# SmartPay user guide

Paying and managing contributions to your group pension scheme is easy with our online contributions management system.

This guide takes you through the whole SmartPay process from accessing the site to payment confirmation.



### Please click on the section you would like to review:





## Accessing the site

- Log into <u>online services</u>.
  Enter your user ID and password.
  On the next screen click 'Go' next to SmartPay.

AEGON				
Home > Login				
Access or regis for online serv <sup>If you are an adviser.</sup> Log in with Unipase	ster ices ®			Need help? > Login help > Ask a question / browse FAQs ¥@AegonUkCares
Login with user ID User ID	Enter your User ID			
Password	Password Password is case sensitive			
Forgotten your password? Forgotte	n your user ID?		Login	
Who are you?	Select user type	<b>Y</b>		Aegon's Independent Governance Committee launches third annual report
Why register? Problems Registering	?		Register	Click here to download your copy. Staying safe online (

## Loading payment from SmartEnrol

• To select the scheme, click on the scheme name.



• Click on 'Go' next to 'Load payment from SmartEnrol'.

EGON Be ready for life			🔄 Help   🤤 Contact   Log Out
SmartPay			
<ul> <li>Select a scheme</li> </ul>	You are here: SmartPr	ay > Welcome to SmartPay	
<ul> <li>View scheme profile</li> </ul>	Welcome to Sma	artPay	
View contribution history	Scheme name:	Scheme 1	
	Scheme number:	XXXXXX	
	Scheme type:	Group Personal Pension	
	Progress emails will be If the email address is v Payment month and y	sent to: wrong, please update your profi rear: March 2020	e with the correct email address.
	Please note the payme month in which you're r payment month and ye	nt month is the month in which naking payments. If you want to ar.	he contributions are actually due, and not necessarily the amend the payment date please click on the link for the
	Load payment from Sm	artEnrol Go	
	Import data	Go	

• Select the file or files to make the relevant month's payment submission.

#### **Contribution process file** – the current month's contributions

**Held contribution file** – contributions for members previously in their opt-out period

- You'll then see a progress screen.
- You now have a data summary showing members successfully matched from your file(s) to our existing records. Click 'Continue'.
- If you have any members contributing below legislative minimum on SmartEnrol, you'll get a list of these to enter contribution holiday or leaving dates.
- Now you've loaded your data please go to the Match members section on page 9 of this guide.

<b><u>ON</u></b> Be ready for	or life		🔄 Help	Contact   Log
Pay				
				1
	You are here: SmartPr	ay > SmartEnrol payments		
	SmartEnrol pays	ments		
	Scheme name:	Scheme 1		
	Scheme number:	XXXXXX		
	Scheme type:	Group Personal Pension		
	Payment date	Payment name	Total contribution amount	Select
	31 March 2020	Contributions Process	5409.5	
	29 February 2020	Contributions Process	4918.75	
	29 February 2020	Contributions Process	4918.75	

GON Be ready f	Be ready for life				🔄 Help 🔄 Contact 🛛 Log	
ntPav						
	You are here: Sma	rtPay > Match	members			
	Match membe	ers				
	Scheme name:	Scher	me 1			
	Scheme number	: XXXX	XX			
	Scheme type:	Group P	ersonal Pension			
	Total number of me	mber(s): 16				
	Member(s) matched	d successfully:	12			
	Member(s) not able	to be matched	1:4			
	All member(s) not able to be matched to our records					
	A member(s) on our records couldn't be metabed to your import file					
	Leaving date: dd	mm		ear importane.		
	Centribution Helider	- Earl Data: da				
	Contribution Holida	y End Date. do		yyyy		
	NI number	Surname	Leaving date	Contribution holiday	Ignore	
			To selec	t/deselect all members click	on this button Select all	
	1	BROWN	leaver	holiday		
	2	DOUGLAS	leaver	holiday		
	3	RAMAGE	leaver	holiday		
	4	RENTON	reaver	nonuay		
	lanore selected me	mber(s)	Go			

## Importing data

- To select the scheme, click on the scheme name.
- On the welcome page, click the 'Go' button next to 'Import data'.

**For auto enrolled schemes** – contributions withheld during the opt-out period can be imported as backdated contributions.

### Importing backdated contributions

- Add an additional row to your spreadsheet for each employee's backdated contribution.
- Add a column called 'backpayment month due date' and enter the payroll month relevant to the backpayment.

AEGON Be ready for life			🔄 Help   🔄 Contact   Log Out
SmartPay			
Select a scheme	You are here: SmartPay	v > Welcome to SmartPay	
View scheme profile	Welcome to Smar	rtPay	
View contribution history	Scheme name:	Scheme 2	
	Scheme number:	XXXXXX	
	Scheme type:	Group Personal Pension	
	Progress emails will be s If the email address is w Payment month and ye Please note the paymen	ent to: rong, please update your p ar: July 2018 t month is the month in whi	ofile with the correct email address.
	payment month and yea	Go	to amend the payment date prese click on the link for the
	Manually input contributi	on data Load last pay	ment information

Payroll no.	Surname	NI number	EE £	ER £	Backpayment month due date	Notes for your reference
8001996	SMITH	JA123456B	80	100		Regular contribution for the month (e.g. September)
8001996	SMITH	JA123456B	80	100	31/08/2019	Held contribution for the month of August
8001997	JONES	JA123456A	80	100		Regular contribution for the month (e.g. September)
8001997	JONES	JA123456A	80	100	31/08/2019	Held contribution for the month of August

- Complete and/or confirm the column order within your spreadsheet.
- Click 'Confirm'.

o to home	You are here: SmartPay >	Import data	
	Import data		
	Scheme name: Scheme number: Scheme type: G	Scheme 2 XXXXXX roup Personal Pension	
	Import data - step 1 Please define the column o	of 2	the column ID in the text boxes.
	Please note: you must ente	r the columns marked with an asterisk(*)	). Click 'Confirm' when you're finished.
	Field		Column ID
	Salary Sacrifice		
	NI number*		A
	Surname*		B
	Member % based <sup>1</sup> amour	at .	
	Company % based <sup>1</sup> amou	int	
	Member monetary <sup>1</sup> amou	nt	C
	Company monetary <sup>1</sup> amo	unt	D
	Member percent rate		
	Company percent rate		
	Member single contributio	n	
	Company single contribut	ion	
	Leaving date		E
	Yearly pensionable salary		
	Back payment month due	date <sup>2</sup>	
	<sup>1</sup> All contributions must be in and import the monetary eq	nported as monetary value. If the memb uivalent.	er is paying a % of salary, please calc

- Insert your data range (the row numbers which contain your data) and select the relevant CSV/Excel file for upload.
- Click 'Import spreadsheet' to import the data.
- You'll then see a progress screen. If the process takes longer than 30 seconds, the system will continue this offline and email you when the records are available for updating.
- The next screen shows if there are any data errors within the spreadsheet. If you have fewer than 10 errors, these will be listed with the error marked next to each member. If you have more than 10, you'll receive an email telling you the errors for the first 10 members.
- If you cancel the import, you should manually update your data before importing again or ask the eService helpdesk for advice.
- Once there are no errors, click 'Continue'.
- You now have a data summary showing members successfully matched from your import file to our existing records. Click 'Continue'.
- Now you've loaded your data please go to the Match members section on page 9 of this guide.



## Manual data upload

- To select the scheme, click on the scheme name.
- On the welcome page, click the 'Go' button next to 'Manually input contribution data,
- If this is your first contribution, select 'Do not include last payment information', from the drop-down box. If this is not your first contribution and you have a lot of updates from the previous submission, you may wish to select 'Do not include last payment information' and update all members.
- Now you've uploaded your data please go to the Member payments section on page 10 of this guide to continue.

### Match members

The screen opposite shows the tables you might see if there are mismatches in your data.

**Members appearing in both tables** – members where there's a slight difference in the NI number we hold to what's in your file

Members in top table – members on your file who aren't on our records

**Members in bottom table** – members on our records who aren't on your file (for example leavers).

If you have any mismatches, here's what to do:

#### NI number mismatch

- Select the member(s) you want to match up from both the top and bottom tables using the radio buttons.
- Click the 'Go' button next to 'Match two selected member(s)'.
- A pop up box will then appear to advise that we will use the NI number we hold on our system. If we hold a temporary NI number and you want to replace it with a permanent NI number, you can do this on the 'Update member details' screen.
- Click 'Ok' on the pop up to proceed with the payment.

#### Leavers

- Insert the member's leaving date in the 'Leaving date' field.
- Click 'leaver' next to the member's name in the bottom table.

### Contribution holiday

- Insert a date in the 'Contribution holiday' end date field.
- Click 'holiday' next to the member's name.

**AEGON** Be ready for life 🔄 Literature 🔄 Help 🛄 Contact | Log Out SmartPav You are here: SmartPay > Match members Match members Scheme name: Scheme 2 XXXXXX Scheme number: Group Personal Pension Scheme type: Total number of member(s): 50 Member(s) matched successfully: 44 Member(s) not able to be matched: 6 3 member(s) within your import file do(es) doesn't exist, or match existing members, on our records. To match members, click on the button beside the member on both tables and click 'Go' next to the 'Match members' instruction. NI number Surname Ignore To select / deselect all members click on this button Select all 1 O AUSTIN 2 O BRADLEY 3 O BURGESS Ignore selected member(s) Go 3 member(s) on our records couldn't be matched to your import file. Leaving date: dd mm yyyy Contribution Holiday End Date: dd mm уууу NT number Surname Leaving date Contribution holiday Ianore To select/deselect all members click on this button Select all 1 O AUSTIN holiday leaver 2 O BRADLEY leaver 3 O BURGESS holiday leave Go lanore selected member(s) Match two selected member(s) Go Include member(s) who are currently on a contribution holiday in navments Go

Note – members on maternity leave are classed as being on a contribution holiday and not a leaver.

### Member with future start date

• Click 'Ignore' next to the member's name.

## Member payments

• Make sure the right payment month/week and year are displayed.

### Making changes

If you don't have any further changes to make you can go to the Making a payment step detailed on page 12 of this user guide. If you need to make any changes these are the changes you can make at this stage:

### Salary sacrifice

- Click the 'Salary sacrifice' box to uncheck where necessary.
- Please make sure the flag is correctly checked or unchecked the first time you see this screen, as this will carry forward to subsequent payroll periods.
- Check the 'All members are Salary Sacrifice' box at the top of the screen if all members are opted into salary sacrifice.

If the salary sacrifice box is checked but there is a value in the member contribution field, an 'E' will show in the 'Error' field and a pop up will appear with advice on how to correct the error.

### Contribution rate

- Click 'Alter contribution rates' on the left-hand navigation bar.
- Enter the revised contribution rates next to the relevant individuals by over-typing the revised amount.
- Click on 'Update members' to update the changes.

### Personal details

- Click on the member's surname.
- Update all the fields.
- Click 'Update the member' to update the member.
- Click on 'Return to member payments'.



### Single contributions

- Click on the member's surname.
- Enter the single contributions into the right fields.
- Check or uncheck the salary sacrifice box if necessary.
- You can also use this screen to update the member's other details.
- Click 'Update the member' to update the member.

<ul> <li>Member payments</li> </ul>	You are here: SmartPa	ay > Update mem	ber details	
	Update member d	details		
	Scheme name:	Scheme 2		
	Scheme number:	XXXXXX		
	Scheme type:	Group Personal P	ension	
	Member being update	ed: Da BARKER		
	Any changes made here	e to live members	will appear online by the following day.	
	Please note: if no fund ( for the investment of th	choice is made for le contribution.	any single contribution paid, the regular fund choice will be u	sed
	Personal details			
	Change title:		Mr 🔻	
	Change surname:		BARKER	
	Change date of birth		dd 1 mm 1 yyyy 1900	
	Change gender:		Male 🔻	
	Change National Ins	urance number:		
	As we now receive NIN field to be manually up the NINO we hold is ind for information on how	IO updates from H dated unless we h correct, please visi to contact us.	MRC, we are no longer allowing this old a temporary NINO. If you believe t www.aegon.co.uk/NINO	
	Change payroll refer	ence:		
	Yearly pensionable s	alary:	10000.00	
	Change address:			
	-			
	Change postcode:			
	Change email addres	55:		
	Contribution info	rmation		
	Employee salary sacr	ifice flag 🗌		
	Member single contri	bution: £	(net)	
	Company single cont	ribution: £		

#### Submitting a payment

When you 'Submit' a blank payment field and the member(s) haven't been identified as a leaver or on a contribution holiday, you'll receive this message.

We've made changes to SmartPay. Please ensure that no members have blank contribution values for the current month - unless they've been marked as a leaver or on a contribution holiday. Please remember to review your employee file before you upload it.

**Salary sacrifice** gross) + sal info Total(E) Select ate (%) + rate (%) > % based a unt(£) All on page 384373498 KAPAS Shane 5.00 50.00 50.00 \$100.00 £50.00 £0.00 £0.00 £50.00 Total regular contributions: £100.00 Total single contributions: £0.00 Total back payments: £0.00 Total exclusive waiver contributions: £0.00 Total page contribution due: £100.00

#### Recalculate and save Submit

If your scheme profile has been set up to accept contribution data, then any salary entered will be ignored.

If your profile is set as salary then the salary imported or entered has calculated the contributions. If a salary changes, the contribution amounts already calculated must be deleted before entering the new salary. Pressing 'Recalculate' will adjust the contributions due based on the new salary. However, if the previously calculated contributions aren't deleted first, pressing 'Recalculate' won't overwrite them.

Any negative contributions won't be reflected in the the total contribution due for the scheme because we need sufficient funds to apply the current contributions for all members. Any refund due will be sent by BACS, however if this is not possible we will issue a cheque. The member total and total contribution due for the scheme ignore any negative contributions, treating them as zeros.

If any member has exclusive waiver, this will be included in the Totals column when the totals are recalculated. To see the value for the member's waiver, go to the 'Member update' page.

ОК

You should review your employee file before submitting the details again.

Please note this message will only appear if you're not a SmartEnrol user.

## Making a payment

If you've made any changes to members' contributions:

- click to 'Recalculate and save';
- click 'Submit' to confirm the transaction;
- if you have a valid Direct Debit Instruction (DDI) set up, you'll be prompted to make the payment by selecting 'Submit' and your payment will be collected within three to five working days. You also have the option to pay by a future-dated DDI. Choose the date by selecting it from the drop-down box. The collection date from your bank account will be prepopulated at this point, and
- click 'Submit' to make the payment.

Please note: there might be different levels of authorisation set up for your scheme.

SmartPay						
Member payments	You are here: SmartPag	y > Making a payment				
Go to home	Making a paymer	nt				
	Scheme name:	Scheme 2				
	Scheme number:	XXXXXX				
	Scheme type:	Group Personal Pension				
	Total contribution is (£):8	323.78				
	Payment month: April					
	Please choose the method of payment:					
	Direct from bank accord	punt				
	Euture Payment					
	Direct from bank accoun	t with future automatic colle	ection (auto DDI) New!			
	Date each mor	th future contributions to b	e collected: 1			
	Click 'Help' to f	ind out more about auto DI	DI. help			
	O BACS/TT *Please en	sure that your payment tota	al matches the remittance total submitted.			
	O Cheque *Please ensi	ure that your payment total	matches the remittance total submitted.			
	Make payment Retur	n to member payments	Blank DDI			

## Any questions

Get in touch with our eService helpdesk team: 03456 100 001 Call charges will vary

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