Opera 3 Payroll
Auto Enrolment

Accreditation
Training Courseware

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Accreditation Training Courseware
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Introduction

About Opera 3

Opera 3 is the most versatile and user-friendly accounting, supply chain management, payroll & HR, manufacturing and reporting solution from Pegasus Software. A modular solution, Opera 3 enables you to select the components that match your current business model, whilst making it possible to add further functionality as requirements change. This means that the capability or capacity of a system can be seamlessly expanded whilst safeguarding the investment.

For more information about Opera 3, select the Solutions link on the Pegasus web site.

About this Guide

This Accreditation Training Courseware offers an accompanying guide to the accreditation training course.

If you are new to Opera 3, read the Getting Started section of the Opera 3 Help that covers the application in more detail. You can access this from the Windows Start menu, or by using the F1 Key or Help menu when you have logged in to the product.

Opera 3 is available for both Visual FoxPro and SQL Server database platforms. This Accreditation Training Courseware applies to both database platforms, however, there are certain elements that are only included in one or the other database, and as such, the relevant sections or paragraphs are clearly identified with the following labels:

[SQL] – only relevant if you are running the application on an SQL Server database.

[VFP] – only relevant if you are running the application on a Visual FoxPro database.

Sections that are not identified with these labels are relevant to both database types.

For more information, see the section Functional Differences between Opera 3 Enterprise & Opera 3 Enterprise SQL section in the release guide.

Introducing the module

The Pegasus Opera 3 Payroll is designed to be an integral part of your overall Pegasus Opera 3 Accounting System, although it can be used on a stand- alone basis without integration to the Nominal Ledger, Costing or Cashbook.

Pegasus has provided all of the functionality necessary for coping with the increasing requirements and complexities of Payroll to HMRC Standards. For example, optional automated SSP recording and payments, SMP and OSPP (Birth) processing and Advanced Pension Processing are included within the product.

Feedback

Pegasus is interested to hear your views on the documents we provide. To give your feedback, send an email to training@pegasus.co.uk. Please type "O3Training_Accreditation_PAY11PensionsR1.2.docx Accreditation Training Courseware" in the subject box.

Please note that product support is not offered through the above email address.

Key

Icon	Meaning
Example – Examples	Useful Hint, Tip or Note. General Comments / Notes
	Useful Report obtained from clicking on the print icon while sitting on the form
	During the literature, some basic Question and Answer / Troubleshooting points are discussed. May include a few did you knows…
	Website link
	Exercises / Example solution
	Report to XLS
	Potential Report Enhanced from Opera II (more than simple field adjustments)
Question *Answer* FAQ	FAQs - Only
Red Text (Small)	Used to highlight changed (sometimes removed) legislation, but still found useful to have in the training manual.
	Action Menu example of the corresponding form.

Training Literature Releases

Release	Added Information
R1.0	Originating document for a Pensions Doc
R1.1	Update with NEST information
R1.2	Update with Suggested O3 Procedure (Order of steps) and Payroll Upgrade (v2.10) changes

Notes

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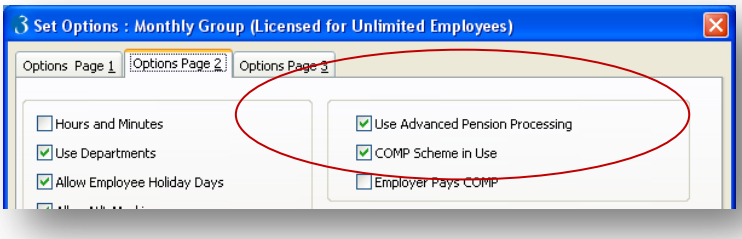
1 Pensions

1.1 Advanced Pension Processing (Set-Up)

If you use the Use Advanced Pension Processing option on the Payroll - Utilities - Set Options form for the corresponding payroll group, you will be able to maintain pension scheme records to assign to employees. The pension scheme record determines a number of default settings including contribution levels for employer and employee, but you can override these on a per-employee basis. When activated this option may not be switched off once employees have been assigned to pension schemes.

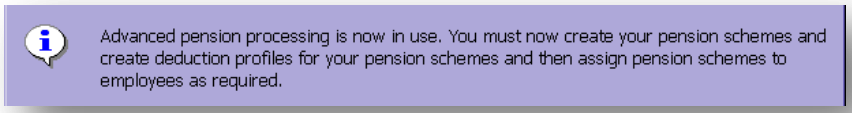


The default group controls this option therefore, if activated here the Advanced Pension Processing will be available in all subsequent groups.

Once activated, on Options Page 1, the 'Scheme C.O. Number:' field will become invisible. The SCON field will now only be applicable when 'Use Advanced Pension Processing' is not activated.

You can maintain a table of pension scheme records; an employee can have more than one active pension scheme. The application carries out various checks to ensure the pension scheme assignment is appropriate. For example, if the employee has a COMP NI code, then you must assign the employee to an occupational pension scheme before you can assign any other scheme types.

If the User does not activate the functionality, pensions processing and handling of SCON's etc will remain as before, a manual process.



The User must now create the appropriate Pension Schemes within the product and also create relevant Deduction Profiles for these Pension Schemes. The Deduction Profile would then need to be assigned to the employees participating in the Schemes.

Changes to the State Pension Age

Before 6 April 2010, the state pension age is 65 for men born before 6 April 1959 and 60 for women born on or before 5 April 1950. Between 2010 and 2046, the state pension age for women will increase. From 2024, the state pension age for men will also increase.

Pensions

Notes

Changes affecting women

Between 6 April 2010 and 5 April 2020, the state pension age for women born on or after 6 April 1950 will increase gradually from 60 to 65. The age rises gradually for women born between these dates, depending on the month in which they were born. This means the earliest date on which they can start receiving state pension may not fall on their birthday.

From 6 April 2020, the state pension age will be 65 for both men and women born on or after 6 April 1955.

Changes affecting men and women

Between 6 April 2024 and 5 April 2046 the state pension age will increase for both men and women. This increase will gradually happen over two years every decade and will affect both men and women:

- Between 6 April 2024 and 5 April 2026 the state pension age will increase from 65 to 66
- Between 6 April 2034 and 5 April 2036 the state pension age will increase from 66 to 67
- Between 6 April 2044 and 5 April 2046 the state pension age will increase from 67 to 68.

Latest Changes

Age	Men	Women
65	Current	Apr 2016 / Nov 2018
66	October 2020	
67	2026 / 2028	
68	2044 / 2046	

Notes

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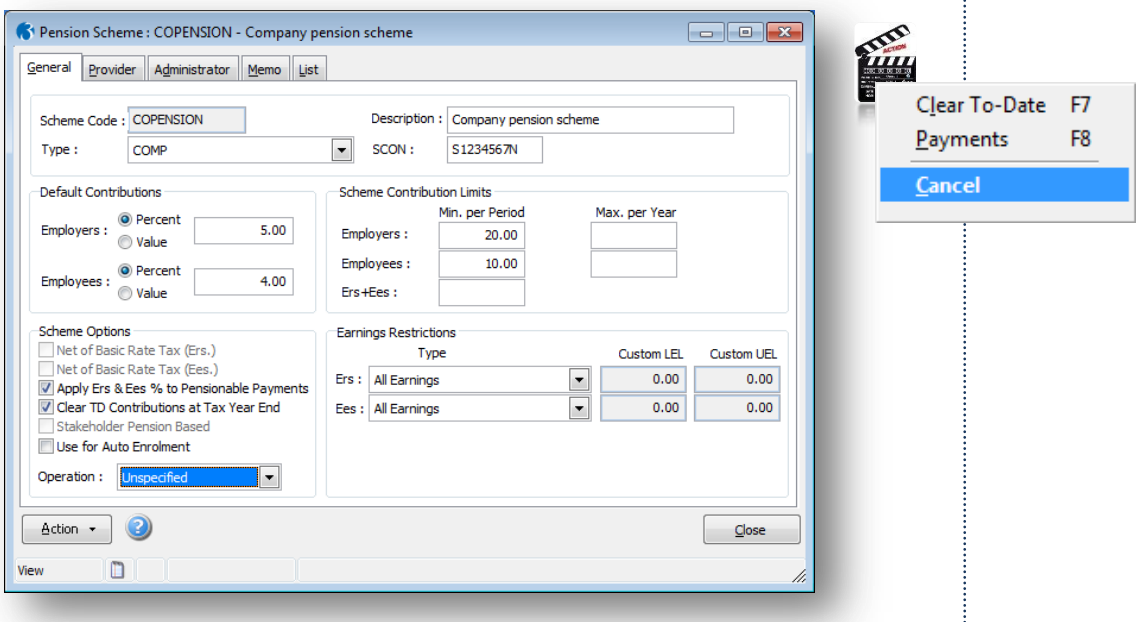
2 Pensions Maintenance

2.1 Creating Pension Schemes

Use the Pension Scheme command to define different pension schemes you can assign to employees. This facility is only available if you have selected the Use Advanced Pension Processing option on the Payroll - Utilities - Set Options form for the corresponding payroll group.



There are various different pension scheme types you can maintain. Once you have created at least one scheme, you can assign it to individual employees using the Payroll Processing - Pensions command.

Note: Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.

Pensions Maintenance

Notes

You can use the Clear To-Date command on the Action menu of the Pension Scheme Maintenance form to clear the to-date values. Alternatively, you can clear pension contribution to-date values on a period and group basis as part of the update procedure. You can also set up the scheme to have totals cleared automatically as part of the income tax year end process.

To create a pension scheme record

1. Open the Payroll folder, click Maintenance and then click Pension Scheme.
2. On the Record menu, click New.
3. In the boxes provided, enter the pension scheme details.
4. On the Record menu, click Save.

Note: If the scheme is not set up to apply to all payment types, use the **Payments** command on the **Action** menu to select which payment types apply. A form appears on which you can pick from existing payment types.

Pension Scheme Entries - General tab

Box	Description
Scheme Code	A unique reference of up to ten characters that identifies the pension scheme record.
Description	A description of the pension scheme.
Type	An option that determines the type of pension scheme. You can select one of the following from a list: • Stakeholder Pension (SHP) • Personal Pension (PP) • App. Personal Pension (APP) (Appropriate Personal Pension) • APP SHP (Appropriate Personal Pension/Stakeholder Pension) • Group Personal Pension (GPP) • COMP (Contracted Out Money Purchase). This type of pension scheme will not be valid after the 2011-12 tax year. • COMP SHP (Contracted Out Money Purchase / Stakeholder Pension). This type of pension scheme will not be valid after the 2011-12 tax year. • COSR (Contracted-out Salary Related) • Free Standing AVC (FSAVC) (Additional Voluntary Contribution Schemes) • COMB (Contracted-out Mixed Benefit) • Other. **Note:** Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.
SCON	The 'SCON' field will only be enabled if the scheme Type chosen is COMP, COMP SHP, COSR, COMB or Other. When the SCON field is enabled, for Type COMP, COMP SHP and COMB an entry in the field is mandatory. For an existing COMP, COSR, COMB or Other Scheme, if the User changes the SCON field, Opera 3 will check whether the employees have already begun processing with the original SCON, as this cannot be allowed. A prompt will appear asking 'Are you simply changing a SCON that was previously typed in incorrectly? Yes/No?' If the User replies 'Yes' then the following will be confirmed, 'SCON change will now be applied to all employees who have previously been assigned the original SCON'.

AVC – Net of BR –

Currently the system does not cater for AVCs to be Net of BR.

In the meantime there are two possible workarounds.

1. If the employees are on fixed salaries then you could change the AVC to be Value instead of Percentage and calculate the fixed value - this would prevent having to amend when their salary changes.

2. Create another Pension deduction to mirror the original one and call it AVC, setting up only the employee section. Add this profile to the employee and it will calculate the value automatically. However any reports and values paid to the pension provider would have to be the total of both of these.

Notes

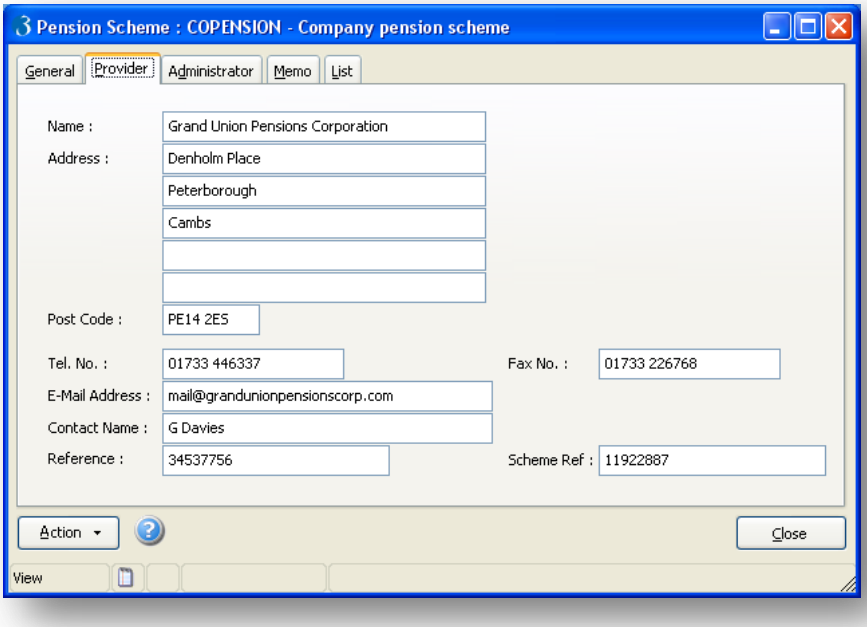
SCON…	If the User replies 'No' then the following warning will appear, 'If employees are to transfer to a new occupational pension scheme you must create a new scheme first. Do not replace the details of the current scheme. The current scheme will be retained and the SCON change cannot be saved'. The Scheme Contracting Out Number applicable to the pension scheme. This is automatically assigned to all employees that are linked to this pension scheme record. **Note:** SCON numbers were assigned to employers by HMRC to maintain Contracted Out Money Purchase (COMP) schemes. These numbers are currently included on P14 (End of Year Summaries) generated in Opera for employees whose NI category letter is F,G or S. After the 2011-12 year-end, these numbers will no longer be included on P14 returns or any other HMRC returns. In Opera, SCON numbers are also used for employees who are members of Contracted Out Salary Related (COSR) schemes, so these numbers can still be entered for employees in these schemes after the 2011-12 year-end. The SCON numbers for COSRs are not included on any HMRC returns; they are only used for memo purposes in Payroll.
Default Contributions	Options that determine whether the default employee and employer contributions for the pension scheme are expressed in value or percentage terms and the corresponding amounts. These can be overridden per employee. If the default contributions are later changed, you are given the chance to apply the changes to all employees that belong to this scheme.
Scheme Contribution Limits	The minimum (per period) and maximum (per year) contribution limits for employer and employees.
Net of Basic Rate Tax	Options that determine whether the pension is calculated net of basic rate tax for either employee, employer or both. These options do not apply to COMP, COSR or COMB type pensions. For Example; Where an employee's pension contributions receive basic-rate tax relief from the HMRC (and the tax relief is paid directly to the pension provider, not the employee) then the employee's contribution is effectively topped-up for free. This feature means an employee can specify that they want a contribution of £100.00, but in fact only £78.00 will be deducted from their pay. The same applies for any employer contributions to the employee's scheme. **Note:** Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.
Apply Ers & Ees Deductions to All Payments	An option that determines whether the employers and employees deductions for the pension scheme apply to all payments associated with the employees. If this option is cleared, you can use the **Payments** command on the **Action** menu to determine which payments are applicable.
Clear TD Contributions at Tax Year End	An option that determines whether the pension contributions are cleared at the end of the income tax year automatically. If this option is cleared, contributions to date will remain until cleared manually using the **Clear To-Date** command on the **Action** menu.
Stakeholder Pension Based	An option that indicates whether the pension scheme is based on a stakeholder pension scheme. This option is automatically selected by the application for appropriate pension scheme types. **NB:** The 'Stakeholder Pension Based' indicator box will only be enabled and accessible if the scheme Type chosen is 'Other'. Otherwise, the checkbox will be automatically populated for Types: SHP, APP SHP and COMP SHP**.**
Earnings Restrictions	Options that control how earnings restrictions are applied for the pension scheme for employer and employees. You can select one of the following: • All Earnings • Between NI LEL and UEL • Custom. If you select this you can enter the lower and upper earnings limits that determine whether the pension applies. • Payroll Group • Between NI LEL and UAP. **Note:** When the LEL and UEL are both left blank, this is the same as no restriction. The system will default to a setting on 'All Earnings', which means that all earnings will be considered, so basically no restriction.

Use for Auto Enrolment	Select whether this Pension Scheme is to be used for Auto Enrolment
Operation	

Notes

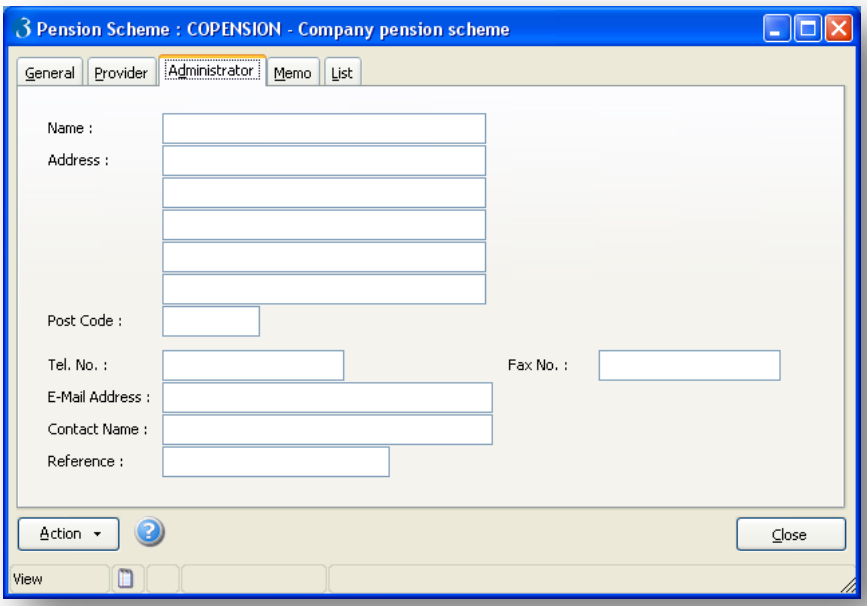
Provider tab

Use the **Provider** tab to add details of the pension provider including name, address and contact information, reference and scheme number.



Administrator tab

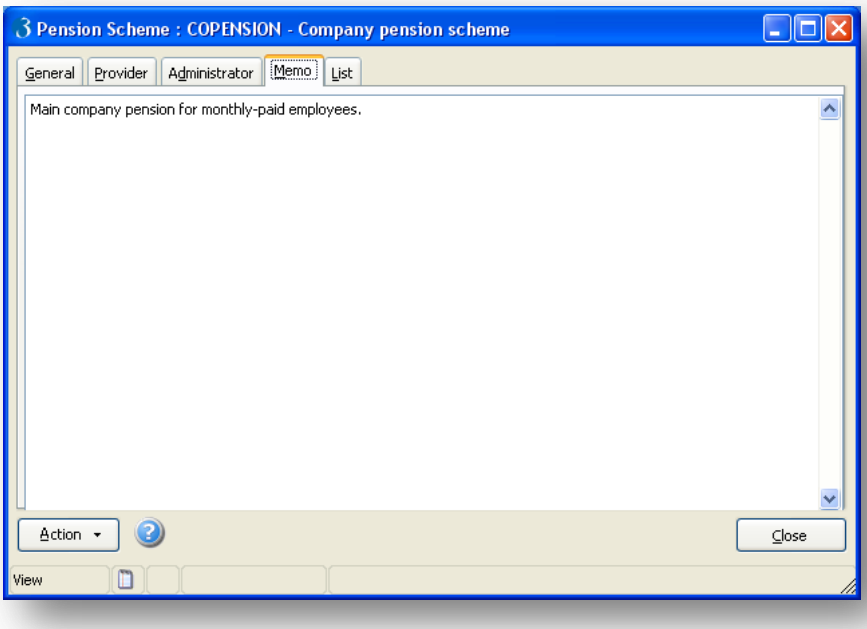
Use the **Administrator** tab to add details of the pension administrator including name, address and contact information and reference.



Notes

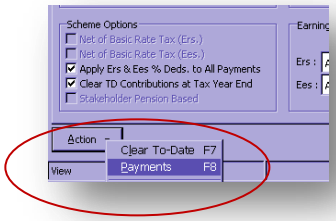
Memo tab

Use the **Memo** tab to add any other notes about the pension scheme.

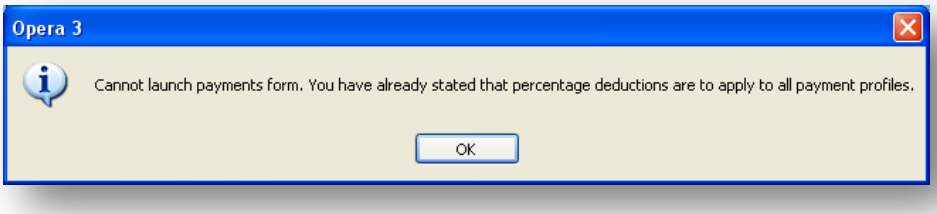


Payments (F8)

The Payments Action menu item should be used to attach Payment Profiles to the Pension Scheme for Percentage-based contributions. If the default contributions are set to Value, you may still attach Payment Profiles as they can be overridden at employee level.

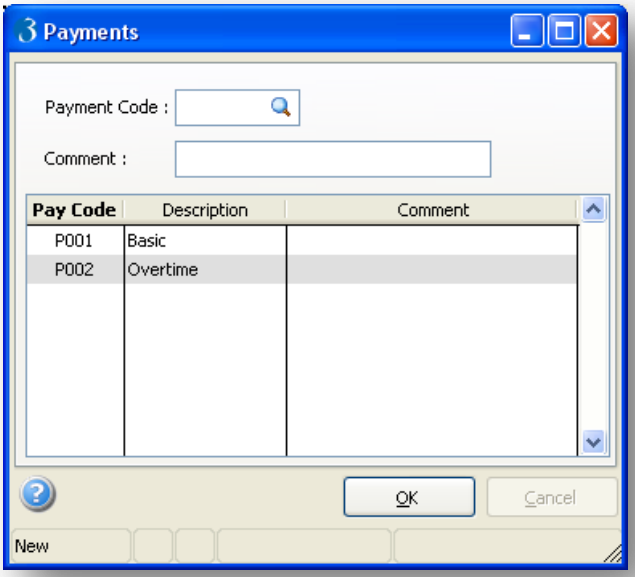


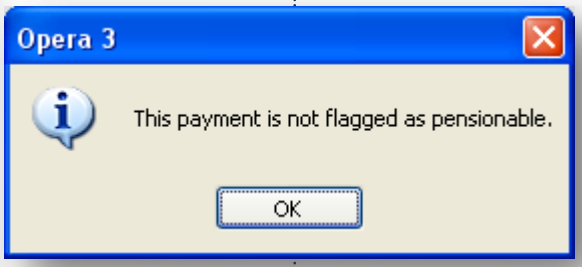
Payment Profiles may only be attached if the User has not selected the 'Apply Ers & Ees % Deds. to All Payments' checkbox. If the User has this checkbox activated the following prompt will be displayed



The User should select the appropriate Payment Profiles applicable to the Pension Scheme they are creating.

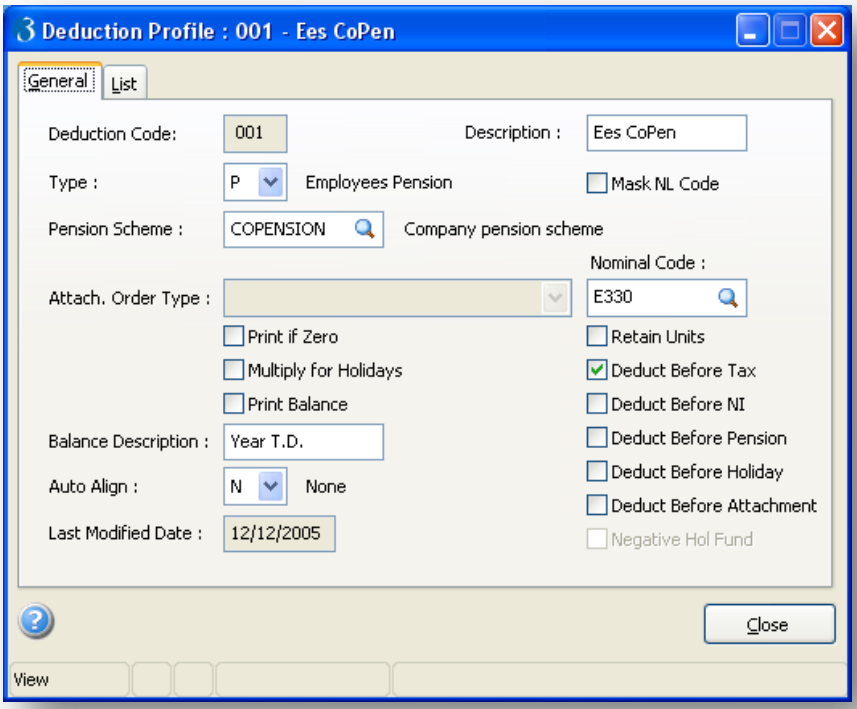
Notes





Note: The software will allow the User to select a Payment Profile that is not set to 'Pensionable'. The system will warn the User that the profile is not 'Pensionable' but the User may continue. The User should be aware of the type of scheme that they are creating and ensure that they are selecting the correct and appropriate Payment Profiles, such as for Free Standing AVC types and some Stakeholder types.

2.1.1 Pension Profile Preparation



AVCs – Examples/Guidelines…

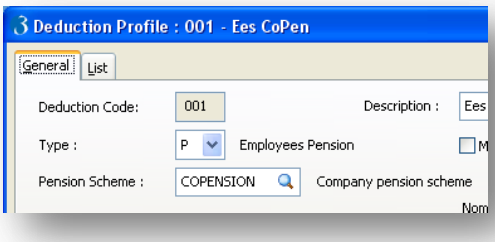
AVCs (deduction type V) should only be paid as Additional Voluntary Contributions to an existing (Usually Occupational) Scheme for which you already have deduction types P and X set up. If an employee wants to pay into an additional pension scheme he would pay into a FSAVC scheme. His payments into this Free Standing AVC scheme would be normal pension payments and require the deduction type to be set up as a normal pension contribution type P

Notes

An appropriate Deduction Profile must exist before the Pension deduction can be calculated. The three different types relevant to Pension processing are:

- The ‘P’ type, ‘Employees Pension’. This should be used for Occupational Pension Schemes.
- The ‘X’ type, ‘Employers Pension’. This should be used for recording the Employers contribution. It will not make a deduction.
- The ‘V’ type, ‘Employees AVC’. This is only allowed for a pension scheme that is a COMP, COSR, COMB or Other scheme.

Pension Scheme



The text box called ‘Pension Scheme’ on the Deduction Profiles form, will only be enabled if ‘Use Advanced Pension Processing’ has been activated in Options and only for deduction types ‘P, X or V’. For any specific Pension Scheme only one ‘P, V or X’ deduction can be assigned to that scheme.

For a new Deduction Profile, if a COMP, COSR or COMB pension scheme is selected for a ‘P’ or ‘V’ type deduction the ‘Deduct before Tax’ checkbox will default to being ‘on’. (Employee pension contributions to occupational pension schemes should be deducted before tax is calculated).

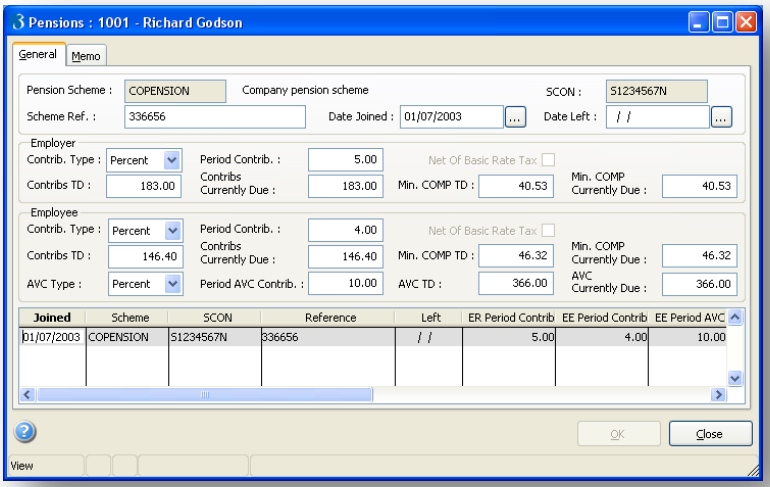
Notes

Accreditation Training Courseware

3 Pensions Processing

3.1 To assign a pension scheme

Note: Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.



1. Open the **Payroll** folder, and then click **Processing**.
2. If you are using groups, in the **Select Groups** list, click to select the group(s) you want to process and then click **OK**.
3. Retrieve the relevant employee record, click **Action** and then click **Pensions**.
4. The first time you select this, the application will be ready for assignment of a new scheme.
5. In the **Pension Scheme** list, click to select the pension scheme to apply to the employee.
6. In **Date Joined**, enter the date on which the employee joined pension scheme. You can amend any other default settings for the pension scheme as required.
7. To store the record, click **OK**.

Tip: Use the **Memo** tab to enter additional details associated with the pension.

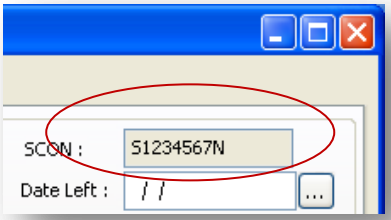
When a new pension record is created for an employee, once the pension scheme has been selected the various employer and employee 'percent or value' settings, 'contribution values' and 'net of basic rate tax' will default to those defined on the parent pension

scheme record.

Notes

The User can however override and change any of these settings. Individual employee pension options will take priority over those from Profile/Group. When creating a new record the following restrictions will apply:

- The Pension Scheme code is mandatory
- An employee can only be assigned to a COMP pension scheme if they have an NI code of F, G or S.
- An employee can only be assigned to a COSR pension scheme if they have an NI code of D, E or L.
- An employee can only be assigned to a COMB pension scheme if they have an NI code of D, E, L, F, G or S.
- The 'Net Of Basic Rate Tax' checkboxes will be 'off' and disabled for COMP, COMB and COSR schemes.



The SCON field on the employee's pension record will default to that from the selected parent pension scheme. The User cannot change the SCON at employee pension level.

When an employee is assigned to a pension scheme that has a SCON, that SCON will also be written to the employee's record. It is also cleared if the scheme is deleted etc.

If the employee is currently actively participating within a COMP, COMB or a COSR scheme then they cannot add another pension record for a COMP/COSR scheme (an employee can only be active in a single COMP, COMB or COSR scheme at a time). However, an employee can leave a COMP/COSR/COMB scheme and join another.

Other than the above restriction surrounding COMP/COSR/COMB schemes, an employee can have as many active pension records as required. Even if the employee is in a COMP/COSR/COMB scheme they may still have a personal pension also.

3.1.1 Employee Pensions

If the **Use Advanced Pension Processing** option on **Page 2** of the Payroll - Utilities - Set Options form for the corresponding payroll group, you will be able to maintain pension scheme records to assign to employees. The pension scheme record determines a number of default settings including contribution levels for employer and employee, but you can override these on a per-employee basis.

You can maintain a table of pension scheme records; an employee can have more than one active pension scheme. The application carries out various checks to ensure the pension scheme assignment is appropriate.

Note: Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.

Notes

Employee Pension Entries

Box	Description
Pension Scheme	A reference that identifies the pension scheme record. You can search and select from a list.
SCON	The scheme contracted out number, where applicable. **Note:** SCON numbers were assigned to employers by HMRC to maintain Contracted Out Money Purchase (COMP) schemes. These numbers are currently included on P14 (End of Year Summaries) generated in Opera for employees whose NI category letter is F,G or S. After the 2011-12 year-end, these numbers will no longer be included on P14 returns or any other HMRC returns. In Opera, SCON numbers are also used for employees who are members of Contracted Out Salary Related (COSR) schemes, so these numbers can still be entered for employees in these schemes after the 2011-12 year-end. The SCON numbers for COSRs are not included on any HMRC returns; they are only used for memo purposes in Payroll.
Scheme Reference	The pension scheme reference.
Date Joined	The date on which the employee joined the scheme.
Date Left	The date on which the employee left the scheme.
Contribution Details	For employer and employee, the contribution details which default to those specified on the pension scheme record. For employee records being set up who are already members of the scheme, you can record the to-date values, the period contribution and the contributions currently due. You can also override the **Net of Basic Rate Tax** setting for the employee if appropriate. For all pension scheme types, the AVC details are maintained separately for the employee contributions and you can select the AVC type from a list.
Employer	
Contribution Type and Period Contribution	The type and value of the employer's pension contribution to be paid to the pension provider. The contribution type can be defined as either percentages or values.
Net Of Basic Rate Tax	This determines whether the pension is calculated net of basic rate tax for the employer. These options do not apply to COMP, COSR or COMB type pensions.
Contributions To Date	The employer's contribution paid to-date to the pension provider for the current tax year and previous tax years.
Contributions Currently Due	The employer's next contribution due to be paid to the pension provider.
Minimum COMP To Date	The minimum to-date COMP value for employees in Contracted Out Money Purchase schemes. **Note:** Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.
Minimum COMP Currently Due	The minimum due value for employees in Contracted Out Money Purchase schemes. **Note:** Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.
Employee	
Contribution Type and Period Contribution	The type and value of the employee's contribution to be paid to the pension provider. The contribution type can be defined as either percentages or values.
Net Of Basic	This determines whether the employee's pension contribution is calculated net of

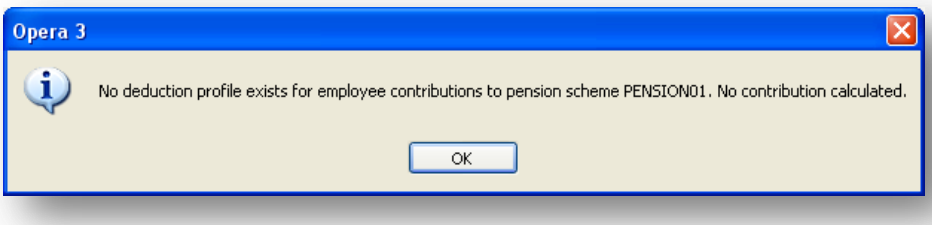
Notes

Rate Tax	basic rate tax. These options do not apply to COMP, COSR or COMB type pensions. ***Example*** *... if an employee wants the tax relief from HMRC to be added to their contribution of say £100 to be paid into their pension (calculated at the basic tax rate), select this box. If this box is selected the period contribution will include the tax relief from HMRC).*
Contributions To Date	The employee's contribution paid to-date to the pension provider for the current tax year and previous tax years.
Contributions Currently Due	The employee's next contribution due to be paid to the pension provider.
Minimum COMP To Date	The minimum to-date COMP value for employees in Contracted Out Money Purchase schemes. **Note:** Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.
Minimum COMP Currently Due	The minimum due COMP value for employees in Contracted Out Money Purchase schemes. **Note:** Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.
AVC Type	The employee's Additional Voluntary Contributions' type (percentage or value).
Period AVC Contribution	The employee's Additional Voluntary Contribution value for a period.
AVC TD	The employee's Additional Voluntary Contributions paid to the pension provider for the current tax year and previous tax years.
AVC Currently Due	The employee's Additional Voluntary Contributions currently due to the pension provider.

3.1.2 Further Advanced Pension Information

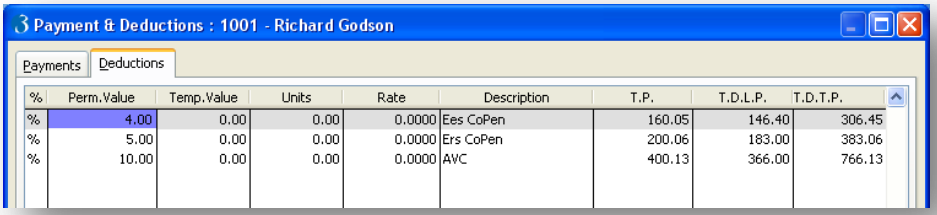
Employee Payments and Deductions

Once a Pension Scheme has been attached to an employee record the User must ensure that the scheme has been assigned to the appropriate Deduction Profile(s). Should the User fail to assign the Scheme to a Deduction Profile with the correct contribution type it will not be calculated and the product will give the relevant prompt (see example prompt below) when performing an individual calculation, for example



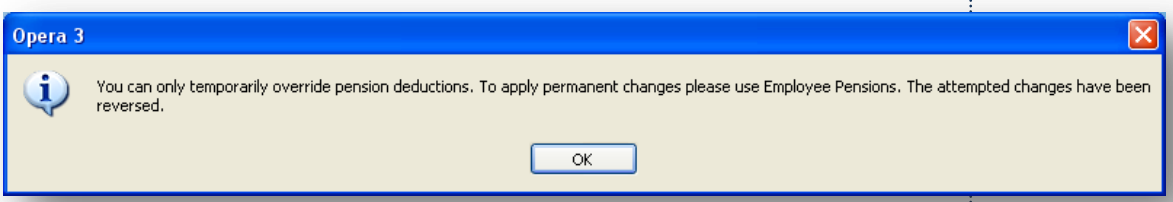
When the 'Use Advanced Pension Processing' option is active, for deductions of a P, X and V type, the User may only enter or change the Temp.Value, T.D.L.P. value or use the Zero This Period facility.

Notes

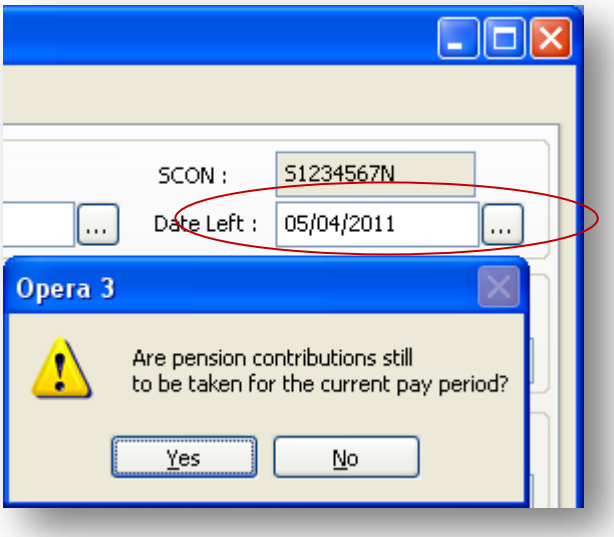


%	Perm.Value	Temp.Value	Units	Rate	Description	T.P.	T.D.L.P.	T.D.T.P.
%	4.00	0.00	0.00	0.0000	Ees CoPen	160.05	146.40	306.45
%	5.00	0.00	0.00	0.0000	Ers CoPen	200.06	183.00	383.06
%	10.00	0.00	0.00	0.0000	AVC	400.13	366.00	766.13

If the User should attempt to change any values in the Perm.Value, % field, Units or Rate columns they will see the following message



Date Left

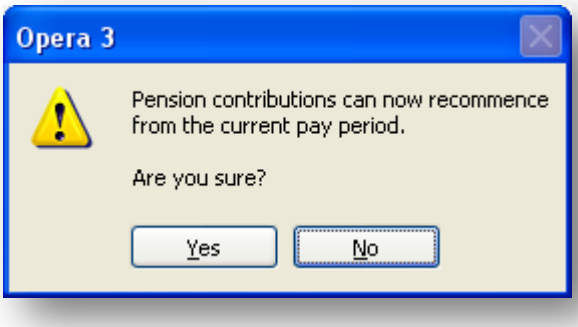


When a User enters a ‘Date Left’ the product will ask whether contributions are to be taken for the current pay period

If the User replies ‘No’ to the above prompt then all employee contribution rates/values are zeroed, to ensure that no further deductions are taken.

Notes

If the User has entered in a 'Date Left' and then clears the field, the following prompt will be displayed



Employee Leaver

If the 'Use Advanced Pension Processing' option is activated, for 'L' or 'D' type leavers, the product will check if the employee has any active pension scheme records. If they do, the User will be asked if they wish to update the 'Date Left' field on the pension record(s) with the leave date.

If the User replies 'Yes', the 'Date Left' will be updated for all active pension schemes accordingly.

3.2 Payroll Calculation

To assist Users who have activated 'Use Advanced Pension Processing', the product will provide specific exceptions warnings to highlight to the User that they should set up pension schemes, assign then to employees etc., as follows:

- If an existing P, V or X deduction (with a deduction value set for this-period) is found that is not linked to a pension scheme, a warning appears 'Pension deduction profiles should be assigned to a pension scheme to provide 'Use Advanced Pension Processing' capability'. Please note that this warning will only be given once for the whole calculation - otherwise upgrading customers could get such a warning for every single employee when they initially switch 'Use Advanced Pension Processing' on (a waste of paper).
- If the employee has an existing P or X deduction (with a deduction value set for this-period), and that deduction is linked to a pension scheme but the employee has not been assigned the related pension scheme yet, a warning appears 'Employee must be assigned to pension scheme XXX…'
- In summary, the employee pensions records may now used in order to determine what pension contributions are to be made for both employee and employer. Having calculated the required deduction, the deduction profile that is associated with the pension contribution will automatically have its payment value set.
- The employee, employer (and AVC if applicable) contribution values/rates are obtained from the employee's pension records.
- When calculating P, X and V deductions, any earnings restrictions to be applied in order to determine an employee's pensionable pay has now been extended over and above the current facility in Opera 3, as follows:

With the product any restrictions are determined as follows:

Notes

- If a LEL or UEL has been specified then that always takes priority.
- If there is no LEL or UEL Opera 3 checks the pension scheme as follows:
  - If the scheme specifies 'All earnings', then the pensionable pay is not restricted at all, so in effect there's no LEL/UEL restriction.
  - If the scheme specifies 'Between NI LEL and UEL' then the LEL and UEL is restricted using the NIPY tables for the pay frequency applicable.
  - If the scheme specifies 'Custom' then the custom LEL/UEL from the scheme is used.
  - If the scheme specifies 'Payroll Group' then the LEL/UEL from the employee's payroll group is used.
- For percentage based pension deductions (for employees, employers and AVC's), the way we determine an employee's pensionable pay has now also been extended, as follows:
- The product will also now initially check the pension scheme to determine the payment profiles to be included:
  - If the scheme is not marked to 'include all payments' then those payments that apply to this scheme are identified. Once the payments have been identified the product will only include those payment profiles marked as 'pensionable'.
  - This does now mean that there could be different amounts of pensionable pay applying to each pension being processed (i.e. if the employee has more than one active pension).

- The user is still allowed to override an employee, employer and AVC deduction via the Temp.field in Payments & Deductions. If the Temp.Value is set (or the 'zero this-period' set) for the deduction associated with the employee's pension scheme, a warning appears stating 'Pension deduction XXXX overridden/zeroised-this-period' (where XXXX is the deduction description).
- With versions below v2.27.00 you had to define any 'pre-pension' deductions with a deduction code before that of the related pension deduction code in order for the calculation to work correctly. With v2.27.00 with 'Use Advanced Pension Processing' 'on', the order of the 'pre-pension' deductions will no longer matter. All such deductions will be totalled up for the employee (for the current pay period) and then deducted from pensionable pay prior to calculating any percentage-based pension deductions (regardless of the position of the deduction's actual deduction code). This now means the user can add a new 'pre-pension' deduction with ease. This is an important change in the payroll where advanced pensions are to be used.
- With versions below v2.27.00 you had to define any 'pre-holiday' deductions with a deduction code before that of the related 'holiday deduction' (type H) in order to work correctly. However, when 'Use Advanced Pension Processing' is 'on' any pension deductions that are defined as 'pre-holiday' now have to be handled separately. The long and short of this is that when 'Use Advanced Pension Processing' is 'on' the position of the pension's deduction code no longer matters re the affect on accumulation of holiday pay on a percentage basis. If the pension deduction is marked as 'pre-holiday' then it will be deducted from accumulated holiday pay regardless (prior to the holiday pay deduction percentage being applied).
- "Employee has been transferred to COMP scheme SXXXX" may appear where the User starts their Opera 3 payroll mid-year (e.g. if they're converting from a manual or competitive payroll) this check will also detect whether they have initially incorrectly set up employee to-date figures (given them the wrong SCON) or assigned the wrong COMP pension scheme to an employee.

Notes

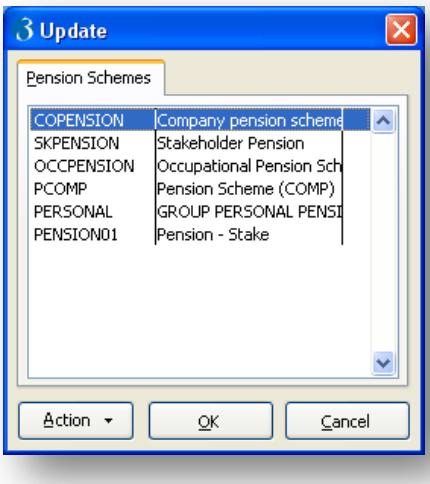
- Various other new exceptions warnings have now been added, as follows:
    - If employee's contributions, plus AVCs, this period are below any employee minimum value as set on the pension scheme, warning 'Employee contribution below pension scheme minimum', but still processes the deduction.
    - If employer's contributions this period are below any employer minimum value as set on the pension scheme, warning 'Employer contribution below pension scheme minimum', but still processes the deduction.
    - If the sum of the employee's (plus AVCs) and employer's contributions this-period are below any combined 'employee + employer' minimum value as set on the pension scheme, warning 'Employee plus employer contribution is below combined pension scheme minimum', but still processes the deductions.
    - If employee's contributions (plus AVCs) to-date-this-period are above any employee max. value, as set on the pension scheme, warning 'Employee contributions exceed annual max. for pension scheme', but still processes the deduction.
    - If employer's contributions to-date-this-period are above any employer max. value as set on the pension scheme, warning 'Employer contributions exceed annual max. for pension scheme', but still processes the deduction.
    - If the employee currently has a COMP or COSR NI code (D, E, F, G, L or S) but does not have an active occupational pension record, warning 'Employee must be assigned to an occupational pension scheme'.
    - If employee has an active occupational pension record but does not currently have a COMP or COSR NI code, warning 'Employee has been assigned to an occupational pension scheme. Please check'.
    - If the employee's pension record has employee, employer (or AVC if applicable) contribution values/rates specified but the user hasn't yet created/linked associated deduction profiles to the pension scheme, give a warning, e.g. 'No deduction profile exists for employee contributions to pension scheme XXXX. No contribution calculated.' does not calculate any pension deductions.
    - If an employee's pension record has a 'date left' field but the 'Pension scheme inactive' flag is set to 'False', warning 'Employee has now left pension scheme XXX'.

3.3 Payroll Update

Notes

At present, where COMP schemes are in use the User receives a prompt asking if they wish to "Clear COMP period totals?" This functionality has been extended to allow Users to accumulate pension contributions for all schemes and then clear these running 'contributions accumulated since last paid to the pension provider' for all schemes (not just COMP) as required (via the Update). To achieve this:

- If 'Use Advanced Pension Processing'' is 'on' and at least one pension scheme has been defined a new form will appear to allow the User to select which pension schemes are to have their accumulators cleared. If there are no pension schemes, the form will not show.



Note: The new form is similar to the 'zeroise payment & deductions' form that is displayed by the EOY Cleardown. It will list all pension schemes and allow the User to click/select the required schemes.

A warning appears if no pensions are selected.

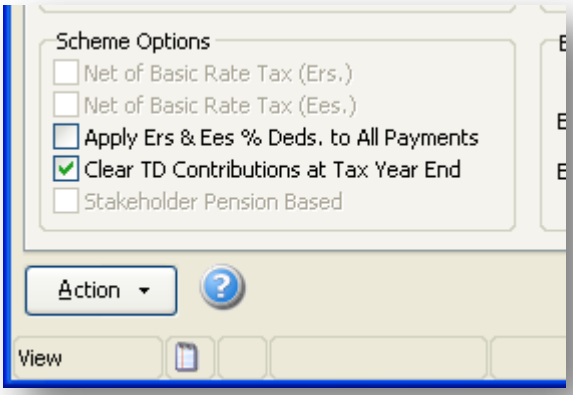
For those selected pension schemes, each employee pension record for those schemes will have their various 'since-last-cleared-To-Date' and 'since-last-cleared-To-Date-This-Period' fields set to zero.

- The old "Clear COMP period totals?" prompt will only be given when the 'Use Advanced Pension Processing' option is not activated.

3.4 EOY Cleardown

Notes

When the 'Use Advanced Pension Processing' option is activated, for those schemes that have the 'Clear TD Contributions at Tax Year End' checkbox on, the To-Date fields on the associated employee pension records will be cleared down (with the exception of the 'since-last-cleared-To-Date' fields)



Notes

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4 Auto Enrolment

4.1 Introduction to Auto-Enrolment

Workplace pensions law has changed. Every employer has new legal duties to help their workers in the UK save for retirement. They must automatically enrol certain workers into a qualifying workplace pension scheme and make contributions towards it.

These duties are being staged in over six years, starting with large employers.

4.1.1 Pensions Act 2008

The Pensions Act 2008 introduced a new requirement for employers to automatically enrol any eligible jobholders working for them into a workplace pension scheme that meets certain requirements, and also to pay a minimum employer contribution. From 1 October 2012, this change to the pensions law will start to affect employers. The changes mean that some employers will have to enrol their employees into a pension scheme and pay into that scheme. These new requirements are also more commonly known as ‘auto enrolment’.

There are a number of different pension schemes that qualify as qualifying pension schemes. A qualifying pension scheme must meet the minimum requirements and qualifying criteria for a pension scheme.

4.1.2 Staging Date

The date when the new law is ‘switched on’ for employers is known as the ‘staging date’. The staging date for employers varies according to the number of employees they employ.

The earliest staging date is 1 October 2012 for the largest employers (those who employ 120,000 or more employees).

Employers will then gradually be brought on board (from the largest to the smallest) until approximately 2017 by which time all employers will be operating under the new legislation.

Note: The information provided in this guide is correct at the time of publication. You should check with The Pensions Regulator and the Department of Work and Pensions for the latest information.

There are many web pages and guides for Workplace Pensions Reform available from The Pensions Regulator and the Department of Work and Pensions. Some of these are listed on the Useful Web Sites page. For a full explanation, read the Automatic Enrolment - An Explanation of the automatic enrolment process guide, available from The Pensions Regulator.

4.1.2.1 Staging Date Working Example

Notes

Example is based on weekly paid employees, as follows:

- Employees are paid in arrears on a Friday for the 7 days' work they have done up to an including the preceding Sunday.
- For example, if you look at the 2012 calendar, on Friday 30th Nov. the employees are paid for the work they did from Monday 19th to Sunday 25th of Nov.
- The PRP's therefore run from a Mon. to the following Sun.

2012 calendar:

November

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

December

M	T	W	T	F	S	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Lets say the employer's staging date (SD) is Dec. 1st (2012).

For the pay that is paid on Friday 30th of Nov., should that pay in effect be the first pay that is considered for auto-enrolment purposes? i.e. given that the associated PRP the pay day falls in is Mon. 2th Nov. to Sun. 2nd Dec. (i.e. the SD falls within that PRP). Or, will it be the first pay day on or after the SD that's the first pay to be considered for auto-enrolment (i.e. in this case, the pay day of Dec. 7th)?

The answer is that the PRP which the staging date falls in is 26th Nov to 2nd Dec. The qualifying Earnings for this period are those due to be paid on 30th Nov. As the Assessment day is after pay day the first deductions will need to be collected from the 7th Dec pay day with a proportion due, based on scheme rules, for the period 1st Dec to 2nd Dec in addition to the full period amount for the following PRP.

Following on from this now lets say some other employees have a slightly different PRP; this time they are still paid on a Friday, but this time they are paid for the work they did up to an including the preceding Friday (and from the Saturday preceding that). For example, if you look at the different 2012 calendar, on Friday 30th Nov. the employees are paid for the work they did from Saturday 17th to Friday 23rd of Nov.:

2012 calendar:

November

M	T	W	T	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

December

M	T	W	T	F	S	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

In the example above, the PRP this time runs from Sat. to Fri. Therefore, the pay paid on Fri. 30th Nov. falls in the PRP Sat. 24th to Fri. 30th. This time, should the pay not be considered for auto-enrolment purposes?

Notes

(i.e. given that this time the SD does not fall in the PRP), but instead it's only when the employees are next paid on Fri. 7th Dec. that auto-enrolment duties should in effect commence? (i.e. because the SD falls in that next PRP of Dec. 1st to Dec. 7th)

The answer is that this is correct as the staging date falls into the PRP 1st Dec to 7th Dec and the pay day which falls into this period is 7th Dec. Therefore any worker who is auto-enrolled on staging date will need to have pension contributions deducted from the pay they receive on 7th Dec.

NB: Is there a general rule of thumb that the auto-enrolment duties start to apply in the PRP that the SD falls in (i.e. SD is the first assessment date, so you establish the PRP the SD falls in, and then see what has been paid in that PRP), or do the duties instead only start to apply on the first pay day that falls on or after the SD?

The answer is Autoenrolment duties start with effect from the employer's staging date (with exception of inducement/coercion regulations which started with effect fromn 1st July 2012). The PRP which the staging date falls in is the first relevant PRP and the qualifying earnings paid within that PRP are the ones to be used for assessment purposes. The first assessment date is the employer's staging date although the employer can use postponement to delay this assessment

Notes

4.2 Auto Enrolment Schemes

4.2.1 Using an Existing Scheme for Auto Enrolment

If your employees are already members of pension schemes you may not need to set up new pension schemes for auto enrolment. You may need to change some aspects of an existing scheme to ensure that it meets the required criteria for auto enrolment.

Some pension providers may not be prepared to accept all of your eligible jobholders into a pension scheme. You may need to set up an alternative scheme like a National Employment Savings Trust (NEST) scheme for those employees to comply with your duties.

4.2.2 Auto Enrolment Schemes

There are a number of pension schemes that qualify as auto enrolment schemes:

1. ***Defined Contribution scheme***

   A defined contribution scheme is where the future benefits (return value) of the scheme fluctuate based on the invested earnings of both yours and the employee's contributions. A defined contribution scheme can be used as an auto enrolment scheme if it meets the relevant defined contribution criteria.

2. ***Defined Benefit scheme***

   A defined benefit scheme is where after both you and the employee having made contributions into the scheme, when the employee retires the scheme promises to pay a predetermined amount based on various factors, such as the employee's earnings and their length of service. A defined benefit scheme can be used as an auto enrolment scheme if it meets the associated defined benefit criteria.

3. ***Certified Defined Contribution scheme***

   Ordinarily for a defined contribution scheme to be used as an auto enrolment scheme then the scheme must meet minimum contribution requirements. If you already provide a defined contribution scheme, there is an alternative way of meeting that aspect of the requirements. That is called certification.

   Certification allows you to self-certify that your defined contribution scheme meets the auto enrolment requirements. You can do this if the scheme, for example:

   - Calculates contributions from the first pound earned (as opposed to the portion between the auto enrolment thresholds), or
   - Does not include all The Pensions Regulator defined payment types within the earnings figure used for calculating contributions (some schemes may not include overtime or bonuses).

   The self-certification process requires you to assess the existing contribution amounts made into the defined contribution scheme and then satisfy yourself that they meet The Pensions Regulator criteria for defined contribution schemes.

4. ***Hybrid scheme***

   A hybrid scheme is a scheme which is neither only a defined benefit scheme nor only a defined contribution scheme, but has elements of both.

Notes

Department of Work and Pensions plans to publish guidance to help you determine whether their hybrid scheme meets The Pensions Regulator criteria for Workplace Pensions Reform.

5. Defined Benefit/Hybrid transitional period

Department of Work and Pensions allows for a transitional period to be applied to defined benefit or hybrid schemes. The transitional period allows you to delay auto enrolment for certain eligible jobholders who meet specified criteria. This delays auto enrolment until after the end of the transitional period.

Where a transitional period applies, the eligible jobholder can choose to opt-in to an auto enrolment scheme.

Department of Work and Pensions has not confirmed how long the transitional period will last for. The transitional period does not apply to defined contribution schemes.

6. Contract Based scheme

A contract-based pension scheme is also more commonly known as a personal pension.

Workplace based pension schemes can be contract-based where each employee has their own personal pension which is not tied to their employer. An example is a stakeholder pension. It is likely that both you and the employee will contribute to these schemes.

A contract-based scheme can be used as an auto enrolment scheme if it meets The Pensions Regulator criteria for contract-based schemes.

7. Occupational scheme

An occupational scheme is different to a personal (contract-based) pension scheme because it is tied to the employer. If the employee leaves they do not take the pension with them.

An occupational scheme can be used as an auto enrolment scheme if it meets The Pensions Regulator criteria for occupational schemes. An example is a Contracted Out Salary Related pension.

4.2.3 Employers Duties

Employers will have to automatically enrol eligible jobholders into a qualifying pension scheme and make an employer contribution towards it. If an employee is already a member of a qualifying pension scheme on your staging date, you do not have to enrol that employee again.

The main things you the employer must do are:

- Provide a qualifying pension scheme for their workers
- Automatically enrol all eligible jobholders into the scheme within their joining window
- Pay employer contributions for eligible jobholders to the scheme
- Tell all eligible jobholders that they have been automatically enrolled and they have the right to opt out if they want to do so
- Register with The Pensions Regulator and supply details of their qualifying scheme and the number of people they have automatically enrolled.

Notes

4.2.3.1 Employers' Contributions

The minimum contribution levels will be phased in over time. Initially the total minimum contribution is 2% of qualifying earnings. At least 1% must be paid by you. Qualifying earnings for auto enrolment refers to an employee's relevant earnings between the qualifying earnings lower threshold and the qualifying earnings upper threshold. You can contribute more to reduce the employee's minimum contribution.

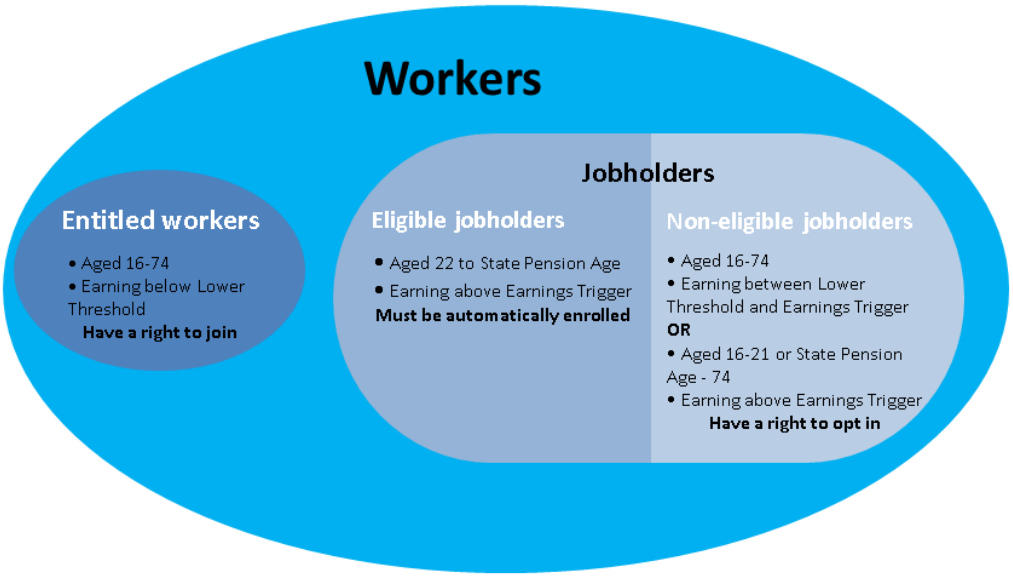
From October 2017 you must contribute at least 2% of your employee's qualifying earnings. From October 2018 you must contribute at least 3%. Your employee will be responsible for paying the rest. They will get tax relief on their contribution and the total combined contribution will eventually be a minimum of 8%.

Minimum contributions are based on the employee's qualifying earnings for the pay reference period.

	Minimum Contributions		
	2012	2017	2018
Employer	1%	2%	3%
Employee	1%	3%	5%
Total	2%	5%	8%

4.2.4 Enrolment of Employees

Auto-enrolment only applies to employees who are classed as eligible jobholders. The category that is relevant for an employee determines your auto enrolment duties in relation to that employee.



4.2.4.1 Eligible Jobholders

Aged between 22 and state pension age and has auto enrolable earnings above the earnings trigger. These employees will earn more than £8,105 in the 2012-13 tax year. They must be auto enrolled at your staging date.

Notes

4.2.4.2 Non-Eligible Jobholders

Either:

1. Aged between 16 and 74, has auto enrolable earnings below **earnings trigger** but above the qualifying earnings lower threshold. **These workers will earn between £5,564 and £8,105 in the 2012-13 tax year.**
2. **Aged 16 to 21, or state pension age to 74, and has auto enrolable earnings above the** earnings trigger. **These workers will earn more than £8,105 in the 2012-13 tax year.**

These employees are not auto enrolled; however they can opt into a qualifying pension scheme. In such circumstances both you and the employee will make contributions.

4.2.4.3 Entitled Workers

Aged between 16 and 74 and has auto enrolable earnings below the qualifying earnings lower threshold. These employees are not auto enrolled but can join a pension scheme if they want to.

4.2.5 Auto Enrolment Thresholds

These are the thresholds for auto enrolment for different pay frequencies for the 2012-13 tax year.

	Weekly	2-Weekly	4-Weekly	Monthly	Annual
Qualifying Earnings Upper Threshold	817	1634	3268	3540	42475
Earnings Trigger	156	312	624	676	8105
Qualifying Earnings Lower Threshold	107	214	428	464	5564

4.2.5.1 How Auto-Enrolable Earnings are Calculated

If the employee's auto enrolable earnings is ...	the qualifying earnings for the period is ...
More than the upper threshold	All the auto enrolable earnings between the lower and upper thresholds.
Between the lower threshold and the upper threshold	All the auto enrolable earnings above the lower threshold.
Less than the lower threshold	Zero

4.2.6 Useful Web Sites (Auto enrolment)

The following web site links will be helpful in relation to auto enrolment. You will need access to the internet to use these sites, which will open in your web browser.

These are correct at the time of publication. Please make sure that the hyperlinks link to the most up to date information.

Notes

National Employment Savings Trust	
A government established pension scheme for low to medium income earners. NEST has a public service obligation so must accept any employer. NEST is one of a number of new or existing pension schemes that employers can choose to fulfil their new duties. NEST pension schemes are regulated using the same principles as every other scheme.	www.nestpensions.org.uk
The Pensions Regulator	
The Pensions Regulator is the UK regulator of work-based pension schemes, empowered by the UK government to regulate work-based pensions	www.thepensionsregulator.gov.uk
The Pensions Regulator's auto enrolment page. These guides are available from here: An introduction to workplace pension changes Workplace pensions law is changing Auto enrolment and your business Background information Beginners guide 7 steps to prepare for auto enrolment Detailed guidance Staging date timeline Writing to workers about auto enrolment Registration Does your existing scheme qualify? Compliance and enforcement.	www.thepensionsregulator.gov.uk/automatic-enrolment.aspx
Department of Work and Pensions	
UK government department responsible for welfare and pension policy in the UK	www.dwp.gov.uk/
Background to automatic enrolment from Department of Work and Pensions	www.dwp.gov.uk/policy/pensions-reform/workplace-pension-reforms/automatic-enrolment-background/
Latest news for auto-enrolment from the Department of Work and Pensions	www.dwp.gov.uk/policy/pensions-reform/latest-news/

4.2.7 To Prepare Opera for Auto Enrolment

This section describes how you should prepare Opera for auto enrolment after your company's staging date.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

The Pensions Regulator will contact you before your staging date. You can ask the regulator to bring the date forward. Shortly after becoming subject to the duties for the first time, you are obliged to submit information to the regulator giving details of how you have discharged your duties. This is your 'registration date'.

Tip: Full explanations for the different boxes and options are available by selecting F1.

Notes

1. Update your auto enrolment settings on the **Payroll - Utilities - Auto Enrolment Settings** form. Enter your staging date on the **Employer Settings** tab.

   Select the **Pensions Regulator Settings** tab to see the thresholds and other settings relevant for auto enrolment. These details cannot be changed; they are maintained by Pegasus Software Ltd.
2. Update the payment profiles for auto enrolment on the **Payroll - Maintenance - Payment Profiles** form. These are the payments that will be taken into account when assessing an employee's auto enrolment category. These must include salary, wages, commission payments, bonus payments, overtime payments, statutory sick pay, statutory maternity pay, statutory paternity pay (ordinary or additional) and statutory adoption pay.
3. Mark the existing pension schemes as suitable for auto enrolment on the **Payroll - Maintenance - Pension Scheme** form. For each scheme, do the following:
   a. Select the **Use for Auto Enrolment** option
   b. Choose either 'Personal Pension' or 'Occupational Pension' from the **Operation** box.
   c. Under **Default Contributions**, enter default employer and employee contributions for the scheme. Initially the total minimum contribution is 2% of qualifying earnings. At least 1% must be paid by the employer.
   d. Under **Earnings Restrictions**, select the appropriate type. Your selection depends on the pension scheme used.
4. Switch on auto enrolment from **Options Page 2** of the **Payroll - Utilities - Set Options** form:
   a. Select the **Use Auto Enrolment Processing** option.
   b. To align the Pay Reference Period with tax periods rather than your pay periods select the **Align Pay Reference Period with Tax Period** option. Please read the explanation for the option in the F1 Help before selecting it.

Opera is now prepared for auto enrolment.

Note: If you are going to use a National Employment Savings Trust pension scheme please follow the steps in the 'To prepare Opera for NEST pensions' help topic. Then update your employees with the relevant status and categories using the relevant Help topic under the 'How to ... Process pension auto enrolment' node in the **Contents** pane.

After you have set up Opera for auto enrolment, the global Payroll - Calculation and the individual Payroll - Processing - Calculate commands use each employee's qualifying earnings to assess their auto enrolment category (eligible jobholder, non eligible jobholder or entitled worker). This is earnings between the qualifying earnings lower threshold and qualifying earnings upper threshold, which are defined by the Department of Work and Pensions and The Pensions Regulator.

4.2.7.1 Payment Profiles

The calculation uses the payment profiles (set up on the Payroll - Maintenance - Payment Profiles form) when assessing each employee's auto enrolment category and calculating pension deductions.

- The qualifying earnings and the auto enrolment category are assessed for each employee using profiles that have been set up with the **Auto Enrolment** box selected.
- The pension deductions are calculated using profiles that have the **Pensionable** box selected.

Notes

4.2.7.2 New or Existing Pension Scheme?

For new defined contribution pension schemes set up for auto enrolment, if pension deductions are to be calculated on qualifying earnings (between the qualifying earnings lower threshold and qualifying earnings upper threshold), the payment profiles must be set up with both the **Auto Enrolment** and **Pensionable** boxes selected.

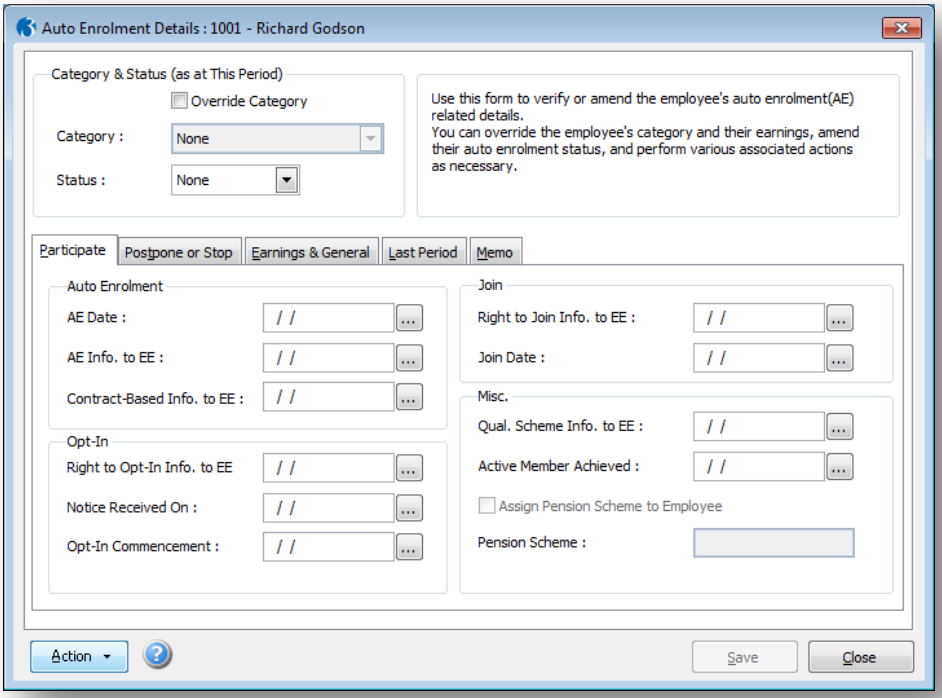
For existing schemes that meet the requirements for auto enrolment, the assessment of qualifying earnings and calculation of pension contributions may need to be done using different profiles. For example, overtime payments will be used for assessment but may not be included for calculating pension deductions. In situations like this pension deductions may be calculated on earnings outside the qualifying earnings lower threshold and qualifying earnings upper thresholds. It is important then that the **Earnings Restrictions** boxes for the pension scheme (Payroll - Maintenance - Pension Scheme form) are set appropriately for the scheme.

4.2.8 Employee Auto Enrolment Details

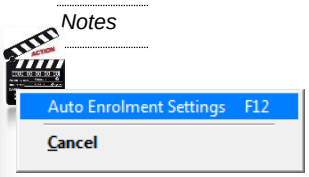
This form (accessed from the **Payroll - Processing - Pensions** menu) is where you enter your employee's details for auto enrolment. It is available only if the Use Auto Enrolment Processing option is selected on the **Payroll - Utilities - Set Options** form.

These details will be updated by the **Calculation** command according to the employee's age and qualifying earnings. However, you may also need to change some of the information manually, for example when you inform the employee that they have been auto enrolled you need to update this form. Appropriate messages are displayed to help you update the boxes correctly.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.



Notes



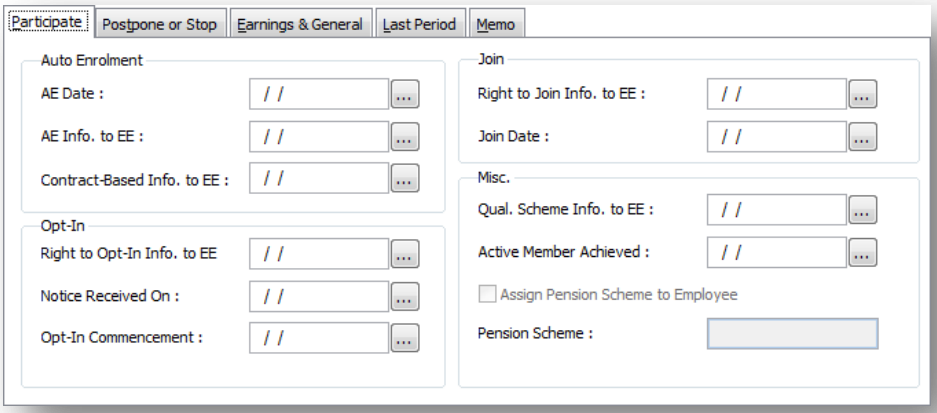
Pensions Act 2008

The Pensions Act 2008 introduced a new requirement for employers to automatically enrol any eligible jobholders working for them into a workplace pension scheme that meets certain requirements, and also to pay a minimum employer contribution. From 1 October 2012, this change to the pensions law will start to affect employers. The changes mean that some employers will have to enrol their employees into a pension scheme and pay into that scheme. These new requirements are also more commonly known as ‘auto enrolment’.

Box	Description
Category & Status (as at This Period)	
Override Category	The **Calculation** will update the employee's auto enrolment category according to the rules defined by The Pensions Regulator. However, if you need to override it, you must first select this box.
Category	If the **Override Category** box is selected, you can change the employee's auto enrolment category to eligible jobholder, non eligible jobholder, entitled worker, or not applicable. If you change the category to 'N/A' all the category related information will be removed. Set this to 'None' if the box has previously been set incorrectly. This resets the employee's auto enrolment category details.
Status	This can be set to Auto-Enrolled, Postponed, Opted-In, Opted-Out, Joined, Ceased, Already in QS (Qualifying Scheme), DB/Hybrid (Defined Benefit Scheme), or not applicable. Depending on the chosen status, the relevant tab page will be displayed so you can update the necessary information. Set this to 'None' if the box has previously been set incorrectly. This resets the employee's auto enrolment status details.

4.2.8.1 Participate tab

Notes



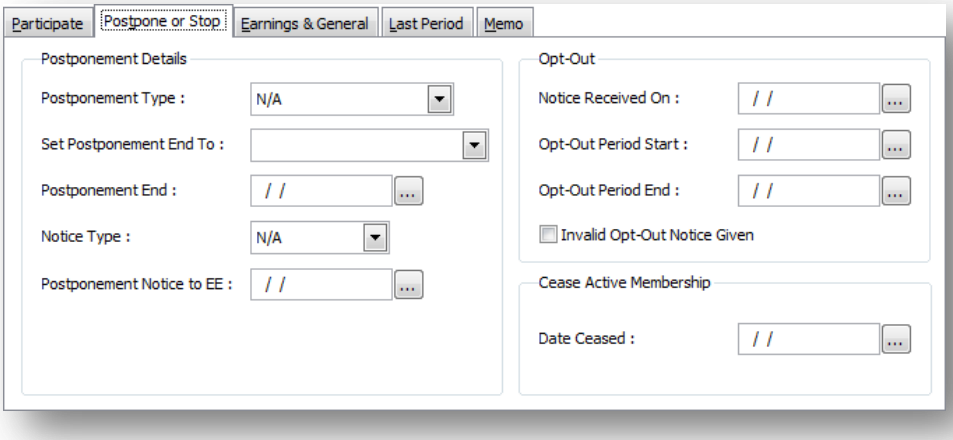
Box	Description
Auto Enrolment	
AE Date	The auto enrolment date.
AE Info. to EE	The date that information about auto enrolment was given to the employee. This date cannot be earlier than the employer's staging date or the employee's start date. This date is important because it may be used to define the start of the period in which the employee can opt-out of the pension.
Contract-Based Info. to EE	Used for contract-based pension schemes. If used, the employer must make sure that the pension provider provides the employee with the terms and conditions of the scheme within a month of auto enrolment. This date is important because it may be used to define the start of the period in which the employee can opt-out of the pension.
Opt-In	
Right to Opt-In Info. to EE	The date that information about the right to opt-in to a qualifying pension scheme was given to the employee. This date cannot be earlier than the employer's staging date or the employee's start date. Unless the employer is in a postponement period, this information must be provided within one month of the worker becoming a jobholder for the first time.
Notice Received On	The date the employer received notice from the employee that they wish to opt-in to a qualifying pension scheme. This date cannot be earlier than the employer's staging date or the employee's start date. Both eligible jobholders and non eligible jobholders who are not members of a qualifying pension scheme or not undergoing automatic enrolment, are allowed to give notice that they wish to opt in.
Opt-In Commencement	The date the employee opted-in. This is when pension scheme contributions must commence following opt in. This date cannot be earlier than the employer's staging date or the employee's start date. If the opt-in notice was received before the usual cut off date for the payroll, the contributions will be calculated from the start of the next pay reference period. If the notice was received after the cut off date, the contributions will be calculated from the start of the second following pay reference period.
Join	
Right to Join Info. to EE	The date the employee was given information about their right to join a qualifying pension scheme. This must be provided within one month of the employee becoming an entitled worker. This applies to employee's who are categorised as entitled workers.
Join Date	The date that the employee joined a qualifying pension scheme. This applies to employee's who are categorised as entitled workers.

Notes

Misc.	
Qual. Scheme Info. to EE	The date the employee was given information about qualifying pension schemes. This date cannot be earlier than the employer's staging date or the employee's start date. **Tip:** For details of the different types of qualifying schemes, see the Auto-Enrolment Schemes Help topic.
Active Member Achieved	The date the employee became an active member of a qualifying pension scheme.
Assign Pension Scheme to Employee	Enabled if the **Advanced Pension Processing** feature is used. This is controlled by the associated option on the Payroll - Utilities - Set Options form.
Pension Scheme	Enabled if the **Assign Pension Scheme to Employee** box is selected. The pension scheme for the employee. Pension schemes are maintained on the Payroll - Maintenance - Pension Schemes form.

4.2.8.2 Postpone or Stop tab

This tab includes boxes for details associated with postponing auto enrolment for the employee or for stopping it altogether.



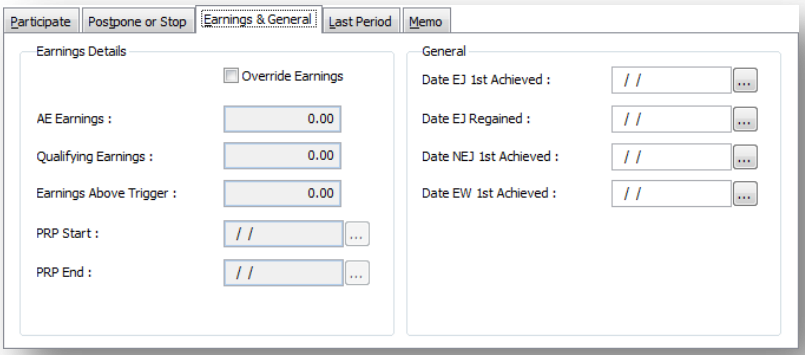
Box	Description
Postponement Details	
Postponement Type	The type of postponement, which can be set to Staging Date, New Starter or eligible jobholder. Auto-enrolment can be postponed for up to three months after: • The staging date for auto enrolment • The day after a new starter's first working day if they start after the employer's staging date. • The day after an employee meets the criteria for an eligible jobholder.
Set Postponement End To	This controls whether and how the **Postponement End** date is updated. You can enter the date for the end of the postponement period or select one of the following: • Last day of the current pay reference period • Last day of the next pay reference period • Last day of the pay reference period after the next pay reference period.
Postponement End	The end of the postponement period. This date cannot be earlier than the employer's staging date or the employee's start date.

Notes

Notice Type	he type of postponement notice given to the employee. These are valid notice types: • **General Notice A**. This contains the information that must be provided to all the different categories of worker. • **General Notice B**. This is similar to notice A but it excludes the information for jobholders who are already active members of a qualifying scheme with that employer. • **Tailored Notice for a Jobholder**. This contains information for a jobholder who is not an active member of a qualifying scheme with that employer. • **Tailored Notice for an Entitled Worker**. This contains information for an entitled worker who is not an active member of a qualifying scheme with that employer.
Postponement Notice to EE	The date the postponement notice was given to the employee.
Opt-Out	
Notice Received On	When a jobholder provides an opt-out notice, the employer must check that it is a valid notice. This is the date the notice was received. This date cannot be earlier than the employer's staging date or the employee's start date.
Opt-Out Period Start	The date the opt-out period starts. This date cannot be earlier than the employer's staging date or the employee's start date. The rules for this are different for occupational pensions and personal pensions. For occupational pension schemes, the opt-out period starts from the later of the date the jobholder: • becomes an active member with effect from the automatic enrolment date or • is provided with written enrolment information. For personal pension schemes, the opt-out period starts from the later of when the jobholder is: • sent the terms and conditions of the agreement to become an active member or • provided with written enrolment information.
Opt-Out Period End	The date the opt-out period ends. This date cannot be earlier than the employer's staging date or the employee's start date. This is normally one month after the start of the opt-out period.
Invalid Opt-Out Notice Given	Select if the opt-out notice is invalid. If a notice is invalid the employer must allow a further two weeks on top of the normal one month opt-out period.
Cease Active Membership	The date active membership of a qualifying pension scheme ends.

4.2.8.3 Earnings & General tab

This tab includes earnings-related details for the current pay reference period, which are used for calculating auto enrolment contributions for the employee, and different dates for auto enrolment status.

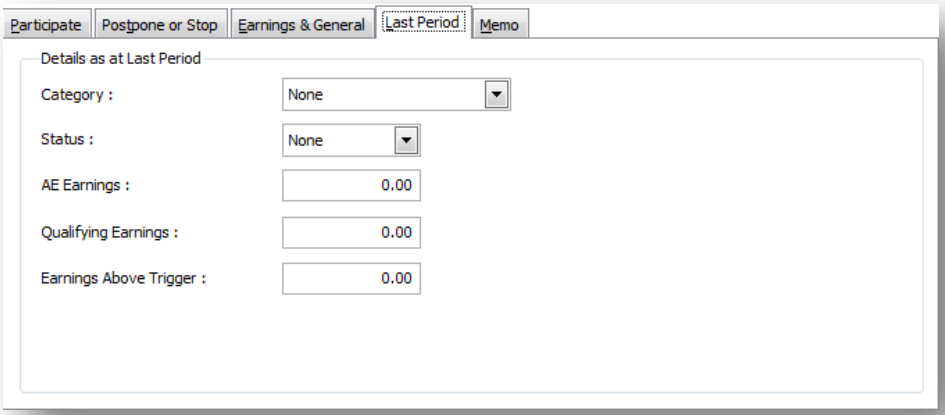


Notes

Box	Description
Earnings Details	
Override Earnings	Select to override the auto enrolment earnings, qualifying earnings, earnings above the earnings trigger, and pay reference period start and end dates.
AE Earnings	The auto enrolment earnings for the current pay reference period. This is enabled only if the **Override Earnings** box is selected.
Qualifying Earnings	The qualifying earnings earnings for the current pay reference period. This is enabled only if the **Override Earnings** box is selected.
Earnings Above Trigger	The earnings above the earnings trigger for the current pay reference period. This is enabled only if the **Override Earnings** box is selected.
PRP Start	The start date for the current pay reference period. This is enabled only if the **Override Earnings** box is selected.
PRP End	The end date for the current pay reference period. This is enabled only if the **Override Earnings** box is selected.
General	
Date EJ 1st Achieved	The date the employee first qualified for eligible jobholder status.
Date EJ Regained	The date the employee regained eligible jobholder status. This status is checked by the **Calculation** for every pay period depending on their qualifying age and qualifying earnings. This date cannot be earlier than the employer's staging date or the employee's start date. It must also be after the date the status was first achieved *For example, when an employee first becomes an eligible jobholder they are postponed. However after the postponement period they are no longer an eligible jobholder. But then in a future period they again become an eligible jobholder. This is their eligible jobholder regained date.*
Date NEJ 1st Achieved	The date the employee first qualified for non eligible jobholder status.
Date EW 1st Achieved	The date the employee first qualified for entitled worker status.

4.2.8.4 Last Period tab

This tab includes earnings-related details for the previous pay reference period.



Notes

Box	Description
Details as at Last Period	
Category	The employee's category for auto enrolment for the previous period: eligible jobholder, non eligible jobholder, entitled worker, or not applicable.
Status	The employee's category for auto enrolment for the previous period: Auto-Enrolled, Postponed, Opted-In, Opted-Out, Joined, Ceased, Already in QS (Qualifying Scheme), DB/Hybrid (Defined Benefit Scheme), or not applicable.
AE Earnings	The employee's auto enrolment earnings for previous period.
Qualifying Earnings	The employee's qualifying earnings earnings for previous period.
Earnings Above Trigger	The employee's earnings for previous period that are above the earnings trigger.

Actions

You can use the Action menu to:

Open the Auto Enrolment Settings form. This form is where the staging date and registration date is displayed, and also where the various thresholds for auto enrolment are kept.

4.2.9 To Auto Enrol Eligible Jobholders

This section describes how you should set up existing employees at your staging date. All these employees will be aged between 22 and the state pension age and have auto enrolable earnings above the earnings trigger.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

These steps must only be completed after your company's staging date.

Note: It is assumed that Opera has already been set up for auto enrolment. If this is not the case, before following these steps please follow the steps on the To Prepare Opera for Auto Enrolment Help topic.

4.2.9.1 Updating Employee Records

Tip: Full explanations for the different boxes and options are available by selecting F1

These steps must only be completed after your company's staging date. You must enrol all employees with a status of eligible jobholder and make sure each employee has all the information about the enrolment before the end of the joining window, which is within one month of the auto enrolment date.

1. Update all employees for auto enrolment using the **Payroll - Global Changes - Auto Enrolment Updates** form.

   Under **Auto Enrolment (AE) Status:**

   i. Select the **Update Employee AE Status** box
   ii. Choose 'Auto-Enrolled' from the **Set Status To** list
   iii. In the **Set Status Date To** box, choose an auto enrolment date or choose 'Input Manually' and enter a date in the **Status Date** box.

Notes

2. Select **Next** and then select **Start** to complete the update.
3. Use the reports in Opera to help you understand each employee's status. For example, the **Payroll - Pensions Reports - Auto Enrolment Details** report and the **Payroll - Periodical Reports - Employee Record Print**.

   Important: You must send information about auto enrolment to each employee who is already in a qualifying pension scheme. You must also explain that they can opt out if they want to and tell them where to find more information about pensions and saving for retirement.
4. Use the **Payroll - Global Changes - Auto Enrolment Updates** form again to update your employee's records to indicate that the required information has been sent to them. The relevant boxes are in the **Auto Enrolment (AE) Details Dates** section of the form.
5. Run the **Calculation** command and complete other required payroll processes as normal.

   The calculation will warn you if employees have not been auto enrolled when they should have been. If this happens you must use either the **Payroll - Global Changes - Auto Enrolment Updates** form or the **Payroll - Processing - Auto Enrolment Details** form to:

   i. Firstly enrol the affected employees. You must then run the calculation again.

   ii. Secondly to update each employee's record after providing the necessary auto enrolment information.

4.2.10 To Update Employees Already in Qualifying Schemes

This section describes how you should set up existing employees in Opera who are already in a qualifying pension scheme at your staging date. All these employees will be aged from 16 to the state pension age.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

Note: It is assumed that Opera has already been set up for auto enrolment. If this is not the case, before following these steps please follow the steps on the To Prepare Opera for Auto Enrolment Help topic.

4.2.10.1 Updating Employee Records

These steps should only be completed after your company's staging date.

1. Update all employees for auto enrolment using the **Payroll - Global Changes - Auto Enrolment Updates** form. Under **Auto Enrolment (AE) Status**, choose 'Already in QS' from the **Set Status To** list.
2. Select **Next** and then select **Start** to complete the update.
3. Use the reports in Opera to help you understand each employee's status. For example, the **Payroll - Pensions Reports - Auto Enrolment Details** report and the **Payroll - Periodical Reports - Employee Record Print**.

   Important: You must send relevant information to each employee who is already in a qualifying pension scheme.
4. Use the **Payroll - Global Changes - Auto Enrolment Updates** form again to update your employee's records to indicate that the required information has been sent to them. The relevant boxes are in the **Auto Enrolment (AE) Details Dates** section of the form.
5. Run the **Calculation** command and complete other required payroll processes as normal.

4.2.11 To Enrol 22-year old Employees

Notes

This section describes how you can set up auto enrolment in Opera for existing employees who become 22 whilst in your employment. Employees aged between 22 and state pension age are eligible jobholders if their qualifying earnings are above the earnings trigger.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

These steps must only be completed after your company's staging date. The calculation's audit report will warn you if one or more employees become 22 in the next pay reference period. The employee must be auto enrolled in that period before the end of the joining window, which is within one month of the auto enrolment date.

Note: It is assumed that Opera has already been set up for auto enrolment. If this is not the case, before following these steps please follow the steps on the To Prepare Opera for Auto Enrolment Help topic.

Please Note: For employees turning 22 and are an Eligible Jobholder who are not postponed or opted out and are auto enrolled, the first pension contribution must be calculated out on a pro-rata basis. This must be calculated out manually and the pensions contributions overridden for that period.

For example; the payroll is in the period of May and the pay covers the whole month. An employee turns 22 on the 15th and is auto enrolled and makes their first pensions contributions. The contribution for the month calculates out as £124. To calculate out the pro rata value;

Periods Pensions contributions £124 / 31 (days) = £4 Daily pension contribution value

£4 x 16 (days remaining of the month) = £64

Enter £64 in the TEMP column for the pension deduction profile.

4.2.11.1 Updating Employee Records

Follow these steps in the month that the employee turns 22:

Tip: Full explanations for the different boxes and options are available by selecting F1.

1. From the **Payroll - Processing** form, open the employee's **Pensions - Auto Enrolment Details** form. Select the **Override Category** box and choose a **Category** and **Status** from the lists.
2. Update the necessary dates in the **Participate** tab, for example the auto enrolment date (**AE Date**), auto enrolment information to the employee date (**AE Info. to EE**). The employee's birthday should be their auto enrolment date.
3. Select the **Assign Pension Scheme to Employee** box and choose a pension scheme from the list.
4. Click **Save**.

   You must provide all necessary information to the employee after they have been auto enrolled before the end of the joining window. They will then be able to opt-out of the pension if they want to. The new employee's pension details will be included on the various reports under the **Pension Reports** menu.

Note: After you have received notification from the pension provider that the employee has been enrolled, update the **Active Member Achieved** date on the **Payroll - Processing - Auto Enrolment Details** form.

Notes

4.2.12 To Enrol New Employees

This section describes how you can set up auto enrolment in Opera for new employees who start after your staging date.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

These steps must only be completed after your company's staging date. You must enrol all employees with a status of eligible jobholder and make sure each employee has all the information about the enrolment before the end of the joining window, which is within one month of the auto enrolment date.

Note: It is assumed that Opera has already been set up for auto enrolment. If this is not the case, before following these steps please follow the steps on the To Prepare Opera for Auto Enrolment Help topic.

4.2.12.1 Updating Employee Records

Tip: Full explanations for the different boxes and options are available by selecting F1

1. When creating the new employee record on the **Payroll - Processing** form, the employee's **Auto Enrolment Details** form will be displayed. Select the **Override Category** box and choose a **Category** and **Status** from the lists.
2. Update the necessary dates in the **Participate** tab, for example the auto enrolment date (**AE Date**) and auto enrolment information to the employee date (**AE Info. to EE**).
3. Select the **Assign Pension Scheme to Employee** box and choose a pension scheme from the list.
4. Click **Save**.

Note: After you have received notification from the pension provider that the employee has been enrolled, update the **Active Member Achieved** date on the **Payroll - Processing - Auto Enrolment Details** form.

4.2.13 To Postpone Auto-Enrolment

This section describes what you must do in Opera if you postpone auto enrolment. You, the employer are allowed to postpone auto enrolment for a period of up to three calendar months following your staging date. This is also referred to as the 'waiting period'.

To exercise that choice, you must issue the worker or workers with a postponement notice. There are three options with varying levels of information.

Notes

Postponement can only be used for a worker or workers on certain dates:

- your staging date for employees working for you on that date
- the first day of employment for new employees starting after your staging date
- the date your employee meets the criteria to be an eligible jobholder for the first time after your staging date.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

Note: It is assumed that Opera has already been set up for auto enrolment. If this is not the case, before following these steps please follow the steps on the To Prepare Opera for Auto Enrolment Help topic.

4.2.13.1 Updating Employee Records

Tip: Full explanations for the different boxes and options are available by selecting F1

These steps must only be completed after your company's staging date.

1. Update all employees for postponement using the **Payroll - Global Changes - Auto Enrolment Updates** form.

   Under **Auto Enrolment (AE) Status:**

   i. Select the **Update Employee AE Status** box
   ii. Choose 'Postponed' from the **Set Status To** list
   iii. In the **Set Postpone. End To** box, choose a postponement date or choose 'Input Manually' and enter a date in the **Status Date** box. Then select a postponement type and notice type from the lists in the **Postpone. Type** and the **Postpone. Notice Type** boxes.
2. Select **Next** and then select **Start** to complete the update.
3. Use the reports in Opera to see how each employee has been updated, for example the **Payroll - Pensions Reports - Auto Enrolment Details** report.

   Important: You must send information about postponement to each affected employee. You must tell them what the deferral date is and that they will be automatically enrolled after that date if they meet the criteria for an eligible jobholder.
4. Run the **Calculation** command when required and complete other required payroll processes as normal.

   The employees must be assessed again on the day after the postponement period ends. This is known as the deferral date. In the pay period when the postponement period ends the calculation will warn you.

   You will then need to run either the **Payroll - Global Changes - Auto Enrolment Updates** form or the **Payroll - Processing - Auto Enrolment Details** form and change the employees' auto enrolment status.

4.2.14 To Enrol Employees who Opt-in

Notes

This section describes how you can set up auto enrolment in Opera for existing employees who opt-in whilst in your employment. Your employee can require you to arrange for them to become an active member of an auto enrolment scheme. This applies to employees who are categorised as non eligible jobholder.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

These steps must only be completed after your company's staging date. Your employee will give you an opt-in notice to opt-in. You must assess the employee on the first day of the next pay reference period after the opt-in notice has been received to assess whether the employee is categorised as a non eligible jobholder. If so, the employee must be opted in in that period.

Note: It is assumed that Opera has already been set up for auto enrolment. If this is not the case, before following these steps please follow the steps on the To Prepare Opera for Auto Enrolment Help topic.

4.2.14.1 Updating Employee Records

Tip: Full explanations for the different boxes and options are available by selecting F1

Follow these steps in the pay reference period that the employee gives you an opt-in notice.

1. From the **Payroll - Processing** form, open the employee's **Pensions - Auto Enrolment Details** form.
2. In the **Opt-In** section on the **Participate** tab, enter the date that the opt-in notice was received in the **Notice Received On** box.
3. Click **Save** and **Close**. Do not yet set the employee's status to 'Opted-In'. Complete your payroll processes as normal for the current pay period.

Follow these steps at the start of the pay reference period after the employee gives you an opt-in notice.

1. From the **Payroll - Processing** form, open the employee's **Pensions - Auto Enrolment Details** form.
2. Choose 'Opted-In' from the **Status** list.
3. Update the necessary dates under **Opt-In** in the **Participate** tab, for example the **Opt-In Commencement** date. The commencement date must be the first day of the pay period.
4. Select the **Assign Pension Scheme to Employee** box and choose a pension scheme from the list.
5. Click **Save**. Pension contributions will be deducted during the next payroll run.
   You must provide all necessary information to the employee after they have been opted in. The employee's pension details will be included on the various reports under the **Pension Reports** menu.

Note: After you have received notification from the pension provider that the employee has been enrolled, update the **Active Member Achieved** date on the **Payroll - Processing - Auto Enrolment Details** form.

Notes

4.2.15 How to process Monthly (paid frequency) employees paid on a 4 4 5 week basis for auto enrolment

This section describes how you can override auto enrolment settings in Opera for existing employees who require their category to be changed due to the assessment of a monthly employee being paid based on the number of weeks worked in that month.

Employees aged between 22 and state pension age are eligible jobholders if their qualifying earnings are above the earnings trigger.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

These steps must only be completed after your company's staging date. The calculation's audit report will warn you category assigned in this period.

Note: It is assumed that Opera has already been set up for auto enrolment. If this is not the case, before following these steps please follow the steps on the To Prepare Opera for Auto Enrolment Help topic.

This applies only to employees paid on a monthly basis where the pay fluctuates depending on the number of weeks deemed to have been worked in that monthly period. This means they could be paid for 4 weeks one month and 5 weeks the next. For Tax and NI purposes nothing has changed however for auto enrolment worker assessment this has to be taken into consideration. The threshold hold used for AE earnings assessment to determine which category the employee belongs to (Entitled Worker, Non-eligible Jobholder or Eligible Jobholder) must be based on the appropriate multiple of the weekly AE threshold.

Note: This must be processed on a manual basis.

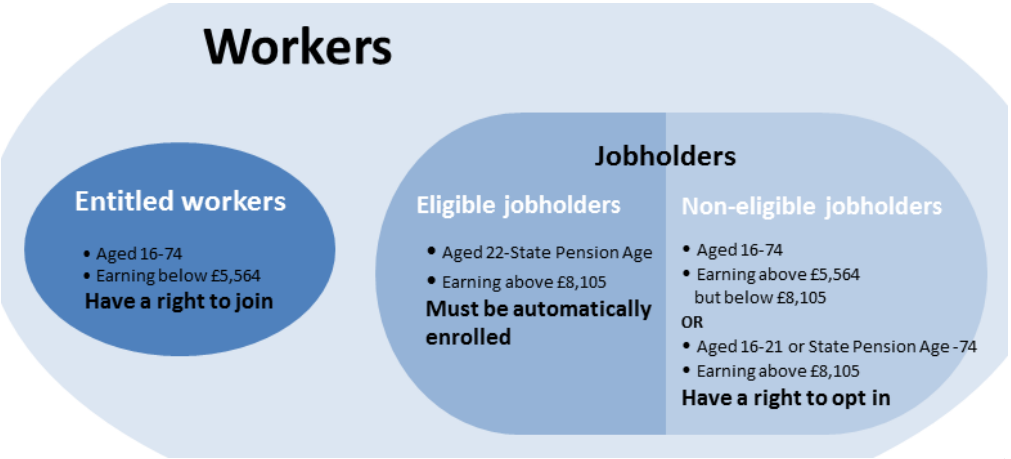
For example;

Assuming the money earned is £160 a week and can all be used for AE assessment, for a monthly paid employee who is being paid 4 week for the month, we must assess the £640 against the “weekly” AE Thresholds multiplied by the number of weeks paid for the month (4) and not the monthly threshold.

	Weekly	2-Weekly	4-Weekly	5-Weekly	Monthly	Annual
Qualifying Earnings Upper Threshold	817	1634	3268	4085	3540	42475
Earnings Trigger	156	312	624	780	676	8105
Qualifying Earnings Lower Threshold	107	214	428	535	464	5564

Notes

So this monthly paid employee would be classed as an Eligible Jobholder as their AE earnings fall between 624 and 3268. The system will actually on a calculation set the category to Non-eligible Jobholder as the earnings fall in between the 464 and 676 thresholds.



4.2.15.1 Updating Employee Records to override their category

Follow these steps in the month the worker is being assessed:

Tip: Full explanations for the different boxes and options are available by selecting F1 or clicking .

1. From the Payroll - Processing form, open the employee's Pensions - Auto Enrolment Details form. Select the Override Category box and choose to override the Category and select the appropriate one from the list.
2. Click Save

Note – if the assessment means they are an Eligible Jobholder and are not postponed or opting out you can continue with the following steps;

3. Update the necessary status and then the corresponding dates in the Participate tab, for example the auto enrolment date (AE Date), auto enrolment information to the employee date (AE Info. to EE) if required. Select the Assign Pension Scheme to Employee box and choose a pension scheme from the list if required.
4. Click Save.
5. You must provide all necessary information to the employee after they have been auto enrolled before the end of the joining window. They will then be able to opt-out of the pension if they want to. The new employee's pension details will be included on the various reports under the Pension Reports menu.

Note: After you have received notification from the pension provider that the employee has been enrolled, update the Active Member Achieved date on the Payroll - Processing - Auto Enrolment Details form.

4.2.16 How to process an employee who opt outs

Notes

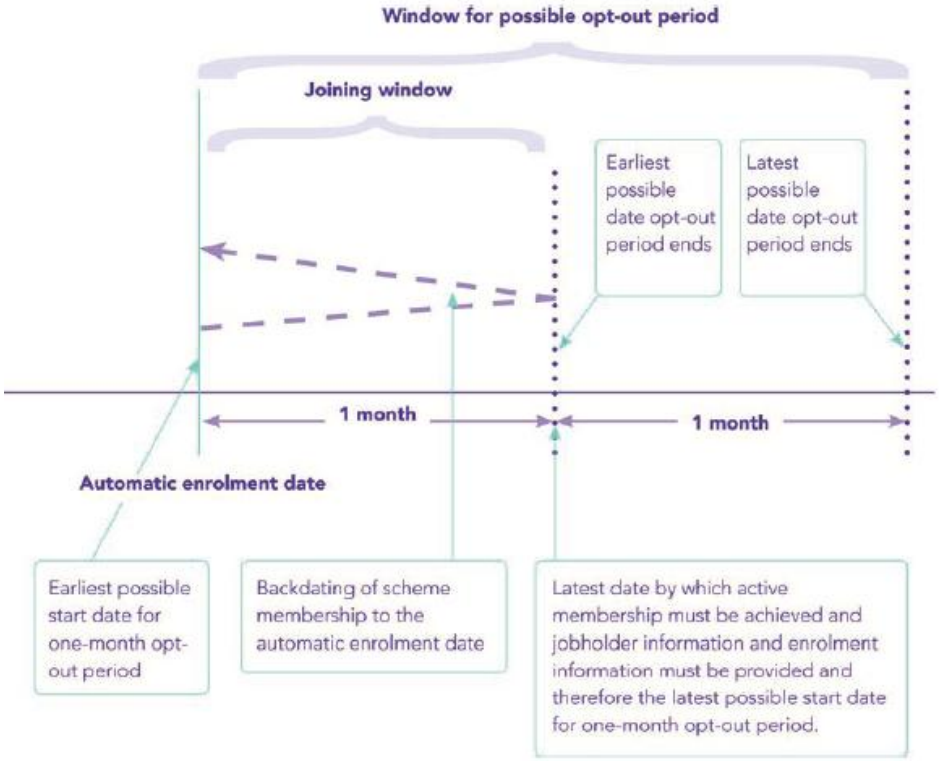
Note: In some circumstances and after the opt-out period has expired, a jobholder who wishes to leave the scheme will be ceasing membership under the scheme rules.

This section describes how you can set up auto enrolment in Opera for existing employees who opt-out whilst in your employment. Your employee can require you to arrange for them to opt-out of an auto enrolment scheme once they have been auto enrolled. This applies to employees who are categorised as eligible jobholders.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

These steps must only be completed after your company's staging date. Your employee will give you an opt-out notice to opt-out. You must assess and confirm the opt-out notice is valid and correct. If so, the employee must be opted out in that period. In most cases, the opt-out notice should be provided to the jobholder by the pension scheme. This acts as a safeguard to ensure that the jobholder's decision to opt out is taken freely and without influence from the employer.

Note: It is assumed that Opera has already been set up for auto enrolment. If this is not the case, before following these steps please follow the steps on the To Prepare Opera for Auto Enrolment Help topic.



Opt-Out Period –
TPR Guidance

Opt-out steps must be completed before the end of the one-month joining window (the period during which automatic enrolment must be completed). Therefore, the latest date by which the opt-out period must start is one month after the automatic enrolment date.

Example 1: Occupational pension scheme

Emily's first day of employment with her employer is Monday 7 January. She is 25 years old and her salary will be £31,000. She will be paid monthly.

Her employer knows that the first day of employment is an 'assessment date' and so assesses that on that date, Emily is an eligible jobholder and must be automatically enrolled.

On 7 January (the start of the joining window), her employer sends the trustees of the automatic enrolment scheme the required information about Emily. On 14 January, her employer checks with the pension scheme that active membership has been achieved. On 16 January, her employer sends Emily the required enrolment information.

Emily's opt-out period starts from 16 January (as this is the later of the date when active membership was achieved or the enrolment information was issued).

4.2.16.1 Updating Employee Records

Notes

Tip: Full explanations for the different boxes and options are available by selecting F1 or clicking .

Follow these steps in the pay reference period that the employee gives you an opt-out notice.

1. Open the Payroll folder and then click Processing or click the Payroll & HR tab on the Ribbon Bar and then click Payroll - Processing.
2. Open the employee's Pensions - Auto Enrolment Details form:
    a. Choose 'Opted-Out' from the Status list.
    b. Enter the Opt-Out Notice Received On date and Opt-Out Form Reference.
    c. Click Save and then click Close.
3. Open the employee's Pensions - Employee Pensions form.
4. On the General tab:
    a. Under Employer:
        i. Clear the Period Contrib. box
        ii. Clear the Contribs Currently Due box.
    b. Under Employee:
        i. Clear the Period Contrib. box
        ii. Clear the Contribs Currently Due box
        iii. Clear the Pensionable Pay Currently Due box
        iv. Clear the AVC Currently Due box.
5. Click OK.

You must provide all necessary information to the employee after they have been opted out. The employee's pension details will be included on the various reports under the Pension Reports menu.

Note: When an employer receives a valid opt-out notice they must refund to the jobholder any contributions deducted from pay, within specific timescales.

Notes

Accreditation Training Courseware

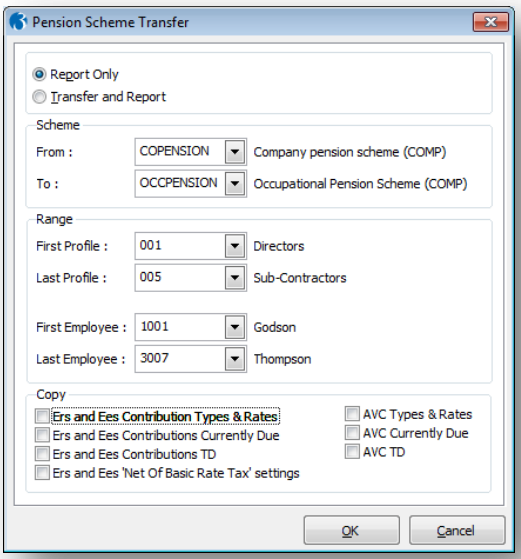
5 Global Routines

5.1 Pension Scheme Transfer

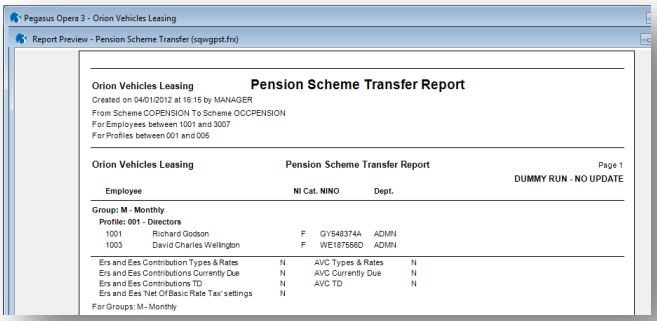
Use the **Pension Scheme Transfer** command to transfer employees from one pension scheme to another. This facility is available if you have selected the Use Advanced Pension Processing option on the **Options Page 2** tab of the Payroll - Utilities - Set Options form.

This command is available so that employees in Contracted Out Money Purchase (COMP) and other schemes can be easily transferred to a new pension scheme. Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.

The application updates all the employees who are linked to the old scheme as long as their NI codes are appropriate for the chosen new scheme.



Pension schemes for employees are recorded on the Payroll - Processing - Pensions form. For each employee that is transferred to a new pension scheme, a new pension record is added to the form and the leave date on the old pension record is updated with the date of the transfer.



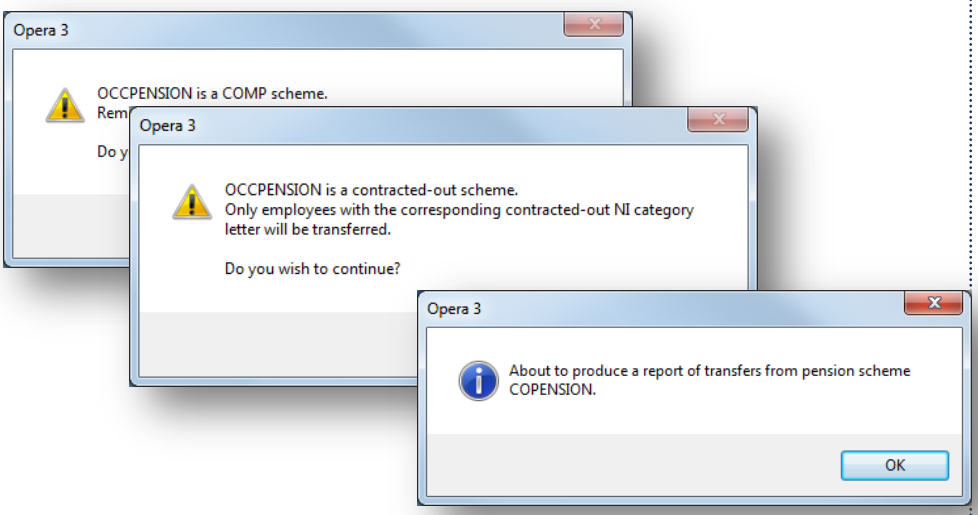
Global Routines

Notes

You can choose the **Report Only** option to print the report without changing pension schemes or choose the **Transfer and Report** option to change pension schemes and print a report.

Tip: Print the Payroll - Periodical Reports - Scheme Contributions report to see a listing of the pension schemes already set up together with the employer and employee payments that are currently due and already paid to the pension provider.

There are various checks that may be displayed depending on which pension schemes are in use.



Box	Description
From Scheme	The old pension scheme from which the employees will be transferred.
To Scheme	The new pension scheme to which the employees will be transferred.
Range	The range of employees and employee profiles. An employee profile defines common characteristics to groups of employees or to individual employees. For example , they include an indicator that controls whether the employee is a member of a Contracted Out Money Purchase scheme before 6 April 2012, is a director, or is paid by BACS. You can therefore easily choose profiles with specific attributes if required.
Copy	You can choose to copy these details to the new pension scheme: • Employer's and employees' contributions types and rates (a period's contribution percentage or value). • Employer's and employees' contributions currently due (to the pension provider). • Employer's and employees' contributions to date (total paid to the pension provider for the current tax year and previous tax years). • Employer's and employees' net of basic rate tax settings (whether the contribution is calculated net of basic rate tax for the employer, employee or both). • Additional Voluntary Contributions' types and rates (a period's AVC percentage or value). • Additional Voluntary Contributions currently due (to the pension provider) • Additional Voluntary Contributions to date (paid to the pension provider for the current tax year and previous tax years).

5.1.1 To Transfer Employees between Pension Schemes

Notes

This command is available so that employees in Contracted Out Money Purchase (COMP) and other schemes can be easily transferred to a new pension scheme. Contracted out Money Purchase (COMP) occupational pension schemes that operate on a defined contribution basis will be abolished from 6 April 2012. This affects NI category codes F, G and S, which are used for employees' in COMP schemes and Appropriate Personal Pension (APP) schemes for directors. These pension schemes and the NI codes F, G and S will be invalid from 6 April 2012.

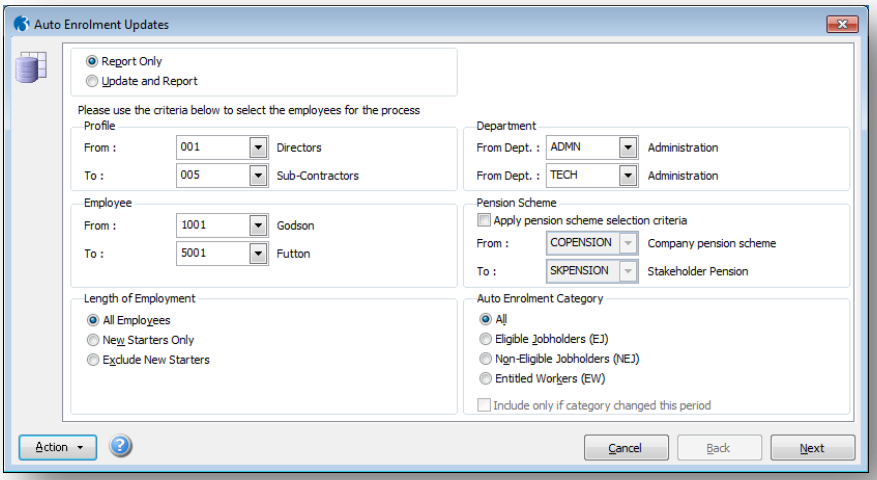
Note: Make sure the scheme to which you are going to transfer the employees is set up on the Payroll - Maintenance - Pension Schemes form before transferring employees between pension schemes.

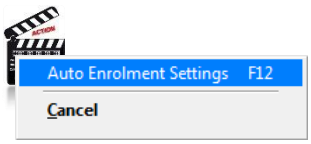
1. Open the **Payroll** folder and then click **Global Changes** or click the **Payroll & HR** tab on the Ribbon Bar and then click **Payroll - Global Changes**.
2. Click Pension Scheme Transfer.
3. If you are using groups, in the Select Payroll Groups list, click to select the group(s) you want to process and then click OK.
4. In the boxes provided, choose the **From** and **To** Schemes, enter a range and select the attributes to copy.
5. Click OK.
6. On the Publisher form, click the tab to select the output device you want to use and then complete any settings or options you want to apply to the output device. To process the output, click Publish.

5.2 Auto Enrolment Updates

This form (accessed from the **Payroll - Global Changes** menu) is designed to help you easily set up many employees for auto enrolment. You can set the status, category and auto-enrolment dates for lots of employees at the same time. The form is presented using different steps to complete the process.

Important: For full details about auto enrolment you must refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.





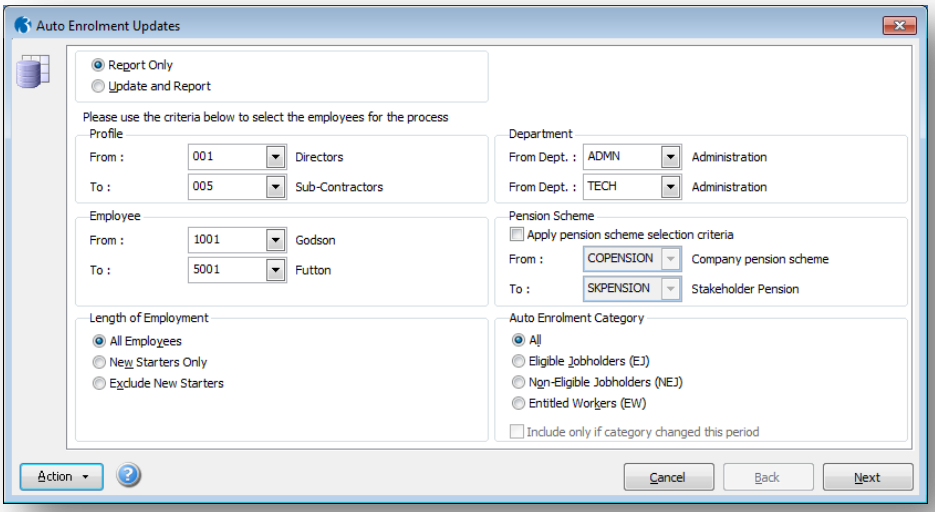
Notes

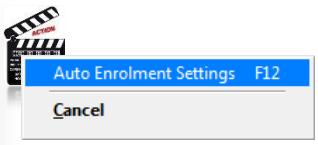
Pensions Act 2008

The Pensions Act 2008 introduced a new requirement for employers to automatically enrol any eligible jobholders working for them into a workplace pension scheme that meets certain requirements, and also to pay a minimum employer contribution. From 1 October 2012, this change to the pensions law will start to affect employers. The changes mean that some employers will have to enrol their employees into a pension scheme and pay into that scheme. These new requirements are also more commonly known as 'auto enrolment'.

5.2.1 Step 1

The first step is to select the employees to update.





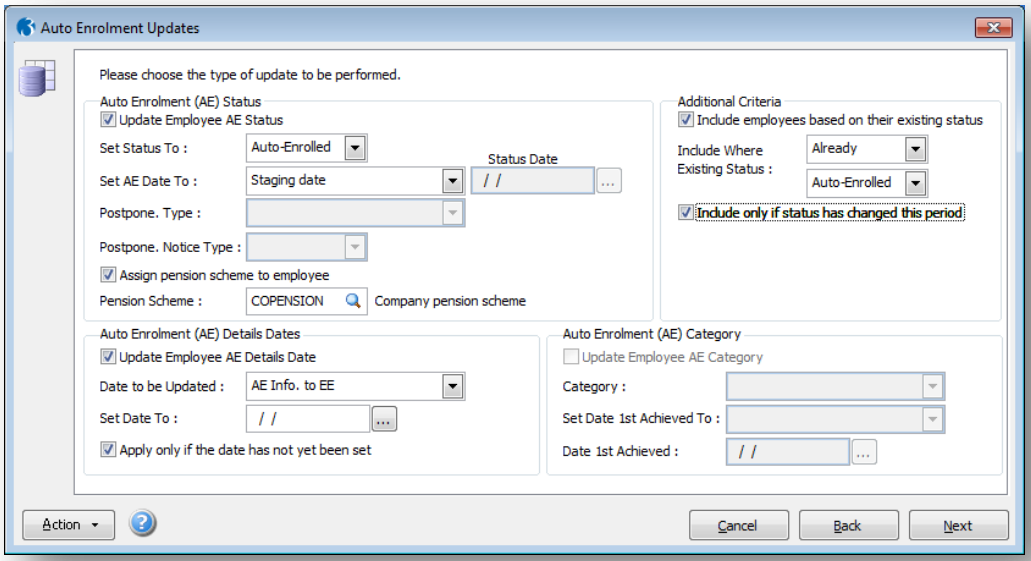
Box	Description
Report only	This option displays a report but does not update the selected employees' records. Use this option first to check how each employee will be updated.
Update and Report	This option displays a report and also updates each selected employee's record with the chosen criteria.
Profile	A list of employee profiles that have been set up in Payroll. These **profiles** provide common characteristics for groups of employees which are linked to each individual employee record. You can select one or more employee profiles using the **From** and **To** boxes.
Employee	The list of employee codes. You can select one or more employee codes using the **From** and **To** boxes.
Length of Employee	You can select to include all employees or only those that started in the current pay period. This option works with the employee profile and employee code range. To include only new employees, choose all employee profiles and codes and select **New Starters Only**.
Department	A list of departments that have been set up in Payroll. These codes are linked to each individual employee record. You can select one or more departments using the **From** and **To** boxes.
Apply pension scheme selection criteria	You can apply a pension scheme to each employee when their records are updated. This applies only if the **Use Advanced Pension Processing** option on the Payroll - Utilities - Set Options form is selected.
Auto Enrolment Category	You can select employees using their auto enrolment category. These are updated automatically by the **Calculation** command and displayed on the Payroll - Processing - Pensions - Auto Enrolment Settings form.

Notes

Auto Enrolment Category…	Eligible Jobholders are aged between 22 and state pension age and have auto enrolable earnings above the earnings trigger. These workers will earn more than £8,105 in the 2012-13 year. Non-Eligible Jobholders are either: Aged between 16 and 74, have auto enrolable earnings below the earnings trigger but above the qualifying earnings lower threshold. These workers will earn between £5,564 and £8,105 in the 2012-13 tax year**.** **Aged 16 to 21, or state pension age to 74, and have** auto enrolable earnings **above the** earnings trigger. These workers will earn more than £8,105 in the 2012-13 tax year. These workers are not auto-enrolled, however they can opt into a qualifying pension scheme. In such circumstances both the employer and the employee will make contributions. Entitled Workers are aged between 16 and 74 and have auto enrolable earnings below the qualifying earnings lower threshold.
Include only if category changed this period	Opera records all employees whose status has changed in this period. You can restrict the employees whose auto enrolment category has changed in the current pay period.

5.2.2 Step 2

The second step is to choose the details to update, for example their auto-enrolment date and the chosen pension scheme.



Box	Description
Update Auto Enrolment (AE) Status	
This box is disabled if the **Update Auto Enrolment (AE) Category** box is selected.	
Set Status To	Set the employees' status to: 'Auto-Enrolled', 'Postponed', 'Already in QS' (qualifying pension scheme) or 'DB/Hybrid' (defined benefit or hybrid scheme). The relevant boxes in this section will be enabled where necessary according to the status. Set this to 'N/A (not applicable) if auto enrolment is not relevant to the employee. Set this to 'None' if the box has previously been set incorrectly. This resets the employees' auto enrolment details.
Set AE Date To	The auto enrolment date. You can enter the date manually or select one of the following:

Notes

Set AE Date To…	• Your staging date • The first day of the current pay reference period • The employees' start dates. **Note:** This applies if the status is set to 'Auto-Enrolled'.
Set Postpone. End To	This controls whether and how the **Postponement End** date is updated. You can enter the date for the end of the postponement period or select one of the following: • Last day of the current pay reference period • Last day of the next pay reference period • Last day of the pay reference period after the next pay reference period. **Note:** This applies if the status is set to 'Postponed'.
Postpone. Type	The type of postponement, which can be set to Staging Date, New Starter or eligible jobholder. Auto-enrolment can be postponed for up to three months after: • The staging date for auto enrolment for existing employees • The day after a new starter's first working day if they start after the employer's staging date. • The day after an employee meets the criteria for an eligible jobholder. **Note:** This applies if the status is set to 'Postponed'.
Postpone. Notice Type	The type of postponement notice given to the employee. These are valid notice types: • **General Notice A**. This contains the information that must be provided to all the different categories of worker. • **General Notice B**. This is similar to notice A but it excludes the information for jobholders who are already active members of a qualifying scheme with that employer. • **Tailored Notice for a Jobholder**. This contains information for a jobholder who is not an active member of a qualifying scheme with that employer. • **Tailored Notice for an Entitled Worker**. This contains information for an entitled worker who is not an active member of a qualifying scheme with that employer.
Assign pension scheme to employee	Enabled if the **Set Status To** box is 'Auto-Enrolled' and the **Advanced Pension Processing** feature is used. This is controlled by the associated option on the Payroll - Utilities - Set Options form.
Pension Scheme	Enabled if the **Assign Pension Scheme to Employee** box is selected. The auto enrolable pension scheme for the employee. Only pension schemes on the Payroll - Maintenance - Pension Schemes form that have the **Use for Auto Enrolment** box selected are permitted.
Auto Enrolment (AE) Details Dates	
This box is disabled if the **Auto Enrolment (AE) Category** box is selected.	
Update Employee AE Details Date	Select to update the selected employees' records with dates when different auto enrolment employer duties were carried out, for example when employees were sent information about auto enrolment. Select also to update employees' records with other auto enrolment dates. For example, when they first achieved eligible jobholder status.
Date to be Updated	The type of action and status that need to be recorded. Select from: • AE Info to EE (auto enrolment information to employee) • Contract-Based Info. to EE (contract-based pension information to employee) • Right to Opt In Info to EE • Opt-In Commencement • Right to Join Info. to EE • Qual. Scheme Info to EE (qualifying pension scheme information to employee) • Active Memb. Achieved (active membership of a pension scheme achieved) • Postpone. End (auto enrolment postponement ended) • Postpone. Notice to EE (auto enrolment postponement information to employee) • Opt-Out Period Start (auto enrolment opt out period start date) • Date EJ 1st Achieved (auto enrolment status of eligible jobholder first

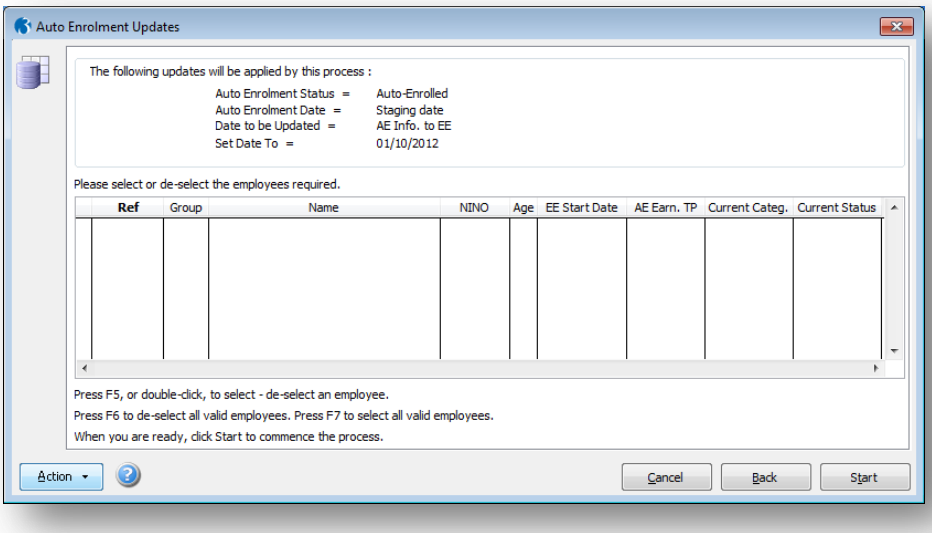
Notes

Date to be Updated…	achieved date) • Date NEJ 1st Achieved (auto enrolment status of non eligible jobholder first achieved date) • Date EW 1st Achieved (auto enrolment status of entitled worker achieved date).
Set Date To	The date for the action or status selected from the **Date to be Updated** list.
Apply only if the date has not yet been set	Select to update the date for the chosen action or status only if the date has not already been previously set. For example, if the date for sending information to employees has already been set, this will not be set again if this box is selected.
Additional Criteria	
Include employees based on their existing status	Select this box to update employees who either do or do not already have a specific status. For example, you can select only employees who have already opted out of auto enrolment, or select only employees who have not opted out of auto enrolment.
Include only if status has changed this period	Select to include employees only if their status (chosen in the **Include Where Existing Status** box) has changed in the current pay period.
Auto Enrolment (AE) Category	
This box is disabled if either the **Auto Enrolment (AE) Status** or the **Auto Enrolment Employee AE Details Dates** boxes are selected.	
Update Employee AE Category	Select this box to update the employees' auto enrolment categories and respective dates.
Category	The category to update the selected employees with: Eligible Jobholder, Non Eligible Jobholder, Entitled Worker, or not applicable. See above for details. Set this to 'None' if the box has previously been set incorrectly. This resets the employees' auto enrolment category details.
Set Date 1st Achieved To	This can either be set manually or set automatically according to your staging date, the first day of the current pay reference period or the chosen employees' start dates.
Date 1st Achieved	The date when the employees first achieved the chosen category. **Note:** This applies only if the box above is set to 'Input Manually'. The date is updated automatically for all the other choices.

5.2.3 Step 3

Notes

The third step updates each chosen employee's record with the details. The selected employees are displayed before they are updated. Click **Start** to update the employee records. The time needed will depend on the number of employees that will be updated.



Actions

You can use the Action menu to:

*Open the **Auto Enrolment Settings** form. This form is where the staging date and registration date is displayed, and also where the various thresholds for auto enrolment are kept.*

5.3 Reports

Notes

The following reports have various AE details included.

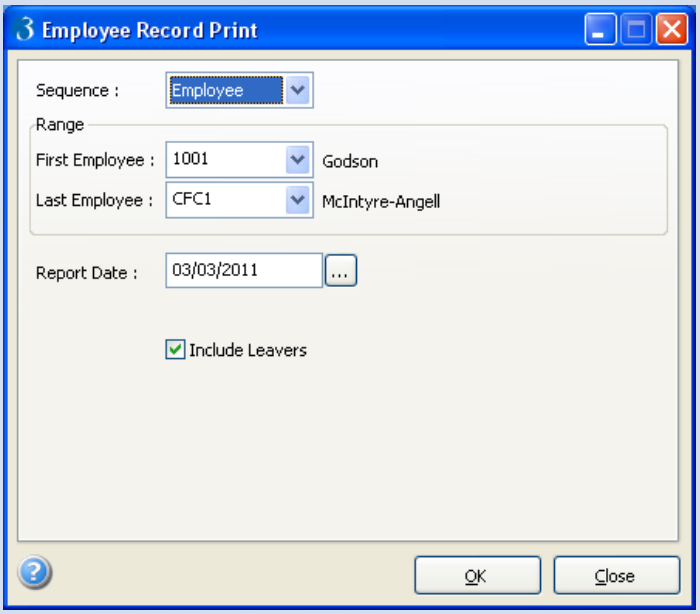
Periodical Reports

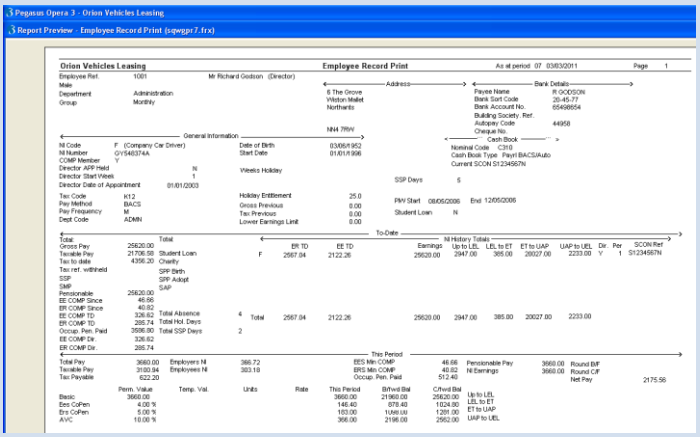
The Payroll module provides listings of records maintained through the various forms and payments and deductions generated as a result of calculation processes. Reports can be used to view information on your computer screen as well as printing. Most reports provide a number of options to determine the criteria, sequence and range of records reported.

Note : For Filing Online Details, please refer to the Appendix or F1 Help

Employee Record Print

Use the Employee Record Print **command to produce a listing of employee details. You can select a range of employees to be included and specify a date to print on the report. The report shows information for each employee, including personnel details, payments and deductions for the current period and to-date and, where appropriate, values from the WSCON table printed below the SCON reference numbers.**





Notes

Pensions Reports

The Payroll application provides listings of records relating to your employees' pension schemes, including both employer and employee contributions for each pay period and details of auto enrolment.

Note: For an introduction to auto enrolment, sometimes referred to as 'Workplace Pensions Reform', see the Introduction to Auto-Enrolment Help topic.

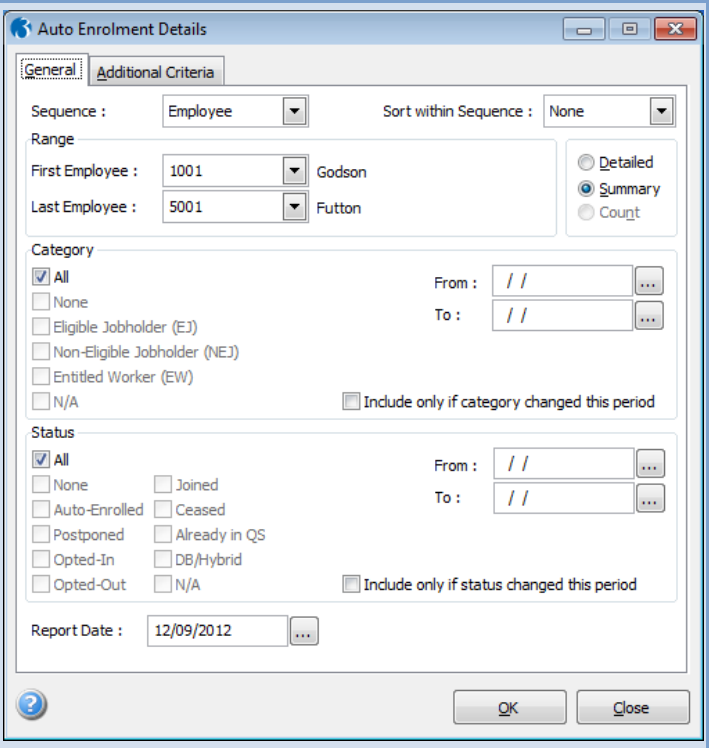
Auto Enrolment Details

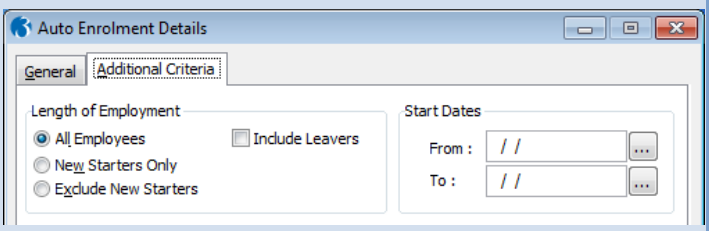
Produces either a detailed or summary list for all or a range of employees, departments or pension schemes. A count report can also be produced for a range of departments or pension schemes. This report only applies if the Use Auto Enrolment Processing option is selected on the Payroll - Utilities - Set Options form.

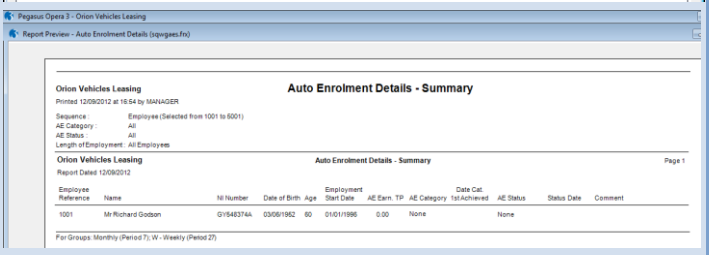
Note: **The summary report can be saved as a spreadsheet. This feature is available in Opera 3**

Use this report to produce either a detailed or summary list for all or a range of employees, departments or pension schemes. A count report can also be produced for a range of departments or pension schemes. This report only applies if the Use Auto Enrolment Processing option is selected on the Payroll - Utilities - Set Options form. Some of the options are available only if the Advanced Pension Processing feature is used.

Note: For an introduction to auto enrolment, sometimes referred to as 'Workplace Pensions Reform', see the Introduction to Auto-Enrolment Help topic.







Box	Description
Detailed	The detailed report includes all details of each selected employees' auto enrolment settings.
Summary	The summary report includes only one line for each selected employee. Each line shows the selected employees' auto enrolable earnings, the date the category was first achieved, the auto enrolment status and date. Note: The summary report can be saved as a spreadsheet. This feature is available in Opera 3

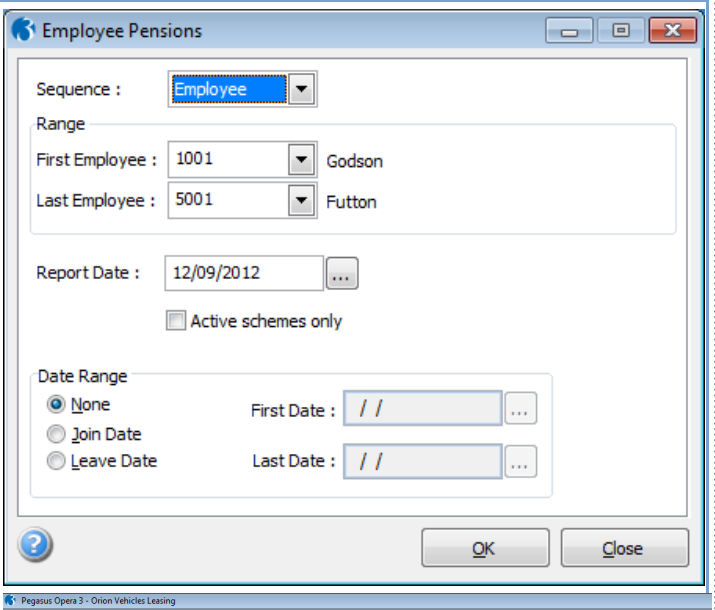
Notes

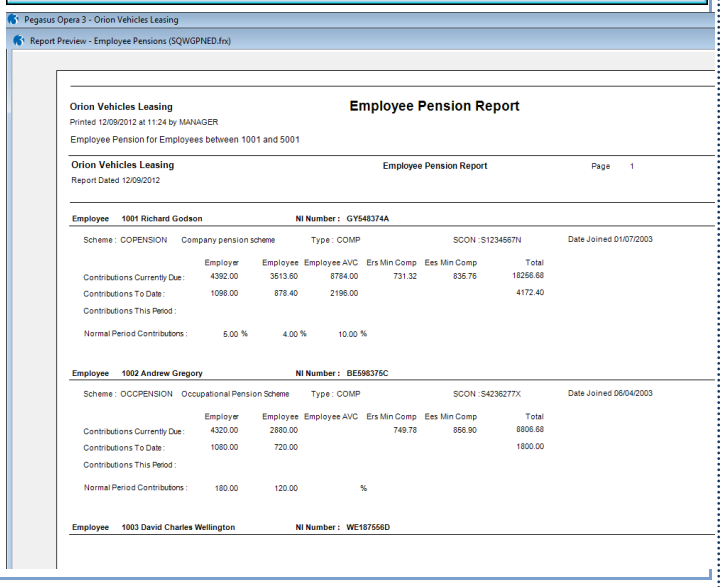
Count	You can select this option if the sequence is set to either 'Department' or 'Pension Scheme'. The report will either list the number of employees per department or pension scheme.
Include only if category changed this period	This applies to category selections. Select to include only employees who have achieved the selected category in the current pay period.
Include only if status changed this period	This applies to status selections. Select to include only employees who have achieved the selected status in the current pay period.
Report Date	The date that is printed on the report.

Employee Pensions

Produces a report for all or a range of employees and scheme joining or leaving dates, listing details of the scheme to which they belong and the contribution details.

Note**: This report is relevant only if the Use Advanced Pension Processing option is selected on the Options Page 2 tab of the Payroll - Utilities - Set Options form.**



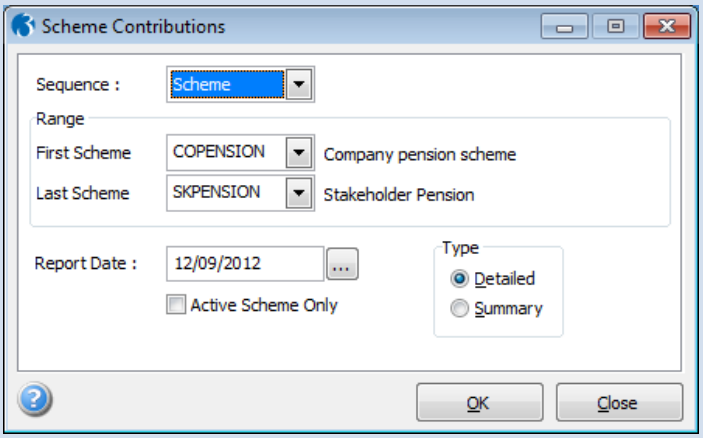


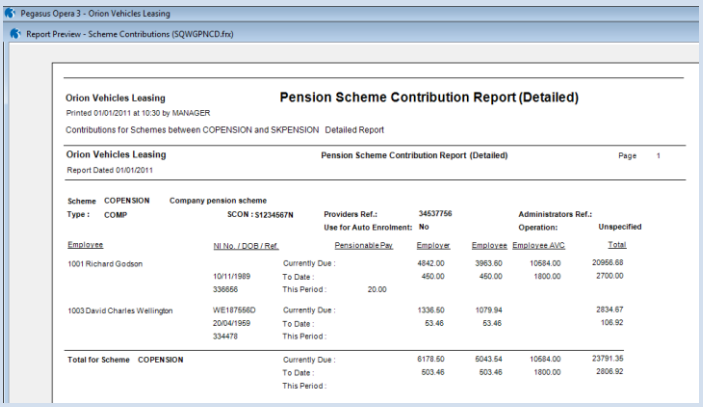
Notes

Scheme Contributions

Produces a report for all or a range of pension schemes listing the employee and employer contributions that are currently due to be paid to the pension provider.

Note: **This report is relevant only if the Use Advanced Pension Processing option is selected on the Options Page 2 tab of the Payroll - Utilities - Set Options form.**





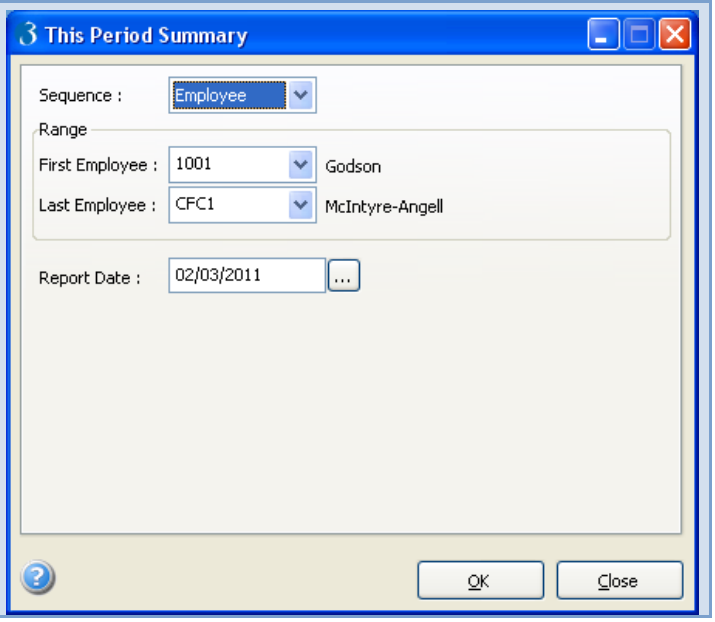
Summary Reports

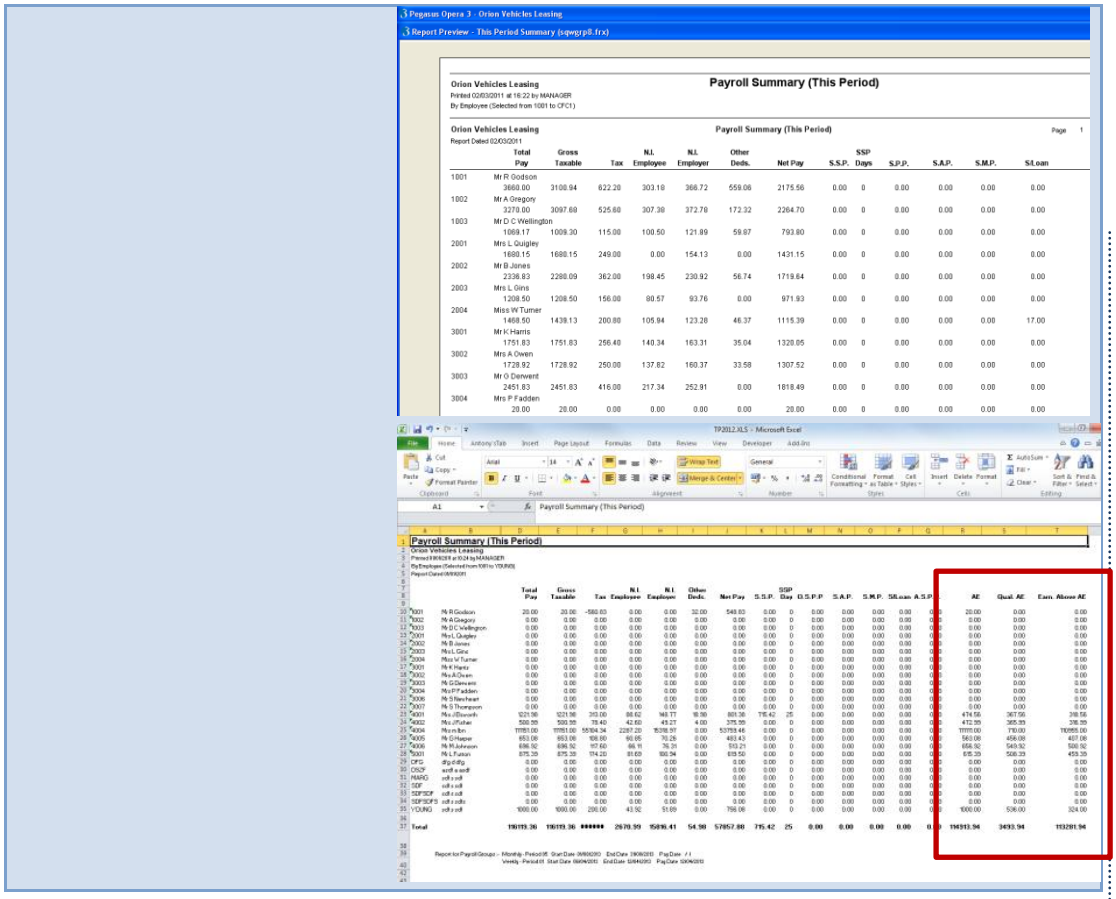
The Payroll module provides listings of records maintained through the various forms and payments and deductions generated as a result of calculation processes. Reports can be used to view information on your computer screen as well as printing. Most reports provide a number of options to determine the criteria, sequence and range of records reported.

This Period Summary

Use the This Period Summary **command to produce an audit trail for every employee for the current pay period. If you are using the departments facility, you can choose between employee reference or department/cost centre sequence and specify the range of records to be included. You can enter a date to be printed on the report.**

The Opera 3 Excel report design will have the various AE earnings related fields (columns)




Pegasus Opera 3 - Orion Vehicles Leasing
Report Preview - This Period Summary (spwgrp8.frx)
Orion Vehicles Leasing
Payroll Summary (This Period)
Payroll Summary (This Period)

Notes

Notes

Accreditation Training Courseware

6 Process Flows : Legislation & procedures Vs Product

Early on The Pensions Regulator (TPR) released an abundance of information and heavily advertised the 7 steps to prepare for automatic enrolment. Pegasus produced a short video based on this legislation and 7 steps as a introductory guide to Auto Enrolment (AE)

The Pensions Regulator

Further information found @ http://www.thepensionsregulator.gov.uk/

Pegasus Sumamry information found @ http://www.pegasus.co.uk/content.asp?PagePath=Home/Software/Payroll%20%26%20HR/Auto%20enrolment%20and%20CMEC

Video found @ http://www.pegasus.co.uk/downloads/videos/auto_enrolment.wmv

AE Date Terminology –

Staging Date – is the Date when the Employer by Law must start processing Auto Enrolment

Assesment Date – Assessing the workforce into the appropriate category to understand which procedures must be followed. Several rules involved for when this is carried out i.e. for existing EEs its on the Staging Date. For New EEs its when they join etc

Auto Enrolment Date – If the Worker is assessed to be a Eligible Job Holder, their Auto Enrolment date is the same as the Assesment date. This is the start date of the "joining" window.

In most circumstances for existing EEs who are assessed to be Eligible Job Holders, the Staging Date, Assessment Date and AE Date are exactly the same.

For the Opt-out period, the latest date by which active membership must be achieved and jobholder information and enrolment information must be provided to the Eligible job holder (which is within the joining window) would mark the latest possible start date for a one-month opt-out period.

Source : http://www.thepensionsregulator.gov.uk/docs/7-steps-employer-checklist-dec-2011.pdf

Notes

Since the 1st October 2012 has come and gone, TPR have restructured some of the available information and with AE in full flow, have taken a slightly different approach to guide Employers through the process.

Workplace pensions law has changed. Every employer has new legal duties to help their workers in the UK save for retirement. They must automatically enrol certain workers into a qualifying workplace pension scheme and make contributions towards it.

These duties are being staged in over six years, starting with large employers.

TPR have a range of information available to help Employers get to grips with their new duties, from interactive tools and letter templates to guidance explaining the duties in detail. Start with TPSs Main steps to automatic enrolment, and don't forget to subscribe to news-by-email to receive important updates (https://forms.thepensionsregulator.gov.uk/subscribe.aspx)

6.1 Main steps to automatic enrolment

Workplace pensions law has changed. Every employer in the UK will be required to help more of their workers save for retirement. Here you can find links to resources to help you with the main steps you'll need to take.

- Now
  - Nominate a point of contact
  - Know your staging date and develop a plan
- Between now and staging
  - Assess your workforce
  - Review your pension arrangements
  - Communicate the changes to all your workers
- At staging and beyond
  - Automatically enrol eligible jobholders into a pension scheme
  - Register with The Pensions Regulator and keep records
  - Contribute to your workers' pensions

Source : http://www.thepensionsregulator.gov.uk/employers/main-steps.aspx

Lets follow throughthis process and marry up the corresponding forms and functionality within Opera 3 to help ease you through the AE process.

NB Opera operates AE when the Pay Period is in or past the Staging Date as entered in the Software, for example the calculation routine which automatically assesses the workforce will process this functionality if running a calculate for the payroll period if it matches the staging date or later. Imagine the staging date is set to be the 1st May 2013. If the Payroll is in April, AE processes are not yet valid to run even if ticked on in Set Options. When the Payroll is in May, AE processes and functionality will automatically start. HMRC/DWP/TPR guidance place emphasis on the processing from the Staging Date. Note that even though TPR mention you may 'assess' the workforce earlier provided you are confident nothing will change – they still need to be assessed in the PRP of the staging date to ensure the correct category is assigned and relevant processes then followed. Opera works on activating and processing AE functionality for PRPs on or past the Staging Date.

The Pensions Regulator

6.1.1 Now

6.1.1.1 Nominate a point of contact

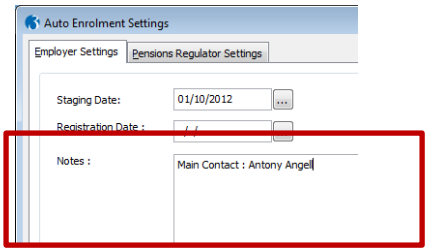
If your staging date is less than 18 months away, you should have received a letter from us with a unique letter code. We will be writing to you with important updates as you prepare for automatic enrolment – make sure these get to the right person in your organisation.

- Online service Nominate a contact

You'll need your letter code to confirm your details or to nominate a point of contact for automatic enrolment

Opera

The Employer should nominate a point of contact. This could be kept in the notes in the AE Settings form.



If you have Document Management, you could scan and store letter information for AE in a separate Payroll Information Type

6.1.1.2 Know your staging date and develop a plan

Your staging date is determined by the total number of persons in your largest PAYE scheme, based on information from HMRC which we held at 1 April 2012. You can find out your likely staging date now on our website:

- Interactive tool Find out your staging date

You'll need to know your PAYE scheme reference and how many people are in the scheme.

- Information Staging date timeline

A list of staging dates by PAYE scheme size plus:

  - modified staging dates for certain small employers
  - information on how to bring your staging date forward.

- Guidance 2. Getting ready (PDF, 441kb)

Section 2 contains detailed information on identifying your staging date. This will be helpful for:

  - employers with more than one PAYE scheme
  - multiple employers that share one PAYE scheme
  - employers that are part of complex corporate or group structures
  - identifying the staging date in the case of company takeovers and mergers
  - employers that do not have a PAYE scheme.

Use the online tools and internet references to gain an idea when yous staging date will be. It is determined by the number of employees you have.

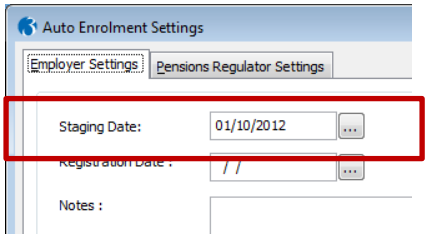
- Table 1: List of staging dates by PAYE scheme size or reference
- Table 2: Modified staging dates for small employers

Table 1: List of staging dates by PAYE scheme size or reference

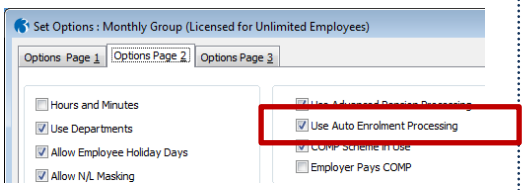
PAYE scheme size or reference	Staging date
120,000 or more	1 October 2012
50,000-119,999	1 November 2012

When you know your staging date, this has to be entered into Opera 3 ready to switch on AE Processing.

*Payroll - Utilities – **Auto Enrolment Settings***

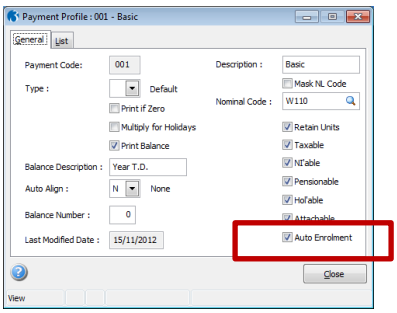


To switch on AE – you must access *Payroll - Utilities – **Set Options***



Part of the plan will be to complete AE Set-up which will include maintenance records.

You must decide which **Payment profiles** are AEable – if none are ticked this could calculate out out Categories wrongly!



Notes

NB: It is advisable to develop a plan both for Opera 3 and non-software based processes and procedures you will have to follow. This section is an introduction of the main steps to follow. Later on in the section there will be process flows as detailed by TPR which are a great source to follow. Having access to these and being aware of them will be essential for manual and software based tasks you will need to follow – it will help to ensure you are adhering to legislation as required.

Why when I first switch on AE and run a calculate does the status of all EEs go to Entitled Worker, when I know I have Eligible Job Holders?

FAQ

Ensure the full set of steps to set-up AE has been completed. This includes denoting which Payment Profiles are allowed to be included for AE calculation purposes.

The Calculation routine automatically assigns the appropriate status (which can be overridden if required) based on the age and earnings etc. Ensure all appropriate Payment Profiles have been ticked for AE.

***Note:** AE Category earnings checks can be based on different profiles than ones used for Pensions contributions!*

The Pensions Regulator

6.1.2 Between now and staging

6.1.2.1 Assess your workforce

You will need to be able to identify any eligible jobholders working for you.

In addition to eligible jobholders, there are other types of worker:

- Non-eligible jobholder.
- Entitled worker.

You will need to be able to identify whether you have such workers. If you do, you will have employer duties in relation to them.

- Resource The different types of worker (PDF, 128kb, 3 pages)

A diagram showing how the different types of worker relate to each other and the criteria for each type.

- Guidance 1. Employer duties and defining the workforce (PDF, 433kb)

Section 2 explains how to identify a 'worker' – the first step in assessing your workforce.

Section 3 explains the different types of worker and the criteria for each.

- Guidance 3. Assessing the workforce (PDF, 468kb, 25 pages)

To identify what type of worker someone is, you will need to assess their earnings. This guidance explains:

- how to make that assessment
- how to assess groups of workers (as opposed to individuals).

This guidance contains two flowcharts to help you make this assessment.

Opera

Once you have set the Staging Date, enabled AE and completed the maintenance set-up you can move onto the next section of "Between now and staging".

Although part of the maintenance set-up includes selecting which Payment Profiles are AEable, there is some literature in this section (cross over) to help guide employers to what type of payments should be included.

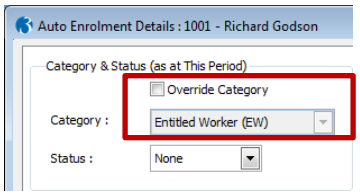
Assessing the workforce will mean there are 3 potential categories you can assign to an employee. Eligible Jobholder, Non-eligible Jobholder and Entitled Worker. There are various methods how this can be applied.

- Manual (Employee processing)
- Calculate (Individual or Global)
- Global Wizard

Manual

Payroll Processing – Actions – Pensions – Auto Enrolment Details

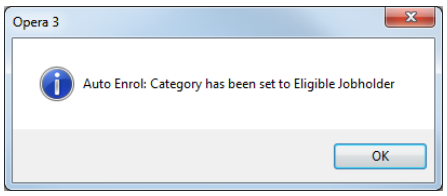
You can override the category to set it manually if required when assessing the employee.



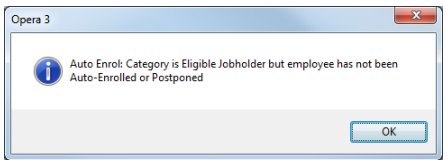
Calculate

Individual (F6 on the EE Processing form)

When running an individual calculate and AE is switched on and set-up, the process will automatically assess the worker and assign it to the appropriate category. It is advisable to verify this is correct.

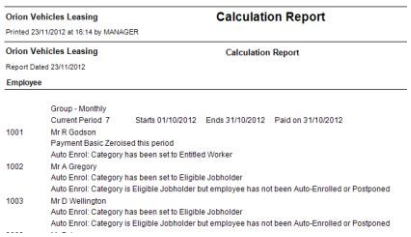


Various warnings may come up if action is required.



Global (Payroll – Calculation)

The Global calculate routine will assess all workers and produce a calculation report with advisory statements.



Notes

Assessing your Workforce

Opera operates AE when the Pay Period is in or past the Staging Date as entered in the Software.

Although the guide mentions to assess the workforce between now and staging, the rules state and emphasis that the assessment must be for the Period of the staging date.

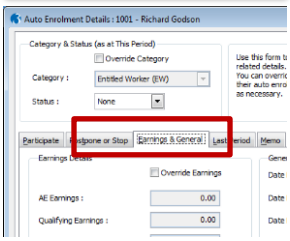
You could run the EE record print or the tp summary to excel to see some AE information provided the set-up/maintenance elements have been completed as a guide for "manual" assessing.

However Opera will not accept entries of actual AE transactions or processes until the Pay Period is aligned or past the Staging Date.

AE Earnings

Although the employer would have selected which payment profiles are AEable, an individual employee's earnings details can be overridden. Payroll Processing – Actions – Penions – Auto Enrolment Details and select the Earnings & General tab.

This could have a bearing on other processes and what will be done or highlighted for this employee.



The Pensions Regulator

Assess your workforce continued…

- Guidance 4. Postponement (PDF, 574kb, 26 pages)

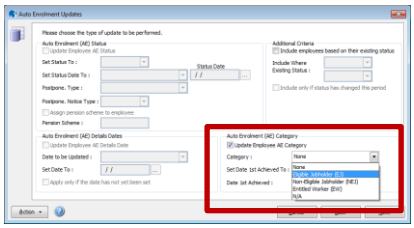
An important part of the assessment process is deciding whether you want to use postponement. This guidance explains how the postponement provision operates and how to apply it.

A flowchart is included to help you apply postponement.

Opera

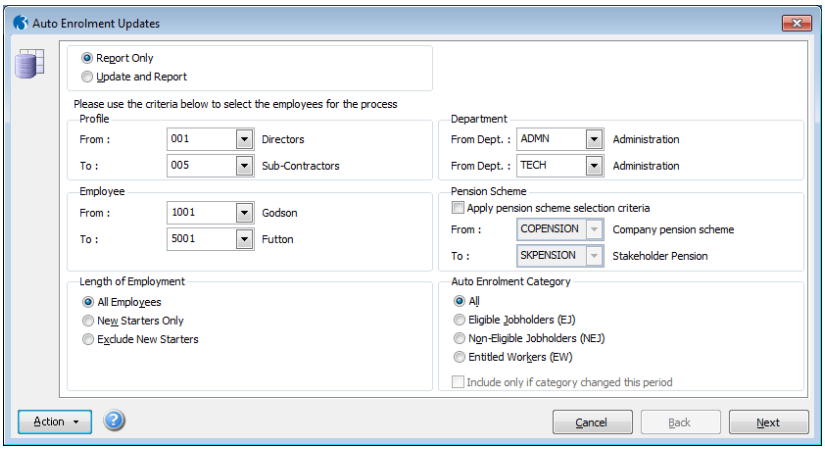
Global Wizard

The Global update wizard offers a myriad of updates that can be performed – including setting the category, statuses, postponement settings and various other requirements. This is found under *Payroll – Global Changes – Auto Enrolment Updates.*



Notes

First step of the Global Wizard is all about filtering.



NB: The wizard allows you to alter various settings including Categories, statuses and record "when" things were done etc on a global basis. Please note that anything requiring dates will in most circumstances only accept dates on or after the staging date.

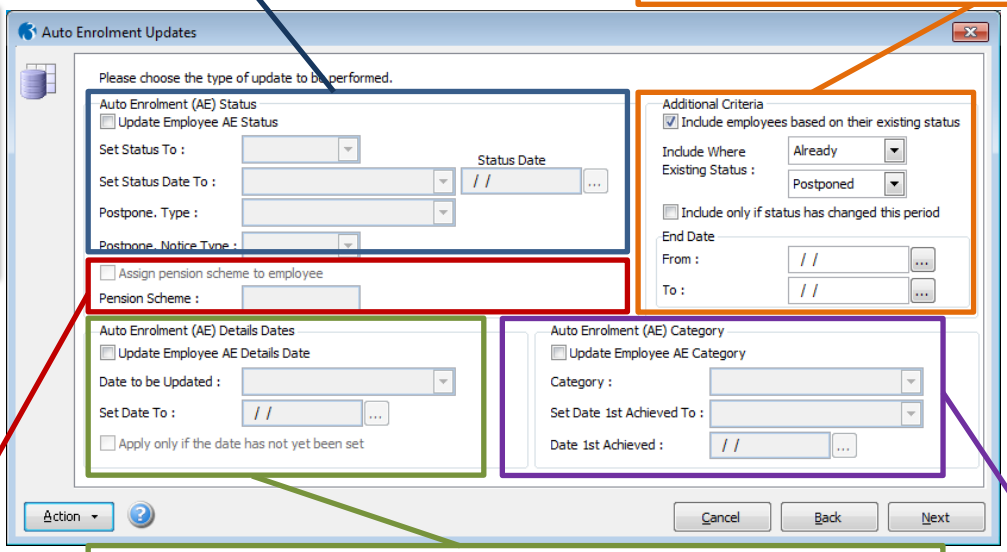
Set the employees' status to: 'Auto-Enrolled', 'Postponed', 'Already in QS' (qualifying pension scheme) or 'DB/Hybrid' (defined benefit or hybrid scheme). The relevant boxes in this section will be enabled where necessary according to the status.

Set this to 'N/A (not applicable) if auto enrolment is not relevant to the employee. Set this to 'None' if the box has previously been set incorrectly. This resets the employees' auto enrolment details.

Select this box to update employees who either do or do not already have a specific status. For example, you can select only employees who have already opted out of auto enrolment, or select only employees who have not opted out of auto enrolment.

End Date parameters may be used for filtering out employees coming to the end of their postponement. Enter a range of dates to select appropriate Postponed Employees to alter.

The second step of the Global Wizard is all about what to globally update, however does feature 1 more additional filer for existing statuses.



Assign pension scheme to employee

Enabled if the Set Status To box is 'Auto-Enrolled' and the Advanced Pension Processing feature is used. This is controlled by the associated option on the Payroll - Utilities - Set Options form.

Select to update the selected employees' records with dates when different auto enrolment employer duties were carried out, for example when employees were sent information about auto enrolment.

Select also to update employees' records with other auto enrolment dates. For example, when they first achieved eligible jobholder status.

Select this box to update the employees' auto enrolment categories and respective dates.

The category to update the selected employees with: Eligible Jobholder, Non Eligible Jobholder, Entitled Worker, or not applicable

The Pensions Regulator

Opera

Notes

6.1.2.2 Review your pension arrangements

You might have an existing scheme that you can use or adapt for automatic enrolment, or you may need to set up a new one.

Use our DC qualifying scheme tool to help you assess whether your existing DC scheme meets the minimum criteria.

- Guidance 4. Pension schemes (PDF, 509kb, 35 pages)
  - How to assess whether your existing scheme is a qualifying scheme that you can continue to use for existing members who are eligible jobholders.
  - The criteria a scheme must meet to be an automatic enrolment scheme and how to check.
  - Flowcharts to help you make these assessments.

It is important that the pension scheme you choose will deliver good outcomes for your workers' retirement savings.

- Guide Selecting a good automatic enrolment scheme (PDF, 247kb, 4 pages)

What to ask about when selecting a pension scheme for automatic enrolment.

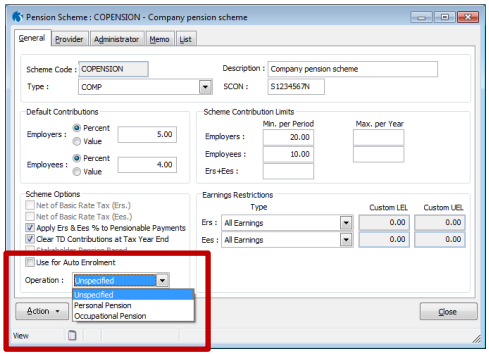
- Information What makes a good scheme

Key elements that enable a member to achieve a good outcome from a DC pension scheme.

Reviewing your pensions is something employers will need to do and discuss with their pension advisors and providers. Pegasus are unable to verify existing pension schemes as that is not something that can really be done automatically within Opera 3.

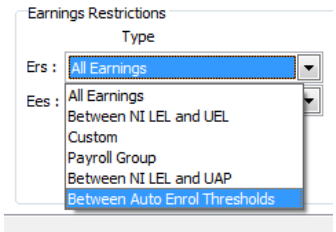
Opera 3 does maintain pensions records however and you can convert or create new qualifying pension schemes that may be used for AE.

Payroll – Maintenance – Pension Scheme (accessible as long as you have advanced pensions switched on in Set Options).



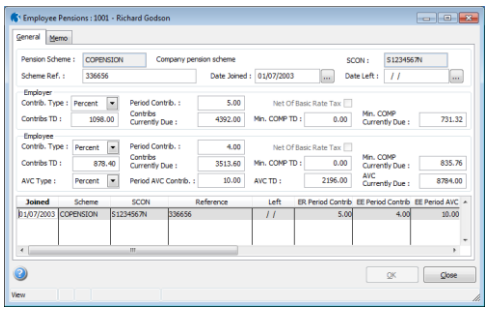
You can select whether or not this pension scheme can be used for AE and the operation type (Unspecified, Personal Pension or Occupational Pension).

There are also options to set the earnings restrictions to the AE Thresholds.



You can assign a Pension Scheme to an employee in 3 main ways;

- Global AE Wizard (as seen earlier)
- Global Pension Scheme Trnasfer (if needing to change the current pension scheme globally)
- Manually (Payroll Processing – Pensions – Employee Pensions)



Information relating to Salary Sacrifice is also covered by TPR and can be run in parallel to AE – further details can be found @ http://www.thepensionsregulator.gov.uk/docs/pensions-reform-pension-schemes-v4.pdf

The Pensions Regulator

6.1.2.3 Communicate the changes to all your workers

Employers are required by law to write to all workers (except those aged under 16, or 75 and over) explaining what automatic enrolment into a workplace pension means for them.

There are different information requirements for each category of worker.

- Resource Information to workers (PDF, 275kb)
  - What information you must provide for each type of worker.
  - What generic information you must provide to all workers.
  - Timescales for providing the information.
  - The ways in which you can provide the information.
- Information Writing to workers about automatic enrolment

A set of letter templates to help you when writing to your workers.

- Resource Explaining automatic enrolment to employees

Tips and downloadable resources that you can customise and use when communicating with your employees including:

- communications tips
- key messages
- awareness posters you can adapt to display in the workplace
- FAQs.

Word Templates

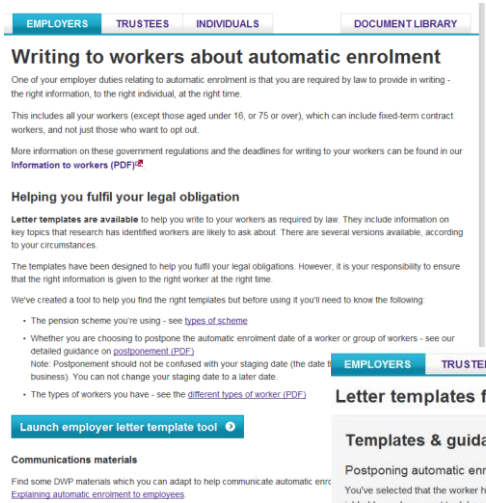
Remember you can download the word templates from TPR, save them as .DOT / .DOTX files and use mail-merge with ODBC links into the Opera data (e.g. *_WNAME where * is the Company ID) for names and addresses etc.

Opera

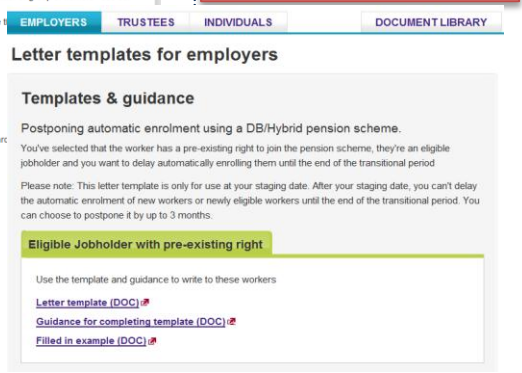
There are no direct exact mail-merge templates available in O3 as many people will use their own documentation and layouts.

Depending on the tyoe of worker, will depend on the information sent to them. The TPR provide a detailed breakdown of what should be provided to whom.

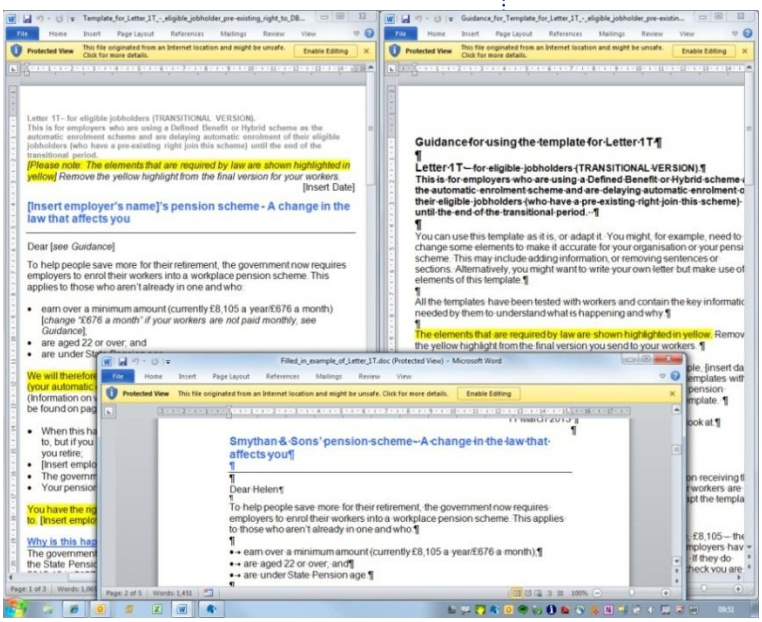
There is also a guide about writing to EEs



There is also a nice "template tool" that helps you to locate the correct and appropriate available templates.



and and a number of letter templates that can be used.



Notes

Communications

Opera operates AE when the Pay Period is in or past the Staging Date as entered in the Software.

Although the guide mentions to communicate to your workers, until staging you will not know what to send to who officially.

Entries in Opera to show official documentation / information has been sent to EEs will not accept a date before the specified Staging Date, however there is nothing stopping ERs sending "generic" information that does not officially need to be logged and dated.

The Pensions Regulator

6.1.3 At staging and beyond

6.1.3.1 Automatically enrol eligible jobholders into a pension scheme

The process you will need to follow to automatically enrol any eligible jobholders you identify when you assess your workforce is explained in:

- Guidance 5. Automatic enrolment (PDF, 539kb)
  - How to automatically enrol.
  - The information you must provide to the person you will be enrolling and to the scheme you are enrolling them into.
  - When to automatically enrol.
  - Ongoing responsibilities once automatic enrolment is completed.
- Guidance 7. Opting out (PDF, 593kb, 18 pages)

Workers who have been automatically enrolled have the right to 'opt out' of pension saving. This guidance explains how to process opt-outs from workers who want to leave a scheme.

- Guidance 6. Opting in, joining and contractual enrolment (PDF, 234kb)

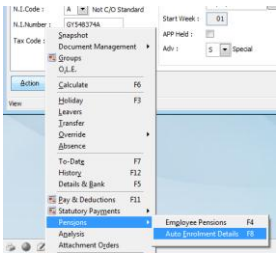
Information about the rights of workers to join a pension scheme outside automatic enrolment and what you will need to tell them.

Opera

Notes

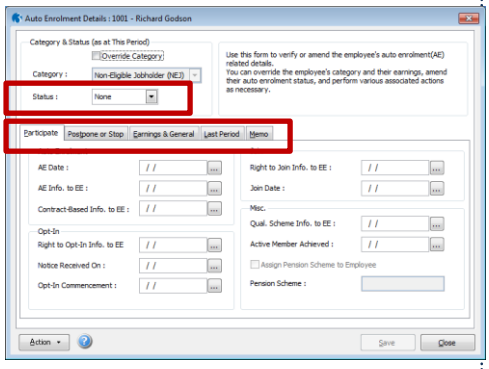
There are two ways that you can automatically enrol your EJs into a pensions scheme;

- Manually
- Wizard (Global)



Manually

Payroll Processing – Action – Pensions – Auto Enrolment Details – Pick the appropriate tab for the status you select.

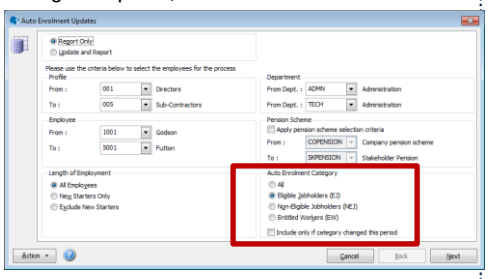


Change the status to Auto-Enrolled and complete the details. Ensure they are part of a Pension scheme and that the ERs are contributing.

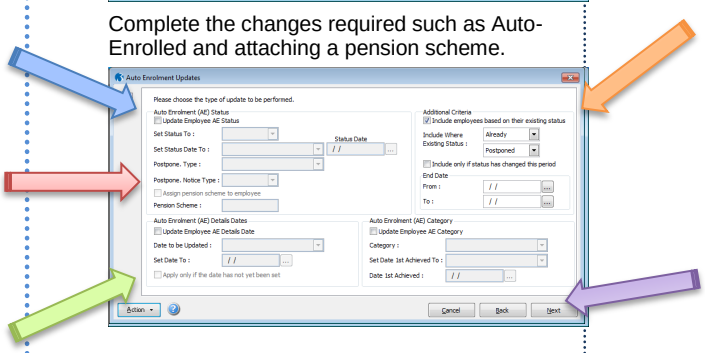
Wizard

Payroll – Global Changes – Auto Enrolment Updates

Run through the wizard selecting appropriate criteria like only EJs and complete the changes required;



Complete the changes required such as Auto-Enrolled and attaching a pension scheme.



Refer to the wizard help and ealier diagram of the wizard for further information.

NB: The same options allow you to control Opting out, Opting In, Joining and contractual enrolement.

The Pensions Regulator

6.1.3.2 Register with The Pensions Regulator and keep records

You are required to register with us within four months of your staging date. Registration is a straightforward online process.

- Information Automatic enrolment registration

More information about registration, including how to register and the information you'll need to hand.

- Online service Automatic enrolment registration

If your staging date has passed and you've fulfilled all your automatic enrolment duties, you can register online now.

- Guidance 9. Keeping records (PDF, 303kb)

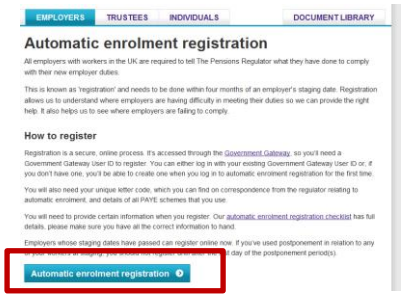
Full details of all the records you will need to keep in relation to your workers and your pension scheme.

Opera

Registering with TPR is done directly with them. There are various pre-defined reports which could provide some useful information and lists, and remember you can always use Reporter Reports, XRL, Dashboards and PIM or any other "reporting" applications with appropriate links to extract required data from Opera.

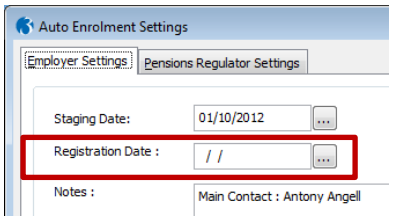
How to register

Registration is a secure, online process. It's accessed through the Government Gateway, so you'll need a Government Gateway User ID to register.



Record ythe registration date in the AE settings in Opera.

Payroll – Utilities – Auto Enrolment Settings

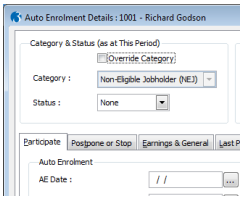


Types of records that must be kept

By law, there are two different types of records that an employer must keep. These are:

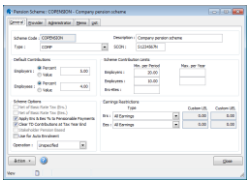
- Records about jobholders and workers

  Eg name, National Insurance number, opt-in notice and joining notice



- Records about the pension scheme

  Eg employer pension scheme reference and scheme name and address



All this and much more is automatically maintained by Opera in various tables.

NB: Most of these records must be kept for a minimum of six years. Check Keep history settings.

Notes

Online Registration

You will also need your unique letter code, which you can find on correspondence from the regulator relating to automatic enrolment, and details of all PAYE schemes that you use.

You will need to provide certain information when you register. Our automatic enrolment registration checklist has full details, please make sure you have all the correct information to hand.

Employers whose staging dates have passed can register online now. If you've used postponement in relation to any of your workers at staging, you should not register until after the last day of the postponement period(s).

Information

Required AE information is stored in a variety of tables including;

- Employee Processing screen (WNAME)
- Employee Pension (WEPEN)
- Pension Schemes (WPNSC)
- Auto Enrolment Details – System and Individual (WMISC & WENROL)
- Set Options (WPARM)

The Pensions Regulator

6.1.3.3Contribute to your workers' pensions

You will be required to make ongoing contributions to your workers' pension schemes. The minimum contribution amounts are set out in law and explained in:

- Guidance 4. Pension schemes (PDF, 509kb, 35 pages)

Section 5 explains how the qualifying criteria translate to contribution amounts.

- Information Phasing

The minimum contribution rates that an employer must pay into their worker's pension scheme are being introduced gradually. This is known as 'phasing'.

Opera

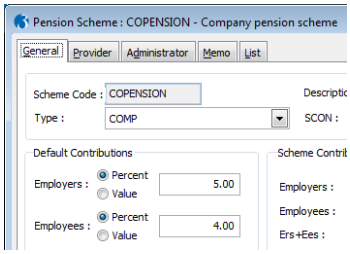
Notes

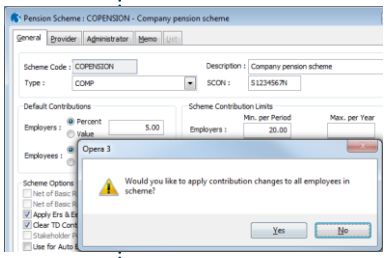
ER contributions are maintained by the Opera payroll system. You are able to set a default value on pensions schemes which can be applied and accepted when assigned to an EE. You can also set the ERs contribution manually for each EE if required and of course you are able to use an update wizard to increase or decreate contributions on a global level.

Pension Defaults

Payroll – Maintenance – Pension Scheme

Set the default pension contributions in the pension scheme. Changing defaults can update all EEs if required.

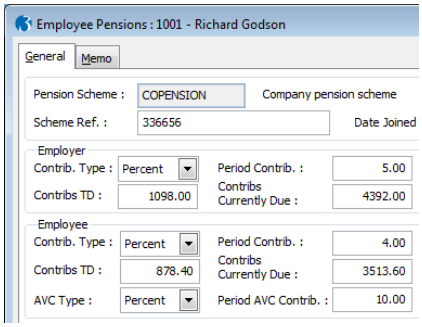




Individual

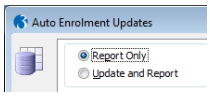
Payroll Processing – Action – Pensions – Employee Pensions

Once the pension has been applied to an EE, you can edit the contributions as required.



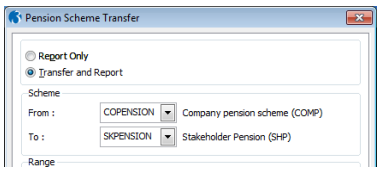
Wizard to apply a pension scheme

Payroll – Global Changes – Auto Enrolment Updates



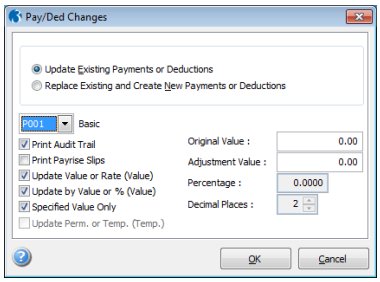
Wizard to change pension scheme

Payroll – Globcal Changes – Pension Scheme Transfer



Wizard to update contributions

Payroll – Global Changes - Pay/Ded Changes



The Pensions Regulator

Opera

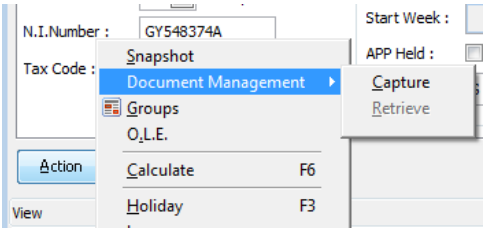
Notes

6.1.4 Important note: Safeguards in place for individuals

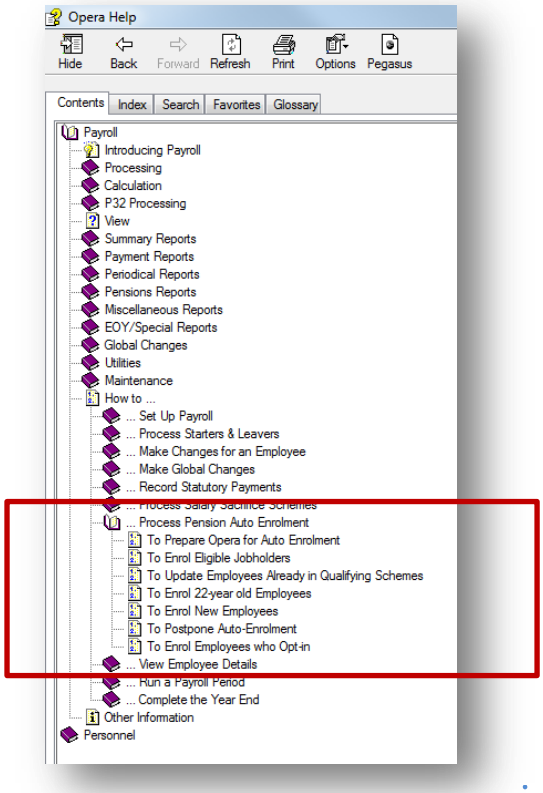
There are certain things the employer must not do, both before a person starts working for them and once that person is a member of a pension scheme with that employer.

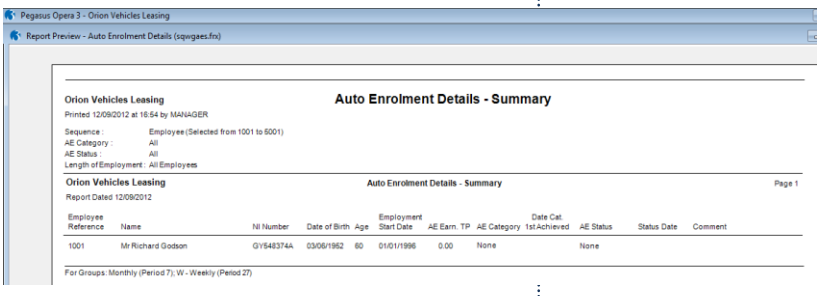
- Guidance 8. Safeguarding individuals (PDF, 267kb)
  - What the safeguards are.
  - What conduct is prohibited, during recruitment and once an individual is employed.
  - What could be regarded as 'inducement' by the regulator with examples.

This is legislation that Employers need to adhere to and Employees to be aware of. Any documentation or literature could be attached to inviduals using OLE or Document Management integration if required.



Please note that various sceanrios have been added in the excellent F1 Help "How to" topics and can also be found in the standard training manual as well this guide in the earlier chapters. Be aware many of the procedures are down to the Employer to process and will need manual intervention. There are also various useful reports that may be run such as the Auto Enrolment Details report.





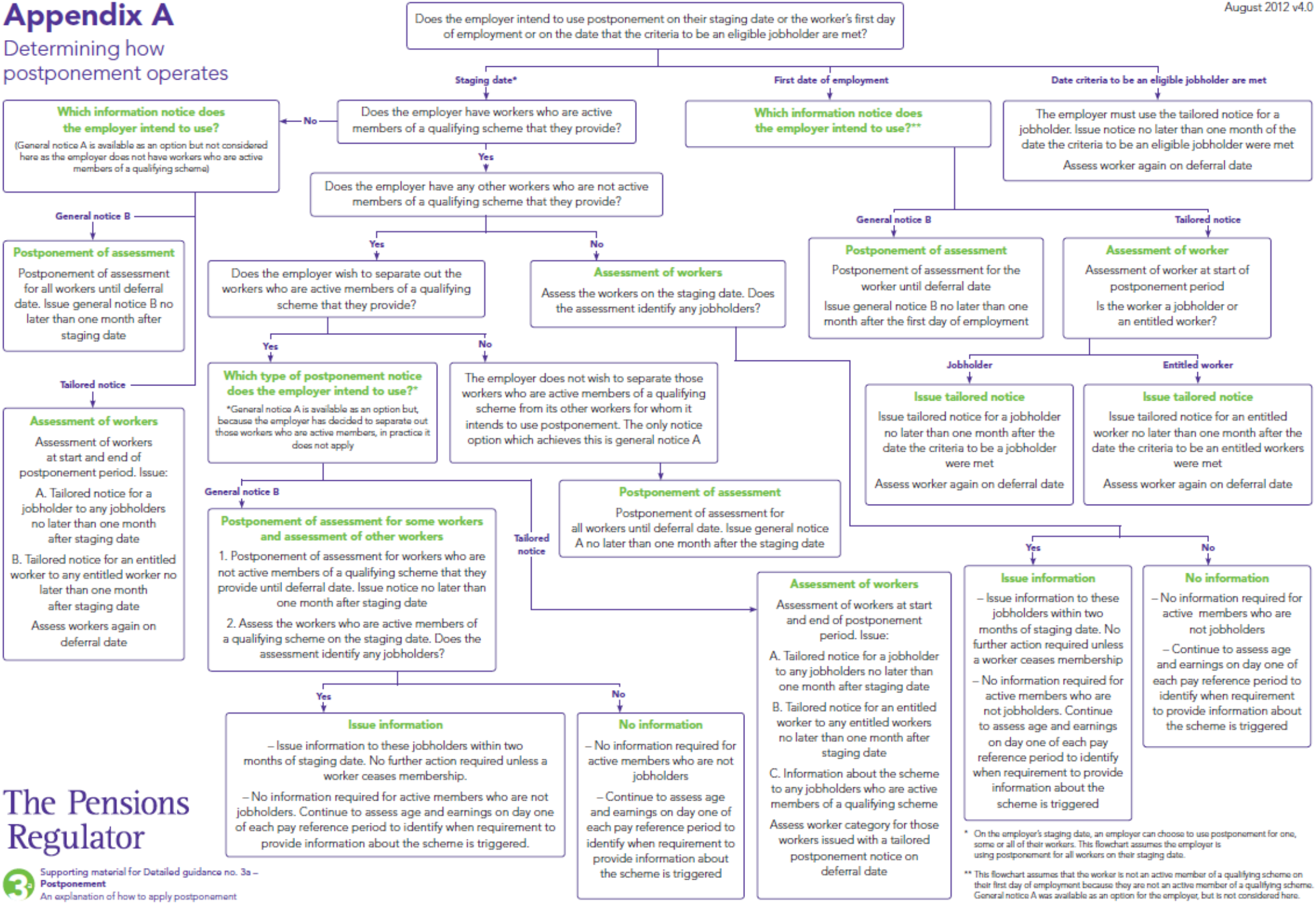
6.2 TPR Process Flows

The following pages are an extract of the useful and excellent flow charts as provided by TPR.

Appendix A

Determining how postponement operates

August 2012 v4.0



* On the employer's staging date, an employer can choose to use postponement for one, some or all of their workers. This flowchart assumes the employer is using postponement for all workers on their staging date.

** This flowchart assumes that the worker is not an active member of a qualifying scheme on their first day of employment because they are not an active member of a qualifying scheme. General notice A was available as an option for the employer, but is not considered here.

The Pensions Regulator

Supporting material for Detailed guidance no. 3a – **Postponement**
An explanation of how to apply postponement

Appendix B

Example process for automatic enrolment into an occupational pension scheme

Below is an example of the process for automatic enrolment into an **occupational pension scheme**. The required steps set out below are not sequential and can be done in any order – in many cases, simultaneously. Employers should incorporate the necessary steps into their processes in whichever way most suits their organisation. Where relevant, we have indicated where in our guidance to find the detailed content.

The Pensions Regulator

5 Supporting material for Detailed guidance no. 5 – **Automatic enrolment**
An explanation of the automatic enrolment process

Identify the assessment date for the worker

The assessment date is the date on which an employer looks to see if the criteria to be an eligible jobholder are met on that date. In practice, this assessment can be made in advance of the assessment date, provided the information is unlikely to change. It can also be made afterwards, although this may mean the employer has less time available to complete automatic enrolment.

See detailed guidance no. 2 – Assessing the workforce

Decide whether using postponement

The employer may use postponement on their staging date for any worker in employment on their staging date or the worker's first day of employment.

Using postponement

Send information

The employer must provide the worker with a postponement notice no later than one month after the staging date, or the worker's first day of employment. The employer must assess the worker on the deferral date.

Apply age criteria

Is the worker aged at least 22 and under state pension age?

No → **Further assessment required**

The employer needs to assess earnings on day one of each pay reference period to identify if automatic enrolment is triggered. Depending upon which type of postponement notice was issued and whether the worker is an active member of a qualifying scheme with the employer. The employer may need to assess whether the worker is a non-eligible jobholder or an entitled worker to identify when information must be provided.

Yes

Assess whether the worker works in the UK

Is the worker working or do they ordinarily work in the UK on the deferral date?

No → **No further action**

The employer has no further duties in respect of this worker but should track any change in status that may trigger a duty.

Yes

Assess whether qualifying earnings are payable above the earnings trigger

Does the worker earn above £8,105[1] (pro rata) in the pay reference period that the deferral date falls?

No → **Further assessment required**

Yes

Worker is an eligible jobholder

The worker meets the criteria to be an eligible jobholder. Their automatic enrolment date is the same date as the assessment date.

Is the worker an active member of a qualifying scheme with the employer on the deferral date?

Yes → **Send information**

The employer does not have to automatically enrol the eligible jobholder but must send them prescribed information no later than two months after the deferral date.

No

When to automatically enrol

The eligible jobholder must be automatically enrolled into an automatic enrolment scheme from the deferral date.

Not using postponement

Step 1: Apply age criteria

Is the worker aged at least 22 and under state pension age?

No → **Further assessment required**

The employer needs to assess whether the worker is a non-eligible jobholder or an entitled worker with a right to join. This determines which information the employer must provide to the worker.

See detailed guidance no. 2 – Assessing the workforce

Yes

Step 2: Assess whether the worker works in the UK

Is the worker working or do they ordinarily work in the UK on the assessment date?

No → **No further action**

The employer has no further duties in respect of this worker but should track any change in status that may trigger a duty.

Yes

Step 3: Assess whether qualifying earnings are payable above the earnings trigger

Does the worker earn above £8,105[1] (pro rata) in the pay reference period that the assessment date falls?

See detailed guidance no. 2 – Assessing the workforce

No → **Further assessment required**

Yes

Step 4: Worker is an eligible jobholder

The worker meets the criteria to be an eligible jobholder. Their automatic enrolment date is the same date as the assessment date.

Is the worker an active member of a qualifying scheme with the employer on their automatic enrolment date?

Yes → **Send information**

The employer does not have to automatically enrol the eligible jobholder but must send them prescribed information within two months of the automatic enrolment date.

No

Step 5: When to automatically enrol

The employer can choose to automatically enrol the eligible jobholder or apply postponement

Is the employer going to use postponement?

Yes → **Send information**

The employer must provide the eligible jobholder with a postponement notice no later than one month after the automatic enrolment date. The employer must assess the worker again on the deferral date.

Step 1: Apply age criteria

Is the worker still aged at least 22 and under state pension age on the deferral date?

No → **Further assessment required**

The employer needs to assess whether the worker is a non-eligible jobholder or an entitled worker with a right to join. This determines which information the employer must provide to the worker.

See detailed guidance no. 2 – Assessing the workforce

Yes

Step 2: Assess whether the worker works in the UK

Is the worker still working or do they still ordinarily work in the UK on the deferral date?

No → **No further action**

The employer has no further duties in respect of this worker but should track any change in status that may trigger a duty.

Yes

Step 3: Assess whether qualifying earnings are payable above the earnings trigger

Does the worker still earn above £8,105[1] (pro rata) in the pay reference period that the deferral date falls?

No → **Further assessment required**

Yes

Step 4: Worker is an eligible jobholder

The worker meets the criteria to be an eligible jobholder.

Is the worker now an active member of a qualifying scheme with the employer on the deferral date?

Yes → **Send information**

The employer does not have to automatically enrol the eligible jobholder but must send them prescribed information within two months of the deferral date.

No

Step 5: When to automatically enrol

The eligible jobholder must be automatically enrolled into an automatic enrolment scheme from the deferral date.

Yes

No

Automatically enrol the eligible jobholder

The employer has one month from the eligible jobholder's automatic enrolment date or the deferral date to complete the following steps. These steps are not sequential and can be done in any order. Information and data can be prepared ahead of the date. Employers should note that, in any pay reference period that occurs after this date, they must deduct the eligible jobholder's contributions (if the eligible jobholder is making any) from pay, even if active membership is not yet achieved.

1. Contact the pension scheme the employer is using for automatic enrolment. Send the scheme the required jobholder information.
2. Confirm with the pension scheme the date active membership was achieved. Remember that active membership must be then backdated to the automatic enrolment date or the deferral date.
3. Identify the start of the opt-out period. Insert it with the enrolment information and send the enrolment information to the eligible jobholder.

Automatic enrolment is complete

The employer must now either manage their ongoing responsibilities as the eligible jobholder retains active scheme membership, or deal with any opt-out notice received from the eligible jobholder.

Next steps: find out about opting out in Detailed guidance no. 7 – Opting out

[1] These figures are for the 2011-2012 tax year. The Department for Work and Pensions (DWP) intend to announce the figures for the 2012-2013 tax year in November 2012. Following the DWP's announcement, find these figures in the resources section on our website.

The Pensions Regulator

5 Supporting material for Detailed guidance no. 5 – **Automatic enrolment**
An explanation of the automatic enrolment process

Appendix C

Example process for automatic enrolment into a personal pension scheme

Below is an example of the process for automatic enrolment into a **personal pension scheme**. The required steps set out below are not sequential and can be done in any order – in many cases, simultaneously. Employers should incorporate the necessary steps into their processes in whichever way most suits their organisation. Where relevant, we have indicated where in our guidance to find the detailed content.

The Pensions Regulator

5 Supporting material for Detailed guidance no. 5 – **Automatic enrolment**
An explanation of the automatic enrolment process

Please note: This flowchart carries over to the next page – match up the orange dots on your print out to continue reading

Identify the assessment date for the worker

The assessment date is the date on which an employer looks to see if the criteria to be an eligible jobholder is met on that date. In practice, this assessment can be made in advance of the assessment date, provided the information is unlikely to change. It can also be made afterwards, although this may mean the employer has less time available to complete automatic enrolment

See detailed guidance no. 2 – Assessing the workforce

Decide whether using postponement

The employer may use postponement on their staging date for any worker in employment on their staging date or the worker's first day of employment

Using postponement

Send information

The employer must provide the worker with a postponement notice no later than one month after the staging date, or the worker's first day of employment. The employer must assess the worker on the deferral date

Apply age criteria

Is the worker aged at least 22 and under state pension age?

No → **Further assessment required**

The employer needs to assess earnings on day one of each pay reference period to identify if automatic enrolment is triggered. Depending upon which type of postponement notice was issued and whether the worker is an active member of a qualifying scheme with the employer. The employer may need to assess whether the worker is a non-eligible jobholder or an entitled worker to identify when information must be provided

Yes

Assess whether the worker works in the UK

Is the worker working or do they ordinarily work in the UK on the deferral date?

No → **No further action**

The employer has no further duties in respect of this worker but should track any change in status that may trigger a duty

Yes

Assess whether qualifying earnings are payable above the earnings trigger

Does the worker earn above £5,105[1] (pro rata) in the pay reference period that the deferral date falls?

No → **Further assessment required**

Yes

Worker is an eligible jobholder

The worker meets the criteria to be an eligible jobholder. Their automatic enrolment date is the same date as the assessment date

Is the worker an active member of a qualifying scheme with the employer on the deferral date?

Yes → **Send information**

The employer does not have to automatically enrol the eligible jobholder but must send them prescribed information no later than two months after the deferral date

No

When to automatically enrol

The eligible jobholder must be automatically enrolled into an automatic enrolment scheme from the deferral date

Yes

Please note: This flowchart has carried over from the previous page – match up the orange dots on your print out to continue reading

Not using postponement

Step 1: Apply age criteria

Is the worker aged at least 22 and under state pension age?

No → **Further assessment required**

The employer needs to assess whether the worker is a non-eligible jobholder or an entitled worker with a right to join. This determines which information the employer must provide to the worker

See detailed guidance no. 2 – Assessing the workforce

Yes

Step 2: Assess whether the worker works in the UK

Is the worker working or do they ordinarily work in the UK on the assessment date?

No → **No further action**

The employer has no further duties in respect of this worker but should track any change in status that may trigger a duty

Yes

Step 3: Assess whether qualifying earnings are payable above the earnings trigger

Does the worker earn above £5,105[1] (pro rata) in the pay reference period that the assessment date falls?

See detailed guidance no. 2 – Assessing the workforce

No → **Further assessment required**

Yes

Step 4: Worker is an eligible jobholder

The worker meets the criteria to be an eligible jobholder. Their automatic enrolment date is the same date as the assessment date

Is the worker an active member of a qualifying scheme with the employer on their automatic enrolment date?

Yes → **Send information**

The employer does not have to automatically enrol the eligible jobholder but must send them prescribed information within two months of the automatic enrolment date

No

Step 5: When to automatically enrol

The employer can choose to automatically enrol the eligible jobholder or apply postponement

Is the employer going to use postponement?

Yes

Send information

The employer must provide the eligible jobholder with a postponement notice no later than one month after the automatic enrolment date. The employer must assess the worker again on the deferral date

Step 1: Apply age criteria

Is the worker still aged at least 22 and under state pension age on the deferral date?

No → **Further assessment required**

The employer needs to assess whether the worker is a non-eligible jobholder or an entitled worker with a right to join. This determines which information the employer must provide to the worker

See detailed guidance no. 2 – Assessing the workforce

Yes

Step 2: Assess whether the worker works in the UK

Is the worker still working or do they still ordinarily work in the UK on the deferral date?

No → **No further action**

The employer has no further duties in respect of this worker but should track any change in status that may trigger a duty

Yes

Step 3: Assess whether qualifying earnings are payable above the earnings trigger

Does the worker still earn above £5,105[1] (pro rata) in the pay reference period that the deferral date falls?

No

Yes

Step 4: Worker is an eligible jobholder

The worker meets the criteria to be an eligible jobholder

Is the worker now an active member of a qualifying scheme with the employer on the deferral date?

Yes → **Send information**

The employer does not have to automatically enrol the eligible jobholder but must send them prescribed information no later than two months after the deferral date

No

Step 5: When to automatically enrol

The eligible jobholder must be automatically enrolled into an automatic enrolment scheme from the deferral date

Automatically enrol the eligible jobholder

The employer has one month from the eligible jobholder's automatic enrolment date or the deferral date to complete the following steps. These steps are not sequential and can be done in any order. Information and data can be prepared ahead of the date. Employers should note that, in any pay reference period that occurs after this date, they must deduct the eligible jobholder's contributions (if the eligible jobholder is making any) from pay, even if active membership is not yet achieved

1. Contact the pension scheme the employer is using for automatic enrolment. Send the scheme the required jobholder information
2. Confirm with the scheme provider the date the provider issued the terms and conditions to the eligible jobholder. Remember that active membership must be backdated to the automatic enrolment date or the deferral date
3. Identify the start of the opt-out period. Insert it with the enrolment information and send the enrolment information to the eligible jobholder

Automatic enrolment is complete

The employer must now either manage their ongoing responsibilities as the eligible jobholder retains active scheme membership, or deal with any opt-out notice received from the eligible jobholder

Next steps: find out about opting out in Detailed guidance no. 7 – Opting out

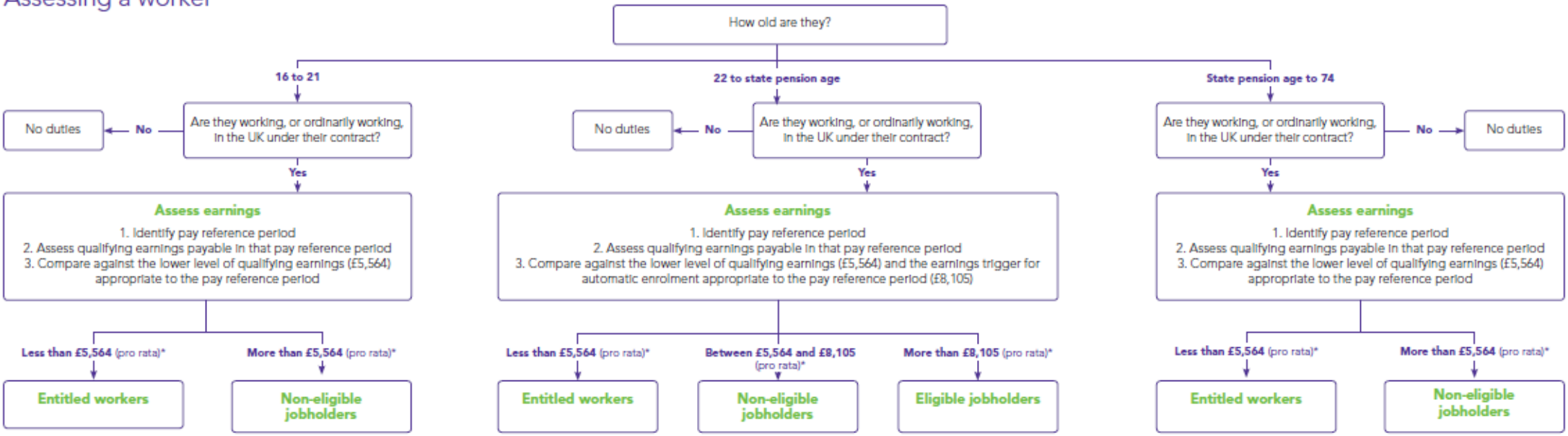
The Pensions Regulator

5 Supporting material for Detailed guidance no. 5 – **Automatic enrolment**
An explanation of the automatic enrolment process

[1] These figures are for the 2012-2013 tax year. The Department for Work and Pensions (DWP) intend to announce the figures for the 2013-2014 tax year in November 2012. Following the DWP's announcement, find these figures in the resources section on our website.

Appendix A

Assessing a worker

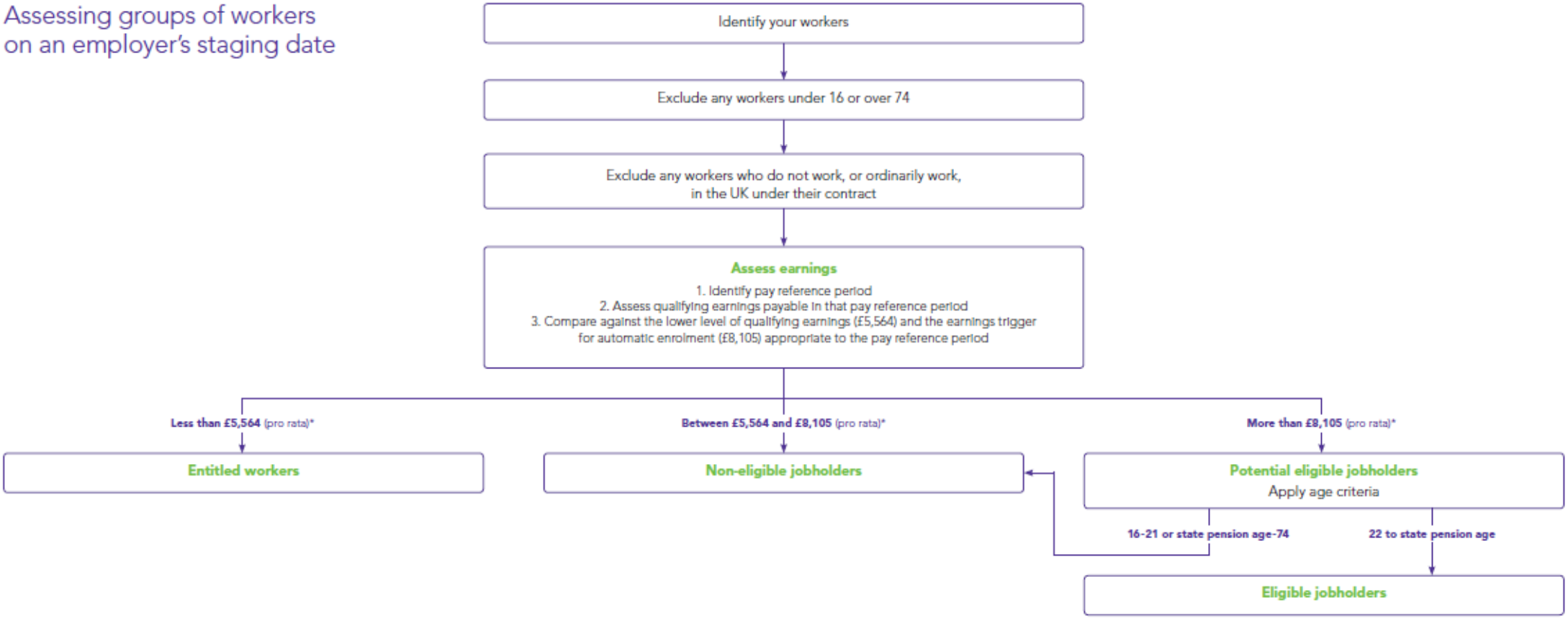


The Pensions Regulator

* These figures are for the 2012-2013 tax year. The Department for Work and Pensions (DWP) intend to announce the figures for the 2013-2014 tax year in November 2012. Following the DWP's announcement, find these figures in the resources section on our website.

Appendix B

Assessing groups of workers on an employer's staging date



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* These figures are for the 2012-2013 tax year. The Department for Work and Pensions (DWP) intend to announce the figures for the 2013-2014 tax year in November 2012. Following the DWP's announcement, find these figures in the resources section on our website.

Appendix A

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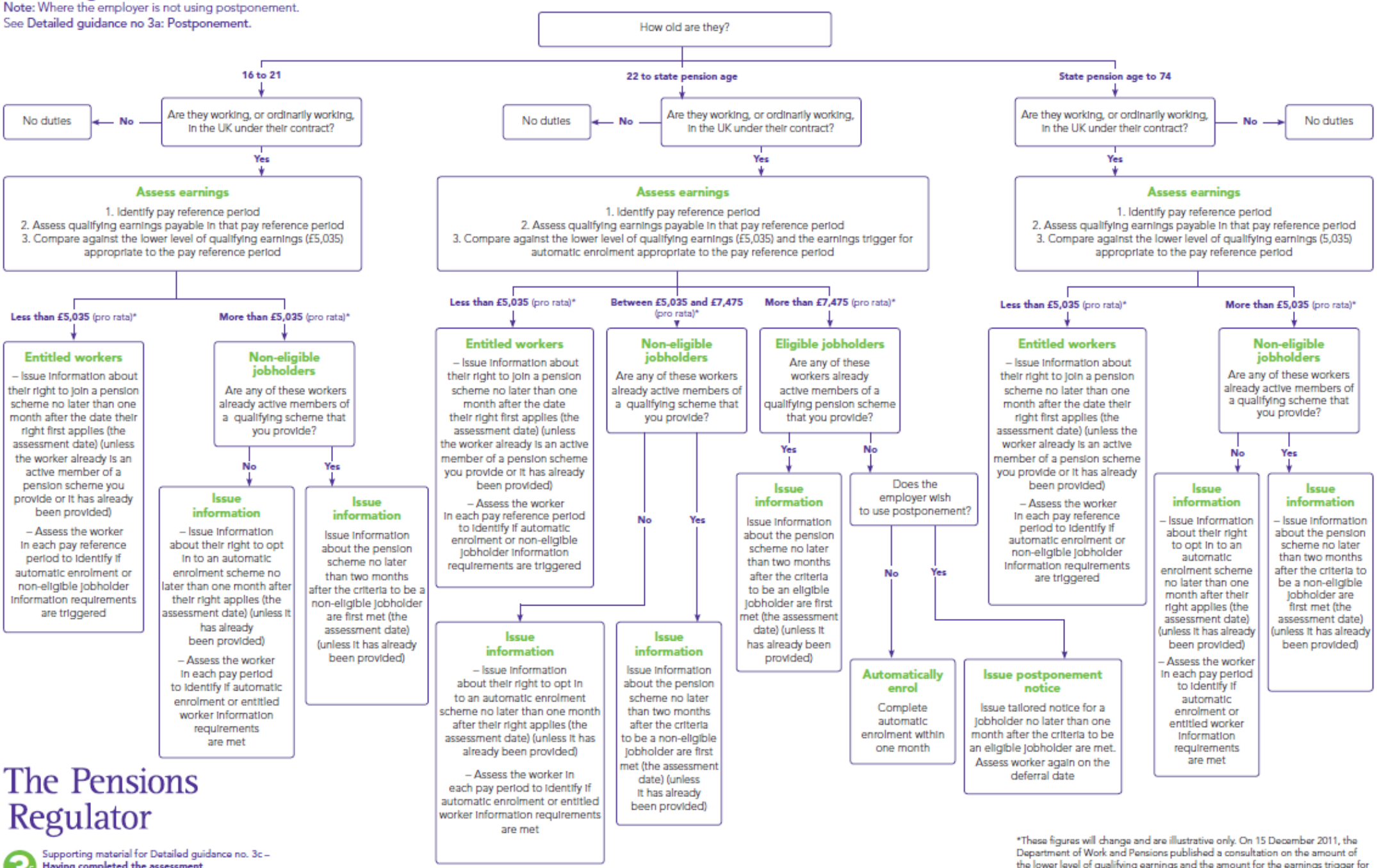
Assessing a worker

Note: Where the employer is not using postponement.
See **Detailed guidance no 3a: Postponement.**



*These figures will change and are illustrative only. On 15 December 2011, the Department of Work and Pensions published a consultation on the amount of the lower level of qualifying earnings and the amount for the earnings trigger for automatic enrolment for the 2012-2013 tax year.

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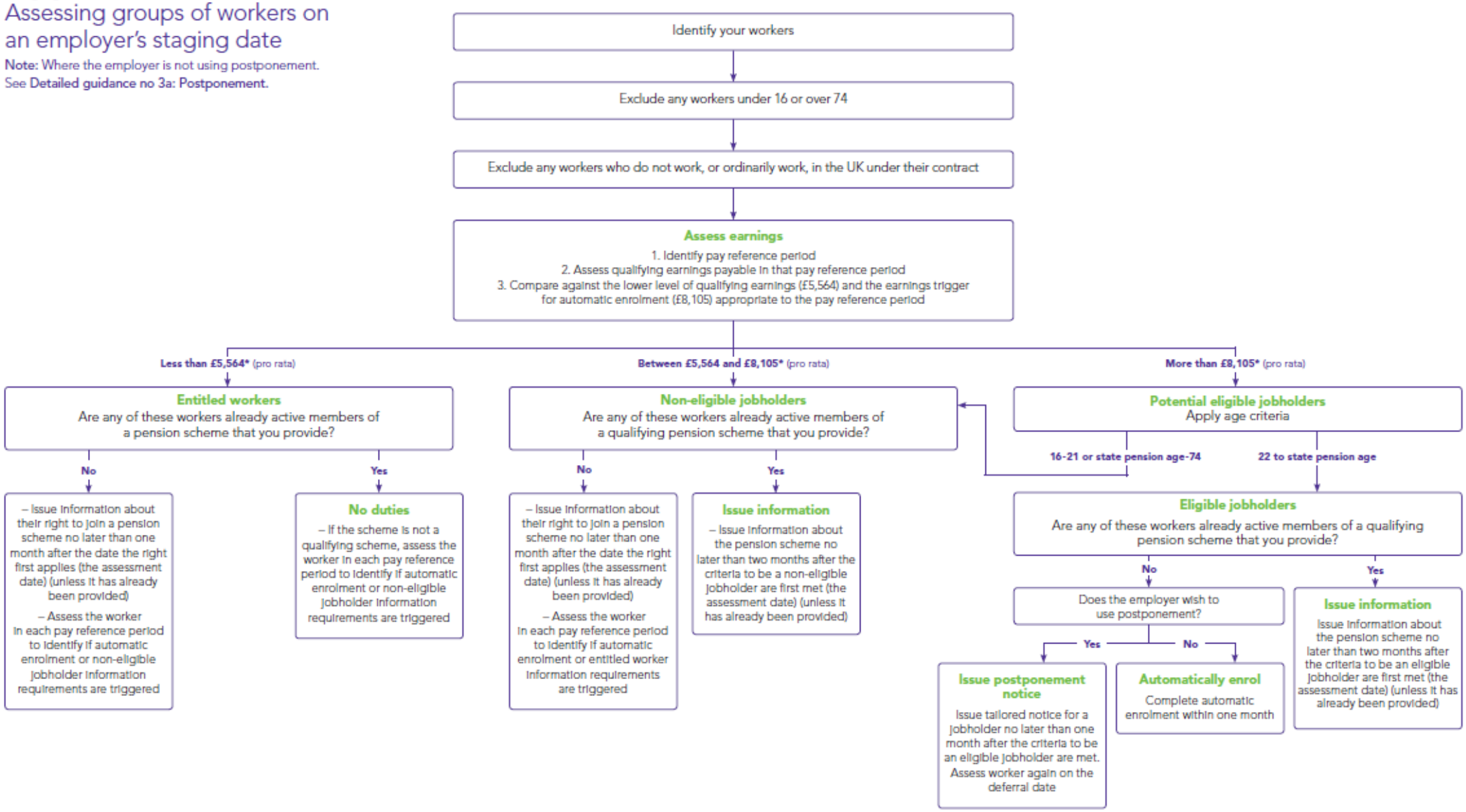
Appendix B

Assessing groups of workers on an employer's staging date

Note: Where the employer is not using postponement.
See **Detailed guidance no 3a: Postponement.**



The Pensions Regulator

* These figures are for the 2012-2013 tax year. The Department for Work and Pensions (DWP) intend to announce the figures for the 2013-2014 tax year in November 2012. Following the DWP's announcement, find these figures in the resources section on our website.

Appendix C

Assessing groups of workers on the deferral date after using postponement at the employer's staging date

August 2012 v1.0

The Pensions Regulator

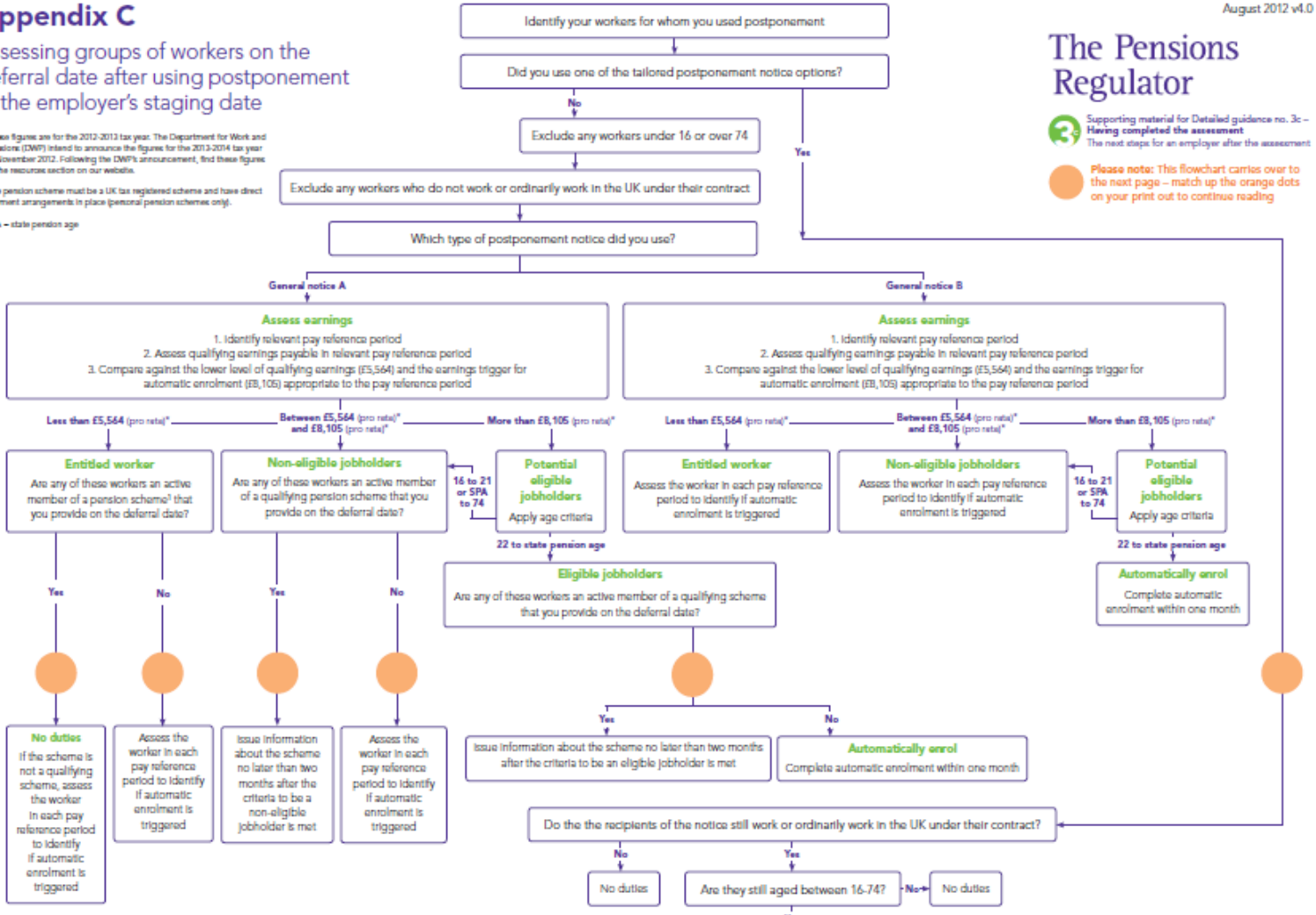
Supporting material for Detailed guidance no. 3c – **Having completed the assessment**
The next steps for an employer after the assessment

Please note: This flowchart carries over to the next page – match up the orange dots on your print out to continue reading

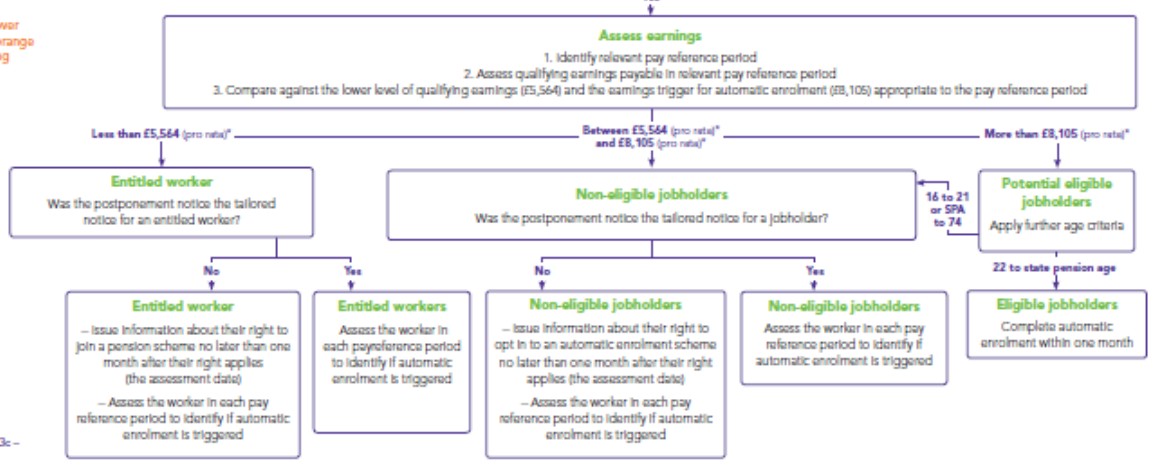
* These figures are for the 2012-2013 tax year. The Department for Work and Pensions (DWP) intend to announce the figures for the 2013-2014 tax year in November 2012. Following the DWP's announcement, find these figures in the resources section on our website.

[1] The pension scheme must be a UK tax registered scheme and have direct payment arrangements in place (personal pension schemes only).

SPA – state pension age



Please note: This flowchart has carried over from the previous page – match up the orange dots on your print out to continue reading

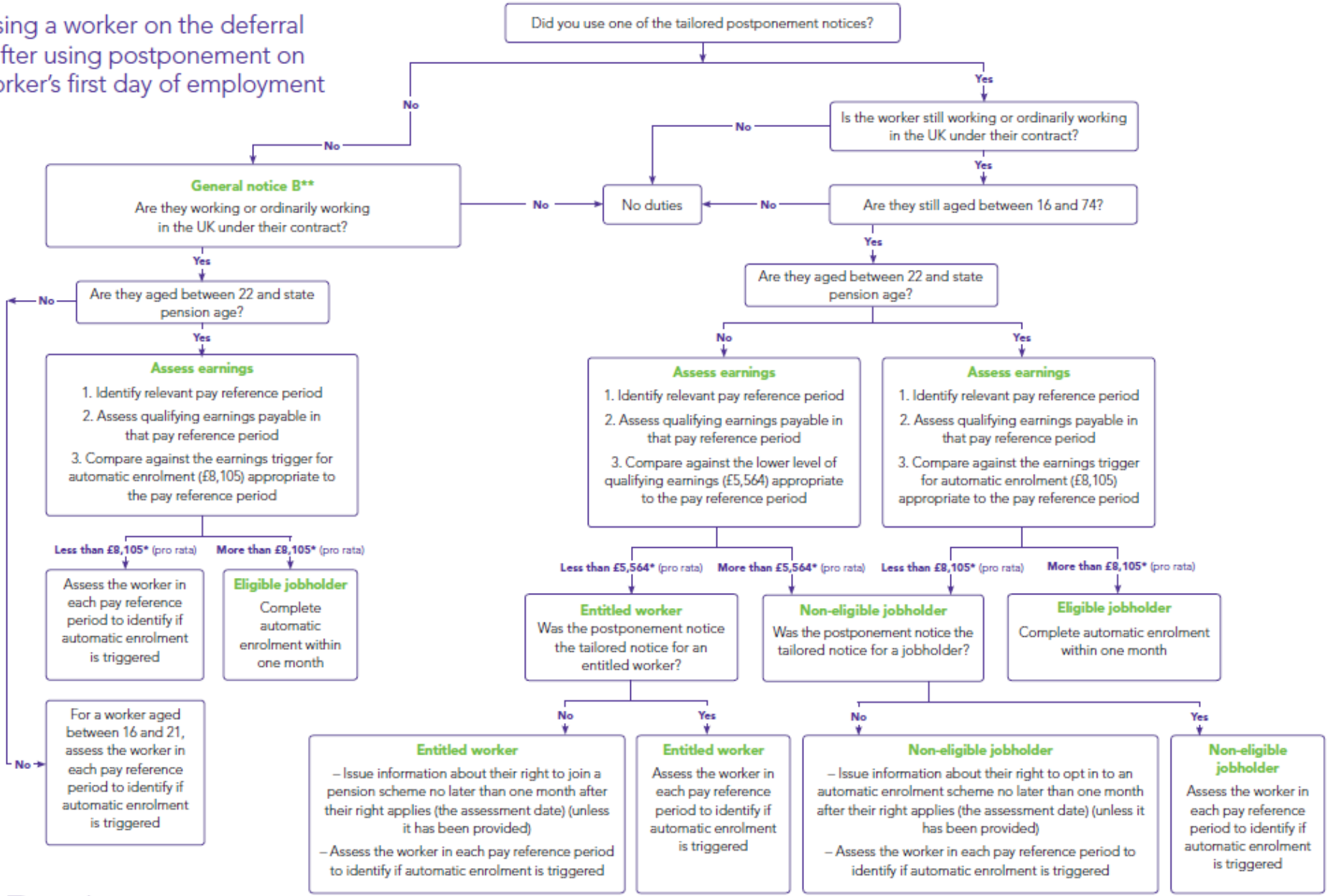


The Pensions Regulator

Supporting material for Detailed guidance no. 3c – **Having completed the assessment**
The next steps for an employer after the assessment

Appendix D

Assessing a worker on the deferral date after using postponement on the worker's first day of employment



The Pensions Regulator

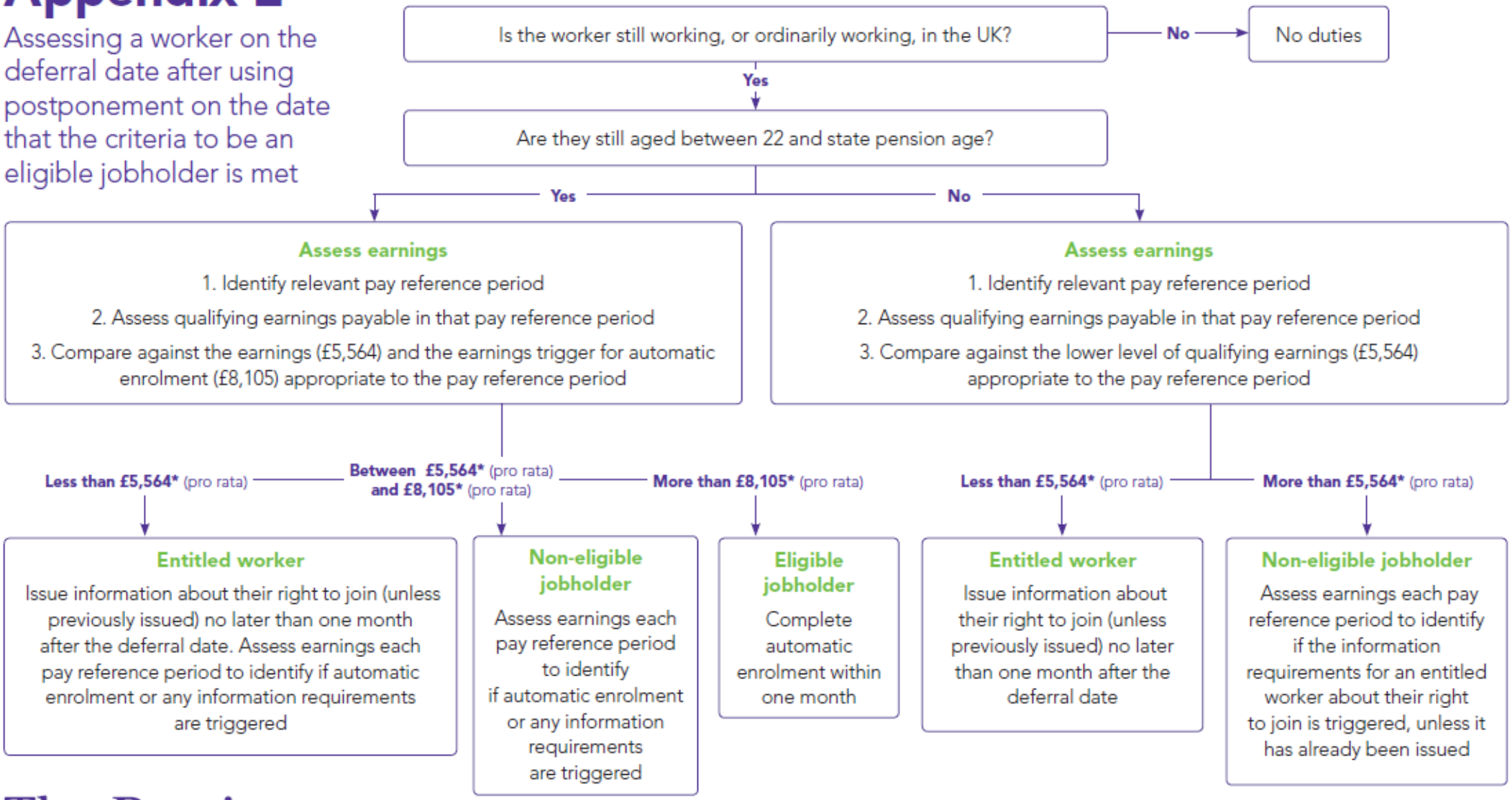
Supporting material for Detailed guidance no. 3c – **Having completed the assessment**
The next steps for an employer after the assessment

* These figures are for the 2012-2013 tax year. The Department for Work and Pensions (DWP) intend to announce the figures for the 2013-2014 tax year in November 2012. Following the DWP's announcement, find these figures in the resources section on our website.

** This flowchart assumes that the worker is not an active member of a qualifying scheme on their first day of employment and so the employer decided to issue General notice B as the postponement notice. General notice A was available as an option for the employer, but is not considered here.

Appendix E

Assessing a worker on the deferral date after using postponement on the date that the criteria to be an eligible jobholder is met



The Pensions Regulator

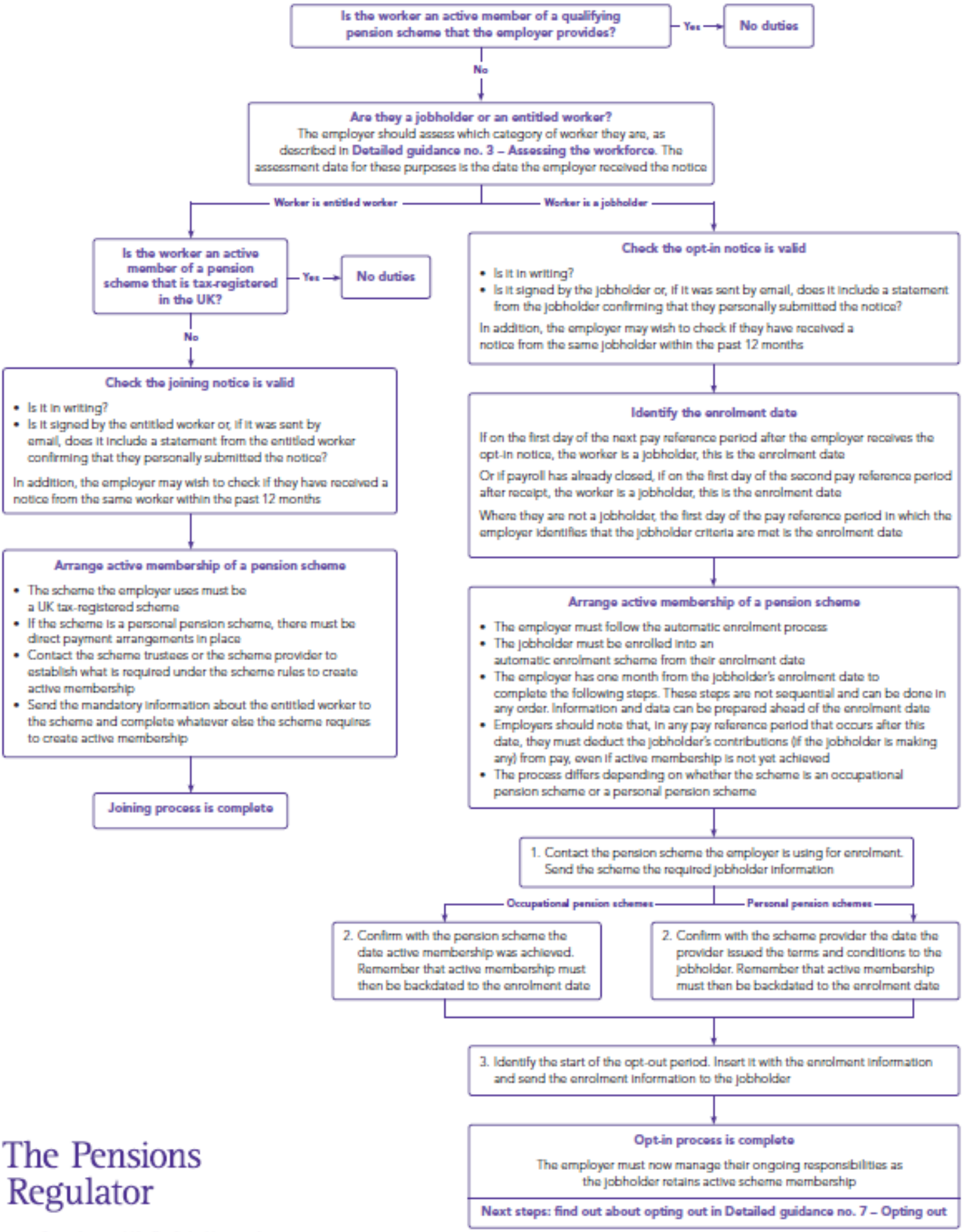
Supporting material for Detailed guidance no. 3c –
Having completed the assessment
The next steps for an employer after the assessment

*These figures are for the 2012-2013 tax year. The Department for Work and Pensions (DWP) intend to announce the figures for the 2013-2014 tax year in November 2012. Following the DWP's announcement, find these figures in the resources section on our website.

Appendix A

Example process for employers on receipt of an opt-in or joining notice

Here is a step-by-step guide showing the process an employer must follow when they receive a request from a worker to join a pension scheme. Employers should incorporate the necessary steps into their processes in whichever way most suits their organisation.



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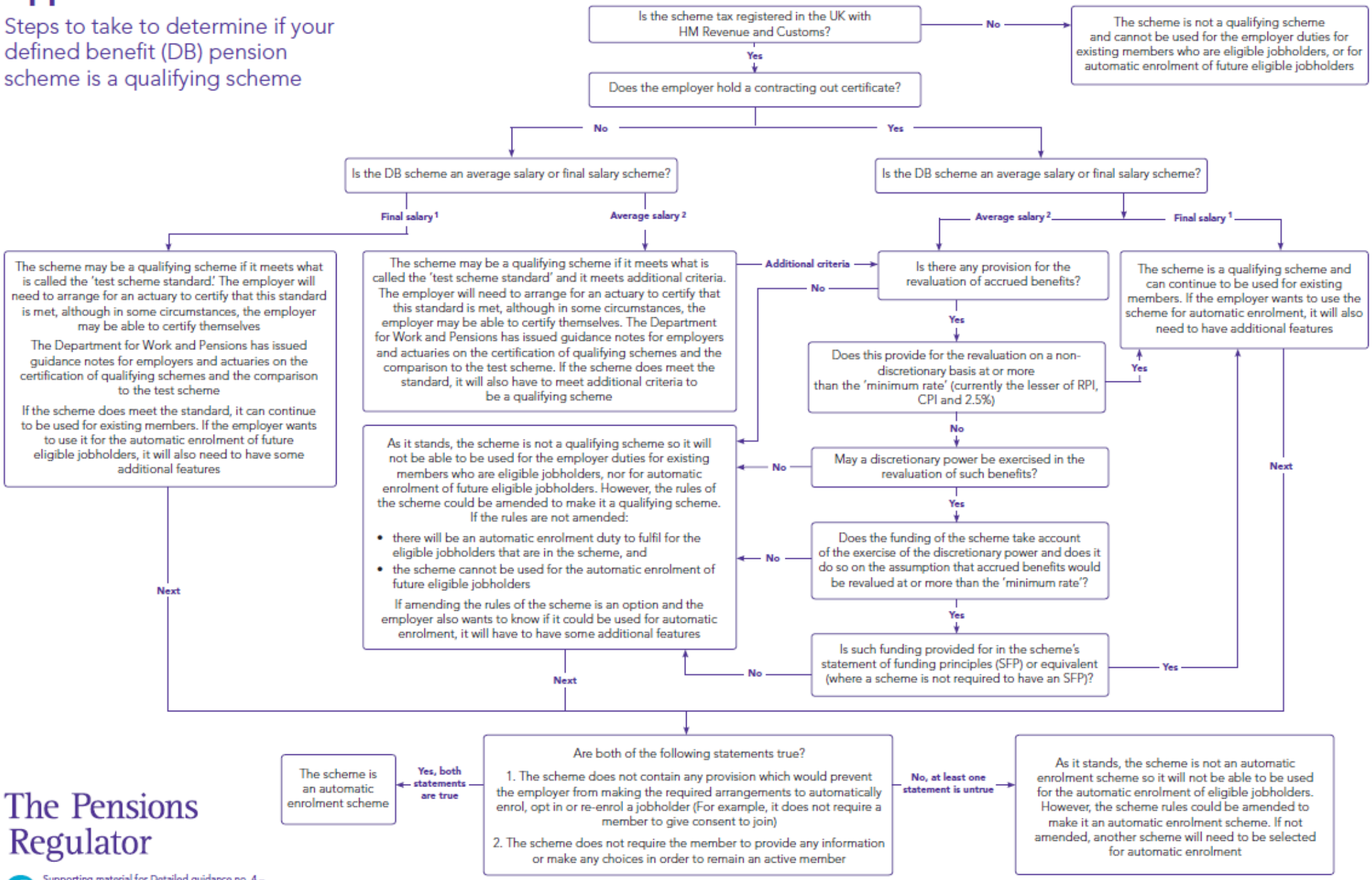
Appendix C

Steps to take to determine if your defined benefit (DB) pension scheme is a qualifying scheme

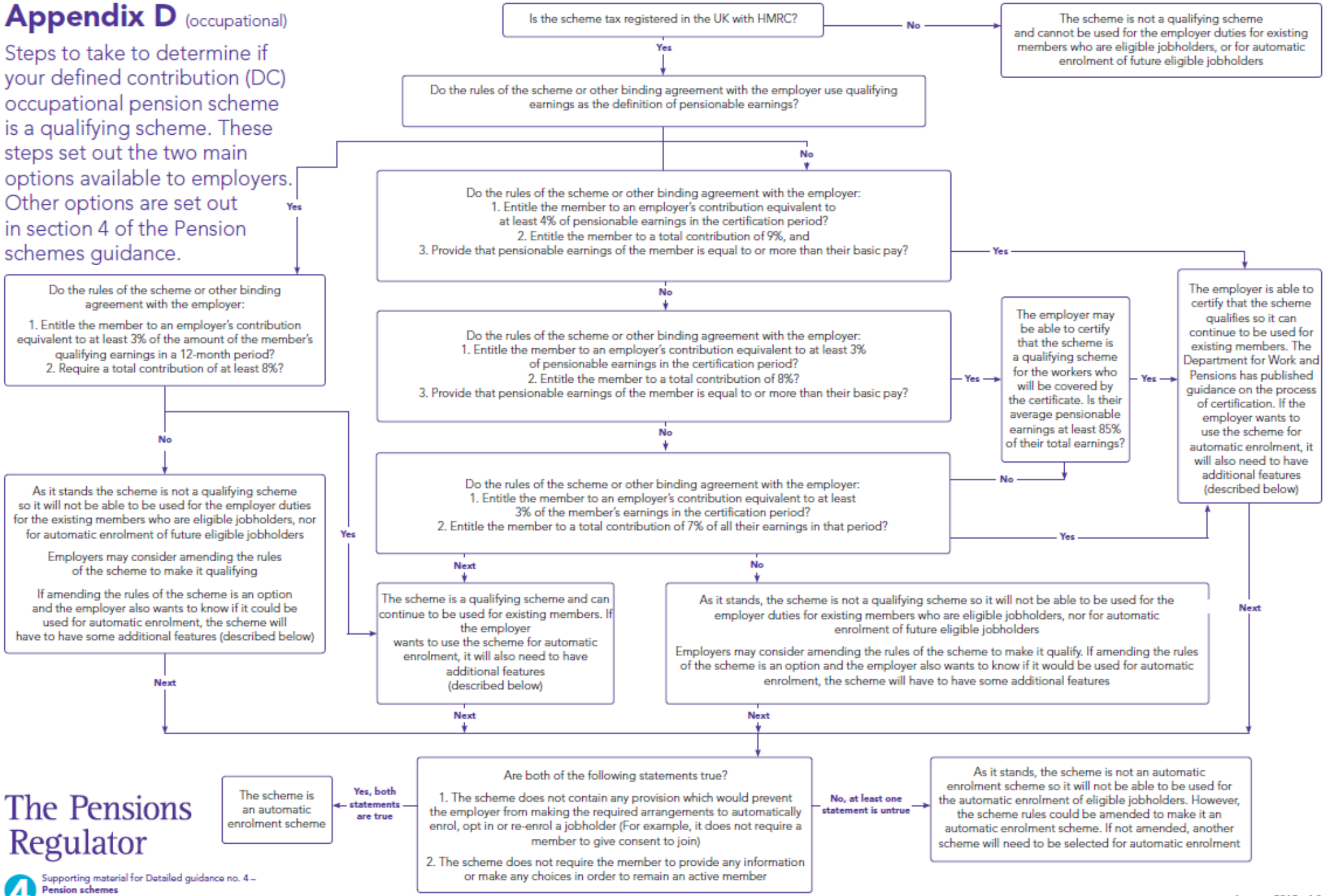


[1] Includes final salary lump sum schemes

[2] Includes lump sum schemes not linked to final salary

Appendix D (occupational)

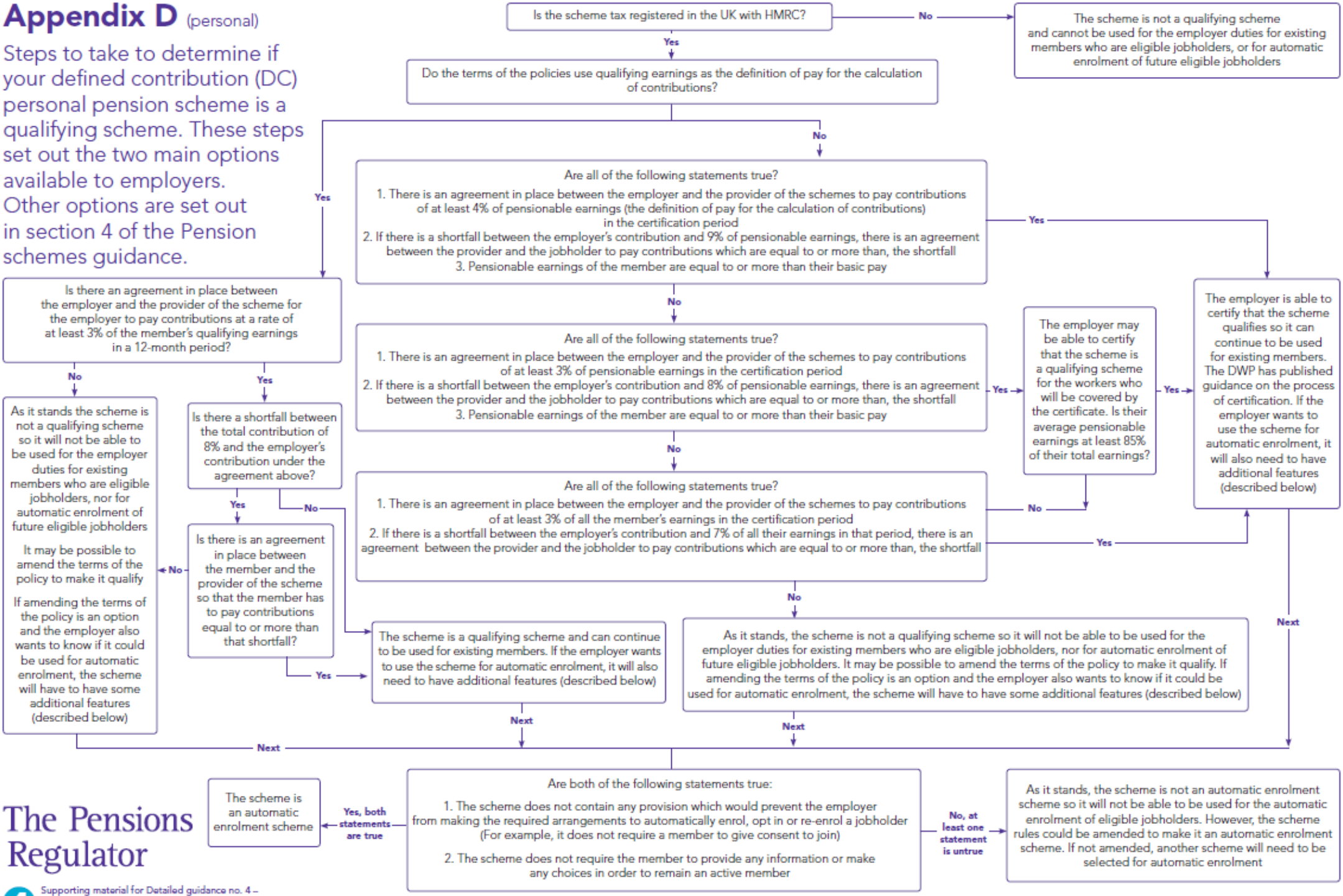
Steps to take to determine if your defined contribution (DC) occupational pension scheme is a qualifying scheme. These steps set out the two main options available to employers. Other options are set out in section 4 of the Pension schemes guidance.



The Pensions Regulator

Appendix D (personal)

Steps to take to determine if your defined contribution (DC) personal pension scheme is a qualifying scheme. These steps set out the two main options available to employers. Other options are set out in section 4 of the Pension schemes guidance.



The Pensions Regulator

6.3 Example procedure order for processing in O3

Notes

Priority Order	Process	Method	Hint & Settings Considerations
1	If applicable - Process people for **N/A status**	Manual or Global routine to change the EE status and date information sent to them	If the EEs can be grouped together in any way for the global routine - if not, then a manual update may be required
2	If applicable - Process people **already in a QS / DB / Hybrid Scheme** (this includes if the transitional period is being applied).	Manual or Global routine to change the EE status and date information sent to them	If advanced pensions are in use, this could be a significant filter. If not, can the EEs be grouped together in any way for the global routine - manual update may be required
3	**Assess** the appropriate workforce	Manually or the Individual or global calculation routine	Presumption is that all pay elements have been entered and the system is ready for a calculate. This is required if you have people taken out of postponement or the transitional period. Please remember to review the calculation report.
4	If applicable - Process **Staging date Postponement**	Manual or Global routine to change the EE status and Postponement details and chosen date (could be different postponement end for different EEs/groups - weekly/monthly)	This will be a once only type of postponement for existing workers at staging date Remember to select the "best" deferment date - most likely for trying to avoid pro-rata payments if required. During the global routine you can update all other appropriate EEs to a status of postponement and use the additional criteria option on the 2nd page of the wizard to omit EEs already in a QS. Also remember the tick boxes for only updating if the date field is blank - to avoid updating existing date entries by mistake. Technically this could be performed before the first assessment in step 3 - logically you can postpone before assessing when using a general notice, but if using a tailored notice you need assess the workforce first.
4a	If applicable - Process **New Starter Postponement**	Manual or Global routine to change the EE status and Postponement details and chosen date (could be different postponement end for different EEs/groups - weekly/monthly)	Remember to select the "best" deferment date - most likely for trying to avoid pro-rata payments if required. During the global routine you can update New Starters to a status of postponement and use the criteria option Length of employment select new starters only. Check this has only new starters - may need the additional criteria to filter out any inapplicable EEs. Also remember the tick boxes for only updating if the date field is blank - to avoid updating existing date entries by mistake. Technically this could be performed before the first assessment in step 3 - logically you can postpone before assessing when using a general notice, but if using a tailored notice you need assess the workforce first.
4b	If applicable - Process **EJ Postponement** (become an EJ this period)	Manual or Global routine to change the EE status and Postponement details and chosen date (could be different postponement end for different EEs/groups - weekly/monthly)	Remember to select the "best" deferment date - most likely for trying to avoid pro-rata payments if required. During the global routine you can update EEs becoming an EJ to a status of postponement and use the criteria option • Length of employment select All • AE category select Eligible Jobholder only • Tick box to only include if changed in this period Check this has only the EEs that became an EJ this period - may need the additional criteria to filter out any inapplicable EEs (i.e. status of None as we presume all other EE have had status updated). Also remember the tick boxes for only updating if the date field is blank - to avoid updating existing date entries by mistake.

5	Take applicable **EEs out of Postponement** if required	Manual or Global routine to take EEs with a deferral date in the current PRP off postponement	During the global routine you can update EEs coming out of postponement this PRP by using the additional criteria option (page 2 of the wizard); • Additional Criteria – tick employee based on their existing status • Include where status – Already Postponed • Put in dates for pay period Ensure the appropriate EEs are included in the list and set the status to "None" (Not "non clear")
5a	Take applicable **EEs out of Transitional Period** if required	Manual or Global routine to take EEs with an end transitional date in the current PRP out of the transitional period	This will need to be used for EEs where the conditions are breeched/cease as and when as applicable, and for the remaining EEs (where the conditions dont cease) they will come out of the transitional period on 30th Sept 2017 . The user must process this at the right time - advise them to monitor this and process when appropriate. During the global routine you can update EEs by using the additional criteria option (page 2 of the wizard); • Additional Criteria – tick employee based on their existing status • Include where status – Already in QS or DB/Hybrid Scheme Ensure the appropriate EEs are included in the list and set the status to "None" (Not "non clear")
6	**Assess** the appropriate workforce	Manually or the Individual or global calculation routine	Presumption is that all pay elements have been entered and the system is ready for a calculate. This is required if you have people taken out of postponement or the transitional period.
7	**Automatically enrol EJs** (where appropriate)	Manual or Global routine to auto enrol EEs who are now an EJ	During the global routine you can update only EJs as required; • AE category select Eligible Jobholder only • Tick box to only include if changed in this period Ensure the appropriate EEs are included in the list - may need the additional criteria to filter out any inapplicable EEs (i.e. status of None as we presume all other EE have had status updated) Also remember the tick boxes for only updating if the date field is blank - to avoid updating existing date entries by mistake. If applying a pension scheme to the EEs at the same time, please note this element is not globally reversible (i.e. you will need to manually take the pension scheme from the EEs if required). Please remember "double assessment" in a single PRP may occur and must be considered manually - monthly paid, assessed on the 1st (1st assessment) then turn 22 on the 10th of the month (2nd assessment).
8	If applicable - create a **NEST enrolment file**	Pension Report - Enrolment file	Nothing specific apart from please ensure the report is checked.
9	**Calculation** (potential Pension contributions are now required)	Manually or the Individual or global calculation routine	Nothing specific apart from please ensure the calculation report is checked. Please remember to review the calculation report.
10	If applicable - create a **NEST contribution file**	Pension Report - Contribution file	Nothing specific apart from please ensure the report is checked.

ALL	**Administer ad-hoc / Individual Processes**	Deal with Opt-ins, Joins, Opt Outs, Ceasation, Manual Assessments, Double Assessments and Appropriate Communications. Re-enrolement also has to be considered as part of this process. Most of these are either considered an individual's process or something in addition to the normal procedures hence a manual process is required.	These processes may be required throughout the procedure. To update communication dates or specific dates - you can use the manual or global routine. A great example is to remember to set the opt out period start date on the system for all appropriate EEs. Consider making an Excel Output report for the calculation report. Make sure special attention is given for "double assessment" scenario's which can occur in a single period (needs to be processed manually - 2nd assessment) or for when moving to align the PRP to the tax month (only recommended if running a 4, 4, 5 system) - though the latter could be seen as an "overlapping" assessment. Use Existing reports, Reporter or XRL to obtain required data. Age and qualifying earnings will be key. Main tables to consider are WNAME (EE details table), WENROL (EEs enrolement details), WEPEN (EEs pension scheme record details), WTRAN / WHTRAN (EEs payment and deduction details TP and previous period repectively), WHIST (EEs historial payment details) - other tables may be required. Remember during the global wizard you can use the interactive grid or use the published report.

Notes

Notes

Accreditation Training Courseware

7 NEST

7.1 To Prepare Opera for NEST Pensions

This section describes how you should set up Opera for National Employment Savings Trust pension schemes. NEST is a 'low-cost and easy-to-use' pension scheme that's available for any employer to meet their pensions auto enrolment duties. Refer to www.nestpensions.org.uk for details.

NEST pensions can be maintained in Opera if these options are selected on the Options Page 2 tab on the Payroll - Utilities - Set Options form:

- Use Advanced Pension Processing
- Use Auto Enrolment Processing

and these have been set up on the Payroll - Maintenance menu:

- Pension Groups
- Pension Payment Sources
- Pension schemes (with a provider of 'NEST').

Tip: Select F1 to see full explanations for the different boxes and options.

Important: Complete the steps in the To Prepare Opera for Auto Enrolment Help topic before following these steps.

http://www.nestpensions.org.uk

NEST –

Activation key driven to whether the options are there for NEST. If activated, then you can set-up Maintenance records, however Set Options and processing is not available until ;

- Use Advanced Pension Processing
- Use Auto Enrolment Processing

Are set in Set Options.

7.1.1 Setting Up NEST Pensions

Follow these steps to prepare Opera for NEST pensions before enrolling your employees in the pension.

For steps 1-3, open the Payroll folder and then click Maintenance or click the Payroll & HR tab on the Ribbon Bar and then click Payroll - Maintenance.

7.1.1.1 STEP 1: Set Up Pension Groups

NEST groups are used to define common attributes for workers in NEST schemes, for example the contribution percentages from both the employer and employee, earnings periods start and end dates. You can have one or more NEST groups for each Payroll Group.

Tip: There is an employer factsheet on the NEST web site called 'Ideas on how to organise groups'.

1. Click Pension Group.
2. To create a new record, click the New icon on the toolbar or press CTRL+N.
3. In the boxes provided, enter the code and description for the pension group and then select a contribution frequency, which defines how often you will be paying pension contributions to NEST.
4. To save the record, click the Save icon on the toolbar or press CTRL+S.
5. Close the form.

Notes

7.1.1.2 STEP 2: Set Up Payment Sources

Each employee in a NEST scheme must be allocated a payment source which is then sent to NEST in the enrolment file. This tells NEST how you are going to be paying contributions. NEST then check the payment source each time a contribution is made to make sure it is correct. You can set up as many payment sources as you need.

1. Click **Payment Source**.
2. To create a new record, click the New icon on the toolbar or press CTRL+N.
3. In the boxes provided, enter the details for the payment source.
4. To save the record, click the Save icon on the toolbar or press CTRL+S.
5. Close the form.

7.1.1.3 STEP 3: Set Up Pension Schemes

The default values entered on a pension scheme are automatically inherited by each employee that is linked to the scheme. There are boxes on the Pension Scheme form that must be updated for NEST schemes.

1. Click **Pension Scheme**.
1. To create a new record, click the New icon on the toolbar or press CTRL+N.
2. In the boxes provided, enter the pension scheme details.
3. On the Provider tab under Export File:
   a. Choose 'NEST' from the Type list box.
   b. Select a default NEST pension group and NEST payment source that will be used as default selections for employees in this pension scheme.
   c. Select the Hold onto contributions option if you intend to hold onto contributions taken from employees who are in their opt out period. An employee has about one month after being auto enrolled to decide whether they want to opt out of a pension scheme. You can hold onto someone's contributions so that if they do opt out you can easily return their contributions to them. You will not therefore need to ask NEST to return them.

      Note: You can also set this option for each individual employee on the Payroll - Processing - Employee Pensions - Action - NEST Details form.

   d. Select the Employees Opt-Out via provider option if necessary. Select this option to indicate that, if employees do opt out of the pension scheme, they will do so directly with NEST. These employees will not be included in the NEST contribution file created in the Payroll - Pensions Report - Contribution File command.
4. To save the record, click the Save icon on the toolbar or press CTRL+S.
5. Close the form.

Note: You can create more than one NEST pension scheme record in Opera if you need to - even if the different records are actually part of the same NEST pension scheme reference. This may be necessary if you have different employer and employee contribution rates and limits for different employees, for example. The schemes can also be included in the same contribution file that is sent to NEST as long as they have the same pension scheme reference.

7.1.1.4 STEP 4. Update Set Options

Note: Ignore part of this step if you do not use payroll groups or you do not want to set up payroll-group level defaults for NEST pension.

Notes

You can set up default NEST pension groups and NEST payment sources for the selected group. These will be used for all employees in NEST schemes in the payroll group unless they have been set up on the pension scheme or employee record.

1. Open the Payroll folder and then click Utilities or click the Payroll & HR tab on the Ribbon Bar and then click Payroll - Utilities **- Set Options**.
2. If you are using groups, in the **Select Payroll Groups** list, click to select the group you want and then click **OK**.
3. Click and select the **Options Page 2** tab.
4. If the Use Advanced Pension Processing and the Use Auto Enrolment Processing options are not selected, select them now.

   NB: NEST pensions can be maintained in Opera if these options are selected on the Options Page 2 tab on the Payroll - Utilities - Set Options form:

   - Use Advanced Pension Processing

   - Use Auto Enrolment Processing
5. Select the **Options Page 3** tab. Under NEST Export File Defaults for this Payroll Group, choose a NEST pension group and NEST payment source for the payroll group.
6. Close the form.

Note: Repeat these steps for each payroll group.

7.1.1.5 STEP 5. Update Individual Employees

You can optionally allocate a different NEST pension group and NEST payment source to each individual employee. You should only do this if the default codes on the Set Options form on the Pension Scheme form are not correct for an employee.

1. Open the Payroll folder and then click Processing or click the Payroll & HR tab on the Ribbon Bar and then click Payroll - Processing.
2. If you are using groups, in the **Select Payroll Groups** list, click to select the group(s) you want to process and then click **OK**.
3. Retrieve the relevant employee, click **Action** and then click Pensions - Employee Pensions - Action - NEST Details.
4. Under Current Group & Payment Source, enter the relevant NEST pension group and/or NEST payment source.
5. Click **OK**.

   Repeat for each relevant employee.

NB: Also review the country setting under Details & Bank for each employee in relation to NEST and complete where required.

Opera is now set up for NEST pensions. You now need to enrol your employees as required depending on their auto enrolment status. Please use the relevant 'Process Pension Auto Enrolment' topic under How to ... in the Contents.

7.1.2 NEST Maintenance records

Various maintenance records must be set-up for nest. At least one Pension Payment Source and one Pension Group.

7.1.2.1 Pension Payment Source

Notes

NEST Payment –

It is most likely that the Payment will be a Lump sum to NEST and paid over by the ER with the contribution file instructing the amount for each EE for their pension.

These records are mandatory.

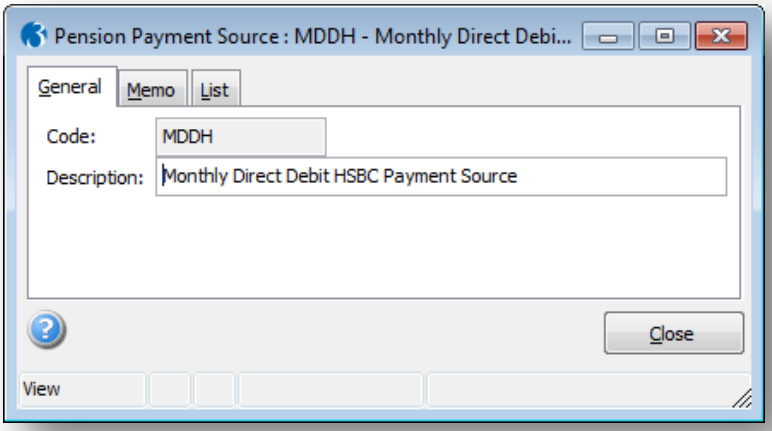
This form (accessed from the Payroll - Maintenance - Pension Payment Source menu) is where you record the payment sources for workers in NEST pensions that you have set up with the National Employment Savings Trust.

Each employee in a NEST scheme must be allocated a payment source which is then sent to NEST in the enrolment file. This tells NEST how you are going to be paying contributions. NEST then check the payment source each time a contribution is made to make sure it is correct. You can set up as many payment sources as you need.

When you set up a scheme with NEST you will have recorded the following information for each payment source:

- A name
- The method of payment (for example, direct debit, debit card, direct credit)
- Details for the bank account that will be used to make payments to NEST
- Details for the bank account that will be used to receive refunds from NEST
- Details for the bank account or different method that will be used if fees need to be paid to NEST (for example, if payments are received late).

When you define Pension Payment Sources you need to enter only a unique code and description. The other details are maintained on the scheme you set up with NEST.



Box	Description
Code	The unique code of up to four characters that identifies the payment source.
Description	A description of up to 25 characters to describe the payment source. Important: The description that you enter must be exactly the same as the name you used for the payment source when you registered with NEST. It is included in the enrolment and contribution files created in the Payroll - Pensions Reports - Enrolment File and the Payroll - Pensions Reports - Contribution File commands. The description is used to match the details in the file to the payment source set up with NEST.

Tip: Always refer to the NEST website at www.nestpensions.org.uk for the latest details about NEST pensions. There are a number of guides, videos and other tools available that will help with your planning.

7.1.2.2 Pension Group

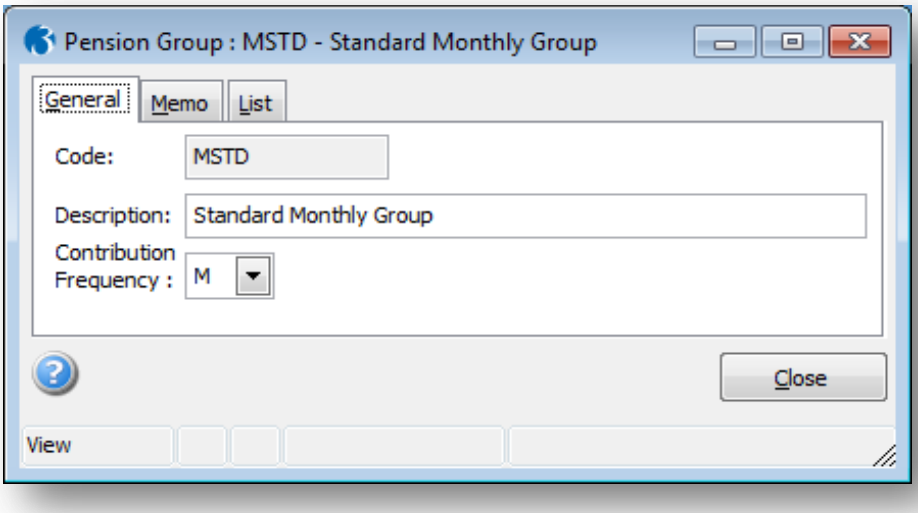
Notes

This form (accessed from the **Payroll - Maintenance - Pension Group** menu) is where you record the groups for workers in NEST pensions that you have set up with the National Employment Savings Trust.

When you set up a scheme with NEST you must create one or more NEST groups. This information is recorded for each group:

- A name
- The employer and worker contribution percentages
- The parts of the worker's earnings that will be used to calculate contributions
- The payment frequency
- The day when NEST will receive contribution information and payments
- The earnings periods' start and end dates
- Whether contributions will vary from one period to the next.

When you define **Pension Groups** you need to enter a unique code, description and contribution frequency. The other details are maintained on the scheme you set up with NEST.



Contribution Frequency –

This field has no functionality in terms of calculations or behind the scenes but is used as a filter where required pension groups are mandatory to create and assign.

The contribution frequency may not relate to their pay frequency, i.e. a weekly paid EE may have their pension contributions paid over to NEST on a monthly basis.

Box	Description
Code	The unique code of up to four characters that identifies the group.
Description	A description of up to 25 characters to describe the group. **Important:** The description that you enter must be exactly the same as the name you used for the group when you registered with NEST. It is included in the enrolment and contribution files created in the Payroll - Pensions Reports - Enrolment File and the Payroll - Pensions Reports - Contribution File commands. The description is used to match the details in the file to the group set up with NEST.
Contribution Frequency	Indicates that the payments to NEST will be made weekly, two-weekly, four-weekly or monthly. **Note:** Most employers choose to make payments each time a payroll is processed, however you may choose a different frequency if required.

Tip: Always refer to the NEST website at www.nestpensions.org.uk for the latest details about NEST pensions. Refer to the factsheet on the NEST website called 'Ideas on how to organise groups'. This guide explains what a group is, how many groups you will need and so on.

Tip: You can define a default NEST pension group and NEST payment source for a chosen Payroll group on the Payroll - Utilities - Set Options form. These defaults will be suggested when employees are added to NEST schemes either in bulk from the Payroll - Global Changes - Auto Enrolment Updates form or individually from the Payroll - Pensions - Employee Pensions - NEST Details form.

Notes

What's the difference between a NEST group and a Payroll Group?

These are different groups:

- Payroll Groups are used in Opera to group together employees who are paid at the same frequencies, for example weekly, monthly and so on.
- NEST groups are used to define common attributes for workers in NEST schemes, for example the contribution percentages from both the employer and employee, earnings periods start and end dates. You can have one or more NEST groups for each Payroll Group.

7.1.2.3 Pension Scheme (Revisited)

Use the **Pension Scheme** command (on the **Payroll - Maintenance - Pension Schemes** menu) to define different pension schemes you can assign to employees. This facility is available if you have selected the **Use Advanced Pension Processing** option on the **Options Page 2** tab of the Payroll - Utilities - Set Options form.

There are various different pension scheme types you can maintain. Once you have created at least one scheme, you can assign it to individual employees using the **Pensions** command. The default values entered on a pension scheme are automatically inherited by each employee that is linked to the scheme.

Net of BR Tax –

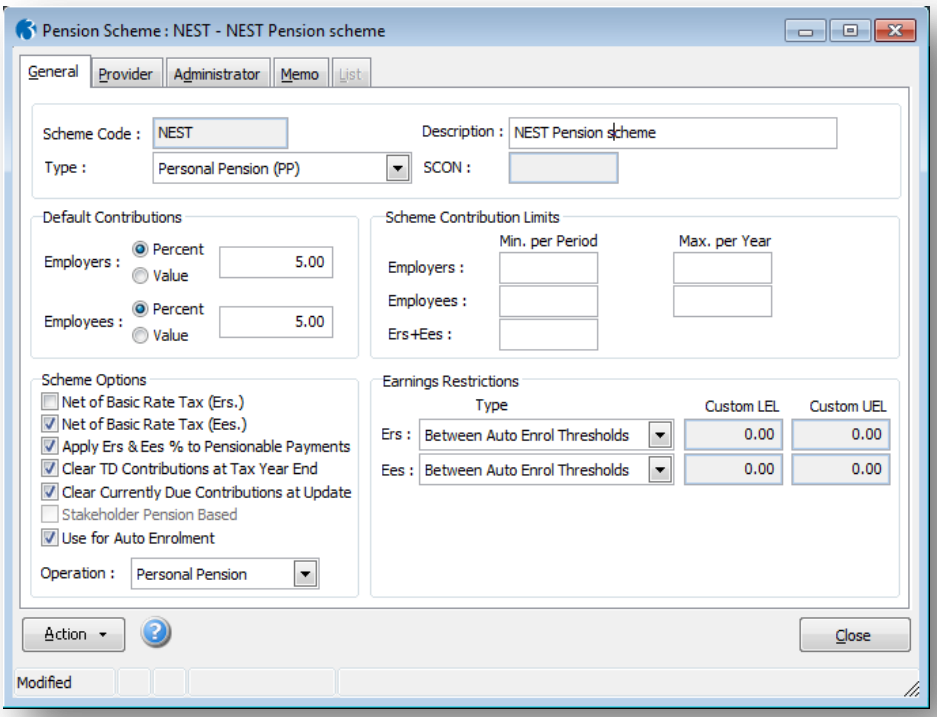
Means the EE is entitled to tax relief on their contributions because they have a National Insurance Number.

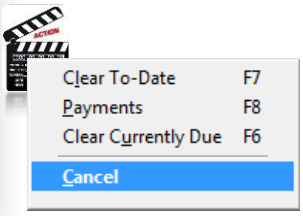
With NEST schemes, it is generally required to have the Net of BR switched on due to their requirement (or you can adjust the value in the deduction profile to compensate for the correct value). WE would always recommend confirming this with NEST.

Usually the ERs setting is off.

Remember that NEST is not necessarily for AE – though it is most likely. Opera 3 has been designed that you must have advanced pensions and AE in use before using NEST functionality.

Pension Scheme Entries - General tab





Box	Description
Scheme Code	A unique reference of up to ten characters that identifies the pension scheme record.
Description	A description of the pension scheme.
Type	An option that determines the type of pension scheme. You can select one of the following from a list: • **Stakeholder Pension (SHP)** • **Personal Pension (PP)** • **App. Personal Pension (APP) (Appropriate Personal Pension)** • **APP SHP (Appropriate Personal Pension/**Stakeholder Pension) • **Group Personal Pension (GPP)** • **COMP (**Contracted Out Money Purchase). This type of pension scheme will not be valid after the 2011-12 tax year. • **COMP SHP (**Contracted Out Money Purchase / Stakeholder Pension). This type of pension scheme will not be valid after the 2011-12 tax year. • **COSR (**Contracted-out Salary Related) • **Free Standing AVC (FSAVC) (**Additional Voluntary Contribution Schemes) • **COMB (**Contracted-out Mixed Benefit) • **Other.**
Default Contributions	Options that determine whether the default employee and employer contributions for the pension scheme are expressed in value or percentage terms and the corresponding amounts. These can be overridden per employee. If the default contributions are later changed, you are given the chance to apply the changes to all employees that belong to this scheme.
Scheme Contribution Limits	The minimum (per period) and maximum (per year) contribution limits for employer and employees.
Scheme Options	
Net of Basic Rate Tax (Ers & Ees)	Options that determine whether the pension is calculated net of basic rate tax for either employee, employer or both. These options do not apply to COSR or COMB type pensions. Example ... An employee contributes 5% of their monthly earnings of £1000 into his pension. He is entitled to tax relief on his contributions because he has a National Insurance Number. His pension contributions are set to be calculated net of basic rate tax of 20%. The deduction from the employee's pay is calculated as: £1000 x 5% = £50 Less tax relief calculated as: £50 x 20% = (£10) Deduction £40 The deduction from the employee's pay of £40 is then sent to the pension provider, which claims the £10 tax relief from HMRC and adds this to the employee's contribution. The total contribution is therefore: From the employee's pay: £40 Tax relief from HMRC: £10 Total £50 **Important**: Tax relief only applies to employees who have a National Insurance Number or to overseas nationals awaiting a NINO.

Notes

Net of BR Tax ER –

Setting this will mean the ERs contribution value matches the EEs contribution value.

Net of BR Tax ER/EE

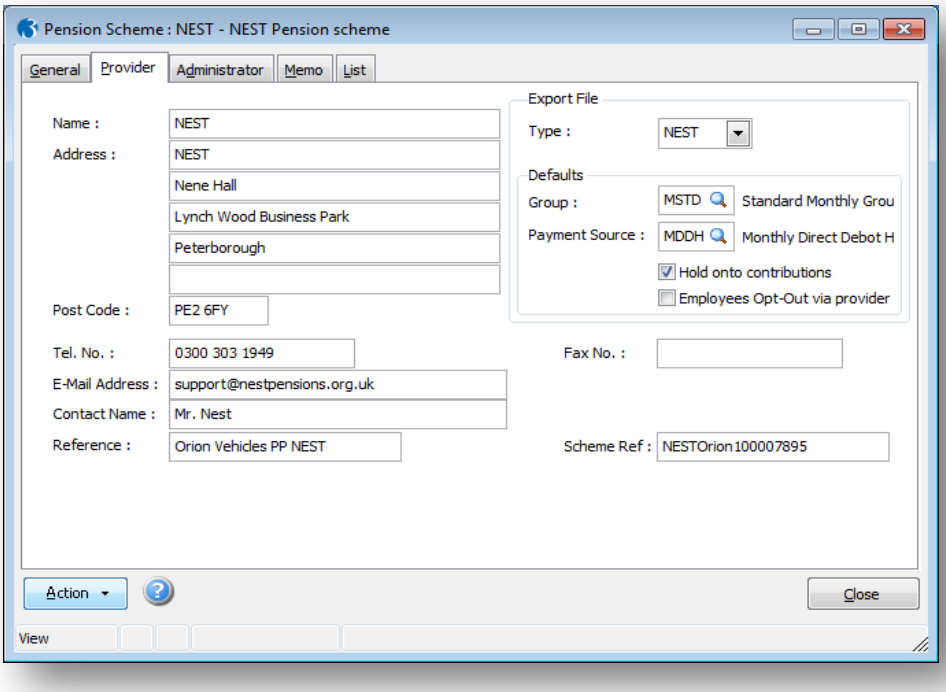
Should not affect the actual Tax calculation of the EE – It's the Tax Relief on the contribution.

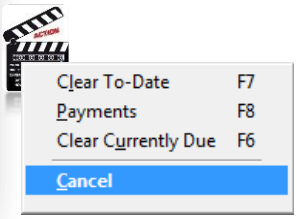
Notes

Apply Ers & Ees Deductions to Pensionable Payments	An option that determines whether the calculation of employer and employee deductions for the pension scheme applies to all relevant payments linked to pensionable Payment Profiles (those with the **Pensionable** box selected on the payment profile). If you want to define exactly which payments can be taken into account when calculating employer and employee deductions for this pension scheme, make sure this box is cleared and then use the **Payments** command on this form's **Action** menu to determine which payments are applicable.
Clear TD Contributions at Tax Year End	An option that determines whether the pension contributions are cleared at the end of the income tax year automatically. If this option is cleared, contributions to date will remain until cleared manually using the **Clear To-Date** command on the **Action** menu.
Clear Currently Due Contributions at Update	An option that determines whether the pension is automatically selected on the Clear Pensions form in the Payroll - Utilities - Update command, which is run at the end of each pay period. When the pension is selected on the **Clear Pensions** form the contributions that are currently due to be paid to the pensions company are zeroised in the **Update**. **Note:** Even if this option is selected you will still be able to deselect the pension when you run the **Update** command if you do not want to clear the contributions currently due.
Stakeholder Pension Based	An option that indicates whether the pension scheme is based on a stakeholder pension scheme. This is displayed for memo purposes only.
Stakeholder Pension Based	An option that indicates whether the pension scheme is based on a stakeholder pension scheme. This is displayed for memo purposes only.
Use for Auto Enrolment	An option that indicates whether the pension scheme is being used for auto enrolment. See the Introduction to Auto-enrolment Help topic for details
Operation	An option that can be used to categorise the pension either as a personal pension or as an occupational pension. This is included on the report listing for this form for information and also on other reports in Payroll.

Provider tab

Use the **Provider** tab to add details of the pension provider including name, address and contact information, reference and scheme number.





Box	Description
Export File Type	This is the 'provider link' for the pension type. Currently this can be set to NEST for National Employment Savings Trust pensions. *What's NEST?*
Default Group	This option is where you can define the default NEST group for this pension scheme. All employees in this pension scheme will be linked to this group by default when they are included in a NEST pension scheme unless a NEST pension group is entered on the Payroll - Utilities - Set Options form. NEST groups are used to define common attributes for workers in NEST schemes, for example the contribution percentages from both the employer and employee, earnings periods start and end dates. You can have one or more NEST groups for each Payroll Group. **Note:** This can be overridden for each employee in the pension scheme on the Payroll - Processing - Employee Pensions - NEST Details form.
Default Payment Source	This option is where you can define the default NEST payment source for this pension scheme. All employees in this pension scheme will be linked to this group by default when they are included in a NEST pension scheme unless a NEST payment source is entered on the Payroll - Utilities - Set Options form. Each employee in a NEST scheme must be allocated a payment source which is then sent to NEST in the enrolment file. This tells NEST how you are going to be paying contributions. NEST then check the payment source each time a contribution is made to make sure it is correct. You can set up as many payment sources as you need. **Note:** This can be overridden for each employee in the pension scheme on the Payroll - Processing - Employee Pensions - NEST Details form.
Hold onto contributions	You can choose to hold on to employer and employee contributions during an employee's opt-out period up to the end of the second month after the employee's auto enrolment date. Select this option to hold on to all employee and employer contributions for employees in this pension scheme. The setting is for employees who are in their opt-out period - you must still make deductions for these employees for auto enrolment even though they are in an opt-out period. These contributions are retained in Opera for each employee in an opt-out period until after their opt-out period has lapsed.The employer and employee contributions are displayed for each employee in the **Contribs Currently Due** boxes on the Payroll - Processing - Employee Pensions form. An employee has about one month after being auto enrolled to decide whether they want to opt out of a pension scheme. You can hold onto someone's contributions so that if they do opt out you can easily return their contributions to them. You will not therefore need to ask NEST to return them. When an employee's opt-out period ends the contributions will be included in the next NEST contribution file created in the Payroll - Pensions Report - Contribution File command. **Note:** This option can be overridden for each employee in the pension scheme on the Payroll - Processing - Employee Pensions - NEST Details form.
Employees Opt-Out via provider	Employees can opt out of NEST by using the NEST website, by phoning NEST, or via their employer who will inform NEST of the opt out in the contribution file. Select this option to indicate that, if employees do opt out of the pension scheme, they will do so directly with NEST. These employees will not be included in the NEST contribution file created in the Payroll - Pensions Report - Contribution File command. **Note:** This option can be overridden for each employee in the pension scheme on the Payroll - Processing - Employee Pensions - AE Details form.
Scheme Ref:	The pension scheme reference number. If the pension scheme is for a NEST scheme this reference must be entered because it is included in both the NEST enrolment file and the NEST contribution file. The format of the reference for NEST schemes is 'EMP' followed by nine

Notes

Mandatory –

The NEST Group and Payment Source are mandatory on the pension record but can be overridden on the EE.

The EE can also override the Hold and Opt out settings.

Also the Opt-Out information set against an EE is used elsewhere for certain processes for NEST.

numbers.

For other schemes it is used for information only.

Note: The National Employment Savings Trust refer to this as the 'Employer Reference Number'.

Notes

Administrator tab

Use the **Administrator** tab to add details of the pension administrator including name, address and contact information and reference.

Memo tab

Use the **Memo** tab to add any other notes about the pension scheme.

Action Menu

You can use the **Action** menu to:

- Clear the year-to-date values for all members in the currently selected pension scheme. Contributions that are currently due to be sent to the pension provider will not be cleared. You can also use **F7** to use this command.
- Clear the currently due values for all members in a chosen payroll groups apart from those in NEST schemes that are having their contributions held on to. This is controlled by the **Hold onto contributions** option on the Payroll - Processing - Employee Pensions - NEST Details form. You can also use **F6** to use this command (It will offer you a Group selection screen as part of the process).
- Apply Ers & Ees Deductions to Pensionable Payments

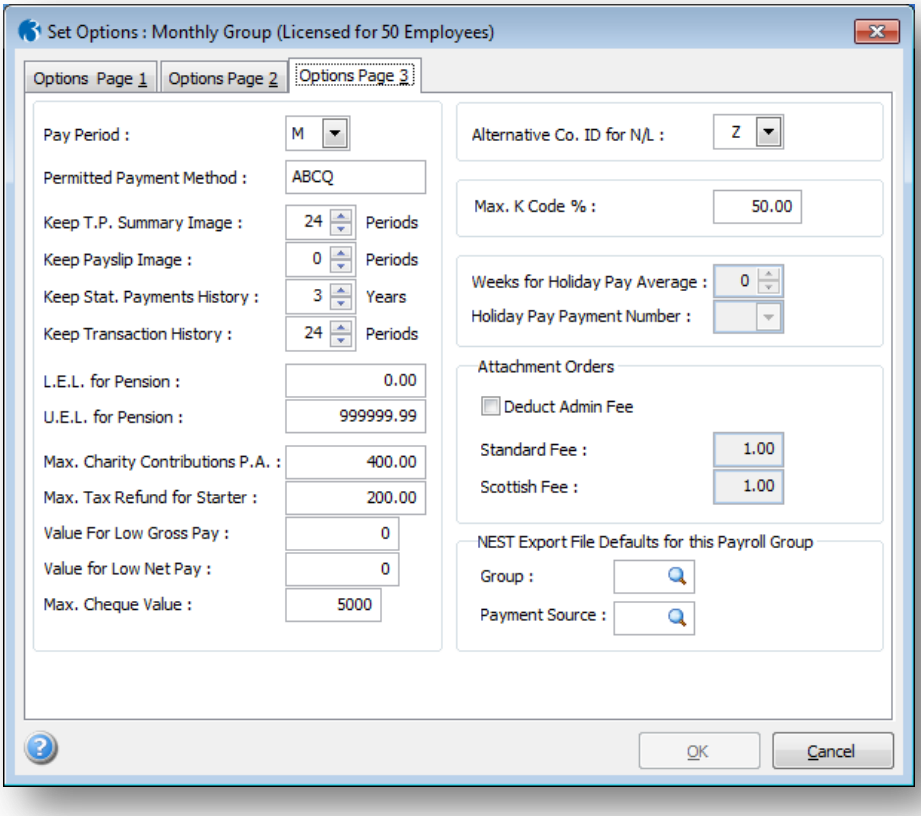
  An option that determines whether the calculation of employer and employee deductions for the pension scheme applies to all relevant payments linked to pensionable Payment Profiles (those with the Pensionable box selected on the payment profile). If you want to define exactly which payments can be taken into account when calculating employer and employee deductions for this pension scheme, make sure this box is cleared and then use the Payments command on this form's Action menu to determine which payments are applicable.

Tip: You can also clear pension values on a period and group basis as part of the update procedure. You can also set up the scheme to have totals cleared automatically as part of the income tax year end process by selecting the Clear TD Contributions at Tax Year End option on this form.

NB: Don't forget to set-up the appropriate Deduction profiles and link them to the pension record you have just created.

7.1.3 NEST Set Options (Tab 3)

Notes



Box	Description
NEST Export file defaults for this Payroll Group	Which defaults are used for employee's NEST pension group and payment sources?

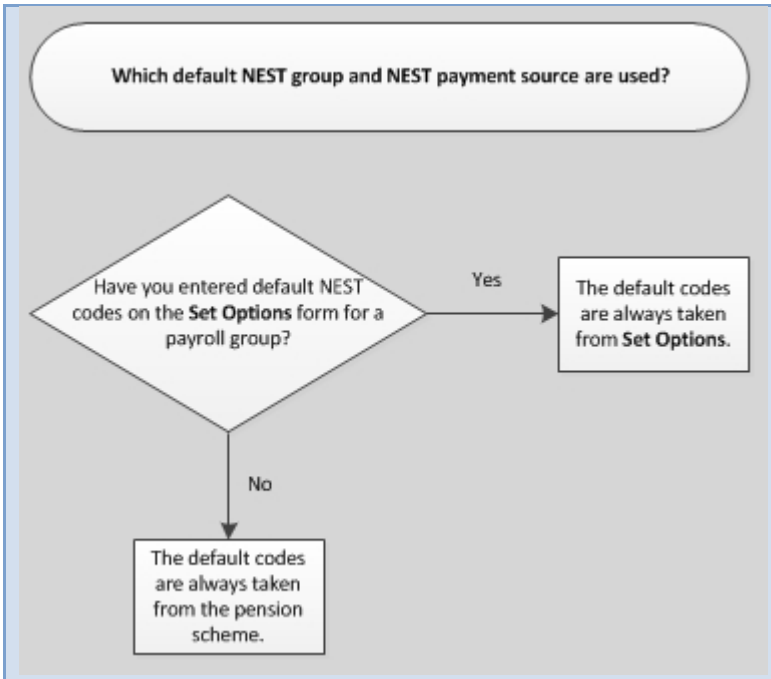
NEST Options –

Set Options and processing is not available until ;

- Use Advanced Pension Processing
- Use Auto Enrolment Processing

Are set in Set Options page 2

Notes



NEST pensions can be maintained in Opera if these options are selected on the Options Page 2 tab on the Payroll - Utilities - Set Options form:

- Use Advanced Pension Processing
- Use Auto Enrolment Processing

and these have been set up on the Payroll - Maintenance menu:

- Pension Groups
- Pension Payment Sources
- Pension schemes (with a provider of 'NEST').

What's NEST?

Group

When you set up a scheme with NEST you must create one or more NEST groups. This information is recorded for each group:

- A name
- The employer and worker contribution percentages
- The parts of the worker's earnings that will be used to calculate contributions
- The payment frequency
- The day when NEST will receive contribution information and payments
- The earnings periods' start and end dates
- Whether contributions will vary from one period to the next.

When you define **Pension Groups** you need to enter a unique code, description and contribution frequency. The other details are maintained on the scheme you set up with NEST.

Tip: NEST pension groups are maintained on the Payroll - Maintenance - Pension Groups form.

Payment Source

When you set up a scheme with NEST you will have recorded the following information for each payment source:

- A name
- The method of payment (for example, direct debit, debit card, direct credit)

- Details for the bank account that will be used to make payments to NEST
- Details for the bank account that will be used to receive refunds from NEST
- Details for the bank account or different method that will be used if fees need to be paid to NEST (for example, if payments are received late).

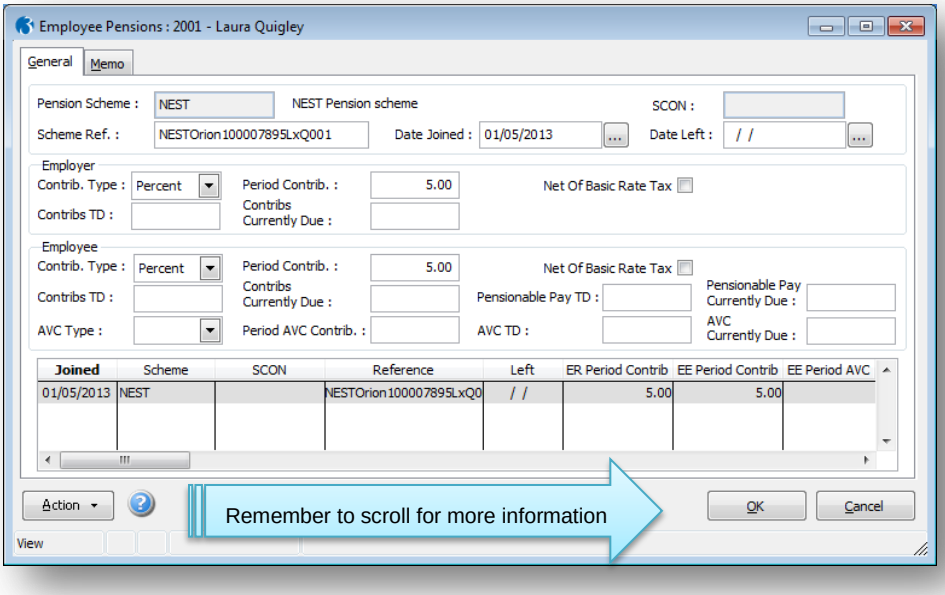
When you define **Pension Payment Sources** you need to enter only a unique code and description. The other details are maintained on the scheme you set up with NEST.

Tip: NEST payment sources are maintained on the Payroll - Maintenance - Pension Payment Source form.

7.1.4 Employee Processing – Pensions (NEST)

This form (accessed from the Payroll - Processing - Pensions menu) is where you assign pension schemes to employees. An employee can have more than one active pension scheme. The application carries out various checks to ensure the pension scheme assignment is appropriate.

Note: This applies if the Use Advanced Pension Processing option is selected on Page 2 of the Payroll - Utilities - Set Options form.



Box	Description
Pension Scheme	A reference that identifies the pension scheme record. You can search and select from a list.
Scheme Reference	The pension scheme reference.
Date Joined	The date on which the employee joined the scheme.
Date Left	The date on which the employee left the scheme.
Contribution Details	For employer and employee, the contribution details which default to those specified on the pension scheme record.
Contribution Details…	For employee records being set up who are already members of the scheme, you can record the to-date values, the period contribution and the contributions currently due. You can also override the **Net of Basic Rate Tax** setting for the employee if appropriate. For all pension scheme types, the AVC details are maintained separately for the employee contributions and you can select the AVC type from a list.

NEST Routine Example

The follow steps could be seen as a routine procedure for every AE PRP and NEST;

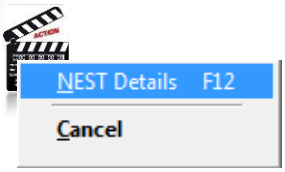
1. Run a calculation routine (this will highlight AE categories etc)
2. Run the AE Global routine to process EEs – more specifically the EJHs) and Assign the Pension NEST
3. Check EEs as necessary (contributions etc)
4. Create a NEST Enrol file and submit
5. Run Calculation (To calculate out Pay and NEST pension)
6. Create a Contribution File and submit
7. General Payroll Procedures (which may be required throughout this process).
8. Update – NB: Remember to clear pension totals if required

Hint: Remember you can use the AE Global Update routine for EJHs (and others) and assign the NEST pension.

Pensionable Pay Currently Due

If a pensionable pay currently due is missed or wrong or needs adjusting, the Pensionable Pay Currently Due box is what is partly used when creating the Contribution file.

Please note any changes in this box will require a Calculate to be run to confirm the values.



Notes

Employer	
Contribution Type and Period Contribution	The type and value of the employer's pension contribution to be paid to the pension provider. The contribution type can be defined as either percentages or values.
Net Of Basic Rate Tax	This determines whether the pension is calculated net of basic rate tax for the employer. These options do not apply to COMP, COSR or COMB type pensions.
Contributions To Date	The employer's contribution paid to-date to the pension provider for the current tax year and previous tax years.
Contributions Currently Due	The employer's next contribution due to be paid to the pension provider.
Employee	
Contribution Type and Period Contribution	The type and value of the employee's contribution to be paid to the pension provider. The contribution type can be defined as either percentages or values.
Net Of Basic Rate Tax	This determines whether the employee's pension contribution is calculated net of basic rate tax. These options do not apply to COSR or COMB type pensions. **Note:** Select this box only if the employee is entitled to tax relief from HMRC (calculated at the basic tax rate) and their contribution will be calculated net of basic rate tax. If this box is selected the employee's period contribution will be reduced by the amount of the tax relief. Example ... An employee contributes 5% of their monthly earnings of £1000 into his pension. He is entitled to tax relief on his contributions because he has a National Insurance Number. His pension contributions are set to be calculated net of basic rate tax of 20%. The deduction from the employee's pay is calculated as: £1000 x 5% = £50 Less tax relief calculated as: £50 x 20% = (£10) Deduction **£40** The deduction from the employee's pay of £40 is then sent to the pension provider, which claims the £10 tax relief from HMRC and adds this to the employee's contribution. The total contribution is therefore: From the employee's pay: £40 Tax relief from HMRC: £10 Total **£50** **Important:** Tax relief only applies to employees who have a National Insurance Number or to overseas nationals awaiting a NINO. You must not select this option unless you are certain that the employee is entitled to tax relief.
Contributions To Date	The employee's contribution paid to-date to the pension provider for the current tax year and previous tax years.
Contributions Currently Due	The employee's next contribution due to be paid to the pension provider.
Pensionable Pay To Date	The employee's pensionable pay to date for the current tax year. This is all the pensionable earnings for the year so far that will have been used to calculate pension contributions.

Notes

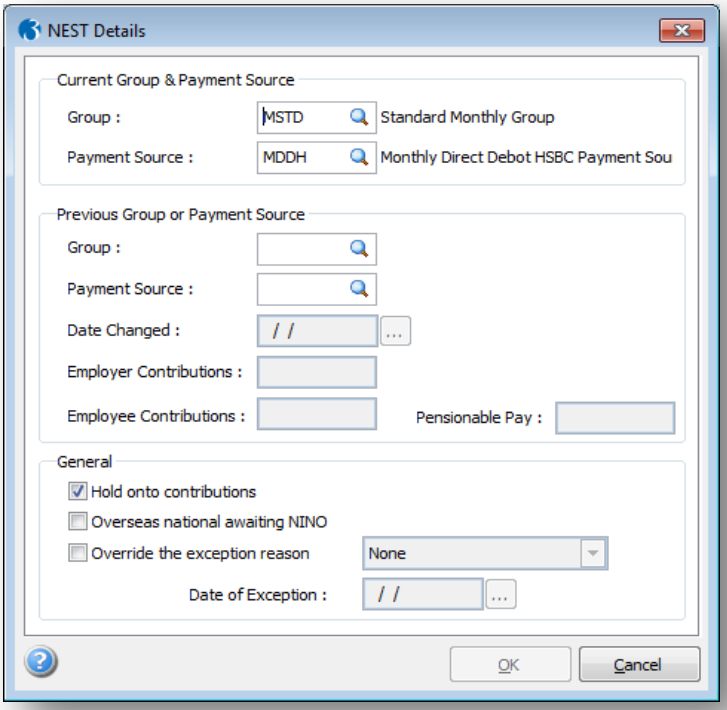
Pensionable Pay Currently Due	The employee's pensionable pay for the current pension period. This may be the same as the current pay period - it depends on whether you forward contributions to the pension provider in line with your pay periods.
AVC Type	The employee's Additional Voluntary Contributions' type (percentage or value).
Period AVC Contribution	The employee's Additional Voluntary Contribution value for a period.
AVC TD	The employee's Additional Voluntary Contributions paid to the pension provider for the current tax year and previous tax years.
AVC Currently Due	The employee's Additional Voluntary Contributions currently due to the pension provider.

Tip: You can clear all 'currently due' values by:

1. Selecting the necessary pension schemes on the **Clear Pensions** form that is displayed when you run the Payroll - Utilities - Update command.
2. Using the **Clear Currently Due** command on the **Action** menu of the Payroll - Maintenance - Pension Schemes form.

7.1.5 Employee Pensions (NEST Details)

This form (accessed from the **Payroll - Processing - Employee Pensions - Action** menu) is where you set up NEST details for an individual employee. You can define specific pension groups and payment sources, enter details for previous pension groups and payment sources, and define other details that affect their NEST pension.

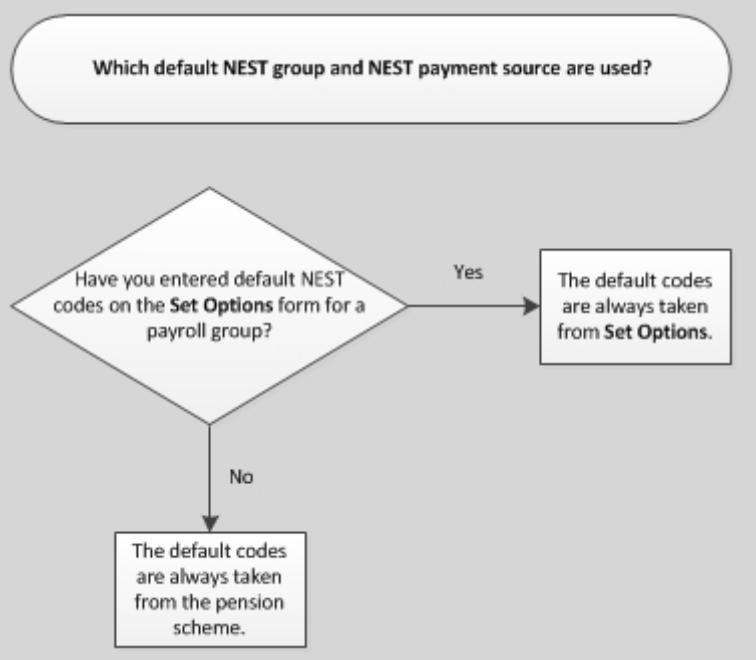


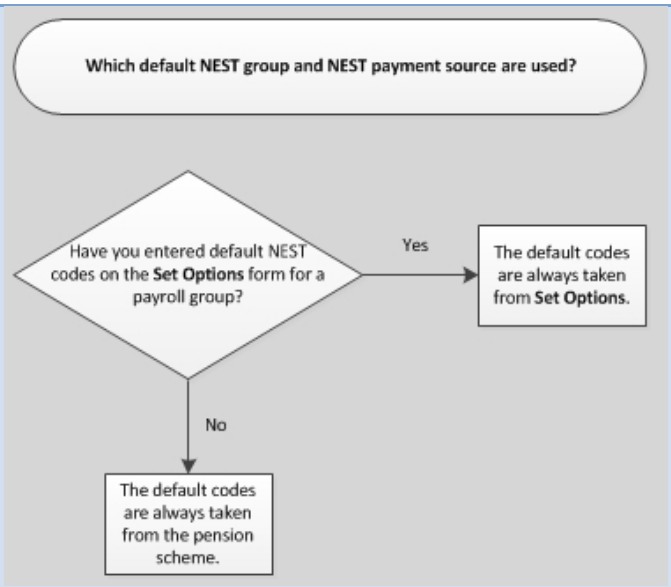
Notes

What's NEST?

The National Employment Savings Trust is a government established pension scheme for all earners. NEST has a public service obligation so must accept any employer. NEST is one of a number of new or existing pension schemes that employers can choose to fulfil their new duties. These pension schemes are regulated using the same principles as every other scheme.

Always refer to the NEST website at www.nestpensions.org.uk for the latest details about NEST pensions. There are a number of guides, videos and other tools available that will help with your planning.

Box	Description
Current Group & Payment Source	
Group	NEST groups are used to define common attributes for workers in NEST schemes, for example the contribution percentages from both the employer and employee, earnings periods start and end dates. You can have one or more NEST groups for each Payroll Group. You can allocate a NEST pension group here for the selected employee. However, it is most likely that pension groups will be the same for all or most of your employees, in which case you should define groups for your different payroll groups or pension schemes. Which defaults are used for employee's NEST pension group and payment sources? 1. 2. 
Payment Source	Each employee in a NEST scheme must be allocated a payment source which is then sent to NEST in the enrolment file. This tells NEST how you are going to be paying contributions. NEST then check the payment source each time a contribution is made to make sure it is correct. You can set up as many payment sources as you need. You can allocate a NEST pension group here for the selected employee. However, it is most likely that pension groups will be the same for all or most of your employees, in which case you should define groups for your different payroll groups or pension schemes. Which defaults are used for employee's NEST pension group and payment sources? 1. 2.



Previous Group or Payment Source

If an employee changes their NEST pension group or NEST payment source you must enter the details of the group or payment source that the employee changed from. The details will be included in the next NEST contribution file to inform NEST of the change.

Important: The details must be entered manually, they will not be updated automatically. After the contribution file has been sent to NEST these details must be cleared using either the Payroll - Utilities - Update command or the Clear Currently Due command on the Action menu of the Payroll - Maintenance - Pension Schemes form.

Note: NEST does not allow both a new group and pension source to be included in a NEST contribution file. You can therefore change either the group or the pension source in these boxes.

Group	The NEST pension group that the employee was previously in.
Pension Source	The NEST payment source that the employee was previously in.
Date Changed	The date the employee changed to the new NEST pension group or NEST payment source.
Employer Contributions	Enter your contribution that has not already been included in the NEST contribution file for the period. You can find this value in the **Contribs Currently Due** box under Employer on the Payroll - Processing - Pensions - Employee Pensions form. **Important:** You must clear the **Contribs Currently Due** box on the Payroll - Processing - Pensions - Employee Pensions form after sending the contribution file to NEST otherwise the value will be included in the next contribution file for both the new group and the old group. **Tip:** You can clear all 'currently due' values by: 1. Selecting the necessary pension schemes on the **Clear Pensions** form that is displayed when you run the Payroll - Utilities - Update command. 2. Using the **Clear Currently Due** command on the **Action** menu of the Payroll - Maintenance - Pension Schemes form.
Employee Contributions	Enter the employee's contribution that has not already been included in the NEST contribution file for the period. You can find this value in the **Contribs Currently Due** box under Employee on the Payroll - Processing - Pensions - Employee Pensions form. After entering this value you must clear the **Contribs Currently Due** box. **Important:** You must clear the **Contribs Currently Due** box on the Payroll - Processing - Pensions - Employee Pensions form after sending the contribution file to NEST otherwise the value will be included in the next contribution file for both the new group and the old group. **Tip:** You can clear all 'currently due' values by: 1. Selecting the necessary pension schemes on the **Clear Pensions** form that is displayed when you run the Payroll - Utilities - Update command.

Notes

Previous Group/Source

NEST specific and can only change one setting at a time.

All the Previous information must be manually entered.

All information is based on the Last Group (so the values are based on whatever was processed as part of the last group).

Overseas EE / NINO #

If the EE is from overseas and this option is un-ticked, you most likely will need to un-tick NET of Basic Rate on pensions.

In essence please check whether the EE is entitled to Tax Relief or not.

- If the employee does not have a National Insurance Number and is an 'Overseas National awaiting a NINO' then the user can select the corresponding checkbox on the Payroll - Processing - Employee Pensions - Action form.

- If the employee does not have a National Insurance Number and isn't an 'Overseas National awaiting a NINO' then this checkbox should be left blank\unticked. Opera should then leave the NI Number field (Field 3) blank and should populate the Alternative ID field (Field 4) with the Employee Reference within the Contribution File instead.

	2. Using the **Clear Currently Due** command on the **Action** menu of the Payroll - Maintenance - Pension Schemes form.
Pensionable Pay	Enter the pensionable pay for the previous NEST pension group or NEST payment source.
General	
Hold onto contributions	You can choose to hold on to employer and employee contributions during an employee's opt-out period up to the end of the second month after the employee's auto enrolment date. Select this option to hold on to this employee's contributions and your contributions for this employee. You must still make deductions for these employees for auto enrolment even though they are in an opt-out period. These contributions are retained in Opera for each employee in an opt-out period until after their opt-out period has lapsed. The employee's contributions and yours are displayed for each employee in the **Contribs Currently Due** boxes on the Payroll - Processing - Employee Pensions form. When an employee's opt-out period ends the contributions will be included in the next NEST contribution file created in the Payroll - Pensions Report - Contribution File command.
Overseas national awaiting NINO	NEST need to know if the employee is an overseas national who does not yet have a National Insurance Number. This affects whether they qualify for tax relief on their pension contributions. Select this option if the overseas national is awaiting a NINO. NEST will then claim 20% tax relief from HMRC on the employee's behalf. If the employee does not have a NINO and this option is not selected then NEST will not claim tax relief for the employee. If you are not sure leave this option cleared. **Note:** This option is ignored if the employee already has a NINO; NEST will automatically claim tax relief for those employees.
Override the exception reason & date	Select to inform National Employment Savings Trust in the next NEST contribution file that the employee is not making the usual pension payment. You can select from a list of acceptable reasons: • Left employment *(updated when marked as a leaver)* • Temporarily absent • On family leave • Stopped contributions *(from the ceased AE settings)* • Insufficient earnings *(based on earnings)* • Payment source transfer • Changing group • Duties fulfilled elsewhere • Group already changed • Opted-out *(from the ceased AE settings)* • More than one enrolment. Also enter the date of the exception. If you unsure about the date please contact NEST for clarification.

Notes

Hold Contributions

If this is set on the EE, then when clearing the pension contributions, this record will not be affected during the opt-out period.

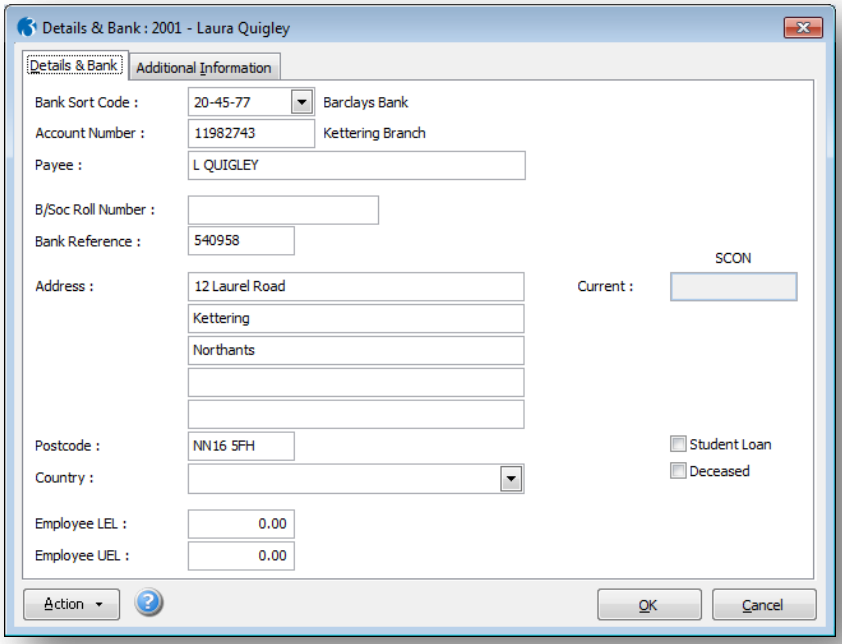
After the opt-out period has passed (based on opt-out period dates set and O3 processing dates and the AE status is not set to opt-out) it automatically lists the EE in the Contribution file and un-ticks this Hold Contributions flag.

Overrides…

These settings are cleared after you clear the pension currently due. This is done during an Update routine or on the pension record.

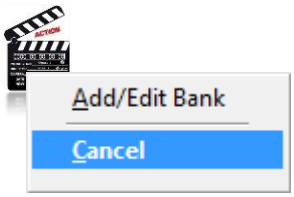
7.1.6 Employee Entries – Details & Bank (NEST)

If this employee is to be paid by another method other than cash or cheque then the product will require entry of their bank details. These settings can be revisited from the Action menu selecting the Details and Bank (F5) command:



Country

If left blank, this will default to UK. Only used for NEST and for EEs who have an address outside of the UK.



Box	Description
Country	The country of residence is mandatory only for employees who live outside of the United Kingdom who are enrolled in a National Employment Savings Trust pension scheme. If the employee lives in the UK the country will automatically be set to 'United Kingdom' in the NEST submission file. Always refer to the NEST website at www.nestpensions.org.uk for the latest details about NEST pensions. There are a number of guides, videos and other tools available that will help with your planning. This is currently used only if you maintain National Employment Savings Trust pensions in Opera. NEST pensions can be maintained in Opera if these options are selected on the Options Page 2 tab on the Payroll - Utilities - Set Options form: - Use Advanced Pension Processing - Use Auto Enrolment Processing
Country…	and these have been set up on the Payroll - Maintenance menu: - Pension Groups - Pension Payment Sources - Pension schemes (with a provider of 'NEST').

7.1.7 Employee Entries – Auto Enrolment Details (NEST)

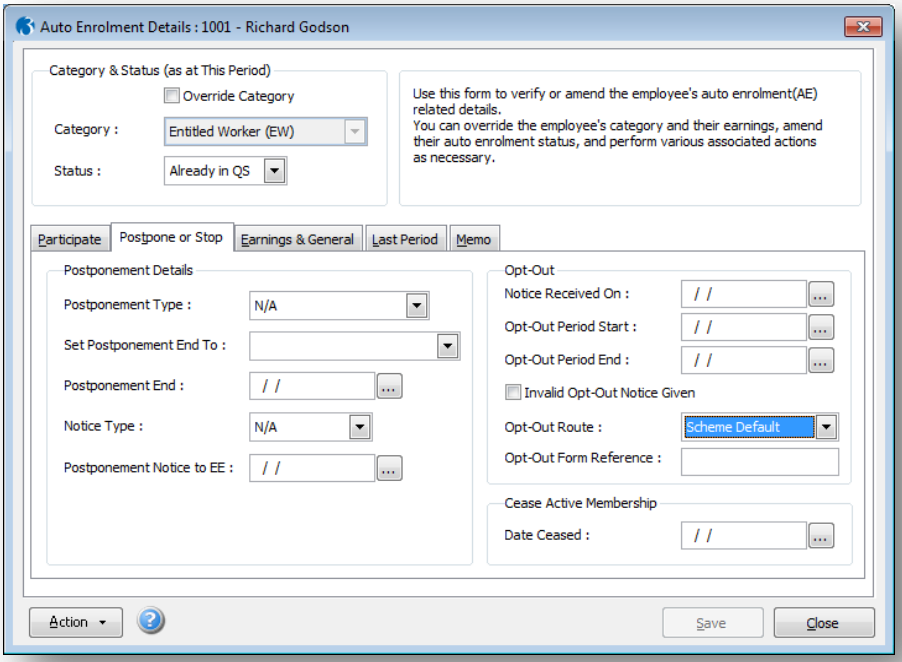
This form (accessed from the Payroll - Processing - Pensions menu) is where you enter your employee's details for auto enrolment. It is available only if the Use Auto Enrolment Processing option is selected on the Payroll - Utilities - Set Options form.

The Pensions Act 2008 introduced a requirement for employers to automatically enrol any eligible jobholders working for them into a workplace pension scheme that meets certain requirements, and also to pay a minimum employer contribution. This means that you will have to enrol your employees into a pension scheme and pay into that scheme - referred to as ‘auto enrolment’.

Important: For full details about auto enrolment please refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

Notes

These details will be updated by the Calculation command according to the employee's age and qualifying earnings. However, you may also need to change some of the information manually, for example when you inform the employee that they have been auto enrolled you need to update this form. Appropriate messages are displayed to help you update the boxes correctly.



This tab includes boxes for details associated with postponing auto enrolment for the employee or for stopping it altogether.

Notes

Box	Description
Postponement Details	
Postponement Type	The type of postponement, which can be set to Staging Date, New Starter or eligible jobholder. Auto-enrolment can be postponed for up to three months after: The staging date for auto enrolment The day after a new starter's first working day if they start after the employer's staging date. The day after an employee meets the criteria for an eligible jobholder.
Set Postponement End To	This controls whether and how the **Postponement End** date is updated. You can enter the date for the end of the postponement period or select one of the following: Last day of the current pay reference period Last day of the next pay reference period Last day of the pay reference period after the next pay reference period.
Postponement End	The end of the postponement period. This date cannot be earlier than the employer's staging date or the employee's start date.
Notice Type	The type of postponement notice given to the employee. These are valid notice types: **General Notice A**. This contains the information that must be provided to all the different categories of worker. **General Notice B**. This is similar to notice A but it excludes the information for jobholders who are already active members of a qualifying scheme with that employer. **Tailored Notice for a Jobholder**. This contains information for a jobholder who is not an active member of a qualifying scheme with that employer. **Tailored Notice for an Entitled Worker**. This contains information for an entitled worker who is not an active member of a qualifying scheme with that employer.
Postponement Notice to EE	The date the postponement notice was given to the employee.
Opt-Out After being enrolled, employees who are categorised as an eligible jobholder or non eligible jobholder can decide to opt out. They can only do this during the opt-out period which usually lasts for one month, starting two working days after the employee is enrolled. You will need to refund any contributions already made during the opt-out period. If the money has already been paid to the pension provider, they will then refund the money to you.	
Notice Received On	When a jobholder provides an opt-out notice, the employer must check that it is a valid notice. This is the date the notice was received. This date cannot be earlier than the employer's staging date or the employee's start date.
Opt-Out Period Start	The date the opt-out period starts. This date cannot be earlier than the employer's staging date or the employee's start date. The rules for this are different for occupational pensions and personal pensions. For occupational pension schemes, the opt-out period starts from the later of the date the jobholder: becomes an active member with effect from the automatic enrolment date or is provided with written enrolment information. For personal pension schemes, the opt-out period starts from the later of when the jobholder is: sent the terms and conditions of the agreement to become an active member or provided with written enrolment information.
Opt-Out Period End	The date the opt-out period ends. This date cannot be earlier than the employer's staging date or the employee's start date. This is normally one month after the start of the opt-out period.
Invalid Opt-Out Notice Given	Select if the opt-out notice is invalid. If a notice is invalid the employer must allow a further two weeks on top of the normal one month opt-out period.
Opt-Out Route	Note: This applies if the employee is opting out of a NEST pension. What's NEST? Select either: Scheme Default - this is defined by the **Employees Opt-Out via provider** option on the Provider tab of the Payroll - Maintenance - Pension Schemes form. Via Employer - the details will be included in the next NEST contribution file. Via Provider - the employee will inform NEST themselves. Employees can opt out of NEST by using the NEST website or by phoning NEST.

Opt-Out Form Reference	Note: This applies if the employee is opting out of a NEST pension. What's NEST? Enter this reference if the employee is opting out of a NEST pension and have asked you to inform NEST of their decision (in other words they are not informing NEST themselves directly). This reference will be included in the next contribution file that is sent to NEST. Note: This is known to NEST as the 'Opt-out notification form reference number'.
Cease Active Membership	The date active membership of a qualifying pension scheme ends.

Notes

7.1.8 NEST Processing & Reporting

7.1.8.1 Pension Enrolment file (NEST)

This is currently used only if you maintain National Employment Savings Trust pensions in Opera. Before you can create an enrolment file you need to set up Opera for NEST pensions. For details, please see the To Prepare Opera for NEST Pensions Help topic.

What's NEST?

The National Employment Savings Trust is a government established pension scheme for all earners. NEST has a public service obligation so must accept any employer. NEST is one of a number of new or existing pension schemes that employers can choose to fulfil their new duties. These pension schemes are regulated using the same principles as every other scheme.

Always refer to the NEST website at www.nestpensions.org.uk for the latest details about NEST pensions. There are a number of guides, videos and other tools available that will help with your planning.

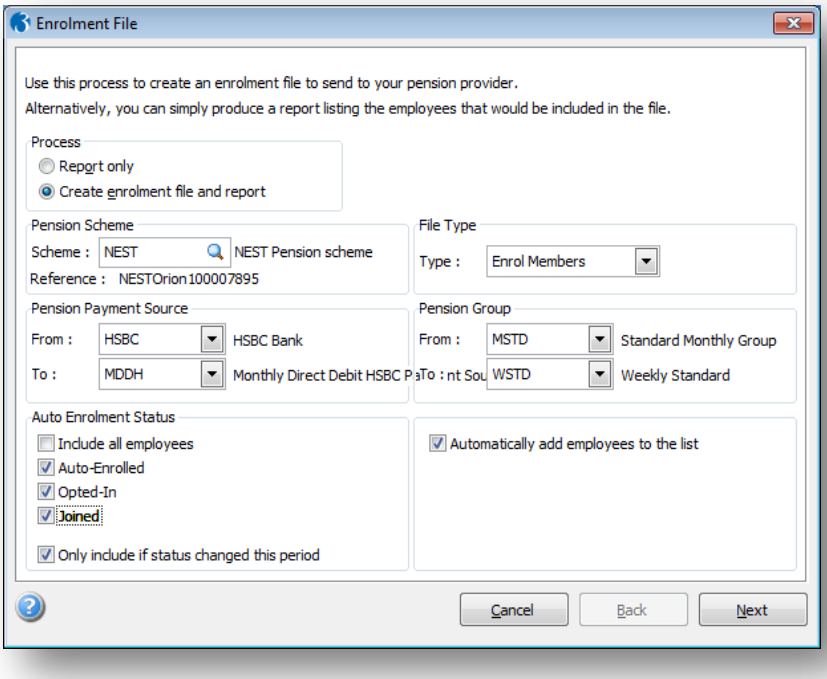
The enrolment file wizard creates the file for enrolling employees in a NEST pension or to cancel an employee's membership of a NEST scheme. You can also print a report beforehand so that you can check the details before creating the file.

NB: Recommend to run this process every pay period especially AE status changes.

Wizard

First Page

The first page of the wizard includes initial choices for the file. You can choose the NEST pension scheme that you have already set up in Opera, the NEST payment source, auto enrolment status and so on. You can also select to either enrol your employees or cancel membership for employees who have already been enrolled.



Options

Box	Description
Process	You can choose to only view a report or to both view a report and also create the file. You can choose the report destination from the Publisher form before the file is created. If you choose to create a file you will be asked to confirm this after you have started the wizard process.
Pension Scheme	Select the NEST Pension Scheme that you are creating the enrolment file for. Note: Pension schemes are maintained on the Payroll - Maintenance - Pension Scheme form. Once created they are linked to each employee on the Payroll - Processing - Pensions - Employee Pensions form.
Pension Payment Source	Select one or more NEST payment sources that you are creating the enrolment file for. Each employee in a NEST scheme must be allocated a payment source which is then sent to NEST in the enrolment file. This tells NEST how you are going to be paying contributions. NEST then check the payment source each time a contribution is made to make sure it is correct. You can set up as many payment sources as you need. **Note**: Pension Payment Sources are maintained on the Payroll - Maintenance - Pension Payment Source form. Once created they are linked to each employee on the Payroll - Processing - Pensions - Employee Pensions - NEST Details form.
Auto Enrolment Status	The auto enrolment status for the employees. Select to include the following employees in the selected pension scheme whose employee records have also been linked to the selected pension payment source and pension group: • All employees • Employees whose record has been marked as auto enrolled • Employees whose record has been marked as opted in • Employees whose record has been marked as joining a qualifying pension scheme.

Notes

AE Status criteria

Tick boxes are interlinked, so select carefully to ensure you have selected the appropriate EEs.

i.e. to ensure you do select "ALL" EEs, tick include all employees and ensure you un-tick only include if status changed this period.

NB: Include all employees include EEs regardless of AE Status (and category).

Payment Source

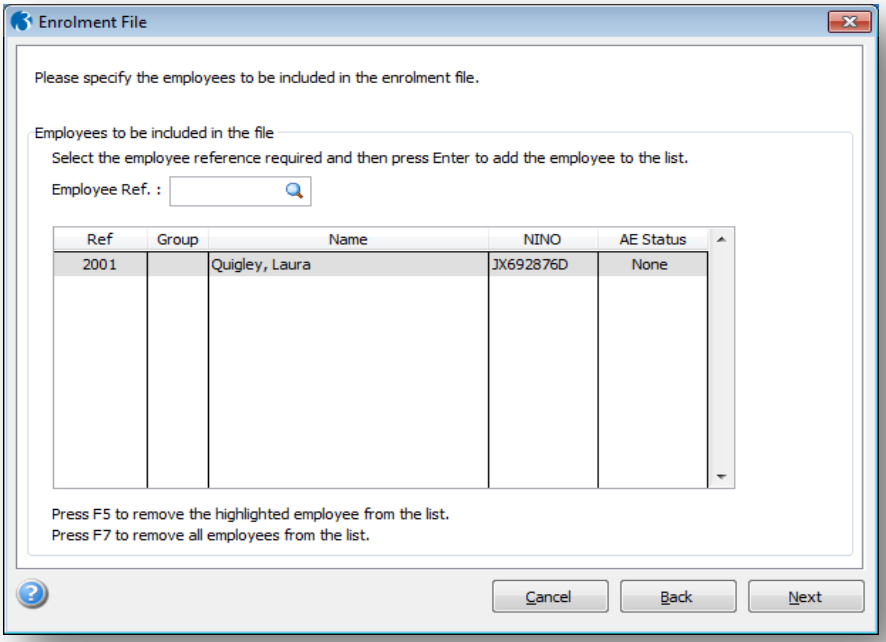
Multiple Payment Sources can be selected on the enrolment file, however for a contribution file only 1 may be selected.

Notes

Only include if status changed this period	Select to include only employees whose auto enrolment status changed in the current pay period. When an employee is assigned an auto enrolment status in Opera in this period - being auto enrolled, being opted in, or joining a qualifying pension scheme - this means that the process has started but has not yet been finalised with the pension provider. *For example, selecting the 'Auto-Enrolled' option under Auto Enrolment Status with this option selected means 'the employee has been marked in Opera as auto enrolled in this period' and the enrolment details must now be passed to NEST to accept the employee in a NEST pension scheme.*
File Type	Select either: • 'Enrol Members' to create a file for employees who are being enrolled in a NEST pension or • 'Cancel Enrolment' to cancel the memberships for employees who are already in a NEST pension.
Pension Group	Select one or more NEST Pension Groups that you are creating the enrolment file for. **Note:** Pension Groups are maintained on the Payroll - Maintenance - Pension Group form. Once created they are linked to each employee on the Payroll - Processing - Pensions - Employee Pensions - NEST Details form.
Automatically add employees to the list	Select this option if you want the employees that are selected to be displayed on the second page automatically or leave it blank if you want to select the employees yourself. **Note**: This option is unavailable if you selected 'Cancel Enrolment' in the File Type box. If you are cancelling membership of a NEST pension you must select the employees on the second page.

Second Page

If the Automatically add employees to the list option on page one is ticked the selected employees are automatically displayed on this page. If the option is not selected you need to add the employees yourself.



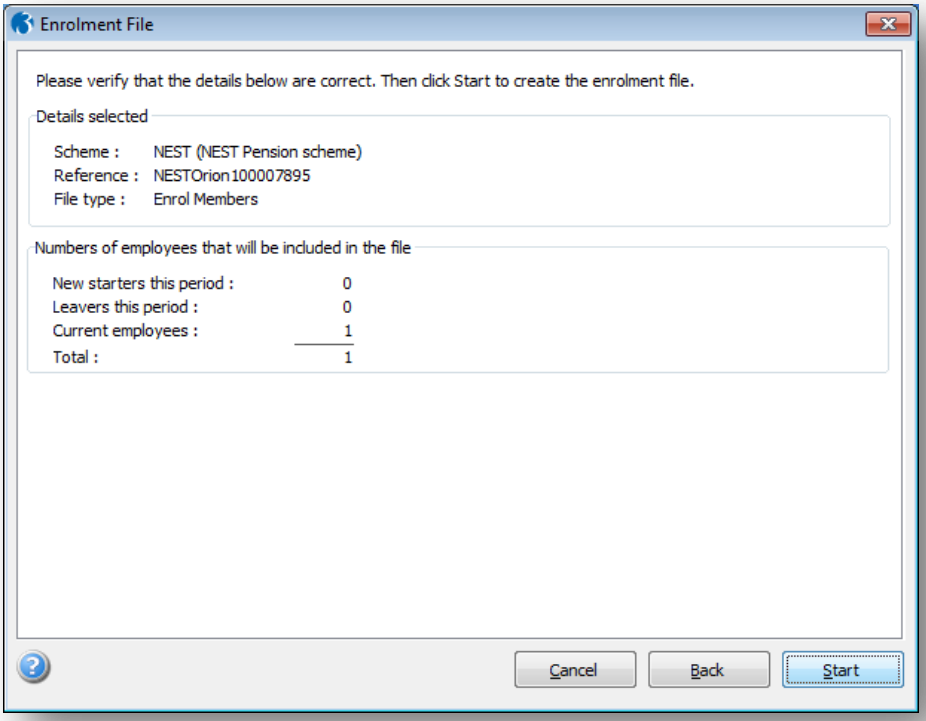
Employee Ref.	Enter the employee's reference or use the F4 key to display the list of employees selected by Opera using the selected pension scheme, payment source, pension group and auto enrolment status.

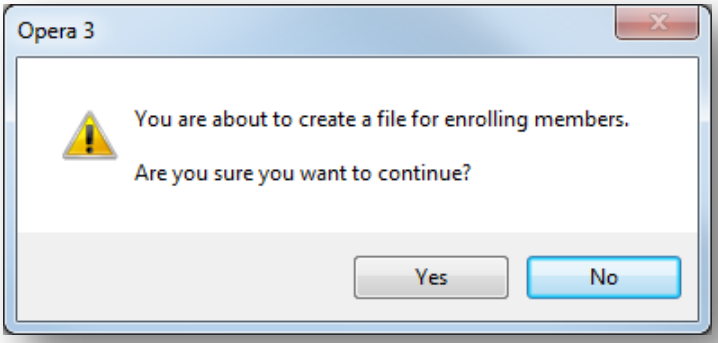
Tip: Use the F5 key to remove the highlighted employee from the list, or the F7 key to remove all employees.

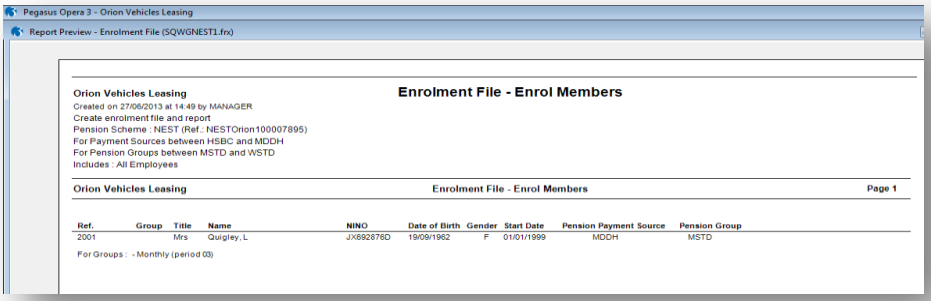
Notes

Third Page

This page summarises the content of the file, for example the number of new starters, leavers in the current period and other current employees included. If you selected the Create enrolment file and report option on the first page, the Publisher form is displayed when you select Start so you can print a report of the details of the file before creating it.





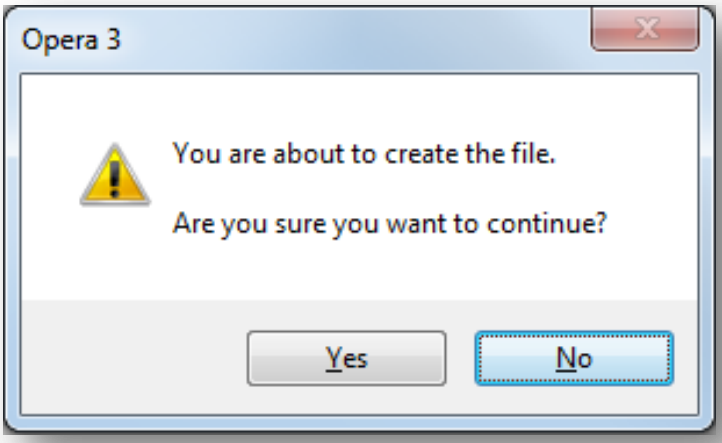


Validation Issues

Where the user has chosen to create the file, if any validation issues are found then the user will still be permitted to go on and create the enrolment file i.e. the validation issues will be raised as 'warnings' in effect.

Notes

File Name and Location

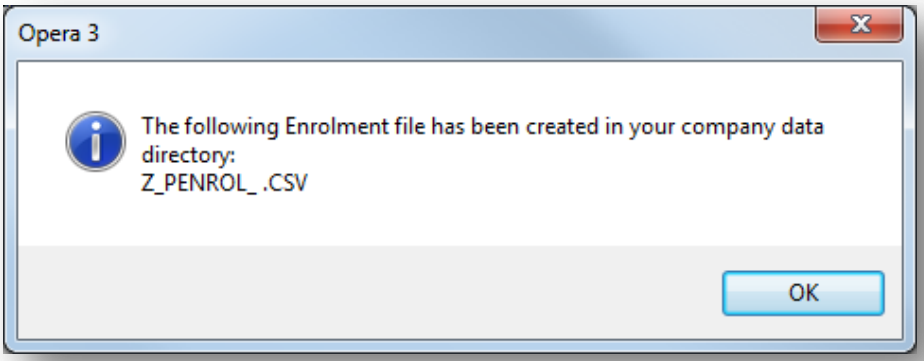


Naming Convention

The enrolment file is saved as a comma separated variable (CSV) file using this naming convention:

COMPANY INDENTIFIER_PENROL_PAYROLLGROUP INDENTIFIERS.CSV

For example, for payroll group M in company 'Z', the file will be Z_PENROL_M.CSV. If the file included more than one payroll group, say groups M and W, the file will be Z_PENROL_MW.CSV.



If the contribution file has more than 6000 employee records, Opera will split it and create a further files up to a maximum of 6000 employee records in each. In this situation the file numbers are added to the name for the second and subsequent files:

company indentifier_PENROL_payrollgroup indentifiers.CSV

For example, for payroll group M in company 'Z', the first file will be Z_PENROL_M.CSV, the second file Z_PENROL2_M.CSV, the third file Z_PENROL3_M.CSV.

Notes

File Location

The enrolment file is saved in the Opera data folder, for example (where 'XXX' is either 'VFP' or 'SQL'):

- \\<serverName>\O3 Server XXX Dynamic\Data (Opera 3) or
- \\<serverName>\Server XXX Dynamic\Data (Opera II).

Sending the Enrolment File

There are two ways that the enrolment file can be sent to NEST:

- File Upload - using the NEST website.
- File Transfer Protocol - using FTP software.

Note: If you have more than one enrolment file, you need to send each file separately.

Tip: See the 'How to enrol workers by file transfer' and 'How to enrol workers by file upload' guides on the 'Setting Up NEST' page at www.nestpensions.org.uk for detailed guidance.

To Create a NEST Enrolment File

This section describes how to create a pension enrolment file to send to the National Employment Savings Trust. After the file has been created it must be submitted to NEST using either the NEST website or by using FTP software.

What's NEST?

Note: Before completing these steps follow these Help topics to prepare Opera for auto enrolment:

1. To Prepare Opera for Auto Enrolment
2. To Prepare Opera for NEST Pensions (only if you are using a NEST pension scheme for your auto enrolment duties).

Tip: Select F1 to see full explanations for the different boxes and options.

Note: We recommend you take a back-up of the file after submitting before it is removed or replaced and named and stored appropriately

Notes

1. Open the **Payroll** folder and then click **Pensions Reports** or click the **Payroll & HR** tab on the Ribbon Bar and then click **Payroll - Pensions Reports**.
2. Open **Enrolment File**.
3. If you are using groups, in the **Select Payroll Groups** list, click to select the group(s) you want to process and then click **OK**.
4. On the first page:
   a. The **Create enrolment file and report** option under **Process** is selected automatically. If you want to print a report without creating the file, select **Report only**.
   b. Under **File Type** select 'Enrol Members'. Then update the remaining boxes to select the employees to include in the file.
5. Click **Next**.
6. If the **Automatically add employees to the list** option on page one is ticked the selected employees are automatically displayed on the second page. If the option is not selected you need to select the employees.
   Click **Next**.
7. The final page displays a summary of the number of employees who will be included in the file along with the file type, pension scheme code and pension reference number.
   Click **Start** when you are ready.
   After the file has been created submit it using either the NEST website or by FTP. Please see the Enrolment File Help topic for more information.

Tip: See the 'How to enrol workers by file transfer' and 'How to enrol workers by file upload' guides on the 'Setting Up NEST' page at www.nestpensions.org.uk for detailed guidance.

Creating a Cancel Enrolment File for NEST

Cancel Enrolment File
This is not used for Opting out. It is mainly used for things like cancelling wrongly enrolled EEs

This section describes how to create a cancel enrolment file to send to the National Employment Savings Trust. After the file has been created it must be submitted to NEST using either the NEST website or by using FTP software.

Note: Before completing these steps follow these Help topics to prepare Opera for auto enrolment:

1. To Prepare Opera for Auto Enrolment
2. To Prepare Opera for NEST Pensions (only if you are using a NEST pension scheme for your auto enrolment duties).

Tip: Select F1 to see full explanations for the different boxes and options.

1. Open the **Payroll** folder and then click **Pensions Reports** or click the **Payroll & HR** tab on the Ribbon Bar and then click **Payroll - Pensions Reports**.
2. Open **Enrolment File**.
3. If you are using groups, in the **Select Payroll Groups** list, click to select the group(s) you want to process and then click **OK**.
4. On the first page:
   a. The **Create enrolment file and report** option under **Process** is selected automatically. If you want to print a report without creating the file, select **Report only**.
   b. Under **File Type** select 'Cancel Enrolment'. Then update the remaining boxes to select the employees to include in the file.

Notes

5. Click **Next**.
6. In the **Employee Ref.** box select the employees whose enrolment will be cancelled.
   Click **Next**.
7. The final page displays a summary of the number of employees who will be included in the file along with the file type, pension scheme code and pension reference number.
   Click **Start** when you are ready.
   After the file has been created submit it using either the NEST website or by FTP. Please see the Enrolment File Help topic for more information.

Tip: See the 'How to enrol workers by file transfer' and 'How to enrol workers by file upload' guides on the 'Setting Up NEST' page at www.nestpensions.org.uk for detailed guidance.

7.1.8.2 Pension Contribution File (NEST)

This is currently used only if you maintain National Employment Savings Trust pensions in Opera. Before you create a contribution file you must have enrolled your employees in a NEST pension. For details, please see the To Prepare Opera for NEST Pensions Help topic.

What's NEST?

The National Employment Savings Trust is a government established pension scheme for all earners. NEST has a public service obligation so must accept any employer. NEST is one of a number of new or existing pension schemes that employers can choose to fulfil their new duties. These pension schemes are regulated using the same principles as every other scheme.

Always refer to the NEST website at www.nestpensions.org.uk for the latest details about NEST pensions. There are a number of guides, videos and other tools available that will help with your planning.

The contribution file wizard creates the contribution file for employees enrolled into a NEST pension who have the same NEST payment source and are in a NEST pension group that has the same payment frequency, earnings period and payment due date.

You can also print a report beforehand so that you can check the details before creating the file.

The file created is referred to by NEST as the 'Contribution Schedule'.

All current members who are paying contributions are included in this file, plus any reasons for not paying contributions. Employees who have not opted out, stopped contributions or left your employment are included even if they have no contributions for that pay period. Any employees in an opt-out period, existing members who are leaving your employment, those opting out or those choosing to stop contributions are also included in the contribution file for the earnings period when these events occurred.

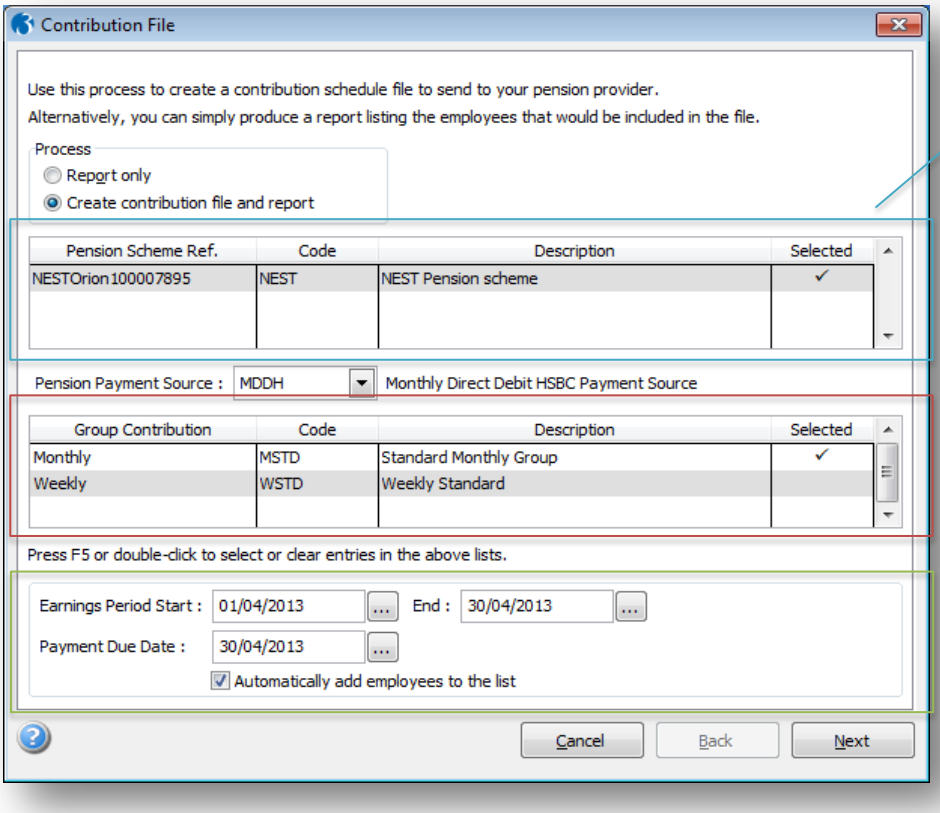
If an employee changed their NEST payment source or pension group in this period the contribution details before the change are displayed separately.

Note: Includes employees that have Opted out

Wizard

First Page

The first page of the wizard includes initial choices for the file.



Notes

You can only select multiple Schemes with matching Scheme References. If there is only one available it will automatically be selected.

You can only select Groups with the same Contribution Frequency settings.

Dates are not automatically populated. The system will use these dates for reference purposes in relation to NEST (and the respective file being created)(. The values are taken from the Current Contributions Due fields.

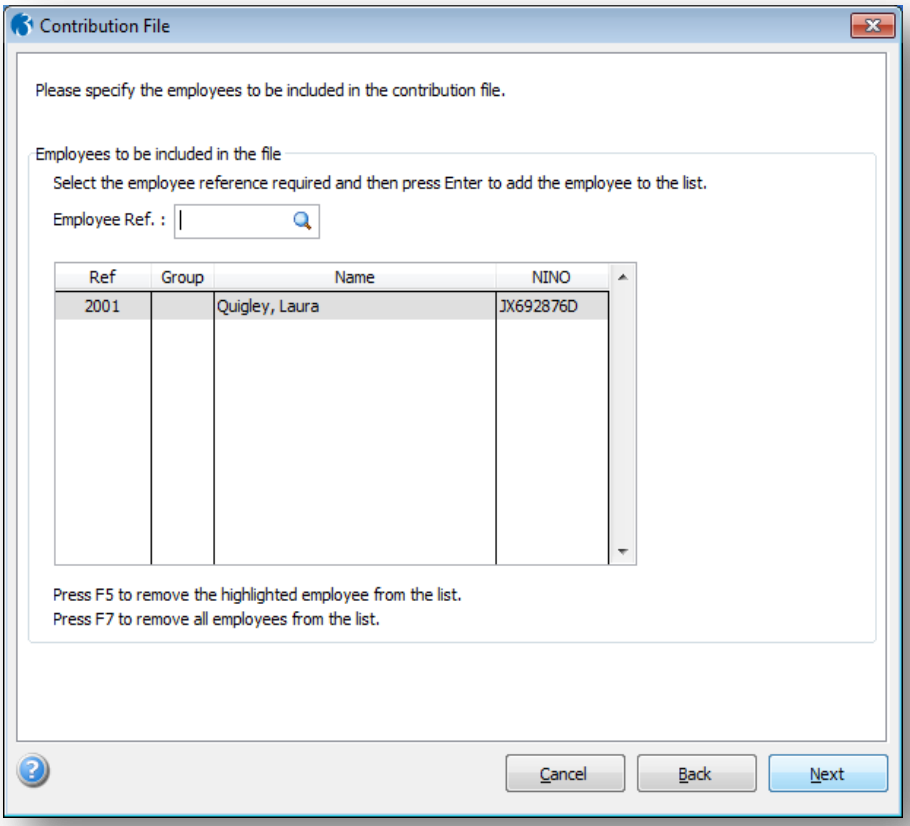
Options

Box	Description
Process	You can choose to only view a report or to both view a report and also create the file. You can choose the report destination from the Publisher form before the file is created. If you choose to create a file you will be asked to confirm this after you have started the wizard process.
Pension Scheme List	Select a pension scheme reference. All the pension schemes that have been defined on the Payroll - Maintenance - Pension Scheme form as NEST schemes are displayed in this list. If you have set up just one NEST scheme then the list will display that scheme only. If you have more than one NEST scheme with the same scheme reference you can include them in one contribution file.
Pension Payment Source	Select a NEST payment source for the file. All the payment sources that have been defined on the Payroll - Maintenance - Pension Payment Source form as NEST schemes are displayed in this list. Each employee in a NEST scheme must be allocated a payment source which is then sent to NEST in the enrolment file. This tells NEST how you are going to be paying contributions. NEST then check the payment source each time a contribution is made to make sure it is correct. You can set up as many payment sources as you need.
Group Contribution List	Select one or more NEST pension groups for the file. You can select more than one group as long as they have been set up with the same contribution frequency, for example 'weekly' or 'monthly'. NEST groups are used to define common attributes for workers in NEST schemes, for example the contribution percentages from both the employer and employee, earnings periods start and end dates. You can have one or more NEST groups for each Payroll Group.

Earnings Period Start/End	Enter the start and end date of the earnings period to which the contributions relate. You will have defined when earnings periods end when you set up the NEST scheme, for example on the 7th of each month. **Note**: Check with NEST if you are unsure about the dates to enter.
Payment Due Date	Enter the payment due date for the earnings period. You will have defined when payments for earnings periods will be received by NEST when you set up the NEST scheme, for example on a certain number of days before or after the earnings period or on a certain day of the month.
Automatically add employees to the list	Select this option if you want the employees that are selected to be displayed on the second page automatically or leave it blank if you want to select the employees yourself.

Notes

Second Page



If the Automatically add employees to the list option on page one is ticked the selected employees are automatically displayed on this page. If the option is not selected you need to add the employees yourself.

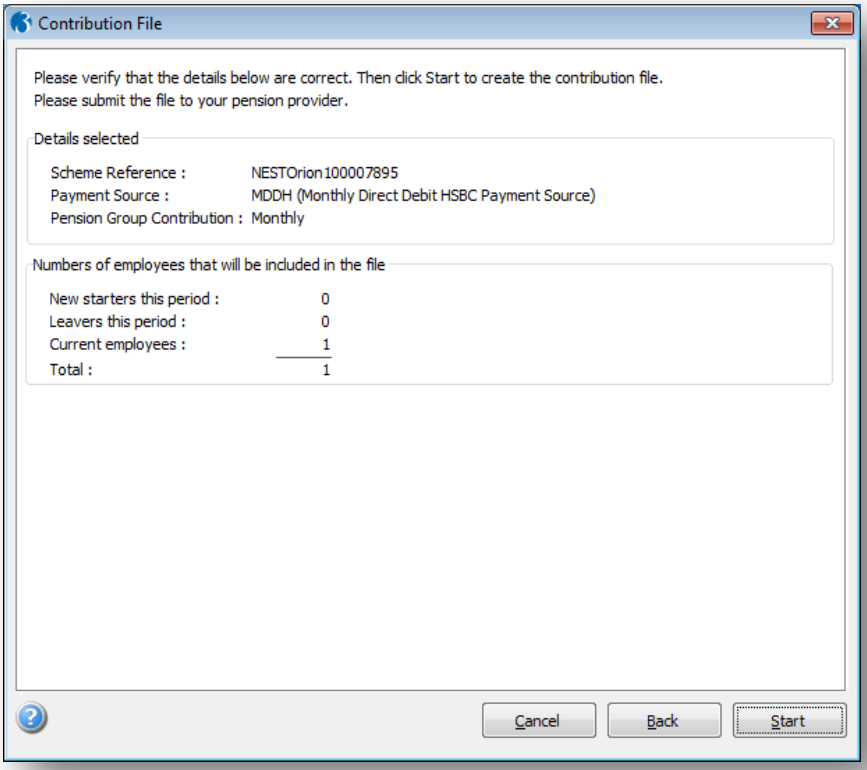
Employee Ref.	Enter the employee's reference or use the F4 key to display the list of employees selected by Opera using the selected pension scheme, payment source, pension group and auto enrolment status.

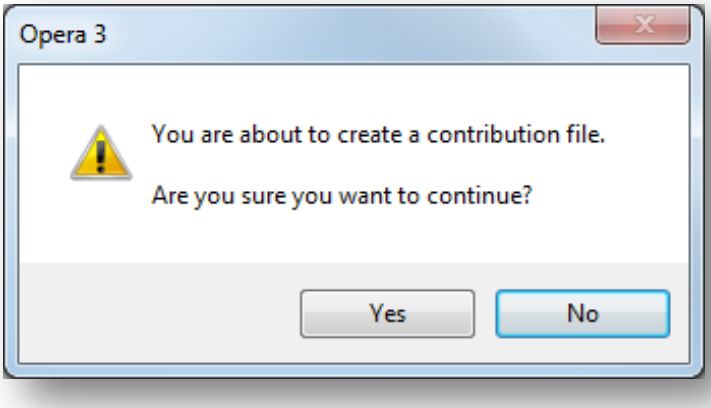
Tip: Use the F5 key to remove the highlighted employee from the list, or the F7 key to remove all employees.

Notes

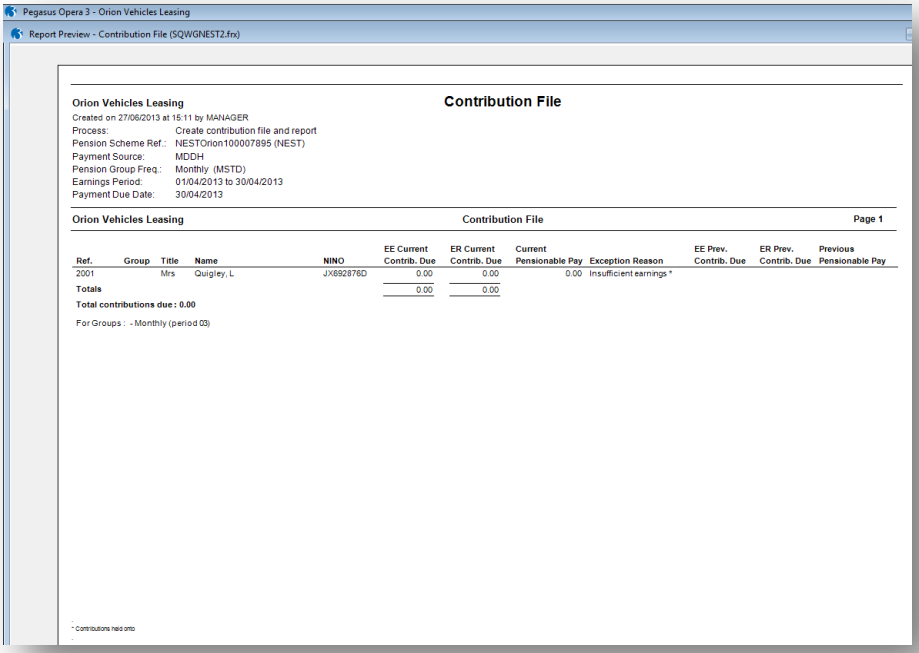
Third Page

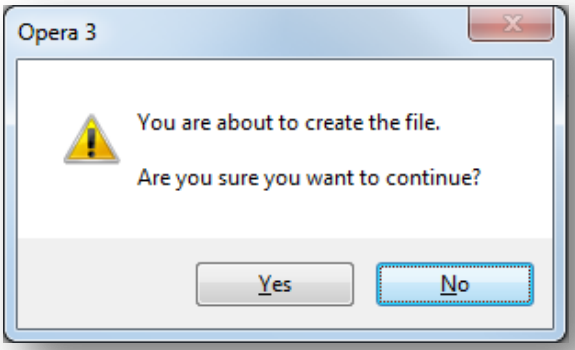
This page summarises the content of the file, for example the number of new starters, leavers in the current period and other current employees included. If you selected the Create contribution file and report option on the first page, the Publisher form is displayed when you select Start so you can print a report of the details of the file before creating it.





Notes





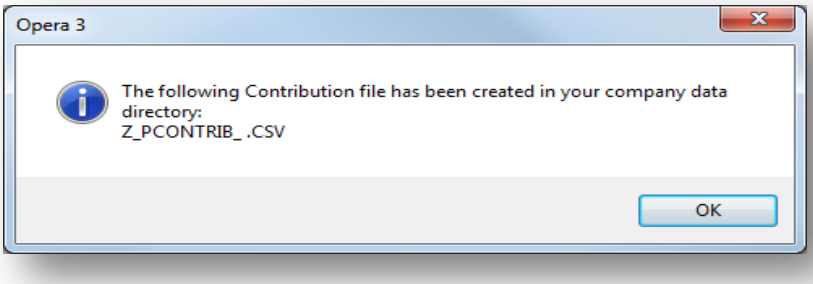
File Name and Location

Naming Convention

The contribution file is saved as a comma separated variable (CSV) file using this naming convention:

COMPANY INDENTIFIER_PCONTRIB_PAYROLLGROUP INDENTIFIERS.CSV

For example, for payroll group M in company 'Z', the file will be Z_PCONTRIB_M.CSV. If the file included more than one payroll group, say groups M and W, the file will be Z_PCONTRIB_MW.CSV.



Notes

If the contribution file has more than 8000 employee records, Opera will split it and create a further files up to a maximum of 8000 employee records in each. In this situation the file numbers are added to the name for the second and subsequent files:

COMPANY INDENTIFIER_PCONTRIB9_PAYROLLGROUP INDENTIFIERS.CSV

For example, for payroll group M in company 'Z', the first file will be Z_PCONTRIB_M.CSV, the second file Z_PCONTRIB2_M.CSV, the third file Z_PCONTRIB3_M.CSV.

File Location

The contribution file is saved in the Opera data folder, for example (where 'XXX' is either 'VFP' or 'SQL'):

- \\<serverName>\O3 Server XXX Dynamic\Data (Opera 3) or
- \\<serverName>\Server XXX Dynamic\Data (Opera II).

Sending the Contribution Schedule and Making Payments

There are two ways that contribution schedules can be sent to NEST:

- File Upload - using the NEST website
- File Transfer Protocol - using FTP software.

Note: If you have more than one enrolment file, you need to send each file separately.

When you set up your NEST scheme you will have chosen one of these three payment methods (Opera does not initiate the payments):

- Direct Debit - this is initiated when the contribution schedule is received by NEST
- Direct Credit - you need to initiate these payments (for example BACS or CHAPS) after you have submitted the contribution file.
- Debit card - you need to initiate these payments by logging in to the NEST website and entering your card details.

Tip: See the 'How to make contributions by file transfer' and 'How to make contributions by file upload' guides on the 'Setting Up NEST' page at www.nestpensions.org.uk for detailed guidance.

To Create a NEST Contribution File

This section describes how to create a pension contribution file to send to the National Employment Savings Trust after your employees have been enrolled in a NEST pension. After the file has been created it must be submitted to NEST using either the NEST website or by using FTP software.

Notes

The contribution file must be created and sent to NEST according to the frequency that you agreed with NEST when you set up the pension scheme. This may be the same as the pay frequency as your employees but it could be different. For example, you could pay your employees every week but send the contribution file once a month.

Important: If one or more employees are not making their usual pension payment you must update each relevant employee record on the Payroll - Processing - Pensions - Employee Pensions - NEST Details form with the reason for this before creating the contribution file.

Tip: Select F1 to see full explanations for the different boxes and options.

1. Open the Payroll folder and then click Pensions Reports or click the Payroll & HR tab on the Ribbon Bar and then click Payroll - Pensions Reports.
2. Open Contribution File.
3. If you are using groups, in the **Select Payroll Groups** list, click to select the group(s) you want to process and then click **OK**.
4. On the first page:
   a. The Create contribution file and report option under Process is selected automatically. If you want to print a report without creating the file, select Report only.
   b. Select one or more pension schemes for the contribution file. You can select more than one scheme if they have the same pension scheme reference.
   c. Select the NEST payment source and one or more NEST pension groups for the contribution file. You can select more than one group if they have the same contribution frequency.
   d. Enter the start and end dates for the earnings period.
   e. Enter the payment due date for the earnings period.
   f. Click Next.
5. If the Automatically add employees to the list option on page one is ticked the selected employees are automatically displayed on this page. If the option is not selected you need to select the employees to include.

   Click Next.
6. The final page displays a summary of the number of employees who will be included in the file along with the pension scheme reference, NEST payment source and pension group's contribution frequency.

   Click Start when you are ready.

   After the file has been created submit it using either the NEST website or by FTP. Please see the Contribution File Help topic for more information.

Tip: See the 'How to make contributions by file transfer' and 'How to make contributions by file upload' guides on the 'Setting Up NEST' page at www.nestpensions.org.uk for detailed guidance.

Note: We recommend you take a back-up of the file after submitting before it is removed or replaced and named and stored appropriately

Clearing the Contributions 'Currently Due' to NEST

Notes

After creating the contribution file and sending the details to NEST you must clear each employee's contribution details in Opera before sending the next contribution file.

Tip: You can clear all 'currently due' values by:
*1. Selecting the necessary pension schemes on the **Clear Pensions** form that is displayed when you run the Payroll - Utilities - Update command.*
2. Using the Clear Currently Due command on the Action menu of the Payroll - Maintenance - Pension Schemes form.

7.1.8.3 Scheme Contributions Report

Use this report to produce either a summary or detailed listing of the employee and employer contributions that are due to be paid to the pension provider up to the selected date. The report can include either all or a range of pension schemes. Inactive schemes can optionally be excluded.

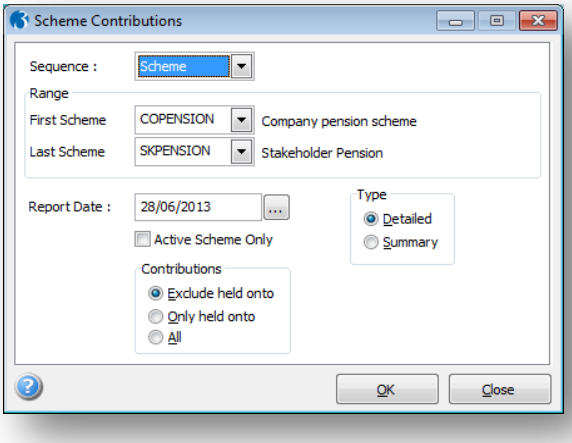
If you use National Employment Savings Trust pension schemes you can also include contributions that are being held onto. After an employee is auto-enrolled into a pension scheme they have about one month to opt-out if they want to (known as the 'opt-out period'). This ends their membership and any contributions are then refunded. Employers can hold onto an employee's contributions in their opt-out period so that they do not have to request the money from the pension provider if the employee does opt out. If the employee does not opt out the contributions must then be paid to the pension provider after the opt-out period.

What's NEST?

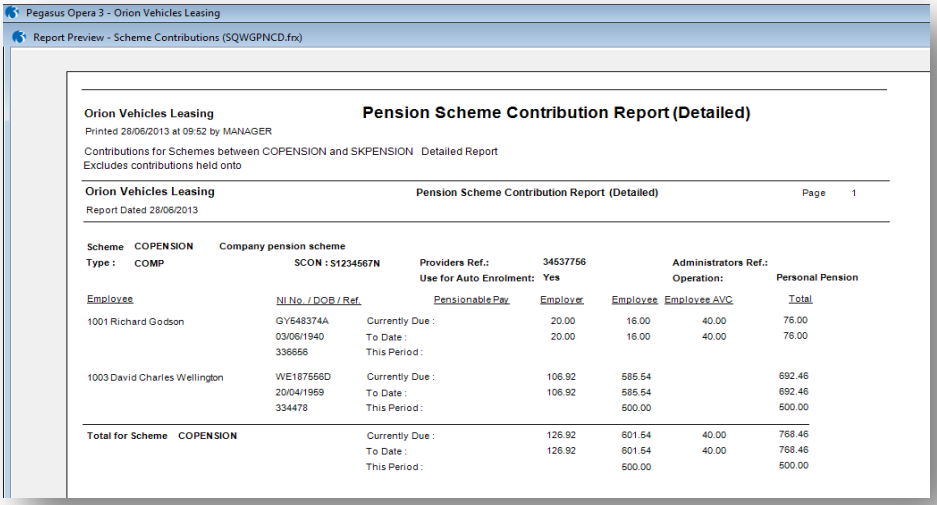
The National Employment Savings Trust is a government established pension scheme for all earners. NEST has a public service obligation so must accept any employer. NEST is one of a number of new or existing pension schemes that employers can choose to fulfil their new duties. These pension schemes are regulated using the same principles as every other scheme.

Always refer to the NEST website at www.nestpensions.org.uk for the latest details about NEST pensions. There are a number of guides, videos and other tools available that will help with your planning.

Note: This report is relevant only if the Use Advanced Pension Processing option is selected on the Options Page 2 tab of the Payroll - Utilities - Set Options form.

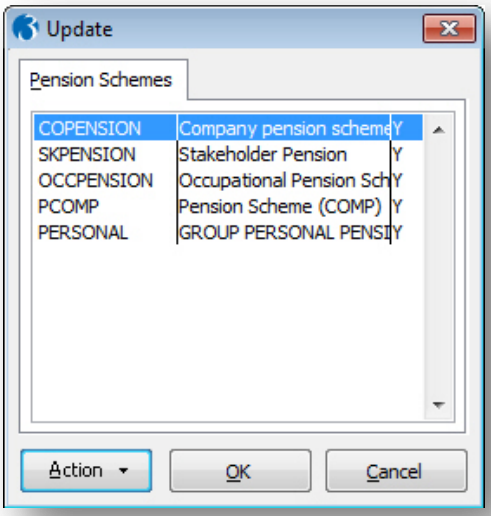


Notes



7.1.8.4 Clear Pensions (Payroll Update)

The **Clear Pensions** form is displayed when you run the Payroll - Utilities - Update command if you use the **Advanced Pension Processing** feature in Payroll.



This form is where you can clear the employer and the employee pension contributions that are currently due to be paid to the pension company for the schemes. These values are held in the **Contributions Currently Due** boxes for each employee on the Payroll - Processing - Pensions - Employee Pensions form and displayed on the Payroll - Pensions Reports - Scheme Contributions Report.

Important: Clearing these values after paying the pension company must be done so that you pay the correct amount for each pay period. If you pay the pension company monthly, for example, but run a weekly payroll, do not clear the contributions until you run the **Update** for the last week in the month. Opera will accumulate the contributions for each week until you are ready to pay the pension company.

Tip: To automatically select a scheme when the **Update** is run, select the **Clear Currently Due Contributions at Update** option for the pension scheme on the Payroll - Maintenance - Pension Scheme form before running the next update.

Notes

NEST Pensions

If your employees are enrolled in pensions run by the National Employment Savings Trust you must clear these contributions if you created the NEST contribution file in the current pay period. This will zeroise the values so that they are not also included in the next NEST contribution file that you create.

What's NEST?

The National Employment Savings Trust is a government established pension scheme for all earners. NEST has a public service obligation so must accept any employer. NEST is one of a number of new or existing pension schemes that employers can choose to fulfil their new duties. These pension schemes are regulated using the same principles as every other scheme.

Always refer to the NEST website at www.nestpensions.org.uk for the latest details about NEST pensions. There are a number of guides, videos and other tools available that will help with your planning.

Note: Advanced Pension Processing is controlled by the **Use Advanced Pension Processing** option on the **Options Page 2** tab of the Payroll - Utilities - Set Options form.

7.1.8.5 To Opt Out an Employee

It is compulsory for you to automatically enrol eligible jobholders into an automatic enrolment scheme. However, ongoing membership of the scheme is not compulsory for the jobholder, as long as they opt out before the end of the opt out period. A non eligible jobholder can also decide to opt out after voluntarily opting in to an automatic enrolment scheme.

You must refund any contributions that have been deducted from the employee's pay after they have opted out.

This section describes how you should update Opera if an employee decides to opt out of an auto enrolment pension.

Important: For full details about auto enrolment please refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

Updating Employee Records

Notes

Tip: Select F1 to see full explanations for the different boxes and options.

1. Open the **Payroll** folder and then click Processing or click the **Payroll & HR** tab on the Ribbon Bar and then click **Payroll** - Processing.
2. Open the employee's **Pensions - Auto Enrolment Details** form:
   a. Choose 'Opted-Out' from the **Status** list.
   b. Enter the **Opt-Out Notice Received On** date and **Opt-Out Form Reference**.
   c. Click **Save** and then click **Close**.
3. Open the employee's **Pensions - Employee Pensions** form.
4. On the **General** tab:
   a. Under **Employer**:
      i. Clear the **Period Contrib.** box
      ii. Clear the **Contribs Currently Due** box.
   b. Under **Employee**:
      i. Clear the **Period Contrib.** box
      ii. Clear the **Contribs Currently Due** box
      iii. Clear the **Pensionable Pay Currently Due** box
      iv. Clear the **AVC Currently Due** box.
5. Click **OK**.

7.1.8.6 To Cease an Employee's Active Membership

A jobholder's right to choose to opt out expires at the end of the opt-out period. If they want to leave the scheme after this, they can cease active membership in accordance with the scheme rules.

This section describes how you should update Opera if an employee decides to cease their membership of an auto enrolment pension.

Important: For full details about auto enrolment please refer to the information provided by The Pensions Regulator and the Department of Work and Pensions. Some of these sources of information are listed in the Useful Web Sites section.

Updating Employee Records

Tip: Select F1 to see full explanations for the different boxes and options.

1. Open the **Payroll** folder and then click Processing or click the **Payroll & HR** tab on the Ribbon Bar and then click **Payroll** - Processing.
2. Open the employee's **Pensions - Auto Enrolment Details** form:
   a. Choose 'Ceased' from the **Status** list.
   b. Enter the date that the employee ceased being an active member in the **Cease Active Membership** box.
   c. Click **Save** and then click **Close**.
3. Open the employee's **Pensions - Employee Pensions** form.
4. On the **General** tab:
   a. Under **Employer**:
      i. Clear the **Period Contrib.** box
   b. Under **Employee**:
      i. Clear the **Period Contrib.** box
5. Click **OK**.

Notes

7.1.9 To Update and Complete a Payroll Period (NEST)

This is a suggested sequence of tasks to update your payroll for each pay period. If you are running the Payroll for the first time in the tax year, or if changes to statutory rates have been announced, you must check that the statutory rates are correct, for example tax rates. These rates are displayed on the PAYE/NI/Stat. Payments form.

Important: A number of actions must normally be completed before the update is run, the list depends on the features in use and the other applications in Opera that Payroll is linked to. The **Update** form in Opera 3 displays a list of these actions together with a tick to indicate that they have been run. You should complete any actions that have not been ticked before running the update.

If you use payroll groups, you must update one group at a time.

1. If Payroll is integrated with the Costing application, use the **Payroll Transfer** command on the **Utilities** menu in the Costing application to transfer your employees' timesheet information for the current pay period.
2. On the **Pay and Deductions** form on the **Processing** form, enter any necessary changes to employee's payment and deduction information for the period.
3. Run the **Calculation** command. You should not make any changes to employee's records after running the calculation. The application produces a report that highlights 'exceptions', for example leavers in the period and tax overrides. The report also lists anomalies, for example, if a payment that is designed to reduce a balance cannot be made because the balance is insufficient.
4. From the **Payment Reports** menu, print the pay cheques or create BACS payments and transmit them to your bank.
5. Then print any necessary reports from the **Summary Reports** and **Periodical Reports** menus.
6. Carry out the **Nominal Analysis** and **Cashbook Transfer** command on the **Utilities** menu if Payroll is linked to the Nominal Ledger and Cashbook.
7. Backup your company data using the **Backup** command on the **Utilities** menu in the System application. For help on how to backup your data, refer to the Backup Help topic.
8. Run the **Update** command on the **Utilities** menu to complete the current pay period ready to start the next pay period.

   On the **Pension Schemes** form displayed, select the schemes only if you need to clear the contributions currently due to the pension provider. This value is shown for each employee on the pensions reports in Opera.

Important - NEST pensions: You must clear contributions currently due if you have created the contribution file for NEST in this pay period using the Payroll - Pensions Reports - Contribution File command. Contributions held on to will not be cleared.

If you have not created the contribution file for the pension scheme do not select the pension scheme from the list.

Accreditation Training Courseware

Appendix

Appendix A - Learn the terms

Some key terms relating to automatic enrolment.

Worker

- an employee or
- a person who has a contract to provide work or services personally and is not undertaking the work as part of their own business.

Jobholder

A worker who:

- is aged at least 16 and under 75
- works, or ordinarily works in the UK, and
- earns above the lower earnings level for qualifying earnings.

The category of jobholder further subdivides into 2 groups: 'eligible jobholders' and 'non-eligible jobholders'.

Eligible jobholder

So-called because they are 'eligible' for automatic enrolment. This is a jobholder who:

- is aged at least 22 but has not yet reached state pension age, and
- earns above the earnings trigger for automatic enrolment.

Non-eligible jobholder

So-called because they are **not** eligible for automatic enrolment (though they can choose to 'opt in' to an automatic enrolment scheme). This is a jobholder who:

- is aged at least 16 and under 75, and
- earns above the lower earnings level of qualifying earnings but below the earnings trigger for automatic enrolment.

Or:

- is aged at least 16 and under 22, or between state pension age and under 75, and
- earns above the earnings trigger for automatic enrolment.

Entitled worker

A worker who:

- is aged at least 16 and under 75
- works, or ordinarily works in the UK, and
- earns **below** the lower earnings level for qualifying earnings.

Qualifying earnings

This includes all of the following pay elements (gross):

- Salary
- Wages
- Commission
- Bonuses
- Overtime
- Statutory sick pay
- Statutory maternity, paternity and adoption pay.

These earnings are used to identify whether an individual is a eligible jobholder or a non-eligible jobholder, and also to determine the level of contributions a scheme must require.

Automatic enrolment

When an employer places eligible jobholders into an automatic enrolment scheme 'automatically', ie without the jobholder's involvement. An individual who is automatically enrolled is free to opt out and can stop saving at any time, but needs to take action to do so.

Qualifying scheme

A pension scheme that meets certain minimum standards set by legislation. There are different standards depending on the type of scheme.

Automatic enrolment scheme

A qualifying scheme that meets additional criteria to be an automatic enrolment scheme. Eligible jobholders who are not already a member of a qualifying scheme on the employer's staging date must be automatically enrolled into an automatic enrolment scheme. The employer will choose the scheme for automatic enrolment.

Staging

The staggered introduction of the new employer duties, from 2012, starting with the largest employers. New PAYE schemes will be staged last.

Staging date

The date when the new law is 'switched on' for a business.

Phasing

For DC schemes, the gradual phasing-in of contribution levels until they reach the minimum level required by law.

Registration

A duty on employers to tell the regulator information about the pension scheme they are using and how many people they have enrolled into it.

Source : TPR Website http://www.thepensionsregulator.gov.uk/employers/learn-the-terms.aspx

Further useful links found @ http://www.thepensionsregulator.gov.uk/employers/explaining-automatic-enrolment-to-employees.aspx

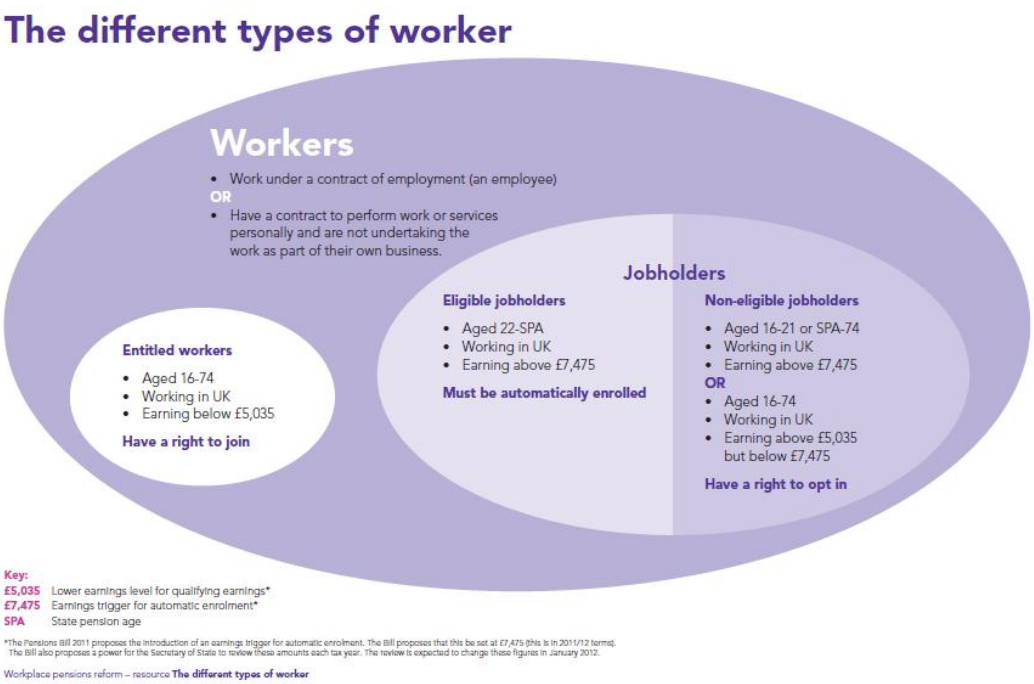
&

http://www.dwp.gov.uk/docs/auto-enrol-language-guide.pdf

Appendix B - Pension Auto Enrolement notes

- Workplace Pension Reform (WPR) introduces new duties for employers, to help more people save for their retirement.
- Ers will need to;
  - Automatically Enrol Ees into Pension
    - Auto Enrol
    - Opt in / Joining
    - Manage Opt outs
    - Provide Information
  - Make Contribution on EE behalf
  - Register with “the regulator”
  - Provide Ees with info about changes and effects
- The scope of these changes is governed by TPR requirements
  - Various rules to adhere to for all scenarios
- Not all changes added in initial release
- Not just enrolling into Pensions – much more
- Data Tables - New Tables & Update to existing tables
- Phased introduction “Staging Date”

“Worker” definitiion



Further information found @

- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-automatic-enrolment-v3.pdf
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-opting-in-joining-contractual-v3.pdf
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-opting-out-v3.pdf
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-safeguarding-individuals-v3.pdf
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-keeping-records-v3.pdf
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-pension-schemes-v3.pdf

- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-having-completed-assessment.pdf
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-transitional-period-db-hybrid.pdf
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-postponement.pdf
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-assessing-workforce-v3.pdf
- http://www.thepensionsregulator.gov.uk/pensions-reform/staging-date-timeline.aspx
- http://www.thepensionsregulator.gov.uk/docs/pensions-reform-getting-ready-v3.pdf
- http://www.thepensionsregulator.gov.uk/docs/Pensions-reform-employer-duties-defining-workforce-v3.pdf

Appendix C - Workplace pensions - Frequently asked questions

Workplace pensions Frequently asked questions @ http://www.dwp.gov.uk/docs/workplace-pensions-faq.pdf

This leaflet answers some of the questions you may have about workplace pensions

Q1. Is everyone being enrolled into a workplace pension?

A. Starting from October 2012 (very large employers first), every employer has to enrol into a workplace pension, workers who:

- are not already in a qualifying workplace pension scheme;
- are aged 22 or over;
- are under State Pension age;
- earn more than a minimum amount a year (£8,105.00 in 2012-13); and
- work or usually work in the UK.

Q2. I meet the criteria, when will I be enrolled?

A. If you meet the criteria above (Q1), the timing of when your employer will enrol you into a workplace pension depends on their size. Very large employers are doing it first, in late 2012 and early 2013. Other employers will follow sometime after this, over several years. Your employer will give you the exact date nearer the time.

Key fact 1

'Pension'

A pension is a way of saving money to provide you with an income when you retire.

When people talk about their 'pension' they can mean either the way they are saving for their retirement and/or the income they receive when they're retired.

In this booklet, we also use 'pension scheme' and 'pension pot' to describe the way you save for your retirement. Other names you may come across are 'pension plan', 'pension policy' and 'retirement pot'.

Income you receive when you retire is sometimes called 'retirement income.'

Q3. What if I don't meet the criteria to be enrolled?

A. If you don't meet the criteria above when your employer starts enrolling workers, you will not be automatically enrolled into a workplace pension. However, you may be able to join the pension scheme if you want, if you are not already a member. Your employer will let you know (so long as you're 16 or over, and under 75).

If you meet the criteria at a later date, for example you turn 22 or you start to earn more, and you are not already a member, then your employer will automatically enrol you.

Q4. Why is this happening?

A. The aim is to help more people have another income, on top of the State Pension, when they retire.

The State Pension is a foundation for your retirement. If you want to have more, you need to save during your working life. Otherwise, you may reach retirement facing a significant fall in your standard of living. The full basic State Pension in 2012/2013 is £107.45 a week for a single person.

The government is getting employers to enrol their workers automatically into a pension at work so it is easier for people to start saving.

You can opt out if you want to, but if you stay in you will have your own pension which you get when you retire.

Q5. Who will pay into the pension?

A. You will pay into it. Your employer will pay into it too. They have to do this if you earn more than a certain amount a year (£5,564.00 a year in 2012-13). Plus most people will get a contribution from the government in the form of tax relief. This means some of your money that would have gone to the government as tax, goes into your pension instead.

Key fact 2

'Workplace pension'

A workplace pension is when an employer arranges to provide their workers with a pension when they retire. It is sometimes called a 'company pension', an 'occupational pension' or a 'works pension'.

Q6. How much will I get from my workplace pension when I retire?

A. It's possible to get an idea of how much you will get from your workplace pension by getting a 'pension estimate' (also sometimes known as a 'pension projection'). You can get this from whoever runs your pension scheme.

They may also have an online calculator that can help you work out the income you may get when you retire.

Q7. Will it be enough?

A. Being in a workplace pension means you've taken an important step towards giving yourself the lifestyle you would like in later life. You may want to start thinking about the things you will need money for in retirement such as paying bills, transport and buying food, and the things you may also want to do such as:

- Run a car;
- Meet friends for lunch or drinks;
- Buy gifts for your family or friends;
- Go on days out/holidays;
- Do sport or other leisure activities.

Once you have an estimate of how much you can expect to get from your workplace pension you can think about whether it will be enough. The 'Your future wallet' tool on Directgov may be able to help you with this: www.direct.gov.uk/workplacepension

If you're concerned you will not have enough, you could think about contributing more to your pension, working longer, and/or saving in other ways. You can find out more about your options at: www.direct.gov.uk/pensions

Key fact 3

'Personal pension' (people also sometimes call these 'private pensions')

It's possible for people to set up a 'personal pension' themselves directly with a pension provider. You arrange this yourself with the pension provider of your choice, and you pay into it. As this is not organised through your employer, they don't pay into it.

Q8. What if I move jobs?

A. You may be automatically enrolled into a new workplace pension. This will depend on the size of your new employer, when you move, and if you meet the criteria listed in question one. Very large employers will automatically enrol all new workers who meet the criteria from late 2012/early 2013 onwards. Smaller employers will follow sometime after this.

If your new employer has a workplace pension but they don't automatically enrol you, they may give you the option of joining if you want.

If your new employer doesn't automatically enrol you, this will be because of one or both of the following reasons:

- they are not yet required to do so; or
- you don't meet the criteria listed at question one.

If you start a new pension (either 'workplace' or 'personal'), you may be able to combine your old pension with your new one. Your new pension scheme provider will be able to tell you if this is possible and, if so, how to go about doing it.

Or if you want to, you might be able to continue making contributions to your old pension scheme after you've left your job. You would need to contact whoever runs your pension scheme to find out if this is possible, if there will be a cost involved and if you will get tax relief.

If you can't or don't want to do either of these options, then what happens to your pension depends on the scheme rules. Check with whoever runs your pension scheme.

Nowadays lots of people move jobs several times in their working lives, so it's important to keep track of the pensions you have. Keeping your statements will help you do this. If you have lost track of a pension, the government's Pension Tracing Service could help provide you with the contact details for that pension.

Website: www.direct.gov.uk/pensiontracing

Q9. What if I leave my job to become self-employed or stop working?

A. You should think about what income you'll have to live on in later life. Your employer will stop paying into your workplace pension, but you might be able to continue contributing, if you want. You would need to contact whoever runs your pension scheme to find out if this is possible and if there will be a cost involved.

Alternatively, you might want to set up your own personal pension, or put other plans in place to give you an income when you retire.

Q10. What happens to my pension if I die before retiring?

A. The rules vary depending on the type of scheme. Find out from whoever runs your pension whether you can nominate (choose) someone to receive the money if you die and how much they would get.

If you can nominate someone, whoever runs your pension should ask you to confirm in writing who that person is when you first join the pension.

If they don't do this, you should ask them for a nomination form. You can change your nomination at any time. It's important to review it if your circumstances change.

Please note: although in most cases the money will go to whoever is nominated, organisations who run pension schemes are allowed to pay it to someone else if this is needed. For example, if the person nominated cannot be found or has died.

Q11. Can I take the money out?

A. Currently, most people can't take money from any pension scheme until they are aged at least 55. The exact age you get your pension depends on the rules of the scheme. To find out, check with whoever runs your pension scheme.

Q12. I'm paying into a personal pension already, what should I do?

A. It's possible to have both a workplace pension and your own personal pension, so you could choose to continue paying into both. Or you might choose to continue with just one of them. It depends on your circumstances – for example, what you can afford and what your personal and workplace pension schemes are offering. With your workplace pension, you will receive a contribution from your employer that you won't get with your own personal pension. However, your own personal pension may have a guarantee about future income.

If you're considering this question, The Pensions Advisory Service might be a good place to start. The Pensions Advisory Service is an independent voluntary organisation which provides free information about pensions:

Website: www.pensionsadvisoryservice.org.uk

Q13. I had a workplace pension in a previous job, what should I do about that?

A. You could leave it where it is. You will get it when you retire, so long as you were in the pension scheme long enough. The length of time needed will be in the pension scheme rules. Or you might be able to combine it with your new workplace pension. If you're considering doing this, you need to check with your current pension provider that it's possible and, if it is, how to go about doing it.

If you need help with your pension options, The Pensions Advisory Service might be a good starting point.

Website: www.pensionsadvisoryservice.org.uk

If you have lost track of a pension, the government's Pension Tracing Service could help provide you with the contact details for that pension.

Website: www.direct.gov.uk/pensiontracing

Q14a. What if I'm not sure it's for me? I can't afford it

A. For many people, paying into a workplace pension scheme is a good idea - even if they have other financial commitments, such as a mortgage or a loan. This is because you're not the only one putting money in. Your employer has to contribute too, provided you earn more than a certain amount a year (£5,564.00 a year in 2012-13).

Most people will also get a contribution from the government in the form of tax relief. This means some of your money that would have gone to the government as tax, goes into your pension instead.

Over time, this money adds up and can grow.

But you should make sure you can afford to meet your other commitments. If you're behind on your mortgage, rent, credit card or other debt payments then a pension might not be the right step at the moment. It's something you should come back to at a later date, once your debts are more under control.

If you start saving into a workplace pension but then a few months or years later you want to stop paying, you can do so. You might want to check with whoever runs your pension scheme what happens when you stop paying, and how to rejoin.

You can start paying into your employer's scheme again at a later date, if you decide you want to. Your employer has to accept you into their pension scheme once in every twelve month period. This means if you leave, join, then leave again within twelve months your employer does not have to accept you a second time. But they can choose to do so.

If you opt out or you stop making payments, your employer will automatically enrol you back into their pension at a later date. This is usually every three years. This is because your circumstances may have changed and it may be the right time for you to start saving. Your employer will contact you and you can choose to stay in the workplace pension or opt out.

If you're struggling with debts and would like advice on how to manage your money, you might find the Money Advice Service a good starting point.

Website: www.moneyadviceservice.org.uk

Case study

Nicola, age 34 and Paul age 38

Nicola: "When I first heard I was going to be put into a pension at work I thought 'how am I going to afford this on top of everything else!' We have enough demands on our money as it is and it only seems to be getting harder these days! I mean what with the cost of so many things going up…"

Paul: "…and our salaries are staying the same. I mean none of us are getting any more money to cover these extra costs!"

Nicola: "But then a friend at work said they were going to stay in. They said the thought of having just the State Pension and nothing else, when they're old, had really made them think. They felt perhaps they should be doing something. And with this pension, your employer has to pay in too."

Paul: "So now we're going to stay in and see how it goes."

Q14b. What if I'm not sure it's for me? I don't need to start saving for my pension yet

A. It may seem early to start planning for later life, but remember you could have twenty years of retirement and you will need an income. A workplace pension is one way to provide that income. Usually, the younger you are when you start paying into a pension the better. The money has more time to grow.

So even if it's only a small amount, the money you put away early in life can build up over time.

Case study

James, age 22

"I hadn't really thought about what I'll live on when I'm old. I suppose I just assumed you get something from the government. But now I've found out the basic State Pension is around £107 a week. I don't know what my life will be like when I'm retired, but I'm sure I'll want more than that."

"I was thinking of opting out of my work's pension, as I'd rather have the money now. But if I want to have an income on top of the State Pension when I retire, perhaps I should stay in. I've also heard the younger you are when you start the better. If the money comes out of my pay before I've even had it, after a while I don't think I'll notice it's gone."

Q14c. What if I'm not sure it's for me? It's too late for me

A. Being in a workplace pension is worth considering, even if you think you're too old. Unless your retirement is just a few weeks away, there's still time to build up some money.

Unlike other ways of saving, being in a workplace pension means you're not the only one putting money in. Your employer has to contribute too, provided you earn more than a certain amount a year (£5,564.00 a year in 2012-13).

Most people will also get a contribution from the government in the form of tax relief. This means some of your money that would have gone to the government as tax, goes into your pension instead.

If, when you retire, your pension savings are not more than a certain amount, you might be able to take it as a cash lump sum (instead of a regular income). To find out if this is possible, and if so, the amount and other rules, check with whoever runs your pension scheme.

Case study

Anne, age 54

"At first I couldn't see the point in contributing to a workplace pension at my age. I wasn't sure I would get much out of it. But now I think I'll stay in. I like the idea that I'm not the only one putting money in."

"I already put a bit into an ISA from time to time, but it's been at the back of my mind that I should be doing more for when I retire. I think being in the pension at work could be a good way to build up some more money. It's about 12 years before I get my State Pension, so I'll be working and saving into my pension for at least that time."

Q15. Are pensions safe?

A. No savings, including pensions, are ever entirely risk-free. However, the government has put an increasing number of controls in place designed to minimise the risks. This means your money is better protected than in the past.

The Pensions Regulator regulates workplace pensions

Website: www.thepensionsregulator.gov.uk

The Financial Services Authority (FSA) regulates the providers of personal pensions

Website: www.fsa.gov.uk

There's no perfect answer for where to put your money for later life. Each type of saving and investment works differently and has its own pros and cons. But for most people it's better to do something, such as pay into a workplace pension scheme, than do nothing.

Key fact 4

Two types of workplace pension

There are two main types of workplace pension schemes:

1. Defined Contribution schemes

Your pension pot is put into various types of investment, such as shares (shares are a stake in a company). The amount you get at retirement is based on how much is paid in and how well the investments have performed. Normally, when you retire, you take some of your pension pot as a tax-free cash lump sum. You use the rest to buy yourself an income, on which you might pay tax. These are also known as 'money purchase' schemes.

2. Defined Benefit schemes

The amount you get at retirement is based on various factors. These could include how long you have been a member of the pension scheme and your earnings. Examples include 'final salary' or 'career average' earnings related pension schemes. Normally when you retire you take some of your pension as a tax-free cash lump sum. The rest you get as a regular income, on which you might pay tax.

The first of these types is more common. To find out which type you are in, check with whoever runs your pension scheme.

Q16a. I want to know more about workplace pensions. How is the money invested?

A. With a Defined Contribution workplace pension (see Key fact 4, page 12 for an explanation of Defined Contribution), the contributions you and your employer pay in, plus the contribution from the government in the form of tax relief*, go into your pension pot.

Your pension pot is put into various types of investment, such as shares (shares are a stake in a company). It is expected to grow over time.

Your pension pot is invested in this way because in the long run it usually gives a better return than a savings account.

With some workplace pension schemes, you may be able to make decisions about how your money is invested. But you don't have to – all pension providers have to offer a fund that meets the needs of most people and this is where your money will be automatically invested. Whoever runs your pension scheme will have more information on this.

The earlier you start putting money into your workplace pension, and the more you and your employer put in, the more money you're likely to have at the end.

A. With a Defined Benefit workplace pension (see Key fact 4, page 12, for an explanation of Defined Benefit), the amount you get at retirement is based on various factors. These could include your earnings and how long you have been a member of the pension scheme. How exactly it is worked out varies from scheme to scheme – whoever runs your pension will have information on this.

*Tax relief means some of your money that would have gone to the government as tax, now goes into your pension pot instead.

Q16b. I want to know more about workplace pensions. Can the value go down as well as up?

A. With Defined Contribution workplace pensions (see Key fact 4, page 12, for an explanation of Defined Contribution), your pension pot is put into various types of investment, such as shares (shares are a stake in a company).

Your pension pot is invested in this way because in the long run it usually gives a better return than a savings account. Over the years, the value of investments can go up and down. But even if the value goes down in the short term, it is likely to recover in the long term.

As you approach retirement, you may be asked if you want your pension pot moving into investments less likely to reduce in value in the short-term. (This is called lifestyling). Some pension schemes do this automatically. You can check with whoever runs your pension if this applies to your scheme.

A. With Defined Benefit workplace pension schemes (see Key fact 4, page 12, for an explanation of Defined Benefit) the amount you get at retirement is based on various factors. These could include your earnings and how long you have been a member of the pension. How exactly it is worked out varies from scheme to scheme and could change over time.

Q16c. I want to know more about workplace pensions. Could I lose my pension if my employer goes bust?

A. If you have a Defined Contribution workplace pension (see Key fact 4, page 12, for an explanation of Defined Contribution), your pension pot is looked after by whoever runs your pension scheme. This is usually a pension provider, so if your employer goes bust you won't lose your pension pot.

If a pension provider cannot pay, there are a number of organisations who might be able to help. For example, if the provider was authorised by the Financial Services Authority, the Financial Services Compensation Scheme (FSCS) can provide compensation. This will generally be because the provider has stopped trading and/or is unable to pay its debts. For more information visit: www.fscs.org.uk

If your pension scheme is run by your employer (on a 'trust' basis)* and they go bust, your pension pot might be smaller than it would have been. This is because, if your employer has been paying the pension scheme administration costs, they will no longer be doing so. These costs would now come from the scheme members' pension pots.

A. If you have a Defined Benefit workplace pension (see Key fact 4, page 12, for an explanation of Defined Benefit) your employer is required to make sure their scheme has enough money to pay workers' pensions.

The Pension Protection Fund was set up in April 2005 to protect you if your employer goes bust and the pension scheme does not have enough money to pay your promised pension.

For people who have reached their scheme's pension age the Pension Protection Fund will generally pay 100 per cent compensation. For most people below the pension age, the Pension Protection Fund will generally pay 90 per cent compensation.

For more details on compensation visit: www.pensionprotectionfund.org.uk

*This is known as a 'Trust-based' Defined Contribution workplace pension scheme. The other type (run by a pension provider) is known as a 'Contract-based' Defined Contribution workplace pension scheme. If you want to know which type of Defined Contribution pension scheme you are in, check with whoever runs your pension scheme.

This booklet is only a guide and does not cover every circumstance. The information contained in the document is correct as of January 2012. Some of the information may become inaccurate over time, for example because of changes to the law.

Appendix D - Changing the automatic enrolment PRP definition in Opera Payroll

Introduction

This guidance only applies if:

- your staging date has passed and you are already assessing employees for automatic enrolment and
- the assessment is currently based on using a Pay Reference Period (PRP) that is aligned with the period of time that an employee is paid their regular wage or salary.

If you have not yet reached your staging date you must consider the PRP definition you wish to apply when you do start assessing your employees for automatic enrolment.

The Department for Work and Pensions (DWP) recently changed the legislation that affects the duties of employers to automatically enrol their employees.

In particular this affects how the pay reference period (PRP) is defined. Before 1st November 2013 the PRP was always aligned to the period of time that an employee is paid their regular wage or salary (their pay period). Now employers have a choice of either aligning the PRP with:

- their employees' pay period (the only option available prior to 1st November 2013), or
- income tax calendar weeks or months i.e. aligned with the income tax period (this is a new option).

Employers can use either PRP definition for their employees. It is also possible to use different definitions for different employees if required.

Prior to the Opera 3 (2.10) and Opera II (7.30) releases it was only possible to align your PRPs to the period of time when an employee is paid their regular wage or salary. Now in Opera it is possible to align your PRPs with the income tax period instead if required.

This guidance explains the process you must follow in Opera to switch the PRP definition to be aligned to the 'income tax period' (i.e. in the situation where employees are currently being assessed based on 'pay period PRPs').

Guidance

This guidance relates to assessing employees who have not yet been auto enrolled. Those who have already been auto enrolled are not affected because they have already been assessed.

Note: employees who have already been auto-enrolled (regardless of whether they subsequently opted-out or not) are not affected by changing the PRP definition.

Part 1 – Analysis of what process will be required

At the point the switchover in PRP definition is to occur, it is important to look at how the final PRP applicable under the 'old definition' relates to the start of the first PRP applicable under the 'new definition' (i.e. an 'income tax period PRP'). The relationship between the 'final old PRP' and the 'first new PRP' has an effect on how the employer must assess their employees at the point of the PRP switchover.

If there is a gap between the old and the new PRP you may need to so separate assessments for those;

- whose 22nd or 16th birthday **falls within those extra days** or,
- whose period of postponement **ends on any of those extra days** or,
- who choose to opt-in during those extra days.

Example 1 – standard monthly paid employees

- **Employees are paid monthly on the 28th of each month for the work performed during that calendar month.**
- **Prior to the switchover in PRP definition this means the PRP runs from the first day to the last day of the month.**
- **The employer decides that they wish to switch to using an 'income tax period PRP' instead.**

The employer is about to pay employees for the month of May (i.e. May 28th pay day) so the employer decides that May will be the last pay day they will apply the 'old definition' PRP, with the employer then switching to 'new definition' ('income tax period') PRPs from the June pay day onwards.

This means:

- the final PRP that is applicable under the 'old definition' will be 1st May - 31st May.
- the first PRP applicable under the 'new definition' will be 6th June to 5th July (i.e. the income tax month that the June 28th pay day falls within).

Therefore for the May 28th pay day, the assessment process will ordinarily only consider employees with an assessment date that falls between 1st to 31st May. For the next pay day (June 28th) the assessment process will ordinarily only consider employees with an assessment date that falls between 6th June to 5th July.

This means there is a gap between the final old PRP and the first new PRP, specifically the days from 1st to 5th June inclusive (i.e. the 1st to 5th June do not fall in either the final old PRP or the first new PRP).

Therefore when assessing employees for the May 28th pay day the employer **must also additionally assess (consider) employees with assessments dates from 1st to 5th June inclusive** (i.e. a second assessment is required).

Note: in all likelihood the only employees for the May 28th pay run who will have an assessment date that falls within the 'extra days' of 1st to 5th June will be those:

- whose 22nd or 16th birthday falls within those extra days or,
- whose period of postponement ends on any of those extra days or,
- who choose to opt-in during those extra days.

Example 2 – monthly employees paid in arrears

- **Employees are paid monthly in arrears on the 4th of each month for the work performed during the previous calendar month.**
- **Prior to the switchover in PRP definition this means the PRP runs from the first day to the last day of the month.**
- **The employer decides that they wish to switch to using an 'income tax period PRP' instead.**

The employer is about to pay employees for the work performed during the month of June (i.e. July 4th pay day) so the employer decides that the July 4th pay day will be the last under which they will apply the 'old definition' PRP, with the employer then switching to 'new definition' ('income tax period') PRPs from the Aug 4th pay day onwards.

This means:

- the final PRP that is applicable under the 'old definition' will be 1st to 31st July.
- the first PRP applicable under the 'new definition' will be 6th July to 5th Aug (i.e. the PRP will be the income tax month that the Aug 4th pay day falls within).

Therefore for the July 4th pay day the assessment process will consider employees with an assessment date that falls between 1st to 31st July, and for the next pay day (Aug 4th the assessment process will consider employees with an assessment date that falls between 6th July to 5th Aug.

This means there is no gap between the final old PRP and the first new PRP i.e. the first new PRP actually overlaps the final old PRP.

Therefore when assessing employees for the July 4th pay run the **employer does not need to additionally assess (consider) any other employees**.

Note: When the Aug 4th pay run is then processed the employer will assess employees with assessment dates from 6th July to 5th Aug. However the employer must ensure they also consider (take into account) any assessments that were performed in the July 4th pay run that apply to the 'overlap period' between the final old PRP and the first new PRP (i.e. assessment dates that fell between 6th and 31st July); For example, any employees were auto-enrolled in the July 4th pay day using an assessment date that fell between 6th and 31st July then those employees should not be re-assessed again during the Aug 4th pay run (i.e. they have already been dealt with in the July pay run).

Part 2 – How it affects Opera

Step 1

In Opera, at the point the 'final old PRP' is to be processed/assessed, the *Payroll > Utilities > Set Options* setting for *Align Pay Reference Period with Tax Period* should be left **unticked**.

This means that the *Calculation* that is performed for the final old PRP will still perform its assessment based on the old PRP definition.

Once that *Calculation* process has been performed, any employees who have become Eligible Jobholders (EJ) for example will be auto-enrolled or postponed as per usual.

Step 2

If it is the case that **there is a gap** between the final old PRP and the first new PRP, then prior to finishing the current pay period (for example: prior to running the *Update*) you must deal with any employees who have an assessment date that falls within those 'extra days' of the gap (for example: from the 1st to 5th of June based on **Example 1** above).

If no such employees are identified then there is nothing more to do in terms of handling the PRP switchover, and the current pay period can be processed/finished as per usual. However, if any such employees are identified they must be **manually assessed** to determine what their auto-enrolment category (and hence auto-enrolment status) should be.

Their category and status should then also be manually addressed by using the *Payroll Processing > Pensions > Auto Enrolment Details* form and updating the relevant fields.

Note: Employees who are about to turn 22 or 16 will be identified on the *Calculation* audit report produced when running the *Calculation* for the final old PRP. Employees who choose to opt-in will be identified by the fact that they will have given their employer an opt-in notice.

However, employees whose period of postponement ends on any of those extra days will not be highlighted on the *Calculation* audit report for the final old PRP; such employees can though be identified by running the *Payroll > Pensions Report > Auto Enrolment Details* report and:

- selecting a *Status* of *Postponed*, and,
- entering an associated status 'from & to' date range that covers the extra days (for example: 1st June to 5th June); the date range selection criteria will be applied to the employees postponement end date.

Note: whenever manual assessment is to be performed you must remember to compare the employee's earnings against the auto-enrolment thresholds that apply **on the assessment date** (and not those that apply on the employee's usual pay date); this is particularly relevant when dealing with assessment dates that fall in the month of April (the auto-enrolment thresholds are usually changed by DWP from 6th April each year).

Step 3

Once the pay period of the final old PRP has been finished (whereby all employees have been assessed, the associated pay period has been Calculated/Paid/Updated etc. and moved into the next pay period) the *Payroll > Utilities > Set Options* setting for *Align Pay Reference Period with Tax Period* should then be **selected**.

From that point onwards the *Calculation* will always apply 'income tax period PRPs' when assessing employees.

Note: *Align Pay Reference Period with Tax Period* is set on an individual Payroll Group-by-Group basis.

Application of postponement in the lead up to changing the PRP definition

If postponing your employees for AE is your normal process, you should also consider the impact of changing the PRP for these EEs.

When choosing to automatically set an employee's postponement end date to *Last day of current PRP, Last day of following PRP* or *Last day of 2nd following PRP* (for example by using the *Payroll Processing > Pensions > Auto Enrolment Details* form) the derived end date is always based on the current setting of the *Align Pay Reference Period with Tax Period* option.

Therefore in the lead up to the PRP switchover (before selecting the *Align Pay Reference Period with Tax Period* option) you may need to manually input the required postponement end date to ensure it fits with the new PRP definition.

For example (*this example leads on from the main example above covering the month of May);*

- under the old PRP definition an employee was due to be auto-enrolled on 1st May; the employer decides they want to postpone the employee until the *Last day of current PRP* (i.e. they want to re-assess the employee again as of the start of the next PRP).
- based on the current setting of *Align Pay Reference Period with Tax Period* (not used yet) the postponement end date would automatically be set to 31st May, thus meaning the employee will be re-assessed again on 1st June.
- however, given that once the May pay period has been processed the employer will then be using 'income tax period PRPs', it would make more sense for the postponement end date to be set to 5th June (so that the employee is re-assessed as of 6th June i.e. the start of the next PRP based on using income tax period PRPs).
- therefore the employer would need to manually set the postponement end date to 5th June if that is the date they would prefer to use.

Important: when setting the postponement end date you must ensure the end date does not exceed the maximum postponement period of 3 months.

Once the *Align Pay Reference Period with Tax Period* option has been selected the setting of an employee's postponement end date to *Last day of current PRP, Last day of following PRP* or *Last day of 2nd following PRP* will then derive the end date based on income tax period PRPs.

Guidance

Note: The guidance above uses a monthly payroll for ease of explanation; however the same process applies regardless of the pay frequency in use.

Key Points

The key points to note when switching to an 'income tax period PRP' are:

- Care must be taken at the point of PRP switchover to correctly identify the date range of the 'final old PRP' and the 'first new PRP'.

- In Opera, the *Align Pay Reference Period with Tax Period* setting should not be used when processing the pay period that is applicable to the final old PRP.

- You need to identify whether there is a gap between the final old PRP and the first new PRP:

  - If there is **not** a gap (i.e. the PRPs overlap) then only a single assessment needs to be performed for the pay period applicable to the final old PRP; Opera will perform that assessment automatically during the *Calculation*. Employees should then be auto-enrolled etc. as per usual based on that assessment.
  - If there **is** a gap then prior to finishing processing of the current pay period an additional assessment must be manually applied to any employees with an assessment date that falls in the gap; any such employees should then be auto-enrolled etc. as per usual based on that assessment.
- In Opera, once processing of the pay period of the final old PRP has been completed (i.e. *Updated*), before you then start processing/assessing the pay period applicable to the first new PRP, the *Align Pay Reference Period with Tax Period* option should then be **selected**.

- For monthly payrolls where the 'old style PRP' runs from the first day to the last day of the calendar month, if the usual pay date falls on the 6th day of the month or later, it is likely that there will be gap between the final old PRP and the first new PRP at the point of PRP switchover (in which case an additional manual assessment will be required during the final old PRP).

Why would an employer want to change their PRP definition to use 'income tax period PRPs' instead?

- where an employer chooses to use income tax period PRPs then the employees will be assessed against the monthly auto-enrolment thresholds. Where an employer operates 4,4,5 week earnings periods, the 'pay period PRP' option must be used so that Opera **can** do the AE assessments automatically.

  where an employer operates 4,4,5 week earnings periods but pays the employees on a monthly basis (i.e. whereby tax, NI etc. are calculated as a standard monthly payroll, where a 'pay period PRP' definition is in use) the employees earnings must be assessed based on 4 or 5 weeks' worth of the weekly auto-enrolment thresholds according to when they are paid (even though the employees are paid monthly and are taxed on a monthly basis); the employer is not permitted to apply monthly auto-enrolment thresholds (and as such Opera **cannot** automatically perform such 4,4,5 assessments; they must be performed manually).

Note: if the employer has a mixture of 4,4,5 paid employees, and 'regular salaried paid' monthly employees, the employer need only change the PRP definition to 'income tax period PRPs' for those 4,4,5 paid employees (and to do so in Opera will require the 4,4,5 paid employees and the 'regular salaried paid' employees to be held in separate Payroll Groups); the employer can however change all employees to use an 'income tax period PRP' if so desired.

Accreditation Training Courseware

Other Guides and Help

The following user documents are also provided with the respective software. Guides are available from various sources including Answerlink, the Opera 3 CD and from the Opera 3 Client installation's main folder, normally *C:\Program Files\Pegasus\Client XXX\User documents (where XXX is either VFP or SQL)*. Some guides are also available from the Opera 3 Help menu or respective software Help menu.

Readme File

The Readme file is an HTML document. It contains late breaking news and any other release specific important information.

Note: This file can also be accessed from the Opera 3 CD Installation Menu with regards to Opera 3.

Release Guide

When new versions are released such as Opera 3, they are normally accompanied by a Release Guide that contains information such as What's New in this Release, Release History, and Functional Differences between versions.

Note: This guide can also be accessed from the Opera 3 CD Installation Menu with regards to Opera 3.

Installation Guide

The Installation Guide is provided to help you install the application in your chosen Windows environment. It contains technical information and advice to ensure the installation process is successful.

Demonstration Data Guide

This guide is provided to assist the use of the demonstration data and contains pertinent information that is not contained elsewhere in the product documentation. It is recommended that the Help be used at the same time.

Implementation Guide

The Implementation Guide provides a high-level view of an application such as Opera 3 and how to approach an implementation. It details how the modules are integrated, and recommends the order in which elements should be set up.

System Requirements Guide

The System Requirements Guide details the minimum and recommended computer hardware and software requirements that are required to install and use software such as Opera 3 Enterprise and Opera 3 Enterprise SQL.

It also includes guidance on using Opera 3 Enterprise and Opera 3 Enterprise SQL in a Terminal Services environment run in Windows Server 2003 and Windows Server 2008 (32-bit & 64-bit).

Help

F1 Help provides details of all the functions available in the application.

Document Management & Executive Dashboards Guides

Installation Guides are available for both Document Management and Executive Dashboards. A user guide is also available for Executive Dashboards. Help for Document Management is in the Opera 3 Help.

Note: The guides are in the respective folders on the Opera 3 CD and can be accessed from the Opera 3 CD Installation Menu.