

# PAPDIS

## Pensions & Payroll Data Interface Standard

Specification for a pensions & payroll data interface standard for the provision of data from Payroll/Middleware to Pension Providers

Version 1.0

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# Introduction

## Purpose

This document defines the requirements for the Pensions & Payroll Data Interface Standard (PAPDIS). The interface has been developed as a UK standard that can be adopted for use by any pension provider offering either a Qualifying Workplace Pension Scheme or a Pension Scheme outside of Automatic Enrolment.

The purpose of this interface is to allow payroll and middleware software developers to create a file that can be used by pension providers to receive information regarding pension contributions deducted from members and their employers that are due to be paid to the pension provider. The file will also contain information regarding the addition of new members to a scheme and information concerning when members leave a scheme.

This document defines the data requirements, validation and format of PAPDIS and provides accompanying notes as to how those data items will ultimately be used.

This document should be used in conjunction with the example files provided as separate documents. In cases of conflict between the documents, this document will take priority over the example files for definitive purposes.

**N.B.** This standard sets out some core data standards. It is acknowledged that where the assessment is undertaken outside of payroll that additional data will be required. At this stage additional data items should be agreed between developers and payroll providers. At the same time we would encourage organisations to submit their specific data requirements to Pensions BIB so that these can be assessed in the next review period for addition to the current core model.

## History of BIB (the organisation) and PAPDIS (the standard)

BIB is a group of representatives from 3 Payroll Developers organisations.

- B** - BCS, The Chartered Institute for IT
- I** - IReeN, The electronic exchange with government network
- B** - BASDA, Business Application Software Developers' Association

BIB meet with representatives of HMRC, DWP and other government bodies to discuss requirements for Payroll Software.

PAPDIS was created following discussions between representatives of both the payroll and pension industries who have worked together to provide a pragmatic set of data requirements, with concessions from all parties.

The Pensions Regulator and the Chartered Institute of Payroll Pensions' Friends of AE were also actively involved in providing a forum for these discussions and for providing advice as required.

Following agreement of the draft standard, this interface will be circulated across the broader pension and payroll industries, including representative bodies and individual companies. The Pensions Regulator, DWP and CIPP's Friends of AE will also be invited to participate in its development.

It is the intention that this interface will be adopted in time for April 2015 and that it can be amended in future to account for any legislative and/or regulatory changes. April 2015 is significant because of the enormous increase in companies Staging in Q2 2015, but equally importantly in time for payroll software releases for the beginning of the tax year.

All parties involved in the original discussions positively support the hope that these standards will be taken up by as many providers as possible.

The original discussions included:

- BCS, The Chartered Institute for IT
- IReeN, The electronic exchange with government user network
- Business Application Software Developers' Association (BASDA)
- The Pensions Regulator
- The CIPP's Friends of AE
- NOW: Pensions
- The People's Pension
- Nest

# Section 1

## Formats for data exchange between Payroll and Pension Providers

### Data Formats

PAPDIS will be available in 2 formats, CSV and XML.

This is to accommodate different preferences of providers in both industries; however the data items will be the same in both formats.

### CSV Files

CSV files must be delimited by commas.

The preference is that data items within the commas are surrounded by quotation marks to ensure that any rogue commas in address data (for example) do not inadvertently move the data to the right.

Quotations are not required in blank data columns. Thus, data should be presented as:

,,,,,,,"23, The Street", "The Town",,,etc.

Data can be supplied with simple comma separation (i.e. no quotation marks), however in doing so it is reliant on source applications to ensure that there are no commas in the data being uploaded, as this will cause these lines of the file to reject as the data will not meet the validation requirements.

There is no provision for escape characters in the standard where quotation marks are provided in the data. In this scenario – and where the data source is providing data items surrounded by quotation marks then the data will be presented as: ,,,,,,,,"23, "Greenfields" The Street", "The Town",,,,,,etc.

In the CSV format, no columns should be omitted, even if they are effectively a blank, as some Pension Providers will process the data from a PAPDIS file in the order in which the data appears in the file.

CSV files can be provided via an SFTP upload or by direct upload into the website by the client. Methods of file upload will be determined by the individual Pension Provider and are not within the scope of this document.

## XML

XML files will be acceptable that match the XSD.

In XML format, data items can be omitted in accordance with the XSD. Please note, however, that the omission of a data item that is mandatory could cause the data upload to fail.

XML can be provided via an SFTP upload or API. Methods of data upload will be determined by the individual Pension Provider and are not within the scope of this document.

## Data Exchange

As stated above, methods of transferring data will be ultimately dependent on agreement between payroll, middleware and pension providers.

The group agrees that standardised methods of data exchange would be extremely valuable and that a replica of the RTI solution would be the most scalable solution. It is unlikely that the RTI process could be directly copied, but that an RTI-style approach is the ultimate goal.

This document does not attempt to address this, as that solution would delay – and possibly prevent – the wide adoption of the data standard.

Information on HMRC's RTI Data Specification can be found online here: <http://www.hmrc.gov.uk/softwaredevelopers/rti/internet-rti.htm>

## File naming convention

PAPDIS 1.0 does not specify a file naming convention.

Different Pension Providers are likely to specify their own file naming conventions. Please check with the Pension Provider directly for documentation on their file naming conventions.

Where a file naming convention is not specified it is left to the developers of the software product creating PAPDIS files to name the files in a manner which is helpful and meaningful to their users.

## Usage Guidelines

The following are some Frequently Asked Questions

1. When do I create a PAPDIS file?
  - a. Create a separate file for each distinct Pension Provider for each distinct Pay Period.
2. Can I put weekly and monthly pay data into the same file for the same employer?
  - a. No. Produce one file per distinct Pay Period.
3. Can I send data to different schemes with the same Pension Provider, for the same employer, from the same Pay Period?
  - a. Yes you can. But you should confirm with the Pension Provider that all of your Pension schemes are compatible with PAPDIS
4. How do I handle the situation where an employee joins and leaves the Pension Scheme in the same Pay Period?
  - a. Report both the assessment event which triggered the employee joining the scheme AND report the exit date and reason for exiting the scheme in the same data record for the employee
5. How do I handle the situation where an employee is effected by multiple events in a single Pay Period?
  - a. All employee events in a single Pay Period are to be reported in that Pay Period's PAPDIS file. If necessary create multiple data lines (for CSV) or multiple employee records (for XML) for the same employee in the same file. The order, or sequence, of the events is important. Report them in the order in which they chronologically took place. Assessment category & contributions for that employee should be calculated on the last reported event only.

# Section 2

## General Data Principles

### When to use the Standard

This standard is to be used in scenarios where the data has been pre-assessed prior to being provided to the Pension Provider. Assessment could be achieved within Payroll or by Middleware.

This restriction is intentional, given the complexity and additional data fields required to provide data files for multiple purposes.

The Standard can, however, be used for Qualifying Workplace Pension Schemes and for voluntary schemes (whether pre-Staging or for the provision of benefits to members outside of Automatic Enrolment).

The Standard is designed for Defined Contribution schemes only and not for defined benefit or hybrid schemes.

N.B. this file is not to be used for historic data corrections and therefore the use of negatives within the Principles are designed to accommodate Payroll restrictions and will not be used by the Pension Providers to correct historic monetary errors. This is because once monies are invested, they are invested as units rather than monetary values and there are significant implications in unravelling errors. Where errors need to be addressed, these should be addressed following consultation with the Pension Provider directly to ensure the desired outcome is achieved.

### Overview

There is currently no consistency between the presentations of data items between different providers.

As a general principle, the participants have agreed that wherever possible, the RTI data standards will be used and that any deviation from this has been made after careful consideration.

These principles were agreed as a high level guide and if there is any deviation from this, then the data validation used at the data item level should be considered as the over-riding rule on what data formats will be accepted.

## Generation of data

This data interface is not intended for use where the Pension Provider needs to perform assessment.

Therefore, no data is required by the Pension Provider until the payroll has closed for the tax period. A single file should therefore be generated at the end of the payroll cycle, at the point that RTI data has been submitted.

If for some reason, the data generated and transferred only applies to part of the population, a second data transfer will be accepted for the same period, but it is essential that the second file only includes “missing members” and does not include partial data for previously uploaded individuals as this may have unexpected consequences depending on how the Pension Provider handles resubmitted data for a member.

## Principles

1. Character sets are those specified by HMRC. These are generally all, or a sub-set, of the following: A-Z, a-z, 0-9, space or ., - , ( ) / = ! " % & \* ; < > ' + : ?
2. Monetary values are provided as pounds and pence with a stop separator, or whole pounds but no currency symbol, e.g. “0.99” “13.28” “100” “4789.50” “16000.00”. Leading zeroes are optional, except where the number is a decimal less than 1. In that case, the data must be represented as “0.15” and not “.15”. Pension providers have a strong preference that leading zeroes are not included (but they would not invalidate the data).
3. Negative values can be supplied for any monetary or percentage value. However, payrolls should be aware that Pension Providers may treat negative values as being zero. Therefore, negative values MUST NOT be used for amendments, as the data will not be used to achieve this. The approach on amendments should be agreed with the relevant pension provider.
4. Negative values should be supplied with a leading minus sign e.g. -2.7
5. Dates should be provided in the format YYYY-MM-DD, for example the 13 May 2014 is 2014-05-13
6. Percentages should be provided with up to 3 decimal places and with a maximum of 7 characters including the stop separator. The “%” sign should be excluded from the data. Hence, 13.125% could be represented as 13.125 or as 013.125 and 100% could be represented as 100, 100.0, 100.00, 100.000 or 0000100. Leading zeroes are optional, although all of the pension providers have a strong preference that these are not included (but they would not invalidate the data).
7. Full data should be provided in every submission (e.g. address data should be provided with every submission, not just when it has changed).

## Populations to be included

The Data Set should include the whole of the Automatic Enrolment population. This should therefore include all of the following:

- Existing members of the specific pension scheme.
- Contractual Joiners of the specific pension scheme (i.e. anyone who has contractually joined a pension scheme prior to Staging Date *plus* anyone who is contractually enrolled on joining a new employer).
- Voluntary Joiners - i.e. members who join a Scheme prior to Staging Date or who are excluded workers (e.g. Directors or overseas workers - if permitted) and who join the pension scheme.
- All assessed workers who would be automatically enrolled into that specific pension scheme (i.e. Eligible Jobholders)
- Any unassessed workers who will be using the specific pension scheme as their automatic enrolment scheme (e.g. any worker who is not assessed during postponement but who would be enrolled into that scheme should they opt in or become enrolled in the future).

**All workers should be included on every submission.**

## Populations to be excluded

The Data Set should not include:

- Members of pension schemes with other providers;
- Workers who would be automatically enrolled into a pension scheme with a different provider, and;
- Workers who have left employment and for whom an exit date has been provided in a previous submission (unless there are additional contributions to be paid in the period after the exit date because of holiday payments etc.).

## Salary Sacrifice

Where Salary Sacrifice is used:

- All sacrificed contribution amounts should be in the `EmployerContributionsAmount` data field.
- Sacrificed lump sums should **not** change the `EmployerContributionsPercent` and `EmployeeContributionsPercent` fields.
- `EmployeeContributionsPercent` would be expected to be 0.
- `EmployerContributionsPercent` would be expected to be the pre-sacrifice aggregate of the employer and employee contribution percentages.
- `PensionableEarningsAmount` should meet the definition for the data field.

# Section 3

## Data Fields

### Details

CSV files should be provided with a title row detailing the column names.

- There is no header row and no trailer row.
- Where files contain data for multiple employers and/or payrolls, then there is no requirement to separate the data as this will be picked up from the various data items.

However, it is imperative that payrolls confirm with the intended recipient pension provider that the mixed client files can be uploaded. If the pension provider requires data for each client individually, this should be taken into account when uploading data, as while the file will not fail the validation, records for subsequent clients may fail on an individual line basis.

- The data is broadly grouped into natural affiliations, i.e. Employer Information; Employee Information; Assessment Information; Contribution Information and, Miscellaneous Data.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
1	PAPDISVersion	Mandatory	5	Alphanumeric	PAP + 2 numbers. Initial version PAP01	Version number of the standard	File rejected if omitted or if incorrect.
2	PensionProviderId	Optional	35	Any of A-Z, a-z, 0-9, space or ., - (/=!"%&*;<>'+: ?	Text	A code or name that uniquely identifies a particular Pension Provider	Enables the Pension Provider to validate that they are the intended recipient of the file.
3	EmployerId	Mandatory	40	Any of A-Z, a-z, 0-9, space or ., - (/=!"%&*;<>'+: ?	Text	The employer identifier supplied by the Pension Provider	Used by the Pension Provider to identify the individual employer. This will be used to identify the employer submission to the relevant Pension Provider. Some Pension Providers may allow multiple employers in one file. Check with the Pension Provider before sending multiple employers. There may be multiple employers, but only a single Pension Provider per file.
4	Group	Mandatory	40	Any of A-Z, a-z, 0-9, space or ., - (/=!"%&*;<>'+: ?	Text	Employer/Pension sub identifier	The Pension Providers may require workers to be classified into groups, schemes or other similar structures. This specifies the name of the group, scheme etc. to which the worker has been allocated. Additional information to be determined by the Pension Provider

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
5	SubGroup	Optional	40	Any of A-Z, a-z, 0-9, space or ., - , / = ! " % & * ; < > ' + : ?	Text	Employer/Pension sub identifier #2	Additional information for the Pension Provider. The Pension Provider to determine what this is.
6	PayPeriodStartDate	Mandatory	10	YYYY-MM-DD	Date	The start date of the period in which the payroll is run	<p>The start of the pay period which includes the relevant pay date for contribution deduction. Used by some providers to ensure file uploads are not duplicated.</p> <p>A file is expected to be sent to the Pension Provider after every payroll run e.g. if there is a weekly payroll then in a month 4 to 5 files will be submitted.</p>
7	PayPeriodEndDate	Mandatory	10	YYYY-MM-DD	Date	The end date of the period in which the payroll is run	<p>The end of the pay period which includes the relevant pay date for contribution deduction. Used by some Pension Providers to ensure file uploads are not duplicated or missed.</p>

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
8	ContributionDeductionDate	Mandatory	10	YYYY-MM-DD	Date	The date when the contribution has been deducted from the employee's salary	Some Pension Providers use this to determine that duplicate submissions are not provided for the same tax period. This will usually be the payroll pay date. For clarity data should be uploaded only once for any given tax period, unless the provider has explicitly stated that the data can be amended in this manner. Multiple pay runs within a period should be aggregated together and the final position at the end of the tax period communicated to the pension provider on this interface.
9	FrequencyCode	Mandatory	2	Alphanumeric	W1 – Weekly W2 – Fortnightly W4 – 4 weekly/lunar M1 – Monthly M3 – Quarterly M6 – Bi annually MA - annually	Frequency of the payroll period covered by the submission	Potentially used for a number of purposes including communications and checking the validity of contribution deductions.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
10	TaxPeriod	Mandatory	2	Number	Value Monthly will be 01-12 inclusive Weekly variations to be 01-56 inclusive (but never 55)	Tax period of the contribution deduction	Used to determine that duplicate submissions are not provided for the same tax period. For clarity data should be uploaded only once for any given tax period, unless the provider has explicitly stated that the data can be amended in this manner. Multiple pay runs within a period should be aggregated together and the final position at the end of the tax period communicated to the pension provider on this interface.
11	Title	Optional	35	Alphanumeric	Text	Employee's title	HMRC RTI data field length & validation used in the standard. Additional validation may be defined by the Pension Provider. Data is used in employee communication Some Pension Providers may have restrictions on acceptable values.
12	Forename1	Mandatory	35	Any of A-Z, a-z, space, ' or hyphen(-) 1st character must be alpha	Text	Employee's first name	HMRC RTI data field length & validation used in the standard. Used in communication and as a secondary identifier. Some Pension Providers may have restrictions on acceptable values.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
13	Forename2	Optional	35	Any of A-Z, a-z, space, ' or hyphen(-) 1st character must be alpha	Text	Employee's second name	HMRC RTI data field length & validation used in the standard. Used as a secondary identifier so include if available. Some Pension Providers may have restrictions on acceptable values.
14	Surname	Mandatory	35	Any of A-Z, a-z, space, ' or hyphen(-) 1 <sup>st</sup> character must be alpha	Text	Employee's surname	HMRC RTI data field length & validation used in the standard. Used in communications and as a secondary identifier. Some Pension Providers may have restrictions on acceptable values.
15	EmployeeId	Mandatory	35	Any of A-Z, a-z, 0-9, space or ., -, (), /, !, %, & *, <, >, ' +, ?	Text	Unique employee identifier	Unique at the payroll and employer level. Could be payroll number, HR number, RTI number or any other identifier as long as it is unique. An Employee ID which is unique to the employee on the payroll. It is used as the primary identifier of an individual.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
16	BirthDate	Mandatory	10	YYYY-MM-DD	Date	Employee's date of birth	HMRC RTI data field length & validation used in the standard. That is today or earlier. Not more than 130 years ago. Used in communications and as a secondary identifier.
17	Gender	Mandatory	1	Alpha	M or F	Employee's current legal gender	HMRC RTI data field length & validation used in the standard.
18	NationalInsuranceNumber	Optional	9	2 alpha 6 numeric followed by one of A, B, C, D or space Blank	Value	Employee's NI Number	HMRC RTI data field length & validation used in the standard. Must be provided if known. Must be updated if it changes. It may be amended by notification from HMRC to Employer. A reference number that is issued to a person by the DWP/HMRC for participants in the National Insurance Scheme.
19	Address1	Mandatory	35	Any of A-Z, a-z, 0-9, space or ., - (/=!"%&*;<>'+: ?	Text	Employee's Address line 1	HMRC RTI data field length & validation used in the standard. Used for communications. All data every submission, with the Pension Provider to determine how this is used.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
20	Address2	Mandatory	35	Any of A-Z, a-z, 0-9, space or .,- (/=!"%&*;<>'+: ?	Text	Employee's Address line 2	HMRC RTI data field length & validation used in the standard. Used for communications. All data every submission, with the Pension Provider to determine how this is used.
21	Address3	Optional	35	Any of A-Z, a-z, 0-9, space or .,- (/=!"%&*;<>'+: ?	Text	Employee's Address line 3	HMRC RTI data field length & validation used in the standard. Used for communications. All data every submission, with the Pension Provider to determine how this is used.
22	Address4	Optional	35	Any of A-Z, a-z, 0-9, space or .,- (/=!"%&*;<>'+: ?	Text	Employee's Address line 4	HMRC RTI data field length & validation used in the standard. Used for communications. All data every submission, with the Pension Provider to determine how this is used.
23	Postcode	Optional	10	Alphanumeric	Text	Employee's UK postcode	HMRC RTI data field length & validation used in the standard. Used for communications. Must be provided if known. Otherwise blank. All data every submission, with the Pension Provider to determine how this is used

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
24	Country	Optional	35	Any of A-Z, a-z, 0-9, space or , - ( ) / = ! " % & * ; < > ' + : ?	Text	Employee's country of residence for address purposes	HMRC RTI data field length & validation used in the standard. Used for communications.
25	EmailAddress	Optional	75	Valid e-mail address	Text	Employee e-mail address	Used for communications and for some providers as the log-in to their personal website (providing information on their fund values, for performing admin functions and for opt in/opt out decisions). Can be either a personal or work e-mail. If 2 e-mails are recorded within payroll then the preference is for the personal e-mail to be supplied to the Pension Providers. E-mail can be used by some Pension Providers to send communications to rather than letters via post. This can reduce the administration costs for an Employer. E-mail addresses should be unique to each individual. E.g. a husband and wife cannot have the same e-mail address if with the same Employer & Pension Provider.
26	EmploymentStartDate	Mandatory	10	YYYY-MM-DD	Date	Date joined employment	This is the date the employee starts with the Employer. Used for preservation purposes and is a key data item for pension administration systems.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
27	ExitDate	Optional	10	YYYY-MM-DD	Date	The date the employee leaves/exits the scheme.	<p>Used for triggering leaving communications and leaver options. Contributions may be accepted for later pay periods after this date by some Pension Providers. Allows the correct communications to be sent by the Pension Provider (if this is a service provided).</p> <p>To be used in conjunction with Exit Reason Code. Must be included when payroll are aware that an employee is leaving. Must be date not later than the Pay Period End Date (Field 7). Exit date to be completed for Reason Code 1. This must be provided if an employee exits a scheme, otherwise it should be blank.</p>
28	ExitReason Code	Conditional	1	Numeric	<p>1 – Employee left employment</p> <p>2 – Ceased active membership, member still employed</p> <p>3 – Death</p>	The reason that the employee is no longer a member of the Pension Scheme	<p>Used to determine the administration communications to be sent. Will ensure that the Pension Provider is A) No longer looking for contributions related to this employee. B) Knows whether this employee may be subject to re-enrolment at a later date e.g. C 2 would let the Pension Provider know that there is the potential for re-enrolment. Reason why membership has ceased. Code 2 should not be used for AE opt outs – these will be determined by the Opt Out Date having been populated with a date no later than the end of the opt-out period. This must be provided if an employee exits a scheme and Exit Date field is completed, otherwise it should be blank.</p>

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
29	Assessment Code	Optional	1	Numeric	0 – Excluded 1 – Eligible Jobholder 2 – Non-eligible Jobholder 3 – Entitled Worker Blank	Assessment Category	<p>An indicator that identifies whether a worker has been assessed or not. If they have been, this gives the outcome of the assessment</p> <p>Data is used in conjunction with the next field.</p> <p>The data is used for communications, record keeping and opt in/opt out decisions.</p> <p>This file assumes that the employer is not using the interface for assessing by the Pension Provider and therefore entering blanks may mean that individual lines are “errored” by the provider. By using Assessment &amp; Event Type the Pension Provider will be able to ascertain the exact worker category.</p> <p>See Appendix A for Matrix</p>
30	EventCode	Mandatory	1	Numeric	0 – Not an enrolment event 1 – Automatic enrolment / re-enrolment 2 – Opt-In 3 – Voluntary Joiner/Joiner 4 – Contractual Enrolment	Enrolment Event	<p>Used to determine the action that has occurred, available options for the individual and the communications to be sent.</p> <p>Used in conjunction with the previous field.</p> <p>An Event Type of 1, 2, 3 or 4 must be supplied if the worker has been enrolled in the pension scheme, otherwise supply 0”.</p> <p>See Appendix A for Matrix</p>

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
31	EventDate	Conditional	10	YYYY-MM-DD	Date	The date of the event	<p>Not later than the Pay Period End Date, but can be earlier if this is the first time enrolment data is provided for the individual (e.g. if the first submission is post-Staging). Must be provided if the member enrolls during the Pay Period of submission or if the member enrolled in a previous period and this has not been previously supplied. Condition is if Event Type is not 0 then Event Date should be included.</p> <p>If not provided then this may be deemed the later of the 1st date of the pay period for the file uploaded or the employment start date  N.B. If a "backdated" enrolment event is provided with no Enrolment Date, then the Provider may also make the above assumption.  This may mean that an individual receives a refund that they are not entitled to, which could cause an unauthorised payment to be made. This could lead to significant additional employer charges.</p>
32	DeferralDate	Conditional	10	YYYY-MM-DD	Date	The date of the next assessment following the current postponement period end	<p>This is the day after the Postponement End Date. Must be provided if postponement is being used. Can be uploaded every time, but must be suppressed if date is earlier than Pay Period Start Date. If the Pension Provider is issuing employee communications on behalf of the employer this date is required if postponement of an employee(s) is used.</p>

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
33	AEOptOutDate	Conditional	10	YYYY-MM-DD	Date	Date valid AE Opt Out notification received.	Used to confirm that member has opted out within the AE opt out period. Not to be used for ceased scheme membership while remaining in active service Must be provided if member opts out – regardless of who received the notification (i.e. whether employer or provider). This is only for Auto enrolment and will determine if the Opt-out has occurred in the correct timeframe and therefore if refunds of contributions is applicable. This is the date that the employee effectively opt-out of the AE scheme and used for audit purposes. It is not generated by payroll but is a record of the date only. Not to be used if an employee has ceased membership.
34	AEOptOutReference	Optional	35	Any of A-Z, a-z, 0-9, space or , - ( ) / = ! " % & * ; < > ' + : ?	Text	Reference required by some Pension Providers	Specific Opt-out reference given by a Pension Provider to identify a valid Opt-out by an employee. Will be Blank for Pension Providers who do not use a specific reference. For AE Opt-outs only not ceased memberships.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
35	EnrolmentCommunicationsIssuedDate	Optional	10	YYYY-MM-DD	Date	Date on which enrolment communications were issued to confirm that enrolment was achieved.	Depending on the Assessment and Enrolment Type fields this could be used to determine the opt-out period and other communications. It will be provided only where payroll know the date. Pension Providers can use this date to help determine the end of the AE opt out period This is not for use in respect of postponement or other communications. If the Pension Provider is issuing employee communications on behalf of the employer this is the date when the relevant communications are issued. This would not be the postponement date (see Field 32).
36	EmployerContributionsAmount	Mandatory	13	Monetary	Monetary Value. Stop separated. No commas. No Currency sign. Can be negative, but Pension Providers will treat as 0.00 Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal	Amount of employer pension contribution in pounds and pence	This is the value of the employer pension contribution. If a salary sacrifice scheme is in place then there will only be employer pension contributions. If there is a refund/adjustment on the employer contributions there may be a negative value provided by the Payroll system. Pension Providers will either ignore or treat as zero value. Actual refunds/adjustments will be dealt with via a separate process by the Pension Provider and it will be up to the employer to reconcile this between Payroll & Pension systems

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
37	EmployeeContributionAmount	Mandatory	13	Monetary	Monetary Value. Stop separated. No commas. No Currency sign. Can be negative, but Pension Providers will treat as 0.00 Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal	Amount of employee pension contribution in pounds and pence	This is the value of the employee pension contribution. If a salary sacrifice scheme is in place then there will only be no employee pension contributions. If there is a refund/adjustment on the employee contributions there may be a negative value provided by the Payroll system. Pension Providers will either ignore or treat as zero value. Actual refunds/adjustments will be dealt with via a separate process by the Pension Provider and it will be up to the employer to reconcile this between Payroll & Pension systems.
38	AdditionalVoluntaryContributionsAmount	Optional	13	Monetary	Monetary Value. Stop separated. No commas. No Currency sign. Can be negative, but Pension Providers will treat as 0.00 Zero contributions should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal	Amount of employee additional voluntary pension contribution in pounds and pence	If there are AVCs related to the employee pension contribution they should be reported separately from the usual Employee contributions. They can be added to the employee contributions, but this may cause additional administration for the Employer/Client and the Pension Provider. If Salary Sacrifice is used, then this should be 0.00 as any positive amount could be available to the employee as a refund.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
39	Additional Voluntary ContributionsPercent	Optional	7	Monetary	Value. Max 3 decimal places. Stop separated or whole number. No & symbol. May be 0.00 Can be negative, but Pension Providers will treat as 0.00. So 25% is 25 or 25.00. Can accept 025.000	The percentage of the employee's Additional Voluntary Contributions	The percentage contributions used to calculate the additional voluntary contribution value.
40	PensionableEarningsAmount	Optional	13	Monetary	Monetary Value. Stop separated. No commas. No Currency sign. Zero Pensionable Earnings should be entered as 0.00 Maximum length is 13, with 2 numbers after the decimal	The amount of pensionable pay used to calculate the pension contributions.	Used with each contribution percentage to determine whether the contributions are correct. Pensionable Earnings are optional, but if the Payroll system has them they should be provided. The item will be conditional on data outside of the schema. By supplying Pensionable Earning the Pension Provider is able to confirm (as required by regulations) that the correct contributions (minimum % etc.) have been deducted.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
41	EmployerContributionsPercent	Optional	7	Number	Value. Max 3 decimal places. Stop separated or whole number. No % symbol. May be 0.00 Can be negative, but Pension Providers will treat as 0.00. So 25% is 25 or 25.00. Can accept 025.000	The percentage contributions used to calculate employer contributions.	Pension Providers will be able to check that the correct contribution % has been paid by the employer/client (e.g. minimum % obligation etc. have been met).
42	EmployeeContributionsPercent	Optional	7	Number	Value. Max 3 decimal places. Stop separated or whole number. No % symbol. May be 0.00 Can be negative, but Pension Providers will treat as 0.00. So 25% is 25 or 25.00. Can accept 025.000	The percentage contributions used to calculate employee contributions.	Pension Providers will be able to check that the correct employee contribution % has been deducted (e.g. minimum % obligation etc. have been met). Even if AVCs are included within the Employee Contributions, this percentage should only relate to core contributions, as AVCs are often paid as a fixed amount that does not relate to pensionable earnings.

Field No	Field Name	Mandatory/ Conditional/ Optional	Field Length	Format	Allowable values	Description	Notes
43	SalarySacrificeIndicator	Conditional	1	Alpha	Y, N or no input	Indicator of whether a Salary Sacrifice scheme has been used	Indicator to determine whether the contribution has been calculated with reference to Salary Sacrifice. Best practice should be to include a Y or an N (N can include not known if it is not involved in the calculation). If blank then expect employee contributions unless the scheme itself is non-contributory. If "Y" then employee contribution % is expected to be 0. If a Salary Sacrifice scheme has been used flag should be set to YES. (If known by payroll). This being flagged YES will also allow Pension Providers to do a check if the Employee contribution is zero (value or %)

# Section 4

## Appendices

### Appendix A - Assessment & Event Type Matrix

The following matrix shows how Data Fields 29 for `AssessmentCode` and 30 for `EventCode` should be used in conjunction to allow the Pension Provider to understand the Assessment status of the employee reported by Payroll. Meaning is the result of the combination of `AssessmentCode` and `EventCode`.

AssessmentCode (Field 29)	EventCode (Field 30)	Meaning
		NB A worker can <b>only</b> be an Entitled Worker, Non-Eligible Jobholder or Eligible Jobholder <b>after</b> their employer has reached their staging date
0 – Excluded	0 – Not an enrolment event	An individual who has not <i>and</i> does not need to be assessed and who is either already a member of a scheme or who is not a member of any scheme.
0 – Excluded	1 – Automatic enrolment / re-enrolment	Not applicable – EventCode should be disregarded
0 – Excluded	2 – Opt-In	Not applicable – EventCode should be disregarded
0 – Excluded	3 – Voluntary Joiner/Joiner	A voluntary joiner who has not <i>and</i> does not need to be assessed (e.g. an excluded worker, a company director or a pre-staging company employee).
0 – Excluded	4 – Contractual Enrolment	Either a worker pre-staging or an excluded worker (e.g. an overseas resident) who is contractually enrolled.
1 – Eligible Jobholder	0 – Not an enrolment event	An eligible jobholder either: <ul style="list-style-type: none"> <li>• already in a qualifying pension scheme, or</li> <li>• has previously Opted-out or ceased membership, but only needs to be assessed on re-enrolment, or</li> <li>• is under a period of postponement.</li> </ul>
1 – Eligible Jobholder	1 – Automatic enrolment / re-enrolment	An eligible jobholder being automatically enrolled or re-enrolled.
1 – Eligible Jobholder	2 – Opt-In	An eligible jobholder who has elected to Opt-in to an Automatic Enrolment scheme and either: <ul style="list-style-type: none"> <li>• has previously Opted-out or ceased membership, but only needs to be assessed on re-enrolment, or</li> <li>• is under a period of postponement.</li> </ul>
1 – Eligible Jobholder	3 – Voluntary Joiner/Joiner	An eligible jobholder who has agreed to join a different level scheme instead of the default automatic enrolment scheme.
1 – Eligible Jobholder	4 – Contractual Enrolment	An eligible jobholder being contractually enrolled and either: <ul style="list-style-type: none"> <li>• has previously Opted-out or ceased membership, but only needs to be assessed on re-enrolment, or</li> <li>• is under a period of postponement.</li> </ul>

AssessmentCode (Field 29)	EventCode (Field 30)	Meaning
		NB A worker can <b>only</b> be an Entitled Worker, Non-Eligible Jobholder or Eligible Jobholder <b>after</b> their employer has reached their staging date
2 – Non-eligible Jobholder	0 – Not an enrolment event	A Non-eligible jobholder, whether in postponement or not, until a future assessment deems them an Eligible Jobholder, an Entitled Worker or an excluded worker. They may or may not already be a member of a pension scheme.
2 – Non-eligible Jobholder	1 – Automatic enrolment / re-enrolment	A Non-eligible jobholder being immediately re-enrolled (eg they are/were a member of a pension scheme which has become non-qualifying and so they are being enrolled into a new AE scheme).
2 – Non-eligible Jobholder	2 – Opt-In	A Non-eligible jobholder who has elected to Opt-in to an Automatic Enrolment scheme, whether in postponement or not.
2 – Non-eligible Jobholder	3 – Voluntary Joiner/Joiner	A Non-eligible jobholder who has elected to join a different level scheme instead of the default automatic enrolment scheme.
2 – Non-eligible Jobholder	4 – Contractual Enrolment	A Non-eligible jobholder being contractually enrolled
3 – Entitled Worker	0 – Not an enrolment event	An Entitled Worker, until an assessment deems them an Eligible Jobholder, Non-eligible Jobholder or an excluded worker. They may or may not already be a member of a pension scheme.
3 – Entitled Worker	1 – Automatic enrolment / re-enrolment	Not applicable – EventCode should be disregarded
3 – Entitled Worker	2 – Opt-In	Not applicable – EventCode should be disregarded. A worker who requests to join or Opt-in, who is then assessed as an Entitled Worker is deemed to have made a request to Join a pension scheme (which does not have to be a qualifying or AE scheme, although the employer is free to allow this if they wish) – and so <b>EventCode 3</b> should be used for this.
3 – Entitled Worker	3 – Voluntary Joiner/Joiner	An Entitled Worker who requests to join a pension scheme (see meaning of Opt-in for an Entitled Worker above).
3 – Entitled Worker	4 – Contractual Enrolment	An Entitled Worker being contractually enrolled
Blank	0 – Not an enrolment event	An individual who is either already a member of a scheme or who is not a member of any scheme – where no worker category has been provided or is unknown.
Blank	1 – Automatic enrolment / re-enrolment	An eligible jobholder being automatically enrolled/re-enrolled or a Non-eligible jobholder being immediately re-enrolled.
Blank	2 – Opt-In	A jobholder (eligible or non-eligible) who has elected to Opt-in to an Automatic Enrolment scheme, whether in postponement or not.
Blank	3 – Voluntary Joiner/Joiner	A voluntary joiner of unknown worker category.
Blank	4 – Contractual Enrolment	An individual of unknown worker category being contractually enrolled.

## Changes

### Future

It is acknowledged that additional data fields will be requested as new pension providers, Employee Benefits Consultants (EBCs) and Middleware wish to adopt PAPDIS. Similarly, legislative change will also drive change requests.

Anyone with a requirement for additional data fields should provide this to Pensions BIB, along with the reasoning for the requirement. These will be looked at on a regular basis and adopted if demand is significant enough, the approach is correct and payroll would normally hold the data.

### Additional Data

Whilst the data format for all fields have been provided, each pension provider will have specific requirements that are not detailed in this document. For example, a particular pension provider may require Field 2 (Employer) to be populated with an employer name such as “ABC Construction Limited” whereas another pension provider may insist on a provider specific reference, such as “ABC123456”. The standard allows for both example references to be populated, but it will be the responsibility of the pension provider to clarify any specific requirements it has around field length, character use, or specific format.

Although this document is an industry standard, it is envisaged that each Pension Provider will develop additional guidance to sit alongside the Standard which could be deemed as interpreting this document with any of their individual specific requirements for each field.

## Changes made since last version

### Summary of changes