SALARY
DEDUCTION
SYSTEM

National Housing Trust
...the key to your home

EMPLOYER'S
GUIDE

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1 OVERVIEW

1.1 Key Terms

These are the principal terms you will need to know as you use the Salary Deduction System.
Understanding these key terms will help you use the Guide and system with ease.

Batch Code	This number is automatically generated by the SDS once the SD listing and payment details are submitted successfully.
Comma Separated Value (CSV) File	This is an excel file format provided by the NHT for submission of the employers' salary deduction listing.
Dashboard	This user interface provides an 'at a glance view' of key aspects of the system and allows users to access the different screens.
Employee Obligation	Displays the details of the loan accounts and corresponding amounts for which the employee is responsible.
Payer Obligation	Stores all the salary deduction details for a payer, such as loan account number(s), TRN, SD amount and the SD effective date.
Payroll Period	This is the effective date for which the SD batch is being paid.
Permanent Deduction	The expected amount that is to be remitted periodically by an employer to the NHT on behalf of an employee
Salary Deduction	Mortgage payment(s) to be deducted from an employee's salary and remitted to the National Housing Trust.
Salary Deduction (SD) Record	Consists of the individual SD details for an employee, i.e. loan account number, TRN, SD amount and SD effective date.
Salary Deduction (SD) System	This is the automated system used by employers to submit their SD listing and payment details.
Salary Deduction Amount	The mortgage payment amount expected to be paid for each employee (advised by the NHT or the employee).

Salary Deduction Batch	Created after a SD listing along with the related SD payment details are submitted through the SDPS or SDS and is assigned with a unique batch code.
Salary Deduction Listing	The list of employees along with their corresponding salary deduction details.
Salary Deduction Processing System (SDPS)	This is the automated system used by employees of the NHT to process all salary deduction mortgage listings and payment details submitted by an employer, whether through the Salary Deduction System (SDS) or delivered by a bearer to the NHT.
Salary Deduction System (SDS)	The automated system used by employers to submit their salary deduction mortgage listings and payment details to the NHT.
Status	This relates to the current state or condition of a SD batch, for example, processed, cancelled or new.
Temporary Deduction	The expected amount remitted to the NHT for a specific period by an employer for an employee.
User Account	An authorised employee who has access to the SDS.
User Account Type	This indicates the level of authority the user has to make changes within the system.

1.2 Symbols

Throughout this document, the symbols below are used to highlight important details:

Important!	**Important Information** Critical information contained here or caution is required.
	Good to Know Tips to make it easier to carry out an action.
	Mandatory Action Action must be completed.
	Attention Action to be done only where necessary.

1.3 Introduction

Welcome to the National Housing Trust's (NHT) **Salary Deduction System (SDS) User Guide**. The SDS will be used by employers to submit their salary deduction mortgage listings and payment details. The system will improve the communication between the user (employer) and the NHT. This user guide is intended to provide step-by-step instructions for using the SDS.

1.3.1 Supported Browsers

A supported web browser is mandatory to be able to use the SDS. The web browsers compatible with the SDS are **Google Chrome, Firefox & Microsoft Edge**.

Important!   The SDS will **NOT** open in an unsupported browser.

1.3.2 Help Desk

When in need of assistance, you may contact the NHT using the following information:

- Email: mortgagematters@nht.gov.jm
- NHT Contact Center: 876-929-6500-9
- Support personnel:
    - Supervisor, Salary Deduction Unit: 876-764-0871
    - Jnr. Accounting Officer: 876-764-0873
    - Loan Management Department: 876-764-0872

SECTION 2

EMPLOYER'S USER PROFILE

Step 1	Step 2	Step 3	Step 4
• Create an Account	• Complete Email Verification Process	• Await Approval From NHT	• Login to the SDS
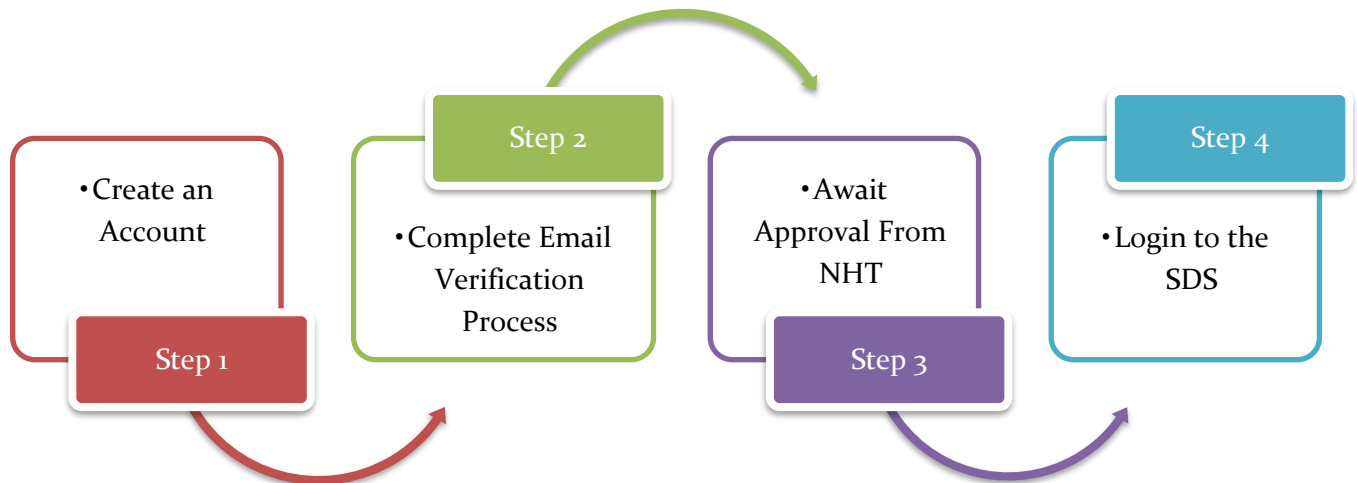
2   EMPLOYER'S USER PROFILE

Each employer must have an Employer User Profile to begin working with the SDS. This user profile is **created by you**, the employer, and **approved by the NHT**. A company email address should be used to create the Employer User Profile. This email address will be the main method of communication between you, the employer, and the NHT, and it should therefore be monitored frequently.

2.1   Creating Employer User Profile

The following steps will guide you in creating your user profile:

STEP 1   Launch the NHT's website using the following link ***https://www.nht.gov.jm/*** as shown below in Figure 1.
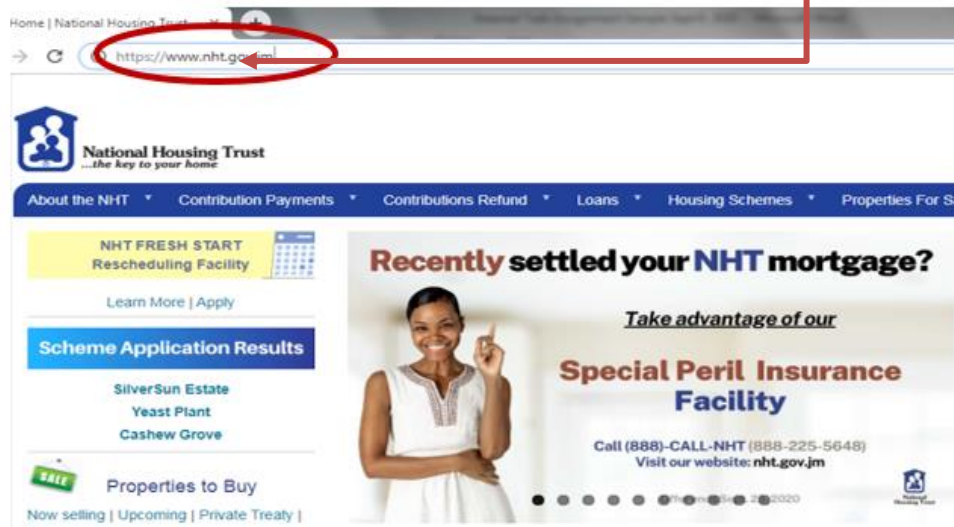
Figure 1: NHT's Website

STEP 2 From the *Home screen*, select the SDS tab to launch the SDS Web Application as shown below in Figure 2.
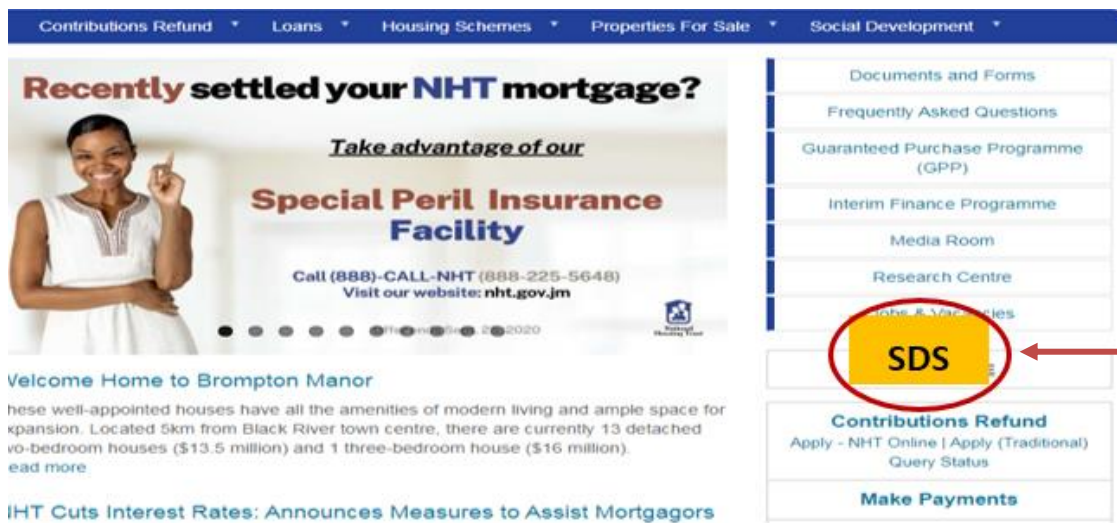
Figure 2: Home Screen

You will be redirected to NHT's **SDS Login screen** as shown below in Figure 3:
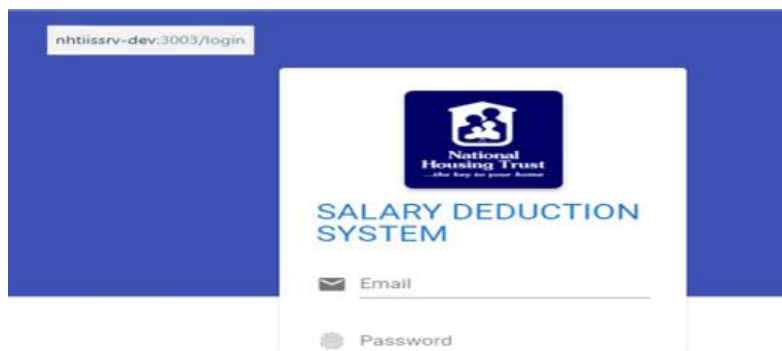
Figure 3: SDS Login Screen

STEP 3 — Select the <u>CREATE AN ACCOUNT</u> button to begin the user profile creation process as shown below in Figure 4.
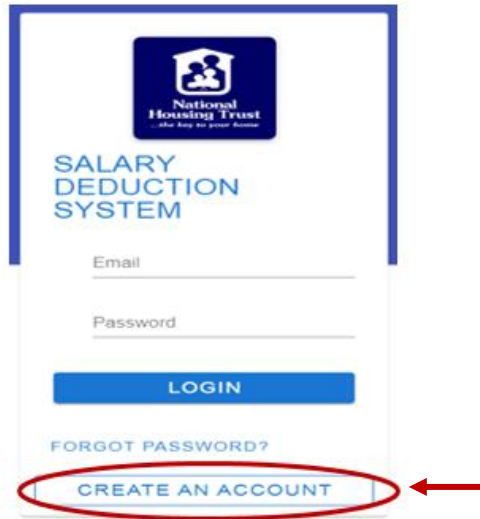
Figure 4: SDS Login Screen - Create An Account Button
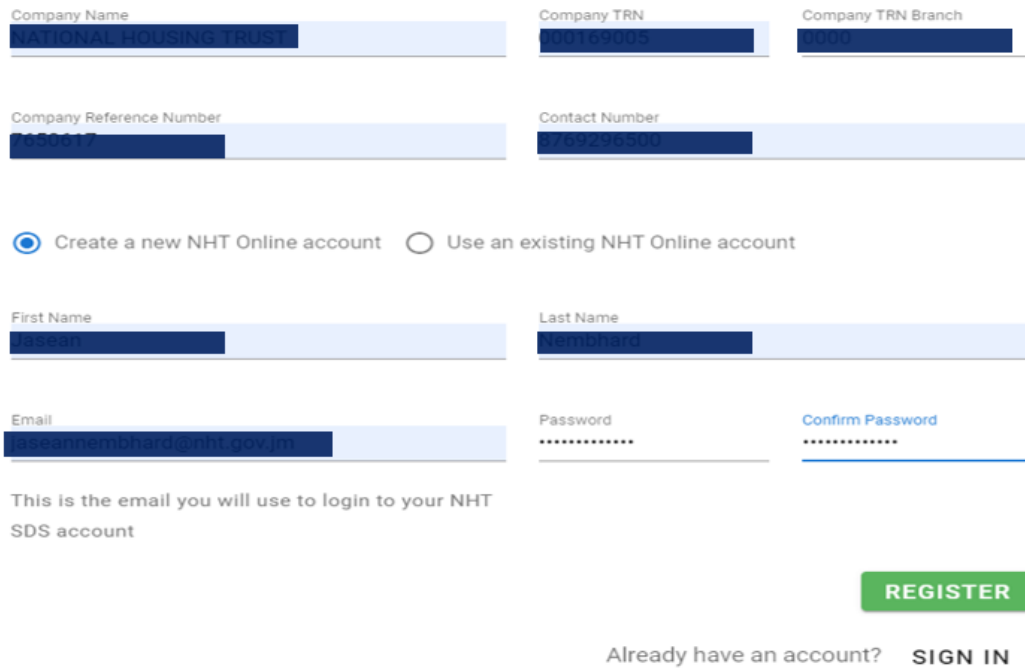
STEP 4 — If your company **already has an NHT Online Account, proceed to Step 4B.**

If **NOT**, proceed to populate all fields as shown below in Figure 5 with your company's details and the information for the authorised payroll employee.

Important! **Remember to use a company email address that will be monitored frequently, as this will be the main method of communication with the NHT.**

Figure 5: Create An Account Screen – New NHT Online Account

Then click the **REGISTER** button.
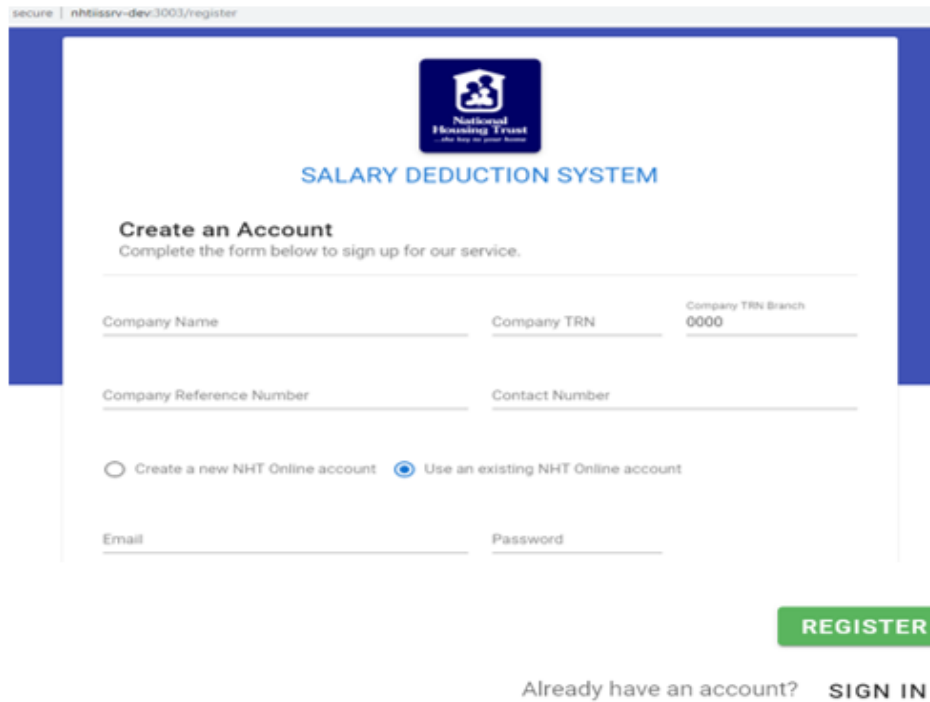
Important!

Populate the Company TRN Branch field with the company's TRN extension number if one is assigned to your company; however, if you do not have an extension number assigned, allow the _0000_ to remain.

Step 4B

If you are using an existing NHT Online Account, select the option, *Use an existing NHT Online Account.*

Populate all fields shown with your company's details and enter the authorised payroll employee's email address and the password used to login into NHT Online as shown below in Figure 6.

Figure 6: Create An Account Screen – Existing NHT Online Account

Then click the **REGISTER** button.

Important!

- Remember to use a company email address that will be monitored frequently, as this will be the main method of communication with the NHT.
- Populate the Company TRN Branch field with the company's TRN extension number if one is assigned to your company; however, if you do not have an extension number assigned, allow the *0000* to remain.

If the information entered is correct, a **Registration Successful!** pop-up notification will appear on your screen, as shown below in Figure 7.
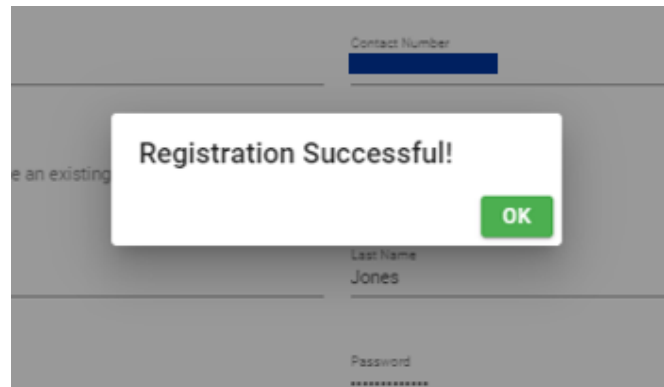
Figure 7: Registration Successful Pop-up Notification

STEP 5 Now that you have created your user profile, login to your email account to begin the email verification process as shown below in Figure 8. Click the Verify Email link.

NHT Online Registration

NHT Online <nhtonline@nht.gov.jm>
To: < COMPANY EMAIL>

Hello ANDREW,

Thanks for creating an account with NHT Online. Click below to confirm your email address
Verify Email

Sincerely
NHT Online Team

==================================

Contact the NHT

Website: www.nht.gov.jm
E(-Mail) : wecare@(nht.gov.jm)
Telephone:1-876-929-6500-9
Toll Free numbers:
    (for Jamaican callers)1-888-CALL NHT or 1-888-225-5648,

    (for U.S.A. & Canada callers)1-800-858-3219

    (for U.K. callers)+44 203 514 8816

Figure 8: Verification Email

You will be redirected to the **NHT Online Website** to finalise the verification process, as shown below in Figure 9.

Figure 9: Email Verification Successful Notification

After the verification process has been finalised, you will receive a **Welcome Email,** as shown below in Figure 10.
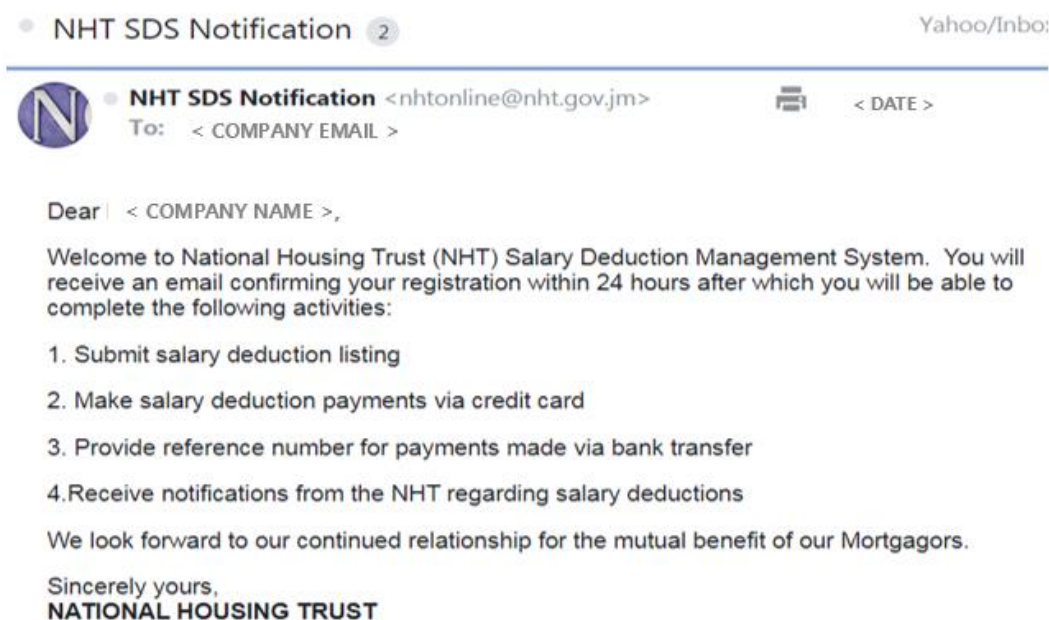
Figure10: Welcome Email

Once NHT has approved your user profile, you will receive an **Approval Email,** as shown below in Figure 11.

NHT SDS Notification <nhtonline@nht.gov.jm>   < DATE >
To: < COMPANY EMAIL >

Dear   < COMPANY NAME > ,

Your National Housing Trust Profile has been approved and is now ready for you to access. You may click on the link below to go directly to the portal.

Should you need to reset your password please click on the forget password link on your home screen.

For further information, you may contact the NHT using the following information.

Email: mortgagematters@nht.gov.jm
Delcita Morgan Franklyn 876-764-0872
Aldene Wilson 876 – 764 – 0871
Carl Wallace – 876 -764- 0873
Sincerely yours,
NATIONAL HOUSING TRUST

Figure11: Approval Email

Creating Employer User Profile Complete!

2.2 Login to the Employer User Profile

The following steps will guide you on how to login into your Employer User Profile:

Important! **Remember, to access the SDS Web Application from the NHT's Website see section 2.1.**

STEP 1 From the *SDS Login screen*, enter the **Email Address** and **Password** details that were used to register the SDS as shown below in Figure 12.
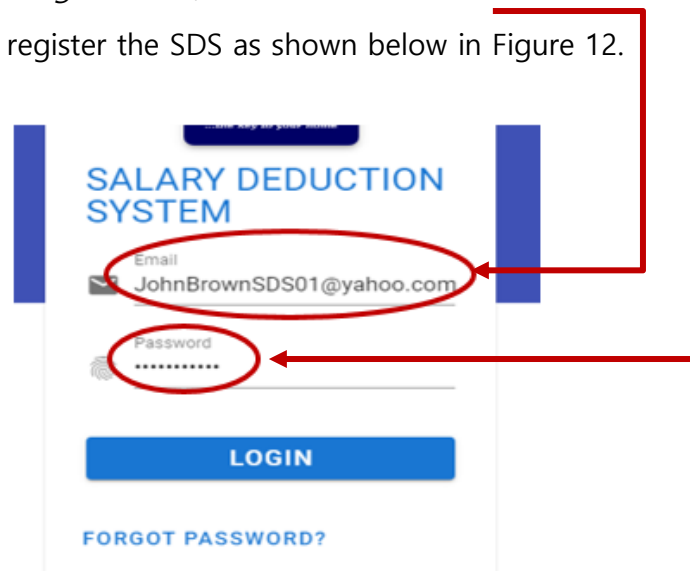
Figure12: SDS Login Credentials

Then click the **LOGIN** button.

Just in case you forget your password, you may reset it by doing the following:
- On the login screen, select the **FORGOT PASSWORD?** tab.
- Enter your email address and click the **SUBMIT** button on the Forget Password screen.
- You will receive a **Reset Password** link; click on the link and you will be redirected to the **NHT Online Website** to reset your password.

Login to the Employer User Profile Complete!

SECTION 3

THE DASHBOARD

Step 2

• Viewing The Dashboard

Step 1

• Accessing Menu Items
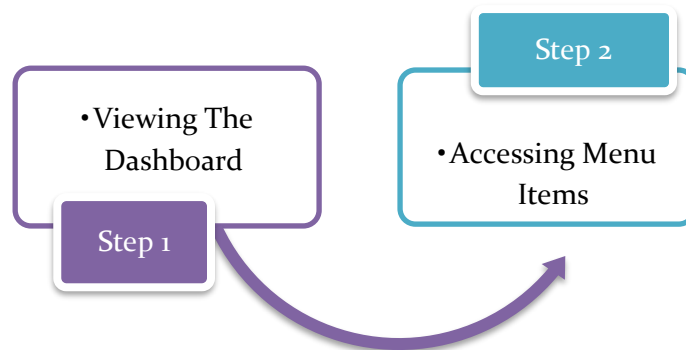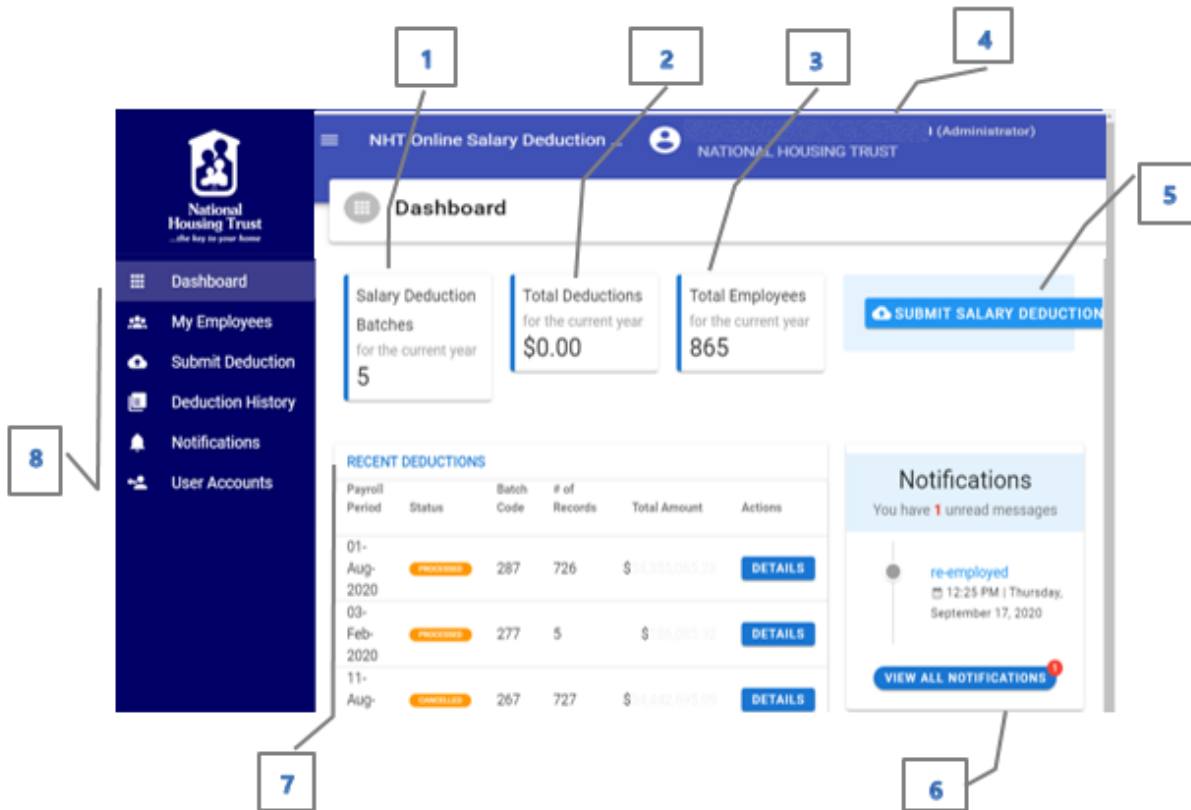
3 THE DASHBOARD

Now that you have successfully logged into the SDS Web Application, let us take a look at the Dashboard. The Dashboard screen displays summary information in the system, such as SD Batches, Total Deductions and Total Employees. This screen also highlights Recent Deductions submitted and unread Notifications. Additionally, there are two (2) shortcut buttons: Submit Salary Deductions and View All Notifications. A brief explanation of the information on the Dashboard screen shown below in Figure 13 can be seen on the following page.

Figure 13: Dashboard Screen

Dashboard Information:

1   Salary Deduction Batches – this displays the total number of SD batches submitted through the SDS or delivered to the NHT by a bearer for the Year-to-Date.

2   Total Deductions – this displays the total SD mortgage deductions paid to NHT for the current year.

3   Total Employees – this displays the number of employees with SD arrangements for the current year.

4   Login Information – this displays the company's login email address, name, and profile account type based on the user's authority level. The login information shown below in Figure 14 remains visible on all screens.

Figure 14: Login Information

5   Submit Salary Deduction Button – this shortcut button takes you to the Submit Deduction screen.

6   Notifications Panel – this displays unread messages. The **View All Notifications** button will take you to the Notifications screen.

7 **Recent Deductions Box** – this displays the information regarding recent SD submissions made either through the SDS (by the company) or SDPS (by an NHT officer). You can click the **Details** button to view the details of the batch.

8 **Menu Items** – this is a list of stationary tabs which are always visible on all screens. They hold the primary navigation for the system and once a selection is made the tab will take you to the respective screen.

Dashboard Review Complete!

National Housing Trust
...the key to your home

SECTION 4

USER ACCOUNTS

Step 2

• Creating A User Account

Step 1

• Editing A User Account

• Deleting A User Account

Step 3
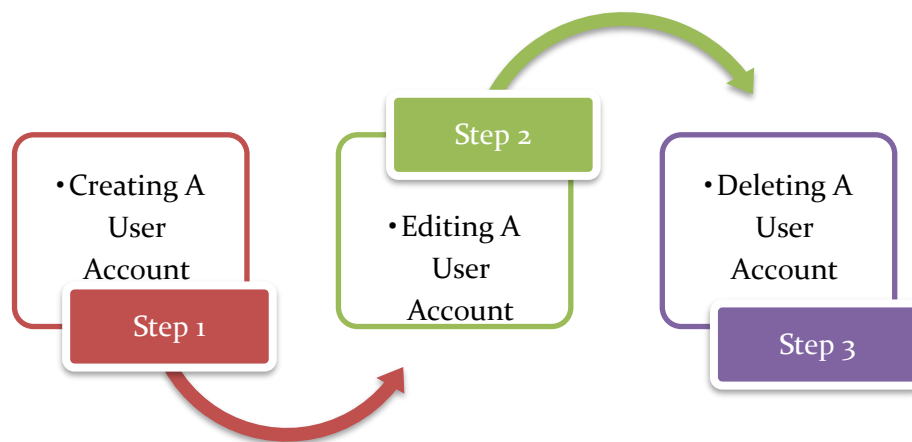
4   USER ACCOUNTS

The User Accounts screen allows a payroll employee with an Administrator Account Type to control who should have access to the system and determine the level of authority assigned to each payroll employee. The system has two (2) levels of authority known as Account Type:

1) **Standard** – should have limited access to the Menu Items based on the permissions assigned.

2) **Administrator** – should have complete access to the Menu Items and can determine the permissions for the authorised payroll employee (user account).

In addition, on the User Accounts screen, based on the user's authority level, they will be able to:

- Create a User Account
- Edit a User Account
- Delete a User Account

4.1 Accessing the User Accounts Screen

The following steps will guide you in accessing the User Accounts screen:

Important! **Remember, to access the SDS Login screen see section 2.2.**

STEP 1 From the *Menu Items*, select the User Accounts tab as shown below in Figure 15.
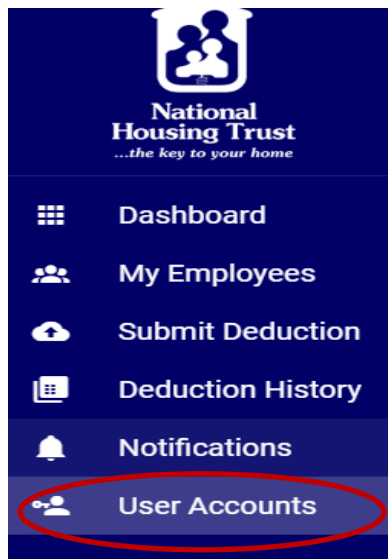
Figure 15: User Accounts Tab

The **User Accounts** screen will be displayed. A brief explanation of each element follows the User Accounts screen shown below in Figure 16.
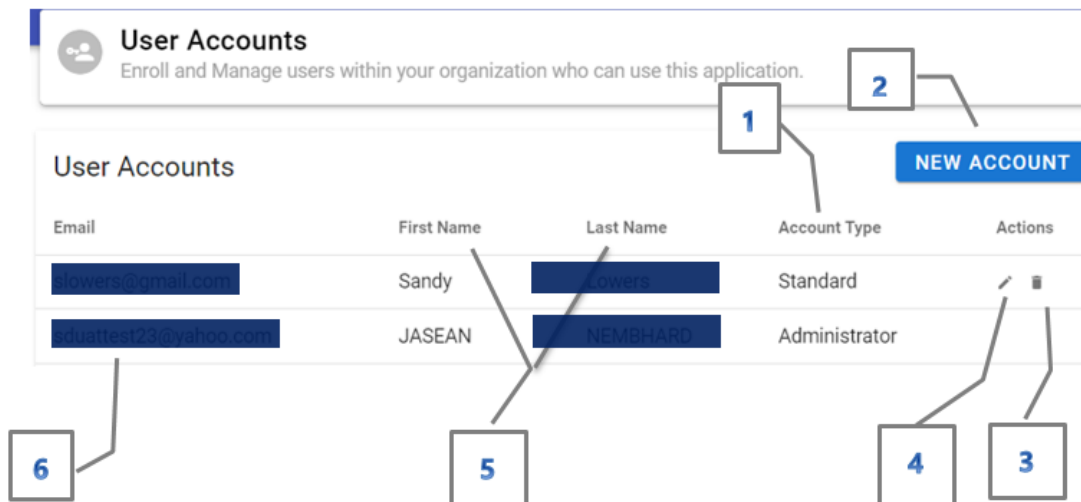
Figure 16: User Accounts Screen

User Accounts Screen Elements:

1   **Account Type** – Profile type based on level of authority

2   **New Account -** Create user account

3   **Delete Icon** - Delete user account

4   **Edit Icon** - Edit user account

5   **First and last names** of the user

6   **Email -** Registered company email address

Accessing the User Accounts Screen Complete!

4.2 Creating User Accounts
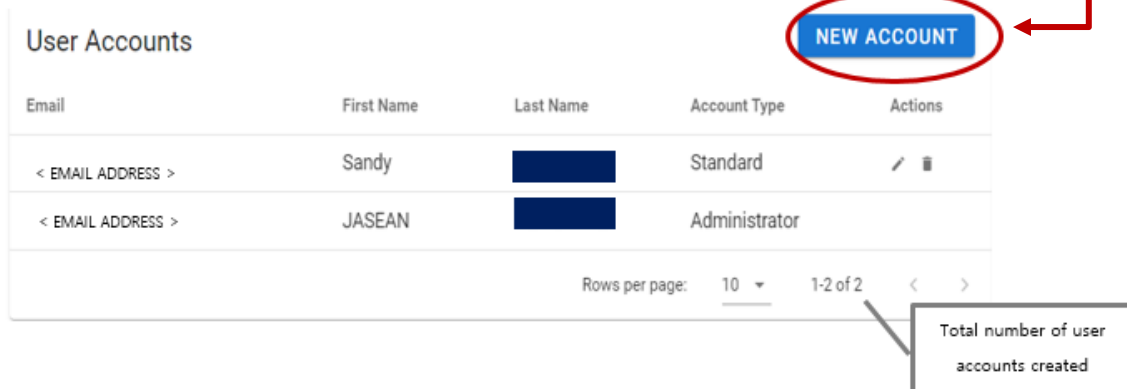
The following steps will guide you in creating a user account for your payroll employee:

Important!   Remember, to access the User Accounts screen see section 4.1.

STEP 1   On the *User Accounts screen*, select the **NEW ACCOUNT** button to register a new user account as shown below in Figure 17.

Figure 17: User Accounts Screen - New Account Button

STEP 2

If the payroll employee **already has an existing NHT Online Account, proceed to Step 2B.**
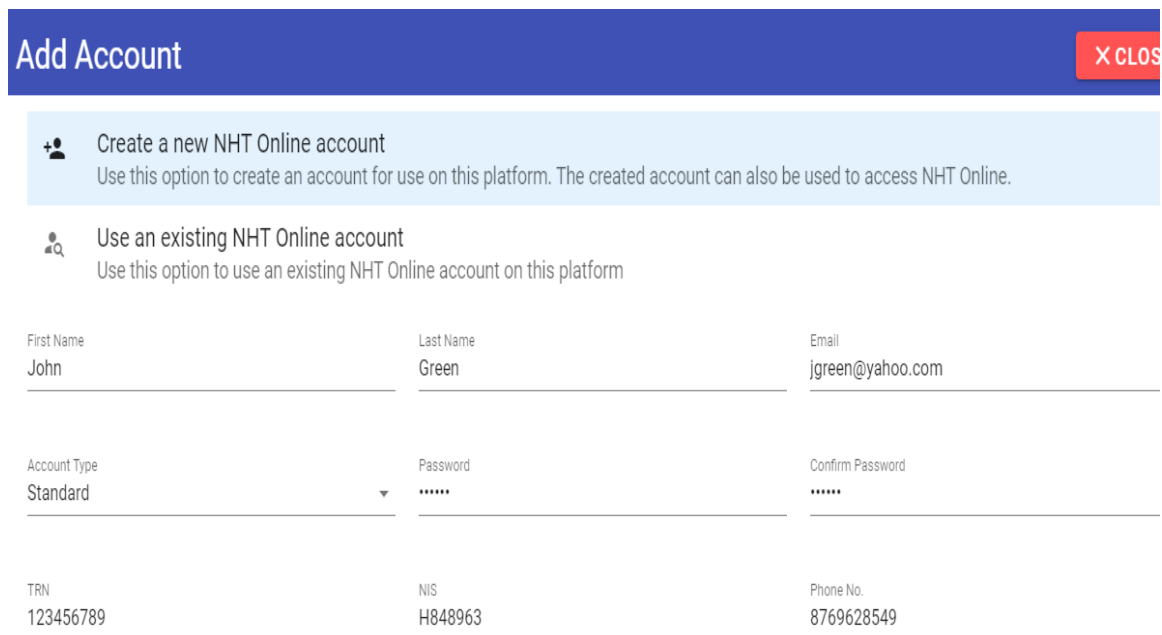
If **NOT**, continue here:

Important!

> **Remember to use a company email address that will be monitored frequently, as this will be the main method of communication with the NHT.**

(1) On the *Add Account screen*, populate all fields with the information for the payroll employee and select the **Account Type** as shown below in Figure 18.

Add Account   X CLOS

+👤 Create a new NHT Online account
Use this option to create an account for use on this platform. The created account can also be used to access NHT Online.

👤🔍 Use an existing NHT Online account
Use this option to use an existing NHT Online account on this platform
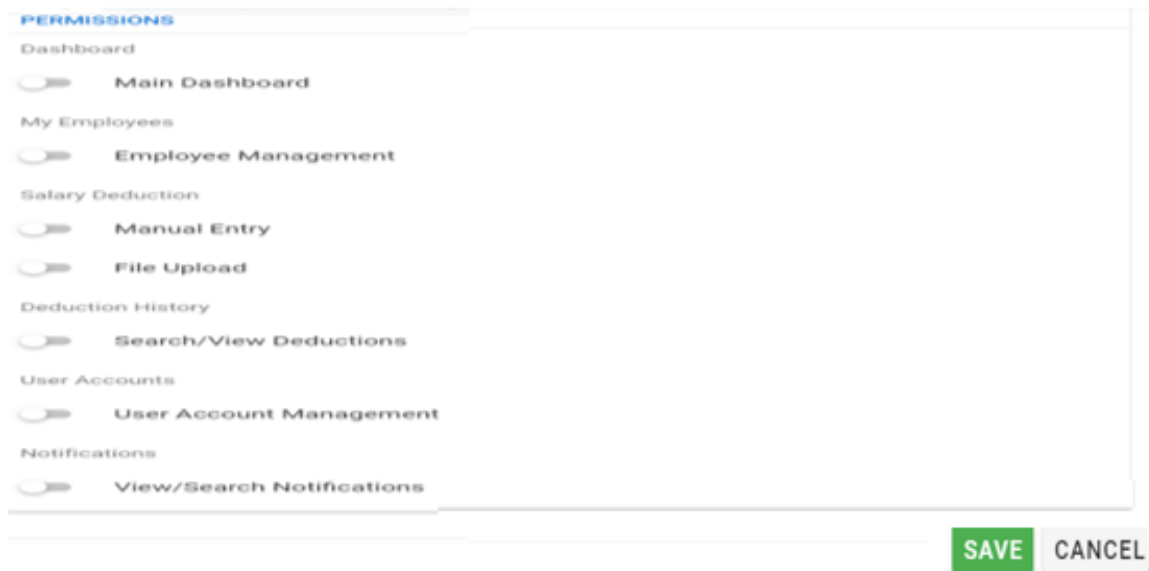
| First Name | Last Name | Email |
| John | Green | jgreen@yahoo.com |

| Account Type | Password | Confirm Password |
| Standard | •••••• | •••••• |

| TRN | NIS | Phone No. |
| 123456789 | H848963 | 8769628549 |

Figure 18: Add Account Screen – Create a New NHT Online Account - Account Type

(2) After populating the employee information and selecting the User Account Type, select the **Permissions** that are to be assigned to the user, as shown below in Figure 19.

> Based on the permissions assigned, the user will only have access to the screens allowed. It is therefore recommended that you carefully review the permissions being assigned. See the page for Permissions Definitions (Page 30).

Figure 19: Add Account Screen - Create a New NHT Online Account - Permissions

Permissions Definitions

The table below details the permissions available on the Add Account screen and provides a brief definition of each permission displayed on the screen.

Main Dashboard	Displays the summarised SD position of the company.
Employee Management	Used to search for an employee, view their obligation details, and request deletion of an employee.
Manual Entry	Use a pre-populated form to submit your NHT SD listing.
File Upload	Upload a CSV file with the details of your NHT SD listing.
Search/View Deductions	Search and view all SD batches submitted by the company to NHT.
User Account Management	Enroll and manage payroll employees within your company who are authorised to use the SDS.
View/Search Notifications	View new communications and search for past communications in the SDS.

Then click the **SAVE** button.
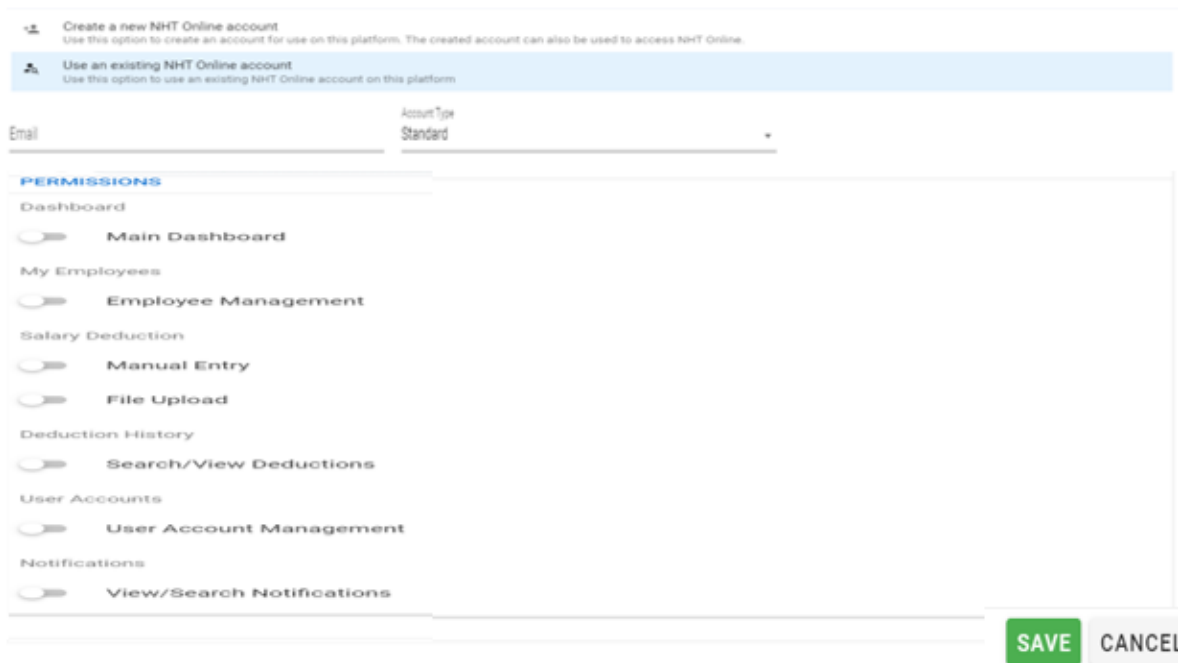
Step 2B If you are using an existing NHT Online Account, select the option *Use an existing NHT Online account* as shown below in Figure 20 then:

(1) Populate the **Email field** with the payroll employee's email address
(2) Select the payroll employees' User **Account Type** and
(3) Select the **Permissions** to be assigned to the user

Important! **Remember to use a company email address that will be monitored frequently, as this will be the main method of communication with the NHT.**

Figure 20: Add Account Screen – Use an Existing NHT Online Account

Based on the permissions assigned, the user will only have access to the screens allowed. It is therefore recommended that you carefully review the permissions being assigned. See page above for Permissions Definitions.

Then click the **SAVE** button.

Creating User Accounts Complete!

4.3 Editing User Accounts
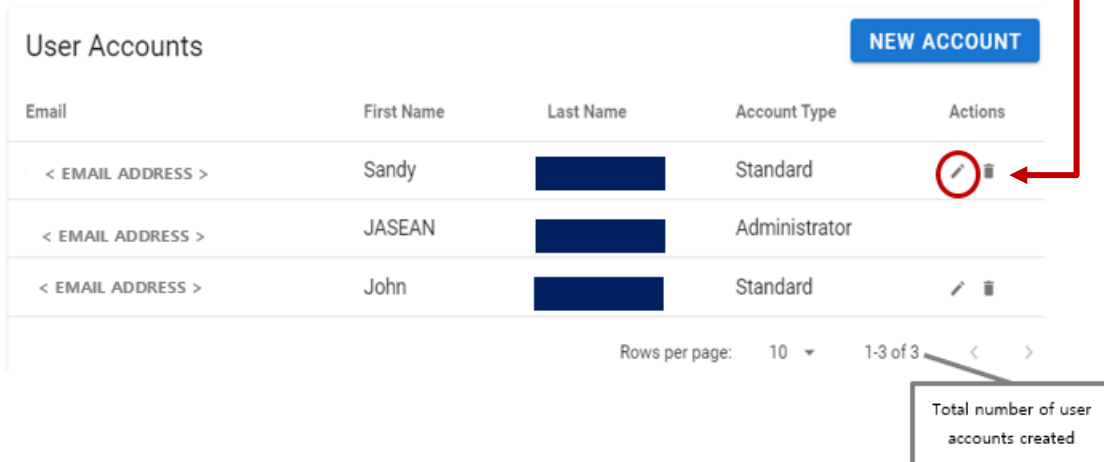
The following steps guide a user with an Administrator Account Type to edit a user account with a Standard Account Type:

Important! **Remember, to access the User Accounts screen see section 4.1.**

STEP 1 On the *User Accounts screen*, click the ✏ icon to edit a user's details as shown below in Figure 21.
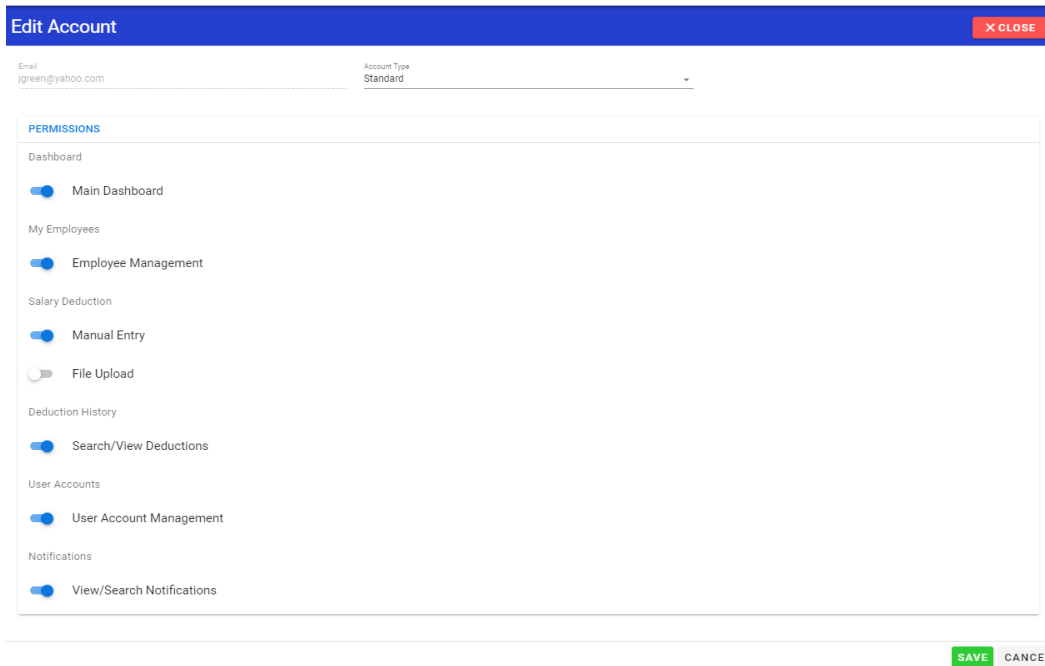
Figure 21: User Accounts Screen - Edit Icon

From the *Edit Account screen* as shown below in Figure *22:*

Only an employee with an Administrator Account Type can edit a user account to change the user's Account Type and the Permissions assigned.

STEP 2

Figure 22: Edit Account Screen

⚠️ Based on the permissions assigned, the user will only have access to the screens permitted. It is therefore recommended that you review carefully the permissions being assigned. See page 30 for Permissions Definitions.

Then click the **SAVE** button.

Editing User Accounts Complete!

4.4   Deleting User Accounts

Where an employee is no longer required to have access to the SDS, the user account for the employee may be deleted from the system.
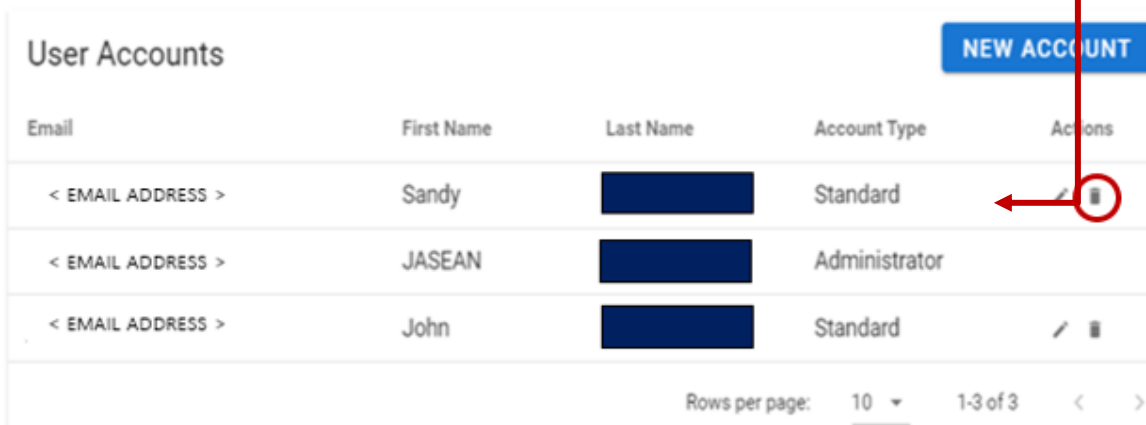
Important!   **Remember, to access the User Accounts screen see section 4.1**

The following steps will guide you when deleting an employee's user account:

STEP 1   On the *User Accounts screen*, click the 🗑 icon to remove an employee's user account as shown below in Figure 23.

Figure 23: User Accounts Screen - Delete Icon

A *Deletion pop-up screen* will be displayed asking you to confirm if you want to delete this user. Click the OK button to confirm deletion as shown below in Figure 24.

Are you sure you want to delete this user?

OK   Cancel

Figure 24: Deletion Pop-up Screen

Deleting User Accounts Complete!

SECTION 5

NOTIFICATIONS

- The Different Types of Notifications

Step 1

Step 2

- Viewing Notifications
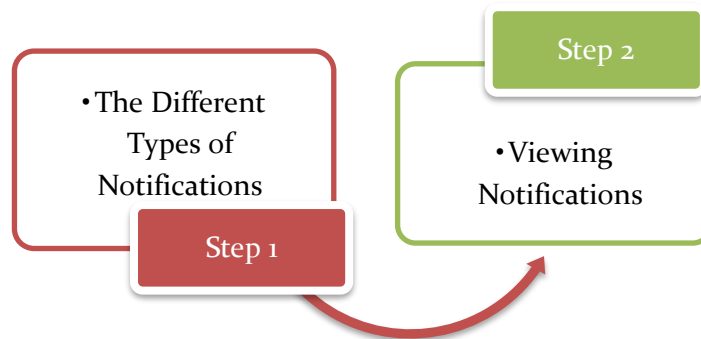
5   NOTIFICATIONS

Notifications are automatically created by the system to inform the NHT or the employer when certain actions are carried out. Actions that generate notifications include changes made to an employee's obligation details, salary deduction batches submitted or adjustments made to an employer's user profile.

Notifications may either be:

1) Viewed on the Notifications screen

2) Received via the company's email address registered in the SDS

There are three different types of Notifications:

1) **Alert** – requires attention to complete a process.

2) **Info.** – provides status on activities.

3) **Warning** – indicates additional actions required to proceed.

The Notifications screen will be one of the main methods of communication between NHT and the employer.

5.1 Accessing the Notifications Screen

The following steps will guide you in viewing your (on-screen) notifications:

> **Remember, to access the SDS Login screen see section 2.2.**

STEP 1   From the *Menu Items*, select the [🔔 Notifications] tab as shown below in Figure 25.
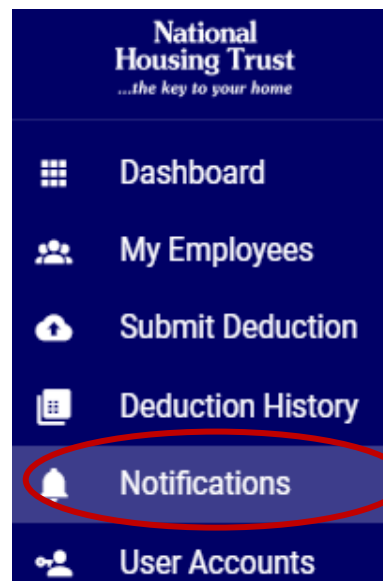
Figure 25: Notifications Tab

> 💡
> - You can also select the [🔔 Notifications] tab from the Dashboard screen, see Section 3.
> - The Notifications screen is one of the main methods of communication between the NHT and an employer.

The **Notifications** screen shown below in Figure 26 will display unread notifications in the SDS.

Figure 26: Notifications Screen

Accessing the Notifications Screen Complete!

5.2 Viewing Notifications
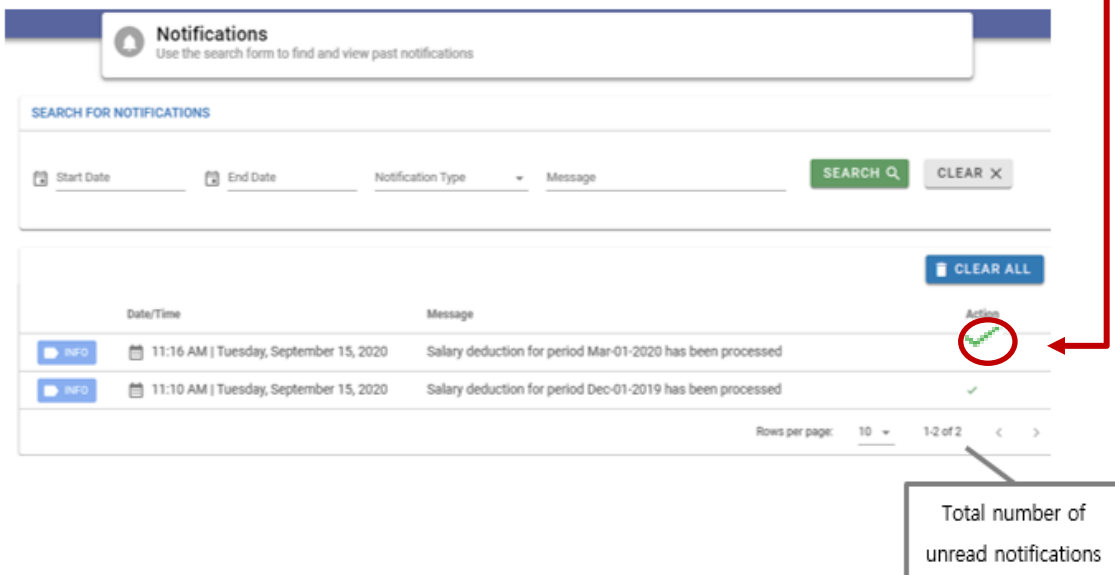
The following steps will guide you in viewing and dismissing a notification:

Important! **Remember, to access the Notifications screen see section 5.1**

STEP 1 On the *Notifications screen,* after viewing a notification, select the ✓ icon to dismiss the notification as shown below in Figure 27.

Figure 27: Notifications Screen – Check Mark Icon

- Once a notification is dismissed, upon re-accessing the Notifications screen, the notification that was previously read will no longer be displayed.
- To delete all notifications, select the button.

Viewing Notifications Complete!

5.2.1 Searching for Notifications
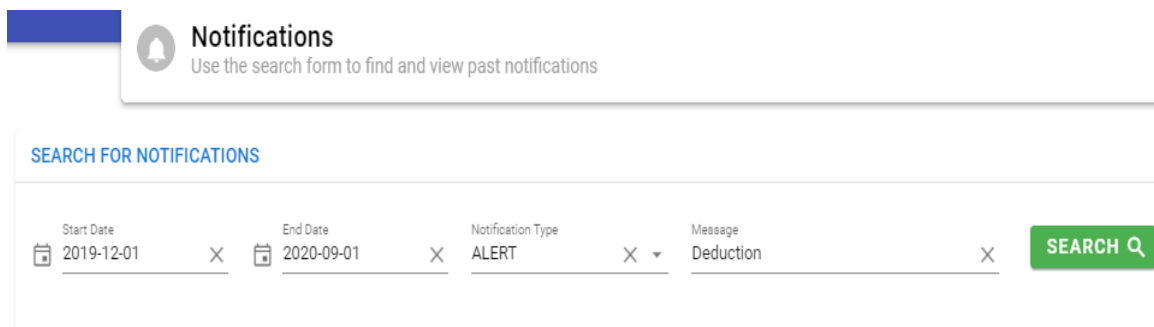
The following steps will guide you in searching for a notification:

Important!   **Remember, to access the Notifications screen see section 5.1**

STEP 1   On the *Notifications screen*, in the Search for Notifications box as shown below in Figure 28, search for a notification by entering any of the search options: *Start Date, End Date, Notification Type or Message.*

Notifications
Use the search form to find and view past notifications

SEARCH FOR NOTIFICATIONS

Start Date	End Date	Notification Type	Message	
2019-12-01 ✕	2020-09-01 ✕	ALERT ✕ ▾	Deduction ✕	**SEARCH Q**

Figure 28: Notifications Screen - Searching For Notifications

- **Notification Type** – To display all notifications, leave the Notification Type field blank. However, if you would like to search by a notification type, select from the Notification Type field drop-down menu and select one of the following options: *Alert, Info or Warning*.
- **Message** - In the Message field, the employee first or last name, salary deduction details, or a specific word (E.g. deductions, batch, terminate) can be entered.
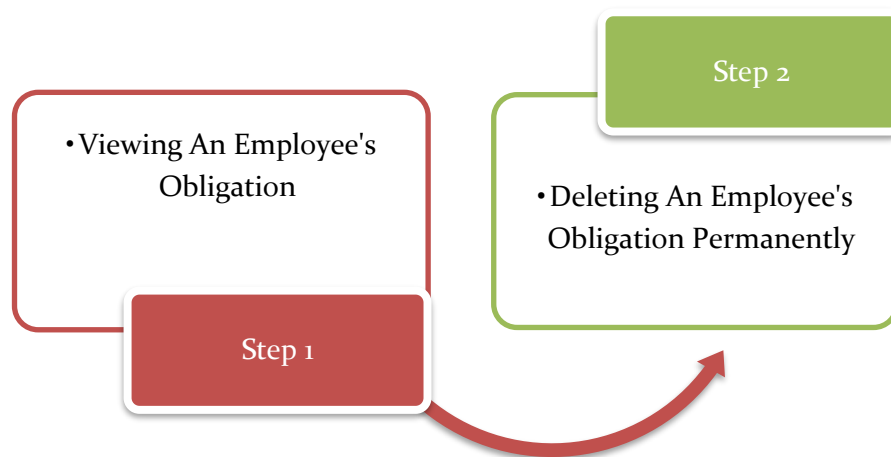
Then click the **SEARCH Q** button.

Searching for Notifications Complete!

SECTION 6

MY EMPLOYEES

• Viewing An Employee's Obligation

Step 1

Step 2

• Deleting An Employee's Obligation Permanently

6 MY EMPLOYEES

Your employees' salary deduction obligations to the NHT can be accessed via the My Employees screen. From the My Employees screen, you are able to:

- View the obligations (SD details) of an employee, and
- Request permanent deletion of an employee from your SD listing

6.1 Accessing the My Employees Screen

The following steps will guide you in accessing the My Employees screen:

> Remember, to access the SDS Login screen see section 2.2.

STEP 1 From the *Menu Items*, select the **My Employees** tab as shown below in Figure 29.
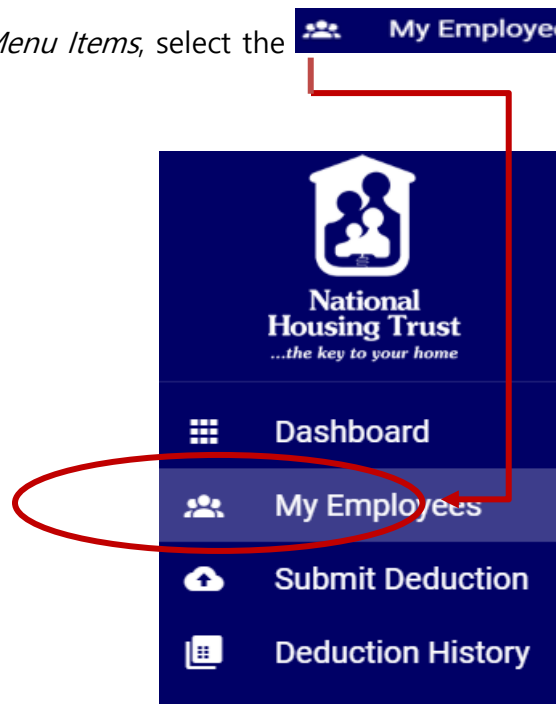
Figure 29: My Employees Tab

The **My Employees** screen shown below in Figure 30 will display the names and details of your employees.

Figure 30: My Employees Screen

Accessing the My Employees Screen Complete!

6.2 Searching for an Employee

The following steps will guide you in searching for an employee:

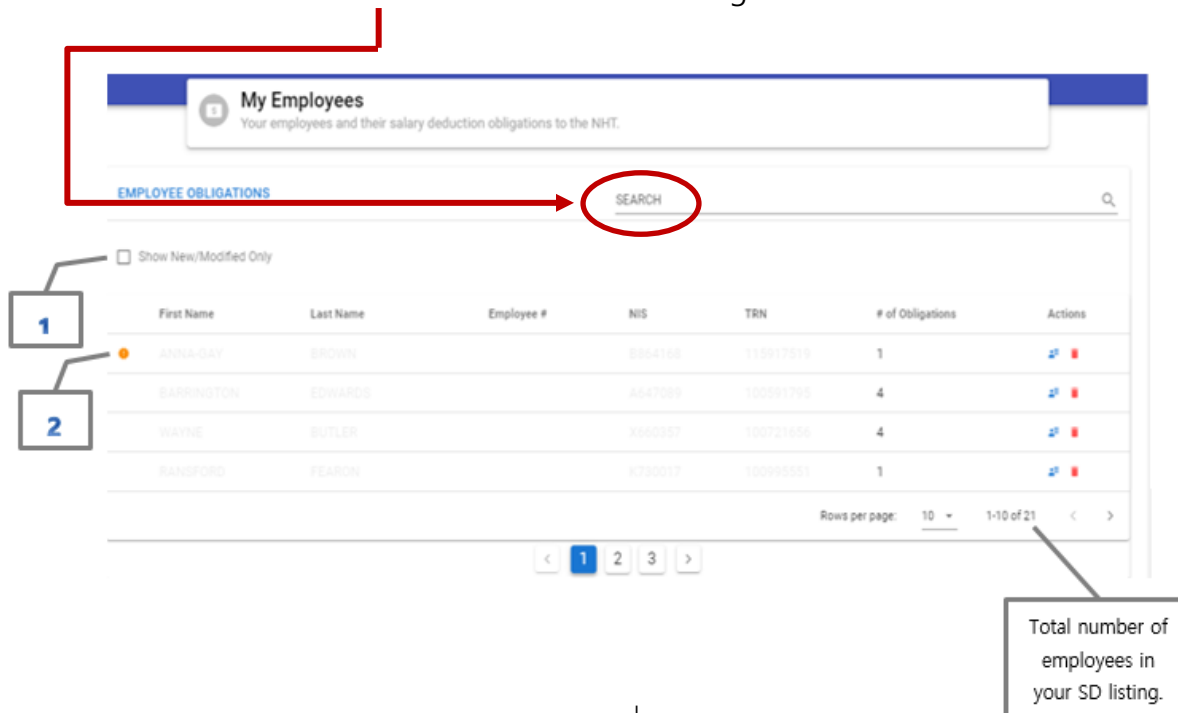**Important!** Remember, to access the My Employees screen see section 6.1.

STEP 1 On the *My Employees screen*, search for an employee by entering any of the following employee information: First Name, Last Name, Employee #, NIS or TRN into the **SEARCH** field as shown below in Figure 31.

Figure 31: My Employees Screen - Searching for an Employee

My Employees Screen Elements:

1 - To view only new/modified employees added to your SD listing for the current month, select the ☐ Show New/Modified Only check box.

2 - The icon indicates that a new employee has been added to your SD listing or a change has been made to an existing obligation for a current employee.

The result will be displayed in the **Employee Obligations** box as shown below in Figure 32.

Figure 32: My Employees Screen - Search Result

Searching for an Employee Complete!

6.3 Viewing the Obligation Details for an Employee

The Employee Obligation(s) refer to the number of loan account(s) an employee is making payments for, either by way of volunteering or being mandated by the NHT.

Important!   **Remember, to access the My Employees screen see Section 6.1.**

The following steps will guide you in viewing an employee obligation(s) details:
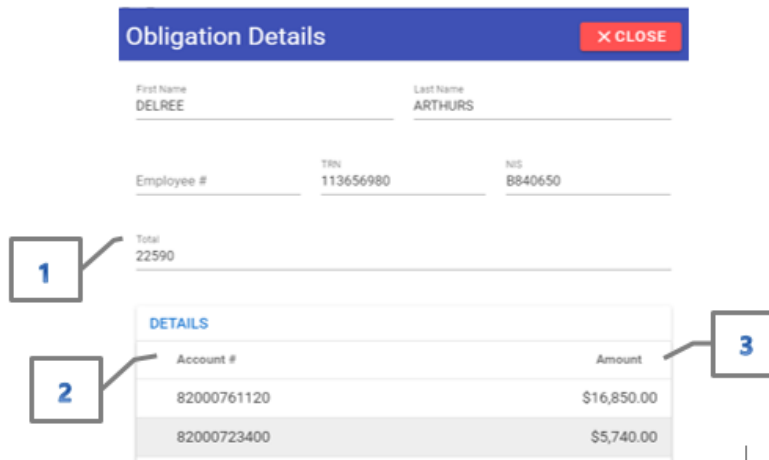
STEP 1   On the *My Employees screen*, from the Actions column, select the 👥 icon as shown below in Figure 33.

First Name	Last Name	Employee #	NIS	TRN	# of Obligations	Actions
HOPTON					1	
GARY					1	
SASHA-MARIE					1	
DELREE					2	
VAUGHN					2	
ALEX					1	

Figure 33: My Employees Screen – Details Icon

An **Obligation Details** pop-up screen will be displayed. The Obligation Details pop-up screen shows the employee's personal information and the salary deduction obligation(s) details. The salary deduction obligation(s) is the mortgage payment(s) to be deducted from an employee 's salary and remitted to the NHT, as shown below in Figure 34.

Figure 34: Obligation Details Pop-up Screen

Obligation Details Screen Elements:

1 **Total field** – this displays the total SD amount to be deducted from an employee's salary.

2 **Account # (column)** – this displays the individual loan account(s) an employee makes payments for.

3 **Amount (column)** – this displays the corresponding SD amount for each loan account in the Account column.

Important! | **If any of the information in the Obligation Details pop-up screen is incorrect, advise your employee to contact the NHT.**

Viewing the Obligation Details for an Employee Complete!

6.4 Deleting an Employee from your SD Listing

An employee may have to be removed from your SD listing for a number of reasons. Reasons for removal include resignation, retirement, termination of employment or insufficient funds to cover the deduction to NHT. An employee may be deleted either temporarily or permanently.

> To delete an employee temporarily, i.e., for the current payroll period see section 7.5.3

The following steps will guide you in deleting an employee from your SD listing permanently:

Important! **Remember, to access the My Employees screen see section 6.1.**

STEP 1 On the My Employees screen, after identifying the employee to be deleted from your SD listing, in the Actions column, select the 🗑 icon as shown below in Figure 35.

First Name	Last Name	Employee #	NIS	TRN	# of Obligations	Actions
HOPTON					1	🗑
GARY					1	🗑
SASHA-MARIE					1	🗑
DELREE					2	🗑
VAUGHN					2	🗑
ALEX					1	🗑

Figure 35: My Employees Screen - Delete Icon

STEP 2 The *Delete Deduction pop-up screen* will be displayed. Enter the reason for requesting permanent deletion in the **REASON field** as shown below in Figure 36.

- The reason for deletion should be typed in sentence case. For example: John Brown has resigned.
- The reason for deletion should include keywords such as: Employee resigned
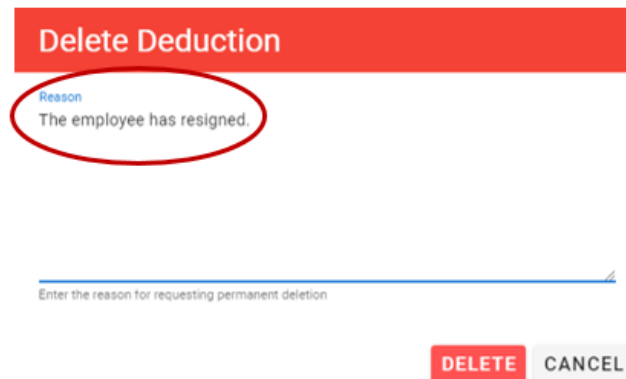
Figure 36: Delete Deduction Pop-up Screen – Reason Field

Then click the **DELETE** button.

- A notification will be sent to the NHT requesting approval for the employee to be deleted. Once processed, you will receive a notification.
- When an employee is permanently deleted, the employee will no longer appear on the My Employees screen or SD listing.

Deleting an Employee Complete!

SECTION 7

SUBMIT SALARY DEDUCTION

Step 2

- Select Payroll Period

Step 1

- Verify Or Upload Deductions

- Select Payment Method

Step 3

Step 4

- Populate Payment Details

- Review & Confirm

Step 5
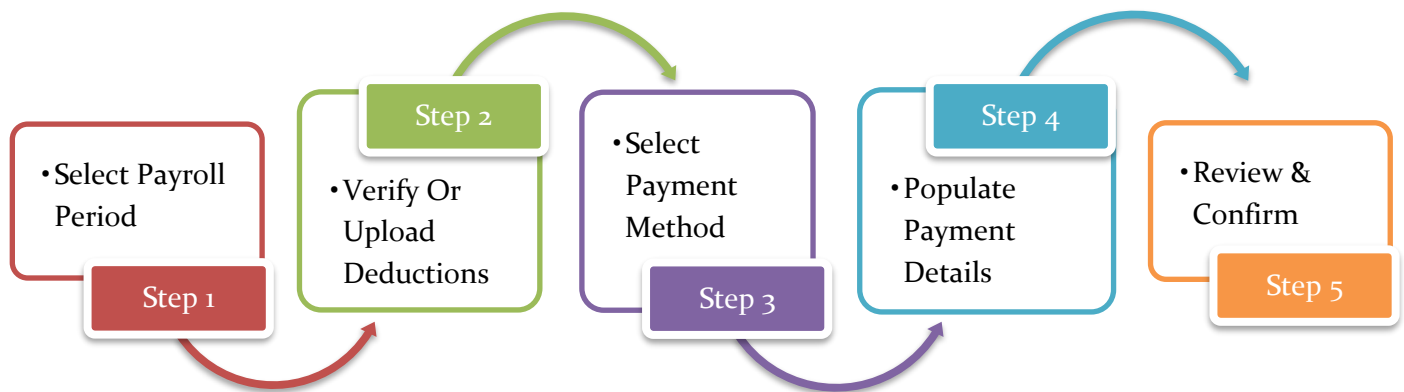
7   SUBMIT SALARY DEDUCTION

An employer is required to deduct and remit from the salary of an employee the SD amount needed to satisfy the employee's mortgage obligation with the NHT. The Submit Deduction

screen is used to submit SD listings and payment details. There are two methods an employer can use to submit their SD information:

1) **Manual Entry** – this method auto-populates your employees' SD details. The following activities can be performed before submitting your SD listing for processing:

- Adding a new employee deduction
- Editing a current employee deduction
- Deleting an employee deduction temporarily or permanently

2) **File Upload** – this method should be used to submit your SD listing using the CSV file provided by the NHT.

> This CSV file **MUST** be populated using the correct format, see section 7.4.1 – Populating the CSV File.

Payment Methods

The SDS offers two payment methods, namely:

1) **Credit Card** – A credit card registered to your employer profile can be used to make direct payments through the SDS when submitting your SD listing. This feature is not currently operational.

2) **Cheque or Bank Transfer/Other** – This method can be used for payments made through your bank or at the NHT cashier with cash, cheque, debit or credit card.

After Submission

After a SD listing and payment details are submitted, a SD batch is created with a unique batch code. This batch code can be used for future reference. You are also able to print the SD batch details as well as export and amend a SD batch for another payroll period.

7.1 Accessing the Submit Deduction Screen

The following steps will guide you in accessing the Submit Deduction screen to submit your company's SD listing using the Manual Entry or the File Upload method:

Important! **Remember, to access the SDS Login screen see section 2.2.**

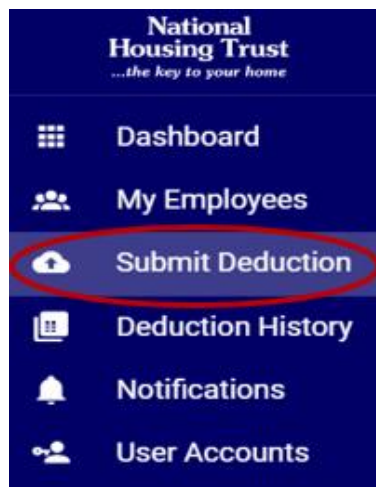**STEP 1** From the *Menu Items*, select the Submit Deduction tab as shown below in Figure 37.

Figure 37: Submit Deduction Tab

You can also select the SUBMIT SALARY DEDUCTION button from the Dashboard screen, see section 3.

The **Submit Deduction** screen shown below in Figure 38 will be displayed. This screen will be used by the employer to submit their SD listings and payment details.

Figure 38: Submit Deduction Screen

Accessing the Submit Deduction Screen Complete!

7.2 Submit SD Listing by Manual Entry

The following steps will guide you in submitting your company's SD listing using the Manual Entry method:

| Important! | Remember, to access the Submit Deduction screen see section 7.1. |

STEP 1 From the *Submit Deduction screen,* in the Manual Entry box, select the **CLICK HERE TO BEGIN** button as shown below in Figure 39.
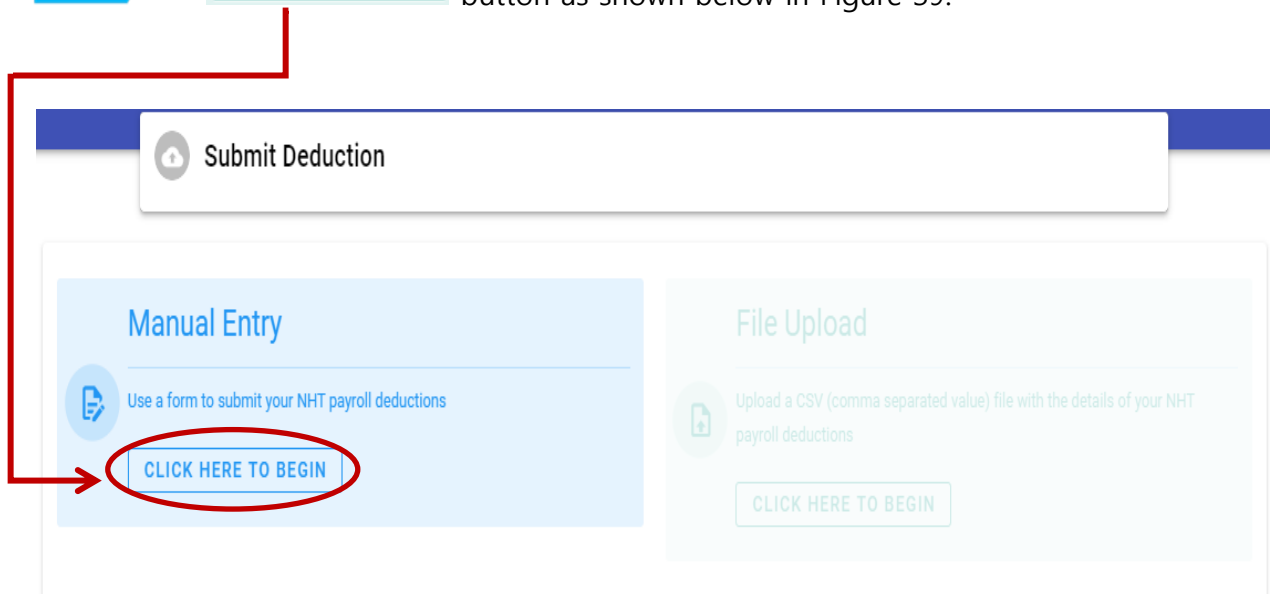

Figure 39: Submit Deduction Screen - Manual Entry Box

STEP 2 From the *Create Salary Deduction Batch - Manual Entry* ❶ *Payroll Period screen*, select the **Payroll Period** by using the calendar as shown below in Figure 40.
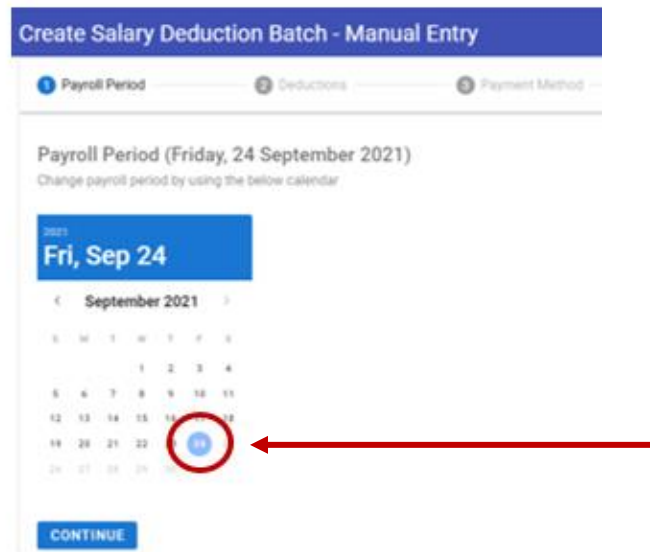

Figure 40: Create Salary Deduction Batch – Manual Entry ❶ Payroll Period Screen
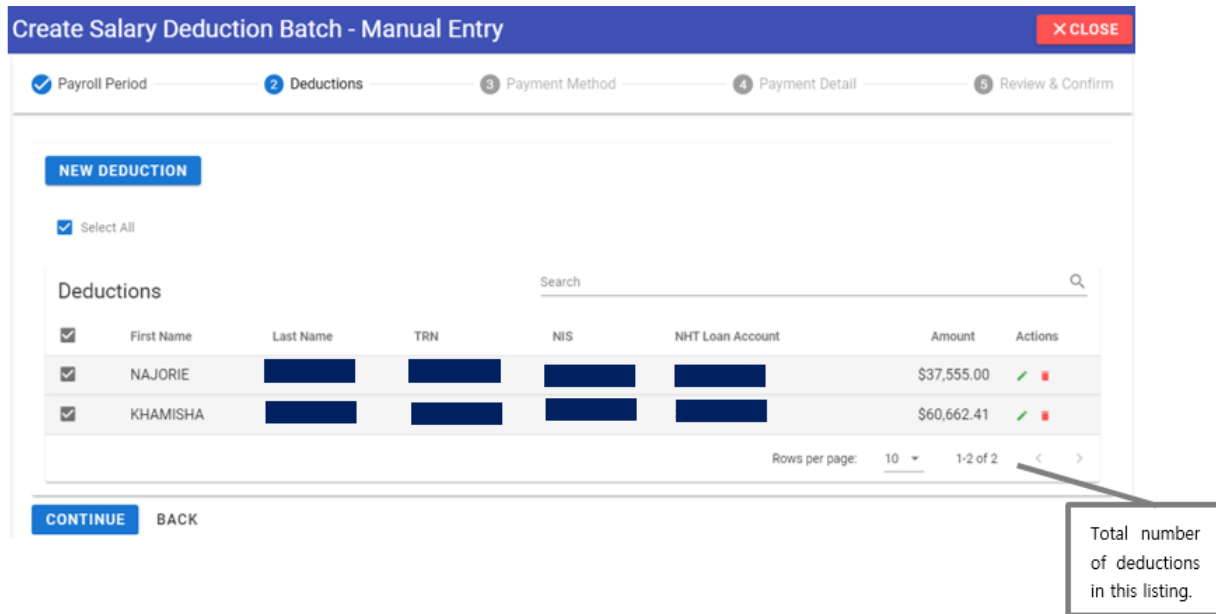
Then click the **CONTINUE** button.

You can filter through the calendar to select different payroll periods according to day, month and year by clicking the arrows ‹ › or by using the date areas shown: ‹ September 2021 › or Tue, Oct 6 .

STEP 3 From the *Create Salary Deduction Batch – Manual Entry* ❷ *Deductions screen*, verify the deduction details as shown below in Figure 41.

Figure 41: Create Salary Deduction Batch – Manual Entry ❷ Deductions Screen

Then click the **CONTINUE** button.

To add a **NEW DEDUCTION**, edit 🖊 a current deduction or temporarily/permanently delete 🗑 a deduction for an employee, see Section 7.5 (Amending a SD Listing Before Submitting) before clicking the **CONTINUE** button.
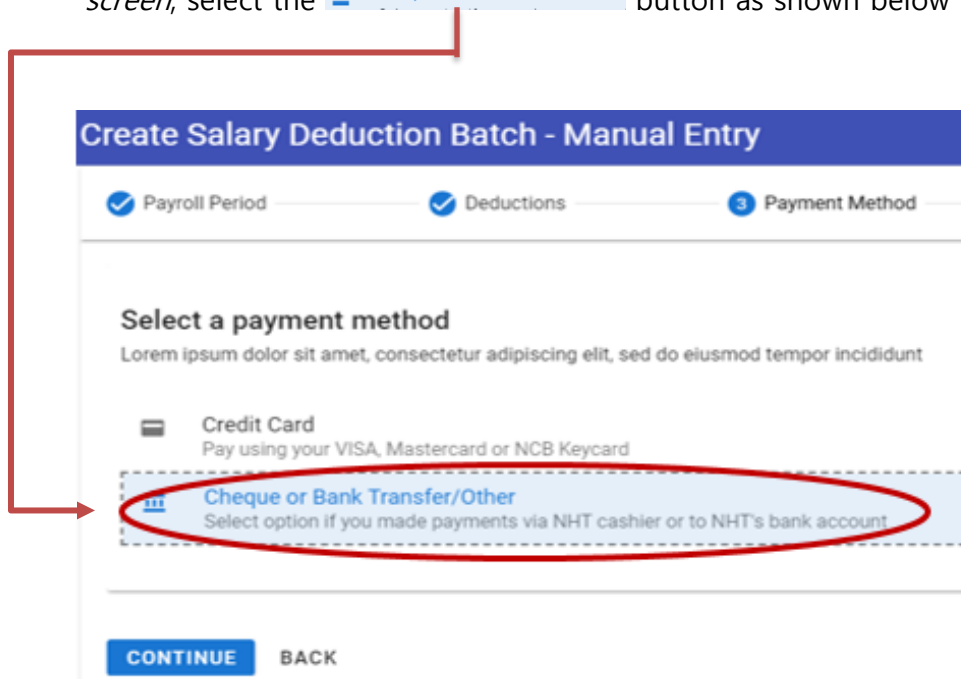
7.2.1 Cheque or Bank Transfer/Other Payment Method

To make payment using the Credit Card payment method see section 7.3.1 (Page 65).

STEP 4 From the *Create Salary Deduction Batch – Manual Entry* ③ *Payment Method screen*, select the [🏛 Cheque or Bank Transfer/Other] button as shown below in Figure 42.

Figure 42: Create Salary Deduction Batch – Manual Entry ③ Payment Method Screen - Cheque or Bank Transfer/Other

Then click the [CONTINUE] button.

STEP 5 From the *Create Salary Deduction Batch – Manual Entry* ④ *Payment Detail screen*, populate all fields as shown below in Figure 43.
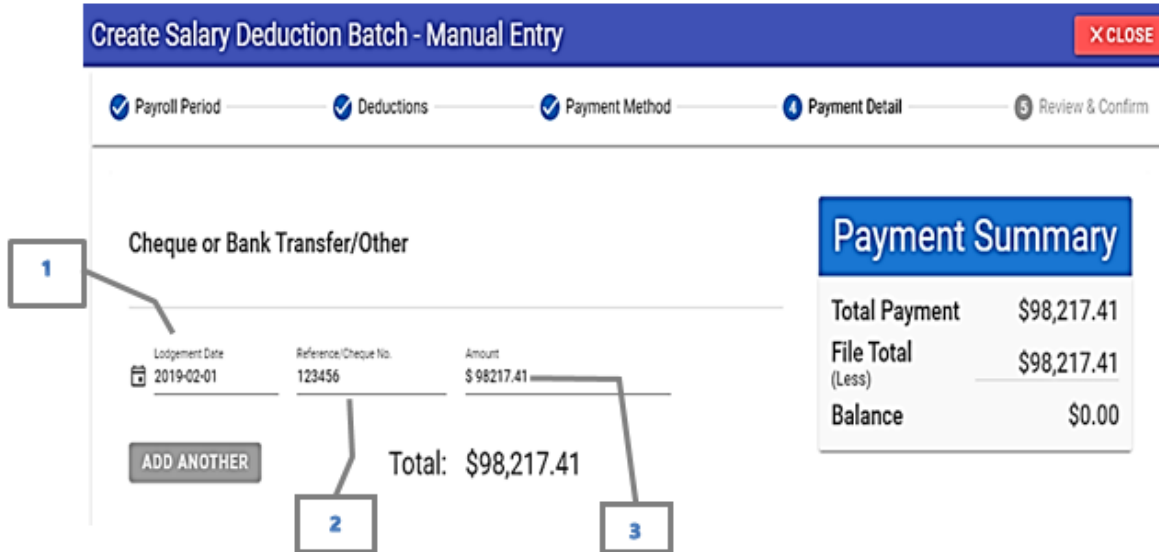
Figure 43: Create Salary Deduction Batch – Manual Entry ④ Payment Detail Screen

Cheque or Bank Transfer/Other Elements:

1 Lodgement Date - The date when the payment was transferred or paid into the NHT's bank account.

2 Reference/Cheque No.:
- A unique number automatically generated by your bank's online system **or**
- Your receipt number **or**
- The number located on the top / bottom of your cheque.

3 Amount – The total payment made to NHT for this SD listing by cash, cheque, bank transfer/other methods.

Important! **The total amount entered in the Amount field must be equal to or greater than the total payment amount in the Payment Summary box as shown in Figure 43 above.**

If multiple payments are made to cover a SD listing, you can select the [ADD ANOTHER] button to display additional payment details data field, as shown below in Figure 44.

Figure 44: Create Salary Deduction Batch – Manual Entry ④ Payment Detail Screen – Add Another Button

STEP 6 From the *Create Salary Deduction Batch – Manual Entry* ⑤ *Review & Confirm screen* as shown below in Figure 45, verify payment information and then select the check box ☐ to agree that the information being submitted is accurate.
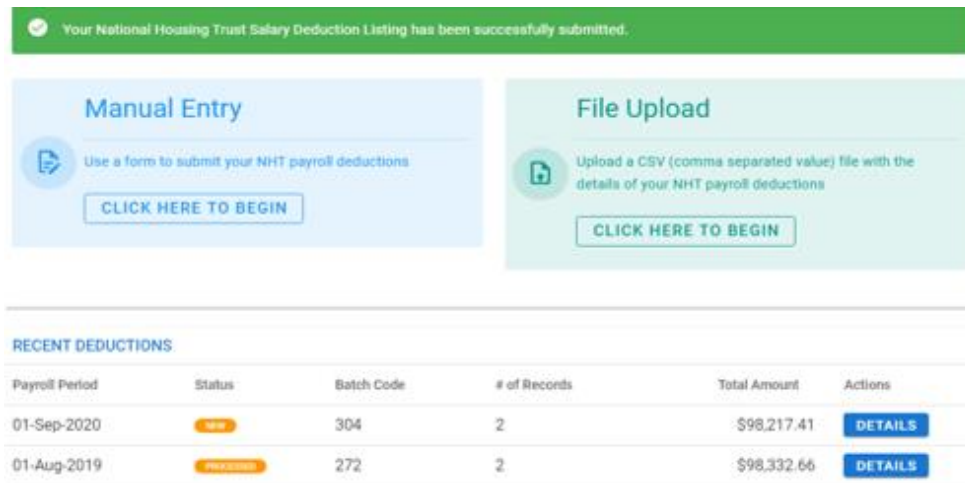
Figure 45: Create Salary Deduction Batch – Manual Entry ⑤ Review & Confirm Screen – Check Box

To make any changes to the SD listing or payment details, click the BACK button on the respective screen and make the adjustment(s).

Then click the **SUBMIT** button*.*

Once you have successfully submitted your company's SD listing and payment details, the system will automatically create a SD batch file. This SD batch file is assigned a unique batch code. A notification will appear on your screen, as shown below in Figure 46, stating that **Your National Housing Trust Salary Deduction Listing has been successfully submitted.**

Figure 46: Successful Submission Notification

- The most recent deduction will appear as **NEW** in the Recent Deductions box waiting to be processed by the NHT.
- If the SD listing was processed successfully, then the batch status will change to **PROCESSED**.
- If the SD listing has an error or was cancelled by an authorised NHT officer, the batch status will be marked as **CANCELLED**.

Submit SD Listing by Manual Entry Complete!

7.3   Submit SD Listing by File Upload

The following steps will guide you in submitting your company's SD listing using the File Upload method with a CSV file:

Important!   **Remember, to access the Submit Deduction screen see section 7.1.**

STEP 1   From the *Submit Deduction screen,* in the File Upload box, select the **CLICK HERE TO BEGIN** button as shown below in Figure 47.
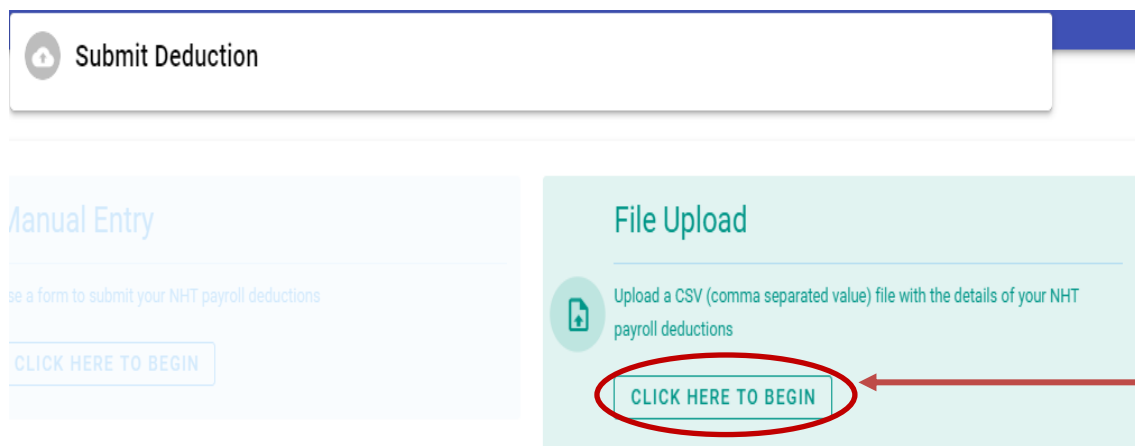
Figure 47: Submit Deduction Screen - File Upload Box

STEP 2

From the *Create Salary Deduction Batch - File Upload* [1] *Payroll Period screen*, select the **Payroll Period** by using the calendar as shown below in Figure 48.
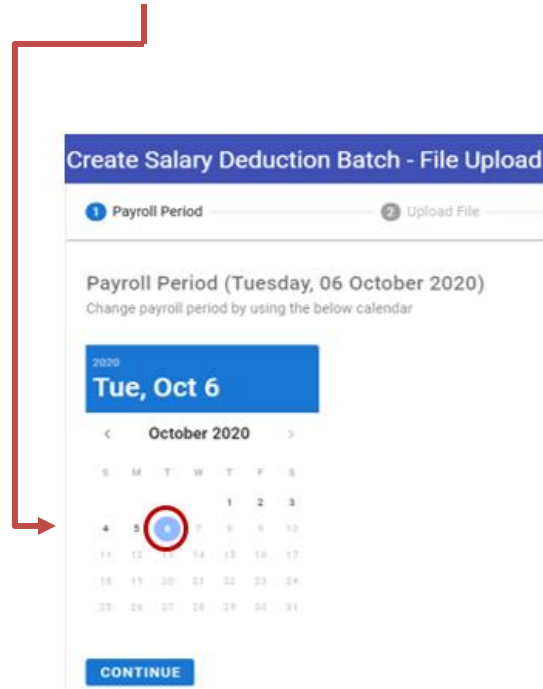
Figure 48: Create Salary Deduction Batch - File Upload [1] Payroll Period Screen

Then click the **CONTINUE** button.

You can filter through the calendar to select different payroll periods according to day, month and year by clicking the arrows ❬ ❭ or by using the following date areas: October 2020 or Tue, Oct 6.

STEP 3
From the *Create Salary Deduction Batch - File Upload* ② *Upload File screen*, upload your SD listing, select the 📎 CSV file only field as shown below in Figure 49.
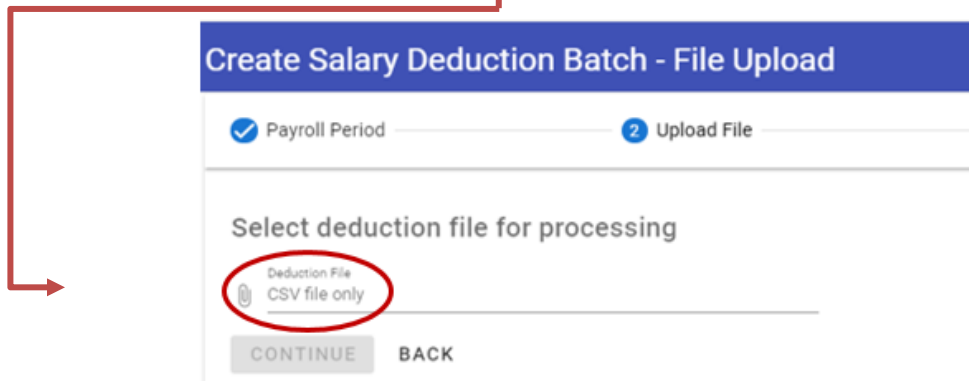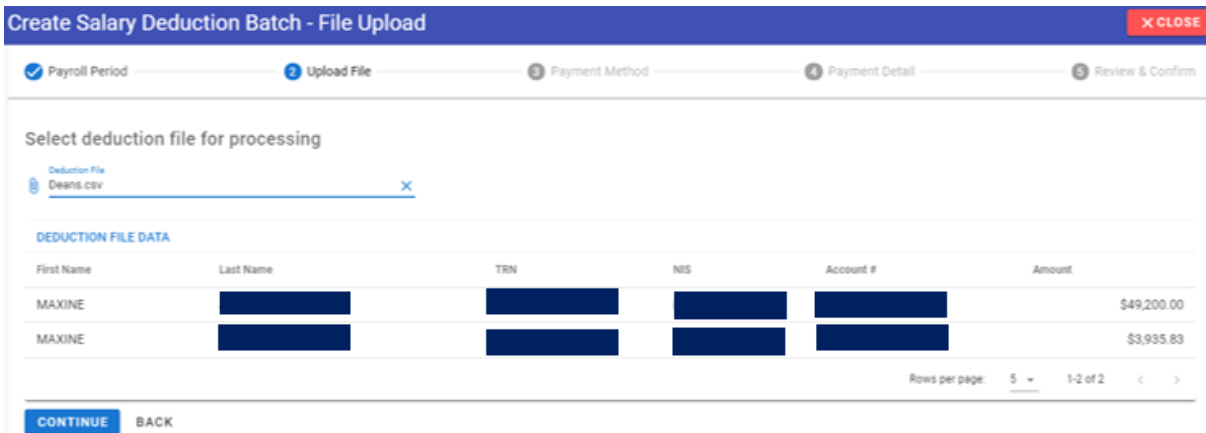
Figure 49: Create Salary Deduction Batch - File Upload ② Upload File Screen

Important! **Remember, to populate the CSV file see Section 7.4.1.**

After successfully uploading the SD listing, the system will auto-populate the **Deduction File Data** area with the deduction information for each employee in the CSV file, as shown below in Figure 50.

Figure 50: Create Salary Deduction Batch - File Upload ② Upload File Screen - Deduction File Data Area

Then click the **CONTINUE** button.
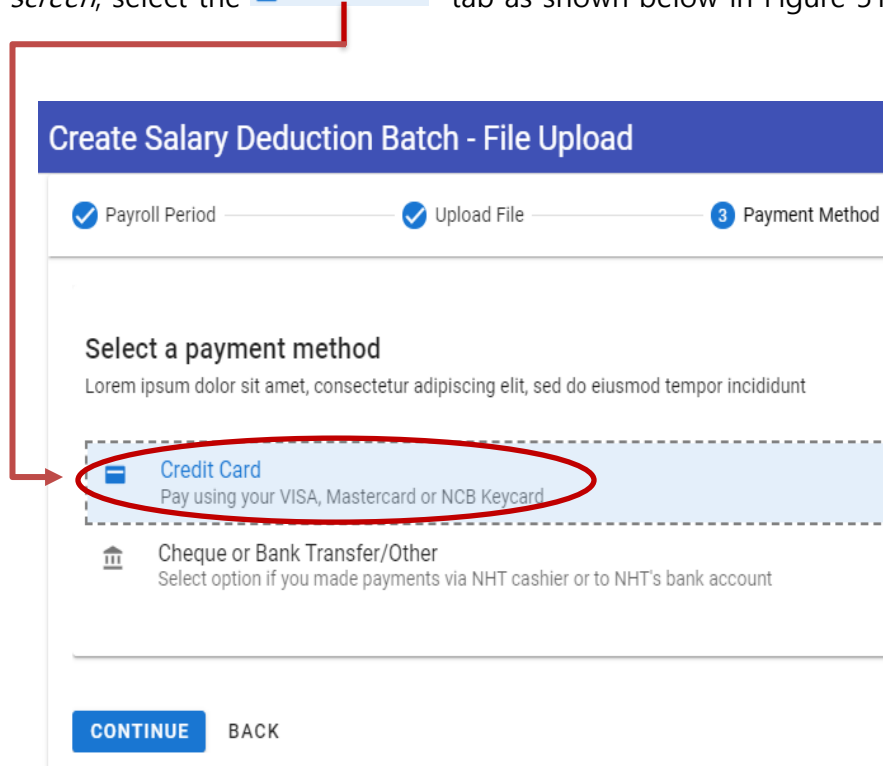
7.3.1 Credit Card Payment Method

To make payment using the Cheque or Bank Transfer/Other payment method see section 7.2.1.

STEP 4 From the *Create Salary Deduction Batch – File Upload* ③ *Payment Method screen*, select the 🔳 Credit Card tab as shown below in Figure 51.

Figure 51: Create Salary Deduction Batch – File Upload ③ Payment Method Screen - Credit Card

Then click the **CONTINUE** button.

If your company **does not have a credit card registered with NHT Online, proceed to section 7.4**. However, if your company already has a credit card registered with NHT Online, continue to Step 5.

STEP 5 From the *Create Salary Deduction Batch – File Upload* ④ *Payment Detail screen*, enter the SD amount in the Amount field as shown below in Figure 52.

Figure 52: Create Salary Deduction Batch – File Upload ④ Payment Detail Screen – Amount Field

Then click the CONTINUE button.

STEP 6 From the *Create Salary Deduction Batch – File Upload* **5** *Review & Confirm screen*, verify the payment information and then select the check box ☐ to agree that the information being submitted is accurate as shown below in Figure 53.
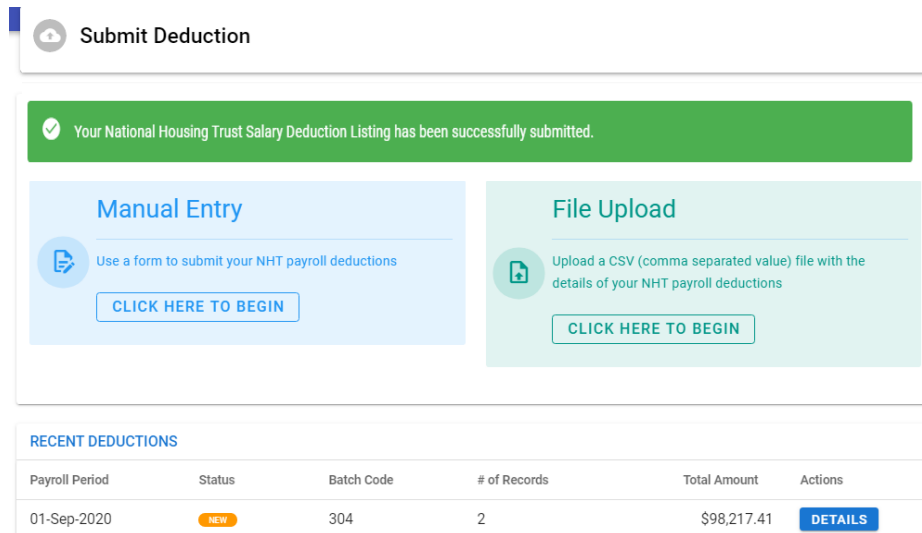
Figure 53: Create Salary Deduction Batch – File Upload **5** Review & Confirm Screen – Check Box

Then click the **SUBMIT ☁** button.

To make any change(s) to the SD listing or payment details, click the **BACK** button to the respective screen and make the adjustment(s).

Once you have successfully submitted your company's SD listing and payment details, the system will automatically create a SD batch file. This SD batch file is assigned a unique batch code. A notification will appear on your screen, as shown below in Figure 54, stating that **Your National Housing Trust Salary Deduction Listing has been successfully submitted.**

Figure 54: Submit Deduction Screen - Successful Submission Notification

- The most recent deduction will appear as NEW in the Recent Deductions box waiting to be processed by the NHT.
- If the salary deduction listing was processed successfully, then the batch status will change to PROCESSED .
- If the salary deduction listing was cancelled or has an error, the batch status will be marked as CANCELLED .

Submit SD Listing by File Upload Complete!

7.4 Assigning a Credit Card to Your Employer's Profile

There is a credit card option; however, it is not currently operational.

7.4.1 Populating the CSV File

Where an employer is submitting their SD listing by the File Upload option, it is required that **ONLY** the CSV file provided by the NHT is used.

This CSV file is an EXCEL spreadsheet that has a specific format which **MUST** be adhered to without any modification. In order to populate the file, the information in each column should be entered as follows:

Column A   Employee's first name

Column B   Employee's last name

Column C   Employee's TRN

Column D   Employee's NIS

Column E   Loan Account Number *(only one loan account number is required where the employee is making payments for multiple loan accounts)*

Column F   SD Amount *(total SD amount of all loan accounts for which the employee is making payments)*

A populated CSV file is shown below in Figure 55.

	A	B	C	D	E	F
1	John	Brown	123456789	A102030	82000111222	30000
2	Mary	Jane	111222333	B302010	12345	2500.52

Figure 55: CSV File

Important!

- **Column headings should <u>not</u> be included in the CSV file.**

- **Do <u>not</u> format the CSV file.**

CSV File Format <u>Complete</u>!

7.5   Amending a SD Listing Before Submitting

An employer is able to add a new deduction, edit an existing deduction for an employee and delete an employee (temporarily or permanently) before submitting a SD listing using the Manual Entry option.

7.5.1   Adding a New Employee Deduction

The following steps will guide you in adding a new deduction for an employee to your SD listing before submitting:

Important!   **Remember, to access the Create Salary Deduction Batch – Manual Entry ❷ Deductions screen see section 7.2 and follow the steps.**

STEP 1   From the *Create Salary Deduction Batch – Manual Entry* ❷ *Deductions screen*, select the **NEW DEDUCTION** button as shown below in Figure 56.

Indicates that a new employee has been added to your SD listing or an additional obligation has been added for a current employee to your SD listing.

Figure 56: Create Salary Deductions Batch - Manual Entry ❷ Deductions Screen – New Deduction Button
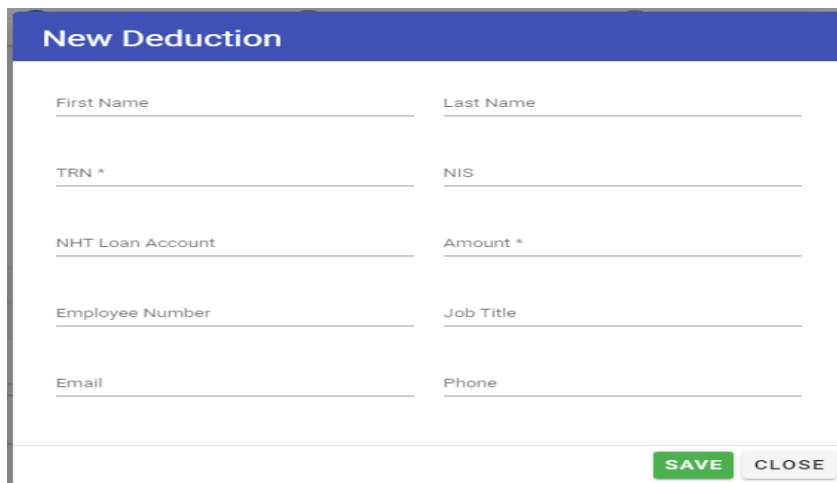
STEP 2 The *New Deduction pop-up screen* will be displayed as shown below in Figure 57. Populate all fields with the information for the employee.

The following fields must be populated:
- Employee's First Name
- Employee's Last Name
- Employee's TRN
- Employee's NIS
- NHT Loan account number (Only one loan account number is required where the employee is making payments for multiple loan accounts)
- Amount (Total SD amount for all the loan accounts the employee is making payments on)
- Phone number

Then click the **SAVE** button.

Adding a New Employee Deduction Complete!

7.5.2 Editing an Employee Deduction

The following steps will guide you in editing a current deduction for an employee before submitting your SD listing:
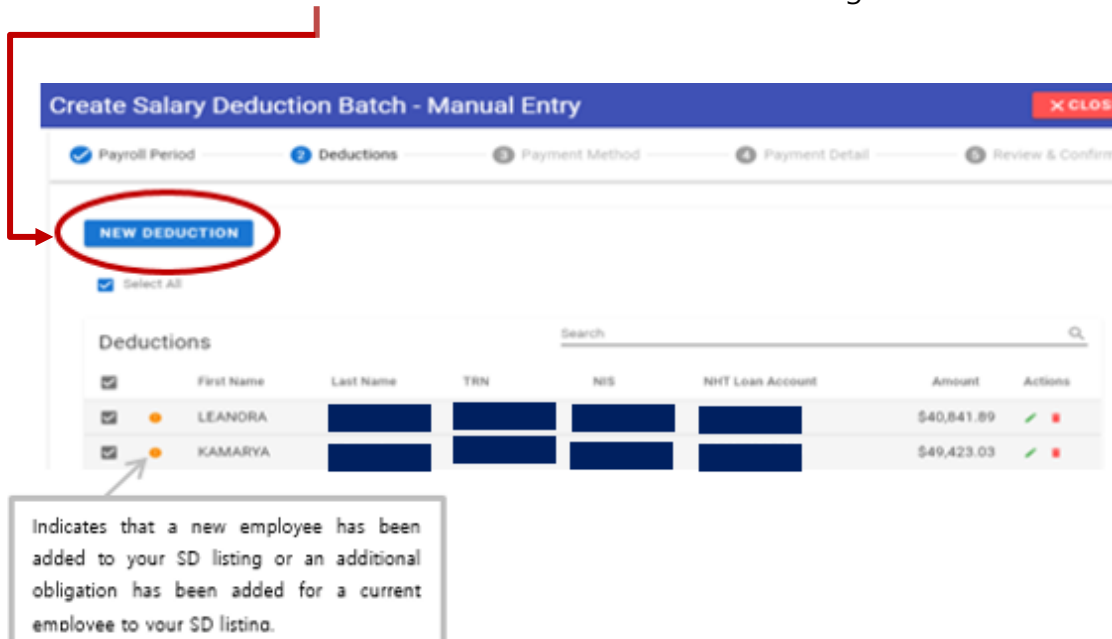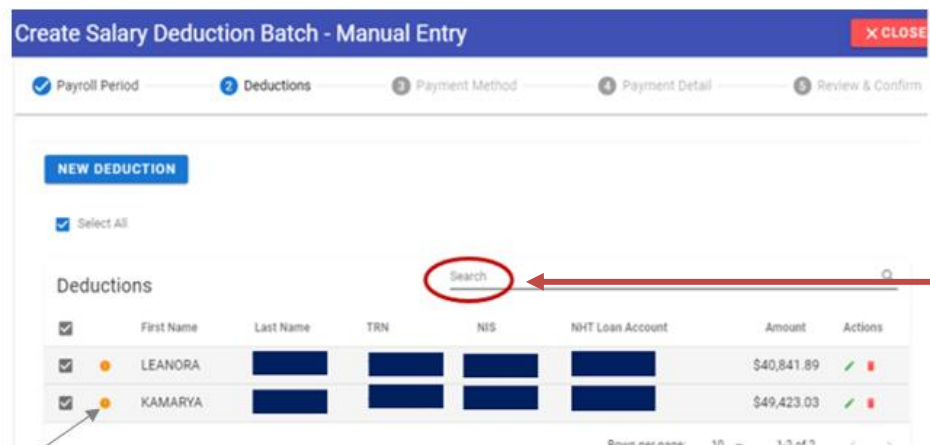
Important! **Remember, to access the Create Salary Deduction Batch – Manual Entry 2 Deductions screen see section 7.2 and follow the steps.**

STEP 1 From the *Create Salary Deduction Batch – Manual Entry* 2 *Deductions screen*, search for an employee by entering any of the following employee information: *First Name, Last Name, TRN, NIS, and NHT Loan Account Number* in the **SEARCH field** as shown below in Figure 58.

Indicates that a new employee has been added to your SD listing or an additional obligation has been added for a current employee to your SD listing.

Figure 58: Create Salary Deduction Batch – Manual Entry 2 Deductions Screen – Search Field

STEP 2 From the search results shown below in Figure 59, identify the employee whose record is to be edited from the Actions column and then select the icon.
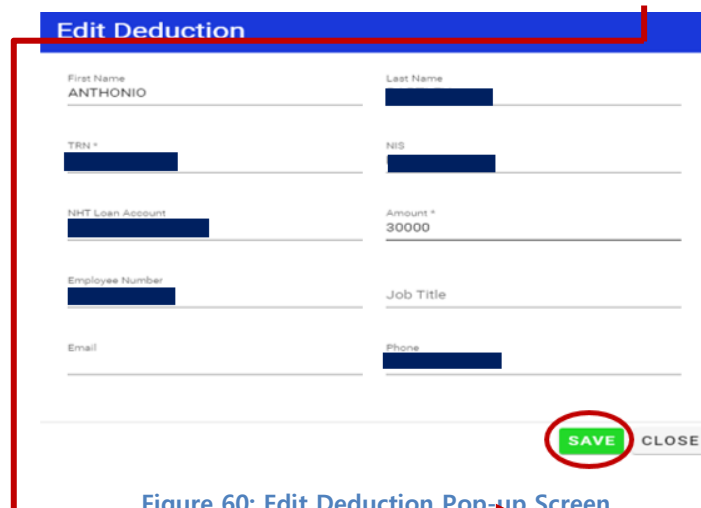
Figure 59: Create Salary Deduction Batch – Manual Entry ❷ Deductions Screen - Edit Icon

STEP 3 From the *Edit Deduction pop-up screen* shown below in Figure 60, update the information for the employee and then click the **SAVE** button.

Figure 60: Edit Deduction Pop-up Screen

Editing an Employee Deduction Complete!

7.5.3 Accessing the Delete Deduction Pop-up Screen

From the Delete Deduction pop-up screen, there are two options that can be used to delete an employee from your SD listing before submitting it to the NHT:

1) **Temporary** – this option should be used to delete an employee from the SD listing for a specific payroll period.

2) **Permanent (A request will be sent to NHT)** – this option should be used to delete an employee permanently from your SD listing with the NHT's approval.

> When an employee is permanently deleted, the employee will no longer appear on the My Employees screen or on your SD listing.

The following steps will guide you in accessing the Delete Deduction pop-up screen to temporarily or permanently remove an employee from your SD listing:

> **Important!**
>
> **Remember, to access the Create Salary Deduction Batch – Manual Entry ❷ Deductions screen see section 7.2 and follow the steps.**

STEP 1 From the *Create Salary Deduction Batch – Manual Entry* ②*Deductions screen*, search for an employee by entering any of the following employee information: *First Name, Last Name, TRN, NIS, and NHT Loan Account Number* in the **SEARCH field** as shown below in Figure 61.
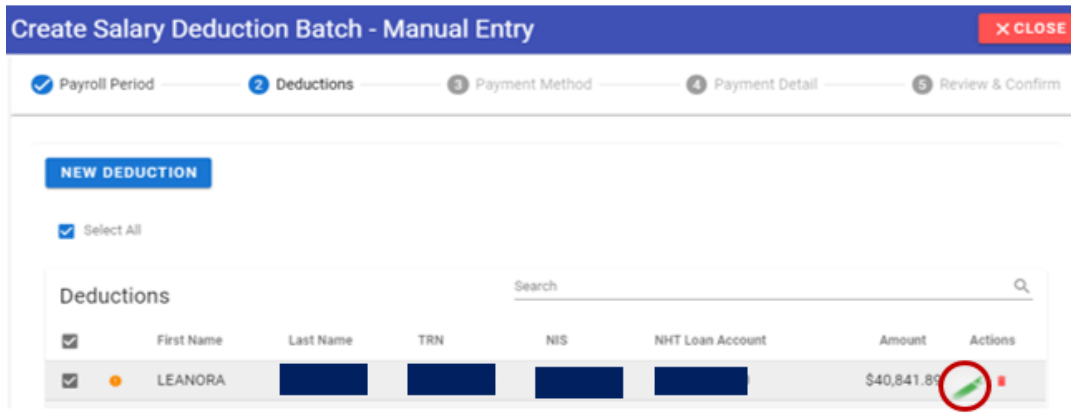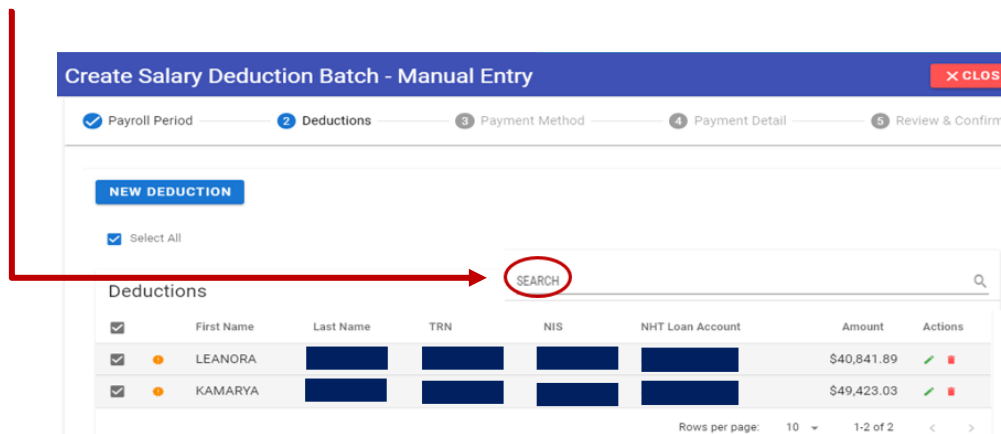

Figure 61: Create Salary Deduction Batch – Manual Entry ②Deductions Screen - Searching for an Employee

STEP 2 From the search results shown below in Figure 62, identify the employee to be deleted, then select the 🗑 icon from the Actions column.
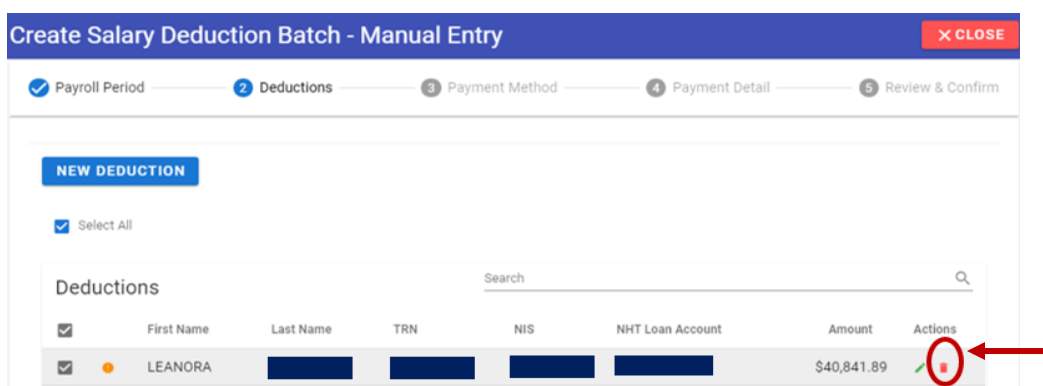
Figure 62: Create Salary Deduction Batch – Manual Entry ②Deductions Screen - Delete Icon

Accessing the Delete Deduction Screen Complete!

7.5.3.1 Temporary Deletion

The following steps will guide you in temporarily removing an employee from your SD listing for a specific payroll period:

Important! **Remember, to access the Delete Deduction pop-up screen see section**

STEP 1 On the *Delete Deduction pop-up screen*, the temporary option is already selected for you as shown below in Figure 63. To confirm removal, click the **DELETE** button.
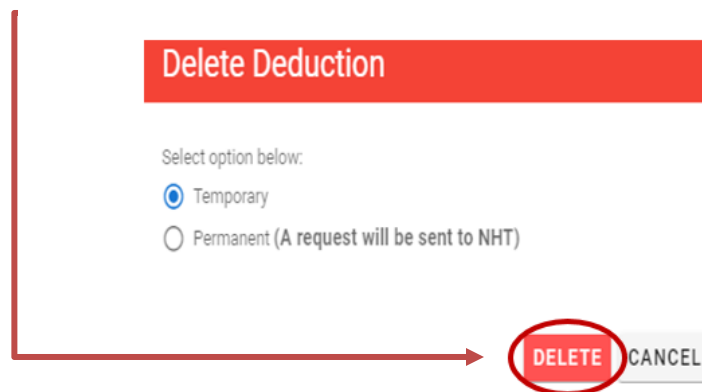
Figure 63: Delete Deduction Pop-up Screen – Temporary Deletion

Temporary Deletion Complete!

7.5.3.2 Permanent Deletion

The following steps will guide you in permanently removing an employee from your SD listing:

Important! | **Remember, to access the Delete Deduction pop-up screen see section 7.5.3.**

STEP 1

After selecting the 🗑 icon, the *Delete Deduction pop-up screen* will be displayed as shown below in Figure 64.

(1) Select the **Permanent** option.

(2) The reason field will then appear, enter the reason for requesting permanent deletion in the **Reason field**.

A reason **MUST** be stated in the Reason field.

Figure 64: Delete Deduction Pop-up Screen – Permanent Deletion

Then click the **DELETE** button.

A notification will be sent to the NHT requesting approval for the employee to be deleted permanently. Once processed, you will receive a notification.

Permanent Deletion Complete!

**National
Housing Trust**
...the key to your home

SECTION 8

DEDUCTION HISTORY

- Viewing your Deduction
  History

Step 1

8   DEDUCTION HISTORY

The Deduction History screen shows the batch status and batch details of all SD listings submitted to the NHT for processing through the SDS, email delivery or those which are bearer delivered. The batch status describes the condition of all SD batches submitted to the NHT for processing. A SD batch can be marked with the following:
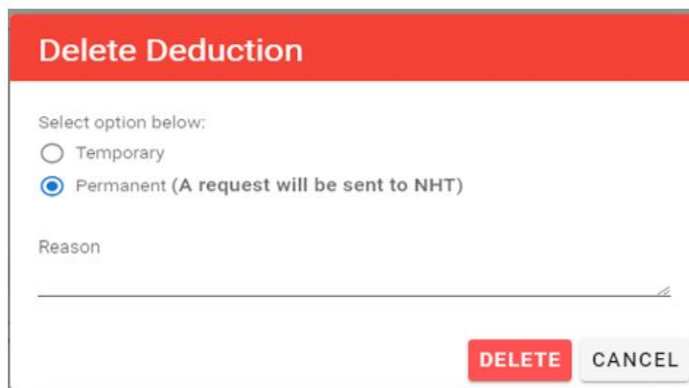
- **New** – is displayed in the Status column of all SD batches submitted that are awaiting processing by the NHT.

- **Processed** – is displayed in the Status column once a SD batch has been processed by the NHT.

- **Cancelled** – is displayed in the Status column for SD batches with errors. These batches require investigation, and the payroll personnel may be contacted by the NHT to help resolve the issue.

8.1   View Deduction History Details

The following steps will guide you in viewing your deduction history details:

Important!   **Remember, to access the SDS Login screen see section 2.2.**

STEP 1   From the *Menu Items,* select the [🖥 Deduction History] tab as shown below in Figure 65.
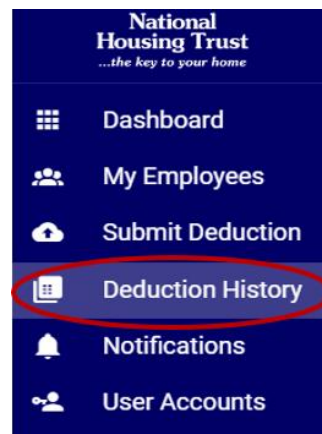
Figure 65: Deduction History Tab

STEP 2

From the *Deduction History screen*, in the Search for Deduction box, search for a SD batch by populating any of the following search options: *From/To Period, NHT Account #, First Name, Last Name or TRN* as shown below in Figure 66.

Figure 66: Deduction History Screen – Search For Deduction Box

Then click the **SEARCH** button*.*

Once you have entered the correct information, the **Search Result** will be displayed as shown below in Figure 67.
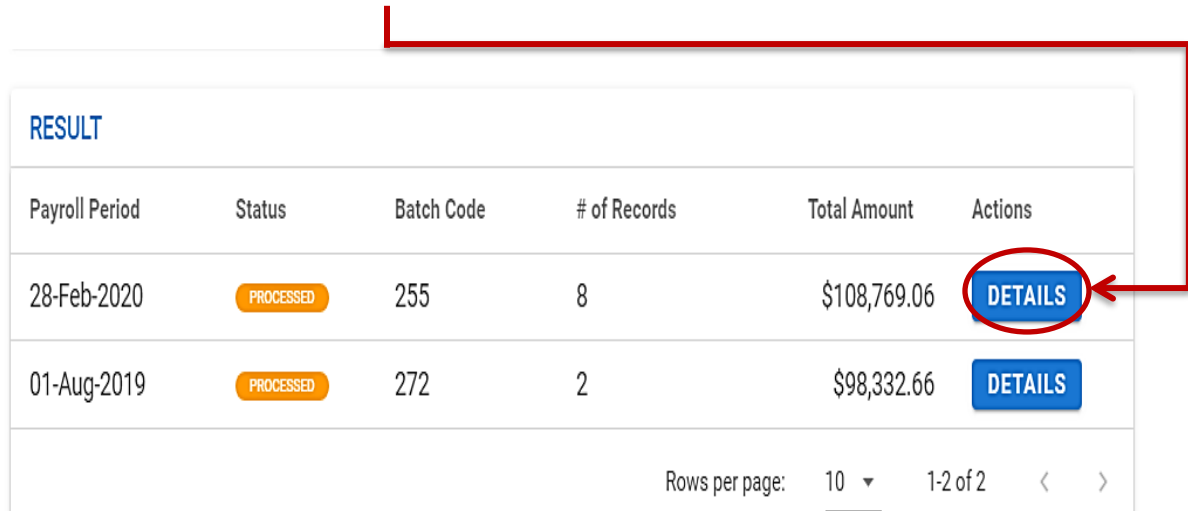
Figure 67: Deduction History Screen - Search Result

From the search results as shown below in Figure 68, identify the SD batch and then select the **DETAILS** button to display the SD batch details.
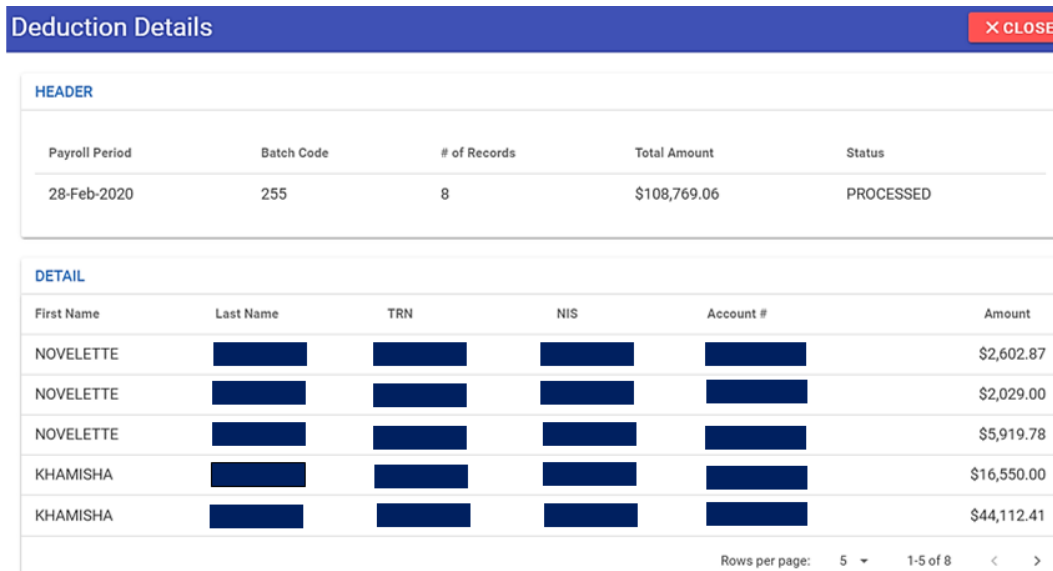
Figure 68: Deduction History Screen - Details Button

The **Deduction Details** screen will be displayed as shown below in Figure 69.

Figure 69: Deduction Details Screen

Deduction Details Elements:

The HEADER box displays the following information:

- Payroll Period
- Batch Code
- # of Records in the batch
- Total SD Amount
- Batch Status

The DETAIL box displays all employees and their SD record details that were submitted in the batch.

View Deduction History Details Complete!

SECTION 9

GLOSSARY

- Terms defined

Step 1

9 GLOSSARY

The glossary gives a quick definition of key terms.

Batch Code	This number is automatically generated by the SDS once the SD listing and payment details are submitted successfully.
Comma Separated Value (CSV) File	This is an excel file format provided by the NHT to be used for the submission of the employers' salary deduction listing.
Dashboard	This is a user interface which provides 'at a glance' views of key aspects of the system and allows users to access the different screens.
Employee Obligation	Displays the details of the loan accounts and corresponding amounts for which the employee is responsible.
Payer Obligation	Stores all the salary deduction details for a payer (mortgagor), such as the loan account number(s), TRN, SD amount and SD effective date.
Payroll Period	This is the effective date for which the SD batch is being paid.
Permanent Deduction	The expected amount remitted periodically by an employer to the NHT on behalf of an employee over the period of the loan tenure.
Salary Deduction	Mortgage payment(s) to be deducted from an employee's salary and remitted to the National Housing Trust.
Salary Deduction (SD) Record	Consists of the individual SD details for an employee, i.e., loan account number, TRN, SD amount and SD effective date.
Salary Deduction (SD) System	This is the automated system used by employers to submit their SD listing and payment details.
Salary Deduction Amount	The mortgage payment amount that is expected to be paid for each employee (advised by the NHT).

Salary Deduction Batch	Created after a SD listing along with its related SD payment details are submitted through the SDPS or SDS and are assigned with a unique batch code.
Salary Deduction Listing	A listing of employees along with their corresponding salary deduction details.
Salary Deduction Processing System (SDPS)	The automated system used by employees of the NHT to process all salary deduction mortgage listings and payment details submitted by an employer, whether through the Salary Deduction System (SDS) or delivered by bearer to the NHT.
Salary Deduction System (SDS)	The automated system used by employers to submit their salary deduction mortgage listings and payment details.
Status	This relates to the current state or condition of a SD batch. Example processed, cancelled or new.
Temporary Deduction	The expected amount remitted to the NHT for a specific period by an employer for an employee.
User Account	An authorised employee who has access to the SDS.
User Account Type	This indicates the level of authority to make changes within the system.