

BenefitWallet®



BenefitWallet® HSA Payroll Distribution File

File Description

The file is used by Employers or Payroll administrators to direct employer and employee HSA deductions to their Mellon Health Savings Accounts. The file is created at the sender's site and transmitted to BenefitWallet. The file should be received by 5:00 PM (EST). File will be processed on the payroll effective date providing funding has been received from the Employer.

File Required

The file is required by 5:00 p.m., Eastern Standard Time (20:00)

Record Length: 150

Please refer to the [‘Additional Items to Note on the BenefitWallet HSA Payroll Distribution Files’](#) section on the last page.

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Header Record

<u>Field</u>	<u>Field Name/Picture</u>	<u>Data Type</u>	<u>Position</u>	<u>Required</u>	<u>Field Description</u>
1.1	Record type PIC X(3)	Alpha	1-3	Y	Value = 00Q
1.2	Creation date PIC 9(8)	Numeric	4-11	Y	Format is YYYYMMDD .
1.3	Source PIC X(3)	Alpha	12-14	Y	The source of the transmission. (Must be populated with Employer identification code assigned by HRIS or the Health plan vendor.)
1.4	Employer ID PIC X(3)	Alpha	15-17	Y	Employer identification code assigned by HRIS or the Health plan vendor.
1.5	Destination PIC X(4)	Alpha	18-21	Y	The receiver of the transmission. The value will be OMEL .
1.6	File control number PIC X(9)	Numeric	22-30	Y	Used to ensure files are unique, historically. Typical methods to ensure uniqueness are either a) incrementing the value by 1 for every new file created, or b) utilizing a form of a date/time stamp for the moment of creating the file such as YMMDDHmm (i.e. 601241305 for 1:05 PM on 01/24/2016). Right justify - zero fill.
1.7	Payroll Effective Date PIC 9(8)	Numeric	31-38	Y	Effective date of HSA payroll distribution. Format is YYYYMMDD . This date instructs when the first funding attempt should take / have taken place.
1.8	File descriptor PIC X(60)	Alpha	39-98	N	The name of the file being transmitted, along with the sender and receiver Example: HSA Payroll from XXXXXX to MEL:Header . This value is optional and can be space-filled.
1.9	Customer PIC 9(4)	Numeric	99-102	Y	Customer Number (Indicates funding product type; typical default value is 9500 unless specified otherwise during implementation).
1.10	Health Provider Code PIC X(3)		103-105	Y	Three-Digit Health Provider code provided by HRIS or the Health plan vendor.
1.11	Filler PIC X(45)		106-150	Y	Spaces

BenefitWallet HSA Payroll Distribution File

03 Detail Record – HSA Payroll Transaction

<u>Field</u>	<u>Field Name/Picture</u>	<u>Data Type</u>	<u>Position</u>	<u>Required</u>	<u>Field Description</u>
2.1	Record Type PIC X(3)	Alpha	1-3	Y	Value = 03D
2.2	Payroll Employee ID PIC X(25)	Numeric	4-28	Y	Unique ID which identifies the account holder in the payroll system. This value is <i>typically</i> SSN unless provided on the Account Enrollment file from the Health Provider to the bank differently. Left justify- space fill.
2.3	Funding Source PIC X(1)	Numeric	29-29	Y	Employee contribution = 1 Employer contribution = 2
2.4	Transaction Type PIC X(2)	Alpha	30-31	Y	Value: CR = Credit contribution (attempts to fund the account) DR = Debit contribution (attempts to <i>reverse</i> funding)
2.5	Amount PIC 9(9).99	Numeric	32-43	Y	Amount of Payroll Contribution – zero fill (ALWAYS POSITIVE; decimal point REQUIRED) Example 00000012.25
2.6	Description PIC X(45)	Alpha	44-88	N	Description to appear on Account Holder’s statement describing the transaction. This field is optional, if not provided a standard transaction description will be used as shown below as follows: Employee Payroll Credit Employee Payroll Debit Employer Payroll Credit Employer Payroll Debit
2.7	Effective Date PIC X(8)		89-96	N	Effective date of HSA payroll amount – FOR TAX FILING OVERRIDE ONLY . This date does not control funding and is normally left blank . Format is YYYYMMDD . NOTE: <i>The effective date reported in this field cannot be greater than the effective date that is in the header (1.7). Any date in this field that is greater than that of the header will default to the header effective date.</i>
2.8	Filler PIC X(54)		97-150	N	Spaces

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Trailer Record

<u>Field</u>	<u>Field Name/Picture</u>	<u>Data Type</u>	<u>Position</u>	<u>Required</u>	<u>Field Description</u>
3.1	Record Type PICX(3)	Alpha	1-3	Y	Value = 99T
3.2	Source PICX(3)	Alpha	4-6	Y	The source of the transmission (must be populated with Employer identification code assigned by HRIS or the Health plan vendor).
3.3	Destination PICX(4)	Alpha	7-10	Y	The receiver of the transmission. Value is OMEL .
3.4	Record Count PIC9(13)	Numeric	11-23	Y	The total number of detail records in this transmission. (Excludes headers and trailers.)
3.5	File Control Number PIC9(9)	Numeric	24-32	Y	SAME VALUE AS IN THE HEADER. Used to ensure files are unique, historically. Typical methods to ensure uniqueness are either a) incrementing the value by 1 for every new file created, or b) utilizing a form of a date/time stamp for the moment of creating the file such as YMMDDHHmm (i.e. 601241305 for 1:05PM on 01/24/2016). Right justify - zero fill.
3.6	Debit Transaction Total PIC9(13).99	Numeric	33-48	Y	Zeros if not used with a required decimal point. (Example: 000000000010.41) (ALWAYS POSITIVE)
3.7	Credit Transaction Total PIC9(13).99	Numeric	49-64	Y	Zeros if not used with a required decimal point. (Example: 000000000010.41) (ALWAYS POSITIVE)
3.8	Trailer Description PICX(60)	Alpha	65-124	N	This is the description to the type of transmission. Example: HSA Payroll from XXXXXX to MEL:Trailer . This value is optional and can be space-filled.
3.9	Filler PICX(26)		125-150	N	Spaces

Additional Items to Note on the BenefitWallet HSA Payroll Distribution Files

- If multiple separate files must be transmitted on the same day, they should be handled one of two ways:
 - Concatenated (stacked) into one (1) files prior to transmission,
 - Or;
 - Transmitted separately **at least ten (10) minutes apart**
- Effective date (Field 1.7) indicates the date PPTs must have funds available; i.e. funds distribution **and** funding of the subaccount must be done one (1) business day **prior** to the Effective Date indicated on the file.
- Transactions must be coded as CR (Credit) to fund individual HSA accounts. While DR (Debits) transactions are allowed – they are allowed **ONLY** for corrective purposes on rare occasions. Please, contact Employer Support Group to discuss specific instances prior to requesting any DR transactions to be processed.
- File Control (Fields 1,6 and 3.5) number should be unique for every file created.
- Transaction Description (Field 2.6) **will** be printed on the Participants' monthly HSA statements.
- Transaction Effective Date in the detail record (Field 2.7) **does not** control funds distribution. The purpose of this field is to allow an individual transaction to be dated in the prior year for tax reporting. If this field is left blank, the Payroll Effective Date in the header record (1.7) will be the default effective date.
- Record Count (Field 3.4) **** counts number of 03D records on the file between the Header and the Trailer records, not necessarily the listing of socials (i.e.; If there are ten [10] participants on the file each with two [2] transactions – the Record Count must be twenty [20].)**