

# Payroll File Layout

## ABC Company 401(k) Plan

This file layout provides standard file specifications that can be used to remit indicative and contribution data to JPMorgan Retirement Plan Services.

Picture Clause Legend	
X	An alphanumeric character. All alphanumeric data fields are left-filled unless specified otherwise. Left justify and space fill unused bytes unless otherwise noted. Initialize all alphanumeric fields to spaces. All letters will be converted to upper-case even if they are submitted in lower-case.
9	Numeric characters only 0 through 9. All numeric fields are right-filled. Initialize all numeric fields to zeroes.
S9	Signed numeric field
V	Virtual decimal place. An assumed decimal point will be inserted e.g., If a field's format is 9(5)V9(4) then 123.23 would be entered into the field as 001232300
CC	Century
YY	Year
MM	Month
DD	Day

File Transmission Methods	
RPS has the following methods available for transmitting data to JPMorgan Retirement Plan Services. bTrade however is the preferred method. JPMorgan Retirement Plan Services will provide to you, at no cost, the necessary software to conduct transmissions.	
<b>bTrade</b>	bTrade's TDAccess client software is a secure data communications client for transmitting payroll files that will automatically link to the JPM/RPS payroll systems. Following are a few facts about the TDAccess client: <ul style="list-style-type: none"><li>• Web-based software distribution allows connectivity in minutes</li><li>• Secure sessions and secure transactions via the internet</li><li>• Supports all data types, including any flavor of XML, EDI, or binary file format</li><li>• Supports PKI and certificates from all major security vendors</li><li>• Complete privacy, authentication, integrity, and non-repudiation of all transactions</li><li>• Supports standards-based interoperability, including AS1, AS2 and secure FTP (S/FTP)</li><li>• Task scheduling for unattended operation</li><li>• Automatically links to JPM RPS Payroll systems</li></ul>
<b>Virtual Private Network (VPN)</b>	This is a method to exchange data over the Internet using TCP/IP in an encrypted "tunnel" that protects the data exchange. Applications that are TCP/IP-based can use VPN technology to utilize a company's Internet connectivity instead of a costly private line or frame relay connection. VPNs can be used with Sterling's Connect:Direct, FTP, MQ Series and is very cost effective for daily or more frequent data exchanges.
<b>Internet File Transfer Protocol (FTP) Direct To Our Server</b>	An Internet FTP server has been installed that allows for setting up logons and passwords for business partners to use for either sending to or retrieving files from JPMorgan. There are mechanisms for automated PGP file encryption on the FTP server, so that file contents are not visible to Internet eavesdroppers during transfer. This is a good option for business partners not ready for VPN technology or where data transfers do not have to occur on a daily basis.

# Payroll File Layout

## ABC Company 401(k) Plan

---

### Payroll Process

1. At the time of your payroll transmission, a remittance memo outlining the totals of the payroll transmission must be faxed to 816-340-9907 or included on your file.
2. If your file contains errors, RPS will fax you a list of problems to correct. If the error ratio of your file is higher than 1%, or if we are unable to read the data, RPS will request a new file from you.
3. Once the information is balanced, your Cash Receipts Specialist will contact you and request that funds be wired.
4. **Do not wire funds until you are notified.**
5. Upon notification, wire funds to:  
JPMorgan Chase & Co.  
ABA # 021000021  
ACCT# 323133185  
TYPE: PYRL  
PLAN:  
BNF – JPMRPS
6. Wired funds are invested when the funds are received by JPMorgan Chase & Co.
  - If received by JPMorgan Chase & Co. prior to 3 p.m. Central time, funds will be invested at the net asset value computed on that day.
  - If received after 3 p.m. Central time by JPMorgan Chase & Co., funds will be invested at the net asset value computed as of the close of business the next day.

# Payroll File Layout

## ABC Company 401(k) Plan

Field #	Participant Data Element	Field Length	Format	Position	OmniPlan Data Element	Add or Overlay	Field Description	Standard Edits	Example/Notes
	Required Plan Information								
1	PlanNumber	6	X(6)	1 - 6	PH006		Unique plan number assigned by JPMorgan RPS. Field will be the same for all participants on the file.	Plan Number: <ul style="list-style-type: none"> <li>is missing for Participant.</li> <li>contained spaces.</li> <li>must be Numeric.</li> <li>must be Numeric and a valid value.</li> <li>was not found on payroll file.</li> </ul>	EXAMPLE: ABC Company Sharing Plan has the plan number 999999.
2	Payroll Period Ending (CCYYMMDD)	8	9(8)	7 - 14	PH771		Last day of the payroll period associated with the contributions submitted on the file. Payroll period for all employees must end on the last day of the applicable period.	Payroll Period Ending: <ul style="list-style-type: none"> <li>must be a valid date.</li> <li>must be Numeric</li> <li>payroll end dates on payroll must be &gt; last payroll end date on System.</li> </ul>	EXAMPLE: October 14, 1996, appears as 19961014.
	Required Participant Information								
3	Social Security Number	9	9(9)	15- 23	PH007		Social security number of each employee on the file. Field must be unique to each employee.	Social Security Number: <ul style="list-style-type: none"> <li>can not contain all consecutive numbers, such as 999999999, 555555555</li> <li>must be a positive number (greater than 0)</li> </ul>	IMPORTANT NOTE: Make sure there are no duplicate social security numbers on the file.
4	LastName, First Name Middle Initial	30	X(30)	24 - 53	PH011		Name of each employee.  All characters are alpha, and the sequence “ ” appears one time in each name. If it is necessary to truncate, the first name or middle initial must be shortened rather than the last name. If name is submitted in a different format columns must be a fixed length for each – first name, last name, and middle initial.	Name: <ul style="list-style-type: none"> <li>is required</li> <li>must be in Lastname, Firstname Middle Initial format</li> </ul>	EXAMPLE: Shamon, Michael A. Shamon Jr., Michael A.
5	Address Line 1	30	X(30)	54 - 83	PH289		First line of the street address of the employee's mailing address.	Address Line 1: <ul style="list-style-type: none"> <li>is required</li> <li>cannot be spaces</li> </ul>	
6	Address Line 2	30	X(30)	84 - 113	PH290		Second line of the street address of the employee's mailing address.		
7	City	18	X(18)	114- 131	PH293		City of the employee's mailing address.	City: <ul style="list-style-type: none"> <li>is required</li> <li>cannot equal spaces</li> </ul>	NOTE: For foreign addresses, must contain the city or province name.
8	State	2	X(2)	132 - 133	PH294		State abbreviation of the employee's mailing address. If the address is foreign, field must contain the letters ZZ or FN.  Field must contain one of the accepted state abbreviations used by the postal service, or the letters ZZ or FN.	State: <ul style="list-style-type: none"> <li>is required</li> <li>must be a valid value.</li> </ul>	
9	Zip Code	9	X(9)	134 - 142	PH295		Zip code of the employee's mailing address. If the address is foreign, field must contain spaces.	Zip: <ul style="list-style-type: none"> <li>if State is Foreign (FN or ZZ), then Zip should = Zeros (6-9) must be numeric or spaces.</li> <li>if Zip required, then Zip (1-5) must be numeric and Zip (6-9) must be numeric or spaces.</li> </ul>	
10	Country Name	26	X(26)	143 - 172	PH796		Country Name and Zip Code for any foreign addresses.		
11	Location Code	4	X(4)	173 - 176	PH244		Location code associated with each employee.		
12	Birth Date	8	9(8)	177 - 184	PH050		Birth date of the employee.	Birth Date:	For example, October 14, 1960, appears as 19601014.

# Payroll File Layout

## ABC Company 401(k) Plan

Field #	Participant Data Element	Field Length	Format	Position	OmniPlan Data Element	Add or Overlay	Field Description	Standard Edits	Example/Notes
	(CCYYMMDD)							<ul style="list-style-type: none"> <li>• must be 16 years before Hire Date.</li> <li>• must be a valid date. Zeroes is not a valid date.</li> <li>• must be numeric.</li> <li>• Report when Birth date is different than what is currently on the record keeping system. Excludes new participants and duplicates.</li> </ul>	as 19601014.
13	Hire Date (CCYYMMDD)	8	9(8)	185 - 192	PH052		<p>Mostrecent hire date for the employee.</p> <p>Must be greater than the birth date by at least 16 years. Must be less than the plan eligibility date and date of termination. All employees on the file must have a hire date.</p>	<p>Hire Date:</p> <ul style="list-style-type: none"> <li>• must be a valid date</li> <li>• must be before or equal to Termination Date</li> <li>• must be numeric.</li> <li>• Report when Hire Date is different than what is currently on the record keeping system. This will exclude new participants and duplicates</li> </ul>	NOTE: It will be ABC Comp responsibility to monitor rehires enter the appropriate date in field.
14	Plan Eligibility Date (CCYYMMDD)	8	9(8)	193 - 200	PH054		<p>Employee's plan eligibility date.</p> <p>Plan eligibility date must be (<b>Update according to Plan Document</b>) calculated to equal the first day of the month which coincides with or follows the date the employee completes one year of service.</p>	<ul style="list-style-type: none"> <li>• must be a valid date. (All nines and all zeroes is valid with this edit.</li> <li>• must be Numeric.</li> <li>• Report when Plan Entry Date is different than what is currently on the Record Keeping System. This will exclude New Participants and Duplicates</li> </ul>	NOTE: It will be ABC Comp responsibility to monitor rehires enter the appropriate date in field.
15	Termination Date (CCYYMMDD)	8	9(8)	201 - 208	PH056		<p>Most recent termination date of the employee. Use eight zeroes in the field for all active employees.</p>	<p>Termination Date:</p> <ul style="list-style-type: none"> <li>• Report when Termination Date is different than what is currently on the record keeping system if non-zero. This will exclude new participants and duplicates.</li> <li>• must be a valid date, including zeroes.</li> <li>• must be numeric.</li> </ul>	NOTE: It will be ABC Comp responsibility to monitor rehires enter all zeroes in field.
16	Alternate Vesting Date (CCYYMMDD)	8	9(8)	209 - 216	PH062		<p>Vesting date for each employee.</p> <p>Date needs reported for all participants. If a participant has been rehired, field must contain date for proper vesting for that person including their prior service. If rehired, date usually does not coincide with either of the participant's hire dates, but is an adjusted date that will allow RPS to systematically calculate proper vesting for the participant. For all other participants not needing an adjusted date, report their hire date.</p>	<p>Alternate Vesting Date:</p> <ul style="list-style-type: none"> <li>• must be numeric.</li> </ul>	
17	Employee Status	1	9	217 - 217	PH650		<p>Employment status of the employee.</p> <p>Field must contain either the number 0, 1, 2, 3, 4, or 5.</p>	<p>Employee Status:</p> <ul style="list-style-type: none"> <li>• must be a valid value</li> <li>• must be numeric.</li> </ul>	For ABC Company the following status codes will be used: 0- Active 1- Terminated 2- Inactive 3- Retired 4- Death 5- Disabled
18	Annual Salary	11	S9(9)V99	218 - 228	PH170		<p>Actual annual salary for salaried employees and the estimated annual salary for hourly employees. Field is a signed numeric. An assumed decimal point will be inserted after the first nine digits.</p>	<p>Annual Salary:</p> <ul style="list-style-type: none"> <li>• must be &gt;= zero</li> <li>• must be numeric.</li> </ul>	

# Payroll File Layout

## ABC Company 401(k) Plan

Field #	Participant Data Element	Field Length	Format	Position	OmniPlan Data Element	Add or Overlay	Field Description	Standard Edits	Example/Notes
19	Hours Worked	7	S9(4)V9(3)	229 - 235	PH085		Number of actual hours worked by the employee during the appropriate payroll period. The field is signed numeric. An assumed decimal point will be inserted after the first 4 digits.	Hours Worked: • must be >= zero. • must be numeric.	37.5 hours appears as 003750{
20	Payroll Frequency	1	9	236 - 236	PH657		Payroll frequency of each employee. Field must be coded with one of the numbers shown below: 4- Monthly 5- Semi-monthly 6- Bi-weekly 7- Weekly		
21	Plan Compensation	11	S9(9)V99	237 - 247	PH694		Compensation of the employee as defined in the plan document for the applicable payroll period ending on the date shown in the Payroll Period Ending field. This is the amount of the compensation eligible for deferrals into the plan.  The field is signed numeric. An assumed decimal point will be inserted after the first 9 digits.	Plan Compensation: • must be >= zero. • must be numeric.	\$305.45 appears as 0000003054E.
22	401(k) Compensation	11	S9(9)V99	248 - 258	PH695		Compensation of the employee as defined in the plan document for discrimination testing under Internal Revenue Code sections 401(k) and/or 401(m).  Field is signed numeric. An assumed decimal point is placed after the first 9 digits.	401(k) Compensation: • must be >= zero. • must be numeric.	\$305.45 appears as 0000003054E.
23	HCE Compensation	11	S9(9)V99	259 - 269	PH696		Compensation of the employee as defined in the plan document for purposes of determining whether the employee is a Highly Compensated Employee.  Field is signed numeric. An assumed decimal point is placed after the first 9 digits.	HCE Compensation: • must be >= zero. • must be numeric.	\$305.45 appears as 0000003054E.
24	415 Compensation	11	S9(9)V99	270 - 280	PH697		Compensation of the employee as defined in the plan document for testing the limits on annual additions outlined in Internal Revenue Code section 415.  Field is signed numeric. An assumed decimal point is placed after the first 9 digits.	415 Compensation: • must be >= zero. • must be numeric.	\$305.45 must be represented 0000003054E.
Contribution & Loan Information									
25	Contribution Amount 1	11	S9(9)V99	281 - 291	PF**_		The amount of employee pre-tax contributions. The amount in field must equal the amount in Before-Tax Percentage (Field X) multiplied by the Plan Compensation amount for the participant.  The field is signed numeric. An assumed decimal point is placed after the first 9 digits. If field is not used it will contain zeroes.	Contribution Amount 1: • must be = zero for ineligible participants. • must be >= zero. • must be numeric.	\$125.25 must be represented 0000001252E.
26	Contribution Amount 2	11	S9(9)V99	292 - 302	PF**_		Amount of employer matching contributions.	Contribution Amount 2: • must be =zero for ineligible participants.	

# Payroll File Layout

## ABC Company 401(k) Plan

Field #	Participant Data Element	Field Length	Format	Position	OmniPlan Data Element	Add or Overlay	Field Description	Standard Edits	Example/Notes
								<ul style="list-style-type: none"> <li>• must be &gt;=zero.</li> <li>• must be numeric.</li> </ul>	
27	Loan Payment Amount 1	11	S9(9)V99	303 - 313	PF** _		<p>Amount of loan payments. It must be a positive number. The field is signed numeric. An assumed decimal point is placed after the first 9 digits. If the field is not used it will contain zeroes.</p> <p>The payments for each outstanding loan for a participant must be reported separately.</p>	<p>Loan Payment:</p> <ul style="list-style-type: none"> <li>• Report when Loan Payment exceeds Loan Payoff Amount amount must be numeric.</li> <li>• cannot be a negative number.</li> <li>• Loan payment received but no loan has a balance greater than zero.</li> <li>• Report when loan payment is expected and no payment received. Excludes loans with first payment date after the Payroll End date.</li> <li>• Report when loan payment received and participant has no loans.</li> <li>• Report when payment is received and loan is inactive.</li> <li>• Report if the loan payment received is a multiple of more than 1 pymt on rcrdkpg system.</li> <li>• Report if the loan payment received is not a multiple of payment amount on rcrdkpg system.</li> </ul>	
28	Loan Payment Amount 2	11	S9(9)V99	314 - 324	PF** _		Amount of loan payments. It must be a positive number.		
29	Loan Payment Amount 3	11	S9(9)V99	325 - 335	PF** _		Amount of loan payments. It must be a positive number.		
30	Loan Payment Amount 4	11	S9(9)V99	336 - 346	PF** _		Amount of loan payments. It must be a positive number.		
31	Contribution Amount 7	11	S9(9)V99	347 - 357	PF** _		Amount of loan payments. It must be a positive number.		
32	Contribution Amount 8	11	S9(9)V99	358 - 368	PF** _		Amount of loan payments. It must be a positive number.		
33	Contribution Amount 9	11	S9(9)V99	369 - 379	PF** _		Amount of loan payments. It must be a positive number.		
34	Contribution Amount 10	11	S9(9)V99	380 - 390	PF** _		Amount of loan payments. It must be a positive number.		
35	Contribution Amount 11	11	S9(9)V99	391 - 401	PF** _		Amount of loan payments. It must be a positive number.		
36	Contribution Amount 12	11	S9(9)V99	402 - 412	PF** _		Amount of loan payments. It must be a positive number.		
37	Before-Tax Percentage	10	X(10)	413 - 422	PH655		<p>Before-tax deferral percentage of the employee. Field is right-aligned and zero-filled</p> <p>Field must not contain a number greater than X% {change X to plan maximum percentage}</p>	<p>Before-Tax Percentage:</p> <ul style="list-style-type: none"> <li>• must be numeric</li> </ul>	8% appears as 000000800, and appears as 0000001000.
38	After-Tax Percentage	10	X(10)	423 - 432	PH656		<p>After-tax deferral percentage of the employee. Field is right-aligned and zero-filled</p> <p>Field must not contain a number greater than X%. {change X to plan maximum percentage}</p>	<p>After-Tax Percentage:</p> <ul style="list-style-type: none"> <li>• must be numeric.</li> </ul>	8% appears as 000000800, and appears as 0000001000.
39	Before-Tax Dollars	6	S9(4)V99	433 - 438	PH670		Employee's before-tax contribution		\$100.00 appears as 01000, and \$2:

# Payroll File Layout

## ABC Company 401(k) Plan

Field #	Participant Data Element	Field Length	Format	Position	OmniPlan Data Element	Add or Overlay	Field Description	Standard Edits	Example/Notes
							amount per pay period. Field is signed numeric.		appears as 02555 {.
40	After-Tax Dollars	6	S9(4)V99	439 - 444	PH671		Employee's after-tax contribution amount per pay period. Field is signed numeric.		\$10000 appears as 01000 {, and \$2: appears as 02555 {.
	Optional Participant Information								
41	Company/Payroll Code	3	X(3)	445 - 447	PH678		Company/payroll code used by the payroll provider.		
42	Employee Number	13	X(13)	448 - 460	PH015		Employee number for the participant		
43	Gender	1	9	461 - 461	PH030		Gender of the employee. Code 1 for male and 2 for female.	Gender: • must be a valid numeric value (0,1,2).	
44	Marital Status	1	9	462 - 462	PH023		Marital status of the employee. Code 1 for not married and 2 for married.	Marital Status: • must be a valid numeric value (0,1,2).	
45	Eligibility Flag	1	X(1)	463 - 463	PH658		Eligibility flag of each employee to indicate if they are currently eligible to make contributions to the plan. Code either the letter Y or N.		
46	Years of Vesting Service	5	S(9)5	464 - 468	PH075		Years of service for determining an employee's vested percentage. Field is signed numeric.	Years of Vesting Service: • must be >= zero • must be numeric.	
47	Language Indicator	2	X(2)	469 - 470	PH673		Language indicator for the participant		SP = Spanish
48	Military Start Date (CCYYMMDD)	8	9(8)	471 - 478	BT300U073		Military Start Date for participants on military status.		
49	Military End Date (CCYYMMDD)	8	9(8)	479 - 486	BT400U073		Military End Date for participants on military status.		
	Available User Defined								
50	User Defined Code 1	1	9	487 - 487	PH651		Numeric user defined code.		
51	User Defined Code 2	1	9	488 - 488	PH652		Numeric user defined code.		
52	User Defined Code 3	1	9	489 - 489	PH653		Numeric user defined code.		
53	User Defined Code 4	1	9	490 - 490	PH654		Numeric user defined code.		
54	User Defined Date 1 (CCYYMMDD)	8	9(8)	491 - 498	PH772		User defined date		
55	User Defined Date 2 (CCYYMMDD)	8	9(8)	499 - 506	PH773		User defined date		
56	User Defined Field	13	X(13)	507 - 519	PH301		Alphanumeric user defined code		
57	User Defined Field - Cash	30	X(30)	520 - 549	N/A		Alphanumeric user defined code		
58	User Defined Field - Cash	30	X(30)	550 - 579	N/A		Alphanumeric user defined code		
	Calculated Information								
	Year to Date Catch Up Amounts				BT500UAAN				

# Payroll File Layout

## ABC Company 401(k) Plan

---

I, as Plan Sponsor and/or Plan Administrator, signify my acknowledgment and acceptance of the provisions and/or services contained in these documents as being correct and final as of the conversion date.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Title: \_\_\_\_\_