

# Payroll Bridge Program

Getting started guide



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This guide provides Customer Relationship Managers (CRMs) with step-by-step instructions for setting up the Payroll Bridge program.

## **Section one: Determine client suitability**

### **Step 1: Payroll bridge vendor network verification**

The CRM should verify that the client's payroll company is already set up as a vendor and meets all the requirements specified in the Payroll Bridge Vendor Network document.

If the plan sponsor is considering using our deferral recordkeeping services and loan administration services, we may be able to send the deferral change file and loan change file directly to select vendors as part of our two-way Payroll Bridge service. This is an added benefit to the plan sponsor, saving them more time and improving data accuracy within the Payroll Bridge program.

Payroll vendors offering this service are identified in the Payroll Bridge Vendor Network. Please verify this information before offering this service to the plan sponsor.

Note: If the client's payroll vendor is NOT in the network, review and complete the Payroll Bridge New Vendor Setup document. The client's payroll vendor may require additional confirmation on their system before accepting any loan or deferral change files from Empower Retirement. Please ensure that the client discusses this with their payroll vendor before receiving the first deferral and/or loan change files.

### **Step 2: Fee confirmation**

The CRM should confirm that the plan sponsor is willing to pay an additional fee to the payroll vendor to establish the Payroll Bridge functionality. This fee may include a setup and recurring file transmission fee.

## **Section two: Create PDI file and transmit to Empower Retirement**

### **Step 1: Creation of Payroll Data Interchange (PDI) file**

The PDI file is the file that the payroll vendor transmits to Empower Retirement. The CRM should review the PDI file layout with the plan sponsor and determine which indicative fields and contributions will be required on the file. For example, does the client need the participation date and eligibility indicator?

Next, the CRM should customize the standard PDI file layout to include the required and optional fields. Remember to specify which money types the payroll vendor should send.

Note: Do not change the PDI file layout. Please designate which fields are required and optional according to your client's requirements. Note any special instructions in the comments section. For example, you might note that plan compensation does not include bonuses.

Finally, the CRM should email the plan sponsor a copy of the customized PDI file layout.

### **Step 2: Payroll Bridge initiation**

The plan sponsor should contact its payroll vendor to request initiation of the Payroll Bridge process.

- ADP clients will receive a case number.
- Ceridian clients will receive an incident report.
- All others will receive a project or tracking number specific to the particular vendor.

### **Step 3: Payroll vendor authorization and instructions**

The plan sponsor will email the PDI file layout to the payroll vendor and to the CRM. The email must include the plan sponsor's written permission for the payroll vendor to discuss the payroll with the Payroll Bridge team. Refer to the payroll vendor email.

### **Step 4: Payroll bridge checklist and service request template**

The CRM should complete the Payroll Bridge checklist and open a Service Request (SR) to the Payroll Bridge team. Please complete the checklist and the SR template thoroughly. Any incomplete requests will be returned for more information. The completed SR notifies the Payroll Bridge team that the client has initiated the Payroll Bridge setup process.

### **Step 5: Fee authorization**

The payroll vendor will review the requirements and provide the plan sponsor with a quote for fees related to participation in the Payroll Bridge process. The plan sponsor must agree to these fees and direct the payroll vendor to proceed. If the plan sponsor does not agree to pay the fee, other possible PDI options should be discussed with the plan sponsor.

### **Section three: Create test file**

The Payroll Bridge team will work with the payroll vendor to create a test file.

Note: The Payroll Bridge team may contact the CRM during this process to address questions. Please allow for a minimum of 10 business days to complete this process.

### **Section four: Test and map file**

#### **Step 1: Receipt of file**

After the payroll vendor has created a test file, it will FTP a copy to Empower Retirement. The Payroll Bridge team will test the file for format accuracy.

### **Step 2: File mapping**

If the test file has the correct format, the Payroll Bridge team maps the file in a process called FSET. If the test file does not have the correct format, the Payroll Bridge team will work with the payroll vendor to obtain a new test file.

*\*Please note this step could take several weeks depending on how quickly the vendor and the client can update any missing or invalid information and submit a new test file.*

### **Step 3: Confirmation**

Once the FSET process is complete and the Payroll Bridge team is ready for a first cash call, they will notify the plan sponsor, CRM and vendor via e-mail confirmation.

### **Section five: Conduct first cash call**

#### **Step 1: Schedule first cash call**

The Payroll Bridge rep will work directly with the plan sponsor to schedule the first cash call.

#### **Step 2: First cash call occurs**

The Payroll Bridge team conducts the first cash call and reviews the contribution process. After the first cash call has been completed, the SR will be returned to the CRM for closure.

#### **Step 3: Ongoing process begins**

The Payroll Bridge team notifies the payroll vendor to switch the file from test to production mode.

### **Section six: Deferral and/or loan changes**

Participants will make any ongoing deferral changes and loan requests using the participant website. Empower Retirement will send the deferral and loan change files to the payroll vendor based on the schedule set up during the implementation process. (Please confirm that payroll provider is participating in the two-way Payroll Bridge process.)

## Section seven: Ongoing process

After the setup process is complete, the following steps occur with each payroll cycle:

### Step 1: Payroll transmission

Each payroll cycle, the plan sponsor transmits its payroll to the payroll vendor.

### Step 2: PDI file transmission

After the necessary processing, the payroll vendor transmits the PDI file to Empower Retirement.

### Step 3: Email notification — KWVL validation report

The plan sponsor receives an email from techsupport@retirementpartner.com indicating that a report is available to download. This email refers the plan sponsor to the KWVL Validation Report (see Figure A). This report notifies the plan sponsor if any rejects were encountered during the validation process and prompts the plan sponsor to log in to the PSC to complete contribution processing.

Note: If any errors prevented the file from loading to the PSC, the attached email notification — KRCR report (see Figure B) — or large file remittance report will be sent. This notification requires the plan sponsor's attention, and the plan sponsor should call Plan Technical Support to review and address the errors in the file.

### Step 4: Approve contribution

The plan sponsor will log in to the PSC, correct any rejects and approve the contribution.

### Step 5: ACH transaction

Upon the plan sponsor's approval of the contribution, an ACH transaction will automatically be generated to fund the contribution.

Note: For ongoing support, the plan sponsor may contact Plan Technical Support.

Date: 04/13/2016 Time: 07:18	123456-01 SaveOne 401k	User: Offd Request ID: 14751158
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SSN	Name	Reject Code	Description
123454321	DUNLAP, D.	W3801	Loan is PAID IN FULL-Please stop all payroll deductions for this loan number only.

There are 1 participants with 1 rejects.

\*\*\* WARNING \*\*\*  
Your contributions have not been completed at this time.

The 'Validation Step' of your contribution processing is complete. Please follow the steps listed below to complete the processing of your contributions:

- 1) Review any of the above listed rejects.
- 2) Return to the 'Contribution or Process Center' tab in the Plan Service Center.
- 3) A contribution with the reference number listed above will have already been created. Select this contribution by clicking on the number.
- 4) If rejects existed, change the sort order to 'Sort By: Rejects First'.
- 5) Clear any rejects that exist and click on 'GO Validate this Remittance'. With improvements made to the system this step will complete quickly.
- 6) At the 'Confirmation' screen, you can complete your contribution processing as you normally would. This will finalize your contribution and create the 'ACH' request to your bank.

If you need any assistance completing your contributions please contact the Plan Technical Support Line.

\*\*\* WARNING \*\*\*  
Your contributions have not been completed at this time.

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End of Report

Attachment A

Date: 04/27/2016 Time: 07:08	123456-01 SaveOne 401(k) Plan LARGE FILE REMITTANCE REPORT - GQ19KRCR	User: Offd Request ID: 14883566
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Error retrieving Remittance header information for 123456-01 .

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Attachment B

Please email any questions to the Payroll Bridge team at [PTS\\_PayrollBridge@retirementpartner.com](mailto:PTS_PayrollBridge@retirementpartner.com).