Contribution Notice of Deposit Upload File Specification

General Description

File Reference Name:	The File Name for development is NmmddyyX.tpa or NmmddyyXXX.tpa as indicated in the File Name Record Description detail below.
File Contents:	File contains Contribution Notices of Deposits.
Producer/Consumer:	Generated by Third Party Administrator, Recordkeeper or Plan Sponsor. Uploaded to SCHWAB RETIREMENT CENTER Site or sent via SFTP.
Delivery/Production Time:	For same day processing submit prior to 5:45 PM Eastern each Business Day if on SRC website or via SFTP delivery.
Field Delimiter Rules:	Fields are comma delimited.
Record Length:	Variable
Record Delimiter Rules:	Each record is terminated with a CR/LF combination.
Formatting and Content Rules:	• All files must conform to specifications provided below and include a header record, one or more detail records and a trailer record. • If optional data is not provided, the empty field must be delimited by two commas placed next to each other. See the field's description for further information on contents as well as sample records provided. • Each record in the file must contain at least one contribution allocation. A file must not contain blank lines. • Fields must be enclosed in double quotes if text contains commas.
Last Updated:	November 2024

Notation Used

The following notations are used throughout the file definition document to describe the type of data stored in the fields.

The "**Type**" notation in the record information uses the following notations:

Char	A single character. Can be any alphanumeric character, including the special characters ~!@#$%^&*()_+=- ' \][{} ' ;:/.<>?. , Note that the double quote character is not included in the list of permitted special characters and must only be used to enclose text fields which may contain commas. Ex: "J Smith, Jr."
String	More than one character. Can be any combination of alphanumeric characters, including the special characters ~!@#$%^&*()_+=- ' \][{} ' ;:/.<>?. , Note that the double quote character is not included in the list of permitted special characters and must only be used to enclose text fields which may contain commas. Ex: "J Smith, Jr."
Numeric	Numbers may have leading zeros, where applicable and decimal precision is specified for each numeric field. All numbers must be unsigned - negative numbers are not permitted.

The "**Format**" notation in the record information uses the following notations:

X	Character format
9 **or** **9(9).9(9)**	Numeric, no decimal digits or Numeric with integers, decimal point and decimal digits. Positive (unsigned) numbers only. The numbers in parenthesis shows the number of digits to the left and to the right of the decimal point. The decimal point must be included. Example: 9(3).9(2) = 999.99 The field size of this example is 6 and it includes: three integers, a decimal point and two decimal digits.
MMDDYYY Y	Character string date format with century. MM = Month, DD = Day, YYYY = 4 digit Year Example: 01012014
HHMM	Character string time format. HH = hour (24 hour format), MM = minutes Example: 1432 This represents a file created at 2:32PM in the afternoon.

File Naming Convention

| Inbound File

Does not apply to files uploaded to Schwab Retirement Center (SRC) | NmmddyyX.tpa or NMMDDYYXXX.TPA | This file is sent by the Client and received by Charles Schwab Trust Bank prior to Noon Eastern for processing the Business Day.

• Position 1: Fixed at "N"
• Positions 2-7: This is the file's transmission date in the format MMDDYY
• Position 8: X = A number 1 - 9 represents the acceptable values. If a file fails the same value can be uploaded on SRC or sent via SFTP once the transaction has been corrected.
• December 2016 Position 8, 9, 10: XXX = 001-999 |

Example: N1231161.999 or N123161A.999, etc.

Example: N123116001.999

Header Record Description

Field #	Name	Type	Max Width	Decimals	Format	Fixed	Reqd	Description
1	Record Type	String	2		XX	HD	Y	Identifies record as Header Record
2	File Type	Char	1		X	C	Y	Identifies file type – Contributions
3	File Source	Numeric	1	0	9		Y	Identifies the originator of the file: 1 = TPA 2 = Plan Sponsor
4	TPA Code	String	3		XXX		Y	TPA Code as assigned by Schwab
5	Plan Code	String	10		XXXXXXX XXX		Y	Leave blank or fixed at "VARIOUS".
6	File Date	String	8		MMDDYYYY		Y	Month/Day/Four Digit Year file was generated I.e. 01012014
7	Time	String	4		HHMM		Y	Time file was generated in Hour/Minute 24-hour clock format.
8	Sequence #	Numeric	3	0	009		Y	File sequence number – multiple files may be sent each day. I.e. 001 = first file 005 = fifth file

Header Record Example

HD,C,1,901,VARIOUS,04212024,1514,002

The example illustrates the header record of a file sent by TPA 901. The file contains contribution notices for multiple Plans, was generated on 04/21/2024 at 15:14 (or 3:14 pm) and is the second file generated for that day.

Contribution Notice of Deposit Detail Record Description

Field #	Name	Type	Max Width	Decimals	Format	Fixed Value	Reqd	Description
1	Record Type	String	1		X	C	Y	Identifies the record as a Contribution
2	TPA Code	String	3		XXX		Y	TPA Code assigned by Schwab I.e. 015
3	Plan Code	String	10		XXXXXXX XXX		Y	Plan Code assigned by TPA
4	Multiple Employer Code	Char	20	0	XXXXXXX XXXX XXXXXXX XX		N	Multiple Employer Code Optional. May be used to denote different locations within a firm sending in the funds.
5	Payment Method	Char	1		X		Y	How the funds represented by this Contribution Notice will be sent to Schwab: W = Wire A = ACH P = ACH PULL C = Check
6	ABA Routing Number	Numeric	9		999999999		O	Required for a transmission method of P=ACH PULL. Leading zero's required if applicable. I.e. 009123456.
7	Bank Account Number	String	17		XXXXXXX XXXXXXX XXX		O	Required for a transmission method of P=ACH PULL. Leading zero's required if applicable. I.e. 009-123456-1230
8	Funds Sent Yet	Char	1		X		Y	Indicates if funds have already been sent or if the funds will be sent after the Contribution Notice Y = Funds already sent N = Funds not sent. Must be set to N for Payment Method = P.

9	Date Funds Sent/Anticipated Date/Effective Date.	String	8		MMDDYYYY		O	If Field 8 = "Y" this represents the date the check, wire or ACH item had been sent to Schwab. If Field 5 = "P" (along with Field 8 = "N") use the date field here to indicate to Schwab that this request is to be done in the future up to 30 days from the date the file is received. Effective Date is the date Schwab will submit the ACH Pull to begin the DEBIT ACH process with the bank. Month/Day/Four Digit Year e.g. 01012024.
10	Payroll period end date	String	8		MMDDYYYY		O	Optional, but recommended if a Contribution Notice contains certain allocation types. See Allocation Type Code Table, below. Month/Day/Four Digit Year with leading zero's required. e.g. 01012024. Payroll Period End Date cannot be more than 30 days in the future. Payroll Period End Date cannot be more than 13 months in the past.
11	Contribution Notice Total Amount	Numeric	14	2	9(11).9(2)		Y	Total amount of contribution, loan or rollover allocations included within a Contribution Notice. Maximum value permitted: $11,999,999,999.87

12	Allocation Type Code **	Numeric	3	0	999		Y	Identifies the source of funds for an allocation. See Allocation Type Code Table, below. Leading zero's required if applicable. I.e. 027.
13	Allocation Amount **	Numeric	12	2	9(9).9(2)		Y	The amount of an allocation detail. Example: 1234.39
14	FBO/Explanation **	String	25		XXXXXXX XXX XXXXXXX XXX XXXXX		O	For Benefit Of: Participant Name or "Various" if payment applies for more than one participant. An explanation may only be populated if indicated in the Allocation Type Code table below as Optional or Required.
15	SSN **	String	9	0	9		O	-Participant Social Security Number -Not used if payment applies for more than one participant. -May be left blank. -Optional for certain allocation types. See Allocation Type Code Table, below.

** Repeat items 12-15 as many times as needed.
As an example, a record for a contribution with only one allocation type code will contain a total of 15 fields. A record for a contribution that consists of two allocation type codes will contain a total of 19 fields. See the examples that follow the Allocation Type Code Chart below:

Allocation Type Codes

Code	SA Code	Trust Statement Description	F/B/O Field 14	Explanation	SSN Field 15	Payroll Period End Date Field 10
027	027	Employee Pre-Tax Contribution	Option	No	Optional	Recommended
025	025	Employer Match Contribution	No	No	No	Recommended
028	028	Employee After-Tax Contribution	Option	No	Optional	Recommended
023	023	Employer Contribution	No	No	No	Recommended
042	042	Employee EGTRRA Catch Up Contribution	No	No	No	Recommended
037	037	Employee Roth Contribution	No	No	No	Recommended
044	044	Contribution Deferred Compensation (Non-Qualified)	No	No	No	Recommended
045	045	Employer Contribution (Non- Qualified)	No	No	No	Recommended
151	151	Participant Loan Payments	Option	No	Optional	Recommended
029	029	Rollover/Transfer Contribution	Option	No	Optional	N/A
017	017	Transfer from Prior Trustee/Custodian	No	No	No	N/A
010	010	Transfer from Other Trustee/Custodian	No	No	No	N/A
505	048	Employer Roth Non-Elective Contribution	No	No	No	Recommended
506	047	Employer Roth Match Contribution	No	No	No	Recommended
238	238	Miscellaneous Receipt	No	Required	No	Optional

Detail Record Examples

This example illustrates a detail record with two allocations. The funds have not been sent yet, will be sent by wire, Payroll Period End Date is provided and Multiple Employer Code does not apply for this Plan.
C,123,MYPLAN,,W,,,N,04252024,04012024,10000.00,027,7000.00,,,025,3000.00,,

This example illustrates a detail record with four allocations for a Multiple Employer Plan. The funds are being sent by ACH Pull. Funds Set Yet is set to No and Sent Date and Payroll Period End Date are empty as required for ACH Pull requests. F/B/O and social security number are included for the rollover allocation.
C,123,YOURPLAN,102578,P,123456789,12345612345,N,,,20000.99,028,5000.00,,,042,1000.99,,,151,5000.00
,,,029,9000.00,George Stevens,555126666

The last example illustrates a detail record with one Participant Loan Payment allocation for multiple participants. Payment will be made by ACH but funds have not been sent yet.
Payroll period end date does apply for this allocation type.
C,123,MYPLAN,,A,,,N,04302024,,12000.00,151,12000.00,Various,

Trailer Record Description

Field #	Name	Type	Max Widt	Decimals	Format	Fixed Value	Reqd	Description
1	Record Type	String	2		XX	TL	Y	Identifies record as a Trailer Record (or Footer Record)
2	File Type	Char	1		X	C	Y	
3	Record Count	Numeric	5	0	9(5)		Y	Count of all Contribution Notice records contained in the file.
4	Total Amount	Numeric	16	2	9(13).9(2)		Y	Sum of all Contribution Notice Total amounts (Detail record field 11).

Trailer Record Example
TL,C,12,251678.21
The example illustrates a file trailer record for a file containing 12 Contribution Notice
Records. The grand total of all Contribution Notice total amounts is $251,678.21

Contribution Notice Sample File
Filename: N0401241.123

HD,C,1,123,VARIOUS,04012024,1125,001
C,123,MYPLAN,,W,,,N,04252024,04012024,10000.00,027,7000.00,,,025,3000.00,,
C,123,YOURPLAN,102578,A,,,Y,04012024,,20000.99,028,5000.00,,,042,1000.99,,,151,5000.00,,,029,9000.00
,George Stevens,555126666
C,123,MYPLAN,,A,,,N,04302024,,12000.00,151,12000.00,,
TL,C,3,42000.99