



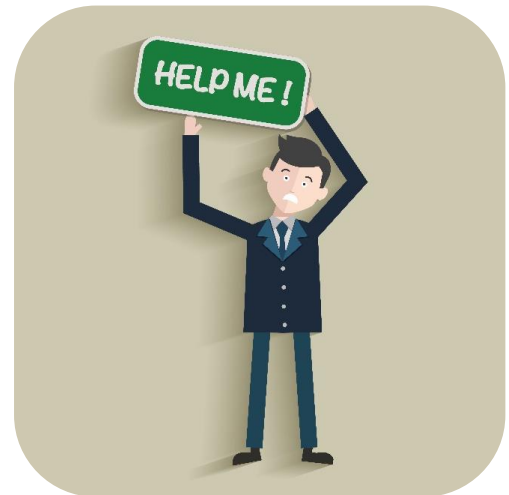
# How useful will The Pensions Regulator Auto Enrolment Toolkit be?



## How useful will The Pensions Regulator Automatic Enrolment Toolkit be?

The Pensions Regulator is due to release an auto enrolment (AE) toolkit to help HMRC Basic PAYE tool (BPT) users with auto enrolment. This toolkit came about as there is no functionality for HMRC users to process AE.

These users along with many other employers who process payroll manually are struggling to handle the new AE duties and tasks. TPR has confirmed that the BPT will not handle auto enrolment and these users are at risk of non-compliance.



There are a few options for these BPT users which include:

- Use existing free or low cost payroll software/services to comply with automatic enrolment.
- Use a third party (non-payroll) provider such as an AE pension provider but you will still have to input the pensions contributions back into the BPT each pay period.
- Use the basic AE tool provided by TPR.

### How does it work?

The Pensions Regulator toolkit is basic, cumbersome and manual. BPT users will need to download a spreadsheet and then calculate contributions based on banded qualifying earnings only.



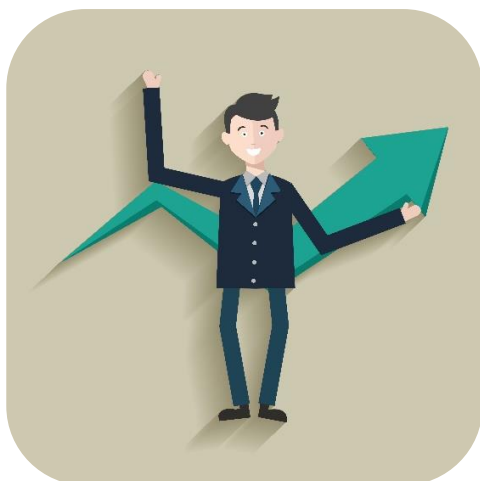
It will not process any alternative contribution arrangements. The tool lacks the option to process multiple pay frequencies, tax arrangement or variable contribution levels. That's just a few of the limitations. Click [here](#) for a full list of the limitations of the tool.

## The Consequences

The bottom line is that many employers, especially HMRC users will continue to struggle with auto enrolment if there are deal with it manually using this tool. We are all aware of the giant leaps that technology has taken in recent years. Successfully businesses understand that automation is the way forward while manual processing is redundant.

One advantage is this AE tool will be free but it certainly represents a false economy. For those employers who resist technological advancements they will need to be aware by manual processing AE there are many pitfalls. Some of the many disadvantages of this tool is that the process will be time consuming and there will be a lack of accuracy. The human error factor means there is an increased likelihood that mistakes will be made. These mistakes will take additional time to locate and correct.





There are free or cheap payroll software solutions on the market that can help these HMRC users to easily streamline the entire auto enrolment process. Some payroll software tools can even allow you to export data from the basic PAYE tool and import it into their system. The Pensions Regulator

has a list of both free and paid for payroll solutions that can help streamline AE. Auto enrolment functionality should be incorporated into the payroll software and be available free of charge.

TPR purposely provided this tool with limited and basic functionality to encourage HMRC users to consider existing payroll solutions that are readily available on the market. Existing payroll software solutions already easily automate the auto enrolment duties including employee assessment, AE communications, enrolment (including batch enrolment), postponement, ongoing employee monitoring and integration with AE pension providers. These solutions are currently available for employers for less than £100.

BrightPay is one payroll solution that is free for employers with up to three employees which includes full functionality. The employer licence is £89 + VAT for unlimited employees. The bureau licence is £199 + VAT for unlimited employees and unlimited employers. All BrightPay licences include auto enrolment functionality for free and support for free. Prices are based per tax year.



## Auto Enrolment Pricing Webinar

**24<sup>th</sup> March: 3 unique Auto Enrolment pricing strategies**

With the added workload required to process AE, it is inevitable that clients should expect to pay more for the extra work provided. However, finding the right pricing strategy will be a key factor to increasing profits. If the price is set too high, clients may go elsewhere. If the price



is set too low, the opportunity to increase revenue may be missed. Fundamentally, the price a bureau charges will need to cover any additional investment in software and additional hours involved in processing AE.

Discover three simple but effective pricing plans that allow bureaus to offer auto enrolment as a chargeable and profitable service.

**Register Now**

**Full Agenda**

**AE Webinars**

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## How can BrightPay help?

BrightPay have embraced auto enrolment and are providing a number of online resources to bureaus across the UK, including free auto enrolment [webinars](#) and [guides](#).

[Book a demo](#) with our sales team today to find out how BrightPay handles auto enrolment and how it can increase the efficiency of your bureau. You can also try out the software with a [60 day free trial](#).

**Book a Demo**

**Download Now**

## About BrightPay

[BrightPay](#) is created by a company with over twenty years of industry experience in the UK and Ireland. We have grown to a team of twenty two talented individuals.

As a team, our collective goal is to intelligently create, successfully deliver and professionally support the best payroll and HR software and services for SMEs in the UK and Ireland.

Our products are currently used by over 80,000 employers across the UK and Ireland. As a customer-focused company, we strive to look after each and every one of them.

BrightPay are highly commended for their level of customer support, their simple pricing structures and their user-friendly software.

**99.4%**  
customer  
satisfaction  
rate

**98.8%**  
recommend  
BrightPay

**98.5%**  
satisfied with  
customer  
support

[Read customer testimonials here.](#)

**Get in touch today to see how BrightPay can help you prepare for auto enrolment.**

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**Email:** [sales@brightpay.co.uk](mailto:sales@brightpay.co.uk)

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