

To: Salaries and Wages  
Human Resources  
Pension Contacts  
At: All Employing Authorities

Circular 07/2025  
30 April 2025

Dear Colleagues,

### **Submission of Prudential AVC contributions – future changes and training**

This Circular provides employing authorities who submit Additional Voluntary Contribution ('AVC') data to Prudential with information regarding changes to Prudential's payroll file submission process. It also advises on how to access supporting resources available for employers and gives information on upcoming training sessions.

### **Background**

Prudential are working toward making AVC submission as efficient and standardised as possible, while providing scheme members with a safe and secure way of saving for their retirement. A streamlined process for sending payroll and BACS AVC data from employers to Prudential will help to ensure member benefits are received, processed, and invested in a timely way. This is important as it will keep member records as up to date as possible, and reduce processing delays.

### **Changes to Prudential's AVC processes**

In the coming months, Prudential intends to migrate to online submissions for the processing of contribution data. This approach, known as 'Straight through Processing' (STP), allows data to be automatically uploaded to Prudential's system. This change would see employers moving from the submission of AVC payroll files via email, to submission via an online portal named PruRetire.

In advance of this change, Prudential wishes to ensure that all employers are aware of the guidance surrounding best practice for paying AVC contributions and correct submission of payroll files. It is Prudential's intention that all employers submitting AVC payroll files will be using their standard data format by the end of December 2025. This will enable migration to STP via PruRetire in due course.

### **Next Steps**

It is important that the AVC payroll files you send to Prudential are provided in the correct format, to ensure that information can be successfully uploaded, and contributions invested as quickly as possible.

Guidelines on the creation, formatting and submission of payroll files are outlined in the ['Guide to Administering Your Payroll'](#) on Prudential's website.

### **Action**

We recommend that you take time to review the ['Guide to Administering Your Payroll'](#) in detail and, if necessary, make amendments to your submissions process to ensure compliance with Prudential's requirements.

Currently, if you submit a payroll file to Prudential and it does not conform to their required formatting, the file will not be processed. You will receive an automated email response asking that any errors are corrected. The file must then be resubmitted. It is vital that errors are avoided, as they can result in contributions not being invested on time.

Going forward, Prudential may contact you by phone or email to help correct any identified errors and smooth the transition to a fully automated process.

### **Training available**

Prudential will be running four online Employer Forum sessions over May-June 2025, to support employers in understanding best practice for paying AVC contributions and submitting information to Prudential. These sessions will demonstrate examples of the formatting requirements and provide an opportunity to ask questions.

**Action:**

Please register for one of these sessions using the links below:

- Wednesday 28th May 10am – 10:45am  
[Microsoft Virtual Events Powered by Teams](#)
- Wednesday 4th June 2pm – 2:45pm  
[Microsoft Virtual Events Powered by Teams](#)
- Wednesday 11th June 10am – 10:45am  
[Microsoft Virtual Events Powered by Teams](#)
- Wednesday 18th June 2pm – 2:45pm  
[Microsoft Virtual Events Powered by Teams](#)

Please note these sessions will not be recorded.

**Additional resources**

In addition to the guide above, Prudential will be issuing an interactive newsletter to their payroll contacts in June which will outline best practice tips for payroll file submission, and Q&As.

If you are an employer who is not currently set up with Prudential to send AVC contributions and would like to do so, or if you need to amend your existing employer/payroll details with Prudential, please use this form: [AVC Employer Set Up Form](#).

Please do not hesitate to contact the Pensions Development Team or myself if you have any queries regarding this circular.

Yours sincerely,

Sinead Heath  
Chief Pensions Officer