

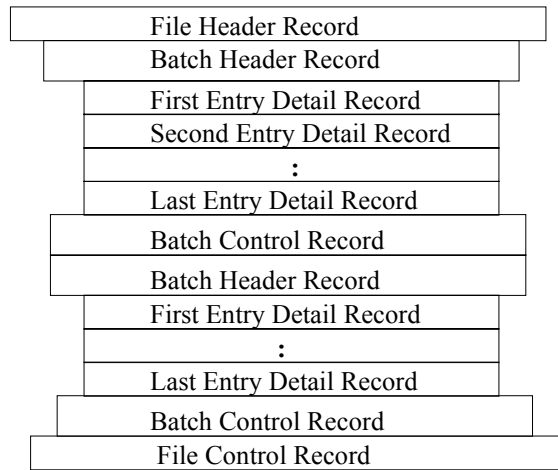
NACHA FORMAT

ACH Input File Structure

The NACHA format is composed of 94 character records. All records and fields are required, except the record 7 - Entry Detail Addenda Record that is optional.

<u>Record Title</u>	<u>Record Type Code</u>
File Header Record - This record includes your company name and company number. It also designates the immediate destination (City Bank) of the entries contained within the file.	1
Batch Header Record - This record indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description for the credit and debits in this batch.	5
Entry Detail Record - This record contains the information necessary to post a deposit to/withdrawal from an account, such as recipient's name, account number, dollar amount of the payment.	6
Entry Detail Addenda Record - This record is <i>optional</i> . This record contains additional information relating to the prior entry detail record. It is primarily used for CCD+ and CTX, which are corporate to corporate transactions.	7
Batch Control Total - This record appears at the end of each batch and contains totals for the batch.	8
File Control Record - This record provides a final check on the data submitted. It contains block and batch count(s) and totals for each type of entry.	9

The basic record layout for ACH files is detailed below:



NACHA Format (continued)

Identification of ACH Items on Receivers' Bank Statement

The following fields are considered "descriptive" fields and may be printed on receiver's account statement exactly as provided by your company in your ACH origination file. The determination of what is printed on the receiver's account statement varies by Receiving Financial Institution.

Field Name	Location on ACH File	Record Field	Positions	Number of Characters
Company Name	Batch Header	5	05-20	16
Company Entry Description	Batch Header	5	54-63	10
Company Descriptive Date	Batch Header	5	64-69	6
Individual Identification	Entry Detail	6	40-54	15

NACHA Record Format

The following pages outline the ACH record formats. The File Header and File Control records act as the outermost envelope of an ACH transaction. The Batch Header and Batch Control records act as an inner envelope combining similar entries. Please note that when the field inclusion requirements are R=Required or M=Mandatory, these fields must be filled-in.

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 Creation Date	File Creation 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	O	M	M	M	M	O	O	O
Contents	'1'	'01'	b111301737	NNNNNNNNN N	YYMMDD	HHMM	Upper Case A-Z Numeric 0-9	'094'	'10'	'1'	City Bank	Your Company Name	Alpha- Numeric
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

Field Name

1. Record Type Code

2. Priority Code

3. Immediate Destination

4. Immediate Origin

5. File Creation Date

6. File Creation Time

7. File ID Modifier

Entry Information

The code identifying the File Header Record is 1.

The lower the number, the higher processing priority. Currently, only 01 is used.

City Bank's transit routing number preceded by a blank. (111301737 for City Bank)

Your 10-digit company number. The use of an IRS Federal Tax Identification Number as a company identification is recommended.

The date you created the input file.

Time of day you created the input file. This field is used to distinguish between input files if you submit more than one per day.

Code to distinguish among multiple input files. Label the first (or only) file "A", and continue in sequence (A-Z). If more than one file is delivered, they must have different modifiers.

Field Name

8. Record Size

9. Blocking Factor

10. Format code

11. Immediate Destination Name

12. Immediate Origin Name

13. Reference Code

Entry Information

Number of bytes per record. Enter '094.'

Block at 10.

Currently there is only one code. Enter 1.

City Bank

Your company's name, up to 23 characters.

Optional field you may use to describe input file for internal accounting purposes.

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 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'	NNN	Alpha-Numeric	Alpha-Numeric	NNNNNNNNNN	Alpha	Alpha-Numeric	Alpha-Numeric	YYMMDD	Blanks	'1'	111301737	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

Field Name

Entry Information

- 1. Record Type Code The code identifying the Batch Header record is 5.
- 2. Service Class Code Identifies the type of entries in the batch:
200 - ACH Entries Mixed Debits and Credits
220 - ACH Credits Only
225 - ACH Debits Only
- 3. Company Name Your company name, up to 16 characters. This name may appear on the receivers' statements prepared by the Receiving Financial Institution.
- 4. Discretionary Data For your company's internal use, if desired. No specific format is required.
- 5. Company Identification Your 10-digit company number. Identical to the number in field 4 of the File Header Record, unless multiple companies/divisions are provided in one transmission.
- 6. Standard Entry Class Identifies the entries in the batch. Common standard entry class codes are PPD (Prearranged Payments and Deposit entries) for consumer items, CCD (Cash Concentration and Disbursement entries), CTX (Corporate Trade Exchange entries) for corporate transactions, TEL (Telephone initiated entries), and WEB (Authorization received via the Internet).
- 7. Company Entry Description Your description of the transaction. This may be printed on the receivers' bank statement by the Receiving Financial Institution. (i.e. Payroll)

Field Name

Entry Information

- 8. Company Descriptive Date The date you choose to identify the transactions. This date may be printed on the participants' bank statement by the Receiving Financial Institution.
- 9. Effective Entry Date Date transactions are to be posted to the participants' account.
- 10. Reserved Leave this field blank.
- 11. Originator Status Code Enter "1".
- 12. Originating Financial Institution Enter City Bank's routing transit number 111301737.
- 13. Batch Number Number batches sequentially.

PPD 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	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	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	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

Field Name

1. Record Type Code

2. Transaction Code

3. Receiving DFI Identification

4. Check Digit

Entry Information

The code identifying an Entry Detail Record is 6.

Two digit code identifying the account type at the receiving financial institution:

22 - Deposit destined for a Checking Account

23 - Prenotification for a checking credit

24 - Zero dollar with remittance into Checking Account

27 - Debit destined for a Checking Account

28 - Prenotification for a checking debit

29 - Zero dollar with remittance into Checking Account

32 - Deposit destined for a Savings Account

33 - Prenotification for a savings credit

34 - Zero dollar with remittance into Savings Account

37 - Debit destined for a Savings Account

38 - Prenotification for a Savings debit

39 - Zero dollar with remittance into Savings Account

Transit routing number of the receiver's financial institution.

The ninth digits of the receiving financial institutions transit routing number.

Field Name

5. DFI Account Number

6. Amount

7. Individual Identification Number

8. Individual Name

9. Discretionary Data

10. Addenda Record Indicator

11. Trace Number

Entry Information

Receiver's account number at their financial institution. Left justify.

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

Name of receiver.

For your company's internal use if desired. No specific format is required.

If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

CCD 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	Check Digit	DFI Account Number	Amount	Identification Number	Receiving Company Name	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	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

Field Name

1. Record Type Code

2. Transaction Code

3. Receiving DFI Identification

4. Check Digit

Entry Information

The code identifying an Entry Detail Record is 6.

Two digit code identifying the account type at the receiving financial institution:
 22 - Deposit destined for a Checking Account
 23 - Prenotification for a checking credit
 24 - Zero dollar with remittance into a Checking Account
 27 - Debit destined for a Checking Account
 28 - Prenotification for a checking debit
 29 - Zero dollar with remittance into a Checking Account
 32 - Deposit destined for a Savings Account
 33 - Prenotification for a savings credit
 34 - Zero dollar with remittance into a Savings Account
 37 - Debit destined for a Savings Account
 38 - Prenotification for a Savings debit
 39 - Zero dollar with remittance into a Savings Account

Transit routing number of the receiver's financial institution.

The ninth digit of the receiving financial institution's transit routing number.

Field Name

5. DFI Account Number

6. Amount

7. Identification Number

8. Receiving Company Name

9. Discretionary Data

10. Addenda Record Indicator

11. Trace Number

Entry Information

Receiver's account number at their financial institution. Left justify.

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Receiver's identification number.

Name of receiver.

For your company's internal use if desired. No specific format is required.

If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

TEL 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	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	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	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying an Entry Detail Record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a Checking Account 23 - Prenotification for a checking credit 24 - Zero dollar with remittance into Checking Account 27 - Debit destined for a Checking Account 28 - Prenotification for a checking debit 29 - Zero dollar with remittance into Checking Account 32 - Deposit destined for a Savings Account 33 - Prenotification for a savings credit 34 - Zero dollar with remittance into Savings Account 37 - Debit destined for a Savings Account 38 - Prenotification for a Savings debit 39 - Zero dollar with remittance into Savings Account	6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution.	7. Individual Identification Number	Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.
4. Check Digit	The ninth digits of the receiving financial institutions transit routing number.	8. Individual Name	Name of receiver.
		9. Discretionary Data	For your company's internal use if desired. No specific format is required.
		10. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".
		11. Trace Number	This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

WEB 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	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Payment Type Code	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

Field Name

1. Record Type Code

2. Transaction Code

3. Receiving DFI Identification

4. Check Digit

Entry Information

The code identifying an Entry Detail Record is 6.

Two digit code identifying the account type at the receiving financial institution:

22 - Deposit destined for a Checking Account

23 - Prenotification for a checking credit

24 - Zero dollar with remittance into Checking Account

27 - Debit destined for a Checking Account

28 - Prenotification for a checking debit

29 - Zero dollar with remittance into Checking Account

32 - Deposit destined for a Savings Account

33 - Prenotification for a savings credit

34 - Zero dollar with remittance into Savings Account

37 - Debit destined for a Savings Account

38 - Prenotification for a Savings debit

39 - Zero dollar with remittance into Savings Account

Transit routing number of the receiver's financial institution.

The ninth digits of the receiving financial institutions transit routing number.

Field Name

5. DFI Account Number

6. Amount

7. Individual Identification Number

8. Individual Name

9. Payment Type Code

10. Addenda Record Indicator

11. Trace Number

Entry Information

Receiver's account number at their financial institution. Left justify.

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

Name of receiver.

Input 'R' for recurring payments, and 'S' for a single-entry payment.

If there is no addenda accompanying this transaction enter "0". If addenda are accompanying the transaction enter "1".

This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

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'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name

1. Record Type Code

Entry Information

The code identifying an Addenda Record is 7.

Field Name

3. Payment Related Information

Entry Information

This field contains additional information associated with the payment. The information can be human readable or in ANSI format.

2. Addenda Type Code

Two digit code identifying the type of information contained in the addenda record:
 02 - Used for the POS, MTE and 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.

4. Addenda Sequence Number

This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1."

5. Entry Detail Sequence Number

This number is the same as the last seven digits of the trace number of the related Entry Detail record.

CTX Entry Detail 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	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Numeric	Alpha-Numeric	Blank	Alpha-Numeric	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

Field Name

1. Record Type Code

2. Transaction Code

3. Receiving DFI Identification

4. Check Digit

Entry Information

The code identifying an Entry Detail Record is 6.

Two digit code identifying the account type at the receiving financial institution:

- 22 - Deposit destined for a Checking Account
- 23 - Prenotification for a checking credit
- 24 - Zero dollar with remittance into a Checking Account
- 27 - Debit destined for a Checking Account
- 28 - Prenotification for a checking debit
- 29 - Zero dollar with remittance into a Checking Account
- 32 - Deposit destined for a Savings Account
- 33 - Prenotification for a savings credit
- 34 - Zero dollar with remittance into a Savings Account
- 37 - Debit destined for a Savings Account
- 38 - Prenotification for a Savings debit
- 39 - Zero dollar with remittance into a Savings Account

Transit routing number of the receiver's financial institution.

The ninth digit of the receiving financial institution's transit routing number.

Field Name

5. DFI Account Number

6. Amount

7. Identification Number

8. Number of Addenda Records

9. Receiving Company Name / ID Number

10. Reserved

11. Discretionary Data

12. Addenda Record Indicator

13. Trace Number

Entry Information

Receiver's account number at their financial institution. Left justify.

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

The number of addenda records accompanying the CTX entry detail record.

Name of receiver.

Leave blank.

For your company's internal use if desired. No specific format is required.

If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

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'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name

1. Record Type

Entry Information

The code identifying an Addenda Record is 7.

Field Name

3. Payment Related Information

Entry Information

This field contains additional information associated with the payment. The information can be in either ANSI or UN/EDIFACT format.

2. Addenda Type Code

Two digit code identifying the type of information contained in the addenda record:
 02 - Used for the POS, MTE and 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.

4. Addenda Sequence Number

This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1."

5. Entry Detail Sequence Number

This number is the same as the last seven digits of the trace number of the related Entry Detail record.

Batch Control 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 s	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$cc	NNNNNNNNNN	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

- | Field Name | Entry Information | Field Name | Entry Information |
|-------------------------------------|--|--|---|
| 1. Record Type Code | The code identifying the Batch Control Record is 8. | 7. Company Identification. | This should match the company identification number used in the corresponding batch header record, field 5. |
| 2. Service Class Code | Identifies the type of entries in the batch:
200 - ACH Entries Mixed Debits and Credits
220 - ACH Credits Only
225 - ACH Debits Only | 8. Message Authentication Code | This is an optional field. Please leave this field blank. |
| 3. Entry / Addenda Count | Total number of entry detail and addenda records processed within the batch. This field requires six positions; right justify and use leading zeros. | 9. Reserved | This field is reserved for Federal Reserve use. Please leave this field blank. |
| 4. Entry Hash | Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry. | 10. Originating Financial Institution ID | Enter City Bank's routing number 111301737. |
| 5. Total Debit Entry Dollar Amount | Dollar totals of debit entries within the batch. If none, zero fill the field. | 11. Batch Number | Number of the batch associated with this control record. |
| 6. Total Credit Entry Dollar Amount | Dollar totals of credit entries within the batch. If none, zero fill the field. | | |

File Control 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

Field Name

1. Record Type Code

Entry Information

The code for the File Control Record is 9.

Field Name

5. Entry Hash

Entry Information

Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.

2. Batch Count

The total number of batch header records in the file.

6. Total Debit Entry Dollar Amount in File

Dollar totals of debit entries within the file. If none, zero fill the field.

3. Block Count

The total number of physical blocks on the file, including the File Header and File Control records.

7. Total Credit Entry Dollar Amount in File

Dollar totals of credit entries within the file. If none, zero fill the field.

4. Entry / Addenda Count

Total number of entry detail and addenda records on the file.

8. Reserved

Leave this field blank.