



EBS-RMSCO, Inc.

Consumer Data Exchange File Layout

V 2.0

Updated – 07/29/2011

## File Formatting Basics

- Consumer Data Exchange files are provided to EBS-RMSCO via the Secured File Transmission Protocol or other secure delivery method.
- The file must be a pipe delimited ASCII (|) file. Fields within each record are delimited by the (|) character.
- The file must have the extension .TXT
- In the record layout, all dates are in the format of MMDDCCYY.
- Files may contain different combinations of record types (Contribution records only, Participant records and Enrollment records, etc.) EBS-RMSCO prefers to receive a FULL Participant feed for every file.
- Fields have specified maximum lengths as indicated in the specification. No zero padding or space padding is necessary unless specified.
- Negative values are only allowed for contribution amounts (Payroll Deductions or Employer Contributions) negative amounts are specified using a "-" negative sign. (example: -50.00).
- **Dollar signs are not supported for currency fields.**
- Field names are not specified within the file. The fields are indicated by position based on the pipe-delimiter.
- Each file must contain a header, footer, and participant record.
- A "Default" value indicates the value populated by EBS-RMSCO if a value is not specified in the file for the field.
- "Valid Values" are the available valid values for the field. Only these values will be accepted for processing of the file.
- All fields with values should be submitted with each file. If a record is sent with values for a field, and the next time the field does not contain a value, EBS-RMSCO will set the value to blank if allowed per the file processing rules. For Example, if a file contains a division code for an individual one time, and then a second file is sent with Division blank, the division code will be removed from the participant account when the new file is imported.
- The file name is limited to 100 characters.
- The first record of any file must be the File Header. The last record of any file must be the File Footer.

### Required Records

- [File Header](#) – FH
- [File Footer](#) – FF
- [Participant Record](#) – PT

### Optional Records

- [Bank Account Record](#) – BK
- [Participant Enrollment Record](#) – EN
- [Dependent Record](#) – DP
- [Contribution Record](#) – CT
- [Participant Carrier Record](#) – PC\*\*
- [Beneficiary Record](#) – PB

**\*\* This record is not yet supported. Participant Carrier Record WILL BE REQUIRED once this record type is put into production if files will be received for auto-substantiation of co-pay payments for debit card transactions.**

The optional record can be sent in a Consumer Data Exchange file in any order. Upon receipt, EBS-RMSCO processes within Consumer Data Exchange will sort the records in the order below in order to ensure record types are processed in the order of dependency.

1. Participant
2. Bank Account
3. Participant Enrollment
4. Dependent
5. Contribution
6. Participant Carrier
7. Beneficiary

For Field values that are system specific, please refer the completed [Plan Information Template](#) on page 4. This page will give you all the necessary EBS-RMSCO system defined values for the file.

## **Plan Information Template**

To be completed by EBS-RMSCO Plan Administrator (\* Indicates default value if no selection made):

**Company Name:** \_\_\_\_\_

**Employer Code:** \_\_\_\_\_

**Payroll Calendar Name(s):**

_____	_____
_____	_____
_____	_____

**Plan Name(s):**

_____	_____
_____	_____

**Plan Year Name:**

\_\_\_\_\_

**Participant File Import ID to use:**

\_\_\_\_\_ Social Security Number \*

**Dependent Identifier - File Import ID to use:**

\_\_\_\_\_ Social Security Number \*

\_\_\_\_\_ Employer Employee ID

\_\_\_\_\_ Employer Employee ID

**Employee Class**

_____	_____
_____	_____

**Plan Administrator Contact Information:**

Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

### Header Record Layout:

EBS-RMSCO requires a Header record for each file that is sent. The Header record must be the first record in the file. The purpose of this record is to identify the file for processing, the Administrator sending the file, the employer and the date the file is associated with.

**\*\*Please note: "Req'd" = required**

Field Name	Header Record Description	Format	Max. Character Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alpha	2	FH		String	Y
Administrator Code	Unique code assigned to each Administrator This code is defined during implementation.	alpha	3	EBR		String	Y
Employer Code	Unique code assigned to each employer when they are created at EBS-RMSCO. The Administrator controls what code is assigned to each employer.	alphanumeric	6	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Synchronize Flag	Synchronization will load all data within the file, not just changes	alpha	1	Y or N	N	String	N
Submitted Date	The date the file was submitted for processing	MMDDCCYY	8			Date	N
Submitted Time	The time of day the file was submitted for processing	HHMMSS	6			Time	N
File Version	Version of the file format being used.	alphanumeric	6	2.0		String	Y

#### Example:

**FH|SAM|ABC123|N|01012009|081215|2.0**

### Participant Record Layout:

Following is the complete Participant record showing the layout of all information maintained by EBS-RMSCO, Inc. The Participant record is used to communicate demographic information that identifies the participant.

Field Name	Participant Record Description	Format	Maximum field Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alphanumeric	2	PT		String	Y
Participant File Import ID	Unique identifier used to identify participants and their dependents when data about them is supplied through the import file	alphanumeric	20	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Employer Employee ID	The unique identifier assigned by the Employer for the Participant  SSN Not Recommended.	alphanumeric	20			String	N
Employee Number	The unique identifier for the Participant within the system  NOTE: EBS-RMSCO is set to auto-generate this value.	alphanumeric	15		BLANK	String	N*
Last Name	Last name of the Participant	alphanumeric	30			String	Y
First Name	First name of the Participant	alphanumeric	30			String	Y
Middle Initial	Middle initial of the Participant	alphanumeric	1			String	N
Gender	Gender of the Participant	alphanumeric	1	F, M		String	N
Marital Status	Marital status of the Participant	alphanumeric	1	M, S		String	N
Mother's Maiden Name	Used for secure identification of the participant	alphanumeric	50			String	N
Date Of Birth	Birth date of the Participant	MMDDCCYY	8			Date	Y

SSN	Social Security Number of the Participant; <b>no dashes.</b>	numeric	9			String	Y
Address Line 1	Participant's Address Line 1	alphanumeric	50			String	Y
Address Line 2	Participant's Address Line 2  NOTE: This field is required if Country is not US	alphanumeric	50			String	N*
Address Line 3	Participant's Address Line 3	alphanumeric	50			String	N
Address Line 4	Participant's Address Line 4  NOTE: Address Line 4 is not currently supported by EBS-RMSCO.	alphanumeric	50			String	N
City	Name of the city of the Participant's address	alphanumeric	30			String	Y
State	State code of the Participant's address	alphanumeric	2	USPS standard state code		String	Y
Zip Code	Zip code of the Participant's address NOTE: If zip code is sent with a dash, the dash must be between the 5 <sup>th</sup> and 6 <sup>th</sup> digits (total of 10 characters).	alphanumeric	5 or 9 or 10			String	Y
Country	Country code of the Participant's address	alphanumeric	2	ISO Standard Two Character Codes (US, CA, etc.)	US	String	Y
Home Phone	Home phone number of the Participant	numeric	10			String	N
Work Phone	Work phone number of the Participant	numeric	10			String	N
Work Phone Extension	Extension for the work phone number of the Participant	numeric	6			String	N
Email Address	Email address for the Participant , used for communications to the participant.	alphanumeric	125			String	N

Username	A unique identifier for each Participant used to sign on to the Participant Portal.  EBS-RMSCO is configured to use Employer Employee ID Field as the Username automatically.	alphanumeric	100			String	N
Password	Password the Participant uses to sign on to the Participant Portal.  EBS-RMSCO will generate this automatically. First Initial of first name + Zip Code (initial is capitalized)	alphanumeric	100			String	N
Hire Date	Date the Participant was hired by the Employer	MMDDCCYY	8			Date	Y
Division	The division of the company the Participant belongs to.  If left blank the system will default the division to "Unassigned".	alphanumeric	100	Must match a Division Name in the EBS-RMSCO System.  Please send a completed Division Listing prior to sending test files.	Unassigned	String	N
Hours Per Week	This field will be used to determine a Participant's eligibility to enroll in a benefit plan when enrolling using the Participant Portal.	Numeric	2	This field must be a whole number	0	Integer	N

Employee Class	The class the Participant is associated to. This field is used to determine what plans a Participant can enroll in. This field must match a class created by EBS-RMSCO	alphanumeric	100	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Payroll Frequency	Identifies the Participant's pay cycle.	alphanumeric	100	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Payroll Frequency Effective Date	A payroll frequency change can be scheduled to occur at a future date as well as a past date. The Payroll Frequency Effective Date specifies when the change should occur.	MMDDCCYY	8	*Payroll Frequency Effective Date will default to the Hire Date if one is not provided on the file. This will result in any future change to the payroll frequency being retroactively applied back to the Hire Date.	Hire Date	Date	N*
Participant Status	Identifies the employment status of the Participant	alphanumeric	20	Active, COBRA, LOA, LaidOff, Retired, Terminated		String	Y
Status Effective Date	Employment status change can be scheduled to occur at a future date as well as a past date. The Status Effective Date specifies when the change should occur.	MMDDCCYY	8			Date	Y

Hold Payroll Deductions	When a status of "LOA" (Leave of Absence) has been submitted for a participant, this field indicates whether or not to Hold Payroll Deductions while the Participant is in a "LOA" status.  NOTE: This field is required if status is LOA	alphanumeric	1	Y, N	Y*	String	N*
Hold Employer Contributions	When a status of "LOA" (Leave of Absence) is submitted, this field indicates whether or not to Hold Employer Contributions while the Participant is in a "LOA" status.  NOTE: This field is required if status is LOA	alphanumeric	1	Y, N	Y*	String	N*
Incur Services	When a status of "LOA" (Leave of Absence) is submitted, this field indicates whether or not to approve claims for expenses incurred while the Participant is in a "LOA" status.  NOTE: This field is required if status is LOA	alphanumeric	1	Y, N	N*	String	N*
Final Payroll Process Date	This value will determine the last payroll deduction date to be posted for the Participant. This date must be equal to or after the hire date.	MMDDCCYY  **Payroll contributions received via a file after this date will be rejected.	8		Termination effective date	Date	N

Final Contribution Process Date	This value will determine the last employer contribution date to be posted for the Participant. This date must be equal to or after the hire date. **Employer contributions received via a file after this date will be rejected.	MMDDCCYY	8		Termination effective date	Date	N
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**Example:**

**PT|123456789|||Sample|Susan|||||01011960|123456789|1234 Sample Street|||Anytown|MN|12345|||9527831256||ssample@sampleemployer.com|ssample6789||10022003|Midwest Region||Hourly|W1|10022003|Active|10022003|||||**

### Participant Enrollment Record Layout:

Following is the complete Participant Enrollment record showing the layout of all information maintained by EBS-RMSCO. The Participant Enrollment record is used to communicate enrollments for each participant.

Field Name	Bank Account Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alphanumeric	2	EN		String	Y
Participant File Import Id	Unique identifier used to identify participants and their dependents when data about them is supplied through the import file	alphanumeric	20	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Plan Name	The name of the plan the Participant enrollment record is for.	alphanumeric	255	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Enrollment Effective Date	Effective date of the Participant's enrollment; Represents either the initial effective date of the enrollment or the change effective date if for a mid-year election change.	MMDDCCYY	8			Date	Y

Participant Election Amount	The total dollar amount of the Participant's election for the plan. <b>If no Decimal place is entered, the system assumes the amount is a whole number. For example,  125  will post as \$125.00, not \$1.25.</b>	Currency 99999.99	8	NOTE: Must include a value for all plans that require a participant election. Should be blank for HRA plans. Cannot be blank for HSA enrollments , but can be 0		Currency	N*
Enrollment Termination Date	If the Participant is terminating his enrollment in a benefit plan, this field identifies the effective date of the Participant's termination in the plan. NOTE: This field should only be populated if terminating the election. The termination date may not be equal to the enrollment effective date.	MMDDCCYY	8			Date	N

Employer Contribution Level	<p><b>Used for HSA and HRA plans only.</b> May be used to default an employer contribution amount associated to the plan setup for the participant enrolling in the employer contribution level.</p>	alphanumeric	10	Ind, IndSpouse, IndChild, Family		String	N
Employer Contribution Amount	<p>The total dollar amount of the Employer's contribution to the benefit plan. This should represent an annual contribution amount. May be used instead of indicating an employer contribution level for the employer contribution amount. If an amount is present in this field, the amount indicated will be used for the participant's employer contribution amount in the plan.</p> <p><b>Decimals are not assumed and must be populated.</b></p>	Currency 99999.99	8			Currency	N
Primary Reimbursement	The primary reimbursement method for the Participant.	alphanumeric	30	Direct Deposit, Check, Debit Card		String	N

Alternate Reimbursement	The alternate reimbursement method for the Participant.	alphanumeric	30	Direct Deposit, Check, Debit Card		String	N
Enrolled In Claims Exchange	Indicates the Participant will be enrolled to participate in Claims Exchange. Once enrollment is reported a Null value will keep the account in the status initially reported.	alphanumeric	1	Y, N	Default	String	N
ElectionAmount Indicator	<b>** Required for HSA Plans **</b> Indicates the type of election amount entered (Plan Year or Per Pay Period). This field can only have a value for HSA plans and only pertains to the participant's election amount. Per Pay Period election amounts are not supported for non-HSA plans.	alphanumeric	8	PlanYear PerPay		String	N*
HDHP Coverage Level	The Participant's enrollment level in a qualified HDHP health plan.. This field can only have a value for HSA plans.	alphanumeric	6	Single, Family  Required for HSA ONLY		String	N*

Plan Year Start Date	The start date for the plan year. If not populated the plan year will be derived based on the enrollment effective date provided.	MMDDCCYY	8			Date	N
Terms and Conditions Accepted	Indicates whether the employer has captured consumer acceptance of the terms and conditions of their enrollment in an HSA.	Alpha	1	Y, N		String	N
Date Terms Conditions Accepted	Indicates the Date the Terms and Conditions were accepted	Numeric	8	MMDDYYYY Y		Date	N
Time Terms Conditions Accepted	Indicates the Time the Terms and Conditions were accepted	Numeric	6	HHMMSS		Time	N
ChangeDate*	Change date of the enrollment record.  Identifies when changes impact coverage or are corrections to existing lines of coverage.	Numeric	8	MMDDYYYY Y  <b>NOTE*: File processing is currently not using this field. Availability of this functionality is pending. This field must still be present.</b>		Date	N

Example:

- 1) EN|123456789|MEDFSA|01012009|1500.00|||100|Debit Card|Check|N|||01012009|N|||
- 2) EN|123456789|2009 HSA Plan|01012009|800.00|||1200.00|Debit Card|Check|N|PlanYear|Y|01012009|Y|05012010|083012|
- 3) EN|123456789|2009 HSA Plan|01012009|24.00|||1200.00|Debit Card|Check|N|PlanYear|Y|01012009|N|||

### Contribution Record Layout

Following is the complete Contribution record showing the layout of all information maintained by EBS-RMSCO. The Contribution record is used to communicate contributions made by either the participant or the employer that need to be posted to a specific benefit plan account. Participant payroll deductions and employer contributions must be sent as two separate contribution records.

**Note:** No Employer Contributions should be sent for a plan configured to fund the participant’s account on the Plan Year Start Date as those funds will be automatically credited to the account when the plan year initializes. Employer Contributions should be sent on the file for any other schedule configuration (Monthly, Custom, Pay Frequency based).

Contributions may be sent to EBS-RMSCO as either an individual per pay period amount or a YTD summary amount.

- If a YTD summary amount is sent, EBS-RMSCO will subtract the contributions-to-date in the system from the amount on the file to determine the difference. This amount is loaded as the contribution for the contribution date specified on the file. If the calculation results in a negative adjustment, EBS-RMSCO will reflect a negative contribution amount for that contribution date.
- If an Actual amount is sent, EBS-RMSCO will simply update the scheduled amount for the contribution date with the amount received on the file.

Field Name	Contribution Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alphanumeric	2	CT		String	Y
Participant File Import Id	Unique identifier used to identify participants and their dependents when data about them is supplied through the import file	alphanumeric	20	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Plan Name	The name of the plan the contribution record is for. Plan Name is set by the Administrator when the plan is created by EBS-RMSCO.	alphanumeric	255	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y

Contribution Date	Identifies the date the contribution is for. The date provided must match a payroll deduction date or an employer contribution date EBS-RMSCO	MMDDCCYY	8			Date	Y
Contribution Description	Identifies the type of contribution the record is for.	alphanumeric	30	Payroll Deduction, Employer Contribution		String	Y
Contribution Amount	Specifies the <u>actual</u> dollar amount or the <u>year to date</u> dollar amount of the contribution transaction. <b>If no Decimal place is entered, the system assumes the amount is a whole number</b>	Currency 99999.99 or -99999.99  <b> 125  will post as \$125.00, not \$1.25.</b>	9			Currency	Y
Amount Type	Identifies whether the Contribution Amount is a single <u>actual</u> contribution amount or a <u>year to date</u>	alphanumeric	6	Actual, YTD		String	Y

Examples:

**YTD (Year to Date) Contributions for both Participant and Employer contributions**

CT|123456789|HFSA|01072009|Payroll Deduction|150.00|YTD  
 CT|123456789|HRA|01072009|Employer Contribution|10.00|YTD

**Actual (Per Pay Period) Contributions for both Participant and Employer contributions**

CT|123456789|Dep Care|01072009|Employer Contribution|25.00|Actual  
 CT|123456789|HFSA|01072009|Payroll Deduction|38.00|Actual

**Negative Amount for Contributions**

CT|123456789|HFSA|01072009|Payroll Deduction|-38.00|Actual

### Dependent Record Layout:

Following is the complete Dependent record showing the layout of all information maintained by EBS-RMSCO. The Dependent record is used to communicate demographic information that identifies the dependents assigned to a particular participant.

Field Name	Dependant Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alphanumeric	2	DP		String	Y
Participant File Import Id	Unique identifier used to identify participants and their dependents when data about them is supplied through the import file	alphanumeric	20	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Dependent File Import Id	Unique identifier used to identify dependents when data about them is supplied through the import file.  <b>NOTE: This ID must be used to identify the dependent for updates.</b>	alphanumeric	20			String	Y
Dependent Number	A unique identifier for the dependent set by EBS-RMSCO when the dependent is created for the first time.	alphanumeric	10	Field will auto-generate		String	N

Relationship	The relationship of the Dependent to the Participant. Only one Dependent may have the relationship title of "Spouse".	alphanumeric	9	Spouse, Dependent		String	Y
Last Name	Last name of the Dependent	alphanumeric	30			String	Y
First Name	First name of the Dependent	alphanumeric	30			String	Y
Middle Initial	Middle initial of the Dependent	alphanumeric	1			String	N
Gender	Gender of the Dependent	alphanumeric	1	F, M		String	N
DOB	Birth date of the Dependent	MMDDCCYY	10			Date	Y
SSN	Social Security Number of the Dependent; <b>no dashes.</b>	numeric	9			String	N
Status	Status of the Dependent	alphanumeric	8	Active, Inactive	Active	String	N
Student	Identifies if the Dependent is a full-time college student	alphanumeric	1	Y, N	N	String	N
Issue Card	Indicates issuance of a debit card for the dependent	Alphanumeric	1	Y,N	N	String	N
External Dependent ID	Unique identifier supplied by Employer to uniquely identify dependents in their own system.	Alpha-numeric	20			String	N

Example:

DP|123456789|987654321||Spouse|Sample|Samuel|||07011958||Active|N|

This section ends the commonly used record types for file transmission. Continue to the [Footer Section](#) for [footer record layout](#) or continue to scroll through the document for additional record types.

**Participant Carrier Record Layout:\***

**\* This record is not yet supported**

Following is the complete Participant Carrier record showing all information maintained by EBS-RMCSO. The Participant Carrier record is used to communicate a participant's enrollment in health care benefits (medical, dental, pharmacy, and vision plans) when Carrier files will be received for auto-substantiation of co-pay payments for debit card transactions.

Field Name	Participant Carrier Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alphanumeric	2	PC		String	Y
Participant File Import Id	Unique identifier used to identify participants and their dependents	alphanumeric	20	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Carrier ID	Identifier for the Health Plan Carrier.	alphanumeric	20			String	Y
Plan Type	Indicates the type of plan, including Medical, Dental, Vision, or Pharmacy.	alphanumeric	3	MED, DEN, VIS, PHA		String	Y
Plan Identifier	Identifies the specific plan offered by the Carrier	alphanumeric	30			String	Y
Member Effective Date	Date the Participant became effective in the plan	MMDDCCYY	8			Date	Y
Member Termination Date	Date the Participant terminated enrollment in the plan	MMDDCCYY	8			Date	N
Carrier Member Identifier	Unique carrier-assigned identifier for the Participant	alphanumeric	20			String	Y

### Bank Account Record Layout:

Following is the complete Bank Account record showing the layout of all information maintained by EBS-RMSCO. The Bank Account record is used to communicate bank account information for a participant who has elected direct deposit as a primary or alternate reimbursement method.

Field Name	Bank Account Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alphanumeric	2	BK		String	Y
Participant File Import Id	Unique identifier used to identify participant	alphanumeric	20	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Nickname	A nickname assigned to the bank account	alphanumeric	20			String	N
Account Use	Identifies the use for the account. A Participant is only allowed 1 bank account per account use.	alphanumeric	30	Direct Deposit	Direct Deposit	String	N
Account Type	Identifies the account as a <u>checking</u> account or a <u>savings</u> account	alphanumeric	1	C = Checking  S = Savings		String	Y
Account Status	Status of the account	alphanumeric	1	Y, N	Y	String	N
Bank Name	Name of the bank the account is with	alphanumeric	30			String	N
Routing Number	Routing number of the account	numeric	9			String	Y
Account Number	Account number for the account	alphanumeric	17			String	Y

Prenote	Identifies whether a prenote transaction should be created for the bank account	alphanumeric	1	Y, N	N	String	N
Bank Account Address Line 1	Address Line 1 of the bank's address	alphanumeric	30			String	N
Bank Account Address Line 2	Address Line 2 of the bank's address	alphanumeric	30			String	N
Bank City	Name of the city of the bank's address	alphanumeric	30			String	N
Bank State	State code of the bank's address	alphanumeric	2	USPS standard state code		String	N
Bank Zip Code	Zip code of the Bank's address  NOTE: If zip code is sent with a dash, the dash must be between the 5 <sup>th</sup> and 6 <sup>th</sup> digits (total of 10 characters).	alphanumeric	5 or 9 or 10			String	N
Bank Country	Country code of the bank's address	alphanumeric	2	ISO Standard Two Character Codes (US, CA, etc.)	US	String	N

Example:

**BK|123456789||Direct Deposit|C|Y|Sample Bank|112233440|000000000000123|Y|||||**

**Beneficiary Record Layout:**

Following is the complete Beneficiary record showing the layout of all information maintained by the system. The Beneficiary Record is used to communicate beneficiary information if the participant has elected to contribute to an HSA account. If more than one beneficiary is specified for a participant, the sum of the Share percentages cannot exceed 100%.

Field Name	Beneficiary Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alphanumeric	2	PB		String	Y
Participant File Import Id	Unique identifier used to identify participants	alphanumeric	20	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Beneficiary SSN	Unique identifier used to identify beneficiaries when data about them is supplied through the import file	alphanumeric	20			String	Y
Relationship	Relationship of the beneficiary to the Participant	alphanumeric	9	Spouse, Dependent, Other		String	Y
Last Name	Last name of the Beneficiary	alphanumeric	30			String	Y
First Name	First name of the Beneficiary	alphanumeric	30			String	Y
Middle Initial	Middle initial of the Beneficiary	alphanumeric	1			String	N
DOB	Birth date of the of the Beneficiary	MMDDCCYY	10			Date	Y
Status	Status of the Beneficiary	alphanumeric	8	Active, Inactive	Active	String	N
Beneficiary Type	Indicates the type of Beneficiary	alphanumeric	10	Primary, Contingent		String	Y
Share	Indicates the percentage share for the Beneficiary	numeric	3			Numeric	Y
Address	Beneficiary's	alphanumeric	30			String	Y

Line 1	Address Line 1						
Address Line 2	Beneficiary's Address Line 2	alphanumeric	30			String	N
City	Name of the city of the Beneficiary's address	alphanumeric	30			String	Y
State	State code of the Beneficiary's address	alphanumeric	2	USPS standard code		String	Y
Zip Code	Zip code of the Bank's address  NOTE: If zip code is sent with a dash, the dash must be between the 5 <sup>th</sup> and 6 <sup>th</sup> digits (total of 10 characters).	alphanumeric	5 or 9 or 10			Numeric	Y
Country	Country code of the Beneficiary's address	alphanumeric	2	ISO Standard Two Character Codes (US, CA, etc.)	US	String	N

Example:

**PB|123456789|987654321|Spouse|Sample|Samuel||07011958|Active|Primary|100|1234 Sample Street||Anytown|MN|12345||**

**Footer Record Layout:**

EBS\_RMSCO requires a Footer record for each file that is sent. The Footer record must be the last record in the file. The purpose of this record is to identify the type of record being sent, the client sending the file, the record count, and the date the file is associated with.

Field Name	Footer Record Description	Format	Maximum Length	Valid Value(s)	Default Value	Data Type	Req'd
Record Type	A 2 letter code which uniquely identifies the record	alphanumeric	2	FF		String	Y
Record Count	Count of the total number of records, of any record type, included between the File Header and File Footer records. Partner use only. No validation occurs to make sure the value provided equals the actual record count in the file.	numeric	20			String	Y
Administrator Code	Unique code assigned to EBS-RMSCO. This code is defined during implementation.	alphanumeric	3	EBR		String	Y
Employer Code	Unique code assigned to each employer when they are created EBS-RMSCO.	alphanumeric	6	Refer to the <a href="#">Plan Information Template</a> provided by EBS-RMSCO for available values		String	Y
Submitted Date	The date the file was submitted for processing	MMDDCCYY	8			Date	Y
Submitted Time	The time of day the file was submitted for processing	HHMMSS	6			Time	Y

Example:

**FF|158|SAM|ABC123|01012009|081215**