



nest

Optimising your Nest accounts

Andrew Oldacre, Head of Key Account Management
Gary Ball, Senior Technical Account Manager

Hosted by: **Claudine Bell**, Key Account Manager



Agenda

1 Error handling

2 Live demo

3 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



Error handling

Andrew Oldacre

Error handling

Where are errors displayed?)

Online : Contributions / File Upload History

APIs: Returned to payroll software - onward message to user depends on payroll software



Error handling

Common examples

- › *The information you've entered for this member doesn't match this schedule. Please check that the earnings period for this member matches this schedule. You should also check that the payment source or start date for this member matches this schedule*
- › *One or more contributions you've entered for this member are less/more than the minimum you've agreed to pay for them. Please check that the pensionable earnings and contributions you've entered match the group this member belongs to, or that you've used the correct reason code*
- › *We can't find a record for this member related to this employer account. Please check that the member has been enrolled and the information you have entered matches their record with Nest.*
- › *You must provide a valid header or trailer record. Please ensure the payment source and frequency are correct, and that the payment due date is in the correct format - it should match an existing contribution schedule on the system. Please check your data and try again*
- › *You've already submitted contributions for the member in this schedule*



Overdue Schedules

Most common reasons

Schedule has been submitted for payment but hasn't cleared by the due date

Not all of the active members have been validated
"Action needed – not yet validated"

A new enrolment has been back-dated to a previous paid schedule

Incorrect level of contributions submitted
"Action needed – invalid"



Pensions Regulator Reporting

Late Payments Process

- The first time we notify the Pensions Regulator (TPR) is when a schedule is overdue for 90 days
- We are duty bound to inform any affected members
- TPR raise a case and write to employer requiring them to comply within a specific period
- In the response, evidence must be provided for all overdue schedules
- When satisfied, the case is closed by TPR
- Risk of fines / court action / adverse publicity if not resolved



Live demonstration

Gary Ball

Useful links

- Clear overdue contribution schedules
[Clear overdue contribution schedules | Nest pensions](#)
- Salary sacrifice toolkit
[Salary sacrifice toolkit | Nest Pensions](#)
- Or **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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Live Demo



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.

Welcome to your NEST home for NC Webinar June 26

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.

You are logged in as

Gary Ball

Your NEST employer ID:

EMP011322080

Your NEST delegate ID:

TPAR011267317

Last login: 1 June 2026, 10:25

Today is 1 June 2026



Live Demo



Unsure about the member's status in this schedule? Find out about each status in our [help centre](#).

Your inactive workers

This is where you can view information about workers you've enrolled into NEST that we aren't expecting contributions for. This could be for a range of reasons, for instance they've no further contributions payable or they've opted out.

[View active workers](#)

Show me :

Status Last name NI number Alt. ID

No results found

Page 1 of 1

Done

You are logged in as

Gary Ball

Your NEST employer ID:

EMP011322080

Your NEST delegate ID:

TPAR011267317

Last login: 1 June 2026, 10:25

Today is 1 June 2026



Live Demo

The screenshot shows the Nest Employer Web Portal interface. At the top left is the Nest logo. The navigation menu includes 'My home', 'Employer home', 'Contributions', 'Workers', and 'Mailbox'. On the right, there is a search bar with the text 'e.g. contributions' and a magnifying glass icon, and links for 'Help centre' and 'Logout'. Below the navigation is a help tip: 'What is a group? Find out more in our help centre.' The main section is titled 'Your groups' and contains introductory text about group management. Below this text are two buttons: 'Find groups' and 'Add another group'. A card for 'My group' is displayed, showing it is 'Active' and listing details: Earnings basis: Qualifying earnings; Employer contribution: 3.0%; Employee contribution: 5.0%; Payment frequency: Monthly. At the bottom of the card are 'Create a copy' and 'Manage group' buttons. On the right side of the page, a user profile section shows: 'You are logged in as Gary Ball', 'Your NEST employer ID: EMP011322080', 'Your NEST delegate ID: TPAR011267317', 'Last login: 1 June 2026, 10:25', and 'Today is 1 June 2026'. At the bottom of the page, there is a '< Page 1 of 1 >' navigation element and a 'Done' button.



Live Demo

nest My home | Employer home | Contributions | Workers | Mailbox High

[Help centre](#) [Logout](#)

You are logged in as **Gary Ball**
Your NEST employer ID: **EMPO11322080**
Your NEST delegate ID: **TPARO11267317**
Last login: 1 June 2026, 10:25
Today is 1 June 2026.

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

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 group 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 Basic - phased contribution level and Qualifying earnings the contribution rates will be:

Contribution rates	Your contribution	Worker's contribution*
From 01 Oct 2018	3.0 %	5.0 %

* 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.

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.

Setting an upper limit on contributions

You have the flexibility to pay more than the minimum rates shown in the above table, but you have the option to set a limit on this if you'd like to.

Would you like to set a limit on the contribution rates you've able to pay?

If you choose the **No** option below any contribution information you provide above the minimum rates will be subject to only minimal validation by NEST.

If you select the **Yes** option below we won't accept any contribution information that goes above the maximum rates you choose. Setting an upper limit can restrict the impact of any errors you might make when providing contribution information to NEST. For example, if you were to enter 20 per cent by mistake, instead of 2 per cent.

No, I'll pay at least the minimum rates shown above but I don't want to set an upper limit

Yes, I'll pay at least the minimum rates shown above, up to a limit of my choice
[Why might I need to set an upper limit on contributions?](#)

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*
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: **30th June**
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 accounts. 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 July**
If this date isn't suitable please make an alternative selection from the options above.

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Live Demo

nest My home | Employer home | Contributions | Workers | Mailbox

High | A- | A | A+ | e.g. contributions

Help centre → | Logout →

You are logged in as **Gary Ball**
 Your NEST employer ID: **EMPO11322080**
 Your NEST delegate ID: **TPARO11267317**
 Last login: 1 June 2026, 10:25
 Today is 1 June 2026

Find out how to enrol your workers in our [help centre](#).

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: 9

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 | My group | All enrolment types | no NI number

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

9 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 Brown JC 21 80 43 D JC218043D	29 May 2026	02 Jul 2026	Auto enrolment	My source	UK	My group	→
<input type="checkbox"/> Ian Blue AC 47 85 96 B AC478596B	29 May 2026	-	Other	My source	UK	My group	→
<input type="checkbox"/> Tina Orange AB 74 85 96 A AB748596A	29 May 2026	02 Jul 2026	Auto enrolment	My source	UK	My group	→
<input type="checkbox"/> Harry Black AB 12 34 56 C AB123456C	29 May 2026	02 Jul 2026	Auto enrolment	My source	UK	My group	→
<input type="checkbox"/> Fred Pink AC 47 85 96 A AC478596A	29 May 2026	02 Jul 2026	Auto enrolment	My source	UK	My group	→
<input type="checkbox"/> Jayne Purple JB 12 78 96 C JB127896C	29 May 2026	02 Jul 2026	Auto enrolment	My source	UK	My group	→
<input type="checkbox"/> Claire Yellow JB 12 78 96 D JB127896D	29 May 2026	02 Jul 2026	Auto enrolment	My source	UK	My group	→
<input type="checkbox"/> John Green AA 11 22 33 C AA112233C	29 May 2026	02 Jul 2026	Auto enrolment	My source	UK	My group	→
<input type="checkbox"/> Glen Red JJ 12 45 63 D JJ124563D	29 May 2026	02 Jul 2026	Auto enrolment	My source	UK	My group	→

Page 1 of 1



Live Demo

Set up a group

Please review and confirm the information you've entered for this worker group.

If you spot any mistakes you'll need to click **Back** and correct them. This is particularly important for the following settings because you can't edit them once you have set up this group:

- payment frequency
- payment due dates
- maximum contribution rates

Worker group name:

Sat Sac 1

i Your group name could be made public and seen by individuals within that group. Please keep this in mind when choosing a group name. It's also important to make sure the name you choose doesn't breach confidentiality.

Contribution level:

Custom (define my own amounts)

Earnings basis:

Qualifying earnings

Contribution rates:

Contribution rates	Your contribution	Worker's contribution*
From 01 Oct 2018	8.0%	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.

i If you're using NEST to meet your employer duties, you'll have to ensure you've paid minimum contributions for each of your workers.

Maximum contribution rates:

You've chosen not to set an upper limit on the contribution rates you pay. This means you can pay any amount above the minimum rates if you want. NEST will undertake minimal checks on the contribution information you provide above the minimum rates. If you'd like to set an upper limit please click on the **Back** button and select the **Yes** option to enter your maximum rates.

Payment frequency:

Monthly

Earnings period ends:

30 June 2026

i Your current earnings period, pay period, end date is 30 June 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

i 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**

You are logged in as
Gary Ball
Your NEST employer ID:
EMPO11322080
Your NEST delegate ID:
TPARO11267317
Last login: 1 June 2026, 10:25
Today is 1 June 2026



Live Demo

 Find out how to enrol your workers in our [help centre](#).

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: 9

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 My group All enrolment types no NI number

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

9 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
------	----------------	---------------------	----------------	----------------	-------------------------------	-------	-----------

Gary Ball
Your NEST employer ID: **EMP011322080**
Your NEST delegate ID: **TPAR011267317**
Last login: 1 June 2026, 10:25
Today is 1 June 2026




Live Demo

 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

You are logged in as
Gary Ball
Your NEST employer ID:
EMP011322080
Your NEST delegate ID:
TPAR011267317
Last login: 1 June 2026, 10:25
Today is 1 June 2026



Live Demo

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

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? [Edit](#)

What name would you like to give this payment source? *

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.

Source of contribution payments

Bank/building society details:

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

[Cancel Direct Debit](#)

[Change bank/building society details](#)

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

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](#) →

Refunds

Refunds payment details

Bank details

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

[Change bank details](#)

You are logged in as
Gary Ball
Your NEST em
EMPO1132
Your NEST de
TPAR0112
Last login: 1
Today is 1 Ju



Live Demo

Show me:

All payment sources All groups All enrolment types no NI number

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

9 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 Smith AB 74 25 36 C - AB742536C	24 Feb 2026		Auto enrolment	MY TEST	UK	Monthly	View/Edit
<input type="checkbox"/> Greg Thompson 148596	11 Feb 2026		Auto enrolment	MY TEST	UK	Monthly	View/Edit
<input type="checkbox"/> Lucy Pink AC 14 25 36 C - AC142536C	11 Feb 2026		Auto enrolment	MY TEST	UK	My group	View/Edit
<input type="checkbox"/> Greg Ball AB 12 74 85 A - AB127485A	11 Feb 2026		Auto enrolment	MY TEST	UK	Monthly	View/Edit
<input type="checkbox"/> Jayne Purple AA 11 22 33 B - 785263	11 Feb 2026		Auto enrolment	MY TEST	UK	My group	View/Edit
<input type="checkbox"/> Andy Green AA 11 22 33 B - 1025	11 Feb 2026		Auto enrolment	MY TEST	UK	Lunar	View/Edit
<input type="checkbox"/> Claire Knee 789654	11 Feb 2026		Auto enrolment	MY TEST	UK	Monthly	View/Edit
<input type="checkbox"/> Sarah Two AB 74 85 36 C - 12456	11 Feb 2026		Auto enrolment	MY TEST	UK	Monthly	View/Edit
<input type="checkbox"/> John Brown AB 12 34 56 C - AB123456C	06 Feb 2026		Auto enrolment	MY TEST	UK	My group	View/Edit

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Live Demo



Need help completing this contribution schedule? Find out more in our [help centre](#).

MY TEST | Monthly

Earnings period: 1 - 31 May 2026 | Schedule reference: GBP00297068000275850

Schedule due by: 22 June 2026 | Schedule status: Due

You are logged in as

Gary Ball

Your NEST employer ID:

EMP011290066

Your NEST delegate ID:

TPAR011267317

Last login: 1 June 2026, 10:25

Today is 1 June 2026

1. Enter your contribution information in the schedule below

There are 5 members in this schedule.

Action is required for: 5 member(s) [More details](#)

You'll need to save any changes you make before you submit your schedule

Save changes

2. Submit the schedule to make payment

Total to pay: £0.00 [?](#)

If the total to pay is £0.00 you'll still need to submit the schedule

Submit schedule

Payment(s) submitted: £0.00



Clear schedule



Upload file



Payment history



Use our onscreen guide for help with this schedule

