



PensionSync User Guide

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Introduction

PensionSync is the UK's only one-stop-shop for payroll-to-pension processing. Launched in 2015 and delivering data between payroll and pension for thousands of employers' pension schemes every month, PensionSync features the UK's most sophisticated pension technology, including:

- **The PensionSync API** (Application Programming Interface), which connects your payroll software to multiple pension provider systems so that they can communicate with each other seamlessly - in a similar way to RTI submissions to HMRC. This included sending enrolment, contribution and leaver information as well as receiving scheme data and member updates, such as opt outs.

- **The PensionSync Dashboard**, which monitors multiple pension schemes with multiple providers and displays all required actions in a single view, with detailed updates, reports and audit trails at your fingertips. The PensionSync Dashboard brings all your pension administration together in one easy-to-use space.

- **The PensionSync Scheme Management Tool (SMT)**, which facilitates the creation of new pension schemes, provides alerts, access to scheme details and data management tools. The components of the Scheme Management Tool are being gradually migrated to the PensionSync Dashboard.

- **The PensionSync Authorisation Gateway**, which gives you the ability to securely authorise PensionSync connections to your pension schemes using the login details you use on the pension providers' websites. For most providers, the Authorisation Gateway can bulk authorise - so if you're a bureau with hundreds of schemes you can connect them all to PensionSync quickly and easily.

Automatic Enrolment legislation has made workplace pensions more complex than ever. With PensionSync onboard, payroll professionals can replace cumbersome pension uploads with an efficient and scalable process that solves clients' pension headaches while generating profit for the business.

This guide is intended to provide a concise overview of the PensionSync products and processes. More detailed information and guidance, including examples, screen shots, videos and common troubleshooting areas can be found in the PensionSync Help Centre which is available via PensionSync.com.

The PensionSync Help Centre is mentioned throughout this guidance at points where you can find more detailed information online, often tailored to the software product or pension provider you are using.

PensionSync Integrations - Payroll Software

Payroll and pensions are more complicated than ever before, and should generally be managed by specialist service providers and/or by using specialist software.

Several payroll software products offer a PensionSync Integration which enables payroll and pensions to be managed side by side. This means you don't need to download or manually handle a file to get data from payroll to PensionSync - it is sent electronically as part of your pay run in a similar manner to RTI submissions. This is generally regarded as the best way to use PensionSync, as it completely removes manual data handling and allows for a greater degree of process automation.

You may have a payroll solution you are happy with, but it doesn't cover pensions. In this scenario, specialist "Middleware" can be used alongside the payroll software to provide a pension solution typically including services such as assessment, communications and compliance activities.

Payroll software products with a PensionSync Integration include:

- Eledecks
- IRIS Payrite (formerly FMP Payrite)
- IRIS Payroll Professional
- KeyPay
- My Digital
- MyPaye
- Nomisma
- Paycircle
- Primo Payroll
- Qtac Payroll
- Quickbooks Online Advanced Payroll
- Tide Payroll

Middleware products with a PensionSync Integration include:

- AEclipse
- AutoEnroll.me
- OptEnrol

If you don't have access to a product with a PensionSync Integration

Don't worry - PensionSync works with literally any software that can produce pension CSV files. You can upload these files directly into the PensionSync Dashboard to be processed with all the benefits of using PensionSync.

PensionSync Integrations - Pension Providers

Automatic Enrolment legislation launched in the UK in 2012 changed the landscape of workplace pensions beyond recognition. For the first time, employers of all sizes and shapes were compelled by law to set up a pension scheme and to automatically put eligible employees into the scheme.

Employers are free to choose which pension provider(s) they want to use to meet these duties. The administrative requirements of each pension provider vary widely, but can be mostly standardised through a PensionSync Integration. This means that PensionSync accepts standard pension data from payroll, cleans it and delivers it to the pension provider in whatever format they require, while also allowing payroll to synchronise scheme data and worker changes such as opt outs.

The following pension providers, which cover the majority of the UK workplace pension market, have PensionSync Integrations:

→ **Aviva**

Most Aviva schemes can be managed through PensionSync. A small minority of legacy schemes, typically with multiple Groups, are not yet PensionSync compatible.

→ **Nest**

All Nest schemes can be managed through PensionSync.

→ **Legal & General**

PensionSync must be used for any Legal & General scheme that was created through the PensionSync Scheme Management Tool.

Any L&G schemes administered via L&G directly or through ITM's eAsE application can't be administered through PensionSync.

→ **NOW:Pensions**

Most NOW:Pensions schemes can be managed through PensionSync.

→ **Smart Pension**

All Smart Pension schemes can be managed through PensionSync, including where Smart has taken on schemes from a legacy provider.

→ **The People's Pension**

Any People's Pension scheme can be managed through PensionSync, although some optional People's Pension settings are not compatible with PensionSync, including:

- Assessment through People's Pension's online services
- Fixed contribution amounts
- Contractual enrolment

Any of the above settings can be removed by contacting People's Pension's support team, and this will allow the scheme to be managed through PensionSync.

Setting up a PensionSync Account

If your payroll software has a PensionSync Integration

You can sign up for PensionSync through your payroll software. Each payroll software product will have a slightly different process but, generally speaking, there will be a button within the pension section of the payroll software to open PensionSync and complete your account registration.

Visit the PensionSync Help Centre for guidance detailing exactly how to do this for the payroll software product you are using.

Note - some payroll software products include PensionSync within their own pricing. It is not necessary to set up a PensionSync Account if you are using one of these software products.

If your payroll software does not have a PensionSync Integration

You can sign up directly with PensionSync at dashboard.pensionsync.com. It only takes a few minutes. Simply provide your company name and email address and set a password to gain access to the Dashboard, and then complete the following steps:

→ **Organisation**

This is a simple page capturing your business details, including contact information and what payroll software you use.

→ **Subscription**

This explains our simple pricing structure and shows you what you will pay as a monthly subscription based on how many schemes you are using PensionSync for. The actual price is calculated at the point of invoice based on the number of schemes linked through PensionSync at the time of invoicing, you do not need to select a price.

→ **Billing**

This page captures your billing details, including the billing contact if you would like an accounts department (for example) to receive a copy of the invoice, and there is a button to set up your Direct Debit through our secure billing system. Billing is calendar monthly, in arrears, based on the number of schemes linked to your account and begins at the end of any free trial period.

Creating Users and Admins

The PensionSync Dashboard Users section allows payroll teams to create secure logins for each of their team members. Each individual can be assigned either Admin or User access. Access can be easily removed and edited as required.

What can Admins and Users do?

Admins have full access to all PensionSync functionality, including being able to create, edit and delete Users and other Admins.

Users have access to all operational PensionSync functionality, but cannot create, edit or delete new Users or Admins.

What is the Payroll User entry in the Users section?

If you use PensionSync through an integrated software product, there will be a Payroll User entry in your Users section. This represents any team member accessing PensionSync through the secure link to your payroll software.

If you wish to restrict who can create, edit and delete Users and Admins, you should ensure that at least one "human" Admin account is created, and that the Payroll User is edited to only have User permissions.

Account Options

There are a number of options to tailor your PensionSync account to your specific needs. These include:

→ **Nest Payment Approval**

This feature automatically approves Direct Debit submissions to Nest. There is more about this feature later in this guidance.

By default it is **switched on**. This is because most PensionSync users prefer the payments to be approved automatically rather than having to log in to Nest to push a button to approve the payment each pay run. If you would like it **switched off** you can do this yourself, on a scheme by scheme basis in the PensionSync Dashboard (see details later in this document).

→ **Automatic Date Matching**

This feature tackles the most common source of payroll-to-pension processing errors: pay period date mismatches. If the pay period dates provided by your payroll software do not perfectly match the pay period dates expected by the pension provider, PensionSync automatically checks whether the two sets of dates are close enough, within reasonable tolerances, to be automatically matched.

By default this is **switched on** as it results in fewer processing errors and more pension submissions that go through correctly at the first time of asking. If you would like it **switched off** this can be done in the Provider Preference settings in the PensionSync Scheme Management Tool.

→ **Submissions Approval**

This is an optional “safety check” which means that when your pension file reaches PensionSync, we hold it and ask you to confirm that the data is correct before we send it on to the pension provider. It only takes seconds to view the data onscreen and approve or cancel as appropriate, and this can be done in bulk as required.

However, by default, this option is **switched off** which means that any pension files sent to PensionSync are automatically delivered to the pension provider. This is the default setting because most PensionSync users prefer the process to be as automatic as possible - but we know that some users, especially new users, will find the safety checks useful. If you would like the Submission Approval tool to be **switched on**, please contact support@pensionsync.com.

Link Schemes

Each pension scheme you manage needs to be securely linked to PensionSync in order for data to be sent to and received from the pension provider. This is managed using the PensionSync Authorisation Gateway, which creates the secure link by verifying the log in details you use for the particular pension provider.

Please note that if you try to submit any member data to PensionSync before you have created a link for the relevant scheme, the member data will be rejected and PensionSync will prompt you to create a link (also known as “scope”).

If your payroll software has a PensionSync Integration

You can access the PensionSync Authorisation Gateway from your payroll software. Each payroll software is different, but typically you will input the EmployerID (scheme reference) in your pension scheme settings and there will be a button which launches the PensionSync Authorisation Gateway to complete the linking process.

Visit the PensionSync Help Centre for guidance detailing exactly how to do this for the payroll software product you are using.

If your payroll software does not have a PensionSync Integration

You can access the PensionSync Authorisation Gateway through the Link Scheme button on the PensionSync Dashboard. You will be prompted to select the pension scheme you want to authorise a scheme (or schemes) for and the system will prompt you to enter the EmployerID(s) and enter the username and password you use to access the scheme(s) on the pension provider’s website.

Schemes already managed by another PensionSync user

You can still authorise a link to a scheme if it is already managed by another PensionSync user. In this scenario, the PensionSync Authorisation Gateway will automatically transfer the link for the scheme to your PensionSync Account, subject to the normal verification of the log in details you use for the particular pension provider in order to authenticate your permission to administer the scheme.

Bulk authorisation

For some pension providers, it is possible to bulk authorise schemes so that you don’t need to link each one individually. This is possible for the following providers:

➔ **Nest**

You can either upload a file or manually enter as many Nest EmployerIDs as you like, as long as you use the same Delegate or Nest Connect user account to manage them all.

→ **People's Pension**

When you link any People's Pension scheme, PensionSync checks to see if you have access to any other People's Pension schemes. You will be presented with a full list of all the schemes you have access to, and you can pick from the list (including a select all option) which schemes you want to link to PensionSync.

→ **Smart Pension**

When you link any Smart Pension scheme through an adviser / bureau account, PensionSync checks to see if you have access to any other Smart Pension schemes. You will be presented with a full list of all the schemes you have access to, and you can pick from the list (including a select all option) which schemes you want to link to PensionSync.

Re-authorisation

Occasionally, you may need to reauthorise a link to a scheme. This typically happens if your password or other account details with the pension provider have changed. Re-authorisation can be completed quickly and easily through the PensionSync Dashboard. The main Dashboard overview shows whether your schemes are currently authorised or not, and if re-authorisation is required this will be displayed in the Required Actions column. Simply click the button supplied to access the PensionSync Authorisation Gateway to re-authorise the link.

Please note - NOW: Pensions require re-authorisation every 3 months. Because of this, when you re-authorise any NOW:Pensions scheme, PensionSync **automatically** re-authorises any other schemes you have linked to PensionSync through the same NOW:Pensions account.

Create New Schemes

You can create brand new pension schemes through PensionSync. The New Scheme functionality is currently situated in the Scheme Management Tool. It will be migrated to the PensionSync Dashboard in the near future.

To create a new scheme:

- Go to the PensionSync Dashboard and click **Open SMT** to access the Scheme Management Tool.
- In the SMT, click **New Scheme**
- You will see a range of pension providers to choose from as follows:
 - ◆ **Aviva** - you can set up a brand new Aviva scheme through their quote and apply system.
 - ◆ **Legal & General** - no longer accepting new scheme applications.
 - ◆ **Nest** - you can set up a brand new Nest scheme through our quick setup wizard.
 - ◆ **NOW:Pensions** - you can set up a brand new NOW:Pensions scheme through the NOW:Gateway.
 - ◆ **Smart Pension** - you can set up a brand new Smart Pension scheme through their online portal.
 - ◆ **The People's Pension** - you can set up a brand new People's Pension scheme via their online services.

Creating a new Nest scheme

You can create a brand new Nest scheme through our quick setup wizard, which is in 6 steps:

1. Staging Info - confirm the Staging Date / Duty Date for the scheme and the number of workers
2. Employer - confirm the main contact details and company registration details
3. Contribution Groups - set up the pay period pattern for the scheme and choose a payment due date
4. Contribution Plans - choose the contribution basis for the scheme
5. Payment Details - a Direct Debit needs to be set up by the employer in the Nest portal
6. Submission - after you submit the scheme application the main employer contact (as set in step 2) will receive an email from Nest asking them to accept the Terms and Conditions, set up their Direct Debit and confirm the completion of the set up on the Nest website. The scheme will go live once the employer has completed this step and will automatically become active in PensionSync.

View Scheme Details

Once you have linked a scheme, you will be able to view information about it in the PensionSync Dashboard. Each scheme you link to PensionSync will appear on the PensionSync Dashboard with summary information and if you click on the green chevron at the right of the scheme you will see the expanded scheme details, including:

- Groups
- SubGroups
- Contribution Rates (if applicable)
- Submission History
- Payment History, including option to turn payment approval on or off (Nest schemes only - see Payment Approval later in this guide)
- Worker Instructions, including details of opt outs and other worker changes (see Opt Outs and Worker Instructions later in this guide for more information)

Please note that for Nest schemes, it takes a few minutes for the scheme data to pull through from Nest when you first link the scheme.

Removing a scheme from PensionSync

If you need to remove a scheme from PensionSync for any reason you can do so by clicking the red trash can icon on the expanded scheme details page. There is a safety check to ensure that you want to remove the scheme - to avoid any accidental removals! If you do accidentally remove a scheme, don't worry, you can soon link it again.

Uploads - Enrolments, Contributions and Leavers

You can send enrolment, contribution and leaver information to pension providers through PensionSync in two ways:

Transferring files using a PensionSync Integration

If your software product has a PensionSync Integration, you can send pension data electronically without any manual file handling required. Each software product is different, but typically there is an option within the pay run to send the data via PensionSync. For specific guidance based on the software product you use, please visit the PensionSync Help Centre.

Uploading files through Flexible File Upload

You can upload files directly into PensionSync using our Flexible File Upload tool as follows:

1. From the PensionSync Dashboard, go to the Uploads section from the left-hand sidebar.
2. Either “drag and drop” your file(s) into the upload area, or click in the upload area to browse for the file(s) you want to upload.

Through Flexible File Upload you can upload as many files in one go as you like, and they will be quickly uploaded through our simple file importer. This checks that the file is in a valid format and once the file is accepted it is then processed through the PensionSync API in the same way as a file received from a PensionSync Integration.

If a file is not valid, you will get a basic error message on the upload page explaining the problem with the file. Here are some simple rules to follow to ensure your file is valid:

- The file must include column headers. Ideally, these should be valid PAPDIS column headers, although PensionSync maintains a library of sensible variations to ensure that it can accept files as easily as possible.
- It must only include one EmployerID - in other words, one company’s pension scheme per file.
- It must only include one pay period - this means that all the pay period start and end dates should be the same, and all the tax period numbers should be the same. If you are sending weekly payroll data to a monthly pension scheme, you will need to “roll-up” the data so you have one monthly file.
- The file must include at least the minimum required data - at a basic level this might be as little as the EmployerID, pay period dates, names, contribution amounts, NI numbers and EmployeeIDs (payroll references). However each pension provider has its own requirements, so you should include as much data as you are able to, as this will ensure that the pension providers’ requirements are met. If your software produces a PAPDIS export, it is recommended to use this (though not every field is mandatory).

For more information including examples of valid files please visit the PensionSync Help Centre.

File Upload Formats

PAPDIS files

PensionSync is compatible with industry standard data format PAPDIS (Payroll and Pension Data Integration Standard) This is a file format widely available to export from payroll software products and it is designed to contain all the required data for managing a workplace pension scheme. Not all pension providers accept PAPDIS data, but PensionSync can deal with this for you by seamlessly converting your PAPDIS file into the required format of each pension provider. This means you don't need to use different formats for every pension provider you work with - you can use a standard payroll export across the board.

Versions of PAPDIS

There are two versions of the PAPDIS data standard: PAPDIS 1.0 and PAPDIS 1.1.

Additionally, there is PASS (Payroll and System Sync) 1.1 data, which is an extension of the PAPDIS data standard with a number of extra data fields.

All 3 formats are accepted as .CSV file uploads through PensionSync Flexible File Upload.

Examples of these .CSV file formats can be found on the PensionSync Help Centre in the Flexible File Upload section.

Payroll software products with a PensionSync Integration operate using the PASS 1.1 data standard in XML format. Generally speaking, if you are using a PensionSync Integration within your software product you shouldn't need to manually handle the XML file at all.

What if payroll can't export a PAPDIS file?

Don't worry. PensionSync Flexible File Upload will accept any file as long as it has at least the minimum amount of information required in it, with recognisable column headers.

In 2021 we will be adding more file formats to Flexible File Upload, so that you can upload files in specific pension provider formats even if they are not compatible with PAPDIS.

For more information including examples of valid files please visit the PensionSync Help Centre.

Monitoring Progress of Uploads

In the PensionSync Dashboard you can choose between two views to see what's happening on your pension data submissions. Both views show all your pension schemes, and all data submissions made to them whether the data was sent via a PensionSync Integration or through the Flexible File Upload tool.

You can select the tab you want to view at the top of the PensionSync Dashboard.

Schemes view

You can access a helicopter view of all pension submissions across all providers. This means that you can see the key details of each pension scheme at a glance:

- Pension Provider - which provider each scheme is with.
- Company Name - the employer the workplace pension belongs to.
- EmployerID - the unique scheme reference assigned by the pension provider.
- Scheme Status - whether the scheme has an authorised link to PensionSync.
- Submission Type - whether the submission relates to enrolments, contributions, or both.
- Contribution Period - the pay period dates the most recent submission relates to.
- Submission Status - whether the file was accepted or rejected, or is currently pending.
- Required Actions - any actions you need to carry out, such as resolving an error or re-authorising a scheme.

Activity view

You can see granular detail of all submissions and alerts relating to each pension scheme. This includes alerts for the following events:

- New scheme has been created
- Scheme has been successfully authorised
- Scheme has become unauthorised
- Member data file has been accepted by the pension provider
- Member data file has been delivered to the provider and is pending (see Pension Provider Response Times)
- Member data file has failed validation (see Handling errors)
- Member data file has been rejected by the pension provider (see Handling errors)
- Member data file has been paused because the scheme needs to be re-authorised
- Member data file included non-members who have **not** been delivered to the pension provider.
- Nest Payment Approval has been set to enabled or disabled
- An Automatic Date Match has been applied to a member data file (see Handling errors)

Both of these views have sort, search and filter options to help you locate the information you are looking for quickly and easily.

For more information including video examples please visit the PensionSync Help Centre.

Pension Provider Response Times

Once a file has been delivered to the pension provider it will show as pending in the PensionSync Dashboard until PensionSync gets confirmation that it has been accepted or rejected. PensionSync checks regularly for updates.

Typical response times by pension provider are as follows:

→ Aviva

Typically 20-30 minutes for a contributions only file. If there are new enrolments in the file, this is processed in two stages and can take a few hours in total.*

→ Legal & General

Typically 20-30 minutes for a contributions only file. If there are new enrolments in the file, this is processed in two stages and can take up to an hour in total.*

→ Nest

Typically within 5 minutes for a contributions only file. If there are new enrolments in the file, this is processed in two stages and can take around 30 minutes in total.*

→ NOW:Pensions

Typically within 5 minutes. Enrolments and contributions are processed simultaneously.

→ Smart Pension

Typically within 5 minutes. Enrolments and contributions are processed simultaneously.

→ The People's Pension

Typically within 5 minutes. Enrolments and contributions are processed simultaneously. Although the file is accepted quickly, please note that for People's Pension there is an overnight process which means that People's Pension online services will not show the upload until the following day.

*For Aviva, Legal & General and Nest some payroll software products offer the option to send the enrolments and contributions through the PensionSync Integration as two separate files. For specific guidance on the software product you use, please refer to the PensionSync Help Centre.

Handling errors

Many common payroll-to-pension processing errors have pre-programmed solutions in PensionSync. This includes Automatic Date Matching for misaligned pay period dates, and also things like address formats, title formats, trailing spaces and lots more. However there are still occasions where you will get an error message and you will need to take action to resolve the issue.

If you get an error when sending member data, this will be shown in the PensionSync Dashboard, both in the Schemes View and the Activities View. You will see a View Errors button that gives you access to the detail of the error message so that you can correct the file and resubmit. If you are using a PensionSync Integration through your software, you may need to make corrections in the software in order to resubmit successfully.

There are various types of error message to be aware of:

Error - Failed Before Submission

When a member data file is received by PensionSync, either from a PensionSync Integration or through Flexible File Upload, the first thing that happens is a detailed upfront validation.

PensionSync holds scheme data for every scheme you have securely linked to PensionSync, which means we can check things like Group names, contribution rates, pay frequencies and more within seconds of receiving your file.

For Smart Pension, Aviva and Legal & General, PensionSync is also able to run scheme member data checks upfront to ensure your file contains the right scheme members before the file is sent on.

Checking these things upfront means that if your file has any immediately obvious errors, you get an error message back really quickly, so you know that there is a problem that needs to be fixed before the file can be successfully sent to the pension provider.

Error - Returned From Pension Provider

Because PensionSync does so much upfront validation, when the file reaches the pension provider it should be super clean and ready for them to process. However, every pension provider does their own checks too - so it is still possible to get an error at this stage.

Errors returned from the pension provider can take a little longer to come through, but they are still generally available to review within a few minutes. They usually relate to things PensionSync is unable to check upfront, which typically includes details that are only held in the pension providers' own system such as scheme member details and contribution schedules. Details of common errors relating to each pension provider can be found on the PensionSync Help Centre.

Completed With Errors (applicable to Aviva, Legal & General, Nest and Smart Pension)

In some cases, a file may be partially successful. In this scenario, you will see a Completed With Errors message and you will have the option to view the errors.

The error message will specify what aspect of the file failed. For example, if you send a file with 100 scheme members in it and you get a Completed With Errors message for one scheme member, this means that the error only relates to that 1 individual, and the other 99 were processed successfully.

Completed With Errors could also mean that one part of the process has completed successfully and another has failed. For example, it could be that the Enrolments element of your file was processed successfully, but the Contributions element failed, or vice versa. The error message will identify which element of the file failed for you so you can take action accordingly.

Please note that if you have a Completed With Errors message, but you are comfortable that all the correct data has been processed successfully and no corrections are required, you **do not** need to worry about clearing the Completed With Errors message from PensionSync - you can simply ignore it.

Authorisation Required

As part of the upfront validation process, PensionSync checks whether the link to the scheme is authorised or not. If it isn't, you will get an Authorisation Required error message with a button that allows you to re-authorise the scheme via the PensionSync Authorisation Gateway.

More information and examples of common errors relating to your specific software product or pension provider can be found on the PensionSync Help Centre.

Payment Approval

Most pension providers have an automatic process for collecting pension contributions by Direct Debit once you have submitted your contribution information. The following PensionSync enabled pension providers manage this as follows:

- Aviva - automatically collect the contributions by Direct Debit shortly after the contribution data has been received.
- Legal & General - automatically collect the contributions by Direct Debit shortly after the contribution data has been received. Legal & General only permits one set of contribution data to be submitted every 4 days, to allow enough time for the Direct Debit to be processed before the next contributions are sent.
- NOW:Pensions - automatically collect the contributions by Direct Debit shortly after the contribution data has been received.
- Smart Pension - automatically collect the contributions by Direct Debit on a specified date each month, usually the 6th of the month.
- The People's Pension - there is an option in People's Pension online services to choose whether you want the Direct Debit to collect automatically or not.

Nest Automatic Direct Debit Approval

The one omission from the above list is Nest. This is because Nest do not have an automatic Direct Debit collection facility within their own platform. Instead, they require you to log in to push the "Make Payment" button for each contribution submission. At PensionSync we believe that simple processes are best automated - so we have a Nest Automatic Direct Debit Approval feature which saves you having to repeatedly log in to Nest and push that button.

How does it work?

PensionSync receives information from Nest every day confirming which contribution schedules are due, what the amounts outstanding are and when the payment due dates are. PensionSync will approve any payments that are due to ensure that they reach Nest in time, allowing 6 working days for the Direct Debit to collect.

Please note that the Direct Debit arrangement is between the employer and Nest. PensionSync offers an automated Direct Debit approval system to simplify administration. The amounts approved are based on the contribution amounts outstanding in Nest's system, which are communicated to PensionSync on a daily basis. These amounts will include any manual changes made on the Nest website. Approval includes zero payments where no contribution data has been submitted.

Note - in order for PensionSync to approve your payments to Nest, the secure PensionSync link needs to be authorised (see Link Schemes earlier in this guide). The PensionSync Dashboard will prompt you to re-authorise any schemes that have become unauthorised for any reason, and Nest schemes can be bulk authorised, so you should find it straightforward to keep on top of this.

What if I want to switch Nest Automatic Direct Debit Approval off?

Some employers may want to control when the payment leaves their bank account - and that's fine, you can switch Nest Automatic Direct Debit Approval on or off for each Nest client individually. This toggle for this is located in the Payment Approval section of the expanded scheme view in the Dashboard (see View Schemes earlier in this guide).

Opt Outs and other Worker Instructions

You can get updates about scheme members from PensionSync. These are known as Worker Instructions. Some pension providers include more types of Worker Instruction than others, but crucially they **all** provide Worker Instructions for Opt Outs.

You can view Worker Instructions in the PensionSync Dashboard by navigating to the expanded scheme details view for any scheme. If you want to export a Worker Instruction report for **all** your schemes you can do this using the PensionSync Reporting Pack (see Reporting and Audit Trail).

If you are using a PensionSync Integration through a software product, you may also be able to download Worker Instructions directly into your software. See the PensionSync Help Centre for specific guidance relating to the software product you use.

Worker Instructions are reported in a **6-week rolling window** so that even for monthly payrolls you should always be able to view any relevant Worker Instructions when you need them.

The Worker Instructions provided by each pension provider are summarised below:

→ **Aviva**

- ◆ Opt Outs (the employee has opted out)

→ **Legal & General**

- ◆ Opt Outs (the employee has opted out)
- ◆ Member Plan Numbers (these are assigned to newly enrolled members)
- ◆ Refunds (an amount has been refunded in respect of the employee)

→ **Nest**

- ◆ Opt Outs (the employee has opted out)
- ◆ Refunds (an amount has been refunded in respect of the employee)
- ◆ Contributions Stopped (the employee has notified the provider that they wish to stop contributions)

→ **NOW:Pensions**

- ◆ Opt Ins (the employee has opted in to the scheme on the NOW:Gateway)
- ◆ Opt Outs (the employee has opted out)
- ◆ Contributions Stopped (the employee has notified the provider that they wish to stop contributions)
- ◆ AVC Percentage (the employee has asked to change their voluntary contribution amount on the NOW:Gateway)

→ Smart Pension

- ◆ Opt Ins (the employee has joined the pension scheme - for Smart this includes any type of enrolment)
- ◆ Opt Outs (the employee has opted out)
- ◆ Contributions Stopped (the employee has notified the provider that they wish to stop contributions)
- ◆ Confirmation Employee and Employer Contribution Rates (when they first join the scheme, and in the event of any changes)

→ The People's Pension

- ◆ Opt Outs (the employee has opted out)
- ◆ Contributions Stopped (the employee has notified the provider that they wish to stop contributions)

Please note that any refund information provided back by the pension provider is the refund amount that the pension provider is sending back to the Employer. This is not the same as the refund due to the employee, which should be calculated in payroll to put the employee back in the position they would have been in had the enrollment and contributions never occurred.

Reporting and Audit Trail

PensionSync helps you to keep detailed audit trails relating to your payroll-to-pension administration.

This includes:

Submission History

This is a summary of all member data submissions which have been successfully delivered to and accepted by the pension provider (including files that resulted in a Completed With Errors status).

The Submission History can be viewed onscreen in the expanded scheme view (see View Schemes earlier in this guide). It includes:

- Date - the date the file was sent.
- Period - the pay period dates that the submission relates to.
- Total Contributions - the total value of the contributions that were successfully accepted by the pension provider.
- Employer and Employee Contributions - the split between what was sent as an Employer Contribution and what was sent as an Employee Contribution. Note that Salary Sacrifice contributions count as Employer Contributions.
- Workers Submitted - the total number of workers included in the file.
- With Errors - the number of workers rejected in the submission.

Each Submission History entry can be expanded to see more information including:

- Number of workers delivered to the pension provider
- Number of workers **not** delivered to the pension provider (i.e. the file included some workers who are flagged as non-members of the scheme - some pension providers don't accept non-members, so PensionSync removes them from the file prior to delivery).
- Number of workers successfully processed
- Number of workers with errors
- Number of new enrolments in the file
- Number of workers with contributions in the file
- Number of leavers in the file
- Number of Opt Outs in the file

Please note that for data security reasons, PensionSync does not retain a breakdown of individual workers' contributions.

Payment Approval History (Nest only)

You can view Payment Approval History for Nest schemes in the expanded scheme view (see View Schemes). This section only applies to Nest schemes where Nest Automatic Direct Debit Approval is switched on. There is an option in this section to turn this feature on or off.

The table shows details of every Direct Debit that has been approved for the Nest scheme, including:

- The date it was approved
- The amount that was approved
- The Nest schedule reference that was approved

This enables you to keep a reliable audit trail of all payments approved through PensionSync to your Nest clients' schemes.

Please note that the Direct Debit arrangement is between the employer and Nest. PensionSync offers an automated Direct Debit approval system to simplify administration. The amounts approved are based on the contribution amounts outstanding in Nest's system, which are communicated to PensionSync on a daily basis. These amounts will include any manual changes made on the Nest website. Approval includes zero payments where no contribution data has been submitted.

Reporting Pack

As well as being able to view details on-screen, you can download reports to view offline as required. This can be done using the Reporting Pack which is located in the PensionSync Scheme Management Tool. To access the Reporting Pack:

1. Click Open SMT on the PensionSync Dashboard.
2. In the SMT, click on the Account dropdown in the top right corner and select Reporting.
3. Choose which reports you want and what date range you want to cover, and click Export.
4. Your file will be prepared - please note that for larger packs this may take some time. You can close the SMT and come back later to get your reports when they are ready.

The Reports available are:

- Schemes - Details of all the schemes you have connected to PensionSync
- Submissions History - An overview of all pension data sent successfully to the pension providers
- Worker instructions - Details of worker notifications, such as opt outs (up to the last 6 weeks)
- Scheme Members - Details of the current scheme membership (Legal & General only)
- Payment Approval Instructions - Details of whether your schemes are set up for the Direct Debit to be approved automatically by PensionSync (Nest only)
- Payment Approval History - An overview of Direct Debits approved by PensionSync (Nest only)
- Submissions Approvals - Details of Submissions Approvals
- Authorisations - Details of which schemes are currently authorised for data to be sent / received by PensionSync

Help Centre

PensionSync has a comprehensive online Help Centre which can be accessed at PensionSync.com. The PensionSync Help Centre is a space where guidance can be more dynamic, interactive and more frequently updated and added to than a user manual can be. We recommend bookmarking the PensionSync Help Centre and referring to it as your first port of call for all things PensionSync.

The PensionSync Help Centre includes a section for each payroll software product and a section for each pension provider, so you can find useful information and details of common troubleshooting tips tailored to the combination you are using.

There is also a section detailing the features of PensionSync and a section dedicated to the PensionSync Dashboard, packed with hints, tips and examples to help you get the most out of PensionSync.

Support

PensionSync's support team is made up of experienced pension professionals who have a wealth of knowledge when it comes to payroll-to-pension processing.

The support team can be contacted by email: support@pensionsync.com, via our website PensionSync.com, or through the PensionSync Scheme Management Tool.