# Pension provider integration

Since the Workplace Pensions Reform of 2012, new legal duties have been placed on employers to help more people save for their retirement. Employers now and in the future are having to automatically enrol certain workers into a pension scheme, and both the employer and the worker must then make contributions into that scheme.

Employers are free to choose a pension scheme to enrol their workers into, but they must ensure that it's a qualifying scheme, which means that it needs to meet certain criteria. Even if you already offer pension arrangements for your workers, you still have new obligations to meet, such as ensuring that your existing pension scheme is a qualifying scheme. For further information on auto enrolment, visit The Pensions Regulator's website, **www.tpr.gov.uk**.

Auto enrolment functionality is available as standard in Opera 3 Payroll and Opera II Payroll, to make it easier for you to fulfil your auto enrolment obligations. Opera 3 Payroll and Opera II Payroll perform calculations to assess employees for auto enrolment based on age and earnings and determine whether they are an eligible jobholder, a non-eligible jobholder or an entitled worker. Various auto enrolment tasks, such as automatically enrolling employees and assigning them to a pension scheme at the same time, can be performed on either a global or an individual basis.

Further key functionality includes the ability to record the employer's staging date and the earnings thresholds that determine whether an employee should be automatically enrolled as well as various statutory settings required for auto enrolment as defined by The Pensions Regulator. Opera 3 Payroll and Opera II Payroll also allow you to produce the necessary reports for your record-keeping and reporting duties, cater fully for cyclical automatic re-enrolment and feature integration with popular pension providers to make submission of your employee pension information easier.

# Integration with pension providers in Opera 3 and Opera II

To help you further with your auto enrolment duties, Opera 3 Payroll and Opera II Payroll offer integration with NOW: Pensions and NEST.

## Integration with NOW: Pensions



NOW: Pensions is a market-leading provider of auto enrolment compliant workplace pension schemes. A subsidiary of one of Europe's largest pension funds, Danish pension scheme ATP, NOW: Pensions offers a low-cost, high quality workplace pension solution. Its simple proposition has proved popular with thousands of employers of all sizes, in all sectors. More information on NOW: Pensions is available on nowpensions.com or on 0333 33 222 22.

Integration with NOW: Pensions in Opera 3 Payroll and Opera II Payroll will allow you to create an export file containing both employee auto enrolment information and contribution figures, ready for submission to NOW: Pensions. Employees who have opted out and postponed employees can also be included in this file.
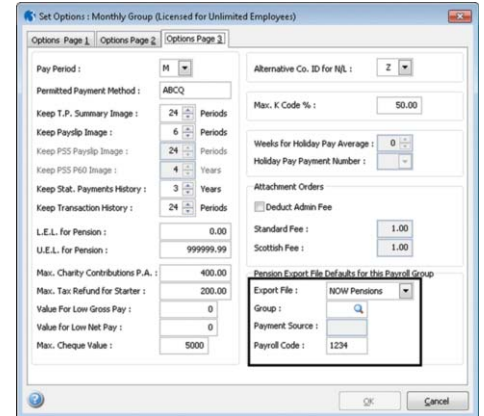
## Integration with NEST



NEST (National Employment Savings Trust) is a qualifying workplace pension scheme that any employer can use to meet their auto enrolment duties. NEST has been set up with a public service obligation to accept any employer that applies to use it.

Integration with NEST in Opera 3 Payroll and Opera II Payroll allows you to create enrolment information and contribution files which can then be uploaded to the NEST website.

With the NEST Enrolment File Wizard you can easily create a file containing the details of your employees who are being auto enrolled into a NEST pension scheme. You can also print a report beforehand for auditing purposes. To help with your ongoing responsibility to auto enrol new workers into a pension scheme, this Wizard can identify those workers, as well as existing workers that become eligible, such as workers reaching the age of 22.

With the NEST Contribution File Wizard you can create a file containing the pension contributions to the NEST pension scheme for both the employer and the employee. This file not only contains the contribution details of all current members, but can also include details of employees that have opted out, stopped paying contributions or left your employment. With NEST integration, you'll also be able to hold on to contributions deducted during an employee's opt-out window, making it easier for you to return deducted contributions to the employee if they choose to opt out.

## Key benefits

- Simple and easy-to-use processes streamline submission of information to pension providers
- The information submitted is relevant and accurate
- Ability to include employee email address with submitted files (Opera 3 only)
- Simplified communication between employer and pension provider
- It reduces costs and saves you a considerable amount of time

In addition to integration with NEST and NOW: Pensions, Opera 3 Payroll also caters for salary sacrifice.

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