

THE FREEDOM TO FOCUS ON WHAT REALLY MATTERS



NORTHERN
TRUST



NORTHERN TRUST
Training Guide

FOR

Benefit Payment Passport®

Table of Contents

Benefit Payment Passport Training Guide.....	4
Introduction.....	4
General Guidelines	4
Logging Onto Benefit Payment Passport.....	5
Home Page.....	6
Search Functionality.....	8
Participant Menu	11
Participant Add.....	11
Name and Address	12
Personal Information	13
Additional Storage Information	14
Beneficiary Information	14
Payment Menu	15
Payment Type.....	15
Payment Add – Distribution Type	16
Payment and Taxability.....	17
Mailing Instructions	18
Final Pay Cycle	19
Electronic Transfer Information.....	20
Tax Withholding Maintenance.....	21
Combined Withholding Refund or Addition.....	22
Deduction Maintenance.....	23
Combined Deduction Refund or Additional	24
History Summary.....	25
History Summary – Check	25
History Summary – Direct Deposit.....	26
Year-to-Date Query.....	27
Request Tax Form	28
Approve Transactions	30
Approve Transmissions.....	31
Reporting Menu	32
Contact Us	33

Table of Contents (continued)

Payment Guide - Appendix 1	34
Qualified Periodic Payments.....	34
General Guidelines.....	35
Qualified Periodic Payments.....	35
Payment Add: Qualified Periodic Payments	35
Qualified Periodic Payment Procedure	35
Mailing Instructions and Withholding	38
Deductions and EFT-Direct Deposit	40
Non-Qualified Periodic Payments	42
General Guidelines.....	42
Payment Add: Non-Qualified Periodic Payments.....	42
Non-Qualified Periodic Payment Procedure	42
Mailing Instructions and Withholding.....	45
Deductions and EFT-Direct Deposit	47
Qualified Lump Sum Payments.....	49
General Guidelines.....	49
Payment Add: Qualified Lump Sum Payments	49
Qualified Lump Sum Payment Procedure.....	50
Deductions, Disbursement and Withholding	52
Non-Qualified Lump Sum Payments	56
General Guidelines.....	56
Payment Add: Non-Qualified Lump Sum Payments	56
Non-Qualified Lump Sum Payment Procedure.....	56
Deductions, Disbursement and Withholding	59
Loan Payments.....	62
General Guidelines.....	62
Payment Add: Loan Payments	62
Loan Payment Procedure	62
Deductions and Disbursement.....	64
Qualified and Non-Qualified Retro Payments	67
General Guidelines.....	67
Payment Add: Qualified and Non-qualified Retro.....	67
Qualified and Non-Qualified Payment Procedure.....	67
Deductions, Withholding, and Mailing Instructions	70
Contact Us	73

Benefit Payment Passport Training Guide

Introduction

Northern Trust Benefit Payment Passport® is an online Intranet application that helps to manage all aspects of defined benefit and defined contribution payments. It allows the user to easily query and update participant or payment information. This streamlined process eliminates the use of manual forms and performs the following functions online: setting up and maintaining participant personal and payment information

- initiating stop payments
- requesting check photocopies
- rescheduling pending payments
- reissuing payments
- requesting duplicate tax forms
- access to report querying tools

Additionally, Benefit Payment Passport has validations in place to promote complete and accurate data. Through internet access, the user will have real-time current and historical data for quick reference.

Features include:

- Single platform across both the United States and Canada
- Available 24/7
- Comprehensive online inquiry and update capabilities
- Flexibility to issue payments on any business day
- 24-hour turnaround for payment direction
- Continual system updates in response to regulatory changes
- Efficient, accurate paperless transactions
- Online, real-time inquiry and updates
- Fully automated stop payments, photocopy, and duplicate tax form requests
- Retention of all important aspects for recurring payments
- Seven years of payment history is available online
- Online viewing capability for digital check and tax form images

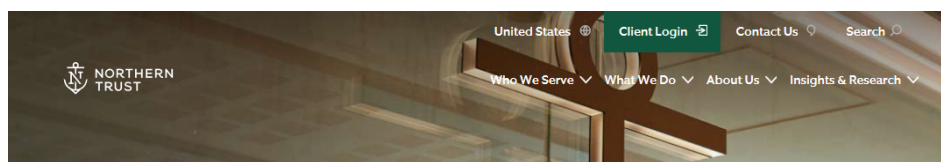
This Training Guide is designed to provide the tools necessary to utilize the Benefit Payment Passport system to meet client specific needs.

General Guidelines

1. Daily deadline for Benefit Payment Passport® (BPP) manual input is 6 pm Central Standard Time (CST). Any transactions approved after 6 pm CST are considered next business day work.
 2. Transmissions should be sent by 1 pm CST and approved no later than 3 pm CST. Any transmissions approved after 3 pm CST are considered next business day work.
 3. All processing in the Benefit Payments system is real-time.
 4. Asterisks denote required fields. If data is not populated in these designated fields, the user will receive an error upon save. This is the same logic used when sending in an electronic feed. The only difference is when the user is entering in a transaction manually, they receive the error up front whereas with a transmission this error would result in a reject after the file is approved and processed.
- All other fields are optional. One advantage to utilizing the optional storage fields is that the client is able to run various ad-hoc reports.

Logging Onto Benefit Payment Passport

To access Benefit Payments, go to the Northern Trust website at www.northerntrust.com.



Welcome to Client Login

Enter your Passport credentials to sign-in below.
Please contact your relationship manager to register.

User Id

Password

Pin + Token or VIP Token

LOGIN

No Token Login

Forgot Password →

Passport Help →

- Enter the assigned User ID.
- Enter the user's Password. The user may change their password at any time. The password must be between 6-14 characters in length.
 - **Password Requirements include:**
 - Be at least 8 characters long
 - Contain at least 1 uppercase character
 - Contain at least 1 lowercase character
 - Contain at least 1 special character (for example: \$ & @ - / : ; () ")
 - Contain at least 1 numeric character (0-9)
 - New password and confirm password match
 - New passwords CANNOT match any previous 12 passwords
 - Please contact the Passport Help Desk, 800-PASSHELP, to have your password reset. Help Desk is open 24 hours a day.
 - If user has not logged in within 60 days contact the Help Desk.
- Enter the Secure ID or Token. The Secure ID or Token is a combination of a PIN code and a Secure ID token code or just the VIP Soft Token code. See the next section on VIP Token, for additional information on this login step.
- Click on Login.

*NOTE: After 30 minutes of idle use, the user will be prompted to sign in again.

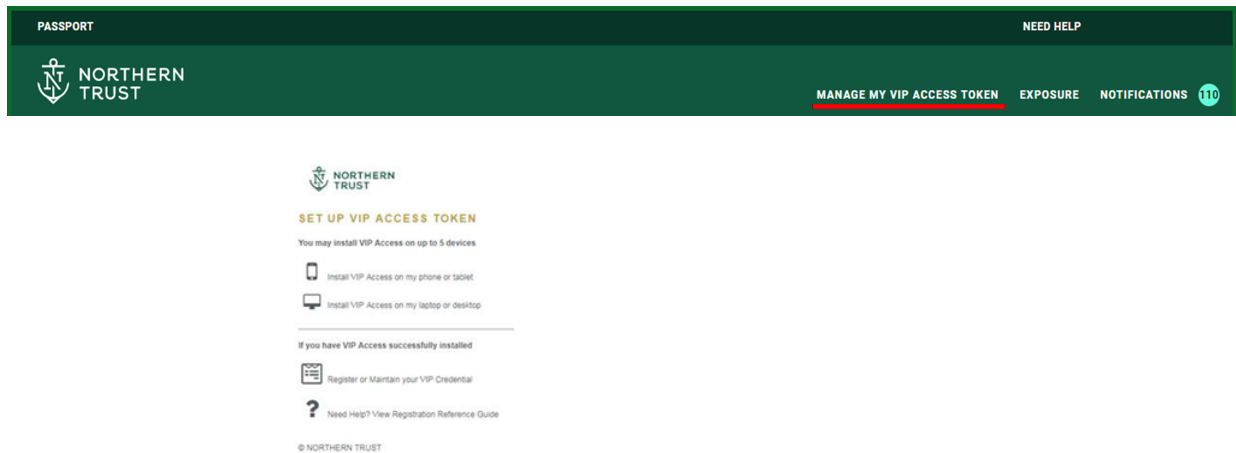
The Symantec VIP Soft Token is a tamper-proof user authentication software. It uses downloaded technology to verify the identity of a web user via registration with Symantec VIP. This Secure ID is a Symantec software that can be downloaded to any mobile device, tablet, desktop or laptop, and allows access to Benefit Payment Passport from any personal computer that has Internet access. The code refreshes the 6-digit code every 30 seconds to maintain security.

When accessing Benefit Payment Passport, the login screen requests a User ID and Password. An additional VIP Token is required for the Secure ID access process and is needed for all Benefit Payment Passport users. This secondary authentication adds an important level of security.

For first time logins, please follow the below steps.

1. Please contact The Northern Trust Passport Helpdesk at 1-800-727-7435 for assistance with the initial sign on requesting a temporary password. You will need to provide your assigned UserID to initiate this process.
2. After your initial login at www.northerntrust.com, you will be required by create a permanent password as well as complete a security profile. You will be directed to the Institutional Investor Passport (IIP) landing page.
3. Access to Benefit Payment Passport (BPP) requires the use of a security token. The instructions provide the steps to complete the activation of the Symantec VIP token.

A. Select the Manage My VIP Access Token on the IIP landing page. You will be provided additional links to instructions for downloading the necessary software on mobile devices and desktop/laptop. The Registration Reference Guide link provides details to complete the registration process.



B. Once you have completed the VIP Credential download and reviewed the reference guide, please select the Register or Maintain your VIP Credential link to complete the registration process.

C. To access the Benefit Payment Portal, select Applications; Benefit Payments from the IIP landing page. You will be required to enter the token number from your registered VIP credential(s) on the login page before accessing this application.

For technical assistance with this process, please contact The Northern Trust Passport Helpdesk at 1-800-727-7435. The Passport Helpdesk can be contacted Monday – Friday from 7:30 a.m. – 6:00 p.m. CST. If you have any additional questions, please contact your Client Service Representative at the number below.

BPS-Team1 - 312-557-2876

BPS-Team2 - 312-630-6526

BPS-Team3 - 312-557-2878

Any future logins will require the user to enter their own PIN immediately followed by the six-digit token code displayed on the front.

Home Page

Upon login, the user will be brought to the home page as displayed below.

The screenshot displays the Northern Trust Benefit Payment Passport Home Page. The interface includes a top navigation bar with 'PASSPORT' and 'NEED HELP' links. Below this is a secondary navigation bar with 'HOME', 'PORTFOLIO', 'REPORTING', 'NEWS AND RESOURCES', and 'APPLICATIONS' (highlighted with a green bar and a '6' callout). The main content area is divided into several sections:

- Custody Overview:** Shows '23 AUG 2019' and 'Total Value 26,749,878'.
- APPROVALS MANAGER:** A section titled 'Benefit Payments - Transactions' with a sub-header 'Awaiting Approval: 75'. It contains a table with columns: Status, Client Plan/ITIN/Name, Tran Type/Dist Code/Pay Amt, Create/Modify/Effective, ApprDate1/ApprDate2, and PartID. Two entries are visible, both with a status of 'Awaiting Approval' and a 'VIEW' button. A 'LAUNCH BENEFIT PAYMENTS' button is also present.
- REPORT CENTER:** A section with a 'REPORT CENTER' button (callout 4) and a 'MY PASSPORT' button.
- MY APPLICATIONS:** A section with a 'Benefit Payments' button (callout 1).
- PRODUCT INNOVATIONS:** A section with a 'PRODUCT INNOVATIONS' button (callout 7).
- SECURITY TOKEN:** A section with a 'Manage my VIP Access Token' button.
- QUICK QUOTE & ALERTS:** A section with a 'QUICK QUOTE' button (callout 5) and an 'ALERTS' button.

At the bottom of the page, there is a 'BENEFIT PAYMENT PASSPORT' section with a 'Home | Help | Sign Off' link. Below this is a 'PARTICIPANT' section with a 'Quick Search' bar and a 'Search' button. The 'SUPERIOR SERVICE & FLEXIBILITY' section contains text about Northern Trust's service. The 'CONTACT US' section provides contact information for the U.S. and Canada. The 'THE RESOURCE CENTER' section lists links to Resources, Service Description, Security Access Forms, and Year End Tax News. The 'RELATED LINKS' section lists links to www.irs.gov and www.ssa.gov.

Callouts:

1. LAUNCH BENEFIT PAYMENT PASSPORT from inside the portal using My Applications or Approvals Manager
2. APPROVALS MANAGER portlet to preview Benefit Payment Transactions and Transmissions. Manage Awaiting Approvals or Transmissions by clicking on the desired transaction and the BPP application will automatically launch.
3. NAVIGATION for easy portal navigation to the content you need.
4. ELECTRONIC REPORT DELIVERY VIA REPORT CENTER for receiving reports electronically.
5. ALERTS notify you of important messages from Northern Trust.
6. MY APPLICATIONS using description links to take you directly to the applications you need.
7. PRODUCT INNOVATIONS content covering timely innovations within Northern Trust systems.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off

Quick Search Advanced Search Search Results

1 Client TIN TIN Last 4 Plan Last Name Reference Id

Quick Search

THE RESOURCE CENTER 4

- > Resources
- > Service Description
- > Security Access Forms
- > Year End Tax News

RELATED LINKS 5

- > www.irs.gov
- > www.ssa.gov

SUPERIOR SERVICE & FLEXIBILITY 2

As a busy benefit plan administrator, you want to work with someone who understands benefit payments, and has the ability to process them quickly and efficiently. At Northern Trust, we issue more than 1.9 million payments each month from defined benefit and defined contribution plans. This has given us a deep understanding of what makes a benefit payment service successful.

CONTACT US 3

U.S.:

BPS-Team1 Client Services	312.557.2876	bps-team1@ntrs.com
BPS-Team2 Client Services	312.630.6526	bps-team2@ntrs.com
BPS-Team3 Client Services	312.557.2878	bps-team3@ntrs.com


Canada: Canadian Client Services 416.365.0952 bps-canada@ntrs.com

9

1. **Top Menu Bar** and **Search Fields** are permanent to the page. These serve as the backward or forward functionalities.
2. **Service Description**
3. **Contact Us** contains important contact information, should questions arise.
4. **The Resource Center** includes useful documents, forms, archives and helpful hints.
5. **Related Links**
6. **Home** will return the user back to the Home Page of the application.
7. **Help** serves as the user manual. It provides a comprehensive step-by-step guide on how to process a transaction.
8. **Sign Off** will immediately close the internet browser. If not selected, the user will not be completely signed off the system.
9. **Print** – The print button located in the lower right hand corner of the window is permanent to all pages within Benefit Payment Passport, allowing the ability to print upon demand.

Search Functionality

- **Quick Search** – Enter in one or any of the search fields. In the example below, social security number (ITIN) 123-45-6789 was entered. Results from search criteria will appear.
 - **Participant Search Results** – A list of participants, last name followed by first name, will appear on screen. Select intended participant, to continue on to the “Name and Address” screen.
- **Search Results** – Enables a user to recall the Participant Search Results screen.

 BENEFIT PAYMENT PASSPORT [Home](#) | [Help](#) | [Sign Off](#)

Quick Search
Advanced Search
Search Results

[PARTICIPANT](#) [PAYMENT](#) [HISTORY](#) [TRANSACTION](#) [TRANSMISSION](#) [REPORTING](#) [SECURITY](#) [CLIENT](#) [PLAN](#)


Client ITIN Plan Last Name Reference Id

Quick Search 123-45-6789

PARTICIPANT SEARCH RESULTS

Participant Name	ITIN	Part Id	Client Id	Plan	Plan Name
SAMPLE, SAMPLE	123-45-6789	123456789	9999	SMP	SAMPLE COMPANY
SAMPLE, SAMPLE	123-45-6789	123456789	9999	SMP	SAMPLE COMPANY
SAMPLE, SAMPLE	123-45-6789	123456789	9999	SMP	SAMPLE COMPANY
SAMPLE, SAMPLE	132-45-6789	132456789	9999	SMP	SAMPLE COMPANY

Advanced Search

 BENEFIT PAYMENT PASSPORT [Home](#) | [Help](#) | [Sign Off](#)

Quick Search
Advanced Search
Search Results

[PARTICIPANT](#) [PAYMENT](#) [HISTORY](#) [TRANSACTION](#) [TRANSMISSION](#) [REPORTING](#) [SECURITY](#) [CLIENT](#) [PLAN](#)

Client TIN TIN Last 4 Plan Last Name Reference Id

Quick Search

ADVANCED SEARCH

Supply any/all of the following:

TIN TIN Last 4

Last Name

First Name

Client Internal Ref Id

Participant Id

Reference Id

Additional search option(s):

Client

Plan

Advanced Search

If a participant's social security number or last name is unknown, a user can access the **Advanced Search** and enter a first name or participant ID.

Participant Search Results will appear on screen; select desired participant

Participant Banner Details

The participant banner detail contains information about the participant and plan structure they are established under. Please see the below diagram that will help illustrate what each item is in reference to.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

[PARTICIPANT](#) | [PAYMENT](#) | [HISTORY](#) | [TRANSACTION](#) | [TRANSMISSION](#) | [REPORTING](#) | [SECURITY](#) | [CLIENT](#) | [PLAN](#)

Client: TIN: TIN Last 4: Plan: Last Name: Reference Id:

Quick Search

Participant/Status: JOE SMITH/ Active
TIN/RefId/PartId: 459-87-9987/ 39/ 459879987
Representative: KERBER
BPPW/Advice: 1 2 Yes/ JFMAMJJASOND
Client Contact #: 3 Ext:
Stale Date/Letter: 6a 6b No
Client: 3629 - ABC CLIENT
Plan Name: WENQ - ABC NONQUALIFIED PLAN
Plan Type/Status: Periodic/ Active
Exception: 4 Yes™
Client Contact Name:
Live Night: 5 05/17/2023

Banner Fields Displayed:

- Benefit Payment Participant Web (BPPW) Plan Level Enrollment status provided:**
 - If Client/Plan is activated for BPPW, it will =Yes; otherwise it will =No
- Monthly Electronic Deposit Plan Level **Advice** provided:
 - All 12 months are displayed
 - Any * indicates no advice statement for that month
 - For above example, only December EFT payments will have an advice statement mailed
- Plan Level **Client Contact number** provided:
 - For any questions that NT is not authorized or cannot answer, this phone number will be provided to caller (example; to report a death)
 - This number can be to the Client themselves or their designated Record-keeper
 - Generally there is only 1 phone number allowed per plan
- Exception** status is provided
 - Any Exceptions for this client will indicate Yes or No
 - Examples: No address changes, tax changes or EFT changes allowed by NT
- If Periodic Plan, **Live Night** is provided
 - This is the date when Periodic Payments will be processed
 - If Lump Sum Plan, **Live Night** will be BLANK
- Stale Date** feature and **Letter** Notification Status provided
 - 6a. If Client signed up for Stale Dating for this plan, it will indicate the frequency of the STOP payments on checks, otherwise it will =No
 - 6b. If Client signed up for Letter notification service it will display the frequency of the letter notifications, otherwise it will =No

Participant Menu

The participant menu option bar contains information about the participant. This drop down area allows the user to **Add** a participant, view **Name and Address**, **Personal Information**, **Beneficiary** and **Tax and NRA** information.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

PARTICIPANT | PAYMENT | HISTORY | TRANSACTION | TRANSMISSION | REPORTING | SECURITY | CLIENT | PLAN

Add
Name & Address
Personal Information
Beneficiary
NRA Document Status
Emulate Participant

TIN Last 4 Plan Last Name Reference Id

Search

SUPERIOR SERVICE & FLEXIBILITY

As a busy benefit plan administrator, you want to work with someone who understands

Participant Add

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

PARTICIPANT | PAYMENT | HISTORY | TRANSACTION | TRANSMISSION | REPORTING | SECURITY | CLIENT | PLAN

Client TIN TIN Last 4 Plan Last Name Reference Id

Quick Search 123456789 Search

PARTICIPANT ADD

Client*:

Plan*:

TIN type*: SSN/ITIN

Tax Id Number*: 123456789

Next

Print

- **Client** - Based on security, a client will not be required to enter a client number. However, a recordkeeper, who has access to multiple client numbers, will be required to open a drop down menu and select the required client number.
- **Plan** - Once the client number is shown, the active plans associated with the client will automatically appear in the drop down. The plans listed for an external user will be based on level of security.
- **ITIN** – Out of Country participants may use an Individual Tax Identification Number; for US clients, this field is used to add the participant's social security number. Note: Dashes do not need to be added, as the system will automatically format the field appropriately.
- **Next** - Select this field once all the required fields are entered.

Name and Address

NORTHERN TRUST BENEFIT PAYMENT PASSPORT [Home](#) | [Help](#) | [Sign Off](#) [Quick Search](#) [Advanced Search](#) [Search Results](#)

[PARTICIPANT](#) | [PAYMENT](#) | [HISTORY](#) | [TRANSACTION](#) | [TRANSMISSION](#) | [REPORTING](#) | [SECURITY](#) | [CLIENT](#) | [PLAN](#)

Add | **TIN Last 4** | **Plan** | **Last Name** | **Reference Id** | **Search**

Name & Address | **Personal Information** | **Beneficiary** | **NRA Document Status** | **Emulate Participant** | **State Date/letter**

NAME AND ADDRESS

Effective Date: 05/12/2023

First Name: SAMPLE | **Middle:** R
Last Name: SAMPLE | **Suffix:**
Title:


Country:* UNITED STATES
Address 1:* 123 S. SAMPLE DRIVE
Address 2:
Address 3:
Address 4:
City: CHICAGO
State/Province: ILLINOIS
Postal Code: 60063

Home Phone: 999-999-9999 | **Home Phone Country Code:**
Alternate Phone: | **Ext:** | **Alternate Phone Country Code:**
Email: SAMPLE@SAMPLE.COM

Save | **Print**

- Asterisk * marks denote a required field.
- The system will validate the postal code based on the city and state entered. If the city and state do not match the postal code entered, it will automatically correct the postal code or an error message will occur upon save.
- If a foreign address is entered in only address lines 1-4, the client or recordkeeper must provide a W9 or an original W8-Ben to Northern Trust Benefit Payments.
- Please Note: If a name change is processed and a revised/corrected tax form is needed, the user will need to request a tax form with the reason of Participant Name Correction and delivery method of Printed at Northern.

Personal Information


BENEFIT PAYMENT PASSPORT
Home | Help | Sign Off
Quick Search
Advanced Search
Search Results

PARTICIPANT
PAYMENT
HISTORY
TRANSACTION
TRANSMISSION
REPORTING
SECURITY
CLIENT
PLAN

Add
Name & Address
Personal Information
Beneficiary
NRA Document Status
Emulate Participant
State Date/Letter: NO

TIN Last 4 Plan
Last Name
Reference Id

SAMPLE/ Active
9/ 221/ 123456789
Client:
Plan Name:
Plan Type/Status:
Exception:
Client Contact Name:
Live Night:

Save
Print

Certain fields are provided to clients to store data strictly for informational and reporting purposes. This information is not used by the Northern Trust to process benefit payments. Please contact your Benefit Payment Team if you have any questions regarding these data fields.

Effective Date: 05/12/2023

TIN:*
Participant Status:*
Retirement Date:*
Retirement Type:
Participant Id: *
Gender:
Client Reference Id:
Other Retirement Type:

1. **ITIN and Participant ID** defaults to what was added on the previous page. If a participant already exists on the system, a message will appear indicating the duplicate. In order to save the duplicate ID on the system, the Participant ID will need to be modified.
 2. **Participant Status** will default to Active when setting up a brand new participant. This represents the status as a retiree, not as an employee.
 - **Options include: Active, Inactive, Terminated, and Deceased. Selecting any status other than “Active” will eliminate a payment from being created.**
 3. Gender defaults to Male but can be changed.
 4. Retirement Date defaults to the date the participant is set up. For example, if a new participant is added today, the date will default to today’s date MM/DD/YYYY. If the correct retirement date is required, the user is able to modify the field before saving the participant set up record.
- Upon save of the participant set up, a message will appear indicating that the PARTADD has been submitted for approval.
 - A payment can then be added by either selecting the Payment Add link at the bottom of the window or by accessing the Payment Add button from the top menu.
 - Please Note: ITIN and Participant ID updates will need to be processed on two separate business days.

Additional Storage Information

ADDITIONAL STORAGE INFORMATION

Certain fields are provided to clients to store data strictly for informational and reporting purposes. This information is not used by the Northern Trust to process benefit payments. Please contact your Benefit Payment Team if you have any questions regarding these data fields.

Birth Date:	<input type="text"/>	Hire Date:	<input type="text"/>
Date of Death:	<input type="text"/>	COLA Date:	<input type="text"/>
Union Code:	<input type="text"/>	1st Yr. Desig. Roth Contrib.:	<input type="text"/>
Storage Amount 1:	<input type="text" value="0.00"/>	Date 1:	<input type="text"/>
Storage Amount 2:	<input type="text" value="0.00"/>	Date 2:	<input type="text"/>
Storage Amount 3:	<input type="text" value="0.00"/>	Date 3:	<input type="text"/>
Storage Amount 4:	<input type="text" value="0.00"/>	Storage 1:	<input type="text"/>
Storage Amount 5:	<input type="text" value="0.00"/>	Storage 2:	<input type="text"/>
Storage Amount 6:	<input type="text" value="0.00"/>	Storage 3:	<input type="text"/>
Deduction Code 1:	<input type="text"/>	Storage 4:	<input type="text"/>
Deduction Code 2:	<input type="text"/>	Storage 5:	<input type="text"/>
Deduction Code 3:	<input type="text"/>	Foreign Tax ID:	<input type="text"/>
Deduction Code 4:	<input type="text"/>		
Deduction Code 5:	<input type="text"/>		

Save Print

Storage space to include optional information such as, Birth Date, Hire Date, COLA Date, etc.

- **Date of Death is a required field when changing a participant's status to Deceased.**

Depending on storage field being used, Alpha or Numeric characters will be available.

Beneficiary Information

BENEFICIARY INFORMATION

Certain fields are provided to clients to store data strictly for informational and reporting purposes. This information is not used by the Northern Trust to process benefit payments. Please contact your Benefit Payment Team if you have any questions regarding these data fields.

Effective Date:

BENEFICIARY 1

First, Middle, Last: Relationship:

TIN: Relationship:

Birth Date:

BENEFICIARY 2

First, Middle, Last: Relationship:

TIN: Relationship:

Birth Date:

BENEFICIARY 3

First, Middle, Last: Relationship:

TIN: Relationship:

Birth Date:

**Typically if a third party or recordkeeper is administering the plan, these types of storage fields will never be used.*

This information will be stored on their internal system. Benefit Payment Passport is only used for the purpose of processing the payments.

The system is able to store up to four separate beneficiaries.

Certain storage fields, including Beneficiary Information, are provided to clients for informational and reporting purposes only. The information input into these storage fields is not used by Northern Trust to process benefit payments.

Payment Menu

The payment menu option contains information about the participant. This drop down area allows the user to **Add** a payment, view and edit **Payment and Taxability**, **Mailing Instructions**, **Final Pay Cycle**, **EFT – Direct Deposit**, **Tax Withholding**, and **Deductions**.

The screenshot shows the Northern Trust Benefit Payment Passport interface. The top navigation bar includes the Northern Trust logo, the title "BENEFIT PAYMENT PASSPORT", and links for Home, Help, Sign Off, Quick Search, Advanced Search, and Search Results. Below the navigation bar is a tabbed interface with tabs for PARTICIPANT, PAYMENT (selected), HISTORY, TRANSACTION, TRANSMISSION, REPORTING, SECURITY, CLIENT, and PLAN. The PAYMENT tab is active, and a dropdown menu is open, showing options: Add, Payment & Taxability, Mailing Instructions, Final Pay Cycle, EFT - Direct Deposit, Tax Withholding, and Deductions. The background shows search fields for Client, TIN, Last 4, Plan, Last Name, and Reference Id, along with a Search button.

Payment Type

The screenshot shows the Northern Trust Benefit Payment Passport interface, specifically the Payment Type section. The top navigation bar and tabs are the same as in the previous screenshot. The PAYMENT tab is active. Below the tabs, there are search fields for Client, TIN, Last 4, Plan, Last Name, and Reference Id, along with a Search button. Below the search fields, there is a table with participant information:

Participant/Status:	Client:	SAMPLE CLIENT
TIN/RefId/PartId:	Plan Name:	SAMPLE PLAN
Representative:	Plan Type/Status:	Periodic/ Active
BPPW/Advice:	Exception:	Yes*
Client Contact #:	Client Contact Name:	
Stale Date/Letter:	Live Night:	06/20/2023

Below the table, there is a section titled "PAYMENT TYPE" with a sub-section "SELECT PAYMENT TYPE:".

*Above screen options will vary, depending on the selected plan and intent of payment.

- **Payment Type** - For step-by-step instructions, refer to Northern Trust Benefit Payment Passport® Payment Guide - Appendix 1
 - **Qualified Periodic** - used to set up a recurring payment.
 - **Non-Qualified Periodic** - used to set up a recurring payment out of a non-qualified plan.
 - **Qualified Lump Sum** - used to set-up a onetime payment.
 - **Non-Qualified Lump Sum** - used to set up a onetime payment out of non-qualified plan.
 - **Loan** - used to process a onetime loan payment (No Tax Form).
 - **Retro** - used to process a one time, off-cycle payment.

Payment Add – Distribution Type


Distribution Types and Codes vary depending on the payment. Please refer to the Distribution Type/Code Matrix. The Matrix can also be found on the Benefit Payment Passport Home Page, under the Resource Center.

**Distribution Types in the image above are applicable for a Qualified Periodic Payment. The Distribution Types will change depending on the Payment Type selected on the previous screen.*

Payment Add – Distribution Type

- The Distribution Type selected must be based on the participant benefit.
- The Distribution Type will determine whether a 1099-R 1042-S, 480.6, or 480.7 tax form will be populated for that year. Refer to Distribution Type/ Code Matrix above. Note: The Participant Add and Payment Add for a Non-Resident Alien (NRA) will need to be approved by the client or recordkeeper first. The final approval will be done by Northern Trust. If no documentation is available, then the participant's payment will need to default to a mandatory 30% withholding. The withholding can be refunded upon receipt of the proper documentation, but only if the treaty rate for the specific country is less than 30% and it is submitted prior to the deadline. Please contact CSR for deadlines.
- Once a distribution type is highlighted, select Next.

Payment and Taxability


NORTHERN TRUST

BENEFIT PAYMENT PASSPORT

[Home](#) | [Help](#) | [Sign Off](#)

[Quick Search](#)
[Advanced Search](#)
[Search Results](#)

PARTICIPANT
PAYMENT
HISTORY
TRANSACTION
TRANSMISSION
REPORTING
SECURITY
CLIENT
PLAN

Client

Add

Quick Search

Participant/Status

TIN/RefId/Participant

Representative:

BPPW/Advice:

Client Contact #:

Stale Date/Letter

Payment & Taxability

Mailing Instructions

Final Pay Cycle

EFT - Direct Deposit

Tax Withholding

Deductions

Last 4 Plan

Last Name

Reference Id

95

Client:

Plan Name:

Plan Type/Status:

Exception:

Client Contact Name:

Live Night:

SAMPLE CLIENT

SAMPLE PLAN

Periodic/ Active

Yes*

06/20/2023

Search

PAYMENT AND TAXATION

Distribution Type:

7-Qualified Periodic Payment > 10 Years

1

Pay Cycle:

☒ Immediate
☐ Future mm/ccyy

7/2023

Distribution Code: *

2

7 - Normal Distribution

Gross Distribution:

839.42

NOTE: Entry of the following is only valid for Distribution Code 4

Payable To:

Beneficiary:

Funding Source	Amount	Taxation	Amount
1 CMP PENSION	839.42	0101 ORDINARY INCOME	839.42
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00

Employee Contribution End Date:

4

Total Employee Contributions:

5

0.00

6

Save

Print

1. **Pay Cycle** - Option of selecting Immediate or Future dated for the payment cycle.
 - **Pay cycle will automatically default to Immediate. Immediate works in addition to Benefit Payments Live Run schedule. Each client will have a Live Run night for their payment cycle. Contact your CSR for a schedule.**
 - **Selecting Future dated pay cycle allows postdating of the payment, for a date other than Immediate.**
2. **Distribution Code** - The available distribution codes based on the distribution type are listed in the drop down.
3. **Funding Source and Taxation** columns must be in balance. Multiple Funding Sources may be used, but the taxation of the gross must be separated appropriately on the taxation side. The Funding Source and Taxation amounts must be equal. An error message will occur if both amounts do not balance.
4. **Employee Contribution End Date** – If applicable, an End Date and Total Employee Contribution can be added. If an end date and employee contribution amount is designated, the system will automatically roll up the employee contribution amount into taxable income when the end date occurs.
5. Once all the data is entered on the Payment and Taxability screen, user will review **Mailing Instructions and Withholding links** located on bottom of the screen, to complete the payment instructions.
6. Select **Save**, once all the links have been updated.
 - **If withholding is not provided, upon save, an error message will appear indicating that withholding is required to set-up the recurring payment.**

Mailing Instructions

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

PARTICIPANT **PAYMENT** HISTORY TRANSACTION TRANSMISSION REPORTING SECURITY CLIENT PLAN

Client: Add Plan: Last 4 Plan Last Name Reference Id

Quick Search: Payment & Taxability

Participant/Status: Mailing Instructions

TIN/RefId/PartId: 9

Representative: Final Pay Cycle

BPPW/Advice: EFT - Direct Deposit

Client Contact #: Tax Withholding

State Date/Letter: Deductions

MAILING INSTRUCTIONS

Pay Cycle: ☒ Immediate ☐ Future mm/ccyy 8/2023

ALTERNATE PAYMENT ADDRESS

Complete ONLY if Payment should be directed to an address other than Resident Address.

Country:*

Address 1:*

Address 2:

Address 3:

Address 4:

City:

State/Province: --N/A--

Postal Code:

Account #:

☐ Remove Address

NOTE: For Paper Checks

- **Payment Address** automatically defaults to the participant's permanent mailing address. See Name and Address screen under the participant tab.
- **Alternate Payment Address** can be used to redirect a check or advice statement to an alternate address. This is commonly used for "snow birds," power-of-attorney situations, and rollover type payments.

SPECIAL HANDLING INSTRUCTIONS

☒ Permanent ☐ One Time

Send To:

Mailing Disposition:

Additional Mailing Instructions:

Save Print

- **Special Handling Instructions** can be selected to have individual mailing instructions for the payment. The check/advice can be sent directly to client, participant, recordkeeper or other sender via overnight, messenger or another available option. Overnight services are provided by United Parcel Service. The overnight expense will be charged to the applicable plan's trust account, through the fee invoice process. Please note that overnight packages cannot be delivered to a P.O. BOX.

Final Pay Cycle

NORTHERN TRUST		BENEFIT PAYMENT PASSPORT		Home Help Sign Off		Quick Search Advanced Search Search Results	
PARTICIPANT	PAYMENT	HISTORY	TRANSACTION	TRANSMISSION	REPORTING	SECURITY	CLIENT
Participant/Status	Add		9	Client:	SAMPLE CLIENT		
TIN/RefId/PartId	Payment & Taxability			Plan Name:	SAMPLE PLAN		
Representative:	Mailing Instructions			Plan Type/Status:	Periodic/ Active		
BPPW/Advice:	Final Pay Cycle			Exception:	Yes*		
Client Contact #:	EFT - Direct Deposit			Client Contact Name:			
Stale Date/Letter	Tax Withholding			Live Night:	05/18/2023		
	Deductions						
FINAL PAY CYCLE							
Final Pay Cycle: <input type="radio"/> Immediate <input checked="" type="radio"/> Last Pay Cycle of mm/ccyy 3/2030 <input type="radio"/> Last Pay Cycle Unknown							
<div>Print</div>							

- **Final Pay Cycle** is available for those clients who are interested in entering the Last Pay Cycle date, for a reoccurring periodic payment, at the same time the initial set up is being processed. If this function is being used, when the Last Pay Cycle occurs, the recurring payment will stop. For example, if 10/2013 is entered in the Last Pay Cycle of mm/ccyy, the participant will receive a 10-01-13 payment but will not receive an 11-01-13 payment. However, even if the payment has ended, the participant will remain in active status. If this is not desired, the client should process a future dated transaction to terminate or inactivate the participant's record.

Electronic Transfer Information

NORTHERN TRUST BENEFIT PAYMENT PASSPORT [Home](#) | [Help](#) | [Sign Off](#) [Quick Search](#) [Advanced Search](#) [Search Results](#)

PARTICIPANT **PAYMENT** **HISTORY** **TRANSACTION** **TRANSMISSION** **REPORTING** **SECURITY** **CLIENT** **PLAN**

Client: Add Last 4 Plan Last Name Reference Id

Quick Search

Participant/Status: 95 Client: SAMPLE CLIENT
 TIN/RefId/Part: Plan Name: SAMPLE PLAN
 Representative: Final Pay Cycle Plan Type/Status: Periodic/ Active
 BPPW/Advice: EFT - Direct Deposit Exception: Yes*
 Client Contact #: Client Contact Name:
 State Date/Letter: Live Night: 06/20/2023



EFT CHANGES SHOULD NOT BE PROCESSED FOR THIS CLIENT OR PLAN.

ELECTRONIC TRANSFER INFORMATION

Pay Cycle: ☒ Immediate

☐ Future mm/ccyy

7/2023

NET PAYMENT

Electronic Payment Type: ACH/Checking
 Routing #: 263182817
 Account #: 10050006042956

☐ Remove Electronic Transfer Information

Bank:

SUNCOAST CREDIT UNION

Further Credit To Account #:

EFT Direct Deposit

- Northern Trust allows for Electronic Fund Transfer anywhere in the United States or Canada.
- This window will be blank if the participant is receiving a paper check. Otherwise, the window will reflect the participant's current direct deposit information. The only three items required to process a direct deposit are: the payment type, routing and account number.
- Show Bank Name is a feature that will enable a user to validate the routing number that was entered. If an invalid routing number was entered and Show Bank Name was selected, a message should appear stating Non US or Canadian Bank.
- To delete EFT information, check "Remove Electronic Transfer Information," and save. This will remove all EFT information. If not updated, the participant will receive a paper check via United States Postal Service for the next pay cycle.

Electronic Transfer Information

ELECTRONIC TRANSFER INFORMATION

Effective Date (mm/dd/ccyy): 08/14/2013

NET PAYMENT

Electronic Payment Type: Wire/Foreign

Routing #: Bank:

Swift Code: Foreign Bank Name:

Account #: Further Credit To Account #:

☐ Remove Electronic Transfer Information

Wire:

- Northern Trust allows for both Domestic and International wires.
- Show Bank Name is a feature that will enable a user to validate the routing number that was entered. If an invalid routing number was entered and Show Bank Name was selected, a message should appear stating Non US or Canadian Bank.
- Swift code and Foreign Bank Name is needed for International Wires.
- To delete wire information, check “Remove Electronic Transfer Information,” and save. This will remove all wire information.

Tax Withholding Maintenance

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

PARTICIPANT **PAYMENT** **HISTORY** **TRANSACTION** **TRANSMISSION** **REPORTING** **SECURITY** **CLIENT** **PLAN**

Client Add Last 4 Plan Last Name Reference Id

Quick Search Participant/Status TIN/RefId/PartId Representative: BPPW/Advice: Client Contact #: State Date/Letter

Payment & Taxability Mailing Instructions Final Pay Cycle EFT - Direct Deposit **Tax Withholding** Deductions

Maintenance Refund/Addition

Client: SAMPLE CLIENT Plan Name: SAMPLE PLAN Plan Type/Status: Periodic/ Active Exception: Yes* Name: 05/18/2023

Save Print

TAX WITHHOLDING MAINTENANCE

Pay Cycle: ☒ Immediate ☐ Future mm/ccyy 5/2023

NOTE: Tax withholding will apply to all taxable payments.

FEDERAL IRS Tax Withholding Tables

☒ Calculate ☐ Prior Format ☐ Current Format

Marital Status: Married Exemptions: 0 Additional Flat Amount: 0.00

☐ Withhold This Exact Amount 0.00

☐ Percentage Only 0.00

☐ Do Not Withhold If you select Do Not Withhold, please confirm accuracy

STATE Code: IOWA State Withholding Rules

☒ Marital Status: Married Exemptions: 3 Additional Flat Amount: 0

☐ Withhold This Exact Amount 0.00

☐ Percentage Only 0.00 Arizona Only Additional Amount: 0.00


☐ Do Not Withhold If you select Do Not Withhold, please confirm accuracy

LOCAL Code: Withhold This Exact Amount: 0.00

Save Print

- Tax Withholding Maintenance screen will show the participant's current withholding elections.
 - IRS Tax Withholding table link is available by clicking the link directly next to Federal heading.
 - A State is required to be entered for all reoccurring payments. State Withholding Rules link is available directly next to the State heading. This table is in alphabetical order by State and distribution type. Participants are not required to have withholding, but when they request it, we need to ensure the States withholding rules are followed. If an incorrect withholding option is selected, an error message will appear upon save.

Combined Withholding Refund or Addition



NORTHERN
TRUST

BENEFIT PAYMENT PASSPORT

[Home](#) | [Help](#) | [Sign Off](#)

[Quick Search](#)
[Advanced Search](#)
[Search Results](#)

PARTICIPANT

PAYMENT

HISTORY

TRANSACTION

TRANSMISSION

REPORTING

SECURITY

CLIENT

PLAN

Client

Add

Plan

Last Name

Reference Id

Quick Search

Payment & Taxability

Participant/Status

Mailing Instructions

TIN/RefId/PartId

95

Client:

SAMPLE CLIENT

Representative:

Final Pay Cycle

Plan Name:

SAMPLE PLAN

BPPW/Advice:

EFT - Direct Deposit

Plan Type/Status:

Periodic/ Active

Client Contact #:

EFT

Exception:

Yes*

Stale Date/Letter

Tax Withholding

Maintenance

Refund/Additional

06/20/2023

COMBINED

Withholding Refund

Refund/Additional

Pay Cycle:

☒ Immediate

☐ Future mm/ccyy

7/2023

Combined Withholding Option:

☒ Addition

☐ Refund

Federal
Code
FEDERAL

Flat Amount

0.00

State
Code
FLORIDA

Flat Amount

Do Not Withhold State

Save

Print

- **Combined Withholding Refund or Addition** allows a user to process a onetime adjustment. Occasionally, changes to withholding will occur. A user is able to deduct an additional amount that was not taken in a previous month, or refund a flat amount that was incorrectly taken.
 - The additional amount can be requested for **Federal, State, or both** in the participant's next scheduled payment or a refund can be issued.
 - If a refund needs to be processed, upon save, the system validates against year-to-date history. If the refund amount exceeds what the participant had withheld for the current tax year, the transaction will not be saved.

Deduction Maintenance

[illegible]

- **Deduction Maintenance** screen shows the participant's current non-tax deductions, such as Medical, Life, Dental, Vision, etc. Manual changes to the amount or deduction field can be processed here.
 - **If applicable, Non-Reportable Income, such as Medicare Reimbursements, can also be entered here.**

Combined Deduction Refund or Additional

[illegible]

- **Combined Deduction Refund or Addition** allows a user to process a onetime adjustment. Occasionally, changes to deductions will occur. A user is able to deduct an additional amount that was not taken in a previous month, or refund a flat amount that was incorrectly taken.
 - **The adjustments for Medical, Life, Vision, etc., will appear on the participant's next scheduled payment.**
 - **If a refund needs to be processed, upon save, the system validates against year-to-date history. If the refund amount exceeds what the participant had deducted for the current and/or prior tax year, the transaction will not be saved.**

History Summary

The history menu option bar contains information about the participant. This drop down area allows the user to view History of payments, recall YTD Query, Request Tax Forms and view the Tax Form Summary.

History Summary – Check

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

PARTICIPANT | PAYMENT | **HISTORY** | TRANSACTION | TRANSMISSION | REPORTING | SECURITY | CLIENT | PLAN

Client: TIN: Summary: Last Name: Reference Id: Search

Quick Search: YTD Query:

Participant/Status: Request Tax Form

TIN/RefId/PartId: Tax Form Summary

Representative: View Tax Requests

BPPW/Advice: Return Mail

Client Contact #:

Stale Date/Letter: No

Client: SAMPLE CLIENT

Plan Name: SAMPLE PLAN

Plan Type/Status: Lump Sum/ Active

Exception: Yes*

Client Contact Name:

Live Night:

HISTORY SUMMARY

Payable Date	Payment Date	Activity	Payment Reference	Gross Distribution	Net Payment Amount	Status	Paid Date	Mail Status
12/13/2005	CHECK		15203601	\$6,564.31	\$5,251.45	PAID	12/20/2005	

3 4 5 6 7

Photocopy Reissue Reverse Payment Special Redeposit Adjustment Print

- History Summary** – At least twenty-four months of rolling history will be available to view on the screen.
- Check** – Select the Check link to view the detail of the payment.
- Photocopy** – Images of cashed checks will be available to view directly on the screen for 180 days. Select the camera icon directly to the left of the Payment Reference number to see both the front and back side of the cashed check. After 365 days if a photocopy request is needed, you can select the radio button on the left side of the appropriate payable date and select the Photocopy link at the bottom of the screen. If an urgent Photocopy is needed, contact a Client Service Representative (CSR).
- Reissue** – If the Payment Status of a check is outstanding, a user is able to place a stop payment of the original check and issue a replacement for the following business day. Simply select the radio button to the left of the payable date and select Reissue at the bottom of the screen. For further instruction, contact your CSR.
- Reverse Payment** – If the Payment Status of a check is outstanding, a user is able to simply place a stop payment of the original check and deposit the funds back into the client's trust account, thus correcting the participant's year-to-date history. If a prior year redeposit is selected, a corrected tax form is automatically generated. If prior prior year is selected a tax form will not automatically generate, and tax history will not update. For further instruction, contact your CSR.
- Special Redeposit** – Only available to CSR, used for manual recoup of taxes, as well as, for applying Personal Check Redeposits to participants accounts.
- Adjustment** – Only available to CSR. Complete Adjustment Form and fax to a Benefit Payments Representative for these requests. Used when needing to make an adjustment to a participants current or prior historical record.

History Summary – Direct Deposit

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

PARTICIPANT **PAYMENT** **HISTORY** **TRANSACTION** **TRANSMISSION** **REPORTING** **SECURITY** **CLIENT** **PLAN**

Client TIN Summary Last Name Reference Id

Quick Search YTD Query

Participant/Status: Request Tax Form Client: SAMPLE CLIENT

TIN/RefId/PartId: Tax Form Summary Plan Name: SAMPLE PLAN

Representative: View Tax Requests Plan Type/Status: Loan/ Closed

BPPW/Advice: Return Mail Exception: Yes*

Client Contact #: Client Contact Name:

Stale Date/Letter: No Live Night:

HISTORY SUMMARY

Payable Payment Date	Activity	Payment Reference	Gross Distribution	Net Payment Amount	Status	Paid Mail Date	Status
08/27/2012	DEPOSIT	D48003001	\$1,698.00	\$1,648.00			

3 4 5 6 7

Photocopy Reissue Reverse Payment Special Redeposit Adjustment

- History Summary** – At least twenty-four months of rolling history will be available to view on the screen.
- Deposit** – Select the Deposit link to view the detail of the payment.
- Photocopy** – Not Applicable for Deposit transactions.
- Reissue** – Not Applicable for Deposit.
- Reverse Payment** – A user is able to request a direct deposit reversal by simply selecting the radio button on the left side of the Payable Date and selecting Reverse Payment at the bottom of the screen. If the payment was able to be reversed, once the funds have been deposited back into the applicable trust, the Payment Activity will reflect “Redeposit” instead of “Deposit.”
- Special Redeposit** – Only available to CSR, used for manual recoup of taxes, as well as, for applying Personal Check Redeposits to participants accounts.
- Adjustment** – Only available to CSR. Complete Adjustment Form and fax to a CSR for these requests. Used when needing to make an adjustment to a participants current or prior history for a participant’s record.

Year-to-Date Query

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

PARTICIPANT **PAYMENT** **HISTORY** **TRANSACTION** **TRANSMISSION** **REPORTING** **SECURITY** **CLIENT** **PLAN**

Client TIN Summary Last Name Reference Id

Quick Search YTD Query

Participant/Status: Request Tax Form Client: SAMPLE CLIENT
 TIN/RefId/PartId: Tax Form Summary Plan Name: SAMPLE PLAN
 Representative: View Tax Requests Plan Type/Status: Loan/ Closed
 BPPW/Advice: Return Mail Exception: Yes*
 Client Contact #: Client Contact Name:
 Stale Date/Letter: No Live Night:

YEAR-TO-DATE QUERY

Date Range From To
 mm/dd/ccyy mm/dd/ccyy

Distribution Type	Distribution Code	Gross Amount
15 - Loan		\$1,698.00

[YTD Adjustment](#)

- **Date Range** – The date range defaults to the first date of January and the last day in December for the current year. The gross amount can be recalculated by simply making a change to the date range.
- **Distribution Type** – The distribution type shown on the screen displays the gross amount based on the date range listed. By selecting the distribution type link, a user is able to view the breakdown of the participant's year-to-date gross amount.
- **YTD Adjustment** – Available only to a CSR. Complete Adjustment Form and fax to a CSR for these requests. Used when needing to make an adjustment to a participant's current or prior history for a participant's record.

Request Tax Form

- Reason for Request** – select a reason for the duplicate or revised/corrected copy: Incorrect Address, Lost or Destroyed, Need Additional Form, Never Received- Corrected Address, Participant Name Correction (**must use be used for tax form to be printed with corrected name change**).
- Tax Year** – Be sure the appropriate tax form year is selected. If applicable for selected participant, seven years of forms will be available for printing.
- Delivery Method** – Can be printed and mailed at Northern Trust. If Local Printer is selected, the tax form will print to any printer selected at your location.
- Mailing Address**

- Special Handling Instructions** – user is able to indicate instruction to have participant's tax form sent via overnight or to an alternate address.
- Fax Information** – If a fax copy is requested, note that a hard copy will automatically be mailed as well.

Tax Form Summary Information

NORTHERN TRUST BENEFIT PAYMENT PASSPORT [Home](#) | [Help](#) | [Sign Off](#) [Quick Search](#) [Advanced Search](#) [Search Results](#)

PARTICIPANT **PAYMENT** **HISTORY** **TRANSACTION** **TRANSMISSION** **REPORTING** **SECURITY** **CLIENT** **PLAN**

Client: TIN: Last Name: Reference Id:

Quick Search:

Participant/Status: SALLY A
 TIN/RefId/PartId:
 Representative:
 BPPW/Advice: No/ *****
 Client Contact #:
 State Date/Letter: No

Summary
 YTD Query
 Request Tax Form
 Tax Form Summary
 View Tax Requests
 Return Mail

Client:
 Plan Name:
 Plan Type/Status: Periodic/ Active
 Exception: No
 Client Contact Name:
 Live Night:

DUPLICATE TAX FORM SUMMARY INFORMATION

Participant Id	Client Plan	Dist Type	Event Date	State	NRA Country
Tax Year	User Id	Dist Code	Event Status	Locality	NRA Exempt
Gross History	Tax Form	Pay Type	Status Date	Dist %	NRA Inc Code
		Status	Change Status	NRA %	Reason
<input type="checkbox"/> 6236 2022 \$22,424.04 80182355	SYSTEM 1099R	7 7 Periodic Mailed	01/09/2023 Initial Mailing 01/09/2023 Mailed	IL	
<input type="checkbox"/> 6236 2021 \$22,092.60 76840280	SYSTEM 1099R	7 7 Periodic Mailed	01/10/2022 Initial Mailing 01/10/2022 Mailed	IL	
<input type="checkbox"/> 6236 2020 \$21,766.08 73536025	SYSTEM 1099R	7 7 Periodic Mailed	01/12/2021 Initial Mailing 01/12/2021 Mailed	IL	
<input type="checkbox"/> 6236 2019 \$21,444.36 70285393	SYSTEM 1099R	7 7 Periodic Mailed	01/14/2020 Initial Mailing 01/14/2020 Mailed	IL	

- History Tax Form Summary- Starting with the most current year, the tax form summary screen lists all the tax forms issued for a particular participant. A draft copy of the tax form can also be viewed by simply selecting the appropriate tax form link. This will allow a client or recordkeeper to service their participants more effectively by being able to see what they are describing on their tax form.
 - To request a duplicate, the user will need to check off the appropriate box on the left side of the screen.
 - Once selected, click the Request Duplicate button at the bottom of the screen.
 - The mailing instructions screen will appear. Provide instructions and save.
 - Choose correct reason for request to ensure tax form is printed correctly (i.e. Participant Name correction). Please Note: Tax form requests due to Participant Name correction must be printed at Northern for the delivery method.

DUPLICATE TAX SLIP REQUEST

Reason for Request:

Delivery Method:

ALL TAX FORMS WILL BE REQUESTED FOR THIS PLAN AND PARTICIPANT *

MAILING ADDRESS
 IF THE MAILING ADDRESS IS INCORRECT, PLEASE UPDATE BELOW BEFORE SAVING THIS REQUEST *

Name:

Country *:

Address 1 *:

Address 2:

Address 3:

Address 4:

City:

State/Province:

Postal Code:

****US/CA Only**

****US/CA Only**

****US/CA Only**

Approve Transactions

APPROVE TRANSACTIONS

Status	Client & Plan TIN Name	Tran Type Dist Code Pay Amt	Create Modify Effective	ApprDate1 ApprDate2	Updater Approver 1 Approver 2	Part Id
<input type="checkbox"/> Awaiting Approval	3629 - WE1 123-45-6254 EXAMPLE, JOHN	EFTCHG	03/09/2022 11/21/2022 03/09/2022		BPPINT2	123456254 EFT
<input type="checkbox"/> Awaiting Approval	3629 - WE1 222-55-2222 EXAMPLE, SAMPLE	PARTADD	09/30/2020 09/30/2020 09/30/2020		JP77	222552222 EFT
<input type="checkbox"/> Awaiting Approval	3629 - WE1 222-55-2222 EXAMPLE, SAMPLE	PYMTSETUP 7 \$100.00	09/30/2020 09/30/2020 09/30/2020		JP77	222552222 EFT
<input type="checkbox"/> Awaiting Approval	3629 - WE1 123-45-6783 EXAMPLE, SAM	PARTADD	08/12/2019 07/13/2020 08/12/2019		AR101	12345678V EFT
<input type="checkbox"/> Awaiting Approval	3629 - WE1 123-45-6667 EXAMPLE1, SAMPLE	PYMTCHG 7 \$1,000.00	02/26/2020 02/26/2020 02/26/2020		JF106	123456667 EFT
<input type="checkbox"/> Awaiting Approval	3629 - WE1 123-45-6667 EXAMPLE1, SAMPLE	ENDPYMT 7 \$500.00	02/26/2020 02/26/2020 02/26/2020		JF106	123456667 EFT
<input type="checkbox"/> Awaiting Approval	3629 - WE1 123-45-6667 EXAMPLE1, SAMPLE	EFTCHG	02/26/2020 02/26/2020 02/26/2020		JF106	123456667 EFT
<input type="checkbox"/> Awaiting	3629 - WE1 123-45-6667	DEDCHG	02/26/2020 02/26/2020		JF106	123456667

Buttons: Select All, Deselect All, Approve, UnApprove, Delete, Details, Print

- All the transactions awaiting approval will automatically appear on the screen. Depending on the number of transactions, a user may wish to narrow down their search by accessing the Advanced Search link in the upper right hand corner of the screen or from the top menu under Transactions.
- If the client or recordkeeper would like to print an input transaction for reference, they can select an individual transaction by checking off the box to the left under status and print. If the user would like to print all transactions, press the Select All button at the bottom of the window and then press the Details button. This will provide a single detailed document of the transactions selected for print.
- If a user notices after they have saved a transaction that something was missed or entered incorrectly they can make changes. The user can access the Transactions Approve screen, find the transaction, click on the detail, make the correction and resave it, only if the transaction is awaiting approval.
- If awaiting processing, a transaction can be deleted. First check the box to the left of the transaction intended for deletion. Unapprove the transaction, then recheck the box and click delete. The level of security a user has been provided will either enable or disable this function. Please contact CSR for questions on user access levels.
- If in processed status, the original transaction is unable to be modified.

* For additional inquiries or assistance, please contact a CSR.

Approve Transmissions

Similar to the Transactions Approve screen, the default for the screen is all the transmissions awaiting approval.

APPROVE TRANSMISSIONS

Status	Client	Transmission	Date	Approved	Approver	Transmission ID
Awaiting Approval	60	Duplicate Tr	12/12/2022		MASSCHNG	000429761
Awaiting Approval	60	Duplicate Transmission	12/12/2022		MASSCHNG	000429679
Awaiting Approval	60	Duplicate Transmission	12/12/2022		MASSCHNG	000429673
Awaiting Approval	60	Excel	12/12/2022		MASSCHNG	000429637
Awaiting Approval	60	Excel	12/05/2022		MASSCHNG	000332283

Depending on the number of transmissions, a user may wish to narrow down their search by accessing the Advanced Search link in the upper right hand corner of the screen or from the left menu under Transmissions.

To approve the transmission, the user must click on the Transmission link found under the Transmission Types column.

The **Transmission Detail** screen will appear. The Transmission Detail screen will list all transactions sent on this transmission

TRANSMISSION DETAIL

Periodic/Retro/Installment/Dividend	Received/Created	Amount	Rejected/Warning	Amount	Processed	Amount
Adds and Changes	197/0	-	0/0	-	0	-
Payments	193/0	\$423,943.25	0/0	\$0.00	0	\$0.00
Taxation		\$423,943.25		\$0.00		\$0.00
Deduction		\$0.00		\$0.00		\$0.00
Withholding	0/0	-	0/0	-	0	-
Deductions	122/0	\$0.00	0/0	\$0.00	0	\$0.00
Other	182/0	-	0/0	-	0	-
Lump Sum/Loan						
Adds and Changes	1/0	-	0/0	-	0	-
Payments	1/0	\$4,325.77	0/0	\$0.00	0	\$0.00
Taxation		\$4,325.77		\$0.00		\$0.00
Deduction		\$0.00		\$0.00		\$0.00
Withholding	0/0	-	0/0	-	0	-
Deductions	0/0	\$0.00	0/0	\$0.00	0	\$0.00
Other	1/0	-	0/0	-	0	-
File Totals	697/0	\$428,269.02	0 / 0	\$0.00	0	\$0.00
File Totals - Taxation		\$428,269.02		\$0.00		\$0.00

Buttons: Approve, Refresh, Close, Print

From the Transmission Detail screen, authorized users will be allowed to approve or delete a transmission. To approve or delete a transmission, simply click on the Approve or Delete Transmission buttons available at the bottom of the page.

**Please see Transmission Specifications located in the Resource Center of the Benefit Payments Homepage for further details, or contact a CSR.*

Reporting Menu

The reporting menu option bar contains tools used for creating Ad-Hoc reports and retrieving messages from the Benefit Payments Inbox. This drop down area allows you to access a variety of reports in **Create Report Request**, and view completed reports in **Report Status**. Please see the Report Training Guide for step-by- step instructions.

The screenshot shows the Northern Trust Benefit Payment Passport interface. At the top, the Northern Trust logo is on the left, and the text "BENEFIT PAYMENT PASSPORT" is in the center. To the right of the logo, there are links for "Home | Help | Sign Off" and a search bar with "Quick Search", "Advanced Search", and "Search Results" options. Below the header is a navigation bar with tabs: PARTICIPANT, PAYMENT, HISTORY, TRANSACTION, TRANSMISSION, REPORTING (selected), SECURITY, CLIENT, and PLAN. The REPORTING tab is active, showing a dropdown menu with four options: "Create Report Request", "Report Status", "Bundle Request", and "Scheduled Reports". Below the navigation bar, the "REPORT SELECTION" section is visible. It contains the instruction "Please select a report type and a report format, then click next." followed by two dropdown menus: "Report*:" and "Report Format*:". The "Report*" dropdown is currently empty, and the "Report Format*" dropdown shows a downward arrow.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT Home | Help | Sign Off Quick Search Advanced Search Search Results

PARTICIPANT PAYMENT HISTORY TRANSACTION TRANSMISSION **REPORTING** SECURITY CLIENT PLAN

REPORT SELECTION

Please select a report type and a report format, then click next.

Report*:

Report Format*:

Contact Us

If there are further inquiries or questions in regards to the Northern Trust Benefit Payment Passport® system, please contact one of our Client Service Representatives at the numbers or email addresses below.

United States Contact for Client Services:

BPS-Team 1 - 312.557.2876 bps-team1@ntrs.com

BPS-Team 2 - 312.630.6526 bps-team2@ntrs.com

BPS-Team 3 - 312.557.2878 bps-team3@ntrs.com

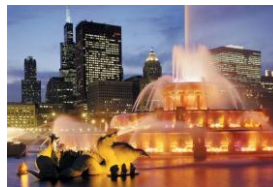
For additional training or assistance in running Sherlock or Benefit Payment reporting tools, please contact a Client Service Representative at the numbers or email addresses above.

For further instruction on Northern Trust Benefit Payment Passport® features and detailed tutorials, please make an appointment with a Client Service Representative to schedule a Web-X training course. The Web- training is an interactive course, which uses a phone and web browser to conduct navigation through the system. A Client Service Representative, will talk the attendees through an instructional on participant, payment, history, and reporting information that they will view in real-time on their web browser.

THE FREEDOM TO FOCUS ON WHAT REALLY MATTERS



NORTHERN
TRUST



Payment Guide- Appendix 1

FOR

Benefit Payment Passport®

General Guidelines

Qualified Periodic Payments

1. Daily deadline for Benefit Payment Passport® (BPP) manual input is **6 pm Central Standard Time (CST)**. Any transactions approved after 6 pm CST are considered next business day work.
2. Transmissions should be sent by **1 pm CST** and approved no later than **3 pm CST**. Any transmissions approved after 3 pm CST are considered next business day work.
3. All processing in the Benefit Payment system is real-time.

Payment Add: Qualified Periodic Payments

- Before beginning the Payment Add set-up process, follow one of the scenarios listed below:
- *If setting up a new participant*, the user will need to begin with Participant Add. Please see pages 7- 10 in the Northern Trust Benefit Payment Passport® Training Guide.
- *If establishing a new payment for an existing participant*, the user will need to access the participant's record using the Quick or Advanced searches. Please see page 6 in the Northern Trust Benefit Payment Passport® Training Guide for additional assistance.

The Qualified Periodic Payment consists of the following:

- **Payment Distribution Type**
- **Payment and Taxability**
- **Mailing Instructions**
- **Tax Withholding**
- **Deductions**
- **Electronic Transfer Information**
- **Pay Cycle**

Qualified Periodic Payment Procedure

After a Participant Set-up is complete, the user will be directed to the **Add Payment** Link. Click on the Add Payment link to begin this process. The link will only be available directly after setting up a new participant.

The screenshot displays the Northern Trust Benefit Payment Passport interface. At the top, there's a navigation bar with links like Home, Help, Sign Off, and search options. Below this is a menu with tabs: PARTICIPANT, PAYMENT, HISTORY, TRANSACTION, TRANSMISSION, REPORTING, SECURITY, CLIENT, and PLAN. The 'PARTICIPANT' tab is active. Underneath, there are search fields for Client, TIN, Plan, Last Name, and Reference Id, along with a 'Quick Search' button. The current client is '3629 - ABC CLIENT' and the plan type is 'WE1 - PERIODIC QUALIFIED PENSION/Periodic'.

The main section is titled 'PARTICIPANT SETUP' and contains a 'NAME AND ADDRESS' form. Fields include First Name (RACHEL), Last Name (SAMPLE), Title, Country (UNITED STATES), Address 1 (50 S LASALLE ST), Address 2, Address 3, Address 4, City (CHICAGO), State/Province (ILLINOIS), and Postal Code (60603-1008). There are also fields for Home Phone, Alternate Phone, and Email. A circled 'Add Payment' link is located at the bottom left of the form area. A 'Print' button is at the bottom right.

If setting up an existing participant or a payment at a later date, the user can select the Add option from the top menu bar found under Payment.

The screenshot shows the 'BENEFIT PAYMENT PASSPORT' interface. The top navigation bar includes 'PARTICIPANT', 'PAYMENT', 'HISTORY', 'TRANSACTION', 'TRANSMISSION', 'REPORTING', 'SECURITY', 'CLIENT', and 'PLAN'. The 'PAYMENT' menu is expanded, and the 'Add' option is circled in blue. Below the menu, there are search fields for 'Plan', 'Last Name', and 'Reference Id', along with a 'Search' button. A 'Quick Search' dropdown is also visible, showing options like 'Payment & Frequency', 'Mailing Instructions', 'Final Pay Cycle', 'EFT - Direct Deposit', 'Tax Withholding', and 'Deductions'.

The **Payment Type** screen will be displayed. The user will select applicable Payment Type, and then click Next.

The screenshot shows the 'PAYMENT TYPE' screen. It has a title 'PAYMENT TYPE' and a section 'SELECT PAYMENT TYPE:'. There are four radio button options: 'Periodic' (selected), 'Retro', 'Non-reportable Income Only', and 'Non-reportable Income Retro'. At the bottom, there is a green 'Next' button circled in blue.

The available **Distribution Types** will now be shown to the user. The Benefit Payment Passport® system controls what Distribution Types are available for use, based on the plan detail. A distribution type must be selected. Once selected, click Next.

The screenshot shows the 'PAYMENT ADD - DISTRIBUTION TYPE' screen. It has a title 'PAYMENT ADD - DISTRIBUTION TYPE' and a section 'Select Distribution Type:'. There is a list of distribution types: '7-Qualified Periodic Payment > 10 Years', '8-Qualified Periodic Payment < 10 Years', '9-Qualified Periodic IRA Rollover < 10 Years', '10-Qualified Periodic Taxable Not Determined', '20-Non-Resident Alien Periodic Payment(1042S)', and '22-Puerto Rico Periodic Payment (480.6)'. At the bottom, there is a green 'Next' button circled in blue.

The **Payment and Taxability** screen will display.

1. Pay Cycle - Option of selecting Immediate or Future for the pay cycle.
Pay cycle will automatically default to Immediate. Immediate works in conjunction with the Benefit Payment Live Run Schedule. The payable date will default to the next available date for the established pay cycle. Each client will have a Live Run night assigned for their pay cycle. Contact your CSR for a schedule. Selecting Future pay cycle allows postdating of the payment, for a date other than Immediate.
 - **Final Pay Cycle allows the user to input a future dated month and year to end the payment. If this function is being used, when the Last Pay Cycle occurs, the recurring payment will stop. However, even if the payment has ended, the participant will remain in active status. If this is not desired, the client should process a future dated transaction to terminate or inactivate the participant's record.**
2. Distribution Code - The available Distribution Codes, based on the Distribution Type, are listed in the drop down. Distribution Codes will change depending on the selected Distribution Type.
3. Funding Source and Taxation- Multiple Funding Sources may be used, but the taxation of the gross must be separated appropriately on the taxation side. The Funding Source and Taxation amounts must be equal. An error message will occur if both amounts do not balance. Different taxation options will be available based upon the distribution type that was selected.
4. Employee Contribution End Date – If applicable, an Employee Contribution End Date and Total Employee Contribution can be added. If an end date and employee contribution amount is designated, the system will automatically roll up the employee contribution amount into taxable income when the end date occurs.
5. Once all the data is entered on the Payment and Taxability screen, the user will review Mailing Instructions and Withholding links located on the bottom of the screen, to complete the payment instructions.
 - **If withholding is not provided, upon save, an error message will appear indicating that withholding is required to set up the recurring payment.**

Mailing Instructions and Withholding

Once the Payment and Taxability screen has been completed, the user will proceed to the links at the bottom of the screen. The links for Mailing Instructions (optional) and Withholding, if applicable, must be completed before the payment is saved.

The user will click on the **Mailing Instructions** link to assign permanent or onetime special mailing instructions.



The Mailing Instructions screen will display allowing the user the option to assign permanent or onetime special mailing instructions.

- **Payment Address** automatically defaults to the participant's permanent mailing address. This can be found by accessing the Participant tab on the top menu bar and selecting the Name and Address screen.
- **Alternate Payment Address** can be used to redirect a check or advice statement to an alternate address.

- **Special Handling Instructions** can be selected to set up a permanent or one time individual mailing instruction for a payment. The check or advice statement can be sent directly to a client, participant, recordkeeper or other recipient via overnight, messenger or another available option. Overnight services are provided by United Parcel Service. The overnight expense will be charged to the applicable plan's trust account, through the fee invoice process. Please note that overnight packages cannot be delivered to a P.O. BOX.

To enter a participant's withholding elections, the user will click on the Withholding link on the bottom of the screen.

Payment and Taxability Deductions **Withholding** Mailing Instructions

The Tax Withholding screen will display.

Tax Withholding will allow the user to input withholding elections that are available for the selected Payment Type.

- **IRS Tax Withholding Tables** link is available by clicking the link directly next to Federal heading.
- A State is required to be entered for all reoccurring payments. **State Withholding Rules** link is available directly next to the State heading. This table is in alphabetical order by State and Distribution Type. Participants are not required to have withholding, but when requested; the State's withholding rules must be followed. If an incorrect withholding option is selected, an error message will appear upon save.

Click save. A message box will display confirming the completion of the payment set-up.

ohs-iaj11l-c062.ntns.com:13062 says

Your PYMTSETUP transaction has been submitted for approval.

OK

Deductions and EFT-Direct Deposit

Now that the payment is complete, there are two steps that need to be considered and added if applicable: **Deductions and EFT- Direct Deposit**.

To add a reoccurring deduction to the periodic payment, the user will select **Deductions: Maintenance** from the top menu Payment drop down bar.

The screenshot shows the 'BENEFIT PAYMENT PASSPORT' interface. The top navigation bar includes 'PARTICIPANT', 'PAYMENT', 'HISTORY', 'TRANSACTION', 'TRANSMISSION', 'REPORTING', 'SECURITY', 'CLIENT', and 'PLAN'. The 'PAYMENT' dropdown menu is open, showing options like 'Add', 'Payment & Taxability', 'Mailing Instructions', 'Final Pay Cycle', 'EFT - Direct Deposit', 'Tax Withholding', 'Deductions', 'Maintenance', and 'Refund/Addition'. The 'Deductions' option is circled in blue, and the 'Maintenance' option is highlighted in orange. The background shows client information for 'SAMPLE CLIENT' and 'SAMPLE PLAN'.

The Deduction Maintenance screen will display.

The screenshot shows the 'DEDUCTION MAINTENANCE' screen. It includes a 'Pay Cycle' section with 'Immediate' selected and 'Future mm/ccyy' as an option. Below this, there are two tables. The first table, titled 'DEDUCTIONS', has columns for 'Deduction:' and 'Amount:'. It lists '1-MEDICAL' with an amount of 0.00. The second table, titled 'NON-REPORTABLE INCOME', has columns for 'Type:' and 'Add to Net Amount:'. It lists '9000-MEDREFND' with an amount of 0.00. Both '1-MEDICAL' and '9000-MEDREFND' are circled in blue.

Deduction Maintenance screen shows the participant's available non-taxable deductions for that plan, such as Medical, Life, Dental, Vision, etc. The user will enter in the deductions on this screen if applicable for the participant.

- If applicable, Non-Reportable Income, such as Medicare Reimbursements, can also be entered here.

After entering any necessary non-taxable deductions, click save. Upon save, you will receive a confirmation message of completion.

The screenshot shows a confirmation message box with the text: 'ohs-iaj11l-c062.ntrs.com:13062 says Your DEDCHG transaction has been submitted for approval.' There is an 'OK' button at the bottom right.

The last step is to add **EFT- Direct Deposit** information to the payment record if applicable to the participant.

The user will select **EFT- Direct Deposit** from the top menu Payment drop down bar.

The screenshot shows the 'BENEFIT PAYMENT PASSPORT' interface. The top navigation bar includes 'PARTICIPANT', 'PAYMENT', 'HISTORY', 'TRANSACTION', 'TRANSMISSION', 'REPORTING', 'SECURITY', 'CLIENT', and 'PLAN'. The 'PAYMENT' dropdown menu is open, showing options: 'Add', 'Payment & Taxability', 'Mailing Instructions', 'Final Pay Cycle', 'EFT - Direct Deposit' (highlighted with a blue circle), 'Tax Withholding', and 'Deductions'. The main content area displays client information for 'SAMPLE CLIENT' and 'SAMPLE PLAN'.

The EFT- Direct Deposit Screen will display. There is no need to enter information in this screen if the participant chooses to receive a paper check.

The screenshot shows the 'ELECTRONIC TRANSFER INFORMATION' screen. The 'Pay Cycle' is set to 'Immediate'. The 'NET PAYMENT' section is highlighted with a blue box and contains the following fields: 'Electronic Payment Type' (ACH/Checking), 'Routing #' (071000152), and 'Account #' (123456789). The 'Show Bank Name' button is also highlighted with a blue circle. The 'Bank' field shows 'THE NORTHERN TRUST CO'. There is a checkbox for 'Remove Electronic Transfer Information'.

- Northern Trust allows for Electronic Fund Transfer anywhere in the United States or Canada, including Canadian US Dollar accounts.
- The only three items required to process a direct deposit are:
 1. **The Payment Type** (ACH/ Checking, ACH/ Savings, Canadian/ Checking, Canadian/ Savings, Wire/ Domestic, etc.)
 2. **Routing Number**
 3. **Account Number**
 - **Further Credited Account is available if required by participant's financial institution.**
 4. **Show Bank Name** is a feature that will enable a user to validate the routing number that was entered. If an invalid routing number was entered and Show Bank Name was selected, a message will appear stating Non US or Canadian Bank.
 5. **After entering** EFT- Direct Deposit information, click save. Upon save, you will receive a confirmation message of completion.

ohs-iaj11l-c062.ntrs.com:13062 says
Your EFTCHG transaction has been submitted for approval.

OK

To delete EFT information, check "Remove Electronic Transfer Information," and click save. This will remove all EFT information.

Non-Qualified Periodic Payments

General Guidelines

1. Daily deadline for Benefit Payment Passport® (BPP) manual input is **6 pm Central Standard Time (CST)**. Any transactions approved after 6 pm CST are considered next business day work.
2. Transmissions should be sent by **1 pm CST** and approved no later than **3 pm CST**. Any transmissions approved after 3 pm CST are considered next business day work.
3. All processing in the Benefit Payment system is real-time.

Payment Add: Non-Qualified Periodic Payments

Before beginning the Payment Add set-up process, follow one of the scenarios listed below:

- *If setting up a new participant*, the user will need to begin with Participant Add. Please see pages 7- 10 in the Northern Trust Benefit Payment Passport® Training Guide.
- *If establishing a new payment for an existing participant*, the user will need to access the participant's record using the Quick or Advanced searches. Please see page 6 in the Northern Trust Benefit Payment Passport® Training Guide for additional assistance.

The Non- Qualified Periodic Payment consists of the following:

- **Payment Distribution Type**
- **Payment and Taxability**
- **Mailing Instructions**
- **Tax Withholding**
- **Deductions**
- **Electronic Transfer Information**
- **Pay Cycle**

Non-Qualified Periodic Payment Procedure

After a Participant Set-up is complete, the user will be directed to the **Add Payment** Link. Click on the Add Payment link to begin this process. The link will only be available directly after setting up a new participant.

The screenshot displays the Northern Trust Benefit Payment Passport interface. At the top, there's a navigation bar with links like Home, Help, Sign Off, and search options. Below this is a menu with tabs: PARTICIPANT, PAYMENT, HISTORY, TRANSACTION, TRANSMISSION, REPORTING, SECURITY, CLIENT, and PLAN. The 'PARTICIPANT' tab is active. Underneath, there are search fields for Client, TIN, TIN Last 4, Plan, Last Name, and Reference Id, with a 'Search' button. The main content area shows 'Client: 3629 - ABC CLIENT' and 'Plan/Type: WE1 - PERIODIC QUALIFIED PENSION/Periodic'. Below this is the 'PARTICIPANT SETUP' section, specifically the 'NAME AND ADDRESS' tab. It contains fields for First Name (RACHEL), Last Name (SAMPLE), Title, Middle, and Suffix. There are also fields for Country (UNITED STATES), Address 1 (50 S LASALLE ST), Address 2, Address 3, Address 4, City (CHICAGO), State/Province (ILLINOIS), and Postal Code (60603-1008). Additional fields include Home Phone, Alternate Phone, Email, Home Phone Country Code, and Alternate Phone Country Code. At the bottom left, the 'Add Payment' link is circled in blue. A 'Print' button is located at the bottom right.

If setting up an existing participant or a payment at a later date, the user can select the **Add** option from the top menu bar found under Payment.

The **Payment Type** screen will be displayed. The user will select applicable Payment Type, and then click Next.

The available **Distribution Types** will now be shown to the user. The Benefit Payment Passport® system controls what Distribution Types are available for use, based on the plan detail. A distribution type must be selected. Once selected, click Next.

The **Payment and Taxability** screen will display.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

PARTICIPANT | PAYMENT | HISTORY | TRANSACTION | TRANSMISSION | REPORTING | SECURITY | CLIENT | PLAN

Participant/Status: RACHEL SAMPLE/ Active
 TIN/RefId/PartId: 123-49-8765/ 373/ 123498765
 Representative: BPPW/ Advice: Yes/ JFMAMJJASOND
 Client Contact #: Ext: Stale Date/Letter: No
 Client: 3629 - ABC CLIENT
 Plan Name: WENQ - ABC NONQUALIFIED PLAN
 Plan Type/Status: Periodic/ Active
 Exception: Yes*
 Client Contact Name: Live Night: 07/18/2023

PAYMENT AND TAXABILITY

Distribution Type: 11-Non-Qualified Periodic Payment

Pay Cycle: ☒ Immediate
☐ Future mm/ccyy 8/2023
 Final Pay Cycle: ☐ Last Pay Cycle of mm/ccyy
☒ Last Pay Cycle Unknown

Gross Distribution: 0.00

Funding Source	Amount	Taxation	Amount
1 REGULAR	835.42	0201 TAXABLE	835.42
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00

NON-CASH

Amount:

Taxable Stock Distribution: 0.00
 Cost of Group Term Life Insurance: 0.00
 Taxable Exempt from PA & AL Tax: 0.00
 Taxable Net Present Value FICA Wages: 0.00

Payment and Taxability | Mailing Instructions | Withholding

Save Print

- Pay Cycle** - Option of selecting Immediate or Future for the pay cycle.
 Pay cycle will automatically default to Immediate. Immediate works in conjunction with the Benefit Payment Live Run Schedule. The payable date will default to the next available date for the established pay cycle. Each client will have a Live Run night assigned for their pay cycle. Contact your CSR for a schedule. Selecting Future pay cycle allows postdating of the payment, for a date other than Immediate.
 - Final Pay Cycle** allows the user to input a future dated month and year to end the payment. If this function is being used, when the Last Pay Cycle occurs, the recurring payment will stop. However, even if the payment has ended, the participant will remain in active status. If this is not desired, the client should process a future dated transaction to terminate or inactivate the participant's record.
- Funding Source and Taxation** - Multiple Funding Sources may be used, but the taxation of the gross must be separated appropriately on the taxation side. The Funding Source and Taxation amounts must be equal. An error message will occur if amounts do not balance. Different taxation options will be available based upon the Distribution Type that is selected.
- Non-Cash** - If applicable, these fields allow the user to input a non-cash transaction for the distribution of stock or the cost of Group Term Life Insurance. These fields also allow the user to input a non-cash disbursement for participants that are exempt from taxes. These fields are used to report non-cash taxation on the participant tax form.
- Once all the data is entered on the Payment and Taxability screen, the user will review the **Mailing** and **Withholding** links, located at the bottom of the screen, to complete the payment instructions.
- Select **Save**, once all the links have been updated.
 - If withholding is not provided, upon save, an error message will appear indicating that withholding is required to set up the recurring payment.

Mailing Instructions and Withholding

Once the Payment and Taxability screen has been completed, the user will proceed to the links at the bottom of the screen. The links for Mailing Instructions (optional) and Withholding, if applicable, must be completed before the payment can be saved.

The user will click on the **Mailing Instructions** link to assign a permanent or onetime special mailing instruction.



The **Mailing Instructions** screen will display.

- **Payment Address** automatically defaults to the participant's permanent mailing address. This can be found by accessing the Participant tab on the top menu bar and selecting the Name and Address screen.
- **Alternate Payment Address** can be used to redirect a check or advice statement to an alternate address.

- **Special Handling Instructions** can be selected to set up a permanent or one time individual mailing instruction for a payment. The check or advice statement can be sent directly to a client, participant, recordkeeper or other recipient via overnight, messenger or another available option. Overnight services are provided by United Parcel Service. The overnight expense will be charged to the applicable plan's trust account, through the fee invoice process. Please note that overnight packages cannot be delivered to a P.O. Box.

To enter a participant's withholding elections, the user will click on the **Withholding** link on the bottom of the screen.

Payment and Taxability Deductions **Withholding** Mailing Instructions

The **Tax Withholding** screen will display.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search | Advanced Search | Search Results

NAVIGATION: PARTICIPANT | PAYMENT | HISTORY | TRANSACTION | TRANSMISSION | REPORTING | SECURITY | CLIENT | PLAN

PARTICIPANT INFORMATION:
 Participant/Status: RACHEL SAMPLE/ Active
 TIN/Refid/Partid: 123-49-8765/ 373/ 123498765
 Representative: [blank]
 BPPW/Advice: Yes/ JFMAMJJASOND
 Client Contact #: [blank] Ext: [blank]
 State Date/Letter: No
 Client: 3629 - ABC CLIENT
 Plan Name: WENQ - ABC NONQUALIFIED PLAN
 Plan Type/Status: Periodic/ Active
 Exception: Yes
 Client Contact Name: [blank]
 Live Night: 07/18/2023

TAX WITHHOLDING Loading Transaction

NOTE: Tax withholding modifications will apply to all taxable payments.

FEDERAL [IRS Tax Withholding Tables](#)

☐ Calculate
☐ Prior Format ☐ Current Format

Step 1 — Marital Status: [dropdown]
 Step 2 — Multiple Jobs or Spouse Works: ☐
 Step 3 — Claim Dependent and Other Credits: [0.00]
 Step 4 — Other Adjustments:
 (a) Other Income: [0.00]
 (b) Deductions: [0.00]
 (c) Extra Withholding: [0.00]

☒ Withhold This Exact Amount: [121.50]
☐ Percentage Only: [0.00]
☐ Do Not Withhold *If you select Do Not Withhold, please confirm accuracy*

STATE [State Withholding Rules](#)

Code: [FLORIDA] ☐ Marital Status: [dropdown] Exemptions: [0] Additional Flat Amount: [0]
☐ Withhold This Exact Amount: [0.00]
☐ Percentage Only: [0.00] Arizona Only Additional Amount: [0.00]
☒ Do Not Withhold *If you select Do Not Withhold, please confirm accuracy*

LOCAL

Code: [dropdown] Withhold This Exact Amount: [0.00]

FICA
 For Social Security and/or Medicare withholding, please check appropriate box(es) below.
☐ Medicare Deduction
☐ Social Security Deduction

Payment and Taxability Mailing Instructions **Withholding** Save Print

Tax Withholding will allow the user to input withholding elections that are available for the selected Payment Type.

- **IRS Tax Withholding Tables** link is available by clicking the link directly next to Federal heading.
- A State is required to be entered for all reoccurring payments. **State Withholding Rules** link is available directly next to the State heading. This table is in alphabetical order by State and Distribution Type. Participants are not required to have withholding, but when requested; the State's withholding rules must be followed. If an incorrect withholding option is selected, an error message will appear upon save.
- **FICA** withholding is used for deducting Social Security and/or Medicare. The **Benefit Payment Passport®** system will automatically deduct the percentages that are applicable for the current year.

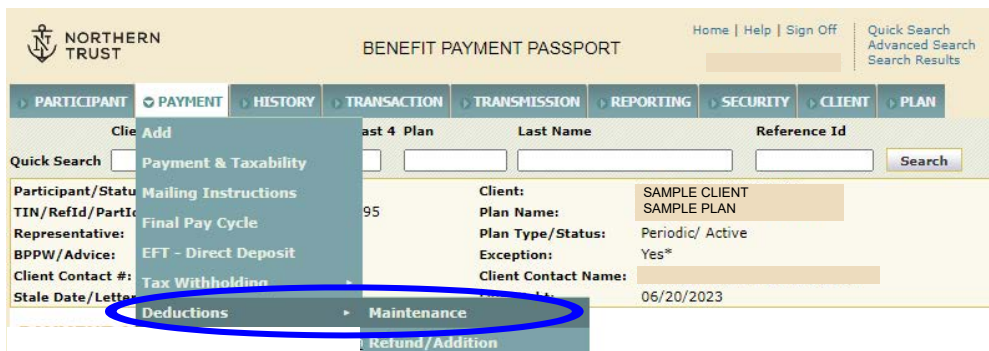
Click save. A message box will display confirming the completion of the payment set up.



Deductions and EFT-Direct Deposit

Now that the payment is complete, there are two steps that need to be considered and added if applicable: **Deductions and EFT- Direct Deposit.**

To add a reoccurring deduction to the periodic payment, the user will select **Deduction: Maintenance** from the top menu Payment drop down bar.

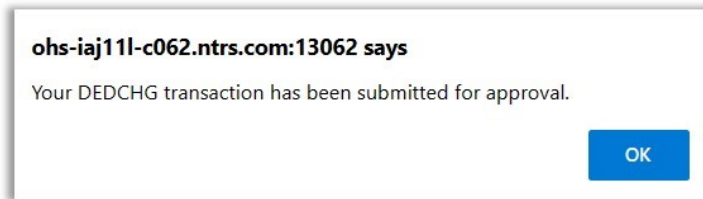


The Deduction Maintenance screen will display.

DEDUCTION MAINTENANCE	
Pay Cycle: <input checked="" type="radio"/> Immediate <input type="radio"/> Future mm/ccyy	
DEDUCTIONS	
Deduction:	Amount:
5-MEDICAL	0.00
6-DENTAL	0.00
7-VISION	0.00
8-OTHER	0.00
	0.00

- Deduction Maintenance screen shows the participant's available non-tax deductions for that plan, such as Medical, Life, Dental, Vision, etc. The user will enter in the deductions on this screen if applicable for the participant.

After entering any necessary non-taxable deductions, click save. Upon save, you will receive a confirmation message of completion.



The last step is to add **EFT- Direct Deposit** information to the payment record if applicable to the participant. The user will select **EFT- Direct Deposit** from the top menu Payment drop down bar.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off Quick Search Advanced Search Search Results

PARTICIPANT **PAYMENT** HISTORY TRANSACTION TRANSMISSION REPORTING SECURITY CLIENT PLAN

Client Add Last 4 Plan Last Name Reference Id

Quick Search Payment & Taxability

Participant/Status Mailing Instructions

TIN/RefId/Partic Final Pay Cycle

Representative: **EFT - Direct Deposit**

BPPW/Advice: Tax Withholding

Client Contact #: Deductions

Stale Date/Letter

Client: SAMPLE CLIENT

Plan Name: SAMPLE PLAN

Plan Type/Status: Periodic/ Active

Exception: Yes*

Client Contact Name:

Live Night: 06/20/2023

Save Print

The EFT- Direct Deposit Screen will display. There is no need to enter information in this screen if the participant chooses to receive a paper check.

ELECTRONIC TRANSFER INFORMATION

Pay Cycle: ☒ Immediate ☐ Future mm/ccyy 10/2009

NET PAYMENT

Electronic Payment Type: ACH/Checking

Routing #: 071000152

Account #: 122456789

☐ Remove Electronic Transfer Information

Bank: THE NORTHERN TRUST CO

Further Credit To Account #:

Show Bank Name

Save Print

- Northern Trust allows for Electronic Fund Transfer anywhere in the United States or Canada, including Canadian US Dollar accounts.
- The only three items required to process a direct deposit are:
 1. **The Payment Type** (ACH/ Checking, ACH/ Savings, Canadian/ Checking, Canadian/ Savings, Wire/Domestic, etc.)
 2. **Routing Number**
 3. **Account Number**
 - Further Credited Account is available if required by participant's financial institution.

- **Show Bank Name** is a feature that will enable a user to validate the routing number that was entered. If an invalid routing number was entered and Show Bank Name was selected, a message will appear stating Non US or Canadian Bank.

After entering EFT- Direct Deposit information, click save. Upon save, you will receive a confirmation message of completion.



To delete EFT information, check “Remove Electronic Transfer Information,” and click save. This will remove all EFT information

Qualified Lump Sum Payments

General Guidelines

1. Daily deadline for Benefit Payment Passport® (BPP) manual input is **6 pm Central Standard Time (CST)**. Any transactions approved after 6 pm CST are considered next business day work.
2. Transmissions should be sent by **1 pm CST** and approved no later than **3 pm CST**. Any transmissions approved after 3 pm CST are considered next business day work.
3. All processing in the Benefit Payment system is real-time.

Payment Add: Qualified Lump Sum Payments

Before beginning the Payment Add set-up process, follow one of the scenarios listed below:

- *If setting up a new participant*, the user will need to begin with Participant Add. Please see pages 7- 10 in the Northern Trust Benefit Payment Passport® Training Guide.
- *If establishing a new payment for an existing participant*, the user will need to access the participant’s record using the Quick or Advanced searches. Please see page 6 in the Northern Trust Benefit Payment Passport® Training Guide for additional assistance.

The Qualified Lump Sum Payment consists of the following:

- **Payment Distribution Type**
- **Payment and Taxability**
- **Deductions**
- **Disbursement**
- **Tax Withholding**

Qualified Lump Sum Payment Procedure

After a Participant Set-up is complete, the user will be directed to the **Add Payment** Link. Click on the Add Payment link to begin this process. The link will only be available directly after setting up a new participant.

If setting up an existing participant or a payment at a later date, the user can select the **Add** option from the top menu bar found under Payment.

The available **Distribution Types** will now be shown to the user. The Benefit Payment Passport® system controls what Distribution Types are available for use, based on the plan detail. A distribution type must be selected. Once selected, click Next.

PAYMENT ADD - DISTRIBUTION TYPE

Select Distribution Type:

- 1-Partial Hardship
- 2-Partial Non-Hardship
- 3-Partial IRA Rollover
- 4-Total Direct Payment
- 5-Direct Rollover to IRA
- 6-Rollover to Qualified Plan
- 17-70 1/2 Minimum Distribution
- 18-Excess Contributions or Deferrals
- 19-Lump Sum Non-Spousal Death Benefit
- 21-Non-Resident Alien Lump Sum Payment (1042S)
- 23-Puerto Rico Lump Sum Payment (480.6)
- 28-Partial Qualified Rollover

Next

The **Payment and Taxability** screen will display.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search Advanced Search Search Results

Cur

PARTICIPANT | **PAYMENT** | **HISTORY** | **TRANSACTION** | **TRANSMISSION** | **REPORTING** | **SECURITY** | **CLIENT** | **PLAN**

Participant/Status: RACHEL SAMPLE/ Active Client: 3629 - ABC CLIENT
 TIN/RefId/PartId: 123-49-8765/ 373/ 123498765 Plan Name: WENQ - ABC NONQUALIFIED PLAN
 Representative: BPPW/Advice: Yes/ JFMAMJJASOND Plan Type/Status: Periodic/ Active
 Client Contact #: Ext: Exception: Yes* Client Contact Name:
 State Date/Letter: No Live Night: 07/18/2023

PAYMENT AND TAXABILITY Pending Transaction

Distribution Type: 4-Total Direct Payment Payable Date mm/dd/ccyy: 06/26/2023
 Distribution Code: * 2 7 - Normal Distribution
 Gross Distribution: 0.00

NOTE: Entry of the following is only valid for Distribution Code 4

Payable To: * Beneficiary:
 % Total Distribution: 0

Funding Source	Amount	Taxation	Amount
1 LUMPSUM	839.24	0101 ORDINARY INCOME	839.24
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00

STOCK DISTRIBUTIONS, LOAN DEFAULTS, AND OTHER REPORTABLE NON CASH ITEMS

Amount:

Ordinary Income 0.00
 Employee Contribution 0.00
 Capital Gain 0.00
 Net Unrealized Appreciation 0.00
 Ordinary Income Exempt From PA & AL Tax 0.00
 Gross Reportable Only 0.00
 Loss of Employee Contribution/Designated Roth Contribution - Box 5 only 0.00
 In Plan Roth Withdrawal 0.00

Payment and Taxability Deductions Disbursement Withholding

Save Print

- 1. Payable Date** – If a date is not entered in this field, the payment will automatically default to the following business day. If a future date is needed, the user should enter date in this field. The payment will be mailed or sent via EFT, on the same day as the payable date.

- **When using Distribution Types 3 or 5 AND processing a Lump Sum Rollover payment, the option of 0106-Ordinary Income Rollover and 0101-Ordinary Income are both available. 0101-Ordinary Income taxation is a taxable event and will populate a tax form, a warning message will be received when using this taxation.**

Deductions, Disbursement and Withholding

Once the Payment and Taxability screen has been completed, the user will proceed to the links at the bottom of the screen. The links for Deductions (optional), Disbursement (optional) and Withholding, if applicable, must be completed before the payment can be saved.

The user will click on the Deductions link to assign a one-time non-taxable deduction to be removed from the lump sum payment.

Payment and Taxability **Deductions** Withholding Mailing Instructions

The **Deductions** screen will display.

[illegible]

Deduction drop down box consists of a code followed by description. In the above example, Deduction Code is 1000=WIREFEE. If applicable, the user will then place a value in the amount field, this amount will be deducted from the participant's gross distribution.

**The available codes are directed by the client.*

The user will click on the **Disbursement** link to apply special mailing instructions or to set the payment to go out as an EFT- Direct Deposit.

Payment and Taxability Deductions **Disbursement** Withholding

The **Disbursement** screen will display.

DISBURSEMENT INSTRUCTIONS

ALTERNATE PAYMENT ADDRESS

Complete ONLY if Payment should be directed to an address other than Resident Address.

Country:*

Address 1:*

Address 2:

Address 3:

Address 4:

City:

State/Province:

Postal Code:

Account #:

****US/CA Only**

****US/CA Only**

****US/CA Only**

NOTE: For Paper Checks

- **Payment Address** automatically defaults to the participant's permanent mailing address. This can be found by accessing the Participant tab on the top menu bar and selecting the Name and Address screen.
- **Alternate Payment Address** can be used to redirect a check or advice statement to an alternate address.

SPECIAL HANDLING INSTRUCTIONS

Send To:

Mailing Disposition:

Additional Mailing Instructions:

- **Special Handling Instructions** can be selected to set up individual mailing instructions for a payment. The check or advice statement can be sent directly to a client, participant, recordkeeper or other recipient via overnight, messenger or another available option. Overnight services are provided by United Parcel Service. The overnight expense will be charged to the applicable plan's trust account, through the fee invoice process. Please note that overnight packages cannot be delivered to a P. O. Box.

ELECTRONIC TRANSFER INFORMATION
NET PAYMENT

Electronic Payment Type:

Routing #: Bank:

Account #: Further Credit To Account #:

☐ Remove Electronic Transfer Information

Payment and Taxability Deductions Disbursement Withholding

- **Northern Trust allows for** Electronic Fund Transfer anywhere in the United States or Canada, including Canadian US Dollar accounts.
- The only three items required to process a direct deposit are:
 1. **The Payment Type** (ACH/ Checking, ACH/ Savings, Canadian/ Checking, Canadian/ Savings, Wire/ Domestic, etc.)
 2. **Routing Number**
 3. **Account Number**
 - **Further Credited Account is available if required by participant's financial institution.**
- 4. **Show Bank Name** is a feature that will enable a user to validate the routing number that was entered. If an invalid routing number was entered and Show Bank Name was selected, a message will appear stating Non US or Canadian Bank.

To enter a participant's withholding elections, the user will click on the **Withholding** link on the bottom of the screen.

Payment and Taxability Deductions **Withholding** Mailing Instructions

The **Tax Withholding** screen will display.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT Home | Help | Sign Off Quick Search Advanced Search Search Results

PARTICIPANT PAYMENT HISTORY TRANSACTION TRANSMISSION REPORTING SECURITY CLIENT PLAN

Participant/Status: RACHEL SAMPLE/ Active Client: 3629 - ABC CLIENT
 TIN/Refid/PartId: 123-49-8765/ 373/ 123498765 Plan Name: WENQ - ABC NONQUALIFIED PLAN
 Representative: BPPW/Advice: Yes/ JFMAMJJASOND Plan Type/Status: Periodic/ Active
 Client Contact #: Ext: Exception: Yes* Client Contact Name:
 State Date/Letter: No Live Night: 07/18/2023

TAX WITHHOLDING Pending Transaction

NOTE: Tax withholding will apply to all taxable payments.

FEDERAL IRS Tax Withholding Tables

☒ Federal Withholding: % Withholding percentage must be greater than or equal to 20%

STATE State Withholding Rules

Code ☒ State Withholding Rules

☒ Marital Status Exemptions Additional Flat Amount

☐ Withhold This Exact Amount

☐ Percentage Only Arizona Only Additional Amount

☐ Do Not Withhold If you select Do Not Withhold, please confirm accuracy

LOCAL

Code Withhold This Exact Amount

Payment and Taxability Deductions Disbursement Withholding

Tax Withholding will allow the user to input withholding elections that are available for the selected Payment Type.

- In the example above, a Distribution Type 4 – Total Direct Payment was selected therefore a mandatory 20% is withheld for Federal Taxes. Refer to Distribution Type Matrix under the Resource Center on the BPP Home Page for Federal Withholding rules or contact your CSR.
- IRS Tax Withholding Tables link is available by clicking the link directly next to Federal heading.
- A State is required to be entered for all reoccurring payments. State Withholding Rules link is available directly next to the State heading. This table is in alphabetical order by State and Distribution Type. Participants are not required to have withholding, but when requested; the State's withholding rules must be followed. If an incorrect withholding option is selected, an error message will appear upon save.

Click save. A message box will display confirming the completion of the payment set-up.

ohs-iaj11l-c062.ntrs.com:13062 says

Your PYMTSETUP transaction has been submitted for approval.

OK

Non-Qualified Lump Sum Payments

General Guidelines

1. Daily deadline for Benefit Payment Passport® (BPP) manual input is **6 pm Central Standard Time (CST)**. Any transactions approved after 6 pm CST are considered next business day work.
2. Transmissions should be sent by **1 pm CST** and approved no later than **3 pm CST**. Any transmissions approved after 3 pm CST are considered next business day work.
3. All processing in the Benefit Payment system is real-time.

Payment Add: Non-Qualified Lump Sum Payments

Before beginning the Payment Add set-up process, follow one of the scenarios listed below:

- *If setting up a new participant*, the user will need to begin with Participant Add. Please see pages 7- 10 in the Northern Trust Benefit Payment Passport® Training Guide.
- *If establishing a new payment for an existing participant*, the user will need to access the participant's record using the Quick or Advanced searches. Please see page 6 in the Northern Trust Benefit Payment Passport® Training Guide for additional assistance.

The Non-Qualified Lump Sum Payment consists of the following:

- Payment Distribution Type
- Payment and Taxability
- Deductions
- Disbursement
- Tax Withholding

Non-Qualified Lump Sum Payment Procedure


After a Participant Set-up is complete the user will be directed to the **Add Payment** Link. Click on the Add Payment link to begin this process. The link will only be available directly after setting up a new participant.

The screenshot displays the Northern Trust Benefit Payment Passport interface. At the top, the header includes the Northern Trust logo, the title 'BENEFIT PAYMENT PASSPORT', and navigation links for Home, Help, and Sign Off. A search bar is located on the right. Below the header is a navigation menu with tabs for PARTICIPANT, PAYMENT, HISTORY, TRANSACTION, TRANSMISSION, REPORTING, SECURITY, CLIENT, and PLAN. The main content area shows a search bar with fields for Client, TIN, TIN Last 4, Plan, Last Name, and Reference Id. Below the search bar, the client information is displayed: Client: 3629 - ABC CLIENT and Plan/Type: WE1 - PERIODIC QUALIFIED PENSION/Periodic. The 'PARTICIPANT SETUP' section is titled 'NAME AND ADDRESS' and contains various input fields for personal and contact information. At the bottom left, the 'Add Payment' link is circled in blue, and a 'Print' button is visible at the bottom right.

If setting up an existing participant or a payment at a later date, the user can select the **Add** option from the top menu bar found under Payment.

The available **Distribution Types** will now be shown to the user. The Benefit Payment Passport® system controls what distribution types are available for use, based on the plan detail. A distribution type must be selected. Once selected, click Next.

The **Payment and Taxability** screen will display.



BENEFIT PAYMENT PASSPORT

[Home](#) | [Help](#) | [Sign Off](#)

[Quick Search](#)
[Advanced Search](#)
[Search Results](#)

[PARTICIPANT](#)
[PAYMENT](#)
[HISTORY](#)
[TRANSACTION](#)
[TRANSMISSION](#)
[REPORTING](#)
[SECURITY](#)
[CLIENT](#)
[PLAN](#)

Participant/Status:
TIN/RefId/PartId:
Representative:
BPPW/Advice:
Client Contact #:
Stale Date/Letter:

Client:
Plan Name:
Plan Type/Status: Lump Sum/ Active
Exception: Yes*
Client Contact Name:
Live Night:

PAYMENT AND TAXABILITY

Distribution Type: 12-Non-Qualified Lump Sum Payment **1 Payable Date mm/dd/ccyy:** 06/15/2023

Gross Distribution: 0.00

Funding Source	Amount		Taxation	Amount
1 SUPPLMT	235.45	2	0201 TAXABLE	235.45
	0.00			0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00
	0.00			0.00

NON-CASH 3

Taxable Stock Distribution:
Cost of Group Term Life Insurance:
Taxable Exempt from PA & AL Tax:
Taxable Net Present Value FICA Wages

Amount:
 0.00
 0.00
 0.00
 0.00

4

[Payment and Taxability](#)
[Deductions](#)
[Disbursement](#)
[Withholding](#)

Save

Print

1. **Payable Date** – If a date is not entered in this field, the payment will automatically default to the following business day. If a future date is needed, the user should enter date in this field. The payment will be mailed or sent via EFT, on the same day as the payable date.
2. **Funding Source and Taxation** - Multiple Funding Sources may be used, but the taxation of the gross must be separated appropriately on the taxation side. The Funding Source and Taxation amounts must be equal. An error message will occur if both amounts do not balance. Different taxation options will be available based upon the Distribution Type that is selected.
3. **Non- Cash** – If applicable, these fields allow the user to input a non-cash transaction for the distribution of stock or the cost of Group Term Life Insurance. These fields also allow the user to input a non-cash disbursement for participants that are exempt for Pennsylvania taxes. These fields are used to report non-cash taxation on the participant tax form.
4. Once all the data is entered on the Payment and Taxability screen, user will review the **Deductions, Disbursement and Withholding** links located on bottom of the screen, to complete the payment instructions.

The **Disbursement** screen will display.

DISBURSEMENT INSTRUCTIONS

ALTERNATE PAYMENT ADDRESS
Complete ONLY if Payment should be directed to an address other than Resident Address.

Country:*

Address 1:*

Address 2:

Address 3:

Address 4:

City: **US/CA Only

State/Province: --N/A-- **US/CA Only

Postal Code: **US/CA Only

Account #: NOTE: For Paper Checks

- **Payment Address** automatically defaults to the participant's permanent mailing address. This can be found by accessing the Participant tab on the top menu bar and selecting the Name and Address screen.
- **Alternate Payment Address** can be used to redirect a check or advice statement to an alternate address.

SPECIAL HANDLING INSTRUCTIONS

Send To:

Mailing Disposition:

Additional Mailing Instructions:

- **Special Handling Instructions** can be selected to set-up individual mailing instructions for a payment. The check or advice statement can be sent directly to a client, participant, recordkeeper or other recipient via overnight, messenger or another available option. Overnight services are provided by United Parcel Service. The overnight expense will be charged to the applicable plan's trust account, through the fee invoice process. Please note that overnight packages cannot be delivered to a P.O. Box.

ELECTRONIC TRANSFER INFORMATION
NET PAYMENT

Electronic Payment Type:

Routing #:

Account #: Bank:

Further Credit To Account #:

☐ Remove Electronic Transfer Information

Payment and Taxability Deductions Disbursement Withholding

- **Northern Trust allows for Electronic Fund Transfer** anywhere in the United States or Canada, including Canadian US Dollar accounts.
- The only three items required to process a direct deposit are:
 1. **The Payment Type** (ACH/ Checking, ACH/ Savings, Canadian/ Checking, Canadian/ Savings, Wire/ Domestic, etc.)
 2. **Routing Number**
 3. **Account Number**
 - **Further Credited Account is available if required by participant's financial institution.**

- **Show Bank Name** is a feature that will enable a user to validate the routing number that was entered. If an invalid routing number was entered and Show Bank Name was selected, a message will appear stating Non US or Canadian Bank.

To enter a participant's withholding elections, the user will click on the **Withholding** link on the bottom of the screen.

Payment and Taxability Deductions **Withholding** Mailing Instructions

The **Tax Withholding** screen will display.

Tax Withholding will allow the user to input withholding elections that are available for the selected Payment Type.

- **IRS Tax Withholding Tables** link is available by clicking the link directly next to Federal heading.
- A State is required to be entered for all reoccurring payments. **State Withholding Rules** link is available directly next to the State heading. This table is in alphabetical order by State and Distribution Type. Participants are not required to have withholding, but when requested; the State's withholding rules must be followed. If an incorrect withholding option is selected, an error message will appear upon save.
- **FICA** withholding is used for deducting Social Security and/or Medicare. The Benefit Payment Passport® system will automatically deduct the percentages that are applicable for the current year.

Click save. A message box will display confirming the completion of the payment set-up.

ohs-iaj11l-c062.ntrs.com:13062 says

Your PYMTSETUP transaction has been submitted for approval.

OK

Loan Payments

General Guidelines

1. Daily deadline for Benefit Payment Passport® (BPP) manual input is **6 pm Central Standard Time (CST)**. Any transactions approved after 6 pm CST are considered next business day work.
2. Transmissions should be sent by **1 pm CST** and approved no later than **3 pm CST**. Any transmissions approved after 3 pm CST are considered next business day work.
3. All processing in the Benefit Payment system is real-time.

Payment Add: Loan Payments

Before beginning the Payment Add set-up process, follow one of the scenarios listed below:

- **If setting up a new participant**, the user will need to begin with Participant Add. Please see pages 7- 10 in the Northern Trust Benefit Payment Passport® Training Guide.
- **If establishing a new payment for an existing participant**, the user will need to access the participant's record using the Quick or Advanced searches. Please see page 6 in the Northern Trust Benefit Payment Passport® Training Guide for additional assistance.

The Loan Payment consists of the following:

- **Payment and Taxability**
- **Deductions**
- **Disbursement**

Loan Payment Procedure

After a Participant Set-up is complete the user will be directed to the **Add Payment** Link. Click on the Add Payment link to begin this process. The link will only be available directly after setting up a new participant.

The screenshot displays the Northern Trust Benefit Payment Passport interface. At the top, the logo and navigation links (Home, Help, Sign Off) are visible. Below the navigation bar, a series of tabs (PARTICIPANT, PAYMENT, HISTORY, TRANSACTION, TRANSMISSION, REPORTING, SECURITY, CLIENT, PLAN) are shown. The 'PARTICIPANT' tab is active. A search bar with fields for Client, TIN, TIN Last 4, Plan, Last Name, and Reference Id is present. Below the search bar, the client information is displayed: Client: 3629 - ABC CLIENT, Plan/Type: WE1 - PERIODIC QUALIFIED PENSION/Periodic. The main section is titled 'PARTICIPANT SETUP' and contains a 'NAME AND ADDRESS' form. The form includes fields for First Name, Last Name, Title, Middle, Suffix, Country, Address 1, Address 2, Address 3, Address 4, City, State/Province, Postal Code, Home Phone, Alternate Phone, and Email. A blue circle highlights the 'Add Payment' link at the bottom left of the form. A 'Print' button is located at the bottom right.

If setting up an existing participant or a payment at a later date, the user can select the Add option from the top menu bar found under Payment.

The screenshot shows the 'BENEFIT PAYMENT PASSPORT' interface. The top navigation bar includes 'PARTICIPANT', 'PAYMENT', 'HISTORY', 'TRANSACTION', 'TRANSMISSION', 'REPORTING', 'SECURITY', 'CLIENT', and 'PLAN'. The 'PAYMENT' menu is expanded, and the 'Add' option is circled in blue. Below the menu, there are search fields for 'Participant Name', 'Part Id', 'Client Id', 'Plan', and 'Plan Name'. A 'Quick Search' button is also visible.

The **Payment and Taxability** screen will display.

The screenshot displays the 'PAYMENT AND TAXABILITY' screen. It includes a 'Pending Transaction' icon. The screen is divided into sections for participant information, payment details, and a table for funding sources. Annotations 1, 2, and 3 point to specific fields: 1 points to the 'Payable Date' field, 2 points to the 'Funding Source' dropdown, and 3 points to the 'Deductions' link at the bottom.

Funding Source	Amount
1 LOAN	20,000.00
	0.00
	0.00
	0.00
	0.00
	0.00
	0.00
	0.00
	0.00
	0.00

1. **Payable Date** – If a date is not entered in this field, the payment will automatically default to the following business day. If a future date needs to be used, the user should enter the date in this field. The payment will be mailed or sent via EFT, on the same day as the payable date.
2. **Funding Source** – Multiple Funding Sources may be used, up to ten for one payment.
3. Once all the data is entered on the Payment and Taxability screen, user will review the **Deductions and Disbursement** links located on bottom of the screen, to complete the payment instructions.

Deductions and Disbursement

Once the Payment and Taxability screen has been completed, the user will proceed to the links at the bottom of the screen. The links for Deductions (optional) and Disbursement (optional), if applicable, must be completed before the payment is saved.

The user will click on the **Deductions** link to assign a one-time non-taxable deduction to be removed from the loan payment.



The **Deductions** screen will display.

[illegible]

Deduction drop down box consists of a code followed by description. In the above example, Deduction Code 5 = Loan Fee. If applicable, the user will then place a value in the amount field, this amount will be deducted from the participant's gross distribution.

**The available codes are directed by the client.*

The user will click on the **Disbursement** link to apply special mailing instructions or to set the payment to go out as an EFT- Direct Deposit.



The **Disbursement** screen will display.

DISBURSEMENT INSTRUCTIONS

ALTERNATE PAYMENT ADDRESS
Complete ONLY if Payment should be directed to an address other than Resident Address.

Country:*

Address 1:*

Address 2:

Address 3:

Address 4:

City:

State/Province:

Postal Code:

Account #:

****US/CA Only**
****US/CA Only**
****US/CA Only**

NOTE: For Paper Checks

- **Payment Address** automatically defaults to the participant's permanent mailing address. This can be found by accessing the Participant tab on the top menu bar and selecting the Name and Address screen.
- **Alternate Payment Address** can be used to redirect a check or advice statement to an alternate address.

SPECIAL HANDLING INSTRUCTIONS

Send To:

Mailing Disposition:

Additional Mailing Instructions:

- **Special Handling Instructions** can be selected to set up individual mailing instructions for a payment. The check or advice statement can be sent directly to a client, participant, recordkeeper or other recipient via overnight, messenger or another available option. Overnight services are provided by United Parcel Service. The overnight expense will be charged to the applicable plan's trust account, through the fee invoice process. Please note that overnight packages cannot be delivered to a P.O. Box.

ELECTRONIC TRANSFER INFORMATION
NET PAYMENT

Electronic Payment Type:

Routing #:

Account #:

Bank:

Further Credit To Account #:

☐ Remove Electronic Transfer Information

Payment and Taxability Deductions Disbursement

- Northern Trust allows for Electronic Fund Transfer anywhere in the United States or Canada, including Canadian US Dollar accounts.
- The only three items required to process a direct deposit are:
 1. **The Payment Type** (ACH/ Checking, ACH/ Savings, Canadian/ Checking, Canadian/ Savings, Wire/ Domestic, etc.)
 2. **Routing Number**
 3. **Account Number**
 - **Further Credited Account** is available if required by participant's financial institution.

- **Show Bank Name** is a feature that will enable a user to validate the routing number that was entered. If an invalid routing number was entered and Show Bank Name was selected, a message will appear stating Non US or Canadian Bank.

Click save. A message box will display confirming the completion of the payment set-up.



Qualified and Non-Qualified Retro Payments

General Guidelines

1. Daily deadline for Benefit Payment Passport® (BPP) manual input is **6 pm Central Standard Time (CST)**. Any transactions approved after 6 pm CST are considered next business day work.
2. Transmissions should be sent by **1 pm CST** and approved no later than **3 pm CST**. Any transmissions approved after 3 pm CST are considered next business day work.
3. All processing in the Benefit Payment system is real-time.

Payment Add: Qualified and Non-qualified Retro

Before beginning the Payment Add set-up process, follow one of the scenarios listed below:

- *If setting up a new participant*, the user will need to begin with Participant Add. Please see pages 7- 10 in the Northern Trust Benefit Payment Passport® Training Guide.
- *If establishing a new payment for an existing participant*, the user will need to access the participant's record using the Quick or Advanced searches. Please see page 6 in the Northern Trust Benefit Payment Passport® Training Guide for additional assistance.

The Qualified and Non-Qualified Retro Payment consists of the following:

- **Payment Distribution Type**
- **Payment and Taxability**
- **Deductions**
- **Tax Withholding**
- **Mailing Instructions**

Qualified and Non-Qualified Payment Procedure

After a Participant Set-up is complete the user will be directed to the **Add Payment** Link. Click on the Add Payment link to begin this process. The link will only be available directly after setting up a new participant.

The screenshot displays the Northern Trust Benefit Payment Passport interface. At the top, there's a navigation bar with links like Home, Help, Sign Off, and search options. Below this is a tabbed menu with 'PARTICIPANT' selected. A search bar is present with fields for Client, TIN, TIN Last 4, Plan, Last Name, and Reference Id. The main section is titled 'PARTICIPANT SETUP' and contains a 'NAME AND ADDRESS' form. This form includes fields for First Name, Last Name, Title, Country, Address 1-4, City, State/Province, Postal Code, Home Phone, Alternate Phone, and Email. There are also dropdowns for Middle and Suffix. A blue circle highlights the 'Add Payment' link at the bottom left of the form. A 'Print' button is located at the bottom right.

If setting up an existing participant or a payment at a later date, the user can select the **Add** option from the top menu bar found under Payment.

The **Payment Type** screen will be displayed. The user will select applicable Payment Type, and then click Next.

Qualified

Non-Qualified

The available **Distribution Types** will now be shown to the user. The Benefit Payment Passport® system controls what Distribution Types are available for use, based on the plan detail. A distribution type must be selected. Once selected, click Next.

Qualified

Non-Qualified

The **Payment and Taxability** screen will display.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off | Quick Search Advanced Search Search Results

PARTICIPANT | PAYMENT | HISTORY | TRANSACTION | TRANSMISSION | REPORTING | SECURITY | CLIENT | PLAN

Participant/Status: RACHEL SAMPLE/ Active Client: 3629 - ABC CLIENT
 TIN/RefId/PartId: 123-49-8765/ 373/ 123498765 Plan Name: WENQ - ABC NONQUALIFIED PLAN
 Representative: Plan Type/Status: Periodic/ Active
 BPPW/Advice: Yes/ JFMAMJJASOND Exception: Yes*
 Client Contact #: Ext: Client Contact Name:
 State Date/Letter: No Live Night: 07/18/2023

PAYMENT AND TAXABILITY

Distribution Type: 13-Retro Qualified Payment or Installment Payable Date mm/dd/ccyy: 06/26/2023
 Distribution Code: * 7 - Normal Distribution
 Gross Distribution: 0.00

NOTE: Entry of the following is only valid for Distribution Code 4

Payable To: Beneficiary:

Funding Source	Amount	Taxation	Amount
1 TAXABLE	1,325.00	0101 ORDINARY INCOME	1,325.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00
	0.00		0.00

Payment and Taxability | Deductions | Withholding | Mailing Instructions

Save Print

1. **Payable Date** – If a date is not entered in this field, the payment will automatically default to the following business day. If a future date should be used, the user should enter date in this field. The payment will be mailed or sent via EFT, on the same day as the payable date.
2. **Distribution Code** - The available Distribution Codes, based on the Distribution Type, are listed in the drop down. Distribution Codes will change depending on the selected Distribution Type.
3. **Funding Source and Taxation**- Multiple Funding Sources may be used, but the taxation of the gross must be separated appropriately on the taxation side. The Funding Source and Taxation amounts must be equal. An error message will occur if both amounts do not balance. Different taxation options will be available based upon the Distribution Type that is selected.
4. Once all the data is entered on the Payment and Taxability screen, user will review the **Deductions, Disbursement and Withholding links** located on bottom of the screen, to complete the payment instructions.

The **Tax Withholding** screen will display.

NORTHERN TRUST BENEFIT PAYMENT PASSPORT

Home | Help | Sign Off Quick Search Advanced Search Search Results

PARTICIPANT **PAYMENT** HISTORY TRANSACTION TRANSMISSION REPORTING SECURITY CLIENT PLAN

Participant/Status: Client: SAMPLE CLIENT
 TIN/RefId/PartId: Plan Name: SAMPLE PLAN
 Representative: Plan Type/Status: Periodic/ Active
 BPPW/Advice: Exception: Yes*
 Client Contact #: Client Contact Name:
 Stale Date/Letter: Live Night: 06/20/2023

OVERRIDE TAX WITHHOLDING

Withholding Option: ☒ Use Participant Level Withholding
☐ Do Not Withhold
☐ Override Withholding Using Amounts Entered Below

NOTE: Tax withholding entered on this screen will override your current Tax Withholding and apply to only this payment.

Federal Code FEDERAL Flat Amount 0.00

State Code FLORIDA Flat Amount Do Not Withhold State

Payment and Taxability Deductions Withholding Mailing Instructions Save Print

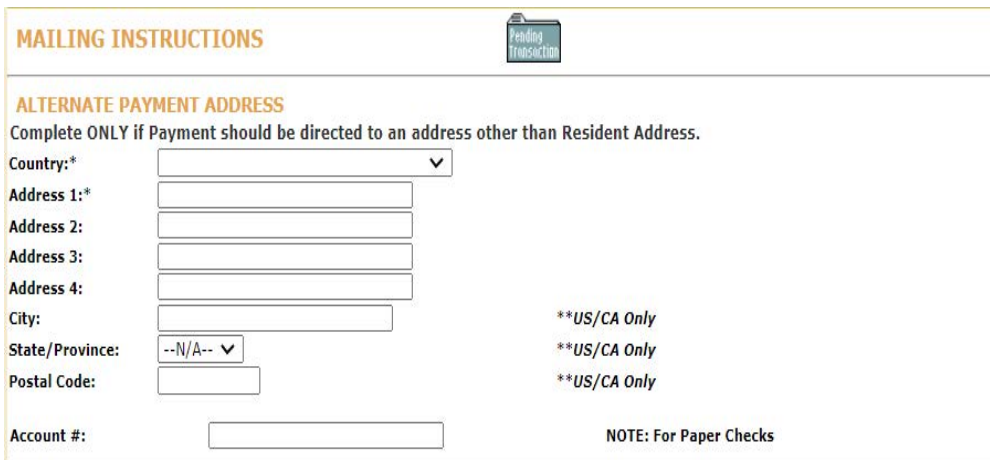
Tax Withholding will allow the user to select from three options in order to withhold on either a qualified or non-qualified retro payment.

- If **Participant Withholding** is selected, the payment will default to the federal and state withholding elections that are used for the participant's occurring payment.
- If **Do Not Withhold** is elected, no Federal or State taxes will be removed from the participant's retro payment.
- If **Override Withholding Using Amounts Entered Below** is selected, the user will input a flat dollar amount for federal and state (if applicable) to be removed from the participant's retro payment.

The user will click on the **Mailing Instructions** link to assign non-taxable deductions to the one-time payment.

Payment and Taxability Deductions Withholding **Mailing Instructions**

The **Mailing Instructions** screen will display.



MAILING INSTRUCTIONS

ALTERNATE PAYMENT ADDRESS
Complete ONLY if Payment should be directed to an address other than Resident Address.

Country:*

Address 1:*

Address 2:

Address 3:

Address 4:

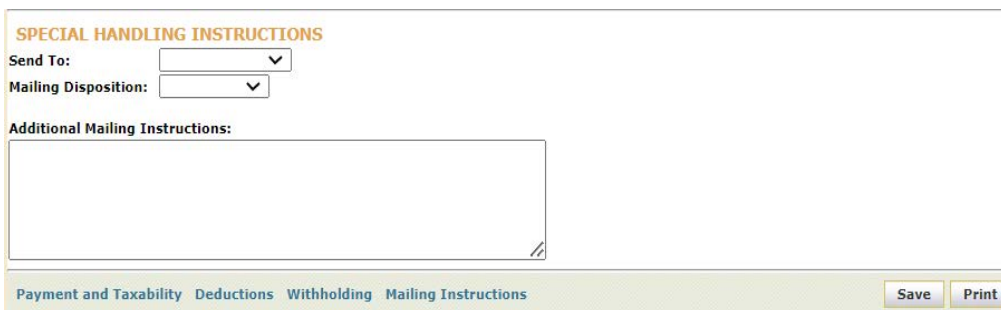
City: **US/CA Only

State/Province: --N/A-- **US/CA Only

Postal Code: **US/CA Only

Account #: NOTE: For Paper Checks

- **Payment Address** automatically defaults to the participant's permanent mailing address. This can be found by accessing the Participant tab on the top menu bar and selecting the Name and Address screen.
- **Alternate Payment Address** can be used to redirect a check or advice statement to an alternate address.



SPECIAL HANDLING INSTRUCTIONS

Send To:

Mailing Disposition:

Additional Mailing Instructions:

Payment and Taxability Deductions Withholding Mailing Instructions

Save Print

- **Special Handling Instructions** can be selected to set up individual mailing instructions for a payment. The check or advice statement can be sent directly to a client, participant, recordkeeper or other recipient via overnight, messenger or another available option. Overnight services are provided by United Parcel Service. The overnight expense will be charged to the applicable plan's trust account, through the fee invoice process. Please note that overnight packages cannot be delivered to a P.O. Box.

Click save. A message box will display confirming the completion of the payment set-up.



ohs-iaj11l-c062.nt.rs.com:13062 says

Your PYMTSETUP transaction has been submitted for approval.

OK

Contact Us

If there are further inquiries or questions in regard to the Northern Trust Benefit Payment Passport® system, please contact one of our Client Service Representatives at the numbers or email addresses below.

United States Contact for Client Services:

BPS-Team 1 - 312.557.2876 bps-team1@ntrs.com

BPS-Team 2 - 312.630.6526 bps-team2@ntrs.com

BPS-Team 3 - 312.557.2878 bps-team3@ntrs.com

For additional training or assistance in utilizing the Benefit Payment reporting tools, please contact a Client Service Representative at the numbers or email addresses above.

For further instruction on Northern Trust Benefit Payment Passport® features and detailed tutorials, please make an appointment with a Client Service Representative to schedule a Web-X training course. The Web- training is an interactive course, which uses a phone and web browser to conduct navigation through the system. A Client Service Representative, will talk the attendees through an instructional on participant, payment, history, and reporting information that they will view in real-time on their web browser.