

# Health Savings Account Account Number File Specifications

**September 22, 2014**

## OVERVIEW

Optum Bank will send an HSA account number file to employers via secure email so that employers can efficiently initiate a contribution file to Optum Bank.

## FILE FORMAT

The file sent to the employer from Optum Bank will be a Comma Separated Value File (CSV), meaning each field will be separated by a comma as field length may vary. The CSV file can be accessed through Microsoft Excel or any other text editor (ie. Microsoft Work, Notepad, etc). Each record will contain the following data elements (by employee within the employer group/policy number) from left to right:

Data Element	Max Length	Data Type	Notes
Social Security Number (SSN)	9	Numeric	
Optum Bank Account Number (for HSA)	15	Numeric	Not populated for pending records
Routing/Transit Number	12	Numeric	Value= "124384877"
Last Name	30	Alpha	
First Name	30	Alpha	
Middle Initial	1	Alpha	
Account Status (A, C, P, T)	1	Alpha Numeric	- A (Active accounts): Account is open and available for funding. - C (Closed accounts): Employee's HSA has been closed at Optum Bank and no funds can be sent. Closed accounts will be reported until either a new account is opened or the account is purged. - P (Pending): Initial enrollment information has been received but it was not sufficient to open their account. Additional info has been requested from the applicant. - T (Physical Address Needed): Initial enrollment information has been received but a physical address is needed to open the account. A physical address has been requested from the applicant.
Initial account creation system date	8	Numeric	Date batch file processed Format = MMDDYYYY Not populated for pending records
Employer Group/Policy Number	12	Alpha Numeric	
Employer Name	40	Alpha	

**Note:** Any Alpha Numeric data element containing a comma will be put into double quotes. For example: "Smith, Jones & Co."

## FILE TRANSMISSION

The file will be sent from Optum Bank to confirmed recipients for employers with at least one employee account – any status, regardless of enrollment method used to create the account (paper, batch, online), via **secure email**. An access guide and frequently asked questions pertaining to the use of secure email can be found at the following location:

<http://cdn.Optum.com/oh/ohb/welcome-email-forms/secure-email-instructions-ohb-062012.pdf>

## FILE FREQUENCY

The file will be sent from Optum Bank to confirmed recipients via secure email based upon the delivery frequency requested:

- Monthly Notification: The first business day of each month
- Weekly Notification: Sunday
- Twice Weekly Notification: Sunday and Wednesday
- Daily Notification: Sunday and Tuesday - Friday

## TROUBLE SHOOTING

Microsoft Excel will automatically remove any leading zeros in a number. Because of this social security numbers that begin with zero will appear to have eight digits or less rather than nine. To view the full social security number with leading zeros use Notepad or similar text editing programs.

If column values have a '+' present please expand the columns in Excel until the full cell value is observable.