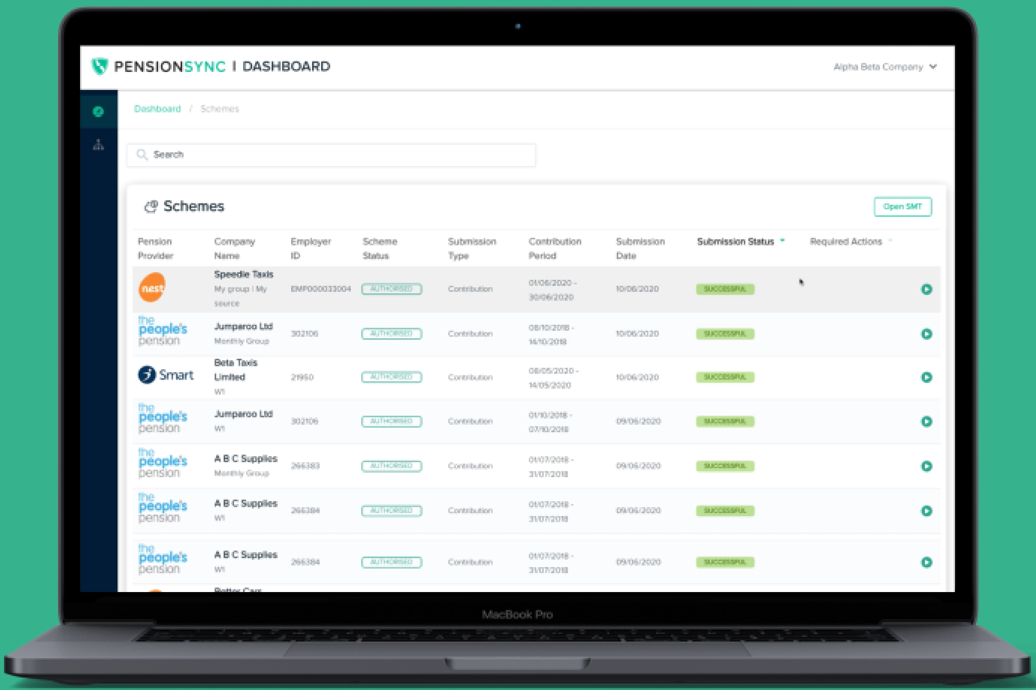

QUICK START GUIDE

PensionSync for users of Xero Payroll

PENSIONSYNC

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What is PensionSync?

PensionSync simplifies UK workplace pension processing by reducing and standardising the manual element of passing data from one system to another.

PensionSync uses automated data delivery processes (known as APIs) to transfer standard payroll data to pension providers, in a secure and efficient manner.

With PensionSync, you get:

- A simple process to manage pension enrolments, leavers and contributions:
- Automatic error correction, reducing payroll rework and saving time
- Opt Out notifications to update payroll easily
- Automatic payment approval, even for Nest
- Expert customer support from a team of experienced pension professionals

Xero Payroll users can use PensionSync to connect to these pension providers:

nest | the people's pension | AVIVA | Smart Pension | NOW: Pensions | Legal & General

How does PensionSync work with Xero Payroll?

Xero Payroll's Auto Enrolment module includes a standard pension file which can be imported easily into PensionSync.

Using standard pension files gives you single process across all of the pension providers, in which you can:

- Securely link your clients' schemes to PensionSync.
- Bulk upload your clients' pension data. Enrolments, contributions and leavers are all managed in one file upload.
- Monitor progress to ensure all your clients are up to date on the PensionSync Dashboard - there is no need to log in to each of the pension websites.
- Eliminate common pension errors - PensionSync auto-corrects many of the most frequent pension processing errors, and makes it easy to fix any others.
- Download reports on demand to keep track of Opt Outs and other worker changes for all your clients, all in one place.
- Forget about manually approving payments - all Direct Debits can be automatically approved, including for Nest clients, when using PensionSync.

PensionSync recommends using the standard pension file (PAPDIS), which is available through Xero Payroll's Auto Enrolment module.

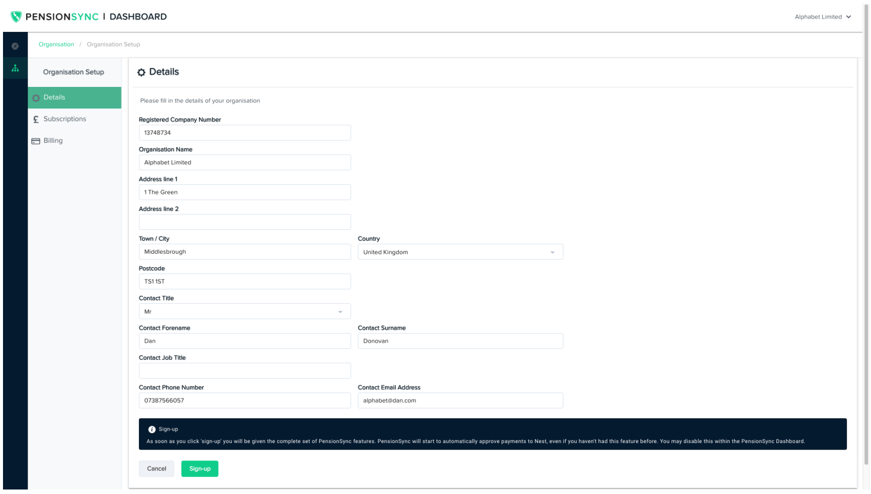
Other file formats can also be used, including Nest and People's Pension's specific CSV file formats. The process may vary slightly depending on the type of file you are using.

How do I sign up?

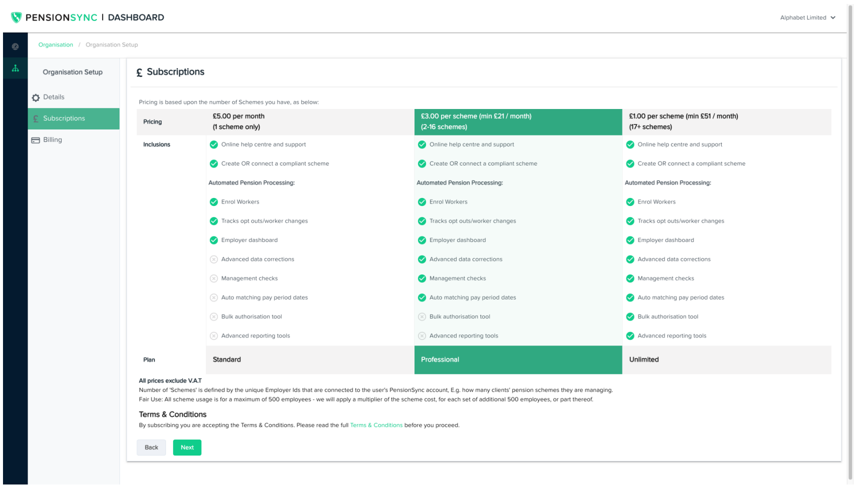
To sign up to use PensionSync, go directly to the [PensionSync Dashboard]() to create your account

Complete the brief registration process, shown below:

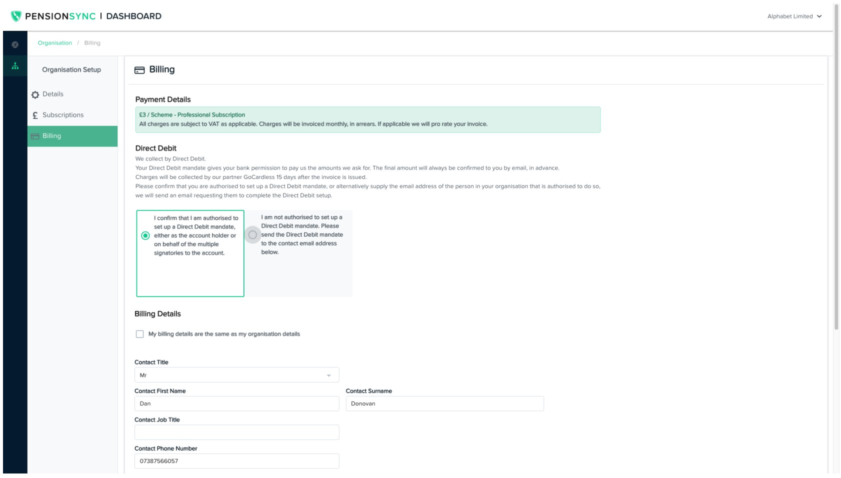
1. Enter your company details:



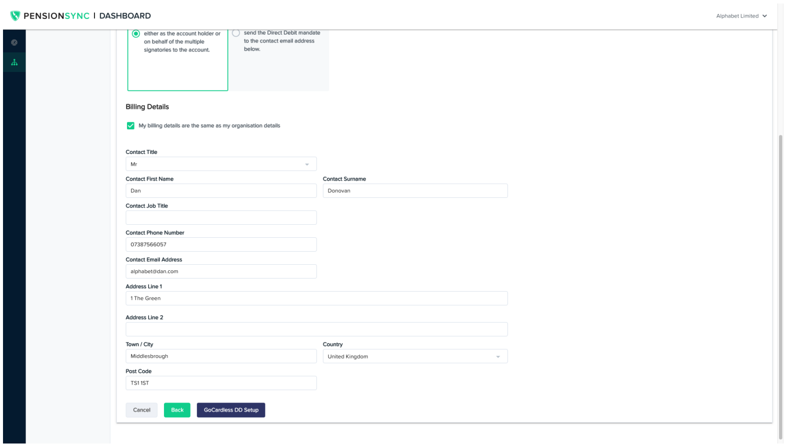
2. Subscribe to PensionSync's monthly price plan. The price plan will automatically update for you as you add / remove schemes, so you're always on the best plan for your business - starting from as little as £5+VAT per month.



3. Complete the Billing Details, for the contact who will receive the monthly invoices. You can tick a box to copy the Organisation Details you've already entered, if the Billing Details are the same.



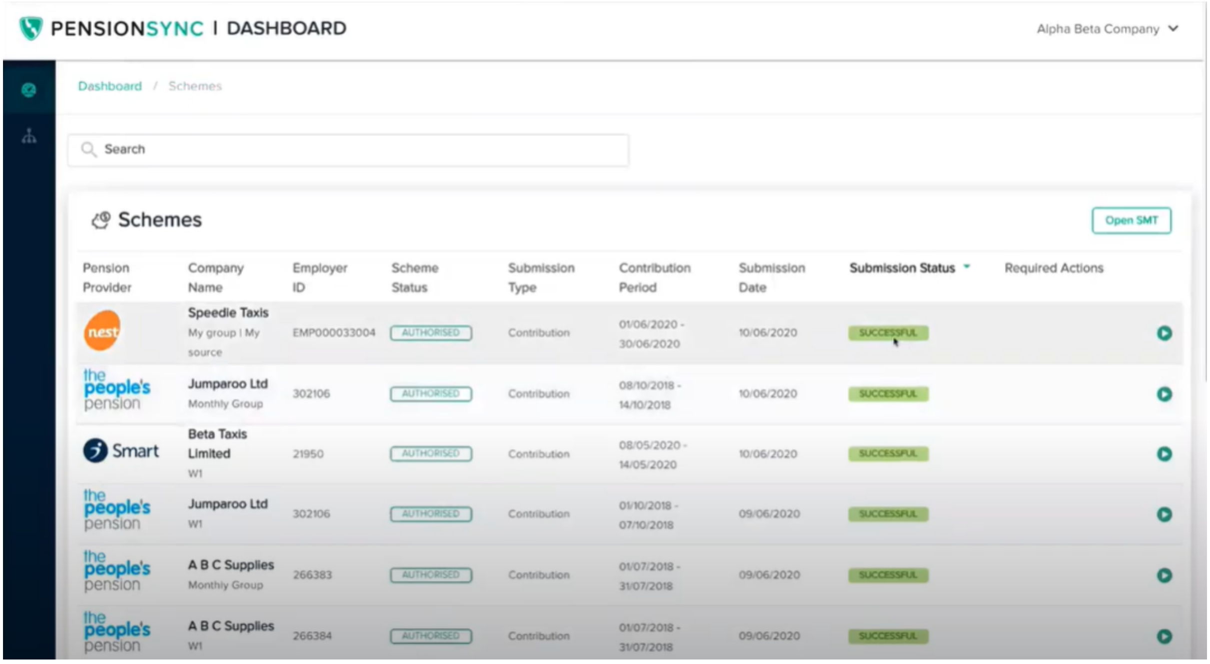
4. Click GoCardless DD Setup to use the simple GoCardless system to create your Direct Debit. If you need someone else to approve the Direct Debit, there is an option to provide their email address.



Once complete, you will be redirected back to a success message in the Dashboard.

You're all done - enjoy using the PensionSync Dashboard!

PensionSync Dashboard



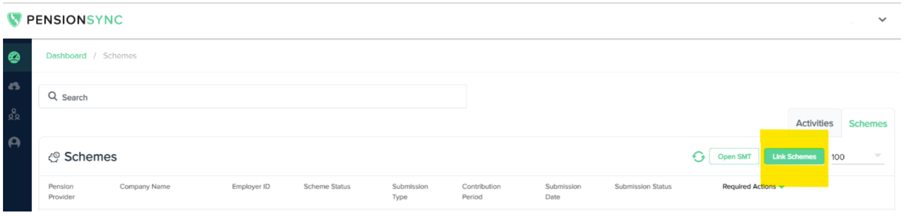
The PensionSync Dashboard gives you access to all your pension management information in one place, including:

- Upload tool to drag-and-drop all your client's pension data quickly and easily into PensionSync
- Schemes view of all your clients' schemes, at-a-glance, showing the most recent pension submissions and any outstanding required actions
- Activity view showing all the activity on each clients' scheme, including successful pension submissions, plain English error reports, notifications and calls to action
- Scheme Details including the Groups and Payment Sources set up with the pension provider, the contribution rates, the tax relief basis - all sourced directly from the pension provider so you know it's accurate
- Submission and Payment Approval History for audit purposes
- User management to create secure separate logins for team-members
- Access to the PensionSync Scheme Management Tool with additional features including optional safety checks, reporting and Nest scheme creation.

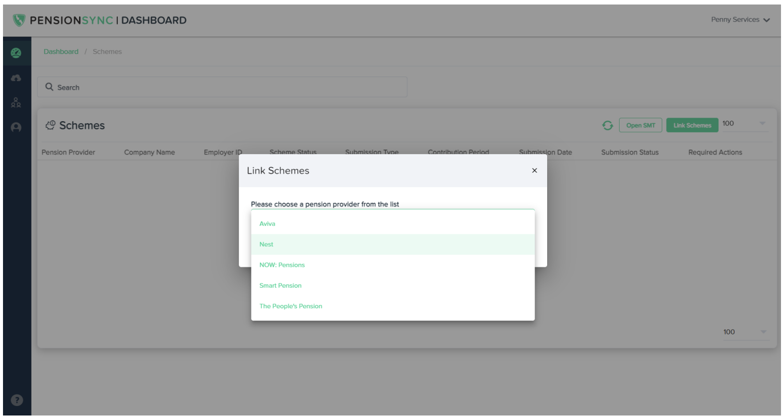
Link your clients' schemes to PensionSync

The PensionSync Dashboard allows you to create a secure connection to any pension scheme quickly and easily through our secure Authorisation Gateway. Simply follow the steps below:

1. Click "Link Schemes" on the main PensionSync Dashboard page:

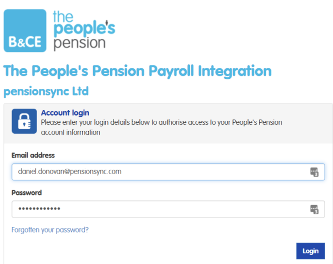


2. Select the pension provider from the list supplied.

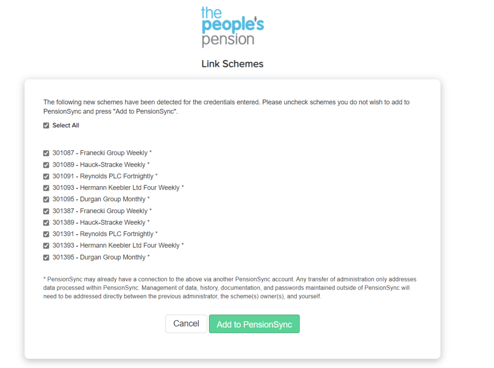


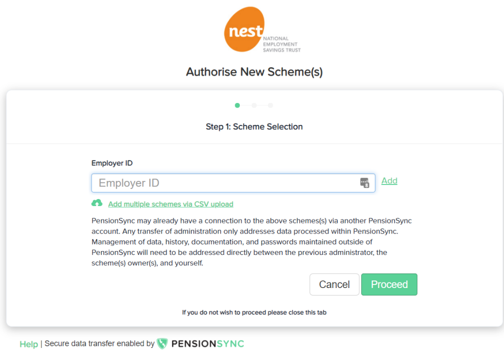
3. The system will securely redirect you to the Authorisation Gateway, where you can input your username and password to validate that you have the required administrative access to manage the pension scheme(s) you are linking to PensionSync.

The below example shows what this looks like for The People's Pension - the page will look like a login page for the pension provider you are linking schemes for:

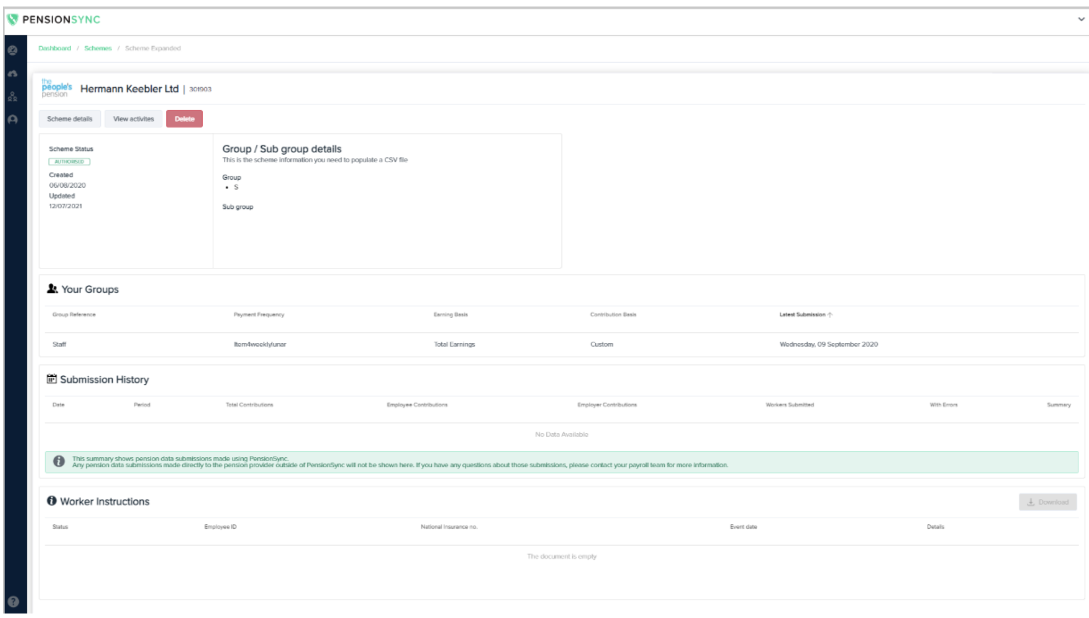


4. The system will ask you to confirm which clients' schemes you want to authorise, either by entering the Employer ID (pension scheme reference) or by picking from a list of all the schemes you have access to through the login details you supplied (People's Pension and Nest examples shown below).





5. PensionSync will then collect scheme data from the pension provider and create an entry for the scheme on your PensionSync Dashboard and that's it - you're ready to start managing the scheme(s) through PensionSync!



Please note: to link a Legal & General scheme to your PensionSync account, please contact support to check eligibility.

Exporting a standard pension file from Xero Payroll

To export a standard pension file (PAPDIS) from Xero Payroll, you can follow Xero's own online guidance here.

In a nutshell the process is as follows:

- Go to the Payroll tab
- Select All Pension filing
- Select Pay Period
- You'll see three horizontal dots, click these and select Download csv PAPDIS file

Top tips:

- Ensure you have set the correct EmployerID in payroll. This should be the unique scheme reference supplied by your pension provider e.g. EMP********* for Nest. Input the reference here: Settings > General Settings > Features > Payroll Settings > Workplace Pension > Pension Details > Pension Provider ID
- Ensure the employees have the correct Group ID e.g. Nest worker group name. Set this here: Payroll > Employee > Pension tab > Pension Group - default

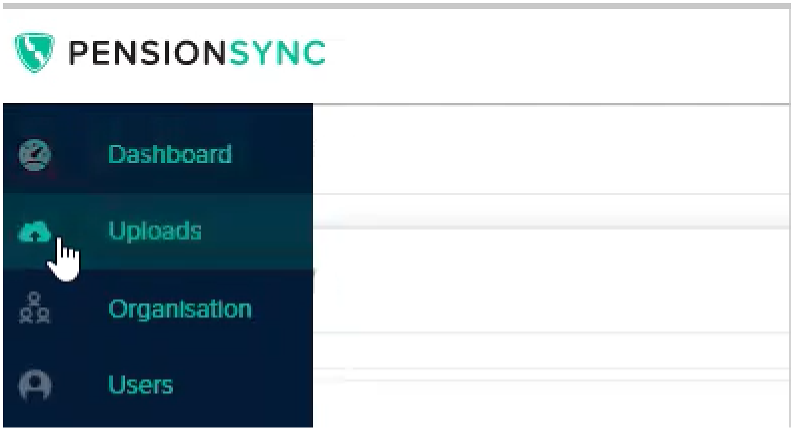
The PAPDIS file can be used for submitting details of enrolments, contributions and leavers to any of the pension providers connected to PensionSync.

Using this file format gives you a standard process for Aviva, Nest, NOW:Pensions, Smart Pension, The People's Pension and Legal & General, all managed in one place.

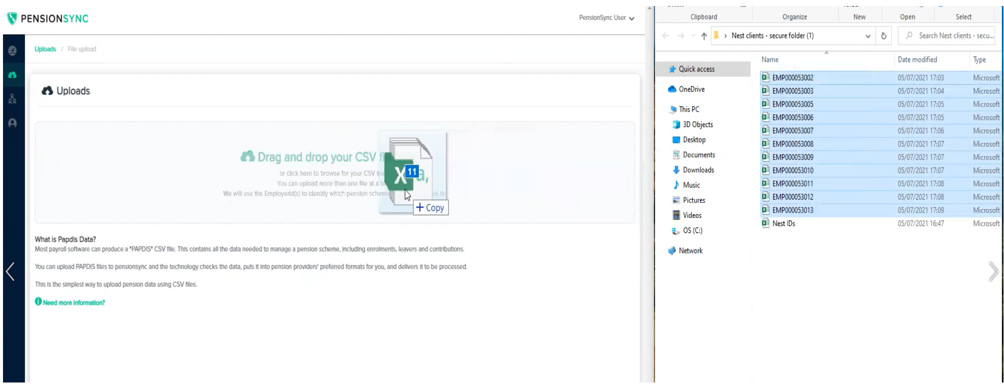
Upload your clients' files to PensionSync

To upload your standard pension data files to all your clients' pension providers, follow these steps:

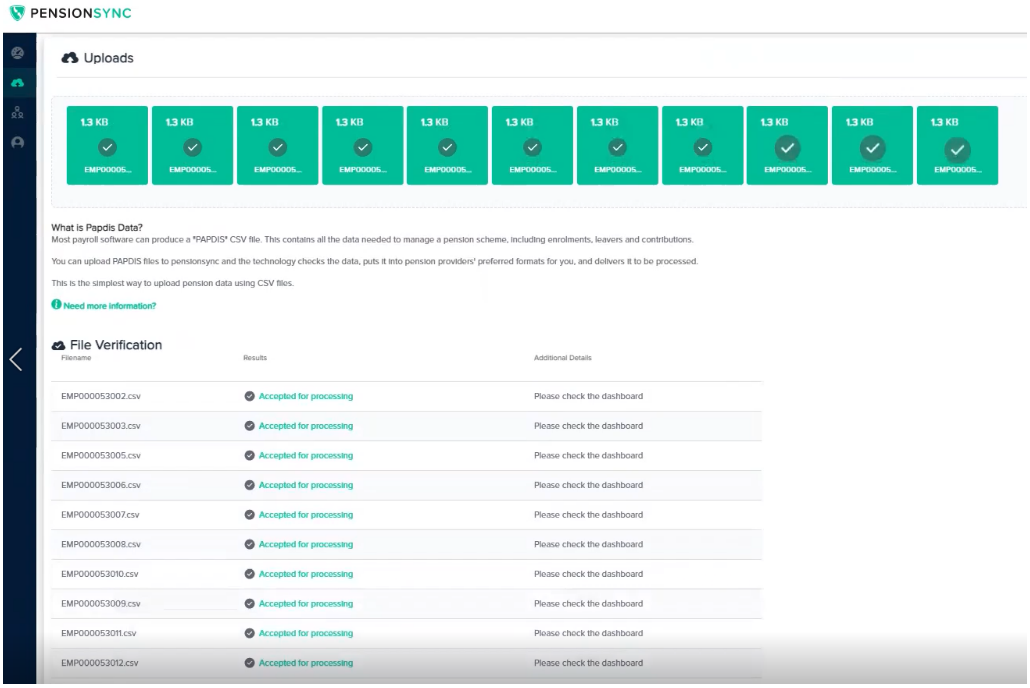
1. Log in to the PensionSync Dashboard and go to the Uploads section



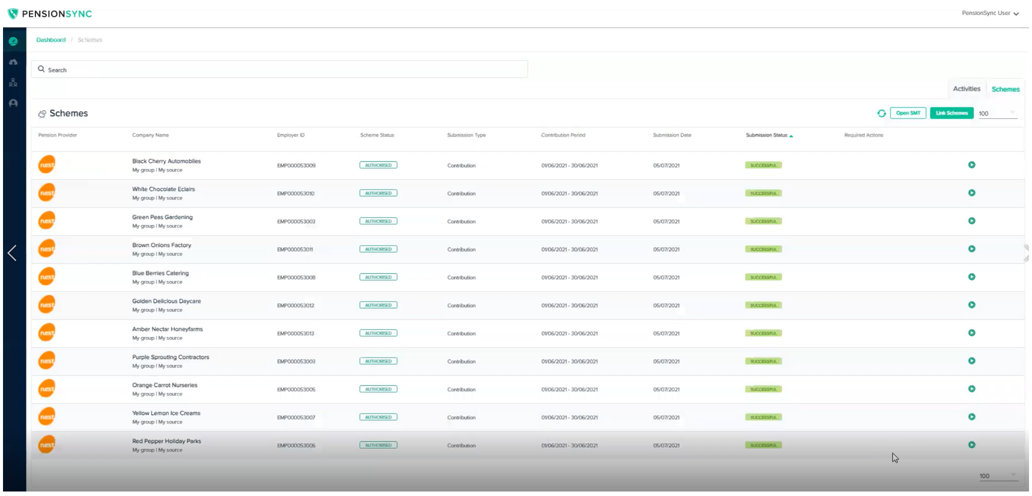
2. Drag and drop your files into the upload section. You can drag and drop as many files as you like in one go, and they will all be processed together



3. Check that they are accepted - even for large batches of files, you should quickly get green ticks to confirm the files have been uploaded



4. Check the PensionSync Dashboard for confirmation that the files have been processed, to access audit trails and to complete any required actions



How long does it take to process the files?

When you upload files, PensionSync does the following:

a) Checks the files are in a readable format - this takes a few seconds
b) Validates and formats the content of the file - this is usually completed within about 30 seconds
c) Delivers the data to the pension provider - typically in under a minute
d) Monitors for progress updates from the pension provider - response times vary, but typically files are processed within a few minutes (it can take longer for some providers, including Nest, if there are new enrolments)

How do I check the progress in the PensionSync Dashboard

The Schemes view on the PensionSync Dashboard shows you the status of the latest submission for each scheme. This will be one of:

SUCCESSFUL The file has been processed.

PENDING The file is still in progress.

COMPLETED WITH ISSUES The file was partially successful, but there is at least one error.

FAILED There is an action required before the file can be processed.

The Activities page shows you more granular information, so you can see clearly each step of the process.

Authorising payment of pension contributions

When using PensionSync, there is no need to log into pension provider websites to manually approve payments, even for Nest.

Nest

PensionSync has a sophisticated payment approval process in which the system monitors when payments are due and automatically approves them. The payment approval is timed so that the Direct Debit collects a few days before the Payment Due Date set on the contribution schedule within the Nest system.

Other providers

For most providers it is possible, or in some cases mandatory, for the Direct Debit to collect automatically following submission of the pension contribution data. Please check with the individual pension provider for specific details of collection dates.

Handling errors

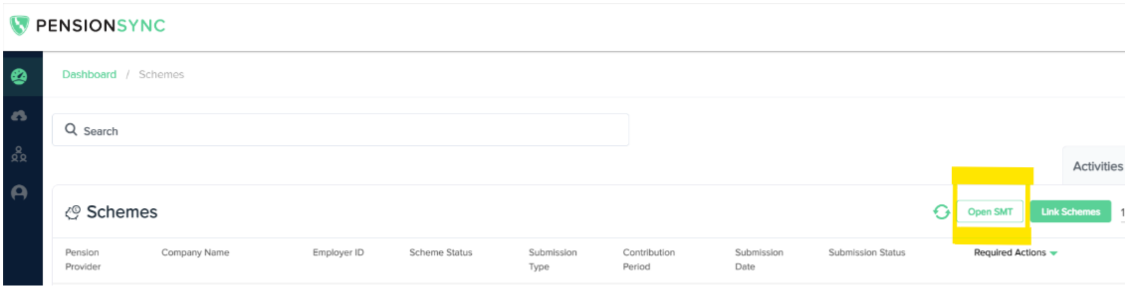
PensionSync eliminates many common payroll to pension processing errors, including:

- Pay period date mismatches
- Basic address formats
- Basic title formats
- Invalid Group references
- Other minor data inconsistencies

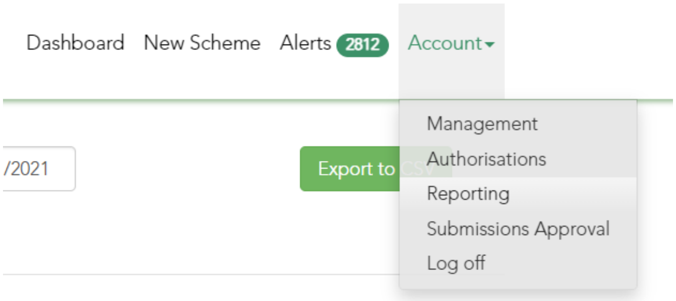
Where it is not possible to auto-correct a data issue, the PensionSync Dashboard provides plain English error messages to help you correct your file and re-upload it.

Retrieving Opt Outs and other worker updates

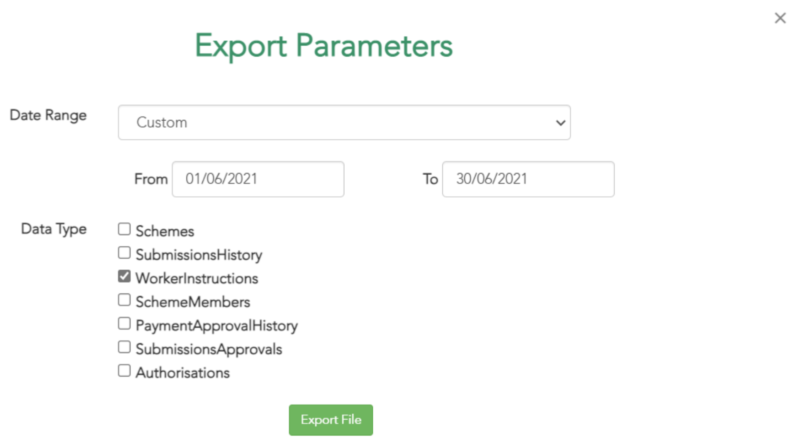
To access PensionSync Reports, go to the Scheme Management Tool by clicking Open SMT as highlighted below:



From the Account dropdown, select Reporting



Click “Export File” and select the reports that you want to export.



The Worker Instructions report contains details of Opt Outs and other worker updates for all of your clients’ schemes. Worker Instructions operate on a 6-week rolling window, enabling you to access reports on a monthly / lunar / fortnightly / weekly basis as required.

What if I need help?

PensionSync Help Centre

While this guide gives you an introduction to the features of PensionSync for users of Xero Payroll, we recommend reviewing and bookmarking the PensionSync Help Centre for easy access to a wealth of more detailed information, including:

- PensionSync User Manual
- Details of the features of PensionSync
- Guidance on how to use the PensionSync Dashboard
- Dedicated help section for each pension provider
- Extensive guidance specifically for users of Xero Payroll

PensionSync Support Team

Use the PensionSync Support form to get in touch with the PensionSync Support Team. The team operates a 24 hour service standard, and will respond the same day wherever possible.

The PensionSync team is made up of experienced pension professionals who help bureau users to manage pensions every day. Whatever your query, we're always on hand to help.