SmartEnrol Guide

Contents

1. Before you start

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

Timings – There are key processing times for SmartEnrol for ARC - **11am – 3pm and 3pm – 11am.** This means that if you submit a file prior to 11am, you can't process your next upload until after 11am. *(This excludes completing a bulk load as you can still process a contribution upload straight after a bulk load)*

File Format – CSV file format usually has a better outcome, however if preferred, your file can be loaded as an excel file. Please note:
- Titles must be in initial capitals, rather than full capitals
- There should be no spaces after the data in each field
- No commas in the address fields
- Date format must be UK – DD/MM/YYYY
- You <u>must</u> have a valid email address for everyone
-You must have a valid National Insurance Number (See page 4 for applying for Temp NI)
- Monetary columns must be formatted to 2 decimal places and be a positive number – no £ signs or commas

1.1 Temporary NI numbers

Temporary NI Numbers – If a member hasn't got a NI number, a temporary NI number must be requested. You'll need one for each member. You have 6 weeks to enrol a member from receipt of their actual NI.

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

- Employee's full name

- Date of Birth

- Scheme Name

- UK Resident – Y/N

- UK Tax payer – Y/N

- Has investor applied for a NINO – Y/N

NOTE: Once their unique NI number is available, override their temp one with their actual one & the system will ask you to confirm the change.

1.2 Completing any outstanding actions – Opt in/out/joiners

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

Opt out / Opt in / Joiner requests
These will be displayed as a number on the home screen under **To be actioned** - click on the hyperlink to review & approve.

The system will confirm the members name & the date of the request & what type.

IF opted out – any 'held' contributions will drop off the system as the amounts are no longer required.

IF opted in/joined – the member will be enrolled in the next full pay period after their opt in/join request was approved – they will then go into an opt out period.

Home	Employees	Employer	Requests	Users	Bulk Load	Contributions Processing

Held Contributions Enquiry	Schemes	My Info

Employer management panel for ABC Scheme

Current statistics

Totals	Last 30 days	To be actioned
117 active employees	0 new registrations	0 opt ins requiring attention
94 active members		0 opt outs requiring attention
0 employees have opted out		0 join requests requiring attention
20 employees not qualifying		6 employees with unconfirmed email
0 held contributions		Held contributions ready to be processed

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

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

1. Go to **Employees,** find the members record – if there is:
   a. An outward facing arrow this means the member is still in their opt out period.
   b. An inward facing arrow this means the member can be opted in.
   c. A circle arrow this means the member can be joined.

2. Click on the icon relevant and complete the steps to confirm the request on the members behalf.

3. Go back to the **Home** page and select the action requiring your attention – this will display the member you have completed the action for.

4. Review as the employer to fully submit the request.

If opting a member out on their behalf this MUST be <u>before</u> the opt out end date or the request will not be valid.

1.4 Completing any outstanding actions – 'Helds'

Held Contributions are contributions 'held' for those in their opt out period and are viewable under the Held Contributions Enquiry tab. After a members opt out end date, if the member hasn't opted out, you are to release these contributions, and they will be collected and applied to the members' account.

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

1. Go to the **Held contributions enquiry tab** if you need reminding of who these people are. You can download a copy before you release them as they will disappear from this tab once released.

2. Go to **Held Contributions Processing** and complete the steps. It will confirm the total and ask you for your password to release. You will receive the usual email when these payments are ready to be authorised in ARC.
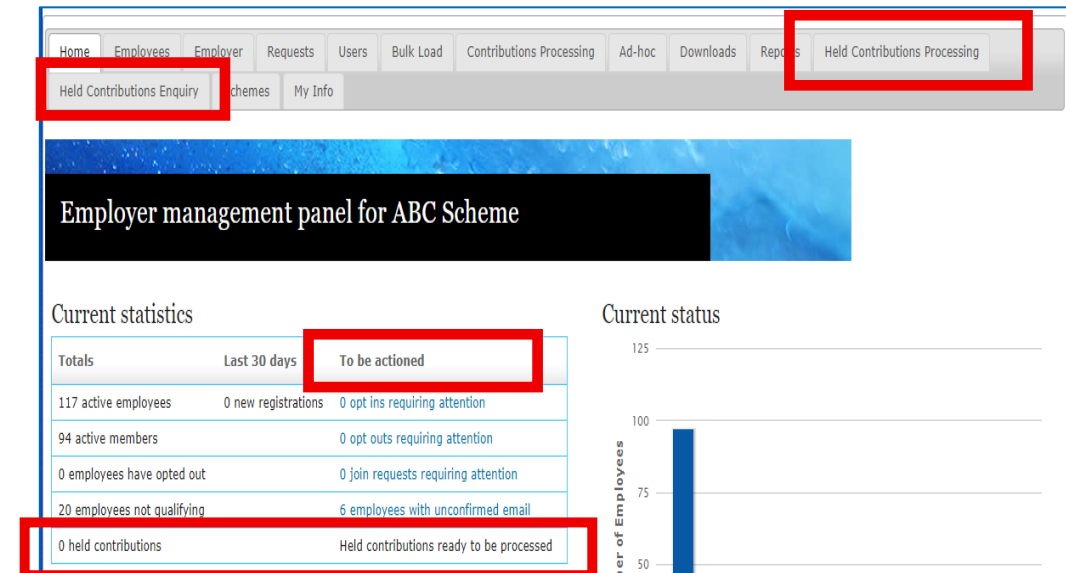
TOP TIP – You must remember to release held contributions as this will not happen automatically.

2. Bulk Load

The primary function of the Bulk Load on SmartEnrol is to issue a verification email to new members. It is important for new members to verify their email in SmartEnrol to ensure they receive their Auto Enrolment communications. If a member does not verify their email address, then their communications will come to you as the employer, putting the onus on you to ensure any comms are forwarded onto the member as per the auto enrolment rules.

- SmartEnrol will send out a verification email notice to the new member asking them to verify their email address.

- It's recommended that new members are bulk loaded a few days (preferably a week) prior to running the assessment. This gives them time to verify their email and you time to chase them to do so prior to running the assessment.

- SmartEnrol allows you to check who has and who hasn't verified their email and allows you to send out reminders via their employee record under **Communications**.

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2. Bulk load - Process

How to bulk load new members

- Select S**tart new employee load process** on the **Bulk Load** tab.
  - If you have multiple sites, select the relevant site you want to add the members into. Repeat process if you have joiners to add to different sites.

- Attach your data file and select **Upload** – the file will be validated by the system.
  - If any errors the system will flag in red – select **Backout payroll run**, correct the file and start the upload again.

- Select **All files have been uploaded.**

- Some data will appear onscreen, select **Proceed to next step.**

- Make sure you see the **Employee upload is complete** – select Back to Schedule Selection.

- Email verifications will now have been triggered for all new joiners.
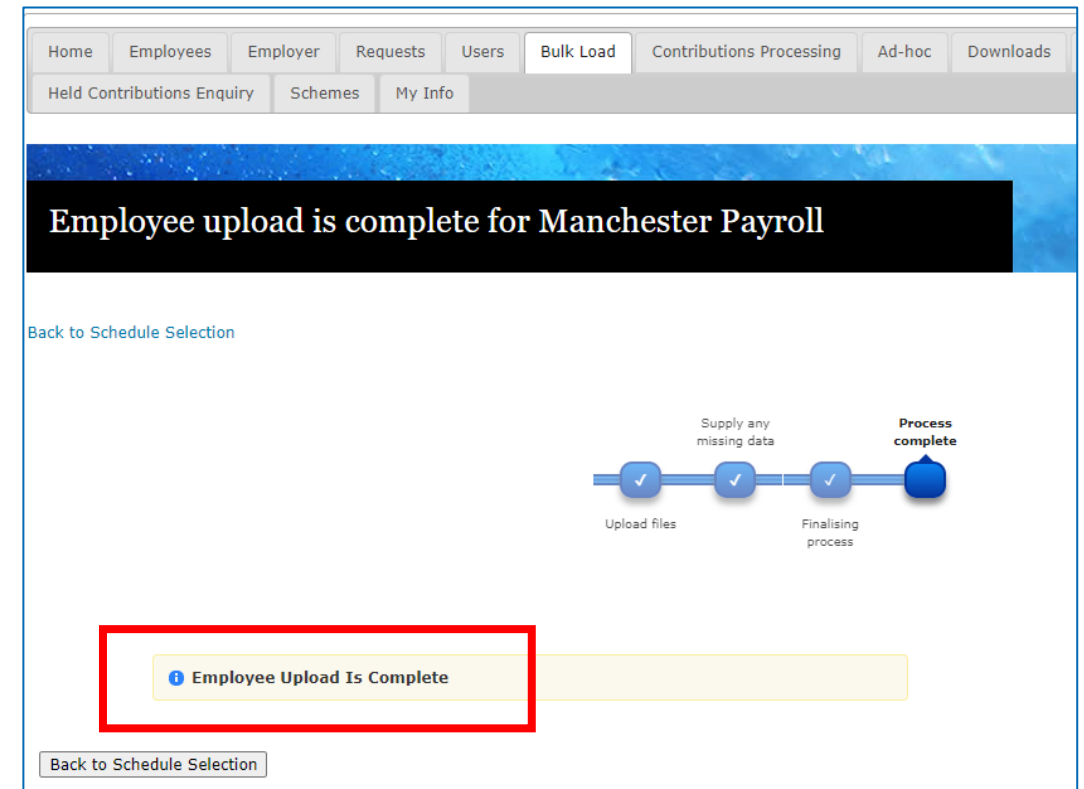
3. Contributions processing

Select the **Contribution Processing** tab.

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

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

- Opt-ins / Opt-outs / Join requests (Page 5)

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

Once you have reviewed any outstanding actions, you can select **All Employee Requests Have Been Processed**.
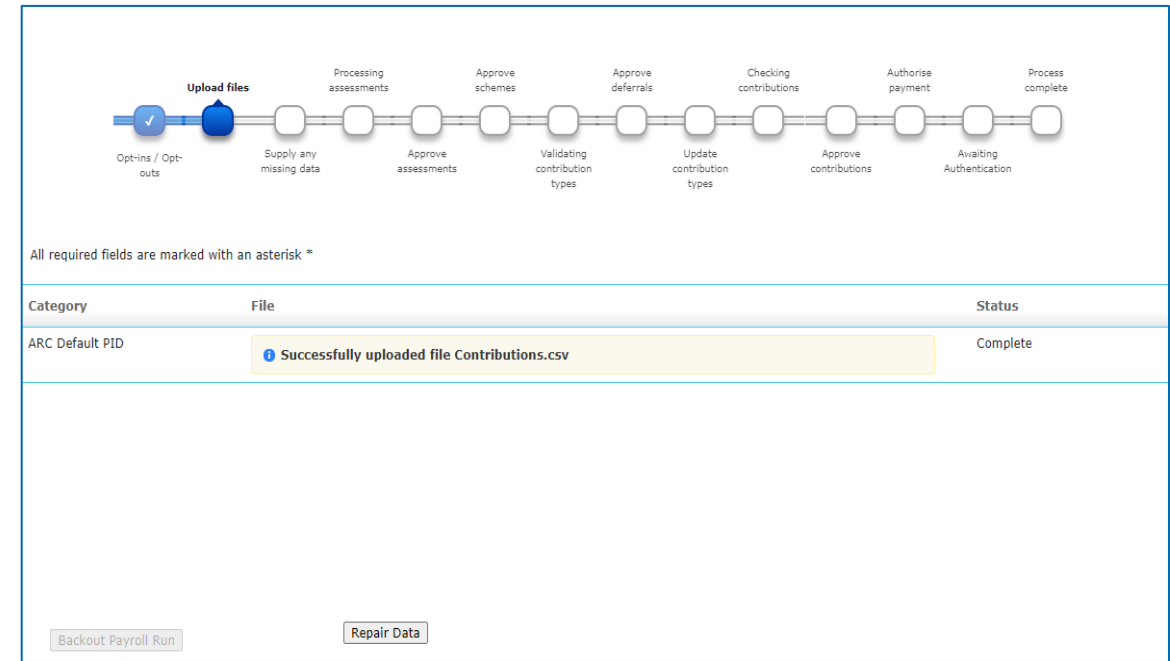
Please select **No** to make sure that you use your most up to date formatted data file. Any changes in employee data will be updated on ARC.
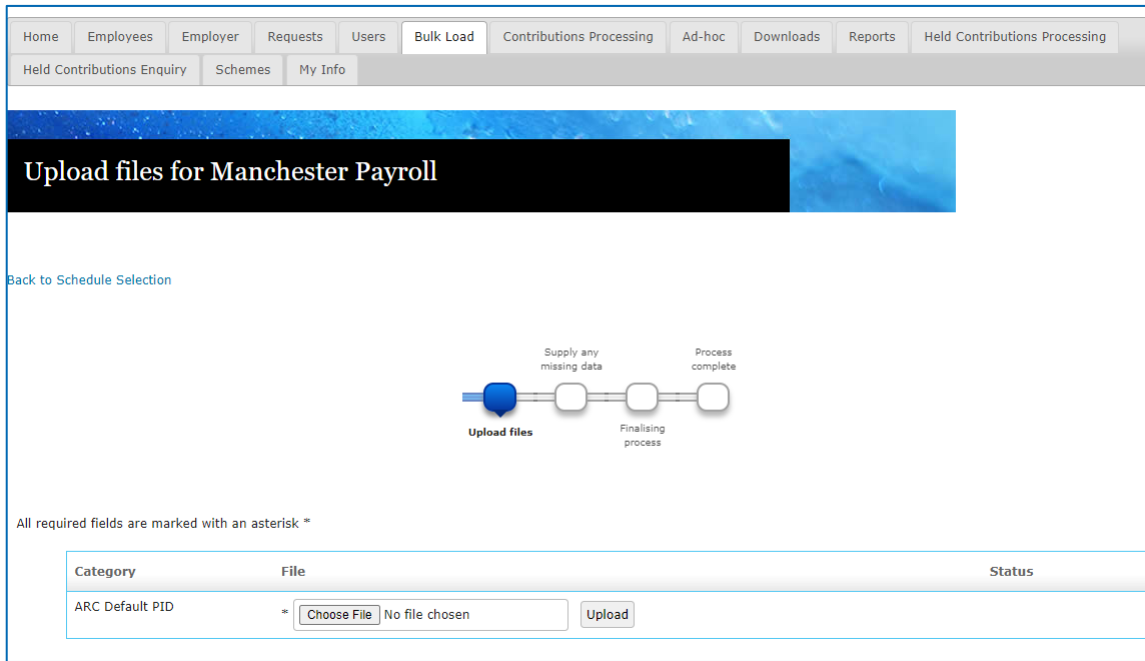
Select **choose file** to attach your data file, select **Upload**.

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

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

TOP TIP - SmartEnrol may highlight some warnings for your attention. These warnings will be in relation to NI Nos and Payroll numbers. Please take time to review these before proceeding, backing out of payroll and correcting the file if necessary. One of the most common reasons for an error at this point may be regarding a returning employee. See Appendix 13.2 – Returning employees (Page 30)

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

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

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

TOP TIP – Take a look at the Age column and identify any employees below the age of 22. Consider when you will commence contributions and how SmartEnrol manages partial pay periods.

See Appendix 13.3 – Partial pay periods/mid-month joiners (Page 31-32)

4. Processing assessment

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

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

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

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

5. Proceed to approve assessments

The Approve Assessments screen displays the outcome of the assessment.

The 3 categories are eligible, non-eligible or entitled worker. Any contractual joiners will also be shown on this page. **See Appendix - 13.1 Eligibility (Page 28-29)**

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

You now need to select:
- **Approve** – The assessment is correct. This is usually the default and the **Approve All** button can be used to populate approve for all members showing.

- **Reject** – If you identify an obvious/known error in an employee's data. This could be an anomaly such as a known director who is not part of the scheme or a member of staff who is showing an incorrect payment amount.

- **Exempt** – Workers who work offshore, overseas workers or non-executive directors. If working in any of these scenarios for a considerable amount of time then this may affect the legal contribution.

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

TOP TIP - There is a search panel in the top right of the screen. You can search by any information, i.e. NI, first or last name, date of birth.

6. Proceed to scheme approval

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

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

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

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

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

7. Proceed to validating contribution types

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

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

8. Approve deferral – Postponement

Great care should be taken at this stage to make sure your employees are managed correctly within SmartEnrol to comply with the Auto Enrolment rules.

IMPORTANT: SmartEnrol won't accommodate employees who join partway through the month **See Appendix – 13.3 – Partial pay periods/mid-month joiners (Page 31-32)**

The Approve Deferral screen will show new employees who can be deferred. They will be defaulted to the deferral period set for your scheme. (None, 1, 2 or 3 months)

In the **Enrolment Date** column, you'll see the date the employee will be enrolled into a pension scheme. You'll be able to change this date by either:
- Individually using the Change Deferral Period drop down list
- In bulk using the highlighted buttons and selecting **Change All Deferrals (Only use if all EEs are to be set to the same deferral period)**

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

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

Once happy select **Accept Changes**

then select **Proceed to Update Contribution Types.**

9. Update contribution types

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

Then select **Proceed to Next Step.**

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

10. Approve contributions

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

There are 2 key reports that you should **check and save** prior to proceeding.
-Included Contributions
-Excluded Contributions

These will provide an audit trail for future reference.

Contributions below legislated minimums

Save for Excel

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

First Previous Next Last

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

Showing 0 to 0 of 0 entries   Show 10 entries

First Previous Next Last

Backout Payroll Run   Submit   Proceed To Authorise Payment

Soft Warnings   Contributions Report   Included Contributions   Excluded Contributions

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

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10.1 Excluded contributions report

There are 3 categories of employees on this report:
-in opt-out period, enrolment deferral and not being enrolled.

In opt-out period – SmartEnrol is expecting contributions for these employees and will withhold them. These will require releasing if the member hasn't opted out by the opt out end date – which is specified on the report **See Appendix 13.5 – Held Contributions (Page 34)**

Enrolment deferral or not being enrolled – SmartEnrol is **NOT** expecting contributions for these employees nor should there be any contributions for these employees. If you've collected contributions for these employees SmartEnrol will ignore them and they will not be collected or applied. **See Appendix 13.6 - Excluded Contribution Scenarios (Page 35-36)**

IMPORTANT – You need to save the report before proceeding.

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10.2 Included contributions report

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

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

IMPORTANT – You need to save the report before proceeding.

10.3 Contributions below legislative minimums

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

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

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

TOP TIP – Zero contributions = leaver

11. Proceed to authorise payment

Once you've reviewed & saved all reports & selected reason for any highlighted as paying below the legal mins, click the **Proceed to Authorise Payment** button.

The amount onscreen will match the total in your "included contributions report"

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

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

> ⓘ **This payment requires authorisation**
>
> Total payment amount : GBP 2,000.00
>
> Scheme : WS Test Employer
>
> | Payment Amount Due | GBP 0.00 |
> | --- | --- |
> | | The above amount will be debited from your nominated account. |
>
> Other Contributions (Non SIPP)
>
> | Non Pension Payment Amount Due | GBP 2,000.00 |
> | --- | --- |
>
> Backout Payroll Run   Authorise Payment   Finalise Contributions

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

12. Authorising payment on ARC

Once you have authorised the payment on SmartEnrol, Aegon will send you an email asking you to log onto ARC to authorise payment.

The email will read as follows…

Thank you for uploading the Regular payroll file for the *<Name of Scheme, site – Name of site>*. **This covers the period** *<DD/MM/YYYY to DD/MM/YYYY >*.

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

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

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

Log in to ARC
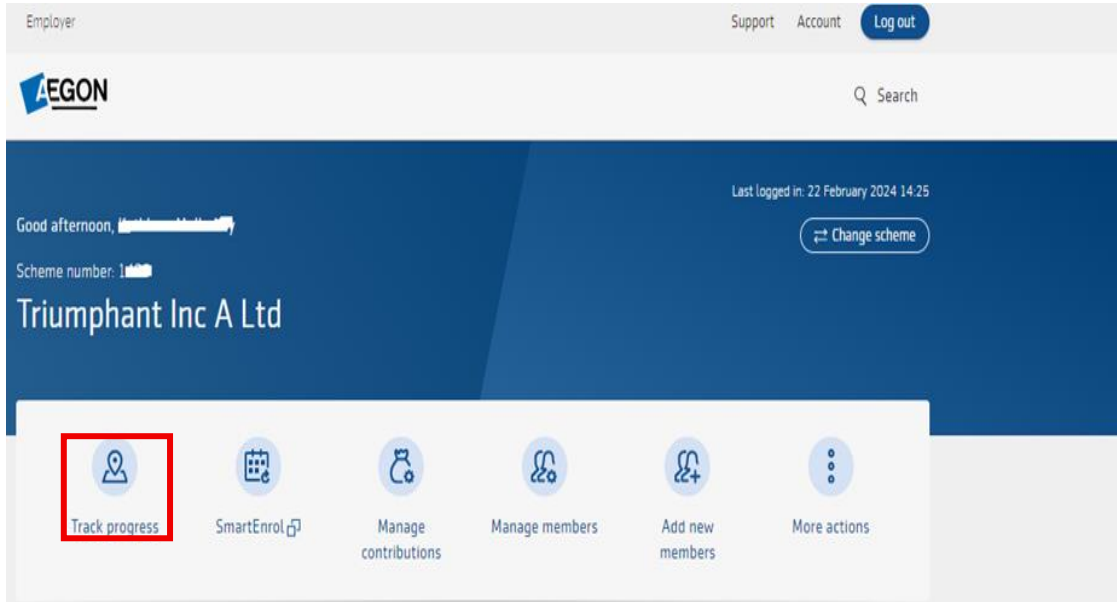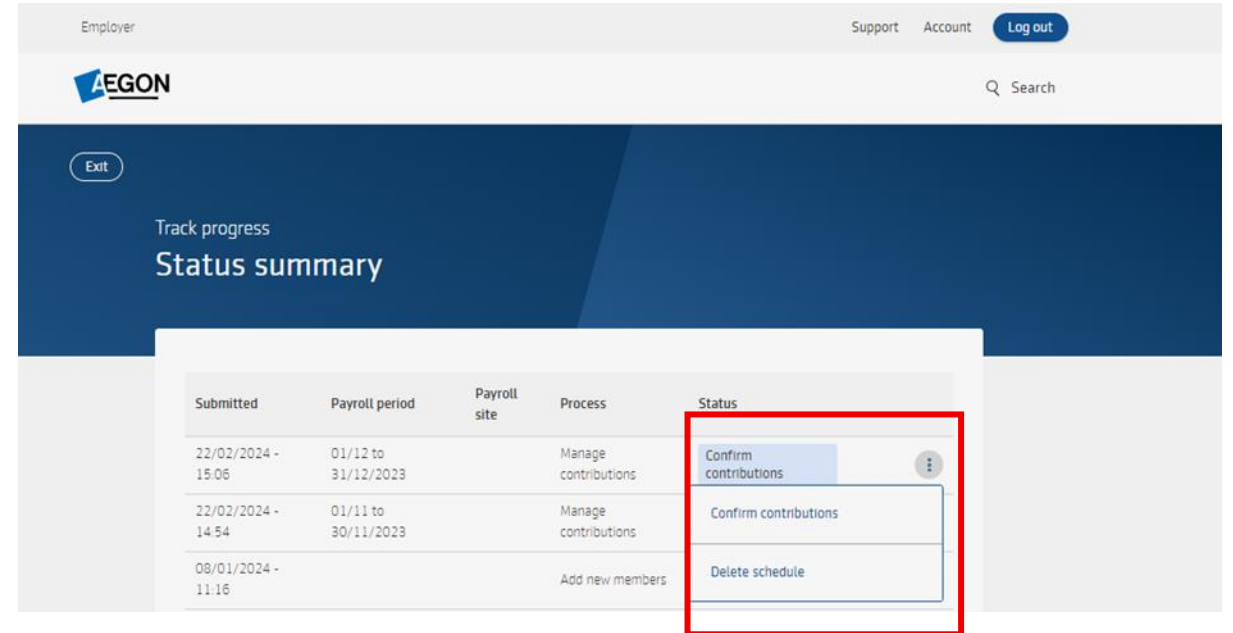
1. To complete the authorisation process, log in to ARC - https://digital.aegon.co.uk/employer/authenticate/login.

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

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

Review and confirm

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

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

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

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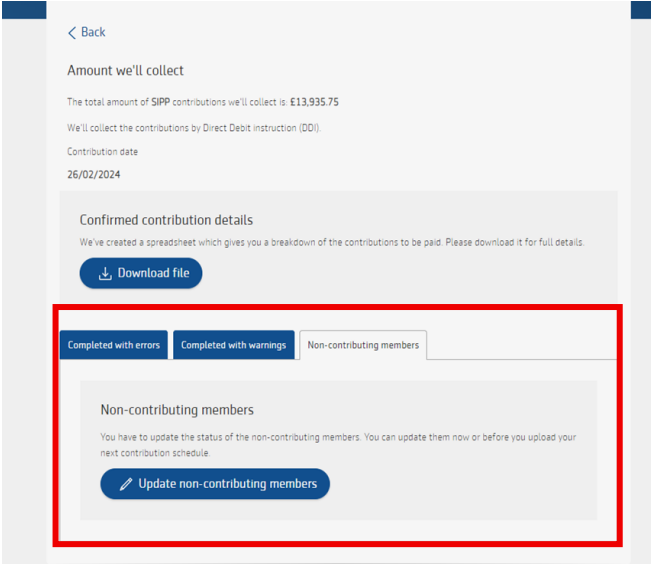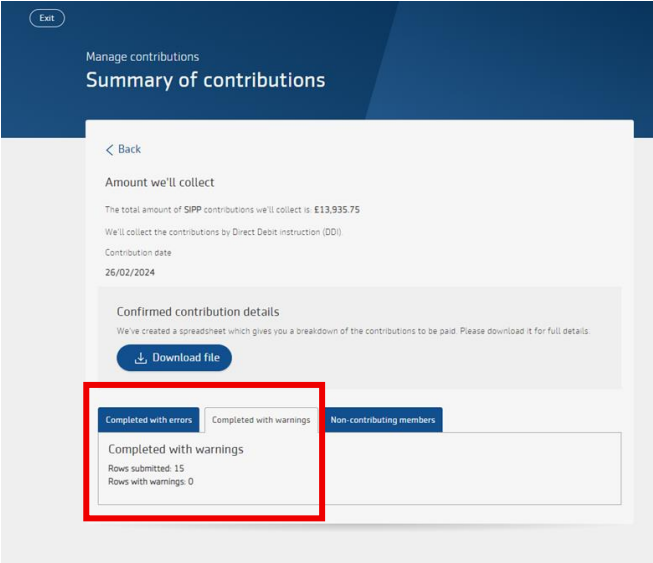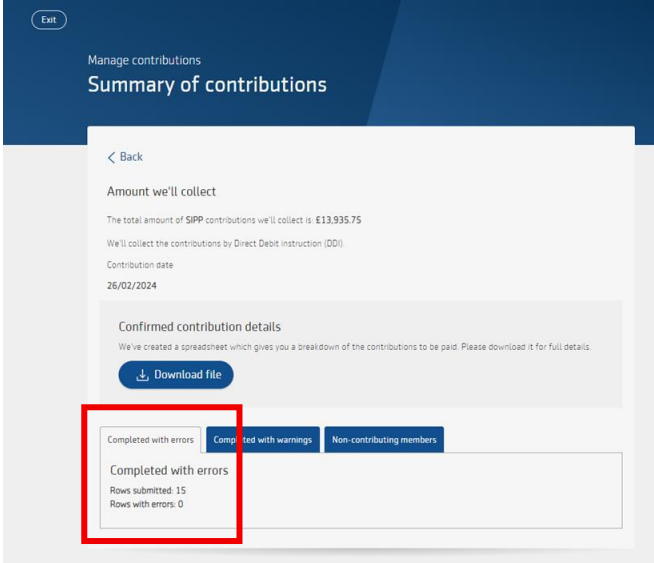
5. On **Summary of contributions** you can check if you have any members have **errors** which you need to rectify to collect contributions, check if there are any **warnings** you need to be aware of and any **non-contributing members** you need to update.

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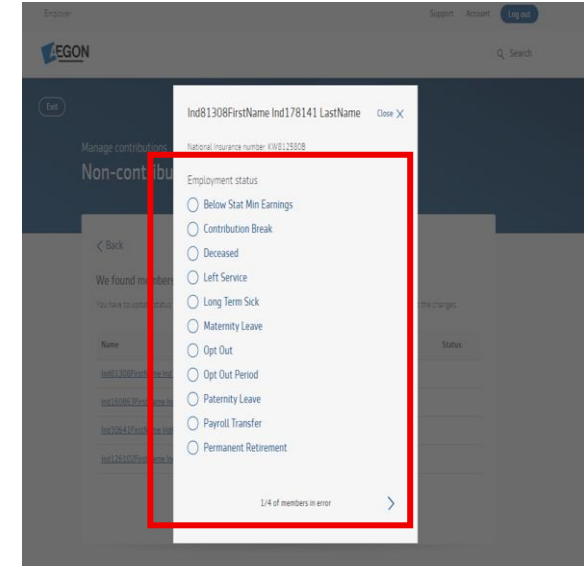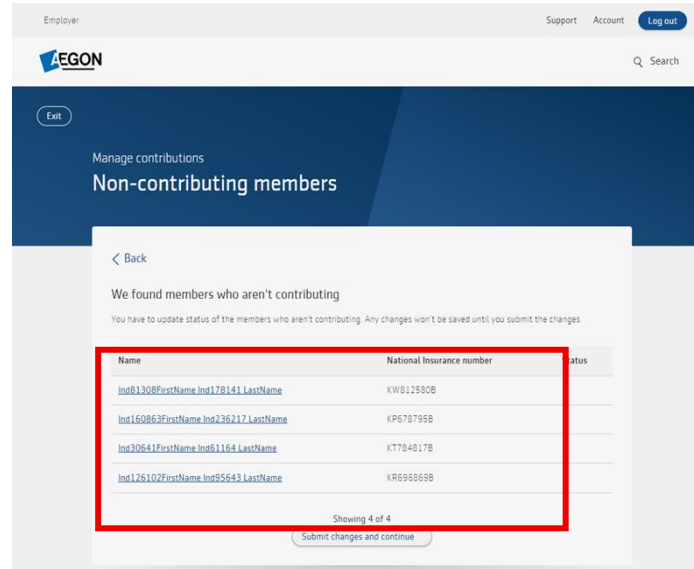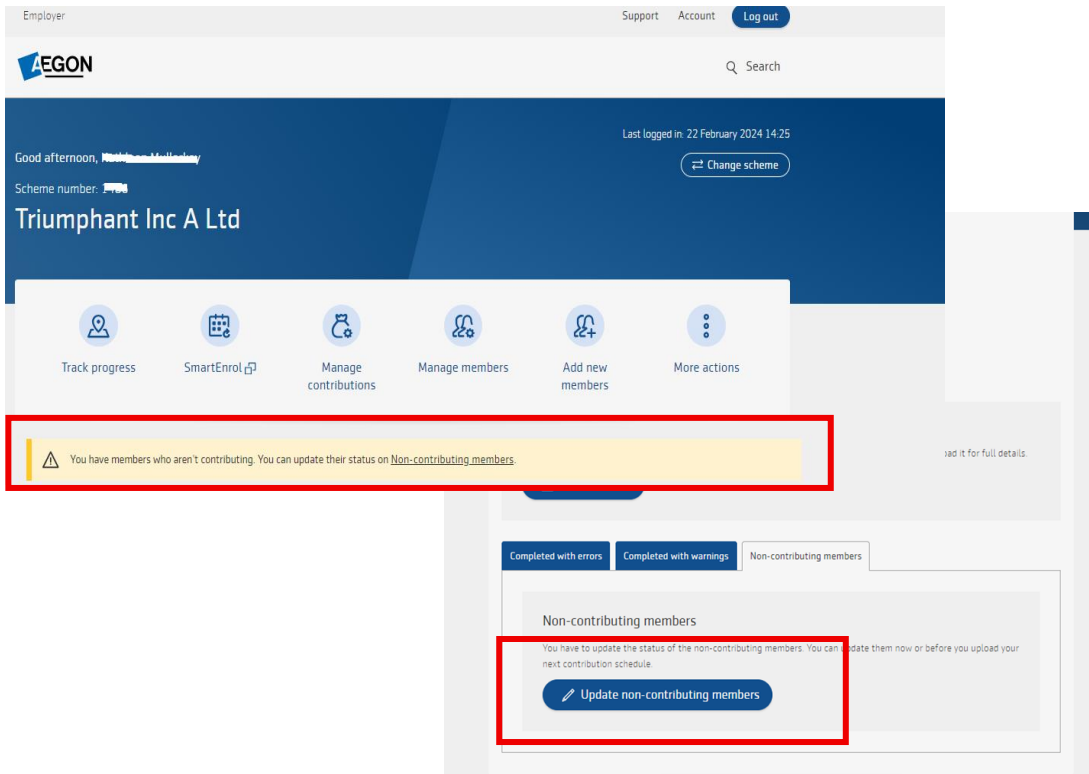
6. You need to update the status of any **non-contributing members.** You'll see them on non-contributing members tab on the **Summary of contributions** and a **notification** will appear on your dashboard.

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

Appendix

Appendix Guide

13. Appendix - 13.1 Eligibility

When you run an Auto Enrolment assessment for your employees, there are 3 outcomes – eligible, non-eligible and entitled worker. Once assessed, SmartEnrol will automatically issue the relevant communications providing links, to allow employees to take appropriate action where necessary.

Eligible job holder (age 22 – State pension age and earnings above £10,000pa)
A link will be included in this letter to allow the member to opt-out if they wish to do so. If a member chooses to opt out an action will be created for the employer to review on SmartEnrol.

IMPORTANT - Make sure to review any opt outs prior to running the next assessment & also before the opt out end date otherwise it will not be valid**. (See Completing any outstanding actions – Page 5)**

Non-eligible job holder (age 16 – 22 / reached state pension age but under 75 and has earnings above £10,000pa OR at least 22 but under state pension age but earns lower than £10,000pa)
A link will be included to allow the member to opt-in. Again, this will create an action in SmartEnrol for the employer to review if the member chooses to opt in.

IMPORTANT - the date you review this action is the date it will be effective from. This is important to note if the member has been reviewed part way through a month, it will follow the mid-month joiner process – **See Appendix 13.3 Partial pay periods/mid-month joiners. (Page 31-32)**

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

13. Appendix - 13.1 Eligibility

Entitled Worker (age 16-75, doesn't have qualifying earnings (less than £6,240) in a pay period)
There will be a link to allow them to join the scheme & it will create an action for the employer in SmartEnrol to review. Again, it's important to note the date that you review the action as it's the date it is effect from. If an entitled worker chooses to join the scheme, the employer is not required to pay an employer contribution but can choose to do so.

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

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

13. Appendix – 13.2 Returning employees

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

What to do …

- Back out of payroll
- Identify the employee on SmartEnrol via the Employee tab
- Search for the individual
- Copy, paste and save each of the 5 tabs of information held for that employee for your records so you have an audit trail
- Go to first tab and mark the employee as **inactive**
- Start the contribution process again - This time the member will be identified as a new member

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

13. Appendix - 13.3 – Partial pay periods/mid-month joiners

Caution

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

Example: you are uploading the April Contribution file - an employee joins 6th April and you wish that employee to join the scheme at the earliest opportunity, you should either:

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

OR – if you want to include them on the April upload:

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

13. Appendix - 13.3 – Partial pay periods/mid-month joiners

Postponement for mid-month joiners

Using the same example of an employee with a start date of 6th April for whom you wish to apply the **full 3 months postponement**.

1. Select **1st available pay period after 2 months** on the approve deferrals screen

2. Check the **updated enrolment date** on the right to make sure this is correct

Continue with the upload as normal – the employee will appear in the "Excluded" report as "In Deferral"

NOTE: If you were to select last available pay period, you will have breached the Auto Enrolment rules because the employee will have been postponed for 3 months + the partial month in which they joined.

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

13. Appendix - 13.4 Opt-ins/joiners

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

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

13. Appendix - 13.5 Held contributions

1. Member has been assessed as an eligible jobholder - a contribution should have been collected for them even though they are to go into their opt-out period.

2. SmartEnrol will "hold" their contributions, recording them on the excluded contribution report & storing a note under the held contributions enquiry tab.

3. The excluded contribution report will note the opt out end date and after that date, if they haven't chosen to opt out, the payment should be released for collection/investment.

4. SmartEnrol will notify you on the home page when withheld contributions if there are held contributions to be released.

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

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

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

See also – Completing Any outstanding actions – 'Helds' (Page 7)

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13. Appendix - 13.6 Excluded contributions report scenarios

In Opt-Out Period

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

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

(!) YOU MUST RELEASE HELD CONTRIBUTIONS AFTER THE OPT OUT END DATE – unless the (!) member has opted out & the system has been notified. **See Completing any outstanding actions – 'Helds' – (Page 7)**

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

In Enrolment Deferral Period

Employee placed into postponement – Contributions aren't expected and will be ignored.

Employee who opts in before postponement ends – Deductions should start from the next full pay reference period following the date the opt-in request has been reviewed by the employer. Contributions collected before this will be disregarded by SmartEnrol and they will not appear on the **Excluded Contribution Report.**

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13. Appendix - 13.6 Excluded contributions report scenarios

Not Being Enrolled

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

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