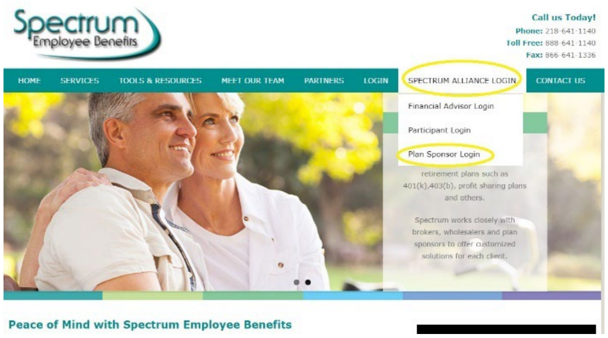
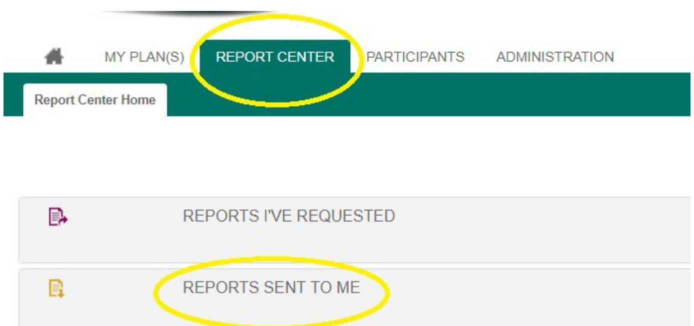
Uploading your Contributions through the Spectrum Website

1) Log into the website

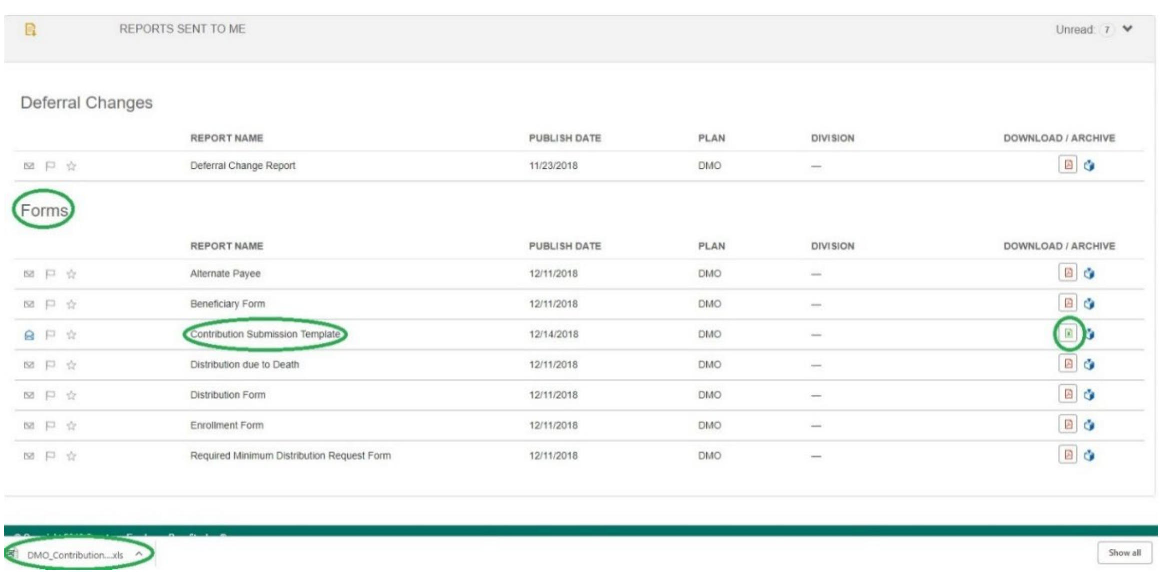
a. www.spectrumeb.com
b. Choose *Spectrum Alliance Login*
c. Choose Plan Sponsor



2) Download the Excel template from Report Center (*If you are using a custom report generated by your payroll software, please skip to step 5*).

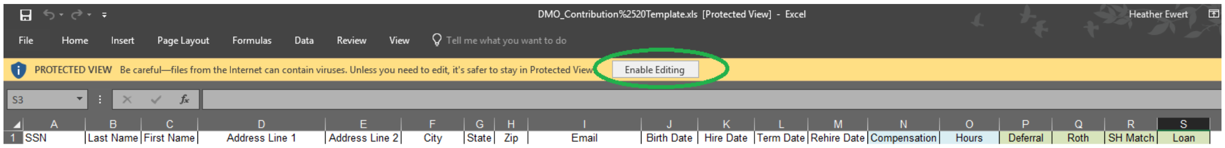


a. Under Forms you will find a report called "Contribution Submission Template"
b. Click the Excel icon to the right under the "Download" column
c. Your download will usually show at the bottom of your screen. Click to open the template in Excel.



3) Enable Editing and Save the file to your computer (if desired)

a. Click “Enable Editing” in the yellow bar on the top of the screen

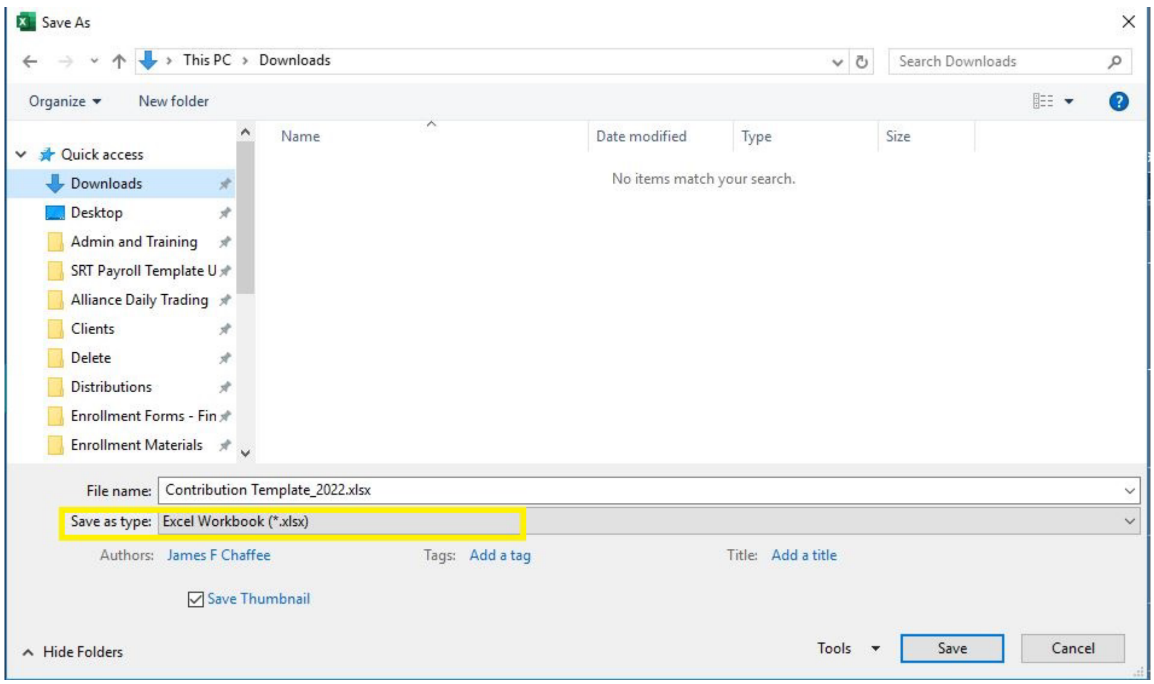


b. Click File/Save As to save the file to your computer.

i. Choose the location on your computer to which you want to save the file for future access

ii. Rename the file to remove the “%2520” characters in the middle of the name

iii. Check that your “Save As Type” is an Excel Workbook .xlsx



4) Complete the spreadsheet

a. Update employee information (address, term date, etc.) as applicable in columns A – D and N-Y.

   i. You can add new employees directly to this file and they will upload into our system. *Remove any hyperlinks (e.g. in email addresses) prior to uploading or the system will not accept the file.*

   ii. You can enter termination dates and rehire dates to update employee's status

   iii. If you only have one location, the default division is 0 (zero)

	A	B	C	D	E	F	G	H	I	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1	SSN	Last Name	First Name	Division	Pretax Deferral	Roth Deferral	Safe Harbor	Discretionary Match	Profit Sharing	Loan	Compensation	Hours	Birth Date	Hire Date	Term Date	Rehire Date	Address Line 1	Address Line 2	City	State	Zip	Email	Home Phone 111-111-1111	Mobile Phone
2	111-11-1111	Doe	Jane	0									1/1/1990	1/1/2020			123 Anywhere St		Anywhere	VA	11111	jane@gmail.com	555-555-5555	
3	222-22-2222	Doe	John	0									2/2/1990	2/2/2020			123 Anywhere St		Anywhere	VA	11111	john@gmail.com	555-555-5556	

b. Add Compensation and hours for all employees in columns L & M

   i. Compensation is gross compensation for this pay period

   ii. Hours are hours worked in this pay period. If you have salary employees, you can base it on a 40-hour work week as applicable.

	A	B	C	D	E	F	G	H	I	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1	SSN	Last Name	First Name	Division	Pretax Deferral	Roth Deferral	Safe Harbor	Discretionary Match	Profit Sharing	Loan	Compensation	Hours	Birth Date	Hire Date	Term Date	Rehire Date	Address Line 1	Address Line 2	City	State	Zip	Email	Home Phone 111-111-1111	Mobile Phone
2	111-11-1111	Doe	Jane	0									1/1/1990	1/1/2020			123 Anywhere St		Anywhere	VA	11111	jane@gmail.com	555-555-5555	
3	222-22-2222	Doe	John	0									2/2/1990	2/2/2020			123 Anywhere St		Anywhere	VA	11111	john@gmail.com	555-555-5556	

c. Complete the contribution sections in the columns E – K as applicable.

   i. All amounts are entered as numbers with two decimal places.

   ii. Deferral is the Employee contribution amount withheld from pay pre-tax

   iii. Roth is the Employee contribution amount withheld from pay after tax.

   iv. SH Match/SHNE/Match – Company contribution amount as applicable to your plan. If you do not know your contribution formula, please contact Spectrum.

   v. Loan is the employee loan repayment amount withheld from their pay.

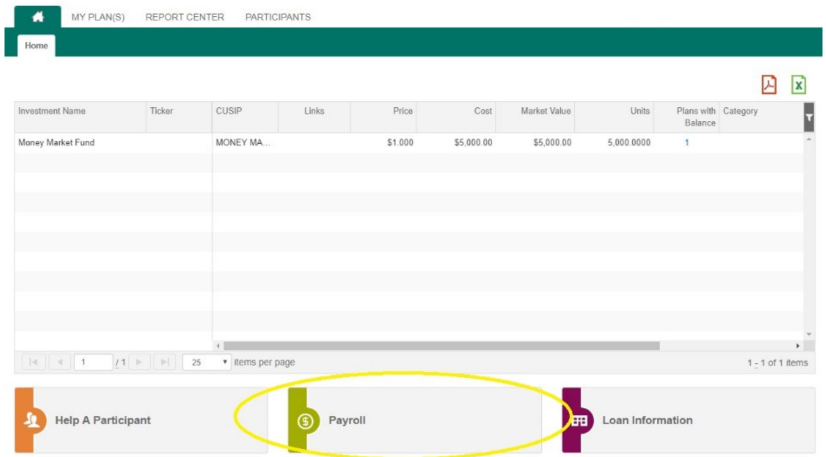
	A	B	C	D	E	F	G	H	I	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1	SSN	Last Name	First Name	Division	Pretax Deferral	Roth Deferral	Safe Harbor	Discretionary Match	Profit Sharing	Loan	Compensation	Hours	Birth Date	Hire Date	Term Date	Rehire Date	Address Line 1	Address Line 2	City	State	Zip	Email	Home Phone 111-111-1111	Mobile Phone
2	111-11-1111	Doe	Jane	0									1/1/1990	1/1/2020			123 Anywhere St		Anywhere	VA	11111	jane@gmail.com	555-555-5555	
3	222-22-2222	Doe	John	0									2/2/1990	2/2/2020			123 Anywhere St		Anywhere	VA	11111	john@gmail.com	555-555-5556	

d. Once all amounts are complete, save your file to a location you can access on your computer.

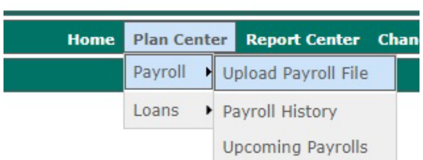
5) Upload the spreadsheet through the website

a. Note: The ACH bank draft will be requested within 1 business day of the upload. If uploaded before 1:30 pm CST, the draft will be requested the same day.

b. From the website homepage, choose the “Payroll” link on the bottom of the page.



c. Choose Plan Center / Payroll / Upload Payroll File



d. Select your plan from the drop-down box

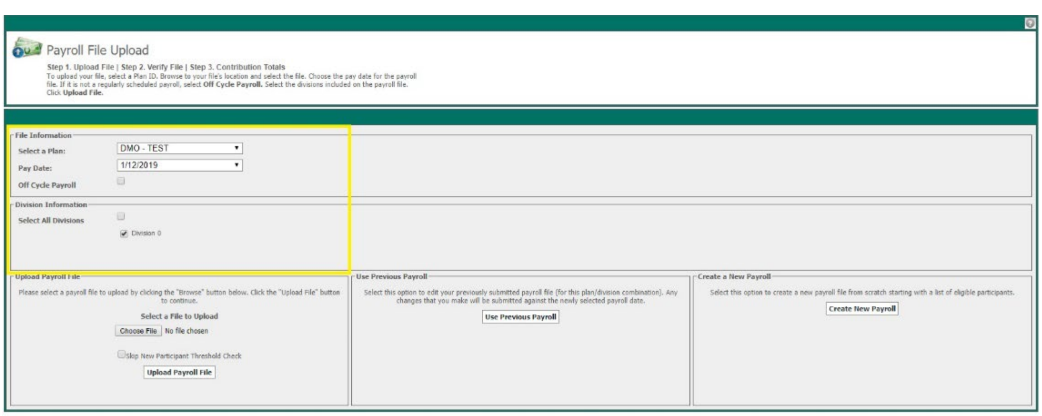
e. Select your payroll date from the drop-down box. This box will display the next payroll due.

   i. If your normal payroll date moved due to a holiday or weekend, still select the date from the drop down. This way, the system recognizes a file has been uploaded for that date and will not send past due notices.

   ii. If you are uploading contributions for a payroll run outside of your normal schedule, i.e. a bonus payroll, check the box for “off-cycle payroll” and choose the appropriate date by clicking on the calendar icon that will appear.

f. Select your Division/location

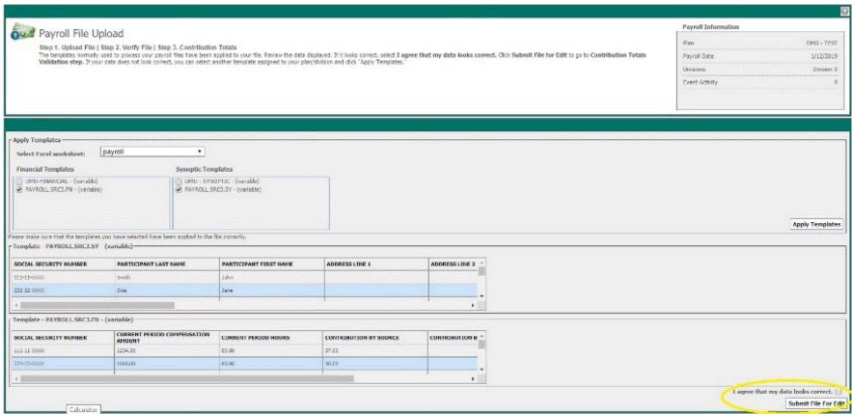
   i. If you only have one division, you will still need to check the box for “Division 0”.



g. Click on “Choose File” and browse to where you saved your file.
h. If you have added new employees to your file, check the box for “Skip New Participant Threshold Check”.
i. Click Upload Payroll File. (Please see step 9 for an alternative submission method for future payrolls).

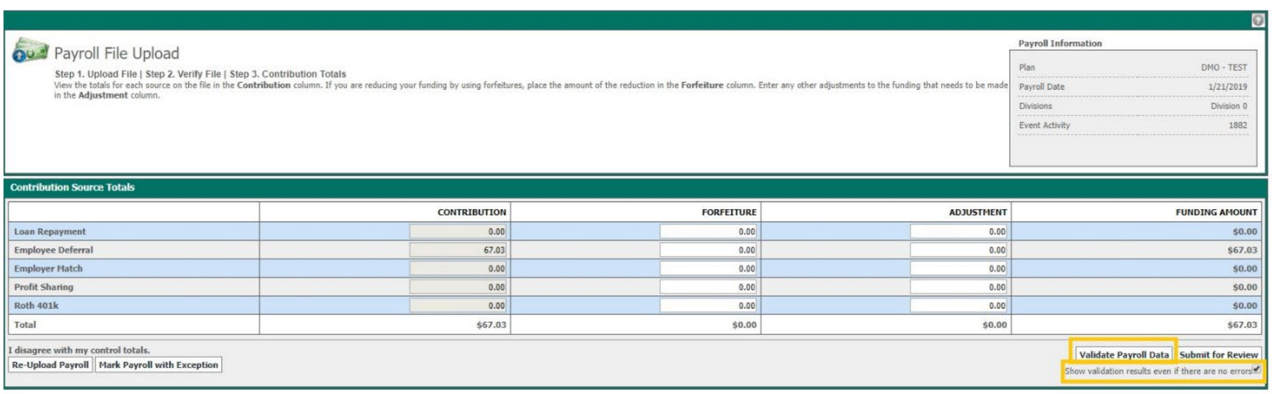
6) Confirm file data is in the correct columns

a. The first few lines of your file will show here, split into two sections. (Note, this will not show your full file).
   i. The first section shows the employee information in columns A –D and N-Y
   ii. The second section shows the financial information in columns E--M.
b. If everything appears to be in the correct columns, check the box for “I agree that my data looks correct” and click “Submit File for Edit”



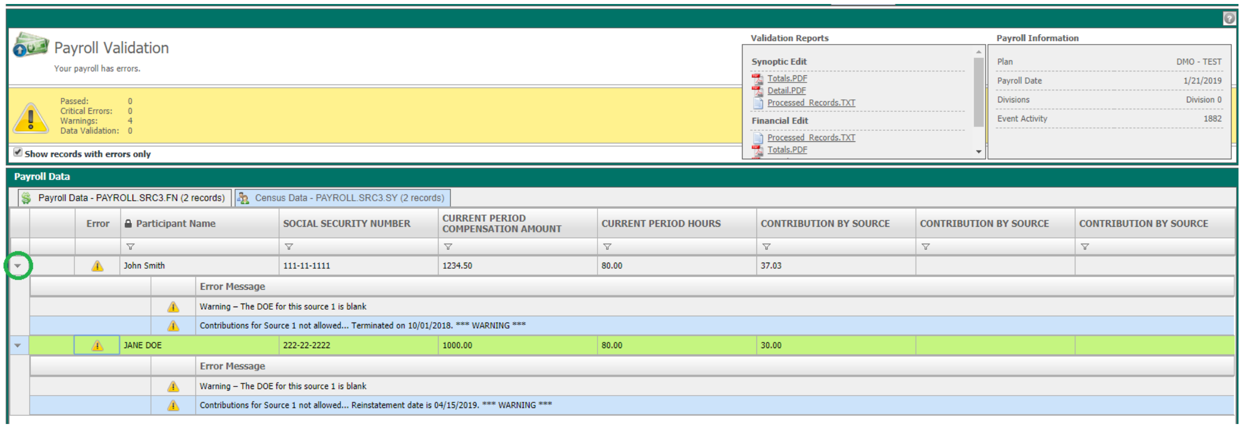
7) Validate payroll totals

a. Verify the contribution totals match your records.
b. If you have forfeitures to use, you can enter the amount you want to use in the “forfeiture” column on the line for the correct source.
c. When ready, check the box for “Show Validation results even if there are no errors” at the bottom of the screen and then click “Validate Payroll Data”

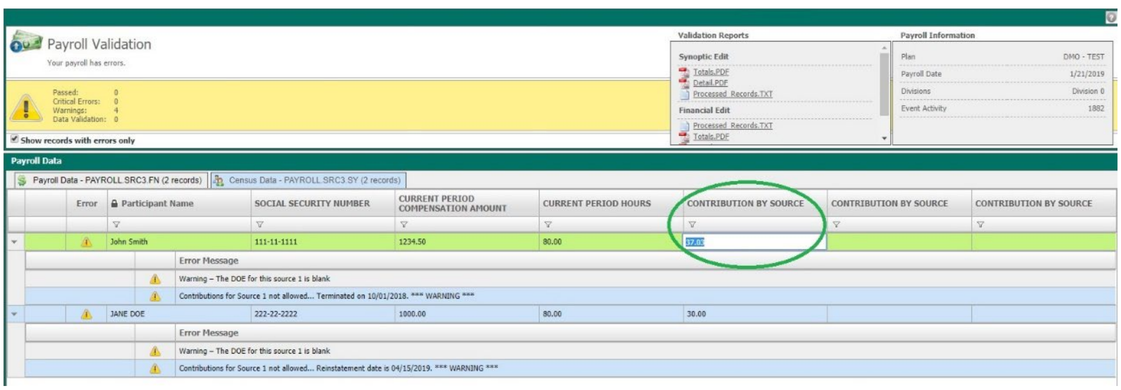


8) Review Validation Errors and Warnings

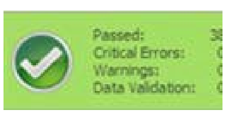
a. If your file had any warnings, you will see a box on the top of the screen with the number of warnings. The effected records (if any) will display in the Payroll Details or Census Details tabs below. Click on the arrow on the left hand side to show the errors for each record.



b. You can click on the fields to edit the information as needed. For example, you can edit the contribution by source to remove a deferral amount if the employee was given one in error.



c. The colors codes and associated icons associated with each type of Validation status are:



Green indicates that no errors were encountered during the validation process. Click **Submit** to submit the file.

Yellow indicates that non-critical errors (warnings) were encountered during the validation process. Each warning is identified by a yellow warning icon in the appropriate row of the grid, with an arrow▶icon that you can click to view a description of the warning.

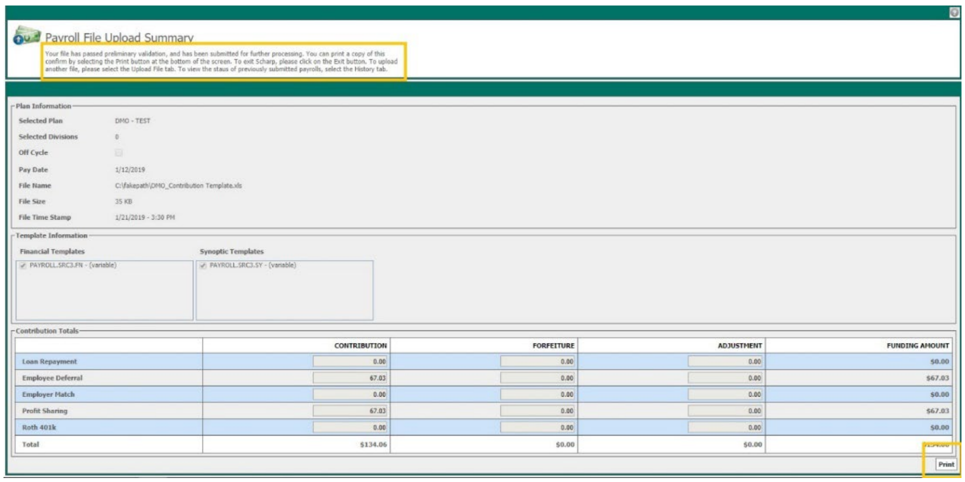
Please review the warnings and make changes if needed. If changes are made, click "Revalidate payroll" at the bottom of the page to update the submission. When ready to submit, Click **Submit for Review** to submit the file.

Red indicates that critical errors were encountered during the validation process. Each error is identified by a red error icon in the appropriate row of the grid, with an arrow▶icon that you can click to view a description of the error. **The file cannot be submitted until all critical errors are corrected**.

Makes changes as necessary and click "Revalidate payroll" at the bottom of the page to update the submission. When all critical errors are removed, Click **Submit** to submit the file.

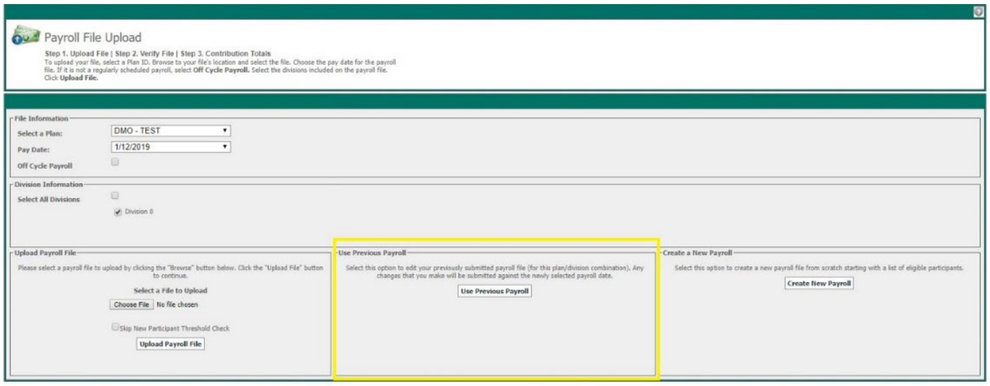
9) Confirmation of file submission

You will receive a Payroll File Upload Summary to confirm completion. The top of the page should say "Your file has passed preliminary validation and has been submitted for further processing….". You can print this page for your records if desired.



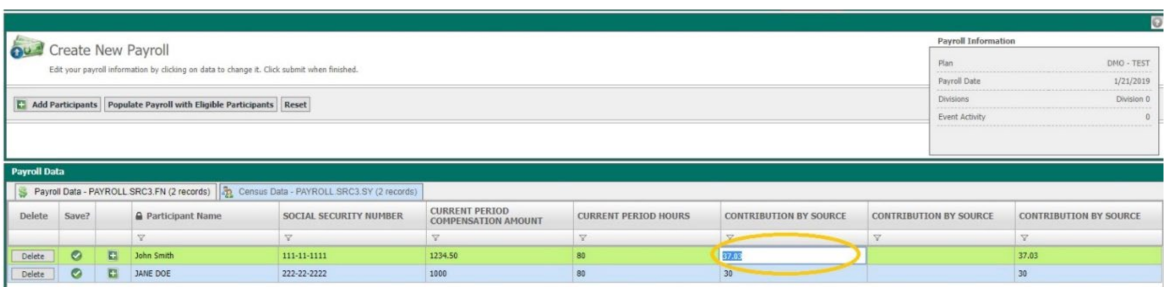
10) Use Previous Payroll Option

a. After your first contribution file upload, you can choose the option to "Use Previous Payroll" on subsequent contributions. On the payroll upload screen, click the box for "Use Previous Payroll" instead of "Choose File".



b. On the next screen, you can add or delete participants and edit the contribution amounts by double clicking on the field you want to edit.

i. The Sources follow the same order as your uploaded file.



c. When you are done editing, click "submit payroll" on the bottom of the screen.

d. Continue processing as in step 7, page 5 above.

If you have any issues or questions, please contact Heather Ewert at heather@spectrumeb.com or 888-641-1140 x105.