

Fidelity Bank Data by Record Number

All Entries File Header Record (The "1" 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 Creation Date	File Creation Time	File ID Modifier	Record Size	Blocking Factor	Format code	Immediate Destination Name	Immediate Origin Name	Reference
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	"1"	Numeric	bTTTTAAAAC	bTTTTAAAAC	YYMMDD	HHMM	Upper case A-Z Numeric 0-9	"094"	"10"	"1"	Alphanumeric	Alphanumeric	Alphanumeric
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 - Number **ONE** Record

01-01 ----- 1
 02-03 ----- 01
 04-04 ----- Blank
 05-13 ----- 053103585
 14-14 ----- Blank
 15-23 ----- 999999999 Company Tax ID or Company generated number
 24-29 ----- YYMMDD (File Date)
 30-33 ----- HHMM (File Time)
 34-34 ----- A
 35-37 ----- 094
 38-39 ----- 10
 40-40 ----- 1
 41-63 ----- The Fidelity Bank
 64-86 ----- Company Name
 87-94 ----- Usually Blank – Optional

All Entries Company/Batch Header Record (The "5" Record)--Except IAT

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 Identification	Standard Entry Class Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date (Julian)	Originator Status code	Originating DFI Identification	Batch Number
Field Inclusion 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	TTTTAAA	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 - Number **FIVE** Record

01-01 ----- 5

02-04 ----- 200 (entries mixed debits and credits)

05-20 ----- Company Name (Ex: Acme Company)

21-40 ----- Company Discretionary Data (Ex: 811181A or ABC1349978)

41-50 ----- 1NNNNNNNNN (1 PLUS Tax ID)

51-53 ----- PPD (or CCD if applicable)

54-63 ----- Company Entry Description (Ex: Payroll)

64-69 ----- Company Descriptive Date (Ex: MMDDYY or YYMMDD File Creation Date)

70-75 ----- YYMMDD (Effective Entry Date of accounts)

76-78 ----- Must Be BLANK

79-79 ----- 1

80-87 ----- 053103585

88-94 ----- Number of Batch

PPD/CCD Entry Detail Record (The "6" Record)

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	(Individual) Identification Number	Individual Name/Receiving Company	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	"6"	Numeric	TTTTAAAA	Numeric	Alphanumeric	\$\$\$\$\$\$cc	Alphanumeric	Alphanumeric	Alphanumeric	Numeric ¹	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

1 For Health Care EFT Transaction (except Prenotification Entries), the Addenda Record Indicator of the CCD Entry must always contain a value of "1"

Entry Details - Number SIX Record (**PPD/CCD**)

01-01 ----- 6

02-03 ----- ##

Credits: Checking Credit– 22; Checking Credit Prenote– 23; Savings Credit– 32; Savings Credit Prenote– 33

Debits: Checking Debit– 27; Checking Debit Prenote– 28; Savings Debit– 37; Savings Debit Prenote– 38

04-11 ----- TTTTAAAA (Receiving Bank ID#)

12-12 ----- #*

13-29 ----- ##### (Account Number Left Justified space filled)

30-39 ----- \$\$\$\$\$\$\$\$ (Dollar Amount Right Justified zero filled, unsigned)

40-54 ----- ##### (Employee ID #)

55-76 ----- Individual's Name

77-78 ----- Must be BLANK

79-79 ----- 0 = no addenda record to follow this line; 1 = addenda record to follow this line

80-94 ----- 053103585##### (Item number assigned in ascending order)

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

Multiply each digit in the Routing Number by a weighing factor. The weighing factors for each digit are:

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

Add the results of the eight multiplications.

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
X by	3	7	1	3	7	1	3	7
Sum	0	49	6	12	0	1	6	35 = 109

In this example, the Check Digit = 1 (*110 MINUS 109*)

CTX Entry Detail Record (The "6" Record)

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Transaction code	Receiving DFI Identification	Check Digit	DFI Account Number	Total Amount	Identification Number	Number of Addenda Records	Receiving Company Name/ID Number	Reserved	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	n/a	O	M	M
Contents	"6"	Numeric	TTTTAAAA	Numeric	Alphanumeric	\$\$\$\$\$\$\$cc	Alphanumeric	Numeric	Alphanumeric	blank	Alphanumeric	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

Entry Details - Number **SIX** Record (**CTX**)

01-01 ----- 6

02-03 ----- ##

Credits: Checking Credit– 22; Checking Credit Prenote– 23; Savings Credit– 32; Savings Credit Prenote– 33

Debits: Checking Debit– 27; Checking Debit Prenote– 28; Savings Debit– 37; Savings Debit Prenote– 38

04-11 ----- TTTTAAAA (Receiving Bank ID#--the first 8 digits)

12-12 ----- # (check digit for the routing number; the 9th digit)

13-29 ----- ##### (Account Number Left Justified space filled)

30-39 ----- \$\$\$\$\$\$\$\$\$\$ (Dollar Amount Right Justified zero filled, unsigned)
 40-54 ----- ##### (ID #)
 55-58 ----- Number of Addenda Records
 59-74 ----- Receiving Company Name/ID Number
 75-76 ----- MUST BE BLANK
 77-78 ----- Discretionary data
 79-79 ----- 0 = no addenda record to follow this line; 1 = yes, an addenda record to follow this line
 80-94 ----- 053103585##### (Item number assigned in ascending order)

CCD Addenda Record					
Field	1	2	3	4	5
Data Element 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"	alphanumeric ²	Numeric ¹	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

1 For Health Care EFT Transaction (except Prenotification Entries), the Addenda Record Indicator of the CCD Entry must always contain a value of "1"

2 For Health Care EFT Transactions, the Payment Related Information Field of the CCD Entry Addenda Record must always contain the ASC X12 Version 5010 835 TRN Segment

Addenda Record (PPD, CCD) - Number SEVEN Record (OPTIONAL)

01-01 ----- 7
 02-03 ----- 05
 04-83 ----- alphanumeric (Freeform text information. For Health Care EFT Transactions: must always contain the ASC X12 Version 5010 835 TRN Segment.
 84-87 ----- 0001
 88-94 ----- ##### (This number is the same as the last seven digits of the trace number of the related Entry or "6" Record.)

CTX Addenda Record					
Field	1	2	3	4	5
Data Element 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"	alphanumeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

CTX files may have up to 9,999 addenda records

Addenda Record (CTX) - Number **SEVEN** Record (OPTIONAL)

01-01 ----- 7

02-03 ----- 05

04-83 ----- alphanumeric (Freeform text information. For Health Care EFT Transactions: must always contain the ASC X12 Version 5010 835 TRN Segment.

84-87 ----- ##### (can have up to 9,999 addenda)

88-94 ----- ##### (This number is the same as the last seven digits of the trace number of the related Entry or "6" Record.)

All Entries Company/Batch Control Record (The "8" Record)

Field	1	2	3	4	5	6	7	8	9	10	11
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 Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	R	O	n/a	M	M
Contents	"8"	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	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

Company / Batch Control Record - Number **EIGHT** Record

01-01 ----- 8

02-04 ----- 200

05-10 ----- ##### (Sum of entry detail "6" records/ addenda "7" records)

11-20 ----- ##### (Sum of 8 digit entry R/T's) Only use final 10 spaces in the entry even if the total exceeds 10 digits.

21-32 ----- \$\$\$\$\$\$ (Sum of debit entries) If none, fill with zeros.

33-44 ----- \$\$\$\$\$\$ (Sum of credit entries) If none, fill with zeros.

45-54 ----- 1NNNNNNNNN (1 PLUS Tax ID)

55-73 ----- Must be BLANK

74-79 ----- Must be BLANK

80-87 ----- 053103585

88-94 ----- ##### (Batch Number)

All Entries File Control Record (The "9" Record)

Field	1	2	3	4	5	6	7	8
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 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 - Number **NINE** Record

01-01 ----- 9

02-07 ----- ##### (Sum of Company Batch Header Records). If there is just one batch, put 000001.

08-13 ----- ##### (Sum of 1,5,6,8,9 records divided by 10)

14-21 ----- ##### (Sum of entry detail / addenda records)

22-31 ----- ##### (Sum of Company Batch Hash Totals) Total of all positions 4-11 on each 6-detail record. Use final 10 spaces in the entry.

32-43 ----- \$\$\$\$\$\$\$\$ (Total Debit Amount)

44-55 ----- \$\$\$\$\$\$\$\$ (Total Credit Amount)

56-94 ----- SPACE FILLED

NOTES:

- After file control record is written, verify file is padded with 9's creating a block ten count. The total number of lines must be divisible by 10 evenly.
 - Example 1: If the total number of lines is 8, you need to add two rows with 94 number 9s each.
 - Example 2: If the total number of lines is 233, then you need to add seven rows with 94 number 9s each.

- ALL **numeric** fields MUST be **right** justified, unsigned and zero filled
- ALL alphanumeric fields must be LEFT justified and space filled
- ALL amount field must be unsigned WITHOUT decimal
- File length MUST be fixed at 94 characters ending with carriage return (CR) and line feed (LF)

Miscellaneous Data:

Standard Entry Class Codes

- **CCD** - Cash Concentration or Disbursement to Companies
- **CTX** - Corporate Trade Exchange to Companies
- **PPD** - Prearranged payment and Deposit Entry to Individuals

Common Transaction Codes

CREDIT Transaction Codes

- **22** – Checking Credit/Deposit
- **23** - Prenote Savings Credit (zero-dollar amount)
- **32** – Savings Credit/Deposit
- **33** – Prenote Savings Credit (zero-dollar amount)
- **52** – Loan Payment

DEBIT Transaction Codes

- **27** – Checking Debit
- **28** – Prenote Checking Debit (zero-dollar amount)
- **37** – Savings Debit
- **38** – Prenote Savings Debit (zero-dollar amount)