

Guide to NDT Data Validations

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Overview

Data validation is the fourth step in the nondiscrimination testing (NDT) process where any errors in your participant data file are identified and corrected. It's also the step where participant data from Fidelity's system is added to the data you have uploaded and all data is combined for the error check. This guide will provide information about the most-common validation errors plan sponsors encounter and how to correct those errors.

Data Validation Fast Facts

- ✓ Validations automatically run after the last data file has been submitted.
- ✓ Validations can take up to ten minutes to complete.
- ✓ A notification (emailed and available in PSW®) is sent within two days if validations have run, but there has been no error correction or submission completed.
- ✓ Plan sponsors must review and address errors before test data can be submitted.

When the error check is complete, a validation summary is displayed for the plan sponsor. This summary will show all warnings and errors. Errors are considered critical to the testing and must be addressed prior to the submitting your file for testing. The following sections of this guide address the most common critical errors plan sponsors encounter during this step of the process.

Common Questions about Data Validations

What data is pulled into the NDT file used to generate the validations?

The NDT participant data file used to generate validations generally comes from the following three sources:

- The NDT file uploaded in the participant data step
- The NDT file uploaded for the prior plan year (look back compensation)

- Contribution deposits to the plan trust (if selected in the NDT questionnaire – CONT5)

As a result, you will see plan participants appear in the validations who were not part of your uploaded file, but were in one of the other sources used to generate the validations.

What is the best way to review the data validations?

It is important to remember that one issue with your data for a plan participant could trigger multiple validations. As a result, it is generally more efficient to review some basic questions about the data file when a large number validations appear for your plan.

- ✓ First, determine if you are including the appropriate contribution data.
 - If you are pulling contributions from Fidelity deposits, are you including only the deposits applicable to the tested plan year?
 - Was a true-up matching contribution or profit sharing contribution funded during the tested plan year included in the NDT questionnaire – CONT5?
- ✓ Second, determine if you are including the appropriate compensation data in your uploaded file.
 - Are all employees of the participating employer(s) in the plan with compensation reportable in the tested plan year included in the participant data file?
- ✓ Third, determine if the dates of hire in the participant data file ORIGINAL dates of hire.

What other tools are available to assist me during the validation step?

- ✓ In PSW®, the ‘Download Errors’ link provides a summary of all data validations.



- ✓ In PSW®, the ‘Download Participant Data’ link provides the NDT data file used to generate the validations.



- ✓ In PSW®, the 'Fix' link followed by the radial button to 'individually edit participant's data' displays the participant detail.



- ✓ Additional information on data validations may be found in the [Data Validation Overview Video](#).

Eligible employees are missing a form of compensation that was provided for other employees.

What Happened?

- A form of compensation other than gross compensation was provided, but some employees are missing these other types of compensation.

The Fix

- [The employees do not have this type of compensation. I need to clear this validation.](#)
- [I need to manually add compensation for the employees.](#)
- [I need to upload a revised file.](#)



IMPORTANT TIP: Warnings identify items to review but do not always indicate that the information is not accurate or needs to be updated.

Ignore the warning.

Error Type	Error Category	Description	Next Step
Pending(2)	Compensation	Employee has a Gross Compensation amount which is less than the Deferral Compensation amount provided.	Adjusted
Warning (187)	Compensation	Eligible employees are missing a form of compensation that was provided for other employees.	Fix

Fix Compensation [Download participant errors](#)

It appears you supplied another compensation type in addition to Gross Compensation. Some eligible participants are missing the additional compensation. Please review the employees in the error and provide any necessary updates, as this should not be zero for participants who have gross compensation. You can provide this additional compensation by uploading a spreadsheet of any missing data to add into your existing information, or update the employees individually. If a participant truly has zero compensation, please review their gross compensation and correct that as needed. Do not ignore this error unless a participant truly has zero compensation.

How would you like to fix this error?

- Upload a new participant data file
- Individually edit participant's data
- Delete my original data and upload a new file
- Ignore this error

Click Ignore this Error.

How would you like to fix this error?

- Upload a new participant data file
- Individually edit participant's data
- Delete my original data and upload a new file
- Ignore this error

Please select a reason

Please select a reason

The data is unavailable

The data provided is accurate

Select The data is accurate.

Upload a new NDT file.

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

- [View the guide for the template](#)
 - [Download my customized template](#)
 - [Delete all of my data and start over](#)
 - [Upload my participant data file](#)
- OR
- [Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Manually update compensation.

Filter by ❌ Errors(7) ⚠️ Warnings(5) ⚙️ Pending(7) ✅ Resolved(1) 🚫 Ignored(0) [Download Errors](#)

Error Type	Error Category	Description	Next Step
⚙️ Pending(2)	Compensation	Employee has a Gross Compensation amount which is less than the Deferral Compensation amount provided.	Adjusted
⚠️ Warning (187)	Compensation	Eligible employees are missing a form of compensation that was provided for other employees.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Change my answer in the Questionnaire

Delete my original data and upload a new file

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
❌ XXX-XX-0275	.	.	01/01/1980	01/01/2000	Edit

Compensation Information

[Update the applicable compensation amounts.](#)

Current Year Gross Compensation*

Prior Year (Lookback) Compensation

Net Compensation

Test Compensation

Deferral Compensation

Prior Calendar Year (Lookback) Compensation

Allocation Compensation

415 Compensation

Save & Exit Save & Validate

Save the updates by clicking one of the save options.

< Validation Summary

NOTE: We recommend only clicking the 'Save and Validate' link once ALL updates have been made.

Employee may be missing Look Back Year Compensation.

What Happened?

This warning displays for any employee that has a date of hire prior to the first day of the plan year but has no prior plan year wages from the NDT data file that was submitted for the plan's testing in the prior plan year.



IMPORTANT NOTE: *If an employee is a rehire and did not work for the year prior to the year you are testing, you can ignore the validation warning.*

Missing Look Back Compensation is generally caused by one of the following items.

- The prior year NDT file did not contain all employees paid in the prior year.
- New group(s) of employees became eligible for the plan during the tested plan year.

The Fix

- If after a review of the employees you determine that you need to add Look Back Compensation:
 - [Manually add the missing compensation.](#)
 - [Upload a file containing lookback compensation.](#)
- If the employees listed have no lookback compensation:
 - [Clear this validation.](#)

Manually add the missing lookback compensation.

Critical (634)	Contributions	Employee's total Contributions exceed Gross Compensation	Click Fix.	Fix
Warning (105)	Compensation	Employee is missing Look Back Compensation		Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data [Select Individually edit participant's data.](#)

Change my answer in the Questionnaire

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Click Edit. Edit

Compensation Information

Current Year Gross Compensation* [Please Review](#)

Test Compensation [Enter Lookback Compensation](#)

Allocation Compensation

Prior Year (Lookback) Compensation [Please Review](#)

Deferral Compensation

415 Compensation

[Save & Exit](#) [Save the updates by clicking one of the save options.](#) [Save & Validate](#)

[< Validation Summary](#) [Save & Fix Next >](#)



TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Upload a file containing missing lookback year compensation.

Nondiscrimination Testing [Learn more](#)

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a customized template created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

- [View the guide for the template](#)
- [Download my customized template](#)
- [Delete all of my data and start over](#)

File History

	Date Uploaded
	08/28/2019 04:28 PM
NDT 2018 - Final.csv	08/28/2019 04:00 PM

Select Download my customized template.

Nondiscrimination Testing [Learn more](#)

What would you like to do next?

- [View the guide for the template](#)
- [Download my customized template](#)
- [Delete all of my data and start over](#)
- [Upload my participant data file](#)
- OR
- [Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Clear this validation.

 Critical (634)	Contributions	Employee's total Contributions exceed Gross Compensation	Click Fix.	Fix
 Warning (105)	Compensation	Employee is missing Look Back Compensation		Fix

Fix Compensation [Download participant errors](#)

Employees who were employed in the Look Back Year should have Look Back Year Compensation. Please provide the Look Back Year Compensation for these employees. Or, you may choose to determine your own Highly Compensated Employees and provide Fidelity with Highly Compensated Employee indicators. Please contact a testing representative if you need assistance providing highly compensated employee indicators. If the employee truly did not earn any compensation during the look back year, you may ignore this error for those employees.

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Delete my original data and upload a new file

Ignore this error

Click Ignore this error.

Fix Compensation [Download participant errors](#)

Employees who were employed in the Look Back Year should have Look Back Year Compensation. Please provide the Look Back Year Compensation for these employees. Or, you may choose to determine your own Highly Compensated Employees and provide Fidelity with Highly Compensated Employee indicators. Please contact a testing representative if you need assistance providing highly compensated employee indicators. If the employee truly did not earn any compensation during the look back year, you may ignore this error for those employees.

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Delete my original data and upload a new file

Ignore this error

Please select a reason

- Please select a reason
- The data is unavailable
- The data provided is accurate**

Click The data provided is accurate.

Employee was hired in the current year, but has Look Back Compensation.

What Happened?

This warning displays for employees with date of hire in in the tested plan year and compensation in the prior plan year. Generally, the date of hire should be the original date of hire.

The Fix

- [Update the hire date manually for an employee.](#)
- [Upload a file containing updated dates of hire.](#)



IMPORTANT NOTE: Original date of hire is always required for the purpose of completing annual nondiscrimination testing.

Update the hire date manually for an employee.

Error Type	Error Category	Description	Next Step
Critical (6)	Contributions	Employee has Contributions less than \$0.	Fix
Critical (3)	Contributions	Employee has Employer Match contributions less than any Deferral or After-Tax Contributions.	Fix
Critical (1)	Dates	Employee has no recorded Date of Birth.	Fix
Critical (1)	Dates	Employee has no recorded Date of Hire.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Change my answer in the Questionnaire

Delete my original data and upload a new file

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Edit

Click Edit.

Employee Information

Update the date of Hire.

Original Date of Hire*

Please Review

Save & Exit Save the updates by clicking one of the save options. Save & Validate

< Validation Summary Save & Fix Next >



TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Upload a file containing updated dates of hire.

Nondiscrimination Testing [Learn more](#)

Click on the Participant Data Link.

Plan Details Questionnaire **Participant Data** Validation Testing Results

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template was created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

[View the guide for the template](#)

[Download my customized template](#)

[Delete all of my data and start over](#)

[Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Ineligible employee has 401k contributions.

What Happened?

Only plan eligible employees can have plan contributions.

The Fix

- [I need to adjust plan eligibility manually for an employee.](#)
- [I need to upload a revised file.](#)
- [I need to remove contributions for this ineligible employee.](#)



NOTE: If an ineligible employee was allowed to contribute to the plan, please contact Fidelity's Testing & Reporting Services.

Adjust plan eligibility manually for an employee.

Error Type	Error Category	Description	Next Step
Critical (6)	Contributions	Employee has Contributions less than \$0.	Fix
Critical (3)	Contributions	Employee has Employer Match contributions but does not have After-Tax Contributions.	Fix
Critical (65)	Eligibility	Ineligible employee has 401k contributions	Fix

Click fix.

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Select Individually edit participant's data.

Change my answer in the Questionnaire

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Edit

Click Edit.

Eligibility Information

Plan Eligibility: Please Review

Match Eligibility: Please Review

Profit Sharing Eligibility:

Update eligibility.

Save & Exit Save the updates by clicking one of the save options. Save & Validate

Upload a revised data file.

Nondiscrimination Testing [Learn more](#)

Click on the Participant Data Link.

- Plan Details
- Questionnaire
- Participant Data
- Validation
- Testing
- Results

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

[View the guide for the template](#)

[Download my customized template](#)

[Delete all of my data and start over](#)

[Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Remove Contributions for an Ineligible Employee

Please contact your Client Service Manager for directions related to correcting this error in the plan trust. Removing the contributions from the NDT file will **not** remove the contributions from the participant's account.

For purposes of removing the contribution from the **NDT file only**, see the following steps.

Step 1 of 2:

Nondiscrimination Testing [Learn more](#)

Click on the Participant Data Link.

Plan Details Questionnaire Participant Data Validation Testing Results

Contribution Information

CONT1	Did you, or will you, fund an employer match contribution for the plan year being tested?
CONT2	Did you, or will you, fund an employer profit sharing (non-elective) contribution for the plan year being tested?
CONT5	Contribution Question

Click on the Contribution Question link.

Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

3. When you are done with a source, select the Confirm button to generate a new total for each source

4. When done with all sources, select continue at the bottom. For **each** contribution source type you will be adjusting, update the Status to Supply data in addition to Fidelity data.

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019	See Dates
2	EMPLOYER MATCH Discretionary Employer Match	Select	Select	Select

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019			Confirm

Click confirm.

Save & Exit

< Previous Question

Click continue.

Continue >

I acknowledge that I have answered all questions completely and accurately.

Save & Exit

Click to acknowledge and then click Click continue.

< Plan Details

Continue >

PSW® will process this questionnaire update and return to the validation step. Once the plan returns to the validation step, proceed to step 2.

Step 2 of 2:

Critical (634)	Contributions	Employee's total Contributions exceed Gross Co	Click Fix.	Fix
Warning (105)	Compensation	Employee is missing Look Back Compensation		Fix
Warning (155)	Limit Testing	Employee has exceeded the IRS 402(g) Deferral Limit		Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data Select Individually edit participant's data.

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Click Edit. Edit

Contribution Information

Employee Pre-Tax Deferrals Provided by Fidelity: \$19,334.99

Employee Pre-Tax Deferrals Provided by You: Please Review

Roth Deferrals Provided by You: Please Review

Employer Matching Contributions Provided by You:

Enter an **OFFSET** amount in the Provided by You for the appropriate source. Note that the amount in the Provided by You box **will be added to** the Provided by Fidelity box amount. In this example, an amount of -334.99 (negative) in the Provided by You box will net to a \$19,000 contribution amount in the NDT file.

Save & Exit Save the updates by clicking one of the save options. [Save & Validate](#)

[< Validation Summary](#) [Save & Fix Next >](#)

Employee is coded Match Ineligible, but has contributions in money types included as match.

What Happened?

- Only employees who have met the match eligibility requirements listed in the plan document should have match contribution.

The Fix

- [I need to adjust match eligibility manually for an employee.](#)
- [I need to update the questionnaire to remove a match deposit not applicable to the plan year.](#)
- [I need to upload a revised file.](#)
- [I need to remove matching contributions for this ineligible employee.](#)



NOTE: Matching contributions should be included in the testing in the year the related compensation was paid without regard to when the match was funded.

Adjust employee data manually.

Error Type	Error Category	Description	Next Step
Critical (2)	Contributions	Employee has Contributions less than \$0.	Fix
Critical (1)	Dates	Employee's Date of Termination is prior to Date of Hire.	Fix
Critical (6)	Dates	Employee has no recorded Date of Birth.	Fix
Critical (6)	Dates	Employee has no recorded Date of Hire.	Fix
Critical (1)	Eligibility	Ineligible employee has 401k contributions	Fix
Critical (1)	Eligibility	Employee is coded Match Ineligible but has contributions in money types included as match.	Fix

Fix Eligibility [Download participant errors](#) [Need help with this error?](#)

Only Employees who have met the 401(m) Eligibility Requirements listed in the plan document should have 401(m) contributions to your plan. Please review the 401(m) Eligibility and 401(m) Contribution data and make any necessary updates.

How would you like to fix this error?

Change my answer in the Questionnaire

Upload a new participant data file

Individually edit participant's data

Delete my original data and upload a new file

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275			01/01/1980	01/01/2000	Edit

Eligibility Information

[Update Eligibility](#)

Plan Eligibility: No
 Match Eligibility: No
 Profit Sharing Eligibility: Choose
 Safe Harbor Match Eligibility: Choose

Safe Harbor Non-Elective Eligibility: Choose
 Continuing Profit Sharing Eligibility: Choose
 Continuing Match Eligibility: Choose

[Save & Exit](#) [Save & Validate](#)

[Save & Fix Next >](#)

< [Validation Summary](#)



NOTE: We recommend only clicking the 'Save and Validate' link once ALL updates have been made.

I need to update the questionnaire to remove a match deposit not applicable to the plan year.

Nondiscrimination Testing [Learn more](#)

Click on the Questionnaire link.

Plan Details Questionnaire Participant Data Validation

— Contribution Information

CONT1 [Did you, or will you, fund an employer match contribution for the plan year being tested?](#)

CONT2 [Did you, or will you, fund an employer profit sharing \(non-elective\) contribution for the plan year being tested?](#)

CONT5 [Contribution Question](#) ← Click on the Contribution Question link.

Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates
1	EMPLOYEE PRE TAX DEFERRAL Matched EE Pre-Tax Deferral	Use Fidelity data and cha...	01/15/2019-01/06/2020	See Dates
2	EMPLOYEE ROTH DEFERRALS Matched EE Roth Deferral	Use Fidelity data and cha...	01/15/2019-01/06/2020	See Dates
3	ER SAFE HARBOR MATCH Safe Harbor Match	Use Fidelity data and cha...	01/15/2019-01/06/2020	See Dates

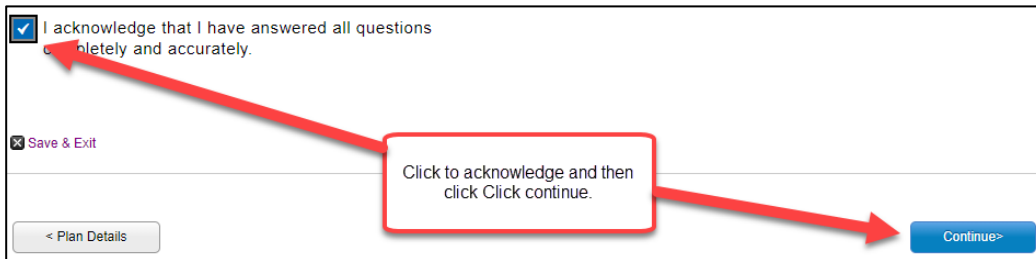
Annotations: Find the applicable source, The Status must be Use Fidelity data and change dates, Update the Start & End dates as needed, Exclude a deposit date between the Start and End Dates

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral		01/15/2019-01/14/2019	See Dates		Confirm

Click confirm.

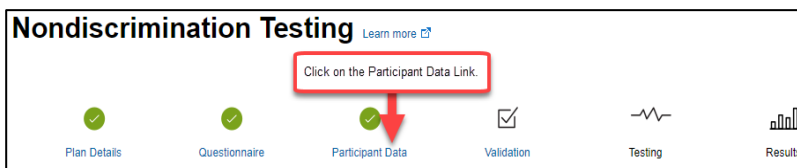
Save & Exit

< Previous Question Click continue. Continue >



PSW® will process this questionnaire update and return to the validation step.

Upload a revised data file.



Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

- [View the guide for the template](#)
- [Download my customized template](#)
- [Delete all of my data and start over](#)
- [Upload my participant data file](#)

OR

- [Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Remove contributions for an ineligible employee.

Please open a PSW® Nondiscrimination Testing Service Request to remove these contributions from the NDT file. You must also contact your Fidelity plan representative to have the contributions removed from the participant’s account.

Employee has Employer Match contributions but does not have any Deferral or After Tax Contributions.

What Happened?

- Contributions were pulled from Fidelity deposits per the deposit dates selected in question CONT5 in the NDT questionnaire, and a contribution for a plan year other than the tested plan year is included in the deposit dates.
- The contributions were funded to a BAD SSN.

The Fix

- [I need to remove a deposit date applicable solely to a prior or future year from question CONT5.](#)
- [Contributions need to be moved from a BAD SSN to the good SSN](#)
- [I need to adjust contributions for some employees since a prior year contribution adjustment was included with a contribution deposit for the tested plan year.](#)
- [I need to upload a new participant data file.](#)



NOTE: You cannot delete contributions pulled from Fidelity deposits without updating the questionnaire. The delete participant link will NOT remove these contributions.

Remove a deposit date applicable solely to a prior year from CONT5.

Nondiscrimination Testing [Learn more](#)

Click on the Questionnaire link.

Plan Details Questionnaire Participant Data Validation

— Contribution Information

CONT1 Did you, or will you, fund an employer match contribution for the plan year being tested?

CONT2 Did you, or will you, fund an employer profit sharing (non-elective) contribution for the plan year being tested?

CONT5 [Contribution Question](#) Click on the Contribution Question link.

Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

Find the applicable source

The Status must be Use Fidelity data and change dates

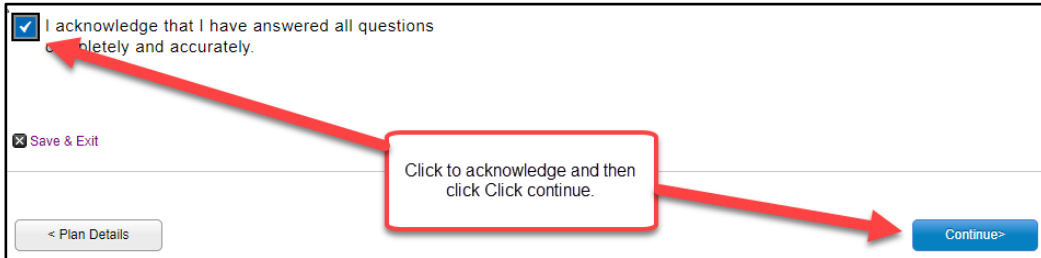
Update the Start & End dates as needed

Exclude a deposit date between the Start and End Dates

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates
1	EMPLOYEE PRE TAX DEFERRAL Matched EE Pre-Tax Deferral	Use Fidelity data and cha...	01/15/2019-01/06/2020	See Dates
2	EMPLOYEE ROTH DEFERRALS Matched EE Roth Deferral	Use Fidelity data and cha...	01/15/2019-01/06/2020	See Dates
3	ER SAFE HARBOR MATCH Safe Harbor Match	Use Fidelity data and cha...	01/15/2019-01/06/2020	See Dates

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral		01/14/2019	See Dates		Confirm

Click confirm.



PSW® will process this questionnaire update and return to the validation step.

Contributions need to be moved from a BAD SSN to the good SSN.

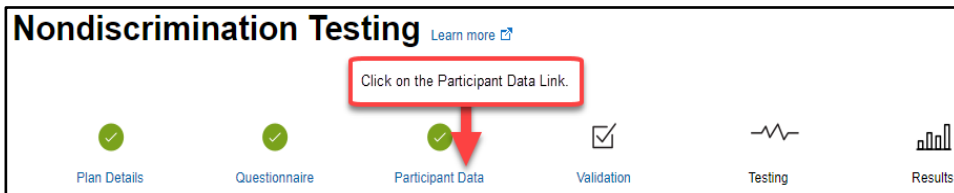
Enter the BAD SSN and related GOOD SSN in an NDT PSW Service request. A Fidelity Testing & Reporting Services associate will clear the error and make the adjustments.

Note: This will only update the NDT file. Please contact your Client Service Manager for assistance with updating the employee account.

I need to adjust contributions for these employees since a prior year contribution adjustment was included with a contribution deposit for the tested plan year.

NOTE: You can enter a PSW NDT Service Request with details on the adjustment needed per participant in lieu of completing the steps outlined below. We will clear the error and make the adjustment(s) in your NDT file.

Step 1 of 2:



Contribution Information

CONT1	Did you, or will you, fund an employer match contribution for the plan year being tested?
CONT2	Did you, or will you, fund an employer profit sharing (non-elective) contribution for the plan year being tested?
CONT5	Contribution Question

Click on the Contribution Question link.

Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

3. When you are done with a source, select the Confirm button to generate a new total for each source

4. When done with all sources, select continue at the

For **each** contribution source type you will be adjusting, update the Status to Supply data in addition to Fidelity data.

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019	See Dates
2	EMPLOYER MATCH Discretionary Employer Match	Select	Select	Select

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019			Confirm

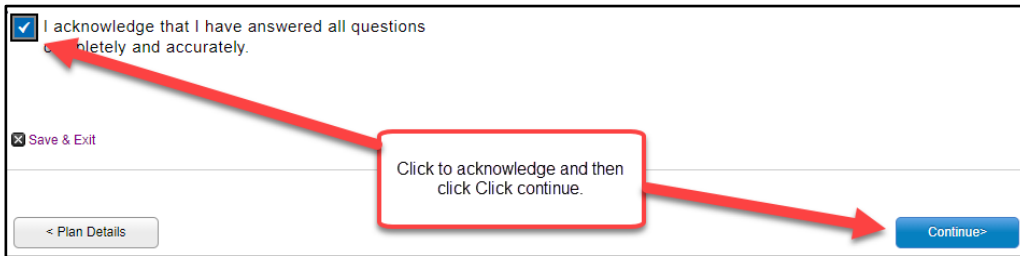
Click confirm.

Save & Exit

< Previous Question

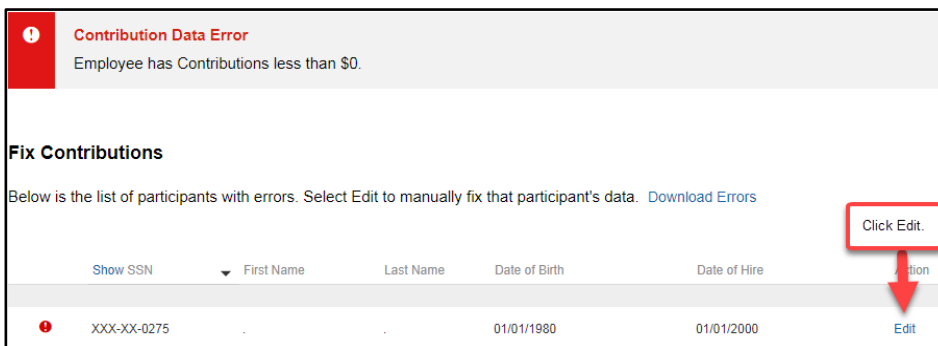
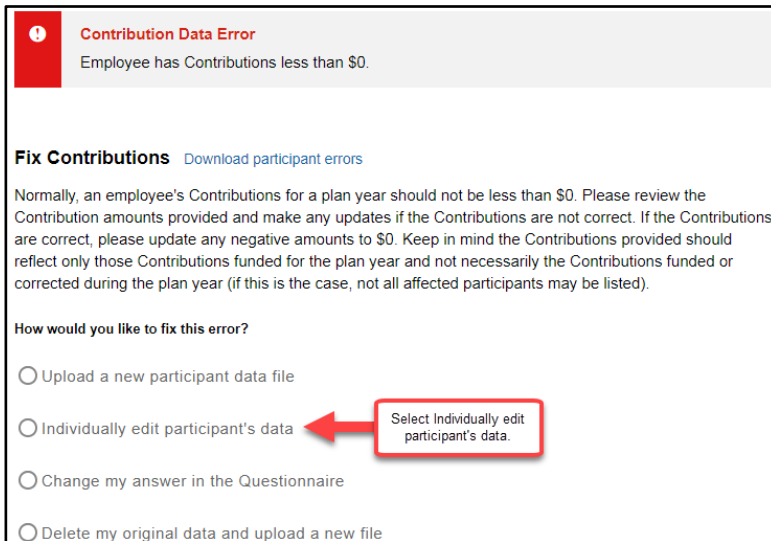
Click continue.

Continue >



PSW® will process this questionnaire update and return to the validation step. Once the plan returns to the validation step, proceed to step 2.

Step 2 of 2:



Contribution Information

Employee Pre-Tax Deferrals Provided by Fidelity (\$1,732.91)	<p>Enter an OFFSET amount in the Provided by You box. NOTE that the amount in the Provided by You box will be added to the Provided by Fidelity box amount. In this example, an amount of \$1,732.91 in the Provided by You box will net to a zero contribution amount in the NDT file.</p>	Employer Matching Contributions Provided by Fidelity (\$693.16)
Employee Pre-Tax Deferrals Provided by You 0		Employer Matching Contributions Provided by You 0

Please Review

Save & Exit Save & Validate

Save the updates by clicking one of the save options.

< Validation Summary Save & Fix Next >

! *NOTE: We recommend only clicking the 'Save and Validate' link once ALL updates have been made.*

Upload a new participant data file.

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

- View the guide for the template
- Download my customized template
- Delete all of my data and start over
- Upload my participant data file

OR

Enter the data manually

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

All employees are coded Eligible for the plan.

What Happened?

- All employees who received compensation from the company during the plan year are included in the data file submitted for testing.
- All employees provided in the data file were identified as eligible for the plan.



NOTE: Employees who did not meet the eligibility requirement but received compensation should also be included.

The Fix

- Confirm all employees who received compensation during the plan year are included in the data file even if they are not eligible to participate in the plan.
- Confirm all employees did meet the eligibility criteria for the plan at some point in the year being tested.
- If there are no employees who did not meet the plan's eligibility requirements and all employees who received compensation are provided, you can ignore the warning and indicate information as provided is accurate.



TIP: If ineligible employees who received pay were not included in the data file uploaded, you may upload a second data file with all the ineligible employees.

Employee appears to be eligible; however, is coded as not eligible.

What Happened?

- Based on age and dates of service, these employees appear to be eligible; however, they are listed as not eligible in your data file. Please review their dates and ensure the eligibility provided is accurate.

The Fix

- [I need to adjust eligibility manually for an employee.](#)
- [I need to upload a revised file.](#)
- The eligibility is accurate. I need to clear this validation.

Adjust employee data manually.

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data Select individually edit participant's data.

Change my answer in the Questionnaire

Delete my original data and upload a new file

Error Type	Error Category	Description	Next Step
● Critical (6)	Contributions	Employee has Contributions less than \$0.	Fix
● Critical (3)	Contributions	Employee has Employer Match contributions but does not have After-Tax Contributions.	Fix
● Critical (65)	Eligibility	Ineligible employee has 401k contributions	Fix

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
● XXX-XX-0275			01/01/1980	01/01/2000	Click Edit. Edit

Eligibility Information

Update eligibility.

Plan Eligibility: Match Eligibility: Profit Sharing Eligibility:

Please Review **Please Review**

Save & Exit **Save the updates by clicking one of the save options.** Save & Validate



NOTE: We recommend only clicking the 'Save and Validate' link once ALL updates have been made.

Upload a revised data file.

Nondiscrimination Testing [Learn more](#)

Click on the Participant Data Link.

Plan Details Questionnaire **Participant Data** Validation Testing Results

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

[View the guide for the template](#)

[Download my customized template](#)

[Delete all of my data and start over](#)

[Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Fidelity does not determine the Highly Compensated Employees and no Highly Compensated Employee codes were provided in your data.

What Happened?

- Fidelity is unable to determine who your highly compensated employees are for testing purposes.
- Codes to identify the highly compensated employees must be provided on the data file.

The Fix

- Review your HCE determination method using Plan Details document.
- Provide codes to identify highly compensated employees.
- Review questionnaire to determine if a non-adopting related company was listed and the plan uses the top 20% method for determination of highly compensated employees.



NOTE: *If the non-adopting related plan has no employees during the plan year being tested, you may ignore the warning and indicate information as provided is accurate.*

Employee identified as a 5% owner or relative of a 5% owner and does not have Current Year Gross Compensation.

What Happened?

- An employee has been identified as a 5% owner or a relative of a 5% owner in question EC3 of the questionnaire but compensation has not been provided.

The Fix

- Confirm if the 5% owner or family member of a 5% owner received compensation.
- Edit the questionnaire to delete employee listed in error to or change to no longer meet criteria.
- Update compensation for owner or family member of owner.



RECOMMENDED TIP: *If compensation for 5% owner is not yet available, it is recommended to wait for the information to be available before moving forward with testing.*

Employee has exceeded the IRS 402(g) Deferral Limit

What Happened?

Employee's deferral contributions exceed the deferral limit for the tested plan year. The validation generally appears for one of the following reasons.

- The excess amounts tie to payroll reports and are accurate. This will result in a failing 402(g) test. The excess contributions will need to be included in the tests and refunded from the participant accounts. You will initiate that correction in PSW® once the test results are finalized and published for your review if they have not already been corrected.
- The excess amounts do NOT tie to payroll reports. The contributions in the uploaded file and/or Fidelity deposits (per the NDT questionnaire- question CONT5) are incorrect.

The Fix

- [Review and update CONT5 on the NDT questionnaire to remove contributions not applicable to the tested plan year.](#)
- [Manually adjust contributions for an employee.](#)
- [Upload a new participant data file.](#)
- [The excess amounts are accurate. I need to clear this validation.](#)



IMPORTANT: *If you choose to ignore this warning, you are instructing Fidelity to complete the testing with the 402(g) excess deferral included.*

Review and update CONT5 on the NDT questionnaire to remove contributions not applicable to the tested plan year.

Nondiscrimination Testing [Learn more](#)

Click on the Questionnaire link.

Plan Details Questionnaire Participant Data Validation

— **Contribution Information**

CONT1 [Did you, or will you, fund an employer match contribution for the plan year being tested?](#)

CONT2 [Did you, or will you, fund an employer profit sharing \(non-elective\) contribution for the plan year being tested?](#)

CONT5 [Contribution Question](#) Click on the Contribution Question link.

Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

3. When you are done with a source, select [See Dates](#).

4. When done with all sources, select [Confirm](#).

Update the dates as needed by either changing the Contribution Start and End Date(s) by clicking on the date range or excluding a contribution deposit date with that date range by clicking See Dates.

Status must be Use Fidelity data and change dates.

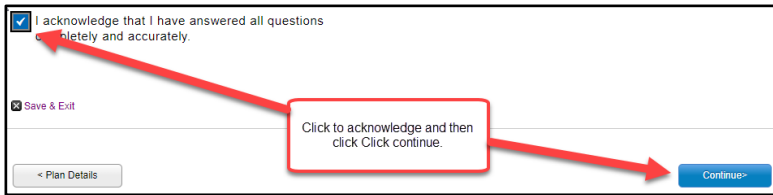
#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Co
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Use Fidelity data and chang	01/16/2018- 01/14/2019	See Dates	

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Use Fidelity data and chang	01/16/2018- 01/14/2019	See Dates		Confirm

Click confirm.

Save & Exit

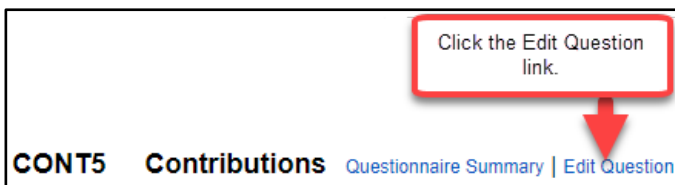
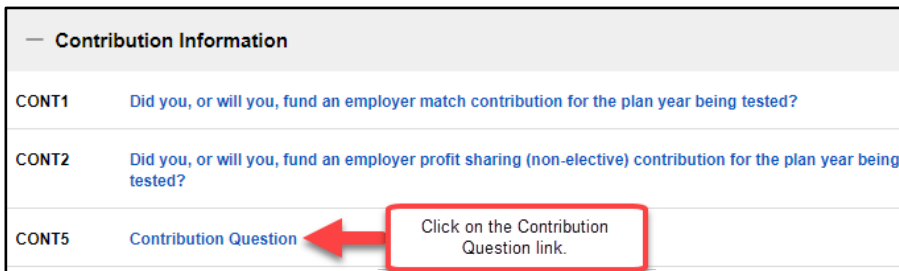
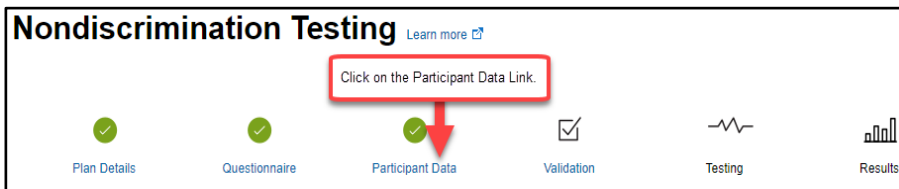
< Previous Question Click continue. Continue >



PSW® will process this questionnaire update and return to the validation step. Once the plan returns to the validation step, proceed to step 2.

Manually adjust contributions for an employee.

Step 1 of 2:



3. When you are done with a source, select the Confirm button to generate a new total for each source

4. When done with all sources, select continue at the

For **each** contribution source type you will be adjusting, update the Status to Supply data in addition to Fidelity data.

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019	See Dates
2	EMPLOYER MATCH Discretionary Employer Match	Select	Select	Select

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019			Click confirm. → Confirm

Save & Exit

< Previous Question

Click continue. → Continue >

I acknowledge that I have answered all questions completely and accurately.

Save & Exit

< Plan Details

Click to acknowledge and then click Click continue. → Continue->

PSW® will process this questionnaire update and return to the validation step. Once the plan returns to the validation step, proceed to step 2.

Step 2 of 2:

Critical (634)	Contributions	Employee's total Contributions exceed Gross Co	Click Fix.	Fix
Warning (105)	Compensation	Employee is missing Look Back Compensation		Fix
Warning (155)	Limit Testing	Employee has exceeded the IRS 402(g) Deferral Limit		Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contribution are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data Select Individually edit participant's data.

Change my answer in the Questionnaire

Delete my original data and upload a new file

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Click Edit. Edit

Contribution Information

Employee Pre-Tax Deferrals Provided by Fidelity: \$19,334.99

Employee Pre-Tax Deferrals Provided by You: Please Review

Roth Deferrals Provided by You: Please Review

Employer Matching Contributions Provided by You:

Enter an **OFFSET** amount in the Provided by You box for the appropriate source. Note that the amount in the Provided by You box **will be added to** the Provided by Fidelity box amount. In this example, an amount of -334.99 (negative) in the Provided by You box will net to a \$19,000 contribution amount in the NDT file.

Save & Exit Save the updates by clicking one of the save options. [Save & Validate](#)

[< Validation Summary](#) [Save & Fix Next >](#)

Upload a new participant data file.

Nondiscrimination Testing [Learn more](#)

Plan Details Questionnaire **Participant Data** Validation Testing Results

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template was created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

- [View the guide for the template](#)
- [Download my customized template](#)
- [Delete all of my data and start over](#)
- [Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

- If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.
- If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Clear this validation.

Critical (634)	Contributions	Employee's total Contributions exceed Gross Co	Fix
Warning (105)	Compensation	Employee is missing Look Back Compensation	Fix
Warning (155)	Limit Testing	Employee has exceeded the IRS 402(g) Deferral Limit	Fix

How would you like to fix this error?

- Upload a new participant data file
- Individually edit participant's data
- Change my answer in the Questionnaire

Select Individually edit participant's data.

Fix Compensation [Download participant errors](#)

Employees who were employed in the Look Back Year should have Look Back Year Compensation. Please provide the Look Back Year Compensation for these employees. Or, you may choose to determine your own Highly Compensated Employees and provide Fidelity with Highly Compensated Employee indicators. Please contact a testing representative if you need assistance providing highly compensated employee indicators. If the employee truly did not earn any compensation during the look back year, you may ignore this error for those employees.

How would you like to fix this error?

- Upload a new participant data file
- Individually edit participant's data
- Delete my original data and upload a new file
- Ignore this error

Please select a reason

- Please select a reason
- The data is unavailable
- The data provided is accurate

Click The data provided is accurate.

Social Security Number is listed more than once.

What Happened?

- SSNs were listed in multiple rows in your uploaded data file(s).

Monetary amounts in multiple rows in the uploaded file have been combined.

Non-monetary information (Name, dates, eligibility, etc.) from the last row for the SSN will be used.

The Fix

- This is accurate. [I need to ignore the warning.](#)
- [I need to individually update the information for the impacted employees.](#)
- [I need to upload an updated data file.](#)



IMPORTANT TIP: *Listing an employee more than once on the data file can cause the doubling of compensation and contributions.*

Ignore the warning.

Error Type	Error Category	Description	Next Step
Critical (1)	Dates	Employee's Date of Birth is the same as or later than the Date of Hire.	Fix
Critical (4)	Dates	Employee's Date of Termination is prior to Date of Hire.	Fix
Critical (1)	Dates	Employee has no recorded Date of Birth.	Fix
Warning (67)	Compensation	Employee is missing Look Back Compensation	Fix
Warning (1)	Dates	Employee is younger than age 15.	Fix
Warning (1)	SSN	Social Security Number is listed more than once.	Fix

Fix SSN [Download participant errors](#) [Need help with this error?](#)

Employee's SSN is listed in your data multiple times. Any monetary amounts provided in your data have been added together, and the indicative data (Name, dates, etc.) provided in the last record will be used. Please review the participant data to ensure that it is appropriate to add together monetary amounts for this employee.

How would you like to fix this error?

Individually edit participant's data

Delete my original data and upload a new file

Ignore this error

Fix SSN [Download participant errors](#) [Need help with this error?](#)

Employee's SSN is listed in your data multiple times. Any monetary amounts provided in your data have been added together, and the indicative data (Name, dates, etc.) provided in the last record will be used. Please review the participant data to ensure that it is appropriate to add together monetary amounts for this employee.

How would you like to fix this error?

Individually edit participant's data

Delete my original data and upload a new file

Ignore this error

Please select a reason

- Please select a reason
- The data is unavailable
- The data provided is accurate

Individually update the information for the Employees.

Error Type	Error Category	Description	Next Step
Critical (1)	Dates	Employee's Date of Birth is the same as or later than the Date of Hire.	Fix
Critical (4)	Dates	Employee's Date of Termination is prior to Date of Hire.	Fix
Critical (1)	Dates	Employee has no recorded Date of Birth.	Fix
Warning (67)	Compensation	Employee is missing Look Back Compensation	Fix
Warning (1)	Dates	Employee is younger than age 15.	Fix
Warning (1)	SSN	Social Security Number is listed more than once.	Fix

Click Fix.

Fix SSN [Download participant errors](#) [Need help with this error?](#)

Employee's SSN is listed in your data multiple times. Any monetary amounts provided in your data have been added together, and the indicative data (Name, dates, etc.) provided in the last record will be used. Please review the participant data to ensure that it is appropriate to add together monetary amounts for this employee.

How would you like to fix this error?

Individually edit participant's data

 Delete my original data and upload a new file

 Ignore this error

Select Individually edit participant's data.

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275			01/01/1980	01/01/2000	Edit

Click Edit.

Multiple SSN Warning
Social Security Number is listed more than once.

Employee Data Details

Enter or modify the fields below that are highlighted red and then select Save & Fix Next to correct the error.

[Show Social Security Number*](#)
XXX-XX-0599

* required field [Delete This Participant](#)

Employee Information

Made updates to the information as necessary.

Save the updates by clicking one of the save options.

Save & Exit Save & Validate

< Validation Summary Save & Fix Next >



NOTE: We recommend only clicking the “Save and Validate” link once ALL updates have been made.

Upload a new file.

Nondiscrimination Testing [Learn more](#)

Click on the Participant Data Link.

Plan Details Questionnaire Participant Data Validation Testing Results

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

View the guide for the template

Download my customized template

Delete all of my data and start over

Upload my participant data file

OR

Enter the data manually

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Employee's total contributions exceed Gross Compensation.

What Happened?

- The excess amounts tie to payroll reports and are accurate. This will result in a failing 415(c) Annual Additions Test. The excess contributions will need to be included in the tests and refunded from the participant accounts. You will initiate the correction in PSW® once the test results are finalized and published for your review if they have not already been corrected.
- Contributions were pulled from Fidelity deposits per the deposit dates selected in the NDT questionnaire- question CONT5, and a contribution for a plan year other than the tested plan year is included in the deposit dates.
- The contributions were funded to a BAD SSN.
- Employees were missing from your uploaded file that had contributions pulled from Fidelity deposits per the deposit dates selected in the NDT questionnaire- question CONT5.

The Fix

- [I need to remove a deposit date applicable solely to a prior year from question CONT5.](#)
- [Contributions need to be moved from a BAD SSN to the good SSN.](#)
- [I need to adjust contributions for these employees since a prior year contribution adjustment was included with a contribution deposit for the tested plan year.](#)
- [I need to upload a revised NDT file.](#)
 - *Important Note: If participants were missing from your original file, ALL data in your original upload file will need to be added, not just compensation.*
- [Manually update compensation.](#)
- [The excess amounts are accurate. I need to clear this validation.](#)



TIP: You cannot delete contributions pulled from Fidelity deposits without updating the questionnaire. The delete participant link will NOT remove these contributions.

Remove a deposit date applicable solely to a prior year from CONT5.

Nondiscrimination Testing [Learn more](#)

Click on the Questionnaire link.

Plan Details Questionnaire Participant Data Validation

Contribution Information

CONT1 Did you, or will you, fund an employer match contribution for the plan year being tested?

CONT2 Did you, or will you, fund an employer profit sharing (non-elective) contribution for the plan year being tested?

CONT5 **Contribution Question** ← Click on the Contribution Question link.

Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

Status must be Use Fidelity data and change dates Click See Dates to exclude deposit dates

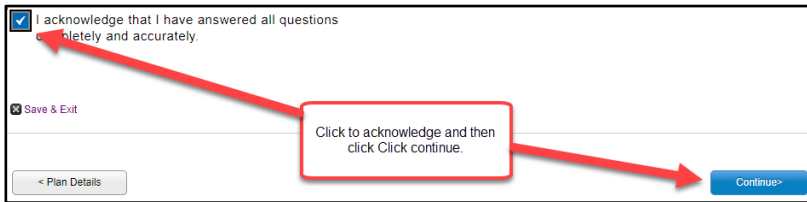
#	Source Name	Status - How the source is treated for NDT	Start & End Dates	Included & Excluded Dates
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Use Fidelity data and chang	01/16/2018-01/14/2019	See Dates

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Use Fidelity data and chang	01/16/2018-01/14/2019	See Dates	0.00	Confirm

Click confirm.

Save & Exit

< Previous Question Click continue. Continue >



PSW® will process this questionnaire update and return to the validation step.

Contributions need to be moved from a BAD SSN to the good SSN.

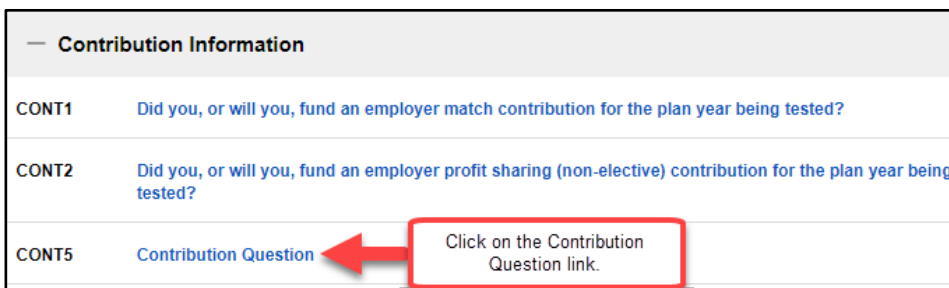
Enter the BAD SSN and related GOOD SSN in an NDT PSW® Service request. A Fidelity Testing & Reporting Services associate will clear the error and make the adjustments.

Note: This will only update the NDT file. Please contact your Client Service Manager for assistance with updating the employee account if this has not yet occurred.

I need to adjust contributions for these employees since a prior year contribution adjustment was included with a contribution deposit for the tested plan year.

NOTE: You can enter a PSW® NDT Service Request with details on the adjustment needed per participant in lieu of completing the steps outlined below. We will clear the error and make the adjustment(s) in your NDT file.

Step 1 of 2:



Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

3. When you are done with a source, select the Confirm button to generate a new total for each source

4. When done with all sources, select continue at the bottom

For **each** contribution source type you will be adjusting, update the Status to Supply data in addition to Fidelity data.

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019	See Dates
2	EMPLOYER MATCH Discretionary Employer Match	Select	Select	Select

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019			Confirm

Click confirm.

Save & Exit

< Previous Question

Click continue.

Continue >

I acknowledge that I have answered all questions completely and accurately.

Save & Exit

< Plan Details

Click to acknowledge and then click Click continue.

Continue >

PSW® will process this questionnaire update and return to the validation step. Once the plan returns to the validation step, proceed to step 2.

Step 2 of 2:

Filter by Errors(6) Warnings(2) Pending(0) Resolved(0) Ignored(1) [Download Errors](#)

Error Type	Error Category	Description	Action
Critical (6)	Contributions	Employee has Contributions less than \$0.	Click Fix. Fix

Contribution Data Error
Employee has Contributions less than \$0.

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Change my answer in the Questionnaire

Delete my original data and upload a new file

Contribution Data Error
Employee has Contributions less than \$0.

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275			01/01/1980	01/01/2000	 Edit

Contribution Information

Employee Pre-Tax Deferrals Provided by Fidelity (\$1,732.91)	<div style="border: 2px solid red; padding: 5px;"> Enter an OFFSET amount in the Provided by You box. NOTE that the amount in the Provided by You box will be added to the Provided by Fidelity box amount. In this example, an amount of \$1,732.91 in the Provided by You box will net to a zero contribution amount in the NDT file. </div>	Employer Matching Contributions Provided by Fidelity (\$693.16)
Employee Pre-Tax Deferrals Provided by You <input type="text" value="0"/>		Employer Matching Contributions Provided by You <input type="text" value="0"/>
Please Review		Please Review

Save the updates by clicking one of the save options.

Save & Exit Save & Validate

< Validation Summary Save & Fix Next >



NOTE: We recommend only clicking the 'Save and Validate' link once ALL updates have been made.

Upload a New Participant Data File.

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

- View the guide for the template
- Download my customized template
- Delete all of my data and start over
- Upload my participant data file

OR

Enter the data manually

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Manually update Compensation.

Error Type	Error Category	Description	Next Step
Critical (18)	Contributions	Employee has Employer Match contributions but does not have any Deferral or After-Tax Contributions.	Fix
Critical (2)	Eligibility	Ineligible employee has 401k contributions	Fix
Critical (4)	Eligibility	Employee is coded Match Ineligible but has contributions in money types included as match.	Fix
Critical (12)	Contributions	Employee's total Contributions exceed Gross Compensation	Fix

Click Fix.

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data Select Individually edit participant's data.

Change my answer in the Questionnaire

Delete my original data and upload a new file

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275			01/01/1980	01/01/2000	Edit

Click Edit.

Compensation Information

Enter Gross Compensation

Current Year Gross Compensation*

Test Compensation

Allocation Compensation

Prior Year (Lookback) Compensation

Deferral Compensation

415 Compensation

Net Compensation

Prior Calendar Year (Lookback) Compensation




[Save & Exit](#) Save the updates by clicking one of the save options. [Save & Validate](#)

[< Validation Summary](#) [Save & Fix Next >](#)



NOTE: We recommend only clicking the 'Save and Validate' link once ALL updates have been made.

Clear this validation.

 Critical (634)	Contributions	Employee's total Contributions exceed Gross Co	Click Fix.	Fix
 Warning (105)	Compensation	Employee is missing Look Back Compensation		Fix
 Warning (155)	Limit Testing	Employee has exceeded the IRS 402(g) Deferral Limit		Fix

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Change my answer in the Questionnaire

Select Individually edit participant's data.

Fix Compensation [Download participant errors](#)

Employees who were employed in the Look Back Year should have Look Back Year Compensation. Please provide the Look Back Year Compensation for these employees. Or, you may choose to determine your own Highly Compensated Employees and provide Fidelity with Highly Compensated Employee indicators. Please contact a testing representative if you need assistance providing highly compensated employee indicators. If the employee truly did not earn any compensation during the look back year, you may ignore this error for those employees.

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Delete my original data and upload a new file

Ignore this error

Please select a reason

- Please select a reason
- The data is unavailable
- The data provided is accurate

Click The data provided is accurate.

Non-Elective Allocation Group Code has not been provided.

What Happened?

- Fidelity is calculating your Employer Non-Elective allocation and the allocation formula may vary by group.
- Please provide a Non-Elective Allocation Group Code for each employee to indicate which allocation formula each employee should receive.



VALUABLE TIP: *If Fidelity will not be calculating the Non-Elective allocation, you may enter 1 for all employees for the Non-Elective Allocation Group Code.*

- This can be done by uploading an additional data file with the SSN and Non-Elective Allocation Group Code or manually updating each employee.

The Fix

- Update the group code for each employee.
- If all employees are part of their own group, then number each employee as a separate number. Alternatively, you may number employees who you want to receive the same percentage profit sharing contribution with the same code.

Employee has Contributions less than \$0.00

What Happened?

The validation generally appears for one of the following reasons.

- Contributions were not included in your uploaded file, and a contribution adjustment for a plan year other than the tested plan year is included in the deposit dates selected in the NDT questionnaire- question CONT5.
- The contributions in your uploaded file are negative.

The Fix

- [I need to remove a deposit date applicable solely to a prior year from question CONT5.](#)
- [I need to adjust contributions for these employees since a prior year contribution adjustment was included with a contribution deposit for the tested plan year..](#)
- I need to upload a revised NDT file.

Remove a deposit date applicable solely to a prior year from CONT5.

Nondiscrimination Testing [Learn more](#)

Click on the Questionnaire link.

Plan Details Questionnaire Participant Data Validation

— Contribution Information

CONT1 Did you, or will you, fund an employer match contribution for the plan year being tested?

CONT2 Did you, or will you, fund an employer profit sharing (non-elective) contribution for the plan year being tested?

CONT5 [Contribution Question](#) ← Click on the Contribution Question link.

Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

Status must be Use Fidelity data and change dates

Click See Dates to exclude deposit dates

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Use Fidelity data and chang	01/16/2018- 01/14/2019	See Dates

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Use Fidelity data and chang	01/16/2018- 01/14/2019	See Dates	0.00	Confirm

Click confirm.

Save & Exit

< Previous Question

Click continue.

Continue >

I acknowledge that I have answered all questions completely and accurately.

Save & Exit

Click to acknowledge and then click Click continue.

< Plan Details

Continue >

PSW® will process this questionnaire update and return to the validation step.

Make adjustments to the Fidelity contribution deposit detail for one or more employees.

Step 1 of 2:

Nondiscrimination Testing [Learn more](#)

Click on the Participant Data Link.

Plan Details Questionnaire Participant Data Validation Testing Results

Contribution Information

CONT1 Did you, or will you, fund an employer match contribution for the plan year being tested?

CONT2 Did you, or will you, fund an employer profit sharing (non-elective) contribution for the plan year being tested?

CONT5 [Contribution Question](#)

Click on the Contribution Question link.

Click the Edit Question link.

CONT5 Contributions [Questionnaire Summary](#) | [Edit Question](#)

3. When you are done with a source, select the Confirm button to generate a new total for each source

4. When done with all sources, select continue at the

For **each** contribution source type you will be adjusting, update the Status to Supply data in addition to Fidelity data.

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019	See Dates
2	EMPLOYER MATCH Discretionary Employer Match	Select	Select	Select

#	Source Name	Status - How the source is treated for NDT	Contribution Start & End Dates	Included & Excluded Dates	Contribution Totals	Action
1	EMPLOYEE DEFERRAL Matched EE Pre-Tax Deferral	Supply data in addition to Fi	01/16/2018-01/14/2019			Confirm

Click confirm.

Save & Exit

< Previous Question

Click continue.

Continue >

I acknowledge that I have answered all questions completely and accurately.

Save & Exit

< Plan Details

Click to acknowledge and then click Click continue.

Continue>

PSW® will process this questionnaire update and return to the validation step. Once the plan returns to the validation step, proceed to step 2.

Step 2 of 2:

Filter by Errors(6) Warnings(2) Pending(0) Resolved(0) Ignored(1) [Download Errors](#)

Error Type	Error Category	Description	Fix
Critical (6)	Contributions	Employee has Contributions less than \$0.	Fix

Contribution Data Error
Employee has Contributions less than \$0.

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Change my answer in the Questionnaire

Delete my original data and upload a new file

Select Individually edit participant's data.

Contribution Data Error
Employee has Contributions less than \$0.

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275			01/01/1980	01/01/2000	Edit

Click Edit.

Contribution Information

Employee Pre-Tax Deferrals Provided by Fidelity (\$1,732.91)

Employee Pre-Tax Deferrals Provided by You (0)

Employer Matching Contributions Provided by Fidelity (\$693.16)

Employer Matching Contributions Provided by You (0)

Please Review

Please Review

Enter an **OFFSET** amount in the Provided by You box. NOTE that the amount in the Provided by You box **will be added to** the Provided by Fidelity box amount. In this example, an amount of \$1,732.91 in the Provided by You box will net to a zero contribution amount in the NDT file.

Save & Exit

Save & Validate

Save the updates by clicking one of the save options.

< Validation Summary

Save & Fix Next >



TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Employee has no recorded Date of Birth

What Happened?

- This validation appears when an employee is missing a date of birth.

The Fix

- [Manually add the date of birth.](#)
- Upload a file containing the missing date of birth.

Manually Add the Date of Birth

Error Type	Error Category	Description	Next Step
Critical (6)	Contributions	Employee has Contributions less than \$0.	Fix
Critical (3)	Contributions	Employee has Employer Match contributions but does not have any Deferral or After-Tax Contributions.	Fix
Critical (1)	Dates	Employee has no recorded Date of Birth.	Fix
Critical (1)	Dates	Employee has no recorded Date of Hire.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Change my answer in the Questionnaire

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Edit

Employee Information

First Name*

Last Name*

Date of Birth*

Save & Exit Save & Validate

< Validation Summary

TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Employee has no recorded Date of Hire

What Happened?

- This validation appears when an employee is missing a date of hire.

The Fix

- [Manually add the date of hire.](#)
- [Upload a file containing the missing date of hire.](#)

Manually Add the date of hire.

Error Type	Error Category	Description	Next Step
Critical (6)	Contributions	Employee has Contributions less than \$0.	Fix
Critical (3)	Contributions	Employee has Employer Match contributions but does not have any Deferral or After-Tax Contributions.	Fix
Critical (1)	Dates	Employee has no recorded Date of Birth.	Fix
Critical (1)	Dates	Employee has no recorded Date of Hire.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Edit

Employee Information

<input type="text" value="Add date of hire"/> Please Review	<input type="text" value="Last Name*"/> Please Review	<input type="text" value="Date of Birth*"/> MM/DD/YYYY Please Review
<input type="text" value="Original Date of Hire*"/> MM/DD/YYYY	<input type="text" value="Date of Termination"/> MM/DD/YYYY	

Save & Exit
 Save the updates by clicking one of the save options.
Save & Validate



TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Upload a file containing date of hire.

Nondiscrimination Testing [Learn more](#)

Click on the Participant Data Link.

Plan Details
 Questionnaire
 Participant Data
 Validation
 Testing
 Results

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

[View the guide for the template](#)
[Download my customized template](#)
[Delete all of my data and start over](#)
[Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Employee does not have a first name provided.

What Happened?

- This validation appears when an employee first name is not provided.

The Fix

- [Manually add the participant name.](#)
- [Upload a file containing the missing participant name.](#)

Manually add the first name.

Error Type	Error Category	Description	Next Step
Warning (155)	Limit Testing	Employee has exceeded the IRS 402(g) Deferral Limit	Fix
Warning (1)	Name	Employee does not have a Last Name provided.	Fix
Warning (1)	Name	Employee does not have a First Name provided.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Edit

Employee Information **Add Name**

First Name* Last Name*

! Please Review **! Please Review**

Save & Exit Save & Validate

Save the updates by clicking one of the save options.

< Validation Summary

TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Upload a file containing missing information.

Nondiscrimination Testing [Learn more](#)

Plan Details Questionnaire **Participant Data** Validation Testing Results

Click on the Participant Data Link.

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

[View the guide for the template](#)

[Download my customized template](#)

[Delete all of my data and start over](#)

[Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Employee does not have a last name provided.

What Happened?

- This validation appears when an employee name is not provided.

The Fix

- [Manually add the participant name.](#)
- [Upload a file containing the missing participant name.](#)

Manually add the last name.

Error Type	Error Category	Description	Next Step
Warning (155)	Limit Testing	Employee has exceeded the IRS 402(g) Deferral Limit	Fix
Warning (1)	Name	Employee does not have a Last Name provided.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275			01/01/1980	01/01/2000	Edit

Employee Information **Add Name**

First Name*

Last Name*

Please Review **Please Review**

Save the updates by clicking one of the save options.

Save & Exit Save & Validate

< Validation Summary Save & Fix Next >



TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Upload a file containing missing information.

Nondiscrimination Testing [Learn more](#)

Plan Details Questionnaire Participant Data Validation Testing Results

Click on the Participant Data Link.

Add Participant Data

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3. Return to this page and upload your file using the link below.

What would you like to do next?

- [View the guide for the template](#)
- [Download my customized template](#)
- [Delete all of my data and start over](#)
- [Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

- If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.
- If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Employee has a Hire Date after the Plan Year End.




What Happened?

- This validation appears when the date of hire for an employee is after the last day of the tested plan year.

The Fix

- [Manually update the date of hire.](#)
- [Upload a file with updated hire date.](#)

Manually Update the Date of Hire

 Critical (634)	Contributions	Employee's total Contributions exceed Gross Compensation	Click Fix	Fix
 Warning (105)	Compensation	Employee is missing Look Back Compensation		Fix
 Warning (1)	Dates	Employee has a Hire Date after the Plan Year End.		Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Select Individually edit participant's data.

Employee Information

Update date of hire

 Please Review

Original Date of Hire*
MM/DD/YYYY

Last Name*

 Please Review

Date of Termination
MM/DD/YYYY

Date of Birth*

MM/DD/YYYY

 Please Review

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Edit

Save the updates by clicking one of the save options.

Save & Exit
 [Save & Validate](#)

[< Validation Summary](#)
[Save & Fix Next >](#)



TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Upload a file containing missing information

Nondiscrimination Testing [Learn more](#)

Click on the Participant Data Link.

[Plan Details](#)
[Questionnaire](#)
[Participant Data](#)
[Validation](#)
[Testing](#)
[Results](#)

Add Participant Data

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1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

[View the guide for the template](#)
[Download my customized template](#)
[Delete all of my data and start over](#)
[Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Employee's Date of Termination is prior to the Date of Hire.

What Happened?

- This validation appears when the date of termination for an employee is before the date of hire. The date of hire should be the original date of hire.

The Fix

- [Manually update the date of hire and/or date of termination.](#)
- [Upload a file with updated hire and/or termination dates.](#)

Manually Update the Date of Termination.

Critical (6)	Contributions	Employee has Contributions less than \$0.	Fix
Critical (3)	Contributions	Employee has Employer Match contributions but does not have any Deferral or After-Tax Contributions.	Fix
Critical (1)	Dates	Employee's Date of Termination is prior to Date of Hire.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data

Change my answer in the Questionnaire

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
XXX-XX-0275	.	.	01/01/1980	01/01/2000	Edit

Employee Information

First Name* **Please Review**

Date of Birth* **Please Review**

Original Date of Hire* **Please Review**

Date of Termination **Please Review**

Update dates as needed.

Save & Exit Save & Validate

Save the updates by clicking one of the save options.

< Validation Summary

TIP: Click 'Save & Validate' only after ALL updates have been made; otherwise, PSW® will run error check and cause delays.

Upload a revised file.

Nondiscrimination Testing [Learn more](#)

Plan Details Questionnaire **Participant Data** Validation Testing Results

Click on the Participant Data Link.

Add Participant Data

You now need to compile your participant data file. Using the information you provided created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

- [View the guide for the template](#)
- [Download my customized template](#)
- [Delete all of my data and start over](#)
- [Upload my participant data file](#)

OR

- [Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Employee is missing allocation compensation which is needed to prepare the employer calculation.





What Happened?

- Employee is missing allocation compensation which is needed to prepare the employer calculation. If a plan is signed up for employer calculation or allocation services for the year, this information is required.

The Fix

- [I need to upload a revised NDT file.](#)
- [I need to manually add Allocation Compensation for one or more employee\(s\).](#)
- [Fidelity's Testing & Reporting Services should not prepare any contribution allocation services.](#)
- [I need to update the participant's eligibility status.](#)
- [These employees do not have Allocation Compensation.](#)
- [I will provide this information at a later point in time.](#)

[I need to upload a revised NDT file.](#)

Error Type	Error Category	Description	Next Step
 Critical (5)	Allocation Compensation	Employee is missing Allocation Compensation which is needed to prepare the employer calculation.	Click Fix  Fix
 Critical (1)	Eligibility	Employee appears to not be eligible; however, is coded as eligible.	Fix
 Warning (1)	Eligibility	Identification of Excluded Class of employees is inconsistent with Eligibility coding.	Fix

correct, please adjust CONT5 on the Questionnaire page, or update the amounts on the data file if contributions are being provided.

How would you like to fix this error?

Change my answer in the Questionnaire

Upload a new participant data file

Individually edit participant's data

Delete my original data and upload a new file

Ignore this error

Exit

< Validation Summary Continue >

Select Upload a new participant data file.

Add Participant Data

You now need to compile your participant data file. Using the information you provided, a template has been created for you. To add your participant data to this template, follow these three steps:

1. Download and then save the custom template to your desktop using the link below.
2. Populate it with participant information from your records and save the file.
3. Return to this page and upload your file using the link below.

What would you like to do next?

[View the guide for the template](#)

[Download my customized template](#)

[Delete all of my data and start over](#)

[Upload my participant data file](#)

OR

[Enter the data manually](#)

File History

If uploading a complete file, select Delete all of my Data and start over before selecting to Upload my participant data file.

If uploading a file to supplement or overwrite A PORTION of your original file, select Upload my participant data file.

Once you upload the new or additional file, you will need to wait for the file to validate successfully before the audits run again.

I need to manually add allocation compensation for one or more employee(s).

Filter by Errors(2) Warnings(1) Pending(0) Resolved(0) Ignored(0) Download Validation

Error Type	Error Category	Description	Next Step
Critical (5)	Allocation Compensation	Employee is missing Allocation Compensation which is needed to prepare the employer calculation.	Click Fix Fix
Critical (1)	Eligibility	Employee appears to not be eligible; however, is coded as eligible.	Fix
Warning (1)	Eligibility	Identification of Excluded Class of employees is inconsistent with Eligibility coding.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

- Upload a new participant data file
- Individually edit participant's data Select Individually edit participant's data.
- Change my answer in the Questionnaire
- Delete my original data and upload a new file

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
			01/01/1980	01/01/2000	Click Edit. ↓ Edit

Compensation Information

Current Year Gross Compensation* Test Compensation Update the Allocation Compensation field. Allocation Compensation

Prior Year (Lookback) Compensation Deferral Compensation 415 Compensation

Net Compensation Prior Calendar Year (Lookback) Compensation

Save & Exit Save the updates by clicking one of the save options.

! ***NOTE:** We recommend only clicking the 'Save and Validate' link once ALL updates have been made.*

Fidelity's Testing & Reporting Services should not prepare any contribution allocation services.

Filter by Errors(2) Warnings(1) Pending(0) Resolved(0) Ignored(0) Download Validation

Error Type	Error Category	Description	Next Step
Critical (5)	Allocation Compensation	Employee is missing Allocation Compensation which is needed to prepare the employer calculation.	Click Fix Fix
Critical (1)	Eligibility	Employee appears to not be eligible; however, is coded as eligible.	Fix
Warning (1)	Eligibility	Identification of Excluded Class of employees is inconsistent with Eligibility coding.	Fix

correct, please adjust CONT5 on the Questionnaire page, or update the amounts on the data file if contributions are being provided.

How would you like to fix this error?

Change my answer in the Questionnaire Select Change my answer in the Questionnaire.

Upload a new participant data file

Individually edit participant's data

Delete my original data and upload a new file

Ignore this error

Exit

Update the Questionnaire to change any of the answers to CONT3.1, CONT3.2, CONT3.3, CONT3.4, CONT3.5, CONT3.7 to No.

— Contribution Information

CONT2 Did you, or will you, fund an employer profit sharing (non-elective) contribution for the plan year being tested? Click on content for CONT3.

CONT3 Your service agreement reflects you are signed up for allocation calculation services and/or additional testing services. The following questions are based on the specific services your plan has in place. The answers you provide to these questions will help determine which services we will perform. If your answers indicate a service is not needed and you later determine it is needed you will need to request an exception through your client service team

CONT5 Contribution Question

Select No for any allocation services not needed for the plan year. Once the information has been updated, click Continue. Then, you must resubmit the questionnaire. Click the Acknowledge box and the click the Continue button.

PSW
Plan Sponsor Webstation

Home | View Participants | **Administer Plans** | Manage Data | Work With Fidelity | Reporting | Library | Your Notifications

Nondiscrimination Testing

Plan Details | Questionnaire | Participant Data | **Validation** | Testing | Results

CONT3 Contribution Information | Questionnaire Summary | Edit Question [Click on the Edit Question link.](#)

Your service agreement reflects you are signed up for allocation calculation services and/or additional testing services. The following questions are based on the specific services your plan has in place. The answers you provide to these questions will help determine which services we will perform. If your answers indicate a service is not needed and you later determine it is needed you will need to request an exception through your client service team.

Save & Exit

< Previous Question

Click continue.

Continue >

I acknowledge that I have answered all questions completely and accurately.

Save & Exit

< Plan Details

Click to acknowledge and then click Click continue.

Continue >

PSW® will process this questionnaire update and return to the validation step.

If all of the answers to CONT3.1, CONT3.2, CONT 3.3, CONT3.4, CONT3.5, CONT3.7 are No, **you must either call Fidelity or open a PSW NDT Service Request adding the note “No allocation compensation needed. No allocation or compensation test services should be performed.” Fidelity will then clear the error.**

I need to update the participant’s eligibility status.

Filter by Errors(2) Warnings(1) Pending(0) Resolved(0) Ignored(0)

Download Validation

Error Type	Error Category	Description	Next Step
Critical (5)	Allocation Compensation	Employee is missing Allocation Compensation which is needed to prepare the employer calculation.	Click Fix Fix
Critical (1)	Eligibility	Employee appears to not be eligible; however, is coded as eligible.	Fix
Warning (1)	Eligibility	Identification of Excluded Class of employees is inconsistent with Eligibility coding.	Fix

Fix Contributions [Download participant errors](#)

Normally, an employee's Contributions for a plan year should not be less than \$0. Please review the Contribution amounts provided and make any updates if the Contributions are not correct. If the Contributions are correct, please update any negative amounts to \$0. Keep in mind the Contributions provided should reflect only those Contributions funded for the plan year and not necessarily the Contributions funded or corrected during the plan year (if this is the case, not all affected participants may be listed).

How would you like to fix this error?

Upload a new participant data file

Individually edit participant's data Select Individually edit participant's data.

Change my answer in the Questionnaire

Delete my original data and upload a new file

Fix Contributions

Below is the list of participants with errors. Select Edit to manually fix that participant's data. [Download Errors](#)

Show SSN	First Name	Last Name	Date of Birth	Date of Hire	Action
			01/01/1980	01/01/2000	Edit

Click Edit.

Eligibility Information

Update the eligibility accordingly.

Plan Eligibility: Match Eligibility: Profit Sharing Eligibility: Safe Harbor Match Eligibility:

Safe Harbor Non-Elective Eligibility: Continuing Profit Sharing Eligibility: Continuing Match Eligibility:

[Save & Exit](#) Save the updates by clicking one of the save options. [Save & Validate](#)

[< Validation Summary](#) [Save & Fix Next >](#)



NOTE: We recommend only clicking the 'Save and Validate' link once ALL updates have been made.

These employees do not have allocation compensation.

Is \$0 allocation compensation accurate based on the plan document compensation restrictions? (For example, if the plan excludes commissions, the compensation received was only commissions therefore \$0 allocation compensation would be accurate.)

Note: If the employee has contributions, the allocation compensation should be greater than \$0.00.

If none of the employees have allocation compensation, you must either call Fidelity or open a PSW NDT Service Request adding the note “These employees do not have allocation compensation.” Fidelity will then clear the error.

I will provide this information at a later point in time.

Allocation compensation can bring to light other data issues such as eligibility, contributions, and compensation. If allocation compensation is provided after ADP/ACP testing, this could lead to rework of the entire campaign and may impact ROEs and other corrective actions.

If this information is provided at a later date, you must either call Fidelity or open a PSW NDT Service Request adding the note “Allocation compensation will be provided at a later date.” Fidelity will then clear the error.

Additional Resources Available

***Please note: some of the following resources may not be viewed unless logged into your PSW® account.



VALUABLE TIP: To locate a **full list** of educational content, once logged into your PSW® account, click 'Administer Plans' in the menu bar. Then, choose '**Learn More**' to the right of the 'Compliance' header. This will open a window with our complete library of help content.

[Annual Compliance Calendar](#)

[COLA Limits](#)

[Guide to Administrative Deferral Limits](#)

[Guide to Compensation](#)

[Guide to Contributions](#)

[Guide to Data Validations](#)

[Guide to Eligibility](#)

[Guide to Employer Structures & Their Impact on NDT](#)

[Guide to Identifying Participants](#)

[Guide to Mandatorily Disaggregated Groups](#)

[Guide to Mergers & Acquisitions](#)

[Guide to NDT Reports](#)

[Guide to Permissive Disaggregation](#)

[Guide to QNECs](#)

[Guide to QSLOBs](#)

[Guide to Safe Harbor Plan Provisions](#)

[Testing & Reporting Acronyms](#)

[Testing & Reporting Glossary](#)

Helpful videos:

[The Nondiscrimination Testing Process](#)

[The Different Types of Compensation](#)

[The Different Types of Contributions](#)

[Safe Harbor Plan Provisions](#)

[After-Tax Contributions and Testing Impacts](#)

[Prior Year Versus Current Year Test Methods](#)

[Understanding Top Heavy Testing](#)

[Match True-Up Calculations](#)