FastPay Payroll Submission

Frequently Asked Questions (FAQ)

Nationwide®

General Information

What is FastPay?

FastPay is the payroll submission system to submit payroll, census and loan information directly to Nationwide. FastPay is designed to make your payroll process quicker, easier, and more secure. There are four submission methods available to choose from to fit your plan's needs.

Am I required to use FastPay?

Nationwide is committed to aligning with best practices for securing the privacy of participant information. Payroll processing is transitioning from paper submission to FastPay for a fully digital payroll processing experience.

What are the benefits of using FastPay?

FastPay is designed to save time, improve accuracy, cut out manual entry while enhancing the security of plan and participant information.

What FastPay submission method should I use?

- Use **Import payroll** if you have an Excel spreadsheet with participant and payroll information to submit your contributions quickly and easily. You can also include census data on your file.
- Use **Copy payroll** to carry over participants and contribution amounts from a previously submitted payroll detail and make changes as needed.
- Use **Manually key payroll** if you have a small number of participants or need to submit one-off payroll contributions.
- Use **Payroll Invoice** if you would like to generate a detail with participants and expected contribution amounts based on your payroll calendar.

What if I am submitting contributions for multiple IRS types?

You will need to submit a separate payroll detail for each IRS type. After one submission, go to the **Manage Plan** tab at the top, select **Payroll Processing**, then select the next IRS type to begin another submission.

Import Payroll – Configurations and files

What type of payroll contribution file format does FastPay accept?

FastPay accepts files in a **CSV (Comma delimited)** file format. Many commonly used spreadsheet applications (e.g. Microsoft Excel) allow you to save or export your payroll file in this format. Read the "Save file as comma delimited format (.csv) in Microsoft Excel" section in the User Guide. Visit the Learning Center to find the User Guide.

What is a configuration?

A configuration defines what information is in each column of your payroll contribution file so that it can be properly mapped into Nationwide's systems. Once you set the configuration of your unique file layout, your participants' payroll contribution information can be easily uploaded.

Can I have multiple configurations for my payroll contribution files?

Yes, you may create as many configurations as needed. For example, if your participants' payroll contributions are in multiple files, or if you have a separate spreadsheet for participant addresses, etc, create a different configuration for each file layout. Then, import each file individually.

Do I need to create a configuration each time I import?

No, you only need to create a configuration the first time you import a payroll contribution or census file. Once created, name and save the configuration to use for future imports. Note, if the layout of your file changes, you will need to create a new configuration.

What kind of payroll data should be in my imported file?

You may import as many columns as you would like, but Nationwide will only allow data to match to the following required field types: First Name, Last Name, Social Security Number (SSN) and valid money sources such as, Salary Reduction, Roth Contribution, Employer Match, etc. You are also able to import certain census data for your plan's participants, but not all data points are required. Review the Census data section of this FAQ for more information.

What if my payroll file has data that Nationwide doesn't need or can't accept?

A configuration allows the user to skip any column that is part of the file but not needed for the payroll submission. There is no limit to the number of columns that can be skipped in a configuration.

Why are there invalid records in my import?

Invalid records are caused when a row in your imported file does not match a participant in your plan. An invalid record could be an incorrectly formatted SSN, name or contribution amount in a participant's row. Often, invalid records are header, footer and totaling rows, which can be removed from your import.

Do I need to remove headers and footers from my file before importing?

No, you do not need to remove headers and footers from your file before importing. Headers and footers display as invalid records which can be easily removed during the import process.

How do I fix an invalid row for a participant in my import?

Either manually correct the formatting error in your payroll system or remove the invalid row during the import process. Note, any participants with contribution amounts who are removed from your import will reduce the total contributions for your payroll file.

Can I delete or remove a configuration that is outdated or no longer used?

Yes, when you choose a configuration as part of the import process, select **View or delete configuration.**

Payroll data

What is my pay date? How is the pay date different from the pay period end date?

A "pay date" or "check date" is the day employees are paid. The "pay period end date" is the last day of the pay period for which the employee is being paid. Enter the pay date of your current payroll, not the pay period end date. The pay date results in more accurate monitoring and reporting of contribution limits for employee deferrals.

Can my payroll include negative contribution amounts?

Yes, Nationwide accepts a negative contribution amount for employees. However, the total payroll contributions cannot be negative. Negative numbers can be formatted using parenthesis or a minus sign (i.e. “-100.00” or “(100.00)”.

Can I submit multiple payroll sources at the same time?

Yes, FastPay is designed for you to submit all payroll sources at once. You can submit a payroll that includes employee deferrals, employer match and Roth contributions, and more, at the same time. If you choose to submit sources separately, that will work as well.

Note, if you submit contributions for each source separately, create a separate configuration for each file designating the proper money source. To prevent submission errors, give each configuration a unique name referencing the applicable money source.

Participant dashboard

Can I add a participant now showing on the participant dashboard?

Yes, use the Add or update participant button to add an existing participant not shown on the dashboard. If your plan allows you to add a new participant not already enrolled in the recordkeeping system, you will need to enter their full name and Social Security Number. You are not able to enter additional census data for any new participants added to the dashboard.

Can I remove a participant from the dashboard?

To delete a contribution amount from your payroll detail, expand the participant’s row on the dashboard and update the contribution amount to $0.

How can I search for a participant on the dashboard?

Use the **Filter by typing in an SSN, name, or amount** feature at the top right. You may also use the **Filter** d**ashboard by alert** feature to see records with warnings or errors.

Why am I seeing an orange warning message on the participant dashboard?

An orange warning message indicates that some parts of the census information are not valid (Examples: a hire date occurring before a birth date). You may correct the record with the warning or cancel the submission, fix the source file and re-import or ignore the warning and submit the file as imported as is. If the file is submitted “as is,” the invalid portions of the census information will not update the corresponding participant(s) in Nationwide’s systems.

Why am I seeing a purple “new participant” message?

Any participants on a payroll detail who are not on Nationwide’s systems will be flagged and held in suspense until their enrollment process is complete. The detail can be submitted “as is.” Note, any census data for a “new” participant will not be able to be submitted. When the participant is enrolled in the plan and has an established account, then the census information updates.

Why am I seeing a red “error” message?

If a contribution amount or other field is changed to contain an invalid character, the data cannot be submitted until it’s fixed.

Why am I seeing a blue percentage icon next to a participant?

If a participant has set their deferral election as a percentage, you will need to enter the dollar amount for each contribution.

Census data

How can I use FastPay to share census information about my plan participants?

The preferred way for plan sponsors to share participant information is by importing a file that contains their census information. The import can be part of your regular payroll contribution file or specific to a file with only census information. This information includes employment dates such as hire date, termination date, rehire date, retirement date and disability date.

Additional personal participant information includes their physical address, date of birth and date of death. Once a file has been imported, the census information included in that file can be viewed and updated within the participant dashboard. Census data can also be entered for each participant on the participant dashboard.

What census data is required?

The participant's Social Security Number, first name and last name is required.

How do I perform an import of census information?

Just like importing a payroll contribution file, a configuration should be created that's specific to the layout of the columns in your file containing census information. If your census file does not change, the configuration can be reused.

How do I add or update census information from the participant dashboard?

Expand a participant's row on the dashboard and click the **Update participant census data** button.

Are there any special formatting considerations when importing census information?

When importing dates, the following formats are supported: MM-DD-YYYY, MM/DD/YYYY or MMDDYYYY. Addresses must contain a city, state, and zip code for census information to update Nationwide's systems. Note, if an address is missing or has an incorrect field, but the other fields are all recognized, Nationwide automatically updates the missing or incorrect field(s). A valid SSN, first name and last name are required for every participant in your import file.

Am I able to update a participant's name or Social Security Number (SSN) through FastPay?

No, you may not update a participant's name or SSN from FastPay. Updating a participant's name or SSN requires additional documentation and validation. To update a name or SSN, call your Nationwide representative, call 1-877-496-1630 or send an email to NRSPLAN@nationwide.com

Payment by Debit ACH

Can I include a payment with my contribution file?

Nationwide accepts Debit ACH payments for payroll contributions submitted through FastPay. Make payments by check, credit ACH or wire payments/transfer. The Debit ACH Payment process is the fastest and most accurate method of submission.

Nationwide accepts other forms of payments such as credit ACH or wire payments/transfer, however, these methods require manual processing steps to match the payment to the detail submitted which could cause delays in posting contributions to participant accounts. Contact Nationwide directly for special instructions on how to submit payments using wire or credit ACH, if necessary.

How is a Debit ACH drawn on my account?

On the selected draft date, Nationwide debits your specified account for each payroll source in your imported file. For example, if your file includes employee deferrals and an employer match, then one debit for each of these payroll sources would be performed. The total payroll amount, and amounts to be debited by source, are noted on the Debit ACH acknowledgement page once submitted.

What Debit ACH draft dates can I select?

Draft dates must be business weekdays and Federal Reserve and Stock Market processing days. Select to have funds drafted either the next business day or any business day up to 15 days in the future. To draft for the next business day, a request must be submitted (in good order) before to the Stock Market closes (4 p.m. Eastern). The calendar grays out unavailable days.

May I continue to use our same method for submitting payment to fund my payroll?

Yes, you may submit your payroll detail through FastPay and then continue to send in a check, wire or credit ACH. The Debit ACH Payment method is preferred.

How can I submit a Debit ACH separately from my payroll?

You can submit a Debit ACH outside of the payroll submission process. Go to **Manage plan** and then select **Debit ACH payment**. Then, choose an outstanding payroll to fund with a Debit ACH. Select the **Learning Center** for specific instructions on how to submit a standalone Debit ACH.

Why would I use the Debit ACH link?

A different department might need to remit a previously submitted detail, or maybe you need to submit only a payment for a specific transaction.

How can I associate a payment with a payroll that's previously been submitted?

After selecting **Manage plan** and then **Debit ACH payment**, click **Select new or existing payment** in the "Payroll details" section. Choose the existing payment you need from the dropdown menu.

Payroll History and Maintenance

What am I able to view on Payroll History and Maintenance?

You will be able to view any payroll detail previously started, submitted, or processed for your retirement plan and Pay Center, if applicable.

How far back can I search for past payroll details?

You may search by an unlimited date range for your plan's payroll details.

What are the various payroll submission statuses?

There are five different statuses for payroll details you can view, sort and filter on. These statuses are below.

- **Unsubmitted – Saved:** a payroll detail that was started but not submitted.
- **Submitted – Awaiting payment to process:** a payroll detail that Nationwide has received but is either awaiting the payment for the detail or has not yet allocated the detail to the payment.
- **Submitted – Payment received:** a payroll detail received by Nationwide along with a payment. In most cases, these will be processed that night.
- **Submitted – Awaiting Debit ACH draft date:** is a payroll detail that Nationwide has received that was submitted along with a debit ACH. This debit can be drafted up to 15 days in the future. This status does not appear until the debit ACH is drafted.
- **Processed:** a detail that has been allocated to participant accounts.

Once submitted, am I able to update/ edit a payroll detail?

If you need to make a change or correction to a previously submitted payroll detail, in many cases, you can update your payroll before it processes. Any payroll detail with the following status may be edited and re-submitted.

- **Unsubmitted – Saved**
- **Submitted – Awaiting payment to process**
- **Submitted – Awaiting Debit ACH draft date can be edited and re-submitted.**

Note, if you change the total of a payroll detail that has a pending debit ACH, the debit ACH will be canceled and can be re-submitted with the new dollar amount along with the updated detail.

If a payroll detail has a **Submitted – Payment received** status, contact Nationwide to make any updates to that payroll.

Once **Processed**, a payroll detail is no longer editable.

What information on each payroll detail am I able to view/ edit?

You may view participant contribution amounts by total and by source. These amounts are editable for certain payroll statuses (see previous question). If the plan has payroll loans, you may view the loan payments (Note, these loans are not editable in FastPay.)

You can also view submission details. This includes submission date and time, the user ID that submitted, the number of records submitted, total amount and amounts by source and processed date, if applicable. Corresponding payment information can be viewed as well (Examples: payment amount, payment type and other information).

What is a Pending unmatched Debit ACH payment?

An unmatched Debit ACH means the payment details do not match up to a submitted payroll detail (Example: payment amounts or pay dates do not match). You may delete a pending debit ACH payment.

If I submit census data with my payroll, can I view that information as well?

If you submitted census data with your payroll, you will not see the census data if you access that payroll via History and Maintenance as the census data is automatically updated on Nationwide's system when it is submitted.

Am I able to update or submit census data when I submit a payroll detail through History and Maintenance?

You can submit new census data as part of editing and re-submitting a payroll through the participant dashboard. Open a participant record and enter census data in any of the applicable fields.

Am I able to delete a payroll detail?

Yes, if a payroll detail has not been processed, you can delete the detail. If there is a pending debit ACH associated with the payroll, it will be canceled as well. If there is another method of payment (such as a check or wire) that is currently allocated to the payroll detail being deleted, the payment will become unallocated from the payroll, but will remain in suspense on Nationwide's systems until further action is taken (e.g. another payroll is submitted or a refund is requested) Note, Nationwide may refund amounts received that have not been resolved within 30 days.

When editing a payroll, am I able to add a participant to the payroll if they were not included on the original payroll?

Currently, you cannot add a new participant to a payroll through History and Maintenance. You should be able to do this in the future.

When editing a payroll, am I able to remove a participant from the original payroll?

Although you cannot remove a participant from the payroll when updating it, you can change the participant's contribution amount(s) to zero. This action will effectively remove the participant from the payroll.

How may a plan receive bank instructions from Nationwide?

Bank instructions for remittance of funds via wire or ACH transfers through your financial institution may be requested from your Nationwide representative or by emailing NRSCONTR@nationwide.com. Please include your plan name and your plan number as reference.