TRUIST

Quick Reference Guide

ACH Origination

Nacha – Corporate Debits and Credits (CCD) Files

This document contains file specification information for a CCD Standard Entry Class Code. The CCD Standard Entry Class Code is used to originate ACH credit or debit entries to or from a Receiver's corporate account. The information contained in this document is to be used to build the file(s) necessary to transmit CCD entries electronically to Truist. For other Standard Entry Class Codes file formats, please see the Nacha Operating Rules.

Contents

The file specifications outlined in this document include:

- File Header Record
- Company/Batch Header Record
- Entry Detail Record
- Company/Batch Control Record
- File Control Record
- Addenda Record

File Header Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		1
2	02-03	Priority Code	2		01
3	04-13	Immediate Destination	10	Numeric	b053101121 Position 4 is blank
4	14-23	Immediate Origin	10	Numeric	bNNNNNNNNN Position 14 is blank, then the company's tax ID number.
5	24-29	File Creation Date	6		YYMMDD Must be in YYMMDD format
6	30-33	File Creation Time	4		HHMM Must be in HHMM format
7	34-34	Field ID Modifier	1	Alphanumeric	Must be uppercase A-Z or 0-9. Use a higher letter or number for subsequent files in one day.

Field	Position	Description	Length	Type	Comments/Contents
8	35-37	Record Size	3		094
9	38-39	Blocking Factor	2		10
10	40-40	Format Code	1		1
11	41-63	Immediate Destination Name	23	Alphanumeric	Truist Bank; Must be uppercase A-Z or 0-9
12	64-86	Immediate Origin Name	23	Alphanumeric	Your company name; Must be uppercase A-Z or 0-9
13	87-94	Reference Code	8	Alphanumeric	For your company's use; Must be uppercase A-Z or 0-9

Company/Batch Header Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		5
2	02-04	Service Class Code	3		200 – Both credit and debit 220 – Credit only 225 – Debit only
3	05-20	Company Name	16	Alphanumeric	Your company's name The information in this field will appear on the bank statement of the receiver of the transaction.
4	21-40	Company Discretionary Data	20	Alphanumeric	Optional field for company use
5	41-50	Company ID	10	Alphanumeric	For multiple batches settling to different accounts, call your Treasury Management Implementation Project Manager (or ACH Support Services) for appropriate numbers.
6	51-53	Standard Entry Class Code	3	Alphanumeric	CCD For other applications, see ACH Rules Book.
7	54-63	Company Entry Description	10	Alphanumeric	Example: Trade Pay The information in this field will appear on the bank statement of the receiver of the transaction.

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Field	Position	Description	Length	Type	Comments/Contents
8	64-69	Company Descriptive Date	6	Alphanumeric	Example: Jan 00 or Jan 25
9	70-75	Effective Entry Date	6		YYMMDD Desired settlement date
10	76-78	Settlement Date (Julian)	3		Leave blank Julian date: To be inserted by ACH Operator only
11	79-79	Originator Status Code	1		1
12	80-87	Originating DFI ID	8	Numeric	05310112
13	88-94	Batch Number	7	Numeric	Should start with 0000001 and proceed in increments of 1 for next batch

Entry Detail Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		6
2	02-03	Transaction Code	2	Numeric	Refer to transaction code definitions in the ACH Rules book. Example: Cr Dr 22 27 if DDA account 23 28 if DDA prenote
3	04-11	Receiving DFI Identification	8	TTTTAAAA	TTTTAAAA Must be a valid receiving bank ABA number
4	12-12	Check Digit	1	Numeric	Check digit of previous Receiving ABA Number
5	13-29	DFI Account Number	17	Alphanumeric	Must be left-justified, blank-filled; the receiver's bank account number
6	30-39	Amount	10	$$$$$$$$¢¢	Must be right-justified and zero-filled; no signs
7	40-54	Identification Number	15	Alphanumeric	Optional (required for Online Treasury Manager ACH Recipient Import)
8	55-76	Receiving Company Name	22	Alphanumeric	Name of Receiver
9	77-78	Discretionary Data	2	Alphanumeric	Optional - for company's use
10	79-79	Addenda Record Indicator	1	Numeric	0 (or 1): Use "1" if including an addenda record with this entry detail

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Field	Position	Description	Length	Type	Comments/Contents
11	80-94	Trace Number	15	Numeric	Unique number within each file

Company/Batch Control Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		8
2	02-04	Service Class Code	3		200
3	05-10	Entry/Addenda Count	6	Numeric	Must equal the number of entry detail and addenda records within the batch
4	11-20	Entry Hash	10	Numeric	The sum of positions 4-11 of all entry detail records in the batch
5	21-32	Total Debit Entry Dollar Amount	12	Numeric	Must equal total debit dollar amount in the batch. Format: $$$$$$$$$$¢¢; zero-filled and right-justified
6	33-44	Total Credit Entry Dollar Amount	12	Numeric	Must equal total credit dollar amount in the batch. Format: $$$$$$$$$$¢¢; zero-filled and right-justified
7	45-54	Company ID	10	Alphanumeric	Must match positions 41-50 in the batch header (5) record
8	55-73	Reserved	19		Leave blank
9	74-79	Reserved	6		Leave blank
10	80-87	Originating DFI Identification	8	Numeric	Must match positions 80-87 in the batch header (5) record
11	88-94	Batch Number	7	Numeric	Same as positions 88-94 in the batch header (5) record

File Control Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		9
2	02-07	Batch Count	6	Numeric	Must be equal to the number of batches in the

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Field	Position	Description	Length	Type	Comments/Contents
					file
3	08-13	Block Count	6	Numeric	Must be equal to the number of blocks in the file. Compute by dividing the total number of records in the file by 10 and rounding up to the nearest whole number.
4	14-21	Entry/Addenda Count	8	Numeric	Must equal the number of entry detail and addenda records within the file
5	22-31	Entry Hash	10	Numeric	The sum of positions 4-11 of all entry detail records in the file
6	32-43	Total Debit Entry Dollar Amount in File	12	Numeric	Must equal the total debit dollar amount in the file. Format: $$$$$$$$$$¢¢; zero-filled and right-justified
7	44-55	Total Credit Entry Dollar Amount in File	12	Numeric	Must equal the total credit dollar amount in the file. Format: $$$$$$$$$$¢¢; zero-filled and right-justified
8	56-94	Reserved	39		Leave blank

Addenda Record[1]

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		'7'
2	02-03	Addenda Type Code	2		'05'
3	04-83	Payment Related Information	80	Alphanumeric	Optional
4	84-87	Addenda Sequence Number	4	Numeric	
5	88-94	Entry Detail Sequence Number	7	Numeric	

[1] Addenda records for CTX transactions must conform to Nacha standards and should include a valid ANSI ASC X12 EDI 820. For additional information on formatting EDI 820 files, please refer to the Truist standard EDI file specifications.

Getting Help

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Click the **Help** link at the top right of any page.

If your **User ID** or **Password** becomes disabled, contact your company administrator about resetting your User ID and Password.

If you need assistance, contact Treasury Solutions Client Support at treasuryclientservices@truist.com or **800-774-8179**. Representatives are available from 8 am to 8 pm ET, Monday through Friday on bank business days.

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