

BOYS AND GIRLS CLUBS OF BOSTON

93303

Payroll Specifications

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# Project Contacts

## Fidelity Contacts

The following table lists the Fidelity Contacts assigned to this project.

| Name | Title | Phone | E-mail Address | Mailing Address |
| --- | --- | --- | --- | --- |
| Elizabeth Costa | Managing Director | 207-590-1158 | liz.costa@fmr.com |  |
| Team-Based CSM | Client Service Manager | (888) 502-7526 | fidelityteamtem@fmr.com |  |

## Client Contacts

The following table lists the client contacts assigned to this project.

| Name | Title | Role | Phone | E-mail Address | Mailing Address |
| --- | --- | --- | --- | --- | --- |
| Melissa Ortiz | Payroll Manager |  | (617) 994-4752 | meortiz@bgcb.org | 200 High Street, 3rd Floor Boston, MA, 02110, United States |

## Payroll / Vendor Contacts

The following table lists the payroll contact(s) assigned to this project.

| Name | Title | Role | Phone | E-mail Address | Mailing Address |
| --- | --- | --- | --- | --- | --- |
| Dennis Dent |  | UKG |  |  |  |

# Fidelity’s Standard Test Process

Fidelity’s standard test process for inbound feeds is outlined below.

* **Testing Turnaround Timeframe** - Fidelity’s turnaround time for providing test results to the Vendor and Plan Sponsor is 3 business days.
* **Rounds of Testing** - Typically there would be three rounds of testing completed; however, if there are unresolved issues during the third round, testing will continue until the issues are resolved.
* **Test Process** - Please see the table below for details on Fidelity’s test process. The Format Testing and Test File Review are completed in all rounds of testing. Then the Test Cases are completed in round 2 and round 3.

**IMPORTANT NOTE:** Fidelity does ask that the Vendor or Plan Sponsor sending the test file please review the file in detail before it is sent to Fidelity to ensure that the file matches the record specifications. Fidelity has found that the review of the file by the Vendor or Plan Sponsor saves overall testing time for both the Vendor or Plan Sponsor and Fidelity and decreases the number of test rounds required.

## EDT Test Header Record

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **NUMBER** |  | |  |  |  |
| **FIELD NO.** | **OF** | **POSITIONS** | | **VALUE** | **FIELD NAME** | **PICTURE** |
|  | **BYTES** | **FROM** | **TO** |  |  |  |
| 1 | 7 | 1 | 7 | TESTEDT | TEST FILE IDENTIFIER | X(07) |
| 2 | 73 | 8 | 80 | SPACES | FILLER | X(73) |

Record Definition - EDT Test Header Record

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Purpose:** | | To identify a test transmission. This record should be the first in the file, preceding the Header Record. | | | |
| **NOTE:** | | The TESTEDT record is not case sensitive. | | | |
| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** | |
| 1 | | Test File identifier | | Should be populated with “TESTEDT” ONLY | |

# Employee Events and Various Indicative Data Changes

The following matrices are designed to highlight the records, at a minimum, that will always be required given the events and data change scenarios provided.

## Participant Indicative Data

| Employee Event Changes | **01** | **02D** | **02E** | **03** | **04** | **05** | **06** | **11** | **36** | **60** | **61** | **63** | **EA** | **PH** | Event Tested (Y/N) | Additional  Information |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| New Hire | X | X | X | X | X | X | X | X | X | X |  | X | X |  |  | See [Status Codes](#_Status_Code_Key_1) |
| Rehire | X | X | X | X | X | X | X | X | X | X | X | X | X |  |  | See [Status Codes](#_Status_Code_Key_1) See Record 02D DOT, Date Switch requirements |
| Death |  | X |  |  |  |  |  | X |  |  |  |  |  |  |  | See [Status Codes](#_Status_Code_Key_1) |
| Disability (short-term) |  |  |  |  |  |  |  | X |  |  |  |  |  |  |  | See [Status Codes](#_Status_Code_Key_1) |
| Permanent Disability (Termination) |  | X |  |  |  |  |  | X |  |  |  |  | X |  |  | See [Status Codes](#_Status_Code_Key_1) |
| Retirement |  | X |  |  |  |  |  | X |  |  |  |  | X |  |  | See [Status Codes](#_Status_Code_Key_1) |
| Termination |  | X |  |  |  |  |  | X |  |  |  |  | X |  |  | See [Status Codes](#_Status_Code_Key_1) |
| LOA (unpaid by employer) |  |  |  |  |  |  |  | X |  |  |  |  |  |  |  | See [Status Codes](#_Status_Code_Key_1) |
| LOA (paid by employer) |  |  |  |  |  |  |  | X |  |  |  |  |  |  |  | Send only for plans that track unpaid vs paid separately. Normally N/A. |
| Military LOA |  |  |  |  |  |  |  | X |  |  |  |  |  |  |  | Effective Date Required for HEART Act |
| Return from Leave |  |  |  |  |  |  |  | X |  |  |  |  |  |  |  | Status Code =  previous status  *(If not known, send Active status typically ‘A’)* |
| Name | X |  |  |  |  |  |  |  |  |  |  |  |  |  |  | When changing last name, first name must also be passed. |
| Date - Hire Date, DOB, DOV, DOT, DOP |  | X |  |  |  |  |  |  |  |  |  |  |  |  |  | Hire Date, DOB, DOV, DOT, DOP |
| Employee Number |  |  | X |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Address |  |  |  | X | X | X\* |  |  |  |  |  |  |  |  |  | \* If Domestic,  only 3 and 4. |
| Division Name/Region Name |  |  |  |  |  |  | X |  |  |  |  |  |  |  |  |  |
| Division Code |  |  |  |  |  |  |  |  | X |  |  |  |  |  |  |  |
| Pay Frequency |  | XX |  |  |  |  |  |  |  | X |  |  |  |  |  | W = Weekly,  B = Bi-weekly,  2 = twice a month,  M = Monthly |
| 16B Officer |  |  |  |  |  |  |  |  |  | X |  |  |  |  |  | Y = Officer N = Non-officer |
| Highly Compensated Employee |  |  |  |  |  |  |  |  |  | X |  |  |  |  |  | Y = Yes N = No |
| Date - Eligibility, ADOH, Retirement |  |  |  |  |  |  |  |  |  |  | X |  |  |  |  | Eligibility, ADOH, Retirement |
| E-mail Address |  |  |  |  |  |  |  |  |  |  |  |  | X |  |  |  |
| Telephone |  |  |  |  |  |  |  |  |  |  |  |  |  | X |  |  |

|  |  |
| --- | --- |
| Inter Company Transfers | Dependent on plan rules. Do not send termination record. |
| SSN | To correct SSN, follow new hire process. After submitting correct SSN, enter service request to delete bad SSN and transfer balances, if necessary. |

## Contribution and Loan Repayments

| Employee Event Financial Changes | **19** | **21** | Event Tested (Y/N) | Additional Information |
| --- | --- | --- | --- | --- |
| Contributions | X |  |  |  |
| Loan Repayments |  | X |  |  |

# File Specifications

## Record Layout Pictures

The record layout grid contains a Picture column that describes the field format in COBOL syntax, as follows:

* 9 denotes that only numeric data is acceptable
* X denotes that alphanumeric data is acceptable. Accented characters are unsupported.

For numeric pictures:

* V denotes that there is an implied decimal point
* S9 denotes that signed fields must be used

**Example**:

|  |  |
| --- | --- |
| This picture… | Represents this type of field… |
| 9(05) | An unsigned, numeric field of five digits |
| X(20) | A 20-character, alphanumeric field |
| 9(5)V99 | A numeric field with five digits to the left of the decimal point and two digits to the right of the decimal point |
| S9(11)V99 | A signed numeric field with 11 digits left of the decimal point and two digits right of the decimal point |

## Social Security Numbers

The various records that contain the Social Security Number field are formatted as follows:

* Cannot be blank or spaces
* Dashes must be in correct format: nnn-nn-nnn
* Cannot = List of invalid values such as 013-45-####, 111-11-111, 111-11-####
* Must be a valid SSN, administered by the Social Security Administration (SSA).
* SSN must not have an invalid character in the 12th position.

# Participant Indicative Data Records

## 5% Owners

The plan does not have 5% owners.

The plan does have 5% owners. In order to have these updated on Fidelity’s system, the client will enter a PSW service request to the ongoing service team.

## 01 Record Layout - Participant Name

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 01 | RECORD IDENTIFIER | 9(02) |
| 7 | 20 | 32 | 51 | ALPHA | LAST NAME (FREE FORM) | X(20) |
| 8 | 15 | 52 | 66 | ALPHA | FIRST NAME MIDDLE INITIAL (FREE FORM) | X(15) |
| 9 | 9 | 67 | 75 | ZEROS | RESERVED | 9(09) |
| 10 | 1 | 76 | 76 | M/S/SPACE | MARITAL STATUS | X(01) |
| 11 | 1 | 77 | 77 | M/F/U/X/SPACE | GENDER | X(01) |
| 12 | 1 | 78 | 78 | SPACE | SPECIAL TAX TYPE ID | X(01) |
| 13 | 1 | 79 | 79 | SPACES | RESERVED | X(01) |
| 14 | 1 | 80 | 80 | SPACE | BENE/QDRO PAYEE | X(01) |

01 Record Definition - Participant Name

|  |  |
| --- | --- |
| **Purpose:** | To add a participant’s name to the Fidelity Participant Recordkeeping System (FPRS). |
| **NOTE:** | In conjunction with the Required Records Matrix, data elements required to accurately set up a new Primary Account Holder (PAH) on Records 01-05 are: SSN; First Name; Last Name; Date of Birth; and Address. These elements must be received at the same time. PAH records not containing these elements, or not passing the data quality edits, will not pass the front end edits and will be rejected.  **Formatting Specifics**  Last and First Name fields:  Cannot be less than two alpha-characters, blank, or spaces.  Cannot = List of invalid values such as UNKNOWN, UNIDENTIFIED, or NONE.  Numbers should be replaced with Roman numerals. Example: JOHNSON III versus JOHNSON 3rd. |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “01”. |
| 7 | LAST NAME | A 20-character, alphanumeric field for the participants last name.  **NOTE:** This field must be left justified; all uppercase letters.  **VALID SPECIAL CHARACTERS:**   |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | Ch. | ‘ | - | ( | ) | , | . | | Ex. | O’Toole | Smith-Jones | Maiden names | Maiden names | Smith, MD | Smith, M.D. |   **INVALID VALUES:** |
| |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | ! | @ | # | $ | % | ^ | \_ | | { | } | \ | | | : | ; | “ | < | > | ~ | ? | + | = | [ | ] | & | \* | | | |
| 8 | FIRST NAME MIDDLE INITIAL | A 15-character, alphanumeric field for the participant’s first name and middle initial. There should be one space between the first name and middle initial. No period or comma should be used.  **NOTE:** This field must be left justified; all uppercase letters.  **VALID SPECIAL CHARACTERS:**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | Ch. | - | ( | ) | . | | Ex. | Mary-Ann | Melissa (Mitzi) | Melissa (Mitzi) | Dr. John |   INVALID VALUES: |
| |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | ‘ | ! | @ | # | $ | % | ^ | , | | { | } | \ | | | : | ; | “ | < | > | ~ | ? | + | = | [ | ] | & | \* | \_ | | | |
| 10 | MARITAL STATUS | A one-character, alphanumeric field for the participant’s marital status. Valid values are:  M—Married  S—Single  A space is used to indicate the information is unavailable. |
| 11 | GENDER | A one-character, alphanumeric field for the participant’s gender.  Valid values are:  M—Male  F—Female  U—Undefined/Prefer not to Say  X—Non-Binary  Space—No Value Provided  A space is used to indicate the information is unavailable. |
| 12 | SPECIAL TAX TYPE ID | A one-character, alphanumeric field for special tax types.  Valid values are:  P—resident of Puerto Rico (Fidelity is custodian)  Q—resident of Puerto Rico (Fidelity is not custodian)  D—non-employee of non-qualified-plan  Z—blank out existing value—a space does not affect the content of this field. Space fill.  **Note:**Residents of Puerto Rico are indicated with a special tax type ID, which is a participant flag of either P or Q.   * **P:** Represents a resident of Puerto Rico and Fidelity performs tax and check services for the plan.   + Note: This flag is used only if OmniPay is turned on for the plan. * **Q:** Represents a resident of Puerto Rico and a third-party (for example, Banco Popular) performs tax and check services for the plan.   + Note: This flag is used when OmniPay is turned off for the plan.   + A blank participant flag indicates a U.S. resident. Fidelity provides check and tax services for the plan and U.S. tax withholding and reporting is made for all withdrawals.   **Plan sponsor responsibilities**   * The plan sponsor is responsible for verifying the residency of all participants according to the IRS definition of residency. Additionally, plan sponsors are responsible for:   + Ongoing tracking of which participants in their plans are Puerto Rico residents   + Sending accurate and updated records to Fidelity on their regular participant data feeds   + Clients should only send a **P** for residents of Puerto Rico when OmniPay is turned on for the plan. When **P** appears on a participant's account, Fidelity will be providing the appropriate Puerto Rico and U.S. tax withholding and reporting for all withdrawals.   + If an account is mislabeled as a **P**, Fidelity will incorrectly withhold Puerto Rico taxes and produce Puerto Rico tax reporting on a form 480.7.   + Clients should only send a **Q** if OmniPay is turned off for the plan. If **Q** appears on an account, but OmniPay is turned “on” for the plan, then the participant will be told that the check and tax will be provided by the outside disbursement agent. However, Fidelity will actually be producing the check and tax records.   + **Important:** If Fidelity has an account mislabeled as a **Q**, then we will be incorrectly telling the participant that his or her check and tax records will be sent from an outside trustee, but Fidelity OmniPay will still produce the records. |
| 13 | RESERVED | This one position field is reserved for systems use. |
| 14 | BENE/QDRO PAYEE | A one-character, alpha field to identify a Beneficiary or QDRO Payee. Valid values are:  M—Beneficiary Minor  S—Beneficiary Spousal  N—Beneficiary Non-Spousal  R—QDRO Minor  U—QDRO Spousal  P—QDRO Non-Spousal  X—Blank\*  A space is used to indicate the information is unavailable.  \*This is used to blank out an existing value in DC/FPRS. |

## 02D Record Layout - Participant Dates Type

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 02 | RECORD IDENTIFIER | 9(02) |
| 7 | 1 | 32 | 32 | D | FIELD TYPE | X(01) |
| 8 | 4 | 33 | 36 | SPACES | FILLER | X(04) |
| 9 | 8 | 37 | 44 | MMDDYYYY | HIRE DATE | 9(08) |
| 10 | 8 | 45 | 52 | ZEROS | PARTICIPATION DATE | 9(08) |
| 11 | 8 | 53 | 60 | ZEROS | VESTING DATE | 9(08) |
| 12 | 8 | 61 | 68 | MMDDYYYY | DATE-OF-BIRTH | 9(08) |
| 13 | 8 | 69 | 76 | MMDDYYYY | TERMINATION DATE | 9(08) |
| 14 | 1 | 77 | 77 | 5 or SPACE | DATE SWITCH | X(01) |
| 15 | 1 | 78 | 78 | SPACES | RESERVED | X(01) |
| 16 | 1 | 79 | 79 | SPACES | RESERVED | X(01) |
| 17 | 1 | 80 | 80 | SPACE | ASSOCIATION INDICATOR | X(01) |

02D Record Definition - Participant Dates Type D

|  |  |
| --- | --- |
| **Purpose:** | To update a participant’s Hire Date, Participation Date, Vesting Date, Birth Date, and/or Termination Date to the Fidelity Participant Recordkeeping System (FPRS). |
| **NOTE:** | If this record is not being used for a new participant, the unused data fields must be space filled.  In conjunction with the Required Records Matrix, data elements required on the 01-05 records to accurately set up a new Primary Account Holder (PAH) are: SSN; First Name; Last Name; Date of Birth; and Address. These elements must be received at the same time. PAH records not containing these elements, or not passing the data quality edits, will not pass the front end edits and will be rejected.  **Formatting Specifics**  Hire Date field:   * Cannot be blank or spaces * Cannot be an invalid date such as 01/01/0001 or 03/40/1960 * Cannot be greater than 100 years in the past (at time of data entry) * Cannot be greater than current year plus 1 year * **DOH should be greater than DOB plus at least 12 years**   Date of Birth field:   * Cannot be blank or spaces * Cannot be equal to or after Date of Hire (only enforced if DOH edits are being applied) * Cannot be current date less than 12 years * If DOB is less than current date minus 16 and there is a balance on the account * Cannot be current year minus 150 years (at time of data entry)Cannot be an invalid date such as 01/01/0001 or 03/40/1960 |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “02”. |
| 7 | FIELD TYPE | This field is equal to “D”, indicating a date record. |
| 9 | HIRE DATE | Date the participant commenced employment with the company. If this information is not available, the field must be zero filled.  Format = MMDDYYYY |
| 10 | PARTICIPATION DATE | Date a participant becomes eligible for the plan. If this information is not available, the field must be zero filled. If Fidelity is calculating the participation date, the field must be space filled.  Format = MMDDYYYY |
| 11 | VESTING DATE | Date used to monitor vesting. If this information is not applicable, the field must be zero filled. If Fidelity is calculating the vesting date, the field must be space filled.  Format = MMDDYYYY |
| 12 | DATE-OF-BIRTH | The date-of-birth of the participant. If this information is not available the field must be zero filled.  Format = MMDDYYYY |
| 13 | TERMINATION DATE | The termination date of the participant. If this information is not available, the field must be zero filled. If the plan is sending a T for termination status/date, both record 02D and 11 must be sent.  Format = MMDDYYYY |
| 14 | DATE SWITCH | A value of “5” in this field and a value of ‘00000000’ in the Termination Date field, resets the participant’s termination date to zero which is typically used for re-hires, but based on plan design. Space fill where not applicable. |
| 17 | ASSOCIATION INDICATOR | A one-character field indicating if the address is associated with a withdrawal, loan, or a recurring payment.  Valid values are:  L—Loan  W—Withdrawal  R—Recurring payment  I—reserved for ECM/Payroll and designates ‘I’neligible DC participants. Used by IDB/SPU to filter DC ineligible participants out of the DC feed.  A space is used to indicate no association is required and that this update is independent. |

## 02E Record Layout - Employee Number Information

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 02 | RECORD IDENTIFIER | 9(02) |
| 7 | 1 | 32 | 32 | E | FIELD TYPE | X(01) |
| 8 | 11 | 33 | 43 |  | EMPLOYEE NUMBER | X(11) |
| 9 | 1 | 44 | 44 | SPACE | RESERVED | X(01) |
| 10 | 2 | 45 | 46 | SPACE | EMPLOYEE NUMBER STATUS CODE | X(02) |
| 11 | 12 | 47 | 58 | SPACES | CLIENT PROVIDED ID | X(12) |
| 12 | 22 | 59 | 80 | SPACES | FILLER | X(22) |

02E Record Definition - Employee Number Information

|  |  |  |
| --- | --- | --- |
| **Purpose:** | To update a participant’s Employee Number. | |
| **NOTE:** | If this record is not being used for a new participant, unused data fields must be space filled. | |
| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “02”. |
| 7 | field TYPE | This field is equal to “E”, indicating employee number. |
| 8 | EMPLOYEE NUMBER | This 11-digit, alphanumeric field is defined by the Plan Sponsor. This field must be left justified.  Special Instructions for clients using e-mail capture on PSW® follow.  Clients who process PSW® e-mail updates by Employee ID:  Must guarantee that the Employee ID is unique and durable.  Must first submit a 02E Record containing both the SSN and Employee ID prior to sending any Interchange files.  The interchange file must contain Employee IDs for all participants. No SSNs are required.  Clients who process PSW® e-mail updates by SSN must send their Interchange file using SSN for all participants. |
| 10 | EMPLOYEE NUMBER STATUS CODE | This field is used to display a participant’s status information when Employee Number is used as the primary identifier (rather than SSN). |
| 11 | CLIENT PROVIDED ID | An alphanumeric field defined by the integrated client when a 12 byte CESG employee number is required. This field must be left justified. |

## 03 Record Layout - Street Address

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 03 | RECORD IDENTIFIER | 9(02) |
| 7 | 1 | 32 | 32 | P | RECORD TYPE | X(01) |
| 8 | 2 | 33 | 34 | 01, 02, or 03 | ADDRESS LINE NUMBER | 9(02) |
| 9 | 32 | 35 | 66 |  | ADDRESS | X(32) |
| 10 | 11 | 67 | 77 | SPACES | FILLER | X(11) |
| 11 | 1 | 78 | 78 | SPACE | DATA SEARCH INDICATOR | X(01) |
| 12 | 1 | 79 | 79 | SPACE | OMIT STATEMENT INDICATOR | X(01) |
| 13 | 1 | 80 | 80 | SPACE | ASSOCIATION INDICATOR | X(01) |

03 Record Definition - Street Address

|  |  |
| --- | --- |
| **Purpose:** | To enter a participant’s street address. |
| **NOTE:** | When an address is submitted to Fidelity, three 03 Records and one 04 Record is required.  Send spaces for unused lines in the 03 record.  If the record is a foreign address, a 05 Record must be provided. Otherwise, a domestic address is assumed.  In conjunction with the Required Records Matrix, data elements required on the 01-05 records to accurately set up a new Primary Account Holder (PAH) are: SSN; First Name; Last Name; Date of Birth; and Address. These elements must be received at the same time. PAH records not containing these elements, or not passing the data quality edits, will not pass the front end edits and will be rejected.  **Formatting Specifics**  Address Lines 1 Through 3 fields:  Cannot be blank or spaces  Cannot be blank or spaces in lines 1, 2, and 3 (all lines blank)  Each line must include 2+ characters  Repetitive numerics should be prefixed by ‘#’ to avoid validation errors.  Cannot = List of invalid values such as NOT KNOWN, NOT AVAILABLE, or UNKNOWN.  Examples of using acceptable special characters:   |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | : | / | ( | ) | , | . | ‘ | - | # | “ | & | | Attn: | c/o | (Mail Zone) | (Mail Zone) | Street, Apt 3 | Apt. | O’brien Highway | Apt 23-B | Apt. #4 | “C” Street | Barnes & Nobles |   Cannot contain the following special characters:   |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | ! | @ | $ | % | ^ | } | } | \ | | | \* | \_ |  | | ; | “ | < | > | ~ | ? | + | = | { | } | [ | ] | |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “03”. |
| 7 | RECORD TYPE | This field, in most cases, should be equal to “P” to indicate the primary address. However, an “S” to indicate the secondary address or “B” to indicate both is used if directed by Fidelity Investments. |
| 8 | ADDRESS LINE NUMBER | A two-character, alphanumeric field indicating the address line number. This space may be used for address information such as street address, apartment number, building name, and “Care Of” information.  Valid values are:  01 Address line 1  02 Address line 2  03 Address line 3  **NOTE:** For a one line address, use address line 1, for a two line address, use address lines 1 and 2, and so on.  Previous address lines may be overwritten with spaces when a new address contains fewer lines. When refreshing participant addresses, records for all three lines should be sent to prevent this. |
| 9 | ADDRESS | A 32-character, alphanumeric field which represents the participant’s address as referred to in field number 8.  **NOTE:** This field must be left justified. |
| 11 | SEARCH INDICATOR | A one-character field to indicate whether the address came from the Data Search Company or the address is implementation.  T—Data Search Company  I—Implementation.  A space is used for all other addresses. |
| 12 | OMIT STATEMENT INDICATOR | A one-character field that updates the Omit Statement Flag. This field is only used by the Data Search Company.  Values are:  D—Death  L—Lost  Spaces for all others. |
| 13 | ASSOCIATION INDICATOR | A one-character field indicating if the address is associated with a withdrawal, loan, or a recurring payment.  Valid values are:  L—Loan  W—Withdrawal  R—Recurring payment  I—reserved for ECM/Payroll and designates ‘I’neligible DC participants. Used by IDB/SPU to filter DC ineligible participants out of the DC feed.  A space is used to indicate no association is required and that this update is independent. |

## 04 Record Layout - City, State, And Zip + 4

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 04 | RECORD IDENTIFIER | 9(02) |
| 7 | 1 | 32 | 32 | P | RECORD TYPE | X(01) |
| 8 | 20 | 33 | 52 |  | CITY | X(20) |
| 9 | 2 | 53 | 54 |  | STATE | X(02) |
| 10 | 8 | 55 | 62 | SPACES | FILLER | X(08) |
| 11 | 5 | 63 | 67 |  | ZIP CODE | X(05) |
| 12 | 4 | 68 | 71 |  | ZIP + 4 CODE | X(04) |
| 13 | 6 | 72 | 77 | SPACES | FILLER | X(06) |
| 14 | 1 | 78 | 78 | SPACE | DATA SEARCH INDICATOR | X(01) |
| 15 | 1 | 79 | 79 | SPACE | OMIT STATEMENT INDICATOR | X(01) |
| 16 | 1 | 80 | 80 | SPACE | ASSOCIATION INDICATOR | X(01) |

04 Record Definition - City, State, and ZIP + 4

|  |  |
| --- | --- |
| **Purpose**: | To enter a participant’s city, state, and ZIP code. |
| **NOTE:** | When an address is submitted to Fidelity, three 03 Records and one 04 Record are required.  Send spaces for unused lines in the 04 Record.  If the record is a foreign address, a 05 Record must be provided. Otherwise, a domestic address is assumed. Please review the Appendix for more information on domestic and foreign address requirements.  In conjunction with the Required Records Matrix, data elements required on the 01-05 records to accurately set up a new Primary Account Holder (PAH) are: SSN; First Name; Last Name; Date of Birth; and Address. These elements must be received at the same time. PAH records not containing these elements, or not passing the data quality edits, will not pass the front end edits and will be rejected.  **Formatting Specifics**  City field:  Cannot be blank or spaces  Examples of using acceptable special characters:  CITY EX  Cannot contain the following special characters:  City  State field:  Cannot be blank or spaces  Should = List of United States Postal Service (USPS) code values to include U.S. states and territories, and military state codes. See [Valid State Code Values](#_Valid_State_Code) section.  Zip Code field:  If the State field is populated, the Zip Code field cannot be blank or spaces.  Should be within valid ZIP code range, based on the U.S. state, territory, or military state code. |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “04”. |
| 7 | RECORD TYPE | This field, in most cases, should be equal to “P” to indicate the primary address. However, an “S” to indicate the secondary address or “B” to indicate both is used if directed by Fidelity Investments. |
| 8 | CITY | This 20-character, alphanumeric field is user-defined. It must be left justified and represent the city where the participant lives. When refreshing a participant’s city and state, ZIP code information must also be sent.  **NOTE:** This field must be in all uppercase letters. |
| 9 | STATE | This two-character, alphanumeric field should contain the two-letter U.S. postal abbreviation for the state where the participant lives.  **NOTE:** This field must be in all uppercase letters. |
| 11 | ZIP CODE | This five-character, alphanumeric field should contain the participant’s ZIP code.  **NOTE:** The ZIP code must be left justified and within valid ranges. |
| 12 | ZIP + 4 CODE | This four-character, alphanumeric field should contain the participant’s ZIP +4 code. This field is optional. |
| 14 | SEARCH indicator | A one-character field that indicates if an address came from the Data Search Company or if the address is implementation.  Valid values are:  T—Data Search Company  I—Implementation.  A space will be used for all other addresses. |
| 15 | OMIT STATEMENT INDICATOR | A one-character field that updates the Omit Statement Flag. This field is only used by the Data Search Company.  Valid values are:  D—Death  L—Lost  Spaces for all others. |
| 16 | ASSOCIATION INDICATOR | A one-character field indicating if the address is associated with a withdrawal, loan, or a recurring payment.  Valid values are:  L—Loan  W—Withdrawal  R—Recurring payment  I—reserved for ECM/Payroll and designates ‘I’neligible DC participants. Used by IDB/SPU to filter DC ineligible participants out of the DC feed.  A space is used to indicate no association is required and that this update is independent. |

## 05 Record Layout - Foreign Country Address

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 05 | RECORD IDENTIFIER | 9(02) |
| 7 | 1 | 32 | 32 | P | RECORD TYPE | X(01) |
| 8 | 23 | 33 | 55 |  | COUNTRY  *(Record 05 should NOT be sent for ‘US’)* | X(23) |
| 9 | 1 | 56 | 56 | SPACE | FILLER | X(01) |
| 10 | 1 | 57 | 57 | Y | SPECIAL HANDLING | X(01) |
| 11 | 19 | 58 | 76 | SPACES | FILLER | X(19) |
| 12 | 1 | 77 | 77 | SPACE | MAILING INDICATOR | X(01) |
| 13 | 1 | 78 | 78 | SPACE | DATA SEARCH INDICATOR | X(01) |
| 14 | 1 | 79 | 79 | SPACE | OMIT STATEMENT INDICATOR | X(01) |
| 15 | 1 | 80 | 80 | SPACE | ASSOCIATION INDICATOR | X(01) |

Rules for Foreign Addresses

The following rules apply to foreign addresses:

* State code (04 Record) must be set to blank fill.
* Zip code (04 Record) must be set to blank fill.
* City (04 Record) populate the city field with the city name of the foreign address.
* 05 Record is required; special handling field must be set to “Y.”
* Country (05 Record) is required.  
  **NOTE:** The country field should never be equal to US, USA, United States or some variation thereof.
* For foreign address updates, 05 Record must always be submitted even if the address change represents a move within a country. For example, a 05 Record would be submitted if a participant moved from Paris, France to Nice, France.

Additional formatting rules should be applied specific to the following situations:

* **For Canadian addresses and other addresses with province codes**, the city field (04 Record) should contain the name of the city, followed by a single space, followed by the province code.
* **For foreign addresses with postal codes**, the country field (05 Record) should contain the country name or 3 character country ISO code. The city, province to county, and/or postal code should be included in the City field (04 Record).  *If greater than 20 characters, city field = City Value and Province/State and/or Postal Code should be placed on next available address line (03 Record) line #2 or #3.*

05 Record Definition - Foreign Country Address

|  |  |
| --- | --- |
| **Purpose:** | To indicate if a participant lives in a foreign country. Mailings of a participant living in a foreign country require special handling, such as for postage. |
| **NOTE:** | When an address is submitted to Fidelity, three 03 Records and one 04 Record are required.  Send spaces for unused lines in the 04 Record.  If the record is a foreign address, a 05 Record must be provided. Otherwise, a domestic address is assumed.  If a participant changes their address from foreign to domestic, a 05 Record must be provided with the 04 Record, the field space filled, and the number 10 field must be submitted with a value equal to “N.”  In conjunction with the Required Records Matrix, data elements required on the 01-05 records to accurately set up a new Primary Account Holder (PAH) are: SSN; First Name; Last Name; Date of Birth; and Address. These elements must be received at the same time. PAH records not containing these elements, or not passing the data quality edits, will not pass the front end edits and will be rejected.  **Formatting Specifics**  Country field:  If the State field is populated, Country field should be blank or spaces.  Should be on the list of valid countries and indicates the full country name or international standard code abbreviation. See [Valid Country Code Values](#Valid_Country_Code_Values) section.  Cannot contain the following special characters:  City |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “05”. |
| 7 | RECORD TYPE | This field, in most cases, should be equal to “P” to indicate the primary address. However, an “S” to indicate the secondary address or “B” to indicate both may be utilized if directed by Fidelity Investments. |
| 8 | COUNTRY | This 23 character, alphanumeric field is user-defined. It represents the foreign country where the participant lives.  **NOTE:** This field must be left justified. All fields must be in uppercase letters. |
| 10 | SPECIAL HANDLING | Always set to “Y” to indicate using the country code field and not the state field. Special handling, such as special postage, applies. |
| 12 | MAILING INDICATOR | Valid values are:  Y—to indicate that the address in this record is a mailing address. This field should be set to a “Y” for all records pertaining to the mailing address.  N—for any address that is not the mailing address.  **NOTE:** For DC only clients, space fill. |
| 13 | Search indicator | A one-character field to indicate whether the address came from the Data Search Company or the address is implementation.  T—Data Search Company  I—Implementation.  A space is used for all other addresses. |
| 14 | OMIT STATEMENT INDICATOR | A one-character field that updates Omit Statement Flag. This field is used by Data Search Only. Valid value are:  D—Death  L—Lost  Use spaces for all others. |
| 15 | ASSOCIATION INDICATOR | A one-character field indicating if the foreign country/special handling is associated with a withdrawal, loan, or a recurring payment.  Valid values are:  L—Loan  W—Withdrawal  R—Recurring Payment  A space indicates that no association is required and that this update is independent. |

## 06 Record Layout - Division And Region

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 06 | RECORD IDENTIFIER | 9(02) |
| 7 | 20 | 32 | 51 |  | DIVISION NAME | X(20) |
| 8 | 20 | 52 | 71 |  | REGION NAME | X(20) |
| 9 | 3 | 72 | 74 | SPACES | SITE SECURITY CODE | X(03) |
| 10 | 4 | 75 | 78 | SPACES | RESERVED | X(04) |
| 11 | 2 | 79 | 80 | SPACES | FILLER | X(02) |

Division Name Key

Division Names that apply to the plan are listed below.

| Division Name |
| --- |
|  |

Region Name Key

Region Names that apply to the plan are listed below.

| Region Name |
| --- |
|  |

06 Record Definition - Division and Region

|  |  |  |  |
| --- | --- | --- | --- |
| **Purpose:** | | To enter a participant’s division and/or Region Name as assigned by the plan sponsor. | |
| **NOTE:** | | Send spaces for unused lines in the 06 Record. | |
| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| 1 | PLAN NUMBER | A five-digit number assigned by Fidelity. Each client is assigned a unique plan number. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “06”. The record identifier describes the type of record in the front-end edit process. |
| 7 | DIVISION I. D. | A 20-character, alphanumeric field (no special characters) assigned by a plan sponsor to identify a group of employees by their division. This field must be left justified.  If using divisional forfeitures, division name needs to be a unique 4 digit division name. |
| 8 | REGION I. D. | A 20-character, alphanumeric field assigned by a plan sponsor to identify a group of employees by their region. This field must be left justified. |
| 9 | SITE SECURITY CODE | A three-digit, user-defined, alphanumeric field which ensures divisional security. This field must be left justified. |
| 10 | RESERVED | This field is reserved by FIRSCo IMPSYS for special processing. |

## 11 Record Layout - Participant Status Codes With Dates

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 11 | RECORD IDENTIFIER | 9(02) |
| 7 | 1 | 32 | 32 | SEE KEY | STATUS CODE | X(01) |
| 8 | 5 | 33 | 37 | SPACES | RESERVED | X(05) |
| 9 | 8 | 38 | 45 | MMDDYYYY | STATUS CHANGE DATE | 9(08) |
| 10 | 1 | 46 | 46 | SPACE | LITERATURE KIT INDICATOR | X(01) |
| 11 | 32 | 47 | 78 | SPACES | FILLER | X(32) |
| 12 | 1 | 79 | 79 | SPACE | RESERVED | X(01) |
| 13 | 1 | 80 | 80 | SPACE | RESERVED | X(01) |

Status Code Key

Status codes and events that apply to the plan are listed below.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Event Description | HRIS Event Code | Fidelity Status Code | Responsibility for Updating | Eligibility Tracking and/or Automatic Enrollment Trigger | Termination Date Required on Record 02D | Status Code Vesting Override | Eligible for ACH Loan Repayment |
| ACTIVE |  | A |  |  | No |  |  |
| DECEASED |  | D |  |  | Yes |  |  |
| ELIGIBLE |  | E |  |  | No |  |  |
| REHIRE |  | H |  |  | No |  |  |
| INACTIVE |  | I |  |  | No |  |  |
| LEAVE OF ABSENCE |  | L |  |  | No |  |  |
| DISABILITY |  | M |  |  | Yes |  |  |
| NEW HIRE |  | N |  |  | No |  |  |
| PD LEAVE OF ABSENCE |  | P |  |  | No |  |  |
| RETIRED |  | R |  |  | Yes |  |  |
| TERMINATED |  | T |  |  | Yes |  |  |
| MILITARY LEAVE |  | U |  |  | No |  |  |
| LONG TERM DISABILITY |  | W |  |  | Yes |  |  |

**IMPORTANT!** A file CANNOT contain multiple status code records for the same participant.

\*Rehire Process - Data Requirements

Fidelity requires for rehired participants, that a full suite of records be sent per the Participant Indicative Data Matrix in this document. This includes Name, Address, Dates etc. A few important records / fields are noted below.

| Record | Field | Details |
| --- | --- | --- |
| 02D - Participant Dates | Termination Date | Termination date field must be zero filled. |
| 02D - Participant Dates | Date Switch | The date switch field must be populated with a ‘5’.      The date switch field must be populated with a ‘5’. |
| 11 - Status Code | Status Code | The status code field must be populated with the status code that is designated in the above key for the rehire event. 11 record / Status Code Field - populated with the rehire status code 11 record / Status Code Field - populated with the rehire status code |
| 61 - Full Plan Participant Dates | Adjusted Date of Hire | The adjusted date of hire field must be populated with the participant’s most recent date of hire. |

\*Rehire Process - Scenarios

Depending on whether the participant already exists on Fidelity’s System will drive the need for additional information to be entered on PSW by the Plan Sponsor for the rehired participant to be handled appropriately.

| Scenario | Rehired Participant Exists in the Plan on Fidelity’s System | Rehired Participant does not Exist in the Plan on Fidelity’s System\* |
| --- | --- | --- |
|  | If the required information is sent over appropriately, the rehired participant will process through correctly without additional information needed. | An error message will be generated in PSW when the rehire is received and the rehired participant is not already in the Plan on Fidelity’s system. The participant’s most recent termination date will need to be entered by the Plan Sponsor on PSW for the rehire to be processed appropriately. |
| Plan is NOT utilizing Fidelity’s Participant Data Management (PDM) service | If the required information is sent over appropriately, the rehired participant will process through correctly without additional information needed. | Additional information will need to be entered by the Plan Sponsor on PSW for the rehire to be processed appropriately. |

\*If Fidelity is tracking Breaks in Service (BIS) for the plan, the rehired participant is not already on Fidelity’s system and the participant has been termination and rehired more than once, the Plan Sponsor will need to provide all the iterations of the termination dates and rehire dates to ensure Fidelity is able to calculate the BIS correctly.

11 Record Definition - Participant Status Code With Dates

|  |  |  |
| --- | --- | --- |
| **Purpose:** | To enter or update the participant’s status code and/or to override the plan level eligibility code. To be used for plan conversion or those plan sponsors who will monitor suspension provisions. | |
| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| 1 | PLAN NUMBER | A five-digit number assigned by Fidelity. Each client is assigned a unique plan number. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “11”. The record identifier describes the type of record in the front-end edit process. |
| 7 | STATUS CODE | This one-character code represents the participant’s status.  **IMPORTANT**: See the key designed for your specific plan. A space is not a valid value and may jeopardize the integrity of your plan. |
| 9 | STATUS CHANGE DATE | This field represents the date associated with the participant’s status change (MMDDYYYY) and is used for historical tracking purposes. If the field is not applicable, it must be zero filled. In addition, multiple status code changes should not be sent on the same file or transmitted on the same day.  If the plan is on Fidelity’s Participant Data Management service, the status change date will be changed to the current date for all that are non-Leave of absence status codes. For the leave of absence status codes (military and non-military leave of absence status codes), the status change date will be updated as it is sent on the feed from the Plan Sponsor/Payroll Vendor. The true status change date for leave of absence status codes is potentially needed for withdrawal eligibility and the loan default process depending on the plan setup. |
| 10 | LITerature kit indicator | Suppresses literature for participant when = N. Space fill to default to plan settings for automated literature. |

## 

## 36 Record Layout - Forfeitures by Division - Division Code Setup

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 36 | RECORD IDENTIFIER | 9(02) |
| 7 | 4 | 32 | 35 | SPACES | FILLER | X(04) |
| 8 | 4 | 36 | 39 | SEE KEY | DIVISION CODE | X(04) |
| 9 | 40 | 40 | 79 | SPACES | FILLER | X(40) |
| 10 | 1 | 80 | 80 | SPACE | DIVISION CODE EXISTS INDICATOR | X(01) |

Division Code Key

Division codes that apply to the plan are listed below.

| Division Code |
| --- |
| (more than 50 values) |

36 Record Definition - Forfeitures by Division - Division Code Setup

|  |  |  |
| --- | --- | --- |
| **Purpose**: | For assigning a division code to a participant and/or creating a new division code for a plan using Forfeiture by Division. | |
| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | social security number  (OPTIONAL) | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included. If this field is omitted, the division code will be created but not assigned to any participants.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | record identifier | This field is equal to “36". |
| 8 | division code | A four-character, alphanumeric field (no special characters) defined by the user. If the division code entered is new, the appropriate records will be created. |
| 10 | DIVISIONAL CODE EXISTS INDICATOR | The field is used to determine if there is a division code in order to process the forfeiture. Valid values are Y and N. |

## 

## 60 Record Layout - Miscellaneous Participant Reporting Information

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 60 | RECORD IDENTIFIER | 9(02) |
| 7 | 1 | 32 | 32 | F/P/SPACE | PARTICIPANT CLASS | X(01) |
| 8 | 8 | 33 | 40 |  | PARTICIPANT DISTRICT | X(08) |
| 9 | 8 | 41 | 48 |  | PARTICIPANT DEPARTMENT | X(08) |
| 10 | 8 | 49 | 56 |  | PARTICIPANT LOCATION/STORE | X(08) |
| 11 | 8 | 57 | 64 |  | PARTICIPANT UNION CODE | X(08) |
| 12 | 1 | 65 | 65 | Q/M/B/W/2/3/4 | PARTICIPANT PAYMENT FREQUENCY | X(01) |
| 13 | 8 | 66 | 73 |  | MISCELLANEOUS CODE | X(08) |
| 14 | 1 | 74 | 74 | Y/N/SPACE | HIGHLY COMPENSATED FLAG | X(01) |
| 15 | 1 | 75 | 75 | SPACE | OFFICER / 16 (B) FLAG | X(01) |
| 16 | 1 | 76 | 76 | SPACE | DE MINIMUS ELIGIBILITY INDICATOR | X(01) |
| 17 | 1 | 77 | 77 | SPACE | AGE PAYOUT ELIGIBILITY INDICATOR | X(01) |
| 18 | 1 | 78 | 78 | SPACE | PARTICIPANT RESTRICTION CODE | X(01) |
| 19 | 2 | 79 | 80 | SPACES | PARTICIPANT RESTRICTION REASON | X(02) |

Participant District Key

Participant districts that apply to the plan are listed below.

| Participant District |
| --- |
|  |

Participant Department Key

Participant departments that apply to the plan are listed below.

| Participant Department |
| --- |
|  |

Participant Location/Store Key

Participant locations/stores that apply to the plan are listed below.

| Participant Location |
| --- |
|  |

Participant Union Code Key

Participant union codes that apply to the plan are listed below.

| Participant Union Code |
| --- |
|  |

Miscellaneous Codes Key

Miscellaneous codes that apply to the plan are listed below.

| Miscellaneous Codes |
| --- |
|  |

60 Record Definition - Miscellaneous Participant Reporting Information

|  |  |
| --- | --- |
| **Purpose** | To enter miscellaneous participant reporting information as assigned by the plan sponsor. |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. Each client is assigned a unique plan number. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to “60”. The record identifier describes the type of record in the front-end edit process. |
| 7 | PARTICIPANT CLASS | A one-character, alphanumeric field indicating the employment class of the participant.  Valid values are:  F—Full-time  P—Part-time  Spaces are used if the information is unavailable. |
| 8 | PARTICIPANT DISTRICT | An eight-character, alphanumeric field assigned by a plan sponsor to identify a group of employees by their district name or district code.  **NOTE:** This field must be left justified. |
| 9 | PARTICIPANT DEPARTMENT | An eight-character, alphanumeric field assigned by a plan sponsor to identify a group of employees by their department number or department code.  **NOTE:** This field must be left justified. |
| 10 | PARTICIPANT LOCATION / STORE | An eight-character, alphanumeric field assigned by a plan sponsor to identify a group of employees by their store or location name or code.  **NOTE:** This field must be left justified. |
| 11 | PARTICIPANT UNION CODE | An eight-character, alphanumeric field assigned by a plan sponsor to identify a group of employees by their union number or code.  **NOTE:** This field must be left justified. |
| 12 | PARTICIPANT PAYMENT FREQUENCY | A one-character, alphanumeric field describing how often the participant is paid.  Valid values are:  Q—Quarterly  M—Monthly  B—Bi-weekly (every other week)  W—Weekly  2—Two times per month  3—Three times per month  4—Four times per month |
| 13 | MISCELLANEOUS CODE | An eight-character, alphanumeric field assigned by a plan sponsor to identify a group of employees by a miscellaneous code.  **NOTE:** This field must be left justified. |
| 14 | HIGHLY COMPENSATED FLAG | A one-character, alphanumeric field indicating whether the participant is considered highly compensated.  Valid values are:  Y—highly compensated  N—not highly compensated  Spaces are used if the information is unavailable. |
| 15 | OFFICER/16(b) FLAG | A one-character, alphanumeric field indicating whether the participant is considered an officer or someone who is subject to 16 (b) regulations.  Valid values are:  Y—officer  N—non-officer  Spaces are used if the information is unavailable. |
| 16 | DE MINIMUS ELIGIBILITY IND | A one-character, alphanumeric field indicating whether the participant should be exempted from future De Minimus Distributions.  Valid values are:  I—Ineligible (will never be considered)  Use a space if eligible (may be considered in the future if the De Minimus criteria met). |
| 17 | AGE PAYOUT ELIGIBILITY IND | A one-character, alphanumeric field indicating whether the participant should be exempted from future Auto Age Payout processing.  Valid values are:  I—Ineligible (will never be considered)  Use a space if eligible (may be considered in the future if the Auto Age Payout criteria are met). |
| 18 | PARTICIPANT RESTRICTION CODE | A one-character, alphanumeric field indicating that a restriction exists to prevent a distribution to a participant.  Valid values are:  D—All disbursements  Spaces are used if not sending a restriction code. |
| 19 | PARTICIPANT RESTRICTION REASON | A two-character, alphanumeric field indicating the reason for the restriction code.  Valid values are:  PS—Plan sponsor directed  Spaces are used if not sending a restriction code. Not required (reserved for future use). |

## 

## 61 Record Layout - Full Plan Participant Dates

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 6 | 24 | 29 | SPACES | FILLER | X(06) |
| 6 | 2 | 30 | 31 | 61 | RECORD IDENTIFIER | 9(02) |
| 7 | 8 | 32 | 39 | ZEROS | ELIGIBILITY DATE | 9(08) |
| 8 | 8 | 40 | 47 | MMDDYYYY | ADJUSTED DATE OF HIRE | 9(08) |
| 9 | 8 | 48 | 55 | ZEROS | RETIREMENT DATE | 9(08) |
| 10 | 5 | 56 | 60 | SPACES | PRE-BREAK SERVICE UNITS | 9(05) |
| 11 | 8 | 61 | 68 | SPACES | BIS ACCRUAL START DATE | 9(08) |
| 12 | 12 | 69 | 80 | SPACES | FILLER | X(12) |

61 Record Definition - Full Plan Participant Dates

|  |  |  |
| --- | --- | --- |
| **Purpose:** | To update a participant's Eligibility Date, and/or Adjusted Date of Hire, and/or Retirement Date to the Fidelity Participant Recordkeeping System (FPRS). | |
| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field defined by the user. This field is used to group transactions into separate batches.  **NOTE:** This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RECORD IDENTIFIER | This field is equal to "61". |
| 7 | ELIGIBILITY DATE | The date the participant became eligible to participate in the plan (MMDDYYYY). If this information is not available the field must be zero filled.If Fidelity is calculating the eligibility date, the field must be space filled. |
| 8 | ADJUSTED DATE OF HIRE | The adjusted hire date (latest rehire date) of participant (MMDDYYYY). This date must be greater than and NOT equal to the Original Hire Date. If this information is not applicable the field must be zero filled. |
| 9 | RETIREMENT DATE | This field is no longer valid and must be zero filled. |
| 10 | PRE-BREaK SERVICE UNITS | Five-digit numeric value representing the number of Pre-Break or Pre-Termination service units in days. Valid values (0 thru 32767). |
| 11 | BIS ACCRUAL START DATE | Re-hired participant’s hourly accrual start date. The hours accrued from this date forward will count toward eligibility. Hours accumulated prior to this date will be disregarded. |

## 63 Record Layout - Service Unit History Transaction Update

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 1 | 24 | 24 | SPACES | RESERVED | X(01) |
| 6 | 5 | 25 | 29 | ZEROS | RESERVED | 9(03)V9(02) |
| 7 | 2 | 30 | 31 | 63 | RECORD IDENTIFIER | 9(02) |
| 8 | 4 | 32 | 35 | #### | SERVICE UNIT AMOUNT | S9(04) |
| 9 | 8 | 36 | 43 | YYYYMMDD | TRANSACTION DATE | 9(08) |
| 10 | 1 | 44 | 44 | “A” OR “R” | ADD/REPLACE INDICATOR | X(01) |
| 11 | 1 | 45 | 45 | SPACES | FILLER | X(01) |
| 12 | 1 | 46 | 46 | SPACE | CONVERSION INDICATOR | X(01) |
| 13 | 8 | 47 | 54 | YYYYMMDD | SERVICE PERIOD BEGIN DATE | 9(08) |
| 14 | 8 | 55 | 62 | YYYYMMDD | SERVICE PERIOD END DATE | 9(08) |
| 15 | 7 | 63 | 69 | SPACES | RESERVED | X(07) |
| 16 | 11 | 70 | 80 | SPACES | FILLER | X(11) |

63 Record Definition - Service Unit History Transaction Update

|  |  |
| --- | --- |
| **Purpose**: | To update the service unit amounts on the service unit history file. The service unit transaction amounts are to be used to determine the attainment of service for vesting calculation purposes. Fields 11 through 13 are for conversion purposes only and are not necessary for ongoing updating of the Service Unit History file. |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included. The SSN must belong either to an existing participant or to a participant being added in the same update cycle.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 5 | FILLER | Reserved |
| 6 | FILLER | Reserved |
| 7 | RECORD IDENTIFIER | This field is equal to '63' |
| 8 | SERVICE UNIT AMOUNT | The service unit transaction amount. The amount may be defined as actual hours, attained/non-attained years or time equivalency debits, as defined by the service tracking method specified for the plan. Service hours should be rounded or truncated to whole values.  Actual Hours—Service units are treated as *actual hours*. Add to or Replace the current period service unit balance. For conversion of prior year service information (conversion indicator = 'Y'), this amount will replace any existing balance for the service period indicated by the begin date.  Attained Years—A value of zero indicates service was not attained (should be used for reversals only); A value of 1 indicates that a vested year of service was attained.  Time Period Equivalency—For conversion of prior year service information, a service unit amount of zero debits indicates one year of attained service for the service period indicated by the begin date. For current service year information (conversion indicator not = 'Y') this field indicates a number of service *periods* for which the participant should *not* get credit. |
|  |  | (continued)  A service unit is treated as a debit. One debit is equal to the time period specified for the plan. For example, if a plan has specified that two weeks is equivalent to 80 hours, then one debit is equal to two weeks (or 80 hours) not worked by the participant. To determine equivalent service for a participant for a computation period, determine the number of whole periods that have passed between the computation period start date and the vesting end date (or computation period end date, whichever comes first). Convert these periods into hours using the specified equivalency. Then convert any debits recorded between the computation start date and vesting end date into equivalent hours and subtract these debit hours from the year-to-date equivalent hours.  **Example**: A plan has specified a computation period start date of January 1 and that one month of service is equivalent to 160 hours. As Of August 16, a participant has had three debits recorded (signifying that he has not worked three months during the year).  To calculate service for this year As Of August 16:  1. Compute the equivalent hours for the year to date: 8 months times 160 hours = 1280 hours.  2. Determine debit hours: 3 debits \* 160 hours = 480 hours  3. Subtract debit hours from year to date hours for the year to date service hours for the participant: 1280 - 480 = 800 hours |
| 9 | TRANSACTION DATE | The effective date of the service unit credit. The payroll period begin date is recommended assuming that date falls within the desired plan year associated with the transaction. The transaction date is required. Blank values will error and may require a new file to be sent to Fidelity.  **NOTE:** This date will **not** affect the service year against which the transaction will be applied. It **will** affect the As Of date the participant gets credit for the service unit(s). This becomes important for As Of transactions—updates for the current service year are ignored if their transaction date falls after the As Of date. |
| 10 | ADD/REPLACE INDICATOR | This field can have the values of A or R and applies to current year updates only. The value of A will add the transaction input amount to the participant's Total Service Unit Amount for the indicated Service Period. The value of R will replace the total Service Unit Amount with the input amount.  **NOTE:** The A value is not valid for plans using the “years” tracking method. |
| 11 | FILLER | Reserved |
| 12 | CONVERSION INDICATOR | Indicates whether the record represents conversion information from a prior year of service. If the value is 'Y', the Add/Replace indicator will be ignored (all prior year transactions are replace transactions). If not 'Y', the transaction will be applied against the current service period. For current year, space should be entered. |
| 13 | SERVICE PERIOD BEGIN DT | Only necessary for transactions effecting prior years of service. The date which begins the service computation period. The date will be used only if the Conversion indicator is 'Y'. The month and day must match the plan's base service period start month and day, which may be defined as either a plan-level or participant-level (Hire, Vesting, etc.) date. For Non-Conversion plans, spaces should be entered when the conversion indicator is a space.. |
| 14 | SERVICE PERIOD END DT | Only necessary for transactions effecting prior years of service. The date which ends the service computation period. The date will be used only if the Conversion indicator is 'Y'. The month and day must match the plan's base service period start month and day. For Non-Conversion plans, spaces should be entered when the conversion indicator is a space. |

## EA Record Layout - E-Mail Address

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 1 | 24 | 24 | E or SPACE | EMPLOYEEID | X(01) |
| 6 | 5 | 25 | 29 | SPACES | FILLER | X(05) |
| 7 | 2 | 30 | 31 | EA | RECORD IDENTIFIER | X(02) |
| 8 | 1 | 32 | 32 | A, I, S | E-MAIL ADDRESS STATUS CODE | X(01) |
| 9 | 2 | 33 | 34 | ER, PR | E-MAIL TYPE CODE | X(02) |
| 10 | 2 | 35 | 36 |  | RESERVED | X(02) |
| 11 | 1 | 37 | 37 | 1 thru 3 | E-MAIL RECORD SEQUENCE NUMBER | 9(01) |
| 12 | 35 | 38 | 72 |  | E-MAIL ADDRESS TEXT | X(35) |
| 13 | 1 | 73 | 73 |  | NON SAFE HARBOR INDICATOR | X(01) |
| 14 | 1 | 74 | 74 | Y or N | EDELIVERY CONSENT | X(01) |
| 15 | 6 | 75 | 80 | SPACES | FILLER | X(06) |

EA Record Definition - E-Mail Address

|  |  |
| --- | --- |
| **Purpose:** | To enter a participant's various e-mail addresses used by the Fidelity Participant Recordkeeping (FPRS) systems for participant e-mail contact purposes. |
| **NOTE:** | Up to two Employer Provided Participant Email Addresses can be stored at Fidelity per ssn. Only one Employer Provided Participant Work E-Mail Address and only one Employer Provided Personal E-Mail address  Transaction history should not be sent. (i.e., Only the most current email address status code and email text should be sent.) |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit DC plan number assigned by Fidelity for DC data.  **For EA records, this field is blank for clients who do not have a DC product**. |
| 2 | BATCH GROUP ID | A four-character, alpha/numeric field defined by the user. This field could potentially be used to group transactions into separate batches for the same plan or for PSW divisional security. If populated, this field must be left justified. (Space Fill if not applicable). |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 5 | EMPLOYEE ID | A 1-character alphanumeric field used when an Employee ID is sent instead of a Social Security Number. This field is required if no SSN is provided.  **This field is for Retail use only and required if no SSN is provided. A SSN is required for DB, DC and H&W participants.**  **Valid values are:**  **‘E’ if Employee ID is sent**  **Space Fille if SSN is sent** |
| 7 | RECORD IDENTIFIER | This field is equal to "EA". |
| 8 | E-MAIL ADDRESS STATUS CODE | This field designates the e-mail address status.  **Required**, valid values include:  A—E-Mail address is Active. Used for new, active e-mail addresses and changes to existing ones assigned to only one participant. NOTE: If an active email address for the SSN already exists at Fidelity, this update will overlay the existing information.  S—E-mail Address is active and is shared across SSNs within a client. Signifies the email address belongs to more than one participant (e.g., a global email address for a shop floor).  I—E-Mail Address is inactive. Sending in an “I” signifies there should not be an e-mail address associated with the SSN.  IMPORTANT!: Fidelity needs to receive a work e-mail address EA record with an I status when a participant changes to an terminated type status code and the work e-mail address is no longer valid. Examples of terminated type status codes are terminated, retired and for some plans permanently disabled. Receipt of the I status record will ensure Fidelity will not continue to use that work e-mail address. The fields should be populated as follows:   * E-MAIL ADDRESS STATUS CODE = I * E-MAIL TYPE CODE = ER * E-MAIL ADDRESS TEXT = Work e-mail address that is no longer active   The I status is not needed for deceased participants or for personal Email Addresses. |
| 9 | E-MAIL TYPE CODE | E-Mail Type Codes will be used to describe what email address type is stored for the participant.  **ER** will signify Employer Provided Participant Work Email Address  **PR** will signify Employer Provided Participant Personal Email Address |
| 11 | E-MAIL RECORD SEQUENCE NBR | A one-digit, numeric field indicating the e-mail address data string. The number cannot exceed 3.  For first 35 e-mail address characters, set to 1.  For second 35 e-mail address characters, set to 2, etc. until end of e-mail address data.  **NOTE:** E-mail address data can be any length up to 88 characters.  **Example** (sequence number):  EAAER **1**JENNIFER.MONTGOMERY-HANSEN@QUALITYC  EAAER **2**O.COM |
| 12 | E-MAIL ADDRESS TEXT | A 35-character, alphanumeric field representing sections of a participant’s e-mail address, as referred to in field number 10. This information must be left justified.  **NOTE:** If the e-mail address status code (Field 7) is equal to “I” - inactive, the email address text is optional.  **Formatting Specifics for Email-Address Text**  E-mail address must contain a Username—the text before the “@” sign.  E-mail address must contain a Domain Name—the text after the “@” sign.  E-mail address must contain only one “@” sign.  E-mail address must contain a “.”  A “.” (period) should not be placed next to the “@” sign.  Cannot contain sequential “…” (periods).  E-mail address cannot contain spaces. |
| 13 | NON SAFE HARBOR INDICATOR | A 1 character alpha/numeric field, which represents whether the email address provided fulfills the Safe Harbor requirements for electronic delivery of required documents.  Default is spaces, email address fulfills Safe Harbor requirements or if sending PR signifying Employer Provided Participant Personal Email Address  Set the field to ‘Y’ to indicate this email address does not meet the Safe Harbor requirements for electronic delivery of legally required documents. |
| 14 | EDELIVERY CONSENT | A 1 character alpha/numeric field, which represents whether the participant has consented to receive communications via electronic delivery of required documents  This field should populated with either a “Y” meaning that the participant has provided consent to you for electronic delivery or a “N” meaning that the participant has not provided consent to you for electronic delivery.  This field should only be provided when the email type equals “PR”.  If a client who does not provide personal emails, this field can be used to designate participant consent by populating this field for an email type of “PR” with a “Blank” for the E-Mail Address TEXT.  By populating this field with a “Y”, you are confirming that you have obtained the participant’s affirmative consent to receive required documents electronically consistent with 29 C.F.R. §2520.104b-1(c), and are directing Fidelity to enable electronic delivery of required documents for the participant.  If a participant logs onto NetBenefits and updates their eDelivery consent, the value provided in this file will be ignored. **NOTE: Once the participant makes an affirmative eDelivery election on NetBenefits, any eDelivery updates via the feed will be ignored**. |

## PH Record Layout - Participant Telephone

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | # OF | POSITIONS | |  |  |  |
| FIELD NO. | BYTES | FROM | TO | VALUE | FIELD NAME | PICTURE |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 1 | 24 | 24 | E or SPACE | EMPLOYEE ID (IF APPLICABLE) | X(01) |
| 6 | 5 | 25 | 29 | SPACES | FILLER | X(05) |
| 7 | 2 | 30 | 31 | PH | RECORD IDENTIFIER | X(02) |
| 8 | 1 | 32 | 32 | A, I | TELEPHONE STATUS CODE | X(01) |
| 9 | 8 | 33 | 40 | LANDLINE, MOBILE, FAX, TTY/TDD, PAGER | TELEPHONE TYPE CODE | X(08) |
| 10 | 4 | 41 | 44 |  | INTERNATIONAL COUNTRY CODE | X(04) |
| 11 | 3 | 45 | 47 |  | AREA CODE | 9(03) |
| 12 | 17 | 48 | 64 |  | TELEPHONE NUMBER | 9(17) |
| 13 | 11 | 65 | 75 |  | EXTENSION | 9(11) |
| 14 | 1 | 76 | 76 | P or W | TELEPHONE CONTEXT | X(1) |
| 15 | 1 | 77 | 77 | Y or N | SMS CAPABLE INDICATOR | X(01) |
| 16 | 1 | 78 | 78 | SPACE | TIME OF DAY PREFERENCE - FIELD NOT USED | X(01) |
| 17 | 2 | 79 | 80 | SPACES | FILLER | X(02) |

PH Record Definition - Participant Telephone

|  |  |  |
| --- | --- | --- |
| **Purpose:** | To enter a participant's various telephone numbers used by the Fidelity Participant Recordkeeping systems for participant telephone contact purposes. In cases of multiple phone numbers provided for the same participant, preference will be as determined by the participant on NetBenefits.  By providing a participant phone number, you are confirming that you have obtained the participant’s affirmative consent to use their phone number to receive calls and/or text messages related to ongoing plan issues and security-related matters and are directing Fidelity to use the numbers provided for such purposes.  **NOTE: History should not be sent. Only the most current status code for a given telephone number should be included.** |  |

| **FIELD NO.** | **Field Name** | **Field Description** |  |
| --- | --- | --- | --- |
|  |
| 1 | PLAN NUMBER | The five-character plan number assigned by Fidelity.  **For PH records, this field is blank for clients who do not have a DC product.** |  |
| 2 | BATCH GROUP IDENTIFIER | A four-character, alpha/numeric field defined by the user.  This field could potentially be used to group transactions into separate batches for the same plan or for PSW divisional security.  If populated, this field must be left justified. (Space Fill if not applicable). This field is Space fill for PH records. |  |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan has a unique Social Security Number. The 11-digit field includes hyphens and is left justified.  If no SSN is provided, this field should contain the Employee ID.  Field cannot be blank or space-filled. |  |
| 5 | EMPLOYEE ID | A 1-character alphanumeric field used when an Employee ID is sent instead of a Social Security Number. **This field is for Retail use only and required if no SSN is provided. A SSN is required for DB, DC and H&W participants**. (Space Fill if SSN is included). |  |
| 7 | RECORD IDENTIFIER | Populate with PH. |  |
| 8 | TELEPHONE STATUS CODE | This field designates telephone status. Valid values are:  **A** = Telephone is active. (for new active telephone and changes to existing ones)  NOTE: If an active telephone for the ssn already exists at Fidelity, this update will overlay the existing information.  **I** = Telephone is inactive. Sending in an “I” updates the status to inactive and will signify that the telephone number associated with the ssn will not be used.  Note: Send an I value for any phone number that is no longer valid for the participant. When a participant is newly terminated, send an I value only for work phone numbers. Personal phone numbers can remain active for a terminated participant. |  |
| 9 | TELEPHONE TYPE CODE | Describes what telephone type is stored for the participant. The value in the field must be one of the following:  **Landline**  **Mobile**  **Fax**  **TTY/TDD**  **Pager**  This is a required field. If unknown, default to “Mobile”. |  |
| 10 | INTERNATIONAL COUNTRY CODE | The international country code portion of the phone number. This is a required field only when sending in non-US numbers. US numbers can default to blank. |  |
| 11 | AREA CODE | The area code portion of the phone number. This is a required field only for US phone numbers and is left justified. Optional for non-US numbers.  Format should include numbers only, without dashes. |  |
| 12 | TELEPHONE NUMBER | The phone number portion of the phone number. This is a required field and is left justified. Format should include numbers only, without dashes. |  |
| 13 | EXTENSION | The extension portion of the phone number.  This is an optional field and is left justified. Default to spaces.  Format should include numbers only, without dashes. |  |
| 14 | TELEPHONE CONTEXT | The context of the telephone number and the value must be either “P” for Personal or “W” for Work. This is a required field. If unknown, default to “P”. |  |
| 15 | SMS CAPABLE INDICATOR | This field needs to be populated with a value of “Y” if the phone number is able to receive SMS messages or a value of “N” if the phone is not able to receive SMS messages. This is an optional field. If unknown, default to “N”. |  |
| 16 | TIME OF DAY PREFERENCE | This field is not currently being used and must be space filled. |  |

## Sending Information to Support Electronic Delivery

Fidelity’s preferred method for participant communications is electronic delivery. Fidelity can accept both an employer provided workplace email address and a personal email address for each participant. Email addresses can be sent alone or with the additional safe harbor/consent indicators as outlined below. Note that an email address without safe harbor or consent indicators will not be used for regulatory mailings.

Electronic delivery of certain regulatory plan documents must meet one of the safe harbor guidelines under DOL rules to be deemed as using measures reasonably calculated to ensure actual receipt of the communication. Fidelity can accept an indicator for each workplace or personal email address which meets the associated safe harbor criteria.

The **workplace employee safe harbo**r applies only to a company provided email address and is a determination made by the Plan Sponsor. Generally, it is an indication that the recipient at that address:

* Can effectively access documents in electronic form at any location where reasonably expected to perform duties as employee; and
* Has access to the employer's electronic information system as an integral part of those duties.

The **participant consent safe harbor** applies when delivering required plan documents to an email address other than a workplace safe harbor address. In this case, a participant must agree to the electronic delivery of regulatory plan documents. Fidelity refers to this participant agreement as “e-delivery consent”.

If the Plan Sponsor or Prior Record Keeper has already collected e-delivery consent directly from participants, Fidelity can accept this indicator on files, provided that the initial collection of such consent by the Plan Sponsor or Prior Record Keeper met all of the following criteria:

* Participants consented in a manner that reasonably demonstrates the ability to access information through such electronic medium
* Participants provided an address for the receipt of the electronically furnished documents
* Participants were informed of any hardware and software requirements for accessing and retaining the documents
* Participants were provided with information on the types of documents to which the consent would apply
* Participants were informed of their right to withdraw their consent at any time without charge, and procedures for doing so
* Participants were informed of their right to request paper versions of documents, procedures to do so, and whether the paper version will be provided free of charge.

Participant e-delivery consent received from the Plan Sponsor will be treated the same as e-delivery consent received directly from the participant. By providing participant e-delivery consent, you are confirming that you have obtained the participant’s affirmative consent to receive required documents electronically consistent with 29 C.F.R. §2520.104b-1(c) and are directing Fidelity to enable electronic delivery of required documents for the participant.

If a participant has already logged onto NetBenefits and updated their e-delivery consent, the value provided via the feed will be ignored. Participants may change their e-delivery preferences at any time on the NetBenefits® Profile page.

# Contribution and Loan Repayment Records

Signed Fields

If the picture for a field indicates that it is a signed numeric field, the sign must be sent as part of the right-most digit in the field rather than as a separate sign byte. The accepted values for signed fields are:

|  |  |  |  |
| --- | --- | --- | --- |
| Enter this in the rightmost digit | To denote this value | Enter this in the rightmost digit | To denote this value |
| A | +1 | J | -1 |
| B | +2 | K | -2 |
| C | +3 | L | -3 |
| D | +4 | M | -4 |
| E | +5 | N | -5 |
| F | +6 | O | -6 |
| G | +7 | P | -7 |
| H | +8 | Q | -8 |
| I | +9 | R | -9 |
| { | +0 | } | -0 |

**Example**:

|  |  |  |
| --- | --- | --- |
| If a field has the following picture… | And the field value is… | Send it as… |
| S9(2)V99 | +21.95 | 219E |
|  | +21.90 | 219{ |
|  | -21.95 | 219N |
|  | -21.90 | 219} |

## 19 Record Layout - Contributions

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 1 | 24 | 24 | SPACE | FILLER | X(01) |
| 6 | 5 | 25 | 29 | ZEROS | RESERVED | 9(05) |
| 7 | 2 | 30 | 31 | 19 | RECORD IDENTIFIER | 9(02) |
| 8 | 4 | 32 | 35 | SPACES | FILLER | X(04) |
| 9 | 3 | 36 | 38 | ### | TRANSACTION CODE | 9(03) |
| 10 | 2 | 39 | 40 | SPACES | FILLER | X(02) |
| 11 | 2 | 41 | 42 | SEE KEY | SOURCE | 9(02) |
| 12 | 2 | 43 | 44 | 01 | ITEM NUMBER | 9(02) |
| 13 | 1 | 45 | 45 | SPACE | FILLER | X(01) |
| 14 | 13 | 46 | 58 |  | AMOUNT | S9(11)V99 |
| 15 | 4 | 59 | 62 |  | RESERVED (space-fill) | X(04) |
| 16 | 4 | 63 | 66 | YYYY or SPACES | FISCAL YEAR (current year default) | 9(04) |
| 17 | 1 | 67 | 67 | P, C, D or SPACE | CORRECTION METHOD | X(01) |
| 18 | 8 | 68 | 75 | YYYYMMDD or SPACES | ORIGINAL PAY DATE (adjustments only) | 9(08) |
| 19 | 5 | 76 | 80 | SPACES | RESERVED | X(05) |

Source Code Key

The following table lists source codes that apply to the plan for record 19.

| Source Code to Send to Fidelity | Source Description | Contribution Type (ER/EE) | Vesting Schedule  (if applicable) | Payroll Code |
| --- | --- | --- | --- | --- |
| 01 | PRE-TAX DEFERRALS | EE | No |  |
| 02 | AGE 50 CATCH-UP | EE | No |  |
| 03 | MATCHING CONTRIBUTIONS | ER | Yes |  |
| 04 | NONELECTIVE CONTRIBUTIONS | ER | Yes |  |
| 05 | QNEC | ER | No |  |
| 07 | QMAC | ER | No |  |
| 08 | ROTH | EE | No |  |
| 09 | ROTH CATCH-UP | EE | No |  |
| 11 | ROTH IN-PLAN CONVERSION | EE | No |  |
| 12 | ROTH IPC EE | EE | No |  |
| 13 | ROTH IPC ER I | EE | No |  |
| 14 | ROTH IPC ER II | EE | No |  |

19 Record Definition - Contributions

|  |  |  |
| --- | --- | --- |
| **Purpose:** | For contributions to Fidelity using investment mixes by batch group. | |
| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity. |
| 2 | BATCH GROUP IDENTIFIER | A four-character, alphanumeric field defined by the user. This field is used to group transactions into separate batches for the same plan. This field must be left justified and space filled if not valid.  **Batch Group ID may not start with ‘W’ or ‘T’**. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 6 | RESERVED | The values must be "00000" (5 zeroes). |
| 7 | RECORD IDENTIFIER | The value of this field must be "19". |
| 9 | TRANSACTION CODE | The following transaction codes indicate a contribution using mixes:  "**220**" for regular contributions  "**295**" for military make-up contributions. |
| 11 | SOURCE | This field identifies what type of money is being contributed such as Employee Pretax or Employer Pretax. See the key designed for your specific plan.  **NOTE:** This field is right justified with leading zeros. |
| 12 | ITEM NUMBER | This field is equal to "01" indicating a contribution. |
| 14 | AMOUNT | *HSA Comments:*  *If negative deductions are passed, they will error out of the HSA system and require manual intervention. Negative values sent will not be processed.*  *The IRS has strict rules regarding when reversal of funds from an HSA account is permitted (only when an employee was never eligible for HSA or when a contribution puts the account holder over the statutory contribution limit).*  *In order to qualify for a contribution reversal, the following steps need to be met.*  *Review details of the reversal request with your HSA Service Delivery Manager (SDM).*  *Fidelity will evaluate the facts of the case and either provides an immediate approval decision, or in more nuanced or complex scenarios will review with Fidelity Legal. This approval step is necessary to assure that reversals are only processed in accordance with the IRS guidelines outlined in IRS Notice 2008-59.*  *Once the scenario is considered an approved reason for reversal, request that your employee complete the Participant Authorization Form.*  *Open a General PSW Service Request providing direction to reverse the erroneous contributions. (Funds are returned to the employer.) Attach the completed Participant Authorization Form.*  *Once the direction is received and considered in good order, the HSA SDM will coordinate the Reversal with the Fidelity Financial Operations group.*  *NOTE: Different than a Return of Excess, Reversals unwind all tax consequences. The contributions are not reflected on the 5498-SA or 1099-SA.* |
| 15 | DIVISION CODE OR BATCH GROUP | Used for master administered plans, a four-character, alpha/numeric field defined by the user. This field is used to group transactions into separate batches for the same plan. This field must be left justified. Space fill if not used. |
| 16 | TAX YEAR | A four-digit year identifying the tax year of the contribution. This is a required field that should be populated with check-date year.  **NOTE:** If a contribution needs to be sent in for a prior Tax Year before the April tax deadline, the Tax Year field should be populated with the prior tax year and the check date should be the check date that the HSA contribution was deducted from. For example: If a contribution needs to be sent in for a participant in 2015 for the 2014 tax year, the Tax Year field would be populated with 2014. |
| 17 | CORRECTION METHOD | The classification that is required for each negative transaction submitted through the adjustment process.  P - Actual (based on the investment)  This method is used for missed contributions (i.e., when an eligible participant did not have the opportunity to make contributions or there was a failure to implement the participant's contributions), or other plan failure related to the funding of the participant and/or employer contributions.  D - Dept of Labor (DOL) calculator  This method is used for delinquent participant contributions(such as pre-tax, Roth, after-tax, and loan repayments) when participant contributions and/or loan repayments were withheld from an eligible participant's paycheck but the money was not timely remitted to the plan. This method is only applicable to positive correction amounts.  C - Current Pay Period (default when blank is sent)  This method is used for current period corrections or adjustments that do not require Fidelity to process an earnings adjustment.  Space fill if not used. |
| 18 | Check date | Check Date: Date the **HSA** contribution was deducted from the employees’ paycheck. |

## 21 Record Layout - Loan Repayments

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **# OF** | **POSITIONS** | |  |  |  |
| **FIELD NO.** | **BYTES** | **FROM** | **TO** | **VALUE** | **FIELD NAME** | **PICTURE** |
| 1 | 5 | 1 | 5 | 93303 | PLAN NUMBER | X(05) |
| 2 | 4 | 6 | 9 | SPACES | BATCH GROUP ID | X(04) |
| 3 | 3 | 10 | 12 | SPACES | FILLER | X(03) |
| 4 | 11 | 13 | 23 | ###-##-#### | SOCIAL SECURITY NUMBER | X(11) |
| 5 | 1 | 24 | 24 | SPACE | FILLER | X(01) |
| 6 | 5 | 25 | 29 | ZEROS | RESERVED | 9(05) |
| 7 | 2 | 30 | 31 | 21 | RECORD IDENTIFIER | 9(02) |
| 8 | 4 | 32 | 35 | SPACES | FILLER | X(04) |
| 9 | 12 | 36 | 47 | [SEE KEY](#Loan_ID) | LOAN IDENTIFICATION | X(12) |
| 10 | 1 | 48 | 48 | SPACE | FILLER | X(01) |
| 11 | 3 | 49 | 51 | 260 | TRANSACTION CODE | 9(03) |
| 12 | 2 | 52 | 53 | 14 | ITEM NUMBER | 9(02) |
| 13 | 2 | 54 | 55 | ZEROS | RESERVED | 9(02) |
| 14 | 1 | 56 | 56 | SPACE | FILLER | X(01) |
| 15 | 7 | 57 | 63 |  | REPAYMENT AMOUNT | S9(05)V99 |
| 16 | 1 | 64 | 64 | P, D, C or SPACE | CORRECTION METHOD | X(01) |
| 17 | 8 | 65 | 72 | YYYYMMDD or SPACES | POSTING DATE | 9(08) |
| 18 | 1 | 73 | 73 | SPACE | PRINCIPAL ONLY FLAG | X(01) |
| 19 | 1 | 74 | 74 |  | NEW REPAYMENT FREQUENCY | X(01) |
| 20 | 6 | 75 | 80 |  | Master Remitter:  DIVISION CODE OR BATCH GROUP | X(06) |

Loan Identification Key

This table lists loan identification codes that apply to the plan.

| Loan ID to Send to Fidelity | Payroll Deduction Codes |
| --- | --- |
| LOAN2 |  |
| LOAN3 |  |
| LOAN1 |  |

21 Record Definition - Loan Repayments

|  |  |
| --- | --- |
| **Purpose:**  **NOTE:** | To record the payment on a loan.  Loan repayments for conversions loans are dependent on loan conversion set-up and loan conversion reinvestment data. Loan payment amount should be equal to regular payment amount. |

| **FIELD NO.** | **FIELD NAME** | **FIELD DESCRIPTION** |
| --- | --- | --- |
| 1 | PLAN NUMBER | The five-digit number assigned by Fidelity |
| 2 | BATCH GROUP ID | A four-character, alphanumeric field used to group transactions into separate batches for the same plan. If used, this Batch Group ID must be identical to the Batch Group ID used on all associated records. If a plan has multiple divisions or payroll types, the batch group id is suggested.  **NOTE:** This field is user-defined and should be space filled if not used. This field must be left justified. |
| 4 | SOCIAL SECURITY NUMBER | Each participant in the plan must have a unique Social Security number. The 11-digit field requires that hyphens be included.  **NOTE:** See [Social Security Number](#_Social_Security_Numbers) specifics. |
| 7 | RECORD IDENTIFIER | This field is equal to "21". |
| 9 | LOAN IDENTIFICATION | A 12-character, alphanumeric field that identifies the loan. This field is user-defined. |
| 11 | TRANSACTION CODE | This field is equal to "260" indicating a loan repayment. |
| 12 | ITEM NUMBER | This field is equal to "14". |
| 15 | REPAYMENT AMOUNT | The total amount of principal and interest combined, when amortized by Fidelity; the amount of principal only, when amortized by the plan sponsor.  **NOTE:** This field should be right justified with leading zeros and assumed or implied decimals. |
| 16 | CORRECTION METHOD | The classification that is required for each negative transaction submitted through the adjustment process.  P – Actual (based on the investment)  This method is used for missed contributions (i.e., when an eligible participant did not have the opportunity to make contributions or there was a failure to implement the participant's contributions), or other plan failure related to the funding of the participant and/or employer contributions.  D - Dept of Labor (DOL) calculator  This method is used for delinquent participant contributions(such as pre-tax, Roth, after-tax, and loan repayments) when participant contributions and/or loan repayments were withheld from an eligible participant's paycheck but the money was not timely remitted to the plan. This method is only applicable to positive correction amounts.  C - Current Pay Period (default when blank is sent)  This method is used for current period corrections or adjustments that do not require Fidelity to process an earnings adjustment.  Space fill if not used. |
| 17 | POSTING DATE | The Payroll Date that error occurred. Required for adjustment calculations for Prior Pay Periods. Space fill if not used. |
| 18 | PRINCIPAL ONLY FLAG | This field should be a space if the amount in the Principal Amount field includes interest. This field should be "Y" only if the participant wishes to make an extra payment to their principal balance during the life of the loan, or to bring the outstanding principal balance to zero prior to the scheduled last payment date. This flag may only be used if the payment amount appears in the Principal Amount field and is for a loan that is amortized by Fidelity.  **NOTE:** This field is a space for the majority of loan repayments. |
| 19 | NEW REPAYMENT FREQUENCY | This field should be a valid loan repayment frequency for a loan that has been re characterized. Use a space for this field if the loan is not being re characterized.  Valid values are:  Q—Quarterly; 2 - 2 payments /month  M—Monthly 3; - 3 payments/month  W—Weekly  B—Bi-weekly (every other week); 4 - 4 payments/month  **NOTE:** In most cases, this field will be a space. |
| 20 | DIVISION CODE or BATCH GROUP | Used by Master Remitter plans, a four character, alpha/numeric field defined by the user. This field is used to group transactions into separate batches for the same plan. This field must be left justified. Space fill if not used. |

# 