

FedCheq

Version April 2010

User Manual

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Contents

FedCheq is a program used to create, edit, build and manage Federal Reserve NACHA files used for processing electronic payments in many different formats such as PPD, CCD, CTX, CCD and IAT. There is a FedCheq Client version that supports the basic functionality and a FedCheq Manager version that adds features like a customer database, billing, loan payments and the merging of NACHA files and optionally splitting ONUS payments. Select a topic below to explore the various features.

[Program Setup](#)

[Edit NACHA Batches](#)

[Build NACHA Batches](#)

[Manage NACHA Files and Batches](#)

[Merge Single and Multi-Batch NACHA Files](#)

[File Management](#)

[Loan Processing](#)

[Import and Export](#)

[CCD, CTX and IAT](#)

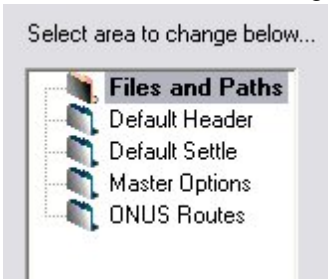
Setup

Login

FedCheq is privacy protected with a login screen requiring user name and password. The program default when installed is user 'admin' with password 'admin'. This login is security level 1 access which allows that login to run '*Setup-Password and User Manager*' from the main menu to add, change or delete users. Only users with this security level can enter this dialog to make changes. If you want stricter access then delete the admin-admin account and any others not used and use stringent passwords. If you want easier access use a single letter user name with a blank password.

Program Options

Selecting '*Setup-Program Options*' from the main menu opens a dialog with various sections for setting the defaults used when creating and building NACHA files.



Selecting an option in the list will change the screen contents to one of the those listed. Each option is discussed below.

Files and Paths

The paths and filenames are the heart of the system that control where data files are stored and written. These folders may be on the network but it is recommended to use mapped drives vs UNC names for faster access.

BATCHES: The folder where originals of NACHA files are maintained. These are your original copies that you will use daily, weekly or monthly to generate output by building an output file with the proper Clear Date, with or without Offsetting Entry, filtered by Cycle day(s), with or without Billing or Addendas.

OUTBOUND Path and FileName: This folder is used to create and write a new NACHA file when using Build to process a file from BATCHES. It is also used by Merge as the folder to create the OUTBOUND.FED file which are the records filtered through Merge that are not ONUS. If the Split ONUS switch is off in Merge it will be all the records processed. The default filename used by Merge processing is OUTBOUND.FED but you may use the File Name field to customize this path and file to your specification. The Build process keeps the filename the same as the batch selected, it just creates the newly created file in the \OUTBOUND folder.

ONUS Path and FileName: This path is used by Merge to create and write the ONUS file when merging NACHA files. The default filename used is ONUS.FED, but you may use the File Name field to customize this path and file to your specification. If the Split ONUS flag is on, only those records matching the ONUS routes are placed in this file. If the Split switch is off, and this file is empty, it is deleted when Merge is finished.

MERGE Path: The folder where FedCheq looks for NACHA batches to process by the Merge module. These files can be placed there optionally by Build, i.e. when processing a Loan file or a file that you need to use filters on to only process some records. Build has the option in the Manager version to either build to the OUTBOUND folder or the MERGE folder. NACHA files are usually placed here by the FedCheq File Manager or other file copy programs as files come in thru the day for processing.

IMPORT Path: The folder where the program looks for files to import. Some users of FedCheq do filtered file imports of their core processing file for back office credit or debit entries to other software. FedCheq supports 11 different import formats including ACWare Silverlake and 20/20.

ARCHIVE Path: The folder where Merge creates the backups of the Merge process. The source files used, OUTBOUND file, ONUS file and the two merge reports are copied here when the process is completed.

AUTO LOAD: If there is a batch you use every day and would like this batch to load automatically into the editor when starting the program, select the batch using the Browse button. If you want to disable the autoloading feature just make this field blank.

Sharing FedCheq on a Network

When using FedCheq in a shared environment with multiple users accessing the program on a server, do not use drive letters in any of the paths as shown below:

BATCHES	<input "="" type="text" value="\FEDCHEQ\BATCHES\"/>
OUTBOUND	<input "="" type="text" value="\FEDCHEQ\OUTBOUND\"/>

When a drive letter is embedded in the path it will cause errors when the workstation has mapped the server drive to some other letter. This change also allows multiple workstations to access the same setup using different mapped drive letters. FedCheq maps the startup drive and path when it first runs so it always knows where it is running from and can find its config files and databases. For that reason the StartIn path must always be set when creating a desktop shortcut for FedCheq, which is done for you with the install script, FedCheqClient.exe or FedCheqDEMO.exe. To set the StartIn path on a Windows link, right-click the link or icon and select Properties and make sure the Start In folder is the folder where FedCheq.exe is installed (usually C:\FedCheq).

Default Header

Destination/Route: The default destination route for NACHA builds. The button with the bank on it can be used to select from available Federal Reserve banks.

Origination/Route: The default origination route for NACHA builds. The button with the bank on it can be used to select from available ACH registered banks.

These options can be over-riden in both Build and Merge.

Default Settle

The default settle is the NACHA REC5 data used by default when creating a new batch. NACHA REC5 is usually your bank and is the clearing account used to apply the debits and credits. It does not carry an account number but instead has a required TaxID that along with the Name allows the Federal Reserve to identify the settlement day account. Other fields are Description and an Account number and Type (Checking, Savings, GL or Loan) that is used by FedCheq when creating a REC5 offset entry to balance a given batch. The CoID (Company ID) is a unique database key number used by the FedCheq program to flag a given Manager company record to make it easy to match the batch to a company database record. For example, if your ABC company record in the Manager Company database is CoID 4 then you would instruct ABC company to place a 4 here so when they build their payroll or debits file a '4' will be stored in the optional field Company Extra of REC5. This feature allows the Manager to do a more exact match for the offset account than relying on Company Name or batch description which can change according to operator whim. The TaxID is not always the same either with some software dropping the leading '1', other software leaving it in place. The FedCheq Manager uses various methods in a certain order to try and match these three fields when the CoID is missing, including searching with and without a leading '1' on taxid and there is a test file called TestLookup.FED for testing that.

The settle record fields can be over-riden in both Build and Merge and in the case of the FedCheq Manager, a complete customer database can be used to select the proper settle record.

Master Options

The Account, Account Type and TaxID shown on this screen are for billing purposes. According to the fee schedule setup in the Company database record, and if Suppress Billing switch is off when Building or Merging, then a debit entry would be made in the Name and ACH Charges account of the REC5 settle company for that batch and a ACH Income credit entry will be made on behalf of the Origination Name using the Account, Type and TaxID entered here. Many banks use a GL account for this entry.

Suppress Addendas: The default for this option in Build and Merge which can be over-riden. The FRB charges extra per addenda so many times these are stripped. On CCD TXP, IAT or CTX addendas cannot be stripped since they are an integral part of the data

Encrypt on Build: This option allows automatically encrypting the NACHA file when building. Only use this option if you reguarly email or ftp the encrypted file to a bank or clearing house.

The Import options are defaults when using the NACHA/ACWare filter dialog during Imports. These are only defaults and can be over-riden when using the import filter dialog.

ONUS Routes

The ONUS Route list are all of your routes that you want to use in merge for splitting ONUS records to the ONUS file when Split ONUS option is on. It is a list box with Add and Delete buttons so routes can added and removed. This list is only used by the Manager in Merge.

Installation Script

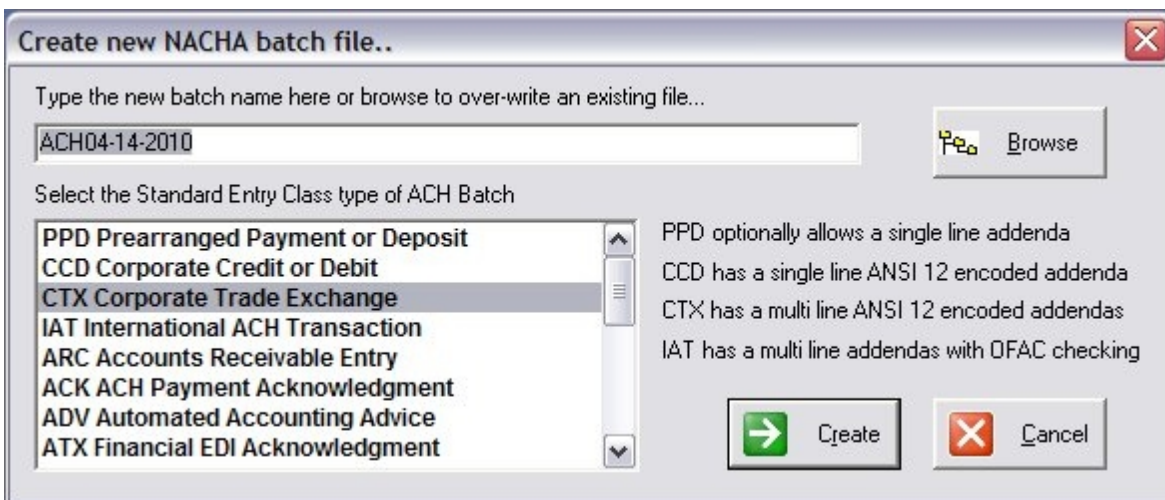
The FedCheqClient.exe can be used to install the FedCheq Client by your customers. The password to run the install is 'kentwood84' and the user name/password is 'admin'/admin'.

Edit NACHA

All of your NACHA files are kept in the BATCHES folder. These are your originals. From here they can be edited and processed (built) to create an outbound (or onus) file for processing. The processed files may or may not have all of the information in the original depending upon the build options and output filters. If you receive a file from email or diskette then use the FedCheq File Manager to copy it to the BATCHES folder. Read about the File Manager [here](#). Once the batch is copied you can open it in the batch editor as explained in the **Edit an Existing Batch** topic below.

Create a New Batch

If you want to create a new, empty batch then click the New icon on the toolbar or select '*Files-New batch*' from the pulldown menu.



The batch filename will default to 'ACHmm-dd-yyyy' but you can change the name to be whatever you prefer, using long filenames. The type of batch is important since FedCheq now supports the complex addenda types CTX, CCD and IAT. If you need these types of addendas make sure to create the proper style batch. The regular standard NACHA type is PPD.

Edit an Existing Batch

The batch editor is used to edit a single batch with one or more records. The batch may have single or multi addendas. The editor is called from the Main menu with '*File-Open Batch*' or from the Build or Merge screens when pressing the Edit Batch button. If the NACHA file has more than one batch (more than one REC5 and REC8) then the Batch Manager will open first and allow you to select the exact batch to edit using the Edit

button. You can read more about the Batch Manager [here](#).

ACH Batch File: C:\FedCheq\BATCHES\TestFoxHollowApts.FED

SORT	NAME	AMOUNT	ROUTE	ACCOUNT	TAXID	
ADAMS	KEZIA C. ADAMS	655.01	325180595	4403819671	427335556	DC
ADAMS	TAMMY ADAMS	0.01	031207869	8802745696	587235656	DC
ALDRI	ROD ALDRIDGE	234.50	065505870	46071237893	416741256	DC
ANDER	BRUCE M. ANDERSON	123.20	065305436	44725667	031364688	DC
ATKIN	SANDY CAROL ATKINS	245.14	065505870	8802656978	426317895	DC
BALDW	DEBBIE BALDWIN	432.39	325180595	440347456	425377562	DC

SORT RECORDS DEBITS CREDIT

ADAMS 14 5231.06 0.00

PPD Transaction - REC6

Amount: 655.01 27 1-Debit 2-Credit

Name: KEZIA C. ADAMS

Account: 4403819671

Route: 325180595 **ONUS**

FICA: 427335556

Prenote All

Change Clear

Hold On Output

Force Debit or Credit

Checking Savings Loan GL

RecKey:1 LoanKey:0

Cycles (day or d1,d2,d3...)

All

PPD Settle - REC5

FOXHOLLOW APTS

Co ID: 1

Settle TaxID

678904563

Batch Description

RENTALS

PPD Addenda - REC7

Addend:

Batch Editor Save Add Delete Find Import Export

14 records for processing, 0 record(s) flagged hold (not part of totals)

The Batch editor is composed of a sorted listbox containing all of the records of the batch with editable data fields of the highlighted record for making changes. Highlight the record you want to edit then make changes and press the Save button. Pressing the Add button pops up the Names History dialog with a list of every name ever used in the system for selecting existing names to add to the batch or type new data in the edit fields at the top of the list and press ENTER to add.

Risk Management

Record Level Risk

The max debits and credits for an individual are entered when editing the batch in the editor with the Risk button which provides the screen shown below. These limits apply on each build of a batch and apply to individual entries, not daily totals. A warning entry is made in the build log file and a popup dialog warns if any limit is exceeded.

Account Level Risk Management

Customer

 **SANDY CAROL**

Route and Account:

Limits For Any Single Transaction

Max Debit Allowed:

Max Credit Allowed:

Batch level risk management is handled per Settlement account records in the Settlement edit module.
(Ctrl-A from main screen)

 LoadDefault  SaveDefault  Apply All  Save  Close

Record Key:92

Batch Level Risk

The FedCheq Manager provides debit and credit limits in the Settlement Account database that looks at offset account totals at the batch level on any given build. In the Merge module these values are cumulative for multiple batches for the same company record. A warning entry is made in the build log file and a popup dialog warns if any limit is exceeded and also on-screen displays in Build and Merge warn when limits are exceeded.

Risk Management for this Account

 Max Credits Per Batch: Max Debits Per Batch:

Build NACHA

The Build screen is used to create a NACHA output file suitable for clearing the Federal Reserve with a proper Clear Date, correct counts and totals, hash totals and with or without an offset entry, billing and addendas. It is designed for single-batch NACHA files, being the main NACHA creator for the FedCheq Client version. It is used in the Manager to build Loan files with the ability to create Debits only, Credits only or both types of Loan entries.

Building NACHA to C:\FEDCHEQ\MERGE\TestFoxHollowApts.FED

NACHA Clear Date

April 2010

S	M	T	W	T	F	S
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1
2	3	4	5	6	7	8

NACHA Header REC1

Clears: 100415 File ID Modifier: H

SvcClass: 225 Debits Only

ORIGINATION	DESTINATION
Name: ALTOPACIFIC BANK	FRB ATL
Route: 121144311 ACH	061000146 FRB
Country: US Cur: EU	US USD
Exchange: FV-Fixed to Variable	Rate: 1.006 <input type="checkbox"/> Ref

Build

Reports

Edit

Browse

QFAC

File Mgmt

Exit

Build Folder

Build to OUTBOUND

Build to MERGE

Build Options

1 - Make offsetting entry

2 - Suppress Addendas

3 - Suppress Billing

4 - Allow Holdbacks

5 - Build PreNotes Only

6 - Add Fedline blocking

7 - Filter by Cycle Days

Days: 2

Loan Options

8 - Create Both Debit and Credit Entries

9 - Create Debit Entries Only

0 - Create Credit Entries Only

NACHA Settlement REC5

Company: FOXHOLLOW APTS ColD: 1

Description: RENTALS Account #: 5667377

Co TaxID: 678904563 AcctType: (Checking, Loan, Savings, GL): C

Risk Management

Batch Limits

100000.00

100000.00

RECORDS: 14

DEBITS: 5231.06

CREDITS: 0.00

BALANCE: 5231.06

Settlement Key: 1 MaxCredits:\$ 100000.00 MaxDebits:\$ 100000.00

Cycle filters can be used to control the output as well as ignoring any Hold flags set in the batch editor. Read about cycle filters [here](#).

Manage NACHA

The Batch Manager is used to add, extract and delete batches from a multi-batch NACHA file. Using the Add Files button it can also be used to append a single or multi-batch NACHA file to the existing file. It is also used to select a batch for processing or edits. When called from the Main Menu with 'Files-Batch Manager' it can be used to load a single-batch file so new or existing batches can be added to it. In the older FedCheq, only the Merge module could perform this feat but using the Create New screen and the Batch Manager, complex, multi-batch NACHA files can be created in the Client.

Multi-Batch Manager - Total Debits: \$ 89769.47 Total Credits: \$ 457975.22									
BATCH	CLEAR	CONAME	CODESC	COTAXID	SVC	ENT	DEBITS	CREDITS	COI
1	050427	Cellular South	eBill Paym	1640772348	225	PPD	71.37	0.00	4
2	050428	DFAS-CLEVELAND	FED SALARY	3041036004	220	PPD	0.00	746.01	18
3	050429	US TREASURY 310	SUPP SEC	3101736121	220	PPD	0.00	34552.97	
4	050429	US TREASURY 220	VA BENEFIT	3111036002	220	PPD	0.00	38024.00	10
5	050429	US TREASURY 220	VA 31RECUR	3111036002	220	PPD	0.00	693.25	9
6	050429	DFAS-IN IND, IN	ARMY ACT	3074036026	220	PPD	0.00	8770.52	9
7	050429	DFAS-IN IND, IN	ARMY ALLT	3074036194	220	PPD	0.00	1750.00	10
8	050429	DFAS-DE DEN, CO	AF MP ALLT	3102036529	220	PPD	0.00	100.00	61
9	050429	US TREASURY 220	TAX REFUND	3111036170	220	PPD	0.00	16769.00	9
10	050427	IRS	USATAXPYMT	3387702000	225	CCD	9847.34	0.00	14

File C:\FedCheq\BATCHES\Complex0007.FED has 199 batches - Highlight batch to Edit then press [Edit Batch] button

Merge NACHA

The Merge module, available only in FedCheq Manager, can handle processing many multi-batch NACHA files with output options for Splitting ONUS, creating Offset Entries, with or without billing and provide Risk management on both a company level with REC8 sub-totals and on a record level with REC6 limits. When Merge loads the batches placed in the MERGE folder it splits multi-batch files into single batch files so they can be edited and to simplify processing.

Merge allows for per batch Clear Dates or can apply the same Clear Date to all batches at once. It also allows each batch header to be edited and each batch can be edited to make last minute changes.

NACHA Merge for C:\FEDCHEQ\MERGE\

April 2010

BUILD	CLEAR	BATCH	CONAME	CODESC	DEBITS	CREDITS
✓		100406 TestFoxHollowApts.FED	FOXHOLLOW APTS	RENTALS	5232.05	0.00
✓		100406 TestFoxHollowPayroll.FE	FOXHOLLOW APTS	PAYROLL	0.00	5731.65
✓		100406 TestWestWoodPayroll.FE	WESTWOOD INC	PAYROLL	0.00	12856.64

Batch 1 from TestFoxHollowApts.FED, ClearDate is too old!

Set Same Date for All Batches Include Ignore Edit Header

Build Options

- 1-Split-out ONUS
- 2-Add off-setting entry
- 3-Suppress Billing
- 4-Suppress Addendas
- 4-Do blocking fill
- 6-TaxID Ignore lead 1
- 7-Cycle Filter (d1,d2...)
- 8-Allow HoldBacks
- 9-Encrypt on Build

NACHA Header REC1

File ID: H ONUS Route List: 325180595

DESTINATION: FRB ATL Route: 061000146

ORIGINATION: ALTAPACIFIC BANK Route: 121144311

ONUS: DEBITS: [Progress Bar] CREDITS: [Progress Bar]

OUTBOUND: DEBITS: [Progress Bar] CREDITS: [Progress Bar]

Batch Risk Limits

100000.00 [Icon]

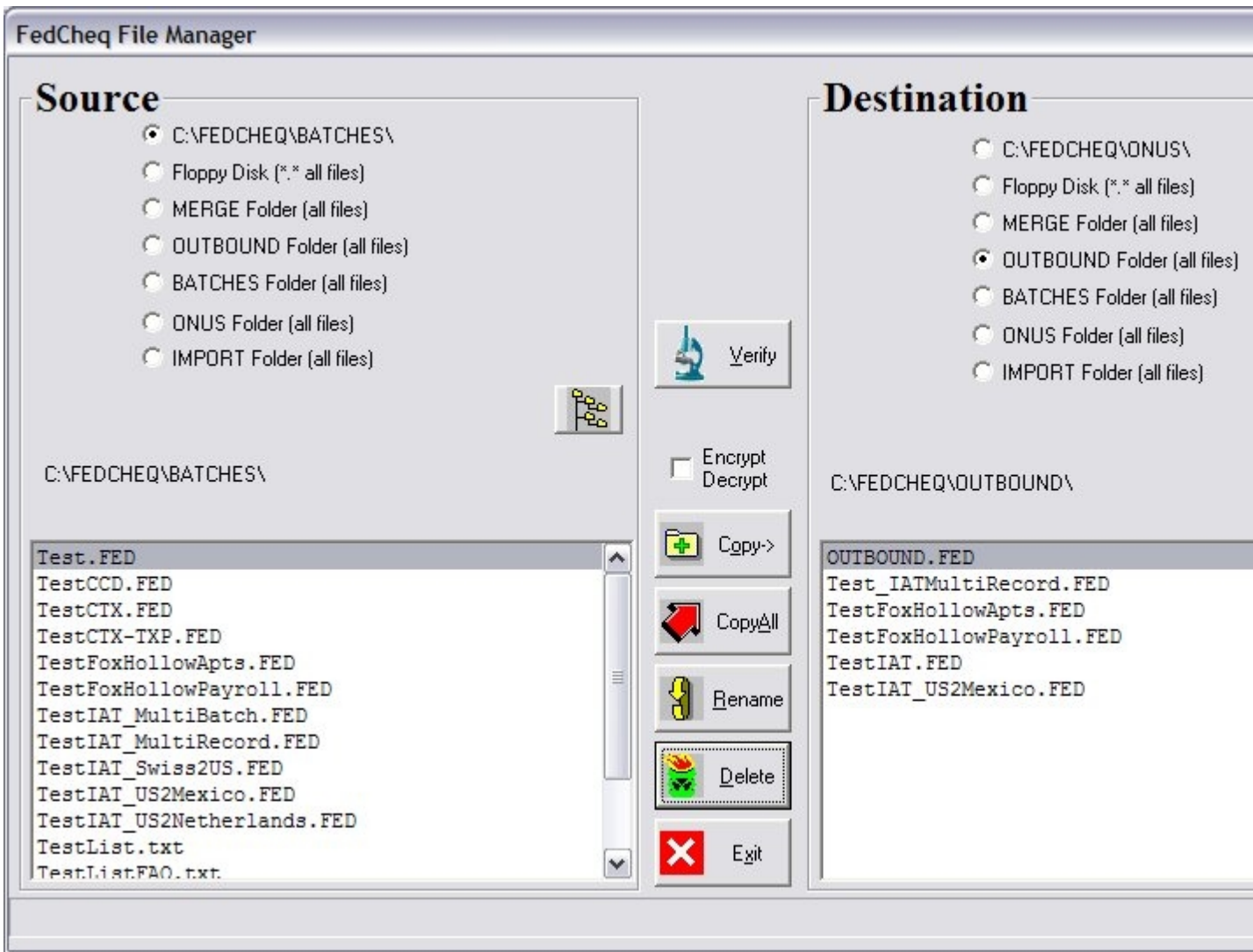
100000.00 [Icon]

Loaded 3 batches, all ready to process !

File Management

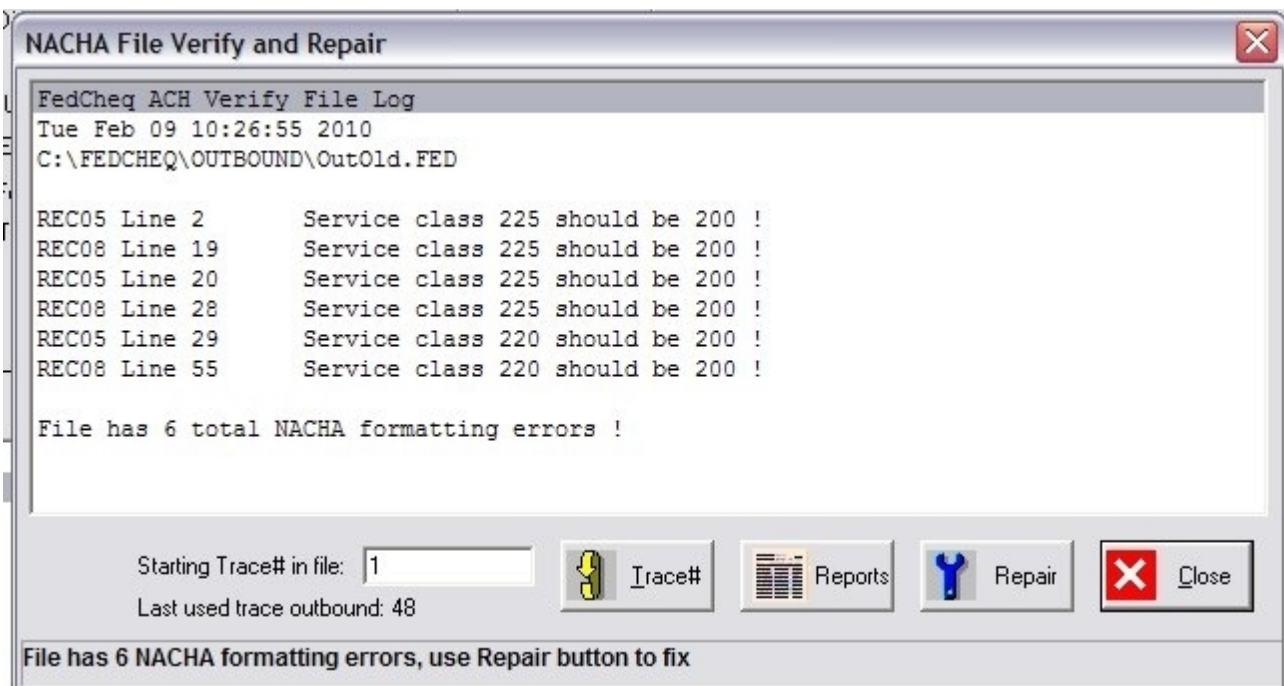
The FedCheq File Manager is used to copy files onto the system, usually from a floppy disk or memory stick. As files come in you can place them either in \BATCHES if you want to keep them permanently or in \MERGE if you want to process them daily and then use Archive to store them away. The Encrypt/Decrypt button is used to encrypt or decrypt a file using the ase or enc extension which has been encrypted by FedCheq using the older 64 bit Blowfish encryption or the newer 256 bit AES encryption that is US Govt approved. If the switch is off then the file is copied 'as is'. Only use encryption when sending files to and from customers - do not use it for final processing as these files will be rejected by the FRB or any other source since they will be unable to read them.

File copies are done from left to right, Source to Destination. Select the Source folder and Destination folder then highlight the file to copy in the left list and press the Copy button - it will be copied over. The Copy All will copy every file in the left list to the right side. The Verify, Delete and Rename buttons can work on either the left or right side, just highlight the file desired then press the button and the procedure will be performed on that file.



Verify NACHA

The new Verify button tests the selected NACHA file for proper amounts at both REC8 and REC9 levels, service class codes, entry counts, hash sub-totals and totals and some other basic checks. Any errors are displayed and the Verify button changes to Repair so the errors can be fixed.



After doing the Repair, Verify is run again to show any remaining errors. Some errors such as zero amounts or missing routes are not changed automatically and you will need to edit the batch and repair these manually. If you need or want to change the sequential trace numbers you can change those in this same module by setting the starting trace number and pressing the Trace# button. The trace numbers will be renumbered using your starting number.

Backups

The complete program and its data should be backed up on a regular basis to be able to continue operating if the server or workstation running FedCheq goes down. A simple batch file run daily can do this task simply or the automated tape or optical disk backup system should include the \FedCheq folder and all of its sub-folders.

The Merge system does an Archived backup when exiting the Merge module and you answer Yes to the message box asking to Archive. This step should be done AFTER the files have cleared the FED or internal processing for the ONUS file in case changes need to be made. Once the files are cleared the Archive copies the source batches, the OUTBOUND.FED file and the ONUS.FED file and the two reports, NACHABalance.txt and NACHAMerge.txt to a folder off of the \FEDCHEQ\ARCHIVE folder consisting of the YearMonthDayTime. If you ever need to process these files again, use the FedCheq File Manager to copy them back into the Merge folder.

Encryption

FedCheq now employs AES 256 byte key file encryption of NACHA batches. The encryption of your Fed files is optional and is intended for emailing batches to associates so that in the possible event of hijacking, the data cannot be read. Currently the key used to encrypt the data is hard-coded into the program to make it easier to use - if the key were set by each user, it would require each end using the exact same key. Also, if you forget the key or someone changes it, then to decrypt a given file requires knowing the exact key. The older encryption method using the 'enc' extension is still supported and will be decrypted but when encrypting again the new method with 'aes' will be used.

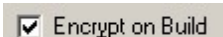
Please do not send an encrypted file to the Fed via FedLine, because they cannot read it. It is encrypted as binary data and cannot be read, even by the FedCheq program. Encrypted files have 'enc' (older) or 'aes' appended to their extensions:

FedCheq NACHA batch:	Sample.FED
FedCheq encrypted batch:	Sample.FEDaes

A batch must be decrypted before sending to the Fed, always use the .FED files.

Encrypting Batches Automatically

There is a new switch found in the Setup screen called 'Encrypt on Build'. When this switch is on, each time a build is done, the .FED file is built AND the file is encrypted to another file with the .FEDaes extension.



If you send FED batches via email on a regular basis, this is the best option to use since you only have to select the .FEDenc file to Insert or Attach to your email. These files are found in your NACHA or OUTBOUND directory.

For the FedCheq Manager, when this option is on, both ONUS and NACHA files are encrypted.

Encrypting Batches Optionally

Batches can be encrypted and decrypted in the FedCheq File Manager when using the Copy button. A new switch in the File Manager dialog controls the encryption/decryption process.



If your workflow requires emailing a batch, and it is not yet encrypted, you can select the file in the left side Source listing then click the Copy button with the Encrypt/Decrypt switch on and the file will be copied and encrypted.

The Decryption option works a little differently. If you are copying files that are already encrypted, and you do not want to include the regular decrypted version, turn this switch off. The Encrypt/Decrypt switch looks for the 'enc' extension and if it sees it appended to the file name, it decrypts the contents automatically.

If you send encrypted files on a regular basis and use the automatic encryption during the build, you do not want to use the Encrypt/Decrypt switch, because it will decrypt the file again. In this case, just turn off the Encrypt/Decrypt switch and the Copy works normally. It will copy either file you select, regular or encrypted and copy them as is.

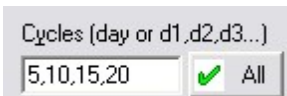
DO NOT USE ENCRYPTED FILES TO COPY TO A FLOPPY FOR FEDLINE. THE FEDLINE SOFTWARE CANNOT READ THE 'FEDaes' FILES, ONLY THE 'FED' FILES.

Loan Processing

Loans are maintained in a standard PPD type NACHA batch with the extra loan data stored in an external database using a key written in the NACHA record. The database key is stored in the REC6 Originating DFI (80 for 8) and on final builds this key is replaced with the Originating DFI. The loan account has its own route so it could be external to your bank. There is also a Charges field so a fee entry can be made at build time. A new cycle days control can now apply a cycle day or days value to any NACHA record, even non-loans that can be used in the Build screen to filter the records you want processed.

Cycle Days

In the Batch Editor a single day can be used or multiple cycle days can be assigned by using commas, i.e. 5,10,15,20.



The Cycle Day report will show what is assigned to each record in a batch.

When creating final output in the Build screen, to filter by a given cycle day or days just turn on option 7 and type in the days wanted. Only those cycle days desired will be output. The program remembers the last cycle filter used and will only filter if checkbox 7 is ON. Turn it OFF to output everything.

7 - Filter by Cycle Day ->
day or day1,day2,day3...

The Cycle filters can be used to selectively output a single record or a few from a large batch by assigning them a cycle day in the Editor then building with that same cycle filter on. Use the Credit/Debit switch to reverse a charge or keep the same to hit an account again because of a previous rejection.

Loans Info

The loan system is designed to work using a loan clearing account as the settlement record for the loan batch. A customers' bank account is the main batch record and is debited for the loan amount + charges then the loan account is credited with the loan amount. The loan charges, if any, are then summed and applied as a credit to the bank's ACH CHARGES income account, set by [Program Options](#).

There is a new Loan button in the Batch Editor that loads a small screen holding the loan account, route, start and expire date, charges and comment. Each record in a batch can be assigned a payment record that will generate a credit type 52 (loan) entry in conjunction with the debit entry of the original batch record.

Loan Payment Info (Credit Entry - Trans Code 52) ✖

JOHN FELLER - 673-57378

Account: Loan Route: **ONUS**

Start Date: Expire Date:

Charges: Billing Cycles (day or d1,d2,d3...)

Comment:

Save Delete Cancel

Loan Key: 4

Loan Build

A batch with loan info can currently only be built in the Build screen. A single batch build allows setting the cycle days for just that batch and provides for multiple output options. There is the option to create BOTH debit and credit entries together or build either one alone.

Loan Options

8 - Create BOTH Debit and Credit Entries
 9 - Create Debit Entries ONLY
 0 - Create Credit Entries ONLY

This split build option allows doing the debits first to make sure they all clear then do all the credits. If any debits are rejected then that specific credit entry can be suppressed by using the Hold flag on the rejected records.

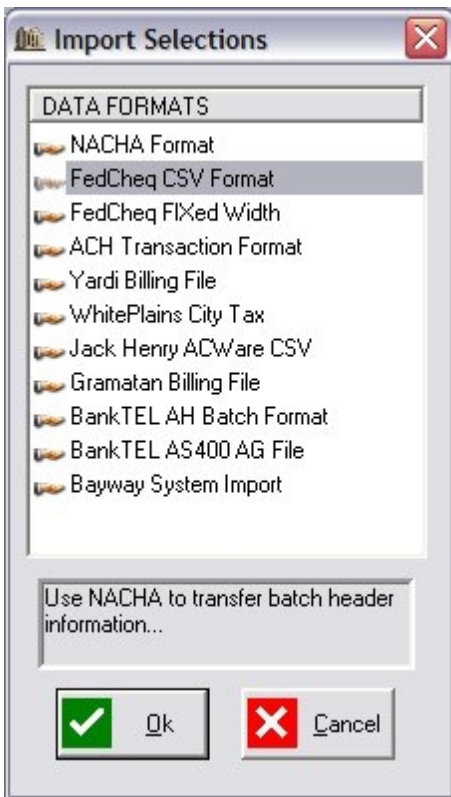
For FedCheq Manager customers, only the Build screen can filter loans as described above. If you need to Split ONUS on your loan file, the procedure is to first process them using Build with the output set to the Merge folder then process in Merge with or without other batches to Split ONUS.

Build Folder

Build to OUTBOUND
 Build to MERGE

Import Export

The many Import formats are shown below. It is recommended to import into an empty batch to easier see the results.



When selecting the NACHA and ACWare formats and there are more than one batch or record available then the Import Filter dialog is shown to better control the results shown below:

Import Filters for C:\FedCheq\IMPORT\ACWare062508.CSV

Batch Filters (220 filtered batches of 298 total)

CTX

BATCH	CLEAR	CO NAME	ENT	DESCRIPT	CO TAXID	DEBITS
<input type="checkbox"/> 208	080625	WESTERN UNION	CCD	PAYMENTS	9037779001	1113.00
<input type="checkbox"/> 209	080625	DIRECTV	PPD	Payment	9DTVDTV	54.56
<input type="checkbox"/> 210	080625	WASHINGTON NAT	PPD	PREM DEBIT	1370844470	17.80
<input type="checkbox"/> 211	080625	AETNA LIFE INS	PPD	POL PREM	1066033492	32.47

Record Filters (837 items) Select item to filter or top blank record is no filters

ACCOUNT	ROUTE	NAME	TAXID
2144228	065304327	CARL SANDERS	030014
2145282	065304327	FREDS #1168	
2145282	065304327	VERA B SMITH	428646
2145407	065304327	016196851	3060
2145787	065304327	057052888	4794

Options

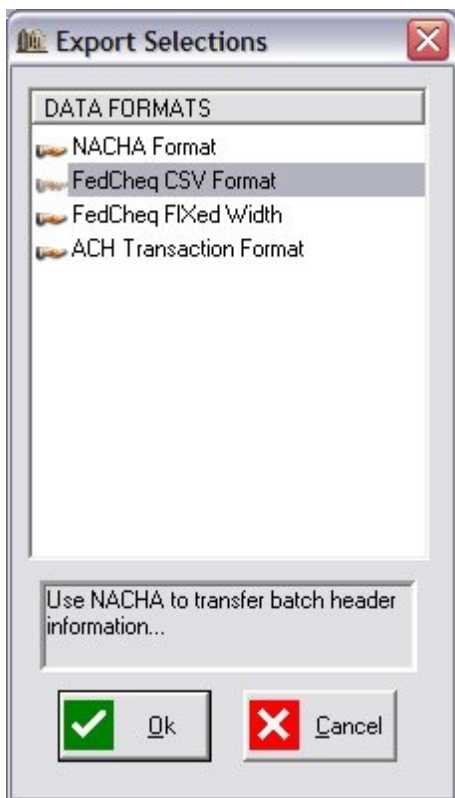
- On import of ANSI 12 records put RMRAcct as Addenda record instead of re-placing FICA (TaxID) field. Also assumes FICA on non-ANSI 12 records has Customer Acct# and creates Addenda record. Credits Only
- Convert CTX records to PPD records Debits Only
- Flip Debit to Credit or Debit to Credit during Import Debits and Credits
- Truncate FICA or RMRAcct data at bytes Offset CTX Import

101712977 065304327 LINDSEY D 0001151070 160.61 26

FedCheq optionally converts CTX RMR records into NACHA REC6 records, using the Credit/Debit flag of the master CTX REC6. Usually the RMRAccount value is placed into the NACHA TaxID field but you have the option of creating an addenda record instead. The *Flip Debit to Credit* option is used to create an offsetting file for accounting purposes. The *Truncate RMRAccount data* option is because some vendors append extra data to the account field such as Date or processing codes, truncating at the length of your account field cleans this data up so it is useable again.

Export Data

The following selections can be made to export a single batch.



NACHA Format Data Sizes

```

#define ACH_ONE      1
#define ACH_TWO      2
#define ACH_CODE     3
#define ACH_HRMM     4
#define ACH_TAXTYPE  5
#define ACH_SORT     5
#define ACH_COUNT    5
#define ACH_TAXDATE  6      ;EFT date
#define ACH_NUMBER   7
#define ACH_DATE     8      ;EFT date
#define ACH_DFI      8
#define ACH_TIME     12
#define ACH_TRACE    15
#define ACH_HNAME    23      ;destination, origination
#define ACH_WIDTH    94      ;standard width
#define ACH_HASH     31      ;hash value
#define ACH_COMBO    70      ;combo control max

// individual records
#define ACH_NAME     22
#define ACH_ACCT     17
#define ACH_ROUTE    10      ;with check digit
#define ACH_TAXID    15
#define ACH_AMOUNT   10
#define ACH_ADDEND   30      ;standard addenda
#define ACH_TAXADD   55      ;EFT tax addenda
#define ACH_AHADD    80      ;special addenda

// header record
#define ACH_AHAMT    8
#define ACH_ACHTOT   9
#define ACH_AHROUTE  9      ;without check digit
#define ACH_TOTAL    12

// company record
#define ACH_COID     4
#define ACH_CONAME   16
#define ACH_COACCT   20
    
```

```
#define ACH_CONUM      10
#define ACH_CODEESC   10

#define ACH_CONTACT   55
#define ACH_ADDRESS   40
#define ACH_CITY      21
#define ACH_STATE     21
#define ACH_COMMENT   55
#define ACH_PHONE     14
#define ACH_EXT       5
#define ACH_ZIPCODE   12

// ANSI12
#define ACH_RMRACCT   30
// IAT Format
#define ACH_IATAMT    18
#define ACH_IATDFI    34
#define ACH_IATNAME   35
#define ACH_IATACCT   35
#define ACH_IATRSV    14
```

JackHenry ACWarehouse File 20/20 Version

Notice the routes and Clear Dates are stored as Zoned fields which truncates leading zeros !

FIELD NO	FIELD NAME	FIELD TYPE	OFFSET	LEN	DESCRIPTION
1	ACRTYP	Zoned(1,0)	1	1	RECORD TY
2	AC1TYP	Zoned(1,0)	2	1	RECORD TYPE
3	AC1PCD	Zoned(2,0)	3	2	PRIORITY CODE
4	AC1RPI	Char(1)	5	1	FILLER
5	AC1RPI	Zoned(8,0)	6	8	RECEIVING POINT IDNO
6	AC1RPC	Zoned(1,0)	14	1	RECEIVING POINT CHECK
7	AC1SP1	Char(1)	15	1	FILLER
8	AC1SPI	Zoned(8,0)	16	8	SENDING POINT IDNO
9	AC1SPC	Zoned(1,0)	24	1	SENDING POINT CHECK
10	AC1DT	Zoned(6,0)	25	6	TRANSMISSION DATE
11	AC1TIM	Zoned(4,0)	31	4	TRANSMISSION TIME
12	AC1MOD	Char(1)	35	1	FILE.ID MODIFIER
13	AC1REC	Zoned(3,0)	36	3	RECORD SIZE
14	AC1BLK	Zoned(2,0)	39	2	BLOCK SIZE
15	AC1FC	Zoned(1,0)	41	1	FORMAT CODE
16	AC1DES	Char(23)	42	23	DESTINATION
17	AC1ORG	Char(23)	65	23	ORIGIN
18	AC1REF	Char(8)	88	8	REFERENCE CODE
19	AC5CLA	Zoned(3,0)	96	3	SERVICE CLASS
20	AC5COM	Char(16)	99	16	COMPANY NAME
21	AC5CDD	Char(20)	115	20	DISCRETIONARY DATA
22	AC5CID	Char(10)	135	10	COMPANY 10
23	AC5SEC	Char(3)	145	3	STANDARD ENTRYCLASS
24	AC5CED	Char(10)	148	10	COMPANY ENTRYDESC
25	AC5CDT	Char(6)	158	6	DESCRIPTIVE DATE
26	AC5EED	Zoned(6,0)	164	6	EFFECTIVE ENTRY. DATE
27	AC5SET	Zoned(3,0)	170	3	SETTLEMENT DATE
28	AC50SI	Char(1)	173	1	ORIGINATOR STATUS
29	AC50DF	Zoned(8,0)	174	8	ORIGINATING DFIID
30	AC5FEI	Char(2)	182	2	Foreign Exchange Ind
31	AC5FER	Char(1)	184	1	Foreign Exchange Ref Ind
32	AC5FEF	Char(15)	185	15	Foreign Exchange Ref
33	AC5DCC	Char(2)	200	2	ISO Destination CC
34	AC50CC	Char(3)	202	3	ISO Originating CC

35	AC5DCD	Char(3)	205	3	ISO Originating Cur code
36	AC5BAT	Zoned(7,0)	208	7	BATCH NUMBER
37	AC6TYP	Zoned(1,0)	215	1	RECORD TYPE
38	AC6TC	Zoned(2,0)	216	2	TRANSACTION CODE
39	AC6RTR	Zoned(8,0)	218	8	RECEIVING.DFI ROUTING
40	AC6RCK	Zoned(1,0)	226	1	DFI CHECK
DIGIT					
41	AC6ACT	Char(17)	227	17	ACCOUNT
NUMBER					
42	AC6AMT	Zoned(10,2)	244	10	TRANSACTION
AMOUNT					
43	AC6IIN	Char(15)	254	15	INDIVIDUAL
ID.NUMBER					
44	AC6CKN	Char(9)	269	9	POP check
number					
45	AC6CTY	Char(4)	278	4	POP Terminal
City					
46	AC6STA	Char(2)	282	2	POP Terminal
State					
47	AC6INM	Char(22)	284	22	INDIVIDUAL
NAME					
48	AC6DD	Char(2)	306	2	DISCRETIONARY
DATA					
49	AC6ARI	Zoned(1,0)	308	1	ADDENDA
INDICATOR					
50	AC6TRC	Zoned(15,0)	309	15	TRACE
NUMBER					
51	AC6CED	Zoned(4,0)	324	4	CARD
EXPIRATION.DATE					
52	AC6DFN	Zoned(11,0)	328	11	DOCUMENT
REF.NO.					
53	AC6CAN	Char(22)	339	22	CARD
ACCOUNT.NUMBER					
54	AC6CTT	Zoned(2,0)	361	2	CARD
TRANSACTION.TYPE					
55	AC6NIP	Zoned(4,0)	363	4	NO OF ADDENDA
RECS					
56	AC6RCN	Char(16)	367	16	RECEIVING
COMPANY.NAME					
57	AC6FIL	Char(2)	383	2	
FILLER					
58	AC7TYP	Zoned(1,0)	385	1	RECORD
TYPE					
59	AC7ATC	Zoned(2,0)	386	2	ADDENDA
TYPE.CODE					
60	AC7RET	Char(3)	388	3	RETURN/CHANGE
CODE					
61	AC70TN	Zoned(15,0)	391	15	ORIGINAL
TRACE.NO					
62	AC7DOD	Zoned(6,0)	406	6	DATE.OF
DEATH					
63	AC7TR	Zoned(8,0)	412	8	TRANSIT
ROUTING.NO.					
64	AC7AI	Char(44)	420	44	ADDENDA
INFORMATION					
65	AC7TRC	Zoned(15,0)	464	15	TRACE
NUMBER					
66	AC7TD	Char(7)	479	7	TRANSACTION
DESCRIPTION					
67	AC7NIC	Char(3)	486	3	NETWORK

ID.NO.					
68	AC7TIC	Char(6)	489	6	TERMINAL
ID.NO.					
69	AC7TSN	Char(6)	495	6	TRANSACTION SERIAL.
NO.					
70	AC7TDT	Zoned(4,0)	501	4	TRANSACTION
DATE					
71	AC7TTA	Zoned(6,0)	505	6	TRANSACTION
TIME					
72	AC7LOC	Char(27)	511	27	TERMINAL
LOCATION					
73	AC7CIT	Char(15)	538	15	TERMINAL
CITY					
74	AC7STA	Char(2)	553	2	TERMINAL
STATE					
75	AC7PTC	Char(2)	555	2	PAYMENT
TYPE.CODE					
76	AC7RDC	Char(2)	557	2	REFERENCE
DOCUMENT.CODE					
77	AC7RN	Char(22)	559	22	REFERENCE
NUMBER					
78	AC7RID	Zoned(6,0)	581	6	REFERENCE ITEM.
DATE					
79	AC7DDA	Zoned(10,2)	587	10	DOCUMENT
DOLLAR.AMT.					
80	AC7TDA	Zoned(10,2)	597	10	TERMS
DISCOUNT					
81	AC7ADJ	Zoned(10,2)	607	10	
ADJUSTMENTS					
82	AC7NET	Zoned(10,2)	617	10	NET
AMOUNT					
83	AC7AVI	Zoned(1,0)	627	1	AMOUNT VALUE.
INDICATOR					
84	AC7SAN	Zoned(1,0)	628	1	SECONDARY
ADDENDA					
85	AC7FL2	Char(6)	629	6	
FILLER					
86	AC7ASN	Zoned(4,0)	635	4	ADDENDA
SEQ.NO.					
87	AC7DSN	Zoned(7,0)	639	7	DETAIL
SEQ.NO.					
88	AC7F79	Char(79)	646	79	FREE. FORM
DESCRIPTION					
89	AC7SSN	Zoned(1,0)	725	1	SECONDARY
SEQ.NO.					
90	AC7F80	Char(80)	726	80	FREE. FORM
DESCRIPTION					
91	AC7SAS	Zoned(4,0)	806	4	ADDENDA
SEQ.NO.					
92	AC7TTC	Char(3)	810	3	Transaction type
code					
93	AC7FRI	Char(11)	813	11	Foreign receiving
10					
94	AC7FPA	Zoned(15,2)	824	15	Foreign payment
Amt					
95	AC7FTN	Char(22)	839	22	Foreign trace
No.					
96	AC7FRA	Char(25)	861	25	Foreign Rec Acct
no.					
97	ACACCT	Packed(11,0)	886	11	ACCOUNT

NUMBER					
98	ACATYP	Char(1)	897	1	ACCOUNT
TYPE					
99	ACOSCD	Char(1)	898	1	OFFSET
CODE					
100	ACOSAT	Char(1)	899	1	OFFSET
ACCOUNT.TYPE					
101	ACOBR	Zoned(2,0)	900	2	OFFSET
G/L.BRANCH					
102	ACMEMO	Char(1)	902	1	MEMO-POST
CODE					
103	ACCAPPGM	Char(10)	903	10	Warehouse Cap
program					
104	ACCAPDT6	Packed(6,0)	913	6	Warehouse Cap
date					
105	ACCAPDT7	Packed(7,0)	919	7	Warehouse Cap
date					
106	ACCAPINT	Char(1)	926	1	Warehouse Cap
internal					

JackHenry ACWarehouse File SilverLake Version

Notice the routes and Clear Dates are stored as Zoned fields which truncates leading zeros !

FIELD NO	FIELD NAME	FIELD TYPE	OFFSET	LEN	DESCRIPTION
1	ACRTYP	Zoned(1,0)	1	1	RECORD TY
2	AC1TYP	Zoned(1,0)	2	1	RECORD TYPE
3	AC1PCD	Zoned(2,0)	3	2	PRIORITY CODE
4	AC1RP1	Char(1)	5	1	FILLER
5	AC1RPI	Zoned(8,0)	6	8	RECEIVING POINT IDNO
6	AC1RPC	Zoned(1,0)	14	1	RECEIVING POINT CHECK
7	AC1SP1	Char(1)	15	1	FILLER
8	AC1SPI	Zoned(8,0)	16	8	SENDING POINT IDNO
9	AC1SPC	Zoned(1,0)	24	1	SENDING POINT CHECK
10	AC1DT	Zoned(6,0)	25	6	TRANSMISSION DATE
11	AC1TIM	Zoned(4,0)	31	4	TRANSMISSION TIME
12	AC1MOD	Char(1)	35	1	FILE.ID MODIFIER
13	AC1REC	Zoned(3,0)	36	3	RECORD SIZE
14	AC1BLK	Zoned(2,0)	39	2	BLOCK SIZE
15	AC1FC	Zoned(1,0)	41	1	FORMAT CODE
16	AC1DES	Char(23)	42	23	DESTINATION
17	AC1ORG	Char(23)	65	23	ORIGIN
18	AC1REF	Char(8)	88	8	REFERENCE CODE
19	AC5CLA	Zoned(3,0)	96	3	SERVICE CLASS
20	AC5COM	Char(16)	99	16	COMPANY NAME
21	AC5CDD	Char(20)	115	20	DISCRETIONARY DATA
22	AC5CID	Char(10)	135	10	COMPANY 10
23	AC5SEC	Char(3)	145	3	STANDARD ENTRYCLASS
24	AC5CED	Char(10)	148	10	COMPANY ENTRYDESC
25	AC5CDT	Char(6)	158	6	DESCRIPTIVE DATE
26	AC5EED	Zoned(6,0)	164	6	EFFECTIVE ENTRY. DATE
27	AC5SET	Zoned(3,0)	170	3	SETTLEMENT DATE
28	AC50SI	Char(1)	173	1	ORIGINATOR STATUS
29	AC50DF	Zoned(8,0)	174	8	ORIGINATING DFIID
30	AC5BAT	Zoned(7,0)	208	7	BATCH NUMBER
31	AC5FEI	Char(2)	182	2	Foreign Exchange Ind
32	AC5FER	Char(1)	184	1	Foreign Exchange Ref Ind

33	AC5FEF	Char (15)	185	15	Foreign Exchange Ref
34	AC5DCC	Char (2)	200	2	ISO Destination Cur Code
35	AC50CC	Char (3)	202	3	ISO Originating Country Code
36	AC5DCD	Char (3)	205	3	ISO Destination Cur Code
37	AC6TYP	Zoned (1,0)	215	1	RECORD TYPE
38	AC6TC	Zoned (2,0)	216	2	TRANSACTION CODE
39	AC6RTR	Zoned (8,0)	218	8	RECEIVING.DFI ROUTING
40	AC6RCK	Zoned (1,0)	226	1	DFI CHECK
DIGIT					
41	AC6ACT	Char (17)	227	17	ACCOUNT
NUMBER					
42	AC6AMT	Zoned (10,2)	244	10	TRANSACTION
AMOUNT					
43	AC6IIN	Char (15)	254	15	INDIVIDUAL
ID.NUMBER					
44	AC6IINCIE	Char (22)	254	15	CIE INDIVIDUAL
ID.NUMBER					
45	AC6CKN	Char (9)	269	9	POP check
number					
46	AC6CTY	Char (4)	278	4	POP Terminal
City					
47	AC6STA	Char (2)	282	2	POP Terminal
State					
48	AC6INM	Char (22)	284	22	INDIVIDUAL
NAME					
49	AC6INMCIE	Char (15)	284	22	CIE INDIVIDUAL
NAME					
50	AC6DD	Char (2)	306	2	DISCRETIONARY
DATA					
51	AC6ARI	Zoned (1,0)	308	1	ADDENDA
INDICATOR					
52	AC6TRC	Zoned (15,0)	309	15	TRACE
NUMBER					
53	AC6BRRCVCO	Char (22)	309	15	Rovng Company Name
54	AC6CED	Zoned (4,0)	324	4	CARD
EXPIRATION.DATE					
55	AC6DFN	Zoned (11,0)	328	11	DOCUMENT
REF.NO.					
56	AC6CAN	Char (22)	339	22	CARD
ACCOUNT.NUMBER					
57	AC6CTT	Zoned (2,0)	361	2	CARD
TRANSACTION.TYPE					
58	AC6NIP	Zoned (4,0)	363	4	NO OF ADDENDA
RECS					
59	AC6RCN	Char (16)	367	16	RECEIVING
COMPANY.NAME					
60	AC6FIL	Char (2)	383	2	
FILLER					
61	AC7TYP	Zoned (1,0)	385	1	RECORD
TYPE					
62	AC7ATC	Zoned (2,0)	386	2	ADDENDA
TYPE.CODE					
63	AC7RET	Char (3)	388	3	RETURN/CHANGE
CODE					
64	AC70TN	Zoned (15,0)	391	15	ORIGINAL
TRACE.NO					
65	AC7DOD	Zoned (6,0)	406	6	DATE.OF
DEATH					
66	AC7TR	Zoned (8,0)	412	8	TRANSIT
ROUTING.NO.					

67	AC7AI	Char (44)	420	44	ADDENDA
INFORMATION					
68	AC7TRC	Zoned(15,0)	464	15	TRACE
NUMBER					
69	AC7BRTRTYP	Char(3)	464	15	Transaction Type
Code					
70	AC7FRNID	Char(11)	464	15	Foriegn Recieving
ID					
71	AC7BRFNAM	Zoned(15,2)	464	15	Foriegn Payment
Amount					
72	AC7BRFRNTR	Zoned(22,0)	464	15	Foriegn Trace
Number					
73	AC7BRFNAC	Char(25)	464	15	Foriegn Recv
Acct#					
74	AC7BRRTID	Char(11)	464	15	Foriegn Recv
ID					
75	AC7BRRTAM	Zoned(10,2)	464	15	Original Fwd Entry
amount					
76	AC7BRRTFAM	Zoned(15,2)	464	15	Foriegn Payment
Amount					
77	AC7BRRTADN	Char(8)	464	15	Addenda
Information					
78	AC7BRRTTRC	Char(15)	464	15	Trace
Number					
79	AC7TD	Char(7)	479	7	TRANSACTION
DESCRIPTION					
80	AC7NIC	Char(3)	486	3	NETWORK
ID.NO.					
81	AC7TIC	Char(6)	489	6	TERMINAL
ID.NO.					
82	AC7TSN	Char(6)	495	6	TRANSACTION SERIAL.
NO.					
83	AC7TDT	Zoned(4,0)	501	4	TRANSACTION
DATE					
84	AC7TTA	Zoned(6,0)	505	6	TRANSACTION
TIME					
85	AC7LOC	Char(27)	511	27	TERMINAL
LOCATION					
86	AC7CIT	Char(15)	538	15	TERMINAL
CITY					
87	AC7STA	Char(2)	553	2	TERMINAL
STATE					
88	AC7PTC	Char(2)	555	2	PAYMENT
TYPE.CODE					
89	AC7RDC	Char(2)	557	2	REFERENCE
DOCUMENT.CODE					
90	AC7RN	Char(22)	559	22	REFERENCE
NUMBER					
91	AC7RID	Zoned(6,0)	581	6	REFERENCE ITEM.
DATE					
92	AC7DDA	Zoned(10,2)	587	10	DOCUMENT
DOLLAR.AMT.					
93	AC7TDA	Zoned(10,2)	597	10	TERMS
DISCOUNT					
94	AC7ADJ	Zoned(10,2)	607	10	
ADJUSTMENTS					
95	AC7NET	Zoned(10,2)	617	10	NET
AMOUNT					
96	AC7AVI	Zoned(1,0)	627	1	AMOUNT VALUE.
INDICATOR					

97	AC7SAN	Zoned(1,0)	628	1	SECONDARY
ADDENDA					
98	AC7FL2	Char(6)	629	6	
FILLER					
99	AC7ASN	Zoned(4,0)	635	4	ADDENDA
SEQ.NO.					
100	AC7DSN	Zoned(7,0)	639	7	DETAIL
SEQ.NO.					
101	AC7F79	Char(79)	646	79	FREE. FORM
DESCRIPTION					
102	AC7SSN	Zoned(1,0)	725	1	SECONDARY
SEQ.NO.					
103	AC7F80	Char(80)	726	80	FREE. FORM
DESCRIPTION					
104	AC7SAS	Zoned(4,0)	806	4	Special ADDENDA
SEQ.NO.					
105	ACACCT	Packed(16,0)	806	4	Account Number
106	ACATYP	Char(1)	897	1	ACCOUNT
TYPE					
107	ACOSCD	Char(1)	898	1	OFFSET
CODE					
108	ACOSAT	Char(1)	899	1	OFFSET
ACCOUNT. TYPE					
109	ACOBR	Zoned(2,0)	900	2	OFFSET
G/L. BRANCH					
110	ACMEMO	Char(1)	902	1	MEMO-POST
CODE					
111	ACWDT6	Packed(6,0)	810	3	Warehoused Date
MMDDYY					
112	ACWDT7	Packed(7,0)			Warehoused Date MMDDYY
113	ACFILK				
.....					
	22 more fields mostly date/time and flags				
.....					
135	ACRSKVIOL	Char(80)			Risk Violations Array

CCD, CTX and IAT

CCD Addendas

The CCD editor allows creating and editing six major types seen today including a custom user-defined type that you and your clients can use for your own data with 4 codes and 4 data items. The CCD tax format TXP is also supported. The editor auto-loads the appropriate format according to the Group label (RMT, REF etc) but you can over-ride the type by clearing the Addenda in the batch editor then pressing the Addenda button and you get the screen shown below where you can select any of the supported CCD Entry Class codes shown as options 1 thru 7.

Custom Group with Data

ANSI-12 Addenda Type

- 1-RMT*IV*0002402413
- 2-REF*BT*1054136A*20080825071352080825
- 3-DED*DP*604418003A*080808*000016500*428450864* *WALLMART* *
- 4-DTM*002*20071015
- 5-TXP*061322-4*01100*090920*T*0000148292*****
- 6-N1*BE*JOHN Q PUBLIC*34*426756486
- 7-CUSom Group*Code1*Data1*Code2*Data2*Code3*Data3,*Code4,*Data4

Code Hints: **GROUP*CODE*DATA*CODE*DATA, etc...**

Group Label:

Code:	<input type="text" value="ACC"/>
Data:	<input type="text" value="47373733"/>
Code:	<input type="text" value="BUS"/>
Data:	<input type="text" value="5737"/>
Code:	<input type="text" value="AMT"/>
Data:	<input type="text" value="11000.56"/>
Code:	<input type="text" value="AMT"/>
Data:	<input type="text" value="345.55"/>
	<input type="text"/>

CUS*ACC*47373733*BUS*5737*AMT*11000.56*AMT*345.55

CTX Addendas

Two types of CTX addendas are supported, the commonly seen RMR remittances and the TXP tax format. When creating a new CTX record and the type is not known, a popup dialog asks which type you would like to create since they have different edit screens. The RMR type can have up to 9,999 addendas, which means possibly 10,000 records depending upon whether full address and date/time info is with each RMR record. The CCD and CTX addendas can use either the '~' or '*' character seperators and the raw addenda is built on the screen each time a change is made and the addenda synched in position to the current record being edited.

CTX Addenda RMR Information Item 1 of 15

ITEM	NAME	RMR ACCOUNT	RMR AMOUNT
1	BLAIR RICHARDS	10032876609	1200.87
2	PHILIP TETTLE	10031153553	757.32
3	SALLY HARRIS	10002490805	1502.99
4	SARA P LOTHIS	10031364503	6455.01
5	CHRISTOPHER STRICKLEN	10031412940	1211.47

1 | BLAIR RICHARDS | 10032876609 | 1200.87

NM1 Type: PR:Payor PE:Payee NM1 Code: 1:Person Action Code: PO:Pay on Acct

N2 Address: Ref Code: CR:CustRef IV:Invoice# PO:PurOrder

N2 Address: Invoice: Save

N4 City: Discount: Add

N4 State: N4 Zip: N4 Country: Delete

DTMDate: DTMCode: ENT Code: DTMTime: Zone:

```

ISA*00*          *00*          *01*1ST ADVANTAGE B*01*WESTWOOD INC *071015*193
8*U*00401*000000634*0*P*:\GS*RA*1ST ADVANTAGE B*WESTWOOD INC*20071015*1938*1*X*0
04010\ST*820*0001\BPR*C*13046.06*C*ACH*CTX*01*081019120*DA*3453466*65838328238**
01*081019120*DA*57347347*20071016\TRN*1*071016\N1*SJ*1ST ADVANTAGE B\N1*PE*WESTW
OOD INC\ENT*1\NM1*PR*1*BLAIR RICHARDS\N3*1003 LEE STREET\N4*ELLISVILLE*MS*39437\
RMR*12*10032876609*PO*1200.87\DTM*00*20071016\ENT*2\NM1*PR*1*PHILIP TETTLE\N3*22
36 LEE LOOP\N4*OXFORD*MS*38655\RMR*12*10031153553*PO*757.32\DTM*00*20071016\ENT*
    
```

Header Report Close

Status

Similar to the batch editor, highlight the record you want to edit, make changes then press Save. Highlight then press Delete to remove a record. Each time a new record is added using Add, most of the fields are copied from the previous record with the cursor placed on the Amount field after adding a new name and account. If the name is selected from existing data and there is address info then those fields will be populated. The Report button shows a list of the RMR records and the Header button allows you to change the CTX header fields.

CTX TXP Tax Addenda

The CTX-TXP data type is similar to RMR but only supports the standard TXP three tax amounts with codes, two REF groups, three DTM groups and Name Info group for a given entity along with the CTX header info.

CTX-TXP Addenda Editor

TAX Information (TXP Group)		REF Group	
TaxPayer ID:	003054363621	Code - Number	Code - Number
Payment Type:	04001 09457:Fed WH	<input type="text"/>	<input type="text"/>
Tax Date:	20080531 CCYYMMDD	Date Info (DTM Group)	
TaxCode 1:	T T:Tax P:Penalty I:Interest	Code - Date	Code - Date
Amount 1:	3242.00	00 20050425	00 20050425
Tax Code 2:	P	Code - Date	Code - Date
Amount 2:	675.33	00 20050425	00 20050425
Tax Code 3:	I	Name Info (N1 Group)	
Amount 3:	34.00	Code:	PR
Optional Verify:		Name:	CHRIS REEVES
		Qual:	47
		Acct#:	20081751539S002329820


```




ISA~00~          ~00~          ~ZZ~9000219037  ~ZZ~ROSEPOINT SYS  ~050425~081
1~U~00401~002857700~0~P~:\GS~RA~9000219037~ROSEPOINT SYS~20050425~0811~2857700~X
~004010\ST~820~000000001\BPR~C~3951.33~C~ACH~CTX~01~031100380~DA~00590450~900021
9037~01~065304327~DA~754342~20050425\DTM~00~20050425\DTM~00~20050425\DTM~00~200
50425\N1~PR~CHRIS REEVES~47~20081751539S002329820\TXP~003054363621~04001~2008053
1~T~324200~P~67533~I~3400\SE~10~000000001\GE~1~2857700\IEA~1~002857700\
    
```

TOTAL: 3951.33 Header Save Close

CTX Header

The CTX header is shared between both types, CTX-RMR and CTX-TXP and provides for defaults when creating a new record.

CTX Addenda Header Editor

<p>ISA Group</p> <p>Time: <input type="text" value="1405"/> Date: <input type="text" value="100414"/> CCYYMMDD</p> <p>Originator: <input type="text" value="BANK OF AMERICA"/> <input type="text" value="01"/> </p> <p>Destination: <input type="text" value="JP MORGAN CHAS"/> <input type="text" value="01"/> </p> <p>Control No: <input type="text" value="000000001"/> Name qualifiers mutually defined.</p> <p>Usage Flag: <input type="text" value="P"/> I:Information P:Production T:Test</p> <p>Ack Flag: <input type="text" value="0"/> 0:No Ack 1:Acknowledgment Requested</p>	<p>BPR Group</p> <p>Info Code: <input type="text" value="P"/> P:Payment Included I:Remit Info</p> <p>Amount: <input type="text" value="8714.68"/> <input type="text" value="C"/> Credit/Debit</p> <p>Pay Method: <input type="text" value="ACH"/> ACH or CHK</p> <p>Pay Format: <input type="text" value="CTX"/> BPT:Bill Pay PBC:Corporate Check</p> <p>ORIGINATOR</p> <p>Route/DFI: <input type="text" value="691000134"/></p> <p>Qualifier: <input type="text" value="01"/> 01:ABA/Route 04:Canadian Bank</p> <p>Account#: <input type="text" value="67567568"/></p> <p>Qualifier: <input type="text" value="C"/> DA:Checking SG:Savings</p> <p>RECEIVER-DESTINATION</p> <p>Route/DFI: <input type="text" value="121144311"/></p> <p>Qualifier: <input type="text" value="01"/> 01:ABA/Route 04:Canadian Bank</p> <p>Account#: <input type="text" value="2342345"/></p> <p>Qualifier: <input type="text" value="DA"/> DA:Checking SG:Savings</p> <p>Tax ID#: <input type="text" value="567373"/></p> <p>Date: <input type="text" value="20100414"/></p> <p>Reason: <input type="text"/> (not widely supported or used)</p>
<p>GS Group</p> <p>GS Code: <input type="text" value="RA"/> RA:Payment Order/Remittance</p> <p>GS Control: <input type="text" value="1"/> Same as in SE Trailer</p>	
<p>ST Transaction Group</p> <p>ST Type: <input type="text" value="820"/> 820:Payments 810:Invoices</p> <p>ST Number: <input type="text" value="0001"/></p>	
<p>CUR Currency Group</p> <p>Currency: <input type="text"/> BY:Buying Party PY:Payor</p> <p>ISO Code: <input type="text"/> </p>	
<p>TRN Trace Group</p> <p>Code: <input type="text"/> 1:Current 2:Reference 3:Reassociation 80 chars max</p> <p>Reference: <input type="text"/></p>	<p>Data Separator: <input type="text" value="~"/></p> <p><input checked="" type="button" value="Save"/> <input type="button" value="Cancel"/></p>

IAT Addendas

The new International ACH Transaction format provides extra addendas for detailed information on originating and destination accounts and banks along with up to the last 5 correspondent banks that handled the transaction and up to 2 extra remittance addendas. The OFAC terrorist list must be used to check all of these names and accounts for any hits on the latest list. Each time FedCheq is started, it checks the Internet for the latest OFAC list to be used in this module.

IAT Addenda Editor

IAT Receiver Information

Trans Type:

Recv Amount:

Recv Name:

Recv Account:

Recv ID #:

Address:

City/St/Prov:

Country/Postal:

Bank DFI:

DFI# Qualifier: Country Code:
 01:ABA 02:BIC 03:IBAN

IAT Originator Information

Originator:

Address:

City/St/Prov:

Country/Postal:

Origin DFI:

Origin DFI#:

DFI# Qualifier: Country Code:
 01:ABA 02:BIC 03:IBAN

IAT Correspondent Banks (5 max)

IAT Remittance Information (2 optional)

Remit Info 1:

Remit Info 2:

IAT OFAC Compliance - SDN Database Sat Sep 12 22:32:13

FedCheq OFAC scan will check all names and banks

OFAC Scan1: OFAC Scan2:

0:No matches found 1:Has matches Blank:Scan Not done