

Northern California Carpenters 401k Plan

Quick Start Guide To Report 401k Contributions Online

Dear Employer,

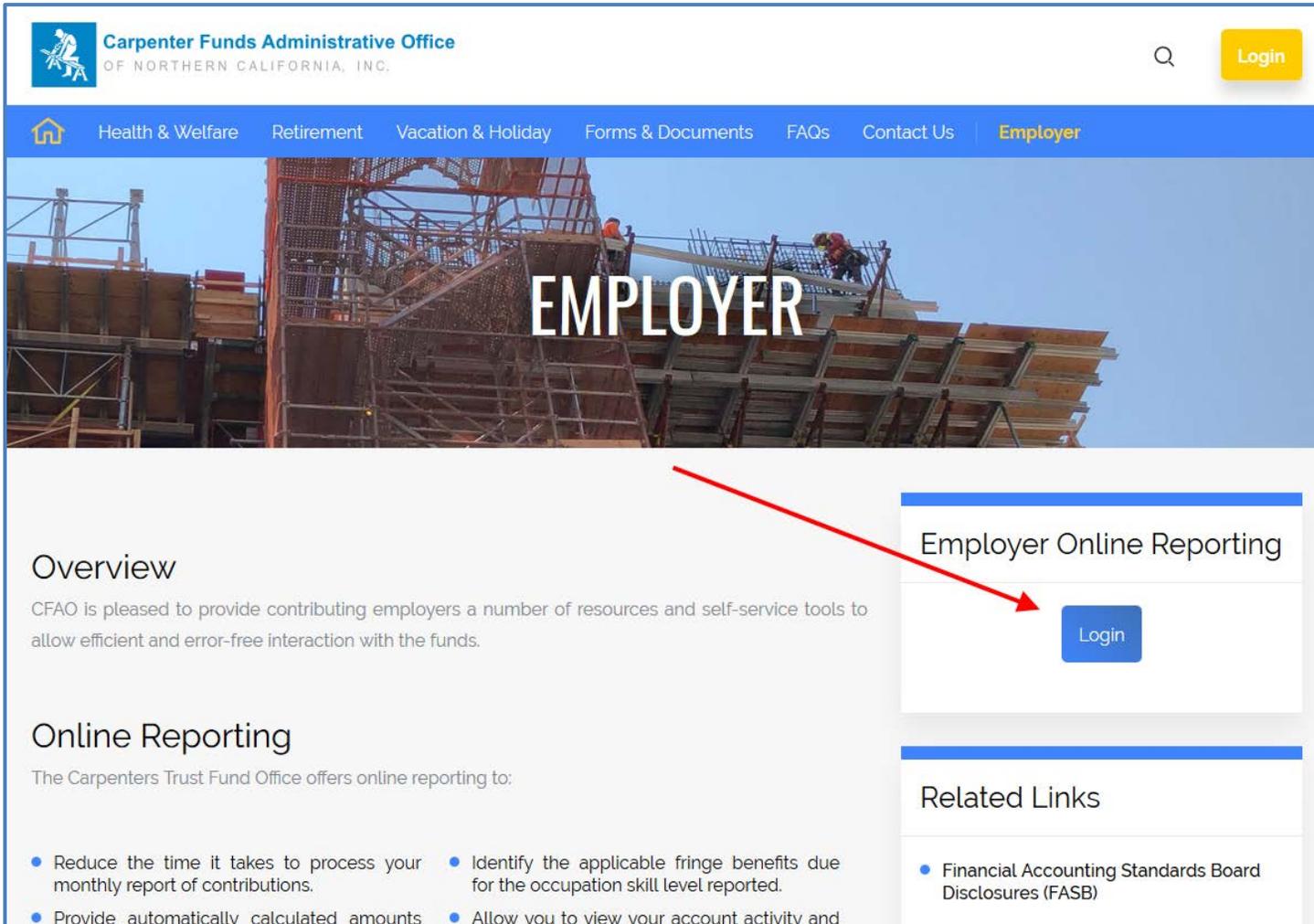
Effective January 1, 2019, contributions to the Northern California Carpenters 401(k) Plan must be remitted directly to the Carpenter Funds Administrative Office of Northern California, Inc. (CFAO). Payments will no longer be remitted through the Welfare and Pension Administration Service, Inc. (WPAS).

Before using this Quick Start Guide, you must have a username and password to log in to CFAO's Employer Online Reporting system. In order to report 401(k) hours online, the following documents must be completed by an authorized representative of your company: 1) Terms of Use and 2) Request New User form. Both documents can be obtained by sending an email to NCC401k@carpenterfunds.com or visiting the Employer portal of CFAO's website at <https://cfao.org/employer/>.

Completed documents should be returned to NCC401k@carpenterfunds.com and you will be notified as soon as your account is set up. Our goal is to make this transition as smooth as possible, so please, do not hesitate to contact the NCC401k Team with your questions and concerns.

- NCC401k Team

To login to online reporting system (ERSS), please visit the Employer portal of CFAO's website at: <https://cfao.org/employer/> and click on blue **Login** button for Employer Online Reporting.



Carpenter Funds Administrative Office
OF NORTHERN CALIFORNIA, INC.

Home Health & Welfare Retirement Vacation & Holiday Forms & Documents FAQs Contact Us **Employer**

EMPLOYER

Overview

CFAO is pleased to provide contributing employers a number of resources and self-service tools to allow efficient and error-free interaction with the funds.

Online Reporting

The Carpenters Trust Fund Office offers online reporting to:

- Reduce the time it takes to process your monthly report of contributions.
- Identify the applicable fringe benefits due for the occupation skill level reported.
- Provide automatically calculated amounts
- Allow you to view your account activity and

Employer Online Reporting

Login

Related Links

- Financial Accounting Standards Board Disclosures (FASB)

Enter your Username and Password then click [Log In](#).

Carpenter Funds Administrative Office
OF NORTHERN CALIFORNIA, INC.

Username:

Password:

[Forgot Username](#) | [Forgot Password](#)

Online Support is available Monday - Friday, 8:00 am - 5:00 pm, excluding holidays.
Reporting access is temporarily blocked during month end maintenance, which typically occurs from 3:00 pm of the last business day of the month until 9:00 am on the 2nd business day of the following month. Exact dates during the lockout are posted under "News and Alerts", viewable upon login.

Select the account you want to view/update and click Select.

Friday, December 28, 2018 | Welcome I Want To: Account Settings | Logout

 **Carpenter Funds Administrative Office**
OF NORTHERN CALIFORNIA, INC.

Select an Employer

Please select the employer that you wish to work with from the list below. If you need to switch employers once you are logged into the application, please click the 'Change Employer' link below the employer name, and then select a different employer.

You only have access to your accounts with Active status. To find out if any of your accounts with Non-Reporting status may be eligible for activation, use the Contact Us link on this page.

- 066035 - CARPENTER, INC.
- 066036 - DRYWALL, INC.
- 067891 - MILLWRIGHT, INC.
- 065733 - PILE DRIVER, INC.
- 466035 - CARPENTER, INC.

Tip: Your 401k access account number is a 6-digit number that begins with "4".

Select

Welcome to the Employer Self Service (ERSS) homepage. To process your 401k contribution report, select: [Review Employer Reports, Billing History & Payments](#).

Friday, December 28, 2018 | Welcome I Want To: Account Settings | Logout

 **Carpenter Funds Administrative Office**
OF NORTHERN CALIFORNIA, INC. CARPENTERS
[Change Employer]

Home

PLEASE NOTE: Using the browser's back button within V3 may cause your session to become invalid. Please do not use the browser's Back button

Employer Management

- [Review Employer Reports, Billing History & Payments](#)

Import/Export Files

- [Import New System Data](#)
- [Export Existing System Data](#)

News and Alerts

Effective January 1, 2019, the Northern California Carpenters 401(k) Plan will be administered by the Carpenter Funds Administrative Office of Northern California, Inc. (CFAO).

ONLINE REPORTING WILL BE UNAVAILABLE FROM 3PM ON 12/31/2018 UNTIL 9AM ON 01/03/2019 DUE TO MONTH-END PROCESSING

RECOMMENDED PC REQUIREMENTS: CPU – 2.4 GHz i5, RAM – 4GB, OS – Windows 7, Windows 8, OSX 10.8, or Ubuntu, DISK SPACE – 40GB, SCREEN – 1280x768 or higher, JAVA – Version 6.0 Update 35, ADOBE ACROBAT – Version 11x, BROWSER – Firefox 17 ERS, Safari 6,

All 401(k) remittance reports and payments must be sent to: CARPENTER TRUST FUND - EMPLOYER PO Box 882134 San Francisco, CA 94188-2134. If you are interested in reporting online, please send an email to NCC401k@carpenterfunds.com.

Every week, you have to create your work report. Click “[New Work Report](#)”.

The screenshot shows the 'Employer Management > Reports, Billing History & Payments' section. The 'Billing History' tab is active, and the account name 'CARPENTERS' is displayed. The 'New Work Report' button is circled in red, with a red arrow pointing to it from the instructions below. Below the button, there are instructions for online payment remittance and a table with columns for report details.

Home » Employer Management » Reports, Billing History & Payments

Billing History

Access Account: CARPENTERS **New Work Report**

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu. Select the work report you wish to submit a payment for, and then click the Pay Now button.

Report Status: Initial Report Type: All

View Pre-bill Edit Work Report Submit Generate Deposit Slip

Sort Columns View Row Records Print Export

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance
---------------	-------------	---------------	---------------	---------------	------------	------------------	--------	-----------	---------------

In the new window that opens, enter the Report Start Date and Report Stop Date, then click **Save**.

The 'Rate Grouping' dialog box is shown with a table containing report data. Red arrows point from the 'Report Start Date' and 'Report Stop Date' fields to the text 'Payroll Period Start and End Dates' below. Another red arrow points from the 'Save' button to the same text. The 'Save' button is highlighted with a dashed border.

Rate Grouping

Sort Columns View Row Records Print Export

<input type="checkbox"/>	Last Report Start Date	Report Start Date	Report Stop Date	Report Source
<input checked="" type="checkbox"/>	11/19/2018	12/03/2018	12/09/2018	Employer

Save Cancel

Payroll Period Start and End Dates

Success! New Work Report has been created. Click **Close**.

Rate Grouping

	Last Report Start Date	Report Start Date	Report Stop Date	Report Source
<input checked="" type="checkbox"/>	12/03/2018	12/03/2018	12/09/2018	Employer

Generated Work Reports

Trans#	Trans Identifier	Total Due
10770068	12/2018	\$0.00

Now, make sure your work report is highlighted and then click Edit Work Report.

Home » Employer Management » Reports, Billing History & Payments

Billing History

Access Account. CARPENTERS | New Work Report

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu. Select the work report you wish to submit a payment for, and then click the Pay Now button.

Report Status: Initial Report Type: All

View Pre-bill **Edit Work Report** Submit Generate Deposit Slip

Sort Columns View Row Records Print Export

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance
12/28/2018	Positive Report	Initial			12/03/2018	12/2018	10770068	\$0.00	\$0.00

Tip: Notice that the Report Status = Initial.

Reports in Initial status can be edited/updated. You will not be able to edit or update a report with a status of Prebill or Released.

In the Work Report Editor (WRE) you will notice employees are pre-populated in your report. Fill in the appropriate information for each employee, including: Work Hours, contributions amounts for Pre-Tax, Roth, Safe Harbor and Lost Earnings (previously invoiced) and Payroll Check Date. After you have entered all contribution information, click **Save**. If you need to add an employee, please see *** below.

Start Date	Stop Date	Status	Work Hours	Pre-Tax Amount	Roth Amount	Safe Harbor	Lost Earnings	Override Flag	Payroll Check Date	Export Date
12/03/2018	12/09/2018	ACT							//	//
12/03/2018	12/09/2018	ACT							//	//
12/03/2018	12/09/2018	ACT							//	//
12/03/2018	12/09/2018	ACT							//	//

Buttons: Save, Cancel

***To ADD an employee, click “Add” and a new blank row will appear on report. Type in the Social Security Number (or UBC ID#) of the employee you need to add. Then, tab over to Work Hours column and enter the appropriate information.

Work History

Click here.

Buttons: Add, Delete, Filter, Modify, Sort, Columns, View Row, Records, Print, Export

SSN	Participant	Start Date	Stop Date	Status	Work Hours	Pre-Tax Amount	Roth Amount	Safe Harbor	Lost Earnings	Override Flag	Payroll Check Date	Export Date
		12/03/2018	12/09/2018	ACT		\$0.00	\$0.00	\$0.00	\$0.00		//	//

Buttons: Save, Cancel

Type SSN or UBC ID# here. The Participants name will appear, then continue to enter the required information.

NOTE: If the SSN or UBC ID you entered does not populate the Participants name, contact the NCC401k Team at NCC401k@carpenterfunds.com and a representative will contact you. Please do not send any Social Security Numbers or UBC ID#'s via email, unless you are using a secure email server.

After you click **Save**, you may go back and edit your report by clicking **Edit**.

Records | Print | Export

	Start Date	Stop Date	Status	Work Hours	Pre-Tax Amount	Roth Amount	Safe Harbor	Lost Earnings	Override Flag	Payroll Check Date	Export Date
	12/03/2018	12/09/2018	ACT	40	\$150.00	\$0.00	\$0.00	\$0.00	<input type="checkbox"/>	12/12/2018	
	12/03/2018	12/09/2018	ACT	32	\$0.00	\$96.00	\$0.00	\$0.00	<input type="checkbox"/>	12/12/2018	
	12/03/2018	12/09/2018	ACT	40	\$150.00	\$200.00	\$0.00	\$0.00	<input type="checkbox"/>	12/12/2018	
	12/03/2018	12/09/2018	ACT		\$0.00	\$0.00	\$0.00	\$0.00	<input type="checkbox"/>		
				112	\$300.00	\$296.00	\$0.00	\$0.00			
				112	\$300.00	\$296.00	\$0.00	\$0.00			

After all of the information is entered on your report, you may view a reconciliation report by clicking **View Report** and save that report for your records.

Batch No: <input type="text" value="280,908"/>	Billing Type: <input type="text" value="Contribution"/>	Report Source: <input type="text" value="Employer"/>	Trans Type: <input type="text" value="41 - Employer Report"/>
Member Count: <input type="text" value="4"/>	Row Count: <input type="text" value="4"/>	Date Received: <input type="text" value="12/28/2018"/>	Trans Identifier: <input type="text" value="12/2018"/>
		Date Released: <input type="text"/>	Trans Analyst: <input type="text"/>
		User Released: <input type="text"/>	Report Status Override: <input type="text"/>
			Report Release Code: <input type="text"/>
		<input type="button" value="View Summary"/>	<input type="button" value="Payment Details"/>
			<input type="button" value="View Report"/>

Carpenter Funds Administrative Office
401k WRE Reconciliation Report

Page: 1 of 1

	Work Hours	Pre-Tax Amount	Roth Amount	Safe Harbor	Lost Earning	Override Flag	Payroll Check Date
	40	\$ 150.00	\$ 0.00	\$ 0.00	\$ 0.00	N	12/12/2018
	32	\$ 0.00	\$ 96.00	\$ 0.00	\$ 0.00	N	12/12/2018
	40	\$ 150.00	\$ 200.00	\$ 0.00	\$ 0.00	N	12/12/2018
Totals:	112	\$ 300.00	\$ 296.00	\$ 0.00	\$ 0.00		

Once you are satisfied with your report, click **Close** at bottom of Work Report Editor. You will be taken back to Reports, Billing History & Payments.

In order to transmit your completed report to the Trust Fund, you need to **submit** your report. Make sure the appropriate report is highlighted and click **Submit**.

Home » Employer Management » Reports, Billing History & Payments

Billing History

Access Account: CARPENTERS | New Work Report

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu.
Select the work report you wish to submit a payment for, and then click the Pay Now button.

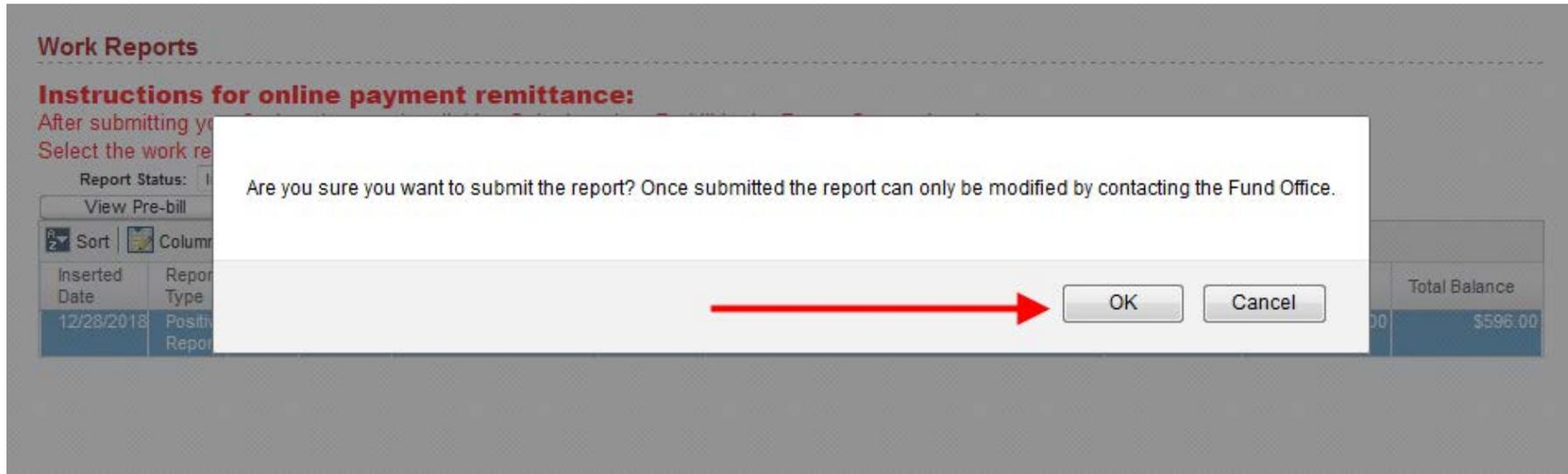
Report Status: Initial | Report Type: All

View Pre-bill | Edit Work Report | **Submit** | Generate Deposit Slip

Sort | Columns | View Row | Records | Print | Export

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance
12/28/2018	Positive Report	Initial			12/03/2018	12/2018	10770068	\$596.00	\$596.00

A confirmation screen will pop-up to confirm that you are sure you want to submit the highlighted report. Click **OK** to submit your report to the Trust Fund.



Note: You will not be able to edit a report after you “Submit” report. If you need to make a correction after you have submitted your report, please send an email to NCC401k@carpenterfunds.com and a representative will contact you. Please do not send any Social Security Numbers or UBC ID#’s via email, unless you are using a secure email server.

Now, you are ready to make payment. You may set up an online ACH debit from your checking/savings account or print a deposit slip and send with a check to the Trust Fund's Lockbox.

NOTE: In order to make online payments, the Trust Fund must have a completed Authorization for Direct Payment via ACH Debit on file.

How to Set Up Online ACH Debit

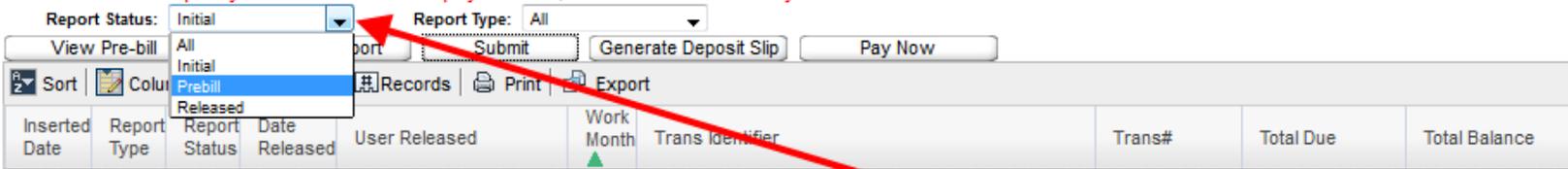
1. You must complete the Authorization for Direct Payment via ACH Debit to enable access to the online Pay Now button.

NOTE: Please visit the Employer portal of CFAO's website at <https://cfao.org/employer/> or send email to NCC401k@carpenterfunds.com.

2. After you have successfully "submitted" your report, change the Report Status filter to Prebill:

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu. Select the work report you wish to submit a payment for, and then click the Pay Now button.



Report Status: Initial Report Type: All

View Pre-bill Submit Generate Deposit Slip Pay Now

Sort Color Records Print Export

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance
		Released							

Tip: "Prebill" status means you have submitted report to the Trust Fund.
"Released" status means the Trust Fund has accepted your submitted report.

3. You will now see the report you just “submitted”. Click **Pay Now**.

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu. Select the work report you wish to submit a payment for, and then click the Pay Now button.

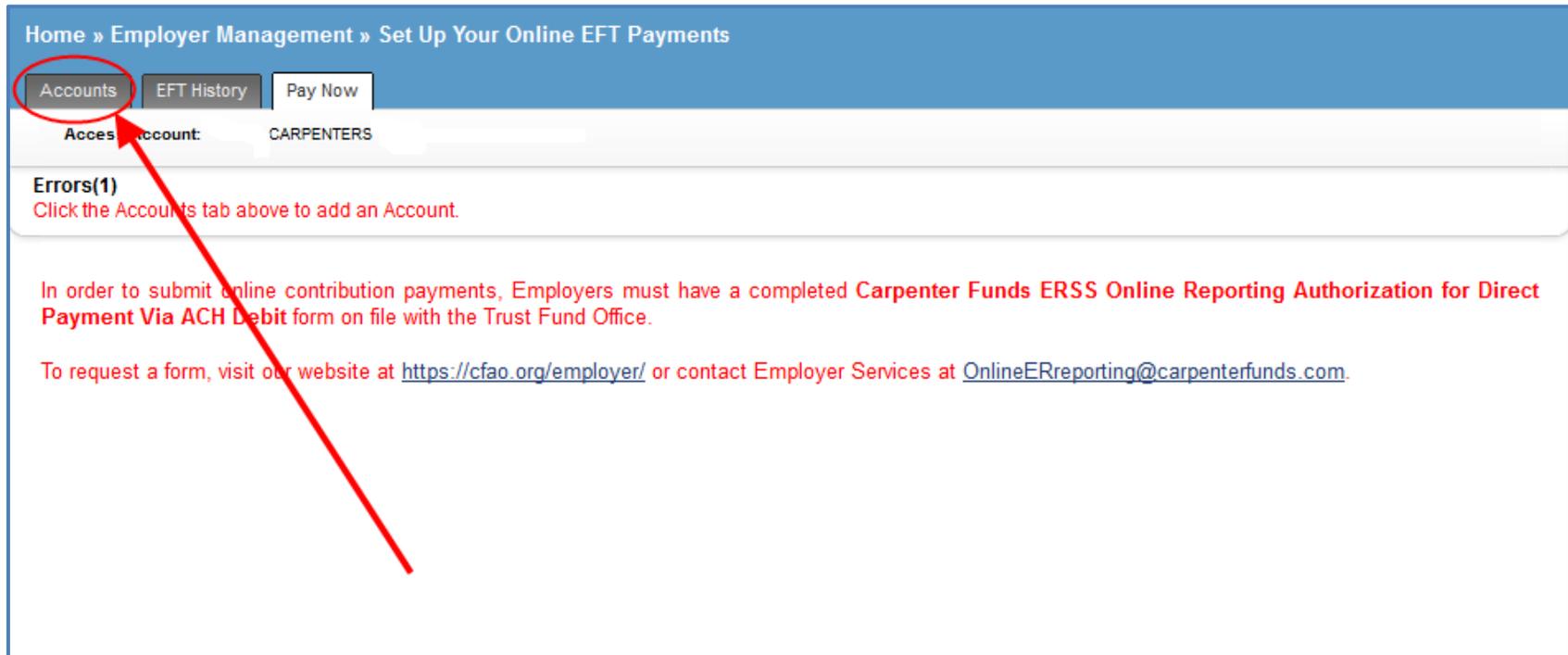
Report Status: **Prebill** Report Type: **All**

Sort Columns View Row Records Print Export

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance
12/28/2018	Positive Report	Prebill			12/03/2018	12/2018	10770091	\$596.00	\$596.00

Tip: If multiple reports (Prebill status) are shown here, highlight the report you want to make payment for before clicking Pay Now button.

4. If you are making your first online payment, you must setup your bank account information. After clicking Pay Now (#3 above), you need to click the Accounts tab:



5. Then click **Add**.

Home » Employer Management » Set Up Your Online EFT Payments

Accounts EFT History Pay Now

Access Account: CARPENTERS

Add Delete

Sort Columns View Row Records Print Export

Start Date	Stop Date	Display Name	Eft Type	Description	Eft Status
------------	-----------	--------------	----------	-------------	------------

Once your ACH account setup is complete, all online EFT payments will be processed based on the account on file.

To make an online payment after you have completed your online reporting, return to the Reports, Billing History & Payments page and select **Prebill** in the Report Status drop down menu. Select the Work Report that you wish to submit payment for, and click the **Pay Now** button.

Visit <https://cfao.org/employer/> for a helpful online reporting guide or contact OnlineERreporting@carpenterfunds.com for assistance.

Save Reset

6. Now, in EFT Details, enter the required Bank account information: Bank Name, Routing Number, Account Number and Type. Then, click **Save**.

Home » Employer Management » Set Up Your Online EFT Payments

Accounts | EFT History | Pay Now

Access Account: CARPENTERS

Add | Delete

Sort | Columns | View Row | Records | Print | Export

Start Date	Stop Date	Display Name	Eft Type	Description	Eft Status
12/28/2018		EFT Payment Account	Bank		Approved

Account Details

Start Date: 12/28/2018
Stop Date: / /
Payment Account: EFT Payment Account

EFT Details

Bank Name:
Bank Routing Number:
Bank Account Number:
Bank Account Type:

Tip: Enter the Bank Routing Number and click Search. Then, the Bank Name should auto-populate.

Once your ACH account setup is complete, all online EFT payments will be processed based on the account on file.

To make an online payment after you have completed your online reporting, return to the Reports, Billing History & Payments page and select **Prebill** in the Report Status drop down menu. Select the Work Report that you wish to submit payment for, and click the **Pay Now** button.

Visit <https://cfao.org/employer/> for a helpful online reporting guide or contact OnlineERreporting@carpenterfunds.com for assistance.

7. If this is your first time setting up the Bank Account, you will have to accept the EMPLOYER/RECEIVER AUTHORIZATION AND AGREEMENT FOR ACH DEBIT by clicking **Confirm** button at bottom of page and again, clicking **Finish**.

The screenshot shows a web interface for setting up online EFT payments. At the top, there is a blue navigation bar with the text 'Home » Employer Management » Set Up Your Online EFT Payments'. Below this, there are three tabs: 'Accounts', 'EFT History', and 'Pay Now'. Under the 'Accounts' tab, there is a section labeled 'Access Account' with the account name 'CARPENTERS'. The main content area is titled 'Agreement Confirmation' and contains the following text:

EMPLOYER/RECEIVER AUTHORIZATION AND AGREEMENT FOR ACH DEBIT

Carpenters Funds ERSS Online Reporting ACH Debit Authorization

By clicking "Confirm" below you confirm that you have read and completed the **Carpenter Funds ERSS Online Reporting Authorization for Direct Payment Via ACH Debit** form.

You confirm that you are an authorized representative of your company.

You confirm that you understand that the ACH Debit Authorization on file will remain in full force and effect until Carpenter Funds Administrative Office (CFAO) has received written notification of its revocation.

You confirm that authorized ACH transactions comply with all applicable law.

8. You will be brought back to Set Up Your Online EFT Payment showing that your Bank Account information was saved. Now, go back to Reports, Billing History & Payments by using the Navigation Menu at the top of the page:

The screenshot displays the top navigation bar of the Carpenter Funds Administrative Office website. The date and time are Friday, December 28, 2018, and the user is welcomed. The logo for Carpenter Funds Administrative Office of Northern California, Inc. is visible. The main navigation menu is open, showing options like 'Go To Home Page', 'Reports, Billing History & Payments', 'Set Up Your Online EFT Payments', 'Import Files', and 'Export'. A red arrow points to the 'Account Settings | Logout' link. Below the navigation bar, there are buttons for 'Accounts', 'EFT History', and 'Pay Now'. The 'Access Account' section shows 'CARPENTERS'. A message box at the bottom indicates 'The account(s) was successfully saved.'

9. Change Report Status filter to Prebill:

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu. Select the work report you wish to submit a payment for, and then click the Pay Now button.

Report Status: Initial Report Type: All

Sort | Columns | Records | Print | Export

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance
		Released							

Tip: "Prebill" status means you have submitted report to the Trust Fund.
"Released" status means the Trust Fund has accepted your submitted report.

10. Highlight the report you want to pay, then, click **Pay Now**.

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu. Select the work report you wish to submit a payment for, and then click the Pay Now button.

Report Status: **Prebill** Report Type: **All**

Sort Columns View Row Records Print Export

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance
12/28/2018	Positive Report	Prebill			12/03/2018	12/2018	10770091	\$596.00	\$596.00

Tip: If multiple reports (Prebill status) are shown here, highlight the report you want to make payment for before clicking Pay Now button.

11. Review the details for the one-time payment. Make sure the Payment Amount and Bank Name are correct, then, click **Continue**.

Make A One-Time Payment

Payments submitted cannot be cancelled.

Access Number:
Access Account Name: CARPENTERS

Balance Due: \$596.00
Payment Amount:
Transaction Id:
Work Month:
Bank Name:



12. Finally, confirm your payment by clicking **Submit**.

Confirm Payment

Payments submitted cannot be cancelled.

Please confirm the payment details that you have entered are correct.

Access Number: .

Access Account Name: CARPENTERS

Balance Due \$596.00

Payment Amount: \$596.00

Transaction Id: 10770091

Work Month: 12/2018

Bank Name: FREMONT BANK

Payment Reason:

Reporting Period:

Bank Routing Number: XXXXX7882

Bank Account Number: XXXXX1234

How to Print Deposit Slip

1. After you have successfully “submitted” your report, change the Report Status filter to Prebill:

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu. Select the work report you wish to submit a payment for, and then click the Pay Now button.

Report Status: Initial Report Type: All

Sort Prebill

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance

Tip: "Prebill" status means you have submitted report to the Trust Fund.
"Released" status means the Trust Fund has accepted your submitted report.

2. You will now see the report you just “submitted”. Click **Generate Deposit Slip**.

Work Reports

Instructions for online payment remittance:
After submitting your final work report by clicking Submit, select Prebill in the Report Status drop down menu. Select the work report you wish to submit a payment for, and then click the Pay Now button.

Report Status: **Prebill** Report Type: **All**

View Pre-bill **Edit Work Report** **Submit** **Generate Deposit Slip**

Sort Columns View Row Records Print Export

Inserted Date	Report Type	Report Status	Date Released	User Released	Work Month	Trans Identifier	Trans#	Total Due	Total Balance
12/28/2018	Positive Report	Prebill			12/03/2018	12/2018	10770068	\$596.00	\$596.00

Tip: Deposit Slip will be generated for the highlighted report and Total Due.

If multiple reports (Prebill status) are shown here, highlight the report you need a deposit slip for before clicking Generate Deposit Slip button.

**IMPORTANT NOTICE
NORTHERN CALIFORNIA CARPENTERS 401(k) PLAN ADMINISTRATION CHANGES**

Dear Employer,

Effective January 1, 2019, contributions to the Northern California Carpenters 401(k) Plan must be remitted directly to the Carpenter Funds Administrative Office of Northern California, Inc. (CFAO). Payments will no longer be remitted through the Welfare and Pension Administration Service, Inc. (WPAS).

After December 31, 2018, all 401(k) remittance reports and payments must be sent to:

CARPENTER TRUST FUND - EMPLOYER
PO BOX 882134
SAN FRANCISCO, CA 94188-2134

To assist with the transition, please note the following:

- If you currently report 401(k) contributions to WPAS via *WebERF*, the Carpenter Funds Administrative Office will send you the necessary information to setup a new 401(k) account in CFAO's online employer self-service (ERSS) system.
- If you have not yet enrolled for electronic processing, but are interested in reporting online, please send an email to NCC401k@carpenterfunds.com.

If you have any questions, please call (888) 547-2054 or email the Employer Services Department at EmployerServices@carpenterfunds.com.
