charles SCHWAB

TRUST BANK

Schwab Retirement Center Contributions Page User Guide

Contents

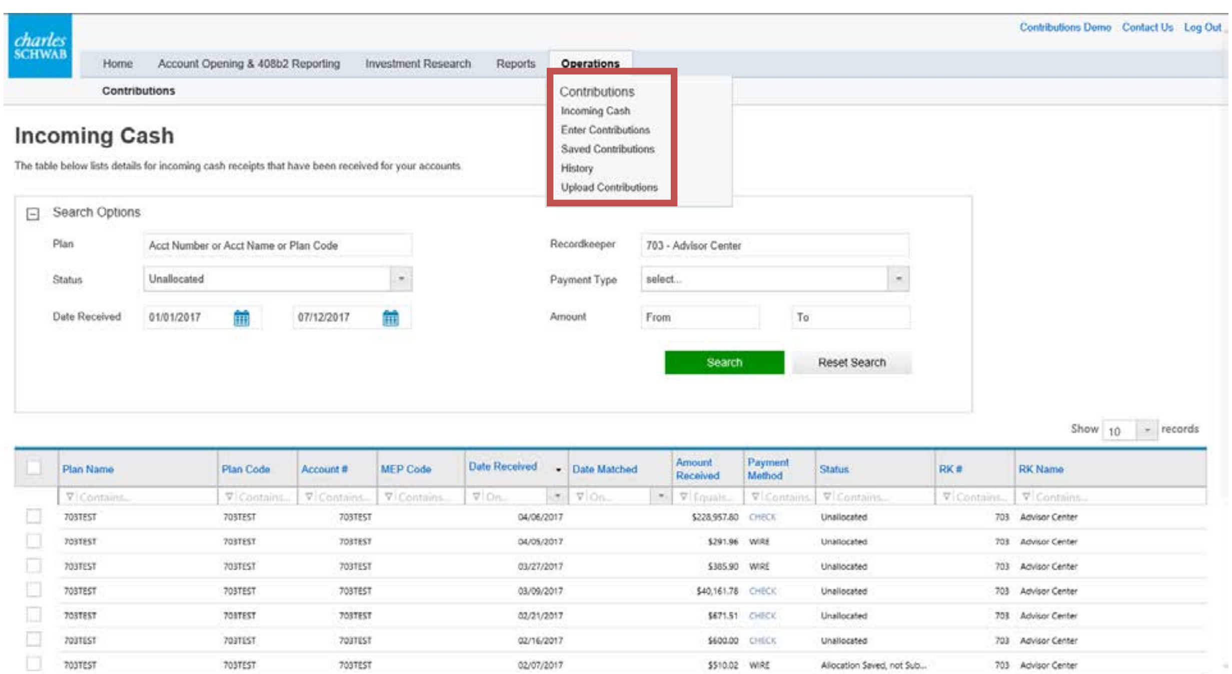
Overview

Recent updates to the Contributions Page on the Schwab Retirement Center (SRC) website include the following enhancements:

- View incoming check images.
    - o Ability to view multiple checks and create multiple Notices of Deposit (NODs) simultaneously.
- Updated look and feel to provide a more modern experience.

Getting Started

1. Log on to Schwab Retirement Center (SRC) at https://src.schwab.com/.
2. Click on the **Operations** tab.
3. Make your selection under the **Contributions** subheading:
    - *Incoming Cash*
    - *Enter Contributions*
    - *Saved Contributions*
    - *History*
    - *Upload Contributions*

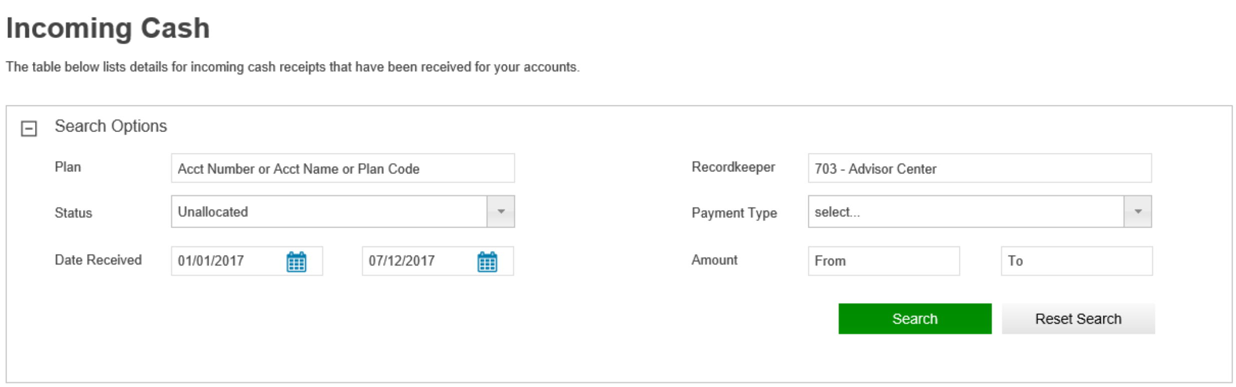


Incoming Cash Page

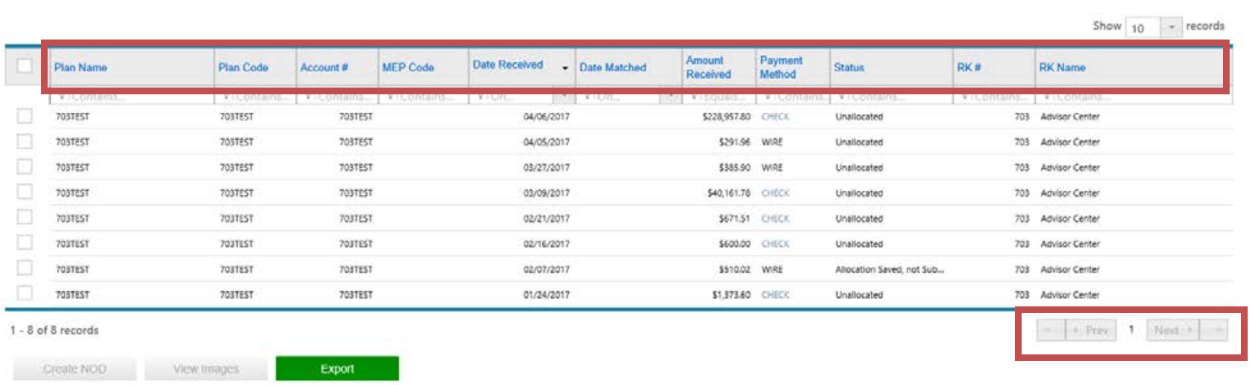
Search for and view Incoming Cash Records

The following information can be entered into the Search box displayed at the top of the screen.

- Plan (Note: **Acct Number**, **Acct Name** OR **Plan Code** can be entered in this field)
- Recordkeeper
- Status
- Date Received (range)
- Amount (range)



Search results appear directly below the search form. Sort search results by clicking on the column headers. If there is more than one page of results, use the arrows or numbers to move between pages, or change the number of results per page to display more results.



Show 10 records

Plan Name	Plan Code	Account #	MEP Code	Date Received	Date Matched	Amount Received	Payment Method	Status	RK #	RK Name
703TEST	703TEST	703TEST		04/06/2017		$228,957.80	CHECK	Unallocated	703	Advisor Center
703TEST	703TEST	703TEST		04/05/2017		$291.96	WIRE	Unallocated	703	Advisor Center
703TEST	703TEST	703TEST		03/27/2017		$385.90	WIRE	Unallocated	703	Advisor Center
703TEST	703TEST	703TEST		03/09/2017		$40,161.78	CHECK	Unallocated	703	Advisor Center
703TEST	703TEST	703TEST		02/21/2017		$671.51	CHECK	Unallocated	703	Advisor Center
703TEST	703TEST	703TEST		02/16/2017		$600.00	CHECK	Unallocated	703	Advisor Center
703TEST	703TEST	703TEST		02/07/2017		$510.02	WIRE	Allocation Saved, not Sub...	703	Advisor Center
703TEST	703TEST	703TEST		01/24/2017		$1,373.60	CHECK	Unallocated	703	Advisor Center

1 - 8 of 8 records

Prev 1 Next

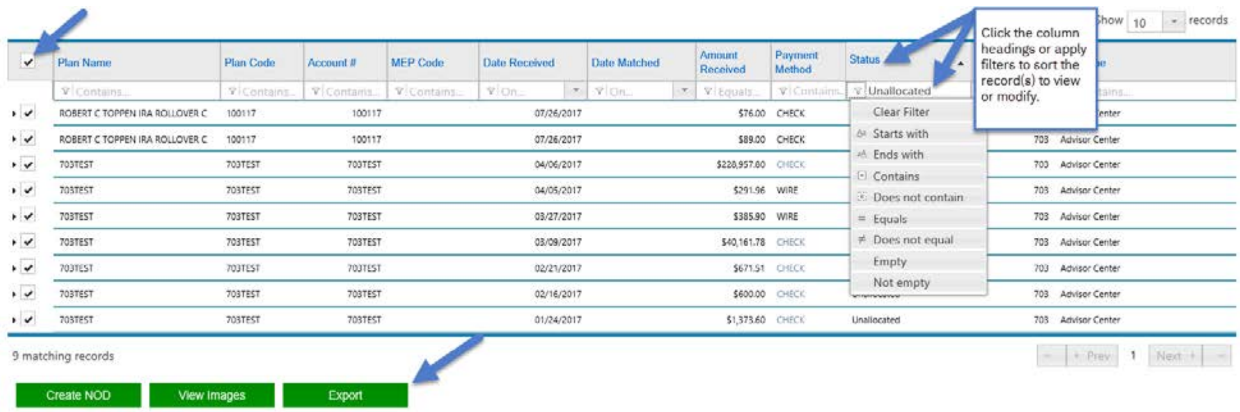
Create NOD | View Images | Export

Updated options in the **Status** column provide more information about the record:

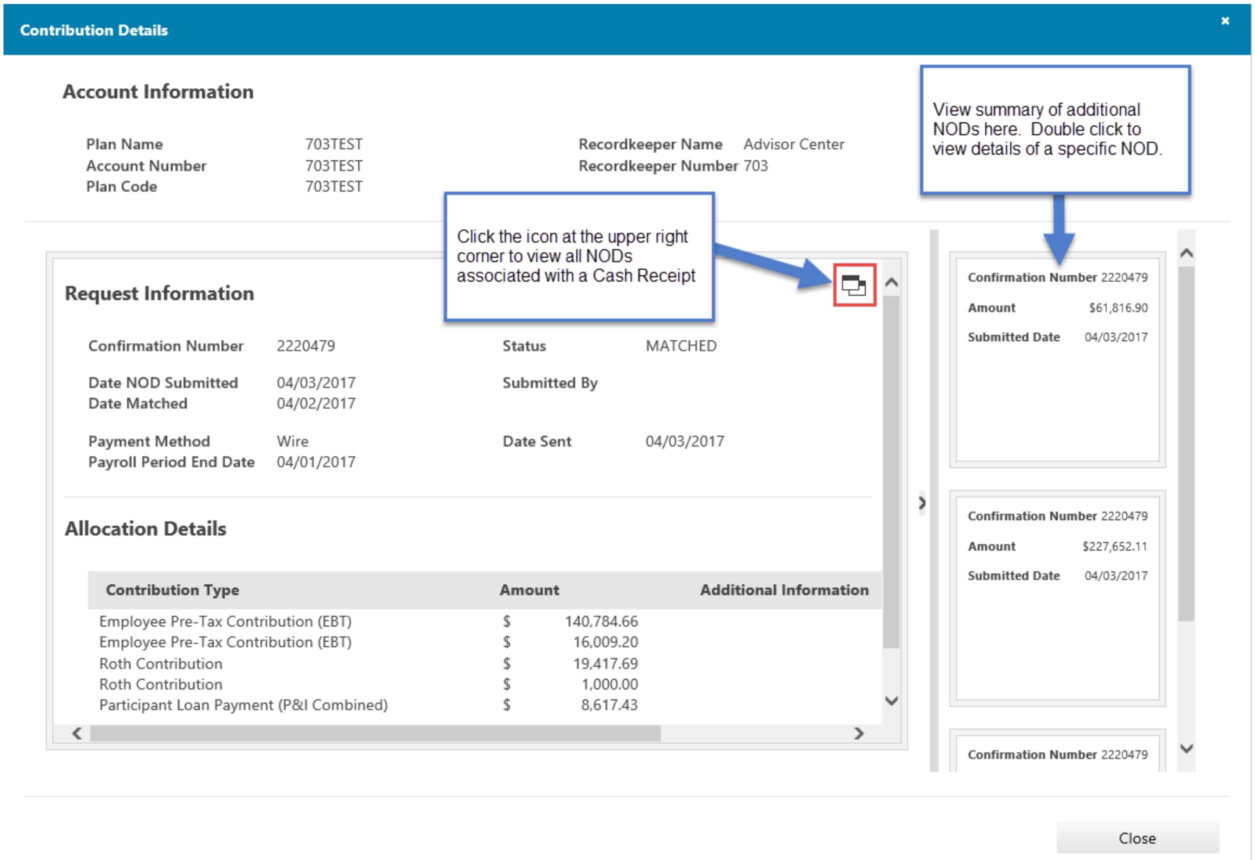
- **Allocated** – Notice of Deposit (NOD) has been created and processed. Double click the record to view allocation details*, confirmation number, etc.

- **Unallocated** – NOD has not yet been created. Double click the record to create NOD.
- **Allocation Saved, not Submitted** – NOD has been created, but has not been submitted. Double click the record to view saved details and either **EDIT** or **SUBMIT**.
- **Allocation Pending** – NOD has been created, but has not yet been processed. Double click the record to view the details.

Select records using the check boxes on the left; then select the action to be taken using the options listed below the search results.



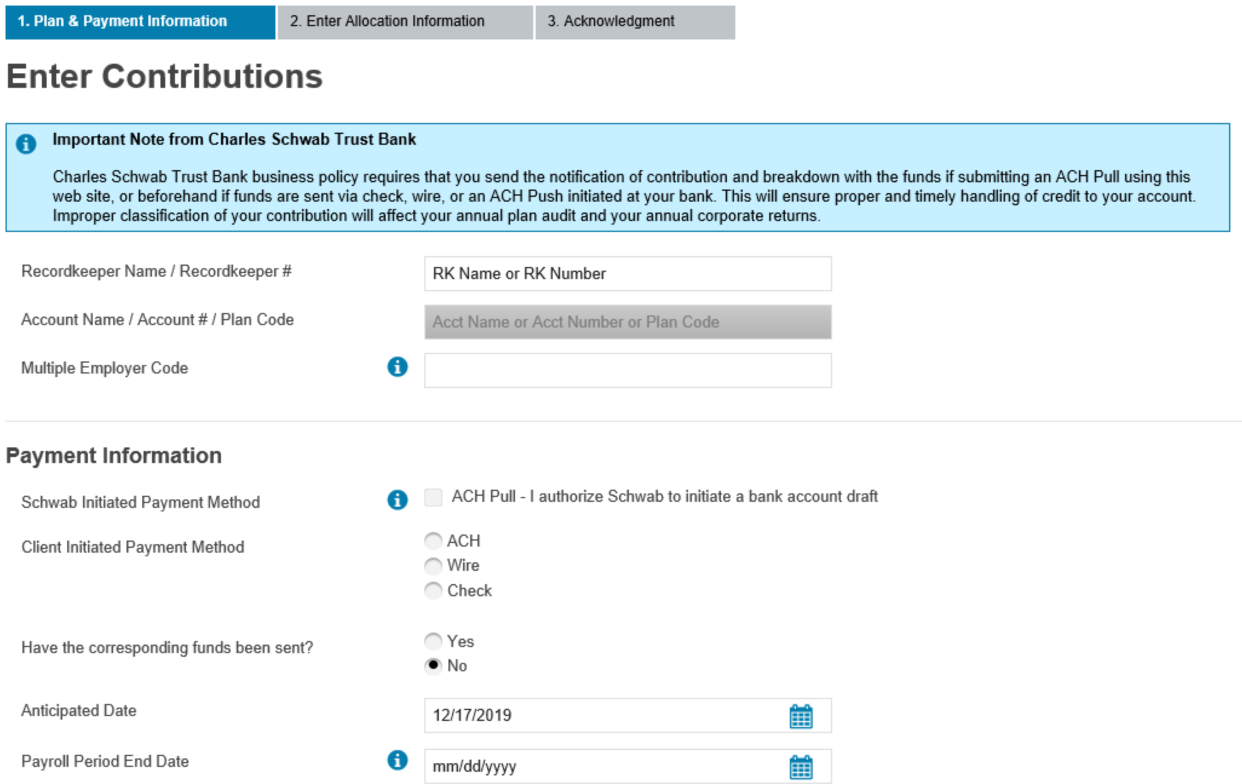
***View Allocation Details** – when a Cash Receipt has been linked to multiple NODs, all will available to view when the record is double clicked



Create an NOD

Selecting the **Create NOD** option will take you to the **Enter Contributions** page to create a notice of deposit (NOD) for selections.

> **Note:** When creating an NOD for a single record, you can also double click the record to go to the **Enter Contributions** page to create an NOD.


1. Plan & Payment Information | 2. Enter Allocation Information | 3. Acknowledgment

Enter Contributions

Important Note from Charles Schwab Trust Bank

Charles Schwab Trust Bank business policy requires that you send the notification of contribution and breakdown with the funds if submitting an ACH Pull using this web site, or beforehand if funds are sent via check, wire, or an ACH Push initiated at your bank. This will ensure proper and timely handling of credit to your account. Improper classification of your contribution will affect your annual plan audit and your annual corporate returns.

Recordkeeper Name / Recordkeeper # — RK Name or RK Number

Account Name / Account # / Plan Code — Acct Name or Acct Number or Plan Code

Multiple Employer Code

Payment Information

Schwab Initiated Payment Method — ACH Pull - I authorize Schwab to initiate a bank account draft

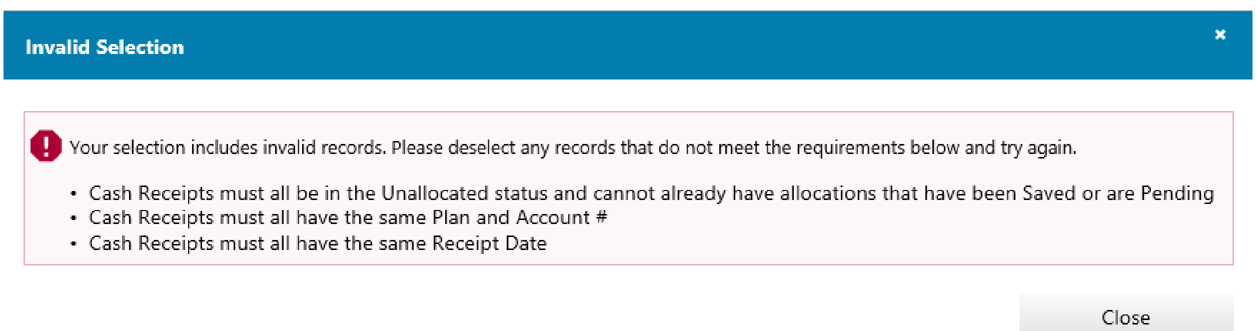
Client Initiated Payment Method — ACH / Wire / Check

Have the corresponding funds been sent? — Yes / No

Anticipated Date — 12/17/2019

Payroll Period End Date — mm/dd/yyyy

Note: selected records must meet certain requirements (listed on the error message below) or you will be prompted to revise your selections.


Invalid Selection

Your selection includes invalid records. Please deselect any records that do not meet the requirements below and try again.

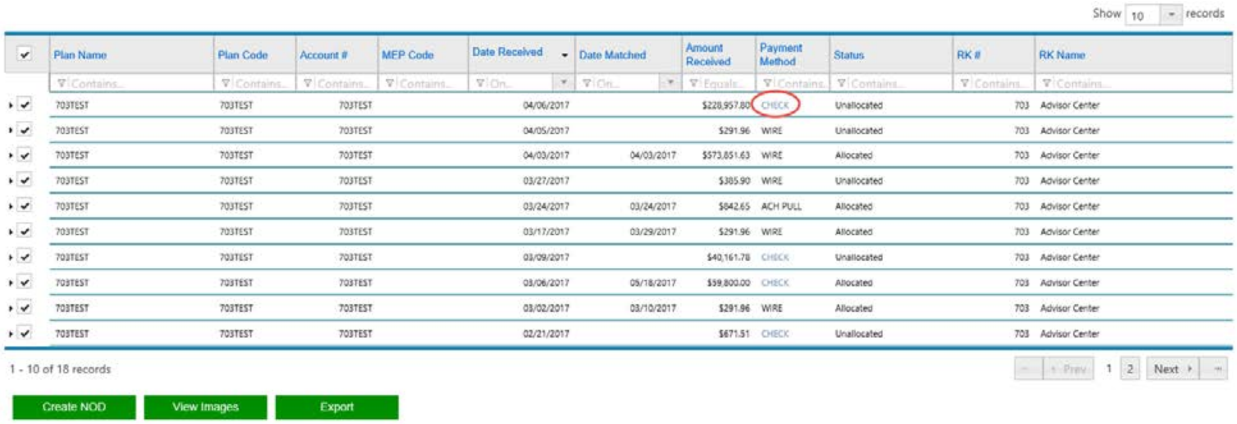
- Cash Receipts must all be in the Unallocated status and cannot already have allocations that have been Saved or are Pending
- Cash Receipts must all have the same Plan and Account #
- Cash Receipts must all have the same Receipt Date

Close

View Check Images

Select the **View Images** option to download a PDF containing up to 25 selected check images. Open or save the file to view check images. The check image and any documentation sent with the check will display.

Note: when incoming cash is received in check form, a check image can also be accessed by clicking **CHECK** under the Payment Method heading.



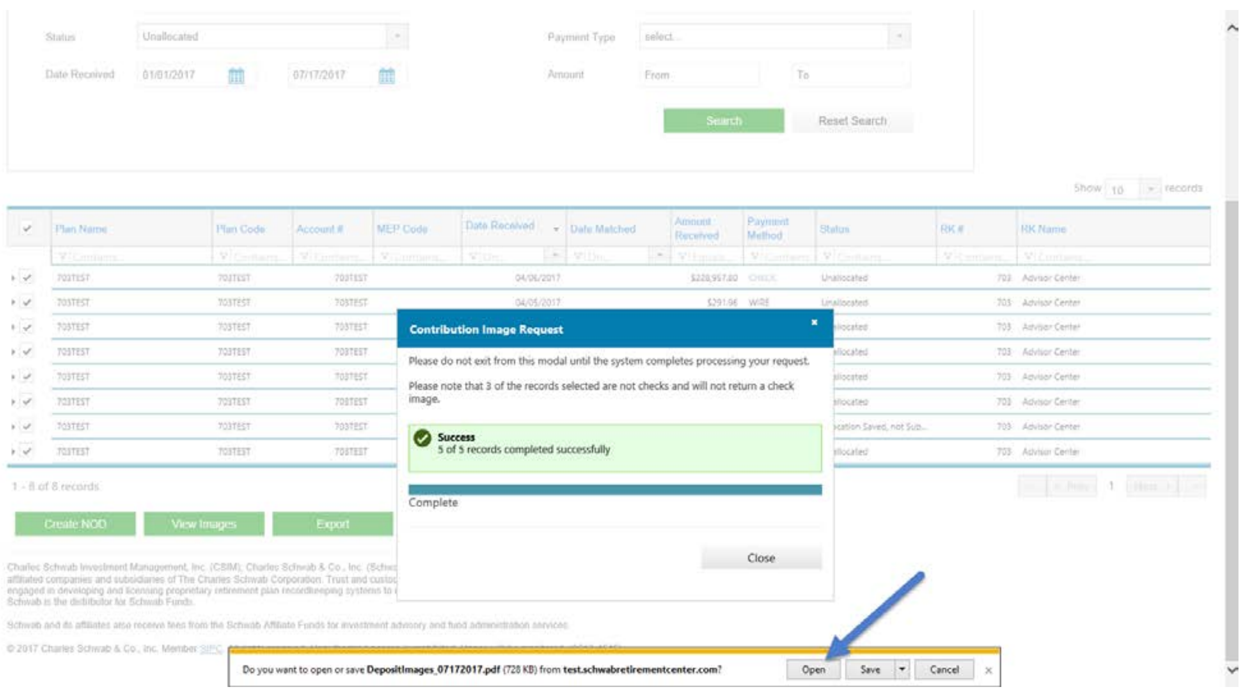
Show 10 records

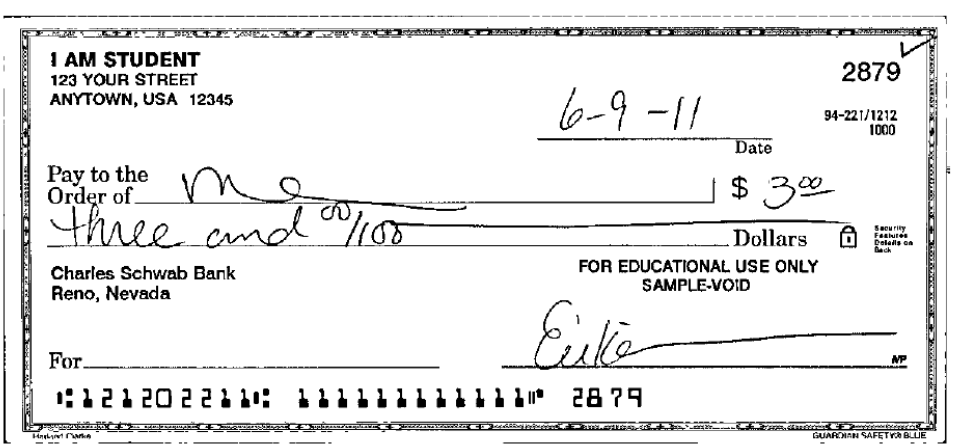
	Plan Name	Plan Code	Account #	MEP Code	Date Received	Date Matched	Amount Received	Payment Method	Status	RK #	RK Name
✓	703TEST	703TEST	703TEST		04/06/2017		$228,957.80	CHECK	Unallocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		04/05/2017		$291.96	WIRE	Unallocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		04/03/2017	04/03/2017	$573,851.63	WIRE	Allocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		03/27/2017		$385.90	WIRE	Unallocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		03/24/2017	03/24/2017	$842.65	ACH PULL	Allocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		03/17/2017	03/29/2017	$291.96	WIRE	Allocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		03/09/2017		$40,161.78	CHECK	Unallocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		03/06/2017	05/18/2017	$59,800.00	CHECK	Allocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		03/02/2017	03/10/2017	$291.96	WIRE	Allocated	703	Advisor Center
✓	703TEST	703TEST	703TEST		02/21/2017		$671.51	CHECK	Unallocated	703	Advisor Center

1 - 10 of 18 records

Prev 1 2 Next

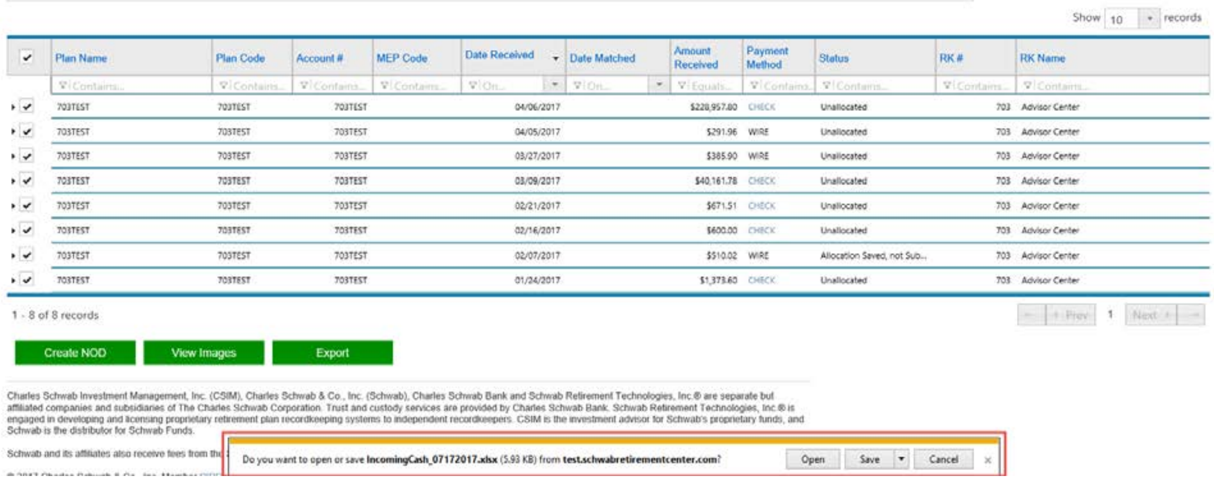
Create NOD View Images Export

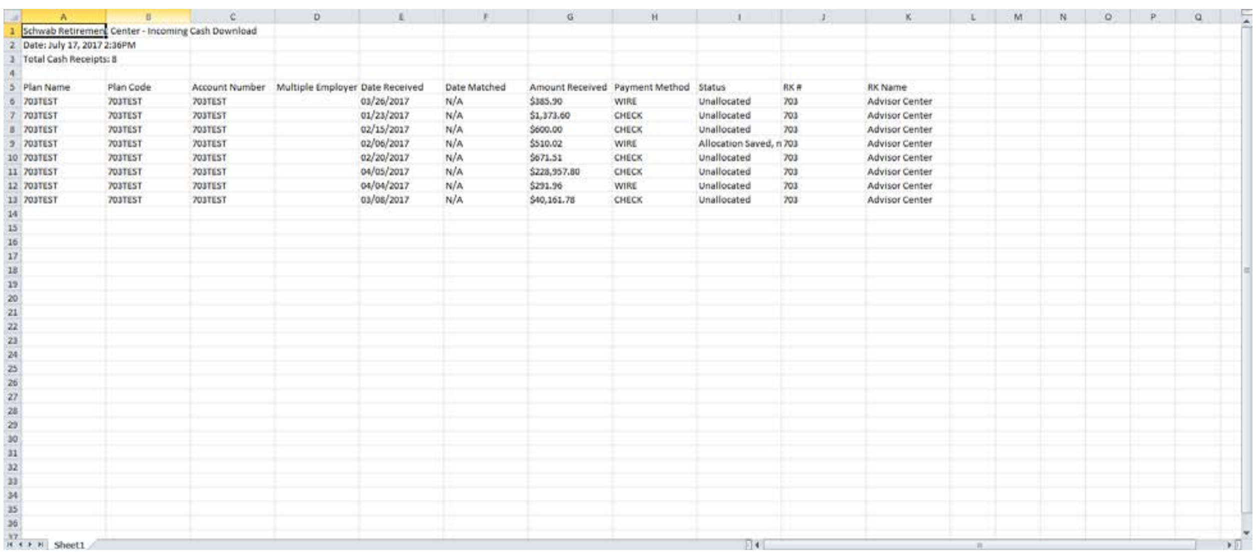




Export Search Results

Select the **Export** option to download results. This file will contain your search results in Excel format.

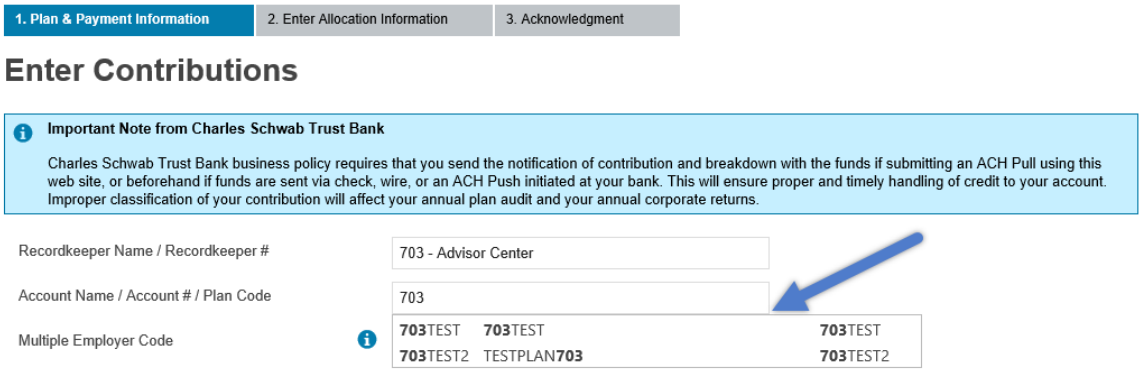




Enter Contributions Page

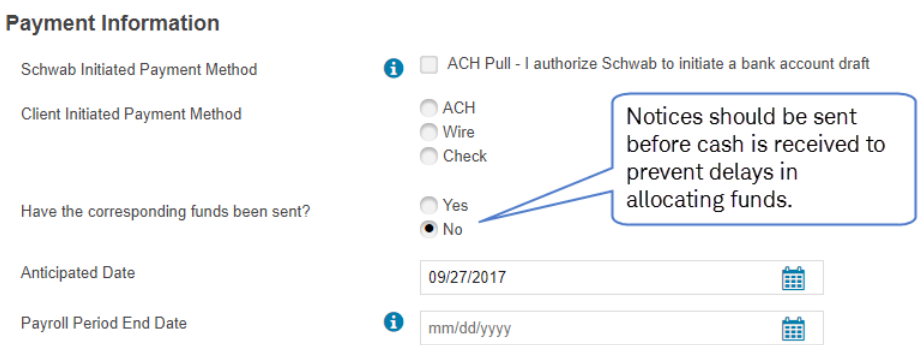
Enter Plan Information

Type your **Account Name**, **Account Number** or **Plan Code**. As you type, matching options will automatically appear in a drop-down below the field.



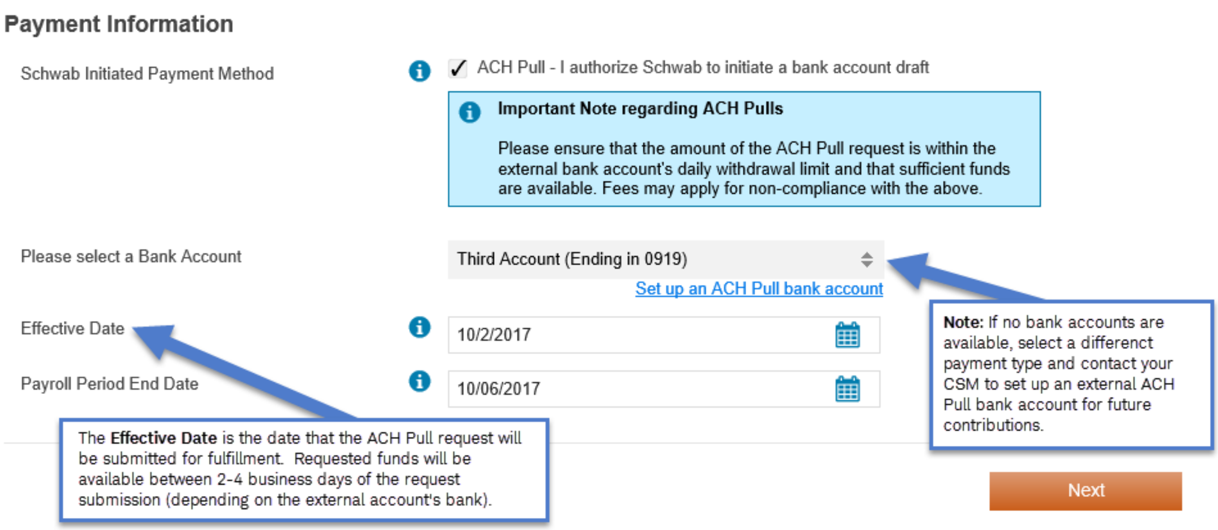
Enter Payment Information

Enter **Payment Information** detail for the contribution, then click **Next** to continue.



Payment Types:

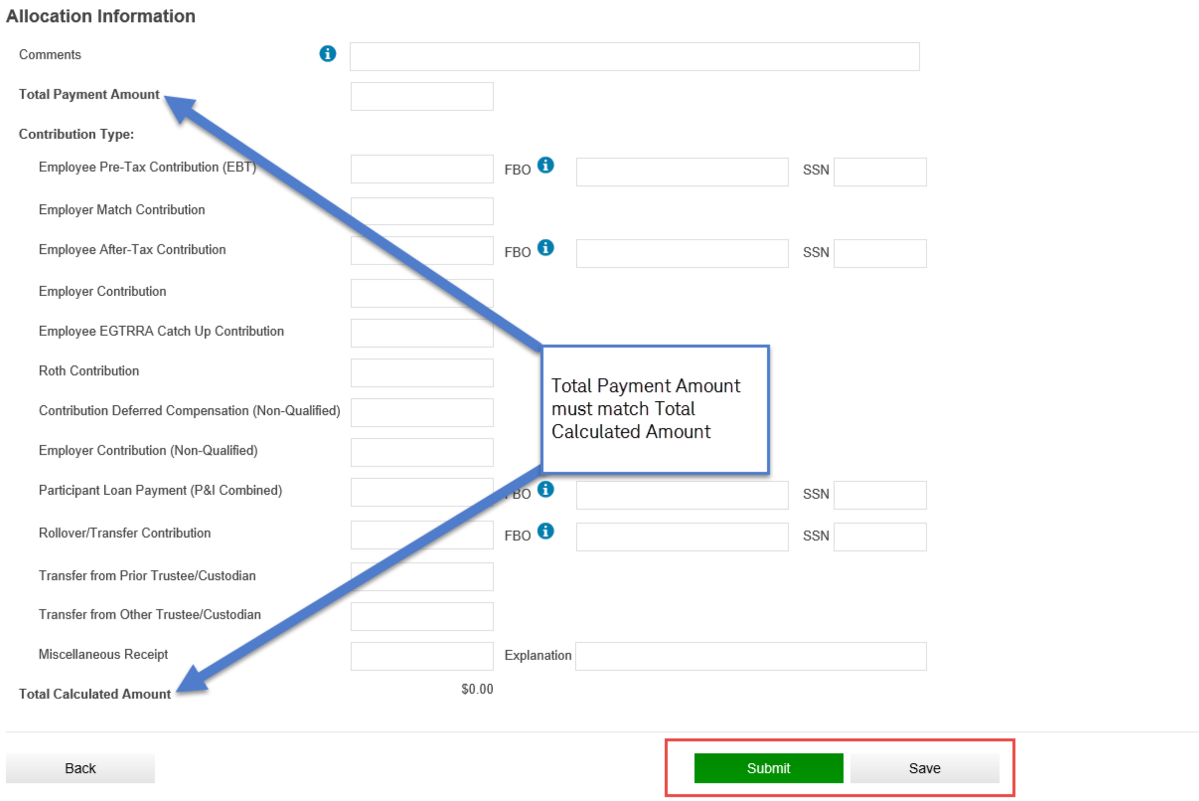
- **ACH Pull** (Preferred method) – Charles Schwab Trust Bank initiates request for funds to be electronically transferred from an external bank account.
  - Check the box, "ACH Pull - I authorize Schwab to initiate a bank account draft", to initiate the ACH Pull
  - Select an external **Bank Account**, **Effective Date** and **Payroll Period End Date**
  - Click Next to **Enter Allocation Information** and **Submit** or **Save**



- **Wire** (Fund transfer request is initiated by client)
- **Check** (Fund transfer request is initiated by client)
- **ACH** (Fund transfer request is initiated by client)

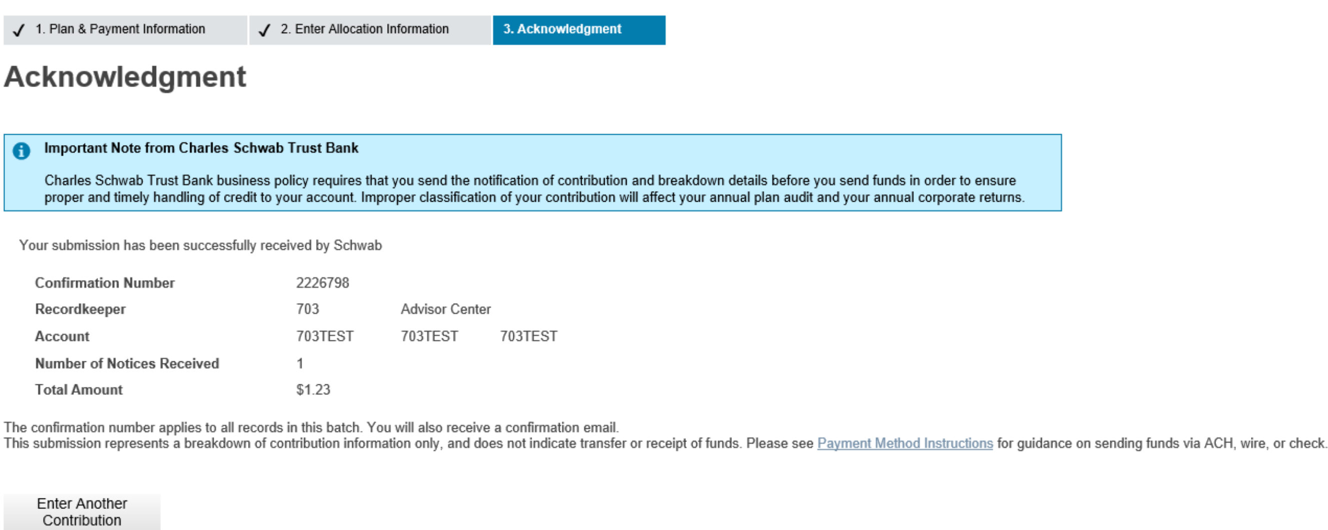
Enter Allocation Information

Enter **Allocation Information** detail for the contribution. The **Contribution Type** selected on this page will appear on your statement.



Click **Submit** or **Save** to finalize. After submission, you will see an **Acknowledgement** with the details of the allocation.

- **Note**: Ability to **Save** or **Submit** is dependent on level of user access. Additional Submit access is required to submit ACH Pulls. Please contact your Client Service Manager or your company's security administrator for changes to your access level.

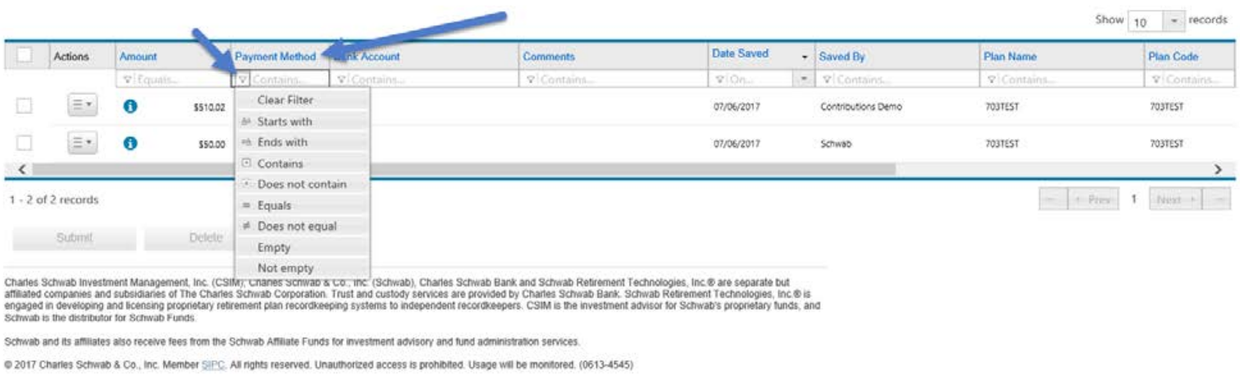


Saved Contributions Page

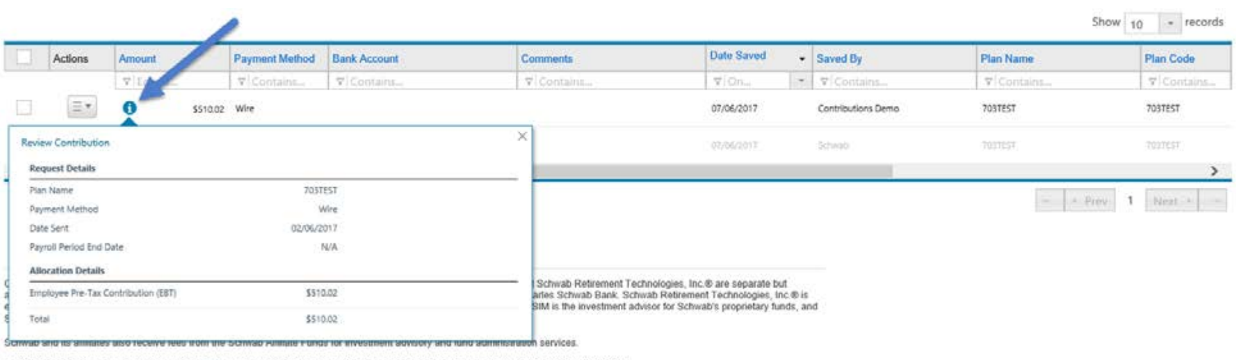
Search for and view Saved Contribution records

Search by **Plan**, **Recordkeeper**, who the record was **Saved By** or the **Saved Date** (range) to view and modify contributions before they have been submitted.

Saved contributions within your search criteria will appear below. Click the column headings or apply filters to sort the record(s) to view or modify.



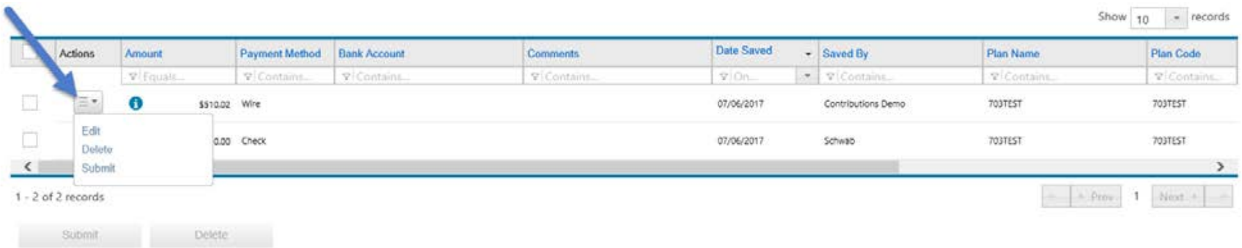
Review Contribution details by hovering over the symbol under the **Amount** heading.



Edit, Delete or Submit Saved Contribution records

Use the dropdown menu under **Actions** to **Edit**, **Delete** or **Submit** a saved contribution.

Note: Double-clicking the record will also allow you to **EDIT**.



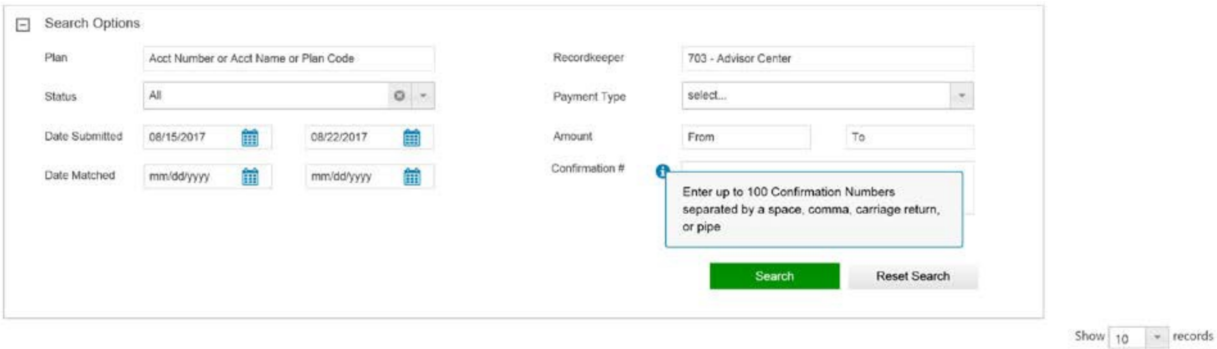
Select one or more checkboxes to **Submit** or **Delete** Saved Contributions.

History Page

Search for and view details for contribution allocations

The **History Page** lists details for contribution allocations that have been submitted. A default search of one calendar week will automatically run, but various parameters can be set to view incoming cash and allocation details.

Note: When searching by Confirmation #, up to 100 numbers can be entered in the search field simultaneously.

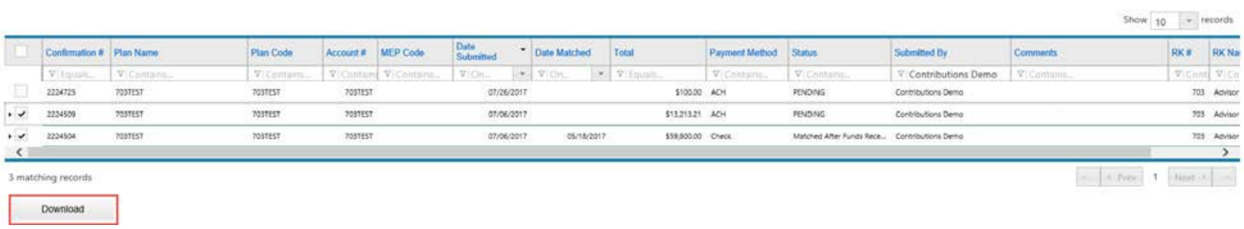


This page will display all NODs that have been submitted within the search parameters (including those created via Enter Contributions, created via the Incoming Cash page, created by an upload file or submitted via SRT recordkeeping or submitted via SFTP). Results can be exported to an Excel spreadsheet by clicking **Download.**

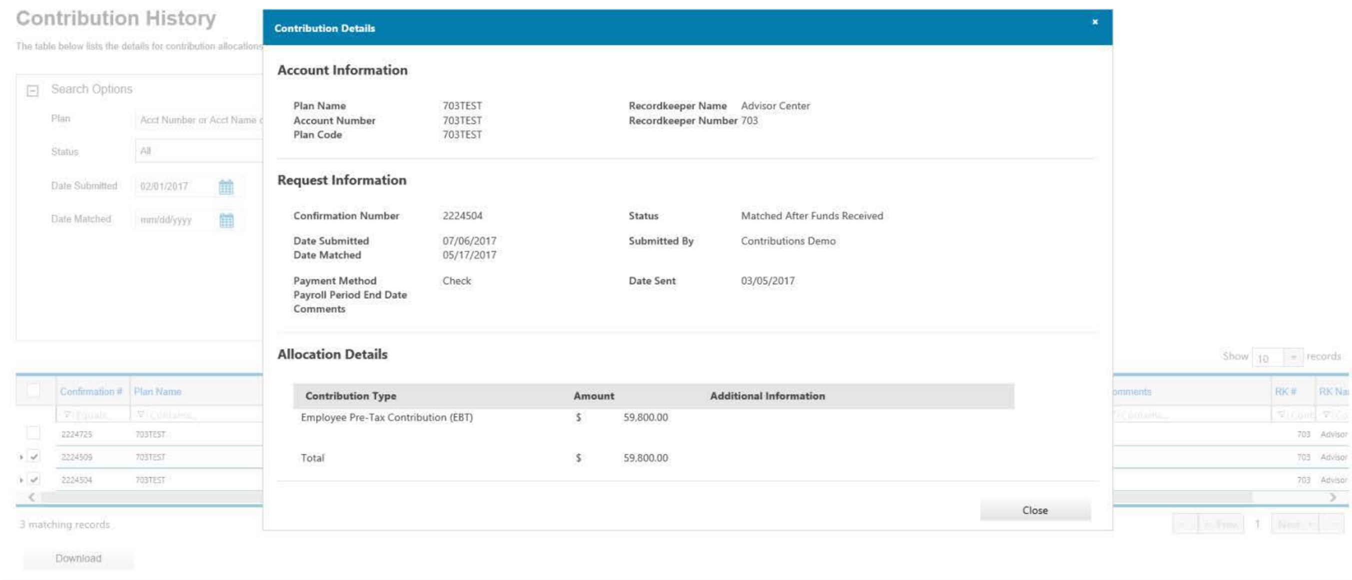
The **Status** will provide more information about the record.

- **Pending** – used for all payment types, represents requests that are waiting to be matched to Cash Receipt(s)
- **Pending Transmit –** used for ACH Pull requests only, represents requests that have yet to be submitted for fulfillment
- **Matched –** used for all payment types, represents requests that have been matched to Cash Receipt(s)

Records will change from **Pending** to **Matched** when Incoming Cash is received and linked with the record.

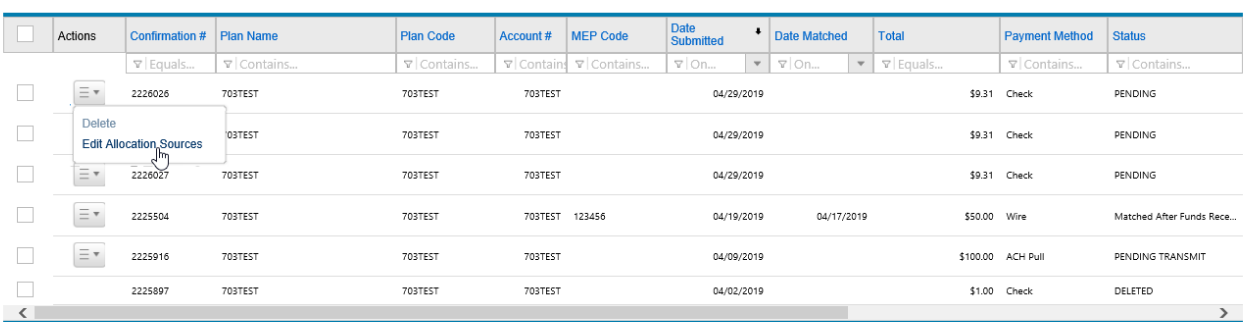


Double click on a record to view **Contribution Details** on the page.



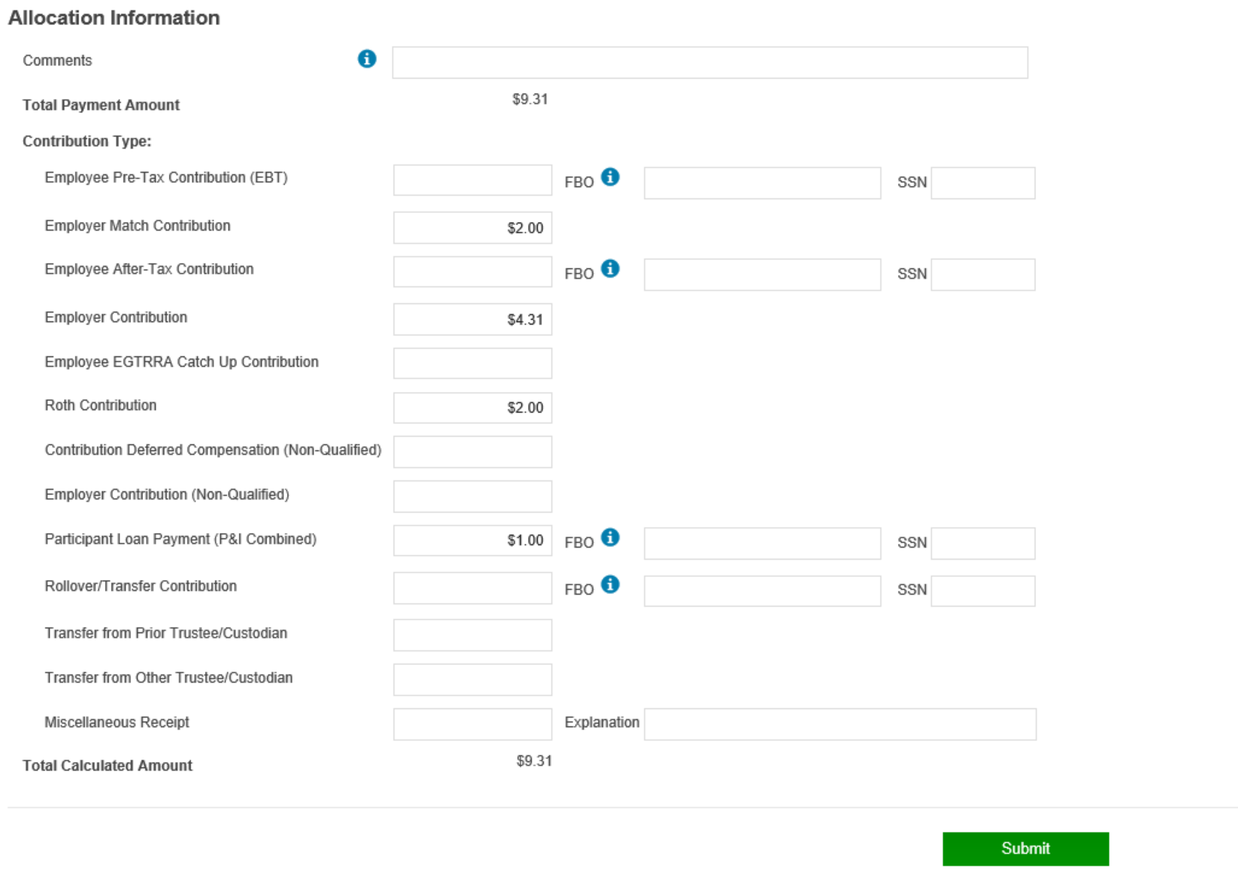
Edit Allocation Sources

Use the dropdown menu under **Actions** to **Edit Allocation Sources** on an NOD. Click the icon in the Actions column for the record you wish to modify. Next, click the Edit Allocation Sources option.



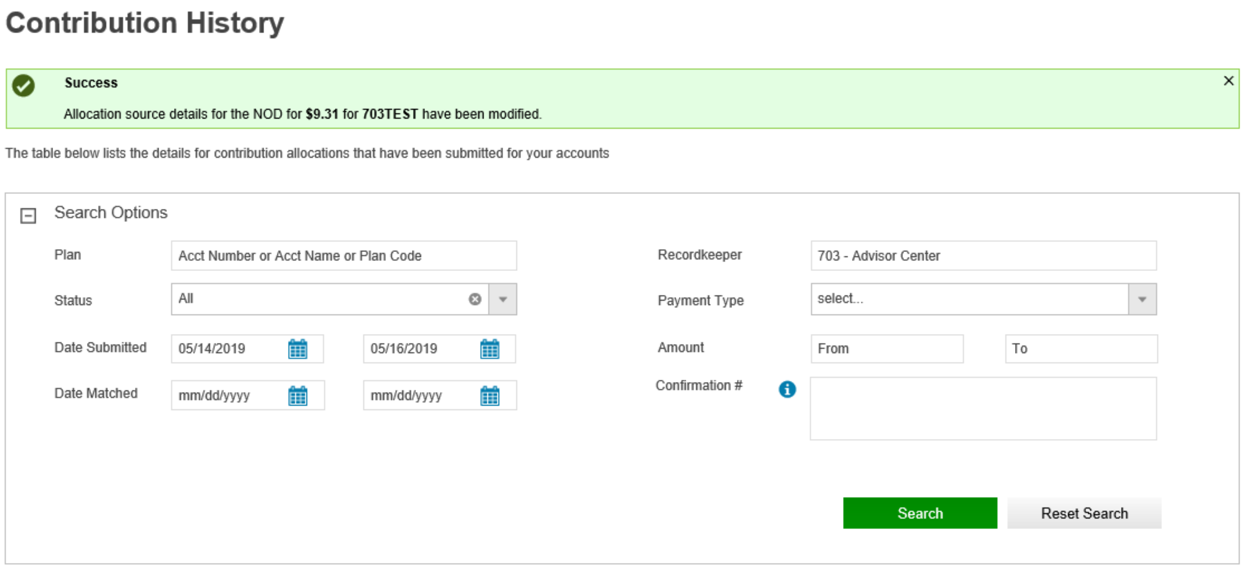
Actions	Confirmation #	Plan Name	Plan Code	Account #	MEP Code	Date Submitted	Date Matched	Total	Payment Method	Status
	2226026	703TEST	703TEST	703TEST		04/29/2019		$9.31	Check	PENDING
Delete / Edit Allocation Sources		703TEST	703TEST	703TEST		04/29/2019		$9.31	Check	PENDING
	2226027	703TEST	703TEST	703TEST		04/29/2019		$9.31	Check	PENDING
	2225504	703TEST	703TEST	703TEST	123456	04/19/2019	04/17/2019	$50.00	Wire	Matched After Funds Rece...
	2225916	703TEST	703TEST	703TEST		04/09/2019		$100.00	ACH Pull	PENDING TRANSMIT
	2225897	703TEST	703TEST	703TEST		04/02/2019		$1.00	Check	DELETED

The Enter Contributions page will display, with the original allocation source amounts populated. Edit the amounts of the allocation sources as needed. Once you've finished editing the record, click the **Submit** button.



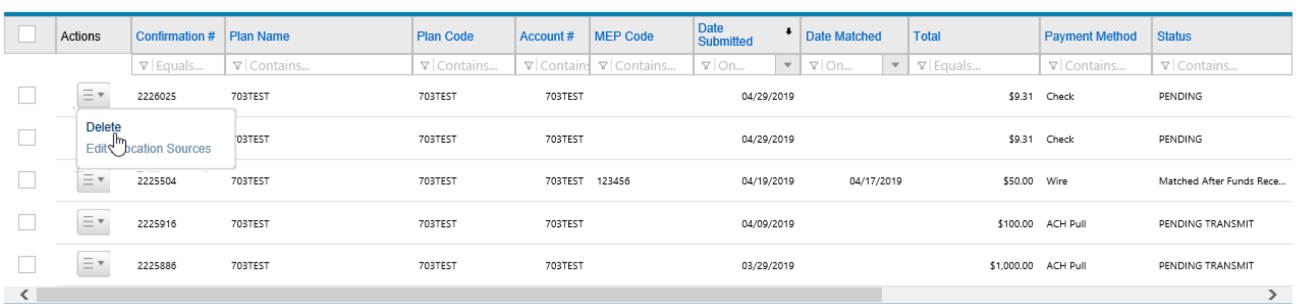
Note: Once you click the Submit button, you will no longer be able to view the original allocation sources and amounts for the record.

After submitting the request, you will be returned to the Contribution History page, and a Success message will display at the top of the page.

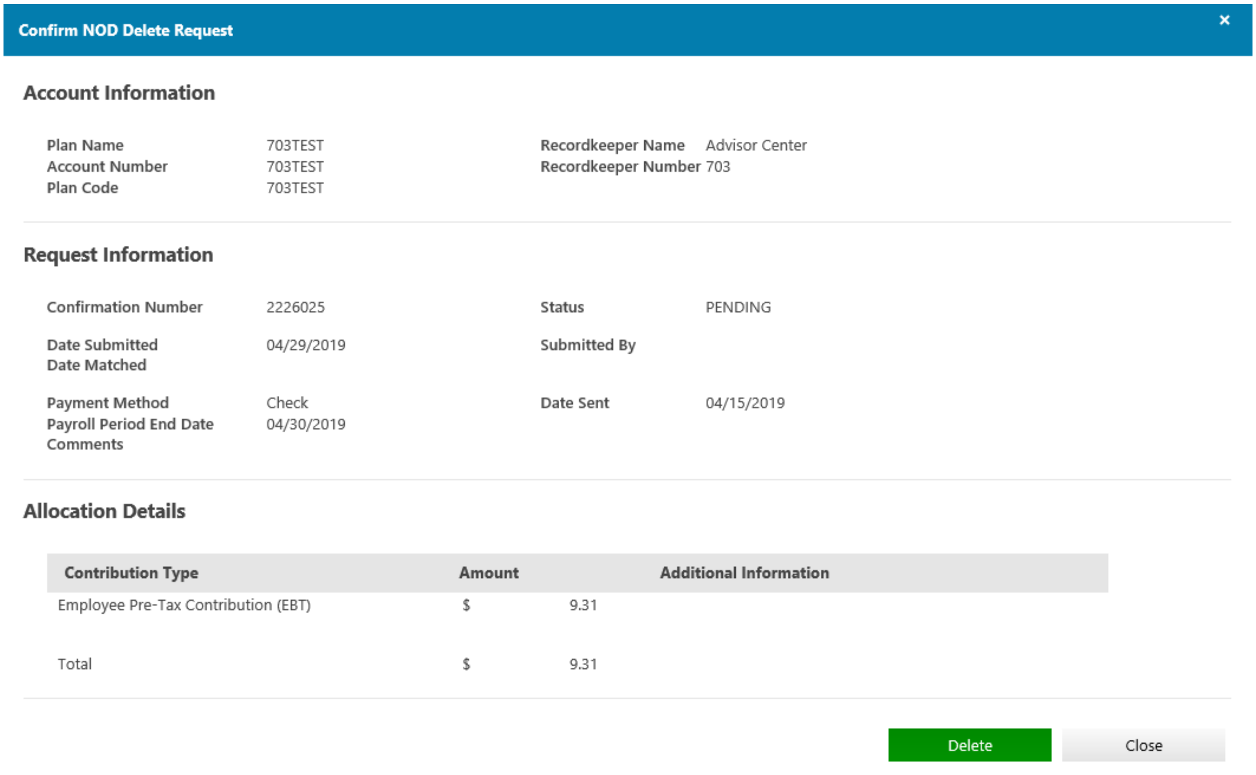


Delete Notice of Deposit

Use the dropdown menu under **Actions** to **Delete** an NOD. Click the icon in the Actions column for the record you wish to modify. Next, click the Delete option.



The Confirm NOD Delete Request window will display. To continue with the request to delete the NOD, click the **Delete** button at the bottom right of the window. To exit the window without deleting the NOD, click the Close button at the bottom right, or click the X in the top right corner.



Note: A record may also be deleted from the Contribution Details window after double-clicking an individual transaction on the History Page.

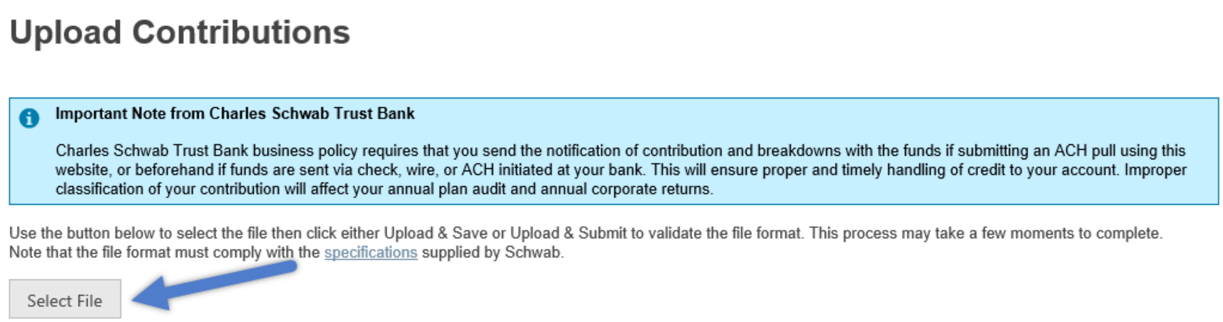
The Status and Payment Method for a record will determine whether the **Delete** option will display.

- If the Status is **Pending** or **Matched**, the Delete option will display if the Payment Method is Check, ACH, or Wire. The Delete option is not available for ACH Pull transactions in Pending or Matched Status.
- If the Status is **Pending Transmit** or **Matched after Funds Received**, the Delete option will display if the Payment Method is Check, ACH, Wire, or ACH Pull.

Note: Deleted records will continue to display on the Contribution History page for research purposes. Records in Deleted Status cannot be edited.

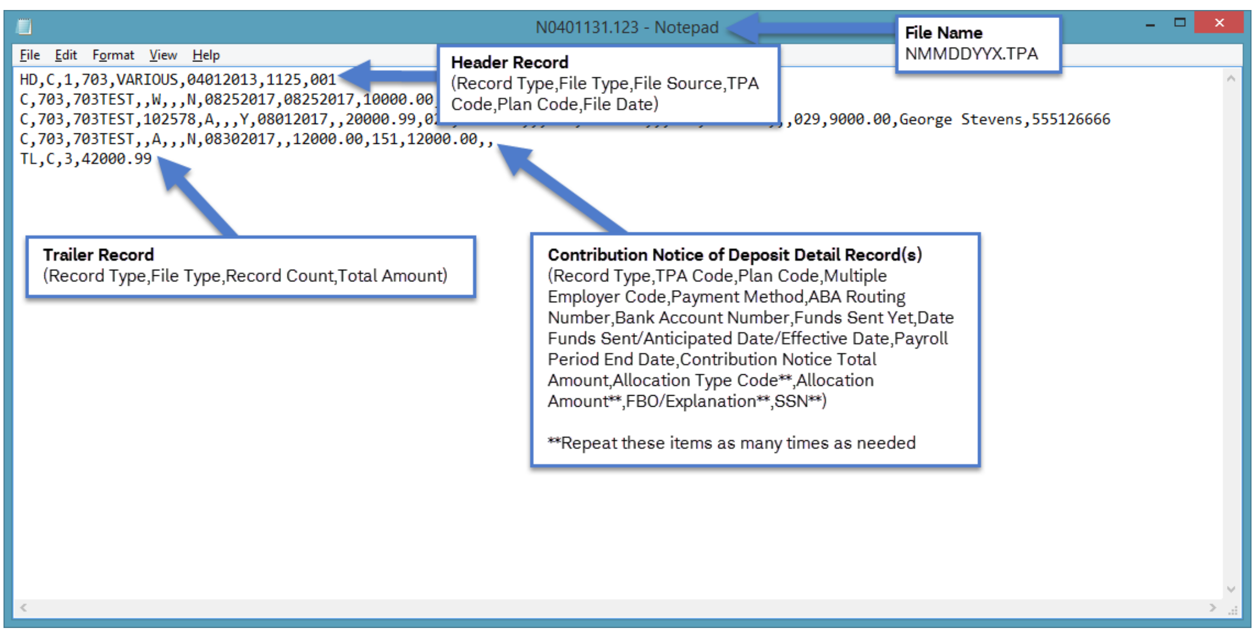
Upload Contributions Page

Upload a file containing Contribution Details



Files can be **Uploaded & Saved** or **Uploaded & Submitted**.

Uploaded files must be in the following format. For detailed information about file formatting requirements, click here.



Once a file is uploaded, validation will be run and an error report generated if there are problems. Each record with issues preventing the upload will be listed so they can be fixed and the file resubmitted.

Error

Please address the following file errors and reload

An error occurred on row number 3 : Invalid value for column "Allocation Amount" Dollar amounts are limited to two decimals.

An error occurred on row number 5 : Invalid value for column "Total Amount" Dollar amounts are limited to two decimals.

Clear

After the file is successfully uploaded, you will see an **Acknowledgement** page showing details of the file submitted.

N0401131.123.txt 321B/321B

Complete

Success
Processed 3 NODs

Continue

Glossary of Search Terms

Account Name:	The plan's account name. Partial searches are permitted.
Account Number:	The plan's account number. Partial searches are permitted.
ACH Pull	Charles Schwab Trust Bank initiates request for funds to be electronically transferred from Plan's bank account. This is the only contribution type initiated by Charles Schwab Trust Bank.
Allocation Information	Details instructing how a contribution will be classified. A single contribution can include allocation information for multiple participants.
Contribution Status: Allocated:	Notice of Deposit (NOD) has been created and processed.
Contribution Status: Allocation Pending	Notice of Deposit (NOD) has been created, but has not yet been processed.
Contribution Status: Allocation Saved, not Submitted	Notice of Deposit (NOD) has been created, but has not been submitted.
Contribution Status: Unallocated:	Notice of Deposit (NOD) has not yet been created.
Contribution Type:	The method in which Schwab will receive contribution funds.
Effective Date	The date that the ACH Pull request will be submitted for fulfillment. Requested funds will be available between 2-4 business days of the request's submission (depending on the external account's bank).
Multiple Employer Plans:	Plans with multiple participating entities or employers which make separate contributions to the same trust account. This code is a unique identifier assigned to each employer.

Notice of Deposit (NOD):	Notification that funds have been received and allocated. Includes contribution and allocation details.
Payment Information:	Method and details of how Schwab will receive a contribution.
Payroll Period End Date	The month, day and year in which a payroll period ends for the contribution notice being submitted.
Plan Code:	The plan's three digit identifying code. Partial searches are permitted.
Plan Information:	Identifying information for the plan. Partial searches are permitted.
Record Status: Matched:	Used for all payment types, represents requests that have been matched to Cash Receipt(s)
Record Status: Pending Transit:	Used for ACH Pull requests only, represents requests that have yet to be submitted for fulfillment
Record Status: Pending:	Used for all payment types, represents requests that are waiting to be matched to Cash Receipt(s)

Terms and Conditions of Use

First-time users will be asked to accept Terms and Conditions of Use of the Schwab Retirement Center Periodic Payments System. Terms and Conditions are noted below.

Term of Access

This Agreement is between you ("Customer") and Schwab. The Agreement will become effective upon your initial use of this website and will continue in effect until the earlier of (a) termination by either party upon written notice or (b) closing of all accounts. Schwab reserves the sole discretion to terminate access to the site, without notice to Customer.

Security

Due to emerging technologies in security practices, Schwab reserves the right to change or supplement its security procedures from time to time, upon reasonable notice to our Customers. Customer agrees to use this website in accordance with the security procedures established by Schwab. Customer is responsible for maintaining the security and confidentiality of all IDs, passwords and other security devices. Customer shall promptly notify Schwab, if Customer has knowledge that the website security has been compromised.

Limitation of Liability

The website information (including text, graphics and functionality) is presented "As Is" and "As Available" without express or implied warranties. Due to the nature of the Internet, Schwab cannot guarantee the accuracy or completeness of the information contained in this website or its suitability for any purpose. Under no circumstances, including but not limited to negligence, shall we be liable for any direct or indirect, incidental, special or consequential damages that result from the use of, or the inability to use, the materials in this website, even if we or our authorized representatives have been advised of the possibility of such damages.

Because of the marked increase in the fabrication and proliferation of computer viruses affecting the Internet, we want to warn you about contamination on your system. It is your responsibility to scan all downloaded materials received from the Internet. We are not responsible or liable for any damage caused by such hazards.

Customer Acknowledgements

Schwab created this website for the convenience of our Customers. You are solely responsible for your decision to use this Site. You will indemnify and hold us harmless from and against all claims, damages, liability and/or costs relating to you or your agents' use of this site. The ability of Schwab to deliver this website is dependent on the Internet and equipment, systems and services provided by third parties outside the control of Schwab; there may be delays or interruptions in connection with the performance of the website; such delays or failures will not result in any liability of Schwab. Customer is responsible for taking appropriate precautions against damage to its operations which could be caused by such interruptions and assumes the risk of such occurrences.

E-mail and Feedback

While we appreciate hearing from our valued customers, Internet and e-mail communications are not confidential. It is possible that information transmitted to us may be read or obtained by other parties. Please understand that anything you send to us, including ideas, suggestions and proposals, will become our property and therefore, you waiver any right of compensation.

In an attempt to protect your privacy, our e-mail responses do not include personal account information such as social security numbers or account numbers. We will use your e-mail address and the content of any e-mail for correspondence purposes, to meet our legal and regulatory requirements regarding customer communications.
