



For employers

# SmartEnrol guide



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# Before you start

Here are a few important things to note before using or uploading to the system.

## Timings

There are key processing times for SmartEnrol for ARC – **11.00am – 3.00am and 3.00am – 11.00am**. This means that if you submit a file prior to 11.00am, you can't process your next upload until after 11.00am. This excludes completing a bulk load as you can still process a contribution upload straight after a bulk load.

## File format

CSV file format usually has a better outcome, however if preferred, your file can be loaded as an excel file. Please note:-

- Titles must be in initial capitals, rather than full capitals
- There should be no spaces after the data in each field
- No commas in the address fields
- Date format must be UK - dd/mm/yyyy
- You **must** have a valid email address for everyone
- You must have valid National Insurance numbers (see **page 4** for applying for temporary NI numbers)
- Monetary columns must be formatted to two decimal places and be a positive number – no £ signs or commas

# Temporary NI numbers

If a member doesn't have a NI number, a temporary NI number must be requested. You'll need one for each member. You have six weeks to enrol a member from receipt of their actual NI.

To request a temporary NI number, you need the following information for each member and the request should be sent to **[employersupport@aegon.co.uk](mailto:employersupport@aegon.co.uk)**. Please don't email any personal, financial or banking information as it's not a secure method of communication. If you have a dedicated secure email service with Aegon, for example Maillock, please use this service.

- Employee's full name
- Date of birth
- Scheme name
- UK resident - Y/N
- UK taxpayer - Y/N
- Has the member applied for a NI number - Y/N

## **Please note**

Once their unique NI number is available, override their temporary NI number with their actual one and the system will ask you to confirm the change.

# Completing any outstanding actions – opt in/out/joiners

Prior to running your next assessment, once logged into SmartEnrol, remember to review any outstanding actions on the home page – look out for opt-ins, opt-outs and any held contributions due to be approved/released.

## Opt out/Opt in/Joiner requests

These will be displayed as a number on the home screen under **to be actioned** – click on the hyperlink to Review & approve.

The system will confirm the member's name, the date of the request and what type.

### If opted out

Any 'held' contributions will drop off the system as the amounts are no longer required.

### If opted in/joined

The member will be enrolled in the next full pay period after their opt in/join request was approved – they'll then go into an opt-out period.

Held Contributions Enquiry	Schemes	My Info
Employer management panel for ABC Scheme		
Current statistics		
Totals	Last 30 days	To be actioned
117 active employees	0 new registrations	0 opt ins requiring attention
94 active members		0 opt outs requiring attention
0 employees have opted out		0 join requests requiring attention
20 employees not qualifying		6 employees with unconfirmed email
0 held contributions		Held contributions ready to be processed

# What if a member has requested to opt in/out but not via SmartEnrol?

**A member has come to you telling you they wish to opt in or out but not via their communication from SmartEnrol. In this instance, once you've received a valid opt-out notice in writing, you can opt the member out on their behalf.**

1. Go to **Employees**, find the members record if there is:
  - a. An outward facing arrow this means the member is still in their opt-out period.
  - b. An inward facing arrow this means the member can be opted in.
  - c. A circle arrow this means the member can be joined.
2. Select the relevant icon and complete the steps to confirm the request on the members behalf.
3. Go back to the **Home** page and select the action requiring your attention – this will display the member you've completed the action for.
4. Review as the employer to fully submit the request.

## **Please note**

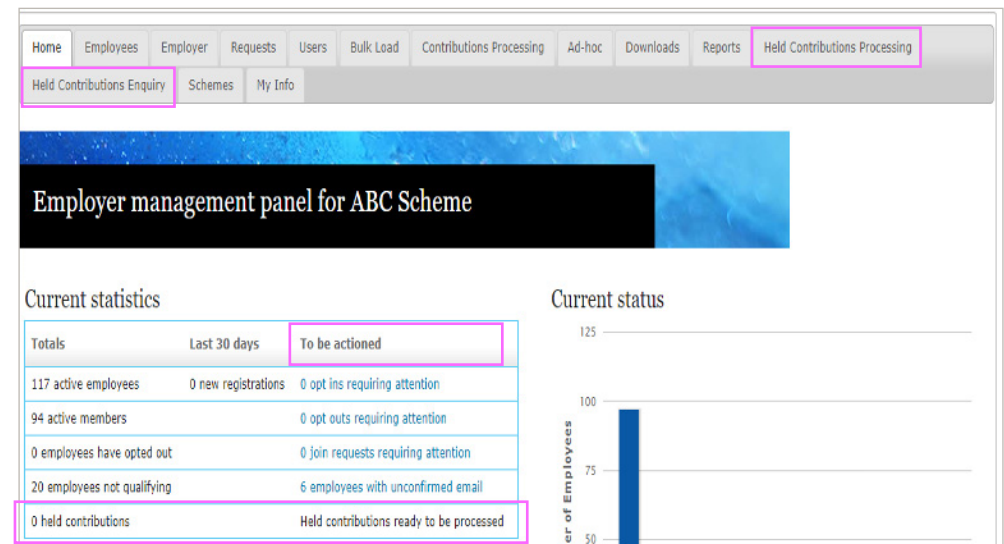
If opting a member out on their behalf this **must** be **before** the opt-out end date or the request won't be valid.

# Completing any outstanding actions – ‘Helds’

**Held contributions are contributions ‘held’ for those in their opt-out period. You can view them under the Held Contributions Enquiry tab. After a member’s opt-out end date, if the member hasn’t opted out, you are to release these contributions, and they’ll be collected and applied to the member’s account.**

There will be a message on the home screen under the black panel for those ready to be released – it also shows under the **To be actioned** field.

1. Go to the **Held Contributions Enquiry** tab if you need reminding of who the members are. You can download a copy before you release them as they’ll disappear from this tab once released.
2. Go to **Held Contributions Processing** and complete the steps. It will confirm the total and ask you for your password to release. You’ll receive an email when these payments are ready to be authorised in ARC.



## Top tip

You must remember to release held contributions as this won't happen automatically.

# Bulk Load

**The primary function of the Bulk Load on SmartEnrol is to issue a verification email to new members. It's important for new members to verify their email in SmartEnrol to ensure they receive their auto-enrolment communications.**

If a member doesn't verify their email address, then their communications will come to you as the employer, putting the onus on you to ensure any communications are forwarded onto the member as per the auto-enrolment rules.

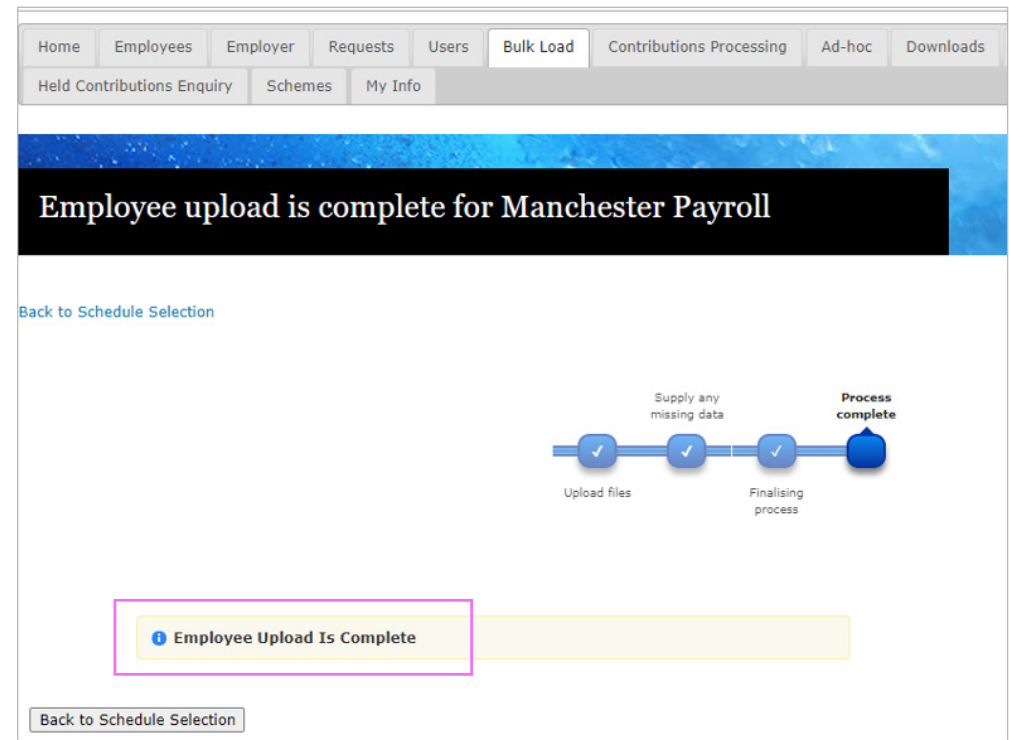
- SmartEnrol will send out a verification email notice to the new member asking them to verify their email address.
- It's recommended that new members are bulk loaded a few days (preferably a week) prior to running the assessment. This gives them time to verify their email and you time to remind them to do so prior to running the assessment.
- SmartEnrol allows you to check who has and who hasn't verified their email and allows you to send out reminders via their employee record under Communications.



# Bulk Load – process

## How to bulk load new members

- Select **Start new employee load process** on the **Bulk Load** tab.
- If you have multiple sites, select the relevant site you want to add the members into. Repeat the process if you have joiners to add to different sites.
- Attach your data file and select **Upload** - the file will be validated by the system.
- If there's any errors the system will flag in red - select **Backout payroll run**, correct the file and start the upload again.
- Select **All files have been uploaded**.
- Some data will appear onscreen, select **Proceed to next step**.
- Make sure you see the **Employee upload is complete** - select **Back to Schedule Selection**.
- Email verifications will now have been triggered for all new joiners.



# Contributions processing – 1/4

## 1. Select the **Contribution Processing** tab.

Select the **Start new Contribution Process** button.  
If you have multiple payroll sites, select the one next to the payroll schedule you want to process.

Before proceeding make sure you've viewed any outstanding actions for:

Opt-ins / Opt-outs / Join requests ([Page 5](#))

The screenshot shows the 'Contributions Processing' tab selected in the top navigation bar. Below the navigation bar, there's a section titled 'Contribution processing schedule selection'. On the left, a bar chart displays the number of employees in various categories: Eligible Jobholder (3), Non-Eligible Jobholder (2), Entitled Worker (1), Exempt (0), Assessment Failed (0), Not Assessed (0), and Exemption Removed (0). To the right of the chart, there are two tables for 'Manchester' and 'Edinburgh Office', each with a 'Start New Contributions Process' button.

Field	Value
Status	Complete
Frequency	Monthly
Payroll start date	01 Sep 2014
Payroll end date	30 Sep 2014
Payroll next start date	01 Oct 2014

Field	Value
Status	New
Frequency	Weekly
Payroll start date	08 Oct 2014
Payroll end date	14 Oct 2014

### Top tip

If you don't complete a bulk load for new employees and/or the employees haven't verified their email address before a contribution upload is completed, please note that all communications will default to the employer contact we have on record for the scheme.

# Contributions processing – 2/4

Home Employees Employer Requests Users Bulk Load **Contributions Processing** Ad-hoc Downloads Reports Held Contributions Processing

Held Contributions Enquiry Schemes My Info

## Process employee requests for Manchester Payroll

[Back to Schedule Selection](#)

Opt-ins / Opt-outs Upload files Supply any missing data Processing assessments Approve assessments Approve schemes Approve deferrals Validating contribution types Update contribution types Checking contributions Approve contributions Authorise payment Awaiting Authentication Process complete

- ✓ No outstanding opt-in requests for approval / rejection
- ✓ No outstanding opt-in requests for review
- ✓ No outstanding enrollment request for review
- ✓ No outstanding opt-out requests for review
- ✓ No outstanding join requests for approval / rejection
- ✓ No outstanding join requests for review
- ✓ No outstanding member exits for viewing

[Backout Payroll Run](#) [All Employee Requests Have Been Processed](#)

2. Once you have reviewed any outstanding actions, you can select **All Employee Requests Have Been Processed**.

Home Employees Employer Requests Users Bulk Load **Contributions Processing** Ad-hoc Downloads Reports Held Contributions Processing

Held Contributions Enquiry Schemes My Info

## Reuse HR data for Manchester Payroll

[Back to Schedule Selection](#)

Opt-ins / Opt-outs Upload files Supply any missing data Processing assessments Approve assessments Approve schemes Approve deferrals Validating contribution types Update contribution types Checking contributions Approve contributions Authorise payment Awaiting Authentication Process complete

Would you like to reuse the HR data that is currently stored on the system?

☐ Yes ☒ No

3. Please select **No** to make sure that you use your most up to date formatted data file. Any changes in employee data will be updated on ARC.

# Contributions processing – 3/4

Home Employees Employer Requests Users Bulk Load Contributions Processing Ad-hoc Downloads Reports Held Contributions Processing

Held Contributions Enquiry Schemes My Info

## Upload files for Manchester Payroll

[Back to Schedule Selection](#)

Upload files Supply any missing data Finalising process Process complete

All required fields are marked with an asterisk \*

Category	File	Status
ARC Default PID	<input type="button" value="Choose File"/> No file chosen	

4. Select **Choose file** to attach your data file, select **Upload**.

If SmartEnrol highlights any data formatting errors the file should be corrected and reloaded. Select **Backout** payroll run and start the load again.

Opt-ins / Opt-outs Upload files Supply any missing data Processing assessments Approve assessments Approve schemes Approve deferrals Validating contribution types Update contribution types Checking contributions Approve contributions Authorise payment Awaiting authentication Process complete

All required fields are marked with an asterisk \*

Category	File	Status
ARC Default PID	Successfully uploaded file Contributions.csv	Complete

5. Once the confirmation message appears, select **All Files Have Been Uploaded**.

## Top tip

SmartEnrol may highlight some warnings for your attention. These warnings will be in relation to NI numbers and Payroll numbers. Please take time to review these before proceeding, backing out of payroll and correcting the file if necessary. One of the most common reasons for an error at this point may be regarding a returning employee. See **Appendix – Returning employees**.

# Contributions processing – 4/4

6. SmartEnrol will load a summary of your file. If there's any data missing, or if you need to correct any information, you are best to select the **Backout Payroll Run** button, correct the file and start again.

To proceed, select the **Proceed to Employee Assessments** button.

Save for Excel

Showing 1 to 6 of 6 entries Show 10 entries Search:

	NI Number	Staff Number	First Name	Last Name	Date Of Birth	Age	Gender	Country	Earnings (GBP)	Worker Category	Processing Status
✖	SG577715D	GMOFF15	Demo	Fifteen	06 Jan 1980	34		UK	1,700.00	Not Assessed	Missing data
	SG577710D	GMOFF10	Demo	Ten	02 Jan 1980	34	Male	UK	1,500.00	Not Assessed	Validated
	SG577712D	GMOFF12	Demo	Twelve	04 Jan 1980	34	Male	UK	850.00	Not Assessed	Validated
	SG577713D	GMOFF13	Demo	Thirteen	05 Jan 1980	34	Female	UK	500.00	Not Assessed	Validated
	SG577711D	GMOFF11	Demo	Eleven	01 Jan 1994	20	Female	UK	1,667.00	Not Assessed	Validated
	SG577714D	GMOFF14	Demo	Fourteen	06 Jan 1980	34	Male	UK	416.67	Not Assessed	Validated

Showing 1 to 6 of 6 entries Show 10 entries First Previous 1 Next Last

Backout Payroll Run Proceed to Employee Assessments

## Top tip

Take a look at the Age column and identify any employees below the age of 22. Consider when you'll start contributions and how SmartEnrol manages partial pay periods.

See [Appendix – Partial pay periods/mid-month joiners](#).

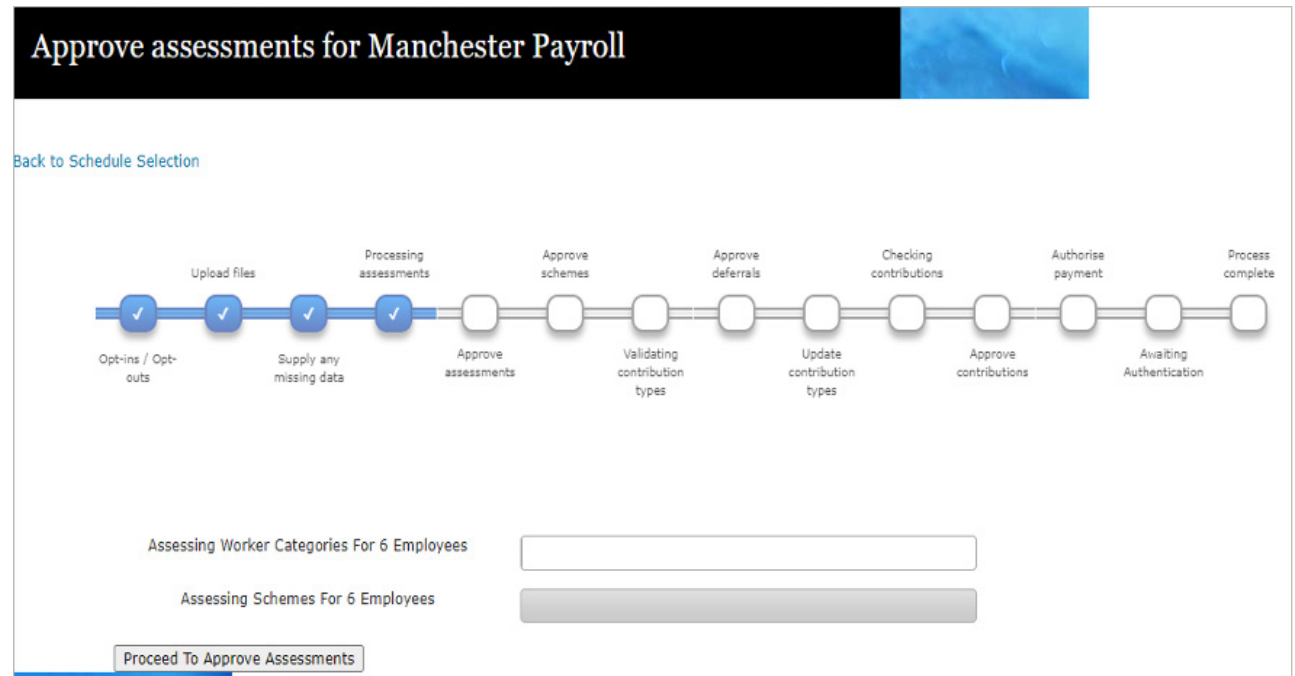
# Processing assessment

The **Processing Assessment** stage is for information only.

The progress bars show that the system is making calculations in the background.

SmartEnrol compares the data in the assessment file against the eligibility rules built into the auto-enrolment system. This categorises members on that basis.

To proceed, select the **Proceed to Approve Assessments** button when it becomes available.



# Proceed to Approve Assessments

The **Approve Assessments** screen displays the outcome of the assessment.

The three categories are eligible, non-eligible or entitled worker. Any contractual joiners will also be shown on this page. See [Appendix - Eligibility](#).

You're required to confirm the system has made the correct assessment for each employee by selecting the appropriate option from the dropdown box.

Save for Excel

Showing 1 to 6 of 6 entries Show 10 entries Search:

NI Number	Staff Number	First Name	Last Name	Date Of Birth	Age	SPA Date	Gender	Country	Payment Period	Earnings ( GBP )	Worker Category	Approve / Reject / Exempt
SG577710D	GMOFF10	Demo	Ten	02 Jan 1980	34	02 Jan 2048	Male	UK	Monthly	1,500.00	Eligible Jobholder	Select
SG577711D	GMOFF11	Demo	Eleven	01 Jan 1994	20	01 Jan 2062	Female	UK	Monthly	1,667.00	Non-Eligible Jobholder	Select
SG577712D	GMOFF12	Demo	Twelve	04 Jan 1980	34	04 Jan 2048	Male	UK	Monthly	850.00	Eligible Jobholder	Select
SG577713D	GMOFF13	Demo	Thirteen	05 Jan 1980	34	05 Jan 2048	Female	UK	Monthly	500.00	Non-Eligible Jobholder	Select
SG577714D	GMOFF14	Demo	Fourteen	06 Jan 1980	34	06 Jan 2048	Male	UK	Monthly	415.67	Entitled Worker	Select
SG577715D	GMOFF15	Demo	Fifteen	06 Jan 1980	34	06 Jan 2048	Female	UK	Monthly	1,700.00	Eligible Jobholder	Select

Showing 1 to 6 of 6 entries Show 10 entries First Previous 1 Next Last

Backout Payroll Run Approve All Submit Proceed To Scheme Approval

You now need to select:

- **Approve** - The assessment is correct. This is usually the default and the **Approve All** button can be used to populate approve for all members showing.
- **Reject** - If you identify an obvious/known error in an employee's data. This could be an anomaly such as a known director who isn't part of the scheme or a member of staff who is showing an incorrect payment amount.
- **Exempt** - Workers who work offshore, overseas workers or non-executive directors. If working in any of these scenarios for a considerable amount of time then this may affect the legal contribution.

To proceed, select the **Proceed to Scheme Approval** button.

## Top tip

There is a search panel in the top right of the screen. You can search by any information, for example NI number, first or last name, date of birth.

# Proceed to scheme approval

On the **Proceed to Scheme Approval** screen, only new eligible job holders will be displayed here.

SmartEnrol will automatically apply a scheme to each employee. It may be necessary to change the scheme that the employee is part of at this stage only if you run a NEST scheme in addition to the Aegon Scheme.

This process is based on the auto-enrolment rules and the defaults set by Aegon.

## Please note

This is an auditable process as certain employees aren't entitled to all schemes or the scheme may require changed as a direct result of promotion or internal moves.

Changes can be made using the dropdown box under the selected scheme column.

# Proceed to validating contribution types

To proceed, select the **Proceed to Validating Contribution Types** button. This stage is for information only showing a progress bar as the validation takes place. No action is required at this stage.

Once complete, select **Proceed to Approve Deferral**.

# Approve deferral – postponement – 1/2

**Great care should be taken at this stage to make sure your employees are managed correctly within SmartEnrol to comply with the auto-enrolment rules.**

SmartEnrol won't accommodate employees who join partway through the month. See **Appendix – Partial pay periods/mid-month joiners**.

The **Approve Deferral** screen will show new employees who can be deferred. They'll be defaulted to the deferral period set for your scheme. (None, one, two or three months).

In the **Enrolment Date** column, you'll see the date the employee will be enrolled into a pension scheme. You'll be able to change this date by either:

- Individually using the **Change Deferral Period** drop down list.
- In bulk using the highlighted buttons and selecting **Change All Deferrals (Only use if all employees are to be set to the same deferral period)**.

Once an employee's deferral date is changed, the new enrolment date is displayed under **Updated Enrolment Date**.

# Approve deferral – postponement – 2/2

After you've made any changes, double check the current and updated enrolment date to make sure postponement is correct for all.

Once happy select **Accept Changes** then select **Proceed to Update Contribution Types**.

Save for Excel

Showing 1 to 3 of 3 entries Show 10 entries Search:

First Previous 1 Next Last

NI Number	Staff Number	First Name	Last Name	Date of birth	Payment Period	Worker Category	Employment Start Date	Enrolment Date	Deferral Period (Months)	Change Deferral Period	Updated Enrolment Date
SG577710D	GMOFF10	Demo	Ten	02 Jan 1980	Monthly	Eligible Jobholder	04 Jan 2012	01 Dec 2014	First available pay period after 2 months	First available pay period after 2 months	
SG577712D	GMOFF12	Demo	Twelve	04 Jan 1980	Monthly	Eligible Jobholder	01 Sep 2014	01 Dec 2014	First available pay period after 2 months	First available pay period after 2 months	
SG577715D	GMOFF15	Demo	Fifteen	06 Jan 1980	Monthly	Eligible Jobholder	09 Sep 2014	01 Dec 2014	First available pay period after 2 months	First available pay period after 2 months	

Showing 1 to 3 of 3 entries Show 10 entries First Previous 1 Next Last

Backout Payroll Run

☐ First available pay period  
☐ First available pay period after 1 month  
☐ First available pay period after 2 months  
☐ Last available pay period

Accept Changes

Change All Deferrals

Proceed To Update Contribution Types

# Update contribution types

On the **Update contribution types** screen select **Submit**.

Then select **Proceed to Next Step**.

The system will then update and check contributions and types automatically, presenting the **Checking Contributions** screen. Select the **Proceed to Approve Contributions** button.

Update contribution types for Manchester Payroll

Back to Schedule Selection

Opt-ins / Opt-outs, Upload files, Supply any missing data, Processing assessments, Approve assessments, Approve schemes, Validating contribution types, Approve deferrals, **Update contribution types**, Checking contributions, Approve contributions, Authorise payment, Awaiting Authentication, Process complete

Save for Excel

Showing 0 to 0 of 0 entries Show 10 entries Proceed To Update Contribution Types Search

Member Name	Member Number	Scheme Name	Processing...	Current Contribution Type	Contribution Type
Loading...					

Showing 0 to 0 of 0 entries Show 10 entries First Previous Next Last

Backout Payroll Run Submit Proceed To Next Step

# Approve contributions

This stage also allows you to sense check all the information is correct before proceeding to authorise payment.

There are two key reports that you should **check and save** prior to proceeding.

- **Included Contributions**
- **Excluded Contributions**

These will provide an audit trail for future reference.

Contributions below legislated minimums

Save for Excel

Showing 0 to 0 of 0 entries Show 10 entries Search:

First Previous Next Last

Member Details	Member Number	Earnings ( GBP )	Total Contributions ( GBP )	Employer Contributions ( GBP )	Member Contributions ( GBP )	Reason	OptOut Reference Number
Fifteen, Demo	GMOFF15	1250.00	0.00	0.00	0.00	Member Left Employment	
Ten, Demo	GMOFF10	444.72	0.00	0.00	0.00	Select	

Showing 0 to 0 of 0 entries Show 10 entries First Previous Next Last

Backout Payroll Run Submit Proceed To Authorise Payment

Soft Warnings Contributions Report Included Contributions Excluded Contributions

## Top tip

At this stage take note of the total contribution amount from your file. The total on our Included and Excluded reports should total up to this amount.

# Excluded contributions report

There are three categories of employees on this report:

In opt-out period, enrolment deferral and not being enrolled.

## In opt-out period

SmartEnrol is expecting contributions for these employees and will withhold them. These will require releasing if the member hasn't opted out by the opt-out end date – which is specified on the report.

See **Appendix – Held Contributions**.

## Enrolment deferral or not being enrolled

SmartEnrol is **NOT** expecting contributions for these employees nor should there be any contributions for these employees. If you've collected contributions for these employees SmartEnrol will ignore them and they won't be collected or applied.

See **Appendix – Excluded Contribution Scenarios**.

### Important

You need to save the report before proceeding.

# Included contributions report

This lists the employees (existing and newly enrolled members) for whom you have collected contributions and SmartEnrol is expecting and accepting them.

The total amount on this will be the amount that will be sent to ARC to be authorised and applied to employee accounts accordingly.



## **Important**

You need to save the report before proceeding.

# Contributions below legislative minimums

SmartEnrol will highlight, at this point any contributions that fall below the legislative minimums. You should select a reason to explain the shortfall from the drop-down list.

If there's an amount noted, understand why it's below the legislative minimum and select appropriate status.

If the amount is an error, back out of payroll, amend the file and start again. Always make sure correct status is selected.

If a member has pay period earnings and a zero employer/member contribution, they will show up on this screen, so you can select the relevant reason from the drop-down list.

Contributions below legislated minimums

Save for Excel

Showing 0 to 0 of 0 entries Show 10 entries Search:

First Previous Next Last

Member Details	Member Number	Earnings (GBP)	Total Contributions (GBP)	Employer Contributions (GBP)	Member Contributions (GBP)	Reason	OptOut Reference Number
Fifteen, Demo	GMOFF15	1250.00	0.00	0.00	0.00	Member Left Employment	
Ten, Demo	GMOFF10	444.72	0.00	0.00	0.00	Select	

Showing 0 to 0 of 0 entries Show 10 entries First Previous Next Last

Backout Payroll Run Submit Proceed To Authorise Payment

Soft Warnings Contributions Report Included Contributions Excluded Contributions

## Top tip

Zero contributions = leaver.

# Proceed to authorise payment

Once you've reviewed and saved all reports and selected reason for any highlighted as paying below the legislative members, select the **Proceed to Authorise Payment** button.


The amount on screen will match the total in your Included contributions report.

If happy, select **Authorise Payment** – at this point you'll be asked to enter your payment authorisation password – this will also confirm you are finalising the upload – a note will appear to say you'll shortly receive an email once the payment is ready to be authorised in ARC.\*

If for any reason the figures are different from those you expect you can select **Backout Payroll Run** – this will remove the upload completely and you'll need to start again.

## Important

\*Once payment is authorised there's no opportunity to recall the file to make any amendments. Please make sure the contribution amount is correct before authorising.

 This payment requires authorisation

Total payment amount : GBP 2,000.00

Scheme : WS Test Employer

Payment Amount Due	GBP 0.00
	The above amount will be debited from your nominated account.

Other Contributions (Non SIPP)

Non Pension Payment Amount Due	GBP 2,000.00
--------------------------------	--------------

Backout Payroll Run

Authorise Payment

Finalise Contributions

# Authorising payment on ARC

Once you've authorised the payment on SmartEnrol, Aegon will send you an email asking you to log in to ARC to authorise payment.

The email will read as follows:

Thank you for uploading the Regular payroll file for the

**<Name of Scheme, site - Name of site>.**

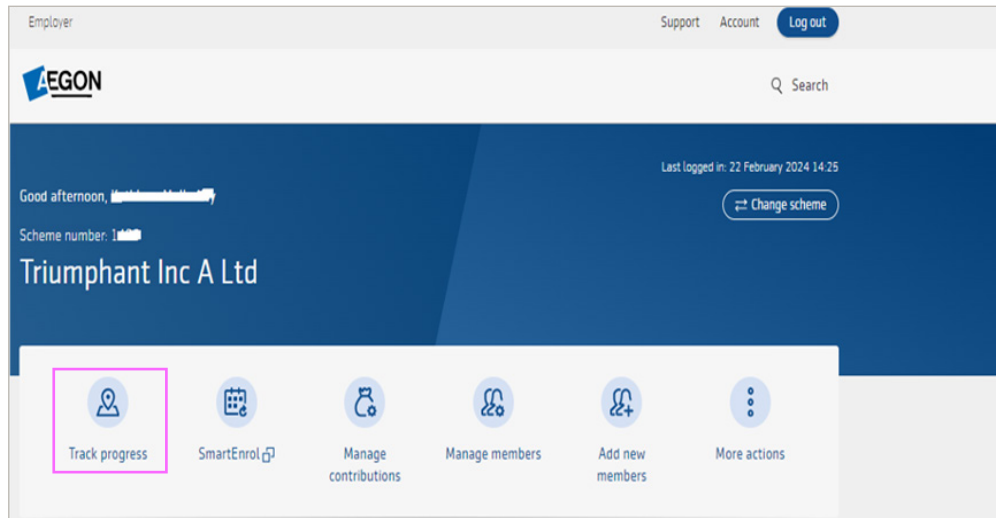
This covers the period **<DD/MM/YYYY to DD/MM/YYYY>.**

Please log in to Aegon Retirement Choices (ARC) and finalise the in-progress schedule on the home page, if you haven't already done so.

Contributions can't be collected or invested until you've completed the authorisation process. Aegon can't accept liability or make any loss adjustments on investments if there is a delay in authorisation.

SmartEnrol is now available for you to begin your next payroll assessment.

# Log in to ARC

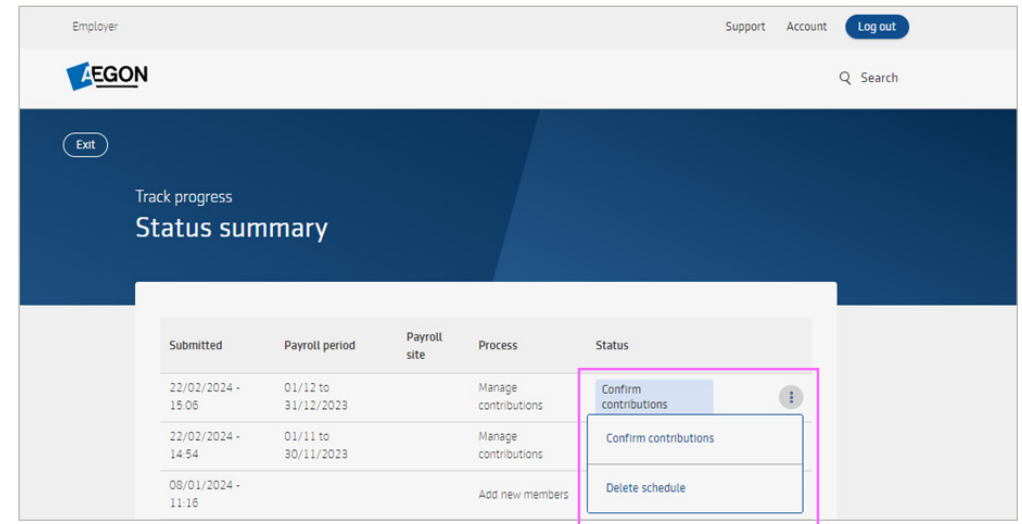


1. To complete the authorisation process, log in to ARC – [digital.aegon.co.uk/employer/authenticate/login](https://digital.aegon.co.uk/employer/authenticate/login).

Access your contribution schedule from **Track progress** from the Dashboard.

## Additional support

If you still need help or have any questions, then please contact Client Services on 03456 081 680 (Selecting option 3).



2. To confirm the contribution schedule, select the **Confirm contributions**

## Review and confirm

Employer

Support Account Log out

AEGON

Search

Exit

Manage contributions

Review and confirm

< Back

Contribution details

The total amount of contributions we'll collect is: £13,935.75  
The total amount of SIPP contributions we'll collect is: £13,935.75

Please select each box to confirm the contributions are correct and you understand the tax implications of an incorrect entry.  
If the contribution amounts aren't correct or you need to change them, delete the contribution schedule and upload a new one.

SIPP

☒ Employer £6,040.18  
We'll apply them as gross contributions.

☒ Salary sacrifice £7,895.57  
We'll apply them as gross contributions.

We'll collect contributions by Direct Debit instruction (DDI).

Contribution date  
26/02/2024

We take no responsibility for contributions that are submitted incorrectly.

☒ I confirm the details in the contribution schedule are correct

Submit >

3. Check that you're happy with the amount, review and confirm contributions and schedule, and select **Submit** to fully authorise collection. This will complete the contribution process.

### Please note

We'll confirm we've received your request and send you an email confirmation. Your payment should sit as Awaiting contributions until we've applied the money to the member's account. It will then show as Completed.

Employer

Support Account Log out

AEGON

Search

Exit

Track progress

Status summary

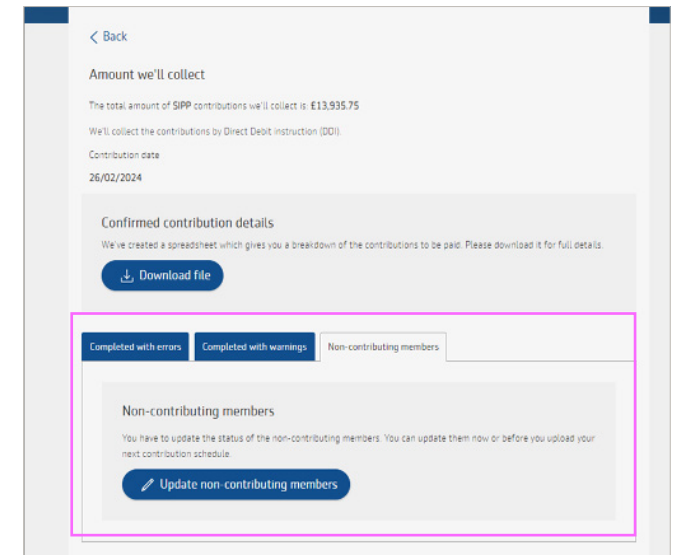
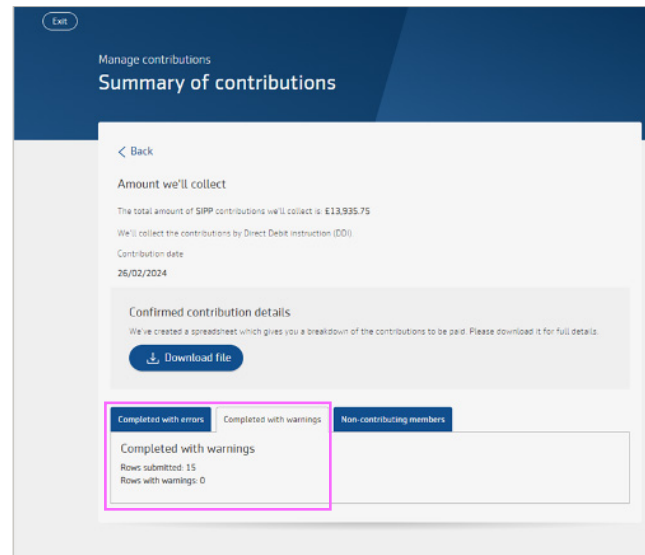
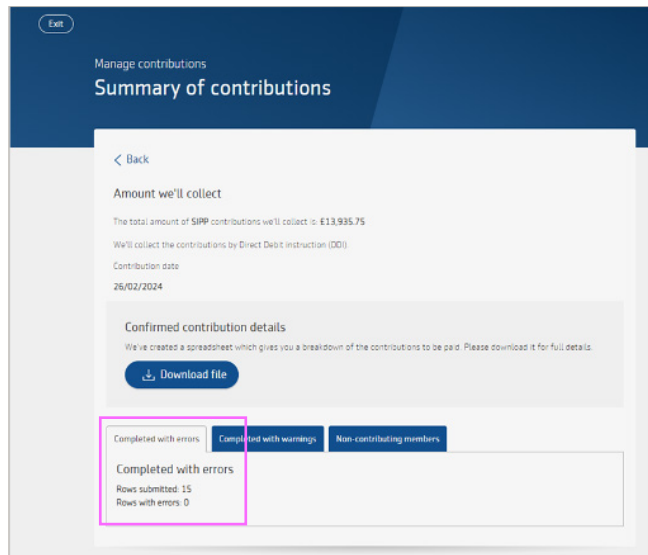
Submitted	Payroll period	Payroll site	Process	Status
22/02/2024 - 15:06	01/12 to 31/12/2023		Manage contributions	Awaiting contributions
22/02/2024 - 14:54	01/11 to 30/11/2023		Manage contributions	View

4. You can go back to Track progress and select to view the contribution schedule that is **Awaiting contributions**. This will be reflected on your dashboard.

### Additional support

If you still need help or have any questions, then please contact Client Services on 03456 081 680 (Selecting option 3).

# Summary of contributions

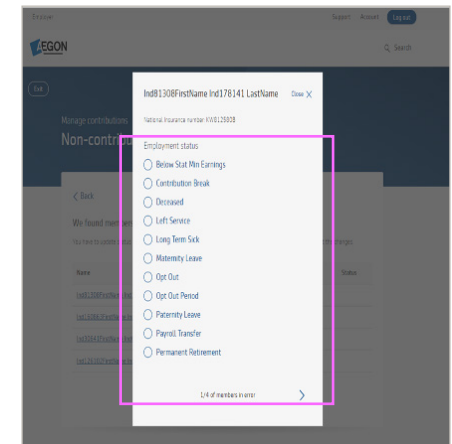
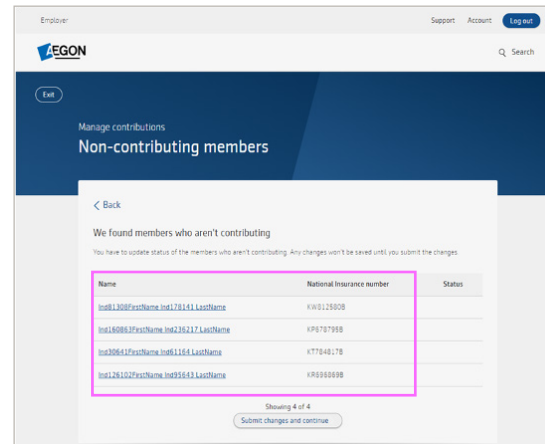
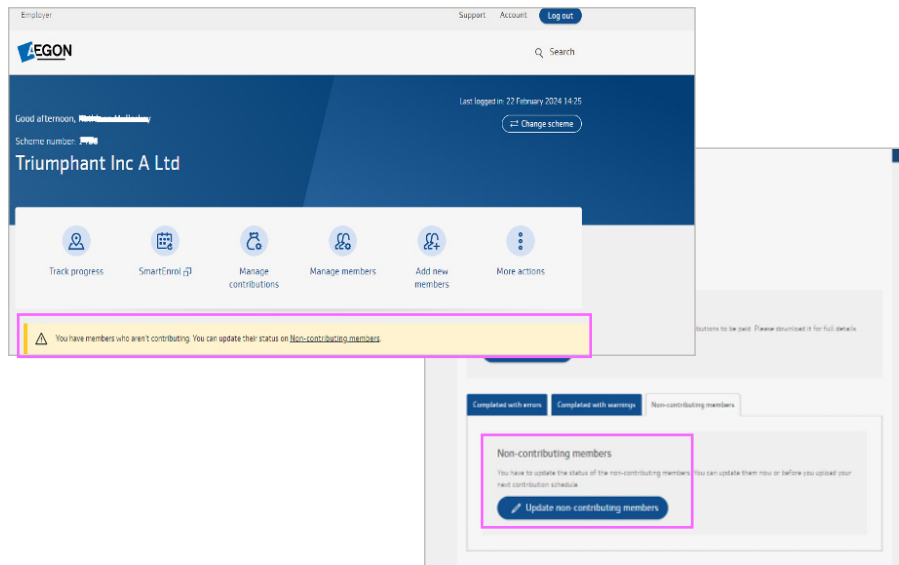


5. On **Summary of contributions** you can check if any members have **errors** which you need to rectify to collect contributions, check if there are any **warnings** you need to be aware of and any **non-contributing members** you need to update.

## Additional support

If you still need help or have any questions, then please contact Client Services on 03456 081 680 (Selecting option 3).

# Updating non-contributing members



6. You need to update the status of any **non-contributing members**. You'll see them on non-contributing members tab on the **Summary of contributions** and a **notification** will appear on your dashboard.

You can update them during the current contribution schedule upload, or before you upload your next contribution schedule.

## Additional support

If you still need help or have any questions, then please contact Client Services on 03456 081 680 (Selecting option 3).

# Appendix guide

<b>31</b>	<b>Eligibility</b>
<b>33</b>	<b>Returning employees</b>
<b>34</b>	<b>Partial pay periods/mid-month joiners</b>
<b>36</b>	<b>Opt-ins/joiners</b>
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# Eligibility – 1/2

When you run an auto-enrolment assessment for your employees, there are three outcomes – eligible, non-eligible and entitled worker. Once assessed, SmartEnrol will automatically issue the relevant communications providing links, to allow employees to take appropriate action where necessary.

## Eligible job holder

(age 22 – State pension age and earnings above £10,000pa)

A link will be included in this letter to allow the member to opt-out if they wish to do so. If a member chooses to opt-out an action will be created for the employer to review on SmartEnrol.

Make sure to review any opt-outs prior to running the next assessment and also before the opt-out end date otherwise it won't be valid. See **Completing any outstanding actions**.

## Non-eligible job holder

(age 16 – 22 / reached state pension age but under 75 and has earnings above £10,000pa. Or at least 22 but under state pension age but earns lower than £10,000pa)

A link will be included to allow the member to opt-in. Again, this will create an action in SmartEnrol for the employer to review if the member chooses to opt in.

The date you review this action is the date it will be effective from. It is important to note if the member has been reviewed part way through a month, it will follow the mid-month joiner process.

See **Appendix – Partial pay periods/mid-month joiners**.

If an employee chooses to opt-in, then the employer must also pay a contribution.

# Eligibility – 2/2

## Entitled worker

(age 16-75, doesn't have qualifying earnings (less than £6,240) in a pay period)

There will be a link to allow them to join the scheme and it will create an action for the employer in SmartEnrol to review. Again, it's important to note the date that you review the action as it's the date it is effect from. If an entitled worker chooses to join the scheme, the employer isn't required to pay an employer contribution but can choose to do so.

## Once you're in you're in

Depending on a member's circumstances, their eligibility can vary month to month. However, as soon as that member is assessed as eligible, contributions should be collected, and they will remain auto enrolled (assuming they don't opt out) going forward regardless of the fluctuation in earnings.

Here's a link to our pensions technical guide on worker categories: [aegon.co.uk/adviser/knowledge-centre/technical-zone/automatic-enrolment/categories-of-worker](https://aegon.co.uk/adviser/knowledge-centre/technical-zone/automatic-enrolment/categories-of-worker).

# Returning employees

When you load your file for contribution processing, SmartEnrol may ask you to review warnings. The most common reason is returning employees. Although you'll have marked the employee as a leaver, SmartEnrol retains their auto-enrolment history for audit purposes and will always have them stored. If you have a returning employee, SmartEnrol will ask you at the point of loading the file, to review warnings. It'll ask you to confirm if it's ok to replace a payroll number belonging to an NI number. If you accept this without taking action, SmartEnrol won't pick up this employee further on the process.

What to do:

- Back out of payroll
- Identify the employee on SmartEnrol via the Employee tab
- Search for the individual
- Copy, paste and save each of the five tabs of information held for that employee for your records so you have an audit trail
- Go to first tab and mark the employee as inactive
- Start the contribution process again – This time the member will be identified as a new member

## Top tip

Make sure the payroll number and NI number are correct for that member.

# Partial pay periods/mid-month joiners – 1/2

If an employee has a mid-month start date SmartEnrol won't recognise them as a joiner in that month and will defer to the next full pay period.

**Example:** you're uploading the April Contribution file – an employee joins 6 April and you want that employee to join the scheme at the earliest opportunity, you should either:

1. Include the member on your contribution file with zero contributions – you shouldn't collect contributions for this partial period – SmartEnrol will ignore them.
2. Select first available pay period which will be May in this example. SmartEnrol will confirm this in the **Enrolment date column** on the 'Approve Deferral' screen. SmartEnrol will place the employee in enrolment deferral until the next upload.

Or if you want to include them on the April upload:

1. Include the member on your file with contributions and change their start date to reflect 1 April.
2. Ensure there's no postponement and the enrolment date on the Approve Deferral screens says 1 April, SmartEnrol will pick them up and enrol them and place them into an opt-out period.

# Partial pay periods/mid-month joiners – 2/2

## Postponement for mid-month joiners

Using the same example of an employee with a start date of 6 April for whom you wish to apply the full three months postponement.

1. Select **first available pay period after two months** on the approve deferrals screen
2. Check the **updated enrolment date** on the right to make sure this is correct

Continue with the upload as normal – the employee will appear in the ‘Excluded’ report as ‘In Deferral’.

### Please note

If you were to select last available pay period, you’ll have breached the auto-enrolment rules because the employee will have been postponed for three months and the partial month in which they joined.

The same rules will apply to employees who become eligible part way through a month – for example if an employee turns 22.

# Opt-ins/joiners

For a non-eligible job holder who elects to opt-in, or an entitled worker who opts to join, the effect date of the opt-in or joining date is the date you 'review' the request. If this is reviewed part way through a month, the above deferral process applies.

It's also worth noting that even although the member has requested to opt-in, they'll be assessed, and placed into an opt-out period as if they were a new member.



# Held contributions

1. Member has been assessed as an eligible jobholder – a contribution should have been collected for them even though they are to go into their opt-out period.
2. SmartEnrol will ‘hold’ their contributions, recording them on the excluded contribution report and storing a note under the held contributions enquiry tab.
3. The excluded contribution report will note the opt-out end date and after that date, if they haven’t chosen to opt-out, the payment should be released for collection/investment.
4. SmartEnrol will notify you on the home page when withheld contributions if there are held contributions to be released.

There are two tabs on SmartEnrol – **Held Contributions Enquiry** and **Held Contributions Processing**.

## See also

[Completing Any outstanding actions – ‘Helds’.](#)

## Held Contributions Enquiry

This will show you who SmartEnrol is holding contributions for and in respect of what month and when the opt-out period end date is.

## Held Contributions Processing

This will allow you to process contributions that are ready for release. It’s recommended that you process any held contributions prior to running your monthly/weekly assessment. If you make further payments for the member whilst they are still in their opt-out period, these will also be held, to be released with any others, after the opt-out end date.

# Excluded contributions report scenarios – 1/2

## In Opt-Out Period

### Eligible job holder

SmartEnrol will expect a contribution and will place this contribution in the **Held Contribution Enquiry** tab with a note of the amount held and the members opt-out period end date.

There should always be a contribution included on the file for a new eligible job holder – a member can't opt out until they have been assessed and placed into their official opt-out period.

You must release held contributions after the opt-out end date. Unless the member has opted out and the system has been notified.

See **Completing any outstanding actions – 'Helds'**.

### Opt-out after opt-out end date = cease membership

Contributions collected in the opt-out period should be applied. All future contributions should stop and the employee should be marked as being on a contribution break until they decide to start contributing or go through the next cyclical re-enrolment exercise.

## In enrolment deferral period

### Employee placed into postponement

Contributions aren't expected and will be ignored.

### Employee who opts in before postponement ends

Deductions should start from the next full pay reference period following the date the opt-in request has been reviewed by the employer. Contributions collected before this will be disregarded by SmartEnrol and they won't appear on the **Excluded Contribution Report**.

# Excluded contributions report scenarios – 2/2

## Not being enrolled

### Non-eligible job holder

SmartEnrol isn't expecting a contribution. Contributions shouldn't be collected for a non-eligible job holder. Contributions collected for a non-eligible job holder will be disregarded by SmartEnrol and they won't appear on the **Excluded Contribution Report**.

### Employee has just turned 22

As SmartEnrol only works with full pay reference periods, contributions shouldn't be collected for a partial month that employee has turned 22 and payroll deems as eligible. Contributions collected for a partial pay period will be disregarded by SmartEnrol and they won't appear on the **Excluded Contribution Report**.

