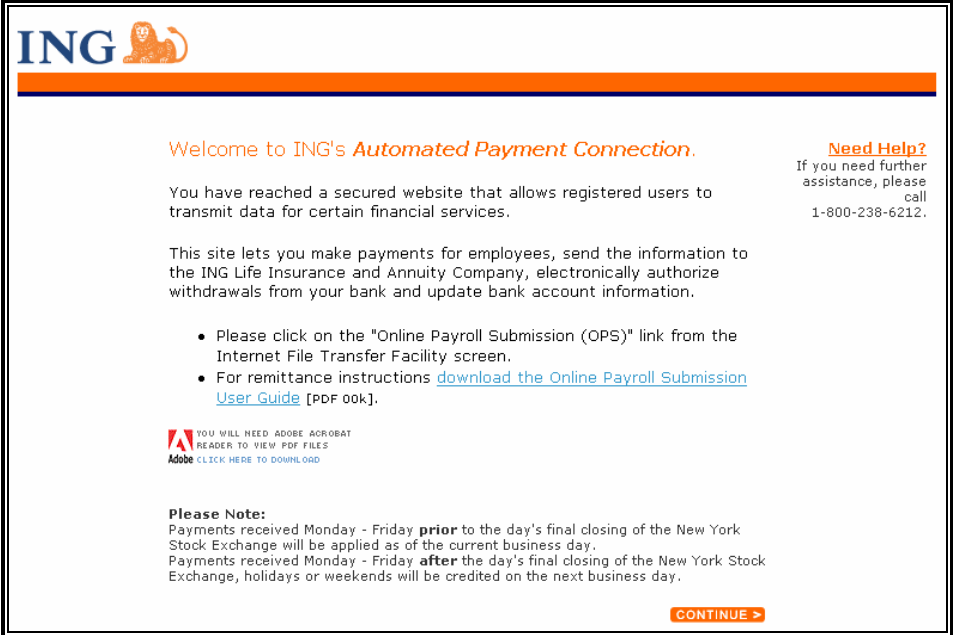
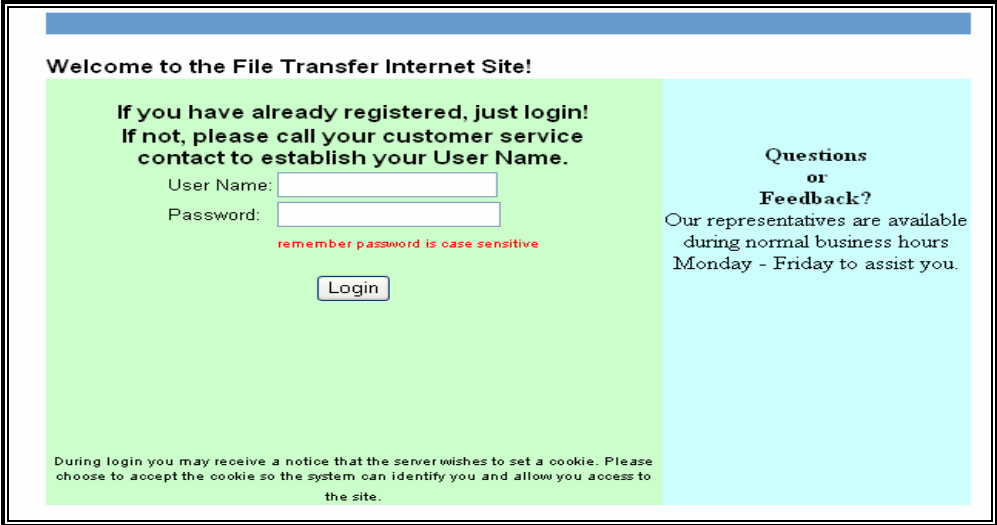



Online Payroll Submission (OPS) - User Guide

Important Information

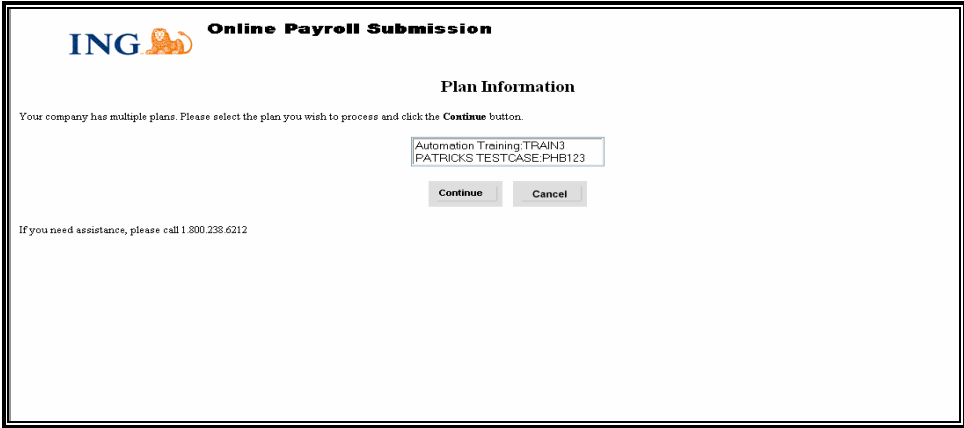

- Only one payment file per plan can be remitted per any day the New York Stock Exchange is open.
- Payment files received prior to the day's final close of the New York Stock Exchange (typically 4:00 p.m. ET) will be applied as of the current business day. Payment files received after the day's final closing of the New York Stock Exchange, holidays or weekends will be applied as of the next business day.
- Should a User have questions, comments or need assistance, please contact the Automation Area 1-800-238-6212.

Process	Step	Action
Internet Connection	1	<ul style="list-style-type: none"> ➤ Access the Internet and enter the following into the address(URL) line: www.ingretirementplans.com/APC
Initiate Login	2	 <ul style="list-style-type: none"> ➤ Click on "Continue"
Login	3	 <ul style="list-style-type: none"> ➤ Enter information in the fields labeled: <ul style="list-style-type: none"> User Name Password (the password is case sensitive, please be sure to enter it exactly as it was provided) ➤ Click on the button labeled "Login"

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Process	Step	Action
Submit Contributions	4	<p>Click on the link for "Online Payroll Submission"</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <p style="text-align: center;">Internet File Transfer Facility</p> <p style="text-align: center;">Exit Internet File Transfer Utility</p> <p>Automated remittance processing makes sure your contributions are processed quickly, accurately and efficiently, every time.</p> <ul style="list-style-type: none"> IFT - files in pre-approved formats can be sent through the World Wide Web, using our Internet File Transfer (IFT) application. OPS - payroll remittance information can be entered and submitted through the World Wide Web, using our Online Payroll Submission (OPS) application. VRU - our dedicated Voice Response Unit (VRU) gives you the option of phoning in your payroll remittance information in a matter of minutes. <p>IFT With the Internet File Transfer (IFT) application, sending your contribution data is easier than ever. IFT gives you the ability to send files, in a pre-approved format, with no additional software or cost. Once your account has been set up, all you need is access to the Internet, and with a few clicks of your mouse, your data will be sent securely to us for processing. This method is suitable for any size plan.</p> <p>OPS The Online Payroll Submission (OPS) application allows you access to previously submitted remittance information. Once your account has been set up, you may choose to modify the previous contribution, loan and/or hour information by participant, or submit the payroll information as is for the current period and submit to us automatically and securely. This method is best suited for small to medium size plans.</p> <p>VRU Submitting your payroll remittance information is just a phone call away with Voice Response Unit (VRU) technology. Once your account has been set up, the VRU allows you to access the previous contribution, loan and/or hour information, change as necessary and submit to us automatically and securely. This method is best suited for small size plans.</p> </div>
Welcome to OPS	5	<div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> <div style="display: flex; justify-content: space-between; align-items: center;">  <h3 style="margin: 0;">Online Payroll Submission</h3> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;"> <p>Please note: Payments received Monday - Friday prior to the day's final closing of the New York Stock Exchange will be applied as of the current business day.</p> <p>Payments received Monday - Friday after the day's final closing of the New York Stock Exchange, holidays or weekends will be credited on the next business day.</p> <p>Navigation Information: Please use the application buttons that are provided. Do not use the browser arrow keys.</p> <p>If you need assistance, please call 1.800.238.6212</p> </div> <div style="width: 45%; text-align: center;"> <p>Welcome to the Online Payroll Submission application. Please click the Start button to continue.</p> <div style="border: 1px solid gray; padding: 5px; display: inline-block; margin: 10px 0;">Start</div> <p style="margin-top: 10px;">Exit</p> </div> </div> </div>
		<ul style="list-style-type: none"> ➤ Welcome to the Online Payroll Submission application: ➤ Please note payments received after the day's final close of the New York Stock Exchange (typically 4:00 p.m. ET) will be credited on the next business day. ➤ Click on the button labeled "Start" to begin the remittance process. ➤ To exit the OPS application, click on the button labeled "Exit"

Online Payroll Submission (OPS) - User Guide

Process	Step	Action
Welcome to Plan Information	5a	<p>➤ Welcome to Plan Information:</p>  <p>➤ Please select the appropriate plan and click continue.</p> <p>➤ Please Note : This screen is only applicable for users that send for multiple plans.</p>
Remittance History	6	<p>➤ The Remittance History screen displays the last three standard remittances for the chosen plan.</p>  <p>➤ Choose the remittance most like your current payroll by clicking the button preceding the data record.</p> <p>➤ After making your selection, click on the button labeled “Continue”</p> <p><u>Screen Field Definitions</u></p> <p>➤ Total Remittance: Includes the total contribution and loan repayment amount for the noted remittance.</p> <p>➤ Status: Will be blank unless there is a file currently pending.</p> <p>➤ Processed Date: Reflects the calendar date when the remittance was submitted.</p>

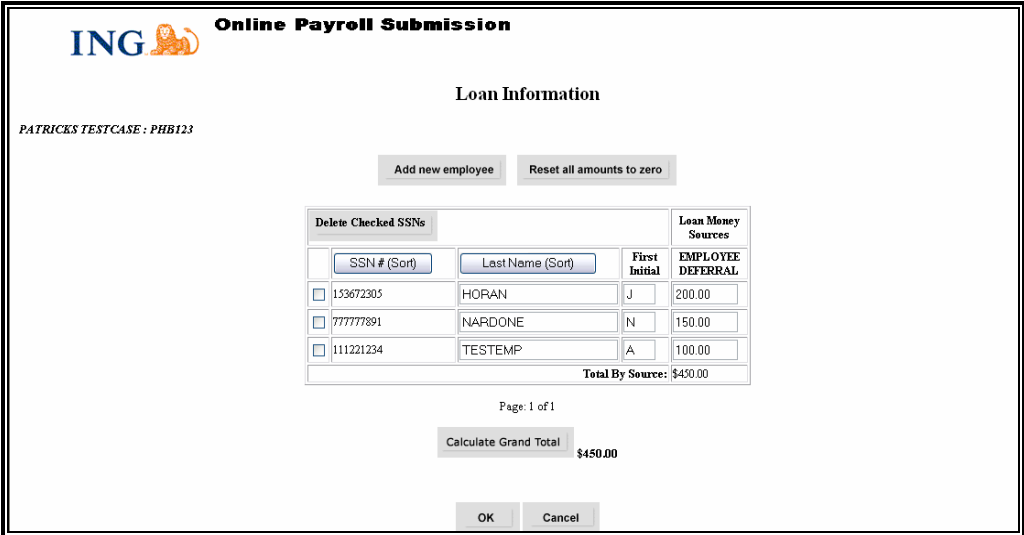
Online Payroll Submission (OPS) - User Guide

Process	Step	Action
Remittance Summary	7	<p>➤ The Remittance Summary displays the detail of the chosen remittance file: Remittance Summary Screen</p> <div data-bbox="430 241 1448 661" data-label="Image"></div> <p>IF...</p> <p>➤ If your current remittance <u>has not changed</u> from the remittance displayed: THEN... Click on the button labeled “Continue”, and go to Step 9.</p> <p>IF...</p> <p>➤ If your current remittance <u>has changed</u> from the remittance displayed: THEN... Click on the button labeled “Edit Detail” under the appropriate remittance heading (Contribution, Loan, and/or Severance From Employment)</p> <p>➤ Continue with Step 8.</p>


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Process	Step	Action																														
Edit Contribution Detail	8a	<p>➤ Detail of Contribution remittance by employee (Please note that there are ten participants listed per page)</p> <p style="text-align: center;">Edit Contribution Detail Screen</p> <div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;"> <p style="text-align: center;">Contribution Information</p> <p style="font-size: small;">PATRICES TESTCASE: PHB123</p> <p style="text-align: center;"> <input type="button" value="Add new employee"/> <input type="button" value="Reset all amounts to zero"/> </p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 25%;">Delete Checked SSNs</th> <th style="width: 25%;">SSN # (Sort)</th> <th style="width: 25%;">Last Name (Sort)</th> <th style="width: 10%;">First Initial</th> <th style="width: 10%;">EMPLOYEE DEFERRAL</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td></td> <td>153672305</td> <td>HORAN</td> <td>J</td> <td>225.00</td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> <td>777777891</td> <td>NARDONE</td> <td>N</td> <td>25.00</td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> <td>111221234</td> <td>TESTEMP</td> <td>A</td> <td>100.00</td> </tr> <tr> <td colspan="5" style="text-align: right;">Total By Source:</td> <td>\$330.00</td> </tr> </tbody> </table> <p style="text-align: center; font-size: x-small;">Page: 1 of 1</p> <p style="text-align: center;"> <input type="button" value="Calculate Grand Total"/> \$350.00 </p> <p style="text-align: center;"> <input type="button" value="OK"/> <input type="button" value="Cancel"/> </p> </div> <p>➤ To add a new employee to the contribution file, click on the button labeled “Add New Employee”. A new data record line will be added. Fill in the employee’s SSN, Last Name, First Initial and contribution dollar amount.</p> <p>➤ To delete an employee from the contribution file, click on the box preceding the employee SSN, and click on the button labeled “Delete Checked SSN”. The employee data record line will be removed from the contribution file.</p> <p>➤ To reset all employee contribution amounts to zero, click on the button labeled “Reset all amounts to zero”. This will change all dollar filled contribution source amounts to zero. You may enter the new dollar amounts by clicking in the Contribution Money Source field for each employee.</p> <p>➤ At any time, you may see the contribution file total by clicking on the button labeled, “Calculate Grand Total”. The total field next to the button will automatically reflect the current contribution file total.</p> <p>➤ If there are more than 10 participants, then use the next or previous buttons.</p> <p>➤ Once the contribution file total reflects the correct amount of your contribution remittance, click on the button labeled “OK” which will return you to the Remittance Summary screen, Step 7.</p>		Delete Checked SSNs	SSN # (Sort)	Last Name (Sort)	First Initial	EMPLOYEE DEFERRAL	<input type="checkbox"/>		153672305	HORAN	J	225.00	<input type="checkbox"/>		777777891	NARDONE	N	25.00	<input type="checkbox"/>		111221234	TESTEMP	A	100.00	Total By Source:					\$330.00
	Delete Checked SSNs	SSN # (Sort)	Last Name (Sort)	First Initial	EMPLOYEE DEFERRAL																											
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Total By Source:					\$330.00																											


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Process	Step	Action																								
Edit Loan Detail	8b	<p>➤ Detail of Loan Repayment remittance by employee: (Please note that there are ten participants listed per page)</p> <p style="text-align: center;">Edit Loan Detail Screen</p> <div style="border: 1px solid black; padding: 10px; margin: 10px 0;">  <p style="text-align: center;">ING Online Payroll Submission</p> <p style="text-align: center;">Loan Information</p> <p><i>PATRICKS TESTCASE: PHB123</i></p> <p style="text-align: center;"> <input type="button" value="Add new employee"/> <input type="button" value="Reset all amounts to zero"/> </p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Delete Checked SSNs</th> <th style="text-align: right;">Loan Money Sources</th> </tr> <tr> <th style="width: 30%;"></th> <th style="width: 30%; text-align: center;">SSN # (Sort)</th> <th style="width: 20%; text-align: center;">Last Name (Sort)</th> <th style="width: 20%; text-align: center;">First Initial</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;">153672305</td> <td style="text-align: center;">HORAN</td> <td style="text-align: center;">J</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;">777777891</td> <td style="text-align: center;">NARDONE</td> <td style="text-align: center;">N</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;">111221234</td> <td style="text-align: center;">TESTEMP</td> <td style="text-align: center;">A</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total By Source:</td> <td style="text-align: right;">\$450.00</td> </tr> </tbody> </table> <p style="text-align: center;">Page: 1 of 1</p> <p style="text-align: center;"> <input type="button" value="Calculate Grand Total"/> \$450.00 </p> <p style="text-align: center;"> <input type="button" value="OK"/> <input type="button" value="Cancel"/> </p> </div> <p>➤ To add a new employee to the loan file, click on the button labeled “Add New Employee”. A new data record line will be added. Fill in the employee’s SSN, Last Name, First Initial, new Loan ID number, as well as the loan repayment dollar amount.</p> <p>➤ To delete an employee from the loan file, click on the box preceding the employee SSN, and click on the button labeled “Delete Checked SSN”. The employee data record line will be removed from the loan file.</p> <p>➤ To reset all employee loan amounts to zero, click on the button labeled “Reset all amounts to zero”. This will change all dollar filled loan repayments amounts to zero. You may enter the new dollar amounts by clicking in the Amount field for each employee.</p> <p>➤ At any time, you may see the loan file total by clicking on the button labeled, “Calculate Grand Total”. The total field next to the button will automatically reflect the current loan file total.</p> <p>➤ If there are more than 10 participants, then use the next or previous buttons.</p> <p>➤ Once the loan file total reflects the correct amount of your loan remittance, click on the button labeled “OK” which will return you to the Remittance Summary screen, Step 7.</p>	Delete Checked SSNs			Loan Money Sources		SSN # (Sort)	Last Name (Sort)	First Initial	<input type="checkbox"/>	153672305	HORAN	J	<input type="checkbox"/>	777777891	NARDONE	N	<input type="checkbox"/>	111221234	TESTEMP	A	Total By Source:			\$450.00
Delete Checked SSNs			Loan Money Sources																							
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Total By Source:			\$450.00																							

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Process	Step	Action												
Severance from Employment	8c	<p>➤ Severance from Employment allows you to update the plan -- by providing ING information on participants that have terminated employment and are no longer actively contributing to your Plan.</p> <p style="text-align: center;">Severance from Employment Screen</p> <div data-bbox="444 273 1455 741" style="border: 1px solid black; padding: 10px;"><p style="text-align: center;"> Online Payroll Submission</p><p style="text-align: center;">Severance From Employment</p><p><i>PATRICKS TESTCASE : PHB123</i></p><p style="text-align: center;"><input type="button" value="Add new record"/></p><table border="1" style="width: 100%; border-collapse: collapse;"><thead><tr><th colspan="4" style="text-align: left; padding: 2px;">Delete Checked SSNs</th></tr><tr><th style="width: 25%; padding: 2px;"><input type="checkbox"/></th><th style="width: 25%; padding: 2px;"><input type="button" value="SSN# (Sort)"/></th><th style="width: 25%; padding: 2px;"><input type="button" value="Last Name (Sort)"/></th><th style="width: 25%; padding: 2px;"><input type="button" value="First Initial"/></th></tr></thead><tbody><tr><td style="padding: 2px;"><input type="checkbox"/></td><td style="padding: 2px;"><input type="text"/></td><td style="padding: 2px;"><input type="text"/></td><td style="padding: 2px;"><input type="text"/></td></tr></tbody></table><p style="text-align: center; font-size: small;">Page: 1 of 1</p><p style="text-align: center;"><input type="button" value="OK"/> <input type="button" value="Cancel"/></p></div> <p>➤ Simply click 'Add New Record' and fill in SSN, Last Name, Middle Initial and the date they terminated employment and click 'OK'</p> <p>➤ Please note that future dates cannot be submitted.</p>	Delete Checked SSNs				<input type="checkbox"/>	<input type="button" value="SSN# (Sort)"/>	<input type="button" value="Last Name (Sort)"/>	<input type="button" value="First Initial"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Delete Checked SSNs														
<input type="checkbox"/>	<input type="button" value="SSN# (Sort)"/>	<input type="button" value="Last Name (Sort)"/>	<input type="button" value="First Initial"/>											
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>											

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Process	Step	Action				
Audit Confirmation	9	<p>➤ Audit page displays your current remittance entries: Audit Verification Screen</p> <div data-bbox="418 241 1463 888" style="border: 1px solid black; padding: 10px;"><p style="text-align: center;">Audit Verification</p><p><i>PATRICKS TESTCASE - PHB123 : PHB123 - 0001</i></p><p>Please verify the following totals:</p><ul style="list-style-type: none">• If the information is correct, click the SUBMIT button.• If the information is incorrect, click the CANCEL button to edit.<table border="1" style="margin-left: auto; margin-right: auto;"><tr><td style="text-align: center;">Contribution Amount: \$150.00</td></tr><tr><td style="text-align: center;">Loan Repayment Amount: \$250.00</td></tr><tr><td style="text-align: center;">Total Remittance: \$400.00</td></tr><tr><td style="text-align: center;">Total Severance From Employment: 0</td></tr></table><p style="text-align: center;">Current Date: 11/29/2005 Expected Process Date: 11/29/2005</p><p style="text-align: center;">Please click Submit button only once.</p><p style="text-align: center;"> Remember to use the OPS navigation buttons <u>not</u> the Browser's default "Back" and "Forward" buttons.</p><p style="text-align: center;"><input type="button" value="Submit"/> <input type="button" value="Cancel"/></p></div> <p><u>IF...</u> ➤ The information displayed is correct</p> <p><u>THEN...</u> ➤ Click on the button labeled "Submit" to send your remittance file to ING for processing.</p> <p><u>IF...</u> The information displayed is incorrect</p> <p><u>THEN...</u> ➤ Click on the button labeled "Cancel" which will return you to the Review Summary screen, Step 7. Within the Review Summary screen, you will be allowed to make additional edits as necessary.</p>	Contribution Amount: \$150.00	Loan Repayment Amount: \$250.00	Total Remittance: \$400.00	Total Severance From Employment: 0
Contribution Amount: \$150.00						
Loan Repayment Amount: \$250.00						
Total Remittance: \$400.00						
Total Severance From Employment: 0						

Screen Field Definitions

- Current Date: Reflects the current calendar date when the remittance was submitted.
- Expected Process Date: If the remittance was submitted before the close of the NYSE, the Expected Process Date will reflect the current calendar date. If the remittance was submitted after the close of the NYSE, the Expected Process Date will reflect the next business day, depending on method of payment.

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Process	Step	Action
Remittance Confirmation	10	<p>➤ Confirmation page which notes your remittance information has been submitted Confirmation Screen</p> <div data-bbox="435 279 1451 871" style="border: 1px solid black; padding: 10px;"> </div> <p>➤ Print this page for your records, by selecting “Print” within the “File” menu of your browser. IF...</p> <p>➤ You would like to submit for a different plan THEN... Click on the applicable button labeled “Submit for New Plan” which will return you to the Plan selection screen, Step 5a. IF...</p> <p>➤ You are finished with your payment remittance THEN... Click on the button labeled “Exit”</p>
Update Ach Debit Info	11	<p>➤ Online Ach Debit request form, allows you to update current banking information Online ACH Debit Request Screen</p> <div data-bbox="435 1339 1451 1822" style="border: 1px solid black; padding: 10px;"> </div> <p>➤ After you enter the information, you will click the “Submit” button.</p>