ASAP PAYMENT FORMATS

ASAP ACH FORMAT

The Automated Clearing House (ACH) is a batch payment system through which ASAP moves funds to a payment requestor's depository financial institution (DFI) on the settlement date specified by the payment requestor. Payments are passed to ACH one day prior to the settlement date via files in the standard ACH format.

The format used for ASAP ACH payments is the National Automated Clearing House (NACHA) **Corporate Trade Exchange** (CTX) format. The ACH CTX files are formatted in the NACHA standard 94 byte record, 940 byte block.

Each ACH transaction file begins with a file header record. The file header record designates physical file characteristics and identifies the immediate origin of the transactions contained in the file. Immediately following the file header may be any number of batches.

Each batch is identified by a batch header record and contains one or more entry detail records. The batch header identifies the originator and briefly describes the debit and/or credits. The information in the batch header applies uniformly to all subsequent entry detail records within the batch. The information in the batch header, in conjunction with the entry detail records, fully describes each transaction.

Entry detail records contain the information necessary to relate the entry to the ultimate receiver (i.e. individual account number, identification number, name, debit/credit amount, etc.).

Entry detail records for ASAP payments have additional information about each payment transaction in associated addenda records. The format for the remittance information in the addenda records follows the ANSI X12 standard 820 transaction set (Payment Order/Remittance Advice), version 3040. An entire machine processable 820 transaction set, including envelopes, is embedded in the addenda records for each entry detail record.

The following pages contain 1) the format for ASAP CTX entry detail records; 2) the format for ASAP CTX addenda records; and 3) the format for the X12 820 transaction sets embedded in the addenda records of ASAP CTX payments.

ASAP PAYMENT FORMATS

ACH CTX PAYMENT FORMAT

Entry Detail Record:

Field	Data Element Name	Contents	Size	Position
1	Record Type Code	6	1	01-01
2	Transaction Code	22	2	02-03
3	Receiving DFI Identification	First 8 positions of Payment Requestor's ACH DFI Routing No. from ASAP PR profile	8	04-11
4	Check Digit	Ninth position of Payment Requestor's ACH DFI Routing No. from ASAP PR profile	1	12-12
5	DFI Account Number	Receiving DFI account (ACH) for Payment Requestor from ASAP PR profile	17	13-29
6	Total Amount	$$$$$$$$¢¢	10	30-39
7	Identification Number	optional originator-specific number for tracing purposes	15	40-54
8	Number of Addenda Records	numeric - number of addenda records associated with this record. Zero if the addenda record indicator field is 0	4	55-58
9	Receiving Company Name/ID Number	Payment Requestor Short Name from the ASAP PR Profile	16	59-74
10	Reserved	blank	2	75-76
11	Discretionary Data	optional	2	77-78
12	Addenda Record Indicator	1 when addenda are present; 0 when no addenda are present.	1	79-79
13	Trace Number	Assigned by the ODFI. Consists of first 8 positions of the ODFI's (ASAP's) Routing No. and a 7-position sequential # that must be unique within each batch and should be unique within each day's processing	15	80-94

ASAP PAYMENT FORMATS

ACH CTX PAYMENT FORMAT

Addenda Records:

Field	Data Element Name	Contents	Size	Position
1	Record Type Code	7	1	01-01
2	Addenda Type Code	05	2	02-03
3	Payment Related Information	X12 820 transaction set, version 3040, including envelopes, wrapping within allowed space in each addenda record.	80	04-83
4	Addenda Sequence Number	addenda number starting at 0001	4	84-87
5	Entry Detail Sequence Number	same as last seven numbers of entry detail trace no.	7	88-94

July 13, 1998