

eBusiness Enrolment User Guide

Flexible Retirement Plan



The Pensions Trust

Contents

Introduction.....	2
Minimum Technical Requirements for using eBusiness	3
Operational Constraints.....	4
System Demonstration.....	5
Troubleshooting	6
Enrolment Process	8
Submitting paper forms	8
Online enrolment process – information required	8
Completing the online enrolment	10
Printing the document	16
Saving the document	16
Viewing previous enrolments.....	17

Introduction

The Pensions Trust's eBusiness site provides the facility to enrol a new member into the Flexible Retirement Plan over the internet.

This guide has been produced to help you in using the enrolment function. It will set out the information needed in order to process the enrolment effectively, and it will provide detailed instructions on how to use the facility.

Help is available to users. Should you encounter any problems whilst you are using the eBusiness system please read the 'Troubleshooting' section of this guide. If your query does not relate to enrolments please see the 'Troubleshooting' section of the 'eBusiness Employer User Guide' and also the 'eBusiness Employer FAQ's' document (appropriate to your membership). These documents can be accessed through our website **www.thepensiontrust.org.uk** via the 'Document Library'.

Should you still have any further queries after reading these documents please contact the Employer Helpdesk. The Employer Helpdesk will be able to assist with any problems that may be encountered whilst using the eBusiness system.

The eBusiness system and Employer Helpdesk support will be available between the hours of 09.00 and 17.00 from Monday to Friday (excluding Bank Holidays).

Minimum Technical Requirements for using eBusiness

The minimum technical requirements for using the eBusiness system are set out in the 'eBusiness Employer User Guide – Flexible Retirement Plan only' which can be accessed through our website www.thepensiontrust.org.uk via the 'Document Library'.

Operational Constraints

- Applicants must be enrolled on our internal systems at least one day prior to contributions being submitted for them using eBusiness.
- The Enrolment Document produced at the end of the process must be printed and given to the applicant to complete and sign. Once completed this must be returned to The Pensions Trust so that the enrolment can be completed.
- The completed Enrolment Document must be sent back to The Pensions Trust. If the document is not received **six weeks** after the online enrolment has been initiated, the enrolment will be terminated and any contributions submitted will be paid back to the employer.
- In the event that the enrolment is cancelled and the contributions are returned, the employer is responsible for ensuring that any contributions paid by the employee are returned to them, subject to the appropriate tax and National Insurance deductions.
- The employee will not be covered for any additional death-in-service benefits until we have received the completed and signed Enrolment Document and we have confirmed that the application for any death-in-service benefits has been accepted.
- If contributions are received prior to The Pensions Trust receiving the employees' investment decisions they will be invested in the Cash Fund.

System Demonstration

We have prepared a tutorial which is available on The Pensions Trust's website **www.thepensiontrust.org.uk** under Document Library > Scheme Literature > Flexible Retirement Plan > eBusiness Literature and scrolling down to the Employer Online Demonstration.

We recommend that you view this prior to using the system for the first time. If you have any queries arising from the tutorial, please contact the Employer Helpdesk on **0845 123 6200**.

Troubleshooting

A dedicated Employer Helpdesk telephone line, **0845 123 6200**, has been set up to deal with all queries relating to problems with the system. If you prefer to email your query, a dedicated mailbox has also been set up at **helpme@thepensionstrust.org.uk**. Should you choose this option for reporting any problems, please ensure that you attach a Word document that shows a screen shot of the problem that you are having, along with a brief explanation of what you were doing.

How do I enrol a member who is not joining the Flexible Retirement Plan?

The online enrolment facility has been developed for the Flexible Retirement Plan only, at this stage. If you need to enrol a member into one of the other schemes administered by The Pensions Trust please continue to complete the paper 'Employee Application Form'.

What if I cannot confirm all of the statements on the 'Pre-Enrolment' screen?

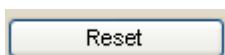
If you cannot confirm all of the statements please contact the Employer Helpdesk on the above number for assistance.

I have answered all the Pre-Enrolment questions but it will not let me proceed

If you have answered all the questions and checked the final tick box to confirm that you agree with all the pre-enrolment statements but the 'Confirm' button is unavailable, check the 'Validation Results' displayed at the bottom of the screen as these will provide you with information about what you need to do. Should you require any further assistance please contact the Employer Helpdesk.

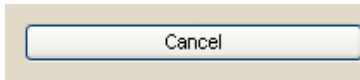
What if I have entered the wrong information?

You can edit the information by clicking into the relevant cell and typing in the correct information. If you have moved on to the next screen and realise that you have made a mistake in an earlier screen, simply press the previous button to navigate back to the relevant part of the form you wish to change. If you want to clear **all** the information you have input into a particular section of the form choose the 'Reset' button.



How can I cancel an application?

Should you wish to cancel the application at any time choose the 'Cancel' button. Please note that any information entered will **not** be saved.



The 'Next' button is not available

The 'Next' button will appear 'greyed out' until all the information has been typed into the form and has been validated. Please check that you have entered all the information correctly and check any 'Validation Results', which may be displayed at the bottom of the screen.

Enrolment Process

Submitting paper forms

Paper enrolment forms will still continue to be accepted in the short-term. If you have completed an online enrolment you do not need to send an 'Employee Application Form' to The Pensions Trust. However, you will need to print the Enrolment Document which will be produced at the end of the online process and pass this to the member for them to complete and sign. This Enrolment Document needs to be returned to The Pensions Trust no later than **six weeks** after the online enrolment has been initiated in order to complete the enrolment.

If you have sent a paper 'Employee Application Form' to us but have not received confirmation that the member has been enrolled, please contact the Employer Helpdesk on **0845 123 6200** or alternatively you can send an email to **helpme@thepensionstrust.org.uk**. Do **not** try to enrol the member again using the enrolment facility on the eBusiness system. As part of the process the online enrolment facility will check to see if the employee exists on our systems. If they do, the following message will be displayed:

'Action: An active member with the same National Insurance number and DOB already exists, do you still wish to proceed with the enrolment?'

You will then be asked to confirm that you wish to continue with the online enrolment before you will be able to proceed any further.

Online enrolment process – information required

In order to complete the online application you will need the member's:

- personal details (full name, date of birth, gender, National Insurance number, status, address);
- date joined employment;
- annual pensionable salary;
- employee and employer contribution types (percentage/fixed);
- employee and employer contribution rates/amounts;

- proposed date of joining the Flexible Retirement Plan;
- hours category (full/part-time);
- contractual hours per week; and
- standard full-time hours.

You can also include the following optional information:

- telephone number
- email address; and
- payroll number.

You will also be asked to confirm the following:

- Is the member based overseas?
 - If they are you will also be asked – ‘Is the country in which they are based in the European Union?’
- You will be asked to acknowledge that you have read and agree with the statements displayed on the ‘Pre-Enrolment’ screen.
- Is this employee a variable worker?
 - A variable worker is an employee who does not work a fixed amount of hours per week i.e. the hours worked cannot be pre-determined. For example term time staff, bank staff, seasonal staff, care workers. If you are unsure whether you have any employees who fall into this category, please call the Employer Helpdesk on **0845 123 6200**.

If your organisation provides life cover benefits you will also be asked:

- Is the applicant applying to join the Flexible Retirement Plan later than one year from becoming eligible to do so (Trust Deed and Rules: Common Rule 3.4 applies).
 - If they are you will also be asked – ‘Has the employee completed three months’ continuous service without absence through illness or injury immediately prior to the date they wish to join the Flexible Retirement Plan?’

Completing the online enrolment

Please Note: Should you press '**Cancel**' at any stage of the enrolment, the details will not be saved and the information will not be sent to The Pensions Trust.

1. From the main menu choose the '**Manage Enrolments**' link.



2. Choose the '**Enrol New Member**' link.



3. The 'Pre-Enrolment Confirmations' screen will be displayed.

The screenshot shows a web interface titled 'Enrol New Member' with a sub-section 'Pre-Enrolment Confirmations'. The text reads: 'Before the enrolment process can start, you must read and confirm the following:'. It lists several statements for confirmation: 'I confirm that I have all the correct information to complete the enrolment', 'I understand that the applicant will be enrolled into the Flexible Retirement Plan', 'I certify that the applicant is an employee of our organisation and I agree to ensure that the contributions are paid to The Pensions Trust on behalf of this employee', and 'I understand that contributions must be received by The Pensions Trust within specified time limits and I confirm that I have the authority from that employee to deduct contributions from their salary'. There are checkboxes for 'Yes' and 'No' for the question 'Is this employee based overseas?'. A link is provided to 'Click here and then press the confirm button to acknowledge that you have read and agree with the above statements.' At the bottom, there are 'Cancel' and 'Confirm' buttons.

If your organisation provides life cover benefits you will be required to answer the additional questions, which will be displayed.

This screenshot shows additional questions on the enrolment screen. The first question is 'Is the applicant applying to join the plan later than one year from becoming eligible to do so (Trust Deed and Rules: Common Rule 3.4 applies)' with a checked 'Yes' box and an unchecked 'No' box. The second question is 'Has the employee completed three months' continuous service without absence through illness or injury immediately prior to the date they wish to join the plan?' with unchecked 'Yes' and 'No' boxes. The third question is 'I understand that if the applicant's salary is greater than £75,000.00 or the Death in Service Benefit exceeds £1,000,000.00 the applicant will be required to provide additional information request. The applicant will not be covered for any death in service benefits until their eligibility has been confirmed by the Pensions Trust.' The fourth question is 'I certify that the applicant is an employee of our organisation and I agree to ensure that the contributions are paid to The Pensions Trust on behalf of this employee'.

4. Answer the questions and read the statements displayed. If you can confirm all the statements then check the tick box and choose 'Confirm' to continue.

If you cannot confirm all of the statements then contact the Employer Helpdesk for assistance:

Telephone: **0845 123 6200**

Email: **helpme@thepensionstrust.org.uk**

5. Next complete the **'Personal Details'** section.

Return to home screen Return to Manage Enrolments Logout Name:PublicWebsite Version:1.0

Enrol New Member

Step 1 of 3 - Personal Details

Scheme	<input type="text" value="Flexible Retirement Plan"/>	Address Line 1	<input type="text"/>
Title	<input type="text"/>	Address Line 2	<input type="text"/>
Surname	<input type="text"/>	Address Line 3	<input type="text"/>
Forename(s)	<input type="text"/>	Address Line 4	<input type="text"/>
Date of Birth	<input type="text"/>	Address Line 5	<input type="text"/>
Gender	<input type="text" value="Select"/>	Address Line 6	<input type="text"/>
National Insurance number	<input type="text"/>	Postcode	<input type="text"/>
Status	<input type="text" value="Select"/>	Telephone Number	<input type="text"/>
		Email	<input type="text"/>

The eBusiness system will check the information submitted and if there is any invalid or missing information this will be displayed in the **'Validation Results'** at the bottom of each page.

Validation Results

Error: Title must be populated.

Error: Forename(s) cannot contain non-alphanumeric characters except ' or -.

Error: Surname cannot contain non-alphanumeric characters except ' or -.

Error: Gender must be populated.

Enrol New Member

Step 1 of 3 - Personal Details

Scheme	Flexible Retirement Plan	Address Line 1	Verity House
Title	Mr	Address Line 2	6 Canal Wharf
Surname	Tpt	Address Line 3	
Forename(s)	Joe	Address Line 4	
Date of Birth	01-Jun-1946	Address Line 5	
Gender	Male	Address Line 6	
National Insurance number	AA123456B	Postcode	LS11 5BQ
Status	Single	Telephone Number	0113 234 5500
		Email	enquiries@thepensionstrust.org.uk

6. Once all the information is correct and complete choose **'Next'** to continue.

Please Note: The **'Next'** button will appear 'greyed out' until all the fields have been completed correctly.

7. Next complete the **'Employer Details'** section.

Enrol New Member

Step 2 of 3 - Employer Details

Date joined employment		Proposed date of Joining the Plan	
Annual Pensionable Salary		Normal Retirement Age	
Employer Contribution Type	Select	Payroll Number	
Employer Contribution Rate/Amount		Is this employee a variable worker?*	
Employee Contribution Type	Percentage	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Employee Contribution Rate/Amount	3.00	Hours Category	Select
		Contractual Hours Per Week	
		Standard Full-Time Hours	

* A variable worker is an employee who does not work a fixed amount of hours per week - i.e. the hours worked cannot be predetermined. For example term time staff, bank staff, seasonal staff, Care workers. If you are unsure whether you have any employees who fall into this category, please call 0845 123 6200.

If you need to change any of the information choose **'Previous'** to return to the relevant section of the form or choose **'Reset'** to clear the information out of the current screen.

Enrol New Member

Step 2 of 3 - Employer Details

Date joined employment	<input type="text" value="01-Jan-2000"/>	Proposed date of Joining the Plan	<input type="text" value="01-Jun-2008"/>
Annual Pensionable Salary	<input type="text" value="10000.00"/>	Normal Retirement Age	<input type="text" value="65"/>
Employer Contribution Type	<input type="text" value="Percentage"/>	Payroll Number	<input type="text"/>
Employer Contribution Rate/Amount	<input type="text" value="6.00"/>	Is this employee a variable worker?*	
Employee Contribution Type	<input type="text" value="Percentage"/>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Employee Contribution Rate/Amount	<input type="text" value="3.00"/>	Hours Category	<input type="text" value="Full-time"/>
		Contractual Hours Per Week	<input type="text" value="35.00"/>
		Standard Full-Time Hours	<input type="text" value="35.00"/>

* A variable worker is an employee who does not work a fixed amount of hours per week i.e. the hours worked cannot be predetermined. For example term time staff, bank staff, seasonal staff, Care workers. If you are unsure whether you have any employees who fit into this category, please call 0845 123 6200.

8. Once all the information is correct and complete choose **'Next'** to continue.
9. When all the information has been validated you will see the **'Confirm Details'** page.

Enrol New Member

Step 3 of 3 - Confirm Details

Personal Details

Scheme	Flexible Retirement Plan	Address 1	Verity House
Title	Mr	Address 2	6 Canal Wharf
Surname	Tpt	Address 3	
Forename(s)	Joe	Address 4	
Date of Birth	01-Jun-1946	Address 5	
Gender	Male	Address 6	
Status	Single	Postcode	LS11 5BQ
National Insurance Number	AA123456B	Telephone Number	0113 234 5500
		Email	enquires@thepensionstrust.org.uk

Investment Details

If contributions are paid to The Pensions Trust before we receive confirmation of the member's investment decisions, these will be invested in the Cash Fund.

Employer Details

Date joined employment	01-Jan-2000	Proposed date of Joining the Plan	01-Jun-2008
Annual Pensionable Salary	10000.00	Normal Retirement Age	65
Employer Cont Type	Percentage	Payroll Number	
Employer Cont Rate/Amount	6.00	Variable Hours	No
Employee Cont Type	Percentage	Hours Category	Full-time
Employee Cont Rate/Amount	3.00	Contractual Hours Per Week	35.00
		Standard Full-time Hours	35.00

If the details displayed on the **'Confirm Details'** page are incorrect, select **'Previous'** to return to the form and make the necessary amendments.

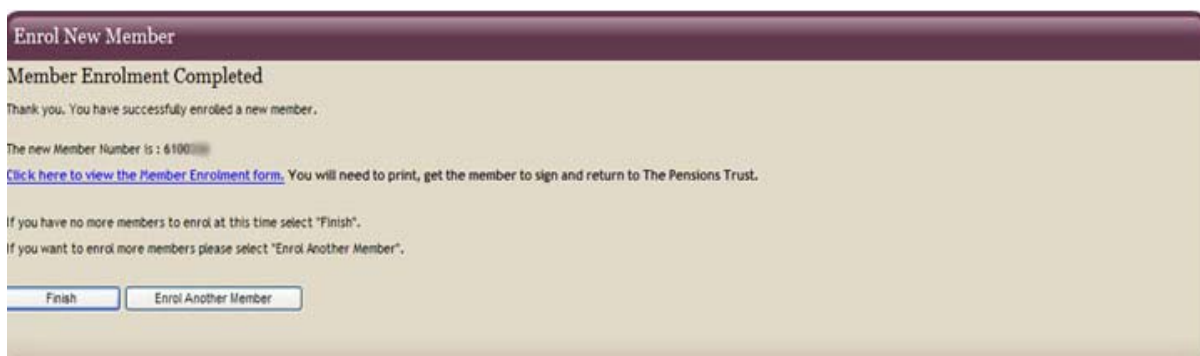


10. You can print the information displayed on the 'Confirm Details' page by clicking the **'Print'** button.
11. Once you are happy with all the information displayed on the 'Confirm Details' page please read the **'Declaration'** displayed at the bottom and if you wish to proceed choose **'Enrol Member'**.

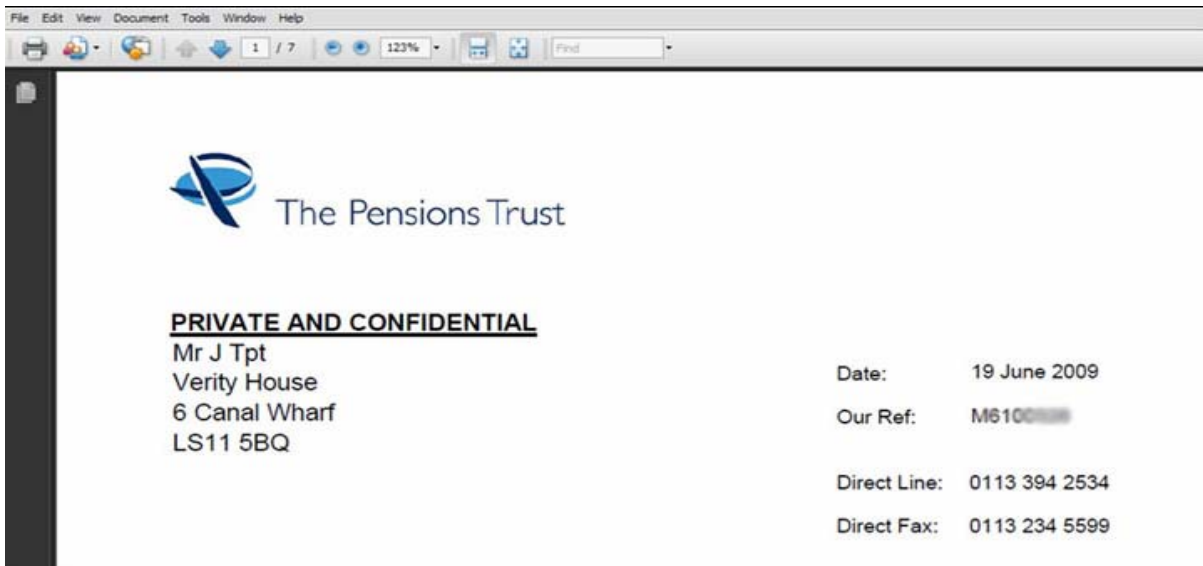
Declaration

I confirm that the applicant is an employee of our organisation and agree to ensure that the contributions are paid to The Pensions Trust on behalf of this employee.
I understand that the contributions must be received by The Pensions Trust within specified time limits and I can confirm that I have the authority from the employee to deduct contributions from their salary.

Confirmation will be displayed that the process has been completed and the Member Number will be displayed.

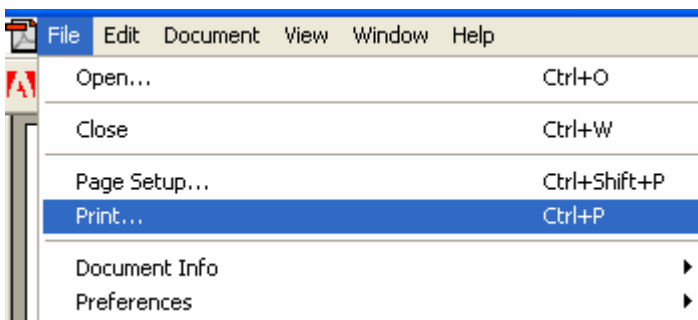


12. Choose **'Click here to view the Member Enrolment form'**. This will produce the 'Member Enrolment Form', which **must** be given to the employee for them to complete and sign. You can do this by printing the document and passing it to the employee or you can save the document and email it to the employee for them to print, complete and sign. The form must be returned to The Pensions Trust within **six weeks** of the completion of the online enrolment.



Printing the document

To print the document, choose '**File**' then choose '**Print**'.



Remember this document **must** be printed and given to the employee for them to complete and sign.

Saving the document

If you wish to save the document choose '**File**' then choose '**Save As**' and save the document.

1. After printing/saving the document close the window.
2. If you have no more members to enrol choose '**Finish**'.
3. If you have another enrolment to complete choose '**Enrol Another Member**'.

Viewing previous enrolments

1. From the main menu choose the **'Manage Enrolments'** link.



Choose **'View Document History'**.



A list of all your completed online applications will be displayed.

The screenshot shows a table titled 'View Document History'. The table has five columns: Document Type, Surname, ForeNames, Status, and Enrolment Date. The first row shows 'Enrolment Document: 610' in the Document Type column, 'Tpt' in Surname, 'Joe' in ForeNames, 'Active' in Status, and '19/06/2009 10:56:28' in Enrolment Date.

Document Type	Surname	ForeNames	Status	Enrolment Date
Enrolment Document: 610	Tpt	Joe	Active	19/06/2009 10:56:28

- Document Type:** This lists all your completed applications along with the corresponding membership numbers.
- Surname/Fornames:** This allows you to locate the document using the applicants name if you do not know the Member Number.
- Current Status:** This shows that the online application has been completed but the Enrolment Document has not yet been received.
Please Note: The Enrolment will not be completed until all the documentation has been received by The Pensions Trust.
- Enrolment Date:** Shows the date and time that the enrolment took place. This list is in date order and shows the most recent enrolment first.

2. To view an Enrolment Document click on the appropriate application from the list.

View Document History				
Document Type: Member Number	Surname	ForeNames	Status	Enrolment Date
Enrolment Document: 610	Tpt	Joe	Active	19/06/2009 10:56:28

The Enrolment Document for that member will now be displayed and you can choose to print it and/or save it.



The Pensions Trust

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email: helpme@thepensionstrust.org.uk
or visit www.thepensionstrust.org.uk