Northern California Carpenters 401k Plan

Quick Start Guide

To

Report 401k Contributions Online

Dear Employer,

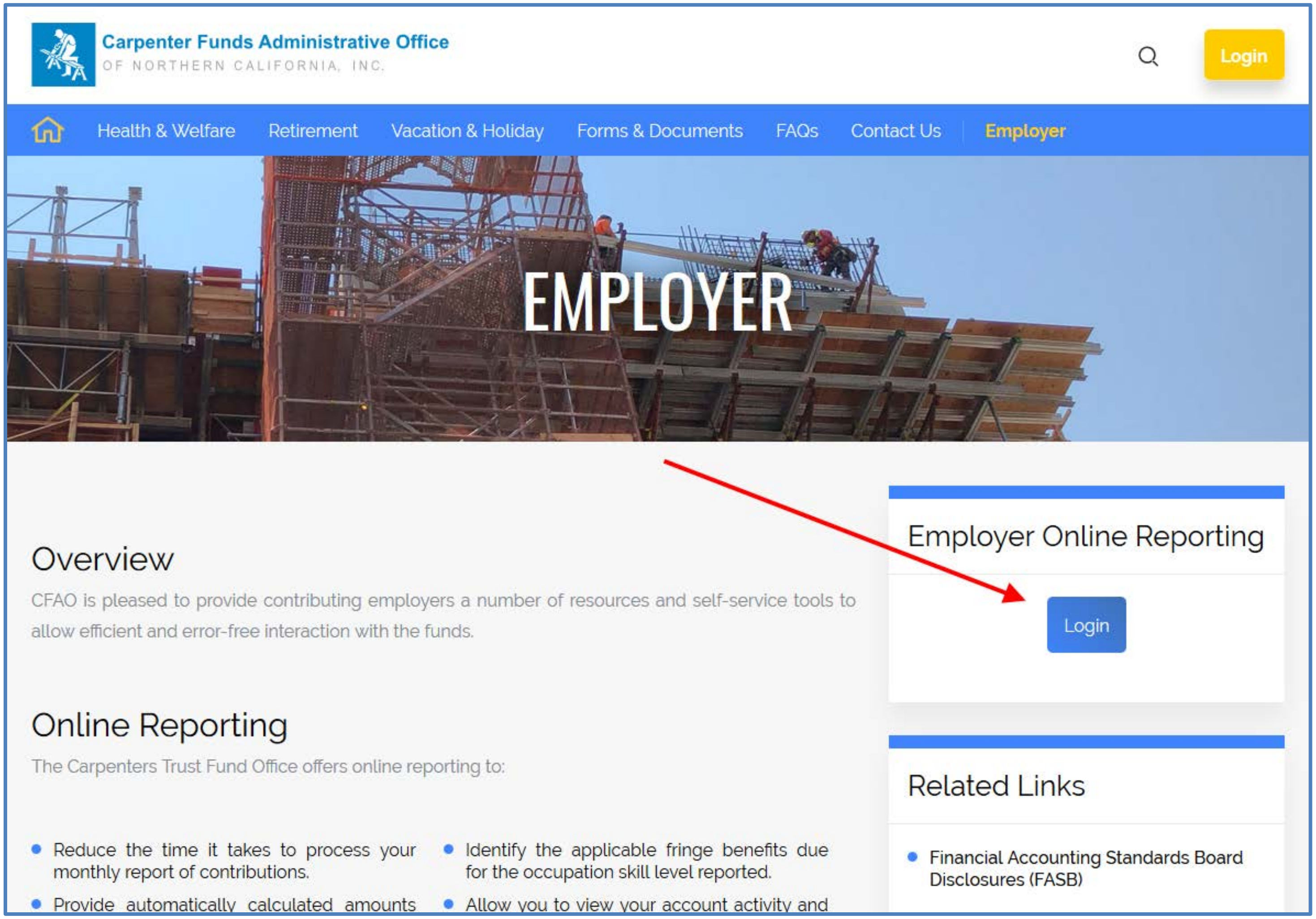
Effective January 1, 2019, contributions to the Northern California Carpenters 401(k) Plan must be remitted directly to the Carpenter Funds Administrative Office of Northern California, Inc. (CFAO). Payments will no longer be remitted through the Welfare and Pension Administration Service, Inc. (WPAS).

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/.

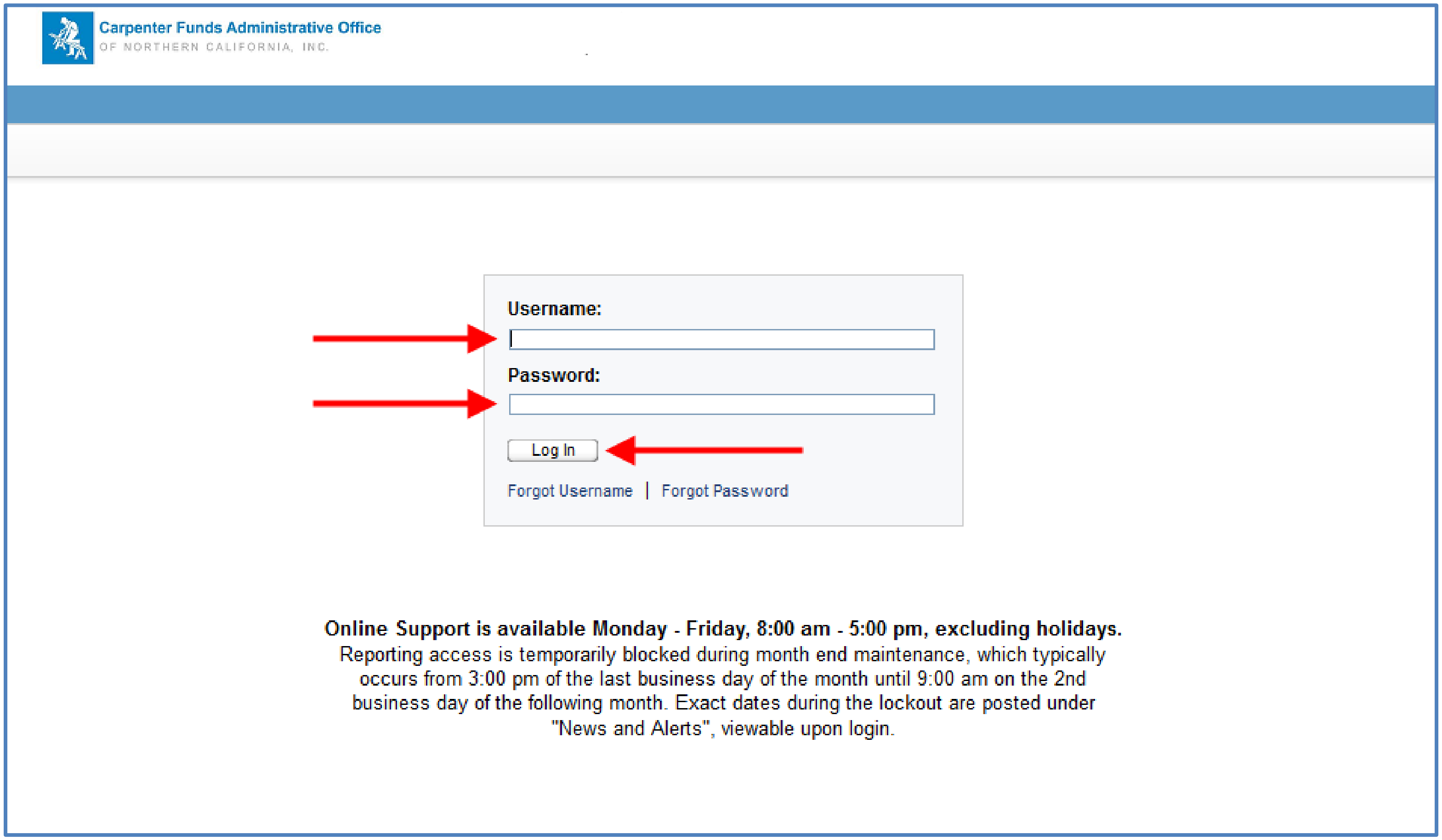
Completed documents should be returned to NCC401k@carpenterfunds.com and you will be notified as soon as your account is set up. Our goal is to make this transition as smooth as possible, so please, do not hesitate to contact the NCC401k Team with your questions and concerns.

- NCC401k Team

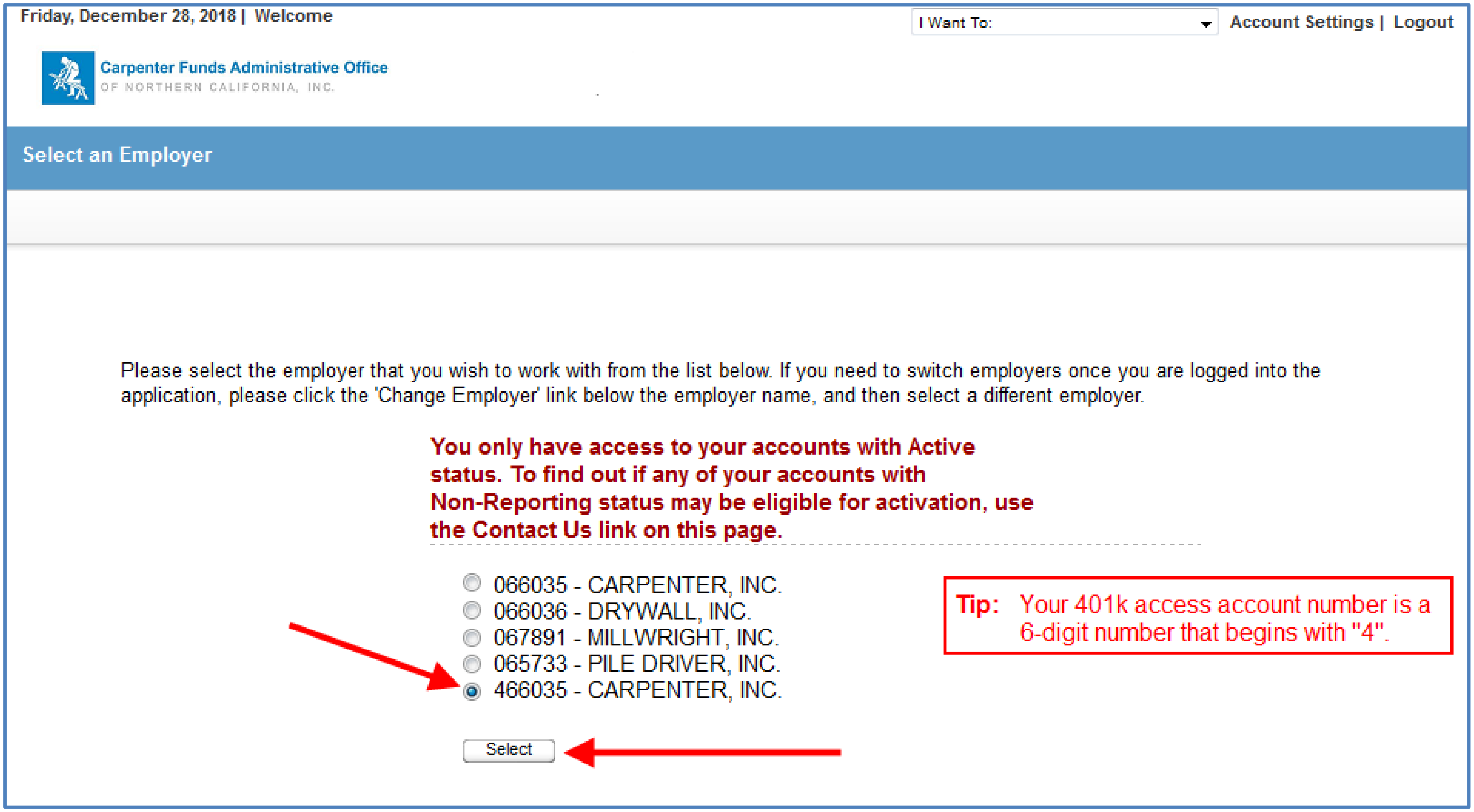
To login to online reporting system (ERSS), please visit the Employer portal of CFAO's website at: https://cfao.org/employer/ and click on blue Login button for Employer Online Reporting.



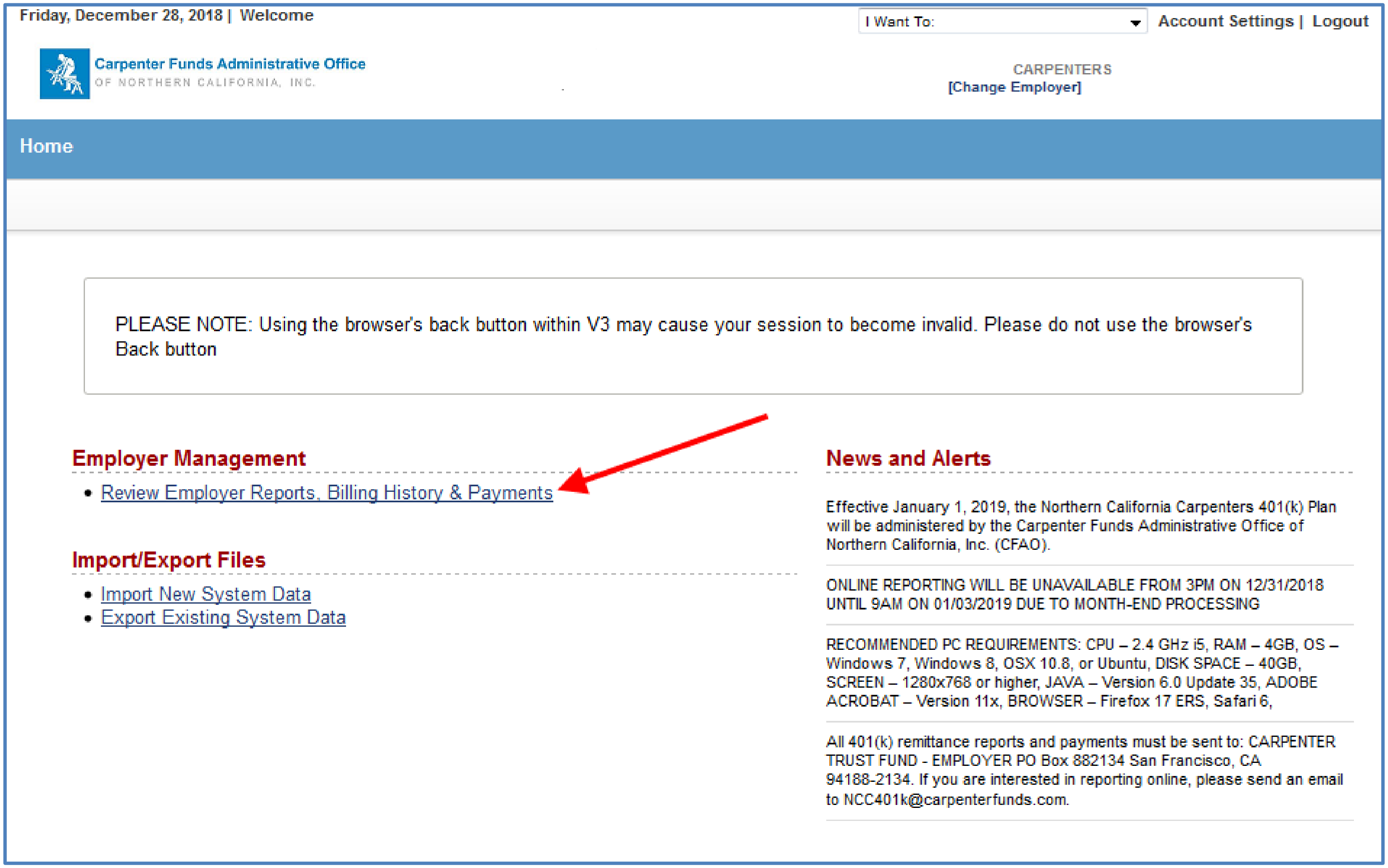
Enter your Username and Password then click Log In.



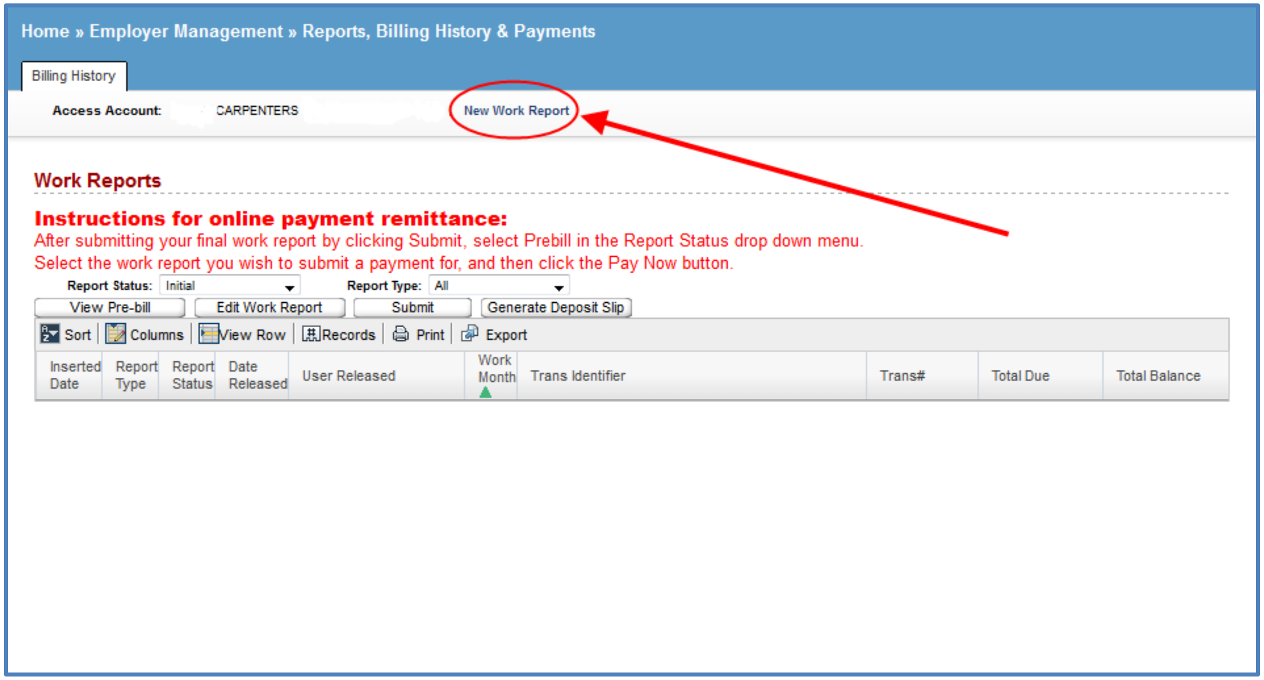
Select the account you want to view/update and click Select.



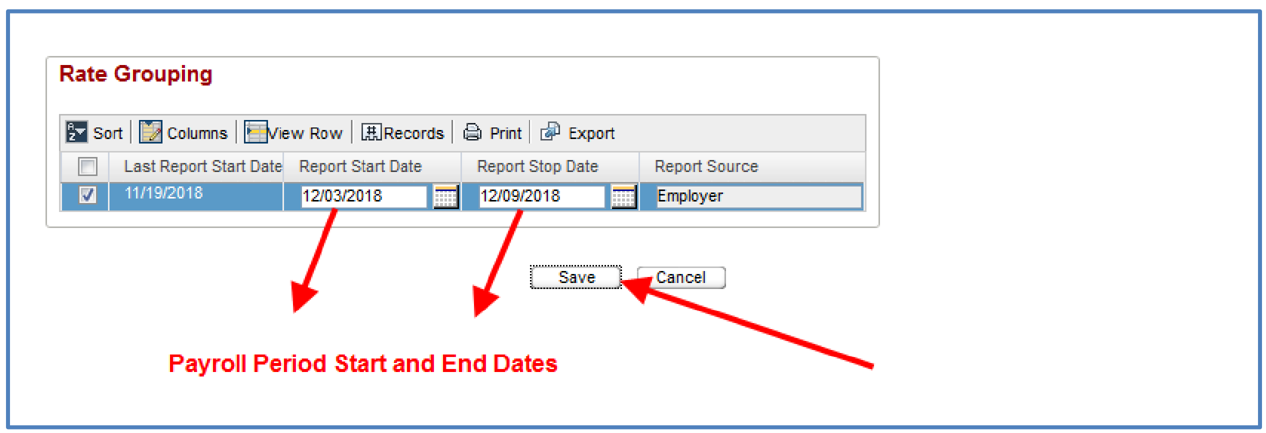
Welcome to the Employer Self Service (ERSS) homepage. To process your 401k contribution report, select: Review Employer Reports, Billing History & Payments.



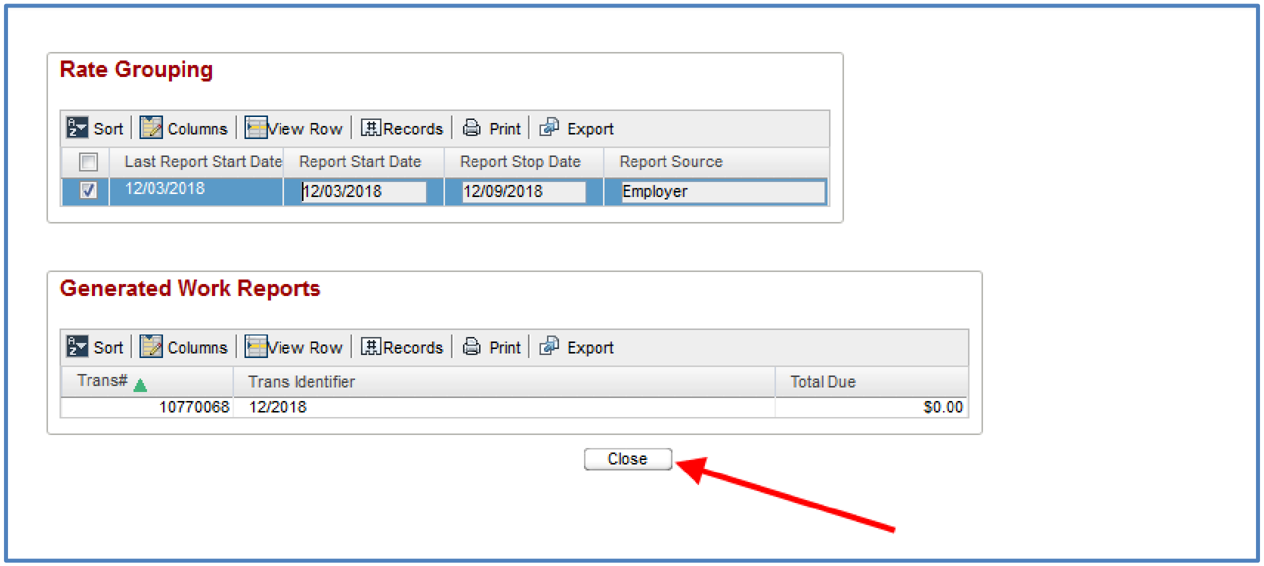
Every week, you have to create your work report. Click "New Work Report".



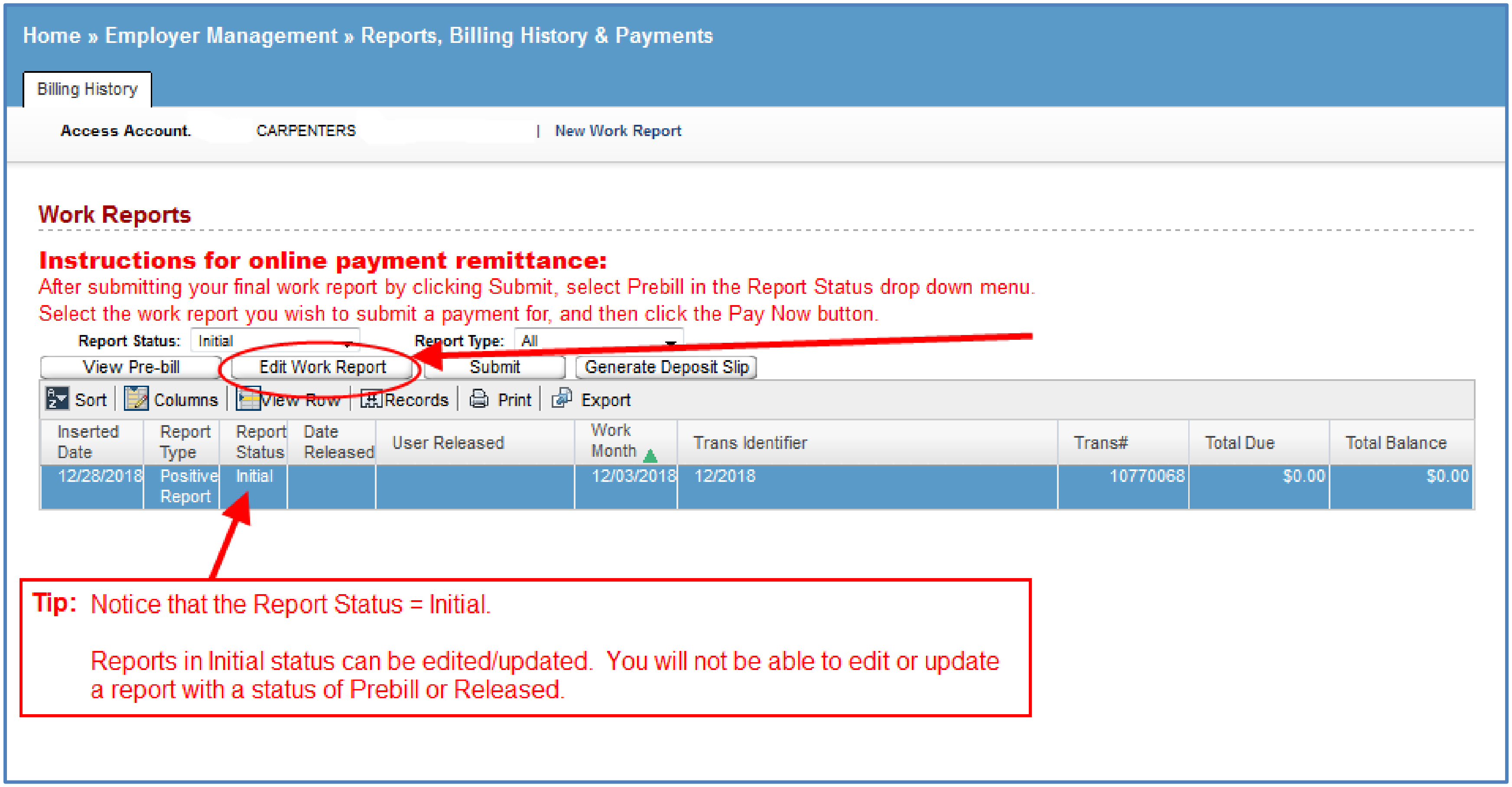
In the new window that opens, enter the Report Start Date and Report Stop Date, then click Save.



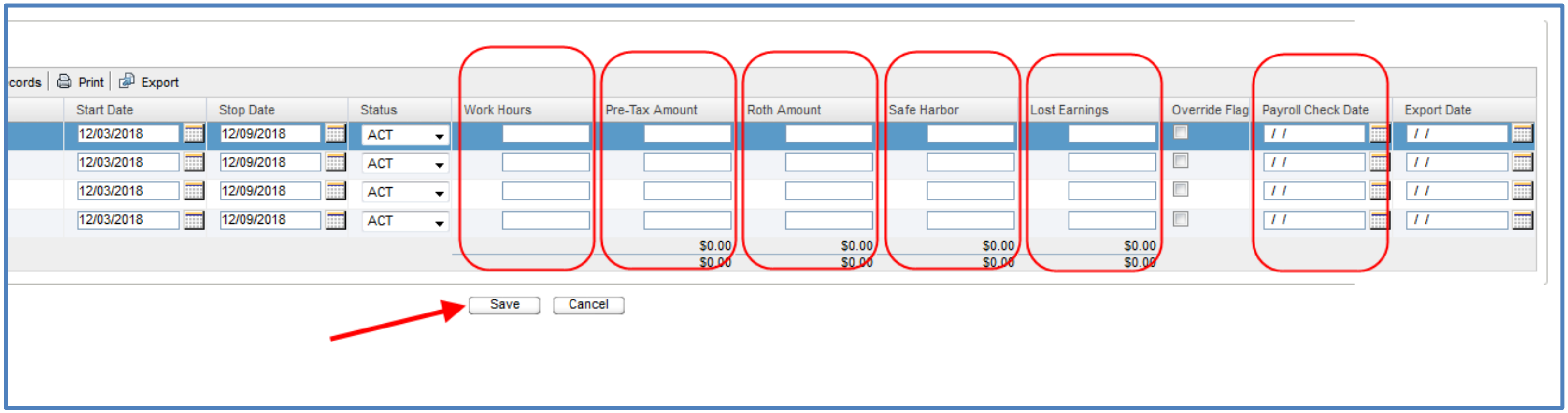
Success! New Work Report has been created. Click Close.



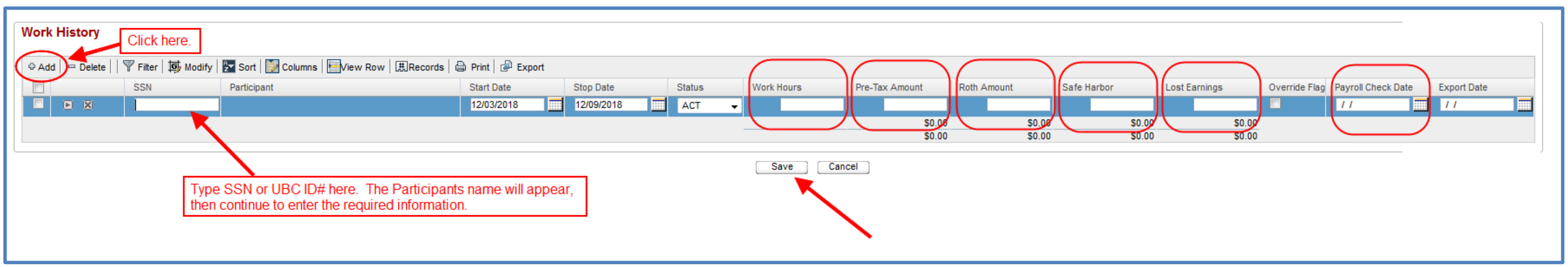
Now, make sure your work report is highlighted and then click Edit Work Report.



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.

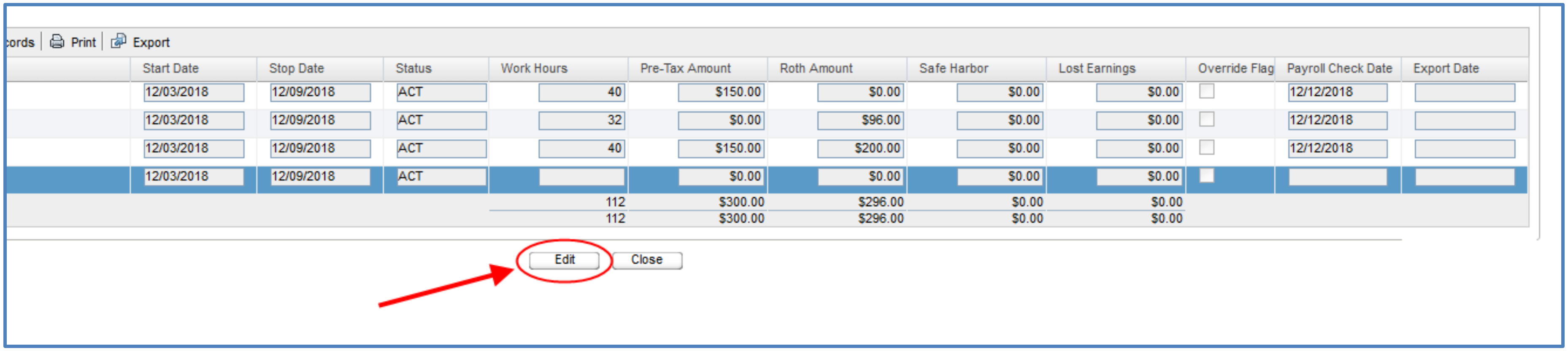


***To ADD an employee, click "Add" and a new blank row will appear on report. Type in the Social Security Number (or UBC ID#) of the employee you need to add. Then, tab over to Work Hours column and enter the appropriate information.



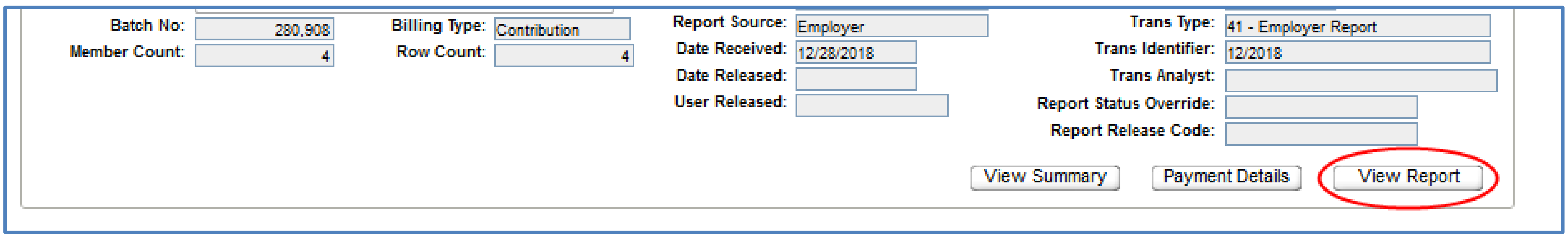
NOTE: If the SSN or UBC ID you entered does not populate the Participants name, contact the NCC401k Team at NCC401k@carpenterfunds.com and a representative will contact you. Please do not send any Social Security Numbers or UBC ID#'s via email, unless you are using a secure email server.

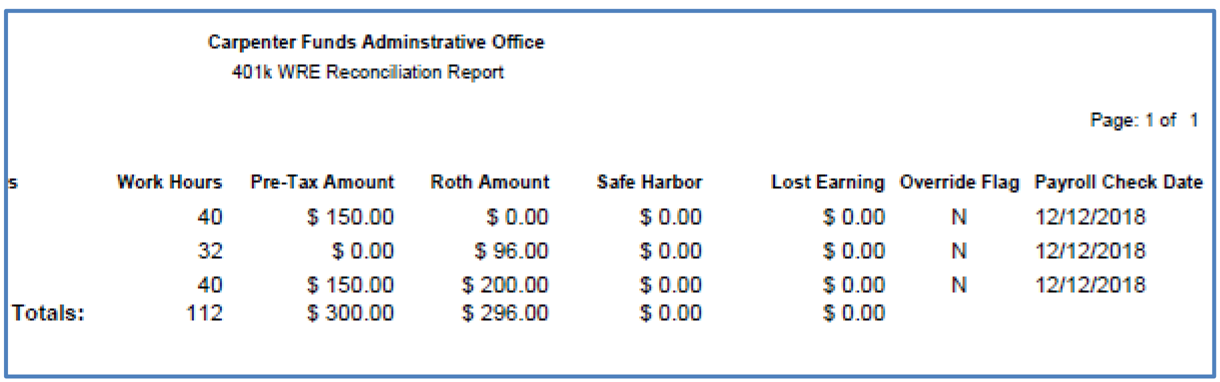
After you click Save, you may go back and edit your report by clicking Edit.



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		12/12/2018	
12/03/2018	12/09/2018	ACT	32	$0.00	$96.00	$0.00	$0.00		12/12/2018	
12/03/2018	12/09/2018	ACT	40	$150.00	$200.00	$0.00	$0.00		12/12/2018	
12/03/2018	12/09/2018	ACT		$0.00	$0.00	$0.00	$0.00			
			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.





Carpenter Funds Adminstrative Office

401k WRE Reconciliation Report

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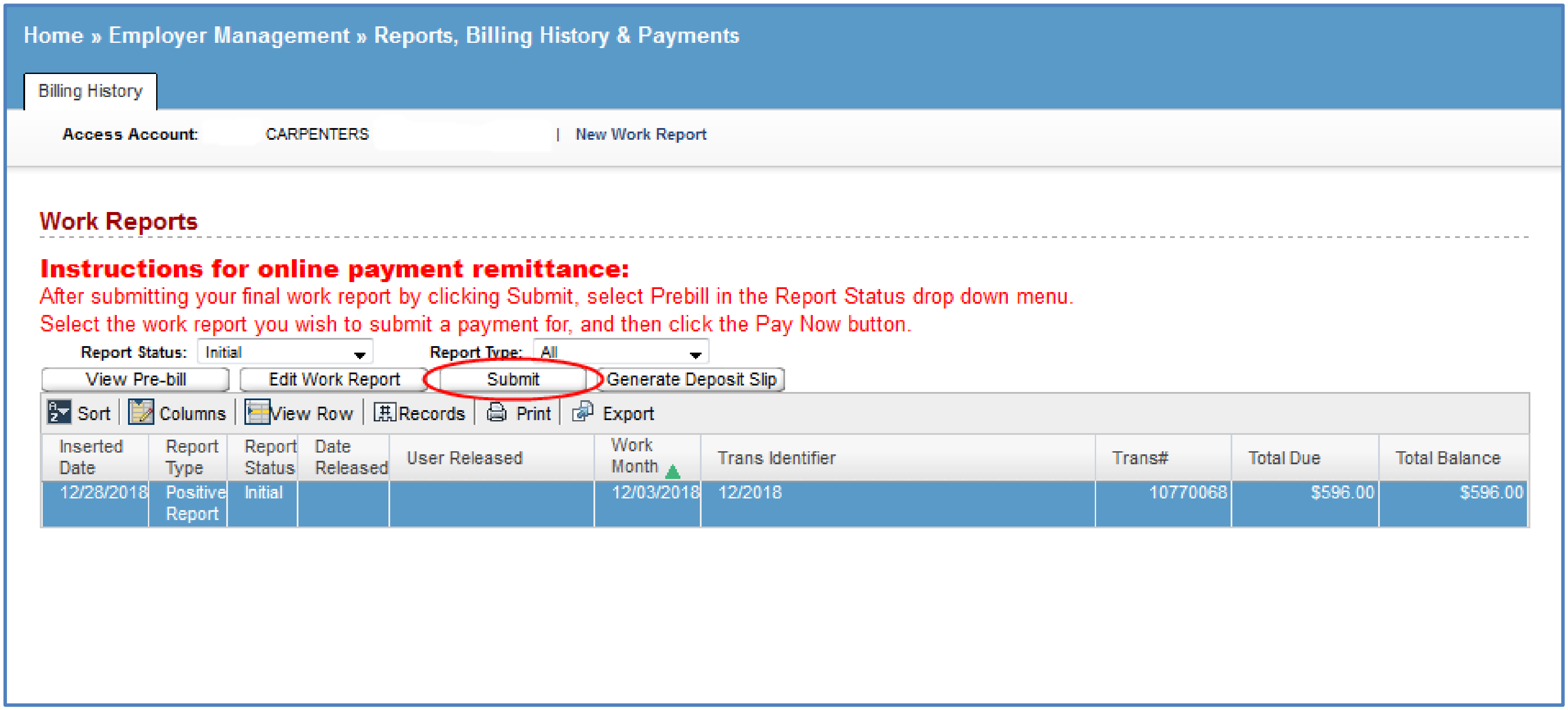
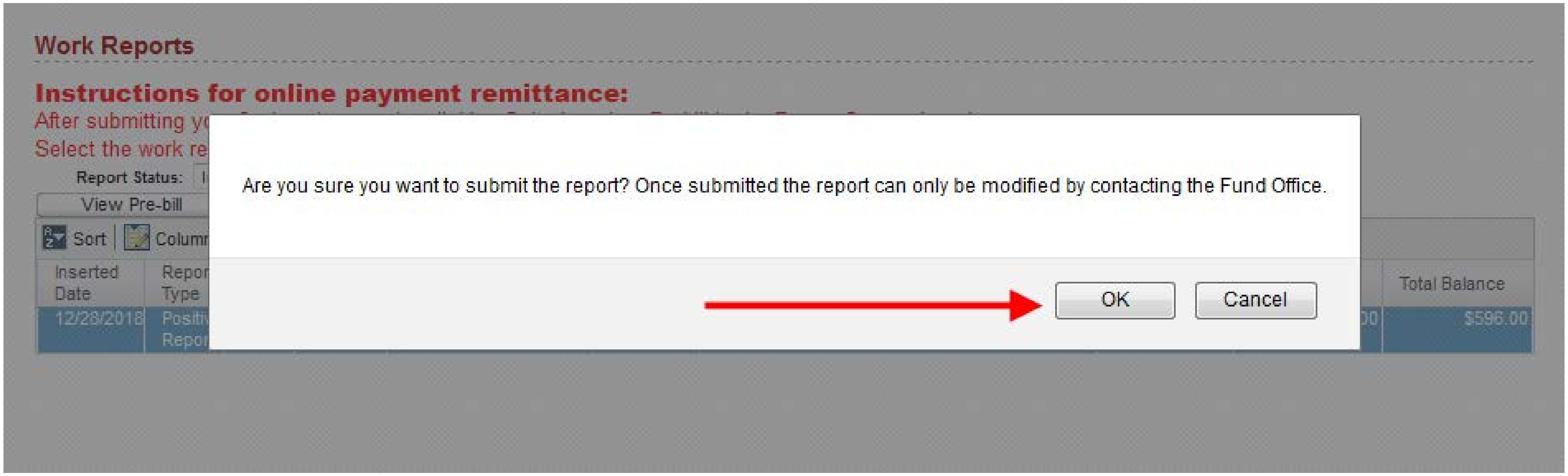
s	Work Hours	Pre-Tax Amount	Roth Amount	Safe Harbor	Lost Earning	Override Flag	Payroll Check Date
	40	$ 150.00	$ 0.00	$ 0.00	$ 0.00	N	12/12/2018
	32	$ 0.00	$ 96.00	$ 0.00	$ 0.00	N	12/12/2018
	40	$ 150.00	$ 200.00	$ 0.00	$ 0.00	N	12/12/2018
Totals:	112	$ 300.00	$ 296.00	$ 0.00	$ 0.00		

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.



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.

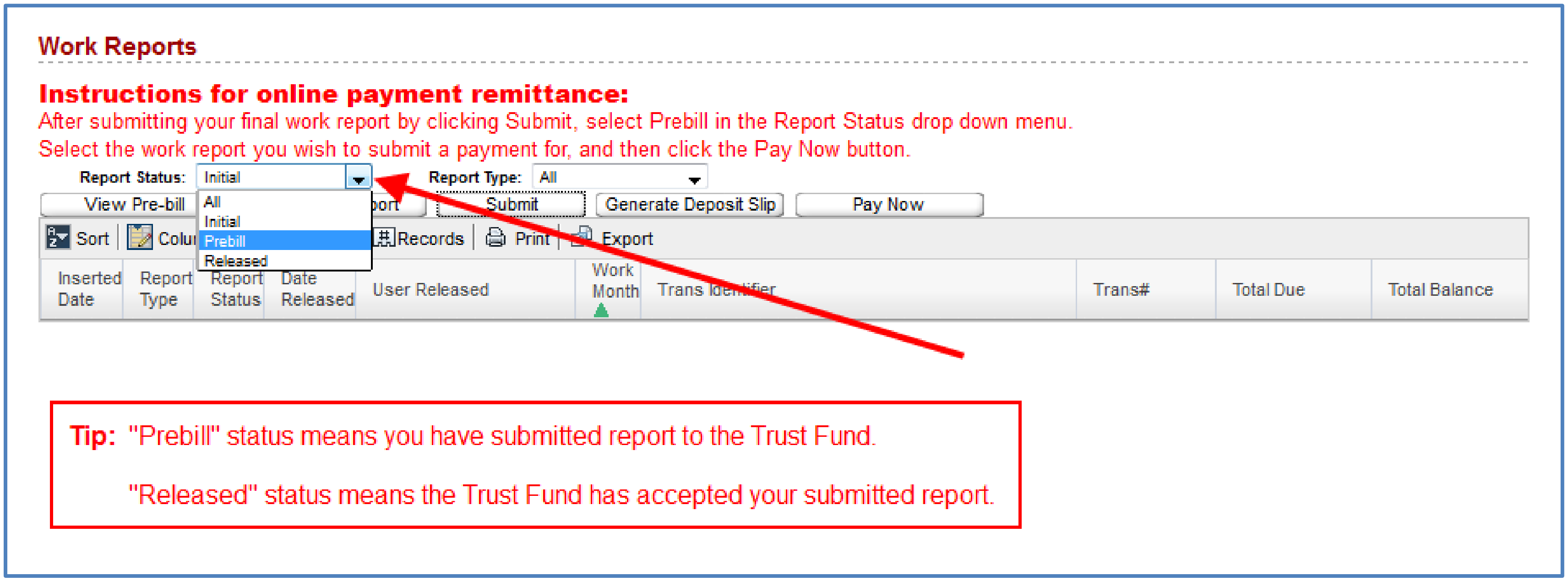
Now, you are ready to make payment. You may set up an online ACH debit from your checking/savings account or print a deposit slip and send with a check to the Trust Fund's Lockbox.

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

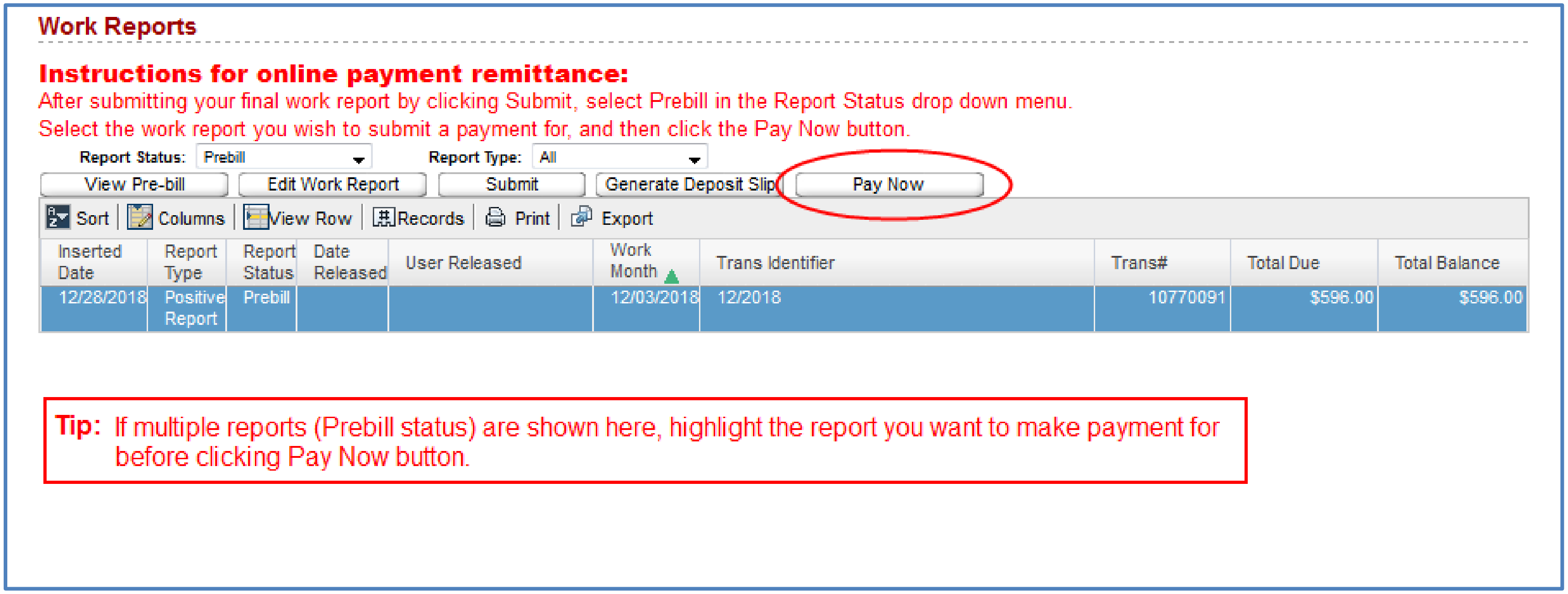
<u>How to Set Up Online ACH Debit</u>

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.

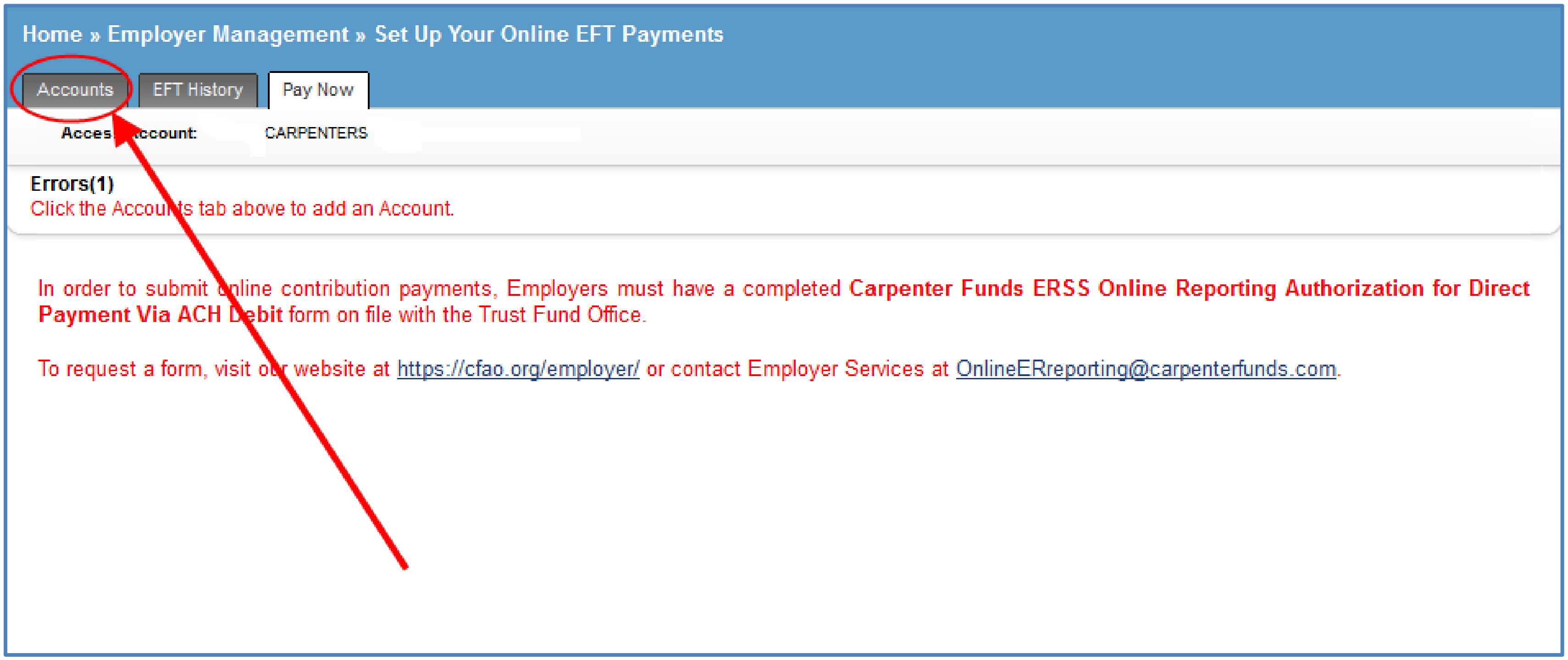
2. After you have successfully "submitted" your report, change the Report Status filter to Prebill:



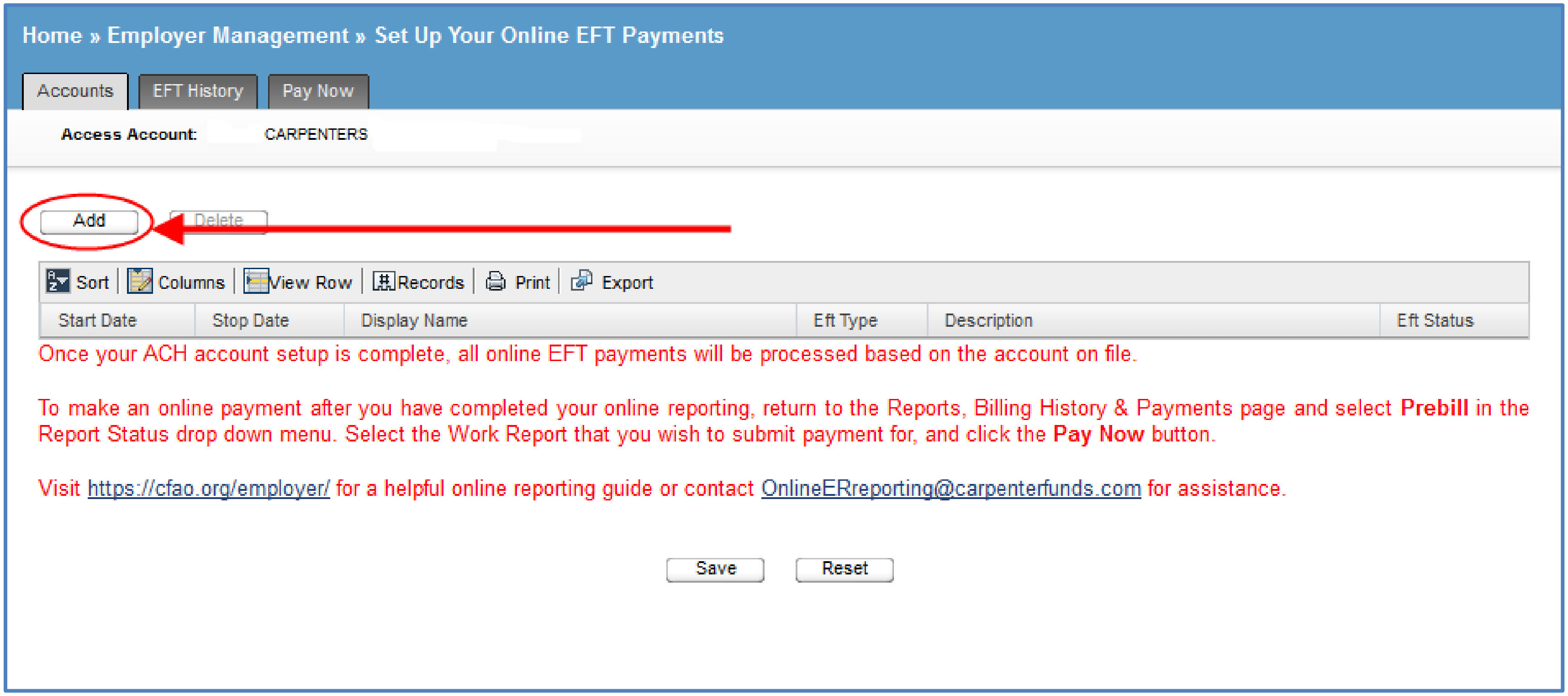
3. You will now see the report you just “submitted”. Click Pay Now.



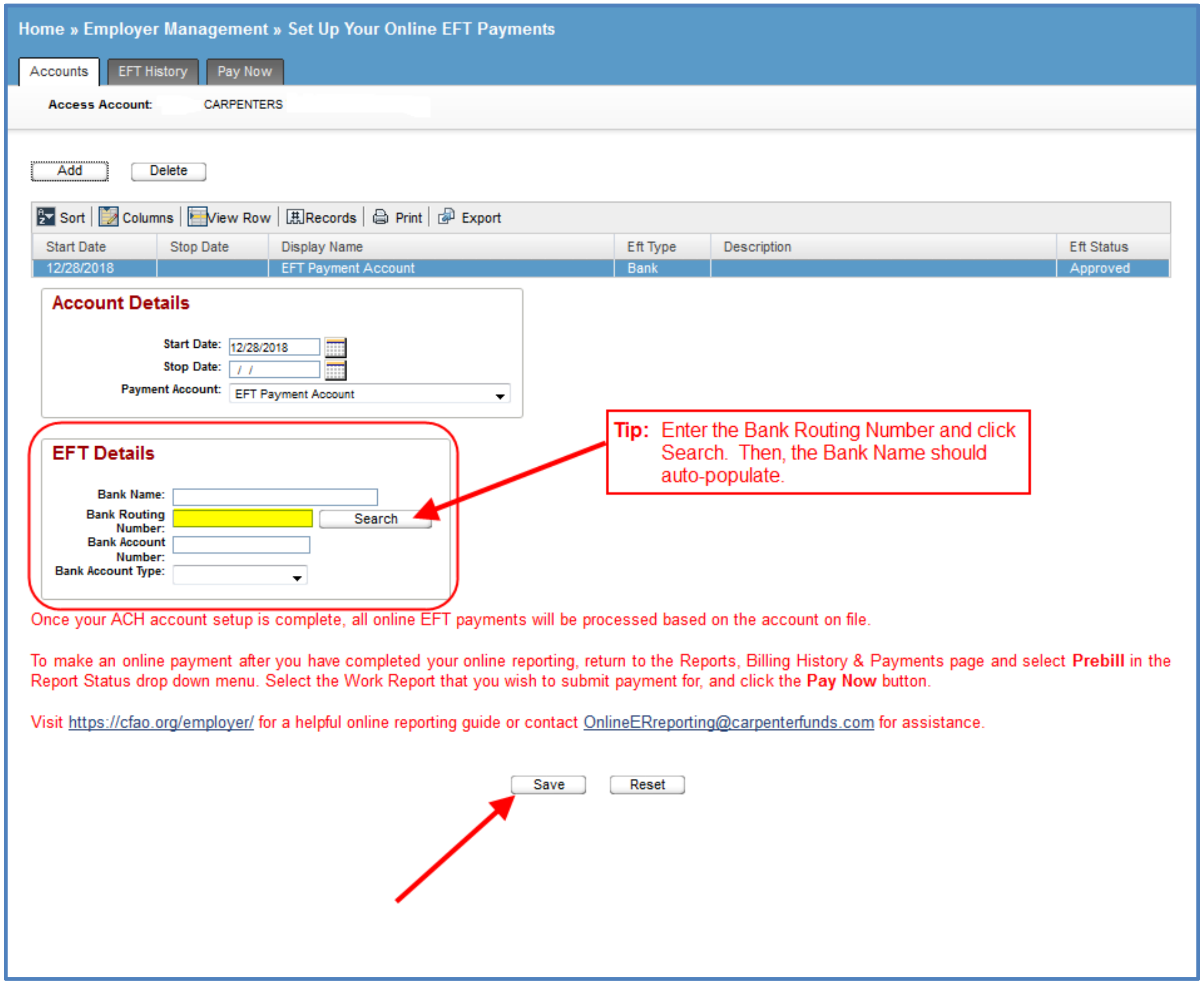
4. If you are making your first online payment, you must setup your bank account information. After clicking Pay Now (#3 above), you need to click the Accounts tab:



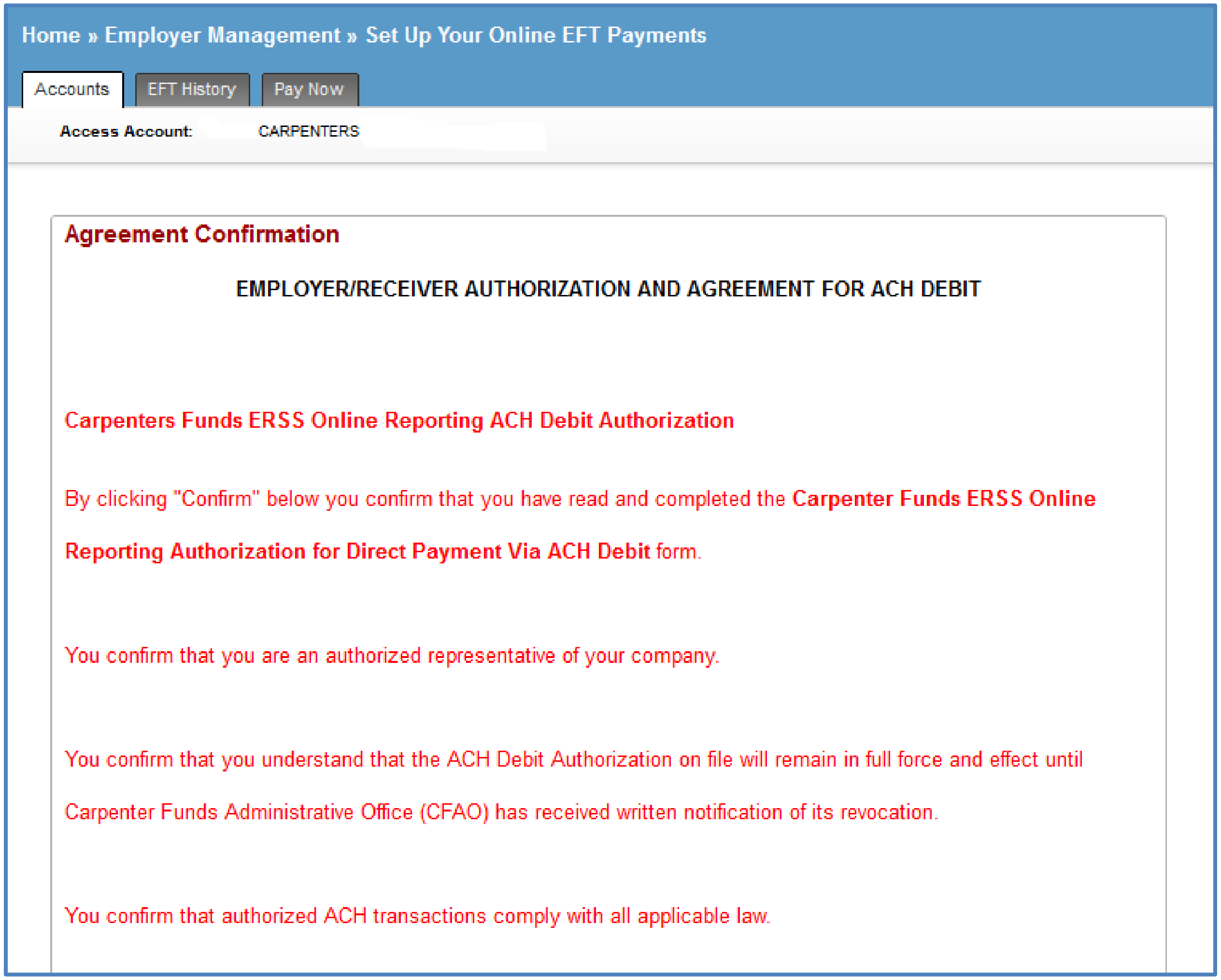
5. Then click Add.



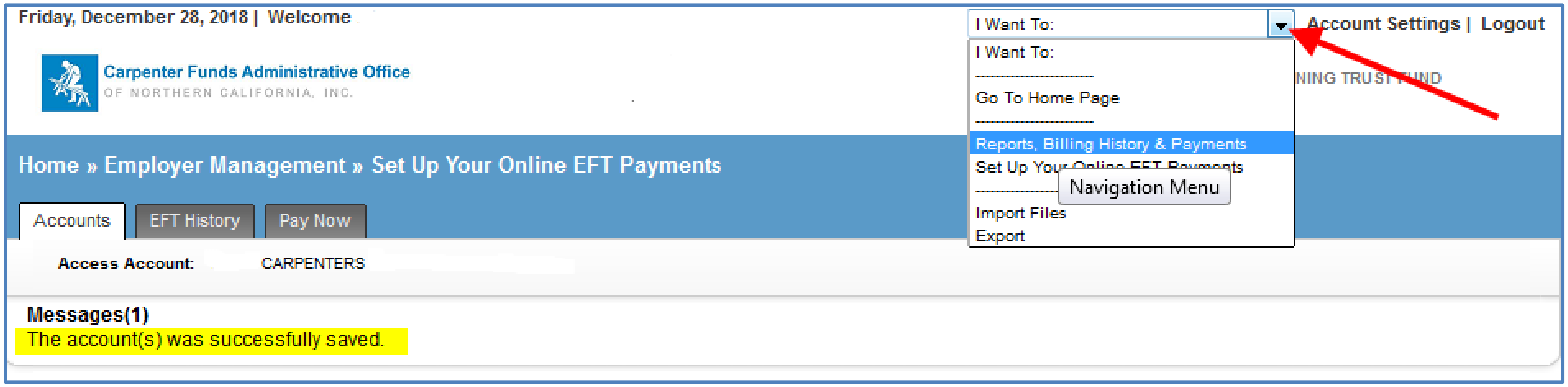
6. Now, in EFT Details, enter the required Bank account information: Bank Name, Routing Number, Account Number and Type. Then, click Save.



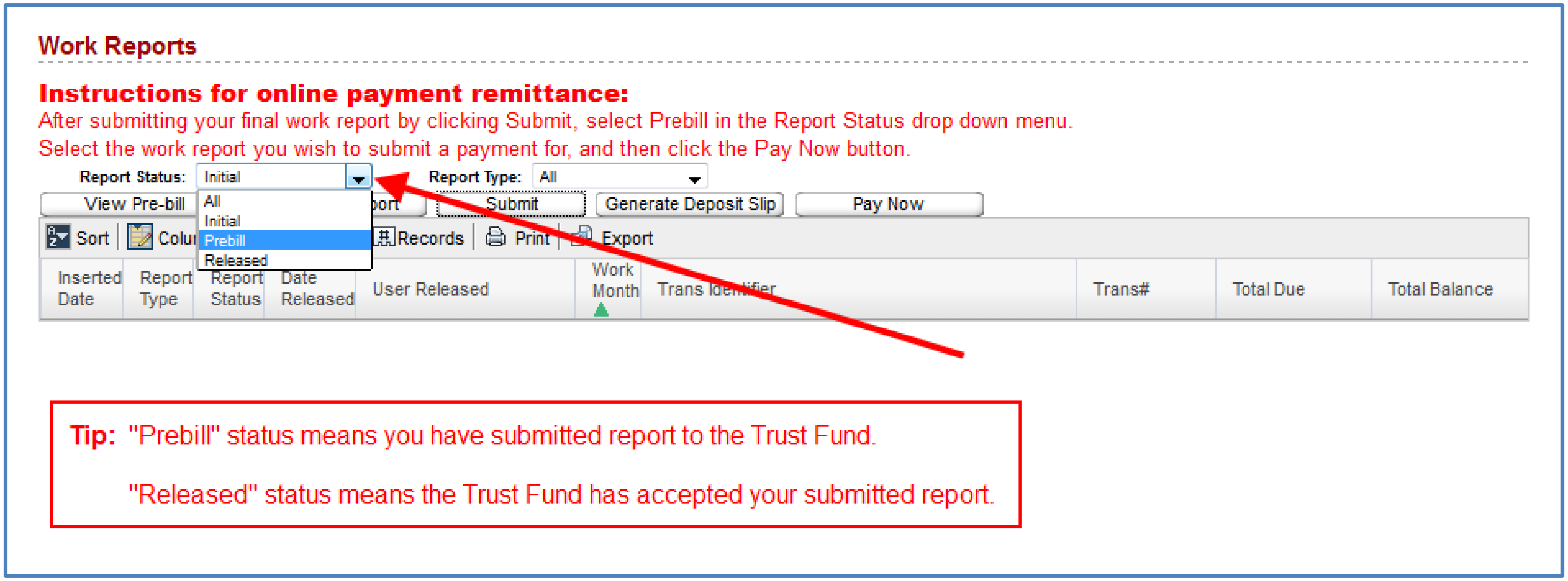
7. If this is your first time setting up the Bank Account, you will have to accept the EMPLOYER/RECEIVER AUTHORIZATION AND AGREEMENT FOR ACH DEBIT by clicking Confirm button at bottom of page and again, clicking Finish.



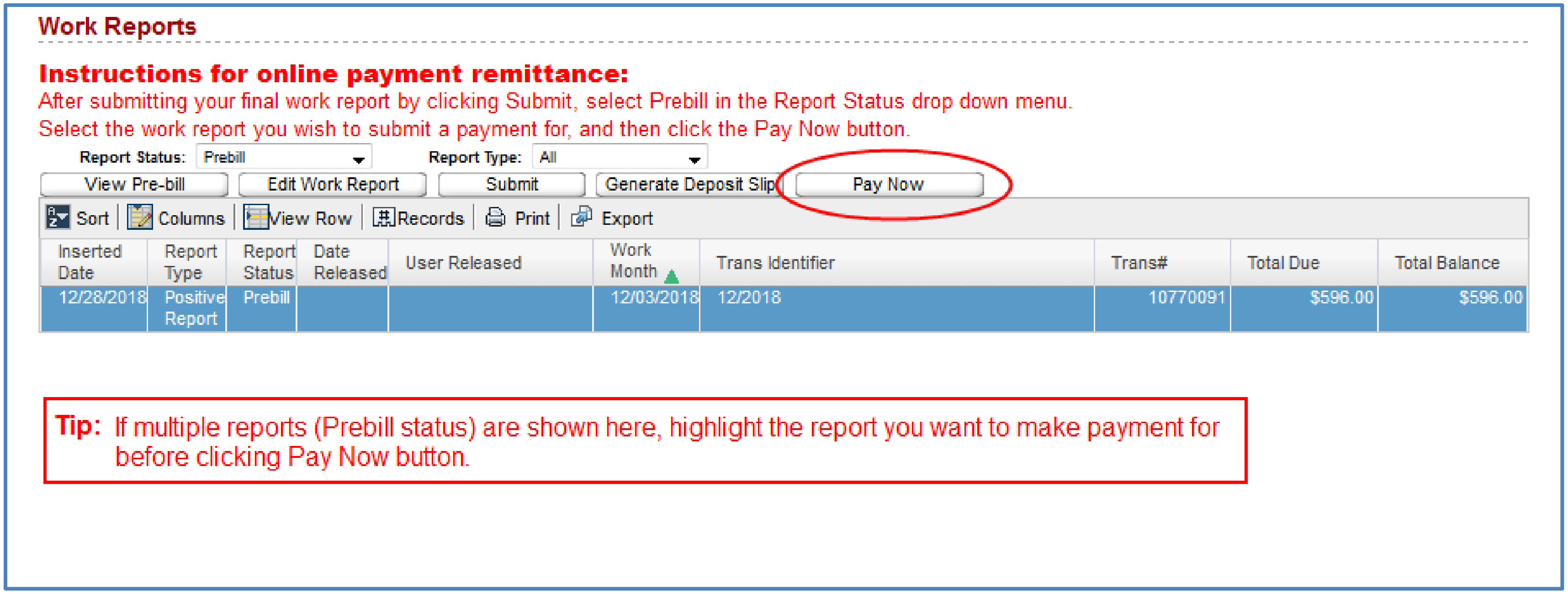
8. You will be brought back to Set Up Your Online EFT Payment showing that your Bank Account information was saved. Now, go back to Reports, Billing History & Payments by using the Navigation Menu at the top of the page:



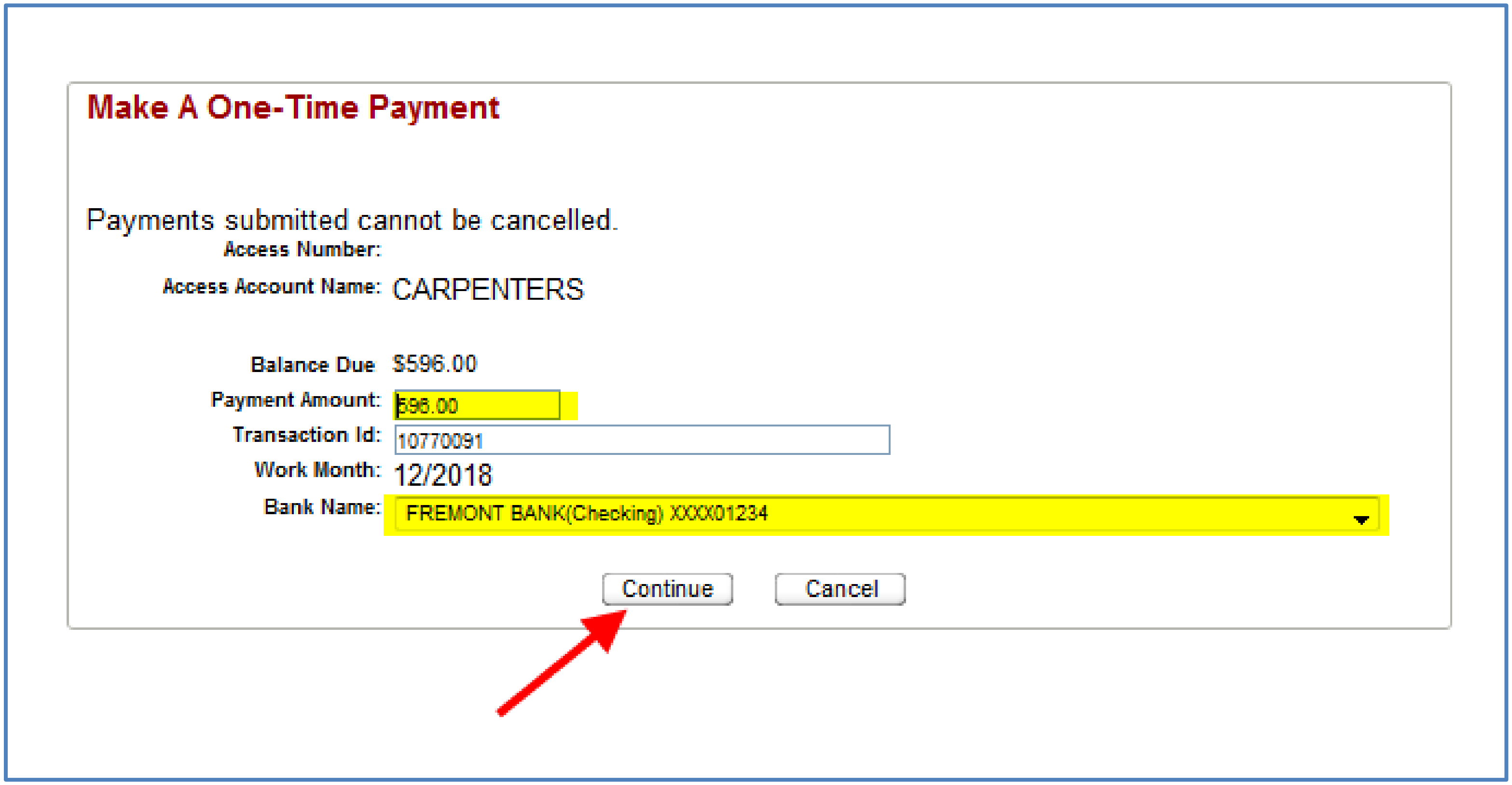
9. Change Report Status filter to Prebill:



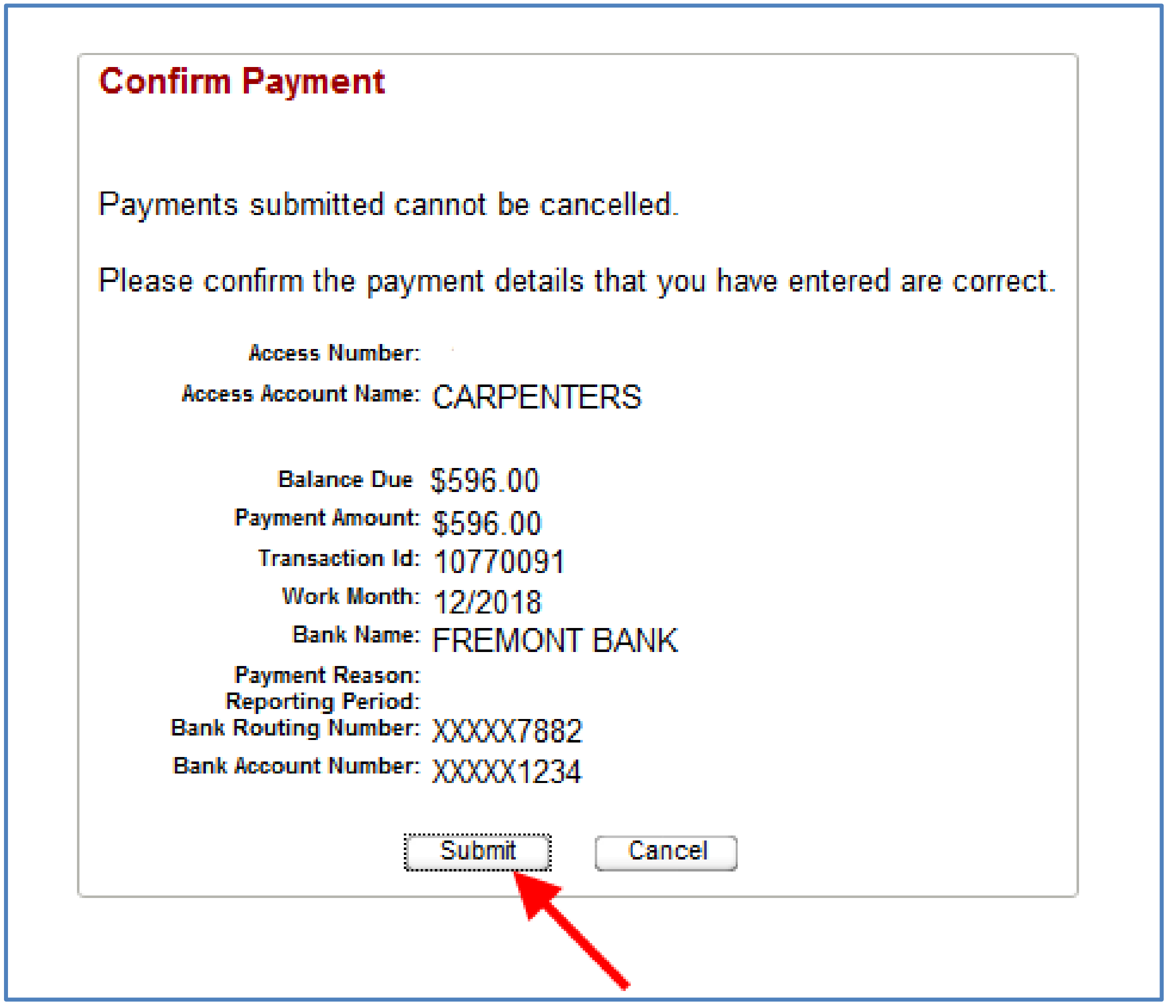
10. Highlight the report you want to pay, then, click Pay Now.



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

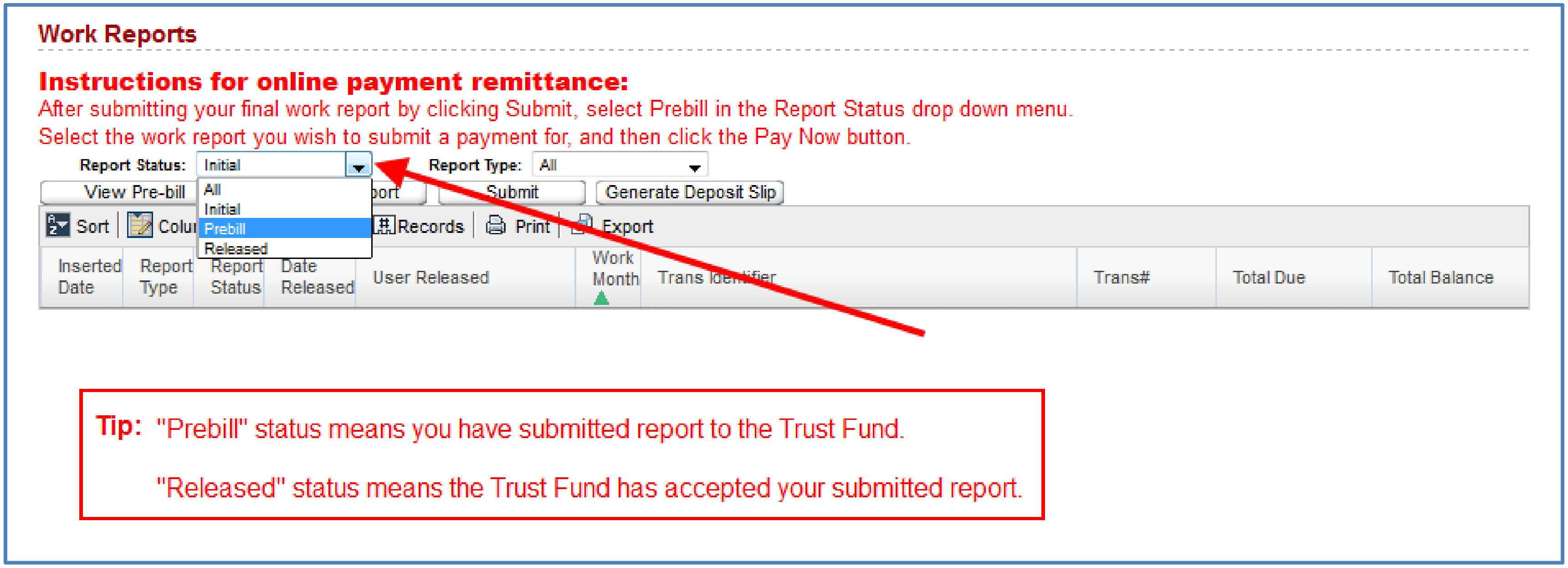


12. Finally, confirm your payment by clicking Submit.

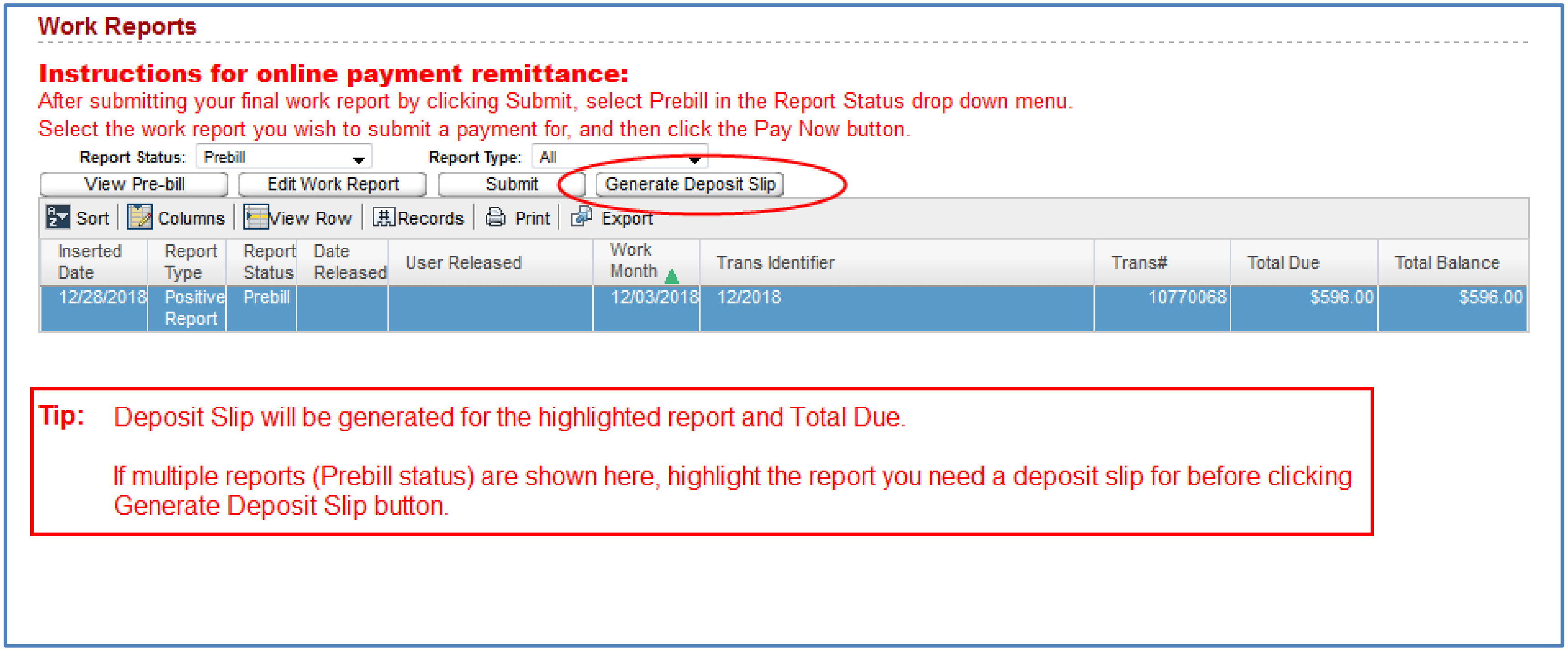


How to Print Deposit Slip

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



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



3. Print the Deposit Slip for Report of 401k Contributions, which will open in a new window.

CARPENTER FUNDS ADMINISTRATIVE OFFICE

DEPOSIT SLIP for Employer Self Service REPORT OF 401k CONTRIBUTIONS

401k

By submitting this deposit slip, the below named employer certifies compliance with Employer Self Service Terms of Use:

SIGNATURE:__________________________TITLE:____________________DATE:____________

401k First Day of Pay Period	TC	401k									TOTAL	PAYMENT ID
12/18	41E	$596.00									$596.00	10770068
Remittance		$596.00									$ 596.00	

NOTE: Make sure to sign and date deposit slip, prepare check payable to NO. CALIF. CARPENTERS FUNDS OFFICE and send to the Trust Fund's Lockbox:

CARPENTER TRUST FUND - 401K CONTRIBUTIONS
PO BOX 882134
SAN FRANCISCO, CA 94188-2134

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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.

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