aegon

For employers

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.

Step 1

Choose data upload method

- Load data from SmartEnrol.
- Import data.
- Manual import data (step 2 not required).

Step 2

Match members

Step 3

Member payments

Step 4

Making a payment

Please click on the section you would like to review

Accessing the site

1. Log into **online services**.
2. Enter your user ID and password.
3. On the next screen click 'Go' next to SmartPay.

Loading payment from SmartEnrol

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

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

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

4. You'll then see a progress screen.

5. You now have a data summary showing members successfully matched from your file(s) to our existing records. Click 'Continue'.

6. 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.

ⓘ **Contribution process file**: The current month's contributions

Held contribution file: Contributions for members previously in their opt-out period

Importing data

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

Importing backdated contributions

1. Add an additional row to your spreadsheet for each employee's backdated contribution.
2. Add a column called 'backpayment month due date' and enter the payroll month relevant to the backpayment.
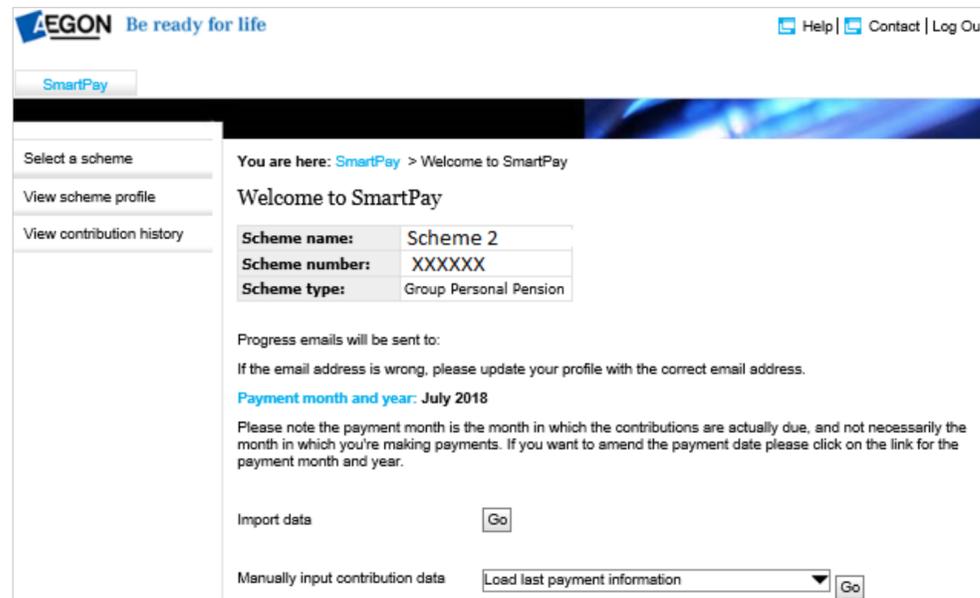
Payroll no.	Surname	NI number	EE £	ER £	Backpayment month due date	Notes for your reference
8001996	SMITH	JA123456B	80	100		Regular contribution for the month (e.g. September)
8001996	SMITH	JA123456B	80	100	31/08/2019	Held contribution for the month of August
8001997	JONES	JA123456A	80	100		Regular contribution for the month (e.g. September)
8001997	JONES	JA123456A	80	100	31/08/2019	Held contribution for the month of August

(i) **For auto enrolled schemes:**
Contributions withheld during the opt-out period can be imported as backdated contributions.

3. Complete and/or confirm the column order within your spreadsheet.

4. Click 'Confirm'.

5. Insert your data range (the row numbers which contain your data) and select the relevant CSV/Excel file for upload.

6. Click 'Import spreadsheet' to import the data.

7. 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.

8. 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.

9. If you cancel the import, you should manually update your data before importing again or ask the eService helpdesk for advice.

10. Once there are no errors, click 'Continue'.

11. 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 <u>page 9</u> of this guide.

Manual data upload

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

2. On the welcome page, click the 'Go' button next to 'Manually input contribution data,

3. 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 of this guide to continue.

Match members

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

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

NI number mismatch

1. Select the member(s) you want to match up from both the top and bottom tables using the radio buttons.

2. Click the 'Go' button next to 'Match two selected member(s)'.

3. 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.

4. Click 'Ok' on the pop up to proceed with the payment.

Leavers

1. Insert the member's leaving date in the 'Leaving date' field.

2. Click 'leaver' next to the member's name in the bottom table.

Contribution holiday

1. Insert a date in the 'Contribution holiday' end date field.

2. Click 'holiday' next to the member's name.

   Note: Members on maternity leave are classed as being on a contribution holiday and not a leaver.

Member with future start date

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

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).

You are here: SmartPay > Match members

Match members

Scheme name:	Scheme 2
Scheme number:	XXXXXX
Scheme type:	Group Personal Pension

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 ○		AUSTIN	☐	
2 ○		BRADLEY	☐	
3 ○		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 [ ] yyyy [ ]

	NI number	Surname	Leaving date	Contribution holiday	Ignore
		To select/deselect all members click on this button			Select all
1 ○		AUSTIN	leaver	holiday	☐
2 ○		BRADLEY	leaver	holiday	☐
3 ○		BURGESS	leaver	holiday	☐

Ignore selected member(s) [Go]

Match two selected member(s) [Go]

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

1. Click the 'Salary sacrifice' box to uncheck where necessary.

2. 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.

3. 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

1. Click 'Alter contribution rates' on the left-hand navigation bar.

2. Enter the revised contribution rates next to the relevant individuals by over-typing the revised amount.

3. Click on 'Update members' to update the changes.

Personal details

1. Click on the member's surname.

2. Update all the fields.

3. Click 'Update the member' to update the member.

4. Click on 'Return to member payments'.

Additional info	Salary sacrifice Select All on page	Contribution ▶	National Insurance number ▶	Surname ▲	Forename	Member contribution rate (%) ▶	Company contribution rate (%) ▶	Member (net) ▶ % based amount(£)	Company (gross) ▶	Member (net) ▶ monetary amount(£)	Company (gross) ▶	Total (£)
	✔			BARKER	Da	6.00	6.00		149.67			£269.40
	✔			BARRS	S	6.00	6.00		95.55			£171.99
	✔			FITZPATRICK	V	6.00	6.00		81.90			£147.42
	✔			REEVE	Mj	6.00	6.00		130.54			£234.97
								£366.12	£457.66	£0.00	£0.00	

Total regular contributions: £823.78

Total single contributions: £0.00

Total back payments: £0.00

Total exclusive waiver contributions: £0.00

Total page contribution due: £823.78

Single contributions

1. Click on the member's surname.

2. Enter the single contributions into the right fields.

3. Check or uncheck the salary sacrifice box if necessary.

4. You can also use this screen to update the member's other details.

5. Click 'Update the member' to update the member.

Please note: if no fund choice is made for any single contribution paid, the regular fund choice will be used for the investment of the contribution.

Personal details

Change title:	Mr ▼
Change surname:	BARKER
Change date of birth:	dd 1 mm 1 yyyy 1900
Change gender:	Male ▼
Change National Insurance number:	

As we now receive NINO updates from HMRC, we are no longer allowing this field to be manually updated unless we hold a temporary NINO. If you believe the NINO we hold is incorrect, please visit www.aegon.co.uk/NINO for information on how to contact us.

Change payroll reference:	
Yearly pensionable salary:	10000.00
Change address:	
Change postcode:	
Change email address:	

Contribution information

Employee salary sacrifice flag	☐
Member single contribution:	£ (net)
Company single contribution:	£

Submitting a payment

1. 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.

OK

2. 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.

Additional info	Salary sacrifice		National Insurance number ▸	Surname ▸	Forename	Member contribution rate (%) ▸	Company contribution rate (%) ▸	Member (net) ▸	Company (gross) ▸	Member (net) ▸	Company (gross) ▸	Total(£)
	Select All on page	Contribution ▲						% based amount(£)		monetary amount(£)		
	☐		J84373498	KAPAS	Shane		5.00	☐	☐	50.00	50.00	£100.00
								£0.00	£0.00	£50.00	£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.

Making a payment

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

1. Click to 'Recalculate and save';

2. Click 'Submit' to confirm the transaction;

3. 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

4. Click 'Submit' to make the payment.

Note: There might be different levels of authorisation set up for your scheme.

- Member payments
- Go to home

You are here: SmartPay > Making a payment

Making a payment

Scheme name:	Scheme 2
Scheme number:	XXXXXX
Scheme type:	Group Personal Pension

Total contribution is (£):**823.78**

Payment month: April

Please choose the method of payment:

◉ Direct from bank account

☐ Future Payment

○

Direct from bank account with future automatic collection (auto DDI)   **New!**

Date each month future contributions to be collected: 1 ▼

Click 'Help' to find out more about auto DDI. help

○ BACS/TT *Please ensure that your payment total matches the remittance total submitted.

○ Cheque *Please ensure that your payment total matches the remittance total submitted.

Make payment   Return to member payments   📖 Blank DDI

Any questions

Get in touch with our eService helpdesk team:
03456 100 001

Call charges will vary

aegon.co.uk/onlineform