Benefits-Plaza Loonaangifteketen (LAK)

Unlock the value of payroll data: How the payroll tax reporting chain LoonAangifteKeten (LAK) is transforming data exchange

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Keylane



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At Keylane since 2019



Turning payroll data into seamless pension administration

Discover how the LAK Module connects the Dutch Payroll Tax Reporting Chain (LoonAangifteKeten) with pension administration.

In this breakout session, we'll explore how the Payroll Tax Reporting Chain can unlock existing payroll data for more automated and efficient pension administration.

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Agenda

01 UPA Interface

02 LAK Module

03 LAK Module – a walkthrough

04 Wrap-up & questions

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UPA Interface

Automated and standardized data collection directly from employers' payroll systems using the UPA standard

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UPA Interface

A platform for receiving and processing employee, employment and participation data directly from employers' payroll systems through UPA

Proposition

Streamlines pension administration by automating the standardized collection and processing of employee, employment and participation data through UPA

Built on the widely adopted UPA standard, the interface validates periodic submissions and processes them directly into insurers' and pension administrators' back-office systems.

Target group

Insurers and administrators

Focus

Insurer portal
Insight and management for insurers and administrators via User Management in the portal

Payroll integrations (UPA protocol)
Receive, validate and process UPA files according to UPA standards (SIVI), from employer to pension provider

Data transfer to insurers
Secure, reliable transport and processing of validated data to back-office systems

Clients

a.s.r. | Loyalis | pensioenfonds PGB | Centraal Beheer | Achmea

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LAK Module

Automated and standardized data collection centrally

via the Payroll Tax Reporting Chain and UWV

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LAK Module

A platform for retrieving, validating and processing employee and employment data centrally through the Payroll Tax Reporting Chain

Proposition

Enables pension providers to automatically retrieve standardized employee and employment data from a single, centralized source

An emerging standardized approach to pension data collection, with growing adoption across the pension sector. The platform validates periodic LAK files and seamlessly integrates the data into pension providers and back-office systems.

Target group

Pension funds and administrators

Focus

Pension provider / insurers portal
Insight and management for insurers and administrators via User Management

Payroll Tax Reporting Chain (LAK)
Retrieve, validate and process LAK files, covering the data flow from employer via UWV to pension provider.

Data transfer to insurers
Secure, reliable transport and processing of validated data to back-office systems

Clients

Pensioenfonds Vervoer

TKP

SaaS solution

Integration with various back-office systems

9,000 employers
180,000 employees

Go-live scheduled for January 1, 2027, with a pension fund

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UPA Interface vs LAK Module

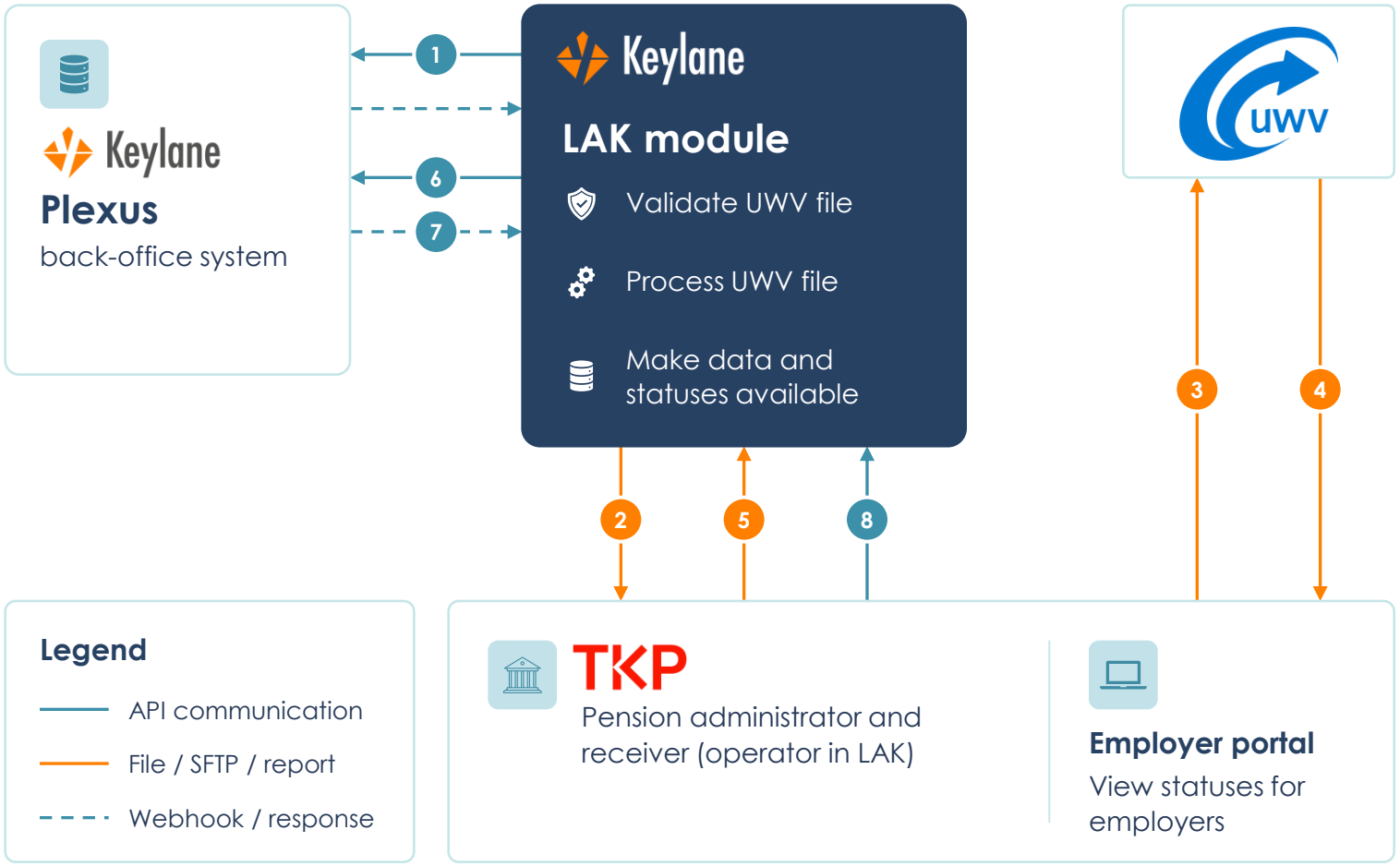
	UPA Interface	LAK Module
Data sourcing	Decentralized: data is submitted directly from employers' payroll systems via UPA files	Centralized: data is retrieved from UWV's Polis Administration, populated through the Payroll Tax Reporting Chain
Standard	UPA standard (SIVI)	Loonaangifte / LAK standard
Data scope	Payroll, employment and pension-specific data included in the UPA file	Payroll and employment data, extended with additional pension-relevant data for pension administration
Processing	Receive, validate and process UPA files	Retrieve, validate and process LAK files
Destination	Pension administration / back-office systems	Pension administration / back-office systems

LAK Module - demo

A walkthrough of the LAK Module, illustrating the end-to-end LAK process from employer to pension provider

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LAK Module



How the data flows

1. LAK module calls Plexus via API to retrieve employer data; Plexus responds.
2. TKP retrieves the data from the LAK module (manually, via a report).
3. TKP requests employer data from UWV.
4. UWV provides the data to TKP.
5. TKP delivers the data to the LAK module via SFTP.
6. LAK module sends employee files to Plexus via API.
7. Plexus returns the file processing status via webhook.
8. TKP retrieves the statuses via API calls.

LAK Module / Demo

1

Submission for reporting period 1, 2026:

- Werknemer A – regular employee
- Werknemer B – no BSN = error
- Werknemer C – regular employee

2

Submission for reporting period 2, 2026:

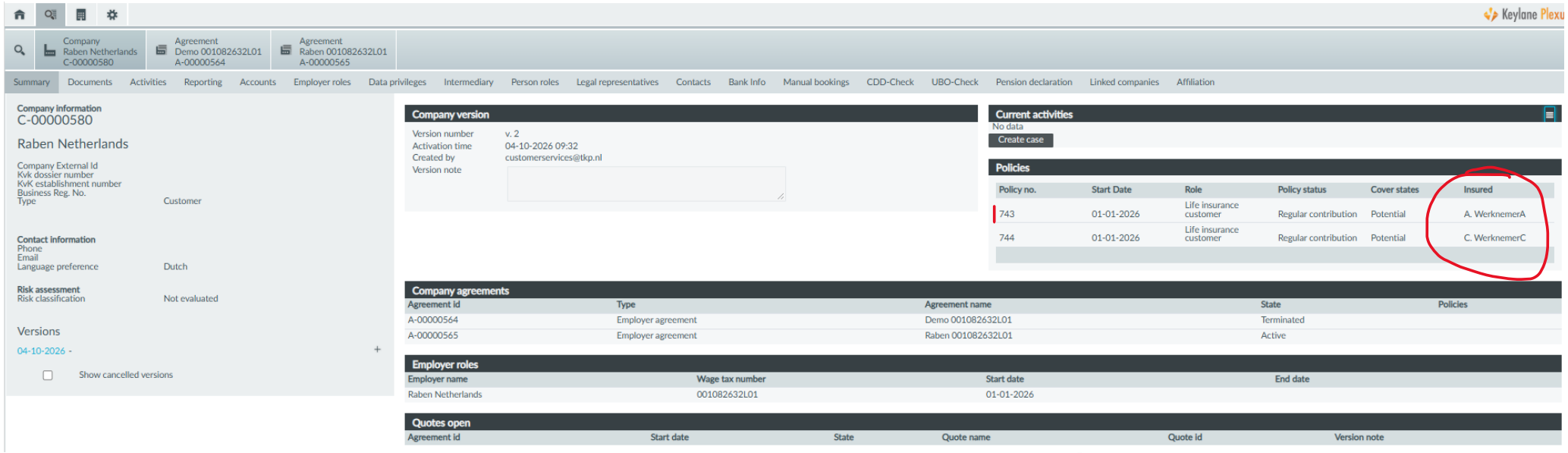
Correction previous reporting period:
- Werknemer A – salary correction of period 1
- Werknemer B – BSN included, new record for period 1

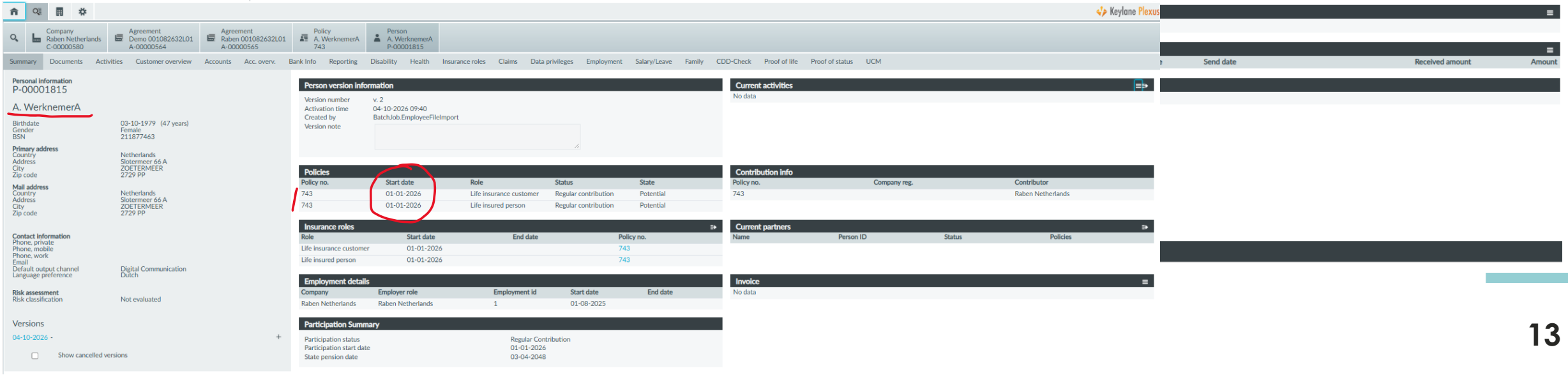
Regular reporting period:
- Werknemer A – new (salary) record for period 2
- Werknemer B – new (salary) record for period 2

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LAK Module / period 1

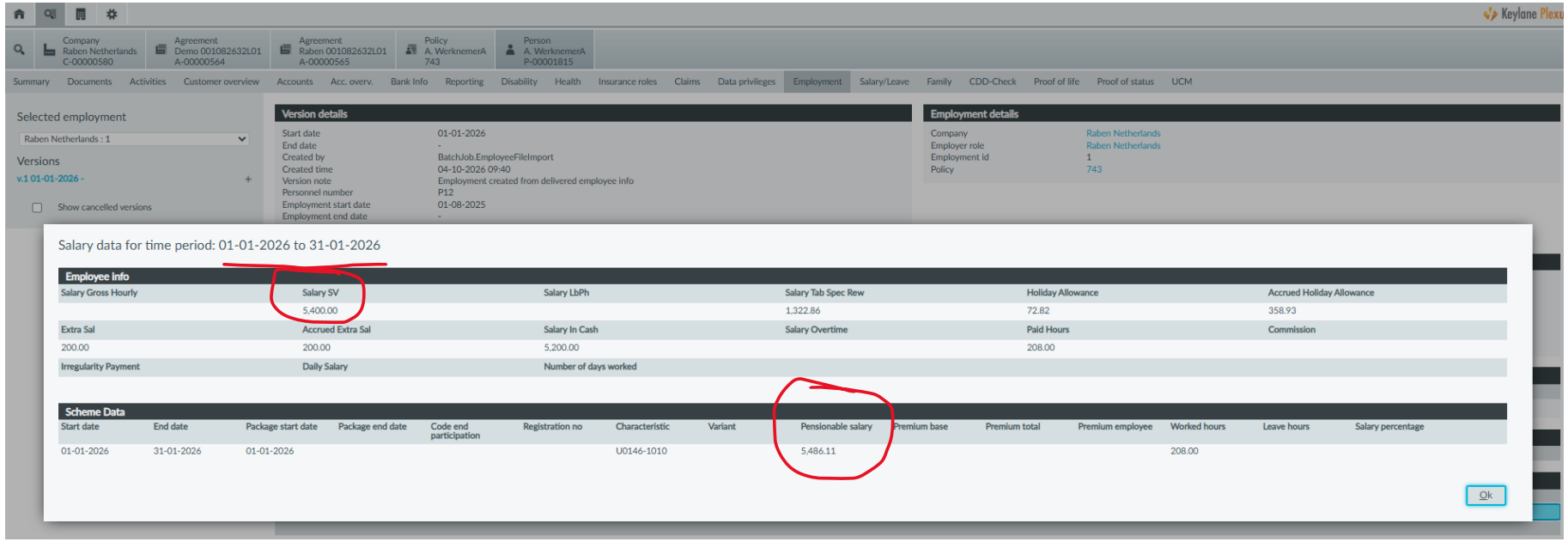
Registration of employee ‘Werknemer A’ in back-office system

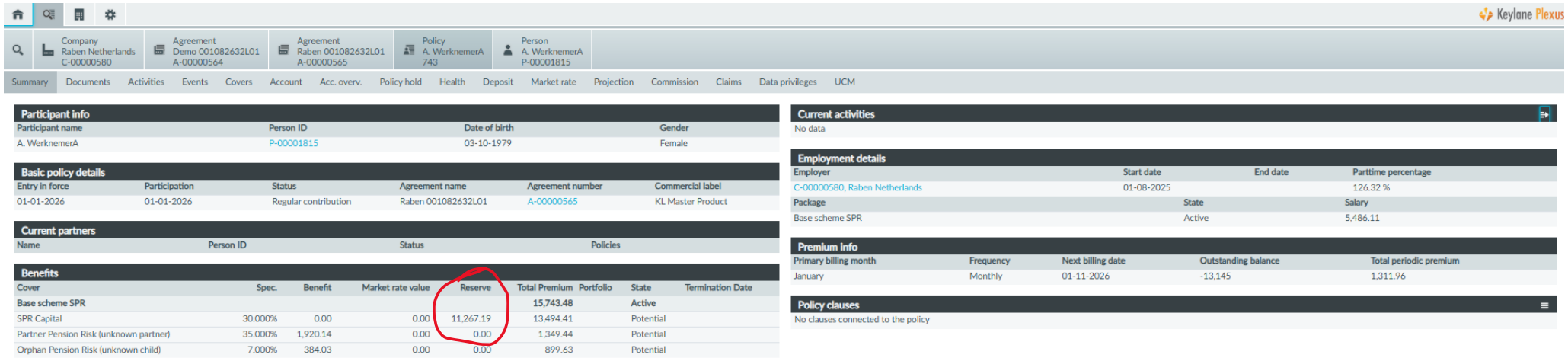


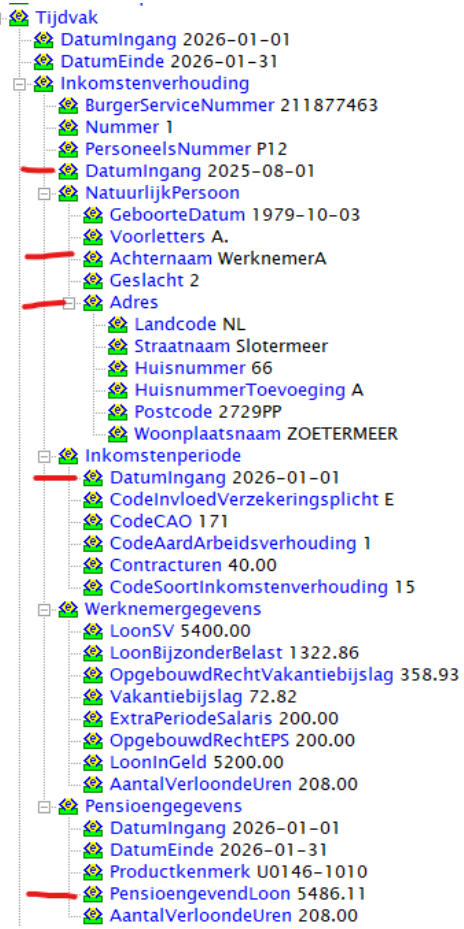


LAK Module / period 1

Salary details of 'Werknemer A'

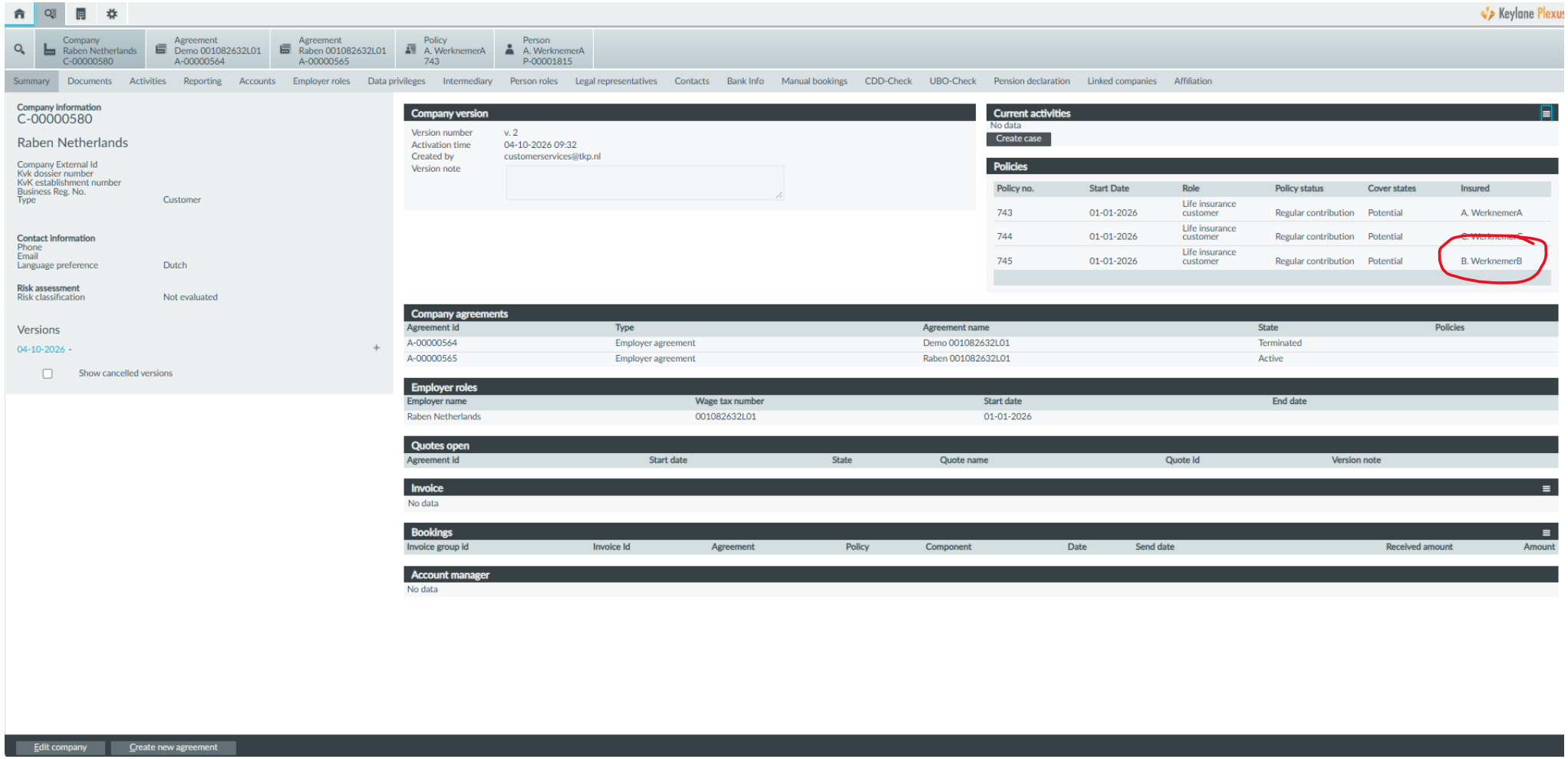






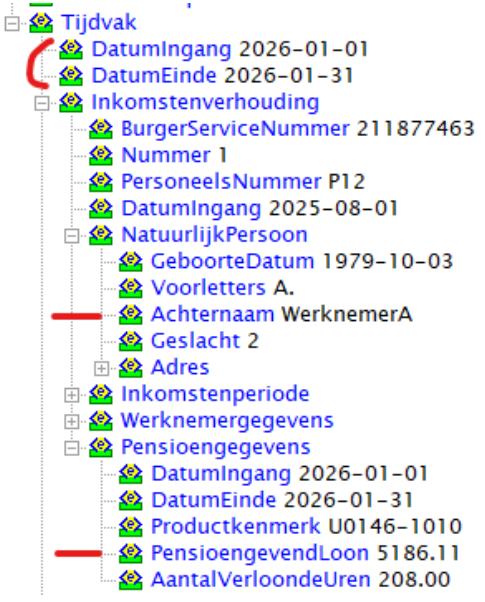
LAK Module / period 2

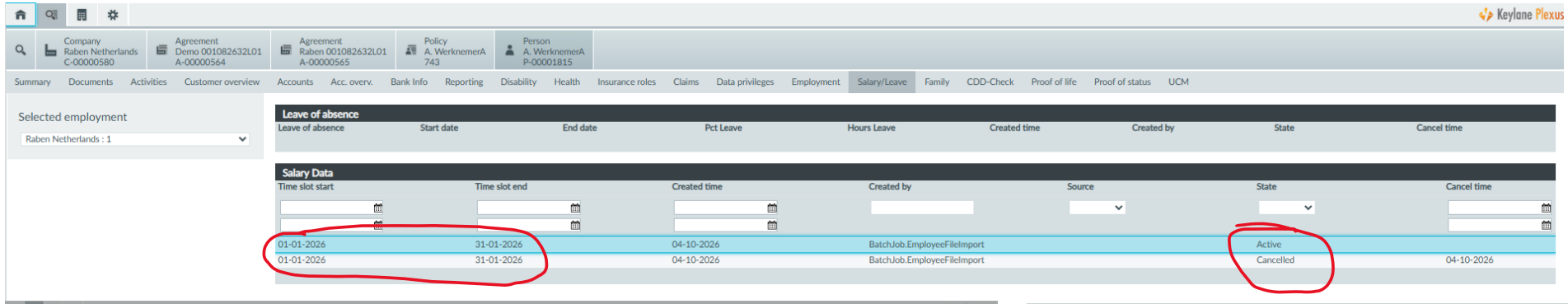
Registration of employee ‘Werknemer B’ in back-office system

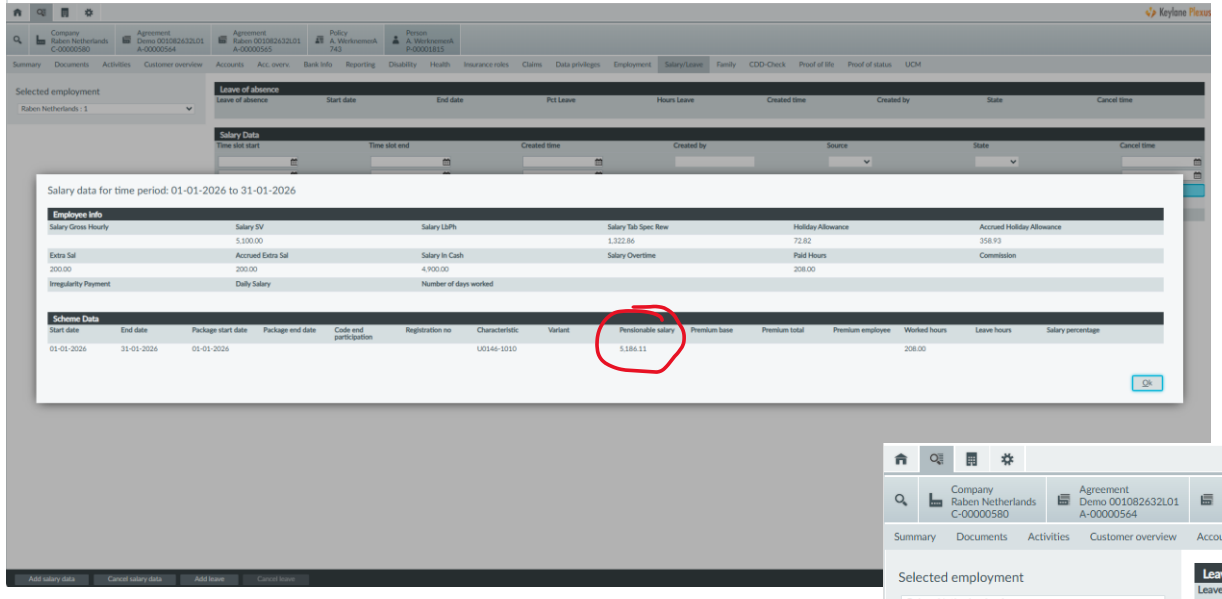


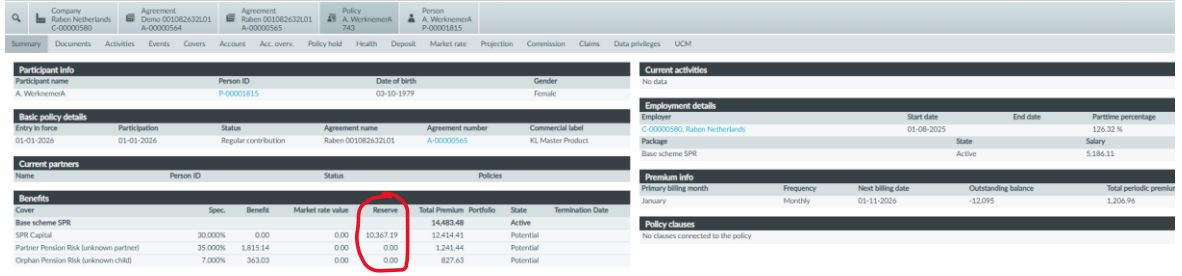
LAK Module / period 2

Correction of employee ‘Werknemer A’

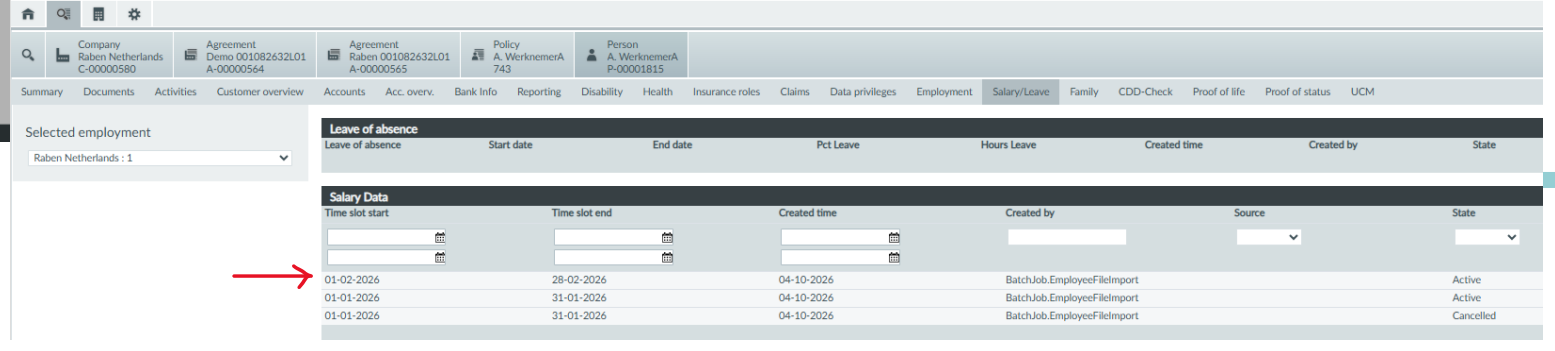








And new record for period 2



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Wrap-up & questions

Recap