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A photograph of a butterfly with yellow and brown wings, perched on a yellow flower in a field. The background is a bright, sunny sky with some lens flare. The text 'E-Business Employer User Guide' is overlaid in white, handwritten-style font.

# E-Business Employer User Guide

Mixed Schemes



The Pensions Trust

## Introduction

The Pensions Trust's eBusiness site will provide the ability to process pension contributions over the Internet (and in later phases online member enrolments and client communication functionality).

To enable this process to function effectively, help is available for all users to ensure an efficient system and service is maintained within reasonable time constraints. This is by means of the provision of a Helpdesk to assist you with any problems that may be encountered, from attempting to connect to the website, to completion of the web-based activity that you are attempting to perform. The Helpdesk will be managed by a support team and they will be the sole contact point for you.

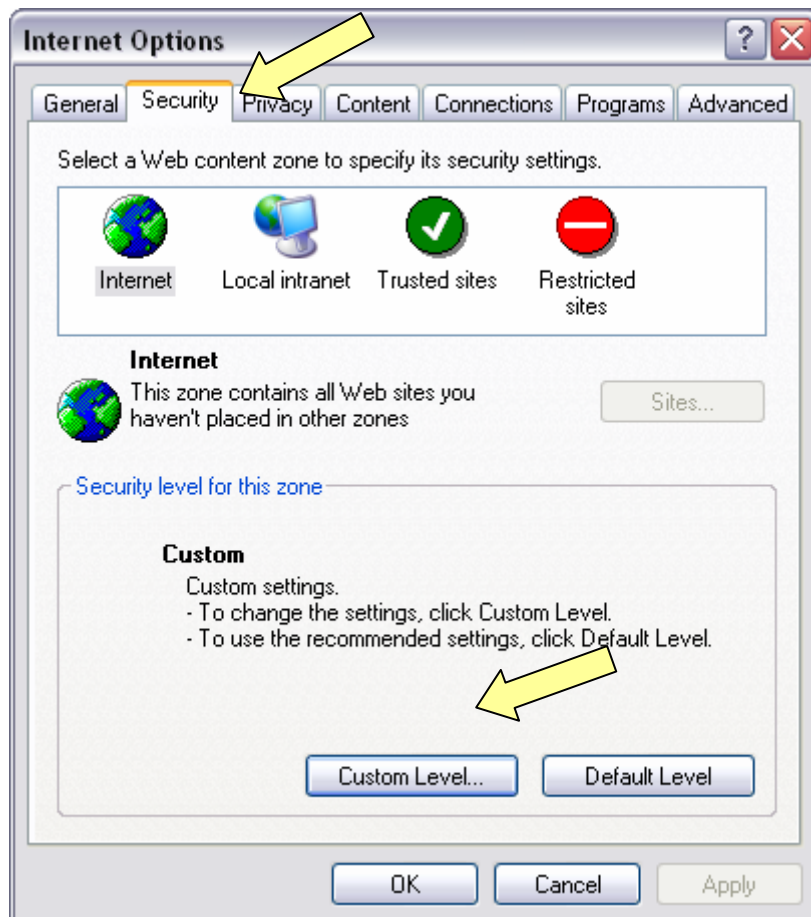
This document is a guide to assist you in using the site. It will set out what the technical requirements are that will enable you to use the system effectively. It will also go through the most common problems likely to be encountered by you and will suggest methods of approaching and amending the problems.

## Terminology

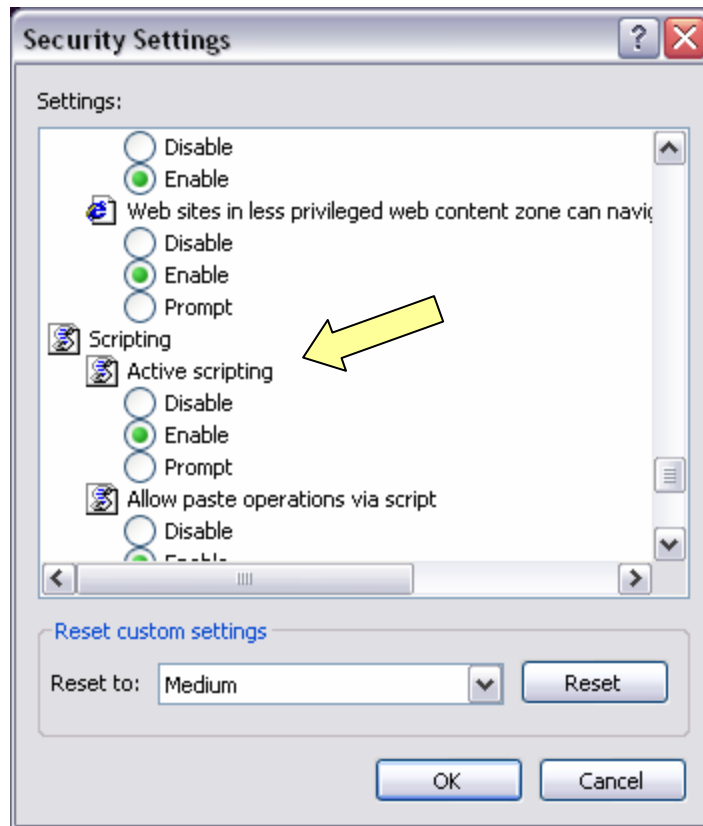
Term	Description
TPT	Familiar name for The Pensions Trust
FRP	Flexible Retirement Plan
eBusiness	The Pensions Trust's web-based processing tool
PST	Familiar name for the Pensions Support Team
ISP	Internet Service Provider
IT	Information Technology
EE	Familiar term for Employee
ER	Familiar term for Employer

## System Constraints – Minimum Technical Requirements for using eBusiness

- Internet Connection:
  - ✓ Minimum - 56k Dial Up
  - ✓ Recommended - 512MB Broadband or greater
- Operating System – Any Operating System which supports W3C Standard browser and 128 bit Encryption e.g.
  - ✓ Microsoft Internet Explorer 5.5 or later
  - ✓ Safari
  - ✓ Mozilla Firefox
  - ✓ Netscape 7.0 or later
- Java script must be enabled. If you are using Microsoft Internet Explorer:
  - Select 'Tools'
  - Select 'Internet Options'
  - Select the 'Security' tab
  - From the box 'Security level for this zone', select the 'Custom Level' button



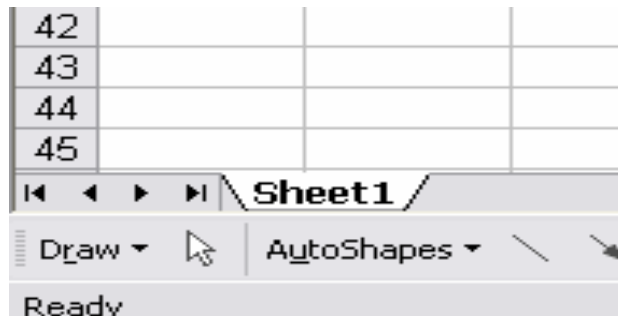
- Scroll down the Security Settings pop-up screen until you come to the section entitled 'Scripting'
- Under 'Active Scripting', select the 'Enable' option



- Select 'OK' and the Security Settings pop-up will close
- Select 'OK' and the Internet Options box will close
- Recommended screen resolution for optimum performance is 1024 x 768 pixels.
- Navigation throughout eBusiness **must** be done using the onscreen buttons provided. Using the buttons on your explorer toolbar could result in error.

## Operational Constraints

- One data submission and payment per month per employer. Agencies must make separate submissions and payments for each employer
- Payments will be on a calendar monthly basis only.
- Negative 'contributions', to balance a previous contribution submitted to TPT, are not allowed. This must be rectified in following months. Contact TPT if you require further information on this.
- Members must be enrolled on our internal systems one day prior to contributions being submitted for them using eBusiness. (This is due to our in-house processing systems receiving the data via an overnight batch process. This dependency will be removed in a future phase.)
- Where spreadsheets are used for submission via eBusiness these must have only one worksheet named Sheet1 with no spaces (*see diagram*) and cannot be password protected.



- Users will be allocated a user name and password by the Employer Helpdesk. These are for their sole use and must not be written down or disclosed. Further login credentials can be provided on request.
- The eBusiness system and Helpdesk support will be available between the hours of 09:00 and 17:00 from Monday to Friday.

## System Demonstration

We have prepared a number of tutorials which are available on The Pensions Trust website [www.thepensionstrust.org.uk](http://www.thepensionstrust.org.uk) under Document Library > Scheme > Flexible Retirement Plan and scrolling down to Employer Online Demonstration.

We recommend that you view these prior to using the system for the first time. If you have any queries arising from these tutorials, please contact the Employer Helpdesk on 0845 123 6200 and a member of the support team will be available to answer you.

## Troubleshooting

### ***General***

A dedicated Employer Helpdesk telephone line, **0845 123 6200**, has been set up to deal with all queries relating to problems with the system, whether they be problems getting connected or other problems that you may be experiencing. If you prefer to email your issue, a dedicated mailbox has also been set up at [helpme@thepensionstrust.org.uk](mailto: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.

On making a telephone call to the Helpdesk advising them that you have an issue, you will be asked a series of searching questions. You may feel that some of these questions are oversimplified and unnecessary; however, we would ask that you please bear with them and answer them all as the questions are designed to get to the root of the problem as quickly and efficiently as possible.

There now follows a section that will take you through some of the things you can try for yourself before calling the Helpdesk. This will make your call quicker and more effective, and may even remove the need for it.

### ***Connectivity***

If you cannot access eBusiness try the following:

- To check that you have not incorrectly typed the address, re-enter the web address: <http://www.thepensionstrust.org.uk> into your browser bar and check to see if The Pensions Trust's home page will display.
- If you cannot see the page, enter another web address that you can normally see, to check if it is accessible, eg. <http://www.google.co.uk> or <http://www.bbc.co.uk>. If you cannot see these sites then it is likely that there is something wrong with your Internet access and you should seek help from your organisation's IT Department (if you have one) or your Internet Service Provider (ISP)
- If you can see Google or the BBC site, but not eBusiness then it is likely that there is something wrong with eBusiness. This can be confirmed by contacting the Helpdesk.

### ***Login Failed***

Re-enter your Username and Password to ensure that you have not made a typing error. Remember that this information is case sensitive. If you have set your Secret Questions, use this facility to help you check that you have entered the correct information. If you have not used the Secret Questions, contact the Helpdesk to request your details. The Helpdesk will ask you to hang up and will call you back on the number held on your employer record. This is a standard check to ensure security is maintained. Once they have called you back, your new login details will be sent to you. We will ask you to remain on the telephone until you receive this in order that you can confirm that they have arrived safely.

## **Contributions Process**

### ***Data Submissions***

All contributions data uploaded into eBusiness must be related to a valid member of TPT to permit the data file to complete processing. If you have not enrolled an employee, then you must either a) Remove the details from your submission, send an application form to TPT and await confirmation that the enrolment has been completed, or, b) Telephone TPT to complete a Telephone Enrolment. To do this you should call the PST at your designated administration site:

For Edinburgh: 0131 341 1215

For Leeds: 0113 394 2894

If you send an application form to TPT, you must wait until you have received written confirmation that the employee has been enrolled into the scheme before attempting to send contributions for them via the web submission. If you complete a Telephone Enrolment, you will be given the employee's new member number which will enable you to update your data file. The data can then be submitted to TPT the following working day. This allows time for our internal systems to be fully updated with the new member information.

***The data must be submitted to TPT before a payment is sent.***

### ***Payment***

You will be expected to send one contributions data submission and one payment per calendar month, ie. only 12 in any one year. The payment must be received by TPT on or before the 14<sup>th</sup> of the month following the calendar month in which the contributions were deducted.

For BACS payments, the details that you require are:

Royal Bank of Scotland

Sort Code: 16-00-30

Account No: 10233363

For cheque payments, eBusiness will generate a Remittance Advice for your payment which you are required to print out and send, with the cheque, to the Finance Department at your designated administration site.

### ***Receipt of Data and Payment***

eBusiness is for the submission of regular monthly pension contributions only. All ad-hoc contribution monies eg. Augmentations, special payments etc., should be sent to the Finance team at your designated administration site.

When TPT receives your payment we will check that it matches the data that you have submitted.

If the payment and data match, the contributions will be applied to the member records and the monies will be invested in the appropriate funds.

If the payment and data do not match, we will notify you immediately. You will then be given the options to either submit an additional payment or to amend and re-submit the incorrect data.

Responsibility for the content of the contribution data lies solely with you, the employer. Once you have sent in a data submission and have received confirmation that we have reconciled your contribution payment to the data sent, no changes to this data will be accepted. Any adjustments must be made to the data on the following month's submission. No negative entries to reconcile a previous error will be accepted. Errors for funds confirmed as having been reconciled must be rectified by contacting TPT on the numbers below. We will then take the appropriate action:

For Edinburgh: 0131 341 1215

For Leeds: 0113 394 2894

For FRP, this may be by selling any erroneous units advised by you. ***N.B. Investments can go up or down therefore if The Pensions Trust has to sell erroneous units to correct an***

***error in your contribution submission, you will be required to make up any shortfall that may arise as a result of this action.***

**Contributions for members who have left will only be accepted in the calendar month in which they leave or in the month following. After that, eBusiness will not allow you to allocate monies to their record.**

Please be aware that TPT cannot invest any contribution monies until a payment is received that covers the full contribution amount shown on the data submission. ***As unit prices fluctuate on a daily basis, any delay in the investment process may result in the units purchased being less than they would otherwise have been had there not been any delay.***

#### ***Choices for Preparation of Contributions Data***

- If your internal systems can provide information in .xls (Excel) or .csv (Comma Separated Values) format, you will be able to upload this directly to eBusiness. You may need to adjust your data file prior to upload to ensure that your field formats are compatible with the eBusiness Data Standards. **NB: Password protected files cannot be imported. You must remove the password in order to proceed.**
- A blank template can be obtained from eBusiness. To assist you, this will be pre-filled with the column headers. You can then manually enter the required data.
- An Excel spreadsheet can be provided that contains a copy of the current data held by TPT. This can then be amended off-line and uploaded back into the system on completion. However, this functionality will not be available until you have submitted your first set of contributions data.

#### ***Multi-Employer Groups***

Whilst TPT recognises that some of our employers have complex organisational structures, to enable us to build a usable and cost-effective system, we have had to adopt some general rules. For each individual employer record that we hold we will expect one data submission and one payment per month. For security reasons, each employer will have their own Login details whether it is the same contact or not.

### ***Using a Payroll Agency***

If your payroll is dealt with by an agency and they will be responsible for sending in the data and monies, login details can be supplied to them. Please be aware that, for those employers within a multi-employer group, a separate login will be required for each individual employer. If the agency is only responsible for sending in the data, however, the monies will still be coming from you. You must, therefore, ensure that you make arrangements with the agency for them to inform you when the data has been submitted and the amount required to balance the data submission. Any imbalances will prevent the contributions from being allocated to the member records until this has been resolved. TPT will contact you if this happens.

## **Data Standards**

### ***Data Submissions for Employers with Members in Various Schemes***

Where you have various members with different main schemes, eg. Growth Plan, Unitised Ethical Plan, Final Salary and FRP, your data submission should include the following columns (\*\* denotes mandatory columns that must be included in your data submission):

- Member Number \*\* - Mandatory column and data. Must contain a whole number > 0 but < 999999999.
- Surname \*\* - Mandatory column and data. If the surname that you submit for a member is different to the surname that we hold at TPT, eBusiness will ask you if you want us to update our records. Where you indicate that this is the case, we will update our records automatically
- National Insurance Number \*\* - Mandatory column and data. Format must be AANNNNNNA (where A is an alpha value and N is a numeric value). Where the NI Number that you submit for a member is different to the NI Number that we hold at TPT, eBusiness will ask you if you want us to update our records. Where you indicate that this is the case, we will update our records automatically.
- Forenames/Initials – Optional column and data. A column for this data is optional. This column has been included to aid you with your submission should you choose to use it. Any data entered in this column will not be updated by TPT.

- Payroll Number – Optional column and data. A column for this data is optional. However, if you choose to submit data in this column and it is different to the data that we hold at TPT, we will update our records automatically.
- Annual Pensionable Salary \*\* - Mandatory column. The data is mandatory for all members whose main scheme is not FRP. If the member has FRP for a main scheme we do not require this data, however, if it is easier for you to include it, please do so. Must be a number formatted to 2 decimal places eg. 23500.25.
- Salary Effective Date \*\* - Mandatory column. The data is mandatory for all members whose main scheme is not FRP and who have had a change in Annual Pensionable Salary. If the member has FRP for a main scheme or their salary has not changed, we do not require this data, however, if it is easier for you to include it, please do so. The date can be entered in the following formats only:

Format	Example
DD/MM/YYYY	14/03/2001
DD.MM.YYYY	14.03.2001
DD-MM-YYYY	14-03-2001
DD-MMM-YYYY	14-Mar-2001
DD MMM YYYY	14 Mar 2001
DD/MM/YY	14/03/01
DD/M/YY	14/3/01
DD-MMM-YY	14-Mar-01

- Contractual Hours \*\* - Mandatory column. The data is mandatory for all members whose main scheme is not FRP. If the member has FRP for a main scheme we do not require this data, however, if it is easier for you to include it, please do so. Must be a number formatted to 2 decimal places eg. 24.25. This is the actual weekly hours for a member.
- Full Time Equivalent Hours \*\* - Mandatory column. The data is mandatory for all members whose main scheme is not FRP. If the member has FRP for a main scheme we do not require this data, however, if it is easier for you to include it, please do so. Must be a number formatted to 2 decimal places eg. 37.50. This is the standard number of hours an employee would work if they were full time.

- Hours Effective Date \*\* - Mandatory column. The data is mandatory for all members whose main scheme is not FRP and who have had a change in Hours. If the member has FRP for a main scheme or their hours have not changed, we do not require this data, however, if it is easier for you to include it, please do so. The date can be entered in the following formats only:

Format	Example
DD/MM/YYYY	14/03/2001
DD.MM.YYYY	14.03.2001
DD-MM-YYYY	14-03-2001
DD-MMM-YYYY	14-Mar-2001
DD MMM YYYY	14 Mar 2001
DD/MM/YY	14/03/01
DD/M/YY	14/3/01
DD-MMM-YY	14-Mar-01

- Monthly Pensionable Earnings \*\* - Mandatory column. The data is mandatory for all members whose main scheme is not FRP. If the member has FRP for a main scheme we do not require this data, however, if it is easier for you to include it, please do so. Must be a number formatted to 2 decimal places eg. 23500.25. This is the actual earnings that the submitted contributions have been deducted from.
- Employee (EE) Contributions \*\* - Mandatory column and data. This is a monetary amount and must be a number formatted to 2 decimal places eg. 10.00. If an employee contribution is not being paid, the field must hold 0.00. (see **Contribution Validation**)
- Employer (ER) Contributions \*\* - Mandatory column and data. This is a monetary amount and must be a number formatted to 2 decimal places eg. 10.00. If an employer contribution is not being paid, the field must hold 0.00. (see **Contribution Validation**)
- AVCs (Additional Voluntary Contributions) \*\* - Mandatory column and data. This is a monetary amount and must be a number formatted to 2 decimal places eg. 10.00. If an AVC is not being paid, the field must hold 0.00. (see **Contribution Validation**)

- Date of Leaving – Mandatory column, optional data. A column for this data is mandatory on the spreadsheet, however, it is only required to hold data when you are notifying TPT that a member has left. The date can be entered in the following formats only:

Format	Example
DD/MM/YYYY	14/03/2001
DD.MM.YYYY	14.03.2001
DD-MM-YYYY	14-03-2001
DD-MMM-YYYY	14-Mar-2001
DD MMM YYYY	14 Mar 2001
DD/MM/YY	14/03/01
DD/M/YY	14/3/01
DD-MMM-YY	14-Mar-01

If the member is leaving due to ill health, or has died, please telephone the appropriate Administration team immediately. If the member is leaving under normal circumstances, you are required to cease collecting contributions for them from the date they leave. Where the member is enrolled with a main scheme that is not FRP, you are still required to complete a Withdrawal form and forward this to TPT. Electronic copies of these are available on The Pensions Trust website [www.thepensionstrust.org.uk](http://www.thepensionstrust.org.uk) under Document Library > Scheme > Flexible Retirement Plan, and should be emailed to [frp@thepensionstrust.org.uk](mailto:frp@thepensionstrust.org.uk) for processing. However, we are currently striving to improve this method.

### ***Contribution Validation***

All contribution fields must contain a value. If there are no contributions to be paid for a member, the value must be entered as 0.00. If you leave the field blank, the file will not pass validation and you will be unable to submit the data.

All values must be formatted to Numerical with no 1000 comma separator and no pound signs or any other characters.

Where the value of a members EE or ER contributions has changed from the previous month's submission, you will be alerted by eBusiness in order that we can help you to identify possible errors in your new data submission.

Where contributions change from 0.00 on a month by month basis, you will be required to explain the change and, if appropriate, asked to provide an effective date for the change, eg. Member has returned from Maternity Leave and has restarted contributions.

Where contributions change to 0.00 on a month by month basis, you will be required to explain the change and, if appropriate, asked to provide an effective date for the change, eg. Member has gone on Sick Leave and has stopped making contributions.

For non-FRP members only - If the value of a member's EE contributions or ER contributions does not match the value that TPT expected to receive, based on the Annual Pensionable Salary and contribution rates held on their record, eBusiness will alert you to this, and depending on the degree of variance, you may be stopped from proceeding with the import until the contribution amount is amended or the variance explained.

If a member wishes to pay extra contributions on a regular basis and their main scheme is the FRP, simply increase the EE amount to include the additional payment. The members extra contributions will be invested using the same investment rules as their normal monthly contributions.

If a member wishes to pay extra contributions on a regular basis and their main scheme is not the FRP, please include the voluntary contribution amount in the AVC field. You should be aware that to enable you to add a new AVC to a member, they must be set up as an AVC payer at TPT. If this is not the case, eBusiness will alert you. To proceed with the data submission, you will have two options:

1. Remove the AVC contribution from that month's submission
- or
2. Contact TPT to set the member up as an AVC payer.

To set up a new AVC payer, there is specific information that you must have prior to contacting TPT. You will need to know whether the member wishes to pay into the Growth Plan or the Unitised Ethical fund, the start date for the contributions, and the percentage or fixed amount that they will be paying each month. If the member is not in the FRP but wishes to pay AVCs into the FRP, you will need to know the start date for the contributions, and what investment spread they would like.

Provision of all information prompted for will ensure that TPT keeps accurate records for your members and ensures that we take appropriate action where required.

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***Data Submissions Where All Active Members are FRP Only***

If you reach the stage where all other members have left and the only Active members you have left are FRP only, you will then be treated as a FRP only employer. This will greatly reduce the amount of information that we will require from you in your monthly submissions. You will be notified if and when this is the case, and at this time, the information that we will require from you will reduce to:

- Member Number \*\* - Mandatory column and data. Must contain a whole number > 0 but < 99999999.
- Surname \*\* - Mandatory column and data. If the surname that you submit for a member is different to the surname that we hold at TPT, eBusiness will ask you if you want us to update our records. Where you indicate that this is the case, we will update our records automatically.
- National Insurance Number \*\* - Mandatory column and data. Format must be AANNNNNA (where A is an alpha value and N is a numeric value). Where the NI Number that you submit for a member is different to the NI Number that we hold at TPT, eBusiness will ask you if you want us to update our records. Where you indicate that this is the case, we will update our records automatically.
- Forenames/Initials – Optional column and data. A column for this data is optional. This column has been included to aid you with your submission should you choose to use it. Any data entered in this column will not be updated by TPT.
- Payroll Number – Optional column and data. A column for this data is optional. However, if you choose to submit data in this column and it is different to the data that we hold at TPT, we will update our records automatically.
- Employee (EE) Contributions \*\* - Mandatory column and data. This is a monetary amount and must be a number formatted to 2 decimal places eg. 10.00. Where an employee contribution is not being paid, the field must hold 0.00. (see ***Contribution Validation***)
- Employer (ER) Contributions \*\* - Mandatory column and data. This is a monetary amount and must be a number formatted to 2 decimal places eg. 10.00. Where an

employer contribution is not being paid, the field must hold 0.00. (see **Contribution Validation**)

- Date of Leaving – Mandatory column, optional data. A column for this data is mandatory on the spreadsheet, however, the data is only required when you are notifying us that a member has left. The date can be entered in the following formats only:

Format	Example
DD/MM/YYYY	14/03/2001
DD.MM.YYYY	14.03.2001
DD-MM-YYYY	14-03-2001
DD-MMM-YYYY	14-Mar-2001
DD MMM YYYY	14 Mar 2001
DD/MM/YY	14/03/01
DD/M/YY	14/3/01
DD-MMM-YY	14-Mar-01

### **Contribution Validation**

The contribution validation will also change slightly to:

All contribution fields must contain a value. If there are no contributions to be paid for a member, the value must be entered as 0.00. If you leave the field blank, the file will not pass validation and you will be unable to submit the data.

All values must be formatted to Numerical with no 1000 comma separator and no pound signs or any other characters.

Where contributions change from 0.00 on a month by month basis, you will be required to explain the change and, if appropriate, asked to provide an effective date for the change, eg. Member has returned from Maternity Leave and has restarted contributions.

Where contributions change to 0.00 on a month by month basis, you will be required to explain the change and, if appropriate, asked to provide an effective date for the change, eg. Member has gone on Sick Leave and has stopped making contributions.

If a member wishes to pay extra contributions on a regular basis, simply increase the EE amount to include the additional payment. The members extra contributions will be invested using the same investment rules as their normal monthly contributions.

Provision of all information, where prompted, will ensure that TPT keeps accurate records for your members and will also ensure that we take appropriate action where required.

### ***Data Requirements***

From time to time, we will request information from you in order that we can carry out internal checks on the data that we hold for our members. This is to ensure that our information is always as accurate and up to date as possible. It is anticipated that this will be on an annual basis and you will be notified of the requirements in due course.

It is possible that you will be required to change the format of the data, or indeed, the data itself at some future point. This would happen as a result of any changes made to our working practices or to current legislation



## The Pensions Trust

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or visit [www.thepensionstrust.org.uk](http://www.thepensionstrust.org.uk)