

Payroll Integration User Guide

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Introduction

This guide describes the process of entering participant information using Data Validation Web (DVW), which is our platform for Payroll Integration (PI). All plans are required to have their participant data entered through this platform via one of the following methods.

Premier Payroll Integration is available for clients using a full-service payroll provider that can transmit data directly to Mutual of America through Secure File Transfer Protocol (SFTP), which is an encrypted method to send secure data. Initial setup ensures data is correctly formatted, then an automated transmission schedule is established. Mutual of America does not charge for this service; however, there are often fees required by the Payroll Provider.

Standard Payroll Integration is more suited for clients who use self-service payroll software or SAAS platforms. An Excel Report would be created as a template and would run each payroll, which would then need to be manually loaded into DVW. Initial checks and validations are completed during setup to ensure the data is in the correct format. The client would continue to deliver the data each payroll period in a timely fashion.

Manual Payroll Integration is reserved for those organizations whose payroll software does not have a reporting tool. An initial payroll file would serve as a “starting point” for the first payroll period. For the next payroll, the client would copy the starter payroll, making edits as necessary. Following this process for each payroll (copying the immediately preceding payroll as the template for the current payroll and making any changes, deletions or additions) helps ensure the most up-to-date information is used.

Login

If you choose to access DVW from the OWS, our plan administration platform, you will be prompted to use Single Sign On (SSO). If you access DVW directly, you will be prompted to log in with your Username and Password.

If your account has access to multiple Plan IDs, choose which one to access on this screen. If you only have access to one plan, this step would be skipped.

Work Orders

A Work Order is either scheduled or manually generated, and it creates a portal for data to be entered or received. Work Orders can be associated with financial or nonfinancial data. There are different data-entry methods, which are discussed below.

The **View All Work Orders** screen is your central hub to see all recent work that has been or needs to be completed for your plan. At any time, you can click the **View All Work Orders** button to return to this screen.

On this screen, you will be able to:

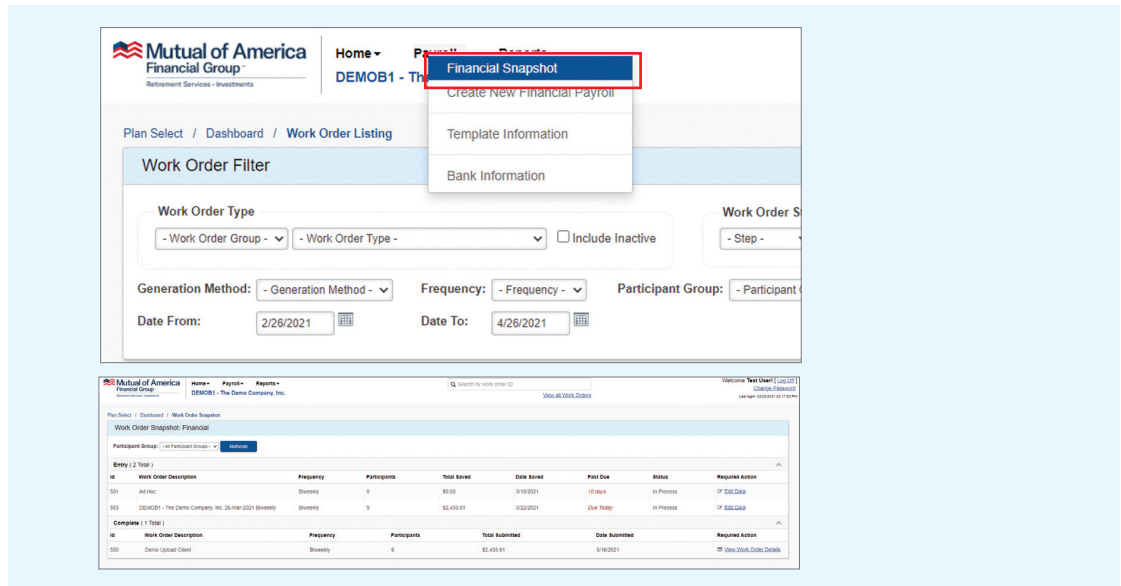
- Locate links to Work Order screens for editing or verification.
- Filter or search for Work Order types.
- Expand your date range to view historical Work Orders.

Snapshot and Dashboard Screens

Financial Snapshot

On the Financial Snapshot page, you can review all required actions for financial Work Orders. To get to the Financial Snapshot:

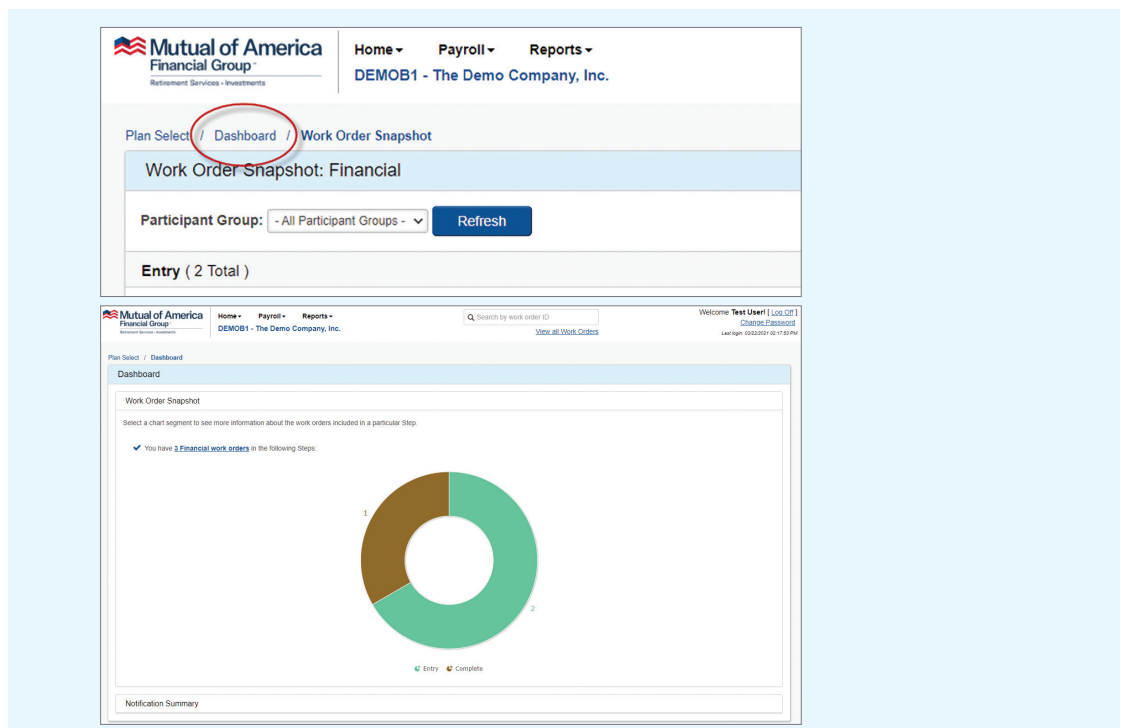
1. Click **Payroll**.
2. Select **Financial Snapshot** from the dropdown menu.



Dashboard

The Dashboard is a graphic interface that presents a summary of the Work Orders and items requiring immediate attention.

1. Click the **Dashboard** link at the top of your screen.



Payroll Work Order Types

Recurring Work Orders

Recurring Work Orders will be generated by the system. During setup and onboarding, the frequency of the Work Order and days required in advance to create the Work Order will be established for your payrolls by your Mutual of America Payroll Integration Onboarding Team. Your local representative will gather your payroll data from you to pass on to our back-office team. If your payroll ever changes, please be sure to notify our representative(s). You will have a scheduled Financial Work Order regardless of whether you are on Premier, Standard or Manual Payroll Integration.

If you use Premier Payroll Integration and have your files transmitted directly from a payroll provider, your recurring Work Orders must match the provider's transmission schedule. For example, if your check date is every other Friday, and payroll is submitted on the preceding Tuesday, your recurring Work Order would be scheduled to open on Tuesday. You'll be notified via email that the Work Order was opened, but there is no action to be taken until the data arrives from your payroll provider. The Work Order must remain in **New** status for the payroll file to connect to it correctly.

When the file arrives, the data will flow into your open Work Order, and you will receive a notice either letting you know that the data was in good order or if there were any issues which require your attention. Skip to **Work Order Processing** on page 5 for your next steps.

If you use Standard Payroll Integration, once you receive a Work Order Creation email notification, the DVW is ready to accept your payroll data via file upload.

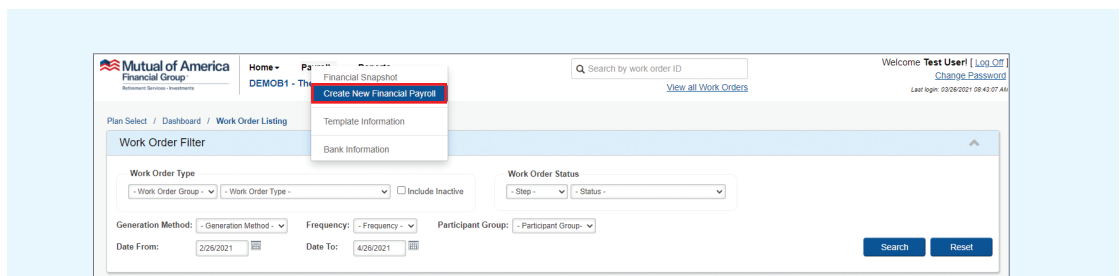
Click the **Begin Entry** option on the open Work Order to begin your data entry.



Manually Created (Ad Hoc) Work Orders

Occasionally, you may need to enter additional data that is off-cycle. To accomplish this, you can open a manual Work Order.

1. Click **Payroll**.
2. Select **Create New Financial Payroll** from the dropdown menu.



- Enter information for the new Work Order and click the **Create** button.

- Start Date:** The beginning date of the period covered by the financial data in the Work Order.
 - End Date:** The ending date of the period covered by the financial data in the Work Order. This is also the as-of date for the nonfinancial data in the Work Order.
 - Due Date:** The date the data is expected to be loaded into the recordkeeping system. This is generally a date occurring close to the End Date.
- Click the **Begin Entry** icon. You will be provided with available options for creating the Work Order. For illustrative purposes, the image below shows all options (although all options may not be available for your plan). Typically, such as in an ad hoc situation, you would choose the **Manually Populate Work Order** option.

- On this screen, you can update any information or financial transactions. Each update will go through a validation process, and you will be informed on-screen if there are additional action items.

Plan Name	Plan Number	Plan Period	Plan Date	Plan Comp Period	Hours	Participant Contribution	Participant Rate	Employee Rate	Status
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active
DEM0B1 - The Demo Company, Inc.	DEM0B1 - VI	1/1/2018 - 12/31/2018	1/1/2018	12/31/2018	40	10.00	10.00	10.00	Active

Work Order Processing

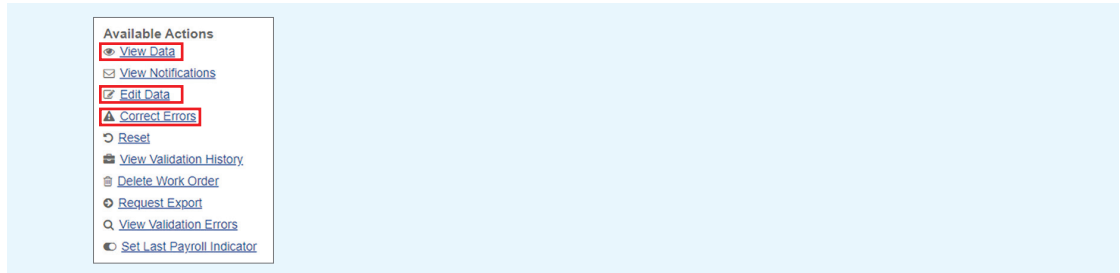
After data is either submitted manually or received from a payroll provider, the data will go through two validations:

- Light Validations check for quick errors, such as if there are letters in a number field or if required data is missing. You will have the opportunity to correct these errors and resubmit.

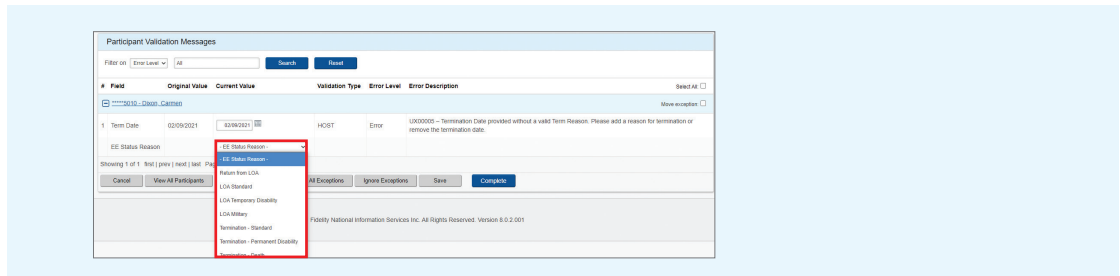
- Host Validations will take a bit longer to complete. The system will validate each data point and compare it to the recordkeeper. During this time, you can temporarily leave this screen or hit the refresh button until the data is populated.

Once Host Validations are complete, the final stages of processing will begin. Click **View Work Order Details** to continue and review. A menu will appear with your available actions:

- View Data** allows you to see a view-only, full-data review.
- Edit Data** allows you to see all the data and make edits on a multi-select screen.
- If an indication of an error is present, either through an email notification or an “Errors Found” status in the DVW, you will need to navigate to the **Correct Errors** screen. This screen will show you only the payroll data that have errors present.

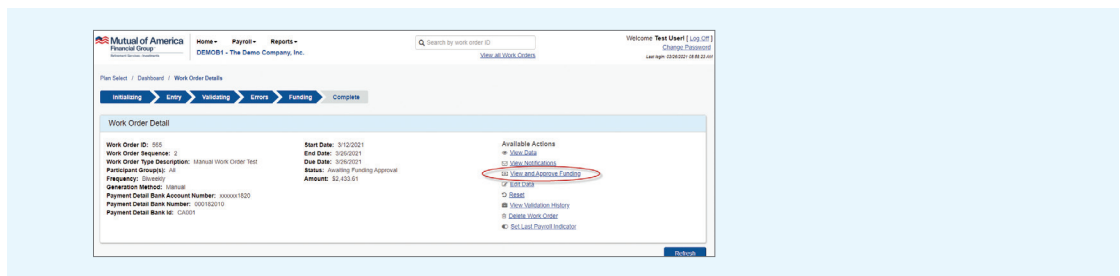


- Note that an **Error** notification may simply indicate a missing data point. For example, if there are multiple terminations, a reason must be entered for each instance. To correct, select an option from the “EE Status Reason” dropdown menu.



- You may also reset the Work Order at any point. Note: If you are using Premier Payroll Integration, you may need to request that your provider resend the file to reset.

Once all errors are corrected, click **Complete** to review the data. The Work Order will automatically fund if Automatic Confirmation has been selected. If Manual Confirmation has been selected, click **View and Approve Funding**.



Note: If your settings do not allow funding until your check date, the Work Order will stay in **Awaiting Funding Initiation** until that date.

Source	DEMO1 Work Order Total	Non-Financial Summary
Participant Contribution	\$1,475.45	Participant Count 9
Participant Roth	\$316.14	Plan Comp \$19,361.44
Employee Match	\$0.00	Hours 720
Employer Base	\$542.01	
Safe Harbor Match	\$0.00	
WORK ORDER TOTAL	\$2,433.61	
FUNDING TOTAL	\$2,433.61	

Payment Information

Funding Method: ACH Debit
Bank Account: xxxxxx1820xxxx

Reject Cancel Approve

*If you have a forfeiture credit available, it can be applied on this screen.

Copying Existing Work Order

If you are using Manual Payroll Integration, you likely don't have many variations from payroll to payroll. In this scenario, you may copy previously completed Work Orders from the **Begin Entry** screen.

Populate an Existing Work Order

I would like to:

- [Manually Populate Work Order](#)
- [Copy an Existing Work Order without Financials](#)
- [Copy an Existing Work Order with Financials](#)
- [Populate Work Order via File Upload](#)
- [Prepopulate With Recordkeeping Data](#)

Existing Work Orders can be copied with or without financial data. To copy a Work Order, the status must show as "Complete." All previous data will be made available to make minor edits and complete your payroll.

Plan Select / Dashboard / Work Order Details / Begin Entry / Select Work Order

Work Order Search

Work Order Type: BI-Weekly Payroll Date From: 3/26/2021 Date To: 3/26/2021 Generation Method: Generation Method: v

Frequency: Frequency

Search Reset

Work Order Listing

Work Order Description	Group	Due Date	Frequency	Type	Method	Status	Amount	Work Order id	Bank Account	Actions
Demo Upload Client	All	3/16/2021	Biweekly	BI-Weekly Payroll	Manual	Complete	\$2,433.61	530	xxxxxx1820	Select

Showing 1 of 1: first | prev | next | last Page 1 of 1 Go

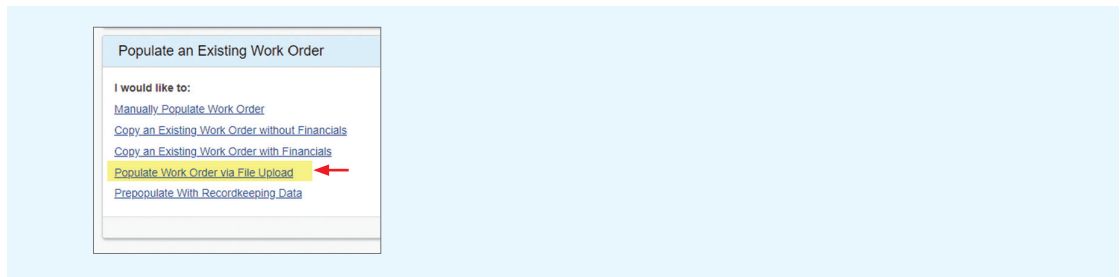
Back Change Entry Method

File Upload

For Standard Payroll Integration users, Work Orders will be configured to utilize "File Upload." To use this function, a full sample payroll data file must be provided to the Mutual of America onboarding team. Once the format is established, it should be used consistently. The onboarding team must be notified of any changes.

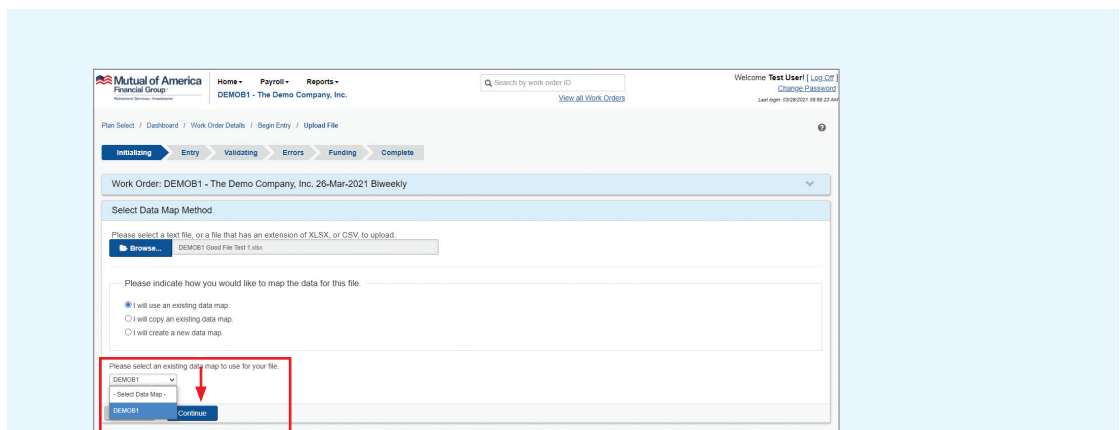
The Mutual of America onboarding team will analyze your file to determine the data mapping. The data map enables users to create, store and reuse templates specific to a client format. More complex file formats will be programmed manually by a specialist on the Mutual of America team.

Once onboarding and data mapping are completed, select Work Order, click **Begin Entry**, and choose **Populate Work Order via File Upload**.



If a data map is used, browse for your file, select **"I will use an existing data map,"** then click **Continue**.

Light Validations and Host Validations will be performed, and the data will be displayed. If initial errors are found, your file may not match the layout. A new data map can be created if necessary.



*Note: If the onboarding team programmed your file format, you will not see the option to create a data map. The submitted file will automatically use the programmed data map.

Exception Work Orders

Occasionally, an error will occur that cannot be resolved without further research. If you would like to continue the Work Order while the error is being resolved, you may move specific employee rows to an Exception Work Order. To do this, click **Move Exceptions**. This will create a separate Work Order for the selected row of data, to be processed at a later date.

1. Click **Move Exceptions**, then click **OK**.





2. Provide the reason for moving to an Exception Work Order, and click **OK**.

Work Order	File Upload	All	1/17/2020	Weekly	File Upload Training	Manual	Errors Found	\$4,730.40	198		actions
Weekly Payroll - File Upload - Exception	All	1/16/2020	Weekly	File Upload Training	Exception	In Process	\$1,855.50	199		actions	

3. Click the **Complete** button.
4. Verify your new Work Order Summary. If correct, click **Submit**.
5. View the Exception Work Order on the Work Order Listing screen. Click the **View Data** icon.
6. Only the participants with exceptions in the original Work Order are in the Exception Work Order.
7. At this point, you can **Edit Data** or **View Totals** by clicking the links.

Work Order: Weekly Payroll - File Upload - Exception

Enter Data

Participant

Asterisks indicate errors

Contributions

Participant

Addresses

Required

Round Keeping ID

Last Name

First Name

EEPRETAX Contribution Amount

ERMATCH Contribution Amount

EEAFTERTAX Contribution Amount

Loan Payment Loan Number 1

Loan Payment Lo

*****0001

Bennett

Winston

228.00

100.00

0.00

0

0.00

⊞

*****0002

Williams

Henry

228.00

100.00

0.00

2

35.50

⊞

*****0003

Sherer

Pat

228.00

100.00

0.00

0

0.00

⊞

*****0004

Allen

Barb

228.00

100.00

0.00

0

0.00

⊞

*****0005

Bennett

Winston

228.00

100.00

0.00

0

0.00

⊞

*****0006

Johnson

Jason

228.00

0.00

0.00

0

0.00

⊞

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Showing 1 - 6 of 6 first | prev | next | last Page 1 of 1

Go

Rows Per Page (Max. Limit: 42) 10

Apply

<<PreviousRecord

NextRecord>>

Add New Participants

After creating or copying a new Work Order, new participants can be added.

1. Navigate to the last page of data and select **Add Rows**.

Filter Data

Filter on: - Select A Column - Search Reset

Enter Data

Participant Contribution Loans Comp Demographic Dates Address

SSN	First Name	Last Name	Plan Number	Division	Union	EE Pre Tax	EE Roth	EE After Tax	ER Match
****1950	BARNEY	RUBBLE	UOUIDE	RUBB	false	0.00	0.00	0.00	0.00
****0121	BETTY	RUBBLE	UOUIDE	RUBB	false	0.00	0.00	0.00	0.00
****0122	BAMBAM	RUBBLE	UOUIDE	RUBB	false	0.00	0.00	0.00	0.00
****1112	FRED	FLINTSTON	UOUIDE	FLIN	false	0.00	0.00	0.00	0.00
****1114	WILMA	FLINTSTON	UOUIDE	FLIN	false	0.00	0.00	0.00	0.00
****1201	PEBBLES	FLINTSTON	UOUIDE	FLIN	false	0.00	0.00	0.00	0.00
****1202	DINO	FLINTSTON	UOUIDE	FLIN	false	0.00	0.00	0.00	0.00
****3333	GRAND	POORAH	UOUIDE	RUBB	false	0.00	0.00	0.00	0.00
****4445	TY	REX	UOUIDE	FLIN	false	0.00	0.00	0.00	0.00
****4446	ROCKY	RUBBLE	UOUIDE	RUBB	false	0.00	0.00	0.00	0.00
****4449	ED	FLINTSTON	UOUIDE	FLIN	false	0.00	0.00	0.00	0.00
****5555	EDNA	FLINTSTON	UOUIDE	FLIN	false	0.00	0.00	0.00	0.00

Showing 1 - 12 of 12 first | prev | next | last Page 1 of 1 Go Rows Per Page (Max Limit: 26) 12 Apply

Details Cancel Add Rows View Totals Change Entry Method Save Complete

2. Add data to the blank rows, then select **Save** or **Complete**. If more rows are needed, select the **Add Rows** button again.

Feedback Files

A feedback file is a .csv file that documents changes to Mutual of America's system that are likely to impact your payroll. For example, if a participant takes out a new loan, and deductions for repayment need to begin, this would be reflected on the feedback file. Some payroll providers accept these files directly, which is called a 360° Integration. If your payroll provider is an approved partner, we will automatically send them weekly updates. Whether or not you have 360° Integration, feedback files will always be made available in DVW.

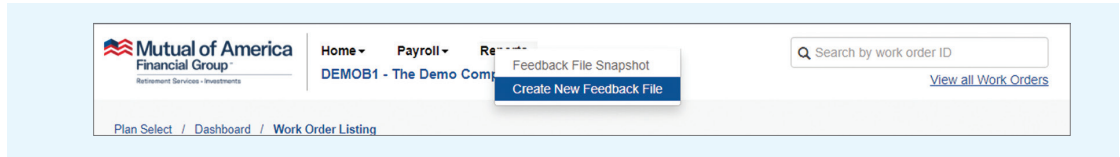
Feedback files are categorized as "Nonfinancial" Work Orders, and can be scheduled or requested manually. Upon onboarding, a recurring feedback file will automatically be scheduled to run at least four business days before each check date, which should give ample time to submit payroll updates.

Each time a feedback file is run, we will notify you via email that it is ready for download. You can download it from the **View All Work Orders** screen. The feedback file can be interpreted as follows:

- Record type "D" indicates a deferral change. Each row shows a contribution code indicating Traditional or Roth contributions, and whether the change is a flat dollar amount or a percentage. Participants will only appear on the file if there has been a change.
- Record type "L" indicates a loan deferral. Your feedback file will typically show active loans, regardless of any changes. The loan deferrals are sorted by effective date, with the most recent changes on top. A sample feedback file is shown below:

RecordType	PlanID	EmployeeName	EmployeeSSN	EffectiveDate	EndAllDeferrals	ContributionCode	DeferralPercent	DeferralAmt	PlanEntryDate	LoanNumber	LoanPaymentAmount	LoanGoal	Comment
D	123456	John Smith	111111111	3222021	N	403B	6	50					Adding new Traditional Deferral Rate
D	123456	Jane Doe	222222222	3182021	N	403B							Adding new Traditional Flat Dollar
D	123456	Jeff Wright	333333333	3182021	N	4ROTH	10						Adding new Roth Deferral Rate
D	123456	James Taylor	444444444	12242020	Y	403B	0	0					Ending Traditional Deferrals
D	123456	Susan Rice	555555555	12242020	Y	4ROTH	0	0					Ending Roth Deferrals
L	123456	Ken Miller	888888888	4022021		401L	0	0		1	48.16		Loan Deferral
L	123456	Susan Rice	999999999	4022021		401L	0	0		1	40.06		Loan Deferral
L	123456	Tom Burns	111223333	3022021		401L				2	60		Loan Deferral
L	123456	Tom Burns	111223333	1052021		401L				1	45.54		Loan Deferral

At any time, you may create a manual feedback file by clicking **Reports**, and then clicking **Create New Feedback File**.



Manual Feedback Files can be used to review data for specific periods of time. Use the form to enter the start and end dates to generate the file. In the example below, the feedback file will pull all changes for the month of February 2021. The **Due Date** should be the day you are running the report. Use the dropdown menu to select your payroll frequency.

Click **Create**, and the manual feedback file will be created overnight, and the resulting file will be available for review the following business day.

Plan Select / Create Work Order / Add Work Order

Add Work Order: Feedback File

Plan Name: DEMOB1 - The Demo Company, Inc.

Client Work Order Type Name: Feedback File

Description: Ad Hoc Feedback File

StartDate: 2/1/2021

EndDate: 2/28/2021

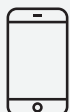
DueDate: 3/26/2021

Frequency: Biweekly

* - Designates Required Field.

Create

If you have questions, contact your local Mutual of America representative



Call 866.954.4321



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