Voya File Specification for Mandatory Roth Catch-up(MRC) Indicator File

1. MRC Indicator File

- File specification for receiving Mandatory Roth Catch-up(MRC) indicator from employers/clients.
- File type = csv (extension can be .csv/.CSV) – Comma(,) delimited file

2. Filename & Folders

- **Client/Employer → Voya**

Folder	Respective client accounts/folders on transmission box
	MRC_indicator_<ClientID>_<CCYYMMDDHHMMSS>.csv • 'MRC_indicator' - Constant/Literal • ClientID - Assigned SSO ID for employer/client <PL656> • <CCYYMMDDHHMMSS> - Date/Time stamp to provide unique file id if more than one file per day

3. File Layout

- All (Header, Trailer, Detail records must be Comma(,) Delimited i.e. Each field separated by Comma(,)

Header Record

- Required

Field#	Field Name	Value/Format	Description/Details
1	Header indicator	H	▪ Always constant ▪ Mandatory
Delimiter		, (Comma)	Comma(,) Delimiter
2	Date	MM/DD/YYYY	▪ Mandatory ▪ Preparation/create date (To ensure, data transmitted to Voya is current and to prevent old file reprocessing.)
Delimiter		,	Comma(,) Delimiter
3	Client/Employer		▪ Free form text ▪ Employer/client name (free form) (Not used by program but for analysis/ identification purposes ▪ Optional/But recommended

Voya File Specification for Mandatory Roth Catch-up(MRC) Indicator File

Detail Record

- Either SSN or Employee Id must be populated

Field#	Field Name	Value/Format	Description/Details
1	Plan Number	6 Characters	▪ Mandatory ▪ Voya record keeping plan number for employer/client sponsored retirement plan
Delimiter		,	Comma(,) Delimiter
2	SSN	9 Char Numeric	▪ Mandatory if Field#3-Employee is not populated ▪ Social Security number for plan participant
Delimiter		,	Comma(,) Delimiter
3	Employee Id	13 Characters	▪ Mandatory if Field#2-SSN is not populated ▪ Maximum of/up to 13 characters
Delimiter		,	Comma(,) Delimiter
4	MRC Indicator Year (3121(a) Wage Year)	4 Char Numeric YYYY - Format	▪ Mandatory *Example:* If Participant Earns more than limit in 2023, expected value '2023'
Delimiter		,	Comma(,) Delimiter
5	MRC Indicator	Y or N (1 Character)	▪ Mandatory ▪ Should be valued as **Y** or **N** ▪ Values other than Y/N will be treated as N ▪ Y = Participant is Mandatory Roth Catch-up(MRC) for the year referenced in Field#4 ▪ N = participant is not MRC for Year referenced in Field#4

Trailer Record

- Required

Field#	Field Name	Value/Format	Description/Details
1	Trailer Indicator	T	▪ Always constant ▪ Mandatory
Delimiter		,	Comma(,) Delimiter
2	Record Count	Numeric	▪ Mandatory ▪ Including Header & Trailer