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Online services for managing HMRC reporting

An online service called ‘Managing Pension Schemes’ will eventually replace ‘Pension Schemes Online’.

As part of the transition, HMRC have started an ongoing programme of deleting credentials for those scheme administrators (usually trustees) who have not signed in to a tax service (like Pension Schemes Online) for three years. To avoid this process trustees should check that at least one of the board (or the corporate trustee) are actively using HMRC’s online services.

This briefing note provides a reminder of the role of the scheme administrator, an overview of both online platforms, together with some recent actions by HMRC during the migration process.

Background

HMRC provide two platforms through the Government Gateway for managing registered pension schemes:

- **Pension Schemes Online** – which has been around since 2006
- **Managing Pension Schemes** – which was introduced in June 2018

Pension Schemes Online is being phased out with all data moved onto Managing Pension Schemes. This started in 2019 and was due to finish in 2020, but the migration hasn’t yet begun.

Duties of a scheme administrator include:

- **Registering the pension scheme with HMRC**
- **Paying certain taxes to HMRC**
- **Reporting events to HMRC**
- **Making returns of information to HMRC**
- **Providing information to scheme members, and others, regarding the lifetime allowance, pension input amounts, benefits and transfers.**

While the new digital platform is ultimately intended to improve the service for pension scheme administrators, Managing Pension Schemes still does not yet have all the necessary functionality, with new functions continuing to be added over the next two years.

Who are scheme administrators?

A registered pension scheme (which includes trust-based occupational pension schemes, personal pensions, stakeholder pensions, free-standing additional voluntary contribution schemes or even a buy-out policy) must have at least one scheme administrator.

For trust-based schemes (including those providing death in service benefits only) the scheme administrator is usually one or more individual trustees, a corporate trustee (perhaps the employer where the employer is the trustee of a stand-alone group life assurance scheme), or a partnership. For personal pensions the scheme administrator will usually be the provider (not the employer).

Currently, a scheme administrator must be a legal resident of the UK, an EU member state, Iceland, Liechtenstein or Norway. To register a new scheme, or to take over as the scheme administrator of an existing scheme, the individual must be appointed to the role in line with the pension scheme's rules.

To be clear, a "scheme administrator" is a defined term within pensions tax legislation and refers to the person or persons appointed to be responsible for the discharge of the functions under Part 4 of the Finance Act 2004 (i.e. the reporting and payment of tax). It would not normally refer to whoever is tasked with the day-to-day administration of a trust-based pension scheme (the pension scheme administration service provider).

Which system will scheme administrators currently be registered with?

Platform	Scheme registered	Pension Scheme Tax Reference	Scheme administrator ID
Pension Schemes Online	Before 4 June 2018	Begins with 0	Begins with A0
Managing Pension Schemes	From 4 June 2018	Begins with 2	Begins with A2

Updating scheme information

Changing the scheme name or establisher (principal employer) name

This cannot be done online. A letter must be sent to Pension Schemes Services (HMRC BX9 1GH) with details of the PSTR of the scheme, the current and new names, reason for the change and contact details.

Changing the scheme administrator name

This would normally only be relevant where the scheme administrator is an organisation (e.g. a corporate trustee). This cannot be done online. Again, a letter must be sent to Pension Schemes Services with details of the scheme administrator ID, the current and new name, reason for the change and contact details.

Adding / removing administrators: Pension Schemes Online

New scheme administrators (e.g. a new trustee)

New scheme administrators to schemes registered before 4 June 2018 must contact Pension Schemes Services who will give them a scheme administrator ID and set up a Pension Schemes Online record.

An existing scheme administrator will then be able to associate them to the pension scheme. If no scheme administrators are registered, then Pension Schemes Services should be contacted.

Ceasing to act as a scheme administrator (e.g. a retiring trustee)

A scheme administrator who ceases to act must record this on Pension Schemes Online within 30 days. There must always be another scheme administrator authorised to act before they can be removed.

Where the scheme administrator who registered a practitioner is removed, the practitioners they appointed will also be removed. The new scheme administrator may need to re-authorise any practitioners.

Authorising a practitioner

A scheme administrator can authorise a practitioner (such as Buck) to deal with the day to day affairs of the pension scheme. The scheme administrator will need the practitioner's 8-digit practitioner ID. The process is set out in the Pension Schemes Online guidance.

Adding / removing administrators: Managing Pension Schemes

New scheme administrators (e.g. a new trustee)

An individual (or an organisation) who has never registered as a pension scheme administrator before 4 June 2018 can register online through the Government Gateway. They will need to choose whether to register as an individual, an organisation or an agent. For example, an individual trustee would register as an individual; an employer acting as a corporate trustee of a stand-alone group life assurance scheme would register as an organisation.

An existing scheme administrator, who needs to register a new pension scheme on Managing Pension Schemes, will need to use their existing Government Gateway username and password to log into the new service and (after HMRC have updated the details successfully) register the new pension scheme.

Ceasing to act as a scheme administrator (e.g. a retiring trustee)

A scheme administrator who ceases to act can do this through Managing Pension Schemes. There must always be another scheme administrator authorised to act before they can be removed.

Authorising a practitioner

It's not currently possible to authorise a practitioner using the Managing Pension Schemes service. Instead, a scheme administrator must complete online form APSS150 and send this by post.

Registering a new pension scheme on Managing Pension Schemes

Only an existing scheme administrator can register a new pension scheme through Managing Pension Schemes (and will need a Government Gateway user ID and password). If the scheme administrator had originally registered under Pension Schemes Online they will need to complete enrolment details when they first sign in to the Managing Pension Schemes service.

HMRC will review the application and this may take some time. It's possible to monitor the progress of an application using Managing Pension Schemes. If the scheme is registered by HMRC a registration certificate will be sent to the scheme administrator by post confirming the date of registration and the schemes Pension Scheme Tax Reference.

Which services are available in Managing Pension Schemes?

Not all of the services currently available in Pension Schemes Online can (at the time of writing) be accessed in Managing Pension Schemes.

Currently available in Managing Pension Schemes
• invite other scheme administrators to be associated to the scheme • accept an invitation from another scheme administrator to be associated to a scheme • remove themselves as scheme administrator from a scheme (as long as there's another scheme administrator added to the scheme first) and then to de-enrol from the service • update some of their scheme administrator details and amend some of the scheme details • file an accounting for tax (AFT) return (from July 2020)
Currently unavailable in Managing Pension Schemes
• authorise a new scheme administrator* • advise HMRC of the wind up of a scheme**

* Instead complete online form APSS150 and send this by post

** Instead email pensions.administration@hmrc.gsi.gov.uk (with 'Managing Pension Schemes service – wind up' in the subject line) giving the scheme name, the PSTR (starting with 2), the date of scheme wind up and contact details. HMRC will reply and advise how to file this information.

Transition from Pension Schemes Online to Managing Pension Schemes

Managing Pension Schemes does not currently contain all the functionality to enable scheme administrators to manage a pension scheme. Phase one started in June 2018 and phase two started in April 2019. New features will be added at intervals over the coming two years.

Ultimately, Pension Schemes Online will be decommissioned once HMRC are confident that the Managing Pension Schemes service will enable scheme administrators (and practitioners) to:

- successfully manage pension schemes
- successfully fulfil their reporting requirements (e.g. pension scheme return and event reports)
- receive notifications of all their assessments, charges and penalties

- view charges online
- view lifetime allowance protections for the members of the pension scheme online

During the next couple of years, HMRC will add further functionality to the Managing Pension Schemes service and migrate all existing pension schemes and scheme administrators from the current Pension Schemes Online service to the new service.

Recent actions during the migration process

As part of the development, HMRC has been going through a process of tidying up the records that are held online. The following covers some of the actions that are being taken.

HMRC has asked existing pension scheme administrators using Pension Schemes Online or Managing Pension Schemes to log into their Business Tax Account as soon as possible to ensure that the Government gateway credentials remain active.

For trustees who are no longer the scheme administrator (e.g. because they have ceased to be a trustee, or the pension scheme has wound up) they should de-enrol from the online service.

Trustees who have lost their scheme administrator IDs should contact the Pension schemes helpline and be sent an ID through the post. For anyone who has lost their user ID or password (but not both), there are options below the log in section of the Pension Schemes Online start page to retrieve them.

HMRC are writing to scheme administrators with a large number of administrator IDs about moving their schemes under one administrator ID on the Pension Schemes Online service ahead of migration to the Managing Pension Schemes service. Trustees who believe they may be affected should contact HMRC.

Any trustees of pension schemes registered before 6 April 2006 (and who have an SF reference number) but have never been given a PSTR and so do not have access to Pension Schemes Online, should contact HMRC at pensions.administration@hmrc.gov.uk with ‘SF reference pension schemes’ in the subject line.

Appendix - Links to HMRC's guidance

Pension administrators – links to a range of guidance for pension scheme administrators and trustees.

Register as a pension scheme administrator – guidance on how to become a pension scheme administrator.

Apply to register a pension scheme – guidance on how scheme administrators can apply to register a new pension scheme with HMRC.

Manage a registered pension scheme – guidance for scheme administrators on how to manage pension schemes.

Online service for scheme administrators and practitioners – guidance and detailed step by step instructions on how to use Pension Schemes Online (the service for pension schemes registered before 4 June 2018).

Pension scheme newsletters – links to newsletters containing updates and guidance on pension schemes. These include those published on the new Managing Pension Schemes service (the service for pension schemes registered from 4 June 2018). These latter newsletters include guidance on the new service and the timescales for introducing new functions.

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