REMITTANCE EXPRESS
PROGRAM IMPLEMENTATION DATA SHEET

ACH CCD FORMAT

Data Element Name	Contents	Size	Position
Record Type Code:	6	1	01-01
Transaction Code:	22	2	02-03
Receiving ABA:	05103670	8	04-11
Check Digit:	6	1	12-12
Account Number:	310004	17	13-29
Payment Amount:		10	30-39
Identification Number:	##-### [Last 5 digits of Billing Reference No.]	15	40-54
Receiver Name:	**Borrower Name**	22	55-76
Discretionary	*[Blank]*	2	77-78
Addenda Indicator:	1	1	79-79
Trace Number:	*[Assigned by your bank]*	15	80-94

ACH CCD ADDENDA FORMAT

Data Element Name	Contents	Size	Position
Record Type Code:	7	1	01-01
Addenda Type Code:	05	2	02-03
Payment Related Info:	**Amt, Borrower ID, Borrower Name**	80	04-83
Sequence Number:	0001	4	84-87
Addenda Trace No:	*[Assigned by your bank]*	7	88-94

1) Determine which ACH format your bank can transmit, either CCD or CTX.
    Use this form for CCD.
2) Submit this documentation to your bank at least one business day prior to the
    statement due date.