ONLINE SERVICE **FOR AUTO ENROLMENT**

Data standards guide

Introduction

Good data management is critical to the smooth running of your pension scheme. So it's important that you provide us with accurate data in the appropriate format.

Our online service will:

- Apply the scheme rules to your workforce.

- Guide you through all the processes you'll need to carry out.

- Check and apply contributions into your Royal London scheme.

- Produce the provider terms and conditions for workers who join the Royal London scheme.

- Record all online processing for the scheme to help with record keeping requirements.

This guide will tell you all about the data you need to give us and the information we'll give you to help run your scheme.

CONTENTS

THE DATA WE NEED

We've made collecting and uploading data to our online service as simple as possible. You'll need to send us data for the following reasons.

- Adding workers – We'll apply your scheme rules and add workers to your scheme.
- Updating workers – You can provide us with certain information which allows us to update worker records automatically.
- Processing leavers – We'll update your scheme with details of any leavers.
- Making contributions – We'll apply contributions to your scheme.

The next section of the guide will outline the data required for these processes.

Your data must be provided in a Comma Separated Values (CSV) file format or by keying the information to our online service. Where possible, we recommend that you use a CSV file as it saves you time and cuts down on any errors in the data.

THINGS YOU NEED TO KNOW

We've put together a few tips to follow when preparing your data:

- Don't include commas (,) in any fields.
- Don't include pound signs (£) in any fields.
- Don't include special characters, calculation or formulas.
- Remove any totals or subtotals.
- Remove any blank rows.

What are CSV files?

CSV files are a way of saving data from tables as plain text. Fields in the table are separated by commas. Records are separated by carriage returns.

How do I produce a CSV file?

You can create files from your existing payroll data.

We can provide you with examples of how we expect the CSV files to be structured.

Important

You may need to review and make changes to your existing payroll so you can give us the data we need to run your scheme.

Speak to your payroll provider if you need to make any changes.

ADDING WORKERS

You'll always need to give us data on an ongoing basis for any new workers that join the scheme as well as any workers who opt out of the scheme. The table below outlines the data we need.

Adding workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Title	**Mandatory**	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	**Mandatory**	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	**Mandatory**	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	**Mandatory**	N/A	Worker's date of birth.	Date format should be DD/MM/YYYY.
National Insurance number	**Mandatory**	9	Worker's National Insurance number. **Our system uses the National Insurance number to identify workers, this number must be the same on all files you provide us.** **You can use this data as a unique identifier for tracking the worker on our online service.**	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.
Payroll reference	**Optional**	20	The unique staff or payroll number you allocate to each worker. **You can use this data as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.

Adding workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Address line 1	Mandatory	32	First line of worker's home address. This must be a valid address.	Can only contain letters (A-Z, a-z), numbers (0-9), period (.), single quote ('), hyphen (-), number (#), at (@), percent (%), ampersand (&), slash (/), or spaces (although not in the first position). No other characters are valid.
Address line 2	Mandatory	32	Second line of worker's home address. This must be a valid address. **If your records don't have an address line 2 you'll need to use either town / city for this field.**	
Address line 3	Optional	32	Third line of worker's home address, if this exists. This must be a valid address.	
Address line 4	Optional	32	Fourth line of worker's home address, if this exists. This must be a valid address. **Zip codes for foreign addresses should be entered here.**	Can only contain letters (A-Z, a-z), numbers (0-9), period (.), single quote ('), hyphen (-), number (#), at (@), percent (%), ampersand (&), slash (/), or spaces (although not in the first position). No other characters are valid.
Postcode	Optional	8	Worker's home postcode. **Please ensure this is in the correct format.**	Must be a valid UK postcode.
Workplace email address	Optional We'll need this if you want to email information to workplace email address.	65	Worker's work email address. **The email address must be unique, work-based and not shared with anyone else.**	Must be a valid email address.
Home email address	Optional	65	Worker's home email address.	Must be a valid email address.

Adding workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Sex	Mandatory	N/A	Worker's sex. **Worker's title and sex must match.**	Only 'Male', 'Female', 'M' or 'F' valid.
Annual salary	Mandatory	N/A	Worker's pensionable earnings expressed as annual earnings. **For hourly paid workers you can use an annualised estimate to calculate this figure.**	A numerical value up to 2 decimal places. '£' and ',' are invalid. Must be between 0.00 and 999999.99.
Category identifier	Optional	65	If your scheme has different categories e.g. monthly and weekly paid workers, we'll use the category identifier relevant to the worker. This will have been agreed as part of the scheme design.	Required where category rules are set up. If the category has a name then only letters A to Z, space and - are valid. The data entered must exactly match the rule. Blank is acceptable. Where category rules are set up using a number(s) then only a numerical value, whole numbers only such as 1000 are valid. "£" and "," are invalid.
Company start date	Mandatory	N/A	The date the worker joined your company.	Date format should be DD/MM/YYYY.
Enrolment date	Mandatory	N/A	The effective date of the worker's enrolment into the pension scheme. This is usually the date the worker becomes / became eligible for auto enrolment **If you're using a waiting period this date should be the deferred auto enrolment date.**	Date format should be DD/MM/YYYY.

Adding workers				
Field name	Requirement	Maximum characters	Description/ notes	Data validation
Enrolment type	Mandatory	N/A	The enrolment type relating to the worker. The different types are detailed below: • Automatic **enrolment / AE** Enrolment type which applies to eligible jobholders. • **Opt in / OPTIN** Enrolment type which applies to eligible jobholders or non-eligible jobholders if they request to opt in during the waiting period. • **Worker without qualifying earnings / WWQE** Enrolment type that applies to entitled workers, including those who ask to join during the waiting period.	Must be in the format below: • Automatic **enrolment / AE** • **Opt in or OPTIN** • Worker without qualifying earnings or WWQE
Worker contribution (%)	Optional If the scheme default is to be used leave both the worker and employer contributions blank, otherwise we'll use the data provided.	N/A	The worker's contribution as a percentage of pensionable salary. Must be between 0.00 and 100.00 **You may need to change contributions from fixed amounts to a percentage.**	A numerical value up to 2 decimal places. Contribution rates should not be formatted with % sign (3% should be displayed as 3.00).

Adding workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Employer contribution (%)	**Optional** If the scheme default is to be used leave both the worker and employer contributions blank, otherwise we'll use the data provided.	N/A	The employer contribution as a percentage of pensionable salary. Must be between 0.00 and 100.00 **You may need to change contributions from fixed amounts to a percentage.**	A numerical value up to 2 decimal places. Contribution rates should not be formatted with % sign (3% should be displayed as 3.00).
Salary exchange	**Optional**	N/A	If salary exchange is being applied. If no data is provided then the scheme default will apply.	Only 'Y' or 'N' is valid.

UPDATING WORKERS

You can provide us with certain data which allows us to update worker records automatically. The only fields that can't be updated are the payroll reference and date of birth. The table below outlines the data we need.

Updating workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Title	Optional	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	Mandatory	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	Mandatory	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	Optional	20	Worker's date of birth.	Date format should be DD/MM/YYYY.
National Insurance number	Optional	9	Worker's National Insurance number. **This number must be the same on all files you provide us. You can use this data as a unique identifier for tracking the worker on our online service.**	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.
Payroll reference	Optional	20	The unique staff or payroll number you allocate to each worker. **You can use this data as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.
Annual salary	Optional	N/A	Worker's pensionable earnings expressed as annual earnings. **For hourly paid workers you can use an annualised estimate to calculate this figure.**	A numerical value up to 2 decimal places. '£' and ',' are invalid. Must be between 0.00 and 999999.99.

Updating workers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Address line 1	Optional	32	First line of worker's home address. This must be a valid address. **If provided then Address line 2 and Postcode must also be provided.**	Can only contain letters (A-Z, a-z), numbers (0-9), period (.), single quote ('), hyphen (-), number (#), at (@), percent (%), ampersand (&), slash (/), or spaces (although not in the first position). No other characters are valid.
Address line 2	Optional	32	Second line of worker's home address. This must be a valid address. **If your records don't have an address line 2 you'll need to use either town/city for this field.**	
Address line 3	Optional	32	Third line of worker's home address, if this exists. This must be a valid address.	
Address line 4	Optional	32	Fourth line of worker's home address, if this exists. This must be a valid address. **Zip codes for foreign addresses should be entered here.**	Can only contain letters (A-Z, a-z), numbers (0-9), period (.), single quote ('), hyphen (-), number (#), at (@), percent (%), ampersand (&), slash (/), or spaces (although not in the first position). No other characters are valid.
Postcode	Optional	8	Worker's home postcode. **Please ensure this is in the correct**	Must be a valid UK postcode.
Workplace email address	Optional	65	Worker's work email address. **The email address must be unique, work-based and not shared with anyone else.**	Must be a valid email address.

PROCESSING LEAVERS

To allow us to keep the scheme records up to date you'll need to tell us when workers leave the scheme. The table below outlines the data we need.

Leavers				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Title	Optional	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	Mandatory	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	Mandatory	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	Optional	N/A	Worker's date of birth.	Date format should be DD/MM/YYYY.
National Insurance number	Mandatory	9	Worker's National Insurance number. **Our system uses the National Insurance number to identify workers, this number must be the same on all files you provide us.** **You can use this data as a unique identifier for tracking the worker on our online service.**	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.
Payroll reference	Optional	20	The unique staff or payroll number you allocate to each worker. **You can use this data as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.
Reason for leaving	Mandatory	50	The reason for leaving the scheme.	One of the following options should be provided: • **Stop contributions.** • **Left employment.** • **Death.**
Leaver date	Mandatory	N/A	The date the worker left the scheme.	Date format should be DD/MM/YYYY. This date cannot be greater than the current date.

MAKING CONTRIBUTIONS

To enable us to apply contributions to your pension scheme you'll need to give us the data in line with the pay frequency of your scheme. The table below outlines the data we need.

Making contributions				
Field name	**Requirement**	**Maximum characters**	**Description/ notes**	**Data validation**
Title	Optional	N/A	Worker's title.	Mr, Mrs, Miss, Ms, Dr, Prof, Rev, Sir, Lady and Lord are valid.
First name	Mandatory	65	Worker's first name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Last name	Mandatory	30	Worker's last name.	Use only letters (A-Z, a-z), hyphen (-), single quote ('), or spaces (although not in the first position). No other characters are valid.
Date of birth	Optional	20	Worker's date of birth. If no data is provided we'll use the information we currently hold.	Date format should be DD/MM/YYYY.
National Insurance number	Mandatory	9	Worker's National Insurance number. **Our system uses the National Insurance number to identify workers, this number must be the same on all files you provide us.** **You can use this data as a unique identifier for tracking the worker on our online service.**	Must be in the form of AANNNNNNA with no spaces, where letters are 'A' and numbers are 'N'. The last letter must be a valid last letter for National Insurance number A, B, C, D, F, M, Y. If NONE leave blank.
Payroll reference	Optional	20	The unique staff or payroll number you allocate to each worker. **You can use this data as a unique identifier for tracking the worker on our online service.**	Must contain only letters (A-Z, a-z), numbers (0-9), hyphen (-), number (#), slash (/), or spaces (although not in the first position). No other characters are valid.

Making contributions

Field name	Requirement	Maximum characters	Description/ notes	Data validation
Earnings in contribution period	Optional If left blank, we'll use the earnings we already hold to check the contributions. However, you may need to validate the worker's contributions.	N/A	Total pensionable earnings in contribution period. If you provide this data it will be used to check the worker and employer contribution amount. **Your contributions should be based on:** • **your scheme's definition of 'pensionable earnings'** • **earnings in the pay reference period.**	A numerical value up to 2 decimal places. '£' and ',' are invalid. Must be between 0.00 and 999999.99
Worker contribution (£)	**Mandatory** **If the scheme uses salary exchange then this amount should be £0.00.**	N/A	The amount of worker contribution deducted.	A numerical value up to 2 decimal places. '£' and ',' are invalid.
Employer contribution (£)	**Mandatory**	N/A	The amount of employer contribution deducted.	A numerical value up to 2 decimal places. '£' and ',' are invalid.

THE DATA WE'LL GIVE YOU

Our online service will keep track of all the changes you need to make and guide you through the processes you need to carry out.

We'll create a data file when workers opt out of the scheme or make changes to their contributions.

You can download the data in a CSV format so you can easily make the changes required to your payroll.

PAYROLL ADJUSTMENT FILE

We will provide you with a payroll adjustment file to allow you to make the required changes to your payroll.

The table below outlines the data we'll give you.

Payroll adjustment file			
Field name	**Description**	**Additional information**	**Possible outputs**
Title	Worker's title.	N/A	As provided.
First name	Worker's first name.	N/A	As provided.
Last name	Workers last name.	N/A	As provided.
Date of birth	Worker's date of birth.	N/A	As provided.
National Insurance number	Worker's National Insurance number.	N/A	As provided.
Payroll reference	Worker's payroll reference number.	This will only be included if the data has already been provided.	As provided.
Effective date	The effective date of the adjustment you need to make.	This may be in the future for some adjustments.	DD/MM/YYYY. If worker has opted out this will be the day we were notified.
Process type	The type of adjustment you need to make.	The process type determines the action you'll need to take. This could be: • Opt out – you'll need to stop pension contributions and where appropriate refund contributions. • Change – amend pension contributions.	Opt out or change.
Worker contribution (%)	Worker contribution as a percentage of salary.	This is the scheme default, or the new contribution level as a result of a change instruction.	A numerical value up to 2 decimal places.
Employer contribution (%)	Employer contribution as a percentage of salary.	This is the scheme default, or the new contribution level as a result of a change instruction.	A numerical value up to 2 decimal places.

Payroll adjustment file			
Field name	**Description**	**Additional information**	**Possible outputs**
Category identifier	The information you provided to allow workers to be added to the correct category.	If your auto enrolment scheme has different categories for different workers e.g. managers and staff, you can use the identifier to help you manage the payroll updates you need to make.	As provided.
Royal London worker refund amount (£)	Refund of the worker contribution received by Royal London.	This is where a worker contribution has been paid to Royal London but the worker has subsequently opted out of the scheme.	A numerical value up to 2 decimal places.
Royal London employer refund amount (£)	Refund of the employer contribution received by Royal London.	This is where an employer contribution has been paid to Royal London but the worker has subsequently opted out of the scheme.	A numerical value up to 2 decimal places.
Salary exchange	Salary exchange applicable.	This is the scheme default, or as per the change instruction.	Y or N.

DATA PROTECTION AND USE

Data protection

We will comply with Data Protection legislation and any statutory regulations and codes of practices made in relation to personal data.

It's important that all personal data provided to Royal London by or on behalf of the Group will have been collected fairly and lawfully and in accordance with the requirements of the legislation. If you have any concerns about providing this information we recommend that you contact your own advisers or the Information Commissioners Office for further advice and guidance.

Access and use

All data will be stored securely on our systems and you'll have access to all the data we hold. As part of the implementation of your scheme, we'll agree who needs access to the data to administer it.

How we will use the data

- The personal information provided will not be passed to organisations outside the Royal London Group unless we have permission in writing to do so, are under a legal obligation to do so or it is required to provide the services requested.

- We'll use the information supplied and information we obtain from other sources for administering the scheme, customer services and crime prevention.

- We'll store the information collected for as long as you and the legislation requires.

Further information

If you would like more information about anything contained within this guide, please speak to your scheme implementation manager or your usual Royal London contact.

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