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# Pension auto-enrolment discussion webinar

February 2025



# Agenda

## Ireland Pension auto-enrolment programme



### Contents

1. Introduction and hosts
2. What is auto-enrolment and why is it required?
3. Employers' obligations and non-compliance
4. What employees can expect
5. What you can expect from software and how is design progressing?
6. Preparation and Zellis services available to you



# Introduction.







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**Niall O'Callaghan**

CEO, Lockton Ireland



**Cybill Watkins**

Product Legislation  
Manager, Zellis



# Poll







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# What is auto-enrolment?



# Background to the requirement.

## The pensions “time bomb”

- We’re living longer
- Social Insurance Fund deficit
- Current cost of providing state pension unsustainable. Cost this year will be €10bn up 50% since 2014 (DSP, Jan 2025)
- Ratio of Working v Retired will be 1:2 by 2050
- High dependence on state pension 60% employees stated that this would be their main income source post-retirement (CSO, Feb 2024).
- Approx 33% of employees across all sectors don’t have a supplemental pension, approx. 800K employees (CSO, Feb 2024)

## Republic of Ireland

- Only country in OECD at present without an AE scheme
- Other countries began implementing in 90s, UK in 2012.

# What will it look like?



## Qualification criteria

Age 23-60

Earning > €20K

Not currently in private  
scheme



## Rates

EE 1.5%

ER 1.5%

State 0.5%



## Pausing membership

Can opt IN/OUT

Can pause membership



## Investment management

3-4 investment managers

4 fund options





## What do I have to do?



# Employer's obligations under the legislation and some considerations.

Process outline for enrolling and remitting values back to NAERSA

## Consider

- Enrolment strategy, no employees, some, all
- Employment contract implications
- Communication with all staff

## Enrolling employees

- Act upon AEPN instructions from NAERSA
- Notify employees in writing of enrolment
- Apply rates supplied in the next payroll run
- Act upon any opt-in/opt-out instructions
- Store all instructions for record
- Apply the necessary calculations in payroll
- Reconcile figures and store results
- Display contributions to employees on payslips

## Remitting contributions

- Remit values to NAERSA and reconcile
- Values remitted on or before pay date
- Arrange for transfer of funds to NAERSA

## Compliance

- Part 9 of AE Bill
- Compliance Team instated
- Fines up to €5K for non-compliance
- Non-payment of contributions will be penalised for values plus interest





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# What can employees expect to see from 1<sup>st</sup> Oct 2025?

Applies to in-scope  
employees only





# Setting employee expectations.

Likely order of events

## Employer contact

- Comms from employer, possible contract change for pension inclusion
- Notification from employer at time of enrolment

## Deductions from Gross Pay

- 1.5% reduction in gross pay from pay date following notification
- Update to payslips to show employee and employer contribution values

## Self-service portal

- Access to new self-service portal from NAERSA
- Ability to view contributions and investment options
- Ability to opt-out/opt-in, pause and change investment options



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# How can software help and what functionality will it provide?

Technology to the rescue



# Payroll software expectations.

Zellis Technology Enablement Service



## Enrol?/Rates?/Opt-out?

All decisions made by NAERSA  
Rates supplied by NAERSA  
Employer will act upon these instruction



## AEPN instruction

Download data from NAERSA  
Match to employees in payroll  
Apply the instructions



## Calculate

Enrol employees  
Calculate contributions  
Produce reports  
Pay Advices



## Contribution values

Upload to NAERSA  
Confirm acceptance  
Reconcile

*Update on progress with DSP, NAERSA and AWS on system design*





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# How can Zellis help?

Services



# Zellis service offerings.

## **Zellis Auto-enrolment Administration Service**

*Have the whole process managed for you by our experienced Dublin based Managed Service Team*

- End to end administration and management of the AE process
- Employee Helpdesk for those who have been enrolled
- Comprehensive reporting services
- Legislation advice
- Audit assistance

## **Zellis Technology Enablement Service**

*For existing Zellis SaaS clients. Have your software enabled and ready to facilitate all areas of functionality and reporting associated with the new processes*

- Configuration of web services for interaction with NAERSA
- Configuration of all menus and tasks for executing AE end to end process
- 1:1 Training and walkthrough of new functionality
- Deployment of comprehensive report suite



# Questions ?







# Useful links



# Useful Links

[Ireland pensions auto-enrolment: Guide for payroll and HR - Zellis](#)

[Pension auto-enrolment Ireland: implementation update - Zellis](#)

[Social policy, pension auto-enrolment, and PRSI in Ireland - Zellis](#)

[The final countdown: Ready for pension auto-enrolment in Ireland? - Zellis](#)

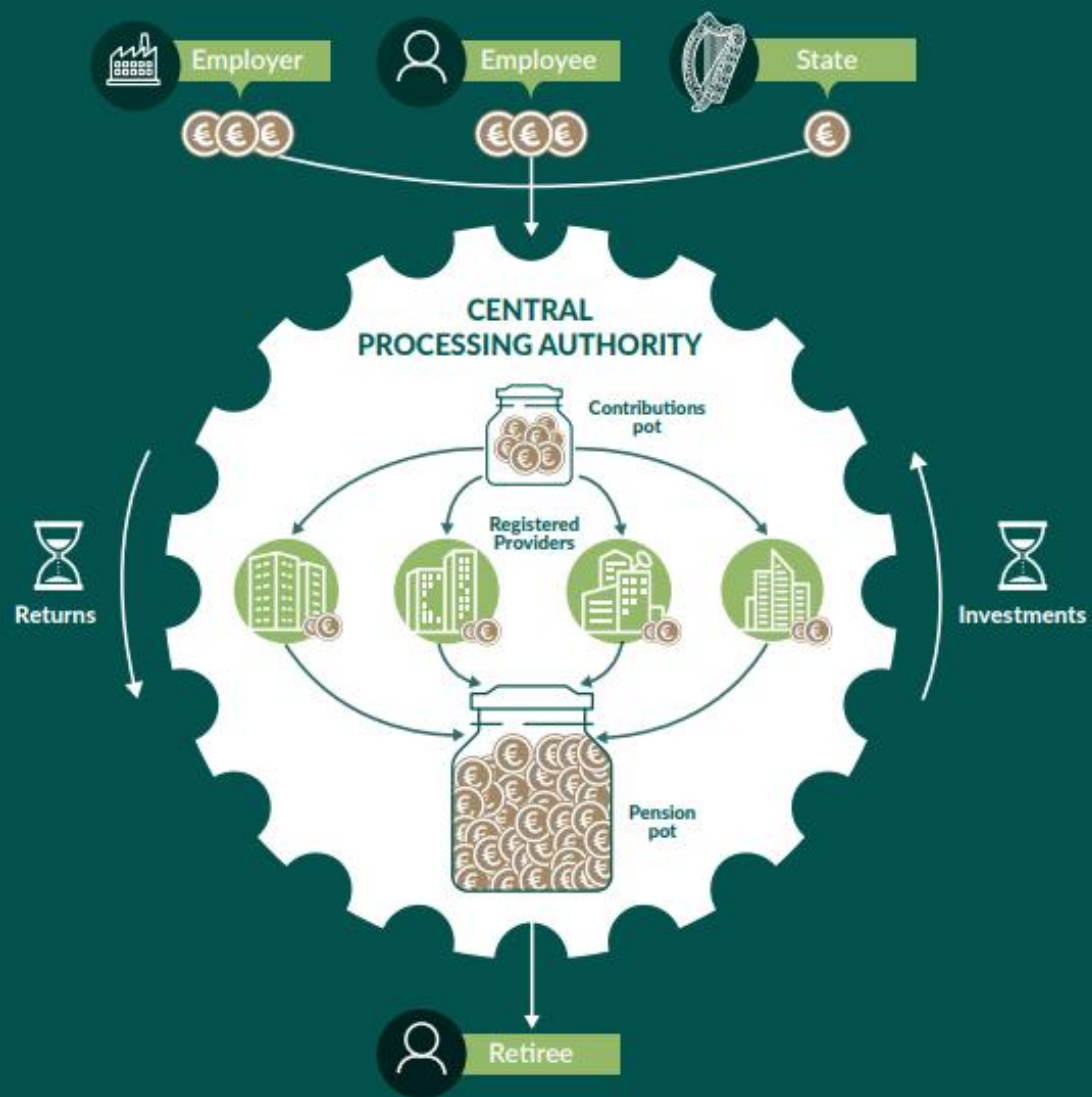
[gov.ie - Auto-enrolment: Your questions answered](#)

[gov.ie - Auto-enrolment retirement savings system for employees](#)

[Auto Enrolment Pension Overview - National Pension Helpline](#)



## Auto-enrolment Process





# AUTO ENROLMENT RETIREMENT SAVINGS SYSTEM

Employees who are not already contributing to occupational or personal pensions, who are aged between 23 and 60, and earning at least €20,000 per annum across all employments will be automatically enrolled.

## The Participant

