



TREASURY MANAGEMENT SERVICES

First Citizens Bank NACHA File Specifications PPD, CCD, and CTX with Addenda

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Member FDIC

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File Header Record - Number ONE Record

01-01 1
02-03 01
04-04 Blank Space
05-13 053100300
14-14 Blank Space
15-23 ##### Company Tax ID (9 digits)
24-29 YYMMDD (File Creation Date)
30-33 HHMM (File Creation Time)
34-34 A (or any character uppercase A-Z or numeric 0-9)*
35-37 094
38-39 10
40-40 1
41-63 First Citizens Bank
64-86 Company Name
87-94 Usually Blank – Optional

Data Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Creation Date	File Creation Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Immediate Destination Name	Immediate Origin Name	Reference Code
Field Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	'1'	Numeric	bTTTTAAAAC	bNumeric	YYMMDD	HHMM	UPPERCASE A-Z, Numeric 0-9	'094'	'10'	'1'	Alphameric	Alphameric	Alphameric
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94
EXAMPLE	1	01	FCB RT number	First character blank then 9-digit CO TAX ID	161221	1006	A	094	10	1	First Citizens Bank	Company Name	

101 053100300 7777777771612211006A094101FIRST CITIZENS BANK

XYZC SPECIAL COMPANY

* File ID Modifier – Used to differentiate multiple files sent in the same day.

Company / Batch Header - Number FIVE Record

01-01	5
02-04	220 (Credits) or 225 (Debits)
05-20	Company Name (Ex: Acme Company)
21-40	Company Discretionary Data – Optional (Ex: Dir Dep, Payroll, Drafts, etc.)
41-50	Company ID (Your Tax ID preceded by a specific value, which will be provided by First Citizens Bank)
51-53	Standard Entry Class Code (Ex: PPD, CCD, CTX, etc.)
54-63	Company Entry Description (Ex: Dir Dep, Payroll, Drafts, etc.)
64-69	Company Descriptive Date – Optional (Ex: YYMMDD)
70-75	YYMMDD (Effective Entry Date) **
76-78	Must Be BLANK
79-79	1
80-87	05310030
88-94	##### Batch Number (This is a consecutive number when there are multiple batches within one file)

Data Element Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company ID	Standard Entry Class Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date (Julian)	Originator Status Code	Originating DFI ID	Batch Number
Field Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	YYMMDD	Numeric	Alphanumeric	TTTTAAAA	Numeric
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94
EXAMPLE	5	220	Company Name	Payroll	CO ID	PPD	Payroll		161221		1	FCB RT	0000001

5220XYZC SPECIAL COM 1777777777PPDPAYROLL 161221161223 1053100300000001

**** SAME DAY ACH** – If file creation date and effective date are current day and file is submitted before same day file processing cutoff, all qualifying transactions within that file will be considered same day transactions.

PPD Entry Detail - Number SIX Record

01-01	6
02-03	Transaction Code For Prenotes: 23 - Checking Credits; 33 - Savings Credits; 28 - Checking Debits; 38 - Savings Debits For Live Dollar: 22 - Checking Credits; 32 - Savings Credits; 27 - Checking Debits; 37 - Savings Debits
04-11	First 8 digits of the Receiving Bank Routing Number.
12-12	Number Check Digit. (See Check Digit Computation for additional information).
13-29	##### (Receiving Bank Account Number. Left justified and space filled.)
30-39	\$\$\$\$\$\$\$ (Dollar Amount. Right justified and zero filled with no decimal and no dollar signs.)
40-54	##### (Individual ID Number. Can be Employee #, Customer #, or other value.)
55-76	Individual's Name.
77-78	Must be BLANK.
79-79	0 if there is no Addenda Record accompanying this entry 1 if an Addenda Record accompanies this entry.
80-94	05310030##### (Item number assigned in ascending order.)

Data Element name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Acct Number	Amount	Individual ID number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	\$\$\$\$\$\$\$	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94
EXAMPLE	6	22	Receiving bank RT	Last of RT digit	Receiving acct #	No decimal					

6220531025861111111111 0000466391A0100015 BBBB BBREND A 0053100300000001

PPD Entry Detail Addenda (optional) - Number SEVEN Record

Each PPD entry is limited to a single addenda record.

01-01 7
02-03 05
04-83 Free form addenda (80 positions, alphanumeric.)
84-87 ##### Addenda sequence number (This number is always 0001 for PPD addenda records.)
88-94 ##### Entry detail sequence number (This number is the same as the last seven digits of the trace number of the related Entry Detail record.)

Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Requirement	M	M	O	M	M
Contents	'7'	'05'	Alphanumeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94
EXAMPLE	7	05	Addenda Free Form detail	001	

705addenda detail free form here 00100000001

CCD Entry Detail - Number SIX Record

01-01 6
02-03 Transaction Code:
For Prenotes: 23 - Checking Credits; 33 - Savings Credits; 28 - Checking Debits; 38 - Savings Debits.
For Live Dollar: 22 - Checking Credits; 32 - Savings Credits; 27 - Checking Debits; 37 - Savings Debits.
04-11 First 8 digits of the Receiving Bank Routing Number.
12-12 Routing Number Check Digit. (See [Check Digit Computation](#) for additional information.)
13-29 ##### (Receiving Bank Account Number. Left justified and space filled.)
30-39 \$\$\$\$\$\$ (Dollar Amount. Right justified and zero filled with no decimal and no dollar signs.)
40-54 ##### (Receiving Company ID Number.)
55-76 Receiving Company Name.
77-78 Must be BLANK.
79-79 0 if there is no Addenda Record accompanying this entry 1 if an Addenda Record accompanies this entry.
80-94 05310030##### (Item number assigned in ascending order.)

Data Element Name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Acct Number	Amount	ID Number	Receiving Company Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	\$\$\$\$\$\$\$	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94
EXAMPLE	6	22	Receiving bank RT	Last of rt digit	Receivin g acct #	No decimal					

6220531025861111111111 0000466391B9999999999 ABC COMPANY 0053100300000001

CCD Entry Detail Addenda (optional) - Number SEVEN Record

Each CCD entry is limited to a single addenda record.

01-02 7
02-03 05
04-83 Free form addenda. (80 positions, alphanumeric.)
84-87 ##### Addenda sequence number. (This number is always 0001 for CCD addenda records.)
88-94 ##### Entry detail sequence number. (This number is the same as the last seven digits of the trace number of the related Entry Detail record.)

Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Requirement	M	M	O	M	M
Contents	'7'	'05'	Alphanumeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94
EXAMPLE	7	05	Addenda Free Form detail	001	

705addenda detail free form here 00100000001

CTX Entry Detail - Number SIX Record

01-01 6
02-03 Transaction Code
For Prenotes: 23 - Checking Credits; 33 - Savings Credits; 28 - Checking Debits; 38 - Savings Debits
For Live Dollar: 22 - Checking Credits; 32 - Savings Credits; 27 - Checking Debits; 37 - Savings Debits
04-11 First 8 digits of the Receiving Bank Routing Number.
12-12 Routing Number Check Digit. (See [Check Digit Computation](#) for additional information.)
13-29 ##### (Receiving Bank Account Number. Left justified and space filled.)
30-39 \$\$\$\$\$\$¢¢ (Dollar Amount. Right justified and zero filled with no decimal and no dollar signs.)
40-54 ##### (Receiving Company ID Number.)
55-58 ##### (The number of addenda records accompanying the CTX entry detail record.)
59-74 Name of Receiver.
75-76 Must be BLANK.
77-78 Must be BLANK.
79-79 0 if there is no Addenda Record(s) accompanying this entry 1 if Addenda Record(s) accompany this entry.
80-94 05310030##### (Item number assigned in ascending order.)

Data Element Name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Account Number	Total Amount	ID Number	Number of Addenda Records	Receiving Company Name/ID Number	Reserved	Discretionary Data	Addenda Record Indicator	Trace Number
Field Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	\$\$\$\$\$\$\$¢¢	Alphameric	Numeric	Alphameric	Blank	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94
EXAMPLE	6	22	Receiving bank RT	Last of RT digit	Receiving acct #	No decimal							

6220531025861111111111 0000466391C88888888888 0005ABC COMPANY INC 1053100300000001

CTX Entry Detail Addenda (optional) - Number SEVEN Record

Each CTX entry can have multiple addenda records, up to a maximum of 9,999 records.

01-03 7
02-03 05
04-83 Free form addenda. (80 positions, alphanumeric)
84-87 ##### Addenda sequence number.
88-94 ##### Entry detail sequence number.

Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Requirement	M	M	O	M	M
Contents	'7'	'05'	Alphanumeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94
EXAMPLE	7	05	Addenda Free Form detail		

705addenda detail free form here line	1	00010000001
705addenda detail free form here line	2	00020000001
705addenda detail free form here line	3	00030000001
705addenda detail free form here line	4	00040000001
705addenda detail free form here line	5	00050000001

Company / Batch Control Record - Number EIGHT Record

01-01	8
02-04	220 (Credits) or 225 (Debits).
05-10	##### (Sum of entry detail / addenda records.)
11-20	##### (Hash Total.)
21-32	\$\$\$\$\$\$\$\$\$¢¢ (Sum of debit entries.)
33-44	\$\$\$\$\$\$\$\$\$¢¢ (Sum of credit entries.)
45-54	Company ID. (Your Tax ID preceded by a specific value, which will be provided by First Citizens Bank).
55-73	Must be BLANK.
74-79	Must be BLANK.
80-87	05310030
88-94	##### Batch Number. (This is a consecutive number when there are multiple batches within one file and must match the Batch Number in the Company Batch Header record.)

Data Element Name	Record Type Code	Service Class Code	Entry/ Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company ID	Message Authentication Code	Reserved	Origination DFI ID	Batch Number
Field Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$¢¢	\$\$\$\$\$\$\$\$\$¢¢	Alphanumeric	Alphanumeric	Blank	TTTTAAAA	Numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94
EXAMPLE	8	220					CO ID given by FCB	BLANK	Blank	FCB RT number	

8220000009004778199100000000000000005000355177777777

0531003000000001

File Control Record - Number NINE Record

01-01 9
02-07 ##### (Sum of Company Batch Header Records.)
08-13 ##### (Sum of 1,5,6,7,8,9 records rounded up to the nearest multiple of ten and then divided by 10.)
14-21 ##### (Sum of entry detail / addenda records.)
22-31 ##### (Hash Total.)
32-43 \$\$\$\$\$\$\$\$ (Sum of debit entry amounts.)
44-55 \$\$\$\$\$\$\$\$ (Sum of credit entry amounts.)
56-94 SPACE FILLED

Data Element Name	Record Type Code	Batch Count	Block Count	Entry / Addenda Count	Entry Hash	Total Debit Entry Dollar Amount in File	Total Credit Entry Dollar Amount in File	Reserved
Field Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$	\$\$\$\$\$\$\$\$\$	Blank
Length	1	6	6	8	10	12	12	39
Position	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94
EXAMPLE	9	000002						

900000100000200000009004778199100000000000000005000355

Best Practices

- After the file control record is written, verify the file is padded with 9's creating a block ten count.
- ALL numeric fields must be **RIGHT** justified, with no decimals, no dollar signs, and zero filled.
- ALL alphanumeric fields must be **LEFT** justified, and space filled.
- ALL amount fields must not include decimals and dollar signs.
- File length must be fixed at 94 characters ending with carriage return and line feed.
- * File ID Modifier – Used to differentiate multiple files sent in the same day.
- ** **SAME DAY ACH** – If file creation date and effective date are current day and file is submitted before same day file processing cutoff, all qualifying transactions within that file will be considered same day transactions.

Miscellaneous Data

Standard Entry Class Codes

CCD	Cash Concentration or Disbursement
CTX	Corporate Trade Exchange
PPD	Prearranged payment and Deposit Entry
TEL	Telephone Initiated Entry
WEB	Internet/Mobile Initiated Entry

Transaction Codes

Positions 02-03 in the 6th record

Demand Credit Records (for checking and share draft accounts)

- 22 - Automated Deposit
- 23 - Prenotification of demand Credit Authorization; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)
- 24 - Zero dollar with remittance data (for CCD and CTX Entries only); Acknowledgement Entries (ACK and ATX entries only)

Demand Debit Records (for checking and share draft accounts)

- 27 - Automated Payment
- 28 - Prenotification of Demand Debit Authorization (non-dollar)
- 29 - Zero dollar with remittance data (for CCD and CTX entries only)



Savings Account Credit Records

- 32** - Automated Deposit
33 - Prenotification of Savings Credit Authorization; Death Notification (non-dollar); Automated enrollment Entry (non-dollar)
34 - Zero dollar with remittance data (for CCD and CTX Entries only); Acknowledgement Entries (ACK and ATX entries only)

Savings Account Debit Records

- 37 - Automated Payment**
38 - Prenotification of Savings Debit Authorization (non-dollar)
39 - Zero dollar with remittance data (for CCD and CTX Entries only)

Sample File

[illegible]

Check Digit Computation

The Check Digit is computed using the Routing Modulus 10 as follows:

1. Multiply each digit in the Routing Number by a weighing factor. The weighting factors for each digit/position are as follows:

Position	1	2	3	4	5	6	7	8
Weight	3	7	1	3	7	1	3	7

2. Add the results of the eight multiplications.
3. Subtract the sum from the next highest multiple of 10. The result is the Check Digit.

Example:

R&T	0		7	6		4		0		1		2	5
Times(x)	3			7	1		3	7		1		3	7
Sum	0			49	6		12	0		1		6	35
													= 109

Check Digit = 1, which is 110 (the next highest multiple of 10 from 109) MINUS 109 (the result above)