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Guide to Workplace Pension Reform & IRIS OpenEnrol

This guide will give you a general overview of **Workplace Pension Reform** and what it means for you as an employer. It will also demonstrate how Earnie IQ can help you carry out your new responsibilities.

The guide also gives detailed information relating to IRIS OpenEnrol, the element of the IRIS AE Suite™ which simplifies pension communications.

It will cover:

- How Earnie IQ can help you with
  - Automatic Enrolment
  - Pension Funds
  - Pension Deductions
  - Pension Provider output files
- What is the IRIS OpenEnrol element of the IRIS AE Suite™?
- How to use IRIS OpenEnrol
- Quick Reference & Definitions
How Earnie IQ can help you with Workplace Pension Reform

The IRIS AE Suite™ has been added to the payroll software to enable you to manage your new or existing Workplace Pension Scheme more effectively.

You will be able to:

- Configure Auto Enrolment (including any postponement period)
- Hold detailed pension information in Employee Details
- Auto enrol employees during payroll run
- Manage opt-outs
- Manage opt-ins/joins
- Print detailed pension reports (from the Reports menu)
- Create pension files
  - to enrol workers
  - for a contribution schedule
How do I set up and work with Workplace Pensions on Earnie IQ?

1. Enable the **Pension** menu
2. Configure the **Pension Deductions**
3. Configure the **Pension Fund**
4. Configure Automatic Enrolment and enter the **Staging Date**
5. Auto enrol employees for the first time during payroll
6. Add extra pension information to **Employee Details**
7. Print Pension reports
8. Create Pension Output File
How do I enable the Pension menu items?

The first step is to enable the items in the Pension menu for your users. To do this:

1. Enter your Admin name and password into the Earnie IQ login screen
2. Click on Operators/Groups and select Alter Operators/Groups
3. Click on the Group on the left that you want to add the Pension menu for then click the Edit button
4. Select the Payroll tab
5. Scroll down the list of Menu Permissions to the Pension menu options and tick the boxes for the items you wish to enable

The new tabs in Employee Details will also need to be enabled:

6. Select Employee Details (next to Menu Items)
7. Scroll down the grid until you reach the two new tabs at the bottom, Auto Enrol and Pensions and tick the boxes
8. If your Groups are set up to have different rights for different companies, select each company in the Company Details drop down and ensure the permissions for the Pension menu and Employee Details are correct
How do I configure Pensions?

Create new Pension deductions at company level (if required) ➔ Specify Qualifying & Pensionable earnings ➔ Configure the Pension Fund ➔ Assign Pension Deductions to Fund

How do I create new Pension Deductions at company level?

If you already run a pension scheme which matches or exceeds the minimum requirements for Auto Enrolment, you won't need to create any new pension deductions.

The regulations state that the pension deduction should be calculated as percentage of Qualifying Earnings between the Qualifying Earnings Lower Threshold and the Qualifying Earnings Upper Threshold.

If you do need to create new pension deductions, Earnie IQ has a deduction Type - Percentage Auto Enrolment which calculates the pension as required by the legislation.

If you select this pension type, you just need to enter the correct percentage amounts and Earnie IQ will calculate the deduction for you.

To add a new pension deduction:

1. From the Company menu, select Alter Payments / Deductions
2. Click on Add New and say No to using the Wizard
3. Configure your new pension deduction, selecting Percentage Auto Enrolment from the Type drop down list

For further help with creating Pension Deductions, go to the IRIS website.
How do I specify Qualifying and Pensionable Earnings?

You need to specify which of your Payments comprise Qualifying Earnings and Pensionable Earnings.

It is VITAL to get this right as the Automatic Enrolment process relies on Qualifying Earnings in order to function correctly.

What are Pensionable Earnings?
Pensionable Earnings are those included in your pension calculation, and are dependent on your pension scheme. Your Pension Provider will define these.

What are Qualifying Earnings?
Qualifying Earnings are the earnings used to assess whether a worker earns enough to be automatically enrolled, providing all the other eligible jobholder criteria are met. These earnings are defined by The Pensions Regulator.

To ensure existing pay elements are included in Qualifying Earnings and/or Pensionable Earnings:

1. Click on the Pension menu and select Configure Earnings

   The screen has three tabs, Salary, Rates and Pay/Deds.

2. The Salary tab already has all its elements ticked for Qualifying Earnings, however your Pension scheme may count different items as Pensionable Earnings so these can be ticked in the right hand column if required

3. The Rates tab displays all of the rates you currently have set up at company level. Tick those that are part of Qualifying Earnings and Pensionable Earnings

4. The Pay/Deds tab displays all of the payments you currently have set up at company level. Tick those that are part of Qualifying Earnings and Pensionable Earnings

5. Click OK when you are finished
How do I configure & assign Pension Deductions to a Pension Fund?

Pension deductions should be linked to a **Pension Fund**. A **Pension Fund** is used by default during auto enrolment, allowing you to set default values for all employees.

Number 1 in the Configure Pension Fund Details screen will always be NEST. Edit this entry if you will be using a NEST pension.

To add a new **Pension Fund**:

1. From **Pension** menu select **Configure Pension Fund**. Click **Add New**.

2. Enter the required **General** details on the first tab.

3. In the **Scheme Type** section, from the drop down list, select whether the scheme is **Defined Contribution**, **Defined Benefits** or **Hybrid**. This is essential if you are using the IRIS OpenEnrol element of the IRIS AE Suite™.

4. Tick the **Qualifying Scheme** box, a message will ask if you require every employee in this **Pension Fund** to be ticked as a **Member of a Qualifying Scheme**.
5. If the employer is covering the whole of the minimum contribution rather than the employee, tick **Minimum contribution met by employer**

6. Pension deductions that have not been assigned to a fund are listed on the right under **Pension Details**. Tick the pension deductions that should be assigned to this **Pension Fund**

7. Click on the **Output Files** tab

8. Select the required **File Format** and choose from the **Include** dropdown who to include (this is determined by your Pension provider)

9. Other fields on this screen will differ according to the **File Format** you select, and the required details will be provided by the Pension provider

10. The **Add Employee contributions to Employers** option adds the employee contribution to the employer contribution in the output file, resulting in the employee contribution showing as zero. This is used for certain salary sacrifice pensions

11. Click on the **Bank Details** tab. Currently these are entered here are for your information only so you may leave them blank

12. Click **OK**
13. Repeat for any other pension funds you may have

If you have a NEST Pension Fund, the Qualifying Scheme will be ticked automatically and employees in the NEST Pension Fund will have Member of a Qualifying Scheme ticked.

If this Pension Fund is used for auto-enrolment, the deduction amounts will be automatically applied to the Pay/Ded tab in Employee Details and deducted from employees pay when they are auto-enrolled during Payroll Run.

Only one Pension Fund can be used as a default for the automatic enrolment process.
How do I configure auto enrolment?

The next stage in your preparation is to configure auto enrolment for each of your companies.

1. Click on the Pension menu and select Configure Auto Enrolment. The screen opens on the Pensions tab.

2. This is where you MUST enter your Staging Date (and Postponement, if required). The Staging Date must be entered to enable the auto enrolment process to begin (Click here for information on Re-enrolment).

3. Select your Default Pension Fund.

4. When using the IRIS OpenEnrol element of the IRIS AE Suite™, on logging into a company, a warning message will be displayed if there are outstanding communications waiting to be published. The OpenEnrol Warnings section on this screen allows you to specify when this message is seen.

5. If you are using a NEST or Standard Life pension, click on the NEST/Standard Life tab.

6. Enter the Employer Ref Number, Group and Payment Source exactly as they are configured with NEST, or configure Site Code for Standard Life (It is also possible to do this within Configure Pension Fund).
7. If you are using the IRIS OpenEnrol element of the IRIS AE Suite™, you need to complete the Contact Details tab in order to successfully generate letters.

8. Click the Pension Files tab.

9. Tick the Withhold Initial Pension Contributions box if you are going to keep back any initial employee contributions from your Pension Provider, in the event employees choose to opt out after auto enrolment. Leave it blank if you do not intend to do this.

10. The NEST box here should be ticked if you want to send files to NEST directly from the payroll software. Read the separate NEST Integration guide for more details.

11. If you are using the IRIS OpenEnrol element of the IRIS AE Suite™, when you click OK or Save you will be asked if you want to send a letter to all employees informing them that Automatic Enrolment is coming. This letter is purely informative, it is not a legal requirement. However, if you select No at this point you will NOT be able to reproduce that letter at a later time.
What additional pension information do I need to add to Employee Details?

Before an employee is automatically enrolled there are some details which you may need to complete.

The majority of the fields on the Employee Details | Auto Enrol tab will be completed via the Auto Enrolment feature.

On the Employee Details | Auto Enrol tab:

1. Tick the Works outside of UK box if necessary

2. When using the IRIS OpenEnrol element of IRIS AE Suite™, the Transitional Period box must be ticked before running the employee's first payroll under automatic enrolment to trigger Letter 1T

3. An employer can choose to apply the Transitional Period for Defined Benefits and Hybrid Pension schemes to all their workers who meet the criteria to be an eligible jobholder on the employer’s first auto enrolment date and provided certain other conditions are met. For more information click here to view The Pensions Regulator detailed guidance on Transitional period for DB and hybrid schemes

4. As only one Pension Fund can be used as default for Auto Enrolment, if you have several Pension Funds, you will need to apply these to Employee Details manually
How do I automatically enrol employees?

Earnie IQ runs the Auto Enrolment process for each employee individually when you use the Do Payroll process. It is at this point communications are generated for use with the IRIS OpenEnrol element of the IRIS AE Suite™.

The software will check if the payroll date is on or after the company Staging Date.

- If a Postponement Period is in operation, a Deferral Date is entered in Employee Details | Auto Enrol

- If the employee is identified as an eligible or non-eligible jobholder or an entitled worker the employee's Worker Status is set accordingly

- If there is no Postponement Period in place, and the employee's Worker Status is set to Eligible Jobholder, then the software assigns an Automatic Enrolment Date, marks the employee as a Member of a Qualifying Scheme and adds the pension fund and pension deductions (if configured) to Employee Details | Auto Enrol

- Employee and employer pension deductions are calculated and the payroll process continues as normal; once complete it will move on to the next employee

- The software will re-assess any employees that were not previously eligible, any employees whose Worker Status is not set to Eligible Jobholder, and any workers with a Deferral Date assigned where that Deferral Date is in the pay reference period being assessed. When earnings are above the Automatic Enrolment trigger the employee will be auto enrolled

- If an employee becomes eligible, the Deferral Date is removed, the Automatic Enrolment Date is set and the Pension Fund and pension deductions are assigned

- Once all employees have been processed, if any employees have been automatically enrolled, a message will be displayed asking if you want to print a report outlining the changes made. Click Yes to print or preview the report.

- When you redo/undo the payroll, employees will be re-assessed. Remember this may result in an employee being auto enrolled or Auto Enrolment dates being removed

You can click Preview on the Input/Edit Payroll Details screen to see the effect of auto enrolment, but the process isn't finalised until you have clicked Process on that employee's pay screen and moved on to the next.
What is Re-enrolment?

The process of automatically putting workers back into pensions is known as ‘automatic re-enrolment’. Re-enrolment occurs approximately three years after staging and then every three years after that. At the **Re-enrolment Date** AE Assessment occurs for all the employees that previously opted out or ceased contributions more than a year before the **Re-enrolment Date**.

To cater for **Re-enrolment**, two new fields have been added to the **Configure Automatic Enrolment** screen below **Staging Date**:

**Re-enrolment Date** and **Previous Re-enrolment Date**.

If the re-enrolment employee is an eligible jobholder they will be automatically enrolled into the default pension scheme or the one specified in **Employee Details | Auto Enrol**. The only difference is that the re-enrolment employee cannot be postponed.

For Re-enrolment a new letter type L1R will be published to IRIS OpenEnrol.
Managing Auto Enrolment on a day to day basis

The payroll life cycle with Auto Enrolment

1. Add new starters and make employee amendments
2. Process any opt-in/join requests
3. Run the Payroll
4. Produce Reports (inc payslips)
5. Create BACS
6. Publish Pension Comms
7. Produce pension files
8. Send FPS/EPS
9. Process any opt-out/cease requests
10. Mark employees as leavers, if necessary
AE Assessment Details

During the payroll run, click on the Preview button and then the AE Detail button. This screen displays the employee’s AE Assessment status together with the information that the assessment is based on.

The bold text highlights the factors that have triggered the assessment outcome.

Period Pension Dashboard

To access the Period Pension Dashboard, from the Pension menu, select Period Pension Dashboard.
This dashboard displays the pension status of any employees assessed in a particular pay period.

- Double-click or highlight an employee and click on View to open their AE Assessment screen for... that period
- Click Publish if you have communications waiting to be published to IRIS OpenEnrol
- Highlight an employee and click on Opt-out to open a new screen enabling you to quickly opt an employee out of the Pension scheme
- Changes made here will automatically be made within Employee Details for you
- You are able to access historic periods and tax years where the history is available

**Employee AE History**

This screen displays historic periods and tax years for the selected individual where the history is available. You can view the Worker Status, AE Assessment, AE Date, Deferral Date and whether the employee is In Pension for the relevant pay period.

- From the Pension menu select Employee AE History
- Select an Employee from the list
- To view the AE Assessment for... screen for a specific Pay Period, highlight the relevant pay period and click View

**Create Pension output file**

For guidance on how to create your pension output file, click here. From this location select the pension provider you want to create your pension output for.

Output files are available as standard in the software for the following pension providers:

- Aviva
- Friends Life
- NEST
- Now Pensions
- Peoples Pension
- Scottish Widows
- Standard Life G2G
Select/Print Pension reports

Earnie IQ has several pension reports to assist you in administering your pensions. You will need to select these from the library to be able to print them from the Reports menu.

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<thead>
<tr>
<th>Report</th>
<th>Library Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automatic Enrolment Summary by Period</td>
<td>Summaries</td>
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<tr>
<td>Pension Summary by Employee</td>
<td>Summaries</td>
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<td>Pension Summary by Fund</td>
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<td>Pension Fund Details</td>
<td>Company Reports</td>
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<td>Pension Opt-out Date</td>
<td>Employee Reports</td>
</tr>
<tr>
<td>Declaration of Compliance</td>
<td>Company Reports</td>
</tr>
</tbody>
</table>

Automatic Enrolment Summary by Period

If you use the **Company Costs Summary** and you would like the automatic enrolment pensions to appear in the **Employer Pension Costs** figure, you will need to add the pension deductions to one of the ‘Ers’ pension report groups.

This will show any employees auto enrolled in the selected period as well as any not auto enrolled together with the reason why.

**Pension Summary by Employee**

This report prints details of the pension contributions for individual employees within a selected pay period. It will not show employees where employee and employer contributions are zero.

It will group employees by the **Pension Fund** selected in **Employee Details**.

**Pension Summary by Fund**

This report prints the pension contributions by all or selected **Pension Funds**. Only employees with pension contributions associated with the selected fund will be included. It will not show employees where employee and employer contributions are zero.
Pension Summary for Period

A summary style report showing Employee, NI Number, Pensionable Pay, Assumed Pensionable Pay and Qualifying Earnings for the pay period selected.

Pension Key Ages

This report will print current employees that will reach a key age for Workplace Pensions in the selected pay period, that is any employee turning 16, 22, State Pension Age and 75.

It can be printed per Pension Fund or for all Pension Funds.

Pension Status

This report contains the automatic enrolment information for each employee.

It can be printed per Pension Fund or for all Pension Funds.

Pension Fund Employees

This report prints the total number of employees that have an Automatic Enrolment Date, Opt-out Date or an Opt-in Date within a specified date range.

It can be printed per Pension Fund or for all Pension Funds.

Pension Fund Remittance

This report allows you to select a Pension Fund, a From and To date to print it for and also allows you to exclude employees. You may wish to exclude employees that have been auto enrolled but may wish to opt out; you are allowed to withhold their contributions from the Pension provider for up to 3 months after Auto Enrolment if the provider permits.

The report includes employees that have an employee or employer pension contribution value which is associated with the selected Pension fund and the contributions were deducted within the date range selected. It will also include employees that have had any pension payments withheld in previous months that now need to be included.

Pension Fund Details

This report will print the details of all Pension Funds that have been created within the company.

Pension Opt-out Date

This report will print details of all employees with an Opt-out Date within a specified date range.
Declaration of Compliance Report

As part of Automatic Enrolment, each company must complete a Declaration of Compliance with The Pensions Regulator. In order to assist with this, we have added the Declaration of Compliance report. This report will provide you with as much information as the system holds in order to help you complete your declaration.

To install the report, from the Reports menu select Library Selection then Company Reports. Double-click on Declaration of Compliance, click OK, and then Close.

Once installed, print the report from Reports | Print Company Reports.

Please Note:

- The payroll software does not hold ALL the information you will need for the Declaration of Compliance
- The report is only for a single PAYE Reference, therefore if there is more than one PAYE reference for the company you will need to merge the data from each report
How do I opt an employee in?

An Opt-in request can be received from a non-eligible jobholder, or an eligible jobholder within a postponement period. **Note:** Entitled Workers cannot opt-in, they need to **Join.**

To enter an **Opt-in Date:**

1. Receive an **Opt-in** request from employee
2. Go to **Employee Details | Auto Enrol**
3. Select the **Pension Fund**
4. Enter the **Opt-in Date**
5. Click **OK** to complete the process
Employee requests to Join your Pension Scheme

An employee can request to join your Pension scheme if they meet the following criteria:

- The employee's worker status was **Entitled Worker** when last assessed for Auto Enrolment
- The following fields in **Employee details | Auto Enrol** are un-ticked:
  - Member of a Qualifying Scheme
  - Transitional Period
  - Works outside the UK

1. Receive a **Join** request from employee
2. Go to **Employee Details | Auto Enrol**
3. Select the **Pension Fund**
4. Enter the **Join Date**
5. The Employee Contribution and Employer Contribution will default to the rates set up for the **Pension Fund**. Amend if necessary
6. Click **OK** to complete the process
How do I opt an employee out?

1. Receive valid Opt-out Notice from employee
2. Go to Pension | Period Pension Dashboard
3. Select the employee then click the Opt-out button
4. Enter the Opt-out Date and click Calculate Refund
   - Employee and Employer contribution refunds are calculated. To view a breakdown of the refund calculation click Pay Details
5. The refund must be processed manually in the next payroll run
POINTS TO REMEMBER

- An Opt-out Date field can also be found in Employee Details | Auto Enrol.
- An employee with a Join Date is not entitled to opt out of a Pension Scheme. If the employee wishes to stop contributions, a Contributions Ceased date should be entered in Employee Details | Auto Enrol.

When a jobholder gives an opt-out notice, you must check that it is a valid notice. It must contain certain statutory information which can be found here.

How do I refund contributions if an employee has opted-out?

This depends on:

- Your pension configuration
- Whether the employee’s earnings for the pension deduction were the same each period
- If you have just moved into the new tax year

Employee's Contribution Refund

Example – percentage

Where the employee's earnings for the pension deduction are the same each pay period and the refund is due in the same tax year as the enrolment date (the pension deduction is a percentage of the employee's salary)

1. From the Company menu, select Alter Payments/Deductions then click Add New
2. Click No to using the wizard
3. Create a deduction with the same set-up as the original pension deduction
4. Click OK then OK again
5. During the payroll run, in the Payroll Run screen for that employee, select the new deduction and enter a NEGATIVE percentage in the Amount column
6. The pension deduction refund value must NOT exceed the pension deduction year to-date value
Example - value

Where the employee's earnings for the pension deduction differ each pay period and the refund is due in the same tax year as the enrolment date (the pension deduction is a percentage of total hours paid to the employee)

1. From the Company menu, select Alter Payments/Deductions then click Add New
2. Click No to using the wizard
3. Create a deduction with the same set-up as the original pension deduction
4. Make sure the Type is Value
5. Click OK then OK again
6. During the payroll run, in the Payroll Run screen for that employee, select the new deduction and enter a NEGATIVE value in the Amount column
7. The pension deduction refund value must NOT exceed the pension deduction year to-date value

The pension deduction used to refund must not be assigned to a Pension Fund as it should not be included in the Pension Output File

Employer’s Contribution Refund

1. From the Company menu, select Alter Payments/Deductions then click Add New
2. Click No to using the wizard
3. Create a deduction with the same set-up as the original pension deduction (Display Item Only)
4. Make sure the Type is Value
5. Click OK then OK again
6. During the payroll run, in the Payroll Run screen for that employee, select the new deduction and enter a NEGATIVE value in the Amount column
7. The pension deduction refund value must NOT exceed the Employer’s pension deduction year to-date value
Examples of Automatic Enrolment in Practice

Example 1: Employee aged 35 joins the company on 7 July 2014 and earns £20000 per annum.

During Month 4 payroll run the **Automatic Enrolment** process assesses the employee

It assigns a **Deferral Date** of 1st August 2014, as the **Staging Date/New Starter Postponement Period** is set **Start Of Next Pay Period**

No pension deduction is made

In Month 5 the employee is reassessed. **Postponement Period** has passed and they earn more than the trigger amount

Employee's **Worker Status** is set to **Eligible Jobholder**. They are assigned an **Automatic Enrolment Date**

**Default Pension Fund** is a qualifying scheme with 3% employee and 5% employer contributions. **Pension Fund and Pension Deductions** are added to **Employee Details**

3% of the employee's earnings between lower limit and upper limit are deducted. Employer contribution of 5% is made on the same earnings
**Example 2:** Employee with variable earnings, receiving more than the earnings trigger in month 1. Deferral Date is set to a date in Month 3

During Month 1 payroll run the **Automatic Enrolment** process assesses the employee.

The employee earns more than the earnings trigger, but the **Deferral Date** is set in Month 3 so they are not automatically enrolled.

In Month 2, as there is a **Deferral Date** in place, the Automatic Enrolment process ignores the employee.

In Month 3 payroll run the employee is reassessed. The employee now earns less than the earnings trigger and is not automatically enrolled.

Again the **Deferral Date** is left in place as the pay period may be rerun with different earnings.

In Month 4 the **Deferral Date** from the previous period is removed. The employee is reassessed and is still earning less than the earnings trigger so is not enrolled.

The employee will be reassessed each pay period.
What is IRIS OpenEnrol?

IRIS OpenEnrol is an element of the IRIS AE Suite\textsuperscript{TM}, a new way to distribute workplace pension communications to employees. Letters that need to be sent to employees, in order to comply with legislation, will be created automatically when you run the payroll. They will then be published to a secure online portal. The letters are emailed directly to each employee, and once they have registered with the portal they will be able to quickly view all of their past automatic enrolment letters in an easy to access, secure area.

What will IRIS OpenEnrol do for me?

- Employees receive pension communications directly via email
- Letters can be accessed anywhere an internet connection is available
- Quick and easy to setup with no software to install
- Increases Automatic Enrolment administration efficiency
- Reduces carbon footprint demonstrating an environmentally friendly solution
- Reduces communication distribution costs including printing, postage and processing
- Fully secure
- Allows employees immediate 24/7 access to their own pension communication information
- Free IOS, Android and Windows phone apps available for employees to securely view their own pension communications on tablets or smartphones
- An Employer can log into the IRIS OpenEnrol portal and print any communications if an employee does not have an email address
- All published communications are date stamped for audit purposes and a copy stored against the employee record
How does IRIS OpenEnrol work?

Certain Automatic Enrolment triggers during the payroll run will cause a communication to be created, which you then need to publish to the IRIS OpenEnrol secure website. IRIS OpenEnrol takes that data and creates letters in the form of Adobe PDF files to be sent to your employees.

- If the employee has an IRIS OpenEnrol account the Adobe PDF will be emailed to the employee and stored online.
- If the employee does not have an account but has an email address the letter will be emailed and the employee prompted to configure their account.
- If the employee does not have an email address you can log onto IRIS OpenEnrol to print the required letter.

When you **Publish** for a company for the first time, the company and employee details are created for you in IRIS OpenEnrol.
How to set up IRIS OpenEnrol in the payroll software

If you are using IRIS OpenEnrol it is vital for certain elements of your Pension configuration to be set up fully. The letters require certain information to be present in order to be produced correctly.

Essential steps to setting up IRIS OpenEnrol

1. In Admin enter IRIS OpenEnrol login details
2. Go to Pension | Configure Auto Enrolment and enter all relevant details...
3. ...it is essential to enter the Staging Date, tick the Link to OpenEnrol box and enter Contact Details for pension administration
4. Ensure Pension Fund details are completed and marked as Qualifying Scheme
5. Tick Transitional Period for relevant employees
6. Set up your IRIS OpenEnrol Portal
In order to use IRIS OpenEnrol, follow these steps:

1. Log into Admin
2. Click on the File menu
3. Select Global Settings then Online Login Details
4. Enter the Username and Password that you used to register on the IRIS OpenEnrol website
5. Click OK. These will be the default settings for each company on your payroll.
6. Log back into the payroll software. If you need to you can set different login details for each company on Company | Alter Company Details | IRIS Credentials
7. Click on the Pension menu and select Configure Auto Enrolment
8. Tick the Link to OpenEnrol box

If you are creating an existing company for the first time in the payroll software (i.e. auto enrolment has already occurred on another system), you must tick the Link to OpenEnrol box as the LAST step AFTER setting up the company and all your employees, including entering the Staging Date and all other Auto Enrolment and Pension information.

9. Enter the Staging Date and you will be asked if you wish to send an ‘automatic enrolment is coming’ letter to all employees. If you select No, you will not be able to create this letter again
10. Click on the Contact Details tab and enter your company’s contact details for pension administration
11. Click OK
12. From the Pension menu select Configure Pension Fund and either Add or Edit your Pension Fund, making sure all relevant details are entered
13. Tick the Qualifying Scheme box, a message will ask if you require every employee in this Pension Fund to be ticked as a Member of a Qualifying Scheme
14. If you have any employees in Defined Benefits or Hybrid Schemes and you are applying a Transitional Period, make sure the Transitional Period box is ticked in Employee Details | Pay Elements | Pensions tab

How do I set up IRIS OpenEnrol online?

To see how to set up the IRIS OpenEnrol portal, click here to view the guide.
How are the auto enrolment letters created?

After you have completed your payroll, click on the **Pension** menu and select **Publish Pension Communications** to open the publishing window:

![Publish Pension Communications](image)

This screen displays the pension communications that are to be sent or have already been sent to IRIS OpenEnrol, depending on the options selected in the **View** box at the top of the screen.

By default the screen shows all the currently available unpublished data. You can also view previously published data if you need to. The data is sorted alphabetically, by surname and forename.

You can reorder the grid by clicking on a column heading. Clicking again will toggle the order ascending to descending etc.

Complete payrolls

Open the Pension menu and click Publish Pension Communications

Click the Publish button to send unpublished communications to IRIS OpenEnrol and employees with email addresses

Visit IRIS OpenEnrol on the web to print letters for employees without email addresses
If there is no unpublished data the screen will display the first page of the most recent published data in alphabetical surname, forename order.

- **Code** – the employee code
- **Name** – the surname then forename
- **Date** – the date the communication was created
- **Worker Status** – employee’s **Worker Status** at the time of generating the communication
- **Description** – describes the type of letter to be sent
- **Period** – the year, frequency and pay period e.g. tax year 2014/2015 Week 23 would appear as 2014-2015 W 23
- **Sent** – tick box showing whether a communication has been published to IRIS OpenEnrol
- **From Date** and **To Date** - these can both be blank or either can be blank or both can be populated:
  - If both dates are blank, all data matching the criteria in the **View** box will be displayed
  - If the **From Date** is blank all data up to the **To Date** will be displayed
  - If the **To Date** is blank all data from the **From Date** will be displayed
  - If the **From Date** and **To Date** are both populated only data in that date range will be populated
  - The **From Date** and **To Date** can be the same day

**Reset**

Click this button to reset the screen to its initial state. Both dates will become blank. The **View** field will be reset to Unpublished or Published depending on what was set when the screen was first opened. The grid display will be refreshed and the **Refresh** button will be disabled.

**Refresh**

The **Refresh** button is disabled until you change the **View** selection or enter a date range. The text, **Click Refresh to update view**, will appear when the **Refresh** button is enabled. After clicking **Refresh** the button will be disabled and the text, **Click Refresh to update view**, will not be visible.

You need to click the **Refresh** button if you make changes to the **View** selection or the **From** and **To** dates.
Print

Click Print for a printed listing of pension communications. You can choose to print All, Unpublished or Published, a Date Range and selected employees using the Selection button.

This prints a summary of the communications, not the actual letters

Delete

Each single row in the grid can be highlighted. Multiple rows can be highlighted using standard windows functions e.g. CTRL & click or SHIFT & click. Highlight the rows you want to delete then click the Delete button.

Publish

When you are ready to send the unpublished pension communications you need to click the Publish button. Publish will always send all unpublished data for the current company. This will send the communications to the IRIS OpenEnrol portal and directly to employees with email addresses in their Employee Details.

Republish

This option allows you to republish data that has already been published previously, for a date range you select.

Do/Redo Payroll will re-assess any actions relating to Automatic Enrolment or IRIS OpenEnrol. If a payroll is rerun, employees will be reassessed. If payroll is rerun and communications have not been sent, they can be amended or deleted before the pay period is complete.
## What letters are sent and when?

<table>
<thead>
<tr>
<th>Letter</th>
<th>Description</th>
</tr>
</thead>
</table>
| L0     | IRIS 'Staging Letter' – This letter is optional and lets employees know Auto Enrolment is coming and is sent once to all employees, except employees who are:  
  - 75 and over  
  - Worker Status ‘Exclude from auto enrolment’  
  - Works outside of UK box ticked  
  - Leavers |
| L1     | Issued when Auto Enrolment Date is assigned |
| L1R    | Issued when Re-enrolment Date is assigned |
| L1T    | Issued at Staging to employees with the Transitional Indicator set |
| L1P    | Issued after Staging Date, each time a Deferral Date is assigned and the employee is an eligible jobholder |
| L1Opt  | Issued when an Opt-In Date is entered for an employee, regardless of their Worker Status |
| L2 & L3| Sent to non-eligible jobholder or to entitled worker when assessed and a Postponement Period is not used. This letter is only sent once |
| L4     | Sent to employees where they are a Member of a Qualifying Scheme at staging when no Postponement Period is used |
| L6     | Issued to all employees at staging if Postponement Period is in use (apart from employees receiving Letter 1T). Also sent to new starters after staging if Postponement Period is in use and their Worker Status is Non-Eligible Jobholder or Entitled Worker |
| Excluded Employees | The following employees will not receive Auto Enrolment Communications:-  
  - 75 and over  
  - Worker Status ‘Exclude from auto enrolment’  
  - Works outside of UK box ticked |
Examples of when Letters are created

1. At Staging without Postponement

- **Does the employee have a Transitional Period selected?**
  - **No**
  - **Yes**
    - **Is the employee a Member of a Qualifying Scheme?**
      - **Yes**
        - Create Letter 4
      - **No**
        - **Is the Auto Enrolment Date set?**
          - **Yes**
            - Create Letter 1
          - **No**
            - **Is the employee a Non-eligible Jobholder or an Entitled Worker?**
              - **Yes**
                - Create Letter 2 & 3
2. At Staging with Postponement

Does the employee have a **Transitional Period** selected?

- **No**
  - Deferral Date will be set
  - Create Letter 6

- **Yes**
  - Create Letter 1T
3. After Staging without Postponement

Is the employee an Eligible Jobholder?

- No
  - New employee & Member of Qualifying Scheme ticked?
    - No
      - Status changed from None to Non-Eligible Jobholder or Entitled Worker
        - No
          - End Process
        - Yes
          - Create Letter 2 & 3
    - Yes
      - Create Letter 4
  - Yes
    - Create Letter 1
4. After Staging with Postponement

Automatic Enrolment Date set?

- No
  - Deferral Date set?
    - No
      - Status changed from None to Non-Eligible Jobholder or Entitled Worker?
        - No
          - End Process
        - Yes
          - Create Letter 2 & 3
    - Yes
      - Create Letter 1
- Yes
  - Create Letter 1
## Quick Reference & Definitions

<table>
<thead>
<tr>
<th><strong>Pensions FAQ</strong></th>
<th>An IRIS webpage designed to help you with Auto Enrolment/Pensions frequently asked questions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="http://www.iris.co.uk/WPRFAQ">www.iris.co.uk/WPRFAQ</a></td>
</tr>
<tr>
<td><strong>Department of Work &amp; Pensions (DWP)</strong></td>
<td>Policy owner and responsible for enabling and coordinating activity for the programme – and for communications to workers</td>
</tr>
<tr>
<td><strong>The Pensions Regulator (TPR)</strong></td>
<td>The UK regulator of work-based pension schemes (any scheme that an employer makes available to employees, including occupational, stakeholder and personal)</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.tpr.gov.uk">www.tpr.gov.uk</a></td>
</tr>
<tr>
<td><strong>NEST</strong></td>
<td>National Employment Savings Trust Corporation – a pension provider available to all employers who want to use it. <strong>NEST</strong> is a workplace pension scheme designed for automatic enrolment that is available to any UK employer regardless of the organisations’ size</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.nestpensions.org.uk">www.nestpensions.org.uk</a></td>
</tr>
<tr>
<td><strong>The Pensions Advisory Service</strong></td>
<td>An independent non-profit organisation that provides free information, advice and guidance on the whole spectrum of company, personal and stakeholder schemes</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.pensionsadvisoryservice.org.uk">www.pensionsadvisoryservice.org.uk</a></td>
</tr>
</tbody>
</table>
RTI  
Real Time Information - how PAYE is reported to HMRC

Eligible jobholder  
a worker:

- who is aged at least 22 and not yet reached SPA
- earnings are above the earnings trigger for automatic enrolment

Non-eligible jobholder  
a worker:

- who is aged between 16 and 74 and
- earns above the lower earnings level for qualifying earnings but below the earnings trigger for automatic enrolment
  or

- who is aged at least 16 and under 22 or between SPA and under 75 and
- earns above the earnings trigger for automatic enrolment

Entitled worker  
a worker:

- who is aged at least 16 and under 75 and
- earns below the lower earnings level for qualifying earnings

Qualifying Earnings  
Includes all of the following pay elements (gross):

- Salary
- Wages
- Commission
- Bonuses
- Overtime
- SSP, SMP, SPP, ShPP, SAP

These earnings are used to identify whether an employee is an eligible jobholder or a non-eligible jobholder and their level of contributions
When a worker is paid in arrears, the employer considers what is due to be paid in the period containing the payroll date, regardless of when it is earned.

Automatic Enrolment

Eligible jobholders not already a member of a **qualifying scheme** on the employer's **Staging Date** must be automatically enrolled into an automatic enrolment scheme. The employer will choose the scheme.

Staging Date

The date when the new law is ‘switched on’ for a business.

Qualifying Scheme

To be a **qualifying scheme**, minimum contributions must be made or it must provide a minimum rate at which benefits will build up. A scheme suitable for automatic enrolment must also **not**:

- impose barriers to joining the scheme, such as probationary periods or age limits for members
- require staff to make an active choice to join or take any other action prior to joining
- require the provision of extra information in order to stay in the scheme

Postponement Period

Postponement is an additional flexibility for an employer that allows them to choose to postpone automatic enrolment for a period of their choice of up to three months.

Deferral Date

This is the last day of the **Postponement Period** and the date employees will be re-assessed for auto enrolment.

Opt-out

Eligible jobholders may choose to opt out after being auto enrolled. **Non-eligible jobholders** who have opted in may choose to opt out after they have been enrolled. Workers enrolled under contractual enrolment (e.g. under their contract of employment) and **entitled workers** who have asked to join a scheme, do not have the right to choose to opt out. If they want to leave, they must cease membership in accordance with the scheme rules.
**Opt-in**

A jobholder has the right to opt in to an automatic enrolment scheme, unless they are:

- an active member of a qualifying scheme with that employer
- an eligible jobholder for whom the employer has an automatic enrolment duty or
- an eligible jobholder for whom the employer has a re-enrolment duty

**Pay Reference Period**

The period an employee's auto enrolment assessment is based on. For further information see our [Pension FAQs](#).
Additional Software and Services Available

**IRIS AE Suite™**

The IRIS AE Suite™ works seamlessly with all IRIS payrolls to easily manage auto enrolment. It will assess employees as part of your payroll run, deduct the necessary contributions, produce files in the right format for your pension provider* and generate the necessary employee communications.

**IRIS OpenPayslips**

Instantly publish electronic payslips to a secure portal which employees can access from their mobile phone, tablet or PC. IRIS OpenPayslips cuts payslip distribution time to zero and is included as standard with the IRIS AE Suite™.

**IRIS Auto Enrolment Training Seminars**

Choose from a range of IRIS training seminars to ensure you understand both auto enrolment legislation and how to implement it within your IRIS software.

**Useful numbers**

<table>
<thead>
<tr>
<th>HMRC online service helpdesk</th>
<th>HMRC employer helpline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tel: 0300 200 3600</td>
<td>Tel: 0300 200 3200</td>
</tr>
<tr>
<td>Fax: 0844 366 7828</td>
<td>Tel: 0300 200 3211 (new business)</td>
</tr>
<tr>
<td>Email: <a href="mailto:helpdesk@ir-efile.gov.uk">helpdesk@ir-efile.gov.uk</a></td>
<td></td>
</tr>
</tbody>
</table>

**Contact Sales (including stationery sales)**

<table>
<thead>
<tr>
<th>For IRIS Payrolls</th>
<th>For Earnie Payrolls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tel: 0844 815 5700</td>
<td>Tel: 0844 815 5677</td>
</tr>
<tr>
<td>Email: <a href="mailto:sales@iris.co.uk">sales@iris.co.uk</a></td>
<td>Email: <a href="mailto:earniesales@iris.co.uk">earniesales@iris.co.uk</a></td>
</tr>
</tbody>
</table>

**Contact support**

<table>
<thead>
<tr>
<th>Your Product</th>
<th>Phone</th>
<th>E-mail</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRIS PAYE-Master</td>
<td>0844 815 5661</td>
<td><a href="mailto:payroll@iris.co.uk">payroll@iris.co.uk</a></td>
</tr>
<tr>
<td>IRIS Payroll Business</td>
<td>0844 815 5661</td>
<td><a href="mailto:ipsupport@iris.co.uk">ipsupport@iris.co.uk</a></td>
</tr>
<tr>
<td>IRIS Bureau Payroll</td>
<td>0844 815 5661</td>
<td><a href="mailto:ipsupport@iris.co.uk">ipsupport@iris.co.uk</a></td>
</tr>
<tr>
<td>IRIS Payroll Professional</td>
<td>0844 815 5671</td>
<td><a href="mailto:payrollpro@iris.co.uk">payrollpro@iris.co.uk</a></td>
</tr>
<tr>
<td>IRIS GP Payroll</td>
<td>0844 815 5681</td>
<td><a href="mailto:support@gppayroll.co.uk">support@gppayroll.co.uk</a></td>
</tr>
<tr>
<td>IRIS GP Accounts</td>
<td>0844 815 5681</td>
<td><a href="mailto:gpaccsupport@iris.co.uk">gpaccsupport@iris.co.uk</a></td>
</tr>
<tr>
<td>Earnie or Earnie IQ</td>
<td>0844 815 5671</td>
<td><a href="mailto:support@earnie.co.uk">support@earnie.co.uk</a></td>
</tr>
</tbody>
</table>