

# payroll processing guide for online contribution entry

a user-friendly payroll submission tool for employers with fewer than 50 participants



# ACH debit request automated transfer authorization Alerus Financial, N.A.

employer		
account number		

As an authorized signer for the Plan, I hereby authorize Alerus Financial, N.A. to transfer (debit) funds from the bank account listed below via Automated Clearing House (ACH), effective immediately and until further notice. The transferred funds represent plan contributions including loan payments and should typically be in an amount equal to the total on the payroll contribution file sent periodically from our company. I agree to maintain a sufficient balance to cover such transfers. This also provides authorization to credit funds to this account, should there be a need for adjustments or correcting entries.

bank name			
address			
ABA#	bank account #	checking _____	savings _____

Please attach a voided, blank check or photocopy of a check.

This authorization will remain in effect until it is cancelled in writing.

Authorized signer for the plan

employer signature	date
print name	
title	

# online contribution entry instructions

To log in you will need your User ID and Temporary Password. Your Password will arrive several days after you receive your User ID. If you do not have your User ID and/or Temporary Password, please contact your account administrator.

1. Go to [alerusretirementsolutions.com](http://alerusretirementsolutions.com)
2. Click the **Plan Sponsor** tab.
3. Click the blue **Login** button on the left side of the screen.
4. Next to ARS Online Access, click **log in**.
5. Enter your User ID on the Welcome screen, click **Enter**.
6. Enter your Temporary Password, click **Log In**.
7. You will be prompted to create a New Password, click **Continue**.
8. On the Security Question page, select and answer the security questions. Click the **down arrows** for a complete list of questions, from which to choose.
9. Select **ARS Online Contribution Entry** from the Application page. *Note: If you do not see the ARS Online Contribution Entry application, please contact your Account Administrator for assistance.*
10. Below the words Choose Plan, select the plan for which you would like to submit, then select **New Contribution Entry**.
11. When you have selected contributing participants or used the **Include All** button, select **Enter Contributions**.

Follow these step-by-step instructions to create a new contribution batch or to copy a prior contribution.

## to create a new contribution batch

- a. Click the **New Contribution Entry** button
- b. Click **Include All** for all participants to be included in your contribution batch, click **Exclude All** to reset all participants as excluded, or click below the **Include** column to include or exclude specific participants.
- c. Click **Save Changes** after selecting the participants to include/exclude
- d. Click **Enter Contributions** to begin entering payroll data

- e. On the Batch Entry screen:
  - Enter the Pay Period From and Pay Period To dates
  - Enter the contributions by source for each participant, using the **TAB** key to move between fields.
  - For loan payments, click in the **Loans** column for that participant, enter the loan payment for each loan number, click **Return** to go back to the Batch Entry screen to enter data for other participants
- f. Click **Save** to save the contribution batch
- g. Review the entries and verify totals, then click **Submit**
- h. Select **ACH** as the payment method, note any loan payoffs and include any additional comments in the Comments section and click **Submit for Processing**
- i. Once the batch is submitted you will receive a Batch Submitted Successfully message
- j. Click **Logout** at the top of the screen when finished

### to copy a prior contribution batch

- a. Click **New Contribution Entry**
- b. Click **Enter Contributions**
- c. Click **drop down box** next to Batch, select prior batch
- d. Click **Copy** button
- e. Follow highlighted directions that appear on the screen
- f. On the Batch Entry screen:
  - Enter the Pay Period From and Pay Period To dates
  - Enter the contributions by source for each participant, using the **TAB** key to move between fields
  - For loan payments, click in the **Loans** column for that participant, enter the loan payment for each loan number, click **Return** to go back to the Batch Entry screen to enter data for other participants
- g. Click **Save** to save the contribution batch
- h. Review the entries and verify totals, then click **Submit**
- i. Select **ACH** or **Wire** as the payment method.
- j. In the Comment section, note any loan payoffs and include any additional comments

- k. Click [Submit for Processing](#)
  - l. Once the batch is submitted you will receive a Batch Submitted Successfully message
  - m. Click [Logout](#) at top of screen when finished
12. To review a prior contribution entry click [View History](#)

## frequently asked questions

### 1. Who should I contact if I have questions on how to submit payroll data to Alerus Retirement Solutions?

Contact Alerus Retirement Solutions at 800.433.1685 and a representative will assist you with your payroll submission questions.

### 2. Is the transfer of information secure using the Alerus web site for contribution submission?

Alerus Financial deploys several different measures to protect the security and confidentiality of employee information. A few of them include:

- Electronic files must be transmitted using Internet browsers that have a high security standard of 128-bit encryption.
- A valid user ID and password are required to access the contribution web site.

### 3. What is the ACH cutoff time?

If the contribution file is received by 1 p.m. Central Time on a business day, the ACH is typically initiated that day. If the file is future dated, the ACH will be initiated on the business day coinciding with or following the pay date.

### 4. How does Alerus define a “non-business day”?

Non-business days are Federal Reserve holidays, closed market days, and weekends. We are unable to process transactions on those dates. To find Federal Reserve holidays, refer to payroll tools on [www.payroll.com](http://www.payroll.com). To find closed market days, refer to holiday calendar on [www.nyse.com](http://www.nyse.com).

### 5. What is the Department of Labor (DOL) requirement regarding the timing of depositing retirement plan contributions into the trust?

The DOL states “plan contributions should become plan assets on the earliest date they can reasonably be segregated from the employer’s general assets.” For example, if an employer could reasonably segregate plan contributions from their general assets in three business days, the DOL requires that you remit contributions within that timeframe and not delay remittance beyond that time.

### 6. What causes a delay in contributions being deposited into the trust?

The most common reasons for a delay in contributions being deposited are:

- The deposit amount does not match the contribution detail.
- Alerus does not have enrollment information for all participants that made a contribution.

### 7. What if I am unsure what source (employee deferrals, match, safe harbor match, etc.) to use to submit the contribution?

Please contact your account administrator at 800.433.1685.

### 8. How do I submit information to Alerus if I use a payroll vendor?

Contact your payroll vendor to request establishing a downloadable file using Alerus’ standard payroll format.