Guide to working with Smart Pension via pensionsync

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Open an account with Smart Pension

You must have opened an account with Smart Pension before you can use pension**sync** to send data to Smart Pension.

When you open your account, Smart Pension will give you a Username and Password. We refer to this as the "pension provider's Username and Password" or as "your pension provider credentials".

It is necessary that your account with Smart Pension has "delegated authority" to access your Client's Smart Pension scheme (if your Client already has a Smart Pension scheme). If you do not have delegated authority, then you do not have permission from Smart Pension to upload data to your Clients scheme (either via pension**sync** or directly via the Smart Pension online portal).

If your Client does not have an existing scheme with Smart Pension, then you can use your Smart Pension account to apply for a new scheme. Or you can use pension**sync** to start the process of applying for a new scheme with Smart Pension.

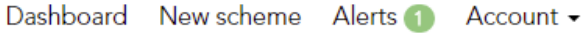
How to apply for a new pension scheme with Smart Pension

Can I apply for a pension scheme with Smart Pension directly?

Not at present. You will need to process the application for a Smart Pension scheme through Smart Pension's link from within pension**sync**.

Applying for a new scheme

Under the main function menu at the top right of the page, there is an option for "New Scheme".



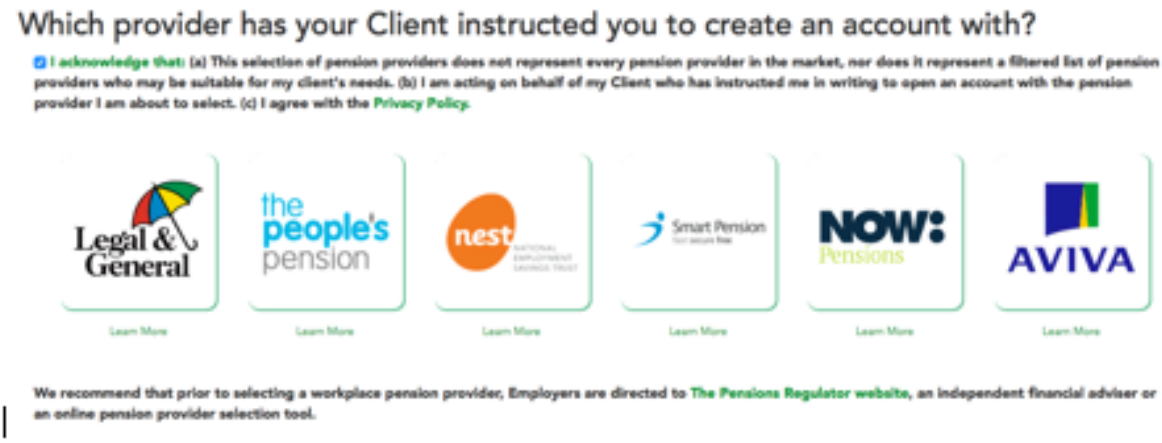
When you choose this function, you can choose the pension scheme that your client has chosen to use. You must first check the "Acknowledgement" box to confirm that you have understood the following:

(a) This selection of pension providers does not represent every pension provider in the market, nor does it represent a filtered list of pension providers who may be suitable for my client's needs.
(b) I am acting on behalf of my Client who has instructed me in writing to open an account with the pension provider I am about to select.
(c) I agree with the Privacy Policy.

You can click on the Privacy Policy (highlighted in green) to read and save this.

Until you check the acknowledgement, you cannot choose a scheme so these will be greyed out until the this has been done.

Once you have checked the acknowledgment box, you will be able to proceed and select Smart Pension.



By clicking on the “Learn More” links beneath the scheme’s you can visit each the provider’s website.

Note: Data you will require in order to set up a Smart Pension scheme is as follows:

- Employer’s Staging Date
- Number of Employees
- Employer’s Name
- Employer’s Email
- Employer’s Date of Birth (non mandatory)
- Employer’s Mobile telephone number
- Employer’s PAYE Reference
- Employer’s Address
- Registered Company Number
- Scheme Administrator (If bureau not managing)
- Contribution Frequency

- Contribution Plan (i.e. qualifying minimum)

Clicking on the Smart Pension icon will open up the link to the Smart Pension scheme application form.

Working with an existing Smart Pension schemes

You are able to send data to an existing Smart Pension scheme, however you must link the existing scheme with pension**sync** first by completing the following steps:

1. Configure Your Payroll Software. This only needs to be completed once. You may need to change the settings within your payroll software to configure Smart Pension scheme, to ensure that data can be exported to pension**sync**. **Please note that authorisation of the Smart Pension scheme may need to take place on saving your settings, and it is important you have switched off your pop-up blocker as this registration window could appear in the form of a pop-up.** For more help, we recommend you either:
    a. refer to the User Guide section of our website for information specific to your payroll software product, or
    b. contact your payroll software's customer support team
    c. contact our support team using the in-built chat tool inside pension**sync**

2. Complete your payroll as normal for that pay period. You can then attempt submitting data to us. If you experience an error message, either thrown up by your payroll software, or within pension**sync**, then follow these instructions:
    a. Check the "Alerts" within pension**sync**. There will be an explanation of the error and what you need to do to correct this. If you need our help, then please use our chat tool to speak to one of our support team.
    b. If you are unable to open pension**sync** then please call your payroll software customer support team, or email us at support@pensionsync.com.

Please note, to get the scheme number for your existing Smart scheme, you must go to the Smart Pension website and log in. Then select the relevant company icon and the 'update company' option. If you scroll down, there is a field that is "employer_id", this will be 4 or 5 numeric digits. This is the ID required as the 'Scheme Reference'.

This process is described on the Smart help section of the website and you can see the Company ID field third from bottom in the link here.

Using pensionsync to retrieve employee opt-outs

Best practice is that you should retrieve employee opt-outs from Smart Pension (using pension**sync**) prior to starting a new pay run. If you do not do this, your subsequent contributions submission to Smart Pension will fail (due to including a contribution for a worker who is no longer a member).

Smart Pension transmit the opt-out information to pension**sync,** which is then downloaded directly into your payroll software.

Check your payroll software user guide for instructions on how to retrieve employee opt-outs from your chosen pension provider, using pension**sync**.

Submitting contributions each pay period

Sending data via pensionsync

1. Complete your payroll as you would normally
2. Follow your payroll software instructions for submitting data to Smart Pensions via pension**sync** (ensure you are in the correct tax period)
3. Go into your pensionsync alerts and you will receive an alert on whether the transmission was successful or not.

Checking everything has worked correctly

1. Go to the Alerts in pension**sync**.
2. Check the status of your submission
3. Keep checking, alerts can take a few minutes to filter through.
4. If you have an error message it will give you the actual error within the “details” tab and you can amend the error in your payroll before resubmitting.
5. Smart will email the payroll administrator when the job is done

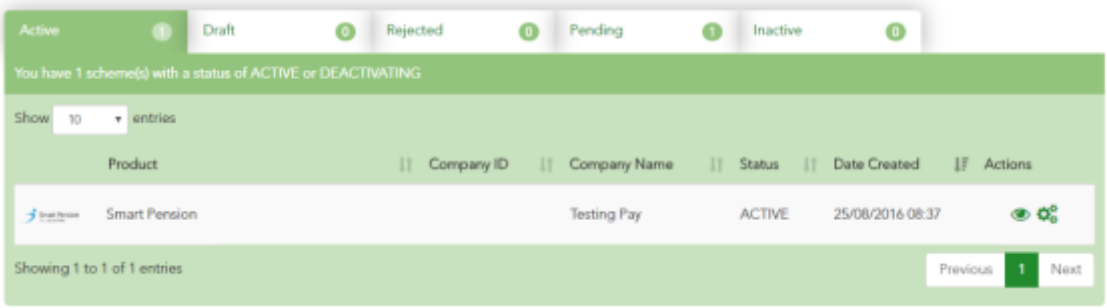
Success: what, if anything, you need to do next

There is no need to perform any further task once you have successfully completed a contribution submission to Smart Pension via pension**sync**. Smart Pension will automatically collect a payment from Employer (via Direct Debit).

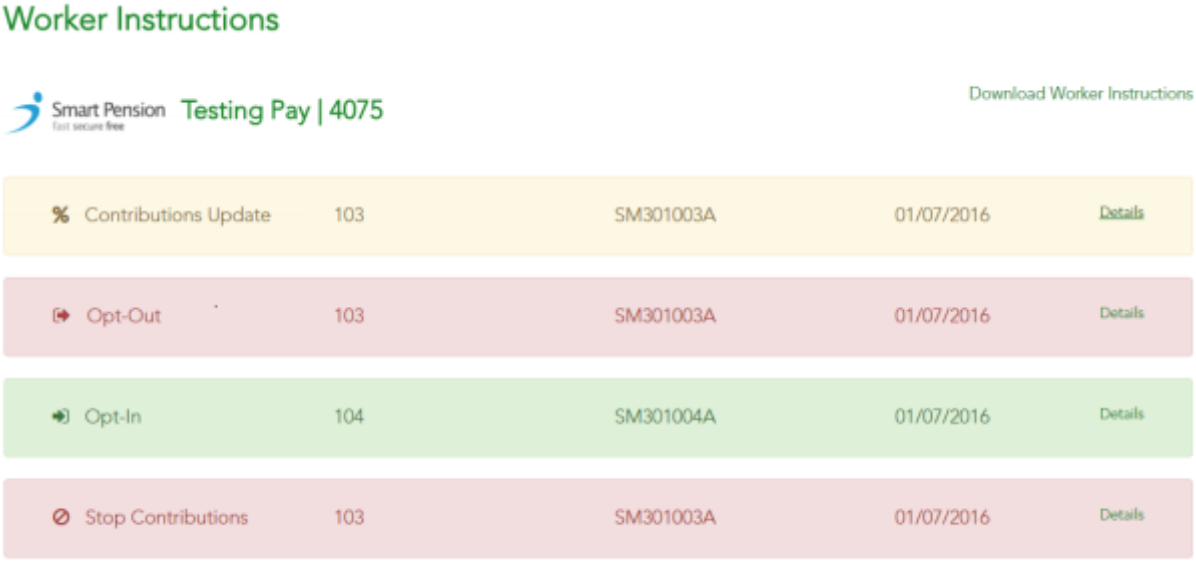
Worker Instructions

Worker Instructions deliver changes to workers that may be made at the pension provider e.g. the worker opts out on the provider website or they may be able to update their contribution rates on the provider site. This will appear as the icon in your actions

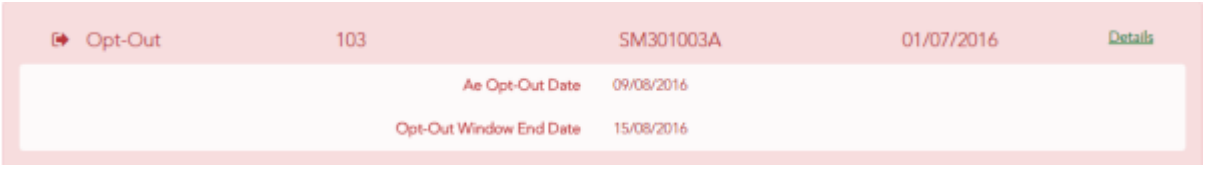
within the dashboard.



Clicking on worker instructions open a separate dashboard;



Opening details confirms the actions that have taken place and on which date;



Where worker instructions are made available by Smart Pension, pension**sync** will retrieve and display them against the associated pension scheme.

Note that pension**sync** only keeps records of worker instructions that are up to 6 weeks old. If you wish to have detailed records of all worker instructions please remember to use the 'Download Worker Instructions' functionality on a periodic basis.

Ensuring the pension scheme in your payroll software is correctly defined

It is extremely important that your payroll software defines the pension scheme in EXACTLY the same way as it is defined in the pension provider's systems. We recommend you make the following checks

1. Make sure the PRPs (Pay Reference Periods) are identical i.e. calendar month or tax periods. If PRPs differ been payroll & pension systems, then your data file will fail.
2. Make sure Worker Groups are identical, the names of the groups must be a perfect match (e.g. case sensitive).
3. Make sure the Payment Sources are identical, the names of the groups must be a perfect match (e.g. case sensitive).
4. Make sure the "payment arrangement" is identical. E.g. "Net pay arrangement"

Some payroll software providers that work with pension**sync** allow their users to "check" for changes to a pension scheme's set-up using pension**sync** technology, to retrieve the pension scheme details into the payroll software. Please check with your payroll software provider to find out if they support this feature.

PRPs cannot be edited once a scheme has been created, but new "Groups" can be added at a later date if required. A process may be required to move members to a new group if the original PRP is wrong - so it's best to double check and get it right first time.

If you are not sure what the settings within the scheme are, then you can log in to Smart Pension and view these details in the online portal.

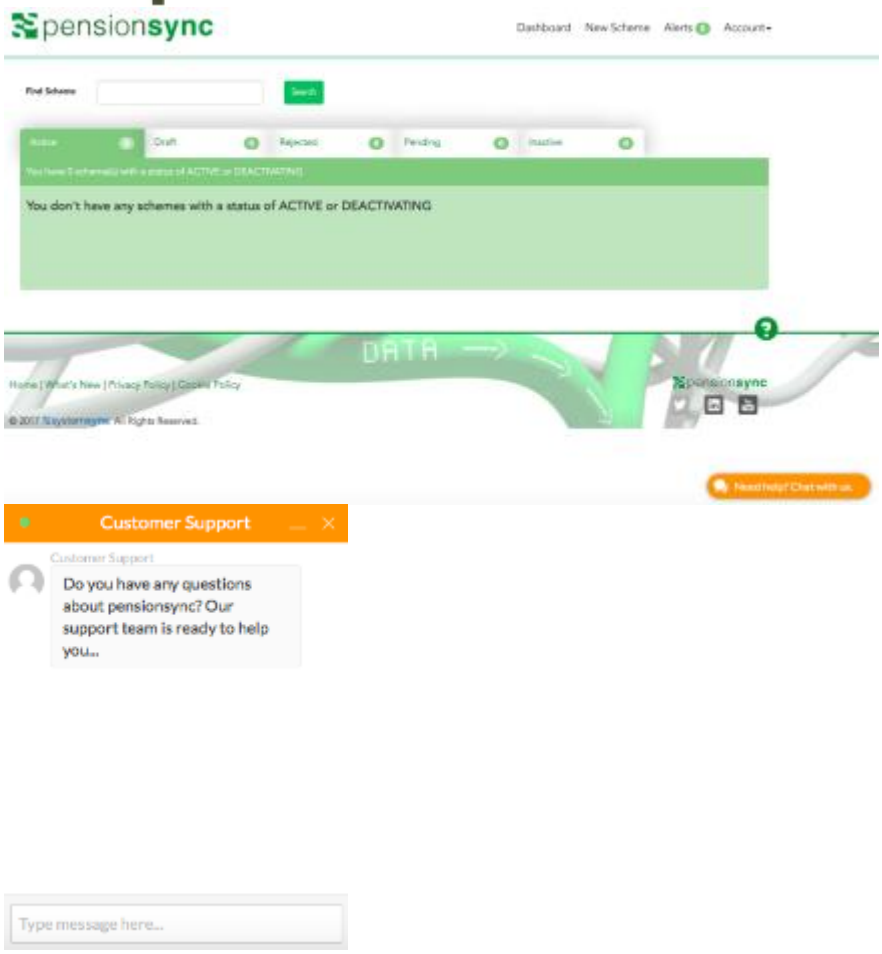
Need help?

This final section explains how to use our chat support tool within pension**sync**. Using Chat is the fastest, and best way, to get support from pension**sync**.

Our customer support chat tool can be launched at any time from within the scheme management tool.

Once you have opened the registration page, you have the option to chat to us via the web if you require any assistance while setting up and during the process. Our chat box is always at the bottom right of the page.

Need help? Chat with us.



Simply type your message to start talking to us. One of our support team will come back to you with assistance, we are always happy to help.