



## CONTRIBUTIONS SECTION MANUAL

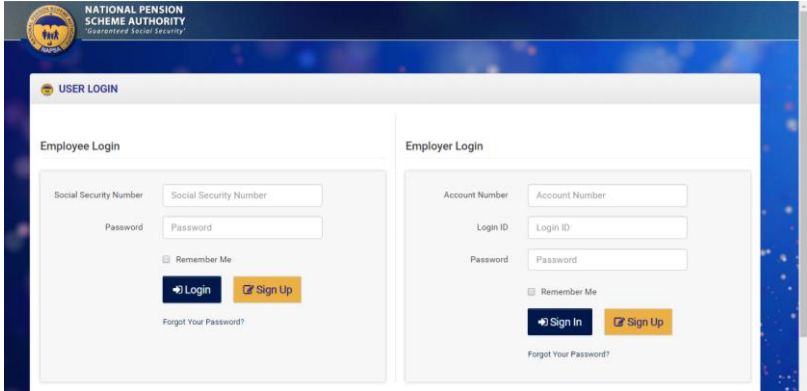
### SECTION D: RETURNS AND PAYMENT – ONLINE SUBMISSION AND OVER THE COUNTER PAYMENT GUIDE



This function requires to be performed by a Data User (s) (About Data User, SEE Manual\_User Creation)

There are two options to submit and pay for the Return depending on Mandate Setup (SEE Manual\_User Creation)

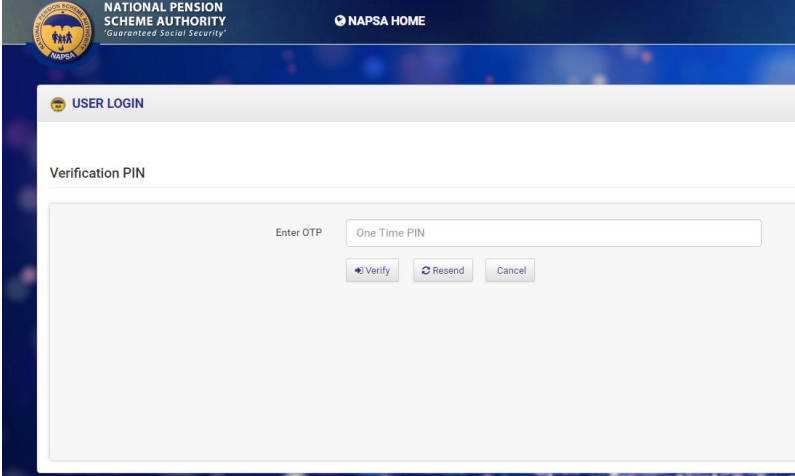
- Option 1 – ‘no maker-checker process’ - single Data User can do end to end process alone
- Option 2 – ‘with maker-checker process’ – two Data Users are required, one to initiate/upload the Return, the other to review and approve Return for submission

<ul style="list-style-type: none"><li>• Option 1 – ‘no maker-checker process’ - single Data User can do the end to end process alone</li></ul>	
Step 1:  Open the NAPSA home page and click on ‘e-services login’.	URL TBA
Step 2: Data User to Sign In  Use the <b>Employer Login</b> tile Enter Employer Account Number Enter Login ID Enter Password  Click <b>Sign In</b>  Note: a) DataUser created will have received login credentials by SMS  b) Each company has a different Company Account Number, so officers submitting multiple returns for multiple companies have to make a separate log in each time.	

Step 3

Check the registered mobile number for an SMS with OTP

Enter the verification **PIN/OTP** and click **verify**



The screenshot shows the 'USER LOGIN' page of the National Pension Scheme Authority. At the top, there is a header with the NPSA logo and the text 'NATIONAL PENSION SCHEME AUTHORITY' and 'Guaranteed Social Security'. A 'NAPSA HOME' link is also visible. Below the header, the page is titled 'USER LOGIN'. Underneath, there is a section for 'Verification PIN'. It contains a text input field labeled 'Enter OTP' with the placeholder text 'One Time PIN'. Below the input field are three buttons: 'Verify', 'Resend', and 'Cancel'.

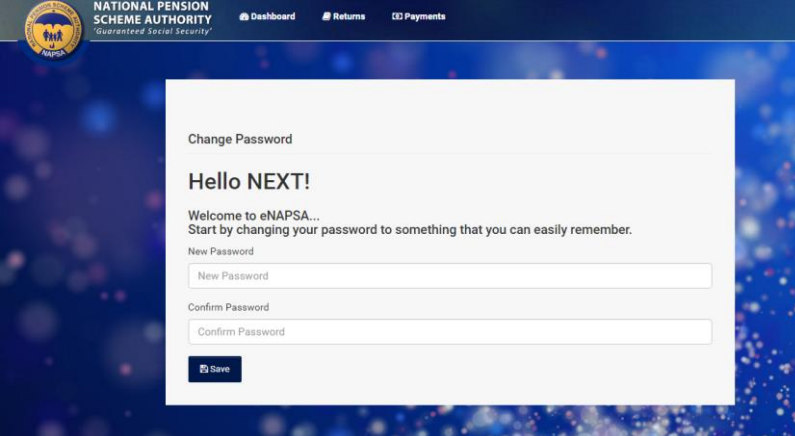
Step 4

If **First Time** to Sign into eNAPSA, system will request for **Password Change**.

Change password as prompted.

Click **Save**

If not first time to Sign In as Data User, move to Step 5

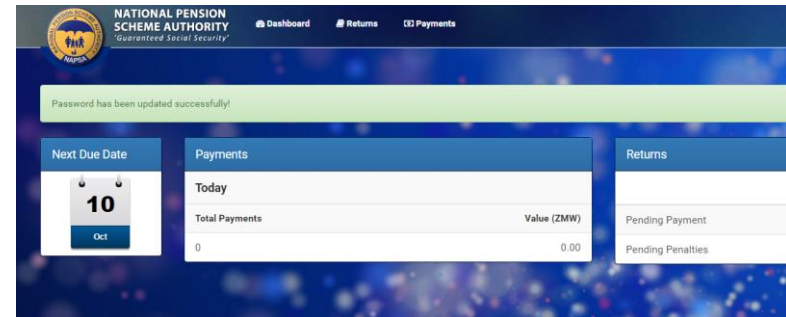


The screenshot shows the 'Change Password' page of the National Pension Scheme Authority. At the top, there is a header with the NPSA logo and the text 'NATIONAL PENSION SCHEME AUTHORITY' and 'Guaranteed Social Security'. Navigation links for 'Dashboard', 'Returns', and 'Payments' are visible. The main content area is titled 'Change Password' and features a large heading 'Hello NEXT!'. Below this, there is a message: 'Welcome to eNAPSA... Start by changing your password to something that you can easily remember.' There are two text input fields: 'New Password' and 'Confirm Password'. At the bottom of the form is a 'Save' button.

### Step 5

**Dashboard Menu** is the Welcome screen.  
Dashboard displays statistics as summary of the listed activities.

To submit a Return, move to Step 6



### Step 6

**IMPORTANT:** Sample of Return format

- 1) In Excel, the Schedule should be in the **first spreadsheet**
- 2) This is how the information should be presented in the Return
- 3) The name of the first person should be in Column 8

Account Number	Year	Month	SSNo	NRC No	Surname	Firstname	Other Name	Date of Birth DD/MM/YYYY	Gross Wage	Employer's share	Employee share	Activity Indicator
Account Name: [input field]												
Total Amount: [input field]												

### Step 7

**Option 1: Upload Return from your computer**

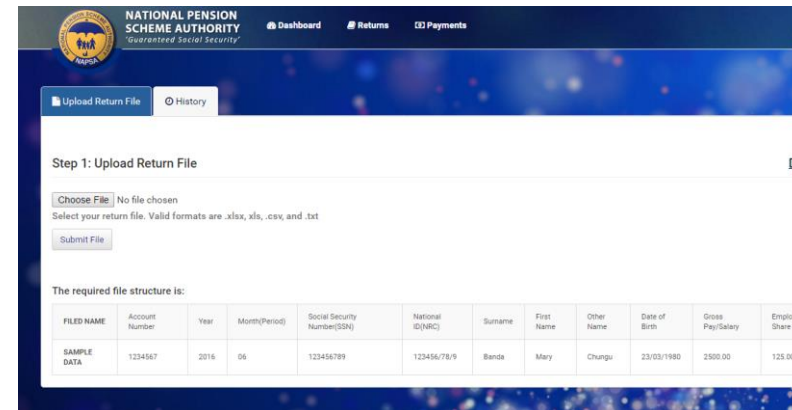
Click on **Returns** in the top Menu

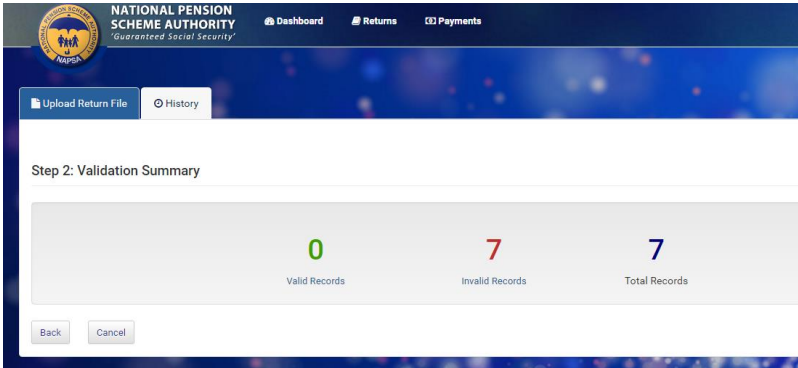
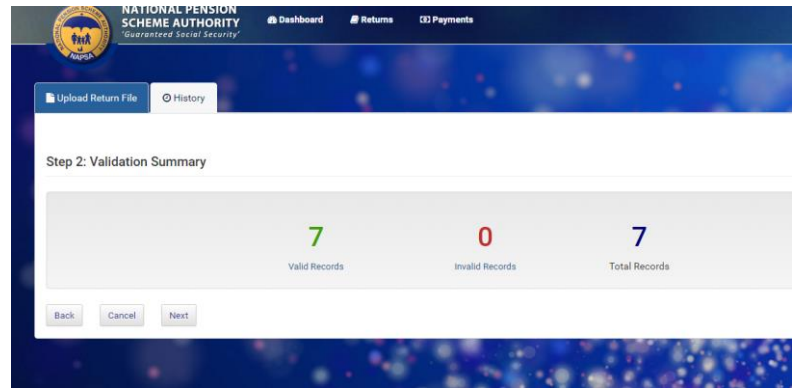
Click **Upload Return File**

Click **'Choose File'**.

Select the Return Schedule from the folders on your computer.  
The file will be attached.

Click **'Submit file'**



<p>Step 8</p> <p><b>Option 2: Create Return on eNAPSA</b></p> <p>If there is no payroll file available, click on Create Return to create Return from the Template already provided in the recommended standard format.</p>	<p style="text-align: center;"><b>COMING SOON</b></p>
<p>Step 9</p> <p>eNAPSA automatically performs validation on many parameters in the file.</p> <p>If validation finds any errors, <b>Validation Summary</b> will display the number of invalid records. Click on <b>Invalid Records</b> to discover the Error Message Fix the errors by correcting the file on your computer. Re-attach file as in Step 7.</p> <p>If validation finds no errors, <b>Validation Summary</b> will display the number of valid records. Click on <b>Valid Records</b> (If you wish to confirm the Return)</p> <p>Click on 'next'.</p>	 

### Step 10

Review the **Upload Summary** displayed

If not satisfied, Click **Cancel Return** and re-start Return Submission from Step 7

If satisfied with Upload Summary, Click **Confirm and submit**

The screenshot shows the 'Upload Summary' page in the NPSA system. The page title is 'Step 3: Upload Summary'. It contains two tables: 'Summary' and 'Distribution per period'. The 'Summary' table shows the Employer Name as 'NATIONAL PENSION SCHEME AUTHORITY', Employer Account as '100005', Total Returns as '1', Total Records as '7', and Total Amount as '600.00'. The 'Distribution per period' table shows the Year as '2016', Month as '9', Number of Employees as '7', and Total Amount as '600.00'. At the bottom, there are three buttons: 'Back', 'Cancel Return', and 'Confirm And Submit'.

Summary	
Employer Name	NATIONAL PENSION SCHEME AUTHORITY
Employer Account	100005
Total Returns	1
Total Records	7
Total Amount	600.00

Distribution per period			
Year	Month	Number of Employees	Total Amount
2016	9	7	600.00

### Step 11

Click on **Payments** in the top Menu  
This is to initiate payment on eNAPSA for already uploaded Returns. All Returns that have not been paid are displayed.

Select ONE Return you intend to pay for

Click **Pay for Selected Item**

Note:

- a) One return at a time

The screenshot shows the 'Select Pending Return' page in the NPSA system. The page title is 'Step 1: Select Pending Return'. It contains a table with columns: Timestamp, Return Ref. #, Period, Status, Transaction Amount, Return Amount, Penalty, and Amount To Pay. The table has one row with the following data: Timestamp: 07-Oct-2016 10:39:50, Return Ref. #: 10000516092150, Period: Sep-2016, Status: Active, Transaction Amount: 600.00, Return Amount: 600.00, Penalty: 0.00, Amount To Pay: 600.00. At the bottom, there is a button labeled 'Pay For Selected Items'.

-	Timestamp	Return Ref. #	Period	Status	Transaction Amount	Return Amount	Penalty	Amount To Pay
<input type="radio"/>	07-Oct-2016 10:39:50	10000516092150	Sep-2016	Active	600.00	600.00	0.00	600.00

### Step 12

#### Specify Payment Amount:

Enter the Amount to be Pay in **Zambian Kwacha** for the selected Return. Click **Proceed to Pay**

#### Note:

The Amount to Pay is how much should be paid.  
Minimum Amount cannot be less than the Return Amount  
Maximum Amount cannot be more than the Amount to Pay

Return Ref. #	Period	Transaction Amount	Return Amount	Penalty	Amount To Pay	Minimum Payable	Zambian Kwacha (ZMW)
10000516092150	Sep-2016	600.00	600.00	0.00	600.00	600.00	<input type="text"/>

**Advisory Note:** The Minimum Payable Amount cannot be less than the Return Amount  
The Maximum Payable Amount cannot be more than the Amount To Pay

### Step 13

#### Select Payment Method:

In this eNAPSA version, the Mode of Payment is by default set to **Over The Counter**

Click **Pay From NAPSA Office**

### Step 14

The system will generate **eNAPSA Payment Registration** slip which bears an NPIN (NAPSA Payment Identification Number)

Download or print the **eNAPSA Payment Registration** slip and present at the nearest NAPSA Office to make payment.

#### Note

NPIN will have an expiry date as predetermined by the system according to Return due dates. Once NPIN is used, it cannot be used again. If the NPIN expires, it cannot be paid for or used again. To generate a new NPIN, re-start Return submission as in Step 7

NPIN	Employer Number	NPIN Date	NPIN Expiry	Total Amount
10000516100787	100005	2016-10-07	2016-10-15	600.00

- **Option 2 – ‘with maker-checker process’ – two Data Users are required, one to initiate/upload the Return, the other to check and approve submission of the Return**

Step 1

Open the NAPSA home page and click on ‘e-services login’.

URL TBA

Step 2

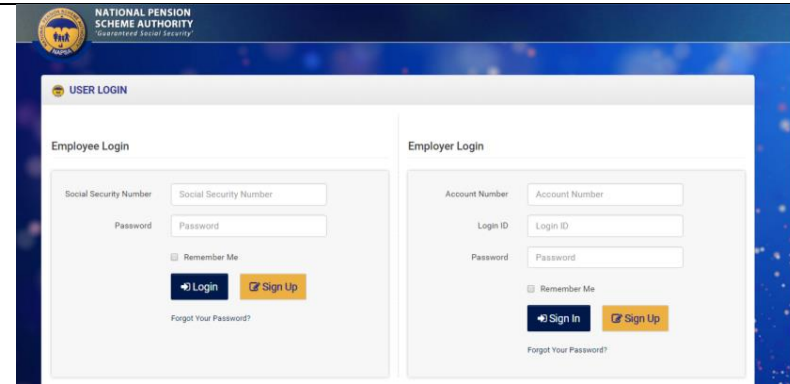
**Data User designated as Initiator (‘Can Initiate Return’) is supposed to be the first person to Sign In.**

Use the **Employer Login** tile  
 Enter **Employer Account Number**  
 Enter **Login ID**  
 Enter **Password**

Click **Sign In**

Note:

- DataUser created will have received login credentials by SMS
- Each company has a different Company Account Number, so officers submitting multiple returns for multiple companies have to make a separate log in each time.

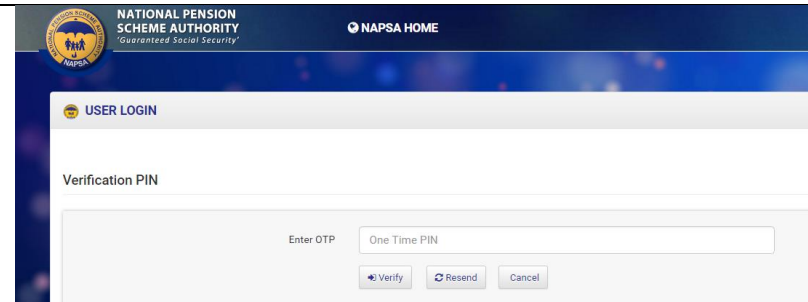




### Step 3

Check the registered mobile number for an SMS with OTP

Enter the verification **PIN/OTP** and click **verify**

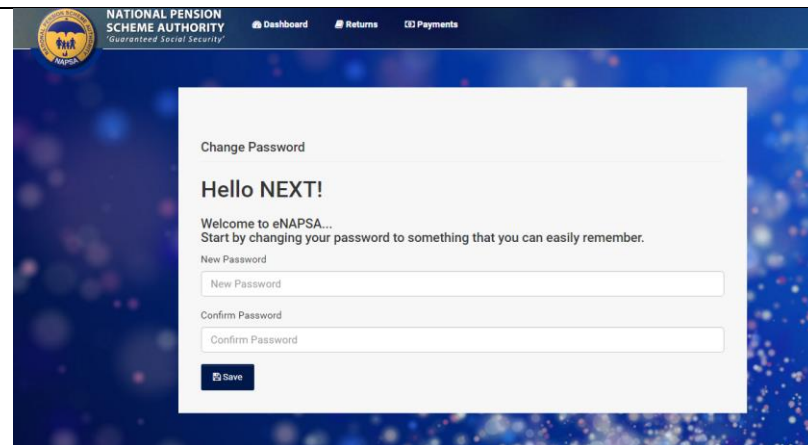


### Step 4

If **First Time** to Sign into eNAPSA, system will request for **Password Change**.  
Change password as prompted.

Click **Save**

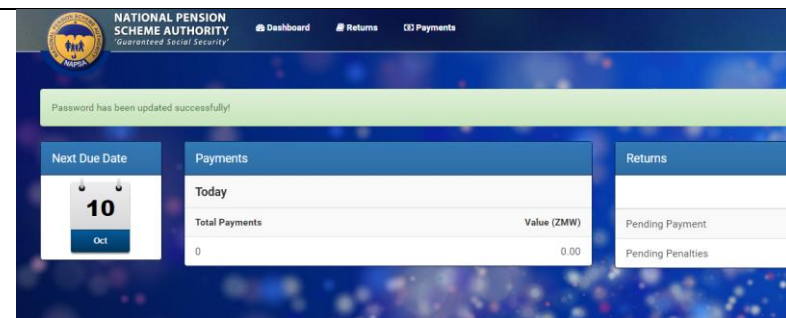
If not first time to Sign In as Data User, move to Step 5



### Step 5

**Dashboard** Menu is the Welcome screen.  
Dashboard displays statistics as summary of the listed activities.

To submit a Return, move to Step 6



### Step 6

IMPORTANT: Sample of Return format

- 1) In Excel, the Schedule should be in the first spreadsheet
- 2) This is how the information should be presented in the Return
- 3) The name of the first person should be in Column 8

Account Name: <input type="text"/>												
Total Amount: <input type="text"/>												
Account Number	Year	Month	SSNo	NRC No	Surname	Firstname	Other Name	Date of Birth DD/MM/YYYY	Gross Wage	Employer's share	Employee share	Activity Indicator

### Step 7

#### Option 1: Upload Return from your computer

Click on **Returns** in the top Menu

Click **Upload Return File**

Click **'Choose File'**.

Select the Return Schedule from the folders on your computer. The file will be attached.

Click **'Submit file'**

FILE NAME	Account Number	Year	Month(Period)	Social Security Number(SSN)	National ID(NRC)	Surname	First Name	Other Name	Date of Birth	Gross Pay/Salary	Employer Share
SAMPLE DATA	1234567	2016	06	123456789	12345678/9	Banda	Mary	Chungu	23/03/1980	2500.00	125.00

### Step 8

#### Option 2: Create Return on eNAPSA

If there is no payroll file available, click on Create Return to create Return from the Template already provided in the recommended standard format.

**COMING SOON**

## Step 9

eNAPSA automatically performs validation on many parameters in the file.

If validation finds any errors, **Validation Summary** will display the number of invalid records.

Click on **Invalid Records** to discover the Error Message

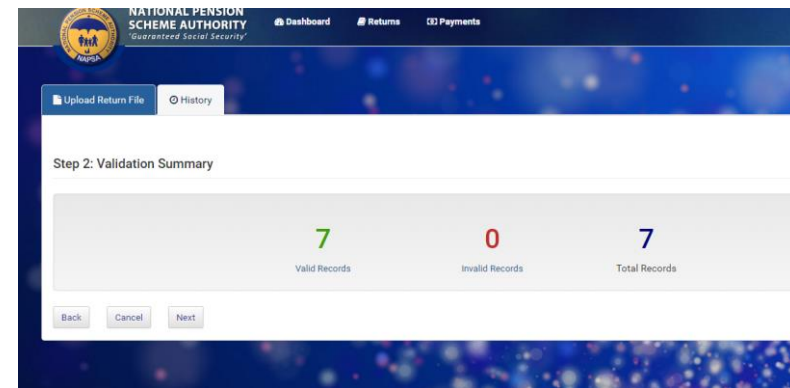
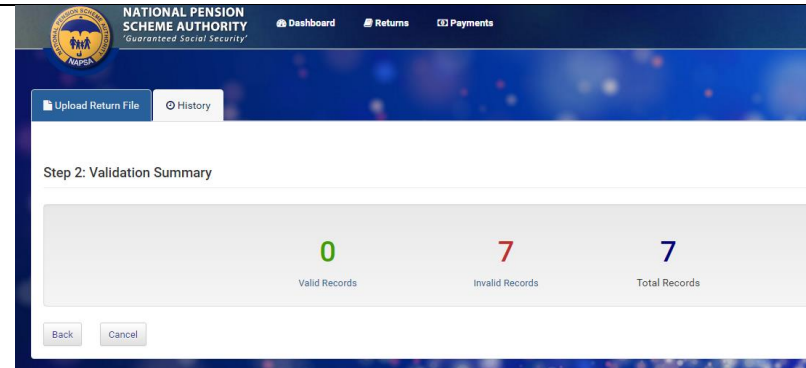
Fix the errors by correcting the file on your computer.

Re-attach file as in Step 7.

If validation finds no errors, **Validation Summary** will display the number of valid records.

Click on **Valid Records** (If you wish to confirm the Return)

Click on **'next'**.



### Step 10

Review the **Upload Summary** displayed

If not satisfied, Click **Cancel Return** and re-start Return Submission from Step 7

If satisfied with Upload Summary, Click **Confirm and Submit**

The screenshot shows the 'Upload Summary' page in the NAPSA system. The page title is 'Step 3: Upload Summary'. It contains two tables: 'Summary' and 'Distribution per period'. The 'Summary' table lists the Employer Name as 'NATIONAL PENSION SCHEME AUTHORITY', Employer Account as '100005', Total Returns as '1', Total Records as '7', and Total Amount as '600.00'. The 'Distribution per period' table shows data for the year 2016, month 9, with 7 employees and a total amount of 600.00. At the bottom, there are three buttons: 'Back', 'Cancel Return', and 'Confirm And Submit'.

Summary	
Employer Name	NATIONAL PENSION SCHEME AUTHORITY
Employer Account	100005
Total Returns	1
Total Records	7
Total Amount	600.00

Distribution per period			
Year	Month	Number of Employees	Total Amount
2016	9	7	600.00

### Step 11

A message is displayed showing that Return has been successfully sent for approval. Data User designated as Initiator ('Can Initiate Return') can now Exit or Log Off from eNAPSA.

The screenshot shows the dashboard after a successful return submission. A green message bar at the top states 'Your return has successfully been sent for approval.' Below this, there are three main data cards: 'Next Due Date' showing '10 Oct', 'Payments' showing 'Total Payments' as 0 and 'Value (ZMW)' as 0.00, and 'Returns' showing 'Pending Payment' as 2 and 'Pending Penalties' as 1. The dashboard also includes navigation links for 'Dashboard', 'Returns', and 'Payments'.

### Step 12

Data User designated as Approver ('Can Approve Returns') can now Sign into eNAPSA using their Login ID and Password

If First time Sign In: follow Step 4 to Change Password

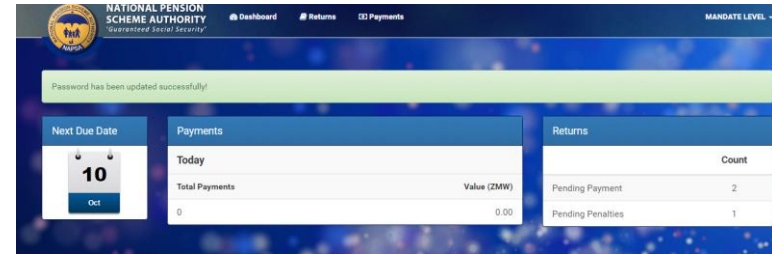
If not first time to Sign In: Go straight to Step 13

The screenshot shows the 'USER LOGIN' page. It is divided into two sections: 'Employee Login' and 'Employer Login'. The 'Employee Login' section has fields for 'Social Security Number' and 'Password', with a 'Remember Me' checkbox and 'Login' and 'Sign Up' buttons. The 'Employer Login' section has fields for 'Account Number', 'Login ID', and 'Password', with a 'Remember Me' checkbox and 'Sign In' and 'Sign Up' buttons. Both sections include a 'Forgot Your Password?' link.

### Step 13

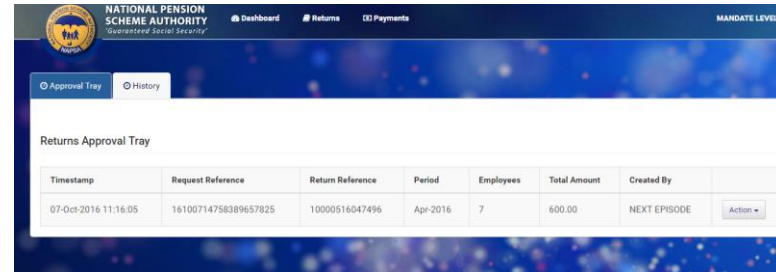
**Dashboard** Menu is the Welcome screen.  
Dashboard displays statistics as summary of the listed activities.

Click **Returns** on top Menu



### Step 14

Click on **Approval Tray**  
Returns that have been submitted and pending approval are listed found here. There is a summary about the Return.



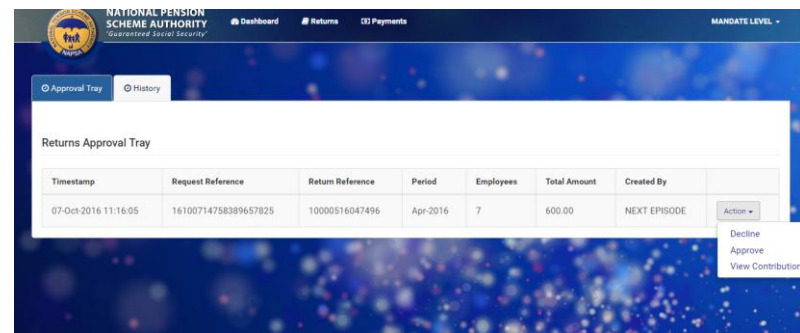
### Step 15

Click **Action**. There is a dropdown menu with options

- Decline
- Approve
- View Contributions: to review contents of the Return.

If Return is OK choose **Approve**

If Return is not OK choose Decline

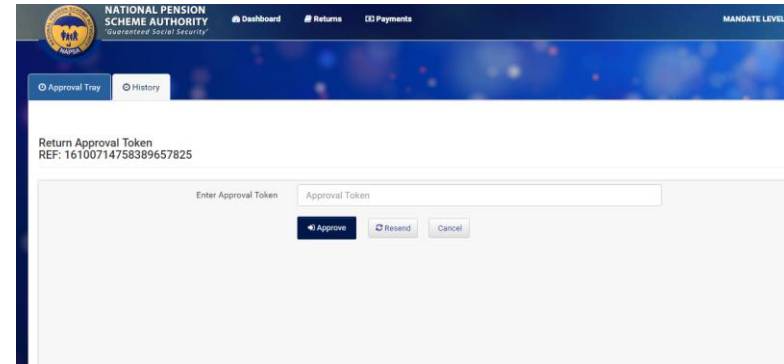


Step 16

Check the registered mobile number for an SMS with Approval Token

Enter the **Approval Token**

Click **Approve**



Step 17

Once the Return is Approved, it is submitted and made available for payment. Return will be available on eNAPSA awaiting request to make payment.

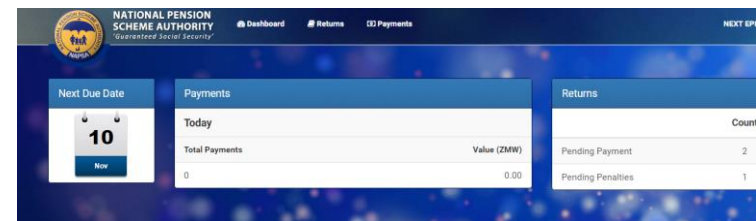
To Initiate Payment, the **Data User** designated as Initiator (**‘Can initiate Payment’**) has to Sign In  
If the Data User is both (**‘Can initiate Returns’**) and (**‘Can initiate Payment’**), this User can Sign In again

To Sign In: follow Step 1 to Step 4

Step 18

**Dashboard** Menu is the Welcome screen.  
Dashboard displays statistics as summary of the listed activities.

Click **Returns** on top Menu



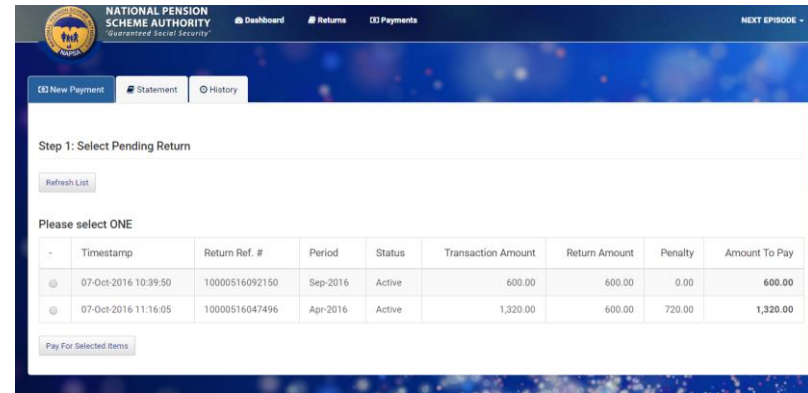
### Step 19

All Returns that have been awaiting payments are displayed.  
Select ONE Return you intend to pay for

Click **Pay for Selected Item**

Note:

a) One return at a time



### Step 20

**Specify Payment Amount:**

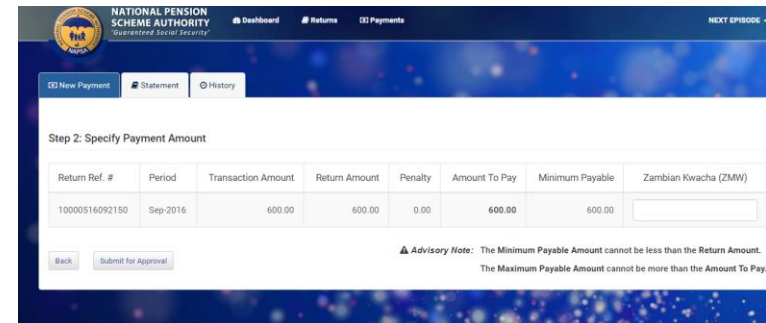
Enter the Amount to be Pay in **Zambian Kwacha** for the selected Return. Click **Submit for Approval**

Note:

The Amount to Pay is how much should be paid.

Minimum Amount cannot be less than the Return Amount

Maximum Amount cannot be more than the Amount to Pay

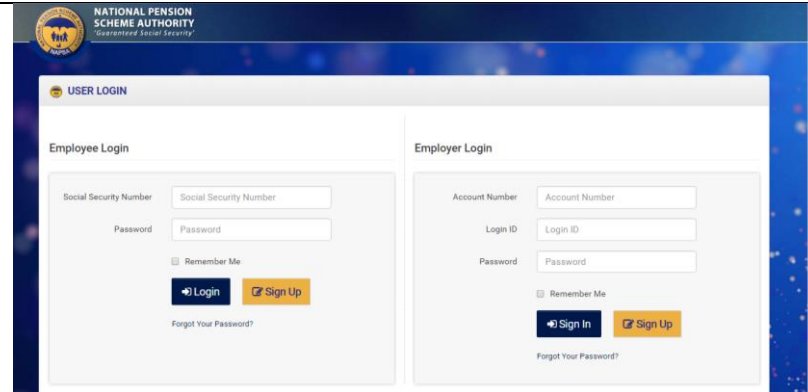


Step 21

Data User designated as Approver ('Can Approve Payment') can now Sign into eNAPSA using their Login ID and Password

If First time Sign In: follow Step 4 to Change Password

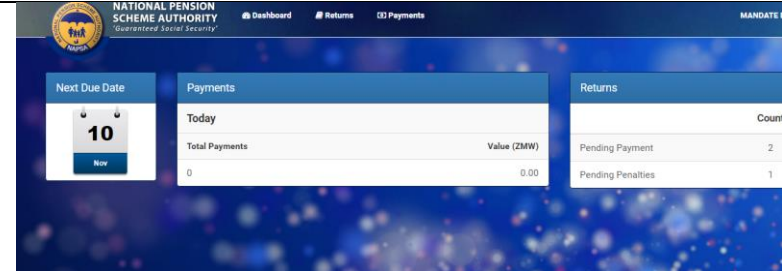
If not first time to Sign In: Go straight to Step 22



Step 22

**Dashboard** Menu is the Welcome screen. Dashboard displays statistics as summary of the listed activities.

Click **Returns** on top Menu



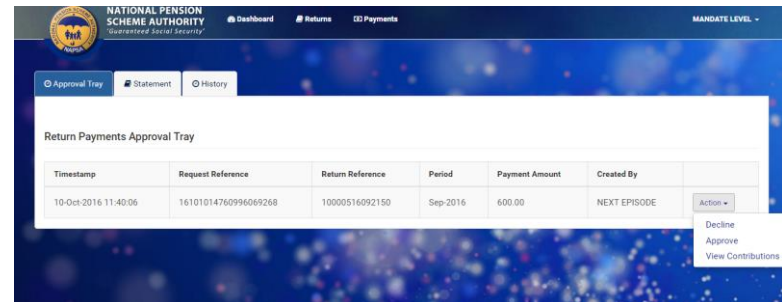
Step 23

Click on **Approval Tray**  
Returns Payments that have been submitted and pending approval are listed found here. There is a summary about the Return.

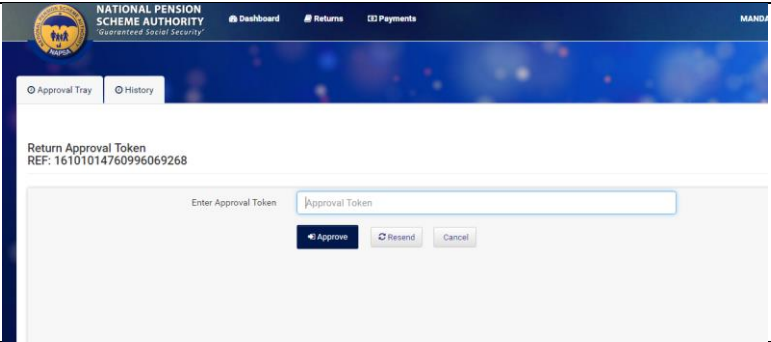
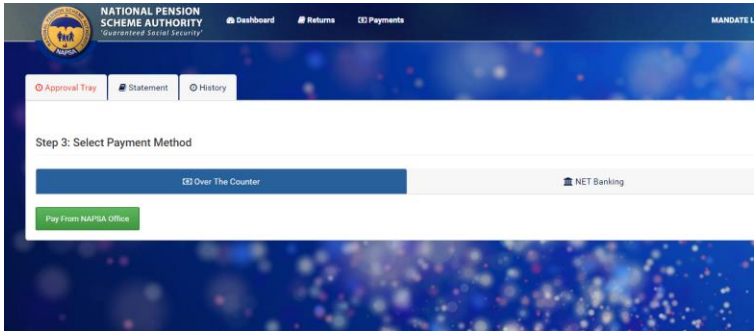
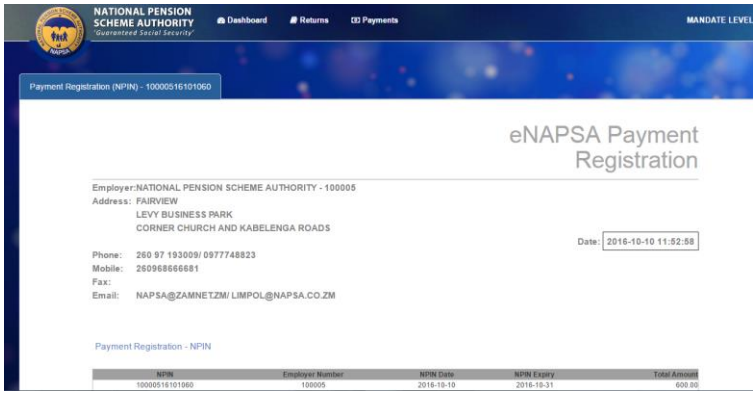
Click **Action**. There is a dropdown menu with options

- Decline
- Approve
- View Contributions: to review contents of the Return.

If Return is OK choose **Approve**  
If Return is not OK choose Decline





<p>Step 24</p> <p>Check the registered mobile number for an SMS with Approval Token</p> <p>Enter the <b>Approval Token</b></p> <p>Click <b>Approve</b></p>											
<p>Step 25</p> <p><b>Select Payment Method:</b> In this eNAPSA version, the Mode of Payment is by default set to <b>Over The Counter</b></p> <p>Click <b>Pay From NAPSA Office</b></p>											
<p>Step 26</p> <p>The system will generate <b>eNAPSA Payment Registration</b> slip which bears an NPIN (NAPSA Payment Identification Number)</p> <p>Download or print the <b>eNAPSA Payment Registration</b> slip and present at the nearest NAPSA Office to make payment.</p> <p>Note NPIN will have an expiry date as predetermined by the system according to Return due dates. Once NPIN is used, it cannot be used again. If the NPIN expires, it cannot be paid for or used again. To generate a new NPIN, re-start Return submission as in Step 2 Data User (Initiator)</p>	 <table border="1" data-bbox="1213 1279 1822 1305"> <thead> <tr> <th>NPIN</th> <th>Employee Number</th> <th>NPIN Date</th> <th>NPIN Expiry</th> <th>Total Amount</th> </tr> </thead> <tbody> <tr> <td>10000516101060</td> <td>100005</td> <td>2016-10-10</td> <td>2016-10-31</td> <td>600.00</td> </tr> </tbody> </table>	NPIN	Employee Number	NPIN Date	NPIN Expiry	Total Amount	10000516101060	100005	2016-10-10	2016-10-31	600.00
NPIN	Employee Number	NPIN Date	NPIN Expiry	Total Amount							
10000516101060	100005	2016-10-10	2016-10-31	600.00							

Step 29

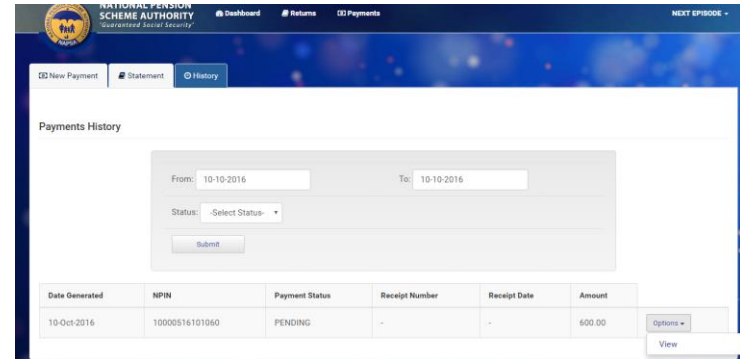
Alternatively, DataUser designated as Initiator can Sign In

Select **Payments** from top Menu

Select **History** and run query to display all approved Returns which have been paid for

Enter the **Dates** and Click **Submit**

Click **Actions** to view the **eNAPSA Payment Registration slip**



Step 30

Print out or download the **eNAPSA Payment Registration slip** and present it to the nearest NAPSA Office to make payment.

