAvivaBusiness)

- **Add members –** Add new members to your scheme by uploading a CSV file or directly keying onto the system. You must add a member before you can make a payment for them.
- **Make a payment –** make monthly payments for your scheme members by uploading a CSV file, directly keying payments onto the system or copying your last monthly payment.

Key in directly, upload a CSV file, or copy last payment. What's the difference?

If you only have a few **employees to add** or **employees to pay for**, you may want to directly 'key in' new members or payments into MyAvivaBusiness.

If you have a high number of **employees to add or pay for**, you may want to complete our excel templates, then 'Upload a CSV file' into MyAvivaBusiness.

If your regular payments don't change month to month, you can use **'copy last payment'** to submit the same payments each month. You'll have the option to edit or remove payments before final submission.

We'll cover all three methods in this guide.

What are the features of MyAvivaBusiness:

MyAvivaBusiness has a wide range of benefits for its users:

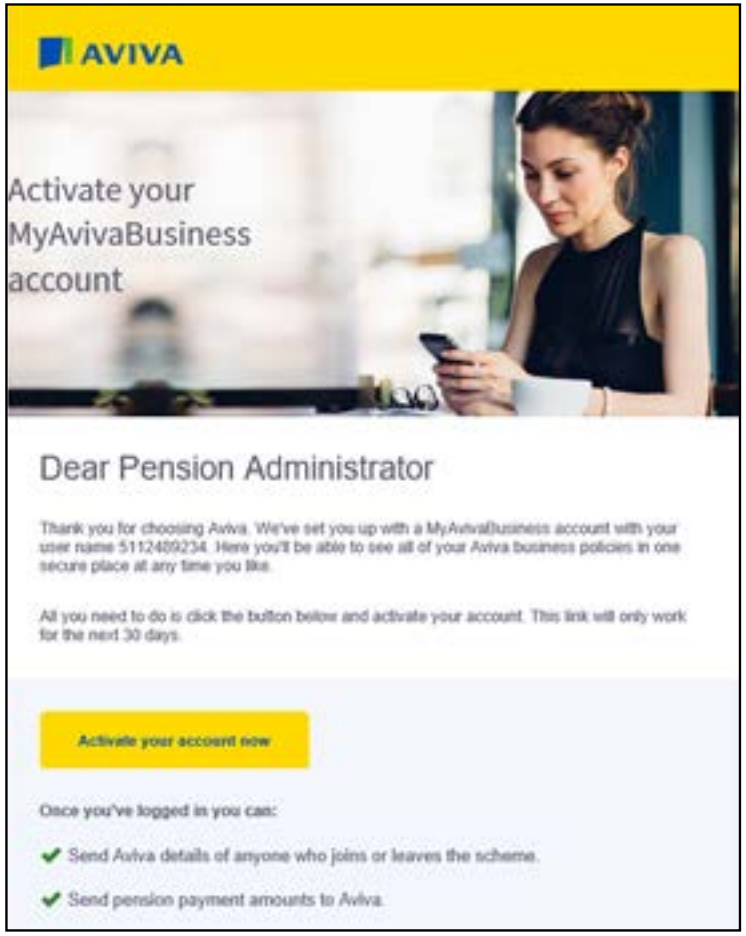
It's a fast, intuitive and efficient system

Has built in validation to identify any data errors before submission

You can view the member list in real time rather than at a single point in the month

Gives you more flexibility with the ability to make payments for different scheme members at different times (doesn't always have to be in one submission)

It's constantly being refined and updated following users feedback



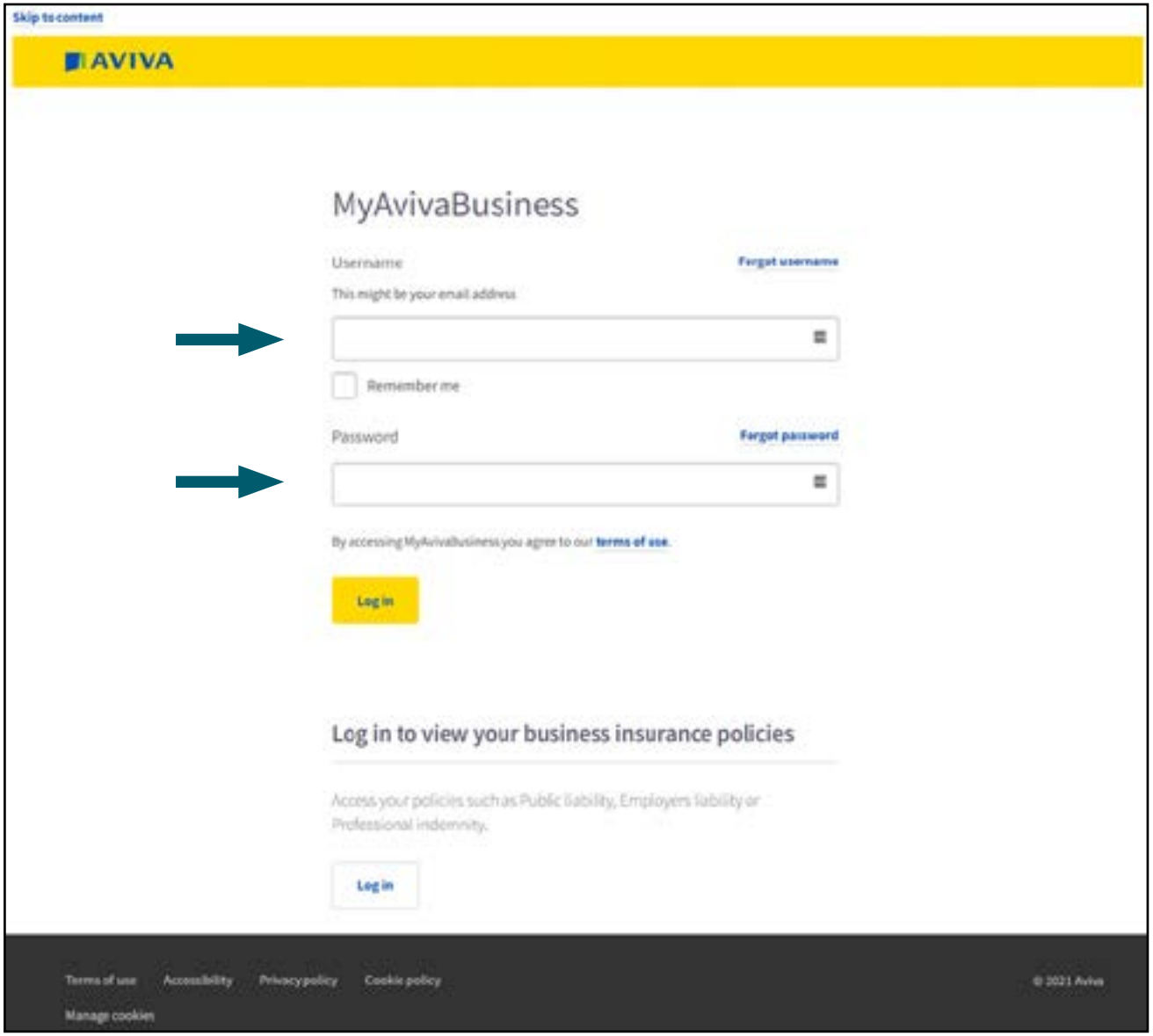
Screen functions:

- You'll receive an email to activate your account – see left.
- You have **30 days** to do this. After 30 days you'll need to contact us to reset your account.
- Click **'Activate your account now'**. You'll need to **create a password** and **answer some security questions**. Follow the on screen instructions.

Password and security questions:

- **Password** requirements (left)
- **Security** requirements must:
  - Be one word between 4 and 30 characters long
  - Have no spaces or special characters

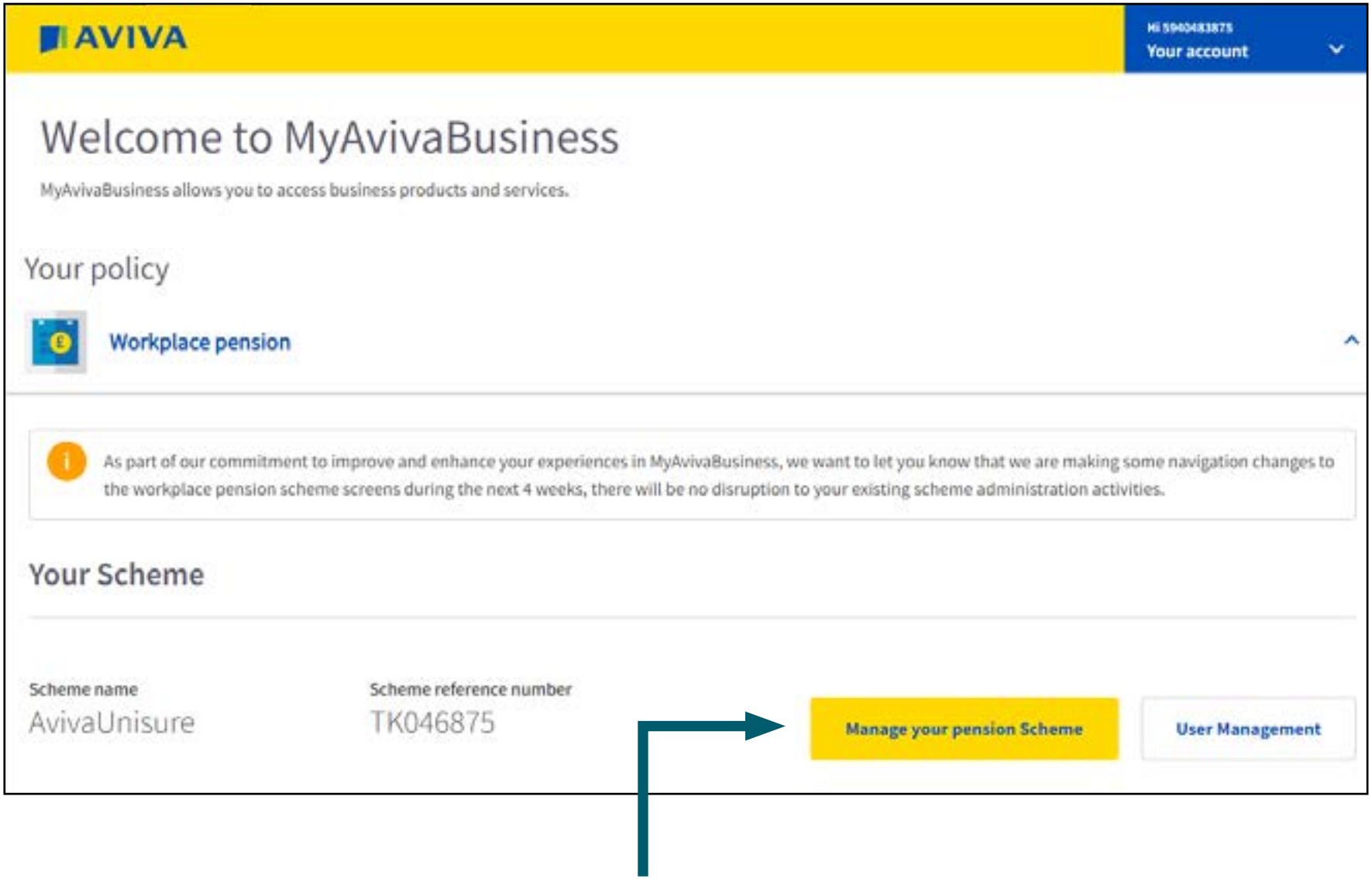
https://www.mybusiness.aviva.co.uk/MyAccount/login



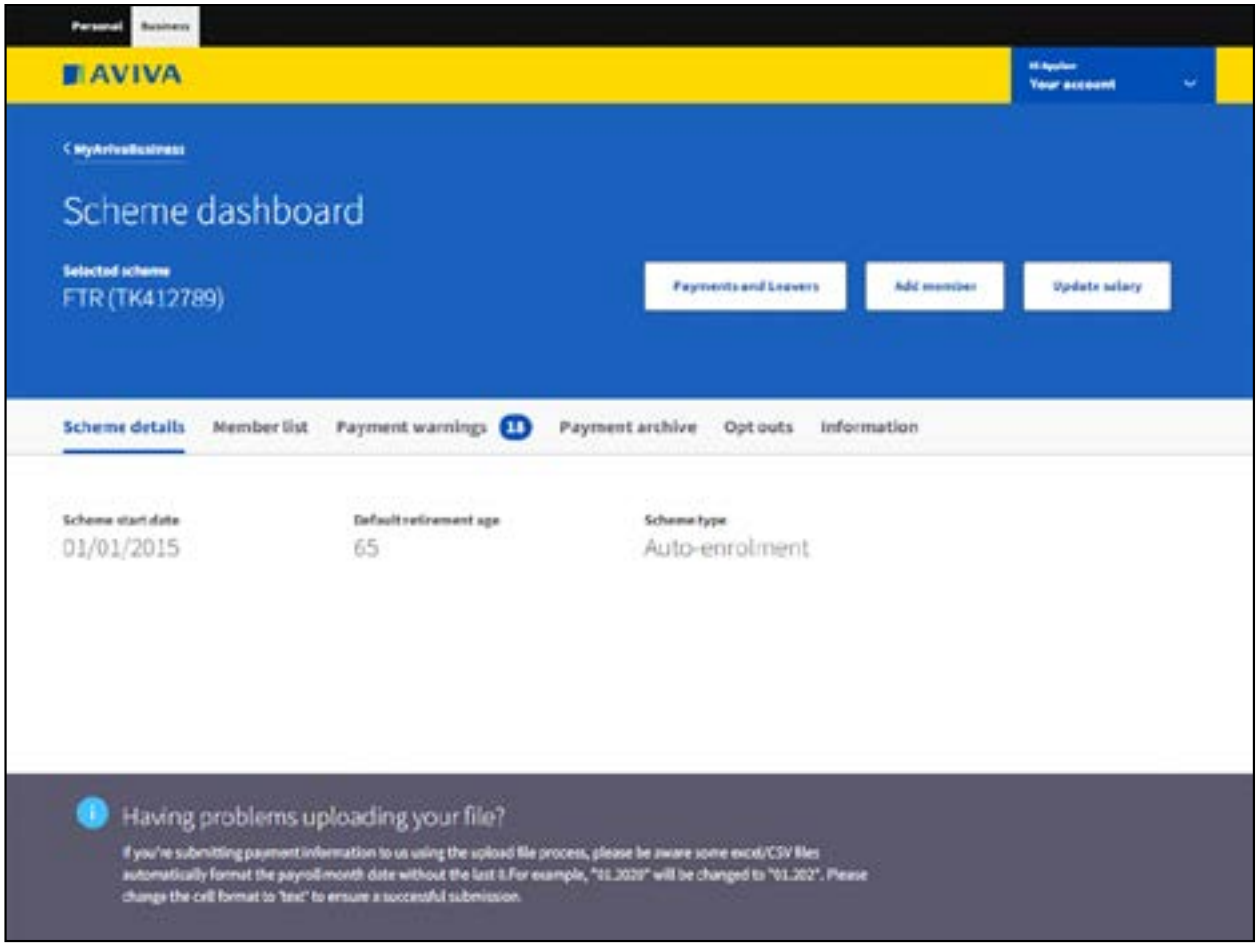
To log-in to MyAvivaBusiness:

- Enter your **Online Account Number (OAN) & password**
- Click **log in**

We recommend you save the link to your favourites



To manage your scheme: Click **Manage your pension Scheme.** This will take you to your **Scheme Dashboard.**



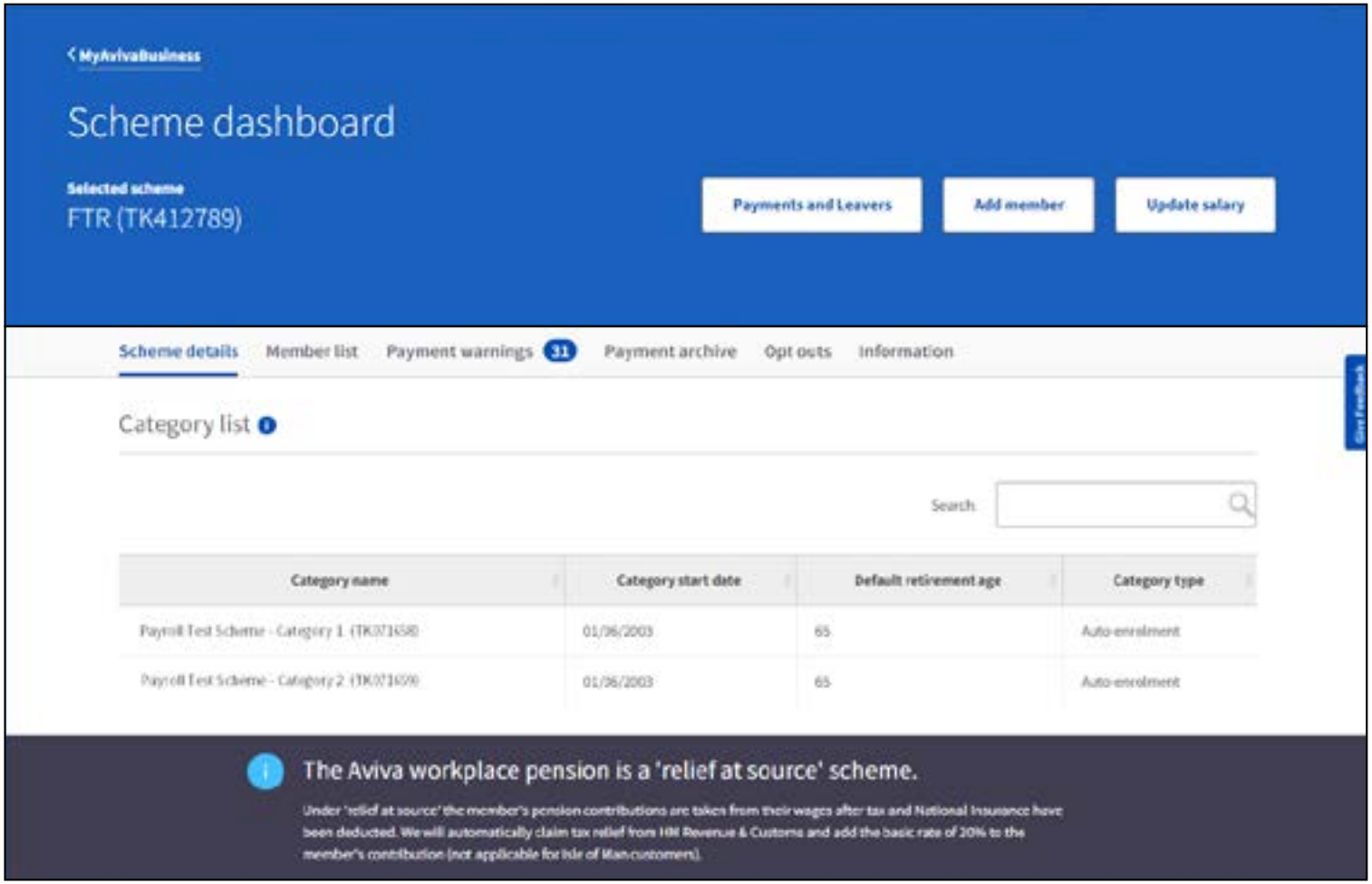
For information:

Don't forget to add new members before making a monthly payment.

What would you like to do? Select the function you want to perform:

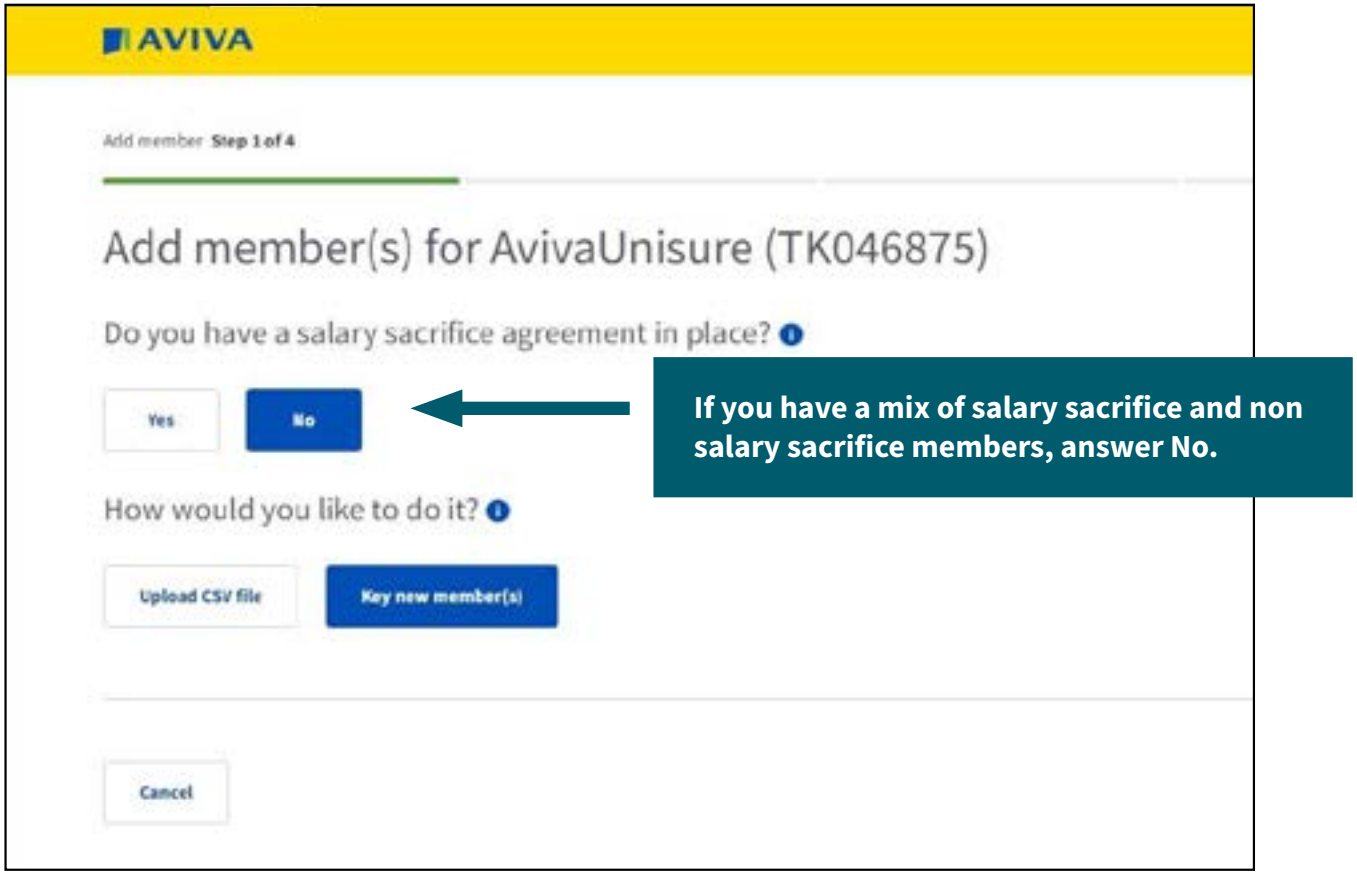
- **Payment and Leavers** – make monthly payments for your scheme members and tell us about scheme leavers
- **Add member** – Add new members to your scheme
- **Update salary** – Update the members salary and percentage contribution

We'll look at the other screen functions later in the guide.



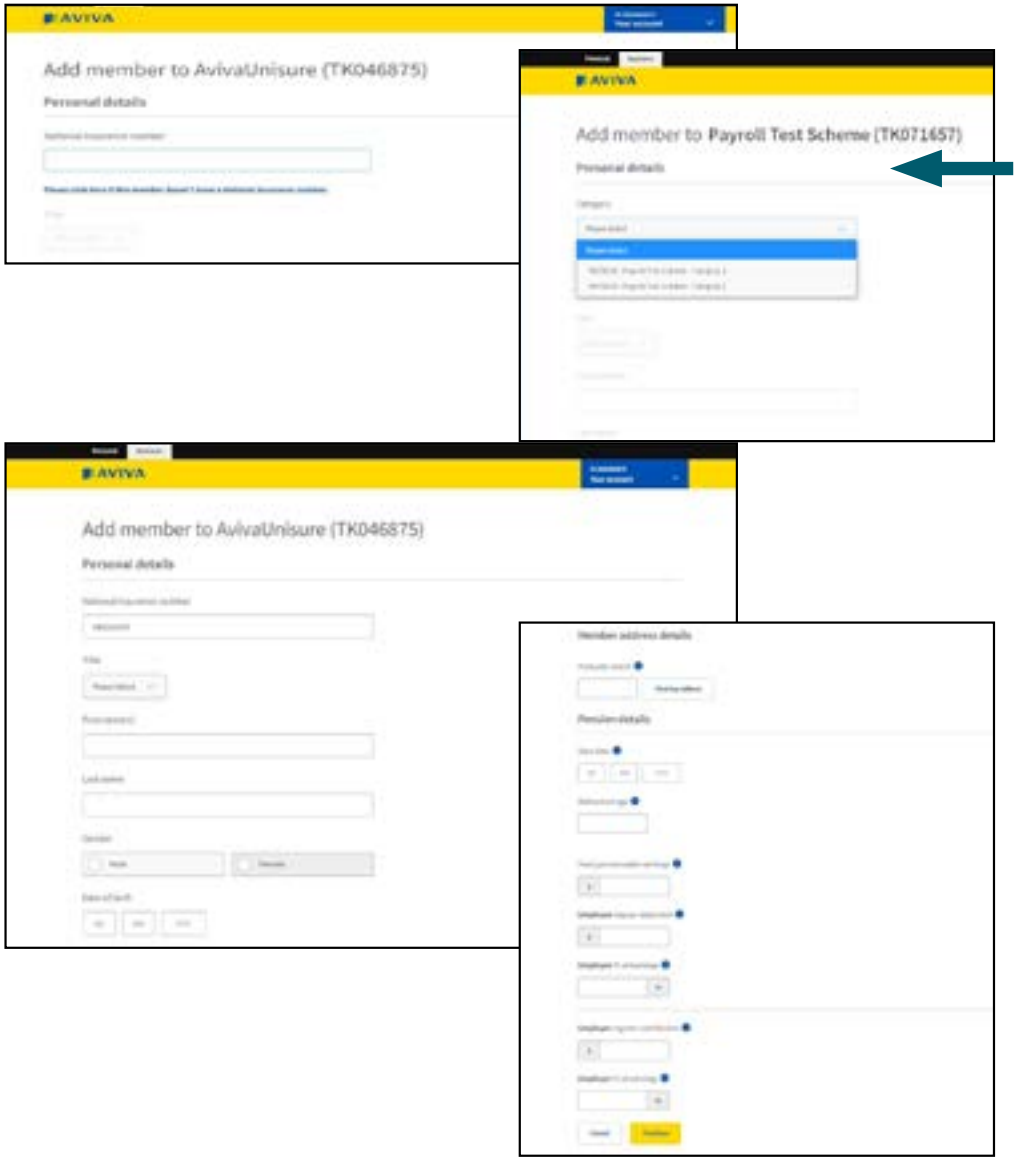
If your scheme has categories, you'll see this screen.

- **This will show you the name, number, start date, default retirement age and type of each category.**



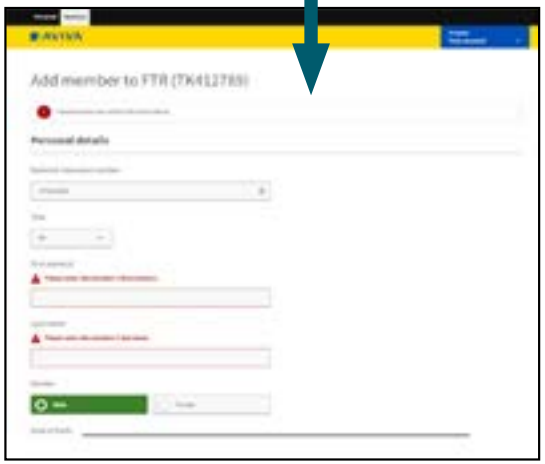
Key new member(s) will allow you to key the new member data directly onto the system:

- From the **Scheme Dashboard** page choose **Add member**
- The **'Do you have a salary sacrifice agreement in place?'** question will appear. Answer either yes or no.
- The **'How would you like to do it?'** question will appear. Choose **Key new member(s).**

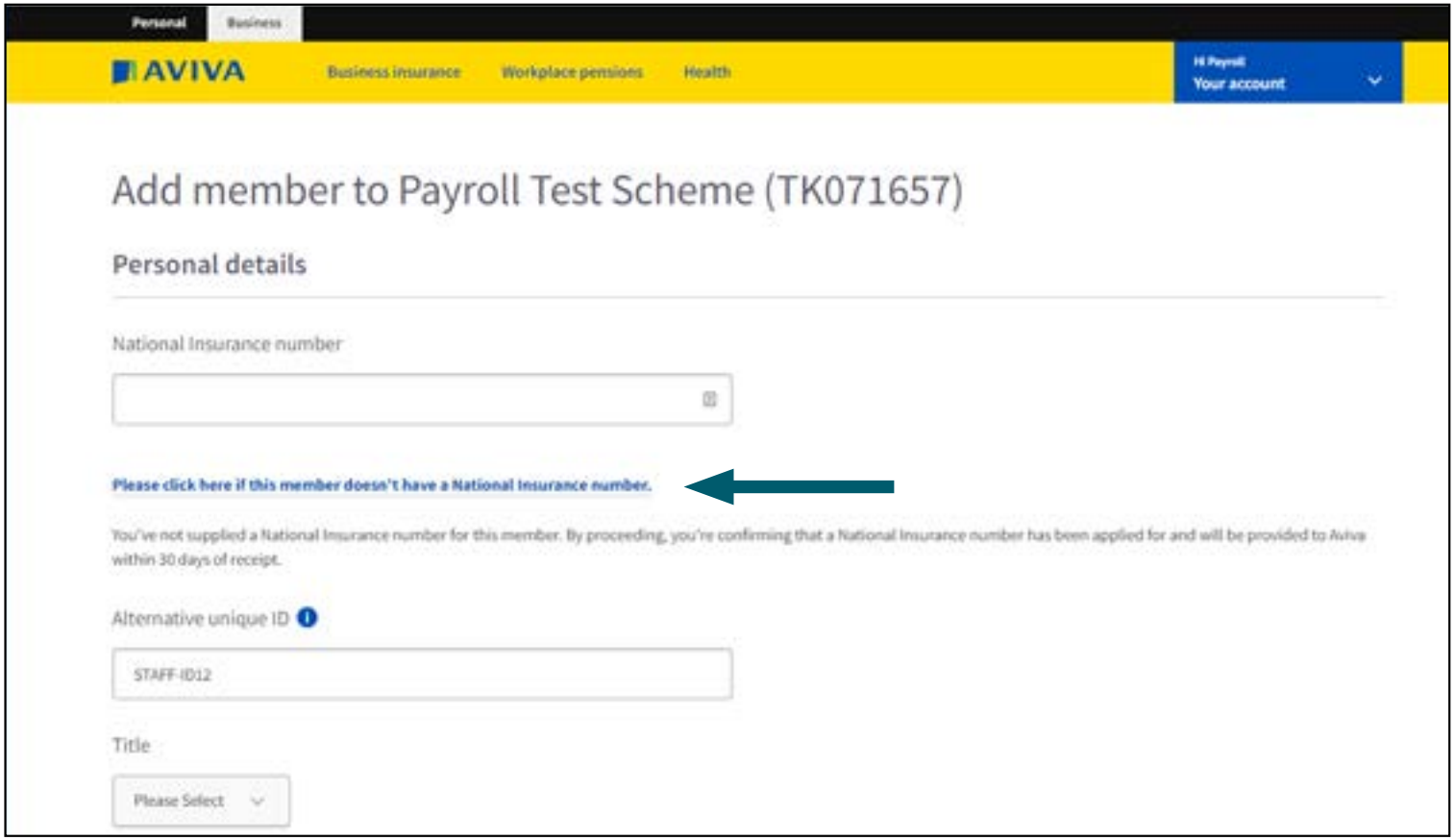


Completing the new member application:

- Input the **National Insurance number** for the member you wish to add. The rest of the fields will then become available.
- If your scheme has **categories,** please choose the category you're adding the member to from the drop-down list.
- Please enter the following: **Title, First name, Last name, Gender, Date of Birth, Postcode** (for address search facility), **Policy start date** (must be the first month you're making a payment for this employee), **Retirement age, Employee type** (only applicable for Auto Enrolment schemes), **Yearly pensionable earnings, monthly contribution amounts** (employee amounts must be **net (except for Isle of Man schemes),** employer amounts must be **gross**) and **percentage**.
- Validation is in place throughout to try and prevent incorrect completion or missed data.

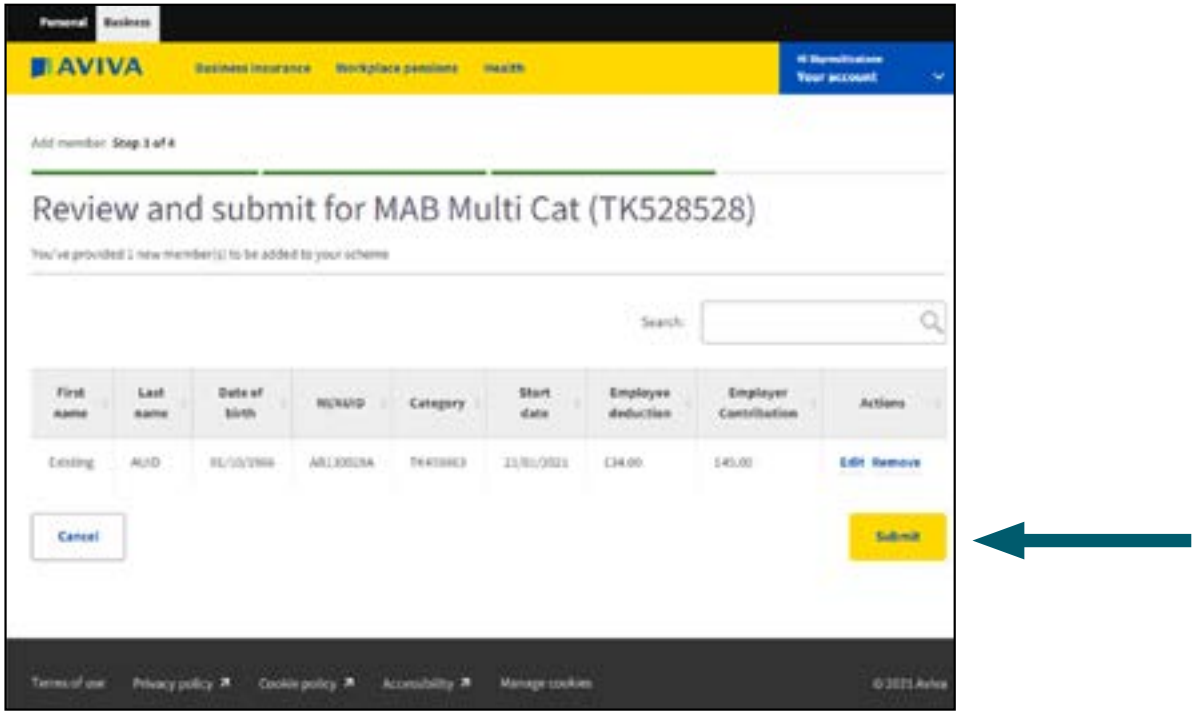


Once the application is completed click **'Continue'** to proceed.



If the member doesn't have a National Insurance number:

- You can add a new member without a National Insurance number as long as one is provided to Aviva within 30 days of completing the new member application.
- Click on **'Please click here if this member doesn't have a National Insurance number'.**
- This will unlock the **Alternative unique ID** field, into which you can enter the member's staff number or other identifier.
- You will then be able to complete the rest of the new member application as per the previous page.



Review and Submit:

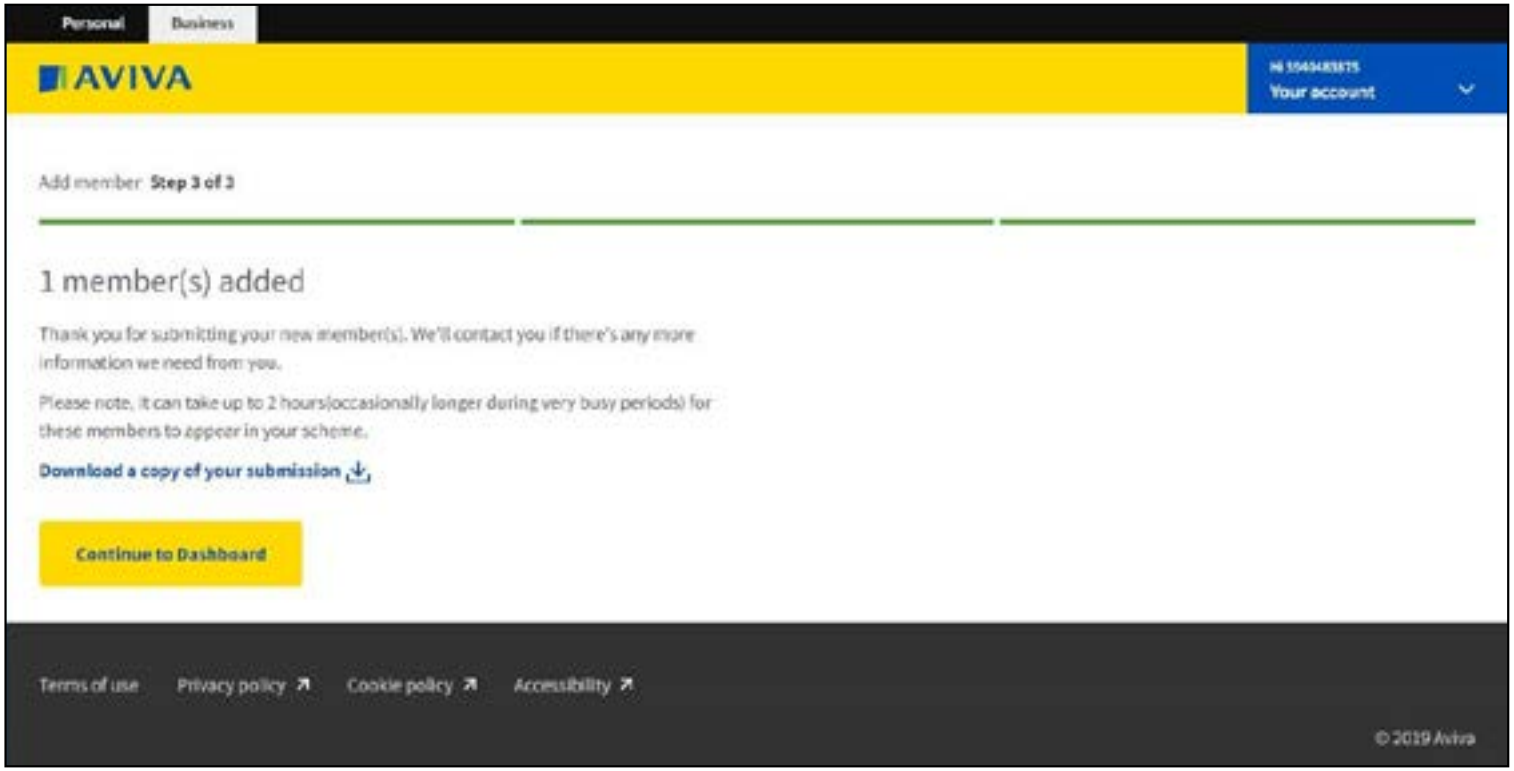
- At this point, members have not been added to the pension scheme. Please click **'Submit'** to complete the process.

For information:

You can also **Edit** or **Remove** the new member or **Add another member** prior to submitting.

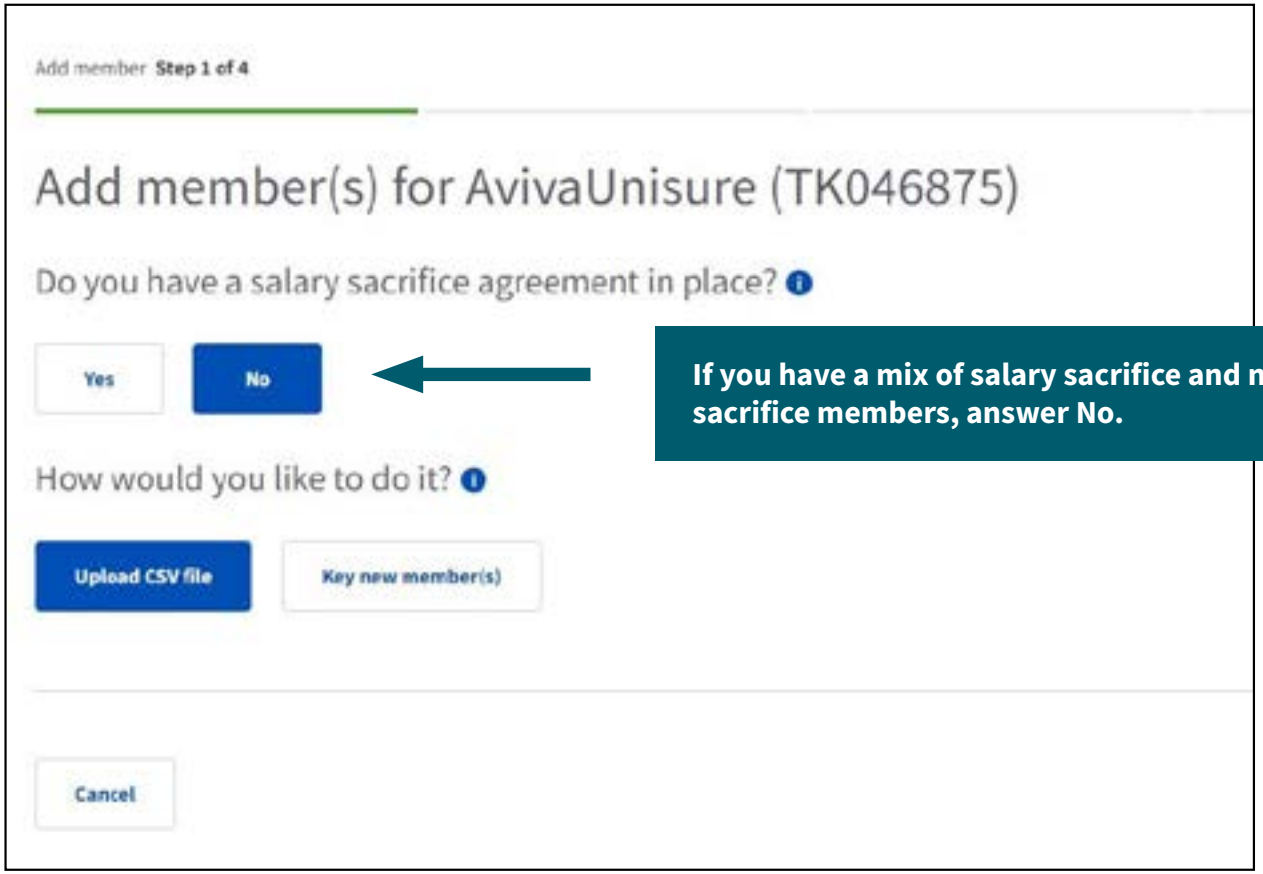
Edit – will take you into the member's record to amend any details. Any errors will be highlighted.

Remove – will remove the member's details from your new member submission.



For information:

- **That's it - the details have now been sent to Aviva.** This screen is **your confirmation** of this and you'll be able to view them on your member list and then make payment shortly.
- Once submitted you can extract a copy of the members details via the **'Download a copy of your submission'** link.



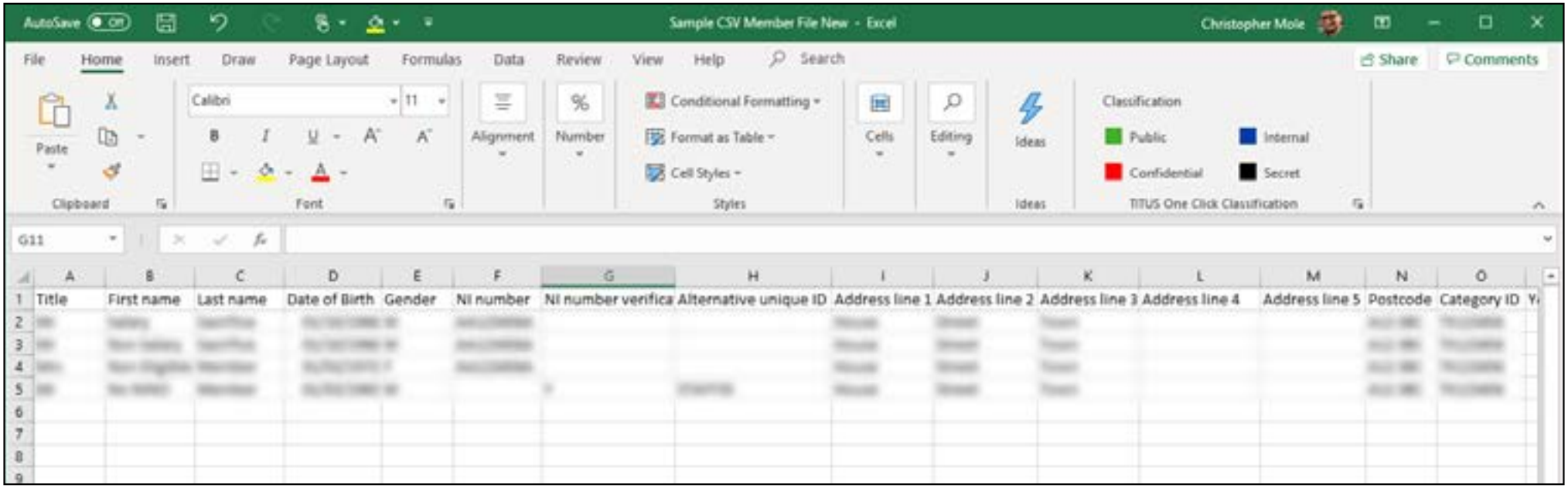
If you have a mix of salary sacrifice and non salary sacrifice members, answer No.

For information:

If you have quite a few new employees to add, using the Upload CSV file method will probably be quicker than keying in all the new member details directly.

Upload CSV file will allow you to complete a joiner file ready to upload into MyAvivaBusiness:

- From the **Scheme Dashboard** page choose **Add member**
- The **'Do you have a salary sacrifice agreement in place?'** question will appear. Answer either yes or no.
- The **'How would you like to do it?'** question will appear. Choose **Upload CSV File.**
- **Download the blank CSV template.** This will open the joiner template.
  It will give examples of new members and the format the data needs to be in.



Completing and saving the CSV file:

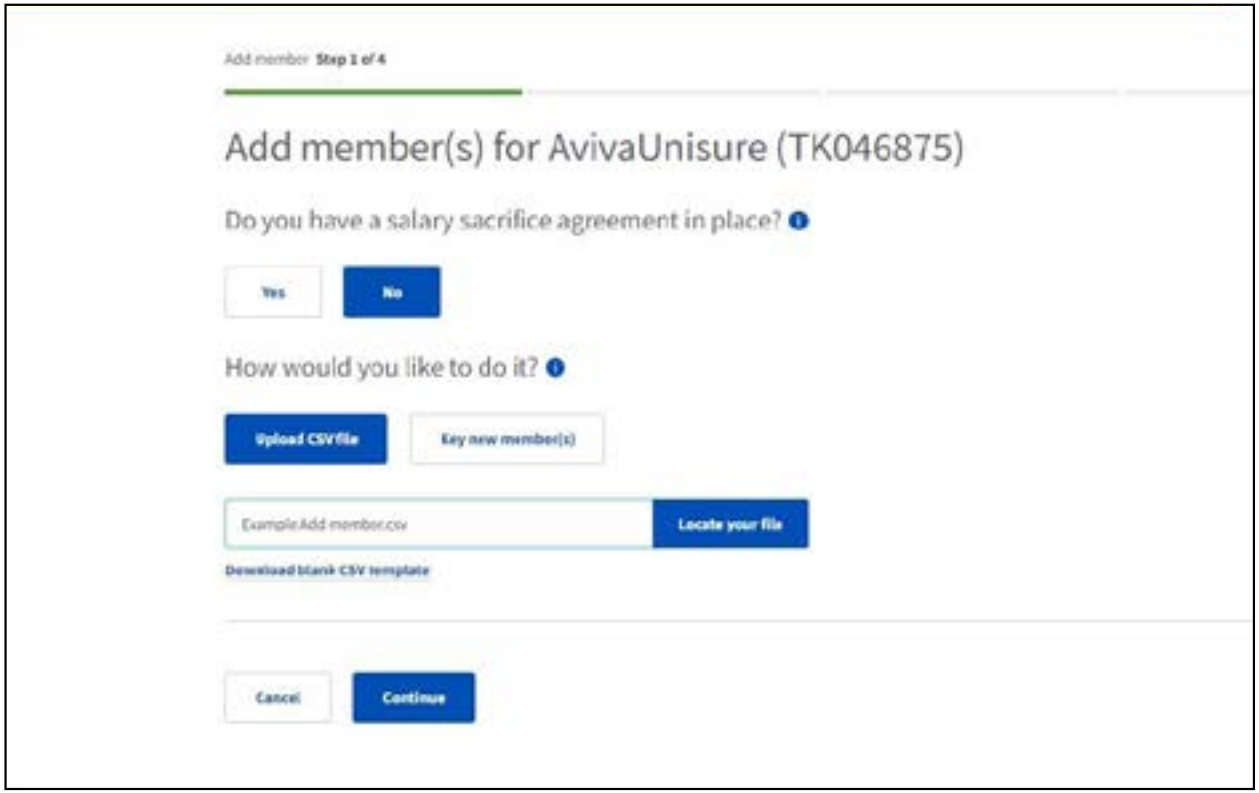
- **Populate** the CSV file with your new member data – **Title, First name, Last name, DOB, Gender, NI Number, Address (lines 1 & 2), Category ID, Yearly pensionable earnings, monthly contribution amounts** (employee amounts must be **net (except for Isle of Man schemes),** employer amounts must be **gross**) **and percentage**, Employee type (if this is not an auto-enrolment scheme, please leave this field blank), **Policy start date** (must be the first month you're making a payment for this employee), **Retirement age.**

Now you've **completed your new member file** you need to ensure the **data is in the correct format. Use the example new member shown on the template as a guide.**

- Once you are happy with the data in the new member file, you'll need to **save it as a CSV (comma delimited) document ready to upload into MyAvivaBusiness.**

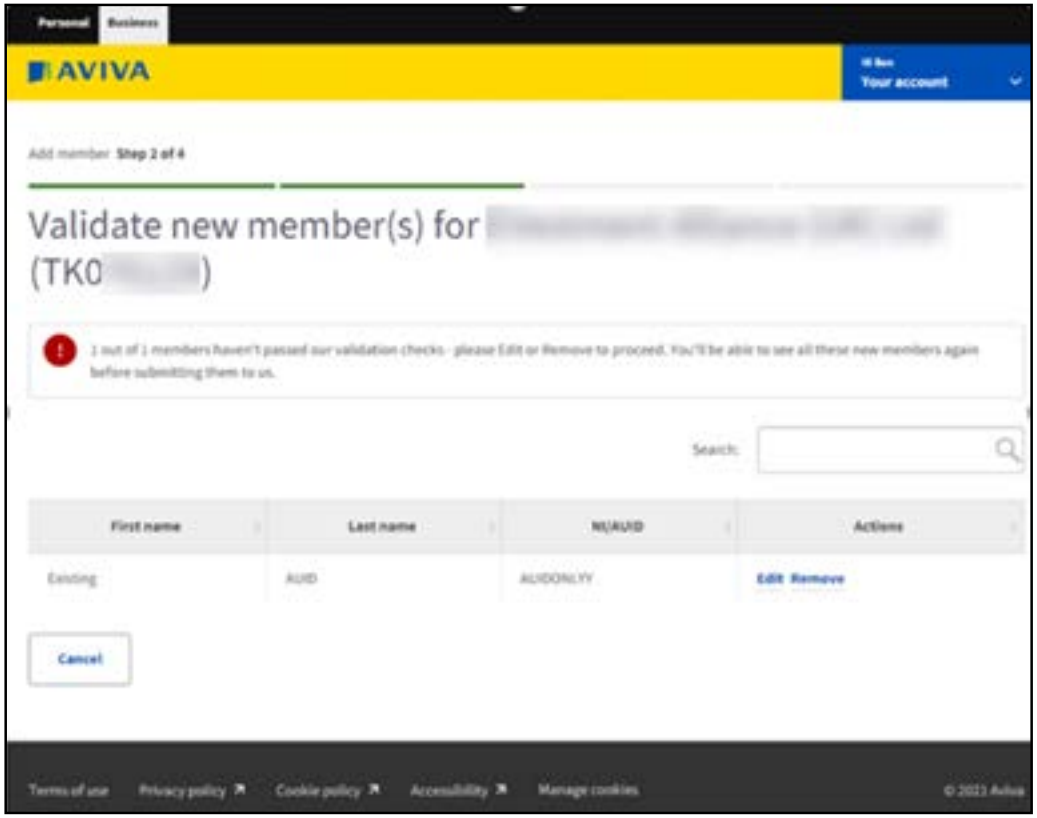
Example

Download member update file template (csv). If you load a file that doesn't match our template, or has format errors you wont be able to proceed. Error messages will be displayed.



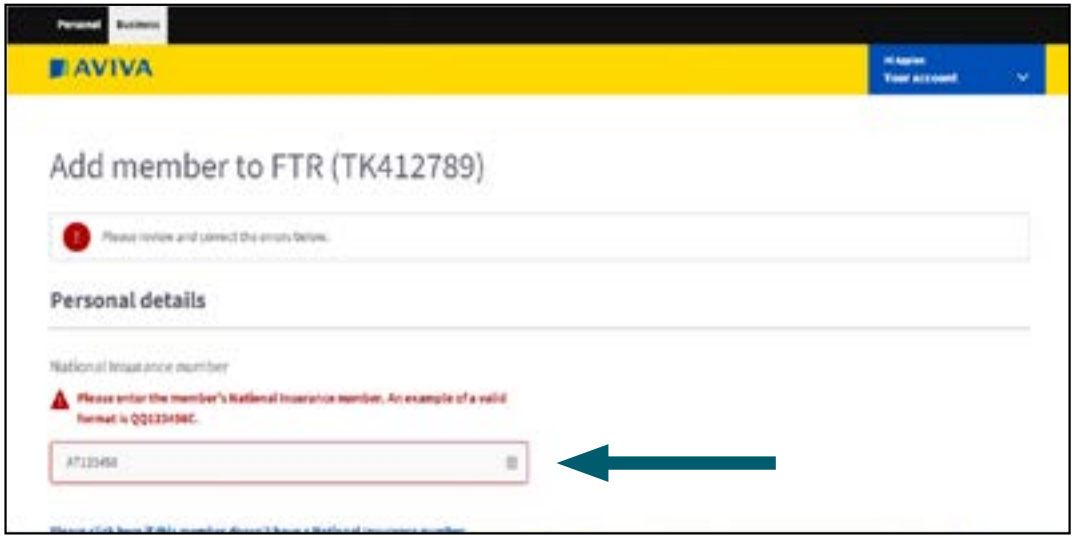
Uploading your saved new member CSV file into MyAvivaBusiness:

- Now you've **saved your new member file** let's look at how you **upload a CSV file.**
- Select **Locate your file** and find the file that you've saved. The file will appear in the box to the left.
- Then select **Continue.**



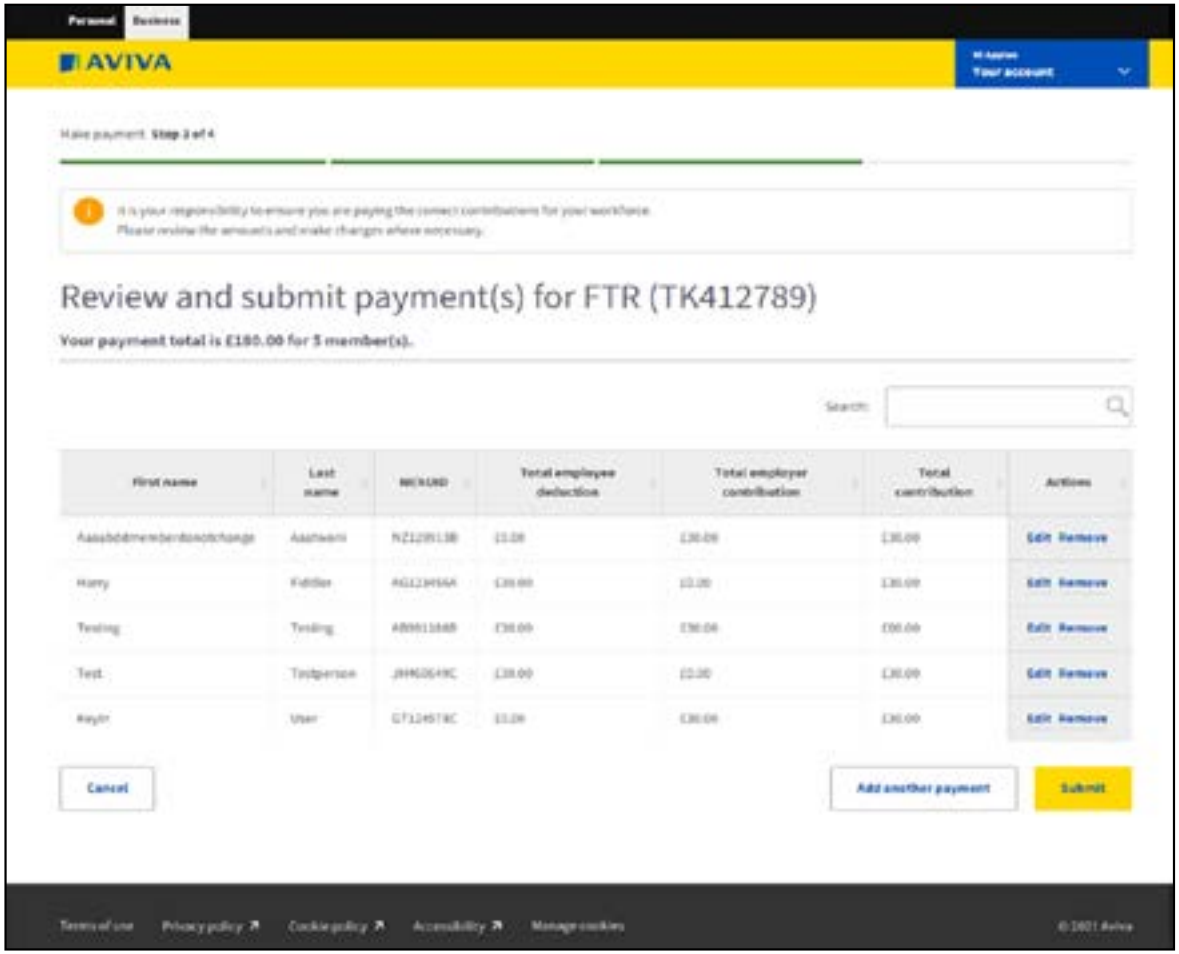
Validate new member(s):

- At this point, members have not been added to the pension scheme. Our system has found issues with their data that need to be corrected.
  You can either **edit** the member to resolve these issues or **remove** them if they've been added in error.
- If you click **'edit'**, you'll be taken to the member record, and the data that needs to be corrected will be highlighted.



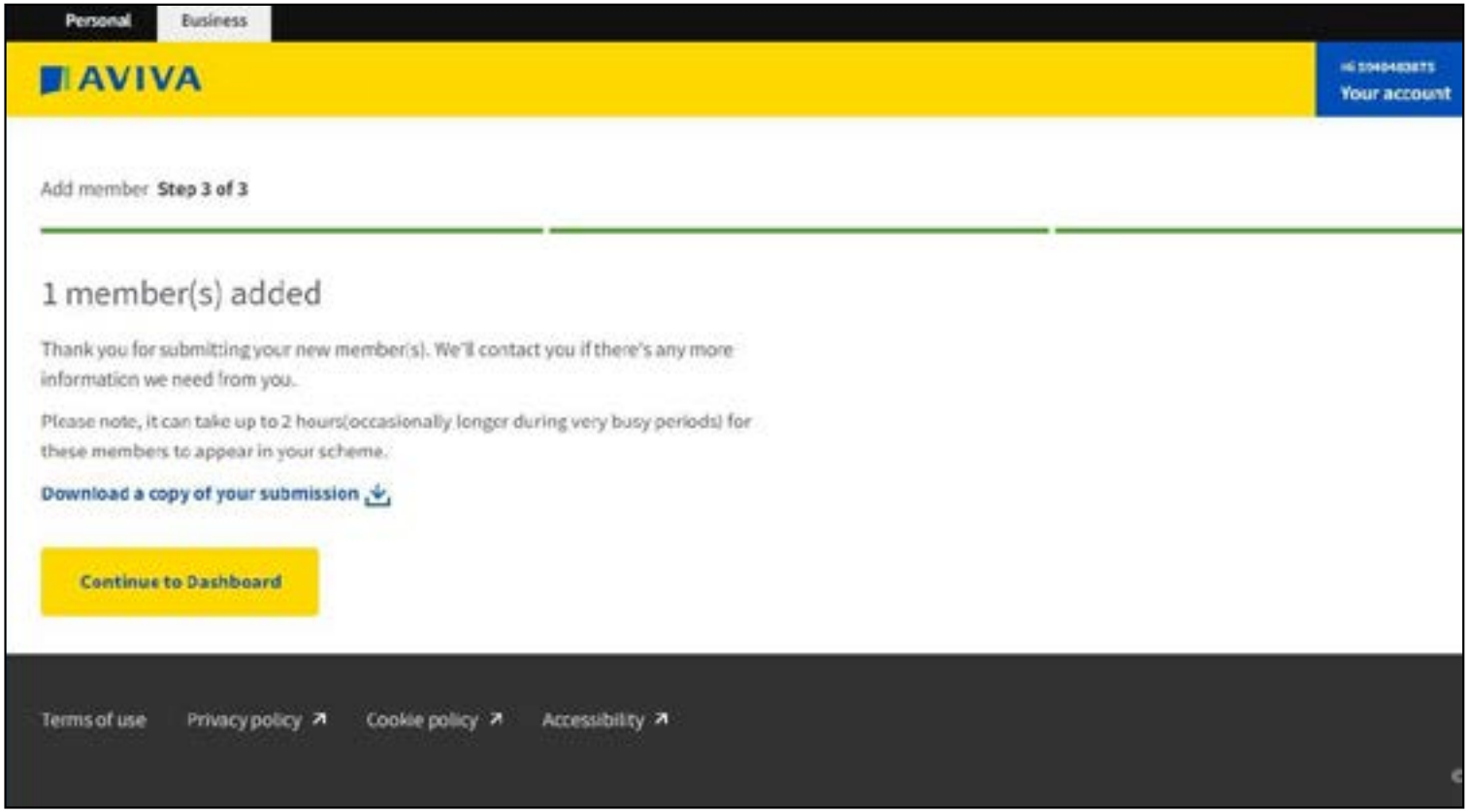
Review and correct errors:

- The incorrect fields on this page will be highlighted in red. Please review the help text in the red boxes and correct your data accordingly.



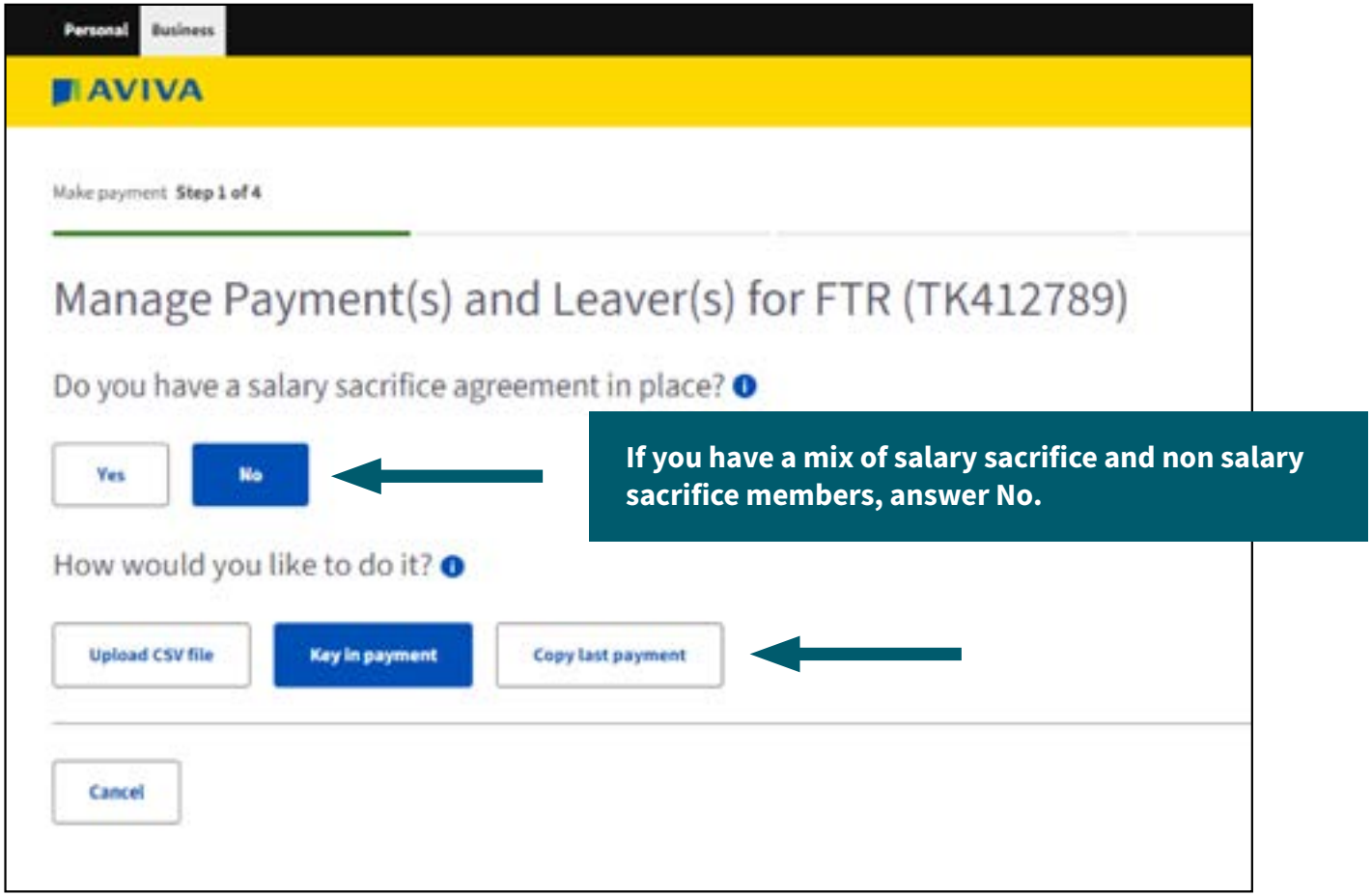
Review and submit new member(s):

- At this point, members have not been added to the pension scheme. Please click **'Submit'.**
- This will add the members to your pension scheme and generate policy documents for them.



For information:

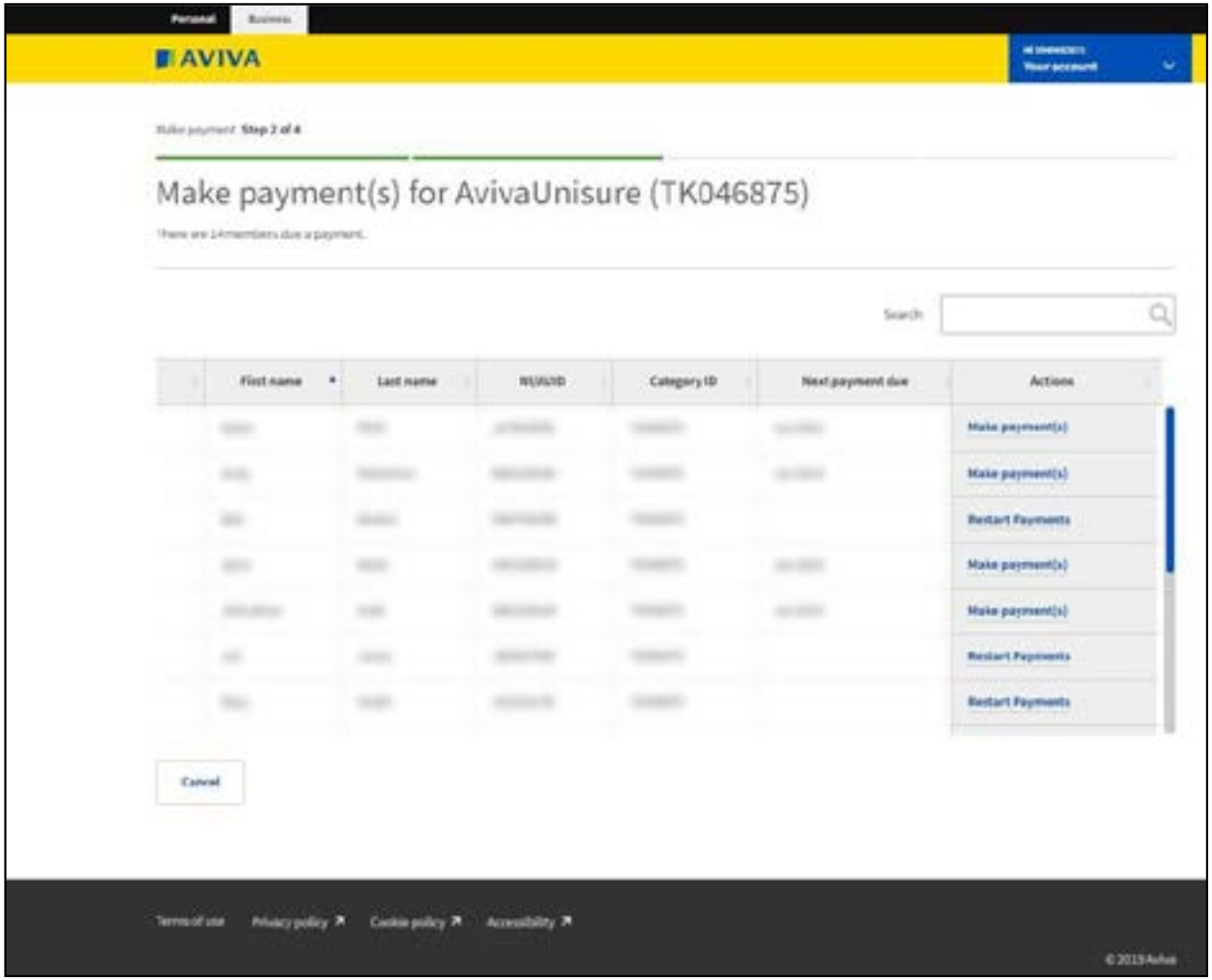
- **That's it - the details have now been sent to Aviva.** This screen is **your confirmation** of this and you'll be able to view them on your member list and then make payment shortly.
- Once submitted you can extract a copy of the members details via the **'Download a copy of your submission'** link.



If you have a mix of salary sacrifice and non salary sacrifice members, answer No.

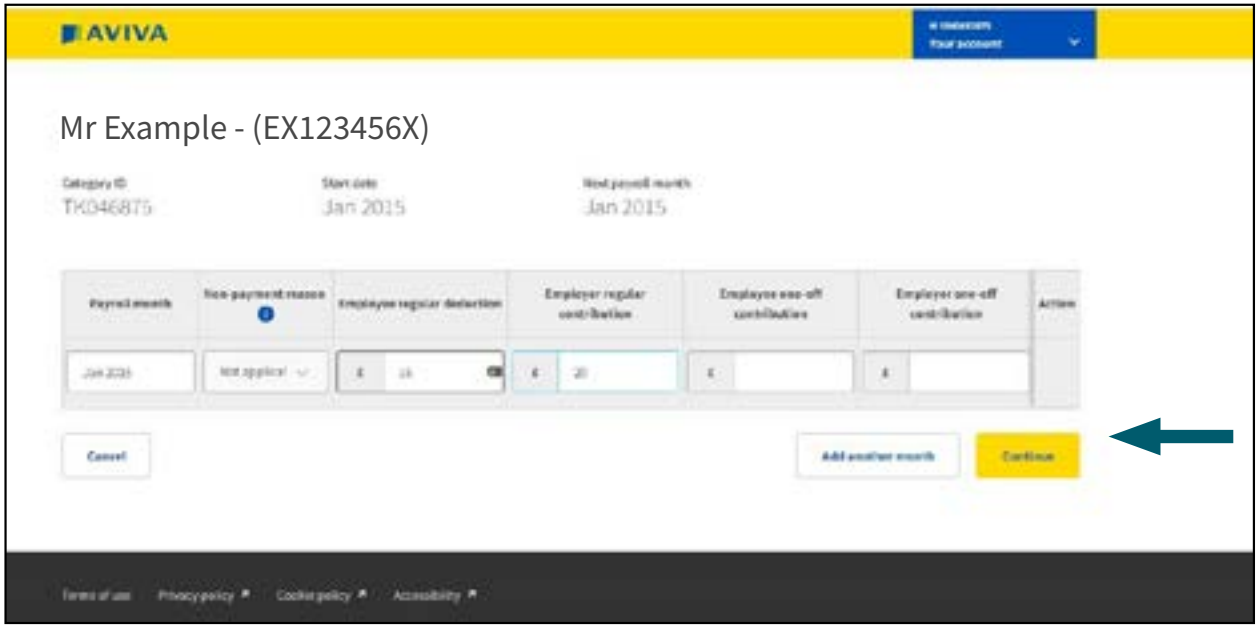
Key in payment will allow you to directly key payments into MyAvivaBusiness ready for submitting:

- From the **Scheme Dashboard** page choose **Make payment**
- The **'Do you have a salary sacrifice agreement in place?'** question will appear. Answer either yes or no.
- The **'How would you like to do it?'** question will appear. Choose **Key in payment.**



Input payment details:

- This screen displays both **active** and **inactive** (payment break) members. It will display the **next payment due** for each member. The columns can be sorted by **first name, last name, NI number, Category ID** or **next payment due date.**
- Click **'Make payment(s)'** next to the member you want to make a payment for.

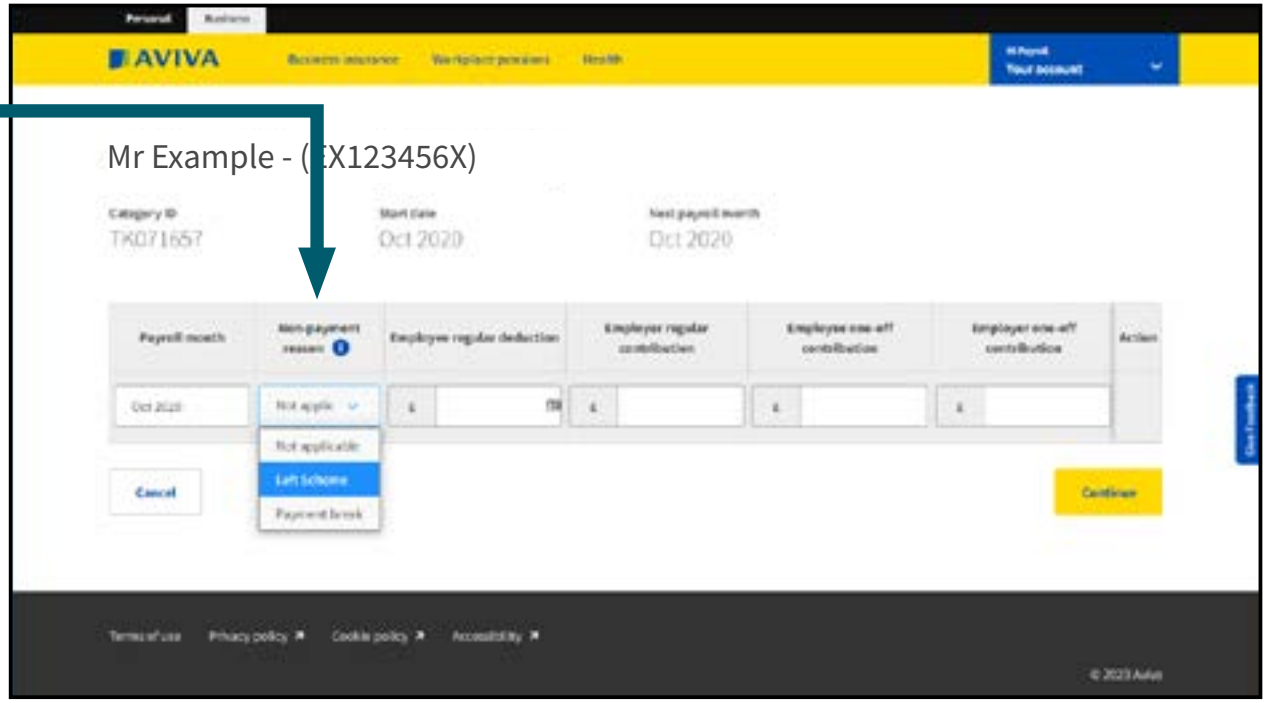


Input payment details:

- Enter the **monthly payment amount**. If you operate a non-monthly payroll frequency, you'll need to hold onto pension contributions for the first part of the month, then add these together and submit to us as one amount.
  - Employee payments for **UK schemes** must be the **net** amount (i.e. eligible for tax-relief)
  - Employee payments for **Isle of Man schemes** must be the **gross** amount
  - Employer payments must be **gross**
  - Employee **Salary sacrifice** payments must be sent to us as a **combined employer payment**. This will ensure we don't claim tax relief.
- **Additional payments** (single contributions) may also be completed here
- Once the payment has been keyed, select **'Add another month'** to enter more monthly payments or **'Continue'** from the bottom of the screen to return to the member list.
- If you wish to remove any additional months, click the **'Remove'** link under the **'Action'** column.

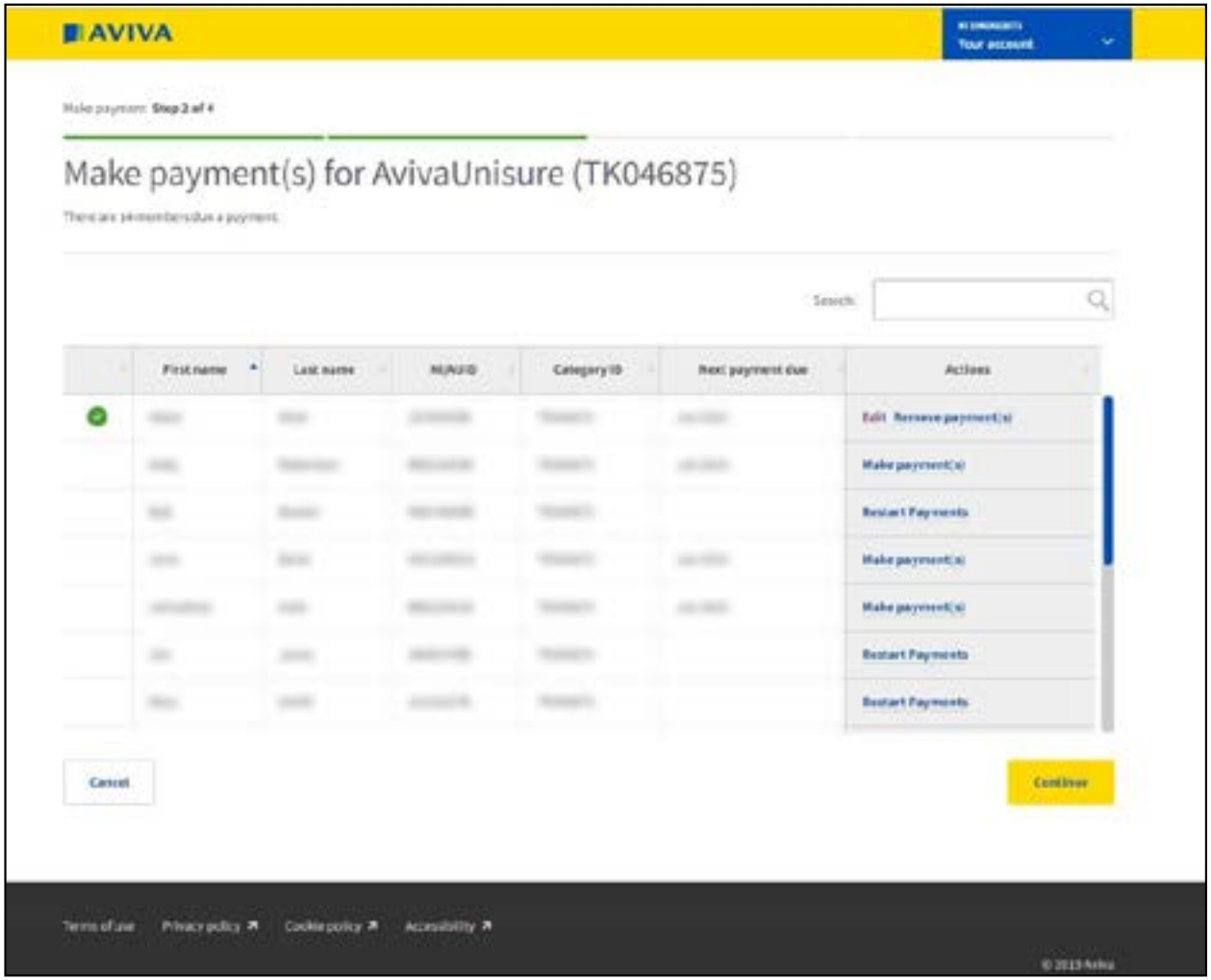
Non-paying members:

- If the member has left the pension scheme or the company, choose **'Left Scheme'** from the 'Non-payment reason' drop-down box.
  Do not enter any contributions.
  - **You cannot combine the member's last month of contributions with a 'Left Scheme' instruction. These must be submitted on separate files with the last contribution first, followed by the 'Left Scheme' instruction.**
  - **If the member is already in a 'paid up status' (see inactive member list), and you want to mark them 'Left Scheme', you will need to use the date of the latest payroll month that you successfully submitted for the whole scheme.**
- If the member is taking a temporary break from making pension contributions but may resume payments in future, choose **'Contribution Break'** from the drop-down.
- You only need to enter a contribution break **once** – when the member resumes payments, enter the month they're restarting from and the premium. If the member is leaving the scheme, you will need to include them on your next payment submission using the 'Left scheme' instruction.



If your scheme has categories:

- If the member is moving to a new category in the scheme, choose **'Move category'** from the drop-down box. Add their new category number in the 'New category ID' box.



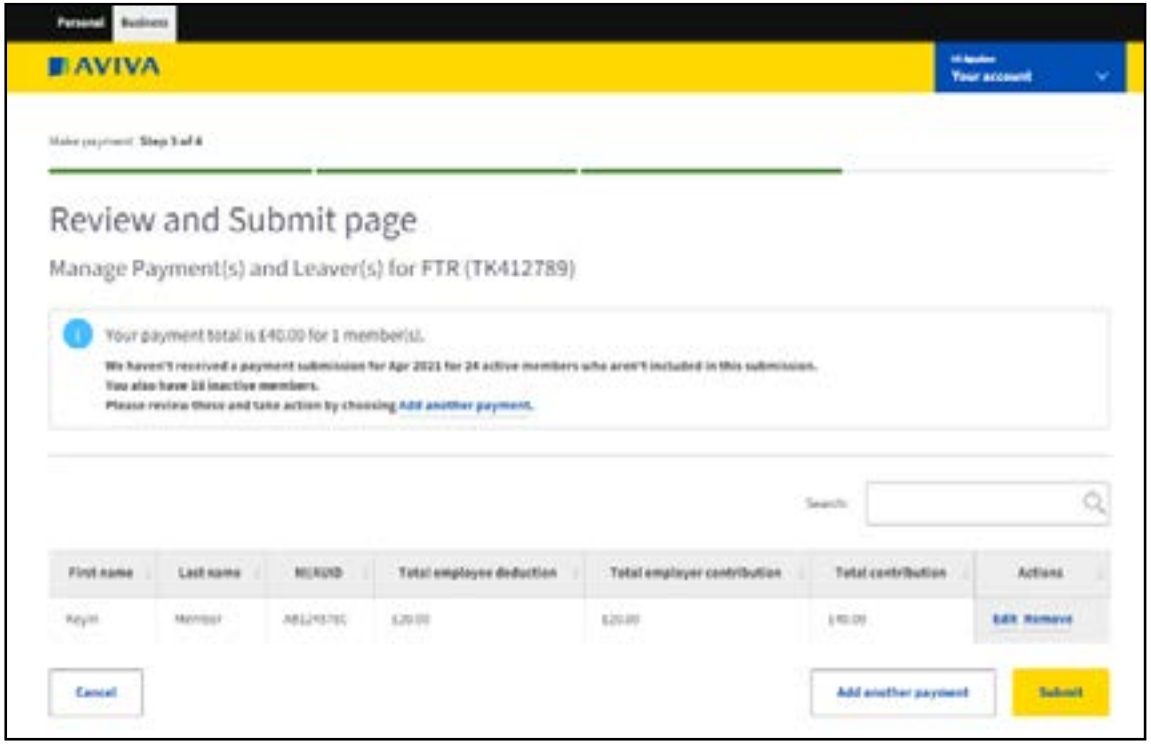
For information:

Edit – will take you into the individual's record to amend their payments. Any errors will be highlighted.

Remove payment(s) – this removes the payment details you have entered for this member.

Input payment details:

- The member(s) you have entered a **monthly payment** for will have a **green tick** next to their names. Repeat the process to pay for other scheme members
- Once you are ready to **submit the payment(s)** for these member(s), click **'Continue' at the bottom of the screen.**



For information:

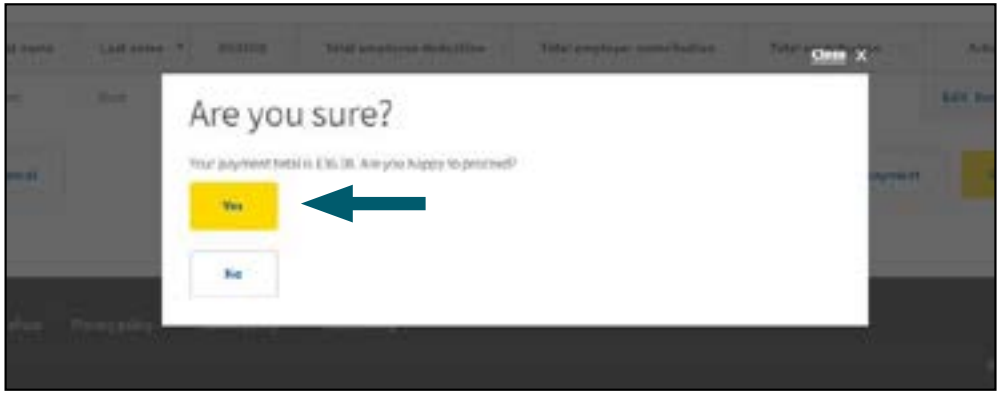
Edit – will take you into the individual's record to amend their payments.

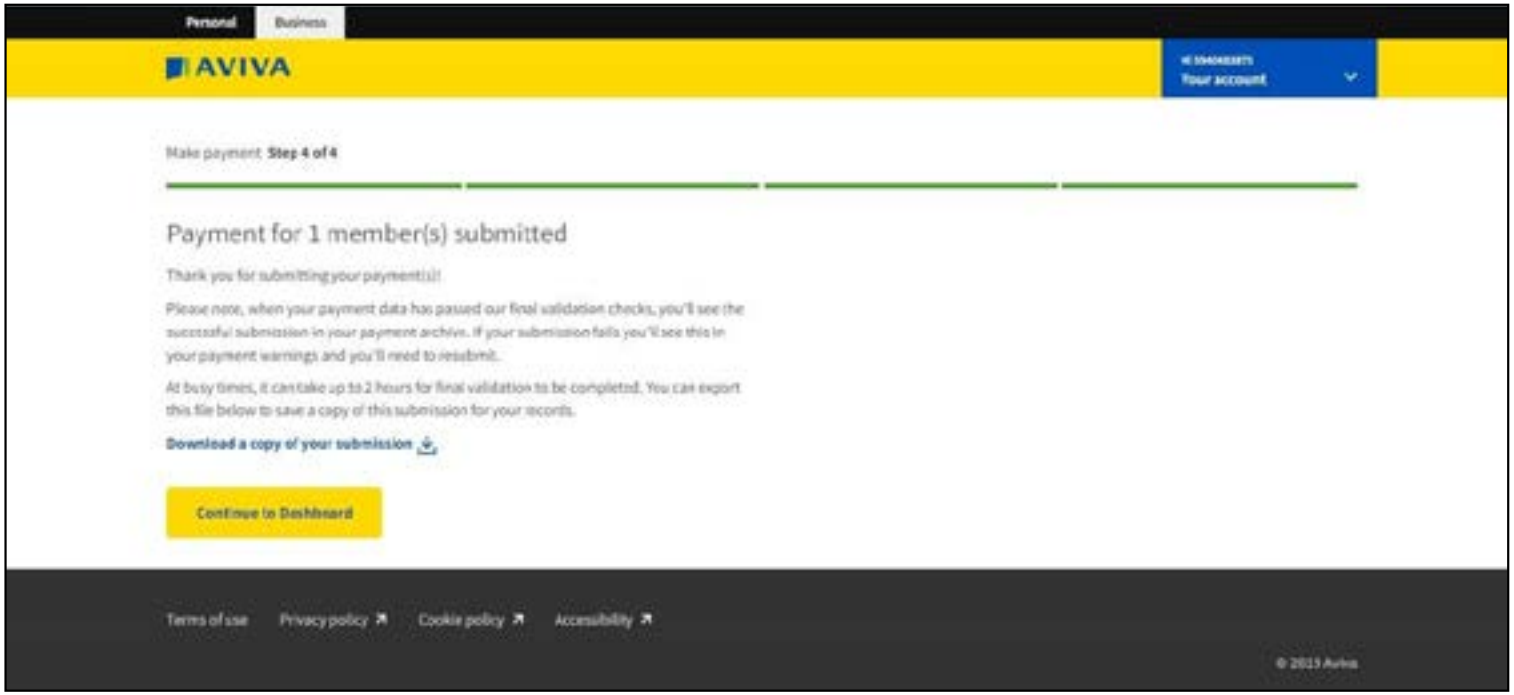
Remove payment(s) – this removes the payment details you have entered for this member and removes their payments from the payment total.

Add another payment – allows you to add a payment for another member of the scheme.

Submit your payment:

- This screen will display a summary of the payments you have keyed for each member, as well as an overall **payment total** to be collected.
- If you have missed a payment for any members in your scheme an information box will remind you of this and if applicable, detail how many inactive members are in your scheme. For more information, please see the Contributions Monitoring section of the user guide.
- To **complete the submission,** click the yellow **'Submit'** button.
- **A pop-up confirmation will ask you to confirm that you are happy to proceed with the current payment total. Click yes to continue.**



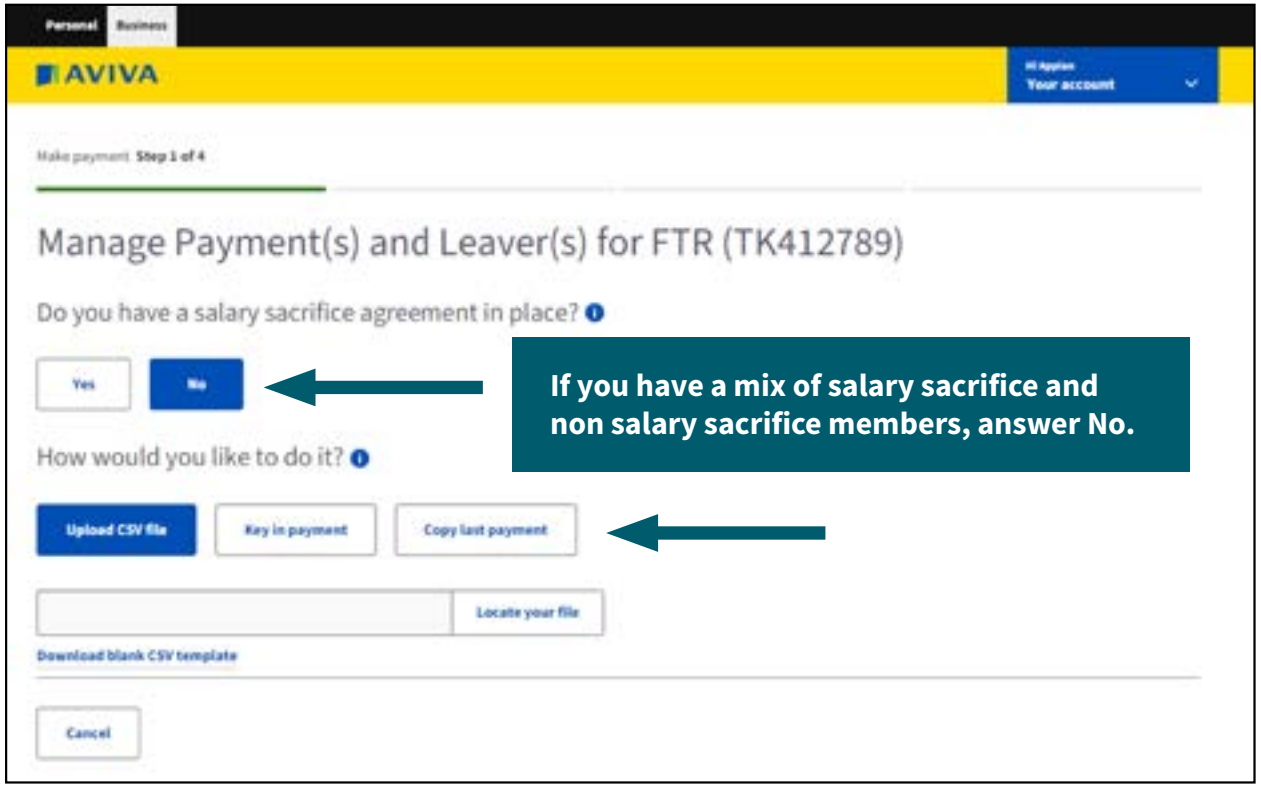


File Warnings:

- There's still a possibility that something might not have worked correctly. If so – **check payment warnings under scheme information.** This will show you any actions you need to take, for example members we still need payment for.
- The payment warnings will also tell you if there's **any additional action for you take after a payment submission.**

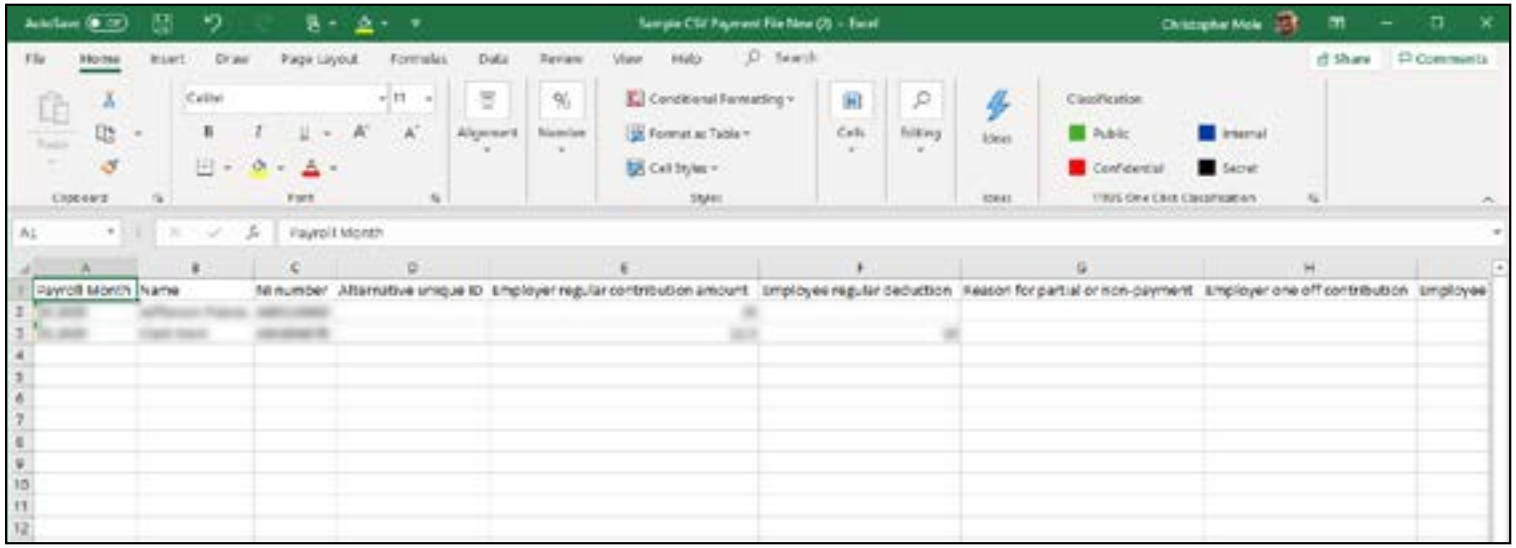
For information:

- **That's it.** The **payment instruction has now been sent to Aviva.** This screen **is your confirmation** of this.
- Once submitted you can extract a copy of the members details via the **'Download a copy of your submission'** link.
- Click on **'Continue to Dashboard'** to be taken back to the **Scheme Dashboard.**



Upload CSV file will allow you to complete a payment file ready to upload into MyAvivaBusiness:

- From the Manage scheme page choose **Make a payment**
- The **'Do you have a salary sacrifice agreement in place?'** question will appear. Answer either yes or no.
- The **'How would you like to do it?'** question will appear. **Choose Upload CSV file.**
- **Download the blank CSV template. This will open the payment template. It will give examples of members and the format the data needs to be in.**



Example

Download payment update file template (csv). If you load a file that doesn't match our template, or has format errors, you won't be able to proceed. Error messages will be displayed for you to correct.

Completing and saving the CSV file:

- **Populate the CSV file** with your **payment data - Payroll month, Name, NI number, Employer payment** (must be **gross**), **Employee payment** (must be **net (except for Isle of Man schemes)**)
- Now you've **completed your payment file** you need to **ensure the data is in the correct format, so you'll need to check that:**
- If you've used formulas or any total amounts are showing – make sure these have been **removed**
- The **payroll month** is correct and in the right format **mm.yyyy**
- All employees have an **NI number or alternative unique ID**
- The **Employer and Employee contributions** are **accurate**
- Once you are happy with the data in the payment file, you'll need to **save it as a CSV (comma delimited) document ready to upload into MyAvivaBusiness.**

Scheme leaver, contribution break or moving categories

You can tell us if someone has left the scheme, wants to take a contribution break or is moving to a different category by leaving the contribution field blank and entering either a 1, 2 or 7 in the **Reason for non payment field.**

1 = Left scheme **(do not enter any contributions if using this)**

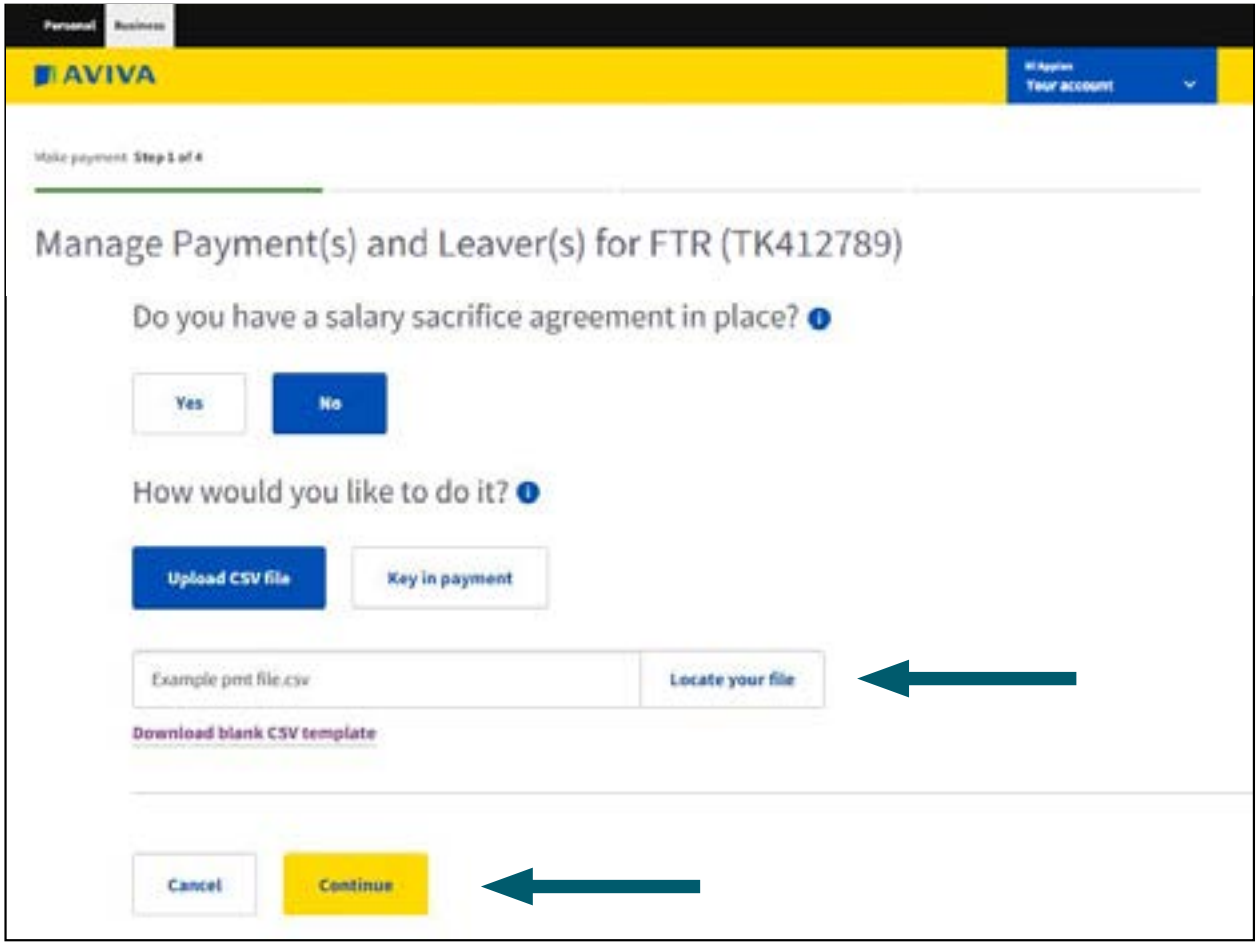
2 = Contribution break **(do not enter any contributions if using this)**

7 = moving category (please put the new category number in the 'New category ID' field

Please note:

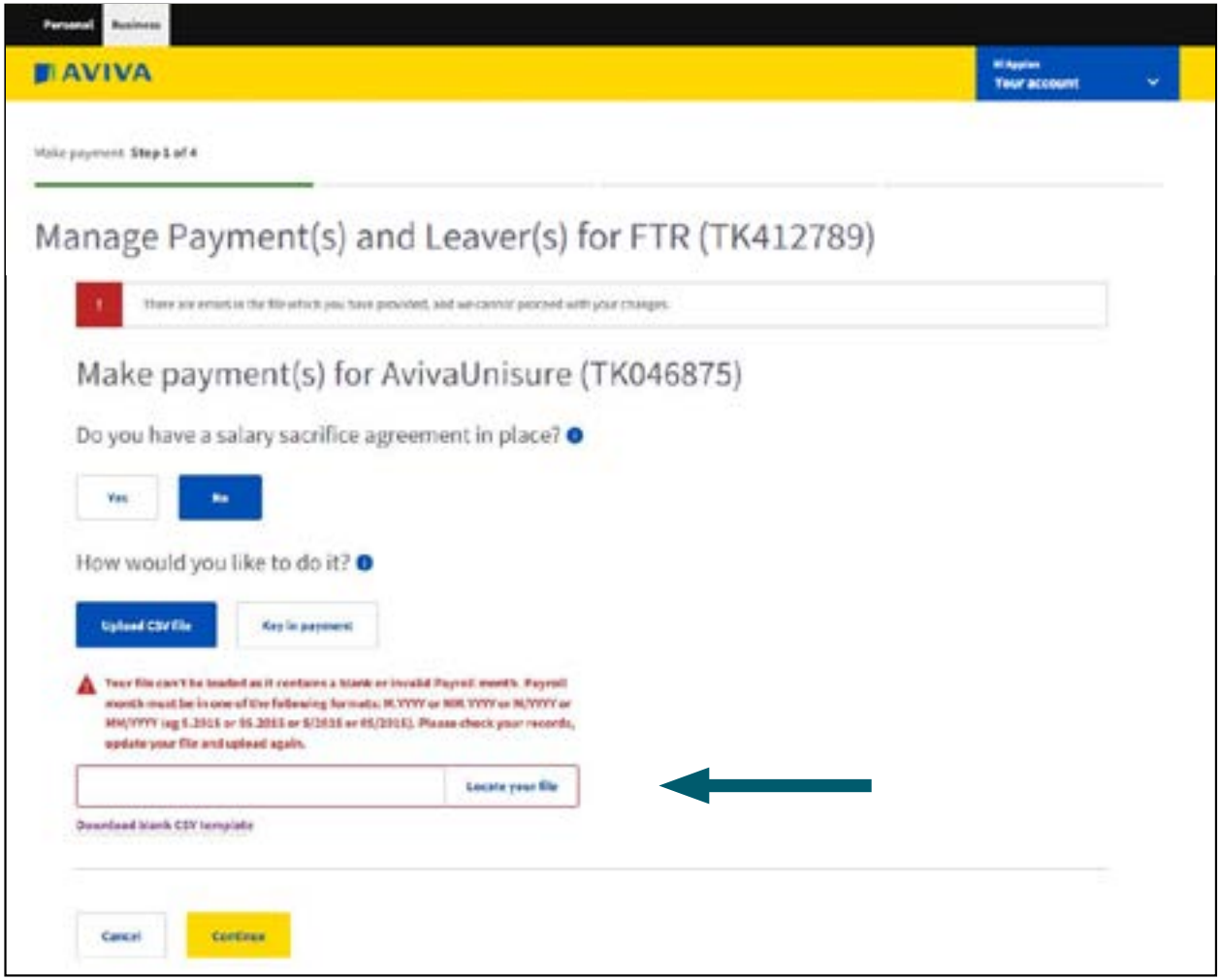
If the member is already in a 'paid up status' (see inactive member list), and you want to mark them 'Left Scheme', you will need to use the date of the latest payroll month that you successfully submitted for the whole scheme.

You only need to enter a contribution break once – when the member resumes payments, enter the month they're restarting from and the premium.
If the member is leaving the scheme, you will need to include them on your next payment submission using the 'Left scheme' instruction.



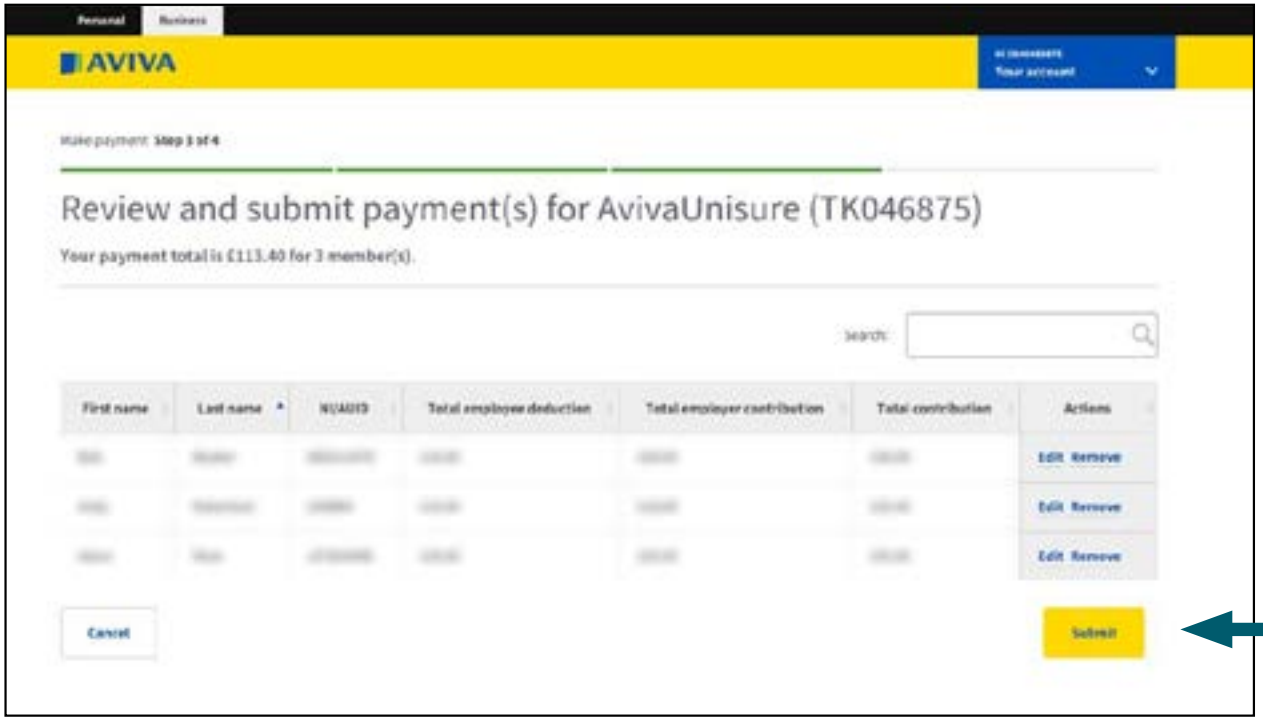
Uploading your saved payment CSV file into MyAvivaBusiness:

- Now you've saved your payment file, let's look at how you **upload a CSV file.**
- Select **Locate your file** and find the file that you've saved. The file name will appear in the window to the left.
- Then click **Continue.**



If your file is invalid:

- Red error text will appear to explain why our system can't accept your file.
- Check the data on your file to make sure it's formatted correctly and then click on **Locate your file** again.



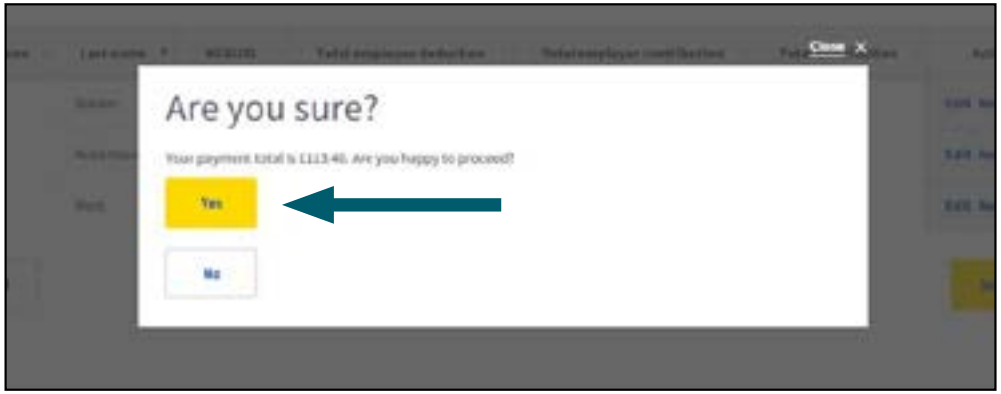
For information:

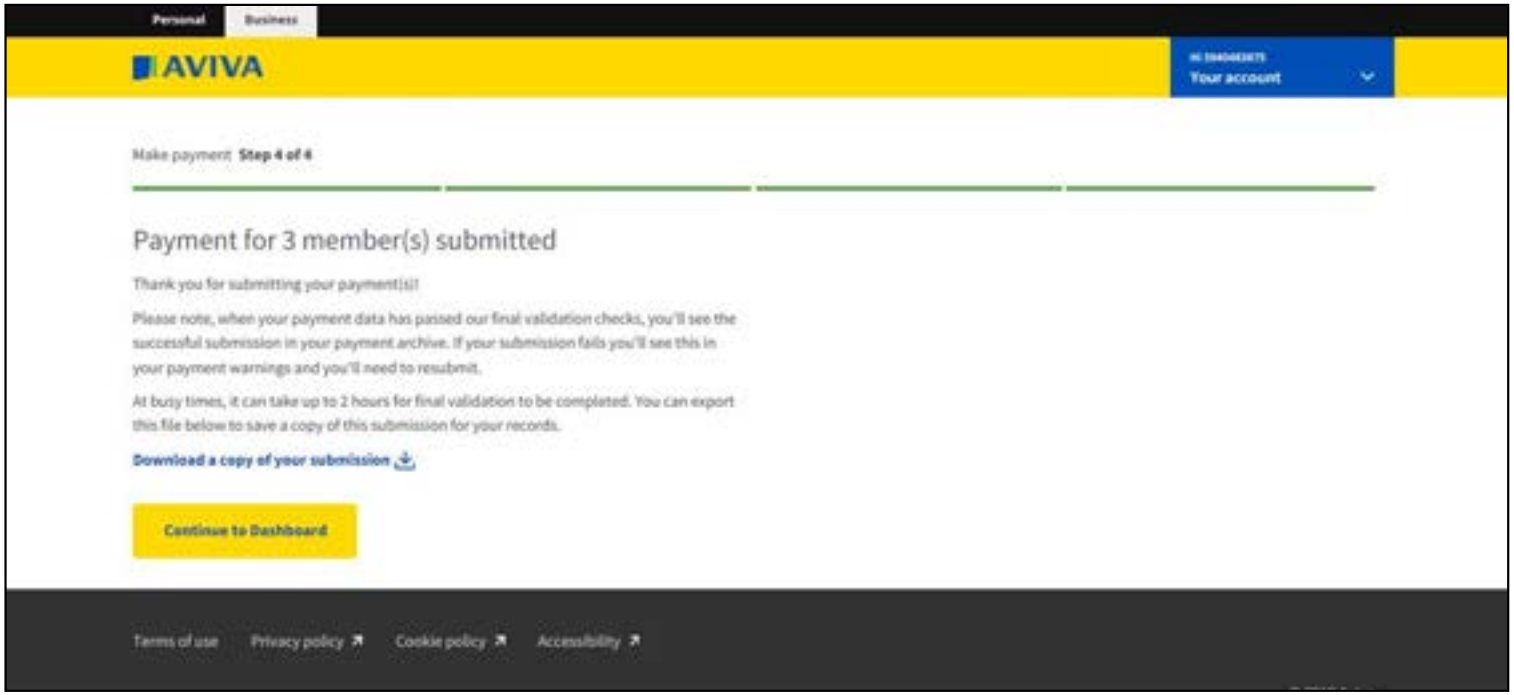
Edit – will take you into the individual's record to amend their payments.

Remove payment(s) – this removes the payment details you have entered for this member and removes their payments from the payment total.

Submit your payment:

- This screen will display a summary of the payment file you have just loaded, as well as an overall **payment total** to be collected.
- If you have missed a payment for any members in your scheme an information box will remind you of this and if applicable, detail how many inactive members are in your scheme. For more information, please see the Contributions Monitoring section of the user guide.
- To complete the submission, click the yellow **'Submit'** button.
- **A pop-up confirmation will ask you to confirm that you are happy to proceed with the current payment total. Click yes to continue.**



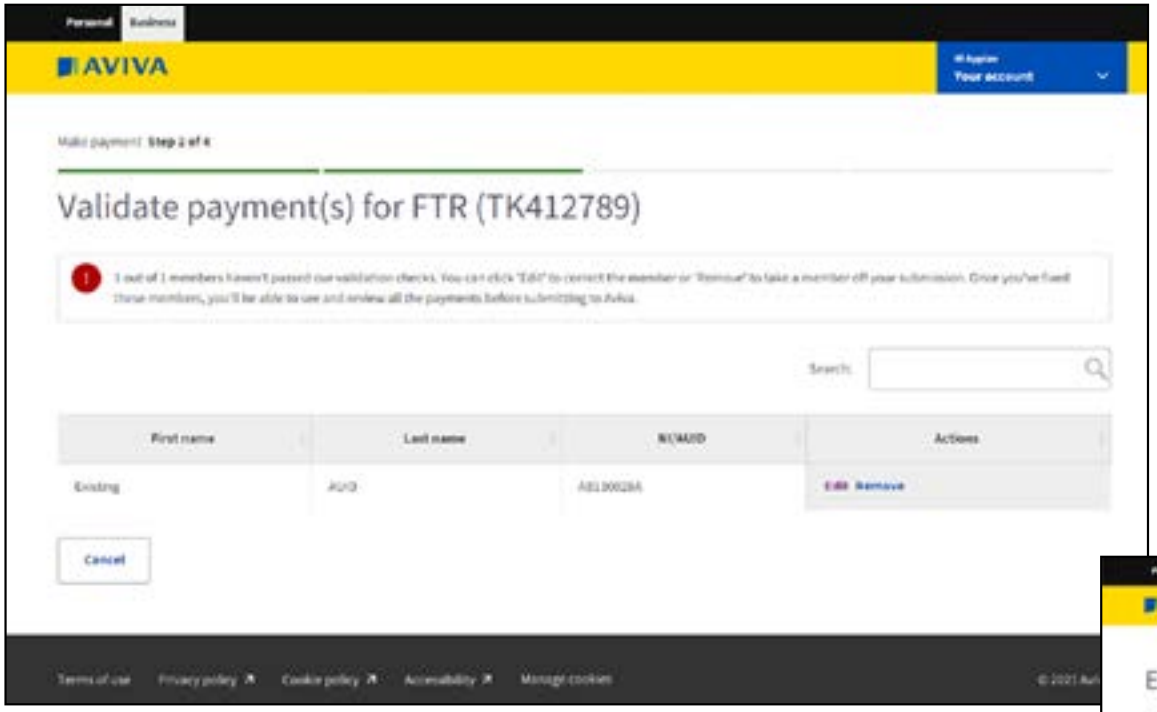


File Warnings:

- There's still a possibility that something might not have worked correctly. If so – **check payment warnings under scheme information.** This will show you any actions you need to take, for example members we still need payment for.
- The payment warnings will also tell you if there's **any additional action for you take after a payment submission.**

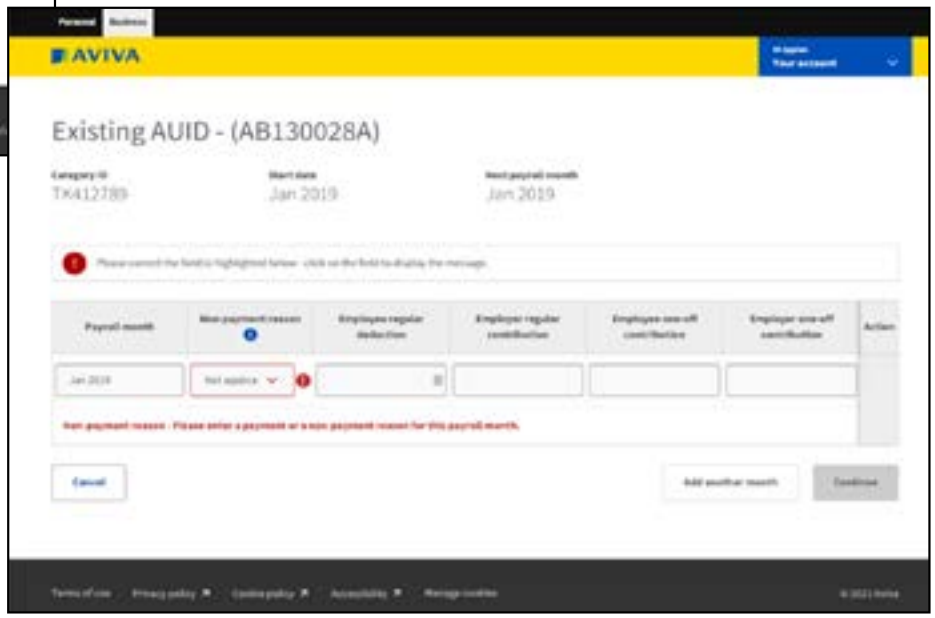
For information:

- **That's it.** The **payment instruction has now been sent to Aviva.** This screen is your confirmation of this.
- Once submitted you can extract a copy of the payment that you've just made (along with any amendments you made after loading the initial CSV spreadsheet) via the **'Download a copy of your submission'** link.
- Click on **'Continue to Dashboard'** to be taken back to the **Scheme Dashboard.**

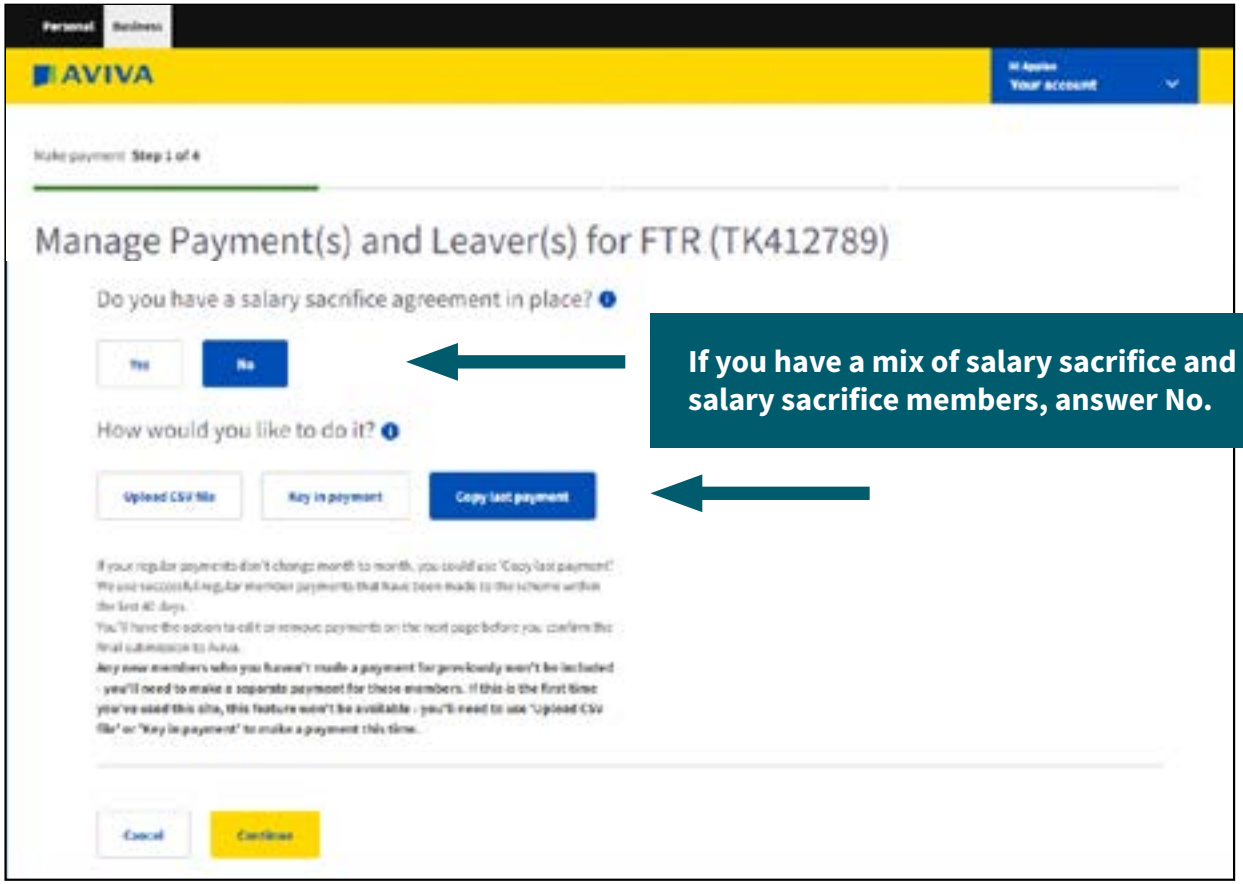


Validation:

- If any of the information on your payment file doesn't pass our validation checks, the members you need to look at will be displayed here. Members who have been successfully validated **will not** be displayed.
- Click on **Edit** to amend the impacted member's details.



- In this example, no payments have been entered for this member but they have not been given a corresponding **Non-payment reason.** You would need to choose whether they are a **Scheme leaver,** on a **contribution break** for this month or **moving categories** (if your scheme has categories) from the drop-down.
- Click **Continue** to go back to the **Validation** page. **If all members have now been validated successfully, you will be able to submit your file.**

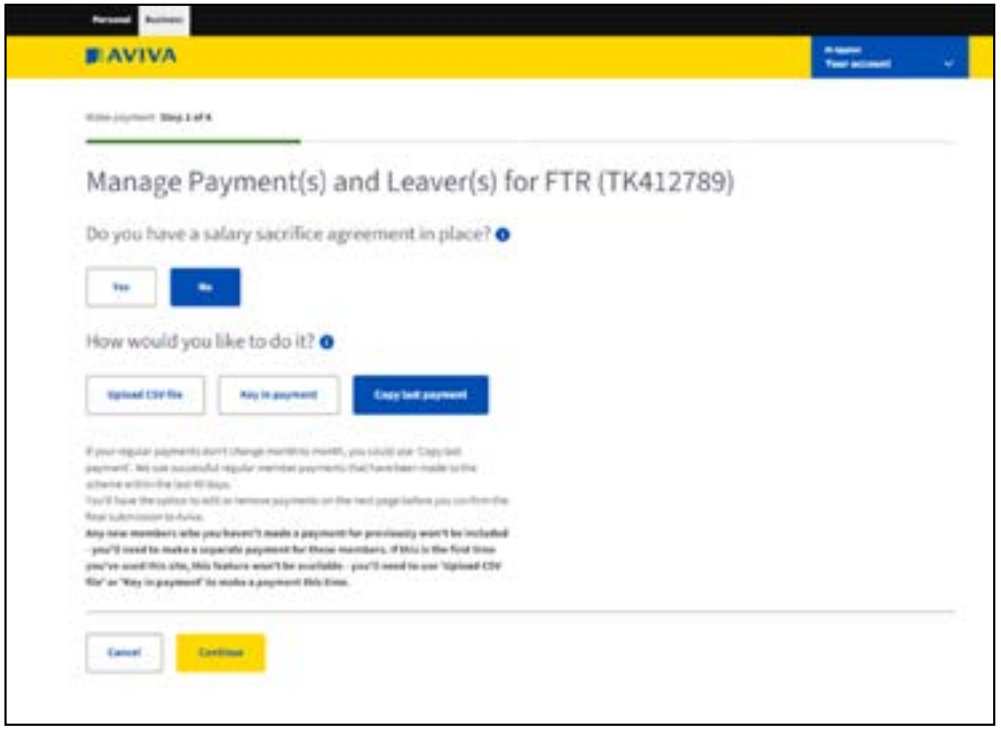


If you have a mix of salary sacrifice and non salary sacrifice members, answer No.

Please refer to the **Help & Support** section of this guide to understand whether 'Copy Last Payment' is suitable for your scheme.

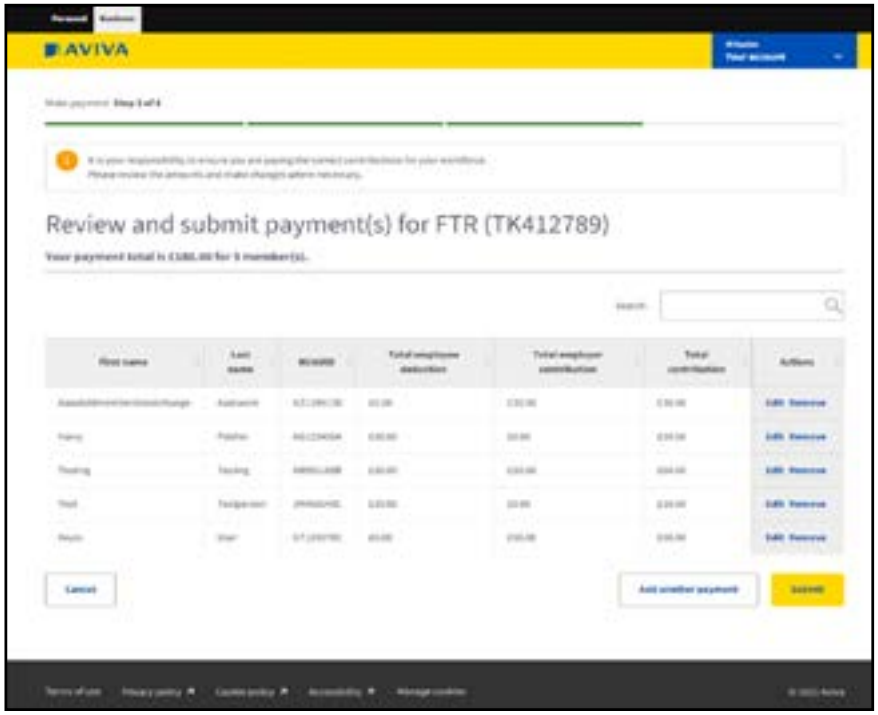
Copy Last Payment will allow you to submit a payment without needing to create a CSV file or key in every payment manually:

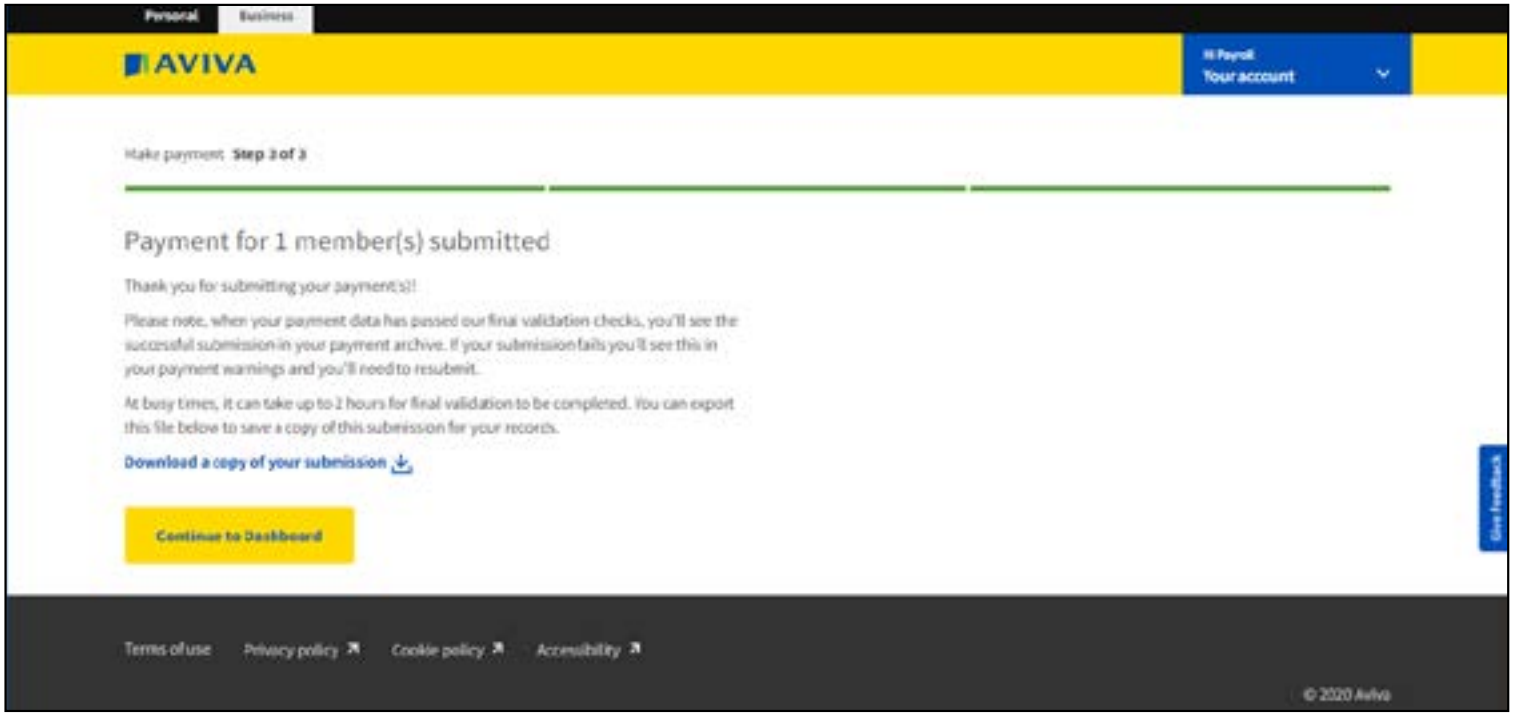
- From the **Scheme Dashboard** page choose **Make payment**
- The **'Do you have a salary sacrifice agreement in place?'** question will appear. Answer either yes or no.
- The **'How would you like to do it?'** question will appear. **Choose Copy last payment.**



- When you click **'Continue'**, you'll be taken to the **Review & Submit** screen.
- Here you can check the payment total and edit or remove any of the payments that MyAvivaBusiness has copied across. **Please make sure that the total is correct.**
- If you have missed a payment for any members in your scheme an information box will remind you of this and if applicable, detail how many inactive members are in your scheme. For more information, please see the Contributions Monitoring section of the user guide.
- To **complete the submission,** click the yellow **'Submit'** button.
- **A pop-up confirmation will ask you to confirm that you are happy to proceed with the current payment total. Click yes to continue**.

- **If this is the first time you're using MyAvivaBusiness,** you'll see this message. If you've moved to MyAvivaBusiness from an older system, this means that previous payments you've made aren't stored in MyAvivaBusiness. **You won't be able to use Copy Last Payment this time** – you'll have to make a payment via a CSV file or through 'Key in payment'.
- Once you've done a submission this way, you'll then be able to use Copy Last Payment for your next payment.
- You **won't** be able to use Copy Last Payment if you're restarting premiums for any members. Please use 'Key in payment' or 'Upload CSV file' for these members.





File Warnings:

- There's still a possibility that something might not have worked correctly. If so – **check payment warnings under scheme information.** This will show you any actions you need to take, for example members we still need payment for.
- The payment warnings will also tell you if there's **any additional action for you take after a payment submission.**

For information:

- **That's it.** The **payment instruction has now been sent to Aviva.** This screen is your confirmation of this.
- Once submitted you can extract a copy of the payment that you've just made (along with any amendments you made) via the **'Download a copy of your submission'** link.
- Click on **'Continue to Dashboard'** to be taken back to the **Scheme Dashboard.**

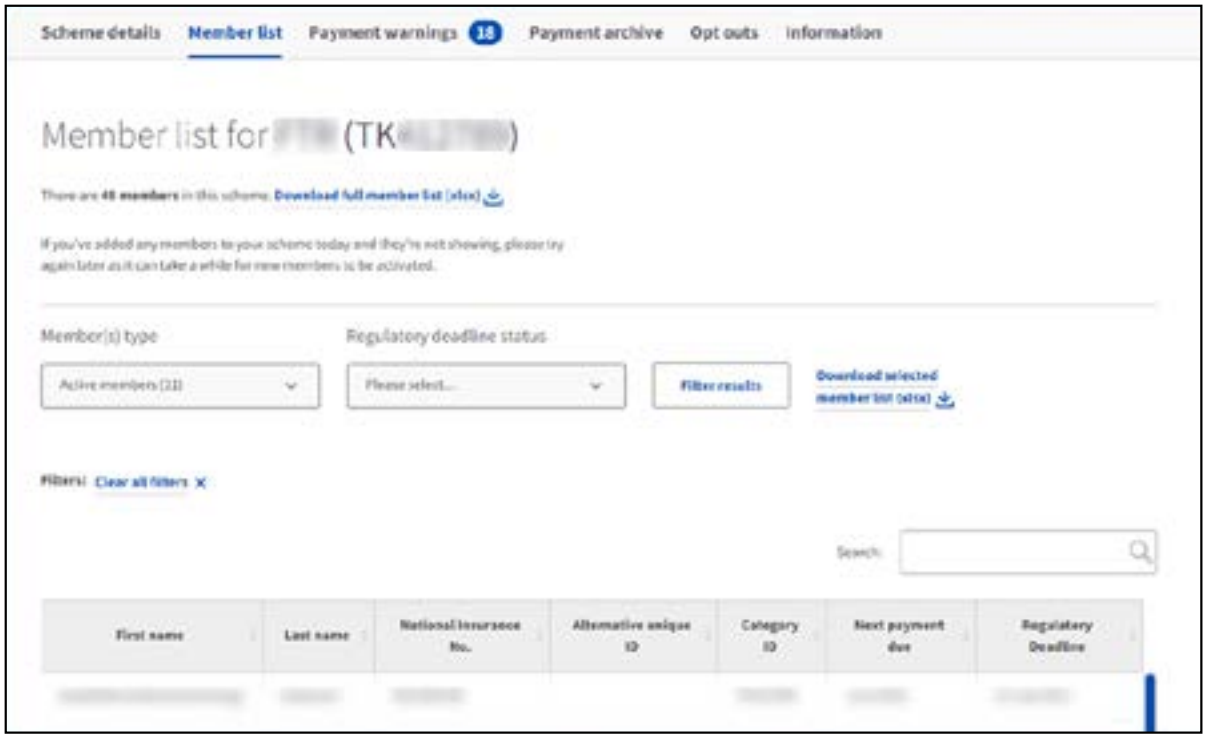
The Pensions Regulator requires Aviva to monitor and audit contributions made into the workplace pension schemes we provide.

You have a regulatory requirement to pay contributions into your workplace pension scheme by the 22nd (19th for Isle of Man schemes) 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 (19th of May for Isle of Man schemes).

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.

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

Within your scheme member list, you can filter members by the **next payment due** or **regulatory deadline**, which will help you target members that may require attention sooner.



All members within your scheme will also be categorised depending on their current status. **The Regulatory deadline status** will allow you to target certain sections of your members simultaneously.

Active and inactive members will be categorised accordingly:

Active members (days to the next regulatory deadline)

- Equal or greater than 21 days (low priority)
- Between 4-20 days (medium priority)
- Within 3 days (high priority)

Inactive members (months since last payment)

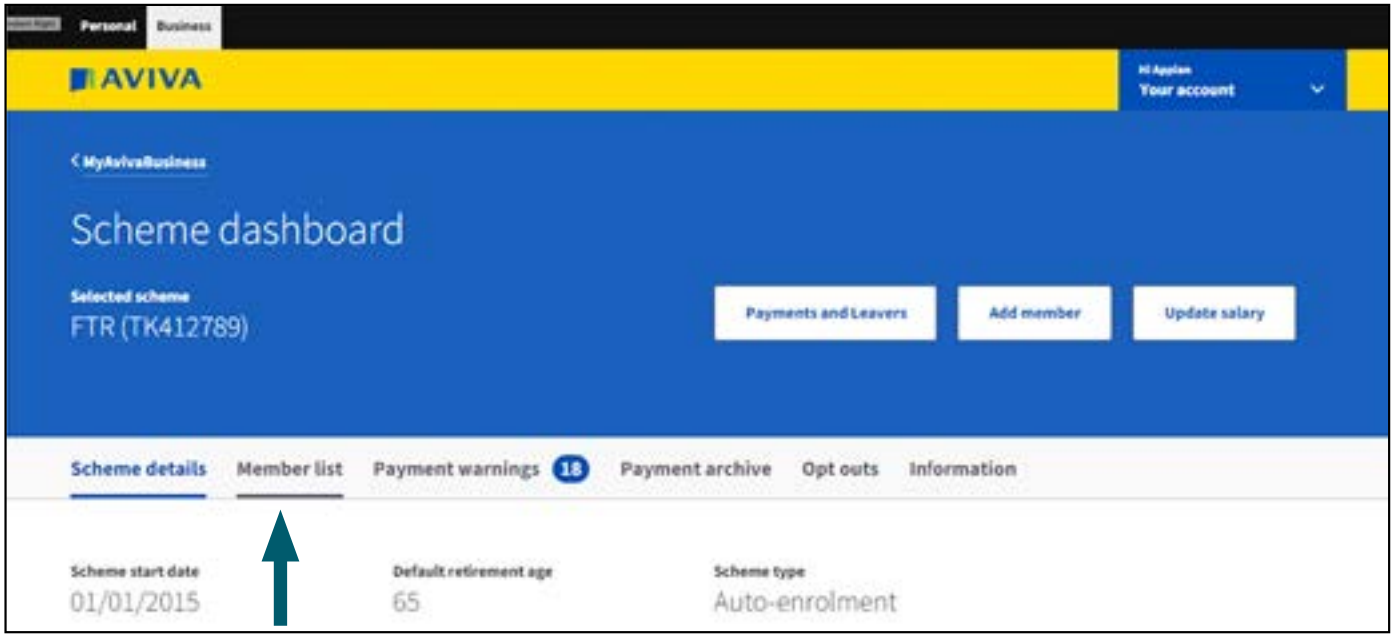
- Greater than 12 months (high priority)
- Between 4-12 months (medium priority)
- Within 3 months (low priority)
- Paid-up

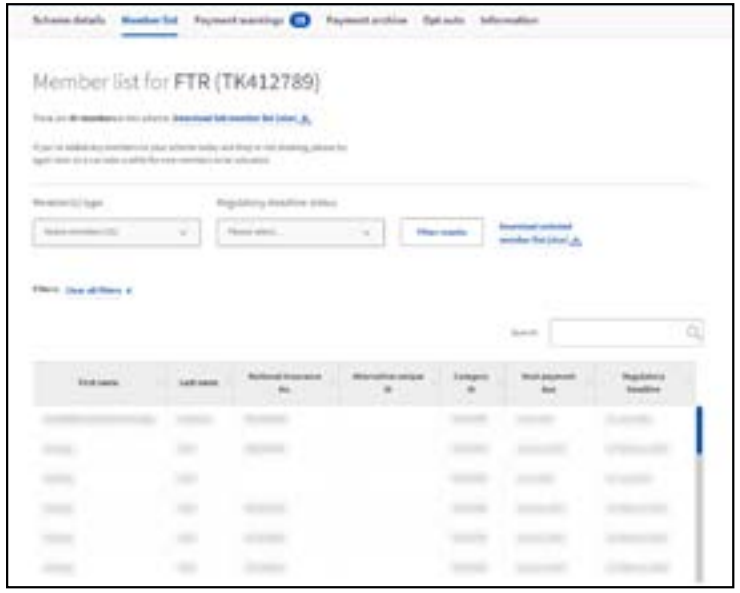
Please be aware payments made via direct debit typically take 3 working days to collect once a successful payment submission has been made.

To help you identify any missing or late payments an alert will be displayed as you complete a payment submission to let you know how many members need action. These could be active members yet to receive a payment, or inactive members who may need their status updating.

You can review any missing members via the member list, alternatively if you know which members may be missing you can include these members to your current submission via the '**add another payment button**' and either make a payment or let us know why there was no payment.

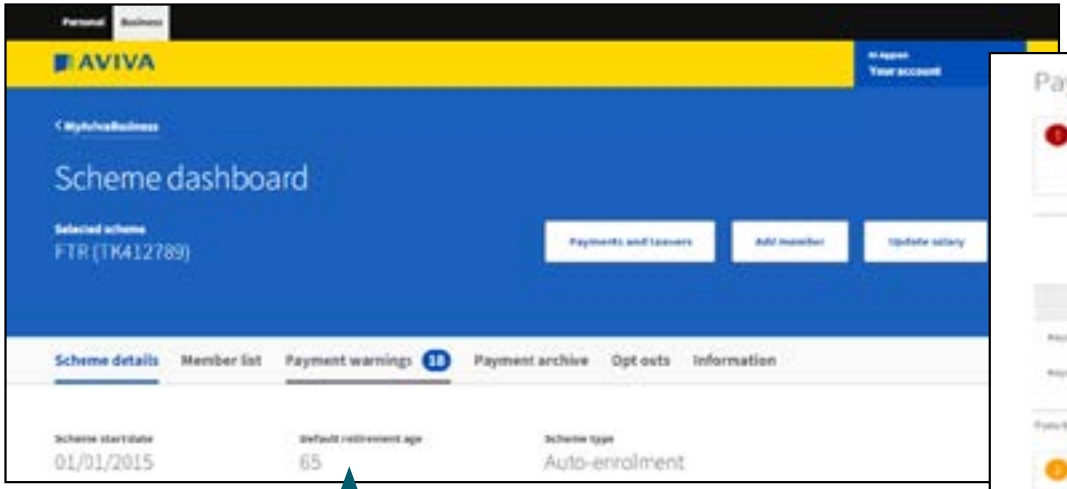
Please be aware payments made via direct debit typically take 3 working days to collect once a successful payment submission has been made .

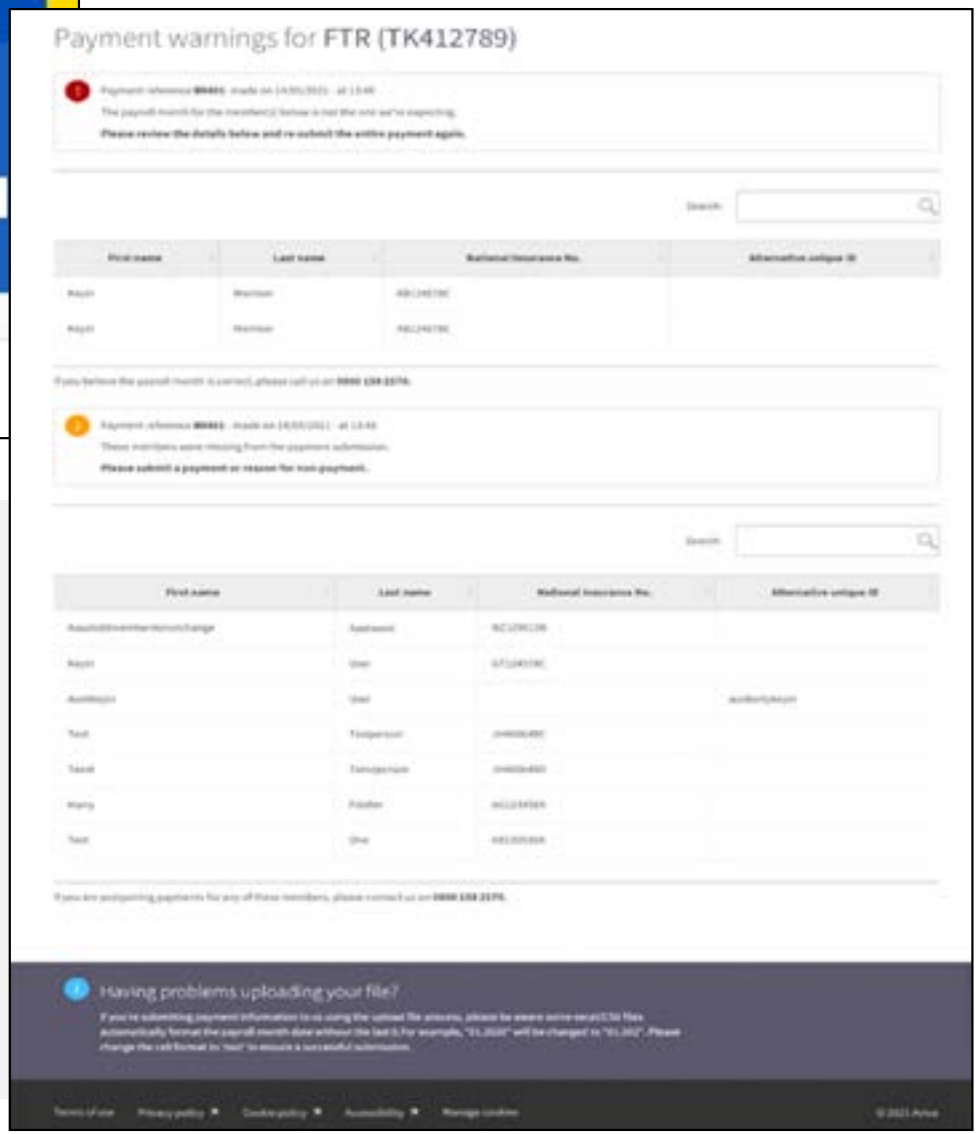




Screen functions:

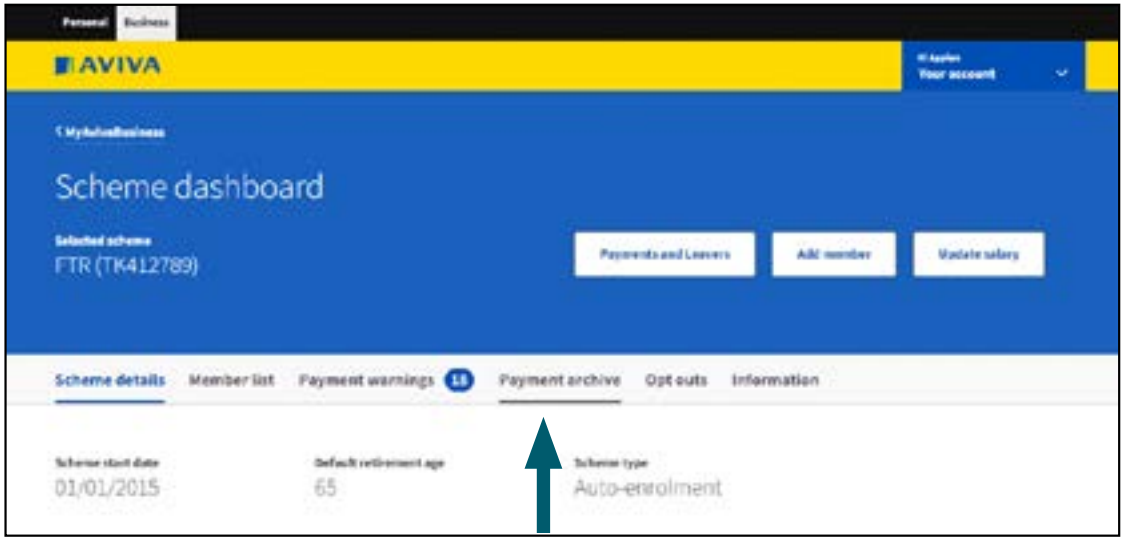
- Confirms the number of members in the scheme and gives the ability to download a member list.
- Sort the data by clicking the column headers – you can sort by **First name, Last name, National Insurance No., Alternative Unique ID, Next payment due** or **Regulatory Deadline.**
- You can also search for a specific member using the Search functionality.
- You can download a copy of your member list by clicking the **'Download member list (csv)'** link.
- Use the '**Member(s) type**' drop down box of the scheme.
- The '**Regulatory deadline status**' drop down box will let you filter members and help you to quickly understand which members may require action before others.





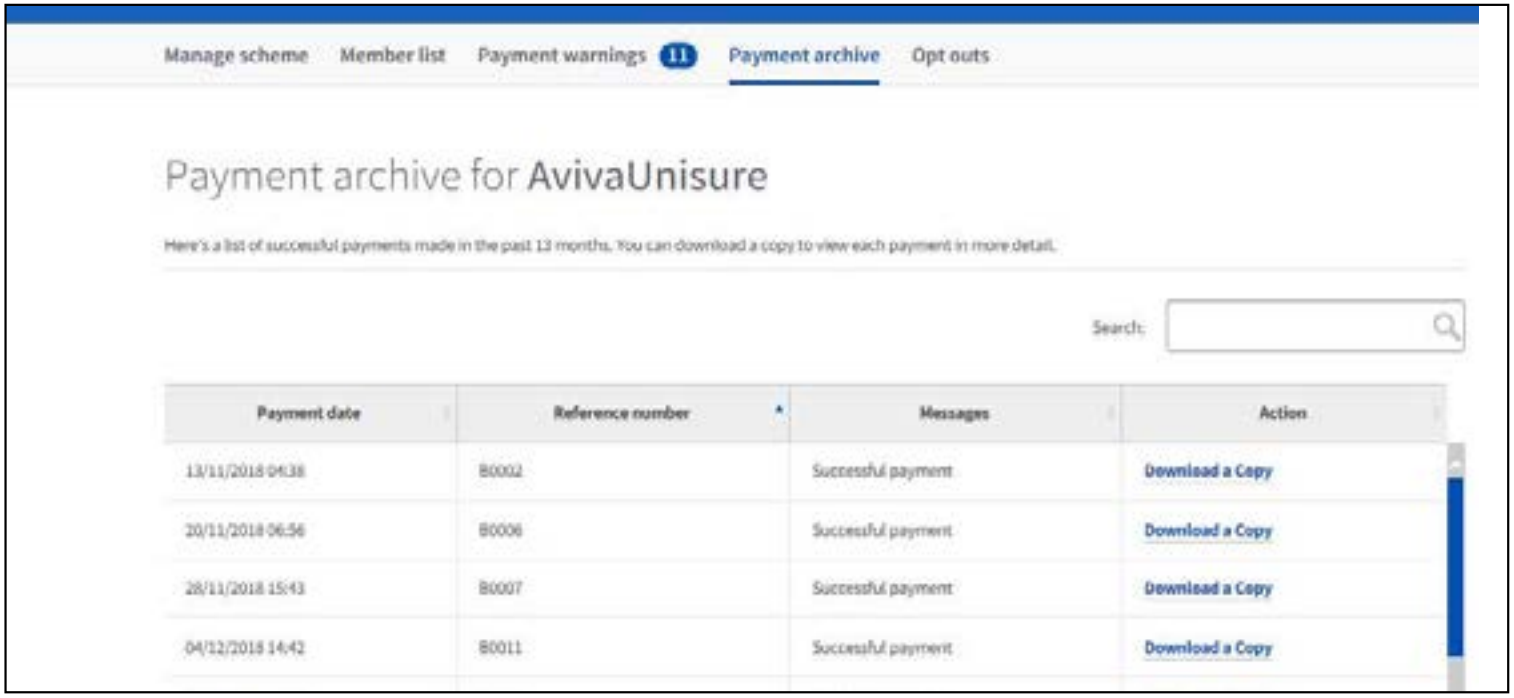
Screen functions:

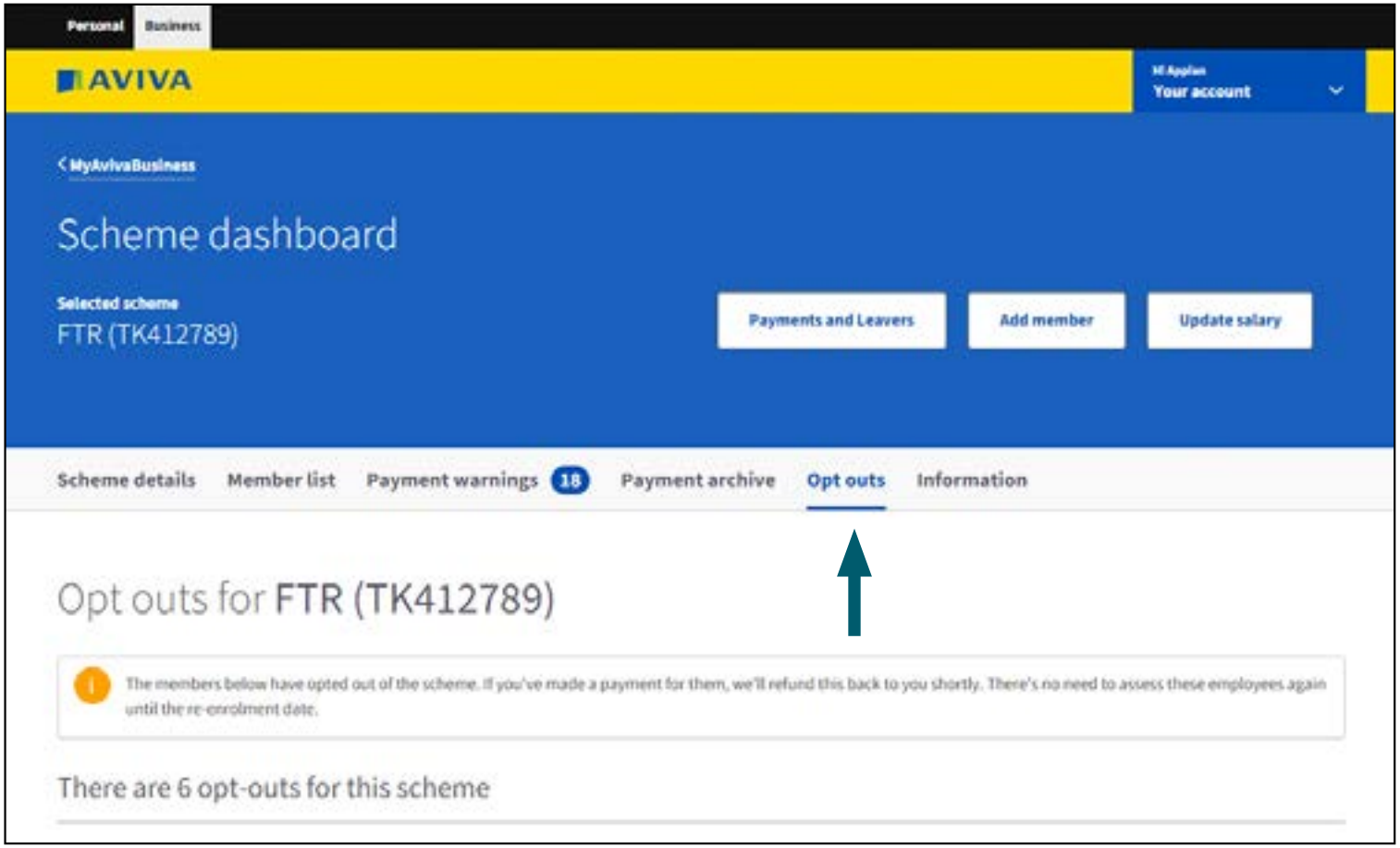
- Confirms what date/time your last unsuccessful payment was submitted.
- Provides information on why your file failed and what needs doing to rectify the issues.
- The **red** warnings must be dealt with so your file can be resubmitted. They prevent us from collecting your payment – incorrect payroll months, etc.
- The **amber** warnings are for your attention but will not stop us from collecting the payment – members missing from the file, etc.
- You can find more information on specific warning messages at the back of this guide.



Screen functions:

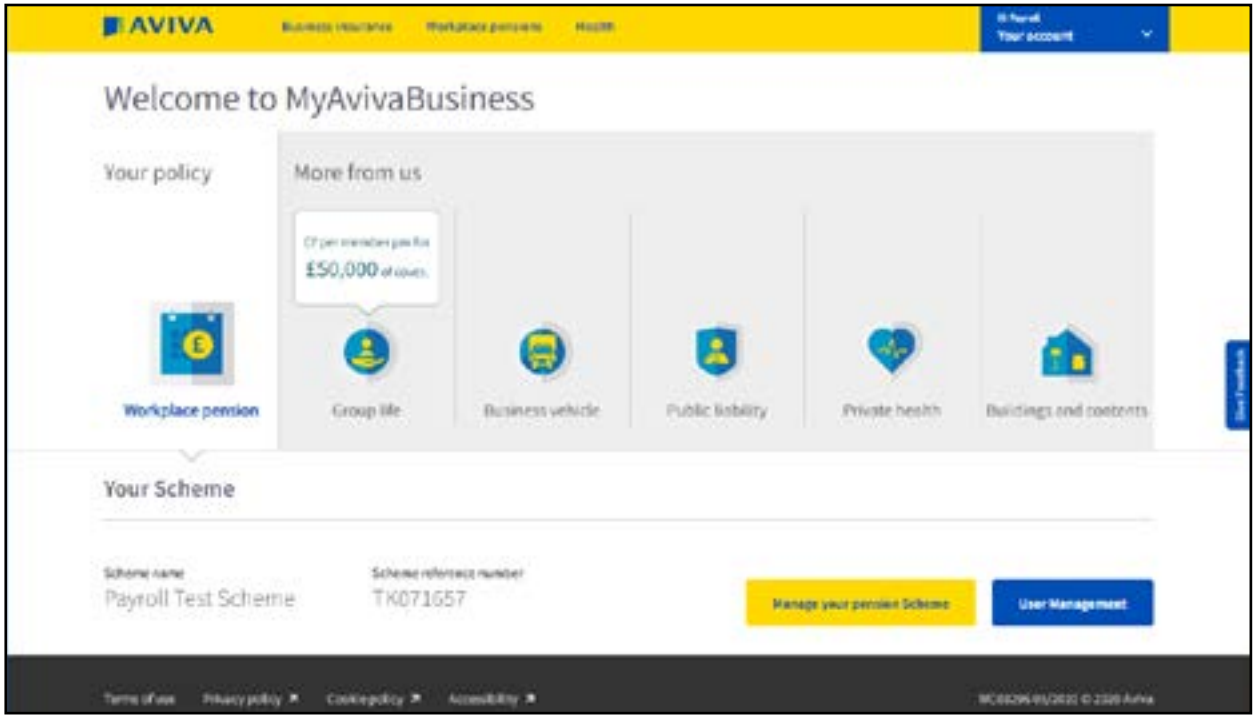
- Displays a list of successful payments made in the last 13 months.
- You can **Download a Copy** of each one for your records.
- Use the **Search** functionality to search for a particular payment reference





Screen functions:

- If the scheme is being used for Auto-Enrolment a list of members who have successfully opted out will be displayed here.

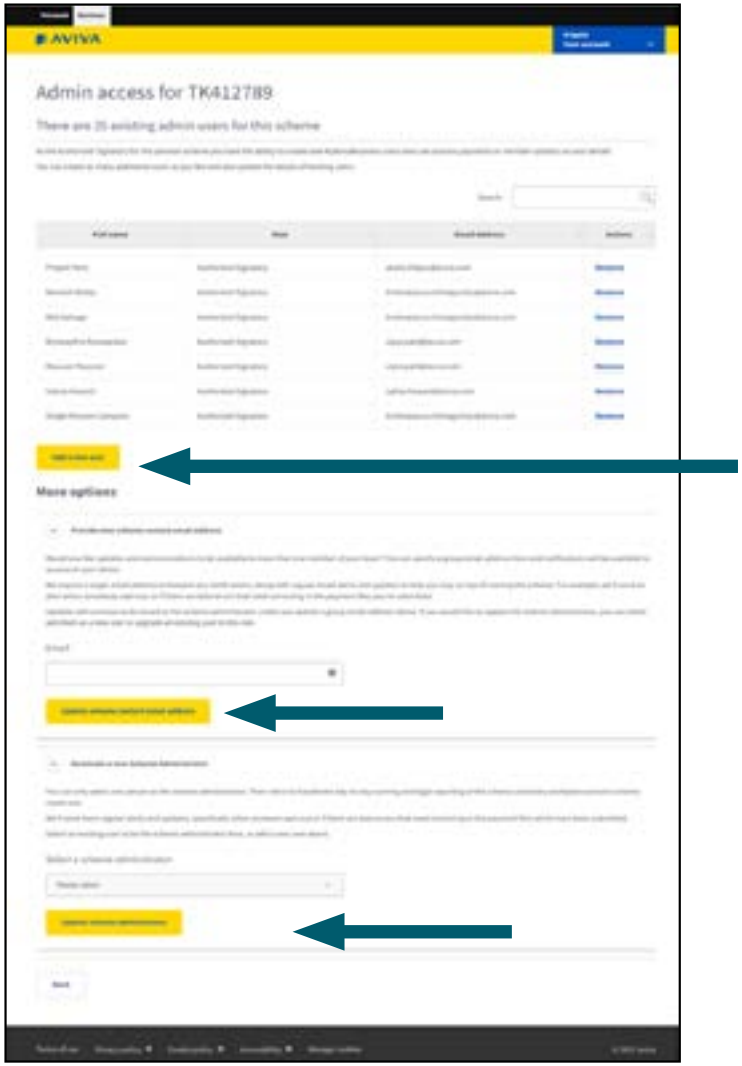


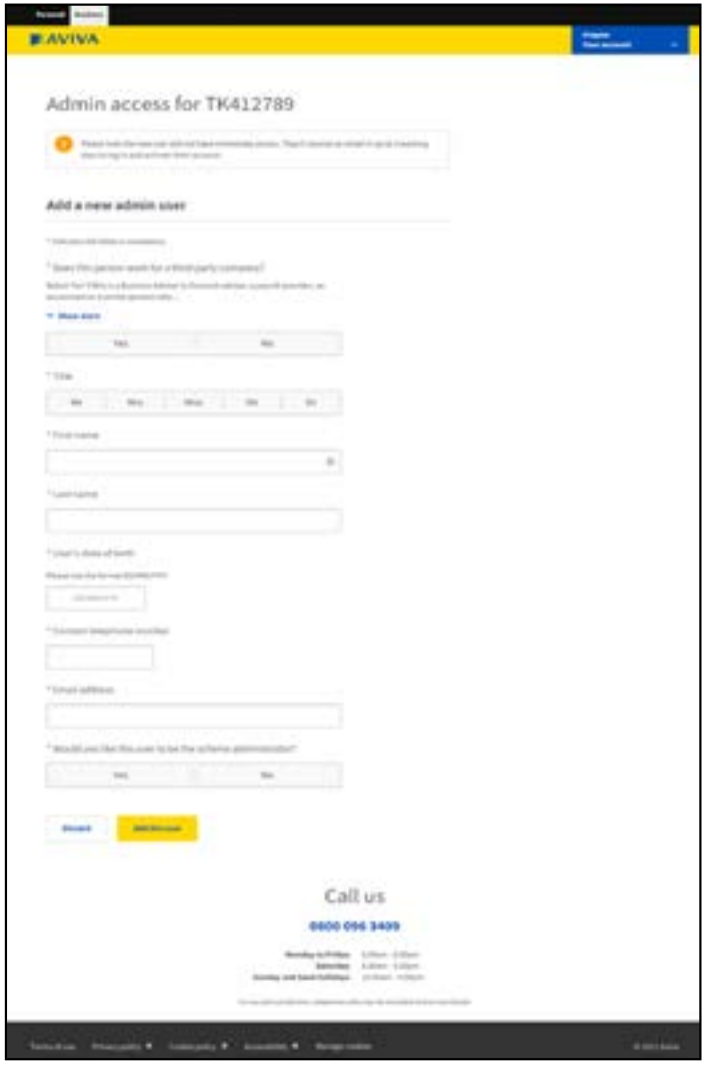
For Information:

- It is the responsibility of the authorised signatory to keep the list of users up to date. **If the Authorised signatory details need to be changed,** please call us on **0800 158 2570** or email **pensions.billing@aviva.com** and we can support you through the process.

If you are the Authorised signatory (often referred to as the company owner) for the scheme, you will have the User Management facility. This is where you can;

- Create new MyAvivaBusiness users who can process payments, add members and make other updates
- Provide a new scheme contact email address
- Nominate a new Scheme Administrator
- To access this screen from the **Scheme Dashboard,** click on the **MyAvivaBusiness** link in the top-left corner:





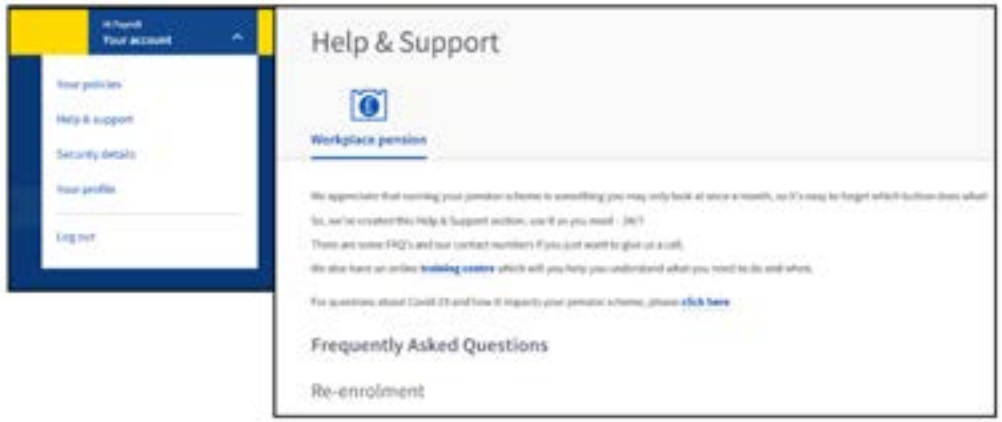
Required fields when adding a new admin user:

Does this person work for a third party company? Title, First name, Last name, Date of birth (only required if new user works at the company), Telephone number, Email address.

For information: Once a completed **Add new admin user** form has been submitted, the new user will receive an email to activate their account. This can take up to **5 working days** to be delivered.

We've put together a Help & Support section, easily accessed through your MyAvivaBusinessaccount

There are lots of FAQ's on using the portal and auto-enrolment.
There are also our contact numbers if you just want to give us a call



More support can be also found on our **Workplace pension training centre** which is your guide to managing your pension scheme inline with your regulatory responsibilities

General information about Auto enrolment can also be found on our **Auto enrolment centre**

When uploading a file (new member &/or payment) does the data and file have to be in a certain format?

- Yes, it does. You won't be able to upload your files if they contain any data that the system can't accept. The example **Make payment(s)** and **Add member(s)** files show you how the files should be populated. The column header names, order of the column headers and formatting all need to remain the same.

I'm uploading a file (new member &/or payment), are there restrictions on the file name/content?

- Yes. The file name and data within the file can only contain the following characters: **0-9, a-z, A-Z, -, ', !, /, &, .,** (**comma**) and (**single space**). No other special characters will be accepted.

What is salary sacrifice?

- An employee agrees to give up part of their salary or bonus in exchange for a pension payment paid by their employer. As an employer, you'll pay lower National Insurance contributions as a result of paying your employees a reduced salary. Your employees will also pay lower National Insurance contributions, and possibly less income tax. You're free to use your National Insurance contribution saving how you wish; some employers might use a portion of it to supplement their employees' pension plans. Employees can choose to use their savings to boost their pension provision or increase their take home pay.
- Your employee must have agreed to participate in this type of arrangement.
- **This is not applicable for Isle of Man-based schemes.**

How do I send a salary sacrifice payment to Aviva?

- If you operate a salary sacrifice (exchange) arrangement then all contributions must come to us as a gross employer payment to ensure tax relief is not applied. This is because the member has exchanged part of their salary for a benefit from the employer. In this case, an employer pension contribution.
- If you have a mixture of salary sacrifice and non salary sacrifice members in your scheme, please choose 'No' when answering the question 'Do you have a salary sacrifice agreement in place?' The system will then allow you to enter employee contributions for your non salary sacrifice members.

I've told you the wrong information – how can I correct this?

- If you've already submitted the details to us we'll need to make the required changes. Please call us on **0800 158 2570.**

How do I tell you about someone who wants to leave the scheme or has left employment?

- Members cannot be made leavers until their final payment has been made.

Once a member has received their final payment and have no further contributions, they can be made a scheme leaver by either:

Uploading them on a payment file with the other members on the scheme, with no contributions and a Non-Payment Reason Code of 1.

Or

By manually entering details online with no contributions for the member and a selection of 'Left scheme' in the 'Reason for non payment' section.

Either method will ensure that member is no longer active on MyAvivaBusiness.

Can I update any of the members personal details (i.e. name, address, title) on MyAvivaBusiness?

- No. Updating a member's address is achieved by either of the methods below:

The member can update this via the MyAviva website

Or

The member can call our helpdesk on 0800 145 5744.

This is not your responsibility as a scheme administrator.

What do you mean by 'net' employee pension payment?

- As a relief at source scheme, Aviva must receive personal contributions at their net value.
- Net payments are deducted from your employee's salary after tax and National Insurance have been taken off, we then add basic rate tax relief onto this amount. **This is not applicable for Isle of Man-based schemes.**

What are my ongoing responsibilities?

- You are responsible for making monthly payments, adding new members and telling us about scheme leavers.

How do I work out the net amount?

- Your payroll software may be able to calculate this for you. Check with them to see how they can help. If you need to calculate this manually, or wish to check your figures, see the calculation below:
- **Example gross earnings: £1,000 per month**
  Member paying: 1% of earnings
- Step 1: Work out the employee gross monthly payment: £1,000 x 1% = £10
  Step 2: Then net this down: £10 x 0.80 = £8
- The employee's net amount is £8. This is the amount you deduct from their take home salary and send to us. We'll then add £2 in tax relief.

Why is the yearly pensionable salary needed when adding a new scheme member?

- This is needed so that we can provide an illustration for your employees, to show them what their pension policy may be worth upon their retirement. You can update the pensionable salary details whenever they change.

How do I add/remove a user or change the scheme administrator?

- The person identified as the authorized signatory (or 'company owner') is the only person who can add, remove or change administrator details. They must log in to do this – please see the **relevant section** of this guide.

I operate a non-monthly pay frequency, how will this affect how I provide you with member data?

- The Aviva pension scheme operates on a monthly basis. So, if you operate a weekly/fortnightly or 4 weekly pay frequency, you'll need to consider this when sending us employee information.
- When you add new members to your scheme, you'll need to estimate an average contribution figure and detail this on the 'Add member' file. As these amounts can vary, this estimation will not be the amount collected by Direct Debit.
- To make a payment for members, you'll need to hold onto pension contributions for the first part of the month, then add these together and submit to us as one amount on your monthly payment file. This will then be the sum collected by Direct Debit. You can decide which weeks make up each monthly contribution.

Why can't I make payments for my scheme?

You can only make payments for the month that you're in: you can't make future-dated payments.

If you've already submitted a payment for the month you're in, you'll see this message:

If there are no active members in your scheme, you won't be able to make a payment and will see this message:

Can I use the 'Copy Last Payment' functionality?

- If your scheme has 250 members or fewer in it, the 'Copy Last Payment' feature will be available to you.
- If you have made any payments to your scheme on MyAvivaBusiness in the last 40 days, you will be able to copy those payments for your next payment due.
- If you haven't made a payment in the last 40 days: You won't be able to use 'Copy Last Payment'. You'll need to use either 'Upload CSV file' or 'Key in payment' to make a payment. Once you've submitted this, you'll be able to use 'Copy Last Payment' from the following month.
- If you have added new members to your scheme since your last payment: These members won't be included. You'll need to make a payment for them separately.
- If this is your first month using MyAvivaBusiness: You won't be able to use 'Copy Last Payment' because no payments have been submitted on MyAvivaBusiness yet. Once you've submitted a payment, you'll be able to use the feature from the following month.
- If any of your members are on payment breaks/contribution holidays: You won't be able to use 'Copy Last Payment' to make payment for any members who are restarting premiums. You'll need to use either the 'Upload CSV file' or 'Key in payment' functions to submit payments for these members.
- If you have contacted us to change the payments that you submitted (if they were entered incorrectly, for example): The 'Copy Last Payment' feature will show the payments that you originally submitted to MyAvivaBusiness, which will be incorrect. Please check the payment totals and edit contributions where necessary.

When making payments, it is your responsibility to ensure you are paying the correct contributions for your workforce. Please review the payment totals before submitting to Aviva.

Policy start date: Policy start dates must be the first month you're making a payment for that employee.

File warnings: Check if there's any additional action for you to take after a payment submission – for example, members we still need a payment for or you need to make a scheme leaver if they've been missed from a previous payment submission.

These warnings will remain under the 'Payment Warnings' section, even if actioned by you, until replaced by any warnings on your next file upload.

Templates: Please use the example payment template as your guide to populating your CSV file with your data. Pay particular attention to the file layout and data format.

On screen help: Use the on screen validation and help text to navigate around the system. It will show what needs to go where and in what format.

Update salary & percentage feature: Every year, on the anniversary of your scheme start date, we'll send all your members an annual statement. To make sure the details are as accurate as possible, we recommend you update us whenever there is a change to an employees' pensionable salary or the % contribution that is being made.

You can do this in the **Update salary & percentage** section; either upload a file with revised information, or key the information directly into the portal.

Google Chrome: We recommend running MyAvivaBusiness in Google Chrome.

Change of Authorised Signatory (Company Owner): If the Authorised signatory details need to be changed, please call us on **0800 158 2570** or email **pensions.billing@aviva.com** and we can support you through the process.

Get in touch

If you have any questions about anything in this guide, please contact our Pensions Helpdesk using the details below.

☏ Call **0800 158 2570**

@ Email **pensions.billing@aviva.com**

Lines are open Monday to Friday, 9am to 5pm.
Calls may be recorded to make sure we're doing a good job.

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