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AUTOENROLLMENT

The autoenrollment is mandatory, not an option.

Autoenrollment is not an option, you are obligated to comply with these guidelines to avoid penalties and arrears.



ΕN

1. Earnings, Pay Types & Eligibility

Q: Is the contribution based on basic pay only, or does it include overtime, holiday pay, public holiday pay etc.?

A: Contributions are based on total gross pay as reported on the PSR.

Q: What about staff paid term-time only? How are contributions calculated?

A: NAERSA reviews the last 13 weeks of PSR earnings across employments.

Q: Employee earning less than €20k overall but earning above €5k in the last 13 weeks (e.g., apprentice). Are they enrolled?

A: Yes, if the 13-week PSR review shows eligibility.

Q: What happens with variable salaries?

A: Based on the last 13 weeks of PSR submissions.

Q: How are staff who work 10 months a year treated?

A: If no payroll is processed (e.g., July/August), no AE deductions are taken.

Q: If an employee is paid holiday pay in advance, is AE calculated on the full amount?

A: Yes, AE is based on what is paid on the pay date.

Q: How does AE work for seasonal staff?

A: Based on earnings in the last 13 weeks.

Q: If someone earns under €20k annually but above the threshold in the last 13 weeks, are they enrolled?



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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.



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Q: Employee contributing through payroll to their own PRSA — still auto-enrolled?

A: No — payroll-reported pensions prevent enrolment.

Q: Employer contributes to PRSA but employee does not — is employee exempt?

A: Yes — NAERSA checks all pension fields on the PSR.

Q: If employee joins company pension in December, are they excluded from AE in January?

A: Yes — AEPN will show "0".

Q: If both jobs have pensions through payroll, is the employee exempt in both?

A: Yes — exemption applies per employment.

Q: If pension is not reported via payroll, does NAERSA need to be informed?

A: No — the employee will be auto-enrolled.

4. Cross-Border, Directors, Class S & Special Cases

Q: UK-based employee with an Exclusion Order — must we do anything?

A: Only if they appear on the AEPN.

Q: Are non-national employees obliged to enrol?

A: Depends on the AEPN.

Q: Cross-border workers resident in NI but working in ROI — are they included?

A: Yes, if they meet the criteria.

Q: CE scheme participant with part-time employment — which employer deducts AE?

A: The employer paying earnings reported on the PSR.

5. Employer & Agent Responsibilities

Q: Who registers the employer on the portal — employer or payroll agent?

A: Preferably the employer if they have ROS access.

O: Can the payroll agent register on behalf of the employer?

A: Yes — but only with a signed mandate submitted to NAERSA.

Q: Do all employers need to register on the portal?

A: Only to provide bank details.

If no eligible employees exist (e.g., only proprietary directors), registration is not required.



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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.



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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

O: 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

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