

# **EFAST2 Guide for Filers & Service Providers**

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FOR THE

## **ERISA Filing Acceptance System 2 (EFAST2)**



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PREPARED BY:  
GENERAL DYNAMICS INFORMATION TECHNOLOGY, INC.  
3150 FAIRVIEW PARK DR. SUITE 100  
FALLS CHURCH, VA 22042-4504

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## Chapter 1. Introduction

### 1.1 Overview

The Employee Retirement Income Security Act of 1974 (ERISA) and provisions of the Internal Revenue Code generally requires the administrator of an employee benefit plan to submit an annual report (the Form 5500 series) describing the plan's financial status and operations. The Form 5500 series is sponsored by multiple federal agencies that work together to enforce ERISA provisions and other statutes designed to protect the retirement benefits of the nation's workers. Form 5500 filings are the principal source of information for the Employee Benefits Security Administration (EBSA), Internal Revenue Service (IRS), and Pension Benefits Guaranty Corporation (PBGC) concerning the operations, funding, and investments of more than 800,000 pension and welfare benefit plans. This information is essential to the three agencies' enforcement of ERISA and policy formulation programs, and is important for other federal agencies, Congress, and the private sector in assessing employee benefit, tax, and economic trends and policies.

EFAST2 (ERISA Filing Acceptance System II) is a system designed by the Department of Labor, Internal Revenue Service, and Pension Benefit Guaranty Corporation to simplify and expedite the submission, receipt, and processing of the Form 5500 Series and Form PR filings. All ERISA filings are created and submitted electronically to EFAST2 using the Government's free internet-based filing application (IFILE) or EFAST2-approved third-party software.

For detailed information on Form 5500 Series filing requirements, instructions, and deadlines, refer to the instructions at <https://www.dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500>

For the purposes of this guide, those who use either EFAST2-approved third-party software or built-in EFAST2 functionality will be collectively referred to as EFAST2 system users. This guide describes the process of registering as a user, defining user types, obtaining relevant credentials, and using the EFAST2 system to fulfill ERISA annual reporting requirements.

### 1.2 EFAST2 Functionality

The EFAST2 system consists of the following components:

- **EFAST2 Website** – <https://www.efast.dol.gov>
  - **Registration** – a registration process for EFAST2 credentials used to log in and to provide an electronic signature
  - **IFILE application** – a free internet-based filing tool designed for individual filers and service providers who do not want to use EFAST2-approved third-party software to complete their Form 5500 filings. (See the [IFILE User Guide](#) for more information)
  - **Filing Search** – an application that supplies filing information to government agencies, other end users, and the general public (See the [Filing Search Guide](#) for more information)
- **Internet Filing Acceptance System** – an internal application that receives filings and applies business rules to filings submitted through the IFILE application and from EFAST2-approved third-party software
- **Participant Acceptance Testing System** – an application that allows third-party software developers to test and certify products for use in EFAST2
- **Contact Center** – a support center for EFAST2 users (via phone or email)

### 1.3 Third-Party Software

EFAST2-approved third-party software is the principal method for completing the ERISA filing process for Form 5500 Series Annual Returns/Reports. Those who choose to use third-party software are considered EFAST2 system users and are required to register via EFAST2 Registration in order to sign or submit filings. Approved third-party software can prepare and submit filings to the EFAST2 system and may provide additional features and functionality beyond those provided by IFILE.

EFAST2-approved third-party software, whether developed for internal use or for commercial purposes, can be divided into two categories: filing preparation software and filing transmission software. Both types may be included in a single software product.

### **Filing Preparation and Transmission Software**

Filing preparation software is used to prepare forms and schedules, and to assemble them into filings. The DOL requires filing preparation software to reduce the incidence of non-accepted filings by implementing business rules, checking attachments, protecting the integrity of electronic signatures, and performing pre-validation of filings.

Filing transmission software is used to transmit completed filings, submission and filing status requests, and signature and filing validation requests to EFAST2 via web services protocol. The DOL requires filing transmission software to protect the integrity and security of the filing data.

### **Software Validation and Authorization**

All software used with EFAST2 must be certified and approved by the DOL in strict accordance with government protocols. For this to occur, developers must submit their software for testing every year. Third-party software testing is stringent due to the requirements for pre-validation of data and the security constraints of electronic filing.

To pass this testing, preparation software must allow users to enter form and schedule data, create or import unstructured attachments, resolve errors, and sign the filing by entering the electronic credentials assigned by the DOL. Transmission software must allow the sending of individual or batches of filings in a prescribed format and using the required encryption method. In addition, transmission software also has the ability to query for status of processed filings, and format/display the results to the end user.

The specific instructions for using the software must be included in the instruction manual provided with the software by the developer.

Once software is certified, it is authorized for use in EFAST2. Approval of third-party software does **NOT** mean that the DOL endorses the computer software or quality of services provided. A current list of approved software companies and products can be viewed at the EFAST2 website:

<https://www.efast.dol.gov/software/software.html>

## Chapter 2. EFAST2 Registration and Login

The EFAST2 website provides basic public disclosure and access to user guides and other reference information without registering. Registration is required for all other functions, including the ability to sign or submit filings electronically. By registering, the user is issued the credentials necessary to perform specific tasks.

Registration is performed on the EFAST2 website <https://www.efast.dol.gov>

### 2.1 User Types

Each defined user type has specific filing tasks associated with it. Users performing multiple filing tasks should select multiple user types during the registration process. Updates to the selected user types may occur at any time after initial registration by updating the user profile.

- **Filing Author:** Filing Authors can create, update, import, export, validate, submit, and amend filings in IFILE. Filing Authors can also check filing status. Filing Authors cannot sign filings unless they also have the Filing Signer role. Filers who use EFAST2-approved third-party software instead of IFILE to create and submit filings do not need the Filing Author user type.
- **Filing Signer:** Filing signers are Plan Administrators, Employers/Plan Sponsors, or Direct Filing Entities who electronically sign the Form 5500 Series and/or Form PR filings. This role should also be selected by plan service providers that have written authorization to file on behalf of the plan administrator under the EFAST2 e-signature option. No other filing-related functions may be performed by selecting this user type alone.
- **Schedule Author:** Schedule Authors can use IFILE to complete one or more of the schedules that accompany a Form 5500 Series Return/Report. Schedules created by a Schedule Author are not associated with a filing. For a schedule created by a Schedule Author to be used in a filing, the schedule must be exported. This exported file can be imported by the Filing Author to the correct filing.
- **Transmitter:** Transmitters can transmit Form 5500 Series filings to the EFAST2 system for processing on behalf of others using approved third-party software. Transmitters are responsible for the security of all filing information prior to and during its transmission. A Transmitter can be a company, trade, business, or individual. Check with the third-party software to determine if registration as a Transmitter is necessary.
- **Third Party Software Developer:** Third Party Software Developers make Form 5500 filing preparation or transmission software for use in the EFAST2 system. They submit test cases using their software to the Participant Acceptance Testing System (PATS) Team. The PATS Certification Team reviews their submissions and provides feedback or approval to certify the software. A Third Party Software Developer can be a company, trade, business, or individual.

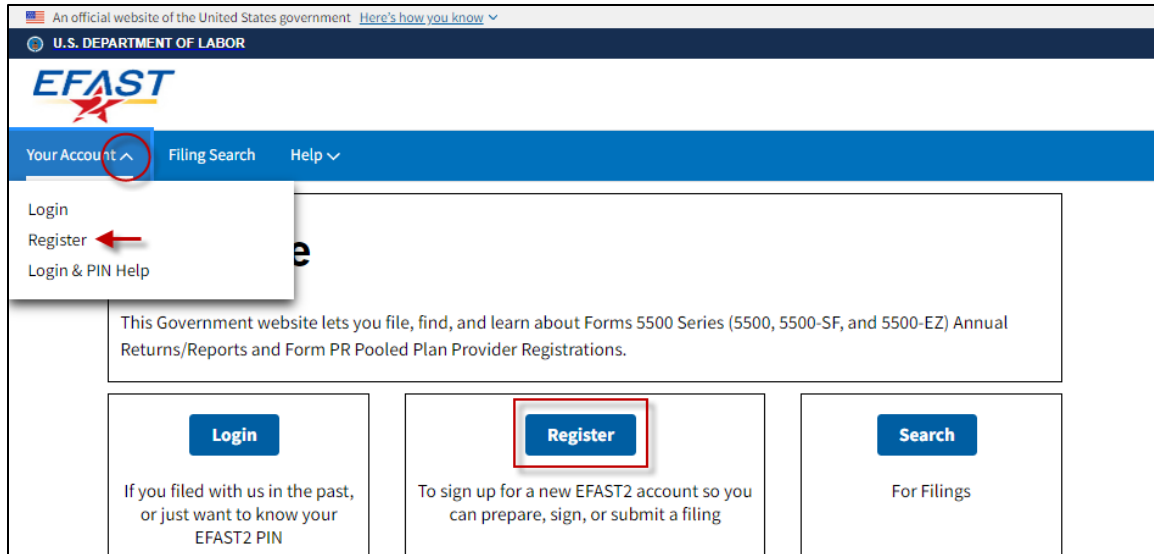
You may select as many user types as necessary to complete relevant tasks. The following table illustrates the possibilities:

I want to:	User type if using IFILE on the EFAST web site	User type if using Third-Party Software
Create, import, or amend a filing	Filing Author	n/a
Submit/transmit a filing	Filing Author	Transmitter*
Sign a filing	Filing Signer	Filing Signer
Create a schedule but not a filing	Schedule Author	n/a
Develop and certify third-party software	Third Party Software Developer	n/a
*depending on the software or website being used		

Table 1. Preparation and Transmission Options and User Types Needed

## 2.2 Registration Steps

EFAST2 registration is located at <https://www.efast.dol.gov>, or by clicking *Register* from the **Your Account** menu.



**Figure 1. EFAST2 Welcome Page**

The **EFAST2 Registration** page describes the registration process, and provides links to user guides and frequently asked questions about EFAST2 credentials.

On the **EFAST2 Registration** page, click *Continue* and then follow the prompts to complete the seven-step registration process. The process of submitting a registration and receiving an EFAST2-generated User ID and PIN should take just a few minutes.

**Step 1. Read and Accept the Privacy Statement.** Check the box to indicate you have read the agreement, and then click *Accept Agreement* to continue. The full text of the privacy statement can be found in Appendix B.

**Step 2. Enter Profile Information and Select User Type(s).** Provide your name, address, phone number, email address, and company name.

One or more user type(s) must be selected: Filing Author, Filing Signer, Schedule Author, Transmitter, or Third Party Software Developer. The Filing Author and Filing Signer types are selected by default. Select as many as apply. If necessary, the selected user type(s) can be changed after registration by logging in and going to the **User Profile** page.

*Note: If the user type Third Party Software Developer is selected, EFAST2 enables components of the website that are intended for third-party developers. If a person is developing software for internal use by a company, that person should select Third Party Software Developer as well as other applicable user types.*

After entering the profile information and selecting the user type(s), the *Next* button validates the entries. A registration form cannot be submitted if:

- Email address entered is already on file for an active user
- Required fields are incomplete
- Invalid field values have been entered (e.g., phone number must be a numeric value).
- Failure to select a user type

Upon clicking the *Next* button, if no errors are found, the EFAST2 Registration system attempts to verify whether the provided first and last name are a personal or corporate name. If a suspected corporate name is identified, a warning will be displayed to provide a personal name instead of the name of a company or organization. The user may click the *Edit* button to edit the provided name, or may click the *Ignore* button to continue with the registration process using the suspected corporate name.

**Step 3. Select Challenge Question and Answer.** The challenge question provides a level of security that helps prevent unauthorized access to an account.

One of two challenge questions must be selected, and a challenge answer must be entered. The “date of birth” answer must be a valid date and future dates are not allowed. The “place of birth” answer may be letters, numbers, or special characters. Validation of the challenge answer field disregards case sensitivity, spacing, and special characters. A “place of birth” challenge answer must be entered twice and the entries must match.

**It is recommended to make note of the challenge answer for your records.** The correct challenge answer is necessary to complete the registration process and activate an account, as well as to retrieve a forgotten User ID or reset or unlock a password.

Click *Next* to continue to the **Summary** page.

**Step 4. Verify Registration Information.** It is important to verify that all information is correct, especially the email address, which is crucial to the next step of the EFAST2 registration process. If any User Profile information is incorrect, the *Edit* button allows the information to be corrected.

Click *Submit* to submit the registration.

**Check Email.** EFAST2 will send a Credentials Notification email within five minutes. Check junk mail or spam filter if the Credentials Notification is not received within five minutes.

Click the link in the email to return to the account activation steps and receive credentials. The link expires after three months.

If the email is not received, the final registration and account activation steps can be completed without the email by using *Forgot User ID* on the **Login** page. After selecting *Forgot User ID*, enter the email address that was entered during registration. If the registration process has not been completed, an option is provided to complete the registration.

**Challenge Question Verification.** Enter your Challenge Answer and click *Next* to continue. The Challenge Answer must be entered correctly. If entered incorrectly three times during the registration process (prior to account activation), the account will be revoked and you must begin the registration process again.

**Step 5. PIN and Signature Agreements.** The PIN agreement is for all users. The Signature Agreement is for users who selected the Filing Signer user type during registration. After reading each agreement, check the box and click *Accept Agreement* to proceed.

See Appendix C for the full text of the Signature and PIN agreements.

**Step 6. Create a Password.** The password must be at least eight (8) characters and contain at least one of each of the following: upper and lower case letters, numbers, and special characters. The password must be entered twice and is case-sensitive.

**Step 7. Confirmation. Account is activated.** The User ID and PIN are provided on the Confirmation page. Print the Confirmation page for your records.

The User ID and password are used to log in to the EFAST2 website. The User ID and PIN are used to provide an authorized electronic signature in IFILE on the EFAST2 website, on third-party preparer’s site, or using EFAST2-approved third-party software.

Click *Login* to continue.

## 2.3 Login

To log in to the EFAST2 website, click *Login* from the **Your Account** menu and then enter your User ID and Password. The User ID and Password must be entered correctly. After three incorrect attempts, the account will be locked.

Use *Forgot User ID* on the **Login** page to view the EFAST2 User ID, and use *Forgot Password* to reset the EFAST2 password. Both functions also unlock an account that has become locked due to three unsuccessful attempts to enter the correct User ID and Password.

The *Forgot User ID* and *Forgot Password* functions require the challenge answer that was entered during registration. Refer to the printed *Register Confirmation* page or *Profile Summary* page to view the challenge answer.

### Forgot User ID

The email address and challenge answer must be entered correctly to retrieve the EFAST2 User ID.

1. Click *Forgot User ID* on the **Login** page.
2. Enter the email address that you provided during your initial registration and click *Submit*.
3. Enter the answer to your challenge question and click *Submit*.
4. View your User ID on-screen.
5. Click *Login*.

### Forgot Password

The User ID, email address, and challenge answer must be entered correctly to unlock or reset the EFAST2 password. The password must be different than the last 12 passwords.

1. Click *Forgot Password* on the **Login** page.
2. Enter the User ID or registered email address and click *Submit*.
3. Enter the answer to your challenge question and click *Submit*.
4. Enter a new password, confirm the new password, and click *Submit*.
5. Click *Login*.

### View Your PIN

1. Click the *Login* link from the **Your Account** menu.
2. Enter the User ID and Password and click *Login*.
3. Click *View Your PIN*, or go to *User Profile* to view your PIN and profile information.

**Challenge Answer:** If an incorrect challenge answer is entered three times, the account will be temporarily revoked, and you may re-try to answer the challenge question after 20 minutes. Account access will be permanently revoked after five consecutive lockouts.

## 2.4 Changes to Account Information

Users can change profile information, password, and PIN through the EFAST2 website. The challenge question and answer cannot be changed.

To change profile information, log in to the EFAST2 website and click *User Profile*. On the **User Profile** page, click *Change Profile*, *Change Password*, and/or *Change PIN* to make changes, and then *Save* the changes.

Note: Accounts are unique to each user and are not to be shared or transferred.

Users who wish to use the same email address to register again and obtain a new User ID will need to contact the EFAST2 Contact Center at 866-463-3278 (866-GO EFAST) to revoke their account and release the email address to be used to register again.

The list of filings on the **Submissions** page is linked to the User ID of the Filing Author (Transmitter) and Filing Signer. If you register for a new User ID and need access to filings that were signed or submitted under a different User ID, call the EFAST2 Contact Center for assistance.

When a change is made to a user's account, a notification of that change is sent to the email address for that user. If email address is changed on the User Profile, a change notification is sent to both the old and new email addresses.

If a person's User ID was used for filings belonging to a single organization and the user is no longer responsible for filings for that organization, see Section 3.2, *Non-transferability of Credentials*.



## Chapter 3. Electronic Filing Credentials

### 3.1 Credential Types

EFAST2 electronic filing credentials include the following: User ID, Password, PIN (personal identification number), and ETIN (electronic transmitter identification number).

#### 3.1.1 User ID

The User ID is composed of an alphabetic character (A through W) followed by seven random numeric characters. The User ID is unique and will not be duplicated for any other registration.

User IDs are provided for all registered EFAST2 users. When used in combination with the password, the User ID permits users to access their EFAST2 account and any filing information started, submitted, or signed by the ID they use to log in. If the User ID has been revoked and the user has obtained a new User ID, they would not have access to filings created with the revoked ID.

All filing signers, whether using third-party software or IFILE, are required to have both a User ID and a PIN. The User ID is used in conjunction with the PIN to sign filings, to submit one's organization's filing, and to retrieve status on submitted filings.

#### 3.1.2 Password

When used in combination with the User ID, a password permits users to login to the EFAST2 website to access their EFAST2 account and any filing information associated with that User ID.

The length, complexity, and longevity must adhere to Government standards that include restrictions on certain dictionary words, portions of associated account names, consecutive character strings, simple keyboard patterns, and generic passwords.

Password requirements:

- Must be between 8 and 16 characters long
- At least one upper case alpha character
- At least one lower case alpha character
- At least one numeric character
- At least one of the following special characters: !, @, #, \$, %, ^, &, \*, (, )

#### 3.1.3 PIN

The PIN is a unique identifier (when combined with the User ID) composed of four (4) numeric characters. A PIN is used when signing a filing, transmitting one or more filings via EFAST2-approved third-party software, or retrieving filing status information. In every case it is used to authenticate a user for the action being performed.

Filing authors and signers with a User ID may change their PIN as described in section 2.4. A PIN **cannot** be any of the following values: 1111, 2222, 3333, 4444, 5555, 6666, 7777, 8888, 9999, 0000, 0123, 1234, 2345, 3456, 4567, 5678, 6789, 7890, 0987, 9876, 8765, 7654, 6543, 5432, 4321, 3210

#### 3.1.4 ETIN

The ETIN is a unique identifier composed of the letter Y followed by seven random numeric characters. The ETIN is unique and will not be duplicated for any other registration.

An ETIN, along with a PIN, is required for preparers to submit filings or batches of filings on behalf of others using EFAST2-approved third-party software. Filing Authors and Filing Signers normally do not need to know the transmitter's ETIN. Anyone wishing to transmit completed filings through third-party software may need to register for credentials and check the Transmitter user type. Check with your third-party software provider to determine if this is necessary.

### 3.2 Non-transferability of Credentials

EFAST2 user credentials belong to the individual who obtains them. Credentials are not transferrable; that is, they cannot be shared by multiple users. Therefore, if different company officers sign the filing, each officer must register and obtain his or her own credentials.

If an EFAST2 user has submitted or signed filings, but responsibility for those filings has moved to another EFAST2 user, the user credentials may not be shared. Each individual user must register for their own User ID.

On the EFAST2 website <http://www.efast.dol.gov> linked to the User ID of the Filing Author/Transmitter and Filing Signer. If you need access to filings that were signed or submitted by a different user, please call the EFAST2 Contact Center for assistance.

In IFILE, if user responsibilities change while filings and/or schedules are in progress, the filings or schedules may be exported and saved by the original Filing Author (or Schedule Author). The filings or schedules may then be imported by the registered EFAST2 user taking over the responsibilities of Filing Author (or Schedule Author). If in-progress filings and/or schedules are not exported by the original author and imported by the new author, new filings or schedules may be created, or a transfer of access to the in-progress filings may be an option. Call the EFAST2 Contact Center for assistance.

### 3.3 Multiple Credentials

EFAST2 registration allows one active User ID per valid email address. The registration process does not provide a way to add multiple companies to a profile, nor is it necessary. The EFAST2 credentials can be used to identify the registrant for multiple years and on multiple filings. If the Employer/Plan Sponsor and the Plan Administrator are the same person, that person needs to register only once for both purposes.

### 3.4 Protecting Your Credentials

The safety and integrity of your filings depend on the security of your electronic credentials. EFAST2 takes measures to protect user credentials:

- The PIN is displayed on the **User Profile** page only after the user has logged in to the EFAST2 website.
- The password is masked with asterisks when used to log into the system—it is not available anywhere else.

Users must also take responsibility for keeping their credentials secure. Following the guidelines listed below helps to ensure that credentials are not compromised:

- Do not share your credentials with anyone.
- Do not leave any papers containing your credentials where anyone may see them.
- Do not save your credentials in an unsecured computer file.
- Do not file with compromised credentials.
- Do not allow your browser to remember your credentials.

### 3.5 Compromised Credentials

The user's PIN and User ID are considered "compromised" if anyone but the user obtains unauthorized access to them. If a PIN or User ID is lost, or stolen, or compromised in any way, users may request the immediate deactivation of the PIN and User ID by calling the EFAST2 Contact Center at 866-463-3278 (866-GO EFAST). Callers must give the reason for the deactivation request and provide their full name and User ID.

In some cases, an account may be deactivated if it is determined that the account may have been compromised due to keystroke logging software or other software on a user's computer.

On the EFAST2 website, the list of filings on the **Submissions** page is linked to the User ID of the Filing Author (Transmitter) and Filing Signer. If you register for a new User ID and need access to filings that were signed or submitted under a different User ID, call the EFAST2 Contact Center for assistance.

### 3.6 Expired Password

The User ID, ETIN, and PIN credentials do not expire in the EFAST2 system.

Passwords in the EFAST2 system that have not been changed for three (3) consecutive months (90 days) will expire. You will be prompted to change your password the next time you log in.

On the **Password Expired – Edit Password** page, you must type your current password and enter a new password twice. The new password must meet the password requirements and must be different than your twelve (12) previous passwords.

If you are unable to enter your current password successfully, you can click Cancel and go back to the main login page, then use Forgot Password to change your password by entering your Challenge Answer instead of Current Password.

### 3.7 Revocation of Credentials

Users must maintain a high degree of integrity and accuracy to take part in the EFAST2 program. The DOL reserves the right to revoke the electronic filing credentials of any user who does not maintain an acceptable level of quality in his or her filings or who deviates from the requirements, procedures, and specifications set forth in this publication and in other EFAST2 publications.

The following conditions can lead to suspension of electronic filing credentials:

- Misrepresentation on the user's registration form.
- Deterioration in the format of filing submissions.
- Unacceptable cumulative error rate.
- Violation of advertising standards.
- Unethical practices in filing preparation.
- Other actions that would adversely affect the EFAST2 program.

When a user has reached the limit on the number of consecutive invalid attempts to answer the security challenge question, the system displays a message alerting the user that he/she has failed to enter the correct answer to the challenge question. The alert message states that the user account will be temporarily revoked for up to twenty (20) minutes, after which the user will be able to attempt to answer the challenge question again.

An email notification is sent to the email address associated with the user account, indicating that it has been temporarily revoked due to invalid attempts to answer the security challenge question. Once the user successfully answers the challenge question, access to the account will be restored.

If the user repeats the process of reaching the limit of invalid security challenge question answers followed by a temporary revocation five (5) consecutive times, the system will permanently revoke the user account and display a message instructing the user to contact the EFAST2 Contact Center for assistance.

## Chapter 4. Electronic Filing with EFAST2

### 4.1 Filing Options

Form 5500 Series filings can be submitted in EFAST2 using EFAST2-approved third-party software or IFILE (DOL's free internet-based filing tool). The methods may be combined, such as exporting a filing prepared using EFAST2-approved third-party software and importing the file into IFILE.

Form PR (pooled plan provider registration) is used to report information for a person or entity that intends to serve as a pooled plan provider to pooled employer plans within the meaning of sections 3(43) and 3(44) of the Employee Retirement Income Security Act of 1974 (ERISA) and section 413(e) of the Internal Revenue Code (the Code). The Form PR must be filed electronically through the IFILE application on the EFAST2 website and cannot be filed using third-party software. The Form PR cannot be filed on paper by mail or other delivery service. See the [IFILE User Guide](#) for more information about filing the Form PR electronically.

#### 4.1.1 Delinquent or Amended Filings

##### Form 5500 and 5500-SF

For plan years prior to 2019, delinquent and/or amended returns/reports use the current year Form 5500 Series form, schedules, and instructions. However, use the correct plan year schedules and instructions found on the [Form 5500 Series page](#) for the following schedules: Schedule B, SB, or MB (Actuarial Information), Schedule E (ESOP Annual Information), Schedule P (Annual Return of Fiduciary of Employee Benefit Trust), Schedule R (Retirement Plan Information) and Schedule T (Qualified Pension Plan Coverage Information). After printing and completing these schedules, attach them to your Form 5500 submission as PDFs and tag them in your electronic filing as "Other Attachments".

For all delinquent or amended filings, you must indicate in the appropriate space at the beginning of the form and/or schedules the plan year for which you are filing.

Do not attach a Schedule SSA to any filing submitted to EFAST2. Rather, submit the most current year Form 8955-SSA to the IRS.

Do not send any penalty payments associated with a delinquent filing to EFAST2. Penalty payments to the IRS or made under the Department's Delinquent Filer Voluntary Compliance Program (DFVCP) must be submitted separately in accordance with the applicable requirement. For answers to DFVC Frequently Asked Questions, access the following URL: <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/faqs/dfvcp.pdf>

For more information, refer to the [EFAST2 Online FAQs](#).

##### Form 5500-EZ (for "one-participant" plans and certain foreign plans)

To amend a one-participant or foreign plan originally filed electronically through EFAST2 using Form 5500-SF, use the Form 5500-SF electronically through EFAST2 only for the 2019 form. Otherwise, use the 2020 Form 5500 EZ through EFAST2.

To amend a one-participant or foreign plan originally filed on paper 5500-EZ, file on paper 5500-EZ with the IRS on the form year that corresponds to the original filing.

To file a late or delinquent one-participant or foreign plan, generally use the form year corresponding to the plan year and mail it to the IRS. See the Form 5500-EZ instructions and Rev. Proc. 2015-32 for more information about the IRS Late Filer Penalty Relief Program.

#### 4.1.2 Filing and Submission Identification Numbers

**AckID.** The Acknowledgement ID is generated by the EFAST2 system to identify that a filing is eligible for processing. An AckID is used to link an amended filing to an original filing submitted through EFAST2.

**FilingId.** The FilingId is created by the filing preparation software and uniquely identifies the filing.

**RequestId.** RequestId is created by the transmission software and uniquely identifies the submission.

**ResponseId.** The EFAST2 system generates and provides a ResponseId for each processable submission.

### 4.1.3 Filing Due Dates and Extensions

The due date to file a Form 5500 Series is the last day of the seventh month after the close of the plan year.

A plan may obtain a one-time extension of time (up to 2½ months) to file a Form 5500 Series by filing IRS Form 5558, Application for Extension of Time to File Certain Employee Plan Returns, on or before the normal due date (not including any extensions) of the return/report. The Form 5558 must be filed with the IRS. A copy of the completed extension request must be retained with the filer's records. Filers are not required to attach a copy of the submitted IRS Form 5558 with their completed Form 5500.

An automatic extension of time to file Form 5500 Series until the due date of the federal income tax return of the employer will be granted if certain conditions are met. Refer to the Form 5500 Series instructions under the heading "Using Extension of Time to File Federal Income Tax Return."

The IRS, DOL, and PBGC may announce special extensions of time under certain circumstances, such as extensions for Presidentially-declared disasters or for service in, or in support of, the Armed Forces of the United States in a combat zone. If you are relying on one of these announced special extensions, check the appropriate box on Form 5500 (line D) or Form 5500-SF (line C), and enter a description of the announced authority for the extension.

If a filing is late, a filer may choose to attach an explanation for filing late in the "Reasonable Cause" attachment. If Government review finds that the filer had a reasonable explanation for filing late, filing penalties may be waived.

## 4.2 Form 5500 Series Filing Composition

The composition of an EFAST2 filing consists of one Form 5500 Series form, one or more schedules (if required), and one or more unstructured PDF or plain text (TXT) attachments (if required).

### 4.2.1 Forms and Schedules

With the exception of Schedule A, all forms and schedules can have only one occurrence within the filing. A maximum of 999 Schedules A may be included in a single filing. Note that the size of the filing may also limit the number of schedules that a filing may contain (maximum size of a filing is 300MB).

Some forms and schedules have repeating blocks of information (e.g., Schedule A, Line 3, "Persons receiving commission and fees"). There is no limit to the number of instances of each block within the form or schedule other than the filing size limit.

Form 5500 filings may contain schedule(s) and/or attachment(s), if necessary. Some schedules (for example, SB and MB) are mutually exclusive.

Form 5500-SF filings may contain Schedule MB or SB and attachment(s), if necessary. All other schedules are invalid for Form 5500-SF.

Form 5500-EZ filings have no schedules that are filed electronically. Refer to Form 5500-EZ instructions for information regarding Schedule MB or Schedule SB retention.

### 4.2.2 Attachments

Any information that cannot be contained on the 5500 Series forms and schedules may be submitted as an unstructured attachment in EFAST2. Acceptable formats vary by attachment type:

- **Accountant's Opinion, Signed MB or SB, and image of the signed Form 5500 Series Annual Return/Report for those using the e-signature option.** The report of the Independent Qualified Public Accountant (IQPA), image of the signed Schedule MB or SB, and image of the signed Form 5500 Series Annual Return/Report for those using the e-signature option must be attached as a PDF file. The EFAST2 system does not accept PDF files that have been encrypted or password protected to restrict editing, printing, or viewing.
- **Other Attachments.** Other attachments may be either a PDF file or a plain text (TXT) file (e.g., Notepad). The EFAST2 system does not accept files that have been encrypted or password protected to restrict editing, printing, or viewing. No other file formats are accepted. Other attachments have an attachment type associated with them, such as "Statement of Actuarial Assumptions/Methods." For a

complete list of possible attachments that can be included in EFAST2 filings, see the IFILE User Guide.

Only one report of the Independent Qualified Public Accountant (IQPA Report) can be attached. Other than the number limit on the IQPA Report, there are no restrictions beyond the filing size limit or the number of times each attachment type can be used within a filing.

Do not include any Personally Identifiable Information (PII) in your filing or attachments except as instructed. Do not attach a copy of Form 8955-SSA, Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits, or a previous years' Schedule SSA to your Form 5500 annual return/report. Form 8955-SSA must be filed directly with the IRS and cannot be attached to a Form 5500 submission.

### 4.3 Filing Validation

EFAST2 preparers are encouraged to validate each filing before it is signed. Prior to signing and submission in IFILE, validation is performed automatically. Whether the filer uses third-party software or IFILE, messages alert the preparer to inconsistent data, omissions, or other barriers with their submission. By validating each filing and making necessary corrections before signing and submission, the preparer can avoid amendment, and potential for correspondence, rejection, and penalties.

### 4.4 Signing Filings

All Form 5500 Series filings that are submitted to EFAST2 must be signed electronically. Each signer is assigned two identifiers by EFAST2: a PIN and a User ID. Together, the PIN and the User ID represent the user's signature on the electronic filing.

There may be as few as one or as many as three signatures for one filing. The signing roles available are: Plan Administrator, Employer/Plan Sponsor, DFE (Direct Filing Entity – Form 5500 only), and Service Provider using E-signature alternative option (for a service provider who is authorized to sign on behalf of the administrator, employer/sponsor, or DFE). If the same person serves as both the Employer/Plan Sponsor and Plan Administrator, that person only needs to sign on the Plan Administrator line.

The signature role for a service provider using the E-Signature alternative option includes additional required fields to enter the Plan Administrator's, Plan Sponsor's, or DFE's Name (i.e., the person who manually signed the filing) and the Signed Date (i.e., the date the filing was manually signed).

By using the PIN and User ID as an electronic signature, the Filing Signer certifies that the required signatures are on all the applicable filing components, including the Form 5500 Series Annual Return/Report, Accountant's Opinion (signed document attached as a PDF), and signed Schedule MB/SB (completed electronically and attached as a signed PDF).

Upon signing the filing, filing preparation software (either IFILE or EFAST2-approved third-party software) applies the signer's electronic filing credentials (User ID and PIN), name, and date to the annual return/report file. A filing must contain at least one valid electronic signature for it to be processed by the EFAST2 system.

Upon submission to the Government, the signatures are authenticated by comparing the submitted credentials to the registration credentials in EFAST2. Errors result if a required signature is missing or invalid.

Once a filing has been signed electronically, the signature(s) must be removed to allow for editing of the filing. Submitted and accepted filings require the submission of an amendment to make modifications.

### 4.5 Filing Submission / Transmission

After filings have been verified and signed, they may be transmitted to the EFAST2 system for acceptance processing. Filings may be submitted individually or in a batch. EFAST2-approved third-party software and IFILE ensure that the XML format of filings and batches matches what is expected by the EFAST2 system.

A submission may consist of a single filing or batches of multiple filings. The maximum allowable size of a batch filing submission is 100 filings up to a total of 300 megabytes (MB). Note that each transmission cannot exceed the 300 MB limit. When preparing a large submission, separate the batch filing into individual filings. Reduce the size of attachments by lowering the resolution or optimizing the attachment files to the smallest size. If those steps have been taken and the file is still larger than 300 MB, call the EFAST2 Contact Center at 866-463-3278 (866-GO EFAST) for assistance with the filing.

Submission through EFAST2-approved third-party software requires either a User ID/PIN or ETIN/PIN combination for verification. Those preparing their own filing would use their User ID, whereas preparers transmitting on behalf of others would use their ETIN. Some third-party software acts as the Transmitter. In these cases, the user does not need to enter EFAST2-issued transmission credentials. For questions regarding the use of Transmitter User ID and PIN with third-party software, contact the third-party software provider.

Within 20 minutes after transmission, EFAST2 sends a system-generated email to the email account on file for the User ID that was listed as the Transmitter of the filing. Some filers using EFAST2-approved third-party software may receive notification from the software instead of from EFAST2. The submitter is sent an email indicating that processing has been completed and to access the EFAST2 website to determine the status of the filing. A receipt acknowledgement does not indicate that submitted filings have been processed with no errors.

## **4.6 Encryption**

All data transmitted to the EFAST2 web server must be encrypted using HTTPS (Hypertext Transfer Protocol with SSL/TLS (Secure Socket Layer / Transport Layer Security)).

EFAST2 requires an active internet connection that supports Secure Socket Layer (SSL) encryption and an internet browser such as Mozilla Firefox, Microsoft Edge and Internet Explorer, Google Chrome, or Apple Safari.

When accessing the EFAST2 website, a secure encrypted channel is established between the user's Internet browser (web browser) and the EFAST2 web server. All data sent to and from the web server is encrypted until the user terminates the session with the EFAST2 server. While a user is retrieving, editing, or submitting filings or components of filings, encryption ensures that no unauthorized user is able to see filing data or interject malicious data into the session.

## Chapter 5. View Submitted Filings

After Form 5500 Series filings are successfully submitted to the EFAST2 system using IFILE on the EFAST2 website or using EFAST2-approved third-party software, filings undergo processing to check for errors and/or omissions. Within minutes, the status of each filing is available, along with a list of errors or warnings found during processing.

Generally, filers check the status of a filing using the same software used to submit the filing data to EFAST2. Therefore, users of EFAST2-approved third-party software may use their software to check the status of a filing, while users of IFILE on the EFAST2 website may go to the **Submissions** page to check the status of a filing.

It is important to check the filing status and to check for errors or warnings. Filings that contain errors are subject to rejection and penalties. Filings containing errors and/or warnings can be corrected through an amended filing.

Anyone wishing to only view the filing PDF (without performing functions unique to the **Submissions** page) may use the *Filing Search* function on the EFAST2 website. This public search option does not require registration or logon to the EFAST2 site, and nearly all current filings submitted electronically through EFAST2 are posted here. For more information regarding this function, see the [Filing Search Guide](#).

### 5.1 EFAST2 Website Submissions Page

The EFAST2 **Submissions** page is used to access and check the status of Form 5500 Series filings for which a user was the *Filing Author* (when using IFILE), *Filing Signer* (when using either IFILE or third-party software) or *Transmitter* (when using third-party software). The **Submissions** page provides the filing status, a list of filing errors and warnings, and possibly the option to amend or replicate the filing through IFILE (depending on user type).

Users of EFAST2-approved third-party software can check the filing status using their software. However, some Transmitters using third-party software may also be able to check the filing status using the EFAST2 website's **Submissions** page, even if the filing was not submitted on the EFAST2 website using IFILE. The ability to do so depends on whether the software allowed the preparer of the filing to enter their own EFAST2 credentials as Transmitter of the filing. Some third-party software may not require users to have registered for EFAST2 credentials, and those users may not be able to check the status on the EFAST2 website **Submissions** page.

EFAST2 registered users must be logged in to the EFAST2 website <https://www.efast.dol.gov> to access a list of filings on the **Submissions** page. The filings displayed on the **Submissions** page are unique to the user who is logged in to the EFAST2 website. The Submissions list is comprised of filings for which the User ID was used as the transmitter or signer. Users who have registered multiple times in EFAST2 and have submitted or signed filings under different User IDs will only see the list of filings associated to the User ID used to log in.

1. To access the list of submitted filings, click the *Submissions* link from the **Your Filings** menu.
2. The number of filings linked to the logged in User ID is displayed in the *Records Found* count.
3. The filings are listed in descending order by Acknowledgement ID (AckID). Click any column name to sort. Click the column again to sort in reverse order.

**Name:** The name of the plan as it appears on line 1a of the Form 5500, 5500-SF, or 5500-EZ.

**Plan Year:** The plan year begin date found on the filing.

**Status:** If errors or warnings exist, the filing status can be clicked to see a list.

**Submit Date:** The date and time that the filing was submitted.

**Acknowledgement ID:** The AckId is an EFAST2 system-generated identifier that uniquely identifies a filing, and is used to link an amended filing to an original filing submitted through EFAST2.

**EIN:** The Employee Identification Number (EIN) provided on the Form 5500, 5500-SF, or 5500-EZ.

**Filing Role:** Indicates whether this is a filing you signed, submitted, or signed and submitted.

4. Use the Page Count (1 of #) buttons to go to additional pages of Submissions. Thirty (30) submissions are listed on a single page. Use the arrow buttons to go to first, last, previous, and next pages.
5. A description of each filing status is provided at the bottom of the **Submissions** page.
6. Use the horizontal scroll bar at the bottom of the list to view additional columns to the right.
7. Click *View/Print Records* for a list of submissions in PDF format.



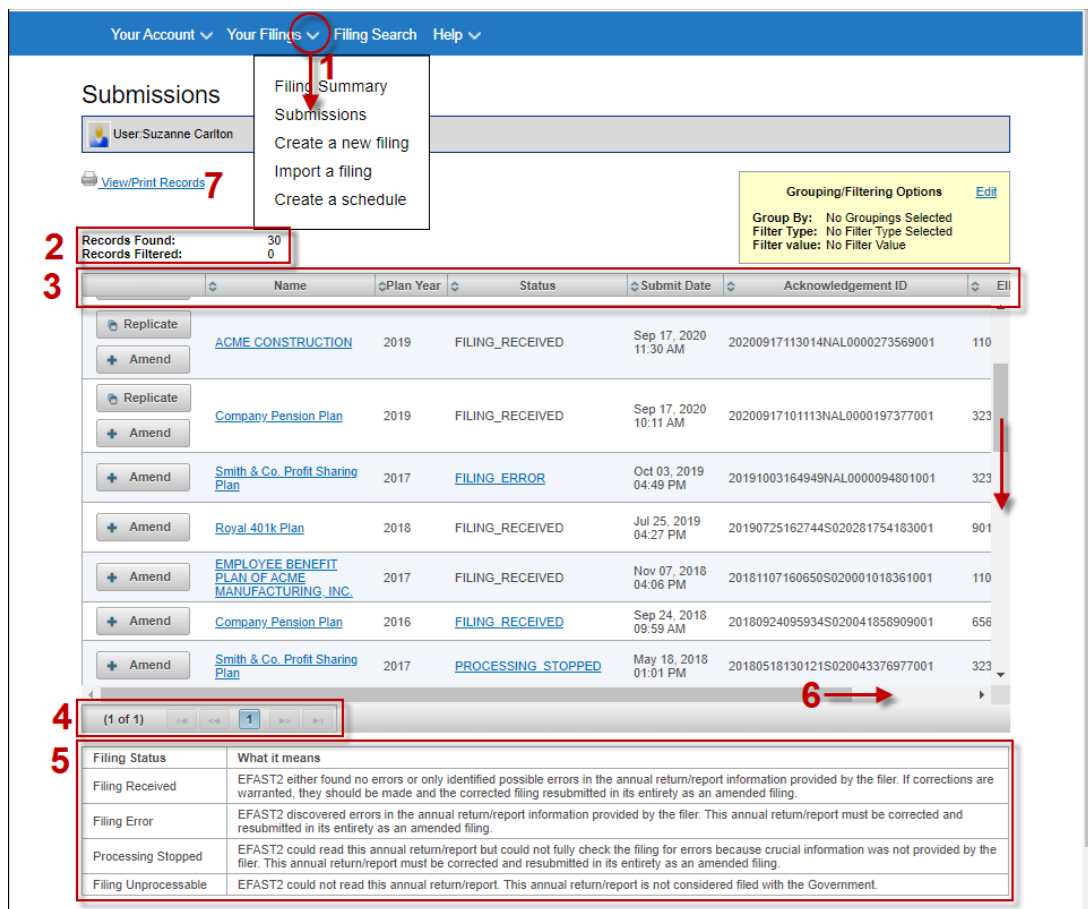


Figure 2. Submissions Page

## 5.2 Filing Status, Errors, and Warnings

A filing status is displayed for each filing that was submitted to EFAST2 successfully. Submissions that were unsuccessful are not listed. To view the list of filing errors, click the *Status* link. A pop-up window will display a list of errors. The number of errors is indicated as "Records Found." If the `FILING_RECEIVED` status is not a link that can be clicked, it means that EFAST2 found no errors or warnings from the submitted filing data.

Even after being received by the EFAST2 system, a filing may be subject to further detailed review by DOL, IRS, and/or PBGC, and your filing may be deemed deficient based upon this further review.

Status	What it means	Considered A Filing?	What needs to be done
<b>Filing Received</b>	EFAST2 either found no errors or only identified possible errors in the annual return/report information provided by the filer. If corrections are warranted, they should be made and the corrected filing resubmitted in its entirety as an amended filing.	Yes	If you need to correct anything, do so and resubmit the entire form as an amended filing.
<b>Filing Error</b>	EFAST2 discovered errors in the annual return/report information provided by the filer. This annual return/report must be corrected and resubmitted in its entirety as an amended filing.	Yes	Correct and resubmit the entire form as an amended filing.
<b>Processing Stopped</b>	EFAST2 could read this annual return/report but could not fully check the filing for errors because crucial information was not provided by the filer. This annual return/report must be corrected and resubmitted in its entirety as an amended filing.	Yes	Correct and resubmit the entire form as an amended filing.
<b>Filing Unprocessable</b>	EFAST2 could not read this annual return/report. This annual return/report is not considered filed with the Government.	No	Correct and resubmit the submission.

Table 2. Filing Status Explanations

EFAST2 filing errors are categorized by severity. The overall filing status correlates to the highest severity in the filing errors list. For each error found, an error code is given, along with a brief description of the error.

**WARNING:** Click the `FILING_RECEIVED` link to view the possible error(s) in the filing, the highest severity being "WARNING." If corrections are warranted, they should be made, and the corrected filing should be resubmitted in its entirety as an amended filing. If the `FILING_RECEIVED` status is not a link that can be clicked, it means that EFAST2 found no errors or warnings.

**ERROR.** Click the `FILING_ERROR` link to view a list of errors or warnings, the highest severity being "ERROR." Multiple errors and/or warnings may have been found when the filing status is `FILING_ERROR`. Filings with a status of `FILING_ERROR` must be corrected through an amended filing.

**STOP.** When an error is found with the severity of "STOP" (such as a signature error), the EFAST2 system stops checking for other possible errors. Filings with a status of `PROCESSING STOPPED` must be corrected through an amended filing.

**UNPROCESSABLE.** A filings that is unprocessable could not be read by the EFAST2 system and is not considered accepted by the Government. The filing must be corrected and resubmitted. For unprocessable filings, the plan name field is blank and the Amend and Replicate functions are not available.

### 5.3 Open or Save a Filing in PDF

Click the *Name* link of the filing to open or save it in PDF (Portable Document Format). A file download dialog box or other type of notification in the browser window may provide options such as Open, Save, or Cancel, depending on the browser.

### 5.4 Replicate or Amend Buttons

Users with user type *Filing Author* will see buttons for *Replicate* and *Amend* on the **Submissions** page.

Filing Signers who do not also have the Filing Author user type in their profile will not see the options to replicate and amend. However, all users may add user types to their profile by clicking the *User Profile* link and making the necessary changes.

Filings may exist on an *active form year* (the current form year and the previous form year) or an *inactive form year* (form years that were available prior to the current active form years).

#### Replicate

The replicate function can be used as a starting point to copy basic filing data (such as plan demographics) into a form for the next filing year. The *Replicate* function is not available for filings that exist on an *inactive form year*.

#### Amend

The amend function is used to amend a filing using IFILE on the EFAST2 website. It is recommended that filers use the same software to amend the filing as was used to submit the original filing. However, it is possible to use IFILE to amend any filing found on the **Submissions** page as long as the user type of Filing Author has been selected in the user's profile.

For filings on an *active form year*, the Amend function creates an exact copy of the entire filing – including the form and all schedules and attachments (if any). The information on this copy can be corrected as necessary. For filings on an *inactive form year*, the Amend function populates demographic information only. In both cases, the filing is automatically marked amended and is automatically linked to the original filing. Once corrections are made, if necessary, the amended filing must be electronically signed and submitted.

After submitting an amended filing, both the original and amended filings are displayed on the **Submissions** page. The status for each filing does not change; the original filing retains the original status, and the amended filing is displayed with a new status (depending on any errors found).

## 5.5 Filter or Group Submission Results

The list of filings on the **Submissions** page can be grouped or filtered to display filings that match certain criteria.

### Grouping

Filings in the Submissions list can be grouped by EIN, Plan Year, Filing Status, and Filing Role (e.g., Signer, Transmitter, or both). To group the filings list on the **Submissions** page:

1. Click *Edit* in the *Grouping/Filtering Options* section.
2. Select one option from the *Group By* drop-down menu.
3. Click the *Submit Filter/Group* button to filter the list of filings, or click *Reset* to reset the selected grouping/filtering selections.
4. Filings will be grouped based on the user-specified criteria. Within each group, the filings are listed in descending order by AckID. *Records Found* displays the total number of filings that met the criteria. *Records Filtered* displays the number of filings that did not meet the filter criteria (if any).

### Filtering

Filings in the Submissions list can be filtered to display filings that match a plan year, EIN, status, date range, or filings that the user signed and/or transmitted. To filter the filings list on the **Submissions** page:

1. Click *Edit* in the *Grouping/Filtering Options* section.
2. Select one of five filtering options. Filter options include:
  - a. **Filing Role.** Select an option from the drop-down menu.
  - b. **Plan Year.** Enter a full or partial plan year.
  - c. **EIN.** Enter a full or partial EIN.
  - d. **Filing Status.** Select one or more statuses from the drop-down list.
  - e. **Filing Receipt Date Range.** Click the calendar icons to select a *Start Date* and *End Date*.
3. Click the *Submit Filter/Group* button to filter the list of filings, or click *Reset* to reset the selected grouping/filtering selections.
4. The filings will be filtered based on the user-specified criteria and listed in descending order by AckID. *Records Found* displays the number of filings that met the filter criteria. *Records Filtered* displays the number of filings that did not meet the filter criteria (if any).

### Reset Grouping/Filtering Results

Reset the filter or grouping options to view the full list of filings on the **Submissions** page.

1. Click *Edit* in the *Grouping/Filtering Options* section.
2. Click the *Reset* button to remove the selected grouping/filtering options.
3. Without making additional grouping or filtering selections, click the *Submit Filter/Group* button.
4. With no grouping or filtering selections, all filings will be listed in descending order by AckID. *Records Found* displays the total number of filings. *Records Filtered* displays “0” to indicate that no filings have been filtered from the list.

## 5.6 Number of Submissions Exceeds Maximum to Display

The maximum number of filings that can be displayed is 10,000. An error occurs when the number of filings associated with a User ID exceeds 10,000. To limit the number of records returned, enter additional search criteria. Filings can be filtered by Plan Year, EIN, Filing Status, or Filing Receipt Date Range. If the filtered search results exceeds 10,000 records, another error will indicate that more restrictive criteria must be used.

## **Chapter 6. User Responsibilities**

### **6.1 Document Retention**

Document retention periods are specified in the Internal Revenue Code and ERISA, and implementing regulations. The Plan Administrators and Direct Filing Entities must retain a copy of the filing signed by the Filing Signer(s) and any acknowledgements received from the DOL, along with all other documents required by the Internal Revenue Code and ERISA. Filers may use electronic media for record maintenance and retention, as long as they meet the applicable requirements. For more information, see the instructions to the Form 5500.

### **6.2 Submitter Responsibilities**

Communications on filing errors and statuses are directed to the submitter. In the case that the submitter is not also the plan sponsor or administrator, the submitter is responsible for ensuring that accurate communication is directed to those responsible for filing the Form 5500 Series Annual Return/Report.

### **6.3 EFAST2-Approved Third-Party Software Vendor Responsibilities**

As the Government does not endorse any specific software product, any advertising that goes beyond the accurate reflection of approved status is a misrepresentation.

## Chapter 7. Troubleshooting and Error Messages

### 7.1 Registration Email was not Received

If the registration email was not received, the remaining steps of the process and account activation can be completed without the email and secure link. The final registration steps can be completed using *Forgot User ID* on the **Login** page. After selecting *Forgot User ID*, enter the email address used during registration and click *Submit*. An option to *Complete Registration* will be provided if the account has not been activated. Follow the instructions for the remaining registration steps to complete the registration.

If the Credentials Notification email is not received in the inbox within five minutes, the email may have been blocked as “spam” or “junk mail.” Check the “spam” or “junk” email folders to determine if the email was received.

Some email providers may require the addition of an email address in the address book to determine whether an email can be received from the given email address. To help ensure that EFAST2 messages can be delivered to the inbox, it is recommended to enter the EFAST2 originating email address *noreply@efastsys.dol.gov* and the EFAST2 “reply to” email address *support@efast.dol.gov* in the email address book.

### 7.2 Error Messages during Registration and Login

#### Profile Information Page

Required fields must contain valid information.

The following error(s) may occur:

- The e-mail address you provided is already in use (you may have already set up an account). Please click “Login” and use “Forgot User ID” or “Forgot Password” to retrieve your User ID or change your password.
- ZIP must include numeric codes of either 5, 9, or 12 digits.
- Valid values for Daytime Phone include only numbers. All other characters are invalid.
- Invalid length for Daytime Phone.
- Email address is not valid. Please verify and try again.
- User Type is required.
- Provide your personal name rather than the name of a company or organization.

#### Login Page

The User ID and password must be entered correctly to log in to EFAST2. After three attempts, the account is locked and the user may use *Forgot User ID*, or *Forgot Password* to unlock or reset the password.

The following error(s) may occur:

- Your User ID or Password is invalid. The password is case-sensitive. Passwords are 8 to 16 characters long, different than the 12 previous passwords, and contain at least one of each: upper case letter, lower case letter, number, and special characters !@#%&\*(. If you are unsure of your User ID or Password, please use the “Forgot User ID” or “Forgot Password” button below.
- Your EFAST user account has been locked due to three unsuccessful attempts to enter the correct User ID and password. You may retrieve these pieces of information by using the “Forgot User ID” and “Forgot Password” links below. Please check the email account associated with this account for further information.

#### Incorrect Challenge Answer

The challenge answer must be entered correctly when using the *Forgot User ID* and *Forgot Password* functions. After three attempts, the account is temporarily revoked.

The following error(s) may occur:

- Your EFAST2 account has been temporarily revoked due to three unsuccessful attempts to answer your challenge question. You may re-try to answer your challenge question after twenty (20) minutes. Please check the email account associated with this account for further information.

- Your access has been permanently revoked due to five (5) consecutive temporary lockouts. Please contact the EFAST Contact Center at 866-GO EFAST (866-463-3278) for assistance.

### **Password Expired – Edit Password Page**

After entering a correct User ID and Password during Login, the **Password Expired – Edit Password** page will be displayed if the password has not been changed in the last 90 days. The current password must match the password entered during Login, and the new password must be entered twice and meet the password conditions.

The following error(s) may occur:

- The current password you have entered does not match the current password for the account.
- Password and confirm password must match.
- Your password must be between 8 and 16 characters long and must not contain spaces. You must use at least one uppercase letter, one lowercase letter, at least one number and at least one of the following special characters [!@#%&\*()]. No other special characters are allowed.

## Chapter 8. Resources

### 8.1 Online Instructions

A variety of guides and resources are available to help EFAST2 system users, including the IFILE Quick Start Guide, IFILE User Guide, and the Filing Search Guide. These resources are available on the EFAST2 website on the pages in the Help menu, or at <https://www.efast.dol.gov/fip/publications.html>.

To assist filers in completing the necessary forms, schedules, and attachments associated with ERISA filings, the Department of Labor provides instructions for each form year at <https://www.dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500>.

Other resources, including the Software Developer Specification, are available to registered Third Party Software Developer users.

### 8.2 Customer Support

Assistance is available for filers by telephone, email, and web-form.

- Live Customer Service: 866-463-3278 (866-GO EFAST)
- Email: [support@efast.dol.gov](mailto:support@efast.dol.gov)
- Online: <https://www.efast.dol.gov>

Hours of operation for live customer service are from 8:00 a.m. to 8:00 p.m., Eastern Time, Monday through Friday, except for Federal Holidays (excluding Columbus Day). Email and web-form requests can be submitted at any time and will be answered during regular business hours.

The following is the Federal Holiday Schedule:

1. New Year's Day
1. Birthday of Martin Luther King, Jr.
2. President's Day
3. Memorial Day
4. Independence Day
5. Labor Day
6. Veterans Day
7. Thanksgiving Day
8. Christmas Day

The Contact Center can help users with the following types of inquiries:

- General information about the EFAST2 website and electronic filing
- Registration process, electronic filing credentials, forgotten, lost, or compromised credentials
- Preparation of Form 5500 Series filings and accompanying components (who must complete the form, how to complete the form, what must be included in the filing). Contact Center representatives can guide callers to the appropriate information within the form instructions and refer callers to the appropriate agency when necessary.
- Transmission of filing, receipt of acknowledgements, status of filing, acknowledgement messages received in response to edit test failures
- Questions or problems with the ERISA Filing Data Search (searching for filings)
- System performance, availability, or functionality (problems are immediately reported to EFAST2 processing and system maintenance staff for resolution)

If users have questions or problems related to the use of EFAST2-approved third-party software that the Contact Center cannot address, they should use the technical support offered by the software provider.

## Appendix A. Acronyms and Abbreviations

CFR	Code of Federal Regulations
DFE	Direct Filing Entities
DOL	Department of Labor
EBSA	Employee Benefits Security Administration
EFAST2	ERISA Filing Acceptance System 2
EIN	Employer Identification Number
ERISA	Employee Retirement Income Security Act
ETIN	Electronic Transmitter Identification Number
HTML	Hyper Text Markup Language
HTTPS	Hypertext Transfer Protocol over Secure Sockets Layer
IFILE	Internet Based Filing Application
IRS	Internal Revenue Service
PATS	Participant Acceptance Testing System
PBGC	Pension Benefit Guaranty Corporation
PDF	Portable Document Format
PIN	Personal Identification Number
SSL	Secure Sockets Layer
URL	Uniform Resource Locator (aka web address)
USC	United States Code
XML	Extensible Markup Language



## Appendix B. Privacy and Security Statement

Below is the complete text of the privacy statement that users must read and accept to complete EFAST2 registration and obtain EFAST2 electronic filing credentials. The Privacy and Security Statement is located here: <https://www.efast.dol.gov/privacystatement/privacystatement.html>

### **Privacy and Security Statement**

Thank you for visiting the Department of Labor (DOL) Web site and reviewing our privacy and security statement. DOL is strongly committed to maintaining the privacy of your personal information and the security of DOL computer systems. With respect to the collection, use and disclosure of personal information, DOL makes every effort to ensure compliance with applicable federal law, including, but not limited to, [The Privacy Act of 1974](#), [The Paperwork Reduction Act of 1995](#), and [The Freedom of Information Act](#).

As a general rule, DOL does not collect personally-identifying information about you when you visit our site, unless you choose to provide such information to us. The information we receive depends upon what you do when visiting our site.

### **If you respond to an online request for personal information**

The information requested by the Department will be used to respond to your inquiry or to provide you with the service associated with the request. When this information is requested, a customized "Privacy Notice" will describe fully the reasons for collecting it and will provide a description of the Department's intended use of the information. This Privacy Notice will appear in one of two places. It will either be on the webpage where the information is collected or it will be accessible through a link prominently displayed immediately preceding the information request.

### ***Privacy Notice:***

The Privacy Act of 1974 requires that when we ask you for information we tell you our legal right to ask for the information, why we are asking you for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory. Our legal right to ask for the information is section 104 of the Employee Retirement Income Security Act (ERISA), 29 U.S.C. § 1024, which imposes certain annual reporting and filing requirements on pension and welfare benefit plans. All pension and welfare plans and direct filing entities that are required to submit an annual return/report under Title I of ERISA (Form 5500 Series) must file electronically. To do so, filers must register for electronic credentials through this website. If you do not register, you will not be able to meet your obligation to file the annual report.

Generally, the information you provide for EFAST2 registration will be used to facilitate your registration, communicate with you about your credentials, and deliver official correspondence regarding your Form 5500 Series filing. DOL may also use it to inform you about any changes related to the Form 5500 Series filing, general education and outreach on ERISA, or for other official communications (including enforcement) regarding ERISA compliance. DOL may also share it with other federal agencies, if it determines by careful review that the records or information are both relevant and necessary to any enforcement, regulatory, investigative or prosecutive responsibility of the receiving entity, and that the use of such records or information is for a purpose that is compatible with the purposes for which the agency collected the records.

We use contractors to perform various website and database functions. When we do, we make sure that the agreement language with the contractor ensures the security, confidentiality and integrity of any personal information.

We may disclose to you and others the information you give us if authorized or required by Federal law, such as the Privacy Act. Also, if you provide false or fraudulent information, you may be subject to criminal prosecution. See section 1027, Title 18, U.S. Code (False statements and concealment of facts in relation to documents required by ERISA) and section 1001, Title 18, U.S. Code (Fraud and False Statements-Statements or entries generally). Other penalties may also apply.

### **If you visit our site to read or download information, we collect and store the following information**

- The name of the domain from which you access the Internet (for example, dol.gov, if you are connecting from the Department of Labor's computer account).
- The date and time you access our site.
- The Internet address of the Web site from which you linked directly to our site.
- Internet Protocol (IP) address.
- Type of browser and operating system you use to access our site.

This information is used by software programs on our Web site to create summary statistics which allow us to assess the number of visitors to the different sections of our site, identify what information is of most and least interest, determine technical design specifications, monitor system performance, and help us make our site more useful to visitors.

**If you identify yourself by sending an e-mail containing personal information**

You may send us personally identifiable information in an electronic mail message – for example you may send us your mailing address when requesting that information be mailed to you. This information is used solely for responding to your requests for information or records. We may forward your e-mail to other government employees at other Government agencies (e.g., Treasury Department/IRS, Pension Benefit Guaranty Corporation) who are better able to fulfill your requests. Should you wish to file a request under the Freedom of Information Act (FOIA), instructions are provided at <http://www.dol.gov/general/foia>.

**If you link to other sites outside DOL**

Our website has many links to other sites. When you link to any of these sites, you are no longer on our site and are subject to the privacy policy of the new site.

**Social Media and Third Party Sites**

In addition to the Department's official websites, the Department uses social media and third party sites to provide DOL content in a different format that may be useful or interesting to you. When we use these sites, the information we provide is consistent with the intended purpose of the DOL website. No PII may be requested from or collected by DOL on social media sites. The privacy protection provided on social media and third party sites that are not a part of DOL websites may not be the same as the privacy protection given by the DOL and described here.

**Cookie Use Notice**

Cookies are small files that web servers place on a user's hard drive. They can serve several functions, depending upon how they are designed:

- They allow the website to identify you as a previous visitor each time you access a site;
- They track what information you view at a site (important to commercial sites trying to determine your buying preferences);
- In the more advanced cases they track your movements through many websites but not the whole web;
- Businesses use them for customer convenience to allow them to produce a list of items to buy and pay for them all at one time and to garner information about what individuals are buying at their sites;
- Advertisers use them to determine the effectiveness of their marketing and offer insights into consumer preferences and tastes by collecting data from many websites; and
- They can be used to help a website tailor screens for each customer's preference.

Some DOL pages have "session cookies," to facilitate use of that particular page. These disappear when the web user terminates a web session and closes the browser. DOL also permits the use of persistent cookies for the collection of web metrics; however, DOL does not collect any personally identifiable information about visitors to our webpages. Please see our [DOL Persistent Cookie Notice](#) that details the types of information collected and how to opt-out by changing the cookie settings in your browsers.

If you are concerned about the potential use of the information gathered from your computer by cookies, you can set your browser to prompt you before it accepts a cookie. Most internet browsers have settings that let you identify and/or reject cookies.

For security purposes and to ensure that this service remains available to all users, our Web site also employs software programs to monitor network traffic to identify unauthorized attempts to upload or change information, or otherwise cause damage.

Unauthorized attempts to upload information or change information on this service are strictly prohibited and may be punishable under the Computer Fraud and Abuse Act of 1986 and The National Information Infrastructure Protection Act of 1996.

This statement is about your privacy when using this website. For information about the Department's privacy program and our Senior Agency Official for Privacy (SAOP), visit our [Department of Labor Privacy Program page](#).

## Appendix C. Registration Agreements

### Signature Agreement

Below is the complete text of the signature agreement that users must read and accept to complete EFAST2 registration with the Filing Signer user type:

I understand and agree that the electronic signature is not transferable and that the inclusion of such electronic signature in a Form 5500 Series Annual Return/Report filed in electronic form shall have the same legal force and effect as my hand written signature. If I am not the Transmitter, I also agree that my electronic signature on a Form 5500 Series Annual Return/Report constitutes consent for EFAST2 personnel to send my Transmitter an acknowledgment of receipt of transmission and to communicate with my Transmitter about the success or failure of the transmission and specific reason(s) for any failure(s).

If I am an EFAST2 Software Developer or EFAST2 Transmitter, I declare that I am authorized to make and sign this statement on behalf of the applicant. The applicant agrees that it and its employees will comply with all provisions of the EFAST2 procedures for the electronic filing of Form 5500 Series Annual Return/Report for each year in which the applicant participates. Noncompliance will result in the applicant no longer being allowed to participate as an EFAST2 Software Developer or Transmitter. The applicant understands that acceptance as an EFAST2 Software Developer or Transmitter is not transferable. If applying to be an EFAST2 Transmitter, the applicant further agrees that a copy of all returns/reports that the applicant transmits electronically to the Department of Labor will be provided to the plan administrator, employer or direct filing entity on whose behalf the return/report was transmitted.

Under penalties of perjury, I declare that I have examined this agreement, and to the best of my knowledge and belief the information provided in my request for access to the EFAST2 system is true, correct, and complete. I agree that this application can be made public information.

I declare that I am authorized to make and sign this statement.

### PIN Agreement

Below is the complete text of the PIN Agreement that users must read and accept to complete EFAST2 registration and obtain EFAST2 electronic filing credentials:

By activating your PIN, you agree not to share your PIN with anyone. The security of your PIN is important because it can be used to:

- Electronically sign documents, and
- Access your personal records

If your PIN is lost or stolen, you also agree to:

- Contact the EFAST2 Contact Center at 866-463-3278 (866-GO-EFAST) , or
- Request a new PIN by selecting User Profile from the EFAST2 Web site

## **Appendix D. Registration and Login Quick Reference**

The pages below are quick references for EFAST2 Registration and Login.

## EFAST2 REGISTRATION STEPS

Go to <https://www.efast.dol.gov> and click **Register** from the navigation menu.

### 1. Read and accept the Privacy Statement.

Check the box to indicate you have read the agreement, and then click **Accept Agreement** to continue.

### 2. Profile and user types.

Provide your name, address, phone number, email address, and company name. Select one or more user types.

Click **Next** to validate the entries and continue.

**Default User Types**  
**Filing Author** = IFILE users on the EFAST website  
**Filing Signer** = anyone who needs to provide an electronic signature

### 3. Challenge Question and Answer.

Select a challenge question and enter an answer. For *Date of Birth*, the answer must be a valid date. For *Place of Birth*, letters are not case sensitive, and spaces and punctuation are ignored.

The challenge answer is required to complete the registration process and activate the account, and is used to retrieve a forgotten User ID or reset or unlock a password. Click **Next** to continue.

### 4. Submit.

If any User Profile information is incorrect, the Edit button allows the information to be corrected.

Click **Submit** button to submit the registration.



EFAST2 will send a *Credentials Notification* email within five minutes. **Click the link** in the email to return to the account activation steps and receive credentials. On the *Challenge Question Verification* page, enter your Challenge Answer and click **Next** to continue.

### 5. PIN and Signature Agreements.

After reading the PIN agreement, check the box and click **Accept Agreement** to proceed. Do the same for the Signature Agreement, if applicable.

### 6. Password.

The password must be at least 8 characters and contain at least one of each of the following: upper and lower case letters, numbers, and special characters. The password field is case-sensitive. Click **Save** to continue.

### 7. Confirmation.

Account is **Activated**. The User ID and PIN are provided on the Confirmation page. Print the Confirmation page for your records. Click **Login** to continue.

**CREDENTIALS:** User ID and PIN = electronic signature (non-transferrable)  
 User ID and Password = EFAST2 website login

**ADDITIONAL RESOURCES:** [Electronic Filing FAQs](#), [Form 5500 Instructions](#), [Who needs to register?](#)

## LOGIN AND PIN ASSISTANCE

### Login and PIN

1. Click the **Login** link from the navigation menu.
2. Enter the **User ID** (e.g., A1234567) and **Password** and click **Login**.
3. Click **View Your PIN** or go to **User Profile** to view your PIN and profile information.

### Forgot User ID

1. Click **Forgot User ID** on the **Login** page.
2. Enter the email address that you provided during your initial registration and click **Submit**.
3. Enter the answer to your challenge question and click **Submit**.
4. View your User ID on-screen. Click **Login**.

### Forgot Password

1. Click **Forgot Password** on the **Login** page.
2. Enter the User ID or registered email address and click **Submit**.
3. Enter the answer to your challenge question and click **Submit**.
4. Enter a new password, confirm the new password, and click **Submit**.
5. Click **Login**.

### Troubleshooting

#### Password Expired

The **Password Expired – Edit Password** page will be displayed if the password has not been changed in the last 90 days.

If you do not remember the current password or receive an error that the current password does not match the account, return to the **Login** page and use **Forgot Password** function, which does not request entry of the current password.

#### Challenge Answer

When entering your **Challenge Answer** to access your account, it must match the answer that was entered during the initial registration process.

You must include the full answer (e.g., city name only, city name and state, or city name and state abbreviation). Case sensitivity, spacing, and special characters are ignored.

#### Locked Account

The User ID and Password must be entered correctly to log in to EFAST2. After three attempts, the account is locked.

Use the **Forgot User ID** and/or **Forgot Password** functions to unlock the account, view the User ID, and/or reset the password.

#### Temporarily Revoked

The challenge answer must be entered correctly when using the **Forgot User ID** and **Forgot Password** functions. After three attempts, the account is temporarily revoked.

You may retry to answer the challenge question after twenty (20) minutes. If an account has been temporarily revoked five consecutive times, the account will be permanently revoked.