



Employers' guide to late notifications

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Why am I receiving late notifications?

Here at Smart Pension we are always here to help. That's why we let you know if you have any potential missing contributions or problems with your uploads, before they have to be reported to **The Pensions Regulator**.

When we contact you

1

Initial notification

If contributions are not invested by 22nd of the month following the upload for example, November 22nd for an October pay period.

2

If the contributions remain uninvested

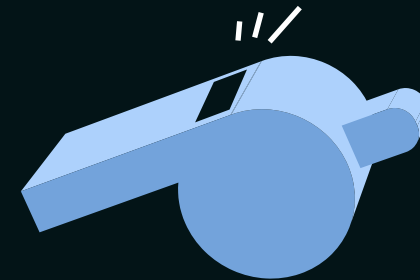
One calendar month follow-up – a second late notification will be issued in the following month.

3

60-day follow-up – a third notification will be sent if the records are still not updated.

4

Repeating reminder – at 90 days, notifications be will sent to both you and The Pensions Regulator. We will continue to send these reminders if contributions remain unpaid.



90-day regulatory action – We have a duty to report any unpaid contributions which are 90 days or more late to The Pensions Regulator. As part of our duty, we also have to let your employees know their savings have not been invested. If this happens, you could be liable for a fine of up to £500 a day.

Common reasons for late notifications

There are many reasons why you might get a late notification from us, but here are the most common:



Missing exit dates

An employee has left your employment and the date they left was not recorded.



Rehiring an employee

Even if an employee has worked for you before, you must create a new record instead of reusing their original record.



Inactive employees

If you have employees who aren't contributing you need to process their contribution as zero, rather than leaving it blank.



Incorrect opt-out

There are errors in processing employee opt-outs.



Unresolved upload errors

There may be unaddressed problems in the data you have uploaded.



Top tip

Before running payroll, download the employee next pay period date report. It helps you keep contributions current and exit dates updated, it's quick and easy.

How to fix common problems with pension file uploads

1

Adding an exit date

One of the most common reasons for late notifications is that an employer hasn't added a date for when an employee left the business. On your upload this is called an 'exit date'.

To add an exit date, sign in and then take these steps:

- Go to **Menu > Scheme Setup > Employees**
- Search for the employee you want to add an exit date for, and click **'Update'**
- Select **'Employee Settings'**, scroll down to **'Exit Date'**, and enter the date
- Choose a reason why you're updating this record (for example, 'Employee Left Employment')
- Click **'Update'** at the bottom of the page to save



Top tip

It's always a good idea to take a minute to check and update employee records every month, before you run payroll.

2

Rehiring an employee

If you're rehiring an employee, you will need to create a new record for them – you can't update their previous record. You will also need to remove the email address and National Insurance (NI) number from the employee's old record, and confirm there is an exit date.

To do this, sign in and then take these steps:

- Go to **Menu > Scheme Setup > Employees**
- Search for the old employee record your update and click **'Update'**
- Remove the email address and National Insurance number
- Click **'Update'** at the bottom of the page to save



Top tip

A member can combine their pension pots as soon as the first contribution on the new record is invested. They can do this in a couple of clicks using the Smart Pension app, or by calling us on 0333 666 26 26.

3

Employees who aren't currently contributing

If you have employees who aren't currently contributing to their pension, you need to process their contribution as zero rather than leaving it blank in your upload. To be compliant, you need to make sure that pay periods for each employee are consecutive.



4

An employee has opted out of their pension

When an employee is automatically enrolled for the first time, or is re-enrolled as part of your three-yearly re-enrolment duties, they will enter a one calendar month opt-out window. An employer cannot opt out on behalf of an employee – it is a legal requirement that the employee does it themselves. Once an employee has opted out, you will receive a notification from us to say the employee is no longer contributing to their pension.

Within the one calendar month window, your employee can let us know that they wish to opt out in three ways:

- **Member account** – simply sign in, and find 'Opt-out'
- **Contact us form** – complete the form on the Smart Pension website
- **Call** – give us a call on **0333 666 26 26**



Top tip

If you process the opt-out before you receive this confirmation from us, we will not refund the first contribution. Additionally, we would expect contributions to be paid up to the date on which the employee ceases membership.

5

An employee has ceased their membership

An employee may want to cease their membership after the opt-out window of one calendar month. In this instance, their contributions will remain invested and no refund will be due.

Your employee can let us know that they wish to cease their membership in three ways:

Member account – simply sign in, and find ‘**Cease membership**’

Contact us form – complete the form on the Smart Pension website

Call – give us a call on **0333 666 26 26**



Top tip

There is a slight difference between opting out and ceasing membership. If the employee leaves the pension scheme after being enrolled for less than one calendar month, it counts as opting out. Ceasing membership means leaving the scheme after the initial one-month window.



Still having errors on your employee upload?

We are here to make sure your pension administration is as easy as possible and to help you fix any problems. If you are still having issues with your uploads and/or receiving late payment notifications, please get in touch.

You can troubleshoot PAPDIS errors quickly and easily using our **employer help centre**. Alternatively, you can get help by contacting us **online** or by calling **0333 666 23 23**.



Top tip

After uploading a file, it's always a good idea to check the 'contribution' page to ensure everything is up-to-date, from exit dates and new records for returners to opted-out employees. It's easy to do, only takes five minutes every time you upload data and could save you time and keep you compliant.

You can do this easily in your account by following these steps:

- Go to **Menu > Contributions and Payroll > Contributions**
- Filter for the uploaded period **Filter > Starts on > Enter the period start date**
- Confirm that the amounts match your uploaded file

We're here to help

Employer help centre

You can explore and download useful tools including emails, videos and other free resources to help you manage your Smart Pension, as well as educational materials to help your employees learn more about their pension.

Visit it here.

Support centre

We have lots of support articles, videos and guides available online for employers and employees. 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

If you have any questions or want to speak to a member of our team, please contact us **here** or call us on **0333 666 23 23**.

About Smart Pension

Our mission is to transform retirement, savings and financial wellbeing across all generations.

Smart Pension is one of the UK's largest workplace pension providers and has rapidly become the provider of choice for many businesses.

Our award-winning technology platform means we can deliver a ground-breaking workplace pension that is easy to migrate to, reduces the admin burden of running payroll and offers value for money.

For members, our easy to use app means they can access their pension savings at any time with the click of a finger – and our investments are 100% climate change friendly.



£10bn+
Assets under
management



2m+
members



100k
employers



More than
£100m
growth every
four weeks

As of June 2026

- ✓ Authorised and supervised by The Pensions Regulator
- ✓ Experienced independent board of trustees
- ✓ Backing from global financial giants

J.P.Morgan



BARCLAYS

MUFG

NATIXIS
BEYOND BANKING

DWS

chrysalis
investments

AQUILINE
CAPITAL PARTNERS LLC

octopusinvestments

Smart Pension offers a Defined Contribution master trust.

A master trust pension scheme provides a workplace pension that can be used by many employers and their employees. They can sometimes be called multi-employer pension schemes. Master trusts now account for a significant portion of the workplace pensions market. The retirement savings of more than ten million UK workers are now invested in master trusts.