

Voya PayCloud Quick Start Guide

Overview

The purpose of this Quick Start Guide is to provide an overview of the features of Voya PayCloud to assist in managing your Voya Financial® Retirement Plan.

General Navigation Section

Action	Landing Page
Continue	Continue button navigates to next screen to proceed with the additional process to complete
Back	Back button navigates to move back one page at a time.
Cancel	Cancel button revokes the modifications and returns to corresponding module page
Breadcrumb	<p>A Breadcrumb is used as a navigation aid and allows users to keep track and maintain awareness of their location within the page by displaying a hierarchy of the current page in relation to previous pages.</p> <p>They exist horizontally across the top of a Web page, often below title bars or headers. They provide links back to each previous page the user navigated through to get to the current page or—in hierarchical site structures—the parent pages of the current one. Breadcrumbs provide a trail for the user to follow back to the starting or entry point.</p> <p>A greater-than sign (>) often serves as hierarchy separator</p> <p>E.g.: Voya PayCloud Home > Pending Submitted Batches</p> <p>In the above example, Pending Submitted Batches refers to the current page Whereas Voya PayCloud Home represents the hierarchy to Pending/Submitted Batches.</p> <p>Also, on click of “Voya PayCloud Home”, the application will navigate to the corresponding page</p>
Calendar icon	<p>Calendar icon is tied to a standard form input field</p> <p>Select the Date in the format of Month, Year and Day of month</p>

Logging on to Voya PayCloud

1. Access the Voya Sponsor Web site at <https://sponsor.voya.com> and enter your user name and password
2. Select a plan from the plan list on the Relationship Summary screen. On the toolbar at the top, hover over the **Processing Center tab** and select **Contribution Submission**
3. On the Contribution Submission screen, click the **Voya PayCloud** link


Add/Enroll

If the plan rules permit, use Add/ Enroll to add new participant demographic data or enroll newly eligible participants into the plan.


1. Based on the plan set up, participant data may be entered manually in the application or by uploading a file.

To Upload a File:

- Browse the file
- Select a file from a location on your computer
- Click Continue

 **NOTE:** To accommodate instances where the employee chooses not to participate in the plan but employer contributions need to be processed, a deferral rate of 0% is acceptable. Enter investment elections equal to 100% in order to process the transaction. Otherwise, the participant enrollment status is pre-set to Eligible Not Participating. Contributions cannot be processed in the pre-set status
(Optional) Select Enroll this participant if you want to complete a full enrollment to accept contributions and click **Continue**

2. The next enrollment screen displays to enter additional participant data based on the plan settings. Click **Continue**
3. If applicable for the plan, the Contribution/Investment elections screen displays if you have selected to enroll this participant. Click **Continue**
4. The Investment Elections screen displays. You can enter the Investment election percentage in whole numbers for the funds and click **Continue**
5. The Verification screen displays for validating the information entered. Click **Edit** to navigate to the Participant Information screen make edits to participant data

 **NOTE:** Carefully review the Social Security numbers and Investment Elections, as they cannot be corrected through the Voya PayCloud istration application

6. Click **Submit** to complete the enrollment. A confirmation screen will display
7. Click **Back** to move back one page at a time.
8. Click **Cancel** to return to Add/Enroll page

Participant Update

Use Participant Update to make changes to an existing participant's data

1. Search a participant using the Social Security number or last name to be directed to the Search results screen
2. Select the participant you want to update. The Participant Information screen displays. Update necessary participant information and click **Continue** to navigate through the additional information screens
3. The Verification screen displays for validating the information entered. Click **Back** to


move back one page at a time.

4. The Verification screen displays for validating the information entered. Click **Edit** to navigate to the Participant Information screen and make edits to participant data
5. Click **Submit** to complete Participant update and go to the Participant Update Confirmation screen with a successful update message display
6. Click **Cancel** to revoke the modifications and return to Search Participant page

Contributions

Use Contributions to enter payroll contributions and hours (if applicable)

1. First, you are prompted for the following:
 - In the **Batch Name** box, enter a description of the payroll you are creating. For example, hourly
 - In the **Payroll Date** field, enter the date in MMDDYYYY format or select the date using the calendar icon. The payroll date is used to clarify Current and Prior Year contributions as it applies to the IRS Limits
2. Select the appropriate radio button for the population to be included in the batch
 - Select **Display Active Participants Only** to include only active
 - Select **Display Active and Ineligible Participants Only** to include participants which are either in an active status or ineligible status in the contribution batch
OR
 - Select **Display All Participants** to include all participants in the contribution batch
3. **Upload a File** - Select the preferred option for uploading a file, see instructions on uploading an Excel or .CSV file with contribution detail. Select 'Upload a File' and see the Voya PayCloud User Guide for more details. For data entry and copying a file that was previously submitted to Voya, select 'Process Contributions Manually' and follow the instructions below:
 - In the **Select Division/Location** list, select the divisions you want (if applicable)
 - (Optional) In the **Copy Payroll Data From list**, select a previously submitted payroll file to use as a template. The participant contribution amounts will be pre-populated and editable
 - Verify the sources selected. All sources selected will appear on the data entry page. **Deselect** the checkbox next to the sources that are not remitted with the current payroll. Click **Continue**
4. The **Contribution Payroll** Input screen displays
 - Enter the contribution amounts for the Participant Account and verify the totals.



NOTE: For Participant Account contribution, by default, participants are sorted by last name. To sort participants by Security Number or any other field, click the respective column header

 - If the totals are correct, click **Continue** to navigate processing. The Pending Batches screen will display a success message (displayed in top left of screen in **green** font) stating the successful addition of the contributions batch file to the pending batches.
5. Click **Back** to move back one page at a time.

6. Click **Cancel** to return to Contributions page

Pending/Submitted Batches

Use this section to see a summary of created Contributions, Loan Repayments and Contributions/Loan Repayments batches. The pending batches shows data not transmitted to Voya for investment. The submitted batches displays history of details transmitted for investment and cannot be edited.



Note: Batches submitted before 4:00 p.m. EST on a regular business day will have the file submitted date assigned as the trade date. Batches submitted on weekends and holidays or after 4:00 p.m. EST will invest on the following business day.

To review and process pending batches:

1. Review the batch status and do one of the following based on the batch status

If the Batch Status is:	Do This:
Open	Select the batch and click Edit to edit the batch. After making the edits, click Save and Continue to return to the Pending Batches Screen. The status changes to either “Ready to Post” or “Contains Errors (see below)”
Ready to Post	Select the batch and click Run Batch to move to the Funding Details screen
Contains Errors	Select the batch. Click Edit to view and correct errors. Click Save and Continue to return to the Pending Batches Screen. The status changes to “Ready to Post” after corrections are made

2. Click **Run Batch** to proceed with processing and go to the Funding Details screen
3. Enter information on the Funding Details screen and click **Finish** to submit the batch for processing
4. The Funding Details Confirmation screen will display a success message (displayed in top left of screen in **green** font) regarding the batch submission with the ability to print the screen
5. Click **Back** to move back one page at a time.
6. Click **Done** to return to Voya PayCloud Home Page.

To print batches:

1. Select the batch
2. Click **Print**



Note: If the plan is set up with Automated Clearing House (ACH) Debit, funds are pulled from the bank account on the next business day based on the batch submission time

Loan Repayments (If Applicable)

Use this section to enter loan repayments on the participant level (if applicable)

1. Create the batch by entering the following information on the initial Loan Repayment screen:
 - In the **Batch Name** box, enter a description of the repayment file you are creating. For example, hourly.
 - In the **Payroll Date** field, enter the date in MMDDYYYY format or use the calendar icon to select the appropriate date
 - In the **Select Division/Location** list, select the division(s) you want (if applicable).
 - If your plan supports the ability to upload a file, you will be asked whether or not you wish to do so:
 - To upload your own repayment file, select **YES** and select the appropriate file using the File Browse option
 - Click View Sample File for formatting instructions
 - See the Voya PayCloud Use Guide for more details
 - For manual data entry, select **NO**
 - Click **Next** to continue to the Loan Input Screen

The Loan Input Screen will display the payment details for each participant shown.



Note: By default, participants are sorted by last name. To sort participants by Social Security Number or any other field, click the respective column header.

2. Enter a payment amount for each participant shown. Click **Continue** to navigate processing.



Note: The payment amount must be an exact amount or a multiple of an exact amount, and cannot be negative.

3. The Pending Batches screen will display a success message (displayed in top left of screen in **green** font) stating the successful addition of the Loan Repayments batch file to the pending batches. See the Pending/Submitted Batches section for the batch submission process.
4. Click **Back** to move back one page at a time.
5. Click **Cancel** to return to Loan Repayment page

Contributions/Loan Repayments File Processing

Use this section to enter Contributions and/or Loan Repayments data for the participants on a single file

1. First, you are prompted for the following:
 - In the **Batch Name** box, enter a description of the payroll you are creating.
 - In the **Payroll Date field**, enter the date in MMDDYYYY format or select the date using the calendar icon. The payroll date is used to clarify Current and Prior Year contributions as it applies to the IRS Limits

2. Select:

- **Participant Account Contribution** radio button to contribute to the participant account through the contribution batch. On choosing this option, you will be prompted with the following options that are specific to the participant account contribution
 - Select **Display Active Participants Only** to include only active participants in the contribution batch OR
 - Select **Display Active and Ineligible Participants Only** to include participants which are either in an active status or ineligible status in the contribution batch OR
 - Select **Display All Participants** to include all participants in the contribution batch

3. **Upload a File** - Select the preferred option for uploading a file, see instructions on uploading an Excel or .CSV file with contribution and/or loan repayment detail. Select 'Upload a File' and refer to the Voya PayCloud User Guide for more details. For data entry and copying a file that was previously submitted to Voya, select the 'Process Contributions Manually' and follow the instructions below:

- In the **Select Division/Location** list, select the divisions you want (if applicable)
- (Optional) In the **Copy Payroll Data From** list, select a previously submitted payroll file to use as a template. The participant contribution amounts will be pre-populated and editable
- Verify the sources selected. All sources selected will appear on the data entry page. **Deselect** the checkbox next to the sources that are not remitted with the current payroll
- Select the **Display Active Loans** to display only active loans in the plan. Click **Continue**

4. The **Contribution/Loan Repayments Payroll Input screen** displays.

- Enter the contribution amounts for the Participant Account Contribution



NOTE: By default, participants are sorted by last name. To sort participants by Security Number or any other field, click the respective column header

- Enter the payment amounts or select the payment amounts automatically by clicking either the Payoff Amount or the Expected Amount for Loan Repayments
- Verify the totals
- If the totals are correct, click **Continue**. The Pending Batches screen will display a success message (displayed in top left of screen in **green** font) stating the successful addition of the Loan Repayments batch file to the pending batches.
- See the Pending/Submitted Batches section for the batch submission process

5. Click **Back** to move back one page at a time.6. Click **Cancel** to return to Contribution/Loan Repayment page