OVERDUE PAYMENTS
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Overdue Payments

The Overdue Payments page is a useful tool that will help you stay on top of your expected pensions contributions for your firm.

As you might be aware, a contribution is expected for each active member who has Qualifying Earnings in a given Pay Reference Period (i.e., a PRP, explained further below). This page will help you ensure a payment has not been missed.

Upon logging into Auto Enrolment Dashboard and clicking View Scheme, the first page you will be presented with is the Overdue Payments page.

The Outstanding Payments can be actioned now, or you can skip the page and address them at a later date.

If you do not believe that these payments are overdue, we can help you put that right. In these circumstances, please refer to guide: The Payment History Tab and Rectifying Overdue Payments.

Pay Reference Periods

The True Potential Auto Enrolment system is based on a Payment Schedule driven by Payment Reference Periods (PRPs). These are the start and end date for which a worker’s salary is calculated.

They have been calculated using the first Pay Reference Period Start Date that was supplied when the scheme was setup. This is the start of the period in which your Staging Date falls within.

This is important as the system uses it to build your Contributions Schedule. You are required to upload a Contributions file that relates to each PRP in this schedule.

This will help you stay on top of your duties by ensuring a payment has not been missed.

Pay Reference Period Start Dates - Examples:

If workers in a weekly scheme are paid on a Friday for work done between Monday 2nd Jan and Sunday 8th Jan, the Pay Reference Period is one week, running from the Monday to Sunday. The Pay Reference Period start date is Monday 2nd Jan.

If workers in a monthly scheme are paid on the last day of the month for work done in the calendar month of January, the Pay Reference Period is one month, running from 1st Jan to 31st Jan. The Pay Reference Period start
date is Sunday 1<sup>st</sup> Jan.

If workers in a monthly scheme are paid on the last day of the month for work done in the tax month of January, the Pay Reference Period is one month, running from 6th Jan to 5th Feb. (Please note, if this is the case, a January staging date will fall within the December tax month: 6th Dec to 5th Jan). The Pay Reference Period start date is Tuesday 6<sup>th</sup> December.

The system will then generate the Contribution Schedule by carrying on from the first period.

Overdue Payments page

There may be instances where Historical Pay Periods have been missed. These Overdue Payments will be displayed on the Overdue Payments page.

If you do not believe that these payments are overdue, we can help you put that right. In these circumstances, please refer to guide: The Payment History Tab and Rectifying Overdue Payments.

If a contribution is due for a Pay Reference Period, they can be uploaded from this section.

If you would prefer to leave these for now, and address them at a later date, you can simply press the “Skip Page” button.
View Members

The View Members button tells you who will be required in the Contribution Template. This is a list of the members who were active during that historical period.

The Active Members are a list of all workers who were enrolled members of the scheme during the Start and End date for that period.

For example, if a worker was enrolled into the monthly scheme on 1st Jan and ceased membership on March 15th, they would be an active member for the periods covering January, February and a partial contribution in March. They would not appear in the Active Members list for April.

Upload Contribution

This part of the system allows you to upload a payment for that retrospective Pay Period.

The Contributions Template

The Contributions Template is available via the green link on this page – this is also available on Sage, Moneysoft, Superpay and a number of other payroll providers at your request. An example of the spreadsheet is below:

<table>
<thead>
<tr>
<th>Forename</th>
<th>Surname</th>
<th>Date of Birth</th>
<th>NI Number</th>
<th>Payroll Reference</th>
<th>Date Joined Scheme</th>
<th>Date Left Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angie</td>
<td>McCallary</td>
<td>12/01/1963</td>
<td>YZ111793A</td>
<td>4</td>
<td>01/10/2016 00:00:00</td>
<td></td>
</tr>
<tr>
<td>Shaun</td>
<td>McGuire</td>
<td>12/01/1993</td>
<td>YZ111799A</td>
<td>6</td>
<td>07/12/2016 00:00:00</td>
<td>05/03/2017 00:00:00</td>
</tr>
<tr>
<td>Luke</td>
<td>Winthrop</td>
<td>12/01/1993</td>
<td>YZ888888BA</td>
<td>77</td>
<td>10/01/2017 00:00:00</td>
<td></td>
</tr>
</tbody>
</table>

**Period: 06/02/2017 - 05/03/2017**
You will need to ensure that there is an entry for each employee that is listed in Active Members for that period only.

You will also need to ensure that the format of the template is an exact match to the one above. If any headings are changed in any way or if new columns are added, the file upload will fail. Complete each column, ensuring that none are left blank.

In column G, enter the gross wage for that worker for that pay period. The system will then calculate the minimum contribution amounts for employer and employee based on this figure.

**Uploading the File**

Click on Upload Contribution, then click Browse. Locate the file then click Upload.
Periods with No Active members

If a period does not have any active members, there is no need to upload a file. Instead, the system will ask you to confirm that this is the case, and mark the period as complete.

![Contribution file not required.]

Our records show your scheme has no active members for this period. Therefore there is no requirement to upload a contribution file. Please click the 'Complete' button below to complete this workflow stage.

* I confirm that there are no active members for this period.

Then click Complete:

**Complete**

Contribution Files where the total is £0

There may be instances where no contributions are due for a particular period. For example, a period may have Active Members, but these workers may not have earned more than the lower threshold in a Qualifying Earnings scheme.

Therefore, a contribution file that totals zero will need to be uploaded. The reason for this is that system still validates contribution amounts based on the earnings for that period. A “zero file” may look like this:

![Summary of Contributions]

You will then be given a summary of your contributions. You must check that these are correct before you commit to the payment.

This summary page will list each member in the file and also inform you of the Expected Contribution amounts for both the Employer and Employee. These are the minimum levels based on the earnings that were included in column G of the Contributions File (as explained above).

If any contribution falls below the minimum, you must amend the spreadsheet before you can submit to Direct Debit.
Once this has been checked and verified, tick the box that says "I confirm that I have completed the above and wish to make the payments." and click the "Send to Direct Debit" button.

Click the confirmation box and then click Send to Direct Debit.

Confirmation Email

Once the contributions have been uploaded, a Confirmation Email will be sent to the email address we hold on file for the employer. This is the email address that was entered when the firm was added to the system. This is particularly useful if the scheme is administered by an Accountant or third party payroll provider, as the firm will be informed of dates and amounts of monies due to leave their account despite not uploading the file themselves.

Your Payment Has Been Successful

Dear LP Test FIRM,

Great news! You have successfully paid your pension contributions and the funds are on the way over to us right now.

The amount of £87.51 will be taken from your bank account on 20/03/2017. We encourage you to keep an eye out for this on your bank statement so this will match up with your records. This will show up on your bank statement as follows: True Potential 117231AE

Thank you for using True Potential Auto Enrolment. If you have any queries, please contact us on 0193 242 4863 or AESupport@tpip.com.

Kind Regards,

AE Support Team
Payment History Tab

The payment will then be logged in the Payment History tab and be removed from the list of Overdue Payments.

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Date</th>
<th>Amount</th>
<th>Date</th>
<th>Amount</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>20161031</td>
<td>87.500</td>
<td>01/10/2016</td>
<td></td>
<td>31/10/2016</td>
<td></td>
<td>22/11/2016</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>30/03/2017</td>
<td>17:48:30</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your capital is at risk. Investments can fluctuate in value and you may not get back the amount you invest. Past performance is not a guide to future performance. Tax rules can change at any time.

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