

Online service for auto enrolment

User guide for employers not using our system for assessment

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Welcome

Our online service for auto enrolment is our system for managing your auto enrolment scheme.

HomeTasksWorkforceContributions & payrollLeaversMoving schemeCyclical re-enrolmentAdmin

Tasks

!

Due now

2

🕒

Upcoming

0

✓

Done

...



ADD WORKERS



VIEW WORKFORCE



MAKE CONTRIBUTION



UPDATE PAYROLL

Workforce

Total workers:13

In scheme:12

Not in scheme:1

Contributions

Next due date:September 2022

Last complete:August 2022

Amount received:£1,248.41

Quick links

[Help & support](#)

[Your pension scheme microsite](#)

You’ve confirmed that you’ll be using an alternative system to assess your workers.

We’ll send any workers who join the pension scheme our terms and conditions with their welcome pack. If we are managing opt outs for you, the welcome pack will contain details of how the worker can opt out.

Throughout the guide, when we mention ‘the system’ we are referring to our online service for auto enrolment and not any other part of our online service.

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Getting started

Log in and get started with our [online service](#)

Activate your account

Once your account has been created by Royal London you'll receive a registration email asking you to complete set up. You should click on the 'Activate' button in the email.

We'll send a unique 6 digit verification code to your mobile phone via SMS. The code's valid for 10 minutes and should be entered online.

Next, you'll be asked to choose a password and follow the on-screen prompts.

As part of the log in process, you'll see a prompt to 'Remember my device'. If you choose 'Yes', next time you log in, using the same device, you won't need to verify your mobile number, unless more than 30 days have passed.

If your email address changes, we'll send an email with a code for you to enter into the log in screen to verify your new email address.

Password resets

You can reset your password quickly and simply by:

- Selecting the 'Forgot password?' link on the log in page.
- Enter the email address you use to log in.
- We'll send you an email with a Password reset link for you to click.
- This will generate a unique 6 digit verification code sent to your mobile phone via SMS – so we know it's you.
- Enter the code online to verify your email address.
- Then finally choose your new password.

Extra help

If you need help logging in, please contact our web support team on 0845 605 0401 or [email us](#).

The dashboard

When you log in you will see the dashboard. This is the central point for all processing.

HomeTasksWorkforceContributions & payrollLeaversMoving schemeCyclical re-enrolmentAdmin

Tasks

!

Due now

2

🕒

Upcoming

0

✓

Done

...



ADD
WORKERS



VIEW
WORKFORCE



MAKE
CONTRIBUTION



UPDATE
PAYROLL

Workforce

Total workers:13

In scheme:12

Not in scheme:1

Contributions

Next due date:September 2022

Last complete:August 2022

Amount received:£1,248.41

Quick links

[Help & support](#)

[Your pension scheme microsite](#)

Use the dashboard to keep up-to-date with the status of your tasks.

Use the buttons to the right to access the main processes. Alternatively, use the top menu to navigate through the system. Use the Admin dropdown menu to view your account details.

Use the links at the top right of every page to access our online service and to contact your Corporate Servicing Team who will be able to assist with any queries or problems you may have.

Online Service Contact us Log out

8

Import data

You need to provide us with data to carry out the following processes:

- Add workers, see page 22
- Update workers, see page 37
- Leavers, see page 49
- Make a contribution, see page 60

When adding workers and making contributions, you have the option to import data or enter it manually. We strongly recommend that you always import information using a CSV file containing data extracted from your system. This is the quickest method and will cut down on the risk of errors caused by manually entering the data.

How to import a file

The process for importing a CSV file is the same throughout the system.

1. When you import a file, you'll see a screen like this:

Contributions

1. Import file

2. Review schedule

3. Review contribution

4. Confirm

Choose the CSV file to import and the template you want to use.

File

Browse...

Template

Please choose

☐ Create new template from the file you're importing

IMPORT FILE

Files imported

Delete all files

Date imported	Filename	Status
No files found		

BACK

CONTINUE

2. Ensure the file you wish to import is saved as a CSV file. Many payroll and HR systems allow you to export data in CSV format or you can save a spreadsheet as a CSV file using spreadsheet software such as Microsoft Excel.

3. If you have leading zeros in your payroll reference numbers, see page 21 to resolve an issue that can occur when saving these numbers in a CSV file using Excel.

4. Choose a template. We use templates to map your headings to our fields.

Template

Please choose

47479 template

Con_1

www

☐ Create new template from the file you're importing

IMPORT FILE

You won't see this option if you've only got one template or there's no templates available.

5. Tick **Create new template from the file you're importing** if you need to create a new

template because the existing templates don't match the headings in your file or no templates have been set up.

☐ Create new template from the file you're importing

6. Click **Import file**. If you're creating a new template, the Create template screen will open. If you've already created the template, we'll import the data in the file. If it's a large file, this may take a while. You can leave the screen and we'll carry on checking your data. You can even log out. When you log back in, return to the import file screen to see the results.
7. If there's a problem with the file, you'll see an onscreen error. If there is a problem with the data in the file, you'll see a link to download an error file.
8. When the file has imported correctly, you'll see a green tick. You can then continue.

Importing multiple files

You can import multiple files without waiting for each to complete. Just follow the above procedure for each one. We'll check the data in each concurrently.

Create new template

Create a template to map the headings in your CSV file to our fields. You can access this screen from the Import file screen. You will need to create separate templates for each process.

The number of fields you'll need to map will vary depending on the mandatory fields required. So, for example, you'll need to map more fields for Add Worker than for Contributions. Our data guide covers all the information required. Download it from employer.royallondon.com/padataguide

Because there can be some variation for certain schemes when adding workers, we will tell you what the mandatory fields are for your scheme at the implementation stage.

To create a new template:

1. On the Import File screen, choose the file containing the data you wish to import.
2. Tick the **Create new template from the file you're importing** box.

Contributions

1. Import file

2. Review schedule

3. Review contribution

4. Confirm

Choose the CSV file to import and the template you want to use.

File

Browse...

Template

Please choose

▼

☐ Create new template from the file you're importing

IMPORT FILE

Delete all files

Files imported

Date imported	Filename	Status
No files found		

3. Click **Import file**.
4. You'll then see the **Create template** screen.

5. Give your template a name that is unique and will be understandable later.

1. Import file

2. Review schedule

3. Review contribution

4. Confir

To allow us to create a new template for the file you're importing, please match the headings in the boxes below. You must choose an option for each of the **Required** fields.

Template name

Field	Heading in CSV file
Title	Please choose
First name	Please choose

6. Where we can, we will auto select the heading in your file that seems closest to each field.

First name	first name
------------	---

7. Use the dropdown box next to each field to match any that have been missed or are wrong.

Earnings in contribution period	Please choose	2000.00	Yes
Annual salary	Please choose	30000.00	
Worker contribution (£)	forenames and all middle names	200.00	Yes
Employer contribution (£)	last name	300.00	Yes
Worker contribution (%)	sex	2.00	
Employer contribution (%)	date of birth	3.00	

BACK

CREATE TEMPLATE

8. Map all the mandatory fields listed in the data guide (employer.royallondon.com/padataguide). Our system is built with an extra level of flexibility to allow for some missing items; however if you don't map the mandatory fields, you'll have to provide missing details later.

9. Click **Create template** at the bottom of the screen to create the template and start importing the data in your file.

Field	Heading in CSV file	Example entry	Required
Title	title	Mr	
First name	first name	John	Yes
Last name	last name	Smith	Yes
National Insurance number	national insurance number	JJ010203A	Yes
Payroll reference	payroll reference		
Earnings in contribution period	earnings in contribution period	2000.00	
Annual salary	Please choose	30000.00	
Worker contribution (£)	worker contribution (£)	200.00	Yes
Employer contribution (£)	employer contribution (£)	300.00	Yes
Worker contribution (%)	Please choose	2.00	
Employer contribution (%)	Please choose	3.00	

BACK

CREATE TEMPLATE

10. When you have created the template, any files with these headings will automatically be imported. If you have created more than one template for the process, you'll see a dropdown box showing you the options. Select the template that matches the heading in your file.

Choose the CSV file to import and the template you want to use.

File

Template

Please choose

Demo

Demo Contributions

Demo Conats

Demo1

☐ Create ☐ e you're importing

IMPORT FILE

11. If the headings change in your file, create a new template.

12. You can't use the same template for different processes; set up a new template for each process.

Data importing problems and errors

This section shows you how to troubleshoot problems and errors that can occur when you import a file.

- If there is a problem with the file headings, templates or the file in general and we can't import it, we'll show an error message on the screen.
- If we can import the file but there is a problem with the data, we'll produce an error file to help you identify the problem.
- You may also encounter problems if you have leading zeros on your worker payroll reference numbers.

Problems importing a file

If we can't import your file, you'll see an error on the screen like this.



- The format of one or more of the headings in your file is incorrect. They can only contain letters, numbers and the following characters: hyphen (-), percent (%), ampersand (&), slash (/), pound sign (£) or spaces. No other characters are allowed. Please update your file and import it again.

- **We can't import your file because it contains duplicate headings. Please change these and try again**

Headings in your file must be unique.

- **We can't import your file because the headings don't match those in the template you've selected. Please select another template or create a new template**

If the headings in your file don't match the selected template, change the headings, select another template or set up a new template. This message also appears if one of the headings mapped in the template is left blank.

- **Please provide a valid file format**

Please make sure your file is in a CSV format. This means that the file name ends in '.csv'.

- **Please choose a CSV file**

You don't appear to have selected a file to import. Click Browse and select a CSV file from your computer.

- **Please choose a template or create a new one**

You can't import a file without setting up a template first to map your headings with our fields. If you have more than one template already set up, a drop down box will appear and you should choose one.

- **The heading [Field name] contains more than 70 characters**

All headings should contain fewer than 70 characters. If all your headings are listed with this message, your file has become corrupted and the system is having trouble recognising the headings. Save the file again and re-import it.

- **The format of one or more of the headings in your file is incorrect. They can only contain letters, numbers and the following characters: hyphen (-), percent (%), ampersand (&), slash (/), pound sign (£) or spaces. No other characters are allowed. Please update your file and import it again**

If your headings seem to be correct, your file may have become corrupted and the system is having trouble recognising the headings. Save the file again and re-import it.

Data errors in your CSV file

The error file lists data errors in your CSV file.

- When we find problems with the data in your CSV file, we'll give you a link to download an error file.

Files imported

Thu, 29 Jun 2023, 2:33 PM

Demo Contributions FR Error.csv

!

We can't import your file. We've found a problem with the information in it. To find out what the problems are please [download the error file](#). This will show you what you need to change before re-importing your file.

Delete all files

- The error file is a copy of your file with an extra column at the end which details the errors in each record.

Worker contribution (£)	Employer contribution (£)	Error
40	166.93	
213.07	227.57	worker contribution (£) must be a number with up to two decimal places.
78.79	157.58	
6.16	172.33	
120.57	198.56	
0	198.54	
98.56	198.56	
205.67	312.54	
75.45	146.87	
46.52	154.26	
75.65	98.56	
87.25	156.82	

- If there are only one or two small errors, you can update them in this file, save and import it using the same template.

List of possible data errors

Error message	Process			
	Add workers	Update workers	Leavers	Contributions
[Field name] cannot exceed {n} characters	✓	✓	✓	✓
[Field name] is a required field	✓	✓	✓	✓
[Field name] must be a valid date and completed in the format DD/MM/YYYY	✓	✓	✓	✓
[Field name] failed validation – Field can contain only [letters] [hyphens] [spaces] and [apostrophes]	✓	✓	✓	✓
Please provide a valid UK postcode	✓	✓		
Please provide a valid email address	✓	✓		
Please provide a valid National Insurance number	✓	✓	✓	✓
Sex must be in the format [M] [Male] [F] [Female] or be left blank	✓	✓		
Selected title isn't consistent with selected sex	✓	✓		
[Field name] must contain whole numbers Remove any decimal places.	✓	✓		✓
[Field name] must contain [Y] [Yes] [N] [No] or leave blank	✓	✓	✓	✓
[Field name] must contain a numeric value up to two decimal places Don't include any other characters such as [£][,] and [%].	✓	✓		✓
[Field name] cannot be in the future	✓		✓	
At least one of “Date of birth” “NI Number” and “Payroll Ref” should be present Provide as many of these as possible so we can identify the worker on the system. If you don't have an NI number for a worker, we'll allocate a temporary number. Update this as soon as possible to avoid future errors finding this worker.	✓			
Enrolment type is not a recognised value; Enrolment type must be 'AE' or 'Automatic Enrolment' or 'Opt-in' or 'Worker Without Qualifying Earnings' We'll also accept 'opt in', 'OPTIN' and 'WWQE'.	✓			

Error message	Process			
	Add workers	Update workers	Leavers	Contributions
The worker cannot be reliably identified from the information supplied. Please supply [national insurance number] [payroll reference] or [date of birth] Ensure that you supply at least one of the three fields listed so we can identify the worker. You should supply the National Insurance number for Contributions even if you have the payroll reference or date of birth.		✓	✓	✓
Invalid leaver reason – enter either [Stop Contributions] [Left Employment] or [Death] You can only enter one of these three reasons for leaving.			✓	

Blank rows with error messages next to them

- You can't have blank rows in your CSV file. These will appear in the error file with error messages next to them.
- Sometimes a blank row appears at the bottom of the file after it's been amended and saved.
- To remove blank rows, open the file in a plain text program such as Notepad for Windows. Delete any rows of commas with no text.

```

File Edit Format View Help
Title,First name,Last name,Date c
Mr,Joe,Cunningham,25th decem,M,45
Mrs,Kira,Bruce,14/01/1988,F,42097
Mr,Alexander,Maclean,27/04/1981,M
Ms,Sadie,Hunter,18/07/1956,F,5311
Ms,Jane,Adams,23/03/1979,F,5961K,
,
,
,
,
,
,

```

Payroll references beginning with zero

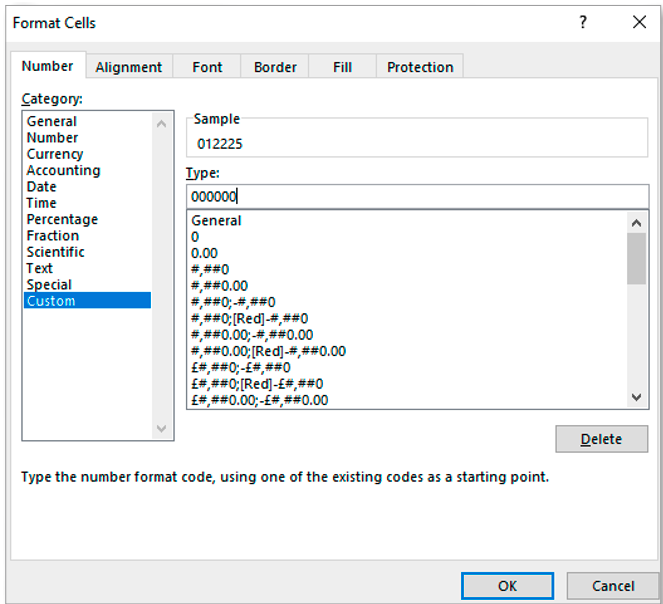
How to fix a problem that can occur in CSV files in Microsoft Excel if you have payroll reference numbers beginning with zero.

It's important that your payroll reference numbers are formatted accurately and reflect the data held on your system.

If your payroll reference numbers begin with zeros, when you save the file in CSV format in Microsoft Excel the leading zeros may be deleted. If this problem is not corrected, the file will contain incorrect payroll reference numbers, which could cause problems later if this number is used to find the worker.

When does this occur?

- In Excel, you can specify that a numeric field has a fixed number of digits. If the field has fewer digits, it will pad it with leading zeros. Do this in **Format Cells > Number > Custom**.
- For example, if every payroll reference number should contain six digits, you can apply the custom formatting “000000” to the cells on your spreadsheet containing these numbers.



- Entering ‘123’ to a formatted cell results in “000123” being displayed and entering ‘7’ results in “000007”.

What's the problem?

1. Here is a file where the payroll reference numbers have been formatted to contain six characters.

F
Payroll reference
012225
025412
012154
085412
021695
022155
022455
023232
098551
074512

2. The file is saved in CSV format, and the custom formatting on the field remains intact.
You can check this by opening the CSV file in Notepad or another text editing application.
3. When the CSV file is opened in Excel again, the custom formatting is lost.

F
Payroll reference
12225
25412
12154
85412
21695
22155
22455
23232
98551
74512

Solution

If after saving your Excel file in CSV format, you find that you need to edit that file, you should either:

1. Open the original Excel file ensuring that the correct formatting is applied to all fields, and then save in CSV format again.

Or

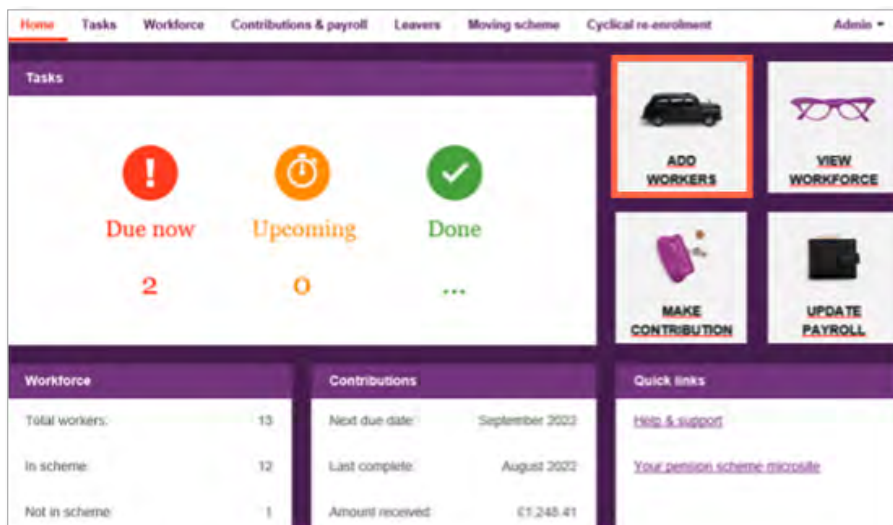
2. If you open the CSV file in Excel, you must remember to re-apply the custom formatting to the data before saving the file again.

Please note: Excel prompts you to save changes to CSV files when you close them even if you have made no changes to the file. Be careful when doing this not to lose any custom formatting.

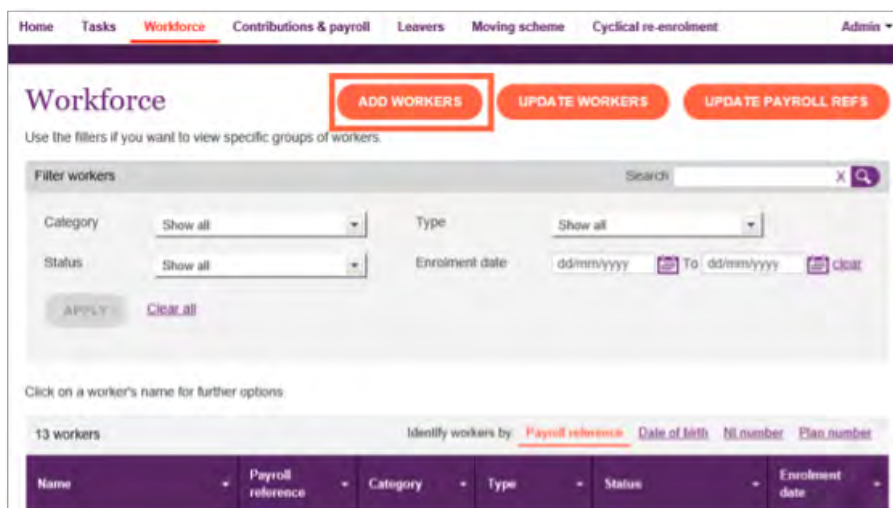
Add workers

There are two ways to add workers, import the data in a CSV file or manually enter the data.

1. Click the **Add workers** button on the dashboard.



Alternatively, go to Workforce and click **Add workers** at the top right.



2. This is the first screen you'll see:

Add workers

Please choose how you want to add workers.

 Workers must receive the enrolment information before they are added in order for us to calculate the correct opt out window.

Import file

Use this to import information from a CSV file.

This is the quickest way to add large numbers of workers.

IMPORT FILE

Add individually

Use this option to add workers individually.

This is an easy way to add a small number of workers.

ADD WORKER

3. Choose whether to import your workers in a CSV file or enter the data manually. We cover both in this guide but we recommend that you import the data in a CSV file as it is more efficient and reduces the risk of typing errors.

Important

If we're managing opt outs for you, don't add workers until you have sent them their auto enrolment communications. We'll assume your workers have received these documents when we calculate their opt out window.

Add workers by importing a file

This is a three stage process:

- Import file
- Results
- Next steps

The progress bar at the top of each screen guides you through each stage so you can see at any point in time where you are in your processing.



See how to import a file on page 10.

What information should I include in my CSV file?

You should include:

1. All workers who will be in the pension scheme.
2. Workers who have left and rejoined your organisation and the pension scheme. We'll match their details with their previous record and restart their pension plan. The worker's company start date should be the date they re-joined and not their previous start date.

Mandatory fields

- Title
- First name
- Last name
- Date of birth
- National Insurance number (If you don't have a National Insurance number for a worker yet, you can leave this blank and a temporary number will be allocated to them)
- Enrolment type –There are three different enrolment types:

- **Automatic enrolment (AE)**
Eligible jobholders who will be auto enrolled.
- **Opt in (OPTIN)**
Non-eligible jobholders who have chosen to opt in to the scheme.
- **Workers without qualifying earnings (WWQE)**
Entitled workers who have chosen to join the scheme.
- Enrolment date (mandatory for workers who are being contractually enrolled)
- Address line 1
- Address line 2
- Work email address
- Sex
- Annual salary
- Category identifier (Only mandatory if category rules have been set up for your scheme)

To find out about the data we require, download our data guide from employer.royallondon.com/padataguide.

When you've imported the file, click the **Continue** button to move on to the Results screen and review the imported data.

2. Results

We'll review all the imported workers.

If you have a lot of workers, this may take some time. The progress bar shows you how far we've got.



If it's slow, you can go away and do something else while you're waiting for the results.

Missing details table

Workers with missing details			
Any outstanding tasks for these workers will be added to your task list.			
Name	Date of birth	Type	Next steps
Smith, James	11/06/1978	Automatic enrolment	Provide missing details

This table is only displayed if there are details missing. These details need to be provided before a plan can be created.

1. Click the worker's name to edit their details. This will take you to the Add worker individually pop-up. See Add worker individually below for more information about the screens you'll see.
2. Go through the first two screens and add the missing details.
3. Click Continue to go to the results screen.
4. On the results screen click **Save and close** to save the changes and close the pop-up.
5. The worker should not appear in the missing details table.

If you can't provide the missing details now, you can do so later. A task will be created to remind you. It's important these details are provided before your next contribution upload as we will not be able to collect contributions for any workers with missing details.

If a lot of workers appear with missing details, we recommend you go back to your source data. In this scenario, the likelihood is that one of the mandatory fields is missing. This may be because:

- The data did not export correctly from your HR/payroll system
- One of the mandatory fields was not mapped when you created your template.

Workers who are ready to progress

We'll summarise the workers who are ready to progress. They are not yet saved to the system so this gives you one last chance to check they are correct.

11 workers are ready to progress				
Name	Date of birth	Category	Type	Delete
Smith, Ailsa	31/07/1975		Automatic enrolment	

Deleting workers

This is the only screen where you can delete worker records. Click the rubbish bin icon next to the worker to delete them. After you save the workers and proceed, you'll need to contact us if you want to delete a worker's record.

Save workers

Click Save workers to save the workers and continue to **Next steps**.

Remember, if you don't click **Save workers**, the workers will not be added to the system.

3. Next steps

This screen shows the next steps for each worker.

You'll see the following:

1. A summary of the workers imported.
2. A list of workers with missing details. Add the missing details here by clicking on the worker's name or you can do it later. We'll create a task to remind you.
3. A summary of workers we can progress. You don't need to supply any more information for them. We'll create a pension plan for them.

9 workers have been progressed

Name	Date of birth	Category	Type
Smith, Ailsa	19/05/1982		Automatic enrolment

4. If any worker you have imported is already in the system and is not identified as re-joining employment, they'll appear in the duplicate records table. Any new information will not be applied to their record.

2 workers are duplicates

These workers already have records in the system. We haven't updated their records. You can make any changes in **Workforce**.

Name	Date of birth	NI number	Payroll reference	Payroll already exist in Workforce
Wilson, Andrew	01/06/1993	JK110011B	528	
Wilson, Andrew	31/10/1988	JK010107A	524	

You'll only see this table here, so make a note of the workers shown in case of any discrepancies. Contact your Corporate Servicing Team if there is a problem with the worker's record via the Contact us link at the top right of every screen.

Workers re-joining your workforce

If any worker is already in the system, but you've previously notified us that they've left employment with you, we'll automatically assume they've re-joined your workforce and restart their pension plan.

Add worker individually

You can enter the details for each new worker individually.

Click **Add worker** to launch the pop-up. There are three screens.

Add workers

Please choose how you want to add workers.

 Workers must receive the enrolment information before they are added in order for us to calculate the correct opt out window.

Import file

Use this to import information from a CSV file.

This is the quickest way to add large numbers of workers.

IMPORT FILE

Add individually

Use this option to add workers individually.

This is an easy way to add a small number of workers.

ADD WORKER

We recommend you add workers by importing a file containing data extracted from your system even if you only have one or two workers to add. This reduces the risk of typing errors.

1. Personal and enrolment details

On this screen you can enter the worker’s personal details, their company start date and their enrolment details.

Complete all the items in the personal details column. If any are missing, you will not be able to proceed.

Add worker

Cancel

1: Personal and enrolment details

2: Contact and employment details

3: Results

Personal details

Title

Sex

Male

Female

Forenames and all middle names

Last name

Date of birth

dd/mm/yyyy

dd/mm/yyyy

Company start date

dd/mm/yyyy

dd/mm/yyyy

Enrolment Details

Enrolment date

dd/mm/yyyy

dd/mm/yyyy

Enrolment type

Please choose

CONTINUE

Enrolment details

Tell us the date they will be enrolled.

Next, tell us the worker’s enrolment details. There are three options:

- **Automatic enrolment** – Eligible jobholders who are being auto enrolled.
- **Opt in** – Non-eligible jobholders who have chosen to opt in to the scheme OR eligible jobholders who have elected to opt in to the scheme in their postponement period.
- **Worker without qualifying earnings** – Entitled workers who have chosen to join the scheme.

You will also need to provide us with their enrolment date.

Category

The **Category** dropdown appears if the scheme has multiple categories (groups of workers). Choose the correct category for this worker.

Click **Continue** to proceed to **Contact and employment details**.

2. Contact and employment details

On the second screen, add the worker’s contact details and information about their employment.

Add worker : John Doe

Cancel

1: Personal and worker details

2: Contact and employment details

3: Results

Contact details

Foreign address

☐ Yes

☒ No

ENTER POST CODE

Find Address

Home address

100 Test Street

Postcode

EH1 1EH

Work email

Home email

Document delivery

Royal London - post to worker

Employment details

Payroll reference

National Insurance number

Does worker have no NI number?

Annual salary

£

Earnings payable in pay reference period (£)

£

Retirement age

65

Employment Status

Employed

BACK

CONTINUE

If you are adding a worker who doesn’t have a permanent national insurance number, you must let us know when completing this section and the tell us the reason why.

Add worker : Jane Smith

Cancel

1: Personal and enrolment details

2: Contact and employment details

3: Results

Contact details

Foreign address

☐ Yes

☒ No

EH6 6DX

Find Address

Home address

1/1

Sheriff Park

Edinburgh

Postcode

EH6 6DX

Work email

Home email

Employment details

Payroll reference

599

National Insurance number

Does worker have no NI number?

Yes

Why does worker have no NI number?

Select

Worker under 16 years old

Worker recently moved to UK

Other

Annual salary

Retirement age

65

Employment Status

Employed



▪ You've told us the worker has a National Insurance number, you can't leave the field blank or with a temporary number.



No National Insurance number has been provided for the worker. We need the National Insurance number or a statement the worker doesn't have one for us to claim tax relief on any member contributions, so it's really important we're provided this information as soon as possible.

Complete the mandatory fields listed below so we have the correct information to create a pension plan and send their welcome pack.

Field	Information	Mandatory?
Home address	Enter the worker's home address including flat number or house name. Address lines 1 and 2 are mandatory and must be provided.	✓
Postcode	Enter a valid UK postcode. Although this isn't mandatory, we recommend you supply one to avoid delays in the worker receiving their communications.	
Foreign address	Select yes if this is not a UK address. If you're entering a foreign address, use Home address line 4 for the foreign postcode or zip code rather than the postcode field.	
Work email address	If your workers have a workplace email address, we require this information so we can send them information about their plan to them electronically. If a work email address is not supplied, because there isn't one, we'll use personal email address instead. Any email communications with personal information in them will be encrypted.	✓
Personal email address	We may send communications, such as our member newsletter, to workers' personal email addresses. Any email communications with personal information in them will be encrypted.	
Payroll reference	The reference that the worker is identified by on the payroll system.	
National Insurance (NI) number	Although this is mandatory, you can add a worker without their NI number if you don't have it yet. The system will allocate the worker a temporary number. You should update their record with their correct NI number as soon as possible. You can also let us know why a worker doesn't currently have a national insurance number. You can select one of the following reasons when prompted: • Worker under 16 years old • Worker recently moved to UK • Other	✓
Does worker have no NI number?	Please tick yes or no.	✓

Field	Information	Mandatory?
Annual salary	This is needed in order to provide a member illustration. The worker can never be enrolled until this information is provided. For hourly paid and zero hours workers, provide an estimate.	✓
Retirement age	This must be between age 55 (increasing to 57 in April 2028) and 75. It automatically defaults to the scheme retirement age.	✓
Employment status	Please select from the drop-down box.	✓

Click **Continue** to proceed.

- If there are any missing contact details when you try to continue, these will be highlighted.
- If the worker is already in the system, and you haven't told us they've left employment with you, you won't be able to proceed. Close the Add worker pop-up and contact us via the **Contact us** link at the top of the screen if you need help with this.
- If you have told us they've left employment, they'll be treated as re-joining your workforce.

3. Results

Here we show you the worker's status and the next steps.

Add worker : Jane Smith

Cancel

1: Personal and enrolment details

2: Contact and employment details

3: Results

Enrolment type: **Automatic enrolment**

Next steps: **Provide missing details**

Contributions

Contributions calculated using the agreed category defaults are shown below. These can be changed for this worker if required.

☐ Override contribution default?

Salary definition

☐ Qualifying earnings (£28,760)
☒ Pensionable earnings

Worker

% or £

Employer

% or £

BACK

SAVE AND CLOSE

This screen summarises the worker's enrolment type and the next steps. The next steps

will either be:

- **Enrolment in progress**

The worker has already reached their enrolment date.

- **Enrolment pending**

The worker has an enrolment date in the future.

- **Provide missing details**

Provide the missing details before we can create the worker's pension plan. We'll create a task to remind you to provide this information or you can click Back and enter it now.

Contributions

When adding a member individually the contributions level will follow the scheme default. This can be overridden at this stage by ticking the **Override contribution default?** box.

- The system will tell you if phasing applies to contributions. This will only appear if phasing has been selected at scheme level.
- Select if **Salary exchange** applies to the worker. This will only appear if salary exchange has been selected at scheme level.
- Select **Apply matching** if this applies to the worker's contributions. This will only appear if matching has been selected at scheme level.
- Select the salary definition, either **Qualifying earnings** or **Pensionable earnings**.
- Enter the worker and employer contribution change as a percentage. Alternatively, if you have selected pensionable earnings, you can enter the change as a monetary amount.

Click the **Save and close** button to save the worker to the system. The worker will not be saved until you click this button.

When you have saved the worker, you'll see a screen showing all the workers who have been added individually recently and the next steps you need to take.

Manage your workforce

From the Workforce screen you can view and manage your workforce, update worker details, opt workers in and out, and view worker communications.

View workforce

The Workforce screen allows you to view your entire workforce. Access it by clicking the **Workforce** tab in the top menu or the **View workforce** box on the dashboard.

HomeTasksWorkforceContributions & payrollLeaversMoving schemeCyclical re-enrolmentAdmin

Workforce

ADD WORKERSUPDATE WORKERSUPDATE PAYROLL REFS

Use the filters if you want to view specific groups of workers.

Filter workers

Search

CategoryShow all

TypeShow all

StatusShow all

Enrolment datedd/mm/yyyy To dd/mm/yyyy

APPLYClear all

Click on a worker's name for further options.

24 workers

Identify workers by: Payroll referenceDate of birthNI numberPlan number

Name	Payroll reference	Category	Type	Status	Enrolment date
Smith, Ailsa	521		Automatic enrolment	Enrolment in progress	01/09/2022
Smith, Ailsa	520		Automatic enrolment	Enrolment in progress	01/09/2022

Searching and filtering

Search for workers by name using the search box.

Or filter your workers on:

- Category
- Type
- Status
- Enrolment date

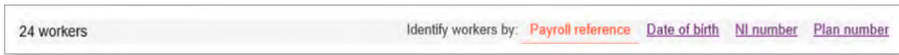
Click the **Apply** button to apply the filter you have selected.

To remove a filter, select the **Clear** link next to the filter and click **Apply**.

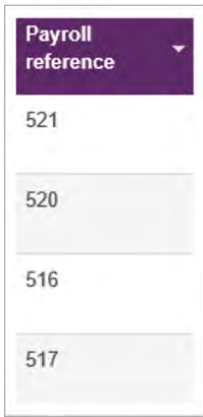
35

Identifying your workers

- You can choose how to identify your workers. This will help you align the view on Workforce with your payroll or HR system.



- The default is **Payroll reference** but if, for example, you identify workers by their National Insurance number, select **NI number**. The second column in the table will then change to show the National Insurance numbers.
- Click the title to order the workers by that field.



Managing your workforce

The following options are available:

1. **Update worker details** – you can do this by importing a file, or edit their details individually.
2. **Opt worker out** – let us know they have opted out of the scheme.

Click **Update workers** to update worker records by importing a file.

Update worker details

1. Import file

2. Review changes

3. Confirmation

Choose the CSV file to import.

File

Browse...

☐ Create new template from the file you're importing

IMPORT FILE

For the other options, click the worker's name.

Smith, Ailsa

Close

What do you want to do?

Edit details

▶

Mark as leaver or stop contributions

▶

Options will only appear if they are available for that worker.

Update worker details

You can update worker details by importing a file or edit their details individually.

- You can only edit worker details individually through our auto enrolment system during the time between adding the worker and their plan being created.
- Once the worker has been allocated a policy number, this option will no longer be available.
- After this time, you can update your workers by importing a file. If you have a number of edits to make, we recommend using this method.

Update workers by importing a file

If you have a number of workers' details to update, the quickest way is to import the changes in a file.

The following information can be updated by importing a file:

- Title
- First name
- Last name
- Postal address details including postcode
- Work email address
- Personal email address
- Annual salary
- National Insurance number

To begin, click **Update workers** at the top right of the workforce screen.

What information should I include in my CSV file?

The easiest way is to import a file with all your workers. We'll identify the records that have changed and ignore those that haven't changed. If you prefer, you can just include those worker records that have changed in the file.

To allow us to identify each worker, ensure your file contains at as many as possible of the following:

- National Insurance (NI) number
If you are telling us about an update to a worker's National Insurance number, you should ensure you've supplied a correct date of birth and payroll reference so we can find them.
- Date of birth
- Payroll reference

For more in-depth detail about the information you should provide in your CSV file, download our data guide from employer.royallondon.com/padataguide

See how to import a file on page 10.

When the file has imported, click the **Continue** button to move on to the Review updates screen and review the imported data.

Review updates

The workers have been compared to the file provided – this screen summarises the updates which will be made to the workforce.

Update worker details

1. Import file

2. Review changes

3. Confirmation

1 update cannot be made

 **1 worker has changed National Insurance number to one that already belongs to another worker**
This change cannot be applied as each worker must have a unique National Insurance number



4 updates will be made

 **1 salary update**



 **2 address updates**
Please ensure the details are correct before continuing as this affects where the worker documents are sent.



 **1 National Insurance number update**
We don't need you to do anything else



BACK

SAVE UPDATES

Any workers who can't be updated will appear in this section along with the reason that we cannot make the update. Click the arrow to view the workers affected.

There are three circumstances in which updates can't be made:

1. Worker cannot be found

2 updates cannot be made

 **1 worker cannot be found**
Check their National Insurance number, payroll reference and date of birth are correct. Add any new workers after saving updates.



Name	Date of birth	Payroll reference	NI number
Jones, Julie	10/10/1996	677	JK101094B

This will happen because:

- Their National Insurance number, payroll reference and date of birth in the file do not match those held in our system; or
- They have not been added to the system.

Check the details we hold by going back to Workforce and searching for them by name. If they are a new worker, add them via Add workers.

2. **Worker has changed title indicating a change in sex**

In the event that one of your workers undergoes gender reassignment; please contact us to update their details. You'll find details of your Corporate Servicing Team by clicking the Contact us link on the top right of every screen.

3. **The worker's new National Insurance number is not unique**

You've told us that this worker has a new National Insurance number but it matches one that belongs to another worker. We'll tell you the name of the other worker so you can check both their details.

 1 worker has changed National Insurance number to one that already belongs to another worker
This change cannot be applied as each worker must have a unique National Insurance number



Name	Date of birth	Payroll reference	Old NI number	New NI number	Worker that new NI number belongs to
Smith, Ailsa	19/05/1984	521	JK328543B	JK010475B	Smith, Julie

Workers who will be updated

Any workers who will be updated appear in this section.

Check to make sure you agree the proposed updates and click **Save updates** to confirm the changes to the workers details.

- We won't send the worker any revised documents, unless the worker has still to receive their initial joiner communications.
- You can download revised documents by clicking the worker's name on the Workforce screen and then **View document history**.

Edit worker details individually

Click the worker’s name on the Workforce screen to edit their details.

This option is only available if the worker has not yet been allocated a policy number. After then you can update details by import a file as described above.

Moving around the edit worker screens

There are three screens in Edit Worker. The following table shows you where to find the data you wish to edit. Use the Continue and Back buttons to select the information required for update.

Screen	Information held
Screen 1 – Personal details	Title, Sex, First Name, Last Name, Date of Birth, Company Start Date.
Screen 1 – Enrolment details	Enrolment type, enrolment date, worker category
Screen 2 – Contact details	Home address, Postcode, Foreign address, Work email, Personal email.
Screen 2 – Employment	Payroll reference, National Insurance Number, Annual Salary, Retirement Age, Effective date of change.
Screen 3 – Contributions	Override contribution defaults.

Personal and worker details

Update the worker’s personal details as required.

Edit worker : Jane Smith

Cancel

1: Personal and enrolment details

2: Contact and employment details

3: Results

This worker has missing information – note this may be on the next screen, please continue for details.

Personal details

Title

Mrs

Sex

Female

Forenames and all middle names

Jane

Last name

Smith

Date of birth

25/07/1985

dd/mm/yyyy

Company start date

01/06/2023

dd/mm/yyyy

Enrolment Details

Enrolment date

01/06/2023

dd/mm/yyyy

Enrolment type

Automatic enrolment

CONTINUE

Enrolment details

Change these if the worker’s auto enrolment status has changed.

Category

If you have more than one category in your scheme, the **Category** dropdown will be shown. You can change the worker’s category if required.

Click **Continue** to carry on.

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Contact and employment details

The fields on this screen are as follows:

Field	Information	Mandatory?
Home address	Enter the worker's home address including flat number or house name. Address lines 1 and 2 are mandatory and must be provided.	✓
Postcode	Enter a valid UK postcode. Although this isn't mandatory, we recommend you supply one to avoid delays in the worker receiving their communications.	
Foreign address	Select yes if this is not a UK address. If you're entering a foreign address, use Home address line 4 for the foreign postcode or zip code rather than the postcode field.	
Work email address	Enter a work email address.	✓
Personal email address	This field is not used for auto enrolment.	
Payroll reference	The reference that the worker is identified by on the payroll system.	
National Insurance (NI) number	Although this is mandatory, if you don't have the workers NI Number, the system will allocate the worker a temporary number. You should update their record with their correct NI number as soon as possible.	✓
Annual salary	This is needed in order to provide a member illustration. The worker can never be enrolled until this information is provided. For hourly paid and zero hours workers, provide an estimate.	✓
Retirement age	This must be between age 55 (increasing to 57 in April 2028) and 75. It automatically defaults to the scheme retirement age.	✓

Results and contribution levels

Edit worker : Karen Hinde

[Cancel](#)

1: Personal and worker details

2: Contact and employment details

3: Results



We will not issue revised documents. They can be accessed from the workforce screen.

Worker type: **Automatic enrolment**
Next steps: **Enrolment in progress**

Contributions

Contributions calculated using the agreed category defaults are shown below. These can be changed for this worker if required.

☐ Override contribution default?

Salary definition ☒ Qualifying earnings (£26,332)
 ☐ Pensionable earnings

Worker %

Employer %

BACK

SAVE AND CLOSE

This screen summarises the worker’s enrolment type and the next steps. The next steps will either be:

- **Enrolment in progress**
Appears when the worker has already reached their enrolment date.
- **Enrolment pending**
Appears when the worker has an enrolment date in the future.
- **Provide missing details**
In this case, you will need to provide the missing details before we can create the worker’s pension plan. A task will be created to remind you to provide this information.

Contributions

You also edit the worker's contribution default by ticking the Override contribution default box.

- Select if Salary exchange applies to the worker. This will only appear if salary exchange has been selected at scheme level.
- Select Apply matching of this applies to the worker's contributions. This will only appear if matching has been selected at scheme level.
- Select the salary definition, either Qualifying earnings or Pensionable earnings.
- Enter the worker and employer contribution change as a percentage. Alternatively, if you have selected pensionable earnings, you can enter the change as a monetary amount.

Opt worker out

Any eligible jobholder who has been auto enrolled, or non-eligible jobholder who has chosen to opt in, can opt out of the group pension scheme during their opt out period.

The procedure you will follow depends if Royal London is managing opt outs or whether you are using another system to manage opt outs.

Royal London managing opt outs

If we are managing opt outs for you, we'll send your workers a welcome pack containing details of how they can opt out.

They can opt out in the following ways:

- Online via the worker login on your pension scheme website or yourplan.royallondon.com/choices. They should enter the 12 digit access code sent in their enrolment pack and their date of birth.
- Via our telephone opt out service. They should enter the 12 digit access code in their enrolment pack and their date of birth. This is an automated service much like paying a credit card or bill over the phone.
- By submitting an opt out notice to you, or in the case of an entitled worker, a cancellation request. You can then enter it via our system or assist them to enter it online. If you enter the opt out request, you must keep the opt out notice for six years.

Use the system to opt a worker out

Follow these instructions if you have received an opt out notice.

1. Check that the notice is valid.

- It must be on our opt out form.
- It must be received or noted in the worker's opt out window. (You can extend their opt out window by two weeks if given an invalid notice.)

2. Go to Workforce, click the worker's name then **Opt worker out**.

Declaration

Opt out

1. Declaration

2. Confirmation

Name

Ms Alison Jones

Opt out date

This should be the date on the opt out notice



Extend opt out period to 6 weeks?

Only allowed if the worker has supplied an invalid opt out notice

☐

To complete the employee opt out, please read and agree with the following statements, then click the 'Opt out' button to submit your request.

1. I have received a completed (signed and dated) opt out notice from the worker.

2. The completed opt out notice meets [The Pensions Regulator \(TPR\) requirements](#).

3. I will keep the original or a copy of the opt out notice for six years. This can be stored in paper format or electronically.

☐ I have read and agree to the above statements

3. Enter the opt out date. Every worker has an opt out period and the date must be within this window. If you enter a date that is not in the opt out window you'll see a warning.

- The opt out date cannot be in the future. If the worker's opt out period begins in the future, you'll need to wait until that time.

4. Tick the '**Extend opt out period to 6 weeks?**' box to change the length of the opt out period. The opt out period is one month but if the worker provides an invalid opt out notice you can extend the opt out period to six weeks.

5. Tick the box labelled **I have read and agree to the above statements** to confirm you agree that:
 - You have received a completed (signed and dated) opt out notice from the worker.
 - The completed opt out notice meets The Pensions Regulator (TPR) requirements.
 - You will keep the original or a copy of the opt out notice for six years. This can be stored in paper format or electronically.
6. Click **Opt out** to opt the worker out and produce the communications.

Confirmation

7. The confirmation screen confirms the opt out request. You must make sure you refund any pension contributions deducted from the worker's salary.
8. A task will be created to remind you to update your payroll, stop future contributions for this worker and refund any contributions that have been made.
9. We will refund any contributions we have received for this worker back to you.

Resolve problems with worker opt outs

The following problems may occur when a worker opts in or out.

The worker has entered the correct access code but can't access our online service

Check that the worker's date of birth you hold is correct. If it is incorrect, you'll need to edit their details.

The worker can't access the automated telephone opt out system

The worker will receive a message advising them why there has been a problem but if they can't remember what it said, follow these steps:

1. Check that the worker's date of birth you hold is correct. If it is incorrect, update their details.
2. Check they entered the correct access code. You can find their access code on their communications. Click their name then **View document history** to download the communications.
3. Is their opt out period closed? If the option to opt the worker out isn't available in Workforce, this means that it's too late and they cannot opt out.
 - If they have tried to opt out too late, they can leave the scheme. We can't refund any contributions already collected but they can be transferred to another pension plan now or in the future.

There is no option for the worker to opt out online

If the worker has logged in to online service but opting out is not mentioned on the worker homepage then this means the opt out period has ended.

There is no option to opt the worker out in Workforce

If the option to opt the worker out isn't available in Workforce, it means that the opt out period has ended but the worker can leave the scheme. We can't refund any contributions already collected but they can be transferred to another pension plan now or in the future.

The opt out period has not started

The worker cannot opt out before their opt out period starts. If they're opting out online, they will need to log back in during their opt out period. They'll see a message after they log in giving them details of their opt out period. If you're opting them out, you'll need to return and complete the task during their opt out period.

Leavers

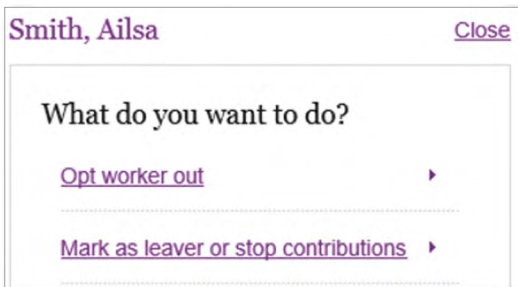
When workers leave your employment, die or decide to stop making pension contributions you need to let us know.

- We need to know about all workers who have left your employment or died.
- You should also tell us about any active planholders who have decided to cease active membership of the pension scheme and stop making pension contributions but who haven't left your employment.
- You can only tell us about leavers **after** their leaving date.
- If a worker who has been marked as left employment rejoins your company and is auto enrolled, you can tell us by adding them as a new worker. Contact us if a worker who has stopped contributions wishes to restart them.
- You can tell us about leavers individually or by importing their details in a CSV file.

Tell us about leavers individually

You can tell us about leavers or workers who have chosen to stop pension contributions from the Workforce screen.

1. Click the Workforce tab in the top menu.
2. Click the worker's name. You'll see the options available for that worker.



3. Click **Mark as leaver or stop contributions**.

4. Select the reason: **Chosen to stop contributions; Left employment; or Death.**

Leaver: Smith, Andrew

Cancel

It may take several days to apply this change across all our systems.

Reason

☒ Chosen to stop contributions

☐ Left employment

☐ Death

Date stopped contributions*

dd/mm/yyyy

What month is the last deduction from salary in respect of?

Month

Select Month

Year

Select Year

Note: Only fields marked with an asterisk (*) are mandatory

CONTINUE

We'll only show reasons that apply to the particular worker.

5. Enter the effective date. This should be the date the worker left employment, stopped contributing or died. The date must not be:

- 1. Earlier than the worker's company start date.
- 2. In the future.

6. Click Save to save the change to the worker's record.

You'll then be taken to the Workforce screen where you'll see their status has been updated.

Smith, Ailsa	518		Automatic enrolment	Worker left employment	01/09/2022
--------------	-----	--	---------------------	------------------------	------------

You should note it may take several days for us to apply this change across all our systems.

Tell us about leavers by Importing a file

When workers leave your employment, die or decide to stop making pension contributions you need to let us know.

You must tell us about your leavers by importing a CSV file.

Click the Leavers tab in the top menu. This will take you through to the Import file screen.

What information should I include in my CSV file?

You should tell us about all workers who have left your employment or died, and any active planholders who have decided to stop making pension contributions.

The following fields are mandatory for Leavers.

- First name
- Last name
- Leaver reason
This must be one of the following reasons. These must be typed as below; no other wording will be accepted.
 - Stop Contributions
 - Left Employment
 - Death
- Leaver date

See our data guide (employer.royallondon.com/padataguide) for more information about the mandatory fields.

- So we can identify the worker you should also supply at least one of:
 - National Insurance (NI) number
If you used temporary NI numbers when adding new workers, and any of these have changed since the workers were added, you should edit the worker details to show the updated NI number before importing your file.
 - Date of birth
 - Payroll reference number

Example leavers file

	A	B	C	D	E	F	G	H
1	Title	First Name	Last Name	Date of Birth	National Insurance Number	Payroll Reference	Reason for Leaving	Leaver Date
2	Mr	Andrew	Wilson	10/06/1991	JK010104A	513	Left employment	05/09/2022
3	Mr	Andrew	Wilson	14/12/1976	JK010104B	514	Left employment	06/09/2022
4	Dr	Andrew	Wilson	01/06/1994	JK110011A	515	Left employment	02/09/2022
5								

Click **Continue** to proceed to the **Review leavers** screen.

Review leavers

This screen summarises the information you've imported and highlights any queries.

Leavers

1. Import file

2. Review leavers

3 workers will be updated

 3 workers have left your employment
We don't need you to do anything else.



2 workers will not be updated

 1 worker has a leaving date that is earlier than their start date
Check these dates and change them where necessary.



 1 worker has already left your employment
Contact us if you need to make any changes.



BACK

CONFIRM LEAVERS

Click on the arrow next to each heading to expand it and see the workers affected.

If you leave this screen to make any changes, we will save everything here. When you return to Leavers by clicking the tab you'll be taken straight into this screen.

Workers who will be updated

At the top you'll see the workers who will be updated.

- You don't need to take any further action for workers who have left your employment or who are deceased.
- If any worker who has chosen to stop contributions wishes to restart their pension plan at any time, you should contact us using the **Contact us** link at the top right of the screen and we'll arrange this.

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Workers who will not be updated

If we can't update a worker's record we will list them here.

Workers who cannot be found

- We use NI number, payroll reference or date of birth to identify the worker on the system. As long as one of these is provided and matches what we hold on our records, we'll be able to find the worker.
- If the information is provided but is incorrect, the worker won't be found. You should check the details we hold for the worker on the Workforce screen and make sure that the information on your CSV file matches this.

Workers with a leaving date earlier than their start date

- Check that you have provided the correct leaving date on your CSV file and update it if not.
- If we hold the wrong start date for this worker, contact us via the Contact us link at the top of the screen, and we'll update the start date before you process the leaver.

Workers who have already left

You've already notified us that these workers have left your employment. If you need to change their leaving date, you should contact us.

Workers who are not making contributions

If you've asked us to stop contributions for any workers who are not active planholders, you will see this message. If they have left employment, change your CSV file and re-import it.

Updating your leavers file

To update the results, edit your original CSV file. To import the updated file:

1. Click the **Back** button on the Review leavers screen. This will take you back to Import file.
2. Click **Delete all files** to remove the previously imported file(s).
3. Import your updated file.

Confirmation

When you're satisfied that all the leavers are correct, click **Confirm leavers**. You'll see a confirmation screen.

The workers' records won't be updated until you've done this.

We'll update each worker's status immediately in our online service for auto enrolment. However, if any of the workers are planholders, you should be aware that our other systems don't update immediately. It may take several days before you see the changes on our other systems.

Payroll updates

You should update your payroll to ensure that contributions are not deducted from the salaries of workers who have opted out.

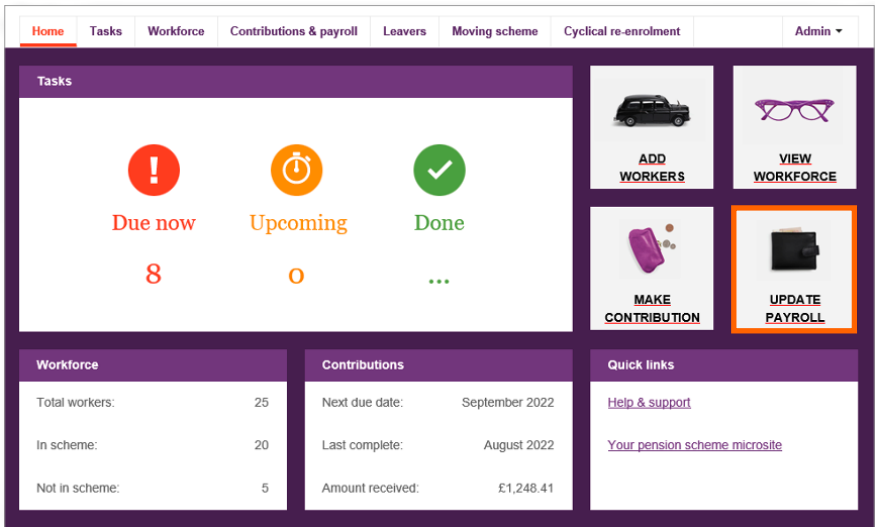
You only need to do this if we are managing opt outs for you. If you are managing opt outs on another system, that system will provide you with details of worker opt outs for your payroll.

When should I update my payroll?

You should make the updates before running your payroll to ensure deductions are made for the correct workers.

How do I know what updates to make?

1. Click the **Update payroll** button on the Dashboard.



Alternatively click **Contributions & payroll** in the top menu and then **View payroll updates**.

2. You'll then be presented with this screen which summarises all the updates you need to make.

Payroll updates

Please make the following updates to your payroll system before submitting your next contribution.

Click "Export updates" to download them in a file.

Tick the "Done" box for each update when complete.

Filter workers

Search

Group of workers

Show all

Date

Effective date

Pension start date

dd/mm/yyyy

To

dd/mm/yyyy

Reason for update

Show all

Salary exchange

Yes

No

Both

APPLY

Clear all

To do

Done

You have one payroll update to make.

Identify worker by: [Payroll reference](#) [Plan number](#)

☐ Mark all 1 as done

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
05 Jul		James Smith	579	0.00%	0.00%	Opt Out	N	N		☐

3. Click **Export data** to export the data as a CSV file for import into your payroll system.

Types of payroll updates

Payroll updates will be created for the following scenario.

Reason for payroll update	What generated this?	When will the update be displayed?
Opt out	Worker has opted out of the pension scheme.	Straight away.

The payroll update screen and CSV file will show all payroll updates required, including those with a pension start date in the future.

Opt outs

When a worker opts out, a payroll update is created.

Effective date	Pension start date	Name	Payroll reference	Contributions		Reason for update	Sal Ex	Eligible	Group of workers	Done
				Worker	Employer					
05 Jul		James Smith	579	0.00%	0.00%	Opt Out	N	N		☐

- As the worker has opted out, no further contributions are due.
- You must update your payroll and refund any previously deducted contributions to the worker.
- Your contribution schedule should also be updated to remove this worker. If this worker is included on your contribution schedule, we will not accept their contributions.

Employer duties

You must:

- Update your payroll to ensure that no further contributions are made for this worker.
- Refund any contributions already deducted from the worker.

Impact

Failure to update your payroll will result in contributions being deducted from a worker who has expressed their right to opt out of the scheme. We will not accept these contributions, but it could create extra work for you arranging for refunds to be processed.

Exporting the updates

We recommend you make payroll updates by importing the data in a CSV file directly into your payroll system rather than making the changes manually.

To obtain the data in a CSV file, click the **Export data** button.

Add filters to the payroll updates file

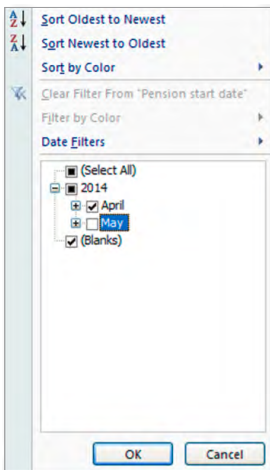
It may help you to identify the payroll updates required for this pay reference period by adding filters to the file you have exported.

This can be done in Microsoft Excel as follows:

1. Click the field in between the A and 1 on the spreadsheet – This will highlight the entire file.
2. Select “Data” from the menu bar along the top of the screen.
3. Click on the Filter icon, this will add filters to the columns.
4. You’ll see an arrow next to each of the column headings.

	A	B	C	D	E	F	G	H	I	J
1	Tit	First name	Last name	Date of birth	National insurance number	Payroll reference	Plan number	Category id	Process type	Effective change date
2	Mr	John	Wilson	27/07/1961	JK1010010A	527		MONTHLY	Change	01/06/2023
3										

5. To display the actions required for this pay reference period, click the arrow next to the **Pension start date** heading.
6. Select the date of this pay reference period and **(Blanks)** to display all payroll updates required for this pay reference period. You must select the **(Blanks)** option to capture out of, as these have a blank start date.

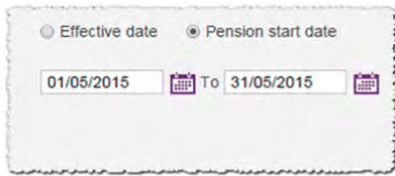


7. The updates will then be filtered.

Marking payroll updates as 'Done'

Once you have made the necessary changes, you should go back to the payroll update screen and mark completed updates as done.

- Tick individual updates to mark them as done.
- Tick the 'Mark all (number) as done' box to update the status of all payroll updates to 'done'.
- If there are a variety of pay reference periods shown, use the date filters at the top of the screen to select the updates for the pay reference period(s) that have been completed. You can then mark them as done by ticking the **Mark all as done** box.

A screenshot of a date filter interface. At the top, there are two radio buttons: 'Effective date' (which is selected) and 'Pension start date'. Below this, there is a date range selector. It shows '01/05/2015' followed by a calendar icon, the word 'To', another calendar icon, and '31/05/2015'.

Updates marked as 'done' in error

If you have marked a payroll update as done by mistake, this can easily be corrected.

1. Click the **Done** tab at the top of the screen. You'll see the list of updates marked as 'done'.
2. Clear any filters.
3. Find the update that should not have been marked as done and un-tick the **Done** box. This will move the payroll update back to the **To Do** list.

Mark tasks as done

- As well as a payroll update, opt outs generate a task to remind you that you need to update your payroll.

Marking a payroll update as 'done' does not update the task; you'll also need to go into Tasks to mark the task as 'done'. For more information see Tasks on page 85.

Contributions

At the end of each contribution period you must process your schedule and make the contribution.

Click the **Make contribution** button on the dashboard.

HomeTasksWorkforceContributions & payrollLeaversMoving schemeCyclical re-enrolmentAdmin

Tasks

!

Due now

8

🕒

Upcoming

0

✓

Done

...



ADD WORKERS



VIEW WORKFORCE



MAKE CONTRIBUTION



UPDATE PAYROLL

Workforce

Total workers:25

In scheme:23

Not in scheme:2

Contributions

Next due date:September 2022

Last complete:August 2022

Amount received:£1,248.41

Quick links

[Help & support](#)

[Your pension scheme microsite](#)

Alternatively go through the **Contributions and payroll** link in the top menu. This takes you through to this screen where you can view your contribution history.

HomeTasksWorkforceContributions & payrollLeaversMoving schemeCyclical re-enrolmentAdmin

Pension contributions and payroll updates

Next due date: September 2022

Make a contribution

You have no contribution schedule in progress.

MAKE A CONTRIBUTION

Contributions history

Please choose the schedule you want to view.

Please choose

VIEW SCHEDULE

Payroll updates

You have 1 payroll updates to make.

VIEW PAYROLL UPDATES

Click **Make a contribution** to continue.

60

The make a contribution screen

This screen shows you the options available for making a contribution.

You can:

- **Import a schedule as a CSV file**
If a schedule exists and you import another file, it will overwrite the existing schedule.
- **Input a schedule**
Select **Use previous schedule** or **Create new schedule** from the dropdown menu and click **Create schedule**.
 - If you select **Use previous schedule**, we'll enter the contributions based on the last schedule you submitted.
 - If you select **Create new schedule**, you can enter the contributions manually.
- **Edit an existing schedule**
If you have created a schedule either by importing a file or manually but have not yet made the contribution, it will automatically be saved. You can edit or delete it.

1.1 Import file

We recommend extracting the required data from your payroll system and importing it as a CSV file to reduce the risk of errors.

Click **Import schedule** on the Make a contribution screen. You'll then see the Import file screen.

Contributions

1. Import file

2. Review schedule

3. Review contribution

4. Confirm

Choose the CSV file to import.

File

Browse...

☐ Create new template from the file you're importing

IMPORT FILE

Files imported

Delete all files

Date imported	Filename	Status
No files found		

BACK

CONTINUE

What information should I include in my CSV file?

The following fields are mandatory for contributions.

- First name
- Last name
- National Insurance (NI) number
This is used to identify the worker in the system.
- If you used temporary NI numbers when adding new workers and these have now been revised, update the worker details in Workforce with the correct NI number before importing your schedule.

- Earnings in current contribution period (£)
This data is used to check the worker and employer contribution amounts are as expected.
- Employer contribution (£)
- Worker contribution (£)

See our data guide (employer.royallondon.com/padataguide) for more information about the mandatory fields.

Schemes using salary exchange

Most employers using salary exchange should:

- Include the worker contribution with the employer contribution for each worker making pension contributions by salary exchange.
- Enter zero for the worker contribution.

If you're not sure if this applies for your scheme, contact your Corporate Servicing team by clicking the **Contact us** link at the top right of every screen.

Importing a file

1. Select the file and click **Import file** to import the file.
2. If a template hasn't been set up to map the headings in your file to our fields, you'll be asked to do this.
3. If there are errors in your file, you'll be given a link to download an error file showing what they are.

When the file has been imported successfully, click the **Continue** button to continue to the Review contributions screen where we will tell you if there are any queries in your schedule.

1.2 Input/Edit schedule

On the Edit Schedule screen you can edit the current contribution schedule.

You can access the screen:

- By clicking the **Edit schedule** button on the Review contributions screen.
- By clicking **Edit schedule** on the Make a contribution screen to access a schedule in progress.
- Choosing to input a schedule manually on the Make a contribution screen.
 - If you select **Use previous schedule**, we'll enter the contributions based on the last schedule you submitted.
 - If you select **Create new schedule**, you can enter the contributions manually.

Contribution schedule

1. Edit schedule

2. Review schedule

3. Review contribution

4. Confirm

19 workers in schedule

£ 445.00

Total worker contributions

£ 950.00

Total employer contributions

£ 1,395.00

Total

Name	NI number	Payroll reference	Earnings in current contribution period (£) ⓘ	Contributions (£)		
				Worker	Employer	Total
AAA, AQM	AA984370B		5000.00	250.00	250.00	500.00
AAA, RLG	AA985670A		5000.00	100.00	200.00	300.00
ABB, BQM	AA984470B		5000.00	95.00	200.00	295.00
ABB, RLG	AA987870B		8000.00	0.00	300.00	300.00
ACC, CQM	AA984570B		0.00	0.00	0.00	0.00

On this screen you'll see the entries as they have been entered so far. You can amend:

- Earnings in the current contribution period
- Worker contributions
- Employer contributions

There is also a tooltip (I) on the “Earnings in current contribution period” column header; this provides more information as to the pensionable earnings we require to be entered.

Earnings in current contribution period	Contributions (£)
 Earnings in current contribution period (£)  The information we require is a worker's pensionable earnings for the relevant contribution period. This should be the earnings that you've used to calculate the pension contribution based on your scheme's definition of pensionable pay. If the definition of pensionable pay is qualifying earnings, you'll need to exclude earnings below the lower earnings limit, and where relevant not include any earnings above the upper earnings limit. If using salary exchange for pension contributions, you will need to provide us with the worker's pre salary exchange pensionable earnings.	

Click Save and continue to save the schedule and continue to the Review contributions screen where we will tell you if there are any queries in your schedule.

2. Review schedule

This screen summarises the information you've imported and highlights any queries.

Contribution schedule

1. Edit schedule

2. Review schedule

3. Review contribution

4. Confirm

!

2

We cannot accept these contributions and therefore they will not be taken. You will need to update your payroll to reflect this.

⚠

19

You need to review your workers details so that we can apply the correct contribution.

✓

5

Contribution amounts are ready to be checked.

! These contributions will not be made

2 workers have outstanding actions
We cannot accept these contributions and therefore they will not be taken. You will need to update your payroll to reflect this.

				Contributions (£)	
				Worker	Employer
			Total	200.00	200.00

⚠ These contributions are not as expected, please review warnings

2 workers cannot be found on the dashboard
We haven't found an exact match between the schedule NI number on your file and the one we hold on our dashboard records. Please review potential matches in the Dashboard column and provide further instructions.

1 worker has missing details
You'll need to review any workers listed below and update their details using 'Edit worker'.

9 contributions are not expected
Review the reason for unexpected contribution and please take appropriate action.

7 workers are contributing via salary exchange (also known as salary sacrifice)
These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

✓ These contributions are ready to be checked

5 contributions are ready to be checked

EDIT SCHEDULE

EXPORT DATA

NEXT

This example screenshot shows all the possible queries, it's unlikely you will have as many at one time.

- Click the arrow next to each heading to expand it and see the workers affected.
- Click the **Export data** button at the bottom of the screen to export the data as a CSV file.

Correcting errors

Here's how to make changes to resolve the queries.

- Edit your schedule by clicking **Edit schedule** at the bottom of the screen.
- Update worker details elsewhere in the system if necessary. We'll save your schedule and will update it with the changes you make. To return to **Review contributions**:
 - Go to the **Make a contribution** screen.
 - Click **Edit** under Edit contribution schedule, and then **Review contributions** on the Edit schedule screen.
 - Update the data in your CSV file if required. When you've done it, go to the **Make a contribution** screen, delete the existing schedule and re-import your file.

Contributions that are not as expected, please review the warnings

If there are any contributions that are not as expected we will show them here.

You should therefore check any contributions listed under this heading and ensure the correct action is taken before proceeding.

Contributions that will not be made

! These contributions will not be made					
4 workers have outstanding actions We cannot apply these contributions so you'll need to update your payroll to reflect this.					
Name	NI number	Payroll reference	Reason	Contributions (£)	
				Worker	Employer
Sazs, Sheila	NA324410A	9	Worker does not work in UK	60.00	60.00
Bennett, Katrina	NA293770A	7	Worker has chosen to opt-out	60.00	60.00
Malone, Jeff	NA314310A	10	Worker is over age 75	48.00	60.00
Ross, Mike	NA323779C	6	Worker is under 16 years of age	60.00	60.00
Total				228.00	240.00

1. To help you meet your employer duties, we won't accept contributions for workers who have opted out, are 31 days past their 75th birthday, are under 16 or who work overseas.
2. The total on your schedule will be reduced by the amount shown.
3. You should refund the worker their contribution.
4. If you have made the contribution via BACS or cheque before submitting the schedule and there are worker(s) who have opted out, contact us to arrange a refund for contributions made for these workers. We recommend you make your contribution via Direct Debit to avoid any mismatches.

Workers who can't be found on the dashboard

These contributions are not as expected, please review warnings

2 workers cannot be found on the dashboard

We haven't found an exact match between the schedule NI number on your file and the one we hold on our dashboard records. Please review potential matches in the Dashboard column and provide further instructions.

Schedule		Dashboard		Contributions (£)		Action
Name	NI Number	Name	NI Number	Worker	Employer	
Beattie, Craig	JT704434C			100.00	100.00	Add worker
Hastings, Direct	JT800105C			10.00	66.00	Add worker

IMPORT FILE

- If they're a new worker, add the worker before submitting the schedule to allow the contribution to be collected. Workers can be added individually, using the **Add Worker** link under the action column, or by importing a CSV file, by selecting the **Import Workers** option (For instructions on adding workers please see page 24).
 - If any of these workers aren't new workers, it may be that we haven't been able to identify them from the information provided. We use their national insurance number to identify workers and you can select one of three options, using dropdown under the action column, to update this:
 - Where we have found a non planholder match (visible under Dashboard column)
1. **Edit Worker** – Update NI number for existing Dashboard worker, to match NI number on contribution schedule.
 2. **Update Schedule** – Amend NI number on contribution schedule.
 3. **Ignore Match** – This will present an Add Worker link as above.

6 workers can't be found on the dashboard

We haven't found an exact match between the schedule NI number and the dashboard NI number. Please review potential matches in the Dashboard column and provide further instructions.

Schedule		Dashboard		Contributions (£)		Action
Name	NI number	Name	NI number	Worker	Employer	
Black, David	AB663333C			100.00	100.00	Add Worker
White, Stephanie	AB333333B	White, Steph	AB333333C	100.00	100.00	Choose an action
Brown, Eileen	AB777333C			50.00	150.00	Add Worker
Green, Peter	AB333388D			100.00	100.00	Add Worker
Smith, Stephen	WW333333B	Smith, Stephen	WW333333C	100.00	100.00	Choose an action
Watt, Jocelyn	AB999999S			100.00	100.00	Edit worker Update schedule Ignore match

- Where we have found a planholder match
1. **Update Dashboard** – Update NI number, for existing Dashboard worker, to match NI number on contribution schedule.
 2. **Update Schedule** – Amend the NI number on contribution schedule.
 3. **Ignore Match** – This will present an Add Worker link as above.

6 workers can't be found on the dashboard
We haven't found an exact match between the schedule NI number and the dashboard NI number.
Please review potential matches in the Dashboard column and provide further instructions.

Schedule		Dashboard		Contributions (£)		Action
Name	NI number	Name	NI number	Worker	Employer	
Black, David	AB663333C			100.00	100.00	Add Worker
White, Stephanie	AB333333B	White, Stephen	AB333333C	100.00	100.00	Choose an action Update dashboard Update schedule Ignore match
Brown, Eileen	AB777333C			50.00	150.00	
Green, Peter	AB333388D			100.00	100.00	
Smith, Stephen	WW333333B	Smith, Stephen	WW333333C	100.00	100.00	Edit Worker
Watt, Jacelyn	AB999999S			100.00	100.00	Add Worker

For any actions not taken contributions will not be collected for these workers and you will see the following warning when you proceed with your schedule.

ACTION REQUIRED - Worker not found

2 workers cannot be found on the dashboard and require action to be taken.

If you choose to continue and ignore these warnings, the contributions will NOT be collected for these workers.

CANCEL

IGNORE AND REMOVE CONTRIBUTION

Unexpected contributions

9 contributions are not expected

Review the reason for unexpected contribution and please take appropriate action.

Name	NI number	Payroll reference	Contributions (£)		Reason	Action ⓘ
			Worker	Employer		
MAN, YOUNG	JT999999C		100.00	100.00	First payment is not due until the 01/12/2025	No Action Required
Ncwgvbjd, Yzbzt	JA482907D		100.00	100.00	Worker has left employment	Choose an action ▼
TRFXV, MVLG	JA232107D		100.00	100.00	Worker has left employment	Choose an action ▼
ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	Choose an action ▼
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Choose an action ▼
Jptghh, Xgwtpc	NZ792505A		100.00	100.00	Worker has stopped contributing	Choose an action ▼
PHYJWXZH, WMCV	YR895582C		100.00	100.00	Worker is deceased	No Action Required
YLGJ, YQGLCZT	NA431727A		100.00	100.00	Worker is deceased	No Action Required
Shalkh, Asifa	AB079551A		100.00	100.00	Worker is part of another qualifying scheme	Choose an action ▼

First payment is not due until [Date]

1. Check the worker's start date is correct. In the example above, the worker has opted in and their first contribution is due on 1st December but this is the November contribution.
2. If the contribution is not due, remove the contribution from the schedule. Do this by:
 - Deleting the schedule and re-importing the file with this worker removed; or
 - Click **Edit schedule** at the bottom of the screen then setting all the worker's contributions to zero.

If you've deducted the contribution from the worker's salary you'll need to refund them.

Worker has left employment

Ncwgvbjd, Yzbzt	JA482907D		100.00	100.00	Worker has left employment	Choose an action ▼
TRFXV, MVLG	JA232107D		100.00	100.00	Worker has left employment	Add Worker
ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	Final Contribution
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Remove Contribution

- You've notified us that this worker has left your employment.
- If they have re-joined, choose the action to add them as a new worker.

You must do this before you submit the schedule otherwise, we will not collect this contribution. Once they are added, we'll identify them as a re-joiner, restart their pension plan and allocate the contribution to them.

- Final contribution- choose this action if this contribution represents a final contribution for a worker who has recently left employment.
- Remove contribution- choose this action if you want to remove this worker from the schedule for reasons such as work has been included in error.

Worker has not opted in

ANDERSON, NEO	JT321566C		100.00	100.00	Worker has not opted in	Choose an action ▾
GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Opt Worker In
Jptghh, Xgwtpc	NZ792505A		100.00	100.00	Worker has stopped contributing	Remove Contribution

We have no record of this worker opting in.

- 1.If you have received an opt in instruction, click on Opt worker in the action box, this will take you to the Workforce tab to update and Opt the worker in. You must do this before you submit the contribution schedule or we will not collect an amount for this worker.
- 2.If you haven't received an opt in instruction, check that there isn't a missing details task outstanding for the worker by going to Tasks. If we haven't been able to assess a worker because some of the information we require is missing, they'll appear here.
- 3.If you submit the schedule before the missing details are provided, we will not take the contribution for the worker.
- 4.If you have not received an opt in instruction from this worker and they're not a worker with missing details, remove the contribution from the schedule by selecting the Remove contribution from the action drop down.
- 5.If you've deducted the contribution from the worker's salary you'll need to refund them.

Worker has stopped contributing

GNYGD, SXST	NE810448D		100.00	100.00	Worker has stopped contributing	Choose an action ▾
Jptghh, Xgwtpc	NZ792505A		100.00	100.00	Worker has stopped contributing	Restart Contribution
PHYJWXZH, WMCV	YR895582C		100.00	100.00	Worker is deceased	Final Contribution
YLGGJ.	NA431727A		100.00	100.00	Worker is deceased	Remove Contribution
						No action required

- You’ve notified us that this worker has chosen to stop contributing to their pension plan.
- Restart contributions- select this action if they have decided to start making contributions again this will update the workers records with Royal London.
- Final contribution- select this action if this contribution represents the workers final contribution.
- Remove contribution- select this action if you wish to remove this contribution from the schedule for reasons such as worker has been included in error.

Worker is in another qualifying pension scheme

Shaikh, Asifa	AB079551A		100.00	100.00	Worker is part of another qualifying scheme	Choose an action ▾
						Edit Worker
7 workers are contributing via salary exchange (also known as salary sacrifice)						Remove Contribution
These contributions are deducted from pay before tax and National Insurance and should be submitted as an employ						

You have notified us this worker is part of another qualifying pension scheme. If they have chosen to opt into your pension scheme please choose the action to edit the worker or we will not collect a contribution for this worker.

For any actions not taken contributions will not be collected for these workers and you will see the following warning when you proceed with your schedule.

ACTION REQUIRED - Contributions not expected

x

6 workers have contributions that are not expected and require action to be taken.

If you choose to continue and ignore these warnings, **the contributions will NOT be collected for these workers.**

CANCEL

IGNORE AND REMOVE CONTRIBUTION

Workers contributing via Salary Exchange

7 workers are contributing via salary exchange (also known as salary sacrifice)
These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

Name	NI number	Payroll reference	Contributions (£)		Action (apply to all) ⓘ
			Worker	Employer	
AAAAA, ABC	AA456783B		100.00	100.00	Choose an action ▾
ABC, ABC	AA123456A		100.00	100.00	Choose an action ▾
Mfft, Vybkblnb	JS945051D		100.00	100.00	Choose an action ▾
Singh, Minal	AB119821A		100.00	100.00	Choose an action ▾
TEST, TEST	AA343423A		100.00	100.00	Choose an action ▾
Wqcsjgqb, Gwhhx	PC491851D		100.00	100.00	Choose an action ▾
ZSSY, TPHWCDDC	NJ670597B		100.00	100.00	Choose an action ▾

- You should choose an action for all workers that appear under this heading, from the drop down under the action column:

7 workers are contributing via salary exchange (also known as salary sacrifice)
These contributions are deducted from pay before tax and National Insurance and should be submitted as an employer contribution.

Name	NI number	Payroll reference	Contributions (£)		Action (apply to all) ⓘ
			Worker	Employer	
AAAAA, ABC	AA456783B		100.00	100.00	Choose an action ▾
ABC, ABC	AA123456A		100.00	100.00	Combine with employer contribution
Mfft, Vybkblnb	JS945051D		100.00	100.00	Allow worker contribution
Singh, Minal	AB119821A		100.00	100.00	Switch off salary exchange
TEST, TEST	AA343423A		100.00	100.00	Choose an action ▾
Wqcsjgqb, Gwhhx	PC491851D		100.00	100.00	Choose an action ▾
ZSSY, TPHWCDDC	NJ670597B		100.00	100.00	Choose an action ▾

1. **Combine worker contribution with Employer** – Add worker and employer contribution together, worker’s contribution will be set to zero.
2. **Allow contribution** – If the actual contributions listed are correct, select this option to leave them as they are. Contact us to apply any salary or contribution rate changes.
3. **Edit worker/ Switch off Salary Exchange** – Select these options to remove salary exchange for the worker. Contributions will be applied as stated in the schedule.
4. **Move Contribution to additional** – *this is only applicable for CMP schemes.*

- The ‘**Apply to All**’ option can be used to select the same option for all workers.

Salary exchange actions

×

Select the action you'd like applied to all 6 workers.

☐

Combine worker with employer contribution

☐

Move worker contribution to additional contribution

☐

Allow worker contribution

☐

Switch off salary exchange

CANCEL

APPLY ACTION

- If no option is selected you'll see the following warning

Salary exchange and worker actions

×

1 salary exchange workers have no actions specified.

If you choose to continue we will combine the worker contribution with the employer contribution. You may need to update your payroll.

CANCEL

COMBINE CONTRIBUTIONS AND CONTINUE

Workers with missing details

5 workers are missing details

You'll need to review any workers listed below and update their details using Edit worker.

Name	NI number	Payroll ref	Missing details	
missing_adr-one	BB111212C	jhhjk	- Second line of address - Earnings in the pay period	Edit worker
no-cat_catcy	NS484552A	mr	- Earnings in the pay period - Category name	Edit worker
detls_missing	AA888888A	4	Earnings in the pay period	Edit worker
everything_missing	AA666654D		- Full address details - Earnings in the pay period - Annual salary details	Edit worker
other_n	AA898988B	999	- Postcode - Annual salary details	Edit worker

- This table will be displayed if there are details missing from the worker’s record. The **Missing details** column will confirm the specific details that are required.

These details need to be provided before the contribution can be applied correctly.

- If you click **Edit worker**, you’ll be able to update the necessary details. Once you’ve done this, you can return to the Review contribution screen by clicking **Save and close**.
- If details are not updated we will not collect the contribution for the worker and you will receive the following message when continuing with your schedule.

ACTION REQUIRED - Workers with missing details

1 worker is missing details on the dashboard and requires action to be taken.

If you choose to continue and ignore these warnings, **the contribution will NOT be collected for this worker.**

CANCEL

IGNORE AND REMOVE CONTRIBUTION

Workers with missing contributions

2 workers with missing contributions		
If these workers are leavers, update their leaving details: Not leavers?		
Name	NI number	Payroll reference
Dines, Mary	TN342521B	
Wood, Edward	AB123476C	8160B

- If these workers are leavers, tell us they've left via **Leavers**. You can do this after submitting the schedule.
- If they aren't leavers, and are also listed above as workers who cannot be found on our system, this means we can't match their details on your CSV file with those held in the system.

- **Example**

1. Mary Dines was given a temporary NI number when she joined the company.
2. The contributions CSV file contained the correct NI number. She therefore appears under workers who cannot be found on the system and also under workers with missing contributions.
3. To correct this, her employers go to **Workforce** and update her details with the correct NI number.
4. When they return to review the schedule, it is updated and she now appears under contributions that are as expected.

Review Contributions

Once all errors have been corrected and you are happy with your contribution schedule please select next on the bottom right hand corner to take you to the review contributions screen.

Contributions that will not be made

The below screen summarises any contributions which will not be collected if no actions were taken when reviewing your schedule.

Contribution schedule

1. Edit schedule

2. Review schedule

3. Review contribution

4. Confirm

!

11

We cannot accept these contributions and therefore they will not be taken. You will need to update your payroll to reflect this.

⚠

5

You need to review these workers details as contribution amounts do not match what is expected.

✓

7

Contributions are as expected.

! These contributions will not be made

11 workers have outstanding actions

We cannot accept these contributions and therefore they will not be taken. You will need to update your payroll to reflect this.

Name	NI number	Earnings in current contribution period (£)	Reason	Contributions (£)	
				Worker	Employer
Beattie, Craig	JT704434C	2000.00	Worker cannot be found	100.00	100.00
Hastings, Direct	JT800105C	800.00	Worker cannot be found	10.00	66.00
ANDEVE, ADAM	JT707707C	2000.00	Worker has missing details	100.00	100.00
Sjgldh, Psnl	JA776949B	2000.00	Worker has chosen to opt-out	100.00	100.00
Tjddhsxjfs, Vzbd	YR215517B	2000.00	Worker has chosen to opt-out	100.00	100.00
Ncwgvbjd, Yzbzt	JA482907D	2000.00	Contribution not expected	100.00	100.00
TRFXV, MVVLG	JA232107D	2000.00	Contribution not expected	100.00	100.00
ANDERSON, NEO	JT321566C	2000.00	Contribution not expected	100.00	100.00
GNYGD, SXST	NE810448D	2000.00	Contribution not expected	100.00	100.00
Jptghh, Xgwtpc	NZ792505A	2000.00	Contribution not expected	100.00	100.00
Shaikh, Asifa	AB079551A	2000.00	Contribution not expected	100.00	100.00
Total				1010.00	1066.00

77

Contribution that's different to the amount expected

- You can check the current contribution rates Royal London expect for each worker where contributions are not as expected, by clicking on the tooltip (I) next to the member's name.

⚠

These contributions are not as expected, please review warnings

5 contributions are different to the amount expected

Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)	Employer contribution (£)	Reasons (apply to all)
Mitt, Vyktblnb	JS945051D	2000.00			
SAWANT, Rahul	BA123456B	2000.00			
TEST, TEST	AA343423A	2000.00			
TESTONE, DW	TN010185M	2000.00			
Wqcwsjjqb, Gwhhx	PC491851D	2000.00			

Actions explained

The information we require is a worker's **pensionable earnings** for the relevant contribution period. This should be the earnings that you've used to calculate the pension contribution based on your scheme's definition of pensionable pay.

If the definition of pensionable pay is **qualifying earnings**, you'll need to exclude earnings below the lower earnings limit, and where relevant not include any earnings above the upper earnings limit.

If using **salary exchange** for pension contributions, you will need to provide us with the worker's pre salary exchange pensionable earnings.

a reason

a reason

a reason

a reason

a reason

- If the contributions are not correct, change them by clicking the **Edit schedule** button at the bottom of the screen and editing this worker's contributions.
- If the actual contributions listed are correct, leave them as they are and we'll apply these contributions to the worker's pension plan.
- You will need to select a reason from the dropdown list available, for all workers where contributions are not as expected but are correct – the Confirm Schedule will be greyed out until all workers that have a reason selected.

5 contributions are different to the amount expected

Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (apply to all) i
			Actual	Expected	Actual	Expected	
Mftt, VybtbInb i	JS945051D	2000.00	0.00	0.00	200.00	307.00	Choose a reason ▼
SAWANT, Rahul i	BA123456B	2000.00	0.00	0.00	200.00	220.00	Choose a reason ▼
TEST, TEST i	AA343423A	2000.00	0.00	0.00	200.00	240.00	Choose a reason ▼
TESTONE, DW i	TN010185M	2000.00	0.00	0.00	200.00	340.00	Choose a reason ▼
Wqcvswjqb, Gwhhx i	PC491851D	2000.00	0.00	0.00	200.00	307.00	Choose a reason ▼

- There is a tooltip on the reasons column header where you can see the full list of reasons and some additional information on each.

i

Choose a reason

x

The contributions paid are different from what Royal London are expecting. Please select a reason for this difference, using the dropdown available:

- ▼ Change in contribution rate

Contribution rates have changed from what Royal London currently hold, including where salary exchange is switched on/off.

- ▼ Single or bonus contribution
- ▼ Backdated/fix contribution
- ▼ Part month contribution
- ▼ Salary exchange not used in this contribution period
- ▼ Post exchanged salary or earnings entered
- ▼ Maternity/Paternity leave
- ▼ Other

5 contributions are different to the amount expected

Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (Clear all) ⓘ
			Actual	Expected	Actual	Expected	
Mftt, Vybktblnb ⓘ	JS945051D	2000.00	0.00	0.00	200.00	307.00	Change in contribution rate ⓘ
SAWANT, Rahul ⓘ	BA123456B	2000.00	0.00	0.00	200.00	220.00	Single or bonus contribution ⓘ
TEST, TEST ⓘ	AA343423A	2000.00	0.00	0.00	200.00	240.00	Backdated/fix contribution ⓘ
TESTONE, DW ⓘ	TN010185M	2000.00	0.00	0.00	200.00	340.00	Part month contribution ⓘ
Wqcwsjjqb, Gwhhx ⓘ	PC491851D	2000.00	0.00	0.00	200.00	307.00	Maternity/Paternity or sick leave ⓘ

- If the same reason applies to all workers (or the majority) you can use the “apply to all” option in the reason column header – this allows you to select one reason to apply to all members with an unexpected contribution message. You can then change individual reasons for workers if required.

Reasons (apply to all) ⓘ

5 contributions are different to the amount expected

Review the contribution and let us know of any salary or contribution rate changes.

Name	NI number	Earnings in current contribution period (£)	Worker contribution (£)		Employer contribution (£)		Reasons (Clear all) ⓘ
			Actual	Expected	Actual	Expected	
Mftt, Vybktblnb ⓘ	JS945051D	2000.00	0.00	0.00	200.00	307.00	Part month contribution ⓘ
SAWANT, Rahul ⓘ	BA123456B	2000.00	0.00	0.00	200.00	220.00	Part month contribution ⓘ
TEST, TEST ⓘ	AA343423A	2000.00	0.00	0.00	200.00	240.00	Part month contribution ⓘ
TESTONE, DW ⓘ	TN010185M	2000.00	0.00	0.00	200.00	340.00	Part month contribution ⓘ
Wqcwsjjqb, Gwhhx ⓘ	PC491851D	2000.00	0.00	0.00	200.00	307.00	Part month contribution ⓘ

- Once all workers have a reason selected you can select Confirm Schedule.
- After you’ve made the contribution, contact us to let us know of any salary or contribution rate changes for your workers.

Check total and submit

When you are ready to submit the schedule, click Continue at the bottom of the Review contributions screen.

Check total

- This screen gives you a last chance to confirm that the contribution is correct before making the contribution.
- Click the **Back** button to go back and make changes.

Contribution schedule

1. Edit schedule

2. Review schedule

3. Review contribution

4. Confirm

A summary of your schedule is shown below.

Please check the totals and date are correct, then click "Make contribution" to authorise the total shown.

We'll collect the contribution from your bank account by Direct Debit. Please note this amount may be less than your original schedule amount if you have chosen to remove any workers contributions.

Due date: **November 2025**

Collection date: **01 December 2025** [Change](#)

Worker		Employer		Total
£2,400.00	+	£3,000.00	=	£5,400.00

By submitting this contribution:

You confirm that all employee contributions submitted have been correctly deducted from their net salary (after statutory tax deductions).

You understand that Royal London will claim tax relief from HMRC in respect of employee contributions submitted.

You agree to reimburse Royal London for any costs arising due to the incorrect submission of contributions (including any repayment of excessive tax relief claimed and interest which is required to be made to HMRC).

If you think you may have made an error in any of your previous contribution submissions, please get in touch with us.

☒ I acknowledge the above information and confirm I will take the relevant actions.

Please continue to make this contribution before letting us know of any changes.

BACK

MAKE A CONTRIBUTION

If you are paying by Direct Debit you can delay the collection of your direct debit for up to ten calendar days by clicking **Change**. You'll be shown the date options available. You should note it is ensure that the money is paid within the Pensions Regulator's rules relating to payment of contributions. See their website for more information – www.thepensionsregulator.gov.uk

Click **Make contribution** to make the contribution. Once you've done this, you can't go back and amend the contribution schedule.

You'll then see a final confirmation screen.

Contribution History

You can view previously submitted contribution schedules by selecting the month you want to review under the contribution history drop down.

Pension contributions and payroll updates

Next due date: May 2024

Make a contribution You have no contribution schedule in progress. MAKE A CONTRIBUTION	Contributions history Please choose the schedule you want to view. Please choose  VIEW SCHEDULE	Payroll updates No payroll updates to make.
--	---	---

Here you can see any contributions paid and also any contributions we did not collect if actions were not taken on the warnings when submitting the contribution schedule.

Contribution schedule for October 2025

114 members in schedule

£ 7,050.00	Original contribution schedule	?
£ 1,000.00	Member contributions paid	
£ 3,550.00	Employer contributions paid	
£ 4,550.00	Total contributions paid	?

Showing 101 to 114 of 114

Full name	NI number	Earnings in contribution period (£)	Contribution (£)			Contribution paid
			Member	Employer	Total	
Kitty Charles	AB879991B	5000.00	200.00	300.00	500.00	No
Velitch Sharon	JG858385B	0.00	0.00	0.00	0.00	No
Hudson Liam	PG139227D	0.00	0.00	0.00	0.00	No
Gibson Tara	JK808289B	0.00	0.00	0.00	0.00	No
Ord Lynn	JK962100A	0.00	0.00	0.00	0.00	No
BAT M	AB345678C	5000.00	0.00	400.00	400.00	Yes
CRAIG B	JT424704C	5000.00	0.00	500.00	500.00	Yes
TTGTV D	JR739416A	5000.00	200.00	300.00	500.00	Yes
MISS D	AA654321A	5000.00	200.00	300.00	500.00	Yes
TYRP-PYYY R	NB504150A	5000.00	0.00	750.00	750.00	Yes
TQSBVH R	YZ884229B	5000.00	200.00	300.00	500.00	Yes
TEST C	AB213456D	5000.00	0.00	400.00	400.00	Yes
TQYHHYFM T	NB495154D	5000.00	200.00	300.00	500.00	Yes

The original schedule amount is the total amount on your original schedule prior to any errors being corrected and contributions removed.

£ 7,000.00	Original contribution schedule	?
£ 3,500.00	Member contributions paid	
£ 3,500.00	Employer contributions paid	
£ 7,000.00	Total contributions paid	?

Original contribution schedule

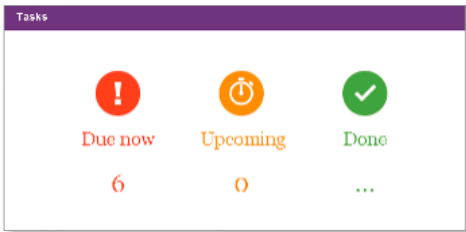
This was the original schedule amount prior to removing any contributions which could not be collected.

The total contributions is the amount we will collect (if paying by direct debit) after any corrections have been made and your contribution schedule submitted.

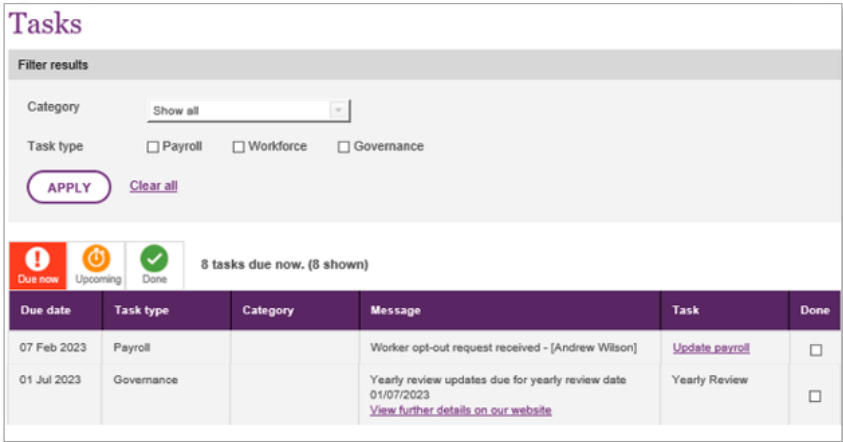
£ 7,000.00	Original contribution schedule	
£ 3,500.00	Member contributions paid	
£ 3,500.00	Employer contributions paid	
£ 7,000.00	Total contributions paid	

Tasks

To help you keep track of your employer duties, our online service will create tasks. You can access your Tasks from the Dashboard.



Click on the **Due Now** icon to view all your urgent outstanding tasks. You'll then see the Tasks screen. You can view or filter payroll or workforce (HR-related) tasks.



Types of task

There are two categories of task: workforce and payroll. You may see the following tasks.

Task	Task type	Message	Reason for message
Update payroll	Payroll	Worker opt out request received – [Worker name]	The worker has opted out so you should update your payroll to ensure that contributions are not deducted from their salary.

Worker opt outs

You'll only see these tasks if we're managing opt outs for you.

Marking tasks as Done

When you've completed a task, you should mark it as 'done' so you don't get further reminders about it.

- 1.Tasks are not automatically marked as done by the system when they are completed.
You need to do this manually.
- 2.Tick the box next to the task to mark it as 'done'.
- 3.This will move the task to the Done tab.

 Due now	 Upcoming	 Done	4 tasks. (4 shown)		
Due date	Task type	Category	Message	Task	Done
07 Feb 2023	Payroll		Worker opt-out request received - [Andrew Wilson]	Update payroll	☒

- 4.Tasks can be marked as done, even if they are not completed. If you accidentally mark a task as done, you can move it back to the Due now list by unticking the **Done** box.

Marking a task as done will not mark a payroll update as done. If the task is for an opt out, a payroll update will also be generated. You should go to Payroll updates and mark the payroll update as done.



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We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

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