Using the EBSO Service Center

A Quick Start Guide to Remitting CRSP Contributions

EBSO is an employee benefits administration company that provides many services, including support for 403(b) plans like the Concordia Retirement Savings Plan. EBSO has been consolidating and remitting CRSP contributions for many employers of the Lutheran Church–Missouri Synod since the CRSP began, and is familiar with the LCMS, Concordia Plan Services, and our program.

To ensure smooth processing with EBSO, there are three simple steps that employers must follow:

1. Complete and return the ACH Form

All employers must complete an ACH Authorization Form (11386), which can be found on our website **ConcordiaPlans.org/Forms.** This gives EBSO permission to withdraw the funds from your organization's bank account once you have submitted your CRSP contribution data for the pay period. Please complete and return the form, along with a voided check, to EBSO for processing:

> EBSO Inc.
> C/O Concordia Retirement Savings Plan
> 2145 Ford Parkway Suite 200
> St. Paul, MN 55116

Or fax the information to EBSO at **877-373-4889**.

If you have any questions, please contact EBSO at **800-486-7664 ext 2556**.

If you have any questions about the CRSP, please call Concordia Plan Services at 888-927-7526 ext. 6008.

For assistance with the EBSO Service Center, please call EBSO at 800-486-7664 ext 2556.

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2. Register online with EBSO

You will need to register online with the EBSO Service Center.

Go to: **ebsobenefits.com/CRSP**

To create an account, click on the "New User Registration" button.

Set up your user profile by creating a username and password and providing some information about the organization that you represent, including your five-digit employer number with Concordia Plans.

*Note: Your password cannot contain the symbols: @ # ? : / or *

An employer can have more than one registered user with an EBSO Service Center account at a time; however, for auditing purposes each of these accounts is considered a unique user with their own ID. Even if they are associated with the same employer, a user will not be able to view/access files uploaded by another user.

After you have created an account, there will be an approximately 24-hour waiting period* before you can log in to the EBSO Service Center. This waiting period allows Concordia Plan Services time to verify your information and EBSO time to create the account. You should receive a confirmation e-mail when you can access your account.

**The length of the waiting period may vary due to holidays or weekends.*
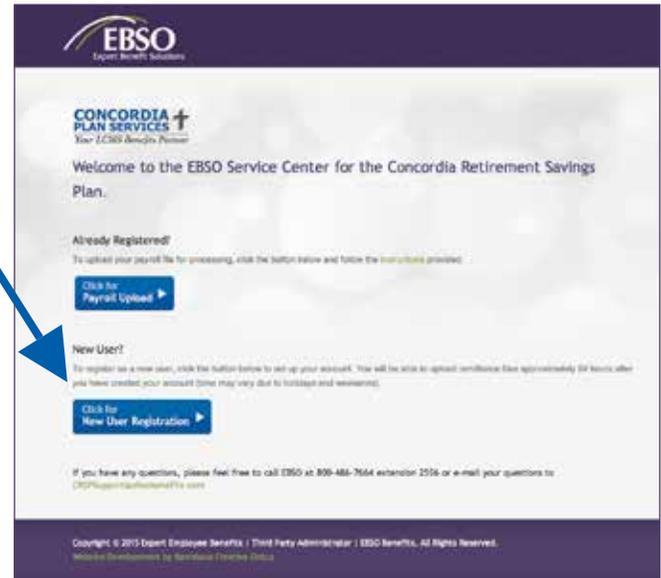
3. Upload your contribution file

To process contributions, go to **ebsobenefits.com/CRSP**. First, click on the "Instructions" link (located under the "Already Registered" heading) for detailed information on how to upload your files. Then click on the "Payroll Upload" link to begin the remittance process.

It is important to format the file exactly as outlined in the file format requirements.
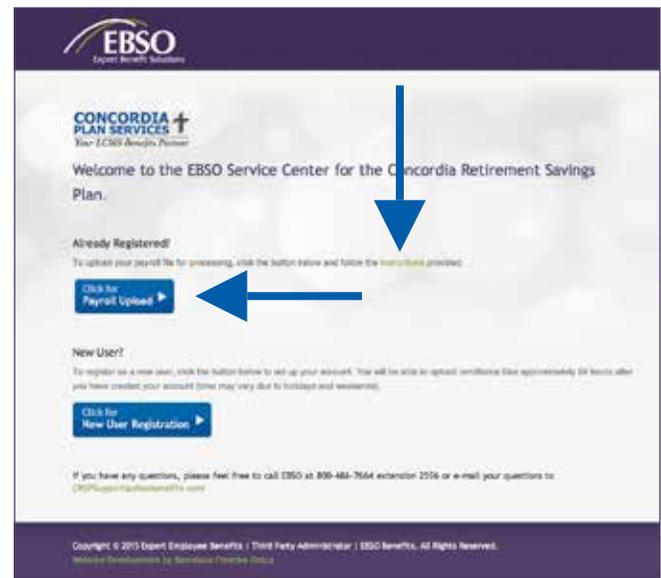
CRSP Contribution File Formatting Requirements

The instructions below provide information on how to format the CRSP contribution remittance file for your organization. Your file must appear in this format in order to be processed using the EBSO Service Center.

The contribution file must contain the following information in the order outlined:

Column A: Record Number – This is a number given to each line (record) in the file. Each row on the file needs to have a unique record number. Number the records sequentially, starting with "1".

Column B: Participant's Social Security Number (SSN) – The SSN should be listed without any dashes (e.g., 123456789). The SSN should be formatted as text to prevent any number that begins with a zero as the first digit from having the zero removed/dropped.

Column C: Participant's Name – The name should be formatted as "last name, first name" (e.g., Doe, John).

Column D: Payroll Date – The date should be formatted as YYYYMMDD.

Column E: This column must remain blank.

Column F: Pre-Tax Employee Contributions – Indicate here the salary deferral amount requested by the participant that is treated as a pre-tax 403(b) employee contribution. If the worker is not making a contribution, enter a zero. All other pre-tax contributions should be recorded in other applicable columns as directed.

Column G: Employer Contributions – Include any employer contribution applicable for the participant. If the employer does not provide an employer contribution, this column should contain all zeros.

Column H: Loan Payments – Include any applicable after-tax loan payments for a participant's current CRSP loan. If there are no loan payments, this column should contain all zeros.

Column I: After-Tax Roth Employee Contributions – If applicable, indicate the salary deferral amount requested by the participant that is treated as an after-tax Roth contribution. Pre-tax contributions should not be recorded in Column I. If the worker is not making an after-tax Roth contribution, enter a zero.

Column J: Other Contributions – This column is rarely used; however, it would be used for any future contribution types not listed in the previous columns. This column should contain zeros if no other contributions are being made.

Please remove any worker from the spreadsheet who has a zero in every column.

Sample CRSP Contribution File Formatting

Column labels (pointing to spreadsheet columns):
- Record Number → Column A
- Participant SSN → Column B
- Participant Name → Column C
- Payroll Date → Column D
- Leave Blank → Column E
- Pre-Tax Employee Contributions → Column F
- Employer Contributions → Column G
- Loan Payments → Column H
- After-Tax Roth Contributions → Column I
- Other Contributions → Column J

A	B	C	D	E	F	G	H	I	J
1	123467890	Doe, John	20150101		400	100	0	0	0
2	123456790	Doe, Jane	20150101		150	125	0	50	0
3	123456791	Doe, Robert	20150101		25	10	0	0	0
4	123456792	Doe, Jason	20150101		425	50	0	0	0
5	123456793	Doe, Steve	20150101		400	175	44.52	0	0

File Formatting Helpful Hints

Do remove any worker who has a '0' in every column

Do be sure to enter a '0' in a cell with no monetary value

Do double check that your cells are properly formatted

Do make sure that the payroll date on the file has not been previously used

Don't include formulas in any cells of spreadsheet

Don't include column headers – the first line of the spreadsheet should be the worker with Record Number 1

Don't include column totals

Don't include data on multiple tabs on the same spreadsheet

Don't include hidden columns

Don't include merged cells

Don't hesitate to call if you have questions

If you have any questions about the file requirements or uploading your file for the CRSP, please contact EBSO at **CRSPSupport@ebsobenefits.com** or **800-486-7664 ext. 2556**.

Contact Us:

ConcordiaPlans.org
info@ConcordiaPlans.org
888-927-7526