



# Paycor 360 Retirement Integration

## Table of Contents

Process Overview .....	1-2
180 Support Contact.....	2
360 Support Contact.....	2
<b>Section 1: Setup Steps .....</b>	<b>2</b>
Payroll Setup .....	2
Service Activation.....	3-4
<b>Section 2: Ongoing 360 File Process and Support .....</b>	<b>5-6</b>
Ongoing 360 File Process and Support .....	5
Important Processing-Related Detail .....	5
Example of 360 Data Flow and Timing of Changes .....	6

## Process Overview:

360 Retirement Integration is an automated integration platform between Paycor and Mutual of America. The integration includes the automatic transfer and import of employee demographic and deduction data between Paycor and the Mutual of America.

### 180 Integration (File from Paycor to Vendor):

Paycor sends outbound demographic and contribution files to the Mutual of America.

The EDI Support Team with Paycor will be your ongoing contact on any items relating to the contribution and census files that are sent from Paycor to your Mutual of America.

Team Email: [EDISupport@paycor.com](mailto:EDISupport@paycor.com)

## 360 Integration (File to Paycor from Vendor):

Paycor receives inbound deduction files from the Mutual of America. The inbound files contain employee elected contribution rate

The CS Integrations Team with Paycor will be your ongoing contact on any items relating to the 360 deferral and loan updates that are sent from your Mutual of America to Paycor.  
Team Email: [CSIntegrations@paycor.com](mailto:CSIntegrations@paycor.com)

# Section 1:

---

## Step One: Payroll Setup

The payroll setup structure has been completed and the 401a and 403B employee deduction codes have been opened in your company's profile.

**403B MOA is the current deduction for employee elected deferrals. (Screenshot below)**

403B MOA - 403B EE MOA

Calculate

[Details](#) | [Limits](#) | [Global](#)

Code \* 403B MOA Description \* 403B EE MOA

**ER Match:**

**401A is the current deduction code for the Employer contribution**

401a - 401a - Employer Discretionary

Calculate

[Details](#) | [Limits](#) | [Global](#)

Code \* 401a Description \* 401a - Employer Discretionary

There are 2 items to consider:

1. Since your plan will probably have a delayed match assignment capability in payroll because all employees are eligible to participate in the employee elected deferral plan based on eligibility criteria that exist for the employer contribution plan, full time employment and one year of service must be met before employee is eligible for the employer contribution, then you will need to manually adjust the employer contribution for the employee.

## Step Two: Service Activation

Upon approval from your Mutual of America, the electronic file service will be activated. You will receive a final notification form the EDI Support Team confirming when the first live 180 file will be delivered.

**File Transmission:** Paycor will send the integration files to Mutual of America the business day after each payroll processes, between 12:00pm-5:00pm EST. This means that most files will be sent the day before check date. The 403B files are sent on a per payroll basis. The 401a/Employer Contribution files will be sent on a monthly basis and will be automatically generated and sent once the last scheduled payroll of the month has processed.

The screenshot displays the Paycor web application interface. At the top left, there is a search bar with the text "Search Navigation" and a list of navigation items: "People", "Time", "Pay", "Reports", "Custom Reports", "Report Builder", "Payroll Reports", and "Post Payroll Reports". The "Reports" section is expanded, showing "Current Payroll", "Past Payroll", and "Recent Returns". To the right of the "Current Payroll" item, there is a status message: "Last scheduled payroll with documents processed 04/". Below this, there are two buttons: "Open" (highlighted in green) and "Download". At the bottom left, there is a list of reports: "401k Report Monthly", "401k Report YTD", "Cash Requirement", and "DEDUCTIONS - 403B MOA".

EMPLOYEE	EE#	DEPT	SSN	HIRE DATE	BIRTH DATE	GROSS	ELIGIBLE WAGES	EMPLOYEE WITHHOLDING	EMPLOYER CONTRIBUTION	TOTAL
						1,399.90			401a 69.96	69.96 69.96
						1,476.29			401a 72.99	72.99 72.99
						1,263.85			401a 62.95	62.95 62.95
						2,178.70			401a 107.96	107.96 107.96
						1,494.81			401a 74.32	74.32 74.32
						2,923.18			401a 144.92	144.92 144.92
						1,228.85			401a 61.23	61.23 61.23
						3,870.79	3,784.04	403B MCA 1,173.08		1,173.08 113.52 1,286.60
						1,234.51			401a 61.48	61.48 61.48
						1,404.34			401a 70.16	70.16 70.16
						1,887.80			401a 83.96	83.96 83.96
Totals	Employees					20,162.92	3,784.04	403B MCA 1,173.08 Total Employee 1,173.08	401a 923.45 Total Employer 923.45	2,096.53 2,096.53

EMPLOYEE	EE#	DEPT	DESCRIPTION	CURRENT	MONTH
			403B EE MOA	1,173.08	1,173.08
TOTALS	Employees	1		1,173.08	1,173.08

BRIDGEPORT ROMAN CATHOLIC

Period Starting : 03/24/2024  
Period Ending : 04/06/2024

Pay Date : 04/11/2024

DEDUCTIONS -- 403B MOA

**Employee Data:** The integration files will include new hires, and will report census data and employment dates to Mutual of America including, Employee Name, SSN, Address, Birth Date, and Employment Date (Hire Date, Term Date, Rehire Date).

**360 Deferral Updates:** Files received from Mutual of America with employee deferral changes will be processed within a few minutes upon receipt of the file. Changes can be viewed on the Integrations Management section of our website once files begin being transmitted to Paycor.

**360 File Processing by Paycor:** 360 files from your Mutual of America will be loaded into Paycor's system upon receipt. You can monitor the changes made in payroll that are sent by your Mutual of America, by referencing the **Manage Integrations** tab. The link below will take you to a Knowledge Base article, in which you can download a guide that will outline the Manage Integrations procedures:

## Section 2: Ongoing 360 File Process and Support

### Important Processing-Related Details

- Because your Mutual of America maintains the “system of record,” all retirement-related updates should be made directly in their system. Attempts to make such changes within Paycor's system will display a warning message, but these changes will still be allowed. Note - changes made within Paycor's system may be overwritten by any incoming file from the Mutual of America.
- Work with your Mutual of America to establish the deadline by which employee changes must be made. The file must be received by Paycor before the payroll period end date for the updates to be effective with that payroll.

- When a file is received for processing, Paycor will put into effect any indicated change, unless the change has an effective date that is beyond the pay period end date.
- If your Mutual of America's file contains a deduction code that is not yet set up for the employee, the deduction will be added to their record and will begin based on the effective date.
- If your Mutual of America's file contains a deduction code dollar amount or percentage that is different from what is currently set up for the employee in Perform, the change will put into effect, based on the effective date.
- Once services are activated, you will be required to, review the retirement updates received from your Mutual of America via the Manage Integrations tab to ensure that the service is functioning as expected.

## Example of 360 Data Flow and Timing of Changes

In this example, the client has a bi-weekly payroll and has requested that the Mutual of America send files to Paycor one day before the pay period end date of each pay period. The client has communicated to their employees that any changes to retirement deductions need to be made in the Mutual of America's site two days before any pay period end date.

See examples:

### Example 1

- **Employee changes 401k deduction on 6/28**
- **Mutual of America sends update file to Paycor on 6/29, with an effective date\* of 6/28**
- **Pay period end date is 7/1 and check date is 7/7**
- **Update is made to the employee's deferral effective with that payroll**

### Example 2

- **Employee changes 401k deduction on 6/28**
- **Mutual of America sends update file to Paycor on 6/29, with an effective date\* of 7/7**
- **Pay period end date is 7/1 and check date is 7/7**
- **Update is made to the employee's deferral effective with the next payroll**

**NOTE: Effective date on the vendor file must align with the client's pay period dates, not check date.**

**\*The change is applied within the pay period that aligns with the effective date on the vendor file.**

## Support for 360 Integration (File to Paycor from Mutual of America):

CS Integrations Team: [CSIntegrations@paycor.com](mailto:CSIntegrations@paycor.com)

The CS Integrations Team with Paycor will be your ongoing contact on any items relating to the 360 deferral and loan updates that are sent from your Mutual of America to Paycor.