Pru
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Getting Additional Voluntary Contributions (AVC) payments right first time

A quick guide for payroll teams

Why it matters

Sending the right payroll file, in the right way, at the right time means:

- Contributions are invested without delay.
- Members can access or transfer their money when they need to.
- There's no rework, returns or regulatory issues.
- Members can feel confident that their savings are being handled carefully and correctly.

How contributions move to investment

1. We send your monthly payroll listing for amendments or new joiners.
2. You check for changes and update your payroll file.
3. You submit the payroll file.
4. You send the Bacs payment.
5. We validate and upload contributions for investment.

Submission essentials

- Send **one payroll file and one payment** per pay period.
- Use Excel **CSV (Comma Delimited)** file format for the payroll file.
- Submit payroll files in **chronological order**, even if the previous month's file hasn't been sent or has errors.
- Submit the payroll file first **by the 22nd of the following month**.
- Send the payment **by Bacs within 3 days** of sending the payroll file.
- Make sure the payroll file total and payment values **match exactly**.
- Use the **same reference** on the payroll file and payment.

Use Transport Layer Security (TLS) instead of password protecting files or using secure email. TLS encrypts emails automatically, helping keep information between our organisations secure. It also reduces delays caused by messages being quarantined. Check with your IT team if TLS is supported. If it is, contact us at **corporate.pension.enquiries@mandg.com** and we'll help you get set up.

Preparing your payroll file

- It **shouldn't** include column headers.
- Allocate one row per member contribution.
- Include a **trailer record** as the final row, which confirms totals and record count.
- Name your payroll file in this order using underscores:
  - Scheme code
  - Unique payroll number
  - Payment due date
  - Payroll period number
  - File description

For example:
L002_E00000_19012026_0126_Prudential.csv

- Use this example to check your file is formatted correctly before submitting:

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

Different contribution types

- Standard AVC and Salary Sacrifice Shared Cost (SSSCAVC) contributions should be included on the same file.
- SSSCAVC contributions must be recorded across **two rows**:
  - Employer contribution **(ERREG)**
  - Employee contribution **(EEAVC)**
- Teachers' AVCs and Local Government AVCs must be submitted **separately**.

Keep your details up to date

Tell us about any changes before you submit payroll files by completing our **employer set up form**. This includes:

- Setting up a new employer or payroll
- Updating payroll or employer details
- Changes to your payroll provider or organisation

Avoid delays

Before you submit, check for:

- Missing or mismatched data
- Incorrect contribution types
- Negative values
- Totals that don't match the payment
- Incorrect reference

Help and support when you need it

For payroll file or payment queries, please contact **avc.cashschedules@prudential.co.uk**

Full file examples and formatting guidance are available in our:

- **Online guide**
- **Q&A training material**

Files with errors can't be processed and contributions will be returned, meaning members may be delayed in accessing, transferring or claiming benefits.

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