

## NACHA/ACH FILE UPLOAD SPECIFICATIONS

This file specification is a standard NACHA format for a CCD or PPD transaction type. The only unique fields are the Immediate Destination, Immediate Origin, Originating DFI and Trace Number which contain information for Peoples Bank. For other transaction types please refer to the NACHA rule.

### Field Inclusion Requirements

M = Mandatory. This field is necessary to ensure proper routing and/or posting of ACH entry.

R = Required. Omission of this field will not cause an entry to reject at the ACH Operator buy may reject at the RDFI.

O = Optional. Inclusion or omission of this field at the discretion of the ODFI.

### FILE HEADER RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'1'	1	01-01	
2	Priority Code	R	'01'	2	02-03	
3	Immediate Destination	M	'125104425'	10	04-13	Peoples Bank transit routing number preceded by a blank.
4	Immediate Origin	M	'XXXXXXXXXX'	10	14-23	Your 10-digit Company Identifier assigned to you by Peoples Bank. Usually your IRS Federal Tax ID preceded by a number or letter.
5	File Creation Date	M	YYMMDD	6	24-29	The date you created the input file.
6	File Creation Time	O	HHMM	4	30-33	Time of day you created the input file used to distinguish between input files if you submit more than one per day.
7	File ID Modifier	M	Upper Case A-Z Numeric 0-9	1	34-34	Code to distinguish among multiple input files. Label the first (or only) file "A", and continue in sequence (A-Z) or (0-9).
8	Record Size	M	'094'	3	35-37	Record Size = 094 Bytes
9	Blocking Factor	M	'10'	2	38-39	Block Size = 940 Bytes
10	Format Code	M	'1'	1	40-40	
11	Immediate Destination Name	O	PEOPLES BANK	23	41-63	Must be upper case
12	Immediate Origin Name	O	Your Company's Name	23	64-86	Your company's name up to 23 characters. Must be upper case.
13	Reference Code	O	Alphanumeric	8	87-94	Optional field you may use to describe input file for internal accounting purposes

## COMPANY/BATCH HEADER RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'5'	1	01-01	
2	Service Class Code	M	Numeric	3	02-04	<b>200</b> -ACH Entries mixed Debits & Credits <b>220</b> -ACH Credits Only <b>225</b> -ACH Debits only <b>280</b> -ACH Automated Accounting Advices
3	Company Name	M	Alphanumeric	16	05-20	Your company name, up to 16 characters, that may appear on the receivers' statements prepared by the RFI.
4	Company Discretionary Data	O	Alphanumeric	20	21-40	This field allows companies to include codes significant only to them. There will be no standardized interpretation for the contents of this field.
5	Company Identification	M	Alphanumeric	10	41-50	Your 10-digit company number. Identical to the number in field 4 of the File Header Record, unless multiple companies/divisions are provided in one transmission.
6	Standard Entry Class Code	M	PPD/CCD	3	51-53	Identifies the entries in the batch. Common entry class codes are <b>PPD</b> -Prearranged Payments and Deposit entries for consumer items <b>CCD</b> -Cash Concentration and Disbursement entries for corporate transactions
7	Company Entry Description	M	Alphanumeric	10	54-63	Your description of the transaction. This may be printed on the receivers' bank statement by the RFI (ie. Payroll)
8	Company Descriptive Date	O	Alphanumeric	6	64-69	The date you choose to identify the transactions. This date may be printed on the participants' bank statement by the RFI.
9	Effective Entry Date	R	YYMMDD	6	70-75	Date transactions are to be posted to the participants' account.
10	Reserved	Inserted by ACH Operator	Numeric	3	76-78	Leave this field blank
11	Originator Status Code	M	'1'	1	79-79	
12	Originating DFI Identification	M	'12510442'	8	80-87	Peoples Bank transit routing number first 8-digits only
13	Batch Number	M	Numeric	7	88-94	This number is assigned in ascending sequence to each batch.

## ENTRY DETAIL RECORD (PPD and CCD ENTRIES)

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'6'	1	01-01	
2	Transaction Code	M	Numeric	2	02-03	<b>22-Checking Credit</b> <b>23-Checking Credit Prenote</b> <b>24-Zero dollar with remittance into a Checking Account</b> <b>27-Checking Debit</b> <b>28-Checking Debit Prenote</b> <b>32-Savings Credit</b> <b>33-Savings Credit Prenote</b> <b>34-Zero dollar with remittance into a Savings Account</b> <b>37-Savings Debit</b> <b>38-Savings Debit Prenote</b>
3	Receiving DFI Identification	M	TTTTAAAA	8	04-11	The first 8 digits of the participant's bank transit routing number
4	Check Debit	M	Numeric	1	12-12	The 9th digit of the participant's bank transit routing number.
5	DFI Account Number	R	Alphanumeric	17	13-29	Participant's account number at their financial institution. Left justify.
6	Amount	M	\$\$\$\$\$\$c	10	30-39	Transaction amount in dollars with two decimal places. This field requires ten positions; right justify and use leading zeros if necessary. Enter 10 zeros for prenotes.
7	Individual Identification Number	O	Alphanumeric	15	40-54	Participant's identification number. Must be Unique. May be printed on the participant's bank statement by the RFI.
8	Individual Name	R	Alphanumeric	22	55-76	Individual/Company Name of Participant.
9	Discretionary Data	O	Alphanumeric	2	77-78	Data related to company. No standardized interpretation of the value of this field.
10	Addenda Record Indicator	M	Numeric	1	79-79	"0" indicates no addenda record. "1" indicates one or more addenda record follows.
11	Trace Number	M	Numeric	15	80-94	This number will consist of the ABA number of the originating bank and a seven digit sequence number will start with 0000001 and increment by "1" for each detail entry record.

## ADDENDA RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'7'	1	01-01	
2	Addenda Type Code	M	'05'	2	02-03	2-digit code identifying the type of information contained in the addenda record: <b>02</b> -Used for the POS, MTE, SHR standard entry classes. The addenda information is used for terminal location information. <b>05</b> - Used for CCD, CTX and PPD standard entry classes. The addenda information contains additional payment related information. <b>98</b> -Used for Notification of Change entries. The addenda record contains the correct information. <b>99</b> -Used for Return Entries
3	Addenda Related	O	Alphanumeric	80	04-83	This field contains additional information associated with the payment. The information can be in either ANSI or UN/EDIFACT format.
4	Addenda Sequence Number	M	Numeric	4	84-87	Number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1".
5	Entry Detail Sequence Number	M	Numeric	7	88-94	This number is the same as the last seven digits of the trace number of the related entry detail record.

## COMPANY/BATCH CONTROL RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'8'	1	01-01	
2	Service Class Code	M	Numeric	6	02-04	<b>200</b> -ACH Entries mixed Debits & Credits <b>220</b> -ACH Credits Only <b>225</b> -ACH Debits only <b>280</b> -ACH Automated Accounting Advices
3	Entry/Addenda Count	M	Numeric	6	05-10	Total number of entry detail and addenda records processed within the batch. This field requires 6 positions; right justify and use leading zeros.
4	Entry Hash	M	Numeric	10	11-20	Total of all positions 4-11 on each 6 record (detail). Only use the final 10 positions in the total.
5	Total Debit Entry	M	\$\$\$\$\$\$\$\$\$cc	12	21-32	Total amount of Debits for batch. If none, zero fill the field. This field requires 12 positions; right justify and use leading zeros.
6	Total Credit Entry Dollar Amount	M	\$\$\$\$\$\$\$\$\$cc	12	33-44	Total amount of Credits for batch. If none, zero fill the field. This field requires 12 positions; right justify and use leading zeros.
7	Company Identification	R	Alphanumeric	10	45-54	Your 10-digit company number. Identical to the number in field 4 of the File Header Record, and field 5 of the batch header record.
8	Message Auth Code	O	Alphanumeric	19	55-73	Leave this field blank
9	Reserved	N/A	Blank	6	74-79	Leave this field blank
10	Originating DFI Identification	M	'12510442'	8	80-87	Peoples Bank transit routing number first 8-digits only
11	Batch Number	M	Numeric	7	88-94	Same as sequential batch number in Company/Batch Header Record

## FILE CONTROL RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'9'	1	01-01	
2	Batch Count	M	Numeric	6	02-07	This field must be equal to the number of company/batch header records in file. This field requires 6 positions; right justify and use leading zeros.
3	Block Count	M	Numeric	6	08-13	Number of physical blocks in the file including file header and control records. This field requires 6 positions; right justify and use leading zeros.
4	Entry/Addenda Count	M	Numeric	8	14-21	The number of entry detail records and addenda records in the file. This field requires 8 positions; right justify and use leading zeros.
5	Entry Hash	M	Numeric	10	22-31	Same as the sum of the corresponding field in the company/batch control record on the file.
6	Total Debit Entry Dollar Amount in File	M	\$\$\$\$\$\$\$\$\$cc	12	32-43	Total dollars of debit entries for entire file. This field requires 12 positions; right justify and use leading zeros.
7	Total Credit Entry Dollar Amount in File	M	\$\$\$\$\$\$\$\$\$cc	12	44-55	Total dollars of credit entries for entire file. This field requires 12 positions; right justify and use leading zeros.
8	Reserved	N/A	Blank	39	56-94	Leave this field blank