enterprise Trustees
*Your Advantage*

ENTERPRISE TRUSTEES · SELF-SERVICE PORTAL

# Self-Service User Manual

Check your pension, keep your details up to date, send a request to the Trustees office and follow it to the end. Written for members and employers who use the portal.

DOCUMENT
User manual (not a technical guide)

COVERS
The self-service portal

WHO IT IS FOR
Members, with a short section for employers

# How to Use This Manual

This manual explains what you can do in the portal and how to do it, screen by screen. You do not need to read it from cover to cover. Choose what you need help with, and the chapters that matter for it stay in view while the rest fade back.

### Find your way by need

Pick a need below. The chapters for it are marked **Relevant to you**, and the others fade.

Signing in · My pension · Benefit request

### Find your way by topic

The book map lists the five parts of the manual. The contents on the left lists every chapter and section.

### Look things up

The search box on the left searches the full text. Type a word such as *password* or *statement*.

### Conventions used in this manual

| You will see | It means |
|---|---|
| **Save and update** | A button, link or field, named exactly as it appears on screen. |
| **Menu · My pension** | Where to click, in order. The menu is on the left of every screen. |
| **Waiting for information** | A status label, in the same colour the portal uses. |
| **TIP** A shortcut or good practice. | Helpful but optional. |
| **IMPORTANT** Something to watch out for. | Read it before you act. |

Screens can differ slightly from this manual if the portal has been updated since this edition. If something does not match, contact the Trustees office.

# Book Map

The manual has five parts. Part I is for everyone who signs in for the first time.

PART I
**Getting Started**


1 Welcome
2 Signing in
3 Registering for the first time
4 Using an activation code
5 Your home page


PART II
**Pension and Growth**


6 My pension and projections
7 Contributions
8 Investment and growth


PART III
**Documents, Details and Beneficiaries**


9 Statements and certificates
10 Your details and bank account
11 Beneficiaries


PART IV
**Requests**


12 Benefit requests
13 Requests, progress and attachments
14 The selfie camera


PART V
**Security and Help**


15 Security and signing out
16 Troubleshooting and contacts

PART I · GETTING STARTED

# 1 Welcome

The self-service portal is where you see your own pension and send requests to the Trustees office. Everything in it is about your account only.

**Who can use this** Everyone

IN THIS CHAPTER


1.1 What the portal is for

1.2 Your information


## 1.1 What the portal is for

### My pension

Your balance, what has been paid in, and a projection at retirement.

### Documents

Statements and certificates, previewed on screen and downloadable as PDF.

### Requests

Benefit requests and general help, followed from sent to resolved.

## 1.2 Your information

The portal never shows your full Ghana Card number, and identity numbers and contact details of your beneficiaries are masked. Use the portal on a device you trust, and sign out when you leave a shared device.

# 2 Signing in

Enter your username and password. If sign-in does not work, the steps below cover the usual causes.

**Who can use this** Every member

IN THIS CHAPTER

2.1 Signing in
2.2 When sign-in does not work

## 2.1 Signing in

Enter your **username** and **password**, then select **Sign in**. Use *Show* beside the password to check what you typed.

## 2.2 When sign-in does not work

| What you see | What to do |
|---|---|
| "That username or password is not right, or sign-in is paused for a few minutes." | Check the spelling and capital letters, then try again. After several wrong attempts the portal pauses sign-in for about 15 minutes, even for the right password. Wait, then try once more. |
| You have forgotten your password. | The portal has no reset page yet. Contact the Trustees office and they will help you get back in. |
| You have no account yet. | Use registration, or an activation code from the office. |

**STILL STUCK?**

Go to Troubleshooting and contacts.

# 3 Registering for the first time

Registration checks who you are with your Ghana Card and a code sent to your phone, then lets you choose a username and password.

**Who can use this** New users

IN THIS CHAPTER

3.1 The three steps
3.2 If the camera is blocked

## 3.1 The three steps

1. **Enter your Ghana Card PIN** and take a photo of yourself with the camera. We compare it with your Ghana Card.
2. **Enter the 6-digit code** sent by text to the phone number on your Trustees record. It expires after a few minutes.
3. **Pick a username and a strong password.** You use these to sign in from now on.

## 3.2 If the camera is blocked

Allow the camera for this site: click the camera or lock icon in the address bar, set **Camera** to **Allow**, then press **Start camera** again.

# 4 Using an activation code

If the Trustees office gave you a one-time activation code, you can set up your account with it.

**Who can use this** Members given a code

Choose **Use it here** on the sign-in page. Enter the code, then choose your username and password. The code works once and then expires.

> **IMPORTANT**
>
> An invalid, used or expired code shows a message on the same page. Ask the office for a new one; do not keep trying the old code.

PART I · GETTING STARTED

# 5 Your home page

After you sign in you land on your overview. The menu on the left, or the menu button on a phone, takes you to every part of the portal.

**Who can use this** Everyone

IN THIS CHAPTER


**5.1** The review page

**5.2** The price bar


## 5.1 The review page

If something needs your attention, such as a detail that must be updated, the portal opens the **review page** first and tells you what to do.

## 5.2 The price bar

The bar across the top shows the latest unit prices for your schemes. Select a price to open its details.

> TIP
>
> The **User manual** button sits at the right of the price bar, so this manual is always one click away.

PART II · PENSION AND GROWTH

# 6 My pension and projections

Your balance, what has been paid in, how it has grown, and what it could become at retirement.

Who can use this **Members**

IN THIS CHAPTER


6.1 Your balance

6.2 Retirement projection

6.3 Pension health


## 6.1 Your balance

The three figures at the top show your balance today, what has been paid in by you and your employer, and the growth so far. Growth is the balance minus what has been paid in, so treat it as an estimate.

## 6.2 Retirement projection

The projection shows your balance at your chosen retirement age and an illustrative monthly income. The comparison table shows other retirement ages. Select **Change the assumptions** to change the retirement age, savings, expected return and inflation, then **Save and update**.

> IMPORTANT
>
> Projections are illustrations, not promises.

## 6.3 Pension health

The health score comes from checks on your own record: contributions, beneficiaries, details, identity, bank account and your income target. It is the last section on the page, with the steps that would raise it.

# 7 Contributions

See every payment made for you, and pay into an EPP account from the portal.

**Who can use this** Members Payments: EPP accounts

IN THIS CHAPTER

7.1 Seeing your payments
7.2 Paying into an account
7.3 What each payment status means

## 7.1 Seeing your payments

The page lists each payment made for you, month by month, with the employee and employer amounts. If a month is missing, the page says so and shows what is recorded instead. Use the account tabs to switch between your accounts. Reversed or withdrawn amounts are labelled, so they are not mistaken for contributions.

## 7.2 Paying into an account

You can pay into any EPP account you hold. Accounts in other schemes do not have a Contribute button.

1. Press **Contribute** on the account, either on the dashboard or at the top of the contributions page. The page shows the scheme and the member ID the payment will go into, so you never type a member ID.
2. Enter the amount in GHS (at least GHS 1) and tick the confirmation.
3. Press **Continue to payment**. Then press **Go to the payment page**. The payment page opens in a new tab.
4. Pay on that page. When you have finished, return to the portal. It checks the payment with the payment provider and shows you the result.

> **IMPORTANT**
> A payment needs an email address and a valid phone number on your record. If either is missing, the portal asks you to add it under **My details** first.

> **TIP**
> Keep the reference shown on the screen. Quote it if you contact the Trustees office about a payment.

## 7.3 What each payment status means

| Status | What it means for you |
|---|---|
| Payment started | The payment page is open. Nothing has been paid in yet. |
| Payment confirmed, crediting | The provider has confirmed your payment. It is being added to your account. |
| Credited to the account | The payment is in your account. The amount and reference are shown on your requests. |

| Status | What it means for you |
| --- | --- |
| Paid, waiting to be credited | Your money has been received, but it could not be added yet. The portal retries automatically, so there is nothing to do. Keep the reference. |
| Held for checking | The amount paid did not match the amount requested. The Trustees office will check it and contact you. |
| Payment not completed | The payment was not finished. Nothing has been paid in. |

While a payment is still being confirmed, the portal checks it in the background about every five minutes. You do not need to keep the page open.

# 8 Investment and growth

The three EPP schemes: how they have grown, how many accounts you hold in each, and how to buy into one.

**Who can use this** Members

IN THIS CHAPTER

**8.1** Your accounts in each scheme
**8.2** Buying into a scheme
**8.3** Growth and what saving could become

The page covers the three EPP schemes: EPP Sunnyside, EPP Asetena PA and EPP Goodlife. All three always appear, even if you do not hold an account in one of them yet.

## 8.1 Your accounts in each scheme

Each scheme shows how many accounts you hold in it. You may hold more than one account in the same scheme, and each account has its own member ID. Use **Contribute** on the contributions page to pay into a particular account (see Paying into an account).

## 8.2 Buying into a scheme

Press **Buy** under the scheme you want. Tell the office how much you would like to put in (this is optional) and add a note if you wish. Tick the confirmation and send the request.

> IMPORTANT
>
> **Buy does not take a payment.** It sends a request to the Trustees office, who confirm the purchase with you before anything is done.

## 8.3 Growth and what saving could become

Each scheme has its own card, with its unit price, year-to-date return and growth since launch. Figures marked official come from the scheme administrator. Figures based on your own payments are labelled as estimates.

Move the sliders in **What could regular saving become?** to see how the monthly amount, the number of years and the yearly growth change the result. This is an illustration, not a promise.

> TIP
>
> Hover or touch the chart to see the unit price, monthly return, YTD and CAGR for any month.

# 9 Statements and certificates

Read and download your statements and certificates.

**Who can use this** Members

**Statements** lists the years you can read. Select a year to preview it, then download it as a PDF. You can also choose a period of dates. **Certificates** show each membership with its member ID.

> **TIP**
>
> Every document opens as a preview on screen before you download it.

# 10 Your details and bank account

Change your email, telephone, address, date of birth or bank account.

**Who can use this** Members

Open **My details**. The form opens with what is on your record. Change only what needs changing, and add a short note if you want to explain.

- The bank account is checked with the bank against your name, and the match is shown as a percentage.
- A name that does not match is **not a hard stop**. Your update still goes to the Trustees office, marked "name not confirmed", so the office can check it with you.
- The Trustees office confirms each change once it has processed it.

# 11 Beneficiaries

Who you have named for each scheme, and their shares.

**Who can use this** Members

Identity numbers and contact details are masked. To change them, choose **Update beneficiaries**. The shares for each scheme must add up to exactly 100%. The update goes to the Trustees office.

PART IV · REQUESTS

# 12 Benefit requests

Ask for a benefit, such as statutory retirement or a partial withdrawal.

**Who can use this** Members

1. **The request:** choose the benefit, describe it, and pick **which of your accounts** it is for. That account's member ID and scheme go with the request.
2. **Where it should be paid:** your account on record, or another account in your name. We check it with the bank.
3. **Your PIN and a selfie:** the selfie is compared with your Ghana Card photo, and is used for this check only.

> **IMPORTANT**
>
> A benefit request is not paid from the portal. Its progress ends at **Authorized**, and the Trustees office handles the payment from there.

> **TIP**
>
> If something other than your Ghana Card or the photo is wrong, the form keeps your photo, so you only fix the field that needs it. You are asked to retake the photo only when the Ghana Card or the face check fails.

# 13 Requests, progress and attachments

Follow a request from the day you send it to the day it is resolved.

**Who can use this** Members

IN THIS CHAPTER

13.1 The progress tracker
13.2 Colours of the status

## 13.1 The progress tracker

Each request moves through the same steps: **Sent**, **Received**, **In progress**, then **Approved** and **Authorized** for a benefit, or **Resolved** for a general request. The step the request has reached is ringed. *Waiting for information* or *Sent back to you* means the team needs something from you.

## 13.2 Colours of the status

**Purple**
Sent and with the team.

**Gold**
Being worked on.

**Amber**
Waiting for you.

**Green**
Approved, paid or resolved.

**Red**
Not approved, or not sent.

**Grey**
Closed.

## 13.3 Attachments

Attach PDF, JPG, PNG, DOC or DOCX files up to 15 MB. Each file is checked when it arrives. Files you can preview open on screen first; every file can be downloaded.

# 14 The selfie camera

The camera is used only to take your selfie for a check.

**Who can use this** Anyone taking a selfie

The browser asks permission first. If it says the camera is blocked, see allowing the camera. The photo stays on the page until you send the form, and is not kept as a file in the portal.

PART V · SECURITY AND HELP

# 15 Security and signing out

Change your password, see when your account was last used, and sign out.

**Who can use this** Everyone

**Security** lets you change your password and shows when your account was last used to sign in. Use **Sign out** on the menu when you finish, especially on a shared device.

> **IMPORTANT**
>
> If you see a sign-in you do not recognise, change your password straight away and tell the Trustees office.

PART V · SECURITY AND HELP

# 16 Troubleshooting and contacts

What to do when something does not look right.

**Who can use this** Everyone

| What you see | What to do |
|---|---|
| Sign-in says it is not right, or is paused | Check your username and password. Wait a few minutes, then try once more. See When sign-in does not work. |
| "Too many attempts" | Wait a few minutes before trying again. |
| The camera will not start | Allow the camera for this site, close other apps that use it, then press *Start camera*. |
| "We can't load this request right now" | The request service is busy. Try again shortly. |
| A price or figure looks wrong | Figures show the date they were struck. Contact the Trustees office with that date. |
| There is no Contribute button on an account | Contributions can only be paid into EPP accounts from the portal. Other schemes are not affected. |
| "Your payment needs an email address on your record" | Add your email under *My details*, then press Contribute again. |
| The payment page did not open | Allow pop-ups for this site, or copy the address shown on the Continue to payment page into a new tab. |
| "Paid, waiting to be credited" or "Held for checking" | Keep the reference shown. The portal retries automatically; for a held payment the Trustees office will contact you. |
| Buy was sent but nothing has been paid | That is correct. Buy is a request to the Trustees office, not a payment. They will confirm the purchase with you. |
| Anything else | Send a request from *Ask for help*, or contact the Trustees office. |