

Part 7: Transactions Menu

10/29/2024 4:27 pm CDT

The Transactions/Statements menu can be accessed either by using the tabs on the side of the Compliance software or by clicking "Transactions" from within the Compliance Menu in the upper right corner of the Compliance software. This is where users keep track of account balances and other financial activity in the plan needed in order to create participant statements and other financial reports, and do Top Heavy testing. When you first open the Transaction Menu page, you will see three boxes as follows: Begin Date/ End Date - this is where options are selected for your statements and financial reports. Transaction Batch Actions - this is where add batches options are located; you will likely begin here. Transaction Batches - this is where transaction batches are displayed, either as pending or posted batches.

7.1. Adding Transaction Batches

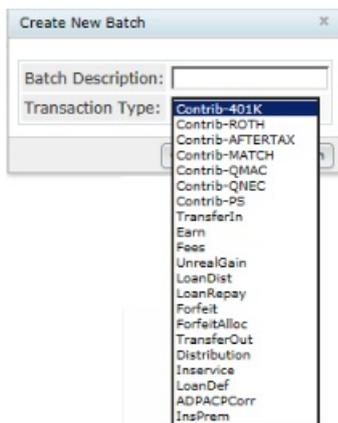
There are several ways to add transaction batches to the Transaction Batches box:

- Adding a manual batch.
- Creating batches from allocations you have previously run.
- Uploading a file from the asset custodian.
- Using the loan module and adding loan distributions or repayments - please see the [Loan Module](#) for information.

We will address each of these below.

Creating a Manual Batch

To create your own batch, click on "Create New Batch". You will be taken to the "Create Batch" page where you can select the transaction type from a drop-down box.

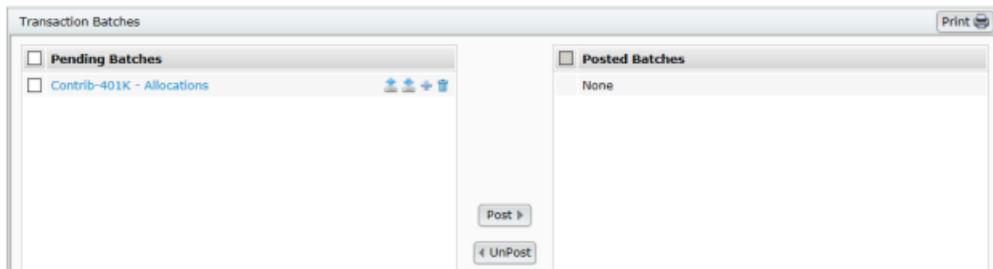


After you have selected the type of batch to add, you may want to provide your own description in the box provided and then click on "Add Batch". The Batch you created will now appear as a "Pending" batch in the "Select Batch" box.

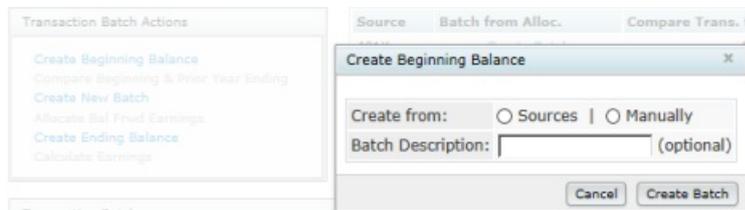
You may add transactions to a batch via an upload or by manually entering them for each applicable participant on the batch data entry grid. To upload transactions, from the "Select Batch" box under "Pending", click on the "csv" link to the right of the batch. Open the file and add your transactions to the spreadsheet; save it as a .csv file on your hard drive. Then click the "Upload" link to the right of the batch, browse for the file and upload it. To add transactions manually for a particular Participant, double click on the batch in the "Select Batch" box. A data entry

grid will open and at the bottom of the page you should see options to "Add Transaction" with a drop-down box to select a participant. After selecting the participant and clicking on "Add transaction", you can enter data into the grid for the participant.

Modifying and Posting Batches. Whenever you upload, create or add batches, they appear as a "Pending" batch in the "Select Batch" box. Whilst pending, batches can be deleted, modified or posted; you do need to move each batch to the "Posted" area for the transactions to be included in the participant statements and financial reports. To post a batch, from "Transaction Batches" box check the small box to the left of the batch and click the "Post" button. This moves the batch to the Posted Batches area - you can always unpost it later if you find that you need to make a correction etc. To post multiple batches, check the box to the left of the "Pending Batches" text at the top. This will select all batches below. Then simply press the action that you wish to take for all of the batches (post/unpost/delete).



Adding a "Create Beginning Balance" Batch. If this is the first testing year the plan is on the system, unless it is the first year a plan is in existence, you will want to create a new batch for the beginning balances. Click on "Create Beginning Balance" and select to either create the beginning balance from sources or manually.



Save the batch and add your transaction amounts by participant and by source as described above.

If it is the second year the plan is on the ftwilliam.com Compliance system and transactions were completed in the prior year, you will have the option to create the beginning balance from the prior year ending balance. This option will create a pending batch bringing forward the prior year ending balances.

Adding a "Create Ending Balance" Batch. Ending balances are normally calculated fields, based on the beginning balance and the financial activity during the period. So you would not normally create an ending balances batch until you have finished all the annual work on the plan and are ready to add a new plan year. Adding the ending balances batch will populate the fixed ending balance fields from which the next year's beginning balances can be brought forward.



Using the "Compare Trans. to Allocations" Feature. Clicking this link will compare the allocations created in the

Compliance system to the transactions (whether posted or unposted). It will show the grand total and "NO ERRORS" if there are no differences between the two files. If there are differences between the two files, it will provide a list of participants with differing balances and the amount in the allocation file and the transaction file for that participant.

Creating Batches from Allocations You Have Previously Run

After you have run allocations for a plan year, you will see options to create batch from the different allocation types. If you click on "Create Batch" under the "Batch from Alloc" column, you will be provided with an allocation date and will be prompted to enter the contribution date. Each is explained below:

- The Allocation Date will be provided as the last day of the current testing year; this indicates the allocation was made for that plan year even if actually contributed in a later year.
- The Contribution Date is the date that the contributions were actually made to the plan (for top heavy testing purposes). If a profit sharing allocation is not actually made until February of the next plan year, enter that date. If you are entering elective deferral contributions that were all made during and throughout the plan year, you may just enter the last day of the plan year.

Source	Batch from Alloc.	Compare Trans. to Alloc.	Alloc. from Batch
401K	Create Batch	N/A	N/A

Once you click on "Add Batch", the batch will be added to the Select Batch Menu under "Pending".

Uploading Transaction Files from an Asset Custodian

ftwilliam.com offers the option of importing financial data from an asset custodian or vendor. You would download a transaction file from the vendor's TPA website, and then upload the file on the ftwilliam site. Uploads from the following vendors are available:

Vendor	File Type
American Funds	.csv</
Great West	.pas</
Guardian	.csv</
Hartford-MFS	.csv</
ING	.fi1</
ING-Omni	.fi1</
John Hancock	.txt</
Lincoln	.csv</
Nationwide	.txt</
Principal	.csv</
Transamerica	.csv</

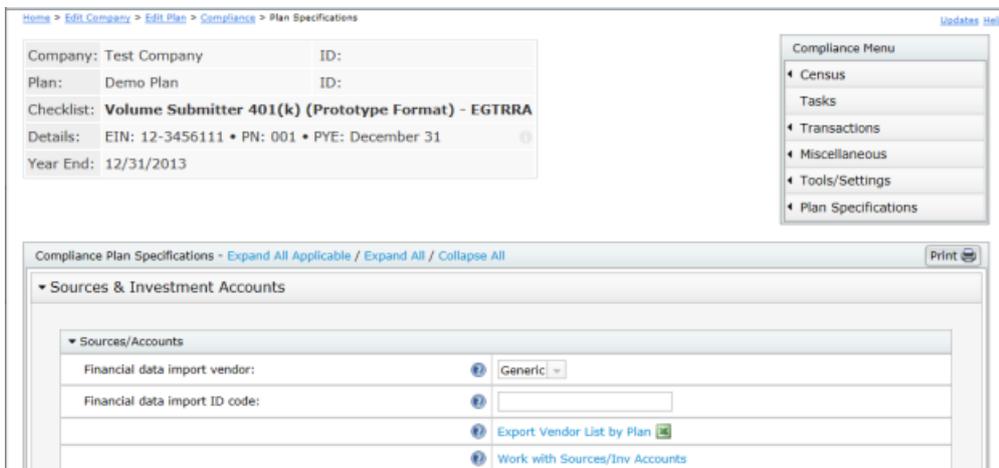
Generic .csv</p>

The generic upload format is available for uploads from vendors that we do not have a custom tool for; you would need to reformat the data into a specific layout to upload it. You can request a sample layout from ftwilliam.com - it's an Excel spreadsheet.

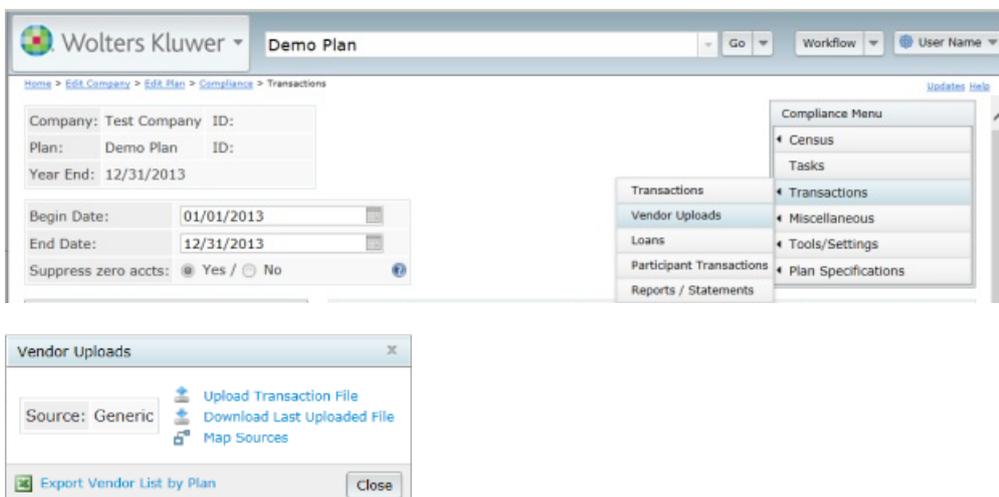
Uploading Transactions from the Asset Custodian for a Single Plan

The steps for set up and uploading files are as follows:

1. From the Compliance Menu page select "Plan Specifications". In the top Sources & Investment Accounts box select the Financial data import vendor from the drop-down box. Enter the plan's vendor account number (usually their contract number) into the Financial data import ID code box. You will also need to click on the "Work with Sources/Inv Accounts" link to review the sources allowed by the document.



2. Go to the vendor's TPA website, log in and download a transaction file for the period you need. The format of the file you need differs from vendor to vendor so you need to make sure you get the correct file format - see the different types in the table above.
3. Save the file on your hard drive or server. You should not open it; just save with the appropriate suffix.
4. From the main Compliance Menu on ftwilliam.com, hover over the Transaction option and click on "Vendor Uploads".



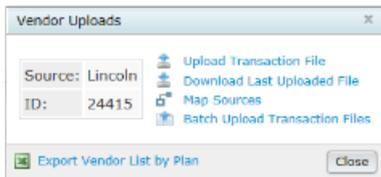
5. Click "Map Sources". You will see a list of all the sources that may be used by this vendor and you need to indicate for each source this plan has, which ftwilliam source they should be mapped to. Once you have completed this, click on "Update" and then return to the previous screen.
6. Click "Upload Transaction File". Browse for the file on your hard drive or server, select it and click "Submit".
7. The uploaded transactions will be displayed as batches in the "Pending" area in the "Select Batch" box. You can edit or delete any of the batches at this point, or post them. We do suggest that you do not post an "Ending Balances" batch if that is included; rather you should let the software calculate the ending balances.

Note that once the upload is complete, if it contained any transactions for plans that are not set up already, with the appropriate year, on ftwilliam you will receive an error message. If you receive such messages you can make the corrections on ftwilliam, i.e. add the appropriate plan(s) and/or year(s), and then do the upload again.

Lincoln Batch

Working with Lincoln Financial, ftwilliam.com has developed a tool to import transactions for multiple plans at one time. Follow the steps below to import from Lincoln:

1. Log on to the Lincoln website and enter "Data Direct".
2. Click on "Data Download" on the Navigation Bar on the left. Select "Report Request".
3. Enter your search criteria and click "Search". The screen will populate with a list of plans meeting your search criteria.
4. Check the "Select" box for all the plans you want to download transactions for. Scroll to the bottom of the page and click "Next" to go to the "Report Request" page.
5. On the "Report Request" page select "Activity Import File" from the "Report Type" drop-down box. Enter the date range you want and indicate whether you wish to receive an e-mail notification when the report is available. You should also indicate the "Result Type" as a "CSV" file. Click "Submit".
6. When the report is available, go to the "Active Downloads" screen to retrieve it. Save the file to your hard drive or server as a .csv file.
7. On ftwilliam.com you should complete steps 1 and 4 described above for each plan in the Lincoln download.
8. From the main Compliance Menu on ftwilliam.com, hover over the Transaction option and click on "Vendor Uploads" from any of the plans for which the batch will apply.
9. Click "Map Sources". You will see a list of all the sources that may be used by this vendor and you need to indicate for each source this plan has, which ftwilliam source they should be mapped to. Once you have completed this, click on "Update" and then return to the previous screen.
10. Click "Batch Upload Transaction File". Browse for the file on your hard drive or server, select it and click "Submit".
11. The uploaded transactions will be displayed as batches in the "Pending" area in the "Select Batch" box. You can edit or delete any of the batches at this point, or post them. We do suggest that you do not post an "Ending Balances" batch if that is included; rather you should let the software calculate the ending balances.

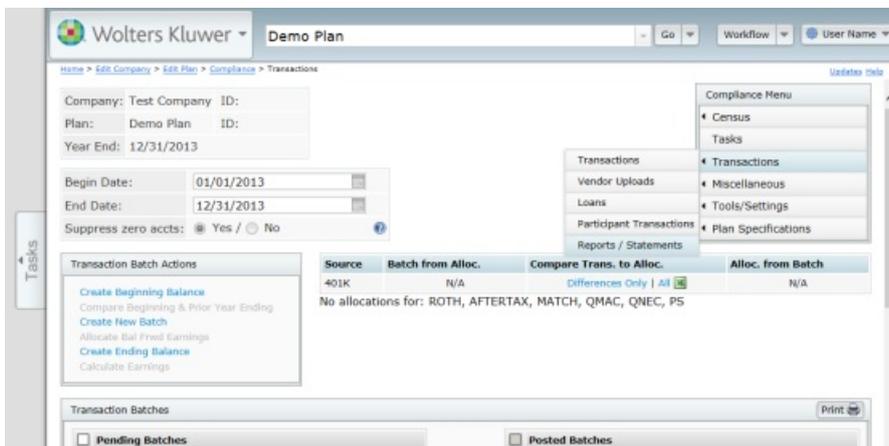


Download File

After uploading a transaction file from a vendor, the user can click “Download Last Uploaded File” to view the file that was uploaded. Please note that this link will show all vendor files with the exception of ING and Mass Mutual files.

7.2. Statements/Reports

After you have all transactional data in the Transactions menu, you will be ready to run statements or other transactional reports. Statements and reports are located either from the Compliance Menu – Transactions – Reports/Statements or by pressing the Print button within the Transaction Batches box on the Transactions screen.



Distribution Report

This report will show all active employees who received a distribution during the plan year and inactive participants with a balance or who received a distribution during the plan year. Before running the distribution report, one of the statement options (such as “Statements – Individual Participant”) must be run first.

Transactions Reports	
Begin Date:	01/01/2015
End Date:	12/31/2015
Suppress zero accts:	Yes 
Report	Format
Statements - Individual Participant	  
Statements - Custom Individual Participant	  
Detail - Participant Account Report	  
Detail - Participant Account Report w/Dates	  
Summary - Participant Accounts	  
Totals - Participant Accounts	  
Distribution Report	  
<input type="button" value="Close"/>	

The distribution report contains the following fields:

- SSN
- Last Name
- First Name
- Hire Date – First hire date on the system
- Term Date – Last termination date on the system
- Status – Either Active or Term. Based on the status as of the last day of the plan year.
- Source Type

- 401K
- Roth
- Match
- QNEC
- QMAC
- PS
- SH NE
- SH MA
- Rollover
- Roth Rollover

- Distribution Amount – The distribution amount will be a sum of all distribution types, listed by source, then total of all sources.
- Remaining Balance – This is the end balance as of the end of the plan year by source, then total of all sources.
- Vesting % - The vesting percentage will be displayed for each source type.
- Remaining Vested Balance – This is the total vested balance by source.
- Distribution Type – Pulls from the different distribution batch types as coded in the system. Note: if the participant is not active on the last day of the plan year, the type will be classified as “Distribution”. Otherwise the system will display the last distribution type in the plan year.

- Inservice
- ADPACPCorr
- LoanDef
- Distribution

The distribution report is a great tool to use to determine which terminated participants still have account balances that can be distributed. The report is split by active participants, inactive participants with current year

distributions and terminated participants with a remaining balance. This report can be printed either as a .csv or word file.

FTW 401k Demo Plan Distributions 2013-12-31

Active Participants

SSN	Last Name	First Name	Hire Date	Term Date	Status	Source Type	Dist Amount	End Balance	Vesting %	Vested Balance	Dist Type
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Inactive Participants with Current Year Distributions

SSN	Last Name	First Name	Hire Date	Term Date	Status	Source Type	Dist Amount	End Balance	Vesting %	Vested Balance	Dist Type
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Inactive Participants with Balance

SSN	Last Name	First Name	Hire Date	Term Date	Status	Source Type	Dist Amount	End Balance	Vesting %	Vested Balance	Dist Type
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7.3. Creating Allocations from Batches

With the click of a button, the system will copy the contributions uploaded into the transaction system to census for testing and reporting.

After transaction batches have been posted, a link “Create \$xx.xx Allocations” will appear under “Alloc. from Batch”. A warning will also appear if there are pre-existing allocations in the census, letting the user know that those allocations will be overwritten by the copied allocations. When you click this link, the allocation amounts will copy into the census. If using investment accounts, all funds will be summed. Similarly, if there are multiple contribution batches of the same source type, these will also be summed. Please note that a participant must already be in the census to have an allocation copy for them and the system will set the applicable allocation parameter override to yes.

Source	Batch from Alloc.	Compare Trans. to Alloc.	Alloc. from Batch
401K	N/A	Differences Only All 	N/A
MATCH	N/A	N/A	Create \$50.00 Allocations

7.4. Loan Module

If you use ftwilliam.com for document purposes, the loan module will only be available if the plan allows for loans. For non-document users, the loan module is always available.

Loan Investment and Source Set Up

Prior to working in the loan module, users will need to set-up loan distribution hierarchies for investments and sources. Note that loans are tracked as an investment in the ftwilliam software.

Loan Investment Account Setup

Select “Plan Specifications” from the “Compliance Menu” page. Under “Sources and Investment Accounts” click the “Work with Sources/Inv Accounts” link. Make sure that “Use Investment Accounts to track Participant balances” is “Yes”; if not, select “Yes”. The “Work with Investment Accounts” link will appear; click this link. Add an investment

account for loans. Typically the AccountID would be "LOAN" and the Account Name and Account Description would both be "Loan Fund" though you may certainly use something different. Investment Type would be "Cash". Note that if you do not have any other investment listed on this screen you should add one, typically the AccountID would be "Vendor", "Brokerage" or "Pooled" and you can add your own account name and description.

Check the "Add all Investments to all sources" box if all sources are permitted to have loans taken from them. This will automatically add all listed investments to all sources. If there are some sources that do not have one or more investment accounts, you will need to manually add the investment accounts to the sources. Click "Update" to save your changes.

The screenshot shows a window titled "Investment Accounts" with a sub-header "Loan Inv Account Distribution/Hierarchy". It contains a table with the following columns: AccountID, Account Name, Account Description, Type, and Del. The table has two rows with data: POOLED (Pooled, Pooled, Cash) and LOAN (Loan, Loan, Cash). Below the table is a checkbox labeled "Add all Investments to all Sources" and buttons for "Close" and "Update".

AccountID	Account Name	Account Description	Type	Del
POOLED	Pooled	Pooled	Cash	
LOAN	Loan	Loan	Cash	
			Cash	

Next, on this same screen, click on "Loan Inv Account Distribution/Hierarchy". For each investment select "Yes" or "No" from the "Allow Loans" drop-down to indicate whether money in that investment is available for loans. Note that the loan fund should not be available for loans. Make sure that the loan fund is selected in the "Select Loan Account" drop-down.

Use the last column to establish the loan distribution hierarchy - either pro rata or ordering rule. If you select the latter you will need to enter sequence numbers to indicate how the investments should be ordered when a loan distribution is processed. Click "Update" to save your changes.

The screenshot shows a window titled "Loan Inv Account: Distribution/Hierarchy" with a sub-header "Select Investment Accounts Available for Loans". It contains a table with the following columns: Account ID, Account Name, Allow Loans, and a dropdown menu. The table has two rows with data: LOAN (Loan, No, 100) and POOLED (Pooled, Yes, 110). Below the table is a dropdown menu labeled "Select Loan Account:" with "LOAN" selected, and buttons for "Close" and "Update".

Account ID	Account Name	Allow Loans	Pro rata
LOAN	Loan	No	100
POOLED	Pooled	Yes	110

Source Set Up for Loans

Select "Work with Sources"; you'll go to the "Source Setup" page. Click the "Loan Source Distribution/Hierarchy" at the top; this will open the "Select Sources Available for Loans" screen. Make sure the sources that loans can be taken from have "Yes" selected and others have "No". Be sure to click "Update" to save your changes. Click the "Hierarchy" button to set up the hierarchy for loan distributions by source, again either pro rata or ordering rule. Click "Update" to save your changes, then return to the Source Setup page.

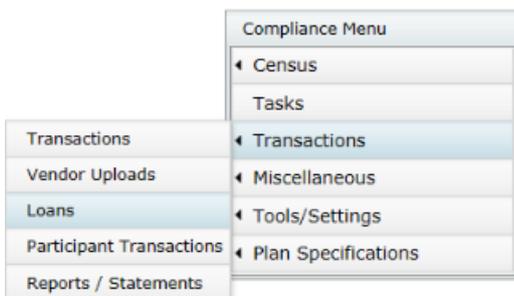
Source ID	Source Name	Allow Loans	Pro rata
MATCH	Matching Contribution	Yes	100
ROTH	Roth Deferral	Yes	110
AFTERTAX	After Tax	Yes	120
QNEC	QNEC	Yes	130
QMAC	QMAC	Yes	140
PS	Profit Sharing	Yes	150
401K	Elective Deferral	Yes	160

Close Update

On the “Work with Sources/Inv Accounts” page, you should click to “Edit” or “Add” each source for which loans are allowed; this is located to the far right of each source under “Account Information”. Here you need to ensure that the loan fund is listed as an available investment for each source that permits loans. Also any other investments permitted to be used for that source should also be listed. Click “Update” to save your changes, then return to the main Compliance Menu page.

Adding New Loans and Servicing Loans

Assuming you have up-to-date account balances in the Transactions Menu, you are ready to work in the loan module. To access the loan module, select “Loans” under the “Transactions” option of the “Compliance Menu”.



The Loans page is where new loans are created, viewed, modified and where loan report options can be found.

Home > Edit Company > Edit Plan > Compliance > Transactions > Loans

Company: Test Company ID: _____
 Plan: Demo Plan ID: _____
 Year End: 12/31/2013

Sort By: Name | Date
 Show payments due within: 7 | 15 | 30 | 45 | 60 | 90 (days)
 Select Participant: _____
 Showing: All | Active Only | Default Only
 Date Range: Begin: _____ End: _____ Select

Compliance Menu
 ◀ Census
 Tasks
 ◀ Transactions
 ◀ Miscellaneous
 ◀ Tools/Settings
 ◀ Plan Specifications

[Add new loan](#) | [Global Loans Report](#)

Select for Payment	Payment Date	Scheduled Date	Payment Amount	Participant Name	Loan Description	Added Interest	Added Principal	Remaining Balance
None								

New Loan

Select the link “Add new loan” and you will be taken to the “New Loans” page. Under “Create a New Loan” you should see a list of participants in the plan. Select the participant from the list and click “Add Loan”.

This will create a “Pending Loan” for the selected participant.

Click the link under “Pending Loans” to be directed to the edit loan page where the following loan specifications can be entered.

Enter Loan Data for Participant		Loan Policy
Name	EE1, FN1	
SSN	100-01-0001	
Description	2015 loan 1	
Origination date	01/04/2016	
Principal	0.00	Max: 5000.00 Review/Edit
Annual interest rate	0.000000	Look up prime rate
Repayment Type:	Number of Payments	
Number of payments	0	
Payment Amount	0.00	
First payment date		

Print Loan Documents and Post Transactions

- Description – Enter a description of the loan that will be taken. This description can be any set of values and is determined at user discretion.
- Origination date – This date is the date the loan is taken by the participant. Clicking the box will prompt a pop-up calendar. Use the years and the bottom to scroll through the years. Use the arrows at the top to move back or forth through the months or the drop down box to select a month. Click on a day to select the day of the month/year. Double-click in the field to manually enter a date in mm/dd/yyyy format.
- Principal – The principal amount is the amount to be taken from the plan as a loan to the participant. The system will calculate the maximum loan amount available, shown at the right of this field. The principal amount cannot exceed the maximum amount. Note that in some cases the system may not have all the information it needs to calculate the maximum available loan. Click on “Review/Edit” to review and update the amount.
- Review/Edit – Users can change the amounts available by source and investment, and/or the vesting percentage. Enter applicable amounts for any outstanding loans previously taken in “Highest Balance” and “Current Balance” if the loan is not appearing in the “Outstanding Loans” total above. Click “Update” to save your changes and have the system recalculate the maximum loan amount; then return to the New Loans screen. Note that any changes you make here will not feed to any other part of the system; you are only impacting the amount available for a loan.

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Source	Inv Acct	Balance	Actual Vest %	Vest Bal	1/2 Vest Limit	Allow	Available
401K	POOLED	10000	100	10000.00	5000.00	Yes	10000.00
401K	LOAN	0	100	0.00	0.00	No	0.00
ROTH	POOLED	0	100	0.00	0.00	Yes	0.00
ROTH	LOAN	0	100	0.00	0.00	No	0.00
AFTERTAX	POOLED	0	100	0.00	0.00	Yes	0.00
AFTERTAX	LOAN	0	100	0.00	0.00	No	0.00

- Annual interest rate – Enter the amount of interest to be applied to the loan.
- Look up prime rate – Plan administrators may refer to the prime rate currently in effect to determine a fair interest rate to use for loans. Clicking the “Look up prime rate” link will display the prime rate shown by bankrate.com in a new web page.
- Repayment Type – Select either “Number of Payments” or “Payment Amount”. Additional selections will be made below, based on the selection made here.
- Number of Payments – Enter the total number of payments the participant will make. The system will calculate the payment amount to satisfy principal and interest amounts needed to pay off the loan within the total number of payments entered.
- Payment Amount – Enter the amount the participant wishes to make per payment. The system will calculate total number of payments needed to pay off the loan in the amortization schedule.
- First repayment date – This is the date the participant will make their first payment. This date cannot be prior to the origination date nor can it be greater than 90 days past the origination date. Clicking the box will prompt a pop-up calendar. Use the years and the bottom to scroll through the years. Use the arrows at the top to move back or forth through the months or the drop down box to select a month. Click on a day to select the day of the month/year. Double-click in the field to manually enter a date in mm/dd/yyyy format.
- Number of outstanding loans permitted – This number is pulled from the plan document. If changes are needed to this number, they must be made in the plan document. A warning message will appear if the number of loans created, exceeds this number.
- Allow extended term for principal residence – The plan document may permit an extended repayment time for loans that will be used to purchase a principal residence. Choose either yes or no from the drop down box to change the answer here. Select “yes” if the loan will be used to purchase a principal residence. The default answer is no. The answer under the loan policy column will display yes or no. If “yes” is displayed, the plan document does permit the extended repayment.
- Payment frequency – Using the drop-down box, select the frequency in which payments will be made
- Payable in full on termination – If the loan is payable in full upon termination of employment, set this to yes. Answers should be based on the plan document.
- Prepay loan – This is determined by the plan document. Options include:
 - None- No prepayment permitted
 - Prepay in full only – Only a full repayment is permitted
 - Prepay in full or in part – More than the minimum payment is permitted, up to full repayment.
- Repay by payroll deduction – Determined by the plan document. Usually loan repayments are done through payroll deduction, so the default here is “yes”. Set this to “no” if the plan document dictates otherwise.
- Loan processing fee – If there is a loan processing fee, set this to “yes”, otherwise, set to “no”.
- Loan processing fee amount – If “Loan processing fee” is “yes”, enter the dollar amount of the loan processing fee here.
- Loan maintenance fee - If there is a fee for maintaining a loan, set this to “yes”, otherwise, set to “no”. Please note that this fee is separate from the loan processing fee and is usually applied on an annual basis (or other periodic time frame).
- Loan maintenance fee amount - If “Loan maintenance fee” is “yes”, enter the dollar amount of the loan maintenance fee here.

- Loan default period – Select the time frame in which the loan will go into default if payment is not timely made. Options are “maximum cure period” and “specified number of days”. Please refer to the plan document.
- If “Specified day”, number of days – If “Loan default period” is “specified number of days”, enter the number of days in which the loan will go into default once a payment is not made.

Once all applicable data for the loan has been entered, click “Update”, then click “Print Loan Document and Post Transactions” to continue. Please note that the “Print Loan Documents and Post Transactions” link will not be active until after pressing the “Update” button and receiving a message that the updates were successful.

Field	Value	Default/Label
Payable in full on termination	Yes	Yes
Prepay loan	Prepay in full or in part	None
Repay by payroll deduction	Yes	Yes
Loan processing fee	No	No
Loan processing fee amount	0.00	
Loan maintenance fee	No	No
Loan maintenance fee amount	0.00	
Loan default period	Maximum cure period	Maximum cure period
If 'Specified day', number of days	0	
Require spousal consent	Determined by Doc Soecs	

This brings you to a screen that summarizes the loan details, provides links to “Amortization Schedule (csv) (doc)”, “Promissory Note (doc)”, “Note and Amortization (doc)”, and “Post Loan”. In general, you will want to print and save the documents before posting the loan. After posting the loan, these reports will be available in the Loan Reports.

Name	EE1, FN1
SSN	100-01-0001
Principal	\$1000.00
Annual Interest	5.000000%
Number of Payments	10
Payment Frequency	Bi-Weekly
Date of Loan	01/31/2013
Date of first payment	02/01/2013
Amortization Schedule	<input checked="" type="checkbox"/> <input type="checkbox"/>
Promissory Note	<input checked="" type="checkbox"/>
Note and Amortization	<input checked="" type="checkbox"/>

Once posted, the loan will be added as a pending batch transaction in the “Transactions Menu”.

Batch Name	Status	Actions
Pending Batches	<input type="checkbox"/>	
LoanDist - EE1, FN1	<input type="checkbox"/>	↑ ↓ 🗑️

The loan distribution batch has the negative loan amount coming out of the applicable accounts and the positive loan amount going into the loan fund, resulting in a zero net amount.

Home > Edit Company > Edit Plan > Compliance > Transactions > Batch Details Updates Help

Company: Test Company ID:
 Plan: Demo Plan ID:
 Year End: 12/31/2013

Pend | All | View Part Trans

Transaction Type: LoanDist Created: 01/04/2016 11:16:57
 Source: SYSTEM Last Modified: 01/04/2016 11:16:57
 Description: EE1, FN1 Posted: N/A
 Status: Pend

Refresh Grid

Lastname	FirstName	SSN	TransType	SourceID	AccountID	AllocDate	ContribDate	TransAmount
1 EE1	FN1	100-01-0001	LoanDist	401K	LOAN	01/31/2013	01/31/2013	1000.00
2 EE1	FN1	100-01-0001	LoanDist	401K	POOLE	01/31/2013	01/31/2013	-1000.00

Service Loan

Posting payments can be done directly within the main screen of the loan module. At the top of the screen, there are multiple options to sort and view existing loans (sort by date or participant, active/defaulted only, etc.). To select a payment, click to select along the left-hand side of the page. To select several payments within a date range enter the begin and end date in mm/dd/yyyy format and press "Update". This will automatically check all the payments within that time frame. If pre-payment is applicable, enter any pre-payment interest and principal for the payment date and click "Update" to view the total payment selected. Once you are ready, click "Post Loan Payments". You will be taken to a page to confirm the amount to post, and once confirmed, the loan payment(s) will be added as a pending batch transaction in the "Transactions Menu".

Home > Edit Company > Edit Plan > Compliance > Transactions > Loans Updates Help

Company: Test Company ID:
 Plan: Demo Plan ID:
 Year End: 12/31/2013

Sort By: Name | Date
 Show payments due within: 7 | 15 | 30 | 45 | 60 | 90 (days)
 Select Participant: Show All | Select
 Showing: All | Active Only | Default Only
 Date Range: Begin: | End: | Select

Add new loan | Global Loans Report

Select for Payment	Payment Date	Scheduled Date	Payment Amount	Participant Name	Loan Description	Added Interest	Added Principal	Remaining Balance
<input type="checkbox"/>	02/01/2013	02/01/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	900.86
<input type="checkbox"/>	02/15/2013	02/15/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	801.53
<input type="checkbox"/>	03/01/2013	03/01/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	702.01
<input type="checkbox"/>	03/15/2013	03/15/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	602.30
<input type="checkbox"/>	03/29/2013	03/29/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	502.40
<input type="checkbox"/>	04/12/2013	04/12/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	402.31
<input type="checkbox"/>	04/26/2013	04/26/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	302.02
<input type="checkbox"/>	05/10/2013	05/10/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	201.54
<input type="checkbox"/>	05/24/2013	05/24/2013	101.06	EE1, FN1 (Active)	2015 loan 1	0.00	0.00	100.87

Total Payment for Selected: \$0.00

Update | Post Loan Payments

Loan Report - Default Loan

There are multiple reports, functions and documents that can be accessed in the Global Loan Report Menu.



To delete a loan, select the participant under “Active Loans” and click “Delete”. You will be asked to confirm the delete.

To default or offset a loan, access amortization schedules and other loan documents, select the participant under “Active Loans” and click on “Select”. You will see similar documents as were available before the loan was posted, plus the additional options to unpost payments and “Default Loan”. To default a loan, click on “Default Loan”, update the default date and click on “Post Loan Default”. You will be asked to confirm “Post Loan Default” and be taken back to the loan data for that participant. You will have a new option to “Perform Loan Offset” after defaulting the loan and the loan will be listed as defaulted. Offsets can be performed here to close the loan and offsets will appear as pending batches in the Transactions Menu.

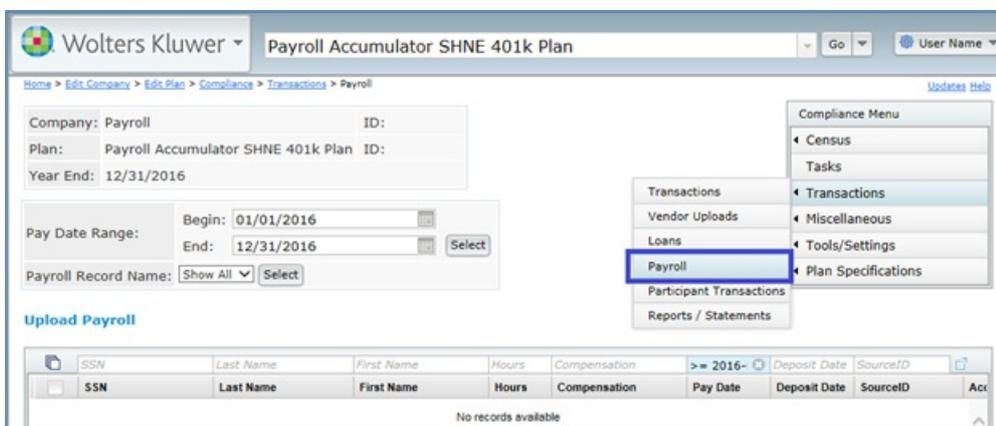
Other reports available include loans as of a certain date, “Print Current Active Loans”, “Print Current Defaulted Loans”, “Print Current Closed Loans” and “Annual Report for YYYY”.

7.5. Payroll

The payroll feature gives users the ability to upload payrolls, compare hours and compensations from payroll totals to the census, push payroll hours and compensations to the census, and create contribution batches in transactions from the payrolls.

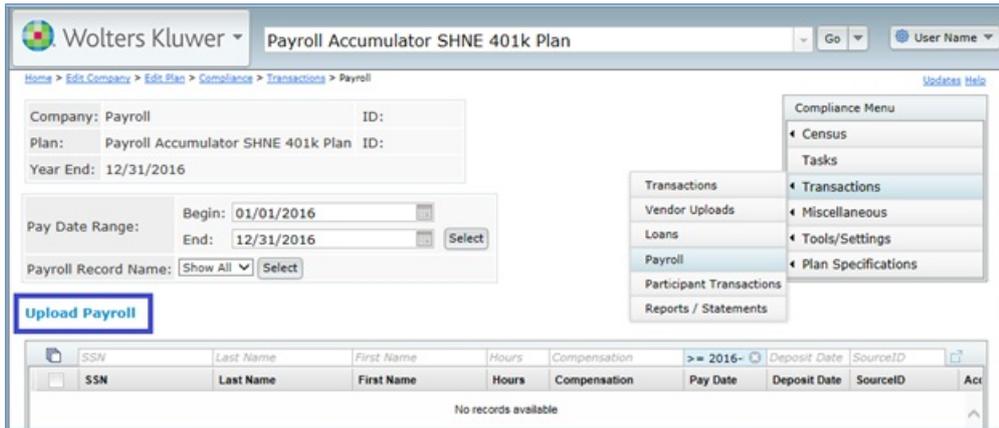
Payroll Navigation

From the home page, select a plan and navigate to the Compliance module. From the Compliance Menu, hover over Transactions and select Payroll.



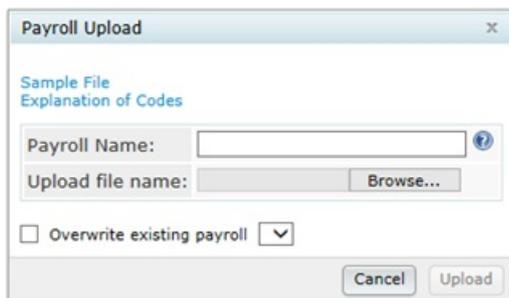
Uploading Payrolls

Click the "Upload Payroll" link to begin the file upload process.



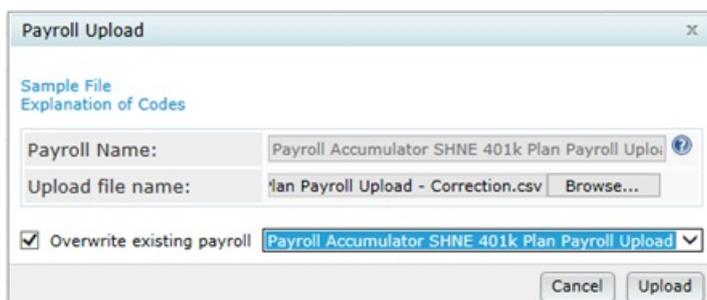
A sample file showing the format of the upload can be downloaded, along with an explanation of codes, which shows the sourceIDs that must be used and a description of each. Note that the source ID's outlined here match those in our system in the Work with Sources /Inv Accounts screen.

Once the file is in the proper format, users will browse their computer for the payroll file. The payroll name automatically populates with the file name. It is required that each payroll name be unique. Press Upload to upload the selected file.



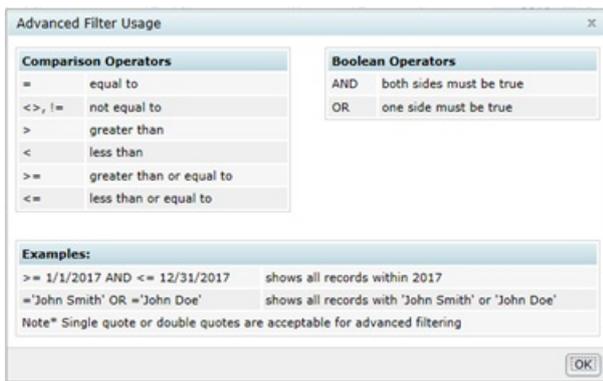
Payroll Correction/Overwrite

If users determine that the payroll that they uploaded had errors, they can upload a corrected file and overwrite the incorrect payroll, by checking the box to overwrite existing payroll, and selecting the applicable payroll name. The overwritten payroll retains the original payroll name. The original payrolls will be deleted and the new payrolls in the corrected file will replace them.



Filtering Payrolls

Payrolls can be filtered by using the filter boxes at the top of each column. The columns have advanced filtering capabilities, which are described in the help that appears when you click on one of the filters.



Users can also filter by selecting a pay date range or payroll record name. The pay date range defaults to the plan year, but can be edited by the user to display any date range.

Sorting the Payroll Grid

Payrolls are sorted by default by last name, first name, then pay date. To change the sort order, click the header name of the column you wish to sort by. An arrow will appear next to the header name, indicating if it is sorting in increasing or decreasing order. A down arrow will indicate a sort for that column in a decreasing order. An up arrow indicates that the column is sorted in ascending order.

Compare to Census / Push to Census

Hours and Compensations from uploaded payrolls can be totaled, compared to and pushed to the census. Select the payrolls that you want to include in the push. Once you have checked all of the payrolls you wish to select, press the “Do with selected” button at the bottom left of the page and press the “Compare Census Data” option.

The “Compare – Differences Only” window will popup, showing the list of participants with differences in either hours or compensation. To view the full list of participants compared, press the “Download CSV of complete comparison” link. Select the participant hours and/or compensation that you wish to push to the census, then press the “Push to Census” button.

Compare - Differences Only

Total Payroll Compensation:	1,760.00	Total Payroll Hours:	660.00
Total Census Compensation:	1,206,422.39	Total Census Hours:	14,750.00

11 Difference(s)

Name	<input type="checkbox"/>	Payroll Compensation	Census Compensation	<input type="checkbox"/>	Payroll Hours	Census Hours
EE01, EE01	<input type="checkbox"/>	110.00	300,000.00	<input type="checkbox"/>	10.00	2,000.00
EE02, EE02	<input type="checkbox"/>	120.00	233,100.00	<input type="checkbox"/>	20.00	2,000.00
EE03, EE03	<input type="checkbox"/>	130.00	181,118.70	<input type="checkbox"/>	30.00	2,000.00
EE04, EE04	<input type="checkbox"/>	140.00	140,729.23	<input type="checkbox"/>	40.00	2,000.00
EE05, EE05	<input type="checkbox"/>	150.00	109,346.61	<input type="checkbox"/>	50.00	2,000.00
EE06, EE06	<input type="checkbox"/>	160.00	84,962.32	<input type="checkbox"/>	60.00	2,000.00
EE07, EE07	<input type="checkbox"/>	170.00	66,015.72	<input type="checkbox"/>	70.00	2,000.00
EE08, EE08	<input type="checkbox"/>	180.00	51,294.21	<input type="checkbox"/>	80.00	500.00
EE09, EE09	<input type="checkbox"/>	190.00	39,855.60	<input type="checkbox"/>	90.00	250.00
EE10, EE10	<input type="checkbox"/>	200.00	0.00	<input type="checkbox"/>	100.00	0.00
EE11, EE11	<input type="checkbox"/>	210.00	0.00	<input type="checkbox"/>	110.00	0.00

[Download CSV of complete comparison](#)

If you elect to push compensation to the census for any participant, you will have the option to either push the payroll compensation to all compensation fields or only to statutory compensation. Pressing the “Close” button will cancel the push to the census.

Confirm Push

Would you like to replace all compensation fields or just statutory compensation?

Contribution Batches

Contributions from uploaded payrolls can be pushed to transactions in the form of contribution batches for each payroll date, by each contribution source. To push contributions from Payroll to Transactions, check the box on the left side of the Payroll grid for each payroll you wish to add to Transactions. Once you have checked all of the payrolls you wish to select, press the “Do with selected” button at the bottom left of the page and press the “Create Batches” option.

Home > Edit Company > Edit Plan > Compliance > Transactions > Payroll Updates Help

Company: Payroll ID:
 Plan: Payroll Accumulator SHNE 401k Plan ID:
 Year End: 12/31/2016

Pay Date Range: Begin: 01/01/2016 End: 12/31/2016 Select
 Payroll Record Name: Show All Select

Upload Payroll

SSN	Last Name	First Name	Hours	Compensation	>= 2016- Pay Date	Deposit Date	SourceID	Act
<input checked="" type="checkbox"/>	123-01-0001	EE01	EE01	10.00	110.00	01/07/2016	01/20/2016	401K
<input checked="" type="checkbox"/>	123-01-0002	EE02	EE02	20.00	120.00	01/07/2016	01/20/2016	ROTH
<input checked="" type="checkbox"/>	123-01-0003	EE03	EE03	30.00	130.00	01/07/2016	01/20/2016	MATCH
<input checked="" type="checkbox"/>	123-01-0004	EE04	EE04	40.00	140.00	01/07/2016	01/20/2016	NONELECSH
<input checked="" type="checkbox"/>	123-01-0005	EE05	EE05	50.00	150.00	01/07/2016	01/20/2016	QMAC
<input checked="" type="checkbox"/>	123-01-0006	EE06	EE06	60.00	160.00	01/07/2016	01/20/2016	QNEC
<input checked="" type="checkbox"/>	123-01-0007	EE07	EE07	70.00	170.00	01/07/2016	01/20/2016	PS
<input checked="" type="checkbox"/>	123-01-0008	EE08	EE08	80.00	180.00	01/07/2016	01/20/2016	ROLLREL
<input checked="" type="checkbox"/>	123-01-0009	EE09	EE09	90.00	190.00	01/07/2016	01/20/2016	ROLLUNREL
<input checked="" type="checkbox"/>	123-01-0010	EE10	EE10	100.00	200.00	01/07/2016	01/20/2016	ROLLROTHNT
<input checked="" type="checkbox"/>	123-01-0011	EE11	EE11	110.00	210.00	01/07/2016	01/20/2016	ROLLROTHTAX

Compare Census Data
Create Batches
 Delete From Payroll
 Do with selected: Current View Total: 11 / Number Selected: 11 Results are filtered Export current view to CSV

A confirmation screen will appear, requesting that you confirm that you wish to create batches. You can cancel or confirm batch creation. If you confirm batch creation, batches for each payroll will be created and a confirmation box will display the results. Here you have the option to either navigate to Transactions or remain in Payroll.

Batch Creation Result

 Batch(es) created successfully!
 11 selected payrolls were added to transactions.

Go to transactions OK

In Transactions, payrolls with the same source type and pay date will be included in a single batch.

Transaction Batches Print

Pending Batches	Posted Batches
<input type="checkbox"/> Contrib-401K - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-MATCH - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-NONELECSH - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-PS - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-QMAC - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-QNEC - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-ROLLREL - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-ROLLROTHNT - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-ROLLROTHTAX - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-ROLLUNREL - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️ <input type="checkbox"/> Contrib-ROTH - Payroll - 01/07/2016 ⬇️ ⬆️ ⬇️	None

Delete Post UnPost

Once batches are posted, links to create allocations from batches will become available above the posted batches. Click each applicable allocation link to push the total amount per source from Transactions to Census.

Company: Payroll ID:
 Plan: Payroll Accumulator SHNE 401k Plan ID:
 Year End: 12/31/2016

Begin Date: 01/01/2016
 End Date: 12/31/2016
 Suppress zero accts: Yes / No

- Compliance Menu
- ← Census
 - ← Tasks
 - ← Transactions
 - ← Miscellaneous
 - ← Tools/Settings
 - ← Plan Specifications

- Transaction Batch Actions
- [Create Beginning Balance](#)
Compare Beginning & Prior Year Ending
 - [Create New Batch](#)
Allocate Bal Frwd Earnings
 - [Create Ending Balance](#)
Calculate Earnings

Source	Batch from Alloc.	Compare Trans. to Alloc.	Alloc. from Batch
401K	N/A	Differences Only All	Create \$100.00 Allocations
ROTH	N/A	Differences Only All	Create \$200.00 Allocations
MATCH	N/A	N/A	Create \$300.00 Allocations
NONELECSH	N/A	N/A	Create \$400.00 Allocations
QMAC	N/A	N/A	Create \$500.00 Allocations
QNEC	N/A	N/A	Create \$600.00 Allocations
PS	N/A	N/A	Create \$700.00 Allocations