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# **Automatic enrolment assessment file user guide**



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## Overview

The Aviva automatic enrolment technology requires you to submit an assessment file for all employees for every pay reference period and is reliant upon the quality of the data you supply in your file. It's critical that you build your file exactly to the required specification we outline below.

You'll need to ensure the person in your organisation who's responsible for the creation of your assessment files receives the information in this guide.

Please ensure that you review all sections in this guide. This will help you to fully understand the processing requirements for your assessment file, which will prevent the failure of the validation and assessment process.

## Creating your assessment file

It's critical that you only include the employee data as specified within this guide; failure to do so means we'll not be able to assess the workers in your file.

The data you provide in your assessment file, must be accurate and meet the field, data rules and formats as listed in this guide. If errors are identified in your file your file will fail validation and you'll need to rectify the incorrect data before the assessment process can be completed.

We recommend you perform a data validation check of your worker records prior to your duly start date to ensure you provide us with accurate information. We don't offer a data correction service.

Your assessment file must include all the data column headers listed in this guide and must remain the same every month. Ideally the data columns should be provided in the order listed in section 11 of this guide.

All data column headers must be provided in your assessment file even if the content of the column is blank.

The data column headers must be provided in the first row of the data file. No blank rows or other data can come above the column headers.

The column heading names mustn't contain any additional (double) spaces before, after or between the words which make up the heading name.

Double or treble spaces must not be included anywhere in your assessment file data.

Care must be taken when using the hyphen (-) in each of the column headings of the four lines of address. Sometimes a hyphen will change to a dash (–) when spaces are added after the hyphen. If the hyphen has changed to a dash you must remove the dash and replace with a hyphen before sending your file to Aviva otherwise the validation of your file will fail.

Value and percentage fields can't be negative.

All currency numbers must be in pounds and pence.

All percentages are limited to two decimal places.

All date fields must be in the format DD/MM/YYYY.

There mustn't be any spaces added as prefixes or suffixes either to data column headers or data elements within the file.

Your assessment file must be saved as and provided in .csv format.

The file name can't contain a "." (full stop) other than before the file type suffix (i.e. ".csv").

The following characters mustn't be used in the member data fields but can be used in the column headings within your assessment file:

\*    \$    £    #    ~    °    ?    |    :    &    ^    `    !    ¬    `    (    )    [    ]  
{    }    =    +    ;    <    >    -    €    a    á    Ñ    í    é    Ç    ó    ú    š    ç  
      ž    ý    u    ü    ñ    ..

Please don't use bold or coloured text in your assessment file as this will cause the validation of your file to fail.

You must supply a separate assessment file for each payroll frequency, e.g. monthly and weekly paid workers can't be processed in the same data file.

## **What your assessment file must contain**

Your assessment file must contain all of your workers who could be automatically enrolled into your Aviva schemes every pay period. This should include:

- a. All members of the scheme
- b. All workers not in the scheme yet or who have opted out

When a worker leaves your employment for any reason the date they left must be reported within your assessment file for the pay period in which they left. This will ensure contributions are correctly and promptly ceased.

All new hires should be included in your first assessment file of their employment. If this isn't possible you must include the new hires in the next assessment file. Where a new hire is missed from an assessment file all data for previous pay periods must be submitted before the current pay period data is submitted.

Example: If a worker joins in January but you don't submit any data for that worker until March, you must submit January and February data for the worker to Aviva before you submit your March assessment file.

## **What your assessment file must not contain**

Your assessment file mustn't contain information relating to workers who have left your employment prior to your duly start date. You shouldn't include any workers who are being automatically enrolled in another company pension scheme.

## **Finalising your assessment file and timescales**

You must have finished the preparation of your first assessment file for testing no later than two weeks before your duly start date. It's important that you've included all workers to be assessed for automatic enrolment plus your existing pension scheme members in your file.

To prevent any incorrect assessments in the two weeks prior to your scheme's duly start date you mustn't join any workers to your scheme. All new joiners must only be enrolled using the automatic enrolment technology after your duly start date. Failure to adhere to this will lead to incorrect member records, incorrect assessment of your workers and incorrect notices being issued. Aviva is unable to provide a data correction service.

## **Cyclical automatic re-enrolment**

To process your re-enrolled workers you don't need to make any changes to the format and data fields of your assessment file. However, the employee and employer regular contributions data fields become mandatory.

## **Hints and Tips**

If you have a company structure where more than one duly start date exists, you'll need to submit separate assessment files for each duly start date.

If you have more than one pay frequency (e.g. weekly, monthly), or more than one pay period (e.g. 1<sup>st</sup> – 31<sup>st</sup> and 15<sup>th</sup> – 14<sup>th</sup>), multiple, separate assessment files will be required: one for each Pay frequency/Reference Period. For overlapping pay periods the payroll system must be different e.g. sage, sage 1.

You will need to provide one assessment file for each separate pay date.

Note: Pay date is the date the contribution was deducted from the worker's salary.

The assessment file can't be used as the vehicle to communicate amended data. Once a worker becomes a member of the pension scheme, they should contact Aviva to ensure their individual records are updated accordingly i.e. name change, change of address, change of National Insurance number, notification of leaver.

The format provided in the assessment file for the title, forename, surname and address will be the same for all communications. If the worker's name and address is provided in all capital letters (or similarly all lower case), then this is how their name will appear on all communications (e.g. miss, MISS, HELEN, helen, SMITH smith etc).

The postcode needs to be provided in full and use the correct numeric values and letters. The use of „ρ“ instead of „0“ (zero) and vice versa will cause the assessment file to fail.

Aviva can only accept applicants from UK residents with UK addresses.

If your scheme is contract based, we'll not enter into a contract with non UK residents. This is because we're unable to reasonably guarantee that the contract will meet the legal and regulatory requirements of the country of residence. Non UK residents can't be automatically enrolled into the Aviva scheme and they shouldn't be included on the data file sent to Aviva. You may need to automatically enrol these employees into an alternative scheme which can accept non UK residents.

## Data items required for your assessment file

We encourage you to use the below order for the data in your assessment file. The order of the data items must remain in the same format for all future files.

## Field rules for your assessment file

**Please note:** All data column headers must be provided in your assessment file even if the content of the column is blank. Where possible, all fields should be populated.

A rule has been applied to each data item in your assessment file as follows:

- **Mandatory:** You must provide a valid value in the field within your assessment file for each submission. If the data item field is left blank, an error message will be produced and your file won't be processed for assessment.
- **Optional:** You are required to provide a valid value in the field within your assessment file where possible. If the data item field is left blank, no errors will be produced.
- **Conditionally Mandatory:** The automatic enrolment technology will expect a value in the field if certain conditions are met. If a value is required, the field must be populated for each data file submission. If a blank is provided where not permitted, an error message will be produced.

Data item position	Column heading	Data item description	Data format/rules	Additional Information	What it's used for?
1	Employer Reference	The worker ID - A unique reference for the individual worker. Once this identifier has been provided to us, it can never be changed	<p>Mandatory</p> <p>Maximum field length 36</p> <p>Field type: alphanumeric</p> <p>All letters must be upper case</p> <p>Cannot be changed once provided</p>	<p>This ID must remain unique to the worker and must not be repeated within the assessment file for another worker (e.g. if your payroll numbers for past workers are re-used for new workers or employee IDs change during the course of their employment, your payroll number would not be suitable for use in this field).</p> <p>A new employer reference must be provided for all new workers (including those previously employed by you).</p>	Provide a unique identifier for the relevant worker
2	Title	The worker's title. Acceptable values: Mr, Mrs, Miss, Dr, Ms, Sir, Dame, Lord, Lady, Reverend, Professor etc	<p>Mandatory</p> <p>Maximum field length 10</p> <p>Acceptable values: Letters A-Z, hyphens (-) and apostrophes (')</p>	The format the title is provided in will be the same for all communications. If the worker's title is provided in all capital letters (or similarly all lower case), then this is how their title will appear on all communications (e.g. miss, MISS, mr, MR, mrs, MRS etc).	Should the worker be automatically enrolled into the scheme, this data will be used to set up the member records. Also used for communications, reports and searches through the enrolment engine.



3	Surname	The worker's surname	<p>Mandatory</p> <p>Maximum field length 50</p> <p>Acceptable values: Letters A-Z, hyphens (-) and apostrophes (,,)</p>	<p>If the worker's surname is provided in all capital letters (or similarly all lower case), then this is how their surname will appear on all worker facing communications (e.g. jones, JONES, smith SMITH).</p>	<p>Should the worker be automatically enrolled into the scheme, this data will be used to set up the member records. Also used for communications, reports and searches through the enrolment engine.</p>
4	First Name	Worker's full forename	<p>Mandatory</p> <p>Maximum field length 50</p> <p>Acceptable values: Letters A-Z, hyphens (-) and apostrophes (,,)</p>	<p>The worker's forename should be entered in full (avoid entering just an initial or a variation of their forename). How the name is entered into the file is exactly how it'll appear on the communications issued to the worker e.g. all capitals or all lower case.</p>	<p>Should the worker be automatically enrolled into the scheme, this data will be used to set up the member records. Also used for communications, reports and searches through the enrolment engine.</p>

5	National Insurance number	The worker's National Insurance number.	<p>Mandatory</p> <p>Maximum field length 9</p> <p>Field type: alphanumeric</p> <p>Field format: AA123456A</p> <p>All Letters must be upper case</p>	<p>In the event that you don't have a NINO for the worker in question, a temporary one will need to be entered. Standard format for temporary NINOs = TN, date of birth, male/female i.e. TN010260F for a lady born on 1 Feb 1960.</p> <p>For the first assessment the worker's National Insurance number must match the NI on the policy administration system.</p>	<p>Should the worker be automatically enrolled into the scheme, this data will be used to set up the member records.</p> <p>Also used for communications, reports and searches through the enrolment technology.</p>
6	Gender	The gender of the worker	<p>Mandatory</p> <p>Field length:1</p> <p>Acceptable format: Restricted to F or M only. All entries must be upper case</p>		<p>Should the worker be automatically enrolled into the scheme, this data will be used to set up the member records.</p>
7	Date Of Birth	The worker's date of birth	<p>Mandatory</p> <p>Acceptable format: DD/MM/YYYY</p>	<p>The date of birth must be provided in the stated format. This is used to calculate pension age which determines eligibility.</p>	<p>Should the worker be automatically enrolled into the scheme, this data will be used to set up the member records.</p>

8	Scheme Number	Your Aviva Scheme Number	<p>Mandatory</p> <p>Maximum field length 36</p> <p>Field type: alphanumeric</p> <p>All Letters must be upper case</p>	If you're unsure of your scheme details, please contact Aviva.	<p>Provide Aviva with information to ensure the worker is assessed for entry into the correct scheme.</p> <p>If you're unsure of your scheme details, please get in touch with your usual Aviva contact for clarity.</p>
9	Member Category	The category the worker's role falls into, e.g. Manager or Worker	<p>Mandatory</p> <p>Maximum field length: 150</p> <p>Field type: alphanumeric</p>	You must provide a member category which matches the category names supplied during scheme setup. If you're unsure please contact Aviva for the acceptable values.	Segment the workforce into different categories and allows different payroll contributions for different groups of workers.
10	Selected Retirement Age	The worker's Selected Retirement Age	<p>Mandatory</p> <p>Maximum field length:5</p> <p>Field type: numeric</p> <p>Must be under the age of 75 and in the future</p>	You must provide the worker's selected retirement age.	
11	Date Joined Employer	The date the worker started with you	<p>Mandatory</p> <p>Acceptable format: DD/MM/YYYY</p>	If the worker has previously worked for you the most recent start date must be included.	

12	Date Left Employer	The date the worker left your employment	Optional Acceptable format: DD/MM/YYYY	The date the worker left your employment must be reported in the assessment file for the same pay period. If the worker has previously worked for you the most recent end date must be included.	Provide Aviva with the relevant information to cease employer duties against a member/worker.
13	Salary Exchange (Y/N)	Whether or not the worker has opted to exchange any of their salary to pay into the pension scheme.	Mandatory Field length:1 Acceptable values: Y or N All entries must be upper case	Y = Worker is using salary exchange to contribute to their pension N= Worker isn't using salary exchange to contribute to their pension  This information ensures the correct wording is used in the communications issued to the employee	Set up the worker record with relevant information around the payroll contribution type.

14	Permanent Residential Address – Line 1	The first line of the worker’s address	<p style="text-align: center;"><b>Mandatory</b></p> <p>Acceptable values: Letters, Numbers, hyphens (-), apostrophes (’), spaces and full stops (.)</p> <p>Maximum field length 80</p>	<p>This address will be used for all communications relating to automatic enrolment.</p> <p>How the address is entered into the file is exactly how it’ll appear on the communications issued to the worker e.g. all capitals or all lower case.</p>	Used for worker communications
15	Permanent Residential Address – Line 2	The second line of the worker’s address	<p style="text-align: center;"><b>Optional</b></p> <p>Acceptable values: Letters, Numbers, hyphens (-), apostrophes (’), spaces and full stops (.)</p> <p>Maximum field length 80</p>	<p>This address will be used for all communications relating to automatically enrolment.</p> <p>How the address is entered into the file is exactly how it’ll appear on the communications issued to the worker e.g. all capitals or all lower case.</p>	Used for worker communications

16	Permanent Residential Address – Line 3	The third line of the worker’s address	<p>Optional</p> <p>Acceptable values: Letters, Numbers, hyphens (-), apostrophes (’), spaces and full stops (.)</p> <p>Maximum field length 80</p>	<p>This address will be used for all communications relating to automatic enrolment.</p> <p>How the address is entered into the file is exactly how it’ll appear on the communications issued to the worker e.g. all capitals or all lower case.</p>	Used for worker communications
17	Permanent Residential Address – Line 4	The fourth line of the worker’s address	<p>Optional</p> <p>Acceptable values: Letters, Numbers, hyphens (-), apostrophes (’), spaces and full stops (.)</p> <p>Maximum field length 80</p>	<p>This address will be used for all communications relating to automatic enrolment.</p> <p>How the address is entered into the file is exactly how it’ll appear on the communications issued to the worker e.g. all capitals or all lower case.</p>	Used for worker communications.

18	Permanent Residential Address Postcode	The worker's UK postcode	<p>Mandatory</p> <p>Maximum field length 8</p> <p>Acceptable values: Letters A-Z, a single space and Numbers 1-9.</p>	<p>Additional spaces or numerical values included instead of letter characters will cause an error</p> <p>A valid and complete UK postcode must be entered. For example, CF71 7AN, SN1 8TG. Including CF41 or SN1 as the postcode will cause an error.</p> <p>How the address is entered into the file is exactly how it'll appear on the communications issued to the worker e.g. all capitals or all lower case.</p>	Used for worker communications.
19	Country of Residence	The worker's country of residence	<p>Mandatory</p> <p>Maximum field length 3</p> <p>Field type: alphanumeric</p>	<p>ISO Country Code - the 3 letter country code which represents the country the employee lives in. e.g. United Kingdom=GBR</p>	This will always be GBR. We don't accept non UK addresses

20	Telephone Number Home Mobile	The worker's home or mobile telephone number	Optional Field length = 100 Field Type: numeric	Telephone Number Home Mobile is optional. If included it must contain numeric characters only	This field can be left blank
21	Telephone Number Work	The worker's work landline or mobile telephone number	Optional Field length = 100 Field Type: numeric	Telephone Number Work is optional. If included it must contain numeric characters only	
22	Email Address Work	The worker's primary work email address.	Optional Field length = 60 Acceptable values: letters A-Z, numbers 0-9, „@“, hyphens (-), full stops (.), underscores (_) and apostrophe's (,) only	Must be populated where the worker has a valid email address and email communication has been selected. Using a work email address will help guarantee delivery	Used for worker communications. If no email address is supplied, correspondence will be sent by post.
23	Email Address Personal	The worker's personal email address.	Optional Field length = 60 Acceptable values: letters A-Z, numbers 0-9, „@“, hyphens (-), full stops (.), underscores (_) and apostrophe's (,) only	Must be populated if Email Address Work hasn't been provided and email communication has been selected.	Used for worker communications. If no email address is supplied, correspondence will be supplied via the post and reference via an Aviva website.



24	Preferred Email Work Personal	To clarify the worker's preferred email address for communications	Conditional Mandatory Field length = 12 Acceptable values: Work/Personal	This field is only mandatory where both email addresses are completed	
25	Employer Regular Contribution (%)	The percentage (%) of the worker's gross salary that you'll be paying into the pension scheme on a regular basis	Optional For re-enrolment assessment this field is Mandatory Maximum field length: 8 including the decimal point Acceptable values: Numeric to 2 decimal places Field Type: numeric	Please don't enter a percentage sign (%) Please only complete this field if your contributions for the worker are different to the default contribution levels determined by the scheme category For re-enrolment this should be the most recent contribution percentage paid	Overwrites the default contribution level At re-enrolment, this field is used to determine workers who are no longer contributing at the required qualifying level and need to be re-enrolled
26	Employee Regular Contribution (%)	The percentage of the worker's gross salary that the employee will be paying into the pension scheme on a regular basis	Optional For re-enrolment assessment this field is Mandatory Maximum field length: 8 including the decimal point Acceptable values: Numeric to 2 decimal places Field Type: numeric	Please don't enter a percentage sign (%) Please only complete this field if your contributions for the worker are different to the default contribution levels determined by the scheme category For re-enrolment this should be the most recent contribution percentage paid	Overwrites the default contribution level At re-enrolment, this field is used to determine workers who are no longer contributing at the required qualifying level and need to be re-enrolled

27	Pensionable Salary In Pay Period	The amount (£) of pensionable salary paid to the worker in the reporting period.	<p>Conditional Mandatory</p> <p>Maximum field length 13</p> <p>Cannot include £ or ,</p> <p>Acceptable values: Numeric to 2 decimal places</p> <p>Field Type: numeric</p>	<p>Needed for Tier 1,2,3 schemes only, to calculate the % contribution</p>	
28	Gross Salary In Pay Period	The gross salary (£) paid to the worker for the period in question	<p>Mandatory</p> <p>Maximum field length 13</p> <p>Cannot include £ or ,</p> <p>Acceptable values: Decimal to 2 decimal places</p> <p>Field Type: numeric</p>	<p>Where the worker has had qualifying earnings in the pay period, this field must be populated with the amount.</p> <p>Qualifying earnings include: salary, wages, commission, bonuses, overtime, statutory sick pay, statutory maternity, paternity and adoption pay.</p> <p>This field can't be left blank. Where the worker doesn't have a pensionable salary in the pay period 0.00 should be entered.</p> <p>Don't include a currency sign (i.e. £).</p>	<p>This is the amount of money to be used in the calculation of Qualifying Earnings. Qualifying Earnings is used for two reasons:</p> <ol style="list-style-type: none"> <li>1.To determine the AE status of the worker</li> <li>2.To calculate the contribution amounts if the category Contribution Basis is "Qualifying Earnings".</li> </ol>

29	Salary Before Tax	The annual gross pensionable salary (£) paid to the worker	<p>Mandatory</p> <p>Maximum field length 13</p> <p>Cannot include £ or ,</p> <p>Acceptable values: Decimal to 2 decimal places</p> <p>Field Type: numeric</p>	<p>Don't include a currency sign (i.e. £)</p> <p>This field can't be left blank.</p> <p>This should be the workers contractual annual salary. Where the worker doesn't have a contractual annual salary (e.g. Temporary workers or those that have zero hour contracts) a realistic estimation of their annual earnings should be entered.</p>	Should the worker be automatically enrolled into the scheme, this data will be used to set up the member records. It'll also be confirmed in membership confirmation documentation and their first annual statement.
30	UK Contract (Y/N)	Is the worker employed under a UK Contract?	<p>Mandatory</p> <p>Maximum field length 10</p> <p>Acceptable values: Y or N</p> <p>All entries must be upper case</p>	Used to determine whether the member should be assessed for employer duties.	

31	Contractual Joiner (Y/N)	Is the worker a contractual joiner to the pension scheme?	<p>Mandatory</p> <p>Field length: 1</p> <p>Acceptable values: Y or N</p> <p>All entries must be upper case</p>	<p>Y = Worker is a contractual joiner and won't be assessed for automatic enrolment</p> <p>N = Worker isn't a contractual joiner</p> <p>Where Y is populated, field 33 (Contractual Joiner Date) becomes mandatory.</p>	Determine whether the worker should be assessed for employer duties.
32	Contractual Joiner Date	The date that the worker contractually joined the scheme	<p>Conditional Mandatory</p> <p>Acceptable format: DD/MM/YYYY</p>	This field is only mandatory when the contractual joiner field in field 32 is populated with a Y	Determines the start date of the pension policy for a contractual joiner
33	Marketing Opt Out (Y/N)	Informs the system whether to issue worker communications	<p>Mandatory</p> <p>Maximum field length: 10</p> <p>Acceptable values: Y or N</p> <p>All entries must be upper case</p>	This field is to set up the preference on the platform and for communications.	

## Trust assessment file fields only

Data item position	Column heading	Data item description	Data format/rules	Additional Information	What it's used for?
34	Salary Sacrifice AVC indicator (Y/N)	Whether or not the worker has opted to sacrifice any of their salary to pay AVCs into the pension scheme.	Optional Field length:1 Acceptable values: Y or N All entries must be upper case	Y = Worker is using salary exchange to contribute AVCs to their pension  N = Worker isn't using salary exchange to contribute AVCs to their pension	Set up the worker record with relevant information around the payroll contribution type.
35	Employer additional contribution (%)	The percentage (%) of the worker's gross salary that you'll be paying into the pension scheme as additional contributions on a regular basis	Optional Maximum field length: 8 including the decimal point Acceptable values: Numeric to 2 decimal places Field Type: numeric	Please don't enter a percentage sign (%)	
36	Employer additional contribution amount (£)	The amount (£) of the worker's gross salary that you'll be paying into the pension scheme as additional contributions on a regular basis	Optional Maximum field length: 13 including the decimal point Acceptable values: Numeric to 2 decimal places Field Type: numeric		

37	Employee Additional Voluntary Contribution (AVC) (%)	<p style="text-align: center;">Optional</p> <p>The percentage (%) of the worker's gross salary that they'll be paying into the pension scheme as AVCs on a regular basis</p> <p style="text-align: center;">Maximum field length: 8 including the decimal point</p> <p style="text-align: center;">Acceptable values: Numeric to 2 decimal places</p> <p style="text-align: center;">Field Type: numeric</p>			
38	Employee Additional Voluntary Contribution (AVC) amount (£)	<p style="text-align: center;">Optional</p> <p>The amount (£) of the worker's gross salary that they'll be paying into the pension scheme as AVCs on a regular basis</p> <p style="text-align: center;">Maximum field length: 13 including the decimal point</p> <p style="text-align: center;">Acceptable values: Numeric to 2 decimal places</p> <p style="text-align: center;">Field Type: numeric</p>			
39	Silent rejoiner (Y/N)	Please leave blank. This field for internal use only.			
40	Rejoiner (Y/N)	It recommences employer duties for a worker	<p style="text-align: center;">Optional</p> <p style="text-align: center;">Field length:1</p> <p style="text-align: center;">Acceptable values: Y or N</p> <p style="text-align: center;">All entries must be upper case</p>	<p style="text-align: center;">Y = member is rejoining. N = member isn't joining.</p>	

**Aviva Life & Pensions UK Limited.**

Registered in England No. 3253947. Registered office: Aviva, Wellington Row, York, YO90 1 WR.

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**Telephone 0345 602 9221 – calls may be recorded.**      [www.aviva.co.uk](http://www.aviva.co.uk)

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