



How to Properly Format Addenda of ACH CCD+, CTX payments

Prepared for Pitney Bowes

Pitney Bowes customers originating via Financial Institution web portal or via Third Party vendor AP system:

If you are unsure how to originate an ACH payment and you are using your Financial Institution's web portal or On Line banking system, please direct your questions to your Financial Institution. They can assist with clarifying the field names and location on their system for inputting the associated addenda.

The addenda record of an ACH payment is required in order to provide the payment receiver with remittance data associated with the payment. Addenda are contained with the 7 record of a NACHA formatted file. The addenda must be formatted to specific guidelines established by the ANSI x12 committee.

Ensuring Proper Credit of your Payment

When remitting payment(s) with addenda as an ACH CCD+ or CTX, the addenda must be formatted as follows:

RMR*IV*1234567899999.99/**

Explanation of Fields

<u>RMR</u>	Used to identify the following string of information as payment remittance
<u>IV</u>	Used to identify the following:
<u>Account Number</u>	Used to identify your Pitney Bowes account number. The field could contain 7, 8, 11 or 16 digits depending on line of business and is determined by the length of the customer's account number. The field consists of numeric values only.
<u>Monetary Amount</u>	Dollar amount to be applied to your Pitney Bowes account.
<u>Asterisk</u>	Used as a field delimiter. It identifies the end of the string of characters preceding it.
<u>Forward Slash</u>	Used to identify the end of the RMR record.