

TIAA
OPEN PLAN SOLUTIONS
DATA FEED FILE FORMAT
SPECIFICATIONS Valid as of
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TIAA OPEN PLAN SOLUTIONS DATA FEED FILE FORMAT SPECIFICATIONS

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Snapshot of all Record Types

RECORD TYPE	FIELD #1	FIELD #2	FLD #3	FIELD #4	FIELD #5	FIELD #6	FIELD #7	FIELD #8	FIELD #9	FLD #10	FLD #11	FLD #12	FLD #13	FLD #14	FLD #15	FLD #16	FLD #17	FLD #18
01 <i>Participant Name</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "01" X(2) (18-19)	Name – Last, First MI X(30) (20-49)	Marital Status X(1) (50)	Gender X(1) (51)	Employee ID X(13) (52-64)	Title X(5) (65-69)	Reserved X(1) (70)								
02 <i>Participant Contact Information</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "02" X(2) (18-19)	Business E-Mail Address X(50) (20-69)	Day Phone X(10) (70-79)	Evening Phone X(10) (80-89)	Reserved X(1) (90)										
04 <i>Resident Address</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "04" X(2) (18-19)	Address Line # X(1) (20)	Address X(40) (21-60)	Reserved X(1) (61)											
05 <i>Resident City, State and Zip +4</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "05" X(2) (18-19)	City X(28) (20-47)	State X(3) (48-50)	Zip+4 Code X(9) (51-59)	Reserved X(1) (60)										
06 <i>Mailing Address</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "06" X(2) (18-19)	Address Line # X(1) (20)	Address X(40) (21-60)	Reserved X(1) (61)											
07 <i>Mailing City, State and Zip +4</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "07" X(2) (18-19)	City X(28) (20-47)	State X(3) (48-50)	Zip+4 Code X(9) (51-59)	Reserved X(1) (60)										
10 <i>Foreign Country Code</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "10" X(2) (18-19)	Country Code X(3) (20-22)	Reserved X(1) (23)												
11 <i>Division/ Location</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "11" X(2) (18-19)	Division/ Location Code X(4) (20-23)	Reserved X(1) (24)												

RECORD TYPE	FIELD #1	FIELD #2	FLD #3	FIELD #4	FIELD #5	FIELD #6	FIELD #7	FIELD #8	FIELD #9	FLD #10	FLD #11	FLD #12	FLD #13	FLD #14	FLD #15	FLD #16	FLD #17	FLD #18
14 <i>Loan Repayments</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "14" X(2) (18-19)	Loan Number X(13) (20-32)	Payment Amount 9(9)V99 (33-43)	Reserved X(1) (44)	Payroll Frequency X(1) (45)	Payroll Date 9(8) (46-53)									
17 <i>Compliance Testing Indicators</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "17" X(2) (18-19)	Highly Compensated Flag X(1) (20)	Ownership Percentage X(1) (21)	Officer Indicator X(1) (22)	Reserved X(1) (23)										
22 <i>Participant Status/Type</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "22" X(2) (18-19)	Status Code X(2) (20-21)	Reason Code X(2) (22-23)	Employee Type X(1) (24)	Reserved X(1) (25)	Participant Reason Code X(1) (26)	Employee Plan Status Code X(1) (27)	Alt FICA /OBRA participation indicator X(1) (28)	A-Filler X(14) (29-42)	B-Filler 9(16) (43-58)					
23 <i>Participant Dates</i> YYYYMMDD	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "23" X(2) (18-19)	Date of Birth 9(8) (20-27)	Employment Date 9(8) (28-35)	Plan Entry Date 9(8) (36 - 43)	Disability Date 9(8) (44 - 51)	Rehire Date 9(8) (52 - 59)	Terminate Date 9(8) (60 - 67)	Reserved X(1) (68)	Date of Death 9(8) (69-76)	Adj Date of Hire 9(8) (77-84)	Leave of Absence 9(8) (85-92)	A-Filler 9(24) (93-116)			
33 <i>Contributions</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "33" X(2) (18-19)	Mode X(3) (20-22)	Payroll Frequency X(1) (23)	Payroll Date 9(8) (24-31)	Source X(1) (32)	Amount 9(9)V99 (33-43)	Sub-Plan X(3) (44-46)	Auto Enroll X(1) 47	A-Filler X(9) (48-56)	B-Filler 9(9) (57-65)					
36 <i>Hours</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "36" X(2) (18-19)	Pay Period Hours 9(5)V99 (20-26)	YTD Hours 9(5)V99 (27-33)	Payroll Frequency X(1) (34)	Payroll Date 9(8) (35-42)	Reserved 9(2) (43-44)	Reserved X(3) (45-47)	Alt Vest Date (St date) X(8) (48-55)	A-Filler X(6) (56-61)	Vesting Source X(1) (62)	Res 9(3) (63-65)	Years of Service 9(2) (66-67)	Vesting Percent 9V9(3) (68-71)	B-Filler 9(6) (72-77)	
37 <i>Process Record</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "37" X(2) (18-19)	Opt Out Flag X(1) (20)	Reserved X(8) (21-28)	Opt Out Notify Date X(8) (29-36)	Ini Roth Date X(8) (37-44)	Init Roth Date Sub Plan X(3) (45-47)	Filler X(89) (48-136)								
38 <i>Deferral Data</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "38" X(2) (18-19)	Deferral Source X(1) (20)	Deferral Amount 9(8)V99 (21-30)	Deferral Percentage 9(3)V99 (31-35)	Reserved 9(2) (36-37)	Plan Annual Salary 9(8)V99 (38-47)	Payroll Date 9(8) (48-55)	A-Filler X(16) (56-71)	B-Filler 9(16) (72-87)						

RECORD TYPE	FIELD #1	FIELD #2	FLD #3	FIELD #4	FIELD #5	FIELD #6	FIELD #7	FIELD #8	FIELD #9	FLD #10	FLD #11	FLD #12	FLD #13	FLD #14	FLD #15	FLD #16	FLD #17	FLD #18
39 <i>Eligibility</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "39" X(2) (18-19)	Eligibility Source1 X(1) (20)	Eligibility Date1 9(8) (21-28)	Eligibility Source2 X(1) (29)	Eligibility Date2 9(8) (30-37)	Plan Entry Date 9(8) (38-45)	Reserved X(3) (46-48)	Filler X(38) (49-86)							
55 <i>Compensation</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "55" X(2) (18-19)	Pay Period Compensation 9(13)V99 (20-34)	YTD Gross Compensation 9(13)V99 (35-49)	Reserved 9(15) (50-64)	Payroll Frequency X(1) (65)	Payroll Date 9(8) (66-73)	Annual Salary 9(9)V99 (74-84)	Cash Bonus 9(9)V99 (85-95)	YTD Base Compensation Amt 9(9)V99 (96-106)	HR Sub Area X(10) (107-116)	Reserved X(1) (117)	Employee Match 9(9)V99 (118-128)	Filler X(32) (129-160)		
98 <i>Seedfile Record</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "98" X(2) (18-19)	Div/Loc Code X(4) (20-23)	Filler X(137) (24-160)												
99 <i>Initial Service Record</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	SSN 9(9) (9-17)	Record Identifier "99" X(2) (18-19)	Prior Years of Service 9(5) (20-24)													
00 <i>Test Record</i>	Plan Number X(6) (1-6)	Reserved X(2) (7-8)	Prefilled with ZEROS 9(9) (9-17)	Record Identifier "00" X(2) (18-19)														

Important OPS File Usage Instructions

- 1) Record Types
 - a) Mandatory record types
 - i) Good Order Processing
 - (1) 01, 02, (04, 05,) 06, 07, 10, 11, 22, 23, 33
 - (a) Rec 10 – needed for foreign address
 - (b) Rec 10 – is not needed when country code is US
 - (c) Rec 11 – needed for div/loc and DCA contribution processing
 - (d) Rec 11 – is not needed if not using div/loc or DCA processing
 - ii) Vesting
 - (1) 22, 23, 36, 99
 - iii) Compliance
 - (1) 23, 17, 55, 36
 - iv) Retirement Plan Loans
 - (1) 14
 - v) Auto Enroll
 - (1) 33 (Auto Enroll Field), 37 (Opt out flag, Opt out notify date)
 - b) Additional record types for optional services
 - i) Vesting
 - (1) 22, 23, 36, 99
 - ii) Compliance
 - (1) 23, 17, 55, 36
 - iii) Retirement Plan Loans
 - (1) 14
 - iv) Auto Enroll
 - (1) 33 (Auto Enroll Field), 37 (Opt out flag, Opt out notify date)
- 2) For employees in multiple plans, the above Mandatory records need to be repeated for each plan that the participant is residing
- 3) Each record type that has no data fields populated for a participant should not be included in the remittance file (if no fields used in a record, omit the record type from the remittance file).
- 4) Each record type that contains data for some fields, the unused fields that contain no data will need to have spaces added for alphanumeric (X) fields and zeros added for numeric (9) fields.
- 5) Please include a carriage return and line feed at the end of each line of the OPS file layout record
- 6) Please DO NOT include rec type 33 with a ZERO contribution amount in the remittance file. The ZERO contribution will create adverse issues with the associated remittance file and violates good order processing

- 7) Rec type 22 - this record is required to identify any special service or vesting events such as Retirement, Death, Disability, or any form of Leave of Absence and is used in conjunction with Record Type 23 for determining breaks in service
- 8) Rec type 55 – This record is the plan compensation for a participant which includes the various definitions of compensation that can be used for compliance testing. Compensation is reported by pay period and by plan and/or calendar year. Please note a negative value cannot be processed and will cause the remittance file to reject and not be loaded into OmniPlus. The file will need to be corrected by Institution and resent for processing.
- 9) Rec type 36 – This record is used to send pay period hours, contains hours worked, vesting override value which will be used by the system to determine vesting if the actual hours method for vesting. Please note that a negative hour value cannot be processed and will cause the remittance file to reject and not be loaded into OmniPlus. The file will need to be corrected by Institution and resent for processing.

YOS field has been updated to allow for values of ZERO to be processed and updated into OmniPlus. If no updates to YOS are needed, update the YOS field with spaces.

- 10) Rec type 37 and its purposes – This record type is needed to note when a participant is opting out of the auto enrollment process. A rec type 37 will need to be sent with a value of Y in the ‘Opt out flag’, and the date when your employee notified the Plan Sponsor of their wishes to opt out of the Auto Enrollment in the “Opt Out Notify Date” field.
- 11) Rec type 38 – This record type is used to process the deferral data with Deferral sources and Deferral Amounts.
- 12) Recommended File Naming Standard
 - a) Production file (include the following components):
 - i) Plan Number
 - ii) Payroll date
 - iii) Sequence value if more than one file sent per day
 - iv) Extension either .DAT or .TXT
 - (1) Following are the invalid file extensions that will prevent a remittance file from processing (xls,cvp,ftp,ema,blk,pst,doc,asc,pgp,123,pki,zip)
 - v) Example - 10010020060614A.dat
 - (1) Plan Number: 100100
 - (2) Pay Date: 20060614
 - (3) Sequence: A
 - (4) Extension: .DAT

13) Recommended Test File Naming Standard

b) Test file (include the following components):

i) When sending a test file, include rec type 00 - test header record

Plan Number X(6) (1-6)	Reserved X(2) (7-8)	Pre-fill with zeros “000000000” 9(9) (9-17)	Record Identifier “00” X(2) (18-19)
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ii) Include one test header record per file

iii) Name the file with “test” in the filename

iv) Name the file with “.tst” as the suffix (file extension must end in .tst)

v) Don’t send production files with any of the above file naming standard or test file header record. If a production file is sent with any of the test file information, the file will NOT be loaded and processed in production. This can have an adverse effect on the trade date of the remittance file.

14) Recommended File Format Standard

c) All files must be encoded in ANSI (ASCII) format

15) Recommended File Delivery Method – The test file should be sent via File Exchange or FTP

16) Testing Turnaround Time – Testing of OPS file layout can span 6 to 8 weeks. As part of the requested products or services being implemented for you, TIAA intends to utilize established third party service providers with proven quality performance records and the capability to provide us with the leverage afforded by global resourcing of their services to better control our costs and charges for our services. These service providers will be screened by us to ensure their ability to comply, and their continuing compliance, with our risk management policies and processes including our information data security and privacy policies and performance accountability requirements.

FAQ for OPS layout

QUESTION: What is the layout of the file, fixed or variable length?

ANSWER: The file can be either fixed or variable.

QUESTION: Where do I get information about what TIAA plan numbers, source codes and sub plan codes I am supposed to use.

ANSWER: You or the plan administrator needs to contact the TIAA Client Service Manager for your institution. They will provide you with this information.

QUESTION: What do we do if someone belongs to more than one plan?

ANSWER: If a participant belongs to more than one plan the institution must send in all applicable record types for each plan the participant is in

QUESTION: Do I have to send in a separate file for each of our plans?

ANSWER: A file can contain records for more than one plan; there is no need to send in separate files

QUESTION: What if someone does not have a contribution for a pay cycle?

ANSWER: If there is no dollar contribution for a participant in a cycle do not send in a record with a zero dollar amount. A zero dollar amount can lead to a default enrollment.

QUESTION: What about negative amounts, are they allowed?

ANSWER: Yes they are allowed. If the institution is going to be remitting negative dollar amounts we need to know that up front. How to code negative dollar amounts in HEX is described in the specifications. And the negative contributions should be sent in a separate file.

QUESTION: What if someone has an address outside of the USA?

ANSWER: If an institution has participants whose address is outside of the USA then they must also provide a record type 10, a record for foreign country codes. The codes are in an embedded document that is part of the specifications document.

QUESTION: What if someone has different mailing and residence addresses, both are outside of the USA and they are in two separate countries. Which country should be coded into the record type 10?

ANSWER: If there are two separate foreign countries the country code in record 10 should be that for the record type 04 and 05, the person's residence address.

QUESTION: There is a difference in one or more country codes from the ones we use. Why is this?

ANSWER: TIAA's uses the 2-digit ISO standard country codes.

QUESTION: We don't have data such as Rehire date or Termination date but it is on a required record. What do we do in this case?

ANSWER: On the 23 record there are a number of date fields. If the institution does not have data for dates like Rehire Date or Termination Date etc. they must not leave the fields blank. They must zero fill the unused date fields.

QUESTION: What is the definition of the dollar field on record type 33? Does it contain a dollar sign or decimal point?

ANSWER: The dollar amount in the record type 33 is a total of 11 characters, 9 digits to the left of the assumed decimal place and 2 to the right. Leading zeros must be used. There is no dollar sign and neither commas nor decimal point are allowed.

QUESTION: What about the zip code field? How much data do you want?

ANSWER: The zip code field is defined as being 9 digits. Many times we see an initial test file coming in with a dash in it like this 12345-676. If the institution does have Zip plus 4 data make sure the dash is removed. If you do not have Plus 4 data do not fill the last 4 characters with zeros, leave them blank.

QUESTION: How do I send you an address with multiple lines of data?

ANSWER: The 04 and 06 records are for address information. You can provide up to 3 lines of address information. Thus the records would be coded as 041 and 042 and 043.

QUESTION: What is the purpose of the test header record?

ANSWER: All test files should have a test header record as the first record in the file. This record, as described in the specifications, will insure that the file is properly identify and not mistakenly applied to the production database. Having the test header record as part of the file is a secondary safety feature that works if the file you send is not named properly with a **.tst** extension.

Record Type 01: Participant Name

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "01"	OPS identifier for associated data elements
5	Name	X(30)	A 30 character alpha numeric field for participant last name, first name and initial. There should be a comma between the last name and the first name and a space between the first name and the initial. This field should be left justified. It must be in all capitalized letters.	Participant Name as given to Institution – Part of biographical data used by TIAA
6	Marital Status	X(1)	A 1 character field for the participant's marital status. Valid values are "0" for Unknown, "1" for Single, "2" for Married, "3" for Married Filing Separately, "4" for QDRO. Fill with space if not used.	Field used for tax and annuity purposes
7	Gender	X(1)	A 1 character field for the participant's gender. Valid values are "1" or "M" for Male, "2" or "F" for Female, space for unknown.	

8	Employee ID	X(13)	A 13 character free form field to be used for an employee id. Fill with spaces if not used.	Field which can be printed on reports and used for sorting reports. It is also used for look up of a participant when the EE ID is known but the Participant ID is not
9	Title	X(5)	A 5 character field for the participant's title. This field should be left justified. It must be in all capitalized letters. Space fill if not used.	Suffix – i.e. Dr. Mr. Mrs. etc.
10	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved

Record Type 02: Participant Contact Information

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "02"	OPS identifier for associated data elements
5	E-Mail Address	X(50)	A 50 character field for participant's email address. This field must be left-justified, and must be in capital letters	Part of indicative data
6	Day Phone	X(10)	A 10 character field for participant's day time phone (must include area code). Only include numbers, don't include hyphens or special characters	Part of indicative data
7	Evening Phone	X(10)	A 10 character field for participant's night time phone (must include area code). Only include numbers, don't include hyphens or special characters	Part of indicative data
8	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved

Record Type 04: Participant Resident Address

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "04"	OPS identifier for associated data elements
5	Address Line Number	X(1)	A 1 character number indicating the line number of the address. Valid values are "1" for the first line, "2" for the second line, and "3" for the third line. Send in a record type "04" for each address line.	Used to identify the different lines of residence address
6	Address Line	X(40)	A 40 character field containing the participant's residence address as indicated by field number 5. For Canadian and other foreign addresses the 3 sets of address lines must contain the full address including City, State (if applicable), Country, and Zip Code or Postal Code (if applicable)	Primary residence address that can be also used as mailing address when no separate mailing address provided.
7	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved

NOTE: Military Addresses are not currently permitted for residential addresses. Military addresses are only permitted as a mailing address, please see instructions in mailing address record type 06 and 07.

Example of Canadian Address	Example of Foreign Address
Rec 4 Line #1 – 123 Snowman drive	Rec 4 Line #1 – 123 Beach drive
Rec 4 Line #2 – Alberta, Canada T3A-5L7	Rec 4 Line #2 – Cape Town, South Africa 123
Rec 4 Line #3 – not needed	Rec 4 Line #3 – not needed
Rec 5 City- Alberta	Rec 5 City- Cape Town
Rec 5 State – CN	Rec 5 State – FN
Rec 5 Zip Code – CANAD	Rec 5 Zip Code – FORGN

Record Type 05: Participant Resident City, State and Zip

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "05"	OPS identifier for associated data elements
5	City	X(28)	City for Participant's Resident Address. For Canadian and foreign addresses populate this field with the foreign city name	Canadian and Foreign need to repeat City name
6	State	X(3)	State for Participant's Resident Address. Left justify. For Canadian addresses populate this field with CN For foreign addresses populate this field with FN	
7	Zip +4	X(9)	A 9 character field for the Zip Code for Participant's Residence Address. Fill the last 4 characters with spaces if the zip+4 is unknown. For Canadian addresses populate this field with CANAD For foreign addresses populate this field with FORGN	

8	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved
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NOTE: Military Addresses are not currently permitted for residential addresses. Military addresses are only permitted as a mailing address, please see instructions in mailing address record type 06 and 07.

Example of Canadian Address	Example of Foreign Address
<u>Rec 4 Line #1 – 123 Snowman drive</u>	<u>Rec 4 Line #1 – 123 Beach drive</u>
<u>Rec 4 Line #2 – Alberta, Canada T3A-5L7</u>	<u>Rec 4 Line #2 – Cape Town, South Africa 123</u>
<u>Rec 4 Line #3 – not needed</u>	<u>Rec 4 Line #3 – not needed</u>
<u>Rec 5 City- Alberta</u>	<u>Rec 5 City- Cape Town</u>
<u>Rec 5 State – CN</u>	<u>Rec 5 State – FN</u>
<u>Rec 5 Zip Code – CANAD</u>	<u>Rec 5 Zip Code – FORGN</u>

Record Type 06: Participant Mailing Address

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "06"	OPS identifier for associated data elements
5	Address Line Number	X(1)	A 1 character number indicating the line number of the address. Valid values are "1" for the first line, "2" for the second line, and "3" for the third line. Send in a record type "06" for each address line.	Used to identify the different lines of residence address
6	Address Line	X(40)	A 40 character field containing the participant's mailing address as indicated by field number 5. For Canadian and other foreign addresses the 3 sets of address lines must contain the full address including City, State, Country, and Zip.	Primary mailing address that can be also used as residence address when no separate residence address provided.
7	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved

Example of Canadian Address	Example of Foreign Address	Example of Military Address
Rec 4 Line #1 – 123 Snowman drive	Rec 4 Line #1 – 123 Beach drive	Rec 4 Line #1 – 123 Apple drive
Rec 4 Line #2 – Alberta, Canada T3A-5L7	Rec 4 Line #2 – Cape Town, South Africa 123	Rec 4 Line #2 – Additional address if needed
Rec 4 Line #3 – not needed	Rec 4 Line #3 – not needed	Rec 4 Line #3 – Additional address if needed
Rec 5 City- Alberta	Rec 5 City- Cape Town	Rec 5 City – See below*
Rec 5 State – CN	Rec 5 State – FN	Rec 5 State – See below**
Rec 5 Zip Code – CANAD	Rec 5 Zip Code – FORGN	Rec 5 Zip Code – See below***
		*City values - FPO, APO, DPO
		APO - which stands for Army Post Office
		FPO - which stands for Fleet Post Office
		DPO - which stands for Diplomatic Post Office
		**State values - AA, AE, AP
		AA: Armed Forces in Americas
		Geographical location = Miami, FL
		***AA Zip Codes: http://www.downloadzipcode.com/AA/index.html
		AE: Armed Forces in Europe
		Geographical location = New York, NY
		***AE Zip Codes: http://www.downloadzipcode.com/AE/index.html
		AP: Armed Forces in Pacific
		Geographical location = San Francisco, CA
		***AP Zip Codes: http://www.downloadzipcode.com/AP/index.html

Record Type 07: Participant Mailing City, State and Zip

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "07"	OPS identifier for associated data elements
5	City	X(28)	A 28 character field for the City of Participant's Mailing Address	Canadian and Foreign need to repeat City name
6	State	X(3)	A 3 character field for State of Participant's Mailing Address. Left justify. For Canadian addresses populate this field with CN For foreign addresses populate this field with FN	
7	Zip +4	X(9)	A 9 character field for the Zip Code for Participant's Mailing Address. Fill the last 4 characters with spaces if the zip+4 is unknown. For Canadian addresses populate this field with CANAD	

			For foreign addresses populate this field with FORGN	
8	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved

Example of Canadian Address	Example of Foreign Address	Example of Military Address
Rec 4 Line #1 – 123 Snowman drive	Rec 4 Line #1 – 123 Beach drive	Rec 4 Line #1 – 123 Apple drive
Rec 4 Line #2 – Alberta, Canada T3A-5L7	Rec 4 Line #2 – Cape Town, South Africa 123	Rec 4 Line #2 – Additional address if needed
Rec 4 Line #3 – not needed	Rec 4 Line #3 – not needed	Rec 4 Line #3 – Additional address if needed
Rec 5 City- Alberta	Rec 5 City- Cape Town	Rec 5 City – See below*
Rec 5 State – CN	Rec 5 State – FN	Rec 5 State – See below**
Rec 5 Zip Code – CANAD	Rec 5 Zip Code – FORGN	Rec 5 Zip Code – See below***
		*City values - FPO, APO, DPO
		APO - which stands for Army Post Office
		FPO - which stands for Fleet Post Office
		DPO - which stands for Diplomatic Post Office
		**State values - AA, AE, AP
		AA: Armed Forces in Americas
		Geographical location = Miami, FL
		***AA Zip Codes: http://www.downloadzipcode.com/AA/index.html
		AE: Armed Forces in Europe
		Geographical location = New York, NY
		***AE Zip Codes: http://www.downloadzipcode.com/AE/index.html
		AP: Armed Forces in Pacific
		Geographical location = San Francisco, CA
		***AP Zip Codes: http://www.downloadzipcode.com/AP/index.html

Record Type 10: Foreign Country

(If the participant mailing or residence address is a foreign address this record type is required)

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "10"	OPS identifier for associated data elements
5	Country Code	X(3)	A 3 character field for the Country Code of a foreign address. See appendix B for Foreign Country Codes	Country Code is used for identification of transactions requiring foreign tax computations. This field is required for 1042-S tax reporting of distributions to non-resident aliens
6	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved

Record Type 11: Division/Location

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "11"	OPS identifier for associated data elements
5	Division/Location Code	X(4)	A 4 character field which will indicate the division/location of the participant. TIAA will direct the use of this field.	This value is used to group contributions into division/location processing transactions.
6	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved

Record Type 14: Loan Repayments

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "14"	OPS identifier for associated data elements
5	Loan Number	X(13)	The loan number will be consist of the participant's TIAA contract number in the first 8 positions. Positions 9 and 10 should be filled with spaces and positions 11-13 will be the loan instance (e.g. 001, 002, 003, etc.).	Loan Number
6	Payment Amount	9(9)V99	The loan payment amount. This is an 11 byte field with the last 2 digits an assumed decimal. This amount will be communicated by TIAA when the loan is issued.	As noted in field description
7	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved
8	Payroll Frequency	X(1)	A 1 character field which indicates the payroll frequency. The valid values are "1" = Annual, "2" = Semi Annual, "3" = Quarterly, "4" = Monthly, "5" = Semi-Monthly, "6" = Bi-Weekly, "7" = Weekly, "8" = Daily. Space is not a valid value.	As noted in field description
9	Payroll Date	9(8)	This is the payroll date in the format YYYYMMDD. Zeros are not a valid value.	As noted in field description

Record Type 17: Compliance Testing Indicators

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "17"	OPS identifier for associated data elements
5	Highly Comp Flag	X(1)	The valid values are "0" for Non-Highly Compensated EE (NHCE) and "6" for Highly Compensated EE (HCE). This follows the IRS definition indicating highly compensated. Space is not a valid value.	
6	Ownership %	X(1)	The valid values are "1" for 5% Owner and "2" for 1% Owner. Fill with space if not applicable.	
7	Officer Indicator	X(1)	This is a 1 character field. The valid values are space for non-officers and "4" for Officer.	
8	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	

Record Type 22: Participant Employment Status Codes

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "22"	OPS identifier for associated data elements
5	Status Code	X(2)	A 2 character field which indicates the participant's status. The valid values are "A" for Active, "L" for Leave, or "T" for Terminated. The field should be left justified.	Anytime employment status is updated a service record is created that updates employment status.
6	Reason Code	X(2)	A 2 character field which indicates the reason for the status. Valid values are "01" = New Hire, "02" = Rehire, "30" = Parental, "31" = Disability, "32" = Military, "33" - Approved Leave, "34" - Unapproved Leave, "51" = Retirement, "52" = Voluntary, "53" = Laid Off, "54" = Permanent Disability, "55" = Temporary Disability, "56" = Death, "57" = With Cause.	Reason Code is used to indicate the reason for a Status

7	Employee Type	X(1)	A 1 character field which indicates employee type. Valid values are “1” = Full Time, “2” = Part Time, “3” = Seasonal, “4” = Leased, “5” = Union, “6” = Non-Resident Alien, “7” = Student, “8” = Less Than Required Hours, “9” = Inactive, “A” = Expatriate, The values “B”, “C”, and “D” can be defined by the plan. Fill with spaces if not available.	Employee Type is used to determine eligibility
8	Reserved	X(1)	A 1 character reserved field. Fill with spaces.	Reserved
9	Participant Reason Code	X(1)	A 1 character field which indicates employee reason code. Valid values are “1” = With Cause, “2” = Laid Off, “3” = Special Situation, “4” = Retirement, “5” = Permanent Disability, “6” = Death, “7” = 100% Withdrawal, “8” = Not Transferred Out, “9” = Converted, “A” = User Defined 1, “B” = User Defined 2, “C” = User Defined 3, “D” = Converted, “E” = QDRO, “F” = Beneficiary, “I” = Irrevocable Declination, “L” = Leave of Absence, “N” = New Entrant, “R” = Rehire, “T” = Transferred t Other Plan, “V” = Voluntary Termination, “X” = Excluded Class	Participant Reason Code further details a Status/Reason code
10	Employee Plan Status Code	X(1)	A 1 character field which indicates the Employee Plan Status. Valid values are: “E” - eligible but not participating, “P” – Eligible and participating (self-elected), “X” - Excluded class, “N” - not eligible, “D” – Default Enrolled, “A” – Auto Enrolled.	Employee Plan Status code is used for the plan sponsor to communicate eligibility

11	Alt FICA/OBRA participation indicator	X(1)	For Alt-FICA/OBRA plans, this indicator will denote if the employee is eligible/enrolled in the FICA Alternative Plan: Y - Alt-FICA Participant, N - not Alt-FICA	PlanFocus will make this indicator available in their Custom Reporting screen (where users can create reports).
12	A-Filler	X(14)	A 14 character field that must be filled with spaces.	As noted in field description
13	B-Filler	9(16)	A 16 character field that must be filled with zeroes.	As noted in field description

Record Type 23: Participant Dates

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "23"	OPS identifier for associated data elements
5	Date of Birth	9(8)	This is the participant date of birth in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	Used to calculate age for determining Eligibility, Catch-up Contributions, Age-Based Default Investments, Retirement, Age 59 ½ and Age 70 ½ for MRDs
6	Employment Date	9(8)	This is the participant's date of hire in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	Employment date is required if TIAA is calculating vesting from Employment Date. It is also used for calculating age for purposes of Eligibility and/or Retirement
7	Plan Entry Date	9(8)	This is the participant's date of entry into the plan in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	Plan Entry date is used for the plan sponsor to communicate eligibility

8	Disability Date	9(8)	This is the date the participant became disabled in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	Disability date is the date of disability when someone goes on full or partial disability in accordance with the plan document.
9	Rehire Date	9(8)	This is the date the participant became reemployed in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	The date a previously terminated employee is rehired.
10	Termination Date	9(8)	This is the date the participant severed employment in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	The date employment ends for an employee.
11	Reserved	X(1)	A 1 character reserved field. Fill with space.	Reserved
12	Date of Death	9(8)	This is the date of death for the associated participant in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	

13	Adj Date of Hire	9(8)	This is the participant's adjusted date of hire in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	Adjusted Date of hire is used in the service record calculation for plans using an 'Elapsed Time' method for service tracking. The hire date service records are created with the adjusted date of hire as effective date if the adjusted date of hire is present. If adjusted date of hire is not present, date of hire is used.
14	Leave of Absence date	9(8)	This is the participant's leave of absence date in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	This field updates the service record which computes the break in service.
15	A-Filler	9(24)	A 24 character field that must be filled with zeroes.	As noted in field description

Please Note: Any date that has a future date greater than a year will cause the record to be skipped and not processed

Record Type 33: Contributions

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "33"	OPS identifier for associated data elements
5	Mode	X(3)	A 3 character field which indicates the participant's payroll status, as well as, when retirement plan contributions should be expected. See embedded document for values. If this information is unavailable use the value "100". Space is not a valid value. Please see appendix C for Mode values/descriptions	As noted in field description
6	Payroll Frequency	X(1)	A 1 character field which indicates the payroll frequency. The valid values are "1" = Annual, "2" = Semi Annual, "3" = Quarterly, "4" = Monthly, "5" = Semi-Monthly, "6" = Bi-Weekly, "7" = Weekly, "8" = Daily. Space is not a valid value.	As noted in field description
7	Payroll Date	9(8)	The Payroll date in the format YYYYMMDD. Zeros are not a valid value.	As noted in field description
8	Source	X(1)	This is a 1 character field which indicates the Contribution Money Type. Space is not a valid value. See embedded document for values. Please see appendix D for Contribution Money Type	As noted in field description

9	Amount	9(9)V99	The dollar amount of the contribution. This is an 11 byte field with the last two digits an assumed decimal. The field should be coded as a signed field. Entering a zero contribution amount requires TIAA approval as this is in most cases not valid.	As noted in field description
10	Sub Plan	X(3)	See embedded document for values. TIAA will direct the use of this field. Space is not a valid value. Please see appendix E for Sub Plan values	As noted in field description
11	Auto Enrollment	X(1)	A 1 character field which indicates if a participant should be enrolled as an Auto Enrollment or noted participant as being positive enrolled ‘A’ represents participant should be Auto Enrolled ‘N’ represents participant changed from Auto Enroll to Positive Enroll ‘space’ – Should be used if client is not using auto enrollment, this will create a typical default enrollment when applicable	If the sponsor is administering their auto enrollment provision, this field allows TIAA to process opt-outs and to provide required notifications to affected participants.
12	Filler A	X(9)	A 9 character field that must be filled with spaces.	As noted in field description
13	Filler B	9(9)	A 9 byte field that must be filled with zeros.	As noted in field description

Note on Sub Plan

The plan number on the record type “33” directs the contributions to the plan.

The sub plan value is used to direct contributions to a particular product within that plan, when a participant has multiple products under a single plan.

“GOR” Sub Plan Value

A hierarchy is used as follows to determine which product the contributions should be applied to:

1. RS
2. GRA
3. RA
4. GA
5. RH

For example, the generic value “GOR” must be used when a plan allows both a GRA and an RA. If the participant has:

Only an RA – the contributions will be applied to the RA

Only a GRA – the contribution will be applied to the GRA

Only an GA – the contributions will be applied to the GA

An GRA, RA, and GA – the contribution will be applied to the GRA

Neither a GRA, RA, or GA - an enrollment will be done into a GRA and the contribution will be applied to the GRA.

“GOS” Sub Plan Value

A hierarchy is used as follows to determine which product the contributions should be applied to:

1. RP
2. GSRA
3. SRA
4. GA
5. RH

For example, the generic value “GOS” must be used when a plan allows both a GSRA and an SRA. If the participant has:

Only an SRA – the contributions will be applied to the SRA

Only a GSRA – the contribution will be applied to the GSRA

Both a GSRA and an SRA – the contribution will be applied to the GSRA

Neither an SRA nor a GSRA - an enrollment will be done into a GSRA and the contribution will be applied to the GSRA.

No Sub Plan Value

When there is no sub plan value the following hierarchy is used to determine which product the contributions should be applied to:

1. RP → Retirement Choice Plus
2. RS → Retirement Choice
3. GSRA → Group Supplement Retirement Annuity
4. SRA → Supplement Retirement Annuity
5. GRA → Group Retirement Annuity
6. RA → Retirement Annuity
7. GA → Group Annuity
8. RH → Retirement Healthcare

Specific Sub Plan Values

If a specific sub plan value is used the contribution will only be applied to that product regardless of what other products the participant has. For example, if the sub plan value “SR1” is used and the participant has:

No products on the plan – an enrollment will be done into an SRA and the contributions will be applied to the SRA.

Only a SRA on the plan – the contributions will be applied to the SRA

Both a GSRA and an SRA – the contributions will be applied to the SRA

Only a GSRA - an enrollment will be done into an SRA and the contributions will be applied to the SRA.

Participant does not have an account

If the participant on the remittance file does not have an account at TIAA, the enrollment decision process that will be used to determine sub plan is the same process that is used to decide on sub plan. The enrollment decision is based on the hierarchy of sub plans that allow enrollments.

Tax Deferred Annuity Plans (with RA6 and SRA/GSRA sub plans)

If a contribution needs to be applied to an RA6 sub plan, the value of “RA6” sub plan value should be added to the Sub Plan value on rec type 33. This needs to be done if a participant has both an RA6 and SRA/GSRA sub plan in one TDA plan.

Record Type 36: Hours/Vesting

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "36"	OPS identifier for associated data elements
5	Pay Period Hours	9(5)V99	Hours worked relating to the pay period submitted. The effective date should be the payroll date.	<p>Pay Period Hour field contains the hours worked and is used by the system to determine YTD hours if the actual hours method for service tracking is used</p> <p>Pay Period Hours should be received for each pay period the participant is employed for at least 1 hour of service (including the final pay period of termination). After the final pay period which includes termination, Pay Period Hours should no longer be valued.</p>
6	YTD Hours	9(5)V99	Cumulative year to date hours for a specified period. The effective date should be the payroll date being remitted.	YTD Hours should only be provided as a one-time upload to seed TIAA's system if the Pay Period Hours have previously not been provided.

7	Payroll Frequency	X(1)	A 1 character field which indicates the payroll frequency. The valid values are “1” = Annual, “2” = Semi Annual, “3” = Quarterly, “4” = Monthly, “5” = Semi-Monthly, “6” = Bi-Weekly, “7” = Weekly, “8” = Daily. Space is not a valid value.	As noted in field description
8	Payroll Date	9(8)	The Payroll date in the format YYYYMMDD. Zeros are not a valid value.	As noted in field description
9	Reserved	9(2)	Fill with zeroes.	As noted in field description
10	Reserved	X(3)	A 3 character field that must be filled with spaces unless directed otherwise.	As noted in field description
11	Alternate Vesting Date	X(8)	An alternate date that can be used for vesting purposes	If a value of <blank> or ‘00000000’ is sent, the value in Alternate Vesting Date will be ignored.
12	Filler A	X(6)	A 6 character field that must be filled with spaces.	As noted in field description
13	Vesting Source	X(1)	A valid employer source must be filled. Please provide the applicable vesting percentage in field 16. If this information is not available the field should be space filled	As noted in field description
14	Reserved	9(3)	A 3 digit field that must be filled with zeros.	As noted in field description

15	Years of Service	9(2)	<p>Years of Service that a participant has accumulated in regard to vesting.</p> <p>Please note a YOS value of ZERO can be updated if the remitting file YOS is different than what was previously submitted. If no YOS updates are desired, send spaces in the YOS field.</p>	<p>This field notes the years of service that the associated institution has calculated for the associated employee. This value is used to calculate vesting percentages and applicable vested balances.</p>
16	Vesting Percent	9V9(3)	<p>A 4 digit field that must be filled with the Vesting override percentage value. Example:</p> <p>100% = 1000 50% = 0500 0% = 0000</p> <p>Please provide the applicable vesting employer source in field 13. If this information is not available the field should be zero-filled.</p>	<p>As noted in field description</p>
17	Filler B	9(6)	<p>A 6 byte field that must be filled with zeros.</p>	<p>As noted in field description</p>

Please Note: Please send multiple rec type 36 when using vesting source/percentage and there is more than one source for vesting

Record Type 37: Process Record

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "37"	OPS identifier for associated data elements
5	Opt Out – Withdrawal Flag	X(1)	Auto Enrollment Opt-out indicator	Used to note when participant wants to opt out of plan into which they have been Auto Enrolled. Opt-out/Withdrawal indicator value = Y. TIAA will maintain participant’s Enrollment status as Auto Enrolled, and will update the Default Deferral Flag to be Opted Out Note: If this information is not available the field should be space-filled.
6	Reserved	X(8)	An 8 character reserved field. Fill with spaces.	Reserved

7	Opt Out Notify Date	X(8)	<p>Date notified of Opt-Out Withdrawal request - This is the participant's Opt Out Notify Date in the format YYYYMMDD.</p> <p>If this information is not available the field should be either space-filled or zero-filled.</p>	<p>This represents the date that employee has instructed their institution that they would like to opt-out of the Auto Enrollment retirement plan. This date is used to calculate whether the request falls within the specified opt-out period. If the request is made within the established Opt-Out Withdrawal period, the request will be honored and a refund will be made; if the request is made after the Opt-Out Withdrawal period has expired, the request will not be honored and the participant will be notified that they cannot withdraw their contributions.</p>
8	Initial Roth Contribution Date	X(8)	<p>This represent the first date of a participant's Roth Contribution for distribution purposes</p> <p>This is the participant's Initial Roth Contribution Date in the format YYYYMMDD.</p> <p>If this information is not available the field should be either space-filled or zero-filled.</p>	<p>This represent the first date of a participants Roth Contribution for distribution purposes</p>
9	Initial Roth Contribution Sub Plan	X(3)	<p>The Rec Type 37 sub plan field represent the same sub plan from the associated Rec Type 33 which was used for the participants Roth Contribution – This is needed for distribution purposes</p> <p>Please see table on following page for valid Sub Plan values...spaces is not a valid value.</p>	<p>Represent the sub plan / contract that is associated with the first date of a participants Roth Contribution for distribution purposes</p>
10	Filler	X(89)	<p>An 89 character reserved field. Fill with spaces.</p>	<p>Reserved</p>

Opt Out Field (Opt Out – Withdrawal Flag, Opt Out Date, Opt Out Notify Date)

Note: Record type 37 Opt Out Fields (5, 6, and 7 above) only applies when institutions have made an Opt Out/Withdrawal provision available to participants in the plan. An Opt-Out Withdrawal provision allows participants to stop participating in the plan and to receive a refund of all contributions made on their behalf, if the request is made within the time limit set by the institution.

Please Note: To account for a participant that previously opted out and re-joins the plan at a later date, the plan sponsor can pass a value of 'N' (noting that the participant has signed a salary reduction agreement) on rec type 33 (field-11 Auto enrollment). The system will then check the Default Deferral Flag. If the Default Deferral Flag value is 'Opted Out' the system will update the participant as re-joining the plan with a salary reduction agreement. OmniPlus will reset Default Deferral flag, update the Default Enrollment field from an 'A' (auto enrolled) to 'P' (proactively enrolled), update participant status from 'eligible but not participating' to 'Active', and reset opt-out request date to a blank.

Auto Enrollment: Voluntary plan with a provision in which the employee is automatically enrolled within the first 90 days (or shorter timeframe selected by the plan sponsor) of eligibility, without completing a salary reduction agreement. In some cases, the employer will also provide a matching contribution. The Auto Enroll provision may, or may not, have an opt-out/withdrawal feature which enables the participant to opt out of the plan and receive a full refund of contributions, if the request is made within the first 90 days (or shorter timeframe selected by the plan sponsor) of the payroll from which the first contribution was made.

Positive Enrollment: Participant affirmatively signs a salary reduction agreement with the plan sponsor or TIAA. For auto enrolled participants, the enrollment status changes from "auto enrolled" to "positively enrolled".

Roth Contribution Fields (Initial Roth Contribution Date, Initial Roth Contribution Sub Plan)

Please note: Below are the valid sub plan values (and descriptions)...note spaces are not a valid sub plan:

Valid Sub Plan Values Table

Sub Plan Description	Sub Plan Value	Sub Plan Description	Sub Plan Value	Sub Plan Description	Sub Plan Value	Sub Plan Value*	Sub Plan Hierarchy*
Retirement Choice Plus (84)	RP1	Retirement Choice Plus (60)	RP2	Retirement Choice Plus (5)	RP3	GOR	RS
Retirement Select Plus Large	SP1	Retirement Select Plus Mid	SP2	Retirement Select Plus Direct	SP2		SA
Retirement Select Plus II Large	S21	Retirement Select Plus II Mid	S22	Retirement Select Plus II Direct	S23		GRA
GSRA	GS1						RA
SRA	SR1						GA
457(b) private	GA1						RH
Retirement Health	RH1					GOS	RP
Retirement Choice (84)	RS1	Retirement Choice (60)	RS2	Retirement Choice (5)	RS3		SP
Retirement Select Large	SA1	Retirement Select Mid	SA2	Retirement Select Direct	SA3		S2
GRA	GR1						GSRA
RA	RA6						SRA
457(b) private	GA1						GA
							RH

*Sub Plan Value / Sub Plan Hierarchy – please see rec type 33 for additional information about Sub Plan Hierarchy

Record Type 38: Deferral Data

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "38"	OPS record identifier for associated data elements
5	Deferral Source	X(1)	A 1 digit character field that must be populated with Valid Deferral sources (A, B, E, G, I, K, Q, 2)	As noted in Description
6	Deferral Amount	9(8)V99	This field represents the dollar amount of salary the participant is currently contributing to the plan.	This is a mandatory field if current deferral percentage is not populated. This value must be a numeric value. Note: The deferral amount will be ignored if deferral percentage is also populated

7	Deferral Percentage	9(3)V99	This field represents the percentage of salary the participant is currently contributing to the plan.	This is a mandatory field if deferral amount is not populated. The percentage must be between zero and 100.
8	Reserved	9(2)	A 2 character reserved field. Fill with zeroes.	Reserved
9	Plan Annual Salary	9(8)V99	This field represents current annual plan salary. This is the annual salary that deferrals are calculated against. If this information is not available this field should be zero-filled	This value should be provided if deferral amounts are present which will be used to calculate deferral percentages
10	Payroll Date	9(8)	The Payroll date in the format YYYYMMDD. Zeros are not a valid value.	As noted in field description
11	A-Filler	X(16)	A 16 character field that must be filled with spaces.	As noted in field description
12	B-Filler	9(16)	A 16 character field that must be filled with zeroes.	As noted in field description

Record Type 39: Eligibility Data

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "39"	OPS identifier for associated data elements
5	Eligibility Source Code 1	X(1)	A 1 character field which indicates the Eligibility Source Code 1. This field should be populated if Eligibility Date 1 is populated.	As noted in field description
6	Eligibility Date 1	9(8)	This is the participant's eligibility date 1 in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	Used for a source eligibility date and/or the projected source eligibility date

7	Eligibility Source Code 2	X(1)	A 1 character field which indicates the Eligibility Source Code 2. This field should be populated if Eligibility Date 2 is populated.	As noted in field description
8	Eligibility Date 2	9(8)	This is the participant's eligibility date 2 in the format YYYYMMDD. If this information is not available the field should be space or zero-filled.	Used for a source eligibility date and/or the projected source eligibility date
9	Plan Entry Date	9(8)	This is the participant's date of entry into the plan in the format YYYYMMDD. This field should be populated.	Plan Entry date is used for the plan sponsor to communicate eligibility
10	Reserved	X(3)	A 3 character reserved field. Fill with spaces.	Reserved
11	Filler	X(41)	A 41 character field that must be filled with spaces.	As noted in field description

Record Type 55: Compensation

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to "55"	OPS identifier for associated data elements
5	Pay Period Compensation	9(13)V99	Compensation during the pay period.	Pay Period Compensation field contains an employee's base/pensionable compensation.
6	YTD Gross Compensation	9(13)V99	Total compensation from January 1 through the current payroll date.	The year to date total compensation including pensionable and non-pensionable earnings. YTD Gross Comp should only be provided as a one-time upload to seed TIAA's system if the Pay Period Compensation/ Cash Bonus have previously not been provided.
7	Reserved	9(15)	A 15 character reserved field. Fill with zeros.	Reserved

8	Payroll Frequency	X(1)	A 1 character field which indicates the payroll frequency. The valid values are "1" = Annual, "2" = Semi Annual, "3" = Quarterly, "4" = Monthly, "5" = Semi-Monthly, "6" = Bi-Weekly, "7" = Weekly, "8" = Daily. Space is not a valid value.	As noted in field description
9	Payroll Date	9(8)	The payroll date in the format YYYYMMDD. Zeros are not a valid value.	As noted in field description
10	Annual Salary	9(9)V99	Annual base salary	Actual or projected annual base salary used for income projections.
11	Cash Bonus	9(9)V99	The amount of excluded compensation paid during the current pay period.	This field should contain excluded comp amounts that are non-pensionable therefore, not included in definition of plan compensation. If cash bonus is pensionable, amount should be included in pay period compensation.
12	YTD Base Compensation Amt	9(9)V99	Base/pensionable compensation from January 1 through the current payroll date.	The year to date pensionable compensation. YTD Base Comp should only be provided as a one-time upload to seed TIAA's system if the Pay Period Compensation has previously not been provided.
13	HR Sub Area	X(10)	Field used for group employees.	Used for eligibility and contribution calculations.
14	Reserved	X(1)	A 1 character field that must be filled with a space unless directed otherwise.	Reserved
15	Employee Match Amount	9(9)V99	A 11 character field that must be filled with zeros unless directed otherwise.	Employee Match Amount; Employer Calculation
16	Filler	X(32)	A 32 character field that must be filled with spaces.	As noted in field description

Record Type 98: Seed File Record

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to “98”	OPS identifier for associated data elements
5	Div/Loc Code	X(4)	A 4 character field which will indicate the division/location of the participant. TIAA will direct the use of this field.	Div Loc would only be needed if the client is calculating eligibility at a div/loc level.
6	Filler	X(137)	A 137 character field that must be filled with spaces.	As noted in field description

Please Note: This record type is used to alert system that the associated institutions is sending a seed file with all the employees who worked in the institution. The file consists of employees who are employed within the past 5 years and can be current / terminated / leave of absence / retired. Review with TIAA contact when using this record type

Record Type 99: Initial Service Record

FIELD NO.	FIELD NAME	PICTURE	FIELD DESCRIPTION	USAGE DESCRIPTION
1	Plan Number	X(6)	Assigned by TIAA	6-Byte Plan Number
2	Reserved	X(2)	A 2 character reserved field. Fill with spaces.	Reserved
3	SSN	9(9)	9 digit participant social security number	Participant Identifier
4	Record Identifier	X(2)	This field is equal to “99”	OPS identifier for associated data elements
5	Years of Service	9(5)	Prior Years of Service	This field notes the “seeding” years of service that the associated institution has calculated for the associated participant. This value is used as a base for eligibility and vesting service tracking calculations.

Please Note:

- This record should be sent ONE TIME when seeding appropriate plan(s)
- This record should not be sent with normal remittance file

Sample Layout

Recommended File Naming Standard → Plan Number + Payroll date + Sequence value if more than one file sent per day

.DAT Example - 10010920070901A.dat

- (1) Plan Number: 100109
- (2) Pay Date: 20070901
- (3) Sequence: A
- (4) Extension: .DAT

```
100109 99999999901LASTNAME, FIRSTNAME M          121111111111111MR
100109 99999999902TESTEMAIL@TIAA.ORG           30312345673031239876
100109 9999999990411ST LINE OF RESIDENCE ADDRESS
100109 9999999990422ND LINE OF RESIDENCE ADDRESS
100109 9999999990433RD LINE OF RESIDENCE ADDRESS
100109 99999999905AURORA                        CO 800134444
100109 9999999990611ST LINE OF MAILING ADDRESS
100109 9999999990622ND LINE OF MAILING ADDRESS
100109 9999999990633RD LINE OF MAILING ADDRESS
100109 99999999907AURORA                        CO 800134444
100109 99999999910CA
100109 99999999911K123
100109 99999999914L1111111  11155555555555 420050629
100109 99999999917233
100109 99999999922A 011 1PY                      0000000000000000
100109 9999999992319430429197006172005060119990101200101012005020120050201
100109 99999999933100420050629E00001000000GOSA          000000000
100109 9999999995511111111111111122222222222222000000000000000420050629444444444444555555555566666666666
100109 99999999936222222333333342005062900  20040909          F0000510000000000
100109 99999999937Y          2008012220080202
100109 99999999938K1111111111100000022222222220050629          0000000000000000
100109 99999999939E20120626F20120626
100109 999999999981234
100109 9999999999900045
```

100109 9999999901LASTNAME, FIRSTNAME M 12111111111111MR

Record Type 01:

Plan - 100109
Reserved - ' '
SSN - 999999999
Rec Type - 01
Name - Lastname, Firstname M
Marital Status - 1 (single)
Gender - 2 (female)
Employee Id - 11111111111111
Title - Mr

100109 9999999902TESTEMAIL@TIAA.ORG 30312345673031239876

Record Type 02:

Plan - 100109
Reserved - ' '
SSN - 999999999
Rec Type - 02
Email - TESTEMAIL@TIAA.ORG
Day Phone - 3031234567
Even Phone - 3031239876

100109 999999990411ST LINE OF RESIDENCE ADDRESS

Record Type 04:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 04
Address line	- 1
Address	- 1ST LINE OF RESIDENCE ADDRESS

100109 999999990422ND LINE OF RESIDENCE ADDRESS

Record Type 04:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 04
Address line	- 2
Address	- 2nd LINE OF RESIDENCE ADDRESS

100109 999999990433RD LINE OF RESIDENCE ADDRESS

Record Type 04:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 04
Address line	- 3
Address	- 3rd LINE OF RESIDENCE ADDRESS

100109 9999999905AURORA CO 800134444

Record Type 05:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 05
City	- Aurora
State	- CO
Zip	- 800134444

100109 999999990611ST LINE OF MAILING ADDRESS

Record Type 06:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 06
Address line	- 1
Address	- 1ST LINE OF MAILING ADDRESS

100109 999999990622ND LINE OF MAILING ADDRESS

Record Type 06:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 06
Address line	- 2
Address	- 2nd LINE OF MAILING ADDRESS

100109 999999990633RD LINE OF MAILING ADDRESS

Record Type 06:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 06
Address line	- 3
Address	- 3rd LINE OF MAILING ADDRESS

100109 9999999907AURORA CO 800134444

Record Type 07:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 07
City	- Aurora
State	- CO
Zip	- 800134444

100109 99999999910CA

Record Type 10:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec type	- 10
Country code	- 'CA'

100109 99999999911K123

Record Type 11:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec type	- 11
Div/Loc	- K123

100109 99999999914L1111111 1115555555555R420050629

Record Type 14:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec type	- 14
Loan Number	- L1111111 111
Payment amt	- 5555555555
Reserved	- ' '
Payroll freq	- 4
Payroll date	- 20050629

100109 99999999917233

Record Type 17:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec type	- 17
High Cmp Fg	- 2
Owner %	- 3
Officer	- 3

100109 9999999922A 011 1PY 0000000000000000

Record Type 22:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec type	- 22
Status code	- A
Reason code	- 01
Employee type	- 1
Reserved	- ' '
Participant Reason Code	- 1
Employee Plan Status Code	- P
Alt FICA/OBRA part indicator	- Y
Filler A	- ' '
Filler B	- 0000000000000000

100109 999999992319430429197006172005060119990101200101012010020120100201

Record Type 23:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 23
Date of birth	- 19430429
Employ dt	- 19700617
Plan Enter dt	- 20050601
Disbilty dt	- 19990101
Rehire dt	- 20010101
Term dt	- 20100201
Date of death	- 20100201

100109 99999999913100420050629E00001000000GOSY 00000000

Record Type 33:

Plan - 100109
Reserved - ' '
SSN - 999999999
Rec Type - 33
Mode - 100
Payroll Freq - 4
Payroll Date - 20050629
Source - E
Amount - 1000000
Subplan - GOS
Auto Enroll - A
Filler A - ' '
Filler B - 000000000

100109 9999999993622222233333342005062900 20040909 F000051000000000

Record Type 36:

Plan - 100109
Reserved - ' '
SSN - 999999999
Rec type - 36
Pay Hours - 2222222
YTD Hours - 3333333
Payroll Freq - 4
Payroll Dt - 20050629
Reserved - 00
Reserved - ' '
Alt. Vesting Dt - 20040909
Filler A - ' '
Vesting Source - F
Reserved - 000
Years of Service - 05
Vesting Percentage - 1000
Filler B - 0000000

100109 9999999937Y 2008012220080202

Record Type 37:

Plan	- 100109	(represents first plan number in file)
Reserved	- ' '	
Header	- 000000000	
Rec Type	- 37	
Opt Out Flag	- Y	(represents Opt Out indicator)
Opt Out Date	- ' '	
Opt Notify date	-20080122	(represents date employee notified institution about Opt Out request)
Init Roth date	-20080202	(represents initial roth contribution date)
Filler	-	

100109 9999999938K111111111100000022222222220050629 0000000000000000

Record Type 38:

Plan	- 100109	
Reserved	- ' '	
SSN	- 999999999	
Rec type	- 38	
Deferral source	- K	
Deferral Amount	- 111111111	
Deferral Percentage	- 10000	
Reserved	- 00	
Plan Annual Salary	- 222222222	
Payroll Date	- 20050629	
A-Filler	- ' '	
B-Filler	- 0000000000000000	

100109 99999999939E20120626F20120626

Record Type 39:

Plan - 100109
Reserved - ' '
SSN - 999999999
Record Identifier - 39
Eligibility Source Code 1 - E
Eligibility Date 1 - 20120626
Eligibility Source Code 2 - F
Eligibility Date 2 - 20120626

100109 99999999955111111111111122222222222222223333333333333333420050629444444444444555555555566666666666

Record Type 55:

Plan - 100109
Reserved - ' '
SSN - 999999999
Rec type - 55
Pay Per Cmp - 111111111111111
YTD Comp - 222222222222222
Reserved - 000000000000000
Payroll Freq - 4
Payroll Dt - 20050629
Annual Salary - 44444444444
Cash Bonus - 55555555555
YTD base comp Amt - 66666666666
HR Sub Area - 1234567890
Reserved - ' '
Reserved - 00000000000
Filler -

100109 99999999981234

Record Type 98:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 98
Division Location	- 1234

100109 999999999900045

Record Type 99:

Plan	- 100109
Reserved	- ' '
SSN	- 999999999
Rec Type	- 99
Yrs of Service	- 00045

Appendices

Appendix A. Status Code, Reason Code, Employee Type (Rec 22)

Employment Status

Anytime (employment status) is updated a service record is created.

Legal Values

A	Active
L	Leave
T	Terminated

Employment Status Reason

Anytime (employment status reason) is updated a service record is created.

Legal Values

01	New Hire	Active
02	Rehire	Active
30	Parental	Leave
31	Disability	Term
32	Military	Leave
33	LOA 1	Leave
34	LOA 2	Leave
35	LOA 3	Leave
36	LOA 4	Leave
37	LOA 5	Leave
38	LOA 6	Leave
39	LOA 7	Leave
51	Retire	Term
52	Voluntary	Term
53	Laid Off	Term
54	Permanent Disability	Term
55	Temporary Disability	Term
56	Death	Term
57	With Cause	Term
91	User Defined 1	Depends on what is used
92	User Defined 2	“
93	User Defined 3	“
94	User Defined 4	“
95	User Defined 5	“

Employee Type

Anytime (employee type) is updated a service record is created.

Legal Values

0	NA
1	Full Time
2	Part Time
3	Seasonal
4	Leased
5	Union
6	Non-resident Alien
7	Student
8	Less Than Required Hours
9	Inactive
A	Expatriate
B	User Defined 1
C	User Defined 2
D	User Defined 3

Participant Reason Code**Legal Values**

0	N/A
1	With Cause
2	Laid Off
3	Special Situation
4	Retirement
5	Permanent Disability
6	Death
7	100% Withdrawal
8	Not Transferred Out
9	Converted
A	User Defined 1
B	User Defined 2
C	User Defined 3
D	Converted
E	QDRO
F	Beneficiary
I	Irrevocable Declination
L	Leave of Absence
N	New Entrant
R	Rehire
T	Transferred to Other Plan
V	Voluntary Termination
X	Excluded Class

Appendix B. Foreign Country Codes (Rec type 10)

ISO_CODE	ISO_COUNTRY_NAME
AD	ANDORRA
AE	UNITED ARAB EMIRATES
AF	AFGHANISTAN
AG	ANTIGUA AND BARBUDA
AI	ANGUILLA
AL	ALBANIA
AM	ARMENIA
AO	ANGOLA
AQ	ANTARCTICA
AR	ARGENTINA
AS	AMERICAN SAMOA
AT	AUSTRIA
AU	AUSTRALIA
AW	ARUBA
AX	ALAND ISLANDS
AZ	AZERBAIJAN
BA	BOSNIA AND HERZEGOVINA
BB	BARBADOS
BD	BANGLADESH
BE	BELGIUM
BF	BURKINA FASO
BG	BULGARIA
BH	BAHRAIN
BI	BURUNDI
BJ	BENIN
BL	SAINT BARTHELEMY
BM	BERMUDA
BN	BRUNEI DARUSSALAM
BO	BOLIVIA, PLURINATIONAL STATE OF
BQ	BONAIRE, SINT EUSTATIUS AND SABA
BR	BRAZIL
BS	BAHAMAS
BT	BHUTAN
BV	BOUVET ISLAND
BW	BOTSWANA
BY	BELARUS
BZ	BELIZE
CA	CANADA
CC	COCOS (KEELING) ISLANDS

ISO_CODE	ISO_COUNTRY_NAME
CD	CONGO, THE DEMOCRATIC REPUBLIC OF THE
CF	CENTRAL AFRICAN REPUBLIC
CG	CONGO
CH	SWITZERLAND
CI	COTE D'IVOIRE
CK	COOK ISLANDS
CL	CHILE
CM	CAMEROON
CN	CHINA
CO	COLOMBIA
CR	COSTA RICA
CU	CUBA
CV	CAPE VERDE
CW	CURACAO
CX	CHRISTMAS ISLAND
CY	CYPRUS
CZ	CZECH REPUBLIC
DE	GERMANY
DJ	DJIBOUTI
DK	DENMARK
DM	DOMINICA
DO	DOMINICAN REPUBLIC
DZ	ALGERIA
EC	ECUADOR
EE	ESTONIA
EG	EGYPT
EH	WESTERN SAHARA
ER	ERITREA
ES	SPAIN
ET	ETHIOPIA
FI	FINLAND
FJ	FIJI
FK	FALKLAND ISLANDS (MALVINAS)
FM	MICRONESIA, FEDERATED STATES OF
FO	FAROE ISLANDS
FR	FRANCE
GA	GABON
GB	UNITED KINGDOM
GD	GRENADA

ISO_CODE	ISO_COUNTRY_NAME
GE	GEORGIA
GF	FRENCH GUIANA
GG	GUERNSEY
GH	GHANA
GI	GIBRALTAR
GL	GREENLAND
GM	GAMBIA
GN	GUINEA
GP	GUADELOUPE
GQ	EQUATORIAL GUINEA
GR	GREECE
GS	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS
GT	GUATEMALA
GU	GUAM
GW	GUINEA-BISSAU
GY	GUYANA
HK	HONG KONG
HM	HEARD ISLAND AND MCDONALD ISLANDS
HN	HONDURAS
HR	CROATIA
HT	HAITI
HU	HUNGARY
ID	INDONESIA
IE	IRELAND
IL	ISRAEL
IM	ISLE OF MAN
IN	INDIA
IO	BRITISH INDIAN OCEAN TERRITORY
IQ	IRAQ
IR	IRAN, ISLAMIC REPUBLIC OF
IS	ICELAND
IT	ITALY
JE	JERSEY
JM	JAMAICA
JO	JORDAN
JP	JAPAN
KE	KENYA
KG	KYRGYZSTAN
KH	CAMBODIA
KI	KIRIBATI
KM	COMOROS
KN	SAINT KITTS AND NEVIS

ISO_CODE	ISO_COUNTRY_NAME
KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF
KR	KOREA, REPUBLIC OF
KW	KUWAIT
KY	CAYMAN ISLANDS
KZ	KAZAKHSTAN
LA	LAO PEOPLE'S DEMOCRATIC REPUBLIC
LB	LEBANON
LC	SAINT LUCIA
LI	LIECHTENSTEIN
LK	SRI LANKA
LR	LIBERIA
LS	LESOTHO
LT	LITHUANIA
LU	LUXEMBOURG
LV	LATVIA
LY	LIBYA
MA	MOROCCO
MC	MONACO
MD	MOLDOVA, REPUBLIC OF
ME	MONTENEGRO
MF	SAINT MARTIN (FRENCH PART)
MG	MADAGASCAR
MH	MARSHALL ISLANDS
MK	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF
ML	MALI
MM	MYANMAR
MN	MONGOLIA
MO	MACAO
MP	NORTHERN MARIANA ISLANDS
MQ	MARTINIQUE
MR	MAURITANIA
MS	MONTSERRAT
MT	MALTA
MU	MAURITIUS
MV	MALDIVES
MW	MALAWI
MX	MEXICO
MY	MALAYSIA
MZ	MOZAMBIQUE
NA	NAMIBIA
NC	NEW CALEDONIA
NE	NIGER

ISO_CODE	ISO_COUNTRY_NAME
NF	NORFOLK ISLAND
NG	NIGERIA
NI	NICARAGUA
NL	NETHERLANDS
NO	NORWAY
NP	NEPAL
NR	NAURU
NU	NIUE
NZ	NEW ZEALAND
OM	OMAN
PA	PANAMA
PE	PERU
PF	FRENCH POLYNESIA
PG	PAPUA NEW GUINEA
PH	PHILIPPINES
PK	PAKISTAN
PL	POLAND
PM	SAINT PIERRE AND MIQUELON
PN	PITCAIRN
PR	PUERTO RICO
PS	PALESTINIAN TERRITORY, OCCUPIED
PT	PORTUGAL
PW	PALAU
PY	PARAGUAY
QA	QATAR
RE	REUNION
RO	ROMANIA
RS	SERBIA
RU	RUSSIAN FEDERATION
RW	RWANDA
SA	SAUDI ARABIA
SB	SOLOMON ISLANDS
SC	SEYCHELLES
SD	SUDAN
SE	SWEDEN
SG	SINGAPORE
SH	SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA
SI	SLOVENIA
SJ	SVALBARD AND JAN MAYEN
SK	SLOVAKIA
SL	SIERRA LEONE
SM	SAN MARINO
SN	SENEGAL
SO	SOMALIA

ISO_CODE	ISO_COUNTRY_NAME
SR	SURINAME
SS	SOUTH SUDAN
ST	SAO TOME AND PRINCIPE
SV	EL SALVADOR
SX	SINT MAARTEN (DUTCH PART)
SY	SYRIAN ARAB REPUBLIC
SZ	SWAZILAND
TC	TURKS AND CAICOS ISLANDS
TD	CHAD
TF	FRENCH SOUTHERN TERRITORIES
TG	TOGO
TH	THAILAND
TJ	TAJIKISTAN
TK	TOKELAU
TL	TIMOR-LESTE
TM	TURKMENISTAN
TN	TUNISIA
TO	TONGA
TR	TURKEY
TT	TRINIDAD AND TOBAGO
TV	TUVALU
TW	TAIWAN
TZ	TANZANIA, UNITED REPUBLIC OF
UA	UKRAINE
UG	UGANDA
UM	UNITED STATES MINOR OUTLYING ISLANDS
UN	UNKNOWN COUNTRY
US	UNITED STATES
UY	URUGUAY
UZ	UZBEKISTAN
VA	HOLY SEE (VATICAN CITY STATE)
VC	SAINT VINCENT AND THE GRENADINES
VE	VENEZUELA, BOLIVARIAN REPUBLIC OF
VG	VIRGIN ISLANDS, BRITISH
VI	VIRGIN ISLANDS, U.S.
VN	VIET NAM
VU	VANUATU
WF	WALLIS AND FUTUNA
WS	SAMOA
YE	YEMEN
YT	MAYOTTE
ZA	SOUTH AFRICA
ZM	ZAMBIA
ZW	ZIMBABWE

Appendix C. Payment Mode Codes (Rec type 33)

Regular Payments			
100	Normal	801	Annual – January
601	Quarterly – Jan, Apr. July Oct.	802	Annual -- February
602	Quarterly – Feb. May Aug. Nov.	803	Annual -- March
603	Quarterly – Mar. June Sept. Dec.	804	Annual -- April
701	Semi-Annual – Jan. July	805	Annual -- May
702	Semi-Annual – Feb. Aug	806	Annual – June
703	Semi-Annual – Mar. Sept	807	Annual -- July
704	Semi-Annual – Apr. Oct	808	Annual -- August
705	Semi-Annual – May Nov.	809	Annual -- September
706	Semi-Annual – June Dec.	810	Annual -- October
		811	Annual -- November
		812	Annual -- December

Installments			
11 Installments		10 Installments	
201	Skip January	301	Skip Jan Feb.
202	Skip February	302	Skip Feb. Mar.
203	Skip March	303	Skip Mar. Apr.
204	Skip April	304	Skip Apr. May
205	Skip May	305	Skip May June
206	Skip June	306	Skip June July
207	Skip July	307	Skip July Aug.
208	Skip August	308	Skip Aug. Sept.
209	Skip September	309	Skip Sept. Oct.
210	Skip October	310	Skip Oct. Nov.
211	Skip November	311	Skip Nov. Dec.
212	Skip December	312	Skip Dec. Jan.

9 Installments		8 Installments	
401	Skip Jan. Feb. Mar.	501	Skip Jan. Feb. Mar. Apr.
402	Skip Feb. Mar. Apr.	502	Skip Feb. Mar. Apr. May
403	Skip Mar. Apr. May	503	Skip Mar. Apr. May June
404	Skip Apr. May June	504	Skip Apr. May June July
405	Skip May June July	505	Skip May June July Aug.
406	Skip June July Aug.	506	Skip June July Aug. Sept.
407	Skip July Aug. Sept.	507	Skip July Aug. Sept. Oct.
408	Skip Aug. Sept. Oct.	508	Skip Aug. Sept. Oct. Nov.
409	Skip Sept. Oct. Nov.	509	Skip Sept. Oct. Nov. Dec.
410	Skip Oct. Nov. Dec.	510	Skip Oct. Nov. Dec. Jan.
411	Skip Nov. Dec. Jan.	511	Skip Nov. Dec. Jan. Feb.
412	Skip Dec. Jan. Feb.	512	Skip Dec. Jan. Feb. Mar.

Various Installments	
300	10 non-consecutive installments
400	9 non-consecutive installments
500	8 non-consecutive installments
600	4 installments
700	2 installments
003	3 installments
005	5 installments
006	6 installments
007	7 installments
450	8 full payments, ½ in July & Oct.
451	9 full payments, ½ in July
452	9 full payments, ½ in July
951	Single Additional Premium
198, 199, 998, 999	Paid Up

Appendix D. Contribution Money Types (Rec type 33)

Source	Name: Short SC150	Name: Long SC100
A	EE Pre Match	Employee Pre-Tax Match
B	EE Opt Match	Employee Optional Pre-tax Matched
C	QNEC	Qualified Non-elective Contrib
D	ER Match	Employer Match
E	EE Pre-tax	Employee Pre-tax
F	ER	Employer
G	EE Aft Match	Employee After-Tax Match
I	EE Pre Mand	Employee Pre-Tax Mandatory
K	EE After-tax	Employee After-tax
P	ER	Employer
Q	EE Aft Mand	Employee After-Tax Mandatory
T	ER Match	Employer Match
V	ER	Employer
X	Omnibus	Omnibus Account
1	457B ER	457B Employer
2	Roth	Roth
4	Profit Share	Profit Sharing
5	Money Purch	Money Purchase
8	QVEC	QVEC

Appendix E. Sub Plan Values (Rec type 33)

Ind	Description		
GOS	Retirement Choice Plus (84) (RP1)	Retirement Choice Plus (60) (RP2)	Retirement Choice Plus (5) (RP3)
	Retirement Select Plus Large (SP1)	Retirement Select Plus Mid (SP2)	Retirement Select Plus Direct (SP3)
	Retirement Select Plus II Large (S21)	Retirement Select Plus II Mid (S22)	Retirement Select Plus II Direct (S23)
	GSRA (GS1)		
	SRA (SR1)		
	457(b) private (GA1)		
	Retirement Health (RH1)		
GOR	Retirement Choice (84) (RS1)	Retirement Choice (60) (RS2)	Retirement Choice (5) (RS3)
	Retirement Select Large (SA1)	Retirement Select Mid (SA2)	Retirement Select Direct (SA3)
	GRA (GR1)		
	RA (RA6)		
	457(b) private (GA1)		
	Retirement Health (RH1)		

Appendix F. Product Indicators (Rec type 33)

Indicator	Description
GA1	457(b) Private
GA3	
GR1	GRA
GS1	GSRA
KE1	Keogh
RA6	RA
RS1	Retirement Choice (84)
RS2	Retirement Choice (60)
RS3	Retirement Choice (5)
RP1	Retirement Choice Plus (84)
RP2	Retirement Choice Plus (60)
RP3	Retirement Choice Plus (5)
SA1	Retirement Select Large
SA2	Retirement Select Mid
SA3	Retirement Select Direct
SP1	Retirement Select Plus Large
SP2	Retirement Select Plus Mid
SP3	Retirement Select Plus Direct
S21	Retirement Select Plus II Large
S22	Retirement Select Plus II Mid
S23	Retirement Select Plus II Direct
SR1	SRA
RH1	Retirement Health

Appendix G. Data Validation Rules

Please note that the follow data validation checks are being performed on each and every OPS file. If any of the below edit checks find invalid data, the file will need to be corrected and resubmitted by client before it will be loaded into the TIAA record keeping system (outside of the future year values on rec type 03, just the record will be skipped).

Global OPS File Data Checks

- Check for valid Record types -
Values '01' thru '17', '23' and '33', '35', '36', '37', '38', '99' - reject file
 - Check for valid SSN – cannot be spaces, 000000000, or 999999999 - reject file
Skip the record if the record type is 37
 - Valid Plan Number – cannot be spaces - reject file
 - Skip the record if the record type is 37
 - '100100', '100101', '100102', '100103', '100104' and '100105' plans can have 'MO' or 'BI' or spaces in 7th and 8th byte but all other plans should have spaces only in 7th and 8th bytes.
 - If rec type 37 -Skip the record
 - If any other rec type - Reject file
 - More than 10 for payroll dates per plan - Report as Warning
-

Record type 03 / 23

- **Date of Birth (DOB)**
 - Date must be in YYYYMMDD format if not in this format - skip the field
 - DOB must be less than Employment date and Plan Entry Date if not - report as warning
- **Employment Date**
 - Date must be in YYYYMMDD format if not in this format - skip the record
 - Date must be between 19300101 and one year of current date if not - skip the record
- **Plan Entry Date**
 - Date must be in YYYYMMDD format if not in this format - skip the record
 - Date must be between 19300101 and one year of current date if not - skip the record
- **Disability Date**
 - Date must be in YYYYMMDD format if not in this format - skip the record
- **Rehire Date**
 - Date must be in YYYYMMDD format if not in this format - skip the record
- **Termination Date**
 - Date must be in YYYYMMDD format if not in this format - skip the field
 - Date must be between 19300101 and one year of current date if not - skip the field

Note: If the rehire date (RD) is greater than Termination date (TD) then RD will be updated in omni if not (TD) will be updated in omni

- **Date Of Death (DOD)**
 - Date must be in YYYYMMDD format if not in this format - skip the record
 - DOD must be greater than Date of Birth, Employment date and Plan Entry Date if not - skip the record
- **ADJ Hire Date**
 - Date must be in YYYYMMDD format if not in this format - skip the record
- **Leave Of Absence Date (LOA)**
 - Date must be in YYYYMMDD format if not in this format - skip the record

NOTE: Please note 00000000 or spaces are valid values for all above OPS dates

Record type 12 / 22

- Employee Plan Status must contain a valid value if not E, P, X, N, D, A, and blank - skip the record
- Participant Reason Code must contain a valid value if not 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, A, B, C, D, E, F, I, L, N, R, T, V, X, and blank - skip the record
- Alt FICA/OBRA participation indicator must contain a valid value if not - skip field

If Service Records Processing (PL634:5) = Y

If associated Rec 12/22 is not in remittance file

- Rec type 12/22 must be present, if not found - skip record 12/22

If associated Rec 12/22 Status Code = 'A' AND Rec 12/22 Reason Code = '01'

- Employment Date must be valid - if not valid - skip rec 12/22 - 23

If associated Rec 12/22 Status Code = 'A' AND Rec 12/22 Reason Code = '02'

- Rehire date must be valid - if not valid - skip rec 12/22 - 23

If associated Rec 12/22 Status Code = 'T' AND Rec 12/22 Reason Code = '54'

- Disability date must be valid - if not valid - skip rec 12/22 - 23

If associated Rec 12/22 Status Code = 'T' AND Rec 12/22 Reason Code = '56'

- Date of Death must be valid - if not valid - skip rec 12/22 - 23

If associated Rec 12/22 Status Code = 'T' AND

Rec 12/22 Reason Code = '51' or Rec 12 Reason Code = '52'

- Termination date must be valid - if not valid - skip rec 12/22 - 23

If associated Rec 12/22 Status Code = 'L'

- LOA date must be valid - if not valid - skip rec 12/22 - 23

If associated file is not a seed file

- ADJ Hire Date must be blank, if not blank - skip record 23

Status Code	Status Translation	Reason Code	Reason Translation
A	Active	01	New Hire
T	Terminated	02	Rehire
L	Leave	51	Retire
		52	Voluntary
		54	Permanent Disability
		56	Death

Record type 04/05

- Rec Type 04 present with no Address - Skip record 04 and 05
- Rec Type 04 present with no Rec Type 05 - Skip record 04 and 05
- Rec Type 05 present with no City - Skip record 04 and 05
- Rec Type 05 present with no Rec Type 04 - Skip record 04 and 05

Record type 06/07

- Rec Type 06 present with no Address - Skip record 06 and 07
- Rec Type 06 present with no Rec Type 07 - Skip record 06 and 07
- Rec Type 07 present with no City - Skip record 06 and 07
- Rec Type 07 present with no Rec Type 06 - Skip record 06 and 07

Record type 11

- Div/sub Must be valid if not - report as warning

Record type 13 / 33

- Mode must contain a valid mode value if not - report as warning
003,005,006,007,100,198,199,201,202,203,204,205,206,207,208,209,
210,211,212,300,301,302,303,304,305,306,307,308,309,310,311,312,
400,401,402,403,404,405,406,407,408,409,410,411,412,450,451,452,
500,501,502,503,504,505,506,507,508,509,510,511,512,600,601,602,
700,701,702,703,704,705,706,801,802,803,804,805,806,807,808,809,
810,811,812,951,998,999,603
- Frequency must contain a valid frequency value if not - report as warning
1,2,3,4,5,6,7,8,9,A
- Payroll Date
 - Date must be in YYYYMMDD format if not in this format - reject file
 - Payroll date cannot be more than 1 year in past/future if not - report as warning**NOTE:** 00000000 and spaces are not valid
- Sources must contain a valid source value if not - reject file
A,B,C,D,E,F,G,H,I,K,N,O,P,Q,T,V,W,X,Z,1,2,4,5,6,8
- Contribution amount must be numeric if not - reject file
- Contribution amount in excess - reject file
- Sub Plan must be a valid sub plan value if not - reject file
GS1, SR1, GR1, RA6, GOS, GOR, GA1, GA3, <blank>
RS1, RS2, RS3, RP1, RP2, RP3, SA1, SA2, SA3, SP1, SP2, SP3, S21, S22, S23
RH1
NOTE: Sub Plan edit is for OPS record type – 33 only

Record type 14

- Payroll Date
 - Date must be in YYYYMMDD format if not in this format - reject file
NOTE: 00000000 and spaces are not valid
 - Payroll date cannot be more than 1 year in past/future if not - report as warning
- Repayment amount must be numeric if not - reject file

Record type 15 / 35 / 55

- Pay Period Compensation must be NUMERIC if not - skip the record
 - No '-' values, non-numeric values, or negative values accepted
 - Pay Period Compensation must be less than 100 million - report as warning
- YTD Gross Compensation must be NUMERIC if not - skip the record
 - No '-' values, non-numeric values, or negative values accepted
 - YTD Gross Compensation must be less than 100 million - report as warning
- Payroll Date
 - Date must be in YYYYMMDD format if not in this format - reject file
 - Payroll date cannot be more than 1 year in past/future if not - report as warning
 - If different Payroll Dates are more than 10 for plan then **NOTE: 00000000 and spaces are not valid** - report as warning

NOTE: The below 3 fields are present on OPS record type –35/55

- Annual Salary must be NUMERIC and greater than zero if not - skip the record
 - No '-' values, non-numeric values, or negative values accepted
- Cash Bonus must be NUMERIC and greater than zero if not - skip the record
 - No '-' values, non-numeric values, or negative values accepted
 - Cash Bonus must be less than 1 million - report as warning
- YTD Base Compensation must be NUMERIC and greater than zero if not - skip the record
 - No '-' values, non-numeric values, or negative values accepted
 - YTD Base Compensation must be less than 1 million - report as warning
- Frequency must contain a valid frequency value if not - skip the record
1,2,3,4,5,6,7,8,9,A
- Employee Match Amount must be NUMERIC and greater than zero if not – skip the record
 - No '-' values, non-numeric values, or negative values accepted
 - This is for rec type 55

Record type 16 / 36

- Pay Period Hours must be NUMERIC if not - reject file
 - No '-' values, non-numeric values, or negative values accepted
- YTD Hours must be NUMERIC if not - reject file
 - No '-' values, non-numeric values, or negative values accepted
- Payroll Date
 - Date must be in YYYYMMDD format if not in this format - reject file
 - Payroll date cannot be more than 1 year in past/future if not - report as warning
 - If different Payroll Dates are more than 10 for plan for - report as warning

NOTE: The below fields are present only on OPS record type –36

- Alternate Vesting Date
 - Date must be in YYYYMMDD format if not in this format - reject file
 - Date must be between 19500101 and cannot be more than 1 year in future if not - report as warning
- Vesting Source must contain a valid source value if not - skip the record
 - A,B,C,D,E,F,G,H,I,K,N,O,P,Q,T,W,X,Z,1,2,4,5,6,8
 - If valid source then verify the data against PM3500DF parm, if the plan and source are not present in PM3500DF parm then - skip the record

NOTE: Valid Employer Sources [C, D, F, P, T, W, 1, 4, 5, 6]

- Years Of Service must be between numeric or spaces if not - skip the record
- Vesting Percentage must be between 0% and 100% if not - skip the record

NOTE: 00000000 and spaces are not valid

- Frequency must contain a valid frequency value if not - skip the record
1,2,3,4,5,6,7,8,9,A

Record type 37

- OPTOUT Date
 - Date must be in YYYYMMDD format if not in this format - skip the record
 - Date cannot be more than 90 days in past/future if not - skip the record
- OPTOUT Notify Date
 - Date must be in YYYYMMDD format if not in this format - skip the record
- Roth Notify Date
 - Date must be in YYYYMMDD format if not in this format - skip the record

NOTE: For all the above dates 00000000 and spaces are valid

Record type 38

- Deferral Source
 - Valid values are 'A' 'B' 'E' 'G' 'I' 'K' 'Q' '2' and ' ' if not - skip the record
- Deferral Amount must be NUMERIC if not - skip the record
 - No '-' values, non-numeric values, or negative values accepted
- Deferral Percentage Must be NUMERIC
 - Must be between 0 and 100 if not - skip the record
- Plan Annual Salary must be NUMERIC and greater than zero if not - skip the record
 - No '-' values, non-numeric values, or negative values accepted
- Payroll Date
 - Date must be in YYYYMMDD format if not in this format - skip the record
 - Payroll date cannot be more than 1 year in past/future if not - report as warning
 - If different Payroll Dates are more than 10 for plan for - report as warning

NOTE: 00000000 and spaces are not valid

Record type 39

- Eligibility Sources
 - When both sources are spaces - skip the record
- Eligibility Date 1
 - Date must be in YYYYMMDD format if not in this format - skip the record
- Eligibility Date 1 and Source 1
 - If eligibility date 1 is populated –
Eligibility source 1 must be populated - If not - skip the record
- Eligibility Date 2
 - Date must be in YYYYMMDD format if not in this format - skip the record
- Eligibility Date 2 and Source 2
 - If eligibility date 2 is populated –
Eligibility source 2 must be populated - If not - skip the record
- Plan Entry Date
 - Date must be in YYYYMMDD format if not in this format - skip the record

Record type 98 (Seed File)

- If seed file is being processed
 - Pay Period Hours must be zero, if not zero - skip rec 36
- If seed file is being processed
 - Service Records Processing (PL634:5) must equal Y, if not - reject file
- If seed file is being processed
 - No plan control files should be in Omni, if they are - reject file
- If seed file is being processed
 - Must be first and only seed file being processed, if not - reject file

Record type 99

- Prior Vesting Service must be NUMERIC - reject file
 - No '-' values, non-numeric values, or negative values accepted

New Enrollments Edit:

The new enrollment changes will be implemented to skip all of the enrollment records if:
The participant on a remittance file does not have an account in Omni
The associated plan is setup for enrollments (PL634 - byte 2 = Y)
The associated plan does not have a mutual fund default (PL629 =N)
The participant's associated/calculated sub plan is an RA6 or SR1