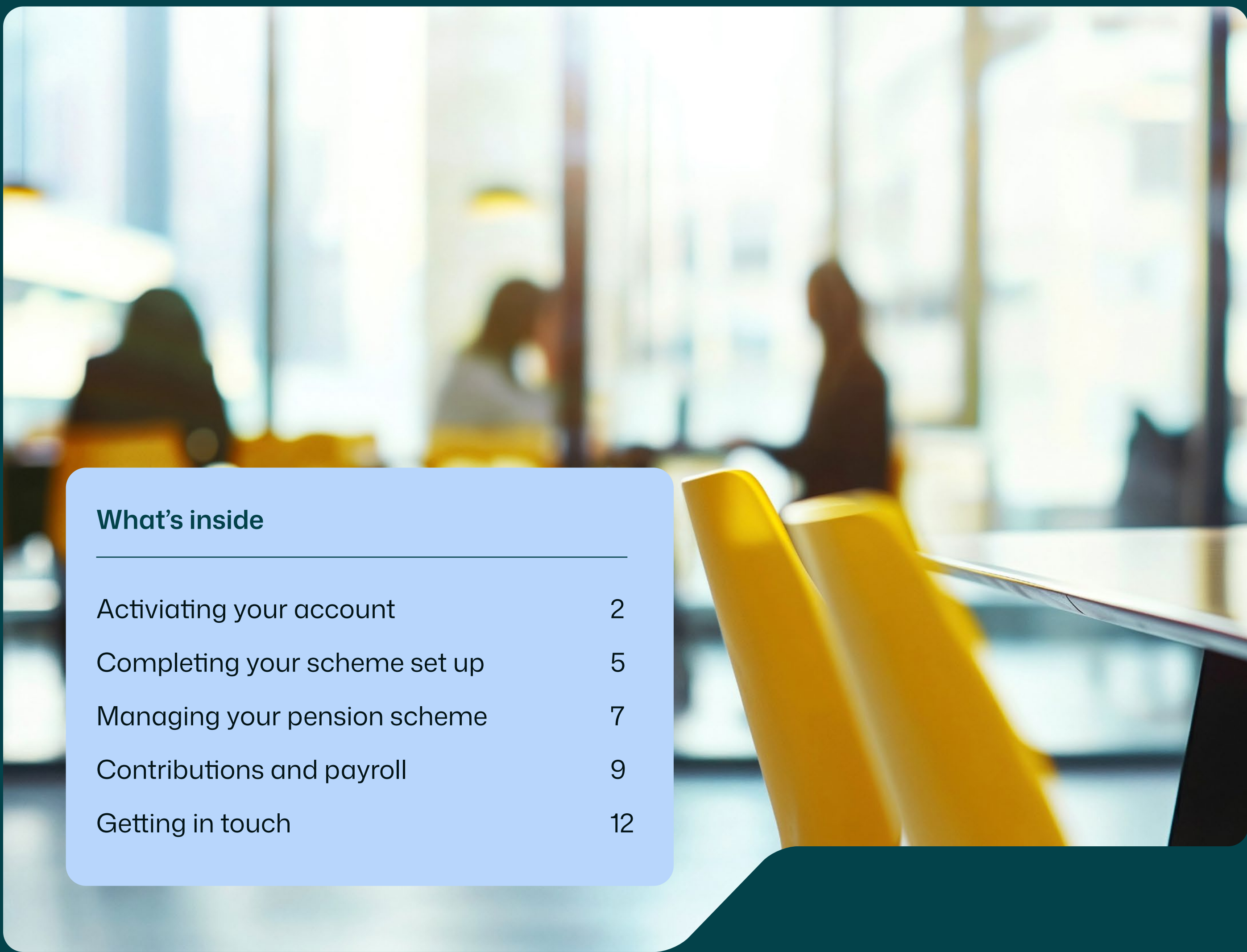
Smart Pension

How to set up your pension scheme

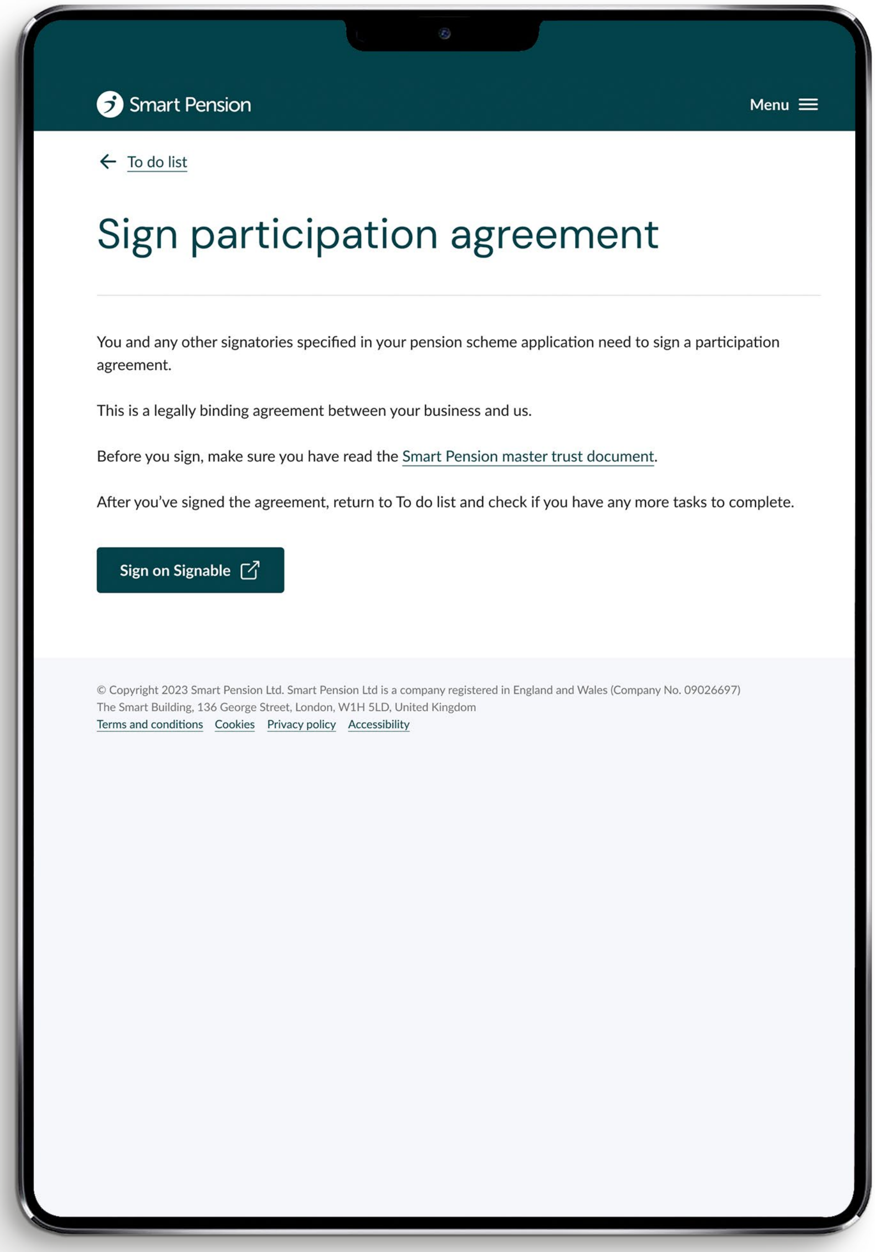


What's inside

Activating your account

You will receive an email asking you to activate your account. You will need to click on the link in this email to finish setting up your account.

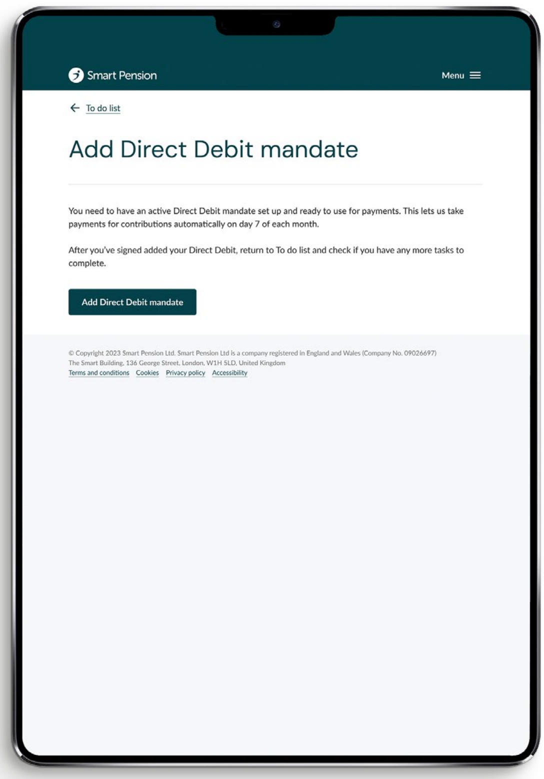
If you have signed up directly with Smart Pension as an employer your account has already been activated during the process and you can proceed straight to the next step.



Signing the Participation Agreement

The Participation Agreement is an online document that requires an e-signature. The agreement must be signed by the person(s) named in the set up process. You will be able to review the document before you sign.

There are two ways to sign the Participation Agreement. You can sign in to your employer account and click on the Participation Agreement task in your "**To-do list**" or you can click the link in the automated email that you will receive.



To sign the Participation Agreement from your employer account:

1. Select "**Menu**" and then "**Dashboard**".
2. From your "**To-do list**", click "**Action**" next to "**Sign Participation Agreement**".
3. Click "**Sign document**".
4. Review the agreement, then type your name (e-signature) in the box at the bottom.
5. Click "**Submit document**".

To sign the Participation Agreement from the email:

1. Click on the link in the email.
2. Review the agreement, then type your name (e-signature) in the box at the bottom of the document.
3. Click "**Submit document**".

If more than one signature is required, once the first person has signed and completed the company details, an email will be sent to the next named person for their signature.

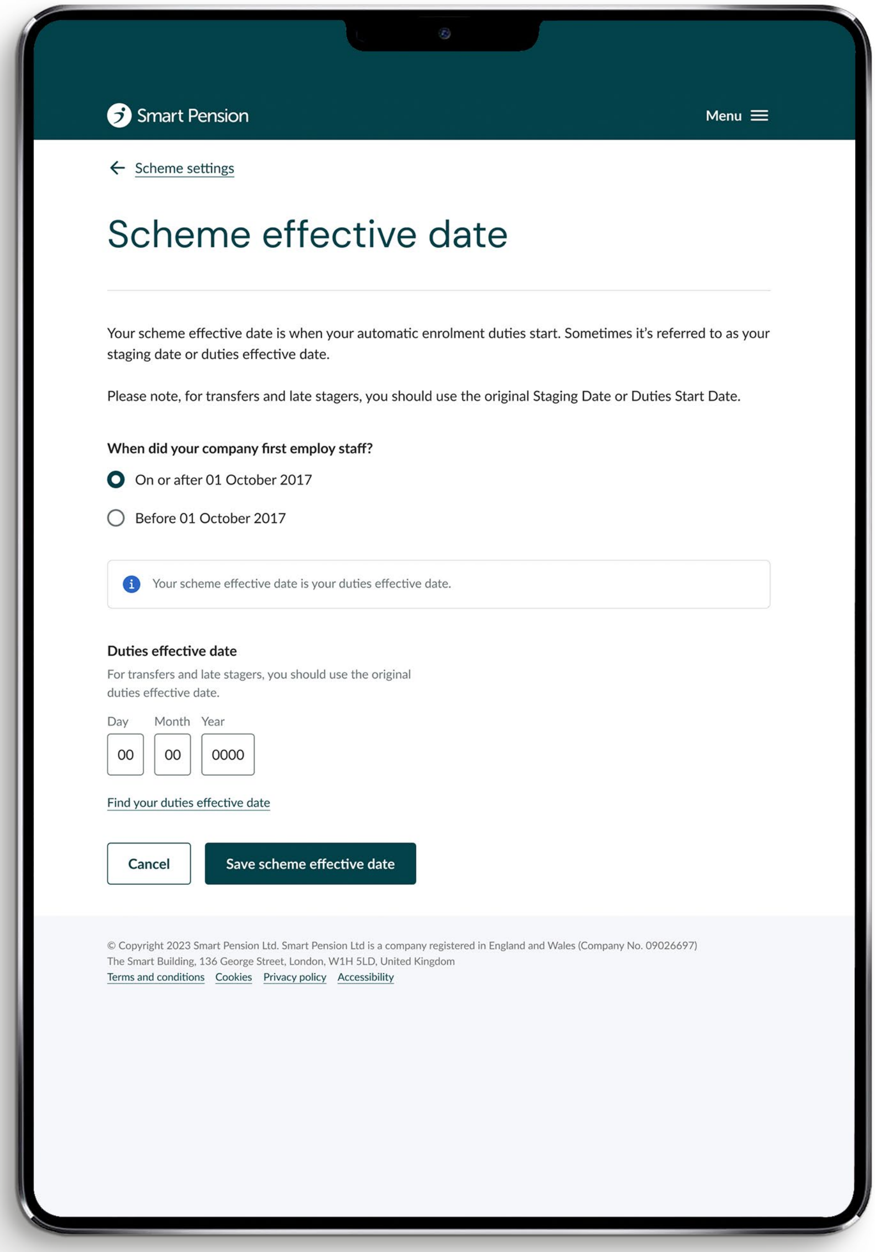
Setting up a Direct Debit

From your **"To-do list"**, click **"Action"** next to **"Set up Direct Debit"**.

The Direct Debit can be completed and submitted online, however if more than one signature is required, you will receive an email requesting that you print, sign and then scan the mandate back into the link provided.

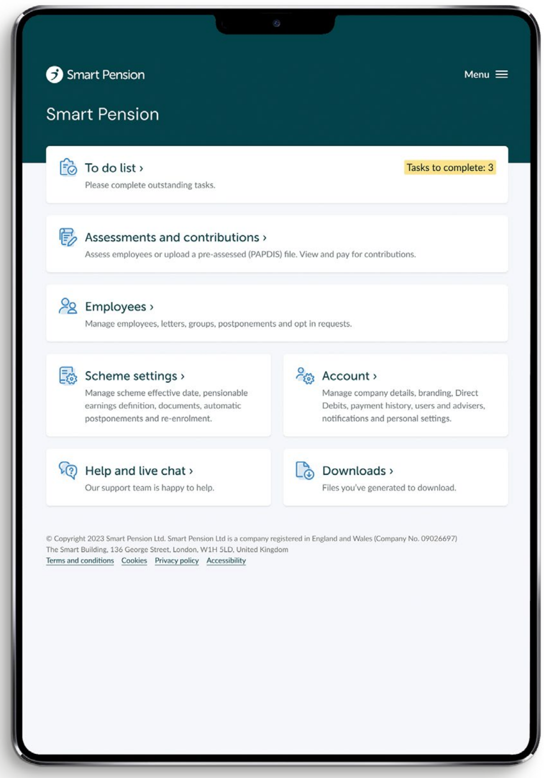
For clients who do not have UK bank account, we have three alternative payment solution providers that can help. Please see the following link – **alternative ways for non-uk employers to pay**.

If the above are not suitable we can accept payment through BACS. Unlike the above options, this method is not automated and requires our team to review and process each payment. For this service we charge a £250 +VAT set up fee and £50 +VAT per month ongoing. Please contact **bacs@smartpension.co.uk** to arrange this.



Completing your scheme set up

Now that you have signed your participation agreement and completed your Direct Debit, you can now complete the remaining tasks to set up your scheme. To get to your scheme set up, click "**Menu**" in the top right-hand corner and select "**Scheme set up**".



Re-enrolment date

This task will only appear on your dashboard if you have reached or passed your re-enrolment window.

Your re-enrolment date falls within a six-month window, which starts three months before the third anniversary of your last re-enrolment date.

Learn more about re-enrolment.

Update scheme start date

This is the date your automatic enrolment duties start and is referred to as either your staging date or duties start date. This date will calculate your re-enrolment window so please check it is correct before setting your re-enrolment date.

Learn more about updating your scheme start date.

Pensionable earnings

The pensionable earnings method must be confirmed before you upload any contributions. If you use self-certification then please click on “**Show advanced options**” and select whether you are using set 1, 2 or 3. Definitions for each of these will be shown on the page.

Learn more about pensionable earnings

Groups

Groups are optional, however some employers find them handy as they allow you to organise your employees by group names, which is often helpful if you have multiple departments within payroll. By creating a group name, you can then associate the group to one or more employees.

Separately, you can then bulk update employees to set their employer and employee percentages. however groups are not required to bulk update employees.

Learn more about how to create a group

Automations

You can use the automatic postponement rule to create a common postponement period for all new members of your scheme. Select the postponement period to be applied to employees. The automated postponement can only be set to apply at the scheme start date or employee start date. A drop-down box allows you to select the postponement period of up to three months.

Learn more about automations

Postponements

Postponements shows the history for each employee who has had a postponement applied.

Important: if you have outsourced your pension scheme set up to a payroll company, your IFA, or accountant please let them complete the postponement details for you so that your payroll application can be updated accordingly.

Learn more about postponements

Employees

You can upload all your employee data in a single file. This will automatically generate a welcome email with their account access details.

Learn more about employees

Managing your pension scheme

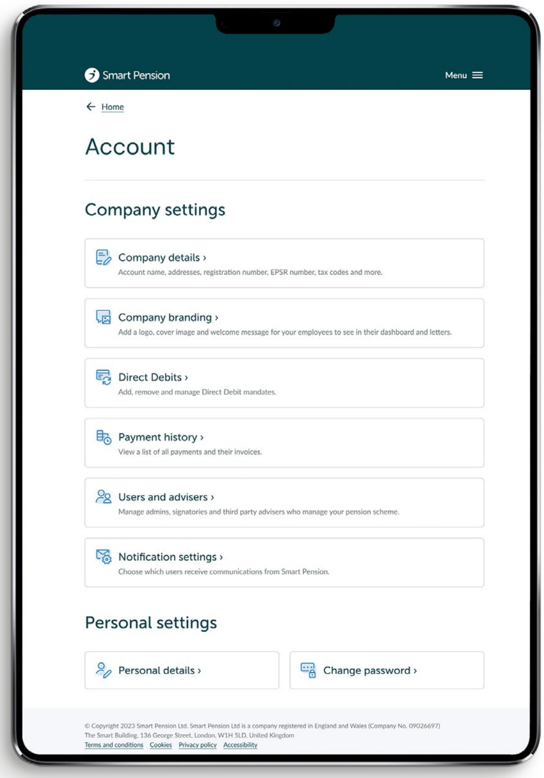
Our platform helps take away the stress of managing your pension scheme so you have more time to run your business.

To get to your company details, click “**Menu**” in the top right-hand corner of the screen of your account.

Company details

You can view and update your company details in this section.

Learn more about company details



Documents

In this section, you can view and download letters generated for your employees. Please note we will only send letters if there is an email address provided. For employees without email addresses, it is the employer’s responsibility to print and send.

You can also view the participation agreement and master trust scheme details.

Learn more about documents

Users

View and edit admins and signatories on your account.

Learn more about users

Billing

Within billing you are able to do two main things:

1. Manage your mandates

View the mandate that you have in place or create a new one if, for example, you change bank accounts.

2. View your payment history

View a summary of all payment collections that have been made to date.

For each payment you are able to download an invoice for each payment or if you'd like to see a breakdown of the contributions, download the CSV file associated with this invoice.

Learn more about billing

Advisers

Share access to your account with an adviser using the Smart Pension adviser platform.

Learn more about advisers

Company branding

Personalise your account by uploading a company logo and adding a welcome message to your employees.

Learn more about how to personalise your account

Notifications centre

The notifications centre allows you to define who will receive communications issued from Smart Pension.

There are three sections where you can add employee email addresses to make sure the right people are being notified.

Scheme emails: This category of emails will notify the recipient(s) about any change affecting the company pension scheme.

Membership emails: This category of emails will notify the recipient(s) about any change on an employee membership.

Billing emails: This category of emails will notify the recipient(s) about upcoming payments.

Learn more about the notification centre

Contributions and payroll

We are compatible with a wide variety of payroll providers, some of which have integrated directly with us for one-click data submission through the Smart Pension API or API Middleware, for example, PensionSync.

There are three main ways to upload your employee contributions. To help choose which is right for you please click **here**.

To get to contributions and payroll, click "**Menu**" in the top right-hand corner of your account.

Smart Pension assessment

PAPDIS file (Payroll Data Interface Standard CSV file) also known as pre-assessed contributions

API (Application Program Interface) or through API Middleware

Pre-assesed contributions

You can upload payroll from your payroll software that has been pre-assessed and the relevant pension contributions calculated.

If you are assessing and calculating contributions using a third party, such as payroll, you can use PAPDIS to create contributions, manage your employees, assign them to groups and create postponements.

Learn more about PAPDIS

API submissions

If your payroll provider is directly integrated with our API, you can submit employee, payroll and contribution data from their application directly to us with just a single click. Speak to your payroll provider to find out if they have an API link with Smart Pension or you can view our full list of payroll partners on our website.

Calculating contributions

To get to your contributions and payroll, click **'Menu'** in the top right-hand corner of your account.

The Smart Pension assessment tool allows you to assess your employees and calculate their contributions.

Go to the **calculate contributions** page and download a template spreadsheet from the box on the right-hand side. We will pre-populate this spreadsheet with all of your employees' names. All you need to do is add the gross earnings and pay frequency for each employee and upload the file back into your scheme.

Once you've uploaded your spreadsheet successfully, you can see the details on the **contributions** page.

If you are using self-certification set 1 or 2 to work out what your employees' pensionable earnings are, you won't be able to use this tool and will need to use a payroll application to calculate your contributions.

Learn more about how to calculate contributions

To assess an individual for a particular pay period, click on the box with an **'A'**. This will open an assessment form for the employee in a new window.

Employee contributions

In this section, you can change employer and employee contribution percentages, employee date of birth and employment start date.

To edit the employer and employee percentage, click 'edit data' shown below and change the contribution percentage.

Opt in requests

You can see who has opted into your pension scheme and are awaiting the request to be approved.

Learn more about opt in requests

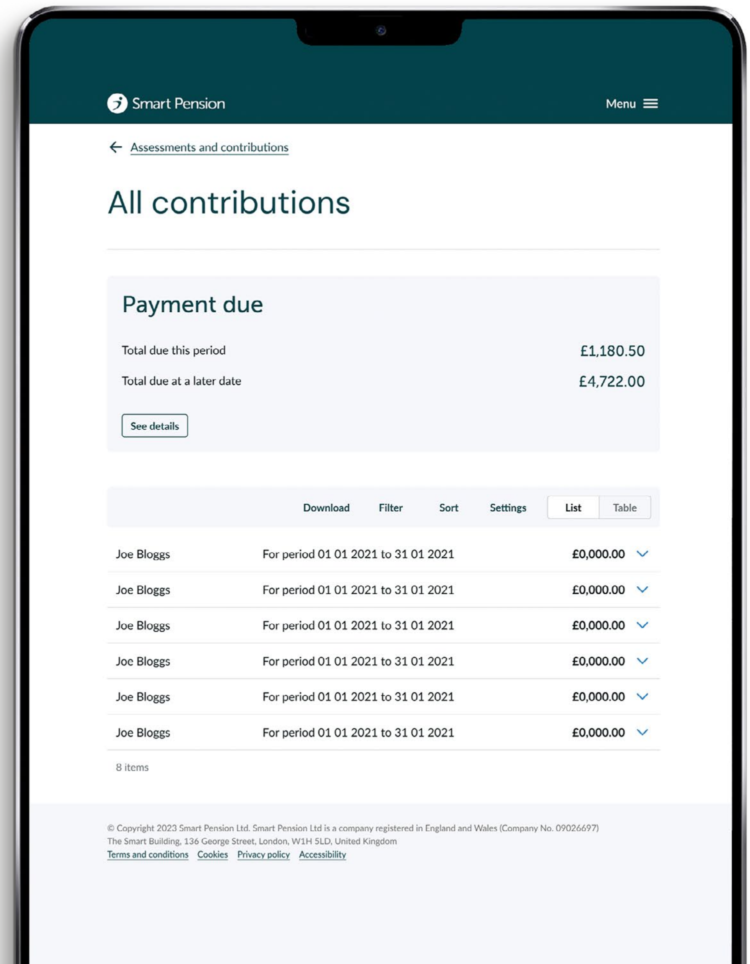
Contributions

This page shows contributions that are due and when they will be collected. You can also see a breakdown of contributions by employees, the period the contributions relate to, pensionable earnings and contribution percentage.

Learn more about contributions

If you are happy the contribution amounts for the period are correct, these will be automatically collected for payment by Direct Debit.

Learn more about payments and timings



Payments

"Pay now" button

Once contribution information has been submitted, by selecting the **"Pay Now"** button the payment request is triggered immediately without having to wait for the next scheduled direct debit date, providing a timely investment for members.

Default direct debit schedule

Smart has an automated direct debit schedule so in the event that you don't use **"Pay Now"**, all uploaded contributions with pay period end dates on or before the 5th of the current month will be billed on or around the 7th of the month.

Contributions must be created on or before the 5th of the month to be included in the direct debit on the 7th.

Not answered all your questions?

We have an online library with lots of support articles, videos and guides for employers and members. Use the quick search function to type a keyword and get immediate access to step-by-step instructions and guidance.

Click below to access each dedicated support area.

Employer support **Member support**

Get in touch with us

If you have any other questions, or want to speak to a member of our team, please contact us **here** or call us on **0333 666 2323**.