

CPA 005 1464 Byte Transmission File Layout

C and D Records – Credit and Debit Transactions

Repeat for Segments 1 Through 6

Field No.	Field Name	Position	Size	Format	Comments
4	Transaction Type	25-27	3	N	Select the appropriate authorized CPA transaction type from the table at the end of this document. The payee/payer will see an identifier on their bank record associated with each transaction type. <i>The payment will be rejected if missing or invalid.</i>
5	Amount	28-37	10	N	Amount of the payment, with two implied decimal places. <i>The payment will be rejected if missing or not greater than zero.</i>
6	Due Date	38-43	6	N	Date on which you wish the transaction to be posted to the recipient's account. Format is Julian - 0yyddd - where yy represents the last two digits of the year and ddd represents the date number within the year. For instance, October 2, 2005, is represented as 005275. The due date cannot be more than 60 calendar days later than the File Creation Date and cannot be more than 30 calendar days prior to the File Creation Date. If the date specified is a Sunday or holiday, depending upon the lead time provided and the payee's financial institution a payable item may be deposited in the recipient's account one day earlier. <i>The payment will be rejected if missing or invalid.</i>
7	Filler	44	1	N	Must Zero-fill.
7a	Institution Code	45-47	3	N	Institution where the payee/payer maintains account. <i>The payment will be rejected if missing or invalid.</i>
7b	Transit Number	48-52	5	N	Branch where the payee/payer maintains account. <i>The payment will be rejected if missing or invalid.</i>
8	Account Number	53-64	12	AN	Payee's/payer's bank account number. Must be left justified space filled. <i>The payment will be rejected if missing.</i>
9	Filler	65-86	22	N	Must Zero fill.
10	Filler	87-89	3	N	Must Zero fill.
11	Originators Short Name	90-104	15	AN	Enter an abbreviation of the payment originator's short name. <i>The payment will be rejected if missing.</i>
12	Recipient's Name	105-134	30	AN	Payee's/payer's name. <i>The payment will be rejected if missing.</i>