

Business Processes for Payroll

September 2025



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Section 1: Introduction

Background to MyFutureFund

MyFutureFund is a quality-assured, supplementary retirement savings scheme, which will apply to all employees who meet certain criteria on a quasi-mandatory basis. This major reform in the Irish pensions landscape will make it much easier for people to access quality, low-cost retirement savings options to help them meet their own income expectations when they retire.

A statutorily independent National Automatic Enrolment Retirement Savings Authority (NAERSA) will act as operator of the scheme. This body is necessary to ensure adherence to two key principles of the scheme: a 'pot-follows-member' approach to savings and minimal administrative burden on employers.

Other features of the scheme which NAERSA will manage include a phased increase of contribution rates over a period of 10 years. There will be provision for participants to 'optout' of the scheme and for those who are not automatically enrolled to 'opt-in' if they wish. There will be a limited number of Investment Managers contracted to provide investment services, and there will be a choice of investment strategies supplementary to a cornerstone 'default strategy' into which all participants will initially be enrolled. The State will provide a direct 'top-up' financial incentive into participants' savings pots rather than the customary tax relief approach for pension contributions.

MyFutureFund has been designed to minimise the burden on employers as much as possible. Employers will not need to provide advice or information on pension options to their employees and will not need to engage with pensions experts to assist with that provision. Instead, employers will only be required to include all eligible employees from day one of employment, via a payroll instruction from NAERSA, and to pay a matching contribution. The payroll instruction and matching contribution will be handled electronically/digitally.

Glossary:

AEL	Annual Earnings Limit
AEPN	Automatic Enrolment Payroll Notification
CE Scheme	Community Employment Scheme
Contribution Submission Contribution File	The file generated in payroll that is submitted to NAERSA on or before 18:30 on the pay date of participants
Exempt Employment	An employment in which an employee and/or their employer actively contribute to a supplementary pension
INPA	Insufficient Nett Pay
MFF	MyFutureFund
NAERSA	National Automatic Enrolment Retirement Savings Authority
Pay Date	References to 'pay date' mean the date on which an employee's nett pay is available to them
PAADJ	Pay Adjustment
PRSI	Pay Related Social Insurance
ROEED	Removal Of Employment Exit Date

SFT	Standard Fund Threshold (SFT) in Ireland is a limit on the total value of tax-relieved pension benefits an individual can draw down from their pension arrangements. For 2024 and 2025, the SFT is set at €2 million. If your pension savings exceed this amount when you retire, any excess will be subject to a 40% tax, known as chargeable excess tax.
TCS	Tata Consultancy Services

Section 2: New Starters (Employees)

Introduction

When an employee takes up a new employment, they should be set up on payroll as normal. NAERSA will identify the new employment via payslip data shared by Revenue and will make an Automatic Enrolment Payroll Notification (AEPN) available to payroll if the employee is eligible for MyFutureFund (See Appendix 3 for AEPN examples). NAERSA will act on payslip data on its receipt via data transfer from Revenue. Eligibility tests (outlined in section 12) will be conducted on a rolling 13-week lookback basis. AEPNs must then be applied from the next payroll run.

Payroll operatives must always 'get latest' AEPN to ensure they're acting on the latest information for employees determined eligible and enrolled in MyFutureFund.

2.1 Business Process Queries

Addition to Payroll (On Time or Late)	NAERSA will act on payslip data on its receipt via data transfer from Revenue. Eligibility tests will be conducted on a rolling 13-week lookback basis. Once made available by NAERSA, AEPNs must be applied from the next payroll run. Payroll operatives must always 'get latest' AEPN in order to be compliant with the latest position regarding employees in MyFutureFund.
Same tax year	NAERSA will act on payslip data on its receipt via data transfer from Revenue. Eligibility tests will be conducted on a rolling 13-week lookback basis. Once made available by NAERSA, AEPNs must be applied from the next payroll run. Payroll operatives must always 'get latest' AEPN in order to be compliant with the latest position regarding employees in MyFutureFund. Please note that AEPNs will not be re-issued for a new tax year in the same manner that Revenue re-issue RPNs, except in the case outlined in Section 5.1 wherein the annual earnings limit (AEL) has been breached.
Previous tax year	If payroll reports a new starter to Revenue where the start date was in a previous tax year, NAERSA will conduct its normal rolling 13-week lookback and make its determination on eligibility accordingly. Please note above regarding AEL breach.

Later tax year	If payroll reports a new starter in advance of their commencement, payslip data will be shared with NAERSA and will be assessed for eligibility when the pay dates fall inside the 13-week lookback period in question. An existing employment relationship must exist for NAERSA to determine eligibility.
New starter to company; no previous employment history.	NAERSA will review payslip data over a pay reference period to determine an employee's eligibility based on age, salary and pension contribution criteria. As outlined above the pay reference period in use on commencement is a 13-week lookback.
New starter to company; was in company pension in previous employment (exempt employment) or enrolled and contributing to MyFutureFund in previous employment.	NAERSA will review payslip data in order to determine the employee's eligibility based upon this employment and previous eligibility for MyFutureFund.
New starter who sets up own record via Revenue portal.	NAERSA will only act on payslip data shared by Revenue.

2.2 Explainer:

Once a new employee is registered (with Revenue) by their employer and receives their first payslip, NAERSA will receive the data from Revenue and make a determination on eligibility for MyFutureFund. If, and when NAERSA determines the employee is eligible, NAERSA will create an AEPN with an established contribution rate. Therefore, payroll operatives must always 'get latest' AEPN, use the information therein to apply the contribution rate against an employee's **Revenue Gross Pay** to generate the employee and employer contribution amount for MyFutureFund. Following this, a contribution file should be generated and submitted to NAERSA before 18:30 on pay date. If no AEPN is issued, no contribution is expected.

Section 3: Alterations

Introduction

It is important for payroll operatives to note that alterations to records submitted to NAERSA will not follow the same corrections process as permitted by the Revenue Commissioners. NAERSA will accept alterations to contribution submissions only up to 18:30 on the pay date of participants. Attempts to alter records after this timeframe will not be accepted. NAERSA will commence the relevant collection processes after 18:30 on pay date. NAERSA will transfer monies to Investment Managers as soon as possible thereafter to ensure participants' savings pots are given the best opportunity to grow. Please refer to the API technical specification for technical details of this process.

3.1 Business Process Queries

Please note all times referenced in this document refer to Irish time.

Corrections of submitted contribution file.	Corrections are permitted up to 18:30 on pay date.
Sample scenarios for deletions and corrections	Please see section '3.2 Examples' for worked examples.
If payment date is in past can correction be done up to 18:30?	If a contribution file is submitted late (i.e., pay date is in the past) corrections can be made for that file up to 18:30 on the date submitted. Late submissions will be investigated by NAERSA for non-compliance. Please see section '3.2 Examples' for a worked example.
For corrections will full file be rejected after 18:30?	If there is a correction request received after 18:30 on pay date this line item will be rejected. But any other line item previously submitted (i.e., before 18:30) will be accepted.
What will NAERSA do with the value of correction received?	NAERSA will act on the submission made closest to (but not after) 18:30 on pay date.

Is 18:30 the deadline for submissions or corrections?	In order for a file to be processed on pay date it must be submitted or corrected by 18:30 on pay date. Corrections of the submitted file will not be permitted past 18:30 on the pay date. Where a submission is made late (i.e., after pay date), the submission will be accepted and can be corrected up to 18:30 on submission date but will be investigated by NAERSA for compliance reasons.
Late submissions	NAERSA will accept the submission but if it is in arrears, it will be looked at from a compliance point of view.
Can you send just the employee whose data needs to be corrected, or do you expect the whole submission again?	Only the corrected records should be submitted.
Will there be a process for corrections via NAERSA if outside of 18:30?	The decision to allow alterations up to 18:30 on pay date has been taken to allow payroll operatives an opportunity to correct errors in the payroll run that are noticed prior to 18:30 on pay date (or submission date for late submissions). Where an error is noticed after 18:30 on pay date (or submission date for late submissions), and a further alteration is required, this should, where feasible, be addressed in subsequent payroll runs — for example, through an amendment to gross pay. However, it is recognised that not all errors can be corrected via payroll, particularly where no further payment is due. For cases of a serious nature such as a personal data error and data breach (which may also be reportable to the Data Protection Commissioner), users should contact NAERSA immediately.
Can new submissions (not corrections) be made for past pay dates? E.g., a January 2026 submission made in August 2026.	Yes. Late reporting would be a compliance matter; a delay of this duration may result in fines, penalties and interest as it is an offence to forego payment of a statutory contribution.

Will the late correction response show "already processed" or similar?	Appropriate error messages will be shown since correction is attempted beyond the permitted window.
How to correct contribution file?	API submission • New records with corrected data should be provided with the previouslineitemID against the participants whom the correction is expected. • Additionally, the payroll operative can also delete an existing lineitemID in the subsequent submission.
	Manual submission via portal • Employers/Agents can access the payroll run reference and edit the details against an employee after submission up to a deadline of 18:30 on pay date.

3.2 Examples

1. Accepted alteration (before 18:30 on pay date).

- **API**
 - Payroll operative submits a new contribution file on Monday.
 - Payroll operative notices error in Gross Pay of employee X on Thursday (pay date).
 - Payroll operative submits a new contribution file at 16:30 with altered data and previouslineitemID against employee X.
 - NAERSA processes contribution file after 18:30 and includes altered information about employee X.

- **Manual submission via portal**

- User logs into MyFutureFund employer portal and uploads a contribution file on Monday.
- User notices error in Gross Pay of employee X on Thursday (pay date).
- User logs into portal and selects relevant contribution file then navigates to employee X's record. Using an edit functionality, the user amends the details for employee X and re-uploads the payroll contribution file at 16:30.
- NAERSA processes contribution file after 18:30 and includes altered information about employee X.

2. Rejected alteration (after 18:30 on pay date).

- **API**

- Payroll operative submits contribution file on Monday.
- Payroll operative notices error in Gross Pay of employee X on Thursday (pay date).
- Payroll operative submits new contribution file at 20:30 with altered data and previouslineitemID against employee X.
- NAERSA has already processed contribution file in system at 18:30 and thus rejects the attempted alteration of file by payroll operative with appropriate error message displayed.

- **Manual submission via portal**

- User logs into MyFutureFund employer portal and uploads a contribution file on Monday.
- User notices error in Gross Pay of employee X on Thursday (pay date).
- User logs into portal at 20:30 and selects relevant contribution file then navigates to employee X's record. As the deadline of 18:30 on pay date has already passed, the edit functionality is disabled, and the user cannot amend the record.
- NAERSA has already processed contribution file after 18:30.

3. Accepted alteration for late submission (file first submitted after pay date, alteration made before 18:30 on submission date).

- **API**

- Payroll operative submits contribution file on Monday 12th for pay date in past, e.g., Friday 9th.
- Payroll operative notices error in Gross Pay of employee X on Monday 12th (submission date).
- Payroll operative submits new contribution file at 14:00 on Monday 12th with altered data and previouslineitemID against employee X.
- NAERSA processes contribution file after 18:30 on Monday 12th (submission date) and includes altered information provided for employee X.

- **Manual process via portal**

- User logs into MyFutureFund employer portal and uploads a contribution file on Monday 12th for pay date in past, e.g., Friday 9th.
- User notices error in Gross Pay of employee X on Monday 12th (submission date).
- User logs into portal and selects relevant contribution file then navigates to employee X's record. Using the edit functionality, the user amends the details for employee X and re-uploads the contribution file at 16:30 on Monday 12th.
- NAERSA processes contribution file after 18:30 on Monday 12th (submission date) and includes altered information about employee X.

Section 4: Leavers (Employees)

Introduction

Payroll operatives should report exit/cessation dates for leavers within the contribution file submission to inform NAERSA of the conclusion of an employment. NAERSA will “lock” the AEPN for a period of 12 months from the exit date reported via contribution files in order to allow MyFutureFund contributions to be calculated and paid upon any post-cessation payments to the employee. Thereafter the record will be removed from the AEPN for that employment. See Appendix 3 for AEPN examples.

Where an exit date previously reported via payroll requires removal, the reason code ‘ROEED’ (Removal of Employment Exit Date) should be used along with a blank exit date in the corresponding field.

4.1 Business Process Queries

Re-hire to company after 12 months.	NAERSA will act on payslip data received from Revenue in determining the employee's eligibility for this employment. When running payroll, ‘get latest’ AEPN to ensure compliance with most up-to-date instructions.
Re-hire to company within 12 months.	NAERSA will identify the resumption of employment and will send an updated AEPN if the employee is eligible for that employment. In certain cases, there may be a delay of enrolment as NAERSA makes the abovementioned determinations. Always ‘get latest’ AEPN to ensure compliance with the most up-to-date instructions.

Leavers (post-cessation payments)	When NAERSA receives information (via a contribution submission) of an employee leaving employment (cessation date), NAERSA will lock the AEPN at the prevailing rate for a period of 12 months in order to allow contributions to be deducted at the correct rate for any post-cessation payments to the employee.
Late leaver (same tax year; earlier tax year)	Without notification through the contribution submission that the employee has left employment, NAERSA will not take any action so the AEPN will remain for the employee.
Late leaver (no overpayment)	Without notification through the contribution submission that the employee has left employment, NAERSA will not take any action so the AEPN will remain for the employee.
Payment After Leaving - how do we know when to stop deducting? If we aren't receiving new AEPN 12 months afterwards, it means the old AEPN is still in place.	NAERSA will determine start and end of that 12 months. On the anniversary of reported cessation date, the record for that participant will no longer appear in the AEPN - always 'get latest' AEPN. The omission of the AEPN for the ceased employee is an instruction to cease deducting MFF contributions from that point hence.
Removal of exit date	In the exit date needs to be removed then a reason code "ROEED" needs to be provided. If the ROEED reason code is provided, the system will expect a blank exit date in the corresponding field. Please see below (4.2) for an example and Section 11 for worked technical examples. 1. <u>Update Exit Date within 6 30 PM of Pay-date –</u>

	Exit Date Can be updated within 6 30PM of the pay-date for the same payroll using the previousLineItemId and updated exit Date. 2. <u>Update Exit Date After 6 30PM of Pay-date –</u> After 6 30PM of Pay-date in subsequent payroll exit date can be updated, simply giving the updated exit date. No reason code or previousLineItemId is required. 3. <u>Remove Exit Date:</u> Exit date can be removed in subsequent payroll with reason code as ROED. Exit date will be ignored if provided along with reason code ROED.
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4.2 Example

- Employee X is leaving employment at Company A in August 2030. The payroll operative at Company A declares this exit date in a contribution submission. NAERSA receives this information and actions the AEPN for employee X so that it's locked at the prevailing rate for a period of 12 months hence. In October 2030 the payroll operative reports a payment to employee X for overtime arrears. The AEPN is available to be applied at the August rate and the contribution is due. In October 2031 the payroll operative notices another payment that is due to employee X. When processing this payment, there will be no AEPN available for employee X.
- Employee Y gives notice of resignation to their employer in August 2027. Their employer informs their payroll operative who reports their exit date as 15 October 2027 via payroll. Employee Y later decides to stay with their employer after receiving an offer of increased benefits. The employer notifies the payroll operative who sends

in a new submission to NAERSA using reason code 'ROEED' to remove the exit date previously reported.

- Employee Z, who is paid on 28th of each month, gives notice of resignation to their employer on 2 January 2030. Their employer informs their payroll operative who reports their exit date as 30 January 2030 via payroll. Employee Z's new employment is eager for them to begin so Employee Z is permitted to serve a shorter notice period. On 10 January, their employer informs the payroll operative to change their exit date to 18 January 2030. As this change is done before the payDate, then the new date needs to be submitted prior to 18.30 Irish Standard Time on paydate. The alteration mechanism is the same. A new unique submissionID, and new unique lineitemID needs to be provided. The payrollRunReference and the taxYear can be the same. previousLineItemID needs to be provided and must refer to the earlier lineitemID which is to be changed. No reason code needs to be provided.
- Employee Z, who is paid on 15th of each month, gives notice of resignation to their employer on 2 January 2030. Their employer informs their payroll operative who reports their exit date as 30 January 2030 via payroll. Employee Z's new employment is eager for them to begin so Employee Z is permitted to serve a shorter notice period. On 16 January, their employer informs the payroll operative to change their exit date to 20 January 2030. As this change is done after the payDate at 18.30 Irish Standard Time, then it should be sent in a subsequent payroll run where the exit date can be updated, simply giving the updated exit date. No reason code or previousLineItemID is required.

Section 5: Income Queries

Introduction

Conditions for enrolment, including earnings criteria, are outlined in Sections 50 and 58 of the AE Act (2024). Sections 56 and 65 of the same Act provide powers to the Minister of Social Protection to amend these limits in future.

5.1 Business process queries

What should MyFutureFund contributions be calculated on?	MyFutureFund contributions are calculated as a percentage of gross pay (as defined by Revenue). This includes special or one-off payments (e.g., bonus or lump sum), paid leave, advance holiday pay, supplementary pay. Please see Revenue guidance documents for a full definition and list of Gross Pay elements.
Unpaid leave.	MyFutureFund contributions are calculated as a percentage of gross pay (as defined by Revenue). Zero gross pay will result in zero contributions.
Negative gross pay.	MyFutureFund contributions are calculated as a percentage of positive gross pay (as defined by Revenue). A negative gross pay amount should result in zero contribution due.
Employees paid through shadow payroll.	Shadow payroll is recorded as an internal marker in Revenue and will not be shared with NAERSA. Accordingly, NAERSA will be unaware it is a shadow payroll run and will assess the payroll as normal.
Breach of Annual Earnings Limit (AEL)	The annual earnings limit for contributions refers to gross pay earned in all employments that are not exempt employments as per the AE Act 2024. Once an employee has breached this threshold in a given year, they will cease to make contributions on earnings after the pay period in which the threshold is breached. This means that there may be scenarios where contributions (both employer and employee) are paid on gross pay above the threshold.

	The AEL is calculated upon gross earnings of employments that are eligible for MyFutureFund both during the eligibility check period and post-enrolment (based upon contribution file submissions).
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5.2 Examples

1. Breach of AEL (example 1)

- Employee X's annual gross pay reaches €78,500 in their monthly pay for July.
- In August they receive a gross monthly pay of €4,000 bringing them to an annual gross pay of €82,500.
- If the AEL in this example is €80,000, contributions for both the employee and employer should be paid on the entirety of the gross pay for the period (i.e., €4000) (State contribution will also be added).
- The AEL has been breached in this pay period and thus, following this submission NAERSA will make a new AEPN available which will have a 0% rate for the remainder of the tax year.

2. Breach of AEL (example 2)

- Employee Y's annual gross pay reaches €35,000 in their monthly pay for August.
- They receive share-based remuneration of €50,000 as an ad hoc payment in September, in advance of their regular monthly pay.
- Payroll operative runs payroll and applies the AEPN as notified. Contributions for both the employee and employer should be paid on the entirety of the gross pay for the period (i.e., €50,000) (State contribution will also be added).
- The AEL has been breached with this ad hoc payment and thus, following this submission NAERSA will make a new AEPN available which will have a 0% rate for the remainder of the tax year.
- When the payroll operative "gets latest" AEPN for the September payroll run, the AEPN will have a 0% rate and no contributions are expected.

3. Gross Pay

- Employee Z receives €100 per day for waiting tables at Restaurant B as well as tips. The payroll operative processes pay for a week where Employee Z worked 5 days and received €170 in tips. The Gross Pay reportable to Revenue is €670. Gross Pay upon which MyFutureFund contributions are calculable has the same definition as Gross Pay for Revenue and therefore contributions for Employee Z should be calculated as a percentage of €670.

Section 6: Employee Eligibility Scenarios

Introduction

An 'employee' is defined in the AE Act 2024 as being 'any person in receipt of emoluments'.

6.1 Business process queries

PRSI in scope	Employees paying any combination of PRSI classes A, B, C, D, H & J (and relevant sub-classes) will be assessed for eligibility by NAERSA.
Apprentices	As with all employees NAERSA will conduct eligibility tests and determine eligibility.
Persons paid through payroll but not employees of company (e.g. contractors, CE workers, certain pension payments.)	Contractors, temporary, part-time and casual employees will be assessed for eligibility in the same manner as other employees. Community Employment (CE) participants will <u>not</u> be assessed for eligibility. Income from pensions (typically associated with PRSI class M) will not be assessed for eligibility.
Seasonal workers.	Employees who work seasonally will be assessed for eligibility.
Employee's pay is reduced or leaves one of their multiple employments and falls below the minimum gross earnings threshold.	Once an employee has been determined eligible by NAERSA and been enrolled in MyFutureFund, fluctuations in income are not considered. The participant remains active.
Public sector employees.	Public and Civil Service sector employments with pension contributions paid through payroll will be determined exempt for that employment. Public and Civil Service sector employees with additional employments may be enrolled for non-exempt employments.

SOLAS training allowance liable for MFF?	Yes.
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6.2 Examples

- **An employee with multiple employments**

NAERSA will issue one AEPN for each non-exempt employment of a participant. If the participant has dual non-exempt employments under the same employer, then two AEPNs will be returned, one for each employment. When NAERSA determines that the participant has reached the upper gross earnings threshold, the AEPN rate in the next pay period for all employments will be updated to 0%.

- **An employee in retail also in receipt of pension income**

NAERSA will determine eligibility based on payslip data shared by Revenue. Pension income will not be assessed. Income from the retail employment will be assessed. If NAERSA determines the employee ineligible they will not appear in the AEPN for that employer.

- **An employee who works weekends only**

NAERSA will determine eligibility based on payslip data shared by Revenue. NAERSA will look back at the most recent 13 weeks of earnings to determine whether the employee is eligible. If NAERSA determines the employee eligible AEPNs for each employment will be available.

Section 7: Supplementary Pension scenarios

Introduction

Exempt employments are employments with active contributions to a supplementary pension reported through payroll. Employments that are determined exempt from the calculation and application of MyFutureFund deductions due to the presence of a pension offering through payroll are outlined in Sections 51 and 52 of the AE Act 2024.

7.1 Business process queries

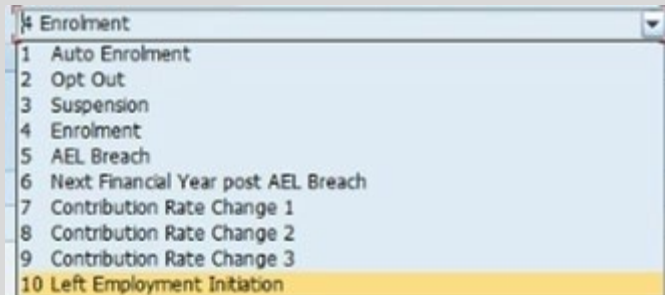
Employees with pension not reported through payroll.	NAERSA determines eligibility based upon payroll information reported to Revenue. Pension contributions that are not paid through payroll will not be visible to NAERSA and therefore such employments cannot be determined exempt as per section 51 of the AE Act 2024.
Employee moves from company scheme to MyFutureFund.	If an employee wishes to stop contributing to their company scheme and join MyFutureFund instead, if the terms and conditions of their employment contract allow so, they can instruct their employer to cease the deduction of contributions via payroll to the company scheme and the employee can then opt into MyFutureFund through the participant portal or by contacting customer service.
Employee moves from MyFutureFund to company scheme.	When a participant of MyFutureFund joins their company pension scheme NAERSA will subsequently see the pension contribution through the data shared by Revenue. NAERSA will determine the employment to be exempt and will update the particular AEPN to 0% for that employment. Employers should continue to calculate and deduct contributions for MyFutureFund until such a time as NAERSA identifies the company pension contribution and accordingly issues a new 0% AEPN.
SFT reached.	Employees who reach the standard fund threshold and stop making contributions to their pension will be treated in the same manner as other employees who do not make contributions to a pension via payroll. As with other participants, these employees can opt out after 6 months of participation.
Temporary assignee contributing to pension in another country.	NAERSA will not have sight of pension contributions being made in other countries or outside of payroll.

Section 8: Payroll operative queries

8.1 Business process queries

Deduction order of priority.	MyFutureFund contributions will be treated in a similar manner to other pension contributions. That is, MyFutureFund contributions will be deducted from a person's earnings before Local Property Tax is deducted in such cases where a participant elects to pay their LPT through payroll. See order of deductions: 1. PAYE 2. PRSI 3. USC 4. MFF 5. LPT 6. Court orders 7. Voluntary deductions Arrangements will be made through the regulations provided under Section 66 of the AE Act and Revenue will amend the Revenue PAYE guidelines so that the priority of LPT deductions is after MFF contributions are made.
Payment date falls on bank holiday	Payment date is the pay date of the employee. If the employer pays employees on a different date due to a bank holiday (or other reason) then the revised pay date should be used.
Is there a naming suggestion for the actual MFF deduction on the employee's payslip that is being proposed/recommended? For example, across all software providers, while possibly not exactly the same, statutory deductions are very consistent e.g. "PAYE", "PRSI" and "USC" etc.	The naming convention for the deduction should be MyFutureFund. If payroll software can facilitate additional characters, they can be displayed on payslips as MyFutureFundEE and MyFutureFundER.

We have the following enrolment reasons and would like to ask about when some of them will be used.



1. What is the difference between auto enrolment and enrolment?

*3-part question, please note above image when reading questions immediately below for context.

1. Auto Enrolment is the status on enrolment as determined by NAERSA. That is, the occasion on which the employee has been assessed by NAERSA, determined eligible and included in the AEPN for that employment

Enrolment is the status displayed when an employee voluntarily opts in or recommences savings after opt-out or suspension.

2. Why are there contribution rate changes? We realise that some rate changes are already known, but in the future, if you have more, you will need to extend the number of changes. Might it have been easier to simply have a single entry of Contribution Rate Change?

2. The rate of contributions changes to allow participants and employers to absorb the effects and adjust to the scheme over time. The rates and the period for changes are set out in the Automatic Enrolment Retirement Savings System Act 2024.

The three rate changes as presented are for internal use by NAERSA.

3. When will Left Employment Initiation be used? Is this for a leaver after their leaving date has been submitted and rates etc. are frozen from twelve months? Is this event the one that will trigger automatic stopping of the AEPN being issued after 12 months?	3. That status appears when the cessation of the employment has been reported to NAERSA. The AEPN will be locked at the prevailing rate for 12 months hence and any post-cessation payments within this 12month window will attract MFF contributions.
(testing): The agentTAIN is an available field on the spreadsheet. We would like to be able to test this functionality as 50% of our client base falls into that bracket. Is there a particular agentTAIN value we should use for our testing.	Please use the agent Certificate and the associated agentTAIN as obtained from the Revenue environment.

Section 9: Employer Queries

9.1 Business Process queries

Onboarding process.	A secure employer (and agent) portal will be released in Q4 2025 so that companies can complete their registration and inform NAERSA of their preferred payment method. Active ROS certs are required to login. A major communications campaign will be undertaken in advance
Employer responsibility for informing employees.	Sub-sections 50 (7) and 50 (8) of the AE Act 2024 outline an employer's responsibility of informing their employees of their enrolment in MyFutureFund. NAERSA will provide a template which may be used by employers to fulfil this responsibility.
Exceptions for employers experiencing financial difficulty.	No such exceptions will be made. However, it's advisable to contact NAERSA in such circumstances as failure to make contributions is an offence under the AE Act.
Which events should trigger an employer sending notification to an employee?	The AE Act 2024 stipulates that an employer must notify their employee on the event of their automatic enrolment into MyFutureFund based on determination of eligibility tests (see Section 50 (6), (7) & (8) for details) and on the event of the employee's enrolment following an opt in request (see Section 53 (7), (8), (9) for more details). An employer does not have this obligation for automatic re-enrolment event for example after a period of suspension or opt out but may do so if they wish.

Section 10: Technical queries

Introduction

The majority of technical queries should be resolvable upon reading of the API technical specification document which can be found at the [Help Centre](#).

10.1 Business process queries

The removal of JSON header parameters will cause issue for manual uploads, and the AEPN download response does not include identifying parameters. Is that option being totally removed?	Required header attributes are generated automatically by the system based on the employer details of the logged in user.
Manual upload file naming conventions are not specified. Is there a specific file naming convention?	- Payroll-{Processing Year}-yyyy-mm-dd-ERN.json - Payroll-{Processing Year}-yyyy-mm-dd-ERN.xml
Manual process	Employer Testing Guide available at Help Centre .
previousLineItemID is shown as mandatory in the JSON schema but optional in the PDF – is the rule expectation that will be null?	It will be optional. JSON schema will be corrected.
Is it allowed to reuse the same lineItemID when correcting a line, or must a new ID be generated?	A new lineitemID must be generated. lineitemID is unique for tax year and payroll run ref combination. Otherwise, it can be reused. This is available in the API spec.
Period start and end date in the reconciliation	The maximum difference between pay period start and pay period end date will be 3 months. Period end date cannot exceed the current business date.
Schemas allow negative values for rates, Gross Pay and contributions	Only gross pay can be negative, and when it is negative, no contributions are expected.
There are separate schemas for deleting line items. Does this mean we need to send a separate submission if we want to delete line items?	We can accept a deleted line item in a new submission separately or in a submission with other line items.

Where an agent is operating on behalf of an employer, they must use the employer's registration number in this API. Should this be Agent TAIN, not employer's registration number?	There are 2 separate fields available in the API, one for Agent TAIN and the other for employer registration number.
For payReason PAADJ, are they expecting the previous shortfall to be added to the current contribution, or can a separate line item with payReason PAADJ be used to just report the shortfall amount?	If PAADJ is provided there needs to be an existing INPA whose shortfall the PAADJ is adjusting. Refer to the API spec for further information.
List of error/warning codes	Available at the Help Centre
If AEPN rate is the same will a warning still be sent?	Yes.
What is the processing requirement for a supplementary run? Is it expected that each pay run is treated as a separate entity?	Based on the combination of payroll reference number, employer registration number and tax year, the pay run will be clubbed.
With removal of all headers from the JSON you cannot upload manually anymore unless headers go back in. Revenue was using a wrapper envelope. We need to understand how the manual upload will work.	Required header attributes are generated automatically by the system based on the logged in employer details.
Can a Submission contain both new LineItems and Deletions at the same time? The examples only show deletions as a separate submission.	Submission of new lineitemID and deletion of old lineitemID can be done at same time.
Are processing times going to be similar to PMOD or not?	Yes, processing times will be similar to PMOD.
AEPN Fetch are we saying the only option is at Employer Reg number level? Are we retaining the option to call an individual level?	AEPN fetch is at Employer level.
Is there only one option to call all AEPNs?	Yes.

When the pay day initial submission happened at 16:30 then if there are some changes required it's going to be corrections before 18:30. Will the JSON format for both be same?	Format will be the same. However, a few additional attributes will be required, like, previous lineitem ID/deleted lineitem ID. Refer to API spec.
Will a refund be shown in the reconciliation API?	Only contributions paid will be displayed in the reconciliation file. The reconciliation API spec does not display refund amounts separately. Instead, when a manual refund request is made, the contribution details related to the associated pay run reference are updated. Consequently, once the refund action is completed, the recon API response will reflect the updated amount, showing the reduced gross pay and/or contribution details.
Template for Test Data	Shared with PSDA and available at the Help Centre .
Only two users or more can be added to the ticketing system, does this mean only two people can test?	No, this is just the number of users that can log tickets. If more needed, reach out to TCS.
No Pay Reason not 100% clear on when to report on no pay reasons.	Only when there's insufficient nett to cover contribution of participant (i.e. INPA) and when the shortfall is being made up subsequently (i.e. PAADJ).
Response times for Contribution Submission	Response will be fast on whether accepted or rejected. Polling might take a bit of time. Response will be within minute. Load testing will provide benchmark.
Guidelines for overlap in payments and refund of cons	NAERSA will identify the commencement of pension contributions through payroll and will subsequently make a 0% AEPN available, thus ceasing MFF contributions. Refund of overlapping supplementary pension contributions and MFF contributions will be actioned by NAERSA once contacted.
There is a misunderstanding around Gross Pay in the marketplace	The Gross Pay on which employer's should calculate MyFutureFund contributions has the same meaning as the gross pay for calculations of Revenue deductions.

In the portal there is upload and download file. This is the non-API payroll reporting route.	Download and upload has the same rules set as API
Concept of retrieving AEPNs, using a list of PPSN's will not be permitted?	No, retrieving a subset of AEPNs will not be permitted. Get AEPN = get the latest records for participants associated with this employer
What should happen with workers who have zero pay but the AEPN has been pulled down?	Zero or negative gross pay will result in 0 MyFutureFund contribution value.
if data is restricted based on Certificates, can the same concept be used to restrict data sets for those payroll processors who are only allowed to work on a smaller subset of employees, extending the agent concept to just normal employers?	PREM (EmployerRegId) number attached will return all employees under that PREM number.
Batch # 's is a batch count or total count?	batch count batch 1 = a batch of 12,000 records
For access to the ticketing system is it 2 emails per company or per product?	We can add per product.
Are DSP aligned with Revenue on values and validation rules?	Yes.
File names needed for the manual portal upload.	- Payroll-{Processing Year}-yyyy-mm-dd-ERN.json - Payroll-{Processing Year}-yyyy-mm-dd-ERN.xml
When do we get the regulations?	Regulations associated with the AE Act 2024 will be available via statutebook.ie when enacted.
If one user makes call on a Monday and another user calls again a second time it may knock out the second call.	Timestamps against each line item. Same AEPN with a different timestamp. Only want to match the AEPN #.
When a user deletes a payslip we trigger a delete on Revenue's system. The same needs to happen with NAERSA.	This action can be facilitated ahead of 18:30 on pay date.

If reconciliation is not done via API, we will not be able to reconcile changes. If correction happens outside the system this will make it difficult to balance	Reconciliation API will return submissions made via API and via manual submission.
Example of two people whose PPSN's have been used for each other incorrectly updated in both Revenue system and in NAERSA this would result in one person's money being taken and invested in error.	This would be a data breach that would require reporting to DPC. It would be necessary to contact NAERSA directly.
For GDPR we need to report on all corrections. User error is very common.	Unsure why a correction to payroll is a GDPR issue? NAERSA cannot create a system to cater for all user practices. Some issues may need to be corrected via the portal.
Grossed up payments	This is a matter for payroll operation and not a matter for NAERSA. Each payroll provider will need to review their own system in this regard.
Can higher % be paid by EE and/or ER?	No. Fixed percentage deduction as set out in legislation
Ceased employees will not be carried forward into next tax year in most payrolls, so payroll will have no record of most recent instruction.	Noted. NAERSA locks the AEPN at the prevailing rate on receipt of exit date via contribution submission for a period of 12 months so that post-cessation payments attract MFF contributions.
Opt-In and the Re-enrolment on the API Download Event options will not be on the AEPN Response file?	Opt in: person has opted in via participant portal. NAERSA will not create an AEPN until payslip details or employment details have been confirmed and the person has been determined eligible by NAERSA. Re-enrolment: NAERSA will determine eligibility at point of re-enrolment and update AEPNs accordingly. Payroll operatives must 'get latest' AEPN to ensure they remain compliant.

Do we have to enforce this and does the Employer have to enforce it? (payment after cessation)	Payment of emoluments relating to an eligible employment for an eligible employee is subject to calculation and payment of contributions for MyFutureFund. Where a payment of emoluments for employment is made following an employee leaving that employment, the AEPN must be applied where it is present and calculation and payment of contributions are still required.
People will only appear in the AEPN, if they need to be set-up for AE or there is a change? If this is the case, the employer will need to upload every single AEPN to avoid missing a change?	Payroll will receive an updated AEPN for certain events when an employee is enrolled in MyFutureFund. At every pay run "Get latest AEPN" is to be used, this the only way to ensure that the most up-to-date and accurate AEPN information is applied to employee payroll.
Will we request the locked AEPN for a post cessation worker within the payroll period that we are paying the worker?	Payroll operatives should get latest AEPN on each payroll run to ensure they are acting upon the most up to date information. NAERSA will "lock" AEPN once it is notified that employee has left.
How often is the eligibility check on the Revenue data?	Weekly.
If there is an issue with one of the batches in a multiple batch download, do we have to backout all the batches for that download and reprocess it all?	Download the single batch again.
Act of downloading AEPN is going to send the date and timestamp. If I download now and then in 15 mins, I will get the date and time now and then in the future. Does the future timestamp invalidate the AEPN?	The timestamp will be the latest used. We will validate against the latest only.
Will the AEPN number always be greater than the previous one? Will it reset in a new tax year?	It will increment on every event. It does not reset or increase on new tax year, except where an AEL breach occurred in the last tax year.

For the submissions and transfer, when sending multiple batches, will we use the same submission ID for all the batches? If not, then it will be difficult to tie batches to each submission. If we have to look back, we will see the batch numbers with different submission IDs, so we'll have to track back what the batch numbers relate to.	Every batch must have a different submission ID. If you are making a payment for January submission No. 1 and February you can resubmit submission No. 1. If you want to run for January again the second submission would be submission No. 2.
If a contribution submission file has invalid records... Let's say batch No. 3. Then when submission happens in the next payroll, the batch number will be different for those invalid records. Is that okay?	In this case the invalid records would have to be corrected.
Pay adjustment comes in a following submission line. In original 1000euro gross pay but 1.5 % was not deducted. What do we report as gross pay in following submission? Do we report it as zero on next line?	Where no contribution or a reduced contribution is made due to insufficient nett pay of the employee, the INPA reason code should be used and an appropriate warning/error message will display. In the subsequent pay period, the payroll operative should return gross pay as normal with the additional contribution amount reported and paid using the pay adjustment code (PAADJ). Where no reason code is used for a reduced or missing contribution, or where the underpayment is not rectified then the compliance function of NAERSA will investigate.
Some workers will not have a PPSN, will the AEPN only provide instructions for employees that have a PPSN?	NAERSA will not assess payslip data without a PPSN.
Monthly payroll runs some of customers will be on 15 th and 28 th for same payroll. Do we download each time payroll is run?	You must 'get latest' AEPN on each payroll run.

How was the addressing of next year and early payments?	Solution currently business as usual and latest AEPN. If question is regarding early processing of payroll over year end (e.g. first Jan payroll processed before Xmas), timestamp on AEPN to allow NAERSA to confirm correct AEPN pulled at time of processing.
Rate change	NAERSA would accept the rate used when the AEPN was called. When the GET was done would be accepted.
No interaction around submission date. File generated but not submitted.	Where an AEPN is pulled at time of payroll run but no contribution file submitted to NAERSA this will be investigated as a compliance matter.
On the Contribution submission the Contribution Amounts for Employees and Employers: Should decimals be used? Like 150.5	2 decimal places – monetary value (e.g. 5.57)
aepnEnrolmentDate (New field) - How would you know what is the enrolment date? Is this different from the aepnIssueDate? Is this the date we should use in the AE Letters sent to EEs?	Latest pay date in pay reference period being assessed would be used for determination, date will be in the AEPN as above. aepnEnrolmentDate date is the correct field.
When it is said that the full amount in cases of underpayment will be invested, does this mean the actual amount deducted or the expected amount? I.e. will the employer be out of pocket for the underpayment?	NAERSA will deduct and invest the amount for EE set out in contribution file. An expectation is created for the full at the appropriate percentage of the reported gross earnings but only the money collected can be invested. Compliance procedures commence for the outstanding balance.

Rounding rules	Rounding Rule: The rounding rule for Auto Enrolment calculations follow these principles: ▪ If the decimal is less than 0.5, round down. ▪ If the decimal is greater than or equal to 0.5, round up. ▪ Example: • 123.454 → 123.45 (rounded down) • 123.455 → 123.46 (rounded up)
Tolerance	Tolerance is a system feature but does not confer permission to underpay or overpay due contributions. NAERSA will monitor application & impact of tolerance and may remove at any time. Tolerance value is 0.05 cents.
Overpayments and underpayments	INPA and PAADJ reason codes only acceptable reason for over and under payments. Where no reason code used (and rectified in subsequent payroll run) then compliance matter between employer/NAERSA.
Employee has insufficient net pay. Do we process the employer's contribution and not the employee's? Or do we process neither?	Reason codes should be used to report insufficient nett pay. Employer contribution remains due and payment of employee contribution can be rectified in subsequent pay run using reason code (or via agreement between employee and employer).
If there are a number of underpayments, followed by an overpayment, would the overpayment be invested against the first underpayment?	Reason codes to be used to notify NAERSA of reason e.g. Insufficient nett pay, followed by Pay Adjustment (explains the underpayment then the overpayment). If an overpayment is made using the PAADJ code this must be linked to the pay run where INPA code was reported. This overpayment of the previous balance due will be invested. Overpayments without corresponding line items/ payroll references (using the INPA/PAADJ Codes) cannot be accepted.
Employee ceases employment with an AE underpayment	If AE underpayment exists for a particular employment this is a compliance matter and the necessary compliance processes will apply.

Incoming court orders	AE Act: Section 66 (1) (b) provides for regulations to be made in respect of the priority to be given to the deductions of contributions. MFF contributions will be provided with the same standing as pension contributions and will therefore be deducted prior to a deduction arising from a court order.
Change of PPSN.	Revenue will inform NAERSA of changes to PPSN for participants.
Change to Employer Reg Number	Revenue will inform NAERSA of changes to ER Reg Number.
Provide a list of circumstances of what is expected in the submission file i.e. When is a submission expected vs where it is not	A contribution submission is expected on every occasion payroll is processed and the particular employer has employees who are participants. Get latest AEPN when processing payroll ensures continuous compliance is enabled.
Original enrolment dates retention	Participants' original enrolment dates are retained by NAERSA. Whether payroll retains same is a matter for payroll.
Once the employee has been enrolled, we understand they will get aepnEnrolmentDate but if they then are Opted Out what happens to things like their EnrolmentDate? We have had a look at the spec and cannot see any examples of how opted out will be received apart from the contribution changes to 0%.	enrolmentdate remains their original enrolment date within NAERSA, AEPN will show status "opted out" as per API spec.
While it seems unlikely that this scenario will occur, since enrolment is based on the ROS submission which includes employment IDs, we do have some concerns about AEPNs with blank employment IDs. Can we confirm if NAERSA will send records with blank employment IDs?	NAERSA will not send records with blank employment IDs. In case of a duplicate RPN, the payslip data will have been supplied with a temporary Employment ID before it is received by NAERSA. As long as this temporary Employment ID matches the one in the AEPN, the contribution will be accepted.

There is some uncertainty regarding the employment IDs included in the download. Will we need to use AEPNs with any (non-blank) employment ID, or only those that match both PPSN and employment ID?	You only need to make contributions for the employments for which you receive an AEPN. This AEPN will have the same data as the payslip, so it must contain Employment ID and PPSN.
When resubmitting the lines that have been returned due to errors, are you expecting to receive the full file again or just the lines that were returned?	Only the correction lineitem/s need to be submitted with a new submissionID for the same payrollrunreference. The full file is not expected.
Will all errors for a line be returned at once please? i.e. if one line has multiple errors, will you tell us about all of them or just the first one that causes the line to error?	All the errors will be returned for a lineitem. If the error is due to missing field or format error, only the format / missing field validation error will be thrown for a lineitem. If the initial format / missing field validation is passed, then only other business validations will be given at one go.

Section 11: Scenarios

1. New Starter

Payroll operative should set new employee up on system and process payroll as normal. NAERSA will receive information of this new employment via data shared by Revenue. Based on the new employee's previous employment history and data received from the current payslip, NAERSA will make a determination of eligibility. The payroll operative should 'get latest' AEPN each time they run payroll and, if an AEPN comes in for the new employee, they should calculate and deduct the relevant contribution amount.

2. Employee Leaves Employment

Payroll operative should report exit date of employee via contribution submission. Upon receipt of this information, NAERSA will flag this employment record as 'ceased' and will lock the AEPN at the prevailing rate for a period of 12 months. This will allow payroll operatives to calculate and deduct MyFutureFund contributions on any post-cessation payments to the employee. Payroll operatives should continue to 'get latest' AEPN and act upon instructions while received for ceased employees.

3. Employee Re-enrolment

When an employee is re-enrolled in MyFutureFund (either automatically or at a date chosen by the participant) NAERSA will update the AEPN (increase the AEPN number by 1) for that participant. When the payroll operative 'gets latest' AEPN the re-enrolled employee will be included and the payroll operative should act on its instructions to calculate and deduct MyFutureFund contributions.

4. Employee Opt Out

When an employee opts out of MyFutureFund NAERSA will update the AEPN (increase the AEPN number by 1 and reduce the contribution rate to 0%) for that participant. When the payroll operative 'gets latest' AEPN the opted-out employee will have a 0%

rate and status of opted out. The payroll operative should act upon these instructions accordingly.

5. Contribution Rate Increase

NAERSA, as part of an overnight batch job, will increase the contribution rate for all applicable AEPNs following the scheduled increases. Participants who have a 0% rate for reasons such as suspension, opting out, exempt employment will not have their AEPN rate increased. Payroll operatives and employers do not need to take any action and the increased rate will be present when they 'get latest' AEPN.

6. Employee Leaves Company Pension Scheme After AE Go-Live

NAERSA will conduct eligibility tests weekly and determine who is auto-enrolled and when. AEPNs will contain records of eligible employees only. When processing payroll always 'get latest' AEPN to ensure continued compliance. An employee may opt into MyFutureFund in which case NAERSA will make an AEPN available following confirmation of the employee's employment situation. If the employee does not opt into MyFutureFund, NAERSA may automatically enrol them in the future based upon payslip data received.

8. Payment After Leaving (Highlighting the difference in treatment for < 12 Months vs > 12 months)

When the cessation is reported, AEPN will be locked at the prevailing contribution rate for 12 months from "Exit Date" field. Contributions will continue to be collected in event of post-cessation payments. After 12 months, the employee's record will not be included in the AEPN list for that employer.

If a post-cessation payment is made for that employee within 12 months, the AEPN will be available for the employer to apply and calculate contribution due.

If a post-cessation payment is made for that employee more than 12 months after they leave the employment, then no AEPN will be available for that employee and no contribution is expected.

9. An employee with multiple employments

Scenario 1: An Employee with multiple employments (all eligible)

Once the employee passes the eligibility tests, NAERSA will create an AEPN for each employment. If the participant has dual employment under the same employer, then two AEPNs will be returned and must be paid for separately.

Scenario 2: An Employee with multiple employments (one eligible employment and one exempt employment)

Once the employee passes the eligibility tests, NAERSA will issue one AEPN for the eligible employment. No AEPN will be issued for the exempt employment, and therefore no contributions are expected for that employment. If an employee has dual employment under the same employer and one of these employments is exempt, an AEPN will be issued only for the eligible employment and will be calculated based on the earnings of that one eligible employment. Once the earnings of this employment reach AEL, AEPN will be reduced to 0%.

10. AEL breach

Breach of AEL (example 1)

- Employee X's annual gross pay reaches €78,500 in their monthly pay for July.
- In August they receive a gross monthly pay of €4,000 bringing them to an annual gross pay of €82,500.
- If the AEL in this example is €80,000, contributions for both the employee and employer should be paid on the entirety of the €4000 gross pay amount (State contribution will also be added).

- The AEL has been breached in this pay period and thus, following this submission NAERSA will make a new AEPN available which will have a 0% rate for the remainder of the tax year.

Breach of AEL (example 2)

- Employee Y's annual gross pay reaches €35,000 in their monthly pay for August.
- They receive share-based remuneration of €50,000 as an ad hoc payment in September, in advance of their regular monthly pay.
- If the AEL in this example is €80,000, contributions for both the employee and employer should be paid on the entirety of the €50,000 gross pay amount (State contribution will also be added).
- The AEL has been breached with this ad hoc payment and thus, following this submission NAERSA will make a new AEPN available which will have a 0% rate for the remainder of the tax year.

When the payroll operative "gets latest" AEPN for the September payroll run, the AEPN will have a 0% rate and no contributions are expected.

11. Multiple shortfalls across multiple pay runs

In a weekly run payroll, one employee had insufficient nett pay to cover MyFutureFund contributions in week 36. The shortfall amount is €10. In week 37, the same employee had insufficient nett pay to cover MyFutureFund contributions. The shortfall amount is again €10. The INPA reason code must be used when processing each contribution which will incur in an underpayment. The amount will be accepted, and a warning will be issued, saying that an additional amount is expected in a later payroll run. If the reason code is not used, the amount will be accepted and a warning will be issued, saying that payReason was not provided and a debt will be raised for any shortfalls. In week 38, the two employees who underpaid their contributions in weeks 36 and 37 must make up for the shortfall. Their contributions on week 38 must be the regular expected contribution plus what was due the last two weeks. The reason code PAADJ

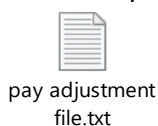
must be used to link these overpayments to each respective underpayment. When the PAADJ code is used, the following fields become mandatory:

- Previous Payroll Run Reference - The Payroll Run Reference of the earlier lineitemID where Insufficient Net Pay (INPA) was mentioned, which is going to be adjusted in current submission.
- Reference Tax Year - The Tax Year of the earlier lineitemID where Insufficient Net Pay (INPA) was mentioned, which is going to be adjusted in current submission.
- Reference lineitemID - The lineitemID of the earlier lineitemID where Insufficient Net Pay (INPA) was mentioned, which is going to be adjusted in current submission.

When doing the pay adjustment and paying off the shortfalls from the past weeks, the employer can do either of these 3 things:

1. Pay the shortfall of 10 euro by selecting the pay date for week 1.
2. Pay the shortfall of 10 euro by selecting the pay date for week 2.
3. Pay both shortfalls by selecting week 1 and week 2.
4. Pay the contribution payable as of the pay date for week 3, along with shortfall of 10 euro by selecting the pay date for week 1 and/or week 2.

Please refer to the attachment where you can find what typical .json file will look like with insufficient payment/pay adjustment.



There are 2 types of requests in the file. Scenario 1 will deal with shortfall and Scenario 2 will deal with their pay adjustment.

In Scenario 1, we have created shortfalls for 2 different pay references of an employee whose PPSN is 8120983L.

In Scenario 2 , we have adjusted those shortfalls in 2 different ways:

- Way 1: Employer is adjusting one of the shortfalls from scenario 1 while also providing a contribution:

For lineitemID: 12, gross pay amount corresponding ER contribution is provided which will be used for contribution for PPSN 8120983L. However, EE contribution is a sum of the amount that the employee was supposed to receive from the given gross pay and the shortfall amount. The combination of (previous line item id, tax year and payroll run reference) will be the identifier of the shortfall amount.

```
{
  "lineItemID": "12",
  "employeePPSN": "8120983L",
  "employmentID": "E99500320",
  "aepnDownloadDateTime": "2031-12-08 18:50:34",
  "employeeFirstName": "Pratham",
  "employeeFamilyName": "Kumar",
  "payDate": "2047-12-28",
  "frequency": "Monthly",
  "aepnNumber": 1,
  "grossPay": 2000.0,
  "erContribution": 90.0,
  "eeContribution": 150.0,
  "exitDate": "",
  "payReason": "PAADJ",
  "linktaxYear": "2047",
  "linkpayrollRunReference": "ABC123",
  "linklineItemID": "1"
}
```

- Way 2: If employer only wants to adjust the shortfalls:

For lineitem 23, only shortfall is adjusted, that's why the gross pay and er contribution is left as 0 and only the shortfall amount is provided in the EE contribution tag.

```
{
  "lineItemID": "23",
  "employeePPSN": "8120983L",
  "employmentID": "E99500320",
  "aepnDownloadDateTime": "2031-12-08 18:50:34",
  "employeeFirstName": "Pratham",
  "employeeFamilyName": "Kumar",
  "grossPay": 0,
  "erContribution": 0,
  "eeContribution": 150.0,
  "exitDate": "",
  "payReason": "PAADJ",
  "linktaxYear": "2047",
  "linkpayrollRunReference": "ABC123",
  "linklineItemID": "1"
}
```

```

    "payDate": "2047-12-30",
    "frequency": "Monthly",
    "aepnNumber": 1,
    "grossPay": 0.0,
    "erContribution": 0.0,
    "eeContribution": 60.0,
    "exitDate": "",
    "payReason": "PAADJ",
    "linktaxYear": "2047",
    "linkpayrollRunReference": "ABC1234",
    "linklineItemID": "1"
  }

```

If an employer chooses to address multiple shortfalls in a single file, they can do so by adding multiple pay adjustment requests as shown in way 2.

Short-Fall and Adjustment

Scenario:

Month	Payroll Ref	Line-item id	Short Fall	Adjustment
February	PAYROLREF_FEB	1_FEB	50	
March	PAYROLREF_MAR	1_MAR	50	
April	PAYROLREF_APR	1_APR		50
April	PAYROLREF_APR	2_APR		50

Short fall FEBRUARY –

In February Payroll, PayReason given as 'INPA' and eeContribution is less than the expected which will create a shortfall in the system.

```

{
  "data": {
    "requestType": "submission",
    "fileDate": "2033-02-07",
    "taxYear": 2033,
    "employerReg": "2000463MB",
    "agentTAIN": "myAgent",
    "softwareVersion": "softversion",
    "softwareUsed": "softused",
    "payrollRunReference": "PAYROLREF_FEB",

```

```

"submissionID": "1",
"contributionRequestBody": {
  "contributionDataset": [
    {
      "lineItemID": "1_FEB",
      "employeePPSN": "2000319M",
      "employmentID": "2000463MB_2000319M",
      "aepnDownloadDateTime": "2033-02-07 18:50:34",
      "employeeFirstName": "Pratham",
      "employeeFamilyName": "Kumar",
      "payDate": "2033-02-07",
      "frequency": "Monthly",
      "aepnNumber": 1,
      "grossPay": 10000,
      "erContribution": 150.0,
      "eeContribution": 100.0,
      "exitDate": "",
      "payReason": "INPA"
    }
  ]
}
}
}
}

```

Short Fall – MARCH

In March Payroll, PayReason given as 'INPA' and eeContribution is less than the expected which will create a shortfall in the system.

```

{
  "data": {
    "requestType": "submission",
    "fileDate": "2033-03-07",
    "taxYear": 2033,
    "employerReg": "2000463MB",
    "agentTAIN": "myAgent",
    "softwareVersion": "softversion",
    "softwareUsed": "softused",
    "payrollRunReference": "PAYROLREF_MAR",
    "submissionID": "1",

```

```

"contributionRequestBody": {
  "contributionDataset": [
    {
      "lineItemID": "1_MAR",
      "employeePPSN": "2000319M",
      "employmentID": "2000463MB_2000319M",
      "aepnDownloadDateTime": "2033-09-07 18:50:34",
      "employeeFirstName": "Pratham",
      "employeeFamilyName": "Kumar",
      "payDate": "2033-03-07",
      "frequency": "Monthly",
      "aepnNumber": 1,
      "grossPay": 10000,
      "erContribution": 150.0,
      "eeContribution": 100.0,
      "exitDate": "",
      "payReason": "INPA"
    }
  ]
}

```

Adjustment – APRIL –

In April Payroll, if we want to adjust the previous shortfalls of February and March. It is not mandatory to adjust all existing shortfalls.

In April Payroll Submission, in lineitemID “I_APR”, we are adjusting the shortfall for month of February. Only eeContribution to be provided (Same as Previous Shortfall amount for February), along with payReason as “PAADJ”, linkpayrollRunReference, linktaxYear, linklineItemID to identify the previous shortfall event.

in lineitemID “2_APR”, we are adjusting the shortfall for month of March. Only eeContribution to be provided (Same as Previous Shortfall amount for March), along with payReason as “PAADJ”, linkpayrollRunReference, linktaxYear, linklineItemID to identify the previous shortfall event.

```

{
  "data": {
    "requestType": "submission",

```

```

"fileDate": "2033-04-07",
"taxYear": 2033,
"employerReg": "2000463MB",
"agentTAIN": "myAgent",
"softwareVersion": "softversion",
"softwareUsed": "softused",
"payrollRunReference": "PAYROLREF_APR",
"submissionID": "1",
"contributionRequestBody": {
  "contributionDataset": [
    {
      "lineItemID": "1_APR",
      "employeePPSN": "2000319M",
      "employmentID": "2000463MB_2000319M",
      "aepnDownloadDateTime": "2033-09-07 18:50:34",
      "employeeFirstName": "Pratham",
      "employeeFamilyName": "Kumar",
      "payDate": "2033-04-07",
      "frequency": "Monthly",
      "aepnNumber": 1,
      "grossPay": 0.0,
      "erContribution": 0.0,
      "eeContribution": 50.0,
      "exitDate": "",
      "payReason": "PAADJ",
      "linktaxYear": "2033",
      "linkpayrollRunReference": "PAYROLREF_FEB",
      "linklineItemID": "1_FEB"
    },
    {
      "lineItemID": "2_APR",
      "employeePPSN": "2000319M",
      "employmentID": "2000463MB_2000319M",
      "aepnDownloadDateTime": "2033-09-07 18:50:34",
      "employeeFirstName": "Pratham",
      "employeeFamilyName": "Kumar",
      "payDate": "2033-04-07",
      "frequency": "Monthly",
      "aepnNumber": 1,
      "grossPay": 0.00,
      "erContribution": 0.00,

```

```

    "eeContribution": 50,
    "exitDate": "",
    "payReason": "PAADJ",
    "linktaxYear": "2033",
    "linkpayrollRunReference": " PAYROLREF_MAR",
    "linklineItemID": "1_MAR"
  }
]
}
}
}

```

If regular payroll to be submitted along with short-falls then the request will be as below –

- lineitemID "1_APR" = Shortfall Adjustment for Month of February
- lineitemID "2_APR" = Shortfall Adjustment for Month of March
- lineitemID "3_APR" = Regular Contribution for Month of April

```

{
  "data": {
    "requestType": "submission",
    "fileDate": "2033-04-07",
    "taxYear": 2033,
    "employerReg": "2000463MB",
    "agentTAIN": "myAgent",
    "softwareVersion": "softversion",
    "softwareUsed": "softused",
    "payrollRunReference": "PAYROLREF_APR",
    "submissionID": "1",
    "contributionRequestBody": {
      "contributionDataset": [
        {
          "lineItemID": "1_APR",
          "employeePPSN": "2000319M",
          "employmentID": "2000463MB_2000319M",

```

```

    "aepnDownloadDateTime": "2033-09-07 18:50:34",
    "employeeFirstName": "Pratham",
    "employeeFamilyName": "Kumar",
    "payDate": "2033-04-07",
    "frequency": "Monthly",
    "aepnNumber": 1,
    "grossPay": 0.0,
    "erContribution": 0.0,
    "eeContribution": 50.0,
    "exitDate": "",
    "payReason": "PAADJ",
    "linktaxYear": "2033",
    "linkpayrollRunReference": " PAYROLREF_FEB",
    "linklineItemID": "1_FEB"
  },
  {
    "lineItemID": "2_APR",
    "employeePPSN": "2000319M",
    "employmentID": "2000463MB_2000319M",
    "aepnDownloadDateTime": "2033-09-07 18:50:34",
    "employeeFirstName": "Pratham",
    "employeeFamilyName": "Kumar",
    "payDate": "2033-04-07",
    "frequency": "Monthly",
    "aepnNumber": 1,
    "grossPay": 0.00,
    "erContribution": 0.00,
    "eeContribution": 50,
    "exitDate": "",
    "payReason": "PAADJ",
    "linktaxYear": "2033",
    "linkpayrollRunReference": " PAYROLREF_MAR",
    "linklineItemID": "1_MAR"
  },
  {
    "lineItemID": "3_APR",
    "employeePPSN": "2000319M",
    "employmentID": "2000463MB_2000319M",
    "aepnDownloadDateTime": "2033-09-07 18:50:34",
    "employeeFirstName": "Pratham",
    "employeeFamilyName": "Kumar",

```

```

        "payDate": "2033-04-07",
        "frequency": "Monthly",
        "aepnNumber": 1,
        "grossPay": 10000,
        "erContribution": 150.0,
        "eeContribution": 150.0,
        "exitDate": "",
        "payReason": ""
    }
}
}
}
}

```

Exit Date Processing:

Exit Date Request Received

```

{
  "data": {
    "requestType": "submission",
    "fileDate": "2033-04-07",
    "taxYear": 2033,
    "employerReg": "2000463MB",
    "agentTAIN": "myAgent",
    "softwareVersion": "softversion",
    "softwareUsed": "softused",
    "payrollRunReference": " PAYROLREF_APR_WEEK1",
    "submissionID": "1",
    "contributionRequestBody": {
      "contributionDataset": [
        {
          "lineItemID": "1_APR",
          "employeePPSN": "2000319M",
          "employmentID": "2000463MB_2000319M",
          "aepnDownloadDateTime": "2033-04-07 18:50:34",
          "employeeFirstName": "Pratham",
          "employeeFamilyName": "Kumar",
          "payDate": "2033-04-07",
          "frequency": "Monthly",

```

```

    "aepnNumber": 1,
    "grossPay": 10000,
    "erContribution": 150.0,
    "eeContribution": 100.0,
    "exitDate": "2033-04-07",
    "payReason": ""
  }
]
}
}
}

```

Update EXIT Date:

4. Update Exit Date within 6 30 PM of Pay-date –

Exit Date Can be updated within 6 30PM of the pay-date for the same payroll using the previousLineItemId and updated exit Date.

```

{
  "data": {
    "requestType": "submission",
    "fileDate": "2033-04-07",
    "taxYear": 2033,
    "employerReg": "2000463MB",
    "agentTAIN": "myAgent",
    "softwareVersion": "softversion",
    "softwareUsed": "softused",
    "payrollRunReference": "PAYROLREF_APR_WEEK1",
    "submissionID": "2",
    "contributionRequestBody": {
      "contributionDataset": [
        {
          "lineItemId": "2_APR_WEEK1",
          "previousLineItemId": "1_APR_WEEK1",
          "employeePPSN": "2000319M",
          "employmentID": "2000463MB_2000319M",
          "aepnDownloadDateTime": "2033-04-07 18:50:34",
          "employeeFirstName": "Pratham",
          "employeeFamilyName": "Kumar",
          "payDate": "2033-04-07",
          "frequency": "Monthly",

```

```

        "aepnNumber": 1,
        "grossPay": 10000,
        "erContribution": 150.0,
        "eeContribution": 100.0,
        "exitDate": "2033-04-10",
        "payReason": ""
    }
}
}
}
}

```

5. Update Exit Date After 6 30PM of Pay-date –

After 6 30PM of Pay-date in subsequent payroll exit date can be updated, simply giving the updated exit date. No reason code or previousLineItemId is required.

```

{
  "data": {
    "requestType": "submission",
    "fileDate": "2033-05-07",
    "taxYear": 2033,
    "employerReg": "2000463MB",
    "agentTAIN": "myAgent",
    "softwareVersion": "softversion",
    "softwareUsed": "softused",
    "payrollRunReference": "PAYROLREF_APR_WEEK2",
    "submissionID": "1",
    "contributionRequestBody": {
      "contributionDataset": [
        {
          "lineItemId": "2_APR_WEEK2",
          "employeePPSN": "2000319M",
          "employmentID": "2000463MB_2000319M",
          "aepnDownloadDateTime": "2033-04-07 18:50:34",
          "employeeFirstName": "Pratham",
          "employeeFamilyName": "Kumar",
          "payDate": "2033-05-07",
          "frequency": "Monthly",

```

```

        "aepnNumber": 1,
        "grossPay": 10000,
        "erContribution": 150.0,
        "eeContribution": 100.0,
        "exitDate": "2033-04-10",
        "payReason": ""
    }
}
}
}
}

```

A. Remove Exit Date:

Exit date can be removed in subsequent payroll with reason code as ROEED. Exit date will be ignored if provided along with reason code ROEED.

```

{
  "data": {
    "requestType": "submission",
    "fileDate": "2033-05-07",
    "taxYear": 2033,
    "employerReg": "2000463MB",
    "agentTAIN": "myAgent",
    "softwareVersion": "softversion",
    "softwareUsed": "softused",
    "payrollRunReference": "PAYROLREF_APR_WEEK3",
    "submissionID": "2",
    "contributionRequestBody": {
      "contributionDataset": [
        {
          "lineItemID": "2_APR_WEEK3",
          "employeePPSN": "2000319M",
          "employmentID": "2000463MB_2000319M",
          "aepnDownloadDateTime": "2033-05-07 18:50:34",
          "employeeFirstName": "Pratham",
          "employeeFamilyName": "Kumar",
          "payDate": "2033-05-07",
          "frequency": "Monthly",
          "aepnNumber": 1,
          "grossPay": 10000,

```

```
    "erContribution": 150.0,  
    "eeContribution": 100.0,  
    "exitDate": "2033-04-10",  
    "payReason": "ROEED"  
  }  
]  
}  
}  
}
```

Section 12: Process of Eligibility Test

Only NAERSA, as the competent body responsible for MyFutureFund, has the authority to automatically enrol employees into MyFutureFund.

To facilitate this function, the Revenue Commissioners will share payslip data with NAERSA.

The payslips shared will be for employees aged between 23 and 60.

In addition, filtering completed by Revenue will ensure that NAERSA only receives payslips for the relevant PRSI classes (i.e. A / B / C / D / H / J).

NAERSA will apply its rules and determine a person's eligibility, based on gross salary across all employments and pension status per employment (outlined below).

If an employee in any employment is determined eligible an AEPN will be created to be applied in payroll from the next pay run.

When NAERSA is determining eligibility on earnings the check applies to a "pay reference period". The pay reference period in use will be a 13* week look back.

Every week it will look back at the most recent 13 weeks of payslip data shared by Revenue
*subject to change.

When NAERSA is determining eligibility on an employee's pension status it assesses all of the employee's employments.

It will look at Occupational Pensions, PRSAs, PEPPs, RACs, AVCs and ASC

Where amounts are reported into any of the above schemes the employment will be determined exempt.

Appendix 1: Tickets

Request ID 11

Title: Negative Gross Pay Description:

If an employee has a negative gross pay, due to deductions and not a refund or recalculation of pay, is it expected that the pension deduction is set zero and should not be a negative value? My assumption is yes but wanted to validate this. If this is the case, could I confirm that the reporting line on the submission would be expected to be the negative pensionable pay, and zero for the contributions?

Response:

*When **gross** pay is negative MyFutureFund contributions will be zero as the contribution is a percentage of gross pay deducted from nett.*

MFF deductions are not on 'pensionable pay' they are calculated on gross pay.

Request ID 12

Title: AEPN Process for Leaver Description:

If an employee is a leaver mid-period, is receiving pay at the end of that period but has a AEPN issued between their leave date and their final pay date what should happen? For example, a monthly paid employee, paid on the 25th of the month, leaves the organisation on the 15th, but we are issued an AEPN to start deductions on the 20th, should that AEPN be applied as the AEPN is not issued during the period of employment?

Response:

Where an AEPN has been made available for the first time for an employee it must be applied against that employee's Gross Pay for the period.

When NAERSA receives exit date data through contribution file submissions it will react accordingly - AEPNs will be locked at the prevailing rate and contributions will be due on any post-cessation payments for a period of 12 months from the date upon which NAERSA receives notice of exit date.

Request ID 18 Title:

Opted Out Status

Description:

Once the employee has been enrolled we understand they will get aepnEnrolmentDate but if they then are Opted Out what happens to things like their EnrolmentDate? We have had a look at the spec and cannot see any examples of how opted out will be received apart from the contribution changes to 0%

Response:

NAERSA retains details of their original enrolment date. Subsequent events will trigger an update to the AEPN number, the status of the participant and the relevant rate which you'll see in the AEPN.

Please refer to the API spec. to see the relevant table.

Request ID 21

Title: Deduction Order Description:

In one of the workshops, it was discussed about the order the deductions are now taken on the pay run. We can confirm 1-4 using the legislation. Could you please confirm this order is correct

1. PAYE
2. PRSI
3. USC
4. AE
5. LPT
6. Court orders
7. Voluntary deductions

Response:

Yes, we confirm the order of deductions is as outlined

Request ID 30

Title: Agent Tain - Testing Phase Description:

The agentTain is an available field on the spreadsheet. We would like to be able to test this functionality as 50% of our client base falls into that bracket. Is there a particular agentTain value we should use for our testing.

Response:

Please use the agent Certificate and the associated agentTAIN as obtained from the Revenue environment.

Request ID 35

Title: AE Deduction Naming Description:

Is there a naming suggestion for the actual auto enrolment deduction on the employee's payslip that is being proposed/recommended? For example, across all software providers, while possibly not exactly the same, statutory deductions are very consistent e.g. "PAYE", "PRSI" and "USC" etc. Could we get a similar steer for the deduction name for consistency and to avoid confusion for the employees who are being auto enrolled?

Response:

Naming convention is MyFutureFund (all one word). If additional characters can be catered for by payroll software then the difference in deduction types can be specified as follows:

MyFutureFund EE, MyFutureFund ER.

EE being employee

ER being employer

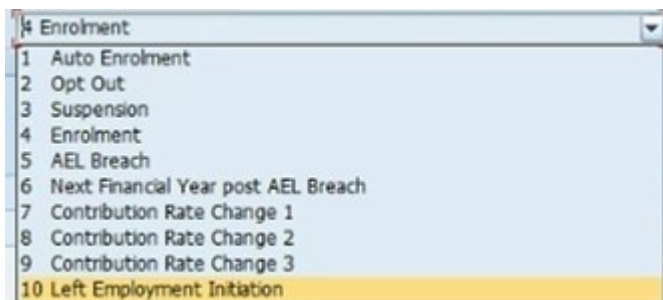
Request ID 41 Title:

AEPN data

Description:

Please could you clarify some details about the AEPN for us?

We have the following enrolment reasons and would like to ask about when some of them will be used.



Firstly what is the difference between auto enrolment and enrolment?

1. Will auto enrolment only be used the first time someone is enrolled based on a NAERSA decision?
2. When will enrolment be used e.g. an employee opts in, an employee is re-enrolled after suspension etc.

Secondly for contribution rate changes. Why are there contribution rate changes? We realise that some rate changes are already known but in the future if you have more, you will need to extend the number of changes. Might it have been easier to simply have a single entry of Contribution Rate Change?

Thirdly, when will Left Employment Initiation be used? Is this for a leaver after their leaving date has been submitted and arrears etc. are frozen for twelve months? Is this event the one that will trigger automatic stopping of the AEPN being issued after 12 months?

Also can I just check that the issue date on the AEPN will only change if there is a change to the AEPN number?

Response:

Auto Enrolment is when an employee is enrolled by NAERSA based on the ongoing eligibility tests. Enrolment is for all other instances, such as re-enrolment after opt out, suspension, voluntary opt-in.

The three contributions rate increases over 10 years are to enable participants and employers absorb the effects and adjust to the scheme, forecast budgets etc. The rates and the period for changes were set out in the Automatic Enrolment Retirement Savings System Act 2024.

From a payroll perspective they are stepped out to ensure users know that it's the first of three, second of three, last increase.

Your understanding of the Left Employment Initiation reason code is also correct. This will be used when an exit date has been reported and enables NAERSA lock the AEPN at the prevailing rate for 12 months and any post-cessation payments continue to attract MFF contributions.

Correct, AEPN issue date will update when there is a change in the AEPN. However, it's necessary when running payroll to always "get latest AEPN" to ensure compliance is maintained.

Request ID 42

Title: AEPN employee notification Description:

Please can you confirm which events should trigger an employer sending notification to an employee.

Obviously we would issue notification when the employee is first enrolled whether that be auto enrolment or enrolment. Are there any subsequent events when an employer should send a notification to an employee e.g. re-enrolment after suspension etc.

Can NAERSA provide a template for the notification that an employer should issue to an employee?

Response:

The AE Act 2024 stipulates that an employer must notify their employee on the event of their automatic enrolment into MyFutureFund based on determination of eligibility tests (see Section 50 (6), (7) & (8) for details) and on the event of the employee's enrolment following an opt in request (see Section 53 (7), (8), (9) for more details). An employer does not have this obligation for events of re-enrolment into the scheme, for example after a period of suspension or opt out but may do so if they wish.

Template letters will be provided by NAERSA for employers to use and will be sent to the employer's secure mailbox on the MFF portal. NAERSA has also made a template letter available for integration into payroll software. The use of the template letters is not mandatory and employers may use another appropriate format if desired in order to fulfil their legal

obligation to inform their employees of their enrolment per section 50 (7), 53 (8) of the AE Act 2024.

Request ID 43

Title: Record Rejection - Resubmission Description:

If a file is submitted, and lines are returned as errors:

1. Will all errors for a line be returned at once please? i.e. if one line has multiple errors, will you tell us about all of them or just the first one that causes the line to error?
2. When resubmitting the lines that have been returned due to errors, are you expecting to receive the full file again or just the lines that were returned?

Response:

All the errors will be returned for a lineitem. If the error is due to missing field or format error, only the format / missing field validation error will be thrown for a lineitem. If the initial format / missing field validation in passed, then only other business validations will be given at one go.

Only the correction lineitem/s need to be submitted with a new submissionID for the same payrollrunreference. The full file is not expected.

In such case, NAERSA will consider and process the revised contribution from the employer. If the employer has submitted the payroll for the specific employee in error, there will be provision for the employer to request to delete the line item within the payroll record. If the line item(s) are deleted, NAERSA will consider zero contribution for the employee in that payroll.

Request ID 51

Title: Employment ID matching with AEPNs Description:

I have a couple of related queries around matching payroll system employee records to AEPNs which match the employee's PPSN:

- While it seems unlikely that this scenario will occur, since enrolment is based on the ROS submission which includes employment IDs, we do have some concerns about AEPNs with blank employment IDs. Can we confirm if NAERSA will send records with blank employment IDs?
- Additionally, there is some uncertainty regarding the employment IDs included in the download. Will we need to use AEPNs with any (non-blank) employment ID, or only those that match both PPSN and employment ID?

Response:

NAERSA will not send records with blank employment IDs. In case of a duplicate RPN, the payslip data will have been supplied with a temporary Employment ID before it is received by NAERSA. As long as this temporary Employment ID matches the one in the AEPN, the contribution will be accepted. You only need to make contributions for the employments for which you receive an AEPN. This AEPN will contain Employment ID and PPSN.

Request ID 71

Title: Agent Cert Permission Description:

If we have agents processing payroll on behalf of a company, will anything need to be done to the cert to give them permission/access to retrieve the AEPNS and do the submissions? Agents had to enable Enhance Reporting functionality manually on their ROS certs, but employers had this enabled on their main cert automatically.

Response:

No, agent certs will have the required permissions to allow them access the employer's portal and to retrieve AEPNs via payroll provided they are correctly linked in Revenue systems.

Request ID 83

Title: Confirmation for the definition of Gross Pay for AE

Just so we are 100% clear regarding what should make up the Gross pay to be reported in the AE contributions submission file.

Can you confirm whether we are correct in assuming that the value reported to Revenue under Data item Line 24 (below), is the value we should report and calculate AE contributions on?

Data item Line number	Data Item	Condition	Description and validation	Context
24	Gross Pay	Mandatory	Employee Gross Pay. Gross pay is the employee's pay of any kind, including notional pay and share based remuneration and before any pension contributions or salary sacrifice deductions are made. Chapter 3 of the Employers' Guide to PAYE (link below) details the different types of pay that would be included. Chapter 3 of Employer's guide to PAYE	Used for the generation of the employee end of year statement.

Response:

Yes we can confirm that this is the definition of Gross Pay.

Request ID 92

Title: Expected sequence of events for employee changing employments Description:

I was looking to confirm the expected sequence of events for an employee who changes employments prior to being automatically enrolled into the pension scheme. This query also relates to the annual threshold being pro-rated to the 13-week equivalent of €5k, as was flagged in earlier workshops.

Can you please advise if the sequences below are correct for the relevant scenarios, or can you outline the expected sequence if the ones below are not accurate?

Scenario 1:

- Employee starts their first ever job with employer A in week 2 of 2026, earning €1,000 per week.
- Employee also works in weeks 3, 4 and 5 earning €1,000 per week.
- Employee leaves position with employer A at the end of week 5 and starts with employer B at the start of week 6, earning €1,000 per week.
- The employee's earnings reach the €5k threshold at the end of week 6 (i.e. combined earnings from both employments).

- An AEPN instruction is sent to employer B at the start of week 7 to indicate that they have been automatically enrolled into the pension scheme.

Scenario 2:

- Employee starts their first ever job with employer A in week 2 of 2026, earning €1,000 per week.
- Employee works in weeks 3, 4, and 5 earning €1,000 per week.
- Employee also works in week 6 but leaves position with employer A at the end of week 6.
- The employee reaches the earnings threshold of €5k at the end of week 6.
- An AEPN is issued to employee A at the start of week 7, to reflect that they have been enrolled based on their earnings for the year to date, but also with a status of "Left employment". This AEPN is to be used for any payments after leaving for the employee.
- The employee starts with employer B at the start of week 7, earning €1,000 per week.
- An AEPN instruction is sent to employer B at the start of week 8 for their current employment to indicate that they have been automatically enrolled into the pension scheme.

Can you please advise if the sequences for these scenarios are correct, or if you need any additional information?

Response:

Scenario 1 is correct and the system will behave as outlined above.

In scenario 2, NAERSA will make an AEPN available for employee A following receipt of week 6 payslip data. Unless and until it is reported via a contribution file, NAERSA will not know of an exit date. Therefore in this scenario, employer A should return the employee in the contribution file with an exit date (last day of week 6 for example) which NAERSA will act upon in order to 'freeze' the AEPN for a period of 12 months. Your understanding as per the scenario for employer B is correct. NAERSA will identify the new employment from week 7 payslip data and will make an AEPN available for processing in week 8 payroll.

Request ID 91

Title: Expected behaviour for "bonus run" payments Description:

I was looking to highlight the current behaviour for "bonus run" payments, that can be processed using our desktop payroll system, to confirm if the current behaviour will cause issues for the auto enrolment contribution submissions for these pay runs.

Our desktop system will allow users to set a "bonus pay run" following the completion of a regular pay run, to facilitate the payment of bonuses, commissions and other additional payments. These pay runs will use the tax allowances and calculation thresholds for the main pay period to calculate additional PAYE, PRSI and USC liabilities for the additional payment(s) and these additional payments and deductions are all reflected on a separate payslip for the bonus period.

Currently, these bonus pay run payments will be sent to ROS on a separate PSR for the bonus period and the employer / employee will see separate lines on their pay histories on ROS / MyAccount for the main pay run and the bonus pay run. Currently the date of a bonus period can be prior to or after the pay date for the main pay period, but we have validation to confirm that the date is within the same tax period.

Do you expect the same behaviour for contribution submissions for bonus pay periods as is reflected above, i.e.:

- Contributions for bonus periods to be reflected on separate submissions (i.e. one submission for the main pay run and a separate submission for the bonus pay run).
 - Also, the 6:30pm deadline on correcting an original submission will not have an impact on processing the bonus pay run for the same pay period.

- Separate submission history lines to be reflected on AE employer portal for main pay run and bonus pay run.
- Bonus run pay date can be earlier than main pay run date, as long as they are in the same tax reference period.

Response:

When payroll is being run it's a statutory obligation for employers or their agents to "get latest" AEPN, apply the AEPN, calculate and report the contributions due to NAERSA.

NAERSA will then collect the contributions and transfer them to investment managers. If separate payroll runs are being submitted for two distinct types of payroll run the obligation remains as above. Where two different pay dates are at play, two submissions to NAERSA would be expected.

Request ID 93

Title: Handling of records in AEPN Description:

As I understand it, after the initial AEPN is provided once AE goes live, in subsequent AEPN's all employees contained in the initial AEPN will still be included in the subsequent AEPN's, even if there is no change to their record, is this correct?

Therefore, unless there is a change to an employee record e.g. an Opt-Out, can employees with no subsequent change be ignored from our subsequent AEPN upload into payroll? So, in practice while such employees will obviously be included in all AE contribution returns thereafter, is it ok to report the initial AEPN batch number, date & time stamp etc on the subsequent AE contribution returns for such employees as no change has been made to their record?

Response

*Payroll operatives must always 'get latest' AEPN on **every** payroll run, because a new AEPN may be available for participants. It is only through the AEPN that payroll operatives will know the status of employees at any given time. Only NAERSA has authority to make a*

determination on eligibility. AEPN timestamps will be used for compliance reasons and therefore the latest AEPN should always be used by payroll operatives, even if they believe the employee's status has not changed.

Appendix 2: Tickets

Request ID 194

If an employee has a mid-period AE enrolment date, then do contributions have to be based on the Revenue Gross pay for the part period concerned?

*Answer: Where an employee is determined eligible and is enrolled by NAERSA the AEPN file is updated and when payroll is **next** run and the operative "get latest" AEPN the file will include the auto-enrolled employees and contributions start then.*

Does this mean if EE becomes eligible on a mid month, EE's will only be auto enrolled from the 1st of the subsequent Month and from that month payroll run contributions start? Please let me know if my understanding is correct.

Answer: The employees start date of employment in any one employment has no bearing on the timing of contributions to MFF. NAERSA will conduct eligibility tests weekly on a 13-week lookback basis and when it determines an employee eligible it will create an AEPN line in respect of that employment/employee within the AEPN file. It's from that point forward, i.e. from the next payroll run NAERSA expects the inclusion of contributions and is why we emphasize that every time payroll is being run the operative is required to "get latest" AEPN and apply the instructions therein.

Updated:

Sorry to ask again. I do understand that there is no bearing of EEs Employment Start date on EEs contribution to MFF. I am reframing my question with an example of an EE in Monthly Payroll here:

If Monthly Payroll run is on 20th of the Month, The AEPN would be picked up on the 20th Payroll for the records updated before the payroll run. If the AEPN enrolment date is 13th of that Month, for that month will the EE contributions be calculated on the Revenue Gross Pay earned in the period from 13th of the month (AEPN Enrolment date) to the end of the Month?

Answer:

When payroll is run on 20th and assuming it's paid in arrears, i.e. pay is for last month to 20th, the amount of gross pay earned for new entrant would therefore be assumed to be for period of 13th to 20th.

Request ID 196

The PSDA from our initial meetings with DSP/TCS have pointed out EmploymentIDs are often reused for employees in PMOD in subsequent Tax Years.

Revenue's PMOD works as follows:

Employee leaves in October 2026. Their EmploymentID is '1'. Leave Date is uploaded to ROS. 2026 RPN is updated with the Leave Date and values are unlocked. A 2027 RPN is not created by Revenue for this employment.

Employee restarts in March 2027. Their EmploymentID is '1'. New RPN is requested from ROS or Submission Sent with EmploymentID '1'. Revenue generates 2027 RPN with EmploymentID of '1'.

Note 1: An EmploymentID of '1' is the default EmploymentID in PMOD documentation. A second employment in the same Tax Year would have '2' etc.

Note 2: Many payroll systems are single Tax Year only, they have no visibility of Employee data from previous Tax Years.

How NAERSA will handle AEPNs then an Employee's EmploymentID is reused in the next Tax Year, before the 12 months deletion period has passed?

Answer:

There is no issue for NAERSA in the scenario described.

You may recall the discussion around 'gig economy' employees who may be paid multiple times in same payroll run? It was agreed that multiple **unique** lineitemIDs with same PPSN/EmploymentID would be enabled.

As a result of this discussion the duplicate employmentID will not result in record rejection.

On rejoining the company a new AEPN will be generated, as it's considered a new employment by NAERSA, and should be applied from next payroll run. Payroll should always "get latest AEPN".

Update:

When a former employee rejoins company with same EmploymentID the AEPN for "left employment" will be removed and the new employment will have AEPN number 1 with status "active" and event "enrolment".

See AEPN examples

Request ID 197

I was hoping you could please give the best steps for an employer to follow in the scenario below

A new employee has joined the company and wants to join the company's own pension, but they need to pass the 6-month probation period before that is possible. If, in the meantime, they are deemed as eligible and have been auto-enrolled, would it be best to opt out within months 7 and 8 before joining the company's pension to avoid having a double deduction?

Also, if they missed the opt-out period, does that mean they need to wait until the year after before they can opt out again, so they can either accept a double deduction or just wait to join the new pension?

Answer:

The opt out window in month 7 to 8 is a personalised window based on enrolment date so it's possible that the date they can join RBS would align with the availability of the opt out and/or suspend functions.

However, that may not be the case at all as there are many variables, including the fact the employer may not be aware of additional employments so wouldn't rely on the two events aligning.

When an employee joins RBS (after six month probation) and MFF cons are actively being paid NAERSA will see the payslip data shared by Revenue showing RBS cons and NAERSA would determine the specific employment is now exempt. The AEPN will update accordingly for that employment and cons cease.

If the opt out or suspend functions are not available to the participant, this is one scenario where refunds will be made to all parties if contact made with NAERSA. The refund due would be for the period where both MFF and RBS were being paid concurrently.

Request ID 199

The handling of Leavers and Leave Dates appears to be growing with unnecessary complexity. There is now a proposal to add a special code to the API Specification to remove a Leave Date, in situations where an Employee decides they are not leaving their Employment.

The initial requirement for Leave Dates is to stop the list of AEPNs to download continuously growing over years.

I would propose the following:

- Revenue are providing NAERSA with a Leave Date. It can be removed from Contribution Submission, as there is no need to duplicate data.

Answer: NAERSA will utilise leave dates on Revenue payslips for eligibility tests. After an employee is enrolled by NAERSA it uses leave dates via Contribution Submissions as the source of truth.

- NAERSA tracks the last (latest) Pay Date a Pension Contribution is received for an Employment (Employer+PPSN+EmploymentID).
- If nothing is received for 13 Months, the Employment's AEPN is removed from the AEPNDownload.

Answer: AEPNs are updated nightly; on the occasion a leave date is received by NAERSA through a contribution submission it creates a new AEPN locked at prevailing con rate for a period of 12 months for any post-cessation payments. Thereafter the line is removed from AEPN.

If an employee rejoins the company during the 12 months it's considered a new employment by NAERSA so a new AEPN will be generated against which cons are to be paid. The 'left employment' AEPN line will be removed at the time they rejoin.

See AEPN examples

This caters for:

- Annual Payments that are only made Yearly.
- Employers who never make Employees Leavers. This is very common in the Gig Economy, as employers don't want the hassle of continuously setting up the same employees.

Note: An AEPN deletion process will have performed anyway, to cater for Employments that never have a Leave Date sent. The Revenue Commissioners perform this operation for RPNs from time to time. It can remove RPNs for Employees with a long term illness, suspended or on extended Maternity Leave etc, but they are recreated once a Submission is again made.

Answer: an AEPN deletion process will be implemented by NAERSA in line with its data retention policies. The requirement in payroll is that where a leaver does not leave employment, payroll or the employer notifies NAERSA. This can be done via reason code ROEED in payroll.

Request ID 200

We wanted to confirm the expected reporting requirements in the contribution submission file for the scenario where an employee may have negative revenue gross pay in the period.

Example:

1. Employee exists on payroll, monthly paid, with an AEPN instruction for enrolment so has been set up on a MyFutureFund pension scheme on the system.
2. In this months payroll (August) the employees revenue gross pay is negative i.e. -€500 for some reason. i.e. money was owed.
3. EE or ER MyFutureFund will be deducted in this scenario as the employees getting no payment.
4. For the Contribution submission is there a requirement to include this employee or is it ok to not report the employee.

If this was an insufficient nett pay scenario we'd be using the Insufficient Nett Pay code but in this case as its a negative gross pay scenario there's no liability to be taken for the auto enrolment EE or ER so we're clarifying if they should be reported or can they be left out of the contribution submission return given there was no payment to the employee.

Option 1: don't report the employee

Option 2: Employee included in the contribution submission return. If this case is the reported Revenue gross pay to be -500 or 0? The EE/ER contributions will be 0.

Answer: Option 2 and can use -500 or 0, both of which will generate 0 cons

Request ID 222

Title: Non-Residents of Ireland Employees

Description:

Can I please confirm that we are of the correct understanding that employees who are non-residents of Ireland do not qualify for AE? Going off the PRSI rules in place, we believe it to be correct, and they do not qualify. I just can't see anything in writing in the documents I have to confirm that is the case.

Answer:

Regarding PRSI rules, if an employee is seen – via payslip data from Revenue - to have a PRSI Exemption Reason – they will be excluded from eligibility testing.

If their employment is associated with any PRSI class other than A / B / C / D / H / J their payslips will not be shared by Revenue.

Request ID 185

Validation rule: MFFERR093: "Same PPSN, Employer Registration Number, Employee ID can not be duplicated for EMP Registration Number, Payroll Run Reference, Tax Year, SubmissionID and Pay Date combination."

A Payroll Submission can contain multiple Payments for the same Employee on the same Pay Date. The NAERSA validation rule MFFERR093 breaks:

- Revenue Commissioner's legal requirements for all payments to be reported. Multiple Payments can be made on the same day and may be reported in the one submission.
- Pay Streaming systems. A payment process of micropayments already used in other countries and has recently been approved by Revenue in Ireland, providing all the payments are reported.

Answered:

Further to this matter being raised by PSDA, noting that multiple payments to a PPSN within one pay period can and does occur, and thereby, appear within one submissionID to NAERSA, the system has been updated to accept multiple **unique** lineitemIDs where one PPSN has multiple gross pay amounts reported within one submissionID.

Request ID 191

Could you please clarify if the correction can be made using the portal, if it is done before 6.30pm on the pay date?

Amendments to B2B submissions and portal submissions can be made via the portal up to 18:30 on pay date or submission date.

Request ID 306

In our solution, we won't **ever** allow corrections, the contributions file will **only** be submitted when the payroll has **already been finalised**, so no corrections can be made to the employee's contributions/pay on either side (not payroll and not NAERSA) – for that period (i.e. we won't ever be using **previousLineItemID** field or **lineItemIDsToDelete**). Any issues that arise, will be for DSP/employer to resolve (i.e. **outside** payroll/NAERSA).

Q1: What will be the process to handle INVALID lineitemIDs - if they occur?

This will result in an error being presented and the lineitems rejected (cannot be processed).

There are three options available to rectify:

1. To discard the file and start fresh with a new output file from payroll
2. Create an error correction file from payroll which can be uploaded to fix any errors or warnings (before 6:30pm on pay date)
3. If any specific payroll system cannot correct their records, they need to connect with the NAERSA contact center, who will rectify the data on a case-by-case basis.

Q2: Who should the employer contact in DSP when/if they get an INVALID lineitemID?

The Contact Centre in Letterkenny is first point of contact on any matter that cannot be resolved. The contact details for same will be made available before go-live. DSP has no role in NAERSA operations.

Q3: Under very rare circumstances (for completely unforeseen circumstances - see postscript), for a **large** number of employees, how do DSP/Employer resolve them as their payroll supplier won't be able to correct anything?

DSP has no role in NAERSA operations. The Contact Centre in Letterkenny is first point of contact on any matter that payroll cannot resolve. Validation rule changes, if they're required in the future, will be managed by NAERSA Communications team as directed by the Board of Directors

Request ID 326

If an AEPN has been downloaded and **matched correctly** against ERN, EMPID, PPSN, Surname, Forename, but when the payroll is run these data items have changed!

Now NAERSA and Payroll both contain **valid** data, but NAERSA and Payroll do not match!

1) What should payroll do with the AEPN that has been downloaded?

- a) Employee changes ERN. Should the AEPN for the old ERN be ignored (not processed)?
- b) Employee changes EMPID. Should the AEPN for the old EMPID be ignored (not processed)?
- c) Employee changes PPSN. Should the AEPN for the old PPSN be ignored (not processed)?
- d) Employee changes Forename. Should the AEPN for the old Forename be ignored (not processed)?
- e) Employee changes Surname. Should the AEPN for the old Surname be ignored (not processed)?

2) If payroll HAS processed the downloaded AEPN (see 1 above) what should be reported in the Contributions file?

- a) Employee changes ERN. Should the Contributions file use the new ERN?
- b) Employee changes EMPID. Should the Contributions file use the new EMPID?
- c) Employee changes PPSN. Should the Contributions file use the new PPSN?
- d) Employee changes Forename. Should the Contributions file use the new Forename?
- e) Employee changes Surname. Should the Contributions file use the new Surname?

3) If payroll HAS processed the downloaded AEPN (see 1 above) and the Contributions file has included them and they are reporting the new ERN/EMPID/PPSN/Surname/Forename, will this lead to

an INVALID lineItemID?

4) For **each** of these changes (ERN/EMPID/PPSN/Surname/Forename), please provide the business process that the payroll user should follow - if for any of them they need to contact DSP/NAERSA.

Answer:

If ERN changes are made within payroll, NAERSA will not have sight of the new ERN until it's updated and shared by Revenue via payslip sharing arrangements. There are previousERN and previousPPSN fields shared with NAERSA that will trigger updates internally.

On names, there's no validation other than character sets and length.

In the discussion summary from workshop of 9/9 there are comments from PSDA members about how they'll handle. Those notes may be of interest.

The scenarios presented may result in invalid AEPNs but that's something NAERSA will monitor via QC

activities.

Users may also contact the Contact Centre of NAERSA at any time on issues they encounter.

Request ID 331

Question is can we exclude any employee where there is zero or negative gross pay and zero pension contributions?

1. Negative Gross pay do we need to report anything to TCS?
2. No pay(employee skipped in Payroll) in current period, do we need to report anything to TCS?
3. Zero Gross pay(employee included in payroll but gross pay adds up to zero) in period, do we need to report anything to TCS?

Answer:

Re ticketID200 and above scenarios:

Where an employee who's otherwise 'active' in MFF is not seen by NAERSA in a con submission it's assumed the employee is not working that period.

If an employee has negative or zero gross pay the cons due will be zero.

To maintain matching records in NAERSA and payroll, where the employee has worked but has zero gross pay or negative gross pay we'd recommend they be included in the con submission.

Appendix 3 AEPN Examples

AEPN Examples Document

MyFutureFund, the Irish automatic enrolment retirement savings scheme, is coming. The collection of contributions will commence on **01 January 2026**. Eligible employees will be enrolled, with notice of this enrolment being communicated to both employees and employers, via the MyFutureFund portals and via availability of an **Automatic Enrolment Payroll Notification (AEPN)**.

AEPNs work in a similar way to Revenue RPNs and will be the method for NAERSA (the National Automatic Enrolment Retirement Savings Authority) to communicate with employers about an employee's involvement with MyFutureFund.

AEPNs will update on the occasion the employee's status changes within MyFutureFund, for example, on enrolment, opting out, change of rates etc. A full table of AEPN event changes, the associated status and contribution rate applicable can be seen below (table 1).

An employer, or the payroll operative or the agent operating on behalf of an employer, should always **'get' latest AEPN** when processing payroll in order to ensure they are acting on the most up to date information regarding their employees and subsequently ensuring they are fulfilling their legal obligations as an employer under the Automatic Enrolment Retirement Savings System Act 2024.

Event	Enrolment Status	Contribution Rate
Auto Enrolment	Active	Regular
Opt Out	Opted Out	0.00%
Suspension	Suspended	0.00%
Enrolment	Active	Regular
AEL Breach	Active	0.00%
Next Financial Year post AEL Breach	Active	Regular
Contribution Rate Change 1	Active	Regular
Contribution Rate Change 2	Active	Regular
Contribution Rate Change 3	Active	Regular
Left Employment Initiation *	Left Employment - Extended	Regular

Table 1: AEPN event details

AEPN NUMBERS - SAMPLES ONLY - NOT REPRESENTATIVE OF ACTUAL AEPN FILES

Samples provided across years to demonstrate logic

Scenario 1: An employee who has 2 employments with different employers; automatically enrolled for both employments with effect from 01/01/2026.

The employee is determined eligible and enrolled for both of their employments by NAERSA. Company A & B must 'get' AEPNs when processing payroll for any pay date from 01/01/26 onward. It's crucial that payroll always 'get' latest AEPN so any updated AEPNs for any event changes during their employment are captured. This may be an event such as Opt Out (July 2026), Suspension (July 2027).

Included in this scenario is the Left Employment event wherein the employee in question has left their employment in Company B (but remained in Company A) in January 2028. When this occurs the AEPN will be "locked" in place for a period of 12 months in order to enable MyFutureFund contributions to be paid on any 'catchup' or 'post-cessation' payments after leaving the employment.

Below example demonstrates how the rate change in Company A to 3% in January 2029 will not occur in Company B due to the Left Employment 'freeze' of the AEPN from the time the employee ceased employment.

Event Dates Company A

	PPSN	ERN	EmpID	AEPN No.	Event	Status	Rate
Jan-26	1234XXXA	8765XXXY	2	1	Auto-Enrolled	Active	1.5%
Jul-26	1234XXXA	8765XXXY	2	2	Opt Out	Opted Out	0.0%
Dec-26	1234XXXA	8765XXXY	2	3	Enrolled	Active	1.5%
Jul-27	1234XXXA	8765XXXY	2	4	Suspension	Suspended	0.0%
Jul-28	1234XXXA	8765XXXY	2	5	Enrolled	Active	1.5%
Jan-29	1234XXXA	8765XXXY	2	6	Rate Change	Active	3.0%
Jul-29	no change to above						

Event Dates Company B

	PPSN	ERN	EmpID	AEPN No.	Event	Status	Rate
Jan-26	1234XXXA	7654XXXZ	9	1	Auto-enrolled	Active	1.5%

Jul-26	1234XXXXA	7654XXXZ	9	2	Opt Out	Opted Out	0.0%
Dec-26	1234XXXXA	7654XXXZ	9	3	Enrolled	Active	1.5%
Jul-27	1234XXXXA	7654XXXZ	9	4	Suspension	Suspended	0.0%
Jul-28	1234XXXXA	7654XXXZ	9	5	Left Employment	Left employment-extended	1.5%
Jan-29	no change to above						
Jul-29	Will be removed from AEPN file after 12 months from exit date						

Scenario 2: The employee (from example above) starts a new employment and works in Company C as well as Company A

The AEPN for Company A will continue as normal and is not affected by the employee taking up a second employment with Company C. Company C will receive an AEPN for the employee to inform them of their enrolment. The AEPN will be at 3%, as that is the prevailing rate for the scheme in 2029 and does not 'reset' for the new enrolment.

Company A

	PPSN	ERN	EmpID	AEPN No.	Event	Status	Rate
Mar-29		no change to above					

Company C

	PPSN	ERN	EmpID	AEPN No.	Event	Status	Rate
Mar-29	1234XXXXA	87XXXX22X	1	1	Enrolled	Active	3.0%

Scenario 3: Employee is enrolled in their single employment with effect from January 2026; takes up concurrent second employment in 2033.

Employee is enrolled by NAERSA January 2026 and CompanyLtd gets the AEPN for enrolment, and subsequent AEPNs for event changes over the years. When the employee starts their concurrent second employment in CompanyInc, they are enrolled in MyFutureFund for this employment and CompanyInc receive AEPN.

As can be seen in the example, CompanyInc will not see any of the previous AEPN history for the employee as it only receives information relevant to their own employee records.

CompanyLtd							
	PPSN	ERN	EmpID	AEPN No.	Event	Status	Rate
Jan-26	24XXXX6V	99XXXX7T	12	1	Auto-Enrolled	Active	1.5%
Sep-26	24XXXX6V	99XXXX7T	12	2	AEL Breach	Active	0.0%
Jan-27	24XXXX6V	99XXXX7T	12	3	Next Financial Year...	Active	1.5%
Jan-29	24XXXX6V	99XXXX7T	12	4	Rate Change	Active	3.0%
Oct-31	24XXXX6V	99XXXX7T	12	5	Suspension	Suspended	0.0%
Oct-32	24XXXX6V	99XXXX7T	12	6	Enrolled	Active	4.5%
Dec-32	24XXXX6V	99XXXX7T	12	7	AEL Breach	Active	0.0%
Jan-33	24XXXX6V	99XXXX7T	12	8	Next Financial Year...	Active	4.5%
CompanyInc							
	PPSN	ERN	EmpID	AEPN No.	Event	Status	Rate
	No records for PPSN before they join the company						
Jan-33	24XXXX6V	3456XXX0Y	2	1	Enrolled	Active	4.5%

Scenario 4: Employee with multiple employments in same company (enrolled in MyFutureFund with effect from January 2026)

Employee is enrolled for both employments with CompanyRus in January 2026 and CompanyRus receives AEPN updates for both employments until the employee ceases one employment (with ID 7).

The AEPN for Employment ID 7 will increase to Left Employment event wherein, as above, it will 'lock' in place for 12 months (per the example, being removed in February 2028). The employee's other employment, ID 6, will remain as usual.

CompanyRus

	PPSN	ERN	EmploymentID	AEPN No.	Event	Status	Rate
Jan-26	36XXX91M	998XXX6U	6	1	Auto-Enrolled	Active	1.5%
	36XXX91M	998XXX6U	7	1	Auto-Enrolled	Active	1.5%
Oct-26	36XXX91M	998XXX6U	6	2	AEL Breach	Active	0.0%
	36XXX91M	998XXX6U	7	2	AEL Breach	Active	0.0%
Jan-27	36XXX91M	998XXX6U	6	3	Next Financial year...	Active	1.5%
	36XXX91M	998XXX6U	7	3	Next Financial year...	Active	1.5%
Feb-27	36XXX91M	998XXX6U	6	3	Next Financial year...	Active	1.5%
						left employment - extended	
	36XXX91M	998XXX6U	7	4	Left employment		1.50%
Feb-28	36XXX91M	998XXX6U	6	3	Next Financial year...	Active	1.50%
	Will be removed from AEPN file after 12 months from exit date for employment ID 7						

Scenario 5: Employee joins another company concurrently, leaves it and rejoins it with same employmentID

#	Date	Event
1	1-Mar-2026	Employee 456XX90i joins ERN 99XX114J with Employment ID 3

Downloaded AEPN File Data
on or after 1st Mar 2026

employeePPSN	employmentID	employeeFirstName	employeeFamilyName	enrolmentStatus	aepnEnrolmentDate	aepnIssueDate	aepnNumber	aepnChangeEvent	erContributionRate	eeContributionRate
456XX90i	3	SAMPLE	SAMPLE	Active	1-Mar-2026	1-Mar-2026	1	Auto Enrolment	1.50%	1.50%

#	Date	Event
2	1-Oct-2026	Employee 456XX90i exits the employment with ERN 99XX114J

Downloaded AEPN File
Data on or after 1st Oct
2026

employeePPSN	employmentID	employeeFirstName	employeeFamilyName	enrolmentStatus	aepnEnrolmentDate	aepnIssueDate	aepnNumber	aepnChangeEvent	erContributionRate	eeContributionRate
456XX90i	3	SAMPLE	SAMPLE	Left Employment -	1-Mar-2026	1-Oct-2026	2	Left Employment Initiation	1.50%	1.50%

				Extended						
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#	Date	Event
3	1-Mar-2027	Employee 456XX90i re-joins ERN 99XX114J with same Employment ID 3

**Downloaded AEPN File
Data on or after 1st Mar
2027**

employeePPSN	employmentID	employeeFirstName	employeeFamilyName	enrolmentStatus	aepnEnrolmentDate	aepnIssueDate	aepnNumber	aepnChangeEvent	erContributionRate	eeContributionRate
456XX90i	3	SAMPLE	SAMPLE	Left Employment-Extended	1-Mar-2026	1-Oct-2026	2	Left Employment Initiation	1.50%	1.50%
456XX90i	3	SAMPLE	SAMPLE	Active	1-Mar-2027	1-Mar-2027	1	Enrolment	1.50%	1.50%

