**Comma Delimited (.csv) File Specifications**

Programming Notes:

* File must be in comma delimited (.csv) format.
* File naming convention: payroll period end date\_ Plan Alias.csv, example payroll file with a 02/05/2020 payroll period end date to be named: 02052020\_PLANALIAS.csv. This naming convention must be used in order for payrolls to be funded ACH debit.
* Header and Trailer records to be excluded from payroll files.
* All employees, regardless of plan eligibility and employment status, should be included in the file. Do not exclude terminated employees until the Plan Year has expired.
* Payroll control totals need to be transmitted via Client Access per pay period concluding with the last pay date in the month of December. John Hancock offers a no payroll control total process. Contact your payroll Implementation Specialist for details.
* Payroll files need to be separated by plan year. **Example:** For plan year ending 12/31 make sure 12/31/2020 compensation and contributions on year end payrolls do not include 2021 data.
* Any non-financial field containing a comma must also be enclosed in quotations. Do not include commas in any financial fields
* All rehired employees must (1) have a blank date of termination (2) a current rehire date and (3) the original date of hire must remain in the hire date field. Rehire data can either be provided on the payroll file or entered via Client Access interface (but not both).

| **#** | **Length** | **Field Name** | **Requirements** | **Description** |
| --- | --- | --- | --- | --- |
| 1(A) | 6 | Plan Alias | PLAN ALIAS | Your Client Identification code with John Hancock (e.g., AB0102, YZ01P2) |
| 2(B) | 4 | Payroll/Company Code | Company Code | Code used by payroll vendor |
| 3(C) | 9 | Social Security # | Social Security # | Social Security Number for each employee without dashes. Note: SSNs cannot be changed electronically. Contact your John Hancock Client Service Manager for employee SSN changes or corrections. |
| 4(D) | 30 | Name | “Last, First M.I.”  **Note:** The name field must be enclosed in quotations.  **Note**: For hyphenated names, please include the hyphen. (e.g. Smith-Jones, Mary B.) | Include the employee’s last name, first name and middle initial. The name must be in quotations. Hyphenated names should include the hyphen (e.g., “Smith-Jones, Mary B.)  The name included on the file submission will update the employee name on record with John Hancock. |
| 5(E) | 30 | Address #1 | Address #1 | Employee’s mailing address. Address line 1 is mandatory if you are supplying a mailing address for the employee.  The address included on the file submission will update the address for active employees.  Terminated participants can update their address via website. |
| 6(F) | 30 | Address #2 | Address #2 | If the employee doesn’t have an Address Line 2, this field is left blank |
| 7(G) | 30 | City | City | City is mandatory if you are supplying a mailing address for the employee.  The city included on the file submission will update the city for active employees. |
| 8(H) | 2 | State | State code | State is mandatory if you are supplying a mailing address for the employee.  The state included on the file submission will update the state for active employees. Use state code abbreviation (Massachusetts=MA) |
| 9(I) | 30 | Province | If a foreign address | This field is used for a foreign address. This field is left blank if it does not apply. |
| 10(J) | 30 | Country | If a foreign address | This field is used for a foreign address. The two digit ISO country code must also be supplied for a foreign address. This field is left blank if it does not apply. |
| 11(K) | 15 | Zip Code | Zip Code | Zip Code is mandatory if you are supplying a mailing address for the employee.  The zip code included on the file submission will update the zip code for active employees. |
| 12(L) | 30 | Division | Division | The company description of the employee’s assigned division is included in this field, if applicable. If divisions are used, a list of division names and associated codes must be provided. Example: North division=001, South division=002, East division=003 and West division=004. Divisions may drive access to plan and participant level reporting including custom reporting on Client Access, weekly payroll feedback reporting and participant access on My Lfe Now to summary plan description (SPD) for plans with multiple SPD's.  If plan uses ACH debit to fund payroll and uses more than one divisional bank account each participant must have a division populated on payroll file in order for John Hancock to debit correct amounts per participant/division. Note: When participants transfer to another division ACH debit (on payroll file where participant division change is reported) may pull assets from "old" division as financial data may process prior to participant division change. Subsequent payroll files will pull ACH debit from "new" division. |
| 13(M) | 30 | Region | Region | The company description of the employee’s assigned region is included in this field, if applicable. If regions are used, a list of region names and associated codes must be provided. Example: Earth=001, Mars=002, Sun=003 and Moon=004. Regions may drive access to plan and participant level reporting including custom reporting on Client Access, weekly payroll feedback reporting and participant access on My Life Now to summary plan description (SPD) for plans with multiple SPD's.  If plan uses ACH debit to fund payroll and uses more than one regional bank account each participant must have a region populated on payroll file in order for John Hancock to debit correct amounts per participant/region. Note: When participants transfer to another region ACH debit (on payroll file where participant region change is reported) may pull assets from "old" region as financial data may process prior to participant region change. Subsequent payroll files will pull ACH debit from "new" region. |
| 14(N) | 8 | Date of Birth | MMDDYYYY | For security reasons DOB updates need to be verified by the client |
| 15(O) | 8 | Original Date of Hire | MMDDYYYY | Employee’s original date of hire. No dashes or slashes. Changes to employee dates of hire can impact vesting. You will need to verify any changes to original date of hire by contacting your John Hancock Client Service Manager. Changes to dates of hire will not be made through payroll file. |
| 16(P) | 8 | Date of Termination | MMDDYYYY | Employee’s termination of employment date. No dashes or slashes. This date is used to determine if the participant is eligible for termination withdrawal. Terminated employees must remain on the payroll file for the entire plan year. |
| 17(Q) | 8 | Date of Internal Transfer | MMDDYYYY | Employee’s transfer date when moving from one company location to another company location. No dashes or slashes. Use date of internal transfer field as opposed to terminating employee from "transferred out" company. This is critical for plans with single or multiple payrolls. Terminating a transferred employee will cancel employee’s deferral rate, change employee’s status from active to terminated and remove employee from any product enrolled in such as managed savings.  For plans that use year to date hours for eligibility and/or vesting: When employees transfer locations within company make sure YTD hours from "transferred out" company are added to employees "transferred in" company record. Otherwise employee YTD hours will be understated and impact vesting or eligibility calculation. Example: Employee works 400 hours with company A and transfers to company B. The 400 hours worked in company A needs to be added to employee’s company B record. |
| 18(R) | 8 | Date of Rehire | MMDDYYYY | Employee’s rehire date if he/she is terminated and then rehired. No dashes or slashes. The participant must be on the John Hancock system or will be treated as a new hire. Rehired employee record on payroll file needs to include a populated rehire date, status must be active (A) and prior termination date removed in order for John Hancock to rehire employee. In turn John Hancock runs payroll file through rehire module that automatically updates rehired employee status to active, removes termination date, adds rehire date and stores termination date for historical reporting purposes. Rehired employee will be automatically auto enrolled if the plan permits after the applicable opt out period. John Hancock will verify rehired employee vesting and reamortize active loan if applicable. |
| 19(S) | 4 | Status | A-Active, T-Terminated, L-Leave of Absence, D-Deceased | Employee’s current employment status. This field needs to be populated with current status for each employee. |
| 20(T) | 1 | Gender | Gender | Employee’s gender of M-male or F- female. |
| 21(U) | 10 | Employee/File Number | If applicable | If you assign an employee number or file number to your employees, this field can be used for the assigned number. SSN is still required on incoming payroll file although outgoing weekly payroll feedback file can report based on employee number in addition to or replacing SSN. |
| 22(V) | 6 | Payroll frequency | **W** - Weekly  **B** - Bi-weekly  **M** - Monthly  **S** - Semi-monthly | This field is used for loan modeling on the participant website and Voice Response System (VRS). Loan repayments are calculated using the information from this field. Payroll frequency population is required for all participants on payroll file. If payroll frequency is not included on payroll file participants will be able to model new loan(s) based on incorrect payroll frequency that could have a negative impact to loan including delinquent loan repayments and/or loan default. |
| 23(W) | 1 | Excludable Code | X = Not eligible | Employees who are not eligible to participate in the plan are identified in this field. Plan document will define excludable populations. This could include employees who are excluded from the plan due to their status as a nonresident alien or due to their participation in a collective bargaining agreement. All employees regardless of participation must be included on payroll file.  John Hancock calculates eligibility. If an excluded employee is on payroll file without excludable code employee will mistakenly be added to the plan based on plans eligibility requirements. |
| 24(X) | 1 | Union Code | U = union | This field will identify those employees who are members of a union or non-union and is to be used for plans that have union and nonunion employees within same plan. Otherwise field can be left blank filled.  U for union  N for non-union |
| 25(Y) | 60 | Employee’s Corporate Email Address | Email | This field will allow John Hancock to communicate with your employees through their work email address. Field includes 30 characters prior to @ sign and 30 characters after @ sign. |
| 26(Z) | 10 | Employee’s Corporate or Home Phone Number | Phone #, no dashes | This field will allow John Hancock to contact a participant if there are questions on a specific transaction (withdrawal, rollover) for the participant. |
| 27(AA) | 1 | Hourly/Salary Code | **H** – Hourly, **S**- Salary | If your plan has different requirements for hourly and salary employees, John Hancock will need to know which employees are hourly and which are salaried. |
| 28(AB) | 8 | Hours, YTD | Year to date Hours. Example: 1040, Fractional hours not permitted. | As defined in your plan document. This field must be populated for plans where eligibility and/or vesting calculations are based on YTD hours and years of service. John Hancock will not be able to accurately administer your plan without this information.  Note: YTD hours for salary paid employees must be reported in addition to actual hours worked for hourly paid employees. Salary paid employee YTD hours accumulate based on an equivalency method determined by plan sponsor and/or payroll vendor. For example, weekly paid salary employees YTD hours equivalency may be 40 hours per week. YTD hours reported on weekly payroll file would accumulate as 40, 80, 120, 160, etc. |
| 29(AC) | 8 | Date of Match Eligibility | MMDDYYYY | This date is used when eligibility requirements for employer match contributions are different than employee deferrals. No dashes or slashes. This field can be left blank when eligibility requirements for employer match contributions and deferrals are the same. |
| 30(AD) | 1 | Spanish Indicator | S **–** Spanish statements | If this field is left blank, the participant’s statement will be generated in English. Participants can request a Spanish statement online and/or request to speak with a Spanish representative. |
| 31(AE) | 20 | Total plan year to date plan compensation | No dollar signs or commas. Include decimal point. Example: $1200.51 reported as 1200.51 | As defined in your plan document. This field is the total year to date compensation paid to the employee through the end of current payroll cycle. This compensation amount may exclude certain pay items depending on plan document definition. Generally speaking year to date plan compensation is amount eligible for deferrals. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 32(AF) | 20 | Total period to date plan compensation | No dollar signs or commas. Include decimal point. Example: $656.51 reported as 656.51 | As defined in your plan document. This field is the plan compensation paid to the employee for this pay period. It’s used for 401(k) deferral calculations and/or match calculations (if applicable). Generally speaking period to date plan compensation is amount eligible for deferrals. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 33(AG) | 20 | Total plan year to date gross compensation | No dollar signs or commas. Include decimal point. Example: $10,566.00 reported as 10566.00 | As defined in your plan document. Total year to date gross compensation may be different from total year to date plan compensation. Generally speaking YTD gross compensation is the amount an employee receives prior to any deductions or adjustments. Typically includes base pay, tips, bonuses and other benefits. Total year to date gross compensation is used for determining highly compensated employees. Highly compensated employees must be identified for purposes of generating non-discrimination testing.  Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 34(AH) | 20 | Total period to date gross compensation | No dollar signs or commas. Include decimal point. Example: $656.51 reported as 656.51 | As defined in your plan document. This field is the gross compensation paid to the employee for this pay period. Period to date gross compensation may be different from period to date plan compensation. Generally speaking PTD gross compensation is the amount an employee receives prior to any deductions or adjustments. Typically includes base pay, tips, bonuses and other benefits. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 35(AI) | 20 | Total year to date match compensation | No dollar signs or commas. Include decimal point. Example: $793.99 reported as 793.99 | As defined in your plan document. This field is used if your plan document has a different definition of compensation used to calculate employer match contributions for current pay period. This field is required only if John Hancock is calculating employer match contributions for your plan. Blank fill if same definition as PTD plan compensation. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 36(AJ) | 20 | Total period to date match compensation | No dollar signs or commas. Include decimal point. Example: $793.99 reported as 793.99 | As defined in your plan document. This field is used if your plan document has a different definition of compensation used to calculate employer match contributions for current pay period. This field is required only if John Hancock is calculating employer match contributions for your plan. Blank fill if same definition as PTD plan compensation. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 37(AK) | 20 | Total Managed Account Annualized compensation | No dollar signs or commas. Include decimal point. Example: $76,540.00 reported as 76540.00 | Employees annual gross compensation. Receipt of this field is CRITICAL for plan and participant level tools offered by John Hancock including On-Target, Retirement Readiness calculators and Retirement Readiness dashboards. John Hancock will not be able to accurately support these tools and reporting without this field being populated. Contact your Relationship Manager for product descriptions. |
| 38(AL) | 20 | Total plan year to date profit sharing compensation | No dollar signs or commas. Include decimal point. Example: $10,566.00 reported as 10566.00 | As defined in your plan document. This field is used if your plan document has a different definition of compensation used to calculate a profit sharing contribution. This field is required only if John Hancock is calculating profit sharing contributions for your plan. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 39(AM) | 20 | Total period to date 401(k) contributions | No dollar signs or commas. Include decimal point. Example: $56.26 reported as 56.26 | Employee pre-tax deferral contribution being reported with current payroll file. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 40(AN) | 20 | Total period to date match contributions | No dollar signs or commas. Include decimal point. Example: $56.26 reported as 56.26 | Employer match contribution being reported with current payroll file. Blank fill if not applicable. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 41(AO) | 20 | Total period to date profit sharing contributions | No dollar signs or commas. Include decimal point. Example: $2,850.00 reported as 2850.00 | Employer profit sharing contribution being reported with current payroll file. Blank fill if not applicable. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 42(AP) | 20 | Total period to date after tax contributions | No dollar signs or commas. Include decimal point. Example: $115.00 reported as 115.00 | Employee after tax contribution being reported with current payroll file. Blank fill if not applicable. Please note these are NOT Roth deferral contributions. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 43(AQ) | 20 | Total period to date catch-up contributions | No dollar signs or commas. Include decimal point. Example: $125.00 reported as 125.00 | Employees age 50 or over may be eligible to make catch-up contributions. Catch-up contributions being reported with current payroll file. Blank fill if not applicable. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 44(AR) | 20 | Total period to date Roth 401(k) contributions | No dollar signs or commas. Include decimal point. Example: $56.26 reported as 56.26 | Employee Roth deferral contribution being reported with current payroll file. Blank fill if not applicable. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 45(AS) | 20 | Total period to date Roth catch up contributions | No dollar signs or commas. Include decimal point. Example: $125.00 reported as 125.00 | Employees age 50 or over may be eligible to make Roth catch-up contributions. Roth Catch-up contributions being reported with current payroll file. Blank fill if not applicable. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 46(AT) | 20 | Total period to date loan repayments (if more than one loan, sum of all loans) | No dollar signs or commas. Include decimal point. Example: $115.25 reported as 115.25 | This field reports participant loan repayments for participant plan loans. Sum of all loan repayments for plans with multiple loans. Blank fill if not applicable. Note: Payroll deduction codes are defined by plan sponsor and payroll vendor. |
| 47(AU) | 1 | Work Status | F= Full time P= Part time | This field is required when eligibility criteria differs for full time and part time employees. |
| 48(AV) | 8 | Payroll Pay Date | MMDDYYYY | This is the pay period ending date for payroll being submitted. No dashes or slashes. |