File Integration Guide

A complete outline of file types and data specifications for Forma files.

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Guidelines

About this guide

This document outlines file specifications for each required Forma file, including:

Demographics File used to create or update employee profiles

Pre-tax Elections File used to create or update employee pre-tax benefits

Pre-tax Contributions File used to add or remove employee pre-tax contributions

Each section will include a Data Specification section to explain file details and templates. You'll discover which fields are mandatory and optional based on the types of benefits you have with Forma, along with rules for data formatting. Not adhering to these specifications may lead to file errors, data processing failures, and delays in creating or updating employee information in Forma.

- Column Name: This is the header row entry. Column names should be placed in the first row (horizontal) of the file.
- Data Type: The data type for a column, e.g. string, date, or boolean.
- Description: Guidance on column content and its relevance for Forma's requirements.
- Other Specifications: Additional information about the column

Appendix

Appendices are available on-demand.

Appendix 1 outlines alternative header names that can be used.

Appendix 2 outlines data type requirements and alternative values that can be used.

Appendix 3 outlines file specifications for combined pre-tax demographics and elections files. If sending a combined file, request this from your Forma Team and disregard the individual Demographics and Pre-tax Elections Files specifications in this guide.

Overview

What does a file do?

Forma supports Electronic Data Interchange (EDI) file transfer through Secure File Transfer Protocol (SFTP), a secure way to transmit employee and benefit information between your business systems and Forma's system.

Electronic Data Interchange (EDI) is the concept of exchanging business data in a standard electronic format, known as “files”. Forma will provide you with your unique connection details to Forma’s SFTP server. You will use those credentials to authenticate to our SFTP server to process the files.

See How do I set up SFTP for file transfers? and What is Electronic Data Interchange (EDI)? for more information.

File Type

There are three types of files:

- **Demographics File** is used to add, update, or terminate employees’ benefits access to match changes made in your HRIS or ben-admin system. Demographic records are used to create or update employee’s profile in Forma.
- **Pre-tax Elections File** is used to share employee’s pre-tax enrollment. This file is used to add, update, or terminate employee election information in Forma to match changes in your HRIS or ben-admin. This file is typically used for updates related to new enrollments, qualifying life events (QLEs), or terminations.
- **Pre-tax Contributions File** maintains an accurate record of deposit history for employee-elected benefit accounts during a specific plan year, typically sourced from the payroll system.

File Sequence

When scheduling automatic file feeds regularly, whether by you or your file vendor, please consider the below sequencing.

Employer-sponsored demographics file

- Can be sent anytime
- Is independent from any other file processing, but may override the information in pre-tax demographics file. It is recommended to send employer-sponsored demographics file *first*
- Avoid processing two files at the same time, as one of them may not be processed or may create duplicate records
- Files are processed every hour

Pre-tax files should be processed in the following sequence:
Demographics > Elections > Contributions

- If files are processed out of order, records may error out, requiring your team to resend the data to Forma.
- To avoid processing issues such as record duplication or non-processing, please ensure that only one file is sent per folder at a time. For instance, if you need to separate your elections file by different account types, you can organize it as follows:
    - Process the demographics file on Monday 8am
    - Send the elections file every Monday
        - FSA elections file on Monday 9am
        - DCFSA elections file on Monday 10am

File Format

- Must be a comma delimited (.csv) file. When encrypted, it can be in .gpg or .pgp format.
- Must be valid UTF-8 encoded files
    - Exporting the file using UTF-7 encoding may result in hidden or garbled characters.

File Testing

After following the instructions in this document and setting up the file template, work with Forma team to conduct testing before moving files into production. Testing in advance ensures the file layout is correct, checks for missing required fields, validates data formats, verifies readable header names, and more.

Log in to Forma Admin > File Manager > [Test files](), to upload your test file. The following practices are recommended:

- Use *dummy* data, not real employee data, in test files.
- Include 10-20 rows per file as examples. File must not be over 10MB.
- Do not upload test files into production SFTP folders.
- Include TEST in the file name, suggested test file naming conventions are below:
    - YYYYMMDD_TEST_employersponsored_demographics.csv
    - YYYYMMDD_TEST_pretax_demographics.csv
    - YYYYMMDD_TEST_pretax_elections.csv
    - YYYYMMDD_TEST_pretax_contributions.csv
- Kindly inform Forma when a test file is uploaded. Testing results will be communicated back via email.
- Ensure files have been tested and signed off on before uploading production files.

File Notifications

- Employer-sponsored files uploaded to the **to_twic** folder will not generate an automatic notification.
- Designated contacts will receive Pre-tax file processing notifications when pre-tax files are processed in production.

File Naming

When you're ready to send productions files, follow the below file naming conventions:

- YYYYMMDD_employersponsored_demographics.csv
- YYYYMMDD_pretax_demographics.csv
- YYYYMMDD_pretax_elections.csv
- YYYYMMDD_pretax_contributions.csv

File Encryption

Forma supports Pretty Good Privacy (PGP) encryption. See What is PGP encryption? for more information.

Full vs. Change-only Files

Employer-sponsored (including HRA) demographics files must be a *full* file including all employee records who should have access to Forma benefits..

For pre-tax benefits, you may choose one of the following file types:

- A **Change-only** file containing only the change records.
- A **Full** file containing all records.
- You may change from one type to the other without additional setup. Kindly inform the Forma team before making the change.

File Troubleshooting

In the event of a file error, please refer to the following links for more details.

- Employer-sponsored/HRA demographics file errors
- Pre-tax file errors: Demographics files
- Pre-tax file errors & warnings: Elections files
- Pre-tax file errors & warnings: Contributions files

Demographics File

Demographics file is used to add, update, or terminate employees' profiles in Forma to match changes made in your HRIS (Human Resource Information System) or ben-admin (Benefits Administration) system. Demographic records are used to establish employees in the Forma system.

Important Notes

- If you only have employer-sponsored accounts (including HRA) with Forma, this is the only file you are required to send.
- If you have both employer-sponsored and pre-tax benefits, you are required to provide *two* demographics files in separate SFTP folders, **/to-twic** and **/pretax/demographics.**
  - For employer-sponsored accounts (including HRA), demographics information is used for account access and to determine funding if different groups receive different funding amounts. See How can I set up unique funding rules for different employee populations? for more information. Include *all* eligible employees records. Employees are terminated by omission. Exclude individual records from subsequent files when they should no longer have access to Forma.
  - For Pre-tax benefits, the demographics information is required to issue Pre-tax Forma Cards, open HSAs, and process elections and contributions records. Include *all* employees who are enrolled in pre-tax benefits.
- For **HRA** accounts, we encourage you to include **Date of Birth, Employee SSN** and **Hire Date** to help Forma meet CMS (Centers for Medicare & Medicaid Services) reporting requirements. Alternatively, Forma will reach out quarterly if we do not receive this information through regular demographics file feeds.
- Use consistent Employee ID and Employee Work Email in both demographics files. You may update this information, but make sure any changes are made across all file types. See Managing Employee ID and Employee Email on files for more information.
- The order of the columns is flexible, as long as all the required fields are provided.
- Any other column not specified will not be processed or stored in Forma.

What fields should be included?

Use the table to understand what fields to send, based on the Forma benefits you're providing. If you have both pre-tax and employer-sponsored benefits, make sure there are two files sent in two separate folders. The pre-tax demographics file should include any employee enrolled in pre-tax benefits. The employer-sponsored demographics file should include only employees who are eligible for any employer-sponsored benefits.

✓ **Required:** Data must be provided or it will trigger errors.

✓ **Recommended:** If not provided, the records will not trigger errors, but Forma recommends including these fields for the best experience. See 'Description' in the Data Specification for more information.

✓ **Reporting-only:** If not provided, the records will not trigger errors. You only need to provide them if necessary for Forma reporting. These fields do not affect employees' access to benefits and cannot be used to configure funding rules.

✓ **Unnecessary:** Not providing this data will not result in file error. Forma does not utilize it when provided.

Column	Employer-sponsored Account	Date-based Account	HRA	HSA	FSAs (FSA, LPFSA, DCFSA)	Commuter (Transit, Parking)
Employee ID	✔	✔	✔	✔	✔	✔
Employee Email	✔	✔	✔	✔	✔	✔
Country	✔	✔	✔	✔	✔	✔
Legal Name - First Name	✔	✔	✔	✔	✔	✔
Legal Name - Last name	✔	✔	✔	✔	✔	✔
Employee Personal Email	◌	◌	✓	✓	✓	✓
Hire Date	✓	✓	✔	✓	✓	✓
Date of Birth	◌	✓	✔	✔	✔	✔
Effective Date	✓	✓	✓	◌	◌	◌
Termination Date	✓	✓	✓	✓	✓	✓
Middle Initial	◌	◌	◌	✓	◌	◌
Preferred Name - First Name	✓	✓	✓	✓	✓	✓
Preferred Name - Last Name	✓	✓	✓	✓	✓	✓
Address Line 1	◌	◌	◌	✔	✔	✔
Address Line 2	◌	◌	◌	✔	✓	✔
CIty	◌	◌	◌	✔	✔	✔
State	◌	◌	◌	✔	✔	✔
Zip Code	◌	◌	◌	✔	✔	✔

Column	Employer-sponsored Account	Date-based Account	HRA	HSA	FSAs (FSA, LPFSA, DCFSA)	Commuter (Transit, Parking)
Leave Date	✓	✓	✓	✓	✓	✓
Employee SSN	✓	✓	✓	✓	✓	✓
Phone	✓	✓	✓	✓	✓	✓
Employee Status	✓	✓	✓	✓	✓	✓
HDHP	✓	✓	✓	✓	✓	✓
Commuter Eligible	✓	✓	✓	✓	✓	✓
Custom Field	✓	✓	✓	✓	✓	✓
Location	✓	✓	✓	✓	✓	✓
Entity	✓	✓	✓	✓	✓	✓
Department	✓	✓	✓	✓	✓	✓
Cost Center	✓	✓	✓	✓	✓	✓
Cost Center Code	✓	✓	✓	✓	✓	✓
Pay Schedule	✓	✓	✓	✓	✓	✓
Based Pay Frequency	✓	✓	✓	✓	✓	✓

File Template

Identify the use case that best suits your needs here. Consult with your Forma Team to determine which fields should be included in the files to effectively support your account administration.

Data Specification

Column	Data type	Description	Specifications
Employee ID	String	Primary Identifier used to look up an employee and update, create, or delete records.	Highly recommended not to use SSN as Employee ID.
Employee Email	String	Secondary Identifier used to look up an employee and update, create, or delete records. This will be the email that the employee uses to log into Forma using SSO or Magic Link. Use work email as the primary email, if not applicable, personal email is accepted.	A unique email can only be assigned to one employee. Duplicate emails in the same file may fail file processing.
Country	String	Country where an employee is located. This will determine account funding and availability for employer-sponsored accounts. This will be the country of the employee's primary address. ** *We do not issue Pre-tax Forma Cards to non-US addresses. HSA applicants must have a US address.*	Must follow ISO 3166 standard: 2 alphas or the full country name. e.g. US, or United States of America
Legal Name - First name	String	Employee name that displays on their Forma account (web and mobile) by default. Also used for any info exchanged with our partners, including card issuing and HSA opening KYC process.	
Legal Name - Last name	String	Employee name that displays on their Forma account (web and mobile) by default. Also used for any info exchanged with our partners, including card issuing and HSA opening KYC process.	
Date of Birth	Date	Used for any info exchanged with our partners, including card issuing/activation and HSA opening KYC process. Also used for Date-based account funding, if applicable. DOB is required when offering an HRA to help Forma meet CMS reporting requirements.	YYYY-MM-DD Year should not be before year 1900 or after 2020.

Column	Data type	Description	Specifications
Address line 1	String	First line of employee's address. Used for any info exchanged with our partners, including card issuing, HSA opening KYC process, account statement/tax form generation, etc.	When there is Apartment number, building number, etc., include it in Address Line 2.
Address line 2	String	Second line of employee's address. Used for any info exchanged with our partners, including card issuing, HSA opening KYC process, account statement/tax form generation, etc.	
City	String	City of employee's address. Used for any info exchanged with our partners, including card issuing, HSA opening KYC process, account statement/tax form generation, etc.	
State	String	State of employee's address. Used for any info exchanged with our partners, including card issuing, HSA opening KYC process, account statement/tax form generation, etc. ***We do not issue Pre-tax Forma Cards to non-US addresses. HSA applicants must have a US address.*	Follow ISO 3166-2 Subdivision Name or Code (removing the first 2-alpha country code) e.g. CA, California
Zip Code	String	Zip Code of employee's address. Used for any info exchanged with our partners, including card issuing, HSA opening KYC process, account statement/tax form generation, etc. ***We do not issue Pre-tax Forma Cards to non-US addresses. HSA applicants must have a US address.*	For US addresses, ZIP Code must be 5 or 9 digits. e.g. 11111 or 11111-1111.

Column	Data type	Description	Specifications
Employee Status	String	Status of employee: • Active: Has access to all benefits • Leave: Has limited access to benefits • Terminated: Has no access to benefits Not applicable to employer-sponsored accounts (including HRA).	Active Leave Terminated
Middle Initial	String	This will be the default name used on any info exchanged with our banking partners for HSA documents.	1 alpha
Preferred Name - First Name	String	The primary name that displays on their Forma account (web and mobile) and on email notifications. If not provided, 'Legal Name - First Name' will be used. We do not share this information with our partners, therefore Preferred Name will not appear on any cards or official statements.	
Preferred Name - Last Name	String	The primary name that displays on their Forma account (web and mobile) and on email notifications. If not provided, 'Legal Name - Last Name' will be used. We do not share this information with our partners, therefore Preferred Name will not appear on any cards or official statements.	
Employee Personal Email	String	Backup email that Forma can use to reach out to employees. It is highly recommended to provide a personal email for employees with any pre-tax account or if you provide COBRA. Personal email will be used for employees to access Forma after termination.	A valid email should include a unique name (prefix) to the left of the @ symbol and a recognizable or trusted domain name to the right.

Column	Data type	Description	Specifications
Location	String	Location group (i.e. Remote, San Francisco, New York, California, India) for reporting purpose. You can use Work Location, City, State, or Country to categorize employees.	
Entity	String	Company or entity information.	
Department	String	Department or division information.	
Cost Center	String	Cost center information.	
Cost Center Code	String	The code/identifier assigned to a specific department or cost center.	
Pay Schedule	String	Employee pay group (i.e. Exempt, Non-Exempt...etc)	
Base Pay Frequency	String	Employee Pay Frequency (i.e. Bi-weekly, Semi-monthly… etc.)	
Hire Date	Date	Hire Date determines the earliest date an employees has access to benefits. This will also be used for date-based account funding, if applicable. This is required when offering an HRA to help Forma meet CMS reporting requirements.	YYYY-MM-DD
Termination Date	Date	When an employee is terminated and loses access to benefits. You can optionally choose to include Termination Date in the file to schedule the Termination.	YYYY-MM-DD In employer-sponsored demographics file, termination date is for record keeping. To remove their access, exclude them from the file.
Effective Date	Date	Effective Date determines proration for employer-sponsored accounts as eligibility criteria. Not applicable to pre-tax benefits.	YYYY-MM-DD
Leave Date	Date	Leave Date is used to determine the eligible coverage period for pre-tax benefits accounts.	YYYY-MM-DD

Column	Data type	Description	Other specifications
Employee SSN	Number (Integer)	SSN will be used for any info exchanged with our partners, including HSA opening KYC process, account statement/tax form generation, etc. SSN is required for the HSA opening KYC process. This is required when offering an HRA to help help Forma meet CMS reporting requirements.	Must be a valid, 9 digits SSN. Hyphen (-) is accepted, e.g. 000-11-2222.
Phone	Number (Integer)	Phone will be linked to the employee's Forma card for cardholder identity verification, Forma card activation*, card transactions, SMS notifications, and fraud alerts. Phone is required for the HSA opening KYC process. *Note: If phone number is *not* provided, it will default to a Forma Support number. The employee must update their phone number on their Forma account before activating their card.	Only US phone numbers are accepted as Forma only issues cards to US employees. Plus sign (+), Hyphen (-) and Area code (+1) is accepted, e.g. +1-123-456-7777 +11234567777 11234567777 1234567777
HDHP	Boolean	Whether or not the employee is covered under an HDHP plan. The information helps Forma determine if the employee is eligible for HSA elections. If not provided, all employees will be considered eligible. The information also helps determine HRA eligibility.	TRUE FALSE
Commuter Eligible	Boolean	Whether or not the employee is eligible to enroll in Commuter Transit or Parking benefits. The information also helps Forma to determine if employees can enroll in pre-tax commuter accounts on Forma. If not provided, all employees will be considered eligible.	TRUE FALSE
Custom XYZ	String Boolean Date Number (Integer)	The information is used for employer-sponsored account funding rules if you have specific rules other than Country. Forma supports any additional custom field that you want to include in the demographics file. Field headers must be prepended with the word “Custom”, and set up with your Forma team prior to acceptance.	The name "Custom XYZ" is for representation only, please rename the field as instructed by Forma Team, e.g. Custom International, Custom Intern

Pre-tax Elections File

The Pre-tax Elections File is used to send employee pre-tax enrollments and to add, update, or terminate employee election information in Forma to match changes made in your HRIS or ben-admin. This file is typically used for updates related to new enrollments, qualifying life events (QLEs), or terminations.

Important Notes

- You do **not** need to send pre-tax elections files for employer-sponsored accounts, including HRA. Access to employer-sponsored accounts is determined by the employer-sponsored demographics file information.
- Send the pre-tax elections file before sending the pre-tax contributions file or the rollover (balance transfer) file, and after the pre-tax demographics file. Otherwise, the account setup may be errored out.
- The order of the columns is flexible, as long as all the required fields are provided.
- Any other column not specified will not be processed or stored in Forma.

What fields should be included?

Use the table to understand what fields to send, based on the Forma benefits you're providing.

- **Required:** Data must be provided, or it will trigger errors.
- **Recommended:** If not provided, the records will not trigger errors, but Forma recommends you provide these fields for the best experience. See 'Description' in the Data Specification for more information.
- **Unnecessary:** Not providing this data will not result in file error. Forma does not utilize it when provided.

Column	HSA	FSAs (FSA, LPFSA, DCFSA)	Commuter (Transit, Parking)
Employee ID	Required	Required	Required
Employee Email	Required	Required	Required
Plan Year	Unnecessary	Required	Unnecessary
Account Type	Required	Required	Required
Employee Pay Period Election	Required	Required	Required
Employer Pay Period Election	Required	Required	Required
Employee Election	Required	Required	Unnecessary
Employer Election	Required	Required	Unnecessary
Account Status	Required	Required	Required

Column	HSA	FSAs (FSA, LPFSA, DCFSA)	Commuter (Transit, Parking)
Account Start Date	✓	✓	✓
Account End Date	✓	✓	✓
QLE Change	✓	✓	✓
Coverage Tier	✓	✓	✓

File Template

Identify the use case that best suits your needs here. Consult with your Forma Team to determine which fields should be included in the files to effectively support your account administration.

Data Specification

Column	Data type	Description	Specifications
Employee ID	String	Primary Identifier used to look up an employee and update, create, or delete records.	The Employee ID must match what's in the demographics file as the identifier.
Employee Email	String	Secondary Identifier used to look up an employee and update, create, or delete records.	The Employee Email must match with what's in the demographics file as the identifier.
Plan Year	Number (float)	Plan Year is the year when the plan starts, if you follow the calendar year, then it will be the calendar year; if you follow a fiscal year, say, July 1st, 2025 to June 30th, 2026, then 2025 will be the Plan Year.	Required when the Account Type is FSA, LPFSA, or DCFSA. Leave Blank for HSA, Transit, and Parking.
Account Type	String	The benefit an employees is enrolled in. Do not send Transit or Parking on the elections file if you use *Commuter Election on Forma.* Include one unique row per employee per plan. For example, do not send two 2024 FSA rows for the same employee, which will lead to incorrect data overriding the election amount. When an employee has HSA and LPFSA, it will be two separate rows.	HSA FSA DCFSA LPFSA Transit Parking Transit_PT Parking_PT

Column	Data type	Description	Specifications
Employee Pay Period Election	Number (float)	The amount the employee contributes per paycheck into this account. This value will be used to process auto-deposit on the pay date (when applicable). For HSA/FSA/LPFSA/DCFSA, the amount is expected to be the Employee Election divided by the number of payrolls during the plan year. For commuter benefits, the amount is expected to be the Employee Monthly Election divided by the number of payrolls during the month.	Must be ≥ 0 Round numbers to two decimal places.
Employer Pay Period Election	Number (float)	The amount that the employer contributes per paycheck into this account. This value will be used to process auto-deposit on the pay date (when applicable). For HSA/FSA/LPFSA/DCFSA, the amount is expected to be the Employee Election divided by the number of payrolls during the plan year. For commuter benefits, the amount is expected to be the Employer Monthly Election divided by the number of payrolls during the month.	Must be ≥ 0 Round numbers to two decimal places.
Employee Election	Number (float)	The employee annual election for HSA/FSA/LPFSA/DCFSA. Combined Employee and Employer Election must not exceed the IRS limit. It will be validated against your plan's maximum or minimum settings.	Must be ≥ 0 For Transit, Parking, Transit_PT, and Parking_PT, leave it blank. Round numbers to two decimal places.
Employer Election	Number (float)	This is the employer annual election for HSA/FSA/LPFSA/DCFSA. Combined Employee and Employer Election must not exceed the IRS limit. It will be validated against your plan's maximum or minimum settings.	Must be ≥ 0 For Transit, Parking, Transit_PT, and Parking_PT, leave it blank. Round numbers to two decimal places.

<table>
<tr><th>Column</th><th>Data type</th><th>Description</th><th>Specifications</th></tr>
<tr><td>Account Status</td><td>String</td><td>Active: Active benefit account
Temporarily Inactive: Inactive benefits due to LOA and having limited access.
Terminated: Inactive benefits due to termination or the loss of eligibility (e.g. relocation outside of the US).
Permanently Inactive: Accounts created incorrectly.</td><td>Active
Temporarily Inactive
Terminated
Permanently Inactive</td></tr>
<tr><td>Account Start Date</td><td>Date</td><td>The coverage start date of the account.

This date should be consistent across the plan year unless there is an election change or QLE.</td><td>YYYY-MM-DD</td></tr>
<tr><td>Account End Date</td><td>Date</td><td>The coverage end date of the account.

Account is terminated at 11:59:59 pm PT on the account end date
Card authorization requests after that time will be denied.
Claims with a service date after the account end date will be denied.
If not provided, the account end date will be the date when we receive the Terminated account status or when the employee is terminated.

Post-termination run-out period begins on this date.</td><td>YYYY-MM-DD

Account End Date should be consistent with the employee's Termination Date when the account is ending due to termination.</td></tr>
<tr><td>QLE Change</td><td>Boolean</td><td>Whether or not the change in election is due to a Qualifying Life Event.</td><td>TRUE
FALSE</td></tr>
<tr><td>Coverage Tier</td><td>String</td><td>Used for HSA to help track employee’s annual election limit.</td><td>Individual
Family</td></tr>
</table>

Pre-tax Contributions File

The Pre-tax Contributions File is used to maintain an up-to-date ledger of the deposit history for the benefit plans an employee has elected for a given plan year. Contributions files generally come from your payroll system.

Important Notes

- You do **not** need to send a pre-tax contributions files for employer-sponsored accounts, including HRA. Funding amounts for employer-sponsored accounts are determined by the demographics file information.
- For pre-tax pre-funded accounts, including FSA and LPFSA, the contributions file is used for record-keeping only. It will not affect the account balance.
- For pre-tax payroll-funded accounts, including DCFSA, HSA, Transit, and Parking, the contributions file is essential to fund the account.
- Send the pre-tax demographics file and elections file prior to sending the pre-tax contributions file. Otherwise, the contributions may be errored out.
- The order of the columns is flexible, as long as all the required fields are provided.
- Any other column not specified will not be processed or stored in Forma.

File Template

See here. Consult with your Forma Team on how to best support your account administration.

Data Specifications

Column	Data type	Description	Specifications
Employee ID	String	Primary Identifier used to look up an employee and update, create, or delete records.	The Employee ID must match what's in the demographics file as the identifier. If this value is not consistent due to different sources of data, reach out to Forma for instructions.
Employee Email	String	Secondary Identifier used to look up an employee and update, create, or delete records.	The Employee Email must match what's in the demographics file as the identifier. If this value is not consistent due to different sources of data, reach out to Forma for instructions.

Column	Data type	Description	Specifications
Account Type	String	The account the contributions are deposited into.	HSA FSA DCFSA LPFSA Transit Parking Transit_PT Parking_PT
Employee Deposit Amount	Number (float)	Employee contribution amount to be added to or removed from the account	Round numbers to two decimal places. Negative amount is not accepted for HSA.
Employer Deposit Amount	Number (float)	Employer contribution amount to be added to or removed from the account	Round numbers to two decimal places. Negative amount is not accepted for HSA.
Funding Date	Date	The date when the contributions are added to or removed from the account. This date generally matches your payroll date, or when you want the funds to be available to the employee. Contributions will be processed on the funding date or when the contributions file is processed, whichever is later. This is also used to check which account to add or remove contributions when an employee has more than one account in different plan years.	YYYY-MM-DD

Pre-tax Balance Transfer Contributions File

Pre-tax Balance Transfer Contributions File (or, Pre-tax Rollover File) is used to move FSA, LPFSA, Parking, and Transit account balances from a prior administrator to Forma. Using the data included in this file, we will load the balances into the specified account(s) for employee use from their Forma accounts.

Important Notes

- FSA and LPFSA balance transfer (rollover) maximums are defined by the IRS and can change year to year. The amount must not exceed the IRS maximum amount.
- You have a responsibility to ensure the correct type of FSA is being sent to Forma. For example, if an employee has an FSA balance but has an HSA in the current plan year, the account type on the pre-tax balance transfer contributions file should be sent as LPFSA.
- The order of the columns is flexible, as long as all the required fields are provided.
- Make sure all employees with balances to be transferred from the previous administrator have new accounts created on Forma.

File template

See here. Consult with your Forma Team about how to best support your account administration.

Data Specifications

Column	Data type	Description	Specifications
Employee ID	String	Primary Identifier used to look up an employee and update, create, or delete records.	The Employee ID must match what's in the demographics file as the identifier. If this value is not consistent due to different sources of data, reach out to Forma for instructions.
Employee Email	String	Secondary Identifier used to look up an employee and update, create, or delete records.	The Employee Email must match what's in the demographics file as the identifier. If this value is not consistent due to different sources of data, reach out to Forma for instructions.

Column	Data type	Description	Specifications
Account Type	String	The account the balance is transferred to. Balance transfer is not available for DCFSA, HSA, Transit_PT, and Parking_PT. Forma will work with your previous custodian directly for HSA Bulk Transfer.	FSA LPFSA Transit Parking
Employee Deposit Amount	Number (float)	Balance to be transferred. The balance that was previously contributed by the employee.	Round numbers to two decimal places.
Employer Deposit Amount	Number (float)	Balance to be transferred. The balance that was previously contributed by the employer. Remove this field if not applicable.	Round numbers to two decimal places.
Funding Date	Date	The date when the contributions are added to or removed from the account. This date generally matches the date when your previous plan year's run-out period ends, or when you want the balance transfer to be available to the employee. Contributions will be processed on the funding date or when the contributions file is processed, whichever is later. This is also used to check which account to add or remove contributions when an employee has more than one account in different plan years.	YYYY-MM-DD
Funding Type	String	The type determines how the transaction is labeled. Rollovers are not counted towards annual contribution limits.	Must use **Rollover**

FAQs

FAQs links will take you to our detailed Help Center for more information.

1. How do I set up SFTP for file transfers?
2. Employer-sponsored demographics file specifications
3. Pre-tax demographic file specifications
4. What are the pre-tax file requirements?
5. How do I add or remove employees from Forma?
6. How can terminated employees continue to log in to Forma?
7. How often should we send demographic files to Forma?
8. Managing Employee ID and Employee Email on files
9. How do I send data in files for terminated employees with coverage extensions?
10. How do I use files to manage employees who are on leave?
11. How do I manage terminated employees through files?
12. How do I manage rehire employees through files?
13. Pre-tax election file specifications
14. Should I include all employee elections on each elections file?
15. Can I break down the elections file?
16. How does 'account status' work on election files?
17. How does 'Employee Status' and 'Account Status' work on pre-tax files?
18. Should I continue to send last year's elections in the new plan year?
19. Forma Commuter Elections Guide
20. How to update elections prior to the account start date
21. How to process mid-year election changes
22. What is a Qualifying Life Event (QLE)?
23. How does 'QLE Change' work on election files?
24. How long does an employee have to make changes after a Qualifying Life Event (QLE)?
25. Managing Relocated Employees: Updating Files for Address Changes
26. How is pre-tax election and contribution file data displayed to members on Forma?
27. Can I send HSA, FSA, and Commuter records in the same file?
28. Pre-tax contribution file specifications
29. Pre-tax balance transfer file specifications
30. Pre-tax deposit account funding flow
31. Process to replenish HSA deposit account funding
32. Will balance transfer file processing affect deposit account funding?

Appendix 1

Alternative Headers

- In the File Specifications, “Column” is the standard header name you should use in the file.
  This Appendix provides a list of alternative naming conventions you can use in place of the standard name.
- All column/header names are case insensitive, accept underscores (_), and won't be further specified in the Appendix.
  - e.g. : First Name, first_name, legal_name_First_Name, are are acceptable names for the column Legal Name - First Name in demographics files.
- If a column is required, you should only include one header in the file. Avoid sending a file that includes two columns containing the same data. For example Employee ID values are included in “Employee ID” and “Employee Number” fields in the same file.

File Type	Standard Header Name	Alternative Header Name
Demographics Elections Contributions	Employee ID	EmployeeID Employee Number ID External Employee ID
Demographics Elections Contributions	Employee Email	Employee Work Email Email Work Email Email - Primary Work Employee Working Email Primary Email Primary Work Email
Demographics	Legal Name - First Name	Legal Name-First Name Legal First Name Legal Name First Name Legal Name - First First Name First Name Legal Employee First Name

File Type	Standard Header Name	Alternative Header Names
Demographics	Legal Name - Last Name	Legal Name-Last Name Legal Last Name Legal Name Last Name Legal Name - Last Last Name Last Name Legal Employee Last Name
Demographics	Middle Initial	Middle Name Middle
Demographics	Date of Birth	DOB Birth Date Birthdate
Demographics	Preferred Name - First Name	Preferred Name-First Name Preferred First Name Preferred Name First Name Preferred Name - First First Name Preferred Employee Preferred First Name
Demographics	Preferred Name - Last Name	Preferred Name-Last Name Preferred Last Name Preferred Name Last Name Preferred Name - Last Last Name Preferred Employee Preferred Last Name
Demographics	Employee Personal Email	Personal Email Email - Personal Secondary Email
Demographics	Country	Location - Country Location Country Location Address - Country
Demographics	Entity	Company
Demographics	Department	Division

File Type	Standard Header Name	Alternative Header Names
Demographics	Cost Center	Class Cost Center Name
Demographics	Pay Schedule	Pay Group
Demographics	Base Pay Frequency	Total Base Pay - Frequency Total Base Pay Frequency
Demographics	Employee SSN	SSN SSN (Social Security Number) Social Security Number
Demographics	Phone	Phone Number Mobile Phone Number Mobile Number Mobile Mobile Phone
Demographics	Employee Status	Employment Status Status
Demographics	Address Line 1	Primary Address Line 1 Primary Address - Line 1 Address - Line 1 Street 1
Demographics	Address Line 2	Primary Address Line 2 Primary Address - Line 2 Address - Line 2 Street 2
Demographics	City	Primary Address City Primary Address - City Address - City Address City
Demographics	State	Primary Address State Primary Address - State Address - State Address State Subdivision

File Type	Standard Header Name	Alternative Header Names
Demographics	Zip Code	Zip Code Postal Code Post Code Address - Zip Address - Zip Code Address - Postal Code Address - Post Code Address Zip Address Zip Code Address Postal Code Address Post Code Primary Address Zip Code Primary Address - Zip Code
Demographics	Location	Location Location Address - City Location - City Location City Work Location
Elections Contributions	Account type	Account Account Name Plan Plan Type Plan Name Benefits Type Benefits Benefits Name
Elections	Employee Pay Period Election	EE Pay Period Election Employee Election Per Pay Period EE Election Pay Period Employee Per Pay Amount Employee Per Pay Period Election Employee Pay Period Election
Elections	Employer Pay Period Election	ER Pay Period Election Employer Election Per Pay Period ER Election Pay Period Employer Per Pay Amount Employer Per Pay Period Election Employer Pay Period Election
Elections	Employee Election	Employee Annual Election Employee Annual Election Amount EE Election EE Annual Election
Elections	Employer Election	Employer Annual Election Employer Annual Election Amount ER Election ER Annual Election

File Type	Standard Header Name	Alternative Header Names
Elections	Account Status	Status
Elections	Account Start Date	Coverage Start Date Effective Date Account Effective Date Start Date Eligibility Date
Elections	Account End Date	Coverage End Date Termination Date Account Termination Date End Date
Contributions	Employee Deposit Amount	Employee Amount Employee Contribution Amount Employee Payroll Amount EE Amount EE Deposit Amount EE Contribution Amount EE Payroll Amount Employee Deposit EE Deposit
Contributions	Employer Deposit Amount	Employer Amount Employer Contribution Amount Employer Payroll Amount ER Amount ER Deposit Amount ER Contribution Amount ER Payroll Amount Employer Deposit ER Deposit
Contributions	Funding Date	Deposit Date Effective Date Contributions Date Contribution Date Payroll Date Date
Contributions	Deposit Type	Funding Type Type Contributions Type Contribution Type

Appendix 2

Data Format and Values

String

Strings can be made up of multiple character types. Each field may have different restrictions.

- Some string fields are unlimited and unrestricted. e.g. Name, Employee ID
    - No restriction on the length. It can be as many characters as is needed.
    - National Characters other than A-Z, a-z (e.g. Latin, German.... etc.) are accepted.
    - Special Characters such as period(.) dash(-) ampersand(&) single apostrophe(') space( ) slash (/) dollar sign ($) number sign (#) at sign (@) etc. are accepted.
- Some string fields have different requirements:
    - **Email** must contain a display name, an at sign (@), and a domain.
        - Display Name (before @) can be anything and can include special characters. The display name should not contain blank spaces or commas, for example, "abc efg@gmail.com".
        - Domain should be a valid Fully Qualified Domain Name (FQDN) with top-level domain (.com, .org, .io) at the end. The domain name should not contain blank spaces or commas (,).
        - Valid examples: abc@gmail.com, abc.efg@example.com
    - **Country** must follow ISO 3166 format, using Alpha-2 code or Short Name. Refer to the full list here.
        - e.g. US, United States of America; CA, Canada.
    - **State** and **ZIP Code** are validated further when the Country is **US** as the address will be exchanged with our partners for card issuing and HSA application KYC process.
        - State must be a valid US state. Refer to the full list here.
            - It could be a full state name or abbreviation, e.g. California or CA.
        - ZIP Code must be a valid US ZIP Code. Look up the ZIP Code here.
            - It could be in 5 digits or 9 digits, e.g. 11111 or 11111-1111.
            - The US ZIP Code must be numeric.
- Some string values only allow for given options per Forma file specs. You can replace the Standard Format specified in the Specifications column with alternatives in the table below.
    - All alternative names are case insensitive, accept underscores (_), and won't be further specified in the Appendix. e.g. HSA, hsa, Healthcare_Savings_Account

File Type	Column	Standard Value	Alternative Value
Elections Contributions	Employee Status	HSA	HSAF HSAI Healthcare Savings Account Healthcare Saving Account Health Savings Account Health Saving Account
Elections Contributions	Account Type	DCFSA	DCA DC-FSA Dependent Care FSA Dependent Care Flexible Spend Account Dependent Care Flexible Spending Account
Elections Contributions	Account type	LPFSA	LPF LP-FSA Limited Purpose FSA Limited Purpose Flexible Spending Account Limited Purpose Flexible Spend Account
Elections Contributions	Account type	FSA	HCFSA HC-FSA Healthcare FSA Flexible Spending Account Flexible Spend Account
Elections Contributions	Account type	Transit	TRANS TRAN Commuter Transit Commuter - Transit
Elections Contributions	Account type	Parking	PARKS PARK Commuter Parking Commuter - Parking
Elections Contributions	Account type	Transit_PT	TRANS_PT TRAN_PT Commuter Transit - Post-tax Commuter - Transit - Post-tax Post-tax Transit Post-tax Commuter Transit
Elections Contributions	Account type	Parking_PT	PARKS_PT PARK_PT Commuter Parking - Post-tax Commuter - Parking - Post-tax Post-tax Parking Post-tax Commuter Parking

File Type	Column	Standard Format	Alternative Format
Demographics	Employee Status	Leave	LOA On Leave Temporarily Inactive Temp Inactive Garden Leave
Demographics	Employee Status	Terminated	Inactive Term
Elections	Account Status	Temporarily Inactive	LOA On Leave Temporarily Inactive Temp Inactive Garden Leave
Elections	Account Status	Terminated	Inactive Term
Elections	Coverage Tier	Individual	Separate Separately Seperately Employee only Employee Single
Elections	Coverage Tier	Family	Jointly Joint Employee + Family Any other value will be considered Family
Contributions	Funding Type	Rollover	Carryover

Boolean

Standard boolean format is TRUE or FALSE. Alternate values can be mapped to either of them:

- **TRUE**
  - YES
  - Y
  - 1
  - Enabled
  - Eligible
- **FALSE**
  - NO
  - N
  - 0
  - Disabled
  - Ineligible

Data is case-insensitive.

Number (float)

- You may include hyphen (-) for negative amount, period (.) for decimal points, dollar sign ($)
- Numbers after the 2nd decimal place will be rounded down. For example, a number "100.1234" will be stored as "100.12".
- In Number (float) fields, only numeric values are accepted. If the system receives other responses, it may attempt to read it as 0, or error out the data when it is not a valid number.

Number (integer)

- Only numeric values are accepted without decimal places.
- Some columns require a certain number of digits and may accept special characters
    - **SSN** must be 9 digits and must be a valid SSN. Otherwise, you may see an error. See SSA for more details.
        - Cannot begin with 000 (e.g. 000-12-3456)
        - Cannot begin with 666 (e.g. 666-12-3456)
        - Middle digits cannot be 00 (4th and 5th position, e.g. 111-00-1111)
        - Last four digits cannot 0000 (e.g. 123-45-0000)
        - Cannot be all the same numbers (e.g 111-11-1111)
        - You can include dashes (-) between numbers
    - **Phone** should be a valid US phone number. Otherwise, you may see an error.
        - A valid US phone number consists of a 3-digit area code, 3-digit central office prefix, and a 4-digit line number, total 10 digits. e.g. 123-456-7890.
        - You may add the country code +1 in the beginning. e.g. +1-123-456-7890 or 11234567890.
        - You may add any separator, such as a dash (-), space, plus sign (+), parentheses (), or none, between the numbers. e.g.
            - 1234567890
            - +1-1234567890
            - 123-456-7890
            - (123) 456-7890
        - Any other country code is not accepted, e.g. +886.
        - Though all North American Numbering Plan (NANP) with total 10 digits and the same country code will be considered valid, only US or Canadian phone numbers will receive Forma's SMS notification service.

Date

- For standardization, use the same date format for all date fields across all file types.
- We recommend using YYYY-MM-DD, while the following values with different separators are accepted:
    - YYYYMMDD, YYYY-MM-DD, YYYY/MM/DD, YYYY.MM.DD
    - YYYY/M/D, YYYY-M-D, YYYY.M.D. e.g. 2024-1-1, 2024/1/13, 2024.11.3
    - MMDDYYYY, MM-DD-YYYY, MM/DD/YYYY, MM.DD.YYYY
    - M/D/YYYY, M-D-YYYY, M.D.YYYY. e.g. 3-1-2024, 3/13/2024, 11.3.2024.
    - MDYYYY, without a separator, is **not** accepted, e.g. 312024.
- Year must be 4 digits. A 2-digit year is not acceptable, e.g. 1/1/24.
- DDMMYYYY is not accepted. When the system receives 03-04-2025, for example, it will be considered March 4th, 2025 instead of April 3rd, 2025. When the system receives 30-04-2025, for example, it will be errored out as 30 is not a valid month.

Appendix 3

Errors and Warnings

Employer-sponsored/HRA Demographics File

Process

- Files uploaded to the **/to_twic** SFTP folder will be processed approximately one hour after the file is processed.
- Employees not included in the demographics file will be removed from all employer-sponsored and/or HRA benefits.
- You will not receive automatic notifications when the file is processed, with or without errors. The Forma Customer Operations Team will reach out separately to confirm or assist you with troubleshooting.
- Visit Forma Admin to monitor the processing status of the files. See Forma Admin: Employer-sponsored File manager.

Troubleshooting

- You can add a new employee by logging into Forma Admin > Employees > Add Employee, see Forma Admin: Manage Employees (search, add, terminate, upload csv file) for more information. Make sure to toggle on "Post-Tax Enabled" and complete all information.
- You can also edit employee details by looking up an employee using the search bar on the Employees page, see Forma Admin: Employees > Profile.
- There are two types of errors: File Processing Error, and Employee Update Error.
    - File Processing Error will cause the entire file to fail.
    - Employee Update Error will cause some rows not to be processed.
    - Work with our Customer Operations Team to reload a new file as soon as possible to avoid any delays if the errored rows or files should be processed.
- Make sure to update the data or format in your HRIS as well to prevent errors from recurring.

Error Reasons

File Processing Errors

Required columns are not provided.
The file must include the Required Fields outlined here, total 5 columns.

Header names are blank or invalid
Header names must match the standard header name or names listed in Appendix 1.

For example:

- “Country ” is invalid as there is a blank at the end of the word, the value should be “Country”.
- “Legal Name-First Name” is invalid because there are spaces missing(the "-" should be in the center of two blanks). The correct value should be “Legal Name - First Name”.

Data is missing in the required column
You must provide required data for each row in each required column, except for the column "Employee Email”. The file will be ‘Partially Processed’ if only the email is missing. Note that if the email is missing, Forma will not create or update the employee record.

More than 10% of employees are terminated.
To prevent human error, Forma will verify with you if the file attempts to disable more than 10% of employees. Please ensure that the demographics file is complete, encompassing all employees eligible for employer-sponsored/HRA benefits.

For example, if there are 100 employees currently enabled for employer-sponsored/HRA benefits in Forma’s system, and a file is uploaded containing only 80 employees, the 20 employees who are excluded will be considered “Terminated” after the file is processed. To prevent downstream effects, the file will be held from processing until Forma confirms the accuracy of this update.

Hidden character in the file
Files sent to Forma should be in .csv format, which is UTF-8-encoded. If you export the file using UTF-7 encoding, it may cause a problem with hidden or garbled characters in the file. Reach out to your IT team for assistance.

Employee Update Error

Wrong Country code
The Country code must follow ISO 3166 format, using Alpha-2 code or Short Name. See Appendix 2 > String > Country for more information.

Wrong Email format
A valid email must contain a display name, an at sign (@), and a domain. See Appendix 2 > String > Email for more instructions.

Wrong Boolean value
In the Custom Fields where you may send Boolean data type, follow Appendix 2 > boolean for more information.

Wrong date format
In the Custom Fields or optional fields where you may send Date data type, follow Appendix 2 > Date for more information.

Custom field header is invalid
Custom Field names must start with the word “Custom”. For example, you use a custom field to determine if an employee is an intern or not. The header should be “Custom Intern” rather than “Intern”. Please note that the header must match exactly to the field name Forma sets up in our system.

An invalid custom field header will not result in the file failing, but Forma will not be able to ingest and update the employee demographics file data, which could potentially lead to incorrect funding if the custom field is used to fund accounts.

Appendix 3

Combined Demographics/ Elections Files

The Combined Pre-tax Demographics/Elections File (i.e. combined file) contains employee demographics and pre-tax enrollment data. It allows you to use a single file to:

- Add, update, or terminate employees' profiles in Forma to match changes made in your ben-admin or HRIS.
- Add, update, or terminate employee election information in Forma to match changes made in your ben-admin or HRIS.

Important Notes

- Ensure that every column is included, even if it's not required. Do not skip any columns or alter their order from the file template. You may leave non-required fields blank.
- Do not modify the column order
- Do not include header names in the file template. Data will be matched based on column order.
- Any other columns not specified will not be processed or stored in Forma.
- The combined file is not intended for employer-sponsored program administration. If you have an employer-sponsored program with Forma, please submit a separate demographics file.

What fields should be included?

Use the table to understand what fields to send, based on the Forma benefits you're providing.

Required: Data must be provided, or it will trigger errors

Recommended: If not provided, the records will not trigger errors, but Forma recommends you provide these fields for the best experience. See 'Description' in the Data Specification for more info.

Reporting-only: If not provided, the records will not trigger errors. You only need to provide them if necessary for Forma reporting. These fields do not affect employees' access to benefits.

Unnecessary: Not providing this data will not result in file error. Forma does not utilize it when provided.

Column	HSA	FSAs (FSA, LPFSA, DCFSA)	Commuter (Transit, Parking)
Record Type	✓	✓	✓
Company ID	✓	✓	✓
Employee ID	✓	✓	✓
Employee Email	✓	✓	✓
Employee Personal Email	✓ (blue)	✓ (blue)	✓ (blue)
Account Type	✓	✓	✓
Legal Name - First Name	✓	✓	✓
Plan Start Date	✓ (grey)	✓	✓ (grey)
Middle Initial	✓ (blue)	✓ (grey)	✓ (grey)
Plan End Date	✓ (grey)	✓	✓ (grey)
Legal Name - Last Name	✓	✓	✓
Employee Pay Period Election	✓	✓	✓
Preferred Name - Last Name	✓ (blue)	✓ (blue)	✓ (blue)
Employee Election	✓	✓	✓ (grey)
Address Line 1	✓	✓	✓
Employer Election	✓	✓	✓ (grey)
Address Line 2	✓ (blue)	✓ (blue)	✓ (blue)
Account Status	✓	✓	✓
City	✓	✓	✓

Column	HSA	FSAs (FSA, LPFSA, DCFSA)	Commuter (Transit, Parking)
Account Start Date	✓ (dark)	✓ (dark)	✓ (dark)
State	✓ (dark)	✓ (dark)	✓ (dark)
Account End Date	✓ (blue)	✓ (blue)	✓ (blue)
Zip Code	✓ (dark)	✓ (dark)	✓ (dark)
QLE Change	✓ (grey)	✓ (blue)	✓ (grey)
Country	✓ (dark)	✓ (dark)	✓ (dark)
Employee Status	✓ (dark)	✓ (dark)	✓ (dark)
Coverage Tier	✓ (blue)	✓ (grey)	✓ (grey)
Pay Schedule	✓ (pink)	✓ (pink)	✓ (pink)
Date of Birth	✓ (dark)	✓ (dark)	✓ (dark)
Employee SSN	✓ (dark)	✓ (grey)	✓ (grey)
Department	✓ (pink)	✓ (pink)	✓ (pink)
Cost Center	✓ (pink)	✓ (pink)	✓ (pink)
Termination Date	✓ (blue)	✓ (blue)	✓ (blue)
Hire Date	✓ (blue)	✓ (blue)	✓ (blue)
Leave Date	✓ (blue)	✓ (blue)	✓ (blue)
HDHP	✓ (blue)	✓ (grey)	✓ (grey)
Commuter Eligible	✓ (grey)	✓ (grey)	✓ (blue)
Phone	✓ (dark)	✓ (blue)	✓ (blue)

File Template

Consult with your Forma Team to best support your account administration.

- Template w/ headers is to help you understand the template better.
- Please send Forma the file as displayed on the Actual File Template without header names.

Date Specification

Each employee must have a row for **PT** Record Type (demographics records) and may have one or more rows with **EN** Record Type (elections records).

Column Order	Record Type	Data Type	Header	Description	Specifications
1 (A)	Both	String	Record Type	Record Type of the row: demographics information (PT) or elections details (EN).	Must be PT or EN
2 (B)	Both	String	Company ID	Forma generated company ID that is unique for your company.	Reach out to your Forma Team for the Company ID. Do not use your Company Name.
3 (C)	Both	String	Employee ID	Primary Identifier used to look up an employee and update, create, or delete records.	Highly recommended not to use SSN as Employee ID.
4 (D)	Both	String	Employee Email	Secondary Identifier used to look up an employee and update, create, or delete records. This will be the email that the employee uses to log into Forma using SSO or Magic Link. Use work email as the primary email, if not applicable, personal email is accepted.	A unique email can only be assigned to one employee. Duplicate emails in the same file may fail file processing.

Column Order	Record Type	Data Type	Header	Description	Specifications
5 (E)	PT	String	Employee Personal Email	Backup email that Forma can use to reach out to employees. It is highly recommended to provide a personal email for employees with any pre-tax account or if you provide COBRA. Personal email will be used as a contact and for Magic Link to access Forma after termination.	A valid email should include a unique name (prefix) to the left of the @ symbol and a recognizable or trusted domain name to the right.
5 (E)	EN	String	Account Type	The benefit an employees is enrolled in. Do not send Transit or Parking on the elections file if you are using Commuter Election *on Forma*. Include unique rows per employee per account type. For example, do not send two 2024 FSA rows for the same employee. If an employee has HSA and LPFSA, include two separate rows.	HSA FSA DCFSA LPFSA Transit Parking Transit_PT Parking_PT
6 (F)	PT	String	Legal Name - First Name	Employee name that displays on their Forma account (web and mobile) by default. Also used for any info exchanged with our partners, including card issuing and account opening KYC process.	A unique email can only be assigned to one employee. Duplicate emails in the same file may fail the file processing.
6 (F)	EN	Date	Plan Start Date	The date when the plan starts, if you follow a calendar year, then it will be YYYY0101; if you follow a fiscal year, say, July 1st, 2025 to June 30th, 2026, then 20250701 will be the Plan Start Date.	Must include the Plan Start Date when the Account Type is FSA, LPFSA, or DCFSA. Leave Blank for HSA, Transit, and Parking. YYYY-MM-DD

Column Order	Record Type	Data Type	Header	Description	Specifications
7 (G)	PT	String	Middle Initial	The default name that used on any info exchanged with our banking partners for HSA documents.	1 alpha
7 (G)	EN	Date	Plan End Date	The date when the plan ends, if you follow a calendar year, then it will be YYYY1231; if you follow a fiscal year, say, July 1st, 2025 to June 30th, 2026, then 20260630 will be the Plan End Date.	Must include the Plan End Date when the Account Type is FSA, LPFSA, or DCFSA. Leave Blank for HSA, Transit, and Parking. YYYY-MM-DD
8 (H)	PT	String	Legal Name - Last Name	Employee name that displays on their Forma account (web and mobile) by default. Also used for any info exchanged with our partners, including card issuing and account opening KYC process.	
8 (H)	EN	Number (float)	Employee Pay Period Election	The amount the employee contributes per paycheck into this account. This value will be used to process auto-deposit on the pay date (when applicable). For HSA/FSA/LPFSA/DCFSA, the amount is expected to be the Employee Election divided by the number of payrolls during the plan year. For commuter benefits, the amount is expected to be the Employee Monthly Election divided by the number of payrolls during the month.	Must be ≥ 0 Round numbers to two decimal places.

Column Order	Record Type	Data Type	Header	Description	Specifications
9 (I)	PT	String	Preferred Name - First Name	The primary name that displays on their Forma account (web and mobile) and email notifications. If not provided, 'Legal Name - First Name' will be used. We do not share this information with our partners, therefore Preferred Name will not appear on any cards or official statements.	
9 (I)	EN	Number (float)	Employer Pay Period Election	The amount that the employer contributes per paycheck into this account. This value will be used to process auto-deposit on the pay date (when applicable). For HSA/FSA/LPFSA/DCFSA, the amount is expected to be the Employee Election divided by the number of payrolls during the plan year. For commuter benefits, the amount is expected to be the Employee Monthly Election divided by the number of payrolls during the month.	Must be ≥ 0 Round numbers to two decimal places.
10 (J)	PT	String	Preferred Name - Last Name	The primary name that displays on their Forma account (web and mobile) and email notifications. If not provided, 'Legal Name - Last Name' will be used. We do not share this information with our partners, therefore Preferred Name will not appear on any cards or official statements.	

Column Order	Record Type	Data Type	Header	Description	Other Specifications
10 (J)	EN	Number (float)	Employee Election	The employee annual election for HSA/FSA/LPFSA/DCFSA. Combined Employee and Employer Election must not exceed the IRS limit. It will be validated against your plan's maximum or minimum settings.	Must be ≥ 0 For Transit, Parking, Transit_PT, and Parking_PT,, leave it blank. Round numbers to two decimal places.
11 (K)	PT	String	Address Line 1	First line of employee's address. Used for any info exchanged with our partners, including card issuing, account opening KYC process, account statement/tax form generation, etc.	When there is Apartment number, building number, etc., include it in Address Line 2.
11 (K)	EN	Number (float)	Employer Election	This is the employer annual election for HSA/FSA/LPFSA/DCFSA. Combined Employee and Employer Election must not exceed the IRS limit. It will be validated against your plan's maximum or minimum settings.	Must be ≥ 0 For Transit, Parking, Transit_PT, and Parking_PT,, leave it blank. Round numbers to two decimal places.
12 (L)	PT	String	Address Line 2	Second line of employee's address. Used for any info exchanged with our partners, including card issuing, account opening KYC process, account statement/tax form generation, etc.	

Column Order	Record Type	Data Type	Header	Description	Specifications
12 (L)	EN	String	Account Status	• Active: Active benefit account • Temporarily Inactive: Inactive benefits due to LOA and having limited access. • Terminated: Inactive benefits due to termination or the loss of eligibility (e.g. relocation outside of the US). • Permanently Inactive: Accounts created incorrectly.	Active Temporarily Inactive Terminated Permanently Inactive
13 (M)	PT	String	City	City of employee's address. Used for any info exchanged with our partners, including card issuing, account opening KYC process, account statement/tax form generation, etc.	
13 (M)	EN	Date	Account Start Date	The coverage start date of the account. This date should be consistent across the plan year unless there is an election change or QLE.	YYYY-MM-DD
14 (N)	PT	String	State	State of employee's address. Used for any info exchanged with our partners, including card issuing, account opening KYC process, account statement/tax form generation, etc. ***We do not issue Pre-tax Forma Cards to non-US addresses. HSA applicants must have a US address.*	Follow ISO3166-2 Subdivision Name or Code (removing the first 2-alpha country code) e.g. CA, California

Column Order	Record Type	Data Type	Header	Description	Specifications
14 (N)	EN	Date	Account End Date	The coverage end date of the account. Account is terminated at 11:59:59 pm PT on the account end date • Card authorization requests after that time will be denied. • Claims with a service date after the account end date will be denied. If not provided, the account end date will be the date when we receive the Terminated account status or when the employee is terminated. Post-termination run-out period begins on this date.	YYYY-MM-DD Account End Date should be consistent with the employee's Termination Date if the account is ending due to termination.
15 (O)	PT	String	Zip Code	Zip Code of employee's address. Used for any info exchanged with our partners, including card issuing, account opening KYC process, account statement/tax form generation, etc. ***We do not issue Pre-tax Forma Cards to non-US addresses. HSA applicants must have a US address.*	For US addresses, ZIP Code must be 5 or 9 digits. e.g. 11111 or 11111-1111.
15 (O)	EN	Boolean	QLE Change	Whether or not the change in election is due to a Qualifying Life Event.	TRUE FALSE

Column Order	Record Type	Data Type	Header	Description	Specifications
16 (P)	PT	String	Country	Country where an employee is located. This will determine account funding and availability for employer-sponsored accounts. ** *We do not issue Pre-tax Forma Cards to non-US addresses. HSA applicants must have a US address.*	Must follow ISO 3166 Standard 2 alphas or the full country name. e.g. US, or United States of America
16 (P)	EN	Empty		Leave blank	Leave Blank but do not skip the column
17 (Q)	PT	String	Employee Status	Status of the employee: ● Active: Has access to all benefits ● Leave: Has limited access to benefits ● Terminated: Has no access to benefits	Active Leave Terminated
17 (Q)	EN	String	Coverage Tier	Only used for HSA to help track employee's election limit.	Individual Family
18 (R)	PT	String	Pay Schedule	Pay group of the employee (i.e. Exempt, Non-Exempt...etc)	
19 (S)	PT	Date	Date of Birth	Used for any info exchanged with our partners, including card issuing/activation and account opening KYC process. Also used for Date-based account funding, if applicable.	YYYY-MM-DD Year should not be before year 1900 or after 2020.

Column Order	Record Type	Data Type	Header	Description	Specifications
20 (T)	PT	Number (Integer)	Employee SSN	SSN will be used for any info exchanged with our partners, including account opening, KYC process, account statement/tax form generation, etc. SSN is required for the HSA opening KYC process.	Must be a valid, 9 digits SSN. Hyphen (-) is accepted, e.g. 000-11-2222.
21 (U)	PT	String	Department	Department or division information.	
22 (V)	PT	String	Cost Center	Cost center information.	
23 (W)	PT	Date	Termination Date	When the employee is terminated and loses access to benefits. You can optionally choose to include Termination Date in the file to schedule the Termination.	YYYY-MM-DD
24 (X)	PT	Empty		Leave blank	Leave blank but do not skip the column
25 (Y)	PT	Date	Hire Date	Hire Date determines the earliest date an employees has access to benefits.	YYYY-MM-DD
26 (Z)	PT	Date	Leave Date	Leave Date is used to determine the eligible coverage period for pre-tax benefits accounts.	YYYY-MM-DD

Column Order	Record Type	Data Type	Header	Description	Specifications
27 (AA)	PT	Boolean	HDHP	Whether or not the employee is covered under an HDHP plan. The information helps Forma determine if the employee is eligible for HSA elections. If not provided, all employees will be considered eligible.	TRUE FALSE
28 (AB)	PT	Empty		Leave Blank	Leave blank but do not skip the column
29 (AC)	PT	Boolean	Commuter Eligible	Whether or not the employee is eligible to enroll in Commuter Transit or Parking benefits. The information also helps Forma to determine if employees can enroll in pre-tax commuter accounts on Forma. If not provided, all employees will be considered eligible.	TRUE FALSE
30 (AD)	PT	Number (Integer)	Phone	Phone will be linked to the employee's Forma card for cardholder identity verification, card transactions, SMS notifications, and fraud alerts. Phone is required for the HSA opening KYC process.	Only US phone numbers are accepted as Forma only issues cards to US employees. Plus sign (+), Hyphen (-) and Area code (+1) is accepted, e.g. +1-123-456-7777 +11234567777 11234567777 1234567777