

File requirements guide

Most payroll providers can give you an employee data file. If you're creating your own, use this guide to make sure your file contains all the information we need.

When you're uploading an employee data file we offer 3 different upload options:

1) Upload and submit a full file

– A full file contains all your employee details, auto-enrolment statuses and contribution amounts.

2) Add a file for assessment only

– You provide us with a file containing your employee data. This can include the auto-enrolment (AE) date and contributions. You will be given a choice to use your data or our assessment data. We'll work this out for you and will provide you with a fully-assessed file at the end. Please note, we don't need to assess your maintenance file.

3) Upload a file for assessment and submit

– You provide us with a file containing your employee details. You won't need to include auto-enrolment (AE) dates, statuses or contribution amounts. We'll work this out for you and make suggestions (which you can accept or reject). You can download a fully-assessed copy of your file for your records and submit this straight to us. Please note, we don't need to assess your maintenance file.



This guide will show you what you need to include for each upload option.

Must-haves

Good to have

Different if The People's Pension is assessing your employees

Don't forget – all the dates in your file must be in the same format.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	H	173151	01/01/2021	07/01/2021	FL									
2	Record Type	Title	Gender	Forename 1	Forename 2	Surname	Date of Birth	National Insurance Number	Unique Identifier	Address 1	Address 2	Address 3	Address 4	Address 5
3	D	Mr	M	Adam		Person	01/01/1950	AA123456A		1 Flat 1	A House	The Street	A County	AB1 2CD
4	D	Mrs	F	Bernadette		Person	18/08/1948	AA123456B		2 Flat 2	A House	The Street	A County	AB1 2CD
5	T	86.7												

Your admin account number with us.

Cell A1 should contain a 'H'. This stands for 'header' and it helps our system read your file.

The first day of this pay period.*

The last day of this pay period.*

For a full file add 'FL' here.

For customers using certain payroll providers you may have 2 separate file types: a maintenance file including employee details only (put 'MA' here) or a contributions file, including contribution details only (put 'CO' here).

A **Unique Identifier** must be included. This could be a **payroll** or **staff number** that is unique to that employee. If you don't have a **Unique Identifier** you'll have to create one for each employee and use this each time you upload a file.

Address 5 must be the employee's postcode.

We need a 'T' on the last row of every file. This stands for 'trailer' and it confirms the end of your submitted information.

Add a 'D' in column A for each row which includes employee details. This stands for 'detail' and it helps our system read the data in your file.

Make sure the gender matches the employee's title.

We need the correct names and date of births of employees. This helps ensure any eligible members are placed on a glidepath as they approach retirement and enables us to claim any relevant tax relief for them.

You must include your employees' National Insurance (NI) numbers. If you don't know an employee's NI number yet, you can contact HMRC for the number and leave this blank until you have it. Please note, if you're set up on the net tax basis, your employees won't receive tax relief on their contribution until you've added their NI number.

We need at least 3 address fields – including Address 1 and 5 – completed per employee.

*Please contact us if this payroll date appears incorrect when you complete your file upload

If you want us to send your employees' joiner information by email, make sure you provide personal email addresses. If you don't, we'll send this information to them by post.

Include the date your employee started working for you. This must be before your employees' AE date.

If an employee has left the scheme add 'LS'. If you're adding a new employee put 'NS'. If the employee is being re-enrolled, add 'RE'.

If the employee has left the scheme or employment and you're adding an 'LS' flag you should also include their leave date.

The date the employee has been auto-enrolled if eligible. This field should be left blank for non-eligible and entitled employees.

	O	P	Q	R	S	T	U	V	W
1									
2	Home Phone Number	Mobile Phone Number	Personal Email Address	Date Employment Started	Starter/Leaver Flag	Employment Ended	AE Worker Group	AE Status	AE Date
3	123456789	123456789	aperson@gmail.com	01/05/2013			A	Eligible	03/05/2014
4	123456789	123456789	bperson@gmail.com	02/01/2013			A	Eligible	03/05/2014

What's a worker group?

A worker group is a group of employees that have the same contribution level. You can add as many worker groups as you need. Each worker group will have a worker group identifier.

To check your worker groups or add new ones, select '**Manage worker groups**' from your account home page.

When using The People's Pension for assessment, we'll use the worker group identifier to calculate contributions.

Add the worker group identifier here. If you have several worker groups make sure you're giving us the correct identifier for each employee.

If you're not using The People's Pension to assess your employees you'll need to add an AE status for each employee. If we're assessing your employees you can leave this blank.

Auto-enrolment (AE) statuses

If you're using The People's Pension for auto-enrolment we'll work out your employees AE status. If you're uploading a full file, we need you to include AE statuses for each employee. Here's a list of accepted AE statuses with explanations:

Eligible – 'AE date' field	employees are working (or ordinarily working) in the UK, aged between 22 and State Pension age and earning at least £10,000 a year.
Non-eligible – 'Opt in date' field	employees are working (or ordinarily working) in the UK, aged between 16 and 21 or between State Pension age and 74 and have qualifying earnings above £10,000 a year; or aged between 16 and 74 and earn between the lower earnings threshold (£6,240 a year for the current tax year) and £10,000 a year.
Entitled – 'Scheme join date' field	employee does not need to be auto-enrolled but can ask to join the scheme if working (or ordinarily working) in the UK, aged between 16 and 74 and earning less than the lower earnings threshold (£6,240 a year for the current tax year). You don't have to pay money into their pension pots (but you can if you want to). Please note, employees over the State Pension age should be submitted as 'entitled'.
Contractual enrolment	when employers put all of their employees into a pension scheme, without working out which employees they need to automatically enrol. Each employee has to agree to join the pension scheme, and to have contributions deducted from their salary, if applicable. This consent is given when they accept the terms set out in their employment contract. Read more in our guide to contractual enrolment .
Already in qualifying scheme	when an employee has a pension elsewhere in a qualifying pension scheme.
Not known	use this status: - if you've chosen The People's Pension to assess the eligibility criteria of an employee (new starter or in postponement period) on your behalf and the employee's status hasn't been confirmed yet, or - if an employee doesn't have a pension but does have Employee Life Cover/Employee Accident Cover with B&CE.
Not applicable	when an employee is aged under 16 or over 75.

If your employee's AE status is 'Entitled' or 'Contractual enrolment', please include the date they asked to join the scheme. Your employee will have a 'Scheme join date', an 'Opt in date' or an 'AE date'.

Add a date if a non-eligible employee or an employee who previously opted out of the scheme wants to join. Your employee will have a 'Scheme join date', an 'Opt in date' or an 'AE date'.

Total employer contribution amount. You should put a '0.00' here if you're using The People's Pension to assess your employees.

Total employee contribution amount. You should put a '0.00' here if you're using The People's Pension to assess your employees. Please note, this should match the deducted amount in your employee's payslip.

If the employee is also signed up to our Employee Life or Employee Accident Cover, include the premium amount here. The premium amount can be found within your worker group settings in your Online Services account.

Usually we send joiner information to your employees so you don't need to add a date.

Only add a date here if you're sending joiner information to employees.

	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH
1											
2	Scheme Join Date	Opt Out Date	Opt In Date	Total Earnings Per PRP	Pensionable Earnings Per PRP	Employer Pension Contribution	Employee Pension Contribution	Missing/Partial Pension Code	EAC/ELC Premium	Date AE Information Received	Deferral Date
3				600.00	600.00	18.00	24.00		0.00		
4				550.00	550.00	16.50	22.00		0.00		

You would not normally need to add an 'Opt out date'.

If your employee has opted out and isn't signed up to our Employee Life Cover or Employee Accident Cover, you'll need to remove them from the file. If they have Employee Life Cover or Employee Accident Cover with us, you must keep them on file, but add their opt-out date.

Add your employee's total earnings (before tax and National Insurance is deducted) for this pay period.

Add your employee's earnings for this pay period on which pension contributions are calculated.

Missing/Partial Pension Code must be provided where pension contributions are not as expected (but only if one of the following scenarios occurs).

- '1' – Employee has left the company. Where this is provided but no leaving date is added, the employee will be treated as leaving on the last day of the pay period
- '2' – Employee is temporarily absent
- '3' – Employee is on family leave
- '4' – Employee has chosen to cease contributions
- '5' – No pension-related earnings for the employee (or earnings below the threshold)
- '8' – Employee has transferred to this account (from a different account)

If you're using postponement add the date postponement will end.

What is 'opt out'?

If an employee is eligible for auto-enrolment but doesn't want to join the scheme they still need to be auto-enrolled. We'll contact them with joiner information which includes details about how they can opt out of the scheme.

What are pensionable earnings?

An employee's pensionable earnings are the elements of their pay that are used to work out pension contributions. It should include basic pay as a minimum. You would've set this up when you set up your worker group. There are 4 main definitions: Qualifying earnings, Set 1: pensionable earnings, Set 2: pensionable earnings and Set 3: total pay. When using our assessment tool, we calculate contributions based on the definition you've selected. For more information on this visit [help and support](#).

What is postponement?

It's possible to delay enrolling employees into the scheme. For more information on this visit [help and support](#).