

Cetera Retire Webinar: Payroll Demo Q&As

Contribution Template File – Upload Method

Where do we download the contributions template?

The template can be downloaded by clicking Contributions > Upload File > Template File. You can also download the file from the [Cetera Retire migration website](#).

Will the contribution file come loaded with the current active participants?

No. The contribution file you download will be blank. However, you can save your completed file and use that when you start the next contribution process. You also have the ability to copy and paste within the file.

If we export an excel file with the same data from our software, do we need to use the exact downloaded template?

Yes. To ensure a successful transition, you will need to use the downloaded template, as it contains the file layout and formatting that will be required once the conversion is complete. You can still use the file generated from your software and copy/paste the applicable contribution data into the required columns of the template, which helps minimize manual entry while ensuring the file is submitted in the correct format for processing. Additionally, the template captures important census data. Providing this information is critical to maintaining accurate participant records, supporting proper plan administration, and ensuring contributions are allocated and reported correctly.

What file formats can the template be saved as?

The Excel file can be saved as .csv or .xlsx extensions.

Can I copy and paste data onto the contribution file?

Yes. If the data meets our system requirements, minor formatting differences (dashes/no dashes, decimals with zeros following “.00” or just the flat dollar amount, etc.) These formatting variations are generally acceptable provided the underlying data is accurate and complete.

Can I remove columns from the contribution file if they do not apply to my plan?

You may hide columns that are not applicable, but you should not delete, move, or rearrange them. The upload process relies on the file's existing structure, and changing the layout may cause upload errors or rejected submissions.

Does the column header in the contributions template need to be included?

Yes. The header row should be included at the top of the contribution file to ensure the upload is processed correctly.

Do the exact column titles have to match your contribution file?

No. You may change the name of the title but please be sure the expected data for that column does not change. For example, if the title is EMPLOYEE 401(K) (column G), you may rename it pre-tax if that is helpful.

Is there an order (alphabetical) when adding new employees to the template?

No. The file can be sorted in any order, so it does not matter if the new employees are at the end or somewhere in the middle. However, please ensure if you are adding employees into the middle of existing data, that you are adding an entire row and not just a cell.

Is there an opportunity to send a test file that can be uploaded into the system?

No. We need your plan to be fully established on our recordkeeping system to be able to load a contribution file and this will occur the week of 10/19. If you have issues while submitting, please contact your client service team and they will be able to assist you.

Do all employees need to be included in the contribution file even if they did not contribute?

Yes. The contribution file should generally include all paid employees for that payroll period, even if they did not make a retirement plan contribution. This helps ensure compensation and census information remains accurate and complete.

Can I report employee census updates through the contribution file?

Yes. The contribution file can be used to report many common census updates, including new hires, rehires, terminations, address changes, and name changes.

How will Ascensus know that column N is QNEC for example? What if I have multiple Client Specific MTs?

We base this setup on the information provided by Cetera. If any clarification is provided on which money type is for each column, you can reach out to your client services team.

In total compensation, do we include employees that are not participating?

Yes. Include all employee's compensation data with each upload. This will allow us to gather year-end testing data in real time.

Should the total compensation amount be gross compensation or 401k eligible earnings only?

Yes. Provide gross compensation in order for us to gather all necessary data for year-end testing.

Can I add both salary and hourly employees in one upload when the dates match up?

Yes. Salaried and hourly employees paid on the same pay date can be uploaded within one file. If there are different bank accounts for each division, then two separate files, one for each, would be requested. Your plan will be setup as it was with Cetera.

Why do hours need to be reported each week when we track eligibility for our employees through our office?

Hours are a required field for your plan to help track eligibility. Even if eligibility is tracked internally, hours are still required for the administration of your plan and to support service-related recordkeeping and compliance requirements.

How do you input salaried hours?

For salaried employees, you would use the standard hours as follows: Weekly 40hrs, Bi-Weekly 80 hours, Semi Monthly 87 hours, Monthly 173 hours.

Can I submit matches quarterly or does it need to be every payroll?

Yes. Matches can be submitted quarterly, **unless** your plan documents specifically state otherwise.

Contribution – Manual Method

Can contributions be entered manually instead of uploading a file?

Yes. While file upload is generally preferred, you may also manually enter contributions through the Sponsor Website.

Division/Site

If I have two different divisions/sites/companies, will I have to submit two different templates, one for each division?

Yes. For each site or division, you will use the same contribution processing file. You will maintain a separate copy of the file for each division, with each file containing all employees associated with that specific division.

If I have two divisions/sites, but one division has a small number of eligible employees that aren't interested in participating, do I still need to submit a file for that division?

Yes. Please follow the same approach. We will need to capture compensation and hours data for the employees that are not participating.

What information do you need for the “Site” line?

The “Site” line in the header should have the alpha character attached the sites/divisions we have setup based on the information provided by Cetera. In most cases, if there is only one site, this would be “Site A”.

Contribution Submission and Processing

What should I do if I receive a validation message during upload?

Validation messages are designed to help identify potential issues before a contribution is submitted. Review the message carefully, confirm the information entered, make any necessary corrections, and then continue through the submission process.

What does the "Unexpected Loan Payment" message mean?

This message typically appears when a loan payment is entered for a participant who does not currently have an active loan on record. Review the participant's information and confirm whether the loan payment should be included before proceeding.

If my scheduled contributions date is January 5, can I submit it early on December 31st?

Yes. You may submit contributions early and our system will process the file on the check date.

Can I submit an off-cycle payroll contribution?

Yes. If you need to submit contributions outside of your regularly scheduled payroll dates, you can use the Manage Schedule option under the *Contributions* tab to add an off-cycle contribution date and process the submission accordingly.

How do I update the bank account used for contribution funding?

From the *Contributions* page, select Update Bank Account. You can review and update the ACH information associated with your site.

What are forfeiture funds, and when can they be used?

A simple way to think about forfeiture funds is that they're dollars are already available within the plan, often resulting from employees who left before becoming fully vested in employer contributions. If your plan uses Forfeiture as a Service, the system can automatically apply eligible forfeiture balances toward employer contributions first, helping reduce the amount that needs to come directly from your company's bank account.

What if the totals on the "Review" screen of the contribution submission are incorrect? How can I correct them?

If you notice a discrepancy, select Back and return to the contribution file. Review the payroll data included in the upload, make any needed corrections, save the file, and then upload it again. Once the totals match your payroll records, you can proceed with submitting the contribution

How can I confirm that my contribution submission was successful?

Once the contribution has been submitted, an Automated Funding Request (AFR) will be generated as confirmation, and you can track the status under the *Contributions* tab.

Who will receive the Automated Funding Request receipt?

The Automated Funding Request (AFR) will be sent to the Primary and Payroll contacts provided by Cetera. If changes need to be made, please contact your Client Service team once transition is complete.

Can I view recent contribution transactions beyond the last 30 days?

Yes. To locate the Transaction history on the web, the data can be accessed via reports and running "Plan Transaction History Detail".

What happens if I find a mistake after submitting contributions?

If you discover an error after submitting a contribution, contact your Client Services team as soon as possible. The sooner the issue is identified, the more options may be available to review and address the submission before additional processing occurs.

Will the system calculate employee deferral amounts for me?

No. Contribution amounts should be calculated and withheld through your payroll system before they are entered or uploaded to the Sponsor Website. The website does not calculate employee deferrals based on percentages or compensation amounts.

Can I submit multiple payrolls on the same day?

Yes. If you process multiple payrolls, such as a regular payroll and a bonus payroll, each payroll can be submitted separately through the Sponsor Website using the applicable payroll date.

What if I miss a scheduled payroll date?

If a payroll date is missed, you can generally submit the contribution once the payroll has been processed. If you need assistance updating your schedule or determining the next appropriate steps, your Client Services team can help.

Are there deadlines for submitting contributions after payroll?

Plan sponsors are responsible for remitting contributions in accordance with applicable regulatory requirements and plan obligations, typically within 7 business days of the check date or when administratively feasible. If you have questions regarding contribution submission timing, please contact your Client Services team for guidance specific to your plan

Contribution Submission Help

Who should I contact if I need help after today's webinar?

For assistance with contribution submissions, payroll reporting questions, funding inquiries, or plan administration support, contact your Client Services Representative:

Monday through Friday, 8:30 a.m. to 7:00 p.m. ET

Phone: 877-618-4843

Email: clientservice@service.ceteraretire.com

Payroll Integrations

When will integrations be available for me to connect the payroll provider?

We support payroll integration with many [vendors](#). If you do not have integration in place currently, once the transition is complete, please contact the client service team to begin the setup process.

Non-payroll questions

Can more than one person at my company access the Sponsor Website?

Yes. Multiple authorized users can be granted access to the Sponsor Website. User permission can be established based on your organization's needs and everyone's responsibilities.

Will plan sponsor and participant login credentials change?

Yes. Both plan sponsor and participant login sites will have new URLs and will require new login credentials to be established. An email will be sent out to both plan sponsors and participants once the transition is complete, the week of October 19th and will include instructions on how to activate your accounts. Review the [Plan Reference Sheet](#) for the new Cetera Retire URLs.

Where do we obtain our Plan Name and new Client ID?

An email will be sent on 10/13 that will include your Plan name and new Cetera client (plan) ID number. It will be located at the top of the email.

An email will also be sent out to both plan sponsors and participants once the transition is complete the week of October 19th and will include instructions on how to activate your accounts.

For plan sponsor use only.

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