

ADV file the type of activity to which the accounting information relates.

ENR: This field must contain the word "AUTOENROLL" (left justified) when the batch contains automated enrollment entries.

RCK: This field must contain the word "REDEPCHECK" (left justified).

TRX: This field contains the routing number of the keeper.

XCK: This field must contain the words "NO CHECK" (left justified).

Company Identification (all Standard Entry Class Codes): 10 Positions - Company/Batch Header Record-Mandatory; Company/Batch Control Record - Required

The Company Identification is an alphameric code used to identify an Originator. The Company Identification Field must be included on all prenotification records and on each entry initiated pursuant to such prenotification.

The Company ID may begin with the ANSI one-digit Identification Code Designators (ICD), followed by the identification number. The ANSI Identification Numbers and related Identification Code Designators (ICD) are:

IRS Employer Identification Number (EIN) "1"

Data Universal Numbering Systems (DUNS) "3"

User Assigned Number "9"

CIE: This field contains the Bill Payment Service Provider's identification number.

MTE (Credits): The company is the ODFI.

Company Name (all Standard Entry Class Codes): 16 Positions - Company/Batch Header Record - Mandatory

Except as otherwise noted below, the value of this field is established by the Originator for purposes of further identifying the source of the entry and for descriptive purposes for the Receiver. *[The purpose of this field is to identify the source of the entry and for descriptive purposes for the Receiver. Except as otherwise noted below, this field must contain the name by which the Originator is known and readily recognized by the Receiver of the entry.]*

In a transaction in which the Originator of a debit entry is not the payee of the transaction (the party to which payment is ultimately being directed), the Company Name field of the debit entry must contain the name by which the payee is known and readily recognized

by the Receiver of the entry. In a transaction in which the Originator of a credit entry is not the payor of the transaction (the party from which payment is ultimately being directed), the Company Name field of the credit entry must contain the name by which the payor is known and readily recognized by the Receiver of the entry.]

ADV: An ACH Operator is both the company and the ODFI. The ACH Operator originating the ADV file identifies himself by name in this field.

ARC, BOC: This field must contain the name of the Originator, which is the payee of the source document or the payee name indicated on the bill or invoice. *[This field identifies the payee of the source document or the payee name indicated on the bill or invoice.]*

CIE: This field contains the Bill Payment Service Provider's name.

MTE: The value of this field is established by the ODFI. It is used for descriptive purposes and should identify the ODFI for credits and the payee Company for debits. *[This field identifies the owner of the terminal where the transaction was initiated.]*

POP: This field must contain the name of the merchant (payee). *[This field identifies the merchant with whom the Receiver initiated the transaction.]*

[POS: This field identifies the merchant with whom the Receiver initiated the transaction.]

RCK: This field identifies the Originator of the RCK entry, which is the original payee on the face of the check.

SHR: This field identifies the merchant with whom the Receiver initiated the transactions.

TRC: This field identifies the name of the keeper.

XCK: This field must contain the words "CHECK DESTROYED" (left justified).

Contested Dishonored Return Reason Code (contested dishonored returns): 3 Positions - Addenda Record - Mandatory

A standard code used by the RDFI of a Dishonored Return to describe the reason for contesting a Dishonored Return.

Corrected Data (COR, refused COR): 29 Positions - Addenda Record - Mandatory

The corrected data field is used by the RDFI to relay corrected customer information (i.e., DFI Account Number, Transaction Code, etc.) back to the Originator