Introduction

We're taking the process online!

As of January 1, 2019, Fidelity Investments stopped accepting paper checks for contributions to the Nazarene 403(b) Retirement Savings Plan accounts of ministers and church laypersons.

We have been sharing this information with constituents since we received notice. During this same time, we have also committed much energy and resources to the creation, testing, and implementation of an online contribution system for churches. The result is 403(b) Contributions.

This guide provides an overview on how to use the portal and create accounts for your church. We've also created a two-part training video that may be helpful. You can find it, and other resources, at pbusa.org.

Of course, if you need assistance, it is available by contacting us at 888-888-4656. If you call, we do ask that you have available the information listed on page 2 of this guide. This will streamline the enrollment process.

Thanks in advance for giving attention to this important change. If we can be of service, please contact us.
What you need to begin....

It will be helpful for you to gather some information before you log in to the portal. Here is a checklist:

- **Church-related data**
  - Church’s name
  - Church’s tax ID number (available from General Secretary’s office at 913-577-0500)
  - Fidelity Investments Division Code (found on Fidelity remittance forms)
  - Church’s email address

- **Employee roster**
  A list of current employees can be added to the portal whether they are contributing or not. You can always edit the list to match your roster.

  Make sure you have all of the following personal data for each employee:
  - SSN
  - Date of hire
  - Bivocational status
  - Yearly salary
  - Gender
  - First/Last name/Middle initial
  - DOB

- **Existing Participation Agreement (PA) for the Nazarene 403(b) plan**
  If you already have a completed PA, the program will not ask you to complete another. If you do not have a completed PA or are not sure, please call P&B, and we will assist you.

- **Existing Letter of Agreement (LOA) with your employees**
  All salary reduction agreements must be formalized with an LOA. An LOA is also helpful for formalizing employer additions.

- **Electronic Signatures**
  The Letter of Agreement form requires electronic signatures. This is easily done with a computer mouse or on a touch screen. You may want to create a signature file to store on your computer for use with the portal.

- **Banking information for the account from which the contributions will be made**
  - Bank account name (as it appears on the church’s checks)
  - Bank routing number
  - Bank account number

- **Payroll Information**
  - Annual salary
  - Information about dollar amount or percentage of salary
  - Payment frequency
  - Effective date for contributions to begin
Registration

If you are not yet registered on the online portal, begin the process by visiting pbusa.org. Select the green button that says [403(b) DEPOSITS] in the upper right corner.

On the login page, select Register Here.
This screen will appear. Enter an email accessible to the main administrator of this page (usually the church treasurer). Enter your Tax Identification Number and Division Code, as well as a password.

Select Continue.

WAIT! After entering this information, you will be prompted to wait for an approval notification from P&B. This should take 1-2 business days if not sooner.
Setting up Church and Employer Profiles

After receiving confirmation to continue from P&B, log back in at the homepage.

You will land at your Dashboard, which is the page that allows you to access the many features of the system. “My Profile” is your profile as the administrator or treasurer for your church. Click this button to set up administrative access.
Complete the requested information (or if it is pre-populated, make sure it is accurate). The email you enter here will serve as your Username.

If your church’s financial policy requires two-factor authentication, this process definitely allows for that. Also, providing access to more than one user in the contributions process can limit fraud.

Select “Save,” and then click on “Church/Employer Profile.” This profile can be for the same administrator or treasurer as the one included in “My Profile,” but as you can see, it requires the entry of more information. Please complete or verify each field.

The email you enter at the bottom of this page is important. Any notifications regarding the accounts for your church will be sent to this address, so make sure it is accessible to you and to any other persons who may need access to the information.
Payment Accounts

Now, save the information, and return to your “Dashboard.” On the “Dashboard” page, select “Payment Accounts.” Then, select “Add a New Account.”

In the dropdown box, you should enter information about the bank that will be used to transmit funds to the 403(b) accounts of your employees. Next, enter the “Routing” and “Account” numbers for the source bank. These numbers are located on the checks you currently use for submitting 403(b) contributions. You will be asked to certify that the account is that of a church or church agency. Select this box, unless you are a chaplain or evangelist, in which case, you will select the appropriate option.

When you’re finished, save the information and return to your “Dashboard.”
Employee Profiles

Now you are ready to add the names of church employees who are involved in the Nazarene 403(b) Retirement Savings Plan. The information already entered into the system should result in the display of a list of your church’s employees on the right side of the “Dashboard.” However, changes may have occurred and corrections may be needed.

Remove the names of any employees no longer serving your church by selecting the trash can icon. A drop down box will appear. Select the appropriate response ("Terminated" or "Deceased"), then select “Delete.”

Next, review the information about existing employees by selecting the pencil icon next to each name. You may change or enter information as needed.
As with the “Church/Employer Profile” page, information is required in every field (except middle initials and fax numbers), so make sure it is complete and correct. When adding a new employee, make sure to double-check name spelling and Social Security numbers before submitting.

Please keep in mind: this system does not process punctuation, so don’t use apostrophes or periods after middle initials. Additionally, all dates should be entered using TWO digits for the month and day fields, and FOUR digits for the year.

If the salary is $0, type zero.
**Employee Salary Deferrals**

When you are finished, select “Continue” and the program will take you to the “Deferral Deductions” page. Here, you will enter the amount to be deferred from actual salary for each employee. Under “Salary Deferral,” you can enter a dollar amount or a percentage of annual salary.

You must click on the corresponding button, whether you would like to defer an amount or a percentage. This will be true for Employer additions or matching funds as well.

If the employee deferral amount is is $0, type zero; then select the payment frequency. The “Payment Amount” will be calculated automatically. Please note it is important to include the “Effective Date” for the deferral. Also, the date entered here is not the start date for contributions. That will be established later.

Selection of the “Continue” button, takes you to the “Employer Responses” page. Here, you will indicate contributions to the employee’s 403(b) account by your church as an employer. In the “Employer Salary Addition/Matching” section, enter the annual amount or percentage the church has chosen to add or match, then indicate the “Payment Frequency.” Again, the “Payment Amount” will be indicated automatically.

Note, if you are adding an employee for the first time, that person will need to be present during the completion of the information in the “Employee Salary Deferral” section. The reason for this is to provide an electronic signature at the end of the section which will serve as the “Letter of Agreement” between the church and the employee.

Additionally, you as the church administrator will need to sign after the salary addition section.
Selection of the “Save” button will return you to the “Employees” page. At this point, you may modify information for other employees or add a new employee.

**Scheduling Contributions**

Begin by selecting the “Make a New Contribution” button on the lower left of the page. This opens a screen listing your employees and the amounts to be contributed based on the “Letter of Agreement.”
Review the information, and if changes are needed, return to the “Dashboard,” select the pencil under the edit column for the affected employee, then edit the “Deferral Deductions” or “Employer Responses” as above.

When back at the Contributions page, you may click on “Select All” or check the box next to an individual name. Once you are satisfied, click on the “Next” button in the lower right corner.

This opens the “New Benefits Payment” page, which again lists the employees under the “Set the Contribution” tab. On this page, you can verify the amounts, enter the date for the first scheduled payment, and verify the frequency to be taken from the church bank account.

Note, that you will need to click outside of the date box to change the date in the “Summary” area on the page.
Selecting “Next” once more will take you to the “Confirmation” page where you can review the information one more time. Once you are satisfied, select “Apply Payment.” The contribution will be scheduled in a few seconds and you should receive a message saying, “Your contribution has been scheduled.” Please do not click “Apply Payment” more than once. This will schedule multiple contributions. If your server simply continues to load, press the escape key on your keyboard and hold down the cursor as you click on “Apply Payment” again.

When you return to the “Dashboard,” to the left of the employee names, you should see a new line with a tracking number, scheduled date, payment status, and payment amount.
Checking Notifications

The “Notifications” button in the upper right corner of the Dashboard serves as an indicator of when certain data has been changed.

When you select “Notifications” You can view specific activities by clicking on the eye icon.

When you open one of these icons, please check the email address in the upper right corner to make sure it is the correct one to receive the notification.
That’s it!

Thank you for taking time to set up the 403(b) Contributions system for your church. For now, you should be ready to go unless changes are needed.

If you have any trouble during set up, please give us a call at 888-888-4656 or email us at pensions@nazarene.org. One of our representatives will gladly walk you through this process.

We also have how-to videos at pbusa.org under Resources > Videos/Podcasts > Using the 403(b) Contributions System.