

Employer portal user guide

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1. Introduction and overview

This guide has been created to help you manage the set up and administration of your workplace pension with Cushon Master Trust using the Cushon Employer Portal.

It will help new administrators to set up and manage their workplace pension, understand the management information available to them, upload members and payroll information (such as contributions), and edit member details as required.

Cushon Pension Employer Portal – <https://portal.cushon.co.uk/employers>

Cushon Employer help – employerhelp@cushon.co.uk

Cushon Employer Helpline – 0345 463 1839

Cushon Member help – help@cushon.co.uk

Cushon Member Helpline – 020 3926 0333

Once you have finalised your payroll, you can produce the file / report you need to load into our system. Please see our [Payroll Set Up Guide](#) on how to produce your regular payroll report / upload file.

2. Communicating with employees

We ask you to provide a unique email address for each employee included on your file upload, whether this is one linked to their employment or preferably a personal email address provided by them.

Provision of a unique email address for each employee enables Cushon to provide employees with important information relating to their pension savings as well as login details for the Cushon App, helping ensure that they do not lose contact with these savings even if they leave your employment.

In the rare event that an employee does not have an email address linked to their employment, and they are unable to provide you with a personal email address, they will receive information from Cushon through the post.

3. Logging into the Cushon Employer Portal

The link to the Cushon Employer Portal is provided below.

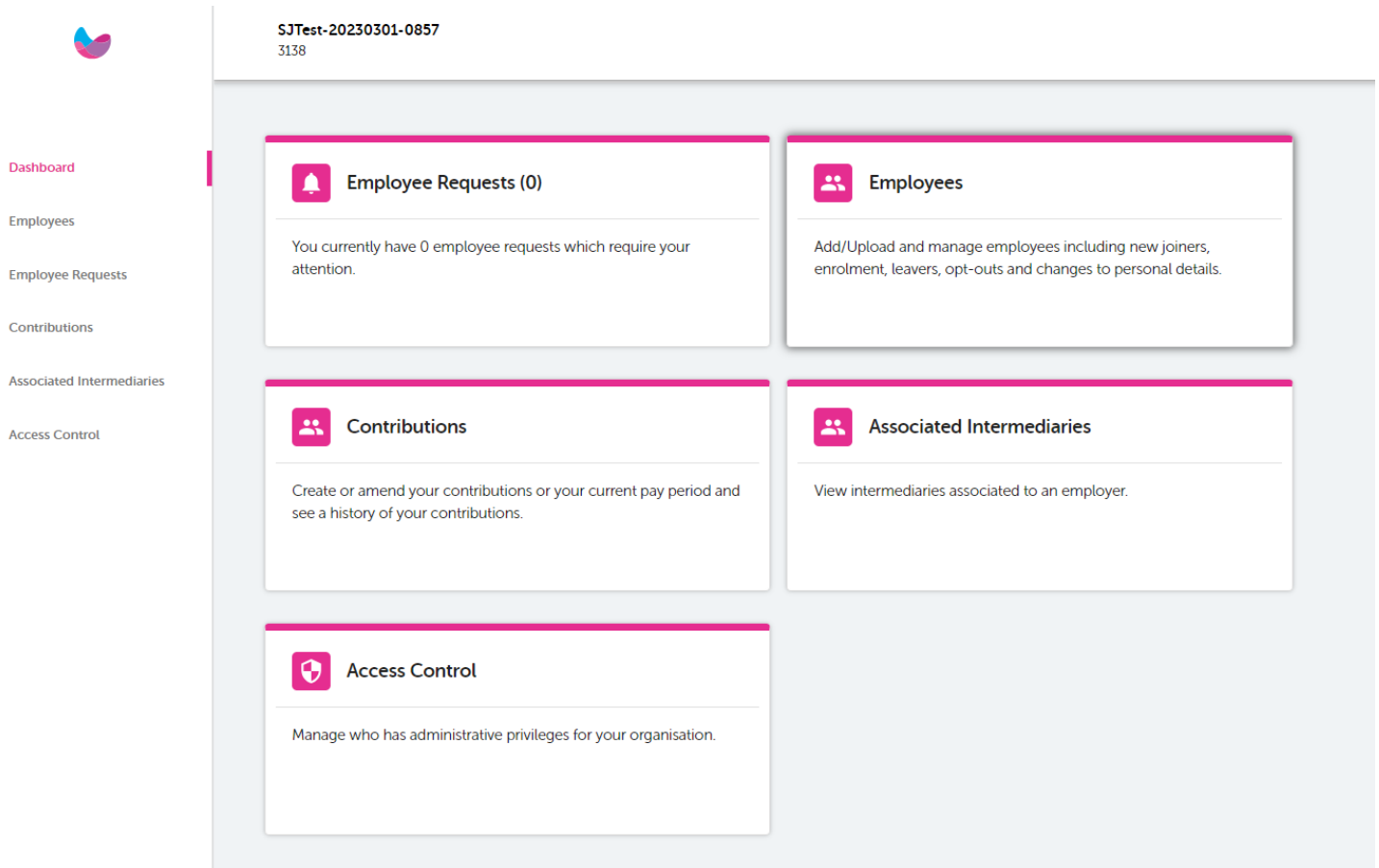
<https://portal.cushon.co.uk/employers>

Attempting to access this site without Cushon assigning you the correct permissions means you will be unable to login to the Cushon Employer Portal.

4. Employer Dashboard

The Employer Dashboard is the first screen you will see when you login to the Cushon Employer Portal under your specific employer record.

You can click on the menu items on the left-hand side or the tiles in the centre of the screen to navigate through the Cushon Employer Portal.



5. Employee requests

Within the 'Employee Requests' section, you can view reports about the employees that have requested contribution changes through the Cushon App as well as details about opt outs.

The Employee Requests section should be checked before you run your payroll to ensure you capture the below changes.

You can use the Status filter to see Employee requests that are:

- Outstanding** – Employee has requested a change in contribution level that has not been applied.
- Cancelled** – Employee has previously requested a change in contributions but this has since been cancelled.
- Complete** – Employee has requested a change in contribution level that has since been applied within a successful contribution upload and has updated their record.

In addition, you can use the 'Reason' filter to focus on either contribution changes or opt outs, and the 'Date range' picker to specify a date range for the report.

5.1 Contribution change requests made by employees

When employees are members of the workplace pension, they can download the Cushon App. Within the App they can request a change in their contribution rate (increase or decrease) and their requests will show here.

Employee Requests DOWNLOAD CSV

These are changes that have been requested by your employees. Our system will automatically detect when you have processed them.

Status: Reason: Date range: -

Employee	Payroll Number	Payroll	Benefit	Scheme	Pot Type	Pot ID	Requested Date	Old Employee Contribution Rate	New Employee Contribution Rate	Old Employee Contribution Amount	New Employee Contribution Amount	Status	Reason
Clive Smith	4032022	noMemberDemo	Pension	Cushon Workplace Pension	Pension	7958591	2022-05-05	5%	10%	£100.00	£50.00	Outstanding	Contribution Change

Rows per page: 10 1-1 of 1

5.2 Opt out requests

When an individual has opted out during their opt out period the completed opt outs will show here. You will also be notified of these opt outs separately through email.

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Employee Requests DOWNLOAD CSV

These are changes that have been requested by your employees. Our system will automatically detect when you have processed them.

All
Outstanding
Cancelled
Complete

Reason: Date range: -

Employee	Payroll Number	Payroll	Benefit	Scheme	Pot Type	Pot ID	Requested Date	Old Employee Contribution Rate	New Employee Contribution Rate	Old Employee Contribution Amount	New Employee Contribution Amount	Status	Reason
John Smith	1	My Payroll	Pension	Cushon Scheme	Pension	7958123	2022-01-07	8%			£50.00	Outstanding	Contribution Change
Clive Smith	4032022	noMemberDemo	Pension	Cushon Workplace Pension	Pension	7958591	2022-05-05	5%	10%	£100.00	£50.00	Outstanding	Contribution Change

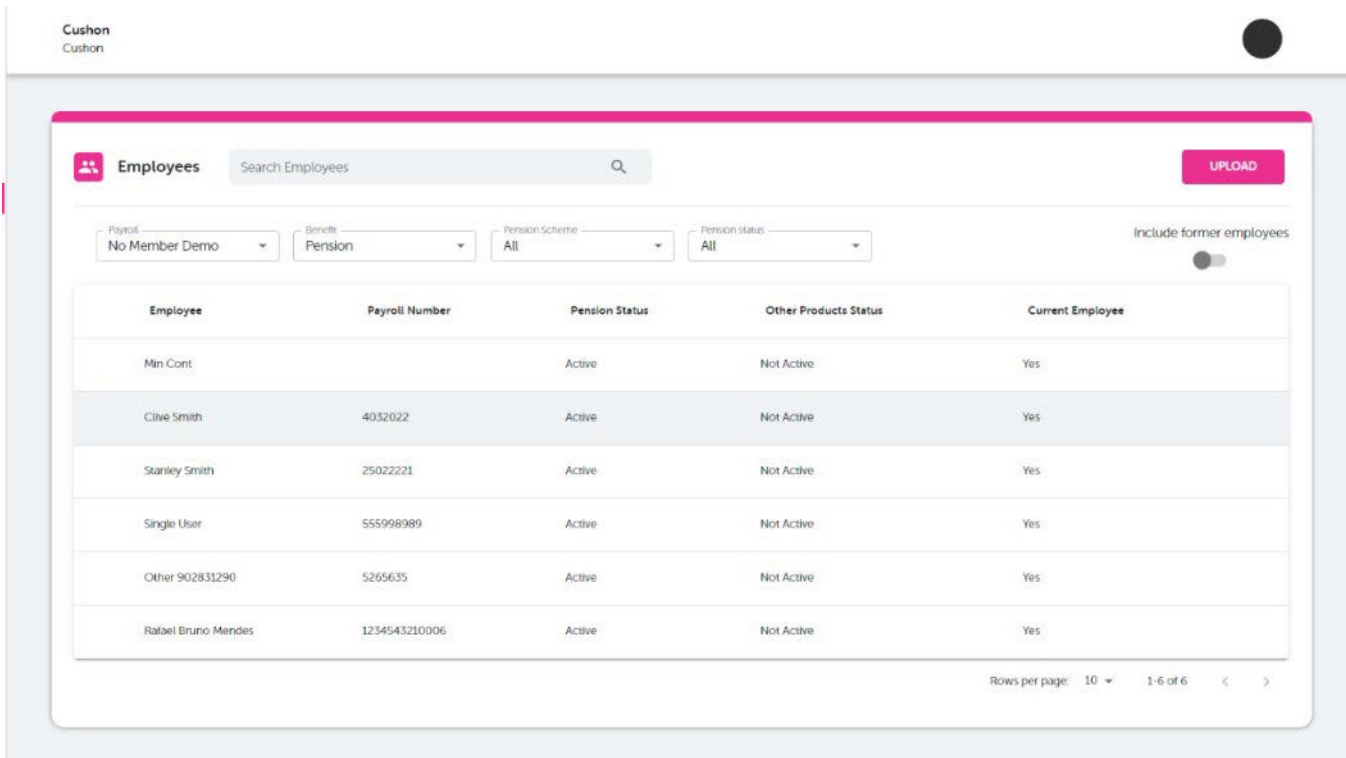
Rows per page: 10 1-2 of 2

6. Employees

Within the 'Employees' section of the Cushon Employer Portal, you can Add / Upload and manage employees including new joiners, leavers, move employees between payrolls and make changes to personal details. Either select 'Employees' on the left-hand menu or select the 'Employee' tile.

6.1. Manage / update employee details

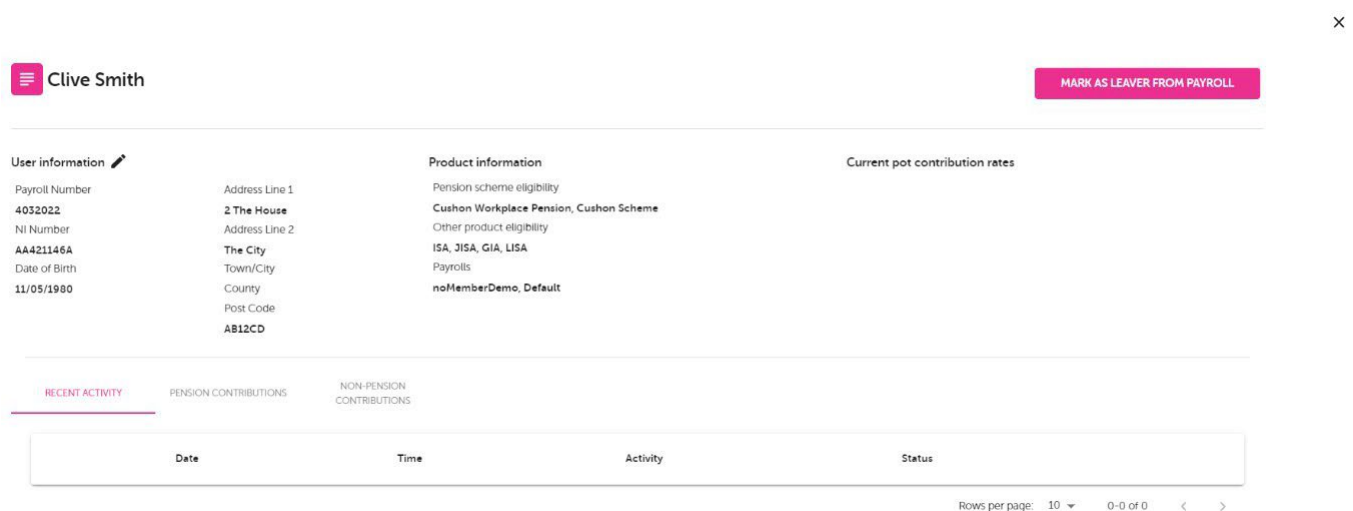
Select an employee record by clicking anywhere on the relevant employee record.



The screenshot shows the 'Employees' management page in the Cushon Employer Portal. At the top left, the 'Cushon' logo is visible. The main header includes a search bar for 'Search Employees' and an 'UPLOAD' button. Below the header, there are four dropdown menus for filtering: 'Payroll' (set to 'No Member Demo'), 'Benefits' (set to 'Pension'), 'Pension Scheme' (set to 'All'), and 'Pension status' (set to 'All'). To the right of these filters is a toggle switch for 'Include former employees'. The main content area is a table with the following columns: 'Employee', 'Payroll Number', 'Pension Status', 'Other Products Status', and 'Current Employee'. The table contains seven rows of employee data. At the bottom right of the table, there is a pagination control showing 'Rows per page: 10' and '1-6 of 6'.

Employee	Payroll Number	Pension Status	Other Products Status	Current Employee
Min Cont		Active	Not Active	Yes
Clive Smith	4032022	Active	Not Active	Yes
Stanley Smith	25022221	Active	Not Active	Yes
Single User	555998989	Active	Not Active	Yes
Other 902831290	5265635	Active	Not Active	Yes
Rafael Bruno Mendes	1234543210006	Active	Not Active	Yes

This will take you to the below screen within the member record where, by selecting the pencil icon next to 'User information', you are then able to amend the member details held with Cushon. Only 'National Insurance number', 'Date of birth' and 'Address' details can be edited.



The screenshot shows the 'Clive Smith' member record page. At the top left, the name 'Clive Smith' is displayed next to a menu icon. To the right is a 'MARK AS LEAVER FROM PAYROLL' button. The page is divided into four main sections: 'User information', 'Product information', 'Current pot contribution rates', and 'RECENT ACTIVITY'. The 'User information' section includes fields for Payroll Number (4032022), NI Number (AA421146A), Date of Birth (11/05/1980), Address Line 1 (2 The House), Address Line 2, The City, Town/City, County, Post Code, and AB12CD. The 'Product information' section lists Pension scheme eligibility (Cushon Workplace Pension, Cushon Scheme), Other product eligibility (ISA, JISA, GIA, LISA), Payrolls, and noMemberDemo, Default. The 'RECENT ACTIVITY' section has a table with columns for Date, Time, Activity, and Status. At the bottom right, there is a pagination control showing 'Rows per page: 10' and '0-0 of 0'.

Date	Time	Activity	Status
------	------	----------	--------

6.2. Leavers

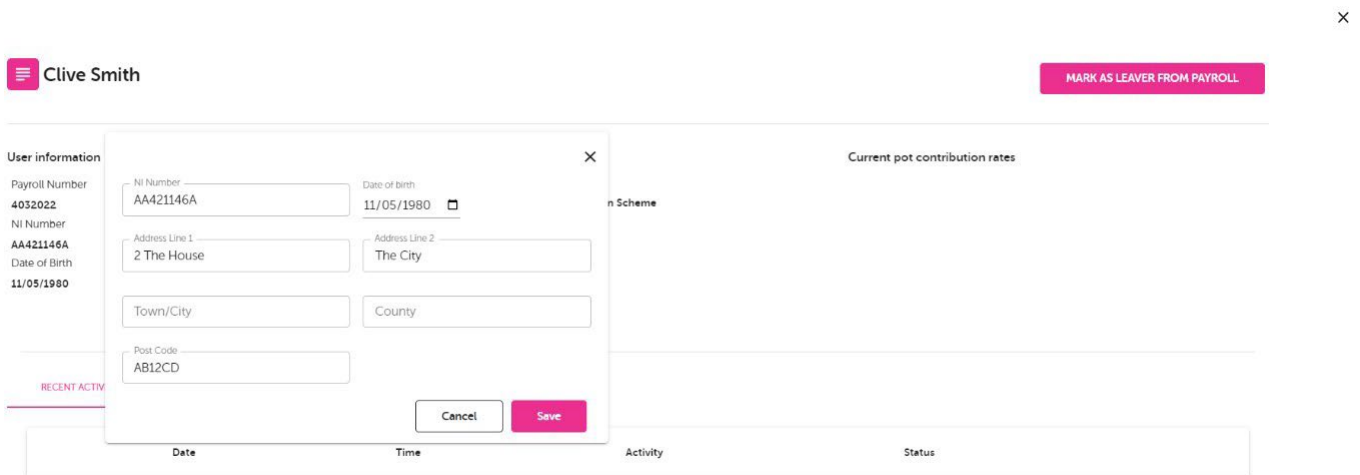
One of the regular administration tasks required within the Cushon Employer Portal is to notify Cushon of leavers from employment and therefore the workplace pension.

There are 2 ways to notify Cushon of leavers:

6.2.1. Individual leaver processing

You can notify us of leavers within the member record (accessed within 'Employees' followed by selecting an 'Employee record') by selecting the 'Mark as leaver from payroll' pink button at the top right of the page.

You will then be prompted to input a leaving date before confirming.



The screenshot shows the user interface for Clive Smith. At the top right, there is a pink button labeled 'MARK AS LEAVER FROM PAYROLL'. Below this, a 'User information' modal form is open, containing the following fields:

- Payroll Number: 4032022
- Ni Number: AA421146A
- Date of birth: 11/05/1980
- Address Line 1: 2 The House
- Address Line 2: The City
- Town/City: [empty]
- County: [empty]
- Post Code: AB12CD

At the bottom of the form are 'Cancel' and 'Save' buttons. To the right of the form, there is a section for 'Current pot contribution rates' and a table with columns for 'Date', 'Time', 'Activity', and 'Status'.

Note : Individuals must have had their last contribution fully processed and invested within Cushon Master Trust before processing them as a leaver. If they are processed as a leaver ahead of their final contribution future contributions will error and will not be possible, if this does happen you will need to contact our Employer help email address and helpline confirmed in section 1.

Hint : Many employers process leavers in the pay period 1 month after an individual's final contribution to ensure the last contribution has been fully processed.

Once an employee has been marked as a leaver, no further contributions are able to be made to their account.

6.2.2. Bulk leaver processing

You can also process leavers through the monthly contribution file. Individuals must have had their last contribution processed on the previous pay period report and have 0 contributions to process in the month they are marked as a leaver.

6.3. Uploading new employees

When an employee is assessed as eligible and requires enrolment, or the employee is contractually enrolled, you can load the employees into the Cushon Employer Portal so that they are provided with a policy and can then accept contributions.

There are three ways new employees can be added to Cushon Master Trust:

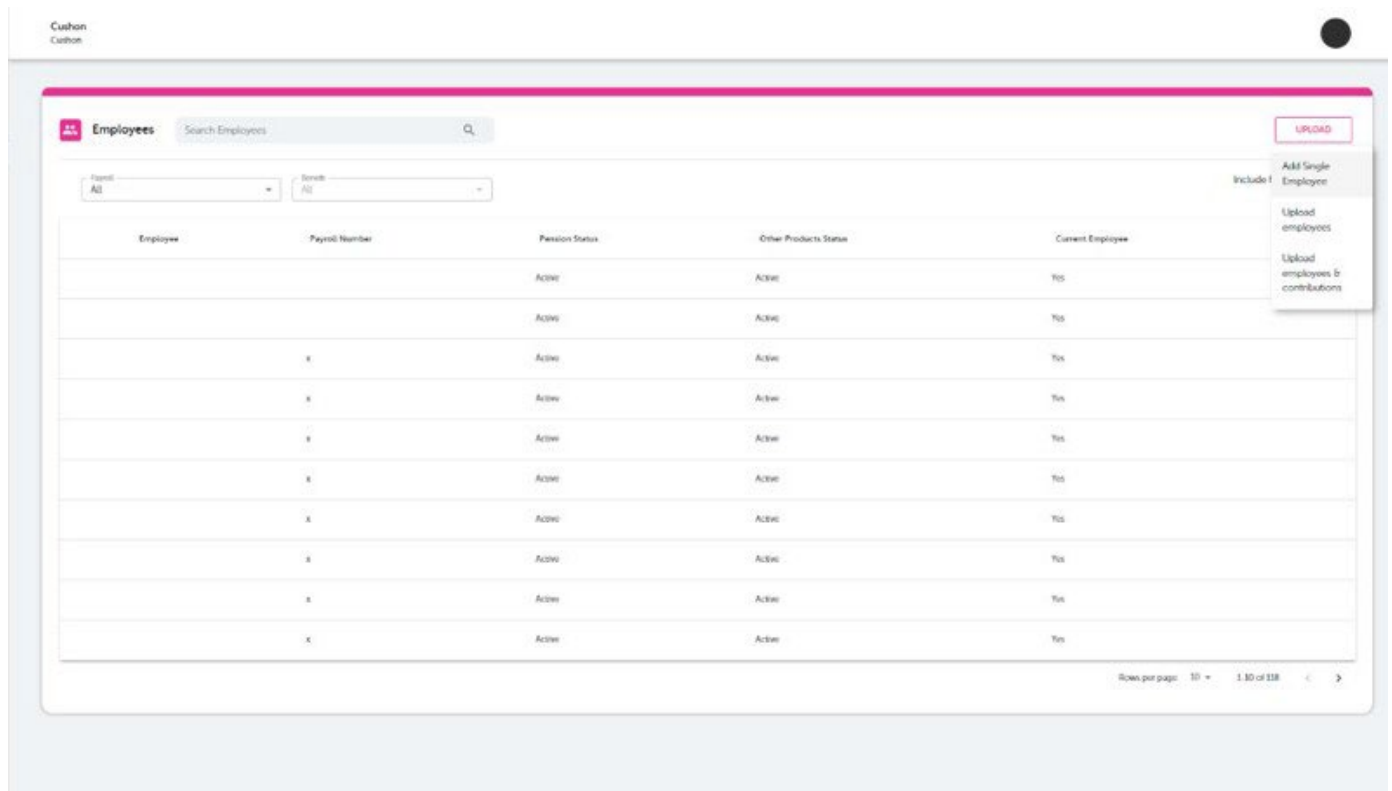
- Add Single Employee – Input the employee details using an online form to create their account.
- Upload Employees – Use a data extract to upload multiple employee details to create their accounts.
- Within the contribution file – Employee details can also be uploaded within the same file used for regular contribution processing.

6.3.1. Add a single employee

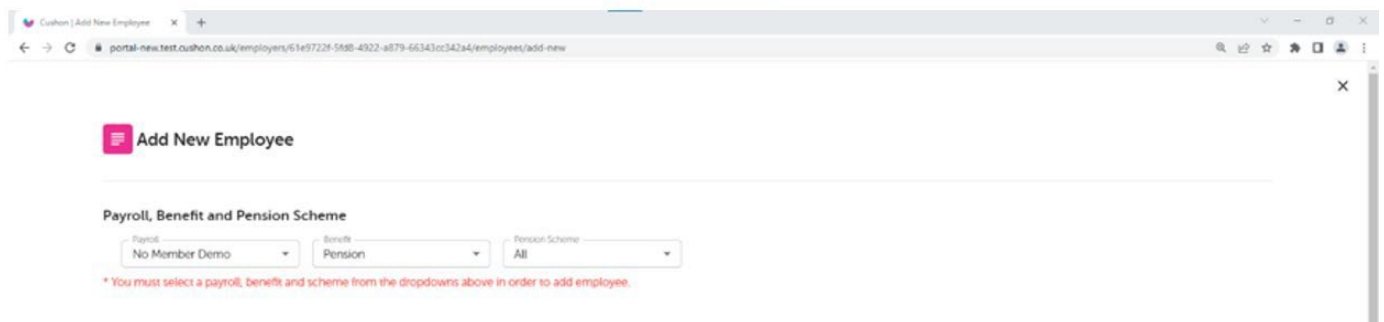
Input the employee details using an online form to create their policy.

From the Dashboard, please select 'Employees', then 'Upload' and then select 'Add Single Employee'.

Step 1 – Select the payroll, product and pension scheme



Select the correct payroll in the 'Payroll' field, choose 'Pension' in the 'Benefit' drop down and 'Pension Scheme' using the drop down list



Step 2 – Complete the individual details

When complete, select 'Add Employee' at the bottom of the form

Address line 2

Town / City

County

Payroll Details

Payroll number

Annual salary

Payroll frequency
Monthly

Employers start date
18/05/2022

Date joined company
18/05/2022

Date joined scheme
18/05/2022

National Insurance Number

Employee has no NI number

Employee Contribution
5 %

Employer Contribution
3 %

Personable earnings

ADD EMPLOYEE

6.3.2. Upload employees

When an employee is assessed as eligible and requires enrolment, or the employee is contractually enrolled, you can load the employees into the Cushon Employer Portal so that they are provided with an account that contributions will be paid in to.

From the Dashboard, please select 'Employees', then 'Upload' and then select 'Upload employees' to upload your .csv file template for all employees that need an account. If an employee already has an account then they should not be uploaded again. For details on the required data for uploading an employee into the Cushon Employer Portal, please review the [Payroll Set Up Guide](#).

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Employees Search Employees

Panel: All Branch: All

Include: **UPLOAD**

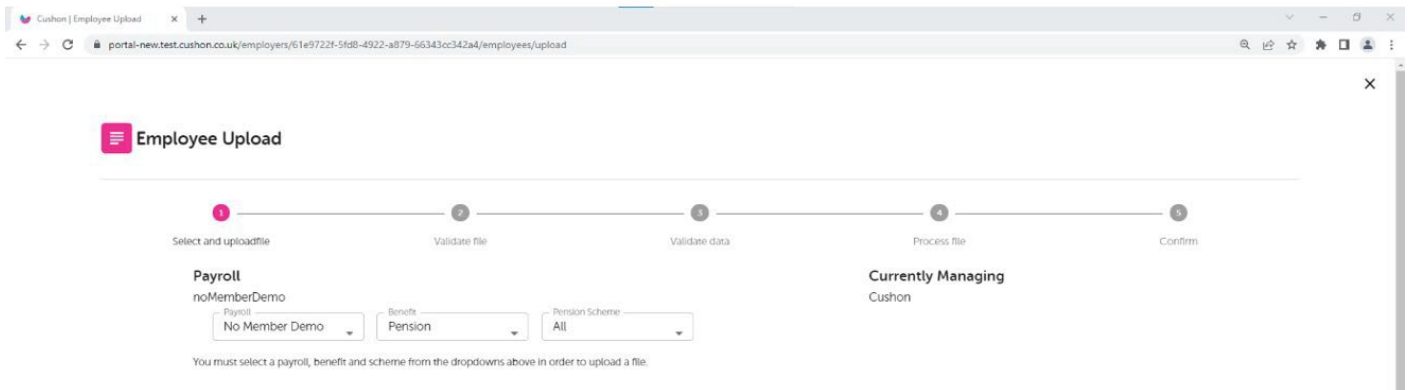
- Add Single Employee
- Upload employees
- Upload employees & contributions

Employee	Payroll Number	Pension Status	Other Products Status	Current Employee
		Active	Active	Yes
		Active	Active	Yes
	x	Active	Active	Yes
	x	Active	Active	Yes
	x	Active	Active	Yes
	x	Active	Active	Yes
	x	Active	Active	Yes
	x	Active	Active	Yes
	x	Active	Active	Yes
	x	Active	Active	Yes

Rows per page: 10 1-10 of 10

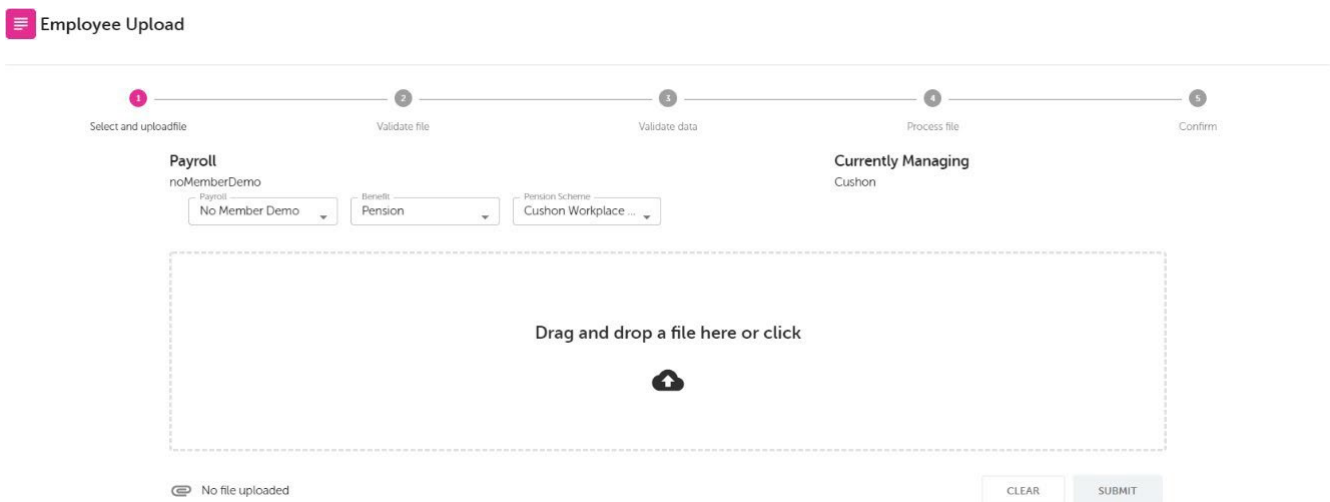
Step 1 – Select the payroll, product and pension scheme

Select the correct payroll in the 'Payroll' field, choose 'Pension' in the 'Benefit' drop down and 'Pension Scheme' using the drop down list



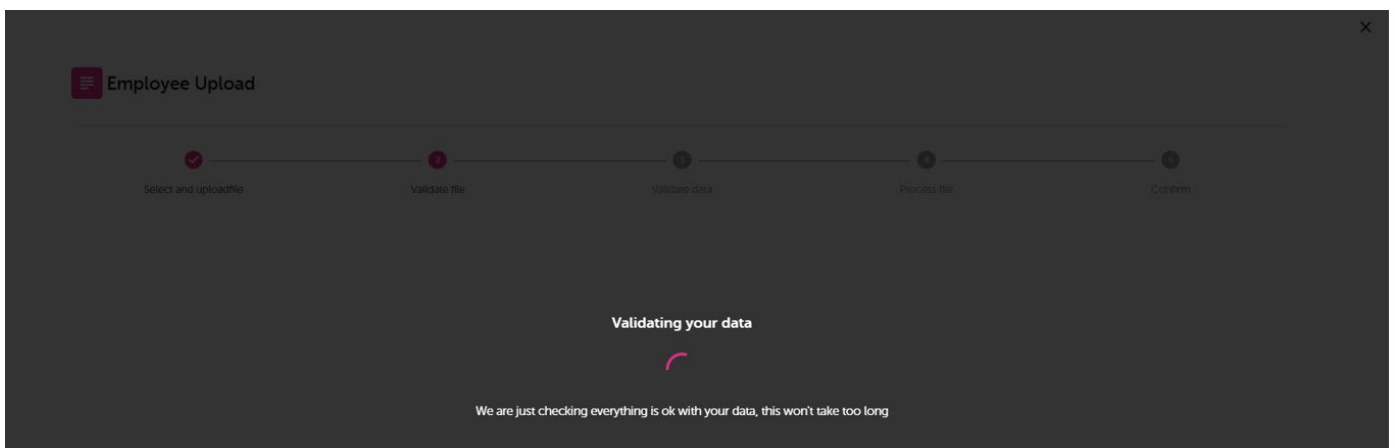
Step 2 – Select your file

Drag and drop or click and select the .csv file that contains the members that need uploading and click 'Submit'.



Step 3 – Validate your data

After clicking 'Submit', this will take you to a screen which is shown while your data is validated – this may take a few minutes.



Step 4 – Process your Employee upload

When your data has completed validation, you will be presented with the below screen showing an upload summary.

Employee Upload

Progress: 1. Select and upload file, 2. Validate file, 3. Validate data, 4. Process file, 5. Confirm

Employee contributions: £0.00
Employer contributions: £0.00
Total contributions: £0.00
Total joiners: 3

Validation Status: All rows | Actions: All rows

There are no errors detected in your data

RE-UPLOAD | PROCESS

Status	Row	Actions	Employee	Payroll Number	Salary	Employee %	Employer %	Employee Payroll Number	Title	Forename	Middle Name	Surname	NI Nu
✓	2	Open User Account > Enrol	Kelly Jones	25022222	£2000	5%	3%	25022222	Miss	Kelly		Jones	AA411
✓	3	Open User Account > Enrol	Paula Pope	25022223	£2000	5%	3%	25022223	Mrs	Paula		Pope	AA411
✓	4	Open User Account > Enrol	Phil Gates	25022224	£2000	5%	3%	25022224	Mr	Phil		Gates	AA411

Rows per page: 25 | 1-3 of 3

Review the upload summary and correct any rejected records prior to submission within your source data. If there are any errors, you can download an error report by clicking the 'Download Errors' button. You will not be able to process a file until all errors have been corrected.

If you need help with these errors, please see [Appendix 2 - Employer Portal Validation Error Guide](#) within the [Payroll Set Up Guide](#).

Once any errors have been corrected and you have re-uploaded a clean file, you will see this, as confirmation of an error free upload

There are no errors detected in your data

RE-UPLOAD | PROCESS

We would recommend checking a few of the records to ensure the data is as expected. Once you are happy with the data, please click 'Process' to load the data into the platform.

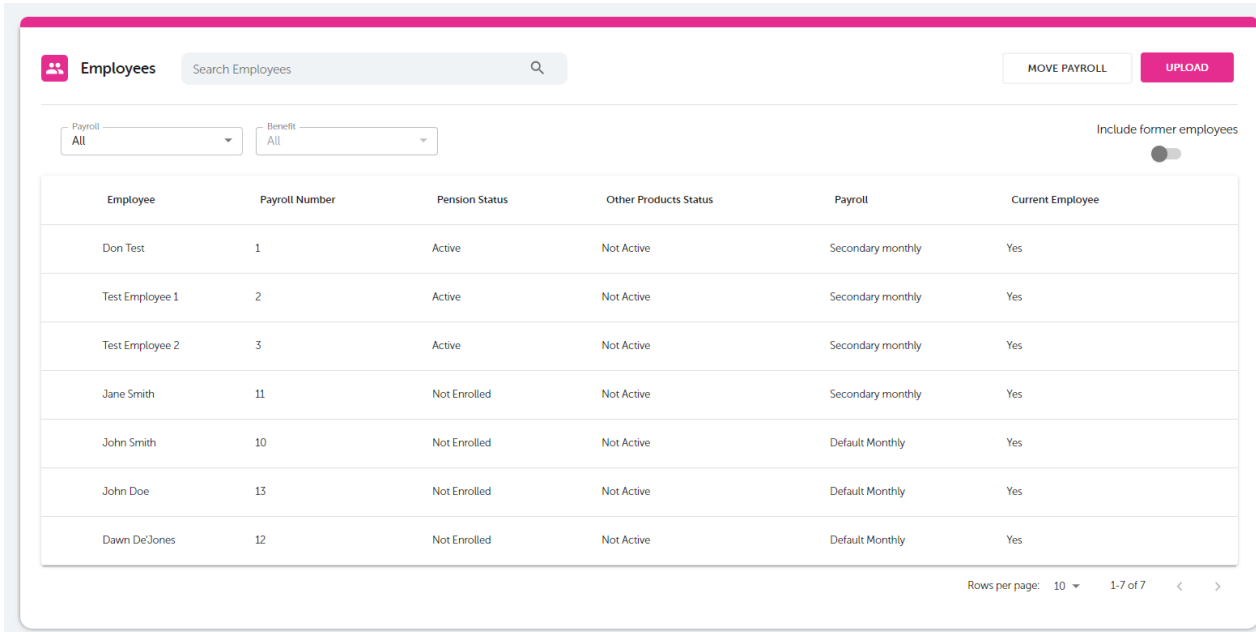
This will take you to another screen which is shown while your data is validated– again, this may take a few minutes, so do not cancel the screen.

Once all validations are successful, the next screen will confirm that your file has been successfully processed. Select the 'Done' button and this will take you back to your 'Pension upload' screen.

6.4 Move employees between payrolls

When an employee or multiple employees move between payrolls, In order to continue paying contributions for the employees into Cushon you will need to perform a move between payrolls.

To start this process, click on the "MOVE PAYROLL" button at the top right corner. This button will only be available for Employer records with more than 1 payroll.



The screenshot shows the 'Employees' management page. At the top, there is a search bar and a 'MOVE PAYROLL' button. Below the search bar, there are two dropdown menus for 'Payroll' (set to 'All') and 'Benefit' (set to 'All'). To the right, there is a toggle for 'Include former employees'. The main content is a table with the following columns: Employee, Payroll Number, Pension Status, Other Products Status, Payroll, and Current Employee. The table contains 8 rows of employee data. At the bottom right, there is a pagination control showing 'Rows per page: 10' and '1-7 of 7'.

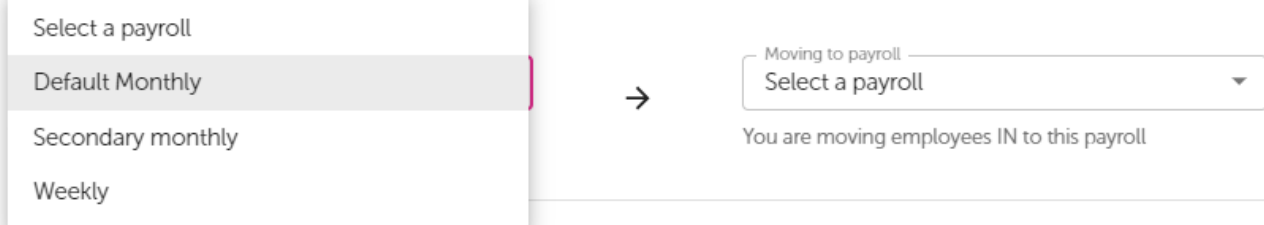
Employee	Payroll Number	Pension Status	Other Products Status	Payroll	Current Employee
Don Test	1	Active	Not Active	Secondary monthly	Yes
Test Employee 1	2	Active	Not Active	Secondary monthly	Yes
Test Employee 2	3	Active	Not Active	Secondary monthly	Yes
Jane Smith	11	Not Enrolled	Not Active	Secondary monthly	Yes
John Smith	10	Not Enrolled	Not Active	Default Monthly	Yes
John Doe	13	Not Enrolled	Not Active	Default Monthly	Yes
Dawn De'Jones	12	Not Enrolled	Not Active	Default Monthly	Yes

Select the payroll you wish to move the Employees from in the first dropdown menu.

Move employees to another payroll

Select payrolls

Select the payroll you would like to move your employees out of and the one you would like to move them into



The form shows a dropdown menu for the current payroll with the following options: 'Select a payroll', 'Default Monthly', 'Secondary monthly', and 'Weekly'. An arrow points to a second dropdown menu labeled 'Moving to payroll' with the text 'Select a payroll' and a downward arrow. Below the second dropdown menu, it says 'You are moving employees IN to this payroll'.

Then select the payroll you want to move the Employee to on the second dropdown menu.

Move employees to another payroll

Select payrolls

Select the payroll you would like to move your employers out of and the one you would like to move them into

Moving from payroll
Default Monthly

→

Select a payroll

- Secondary monthly
- Weekly

You are moving employees OUT of this payroll

Following this, select the Employee you want to move by ticking the box on the left hand side of the employee's name. You can search for the employee by their payroll number or last name using the search bar. More than 1 employee can be selected.

If you are moving all employees in a payroll to another (for example a weekly payroll is being closed and all employees have been converted to Monthly) you can select the "move all employees" option on the right hand side.

When you have selected all employees you want to move, click Confirm.

Move employees to another payroll

Select payrolls

Select the payroll you would like to move your employers out of and the one you would like to move them into

Moving from payroll
Default Monthly

→

Moving to payroll
Secondary monthly

You are moving employees OUT of this payroll

You are moving employees IN to this payroll

Select the employees you wish to move

Select the payroll you would like to move your employers out of and the one you would like to move them into

Search employees

Move all employees

<input type="checkbox"/>	Employee	Payroll Number
<input checked="" type="checkbox"/>	John Smith	10
<input type="checkbox"/>	John Doe	13
<input type="checkbox"/>	Dawn DeJones	12

Rows per page: 10 1-3 of 3 < >

CANCEL CONFIRM

You will then be prompted to confirm the action, you must ensure that no further contributions are required for employees on the moving from payroll as once the employees are moved, contributions on the previous payroll will not be accepted and will error through the system validation. If this is required, you will need to move the employee back to the former payroll to allow contributions upload to be accepted.

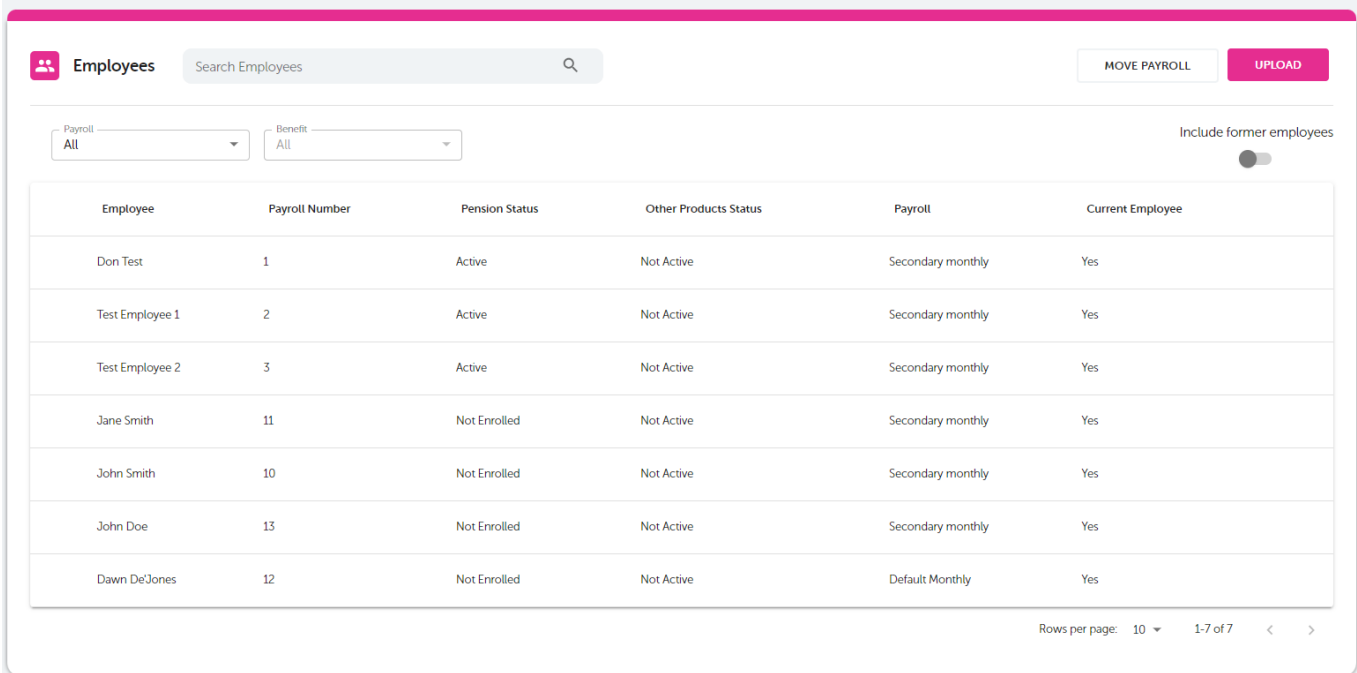
The move of employees between payrolls has completed when the screen below shows

Move employees to another payroll

We have successfully moved the Employees you selected

[Return to Employees Page](#)

You will be able to check the employees selected have moved to the new payroll by clicking the return to Employees page and checking what shows under the Payroll column.



Employee	Payroll Number	Pension Status	Other Products Status	Payroll	Current Employee
Don Test	1	Active	Not Active	Secondary monthly	Yes
Test Employee 1	2	Active	Not Active	Secondary monthly	Yes
Test Employee 2	3	Active	Not Active	Secondary monthly	Yes
Jane Smith	11	Not Enrolled	Not Active	Secondary monthly	Yes
John Smith	10	Not Enrolled	Not Active	Secondary monthly	Yes
John Doe	13	Not Enrolled	Not Active	Secondary monthly	Yes
Dawn DeJones	12	Not Enrolled	Not Active	Default Monthly	Yes

7. Contributions

The contribution upload process can be used to

- Confirm contribution amounts that each member should receive and trigger payment for all employees who are entitled to receive contributions.
- Upload new employees; this can also be done through the 'Employee upload' process.
- Confirm leavers from the employer where we will not be expecting future contributions; this can also be done individually within the 'Employees' section.

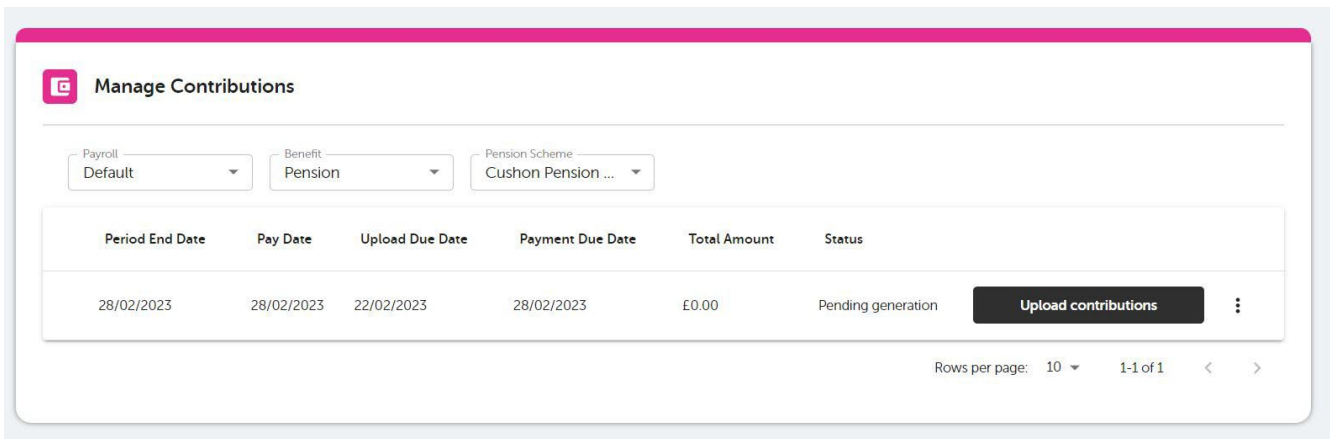
7.1 Record no active members

If you have no enrolments, active members or contributions to pay for a pay period, due to a postponement period or all members have opted out of the pension, you will need to confirm there are non active members for the pay period.

If you fail to do this, Cushon will treat contributions as late.

Step 1 - Select payroll

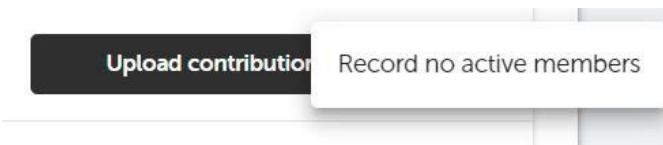
To confirm no active members, within the contributions section, ensure a payroll is selected and click on the three buttons to the left of the "upload contributions" button.



The screenshot shows the 'Manage Contributions' interface. At the top, there are three dropdown menus: 'Payroll' (Default), 'Benefit' (Pension), and 'Pension Scheme' (Cushon Pension ...). Below these is a table with the following columns: 'Period End Date', 'Pay Date', 'Upload Due Date', 'Payment Due Date', 'Total Amount', and 'Status'. The table contains one row of data: '28/02/2023', '28/02/2023', '22/02/2023', '28/02/2023', '£0.00', and 'Pending generation'. To the right of the 'Status' column is a button labeled 'Upload contributions'. At the bottom right, there is a pagination control showing 'Rows per page: 10' and '1-1 of 1'.

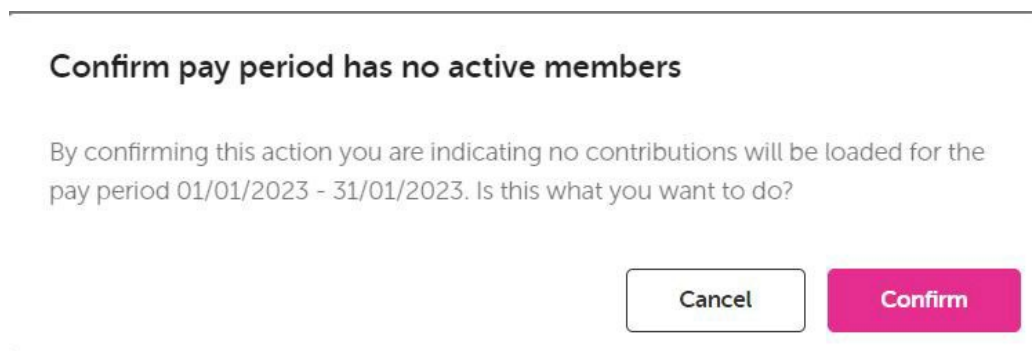
Step 2 - Select payroll

Then click on the record no active members button.



Step 3 - Select payroll

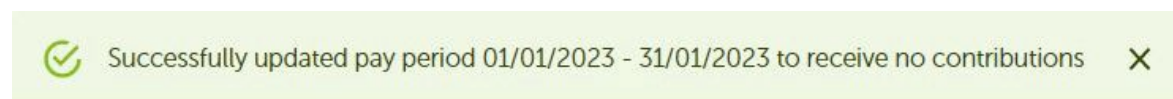
You will be asked to confirm this action with a pop up screen like the below.



The confirmation pop-up screen has the title 'Confirm pay period has no active members'. The text inside reads: 'By confirming this action you are indicating no contributions will be loaded for the pay period 01/01/2023 - 31/01/2023. Is this what you want to do?'. At the bottom, there are two buttons: 'Cancel' and 'Confirm'.

Step 4 - Select payroll

Click "Confirm" and you will receive a message to say that the pay period has been successfully updated.



7.2. Upload Contributions

From the dashboard, please select 'Contributions', the screen below will show.

Step 1 – Select the pay period for upload

Select Upload contributions in the pay period for which you want to complete the upload.

If you have multiple payroll, benefit or workplace pensions recorded in the Cushon Employer Portal, please ensure you select the correct one from the drop down box to show the pay period schedule.

Period End Date	Pay Date	Upload Due Date	Payment Due Date	Total Amount	Status	
28/01/2022	28/01/2022	31/01/2022	01/02/2022	£0.00	Upload is overdue	Upload contributions
28/12/2021	28/12/2021	28/12/2021	28/12/2021	£0.00	Upload is overdue	Upload contributions
28/11/2021	28/11/2021	28/11/2021	28/11/2021	£540.00	Waiting For Payment	View Statements

Step 2 – Select your file

Drag and drop, or select, the .csv file that contains the members that need uploading and click 'Submit'.

Contributions Upload

1 Select and upload file 2 Validate file 3 Validate data 4 Process file 5 Confirm

Pay Period: 01/01/2022 - 28/01/2022
Payroll: noMemberDemo
Currently Managing: Cushon

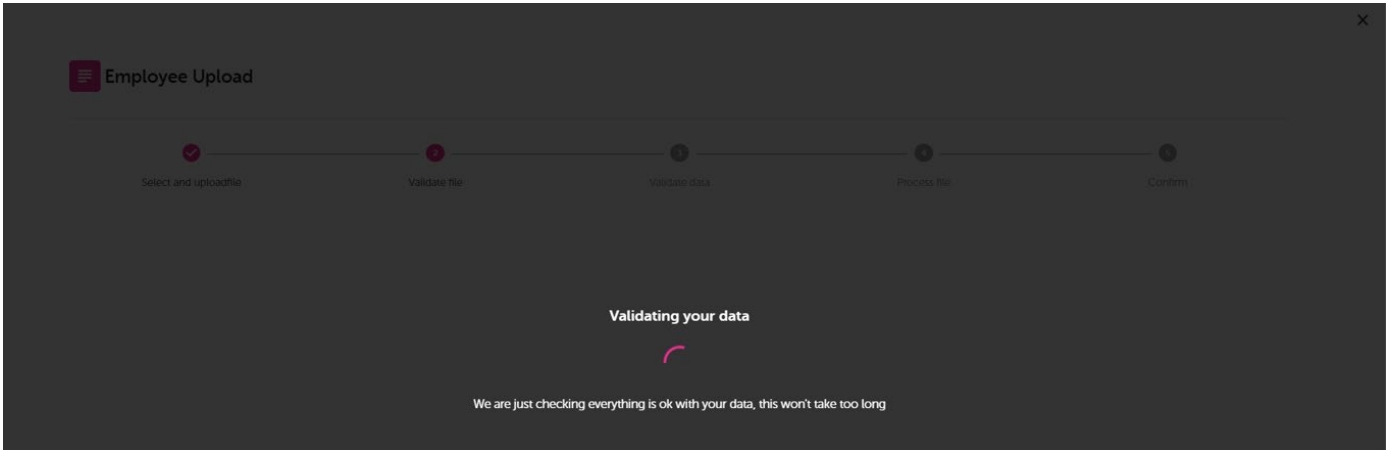
Drag and drop a file here or click

No file uploaded

CLEAR SUBMIT

Step 3 – Validate your data

After clicking 'Submit', this will take you to a screen which is shown while your data is validated – this may take a few minutes.



Step 4 – Process your contributions

When your data has completed validation, you will be presented with the below screen showing an upload summary.

Contributions Upload

Progress: 1. Select and upload file (✓), 2. Validate file (✓), 3. Validate data (⚠), 4. Process file (⏸), 5. Confirm (⏸)

Employee contributions: £515.00 | Employer contributions: £313.00 | Total contributions: £828.00 | Total joiners: 4 | Due On: 28/12/2021

Validation Status: All rows | Actions: All rows | ⚠ We have detected 1 file error and 3 item errors, please check your data | RE-UPLOAD | DOWNLOAD ERRORS

Contributions are missing for employees with payroll number: 227, 555998989, 5265635, 1234543210006, 14072022001, 2022072702, 2022072701

Status	Row	Actions	Employee	Payroll Number	Salary	Employee %	Employer %	Employee Payroll Number	Title	Forename	Middle Name	Surname	NI Number	Date of Birth	Marital Status	Sex	Address line 1	Address line 2
✖	4	Validation error - Payroll Contribution - The employer contribution amount is too low based on the earnings, please review the data - Validation error - Payroll Contribution - The total contribution amount is too low based on the earnings, please review the data	Paula Pope	25022223	£2000	5%	3%	25022223	Ms	Paula		Pope	AA611146A	10/05/1980	Married	F	4 The House	The City
✖	7	Validation error - Pay Date - Pay dates do not match	Bill Jones	40320277	£2000	5%	3%	40320277	Mr	Bill		Jones	AA42946A	11/05/1980	Married	M	2 The House	The City
⚠	2	Buy Via Payroll - Update Salary - Update Personal Details Validation warning - Payroll Contribution - Member limited by MPAA	Stanley Smith	25022221	£2000	3%	2%	25022221	Mr	Stanley		Smith	AA611146A	11/05/1980	Married	M	2 The House	The City
⚠	6	Buy Via Payroll - Approve Pot Payroll Contribution Level Change Validation warning - Payroll Contribution - Payroll contribution data does not match change requested	Clive Smith	4032022	£2000	10%	6%	4032022	Mr	Clive		Smith	AA421146A	11/05/1980	Married	M	2 The House	The City
✓	3	Open User Account + Enrol + Buy Via Payroll	Kelly Jones	25022222	£2000	5%	3%	25022222	Ms	Kelly		Jones	AA611147A	12/05/1980	Married	F	1 The House	The City
✓	5	Open User Account + Enrol + Buy Via Payroll	Phil Gates	25022224	£100	5%	3%	25022224	Mr	Phil		Gates	AA611146A	14/05/1980	Married	M	5 The House	The City

Rows per page: 25 | 1-6 of 6

Review the upload summary and correct any rejected records prior to submission within your source data. If there are any errors, you can download an error report by clicking the 'Download Errors' button. You will not be able to process a file until all errors have been corrected.

If you need help with these errors, please see [Appendix 2 - Employer Portal Validation Error Guide](#) within the [Payroll Set Up Guide](#).

Once any errors have been corrected and you have a clean file for re-upload, you will see the below as confirmation of an error free upload.

✓ There are no errors detected in your data

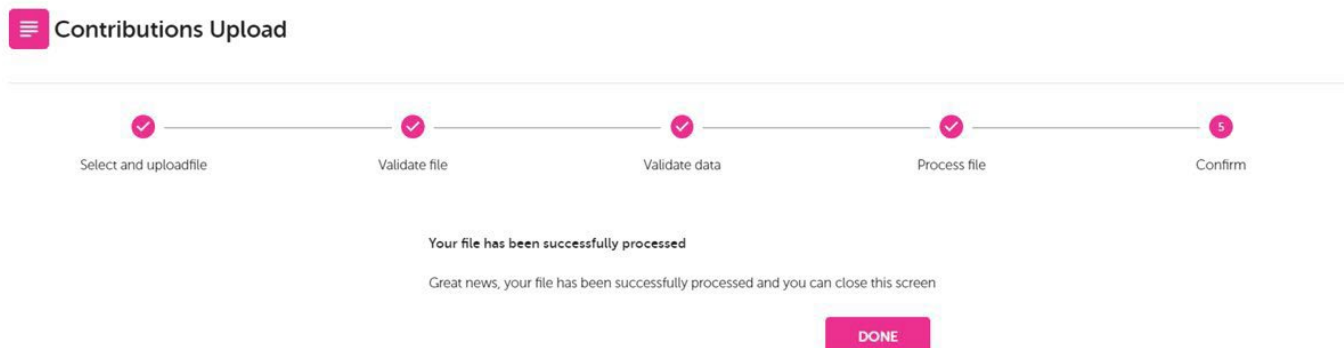
RE-UPLOAD

PROCESS

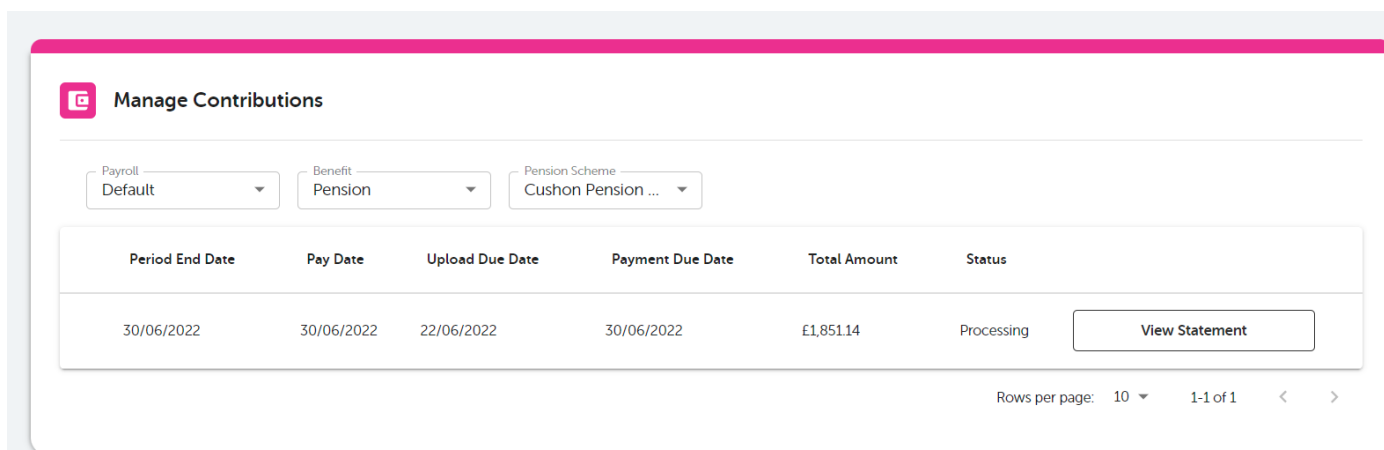
We would recommend checking a few of the records to ensure the data is accurate. Once you are happy with the data, please click 'Process' to load the data into the platform.

This will take you to another screen which is shown while your data is validated – again, this may take a few minutes, so do not cancel the screen.

Once all validations are successful, the next screen will confirm that your file has been successfully processed. Select the 'Done' button and this will take you back to your 'Pension upload' screen.



Once your data has been loaded, you can view the contribution statement in the 'Contributions' section. The contributions you have just processed will be shown detailing the total amount to be collected by Cushon, with a status of 'Processing'.



Contributions should be submitted to Cushon by the 5th day of the month following deduction from pay to ensure they reach members' accounts by the 22nd of the month, as required by the Pensions Regulator.

Contributions are paid by Direct Debit, and Cushon typically debit the account 3-4 working days after a successful upload of the contribution file. After Cushon collect the contributions from the source bank account they will typically reach member accounts after a further 3-4 working days. Therefore, upon upload of the contribution file, contributions will typically take 8 working days to show within individual member accounts.

7.3. *View / download previous statement*

Within the contributions section you can also view and download statements that have been uploaded for previous pay periods.

Ensure the drop downs are selected if required and click on 'View Statement' of the pay period you are interested in.

Manage Contributions

Payroll: No Member Demo | Benefits: Pension | Pension Scheme: Cushon Workplace Pe...

Period End Date	Pay Date	Upload Due Date	Payment Due Date	Total Amount	Status	
28/01/2022	28/01/2022	31/01/2022	01/01/2022	£0.00	Upload is overdue	Upload contributions
28/12/2021	28/12/2021	28/12/2021	28/12/2021	£0.00	Upload is overdue	Upload contributions
28/11/2021	28/11/2021	28/11/2021	28/11/2021	£340.00	Waiting For Payment	View Statement

Rows per page: 10 | 1-3 of 3

This will bring up details of the statements previously submitted.

Statement

Other options: Select an option

Statement eeee704b-34b0-45a9-bb00-912957e178ce due on 28th November 2021

Status	Payment status	Employer total	Employee total
Waiting For Payment	Not Paid	£120.00	£220.00
Total due	Due on		
£340.00	2021-11-28		
Account name	Account number	Account sort code	Payment reference
x		--	

Please ensure monies arrive on the date shown and with this EXACT payment reference to ensure employees' money is promptly invested.

If payment arrives on a different date or with a different payment reference it could lead to money being returned and/or disproportionate delays in money being allocated to employees' accounts.

You are able to download or view further details on this statement by selecting the 'Other options' dropdown box and selecting one of the various options.

Statement

Other options: Select an option

- Cancel statement
- Download Statement (PDF)
- Download aggregate deductions file (CSV)
- Download detailed deductions file (CSV)
- View the contributions made to this statement

Statement eeee704b-34b0-45a9-bb00-912957e178ce due on 28th November 2021

Status	Payment status	Employer total	Employee total
Waiting For Payment	Not Paid	£120.00	
Total due	Due on		
£340.00	2021-11-28		
Account name	Account number	Account sort code	Payment reference
x		--	

Please ensure monies arrive on the date shown and with this EXACT payment reference to ensure employees' money is promptly invested.

If payment arrives on a different date or with a different payment reference it could lead to money being returned and/or disproportionate delays in money being allocated to employees' accounts.

8. Access Control

The Access Control section of the portal is used to view and manage administration privileges for your organization.

There are 2 user access levels, Admin User and Senior Admin User.

Admin User

- Uploading contributions and confirming payment for Direct Debit collection.
- Creating new member records through upload of new Employees.
- Able to notify Cushon of leavers - where we should not expect further contributions.
- View the access control section to see who is provided with Employer admin user access.
- Will be added to the statement distribution list and will receive email notifications from the Cushon platform including:
 - Confirmation of Direct Debit instruction.
 - Contribution upload reminders if not done by the fifth of the following month.
 - Advance notice of the collection via Direct Debit for contributions due (following upload of contribution data).
 - If ever a new Direct Debit mandate is cancelled and Cushon can no longer deduct contributions.
 - An employee has opted out of the Cushon Pension Scheme.
 - Contribution refund confirmation - to confirm when refunds as a result of opt outs are paid from Cushon to the Company bank account.

Senior Admin User

- All the rights of an Admin user.
- Ability to add/remove/change other Employer admin user access.
- Receive notifications via email when any changes to user access are performed.

8.1 View the access control section

The access control section of the platform will provide a list of all users that have access to the selected Employer scheme. The table below shows the information that is presented.

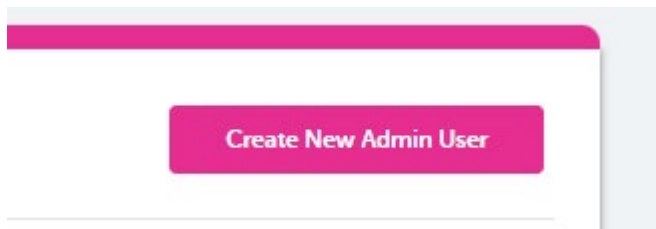
Employee	Role	Last logged in	Status	Access changed	Access changed by
Bob Smith autotestcae+hint100@gmail.com	Admin	Wed, Mar 13, 2024, 11:14 AM	Active	Mon, Mar 04, 2024, 11:18 AM	
Test Member test.member@intermediary.co.uk	Admin	-	Active	Mon, Mar 04, 2024, 11:18 AM	
Test Member2 test.member2@intermediary.co.uk	Admin	Fri, May 26, 2023, 3:31 PM	Active	Mon, Mar 04, 2024, 11:18 AM	
New Member new.member@company.co.uk	Admin	Tue, May 30, 2023, 2:34 PM	Active	Mon, Mar 04, 2024, 11:18 AM	
Test test test.msta2@secforce.com	Admin	-	Active	Mon, Mar 04, 2024, 11:18 AM	
Rafael Mendes rafael.mendes+test20231218-1@x-team.com	Admin	Mon, Dec 18, 2023, 5:22 PM	Active	Mon, Mar 04, 2024, 11:18 AM	
Jonathan Safe mft.testing+1@gmail.com	Senior Admin	Tue, Apr 09, 2024, 10:37 AM	Active	Tue, Sep 27, 2022, 10:39 AM	user1746@cushon.co.uk
Phone Test phone.naing+test@cushon.co.uk	Admin	-	Active	Wed, Dec 20, 2023, 11:35 AM	user4@cushon.co.uk
Friday Afternoon friday.afternoon@happy.com	Admin	-	Active	Wed, Dec 20, 2023, 2:41 PM	mft.testing+1@gmail.com
James Love mfts.testing+test7@gmail.com	Admin	Mon, Mar 04, 2024, 11:16 AM	Active	Tue, Feb 27, 2024, 9:46 AM	user1746@cushon.co.uk

- Role – either Admin or Senior Admin (privileges listed in section 8 above).
- Access changed – shows the latest time a change was made to the Users access credentials.
- Access changed by – shows the email address linked to the account of the User who made that change.


8.2 How to Create New Admin User

Only Senior Admin Users have the ability to create new Users. If you require your user access to be upgraded to Senior Admin please speak to your Senior Admin User, if you do not have a User in the role of Senior Admin please contact employerhelp@cushon.co.uk.

To create a new Admin user who currently does not have a Cushon Admin account, once in the Access Control section of the portal click on the option at the top right of the screen "Create New Admin User"



You will be presented with an online form of information that must be inputted to create a new Admin User account. You must also ensure that the correct type of access is selected by clicking on the correct level of access.

 Employer Access Control - Create New Admin User

Enter the new admin user details

First name * Last name *

Work email address *

These details are required to allow multi-factor authentication to be set up on the account and also may be required for password resets

Mobile number * Date of birth *

Please select which type of access the user should be assigned

Admin User ⓘ

Senior Admin User ⓘ

INVITE NEW ADMIN USER

You can view the privileges within each level of access by clicking on the information buttons to the right-hand side of each access type.



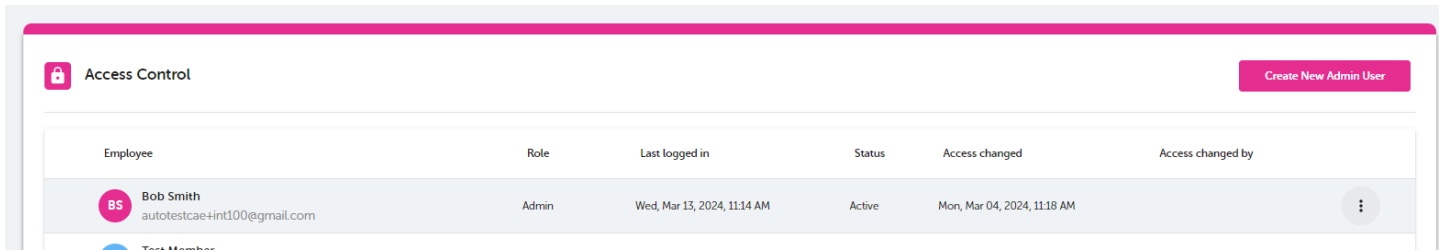
When you have completed the form click Invite New Admin User. An email is now sent to the new user including instructions on how to activate their account.

An email is also generated to all Senior Admin users as confirmation of the change.

8.3 How to make changes to an existing User account

Only Senior Admin Users have the ability to create new Users. If you require your user access to be upgraded to Senior Admin please speak to your Senior Admin User, if you do not have a User in the role of Senior Admin please contact employerhelp@cushon.co.uk.

Senior Admin Users have the ability to make changes to existing Users, changes can be made to a user's account by clicking on the 3 dots to the right-hand side of the users row on the access control table.



Changes that can be made to an existing Admin User;

- Revoke Access
- Upgrade to Senior Admin

Changes that can be made to an existing Senior Admin User;

- Revoke Access
- Downgrade to Admin

An email is also generated to all Senior Admin users as confirmation of the change.

Senior Admin users cannot make changes to their own access.

There must be at least one Senior Admin user with access to an Employer at any one time.

9. Associated Intermediaries

The Associated Intermediaries section of the portal shows as intermediaries or 3rd parties who are associated with your Pension Arrangement. This may include 3rd party payroll providers or accountants who have the responsibility to administer your pension arrangement on your behalf.

