

Your questions answered for administering Additional Voluntary Contribution (AVC) plans

We've put together some questions and answers to help make the administration of your AVC scheme as efficient as possible. These take into account the issues we see coming in from the payroll files and payments submitted, and how to prevent these from happening.

As a reminder, if there are any errors with the payroll files and payments you send us, we won't be able to invest the contributions on to the member records, so we'll return the uninvested contributions to you. We'll let you know how to correct the errors and will ask you to resend the payroll file and/or payment.

If you have any further questions or need help, please get in touch with us at corporate.pension.enquiries@prudential.co.uk

1. Where do I get my payroll reference number from?

Please contact avc.payroll.support@mandg.com for support on payroll reference numbers.

2. I have an E0 payroll reference number, is that correct?

We'll be providing you with a new reference number soon. Please continue to use your E0 payroll reference number until we contact you.

3. What if our system doesn't allow us to update the files as per your requirements?

Please contact corporate.pension.enquiries@prudential.co.uk to discuss.

4. What if our system has character limitations on the naming convention?

Please include as much of the scheme and payroll reference number as possible. You can find more information about our formatting rules at mandg.com/pru/workplace-pensions/employers/guide-to-administering-your-payroll

5. Who do I contact for questions about our payroll files and/or payments?

Please contact avc.cashschedules@prudential.co.uk for payroll file and payment queries.

6. Can I send Teachers' AVC and Local Gov (LG) AVC payment instructions on the same payroll file?

No, please send separate files for each scheme.

7. Can I send Teachers' AVC and LG AVC payments together as one payment?

No, please send separate payments.

8. Do I need to send separate payroll files for Salary Sacrifice Shared Cost AVC (SSSCAVC) and Standard AVC contribution types?

No, all LG AVC contribution types can be submitted on the same file.

9. Will you provide feedback or contact me if my files are incorrect?

Yes, by email or we'll call you to discuss and will expect them to be corrected.

10. Why do you need the payroll file? Can't I just send you the payment?

Like most payments that are made business-to-business, we need an instruction with the payment. The AVC premium is made up of the payment and the corresponding payroll instruction file.

11. Does my payroll file meet your requirements?

Please check your file against the sample CSV format file we've provided to you. If your file doesn't match the format, then you'll need to amend it.

12. What happens if I make a mistake on my payroll file?

Please contact avc.cashschedules@prudential.co.uk as soon as possible and ensure the amended file is included.

13. If I can't use a negative on the file, then how do I request a refund?

Please contact avc.cashschedules@prudential.co.uk to request a refund.

14. How do I know what the Bacs user reference is?

This is a mandatory field needed to identify the payment you send us. It's made up of your scheme code (four alphanumeric characters), pay point number (your unique payroll number) and the date payment is due (DDMMYY). An example Bacs user reference is L02104352010621.

15. What if I can't change the Bacs user reference to match your required format?

Please contact corporate.pension.enquiries@prudential.co.uk to discuss.

16. What's the deadline for submitting AVC payments?

Please send cheque payments by the 19th of the following month and electronic payments by the 22nd of the following month. However, please send these as soon as you can after a member is paid. This prevents the member from calling us asking where their payment is, as it can't be seen online.

17. How often will I receive a payroll listing from you?

Payroll listings are sent monthly and only sent in the event of a new joiner or an amendment.

18. Can I have payroll listings sent through the portal?

We aim to have this service available soon – we'll let you know when this is available.

19. Should I use your payroll listing or from a third party?

As the AVC provider, our listings are the most accurate. If you receive listings from a third party, we recommend comparing the listings. If there are any differences, please contact corporate.pension.enquiries@prudential.co.uk before submitting anything.

20. I use the PruRetire online portal already, do I need to revert to emails?

No, please continue to use the online portal.

21. When will I be set up to use the PruRetire online portal to send our files, instead of emailing them?

We'll be offering this to all LG schemes and aim to contact them by the end of this year, with a plan to onboard to the PruRetire online portal. Once set up, you'll also be able to download your listings.

22. How do I set up SSSCAVC?

Please read our SSSCAVC terms of business first and then get in touch with us at corporate.pension.enquiries@prudential.co.uk to find out about getting set up.

You can access our SSSCAVC terms of business at mandg.com/dam/pru/shared/documents/en/genm633102.pdf

23. How do I change a member from Standard AVC to a SSSCAVC?

Please complete our transition list for members moving at implementation stage. Thereafter, you'll need to complete the opt in/opt out form. To get access to the list and form, please contact corporate.pension.enquiries@prudential.co.uk

24. What is straight-through processing (STP) and how does it work?

STP is an end-to-end automated system used to process payroll files, without the need for manual intervention. A three step validation logic is applied when a payroll file is submitted. This includes file name, file format and file data. If the payroll file doesn't pass all three of these validation checks, it falls out of the STP system. When this happens, our administration team will have to manually intervene and investigate, which can cause delays in investing money. For it to work accurately, you'll need to comply with our processing rules.

25. What happens when a member changes employer or payroll under the same scheme?

LG AVC members will need to let us know of any changes to the contract of employment by completing a new application form. This can be found at mandg.com/pru/workplace-pensions/employees/public-sector-avc-schemes/local-gov

For a TUPE transfer, we'll take instruction from the main scheme by email at avc.admin@prudential.co.uk

Teachers' AVC members will need to call us on 0345 600 0343 to update the employer details.

26. What happens if our details change, for example name, restructure or merge with another payroll?

Please complete our AVC employer set up form available at mandg.com/dam/pru/shared/documents/en/avcf10077.pdf. Please also contact avc.admin@prudential.co.uk to tell us about the changes.

27. Do you have a dedicated contact for support?

Yes, this depends on the nature of the query. Please see the table below for help with routing queries:

Type of query	Who to contact
Operational queries, BAU updates or member level queries	avc.admin@prudential.co.uk
Payroll files or payment queries	avc.cashschedules@prudential.co.uk
Employer and payroll reference numbers	avc.payroll.support@mandg.com
Escalation, SSSCAVC or complex queries	corporate.pension.enquiries@prudential.co.uk

28. Where can I find guidelines for formatting the information we need to send to you?

You can find these at mandg.com/pru/workplace-pensions/employers/guide-to-administering-your-payroll

29. Do you have a website?

Yes, please visit mandg.com/pru/workplace-pensions

30. We'll need to upgrade our payroll systems and processes – will you cover the cost?

Unfortunately we won't cover any costs.

31. How do members apply for an AVC plan?

Members should visit our website mandg.com/pru/workplace-pensions where they'll find links to our AVC schemes available. Our AVC scheme pages contain important information members must consider before applying for an AVC plan online.

32. How do I make a complaint?

You can find details on how to complain at mandg.com/pru/workplace-pensions/footer/complaints