



COMMERCIAL ADVANTAGE

# Payment Automation File Mapping Specifications

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Member FDIC



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## Overview

This guide is designed to help you format your Payment Automation file (CSV, Fixed Width or NACHA) when you want to use Commercial Advantage Payment Automation. These specifications provide a map of format which can be used for automated payments.

## Account Transfer Mapping

### Input CSV & Fixed Width Specifications

Field	Field Name	Format	Mandatory / Optional	Fixed Pos	Validations by Commercial Advantage
1	Payment Type	C8	Mandatory	1-8	Must be "AT".
2	Value Date	YYYYMMDD	Mandatory	9-16	Must be valid date in specified format and >= to today.
3	Credit Amount	N18.3	Optional	17-34	Must have decimal point and numbers only. Cannot exceed length.
4	Customer Reference	C16	Optional	35-50	Length only.
5	Debit Account	C34	Mandatory	51-84	Must be a valid entitled account.
6	Debit Amount	N17.3	Optional	85-101	Length. Must have decimal point and numbers only.
7	FX Exchange Rate	N10	Optional	102-111	Must have less than 10 significant figures with decimal point.
8	FX Contract ID	C16	Optional	112-127	Length only.
9	Credit Account	C34	Mandatory	128-161	Must be a valid entitled account.
10	Payment Details 1	C35	Optional	162-196	Length only.
11	Payment Details 2	C35	Optional	197-231	Length only.
12	Payment Details 3	C35	Optional	232-266	Length only.

13	Payment Details 4	C35	Optional	267-301	Length only.
14	Comments	C40	Optional	302-341	Length only. Ensure that this field is used to include a Unique Reference if the originating system has one. When a second-level confirmation is provided, it references what was placed in this field.

## Output Account Transfer Mapping Specifications

To Commercial Advantage standard CSV:

Field	Field Name	Format	Mandatory / Optional
1	Payment Type	AT	Mandatory
2	Value Date	YYYYMMDD	Mandatory
3	Credit Amount	N18.3	Mandatory
4	Customer Reference	C16	Optional
5	Debit Account	C34	Mandatory
6	Debit Amount	N17.3	Optional
7	FX Exchange Rate	N10	Optional
8	FX Contract ID	C16	Optional
9	Credit Account	C34	Mandatory
10	Payment Details Line 1	C35	Optional
11	Payment Details Line 2	C35	Optional
12	Payment Details Line 3	C35	Optional
13	Payment Details Line 4	C35	Optional
14	Comments	C40	Optional

## Output Header and Trailer

Each CSV and fixed-width format imported into Commercial Advantage (Wires and Account Transfers) contain a header and trailer record. The payment automation process creates these header and trailer rows automatically.

## CSV Header Specifications

The table below details the CVS header specifications. These fields are mandatory.

Field	Field Name	Format	Fixed Position	Validation
1	Record Indicator	C1	1-1	Literal "H".  First field in the row. A header row in any other location in the file causes an error.
2	File Creation Date	"YYYYMMDD"	2-9	The date that the file was created. This is not validated.  Must be valid date in specified format and >= to today
3	Unique Daily Sequence Number	C10	10-19	Right justified. Ensure that the number is unique within a single day if there are multiple imports.

## CSV Trailer Specifications

The table below details the CVS trailer specifications. The **Record Indicator** field is mandatory.

Field	Field Name	Format	Fixed Position	Validation
1	Record Indicator	C1	1-1	Literal "T".  First field in the row. A trailer row in any other location in the file causes an error.
2	Number of Payments	N10	20-29	Right justified. Total number of payments in the file. If provided and the Control Totals configuration is enabled (PA_MTFW_Totals_validation = true), it is used to validate the file contents. If the total count and amount of payments in the file do not match the corresponding values in the trailer, GTFrame rejects the file with an error.
3	Total of Payments	N15.2	30-48	Right justified. Total amount of payments in the file (Debits plus Credits). If provided and Control Totals is enabled, it is used to validate the file contents. FX payments do not factor in currency.

## Fixed-Width

The table below details the fixed-width header specifications. These fields are mandatory.

Field	Field Name	Format	Fixed Position	Validation
1	Record Indicator	C1	1-1	Literal "H".  First field in the row. A header row in any other location in the file causes an error.
2	File Creation Date	"YYYYMMDD"	2-9	The date that the file was created. This is not validated.  Must be valid date in specified format and  >= to today
3	Unique Daily Sequence Number	C10	10-19	Right justified. Should be unique within a single day if there are multiple imports.

The table below details the fixed-width trailer specifications. The **Record Indicator** field is mandatory.

Field	Field Name	Format	Fixed Position	Validation
1	Record Indicator	C1	1-1	Literal "T".  First field in the row. A trailer row in any other location in the file causes an error.
2	Number of Payments	N10	2-11	Right justified. Total number of payments in the file. If provided and the Control Totals configuration is enabled (PA_MTFW_Totals_validation = true), it is used to validate the file contents. If the total count and amount of payments in the file do not match the corresponding values in the trailer, GTFrame rejects the file with an error, indicating that control totals do not match.
3	Total of Payments	N15.2	12-29	Right justified. Total amount of payments in the file (Debits + Credits). If provided and Control Totals is enabled, it is used to validate the file contents. FX payments do not factor in currency.



## Output Examples

### Sample CSV Formats

Sample Header Format: H,20201110,123456890

Sample Trailer Format: T,9999999999,9999999999999999.99

### Sample Fixed-Width Formats

Sample Header Format: HYYYYMMDD9999999999

Sample Trailer Format: T11111111119999999999999999

## Domestic Wire Mapping

### Input CSV & Fixed Width Specifications

Field	Field Name	Format	Mandatory / Optional	Field Pos	Validation by Commercial Advantage
1	Payment Type	C8	Mandatory	1-8	Must be "USWIRE".
2	Value Date	YYYYMMDD	Mandatory	9-16	Must be valid date in specified format and >= to today
3	Payment Amount	N15.2	Mandatory	17-34	Length. Must have decimal point and numbers only.
4	Customer Reference	C16	Optional	35-50	Length only.
5	Debit Account	C34	Mandatory	51-84	Must be a valid entitled account.
6	Beneficiary Name	C35	Mandatory	85-119	Length only.
7	Beneficiary Account Type	C6	Optional	120-125	Must contain "Other".
8	Beneficiary Account Number	C34	Mandatory / Optional	126-159	Length only. This field is mandatory if Non-Freeform Bene Bank Payment. This field is optional if Freeform Bene Bank Payment.
9	Beneficiary Address Line 1	C35	Optional	160-	Length only.

				194	
10	Beneficiary Address Line 2	C35	Optional	195-229	Length only.
11	Beneficiary City	C35	Optional	230-264	Length only.
12	Beneficiary Postal Code	C15	Optional	265-279	Length only.
13	Beneficiary Country	C2	Optional	280-281	Length & Valid County Code.
14	Beneficiary Bank Name	C35	Optional	282-316	Length only.
15	Beneficiary Bank ID Type	C6	Mandatory	317-322	Must contain: "ABA".
16	Beneficiary Bank ID	C35	Mandatory	323-357	Must contain a valid ID.
17	Beneficiary Bank Address Line 1	C35	Optional	358-392	Length only.
18	Beneficiary Bank Address Line 2	C35	Optional	393-427	Length only.
19	Beneficiary Bank City	C35	Optional	428-462	Length only.
20	Beneficiary Bank Country	C2	Optional	463-464	Length only.



21	Charges	C3	Optional	465-467	<p>If included in the file, must be one of the following:</p> <p>“OUR” - Ours</p> <p>“BEN” - Beneficiary</p> <p><b>Note:</b> The actual charge types supported by the bank are configurable, so only some of the above types may be valid. Charge types may also be restricted based on payment rules to certain destinations.</p>
22	Payment Details Line 1	C35	Optional	468-502	Length only.
23	Payment Details Line 2	C35	Optional	503-537	Length only.
24	Payment Details Line 3	C35	Optional	538-572	Length only.
25	Payment Details Line 4	C35	Optional	573-607	Length only.
26	Intermediary Bank Name	C35	Optional	608-642	Length only.
27	Intermediary Bank ID Type	C6	Optional	643-648	Must contain: “ABA”.
28	Intermediary Bank ID	C34	Optional	649-682	Must contain a valid ID.
29	Intermediary Bank Address Line 1	C35	Optional	683-717	Length only.
30	Intermediary Bank Address Line 2	C35	Optional	718-752	Length only.
31	Intermediary Bank City	C35	Optional	753-787	Length only.
32	Intermediary Bank Country	C2	Optional	788-789	Length only.

33	Comments	C140	Optional	790-929	Length only. Ensure that this field is used to include a Unique Reference if the originating system has one. When a second-level confirmation is provided, it references what was placed in this field.
34	Bank to Bank Instructions Line 1	C35	Optional	930-964	Length only.
35	Bank to Bank Instructions Line 2	C35	Optional	965-999	Fixed Width: Length is 35 characters with last 2 characters ignored.  CSV: Length is 33 characters maximum.
36	Bank to Bank Instructions Line 3	C35	Optional	1000-1034	Fixed Width: Length is 35 characters with last 2 characters ignored.  CSV: Length is 33 characters maximum.
37	Bank to Bank Instructions Line 4	C35	Optional	1035-1069	Fixed Width: Length is 35 characters with last 2 characters ignored.  CSV: Length is 33 characters maximum.
38	Originator ID Type	C6	Optional	1070-1075	Ignore this field and leave it blank.
39	Originator ID	C35	Optional	1076-1110	Ignore this field and leave it blank.
40	Originator Name	C35	Optional	1111-1145	Ignore this field and leave it blank.
41	Originator Address 1	C35	Optional	1146-1180	Ignore this field and leave it blank.
42	Originator Address 2	C35	Optional	1181-1215	Ignore this field and leave it blank.
43	Originator Postal Code	C15	Optional	1216-1230	Ignore this field and leave it blank.

44	Originator Country	C2	Optional	1231-1232	Ignore this field and leave it blank.
45	Bene StateProvince	C20	Optional	1233-1252	
46	Freeform Wire	C1	Optional	1253-1254	Missing/Empty/0: Non-Freeform Bene Bank Payment. Any Value Other Than 0: Freeform Bene Bank Payment.

## Output Domestic Wire Mapping Specifications

To Commercial Advantage standard CSV:

Field	Field Name	Format	Mandatory / Optional
1	Payment Type	"USWIRE"	Mandatory
2	Value Date	YYYYMMDD	Mandatory
3	Payment Amount	N18.2	Mandatory
4	Customer Reference	C16	Optional
5	Debit Account	C34	Mandatory
6	Beneficiary Name	C35	Mandatory
7	Beneficiary Account Type	C6	Mandatory
8	Beneficiary Account Number	C34	Mandatory
9	Beneficiary Address Line 1	C35	Optional
10	Beneficiary Address Line 2	C35	Optional
11	Beneficiary City	C35	Optional
12	Beneficiary Postal Code	C15	Optional
13	Beneficiary Country	C2	Optional
14	Beneficiary Bank Name	C35	Optional
15	Beneficiary Bank ID Type	C6	Mandatory
16	Beneficiary Bank ID	C35	Mandatory
17	Beneficiary Bank Address Line 1	C35	Optional

18	Beneficiary Bank Address Line 2	C35	Optional
19	Beneficiary Bank City	C35	Optional
20	Beneficiary Bank Country	C2	Optional
21	Charges	C3	Optional
22	Payment Details Line 1	C35	Optional
23	Payment Details Line 2	C35	Optional
24	Payment Details Line 3	C35	Optional
25	Payment Details Line 4	C35	Optional
26	Intermediary Bank Name	C35	Optional
27	Intermediary Bank ID Type	C6	Optional
28	Intermediary Bank ID	C34	Optional
29	Intermediary Bank Address Line 1	C35	Optional
30	Intermediary Bank Address Line 2	C35	Optional
31	Intermediary Bank City	C35	Optional
32	Intermediary Bank Country	C2	Optional
33	Comments	C140	Optional
34	Bank to Bank Instructions Line 1	C35	Optional
35	Bank to Bank Instructions Line 2	C35	Optional
36	Bank to Bank Instructions Line 3	C35	Optional
37	Bank to Bank Instructions Line 4	C35	Optional
38	Originator ID Type	C6	Optional
39	Originator ID	C35	Optional
40	Originator Name	C35	Optional
41	Originator Address 1	C35	Optional
42	Originator Address 2	C35	Optional
43	Originator Postal Code	C15	Optional
44	Originator Country	C2	Optional
45	Intermediary_Name		Optional
46	Intermediary_Type		Optional
47	Intermediary_ID		Optional

48	Intermediary_Address_1		Optional
49	Intermediary_Address_2		Optional
50	Intermediary_City		Optional
51	Intermediary_State		Optional
52	Intermediary_Country		Optional
53	Instructions_To_Bene_Bank_5		Optional
54	Instructions_To_Bene_Bank_6		Optional
55	Bene_Bank_Account_Number		Optional
56	INTER_BANK_ACCOUNT_NUMBER		Optional
57	ORDEROF_ACCOUNT		Optional
58	ORDEROF_ADDRESS_1		Optional
59	ORDEROF_ADDRESS_2		Optional
60	ORDEROF_CITY		Optional
61	ORDEROF_COUNTRY		Optional
62	ORDEROF_NAME		Optional
63	ORDEROF_STATE		Optional
64	ORDEROF_POSTALCODE		Optional
65	BENE_NOTIFICATION_EMAIL		Optional
66	BENE_NOTIFICATION_EMAIL_2		Optional
67	BENE_NOTIFICATION_EMAIL_3		Optional
68	BENE_NOTIFICATION_EMAIL_4		Optional
69	BENE_NOTIFICATION_EMAIL_5		Optional
70	Bene_StateProvince		Optional
71	ORDEROF_ID_TYPE		Optional

## Output Header and Trailer

Each CSV imported into Commercial Advantage (Wires and Account Transfers) contains a header and trailer record. The payment automation process creates these header and trailer rows automatically. For header and trailer specifications, see the [Output Header and Trailer](#) section.

## Output Example

```
H,20250101,0105

USWIRE,20250101,500.00,Test Ref,9999999999,NAME
OF COMPANY HERE,Other,9999999XXXXXXXXX,123 Main
St,Suite
123,Buffalo,14224,US,,ABA,999999999,, , , ,OUR,XX-
999999999 XX- NA NA FILE NOS.
160,SARAH' SSALOON,ATTN SARAH SALOONOWNER,TS
Prop. Addr-Various

sites
locat,,,,,,,,,,,,,,,,,
T
```

## Check Issue / Void Mapping

### Input MTCSV Specifications

#### Notes:

- The **Format** column indicates if the field is alphanumeric (A) or numeric (N).
- The **M/O** column indicates if the field is mandatory (M) or optional (O).

#	Field Name	Sample Value	Format	M/O	Validation by Mapper	Description	Field Size	Position
1	Payment Type	CHKPP	A	M		Key field	8	Start: 1 End: 8
2	Account Number	123456789	N	M			15	Start: 9 End: 23
3	Amount	10100.97	N	M	Validated to two decimal places.		12	Start: 24 End: 35
4	Issue Date	20180901	N	M	YYYYMMDD		8	Start: 36 End: 43
5	Check Number	4322	N	O			10	Start: 44

								End: 53
6	Record Indicator		A	O	V or blank	V = Void	2	Start: 54 End: 55
7	Payee	Acme Parts Company	A	O		Populate this field only if sending Payee information. The name cannot contain symbols, such as, =, +, or %. Names must be in capital letters and identical to what is printed on the check. All payees listed on the check or other data printed prior to the street address must be included in the issue file. Do not truncate names.	100	Start: 56 End: 155

## ACH Mapping

### Input CSV and Fixed Width – CCD, PPD, and CTX

#### USACH CSV Record

Field	Field Name	Field Value	Format / Size	Mandatory / Optional	Field Pos	Validation by Mapper
1	Payment Type	"USACH"	8	Mandatory	1-8	Must be equal to "USACH".
2	Value Date		YYMMDD	Mandatory	9-14	Must be valid date in specified format and >= to today.
3	Company ID		10	Mandatory	15-24	Must be a valid company ID.
4	ACH Company Name		16	Mandatory	25-40	Must be a valid company name.



5	Company Discretionary Data		20	Optional	41-60	Length only.
6	Standard Entry Class	"PPD" "CCD" "CTX"	3	Mandatory	61-63	Must have a valid 3-digit SEC code.
7	Company Entry Description		10	Mandatory	64-73	Length only.
8	Transaction Code		2	Mandatory	74-75	Must be a valid 2-digit transaction code.
9	Payment Amount	\$\$\$\$\$\$\$.cc	N8.2	Mandatory	76-86	Length. Must be numeric.
10	Beneficiary Name		22	Mandatory	87-108	Length only, if SEC code is CTX (Field 6), max can be 16.
11	Beneficiary Account		17	Mandatory	109-126	Length only.
12	Beneficiary Bank ABA		9	Mandatory	126-134	Length only.
13	Beneficiary ID		15	Optional	135-149	Length only.
14	Discretionary Data		2	Optional	150-151	Length only.

## USACHREM CSV Record

The **Remittance** record is optional for each transaction, but both fields are mandatory if present.

Field	Field Name	Field Value	Format / Size	Mandatory / Optional	Field Pos	Validation by Mapper
1	Payment Type	"USACHREM"	8	Mandatory	1-8	Must be equal to "USACHREMIT". One line allowed for PPD/CCD. Multiple lines allowed for CTX.
2	Addenda		80	Mandatory	9-88	Length only.

## Output Mapping Specifications – CCD, PPD, and CTX

This simplified NACHA format used to import payment instructions follows a simplified and abbreviated version of the NACHA format. The File Header (1 Record), Batch Control Record (8 Record), and File Trailers (9 Record) are not mapped but included in the structure to comply with the standard recognizable file pattern – and hence the records are simply identified and present.

**Batch Record / Control:** The output NACHA file contains one or many batches based on whether the following fields are the same for one or more transactions in the input file:

- Value Date
- Company ID
- ACH Company Name
- Discretionary Data
- Entry Class
- Company Entry Description

If these fields are the same in the input file, the transactions may be rolled into a single batch in the NACHA File. If any of these values differ, a new batch must be created with those unique values.

### File Header Record

CSV Mapped Field ID#	Field	Fixed Content or Format	Length	Position	Comments
Hardcode	Record Type	"1"	1	01-01	
Hardcode	Priority Code	"01"	2	02-03	
One blank plus ABA Routing number looked up from ACH Company ID	Account Servicing Bank Branch Code preceded with a blank	N10	10	04-13	
Field 3 Company ID	ACH Company ID	N10	10	14-23	
System Generated	Creation Date	YYMMDD Set to the current date	6	24-29	

System Generated	Creation Time	HHMM	4	30-33	
Hardcode	File ID	"A"	1	34-34	
Hardcode	Record Size	"094"	3	35-37	
Hardcode	Blocking Factor	10	2	38-39	
Hardcode	Format Code	1	1	40-40	
Zero Fill	Account Servicing Bank Branch Name	[Bank Name]	23	41-63	
Zero Fill	Originating Company Name	C23	23	64-86	
Zero Fill	Reference Code	C8	8	87-94	

## Batch Header Record

CSV Mapped Field ID#	Field	Fixed Content or Format	Length	Position	Comments
Hardcode	Record Type	"5"	1	01-01	
Use "200" "220" or "225" See comments	Service Class Code	N3	3	02-04	Compare the 2-digit transaction codes in Field 8 for the entire batch. Use the 3-digit code that matches.  220: 22, 23, 24, 32, 33, 34 225: 27, 28, 29, 37, 38, 39 200: If codes from each are present.
4 - Company Name	Company Name	C16	16	05-20	

Blank	Company Discretionary Data	C20	20	21-40	
3 - Company ID	ACH Company ID	N10	10	41-50	
6 - Entry Class	Entry Class	C3	3	51-53	"PPD", "CCD" or "CTX".
7 - Company Entry Description	Company Entry Description	C10	10	54-63	
Blank	Company Descriptive Date	C6	6	64-69	
2 - Value Date	Effective Date	YYMMDD	6	70-75	
Blank	Reserved		3	76-78	
Hardcode	Originator Status Code	"1"	1	79-79	
Zero Fill	First 8 Digits of Account Servicing Branch ABA	N8	8	80-87	
System Generated Batch ID	Sequence Number	N7	7	88-94	"0000001".

## Entry Detail Record (CCD/PPD)

CSV Mapped Field ID#	Field	Fixed Content or Format	Length	Position	Comments
N/A	Record Type	"6"	1	01-01	
8 - Transaction Code	Transaction Code	N2	2	02-03	22-Checking Credit 23-Checking Credit Prenote 27-Checking Debit 28-Checking Debit

					Prenote  32-Savings Credit 33-Savings Credit Prenote 37-Savings Debit 38-Savings Debit Prenote
12 – Beneficiary ABA	Beneficiary Bank ABA	N9	9	04-12	
11 – Beneficiary Account	Beneficiary Account Number	C17	17	13-29	
9 - Amount	Amount	N10V2	10	30-39	Implied two decimal places.
13 - Beneficiary ID	Identification Number of Beneficiary	C15	15	40-54	
10 - Beneficiary Name	Beneficiary Name	C22	22	55-76	
14 – Discretionary Data	Discretionary Data	C2	2	77-78	
See Comments	Addenda Indicator	“0” or “1”	1	79-79	1: If the item has a one or more “USACHREM” fields.  0: No following USACHREM fields.
System Generated Payment Number	Trace Number	0	15	80-94	Fill with zeros.  Turn off validation in Commercial Advantage.

## Entry Detail Record (CTX)

CSV Mapped Field ID#	Field	Fixed Content or Format	Length	Position	Comments
N/A	Record Type	“6”	1	01-01	

8 – Transaction Code	Transaction Code	N2	2	02-03	Checking Credit Checking Credit Prenote 24-Zero dollar with remittance into a Checking Account 27-Checking Debit 28-Checking Debit Prenote 32-Savings Credit 33-Savings Credit Prenote 34-Zero dollar with remittance into a Savings Account 37-Savings Debit 38-Savings Debit Prenote
12 – Beneficiary ABA	Beneficiary Bank ABA	N9	9	04-12	
11 – Beneficiary Account	Beneficiary Account Number	C17	17	13-29	
9 - Amount	Amount	N10V2	10	30-39	Implied two decimal places.
13 - Beneficiary ID	Identification Number of Beneficiary	C15	15	40-54	
Count of the USACHREM fields	Addenda Record Count	C22	22	55-58	Zero fill + the count of the USACHREM rows following the USACH row.
10 - Beneficiary Name	Beneficiary Name	C16	16	59-74	
Blank	Reserved	C2	2	75-76	Blank.
5 – Discretionary Data	Discretionary Data	C2	2	77-78	

See Comments	Addenda Indicator	“0” or “1”	1	79-79	1: If the item has a 1 or more “USACHREM” fields. 0: means no following USACHREM fields.
System Generated Payment Number	Trace Number	0	15	80-94	Turn off validation.

## Addenda Record

CSV Mapped Field ID#	Field	Fixed Content or Format	Length	Position	Comments
Hardcode	Record Type	“7”	1	01-01	
Hardcode	Addenda Type Code	05	2	02-03	
2 - Addenda	Addenda Related	C80	80	04-83	
Sequential count of USACHREM fields. Must start with 1.	Addenda Sequence Number	0000	4	84-87	Turn off validation.
This number is the same as the last seven digits of the trace number of the related Entry Detail (6) record.	Entry Detail Sequence Number	0000000	7	88-94	Turn off validation.

## Batch Control Record

CSV Mapped Field ID#	Field	Fixed Content or Format	Length	Position
Hardcode	Record Type	“8”	1	01-01
Service Class Code used in the Batch Header field 2.	Service Class Code	000	3	02-04
Total number of entry detail and addenda records within the batch. This field requires six positions; right justify and use leading zeros.	Entry Addenda Count	000000	6	05-10



Total of all positions 4-11 on each 6 records (Detail). Only use the final 10 positions in the entry.	Entry Hash	0000000000	10	11-20
Dollar totals of debit entries within the batch. If none, zero fill the field.	Total Debit Amount	000000000000	12	21-32
Dollar totals of credit entries within the batch. If none, zero fill the field.	Total Credit Amount	000000000000	12	33-44
Must match the batch header record, field 5.	ACH Company ID	0000000000	10	45-54
Blank	Message Auth Code	Blank	19	55-73
Blank	Reserved	Blank	6	74-79
Must match the batch header record, field 12.	First 8 Digits of Account Servicing Branch ABA	00000000	8	80-87
Must match the batch header record, field 13.	Batch Number	0000000	7	88-94

## File Control Record

CSV Mapped Field ID#	Field	Fixed Content or Format	Length	Position
Hardcode	Record Type	"9"	1	01-01
The total number of batch header records in the file. Right justify and use leading zeros.	Batch Count	000000	6	02-07
The total number of physical blocks on the file, including the File Header and File Control records. Right justify and use leading zeros.	Block Count	000000	6	08-13
Total number of entry detail and addenda records within the batch. This field requires six positions; right justify and use leading zeros.	Entry Addenda Count	00000000	8	14-21

Total of all positions 4-11 on each 6 records (Detail). Only use the final 10 positions in the entry.	Entry Hash	0000000000	10	22-31
Dollar totals of debit entries within the batch. If none, zero fill the field.	Total Debit Amount	000000000000	12	32-43
Dollar totals of credit entries within the batch. If none, zero fill the field.	Total Debit Amount	000000000000	12	44-55
Blank	Reserved	Blank	39	56-94

## Payment by Payment CSV and Fixed- Width File Acknowledgement

### File Format Definition

### Header Mapping

**Note:** **File Transaction Total Count** and **File Transaction Total Amount** are additions to the current file format. These values also need to be calculated.

#	Field Name	DB Table	DB Field	Comments
1	Field Identifier	NA	NA	Literal "H".
2	Filename	PAYMENTAUTOMATIONFILESUMMARY	IMPORTEDFILENAME	
3	Time Stamp	PAYMENTAUTOMATIONFILESUMMARY	IMPORTED_TIMESTAMP	
4	User Group	PAYMENTAUTOMATIONFILESUMMARY	USERGROUP	
5	User ID	PAYMENTAUTOMATIONFILESUMMARY	USERID	
6	File Transaction Total Count	PAYMENTAUTOMATIONFILEDETAILS	NUMPROCESSED	Count of all transactions.
7	File Transaction Total Amount	PAYMENTAUTOMATIONFILEDETAILS	TOTALAMT	Sum of all amounts.

## Payment Body Mapping

**Note:** This represents a new method of tracking response results and may require a new table for tracking since the "summary" format remains supported (tracked in PAYMENTAUTOMATIONFILEDETAILS).

For each payment in the source file, a separate row is included in the response file detailing payment result.

#	Field Name	DB Table	DB Field	Comments
1	Field Identifier	N/A	N/A	Literal "P".
2	Payment Type ID		TYPECODE	
3	Customer Reference		CUSTREF	Reference from original file.  This is optional in the incoming file. If it is not populated in the incoming file, it is empty in the response file.
4	Unique Reference / Comment		COMMENTS	Stored in the Comments field in Commercial Advantage as the unique reference for the payment.  This is optional in the incoming file. If it is not populated in the incoming file, it is empty in the response file.
5	Amount of Transaction		AMOUNT	May be empty if payment was Rejected.
6	Currency of Transaction		CURRENCY	If multiple currencies are defined, insert "Multiple" in this field.
7	Success / Error Message		ERRORMSG	If status = 'PR', insert "Success". Otherwise, insert error message contents.

## Trailer Mapping

The file trailer is denoted by a single field with the letter T.

## Sample File

```
"H","PAYAUTO_MTCSV_INT_ANURAG_1.IN.111","2020-10-23
19:25:51","PAYAUTO","MTCSV" "P","INT","REF1234999","eb6305c9-1f7f-
49de-aed0-16487c27b42d",-1,"USD","Wire
Rejected. Beneficiary Name[Non MnT Bene], Debit Account Last 4
Digits[6789], Credit
Account Last 4 Digits[0460], Payment Amount[100.00] Reject Reason:
Credit amount does not match debit amount."
"P","INT","REF1234123","", "-1","USD","Wire Rejected. Beneficiary Name[Non
MnT Bene], Debit Account Last 4 Digits[6789], Credit Account Last 4
Digits[0460], Payment Amount[200.00] Reject Reason: Credit amount does
not match debit amount."
"P","INT","", "eb6305c9-1f7f-49de-aed0-16487c27b42d","300.00","USD","Success"
"T"eb6305c9-1f7f-49de-aed0-16487c27b42d
```

A configuration allows toggling between the summary response and the more comprehensive payment-by-payment response to support backward compatibility. The default state is for summary responses.

When the configuration is set to a payment-by-payment response model, the following conditions result:

- When a file is processed, a response file is generated, giving a status for each payment in the original file, not a summary.
- The response includes the payment type, customer reference number, amount, currency, and either a success or an error message for each payment in the original file.
- This change applies to any confirmation sent from Payments Automation - whether the entire file is successful, the entire file is rejected, or there is a mix of successful and failed payments.
- Confirmation emails maintain the same content as in previous versions (at a summary level, with individual errors reported for each payment type and summary of successful transactions).

This applies to all payment types supported for CSV and Fixed-width formats, including:

- Transfers
- Wire Domestic
- ACH Credits and Debit

## Check Issue / Void Mapping for Positive Pay

This section describes the file format to send for Check Issues and Voids to be processed through Commercial Advantage for Positive Pay.

**Note:** These check issues / voids cannot be included in the same file as other payments (MTCsv) because they are from a different user (PACHECKISSUE). There is no fixed width equivalent.

### Input CSV Specifications

Field	Field Name	Length	Mandatory / Optional	Comments
1	Bank Code	8	Mandatory	Bank Code assigned to the account number for the check.
2	ABA	9	Mandatory	ABA associated with the Bank Code assigned to the account number for the check.
3	Account Number	34	Mandatory	
4	Record Indicator	1	Mandatory	I: Issue. V: Void.
5	Check Amount	11	Mandatory	
6	Issue Date	8	Mandatory	MMDDYYYY.
7	Check Number	10	Mandatory	
8	Payee Name	80	Mandatory	

## Questions?

We're here to help. Contact Business Engagement Center with questions at 866-322-4249 (866-FCB-4BIZ). Our team is happy to assist you. For more information visit our [Commercial Advantage Learning Center](#).