



***Purchasing Power
Standard Client
File Format 2018***



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1. Security Pledge

All information contained in the employee eligibility file is considered extremely sensitive and will be encrypted on the file itself or during transmission between the Client and Purchasing Power and while housed in Purchasing Power's database. The requirements below are specific to the employee/member's eligibility and not the order itself (i.e. most of the information below is required in order for an employee/member to place an order).

2. Purpose for the Information

Information in the eligibility file is used for the following purposes:

1. **Eligibility** – unique identification of an employee/member and verification that the employee/member is eligible for the Purchasing Power program
 - Purchasing Power can do 1 or 2-point matching. The more data points we have to compare, the greater the assurance that the match is a true positive
2. **Accuracy** – ensuring that payment amounts are correct based on employee's/member's true pay frequency.
3. **Communications** – certain information (address, etc.) is necessary if a direct mail campaign or other direct marketing effort is part of the communications plan

3. File Format

The format is CSV with comma as the delimiter and double-quote," as the optional enclosing character. If any column contains a special character, it must be enclosed in the double-quotes. Leading and trailing spaces are removed if they are not enclosed in double-quotes.

There are three record types in the file, the header (100), the details (200), and the trailer record (900). We ask for all three so we ensure complete data transfer and capture.

The listed field lengths are maximum lengths. Optional columns require a blank column holder. Do not skip the column; simply provide a blank or empty value.

Only two columns must adhere to a specific format; salary and date of hire. The salary uses the decimal as the dollar and cents separation character. It is not implied. The value 16000 is sixteen thousand dollars, not one-hundred and sixty. Leading and trailing zeros are optional.

The date of hire must be in the YYYYMMDD format.

HEADER (100)

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "100"
2	File Date	Date of file creation	YES	Date YYYYMMDD

Eligibility File Format



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DETAILS (200)

*** if there are alternating pay frequencies, this information must also be provided

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "200"
2	Unique Identifier	Unique identifier; SSN or payroll ID is REQUIRED	YES	Character (15)
3	First Name	Identification	YES	Character (30)
4	Middle Initial	Identification	NO	Character (1)
5	Last Name	Identification - Used as second point in matching leading to more accurate match.	YES	Character (30)
6	Address 1	Identification - Used as third point of matching in cases where other matching fails	YES	Character (80)
7	Address 2	Identification	NO	Character (80)
8	City		YES	Character (25)
9	State		YES	Character (25)
10	ZIP Code		YES	Character (11)
11	Email Address	Communications	PREFERRED	Character (80)
12	Pay Frequency ***	Ensuring that payment amounts are correct based on employee's/member's true pay	YES	Character (15)
13	Salary (or salary band)	Used to determine employees/member's spending limits.	YES	Number (10,2)
14	Date Of Hire	Used in determining employee's/member's eligibility	YES	Date YYYYMMDD
15	Location/Division (If applicable)	Only required if necessary on deduction file for deductions to be set up correctly.	NO	Character (50)
16	Employment Status **	To advise us if employee's/member's status has changed	YES	Character (4)
17	Employment Type **	Full-Time or Part-Time	YES	Character (2)

Eligibility File Format



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TRAILER (900)

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "900"
2	Number of Detail Records	Provides a validation check for the number of detail records	YES	Integer

ELIGIBILITY FILE FORMAT KEY

(SUGGESTED CODES BELOW)

PAY FREQUENCY **

*** If there are alternating pay frequencies, this information must be provided ***

WK = Weekly

BW = Bi-Weekly

BW3 = Bi-Weekly skip 3rd

SM = Semi-Monthly

MT = Monthly

EMPLOYMENT STATUS **

ACT = Active

LOA = Leave of Absence

TERM = Termination

Examples of LOA

FMLA = Family Leave

MAT = Maternity Leave

MIL = Military Leave

EMPLOYMENT TYPE **

FT = FULL TIME

PT = PART TIME

1. Security Pledge

All information contained in the Deduction file is considered extremely sensitive and will be encrypted on the file itself or during transmission between the Client and Purchasing Power. The requirements below are specific to the employee orders and are necessary to set up the corresponding deductions in the Client's system.

2. Purpose for the Information

Information in the Deduction file is used for the following purposes:

- 1. Unique Identification** – identifies an employee/member by SSN, Payroll Id or Member Id.
 - Purchasing Power can do 1 or 2-point matching. The more data points we have to compare, the greater the assurance that the match is a true positive.
- 2. Accuracy** – ensuring that deduction amounts are correct based on several variables as well as ensuring deductions are taken from the correct employees/members.

3. File Format

The format is CSV with comma as the delimiter and double-quote," as the optional enclosing character. If any column contains a special character (i.e., comma, record separation character or leading/trailing spaces), it must be enclosed in the double-quotes. Leading and trailing spaces are removed if they are not enclosed in double-quotes.

There are three record types in the file, the header (100), the details (200), and the trailer record (900). We ask for all three so we ensure complete data transfer and capture.

The listed field lengths are maximum lengths. Optional columns require a blank column holder. Columns not required will not be skipped; a blank or empty value will be provided in that field.

Only date and currency columns must adhere to a specific format. Dates must be YYYYMMDD. The Payment Amount and Target Amount are currency columns using the decimal as the dollar and cents separation character. It is not implied. The value 16000 is sixteen thousand dollars, not one-hundred and sixty. Leading and trailing, after the decimal, zeros are optional.

DEDUCTION FILE FORMAT KEY

(SUGGESTED CODES BELOW)

PAY FREQUENCY **

WK = Weekly

BW = Bi-Weekly

SM = Semi-Monthly

MT = Monthly

BW3 = Bi-Weekly skip 3rd in
a calendar month

**** If there are alternating pay frequencies, this
information must be provided ****

Deduction File Format



CONTINUED...

HEADER (100)

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "100"
2	File Date	Date of file creation	YES	Date YYYYMMDD

DETAILS (200)

* Either SSN or payroll ID is required
 *** If there are alternating pay frequencies, this information must also be provided

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "200"
2	Unique Identifier	Unique identifier; SSN, Payroll ID, or Member ID payroll ID	YES	Character (15)
3	First Name	Used as second point in matching leading to more accurate match	YES	Character (30)
4	Last Name	Used as second point in matching leading to more accurate match	YES	Character (30)
5	Location/Division (If applicable)	Only required if necessary for deductions to be set up correctly by Client	NO	Character (50)
6	Next Deduction Date	To advise Clients of when Purchasing Power expects payments to begin	NO	Date YYYYMMDD
7	Pay Frequency ***	To advise Clients of pay frequency used to calculate the payment amounts	YES	Character (15)
8	Payment Amount	To advise Clients of pay frequency used to calculate the payment amounts	YES	Number (999999.99)

TRAILER (900)

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "900"
2	Number of Detail Records	Provides a validation check for the number of detail records	YES	Integer

1. Security Pledge

All information contained in the Remittance file is considered extremely sensitive and will be encrypted on the file itself or during transmission between the Client and Purchasing Power. The requirements below are specific to the employee orders and are necessary to reconcile the remittance payments.

2. Purpose for the Information

Information in the Remittance file is used for the following purposes:

- 1. Unique Identification** – identifies an employee/member by SSN, Payroll Id or Member Id.
 - Purchasing Power can do 1 or 2-point matching. The more data points we have to compare, the greater the assurance that the match is a true positive.
- 2.** Ensuring deductions are applied to the correct accounts.

3. File Format

The format is CSV with comma as the delimiter and double-quote," as the optional enclosing character. If any column contains a special character (i.e., comma or end of record or leading/trailing spaces), it must be enclosed in the double-quotes. Leading and trailing spaces are removed if they are not enclosed in double-quotes.

There are three record types in the file, the header (100), the details (200), and the trailer record (900). We ask for all three so we ensure complete data transfer and capture.

The listed field lengths are maximum lengths. Optional columns require a blank column holder. Do not skip the column; simply provide a blank or empty value.

All date columns must adhere to a specific format; YYYYMMDD.

The Payment Amount uses the decimal as the dollar and cents separation character. It is not implied. The value 16000 is sixteen thousand dollars, not one-hundred and sixty. Leading and trailing zeros are optional.

ELIGIBILITY FILE FORMAT KEY

(SUGGESTED CODES BELOW)

EMPLOYMENT STATUS **

ACT = Active

LOA = Leave of Absence

TERM = Termination

Examples of LOA

FMLA = Family Leave

MAT = Maternity Leave

MED = Medical Leave

MIL = Military Leave

Remittance File Format



CONTINUED...

HEADER (100)

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "100"
2	File Date	Date of file creation	YES	Date YYYYMMDD

DETAILS (200)

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "200"
2	Unique Identifier	Unique identifier; SSN, Payroll ID, or Member ID payroll ID	YES	Character (15)
3	First Name	Used as second point in matching leading to more accurate match	YES	Character (30)
4	Last Name	Used as second point in matching leading to more accurate match	YES	Character (30)
5	Location/Division (If applicable)	Only required if necessary for deductions to be attributed correctly by Purchasing Power	NO	Character (50)
6	Payment Amount	To ensure that correct amounts have been deducted from employees	YES	Number (999999.99)
7	Employee Pay Date	To ensure that deductions have been attributed to the correct pay schedule	YES	Date YYYYMMDD
8	Employment Status	To advise Purchasing Power if employee's status has changed	YES	Character (4)

TRAILER (900)

POSITION	NAME	PURPOSE	REQUIRED	TYPE (FIELD LENGTH)
1	Record Type	Identifies the record as a detail record of this type	YES	Constant "900"
2	Number of Detail Records	Provides a validation check for the number of detail records	YES	Integer