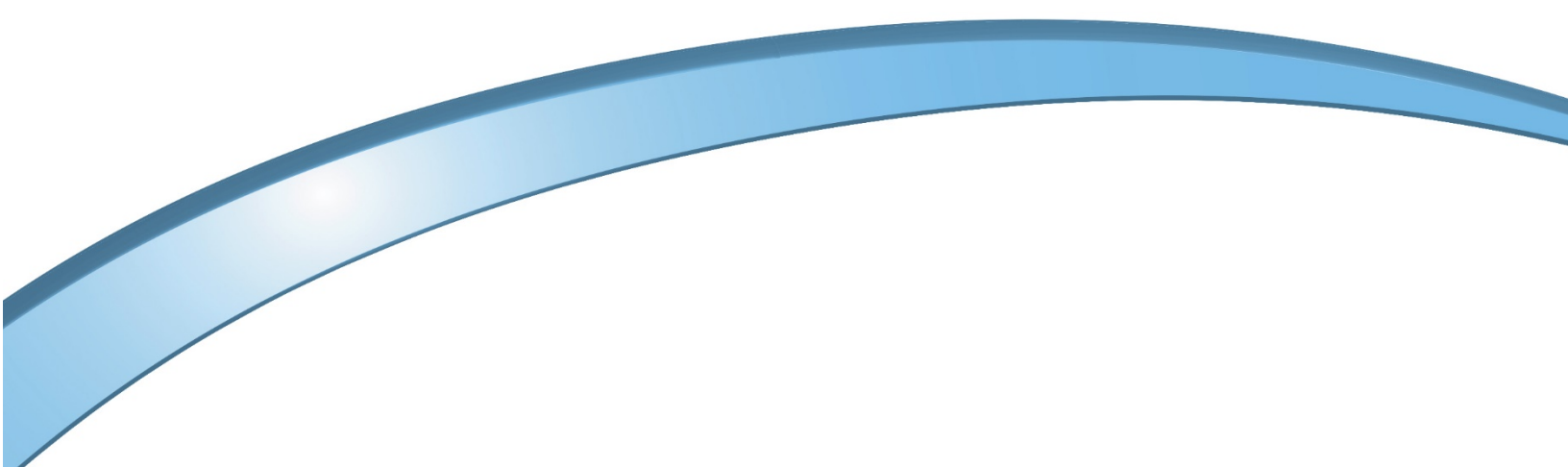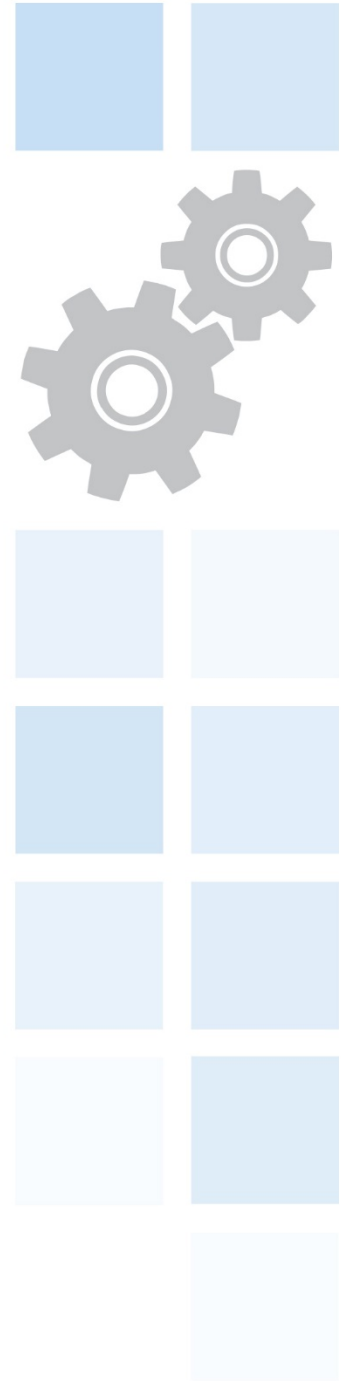System Documentation

OnePoint Human Capital Management

Paycheck Protection Program (PPP)
User Guide – Update July 2020

CONTENTS

Overview of Paycheck Protection Program Loan Program

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

For more details, please read the information on the SBA's website.

https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program

This document will take you through the steps to create an export to assist with applying for a loan under the Paycheck Protection Program inside OnePoint HCM. The export can also be used to get the information needed for loan forgiveness.

Paycheck Protection Program (PPP) Export

Creating a PPP Export

You can create an export file containing data that can assist in your application process.

The main data this export provides is:

1. Average Monthly Payroll Cost (including all the totals to get to that Average Cost)
2. Average Headcount over a Date Range
3. Pay Rate info on each Employee.

   The Average Monthly Payroll Cost will assist you in applying for the Loan. The additional data on Headcount and Pay Rate will assist in reporting requirements to get loan forgiveness.

The export can be created using the data export type **PPP Payroll Cost by Employee** which can be found under *Company Settings > System Data Export > Data Exports.*

- Click the **New Data Export** button.
- Select the **PPP Payroll Cost by Employee** export.

- You can choose which columns to include clicking the checkboxes next to each field. Or you can remove unwanted fields by selecting fields and then clicking **Delete** or **Delete Selected**.
- You can change the order of each of the columns and edit the labels by checking/selecting a field and selecting **Edit**, **Up** or **Down**.
- For calculated columns, the description explains how they are calculated.
- **Save** the file.
- Click the **Run Data Export** button.

Run Data Export   ✕

Company EINs	
Pay Date	Calendar Range ∨ Last Month ∨ (06/01/2020 − 06/30/
Period For Date Range	Loan Forgiveness 24-week Period ∨
Employee Filter	All Employees
Employees To Include	All Selected Employees ∨
Exclude Employees Outside US	☑
Include Only Finalized Payrolls	☑
Loan Amount	0.00
Show Totals Only	☐
Hide Analytical Columns	☑
Hide Social Security #	☑
Accrue Payroll Cost To End of Date Range	☐
Estimate Salaried FTE using Base Comp Hours with Pay Type	
Custom Earnings List for Wages	None ∨
Custom Deductions List for Retirement Benefits	None ∨
Custom Deductions List for Health Benefits	None ∨
Custom Earnings List for Hours Paid For	None ∨

Deliver (Saved Settings)   **Deliver To**   **Export**

- If you are a multi EIN company, select one or more EINs.

- Set Pay Date, if the default is not correct.

- Verify or set the option for including/excluding only finalized payrolls.

- Verify or set the option for including/excluding for employees outside the U.S.

- Click **Export**. The report will be exported as a .csv file. You can also click the **Download File** link to download the exported .csv file.

Run Data Export ✕

2 Hide All

✓ Data export generated.
Download File

Company EINs	
Pay Date	Calendar Range ⌄ Last Month ⌄ (06/01/2020 –
Period For Date Range	Loan Forgiveness 24-week Period ⌄
Employee Filter	All Employees
Employees To Include	All Selected Employees ⌄
Exclude Employees Outside US	☑
Include Only Finalized Payrolls	☑
Loan Amount	0.00
Show Totals Only	☐
Hide Analytical Columns	☑
Hide Social Security #	☑
Accrue Payroll Cost To End of Date Range	☐
Estimate Salaried FTE using Base Comp Hours with Pay Type	
Custom Earnings List for Wages	None ⌄
Custom Deductions List for Retirement Benefits	None ⌄

Deliver (Saved Settings)   **Deliver To**   **Export**

Export Example

Company Name	EIN Name	EIN	Employee	Employee	Employee	Gross Wa	Excluded	Included W	Prorated	Excess Wa	Included W	Retiremer	State & Lo	Payroll Co	Months In	Average M	Pay Period	Pay Perio	Pay Perio	Head Cou	Hours Pai	FTE Hours	Head Cou	Head Cou	Pay Rate	Pay Rate
ABC Company	Default	123456789	xxxxx	John	Doe	105000		105000	100000	5000	100000	4075	3150	107225	12	8935.42	Bi-Weekly	25	26	0.96	2120	2080	1.02	1	$102,000.0	$107,000.
ABC Company	Default	123456789	xxxxx	Luke	Skywalker	102000	5110	96890	100000	0	96890	4000	2950	103840	12	8653.33	Multiple	32		1	1850	2080	0.89	1	$47,0000 /	$50.0000
ABC Company	Default	123456789	xxxxx	Indiana	Jones	80000		80000	100000	0	80000	3250	1800	85050	12	7087.5	Weekly	52	52	1	2080	2080	1	1	$80,000.0	$80,000.0
						287000	5110	281890		5000	276890	11325	7900	296115		24676.25				2.96	6050		2.91	2.89		

Recommended Usage

You can create multiple versions of the export. We have highlighted 4 different instances that you could create for the export.

1. Create a version of the PPP export for the Loan Application.
2. Create a version of the PPP export for the Headcount Lookback Period.
3. Create a version for the PPP export for the Wage Reduction Lookback Period.
4. Create a version of the PPP export for Loan Forgiveness.

Filters for the Export

1. **Company EINs**

   - If you have separate loan applications for each EIN, you may wish to create separate exports for each EIN.

2. **Pay Date**

   - Use a Pay Date range for each export as applicable.

3. **Period For Date Range**

   - Use the appropriate period that you are running the report for. This is used to calculate the correct excess wages cap for the period.

4. **Employee Filter**

   - Use your own list of Employees to include

5. **Employees to Include**

   - *All Selected Employees* will include all the employees selected using the other filters

   - *Non-Owner Employees with MORE/LESS than 100k in 2019 annualized* filters can be used to select the employees for needed for PPP Schedule A Worksheet – Table 1 and Table 2

   - *Owner Employees* can be used to select the wages for employees that need to be reported in PPP Schedule A – Line 9. This will include any employee in the system with an *Ownership Percentage* above 0%.

6. **Exclude Employees Outside US**

   - You are required to exclude all employees that have their primary address outside of the US. The *Exclude Employees Outside US* filter will exclude all employees that currently have a primary address outside of the US.

   - However, if you had employees that had a primary address outside of the US in the date range, but their primary address in OnePoint is inside of the US use the *Employee Filter* to exclude them.

7. **Include Only Finalized Payrolls**

8. **Loan Amount**

   - This can be used for the Loan Forgiveness Export to determine how your Total Payroll Cost is tracking towards your loan.

9. **Show Totals Only**

   - This allows you to just view the summarized data including the date range used for the export without having to scroll through each EEs individual numbers.

10. **Hide Analytical Columns**

    - Selecting this will hide the Head Count columns that are not needed for comparison to avoid confusion about which Head Count columns should be used.

11. **Hide Social Security #**

    3. The export contains a masked Social Security # containing the last 4 digits that are needed for PPP Schedule A Worksheet – Table 1 and Table 2. This column can be hidden when running the report without wanting this information included.

12. **Accrue Payroll Cost To End of Date Range**

    - If this is selected, the export will estimate incurred costs up to and including the end date of the date range. (Finalized) payrolls that ended before but are not paid until after the end date will be fully included. (Finalized) payrolls that started before but end after the end date will have a percentage included.

13. **Estimate Salaried FTE using Base Comp Hours with Pay Type**

    3. If you do not track hours for your salaried workers, select the pay types that identify your salaried workers. If using this filter any employees with the selected pay type will have their *Hours Paid For* based on their Hours configured in their *Base Compensation.* This will ignore their hours on their pay statement and use the estimated hours in the pay periods they were paid to calculate their FTE.

    4. **Note:** this setting will still show employees with other pay types using their actual hours paid for instead of the estimated hour paid for

14. **Custom Earnings List for Wages**

    - If None is selected, the export will include all Regular Wages, Cash and Reimbursements.

    - If you are giving Reimbursements to your employees through payroll that should not be included in the Payroll Costs or know there are other Earnings that should be included or excluded in the Wage total, create an Earnings List that includes all the earnings that should count toward the PPP loan and use this Earnings List for all your PPP exports.

    - Note: it will **not** matter if you include or exclude FFCRA Sick Pay or Family Leave in this list. The export will **exclude** them in the Excluded Wages column if you add them to this Earnings List.

15. **Custom Deductions List for Retirement Benefits**

    - If None is selected, the export will include all the Employer portions of Pension deductions

    - If you are supplying retirement benefits through different deductions codes than the pension deduction types, create a Deductions List that includes all the deductions that should count toward the PPP loan as retirement benefits and use this Deductions List for all your PPP exports.

16. Custom Deductions List for Health Benefits

- If None is selected, the export will include all the Employer portions of Default, FSA, HSA and Cobra deductions.

- If you are supplying health benefits through different deductions codes than these deduction types or where some of your default deduction types are **not** health benefits, create a Deductions List that includes all the deductions that should count toward the PPP loan as health benefits and use this Deductions List for all your PPP exports.

17. Custom Earnings List for Hours Paid For

- If None is selected, the export will include only Actual Work Hours.

- If your Earning Codes were not configured to capture Actual Work Hours correctly or there are hours that are or are not captured in Actual Work Hours that should be included/excluded, create an Earnings List that includes all the hours that should count toward the PPP loan and use this Earnings List for all your PPP exports.

- **Note**: it **will** matter if you include or exclude *FFCRA Sick Pay* or *Family Leave* in this list. The export will **include** any hours associated to them if you add them to this Earnings List.

Select the date range that is relevant for your business.

1. Use the *Period For Date Range* filter and select *Lookback Period*

2. If you are a new business (defined as starting after February 15th, 2019) use:

    - Date Range: January 1st, 2020 – February 29th, 2020

3. If you are a seasonal business use:

    - Date Range: March 1st, 2019 – June 30th, 2019

    - Note: you can also use February 15th, 2019 – June 30th, 2019. However, this may bring your average monthly payroll costs down because an extra month is included, and you may be missing one or more pay dates in February.

4. All other employers should use:

    - Date Range: January 1st, 2019 – December 31st, 2019

    - Calendar Range: Last Year

    - Note: both above filters use the same date range

The columns to include for the loan application are dependent on what your bank requests to include in the application. Some key columns may include:

- Wages ($)

- Excess Wages ($)

- Retirement Benefits (ER) ($)

- Health Benefits (ER) ($)

- State & Local Taxes (ER) ($)

- Payroll Cost Total ($)

- Average Monthly Payroll Cost ($)

- Head Count Per Pay Period Paid

    - This column should be used to show you qualify by having less than 500 employees.

Lookback Period for Head Count Export

The government provides 2 date ranges that you can use as a baseline.

- January 1st, 2020 – February 29th, 2020
- February 15th, 2019 – June 30th, 2019.

Your company would probably want to use the date range that has the lowest head count as the baseline head count.

The export provides 2 columns for Head Count:

- **Combined Head Count**
- This will assume Employees with zero hours are full time, so use Head Count Per Pay Period Paid. Otherwise it will use Head Count Per Hours Paid Capped.
- **Simplified Head Count**
- This will assume Employees with zero hours are full time, so use Head Count Per Pay Period Paid. If they are paid in each pay period they will count as 1.0, otherwise as 0.5 for the date range. For any employee with Hours Paid For, if the average hours per week is at least 40 hours, the employee will count as 1.0, otherwise 0.5.

Combined Head Count or **Simplified Head Count** can be used to determine the FTE head count. The same field would also need to be used for the comparison in the Loan Forgiveness Export.

Note: The columns for *Head Count Per Pay Period Paid* and *Head Count Per Hours Paid Capped* may be available for analytical purposes if Hide Analytical *Columns* filter is unchecked.

Lookback Period for Wage Reduction Export

The date range for this is the quarter before your loan. In most cases this would be:

- January 1st, 2020 – March 31st, 2020
- Other, if your loan did not start until after June 30th, 2020
- Only employees that made less than 100k annualized in every pay period in 2019 need to be included. These can be filtered be using the *Employees to Include* filter and selecting *Non-Owner Employees with LESS than 100k in 2019 annualized*.

Loan Forgiveness Export

Select the date range for your loan Covered Period or the Alternative Payroll Covered Period. This should be exactly 8 or 24 weeks (so if the loan started on a Monday, the end of the date range should be a Sunday).

For example:

Pay Date	Date Range ∨	From:	04/06/2020
	To:	05/31/2020	

Note: Use *Date Range* not *Calendar Range*

Use the *Period For Date Range* filter and select the correct *Loan Forgiveness Period* (8 or 24 weeks).

Some key columns may include:

- Wages ($)
- Excluded Wages ($)
- Excess Wages ($)
- Included Wages to Cap ($)
- Retirement Benefits (ER) ($)
- Health Benefits (ER) ($)
- State & Local Taxes (ER) ($)
- Payroll Cost Total ($)
- Combined Head Count
- Simplified Head Count

Note: If you had any employees making over 100k annualized in at least one pay period in 2019, you will need to create 2 additional versions of this export. One with Employees that made MORE than 100k annualized in at least one pay period in 2019 and one with Employees that made LESS than 100k annualized in all pay periods in 2019. These can be used for the 2 tables requested in SBA Form 3508 - PPP Schedule A Worksheet.

SBA Form 3508

This section is intended to assist you with filling out the PPP Loan Forgiveness Calculation Form and PPP Schedule A.

PPP Schedule A

Line 1: use "Included Wages to Cap ($)" from your Loan Forgiveness Export with employees that made LESS than 100k annualized in all pay periods in 2019

Line 2: use "Combined Head Count" or "Simplified Head Count" from your Loan Forgiveness Export with employees that made LESS than 100k annualized in all pay periods in 2019

If you have FTE Reduction Exceptions, you will need to add these to the total (see PPP Schedule A Worksheet – Table 1)

Line 3: use Loan Forgiveness Export with employees that made MORE than 100k annualized in at least one pay period in 2019 to identify which employees you need to verify have not had an average wage reduction of at least 75%. Compare this to their average wages in the Lookback Period for Wage Reduction Export.

- See **Instructions for PPP Schedule A Worksheet** for further details.

Line 4: use "Included Wages to Cap ($)" from your Loan Forgiveness Export with employees that made MORE than 100k annualized in at least one pay period in 2019

Line 5: use "Combined Head Count" or "Simplified Head Count" from your Loan Forgiveness Export with employees that made MORE than 100k annualized in at least one pay period in 2019

Line 6: use "Health Benefits (ER) ($)" from your Loan Forgiveness Export including all employees in the US

Line 7: use "Health Retirement (ER) ($)" from your Loan Forgiveness Export including all employees in the US

Line 8: use "State & Local Taxes (ER) ($)" from your Loan Forgiveness Export including all employees in the US

Line 9: *Owner Employees* can be used to select the wages for employees that need to be reported here. This will include any employee in the system with an *Ownership Percentage* above 0%.

Line 10: use "Payroll Cost Total (ER) ($)" from your Loan Forgiveness Export including all employees in the US

Line 11: use "Combined Head Count" or "Simplified Head Count" from your **Error! Reference source not found.**

Line 12: use "Combined Head Count" or "Simplified Head Count" from your Loan Forgiveness Export including all employees in the US

- If you have FTE Reduction Exceptions, you will need to add these to the total (see PPP Schedule A Worksheet – Table 1)

Line 13: use the math provided in the worksheet

PPP Loan Forgiveness Calculation Form

All the amounts in PPP Schedule A can be used to fill out this form.