# File format for uploading
# Pension Contributions Schedules
# to the Construction Workers Pension Scheme (CWPS)

CWPS

Construction Workers
Pension Scheme

# INTRODUCTION

The Construction Workers Pension Scheme (CWPS) offers you a secure method whereby you can upload your monthly pension contribution schedules directly to CWPS via the CWPS website **www.cwps.ie** without the need to complete a paper equivalent. You can log on to the CWPS website and access a secure employer portal with your own unique password and upload your monthly pension schedules for your employees from your payroll package. This (CSV) file will then be imported into the CWPS pension database where all the information supplied by you will be updated to the CWPS database for each member.

### KEY FEATURES & BENEFITS

- Save your time and reduce your costs
- Upload pension contributions directly to CWPS
- Employees added/removed automatically
- GDPR compliant
- Records are accurate and up to date
- Access to online statement
- View previous uploaded files
- 24/7 access to your account

Your Payroll Provider/IT Support can help you along the way with producing this CSV File for pension contributions or you can do it yourself if you feel confident to do so. The file specification and sample spreadsheet is included in the file format section of this document. Pass the file specification and sample spreadsheet to your payroll provider if needed to ensure your payroll package can create a spreadsheet in this exact format creating the pension contributions deductions in CSV File.

Once registered for online access, you will receive your username and password in the post and then you can access the CWPS employer online portal.

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# 1  Payment Method

**Electronic Fund Transfer (EFT)**

Monthly payments can be transferred online directly into the CWPS Bank Account. Please enter the Employer number in each transfer under Beneficiary/Transaction narrative so the payment can be identified clearly by CWPS.

See below for CWPS Bank details:

Account Name: Construction Workers' Pensions Scheme Trustees Ltd
Account Address:  1-3 Lower Baggot Street, Dublin 2

IBAN: IE90 AIBK 9310 1288 8880 47

BIC/ SWIFT Code: AIBKIE2D

Account No: 88888047

Sort Code: 93-10-12

# 1.2 How it Works

## 1. Payroll Download

Your payroll system can output the pension contributions into a CSV File. The file specification and sample spreadsheet are included in section 3 of this document under file format. You can pass the file specification and sample spreadsheet to your payroll support/IT support if you are using this support to ensure your payroll system can create a spreadsheet in this **exact** format creating the pension contributions deductions in CSV File.

Once the initial set up is completed, download a CSV File from your payroll package detailing pension contribution deductions for your employees' every month. It is important to ensure the CSV File is in the correct format ahead of uploading the file to the portal as this can produce errors when uploading the file to the CWPS Portal. If a letter is missed or a comma is incorrectly placed this can cause the CSV File to produce errors and you won't be able to upload the file until the errors have been resolved. The errors are normally easy to correct and we can provide training/support on how to resolve these matters.

## 2. Excel Spreadsheet saved as CSV File

You can submit pension contributions by creating an excel spreadsheet and then save it as a CSV File. The excel format is very specific and is explained more in section 3 of this document under file format. The same rules apply to the format of the spreadsheet as listed above ie. If a letter is missed or a comma is incorrectly placed this can cause the CSV File to produce errors so we can help you with the initial set up of the CSV File.

**How to save as a CSV file**
1. In the File tab click 'Save As'.
2. Choose the folder where you to save your Excel file in CSV format.
3. In 'Save as type' drop down; choose 'CSV (Comma delimited)'.
4. Click 'Save'.

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## 2  Uploading File to CWPS

You will have received an email confirming your online registration outlining your username and a letter detailing your password for logging onto your online account as part of your application to use this submission method.

Logon to **www.cwps.ie**

Select the **Employer Online Services** link to log onto your account.

**EMPLOYER**
ONLINE SERVICES

This brings you directly into CWPS Employer Portal.



Enter your Username and Password and this will bring you directly into your online account.



Select the "Choose File" option and locate your CSV file from your PC and click on it to select the right file.



If you are only uploading one file click on the Upload button now.
If you have more than one file to be uploaded at the same time please tick the;
"Is Supplementary" box and add the other files before the Upload button is pressed.

The pension contributions will be allocated to each member's pension account once payment is received.

# 3 File Format

The highlighted terminology of the first line below is explained in section 3.1 (page 11). The terminology is more for the benefit of your payroll support or IT support if you are using these supports although it is more important to understand how the CSV File should look and its different formatting requirements.

The file is a flat **ASCII File** which has **comma separated values** i.e. a **CSV File**. It contains:

- **A header record** which contains information about the employer that is sending the information to CWPS,
- **Detail records** – details each contribution for each member
- **Trailer record** which totals the number of records in each column and also totals all monetary values on the file.

The following is the format of the CSV File in detail (we recommend opening the CSV File example attached while reading through the below structure):

**Header Record/Employer Details**
There should only be one Header record per file as it is this that controls information.

**All fields** are mandatory in this line.

| Record Marker | Employer Name | Date of Submission | Start Week | End Week | Employer No | Scheme Year |
|---|---|---|---|---|---|---|
| 1 | COMPANY NAME | 16/11/2020 | 202101 | 202105 | 123456 | 2021 |

# 3 File Format

**Detail Record/Employee Detail**

On the file there should be one entry line per week per member. This is an important point to note as, if the file were to contain returns for a month then there should normally be four or five records lines for each member depending on the number of weeks that month however it could be less or more due to paid leave or unpaid leave i.e. if there is a deduction for a week there should be a line for a week. This should be similar to the CWPS scheme year calendar.

If the employee makes an AVC payment as well as a standard contribution in the same week then populate the correct column in each week i.e. the standard contribution and the amount of AVC payment in that week. Alternatively, if the employee is on a monthly AVC this should be entered in the last week of the month and you can leave the other weekly AVC fields at a value of 0.

| Record Marker | PPS No | Surname | First Name | Category Type | DOB | Address 1 | Address 2 | Address 3 | Address 4 | Address 5 | County | Start Date | End Date | Email | Mobile No | Work No | Home No | Gender | Contribution Amount | AVC Amount | Payment Week |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 2 | 1234567A | Bloggs | Joe | SPB | 05/07/1952 | Kinletter | Ballyborey | | | | Donegal | 07/02/2007 | | | | | | M | 5117 | 0 | 202101 |
| 2 | 1234567A | Bloggs | Joe | SPB | 5/07/1952 | Kinletter | Ballyborey | | | | Donegal | 07/02/2007 | | | | | | M | 5117 | 0 | 202102 |
| 2 | 1234567A | Bloggs | Joe | SPB | 5/07/1952 | Kinletter | Ballyborey | | | | Donegal | 07/02/2007 | | | | | | M | 5117 | 0 | 202103 |
| 2 | 1234567A | Bloggs | Joe | SPB | 5/07/1952 | Kinletter | Ballyborey | | | | Donegal | 07/02/2007 | | | | | | M | 5117 | 0 | 202104 |
| 2 | 1234567A | Bloggs | Joe | SPB | 5/07/1952 | Kinletter | Ballyborey | | | | Donegal | 07/02/2007 | | | | | | M | 5117 | 0 | 202105 |
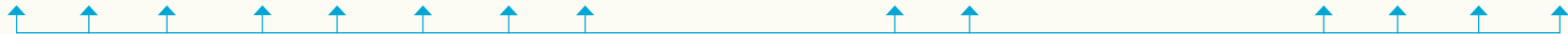
**Mandatory Fields**

1. County should be listed as Dublin, Carlow etc. i.e. No 'Co.' preface as there should be no spacing on a CSV file.

2. The dates should be all listed as DD-MM-YYYY with the exception of the payment week which should be YYYYWW to indicate which week in the Scheme Calendar Year i.e. **202101-202105 range is for October 2020 but the scheme year is 2021.**

3. All monetary values should be listed in cents and where there is no payment due then 0 should be indicated. No commas should be used in the File also.

*SPB – Standard Contribution – currently this rate is **€51.17**
*SPI – Standard contribution with industry additions - currently this rate is **€52.86**
*POC - Pension only (members over 66 yrs only). No death in service or sick pay - currently this rate **€46.82**

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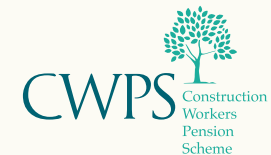
# 3 File Format

## Trailer Record/Summary Details

This record is used to check the completeness of the file. The number of records should match the number of detail records in the file and the total payments should equal the total of the contribution payments. The same applies for the total AVC payments.

| Record Marker | Number of Records | Total contribution Amount | Total AVC Amount |
|---|---|---|---|
| 3 | 5 | 25560 | 0 |

A sample file can be sent to CWPS in advance for testing to ensure that the format is correct.



The above screenshot (from attached excel document) is an overview of how it should all look like together

Please note: the non-mandatory columns are important to retain in the File i.e. the system will only search for County in column L or Contribution Amount in column T.

*If you adjust the spreadsheet layout in anyway it will result in an error File.*
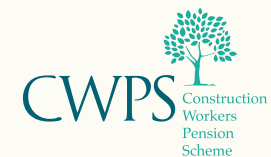
# 3.1 Terminology

**Terminology**

| Term | Employer Name |
|------|---------------|
| CSV | A text file which has its values separated by commas and end of record lines denoted by a carriage return |
| ASCCI | A character set and character encoding based on the Roman alphabet as used in modern English |
| Flat file | A text file with no formatting |

**Contact Details**

| Contact Details | | Phone Number | email address |
|-----------------|---|--------------|---------------|
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