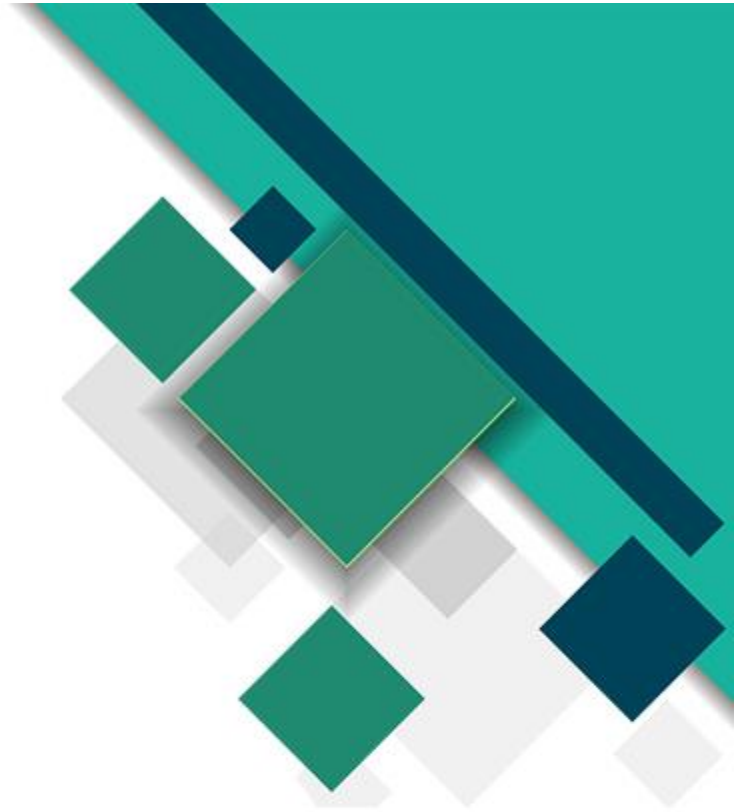
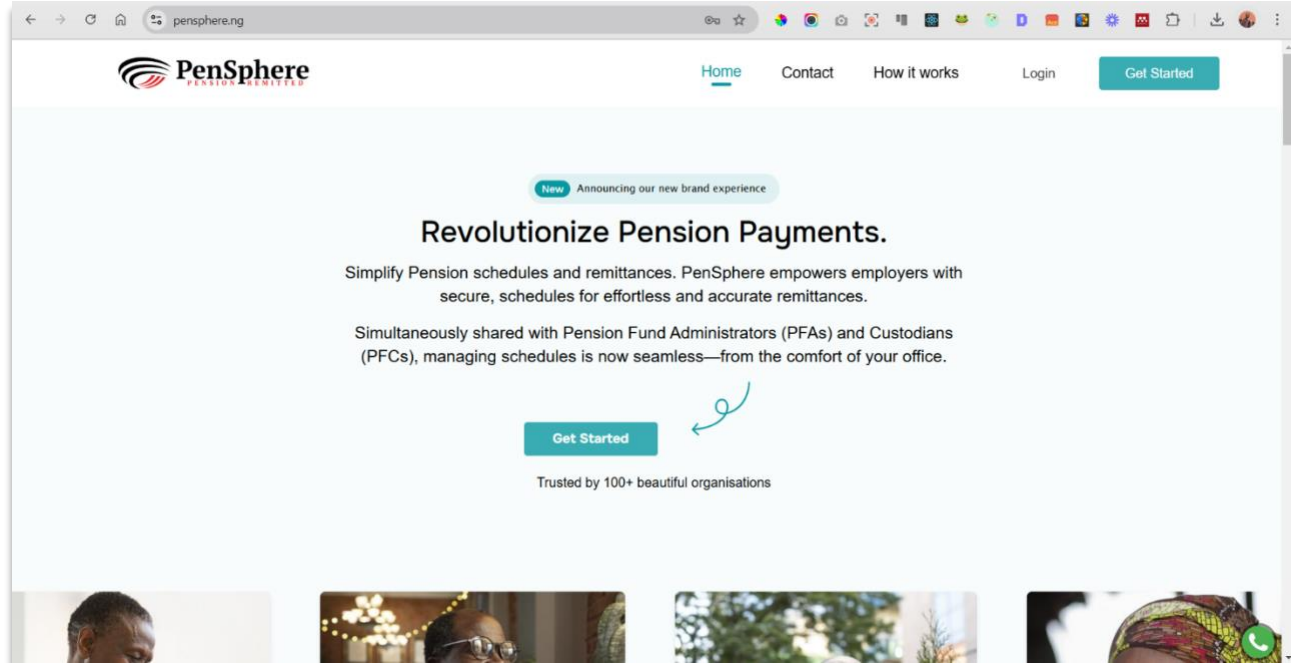




PenSphere Pension Platform Guide



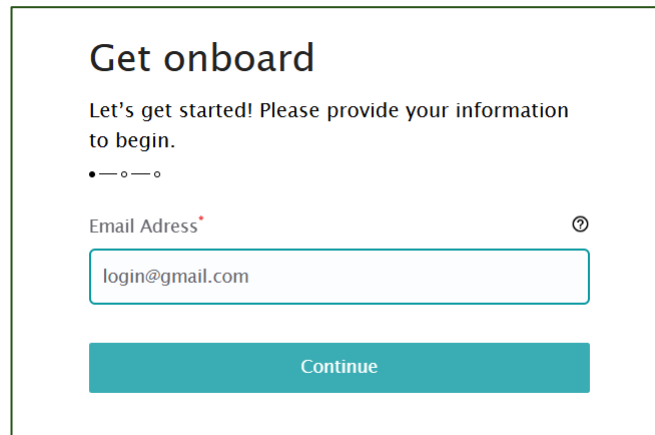


Welcome to PenSphere, the next-generation platform transforming the way pensions are managed and distributed. PenSphere offers a comprehensive solution for handling pension remittances, ensuring ease, accuracy, and peace of mind. Whether you're an organization or an individual managing your retirement benefits, PenSphere simplifies the entire process from start to finish.

HOW TO GET STARTED ON THE APP

Get started by creating an account.

- i. Enter the email address you want to use to create your account, this email is where you will receive verification codes and your login credentials:



Get onboard

Let's get started! Please provide your information to begin.

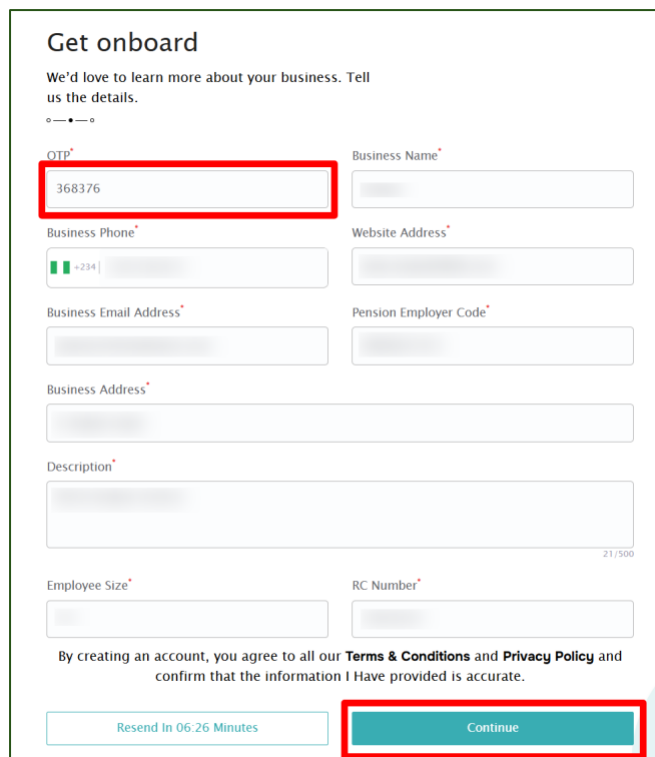
• — ○ — ○

Email Address* 🌐

login@gmail.com

Continue

- ii. An OTP will be sent to this mail which you would use to complete the next step, fill in all the details and continue:



Get onboard

We'd love to learn more about your business. Tell us the details.

○ — ● — ○

OTP* 368376

Business Name*

Business Phone* +234 |

Website Address*

Business Email Address*

Pension Employer Code*

Business Address*

Description*

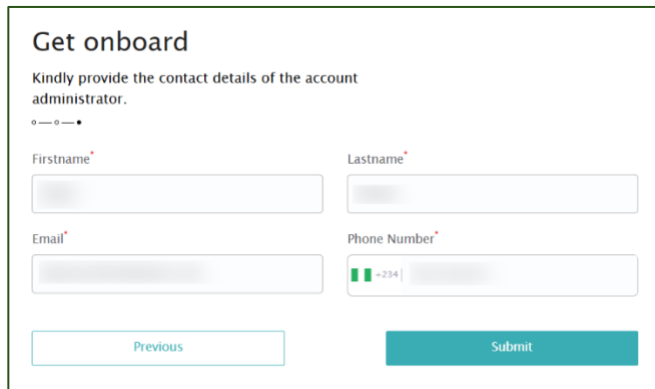
Employee Size*

RC Number*

By creating an account, you agree to all our **Terms & Conditions** and **Privacy Policy** and confirm that the information I have provided is accurate.

Resend In 06:26 Minutes Continue

iii. Fill in your account admin details to complete the process:



Get onboard
Kindly provide the contact details of the account administrator.

Progress indicator: 0 — 0 — 1

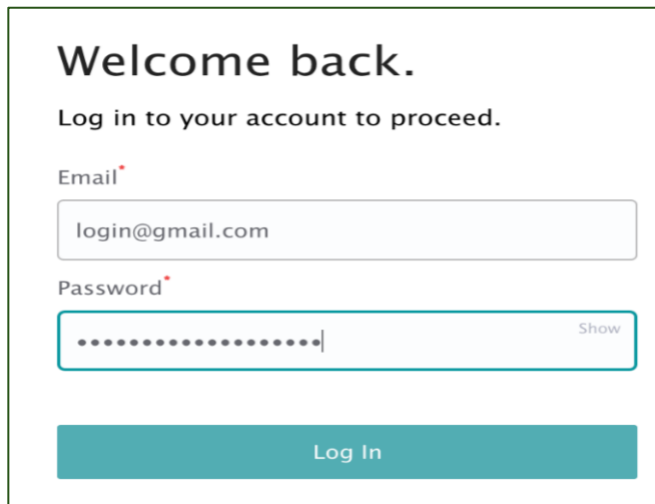
Firstname*

Lastname*

Email*

Phone Number*

iv. Your login credentials will be sent to your email, input your credentials to login to your account:

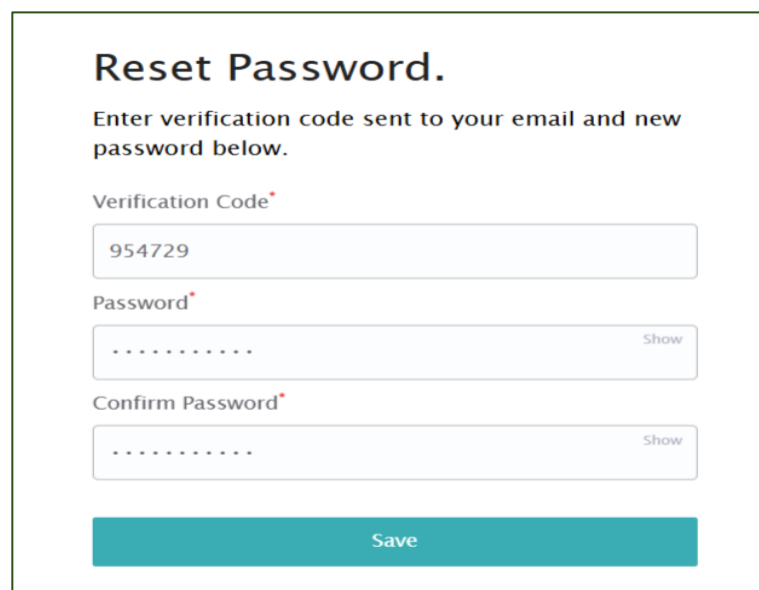


Welcome back.
Log in to your account to proceed.

Email*

Password*

v. You will be required to reset your password the first time you login to your account, a verification code will be sent to your email that would be used to reset your password:



Reset Password.
Enter verification code sent to your email and new password below.

Verification Code*

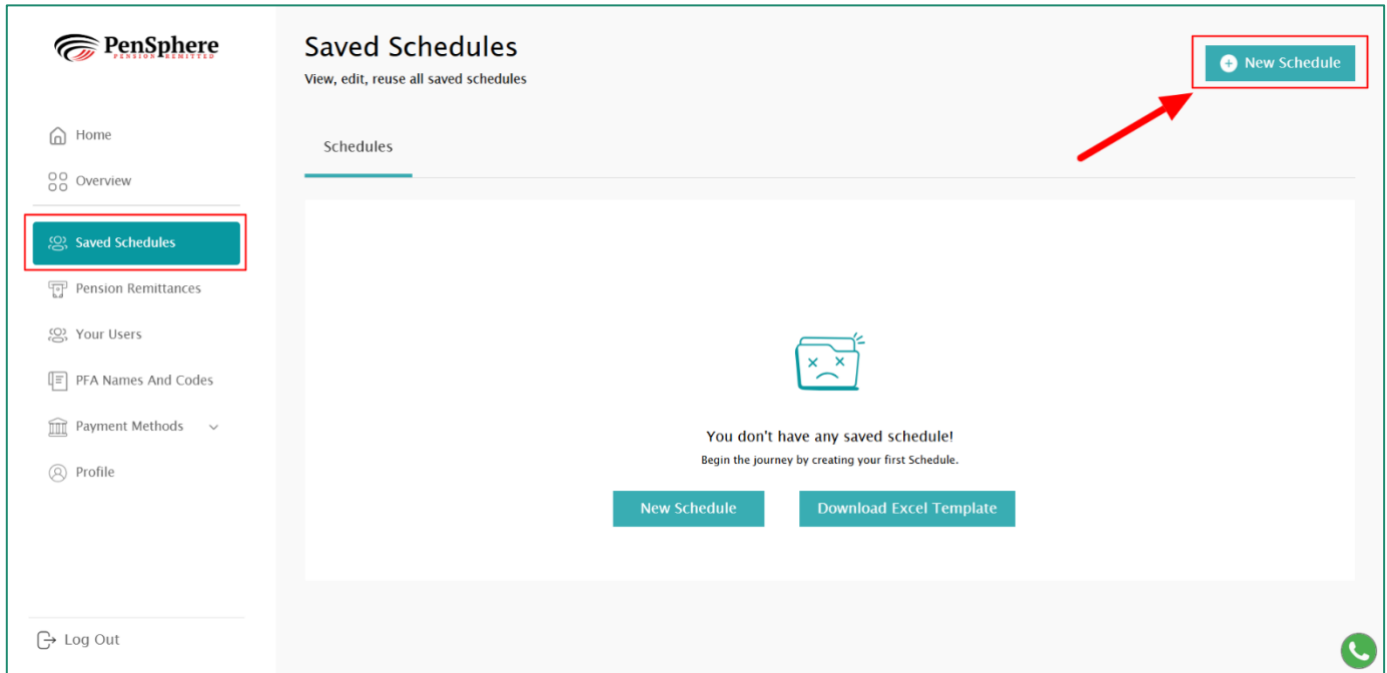
Password*

Confirm Password*

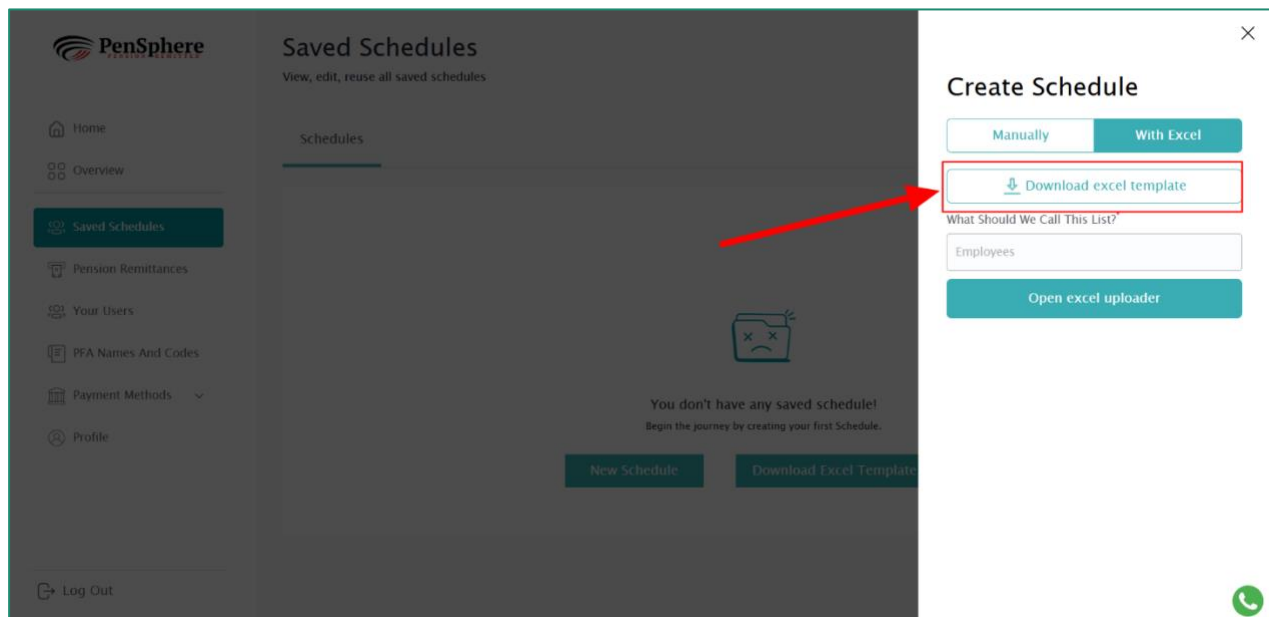
HOW TO REMIT PENSION FUNDS

Get started by creating a new schedule.

- i. In the “Saved Schedules” tab click on the “New Schedule” Button to create a new schedule:



- ii. To upload a schedule using an excel sheet employers are given a template to guide them through the process, the excel template can be downloaded by clicking on the “Download excel template” button in the “With Excel” tab and the sheet would be downloaded:

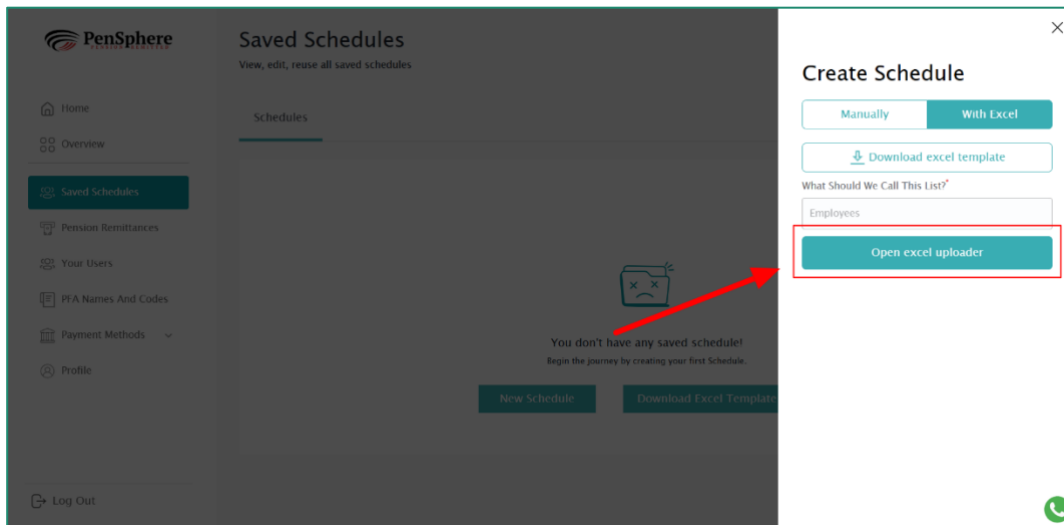


You can also download the schedule template here [Schedule template](#)

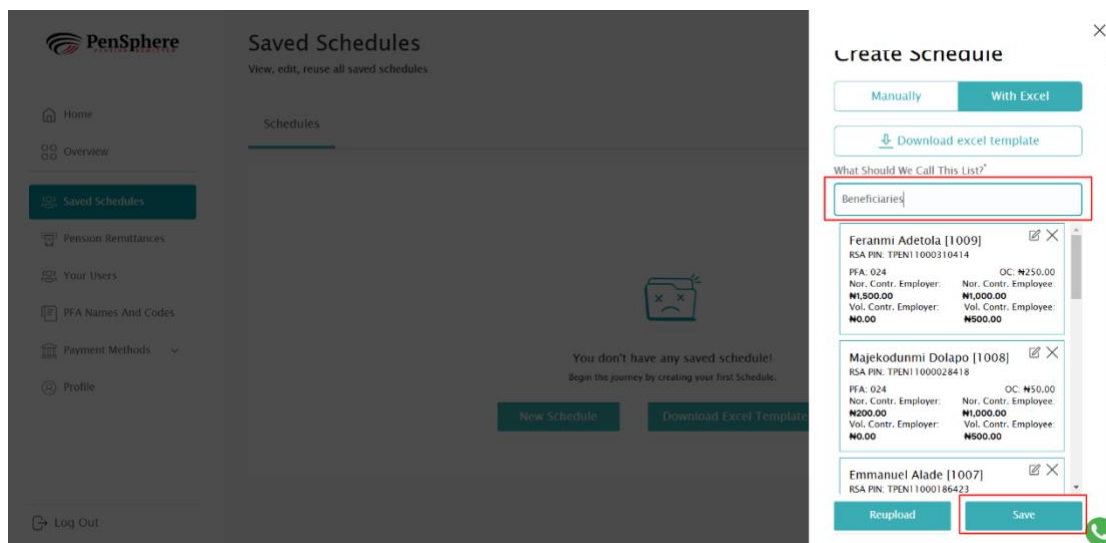
- iii. The sheet should be filled with the appropriate schedule details which should all be matching the headers provided in the template:

EmployeeName	normalContributionEmployee	normalContributionEmployer	voluntaryContributionEmployee	voluntaryContributionEmployer	otherContribution	pfaCode	rsapin	staffid
Glory Adeyemi	2,489.12	10000.00	0.00	500.00	200.12	037	TPEN11000256446	1001
Adeyemi Tobi	1,232.20	12000.00	0.00	1000.00	0.00	026	TPEN11000256631	1002
Kunle Aford	1400.00	14000.00	234.00	1500.00	323.00	032	TPEN11000256852	1003
Steph Curry	200.00	16000.00	0.00	2000.00	0.00	030	TPEN11000256973	1004
Curry Sanders	1800.00	18000.00	0.00	2500.00	0.00	043	PEN100560156789	1005
Toluwani Kolade	1000.00	1500.00	500.00	1000.00	0.00	024	TPEN11000134593	1006
Emmanuel Alade	1000.00	500.00	500.00	1000.00	1000.00	024	TPEN11000186423	1007
Majekodunmi Dolapo	1000.00	200.00	500.00	0.00	50.00	024	TPEN11000028418	1008
Feranmi Adetola	1000.00	1500.00	500.00	0.00	250.00	024	TPEN11000310414	1009

- vi. Upload the filled schedule to the app by clicking the “Open excel uploader” button:



- vii. An uploader would come up, where you would be required to upload the filled sheet, and after confirming that the details provided are all correct put in the name and click the “Save” button:



- viii. Once the schedule has been uploaded successfully you can view the details and remit the pension payment by clicking on the “Remit Pension” button:

Beneficiaries
View, edit, delete or reuse schedule

Employees

Staff ID	Name	Normal Contribution Employee	Normal Contribution Employer	PFA Code	RSA PIN	Actions
1001	Glory Adeyemi	₦2,489.12	₦10,000.00	037	TPEN1000256446	⋮
1002	Adeyemi Tobi	₦1,232.20	₦12,000.00	026	TPEN1000256631	⋮
1003	Kunle Aford	₦1,400.00	₦14,000.00	032	TPEN1000256852	⋮
1004	Steph Curry	₦200.00	₦16,000.00	030	TPEN1000256973	⋮
1005	Curry Sanders	₦1,800.00	₦18,000.00	043	PEN100560156789	⋮
1006	Tokuwanmi Kolade	₦1,000.00	₦1,500.00	024	TPEN1000134593	⋮
1007	Emmanuel Alade	₦1,000.00	₦500.00	024	TPEN1000186423	⋮
1008	Majekodunmi Dolapo	₦1,000.00	₦200.00	024	TPEN1000028418	⋮
1009	Feranmi Adetola	₦1,000.00	₦1,500.00	024	TPEN1000310414	⋮

- ix. You are required to enter the payment period (month and year) and select a payment method from the four payment methods provided in the app:

Pension Remittances
Start, view, edit, validate or confirm pension remittance

Remittance History

Period	Total Amount	Total Employees	Total PFAs	Transaction Date	Payment M
JAN 2025	₦102,136.32	9	5	2025-02-05	5
JAN 2025	₦102,136.32	9	5	2025-02-05	5
MAY 2025	₦200.00	1	1	2025-02-04	1
MAY 2025	₦4,875.12	9	5	2025-02-04	5
APR 2025	₦8,038.32	9	5	2025-02-04	5
MAR 2025	₦102,136.32	9	5	2025-02-04	5
FEB 2025	₦102,136.32	9	5	2025-01-23	5

New Pension Remittance

Select Schedule*
Beneficiaries with 9 beneficiaries

9 beneficiaries with ₦97,478.44 total payment.

Payment Month*
Aug

Payment Year*
2026

Payment Option*
Cheque deposit

Create

Payment Option

- Wallet
- Direct Debit
- Card Payment
- Cheque Deposit

- x. Once the pension remittance has been successfully created the next thing is to validate it by viewing the remittance details and clicking on the “Validate Schedule” button:

Remittance Details
Start, view, edit, validate or confirm pension remittance

Summary

Period: AUG 2026
Employer Code: [REDACTED]
Payment Method: OfflinePayment

Amount: ₦97,478.44
Charges: ₦0.00

Total Amount: ₦97,478.44
Count: 9

Date: 2025-02-18
Status: Ongoing

Export To Excel

Account name	Bank name	Account number	PFA name	Action
FPNCL/TANGERINEAPT CONTRIBUTIO	FIRST BANK OF NIGERIA PLC	[REDACTED]	Tangerine APT Pensions Limited	⋮
FPNCL/ACCESS PENSIONS/CONTRIBUTION ACCOUNT	FIRST BANK OF NIGERIA PLC	[REDACTED]	ACCESS ARM PENSIONS LTD	⋮
FPNCL-RE-CPL CON A/C	FIRST BANK OF NIGERIA PLC	[REDACTED]	CRUSADER STERLING PENSIONS LIMITED	⋮
UPCL/FCMB PENSION RSA CONTRIBUTION A/C	UBA Plc	[REDACTED]	FCMB Pensions Limited	⋮
FPNCL RE FIDELITY PML CONTRIBU	FIRST BANK OF NIGERIA PLC	[REDACTED]	FIDELITY PENSION MANAGERS LIMITED	⋮

xi. After the validation is done successfully you can go ahead to confirm and make your payment depending on the payment method chosen for the remittance:

- For “Cheque Deposit” (offline payment), after confirming the payment an OTP will be sent to the registered email address that would be used to generate a payment advisory (receipt) that can be downloaded, printed and taken to the bank to make your payment:

Payments details
Manage all your pension payments.

Period: MAR 2025 Amount: N5,200.00 Total amount: N5,200.00 Date: 2024-12-02
Employer code: Charges: N0.00 Count: 8 Status: Validated

Validate OTP

Enter OTP Sent To You.*

000000

Cancel **Validate OTP**

Export to Excel

Account name	Account number	PFA name	Action
FCNL/TANGERINEAPT		Tangerine APT Pensions Limited	
FCNL/ACCESS PENSIONS/CONTRIBUTION ACCOUNT	FIRST BANK OF NIGERIA PLC	ACCESS ARM PENSIONS LTD	
FCNL-RE-CPL-CON A/C	FIRST BANK OF NIGERIA PLC	CRUSADER STERLING PENSIONS LI	
UFCL/FCMB PENSION RSA CONTRIBUTION A/C	UBA Plc	FCMB Pensions Limited	
FCNL-RE-FGPL CONTRIBUTION A/C	FIRST BANK OF NIGERIA PLC	FIRST GUARANTEE PENSIONS LIMI	

- For “Card” payments, click on the “make payment” button, enter your valid card details and make your payment:

Payments details
Manage all your pension payments.

Period: FEB 2025 Total amount: N6,400.00 Date: 2024-12-02
Employer code: PETH06274 Count: 8 Status: Validated

Make payment

dominic...
Pay NGN 6,400

Enter your card details to pay

CARD NUMBER
0000 0000 0000 0000

CARD EXPIRY CVV HELP
MM / YY 123

Pay NGN 6,400

Export to Excel

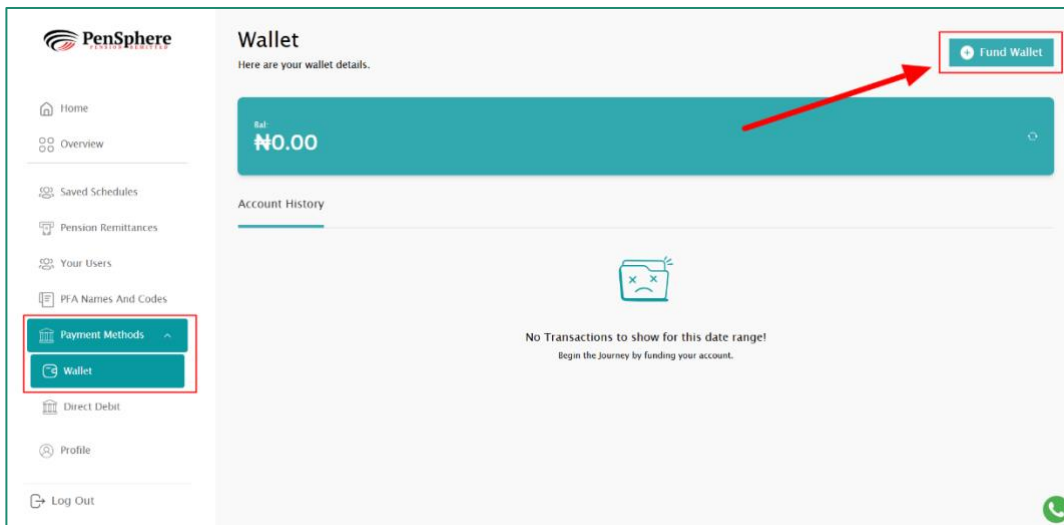
Account name	Account number	PFA name	Action
TANGERINEAPT CONTRIBU	2008709004	Tangerine APT Pensions Limited	
ACCESS PENSIONS/CONTR	2042399502	ACCESS ARM PENSIONS LTD	
E-CPL-CON A/C	2006915627	CRUSADER STERLING PENSIONS LI	
MB PENSION RSA CONTRIBUTION A/C	1005385514	FCMB Pensions Limited	

- For “Wallet” payments, after confirming the payment the amount will be taken from your available wallet balance on the app.
- For “Direct Debit” payments the amount will be deducted directly from the selected direct debit account

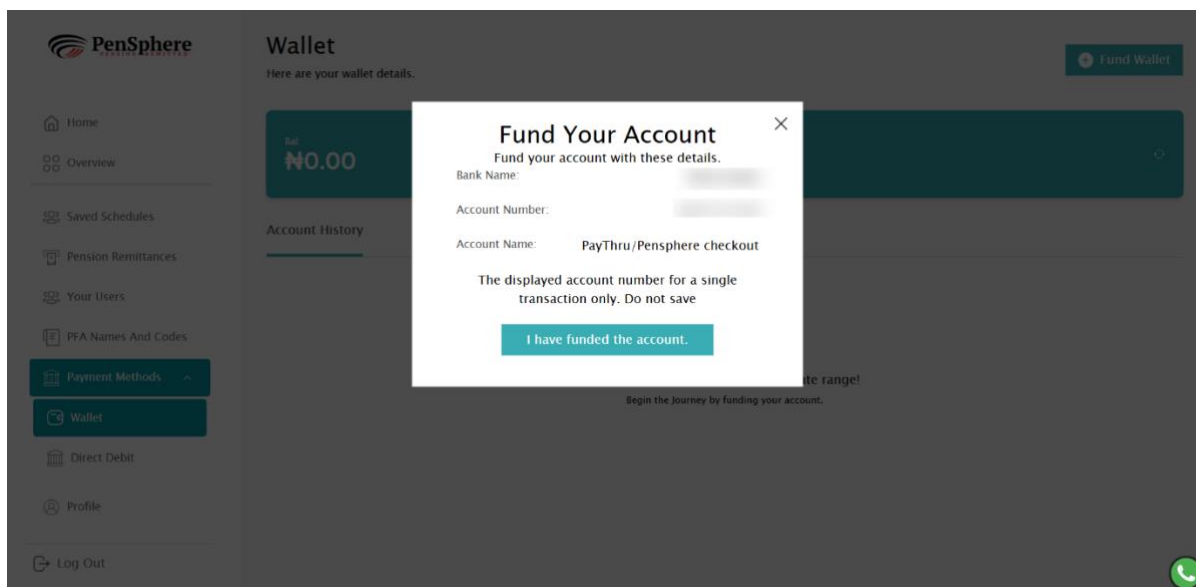
HOW TO FUND YOUR WALLET ON THE APP

Manage your wallet on the app by navigating to the “Wallet” tab under the “Payment Methods” dropdown.

- i. To fund your wallet, click on the “Fund Wallet button” in the wallet page:



- ii. A pop-up with the account details to send the funds will appear, once this account is funded via bank transfer, click on the “I have funded the account” button and the updated balance will appear:

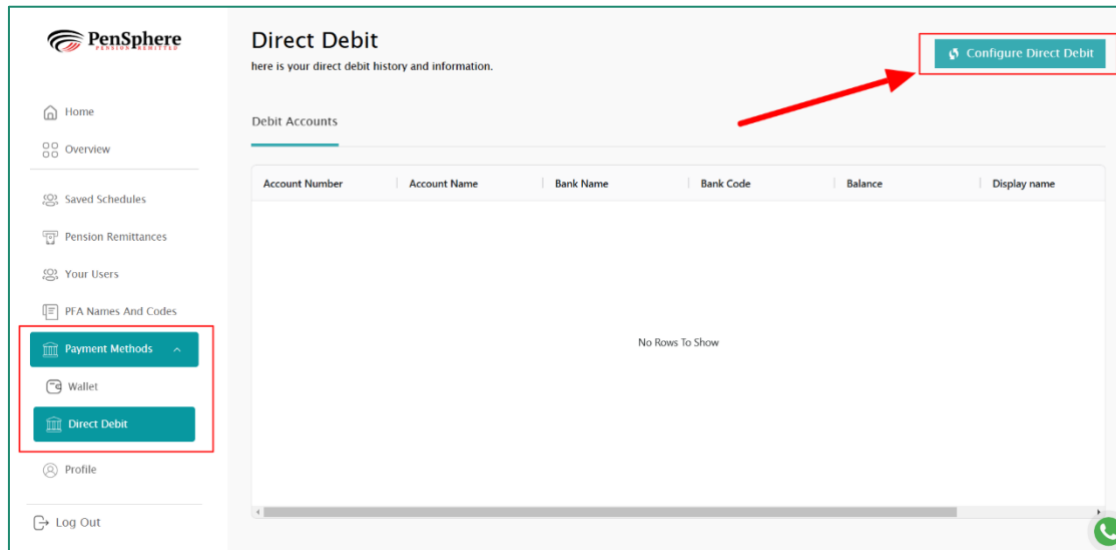


NB: The account generated is for single use and should not be saved or be used to make a different transaction.

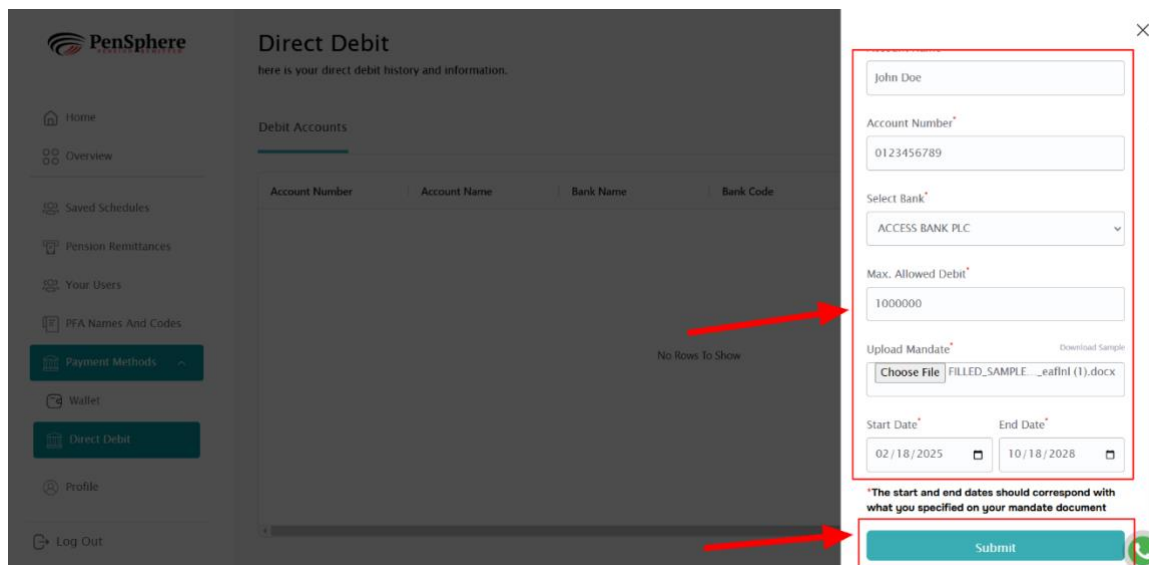
HOW TO CONFIGURE A DIRECT DEBIT ACCOUNT ON THE APP

Manage your Direct Debit account on the app by navigating to the “Direct Debit” tab under the “Payment Methods” dropdown.

- i. To configure a new direct debit account, click on the “Configure Direct Debit” button in the Direct Debit page:



- ii. You will be prompted to enter the account details, max amount allowed debit, valid date range and to upload a mandate, once the valid details are provided click on submit to complete the configuration



- iii. If you don't know how to compose a mandate you can download a sample mandate and fill it based on your own specifications here:

The screenshot displays the PenSphere web application interface. The main page is titled 'Direct Debit' and includes a sidebar with navigation options like Home, Overview, Saved Schedules, Pension Remittances, Your Users, PFA Names And Codes, Payment Methods, Wallet, Direct Debit, Profile, and Log Out. The 'Direct Debit' section shows a table for 'Debit Accounts' with columns for Account Number, Account Name, Bank Name, and Bank Code, but it currently displays 'No Rows To Show'. A modal window titled 'Configure Direct Debit' is open, allowing users to set up a direct debit. It includes fields for Account Name (John Doe), Account Number (0123456789), Select Bank (ACCESS BANK PLC), Max. Allowed Debit (1000000), Upload Mandate (with a 'Choose File' button and a file named 'FILLED_SAMPLE...eafini (1).docx'), Start Date (02/18/2025), and End Date (10/18/2028). A red arrow points to the 'Download Sample' button in the Upload Mandate section. A note at the bottom of the modal states: '*The start and end dates should correspond with...'

you can download the sample mandate here: [sample_mandate_doc](#)

For any clarifications or enquiries, please feel free to contact us at any time via our email: support@pethahiah.com or phone: +234-916-643-1626