

Payroll Feedback Information

Payroll Feedback Service

The Payroll Feedback Service from Voya Financial® provides the data Sponsors or Payroll Vendors need to update their payroll system with Participants' plan-related payroll deductions. This service provides notice and data for activities impacting participants' payroll deductions based on plan provisions and service elections:

Enrollments

- Newly enrolled participants with an initial contribution rate, even if zero

Contribution Rate Changes

- Changes to deferral rates

Hardship Suspensions

- Alerts Sponsors to change contribution rate to zero
- Reinstatements reported when the contribution rate is changed from zero

Loan Payment Changes

- New Loans
- Re-amortizations
- Payoffs
- Defaults

Employer Contributions

- Alerts Sponsors to start employer contributions. Reporting will occur on the file just prior to the employee's eligibility date for the specific employer contribution source.

Data Format

Payroll Feedback data is provided in two formats: plain text, comma-delimited files, and a printer-friendly PDF report.

Division/Sub-location Level Reporting

Plan reports may be segregated by division/sub-location level for ease of reporting. These reports are available on the Sponsor Website to restricted users who are set up with this level of access. A Plan Level report is always generated and available to the Primary Plan Contact (PPC) for the Plan. Census data must be submitted either with each payroll or on a regular basis if electing this reporting service.

Delivery Methods

Payroll Feedback Files and Reports are available on the Sponsor Website based on the frequency set up for the plan. The Payroll Feedback File can also be delivered electronically via encrypted email or FTP.

Notification

An email can be sent to Sponsor-provided email addresses as notification that the Payroll Feedback process has been completed. The email notification does not contain participant data. It is available for all delivery methods.

Payroll Feedback File

The Payroll Feedback File ("PAYROLL_FEEDBACK.CSV") and column headings file ("File_Columns.CSV") are in CSV format. The comma-separated-values (CSV) file is a data file used for storing data in a structured form, which will be used in a table or spreadsheet program. Each field in the CSV file is encased in double quotes (") and separated with commas (,). For example, "660001","111223333","ABC0001113332293","","1000", etc.

The Payroll Feedback File contains participant-specific data related to individual transactions occurring during the reporting period. If no data is available for reporting, the Payroll Feedback File will be produced with the message "NO TRANSACTIONS FOUND".

The Payroll Feedback File is intended to be used to upload changes to the Sponsor's payroll system. For this reason, column headings are not attached to this file, but provided in a separate file. Some columns on the Payroll Feedback File contain Voya® administrative system codes that require translation. For those columns containing a "code", the translations appear in the email text, as shown below.

Sample Payroll Feedback File

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH
1	999999	0		1234	PARTICIPANT	TEST				Pre-Tax		1100																		20110202	2			
2	999999	0		1234	PARTICIPANT	TEST				Roth \$		1500																		20110202	2			
3	999999	0		1234	PARTICIPANT	TEST				Catch Up \$		1800																		20110202	2			
4	999999	0		1234	PARTICIPANT	TEST				Pre-Tax Defr1%	1																			20110202	2			
5	999999	0		1234	PARTICIPANT	TEST				Aft-Tax Defr1%	3																			20110202	2			
6	999999	0		1234	PARTICIPANT	TEST				Roth %	5																			20110202	2			
7																																		

Sample Payroll Feedback File with status 08

	A	B	C	D	E	F	G	H	I	J	AD	AE
1	999999	999999991			1 TEST	TEST1	20220101			MATCH	20221215	8
2	999999	999999992			1 TEST	TEST2	20220101			MATCH	20221215	8

Column Headings File

The column headings file "File_Columns.CSV" contains a single row of text representing column labels for the Payroll Feedback File. The single row can be saved, copied, and inserted into the Payroll Feedback File, if desired.

Sample Column Headings File

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH				
1	PLANID	PARTNU	EMPLOYEE	DIVSUB	FIRSTNA	LASTNA	ELIGDAT	SUSPENDED	BLANKOOL	MONEYSOUL	CONTRIB	CONTRIB	LOANHL	LOANTYF	LOANSTAT	LOANORIC	LOANISS	LOANIS	LOANPMT	LOANPMT	LOANPMT	LOANHL	LOANINT	LOANTO	LOANHL	LOANOU	LOANRE	BLANKC	BLANKC	BLANKC	TRANDA	TRANTYI	PAYMETH	LNGL	AMT	SUSP	END	DATE
2																																						

Payroll Feedback Report

A printer-friendly Report in PDF format is also produced as part of the Payroll Feedback Service. The Payroll Feedback Report is different from the Payroll Feedback File in both format and presentation. In the Report, Contribution data is separated from Loan data, with the Contribution data appearing first. The Payroll Feedback Report will not be produced if there is no reportable data for the reporting period.

Data in the "Tran Type" column is presented in "code values", a code Key is provided so the user can translate the data. This Key is presented following both the Contribution section and Loan section of the Report.

~~~~~ CONTRIBUTIONS ~~~~~

BPXXP255NG		RUN DATE 07/27/09				RUN TIME 16:02:48				PAGE		1
PLAN NUMBER:		PLAN NAME:										
CONTRIBUTIONS												

SSN	DIV SUB	EMPLOYEE ID	NAME		TRAN TYPE	TRAN DATE	ELIG DATE	SUSP END DATE	SRC DESCRIPTION	CNTRB PERCENT	CNTRB AMOUNT	

537	0001		SCH	, SERGI	02	05/21/09	00/00/00		Pre-Tax Defrl%	% 1.00	\$ 0.00	
537	0001		SCH	, SERGI	02	05/21/09	00/00/00		Aft-Tax Defrl%	% 2.00	\$ 0.00	
615	0001		CAR	, JAMAR	02	05/21/09	00/00/00		Pre-Tax Defrl%	% 1.00	\$ 0.00	
615	0001		CAR	, JAMAR	02	05/21/09	00/00/00		Aft-Tax Defrl%	% 2.00	\$ 0.00	
674	0001		NEA	, LEMUE	02	05/21/09	00/00/00		Pre-Tax Defrl%	% 10.00	\$ 0.00	
674	0001		NEA	, LEMUE	02	05/21/09	00/00/00		Aft-Tax Defrl%	% 1.00	\$ 0.00	

~~~~~ CODE KEY ~~~~~

Tran Type column indicates the reason participant is listed:

- 01 Enrollment
- 02 Rate Change
- 03 Hardship/Suspension
- 04 Loan Start
- 05 Loan Change
- 06 Loan Stop
- 07 Reinstatement
- 08 Company Contribution

~~~~~ LOANS ~~~~~

DATE: 08/26/10										PAYROLL CHANGE REPORT										PAGE 1									
PLAN NUMBER: LOAN ACTIVITY -----										PLAN NAME:																			
SSN	DIV SUB	EMPLOYEE ID	NAME	TRAN TYPE	TRAN DATE	LN NUM	LOAN TYPE	LOAN STATUS	LOAN FREQUENCY	# OF PMTS	INT RATE	PAY METHOD	1st DMT ISSUED	MTURED RE-AMTD	ISSUE AMT DMT AMT BALANCE INTEREST														
	0001		BLAKEY-DP,GRISE	04	08/05/10	001	GENL	ACTIVE	MONTHLY	24	% .0300	08/02/10			\$3000.00														
												ACH	09/01/10		\$128.95														
															\$3044.80														
															\$2957.50														
															\$94.80														
	0001		BLAKEY-DP,GRISE	04	08/18/10	002	GENL	ACTIVE	MONTHLY	24	% .0300	08/12/10			\$3000.00														
												ACH	09/11/10		\$128.95														
															\$3094.80														
															\$3000.00														
															\$94.80														
	0001		VERGARA-DP,JONA	04	08/05/10	001	GENL	ACTIVE	MONTHLY	24	% .0300	08/02/10			\$1100.00														
												PD	09/01/10		\$47.28														
															\$1134.72														
															\$34.72														
	0001		JACQUEZ-DP,MIGU	06	08/18/10	001	GENL	NRML PYOFF	BIWEEKLY	6	% .0375	03/25/10			\$1000.00														
												ACH	05/25/10		\$0.00														
															\$0.00														
															\$0.00														
															\$200.00														
	0001		DOLAK-DP,DIONE	04	08/05/10	001	GENL	ACTIVE	MONTHLY	24	% .0300	08/02/10			\$1000.00														
												PD	09/01/10		\$42.99														
															\$1031.76														
															\$1000.00														
															\$31.76														

~~~~~ CODE KEY ~~~~~

Tran Type column indicates the reason participant is listed:

- 01 Enrollment
- 02 Rate Change
- 03 Hardship/Suspension
- 04 Loan Start
- 05 Loan Change
- 06 Loan Stop
- 07 Reinstatement
- 08 Company Contribution

Sample Email sent to the recipient of the communication e-mail(s):

We are pleased to inform you that your Payroll Feedback File will be available today!

Your Payroll Feedback File and Payroll Feedback Report for this batch cycle for Plan <Plan Number> [and Locations <Location number(s)>]* will be delivered to your preset File and Report delivery locations. Please review this file and update your payroll as necessary.

The Payroll Feedback File does not contain column headings to make it easier for those uploading the file into a payroll system. These column headings can be found on the Sponsor Website under "Processing Center > Payroll Feedback".

If you have any questions regarding this information, please contact Plan Management. Do not reply to this email, as this e-mail was sent from a mailbox that does not accept messages.

Thank you for doing business with Voya!

*** applies only to plans using the div-sub option to support multiple locations**

Payroll Feedback .CSV File Layout & Column Descriptions

The table below contains a list all of columns of information included on the CSV File and the Report, a brief description of each column, and each column's maximum width. The columns are listed in the order in which they appear on the CSV File.

	Col	Field Name (CSV)	Field Name on PDF Report	Field Description	Picture Clause	Maximum Column Width
1	A	Plan Number	Plan Number	Plan Number for the requested change.	X(06)	6
2	B	Participant Number	SSN	Social Security Number of participant making the change	X(09)	9
3	C	Employee Id	EMPLOYEE ID	Employee Identifier assigned by the employer to identify an individual within their organization.	X(13)	13
4	D	Location Code (Div/Sub Id)	DIV SUB	An identifier that defines the division / subsidiary in which the participant belongs	X(04)	4
5	E	First Name	NAME (Last, First)	First Name of the participant making the change.	X(40)	40
6	F	Last Name	See above	Last Name of the participant making the change.	X(40)	40
7	G	Eligibility Date	ELIG DATE	First date employee is eligible to contribute to the source noted in column J.	9(8)	8
8	H	Suspended from Contributions	SUSP	Indicator set to "Y" when a participant has been suspended from contributions due to events such as a hardship w/d.	X(01)	1
9	I	Blank Column	Not Applicable	Reserved for future use		
10	J	Money Source Description	SRC DESCRIPTION	Money Source Name Description Employee Money Sources: <u>Money Source Description</u> Label (csv column J) 1. Pre-Tax Percent Change Pre-Tax Defrl% 2. Pre-Tax Dollar Change Pre-Tax 3. Pre-Tax Bonus Percent Change* Pre-Tax Bonus% 4. Pre-Tax Bonus Dollar Change* Pre-Tax Bonus\$ 5. Suppl. Deferral Percent Chg Suppl Defrl % 6. Suppl Deferral Dollar Change Suppl Defrl \$ 7. After Tax Percent Change Aft-Tax Defrl% 8. After Tax Dollar Change Aft-Tax Defrl\$ 9. After Tax Bonus Percent Change* Aft-Tax Bonus% 10. After Tax Bonus Dollar Change* Aft-Tax Bonus\$ 11. After Tax Suppl Percent Chg Aft Tax Suppl% 12. After Tax Suppl Dollar Chg Aft Tax Suppl\$ 13. Roth Deferral Percent Change Roth % 14. Roth Deferral Dollar Change Roth \$ 15. Roth Bonus Percent Change* Roth Bonus% 16. Roth Bonus Dollar Change* Roth Bonus\$ 17. Roth Supplemental Percent Chg Roth Suppl% 18. Roth Supplemental Dollar Chg Roth Suppl \$ 19. Catch-up Deferral Percent Chg Catch Up % 20. Catch-up Deferral Amount Chg Catch Up \$	X(15)	15

	Col	Field Name (CSV)	Field Name on PDF Report	Field Description	Picture Clause	Maximum Column Width
				21. Roth Catch-up Defrl Perct Chg Roth Catch Up % 22. Roth Catch-up Defrl Dollar Chg Roth Catch Up \$ Employer Money Sources will be based on the name of the specific source (note that all these sources will have a transaction type of 08 noted in column AE). A blank value in this column corresponding with Transaction Type 1 is equivalent to a contribution rate of zero for all sources on new enrollments. <i>*These sources only apply if set up for the plan and the payroll system/vendor can support.</i>		
11	K	Contribution Percent	CNTRB PERCENT	Contribution Percent requested as a result of the transaction, including Auto Increases. A blank value in this column corresponding with Transaction Type 1 is equivalent to a contribution rate of zero for all sources on new enrollments.	9(9).9(4)	14
12	L	Contribution Dollar Amount	CNTRB AMOUNT	Contribution Dollar Amount requested as a result of the transaction, including Auto Increases. A blank value in this column corresponding with Transaction Type 1 is equivalent to a contribution rate of zero for all sources on new enrollments.	9(11).9(2)	14
13	M	Loan Number	LN NUM	This number is required for loan payment transactions in the plan's contribution and loan file. It is system assigned by Voya, and is used to identify loan repayments, and appears on all reports.	9(3)	3
14	N	Loan Type	LOAN TYPE	General or Residential: 0 - General 1 – Residential	X(2)	2
15	O	Loan Status	LOAN STATUS	Status of loan: 0 - Active 1 - Normal Payoff 5 - Transferred 8 - Deemed Distributed A - Active Deemed Distributed B - Repaid Deemed Distributed C - Offset Deemed Distributed	X(1)	1
16	P	Loan Original Issue Amount	ISSUE AMT	Original loan amount when processing a Loan Issue transaction.	9(9).9(2)	12

	Col	Field Name (CSV)	Field Name on PDF Report	Field Description	Picture Clause	Maximum Column Width
17	Q	Loan Issue Date	ISSUED	Date of the loan issuance established by processing a Loan Issue transaction.	9(8)	8
18	R	First Payment Date	1 st PMT	Date of first expected loan payment following Loan Issue.	9(8)	8
19	S	Loan Payment Amount	PMT AMT	Amount of the periodic loan payments.	9(9).9(2)	12
20	T	Loan Payment Frequency	LOAN FREQUENCY	Frequency at which loan payments are due: 4 - Monthly 5 - Semi-Monthly 6 - Bi-wkly 7 - Weekly	X(1)	1
21	U	Number of Loan Payments	# OF PMTS	Total number of payments for the loan as determined in the amortization schedule.	9(4)	4
22	V	Loan Interest Rate	INT RATE	Yearly interest rate being charged on the loan.	9.9(6)	7
23	W	Total Expected Interest	INTEREST	Total cash amount expected to be paid in interest for loan.	9(9).9(2)	12
24	X	Loan Maturity Date	MATURED	Date when the loan is to be paid off. It is calculated when the loan is issued.	9(8)	8
25	Y	Loan Current Balance	BALANCE	Current balance of the loan (principal outstanding).	9(9).9(2)	12
26	Z	Loan-Date Re-amortized	RE-AMED	Date the loan was re-amortized.	9(8)	8
27	AA	Blank Column	Not Applicable	Reserved for future use		8
28	AB	Blank Column	Not Applicable	Reserved for future use		1
29	AC	Auto Enroll Transaction Type	AE Tran Type	AE – Auto-Enrollment ARE – Auto Rate Escalate	X(08)	8
30	AD	Transaction Date	TRAN DATE	Date on which the transaction was processed.	9(8)	9
31	AE	Transaction Type	TRAN TYPE	Reason participant is listed: 1 - Enrollment 2 - Rate Change 3 - Hardship/Suspension (Withdrawal with suspension) 4 - Loan Start 5 - Loan Change 6 - Loan Stop 7 – Reinstatement 8 – Company Contribution	X(02)	2
32	AF	Pay Method	PAY METHOD	PD – Payroll Deduct ACH – ACH debit from Participant's bank account	X(03)	3
33	AG	Loan Goal Amount	LN GL AMT	Sum of the Original Loan Amount and the Total Expected Interest	9(9).9(2)	12
34	AH	Suspension End Date	SUSP END DATE	Date the participant is no longer suspended from contributions	9(8)	8

CSV File – Additional Information:

1. The file is comma-delimited and is intended to be uploaded directly to a payroll system.
2. If you need to open the .CSV file, use WordPad to maintain and display the original text formatting of the values and prevent wrapping of records. Each field is preceded and followed by double quotes and separated by commas. Example: "000000500.00", "0001",
3. When opened using a spreadsheet application (e.g., Excel), cell formats default to "General". Leading and trailing zeroes after a decimal are eliminated. Example #1: Using Excel, \$500 would display as 500, not 500.00 or "500.00" or "000000500.00". Example #2: SSN 012345678 will read as 12345678. Double quotes are eliminated.
4. Date format = CCYYMMDD
5. A participant may have multiple records due to multiple money sources, or multiple transaction types.
6. File enhancements will be added to the end of the record. Set programming to ignore any data beyond the last column indicated.
7. The file will include contribution rates of zero.

www.voya.com sponsor.voya.com

Products and Services offered through the Voya® family of companies.

FOR INSTITUTIONAL AND APPROPRIATE SPONSOR PAYROLL PERSONNEL USE ONLY