

This file specification is a standard NACHA format for a CCD or PPD transaction type at Coastal Community Bank.

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 but 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	'125108405'	10	04-13	Coastal Community Bank routing and transit number
4	Immediate Origin	M	'1XXXXXXXX'	10	14-23	Your 10-digit Company Identifier assigned to you by Coastal Community Bank. This is your IRS Federal Tax ID (EIN) 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	COASTAL COMMUNITY 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



NACHA/ACH FILE UPLOAD SPECIFICATIONS

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	200 -ACH Entries mixed Debits & Credits 220 -ACH Credits Only 225 -ACH Debits only 280 -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 (this will be your EIN with a 1 at the front)
6	Standard Entry Class Code	M	PPD/CCD	3	51-53	Identifies the entries in the batch. Common entry class codes are PPD -Prearranged Payments and Deposit entries for consumer items CCD -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	'12510840'	8	80-87	Coastal Community Bank 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	22 -Checking Credit 23 -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
3	Receiving DFI Identification	M	TTTTAAAA	8	04-11	The first 8 digits of the participant's bank Routing and transit number
4	Check Debit	M	Numeric	1	12-12	The 9th digit of the participant's bank routing and transit number.
5	DFI Account Number	R	Alphanumeric	17	13-29	Participant's account number at their financial institution. Left justify.
6	Amount	M	\$\$\$\$\$\$cc	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: 02 -Used for the POS, MTE, SHR standard entry classes. The addenda information is used for terminal location information. 05 - Used for CCD, CTX and PPD standard entry classes. The addenda information contains additional payment related information. 98 -Used for Notification of Change entries. The addenda record contains the correct information. 99 -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	200 -ACH Entries mixed Debits & Credits 220 -ACH Credits Only 225 -ACH Debits only 280 -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 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	'12510840'	8	80-87	Coastal Community Bank routing and transit 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