



Contribution and Census File Format Specifications

This document outlines the formatting requirements for contribution files and census files submitted to Pinnacle Financial Services for pension processing purposes. These files should be electronically submitted via our automated online processing system, which may be accessed through the Pinnacle client website.

File Formatting

Contribution or census files must be saved in a comma-delimited (.csv) type file format. This type of file formatting uses commas to separate related data values written to a text file. The comma-delimited file is commonly used when converting spreadsheet files, such as those created in Microsoft Excel, to text files.

Data Formatting

The data contained in a contribution or census files must be arranged in a specific format in order to be accepted by our automated online processing system. The file **must** meet the data format requirements as follows:

◆ **Header Row**

The **first line of the file must contain a header row** that indicates which data is being recorded in the corresponding column.

- The header row **must** be comprised of **only valid header codes** which match the type of data in that column. The valid codes can be found in the list below.
- The header codes are **case-sensitive**. Any change in case will produce formatting errors when submitting the file.
- Each line of data following the header row should hold data for a single participant, with the values for that participant's data corresponding to the correct columns as defined by the header row.

◆ **Columns**

It is not required to report every column listed below in your data file.

- The data fields indicated as required in the list below **must** be present in the data file. Each column must be headed by a valid header.
- The columns listed below are not ordinal. The data file may have these columns listed **in any order** desired. *This allows a client's native files to be used without the need for reformatting them. An existing payroll file*

with accurate data can be submitted after simply adding the correct header row as described.

- Only columns that contain data to be submitted need to be included in the file. Any other field that will not contain data for any of the rows in the file may be omitted. For example: If your company does not participate in a Davis Bacon plan, if Pinnacle does not track divisions for your plan, or if phone numbers for the participants are not on file, then the columns headed by the codes DAVIS, DIV or PHONE respectively do not have to be included in the file submitted to Pinnacle.

◆ **Data Field Formats**

Data contained in the file should be recorded in a valid format according to the field in which it is placed.

- All dates should be written as short dates in the MM/DD/YYYY format. This format consists of a two (2) digit month, then a two (2) digit day, then a four (4) digit year each separated by a forward slash (/). (example: 12/31/2008) If a date value is not being reported then the field should be blank. Time values should not be included.
- The numeric fields, SSN, phone number and zip code, cannot contain any punctuation marks whatsoever. These fields should only contain groups of numbers.
- Alphanumeric fields, first name, last name, street address, city, and division code, should not contain any punctuation marks. If any values in these fields require punctuation, the entire contents of the field should be written inside quotation marks””. (example: “13 E. Lincoln-Douglas St.”)
- All dollar amounts should be written out to two decimal places. Fields containing dollar amounts should not contain any currency symbols (\$, ¢, etc.). Negative values shall be indicated by a preceding negative sign(-).
- Plan ID – should be capitalized and contain five (5) alphanumeric characters corresponding to the assigned plan ID code, followed by “4K”. PEO clients should also append their assigned three character PEO code to the plan ID.
- Code values for employee type, subtype, and contribution file frequency as well as middle initial should be written as a capitalized single character alphabetic value. The state abbreviation should be written as a capitalized double character alphabetic value.

Data Layout

The following chart provides a list of the available field for reporting information to Pinnacle in a contribution or census data file. ● A Census file shall contain data from the “Census” and “Supplemental” categories as described below. ● A contribution file shall have data from each category as required in order to accurately administer the plan. Also provided below is a brief description of the data to be entered into those fields listed in the “Data Fields” chart.

Pinnacle Contribution / Census File Data Fields

	Field Name	Header Code	Required	Data Field Format
1	Plan Id	PLAN	X	?????4K???
2	Social	SSN	X	000000000
3	Last Name	LAST	X	(alphanumeric)
4	First Name	FIRST	X	(alphanumeric)
5	Middle Initial	MIDI		A
6	DOB	DOB	X	MM/DD/YYYY
7	DOH	DOH	X	MM/DD/YYYY
8	Actual Paycheck Date	DOP	X	MM/DD/YYYY
9	Participant's Payroll Frequency Code	FREQ	X	A
10	Hours of Service	HRS	X	0000.00
11	Salary	SAL	X	0000000.00
12	Bonus	BONUS		0000000.00
13	Overtime	OTIME		000000.00
14	Commissions	COMM		0000000.00
15	Cafeteria	CAFE		00000.00
16	Pre-tax Deferral	DEFER		00000.00
17	Match	MATCH		00000.00
18	Profit Sharing	PROF		00000.00
19	Safe Harbor Non-elective	SHN		00000.00
20	Safe Harbor Match	SHM		00000.00
21	Roth	ROTH		00000.00
22	Davis Bacon	DAVIS		00000.00
23	QACA Safe Harbor Non-elective	QSHN		00000.00
24	QACA Safe Harbor Match	QSHM		00000.00
25	SIMPLE Non-elective	SIMPN		00000.00
26	SIMPLE Match	SIMPM		00000.00
27	Loan Payments	LOAN		00000.00
28	Street Address 1	ADD1		(alphanumeric)
29	Street Address 2	ADD2		(alphanumeric)
30	City	CITY		(alphanumeric)
31	State	STATE		AA
32	Zip	ZIP		#####
33	Phone	PHONE		#####
34	Email	EMAIL		(alphanumeric)
35	Term Date	DOT		MM/DD/YYYY
36	Rehire Date	DOR		MM/DD/YYYY
37	Division Code	DIV		(alphanumeric)
38	Employee Type Code	ETYPE		A
39	Employee Subtype Code	EESUB		A

**see Data Filed Formatting Notes for formatting symbols*

Census Data

Plan ID (PLAN) - *(required)* The Plan identification code assigned by Pinnacle Financial Services which has been provided to your company.

Social Security Number (SSN) – *(required)* The employee’s social security number.

Last Name (LAST) – *(required)* The employee’s last name.

First Name (FIRST) – *(required)* The employee’s first name.

Middle Initial (MIDI) – The employee’s middle initial.

Date of Birth (DOB) – *(required)* Employee’s date of birth. This date should be recorded in the format MM/DD/YYYY.

Date of Hire (DOH) – *(required)* Employee’s original date of hire. This date should be recorded in the format MM/DD/YYYY.

Payroll Data

Actual Paycheck Date (DOP) – *(required)* This is the date that the paycheck is issued for a specific participant. This is not the last day of the pay period. This date should be recorded in the format MM/DD/YYYY.

Participant Payroll Frequency (FREQ) – *(required)* This information specifies the individual participant’s payroll frequency. If the employer has different payroll frequencies such as semi-monthly and weekly in the same file, the entry must be valid for each participant. Valid entries are a capitalized single character code as follows: **W** (weekly), **B** (bi-weekly), **S** (semi-monthly), **M** (monthly), **I** (semi-annually), **A** (annually).

Hours of Service (HRS) – *(required)* The number of hours that the Employee worked.

Salary (SAL)– *(required)* The total gross compensation for the employee, including elected deferrals (401(k), 125, etc.). Please refer to your plan documents for the definition of compensation in order to determine the proper salary to report in this field. If you need assistance in interpreting this definition, please contact Pinnacle Financial Services.

→ Bonus, overtime and commission are most often included in Base Salary. If your plan uses a special definition of compensation that requires you to report them separately, use the following fields.

Bonus (BONUS) - Any discretionary lump-sum payment in addition to an employee's salary.

Overtime (OTIME) – Any extra cash compensation for the hours nonexempt employees work in excess of 40 in one workweek.

Commissions (COMM) – Any payment made to employees based on the value of sales achieved or amount of work produced.

Cafeteria (CAFE) – Contributions for Cafeteria plans, also known as Flexible spending accounts or Section 125 plans. These are Pre-tax contributions made to reimburse accounts used to pay for qualified expenses throughout the year.

Pre-tax Deferral (DEFER) – Any part of the participant's compensation that the participant elected to have deferred to the 401(k) plan on a pre-tax basis.

Match (MATCH) – The employer contributions made to the employee's 401(k) account to match part or all of his/her Deferral or Roth contribution amount.

Profit Sharing (PROF) – Discretionary non-elective contributions made by the employer to the employee's 401(k) account. It should only be on the file if there is **not** a last day rule in the plan documents.

Safe Harbor Non-elective (SHN) – Any non-elective employer contributions made to the employee's 401(k) account for a safe harbor non-elective plan only.

Safe Harbor Match (SHM) – Any employer contributions made to the employee's 401(k) account to match a specific percentage of his/her Deferral or Roth contribution amount in a safe harbor match plan only.

Roth (ROTH) – Any part of the participant's compensation that the participant has elected to have deferred to the 401(k) plan on an after-tax basis.

Davis Bacon (DAVIS) – Any prevailing wage fringe benefit paid to employees of an employer bidding on a government construction project.

QACA Safe Harbor Non-elective (QSHN) – Any non-elective employer contributions made to the employee's 401(k) account for a plan with QACA provision.

QACA Safe Harbor Match (QSHM) – Any employer contributions made to the employee's 401(k) account to match a specific percentage of his/her Deferral or Roth contribution amount in a plan with QACA provision.

SIMPLE Non-elective (SIMPN) – Any non-elective employer contributions made to the employee's 401(k) account for a SIMPLE plan only.

SIMPLE Match (SIMP) – Any employer contributions made to the employee’s 401(k) account to match a specific percentage of his/her Deferral or Roth contribution amount in a SIMPLE match plan only.

Loan Payments (LOAN, LOAN1, LOAN2, LOAN3, LOAN4) – Any payments made on loans drawn against a participant’s 401(k) accounts. Where a plan participant is repaying more than one loan the repayments for each loan should be reported separately under numbered “LOAN” columns.

Supplemental Data

Street Address 1 (ADD1) – The employee’s street address

Street Address 2 (ADD2) – The employee’s street address continued

City (CITY) – The employee’s city of residence

State (STATE) – The employee’s state of residence. Valid entries are a capitalized two character state abbreviations (AZ, FL, TX, CA, etc.).

Zip (ZIP) – The employee’s zip code

Phone (PHONE) – The employee’s phone number

Email (EMAIL) – The employee’s primary email address

Termination Date (DOT) – If previously terminated, this is the Employee’s date of termination. This date should be recorded in the format MM/DD/YYYY.

Rehire Date (DOR) – If rehired after being terminated, the Employee’s date of re-hire. This date should be recorded in the format MM/DD/YYYY.

Division Code (DIV) – This is only accepted for plans in which Pinnacle tracks divisions. Pinnacle will assign the valid division codes. Each employee’s record must contain one of these valid division codes assigned by Pinnacle. If Pinnacle does not track divisions for the plan this field should be left blank or excluded from the file.

Employee Type (ETYPE) – This field is used to report the type of employee; Hourly, Salaried, Union. Valid entries are a capitalized single character code as follows: **H** (hourly), **S** (salaried), **U** (union member), **C** (commissioned).

Employee Subtype (EESUB) – This field is used to report the employee’s classification. Options are Full Time or Part Time. Valid entries are a capitalized single character code as follows: **P** (part time), **F** (full time).

Data Field Formatting Notes

Symbols found in the “Data Field Format” column can be interpreted as follows:

- A* – a single alphabetic character is expected
- ?* – a single character, letter or number, is expected
- #* – a single number digit is expected
- alphanumeric – any string of letters and or numbers is accepted