Online Services

A quick guide

This short guide gives you an overview of Online Services including the different functions available.

Profit for people

the people's pension

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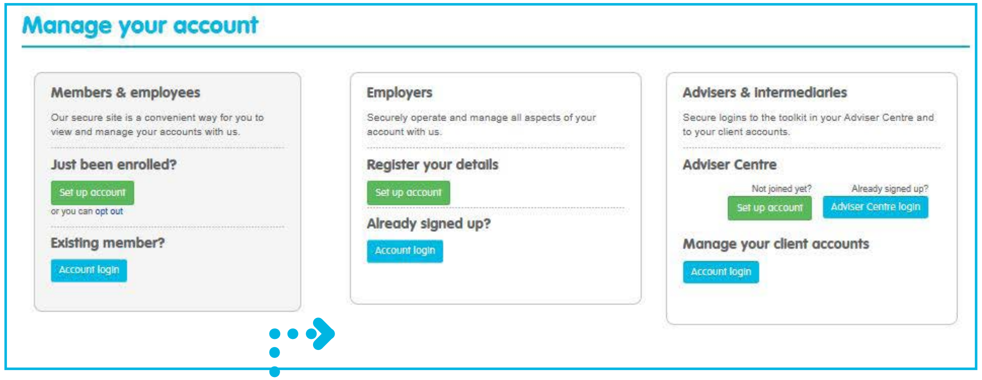
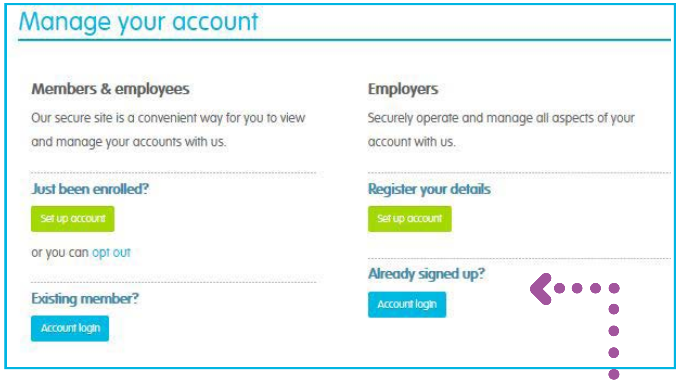
Logging in

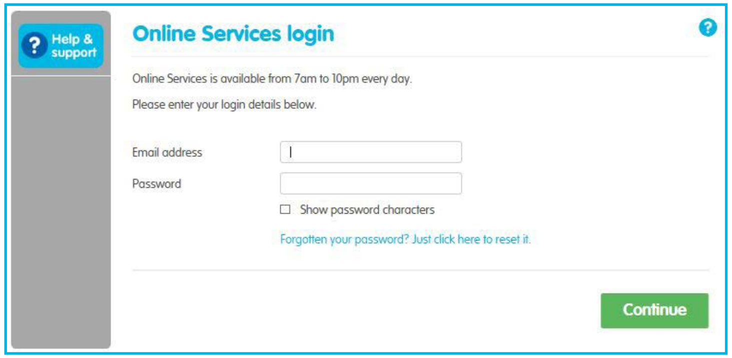
Visit our website – **www.thepeoplespension.co.uk** for The People's Pension customers, or **www.bandce.co.uk** for Employee Accident/Life Cover.

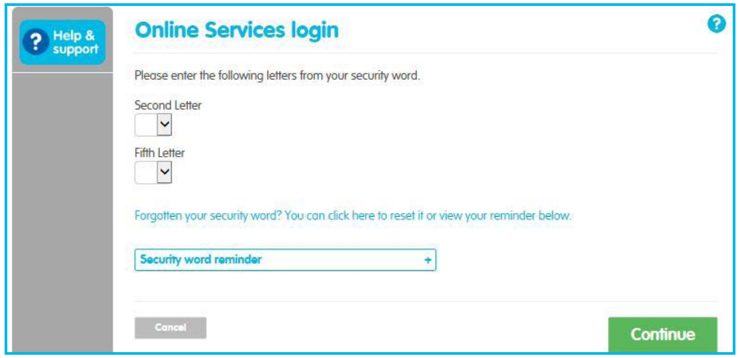


For The Peoples Pension – in the top right corner select 'manage account', then beneath 'employers' select 'account login'.



For Employee Accident/Life Cover – in the top right corner select 'manage account', then beneath 'employers and advisers' select 'account login'.





Click the ? icon for help

You can log in using the email address, password and security word you selected when you signed up.

Welcome home

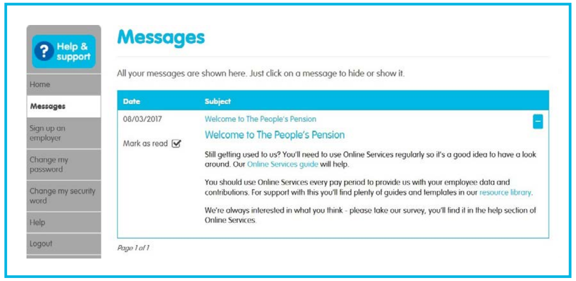
We'll list all the employer accounts you have access to. Select 'show accounts' to see the admin account for that employer. Click on the cog icon beside the admin account – you can select the account or select a quick action to skip straight to submit employee data, make a payment or view/submit documents. We'll highlight any actions required with an icon.

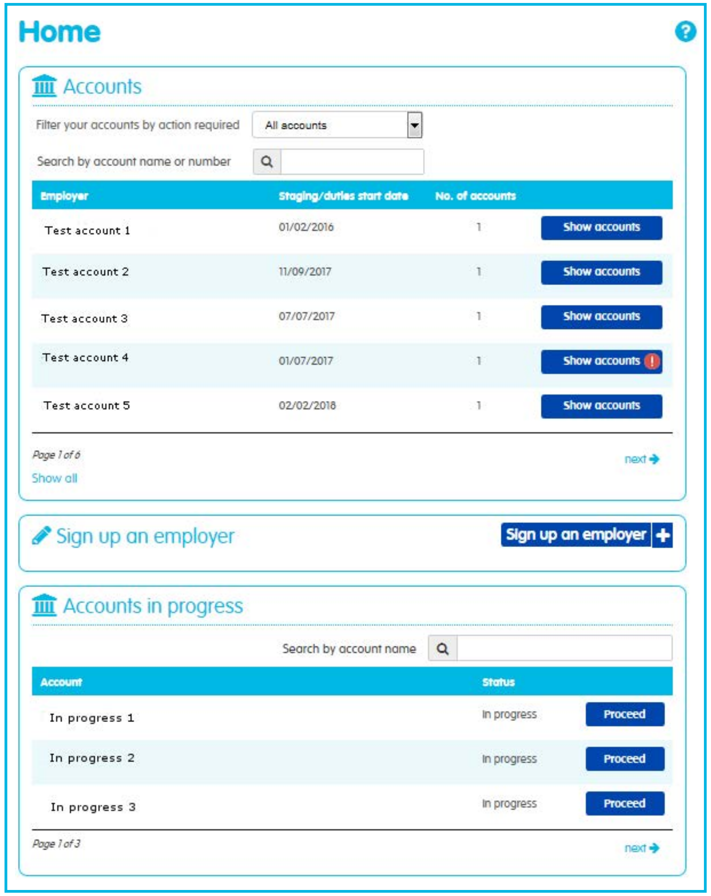
Help & support

Use our online help & support to find out the answers to all your pension questions!

Messages

If you have an unread message, you'll have the option to read this when you log in. But don't worry if you've not got time to read this, you can always come back by selecting the 'messages' tab on your grey menu.





If you have just one account with us, you'll see all the functions you use regularly. Click on the 'select' button beside the option you'd like.

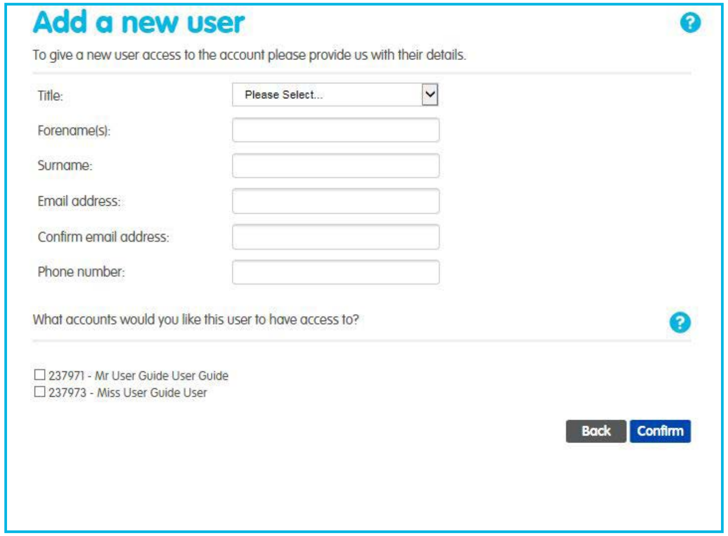
You can set up a new account by clicking 'sign up a new employer' or finish setting up an account by clicking 'proceed'.

Manage users and security details

Give another person access by selecting ‘add a new user’. Provide their details and we’ll email them about registering for an Online Services account. You’ll need to tick the boxes beside the accounts you’d like this person to have access to.

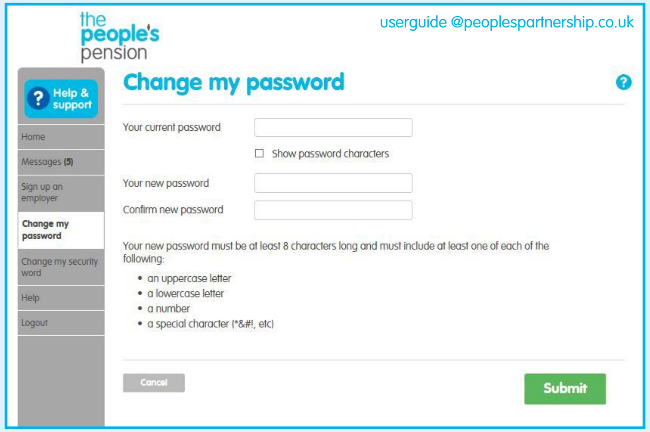
If you want to amend a user’s access, click ‘edit’ beside the person’s details. You’ll then be able to tick or untick the boxes beside the accounts you’d like this person to have access to.

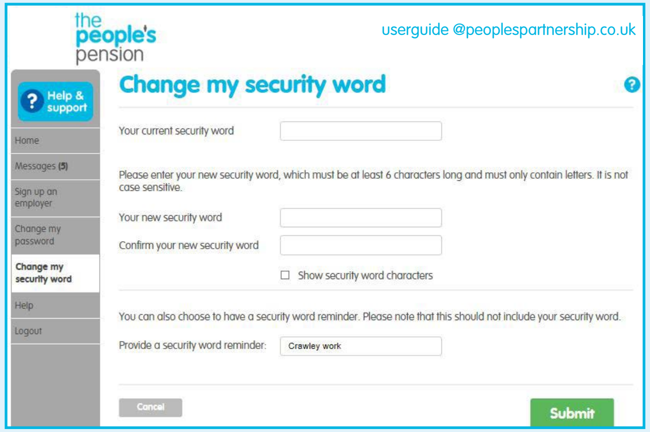
If you have a few users you’ll need to click next



Don’t forget to manage users regularly. If someone doesn’t need access anymore –perhaps they’ve left or changed roles – make sure you edit their access.

Update your password or security word





Manage account

After you've selected an account you'll reach 'Manage account' where you'll carry out your ongoing admin. Things that need your attention will be highlighted with an 'action required' button.

Manage employees

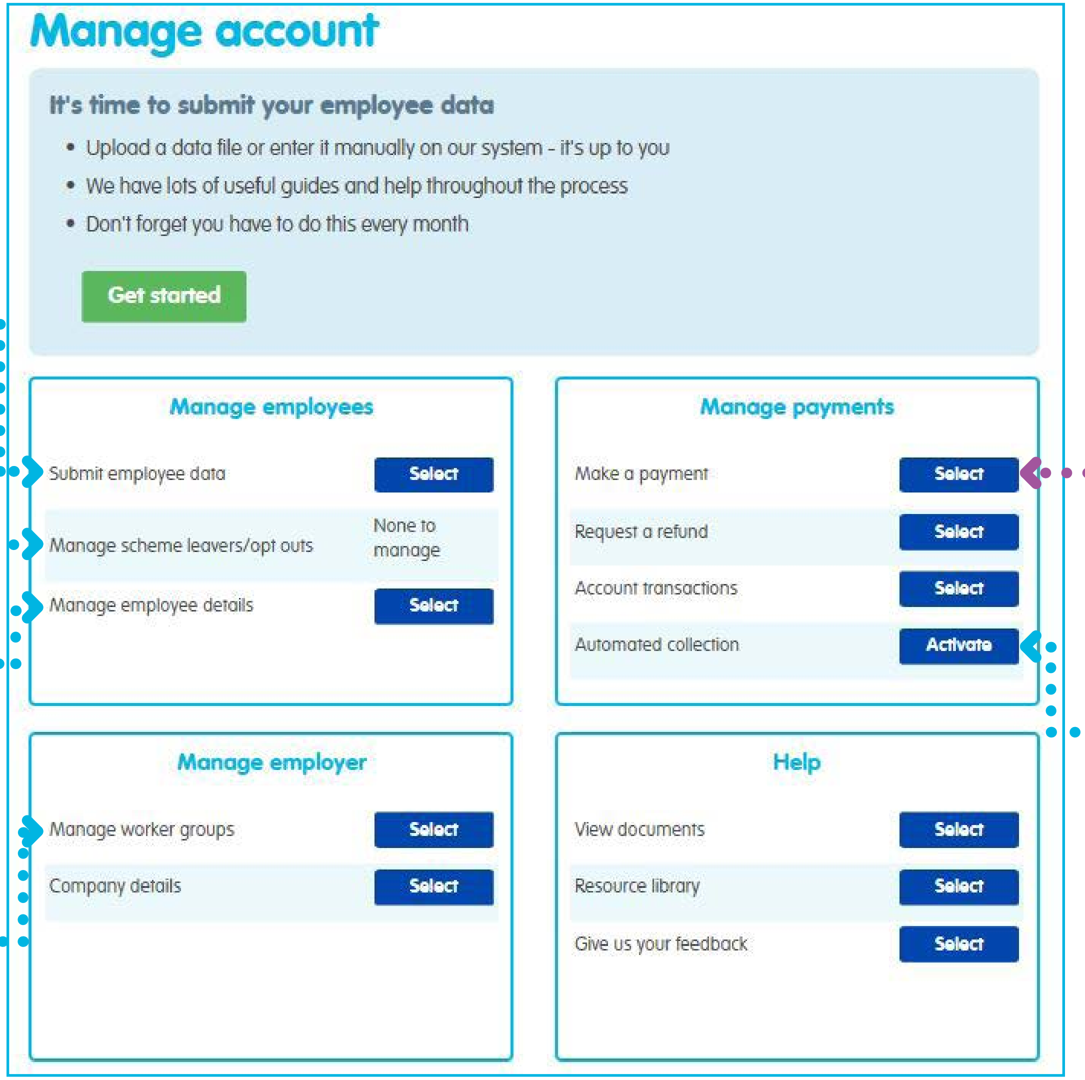
To add employee data – by uploading a file or manuall – click 'select' next to employee data.

If an employee has told us they'd like to opt out we'll alert you so that you can update payroll. (If you don't have any you'll see 'none to manage'.)

View and update your employee's details. We'll highlight 'action required' if details are missing.

Manage employer

You can view and add new worker groups here.



Manage payments

Employee Accident/Life

Cover customers can view payment schedules by clicking 'select' beside account transactions.

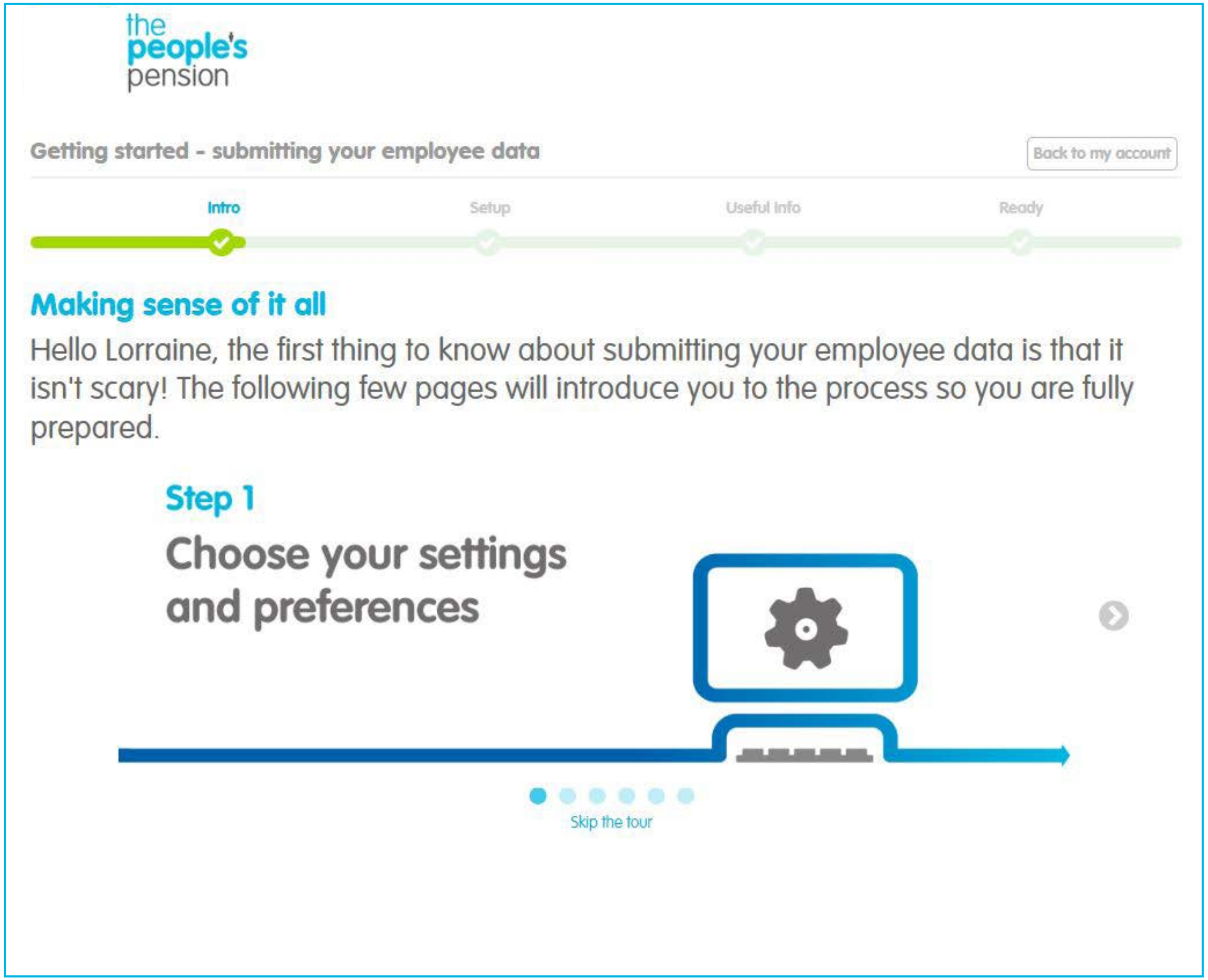
Some account options don't apply, so you'll be unable to select these.

Manage payments

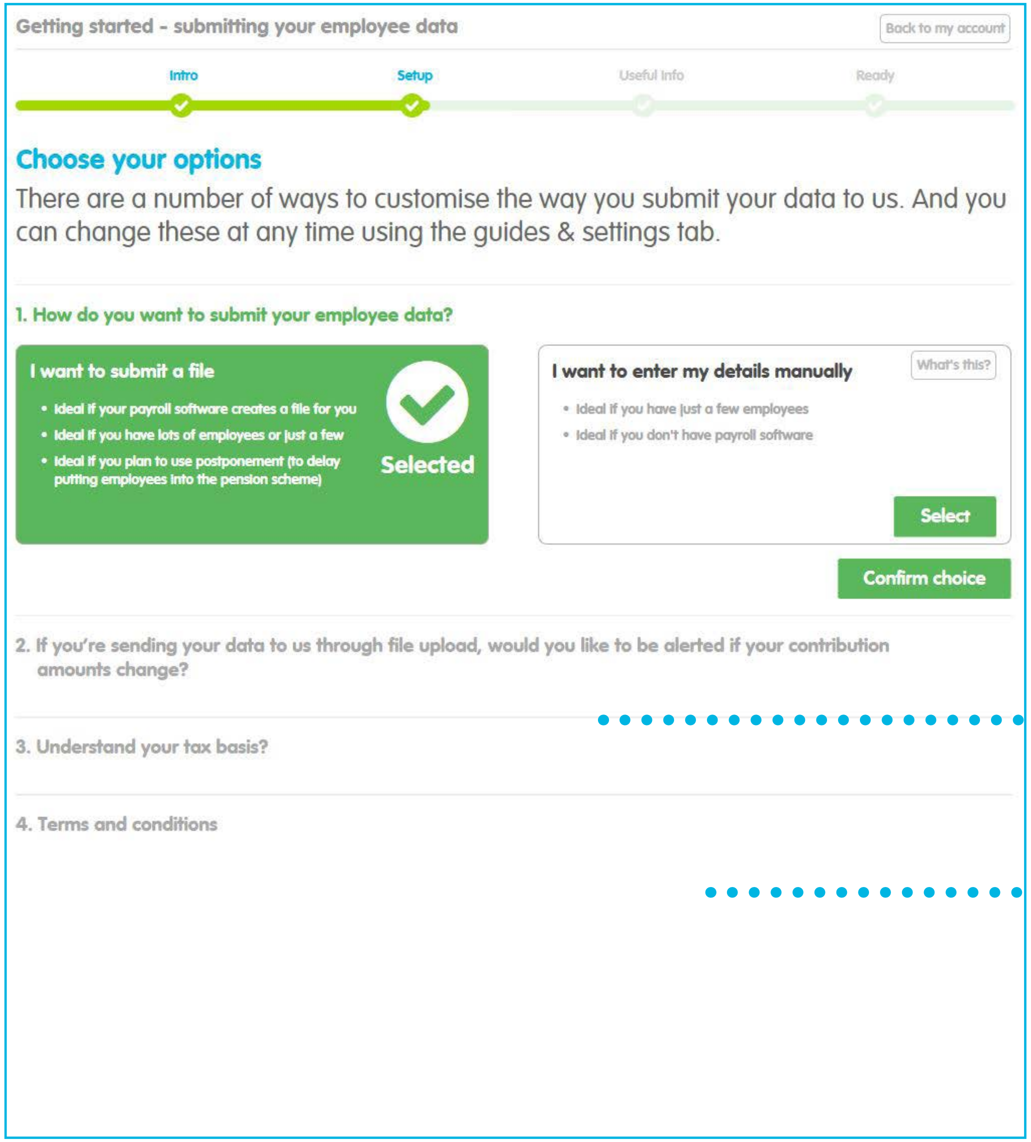
You can set up automated payments here

Manage employees – getting started

Select ‘employee data’ on your account home screen or through the ‘manage employees’ button on the grey menu. From here, we’ll take you through a quick guide to submitting your employee data.



Manage employees – your settings

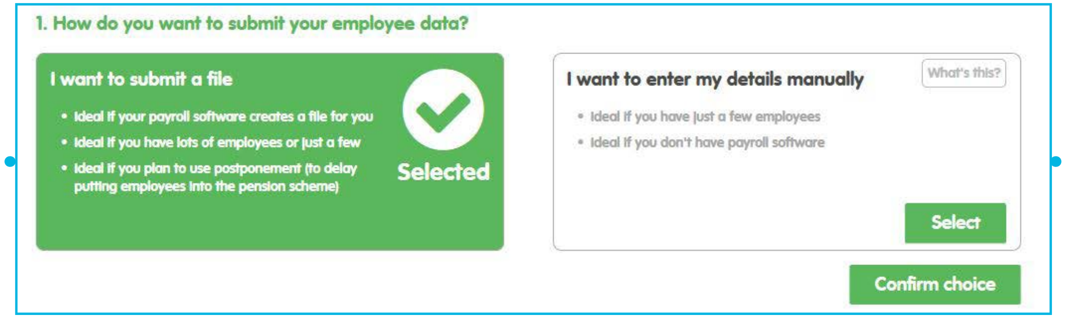


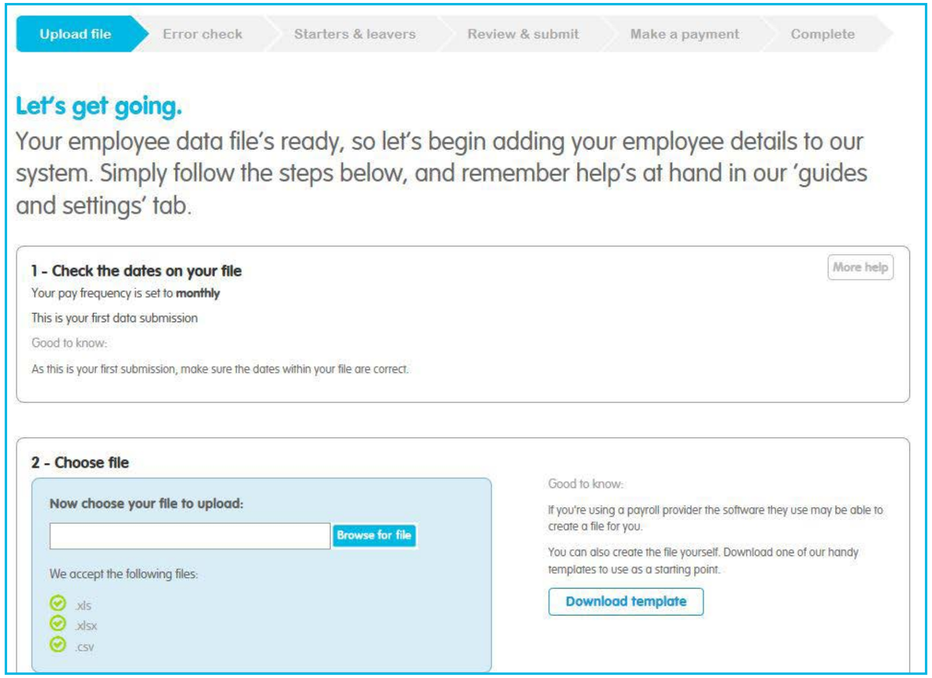
There are several different ways to give us your employee data – you can arrange with your payroll provider to send us your employee data directly (not all providers can offer this service), you can upload a file yourself, or you can manually enter your employee data. We'll remember what you've selected for next time but you can change this at any time.

You can ask us to alert you if your contributions have changed from the previous time you sent us your employee data through file upload.

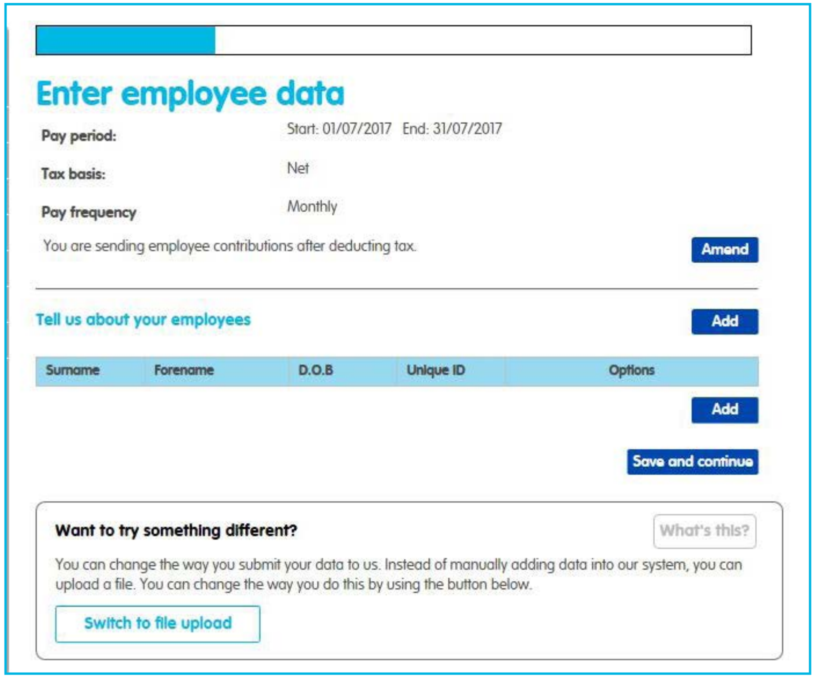
To make sure we handle your contributions correctly, we'll ask you to confirm your tax basis.

Manage employees – employee data





If you upload your own file – either one that you've created yourself or a file provided by your payroll provider – you can provide us with this here. There are file templates and guides in our resource library.

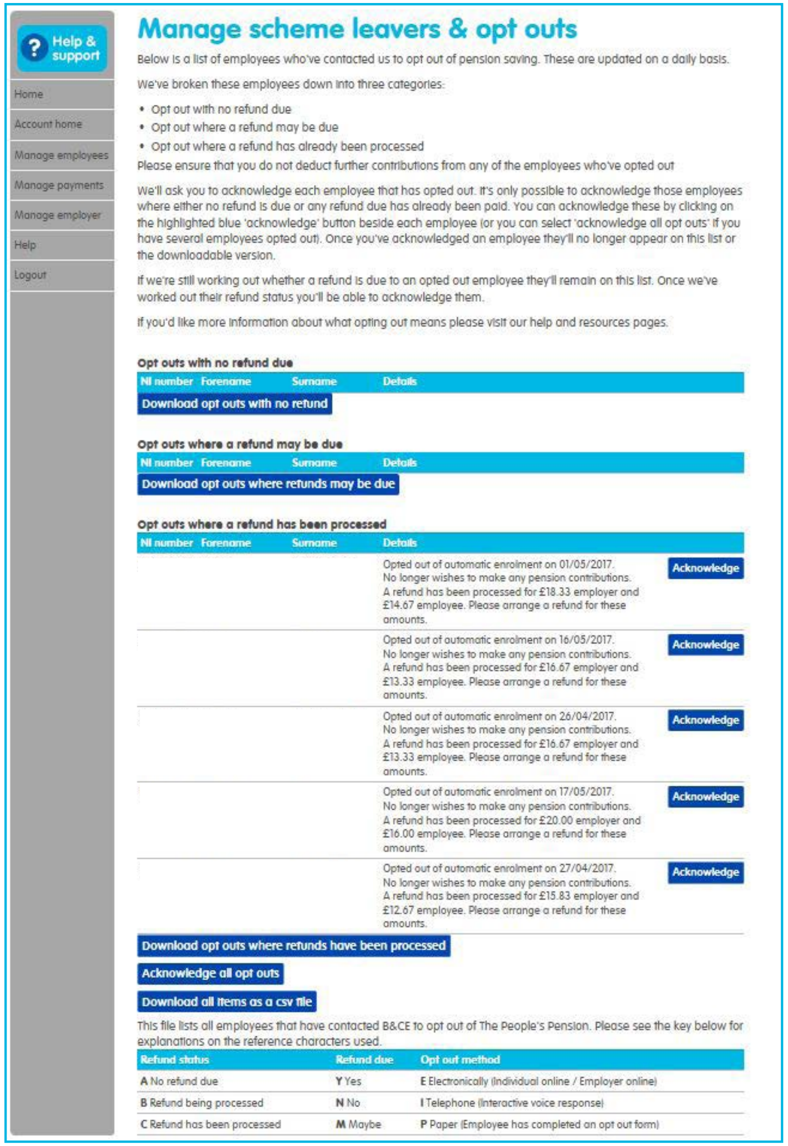


You can manually provide us with your employee's details one by one. This may take some time if you have lots of employees.

We provide you with a guide in our resource library.

Manage employees – scheme leavers and opt outs

Follow the on-screen instructions to confirm you've acknowledged your employee's decision and have updated your payroll.



Help & support

Home

Account home

Manage employees

Manage payments

Manage employer

Help

Logout

Manage scheme leavers & opt outs

Below is a list of employees who've contacted us to opt out of pension saving. These are updated on a daily basis.

We've broken these employees down into three categories:

- Opt out with no refund due
- Opt out where a refund may be due
- Opt out where a refund has already been processed

Please ensure that you do not deduct further contributions from any of the employees who've opted out

We'll ask you to acknowledge each employee that has opted out. It's only possible to acknowledge those employees where either no refund is due or any refund due has already been paid. You can acknowledge these by clicking on the highlighted blue 'acknowledge' button beside each employee (or you can select 'acknowledge all opt outs' if you have several employees opted out). Once you've acknowledged an employee they'll no longer appear on this list or the downloadable version.

If we're still working out whether a refund is due to an opted out employee they'll remain on this list. Once we've worked out their refund status you'll be able to acknowledge them.

If you'd like more information about what opting out means please visit our help and resources pages.

Opt outs with no refund due

NI number	Forename	Surname	Details

Download opt outs with no refund

Opt outs where a refund may be due

NI number	Forename	Surname	Details

Download opt outs where refunds may be due

Opt outs where a refund has been processed

NI number	Forename	Surname	Details	
			Opted out of automatic enrolment on 01/05/2017. No longer wishes to make any pension contributions. A refund has been processed for £18.33 employer and £14.67 employee. Please arrange a refund for these amounts.	Acknowledge
			Opted out of automatic enrolment on 16/05/2017. No longer wishes to make any pension contributions. A refund has been processed for £16.67 employer and £13.33 employee. Please arrange a refund for these amounts.	Acknowledge
			Opted out of automatic enrolment on 26/04/2017. No longer wishes to make any pension contributions. A refund has been processed for £16.67 employer and £13.33 employee. Please arrange a refund for these amounts.	Acknowledge
			Opted out of automatic enrolment on 17/05/2017. No longer wishes to make any pension contributions. A refund has been processed for £20.00 employer and £16.00 employee. Please arrange a refund for these amounts.	Acknowledge
			Opted out of automatic enrolment on 27/04/2017. No longer wishes to make any pension contributions. A refund has been processed for £15.83 employer and £12.67 employee. Please arrange a refund for these amounts.	Acknowledge

Download opt outs where refunds have been processed

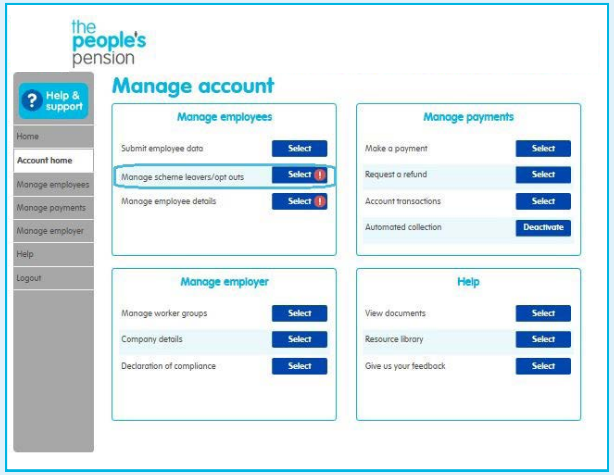
Acknowledge all opt outs

Download all items as a csv file

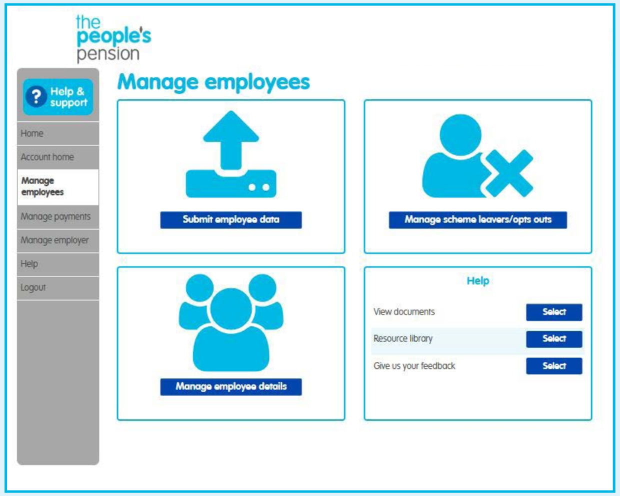
This file lists all employees that have contacted B&CE to opt out of The People's Pension. Please see the key below for explanations on the reference characters used.

Refund status	Refund due	Opt out method
A No refund due	**Y** Yes	**E** Electronically (Individual online / Employer online)
B Refund being processed	**N** No	**I** Telephone (Interactive voice response)
C Refund has been processed	**M** Maybe	**P** Paper (Employee has completed an opt out form)

Click on the on-screen title 'Manage employees' or on the grey menu bar.



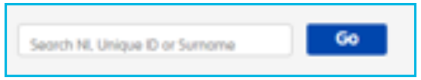
Or select 'Manage scheme leavers and opt outs' from your account home screen.



Select 'manage scheme leavers and opt outs'. (If you don't have any new opt outs or leavers you'll see 'none to manage'.)

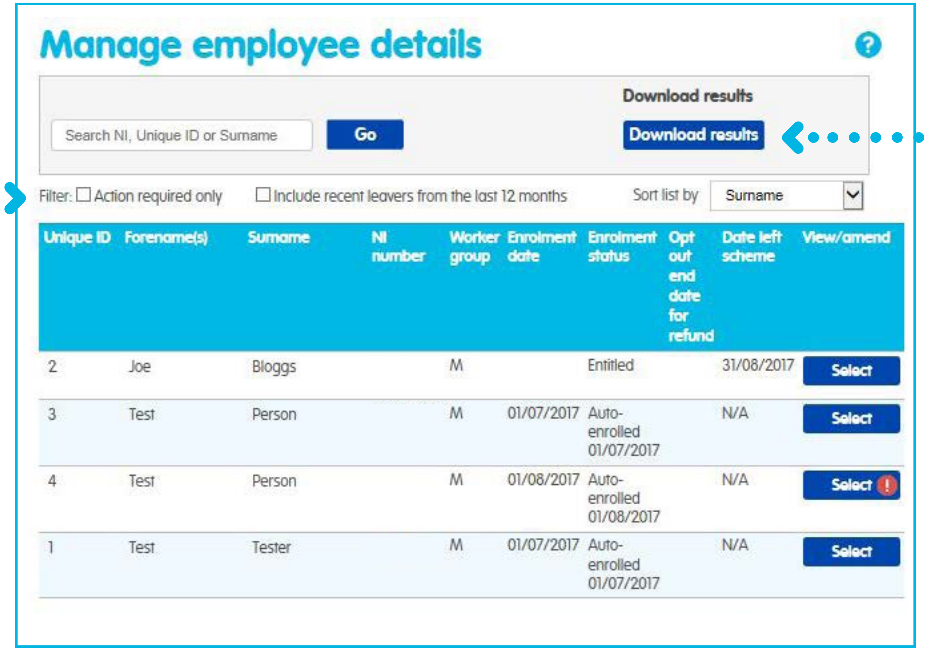
When an employee has informed us that they want to opt out of joining your pension scheme you'll see an ? action required symbol.

Manage employees – employee details



Use the search bar to find an employee using their National Insurance number, unique ID or surname.

You can filter employees to show only those where an action is required (like adding a National Insurance number) or to include recent leavers of the scheme use the tick boxes.



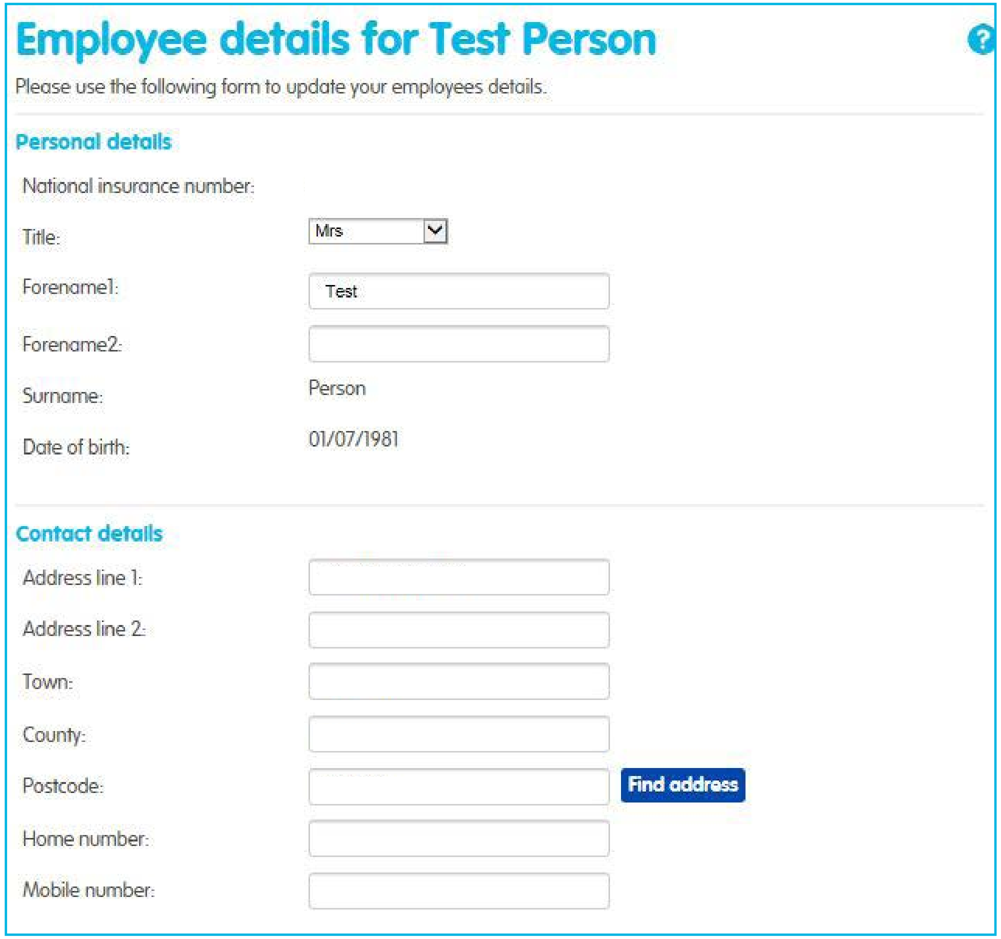
You can download all employees in an excel spreadsheet.

Click 'select' to view or amend the employee's details.

Manage employees – employee details

If you 'select' an employee we'll show you the details we hold for them.

You're able to add or edit certain details – their forename and title, address and unique ID.



Employee details for Test Person

Please use the following form to update your employees details.

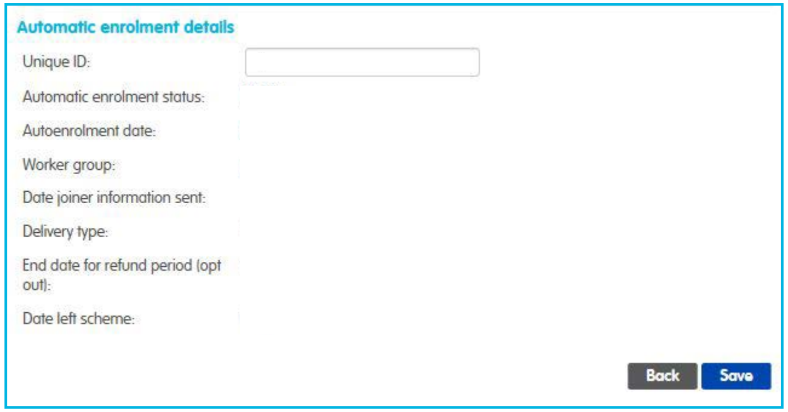
Personal details

National insurance number:	
Title:	Mrs
Forename1:	Test
Forename2:	
Surname:	Person
Date of birth:	01/07/1981

Contact details

Address line 1:	
Address line 2:	
Town:	
County:	
Postcode:	Find address
Home number:	
Mobile number:	

If you amend details through Online Services please make sure this information matches your next employee data submission.



Automatic enrolment details

Unique ID:	
Automatic enrolment status:	
Autoenrolment date:	
Worker group:	
Date joiner information sent:	
Delivery type:	
End date for refund period (opt out):	
Date left scheme:	

Back Save

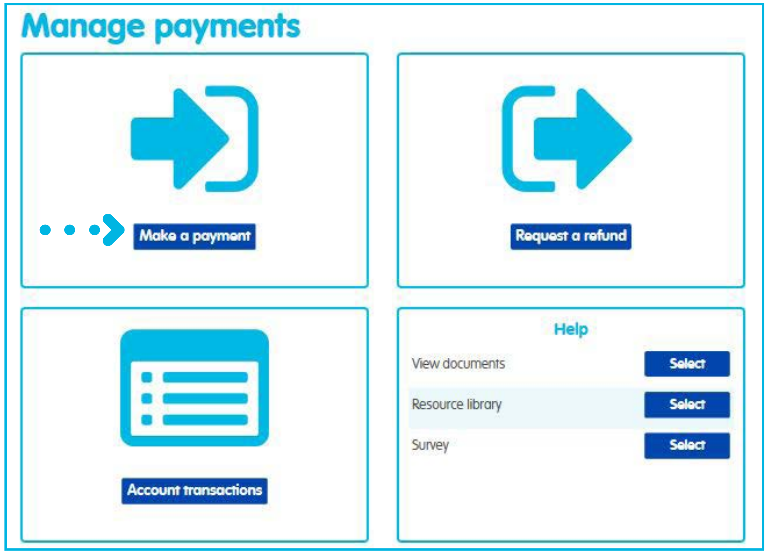
Once you're happy with your updates click Save

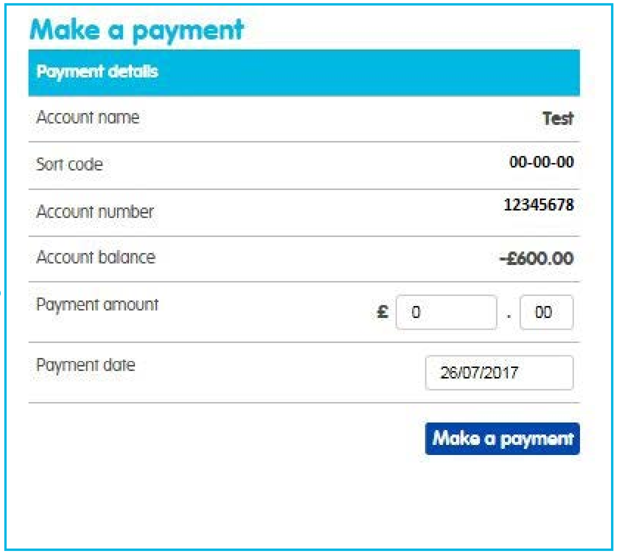
Manage payments – make a payment

After we've received your employee contribution details, you'll need to make a payment. You can either select 'manage payments' from the grey menu or from the account home page. Then select 'make a payment'.

If you'd like to make a payment but you haven't yet set up a Direct Debit, we'll ask you to complete a Direct Debit mandate and return it to us along with evidence of the bank account.

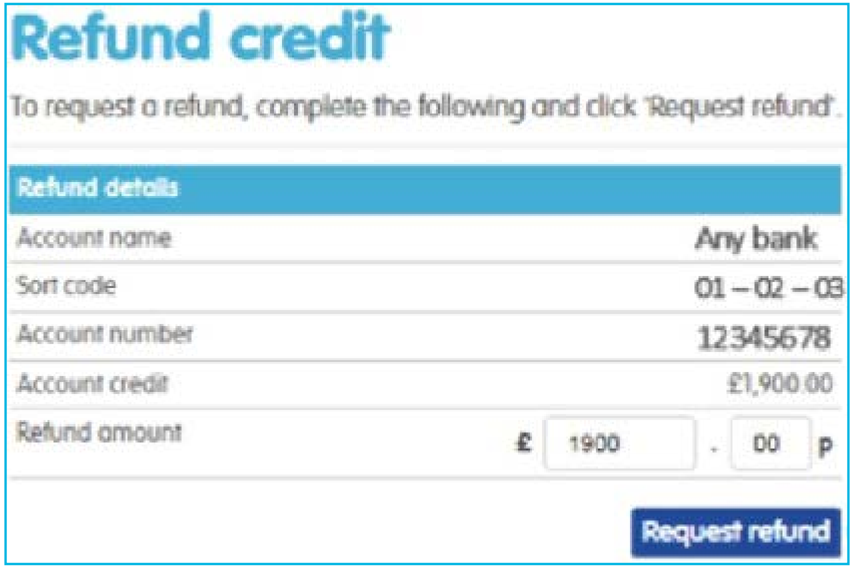
Once we've received this back and set the Direct Debit up with your bank, you'll be able to log in to Online Services and make a payment. We'll confirm once the Direct Debit is set up.

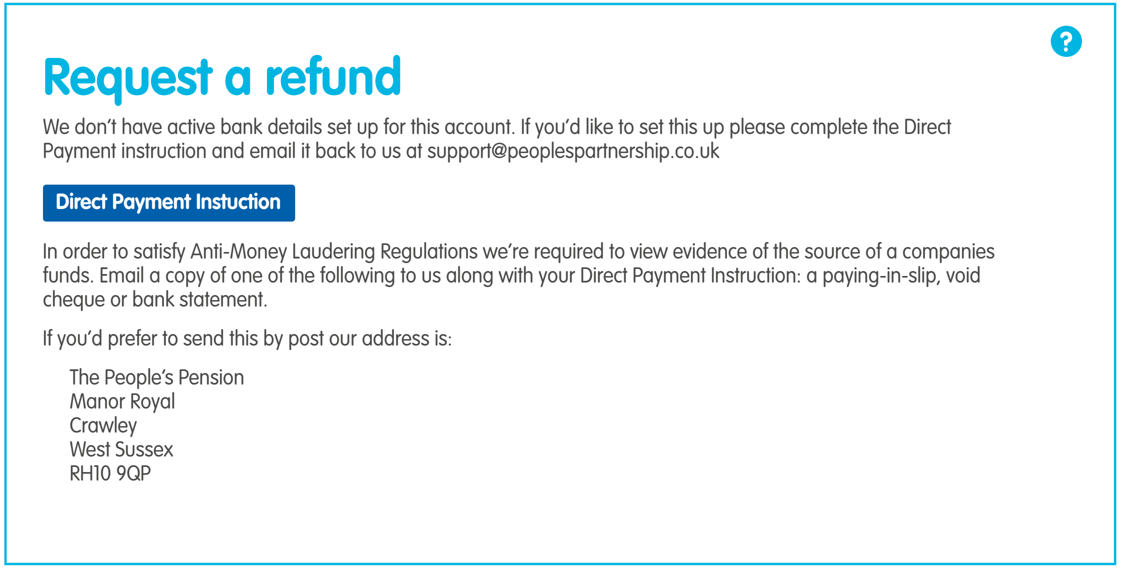




If you already have a Direct Debit set up with us it's really easy to make a payment – just enter the amount you'd like to pay and the date and click 'make a payment'.

Manage payments – request a refund





If your account with us is in credit you have a couple of options:

- reduce your next payment to us by the amount of your account credit
- request a refund.

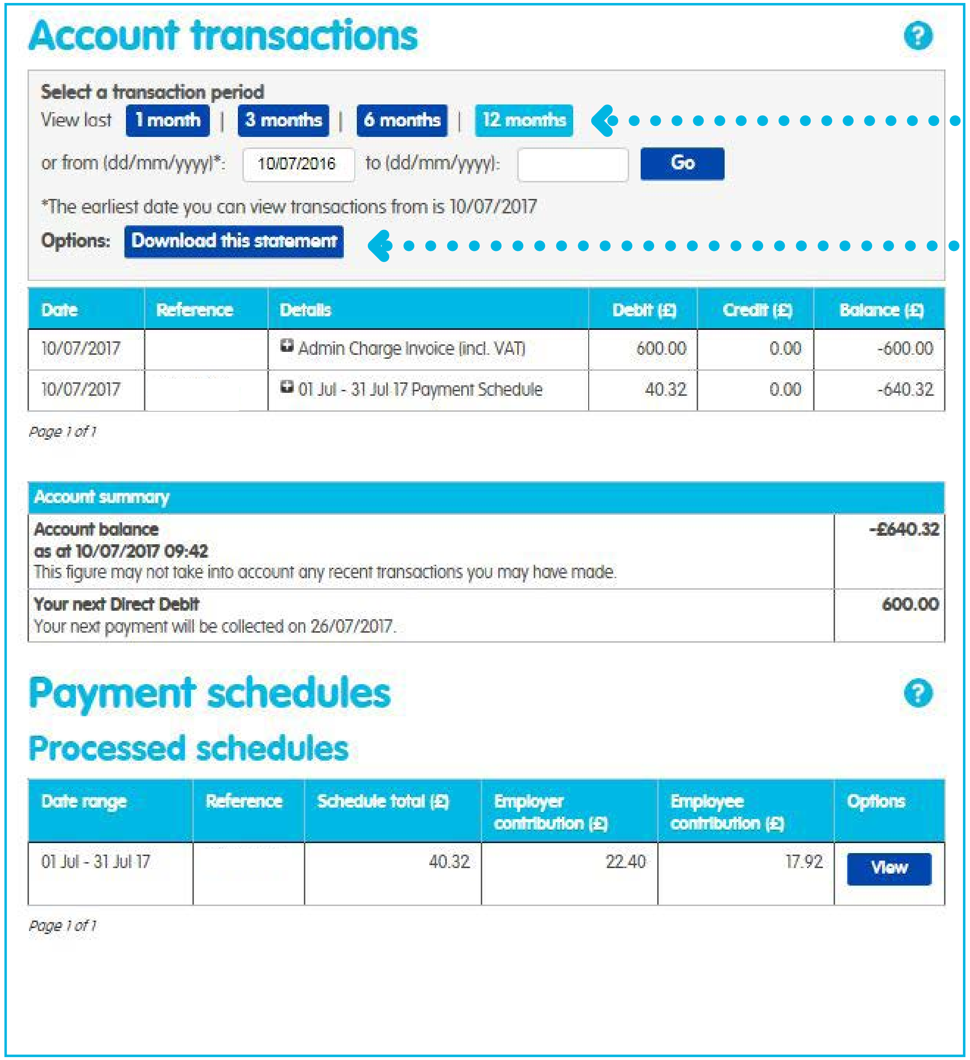
To request a refund, select Request refund on your 'manage payments' screen or from the quick actions on your 'manage account' screen.

You can enter your refund request amount and select 'request a refund'.

If you don't have a Direct Debit set up on your account we'll need you to complete a direct payment instruction form and send it back to us, along with evidence (such as a paying-in slip, void cheque or statement) of the bank account you'd like us to credit.

Manage payments – account transactions

You can view all the transactions on your account – select 'account transactions' from your account home screen or from the 'manage payments' screen.



Account transactions

Select a transaction period

View last **1 month** | **3 months** | **6 months** | **12 months**

or from (dd/mm/yyyy)*: 10/07/2016 to (dd/mm/yyyy): **Go**

*The earliest date you can view transactions from is 10/07/2017

Options: **Download this statement**

Date	Reference	Details	Debit (£)	Credit (£)	Balance (£)
10/07/2017		Admin Charge Invoice (incl. VAT)	600.00	0.00	-600.00
10/07/2017		01 Jul - 31 Jul 17 Payment Schedule	40.32	0.00	-640.32

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Account summary	
Account balance as at 10/07/2017 09:42 This figure may not take into account any recent transactions you may have made.	**-£640.32**
Your next Direct Debit Your next payment will be collected on 26/07/2017.	**600.00**

Payment schedules

Processed schedules

Date range	Reference	Schedule total (£)	Employer contribution (£)	Employee contribution (£)	Options
01 Jul - 31 Jul 17		40.32	22.40	17.92	View

Page 1 of 1

You can select which period you'd like to view transactions for, either using the pre-set period buttons or by entering your own dates.

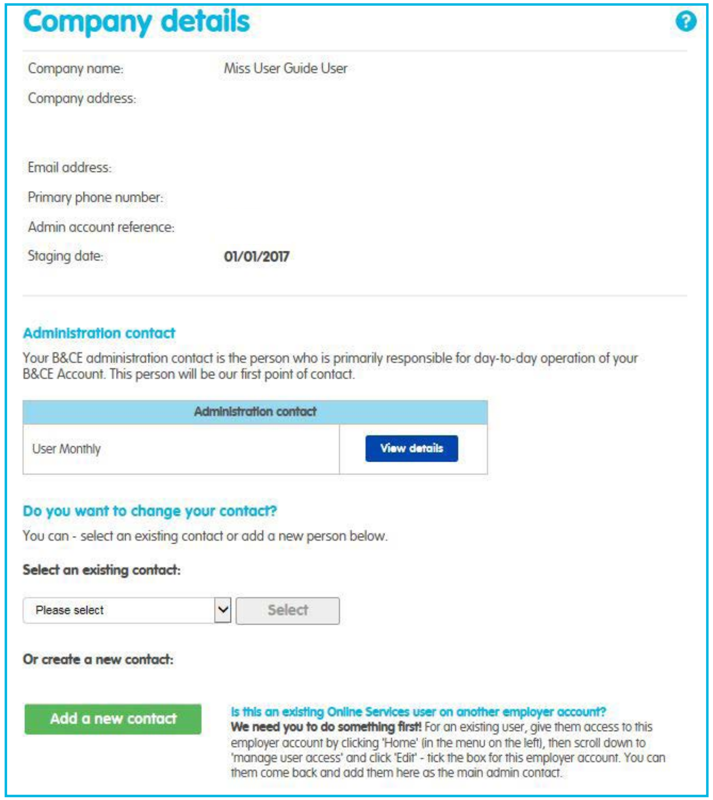
Click **Download this statement** if you'd like a copy for your records.

Employee Accident/Life Cover customers can view processed schedules here.

Manage employer – declaration of compliance and company

Select ‘manage employer’ from the grey menu or from the ‘manage account’ screen.

The declaration of compliance is a form that an employer needs to send to The Pensions Regulator to let them know how they’re complying with automatic enrolment. We may be able to help you do this after your staging/duties start date – click to get started (though please note, this option won’t appear before your staging/duties start date). Alternatively you can do this online on The Pensions Regulator website.



If you have a duties start date, you’ll see this date here instead.

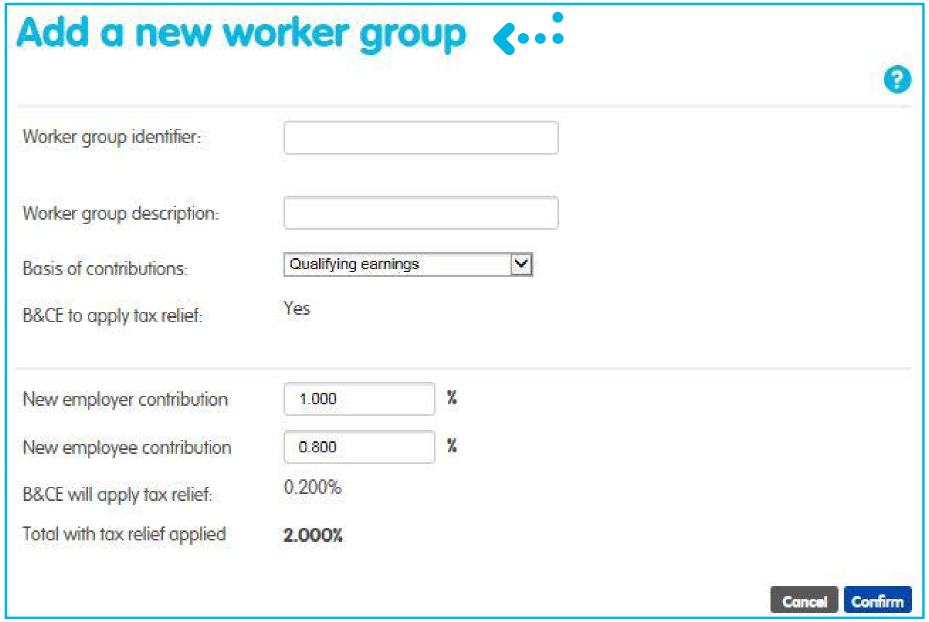
Select **Company details** to view the details we hold for the employer. If any of these details are incorrect you can contact us at support@bandce.co.uk.

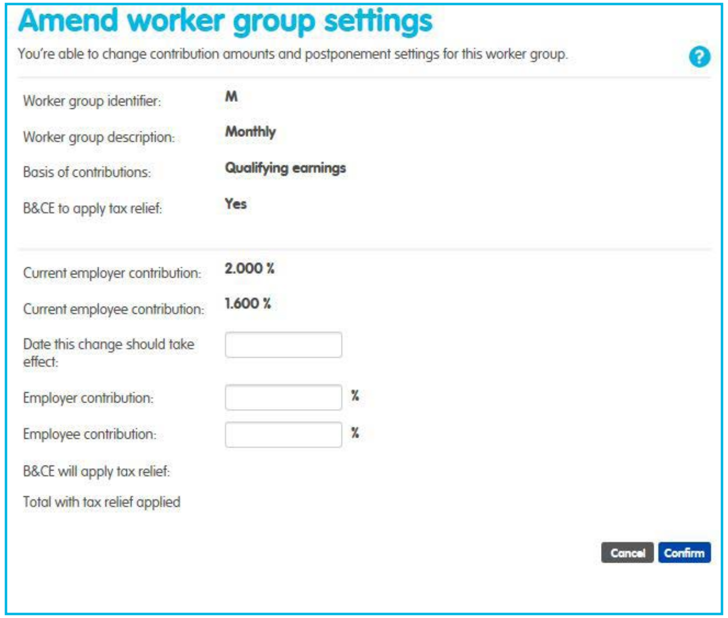
You’ll be able to see who the admin contact is on the account. This person will be our first point of contact. They’ll receive any communications from us about the account. You can amend the details by clicking ‘view/amend details’. Click the green ‘add a new contact’ button to add a new admin.

Manage employer – manage worker groups details

To help you remain compliant, we use worker groups to check contributions when you submit pension data. These group employees by contribution level, so it's important you submit contributions that match your worker group settings.

Select 'manage employer' from the grey menu then select 'manage worker group' on-screen or on your 'manage account' screen.



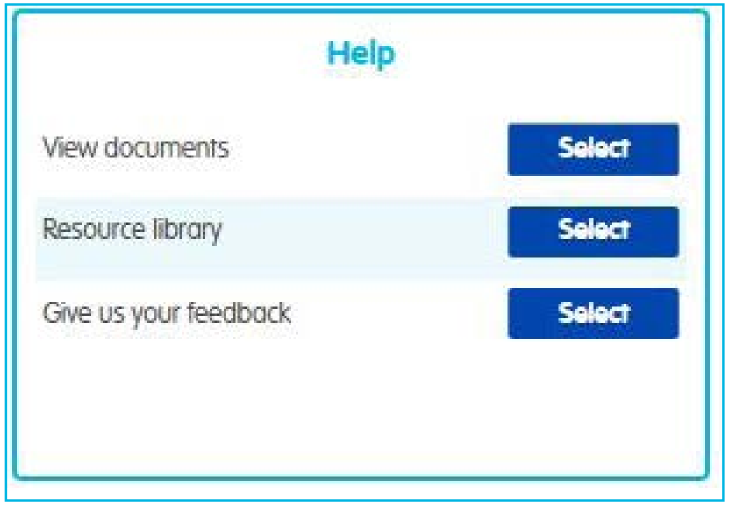


You can also add a new worker group. You'll need to give the worker group an identifier (name) so that you can add this to your employee data – that way we'll know what worker group an employee belongs to.

You'll see a list of worker groups set up on an employer's admin account. Click 'edit' if you'd like to amend worker group settings. You're able to edit the employer and employee contribution amounts and will need to provide us with a date this change should come in to effect.

Help

We provide help on every screen – just click the ? icon. You can also select 'help' from the grey menu bar or click 'help' on the 'manage account', 'manage employees', 'manage payments' or 'manage employer' screens.



In our resource library you'll find lots of user guides and templates to help you look after the pension scheme.

Select 'view documents' to look at and download things like the Direct Debit mandate, scheme rules and letter of agreement for the account.

Tell us what you think of Online Services by using our survey – good or bad, your feedback will help us improve.

People's Partnership

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