

Treasury Management

Automated Clearing House (ACH) File Specifications PPD, CCD, CCD+ Entries

These formats apply to both PPDs (Prearranged Payment and Deposit Entry type 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.

General Comments on File Transfer Security Measures

- All of PNC's preferred solutions are compliant with guidelines published by the Federal Financial Institution Examination Council (FFIEC) requiring two methods of authentication
- Network-based intrusion detection and firewall log monitoring is performed continuously – 24 x 7 x 365
- All of PNC's preferred solutions go directly to a distributed platform within the PNC "DMZ" (a secure space between PNC's external and internal firewalls)
 - Additional precaution: all files transmitted via an Internet solution go through virus scanning prior to internal distribution at PNC
- PNC safeguards client transmission files by:
 - Removing incoming and outgoing files from the distributed platforms in the DMZ once those files have been successfully transmitted to the client or collected by the receiving application at PNC. All receiving applications are securely situated behind pairs of firewalls, and access to the data is systematically controlled and closely monitored.
 - Removing all incoming and outgoing files from the distributed platforms in the DMZ that have not been picked up within 7 days
- Please refer to the PNC Transmissions Options documents to determine the transmission solution that is best for the client.

Data Specifications Within the ACH File

- Fields within each record type are alphabetic, numeric or alphanumeric (both alphabetic and numeric).
- All alphabetic fields must be left justified and blank filled.
- All alphabetic characters must be in upper case or "caps".
- All numeric fields must be right justified, unsigned, and zero filled.
- CPU-CPU transmissions must be in EBCDIC.
- PNC Bank accepts only unbalanced files and no offsetting transaction to a settlement account should be present.
- All records are 94 characters in length.
- The file's blocking factor is '10', as indicated in positions 38-39 of the File Header '1' record. Every 10 records are a block. If the number of records within the file is not a multiple of 10, the remainder of the block must be nine filled. The total number of records in your file must be evenly divisible by 10.

All data transmitted to PNC for the origination of ACH entries must conform to the standard format developed by the National Automated Clearing House Association (NACHA).

File Structure

There are five different record types that define an ACH file containing PPD and/or CCD transactions. With the addition of the addenda record, there are 6 different record types that define a CCD+ file.

These **record types** include:

- (1) **File Header Record** - This record designates the physical file characteristics and identifies the immediate origin and destination of the entries contained within the file. In addition, this record includes date, time, and file identification fields used to identify the file uniquely.
- (5) **Company/Batch header Record** - This record identifies the Originator and briefly describes the reason for the transaction originated by the Originator. This record also identifies PNC Bank as the institution for settlement, routing of returns, and other control purposes. In addition, the Company/Batch Header Record indicates the effective entry date of all transactions within the batch. The information contained in this record applies uniformly to all subsequent Entry Detail Records in the batch.
- (6) **Entry Detail Record** - The Entry Detail Records contain the information necessary to route the entry to the Receiver (i.e., the Receiver's financial institution, account number, account type, receiving name, and the debit or credit amount.)

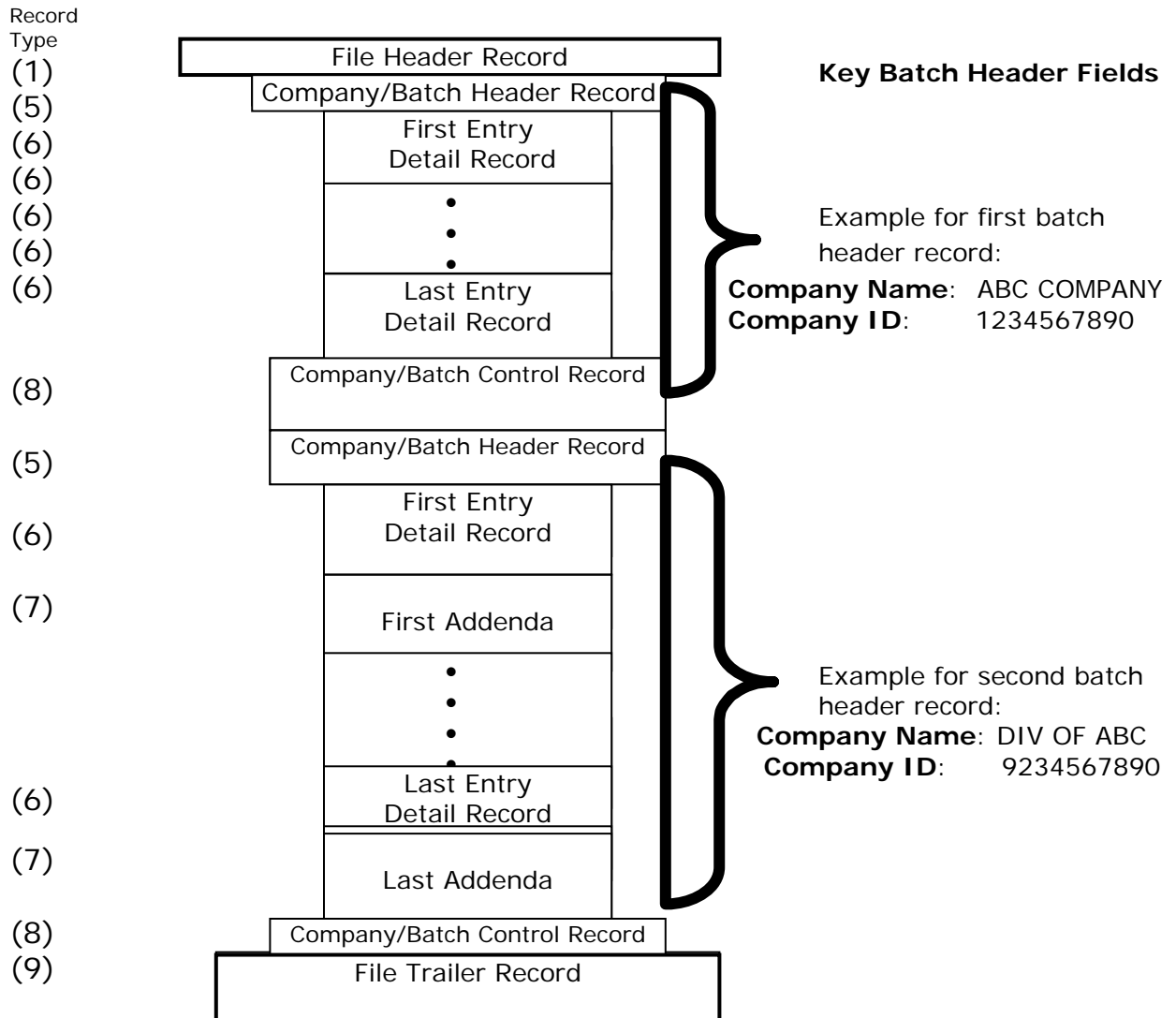
For CCD+:

- (7) **Addenda Record** - This record provides business transaction information in a machine-readable format. It is usually formatted according to American National Standards Institute (ANSI), Accredited Standards Committee (ASC), X12 Standard or NACHA-endorsed banking conventions.
- (8) **Company/Batch Control Record** - This record contains the counts, hash totals, and total dollar controls for the preceding detail entries within the indicated batch.
- (9) **File Control Record** - This record contains dollar, entry, and hash total accumulations from all Company/Batch Control Records in the file. This record also contains counts of the number of records and the number of batches within the file.

Sequence of Records

PNC Bank Processing and Settlement are based on matching two fields:

Company Name (positions 5-20) and **Company ID** (41-50) in the Company/Batch Header Record.



Understanding the Formats

All records will indicate if the field is Mandatory (M), Required (R), or Optional (O). Look at the Field Inclusion Requirement line, the first line underneath the column headings for the value of this field.

Mandatory - A mandatory field is necessary to ensure the proper origination of an entry. Any "Mandatory" field not included in an ACH record will cause that entry, batch, or file to be rejected by PNC Bank.

Required - A required field will not cause the entry to reject at the point of origination (PNC Bank), but may cause a reject at the Receiving Depository Financial Institution.

Optional - Any field labeled "Optional" is to be used at the discretion of the Originator.

FILE HEADER RECORD

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Create or Transmission Date	File Create or Transmission Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Immediate Destination Name	Immediate Origin Name	Reference Code
Field Inclusion Requirement	M	R	M	M	M	M	M	M	M	M	M	M	M
Contents	'1'	Numeric	b TTTTAAAAC	b or 1 + tax ID	YYMMDD	HHMM	UPPER CASE 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

FILE HEADER RECORD

FIELD NAME/POSITIONS

RECORD TYPE

01-01

PRIORITY CODE

MUST

02-03

IMMEDIATE DESTINATION

04-13

IMMEDIATE ORIGIN

14-23

FILE CREATION DATE

24-29

FILE CREATION TIME

30-33

FILE ID MODIFIER

34-34

RECORD SIZE

35-37

BLOCKING FACTOR

38-39

FORMAT CODE

40-40

IMMEDIATE DESTINATION NAME

41-63

IMMEDIATE ORIGIN NAME

64-86

REFERENCE CODE

87-94

CONTENTS/DESCRIPTION

THIS IS THE FIRST POSITION OF ALL RECORD FORMATS. THE CODE IS UNIQUE FOR EACH RECORD TYPE. THE FILE HEADER RECORD USED RECORD TYPE CODE **1**.

PRIORITY CODES ARE NOT USED AT THIS TIME; THIS FIELD CONTAIN **01**.

ENTER YOUR PNC BANK TRANSIT/ROUTING NUMBER PRECEDED BY A BLANK SPACE I.E. B999999999.

THIS FIELD IDENTIFIES THE ORGANIZATION OR COMPANY ORIGINATING THE FILE. THE FIELD BEGINS WITH A NUMBER, USUALLY '1' AND THE ORIGINATOR'S 9-DIGIT TAX ID WILL FOLLOW. IF THE FIELD CANNOT BE POPULATED WITH 10 DIGITS, A BLANK AND 9 DIGITS CAN BE USED.

DATE WHEN THE ORIGINATOR CREATED THE FILE. THE DATE MUST BE IN "YYMMDD" FORMAT.

TIME WHEN THE ORIGINATOR CREATED THE FILE. THE TIME MUST BE IN "HHMM" FORMAT.

THIS PROVIDES A MEANS FOR AN ORIGINATOR TO DISTINGUISH BETWEEN MULTIPLE FILES CREATED ON THE SAME DATE. ONLY UPPERCASE, A-Z AND NUMBERS, 0-9 ARE PERMITTED.

THIS FIELD INDICATES THE NUMBER OF CHARACTERS CONTAINED IN EACH RECORD. THE VALUE **094 IS** USED.

THIS BLOCKING FACTOR DEFINES THE NUMBER OF PHYSICAL RECORDS WITHIN A FILE. THE VALUE **10** MUST BE USED.

THIS FIELD MUST CONTAIN **1**.

ENTER **PNC BANK**.

THIS FIELD IDENTIFIES THE ORIGINATOR OF THE FILE. THE NAME OF THE ORIGINATING COMPANY SHOULD BE USED.

BLANKS FILL THIS FIELD.

COMPANY/BATCH HEADER RECORD

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
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 Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric	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

COMPANY/BATCH HEADER RECORD

FIELD NAME/POSITIONS

RECORD TYPE

01-01

SERVICE CLASS CODE

02-04

COMPANY NAME

05-20

COMPANY DISCRETIONARY DATA

21-40

COMPANY IDENTIFICATION

41-50

STANDARD ENTRY CLASS CODE

51-53

COMPANY ENTRY DESCRIPTION

54-63

COMPANY DESCRIPTIVE DATE

64-69

EFFECTIVE ENTRY DATE

70-75

SETTLEMENT DATE

76-78

ORIGINATOR STATUS CODE

79-79

ORIGINATING DFI ID NUMBER

80-87

BATCH NUMBER

88-94

CONTENTS/DESCRIPTION

THIS IS THE FIRST POSITION FOR ALL RECORD FORMATS. CODE IS UNIQUE FOR EACH RECORD TYPE. THE COMPANY/BATCH HEADER RECORD USED RECORD TYPE CODE 5.

THE SERVICE CLASS CODE DEFINES THE TYPE OF ENTRIES CONTAINED IN THE BATCH.

CODE

200

220

225

TRANSACTION TYPE

ACH DEBITS AND CREDITS

ACH CREDITS ONLY

ACH DEBITS ONLY

THIS FIELD IDENTIFIES THE COMPANY THAT HAS THE RELATIONSHIP WITH THE RECEIVERS OF THE ACH TRANSACTIONS. THE NAME MUST MATCH THE "ACH EXHIBIT OR DOCUMENT B" FROM PNC BANK'S AGREEMENT. IN ACCORDANCE WITH FEDERAL REGULATION E, MOST RECEIVING FINANCIAL INSTITUTIONS WILL DISPLAY THIS FIELD ON THEIR CUSTOMER'S BANK STATEMENT.

REFERENCE INFORMATION FOR USE BY THE ORIGINATOR.

THIS FIELD IDENTIFIES THE ORIGINATOR OF THE TRANSACTION VIA THE ORIGINATOR'S FEDERAL TAX ID (IRS EIN). THIS FIELD BEGINS WITH THE NUMBER **1**, FOLLOWED BY THE COMPANY'S 9-DIGIT TAX ID (WITHOUT A HYPHEN.) THE ID MUST MATCH THE ID LISTED ON THE "ACH EXHIBIT OR DOCUMENT B" FROM PNC BANK'S AGREEMENT.

THIS FIELD DEFINES THE TYPE OF ACH ENTRIES CONTAINED IN THE BATCH. ENTER: **PPD** (PREARRANGED PAYMENTS AND DEPOSITS) FOR CONSUMER TRANSACTIONS DESTINED TO AN INDIVIDUAL or **CCD** (CASH CONCENTRATION OR DISBURSEMENT) FOR CORPORATE TRANSACTIONS.

THIS FIELD IS USED BY THE ORIGINATOR TO PROVIDE A DESCRIPTION OF THE TRANSACTION FOR THE RECEIVER. FOR EXAMPLE, PAYROLL OR DIVIDEND, ETC. IN ACCORDANCE WITH REGULATION E, MOST RECEIVING BANKS WILL DISPLAY THIS FIELD ON THEIR BANK STATEMENT.

THIS FIELD IS USED BY THE ORIGINATOR TO PROVIDE A DESCRIPTIVE DATE FOR THE RECEIVER. THIS IS SOLELY FOR DESCRIPTIVE PURPOSES AND WILL NOT BE USED TO CALCULATE SETTLEMENT OR USED FOR POSTING PURPOSES. MANY RECEIVING FINANCIAL INSTITUTIONS WILL DISPLAY THIS FIELD ON THE CONSUMER'S BANK STATEMENT.

THIS REPRESENTS THE DATE ON WHICH THE ORIGINATOR INTENDS A BATCH OF ENTRIES TO BE SETTLED.

THIS FIELD MUST BE LEFT BLANK.

THIS FIELD MUST CONTAIN **1**.

ENTER THE FIRST 8 DIGITS OF YOUR PNC BANK ABA OR TRANSIT ROUTING NUMBER.

USED BY THE ORIGINATOR TO ASSIGN A NUMBER IN ASCENDING SEQUENCE TO EACH BATCH IN THE FILE.

ENTRY DETAIL RECORD

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification (PNC performs a mod 10 check on TR nbrs.)	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name/ Receiving Company Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Req.	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	\$\$\$\$\$\$\$\$ CC	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

ENTRY DETAIL RECORD

FIELD NAME/POSITIONS

RECORD TYPE CODE
01-01

TRANSACTION CODE
02-03

RECEIVING DFI ID
04-11

CHECK DIGIT
12-12

DFI ACCOUNT NUMBER
13-29

AMOUNT
30-39

INDIVIDUAL ID NUMBER OR
IDENTIFICATION NUMBER
40-54

INDIVIDUAL NAME OR RECEIVING
COMPANY NAME
55-76

DISCRETIONARY DATA
77-78

ADDENDA RECORD INDICATOR
79-79

CONTENTS/DESCRIPTION

6

THE TRANSACTION CODE IDENTIFIES THE TYPE OF ENTRY.

LIVE-DOLLAR CODE TRANSACTION TYPE

22	CREDIT TO CHECKING ACCOUNT
27	DEBIT TO CHECKING ACCOUNT
32	CREDIT TO SAVINGS ACCOUNT
37	DEBIT TO SAVINGS ACCOUNT

ZERO-DOLLAR CODES

TRANSACTION TYPE

23	CREDIT PRENOTE TO CHECKING
28	DEBIT PRENOTE TO CHECKING
33	CREDIT PRENOTE TO SAVINGS
38	DEBIT PRENOTE TO SAVINGS

FIRST 8 DIGITS OF THE RECEIVER'S BANK TRANSIT ROUTING NUMBER AT THE FINANCIAL INSTITUTION WHERE THE RECEIVER'S ACCOUNT IS MAINTAINED.

LAST DIGIT OF RECEIVER'S BANK TRANSIT ROUTING NUMBER.

THIS IS THE RECEIVER'S BANK ACCOUNT NUMBER. IF THE ACCOUNT NUMBER EXCEEDS 17 POSITIONS, ONLY USE THE LEFT MOST 17 CHARACTERS. ANY SPACES WITHIN THE ACCOUNT NUMBER SHOULD BE OMITTED WHEN PREPARING THE ENTRY. THIS FIELD MUST BE LEFT JUSTIFIED.

THE AMOUNT OF THE TRANSACTION. FOR PRENOTIFICATIONS, THE AMOUNT MUST BE ZERO.

THIS IS AN IDENTIFYING NUMBER BY WHICH THE RECEIVER IS KNOWN TO THE ORIGINATOR. IT IS INCLUDED FOR FURTHER IDENTIFICATION AND DESCRIPTIVE PURPOSES.

THIS IS THE NAME IDENTIFYING THE RECEIVER OF THE TRANSACTION.

THIS FIELD MUST BE LEFT BLANK.

IF PPD OR CCD, ENTER **0** IN THIS FIELD TO INDICATE NO ADDENDA RECORD WILL FOLLOW. IF AN ADDENDA DOES FOLLOW THIS DETAIL RECORD, ENTER **1** TO INDICATE A '7' RECORD WILL FOLLOW.

ENTRY DETAIL RECORD (Continued)

FIELD NAME/POSITIONS

TRACE NUMBER
80-94

CONTENTS/DESCRIPTION

THE TRACE NUMBER IS A MEANS FOR THE ORIGINATOR TO IDENTIFY THE INDIVIDUAL ENTRIES. THE FIRST 8 POSITIONS OF THE FIELD SHOULD BE YOUR PNC BANK TRANSIT ROUTING NUMBER (WITHOUT THE CHECK DIGIT). THE REMAINDER OF THE FIELD MUST BE A UNIQUE NUMBER, ASSIGNED IN ASCENDING ORDER FOR EACH ENTRY. TRACE NUMBERS MAY BE DUPLICATED ACROSS DIFFERENT FILES.

PNC BANK OVERLAYS YOUR TRACE NUMBER WHEN RELEASING ENTRIES INTO THE ACH NETWORK. THE PNC BANK ACH TRACE NUMBER WILL APPEAR ON PINACLE® ACH RETURNS REPORTS. IF YOUR COMPANY WISHES TO RECEIVE THE ORIGINAL COMPANY TRACE NUMBER, THAT IS AN OPTION WHEN REQUESTING ACH FORMATTED RETURNS FILE VIA DIRECT TRANSMISSION.

THE TRACE NUMBER FOR EACH '6' RECORD MAY BE IN STRICT NUMERICAL ORDER:

0430000900000001,
0430000900000002,
0430000900000003, ETC.

THE TRACE NUMBER MAY NOT BE IN STRICT NUMERICAL ORDER BUT AT A MINIMUM, MUST BE IN ASCENDING ORDER:

0430000900000001,
0430000900000005,
0430000900000009, ETC.

ADDENDA RECORD
(Optional record, used for CCD+ transactions)

Field	1	2	3	4	5
Field Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	05	Alphameric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

FIELD NAME/POSITIONS

RECORD TYPE
01-01

ADDENDA TYPE CODE
02-03

FREE FORM
04-83

ADDENDA SEQUENCE NUMBER
84-87

ENTRY DETAIL SEQUENCE NUMBER
88-94

CONTENTS/DESCRIPTION

7

05

MAY CONTAIN ALPHAMERIC INFORMATION/TEXT THAT FURTHER IDENTIFIES THE PURPOSE OF THE TRANSACTION. THIS FIELD MAY CONTAIN INVOICE OR REFERENCE NUMBERS TO HELP THE RECEIVER APPLY THE TRANSACTION IN THEIR ACCOUNTING SYSTEM.

A NUMBER CONSECUTIVELY ASSIGNED TO EACH ADDENDA RECORD FOLLOWING A SEQUENCE NUMBER ENTRY DETAIL RECORD. FOR CCD+ OR PPD+, THIS NUMBER WILL ALWAYS BE **0001**.

THIS NUMBER IS THE SAME AS THE LAST 7 DIGITS OF THE TRACE NUMBER FROM THE ENTRY DETAIL RECORD.

COMPANY/BATCH CONTROL RECORD

Field	1	2	3	4	5	6	7	8	9	10	11
Field Name	Record Type Code	Service Class Code	Entry Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	M	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	Alphameric	Blank	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

COMPANY/BATCH CONTROL RECORD

FIELD NAME/POSITIONS

RECORD TYPE
01-01

SERVICE CLASS CODE

ENTRY/ADDENDA COUNT
05-10

ENTRY HASH
11-20

EXAMPLE: 04300009
 + 03100005

 07400014

TOTAL DEBIT ENTRY
DOLLAR AMOUNT
21-32

CONTENTS/DESCRIPTION

THIS IS THE FIRST POSITION FOR ALL RECORD FORMATS. THE CODE IS UNIQUE FOR EACH RECORD TYPE. THE COMPANY/BATCH CONTROL RECORD USES RECORD TYPE CODE **8**.

THE SERVICE CLASS CODE DEFINES THE TYPE OF 02-04 ENTRIES CONTAINED IN THE BATCH.

<u>CODE</u>	<u>TRANSACTION TYPE</u>
200	ACH DEBITS AND CREDITS
220	ACH CREDITS ONLY
225	ACH DEBITS ONLY

COUNT IS A TALLY OF EACH TYPE '6' RECORD AND IF USED, ALSO EACH ADDENDA WITHIN THE BATCH.

FOR EACH ORIGINATED TRANSACTION, YOU HAVE GENERATED A TYPE '6' OR ENTRY DETAIL RECORD. ON THE ENTRY DETAIL RECORD THERE IS A RECEIVING DEPOSITORY FINANANCIAL INSTITUTION (RDFI) IDENTIFICATION (TRANSIT ROUTING NUMBER) LOCATED IN POSITIONS 4 THROUGH 11. THE FIRST 8 DIGITS OF EACH RDFI'S TRANSIT ROUTING NUMBER IS TREATED AS A NUMBER.

ALL TRANSIT ROUTING NUMBERS WITHIN THE BATCH ARE ADDED TOGETHER FOR THE ENTRY HASH ON THE TYPE '8', BATCH CONTROL RECORD. ALL TRANSIT ROUTING NUMBERS WITHIN EACH FILE ARE ADDED TOGETHER TO CALCULATE THE VALUE OF THE ENTRY HASH ON THE TYPE '9', FILE CONTROL RECORD. (NOTE: DO NOT INCLUDE THE CHECK DIGIT OF THE TRANSIT ROUTING NUMBER, POSITION 12, IN THIS CALCULATION.) THE ENTRY HASH CALCULATION CHECK IS USED IN THE PNC BANK FILE EDITING PROCESS TO HELP ENSURE DATA INTEGRITY OF THE BATCH AND FILE GENERATED BY YOUR PROCESSING.

IN THIS EXAMPLE, THERE ARE ONLY TWO ENTRY DETAIL RECORDS. THE TOTAL OF THE TWO TRANSIT ROUTING NUMBERS IS LESS THAN TEN DIGITS, SO ADD ENOUGH ZEROS TO THE FRONT OF THE NUMBER TO MAKE THE NUMBER TEN DIGITS SO THAT 0007400014 IS THE ENTRY HASH.

IF THE SUM OF THE RDFI TRANSIT ROUTING NUMBERS IS A NUMBER GREATER THAN TEN DIGITS, REMOVE OR DROP THE NUMBER OF DIGITS FROM THE LEFT SIDE OF THE NUMBER UNTIL ONLY TEN DIGITS REMAIN. FOR EXAMPLE, IF THE SUM OF THE TRANSIT ROUTING NUMBERS IS 234567898765, REMOVE THE "23" FOR A HASH OF 4567898765.

SUM TOTAL OF ALL DEBIT AMOUNTS WITHIN BATCH'S TYPE '6' RECORD.

COMPANY/BATCH CONTROL RECORD (Continued)

FIELD NAME/POSITIONS

TOTAL CREDIT ENTRY DOLLAR AMOUNT
33-44

COMPANY ID
45-54

MESSAGE AUTH. CODE
55-73

RESERVED
74-79

ORIGINATING DFI ID
80-87

BATCH NUMBER
88-94

CONTENTS/DESCRIPTION

SUM TOTAL OF ALL CREDIT AMOUNTS WITHIN BATCH'S
TYPE '6' RECORD.

TAX ID PREFIXED WITH A NUMERIC.

BLANKS.

BLANKS.

FIRST 8 DIGITS OF PNC BANK ABA NUMBER.

NUMBER ASSIGNED IN ASCENDING SEQUENCE TO
EACH BATCH WITHIN THE FILE.

FILE CONTROL RECORD

Field	1	2	3	4	5	6	7	9
Field 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 Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	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

FILE CONTROL RECORD

FIELD NAME/POSITIONS

RECORD TYPE CODE
01-01

BATCH COUNT
02-07

BLOCK COUNT
08-13

ENTRY/ADDENDA COUNT
14-21

ENTRY HASH
22-31

TOTAL DEBIT ENTRY DOLLAR AMOUNT
32-43

TOTAL CREDIT ENTRY DOLLAR AMOUNT
44-55

RESERVED
56-94

CONTENTS/DESCRIPTION

THIS IS THE FIRST POSITION FOR ALL RECORD FORMATS. THE NUMBER IS UNIQUE FOR EACH RECORD TYPE. THE FILE CONTROL RECORD USES RECORD TYPE CODE **9**.

VALUE MUST BE EQUAL TO THE NUMBER OF '8' BATCH RECORDS IN FILE.

NUMBER OF PHYSICAL BLOCKS IN THE FILE, INCLUDING FILE HEADER AND FILE CONTROL RECORDS.

SUM OF ALL '6' RECORDS AND ALSO '7' RECORDS, IF USED.

SUM OF ALL RECEIVING DEPOSITORY FINANCIAL INSTITUTION IDS IN EACH '6' RECORD. IF SUM IS MORE THAN 10 POSITIONS, TRUNCATE LEFTMOST NUMBERS.

TOTAL OF ALL DEBIT AMOUNTS IN '8' RECORDS, POSITIONS 21-32.

TOTAL OF ALL CREDIT AMOUNTS IN '8' RECORDS, POSITIONS 33-44.

BLANKS.

Transit/Routing information is needed for:

- File Header Record (Positions 4 - 13),
- Originating Depository Financial Institution (ODFI) for Batch Header and Trailer Records (Positions 80 - 87), and
- First 8 positions of the Trace Number on the Entry Detail Record (Positions 80 - 87).

Transit/Routing Numbers

The following is a list of valid PNC Bank transit/routing (T/R) numbers that maybe used for the origination of ACH files. Use the T/R number that corresponds to the PNC Bank where your account is located. This T/R number may be different from the T/R number on your paper disbursement checks. The last position of the T/R number is the "check digit."

<u>T/R Number</u>	<u>Bank Name</u>
031000053	PNC Bank, Philadelphia
031100089	PNC Bank, Delaware
031207607	PNC Bank, New Jersey
031312738	PNC Bank, South Central
031300012	PNC Bank, Northeast Pennsylvania
041203895	PNC Bank, Ashland OH CDA
041000124	PNC Bank, Ohio
043000096	PNC Bank, Pittsburgh
043300738	PNC Bank, Northwest Pennsylvania
071921891	PNC Bank, IL/WI
083000108	PNC Bank, Kentucky, PNC Bank, Indiana