

FAScore Documentation

FUNCTIONAL PROCESS: Contributions

PROCEDURE: Payroll Bridge Program

DATE: March 2015

Overview

What is Payroll Bridge?

Current processes provide for sending a contribution file from the payroll provider to the client and then the client loads that file via the Plan Service Center (PSC) for processing. The Payroll Bridge option eliminates the step of sending the file from the payroll provider to the client. The payroll provider places the file directly on an FTP (file transfer protocol) server at FAScore.

The file is then moved to the PSC directory of the client and notifies the client the file is available to be processed.

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 the “Two-Way” Payroll Bridge service are identified in the Payroll Bridge Vendor Network. Please verify this information before offering this service to the plan sponsor.

What isn't Payroll Bridge? Payroll Bridge does not remove the client from the function of processing the file on PSC. The client still has the responsibility for processing, clearing rejects and submitting final approval of the file. Payroll Bridge does not place files directly on the server at the payroll provider.

These procedures detail the processes involved with setting up Payroll Bridge between FAScore, the Plan Sponsor and the Plan Sponsor's Payroll Provider. Payroll Bridge provides direct upload of PDI File with contributions and loan repayments from the Payroll Provider to FAScore (client responsible for processing contributions and loan repayments).

Payroll Bridge does not replace Payroll Provider Interface (PPI). However, Payroll Bridge is the preferred process to be used. Refer to Section VI for more details.

See the *Payroll Bridge Introduction Flyer* and the *Getting Started Guide* for more information

Procedure

- I. Payroll Bridge Requirements
 - A. Verify that the Plan Sponsor has a payroll vendor that's on our Payroll Bridge Vendor Network List
 - B. Confirm that the Plan Sponsor is willing to pay their payroll vendor a fee to establish Payroll Bridge functionality. The payroll vendor may assess a setup fee and transmission fee to the Plan Sponsor per file sent to FASCore.
 - C. Timing
 1. Upon receipt of the Payroll Bridge Checklist, the process takes approximately 4-6 weeks to set up for files to be received through the FTP servers. In some circumstances additional time may be required for setup. Each case is individually reviewed.
 2. File transmissions are tested
 3. PDI File – standard format required – refer to PDI format layout
- II. New Plan Set Up Procedures
 - A. MetLife Account Executive (AE) discusses Payroll Bridge features with Plan Sponsor to determine if service will be beneficial
 - B. Once the MetLife AE qualifies the plan as suitable to use Payroll Bridge, the AE can customize the Payroll Bridge PDI format layout for the Plan Sponsor. The Payroll Bridge team (PTS_PayrollBridge@retirementpartner.com) will assist with the process if needed.
 1. The layout of the file should not be changed (i.e. no fields should be added/deleted)
 2. Include fields as Required or Optional. This can be done by specifying R for Required or O for Optional on the PDI Layout.
 3. The comment section can also be modified to include additional notes/comments for that field.
 4. Specify money types by typing over "Contribution Amount" with the applicable money type(s) available in the plan (i.e. Employee Deferral in Contribution 1 field, Employer Match in Contribution 2 field, etc)
 5. Once the Payroll Bridge PDI file layout is customized, the AE will e- mail the file layout to the Plan Sponsor and copy the FASCore Implementation Manager (IPM) for new plans
 - C. Initiating the Request to Use Payroll Bridge
 1. Plan Sponsor or MetLife AE will send the checklist to the Payroll Bridge team by opening a Service Request (Service Request / Plan Maintenance/Payroll Bridge / ADD) and attaching the Checklist to the Service Request. The Service Request will be assigned to a Payroll Bridge Representative who will then review the checklist and contact the Plan Sponsor to set up a call with them and the payroll vendor.
 2. The AE should fill out the Payroll Bridge Checklist and attach it to the Service Request along with the e-mail sent previously to the Plan Sponsor, and also forward the checklist and e-mail to the Implementation Manager (IPM) - This will be FASCore's notification that the Payroll Bridge process has been started.

3. The Plan Sponsor should e-mail their payroll vendor. The e-mail is to include the file layout and written permission by the Plan Sponsor for the payroll vendor to discuss their company's payroll with the Payroll Bridge team. – per the new process above, they may or may not have to do this, we can work that out on the call.
4. The vendor will review the requirements and generate a price quote to the Plan Sponsor for the Payroll Bridge files. This include whether the plan would like to utilizing the two-way payroll bridge services and if the vendor is able to support such services. If the Plan Sponsor does not agree to the charges, the AE should discuss other PDI options with the Plan Sponsor.
5. Plan Sponsors that agree to use the Payroll Bridge process should notify their AE. The AE will in turn notify the IPM and update the Service Request assigned to the Payroll Bridge team.
- D. Creating the Payroll Bridge PDI File
 1. The Payroll Bridge team will work with the vendor in getting a test file created. The AE or Plan Sponsor may be contacted during this process if there are any questions regarding data on the file.
- E. Testing the Payroll Bridge PDI File
 1. On receipt of the file created by the payroll vendor, the Payroll Bridge team will review the test file for format accuracy, map the file (create the FSET), and send the "FSET complete" e-mail to the AE and IPM.
 2. The e-mail serves as the notification to the AE and IPM that the Payroll Bridge team is ready for a first cash call
- F. Using the Payroll Bridge PDI File for First Cash
 1. On receipt of the e-mail from the Payroll Bridge team and all other required documentation, the AE/IPM can schedule the first cash call with the Payroll Bridge Team. The same procedures currently in place for scheduling first cash will apply for Payroll Bridge clients.
 2. Either Payroll Bridge team or Plan Technical Support (PTS) will conduct first cash calls. The name of the PTS or Payroll Bridge associate assigned to the first cash call will be provided to the AE/IPM at the time the call is scheduled.
 3. When first cash is complete the first cash complete e-mail will be sent to the AE and the IPM
 4. The Payroll Bridge team will let the vendor know to switch their job from test to production.
- G. Implementation Worksheet
 1. Plan Comments section should be noted if client will utilize Payroll Bridge.
 2. Payroll Bridge Checklist should be submitted with IWS.
- III. Existing Plan Set Up Procedures
 - A. This is an option for those plans struggling with their current process, or if it's a "deal breaker". We would not be soliciting this service to plans that are currently and successfully using PDI.

- B. MetLife Account Executive (AE) discusses Payroll Bridge features with Plan Sponsor to determine if service will be beneficial.
- C. Qualifying considerations
1. If a plan is currently uploading and processing a file from their payroll vendor, do not switch them to Payroll Bridge just to gain the file transfer functionality.
 2. Is the plan experiencing problems (on an ongoing basis) with creating their file and do they currently use a vendor we have a relationship with? This would be potentially a good candidate to switch.
 3. Is the plan switching payroll providers to one that we have a relationship with? This might be a good reason to look at Payroll Bridge. However, do not recommend switching vendors just to set up Payroll Bridge.
 4. Is the plan sponsor aware of the costs associated with Payroll Bridge? I.E. upfront charges along with file transfer fees? Are they willing to pay these fees?
 5. Is the plan large enough to warrant setting up Payroll Bridge? Anything under 50 participants wouldn't really benefit from this even though FASCore does have smaller ones than that using it.
 6. If a plan has multiple divisions and/or group accounts it may be easier to have their vendor create and send payroll files than the Plan Sponsor. Again, the Plan Sponsor still has to process the files, but it can be challenging creating multiple files.
 7. 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. Verify (using the vendor network list) if the vendor is able to provide this service. Note – additional vendor costs may also apply.
- D. Once the AE qualifies the plan as suitable to use Payroll Bridge, the AE will customize the Payroll Bridge PDI format layout for the Plan Sponsor. The Payroll Bridge team will be on the initial call with the sponsor and vendor
1. The layout of the file should not be changed (i.e. no fields should be added/deleted)
 2. Include fields as Required or Optional. This can be done by specifying R for Required or O for Optional on the PDI Layout.
 3. The comment section can also be modified to include additional notes/comments for that field.
 4. Specify money types by typing over "Contribution Amount" with the applicable money type(s) available in the plan (i.e. Employee Deferral in Contribution 1 field, Employer Match in Contribution 2 field, etc)
 5. Once the Payroll Bridge PDI file layout is customized, the AE should e-mail the file layout to the Plan Sponsor.
- E. Initiating the Request to Use Payroll Bridge

1. Plan Sponsor will contact their payroll vendor to make the initial request to create and transmit the Payroll Bridge file(s). This will generate a case number for ADP or an incident report for Ceridian.
 2. The AE should fill out the Payroll Bridge Checklist and forward both the checklist and the file layout e-mail, sent to the Plan Sponsor, and open and SR Ticket to the Payroll Bridge team. (Service Request / Plan Maintenance/Payroll Bridge / ADD) This will be FASCore's notification that the Payroll Bridge process has been started.
 3. The Plan Sponsor should e-mail their payroll vendor. The e-mail is to include the file layout and written permission by the Plan Sponsor for the payroll vendor to discuss their company's payroll with the Payroll Bridge team.
 4. The vendor will review the requirements and generate a price quote to the Plan Sponsor for the Payroll Bridge files.
- F. Plan Sponsors that agree to use the Payroll Bridge process should notify the AE. The AE will in turn notify FASCore by updating the Service Request.
1. The Payroll Bridge team will work with the vendor in getting a test file created. The AE or Plan Sponsor may be contacted during this process if there are any questions regarding data on the file.
- G. Testing the Payroll Bridge PDI File
1. On receipt of the file created by the payroll vendor, the Payroll Bridge team will review the test file for format accuracy, map the file (create the FSET), and send the "FSET complete" e-mail to the AE and/or the Plan Sponsor.
 2. The e-mail serves as the notification to the AE that the Payroll Bridge team is ready for a Payroll Bridge first cash call
- H. Using the Payroll Bridge PDI File for Payroll Bridge First Cash
1. On receipt of the e-mail from the Payroll Bridge team, the AE or the Plan Sponsor can schedule the Payroll Bridge first cash call using the new PDI file with the Payroll Bridge team. The same procedures currently in place for scheduling Payroll Bridge first cash will apply for Payroll Bridge clients.
 2. Either Payroll Bridge team or Plan Technical Support (PTS) will conduct Payroll Bridge first cash calls. The name of the PTS or Payroll Bridge associate assigned to the Payroll Bridge first cash call will be provided to the AE or the Plan Sponsor at the time the call is scheduled.
 3. When Payroll Bridge first cash is complete the first cash complete e-mail will be sent to the AE.
 4. The Payroll Bridge team will let the vendor know to switch their job from test to production.
- IV. Payroll Bridge Checklist Elements
- A. Client Information
1. Plan Number is the account number established on ISIS
 2. Plan Name is the name of the plan established on ISIS

3. Payroll Vendor Company Code is the company code provided by the vendor. It is typically a three digit code.
 4. Partner/Database is hardcoded MetLife/IN02
- B. Contact Information
1. Plan Contact
 - a) The name, phone number and e-mail address of the individual providing assistance with the creation of the files, i.e., IT person, the individual that processes the file.
 2. MetLife Account Executive Contact
 - a) The name, phone number and e-mail address of the MetLife AE
 3. Payroll Vendor
 - a) The name of the payroll vendor i.e. ADP and the region
 4. Payroll Vendor Contact
 - a) The name, phone number and e-mail address of the individual responsible for coding and submission of the files through FTP.
 5. Payroll Vendor Case Number
 - a) The case number assigned to the project
 6. Does the payroll Vendor have written permission to speak with the Payroll Bridge team
 - a) The payroll vendor will not speak with anyone other than the plan contact unless they have been given written authorization from the plan contact.
 7. Payroll Bridge Team members at FASCore are noted on the vendor correspondence template.
- C. Plan/File Information
1. Provide as much information as possible to ensure that the files contain required data for specific services
 - a) Individual to be processing the files
 - (1) Provide name, PSC user id, phone number and e-mail address of the individual responsible processing the file(s) through PSC
 - b) Expected first cash date using Payroll Bridge
 - (1) Provide the expected date that the client will be processing their first payroll file using Payroll Bridge
 - c) Payroll date(s) to be processed at first cash
 - (1) Provide all the payroll dates that will be processed the first time using Payroll Bridge
 - d) Money types to be included on the file
 - (1) Provide the money sources to be included on the file.
 - e) Is the plan setup on ISIS with divisions and/or payroll centers?
 - f) If yes, how does the payroll Vendor differentiate between divisions and/or payroll centers?
 - g) Is the plan setup for online enrollment/online deferral processing

h) Two-way Payroll Bridge - FASCore can 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.)

i) Are hours required for vesting

j) Does FASCore provide compliance testing?

k) If yes, define plan compensation exclusions.

l) When is the plan year end?

m) Does FASCore calculate eligibility?

n) If no, define eligibility requirements.

o) Please define any unique plan requirements or other info not covered above.

2. The Payroll Bridge team will ensure that the payroll vendor is coding the file so that all the required data is included based on the information provided on the checklist as it relates to services setup for the plan

V. Contribution Upload Processes

A. FASCore will receive the file from the payroll provider's FTP server usually within 24 hours of the Plan Sponsor submitting their payroll to the provider.

B. File name of contribution file is predetermined by the Payroll Bridge team and the payroll vendor

C. FASCore places payroll file in the PSC directory of the client

D. FASCore sends one of the following e-mails to the client listing the results of the payroll file upload

1. KWVL – Validation Rejections Report - There are no errors. Client is directed to log on to the PSC and complete the contribution processing step

2. KWVL – Validation Rejection Report – This report notifies the Plan Sponsor if any rejects were encountered during the validation process and prompts the Plan Sponsor to login to the PSC and complete the contribution processing. Client is directed to download the referenced KWVL report from the PSC and follow the steps outlined in the report. After correcting the errors, the Plan Sponsor should complete the contribution processing

3. KRCR (Large File Remittance Report) – this will generate if the file was unable to load. Client is directed to download the referenced KRCR report from the PSC and follow the steps outlined in the report.

E. Client will be responsible for final approval and clearing rejections on remittance

F. Once a file has been processed an Electronic Turn Around Document will be sent to the client