



A: Yes.

## 2. Opt-In, Opt-Out & Non-Standard Cases

Q: Employee over 60 earning below €20k wants to join. How do they opt in?

A: The employee opts in themselves via MyFutureFund.ie.

Q: Can employees below the €20k threshold opt in?

A: Yes.

Q: Can someone over 59 opt in?

A: Yes, if they are not already in a pension through payroll.

**Q: If someone opts in outside age criteria, must employer contribute?**

A: Yes.

Q: If an employee is in two jobs will both deduct?

A: Yes, if enrolled in both roles.

**Q: Employee contributing privately, not through payroll — are they auto-enrolled?**

A: Yes, unless the pension is reported through payroll.

**Q: How does an employee avoid auto-enrolment if they have a private pension?**

A: Have pension contributions processed through payroll.

Q: If a director on Class S is on payroll, are they automatically included?

A: No — they are not eligible unless they opt in.

Q: Employee on maternity leave in 2025 but normally earns above €20k — are they enrolled in January?

A: Follow the AEPN.

**Q: Employee on sick leave and unpaid — do they owe back weeks?**

A: Only if employer pays sick pay.

Q: If an employee opts out late (after 2-month window)?

A: They must remain enrolled until the next opt-out window.

### 3. Pension Interactions & Existing Schemes

**Q: Employee already in a pension scheme through payroll — are they exempt?**

A: Yes — if it appears on the PSR.

Q: Employee pays into a pension privately but employer doesn't contribute — are they auto-enrolled?

A: Yes.



Q: Can both employer and agent access the portal?

A: Yes, if the employer has a digital cert.

**Q: Are inactive employers required to register?**

A: No.

## 6. Direct Debits & Contribution Payments

Q: Does Revenue pass pension deductions via ROS RDI?

A: No — this is separate. A new DD is required.

**Q: Does the employer need a new Direct Debit to pay NAERSA?**

A: Yes (or the agent can set it up with signed authority).

Q: Are DDMs per payroll or monthly?

A: Per payroll — DD activates after 6:30pm on pay date.

Q: When are contributions due if payroll is processed a week late?

A: Based on payment date to the employee.

## 7. AEPN, AECS & Submission Rules

**Q: Is there a separate file to send to NAERSA?**

A: Yes, the AECS file — created and sent via the payroll software.

Q: Do corrections update contributions?

A: Yes — if made before 6:30pm on pay date.

Q: Can you reverse payroll after AE submission?

A: Only before 6:30pm on the pay date.

**Q: If an employee is mistakenly enrolled, how is it fixed?**

A: Enrol them, then the next AEPN will show “0”.

Refunds are arranged via NAERSA.

## 8. Portal Issues, Errors & Technical Queries

Q: Portal says “payroll records not yet pulled from Revenue” when registering.

## What do we do?

A: Try again in a few days.

Q: Employer number not recognised?

A: Check if the number begins with a “0” — NAERSA is currently addressing this.



Q: ROS certificate restrictions not applying in the AE portal — GDPR issue?

A: Yes — this is a GDPR concern and is being addressed by NAERSA.

## 9. Employee Notifications & Letters

Q: Who notifies employees of enrolment — employer or NAERSA?

A: NAERSA, but the software also allows employers to send AE letters.

Q: Will employees be able to log into their portal?

A: Yes — from 1 January.

Q: Is there an enrolment letter for employees?

A: Yes — available in the payroll software.

## 10. Funds, Contributions & Access

Q: Where can we see the fund choices and default fund?

A: MyFutureFund.ie from 1 January.

Q: Can the pension pot be accessed if an employee moves abroad?

A: Yes — the pot remains with the employee.

Q: Why can people opt out?

A: Personal circumstances.

Q: What happens if an employee dies before retirement?

A: Pension pot is paid to their estate.

## 11. Miscellaneous

Q: Does company pension outside payroll exempt employees?

A: No — only pensions reported on the PSR count.

Q: Does BIK count toward gross pay for AE?

A: Yes.

Q: Are carers' benefit or bereavement benefits counted as earnings?

A: Only employment income in PSR

## Nomad Digital Accounting

### Chartered Accountants and Trust Company Service Provider