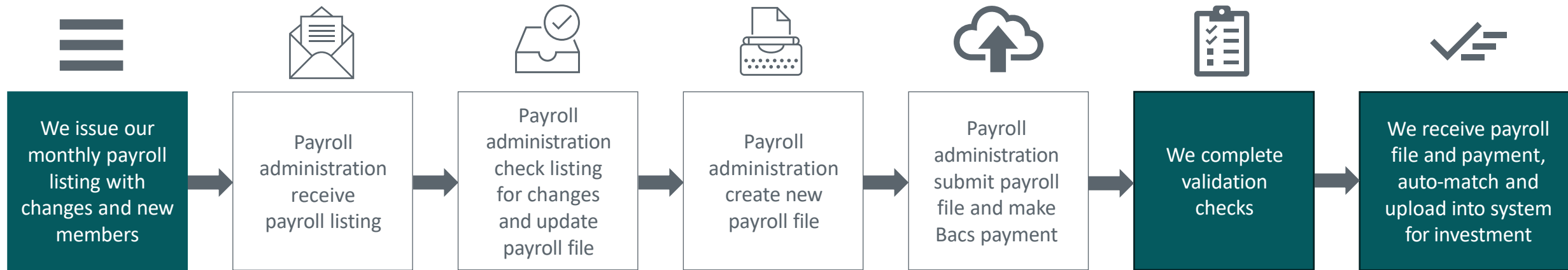


# Administering your Additional Voluntary Contributions (AVC) payroll

Training guide

Approved for use with employers and payroll administration staff

# Our end-to-end AVC payroll submission process



# Submitting AVC payroll information correctly and in a timely manner

If there are any errors with the payroll files and payments sent to us:

- We won't be able to invest the contributions onto member records. We'll return the uninvested contributions to you.
- It could have detrimental financial consequences to all members contained in the payroll file, as they'll be unable to claim or transfer their funds when they need them.
- It could result in a report being made to the Regulator.
- It can cause tax payments and member benefit statements to be incorrect, specifically if the payroll file contains the wrong contribution types. This is important where payments are made by a salary sacrifice arrangement.

We'll always let you know how to correct the errors and will ask you to amend and resend the payroll file and/or payment.

If you need help or have any questions about your payroll files or payments, please contact us at [avc.cashschedules@prudential.co.uk](mailto:avc.cashschedules@prudential.co.uk)

Guidelines for formatting and sending payroll files and payments is available at:  
[mandg.com/pru/workplace-pensions/employers/guide-to-administering-your-payroll](https://mandg.com/pru/workplace-pensions/employers/guide-to-administering-your-payroll)

# Payroll submission rules

- Payroll files must be sent in CSV (Comma Delimited) file format.
- Payroll files must be named using our specified format of **XXXX\_ZZZZZZ\_DDMMYYYY\_MMY\_Name**

XXXX	Your scheme code e.g. L002
ZZZZZZ	Your unique payroll number
DDMMYYYY	Date the payment is due e.g. 19012022
MMYY	Payroll period number. Must be sequential and can be calendar monthly or financial year monthly e.g. 0122 for Jan 2022, or the week of the year e.g. 2622 for the 26 <sup>th</sup> week of the year
Name	Text to describe the file and is maximum of 10 letters, e.g. the employer's name or the payroll name

**For example:** L002\_E00000\_19012022\_0122\_Prudential.csv

- You must submit one payroll file and one payment per payroll, per pay period.
- We process payroll files in chronological order. For example, we'll process February's file before March - even if February's hasn't been received or has errors.
- Teachers' AVC and Local Government AVC contributions must be kept separate and submitted on different payroll files and Bacs payments.
- If you have a mixture of members paying Standard AVCs and Salary Sacrifice Shared Cost AVCs (SSSCAVC), they must be submitted on the same file. Please don't send separate payroll files.
- Payroll files must be submitted first, before the payment is made. We need to receive the payroll file by the 22<sup>nd</sup> of the following month.
- Negative amounts are not permitted on a payroll file and will cause the file to fail system validation.
- The total amount on the payroll file must equal the Bacs payment submitted.

# Creating and formatting a payroll file

- Open Excel and click on 'Blank workbook'.
- Click 'File' then 'Save As'.
- Name the file using the naming format 'XXXX\_ZZZZZZ\_DDMMYYYY\_MMY\_YY\_Name'
- Change the file type to 'CSV (Comma delimited)' then click on 'Save'.
- Add the contribution information as below. Member data must start from Row 1 i.e. **without** column headers.

Column	Column information	Description
A	Record type	Value will always be 1
B	Member name	Upper and lower case letters, hyphens, apostrophes and spaces are allowed
C	Member initials	Upper case letters and spaces allowed. No full stops
D	NI number	Numbers and upper case letters
E	Contribution amount	Numbers with two decimal places. No £ sign
F	Contribution type	For Standard AVC, use EEAVC for regular payment and EEAVCS for single payment. For LG SSSCAVC, use ERREG for regular payment and ERSGL for single payment. Upper case letters
G	Premium code	Always set to X

- Once all contribution information has been added, click on 'Save'.
- The final row of the file is the trailer record. This tells the system that there is no further member data to be processed. It should be formatted/completed as below:

Trailer record	Column A	Column B	Column C
Description	Value will always be 9	Sum of all contributions	Total number of member records
Format	9	Numbers with two decimal places. No £ sign	Numeric. No comma or decimal point

- The completed payroll file should look like this:

	A	B	C	D	E	F	G
1	1	Scarletbuzz	C B	UJ377822A	50	EEAVC	X
2	1	Indigowarble	W V	UK531091C	100	EEAVC	X
3	1	Brownwhimper	H P	UK534917B	200	EEAVC	X
4	1	Aquatwitter	H C	UK534918A	45	EEAVC	X
5	1	Aquatwitter	H C	UK534918A	5000	EEAVCS	X
6	9	5395	5				

**Please note:** If a member is making two contributions with different contribution types, they need to be recorded as two separate entries (as shown in Rows 4 and 5 above).

# Creating and formatting a payroll file (continued)

## For SSSCAVC members

- Regular contributions should be recorded across two lines on the same payroll file – one row for the employer contribution (ERREG) and the second for the employee contribution (EEAVC).
- If you have a mixture of members paying Standard AVCs and Salary Sacrifice Shared Cost AVCs (SSSCAVC), they must be submitted on the same file. Please don't send separate payroll files.
- Members that are not included on our payroll listing shouldn't be on the payroll file you send us. This includes new members joining and existing members changing their contributions. If there are missing members or the listing doesn't match a third party listing, please contact us at [corporate.pension.enquiries@prudential.co.uk](mailto:corporate.pension.enquiries@prudential.co.uk)

	A	B	C	D	E	F
1	1	JOHN	SMITH	AB123456C	49	ERREG
2	1	JOHN	SMITH	AB123456C	1	EEAVC
3	1	EMMA	EXAMPLE	CD123456E	299	ERREG
4	1	EMMA	EXAMPLE	CD123456E	1	EEAVC

# Sending Bacs payments

- All payments must be made by Bacs and should be sent **no more than three days after the payroll file has been sent.**
- The payment value must match the payroll file value.
- Payments should not include any under-payments or over-payments. If a refund is due for a previous over-payment, please contact us to arrange this.
- Bacs payments should be sent to:

Account Name	Prudential Assurance Company Ltd PRU BACS Receipts
Destination Sort Code	400250
Destination Account Number	31029142
Branch Address	HSBC, London, City of London Corporate Office PO Box 125, 8 Canada Square, London, E14 5XL

- The following Bacs fields must be completed for us to receive the money:

Field #	Field title	Content
1	Destination Sort Code	400250
2	Destination Account Number	31029142
3	Destination type of Account Code	This field is always zero – 0
4	Transaction Code	Direct Credit code is 99
5	Originating Sort Code	The sort code from which payment is being made
6	Origination Account Number	The account number from which payment is being made
7	Free format	Always 0000
8	Amount in pence	Total value in pence of the payment being made
9	User's name	Name the account is registered to
10	User reference	User reference format and example: L02104352010621 <ul style="list-style-type: none"><li>• L021: Scheme code. Four alphanumeric characters.</li><li>• 04352: Pay point number. Your unique payroll number</li><li>• 010621: Due date. Six numeric characters, DDMMYY format.</li></ul>

# Let us know of any payroll changes

Please complete our [employer set up form](#) to inform us of:

- New employer or payroll details to be set up on our systems
- Amend existing employer or payroll details. For example, change to employer name, address and change of payroll provider or a school that is joining or leaving an academy trust.

This must be sent to us before sending any payroll files or payments. We'll get in touch once we have made the relevant changes/additions – this is when you'll be able to send the relevant payroll file and payment.

To access the form, please visit:

[mandg.com/dam/pru/shared/documents/en/avcf10077.pdf](https://mandg.com/dam/pru/shared/documents/en/avcf10077.pdf).

The screenshot shows the 'Prudential AVC employer set up form' with the Pru logo. The form is divided into sections: 'About the scheme' with checkboxes for Teachers, Local Government, and NHS; 'AVC Scheme/Administering Authority Name' and 'AVC Scheme/Administering Authority Code' (with an example T665); 'Do you process your own payroll?' with Yes, Third party, and No options; 'For Local Government only' asking if set up for Salary Sacrifice Shared Cost AVC purposes; 'For Teachers only' asking for the Department for education (DfE) establishment code; 'New employers details' with fields for Employers full name, Full postal address, Postcode, Contact number, Email address, and Employer key contact name and email address (with an example payroll@companyname.com); and an 'Important' note about payroll listings. The footer includes 'Prudential AVC Employer Set Up Form: AVCF10077 08/2024' and 'Page 1 of 6'.





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