



12PAY

By IRIS

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**Changing Pension
Contributions**

April 2022

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Uplifting AE Pension Contributions

From the 6th April 2018, the minimum employee and employer contributions for automatic enrolment pensions increased. The amount you must contribute to the pension scheme is determined by the scheme's rules. However, if you are using the scheme for automatic enrolment, there are minimum contributions you must pay.

You do not need to take action if you do not have any employees in an automatic enrolment pension scheme, or if the contribution amounts are above the increased minimum amounts.

This table shows the minimum contributions and the dates they increased. The first took place from 6th April 2018 and the second from the 6th April 2019. For further information on the TPR minimum contribution rates click [here](#).

Date	Employer minimum contribution	Total minimum contribution
06/04/18 - 05/04/19	2%	5% (including 3% staff contribution)
06/04/19 onwards	3%	8% (including 5% staff contribution)

How to check and change an individual's employee and employer pension contribution

1. Select the employee from the list
2. Click on the **Pay** tab
3. Check, and if necessary, change the **Rate** and **Employer %age** to meet the minimum requirements

The screenshot shows a software interface for managing pension contributions. The main form is titled 'Pension (gross %)' and has tabs for 'Advanced' and 'One-Off'. Key fields include:

- Code:** PENSION2
- Hours:** 0.00
- Rate:** 1.00%
- Pay:** 0.00
- Employer %age:** 2.00%
- Employer Pension:** 0.00
- Duration:** Starting From and To dropdown menus.
- Attachment:** Required Total (0.00), Protected Net (0.00), Paid To Date (0.00), and Arrears Carried Forward (0.00).

 There are also checkboxes for 'Suspended', 'Net to Gross', 'Zeroise at Period End', and 'Part Pay Part Periods'.

The overall minimum contribution is 8%. The employer minimum is 3%, therefore if the employer pays the minimum (3%) the employee must pay the difference which is 5%.

4. Click **Save**
5. Repeat for each employee

You must check each employee and ensure that the contributions meet or exceed the minimum requirements

Default Pension Contributions

You also need to check and change (if necessary) the default contributions. This is to ensure that any new employees who are enrolled into an automatic enrolment pension scheme meet the legal minimum requirements.

1. Go to **Employer | AE Config**
2. Select **Step 6 – Pension Provider Details**
3. Check, and if necessary, change the **Employee Rate %** and the **Employer Rate %**
4. Click **Close**

If you do not do this and new employees are enrolled with the wrong rate you may be fined by The Pensions Regulator

Useful numbers

HMRC online service helpdesk	HMRC employer helpline
Tel: 0300 200 3600 Fax: 0844 366 7828 Email: helpdesk@ir-efile.gov.uk	Tel: 0300 200 3200 Tel: 0300 200 3211 (new business)

Contact Support

Your Product	Phone	Email
IRIS 12Pay	N/A	support@12pay.co.uk
IRIS PAYE-Master	0344 815 5555	payroll@iris.co.uk
IRIS Payroll Business	0344 815 5555	ipsupport@iris.co.uk
IRIS Bureau Payroll	0344 815 5555	ipsupport@iris.co.uk
IRIS GP Payroll	0344 815 5555	gpsupport@iris.co.uk
IRIS GP Accounts	0344 815 5555	gpaccsupport@iris.co.uk
Earnie or Earnie IQ	0344 815 5555	earniesupport@iris.co.uk
IRIS Payroll Professional (formerly Star)	0344 815 5555	payroll-support@iris.co.uk