

SimVentions Retirement Plan

Data Exchange Requirements Document

Ultimate Software/Ultipro

version 1.0

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*Massachusetts Mutual Life Insurance Company (MassMutual), 1295 State Street, Springfield, Massachusetts 01111-0001.*

**Document Purpose**

The purpose of this document is to provide the data requirements and file layout information for the file(s) that interface(s) with MassMutual Retirement Services.

The electronic files provide the data to support the elected Automated Services. The core Automated Services are:

|  |  |
| --- | --- |
| **Service** | **Description** |
| **Eligibility Calculation and Enrollment Solicitation** | MassMutual determines enrollment eligibility and mails enrollment materials to participants; Participants enroll via the participant website, automated phone line; or the mobile application. MassMutual provides newly enrolled participants’ contribution elections on the Feedback Report (retrieved by the client or their payroll vendor).  *Note: A Plan Sponsor must also elect the “Salary Contribution Changes” Service to utilize “Electronic Enrollment”.* |
| **Salary Contribution Changes** | Participants have the ability to make contribution election changes via the participant website, automated phone line or mobile application. MassMutual provides’ contribution election changes on the Feedback Report (retrieved by the client or their payroll vendor). |
| **Direct Loans** | MassMutual mails loan checks and supporting documentation directly to participants’ homes; MassMutual provides the new loan information, loan refinance information and closed loans on the Feedback Report (retrieved by the client or their payroll vendor). |
| **Automated Terminations** | When a “separation from service” status is received on the demographic file, MassMutual automatically mails distribution information customized to the plan and current account balance to the participant’s home; If the participant does not respond to make an election, MassMutual automatically takes the appropriate action (i.e., defer account balance, automated cash out, mandatory rollover, etc.). |
| **Hardship Withdrawal Suspension Monitoring** | MassMutual provides notification of participants who have a hardship withdrawal suspension and need their contribution elections changed to zero; MassMutual tracks the hardship suspension period, notifies participants when they are eligible to rejoin the plan, and restores their prior election. The contribution elections are reported on the Feedback Report (retrieved by the client or payroll vendor).  *Note: A Plan Sponsor must also elect the “Salary Contribution Changes” Service to utilize “Hardship Withdrawal Suspension Monitoring”.* |

In addition to the above, clients submitting demographic and compensation files benefit from a streamlined Plan Year End Testing process\*. Please note that clients are still required to complete the 5500 Plan Census and may be required to provide MassMutual with employee counts if they are part of a controlled group or they are not sending their entire employee population on the demographic file.

*\*Please note that the Plan Year End benefits for Third Party Administrator (TPA) clients may be different as additional information may be required by the TPA.*

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**Version History**

# This document will be revised and updated based on discussions during the initial set-up and subsequent file revisions.

|  |  |  |  |
| --- | --- | --- | --- |
| **Version Number** | **Date** | **Updated By** | **Comments** |
| 1.0 | 5/30/2019 | Rod Lavallee | Initial version. |

**Data Requirements**

**Data Elements**

The data elements necessary for proper plan administration are detailed along with the record layouts in Appendices A and B.

**Data Format**

* Data in all files will be ASCII character based with each record terminated by a carriage return; line feed character pair “<cr><lf>”.
* Records will be fixed length.
* Fields within a given record that are optional or not required still require the appropriate spacing to maintain position within the record.
* Both Alpha and Alphanumeric fields are case sensitive.

**Data Criteria**

***Data to MassMutual***

* The Client will provide Demographic, Compensation and Contribution data in separate files.
* The client will provide data records for all employees. The appropriate *employee class code* is required if there are excluded employee classes identified in the Plan Document.
* The first demographic file sent to MassMutual should contain the following:
  + All non-terminated employees in the company
  + All employees terminated in the current plan year (compensation for all current plan year terminations should be included in the compensation file)
* Only one demographic data record per employee and only one compensation record per employee per payroll period can be included in the file. However, if the contract structure allows for multiple employer EIN’s, additional records for the same SSN are possible as long as they are submitted with the different EIN’s
* A fully populated demographic file (containing all employees regardless of whether or not there is a change) will be provided as frequent as the client’s payroll frequency
* Multiple payrolls may be submitted for participants as long as there are different payroll effective dates.
* Compensation, contribution and loan repayment records will be provided as frequently as employees are paid, contribute or make loan repayments.
* If demographic, compensation and contribution files are being submitted separately, the demographic file must be submitted before the compensation and contribution files so MassMutual’s recordkeeping system can establish the employee before their payroll information is received.
* Files on the server will be processed in the order in which they are received.

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***~~Data from MassMutual~~***

* ~~MassMutual will provide feedback data that will detail salary contribution amounts (i.e., 401(k) deferral percentage elections) and loan activity for participants.~~
* ~~This data is provided on a regular basis in an agreed upon time frame~~
* ~~There are two different options to receive data from MassMutual. The different options are discussed later in the document and chosen during the set-up process~~.

**Data Files**

***Data to MassMutual***

Files are sent by either the Client or directly from the Payroll Vendor. One set of separate data files are sent for the following:

* Demographic Data
* Contribution and Loan Repayment Data
* Compensation Data

The files should be sent in the following order: Demographic, Contribution and Loan Repayment Data and Compensation Data.

Each file will contain a header record common to all file types. The file header contains information used to distinctly identify the file, its specific contents and to coordinate versioning and retransmissions. Each file will also contain a trailer record common to all file types. The file trailer contains information to verify the contents of the file.

Each file consists of the following records:

**Demographic Data File**

**Record Type Record(s) per File**

Transmission File Header Record One per File

Demographic Data Record One per Employee

Transmission File Trailer Record One per File

The demographic data records provide information for new and existing employees of an organization. The data includes:

* Notification of new employees
* Name changes
* Address updates
* Marital status changes
* Eligibility information
* Employment Status changes
* Payroll frequency changes
* Employee Class Changes

**Contribution and Loan Repayment Data File**

**Record Type Record(s) per File**

Transmission File Header Record One per File

Contribution Data Record One per Contributing Participant per Contrib. Source

Loan Repayment Record One per Loan Repayment

Transmission File Trailer Record One per File

The contribution file provides the following data for each participant per pay period:

* Payroll deducted participant contributions
* Payroll deducted loan repayments
* Employer Contributions (i.e. Employer Match, Profit Sharing, etc.)

**Compensation Data File**

**Record Type Record(s) per File**

Transmission File Header Record One per File

Compensation Data Record One per Employee per Payroll Period

Transmission File Trailer Record One per File

The compensation file provides the following data for each employee for the plan year:

* Salary Data for ADP/ACP Testing
* Salary Data for 415 Testing
* Salary Data for Contributions
* Hours worked by the participant

***TPA Plans****: The Plan Sponsor is responsible for providing the necessary compensation information to their Third Party Administrator (TPA) for plan year end activities. MassMutual does not provide this information to your TPA.*

**Required fields**

Required fields are indicated as “yes” in the file layout. These fields must be populated and submitted on every file.

Fields that are not required are indicated as “no” in the file layout. Please discuss your Plan document provisions with your MassMutual Account Manager to determine if any of these fields should be sent on the demographic file.

Fields marked “TBD” may be required if the client’s plan document has a provision that requires this data. This requirement will be determined during the file specification review with MassMutual, the Plan Sponsor and if applicable, the Payroll Vendor.

***Note:*** *Fields within a given record that are optional or not required still require the appropriate spacing to maintain position within the record.*

***~~Data from MassMutual~~***

~~The client may elect one of two options to receive the Salary Contribution and Loan Information from MassMutual. The data is generally available on or before 12:00 PM EST on the agreed upon weekday\*.~~

*~~\*If a holiday occurs during the week you expect to retrieve your data from MassMutual, it may be delayed. For example,~~**~~if Friday is the normal retrieval day, when Thanksgiving Day occurs (on a Thursday) the data may not be available until the following business day.~~*

~~The data includes the following:~~

**~~Salary Contribution Changes~~**

* ~~New enrollment contribution elections~~
* ~~Voluntary and involuntary contribution suspensions~~
* ~~Salary Contribution percentage/dollar amount changes~~

**~~Loan Changes~~**

* ~~Loan Initiations: Includes repayment amount, total repayment amount, and the first and last payment due dates~~
* ~~Renegotiated loans~~
* ~~Closed loans~~

~~The data contains all transactions collected via the participant website, automated phone line, the Participant Information Center, and the mobile application for the period ending two business days prior to the transmittal of the data. New enrollments are held until employees reach their eligibility dates.~~

***~~Available Options~~***

~~Only one of the two options below may be chosen.~~

**~~Option 1: Sponsor Website Reports~~**

~~MassMutual Retirement Services generates the Salary Contribution Changes and Loan Changes Reports on the Sponsor Website for an agreed upon frequency (generally the same as the Plan Sponsor's payroll frequency). They are two separate reports and contain all the data noted on the previous page. The reports are generally available on or before 12:00 PM EST on the agreed upon weekday.~~

**~~Option 2: Payroll Feedback Data File~~**

~~MassMutual Retirement Services generates the Payroll Feedback Data File and places it on the Sponsor Website for an agreed upon frequency (generally the same as the Plan Sponsor's payroll frequency). This is a single file that contains all the data noted on the previous page. The file is generally available on or before 12:00 PM EST on the agreed upon weekday.~~ *~~Note: This is not a customizable file. It must be picked up by the client or the Payroll Vendor on MassMutual’s Sponsor Website or SFTP server. MassMutual does not transmit this file to any client or Payroll Vendor server.~~*

**~~Payroll Feedback Data File~~**

**~~Record Type Record(s) per File~~**

~~Payroll File Header Record One per File~~

~~Deferral Change & Loan Record One per participant per change and one per new, paid-off, or reamortized loan~~

~~Payroll File Trailer Record One per File~~

~~The file header contains information used to distinctly identify the file, its specific contents and to coordinate versioning and retransmissions. The file trailer contains information to verify the contents of the file.~~

## Data Edits and Processing

***Data to MassMutual***

Files must be submitted to MassMutual electronically through the agreed upon submittal method to receive the elected services (refer to page 3). The files should be submitted as frequently as payroll is run. The files must be in the correct format as indicated in this document with all required fields populated.

Upon receipt of the files, the data is validated and processed. Transactions passing edits are automatically posted to MassMutual’s recordkeeping system. Rejected demographic, compensation or contribution transactions and errors are reported on the Event Log within the Sponsor Website. Clients can correct these errors through the Sponsor Website by fixing the errors individually or submitting a corrected file. If individual errors are corrected through the Sponsor Website, the files should be updated accordingly. MassMutual notifies the Client through an e-mail transmission that the files either successfully processed or processed with errors.

***~~Data from MassMutual~~***

~~The Plan Sponsor is responsible for the following:~~

* ~~Retrieving the data~~
* ~~Updating their payroll system before the next payroll is processed~~

~~The client will notify MassMutual of any data that fails edits. All rejected data will be reported to and resolved by MassMutual.~~

## Data Integrity

Accurate data is critical to the success of the elected automated services and the accuracy of the plan year end testing and 5500’s\*. It is the responsibility of the Client and the Payroll Vendor to send accurate data and resolve discrepancies that could impact the successful processing of the files and administration of the Plan(s).

Errors are reported on the Event Log within the Sponsor Website. Clients can correct these errors through the Sponsor Website by fixing the errors individually or submitting a corrected file. If individual errors are corrected through the Sponsor Website, the files should be updated accordingly. MassMutual notifies the Client through an e-mail transmission that the files either successfully processed or processed with errors.

*\*Plan Year End Testing and 5500’s are not applicable to TPA Plans.*

## Hours Requirement

If the Client’s Plan document requires hours for eligibility and/or vesting, data integrity is critical in reporting accurate hours. If a Client uses a third party administrator, they are still required to report accurate hours data to MassMutual to support elected services and plan provisions.

## Historical Data Required

The Plan Sponsor may need to provide MassMutual with the following historical data by the applicable deadlines during the set-up process. Your MassMutual Account Manager will work with you to determine the required data and how to submit it.

* Current participant contribution percentages/dollar amounts maintained by payroll
* Eligible Not Participating employees not previously sent to MassMutual (both active and current plan year terminations)
* Historical years of service for “eligible not participating” employees sent to MassMutual for the first time (both active and current plan year terminations)
* Historical years of service for all participants (New Business Clients only)
* Historical compensation and hours for the current plan year (depends on plan provision and compensation data set-up)
* Historical compensation and hours for the prior plan year (depends on plan provision and elected services)
* Eligible testing compensation for the current plan year (depends on plan provision)

## Test Files

Once the file specifications are identified and confirmed, the Plan Sponsor/Payroll Vendor is responsible for creating a “test file” based on them. The test file is reviewed by MassMutual to determine if the format and data content meets the specifications and can interface with our system. Any issues and required changes are communicated to the Plan Sponsor/Payroll Vendor so the test file may be updated and resubmitted for testing.

If you have a Payroll Vendor who will be submitting your files directly to MassMutual, it is recommended that you request copies of their test files and audit the data provided on those files against your payroll and HR records. MassMutual is not liable for any inaccurate data transmitted by your Payroll Vendor.

If during the Test File process it is determined that electronic files are not a good fit for your organization, MassMutual reserves the right to terminate the conversion process.

## Sending Replacement Files

If there is a situation that requires the Plan Sponsor to resend a previously submitted demographic, compensation and/or contribution file, prior notification is required to their MassMutual Account Representative to ensure that data integrity is maintained.

## Future File Modifications

If modifications are needed to the content and/or file format, the changes must be communicated to the MassMutual Account Manager prior to submission of the new format. Upon receipt of such notification, MassMutual will work with the Client to make and test the changes. File modifications require testing so **any** **change requests** should be made in advance of the expected date of the new format implementation (see chart below). New file formats should not be submitted until MassMutual has provided approval.

|  |  |  |
| --- | --- | --- |
| **Client Change/Update** | **Approx. Time Frame**  **to Complete** | **Comments** |
| Payroll vendor changes | 3 - 4 months | Payroll vendor changes are considered the same as a new installation/conversion |
| Mergers & Acquisitions | 3 - 4 months | If a new plan or subscriber is being added due to an M & A, the addition is considered the same as a new installation/conversion |
| Adding a Plan/Subscriber | 3 - 4 months | The addition of a new plan or subscriber is considered the same as a new installation/conversion |
| Source additions | 4 – 6 weeks | The file set-up may need to be reviewed due to mapping, testing, etc. |
| Subset additions | 4 – 6 weeks | The file set-up may need to be reviewed due to mapping, testing, etc. |

# 

# Appendix A

**Data Requirements & Record Layouts**

**“To”**

**MassMutual Retirement Services**

**Demographic File Header Record Layout**

## Purpose

To provide information that uniquely identifies the file transmission.

## Occurrence

One record must be provided for each Demographic Data File being transmitted.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 - 4 | 4 | Yes | Identifies the record as the file Header Record. Constant value of “HDR ” |
| Record Version Number | Numeric | 5 - 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 - 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| File Description | Alphanumeric | 15 – 44 | 30 | Yes | Description of the file being sent. “SimVentions Demo File” padded on the right. |
| Scheduled Transmission Date | Numeric | 45 - 52 | 8 | Yes | Scheduled date on which the file is sent to MassMutual. Format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD” |
| Actual Transmission Date | Numeric | 53 - 60 | 8 | Yes | Actual date of the file transmission without dashes or slashes in year, month and day order. Example “YYYYMMDD” |
| Actual Transmission Time | Numeric | 61 - 64 | 4 | Yes | Actual time for the file transmission without colon in hour and minute order. The hour is in military time 0 – 24 hours. Example “HHMM” |
| Actual Transmission Number | Numeric | 65 - 66 | 2 | Yes | Serial number representing the number of times the file was transmitted for a scheduled date. For the first transmission, the number is “01”. |

**Demographic Record Layout**

## Purpose

To provide demographic information for new and existing employees (refer to page 5).

## Occurrence

One record must be provided for each employee. All fields must be provided even if only one has changed.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 – 4 | 4 | Yes | Identifies the record as an Employee Demographic Change Record. Constant value of “DEMO” |
| Record Version Number | Numeric | 5 – 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 – 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| Subsidiary EIN | Numeric | 15 – 26 | 12 | Yes | Employer Identification Number of a subsidiary for whom the individual is employed. Each Subsidiary must have a unique EIN. Constant value of “541992646”. |
| Location Code | Alpha | 27-34 | 8 | No | Field not used. Space fill. |
| Subset Code | Alphanumeric | 35 – 46 | 12 | Yes | Code representing the current location where the participant works. Constant value of ‘1’. |
| Social Security Number | Numeric | 47 – 55 | 9 | Yes | Employee’s Social Security Number without dashes. Must be a valid Social Security Number. Example “11122xxxx” |
| Prefix Name | Alpha | 56 – 59 | 4 | No | Employee’s name prefix such as “Mr.”, “Mrs. ”, etc. |
| First Name | Alpha | 60 – 74 | 15 | Yes | Employee’s first name. |
| Middle Name | Alpha | 75 – 84 | 10 | No | Employee’s middle name or middle initial. |
| Last Name | Alpha | 85 – 104 | 20 | Yes | Employee’s last name. Suffix may be included. |
| Suffix Name | Alpha | 105 – 112 | 8 | No | Employee’s name suffix such as “Jr”, “Sr”, “III”, etc. |
| Address Line 1 | Alphanumeric | 113 – 147 | 35 | Yes | First line of the employee’s address. Address fields are treated as a unit.  **Foreign Addresses**: If a foreign address is being submitted, at least one address line must be populated. |
| Address Line 2 | Alphanumeric | 148 – 182 | 35 | No | Second line of the employee’s address, if necessary. |
| Filler | blank | 183 – 217 | 35 | No | Needed for MM use. |

## Demographic Record Layout (cont.)

| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| --- | --- | --- | --- | --- | --- |
| City | Alpha | 218 – 252 | 35 | Yes | **Foreign Addresses**: If a foreign address is being submitted, the city must be populated. |
| State | Alpha | 253 – 254 | 2 | Yes | Employee’s state address. Must be a valid 2 character US state or Canadian province.  Note: Puerto Rico=PR  **Military Addresses –State Codes**  *AA* = Americas excluding Canada  *AE* = Armed Forces in Europe, the Middle East, Africa, and Canada  A*P* = Pacific |
| Zip Code | Alphanumeric | 255 – 264 | 10 | Yes | Employee’s zip code. Postal 5 number zip and 4 digit extension without dashes. Example “11111xxxx”. If extension is not available, pad on the right. |
| Country | Alpha | 265 – 266 | 2 | Yes | Postal code for the employee’s country. Use “US” for the United States and Puerto Rico. Use “CA” for Canada. For other country codes, contact MassMutual.  **Foreign Addresses**: If a foreign address is being submitted, a valid country code must be populated.  **Military Addresses:** Report US as country code along with the appropriate State code. |
| Telephone Number | Numeric | 267 – 278 | 12 | No | Space fill |
| Filler | Blank | 279 – 290 | 12 | No | Needed for MM use. |
| Email Address | Alphanumeric | 291 – 325 | 35 | No | Space fill |
| Birth Date | Numeric | 326 – 333 | 8 | Yes | Employee’s date of birth without dashes or slashes in year, month and day order. Example “YYYYMMDD” |
| Hire Date | Numeric | 334 – 341 | 8 | Yes | Employee’s original date of hire without dashes or slashes in year, month and day order. Example “YYYYMMDD” |
| Gender Code | Alpha | 342 | 1 | Yes | Indicates whether the employee is female or male. Must be “F” for female, “M” for male or “U” for unknown. |
| Language Code | Alpha | 343 – 344 | 2 | TBD | Indicates the language desired for communications. “EN” for English, “SP” for Spanish. – send EN for all |
| Marital Status | Alpha | 345 | 1 | Yes | Indicates the employee’s marital status. “M” for married, “S” for not married or “U” for unknown.  Marital Status reported should be the participant’s true (actual) marital status and not the marital status claimed for tax purposes. |

## Demographic Record Layout (cont.)

| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| --- | --- | --- | --- | --- | --- |
| Employment Class | Alpha | 346 – 353 | 8 | Yes | Identifies if an employee is eligible for the Plan or is part of an excluded group. Refer to your Plan Document for more information regarding excluded employees.  Default values can be ‘Y’ for eligible and ‘N’ for excluded.  If emptype = FT, REG, PT or PTC, send Y, else send N |
| Employment Status | Alphanumeric | 354 – 361 | 8 | Yes | Current employment status codes maintained by the Client.  Examples: Active, Termed, Retired, and Deceased.  *See the end of Demographic layout for further information. – if LOA, send as Active* |
| Employment Status Changed Date | Numeric | 362 – 369 | 8 | Yes | Date of the related employment status in position 354-361 without dashes or slashes in year, month and day order. Example “YYYYMMDD” – keep terms on for rolling 365 days  Rehires – send rehire date |
| Key Employee Indicator | Alpha | 370 | 1 | No | Space fill |
| 16B Indicator | Alpha | 371 | 1 | No | Space fill |
| Payroll Status | Alpha | 372 | 1 | No | Indicates whether the employee is full-time or part-time. “F” for full-time or “P” for part-time. |
| Payroll Frequency | Numeric | 373 – 374 | 2 | Yes | Indicates the employee’s pay frequency. '26' - for bi-weekly |

## Status and Status Change Date Reporting

The employee “status” and “employment status changed date” are two of the most critical fields reported on the demographic file. The reported data in these fields should update every time an employee has an employment status change with your organization. For example, if the participant leaves the company a terminated status is reported with the termination date. If the participant returns to work, an active status is reported with the rehire date. Below is information to consider when reviewing the data to be reported in these two fields:

**Terminations/Retirements**

* It is recommended that terminations remain on the demographic file for a rolling 365 days.
* Does your organization temporarily “re-activate” an employee in payroll after termination to make special payments (i.e., commission, severance pay, etc)? If so, consider how these employees will be reported on the file (i.e., will they remain as terminated or will they be reported as active).

**Leaves of Absence/Lay-off**

* Does your organization track a leave of absence or lay-off code?
* Does your Plan have an employer allocation with a last day allocation rule with the exception of employees on an authorized leave of absence?

**Deceased participants**

* Does the Plan accelerate vesting for deceased employees?
* Does the Plan have an employer allocation with a last day allocation rule with the exception of deceased employees?
* Does your organization use a death code? If not, is there a possibility to put programming logic in place to report one (i.e., payroll tracks a terminated status with a deceased reason code, the file programming looks at both fields and reports a death status)?

In addition to the above, the deceased status allows MassMutual to provide the appropriate paperwork to the beneficiary.

**Transfers/Moves**

* How are transfers between locations, pay groups or moves between states handled?
* When updating your payroll do you need to terminate the old record and create a new one? If you need to terminate the old record, you will need to suppress this record from coming in on the file as the termination will trigger the “Automated Termination” process (Notification is sent to the participant that they are no longer employed and therefore can take a distribution from the Plan).

**Rehires**

* How are rehired participants tracked and how will they be submitted on the file?

The ideal method to report rehired participants is to retain the original hire date in the “DOH” field and report the rehire date in the “date status change is effective” field.

**Disability Retirement**

* Does the Plan have a disability retirement provision? If yes, does the Plan accelerate vesting for employees who are approved for disability retirement?
* Does the Plan have an employer allocation with a last day allocation rule with the exception of employees on approved disability?
* Does your organization use a disability retirement code? If not, is there a possibility to put programming logic in place to report one (i.e., payroll tracks a terminated status with a disability reason code, the file programming looks at both fields and reports a disability status)?

**Demographic File Trailer Record Layout**

## Purpose

Provides control total information regarding each type of record being included in the demographic file transmission.

## Occurrence

One record must be provided for each Demographic Data File being transmitted.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 - 4 | 4 | Yes | Identifies the record as the Trailer Record. Constant value of “DMTR” |
| Record Version Number | Numeric | 5 - 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 - 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services.  Constant value of “083308”. |
| Total File Records | Numeric | 15 - 26 | 12 | Yes | Total number of records in the file. Zero filled on the left with no implied decimal places. |

## Note: The “counts” in the trailer do not include the header/trailer record.

**Contribution File Header Record Layout**

## Purpose

To provide information that uniquely identifies the file transmission.

## Occurrence

One record must be provided for each Contribution Data File being transmitted.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 - 4 | 4 | Yes | Identifies the record as the file Header Record. Constant value of “HDR ” |
| Record Version Number | Numeric | 5 - 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 - 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| File Description | Alphanumeric | 15 – 44 | 30 | Yes | Description of the file being sent.  “SimVentions Contrib File”  padded on the right. |
| Scheduled Transmission Date | Numeric | 45 - 52 | 8 | Yes | Scheduled date on which the file is sent to MassMutual. Format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD” |
| Actual Transmission Date | Numeric | 53 - 60 | 8 | Yes | Actual date of the file transmission without dashes or slashes in year, month and day order. Example “YYYYMMDD” |
| Actual Transmission Time | Numeric | 61 - 64 | 4 | Yes | Actual time for the file transmission without colon in hour and minute order. The hour is in military time 0 – 24 hours. Example “HHMM” |
| Actual Transmission Number | Numeric | 65 - 66 | 2 | Yes | Serial number representing the number of times the file was transmitted for a scheduled date. For the first transmission, the number is “01”. |

**Contribution Record Layout**

## Purpose

To provide contribution amounts by plan, subsidiary and contribution source for each participant for each payroll period (refer to page 5).

## Occurrence

One record must be provided for each plan, subsidiary, participant and contribution source for which a contribution is made in the payroll period.

| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| --- | --- | --- | --- | --- | --- |
| Record Type | Alpha | 1 - 4 | 4 | Yes | Identifies the record as a Contribution Record. Constant value of “CONT” |
| Record Version Number | Numeric | 5 - 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 - 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| Plan Code | Alphanumeric | 15 – 22 | 8 | Yes | Name of the plan in which the person participates. Constant value of “PLAN1”. |
| Subsidiary EIN | Numeric | 23 – 34 | 12 | Yes | Employer Identification Number of a subsidiary for whom the individual is employed. Each Subsidiary must have aunique EIN**.** Constant value of **“**541992646**”** |
| Social Security Number | Numeric | 35 – 43 | 9 | Yes | Employee’s Social Security Number without dashes. Must be a valid Social Security Number. Example “11122xxxx |
| Payroll Date (Effective Date) | Numeric | 44 – 51 | 8 | Yes | The effective date of the contribution that is deducted from the participant’s pay. This is the date that MassMutual uses to determine which Plan Year to test contributions. Please be sure to use the correct date (typically the date that determines the tax year for W-2 reporting).Format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD”. – Send pay date |
| Payroll Period Start Date | Numeric | 52 – 59 | 8 | Yes | Payroll period start date for the contribution without dashes or slashes in year, month and day order. Example “YYYYMMDD” – Send pay period start date |
| Payroll Period End Date | Numeric | 60 – 67 | 8 | Yes | Payroll period end date for the contribution without dashes or slashes in year, month and day order. Example “YYYYMMDD” – Send pay period end date |
| Contribution Source Code | Alpha | 68 – 72 | 5 | Yes | Contribution source code.  "DS" - Deferred Salary – ded code 401CP and 401P  "SFMAT" - Safe Harbor Match – ded code 401ER  "ROTH" – Roth – ded code 401RC and 401RO |
| Contribution Amount | Numeric | 73 – 84 | 12 | Yes | Dollar amount of the contribution. Zero filled on the left with an implied two decimal places. Negative values will be reflected by a “-“ in the first position.  *Note: The amount reported is the dollar amount per pay period (not YTD).*  *Exclude negative amounts* |

**Loan Repayment Record Layout – send if ded code 401L and/or 401L2**

## Purpose

Provides loan repayment amounts by plan and subsidiary for each participant for each payroll period (refer to page 5).

## Occurrence

One record must be provided for each plan, subsidiary and participant for which a loan repayment is made in the payroll period.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 – 4 | 4 | Yes | Identifies the record as a Loan Repayment Record. Constant value of “LNRP” |
| Record Version Number | Numeric | 5 – 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 – 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| Plan Code | Alphanumeric | 15 – 22 | 8 | Yes | Name of the plan in which the person participates. Constant value of “PLAN1”. |
| Subsidiary EIN | Numeric | 23 – 34 | 12 | Yes | Employer Identification Number of a subsidiary for whom the individual is employed. Each Subsidiary must have aunique EIN**.** Constant value of **“**541992646**”** |
| Social Security Number | Numeric | 35 – 43 | 9 | Yes | Employee’s Social Security Number without dashes. Must be a valid Social Security Number. Example “11122xxxx |
| Payroll Date (Effective Date) | Numeric | 44 – 51 | 8 | Yes | The effective date of the loan repayment that is deducted from the participant’s pay. Format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD”.  *Note: This date should be the same as the contribution effective date (position 44-51 of the contribution record layout).* |
| Payroll Period End Date | Numeric | 52 – 59 | 8 | Yes | Payroll period end date for the contribution without dashes or slashes in year, month and day order. Example “YYYYMMDD”  *Note: This date can be equal to the effective date.* |
| Amount | Numeric | 60 – 71 | 12 | Yes | Dollar amount of the total repayments during the payroll period for the participant’s outstanding loan(s). Zero filled on the left with an implied two decimal places. Negative values will be reflected by a “-“ in the first position.  *Note: The amount reported is the dollar amount per pay period (not YTD). –* ded code 401L and 401L2. Combine amounts if EE has both codes. - *Exclude negative amounts* |

**Contribution File Trailer Record Layout**

## Purpose

Provides control total information regarding each type of record being included in the contribution file transmission.

## Occurrence

One record must be provided for each file being transmitted.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 – 4 | 4 | Yes | Identifies the record as the Trailer Record. Constant value of “CNTR” |
| Record Version Number | Numeric | 5 – 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 – 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| Total File Records | Numeric | 15 – 26 | 12 | Yes | Total number of records in the file. Zero filled on the left with no implied decimal places. |
| Total Contribution Records | Numeric | 27 – 38 | 12 | Yes | Identifies the total number of Contribution Records (“CONT”) in the file. Zero filled on the left with no implied decimal places. |
| Total Contribution Amount | Numeric | 39 – 50 | 12 | Yes | The total of all Contribution Amounts in all of the Contribution Records (“CONT”) in the file. Zero filled on the left with an implied two decimal places. |
| Total Loan Repayment Records | Numeric | 51 – 62 | 12 | Yes | The total number of Loan Repayment Records (“LNRP”) in the file. Zero filled on the left with no implied decimal places. |
| Total Loan Repayment Amount | Numeric | 63 – 74 | 12 | Yes | The total of all Loan Repayment Amounts in all of the Loan Repayment Records (“LNRP”) in the file. Zero filled on the left with two implied decimal places. |

## Note: The “counts” in the trailer do not include the header/trailer record.

**Compensation File Header Record Layout**

## Purpose

To provide information that uniquely identifies the file transmission.

## Occurrence

One record must be provided for each file being transmitted.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 - 4 | 4 | Yes | Identifies the record as the file Header Record. Constant value of “HDR ” |
| Record Version Number | Numeric | 5 - 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 - 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| File Description | Alphanumeric | 15 – 44 | 30 | Yes | Description of the file being sent.  “SimVentions Comp File” padded on the right. |
| Scheduled Transmission Date | Numeric | 45 - 52 | 8 | Yes | Scheduled date on which the file is sent to MassMutual. Format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD” |
| Actual Transmission Date | Numeric | 53 - 60 | 8 | Yes | Actual date of the file transmission without dashes or slashes in year, month and day order. Example “YYYYMMDD” |
| Actual Transmission Time | Numeric | 61 - 64 | 4 | Yes | Actual time for the file transmission without colon in hour and minute order. The hour is in military time 0 – 24 hours. Example “HHMM” |
| Actual Transmission Number | Numeric | 65 - 66 | 2 | Yes | Serial number representing the number of times the file was transmitted for a scheduled date. For the first transmission, the number is “01. |

**Compensation Record Layout**

## Purpose

To provide hours worked and compensation data for each employee for the plan year (refer to page 6).

***TPA Plans****: The Plan Sponsor is responsible for providing the necessary compensation information to their Third Party Administrator (TPA) for plan year end activities. MassMutual does not provide this information to your TPA.*

## Occurrence

One record must be provided for each eligible employee. The preferred reporting method is year-to-date.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 - 4 | 4 | Yes | Identifies the record as a Compensation Record. Constant value of “COMP” |
| Record Version Number | Numeric | 5 - 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 - 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| Subsidiary EIN | Numeric | 15 - 26 | 12 | Yes | Employer Identification Number of a subsidiary for which the individual is employed. Each Subsidiary must have aunique EIN**.** Constant value of **“**541992646**”** |
| Social Security Number | Numeric | 27 - 35 | 9 | Yes | Employee’s Social Security Number without dashes. Must be a valid Social Security Number. Example “11122xxxx |
| Effective Date | Numeric | 36 - 43 | 8 | Yes | Date for which the compensation will be applied. This should equal the payroll effective date but remain within the current plan year.  **Note:** This is the date that MassMutual uses to determine which Plan Year to test compensation. Please be sure to use the correct date (typically the date that determines the tax year for W-2 reporting). The format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD” - send 1st of each year |
| Effective Start Date | Numeric | 44 - 51 | 8 | Yes | For *Year-to-date* reporting, this is the first day of the plan year\*.  For *Per-pay-period* reporting, this is the beginning of the payroll period.  The format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD”.  *\*YTD Programming Note: Be sure to program this date to change with the start of each subsequent plan year.*  send 1st of each year |
| Effective Thru Date | Numeric | 52 - 59 | 8 | Yes | The ending period of the payroll period applicable to amounts given. The format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD”. . |
| Salary for Contributions | Numeric | 60 – 71 | 12 | Yes | YTD dollar amount of the salary earned for contribution purposes. Zero filled on the left with an implied two decimal places. See earnings codes in chart below to include. |

## Compensation Record Layout (continued)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Field Name | Data type | Positions | Length | Req’d | Value |
| Salary for 415 Testing | Numeric | 72 – 83 | 12 | Yes | YTD dollar amount of the salary earned for 415 testing. Zero filled on the left with an implied two decimal places. – same as above |
| Salary for ADP Testing | Numeric | 84 – 95 | 12 | Yes | YTD dollar amount of the salary earned for ADP testing. Zero filled on the left with an implied two decimal places. |
| Hours Worked | Numeric | 96 – 99 | 4 | Yes | YTD hours of accrued service. Zero filled on the left with no implied decimal places.  Note: Hours are required if the Plan provisions for eligibility and/or vesting require hours. Hours are also required for any Source allocations that have an hour requirement to complete the allocation (i.e., the profit sharing calculation requires a 1000 hours to share in the allocation.). Refer to your Plan document for further information –    See earnings codes in chart below to include. |

Earnings codes to include for Salary and Hours

|  |  |
| --- | --- |
| **ErnEarncode** | **ernlongdesc** |
| B | Bonus |
| BRV | Bereavement |
| ET | Earned Time |
| GF | Taxable Gift |
| HC | Health Club |
| HOL | Holiday |
| JUR | Jury Duty |
| LTD | Long Term Disability |
| MI | Military Pay |
| OT | Overtime |
| RB | Referral Bonus |
| REG | Regular Pay |
| STD | Short Term Disability |

**Compensation Definitions**

Refer to your Plan Document for the appropriate definitions of compensation used for Contributions, 415 Testing, and ADP/ACP Testing. Compensation should be reported on the file based on these definitions.

|  |  |  |  |
| --- | --- | --- | --- |
| **Compensation Definition** | **Salary For Contributions** | **Salary For 415 Testing** | **Salary For ADP Testing** |
| **Definition** | Section 3401 Wages | Section 3401 Wages | Section 3401 Wages |
| **Included in the definition** | Elective Deferrals | Elective Deferrals | Elective Deferrals |
| **Excluded from the definition** | Refer to your Plan Document | Refer to Plan Document | Refer to Plan Document |

***Note:*** The definitions provided are based on the current definitions as outlined by the Client’s Plan document. If, at any time in the future, these definitions are amended it is the responsibility of the Client to make the necessary programming changes to reflect the revisions. If the Client uses an outside payroll vendor, they are responsible for contacting them to make the programming updates to report the correct data on the compensation file.

If the Plan excludes compensation prior to participation/eligibility, there is no need to program to exclude this data from the file.

***TPA Plans****: The Plan Sponsor is responsible for providing the necessary compensation information to their Third Party Administrator (TPA) for plan year end activities. MassMutual does not provide this information to your TPA.*

**Compensation File Trailer Record Layout**

## Purpose

Provides control total information regarding each type of record being included in the compensation file transmission.

## Occurrence

One record must be provided for each file being transmitted.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Positions** | **Length** | **Req’d** | **Value** |
| Record Type | Alpha | 1 - 4 | 4 | Yes | Identifies the record as the Trailer Record. Constant value of “CPTR” |
| Record Version Number | Numeric | 5 - 8 | 4 | Yes | Identifies the file format version number of the file sent. Example: value of “0001”. |
| Master Contract Number | Numeric | 9 - 14 | 6 | Yes | Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308” |
| Total File Records | Numeric | 15 - 26 | 12 | Yes | Total number of records in the file. Zero filled on the left with no implied decimal places. |
| Total Compensation Records | Numeric | 27 - 38 | 12 | Yes | Identifies the total number of Compensation Records (“COMP”) in the file. Zero filled on the left with no implied decimal places. |
| Total Salary for Contributions | Numeric | 39 – 50 | 12 | Yes | Identifies the sum total of all Salary in all of the Compensation Records (“COMP”) in the file. Zero filled on the left with an implied two decimal places. |
| Total Salary for 415 Testing | Numeric | 51 – 62 | 12 | Yes | Identifies the sum total of all Salary 415 in all of the Compensation Records (“COMP”) in the file. Zero filled on the left with an implied two decimal places. |
| Total Salary for ADP Testing | Numeric | 63 – 74 | 12 | Yes | Identifies the sum total of all Salary ADP in all of the Compensation Records (“COMP”) in the file. Zero filled on the left with an implied two decimal places. |
| Total Hours Worked | Numeric | 75 – 86 | 12 | Yes | Identifies the Sum Total of All Hours Worked in all of the Compensation Records (“COMP”) in the file. Zero filled on the left with no implied decimal places. |

## Note: The “counts” in the trailer do not include the header/trailer record.

# 

# ~~Appendix B~~

**~~Data Requirements & Record Layouts~~**

**~~Data~~**

**~~“FROM”~~**

**~~MassMutual~~**

**~~Option 1: Sponsor Website Reports~~**

### ~~Purpose~~

~~Provides salary contribution percentages/amounts, new enrollments and loan data for each participant that initiated a transaction via the participant website, automated phone line, the Participant Information Center~~~~SM~~ ~~or mobile application. There are two Sponsor Website Reports to report this data:~~

* ~~Salary Contribution Changes Report~~
* ~~Loan Changes Report~~

~~The reports are generally available on or before 12:00 PM EST on the agreed upon weekday\*. Refer to page 7 for additional information regarding these reports.~~

*~~\*If a holiday occurs during the week you expect to retrieve your data from MassMutual, it may be delayed. For example,~~**~~if Friday is the normal retrieval day, when Thanksgiving Day occurs (on a Thursday) the data may not be available until the following business day.~~*

**~~Salary Contribution Changes Report~~**

~~The participant data may be reviewed online or downloaded into a fixed length text format.~~

~~The format is as follows:~~

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **~~SSN~~** | **~~Name~~** | **~~Effective Date~~** | **~~“,”~~** | **~~Source Name~~** | **~~Percentage~~** | **~~Dollar Amount~~** |
| ~~Position~~ | ~~1-9~~ | ~~10-69~~ | ~~70-77~~ | ~~78~~ | ~~79-108~~ | ~~109-111~~ | ~~112-119~~ |
| ~~Format~~ |  | ~~(Last , First Middle)~~ | ~~mmddyyyy~~ | ~~Ignore~~ |  | ~~00000=000.00%~~ | ~~000000=$0000.00~~ |
| ~~Length~~ | ~~9~~ | ~~60~~ | ~~8~~ | ~~1~~ | ~~30~~ | ~~3~~ | ~~8~~ |

**~~Loan Changes Report~~**

~~The participant data may be reviewed online or downloaded into a fixed length text format.~~

~~The format is as follows:~~

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **~~SSN~~** | **~~Name~~** | **~~Loan No~~** | **~~Start Date~~** | **~~End Date~~** | **~~Principal & Interest~~** | **~~Payment Amount~~** | **~~Frequency~~** | **~~Payment Count~~** |
| ~~Position~~ | ~~1-9~~ | ~~10-69~~ | ~~70-71~~ | ~~72-79~~ | ~~80-87~~ | ~~88-95~~ | ~~96-103~~ | ~~104-123~~ | ~~124-127~~ |
| ~~Format~~ |  | ~~(Last , First Middle)~~ |  | ~~mmddyyyy~~ | ~~mmddyyyy~~ | ~~00000000=~~  ~~$000000.00~~ | ~~00000000=~~  ~~$000000.00~~ |  |  |
| ~~Length~~ | ~~9~~ | ~~60~~ | ~~2~~ | ~~8~~ | ~~8~~ | ~~8~~ | ~~8~~ | ~~20~~ | ~~4~~ |

***~~Note: There is no programming required for the Sponsor Website Reports. Any questions regarding these reports and how to use them should be directed to your MassMutual Account Manager.~~***

**~~Option 2: Payroll Feedback File~~**

~~The Feedback file is generally available on or before 12:00 PM EST on the agreed upon weekday\*. If this is the option that your organization prefers, your payroll vendor can confirm whether they will accept the file directly or assist you with programming for an upload to your Payroll.~~ *~~Note: This is not a customizable file. It must be picked up by the client or the Payroll Vendor on MassMutual’s Sponsor Website or SFTP server. MassMutual does not send this file to any client or Payroll Vendor server.~~* ~~Refer to page 7 for additional information regarding this file.~~

*~~\*Holiday Note: If a holiday occurs during the week you expect to retrieve your file from MassMutual, it may be delayed. For example,~~**~~if Friday is the normal retrieval day, when Thanksgiving Day occurs (on a Thursday) the file may not be available until the following business day.~~* ***~~If you or your payroll vendor program an automatic retrieval of the file, please be sure there is a process in place to retrieve the file on a later day.~~***

**~~Payroll File Header Record Layout~~**

### ~~Purpose~~

~~To provide information that uniquely identifies the file transmission.~~

### ~~Occurrence~~

~~One record is provided for each file produced for the client.~~

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **~~Field Name~~** | **~~Data type~~** | **~~Positions~~** | **~~Length~~** | **~~Req’d~~** | **~~Value~~** |
| ~~Record Type~~ | ~~Alpha~~ | ~~1 - 4~~ | ~~4~~ | ~~Yes~~ | ~~Identifies the record as the file Header Record. Constant value of “HDR”~~ |
| ~~Record Version Number~~ | ~~Numeric~~ | ~~5 - 8~~ | ~~4~~ | ~~Yes~~ | ~~Identifies the file format version number of the file sent. Example: value of “0001”.~~ |
| ~~Master Contract Number~~ | ~~Numeric~~ | ~~9 - 14~~ | ~~6~~ | ~~Yes~~ | ~~Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308”~~ |
| ~~File Description~~ | ~~Alphanumeric~~ | ~~15 - 44~~ | ~~30~~ | ~~Yes~~ | ~~Description of the file being sent. Constant value of “83308\_PAYR083308.asc” padded on the right.~~ |
| ~~Scheduled Transmission Date~~ | ~~Numeric~~ | ~~45 - 52~~ | ~~8~~ | ~~Yes~~ | ~~Scheduled date on which the file is sent to MassMutual. Format should exclude dashes or slashes in year, month and day order. Example “YYYYMMDD”~~ |
| ~~Actual Transmission Date~~ | ~~Numeric~~ | ~~53 - 60~~ | ~~8~~ | ~~Yes~~ | ~~Actual date of the file transmission. Date without dashes or slashes in year, month and day order. Example “YYYYMMDD”~~ |
| ~~Actual Transmission Time~~ | ~~Numeric~~ | ~~61 - 64~~ | ~~4~~ | ~~Yes~~ | ~~Actual time for the file transmission without colon in hour and minute order. The hour is in military time 0 – 24 hours. Example “HHMM”~~ |
| ~~Actual Transmission Number~~ | ~~Numeric~~ | ~~65 - 66~~ | ~~2~~ | ~~Yes~~ | ~~Serial number representing the number of times the file was transmitted for a scheduled date. For the first transmission, the number is “01~~ |

**~~Note: This file must be retrieved after it posts to MassMutual’s Sponsor Website. If it is not retrieved timely, the next payroll file run will overlay it. A Sponsor Website “push email” will be set-up to notify you when the file is available for retrieval.~~**

**~~Salary Contribution Change Record Layout~~**

### ~~Purpose~~

~~Provides salary contribution percentages/amounts and new enrollments for each participant that initiated a transaction via the participant website, automated phone line, the Participant Information Center~~~~SM~~ ~~, or mobile application~~~~(refer to page 7). This data is combined with the Loan Changes data and is reported in a single file which is retrieved from the Sponsor Website.~~

### ~~Occurrence~~

~~One record is provided for each plan, subsidiary, participant and contribution source for which a payroll contribution change and new enrollment election is made.~~

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **~~Field Name~~** | **~~Data type~~** | **~~Positions~~** | **~~Length~~** | **~~Req’d~~** | **~~Value~~** |
| ~~Record Type~~ | ~~Alpha~~ | ~~1-4~~ | ~~4~~ | ~~Yes~~ | ~~Identifies the record as a Deferral Change Record. Constant value of “DEFL”~~ |
| ~~Record Version Number~~ | ~~Numeric~~ | ~~5-8~~ | ~~4~~ | ~~Yes~~ | ~~Identifies the file format version number of the file sent. Example: value of “0001”.~~ |
| ~~Master Contract Number~~ | ~~Numeric~~ | ~~9-14~~ | ~~6~~ | ~~Yes~~ | ~~Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308”~~ |
| ~~Plan Code~~ | ~~Alphanumeric~~ | ~~15 - 22~~ | ~~8~~ | ~~Yes~~ | ~~Code identifying the plan for which the person participants. Constant value of~~ **~~“~~**~~PLAN1” padded to the right.~~ |
| ~~Subsidiary EIN~~ | ~~Numeric~~ | ~~23 - 34~~ | ~~12~~ | ~~Yes~~ | ~~Employer Identification Number of a subsidiary for whom the individual is employed. Each Subsidiary must~~~~have a~~~~unique EIN~~**~~.~~** ~~Constant value of~~ **~~“~~**~~541992646~~**~~”~~** |
| ~~Subset Code~~ | ~~Alphanumeric~~ | ~~35 – 46~~ | ~~12~~ | ~~Yes~~ | ~~Code representing the current location where the participant works. Constant value of ‘1’.~~ |
| ~~Social Security Number~~ | ~~Numeric~~ | ~~47 – 55~~ | ~~9~~ | ~~Yes~~ | ~~Employee’s Social Security Number without dashes. Must be a valid Social Security Number. Example “11122xxxx~~ |
| ~~Contribution Source Code~~ | ~~Alpha~~ | ~~56 – 60~~ | ~~5~~ | ~~Yes~~ | ~~Contribution source code. Values to include:~~  ~~‘DS’ – Deferred Salary~~  ~~‘ROTH’ – Roth Deferrals~~ |
| ~~Deferral Percent~~ | ~~Numeric~~ | ~~61 – 63~~ | ~~3~~ | ~~Yes~~ | ~~Percentage of the participant’s salary to contribute by the identified source without commas or decimal point with an implied precision of 0 decimal places.~~ |
| ~~Deferral Amount~~ | ~~Numeric~~ | ~~64 – 75~~ | ~~12~~ | ~~No~~ | ~~Dollar amount of the participant’s salary to contribute by the identified source. Dollar amount without the $ or commas, leading sign (“+” or “-“) with the decimal point indicating the precision.~~ |
| ~~Last Name~~ | ~~Alpha~~ | ~~76 – 95~~ | ~~20~~ | ~~Yes~~ | ~~Employee’s Last Name~~ |
| ~~First Name~~ | ~~Alpha~~ | ~~96 – 110~~ | ~~15~~ | ~~Yes~~ | ~~Employee’s First Name~~ |

***~~Terminated employee note:~~*** ~~A zero election is reported on the file upon receipt of a termination date.~~

**~~Loan Record Layout~~**

### ~~Purpose~~

~~Provides loan data for each participant that initiated a transaction via the participant website, automated phone line, Participant Information Center~~~~SM~~ ~~, or mobile application (refer to page 7). This data is combined with the Salary Contribution Changes data and is reported in a single file which is retrieved from the Sponsor Website.~~

### ~~Occurrence~~

~~One record is provided for each new, closed, or renegotiated loan.~~

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **~~Field Name~~** | **~~Data type~~** | **~~Positions~~** | **~~Length~~** | **~~Req’d~~** | **~~Value~~** |
| ~~Record Type~~ | ~~Alpha~~ | ~~1 – 4~~ | ~~4~~ | ~~Yes~~ | ~~Identifies the record as a Loan Initiation Record. Constant value of “LNIN”~~ |
| ~~Record Version Number~~ | ~~Numeric~~ | ~~5 – 8~~ | ~~4~~ | ~~Yes~~ | ~~Identifies the file format version number of the file sent. Example: value of “0001”.~~ |
| ~~Master Contract Number~~ | ~~Numeric~~ | ~~9 – 14~~ | ~~6~~ | ~~Yes~~ | ~~Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308”.~~ |
| ~~Plan Code~~ | ~~Alphanumeric~~ | ~~15 – 22~~ | ~~8~~ | ~~Yes~~ | ~~Code identifying the plan for which the person participates. Constant value of “PLAN1” padded to the right.~~ |
| ~~Subsidiary EIN~~ | ~~Numeric~~ | ~~23 – 34~~ | ~~12~~ | ~~Yes~~ | ~~Employer Identification Number of a subsidiary for whom the individual is employed. Each Subsidiary must~~~~have a~~~~unique EIN Constant value of~~ **~~“~~**~~541992646~~**~~”~~** |
| ~~Subset Code~~ | ~~Alphanumeric~~ | ~~35 – 46~~ | ~~12~~ | ~~Yes~~ | ~~Code representing the current location where the participant works. Constant value of ‘1’.~~ |
| ~~Social Security Number~~ | ~~Numeric~~ | ~~47 – 55~~ | ~~9~~ | ~~Yes~~ | ~~Employee’s Social Security Number without dashes. Must be a valid Social Security Number. Example “11122xxxx~~ |
| ~~Loan Number~~ | ~~Numeric~~ | ~~56 – 58~~ | ~~3~~ | ~~Yes~~ | ~~Number that identifies the loan on MassMutual’s system. Zero-filled on the left.~~ |
| ~~Loan Repayment Start Date~~ | ~~Numeric~~ | ~~59 – 66~~ | ~~8~~ | ~~Yes~~ | ~~Date on which payroll deductions will begin. Date without dashes or slashes in year, month and day order. Example “YYYYMMDD”~~ |
| ~~Loan Repayment End Date~~ | ~~Numeric~~ | ~~67 – 74~~ | ~~8~~ | ~~Yes~~ | ~~Date on which payroll deductions will end. Date without dashes or slashes in year, month and day order. Example “YYYYMMDD”~~ |
| ~~Payroll Frequency~~ | ~~Numeric~~ | ~~75 – 76~~ | ~~2~~ | ~~Yes~~ | ~~Indicates the employee’s payroll frequency for which loan repayments will be deducted. Example: “52” for weekly.~~ |
| ~~Payroll Repayment Amount~~ | ~~Numeric~~ | ~~77 – 88~~ | ~~12~~ | ~~Yes~~ | ~~Dollar amount of the employee’s ongoing loan repayment. Zero-filled on the left with an implied two decimal places.~~ |
| ~~Total Repayment Amount~~  ~~(GOAL Amount)~~ | ~~Numeric~~ | ~~89 –100~~ | ~~12~~ | ~~Yes~~ | ~~Total dollar amount of the employee’s loan repayments for the life of the loan. Zero-filled on the left with an implied two decimal places.~~ |

## ~~Closed Loan Note: A closed loan is reported with “zeroes” in positions 77-100. The “Loan Repayment Start Date” is reported with the original start date of the loan. The “Loan Repayment End Date” is updated to include the date the loan is reported as closed.~~

***~~Deemed Distributions:~~*** *~~Active employees who default on their loan will not have a closed loan reported for them as it is considered a deemed distribution. A deemed distribution keeps the loan open until the participant has a distributable event to resolve the loan. Please contact your MassMutual Account Manager for further information.~~*

**~~Payroll File Trailer Record Layout~~**

### ~~Purpose~~

~~To provide control total information regarding the records included in the feedback file.~~

### ~~Occurrence~~

~~One record is provided for each file produced for the client.~~

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **~~Field Name~~** | **~~Data type~~** | **~~Positions~~** | **~~Length~~** | **~~Req’d~~** | **~~Value~~** |
| ~~Record Type~~ | ~~Alpha~~ | ~~1 – 4~~ | ~~4~~ | ~~Yes~~ | ~~Identifies the record as the Trailer Record. Constant value of “TPAY”~~ |
| ~~Record Version Number~~ | ~~Numeric~~ | ~~5 – 8~~ | ~~4~~ | ~~Yes~~ | ~~Identifies the file format version number of the file sent. Example: value of “0001”.~~ |
| ~~Master Contract Number~~ | ~~Numeric~~ | ~~9 – 14~~ | ~~6~~ | ~~Yes~~ | ~~Number of the Master Contract held with MassMutual Retirement Services. Constant value of “083308”.~~ |
| ~~Total File Records~~ | ~~Numeric~~ | ~~15 – 26~~ | ~~12~~ | ~~Yes~~ | ~~Total number of records in the file. Zero filled on the left with no implied decimal places.~~ |
| ~~Total Deferral Change Records~~ | ~~Numeric~~ | ~~27 – 38~~ | ~~12~~ | ~~No~~ | ~~Identified the total number of Deferral Change Records (“DEFL”) in the file. Zero-filled on the left with no implied decimal places.~~ |
| ~~Total Deferral Change Percent~~ | ~~Numeric~~ | ~~39 – 50~~ | ~~12~~ | ~~No~~ | ~~Identifies the sum total of all Deferral Change Percents in all of the Deferral Change Records (“DEFL”) in the file. Zero-filled on the left with no implied decimal places.~~ |
| ~~Total Loan Records~~ | ~~Numeric~~ | ~~51 – 62~~ | ~~12~~ | ~~Yes~~ | ~~Identifies the total number of Loan Initiation Records (“LNIN”) in the file. Zero-filled on the left with no implied decimal places.~~ |
| ~~Total Loan Repayment Amount~~ | ~~Numeric~~ | ~~63 – 74~~ | ~~12~~ | ~~Yes~~ | ~~Identifies the sum total of all Loan Repayment Amounts in all of the Loan Initiation Records (“LNIN”) in the file. Zero-filled on the left with two implied decimal places.~~ |

# Appendix C

**File Transfer Methods**

**File Transfer and Naming Conventions for Sponsor Website Submittals**

The preferred method of file transfer is via the Internet using MassMutual’s Sponsor Website. This transfer method provides for the uploading and downloading of files to and from the Web Server using a secured connection.

To use this transfer method, Clients are required to have a Web Browser that is either Microsoft’s Internet Explorer Version 4.0 or higher or Netscape Version 3.0 or higher. In addition, the Client must complete, sign, and return to MassMutual the Internet Security Application Form. This form identifies the individuals who will have security access to perform this function over the Sponsor Website.

**Instructions for Uploading Files TO MassMutual:**

* Under the **File Transfer** section of the Sponsor Website, click on ***Send Files***.
* Within the **Select Transfer Type** drop down box, select ***Data Exchange.***

**If Demographic, Compensation, and Contribution files are being submitted separately, the Demographic file must be submitted before the compensation and contribution files in order for MassMutual’s recordkeeping system to establish the employee before their payroll information is received.**



* In the **File**, click the ***Browse*** button to select the file that is to be submitted.
* Click the ***Send File*** button.
* The **Send File Confirm** screen appears. This screen will provide a description of what processed, the name of the file processed, and the Event ID which is used to track the file within the **Event Log**.
* The **Event Log** hyperlink can be clicked to display the **Event Log** or **the Back to Send File** button can be clicked if additional files are being sent.

**~~Instructions for Downloading Files FROM MassMutual (Only if Option 2 is selected)~~**

~~If the Feedback File option is elected, the client will retrieve the file from MassMutual’s Sponsor Website:~~

* ~~Under the~~ **~~File Transfer~~** ~~section of the Sponsor Website, click on~~ ***~~“Receive Files”~~****~~.~~*
* ~~The list of all available files will appear. Click on the file you want to download.~~
* ~~The~~ **~~Data Exchange File Download Confirmation~~** ~~screen appears with the option to “open” or “save” your file. (If you choose to save the file, a dialog box will appear to show that the download is complete when it is finished saving to the designated location.)~~

**~~Special Notes on Downloading Files:~~**

~~If downloading a file using Internet Explorer, you may notice that the file immediately opens in the Browser instead of prompting you to save it to disk. You can stop this from happening by associating the .asc or .err file extension with another application on your computer.~~

~~If downloading a file using Netscape, you may see a dialog box for “Unknown File Type” instructing you to click “More Info”. Do not choose this option. Instead choose “Save File” to continue with the downloading process.~~

***Note: If Option One is elected, Sponsor Website Reports, the MassMutual Account Manager will review these reports with the Client as part of their initial training.***

### Test Files

During the testing period, the file names must be prefixed with Test\_.

**Files TO MassMutual**

The following naming conventions should be used for the test files transmitted by the client.

Test\_083308cont.asc

Test\_083308comp*.*asc

Test\_083308demo*.*asc

**~~Files FROM MassMutual (Only if Option 2 is selected)\*~~**

~~The following naming convention will be used for the test files transmitted by MassMutual.~~

~~83308\_Test\_PAYR083308.asc~~

\*There is no test data for Option 1 (Sponsor Website Reports).

### Live Files

**Files TO MassMutual**

The following naming conventions should be used for the live files transmitted by the client.

083308cont.asc

083308comp*.*asc

083308demo*.*asc

**Files FROM MassMutual (Only if Option 2 is selected)**

The following naming convention will be used for the live files transmitted by MassMutual.

83308\_PAYR083308.asc

**Secure File Transfer and Naming Conventions for File Transfer Protocol (SFTP) Submittal**

Clients/Payroll Vendors currently using SFTP for other benefit file transfers may submit files to MassMutual using this method. Clients/Payroll Vendors are not required to use data encryption to protect the confidentiality of the records submitted to MassMutual as SFTP is more secure than PGP encryption. The client/Payroll Vendor will send the data files to MassMutual’s SFTP server. The client/payroll vendor will be given a unique user login and password to MassMutual’s SFTP server.

**Files TO MassMutual**

The following naming convention should be used for the SFTP file transmittals:

083308cont.asc

083308comp*.*asc

083308demo*.*asc

**Files FROM MassMutual (Only if Option 2 is selected)**

If the Feedback File option is elected, the client can choose to retrieve their return files either through the Sponsor Website or through the SFTP server, but not both. Whichever method they choose, no PGP key is necessary.

The following naming convention will be used for the SFTP files transmitted by MassMutual:

83308\_PAYR083308.asc

Each .asc file will be followed by an empty .don file to indicate that the .asc file is complete.

**~~Naming Convention Note for ADP and Ceridian Payroll Vendors~~**

~~Please use the standard naming convention that your organization has in place for transmittals to MassMutual.~~

**~~SFTP Transmittal Information~~**

* ~~MassMutual will provide the ID and password upon set-up completion.~~
* ~~The ID and password are case sensitive.~~
* ~~The ID will not have access to anything above the 083308 folder~~
* ~~Login at~~ [~~https://mft.massmutual.com/~~](https://mft.massmutual.com/) ~~and you will be presented with two folders:~~ 
  + **~~Incoming~~** ~~(Client/Payroll Vendor to MassMutual)~~
    - ~~Demographic, Compensation and Contribution files should be placed in the~~ **~~Incoming~~** ~~Folder.~~
  + **~~Outgoing~~** ~~(MassMutual to Client/Payroll Vendor)~~
    - ~~The Payroll Feedback File will be placed for retrieval in the~~ **~~Outgoing~~** ~~folder~~

**~~Test location:~~**[~~https://mft-qa.massmutual.com/083308/incoming~~](https://mft-qa.massmutual.com/0###)

[~~https://mft-qa.massmutual.com/083308/outgoing~~](https://mft-qa.massmutual.com/0###)

**~~Production location:~~**[~~https://mft.massmutual.com/083308/incoming~~](https://mft.massmutual.com/0###)

[~~https://mft.massmutual.com/083308/outgoing~~](https://mft.massmutual.com/0###)