EASTWESTBANK

Automated Clearing House (ACH)

FILE SPECIFICATIONS
PPD, CCD, & CCD+ Entries

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Contents

Introduction

The following information outlines the requirements for processing Electronic transmissions, addresses the sequence of Records in an ACH file, and gives a descriptive overview of the various logical records contained in a File.

These formats apply to both PPDs (Prearranged Payment and Deposit Entry type of transactions) and also CCDs (Cash Concentration or Disbursement type of transactions). PPD transactions are corporate to consumer transactions, and CCD/CCD+ transactions are corporate to corporate transactions. Refer to the National Automated Clearing House Association (NACHA) Rule Book for information concerning the rules and guidelines governing the different types of ACH transactions.

To ensure compatibility in electronic file transmission, an accurate test file should be received prior to implementation.

Data Specifications

All alphabetic fields must be left justified and space filled. All numeric fields must be right justified, unsigned (neither positive nor negative), and zero filled. Characters used in ACH records are restricted to 0 – 9, A – Z, space, and those special characters which have an EBCDIC value greater than hexadecimal "3F" or an ASCII value greater than hexadecimal "1F". Occurrences of value EBCDIC "00" – "3F" and ASCII "00" – 1F are not valid.

File Data

There are five different record types that define an ACH file containing PPD and/or CCD transactions (6 if you are using the optional addenda record for CCD+).

These record types include:

(1) File Header Record

The File Header Record designates the physical file characteristics and identifies the immediate origin and destination of the entries contained within the file or within the transmitted batched data. In addition, this record includes date, time, and file identification fields, which can be used to uniquely identify the file.

(5) Company/Batch Header Record

The Batch Header Record identifies the originator and briefly describes the purpose of the entry. For example, "Gas Bill" or "Regular Salary" indicates the reason for the transaction originated by the originator. The Batch Header Record contains the Routing Number of the Originating Depository Financial Institution (ODFI) for settlement, routing of returns, and other control purposes. In addition, the Batch Header Record can indicate the intended effective entry date of all transactions within the batch. The information contained in the Batch Header Record applies uniformly to all subsequent Entry Detail Records in the batch.

(6) Entry Detail Record

Entry Detail Records contain information sufficient to relate the entry to the Receiver, (i.e. individual account number, identification number, name and the debit or credit amount) as indicated by the Transaction Code.

The information in the Batch Header Record must be incorporated with the Entry Detail Records to describe fully that entry and all participants in the transaction. Transaction Codes for Entry Detail Records have been defined to accommodate pre-notification records (zero dollar entries) and return entries.

Pre-notifications are identical to the basic entry format but contain appropriate Transaction Codes and zeros in the amount field. Zero dollar entries can be batched with other entries or batched separately.

Return entries are distinguished by special Transaction Codes and must be batched separately from other dollar entries.

(7) Addenda Records

Addenda Records are optional and are used by the originator to supply additional information about Entry Detail Records, which will be passed to the receiver. Addenda record information may only be used for the purpose of transmitting payment related information.

(8) Company/Batch Control Record

The Batch Control Record contains the counts, hash totals, and total dollar controls for the preceding detail entries within the indicated batch.

All Entry detail Records are hashed. Both Entry Detail and Addenda Records are included in the entry/addenda counts; Batch Header and Batch Control Records are not included.
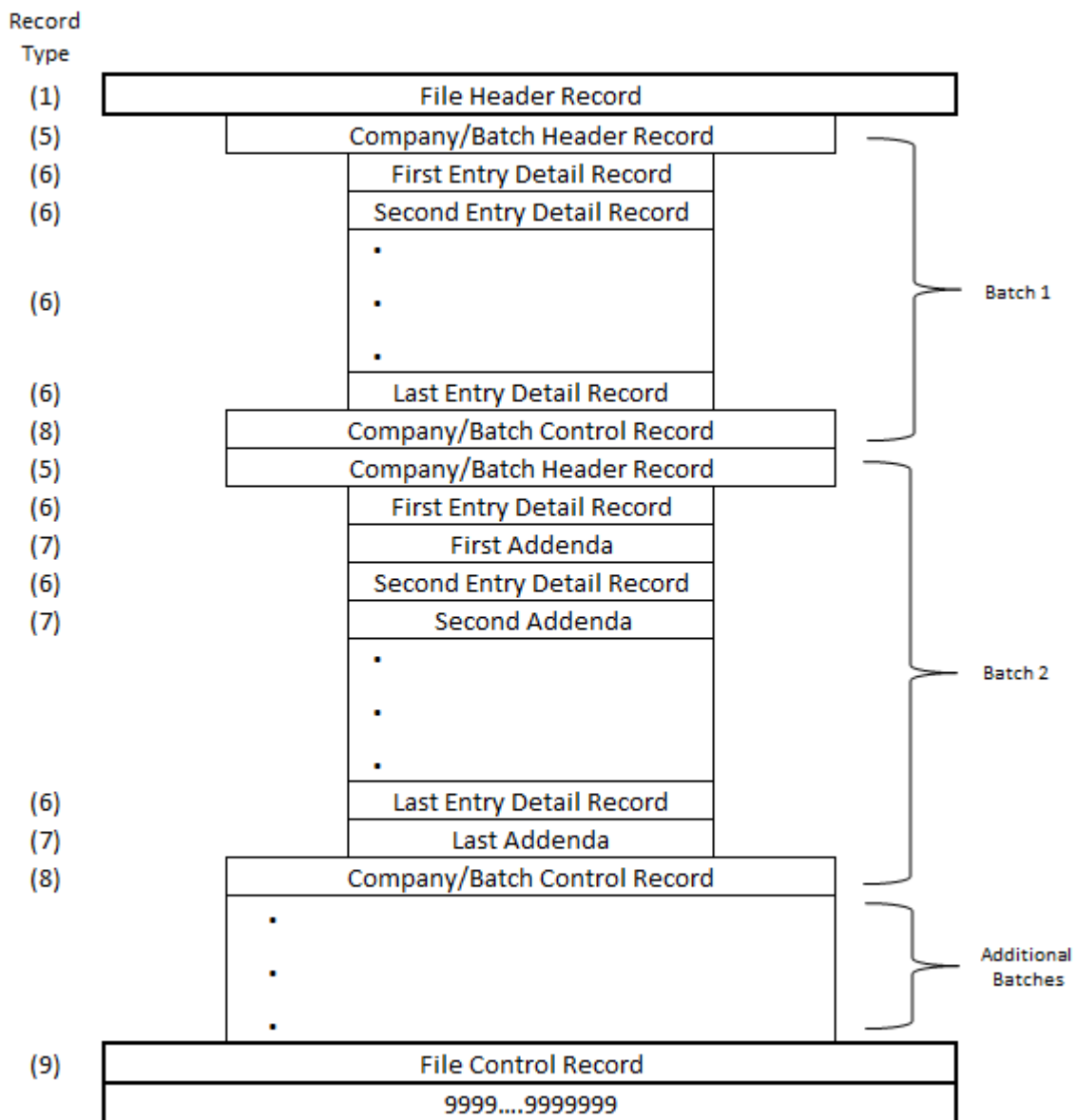
(9) File Control Record

The File Control Record contains dollar entry, and hash total accumulations from the Batch Control Records in the file. This record also contains counts of the number of blocks and number of batches within the file.

Sequence of Records

The File Header and File Control Records act as the outer most envelope of an ACH transaction and convey information related to the destination of the transaction origin, as well as, the total amount of debits and credits within a file. The format of these records is consistent for all entries, regardless of the Standard Entry Class Code.

The Batch Header and Batch Control records act as an inner envelope combining similar entries and providing information about the originator.

The remaining records contain the Entry Detail Records and Addenda Records according to Standard Entry Class Code.

Record
Type

(1)	File Header Record
(5)	Company/Batch Header Record
(6)	First Entry Detail Record
(6)	Second Entry Detail Record
(6)	. . .
(6)	Last Entry Detail Record
(8)	Company/Batch Control Record

Batch 1

(5)	Company/Batch Header Record
(6)	First Entry Detail Record
(7)	First Addenda
(6)	Second Entry Detail Record
(7)	Second Addenda
	. . .
(6)	Last Entry Detail Record
(7)	Last Addenda
(8)	Company/Batch Control Record

Batch 2

Additional Batches

| (9) | File Control Record |
| | 9999....9999999 |

ACH Record Format Specifications

The ACH record format specifications are designed to assist ACH participants in properly formatting transaction information. This section details the contents of the various record formats and defines the code values and data elements. The inclusion requirements, contents and lengths of data elements are illustrated in the record formats, which are arranged according to their sequence in the file.

(1) File Header Record

Position	Field Contents	Comments	Required
01-01	1	Record Type Code	Mandatory
02-03	01	Priority Code	Required
04-13	b322070381	East West Bank	Mandatory
14-23	b322070381	East West Bank	Mandatory
24-29	YYMMDD	File Create Date	Mandatory
30-33	HHMM	File Creation Time	Required
34-34	A	File ID Modifier	Mandatory
35-37	094	Record size	Mandatory
38-39	10	Blocking Factor	Mandatory
40-40	1	Format Code	Mandatory
41-63	Bank Name	Immediate Destination Code	Required
64-86	Alphanumeric	Company or Processor Name	Required
87-94	Alphanumeric	Optional Reference Code	Optional

Blocking Factor

The number of records must be divisible by 10. The end of your file must be padded with 9's to make it divisible by 10. Example, if the total number of records in your file was 98, you would create 2 records at the end of the file with 9's in position 01-94.

(5) Batch Header Record

Position	Field Contents	Comments	Required
01-01	5	Record Type Code	Mandatory
02-04	Numeric	ACH Service Class Code (See below)	Mandatory
05-20	Alphanumeric	Company Name (DBA name)	Mandatory
21-40	Alphanumeric	Company Discretionary Data	Optional
41-50	Alphanumeric	ACH Company ID (Provided by Bank)	Mandatory
51-53	Alphanumeric	ACH Standard Entry Class (See below)	Mandatory
54-63	Alphanumeric	Entry Description	Mandatory
64-69	YYMMDD	Company Descriptive Date	Optional
70-75	YYMMDD	Effective Entry Date	Mandatory
76-78	Blank	Leave Blank	
79-79	1	Originator Status Code	Mandatory
80-87	nnnnnnnn	Bank Routing number	Mandatory
88-94	Numeric	Batch Number-Ascending Sequence number	Mandatory

ACH Service Class Codes

200- Mixed Debits and Credits
220- Credits Only
225- Debits Only

ACH Standard Entry Class Codes

PPD- Prearranged Payment & Deposit
CCD- Cash Concentration or Disbursement

(6) Entry Detail Record

Position	Field Contents	Comments	Required
01-01	6	Record Type Code	Mandatory
02-03	Numeric	Transaction code (see below)	Mandatory
04-11	Numeric	Transit routing number of RDFI	Mandatory
12-12	Numeric	Check Digit of RDFI	Mandatory
13-29	Alphanumeric	RDFI Account Number (Left justified)	Required
30-39	$$$$$$$$$cc	Transaction Dollar Amount (Right justified, zero filled)	Mandatory
40-54	Alphanumeric	Individuals ID Number (Employee # or SSN)	Mandatory
55-76	Alphanumeric	Name Field (left justified)	Mandatory
77-78	Blank	Leave Blank	
79—79	Numeric	Addenda Record Indicator (0=No Addenda, 1 = Addenda Following)	Mandatory
80-87	32207038	East West Bank	Mandatory
88-94	Numeric	Trace Number- Ascending Sequence Number of each transaction, starting With 0000001.	Mandatory

Transaction Codes	Monetary Entries	Pre note Entries
Credit to Checking Acct	22	23
Credit to Savings Acct	32	33
Debit to Checking Acct	27	28
Debit to Savings Acct	37	38

(7) Addenda Record

Position	Field Contents	Comment	Required
01-01	7	Record Type Code	Mandatory
02-03	05	Addenda Type Code	Mandatory
04-83	Alphanumeric	Payment Related Information	Optional
84-87	Numeric	Addenda Sequence Number	Mandatory
88-94	Numeric	Entry Detail Sequence Number	Mandatory

Sample of Addenda Record 7 for EFTPS Multi tax payment:
705TXP*940000000*94105*000331*1*684548*2*160093*3*868000\   000100000001

(8) Company/Batch Control Record

Position	Field Contents	Comments	Required
01-01	8	Record Type Code	Mandatory
02-04	Numeric	Service Class Code	Mandatory
05-10	Numeric	Entry/Addenda Count Number of 6 & 7 records in batch	Mandatory
11-20	Numeric	Entry Hash (see below)	Mandatory
21-32	$$$$$$$$$cc	Total Debit Dollar Amount	Mandatory
33-44	$$$$$$$$$cc	Total Credit Dollar Amount	Mandatory
45-54	1nnnnnnnn	Company Fed Tax ID preceded by 1	Mandatory
55-73	blank	blank	
74-79	blank	blank	
80-87	32207038	East West Bank	Mandatory
88-94	Numeric	Batch Number-Ascending Sequence Number of each batch starting with 0000001	Mandatory

Hash Total Calculation

Entry Hash (all Standard Entry Class Codes); 10 positions, Company/Batch Control Record and File Control Record-Mandatory. The receiving DFI Identification number (routing number) in each Entry Detail Record (6 record) is hashed to provide a check against inadvertent alteration of data contents due to hardware failure or program error. **This is the only record that should be used for hash accumulations.** Addenda records are not hashed.

(9) File Control Record

Position	Field Contents	Comments	Required
01-01	9	Record Type Code	Mandatory
02-07	Numeric	Batch Count Total number of 5 records	Mandatory
08-13	Numeric	Block Count - The number of Physical blocks in the file. (a block is 940 characters) Include 1 and 9 records	Mandatory
14-21	Numeric	Entry/addenda count. The total Number of 6 and 7 records in the File.	Mandatory
22-31	Numeric	Entry Hash – Contains the sum of the Entry Hash Totals contained in Position 11-20 of the records.	Mandatory
32-43	$$$$$$$$$cc	Total Debit Entry Dollar Amount	Mandatory
44-55	$$$$$$$$$cc	Total Credit Entry Dollar Amount	Mandatory
56-94	Blank	Leave Blank	

Hash Total Calculation

Hash totals must be accumulated at both the batch and file level. Accumulate the Transit Routing Number of each "6" record. **This is the only record that should be used for Hash accumulation.**

Do not include the check digit on the transit routing number in the Hash Total calculations. The first 8 numbers are the transit routing number, the 9th number is the check digit.

Sample-

Transit routing number	32207038
Transit routing number	<u>32207038</u>
Hash Total	64404066