RBK

Auto-Enrolment Checklist

1. Auto-Enrolment Readiness	
Confirm your Payroll Readiness	Ensure your payroll software can identify eligible staff, apply AE rates and the earnings cap, and produce AE reports.
Map your workforce	Flag staff aged 23 - 60 and those earning over €20,000 per annum. Identify current members of any existing payroll – deducted pension (they are not auto - enrolled).
Decide on Internal Contacts	Name an auto – enrolment administrator and a payroll lead to be assigned to cover for January pay – run queries.
Prepare Staff Communications	Prepare a communication notice and potential FAQs, ensuring alignment between HR, Payroll and Line Managers.

2. January 2026 (First Month Live)	
Access the Employer Portal	Complete any required employer set up steps (registration with NAERSA, bank details, file formats).
Run Eligibility Checks	Run checks on your January payroll (age, 20k earnings test, existing scheme filter).
Enrol Eligible Employees	Enrol employees via the prescribed file/ portal process, ensuring to retain all statutory records.
Deduct Contributions	From 1st January 2026; apply 1.5% employee and 1.5% employer contributions (and account for State top-up in remittance files as guided).
Remit and Reconcile	Ensure to remit and reconcile according to the portal schedule; archive confirmations.
Issue Staff Notice	Communicate the commencement of auto – enrolment to all employees on or just before the first deduction; include details on the 7/8 month opt-out window and how suspensions work (Sample communication included below).

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3. Record Keeping & Governance	
Retaining Records	Retain eligibility evidence, enrolment files, deduction reports and remittance confirmations for audit purposes.
Contracts/ Employee Handbook Policies	Update Contracts of Employments and Policies to reference Auto – Enrolment deductions and statutory timing.
Track and Record Opt-Out Windows and Recurring Enrolments	Build and keep a record for the 7/8 month opt – out window for all January starters and for future contribution set – ups (every three years).