

Generated FEP File Specifications

FEP-formatted files can be created externally through a custom program or data entry. The specifications follow in file definition format. Each file contains the following records:

- **XX** File Comment Record (optional)
- **FH** File Header Record (required)
- **HT** Transaction Detail Record (required)
- **TA** Transaction Addenda Record (optional)
- **TS** Transaction Summary Record (required)

File Comment (XX) records may be placed anywhere within the file. The first non-comment record in the file should be a File Header (FH) record. If an originator has been assigned more than one Originator ID, there may be more than one File Header record contained in the file. This allows the originator to group the transactions in the file as necessary. The File Header record identifies the specifics of the file, including the date and time of creation, file ID modifier, and originator ID.

Following the File Header record is a Transaction Detail (HT) record. There should be an HT record for each transaction that you are sending to the financial institution to be processed. The HT record specifies the recipient ID, routing/transit number, account number, effective date, debit/credit indication, and customer name for the transaction. Without an HT record, there is no transaction. In addition, a Transaction Addenda (TA) record may follow an HT record if the originator sees fit. An addenda is an additional piece of information to a transaction.

The transaction file should be cross-referenced by a Transaction Summary (TS) record. This record should follow each group of transactions. This record totals all the preceding transaction records in a group.

The data file should contain records that are each 100 characters long. The records may contain carriage return/line feeds at the end of each record, but it is not required. Please direct any questions about this file format to Network 1 Financial Technical Support at (703) 848-2980.

File Definitions

File Comment Record (XX)

| Field Number | Field Name | Field Inclusion | Contents | Length | Position | Description |
|-------------------------|-----------------------|----------------------------|-----------------|---------------|-----------------|--------------------|
|-------------------------|-----------------------|----------------------------|-----------------|---------------|-----------------|--------------------|

File Comment Record

| | | | | | | |
|---|-----------|----------|--------------|----|---------|--|
| 1 | Record ID | Required | 'XX' | 2 | 001-002 | 'XX' identifies a File Comment record. File Comment records can appear anywhere in the transaction file. |
| 2 | Reserved | N/A | Blank | 3 | 003-005 | Reserved for future use. |
| 3 | Comment | Optional | Alphanumeric | 95 | 006-100 | Any information that is helpful in describing or identifying this file. This is free-form text and can be used for any purpose suitable to the originator. |

File Definitions

File Header Record (FH)

| Field Number | Field Name | Field Inclusion | Contents | Length | Position | Description |
|----------------------------------|----------------------------|------------------------|-----------------|---------------|-----------------|--|
| <u>File Header Record</u> | | | | | | |
| 1 | Record ID | Required | 'FH' | 2 | 001-002 | 'FH' identifies a File Header record. It should be the first non-comment record in the file. The File Header record contains information about this transaction file as well as information about the Originator. If an Originator has been assigned more than one Originator ID, more than one File Header record may be contained in the file. |
| 2 | Reserved | N/A | Blank | 3 | 003-005 | Reserved for future use. |
| 3 | File Creation Date | Required | YYYYMMDD | 8 | 006-013 | The date that this file was created. |
| 4 | File Creation Time | Required | HHMM | 4 | 014-017 | The time that this file was created (expressed in 24-hour time). |
| 5 | File Sequence ID | Required | 'A'-'Z' | 1 | 018-018 | This field contains a sequence ID when more than one transaction file is generated in one day. This field should contain 'A' for the first file, 'B' for the second file, and so on |
| 6 | Originator ID | Required | Numeric | 10 | 019-028 | This ID is assigned to the Originator by the Network 1 Financial. It should contain 10 digits |
| 7 | Company Discretionary Data | Optional | Alphanumeric | 20 | 029-048 | This field will be included in the Batch Header record of the ACH file that will be generated from this transaction file |
| 8 | Company Entry Description | Optional | Alphanumeric | 10 | 049-058 | This field will be included in the Batch Header record of the ACH file that will be generated from this transaction file. The data in this field will be displayed on the Receiver's bank account statement when this transaction is posted to his or her account. |
| 9 | Additional Space | N/A | Blank | 42 | 059-100 | Reserved for future use. |

File Definitions

Transaction Detail Record (TD or HT)

| Field Number | Field Name | Field Inclusion | Contents | Length | Position | Description |
|--|--------------------------|------------------------|-----------------|---------------|-----------------|--|
| <u>Transaction Detail Record (TD or HT)</u> | | | | | | |
| 1 | Record ID | Required | ‘TD’ or ‘HT’ | 2 | 001-002 | <p>‘TD’ identifies a Transaction Detail record. A Transaction Detail records contains information about an individual transaction, including the account number of the Receiver.</p> <p>If the Originator is supplying a very large number of transaction records, it becomes inefficient to specify the customer information. In this case, the customer information records should be omitted and transaction detail records should be specified as High Transaction (‘HT’) records. This record contains the same fields as the Transaction Detail record except for the changes noted below.</p> |
| 2 | Reserved | N/A | Blank | 3 | 003-005 | Reserved for future use. |
| 3 | Receiver ID | Required | Alphanumeric | 15 | 006-020 | This key matches the transaction back to the customer. |
| 4 | Routing & Transit Number | Required | Numeric | 9 | 021-029 | The Routing & Transit number of the financial institution where the Receiver has his or her account. |
| 5 | Account Type | Required | ‘DDA’ or ‘SAV’ | 3 | 030-032 | This field should contain the type of account, ‘DDA’ if the account is a demand deposit account (i.e., checking, money market) or ‘SAV’ if the account is a savings account. |
| 6 | Account Number | Required | Left-Justified | 17 | 033-049 | This field should contain the number of the Receiver’s account. It is very important that this account number be left-justified and padded with spaces id it is less than 17 characters. |
| 7 | Effective Date | Required | YYYYMMDD | 8 | 050-057 | The date the transaction should become effective, in other words, the date the transaction should be credited to or debited from the Receiver’s account. |

File Definitions

File Header Record (FH)

| Field Number | Field Name | Field Inclusion | Contents | Length | Position | Description |
|--------------|-------------------|-----------------|-----------------|--------|----------|--|
| 8 | Credit/Debit Flag | Required | ‘C’ or ‘D’ | 1 | 058-058 | This field should contain a ‘C’ if the amount is a credit or ‘D’ if the amount is a debit to the Receiver’s account. |
| 9 | Amount | Required | \$\$\$\$\$\$\$. | 11 | 059-069 | The amount to be credited to or debited from the Receiver’s account. |

File Definitions

Transaction Addenda Record (TA)

| Field Number | Field Name | Field Inclusion | Contents | Length | Position | Description |
|-------------------------|-----------------------|----------------------------|-----------------|---------------|-----------------|--------------------|
|-------------------------|-----------------------|----------------------------|-----------------|---------------|-----------------|--------------------|

Transaction Addenda Record (TA)

| | | | | | | |
|---|---------------------|----------|--------------|----|---------|---|
| 1 | Record ID | Required | 'TA' | 2 | 001-002 | 'TA' identifies a Transaction Addenda record. A Transaction Addenda record must follow a Transaction Detail record. This record may be used to supply additional information when posting transactions to the Receiver's account. |
| 2 | Reserved | N/A | Blank | 3 | 003-005 | Reserved for future use. |
| 3 | Addenda Information | Required | Alphanumeric | 80 | 006-085 | This field should contain any additional information that the Originator wishes to add to the transaction. |
| 4 | Additional space | N/A | Blank | 15 | 086-100 | Reserved for future use. |

File Definitions

Transaction Summary

Record (TS)

| Field Number | Field Name | Field Inclusion | Contents | Length | Position | Description |
|---|------------------------|----------------------------|------------------------|---------------|-----------------|---|
| <u>Transaction Summary Record (TS) 1</u> | | | | | | |
| 1 | Record ID | Required | 'TS' | 2 | 001-002 | 'TS' identifies a Transaction Summary record. The Transaction Summary record should be the last record in the file or the last record before a new File Header (FH) record. The only exception is that a File Comment record may follow this record. The Transaction Summary record contains cross-reference totals for every transaction that follows the File Header record up to the Transaction Summary record. |
| 2 | Reserved | N/A | Blank | 3 | 003-005 | Reserved for future use. |
| 3 | Number of Transactions | Required | Numeric | 6 | 006-011 | Total number of credit and debit transactions. |
| 4 | Total Dollar Amount | Required | \$\$\$\$\$\$\$\$\$. ¢¢ | 13 | 012-024 | The sum of all of the credit dollar amounts plus the sum of all of the debit dollar amounts. |
| 5 | Number of Debits | Required | Numeric | 6 | 036-030 | Total number of debit transactions. |
| 6 | Debit Dollar Amount | Required | \$\$\$\$\$\$\$\$\$. ¢¢ | 13 | 031-043 | The sum of all of the debit dollar amounts. |

| | | | | | | |
|---|----------------------|----------|------------------------|----|---------|--|
| 7 | Number of Credits | Required | Numeric | 6 | 044-049 | Total number of credit transactions. |
| 8 | Credit Dollar Amount | Required | \$\$\$\$\$\$\$\$\$. ¢¢ | 13 | 050-062 | The sum of all of the credit dollar amounts. |
| 9 | Additional Space | N/A | Blank | 38 | 063-100 | Reserved for future use. |