



eBusiness Employer User Guide

Flexible Retirement Plan



The Pensions Trust

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This Guide is for those participating employers who only offer The Pensions Trust's Flexible Retirement Plan to their employees.

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System Constraints

Minimum Technical Requirements for using eBusiness

- Internet Connection:
 - Minimum - 56k Dial Up.
 - Recommended - 512MB Broadband or greater.
- Operating System: Microsoft Windows XP or later.
- Browser:
 - Recommended - Microsoft Internet Explorer 6 or later.
 - Possible alternatives - Mozilla Firefox 3 or later and Google Chrome.
- 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.
 - Look down the list and enable 'Active Scripting' (Note: The wording above may differ slightly depending on your browser version).
- Recommended minimum screen resolution for optimum performance - 1,024 x 768 pixels.
- Navigation throughout eBusiness must be done using the onscreen buttons provided. Using the buttons on your explorer toolbar could result in an error.

Operational Constraints

- One data submission and payment per month per employer/payment group. The payment and data submission must balance. Incorrect payments may be returned and it is strongly recommended that payment is not made until the data submission has been completed. Payroll 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 The Pensions Trust, are not permitted. Contact The Pensions Trust if you require further information.
- New Members must be enrolled on the internal systems and confirmation received from The Pensions Trust, prior to contributions being submitted through eBusiness.
- Where spreadsheets are used for submission via eBusiness these must have only one worksheet named 'Sheet1' with no spaces and must not be password protected.
- Users will be allocated a Username and Password by The Pensions Trust's Employer Helpdesk. Passwords can be set for different levels of access, as you may have different staff completing the on-line Withdrawal Forms and Internal Transfer Forms from those submitting contributions data. These are for the user's sole use and must not be written down or disclosed.
- The eBusiness system and Employer Helpdesk support will be available between the hours of 09:00 and 17:00 from Monday to Friday.

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, where there are problems getting connected or other problems that you may be experiencing. If you prefer to email your issue, a dedicated email address 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.

On making a telephone call to the Employer Helpdesk advising them that you have an issue, you will be asked a series of questions in order to identify the problem.

Here are some simple checks you may wish to perform before calling the Employer Helpdesk.

Connectivity

If you cannot access eBusiness, please try the following:

- Use a search engine, such as Google <http://www.google.co.uk> to perform a search to check whether your connection is working. If the search does not run then it is likely that there is a problem with your internet connection, and you should seek help from your organisation's IT Team or your Internet Service Provider (ISP).
- If you can use Google to perform a search and eBusiness still doesn't work then there is likely to be a problem with eBusiness. This can be confirmed by contacting the Employer Helpdesk.

Login Failed

Re-enter your Username and Password to ensure there has not been a typing error, remembering this information is case sensitive. If you have previously set your 'Secret Questions' from the eBusiness main menu, you can use the 'Help! I've forgotten my password' facility to confirm you have entered the correct information. If you have not used the 'Secret Questions' facility, please contact the Employer Helpdesk to obtain a new password.

The Employer Helpdesk will ask you to hang up and will call you back on the number held on your employer record. This is standard procedure to ensure security is maintained. Once they have called you back, your new login details will be sent to you via email. We may ask you to remain on the telephone until you receive this in order to confirm they have arrived.

Contributions Process

Data Submissions

All contributions data uploaded to eBusiness must be related to a valid member of The Pensions Trust. If you have not yet enrolled an employee, then you must either remove the details from your submission or enrol the member on-line and wait at least 24 hours before you will be able to submit contributions for them. If the Employee Application Form is completed and sent to The Pensions Trust you must await confirmation that the enrolment has been completed before you will be able to submit contributions for them.

Note: Contribution data must be submitted to The Pensions Trust before a payment is sent.



Payment

You will be expected to send one contributions data submission and one payment per calendar month, i.e. only 12 in any one year. The payment must be received by The Pensions Trust on or before the 14th of the month following the calendar month in which the contributions were deducted. Please quote your Employer Number when making payment.

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. Please print out and send, with the cheque, to the Finance Team at:

Finance Team
The Pensions Trust
Verity House
6 Canal Wharf
Leeds
LS11 5BQ

Receipt of Data and Payment

eBusiness is for the submission of regular monthly pension contributions only. All ad-hoc contribution monies e.g. augmentations, special payments etc. should be sent to the Finance Team at the address above.

When The Pensions Trust receives your payment we will check that it matches the data you have submitted. If the payment and data match, the contributions will be applied to the member's records and the monies will be invested in the appropriate funds.

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

If you fail to submit the additional payment, the incorrect payment already received can be returned to you and no action will be taken with the submitted data until another payment has been received which matches the submitted 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 against 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 The Pensions Trust on **0113 394 2894**. We will then take the appropriate action.

For defined contribution or money purchase schemes, this may be by selling any erroneous units advised by you. **Note: 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 up to two months after the month in which they leave. After this time, eBusiness will not allow you to allocate monies to their record.**

Please be aware that The Pensions Trust 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. Note: Any contributions received are held on account.**

Choices for Preparation of Contributions Data

- In order to submit contribution information through eBusiness a spreadsheet prepared in Microsoft Excel and saved in either .csv or .xls format is required. Note: Password protected files cannot be imported. You must remove the password in order to proceed.
- As the data contained within the file must be in The Pensions Trust's specified format, we recommend that you obtain a blank template from the link within eBusiness. To assist you, this will be pre-filled with the column headers. You can then manually enter the required data. Note: The eBusiness system is sensitive to changes in the column headers and these should therefore not be altered.
- An Excel spreadsheet can be provided that contains a copy of the current data held by The Pensions Trust. This can then be amended off-line and uploaded back into the system on completion. However, this functionality will not be available until after you have submitted your first set of contributions data.

Multi-employer Groups

For those employers who operate payment groups, each individual employer will need to complete on-line Withdrawal Forms for their own staff.

Using a Payroll Agency

Login details can be provided to a payroll agency where appropriate. 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 submitting the data, with the monies still coming from you, the employer, you must ensure arrangements are made 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. The Pensions Trust will contact you if this happens.

Please note the agency may complete the date of leaving for a member who has left, but it is the employer's responsibility to complete the on-line Withdrawal Form. You must complete the Withdrawal Form on-line within two months of the member leaving otherwise the agency will not be able to submit any further contributions data.



Data Standards

- **Member Number** - Mandatory column. Must contain a correct Member Number. The Member Number must not have an 'M' in front.
- **Surname** - Mandatory column. If the surname that you submit for a member is different to the surname that we hold at The Pensions Trust, 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 (NI) Number** - Mandatory column. If the NI Number that you submit for a member is different to the NI Number that we hold at The Pensions Trust, 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. This column has been included to help you with your submission should you choose to use it. Any data entered in this column will not be updated by The Pensions Trust.
- **Payroll Number** - Optional column.
- **Annual Pensionable Salary** - Mandatory column. This data is mandatory for all members. The number must be formatted to two decimal places e.g. 23500.25.

- **Salary Effective Date** - Mandatory column. The date can be entered in the following formats only:

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-MMM-YY	14-Mar-01
DD/MM/YY	14/03/01
DD/M/YY	14/3/01

- **Employee (EE) Contributions** - Mandatory column and data. This is a monetary amount and must be a number formatted to two decimal places e.g. 10.00. If an employee contribution is not being paid, the field must hold 0.00.
- **Employer (ER) Contributions** - Mandatory column and data. This is a monetary amount and must be a number formatted to two decimal places e.g. 10.00. If an employer contribution is not being paid, the field must hold 0.00.
- **Date of Leaving** - Mandatory column and optional data. A column for this data is mandatory on the spreadsheet, however, it is only required to hold data when you are notifying The Pensions Trust that a member has left. The date can be entered in the same 'effective date' formats detailed above.

Enrolment Process

You can complete an Employee Application Form or you can submit an application to join the Flexible Retirement Plan via eBusiness. More detailed guidance on how to complete an online enrolment can be found in the eBusiness Enrolment User Guide - Flexible Retirement Plan.

Leaver Process

You should complete a Withdrawal Form on-line. Please note the final contribution should be submitted before you complete the Withdrawal Form. The Withdrawal Form must be completed within two months of the date of leaving. You will not be able to submit further contributions data for any members via eBusiness after this time limit until the Withdrawal Form is submitted.

Internal Transfer Process

Internal transfers can be completed on-line, where a member has joined from another Flexible Retirement Plan employer and the gap between employments does not exceed 30 days. A form will be produced which should be passed to the member to sign and forward to The Pensions Trust. Should this form not be received within six weeks, the internal transfer will be cancelled and the member will have to re-join as a new member. The employer is responsible for checking an internal transfer is allowed under the Scheme rules. If you are unsure please contact the Employer Helpdesk on **0845 123 6200** or email **helpme@thepensionstrust.org.uk**



The Pensions Trust

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