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/](https://cfao.org/employer/) and click on blue [Login] button for Employer Online Reporting.
Enter your Username and Password then click Log In.

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**.

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

**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.

***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**.

![Edit button](image)

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.

![View Report button](image)
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.

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 Diagram]

   **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.

<table>
<thead>
<tr>
<th>Inserted Date</th>
<th>Report Status</th>
<th>Date Released</th>
<th>User Released</th>
<th>Work Month</th>
<th>Total Dues</th>
<th>Total Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/20/2018</td>
<td>Prebill</td>
<td>12/03/2018</td>
<td></td>
<td>12/20/18</td>
<td>$596.00</td>
<td>$596.00</td>
</tr>
</tbody>
</table>

**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:

![Screenshot of the Accounts tab in online payment interface]

In order to submit online contribution payments, Employers must have a completed Carpenter Funds ERSS Online Reporting Authorization for Direct Payment Via ACH Debit form on file with the Trust Fund Office.

To request a form, visit our website at [https://ctao.org/employer] or contact Employer Services at OnlineERreporting@carpenterfunds.com
5. Then click **Add**.

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](https://cfao.org/employer) for a helpful online reporting guide or contact OnlineERreporting@carpenterfunds.com for assistance.
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:

**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.

**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**.

**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**.
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:

   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**.

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

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
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.