



Running Nest more efficiently

Andrew Oldacre, Head of Key Account Management

Gary Ball, Senior Technical Account Manager

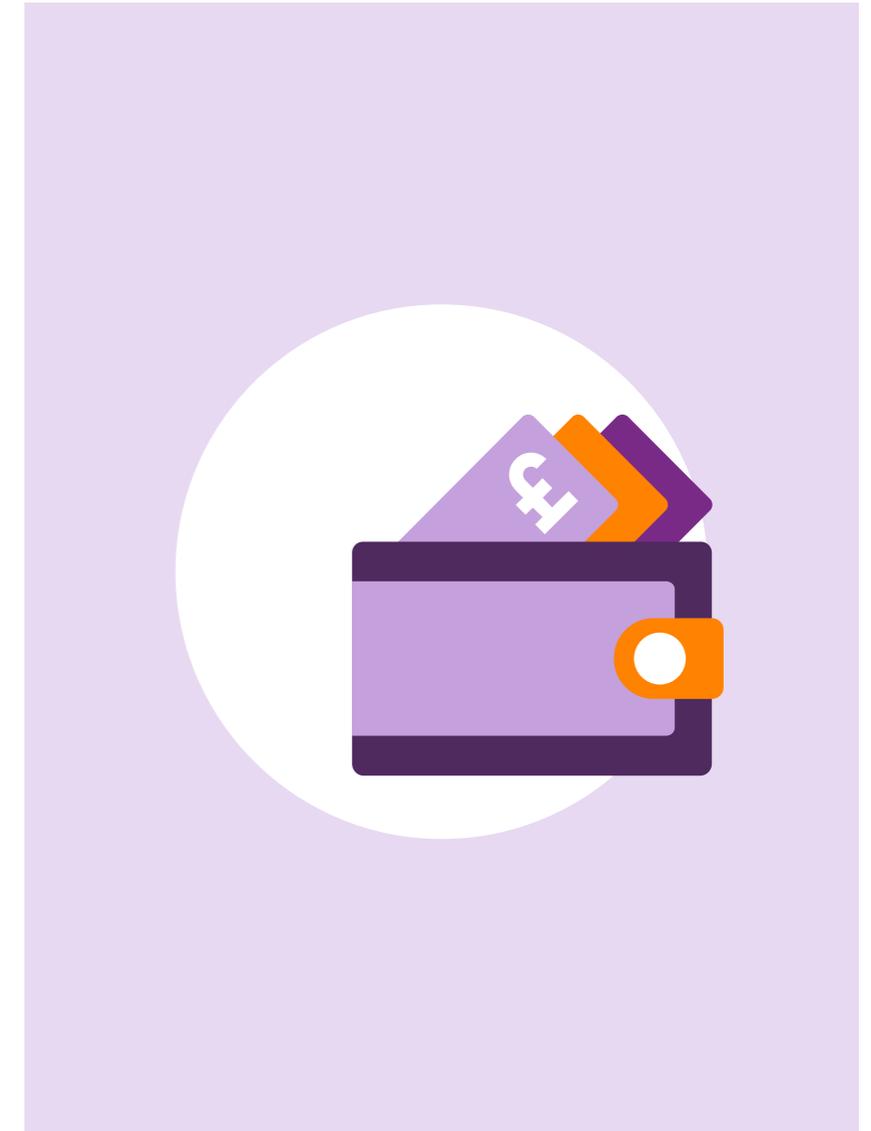
Hosted by : **Heidi Swift**, Key Account Manager

Agenda

- 1 How to resolve missing National Insurance numbers
- 2 The simplicity of moving members groups
- 3 Key update on the Pensions Scheme Bill
- 4 Q&A

Housekeeping

- › Time for questions at the end of the presentations, please type any questions in the Q&A box.
- › Please fill out the feedback form.
- › Slides and recording will be sent out after the event



How to resolve missing NI numbers

Andrew Oldacre

Updating NINO



We've updated the message types in your mailbox. For more information, please [click here](#).
Stay on top of your contribution payments by checking if any of your schedules are overdue. If you've received a late payment notification and you're unsure how to resolve it, then please view our [Employer Help Centre article](#).
Stay safe online Beware of 'phishing' emails asking for your information.

You are logged in as
Gary Ball
Your NEST employer ID:
EMPO11290066
Your NEST delegate ID:
TPAR011267317
Last login: 11 February 2026, 12:40
Today is 11 February 2026

Welcome to your NEST home for A123

You have been assigned the role of full access delegate. You can view all areas but can only perform tasks assigned to this role. You can find out about different delegate roles in the [help centre](#).

Your NEST home is your personal area where you can manage your account.

From here, you can enrol workers and manage your contributions, payment sources and groups. You can also manage your delegates and access your secure mailbox.

You seem to have another account with the same email address. To help you manage multiple accounts we can merge them if they're set up under different employers. Merge under the same employer is not allowed. Would you like to [merge accounts now?](#) This means you'll only need one username and password.

Manage contributions

View and correct paid schedules as well as deal with due or overdue payments.

You can also tell us about any opt-outs and leavers and move workers between payment sources or groups.



Manage workers

Enrol workers and view or edit their details.

You can also view any inactive workers.

Mailbox (0)

Keep track of communications with NEST in your secure mailbox.

You can also send us messages and view archived messages.

Manage delegates

Delegate access to one or more people and decide what they can do.

Manage payment sources

View, add or change payment sources.

Manage groups

View, add or change groups or delete groups you're no longer using.

Manage secure file transfer

Use secure file transfer to send us large enrolment or contribution files.

Organisation details

Manage the information we hold about your organisation.

Manage your security details

Manage the security details for this account.

Would you like to set up a new employer?

[Add a new employer](#)

[Back to my home](#)



Updating NINO

Total workers saving with NEST: **7**

If you have a small number of workers you can enrol them one by one using Enrol online. To enrol a large number of workers at one time we recommend using [file upload](#).

[Enrol online](#)

[View inactive workers](#)

[View upload history](#)

Show me:

All payment sources

All groups

All enrolment types

no NI number

Last name

NI number

Alt. ID

[Apply filter](#)

7 workers

Select this page

Select all workers from a group

[Change group](#)

[Download results](#)

| Name | Enrolment date | Opt out expiry date | Enrolment type | Payment source | Tax rate for calc. tax relief | Group | View/Edit |
|--|----------------|---------------------|----------------|----------------|-------------------------------|----------|---------------------------|
| <input type="checkbox"/> Lucy Pink AC 14 25 36 C - AC142536C | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | My group | View/Edit |
| <input type="checkbox"/> Andy Green 1025 | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | My group | View/Edit |
| <input type="checkbox"/> Jayne Purple 785263 | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | My group | View/Edit |

Updating NINO

Andy Green

Here are the details we currently hold for this worker.

 View   Edit details

Worker's personal details

Name **Andy Green**

Date of birth **12 August 1975**

Gender **Male**

Tax information details

National Insurance number **Not provided**

Overseas national who hasn't given an NI number? **Yes**

 If this worker isn't an overseas national awaiting a National Insurance number and you need to change this entry from Yes to No, you'll first need to change their tax relief eligibility status from Yes to No.

Eligible for UK tax relief* **Yes**

Tax rate for calculating tax relief **England & N. Ireland** 

Contact details

Address **Flat 12 Cressal House,
Tiller Road
LONDON
E14 8PU**

Preferred email address **Not provided**

Alternative email address **Not provided**

Updating NINO

 View history

Worker's personal details

Name Andy Green Edit

Date of birth 12 August 1975 Edit

Gender Male Edit

Tax information details

National Insurance number Not provided Edit

Overseas national who hasn't given an NI number? Yes

 If this worker isn't an overseas national awaiting a National Insurance number and you need to change this entry from Yes to No, you'll first need to change their tax relief eligibility status from Yes to No.



Updating NINO

Tax information details

National Insurance number AB 74 85 36 C

Edit

✔ You've successfully changed your worker's details

Eligible for UK tax relief *

No



Edit

Tax rate for calculating tax relief

England & N. Ireland



Contact details

Updating NINO

Tax information details

Please provide your worker's National Insurance number *

AB 74 85 36 C ?

 Please check the 'Eligible for UK tax relief field?' now you've updated this worker's NI number.

Cancel

Save



Overseas national who hasn't given an NI number?

No

Edit

Eligible for UK tax relief *

No



Edit

 To change this worker's tax relief eligibility status you'll first need to provide us with an NI number.

Updating NINO

Tax information details

National Insurance number

AA 11 22 33 B

Edit

Is this worker eligible for tax relief on money they pay into a pension scheme? *



Yes



No



Worker's eligibility for tax relief

By changing this setting from 'No' to 'Yes', you're giving the following formal declarations to us as required by HM Revenue and Customs.

The pension contributions I make for this worker in the current tax year won't go over the larger of the following two amounts:

- this worker's total UK earnings chargeable to income tax in the current tax year
- £3,600.

The information I've given in this declaration is, to the best of my knowledge and belief, correct and complete.

I'll give notice to NEST if any event occurs that results in this worker no longer be entitled to tax relief and I'll do this by the later of the following:

- 30 days after the event occurs
- 5 April of the tax year in which the event occurs.

You must make sure that this worker's name, address and National Insurance number are recorded correctly.

Cancel

Save



Updating NINO

How can you spot a member that is not set up as eligible for tax relief?

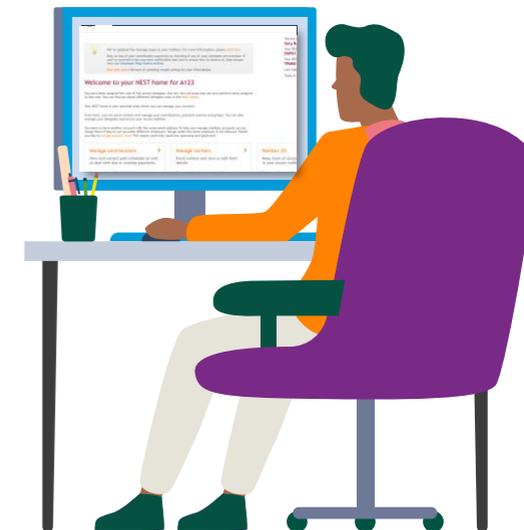
Show me:

All groups All statuses

Last name NI number Alt. ID [Apply filter](#)

4 results [Download results](#)

| Member details | Status <input type="text"/> | Pensionable earnings (£) | Auto calc. | Employer contributions (£) | Member contributions (£) | Total (£) | Contribution options | Errors |
|--|-----------------------------------|--------------------------|-------------------------------------|----------------------------|---------------------------|-----------|----------------------|--------|
| Claire Knee 789654 Monthly | Action needed - not yet validated | 0.00 | <input checked="" type="checkbox"/> | 0.00 (3%) | 0.00 (5%) | 0.00 | Options | |
| Gary Bell AB 12 74 85 A - AB127485A Monthly | Action needed - not yet validated | 0.00 | <input checked="" type="checkbox"/> | 0.00 | 0.00 (5% less tax relief) | 0.00 | Options | |



Updating NINO – what does this error message mean?

Tax information details

National Insurance number AB 74 85 36 C

Edit

We need to contact this member

Eligible for UK tax relief *

No



Edit

Tax rate for calculating tax relief

England & N. Ireland



Contact details

Moving members groups

Gary Ball

Pay periods set up

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Organisation details >

Manage the information we hold about your organisation.

Manage your security details >

Manage the security details for this account.

Would you like to set up a new employer?

[Add a new employer](#)

[Back to my home](#)



Pay periods set up

Manage your contribution schedules

Today is 12 February 2026

You need to complete a contribution schedule every time payments are due, then submit a payment.

A contribution schedule lists all your workers who share the same payment source and pay period.

If a worker opts out or leaves your organisation you can update their status in a schedule. To view or correct a completed schedule click on *Paid schedules*.

You must make sure payments are cleared in our account by the payment due date. The exception is for workers in an opt-out period. For these workers you can hold on to contributions till the end of the second month following their start date.

Contribution schedules that are over two years old may be archived. You'll need to retrieve archived schedules before you can view, edit or pay them. [Read more about retrieving archived schedules.](#)

Need help?

Start a live chat

[Paid schedules](#) [Exception schedules](#) [File upload history](#)

Show me:

All payment sources



Show all schedules with a future payment date

5 results

[Download results](#)

| Status | Payment due date | Payment source | Frequency | Earnings period | Future payment date | Edit/Pay |
|--------|------------------|----------------|-----------|---------------------------|---------------------|----------|
| Due | 22 Feb 2026 | My source | Monthly | 29 Dec 2025 - 28 Jan 2026 | | |
| Due | 22 Mar 2026 | My source | Monthly | 29 Jan - 28 Feb 2026 | | |
| Due | 22 Mar 2026 | My source | Monthly | 1 Feb - 28 Feb 2026 | | |
| Due | 22 Apr 2026 | My source | Monthly | 1 Mar - 28 Mar 2026 | | |
| Due | 22 Apr 2026 | My source | Monthly | 1 Mar - 31 Mar 2026 | | |

Groups set up

Find groups + Add another group

My group
Active

Earnings basis: Qualifying earnings

Employer contribution: 3.0%

Employee contribution: 5.0%

Payment frequency: Monthly

Create a copy Manage group

Monthly
Active

Earnings basis: Qualifying earnings

Employer contribution: 3.0%

Employee contribution: 5.0%

Payment frequency: Monthly

Create a copy Manage group

< Page 1 of 1 >

Done

Create a new group

Set up a group

Please tell us how you'd like to contribute for the workers you'll enrol into this group

Please fill in all fields marked with an asterisk *

Group name, contribution rates and earnings basis.

When you enrol your workers into NEST you'll need to put each one into a group. Now you need to choose a name for your groups or you can use the default name if one is supplied. Your worker group names could be seen by your workers and also may be needed in your payroll software or by your payroll provider, so bear this in mind when choosing a name.

Worker group name * ?

Contribution level *

[What are the contribution levels?](#)

Earnings basis *

[What are the earnings bases?](#)

Contribution rates for the selected options

If you choose Custom contribution level and Qualifying earnings:
You can edit the contribution rates as long as you do not go below the minimum requirements.
Check the [minimum rates you must pay for Qualifying earnings](#).

| Contribution rates | Your contribution | Worker's contribution* |
|--------------------|------------------------------------|------------------------------------|
| From 01 Oct 2018 | <input type="text" value="8.0"/> % | <input type="text" value="0.0"/> % |

* The worker's contribution rate shown above represents the total worker contribution due. If a worker is eligible for tax relief they'll pay less. Visit our employer help centre for more information on how tax relief affects your [worker contributions](#).

The table above shows how the minimum contributions are automatically updated over time. If there's a change in law requiring different minimum rates, or a change to when new minimum rates are legally applied, these details will be updated automatically for you. We'll still inform you of this in writing before we make any updates.



Creating a new group

Earnings period and payment due date.

You'll be asked to give us information about when you pay your workers. We'll use this information to determine your ongoing earnings periods and payment due dates. Earnings periods are also known as pay periods.

1. Payment frequency: * ?
How often do you pay your workers?

2. When is your current earnings period due to end: * of the month. ?

Take note of the following:

- If the date selected doesn't occur in a particular month, such as 31 June or 30 February, the last day of that month will apply.
- If your earnings period ends on the last day of the month, you need to select 31st from the list above.

The current earnings period for these workers ends: **28th February**

Taking this into account, please tell us when NEST will receive contributions for the current earnings period below.

3. Payment due date: * ?
When will NEST receive contributions for this earnings period.

- A number of days after the end of the current earnings period
- A particular day

i The latest you can set your payment due date is the 22nd of the month following your normal pay day.

You must submit contributions at least five working days before the payment due date.

Choose a date that works best for your organisation. This will be the last date by which your contributions for this group of workers need to have reached NEST and cleared in our account. Different payment methods have different processing times so make sure you leave enough time for the payment to clear.

If your payment hasn't cleared in our account by the payment due date it'll be treated as a late payment and we may report you to The Pensions Regulator.

Please check with your bank if you're unsure of processing times for your payment method.

Based on your selection NEST will receive contributions for the current earnings period on: **22nd March**

If this date isn't suitable please make an alternative selection from the options above.

Cancel

Next

Creating a new group

Payment frequency: Monthly

Earnings period ends: 28 February 2026

 Your current earnings period, pay period, end date is 28 February 2026. We'll assume all future earnings periods end on the 31st of each month. If your earnings period ends at the end of the month select 31st for this option.

Payment due date: 22nd of the month that follows the end of the earnings period

 Please remember the payment due date you choose is the date by which your contributions for these workers must have reached NEST and cleared in our account. You need to allow enough time for the payments to clear. Different payment methods have different processing times. If in doubt please check with your bank.

If payment isn't received into our account by the payment due date it will be classed as a late payment.

[Back](#) [Confirm](#)

Moving workers to a new group



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Manage contributions >

View and correct paid schedules as well as deal with due or overdue payments.

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Manage workers >

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Mailbox (0) >

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Moving workers to a new group

Move workers between groups



Changing a worker's group can have an impact on contribution schedules, for example, workers could move to another schedule. It may take up to 2 hours for these changes to appear in contribution schedules.

Please choose the group you want to move:

From

To

Tell us when you want this change to take effect. You can choose any date up to one month from today.

When you've selected the date click *Move workers*.

Please don't make any changes to the groups of these workers until the schedule they're in has been processed.

Change workers to new group on:



Please check your selection

| From | To | On |
|----------------------|---------|------------------|
| My group (4 workers) | Monthly | 12 February 2026 |

Cancel

Move workers

Moving workers to a new group

Confirmation of worker movement

✓ Your move from *My* group to *Monthly* is in progress. You may still see moved members in their old group until the change is complete.

[Go to Your active workers](#)

You are logged in as

Gary Ball

Your NEST employer ID:

EMP011290066

Your NEST delegate ID:

TPAR011267317

Last login: 12 February 2026, 16:25

Today is 12 February 2026



Moving workers to a new group

Manage your workers

This is where you can enrol new workers. You can also view and edit information for workers you've already enrolled who are due to make contributions to NEST.

You may have enrolled other workers who are not expected to make contributions to NEST, for example because they've opted out or left your employment. To view these workers click [View inactive workers](#).

Total workers saving with NEST: 8

If you have a small number of workers you can enrol them one by one using Enrol online. To enrol a large number of workers at one time we recommend using [file upload](#).

[Enrol online](#)

[View inactive workers](#) [View upload history](#)

TPAR011267317

Last login: 12 February 2026, 16:25

Today is 12 February 2026

[View inactive workers](#) [View upload history](#)

Show me:

All payment sources

All groups

All enrolment types

no NI number

Last name

NI number

Alt. ID

[Apply filter](#)

8 workers

Select this page Select all workers from a group

[Change group](#)

[Download results](#)

| Name | Enrolment date | Opt out expiry date | Enrolment type | Payment source | Tax rate for calc. tax relief | Group | View/Edit |
|---|----------------|---------------------|----------------|----------------|-------------------------------|----------|---------------------------|
| <input type="checkbox"/> Lucy Pink AC 14 25 36 C - AC142536C | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | My group | View/Edit |
| <input type="checkbox"/> Andy Green AA 11 22 33 B - 1025 | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | My group | View/Edit |
| <input type="checkbox"/> Jayne Purple 785263 | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | My group | View/Edit |
| <input type="checkbox"/> Gary Bell AB 12 74 85 A - AB127485A | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | Monthly | View/Edit |
| <input type="checkbox"/> Claire Knee 789654 | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | Monthly | View/Edit |
| <input type="checkbox"/> Greg Thompson 148596 | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | Monthly | View/Edit |
| <input type="checkbox"/> Sarah Two AB 74 85 36 C - 12456 | 11 Feb 2026 | 15 Mar 2026 | Auto enrolment | My source | UK | Monthly | View/Edit |
| <input type="checkbox"/> John Brown AB 12 34 56 C - AB123456C | 06 Feb 2026 | 10 Mar 2026 | Auto enrolment | My source | UK | My group | View/Edit |

Page 1 of 1

[Done](#)

Editing a payment source



Find out how to add a new payment source in our [help centre](#).

Your payment sources

Here's a summary of the payment sources you've set up. You can view and edit existing payment sources or add new ones. You can also create a copy of a payment source to use as the basis of a new one.

 [Add another source](#)

 **My source**
Active

Payment method: Direct Debit

[Create a copy](#) [Edit](#)

< Page 1 of 1 >

Done

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EMP011290066

Your NEST delegate ID:

TPAR011267317

Last login: 12 February 2026, 16:25

Today is 12 February 2026

Editing a payment source

Set up your payment sources

You should keep a note of the payment source name as it will be used when enrolling workers and processing contribution schedule information. It may also be needed in your payroll software or by your payroll provider.

It's up to you what name you give your payment sources. You might want to simply number them or reflect what group of workers they apply to, for example, 'Payment source 1', 'Direct Debit' or 'Manager's Account'.

What name would you like to give this payment source?

My source

Edit

Payment type

Direct Debit

Edit

Bank details

Are you authorised to set up this Direct Debit mandate?

You can only set up a Direct Debit mandate for this account if you're an account holder and if your signature is the only one required to set up the mandate. If you're not an account holder you'll need to ask the person who is to authorise this Direct Debit by re-visiting this page. If two signatures are required you'll need to collect the required signatures on a printed mandate and send it to us.

Can you authorise this mandate? *

- Yes, I'm an account holder for this account and I'm the only person who needs to authorise this mandate.
- No, I can't authorise this Direct Debit or two signatures are required. I'll either ask the account holder to authorise the mandate online by clicking Yes, or if two signatures are required I'll print the mandate and send it to NEST with the required signatures.



Your NEST delegate

TPAR011267317

Last login: 12 Febru

Today is 12 February

Editing a payment source

Bank details

Are you authorised to set up this Direct Debit mandate?

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Can you authorise this mandate? *

- Yes, I'm an account holder for this account and I'm the only person who needs to authorise this mandate. 
- No, I can't authorise this Direct Debit or two signatures are required. I'll either ask the account holder to authorise the mandate online by clicking Yes, or if two signatures are required I'll print the mandate and send it to NEST with the required signatures.

Source of contribution payments

Bank/building society details:

| | |
|----------------------------|----------------------|
| Bank/building society name | NATIONWIDE BLDG SCTY |
| Account holder's name | BBB |
| Account number | 00008086 |
| Sort code | 07-01-16 |
| Roll number | |
| Service user number | 565656 |

Cancel Direct Debit

Click this button to cancel your existing Direct Debit mandate and choose another payment method.

Change bank/building society details

Click this button to enter new account details for your Direct Debit. This will create a new mandate and automatically cancel your existing one.

Print a pre-populated Direct Debit mandate form 

Editing a payment source

Bank details

Please tell us the bank/building society account you want to use to pay contributions

 Please note if you're changing the sort code and/or account number, your existing Direct Debit mandate will be cancelled. Any payments that have already been authorised from your existing mandate will still be collected.

If there are any schedules that you have submitted using this Direct Debit mandate, but are yet to be processed, the status of the members will change back to member validated. This can take up to 30 minutes. You'll then need to submit the schedule again to make sure payment is made for these members.

 NEST will only take payments from this account with your prior approval. You're not setting up a regular Direct Debit amount. You'll always get to check the amount and confirm you're ready for the payment to be collected.

Account holder name *

BBB



Account number *

00008086



Sort code *

07

01

16



Roll number



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Can you authorise this mandate? *

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Editing a payment source

Refunds

Refunds payment details

Bank details

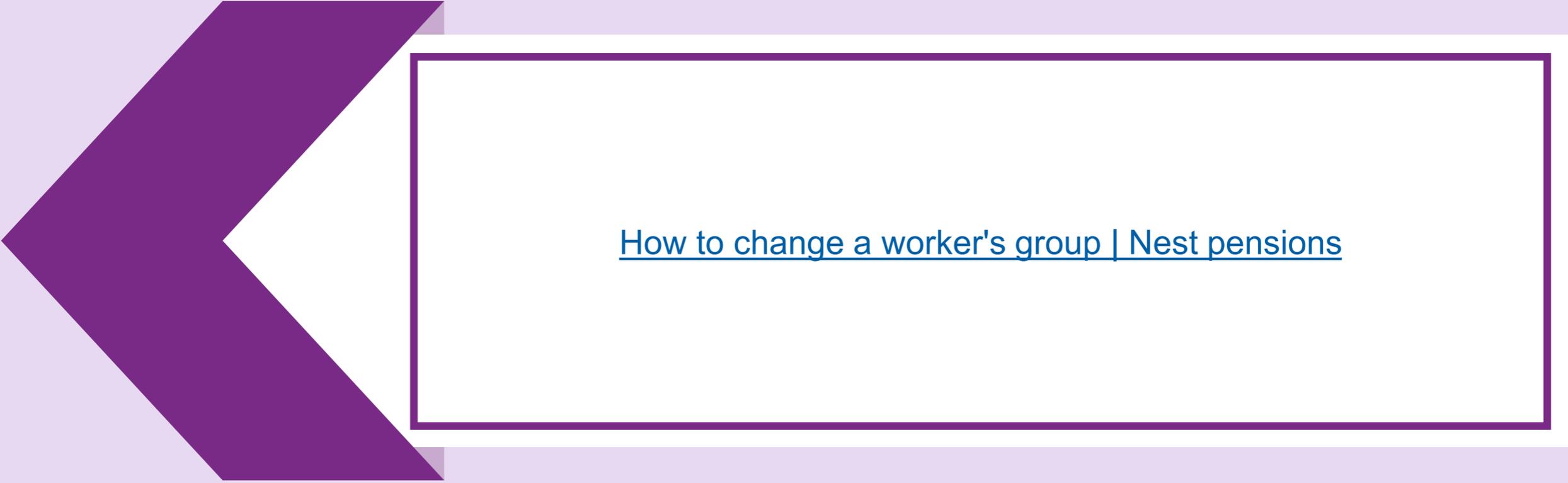
| | |
|----------------------------|----------------------|
| Bank/building society name | NATIONWIDE BLDG SCTY |
| Account holder's name | BBB |
| Account number | 00008086 |
| Sort code | 07-01-16 |
| Roll number | |

Change bank details

Cancel

Done

Help centre video



[How to change a worker's group | Nest pensions](#)

Key update : Pension scheme bill

Andrew Oldacre

What's on the horizon?

[Home](#) > [Work](#) > [Pensions and ageing society](#) > [Workplace pensions: a roadmap](#)



[Department
for Work &
Pensions](#)

Policy paper

Workplace pensions: a roadmap

Updated 12 August 2025

Book an appointment to talk to us directly

To book a one-to-one 30-minute appointment with our in-house experts please send the following details:

- › Name
- › Job title
- › Organisation
- › Appointment date/time request
- › Summary of issue

to events@nestcorporation.org.uk and we'll book you in. Details will be sent in follow up email



QA



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