Business Processes for Payroll

February 2026

Contents

Version Control

This is a versioned document providing guidance on business processes relating to the operation of MyFutureFund, the automatic enrolment retirement savings scheme. This document will be updated in line with amendments to legislation, the introduction of regulations, government direction and operational changes.

Questions regarding MyFutureFund or NAERSA can be directed to +353-15689555 for participant/employer queries or +35315689553 and IT.Support@myfuturefund.ie for payroll technical queries.

Version No.	Release Date	Amendments	Author
1.0	27/06/2025	Initial publication	Automatic Enrolment Programme Management Office
1.1	01/07/2025	Edits based on review.	Automatic Enrolment Programme Management Office
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1.4	January 2026	Document revised to include additional information of interest to payroll processors, employers, agents, and additional tickets received via PSDA.	Automatic Enrolment Programme Management Office.
1.5	February 2026	Document revised to include additional information of interest to payroll processors, employers, agents, and additional tickets received via PSDA.	National Automatic Enrolment Retirement Savings Authority

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 through payroll.
INPA	Insufficient Net Pay
MFF	MyFutureFund
NAERSA	National Automatic Enrolment Retirement Savings Authority
Pay Date	References to 'pay date' mean the date on which an employee's net 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. The SFT for 2026 is €2.2 million and anything over this amount will be liable to chargeable excess tax at 40%.
TCS	Tata Consultancy Services

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 'opt out' 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 consume a payroll notification (AEPN) and report back to NAERSA, in a contribution submission, the amounts to be paid in every pay period. The payroll instruction, contribution submission and matching contribution will be handled electronically/digitally by default.

How does it work?

NAERSA consumes payslip data shared by Revenue weekly. NAERSA conducts a rolling 13-week[1] lookback at payslip data and determines eligibility based upon the following criteria:

1) age (23 to less than 60),
2) gross pay in the particular pay reference period (€5000 or more across all employments over a 13-week period) and
3) existing pension (no pension contributions made via payroll in an employment)

When NAERSA determines an employee to be eligible it will make an Automatic Enrolment Payroll Notification (AEPN) available for that employee. Additionally, NAERSA will issue correspondence to both Employer and Employee with the enrolment date and more information of interest to the Employee (now a Participant).

Being familiar with the Revenue Commissioner's RPN, NAERSA is introducing a similar service in that it produces an AEPN (Automatic Enrolment Payroll Notification) file that you 'get' when running payroll so that calculations and deductions are made as part of normal payroll processing. More information about AEPNs is provided throughout this document.

Employers must set up their profile in the employer portal, which went live in early December 2025. There, they shall input their company and contact details, select their preferred method of communication (messages to their secure mailbox or post), select their preferred language (English or Irish), and setup their payment method (direct debit or otherwise). Direct debit is the recommended method as it will assist employers in remaining compliant by facilitating the collection of contributions on time.

Each time payroll is being run, the operative 'gets' the AEPN and processes payroll; all eligible employees in that employment will be included, payroll calculates the

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[1] NAERSA determines the pay reference period and will assess eligibility over a 13-week period

contributions due (calculation is on Gross Pay, deduction is from Net), and a report named a *contribution submission* is sent to NAERSA (the same way payroll submissions go to Revenue).

NAERSA collects the contributions due on the employees' pay date (if direct debit is payment method) or the Employer pays contributions on the employees' pay date (if other payment method in use), adds the State top up, sends the monies to Investment Managers and the participant's savings start to grow.

Technical specifications and support material are available at the Help Centre.

How do I 'get' latest AEPN and make a contribution?
Payroll software providers have integrated MyFutureFund into their products, so the 'get AEPN' works like 'get RPN'. When processing payroll, dependent on the product in use, the AEPN file is consumed by payroll via web services so that the payroll operative has minimal work, often just inputting Gross Pay. The prevailing contribution rate for each employee is presented so that contributions due are auto calculated for them.

When submitting the file (to NAERSA) using integrated payroll software, it will contain Gross Pay and MFF contributions calculations which will be deducted and remitted, through an API (web service) so that it's seamless. For more information on this, please check the API Specification Guide in the Help Centre.

You may alternatively use the employer portal to get latest AEPN file, run payroll as usual, and make contributions. There are two ways to do so:
1) the Submit Payroll File journey and
2) the Submit Payroll Manually journey.
There is an icon for each of these on the employer dashboard.

1) *Submit Payroll File*

In this journey, you download the AEPN from the portal and consume it into your payroll software. After this, you run payroll and upload the payroll output file onto the portal (step 1 and step 2 as indicated on-screen on the journey's page).

Remember to <u>always</u> download the AEPN when processing your payroll, so your payroll is consistent with NAERSA's latest position on each employee. This will help you to avoid errors and potential compliance issues caused by misreporting on old AEPNs. Upload the payroll file following the instructions shown on-screen.

The file will be checked for errors and warnings, which you can download as a list. You can then submit your file, or if you want to make alterations to this file to correct the errors, you can do this on your payroll software and upload a new payroll file (up to 18:30 on pay date of the employees).

After this, the system will show you the details of the file and ask if you would like to submit it. If you have direct debit setup, it will tell you that you have until the employee's pay date to make alterations to the file, if needed. On the employee's pay date, the contributions are collected. If you don't have direct debit setup, it will tell you that you need to click on the button "Make a Payment" to pay by card. You have until the employee's pay date to make the payment, and alterations are not allowed after then or after you make the payment.

Bear in mind that once payment is made, you won't be able to alter the file any further. You can find a video guide in this link: <u>How to submit payroll files on myfuturefund.ie</u>

2) *Submit Payroll Manually*

In this journey, you enter your employees' Gross pay details on-screen.

Insert the pay date, pay frequency and gross pay for each enrolled employee (they will appear on-screen). The system will automatically calculate the employer and employee contribution.

If one or more enrolled employees are not being paid in that payroll run, leave them blank. Submit, and if you have left employees out who are not being paid in this payroll run, click "confirm" on the warning that will follow.

The system will take you to the payment page for direct debit or warn you that you can now pay for the contributions if you use a payment method other than direct debit.

Bear in mind that once payment is made, you won't be able to alter the submission any further.

You can find a video guide in this link: [How to submit payroll manually on myfuturefund.ie](#)

Automatic Enrolment Payroll Notifications (AEPNs)

The table below and bullet points thereafter indicate the different participant statuses and how they will appear in the AEPN download. It also details the enrolment status of each employment and its effect on the contribution rate.

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
De-enrolment	De-enrolled	0.00%
Retirement	Retired	0.00%
Exempt	Exempt	0.00%
Death	Deceased	0.00%

- **Auto-Enrolment:** this is the status of a participant who passes the eligibility checks and is automatically enrolled by NAERSA. The contribution rate is the regular flat rate according to the year of the scheme.

- **Opt Out**: this is the status shown when a participant opts out of the scheme. The AEPN is updated, and the contribution rate falls to 0.00% of gross pay.

- **Suspension**: this is the status shown when a participant suspends or pauses their contributions. The AEPN is updated, and the contribution rate falls to 0.00% of gross pay.

- **Enrolment**: this is the status of a participant after successful opt-in or after being re-enrolled following opt out, suspension or an exempt employment not being exempt anymore.

- **AEL Breach**: this is the status of a participant after the payroll run which breaches the annual earnings limit. The participant is still enrolled and active, but the contribution rate falls to 0.00% of gross pay until the next year.

- **Next Financial Year Post AEL Breach**: this is the status of a participant in the next year after the annual earnings limit was breached. The contribution rate is the regular flat rate according to the year of the scheme.

- **Contribution Rates Change 1, 2 and 3:** The AEPN is updated with every systematic contribution rate change. The contribution rate is the regular flat rate according to the year of the scheme.

- **Left Employment Initiation:** this is the status of a participant after the employer or payroll operative has reported the employee's exit date from employment. The AEPN will stay in place for 12 months after the employee has left the employment in case of any post-cessation payments. The contribution rate is the regular flat rate according to the year of the scheme.

- **De-enrolment:** This is the status of a participant after the employer or participant raise a review or appeal request regarding the participant's enrolment in the scheme and NAERSA determines that the employee was erroneously enrolled and should be de-enrolled. If de-enrolment is a result of an employment with pension coverage being exempted, the AEPN contribution rate reduces to 0.00% and will remain for a period of 12 months (period which will be refreshed with every new payslip received with a pension contribution). If de-enrolment is a result of erroneous data, the employee may be re-assessed for eligibility after 3 months (enabling time for correction of erroneous data).

- **Retirement**: This is the status of a participant after they have reached State Pension Age and has withdrawn their MyFutureFund savings or is in the process of doing so. The AEPN contribution rate reduces to 0.00% and will remain for a period of 12 months.

- **Exempt:** This is the status of a participant who has had a pension contribution in their payslip within the last 12 months.

- **Death**: This is the status of an employment where the employee has died. The AEPN contribution rate reduces to 0.00% and will remain for a period of 12 months.

Please note that when an event occurs that changes the status of a participant the AEPN number is incremented – this enables both NAERSA and Employers ensure they're using the latest and correct version.

Section 2: Employee Eligibility Test and Scenarios

Introduction

An 'employee' is defined in the AE Act 2024 as being 'any person in receipt of 'emoluments'. "Emoluments" means emoluments, within the meaning of Chapter 4 of Part 42 of the Taxes Consolidation Act 1997.

MyFutureFund is based upon an employee-employer relationship.
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 less than 60. In addition, filtering completed by Revenue will ensure that NAERSA only receives payslips for the relevant PRSI classes.
NAERSA will apply its rules and determine a person's eligibility, based on gross pay 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". Per the AE Act 2024, where the pay reference period is one year, the earnings threshold is €20,000. Where the pay reference period is more or less than one year, the amount is proportionally more or less than €20,000. The pay reference period in use will be a 13 week[2] look back. Every week it will look back at the most recent 13 weeks of payslip data shared by Revenue.

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

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[2] Subject to change.

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

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

Under the AE Act, standards will be brought in to outline minimum contribution amounts which must be met in order that an employment be considered exempt. These standards will be brought in by way of regulations. The first statutory instrument signed by the Minister in respect of minimum standards can be found here - S.I. 668/2025.

As of 1 January 2026, to qualify for an exemption in an employment, from My Future Fund, defined contribution occupational pension schemes ("DC schemes") and PRSA arrangements must meet a minimum total contribution of 3.5% of an employee's gross remuneration. Within this total, at least 1.5% must be paid by the employer. Gross annual remuneration is capped at €80,000 for the purpose of the standards. This means that the maximum total contribution is €2,800 and the minimum employer contribution is €1,200 in the calendar year.

For defined benefit occupational pension schemes, the standards specify that those that confer a long-term benefit based on continuing employment will allow such employments to be exempted.

The standards took effect on 1 January 2026. For further information on how these standards will be assessed please consult the Supplementary Pension Scenarios section.

7.1 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. If enrolled, the apprentice's employer is the person paying them at the time and contributions should be calculated and deducted based on that pay.

	Always 'get latest' AEPN to ensure up to date actions being taken.
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.
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 enrolled and active, and contributions will be calculated on their gross pay.
Public sector employees.	Public and Civil Service sector employments with pension contributions paid through payroll will be determined exempt for that employment if they are accruing long term pension benefits within that employment. If a public sector employee ceases accruing long term pension benefits within that employment, they will no longer be considered exempt from MyFutureFund. Public and Civil Service sector employees with additional employments may be enrolled for non-exempt employments.

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 (identified by NAERSA) 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.

- **An employee on international assignment**

  If an employee has no gross pay reported to Revenue for the period, they will not be assessed for MyFutureFund. If an employee remains in the Irish tax and social welfare system and therefore has gross pay returned to Revenue if they meet the eligibility criteria for MyFutureFund they will be enrolled, and employer and employee contributions will be due.

- **An employee who is non-resident in Ireland**

  If an employee has a valid exemption reason which is reported via payslip data from Revenue they will be excluded from eligibility testing.

Section 3: 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 1 for AEPN examples).

NAERSA will act on payslip data on its receipt weekly via secure data transfer from Revenue. Eligibility tests (outlined in section 2) will be conducted on a rolling 13-week lookback basis. **AEPNs once issued must then be applied from the next payroll run.**

The date on which an employee joins an employment has no bearing on NAERSA's functions; NAERSA will conduct eligibility tests weekly and make AEPNs available when its determinations are concluded.

NAERSA has no sight of pay periods, only 'pay date' of the employee so when running payroll employers should 'get latest' AEPN and apply the notification to the employees therein.

From the time AEPNs are available all pay dates thereafter (with effect from 01/01/26) will attract MFF contributions.

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

3.1   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 6.1 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 presently in use 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.

3.2 Explainer:

Once a new employee is registered (with Revenue) by their employer (or themselves) 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 include the employee within the AEPN file with an enrolment date, status (typically: Auto-Enrolled - Active) and prevailing 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 due for deduction from net pay for MyFutureFund.

Following this, a contribution file should be generated and submitted to NAERSA before 18:30 on pay date.

If an employee is not included in the AEPN, NAERSA does not expect contributions for the employee.

When employees are determined eligible by NAERSA both employer and employee (now participant) are notified of their enrolment through Welcome letters that are generated by NAERSA, these can be accessed through the portals and in some cases through payroll software. It is a legal obligation that Employers notify their employees within 14 days of their enrolment.

Whether an employee joins an employment at the start, middle or end of a pay period, always 'get latest' AEPN to ensure compliance. NAERSA's expectation is that **from the**

enrolment date onward, the Participant will be included in contribution submissions so that contributions commence at the earliest opportunity.

As previously noted, NAERSA has no sight of specific pay periods, rather it sees the 'pay date' of Participants. Once the pay date is after the enrolment date MFF contributions should be calculated, deducted and paid. Proration is not required.

Section 4: Alterations

Introduction

It is important for payroll operatives to note that alterations to records submitted to NAERSA will <u>not</u> 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.

While corrections cannot be made after 18:30 on participants' pay date, where there are multiple pay dates within a contribution submission, contribution collection will commence after 18:30 on the pay date of each pay date reported.

Where a contribution is submitted before 18:30 on a given day with a pay date in the past, alterations are accepted until 18:30 on submission date. However, the contribution is late, and the employer may face compliance penalties.

Please refer to the [API technical specification](#) for technical details of this process.

<u>Note:</u> You do not need to repeat the same journey used to submit the original contribution to make an alteration. For example, if you used the API journey to submit the original contribution file, you could make alterations to that file using the Manual Payroll Journey. If you used the Payroll File Submission originally, you could make alterations to that contribution file using the API journey, and so on and so forth as you see fit.

4.1 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. If pay date is in the past, corrections are permitted until 18:30 on submission date but compliance action may be taken.
Sample scenarios for deletions and corrections	Please see section '4.2 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 the in 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 '4.2 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. In the case of a file with the pay date in the past, alterations can be made until 18:30 on submission date.
What will NAERSA do with the value of correction received?	NAERSA will act on the submission in the system at (but not after) 18:30 on pay date – or on submission date in case of a file with a pay date in the past, as explained above.
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 altered by 18:30 on pay date. Alterations 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. However, those 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.
What happens if a submission is completed after 18.30 on the pay date?	The employer will be non-compliant with the obligations to pay contributions on time and may face fines and penalties.
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 (see Help Centre for details of warning/error messages).

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.
	
	Please find more details at the [Help Centre](#).

	Payroll file submission via portal • Employers/Agents can access the payroll run reference and upload a new submission with edited details up to a deadline of 18:30 on pay date (or submission date for submissions with a backdated pay date). **Manual payroll 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 (or submission date for submissions with a backdated pay date).

4.2 Examples

1. Accepted alteration (before 18:30 on the employee's pay date).

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

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- NAERSA processes contribution file after 18:30 and includes altered information about employee X.

- **Payroll File Submission via portal**
    - User logs into MyFutureFund employer portal and clicks on "Submit payroll file" on Monday.
    - User downloads the AEPN, consumes the AEPN in their payroll software, and runs the software.
    - User uploads the payroll output file in the MyFutureFund employer Portal using the "Submit payroll file" journey on Monday.
    - User notices error in Gross Pay of employee X on Thursday (the employee's pay date).
    - User re-runs their payroll and uploads the new payroll output file in the MyFutureFund employer portal using the "Submit payroll file" journey at 16:30. This is the alteration file.
    - NAERSA processes the last uploaded payroll submission file at 18:30. In this case, the alteration file that includes altered information about employee X.

- **Manual Payroll Submission via portal**
    - User logs into MyFutureFund employer portal and clicks on "Submit payroll manually" on Monday.
    - User updates on-screen the records for each employee who is going to be paid in that payroll run and submits it.
    - User notices error in Gross Pay of employee X on Thursday (the employee's pay date).
    - User logs into portal and selects relevant payroll submission then navigates to employee X's record. Using edit functionality, the user amends the details for employee X on-screen at 16:30 and updates their record.

- o NAERSA processes the payroll submission at 18:30 and includes altered information about employee X.

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

- **API**
  - o Payroll operative submits contribution file on Monday.
  - o Payroll operative notices error in Gross Pay of employee X on Thursday (pay date).
  - o Payroll operative submits new contribution file at 20:30 with altered data and previouslineitemID against employee X.
  - o 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.

- **Payroll File Submission via portal**
  - o User logs into MyFutureFund employer portal and clicks on "Submit payroll file" on Monday.
  - o User downloads the AEPN, consumes the AEPN in their payroll software, and runs the software.
  - o User uploads the payroll output file in the MyFutureFund employer Portal using the "Submit payroll file" journey on Monday.
  - o User notices error in Gross Pay of employee X on Thursday (the employee's pay date).
  - o User re-runs their payroll and uploads the new payroll output file in the MyFutureFund employer portal using the "Submit payroll file" journey at 20:30. This is the alteration file.
  - o NAERSA has already processed the payroll submission at 18:30 and user gets an error message that alterations cannot be made as funds have been transferred for investment.

- **Manual Payroll Submission via portal**
    - User logs into MyFutureFund employer portal and clicks on "Submit payroll manually" on Monday.
    - User updates on-screen the records for each employee who is going to be paid in that payroll run and submits it.
    - User notices error in Gross Pay of employee X on Thursday (the employee's pay date).
    - User logs into portal at 20:30 and selects relevant payroll submission 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 at 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.

- **Payroll File Submission via portal**
    - User logs into MyFutureFund employer portal and clicks on "Submit payroll file" on Monday 12th although the employee's pay date is in past, e.g. Friday 9th.
    - User downloads the AEPN, consumes the AEPN in their payroll software, and runs the software.
    - User uploads the payroll output file in the MyFutureFund employer Portal using the "Submit payroll file" journey on Monday 12th.
    - User notices error in Gross Pay of employee X on Monday 12th (submission date).
    - User re-runs their payroll and uploads the new payroll output file in the MyFutureFund employer portal using the "Submit payroll file" journey at 16:30 on Monday 12th. This is the alteration file.
    - NAERSA processes the payroll submission at 18:30 on Monday 12th (submission date) and includes altered information about employee X. However, as this is a late submission, compliance penalties may apply.

- **Manual Payroll Submission via portal**
    - User logs into MyFutureFund employer portal and clicks on "Submit payroll manually" on Monday 12th for pay date in past, e.g. Friday 9th.
    - User updates on-screen the records for each employee that is going to be paid in that payroll run and submits it.
    - User notices error in Gross Pay of employee X on Monday 12th (submission date).
    - User logs into portal and selects relevant payroll submission then navigates to employee X's record. Using the edit functionality, the user amends the details for employee X and updates their record at 16:30 on Monday 12th.

o NAERSA processes the payroll submission after 18:30 on Monday 12th (submission date) and includes altered information about employee X. However, as this is a late submission, compliance penalties may apply.

Breakdown of alteration times rules:

- If contribution file is submitted with a future dated pay date, then alterations will be allowed until 18:30 of pay date.

- If contribution file is submitted before 18:30 with a back dated pay date, then alterations will be allowed until 18:30 of submission date.

- If the contribution file is submitted after 18:30 with a back dated pay date, then alterations are not allowed for the submission.

- If contribution file is submitted with pay date same as submission date and submission made before 18:30, then alterations will be allowed until 18:30 of submission date.

- If contribution file is submitted with pay date same as submission date and submission made after 18:30, then alterations are not allowed for the submission.

Scenario	Submission Date	Paydate	Contribution file submitted	Alteration Submitted	Alteration Allowed
Pay Date Same as Submission Date	18/11/2025	18/11/2025	Before 18:30 of 18/11/2025	Before 18:30 of 18/11/2025	Yes
	18/11/2025	18/11/2025	Before 18:30 of 18/11/2025	After 18:30 of 18/11/2025	No
	18/11/2025	18/11/2025	After 18:30 of 18/11/2025	NA	No
Pay Date is Back dated	18/11/2025	17/11/2025	Before 18:30 of 18/11/2025	Before 18:30 of 18/11/2025	Yes
	18/11/2025	17/11/2025	Before 18:30 of 18/11/2025	After 18:30 of 18/11/2025	No
	18/11/2025	17/11/2025	After 18:30 of 18/11/2025	NA	No
Pay Date Future Dated	18/11/2025	20/11/2025	18/11/2025	Before 18:30 of 20/11/2025	Yes

				After 18:30 of	
	18/11/2025	20/11/2025	18/11/2025	20/11/2025	No

Section 5: 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. Once an employee is enrolled in MyFutureFund and eligibility assessed, NAERSA does not receive any updates to exit/ cessation dates for leavers from Revenue.

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.

5.1 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	If 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 (5.2) for an example and Section 13 for worked technical examples. 1. **Update Exit Date before 18:30 of Pay-date –** Exit Date Can be updated before 18:30 of the pay-date for the same payroll using the previousLineItemId and updated exit Date. 2. **Update Exit Date After 18:30 of Pay-date –** After 18:30 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. **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.

5.2 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. The enrolment status of the employee in the AEPN is going to show as "Left Employment – Extended":

Event	Enrolment Status	Contribution Rate
Left Employment Initiation	Left Employment – Extended	Regular

  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 (as it was removed in August 2031 12 months after cessation date of August 2030).

- 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' and a blank exit date 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 noted 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 6: 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.

6.1 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.
Benefit In Kind	Benefit In Kind is included in gross pay (as defined by Revenue) and therefore employer and employee MyFutureFund contributions will be due on any Benefit in Kind amount. Employers should make arrangements for this where Benefit in Kind is paid under a separate employer number or an employee is on unpaid leave but retains their Benefit in Kind during this period.
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). Gross pay received while being opted out or suspending contributions is not counted towards the AEL.
Negative gross pay.	MyFutureFund contributions are calculated as a percentage of positive gross pay (as defined by Revenue). Employers should include the employee as normal in their contribution submission and report gross pay accurately as a negative amount. A negative gross pay amount will result in zero contribution due.
Negative gross pay after breach of AEL.	Negative gross pay won't revert a breach of AEL.
Employees paid through shadow payroll.	Shadow payroll is recorded as an internal marker in Revenue and will not be shared with NAERSA.
Insufficient net pay.	Employers should cover employee contributions in this scenario. The employers may recoup the amount in the next pay period and employees are under the obligation to make good to employers on the amount paid on their behalf.

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 overnight which will have a 0% rate for the remainder of the tax year.

- On commencement of the next tax year, the AEPN will again be updated, if the employee is eligible, to the prevailing contribution rate and AEPN of 'Next Financial Year' to allow for the continuation of contributions.

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 overnight 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, 'AEL Breach' status on the AEPN and no contributions are expected.

- On commencement of the next tax year, the AEPN will again be updated, if the employee is eligible, to the prevailing contribution rate and AEPN of 'Next Financial Year' to allow for the continuation of contributions.

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 7: Supplementary Pension scenarios

Introduction

Exempt employments are employments with active contributions to a supplementary pension reported through payroll which meets the following standards: employer contributions shall amount to not less than 1.5% of the employee's gross pay or €1,200 in a year, whichever is lesser, and employee contributions, when aggregated with employer contributions, shall amount to not less than 3.5% of the employee's gross pay or €2,800 in a year, whichever is lesser. The employer may contribute the entirety of the 3.5% of employee's gross pay or €2,800, whichever is lesser, if they wish.

The objective of the standards is to ensure pension schemes which qualify for exemptions under the AE Act 2024 provide adequate saving levels for employees, rather than simply a token contribution. Per current design, any detected contribution towards a supplementary pension made by either employer or employee will automatically exempt the employment. NAERSA intends to use a 13-week look back period commencing from 1 January 2026 to review payroll data. NAERSA will examine the contributions and gross pay in the period and determine if they meet the minimum contribution levels. NAERSA will contact employers where it is identified that contributions are below the minimum standards. Employers may make corrective contributions to the DC scheme or PRSA to meet the minimum standards. NAERSA may seek confirmation that a shortfall will be corrected and may seek evidence that it has been corrected. If employees are determined not to be in exempt employment, NAERSA will issue AEPNs via payroll for eligible participants.

An open channel of communication with employers and payroll software providers will be maintained at all times.

NAERSA recognises that some DB schemes (including those in the public sector) may not show contributions on payslips. Provided the scheme meets the DB standard (accrual of long service benefit), employees should still be eligible for exemption. In order to apply for a determination from NAERSA you will need to raise a Review request and submit evidence for consideration.
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 and by the Statutory Instrument no. 668/2025 signed on 22nd December 2025.

7.1 Business process queries

Exemption period	Where NAERSA identify a qualifying pension contribution being paid through payroll for an employment, NAERSA will consider this employment as exempt from MyFutureFund contributions. The period for exemption is a 12-month rolling window which will be kept under review. This means when NAERSA identify a qualifying pension contribution payment via payslip data, it will not assess that employment for enrolment again for 12 months. On each subsequent pension contribution through payroll, NAERSA will "push" the 12-month window out accordingly – e.g., if a person is paid weekly with a pension contribution each week, the 12-month window will push an additional week back each weekly pay period.
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 will not be automatically determined exempt as per section 51 of the AE Act 2024. However, provided the scheme meets the minimum standards as stated in SI 668/2025 employees should still be eligible for exemption. Employers will need to raise a Review request with NAERSA and submit evidence for consideration.
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 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. Any overlaps in payment of the company pension scheme and MyFutureFund may be refunded by NAERSA if determined appropriate on a case-by-case basis. It's imperative that the employee and/or employer contact NAERSA to request same.
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.	As long as their pension contributions are visible in the payslip, that employment will be considered exempt. If not, the employee may be enrolled. If the pension scheme meets the minimum standards as stated in SI 668/2025 employees should still be eligible for exemption. Employers will need to raise a Review request with NAERSA and submit evidence for consideration.
Employees with a workplace pension but who receive non-pensionable pay while on unpaid leave. For example, employee in maternity leave receives car allowance.	Once an employment is determined exempt, it will remain exempt for a period of 12 months. During the 'exempt' period no contributions will be expected. This 12-month exemption period is renewed with every new payslip received with a pension contribution. In the example given, if the employee is paid monthly and her last payslip with a pension contribution was in November 2025, she won't be assessed for eligibility and thus enrolment and contributions until November 2026. If she receives the car allowance in December 2025, her employment is still exempt, and no contributions are expected. When she returns to work in July 2026 and resumes her payments into a pension, her employment will be deemed exempt until July 2027, then August 2027, and so on and so forth. However, should an employee's payslip show no pension contribution within the 12-

	month period, they will be reassessed for eligibility once the exemption period has passed. If they meet the criteria, they will be enrolled into MyFutureFund and an updated AEPN will be issued for the employee and both employer and employee contributions will be due.

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.

(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.
Are contributions expected on income protection?	NAERSA is blind to the makeup of Gross Pay amount so if the employee is already enrolled and income protection is paid (as Gross Pay) then MFF contributions would be expected.
Can payroll operators expect to receive AEPN's 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. You only need to make contributions for the employments for which you receive an AEPN. This AEPN will contain Employment ID and PPSN.
Can an agent process payroll on behalf of a company and make MyFutureFund contributions?	If an agent is correctly linked in Revenue systems and has the required permissions to allow them access the employer's portal, they can process payroll and pay MyFutureFund contributions on behalf of a company.

If the employer changes their ERN, can they use the previous AEPN to submit MyFutureFund contributions?	No, if ERN/ PPSN changes are made within payroll, NAERSA will not have sight of the new information 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 however as NAERSA uses a combination of ERN/ EMPID/ PPSN a previous AEPN for a different Employer will not be accepted.
If an employee recommences employment with the same company should a new EMPID be used?	If a new employmentID is used NAERSA will not have sight of the PPSN + new empID until it next consumes payslips and conducts eligibility test. The problem here will be for the employee in that they've missed contributions and investment for the pay period between their supposed exit, new start date and next payslip file eligibility test. NAERSA will react to the con submission reporting an exit date and subsequently react to and create new AEPN for the "new employment".

Section 9: Employer Queries

9.1 Business Process queries

Onboarding process.	A secure employer (and agent) portal was 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. In advance of go-live a notification issued via ROS providing the URL and Contact details for NAERSA.
Employer responsibility for informing employees.	Sub-sections 50 (7) and 50 (8) of the AE Act 2024 and section 17(c) and (d) of the Social Welfare and Automatic Enrolment Retirement Savings System (Amendment) Act 2025 outline an employer's responsibility of informing their employees of their enrolment in MyFutureFund within 14 days from being notified of the employee's enrolment. NAERSA will issue a communication to the secure mailbox area of Employer Portal when enrolment occurs or via post if paper is selected preferred contact method. NAERSA also provided a comm to PSDA that may be available within your payroll software.
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 in 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.
How soon after the submission is done, is the payment taken from employer's bank?	If the employer's payment method is direct debit, the instruction is attempted after 18:30 on employee pay date, the exact time of collection will depend on individual banks. Employers can expect collection to reflect on their bank account two working days after pay date If the payment method is not direct debit, contributions are collected when the employer makes the payment – note that contributions are due on pay date of employees.
Is there an ER responsibility to inform NAERSA of an employee death?	No. NAERSA will be informed by the General Register Office following the registration of the death. A new AEPN regarding a death event with a 0% contribution rate will be updated by batch.
Can participants pay their own contributions at the participant portal?	No. Participants can opt in, opt out, suspend their contributions and switch risk strategy in their portal. Paying employee contributions is solely the responsibility of the employer.

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

When an employer/payroll provider is unable to access latest AEPN due to a failure or partial failure of NAERSA's systems or to a failure in electricity or Internet provision affecting the employer/payroll provider place of business, what should they do?	The employer must pay contributions according to the last AEPN they have access to and report the occurrence of a technical fault to NAERSA. NAERSA will maintain system logs and keep track of any faults with the system.
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.
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 has been 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.
When should an employer use the shortfall code INPA?	According to the SI 637/2025 passed in December 2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employee's future emoluments. Employers should use the INPA code when there is a contribution amount provided in the file which is less than the expected amount based on rates and the employer intends to adjust the remaining amount within 10 days. For example – insufficient net pay after PAYE and PRSI, or zero net pay or negative net pay. Employers should note that late payments notifications are still triggered 6 working days after the shortfall and again 11 working days after the shortfall when a reason code is reported.
Are employers liable for outstanding contributions in the case of insufficient net pay?	According to the SI 637/2025 passed in December 2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employee's future emoluments. The reason code INPA is available to employers to notify NAERSA of the shortfall and the intention is to adjust the remaining amount. If used it is vital the overpayment in the next payroll is recorded using the PAADJ code and this must be

	linked to the pay run where the INPA code was reported. Employers should note that late payments notifications are still triggered 6 working days after the shortfall and again 11 working days after the shortfall when a reason code is reported.
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 at the Help Centre 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 at the Help Centre.
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 net pay to cover contribution of participant (i.e. INPA) and when the shortfall is being made up subsequently (i.e. PAADJ). If INPA is used it is vital the overpayment in the next payroll is recorded using the PAADJ code and this must be linked to the pay run where the INPA code was reported. Employers should note that late payments notifications are still triggered 6 working days after the shortfall and again 11 working days after the shortfall when a reason code is reported.
Response times for Contribution Submission	Response will be fast whether accepted or rejected. Polling might take a bit of time. Response will be within minute. Load testing will provide benchmark.

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. The allocation of access controls and user privileges to view and edit data within this cert is a matter for each individual data controller.
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 NAERSA aligned with Revenue on values and validation rules?	Yes.
If one user makes call on a Monday and another user calls again a second time it may knock out the second call.	Each AEPN includes a timestamp to allow NAERSA to confirm the AEPN was correct at time of downloading and therefore allowing contributions to be accepted if there had been a change of employee status since download.
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 immediately.
Can higher % be paid by EE and/or ER?	No. Fixed percentage deduction as set out in legislation

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.
Is an employer responsible for enforcing MyFutureFund contributions after cessation with this employer?	YES – An employer must act on AEPN for each pay run. Post cessation events covered in Section 5: Leavers. Payment of emoluments relating to an eligible employment for an enrolled 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. The employer is only responsible for enforcing the AEPN for their employment.
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.
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.
Pay adjustment comes in a following submission line. In original €1000 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?	According to the SI 637/2025 passed in December 2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employee's future emoluments. Where no contribution or a reduced contribution is made due to insufficient net 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. Employers should note that late payments notifications are still triggered 6 working days after the shortfall and again 11 working days after the shortfall when a reason code is reported.
Some workers will not have a PPSN, will the AEPN only provide	NAERSA will not assess payslip data without a PPSN. When an employee receives their PPSN and the employer reports to Revenue NAERSA

instructions for employees that have a PPSN?	will receive payslip data and begin assessing them for eligibility. It is not possible to tell how long it would take for them to get enrolled. It depends on a number of factors, like income from this and other employments, or they might opt in sooner than NAERSA would auto-enrol them. Therefore, you should always get latest AEPN on each payroll run.
Rate change	NAERSA would accept the rate used when the AEPN was called. When the GET was done would be accepted.
What decimal format should be used on the Contribution submission amounts for Employees and Employers?	2 decimal places – monetary value (e.g. 5.57)
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?	According to SI 637/2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employee's future emoluments. NAERSA will deduct and invest the amount for EE set out in contribution file. An expectation is created for the full amount at the appropriate percentage of the reported gross earnings but only the money collected can be invested.

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	According to SI 637/2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employee's future emoluments. The reason code INPA is available to employers to notify NAERSA of the shortfall and the intention to adjust the remaining amount in the next payroll. If used it is vital the overpayment in the next payroll is recorded using the PAADJ code and this must be linked to the pay run where the INPA code was reported. Where no reason code used (and rectified in subsequent payroll run) then this is a compliance matter between employer/NAERSA. Employers should note that late payments notifications are still triggered 6 working days after the shortfall and again 11 working days after the shortfall when a reason code is reported.
Employee has insufficient net pay. Do we process the employer's contribution and not the employees? Or do we process neither?	According to SI 637/2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employee's future emoluments.
Employee ceases employment with an AE underpayment	According to SI 637/2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employees. The employee is under the obligation to make good to employer for the amount paid on their behalf.

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.
When is an AEPN updated?	There is a nightly job for AEPN updates, if NAERSA receives the update after the nightly batch has updated the AEPN will be updated on the following day.

Section 11: Repayments

Introduction

There are three scenarios that allow for refunds, or repayments.

1) If an employee is erroneously enrolled in MFF. The employee and/or their employer can **request a review** of NAERSA's determination of enrolment.

2) Overpayment of MFF contributions. This could happen, for example, if an employee joins a pension scheme while being an enrolled participant actively paying contributions towards MFF. Once contributions towards a pension are detected in their payslip, their employment will be deemed exempt by NAERSA and their AEPN contribution rate will update to 0% for use in the next payroll run. Refunds to employer and employee may be issued by NAERSA upon contact from either party for the overlapping period of contributions. State contributions will be returned to the Exchequer.

3) If an employee is enrolled in an occupational pension outside of payroll which meets the standards for exemption from MyFutureFund as set out in S.I. 668/2025. In this case the employee and/or their employer can request a review of the employee's enrolment.

How does the employer/ employee request a review

If you believe an employee meets any of the scenarios above you should contact NAERSA using the webchat service on www.myfuturefund.ie, over the phone on + 353 1 568 9555 Monday–Friday, 9AM to 6PM (excluding public and bank holidays), or by post to MyFutureFund, TCS Drive, Letterkenny Technology Park, Letterkenny, Co. Donegal, F92 W8CY.

You may be required to submit documentation to support your request, you will be advised of this when submitting your review.

Ops Team (NAERSA contact centre) will pass to NAERSA where an Authorised Officer is required to make a determination within 30 days and issue a review outcome to the employer and participant by their preferred contact method.

If required, the employee's AEPN will be incremented, and the appropriate status/rate reflected for the employment.

Refund process:

Once NAERSA have determined the outcome of a review request a refund may be due. Before processing this refund, NAERSA will need to ensure all contributions submitted on behalf of the employee have been processed and credited to their MyFutureFund account, in order allow for this, refunds will be processed after the review determination.

Where bank details are available refunds will be issued to all parties.

Employer refunds are made to the employer via the bank account provided during registration. If no account was provided the Ops Team will reach out to the employer for refund account information.

The Ops Team will also reach out to the participant to request refund account information where refunds are made to the employee.

As part of manual correction, contribution details will be updated and available via Recon API.

Recon API will show latest value.

If payroll compare recon details before and after the refund completion, they will find the difference in recon values.

If the employee fails to provide their bank details after 30 days, their refund will be issued to the employer's account. In this case, the employer should pay the refund to the participant on the earliest of:

- The employee's next pay date where 72 hours or more have passed since the employer's receipt of the funds.

- The employee's second-next pay date where less than 72 hours have passed since the employer's receipt of the funds.

- Two months after the receipt of the refunds.

Service Request for refund extract:

To support to refund process, for recon purposes, if an employer or their agent requires an extract for the affected payroll references or for the employee for whom refund process is conducted, then a Service Request needs to be submitted. This can be done by calling the Ops Team (NAERSA contact centre).

Based upon the service request raised NAERSA IT OPS will generate the extract as per the request and share in below format.

a. <u>Service request with respect to a payroll reference number</u> –

If service request is being raised for a payroll reference, then extract will include all employee records under that payroll run reference –

Employer Reg. No.	Payroll Ref.	Tax Year	Line-item id	Gross Pay	Employee Contribution	Employer Contribution	Status	Date
9897337AK	PARREF001	2026	LINE_1	10000	150	150	Settled/Condue	17/09/2025
9897337AK	PARREF001	2026	LINE_1	-10000	-150	-150	Refund	01/10/2025
9897337AK	PARREF001	2026	LINE_2	20000	300	300	Settled/Condue	20/10/2025
9897337AK	PARREF001	2026	LINE_3	50000	750	750	Settled/Condue	17/09/2025

b. <u>Service request for an employee and payroll run reference</u> –

If service request is being raised to generate extract of a particular employee from a certain payroll reference, then extract will include only the specific employee records under the payroll run reference –

Employer Reg. No.	Payroll Ref.	Tax Year	Line-item id	Gross Pay	Employee Contribution	Employer Contribution	Status	Date
9897337AK	PARREF001	2026	LINE_1	10000	150	150	Settled/Condue	17/09/2025
9897337AK	PARREF001	2026	LINE_1	-10000	-150	-150	Refund	01/10/2025

11.1 Business process queries

How would a refund be issued if an EE changed payroll entity and didn't hold the balance on the new payroll?	This is an employer/payroll provider/employee issue, and not something NAERSA has control over. NAERSA will have its own records and will issue a refund based on them, not on the records of the payroll provider only.
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. 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.

Is the employer refund dependant on the participant providing their bank details?	The employer's refund is not dependent on the processing of the participant's refund. Each party's refund will be processed once NAERSA receives banking details for them.
If an employer submitted payment twice, will they receive a full refund?	If an employer sends the same submission twice but using different lineitemID, the system will accept it, but the employer can contact NAERSA and request a refund. Refunds are a manual process, so a NAERSA officer will be able to see the transactions and determine what amount is to be refunded to each party **after** the employer or participant requests it. If an employer who doesn't use direct debit forgets they have already paid for a contribution and tries to pay again by clicking the option "Make Payment" on the portal, they won't find this option available. If an employer without direct debit set up forgets they have already paid and pay again when there's no amount due, once money is received, it will be treated as overpayment and held in suspense. If required, NAERSA will take the necessary action to refund the employer.
What happens if employer or employee dies before the receipt of the refunds?	The refunds will be issued to the account of the legal representative of the deceased, or to the account determined by them. Where no legal representative is present, NAERSA will make a determination on a case-by-case basis.

Section 12: Compliance

Introduction

NAERSA (National Automatic Enrolment Savings Authority) is the competent body as regards automatic enrolment, operating under the brand name MyFutureFund, in Ireland. As part of their responsibilities, NAERSA will be monitoring activities to ensure compliance with employer obligations under the AE Act 2024.

NAERSA's compliance functions are set out in the AE Act 2024, Part 9, Sections 120-141 inclusive. Late contributions may attract interest and a fine up to €5,000. Interest due is calculated from day one of default for each late contribution and the value of the fine rises with the amount owed. A person convicted on indictment for failing to comply with a compliance notice shall be liable to up to three years of imprisonment and/or a fine up to €50,000.

12.1 Business process queries

If an employer runs their payroll after paying their employees, will they be penalised for doing this with AE submissions? For example, an employer pays their employees with weekly direct debits. Then a few weeks later, they process the payroll and submit to Revenue.	The obligation on employers is to calculate, deduct MFF contributions on or before pay date and submissions to NAERSA are due by 6:30pm on pay date. In the described scenario, the employer would be reporting late and therefore non-compliant; in addition, they may be retaining contributions which are the personal property of the employees, and the employees could lose weeks of investment.
In what circumstances would we get error messages or warnings about not sending the latest AEPN in a submission?	Whenever the latest AEPN is not used in a submission, you will get a warning message. The contribution will still be accepted, but compliance measures may apply.
Can you confirm that NAERSA will adopt a support approach to begin with (as opposed to imposing penalties from day one)?	NAERSA will always try to support employers and encourage them to comply with their statutory obligations. However, in case of non-payment or late payment of contributions the compliance team will take a firm position because the monies are the

	participant's personal property and contributions withheld are deemed an offence by the AE Act.
What happens if an employer doesn't get latest AEPN when running their payroll?	Getting the latest AEPN is an employer's obligation. Failing to do so might lead to errors due to overpayment – for example, paying contributions for an employee who has opted out, or incur penalties due to underpayment – for example, not paying contributions for newly enrolled employees or underpaying contributions after a rate change. When an employer or payroll operative submits a file using an out-of-date AEPN, there is an AEPN mismatch warning. It won't stop the submission if the user chooses to continue, it will take the contributions as normal, but compliance measures may follow if there is a shortfall. NAERSA will investigate cases when employer repeatedly doesn't get latest AEPN.
What happens if an employer doesn't register their profile in MFF employer portal?	The employer won't be able to register a payment method and will fall into arrears. NAERSA will be managing these cases as compliance matters. Failure to pay contributions will result in compliance processes such as interest payments and penalties.
What happens if an employer doesn't pay or is late paying MMF contributions?	An employer has a legal obligation to pay any MFF contributions due on the employees pay date. If an employer fails to do so compliance measures may apply. In the first instance a late payment notification will trigger to remind an employer that the outstanding contribution is due. If the contribution remains unpaid a second late payment notice will trigger. No penalty or interest will apply at this point. If the contributions remain unpaid compliance action may be taken according to the compliance functions laid out in the AE Act 2024. Late contributions may attract interest and a fine up to €5,000. Interest due is calculated from day one of

	default for each late contribution and the value of the fine rises with the amount owed.

Section 13: General 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 and the prevailing contribution rate) 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.

Note: An employee may opt out after a shortfall due to insufficient net pay and before this shortfall can be settled in the next pay period. In that case, the payroll operative will have had an INPA code in place, and the next AEPN will show an "Opted Out" status and a 0% contribution rate. To make up the shortfall and avoid compliance procedures, the payroll operative should make a submission for that PPSN using PAADJ **and provide gross pay as 0 together with the amount outstanding (i.e. the shortfall**). According to SI 637/2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employees.

5. Contribution Rate Increase

NAERSA, as part of an overnight batch job, will increase the contribution rate, status and AEPN number 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. Employees with a 'locked' AEPN rate following cessation of employment will not have their AEPN rate changed. Payroll operatives and employers do not need to take any action as 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 to determine who is auto enrolled and when. An employee may also opt into MyFutureFund in which case NAERSA will

make an AEPN available following confirmation of the employee's employment situation. If there is no evidence of a pension contribution through payroll NAERSA may enrol the employee. When processing payroll always 'get latest' AEPN to ensure continued compliance.

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

When the cessation is reported, AEPN will be locked at the prevailing contribution rate for 12 months from the value in the "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.

8. <u>An employee with multiple employments</u>

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. The AEL will be calculated by NAERSA across all eligible employments.

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 contributions should be calculated based on the earnings of that one eligible employment. Once the earnings of this employment breach AEL, AEPN will be reduced to 0%.

9. <u>AEL breach</u>

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

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.

10. How to deal with a shortfall

Note 1:

According to SI 637/2025 passed in December 2025, an employer is liable to pay the participant contribution shortfall to NAERSA at the same time as the associated employer contribution and can later recoup this amount from the employee's future emoluments.

Employers should use the INPA code when there is a contribution amount provided in the file which is less than the expected amount based on rates and the employer intends to adjust the remaining amount within 10 days. For example – insufficient net pay after PAYE and PRSI, or zero net pay or negative net pay. The code highlights the shortfall to NAERSA and allow full traceability of it and association to the payment for any interest if applicable in the future.

Employers should note that late payments notifications are still triggered 6 working days after the shortfall and again 11 working days after the shortfall when a reason code is reported.

Scenario

In a weekly run payroll, one employee had insufficient net pay to cover MyFutureFund contributions. The shortfall amount is €10 for the week. The INPA reason code must be used when processing each contribution with 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.

In the next week, having sufficient net pay, the employee whose contributions were underpaid in the previous week must have the shortfalls settled. 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:

- o 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.
- o 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.
- o 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 two weeks, the employer can do either of these 4 things:

1. Pay the shortfall of €10 by selecting the pay date for the week of the shortfall.
2. Pay the contribution payable as of the pay date for the next week, along with the shortfall of the previous week by selecting the pay date for the week.

Late payment procedures will be initiated ten days after pay date if the shortfall has not been settled. 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 this case, late payment procedures will start from pay date with a NAERSA officer making the determination regarding application of interest.

Note 2:

Regardless of the channel used (API or Portal), the system <u>DOES NOT</u> allow partial catch-up payments when using the INPA and PAADJ codes. The shortfall must always be paid in full when using the PAADJ code.

For example, in a scenario where there is a €50.00 shortfall and the INPA code was used, if the Employer or Payroll Operative tries links this shortfall to a PAADJ code with a €10.00 submission, the system will reject the line-item where PAADJ reason code is with error code '**MFFERR107**'.

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

pay adjustment
file.txt

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 a shortfall for payroll run reference "ABC1234" of an employee whose PPSN is 8120XX3L.

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

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

For lineItemID: 12, gross pay amount corresponding ER contribution is provided which will be used for contribution for PPSN 8120XX3L. 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": "8120XX3L",
    "employmentID": "E99500320",
    "aepnDownloadDateTime": "2031-12-08 18:50:34",
    "employeeFirstName": "Pratham",
    "employeeFamilyName": "Kumar",
    "payDate": "2047-12-28",
    "frequency": "Monthly",
```

```json
    "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.

```json
{
    "lineItemID": "23",
    "employeePPSN": "8120XX3L",
    "employmentID": "E99500320",
    "aepnDownloadDateTime": "2031-12-08 18:50:34",
    "employeeFirstName": "Pratham",
    "employeeFamilyName": "Kumar",
    "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"
}
```

Exit Date Processing:

Exit Date Request Received

```json
{
  "data": {
    "requestType": "submission",
    "fileDate": "2033-04-07",
    "taxYear": 2033,
    "employerReg": "20XX463MB",
    "agentTAIN": "myAgent",
    "softwareVersion": "softversion",
    "softwareUsed": "softused",
    "payrollRunReference": " PAYROLREF_APR_WEEK1",
    "submissionID": "1",
    "contributionRequestBody": {
      "contributionDataset": [
        {
          "lineItemID": "1_APR",
          "employeePPSN": "2000XX9M",
          "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": "20XX463MB",
  "agentTAIN": "myAgent",
  "softwareVersion": "softversion",
  "softwareUsed": "softused",
  "payrollRunReference": " PAYROLREF_APR_WEEK1",
  "submissionID": "2",
  "contributionRequestBody": {
   "contributionDataset": [
    {
     "lineItemID": "2_APR_WEEK1",
     " previousLineItemID ": "1_APR_WEEK1",
     "employeePPSN": "2000XX9M",
     "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.

```json
{
 "data": {
   "requestType": "submission",
   "fileDate": "2033-05-07",
   "taxYear": 2033,
   "employerReg": "20XX463MB",
   "agentTAIN": "myAgent",
   "softwareVersion": "softversion",
   "softwareUsed": "softused",
   "payrollRunReference": " PAYROLREF_APR_WEEK2",
   "submissionID": "1",
   "contributionRequestBody": {
    "contributionDataset": [
     {
       "lineItemID": "2_APR_WEEK2",
       "employeePPSN": "2000XX9M",
       "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": "20XX463MB",
  "agentTAIN": "myAgent",
  "softwareVersion": "softversion",
  "softwareUsed": "softused",
  "payrollRunReference": " PAYROLREF_APR_WEEK3",
  "submissionID": "2",
  "contributionRequestBody": {
   "contributionDataset": [
    {
     "lineItemID": "2_APR_WEEK3",
     "employeePPSN": "2000XX9M",
     "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"
    }
   ]
  }
 }
}
```

Appendix 1 AEPN Examples

AEPN Examples Document

MyFutureFund, the Irish automatic enrolment retirement savings scheme, is here. The collection of contributions commenced from **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)** in payroll software and on the employer portal.

AEPNs work in a similar way to Revenue Payroll Notifications 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
Exempt	Exempt	0.00%
Retired	Retired	0.00%
Deceased	Death	0.00%
De-enrolment	De-enrolled	0.00%

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 'catch-up' 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

	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	1234XXXA	7654XXXZ	9	2	Opt Out	Opted Out	0.0%
Dec-26	1234XXXA	7654XXXZ	9	3	Enrolled	Active	1.5%
Jul-27	1234XXXA	7654XXXZ	9	4	Suspension	Suspended	0.0%
Jul-28	1234XXXA	7654XXXZ	9	5	Left Employment	Left employment-extended	1.5%
Jan-29		no change to above	9				
Jul-30	The AEPN will be removed after 12 months.						

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	1234XXXA	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%

	PPSN	ERN	EmpID	AEPN No.	Event	Status	Rate
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%
	36XXX91M	998XXX6U	7	4	Left employment	left employment - extended	1.50%
Feb-28	36XXX91M	998XXX6U	6	3	Next Financial year...	Active	1.50%
	The AEPN for EmpID 7 will be removed after 12 months.						

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

<mark>**Downloaded AEPN File**
Data on or after 1st Mar 2026</mark>

employeePPSN	employmentID	employeeFirstName	employeeFamilyName	enrolmentStatus	aepnEnrolmentDate	aepnIssueDate	aepnNumber	aepnChangeEvent	erContributionRate	eeContributionRate

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

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%

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

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%