

Pension Contribution System

Developed by

Gemspay Solutions Limited

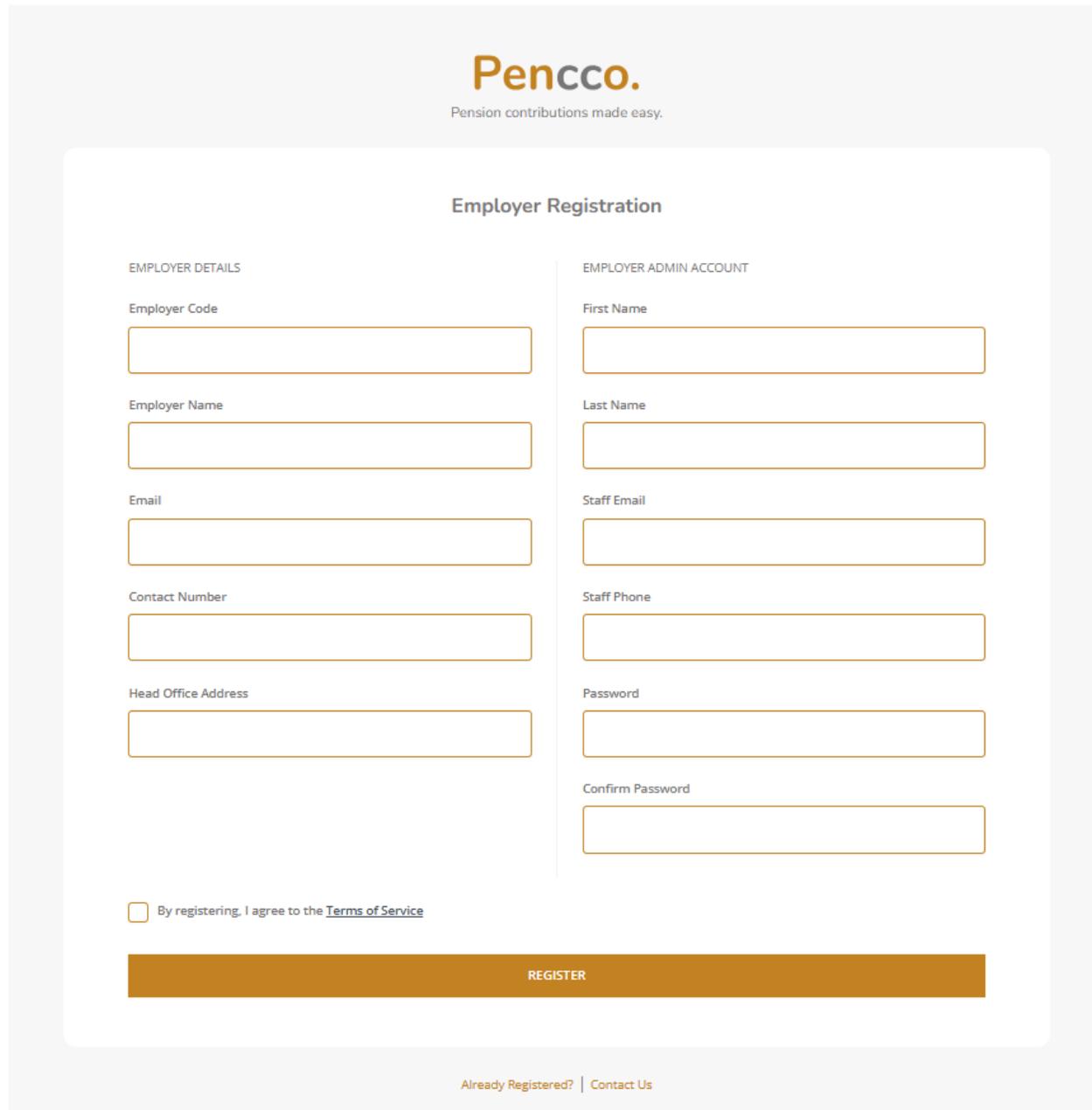
Employer Manual

Table of Contents

- **EMPLOYER REGISTRATION** 3
- **EMPLOYER LOGIN** 5
- **SOLUTON DASHBOARD** 6
- **APPROVER SETUP** 6
- **USER MANAGEMENT** 8
- **UPLOADING A SCHEDULE** 9
- **APPROVE A SCHEDULE** 14
- **SCHEDULE PAYMENT** 18
- Single Payment** 19
- Multiple Payment** 20

- **EMPLOYER REGISTRATION**

This is the area where the employer gets registered on the solution. Follow the details below to register



Pencco.
Pension contributions made easy.

Employer Registration

EMPLOYER DETAILS

Employer Code

Employer Name

Email

Contact Number

Head Office Address

EMPLOYER ADMIN ACCOUNT

First Name

Last Name

Staff Email

Staff Phone

Password

Confirm Password

By registering, I agree to the [Terms of Service](#)

REGISTER

[Already Registered?](#) | [Contact Us](#)

Figure 1: Registration Page

1. Enter your employer code
2. Supply other fields as required
3. Agree to the terms of service
4. Click register
5. The system then sends an email to the employer admin to verify the registration

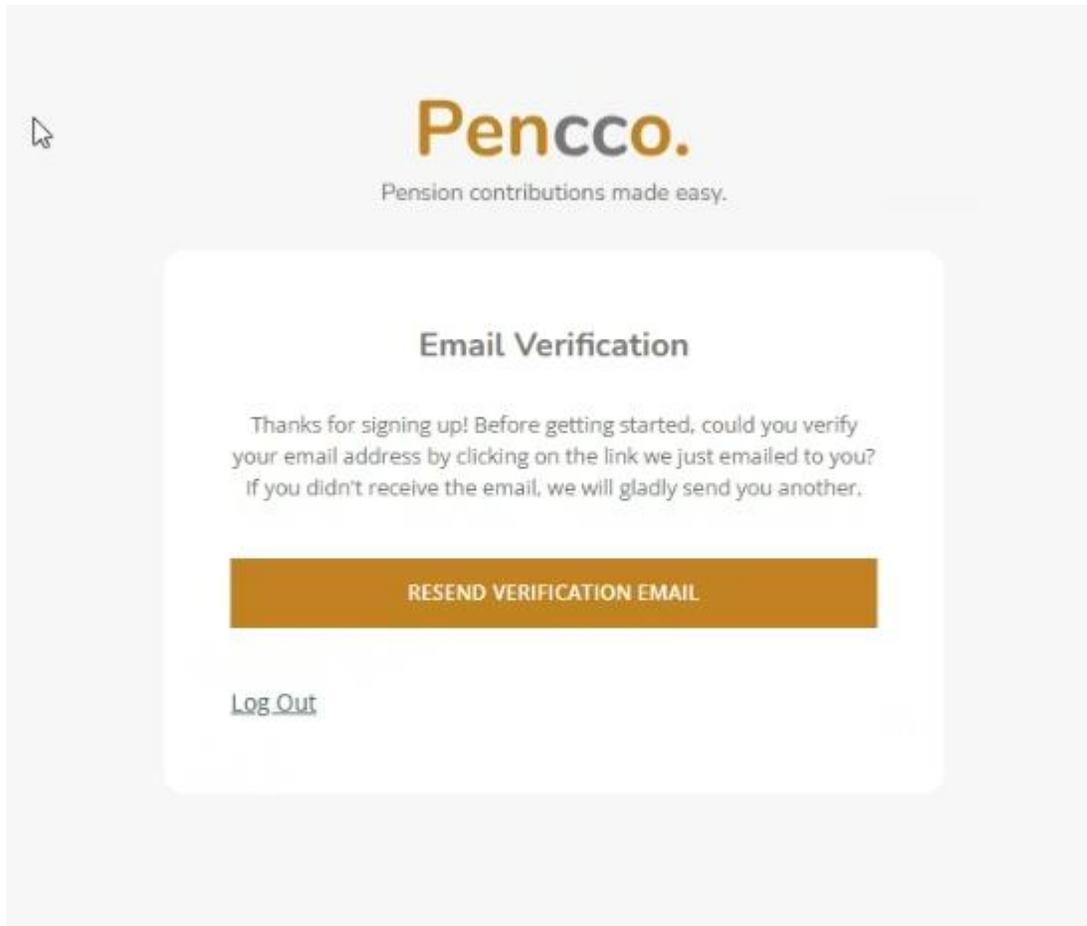


Figure 2: Email verification page

6. Once the verification is done, then the company is ready to start submitting schedule

- **EMPLOYER LOGIN**

The login screen is where you can enter your credentials to have access to the solution. All you need is to supply your admin email and password and click the login. You can also click employer registration, if you do not currently have an account on the solution.

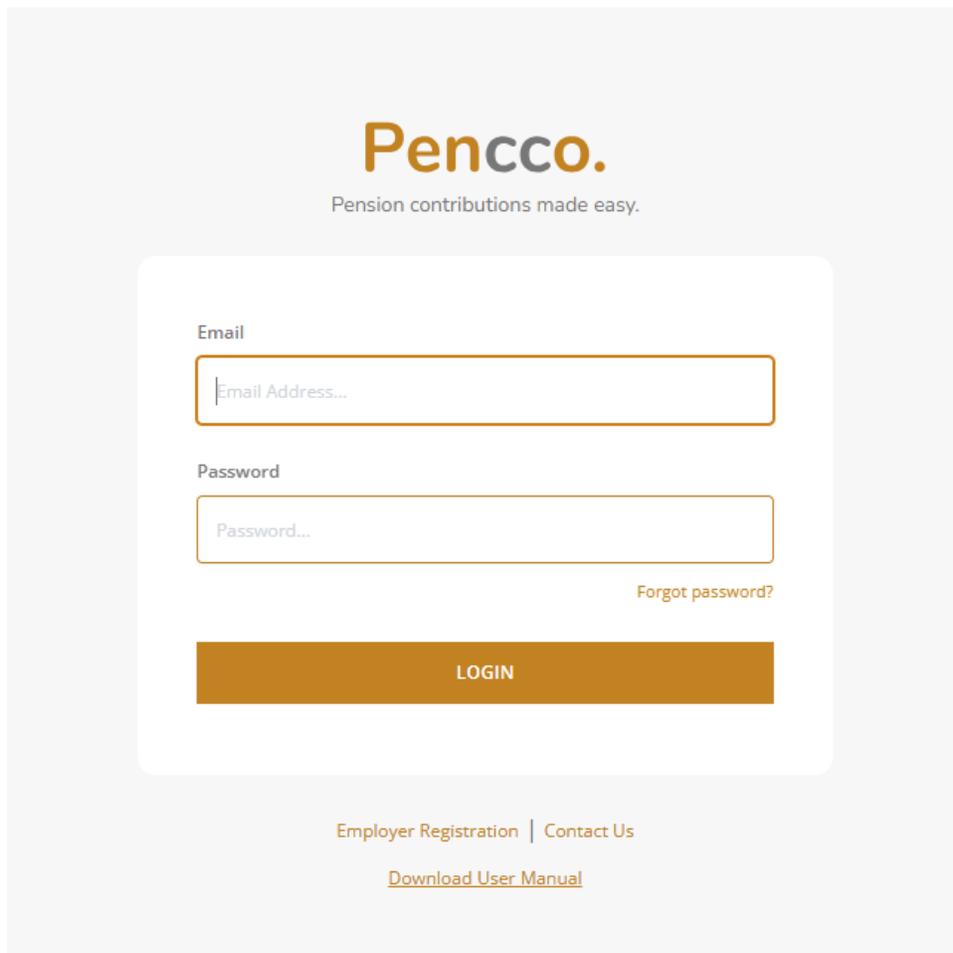


Figure 3: Login Page

• SOLUTON DASHBOARD

This is where all functionality of the solution is kept. From here you can navigate through and perform all the actions you want.

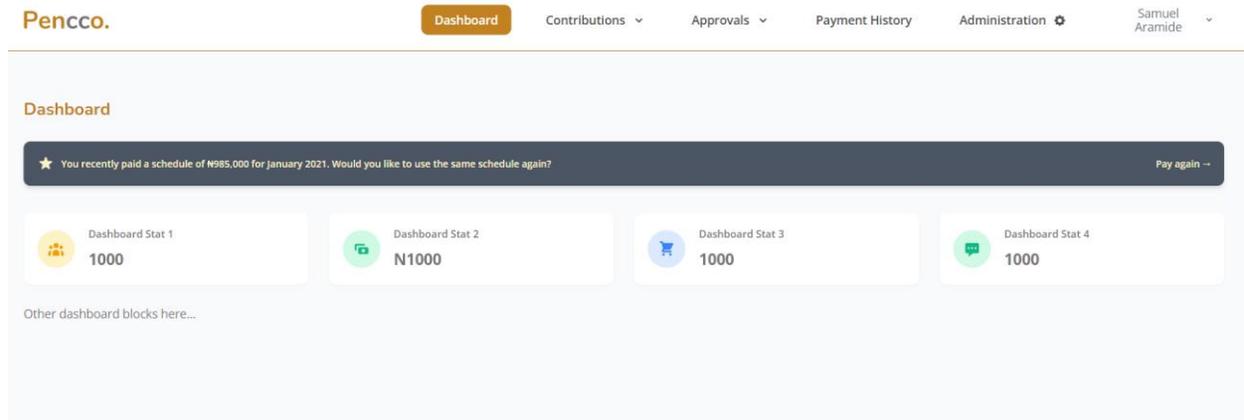


Figure 4: Dashboard

• APPROVER SETUP

Schedules created on the solution pass through approval. This approval could be done by the creator or initiator of the schedule, or a designated user on-boarded on the system with the **Authorizer** role. The setup maps a user to an approver and an approver substitute after which all schedules created by the designated user will be approved by the mapped approvers.

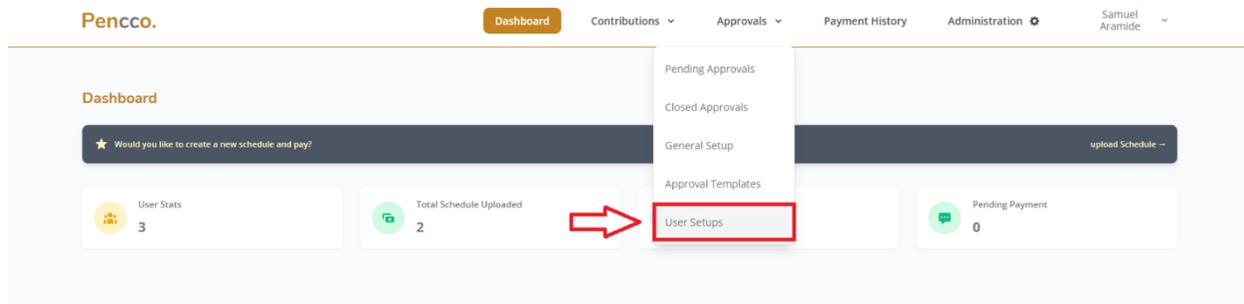


Figure 5: Approver setup button

1. From the top menu, click Approvals and from the drop-down menu, select **User Setup**.
2. The following screen is displayed from which you see the list of approval setups and can also create a new setup by clicking the **New Setup** button as highlighted in the image below.

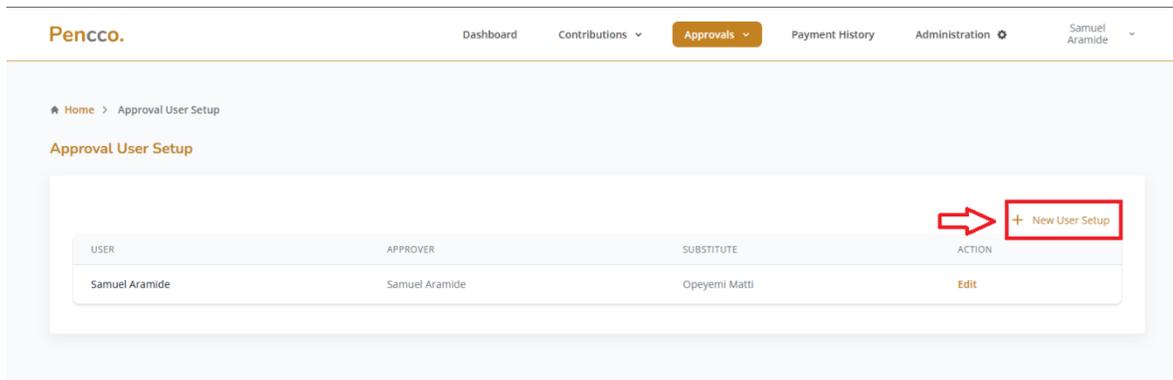


Figure 6: Approver setup list page

- On the setup page, you select the user and the corresponding approver alongside the approver substitute and click save.

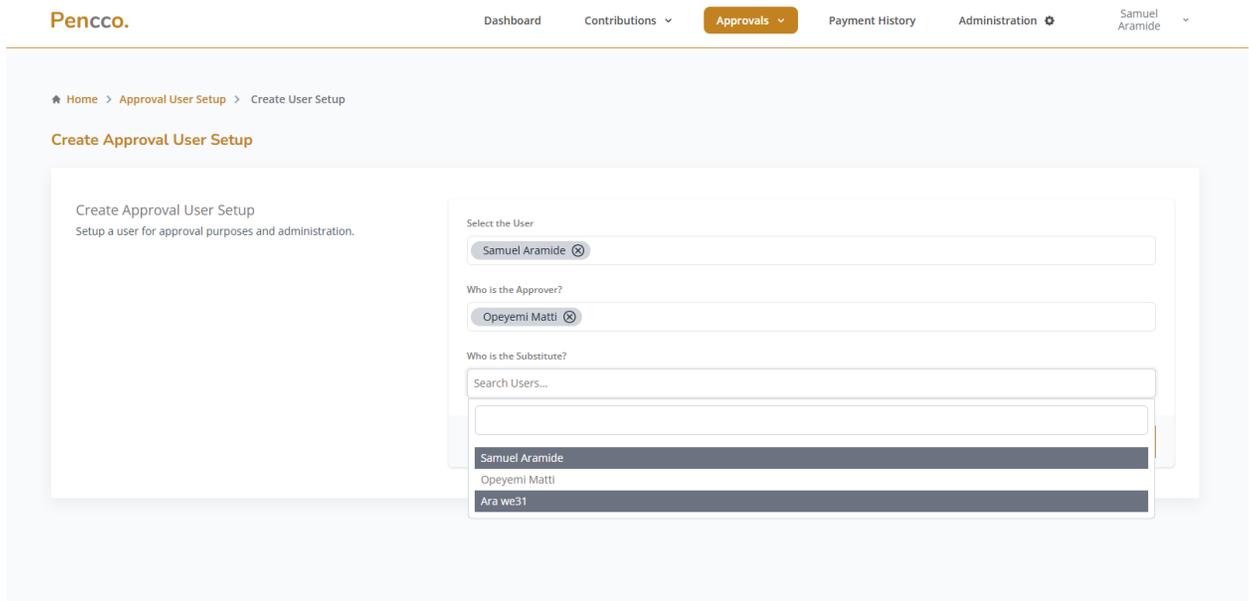


Figure 7: Approver setup page

• USER MANAGEMENT

1. From the top menu, click **Administration** and from the drop-down menu, select **User Setup**.

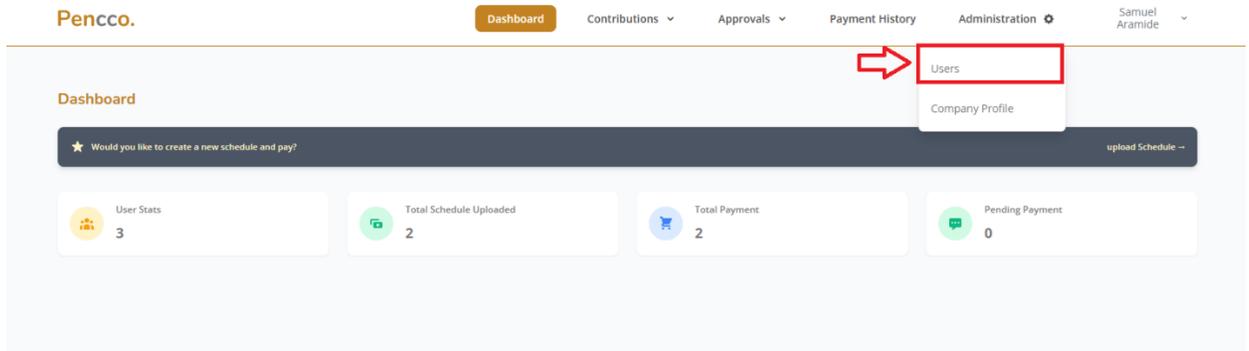


Figure 8: New user page button

2. The user list page is displayed. From this page, you can create a new user or update existing user's details.

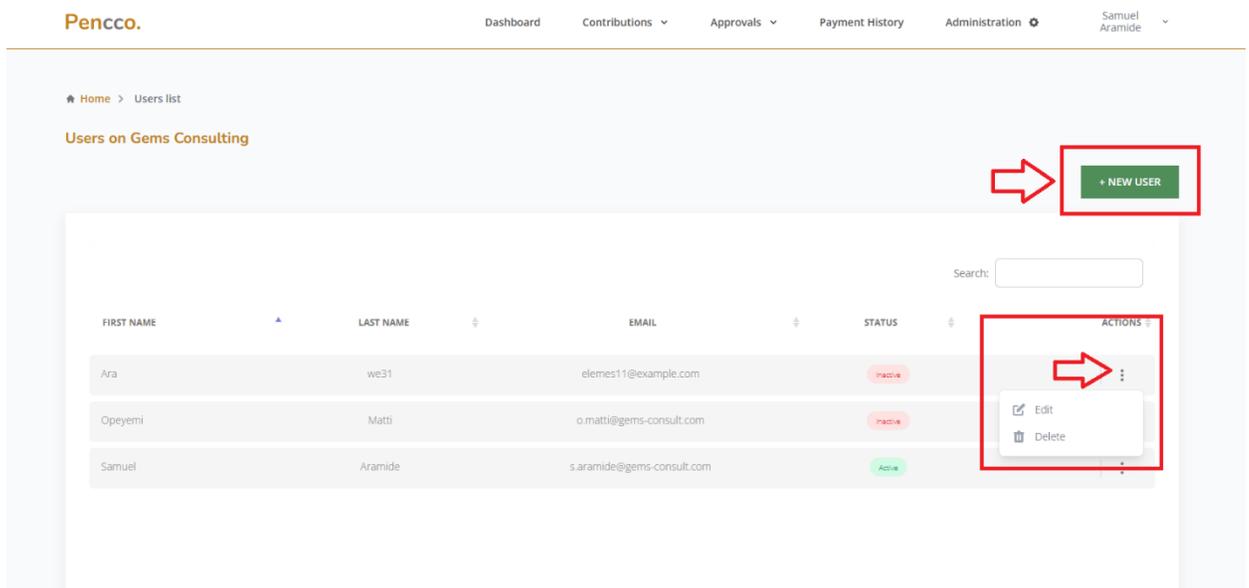


Figure 9: User management page

3. On click of the **NEW USER** button, the page below is displayed where you enter the details of the new user and then submit. The system notifies the new user via email containing details of the account created.

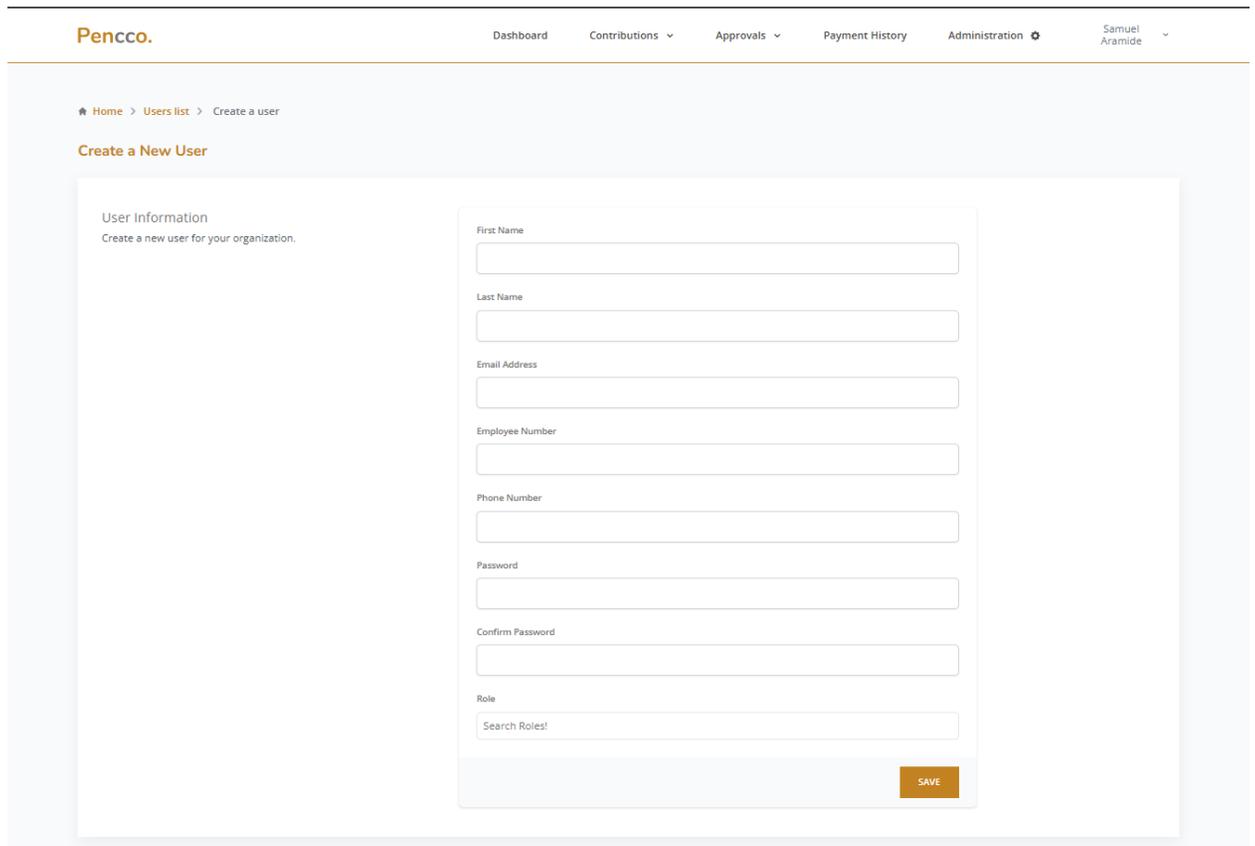


Figure 10: New user account form

• UPLOADING A SCHEDULE

To upload a schedule, simply follow the guidelines below.

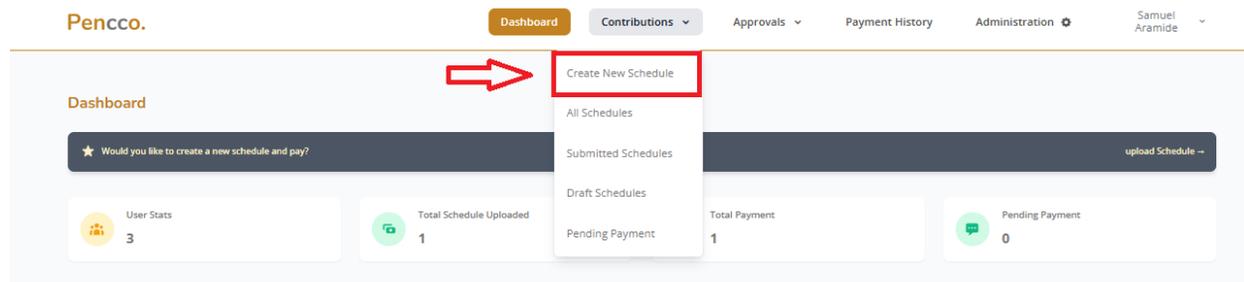


Figure 11: Create Schedule

1. From the menu, click contributions and inside the menu popup, click **Create new Schedule**
2. The following screen appears

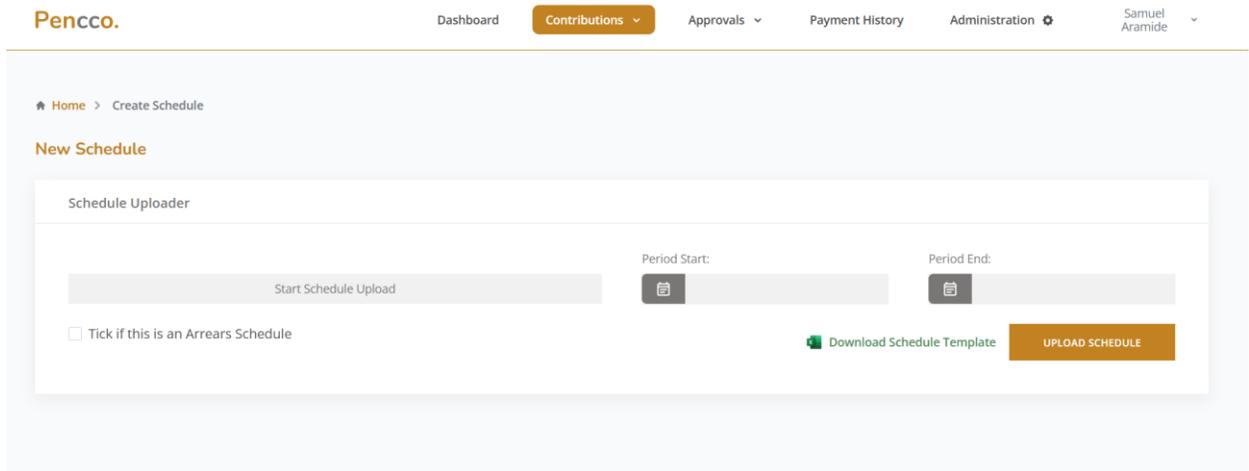


Figure 12: Create new schedule screen

3. From the screen above, you can download the template by clicking Download Template, then fill the template as shown below. If you already have your template filled, proceed to step 4

A	B	C	D	E	F	G	H	I	J	K	L	M
pfa_code	employer_code	rsa_number	total_amount	employee_name	employee_no	employee_contributic	employer_contribut	employee_avc	employer_avc	contribution_year	contribution_month	
33	PR000002098	PEN210189381	100000	Queen Olugbiyro	011	70000	30000	0	0	2025	January	
21	PR000002098	PEN100632494	100000	Adebola Ogunleye	001	70000	30000	0	0	2025	January	
21	PR000002098	PEN200646382	100000	Oluwatosin Abim	005	70000	30000	0	0	2025	January	
33	PR000002098	PEN100435186	100000	Chinedu Madueke	006	70000	30000	0	0	2025	January	

Figure 13: Schedule Sample

4. Once you have your schedule in the template, click the **Start Schedule Upload** button

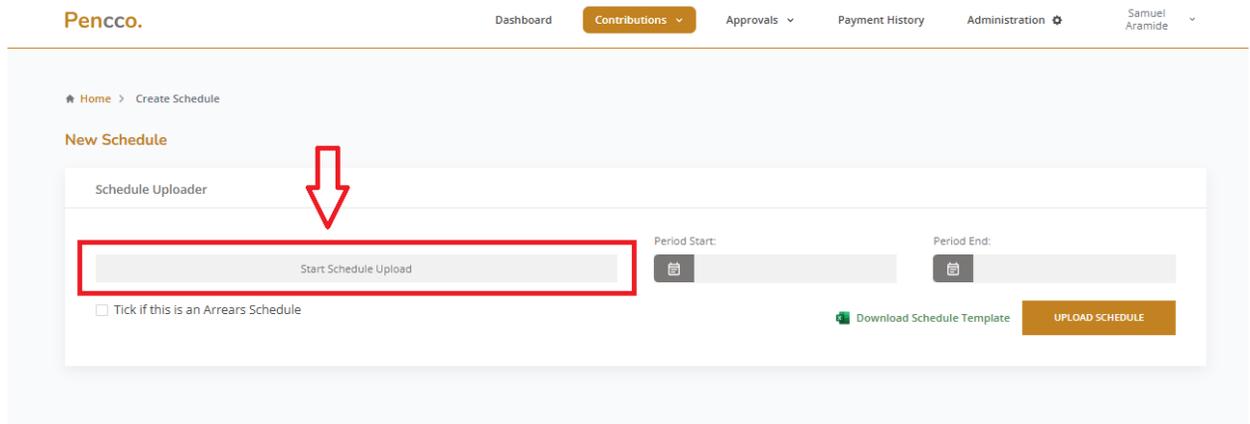


Figure 14: Upload schedule button

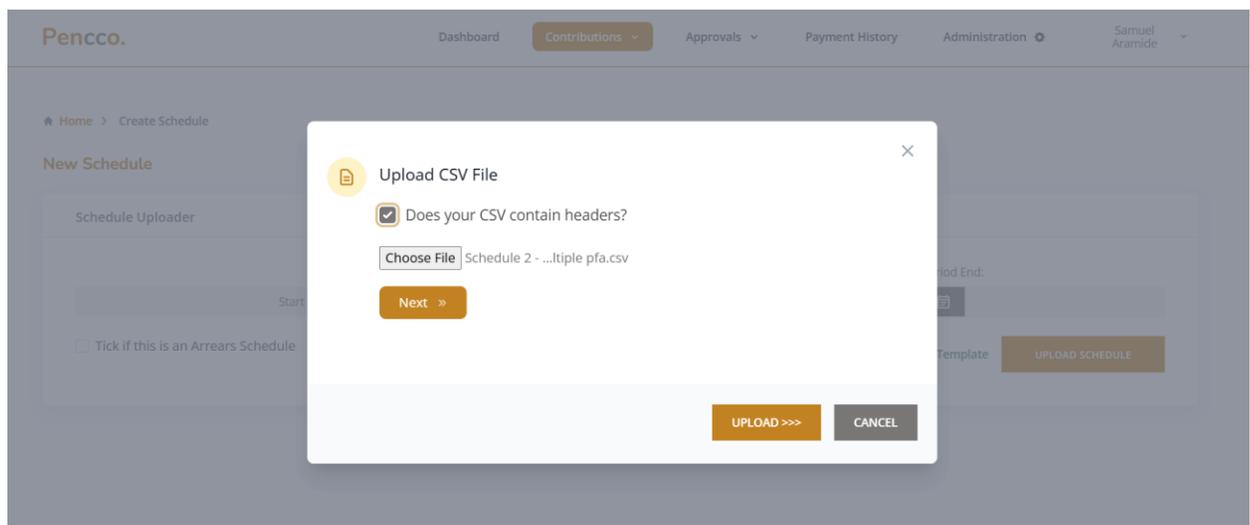


Figure 15: Upload schedule popup

5. From the popup window as shown above, click **Choose File** and select the template you just created or updated
6. Click the **Does your CSV contain headers** if your CSV schedule file has header
7. Click Next to continue

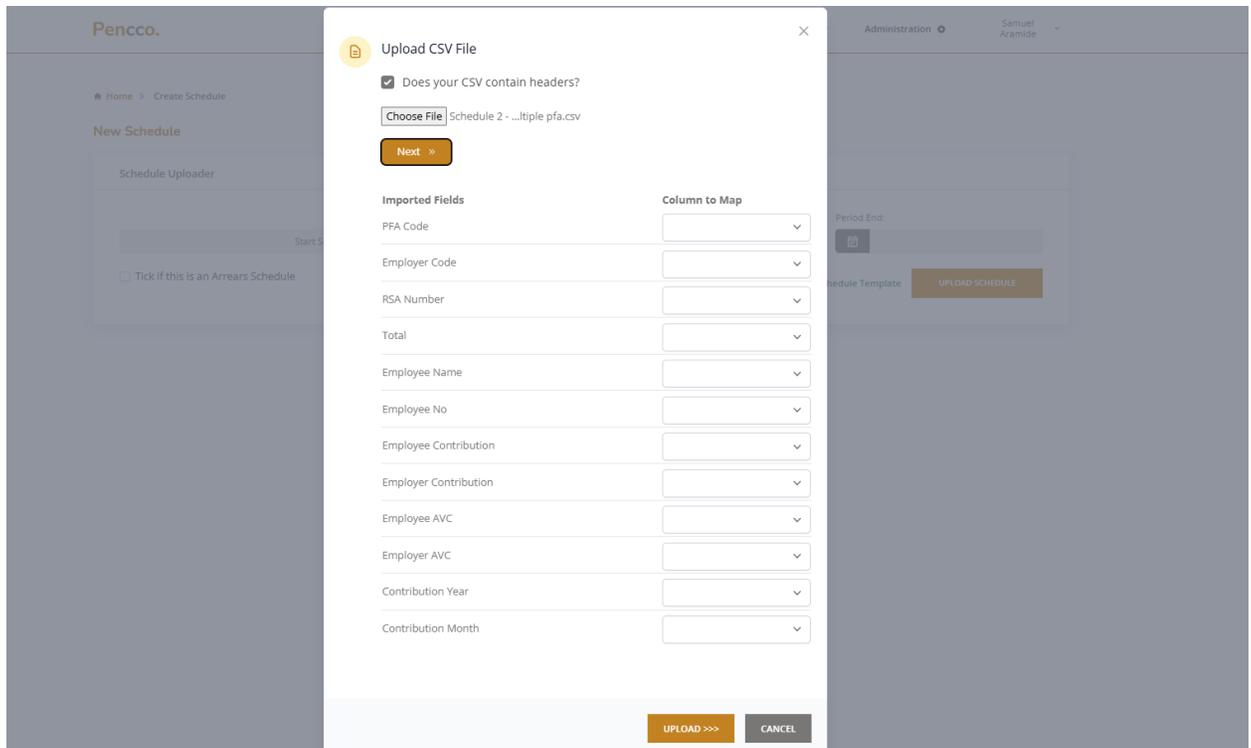


Figure 16: Schedule file field mapping

8. Now map the columns on the CSV to the required columns as shown in Figure 10
9. Click the **“UPLOAD >>>”** button

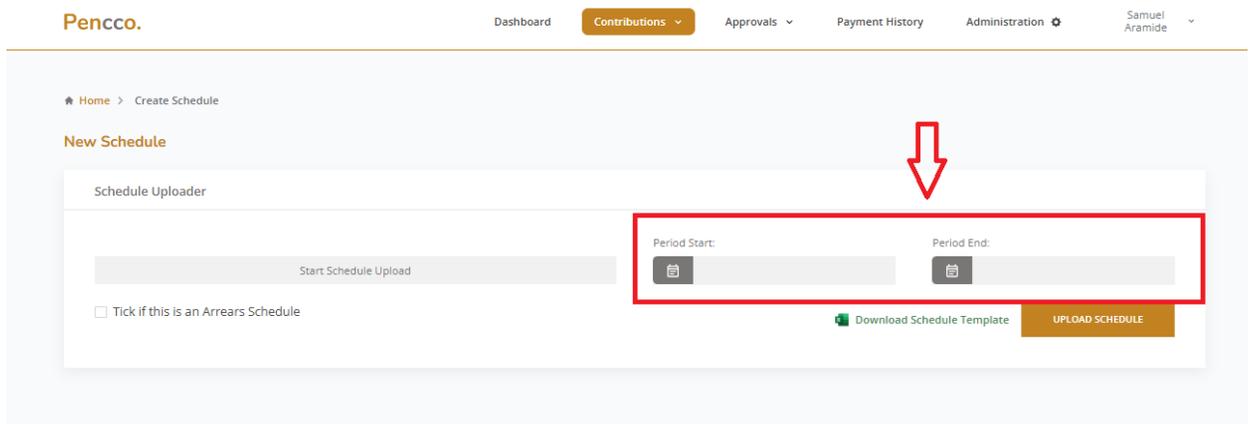
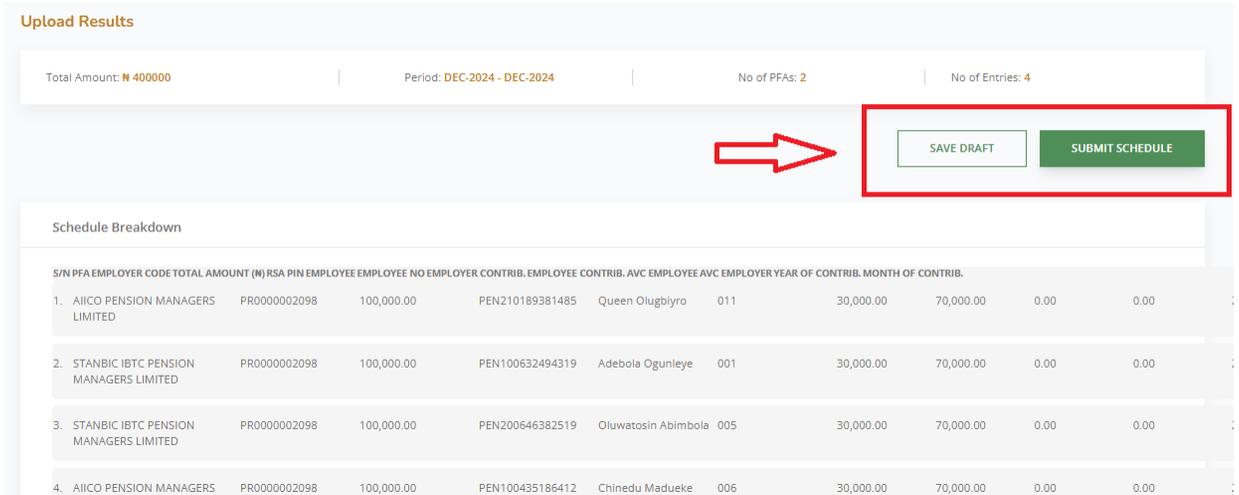


Figure 17: Schedule period fields

10. You can upload schedules for multiple period as well.

11. In the Period Start Date, specify the date the schedule starts
12. In the Period End Date, specify the date the period end
13. If the upload contains arrears payment, then click the **Tick if this is an Arrears Schedule**
14. Then finally click **Upload Schedule**



Upload Results

Total Amount: ₦ 400000 | Period: DEC-2024 - DEC-2024 | No of PFAs: 2 | No of Entries: 4

SAVE DRAFT **SUBMIT SCHEDULE**

Schedule Breakdown

S/N	PFA EMPLOYER CODE	TOTAL AMOUNT (₦)	RSA PIN	EMPLOYEE	EMPLOYEE NO	EMPLOYER CONTRIB.	EMPLOYEE CONTRIB.	AVC EMPLOYEE	AVC EMPLOYER	YEAR OF CONTRIB.	MONTH OF CONTRIB.		
1.	AIICO PENSION MANAGERS LIMITED	100,000.00	PR0000002098			PEN210189381485	Queen Olugblyro	011		30,000.00	70,000.00	0.00	0.00
2.	STANBIC IBTC PENSION MANAGERS LIMITED	100,000.00	PR0000002098			PEN100632494319	Adebola Ogunleye	001		30,000.00	70,000.00	0.00	0.00
3.	STANBIC IBTC PENSION MANAGERS LIMITED	100,000.00	PR0000002098			PEN200646382519	Oluwatosin Abimbola	005		30,000.00	70,000.00	0.00	0.00
4.	AIICO PENSION MANAGERS	100,000.00	PR0000002098			PEN100435186412	Chinedu Madueke	006		30,000.00	70,000.00	0.00	0.00

Figure 18: Save as Draft or Submit uploaded schedule

15. This will upload the schedule and await your decision to either save as draft or Submit Schedule (If you want to update the schedule at a later time, then click **Save Draft**, If you are okay with the uploaded schedule, then click **Submit Schedule**)
16. Now click Submit schedule and the schedule will be submitted awaiting approval

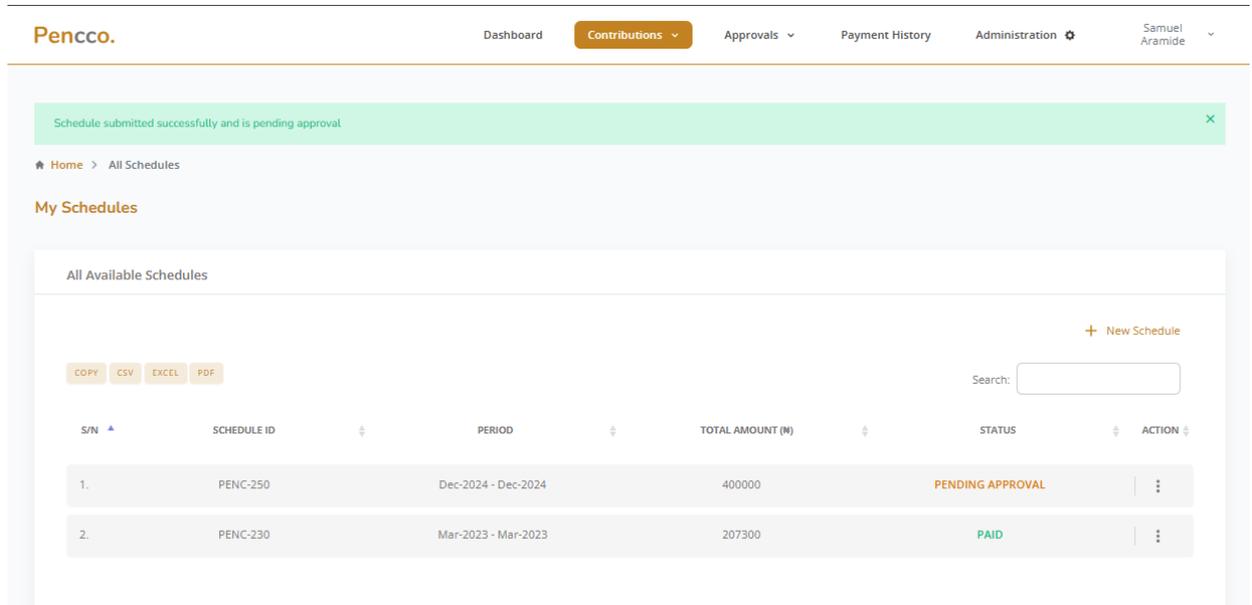


Figure 19: Schedule uploaded, awaiting approval

• APPROVE A SCHEDULE

To approve an already uploaded schedule, you must have been given the rights to approve schedules on the solution then follow the details below

1. Click Approval and from menu popup, click Pending Approval

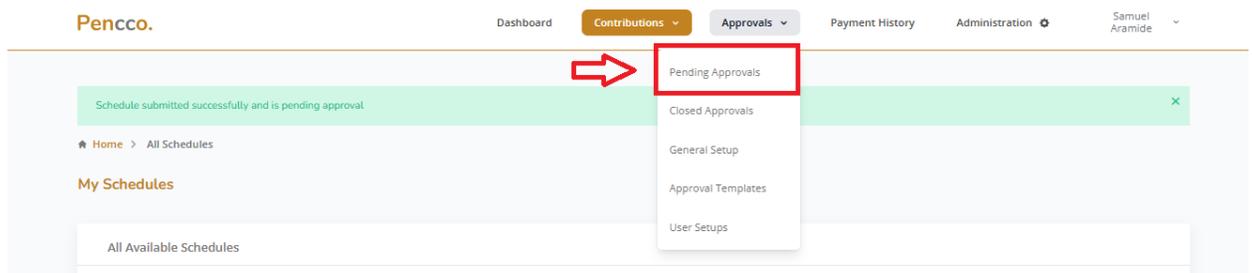


Figure 20: Pending approval button

2. Select the schedule you want to approve, scroll to the right and click the action button
3. Select view

Pencco. Dashboard Contributions Approvals Payment History Administration Samuel Aramide

Home > All Schedules

My Schedules

All Available Schedules + New Schedule

COPY CSV EXCEL PDF Search:

S/N	SCHEDULE ID	PERIOD	TOTAL AMOUNT (N)	STATUS	ACTION
1.	PENC-237	Dec-2024 - Dec-2024	400000	PENDING APPROVAL	View
2.	PENC-236	Jan-2025 - Jan-2025	400000	PENDING PAYMENT	

Figure 21: Schedule pending approval

4. You will see the details of the uploaded schedule categorized into the respective PFAs

Pencco. Dashboard Contributions Approvals Payment History Administration Samuel Aramide

Home > All Submitted Schedules > PENC-250

Submitted Schedule Details

Schedule ID: PENC-250 pending approval REQUEST CHANGE AUTHORIZE

Total Amount: N 400000 | Period: DEC-2024 - DEC-2024 | No of PFAs: 2 | No of Entries: 4

Schedule Awaiting Authorization

COPY CSV EXCEL PDF Search:

S/N	PFA	TOTAL AMOUNT (N)	EMPLOYEES	PERIOD	DATE UPLOADED	PAYMENT STATUS	ACTION
1.	AIICO PENSION MANAGERS LIMITED	200,000.00	2	Dec-2024 - Dec-2024	2025-02-18	pending	
2.	STANBIC IBTC PENSION MANAGERS LIMITED	200,000.00	2	Dec-2024 - Dec-2024	2025-02-18	pending	

Figure 22: Submitted Schedule details

- To see the employees in the schedule, scroll to the right and click the action button next to any of the PFAs then select Detailed View

Pencco. Dashboard Contributions Approvals Payment History Administration Samuel Aramide

Home > All Submitted Schedules > PENC-250

Submitted Schedule Details

Schedule ID: PENC-250 pending approval REQUEST CHANGE AUTHORIZE

Total Amount: ₦ 400000 | Period: DEC-2024 - DEC-2024 | No of PFAs: 2 | No of Entries: 4

Schedule Awaiting Authorization

COPY CSV EXCEL PDF Search:

S/N	PFA	TOTAL AMOUNT (₦)	EMPLOYEES	PERIOD	DATE UPLOADED	PAYMENT STATUS	ACTION
1.	AIICO PENSION MANAGERS LIMITED	200,000.00	2	Dec-2024 - Dec-2024	2025-02-18	pending	Detailed View
2.	STANBIC IBTC PENSION MANAGERS LIMITED	200,000.00	2	Dec-2024 - Dec-2024	2025-02-18	pending	

Figure 23: View schedule details per PFA button

Home > All Submitted Schedules > Back

Schedules Grouped by PFA

Employee schedules grouped under AIICO PENSION MANAGERS LIMITED

PFA	AIICO PENSION MANAGERS LIMITED
TOTAL AMOUNT	200,000.00
TOTAL EMPLOYEES	2
PERIOD	Dec-2024 - Dec-2024
DATE UPLOADED	2025-02-18

Schedule Breakdown

COPY CSV EXCEL PDF Search:

S/N	PFA	EMPLOYER CODE	TOTAL AMOUNT (₦)	RSA PIN	EMPLOYEE	EMPLOYEE NO.	EMPLOYER CONTRIB. (₦)
1.	AIICO PENSION MANAGERS LIMITED	PR0000002098	100,000.00	PEN210189381485	Queen Olugbiyro	011	30000
2.	AIICO PENSION MANAGERS LIMITED	PR0000002098	100,000.00	PEN100435186412	Chinedu Madueke	006	30000

Figure 24: Schedule details by PFA

6. The above Figure 18 shows the list of employees in the schedule for that PFA
7. To approve the schedule, at the top of the schedule, Click Authorize as seen in Figure 17 above.

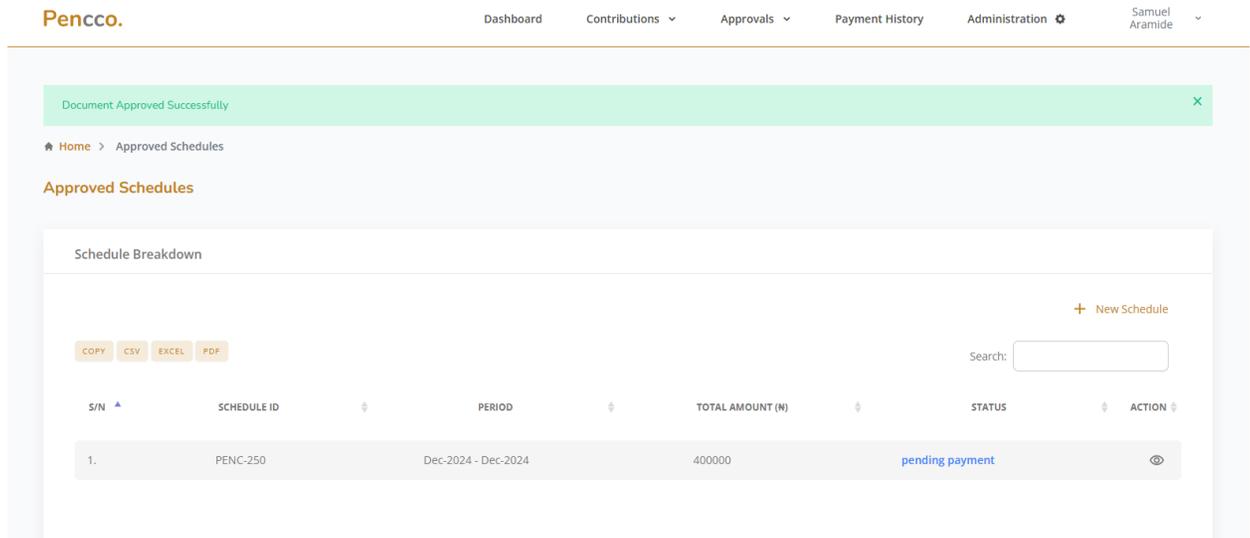


Figure 25: Approved schedule pending payment

8. The schedule status will then change into Pending Payment as shown in Figure 19 above

• SCHEDULE PAYMENT

To make payment for any schedule, follow the details below.

1. Click Contribution and from the menu popup, click Pending Payment

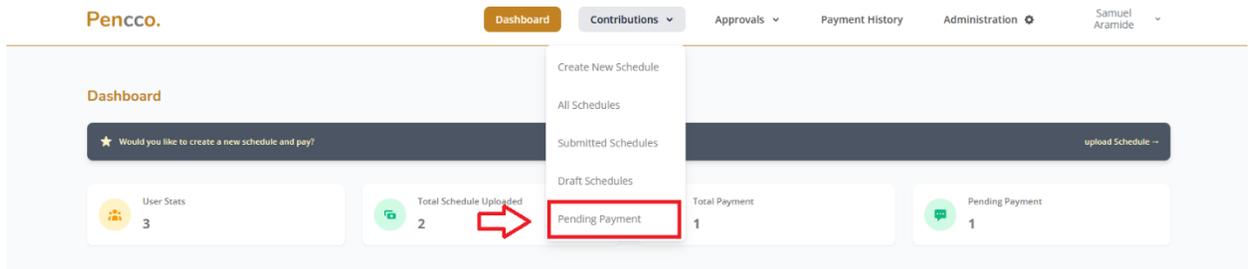


Figure 26: Schedule pending payment page button

2. This will display all schedules awaiting payment

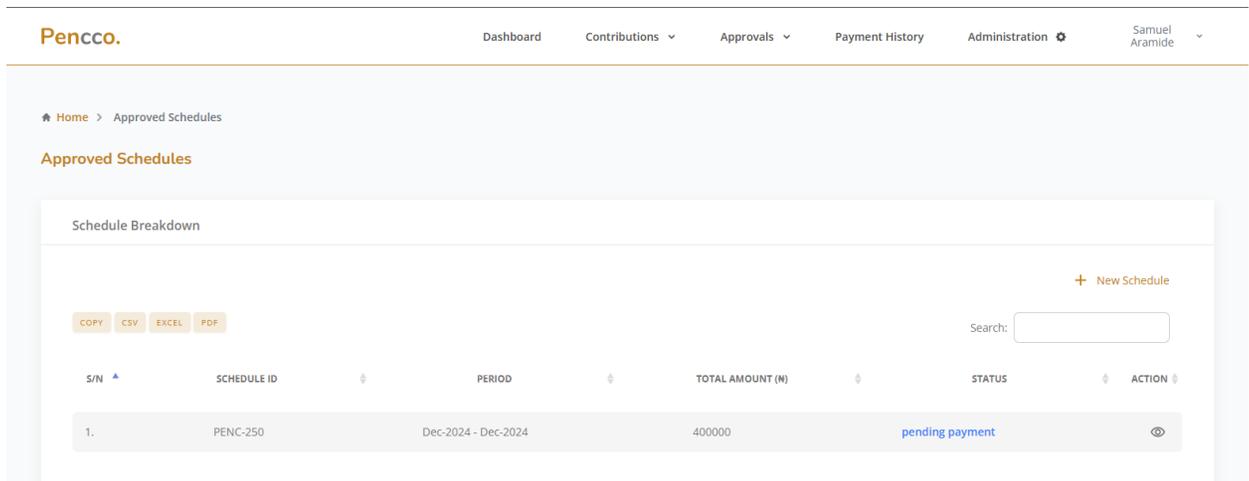


Figure 27: Schedules pending payment list page

3. From the right-hand side, click the action button to see the details categorized by PFA.

Pencco. Dashboard Contributions Approvals Payment History Administration Samuel Aramide

Home > All Approved Schedules > PENC-250

Approved Schedule Details

Schedule ID: PENC-250 pending payment RE-OPEN

Total Amount: ₦ 400000 | Pending Amount: ₦ 400000 | Period: DEC-2024 - DEC-2024 | No of PFAs: 2 | No of Entries: 4

Schedule Awaiting Authorization

COPY CSV EXCEL PDF Search:

<input type="checkbox"/>	S/N	PFA	TOTAL AMOUNT (₦)	EMPLOYEES	PERIOD	DATE UPLOADED	PAYMENT STATUS	ACTION
<input type="checkbox"/>	1.	AIICO PENSION MANAGERS LIMITED	200000	2	Dec-2024 - Dec-2024	2025-02-18	pending	⋮
<input type="checkbox"/>	2.	STANBIC IBTC PENSION MANAGERS LIMITED	200000	2	Dec-2024 - Dec-2024	2025-02-18	pending	⋮

Figure 28: Schedule payment details per PFA

- You can decide to pay a single PFA or select all PFAs and make multiple payments

Single Payment

- Select the PFA you want to pay for
- On the right-hand side, click action and select Pay single

Schedule Awaiting Authorization

COPY CSV EXCEL PDF Search:

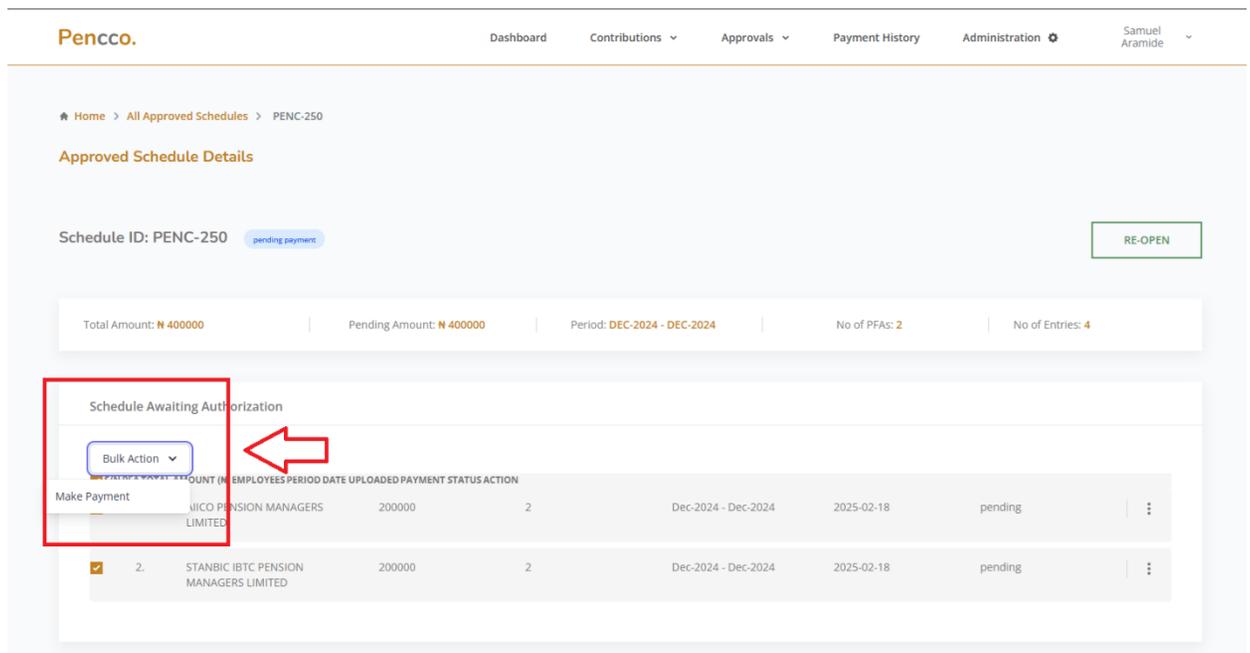
<input type="checkbox"/>	S/N	PFA	TOTAL AMOUNT (₦)	EMPLOYEES	PERIOD	DATE UPLOADED	PAYMENT STATUS	ACTION
<input type="checkbox"/>	1.	AIICO PENSION MANAGERS LIMITED	200000	2	Dec-2024 - Dec-2024	2025-02-18	pending	⋮
<input type="checkbox"/>	2.	STANBIC IBTC PENSION MANAGERS LIMITED	200000	2	Dec-2024 - Dec-2024	2025-02-18	pending	⋮

Detailed View
Pay Single

Figure 29: Pay Single PFA button

Multiple Payment

- From the left-hand side, select multiple PFAs by clicking the checkbox next to the PFAs you would like to pay
- A Bulk Action button will appear at the top of the schedule lines as shown below



The screenshot shows the Pencco interface for a schedule titled 'Approved Schedule Details' with ID 'PENC-250'. The status is 'pending payment'. Summary statistics include: Total Amount: N 400000, Pending Amount: N 400000, Period: DEC-2024 - DEC-2024, No of PFAs: 2, and No of Entries: 4. A 'RE-OPEN' button is visible in the top right. The main section is titled 'Schedule Awaiting Authorization' and contains a table with the following data:

Make Payment	AMOUNT (N)	EMPLOYEES	PERIOD	DATE	UPLOADED	PAYMENT	STATUS	ACTION
<input type="checkbox"/>	200000	2	Dec-2024 - Dec-2024	2025-02-18			pending	⋮
<input checked="" type="checkbox"/>	200000	2	Dec-2024 - Dec-2024	2025-02-18			pending	⋮

Figure 30: Bulk payment option

- Click the Bulk Action and select make payment, this will open the payment gateways available
- Also, a summary of the payment will also be shown as seen below

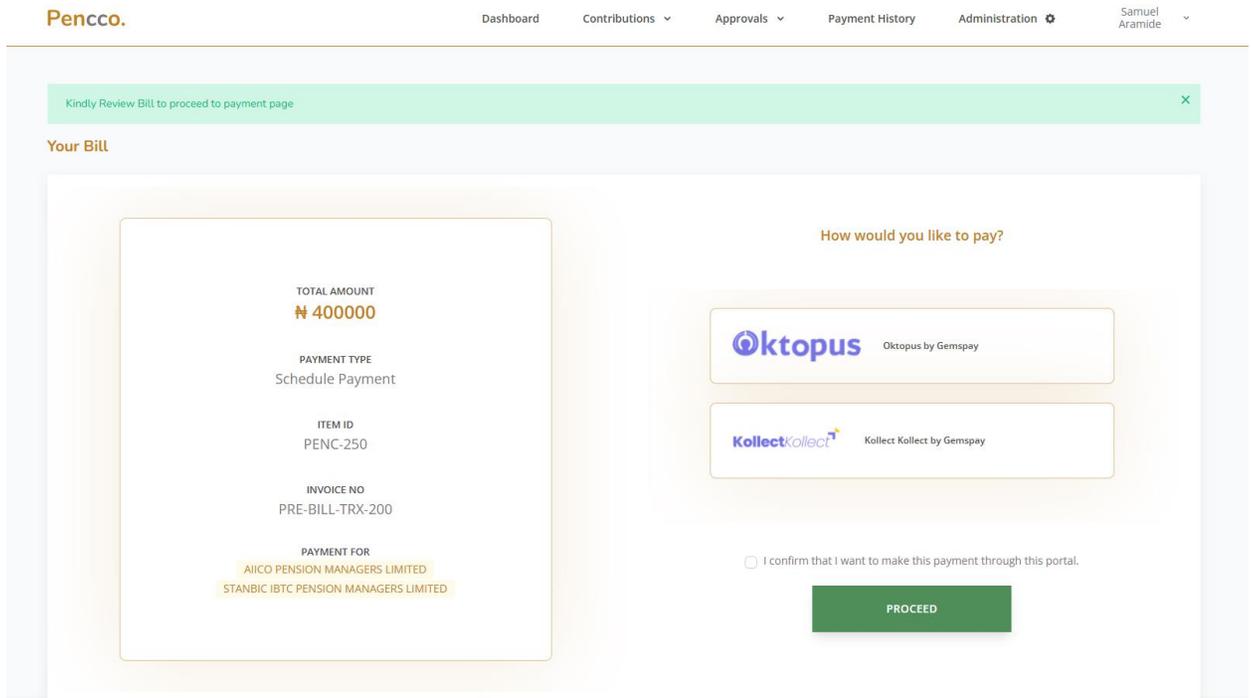


Figure 31: Payment gateway select display

N/B: Oktopus is a direct debit payment option where with approval your designated account is debited and beneficiaries which in this case are the PFAs credited instantly.

11. Select the gateway you want to use and proceed with payment

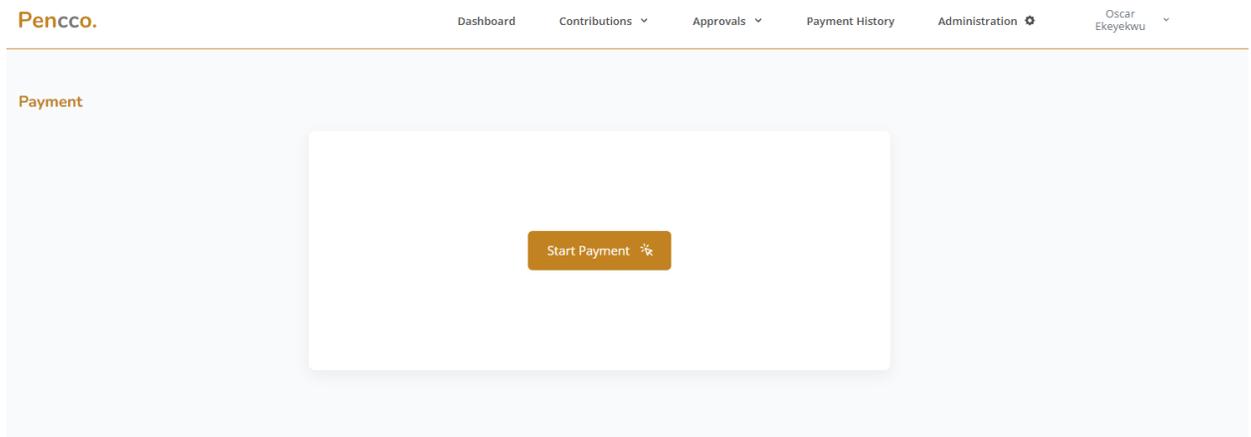


Figure 32: Payment confirmation page

12. Click start Payment to open the widget for payment

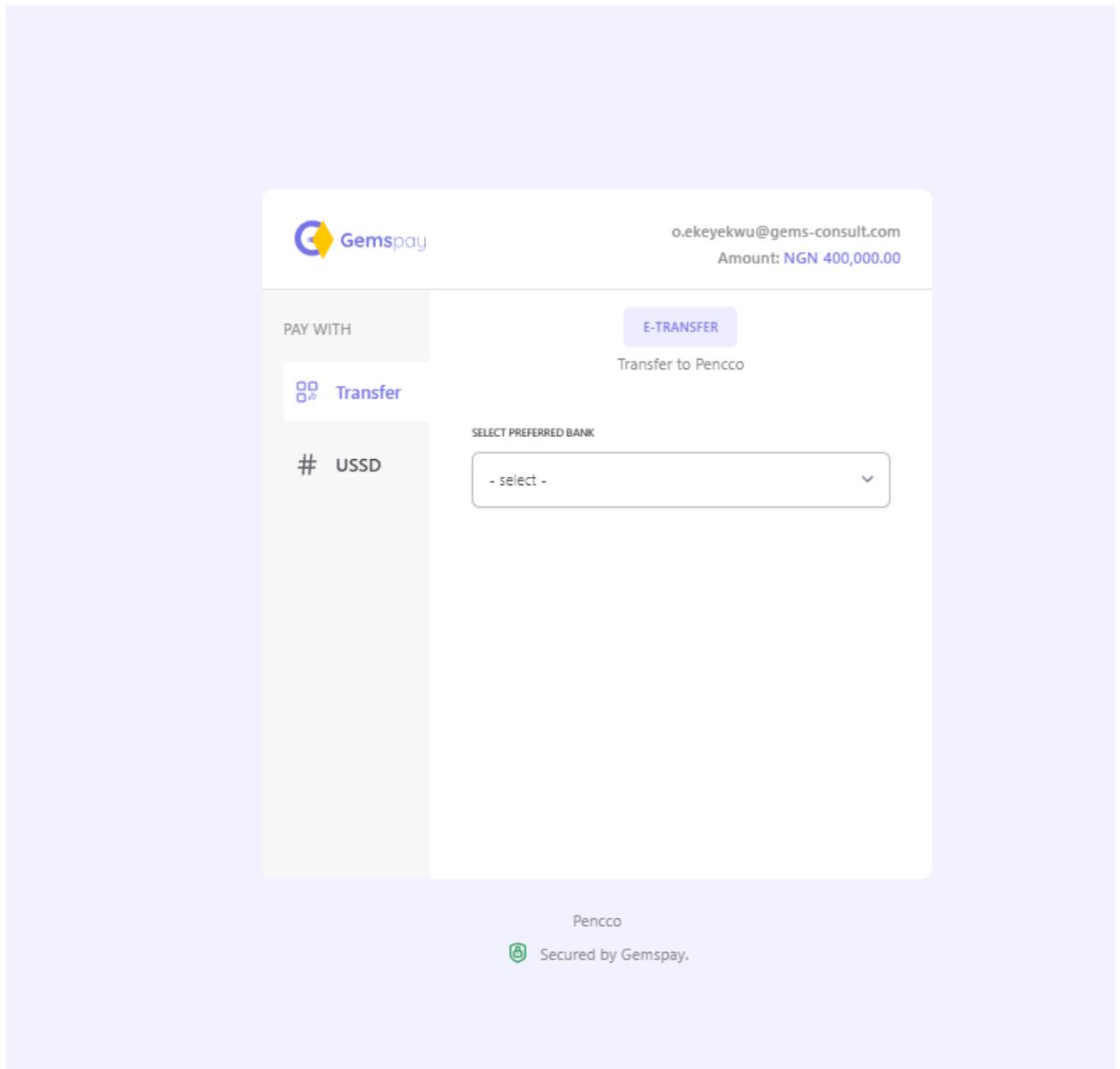


Figure 33: Kollect Kollect by Gemspay widget

13. Select the channel you would like to use for payment
14. After completing payment, the schedule status will be updated to Paid after confirmation of the payment.

Pencco. Dashboard Contributions Approvals Payment History Administration Samuel Aramide

Home > All Schedules

My Schedules

All Available Schedules + New Schedule

COPY CSV EXCEL PDF Search:

S/N	SCHEDULE ID	PERIOD	TOTAL AMOUNT (N)	STATUS	ACTION
1.	PENC-250	Dec-2024 - Dec-2024	400000	PAID	⋮
2.	PENC-230	Mar-2023 - Mar-2023	207300	PAID	⋮

Figure 34: Schedule status updated as PAID

N/B: Upon confirmation of payment and update of the schedule, the schedule details are automatically forwarded to the PFAs and PFCs.