

## ftwilliam.com Compliance Software Troubleshooting – Common User Errors

Area	Issue	Possible Solutions
<b>1. Plan Set-up</b>	Plan specifications are different from the plan document	When you add the first year-end, plan specs copy from whatever is in the document module; any changes made to the document after you add the year-end do not copy across so you will need to adjust plan specs in the compliance module. When you add a second or later year-end, the default is for specs to copy from the prior year in compliance. If you want to copy plan specs from the document when adding a new year-end (apart from the first year), you need to select that option.
	How do you code a plan has a last day rule AND 1000 hours requirement for profit sharing?	In the Contribution section of plan specs, scroll down to the Nonelective section. Select No for the first option, then select Yes for 'Require service for a Participant to receive an allocation of Nonelective Contributions?', and enter 1000 for the hours. Select Yes for 'Require employment by the Company on the last day of Plan Year for a Participant to receive an allocation of Nonelective Contributions?' Note that the first option in this section ('A Participant will receive an allocation of Matching Contributions if he or she is employed by the Company on the last day of Plan Year or completes the Hours of Service required') is used for a plan that uses an either/or option, rather than both LDR and hours requirement.
	There are error messages on the Source and or Account setup screens, or the Transaction menu	Follow the general rules below for source and account setup: <ul style="list-style-type: none"> <li>• Do not add sources manually; if there are no sources listed the first time you go to that screen, click the 'Add Default Sources' link.</li> <li>• If you are using investment accounts, bear the following in mind:               <ul style="list-style-type: none"> <li>○ The account 'Type' can be Cash or Brokerage; a brokerage type account allows you to allocate earnings to individual participants. You can only have one brokerage type account.</li> <li>○ If you are uploading a file from an asset custodian, and are using accounts, the account ID for the vendor account must be 'VENDOR'; you can only have one vendor account and the type is always 'Cash'.</li> </ul> </li> </ul>
<b>2. Census &amp; Data Scrub Task</b>	Census will not upload	<ul style="list-style-type: none"> <li>• Do pay attention to any error messages on the upload screen!</li> </ul>
		<ul style="list-style-type: none"> <li>• Check that the grid ID in cell A3 of the worksheet you are trying to upload matches the ID of the grid selected for the plan.</li> </ul>
		<ul style="list-style-type: none"> <li>• The default number of rows to ignore on the upload screen is five. Make sure the data starts on row 6; or change the number of rows to ignore.</li> </ul>
		<p>###Suggestion### Add one participant manually on the Edit Census screen, enter all the data, or select from the drop-downs. Then download, and add the rest of the data to the worksheet.</p>
Participant has an incorrect original hire date	<ul style="list-style-type: none"> <li>• The first year the plan is in ftwilliam, or the first year a participant is on the census, the field 'M:EarliestHireDate' feeds from the field 'R:EmploymentHireDate1'. To correct an earliest hire date, enter the original hire date in both these fields in year 1 – the grid: * ftw DER Conversion Grid 2017 includes both dates.</li> </ul>	
When you upload a new census, duplicate participant records are being created	<ul style="list-style-type: none"> <li>• The most likely cause is different SSNs or employee numbers – these have to be consistent from year to year. Also you cannot switch between SSN and employee number; you need to use one or the other and maintain that choice in every plan year. Note: if you do</li> </ul>	

		discover you have an incorrect SSN, correct it on the Edit Census screen before uploading the new census.
	You are overriding initial eligibility and/or entry dates but the results are not correct	<ul style="list-style-type: none"> <li>• Not all fields are filled out on the eligibility override grid (* ftw Override initial eligibility), or the wrong options are selected.</li> <li>• The global eligibility override is set to yes but data was not added; you can use the same eligibility override grid to enter/upload the dates.</li> </ul> <p>## Note that if you make changes to plan specs or participant data and need to re-calculate eligibility, you will need to trigger the recalculation using the recalculate eligibility tool - select this option from the Tools/Settings menu - and do one of the following:</p> <ul style="list-style-type: none"> <li>➤ Click the 'Set all to Yes' option, then rerun the data scrub. This will recalculate eligibility for everyone using the current compliance plan secs.</li> <li>➤ Click the 'Get Current Participants' Toggle Settings' option. Open the spreadsheet and delete the rows of people whose eligibility is correct. For those ppts/sources needing to be recalculated, change each No to Yes, save the spreadsheet and upload it from that Initial Elig Recalculate window; then run the data scrub.</li> </ul>
	Continuing eligibility is incorrect on the eligibility status report	<ul style="list-style-type: none"> <li>• No hours on the census - enter hours.</li> <li>• Plan specs are set incorrectly e.g. the either/or LDR/Hours requirement is selected when there's actually a LDR AND an hours requirement - correct plan specs=&gt;contribution section.</li> <li>• There's an erroneous termination date, so the participant is not satisfying the last day rule. Delete the term date or add a rehire date a day or so after the term date.</li> </ul>
	HCEs &/or Keys are not identified correctly on the eligibility status report	<ul style="list-style-type: none"> <li>• The Override HCE/Key determination option was set to yes in error or HCE/Keys are not coded – set the override to NO or correct the data.</li> <li>• Ownership &amp; family information not entered correctly - correct.</li> <li>• Ownership &amp; family information not entered in the prior year - correct prior year census &amp; rescrub then rescrub current year.</li> <li>• Fiscal year plan - option 'use calendar year data' is selected as yes - change to NO.</li> <li>• TPG option selected in first ftw year and no one is indicated as being in the TPG - use the *ftw first year supplemental census grid. After year 1, the software will determine who should be in the TPG.</li> <li>• TPG option selected, not the first year in ftwilliam and you disagree with who is included. You can add added the grid '* ftw TPG – Projected HCE for next year' on the Other Imports/Exports/Reports screen in in the prior year - this allows you to see who will be in the TPG the following year. Also, you may need to select the exclude permitted classes option in scrub parameters, and use the Employee Type and Employee Class columns on the census.</li> </ul>
<b>3. Allocation Task</b>	Allocation Task won't run	<p><b>Do pay attention to any error messages on the results screen – that may explain the issue; other possible reasons:</b></p> <ul style="list-style-type: none"> <li>• No compensation, e.g. plan compensation field on census is blank, grid mapping not set up or set up incorrectly – correct census data or adjust grid mapping – see wrong compensation question below.</li> <li>• Eligibility is incorrect (no one is eligible) – correct data or plan specs.</li> <li>• One or more of the allocation overrides is set to Yes but the contribution amounts were not uploaded – set to NO or upload</li> </ul>

		<p>contributions.</p> <ul style="list-style-type: none"> <li>You are calculating employer contributions but have not entered a formula – enter the formula.</li> <li>There are self-employed people on the census &amp; the plan is top heavy - set TH override to yes and enter % (normally 3.0, or 5.0 if there's also a DB plan; may be less depending on Key employee contributions).</li> </ul>	
	The nonelective contribution is not calculating	<ul style="list-style-type: none"> <li>New comparability groups entered as 1, 2, 3 rather than Group 1, Group 2, etc. Or there's an extra space between the group and the number, or after the number – use dropdown box on the Edit Census screen to select.</li> <li>Non-compliant formula e.g. permitted disparity percentage entered is too high for integration level, or more than base contribution - correct the allocation parameters.</li> <li>The allocation formula is New Comparability and the Allocation Type selected is something other than 'Specified'.</li> </ul>	
	Top heavy minimums are not calculating	<ul style="list-style-type: none"> <li>The plan is not coded as top heavy as of the determination date - this is set under Top Heavy Test parameters.</li> <li>'Design of plan automatically meets TH requirements' is set to YES – in allocation parameters. Review and change if appropriate.</li> <li>The profit sharing source is suppressed or was deleted - correct on the source setup screen.</li> <li>There are no key employees or no keys have contributions - review data.</li> </ul>	
	The wrong compensation is being used for calculating one of the contributions or running one of the tests	<ul style="list-style-type: none"> <li>Check the mapping on the primary census grid – go to 'Create/Edit Grids', 'Edit' or 'Copy' then 'Update &amp; Edit Mapping'. Each of the contribution calculations and each of the tests is mapped from one of the compensation fields on the grid; you may need to make an adjustment and save. If you copied the grid, rename it then go back and select this new grid for your plan.</li> </ul>	
<b>4. Combined Test Task</b>	Disaggregation is selected but participants are not correctly identified as excludable or nonexcludable	<ul style="list-style-type: none"> <li>The ftw system determines whether someone is otherwise excludable as it would for a source; it looks at age and years of service, and calculates the date someone would meet eligibility and enter the plan under statutory eligibility. You can review the entry dates for disaggregation to see where a particular participant falls; the * ftw Override Initial Eligibility grid is a good place to start - look at the 'Disagg_Entry_Date' column.</li> </ul>	
	The 410(b) test is not correctly labeling people as benefiting and/or excludable	Eligibility has been overridden, but the fields were not correctly coded. See below for valid options and how they are used:	
		Eligible Column	Eligible Reason Column
		Yes	N/A
		No	Cont Elig (termed or did not meet hours)
	No - Excl	Init Elig or Term (not met init elig or termed <500 hrs)	
The 415 test is failing but no one is over the limit	<ul style="list-style-type: none"> <li>Review the data on the census grid – the most common cause of this is that one of the compensation fields on the census is not populated.</li> </ul>		
The 414(s) test results don't look correct.	<ul style="list-style-type: none"> <li>The test compares plan compensation with entry date compensation; make sure both fields are on the primary census grid and mapping is set correctly. Suggestion – use * ftw Primary 4 Census Exclude Certain Comp; all comp fields are included and mapping is pre-set.</li> <li>Check that you have a de minimis amount entered in combined test parameters – this is the threshold that determines whether the test</li> </ul>		

		passes or fails. If nothing is entered, the test will automatically fail unless plan comp is equal to entry-date comp.
<b>5. ADP/ACP Tests Task</b>	Test is not running correctly	<ul style="list-style-type: none"> <li>• Prior year testing is selected in the first ftw year but no prior year data entered – enter in ADP Parameters.</li> <li>• One or more of the compensation fields on the census is not populated – correct the census data.</li> </ul>
	Some or all participants, or some or all deferrals, are excluded from the test	<ul style="list-style-type: none"> <li>• Excluded participants have a prior year termination date – enter a rehire date.</li> <li>• One or more of the compensation fields on the census is not populated – correct the census data.</li> </ul>
	Non- Calendar plan year 402(g) and/or catch-up amounts are not correct so the ADP results are incorrect	<ul style="list-style-type: none"> <li>• System doesn't know which deferrals apply to which calendar year in the current plan year – there's a special census grid designed for fiscal year plans '* ftw Primary 3 Census Fiscal Year Plan'. This grid includes two additional columns for 401(k) and Roth deferrals made in the calendar year ending in the plan year; e.g. 10/1-12/31/2016 for PYE 9/30/2017.</li> <li>• The first year the plan is in ftw you also need to enter catch-up contribution amounts in the * ftw First Year Supplemental Census grid – the last two columns; you generally just need the first one.</li> </ul>
	Test correction options are not available	<ul style="list-style-type: none"> <li>• Did not select a 'correction method' for a failed or passed test – select 'ExclNHCE' or 'Two Tests'. Or All:1 if not using disaggregation.</li> <li>• NHCE OEEs are not in test; using Disaggregation of OEE and 1 test selected – select Two Tests.</li> </ul>
	No option to calculate earnings on refunds	<ul style="list-style-type: none"> <li>• No transactions added or batches added but not posted – you can manually enter the beginning balance, contributions and earnings on the ADP/ACP results screen and click the 'Update Earnings' button.</li> <li>• Something other than Safe harbor is selected for the Refund income calculation in ADP/ACP parameters.</li> </ul>
	Associated Match calculations are not correct	<ul style="list-style-type: none"> <li>• Match is being uploaded and no match formula was entered in ADP/ACP test parameters.</li> <li>• Option to calculate associated match based on formula was not selected in ADP/ACP test parameters.</li> </ul>
<b>6. General Test Task</b>	The general test won't run	<ul style="list-style-type: none"> <li>• Review the parameters – the default setting for 'Type of General Test' is 'None', so you may need to select one of the test types. The suggested place to start for a cross tested plan is 'Cross Test RG at Midpoint'; this will offer auto solve options to pass the rate group test at the midpoint.</li> </ul>
	There's a message on the test results screen that HCEs and NHCEs are in the same group – what's the problem?	<ul style="list-style-type: none"> <li>• The problem is with the auto solve function: any suggestions made by the auto solve will apply to everyone in the group, and you normally just want to adjust HCEs or NHCEs, in one direction, not both. So you might adjust HCEs down and NHCEs up, but not both up or both down.</li> </ul>
	Ineligible participants are being pulled into the test	<ul style="list-style-type: none"> <li>• Check the eligibility report, both for initial and continuing eligibility. If you ran the general test previously, ineligible participants may have been pulled into the allocation to pass the gateway test; that requires the system to override their continuing eligibility, and once set, those overrides will not be removed unless you remove them.</li> </ul>
<b>7. Top Heavy Test Task</b>	The test is not running correctly, e.g. shows all zeros or not classifying	<ul style="list-style-type: none"> <li>• No key employees were identified – the test uses those in the 'Key for Next Year' report.</li> <li>• There are no posted transaction batches - create and/or post batches.</li> </ul>

	participants correctly	<ul style="list-style-type: none"> <li>The wrong option is selected in top heavy parameters as to which transactions to use. This generally should be 'All Transactions Other than Ending Balance', unless you only have an ending balance batch.</li> <li>'Top Heavy Determination Override' is set to Yes – only use this if you are not running top heavy testing but rather just coding the plan as top heavy or not each year.</li> </ul>
	One or more participants are excluded from the test	<ul style="list-style-type: none"> <li>The participants terminated in a prior plan year - were they rehired? If so, enter the rehire date.</li> <li>The participants are 'former key' employees, i.e. key in a prior plan year but not key for next year, so should be excluded from the test.</li> <li>There are duplicate participant records and balances are attached to the records below the census grid.</li> </ul>
	In-service Distributions are not being added back to the test	<ul style="list-style-type: none"> <li>The first year a plan is in ftw, distributions for that year and the previous four years can be entered in the * ftw First Year Supplemental Census Grid added on the Other Imports/Exports/Reports screen. Year 1 is the current plan year. Note that if there are transactions entered in year 1, distributions need to be entered as transactions as they will not pull from the supplemental grid. Distributions taken in later years will be pulled from the Transaction menu.</li> <li>Note that if the person taking the distribution is still employed, the transaction type needs to be 'In-service'.</li> <li>Transaction type not 'In-service' in prior years - correct prior year transactions and rerun TH in prior year and current year.</li> </ul>
<b>8. Transaction Menu</b>	Problem uploading vendor file	<p>General rules:</p> <ol style="list-style-type: none"> <li>When you download the file from the TPA site, if it's a .CSV file open the file, then 'save as' to your hard drive, making sure that the file extension is .CSV. Note that if you use a MAC, you need to save the file as a Windows CSV file, not just a CSV file.</li> <li>If the file is anything other than a CSV file, download it and save without opening.</li> <li>With .CSV files, it's good practice to format the SSNs before doing the upload – if some have leading zeros, they may not be recognized. To format, highlight those cells, right click, select 'Format Cells', then 'Special' then 'Social Security Number'.</li> <li>Include the Plan ID or contract number (as entered under Plan Specs/General Features) in the file name and make sure that the suffix is correct, based on the file types specified below.</li> <li>Map your vendor sources to ftw sources before uploading the file - note you usually need to map at least one source and update the mapping screen to be able to upload a file.</li> </ol> <p>If the file won't upload, check the following:</p> <ol style="list-style-type: none"> <li>No sources are mapped - you need to map at least one source before uploading the first file.</li> <li>The wrong file was used - see a list of vendors and notes on the type of file required in the Help Center under Transactions/Vendor files – file types &amp; tips.</li> <li>The file suffix was incorrect, e.g. .XLSX rather than .CSV</li> <li>The wrong vendor selected - this can happen if a vendor has more than one version, e.g. American Premier, Lincoln, VOYA, Empower.</li> </ol>

		<p>10. The name of the file is incorrect - with some vendors the file name has to be something specific; with several the contract number needs to be part of the file name - see Vendor files - file tips &amp; tricks for help.</p> <p>11. There's a header row but when the upload was programmed the file not to have one - for most of the vendors you can now upload with or without the header row, but you may find it works to remove the header.</p> <p>12. There are spaces in some or all of the cells in one of the columns, either before after the data. This seems to occur most often with source codes.</p> <p>13. After the software performs the upload, be sure to use the 'OK' button instead of 'X' ing out from that screen.</p>
	Problem adding transaction batches from Allocations	<ul style="list-style-type: none"> <li>The allocation was not run, or the contribution in question was not included; re-run the allocation with correct parameters</li> <li>There are already batches there for the same source e.g. if you uploaded a vendor file that included contribution batches. The batches can be pending or posted, either will prevent the link being available to create another batch, so you will need to delete them. You can always re-upload the vendor file if you need to.</li> <li>Sources have been added manually (rarely a good idea) – you may need to temporarily change the plan specifications, then add default sources; e.g. code the plan as safe harbor match, add default sources then change the coding back. (You will need to manually add a source for old money purchase money).</li> </ul> <p>## We suggest deleting the manually added source first otherwise you may get duplicate sources.</p>
	Error messages on transaction menu or on the source setup screen	<ul style="list-style-type: none"> <li>Changes were made to the account &amp; source setup after transaction batches were added, so the source/account selections are not consistent with the setup. E.g. changing whether investment accounts are used to track participant balances after transaction batches were added - delete transactions &amp; re-upload the vendor file or manually correct the account ID in the batches</li> </ul>
<b>9. Earnings Allocation</b>	No link to allocate earnings is available	<ul style="list-style-type: none"> <li>You need a posted beginning balance batch and no ending balance batch to be able to allocate earnings</li> </ul>
	No earnings batch is created when you click 'Update & Create Batch'	<ul style="list-style-type: none"> <li>Beginning balances are all zero and contributions are not weighted, so there's nothing to base the calculations on.</li> <li>There are no assets in the accounts you entered earnings for.</li> </ul>
	Some participants are not getting earnings	<ul style="list-style-type: none"> <li>Their beginning balance is zero and contributions are not weighted, or the participants have no assets in the accounts getting earnings.</li> </ul>
	A participant who took a 100% distribution is still receiving earnings	<ul style="list-style-type: none"> <li>Distribution batch was not posted when earnings were allocated – delete the earnings batch and re-add.</li> <li>The distribution is less than 100%</li> </ul>
	The forfeiture account is sharing in the earnings	<ul style="list-style-type: none"> <li>Set up an investment account just for the forfeitures and don't allocate any earnings to that account.</li> </ul>
	How do I allocate earnings as of the end of the quarter?	<ul style="list-style-type: none"> <li>Enter the date range that you want to use in the Begin Date and End Date fields at the top left of the Transaction screen. Batches with dates within that range will be included</li> </ul>
	How do I show fees separately on statements?	<ul style="list-style-type: none"> <li>Go to the Compliance Menu=&gt;Tools/Settings=&gt;Print Setting=&gt;Global. Select the report you are using from the Global Report Options drop-</li> </ul>

		down and check 'Fees' under Optional Columns.
	Is there a way to see the basis of the earnings calculations?	<ul style="list-style-type: none"> <li>• Yes – the basis is shown in the 'TransUnits' column – the last column on the earnings batch</li> </ul>
<b>10. Transaction Reports</b>	Vesting percentage incorrect	<ul style="list-style-type: none"> <li>• Prior YOS for vesting in the first plan year in ftw are incorrect - use *ftw first year supplemental grid to correct the prior YOS.</li> <li>• Participants who terminated in a prior year are inside the census grid rather than below it – upload census file without or enter rehire date.</li> <li>• PPT has reached normal retirement age so vesting has changed to 100% - user review.</li> <li>• The vesting schedule is incorrect - correct on the source setup screen.</li> <li>• Prior year scrub not run - run scrub in prior year then scrub the current year.</li> <li>• Participant has forfeited their non-vested balance so should be 100% vested in what remains, but is not. Use the individual vesting override to hard code the vesting to 100%.</li> </ul>
	Not all transactions are being picked up in the reports	<ul style="list-style-type: none"> <li>• The dates on the main transaction menu determines the date range used for the reports; also check the allocation and contribution dates within the transaction batches – only dates within the date range on the transaction screen will be pulled in.</li> </ul>
	There are duplicate participants in the transaction reports	<ul style="list-style-type: none"> <li>• Try closing the report and running it again; make sure no one else is trying to run the report at the same time, and click to request the report just one time. This usually clears the duplicates.</li> </ul>