



UNITED STATES
POSTAL SERVICE™

CENTRALIZED AUTOMATED PAYMENT SYSTEMS

**ELECTRONIC FUNDS
TRANSFER PROCEDURES**

YOUR GUIDE TO SENDING ELECTRONIC PAYMENTS TO THE U.S.
POSTAL SERVICE'S CENTRALIZE AUTOMATED PAYMENT
SYSTEM

U.S. Postal Service CTAS Electronic Funds Transfer Procedures

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For Centralized Automated Payment Systems Assistance (CAPS)

If you have questions regarding electronic funds transfers for CAPS, please call the CAPS Service Center at the number below

San Mateo (650) 377-1334
FAX (650) 377-5336

Hours: 7:30 a.m. to 5:00p.m. Pacific Time, Monday - Friday

Or write us at:

U.S. Postal Service
CAPS Service Center
2700 Campus Dr
San Mateo CA 94497-9224

INTRODUCTION: This booklet includes technical information describing how to make electronic funds transfer payments to the U.S. Postal Service's Centralized Trust Account System.

FORMAT REQUIREMENTS: To transfer an ACH credit payment correctly, the payment must be originated using the CCD format. The descriptions of data structures that follow conform to the standards defined by the National Automated Clearing House Association (NACHA). For more information about your bank's processing requirements, contact your bank representative.

Below is the U.S. Postal Service's CTAS banking information needed to complete the ACH record formats:

BANK NAME	BANK OF AMERICA
ABA#	12100035 8
ACCOUNT NAME	US POSTAL SERVICE
ACCOUNT NUMBER	12333-17781
BANK OF AMERICA	(415) 953-0201
ACH CUSTOMER SERVICE	LINDA EARLS

Other required information includes:

Individual Identification Number. Your CTAS account number in the format "CTASXXXXX" is your five-digit account number. This value should be left justified in the field.

The CTAS account number for your company: _____ .

Individual Name: US Postal Service

Special Note for PC ACH Users: If you use one of the many PC packages available for generating ACH transactions, each of these data fields is critical to ensure proper posting of transactions. In some PC ACH packages, the names of these fields vary. Please contact your bank representative if you are unsure how these fields are labeled in your software.

File Header Record

The File Header Record designates physical file characteristics. It also identifies your bank as the immediate destination and your company as the immediate origin of the file.

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Field Name	Record Type	Priority Code	Immediate Destination	Immediate Origin	File Creation Date	File Creation Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Bank Name	Company Name	Reference Code
Field Inclusion Requirement													
Contents	"1"	Numeric	bTTTIAA AC	bTTTTAA AAC	YYMMDD	HHMM	Upper Case A- Z	"094"	"10"	"1"	alpha numeri c	alpha numeric	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

Note: "b" indicates a blank space.

File Header Records Notes

Field 3 *Immediate Destination* - Your bank's nine-digit ABA number, preceded by a bank.

Field 4 *Immediate Origin* - Your ten-digit company number assigned by your bank.

Field 6 *File Creation Time* - Time of day you create or transmit the input file. Field is used to distinguish among input field & you submit more than one per day. (HH = hour based on a 24-hour clock.)

Field 7 *File ID Modifier* - Code to distinguish among multiple input files. Label the first (or only) file "A" and continue in sequence.

Field 8 *Record Size* - Number of bytes per record.

Field 9 *Blocking Factor* - Number of records per block.

Field 11 *Bank Name* - Describes your bank as the originating financial institution. Assigned by your bank.

Field 12 *Company Name* - Your company's name.

Company/Batch Header Record

The Batch Header Record identifies your company. It briefly describes the entry detail records in the batch and designates the effective entry date.

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Field 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	Originator Status Code	Originating DFI ID	Batch No.
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	R	M	M	M
Contents	"s"	"200"	alpha numeric	alpha numeric	NNNNNNN NNN	"CCD"	alpha numeric	alpha numeric	YYMMDD D	b	"1"	NNNNNN NN	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

Note: "b" indicates a blank space.

Company/Batch Header Record Notes CCD Format

Field 2 *Service Class Code* - "200" indicates debit, credit, and prenotification entries.

Field 4 *Company Discretionary Data* - For you company's internal use.

Field 5 *Company Identification* - Your 10-digit company number assigned by your bank.

Field 6 *Standard Entry Class Code* - Identifies the ACH record type "CCD" (Cash concentration or Disbursement) is used for preauthorized corporate entries.

Field 7 *Company Entry Description* - Your description of the entries (such as PAYMENT).

Field 8 *Company Descriptive Date* - Date you choose to identify the entries for descriptive purposes only. Can be in any format.

Field 9 *Effective Entry Date* - Date you want funds to be transferred.

Field 10 *Settlement Date* - Blank used by receiving ACH.

Field 12 *Originating DFI Identification* - Assigned by your bank.

Field 13 *Batch Number* - Assign batch numbers in ascending sequence.

Entry Detail Record CCD Format

The Entry Detail Record is created for each entry. It contains the information required to post the entry receiving your company's account.

Field	1	2	3	4	5	6	7	8	9	10	11
Field Name	Record Type Code	Transaction Code	RDFI Transit Routing/ ABA #	Transit Routing Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Item Type	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	M	M	O	R	M	M	M
Contents	"6"	numeric	TTTTA AAA	numeric	alpha numeric	\$\$\$\$\$\$\$\$	alpha numeric	alpha numeric	leave bank	"0"	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

Entry Detail Record Notes CCD Format

Field 2 *Transaction Code* Two-digit code that identifies checking and savings accounts, credits and debits, or prenotifications. Valid codes for CTAS:

22 automated deposit (checking credit)

23 prenotification of checking credit authorization (non-dollar)

Field 3 *RDFI Transit Routing/ABA Number* - Transit routing/ABA number of the receiving company's financial institution (RDFI). Use 12100035 for CTAS payments.

Field 4 *Transit Routing Check Digit* - Ninth character in transit routing/ABA number. Use 8 for CTAS payments.

Field 5 *DFI Account Number* - Receiving company's account number at the RDFI. For CTAS payments, use 1233317781, left-justify, and blank-fill.

Field 6 *Amount* - Dollar total of entry, with two decimal places. Right-justify, left zero-fill. Do not enter decimal point. Enter 10 zeroes for non-dollar prenotification entries.

Field 7 *Individual Identification Number* - Enter your CTAS account number in the format CTASXXXX, where XXXX is your five-digit account number. Left-justify.

Field 8 *Individual Name* - Name of receiving company. Use U.S. Postal Service.

Field 9 *Item Type* - Leave blank.

Field 10 *Addenda Record Indicator* - Enter "0" to indicate no addenda record.

Field 11 *Trace Number* - Enter zeroes. Your bank will assign and enter.

**Company/Batch Control Record
CCD Format**

The Company/Batch Control Record ends the batch. It contains the item count and dollar totals for the Entry Detail Records in the batch.

Field	1	2	3	4	5	6	7	8	9	10	11
Field Name	Record Type Code	Service Class Code	Entry/Addenda Count	Entry Hash	Total Debit Entry Dollar Amount in Batch	Total Credit Entry Dollar Amount in Batch	Company ID	(Reserved)	(Reserved)	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	M	R	R	M	M
Contents	"8"	"200"	numeric	numeric	\$\$\$\$\$\$\$\$\$\$	\$\$\$\$\$\$\$\$\$\$	NNNNN NNNNN	Leave blank	leave bank	NNNNNNNN	numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	04-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94

Company/Batch Control Record Notes CCD Format

Field 3 *Entry/Addenda Count* Total number of Entry detail Records (record type "6") and optional Addenda Records (record type "8 ")

Field 4 *Entry Hash* - Total of eight character transit routing/ABA numbers in the batch (field 3 of the Entry Detail Record). Do not include the transit routing check digit. Enter the ten low-order (right most) digits of this number.

Field 5 *Total Debit Entry Dollar Amount in Batch* - Dollar total of debit entries in the batch. If none, zero-fill. Do not enter decimal point. Right-justify, left zero-fill.

Field 6 *Total Credit Entry Dollar Amount in Batch* - Dollar total of credit entries in the batch. If none, zero-fill. Do not enter decimal point.

Field 7 *Company Identification* - Your 10-digit company number assigned by your bank. Must match Field 5 of the Company/Batch Header Record.

Field 8 *Reserved* - Leave blank.

Field 9 *Reserved* - Leave blank.

Field 10 *Originating DFI Identification* - Your bank's assigned ABA number.

Field 11 *Batch Number* - Number of the batch for which this is a control record. Number the batches sequentially. Must match Field 13 of the Company/Batch Header Record.