

HOW TO USE

PenCentral is an online platform with an easy-to-use and intuitive interface which requires little or no technical knowledge. You can reach the application on <https://pencentral.ng/>

Fig 1: To get started, click on GET STARTED

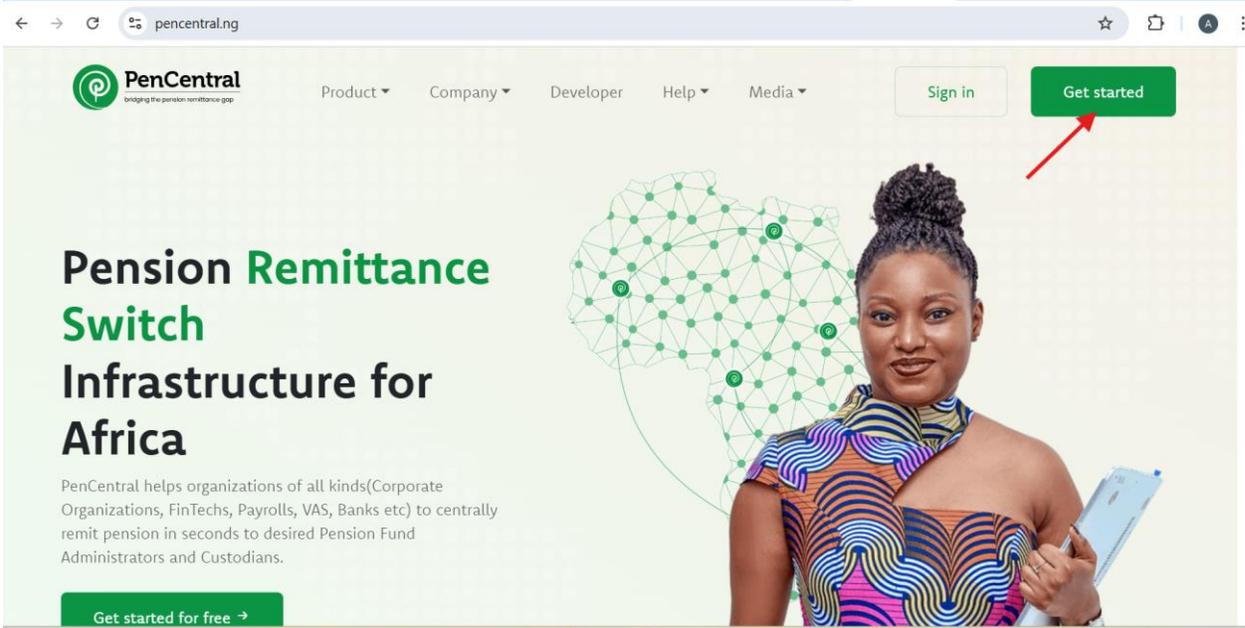


Fig 2: Select Corporate or HR

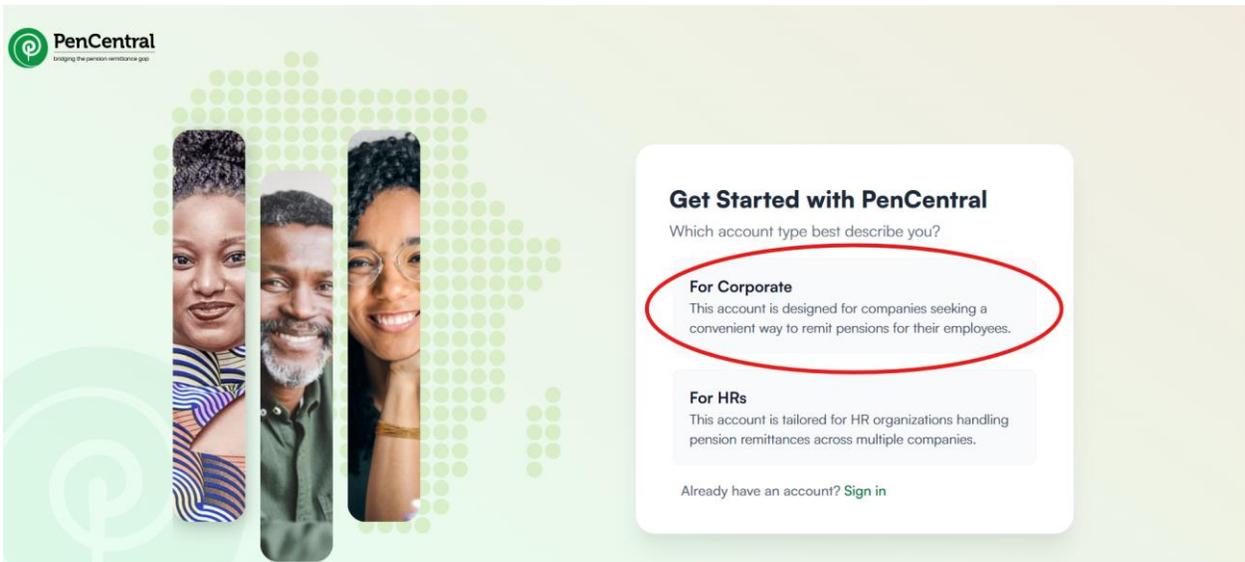


Fig 3: Create an account by providing the expected information

Create an account
Let's get started and make your retirement journey hassle-free and enjoyable!

PENCOCMCode
0000000000000000

Do not add PEN to your PENCOCM code.

Company name
Your company name

Your company sector
Select company sector

Email address
youremail@domain.

Phone number
000 0000 0000

Create password

Confirm password

Referral code(optional)
Referral code

How did you hear about us(optional)
Select

By creating an account, you agree to PenCentral's Terms and conditions.

Create account

(Check your registered email to confirm success registration)

Fig 4: To sign in, you need the registered email address and password

PenCentral
Empowering the potential of your retirement journey

Welcome back
Please sign in to your account

Email address
youremail@domain.com

Password

Forgot your password?

Submit

New here? [Create an account](#)

Fig 4: To sign in, you need the registered email address and password

Using the Platform for payment

Upon signing in, employers are required to download master schedule template which will be filled and then uploaded back to the system for processing.

Fig 5: Download Schedule Template

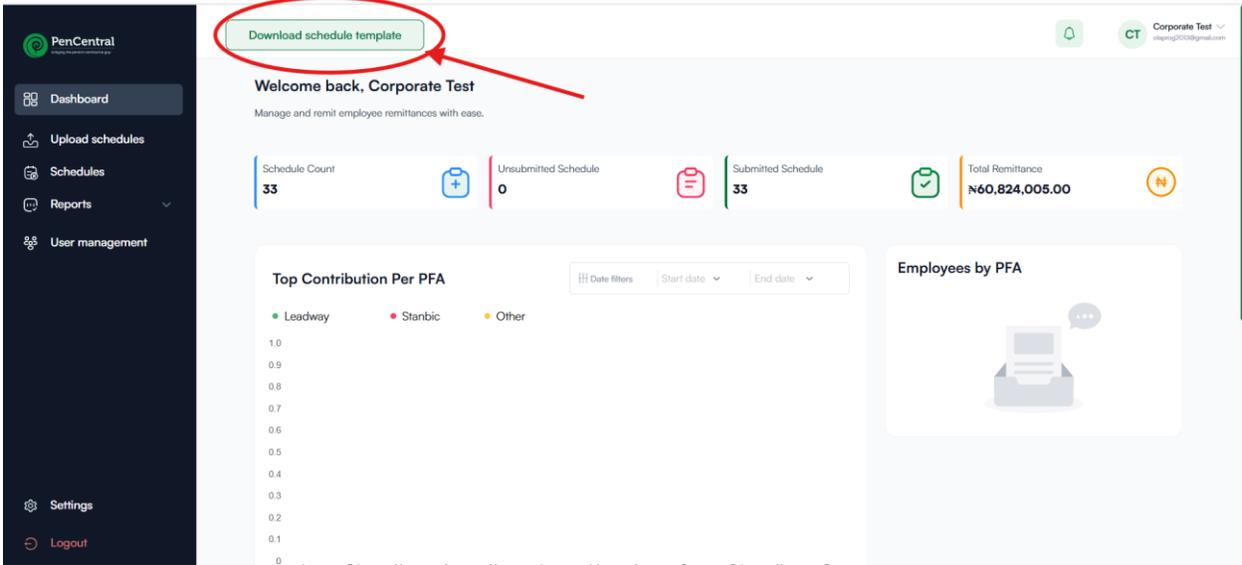


Fig 6: Prepare pension schedule template

The screenshot shows an Excel spreadsheet titled 'PenComScheduleTemplate (3) - Excel'. The spreadsheet has the following columns: PFA Code, Staff, RSAPIN, Lastname, Firstname, Middlename, Employer Contribution, Employee Voluntary Contribution, Employee Contribution, Employer Voluntary Contribution, Payment Month, and Payment Year. The data is as follows:

PFA Code	Staff	RSAPIN	Lastname	Firstname	Middlename	Employer Contribution	Employee Voluntary Contribution	Employee Contribution	Employer Voluntary Contribution	Payment Month	Payment Year
0023	S0006	PEN10048421912 2	Adewale	Muideen	Abdul	50000.00	60000.00	5000.00	30000.00	JANUARY	2020
0024	S0004	PEN10048421812 4	Ola	Ajani	Seun	50000.00	30000.00	430000.00	54000.00	MAY	2023
0024	S0005	PEN10048421813 2	Odun	Bola	Ajani	500000.00	40000.00	530000.00	74000.00	JUNE	2023

NB: PFA code is in sheet two

1	PFA Name	PFA Code
2	Tangerine(APT Pensions and AXA Mansard)	0037
3	CrusaderSterling Pensions	0032
4	FCMB Pensions (FCMB and AIICO Pensions)	0030
5	Fidelity Pensions	0043
6	Norrenberger(IEI-Anchor Pensions)	0036
7	GTPensions(Investment One Pensions)	0040
8	Leadway Pensure PFA	0023
9	NLPC Pensions	0031
10	NPF Pensions	0047
11	OAK Pensions	0034
12	Pensions Alliance (PAL Pensions)	0025
13	Premium Pensions	0022
14	Radix Pensions	0046
15	Access Pensions(ARM Pension,Sigma Pensions and First Guarantee Pensions)	0024
16	Stanbic IBTC Pensions	0021
17	Trustfund Pensions	0028
18	Veritas Glanvills Pensions	0042

Navigation: Schedule | **PFA Codes**

Fig 7: Upload schedule page

PenCentral

Download schedule template

Corporate Test

Payment Schedule Upload Form

Kindly select one of the options below to get started.

Remit by re-using your recent schedule
Choose this option to reuse one of your previous schedules.

Remit by uploading new schedule
Choose this option to use a new schedule template.

Next

Fig 8: Click on Remit by uploading new schedule, and next to proceed to the next Fig

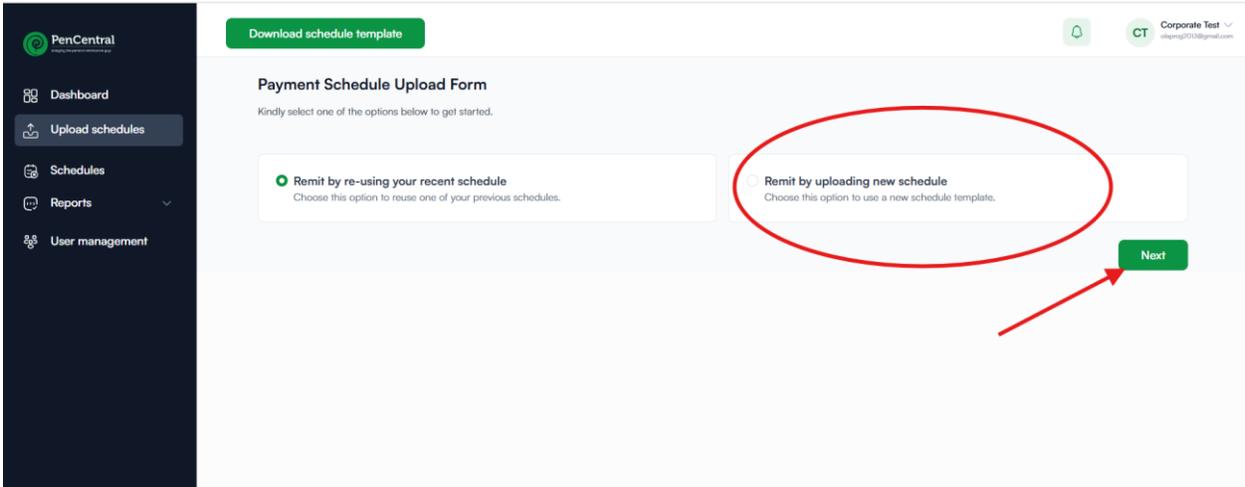


Fig 9: Click on click to upload to pick the updated schedule template

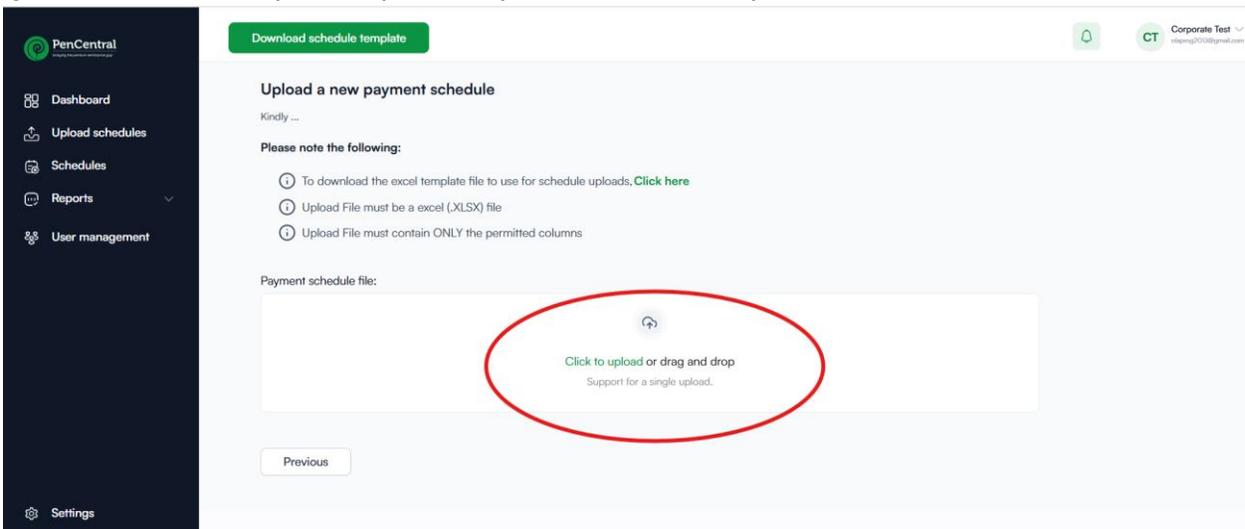


Fig 10: Click on next to enable the system validate and verify the uploaded schedule

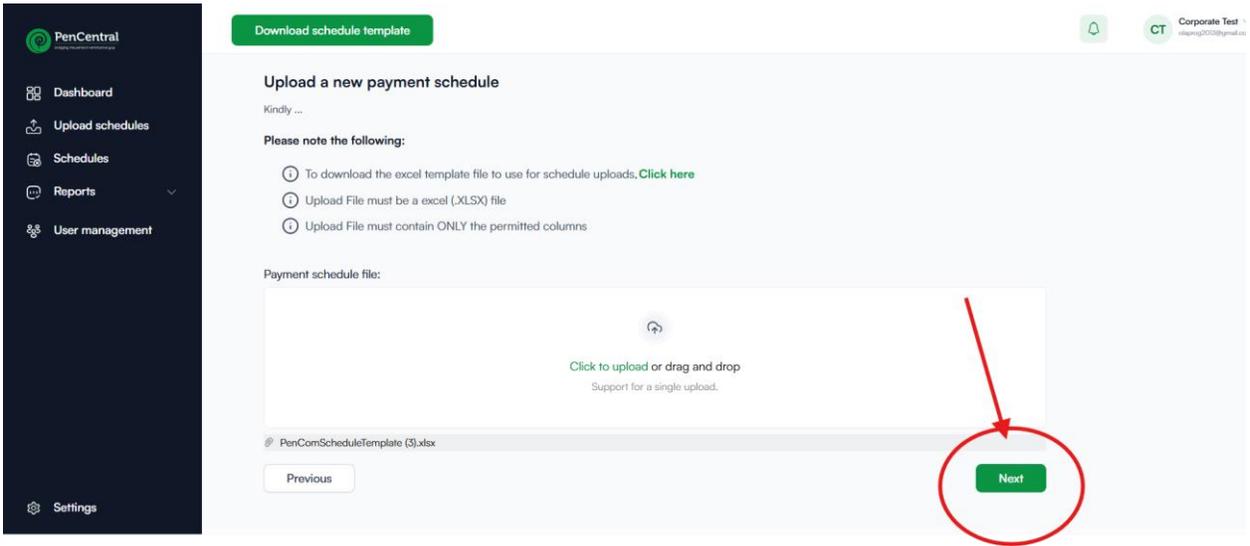


Fig 11: After validation, select your preferred PAYMENT OPTION (Offline or Online)
 11a. For Offline payment;

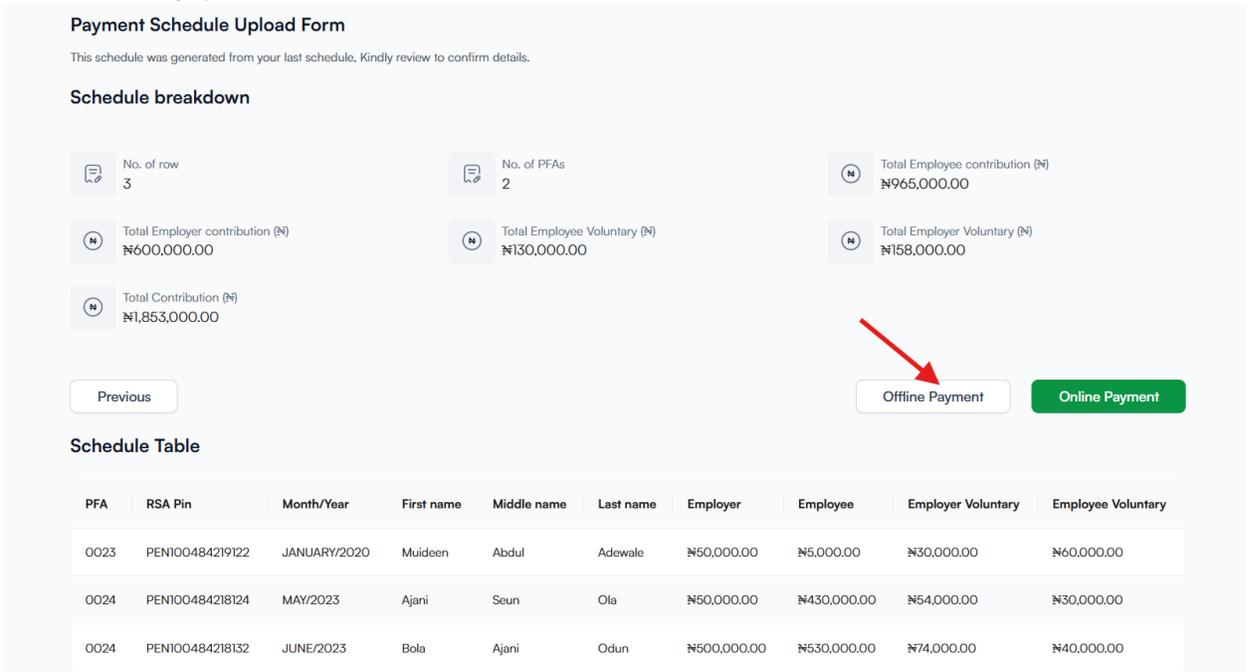


Fig 12: (The System display summary lodgement details and PFA breakdown). Go to status, click on the dot icons to select Proceed to Payment for each PFAs

Offline Payment Lodgement Details

Lodgement breakdown by PFA Cancel schedule

Company name Corporate Test	Lodgement ref 4819	No of rows 3	Payment mode Bank transfer
Payment status Pending	Schedule status Submitted	Date 2 December 2024	Month/Year covered December/2024
Total schedule amount (₦) ₦0.00	Schedule fee (₦) ₦57.00	Gateway fee (₦) ₦114.00	Grand total payable (₦) ₦1,853,057.00

S/N	PFA	Ref.NO	No of Rows	Employer	Employee	Employer Voluntary	Employee Voluntary	Total	Status
1	Leadway	4819	1	₦50,000.00	₦5,000.00	₦30,000.00	₦60,000.00	₦145,000.00	Pending
2	Access Pensions	4819	2	₦550,000.00	₦960,000.00	₦128,000.00	₦70,000.00	₦1,708,000.00	Pending
Total:				₦600,000.00	₦965,000.00	₦158,000.00	₦130,000.00	₦1,853,000.00	

Pending
[View](#)
Proceed to payment
[Cancel](#)

Fig 13: (System displays payment invoice) to enable you proceed, you can also download for convenience.

Download receipt

Corporate Test
cta@pensioncentral.ng

PenCentral Payment Invoice

Employer Name: Corporate Test
Employer Code: PRO128456789
Transaction Date: 02-Dec-2024 13:35:13
Amount: ₦145,000.00
Pension Fund Custodian: UBA PENSIONS CUSTODIAN LTD
Pension Fund Administrator: LEADWAY
Credit Account Number: 1016305932
PenCentral Reference: 7057
Transaction Reference: PenCentral-MGQUR-PRO128456789

This receipt was automatically generated. For more information about this receipt, visit www.pensioncentral.ng

Fig 11: After validation, Select your preferred payment option.
 11b. For Online payment; click on Online Payment as seen in the image

Payment Schedule Upload Form

This schedule was generated from your last schedule, Kindly review to confirm details.

Schedule breakdown

No. of row
3

Total Employer contribution (₦)
₦600,000.00

Total Contribution (₦)
₦1,853,000.00

No. of PFAs
2

Total Employee Voluntary (₦)
₦130,000.00

Total Employee contribution (₦)
₦965,000.00

Total Employer Voluntary (₦)
₦158,000.00

Previous
Offline Payment
Online Payment

Schedule Table

PFA	RSA Pin	Month/Year	First name	Middle name	Last name	Employer	Employee	Employer Voluntary	Employee Voluntary
0023	PEN100484219122	JANUARY/2020	Muideen	Abdul	Adewale	₦50,000.00	₦5,000.00	₦30,000.00	₦60,000.00
0024	PEN100484218124	MAY/2023	Ajani	Seun	Ola	₦50,000.00	₦430,000.00	₦54,000.00	₦30,000.00
0024	PEN100484218132	JUNE/2023	Bola	Ajani	Odun	₦500,000.00	₦530,000.00	₦74,000.00	₦40,000.00

Fig 12: (System displays check out page), Select your prepared payment gateway, proceed to the next fig.

Checkout
Kindly review to confirm details.

Pension summary

Logdement for	December 2024
Logdement ref	3766
Employer	Corporate Test
No. of rows	3
Date	02 December 2024

Payment summary

Total schedule amount	₦1,853,000.00
Convenience fee	₦0.00
Gateway fees	₦57.00
Total payables	₦1,853,057.00

Select payment gateway
Please select a payment gateway for Electronic Bank Transfer

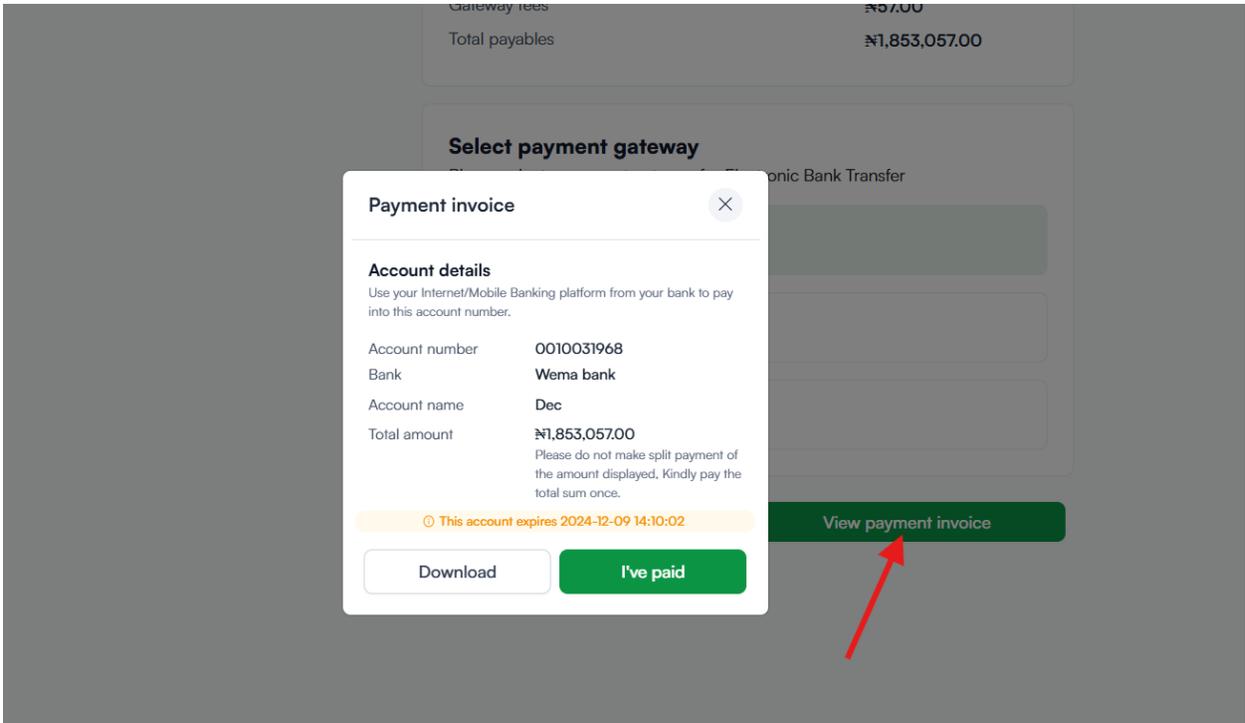
 Monnify

 9PSB

 Paystack

[View payment invoice](#)

Fig 13: Click on “view payment invoice” to view or download payment invoice for payment processing.
NB: Kindly note the exact amount (no kobo more, no kobo less) should be paid into the account number generated, also the invoice expires in 7days as indicated on the invoice “highlighted in yellow”



Contact us:

support@pencentral.ng

0916985 2081

09169852 082

07039315400

08098790710

Thank you for using PenCentral!