Payroll file format

A payroll file must be sent following a standard format which you can see on the right.

The file shows details of the individual payment amounts to be applied to each member of the scheme and must be received by us before any money is sent.

The file is a comma separated format (CSV) which can be created in excel or extracted directly from your payroll systems.

There is no header row needed so the member data can start on Row 1.

Each contribution type must have a separate row. At the end of the member information rows, a trailer record must be entered. This will let us know that there are no more member records coming after this row.

Once a payroll file has been received and payments have been applied to members' plans, it's not easy to undo.

If there's been a previous overpayment, this needs to be reclaimed by contacting us to arrange a refund. Please don't include negative amounts in the payroll file.

This table shows the fields that need to be completed in the payroll file:

Field Letter (Column Ref)	Field Type	Description	Format	Maximum Characters
A	Record type	Value will always be 1.	1	1
B	Member's surname	Upper and lower case letters. Hyphens, apostrophes and spaces allowed.		25
C	Member's initial	Upper Case letters. No full stops allowed.	Can include spaces (on punctuation)	5
D	National Insurance number	Alphanumeric (upper case letters).	AB123456C	9
E	Contribution amount	The amount of contribution e.g. 240.00. No £ sign is needed and only two decimal places.	99999.99	11.2
F	Contribution type	Contribution type Upper case, mandatory. **Standard AVC:** EEAVC – employee regular AVC payments; EEAVCS – employee single AVC payments; EERISK – Employee Risk. **Shared Cost Local Government AVC:** ERREG – shared cost regular payments; ERSGL – shared cost single payments.	e.g. EEAVC or EEAVCS	6
G	Premium code	Set to X at all times.	X	1

Trailer record file format:

Field ref	Field Name	Description	Format
A	Record type	Value will always be 9 for the trailer record.	1
B	Total contributions	Sum of the contributions (total must equal BACS payment). No £ sign is needed and only two decimal places.	Number 9999999.99
C	Record count	A count of the number of member data records (so if seven members on the file, then 7).	Number 9999999

Payroll file examples

This is what a payroll file should look like in excel when using these guidelines

- Rows 1 to 5 are the member records.
- Row 6 is the trailer record and this tells the system that there are no more members to be processed.

Regulars

In the example there are 3 members paying regular employee AVCs (EEAVC).

Regulars and singles

You can see that Mr Aquatwitter is paying a regular employee AVC (EEAVC) and also a single payment (EEAVCS). These are shown on two separate lines and will be allocated as two specific contribution types on our system.

Example of an AVC payroll file:

AVC payroll file template in Excel

	A	B	C	D	E	F	G	H
1	1	Scarletbuzz	C B	UJ377822A	50	EEAVC	X	
2	1	Indigowarble	W V	UK531091C	100	EEAVC	X	
3	1	Brownwhimper	H P	UK534917B	200	EEAVC	X	
4	1	Aquatwitter	H C	UK534918A	45	EEAVC	X	
5	1	Aquatwitter	H C	UK534918A	5000	EEAVCS	X	
6	9	5395	5					
7								

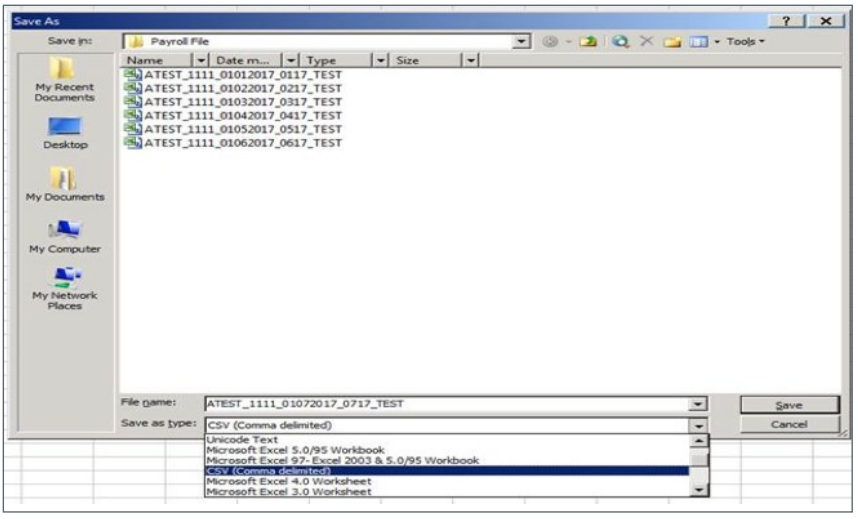
Saving the payroll file

You need to save the payroll file as a CSV file type so the system can read and apply the new information.

Choose the 'save as' option and add the following fields in the filename box:

- XXXX_ZZZZZZ_DDMMYYYY_MMYY_name
- XXXX is the scheme code (e.g. L002)
- ZZZZZZ is the pay point reference
- DDMMYYYY is the due date*
- MMYY is the payroll period number - this number must be sequential and should be the financial month or week of the year
- Name is text to describe the file (maximum 10 letters)

Example of a CSV file:



Please make sure there are no spaces in the file name and then save as .csv (comma delimited).

*Your due date is based on the calendar month of your payment.
Local Government - 01 (1st of the month)
Teachers & Universities - 07 (7th of the month)

BACS file format

All payments must be made by BACS

The BACS fields need to be completed as shown below so that the money can be sent to us.

Field no.	Field title	Contents	Field
1	Destination Sort Code	Sort code: **400250**	6
2	Destination Account Number	Account Number: **31029142**	8
3	Destination Type of Account Code	This field is always zero – 0.	1
4	Transaction Code	Transaction code is always 99 for Direct Credit.	2
5	Originating Sort Code Originated (numeric)	Identifies the account from which the payment is originated.	6
6	Originating Account Number	Identifies the account from which the payment is being made (numeric).	8
7	Free Format	Always zeros – 0000.	4
8	Amount in Pence	Values of the payment that is being made (numeric – cannot be all zeros).	11R
9	User's Name	Identifies the originator of the account.	18L
10	User's Reference Mandatory Field – your payment will be rejected if this is not completed.	Prudential requires this to be completed to identify the payment. **Format is:** Scheme code XXXX (alphanumeric) – 4 characters Paypoint reference ZZZZZZ (alphanumeric) – Up to 7 characters Due date month and year (MMYY) – (numeric) – 4 characters The reference will be finished with 01 – 2 characters So the format will be: XXXXZZZZZZMMYY01 e.g [L021][E04352][0617][01]	18

Here are the bank account details you need

Account Name	Prudential Assurance Company Ltd PRU BACS Receipts
Destination Sort Code	400250
Destination Account No	31029142
Branch Address	HSBC London City of London Corporate Office PO Box 125 8 Canada Square London E14 5XL
BACS Payment	The BACS payment should be sent **after** the payroll file has been received. It should match **exactly** the total amount on the payroll file.
We can't accept underpayments or overpayments. If a refund is due for a previous overpayment, you'll need to get in touch with us to arrange this.	

Some other important things we need you to know

Paypoint changes

If a member moves between paypoints or schemes, you'll need to make sure that your AVC payroll file shows them in the right place.

National Insurance number

You can't change NI numbers via the payroll file for legal reasons. If there is an issue with an NI number we've been given, get in touch.

AVC payments for new members

If you're paying AVCs for a new member, they must have been added to the scheme before payments are sent to us. If the member hasn't been added to the scheme, the payment will cause an error and you'll need to get in touch with us to fix things.

BACS referencing

When sending your monthly BACS payment the total must match the validated monthly payroll file amount and include the reference given. The BACS payment must be sent within 3 working days of submitting the payroll file.

Local Government, NHS & Teachers AVC

Monthly payroll listing report

We'll continue to send you your monthly payroll listing report with new joiners, AVC payment changes, single premium requests and cancellations.

You should update these before submitting your payroll file so that the members' AVC records are as accurate as possible.

Payroll File Submission

Please send your payroll file securely to:

avc.cashschedules@prudential.co.uk