



# Payday Filing

Employment Service version 2

Gateway Services  
KiwiSaver Scenarios

**Date:** 4<sup>th</sup> December 2020

**Version:** v1.2

## Document Control

| Document Version | Scenarios Changed   | Change Description   | Date                          |
|------------------|---|--|-------------------------------|
| 1.0              |   | Initial document   | April 2020                    |
| 1.1              | All scenarios with <i>'omit from payload'</i> or <i>'unavailable for create/update/terminate'</i> | Clarified where the KiwiSaver fields can be omitted from the payload or are unavailable for the create, update or terminate operation as listed. | November 2020                 |
|                  | Scenario 6a   | Updated all KiwiSaver fields   |                               |
| 1.2              | Scenario 6a   | Updated Employee KiwiSaver Eligibility to 'NE' for consistency   | 4 <sup>th</sup> December 2020 |

## KiwiSaver Code Values

| Table                               | Code | Description                                    | Notes  |
|-------------------------------------|------|--|--|
| <b>employeeKiwiSaverEligibility</b> | NE   | new employee                                   |  |
|                                     | EE   | existing employee opt-in                       |  |
|                                     | EA   | existing employee auto-enrolled into KiwiSaver |  |
|                                     |      |  |  |
| <b>KiwiSaver status</b>             | AK   | Existing KiwiSaver member                      |  |
|                                     | OK   | Opting into KiwiSaver                          | Opting in does not give later option of opting out.                              |
|                                     | NK   | Not eligible for KiwiSaver                     |  |
|                                     | CT   | Casual/temporary employee                      | Used when a casual/temp employee is enrolled in the first 28 days of employment. |
|                                     | AE   | Auto-enrol                                     | Auto-enrolling gives the option of opting out.                                   |

## KiwiSaver Scenarios for the Employment Service version 2

| No. | Scenario  | Gateway service type   | Employee KiwiSaver Eligibility | KiwiSaver Status              | Opted out (true/false)        | IR comment  |
|-----|---|--|--------------------------------|-------------------------------|-------------------------------|---|
| 1a  | New employee that is eligible for KiwiSaver and has never been a member of KiwiSaver before starting with this employer.  | Create   | NE                             | AE                            | <i>unavailable for create</i> | This scenario is for auto enrolment only.   |
| 1b  | Above employee then chooses to opt out of KiwiSaver between their 2nd and 8th week of employment.   | Update   | <i>omit from payload</i>       | <i>unavailable for update</i> | TRUE                          | Opted out field should be set to true for this filing only - not every subsequent filing. For Gateway, if attempt to opt out within 2 weeks of the start date, an error message is produced.                                      |
| 2   | <b>(File Upload only, not Gateway – shown for comparison)</b><br>New employee that is eligible for KiwiSaver and has never been a member of KiwiSaver before starting with this employer but wants to opt out of KiwiSaver as soon as possible. | Create   | NE                             | AE                            | TRUE                          | <i>It is possible to opt out via <b>File Upload</b> at the same time as sending new employee data. The opt out will take effect after 2 weeks. For <b>Gateway</b>, scenarios 1a and 1b must be followed for the same outcome.</i> |
| 3a  | New employee that is already a member of KiwiSaver  | Create   | NE                             | AK                            | <i>unavailable for create</i> | If this is submitted and the employee is <b>not</b> a KiwiSaver member, they will be automatically enrolled, which gives the opt-out option.  |
| 3b  | Above employee chooses to opt out between their 2nd and 8th week of employment.   | Update   | <i>omit from payload</i>       | <i>unavailable for update</i> | TRUE                          | This is allowed under very limited circumstances, for example where an employee has started 2 jobs within a short timeframe, although it will generally not be accepted.  |
| 4   | New employee that is not eligible for KiwiSaver and is not an existing KiwiSaver member.  | Create   | NE                             | NK                            | <i>unavailable for create</i> |   |
| 5   | Existing employee, opting in.   | Update   | EE                             | <i>unavailable for update</i> | <i>omit from payload</i>      |   |
| 6a  | New employee that is not eligible at their employment start date: e.g. is under 18 years old.   | <i>New Employee: Create</i>  | NE                             | NK                            | <i>unavailable for create</i> | Once new employee created, no further action is mandatory: auto-enrolment is only initiated for new employees.<br><br>If an existing employee then turns 18, they can opt in (6b) or do nothing and not join KiwiSaver (6c).      |
| 6b  | Employee has now become eligible: e.g. has turned 18. Then chooses <b>to opt in</b> to KiwiSaver.   | <i>When eligible: Update</i>   | EE                             | <i>unavailable for update</i> | <i>omit from payload</i>      |   |
| 6c  | Employee has now become eligible: e.g. has turned 18. Then chooses <b>not to join</b> KiwiSaver.  | <i>No update required</i>  |                                |                               |                               |   |
| 7   | Employee is under 18 and wants to join KiwiSaver  | Cannot do so through employer: employee contacts scheme provider directly.<br>Note: Scheme provider then sends the employee details to IR. Following this, IR will notify employers via MyIR/letter. |                                |                               |                               |   |
| 8   | New employee is 65 years old or over, already belongs to KiwiSaver and wants to continue  | Create   | NE                             | AK                            | <i>omit from payload</i>      | In these cases, employers must make employee K/S deductions, but do not have to make employer K/S contributions.  |
| 9   | New employee is 65 years old or over, does not belong to KiwiSaver and now wants to opt in to KS  | Create   | NE                             | OK                            | <i>unavailable for create</i> |   |

## KiwiSaver Scenarios for the Employment Service version 2

| No.        | Scenario  | Gateway service type  | Employee KiwiSaver Eligibility   | KiwiSaver Status                 | Opted out (true/false)<br><i>Update only for Gateway</i> | IR comment  |
|------------|---|---|----------------------------------|----------------------------------|--|---|
| <b>10</b>  | New employee is 65 years old or over, already belongs to KiwiSaver and wants to opt out   | Create  | NE                               | NK                               | <i>unavailable for create</i>                            | Employee will complete a KS51. Employer will not make employee K/S deductions or employer K/S contributions.  |
| <b>11</b>  | Existing employee is 65 years old or over, already belongs to KiwiSaver and wants to opt out  | <i>No update required</i>   |                                  |                                  |  |   |
| <b>12a</b> | Casual temporary employee that is in their first 28 days of employment  | Create  | NE                               | CT                               | <i>unavailable for create</i>                            |   |
| <b>12b</b> | Casual temporary employee employed > 28 days  | Update  | EA                               | <i>unavailable for update</i>    | <i>omit from payload</i>                                 | Employee may or may not be already enrolled in KiwiSaver. Casual temporary employees to be auto enrolled after 28 days, if not already enrolled in KiwiSaver.   |
| <b>13</b>  | An existing employee has changed any details on their employment record that doesn't affect their KiwiSaver details.<br>For example:<br>· Tax code e.g. M to S or M SL to M or WT to M etc<br>· Address<br>· Email<br>· Phone<br>· Mobile | Update  | <i>omit from payload</i>         | <i>unavailable for update</i>    | <i>omit from payload</i>                                 |   |
| <b>14</b>  | Employee wants a savings suspension from KiwiSaver  | Employee completes savings suspension request. This is not initiated by the employer. |                                  |                                  |  | Employee is required to request a savings suspension via MyIR or by contacting IR. IR then notify the employer (if known) or the employee to pass to the employer, when the savings suspension has been approved. Once the employer receives the IR notification, the employer is required to update the employee's payroll record to stop KiwiSaver payments/deductions. |
| <b>15</b>  | Employee's savings suspension has ended.  | IR notifies employer of finish date.  |                                  |                                  |  | Employer updates employee's payroll record to restart KiwiSaver payments/deductions.  |
| <b>16</b>  | An employee's employment has ended.   | Terminate   | <i>unavailable for terminate</i> | <i>unavailable for terminate</i> | <i>unavailable for terminate</i>                         | The employee may or may not be a KiwiSaver member.  |