

# Auto-enrolment Manager for Employers (AME)

User guide

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# 1. Introduction

**Auto-enrolment Manager for Employers (AME) is designed to help your business comply with its auto-enrolment (AE) responsibilities – before and after your staging/duties start date. The system is simple to use, but you'll need an understanding of AE to do so.**

## 1.1 Using this guide

- We've produced this guide to help you use AME. It contains example scenarios, screenshots and practical advice and help you plan your auto-enrolment strategy using the system.
- The table of contents at the beginning of the guide shows you where information is located. If you're reading on a screen, click on a heading to go to the section you want.
- "AE" means "auto-enrolment" (or "automatic enrolment", if you prefer).
- "AME" means "Auto-enrolment Manager for Employers".
- Page references are indicated with ⇨. ⇨ means "see page".

## 1.2 AME's key features

- ✓ Reduces the administrative burden of AE
- ✓ Assesses your workforce quickly and simply
- ✓ Automates regulatory communications
- ✓ Helps you stay compliant



# 2. Before you begin

## 2.1 Make sure you're up to speed about AE

To use AME, you'll need a good understanding of the AE regulations before you start.

If you need more information, you can visit Aviva's Auto enrolment knowledge centre here:  
<https://www.aviva.co.uk/business/workplace-pensions/auto-enrolment/>



The responsibility for complying with the regulations is ultimately yours, as an employer. While AME will help you, you'll need to work closely with whoever's responsible for payroll, HR and pension administration in your business to make sure you're compliant.

## 2.2 IT requirements

The web link for AME is <http://www.auto-enrolmentmanager.co.uk>

As a web-based application, the IT requirements for AME are minimal:

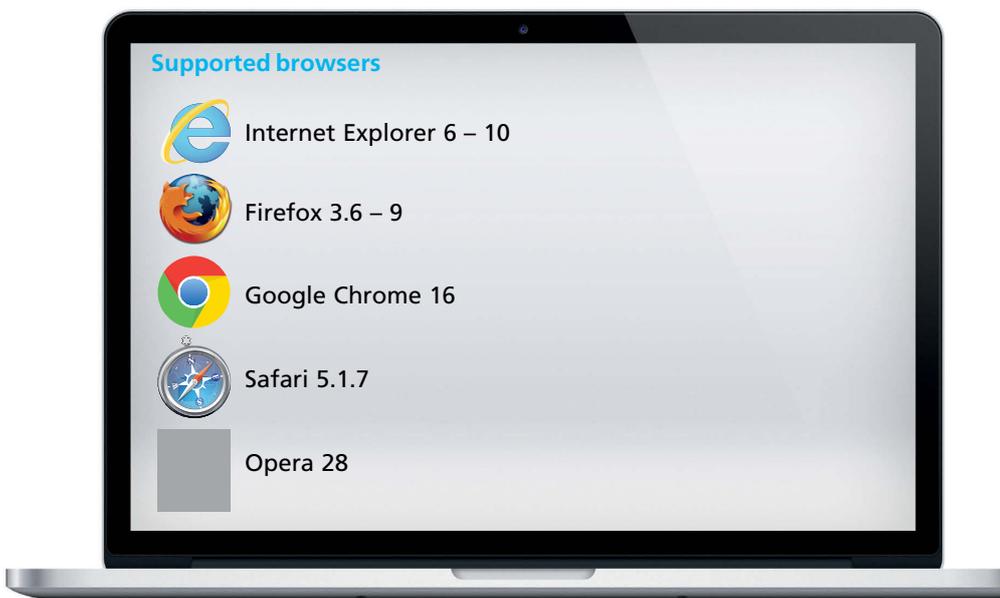
- A supported web browser (see box)
- Reliable internet connection above 1mbps
- The ability to create a comma separated values (csv) file. There maybe compatibility issues with Microsoft XL 2003 and earlier.

### Avoiding firewall issues

To mitigate any corporate firewall issues, you'll need to 'trust' AME by sending the following information to your IT department:

- Practice mail server: 54.229.75.122
- Main email server: 213.212.123.156
- Main production server: 213.212.123.157
- Ame FQDN is aviva-app-prd-ameprod.com

If you don't get your IT department to 'trust' AME, your communications to employees could become lost or stuck in your mail server.



# 3. Groups – what they are and how to use them

This section explains the group structure that AME uses. You'll need to understand groups, and how AME uses them. When you're setting up your company on the system.

Set up your company → p16

## 3.1 Groups – an overview

AME works using a group structure. For the purposes of AME, a 'group' is simply a group of employees sharing similar characteristics, who you've decided to apply a certain approach to for auto-enrolment (AE) purposes.

You can set up to 50 different pension schemes within AME. And every scheme you set up has to have at least one group sitting under it. In most cases, it's likely you'll need several.

AME uses the groups you entered into the system to help it assess your employees correctly, and to determine what actions you need to take in order to stay compliant. If you don't set up your groups correctly, AME won't be able to help you keep your business compliant with the auto-enrolment regulations.



Please decide what groups you'll need to use well before you reach your staging date as part of defining your overall AE strategy. If you don't, you won't be able to use the system.

### An example

In the example below (figure 1), ABC Employer's marketing staff form one group because they're all on the same payroll. They'll all be certified on 7% total pay, and a postponement of up to one month will be applied to them. The other two groups are in schemes administered by other pension providers.

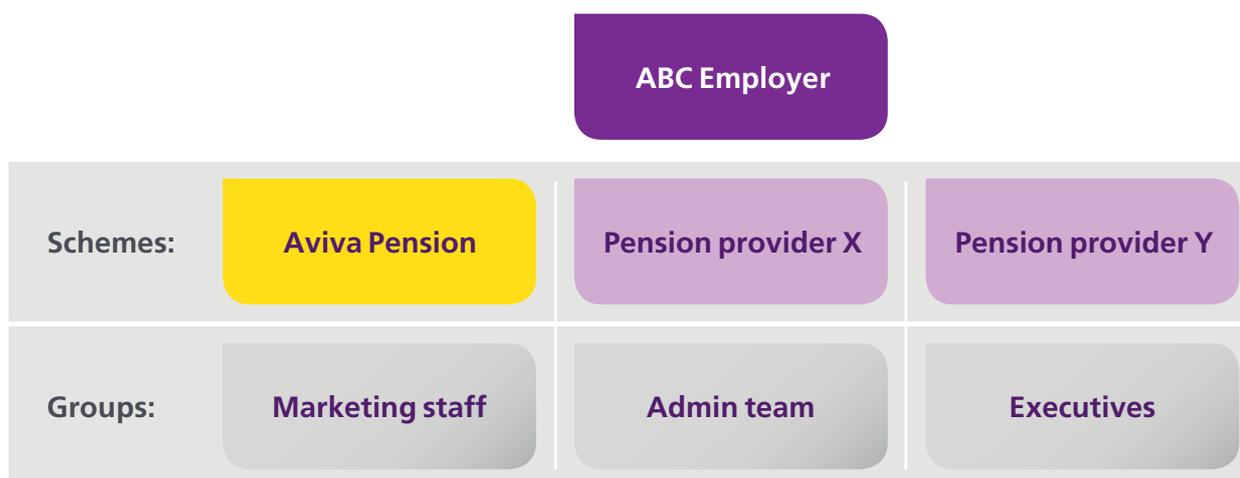


Figure 1: A simple AME group structure.

### 3.2 Why you’ll need to use groups

However large or small your business, it’s likely that you’ll need to divide your workforce into several different groups within AME.

#### The main reasons

Here are the five main reasons why you’ll need to use a number of groups for each of the pension schemes you have.

##### 1. Every scheme has to contain at least one group

Every account has to have one scheme and one group in it, that’s as simple as AME can be. This is demonstrated in Figure 1 above – there are three pension providers administering three schemes, therefore the minimum number of groups that needs to be set up in this scenario is three.

##### 2. Differing payroll frequencies/dates

If some parts of your workforce are paid at different times than others, you’ll need a separate group for each. AME has been set up to deal with all the pay frequencies stipulated in the auto-enrolment (AE) regulations:

- Weekly
- Bi-weekly
- Lunar monthly
- Monthly
- Quarterly
- 4-monthly
- 6-monthly
- Annually

Similarly, if everyone is paid monthly but you have several different payroll cut-off dates, each of these would constitute a group. For example: if everyone is paid monthly but your payroll closes on the 9th for some employees and the 15th for others, you’d need two separate groups.

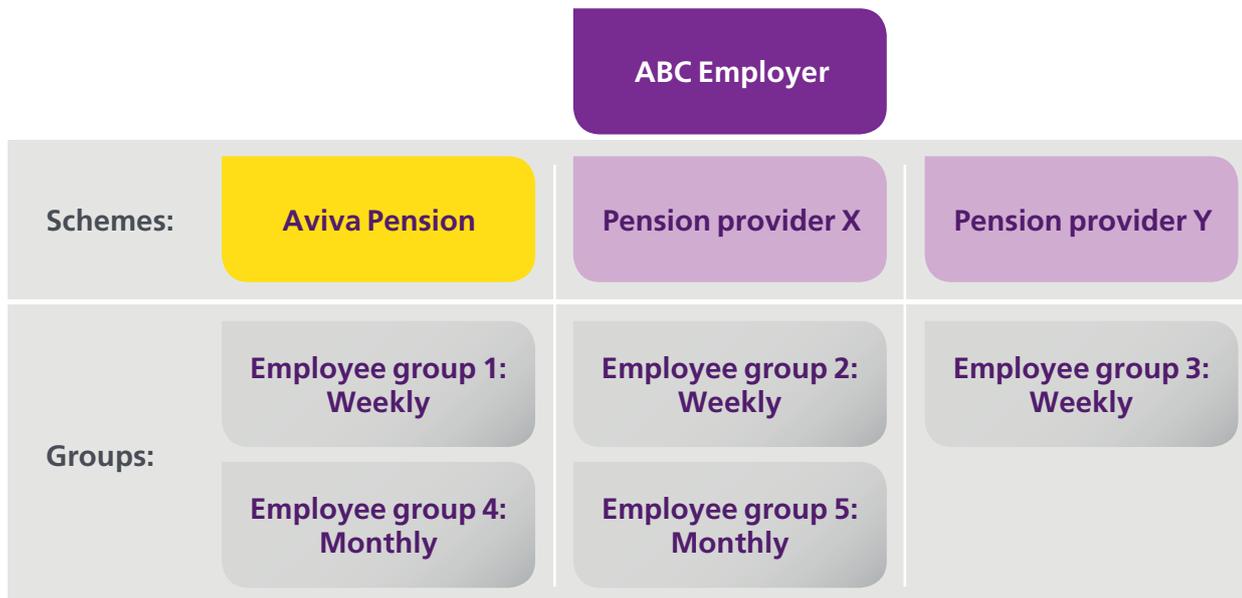


Figure 2: A simple AME group structure where there are two different payrolls. In this example, Provider Y only accepts contributions from those employees paid weekly, so doesn’t need a separate group for employees paid monthly.

### 3. Differing postponement periods

Every group you set up in AME can have its own postponement configuration. This allows you to apply different postponement to different people if this is part of your AE strategy.

For instance, in the example below (figure 3), ABC Employer has decided to use a **one-month** postponement period for all permanent employees (Groups 1–5), and the maximum **three months'** postponement period for their seasonal workers and contractors (Group 6).

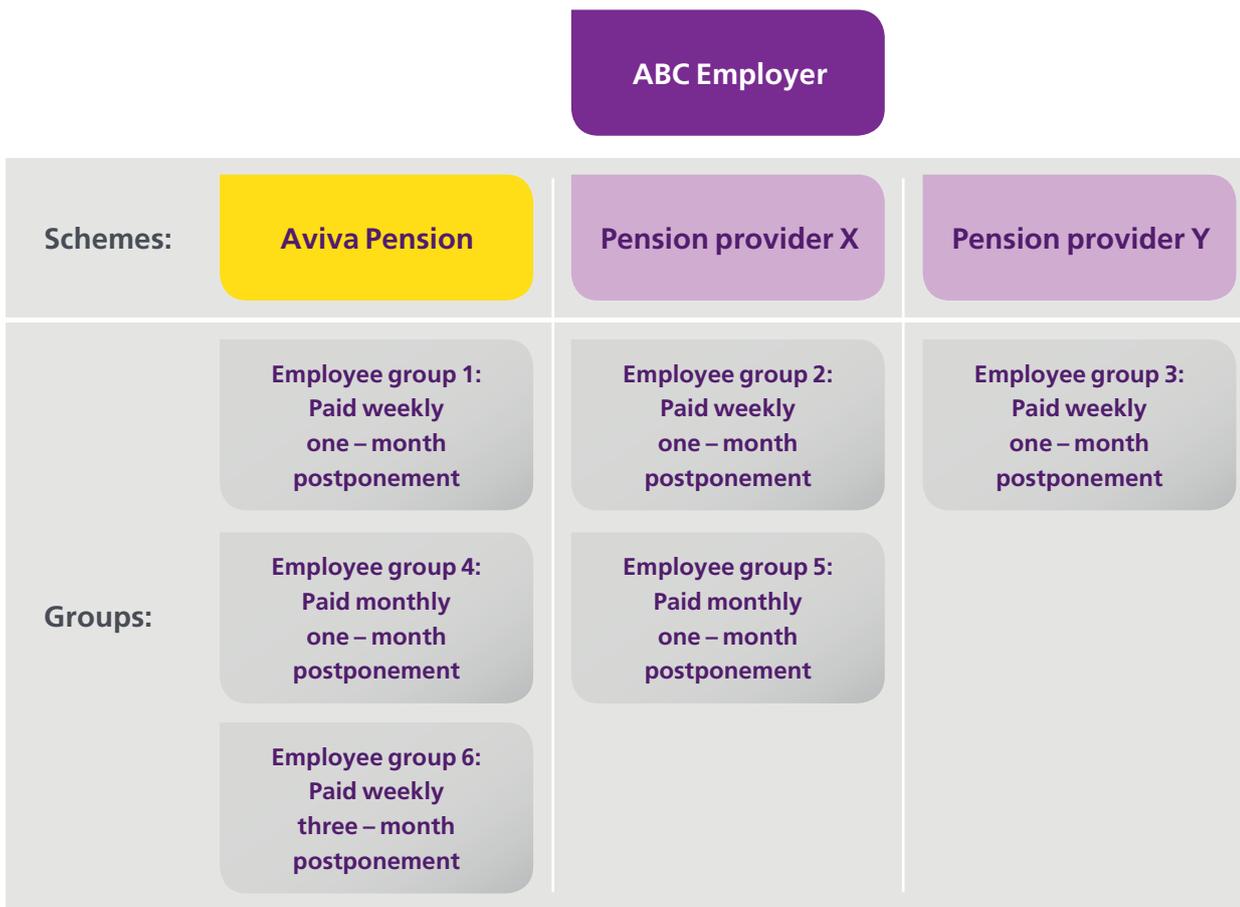


Figure 3. An AME group structure with three pension schemes, two payroll frequencies and two different postponement periods.

**4. If your communication strategies differ**

Another reason why you might want to use different groups is if you plan to alter your communication strategy for certain groups of employees. For instance, you might want to highlight certain benefits to a particular group (such as the contribution-matching rules available to them). Or you might simply want to write the emails in a different tone for different groups of employees (eg one style for head office staff and another for factory floor staff).

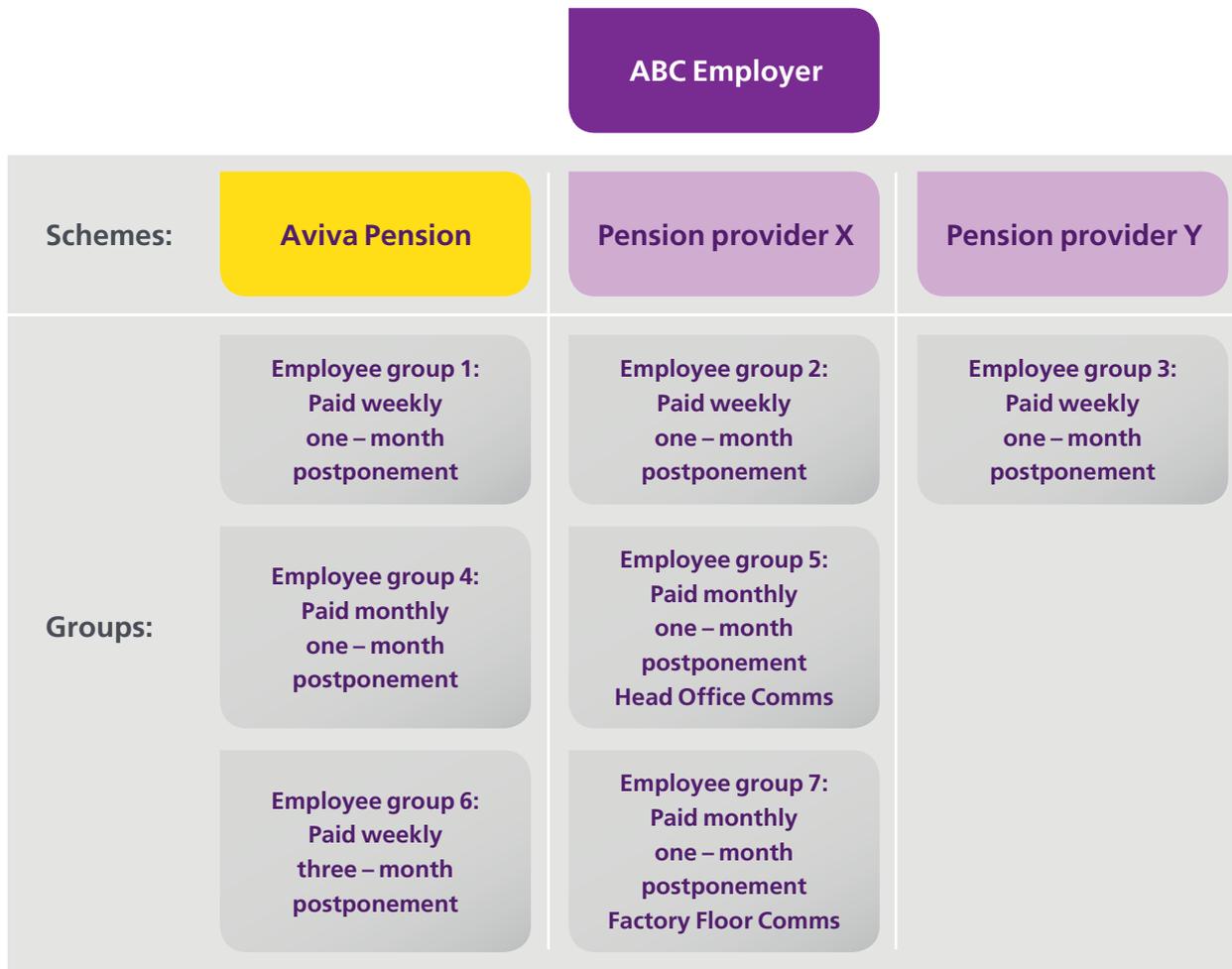


Figure 4. An AME structure with two styles of communications added. Groups 5 and 7 being in a different tone of voice to the others.

**5. If you're using different certification bases**

If you want to certify members of your workforce on different bases, you'll need to set up a separate group for each certification basis.

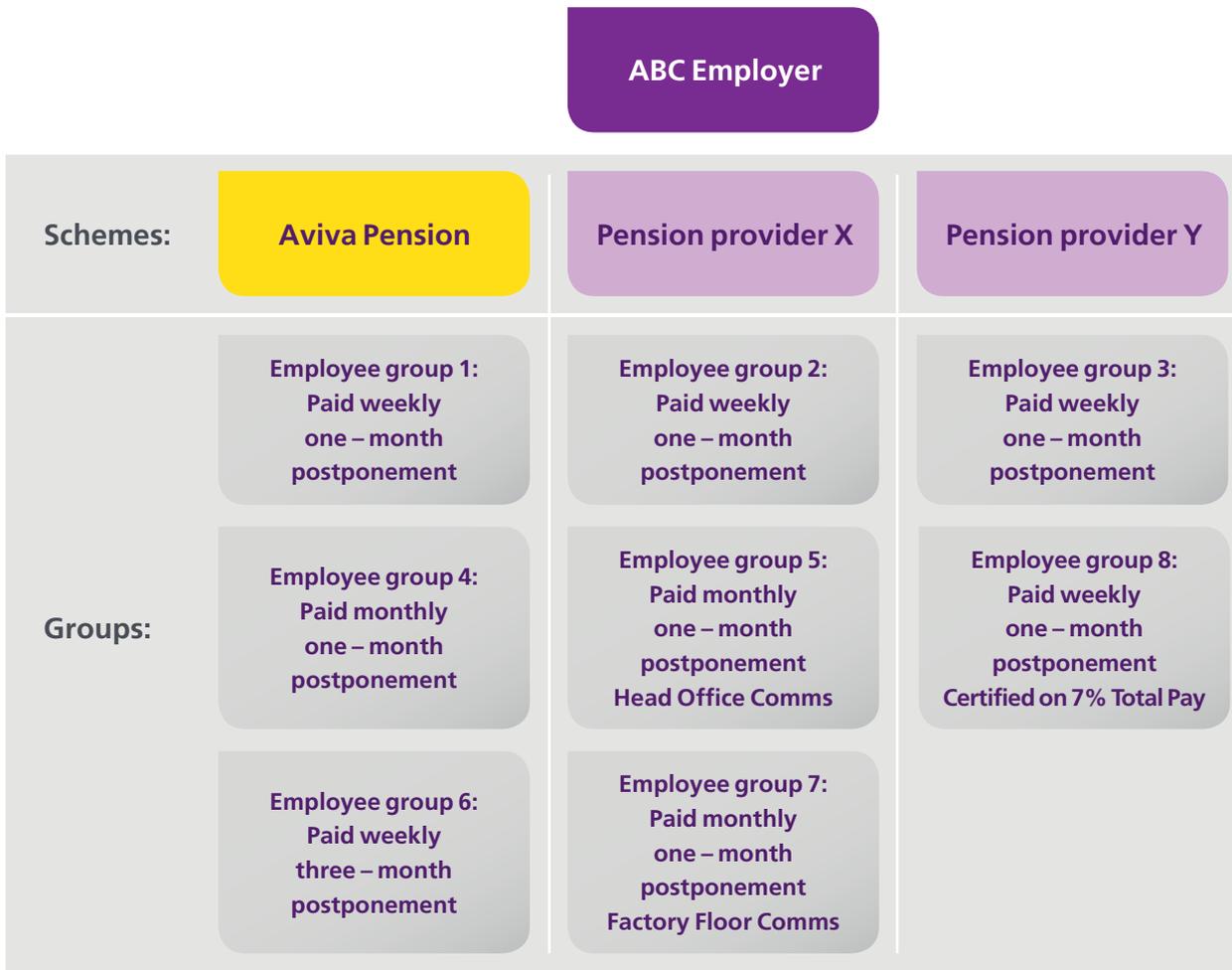


Figure 5. An AME structure where group 8 has been set up on a 7% total pay basis, while all other groups are certified on 9% pensionable.

**6. If you're using salary sacrifice**

If you're using salary sacrifice and any of your employees don't agree to it, you'll need to set up a separate group or groups for them. AME should be monitoring the contributions paid to make sure they are sufficient for the scheme to retain its qualifying status. Otherwise the jobholders will need to be AEd. Is this what happens? If so, this needs to refer to it. If not, why not? from the ones you send to those who are. As all the communications in AME are applied at group level, this means you'll need separate groups for employees who've agreed to use salary sacrifice, and for those who haven't (see fig 6).



You'll only need to set up non-salary-sacrifice groups if you're unable to get all your employees to agree to use salary sacrifice. You don't need to provide any special information for AME to handle salary sacrifice. All the information it needs is included in the payroll files you upload.

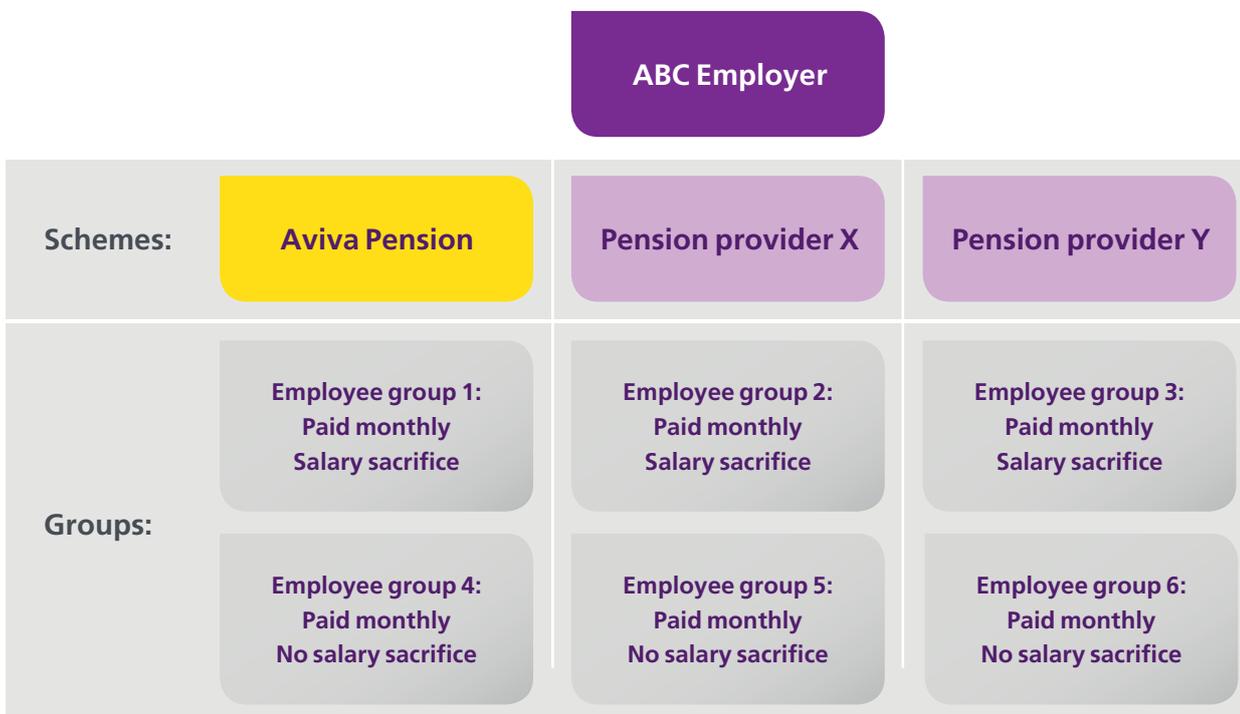


Figure 6. A simple AME structure where the employer is hoping to use salary sacrifice.

\* If you're enrolling workers into a pension scheme using a contractual agreement, their enrolment is in accordance with the contract into which the worker has entered, not auto-enrolment regulations. As such, you won't need to use AME to produce any communications for these workers.

**7. If you're using contractual joining**

If you're using a contract to enrol workers into your pension scheme, you'll need to enter these people into AME in a separate, non-AE group (or groups). Because they're joining contractually, AME doesn't need to do much for these employees besides monitor their status\* in case they leave the scheme – in which case they'll fall under AE regulations. *Setting up a non-AE group* ⇨ p22

If an employee leaves the contractually joined scheme, you'll need to move them into another group (see figure 7, below). AME will then consider them for AE purposes. You'll need to reflect this change in your payroll file.

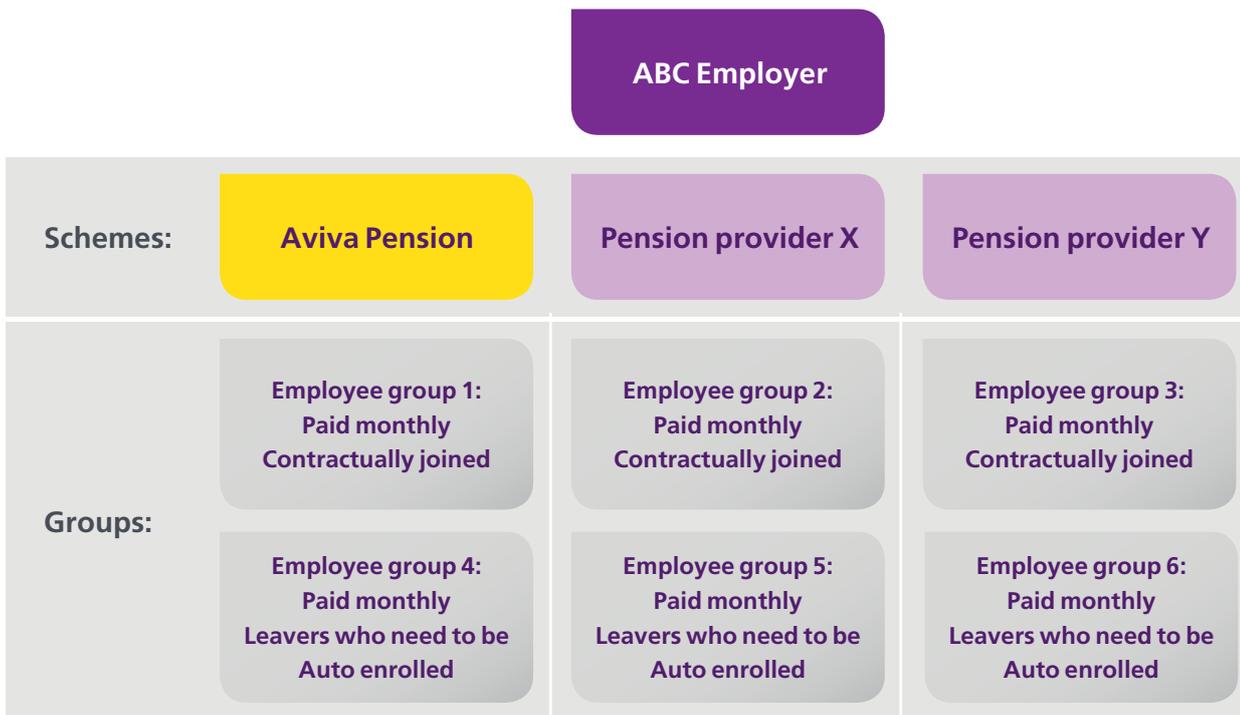


Figure 7. A simple AME structure for an employer who is using contractual joining.

**Why your group structure needs to be correct**

The examples above give you an idea of what you'll need to consider when defining what groups to use for your business. Setting up the correct group structure for your business is essential to ensure that AME applies the correct rules to each employee.

While the example structure shown in figure 4 may look complicated, the work you'd have to do each month wouldn't be. In that example, the employer only has two payroll frequencies, so they'd only need to upload two files to cover all the groups. The file you uploaded contains a column of data called the 'group code', which assigns that line of information to the correct group.

### 3.3 Group structures in practice

#### Case study 1 – ABC Employer

ABC Employer is a medium sized employer with 1,000 employees. They currently offer a pension scheme to their head office staff, but not to their factory floor workers. The salary structure and age profile of the factory floor workers meant it was impractical to open up the existing scheme to these workers, so they've set up a NEST scheme to enrol them into. Members of both schemes are encouraged to pay contributions using salary sacrifice, which 90% of them have agreed to do.

All workers are paid monthly.

The AME group structure would therefore be:

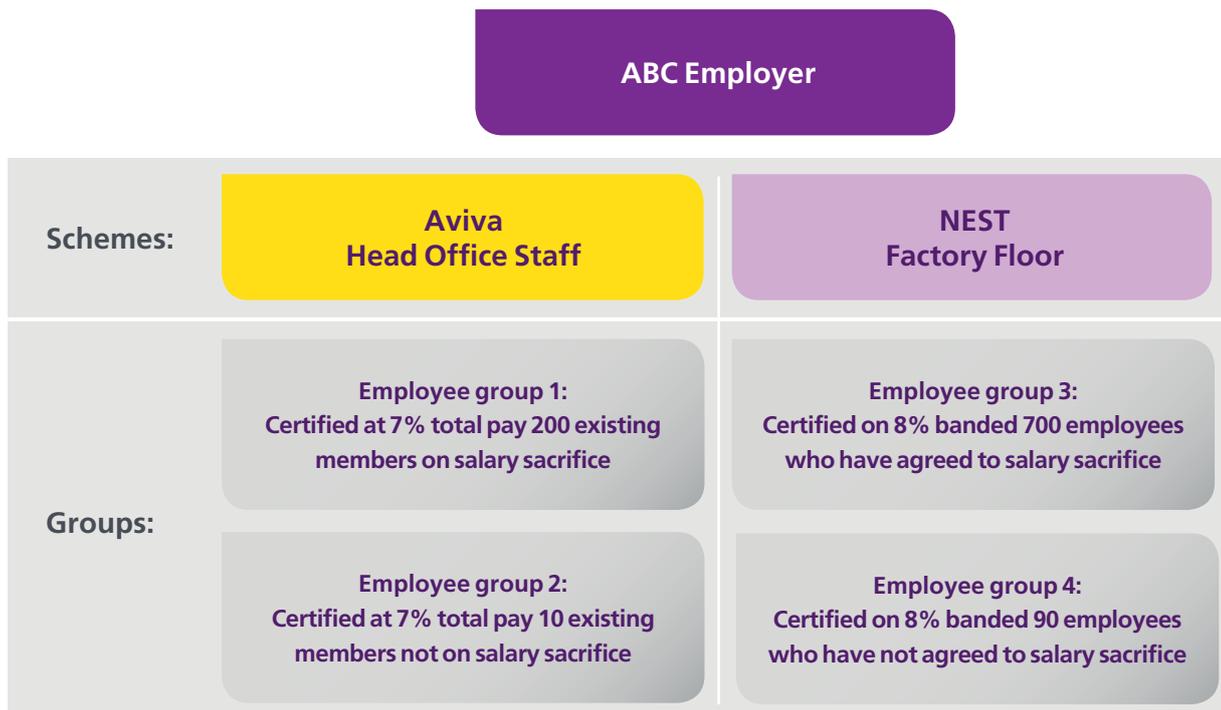


Figure 8. ABC Employer uses a relatively simple group structure.

In this example:

- All groups are open to auto-enrolled employees.
- They are all paid monthly and there is only one payroll frequency, so all the data can be loaded into AME in a single file.
- Each group will receive slightly different communications from the other – as the communications will be tailored to their particular auto-enrolment (AE) situation.
- When a new joiner starts at ABC Employer, they'll be automatically loaded into either Group 1 or Group 3. A three-month postponement period is applied to both groups, and during this time ABC Employer hopes to receive permission from the employees that they can use salary sacrifice.
- At the end of the three-month period, anyone who hasn't agreed to use salary sacrifice ABC Employer would need to change their group code in the payroll file so the employee drops into either group 2 or group 4 (whichever is appropriate). AME would then auto-enrol them on a non salary sacrifice basis.

### Case study 2 – ABC Limited

ABC Limited is a large employer with 4,000 employees, and needs a far more complex AME group structure. Five hundred of their current employees aren't currently in a scheme and will be auto-enrolled on the staging day. Any new employees will be contractually enrolled on a salary sacrifice basis into the main Aviva scheme.

## ABC Limited

Schemes:	Aviva Pension	Pension 2	Pension 3	Pension 4	Pension 5	Pension 6	Pension 7
Paid monthly	Contractual Joined	Contractual Joined	Contractual Joined	AE group: non sal sacrifice	Contractual Joined		Contractual Joined
	AE group: sal sacrifice				AE group: sal sacrifice		
	AE group: non sal sacrifice				AE group: non sal sacrifice		
Paid lunar	Contractual Joined	Contractual Joined	Contractual Joined	AE group: non sal sacrifice			
	AE group: sal sacrifice						
	AE group: non sal sacrifice						
Paid weekly	Contractual Joined	Contractual Joined				Contractual Joined	

Figure 9. ABC Limited uses a more complex AE strategy than the one used in case study 1.

- ABC Limited have seven pension schemes.
- They have three payroll frequencies: weekly, lunar monthly and monthly.
- They are using contractual joining, so they need a mechanism in place for anyone who leaves the scheme they're in and therefore falls under the AE regulations. Here are the mechanisms they're using:
  - If a contractually enrolled employee leaves the Aviva pension scheme – or pension schemes 2, 3, 6 or 7 – and they're eligible, they'll be automatically enrolled into one of the two "AE groups" of the Aviva pension scheme. Unless they expressly ask not to use salary sacrifice, they'll go into the salary sacrifice AE group.
  - If a contractually enrolled employee leaves pension scheme 5, they'll be automatically enrolled (if they're eligible) into one of the two "AE groups" of the same pension scheme. Again, unless they expressly ask not to use salary sacrifice, they'll go into the salary sacrifice AE group for that scheme.

Note: In this case study, ABC Limited have decided to adapt their terms of employment to give them permission to enrol people into a scheme on a salary sacrifice basis.



Once you've agreed your AE strategy and decided upon what groups to use, you're then ready to load them into the AME system. See p16–26 to find out how to do this.

# 4. Stage 1: Set up your company

User set up and management ⇒ [Section 10, p105](#)

## 4.1 Introduction

Once you've registered to start using AME, you'll need to begin by completing the **'Set up your company'** process. This records your organisational structure and AE strategy in the AME system. You won't be able to access any other functionality until you've completed this stage.

You access company setup straight from the homepage. The first time you log in it will be the main navigation item in the top-left of the screen.

AVIVA Auto-enrolment Manager for Employers

**Set up your company**  
AME needs to understand how your company is set-up and what pension arrangements you have in place for your employees.  
[Start Company Setup](#)

**Self-certification**   
Available after company setup

**Compliance Check**   
Available after Self-certification

**What can AME do for me?**  
AME can help you take care of many of your auto-enrolment responsibilities. It can help you to Auto-enrol your staff, giving you more time to concentrate on your day-to-day business.  
Here are a few of the ways AME can help you:

**Plan ahead**

- AME can help you model the financial impact of auto-enrolment on your business.

**Set up for auto-enrolment**

- AME can help you through the steps to set up your auto-enrolment scheme.
- AME can help you find the contribution levels that best meet your business goals.
- AME can help you certify your pension scheme(s) with The Pensions Regulator.

**Monitor your auto-enrolment scheme**

- AME can help monitor your workforce to help you meet your regulatory responsibilities.
- AME can work with multiple schemes and providers, not just Aviva schemes.

Employee Management | MI and reports | Help & Contact | Settings

Legal | Accessibility | Terms and Conditions | Privacy Policy

## Introduction (Continued)

There are two steps involved in setting up your company: –1) **Pension Data**; and 2) **Payroll Mapping**. Only once you've completed both steps can you access the other functions of AME.

The screenshot displays the AVIVA Auto-enrolment Manager for Employers (AME) interface. At the top, the AVIVA logo and the text 'Auto-enrolment Manager for Employers' are visible. Below the logo, there is a navigation bar with four tabs: 'Home', 'Set up your company' (which is highlighted in yellow), 'Model & Certify', and 'Compliance Check'. The main content area is titled 'Set up your company' and includes the instruction: 'Please complete each of these sections to build your company profile.' Below this, there are two main sections: 'Pension Data' and 'Payroll Mapping'. The 'Pension Data' section has a 'Start Pension Data' button highlighted with a blue circle and a blue arrow pointing to it from the text above. The 'Payroll Mapping' section is noted as 'Available after Pension Data'. To the right of these sections, a progress indicator shows 'Company Profile 0 of 2 Steps complete'. A circular progress indicator in the center shows 'Steps 0 of 2 Complete'. Below this, a horizontal progress bar shows '1 Pension data' and '2 Payroll mapping'. At the bottom of the page, there is a footer with links for 'Legal', 'Accessibility', 'Terms and Conditions', and 'Privacy Policy'. On the right side, there are 'Contact' and 'Help' buttons. At the bottom left, there is a 'Back to Contents' button, and at the bottom right, there is a page number '17'.

## 4.2 Pension data

In this step you'll need to record all the key information about your pension schemes. You'll also need to record details of all the groups you want to use for AE. It's important that you understand what AE strategy you wish to follow before attempting this, and we recommend you seek the help of a financial adviser during this process. Your Aviva installation support contact will assist you with how to set up groups in AME.

*Groups explained* ⇨ p7



If you don't have a financial adviser, try [unbiased.co.uk](http://unbiased.co.uk) for details of advisers near you.

## The information you'll need to enter

### Your duties start date

Home | **Set up your company** | Model & Certify | Compliance Check

### Set up your company - Pension data

Tell us about all your current pension schemes.

All fields marked with an asterisk (\*) are required.

What is your staging date?\*: DD 01 MM 09 YYYY 2013

Each account in AME is controlled by **one** duties start date. If you had a staging date, that is the date on which your duties are based. If you are a new employer, it will be the date on which your first contract of employment starts. AME will not check the validity of your duties start date, so it's your responsibility to enter it correctly.

Important note: AME will only accept the first of the month as a duties start date/staging date.



**ONCE ENTERED AND SAVED, YOU CAN'T ALTER THIS DATE.**

## 4.2.1 Scheme details

You can set-up up to 50 schemes within AME. Each scheme can have up to 100 groups underneath it.

The screenshot shows a form titled 'Scheme' with the following fields and options:

- Scheme name\*:** A text input field.
- Provider\*:** A dropdown menu with the text 'Please Select Provider Name'.
- Type\*:** A dropdown menu with the text 'Pick a type..' and a blue information icon.
- Pension providers reference\*:** A text input field with a blue information icon.
- Employer Reference:** A text input field with a blue information icon.
- Are contributions capped to salary level\*:** Radio buttons for 'Yes' and 'No'.
- Employee contributions\*:** Radio buttons for 'Net' and 'Gross'.

### Scheme name

- Description:** Whatever you want to call this pension scheme
- Used in:** Used throughout AME to identify which scheme you're working on. Also displayed on your AE certificate (see Appendix F for an example – p116).
- Field length:** Up to 100 characters
- Validation:** Some special characters are allowed. Field cannot be blank
- Editable?:** Yes

### Provider

- Description:** The pension company that provides this particular scheme. Select from the drop-down list.
- Used in:** Emails and letters to employees
- Field length:** N/A – drop-down list
- Validation:** Field cannot be blank
- Editable?:** Yes

### Type

- Description:** Describes what type of pension this scheme is
- Used in:** N/A
- Field length:** N/A – drop-down list. Includes GPP, GMP, NEST, Master Trust, Other
- Validation:** Field cannot be blank
- Editable?:** Yes

### Pension provider's reference

- Description:** This is the scheme reference number supplied by your pension provider (eg the scheme number used by your provider in their documentation).
- Used in:** New joiner process and as an identifier throughout the system
- Field length:** Up to 15 characters
- Validation:** Field cannot be blank
- Editable?:** Yes

**Employer reference**

Description:	This is the scheme registry number as provided by TPR. If you wish, you can leave this field blank.
Used in:	N/A
Field length:	Up to 15 characters
Validation:	N/A
Editable?:	Yes

**Are contributions capped to salary level?**

Description:	If the scheme only pays contributions up to a certain salary cap, set this to <b>yes</b> and enter details of what the salary cap is
Used in:	AME will factor in the salary cap and any associated contributions when calculating the cost of the different certification bases you can choose from. If you are using banded earnings this cap cannot be below the current Upper Earnings Limit (UEL). NB: The salary cap is not applied to compliance checks in the system, so you will need to enter the capped salary values in your payroll file uploads.
Field length:	Up to two decimal places
Validation:	Two decimal places max
Editable?:	Yes

**How are employee contributions paid?**

Description:	This is the tax status of employee contributions going into the scheme. You can choose either before (gross) or after tax (net) depending on how tax relief works in this scheme. This should be before tax (gross) for own-trust schemes and Master Trusts, and after tax (net) for GPPs and NEST. Whatever you enter here needs to be reflected in the data you load into AME via your payroll file. This question is aimed at non-salary sacrifice employees only – you will be asked in Group setup whether you are intending to use a group for Salary Sacrifice – if you select 'Yes' then the answer you give in this section has no effect on your scheme setup., and becomes a redundant field.
Used in:	1) Compliance check. AME will check contribution levels based on the tax basis you enter here. 2) Tailors employee communications on the subject of tax relief (again, applies to non salary sacrifice employees only).

For certification, AME works on a gross basis, so any net contributions will be grossed up to include tax in accordance with current basic rate tax. *More about certification* ⇨ p34

Field length:	N/A – radio button
Validation:	N/A
Editable?:	Yes



Group
Remove

Group name\*

Is this group to be used for auto-enrolment?\*  Yes  No

Is this a salary sacrifice group? \*  Yes  No

Default fund name :

Default fund reference number :  ⓘ

Default retirement age\*  
Pick an age.. ▾ ⓘ

Are current contributions based on banded earnings?\*  Yes  No ⓘ

Are contributions paid as a percentage (%) or pound (£) of salary?\*  %  £

Employer contributions\*  
 ⓘ

Employee contributions\*  
 ⓘ

Group code\*  
 ⓘ

Payroll frequency\*  
Pick a frequency.. ▾

Select a pay reference start date\*  
DD  MM  YYYY  ⓘ

Payroll close day\*  
Pick a close day.. ▾ ⓘ

How long do you want to wait before enrolling an eligible job holder?  
No Postponement ▾ ⓘ

Which day should the eligible jobholders be enrolled?  
Pick a day.. ▾ ⓘ

## 4.2.2 Group details

[More about groups](#) ⇌ [p7](#)

### Group name

- Description:** Whatever you want to call the group. *Group setup* ⇌ [section 4, p16](#).
- Used in:** Used throughout the system to identify which group you're working on.
- Field length:** Up to 100 characters
- Validation:** Special characters are allowed. Field cannot be blank.
- Editable?:** Yes

**Is this group to be used for AE?**

**Description:** Tells AME whether you'll be automatically enrolling employees into the group or not. Select 'yes' if the group will include automatically enrolled employees. Select 'no' if the group will only contain contractually enrolled employees.

Only select **yes** if this is a qualifying scheme that you intend to auto-enrol employees into.

**Used in:** Compliance check (see p49). If this option is set to **no** and you enter someone into the group who isn't already a scheme member and falls within the AE regulations, you'll be prompted to correct the data in your payroll file.

**Field length:** N/A – radio button

**Validation:** N/A

**Editable?:** Yes

**Is this a Salary Sacrifice group?**

**Description:** Tells AME whether you'll be using salary sacrifice to make contributions for scheme members in this group. Note: If Salary sacrifice option is chosen, AME will expect all contributions to be entered in the Employer contributions field on this form – you will not be able to enter any values in the employee contributions field.

**Used in:** Communications. AME will include wording specific to salary sacrifice contributions in the communications generated for scheme members. Appendix E– Employee Communications p115.

**Field length:** N/A – radio button

**Validation:** N/A

**Editable?:** Yes

**Default fund name**

**Description:** The default investment fund for this group. If you wish, you can leave this field blank.

**Used in:** N/A

**Field length:** Up to 100 characters.

**Validation:** Special characters are allowed.

**Editable?:** Yes

**Default fund reference number**

**Description:** The reference number for the default investment used for this group. If you wish, you can leave this field blank.

**Used in:** N/A

**Field length:** Up to 10 characters

**Validation:** Special characters are allowed. This is an optional data item.

**Editable?:** Yes

**Default retirement age**

**Description:** The group's default retirement age as set out in the scheme rules

**Used in:** New joiner process

**Field length:** N/A – drop-down list

**Validation:** N/A

**Editable?:** Yes



### Are current contributions based on Qualifying Earnings

Description:	Banded earnings under the AE regulations use the current qualifying lower and upper earnings limits. If the group is set up to pay contributions based on banded earnings then you should select <b>yes</b> . For more information on banded earnings ⇨ Section 5, Model and Certify, p34.
Used in:	Certification. If you enter <b>no</b> here then you won't be able to certify on a banded earnings basis. If you enter yes, AME will check the data you upload to confirm if your arrangements meet the necessary banded earnings thresholds.
Field length:	N/A – radio button
Validation:	N/A
Editable?:	Yes

### Are contributions paid as a £ or % of salary?

Description:	Defines how contributions are paid for the group in question.
Used in:	Used during the 'model and certify' stage (see section 5 p34). If you choose <b>%</b> , the sliders in the model and certify stage will start at whatever percentages you specify in the 'employer/employee contributions' fields (see below). If you choose <b>£</b> , AME will use your payroll data to convert the £ amounts into percentages, and start the sliders at those percentages.
Field length:	N/A – radio button
Validation:	N/A
Editable?:	Yes

### Employer contributions

Description:	The percentage of each employee's salary that you will contribute to their pension plan.
Used in:	Model and certify stage.
Field length:	Six characters
Validation:	Numbers only – up to two decimal places
Editable:	Yes

### Employee contributions

Description:	The percentage of their salary that each employee will contribute to their pension plan. This option will not be available if you have chosen to set the group up on a Salary sacrifice basis, as AME will be expecting a value in the Employer contributions field only.
Used in:	Model and certify stage
Field length:	Six characters
Validation:	Numbers only – up to two decimal places
Editable:	Yes

### Group code

Description:	A code, of your choosing, to identify the group. Every employee needs to have the correct code against their name in the payroll data you upload, so that AME can assess them properly. You can add the code either into your payroll system, or you can add it to the payroll file before you upload it to AME.
Used in:	Used to assign employees into the right AME group. If employees ever change group, you'll need to update the payroll information you upload to AME to reflect this
Field length:	15 characters.
Validation:	Some special characters are allowed. You can't leave the field blank, and it can't start with a zero.
Editable?:	No

**Payroll frequency**

Description:	The payroll frequency applicable to this group.
Used in:	The calculations AME performs. You'll need to use the same frequency in the payroll file you upload as the one you enter here. A number of fields in the upload file are marked with <b>– current</b> . This refers to the week, month etc that the data represents. If weekly is selected here then the current fields in the payroll file should also be weekly. Please note that if your pay reference period is 4-4-5 then you should use the monthly tax frequency.
Field length:	N/A – drop-down box
Validation:	N/A
Editable?:	No

More on how AME deals with different payroll frequencies ⇨ *'Payroll Frequencies', Appendix G, p117.*

**Payroll reference start date**

Description:	This is the first day of the payroll reference period that earnings and contributions are calculated from. When you're entering this information during initial set up, use the first day of the pay reference period that contains your staging date. If you're adding a new group after your staging date, use the first day of the pay reference period that your are currently in.
Used in:	The calculations AME performs.
Field length:	N/A – Date selector
Validation:	The date can't be in the future
Editable?:	No

**Payroll close day**

Description:	The day your payroll closes for processing purposes. For monthly payroll frequencies, you'll need to enter a fixed date of the month for payroll close day (between the 1st and the 28th). For all other payroll frequencies, enter the day of the pay reference period that the payroll closes on (eg "the second day of the pay reference period").
Used in:	The calculations AME performs (including determining when opt-ins are effective from).
Field length:	N/A – dropdown box
Validation:	N/A
Editable?:	No

N.B. if the three payroll fields above are identical for several groups, you can upload data for all those groups at the same time using AME's mapping feature.

**How long do you want to wait before enrolling an eligible jobholder?**

Description:	This field is the first of two that allows you to configure the postponement period for the group. Use this question to select the 'up to' time period. You can postpone for up to three months.
Used in:	The calculations AME performs, plus communications
Field length:	N/A – dropdown box
Validation:	N/A
Editable?:	Y – When changed, the new postponement period will only apply to new employees loaded into AME after the change.

**Which day of the month should we enrol an eligible jobholder?**

Description:	This is the second of two fields that allow you to configure the postponement period for the group. The numbers relate to the day within the Pay Reference Period cycle. For example a weekly payroll where you have stated that the PRP start date falls on Monday; the number 1 is equivalent to every Monday. If the PRP start date fell on a Thursday then the 1 would be equivalent to every Thursday.
Used in:	The calculations AME performs, plus communications
Field length:	N/A – dropdown box
Validation:	N/A
Editable?:	Y

**Why is the 'group code' so important?**

You must enter a group code for each employee in the payroll file that you upload into AME. Doing this is vitally important, as the code is what AME uses to assign the employee to the correct AME group.

You will need to maintain the group code data in your payroll file continuously. So, for example, when a new employee joins your company you'll need to assign them to one of the existing groups – and make sure you attribute the relevant group code to them in your payroll file.

Other examples include moving groups from salary sacrifice to Non-salary sacrifice, changing from weekly to monthly pay or a promotion that meant that the certification basis was different – all these examples would require a group code change in AME.

**How do I set up postponement?**

Every group can have a postponement period of up to three months. Simply select the appropriate options when you're completing the 'Set up your company' stage. AME will then calculate the correct enrolment date for relevant workers and show this on the postponement notice you'll need to send them.

Examples of postponement appendix D, p112.

**Do we need separate groups for contractual joiners and auto-enrolled joiners?**

Yes. Employees who are contractually joined into your pension scheme should be kept in a separate group or groups from those who are being automatically enrolled.

When setting up a group for contractual joiners, simply select 'No' when answering 'Is this group to be used for auto-enrolment?'

All employees loaded into this group need to be marked as 'Existing Member – Y' in the payroll files you upload.

If employees leave the contractual scheme, you will need to set the existing member flag to 'N' and move them to an auto enrolment group (by changing the group code). This will ensure AME considers the employee for auto enrolment.

AME will monitor contribution levels for contractual joiners based on the group certification.

**How do I set up a GPP salary sacrifice group?**

When you're entering details about the scheme, mark "How are contributions paid?" as 'net', and select 'yes' when asked 'Is this group to be used for Salary Sacrifice?' in the group setup.

You'll also need to enter the total contribution for salary sacrifice employees as employer contributions only in your payroll file.

This is to ensure further tax relief is not added by the pension provider.

**What if my provider is not listed in the 'scheme' section?**

We keep the list as up-to-date as possible. However, if you find your provider isn't listed, please contact the AME support team (amesup@aviva.co.uk) and we'll update it for you.

**How do I set up a pay reference period in line with tax months?**

Some employers choose to set up a pay reference period in line with tax months. Most payroll systems will allow this format. If you want to do this, select "one monthly" in the 'payroll frequency' field, with a pay reference start date of the 6th.

This format is acceptable to run a 4-4-5 payroll in the AME system – AME is not compatible with the 'tax week' format of payroll frequencies.

## 4.3 Payroll mapping

*Payroll mapping is the second part of the 'Set up your company' process. You'll only be able to access the other functions of AME once you've completed this and the Pension Data step (Pension Data ⇨ p18).*

AME needs to receive payroll information for each of the groups you've set up every time you run your payroll. So, to enable AME to understand the information you upload, you'll need to complete this one-off payroll mapping process. This tells AME what format the information will be in when you upload it.

Once you've completed this step, AME will remember what you've told it – so uploading data to AME will be quick and seamless.

### 4.3.1 Information needed

The payroll files you upload to AME will need to include 27 different pieces of data. For details of the data your payroll file will need to include (and any validation needed) see ⇨ *Appendix F, p116*.

Any data you upload to AME must be in CSV format. (CSV requirements ⇨ *Section 12 – Troubleshooting, p111*).



**What are the key data items we need to include in the payroll file?**

Key data items that you need to be aware of are 'group code', 'contractual earnings', 'non-contractual earnings' and 'existing member'.

**Group code.** You must enter a group code for every employee in the payroll files you upload to AME. Doing this is vitally important, as the code is what AME uses to assign the employee to the correct AME group. It's unlikely that you'll already have any group codes in your payroll systems, although some employers have decided to use existing department or ledger codes for theirs.

**Contractual earnings** are the earnings you have to pay your employees under their contract of employment. They include statutory sick pay, statutory maternity pay, ordinary or additional statutory paternity pay, and statutory adoption pay.

**Non-contractual earnings** are those that fall outside the "contractual earnings" category and can fluctuate – for example, shift allowance, commission and overtime. Even if your employees don't have any non-contractual earnings, you'll still need to include this field when you upload your payroll files to AME. Simply set the value to zero.

The sum of these two columns is what AME uses to assess your employees' Total Qualifying earnings. If your employees have any other earnings that don't fall within the definition of Qualifying Earnings – such as benefits in-kind not given in a cash form, and certain allowances – they shouldn't be included within the contractual or non-contractual earnings fields.

**Existing member.** This field tells AME whether an employee is part of a pension scheme or not. "Y" indicates an employee is already a member of a pension scheme, and "N" that they're not.

When you perform a compliance check, non-members are assessed for their auto-enrolment worker status. AME will then enable you to issue them with the relevant communications. Existing members do not have communications issued, but their contributions are checked against the minimums required. When one of your employees is auto enrolled into a pension scheme, remember to change their existing member status from "N" to "Y" in the pay reference period after they've been auto-enrolled. When an employee is in a postponement period, they should stay marked as "N" in the existing member field. Only when they're automatically enrolled into your scheme should you change this data to a letter "Y". This ensures the employee communication and new joiner files are generated by AME.

### 4.3.2 How to perform the mapping process

You'll be able to access Payroll Mapping from the main 'Set up your company' page after you've completed the Pension Data step (Pension Data ⇨ p18).



To begin, simply click on the 'Start Payroll Data' button, and you'll be presented with a summary screen. This displays all the groups you've entered and their current mapping status.

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## Set up your company - payroll mapping

What is payroll mapping?

AME needs to receive the payroll information for each of the groups you've set up every time you run your payroll.

To make sure that AME can manage that information, you need to complete a one-off process to match the data on your file(s) to the information we need.

**⚠ Your files must include specific information and be in a .csv format.**

[Example CSV file](#)

You can either :

**Upload one file** to cover all schemes and groups (this is the easiest way to do this).

**Upload multiple files** to cover groups. You'll have to do this if you can't store your data in one file (for example, if you have a mix of employees who are paid monthly and weekly). You'll need to run the payroll mapping for each file and link it to the group(s). You can't split information for one group over multiple files.

**Step 1: Choose the groups your first file will cover.**

Please choose all the schemes and groups this file will cover:

Your Company Pension @ ABC Employer (Select all groups)	<input type="checkbox"/>
Admin staff	<input type="checkbox"/>
Management	<input type="checkbox"/>
Shop Floor Team	<input type="checkbox"/>

[Back](#) [Continue](#)

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On this page you will see a list of all the groups that you haven't yet mapped. If any of the groups share the same payroll set-up, you can map them together, regardless of whether they're in the same scheme or different schemes. To do this, the following three fields need to be exactly the same:

- Payroll frequency
- Payroll reference start date
- Payroll close day

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Compliance Check

### Set up your company - payroll mapping

What is payroll mapping?

AME needs to receive the payroll information for each of the groups you've set up every time you run your payroll. To make sure that AME can manage that information, you need to complete a one-off process to match the data on your file(s) to the information we need.

⚠ Your files must include specific information and be in a .csv format.

[Example CSV file](#)

You can either :

**Upload one file** to cover all schemes and groups (this is the easiest way to do this).

**Upload multiple files** to cover groups. You'll have to do this if you can't store your data in one file (for example, if you have a mix of employees who are paid monthly and weekly). You'll need to run the payroll mapping for each file and link it to the group(s). You can't split information for one group over multiple files.

All fields marked with an asterisk ( \* ) are required.

**Step 1: Selected Schemes and groups**

**Your Company Pension @ ABC Employer**

Admin staff  
Management  
Shop Floor Team

---

**Step 2: Upload file**

Select file to upload\*:

Browse...

Upload file

Select a reference period: Sun September 01 2013-Mon September 30 2013

Give this mapping a name\*:

Map 2

This name will identify this group every time you use AME. You should use a name you will easily recognise in the future.

---

**Step 3: Map your data fields**

Choose an item from the list of fields we accept then choose a corresponding header from the list of fields from your file. Click on the 'Link to' button to match the fields.

**Start Mapping**

Data we need
Group_code
Title
Forename
Surname
DOB
Gender
Marital_status
Ni_Number
Payroll_Reference_Code
Employer_pension_payment(current)
Employee_pension_payment(current)
Contractual_Earnings(current)
Noncontractual_Earnings(current)
Pensionable_earnings(current)
Employer_Single_Contribution
Employee_Single_Contribution
Address1
Address2
Address3
Address4

↔ Link to ↔

Your File's Field	First Row Value
(current)	
Pensionable_earnings (current)	1000
Employer_Single_Contribution	
Employee_Single_Contribution	
Address1	1 My Road
Address2	My Town
Address3	My City
Address4	My County
Postcode	LS27 9RZ
Yearly_Pensionable_Earnings	12000
Daytime_Telephone	2081234567
Evening_Telephone	2081234567
Email	ameemployer@hotmail.co.uk
Employment_start_date	01/01/2008
Existing_member	n
Aviva_category	

**Data fields you've chosen**

Data we need	Your File's Field

Dislink

← Back
Done

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When you're ready to map your data, you can follow the instructions on-screen. In summary, you'll need to:

- 1) Browse to your source data file and upload it.
- 2) Tell AME what pay reference period the file relates to. This is done via a pre-populated dropdown box that AME will fill, based on the data you entered in the Pension Data step.
- 3) Give the mapping a name.
- 4) Link your data to the data that AME needs.

The information that AME needs is displayed in the left-hand column; the field names in the data file you've uploaded are shown in the second column along; and the first line of real data from your file is displayed in the third column. To map the data items together, simply:

- 5) click on a field in the first column
- 6) click on the corresponding field (or fields) in the second column
- 7) click the 'Link To' button.

When you're completing this process, it's possible to link multiple columns from your data with single columns of AME data. For example, if your payroll extract splits pensionable earnings into multiple columns you can select all the relevant fields from the second column and link them to a single field in the first column. AME will then add up the values each and every time you upload the data.

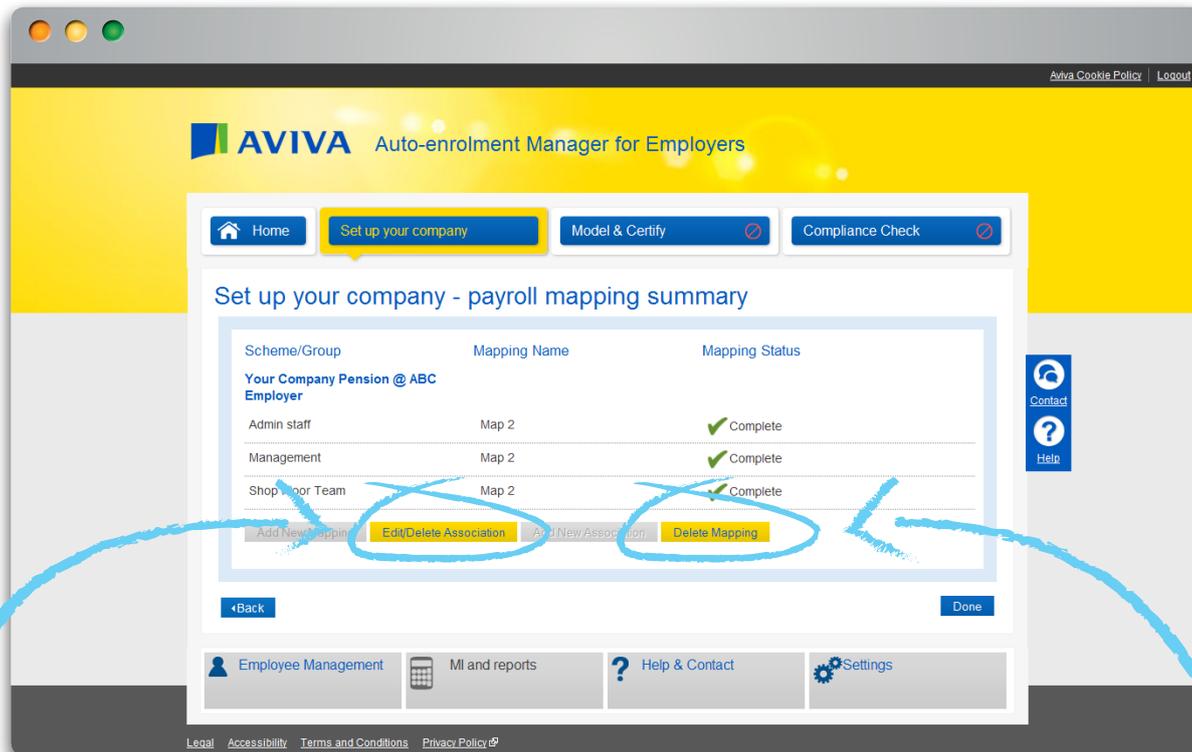
Once mapped, AME will validate the data you've uploaded. If there are any data issues (such as a date of birth being in the wrong format), AME will reject the whole file and produce an exception report showing what errors it has found. As data accuracy is vital to the AE process, AME won't let you import any data it doesn't understand. So you'll need to correct the data in your original payroll file, upload that file again and repeat the mapping process.



It is important to remember to change your payroll source file and not the data held within the exception report – this report is for your information only and should not be uploaded to AME.

N.B. AME is only as accurate as the data you upload, and even with the auto-validation the system includes we cannot be sure that inaccurate information is not submitted. As part of preparing for AE you should work closely with your payroll and/or HR departments to ensure that you have the right data quality and processes in place to facilitate AE.

Once you've successfully completed mapping a group (or groups), it will be shown on the mapping summary screen below.



### 4.3.3 Editing a mapping

While the 'Set up your company' process will often be a one-off exercise, AME can facilitate changes in the future, if you need to make them. If you add a new group into AME, for instance, you'll need to add a mapping for that group.

If the new group shares the same payroll setup as a group or a number of groups that you've already mapped, you can add the new group to the same mapping by clicking the 'Add New Association' button.

The 'Edit/Delete Association' button allows you to delink or move a group from a particular mapping. For instance, if one of your groups switched from weekly to monthly pay, you could change the mapping association accordingly. If you choose to edit or delete an association, you will need to re-complete the mapping process for that group.

The 'Delete Mapping' button allows you to remove a mapping altogether. This removes the mapping for all groups associated to it. You might need this option if there's a change in your payroll system or the structure of the source file you're using to upload information to AME. In that case, you'll need to complete the mapping process again for the affected groups.

## 4.4 When you've completed 'set up your company'

Once you've completed both the pension data and payroll mapping stages, you'll be presented with a doughnut diagram showing the current status of your organisation. This diagram will update each and every time you upload a payroll file into AME.

Once you are happy that the 'Set up your company' stage is complete, click 'Submit Company Setup' to progress.



You don't have to complete the 'Set up your company' stage in one go. You can save data as you enter each group and revisit the site as many times as you need until you've finished the stage.

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Set up your company

Please complete each of these sections to build your company profile.

**Pension Data**  
What you'll need  
Edit

**Payroll Mapping**  
What you'll need  
Edit

Employees in a pension scheme

1 Employees currently in a scheme

1 Pension Scheme(s)  
3 Group(s)

Employees not in a pension scheme

9 Employees currently not in a scheme

- Eligible jobholders (5)
- Non-eligible jobholders (2)
- Entitled workers (2)
- Not applicable (0)

Submit Company Setup

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**IMPORTANT!**

Once you've completed the 'Set up your company' stage, you must press the 'Submit Company Setup' button. If you don't, you may lose all your scheme and group data.

It is equally important to press the 'save' and 'done' options throughout Company Set Up, to ensure that all your information is captured and saved correctly.

## 4.5 Support during company setup

Your Aviva installation representative and the AME Support desk can help you through the setup of AME should you need it. Please note that we cannot provide any advice regarding the suitability or compliance of your AE strategy.

# 5. Stage 2: Model and certify

## 5.1 Introduction

Once you've completed the 'Set up your company' stage, next up is the 'Model and certify' stage. This stage enables you to:

- **Model** different certification bases to see how much they'd cost your business.
- When you've decided on a certification basis, you can **produce certificates** to 'certify' that your scheme or schemes meet the minimum quality requirements under auto-enrolment legislation.



Please note: this part of AME will only become available 30 days before your duties start date. Before you can continue to use the compliance check, all of your groups need to have a valid certificate.

## 5.2 How to get started

Assuming you've completed the 'Set up your company' stage, the AME homepage will highlight 'Self-Certification' in top left, indicating that this is the next step.

Click on the 'Start self-certification' button to begin.

AVIVA Auto-enrolment Manager for Employers

**Self-certification**  
Each of your groups needs to be certified and registered with the Pensions Regulator.  
[Start Self-certification](#)

**Compliance Check**  
Available after Self-certification

**Company setup**  
[Edit](#) Set up your company

**What can AME do for me?**  
AME can help you take care of many of your auto-enrolment responsibilities. It can help you to Auto-enrol your staff, giving you more time to concentrate on your day-to-day business.  
Here are a few of the ways AME can help you:

**Plan ahead**

- AME can help you model the financial impact of auto-enrolment on your business.

**Set up for auto-enrolment**

- AME can help you through the steps to set up your auto-enrolment scheme.
- AME can help you find the contribution levels that best meet your business goals.
- AME can help you certify your pension scheme(s) with The Pensions Regulator.

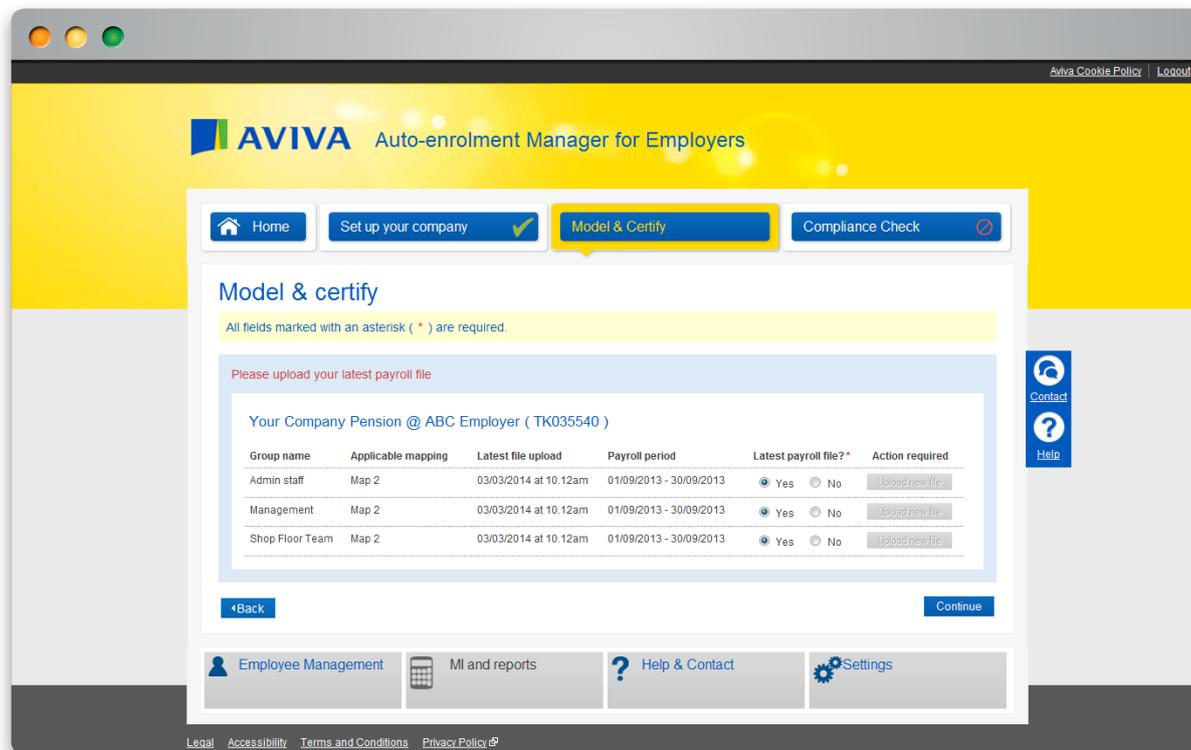
**Monitor your auto-enrolment scheme**

- AME can help monitor your workforce to help you meet your regulatory responsibilities.
- AME can work with multiple schemes and providers, not just Aviva schemes.

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Initially, you'll be presented with an overview of all the groups you've set up. This shows you the latest data that AME holds, and the pay reference period it relates to.



**The model & certify overview screen**

If you are creating the certificates soon after completing the 'Set up your company' stage, then it is likely that the latest data will already be loaded. However, if it's been a while since you completed the Payroll Mapping step, it's advisable to upload an updated payroll file. This ensures that the modeller and certification basis is using the most accurate data available at that time.

To upload a new payroll file, simply change the 'Latest payroll file?' indicators to 'No' and you'll be prompted to upload a new version.

Once you've uploaded an up-to-date payroll file or files (if required), click 'Continue' and you'll be presented with the Self-Certification overview screen:

**Model & certify overview**

Your Company Pension @ ABC Employer (TK035540)

Group name	Certification period	Modelling / Certification status	Cost to employer	Certificate
<a href="#">Admin staff</a>	-	Not modelled yet ⚠️ Certification needed Certification overdue by 183 days	£0	<a href="#">Modeling /certification</a>
<a href="#">Management</a>	-	Not modelled yet ⚠️ Certification needed Certification overdue by 183 days	£0	<a href="#">Modeling /certification</a>
<a href="#">Shop Floor Team</a>	-	Not modelled yet ⚠️ Certification needed Certification overdue by 183 days	£0	<a href="#">Modeling /certification</a>
<b>Total cost to employer</b>			£0	

Navigation: [Home](#) | [Set up your company](#) | **[Model & Certify](#)** | [Compliance Check](#)

Footer: [Employee Management](#) | [MI and reports](#) | [Help & Contact](#) | [Settings](#)

This screen shows the following information:

- **Group name** – a list of all your groups (apart from excluded groups). If you click on any of the group names, you can search and retrieve worker status data on individuals within a particular group, or for the whole group.
- **Certification Period** – this will be populated once you have chosen a certification period later in the self-certification process.
- **Modelling/certification status** – this is a real-time status showing how far you are through the Self-Certification journey, and will update accordingly once each section is completed.
- **Cost to employer** – this will be populated once you've chosen a certification basis, to show how much all your pension contributions will cost your business.
- **Certificate** – before you've completed modelling and certification, this shows what actions you have to complete next. Once you've completed certification and you've chosen a certification basis, this will include a link to your AE certificate.

## 5.3 How to model a certification basis and create certificates

Whether you simply want to model a certification basis or confirm the one you're using and create a certificate, the process is the same.

You can complete the modelling part of the process without having to complete certification. This can be useful, as it allows you to model the cost of a particular certification option, save it in AME until you get approval for the decision, then return to AME later to produce the certificate.

**To get started simply click the 'Modelling/Certification' button for the group you want to work on.**



If you click 'Done' on this screen, you'll find yourself back at the homepage. However, you won't be able to access the other functions of AME until you've confirmed your certification basis for every group.

The next screen you come to allows you to test out ('model') the financial impact of different certification bases. When you've decided which certification basis to use, you can also confirm the certificate.

For more detailed instructions on how to model a certification basis and create certificates, please see the following sections 5.3.1 to 5.3.8 pages 38 to 46.

5.3.1 Date selection p39

5.3.2 Group AE worker status p39

5.3.3 Contribution levels and certification p40 – 44

5.3.4 The Impact of your changes p45

5.3.5 Future payments p46

5.3.6 When you've chosen a certification basis p47

### 5.3.1 Date selection

Group Summary - Admin staff

Enter date range (dd/mm/yyyy):\*

From: 1 9 2013  To: 1 9 2014 

[Continue](#)

AME allows you to certify the contribution basis you're using for a period of up to 18 months (the maximum allowed by The Pensions Regulator). By law, you need to make sure you're certified continuously from the start of your auto-enrolment duties onwards, so you'll need to recertify whenever your current certification period is due to end. Any gaps in your certification periods will be recorded in the AME audit record.

You can certify to a date in the past (as far back as to your staging date).

Use the calendars on-screen to select the date you want to use for the group in question. All figures displayed on the rest of this page will be based on the time period you enter here.

### 5.3.2 Group AE worker status

**Your group members auto-enrolment worker status**

- Eligible jobholders (3)
- Non-eligible jobholders (1)
- Entitled workers (0)
- Not applicable (0)

Total employees included for certification: 3  
 Total employees excluded for certification: 1  
[See individual statuses for this group](#)

AE Worker statuses for 2021/2022			
Annual earnings	Age		
	16–21	22-State pension age	State pension age – 74
<b>Less than £6,240</b>	Entitled (has the right to join)		
<b>£6,240 – £10,000</b>	Non-eligible (has the right to opt-in)		
<b>Over £10,000</b>	Non-eligible	Eligible (must be auto-enrolled)	Non-eligible
<b>(N/A = Under 16 or over 74 years old)</b>			

At the end of the 'Set up your company' process, you were presented with a 'doughnut' chart showing the current auto-enrolment status for your entire organisation. Here, the same information is displayed – but just for the employees in the particular group you're working on.

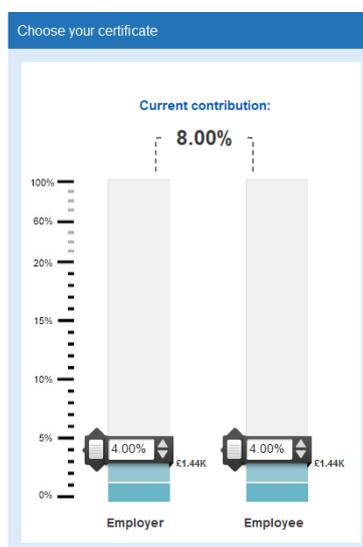
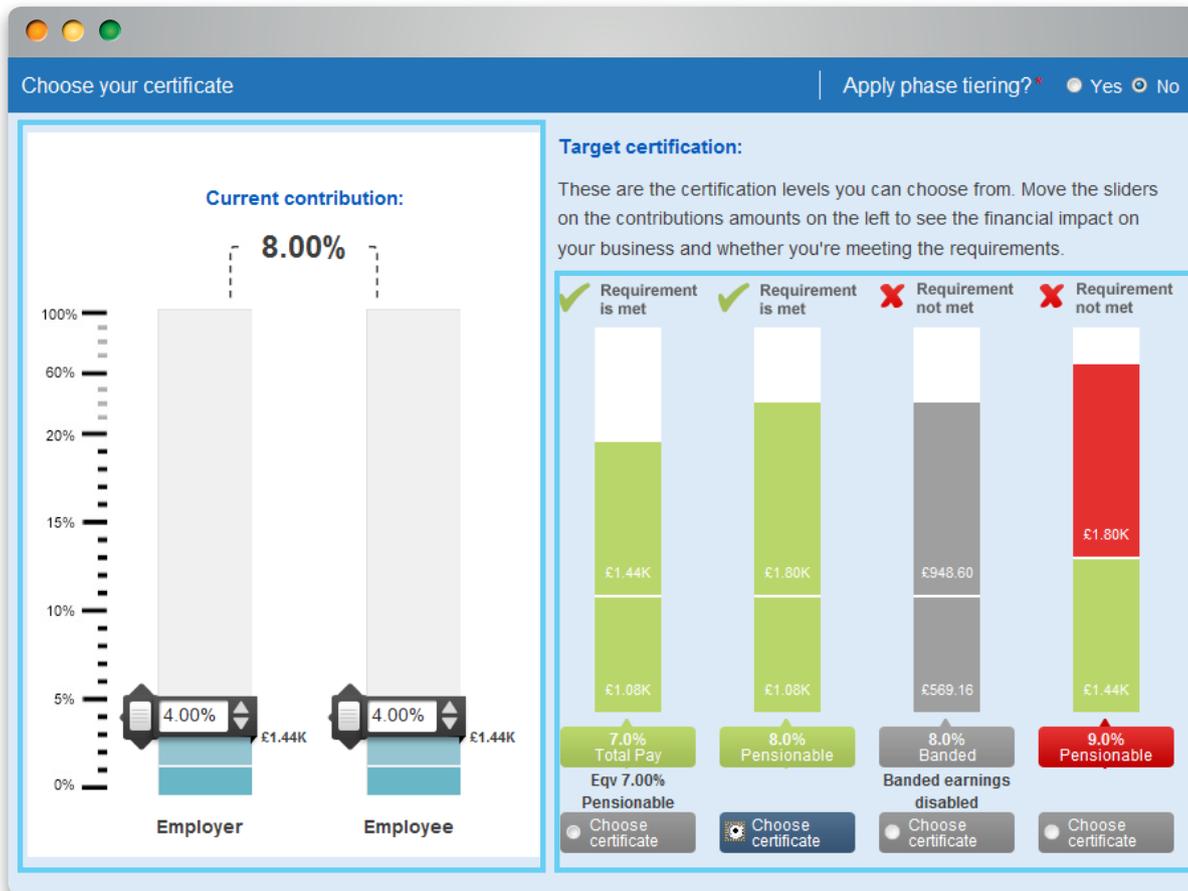


An employee's total pay (contractual + non-contractual) is used to work out their eligibility for auto-enrolment.

To see a list of all the members in the group and their AE worker statuses (eligible, entitled or non-eligible), click the 'See individual statuses for this group' link. By default, all eligible workers in a group are included in certification. However you can use this list to change an individual's status and exclude them from certification. The exclusions will be recorded on your certificate.

Non-eligible workers can be included in your certification if you wish, but entitled workers cannot, as these workers aren't bound by certification rules.

### 5.3.3 Contribution levels and certification



**3a** – These sliders are based on the contribution levels you selected during the 'Set up your company' stage. They show your and your employees' contributions as a percentage of pensionable pay. All existing scheme members who are included in certification will be factored into the calculations.

If, during the company setup stage:

- you said that employee contributions were paid net of tax, AME will gross up these values so that everything on the page is shown as a gross amount.
- you said that pension contributions were paid as a percentage of salary (and you entered the minimum percentages), the sliders will initially be set to those minimums.
- you selected that pension contributions were paid as a pound amount, the sliders will be set based on the contributions in this group's payroll data as a percentage of pensionable earnings.

### Moving the sliders

You can alter the position of the sliders to see the financial impact on your business, and also to find out whether you're meeting the contribution requirements. To do this, either type over the percentage amount shown, click on the up and down arrows, or clicking and drag the button to the left hand side.

Where you position the sliders is important, as the levels you leave them at are the levels AME will monitor against (rather than the minimums required by the certification basis you've selected). See the example below for more details.

#### Example

If you use the sliders to select a 5% employer contribution and a 5% employee contribution level and then choose to certify at 7% total pay, when you perform a compliance check (see p49), AME will check the contribution levels meet the 5% & 5% of total pay every time you upload a payroll file. If the contribution levels are too low, AME will highlight this.

#### NOTE 2

**3b – These bar charts represent the four certification options available:**



- 7% Total pay
- 8% Pensionable (85% check must be passed)
- 8% Banded (Only available if selected when setting up the group in question)
- 9% Pensionable

**Green** indicates the minimum contributions are being met for a particular contribution basis.

**Red** indicates that the minimum contributions aren't being met for a particular contribution basis.

**Grey** indicates that the contribution basis isn't available. You will see this if you have chosen to certify on:-

- banded earnings (all other options are greyed out).
- non banded earnings (the banded option is greyed out).
- non banded earnings but the 85% check fails (the banded and 8% pensionable options are greyed out).

#### What are pensionable earnings?

Pensionable earnings should be at least equal to basic pay, but other than that restriction, you can decide what earnings to include. Typically, pensionable earnings could include any or all of the following: basic salary, shift pay, bonus pay, overtime, commission, location allowances and benefits in-kind.

**What are banded earnings?**

Banded earnings are based on amounts in total pay (see 'What is total pay?' below).

Contributions to a banded earnings pension scheme are based on a band of earnings. In 2021/2022, that band is between £6,240 and £50,270.

As an example, someone earning £20,000 would pay contributions based on  $£20,000 - £6,240 = £13,760$ .

The lower and upper levels for the band of earnings are subject to change. Banded earnings include overtime and bonuses, not just basic pay.

**What is total pay?**

Total pay is the total of an employee's contractual and non-contractual earnings in a pay reference period.

contractual earnings will typically mean basic earnings, while non-contractual earnings will be things like bonuses, tips, expenses and car allowance.

**Case study: ABC Employer**

- ABC employer's sales staff are paid a basic salary of £700 per month, and can earn up to £2,000 in commission.
- The admin staff are salaried at £10,000 per year.
- The director earns a monthly salary £4,750, plus a car allowance of £250

Michael Lowry, a member of ABC Employer finance team, enters the company's details into AME. He defines pensionable earnings and contractual earnings as any basic pay or salary. The company classifies any sales commission or allowances as non-contractual earnings.

Michael then uses AME's modelling tool to test out which certification type is best suited to ABC's needs, and whether these three sets of employees may need splitting out into different groups.

**What is the 85% check?**

If you want to use the 8% pensionable pay certification basis, the pensionable pay must constitute at least 85% of total pay. If it doesn't, you'll fail the 85% check, and so AME won't allow you to certify using this particular contribution basis.





By default, all contributions are based on pensionable pay. If you want to certify based on total pay, you'll need to select the radio button under the total pay option. AME will then recalculate the figures based on total pay. This may mean that you have to select a higher percentage than you want in order to be able to select the total pay option, but you will be able to change this after the recalculation.

The values displayed in the lower and upper sections of the charts represent the lowest possible cost (to you and your employees) based on the statutory minimums. The lower section shows the regulatory minimum that you have to pay as an employer, while the upper section shows the remaining contribution needed from your employees.

These will be red and the ability to certify restricted until the total current contribution levels meet the minimums required.

Please note: You will only be able to use the 'banded earnings' certification option if you created the group as being on a banded earnings basis during the company setup process.

Choose your certificate

Apply phase tiering? \*  Yes  No

**3c** – AME lets you model and certify on a phased tiering basis if you wish. By selecting 'Yes' to phased tiering the minimum levels in the certification bar charts will drop to reflect the phase you're currently in. You can then refresh the future payments chart in the bottom half of this page (by clicking 'refresh chart') to see how the costs will increase over time as you move through the phases.

The screenshot shows the 'Choose your certificate' interface. On the left, a bar chart displays 'Current contribution' for Employer (1.00%) and Employee (1.00%), both based on a £360.00 salary. A 2.00% target is indicated. On the right, 'Target certification' options are shown with their financial impacts and requirement status:

Requirement Status	Option	Employer Contribution	Employee Contribution	Total
Requirement is met	2.0% Total Pay	£360.00	£360.00	£720.00
Requirement is met	2.0% Pensionable	£360.00	£360.00	£720.00
Requirement not met	2.0% Banded	£189.72	£189.72	£379.44
Requirement not met	3.0% Pensionable	£360.00	£360.00	£720.00

Additional notes from the interface: 'Banded earnings disabled' for the 2.0% Banded option, and 'Eqv 2.00% Pensionable' for the 2.0% Total Pay option.

**What is the minimum contribution I must pay?**

As we have seen, pensionable pay can be defined in different ways. The way you define pensionable pay affects the minimum contributions you must pay. There are no plans to increase these minimum levels, though clearly the law does change from time to time.

The following table shows minimum contributions and how they link to the definition of pensionable pay you have chosen:

Name	Description	Minimum employer contribution	Minimum total contribution
Qualifying Earnings	Earnings between £6,240 and £50,270. Must include wages/salary, bonuses, overtime, commission, holiday pay and various statutory benefits	3%	8%
Set 1	Basic pay – excluding bonuses, overtime, commission etc.	4%	9%
Set 2	Pensionable pay, must be at least 85% of total pay	3%	8%
Set 3	Total pay	3%	7%

Remember: contributions raised by Salary Exchange arrangements, also known as Salary Sacrifice, are received by the pension scheme as employer contributions. This is one of the reasons why there is no specific minimum employee contributions. Employees are expected to make up the difference (if any) between the employer contribution and the total minimum contribution required for the chosen basis.

### 5.3.4 The Impact of your changes

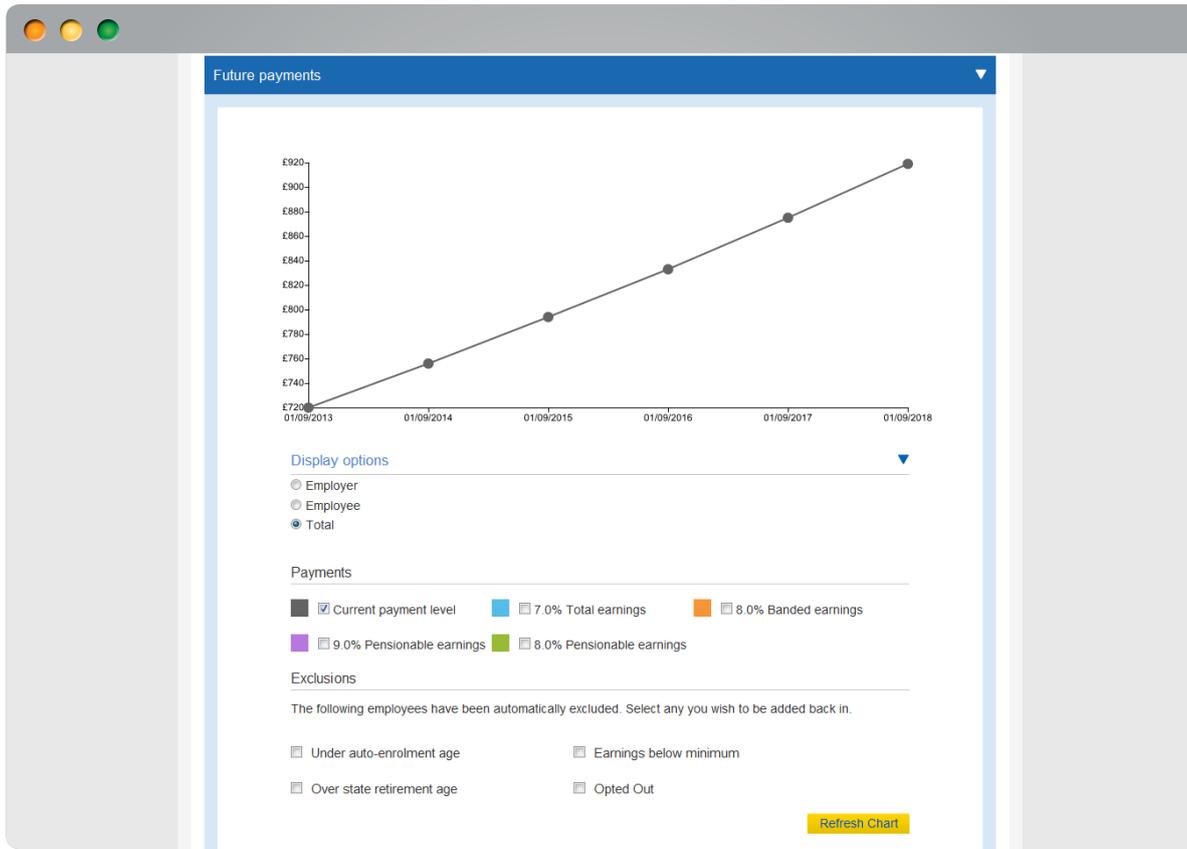
Impact of your changes for included employees:			
	Employer cost (Gross)	Employee cost (Gross)	Total cost (Gross)
Current cost for existing members	£0	£0	£0
<b>Additional auto-enrolment cost</b>			
For existing members	£0	£0	£0
For current non-members	£360	£360	£720
<b>Total costs</b>	<b>£360</b>	<b>£360</b>	<b>£720</b>

If you move the sliders shown in section 5.3.3, you'll be able to see the impact of the changes on your contribution obligations in the table above. Please note: for salary sacrifice members, all contributions will be displayed in the employer cost section.

What the table shows:

- **Current cost for existing members** – This shows the cost for existing members included in the certification (based on the contribution amounts in the payroll file you've uploaded).
- **Additional AE costs for existing members** – This will change based on the percentage variations carried out on the slider.
- **Additional AE costs for current non-members** – This shows how much it would cost to automatically enrol all the non-members who are included in the certification calculations. Entitled workers are not included in this figure.

### 5.3.5 Future payments

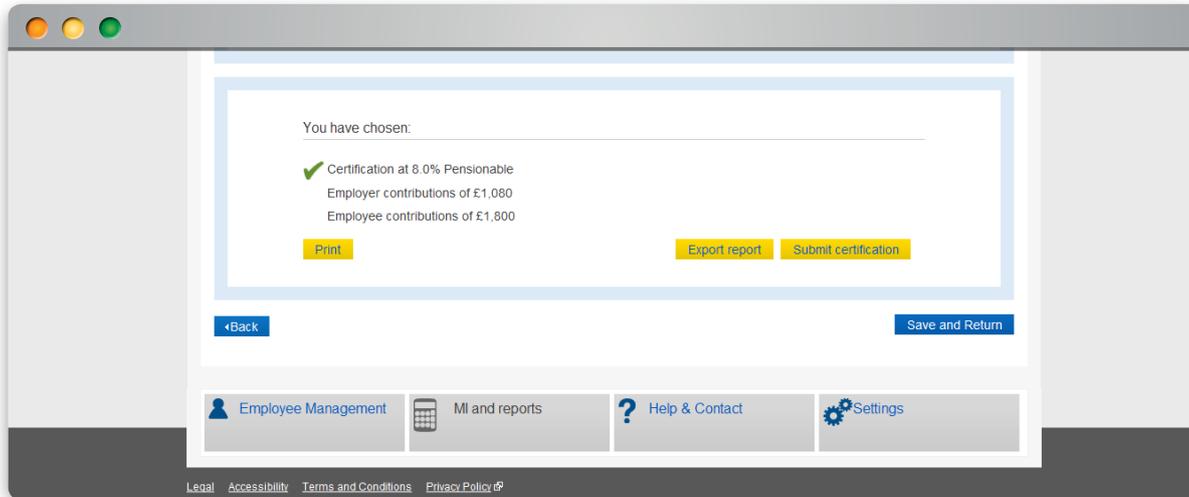


The future payments chart shows how the total cost of your contributions is likely to change over the next 5 years. By default, it increases in line with the Consumer Price Index (currently 5% each year).

The following charting options can be switched on or off:

- **Display options** – You can toggle between the Employee, Employer and Total costs.
- **Payments** – You can select any or all of the certification bases available. The chart will show the payment amounts for each.
- **Exclusions** – If you want to see the cost of opening up the scheme to different types of workers in your company (eg employees who are under auto-enrolment age), you can do this here.

### 5.3.6 When you've chosen a certification basis



Once you've chosen a certification basis to use, you'll see the 'You have chosen' section of the page.

- **Clicking 'Print'** will provide you with a PDF version of the page, which you can print or save as required.
- **'Export report'**. Clicking this button lets you see the certification rules applied to each individual in the group. You could use this information to break out certain members into a separate group and reduce the overall cost of AE.
- **'Submit certification/recertify'** – The name of this button will change depending on whether there is an existing certificate in place or not. If you click the button, AME will log the chosen certification basis and produce a PDF certificate that you can store for audit and record keeping purposes.
- **If you click 'Save and Return'** rather than 'Submit certification/recertify', AME will save the page as a modelled status in PDF format, but won't confirm any certification/re-certification you have chosen.

To see an example certificate → p115

**Model & certify overview**

Your Company Pension @ ABC Employer (TK035540)

Group name	Certification period	Modelling / Certification status	Cost to employer	Certificate
<a href="#">Admin staff</a>	1/9/2013 - 1/9/2014	Not modelled yet ✓ Certified at 8% pensionable	£1,440	<a href="#">Edit</a> <a href="#">Certificate</a>
<a href="#">Management</a>	1/9/2013 - 1/9/2014	Not modelled yet ✓ Certified at 8% pensionable	£480	<a href="#">Edit</a> <a href="#">Certificate</a>
<a href="#">Shop Floor Team</a>	1/9/2013 - 1/9/2014	Not modelled yet ✓ Certified at 8% pensionable	£480	<a href="#">Edit</a> <a href="#">Certificate</a>
<b>Total cost to employer</b>			<b>£2,400</b>	

← Back Done

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### 5.3.7 Re-certification

If you want to change the certification basis for a group:

1. From the AME homepage, click 'Self-certification'.
2. click 'Edit' and you'll be taken back to the modelling and certification screen
3. choose a new certification basis and click 'Re-certify'
4. AME will then produce a new certificate PDF and will base future compliance checks on the minimums contribution levels you've chosen.

**! NOTE: YOU CANNOT CERTIFY A GROUP TWICE FOR EXACTLY THE SAME DATE RANGE.**

### 5.3.8 When you reach the end of a certification period

Once a group reaches the end of its certification period, AME will show 'Certification Required' on the 'Model and certify' overview page, and the certificate and 'Edit' functions will not be available. Instead you will only have the option to 'Re-certify'. Clicking 'Re-certify' will take you back to the modelling and certification screen.



You will not be able to proceed with a compliance check until you have re-certified any groups that have reached the end of their certification period. AME will show you the message "All relevant groups need to have a valid certificate before you can run the compliance check."

# 6. Stage 3: Compliance Check

## 6.1 Introduction

Once you've completed the 'Set up your company' and 'Model and certify' stages, you'll be able to use AME's compliance check facility.

This helps you ensure your business is complying fully with AE guidelines. To start the compliance check, you'll need to upload the payroll file for one or multiple groups. Once you have uploaded your payroll file for the relevant Pay Reference Period, AME will assess the data in the file. It will then either:

- produce a list of actions you'll need to complete in order to be compliant
- confirm that the data is compliant with the AE regulations, in which case you won't need to take any further actions until your next compliance check.

### What the compliance check does

AME performs the following tasks during the compliance check:

- On the first check (at your staging date), identifies existing members in your scheme and provides the relevant communication based on their contribution levels.
- Continues to monitor existing members of the scheme for changes in worker status.
- Identifies employees eligible for auto-enrolment.
- Assesses status of employees at the end of postponement (if applicable).
- Identifies employees who require option to join and right to join notices.
- Assesses the status of employees at their opt-in date.
- Identifies employees who require re-enrolling.
- Identifies members for whom the contributions are less than the minimum contribution levels you selected using the sliders during the 'Model and certify' stage.
- Assesses for non-scheme members to check whether their auto-enrolment status has changed.
- Identifies employees who are no longer on your payroll.



You'll need to upload up-to-date payroll files and complete a compliance check every pay reference period. Doing this will ensure that you remain compliant with AE regulations.

## 6.2 How to perform a compliance check

**Note:** You can only access the Compliance Check after completing the 'Set up your company' and 'Self-certification' stages of AME. From the AME homepage, click the 'Start Compliance Check' button.

You'll arrive on the 'Compliance Check – overview' page. This shows you the current compliance status of your schemes. You can use this screen whenever you wish to check your schemes (or individual groups within your schemes) to see if they are currently AE compliant.

The screenshot displays the 'Compliance Check – overview' page in the AVIVA Auto-enrolment Manager for Employers (AME) system. The page features a navigation bar with buttons for 'Home', 'Set up your company', 'Model & Certify', and 'Compliance Check'. Below the navigation bar, the page title 'Compliance Check – overview' is displayed. A message states 'All fields are mandatory'. A section titled 'Please upload your latest file information' contains a table for 'Your Company Pension @ ABC Employer (TK035540)'. The table has the following columns: Group name, Applicable mapping, Latest file upload, Payroll period, Use latest file uploaded?, Action required, and Include in compliance check?. The table lists three groups: Admin staff, Management, and Shop Floor Team. A 'Start Compliance Check' button is located at the bottom right of the table area. The page also includes a footer with links for Legal, Accessibility, Terms and Conditions, and Privacy Policy.

Group name	Applicable mapping	Latest file upload	Payroll period	Use latest file uploaded?	Action required	Include in compliance check?
Admin staff	Map 2	03/03/2014 at 10.12 am	01/09/2013 - 30/09/2013	<input type="radio"/> Yes <input type="radio"/> No	Sep 01 2013 to Sep 30 2013	<input checked="" type="checkbox"/> Include
Management	Map 2	03/03/2014 at 10.12 am	01/09/2013 - 30/09/2013	<input type="radio"/> Yes <input type="radio"/> No	Sep 01 2013 to Sep 30 2013	<input checked="" type="checkbox"/> Include
Shop Floor Team	Map 2	03/03/2014 at 10.12 am	01/09/2013 - 30/09/2013	<input type="radio"/> Yes <input type="radio"/> No	Sep 01 2013 to Sep 30 2013	<input checked="" type="checkbox"/> Include

### Am I ready to assess my whole company for AE compliance?

By default AME assumes you wish to complete a compliance check on all groups so the 'Include' tick box is ticked for all groups. If there are any groups you don't want to assess yet, untick them before performing the compliance check.

### Is the data held in AME the latest payroll information I have?

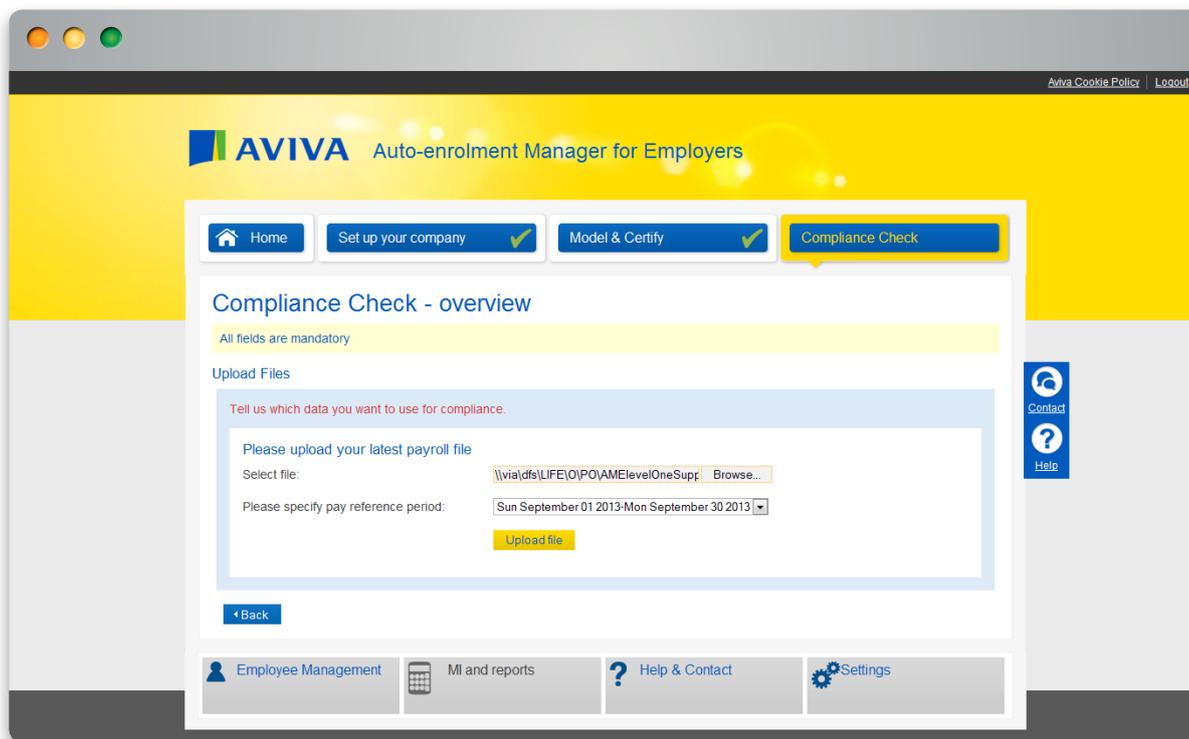
Unless you upload the most up-to-date payroll data you hold, AME will perform a compliance assessment based on whatever payroll data was last uploaded. To stay AE-compliant, you'll need to upload up-to-date payroll information for every group in your schemes every pay reference period.

### How do I upload my latest payroll file?

If the payroll data is not up to date, you need to set 'Use latest payroll file uploaded?' to No, and select 'Upload latest file' button. See the next section for further details.

How to upload payroll files → p51

## 6.3 How to upload payroll files



1. On the Compliance Check overview page, set 'Use latest file uploaded' to 'No'.
2. Click the 'Upload latest file' button.
3. Browse to find the payroll file you want to upload.
4. Select the reference period that's relevant to the file you are uploading.
5. Click 'Upload file'.

If you've previously uploaded a payroll file for the same pay reference period, AME will ask you to confirm that you want to upload the file you've selected. (If there are any validation issues with your data, AME will produce an exception file to tell you what the problems are.)

Once you've uploaded your payroll files, you'll return to the compliance check overview screen. To start the compliance check, simply click the 'Start Compliance Check' button. For more details, go to the page we've signposted below.

How to perform a compliance check ⇨ [p50](#)

## 6.4 Compliance check results

Once AME has assessed the data in your payroll file, you will be presented with the 'Compliance check – results' screen (below). On this screen, AME will tell you if you have any actions to complete in order to make your business compliant, listed by scheme and group.

The results screen. You'll be presented with this immediately after performing a compliance check.

To perform the actions that AME has highlighted:

1. Click on the arrows on the right-hand side of on each section. You'll be presented with detailed list of the individual actions you need to perform.
2. Click the 'Start' button that appears next to these actions to begin to perform the action required. In some cases, you'll be able to perform the action entirely within AME; in other cases, you may need to perform tasks outside of AME (for instance, you may need to update your payroll systems).
3. If you want to take the same action for all the employees with actions against their name, choose the action you want from the drop-down box, then click 'Apply to all'.
4. Select 'Submit Actions' when you are happy to confirm your chosen actions.
5. Once you have addressed a set of actions, the red warning icon next to them will turn to a green tick.



The next section describes in more detail what actions you may need to take after AME has completed its compliance check.

## 6.5 Performing actions

This section of the guide explains what actions you might have to take following a compliance check, and how to take those actions.

The section should provide you with all the information you need to know to run your regular compliance checks, however if you wish to have more information on compliance and how AME manages auto-enrolment, the spreadsheet in Appendix H p117 provides you with a comprehensive breakdown of the events that causes AME to highlight compliance actions, what options you then have for action, and how AME subsequently changes its auto-enrolment data stored for your employees.

### Complete list of AME compliance actions

Here are the actions that AME can flag up after you've performed a compliance check. ⇒ [p54–65](#) for more details about each of them.

Action/status	Trigger
<b>Eligible jobholders need to be auto-enrolled</b>	Due to be re-enrolled (Eligible jobholder)
	Jobholder became eligible
	Postponement period ended (Eligible jobholder)
	Existing member not paying enough (Eligible jobholder)
<b>Employee communication needed</b>	Employee has the option to join (Non Eligible jobholder)
	Employee has the option to join – Existing member (Non Eligible jobholder)
	Employee has the right to Join (Entitled worker)
	Employee has the right to Join – Existing member (Entitled worker)
	Postponement applies to the employee (Eligible jobholder)
	Postponement applies to the employee – Existing member not paying enough (Eligible jobholder)
	Existing member – Paying enough (Eligible & Non Eligible jobholder)
<b>Contribution too low</b> <b>(AME checks the contribution levels as selected on the certification page. Legal minimum and scheme rules are checked)</b>	Either the employee's or your contribution is too low (Eligible jobholder)
	Entitled workers in scheme but £0 received
	Chosen to payless but £0 received (Eligible & Non Eligible jobholder)
<b>Missing from payroll</b>	Employee is missing from the payroll file
<b>Employee management</b>	Contributions received when not expected
	Opt in confirmed (Eligible & Non Eligible jobholders)
	Re-assessed as an entitled worker

## When would I...

### **... ignore an employee?**

You may want to select the 'ignore' option for an employee when an employee is currently on the payroll but is due to leave your company shortly after the payroll upload will be done.

**Example:** ABC Employer are uploading a payroll file to run a compliance check for the first time. Jane currently works for the company as an administrator, but she's due to leave on 13 October. Its 10 October when ABC Employer upload their payroll data to AME, so they choose the 'ignore' option for Jane, as they know that no other actions will be relevant once she has left.

### **... exclude an employee?**

Excluding an employee effectively makes them invisible to AME until the next time you certify, so AME won't assess them when performing compliance checks. You can select this option if the jobholder is in one of the groups you can choose to exclude. This includes business owners, people who you know will leave shortly, and jobholders who have given you proof of lifetime allowance protection from HMRC.

**Example:** Graham is one of the directors at ABC Employers. Though the directors have not decided to exclude themselves automatically, he applied for Fixed Protection 2016 from HMRC as he has a large pension pot already. He will lose this protection if further contributions are made, so he has given a copy of his registration notice to ABC, and they have decided to exclude him from auto-enrolment.

**PLEASE NOTE:** You should only use the ignore or exclude options when you are absolutely sure that is the correct action to take. Once you've taken one of these options, you cannot reverse it in AME

### **... choose 'data correction needed'?**

You should only select the 'Data correction needed' option should only be used if there is a mistake on the payroll file you've uploaded. You can only use this option to correct data that has been loaded into AME. You can't use it to remove members added incorrectly. Once you've chosen this option for an employee, you'll need to upload a new payroll file with the corrected data in it – but you don't need to do this right away. Instead, you can wait until you've performed all the other actions needed before uploading the corrected data.

**Example:** ABC Employer have uploaded their payroll file to AME for October. After doing so, they realise they've entered the wrong salary data for one of their employees, Alan Shaw and that he'll be assessed incorrectly as a result. So, they choose 'Data correction needed' for Alan, proceed with the rest of the actions flagged up by the compliance check, then upload a corrected payroll file and perform a new compliance check.

### 6.5.1 Compliance action: 'Eligible jobholders need to be auto-enrolled'

Here are the various options you can choose if employees need to be auto-enrolled because they're an existing member not paying enough, they've become eligible, they're postponement period has ended, or if they are due for re-enrolment.

Action/status	Trigger	Available options	If you choose this option	Next screen
<b>Eligible jobholders need to be auto-enrolled</b>	Existing member not paying enough (Eligible)	Auto Enrol (default option)	Employee(s) will be: <ul style="list-style-type: none"> <li>– sent an enrolment notice.</li> <li>– categorised as existing member 'Y'</li> <li>– included in new joiner and activity files (see p71)</li> </ul>	<b>6.6 New Joiner Contributions</b>
	Became Eligible (Eligible)			
	Postponement period ended (Eligible)	Ignore	Employee(s) will be removed from this pay reference period.	
	Due to be re-enrolled (Eligible)	Exclude	Employee will be removed from the entire certification period.	
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	

#### When would I auto-enrol employees who are not paying enough?

When an employee is flagged as 'Existing member not paying enough' (based on regulatory minimums at staging and then scheme minimums thereafter), you should choose the 'Auto enrol' option in the dropdown box next to that employee.

**Example:** Dave has been working for ABC Employer for a few months. He is 25 and earns a basic salary of £2,000 per month, plus commission. After ABC Employer's first compliance check, AME has identified that although Dave is an existing member of the pension scheme at enrolment date, AME has assessed him as being an Eligible jobholder, but the contributions entered on the payroll file do not meet the minimum amounts required. The company select the 'Auto enrol' option, and Dave receives an enrolment notice, telling him the scheme he is in is now subject to minimum contribution amounts and that contributions for him will increase.

#### When would I auto-enrol employees if a postponement period applies to my scheme?

When an employee is flagged as 'Postponement period ended', you should choose the 'Auto enrol' option in the dropdown box next to that employee. This also applies when existing members not paying enough reach eligible status.

**Example:** Craig has been working for ABC Employer for a few months. He is 25 and earns a basic salary of £2,000 per month, plus commission. ABC Employer has chosen to use a postponement period of up to two months. After their first compliance check, Dave received a postponement notice which gave him his enrolment date. Two months later, Dave is flagged by AME as needing to be auto-enrolled. The company select the 'Auto-enrol' and Dave receives an enrolment notice, telling him he's being enrolled into a pension scheme.



### 6.5.2 Compliance Action: ‘Employee communication needed’

Your options when an employee is classed as a ‘non-eligible jobholder’

Action/status	Trigger	Available options	If you choose this option	Next screen
<b>Employee communication needed</b>	Option to Join (Non Eligible)	Issue Option to join (default option)	Employee will be: sent an option to join notice. updated in activity file (see p71). – Non-eligible jobholders have the option to join your scheme if they wish to.	<b>6.7 Compliance Check – Communications</b>
	Option to Join – Existing member (Non Eligible)	Ignore	Employee(s) will be removed from this pay reference period.	
		Exclude	Employee will be removed from the entire certification period.	
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	

#### When would I...

##### ... Issue an option to join notice?

When AME flags up that an employee needs an ‘Option to join’ communication, you should select the ‘Issue Option to join’ should be chosen from the dropdown box next to the employee.

**Example:** Joanne works for ABC Employer. She is 19 and earns £800 per month. AME assesses Joanne as non-eligible as she is not yet 22. The company chooses ‘Issue Option to join’ for Joanne.

**Your options when an employee is classed as an ‘entitled worker’**

Action/status	Trigger	Available options	If you choose this option	Next screen
<b>Employee communication needed</b>	Right to Join (Entitled)	Issue Right to join (default option)	Employee will be: sent a right to join notice. updated in activity file (see p71). – Entitled workers have the right to join to your scheme if they wish to.	<b>6.7 Compliance Check – Communications</b>
	Right to Join – Existing member (Entitled)	Ignore	Employee(s) will be removed from this pay reference period.	
		Exclude	Employee will be removed from the entire certification period.	
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	

**When would I...**

**... issue a right to join notice?**

When AME flags up that an employee needs a right to join communication, simply select the ‘Issue right to join notice’ from the drop-down box next to the employee.

**Example:** Samira works part-time for ABC Employer. She is 31 and earns £400 per month. AME assesses Samira as an ‘entitled worker’, as her earnings are below the qualifying earnings for auto-enrolment. The company chooses ‘Issue Right to Join Notice’ for Samira and she receives the joining notice.

**Your options when a postponement period applies**

Action/status	Trigger	Available options	If you choose this option	Next screen
<b>Employee communication needed</b>	Postponement Notice (Eligible)	Issue Postponement Notice (default option)	Employee will be: sent a postponement notice. updated in activity file (see p71) – The postponement notice will be sent, as the employee is joining a group or scheme that has a postponement period for eligible new joiners.	<b>6.7 Compliance Check – Communications</b>
	Postponement Notice – Existing member not paying enough (Eligible)	Ignore	Employee(s) will be removed from this pay reference period.	
		Exclude	Employee will be removed from the entire certification period.	
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	

**When would I...**

**... issue a postponement notice?**

When AME flags up that 'Postponement applies' for an employee, you should select the 'Issue postponement notice' option from the dropdown box next to the employee.

**Example:** Dave has been working for ABC Employer for a few months. He is 25 and earns a basic salary of £2,000 per month plus commission. ABC Employer has chosen to postpone for up to two months.

After performing a compliance check, AME flags up the 'Employee communication needed' action against Dave's name. The company selects the 'Issue postponement notice', and Dave receives a postponement notice.

**Your communication options for existing members**

Action/status	Trigger	Available options	If you choose this option	Next screen
<b>Employee communication needed</b>	Existing member – Paying enough (Eligible & Non Eligible )	Issue Existing Member paying enough notice (default option)	Employee will be: sent an existing member paying enough notice. updated in activity file (see p71) – The existing member paying enough notice will be sent, as the employee is part of a scheme that is now covered by AE regulations, and that there will be no changes as contribution levels are already meeting the minimum required	<b>6.7 Compliance Check – Communications</b>
		Ignore	Employee(s) will be removed from this pay reference period.	
		Exclude	Employee will be removed from the entire certification period.	
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	

**When would I...**

**... issue an existing member notice?**

When AME flags up ‘Existing member – Paying enough’ for an employee, you are able to select the ‘Issue Existing Member paying enough notice’ option from the dropdown box next to the employee.

**Example:** Lee has been working for ABC Employer for a number of years. He is 34 and earns a basic salary of £2,500 per month plus commission, he is already a member of their pension scheme, and contributions to his pension are already at the scheme and AE minimum levels. ABC Employer has run their first compliance check, AME flags up the ‘Employee communication needed’ action against Lee’s name. The company selects the ‘Issue Existing Member paying enough notice’, and Lee receives a letter informing that the scheme he is in is now subject to AE regulation, but as contributions already meet the minimum required, he will see no changes.

### 6.5.3 Compliance Action: ‘Contributions are too low’

#### Your options when (employer’s and/or employee’s) contributions are too low

AME checks contribution levels against those you selected during the ‘model and certify’ process for:

- Existing scheme members paying enough (Non-Eligible and Eligible Job holders)
- Eligible job holders that have been auto-enrolled
- Eligible and non-eligible job holders that have opted in

AME checks contribution levels that are zero for:

- Existing scheme non-eligible job holders that have not opted in
- Any employee that has exercised their right to join the scheme
- Employees that have decided to pay less

Action/status	Trigger	Available options	If you choose this option	Next screen
<b>Contributions are too low</b>	Contributions too low. (Eligible & Non Eligible)	Increase contributions (default option)	You'll be able to increase the contributions in AME*  Will be updated in activity file (see p71).  *Don't forget to reflect any changes you make in your payroll system and the payment information you send to your pension provider.	<b>6.8 Compliance Check – Low Contributions</b>
		Ignore	Employee(s) will be removed from this pay reference period.	
		Exclude	Employee will be removed from the entire certification period.	
	Entitled workers in scheme but £0 received (Entitled)  Chosen to pay less but £0 received (Eligible & Non Eligible)	Opted out	Allows you to tell AME that an employee has opted out, so AME won't expect to see contributions in the payroll files you upload in future.  – AME will automatically remind you to re-enrol the employee when appropriate.	Compliance Check – Select a date
		Temporary reduction in Payments	Allows you to stop the contributions for a certain time period (eg if an employee wants a payment holiday)  – System resumes compliance checks after the time period you've chosen ends.	Compliance Check – Select start and end date

Action/status	Trigger	Available options	If you choose this option	Next screen
<b>Contributions are too low</b>	Contributions too low. (Eligible & Non Eligible) Entitled workers in scheme but £0 received (Entitled) Chosen to pay less but £0 received (Eligible & Non Eligible)	Chose to pay less	Allows you to partially reduce the contributions for the employee  – AME will automatically remind you to re-enrol the employee when appropriate (usually after around three years)	Compliance Check – Select a date
		Died	Removes the employee(s) who has died, so AME will not expect to see the employee when you next upload payroll information.	Compliance Check – Select a date
		Retired	Removes the employee(s) who has retired, so AME will not expect to see the employee when you next upload payroll information.	Compliance Check – Select a date
		Left employment	Removes the employee(s) who has left your company, so AME will not expect to see the employee when you next upload payroll information.	Compliance Check – Select a date
		Left the scheme	<u>Eligible and Non-eligible job holders</u> AME will automatically remind you to re-enrol the employee when appropriate  <u>Entitled workers</u> AME will continue to monitor this employee whilst they remain on the payroll for worker status changes upwards	Compliance Check – Select a date
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	

**When would I select...****... increase contributions?**

You should choose this option when an employee needs to increase their contributions to meet the auto-enrolment minimums. When you choose it, you'll be able to tell AME what the employee's contributions will be increasing to. Remember, you'll need to reflect these changes in your payroll system, and in the payment information you send to your pension provider.

**Example:** ABC Employer have chosen to certify their scheme based on contributions of 4% employer and 4% employee. However, the latest payroll file they've uploaded currently shows no contributions for Dave. As he is eligible and being auto-enrolled, AME flags up that these contributions are too low. The company choose the 'Increase contribution' option and increase Dave's contributions so that they match the 4 and 4% certification. This means they are now compliant.

**When would I select...****... opted out?**

You should choose the 'Opted out' option for an employee when they've opted out of your scheme.

**Example:** When ABC Employer ran a compliance check for their first payroll reference period, Annie was assessed as eligible and received an enrolment notice. ABC Employer deducted pension contributions from her salary and paid them into her pension plan. However, Annie decided she didn't want to pay into a pension, so she contacted the relevant person and opted out of the scheme. After performing a compliance check for the second payroll reference period, AME flags up that Annie's contributions are too low (as her contributions are zero, since she has opted out of the scheme). So, ABC Employer selects the 'Opted out' option for Annie.

**... chose to pay less?**

**Example:** Martin has been auto-enrolled into ABC Employer's pension scheme. He was paying the minimum contributions of 4%, but can't afford to keep contributing that much of his salary. However, he still wants to be part of the pension scheme, so he asks the company if he can reduce his contributions to 2%. The company reduce his contributions on the payroll file and, when Martin is flagged by AME as having contributions too low, the company select 'Chose to pay less'.

**... retired?**

You'd select this option when an employee has retired and has contributed nothing or a lesser amount in the final pay reference period before they retire.

**... died?**

Select this option when an employee has passed away. Selecting the option tells AME that further contributions aren't required.

**... left employment?**

**Example:** Musharraf has decided on a career change and has left ABC Employer to start his own business. AME flags up that he isn't paying enough contributions, the company choose the 'Left employment' option for him.

**... left the scheme?**

**Example:** Phillip decides after six months he does not want to pay into the auto-enrolment pension scheme. This is outside the one-month opt-out period, so ABC Employer need to choose the "Left the scheme" option (as opposed to 'Opted out') to let AME know of the employee's decision. AME will then prompt ABC Employer to re-enrol Phillip after three years if he's still eligible, as required by regulations.



## 6.5.4 Compliance Action: 'Employees missing from Payroll'

Your options when an employee is missing from the payroll file

Action/status	Trigger	Available options	If you choose this option	Next screen
Missing from payroll	Employee missing in payroll file	Left employment (default option)	Removes the employees who have left employment	Compliance Check – Select a date
		Died	Will remove the employees who have died	Compliance Check – Select a date
		Ignore	Employee will be removed from this pay reference period.	
		Left the Scheme	Will remove the employees who have left the scheme.	Compliance Check – Select a date
		Retired	Will remove the employees who have retired	Compliance Check – Select a date
		Data error – delete from system	Will permanently remove employees mistakenly uploaded	
		Change Group	All history transferred to new group.	<b>6.8 Compliance Check – Contributions too Low (Changed Group)</b>
Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.			

## When would I select...

### ... *change group?*

**Example:** after working in ABC Employer's sales team for years, Fiona moves to a new job in the HR team. Originally, Fiona was auto-enrolled into the 'sales' group of ABC Employer's pension scheme, but now she needs to be part of the 'HR' group (which has different contribution levels). So, ABC Employer change the group code in their payroll file to reflect that Fiona is now part of the HR group. When AME performs its compliance check, it flags up that Fiona is missing from the Sales group. All ABC Employer need to do is choose the 'Changed group' option for Fiona, then select the 'HR' group from the dropdown box on the next screen.

Please note: When an employee moves groups within the same scheme, AME remembers the history and actions taken in the system for that employee. When an employee moves to a group in a different scheme, AME treats the employee as a new record in the system. The employee will be assessed for auto-enrolment (assuming they weren't already a member of that scheme).

### ... *retired?*

When an employee has retired and is no longer included in the payroll files you upload to AME, you'll need to use this option to tell AME that the employee is no longer going to be included in the payroll upload.

### **Left employment/Left the Scheme**

E.g. Musharraf has decided on a career change and has left ABC Employer to start his own business. Musharraf is no longer associated with any part of ABC Employer so when he is flagged by AME, the company choose 'Left Employment'.

### ... **Data Error, delete from system**

Where Employees are loaded into the system by mistake. First of all choose data correction needed against the action created by AME. Then go and remove the employee from the payroll file. When you load the file again, the employees will be flagged as missing from payroll file. Then you can choose Date error, delete from system. This will permanently remove the employee record from the database.

### **Died**

Select this option when an employee has passed away. Selecting the option tells AME that further contributions aren't required.



### 6.5.5 Compliance Action: 'Employee Management'

Your options when contributions are received when not expected

Action/status	Trigger	Available options	If you choose this option	Next screen
Employee Management	Contributions received when not expected	Manually processed, class as existing member (default option)	AME will treat this member as an existing member who has joined the scheme.	
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	
		Payroll processed auto-enrol	AME will assume that your payroll system has calculated contributions for this employee at the end of postponement and that you still want AME to produce a new joiner letter and pension provider file.	
		Payroll processed opt-in	AME will assume that your payroll system had calculated contributions for this employee and that you still want AME to produce an opt in confirmed letter and new joiner pension provider file	



**Your options when having opted in employees onto AME (Eligible & Non Eligible jobholders)**

Action/status	Trigger	Available options	If you choose this option	Next screen
Employee Management	Opt in confirmed (Eligible & Non Eligible)	Opt in (default option)	Employee(s) will be: <ul style="list-style-type: none"> <li>– sent a new joiner communication.</li> <li>– categorised as existing member 'Y'</li> <li>– included in new joiner and activity files (see p71)</li> </ul>	<b>6.7 Compliance Check – Communications</b>
		Cancel opt in	The opt-in request is cancelled and the employee remains outside of the scheme	
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	

**Your options when an employee who has requested to be opted-in has been re-assessed as an entitled worker**

Action/status	Trigger	Available options	If you choose this option	Next screen
Employee Management	Re-assessed as an entitled worker (Entitled)	Join (default option)	Employee(s) will be: <ul style="list-style-type: none"> <li>– categorised as existing member 'Y'</li> <li>– included in new joiner and activity files (see p71)</li> </ul>	<b>6.6 New Joiner Contributions</b>
		Ignore	The join request is cancelled	
		Data Correction Needed	Gives you the opportunity to correct data in the current payroll file before re-uploading the file.	



## 6.6 Setting new joiners' contributions

You'll come to this screen when you've chosen to 'auto-enrol'; or 'opt-in confirmed' has been selected following a compliance check.

**Compliance Check**

Your Company Pension @ ABC Employer

Admin staff 3 Reached 22 and over earning limit (become eligible)

**New Joiners Contributions**

The contributions for these employees don't meet the minimum amount for certification. You need to increase the contributions made in this pay reference period for these employees.

Please take a look at the payment information below and tell us how you would like to change this.

As this scheme has been set up on a net of tax basis, the total values below include employee basic rate tax relief.

First Name	Last Name	Category ID *	Contributions as per scheme		Regulatory Minimum Contributions			Change the contributions to		
			Total (Gross)		Total (Gross)		Employer * (Gross)	Employee * (Net)	Total (Gross)	
Michael	Redburn	<input type="text"/>	£80.00		£80.00		<input type="text" value="40.0"/>	<input type="text" value="32.0"/>	£80.00	✓
William	Blair	<input type="text"/>	£80.00		£80.00		<input type="text" value="40.0"/>	<input type="text" value="32.0"/>	£80.00	✓
John	Emmott	<input type="text"/>	£80.00		£80.00		<input type="text" value="40.0"/>	<input type="text" value="32.0"/>	£80.00	✓

1-3 of 3

✓ This meets the minimum contribution level for all employees. Submit

You may be asked to complete the Category ID if not already included in the payroll file.

AME will calculate the employee and employer contribution amounts that need to be deducted from payroll and assess whether the current contribution amounts are compliant with the certification basis you've selected for the particular group. The minimum contribution amounts will be shown in member communications, and in the (activity file) (see p71).

### What should we do if a member wants to contribute more than the minimum amount?

You can adjust employer and employee contribution levels for individual employee in the "Change contributions to" part of the page. Any changes you make will be updated in the activity file.

Please note: the minimum contribution amount will be reflected in the employee communications and new joiner file, not the increased contribution amount.

## 6.7 Issuing communications

You'll come to the screen below when you're performing any of the compliance actions that require a communication to be sent.

AVIVA Auto-enrolment Manager for Employers

Home Set up your company Model & Certify Compliance Check

### Compliance Check - Results

All fields are mandatory

Your Company Pension @ ABC Employer ( )

Admin staff × 3 Eligible jobholders

#### Issue Communications

You've made changes for all of these employees. Please tell us how you'd like to tell them about these changes.

First name	Last name	Email ID	Communications method
Andrew	Anderson	ameemployer@hotmail.co.uk	EMAIL
Barbara	Bell	ameemployer@hotmail.co.uk	EMAIL
John	Campbell	ameemployer@hotmail.co.uk	EMAIL

1-3 of 3

Please make sure that you complete all the pages before clicking the "Done" button on the last page.

Issue Email Communication Print letters

Done

Employee Management MI and reports Help & Contact Settings

An example of what you'll see when you need to issue employee communications

You can choose to issue the communication as an email or a letter. You can send emails straight from the AME system. If you choose to send a letter, AME will produce PDF versions of the letter (or letters), which you can print off and post.

### How to issue communications via AME

- To send an email: select 'EMAIL' as the communications method, then click the 'Issue email communication' button. AME will automatically send personalised emails to all the employees you've selected. If the email fails to send, there is a bounce back notification sent to the first primary user's email address.
- To create a letter, which you can print off and send via post: select 'PRINT' as the communications method, then click the 'Print letters' button. AME will create a PDF of the letter, which you can print. Once you've sent all the emails and/or produced all the letters you require, click the 'Done' button to go back to the compliance overview screen (p49).

Examples of the communications AME creates ⇨ [Appendix E, p115](#).

## 6.8 Increasing payments

If the compliance check finds that contributions are below the minimums expected for that employee and you select the 'Increase payments' option (see p60), you'll come to this screen.

Here, you can tell AME how you plan to change the contributions made in the pay reference period. And AME will tell you whether these changes meet the minimum contribution levels (based on the certification basis you chose during the 'Self-certification' stage).

AVIVA Auto-enrolment Manager for Employers

Home Set up your company Model & Certify Compliance Check

### Compliance Check

All fields are mandatory

Your Company Pension @ ABC Employer ()

Admin staff x 1 Contributions too low

#### Increase Contributions

The contributions for these employees don't meet the minimum amount required as per the scheme rules. You've said that you want to increase the contributions made in this pay reference period for these employees.

Please take a look at the payment information below and tell us how you would like to change this.

As this scheme has been set up on a net of tax basis, the total values below include employee basic rate tax relief.

First name	Last name	Current Contributions			Contributions as per scheme	Regulatory Minimum Contributions	Change the contributions to		
		Employer (Gross)	Employee (Net)	Total (Gross)	Total (Gross)	Total (Gross)	Employer* (Gross)	Employee* (Net)	Total (Gross)
		£5.00	£5.00	£11.25	£53.33	£53.33	26.67	21.33	£53.33 ✓

1-1 of 1

✓ This meets the minimum contribution level for all employees. Submit

Employee Management MI and reports Help & Contact Settings

### What to do

- Under the 'Change contributions to' heading, enter what you want to increase the contributions to.
  - The new contributions should total the same or more than the contribution amounts you chose when you completed the 'Model and certify' stage of AME.
  - The total new contribution will be shown under the 'Total (Gross)' heading
- When the contribution figures you've entered meet the certified amounts, the 'Submit' button will be enabled. You won't be able to click on it until then.
- When you're happy with the figures you've entered, click 'Submit'.

**Remember to update your own files and payroll system with details of the change in contributions.**

## 6.9 Changing an employee's group

**AVIVA** Auto-enrolment Manager for Employers

Home Set up your company ✓ Model & Certify ✓ Compliance Check

### Compliance Check - Results

All fields marked with an asterisk (\*) are required.

Your Company Pension @ ABC Employer ( )

Shop Floor Team × 1 Changed group

**Change group**

These employees have chosen to change group.

First name	Last name	Group name *
		Shop Floor Team
		Admin staff Management
		Shop Floor Team

Submit

Employee Management MI and reports Help & Contact Settings

Note You will come to this page if an employee has changed from one group to another in the payroll file.

### What to do

1. Select the group into which the employee has moved
2. Click 'Submit'. This confirms that the employee has moved into a different group, and returns you to the compliance overview screen (p49).

## 6.10 When you've completed all actions

AVIVA Auto-enrolment Manager for Employers

Home Set up your company ✓ Model & Certify ✓ Compliance Check

### Compliance Check - Results

Thank you for completing the compliance check. We've checked your data file. This is the result of the check.

✓ Actions are complete  
You've completed all the actions to make your scheme compliant.

Your Company Pension @ ABC Employer (TK03385)

Admin - 31 of 31 Actions complete [Download files](#)

✕ 8 Need to be Auto Enrolled	✓ 8 of 8 actions complete
✕ 5 Became Eligible (Eligible)	✓ 5 of 5 actions complete
✕ 3 Existing member not paying enough (Eligible)	✓ 3 of 3 actions complete
✕ 23 Employee Communication needed	✓ 23 of 23 actions complete

Done

Employee Management MI and reports Help & Contact Settings

Once all you've completed all the actions highlighted by the compliance check, you'll arrive back at the main 'Compliance Check – Results' screen.

You can then download the data files you'll need to help you manage and administer your pension scheme.

## What files will you get?

AVIVA Auto-enrolment Manager for Employers

Home Set up your company Model & Certify Compliance Check

### Compliance Check

Downloaded Files

**We will create:**

- A new joiner file for any new employee. You must send this to your pension provider so they can set up a pension policy for the new employee.
- An Activity file that shows any actions you selected. This includes the changes you have to make in your payroll system.
- A payment file for use with your pension providers' payment collection system.

**Your Company Pension @ ABC Employer**

Group name	Payroll period	New joiner file	Payment file	Activity file
Admin staff	01/09/2013 - 30/09/2013	03/03/2014 - NJF	-	03/03/2014 - AF
Management	01/09/2013 - 30/09/2013	03/03/2014 - NJF	-	03/03/2014 - AF
Shop Floor Team	01/09/2013 - 30/09/2013	-	-	03/03/2014 - AF

Employee Management MI and reports Help & Contact Settings

Legal Accessibility Terms and Conditions Privacy Policy

AME produces three types of data file:

**A new joiner file.** This contains details of any employees you need to enrol in your scheme (those you need to auto-enrol, as well as any who've opted in or asked to join). You'll need to send it to your pension provider so they can set up pension policies for the new scheme members.

**A payment file** for use with your pension provider's payment collection system. It's a complete record of the pension contributions for the group in question. The file only becomes available when there are no actions left to complete.

**An activity file** that shows any actions and options you selected. It's designed for you to refer to, so you can make any necessary changes in your payroll system.

Data files are produced in a set format, which cannot be altered within AME.

**Please note:** if your pension provider is either NEST, Now Pensions or People's Pension, these files are available to you at the end of each compliance run in the MI & Reports section on AME rather than on this screen.

⇒ [MI & Reports, section 9 p96](#)

Data file examples ⇒ [Appendix F, p116](#)



If AME has highlighted any changes needed in your payroll system, you'll have to make these changes before running the compliance check again (see '6.11 Compliance check – Results – Re-running compliance check' on p73). Only then will you be able to download the payment file you need for your pension provider's payment collection system.

Exactly which files AME produces for each group will depend on what actions came out of the compliance check.

## 6.11 Re-running a compliance check

If you run a compliance check and find you need to make some changes to your payroll system (eg if a members contributions were too low and need increasing), you'll need to run another one after you've made these alterations.

You have to do this so that AME has a record of the changes you've made to your payroll system. Re-loading the data confirms to AME you've taken the necessary compliance actions.

### What do to

1. Download and print the activity file(s) for the pension scheme(s) that you need to re-run the compliance check for.
2. Make all the necessary changes in your payroll system(s). Use the activity file as a guide to what you need to alter. Activity files ⇨ p71.
3. Upload updated payroll files to AME and re-run the compliance check for all groups that you've made payroll changes to.
4. Perform any actions highlighted by the compliance check.
5. Assuming there are no more changes to make, download the payment file(s) and new joiner files (if there are any) for your pension provider(s).

**NB: Please ensure you have saved any new joiner or activity files you wish to keep from your first compliance run – these will be deleted when you re-run compliance.**



If your regulatory minimum and scheme minimum contributions are different, at staging/duties start date this may result in another compliance action when re-uploading the file.

The screenshot displays the AVIVA Auto-enrolment Manager for Employers (AME) interface. At the top, there are navigation tabs: Home, Set up your company (with a checkmark), Model & Certify (with a checkmark), and Compliance Check (highlighted). Below the tabs, the main heading is "Compliance Check - Results". A message states: "Thank you for completing the compliance check. We've checked your data file. This is the result of the check." A green success banner reads: "All schemes were compliant at 01:23 PM on 03 March 2014" with a "Download files" button. Below this, it says: "Based on the information you've given us, you don't have to do anything with your scheme at the moment. Do you want to start a new Compliance Check?" with an "Ok" button. The footer contains links for Employee Management, MI and reports, Help & Contact, and Settings. At the very bottom, there are links for Legal, Accessibility, Terms and Conditions, and Privacy Policy.

**AVIVA** Auto-enrolment Manager for Employers

Home Set up your company ✓ Model & Certify ✓ **Compliance Check**

### Compliance Check

Downloaded Files

**We will create:**

- A new joiner file for any new employee. You must send this to your pension provider so they can set up a pension policy for the new employee.
- An Activity file that shows any actions you selected. This includes the changes you have to make in your payroll system.
- A payment file for use with your pension providers' payment collection system.

**Your Company Pension @ ABC Employer**

Group name	Payroll period	New joiner file	Payment file	Activity file
Admin staff	01/10/2013 - 31/10/2013	-	<a href="#">03/03/2014 - PF</a>	<a href="#">03/03/2014 - AF</a>
Management	01/10/2013 - 31/10/2013	-	<a href="#">03/03/2014 - PF</a>	<a href="#">03/03/2014 - AF</a>
Shop Floor Team	01/10/2013 - 31/10/2013	-	<a href="#">03/03/2014 - PF</a>	<a href="#">03/03/2014 - AF</a>

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## 6.12 Compliance actions – common scenarios

### When you first use AME

The first compliance run will result in an action or communication for all employees. For instance, existing members paying above the regulatory minimums will get a communication, you may need to issue joining notices, increase contributions for existing members so that they meet auto-enrolment minimums and issue postponement notices if you have chosen to use a postponement period. After you've taken these initial actions, subsequent compliance checks should result in far fewer actions. Note: you will still need to run checks every pay reference period in order to produce payment files and ensure your schemes are compliant.

### When a postponement period ends

If the group has been set up with a postponement period, the first compliance check will tell you to send postponement notices to all eligible jobholders. This notice (which you can send by email or letter) tells the employee when they'll be automatically enrolled (which will be when the postponement period ends). You'll still need to run compliance checks while employees are in their postponement period. Once the postponement period ends, the compliance check will result in an action to auto-enrol eligible members.

### When an employee opts in to your scheme

When the compliance check finds you have 'non-eligible jobholders', you'll need to send them a right to opt-in notice (which you can do through AME). If one of these employees then wants to opt-in, you'll need to add them to your Opt-In/Join file and load them into AME. AME will then assess the employee at the appropriate PRP and confirm whether they still meet the criteria to opt-in. If the opt-in is confirmed they will get a communication and added to the new joiner file.

### When an employee opts out

When an employee is automatically enrolled into your pension scheme, they have the right to 'opt out' and leave the scheme. They will give you an opt-out notice, which would normally have come from your pension provider. You may also delegate this process to your provider (for example, Aviva may run it for you), or to another third party.

If you have received the opt-out notice yourself, you'll need to tell your provider to obtain any refund that's due. Then upload the bulk opt-out file so that AME can record the opt-out date and diary that employee for the appropriate re-enrolment date then when you perform a compliance check, AME will flag up that the employee's contributions are too low.

You can then choose the 'Opted out' selection for that employee from the dropdown box next to their name (see p63 for more details) You'll then need to enter the date when the employee opted out. Opted out employees will appear in the payment file with reason code 9 under the heading 'Reason for partial or non-payment'. This indicates to your pension provider that this member has opted out.

Please note: the 'Opted out' option is only available for two months after the employee's enrolment date.

### When you have contractual joiners

Contractual joiners should be set up in their own group or groups, with 'Use this group for AE' set to 'No' (see p22 for more details) in the payroll file you upload to AME, make sure that all new have a 'Y' in the 'Existing member' field. AME will then monitor their contributions sure they meet the minimum levels for the group (which you specify during the 'Model and certify' stage – p34).

### When employees need to be re-enrolled

By law, when an employee leaves or opts out of your pension scheme, you have to re-enrol them into the scheme around three years after your staging/duties start date (assuming they're still eligible). So, whenever you perform a compliance check, AME automatically assesses any employees who've opted out of your pension scheme, and checks whether they need to be re-enrolled. If they're eligible, you can then send them new joiner instructions via AME (see p55 for details).

### When members are leaving your scheme

Members may decide to leave your pension scheme outside of their opt-out period (for instance, if they find they can't afford the contributions). Here's what you'd need to do in AME when an employee leaves your scheme outside the opt-out period, either upload the member via the opt-out/leave file or:

1. On the next payroll data file you upload to AME, the member's contributions should be set to zero.
2. When you perform a compliance check, AME will say that 'contributions too low' for the employee.
3. Choose 'Left the scheme' from the options in the dropdown box next to that employee's name.

Members who have left your company should also be on the payroll file with zero contributions. 'Left Employment' should be chosen from the drop-down box.

Employees who have left your company will be present on the payment file you download from AME, with reason code 1 under the heading 'Reason for partial or non-payment'. On subsequent payroll uploads, the employee does not need to be present on the payroll file.

### When you notice a mistake in the data you've uploaded

If, after performing a compliance check, you realise that some of the data used in the payroll upload contains mistakes (eg Incorrect earnings), choose the 'Data correction' option from the dropdown box next to the relevant employee. If AME hasn't highlighted an error, you can still correct your payroll information, upload that information again and perform another compliance check. This allows you to correct the data in your payroll file, before uploading the file again with the corrections included.

### When employees are flagged as "missing from payroll file", but they are included in the data.

Please check the format of the payroll reference in the files loaded into AME. If employees have been loaded in with a zero at the beginning of the payroll reference number, there is a possibility that the zero has dropped off the payroll data. This can duplicate member records.

### When an employee's worker status changes frequently

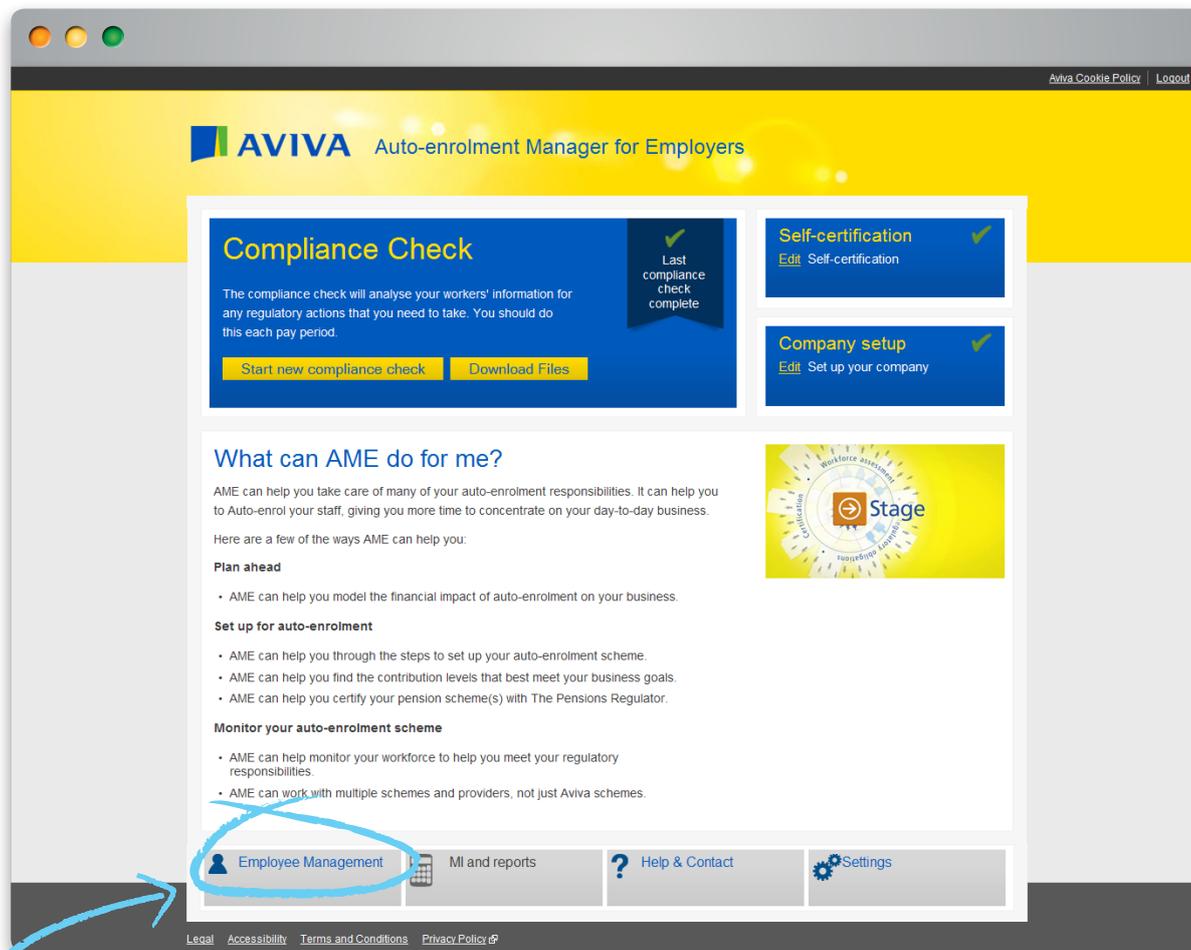
If an employee's earnings fluctuate, you may come across a situation where their worker status changes frequently (eg from month to month).

If you perform a compliance check and AME assesses the employee as an 'entitled worker' or 'non-eligible jobholder', you'll need to send the employee a right to join or opt in notice. Then, if the employee's earnings move them into the 'eligible worker' category the following month, you'd need to send the employee joining instructions or a postponement notice (if you want to use a postponement period).

**Example:** Paul starts working at ABC Employer as a temporary member of staff. AME's compliance check assesses Paul as an 'entitled job holder bracket, so ABC Employer issue Paul with a right to join Notice. Paul doesn't exercise up this right to join, so doesn't become a scheme member.

After a six-month probationary period, Paul becomes a permanent member of staff. Due to this, his earnings increase to an amount where he is assessed by AME as an eligible jobholder. This time ABC Employer issue joining instructions to Paul, informing him that he'll be automatically enrolled into the scheme.

# 7. Employee management

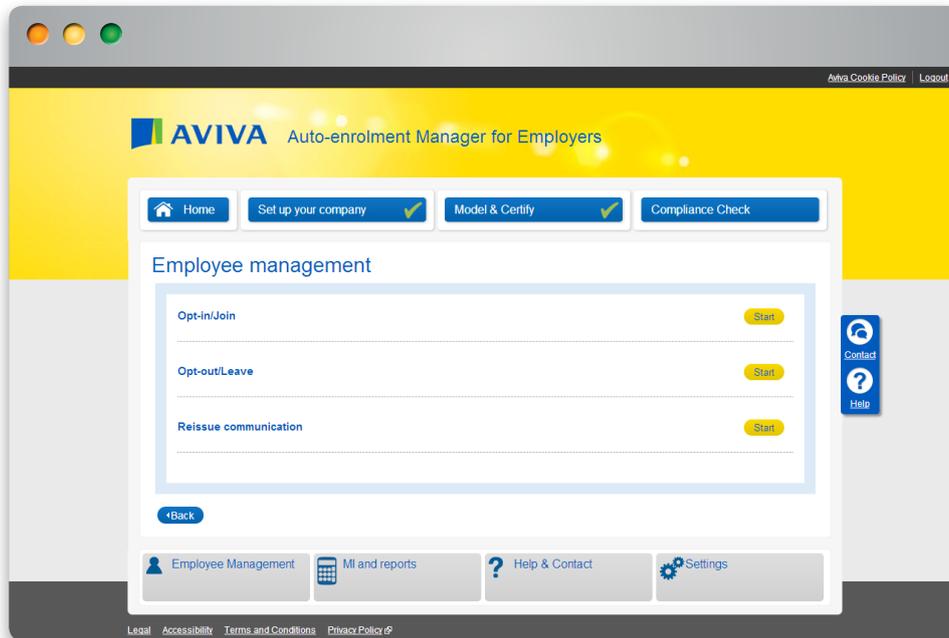


The employee management function is available in the secondary navigation

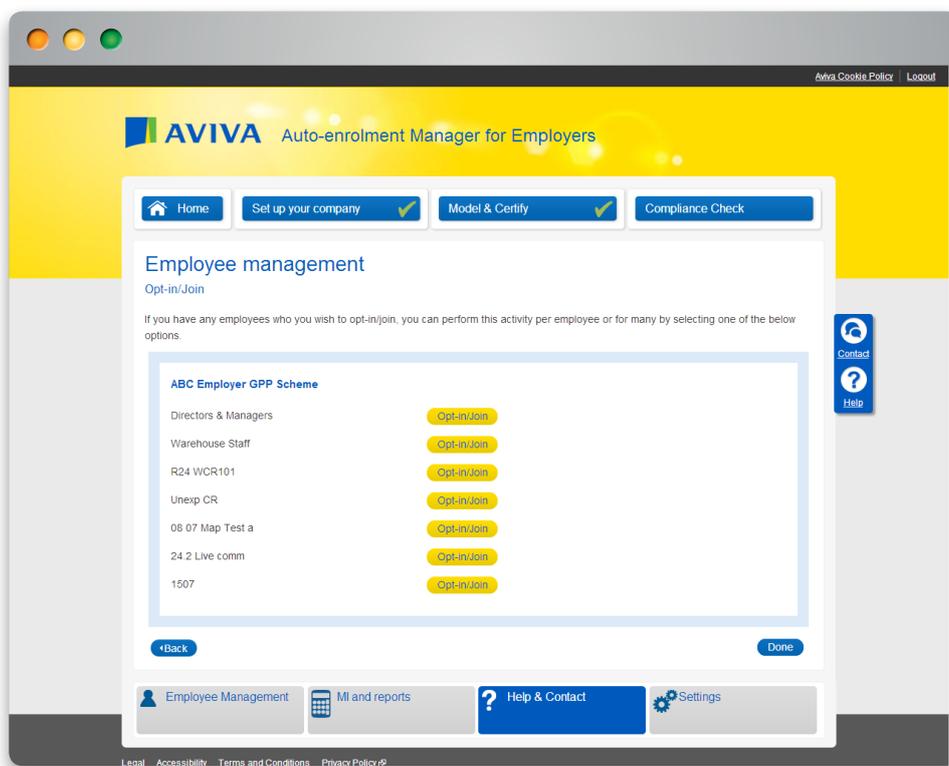
Employee management covers three main areas – Opt-in/Join, Opt-Out/Leave and Reissue communication.

## 7.1 How to manage members who Opt-in to/join the scheme

1. Click on the 'Employee management' tab at the foot of the screen.
2. From the employee management menu, click 'Opt-in/join'



3. Select the group you wish to opt-in/join the employee. You can perform this activity per employee, or for a number of employees at the same time.



4. Upload the opt-in/joiners file. As AME should already have a record of these Non-eligible jobholders/entitled workers, only a few data items are required in this file. You will be asked to provide:

- Group Code
- Payroll Reference Code
- **Either** employer/employee Contribution (%) (optional)
- **Or** Employer/employee Contribution (£) (optional)
- Effective Date (see below for further details)
- Category ID
- Yearly Pensionable Earnings

⇒ [Example AME data files – Appendix F p116](#)

The screenshot displays the AVIVA Auto-enrolment Manager for Employers (AME) interface. The top navigation bar includes links for 'Home', 'Set up your company' (with a checkmark), 'Model & Certify' (with a checkmark), and 'Compliance Check'. The main content area is titled 'Employee management' and 'Opt-in/Join - Directors & Managers'. It contains a text box with instructions: 'For the employees you wish to opt-in/join for the selected group, you need to complete, save and upload the below file. For specific details around the data required please read the descriptions within the headings on the file.' Below this is a link for 'Example CSV file'. A file upload section is present with the text 'Please upload opt-in/join file:', a 'Choose File' button, and 'No file chosen' text. An 'Upload' button is also visible. A 'Back' button is located below the upload section. The bottom navigation bar includes 'Employee Management', 'MI and reports', 'Help & Contact', and 'Settings'. The footer contains links for 'Legal', 'Accessibility', 'Terms and Conditions', and 'Privacy Policy'.

5. AME records the request and displays a summary of actions taken

The screenshot shows the AVIVA Auto-enrolment Manager for Employers (AME) interface. The main heading is 'Employee management' with a sub-heading 'Opt-in/Join results'. A summary bar indicates '1 employees opted-in' and '0 employees joined'. Below this, a table lists the details of the employee who has opted in:

Name	Payroll reference	Opt-in date	Enrolment date
XXXXXXXXXX	XXXX	19/01/2014	01/08/2014

The interface also includes navigation buttons for Home, Set up your company, Model & Certify, and Compliance Check. A 'Confirm' button is located at the bottom right of the results section. A 'Back' button is located at the bottom left of the results section. The footer contains links for Employee Management, MI and reports, Help & Contact, and Settings.

6. AME will produce new joiner and activity files for these opt-ins/joiners – for more information on these files please ⇨ see Section 6.10 p71.

### 7.1.1 Opt-in/joining effective dates

AME allows you to manage employees joining the scheme at any point in the month. This includes:

- Non-eligible job holders who wish to opt in to the scheme.
- Entitled workers who wish to exercise their right to join the scheme.
- Eligible job holders who wish to opt in before the postponement period ends.

AME will record this opt-in/join request and, based on the effective date you enter in the upload file, display the enrolment date from which the employee will be re-assessed to ensure they meet the criteria. If they are still classed as an Eligible job holder or Non-eligible job holder at this point, they are confirmed as being opted-in, and contributions to the scheme are due. This date is determined by your payroll close date specified in the Group Setup. An employee that wishes to opt in but contribute below the regulatory minimum will be classed as a joiner and will have a joining date, not an opt-in date.

#### Opt-in/joining effective dates BEFORE payroll close date

If the opt-in effective date is before the payroll close date for the group they are opting in to, the employee will have an enrolment date at the start of the payroll reference period immediately after the current period. This is the date from which auto-enrolment legislation requires contributions to be made.

#### Opt-in/joining effective dates AFTER payroll close date

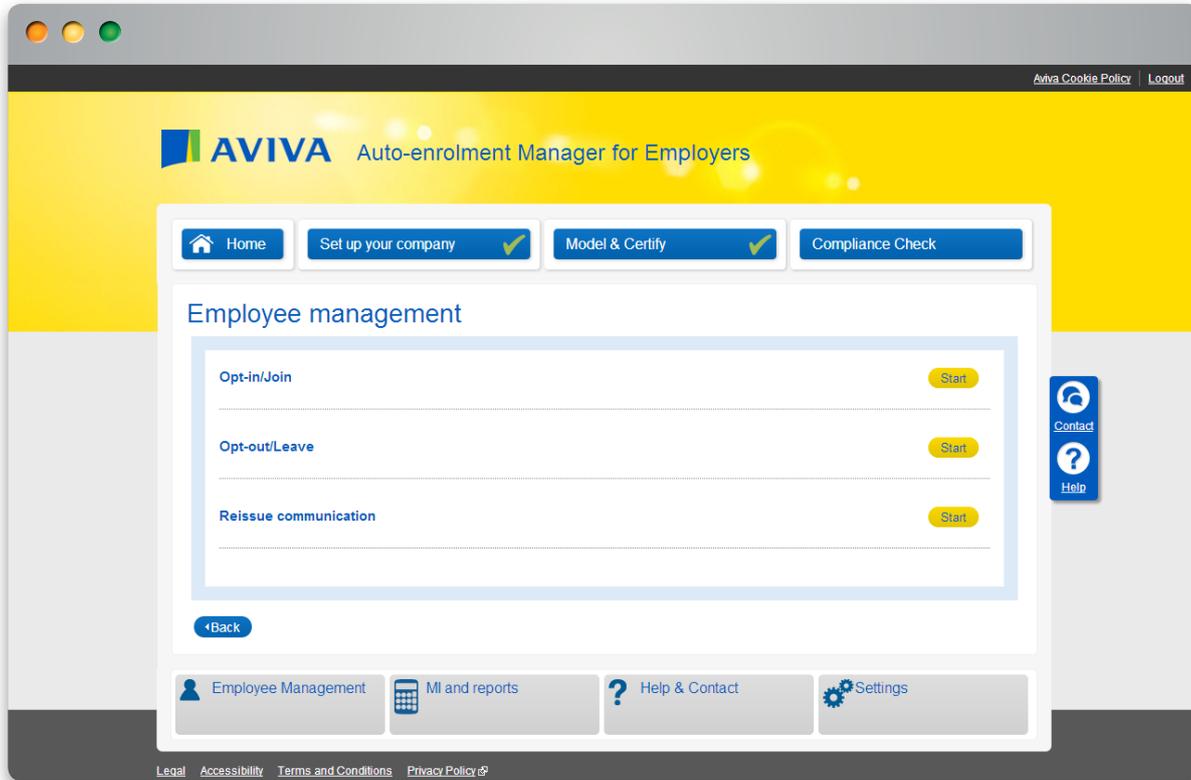
If the opt-in effective date is after the payroll close date for the group they are joining, the employee will have an opt-in date at the start of the payroll reference period one full period after the current one.

This is the date from which auto-enrolment legislation requires contributions to be made.

For more information on what happens to requests to opt-in at the enrolment date, ⇨ please see Section 6.5.5, p65 – Employee Management.

## 7.2 How to manage members who Opt-out of/leave the scheme

1. Click on the 'Employee management' tab at the foot of the screen.
2. From the employee management menu, click 'Opt-out/leave'



3. Upload the opt-out/leavers file. As AME will already have a record of these leaving members, only a few data items are required in this file. You will be asked to provide:

- Scheme Number
- Category ID
- Title
- Forename
- Surname
- National Insurance No
- Payroll Reference Code
- Effective Date

⇒ Example AME data files – Appendix F p116.

The screenshot displays the Aviva Auto-enrolment Manager for Employers (AME) interface. The top navigation bar includes links for Home, Set up your company (with a checkmark), Model & Certify (with a checkmark), and Compliance Check. The main content area is titled "Employee management" and "Opt-out/Leave". It contains a text box with instructions: "For the employees you wish to opt-out/leave you need to complete, save and upload the below file. For specific details around the data required please read the descriptions within the headings on the file." Below this is a link for "Example CSV file". A file upload section prompts the user to "Please upload opt-out/leave file:" with a "Choose File" button and "No file chosen" text, and an "Upload" button. A "Back" button is located below the upload section. The bottom navigation bar includes links for Employee Management, MI and reports, Help & Contact, and Settings. The footer contains links for Legal, Accessibility, Terms and Conditions, and Privacy Policy.

4. AME records the request and displays a summary of actions taken

The screenshot shows the AVIVA Auto-enrolment Manager for Employers (AME) interface. The top navigation bar includes 'Home', 'Set up your company' (with a checkmark), 'Model & Certify' (with a checkmark), and 'Compliance Check'. The main content area is titled 'Employee management' and displays 'Opt-out/Leave results'. A summary bar indicates '1 employees opted-out'. Below this, a message states 'The employees below have opted out of the scheme.' A table lists the following data:

Name	Payroll reference	Opt-out date	Re-enrolment date
XXXXXXXXXX	12345678	02/07/2014	01/01/2017

Below the table, a summary bar indicates '0 employees left' and a 'Confirm' button is visible. The bottom navigation bar includes 'Employee Management', 'MI and reports', 'Help & Contact', and 'Settings'. The footer contains links for 'Legal', 'Accessibility', 'Terms and Conditions', and 'Privacy Policy'.

### 7.2.1 Opt Out/Leaving effective dates

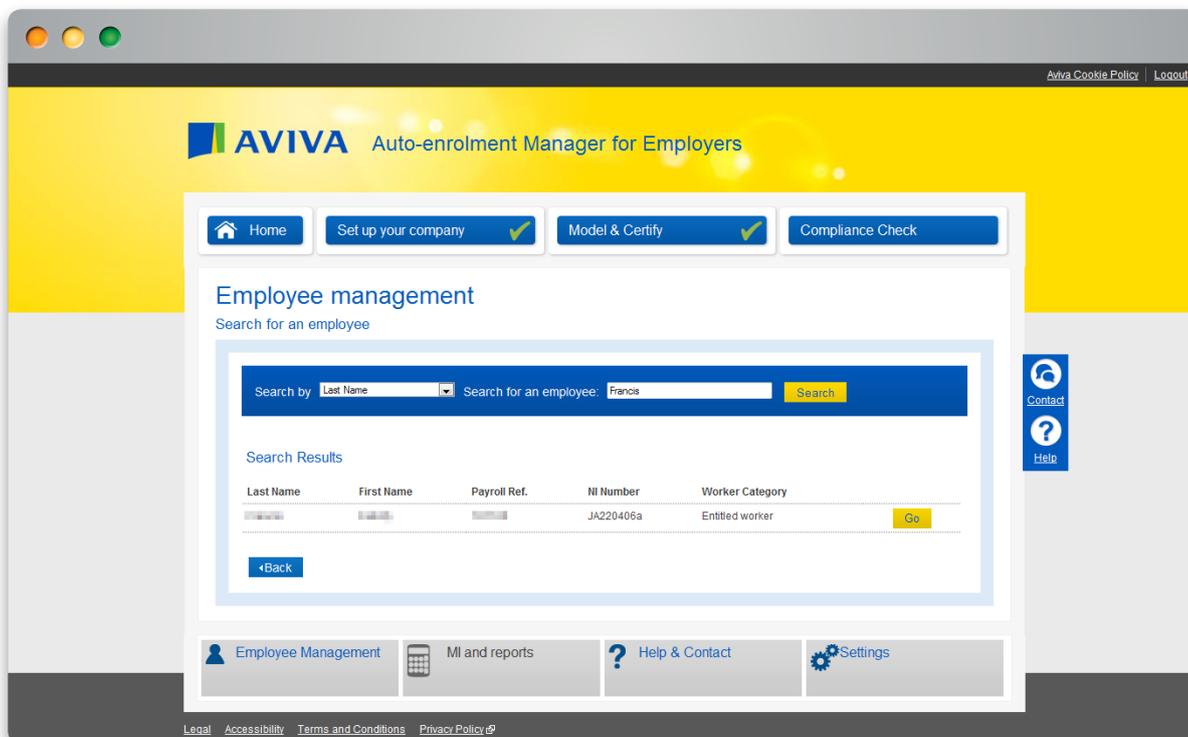
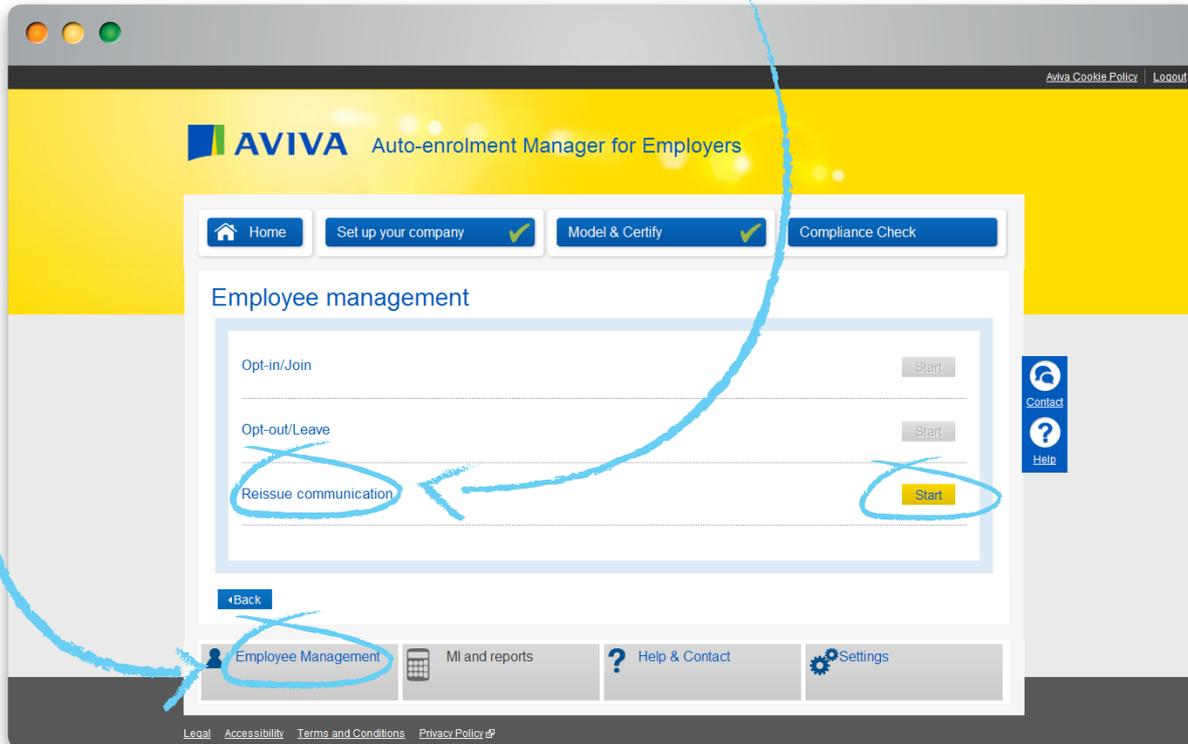
AME allows you to manage employees leaving the scheme at any point in the month. This includes:

- Members who wish to leave within the opt-out period after auto-enrolment (opt-outs)
- Members who wish to leave after the opt-out period has ended (leavers)

AME will record this opt-out/leaver request and, based on the effective date you enter in the upload file, display the scheme re-enrolment date from which the employee will be assessed for re-enrolment. This date is normally every three years after the scheme staging/duties start date, however if the employee leaves within 12 months of the next available scheme re-enrolment date, they will not be re-assessed for re-enrolment until the following re-enrolment date.

## 7.3 How to re-issue communications

1. Click on the 'Employee management' tab at the foot of the screen.
2. From the employee management menu, click 'Reissue communication'



3. You'll need to search for the employee that you want to re-issue the letter or email to. You can search based on:
  - Last Name
  - Payroll reference number
  - National insurance number
  - Worker category

The screenshot shows the Aviva Auto-enrolment Manager for Employers (AME) interface. The main heading is 'Employee management' with a sub-heading 'Reissue communication'. The employee's name is 'SIMON ADRIAN THOMAS EDGAR'. The interface displays a summary of the employee's details and a table of previous communications.

Group name	Admin	Scheme name	Your Company Pension @ ABC Employer
Existing member	Yes	Last action type	Employee Communication needed
Last action trigger	Existing member - Paying enough (Eligible & Non Eligible)	Last action taken	Issued Existing member paying enough

Communication	Date issued	Delivery method	
Existing member notice	18/07/2014	Print and Post	<a href="#">Retrieve Notice</a>

Navigation buttons include 'Home', 'Set up your company', 'Model & Certify', 'Compliance Check', 'Back', and 'Done'. A sidebar contains 'Contact' and 'Help' buttons. The footer includes 'Legal', 'Accessibility', 'Terms and Conditions', and 'Privacy Policy'.

4. You'll see a brief summary of the employee's details, showing the last compliance check actions taken and the last 10 communications issued to them. Note: you can only re-issue the last communication you sent to them.
5. On selecting 'Retrieve email', the email you sent will automatically open up in your default email program, ready for you to re-send. If you wish to retrieve the PDF attachment, please follow Step 6 below.
6. On selecting 'Retrieve Notice' the letter that was sent will open up as a PDF. You'll need to save this file and send it to the employee via your own email system or post (while you can send emails directly from AME, you can't re-send emails through it).

# 8. Configuring and editing communications

AME provides you with the ability to edit the appearance and content of the communications it creates for you to send to your employees, allowing you to:

- Use your company logo and letter footer on letters
- Add a scanned signature to letters
- Apply your company colour scheme to letters
- Add your company attachments to emails sent by AME
- Edit all content of covering emails
- Tailor the name of your salary sacrifice scheme offering
- Configure the contact names in letters and reply-to address on emails

## **IMPORTANT Tailoring AME communications – file size requirements**

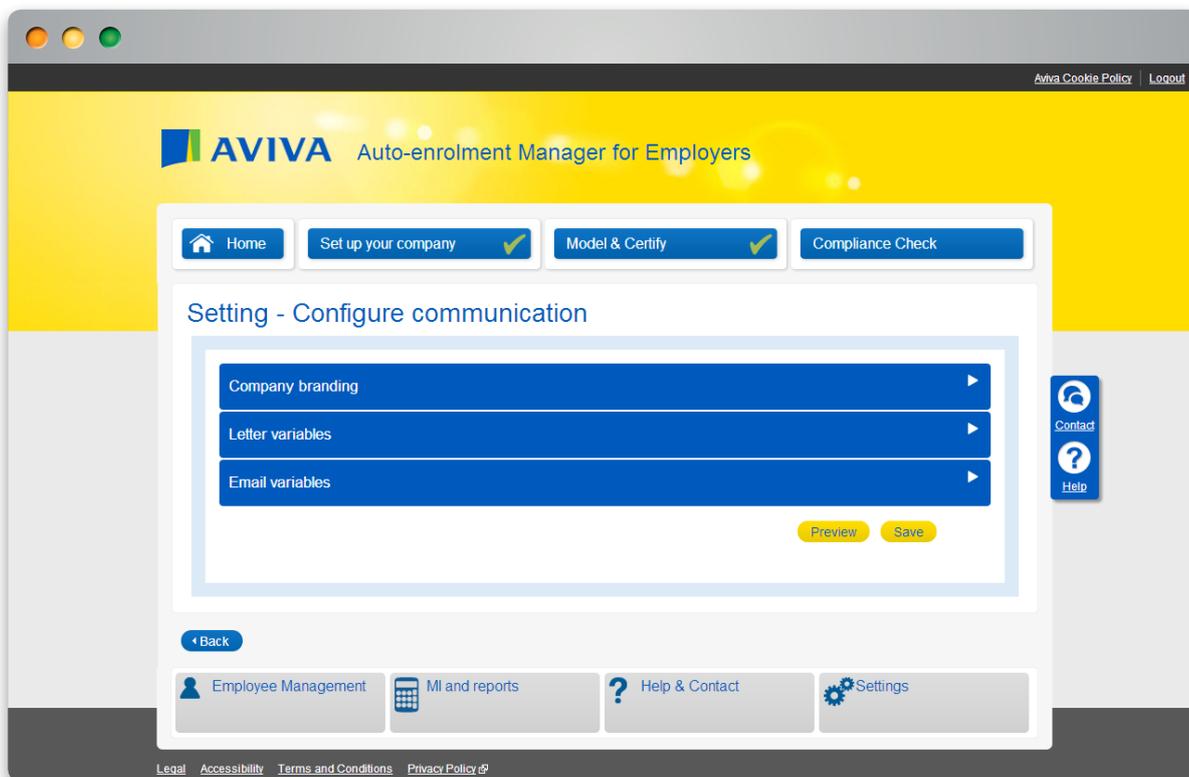
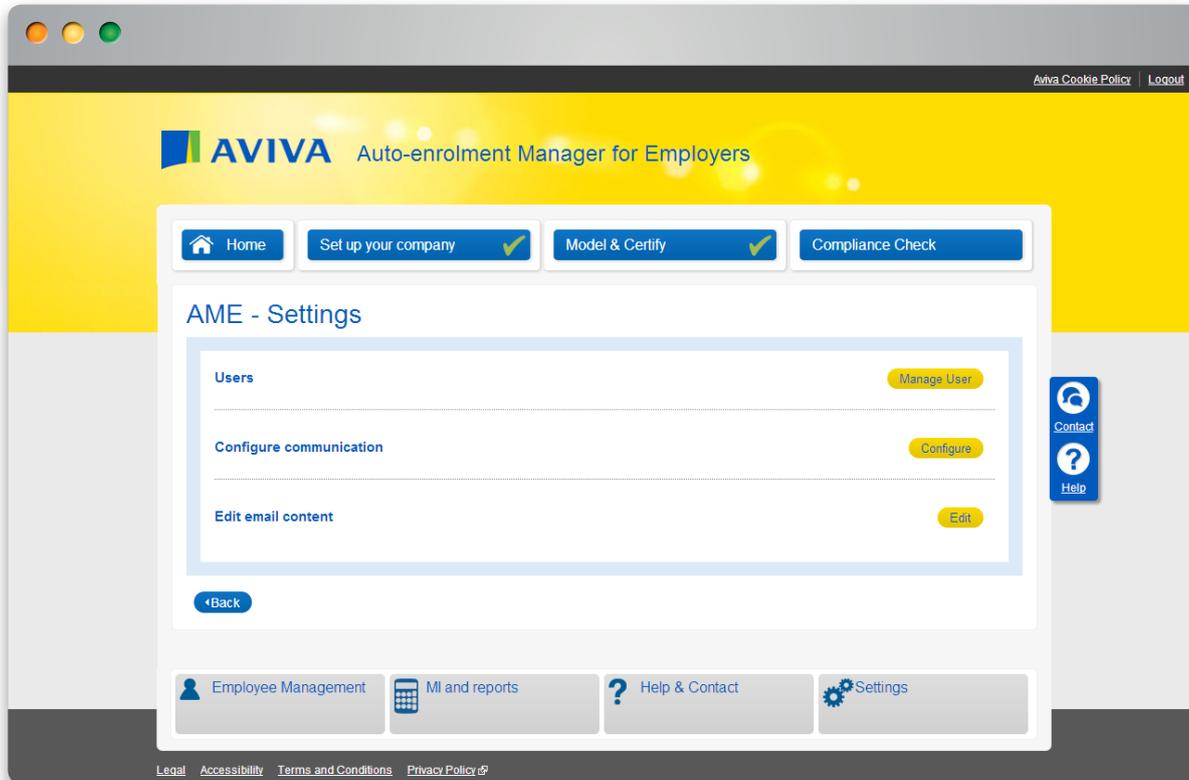
To ensure that AME continues to work efficiently for you, there are some restrictions concerning the overall size of emails and communications that we send. The maximum size is restricted to 2 megabytes (MB). This figure includes covering email, logo, colour scheme, footer, scanned signature and additional attachments. AME allows you to check the overall size of your communications as you add these features, and will let you know if you have exceeded the maximum size.

It is therefore important that any logos or graphics you upload have been produced in such a way that minimizes their file size, otherwise; for example, you will find that the 2MB allowance is quickly taken up by a poorly created logo file. Further instruction on how to create suitable files can be found in the following sections. If you are unsure of how to create these files we recommend that you speak with your marketing department or other contacts within your company that have the necessary software and skills to assist you.

The AME Support team will not produce these files for you, and are not experts on how to produce them.

## 8.1 Configure communication

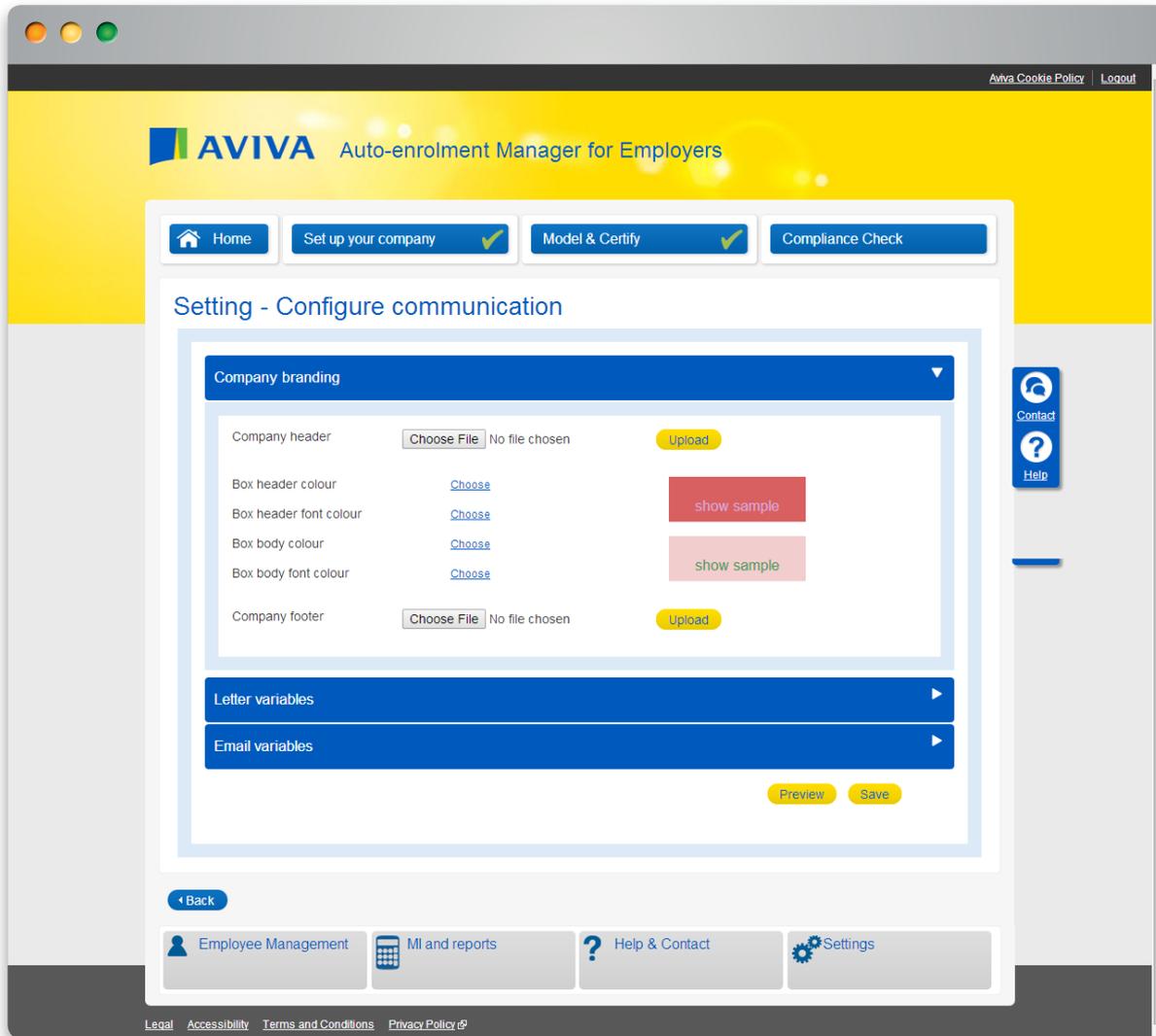
To access this feature, click 'Settings' at the foot of any screen. Then click 'Configure' next to the 'Configure communication' heading



### 8.1.1 Company branding

To select this feature, click Company branding on the Configure communication screen. The following page will be displayed

#### Company header



To create a logo for your AME letters, upload your logo file in the Company header section above, and click Upload. The size of the file is shown on screen, and will contribute to the overall email template size. The file size must not exceed 0.2MB, and must be in GIF, PNG or JPG format.

⇒ Example letter – Appendix F, p116

⇒ Example header file – Appendix F, p116

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#### Company header requirement 1240 x 295 pixels

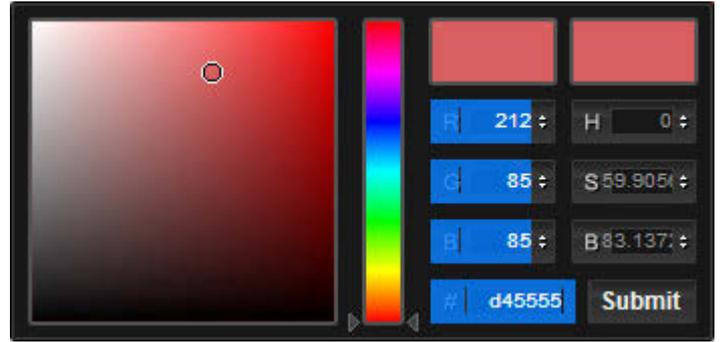
To save space, we recommend that you position your header or logo anywhere within a transparent 'frame' of these dimensions. This will ensure that the file size is kept to a minimum, whilst maintaining a high quality resolution of your header or logo. If you are unsure of how to do this, we recommend you seek further assistance from your Marketing or Design departments.

**Example placement of a logo/header within a frame**

### Letter colour scheme

You can alter the headings and main content colour schemes within AME letters. You can do this in three different ways; when you click Choose against the section of the letter you wish to update, you can manually select a colour from the colour palette, or if you know them, enter one of either the RGB, HSB or Hexadecimal number of your specific company colour.

⇒ Example letter – Appendix F, p116



### Company footer

To create a footer section for your AME letters, upload your footer file in the Company header section above, and click Upload. The size of the file is shown on screen, and will contribute to the overall email template size. The file size must not exceed 0.2MB, and must be in GIF, PNG or JPG format.

⇒ Example letter – Appendix F, p116

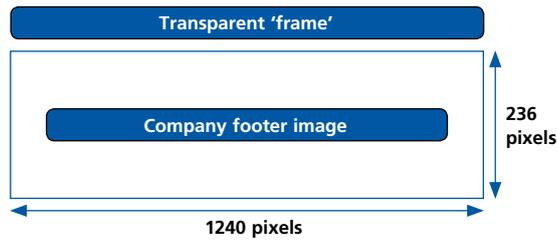
⇒ Example footer file – Appendix F, p116



#### Company footer requirement 1240 x 236 pixels

To save space, we recommend that you position your footer image anywhere within a transparent 'frame' of these dimensions. This will ensure that the file size is kept to a minimum, whilst maintaining a high quality resolution of your footer image. If you are unsure of how to do this, we recommend you seek further assistance from your Marketing or Design departments.

#### Example placement of a footer image within a frame



## 8.1.2 Letter variables

To select this feature, click Letter variables on the Configure communication screen. The following page will be displayed

The screenshot displays the 'Setting - Configure communication' interface. At the top, there's a navigation bar with 'Home', 'Set up your company', 'Model & Certify', and 'Compliance Check'. The main content area is titled 'Setting - Configure communication' and features a 'Letter variables' section. This section includes the following fields:

- Company name \*
- Contact name \*
- Contact information \*
- Scanned signature: Choose File | No file chosen | Upload
- Signature text \* (containing 'CEO')
- Salary sacrifice reference \* (containing 'Salary sacrifice')

Below these fields is an 'Email variables' section with 'Preview' and 'Save' buttons. A sidebar on the right contains 'Contact' and 'Help' buttons. The footer includes a 'Back' button and navigation links for 'Employee Management', 'MI and reports', 'Help & Contact', and 'Settings'. The bottom of the page has links for 'Legal', 'Accessibility', 'Terms and Conditions', and 'Privacy Policy'.

### Contact details

Here, you can edit the contact details and signatory on the letters AME produces. The Contact name and Contact information fields are populated with the details of the first Primary User set-up on your AME account, but they are fully editable on this screen. You can also add text to go below a scanned signature image. This could be for example a printed name, or the company position of the signatory. Please click the Example letter link below to see where these details appear in our letters

⇒ [Example letter – Appendix F, p116](#)

### Scanned signature

To add a scanned signature for your AME letters, upload your signature image file in the Scanned signature section above, and click Upload. The size of the file is shown on screen, and will contribute to the overall email template size. The file size must not exceed 0.2MB, and must be in GIF, PNG or JPG format.

⇒ Example scanned signature file – Appendix F, p116

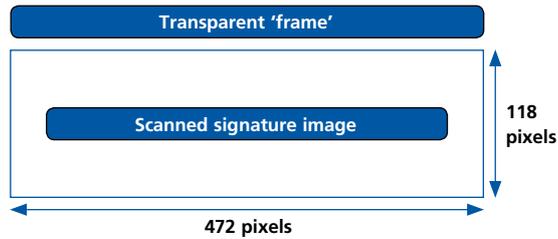
⇒ Example letter – Appendix F, p116



#### Scanned signature requirement 472 x 118 pixels

To save space, we recommend that you position your scanned signature anywhere within a transparent 'frame' of these dimensions. This will ensure that the file size is kept to a minimum, whilst maintaining a high quality resolution of your signature image. If you are unsure of how to do this, we recommend you seek further assistance from your marketing or Design departments.

#### Example placement of a signature image within a frame

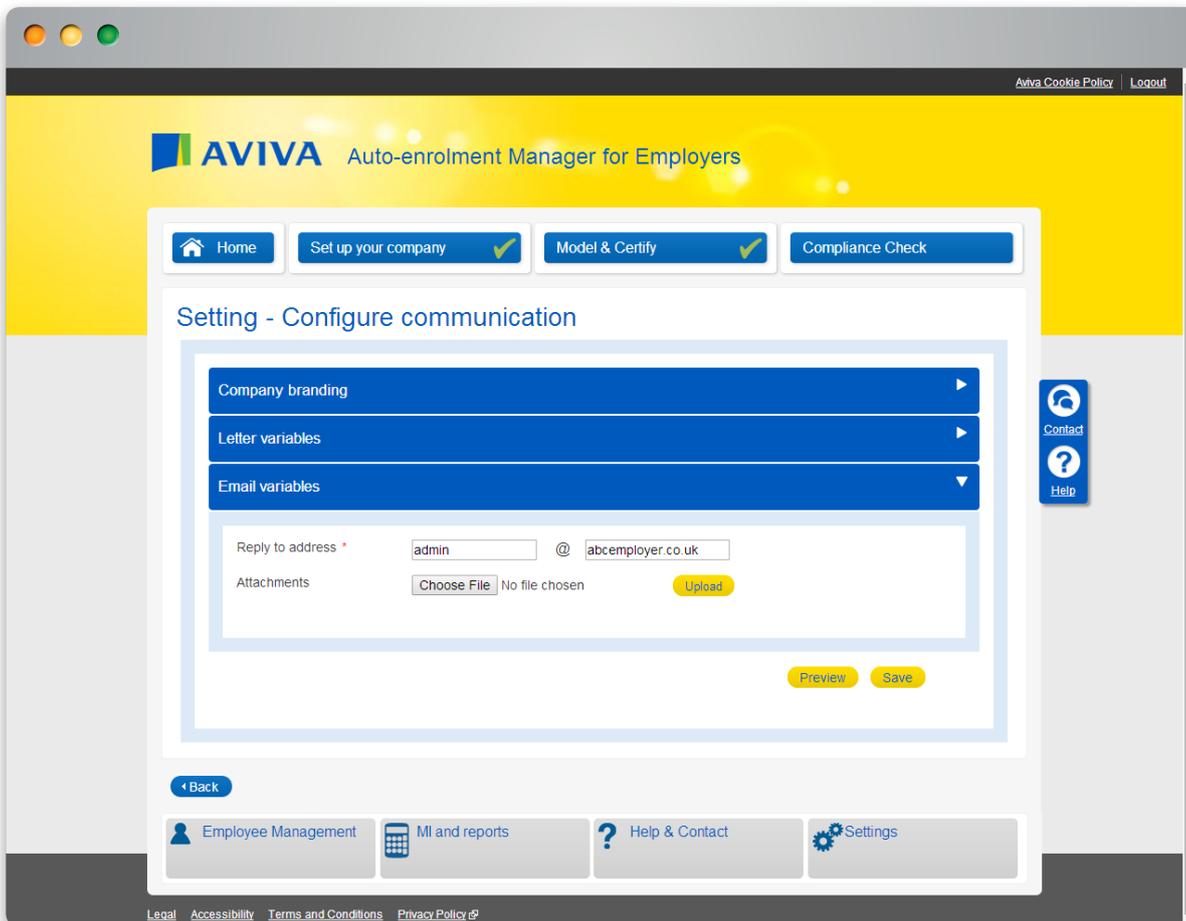


### Salary sacrifice reference

If you have a group that is set up for salary sacrifice, you are able to change the name of this to the title that your company uses, eg Salary Exchange, Salary Plus, etc.

## 8.1.3 Email variables

To select this feature, click Email variables on the Configure communication screen. The following page will be displayed

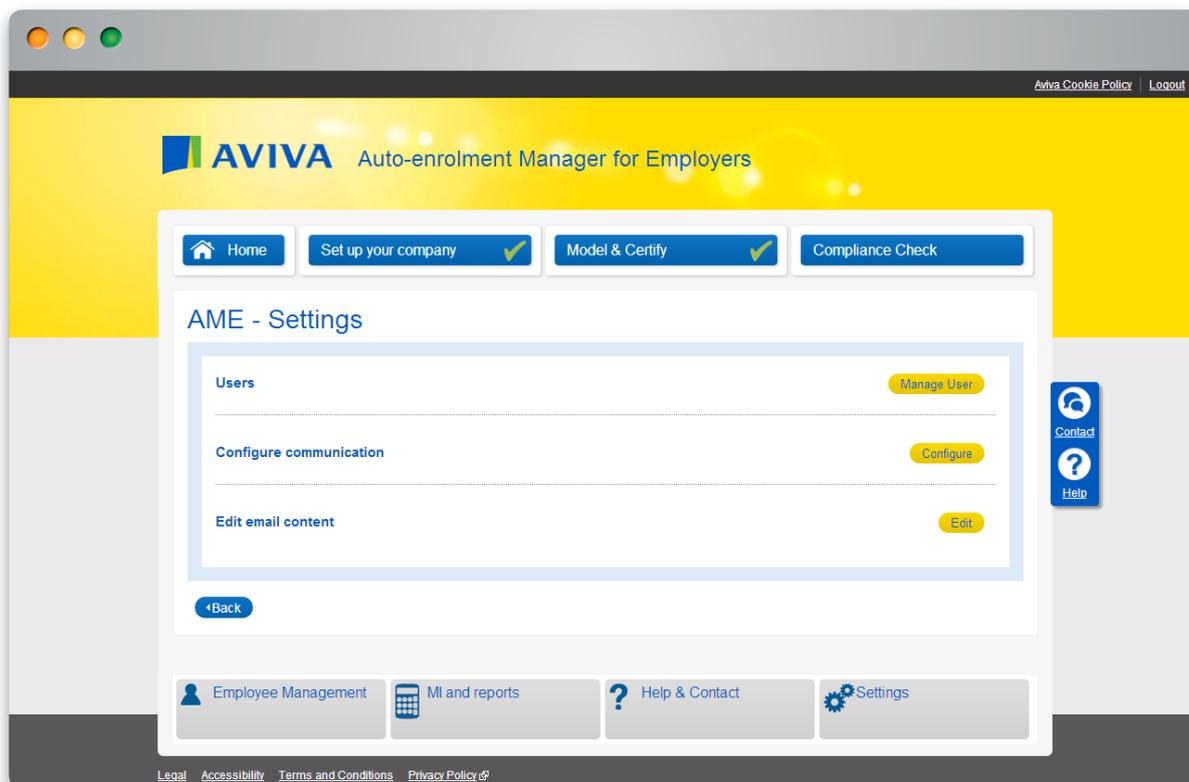


This screen allows you to alter the reply-to address of emails that AME sends out to your members on your behalf. If this is not amended, the default address is that of the initial Primary user set up on AME.

This screen also allows you to upload and store up to 10 attachments that you may wish to send out with your AME letters and emails. The files must be in JPEG, GIF, PNG or PDF format and can't be bigger than 1.5MB each. Please be aware that the size of these files, when attached to the emails will contribute to your overall email size limit of 2 megabytes (see edit email content section).

## 8.2 Edit email content

To access this feature, click 'Settings' at the foot of any screen. Then click 'Edit' next to the 'Edit email content' heading



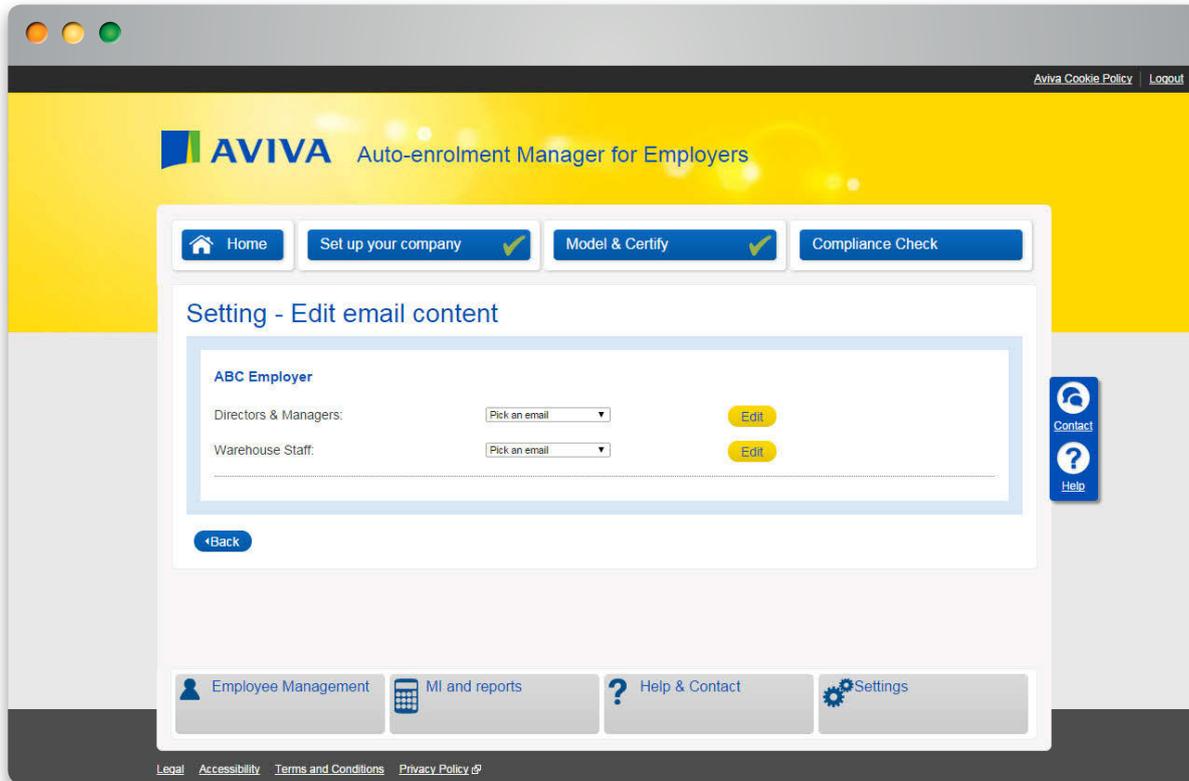
### What this feature is for

The email customisation feature allows you to edit the emails that will be sent to employees. It is only available to primary users, and allows them to change the format, content, reply-to address and salutation for the email communications that AME sends to employees. This is also where you can attach files to individual emails to be sent by AME when it issues communications on your behalf.

### Customising an email template

To access this feature:

1. Click on the 'Edit' button.



2. Select the email template you want to edit. Please note: the emails are split by group. The emails you can edit are:

- the joining instruction
- the postponement notice
- the right to join notice
- the option to join notice
- the existing member letter

3. Click 'Edit'.

Aviva Cookie Policy Logout

# AVIVA Auto-enrolment Manager for Employers

Home Set up your company ✓ Model & Certify ✓ Compliance Check

## Setting - Edit email content

Joining Instruction email

All fields are mandatory

Subject:

From:  @

Reply to:  @

Salutation:

Email body:

Text Editing Tools

Font Name and Size: Arial 13 Font Style: B I U abc Lists

Please find attached important information about our company pension scheme.  
We recommend that you take the time to read this and understand what this means to you.

Salutation:

Email body:

Text Editing Tools

Font Name and Size: Arial 13 Font Style: B I U abc Lists

Please find attached important information about our company pension scheme.  
We recommend that you take the time to read this and understand what this means to you.

Attachments:

<input type="checkbox"/>	You ABC Pension Scheme.pdf	18/07/2014	0.1392 MB
--------------------------	----------------------------	------------	-----------

Calculated email size(MB)  OK [Check ok](#) Maximum email size is 2 MB

[Apply to this group](#) [Apply to all](#)

### How to edit an email template

After selecting the email template you want to edit you'll come to the 'Edit email template' page above, which includes the following fields:

- **Subject** – Editable. The subject line that your recipients will see. You can alter this to whatever you want. As a rule of thumb it's a good idea to keep it to 49 characters or less (including spaces).
- **From** – Non-editable. The email address your email will appear to come from.
- **Reply to** – Editable (to edit this, email address; go to **Section 8.1.3 – Email variables**). If the recipient replies to your email, this is the email address their reply will go to.
- **Salutation** – Editable. Choose the option you want from a number of options.
- **Email body** – Editable.  
This is the main text of the email, which you can edit using word processor style editing tools.

**Attachments** – Editable. This is where you add attachments to emails. Select the attachments you wish to add from the pool of attachments on the screen, and then click 'Check ok'. AME will then calculate the size of the whole email, including attachments and AME letter with your company logo, footer, colour scheme and scanned signature. If it is over 2 megabytes in size, AME will not allow you to save the changes you have made, and you will have to reduce the email size.



Typical causes of emails being over 2 megabytes in size include:

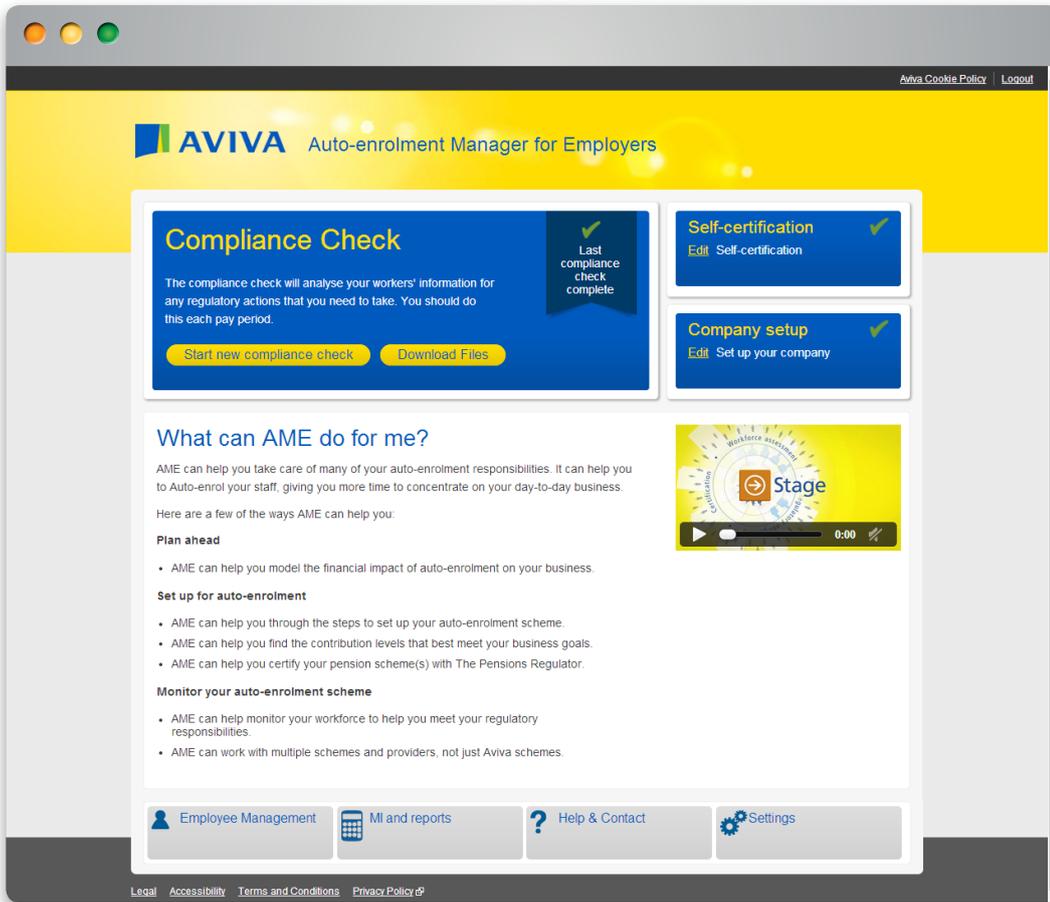
- Too many attachments added
- Attachments are too large
- Poorly designed logo/footer/scanned signature

See *Section 8 on p86* for tips on creating efficient logo and footer files

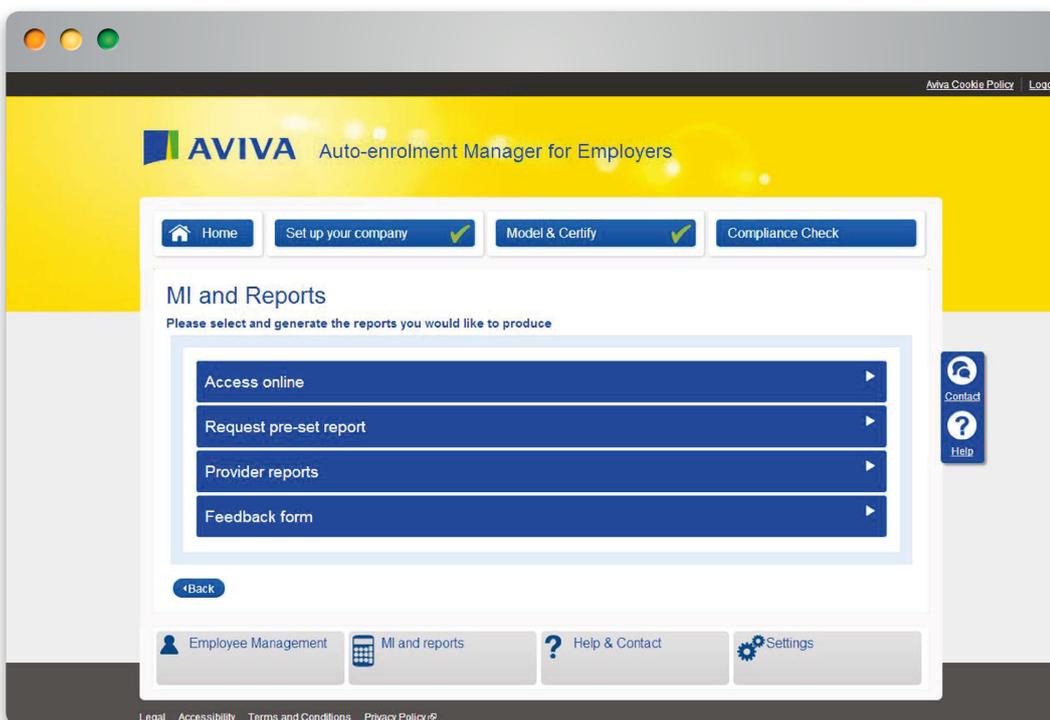
Once you've made the necessary changes to the email template, click 'Apply to group' to just make changes to that email for the group you selected, or click 'Apply to all' to make the changes to that email type for all groups in your scheme.

# 9. MI and reports

AME provides you with a number of MI reports to help you meet auto-enrolment requirements for keeping data about your pension scheme and your employees. It can be found by clicking the 'MI and reports' tab on the bottom navigation of any page in AME.

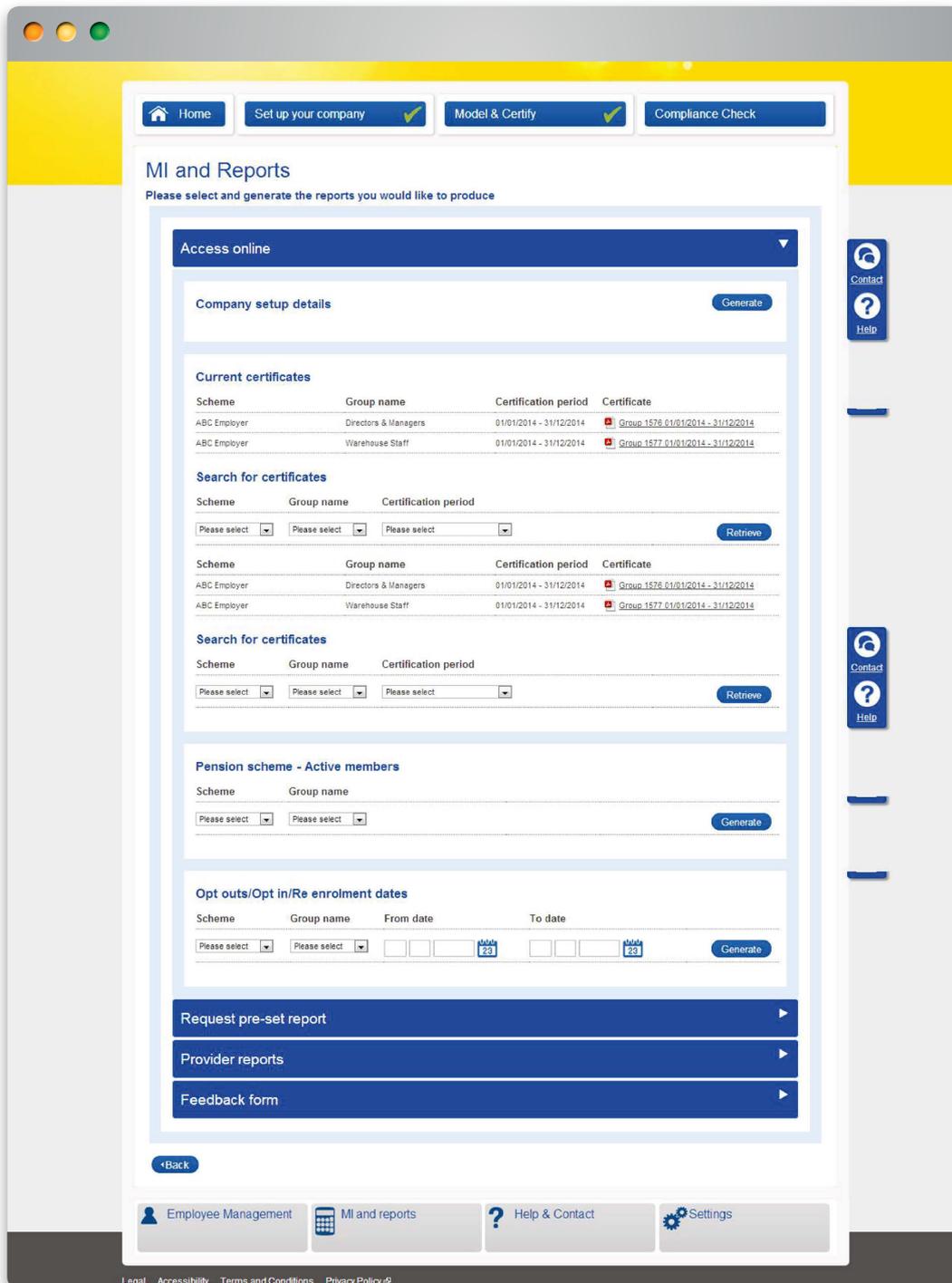


You will then be presented with the MI and reports menu. There are two different sets of reports available – those which you can access immediately, and those which are requested online and are delivered by email to the user.



## 9.1 Access online

Clicking 'Access online' will present you with the following screen



The reports in this section are available to you immediately, and will take a snapshot of your data as it stands in AME at that moment in time.

### Company setup details

This report provides a breakdown of all the data that is currently entered in the Scheme and Group set-up section.

⇒ Example company setup details report – Appendix F, p116

### Current certificates

This section displays all current live auto-enrolment certificates applicable for your groups and schemes.

⇒ Example certificate – Appendix F, p116

### Search for certificates

This section allows you to search by group for any current or past certificates applicable to your groups and schemes.

⇒ [Example certificate – Appendix F, p116](#)

### Pension scheme – active members

This section allows you to generate by group a report that provides details of active members, their AE member status (ie eligible job holder, entitled worker, non-eligible job holder), and if applicable, the date they chose to opt-out of the scheme.

⇒ [Example active members report – Appendix F, p116](#)

### Opt-outs/opt-in/re-enrolment dates

This section allows you to generate by group a report that provides details of members who have either opted-in or opted-out. It provides the dates of opt-in and opt-out, as well as the future re-enrolment dates of those opt-outs.

⇒ [Example Opt-outs/opt-in/re-enrolment report – Appendix F, p116](#)

## 9.2 Request pre-set report

Clicking 'Request pre-set report' will present you with the following screen

The screenshot shows the 'MI and Reports' section of the Aviva Auto-enrolment Manager for Employers (AME) interface. The page has a yellow header with the Aviva logo and the text 'Auto-enrolment Manager for Employers'. Below the header is a navigation bar with buttons for 'Home', 'Set up your company', 'Model & Certify', and 'Compliance Check'. The main content area is titled 'MI and Reports' and contains the following sections:

- Access online**: A button with a right-pointing arrow.
- Request pre-set report**: A button with a downward-pointing arrow, which is expanded to show the report generation options.
- Employer - Job holder and Worker scheme summary**: A section with four dropdown menus labeled 'Scheme', 'Group name', 'Certification period', and 'Pay reference period', each with 'Please select' as the current value. A 'Generate' button is to the right.
- Number of employee's and contribution**: A section with three dropdown menus labeled 'Scheme', 'Group name', and 'Certification period', each with 'Please select' as the current value. A 'Generate' button is to the right.
- Provider reports**: A button with a right-pointing arrow.
- Feedback form**: A button with a right-pointing arrow.

At the bottom left of the main content area is a '\*Back' button. At the bottom of the page is a footer with four icons and labels: 'Employee Management', 'MI and reports', 'Help & Contact', and 'Settings'. The footer also includes links for 'Legal', 'Accessibility', 'Terms and Conditions', and 'Privacy Policy'.

The reports in this section are available for you to request online. These reports will be sent to you to the email address you use to log on to AME. The report will be delivered within the timescales given to you on-screen when you make the request, and will take a snapshot of your data at some stage during that timescale. If you change any data within AME before you receive this report by email, there is a risk that the report data will not show the most up to date status of your scheme. We therefore recommend that you complete your monthly compliance actions before requesting these reports.

### Employer – Job holder and Worker status summary

This section allows you request a report by group and Pay reference period that details, by employee, their gross qualifying earnings in each relevant PRP, contributions payable by employer in each relevant PRP, their auto-enrolment date, contributions that jobholders are entitled to under scheme rules (based on the certification basis), and date with effect from which the worker became an active member.

⇒ [Example Job holder and Worker scheme summary report – Appendix F, p116](#)

### Employee and contribution details

This section allows you to request a report by group and certification period that details, by employee, their Worker Category, Employee contributions, Employer contributions, total pay, the group's certification basis, the regulatory (certification) minimum contribution amounts payable, and the actual contribution amounts set.

⇒ [Example Employees and contributions report – Appendix F, p116](#)

## 9.3 Provider reports

Clicking 'Provider reports' will present you with the following screen

The reports in this section are available for you to request online. The reports here provide you with data held by AME, in a variety of formats.

By selecting 'Other' under the Pension Provider field, AME will provide an output of all data items held by AME for your scheme.

⇒ [Example 'Other' output files – Appendix F, p116](#)

In addition, if your pension provider is either NEST, NOW: Pensions or People's Pension, your AME output files are available for download in this section. AME provides output files in the format that is required by these providers, at group level. Due to the specific nature of what these pension providers require, none of these outputs are in the exact state to be sent directly to them as there are certain fields required by each provider that AME does not collect, so some intervention is still required on your part. The NEST outputs have been built to work with the NEST file converter process.

⇒ [Example pension provider specific files – Appendix F, p116](#)

The payroll period displayed in these reports will be the last compliance check that you have run and the system does not store previous files. We would suggest that if you intend to use these reports that you download and save them after each compliance check that you do.

**Note:** You will only be able to select a NEST, People's Pension or NOW: Pensions report if you have selected them as the scheme provider in the Company set up section on AME.

## 9.4 Feedback form

Clicking 'Feedback form' will present you with the following screen

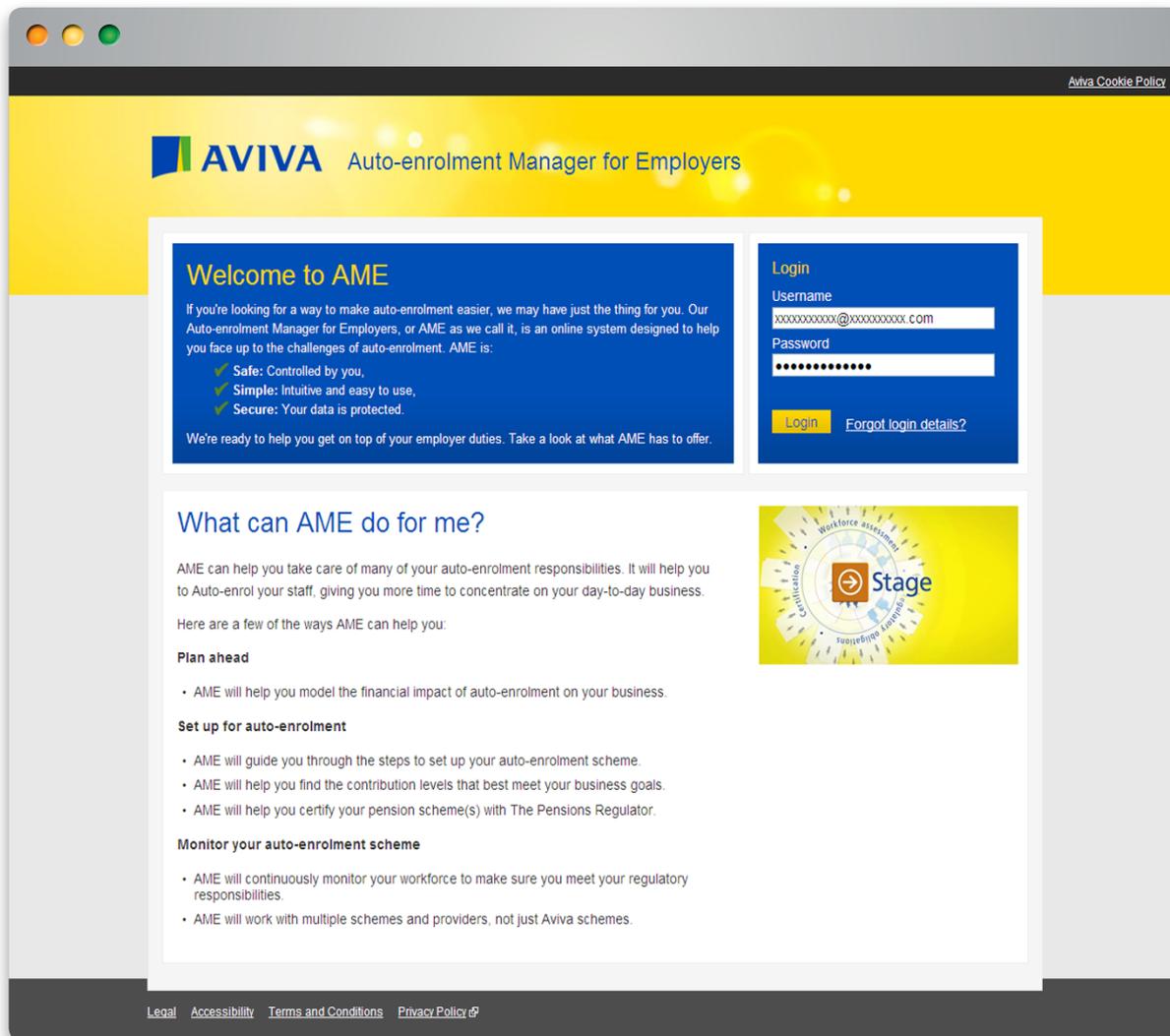
The screenshot shows the AVIVA Auto-enrolment Manager for Employers interface. At the top, there are navigation buttons: Home, Set up your company (with a checkmark), Model & Certify (with a checkmark), and Compliance Check. Below this is the 'MI and Reports' section, which includes a list of options: Access online, Request pre-set report, Provider reports, and Feedback form. The 'Feedback form' option is selected, and the form content is displayed. The form includes a text area for comments, followed by input fields for Name, Company, Email address, and a dropdown menu for Category. A 'Submit' button is located at the bottom right of the form. A 'Back' button is also visible below the form. The footer of the page contains links for Legal, Accessibility, Terms and Conditions, and Privacy Policy.

This section provides you with an opportunity to provide us with any feedback you may have on the site, or to recommend any ideas for new features that you think would be useful. We will review any comments on a regular basis.

**Please note:** If you require support using AME, please contact us using the details provided in **Section 14** of this guide – we do not guarantee that any feedback offered or questions asked on this feedback form will be acted upon.

# 10. Registration and Managing the AME system

## 10.1 Logging in for the first time



IT system requirements → p6.

1. Type [www.auto-enrolmentmanager.co.uk](http://www.auto-enrolmentmanager.co.uk) into your web browser to access AME.
2. Enter your username. This is the email address to which we sent your temporary password and AME activation details.
3. Enter your temporary password, which we'll have emailed to you.

4. Read the terms and conditions. If you agree to abide by them, click 'Accept' to continue.

The screenshot shows a web browser window displaying the AVIVA Auto-enrolment Manager for Employers interface. The page has a yellow header with the AVIVA logo and the text "Auto-enrolment Manager for Employers". In the top right corner, there are links for "Aviva Cookie Policy" and "Logout". The main content area is a white box with the following text:

**Welcome to Auto-enrolment Manager**  
 Terms and Conditions

**The terms and conditions of use for AME (the Terms) is an important document.**

Your Primary Account Holder can provide you with a copy of these Terms (if a copy has not already been made available to you) and it is your responsibility to familiarise yourself with this document.

By proceeding, you confirm that :-

- These Terms have been made available to you;
- You have read and agree to adhere to these Terms

At the bottom of the white box, there are three buttons: "Print this page", "Decline", and "Accept".

## Updating your password

When you log into AME for the first time, you'll be asked to pick a new password. Simply type the password of your choice into the appropriate text boxes, then click 'Change password'.

The screenshot shows a web browser window displaying the AVIVA Auto-enrolment Manager for Employers interface. The page has a yellow header with the AVIVA logo and the text "Auto-enrolment Manager for Employers". In the top right corner, there is a link for "Aviva-AME Cookie Policy". The main content area is a white box with the following text:

**Auto-enrolment Manager for Employers (AME)**  
 Update password

All the fields are mandatory.

New Password:

Confirm Password:

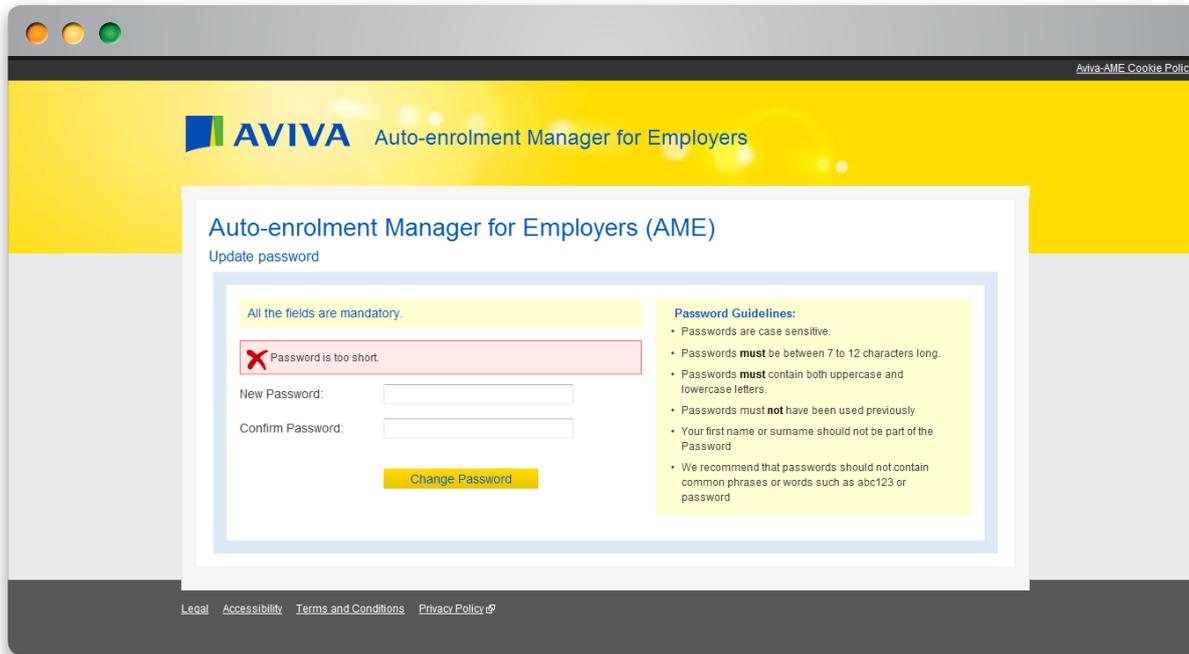
[Change Password](#)

**Password Guidelines:**

- Passwords are case sensitive.
- Passwords **must** be between 7 to 12 characters long.
- Passwords **must** contain both uppercase and lowercase letters.
- Passwords **must not** have been used previously
- Your first name or surname should not be part of the Password
- We recommend that passwords should not contain common phrases or words such as abc123 or password

At the bottom of the page, there are links for "Legal", "Accessibility", "Terms and Conditions", and "Privacy Policy".

If there are any problems with the password you've picked, a warning message will appear (see screenshot). Read the password eligibility criteria highlighted in yellow before choosing a new password.

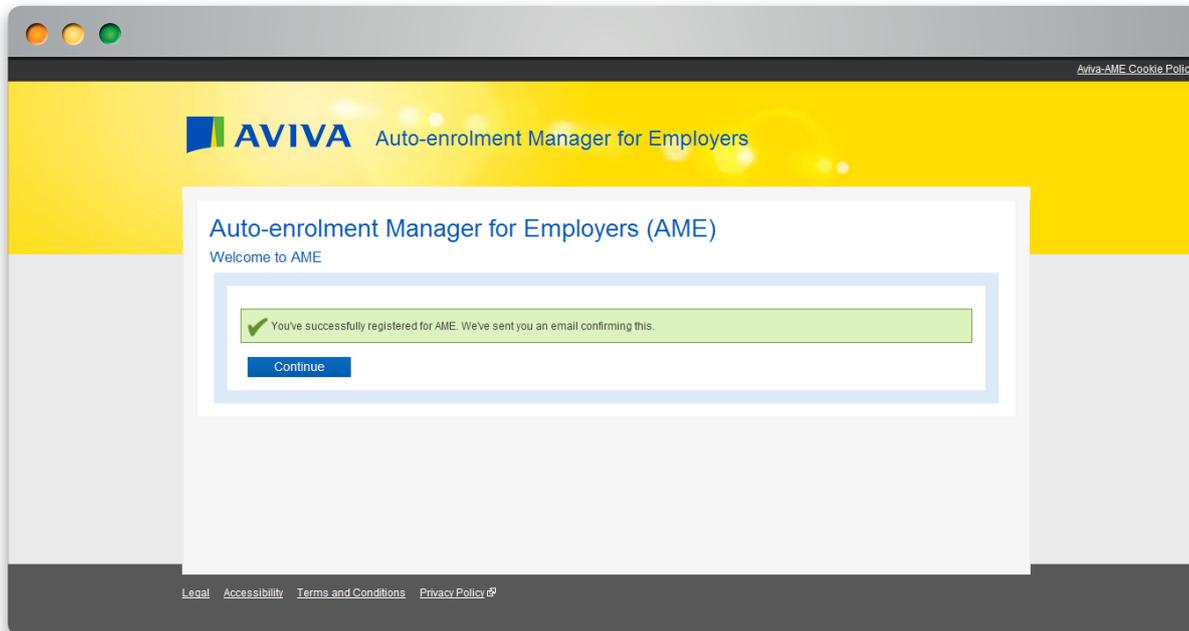


The screenshot shows the AVIVA Auto-enrolment Manager for Employers (AME) interface. The page title is "Auto-enrolment Manager for Employers (AME)" and the sub-header is "Update password". A yellow banner at the top reads "All the fields are mandatory." Below this, a red error message states "Password is too short." The form includes fields for "New Password:" and "Confirm Password:", and a yellow "Change Password" button. To the right, a yellow box titled "Password Guidelines:" lists the following requirements:

- Passwords are case sensitive.
- Passwords **must** be between 7 to 12 characters long.
- Passwords **must** contain both uppercase and lowercase letters.
- Passwords **must not** have been used previously
- Your first name or surname should not be part of the Password
- We recommend that passwords should not contain common phrases or words such as abc123 or password

At the bottom of the page, there are links for "Legal", "Accessibility", "Terms and Conditions", and "Privacy Policy".

Once you've logged in for the first time and successfully updated your password, AME will send you a confirmation email.



The screenshot shows the AVIVA Auto-enrolment Manager for Employers (AME) interface. The page title is "Auto-enrolment Manager for Employers (AME)" and the sub-header is "Welcome to AME". A green success message states "You've successfully registered for AME. We've sent you an email confirming this." Below the message is a blue "Continue" button. At the bottom of the page, there are links for "Legal", "Accessibility", "Terms and Conditions", and "Privacy Policy".

## Setting your security questions

The screenshot shows a web browser window with the AVIVA logo and 'Auto-enrolment Manager for Employers' text. The main heading is 'Auto-enrolment Manager for Employers (AME)' with the sub-heading 'Set security questions'. Below this, there is a light blue box containing instructions: 'Please choose three questions from the list and give the answer to each. We'll ask you for the answers to these questions if you forget your log-in details.' A yellow banner states 'All the fields are mandatory'. There are three questions, each with a dropdown menu and an answer field with a password mask (dots). The questions are: 'What is your mother's birth place?', 'What is your father's birth place?', and 'What was your nickname at school?'. A yellow 'Submit' button is at the bottom of the form. At the bottom of the page, there are links for 'Legal', 'Accessibility', 'Terms and Conditions', and 'Privacy Policy'.

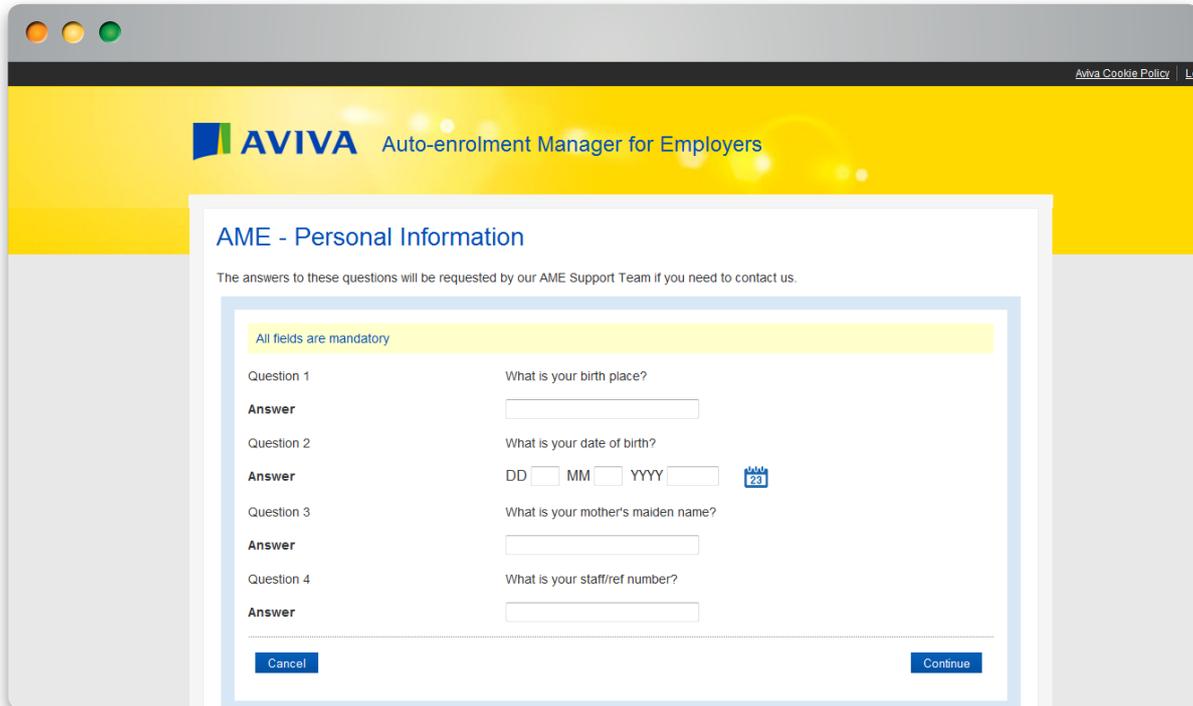
Security questions are aligned to each AME profile. You'll need to know the answers to these if you forget your password.

1. Select question.
2. Click on the answer field.
3. Type in your answer.
4. Click 'Submit'.

## Security Questions – Success

The screenshot shows the same AVIVA Auto-enrolment Manager for Employers (AME) interface. The main heading is 'Auto-enrolment Manager for Employers (AME)' with the sub-heading 'Welcome to AME'. A green success message box with a checkmark icon says 'You've successfully set your security questions.' Below the message is a blue 'Continue' button.

## Entering your personal information



The screenshot shows a web browser window displaying the AVIVA Auto-enrolment Manager for Employers (AME) interface. The page title is "AME - Personal Information". A note states: "The answers to these questions will be requested by our AME Support Team if you need to contact us." Below this, a yellow banner indicates "All fields are mandatory". The form contains four questions, each with an "Answer" label and a corresponding input field:

Question	Input Field
Question 1: What is your birth place?	Text input field
Question 2: What is your date of birth?	DD <input type="text"/> MM <input type="text"/> YYYY <input type="text"/> 
Question 3: What is your mother's maiden name?	Text input field
Question 4: What is your staff/ref number?	Text input field

At the bottom of the form are "Cancel" and "Continue" buttons.

On this page you'll need to enter one or two pieces of information about yourself. If you need to contact the AME Support Team, we'll use this information to verify your identity.



### About your temporary password

Please be aware that when AME sends a new user an invite with a temporary password included, they will only have 10 working days to login and set the new password.

## 10.2 Settings

In the settings menu, you can set up (or delete) AME users.

To access settings, click 'Settings' at the foot of the screen.

AVIVA Auto-enrolment Manager for Employers

**Compliance Check** Last compliance check complete

The compliance check will analyse your workers' information for any regulatory actions that you need to take. You should do this each pay period.

[Start new compliance check](#) [Download Files](#)

**Self-certification** ✓

[Edit Self-certification](#)

**Company setup** ✓

[Edit Set up your company](#)

**What can AME do for me?**

AME can help you take care of many of your auto-enrolment responsibilities. It can help you to Auto-enrol your staff, giving you more time to concentrate on your day-to-day business.

Here are a few of the ways AME can help you:

**Plan ahead**

- AME can help you model the financial impact of auto-enrolment on your business.

**Set up for auto-enrolment**

- AME can help you through the steps to set up your auto-enrolment scheme.
- AME can help you find the contribution levels that best meet your business goals.
- AME can help you certify your pension scheme(s) with The Pensions Regulator.

**Monitor your auto-enrolment scheme**

- AME can help monitor your workforce to help you meet your regulatory responsibilities.
- AME can work with multiple schemes and providers, not just Aviva schemes.

Employee Management | MI and reports | Help & Contact | Settings

AVIVA Auto-enrolment Manager for Employers

Home | Set up your company ✓ | Model & Certify ✓ | Compliance Check

**AME - Settings**

**Users** [Manage User](#)

**Email customisation** [Customise](#)

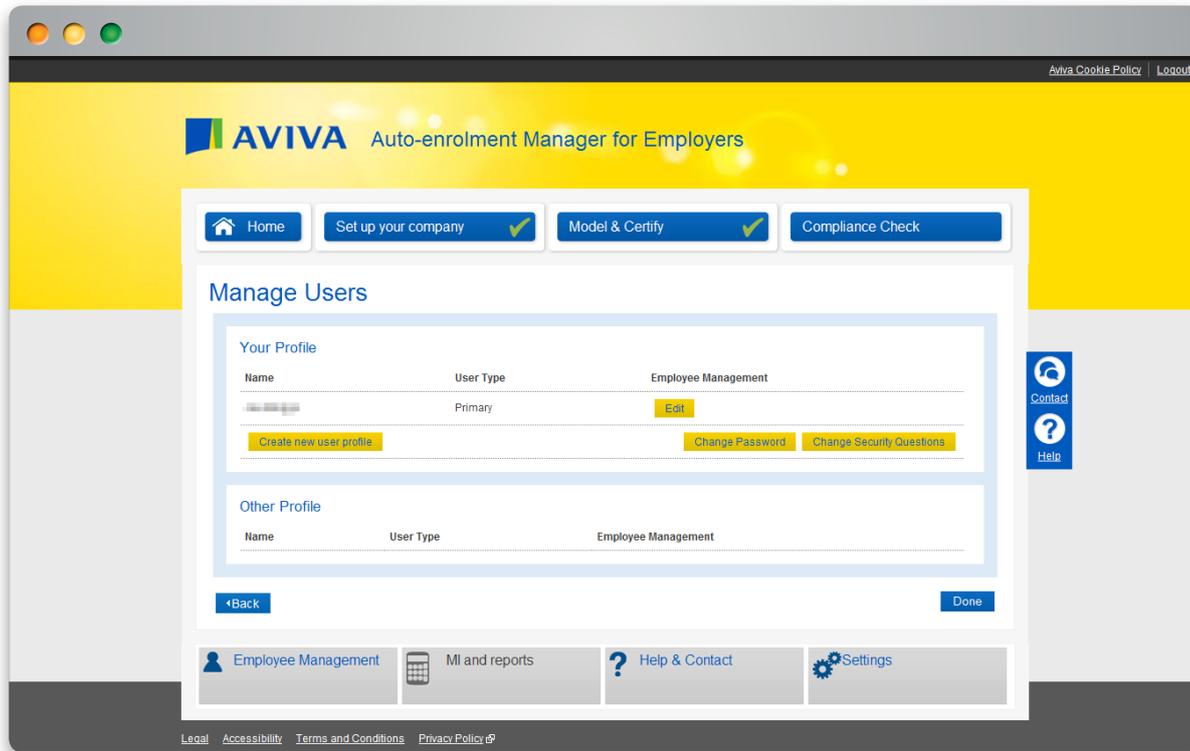
[Back](#)

Contact | Help

Employee Management | MI and reports | Help & Contact | Settings

## 10.2.1 Managing users

To access this feature, click 'Settings' at the foot of any screen. Then click 'manage user'.



This page shows the names and user types of all the people registered to access your company scheme on AME.

Here, you can also can also:

- create new users (click 'Create new user profile')
- change your password
- edit others' profiles
- delete profiles.

After you have finished editing, click 'Done' to return to the homepage.

## 10.2.2 How to create a new user profile

1. Go to 'Settings', then 'Manage user'.

The screenshot shows the 'New user registration' form in the AVIVA Auto-enrolment Manager for Employers. The form is titled 'New user registration' and includes a note: 'Please fill the information below'. A yellow banner states 'All fields are mandatory'. The form fields are: First name (Donald), Last name (Example), Email address (d.example@abcmemployer.com), User type (Adviser), and Access level (Primary). There are 'Cancel' and 'Invite' buttons at the bottom of the form. The top navigation bar has 'Home', 'Set up your company', 'Model & Certify', and 'Compliance Check'. The bottom navigation bar has 'Employee Management', 'MI and reports', 'Help & Contact', and 'Settings'.

2. Enter the first name, last name and email address of the new user.
3. Select the appropriate user type from the dropdown menu (see 'User types explained').
4. Select the appropriate access level for the user from the dropdown menu (see 'Access levels explained').

Adviser
Employer

Primary
Secondary
Modelling

### User types explained

#### Adviser user

Typically a financial adviser or member of AME support staff.

#### Employer user

Staff within your company who need access to the AME system.

### Access levels explained

#### Primary user (there must be at least one primary user set up for each employer)

Has access to amend company setup, certification and modelling and all settings functions.

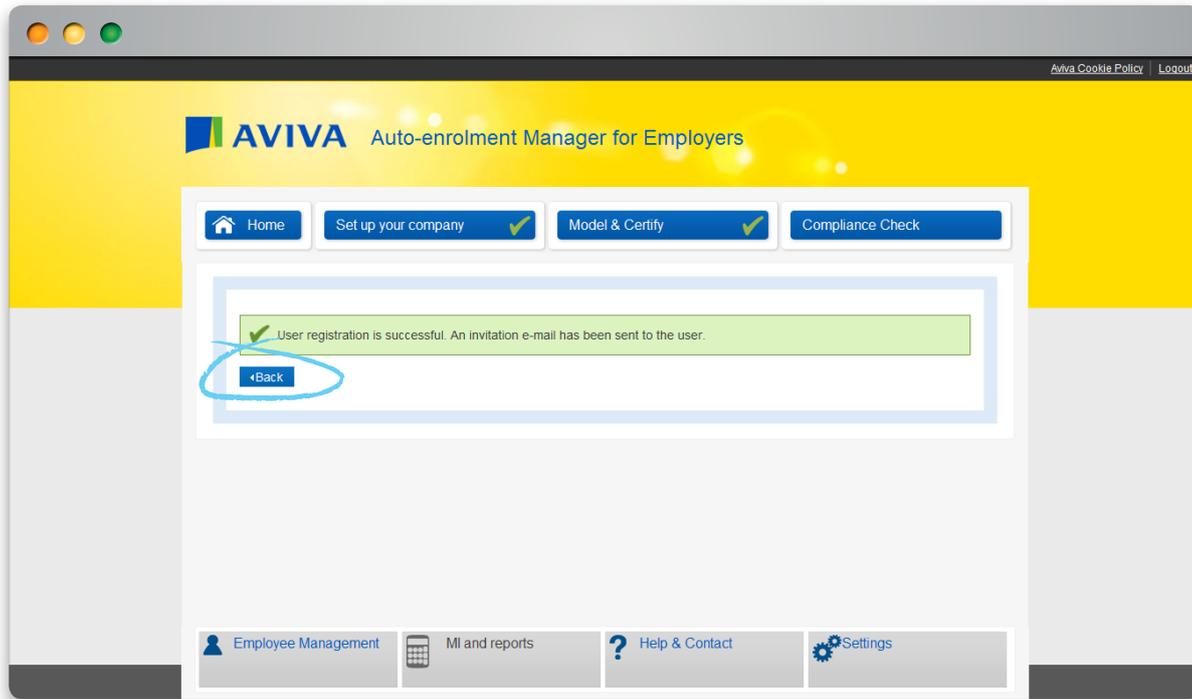
#### Secondary user

Has access to view company setup. Has access to amend certification and modelling and their own user details. Cannot be set up without a primary user present.

#### Modelling user

Has access to view company setup. Has access to amend modelling (not certification) and their own user details. Cannot be set up without a primary user present.

5. Click 'Invite' to send an invitation email to the user.
6. Click on the 'Back' button. When you have successfully completed this action, a confirmation email will be sent to all the primary users. You'll then return to the main 'Manage users' page, where you can create and manage other user accounts. Clicking 'Done' will return you to the homepage.



# 11. Glossary

**AME – Auto-enrolment Manager for Employers.** AME is an application through which all employers can manage their employees and identify eligible employees who need to automatically become members of a qualifying pension scheme (a scheme with a high enough level of contributions).

**AE scheme** – an auto-enrolment pension scheme. Its main features require it to:

- pay enough contributions to meet the minimum qualifying levels set by the government
- Have in place all the administrative requirements to auto-enrol employees
- have a default fund in which the contributions are automatically invested unless the employee chooses another fund.

**Certification** – Certification is a way for employers to make sure that their scheme complies with the AE minimum regulations. Employers can use AME's self-certification feature to produce a certificate as evidence that their scheme is compliant with the AE requirements.

**Comma Separated Values (CSV) file** – These files store tabular data (numbers and text) in plain-text form. The payroll files you upload to AME need to be in CSV format.

**Contractual joiner** – employees who join your pension scheme through a contractual agreement. AME won't assess the auto-enrolment status of these employees, as you're not required to by regulations.

**Duties start date** – If you employed staff on or after 1 October 2017 your legal duties for automatic enrolment begin on the day your first member of staff starts work. This is known as your duties start date and you cannot change this date. If you started your duties before then but are changing your compliance software, this will be your staging date.

**Earnings trigger.** The minimum amount a person needs to earn to be auto-enrolled. This will be set by the government and may be the same as the income tax personal threshold.

**GPP** – Group Personal Pension Plan. A group personal pension plan (GPP) is a collection of personal pension plans (PPPs) provided by an employer for its employees.

**Modelling** – In the context of AME, modeling refers to the process of choosing the right certification basis for your groups. The modeling function lets you see what effect different certification bases could have on your costs.

**NEST** – The National Employment Saving Trust. NEST is a new occupational pension scheme that launched 1 October 2012. It is open to any employer with UK-based employees.

**Pay Reference Period (PRP).** This is the period of time for which a worker is paid. You'll need to use AME to perform a compliance check each pay reference period to make sure you're compliant with auto-enrolment regulations. The PRP can be a week, two weeks, four weeks, a calendar month, three months or six months. You can set the PRP for each of your groups in the Payroll Frequency dropdown box in the company setup stage.

**Opt out** – Employees who have been auto-enrolled into a pension scheme 'opt out' within 30 days if they do not want to be part of the scheme.

**Postponement** – Employers do not have to enrol all eligible jobholders at the start of their AE duties. They can choose to wait up to three months before beginning to enrol their eligible staff members. This is known as postponement.

**Re-Enrolment** – Employees who have opted out must be re-enrolled automatically every three years (assuming they are still classed as an 'eligible worker'). This is known as re-enrolment.

**Salary Sacrifice** – Salary Sacrifice is a method of deducting pension contributions from employees' salaries before tax is deducted. In many cases, this results in savings for the employer and employees.

**Staging date.** Until October 2017, a specific date in the future, after the point at which the employer first had a worker, was set by legislation for the start of the employer's auto-enrolment duties. This was called their staging date.

**The Pensions Regulator (TPR)** – The Pensions Regulator. The Pensions Regulator is responsible for making sure employers comply with the AE regulations.



# 12. Troubleshooting

- **There's an error when I enter my login ID & password**
  - The password is case sensitive, so please re-check before login.
  - If the issue persists, please call the AME Service Desk.
- **There's an error when I upload the payroll file**
  - Ensure the payroll file is in .csv format.
  - Check the group codes assigned to the group.
  - Ensure all fields are updated.
  - If the issue persists, please call the AME Service Desk.
  - There is a known issue with Excel 2003 (Service Pack 2) and older in that a csv file produced from this may fail if there are blank fields in the final column of data
- **There's an error during payroll mapping**
  - Ensure AME's headings match the appropriate payroll file headings.
  - If the issue persists, please call the AME Service Desk.
- **There's an error while selecting the certification Period**
  - Ensure that the certification period doesn't exceed 18 months.
  - If the issue persists, please call the AME Service Desk.
- **There's an error while saving the certification basis model**
  - Make sure you've selected a certification basis the certificate is selected for a qualification tier.
  - If the issue persists, please call the AME Service Desk.
- **Emails aren't being received**
  - Emails from AME may be being filtered into a junk or spam folder – so make sure to check these folders.
  - If the issue persists, please call the AME Service Desk.
- **There's an error when I select 'Print' at the 'issue communications' stage**
  - If you're using Internet Explorer, make sure that security settings have "Automatic prompting for file downloads" enabled (you can do this in Tools > Internet Options > Security > Custom Level).
  - Once an email has been printed a link will be available to recover the file.
  - If the issue persists, please call the AME Service Desk.

# 13. Appendices

## Appendix A – Introduction to pension Reform

Under the Pensions Act 2008, the government introduced legislation to reform pensions. There are three main reasons for this:

- The government estimated about 7 million people were not saving at all for retirement, or not saving enough.
- Life expectancy is increasing – people will live longer in retirement and the size of their pension fund needs to be greater to fund this.
- The government may not be able to afford to keep the state pensions at their current level in the longer term.

As per the pension reform, all employers operating in United Kingdom have to automatically enrol staff into a qualifying scheme (unless already in a qualifying scheme).

## Appendix B – Employer Duties

Employees who need to be auto-enrolled are known as 'eligible jobholders.' The eligibility criteria for these employees are:

- Aged 22 to State Pension Age and are working in UK.
- Earn more than the earnings trigger (the threshold will be defined by the government).
- Not already enrolled in a qualifying scheme.

For a pension scheme to be qualifying, it must pay at least the minimum level of contribution set by the government.

## Appendix C – Guidelines for Payroll processing

- Steps for regular payroll process
  - Modelling & Certification (Section 5)
  - Compliance (Section 6)

## Appendix D – Postponement

The Company Set up section has briefly explained how to add postponement periods into the group set up of an employer on the AME system. The following section will explain the details of how AME aligns a group set up and calculates an individual's enrolment date after a postponement period.

### Case study A:

ABC Employer  
Staging Date: 01 August 2013  
Payroll Open: 1<sup>st</sup>  
Postponement Period: Up to two months

### Employee 1:

Name: Mr Anderson  
Earnings: £12,000 per year  
Employment Start Date: 01 January 2008  
Job Holder Status: Eligible  
Existing Member: No

The initial payroll data to be run through AME is to cover the 01 – 31 August Pay Reference Period.



On this initial compliance check AME will create a postponement action for Mr Anderson. AME recognises the employee is eligible and a member of a group containing a postponement period. A calculation is made adding two months to the staging date and enrolling on the 1<sup>st</sup>:

**01/08/2013 + two months (enrolling on 1<sup>st</sup>) = 01/10/2013**

Mr Anderson will be issued deferral notice in the August Pay Reference Period.

AME will create no actions for Mr Anderson in the September Pay Reference Period.

Mr Anderson will be issued an enrolment notice and be enrolled in the October Pay Reference Period.

#### Employee 2:

Name: Mr Dublin  
 Earnings: £12,000 per year  
 Employment Start Date: 03 September 2013  
 Job Holder Status: Eligible  
 Existing Member: No

When ABC Employer run compliance checks for the 01 – 30 September payroll data a new employee, Mr Dublin, will be flagged as an action.

This employee is assessed as Eligible. AME will calculate a postponement period based on the employees start date, as this is after the staging date:

**03/09/2013 + two months (enrolling on 1<sup>st</sup>) = 01/11/2013**

As members are to be enrolled on the 1<sup>st</sup> of the month in the ABC Employer scheme, AME postpones the employees enrolment date by on 2 month and 28 days to achieve an enrolment date of the 1<sup>st</sup>. Remember the Postponement is UP TO two months.... and cannot be over two months.

#### Case study B:

ABC Employer Sales Staff Ltd  
 Staging Date: 01 August 2013  
 Payroll Open: 1<sup>st</sup>  
 Postponement Period: Up to one month

ABC Employer has another group of sales worker, and has chosen to only postpone their enrolment by up to one month.

#### Employee 1:

Name: Mr Grayson  
 Earnings: £12,000 per year  
 Employment Start Date: 25 September 2013  
 Job Holder Status: Eligible  
 Existing Member: No

When ABC Employer run compliance checks for the 01 – 30 September payroll data a new employee, Mr Grayson, will be flagged as an action.

This employee is assessed as Eligible. AME will calculate a postponement period based on the employees start date, as this is after the staging date:

**25/09/2013 + 1 months (enrolling on 1st) = 01/10/2013**

As members are to be enrolled on the 1<sup>st</sup> of the month in the ABC Employer scheme, AME postpones the employee's enrolment date by only five days. This is because AME has to calculate the next 1<sup>st</sup> of the month that is under one month of postponement.

ABC Employer has chosen up to one month postponement in this case as a way of avoiding a calculation of pro rata payments on auto enrolling members.

#### Employee 2:

Name: Mr Eadie  
 Earnings: £8,000 per year  
 Employment Start Date: 03 September 2013  
 Job Holder Status: Non-Eligible  
 Existing Member: No

#### Employee 3:

Name: Mr Francis  
 Earnings: £4,000 per year  
 Employment Start Date: 03 September 2013  
 Job Holder Status: Entitled  
 Existing Member: No

Also in the 01 – 30 September payroll data, two more new employees, Mr Eadie and Mr Francis, are flagged as needing an action.

Mr Eadie – Right to Opt In (Non-eligible)

Mr Francis – Right to Join (Entitled)

Actions to issue immediate communications are created.

Employees assessed as non-eligible and entitled will NOT receive a postponement period.

#### Case Study C:

ABC Employer Management PLC

Staging Date: 01 August 2013  
 Payroll Open: 1<sup>st</sup>  
 Postponement Period: Up to two months

It is now December and ABC Employer Management have been using AME since August.

#### Employee 1:

Name: Mr Hill  
 Earnings: £12,000 per year  
 Employment Start Date: 20 November 2013  
 Job Holder Status: Eligible  
 Existing Member: No

#### Employee 2:

Name: Mr Ifill  
 Earnings: £12,000 per year  
 Employment Start Date: 20 October 2013  
 Job Holder Status: Eligible  
 Existing Member: No

When ABC Employer run compliance checks for the 01 – 31 December payroll data 2 new employees, Mr Hill and Mr Ifill will be flagged as actions.



Mr Hill will be calculated as follows:

**20/11/2013 + two months (enrolling on 1<sup>st</sup>) = 01/01/2014**

Mr Hill joined employment late in the November month, but AME will still consider this and calculate a postponement period from the previous pay reference period. This give Mr Hill a month and 10 days of postponement until the enrolment date begins.

Mr Ifill joined employment late in the October month. Ideally this employee should have been added to the payroll data in the pay reference period 1 – 30<sup>th</sup> November. AME cannot calculate postponement periods more than one pay reference period prior to the current compliance check. In these scenarios AME can only calculate the postponement from the current pay reference period.

Mr Ifill will be calculated as follows:

**01/12/2013 + 2 months (enrolling on 1<sup>st</sup>) = 01/02/2014**

It is important that employees and payroll data is up to date and as accurate as possible to avoid scenarios like the above.

## Appendix E – Employee Communications

The link below provides you with a document that includes all 5 main letter templates, examples of these letters, and full listings of the variable wording that could appear in those letters.

### AME communications templates

Additional notes:

- Enrolment date is dependent on postponement period chosen and the date to enrol an eligible jobholder when entered during company setup.
- The signatory, name and email address shown on all letters is determined by the first 'primary employer user' set up in AME by default; however you can change these in the Settings section.
- The provider name chosen during company setup will feed through to the sentence "The scheme is provided by <Provider Name>". (enrolment notice only) If the provider is not Aviva, the section that mentions the Aviva website is missing.
- The customer's name and address will be presented exactly as it was loaded into AME. If the name and address was all in upper case on the payroll file uploaded, it will be all in upper case on the letter too.



## Appendix F – AME Data Files and Reports

Please refer to the **Payroll File Field Requirements** spreadsheet to make sure that your payroll file is suitable for loading into AME.

**Example payroll upload data (this will show as an Excel file, but real upload data must be in CSV format)**

### ABC Employer Payroll

This is an example of an extract taken from a payroll system.

### Example Opt-in upload file

This is an example of the file you will need to use to upload opt-in requests in the Employee Management section

### Example Opt-out upload file

This is an example of the file you will need to use to upload opt-out notifications in the Employee Management section

### Example exception file

#### Exception\_file (ABC Employer)

Any payroll data flagged by AME as an exception (e.g. postcode in an incorrect format, missing data in a mandatory field) must be corrected on your payroll upload data before loading back into AME, but should also be updated on your payroll system (if possible) so that the same errors do not happen every month.

**Example new joiner File (this will show as an Excel file, but AME will produce it in CSV format)**

#### New\_Joiner\_File ABC Employer

The new joiner, activity and payment files are all produced at group level, not scheme level. If you have many groups, you may end up with multiple new joiner and payment files.

It's very important to save the new joiner file after each compliance check is run with new payroll data. When a new upload of payroll data is done, the previous new joiner file will be overwritten or lost.

This file can be used to inform your pension provider of new entrants and their details.

**Example activity file (this will show as an Excel file, but AME will produce it in CSV format)**

#### Activity File

The activity file will be used to update your payroll file with the compliance actions you took in AME. The activity file will show the worker status of every member of the group.

It's important to save a copy of the activity file every time you run a compliance check. When you upload a new payroll file, the previous activity file will be overwritten or lost. So saving the activity file will help you keep a record of actions you took for all your employees.

**Example payment file (this will show as an Excel file, but AME will produce it in CSV format)**

#### Payment File

The **payment file** will not be produced by AME until all compliance actions are completed. This can then be used to send to your pension provider to make the pension payments for the group.

#### Reason for non payment codes

- 1 – Retired/Died/Left Employment/Left Scheme
- 2 – Temporary Reduction in Payments
- 4 – Choose to pay less
- 7 – Changed Group
- 9 – Opt Out



**Example AME Certificate**

**Example certificate**

This is an example of the 'Auto Enrolment – Group Qualification Certificate' produced by AME.

⇒ Example MI and Report files see Section 9, p96 for details

**Example company setup details report**

**Example active members report**

**Example opt-in, opt-out, re-enrolment report**

**Example Job holder and Worker scheme summary report**

**Example Employee contribution report**

**Example 'Other' data file**

**Example NEST Contribution file (based on v6 of NEST Payroll guide)**

**Example NEST Member Enrolment file (based on v6 of NEST payroll guide)**

**Example NOW: Pensions file (based on v1.1 of the NOW: Pensions interface specification)**

**Example Peoples Pension File (based on v8 of Peoples Pension File data requirements)**

⇒ Example letter customization graphics files see Section 8, p86 for details

**Example letter with dimensions and callouts**

**Example header logo**

**Example footer**

**Example scanned signature**

**Appendix G – Payroll frequencies and pay reference start day options**

Payroll frequency	Pay reference start day options	Payroll close date options	How long do you intend to wait before enrolling an eligible job holder?	Which day of the Pay Reference Period should the eligible jobholders be enrolled?*
One week	Choose the start Date of the Payroll Reference Period that covers your staging date.	Day 1 – Day 7	0 – 3 months	Day 1 – Day 7
Two weeks		Day 1 – Day 14		Day 1 – Day 14
Four weeks		Day 1 – Day 28		Day 1 – Day 28
One month		Day 1 – Day 28		Day 1 – Day 28
Three months		Day 1 – Day 28		Day 1 – Day 90
Four months		Day 1 – Day 28		Day 1 – Day 120
Six months		Day 1 – Day 28		Day 1 – Day 180

\*This day is dependent on your chosen Pay Reference Start Day.

Example 1 – a weekly payroll where the PRP start date falls on Monday, the number 1 is equivalent to every Monday.

Example 2 – a weekly payroll where the PRP start date falls on a Thursday, the number 2 would be equivalent to every Friday.

Example 3 – a monthly payroll where the PRP start date is 6th of the month, the number 5 would be equivalent to 10th of the month (i.e. the 5th day from the PRP start date).

**Appendix H – AME Triggers, Compliance actions and results**

The file below contains a full breakdown of all possible compliance actions AME could present you with, how they are triggered, and how the records within AME are changed as a result. A summary of compliance actions can be found in "Performing actions" Section 6 – Compliance p49.

**AME Compliance check process – detailed view**

# 14. Contact the AME support team

**If you need any further help using AME, please contact the AME Support Team.**

**Email: [amesup@aviva.com](mailto:amesup@aviva.com)**

**Phone: 0800 056 3269**

Available Monday to Friday, 9am to 5pm. Calls may be recorded and/or monitored to help us improve our service. We'll respond to any emails sent outside of these times the next working day.



