



NACHA FILE SPECIFICATIONS

Corporate Trade Exchange Entries

(CTX) Application

Please reference the information below as it relates to various parameters throughout this document:

Field Inclusion Requirements

Mandatory. A “Mandatory” field is necessary to ensure the proper routing and/or posting of an ACH entry. Any “Mandatory” field not included in an ACH record will cause that entry, batch, or file to be rejected by the ACH Operator. ACH Operator rejected entries will be returned to JPMorgan Chase. ACH Operator rejected batches and rejected files will also be reported to JPMorgan Chase.

Required. The omission of a “Required” field will not cause an entry reject at the ACH Operator, but may cause a reject at the Receiving Depository Financial Institution (RDFI). An example is the Depository Financial Institution (DFI) account number field in the Entry Detail Record (6). If the Originating Depository Financial Institution (ODFI) omits the field, the RDFI may return the entry as unable to post. You as the Originator, and ODFI should include data classified as “Required”, to avoid processing and control problems at the RDFI.

Optional. The inclusion or omission of an “Optional” data field is at the discretion of the Originator and the ODFI.

Numeric and ALPHAMERIC Field Requirements

RIGHT JUSTIFY all numeric fields using zeros to fill the remainder of the field unless indicated otherwise.

LEFT JUSTIFY all ALPHAMERIC fields using blank spaces to fill the remainder of the field unless indicated otherwise.

FILE HEADER RECORD (1)

Field No.	Field Position	Field Length	Field Name	File Contents	Required ¹	Comments
1	1-1	1	RECORD TYPE CODE	1	M	
2	2-3	2	PRIORITY CODE	01	R	
3	4-13	10	IMMEDIATE DESTINATION	b021000021	M	b represents a blank space.
4	14-23	10	IMMEDIATE ORIGIN	0000000000	M	This is assigned by JPMC.
5	24-29	6	FILE CREATION DATE	YYMMDD	M	Must be in YYMMDD format. Must be less than the Effective Entry Date in the Batch Header record. (Refer to Page 3, Field No. 9)
6	30-33	4	FILE CREATION TIME	HHMM	O	Must be in HHMM format.
7	34-34	1	FILE ID MODIFIER	ALPHAMERIC	M	Must be UPPERCASE A-Z or 0-9
8	35-37	3	RECORD SIZE	094	M	
9	38-39	2	BLOCKING FACTOR	10	M	
10	40-40	1	FORMAT CODE	1	M	
11	41-63	23	IMMEDIATE DESTINATION NAME	JPMORGAN CHASE	O	<i>Note: This a MANDATORY field for JPMC.</i>
12	64-86	23	IMMEDIATE ORIGIN NAME	COMPANY NAME	O	Your Company Name <i>Note: This a MANDATORY field for JPMC.</i>
13	87-94	8	REFERENCE CODE	LEAVE BLANK	O	

¹ **M** = Mandatory; **R** = Required; **O** = Optional
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BATCH HEADER RECORD (5)

Field No.	Field Position	Field Length	Field Name	File Contents	Required ¹	Comments
1	1-1	1	RECORD TYPE CODE	5	M	
2	2-4	3	SERVICE CLASS CODE	200	M	
3	5-20	16	COMPANY NAME *	COMPANY NAME	M	Your Company Name
4	21-40	20	COMPANY DISCRETIONARY DATA	LEAVE BLANK	O/R	
5	41-50	10	COMPANY IDENTIFICATION	0000000000	M	Assigned by JPMC.
6	51-53	3	STANDARD ENTRY CLASS CODE	CTX	M	
7	54-63	10	COMPANY ENTRY DESCRIPTION *	ALPHAMERIC	M	Example: Payment
8	64-69	6	COMPANY DESCRIPTIVE DATE *	ALPHAMERIC	O	Example: JAN 03 (January 2003) or JAN 25 (January 25)
9	70-75	6	EFFECTIVE ENTRY DATE*	YYMMDD	R	Must be in YYMMDD format. Must be greater than the File Creation Date in the File Header record. (Refer to Page 2, Field 5)
10	76-78	3	SETTLEMENT DATE (JULIAN)	JULIAN DATE	R	This field can be left blank; if blank JPMC will fill field in automatically.
11	79-79	1	ORIGINATOR STATUS CODE	1	M	
12	80-87	8	ORIGINATING DFI IDENTIFICATION	NUMERIC	M	Example: Middle eight digits of your Immediate Origin.
13	88-94	7	BATCH NUMBER	NUMERIC	M	Example: Start with 0000001 and increment by 1 for each next batch.

* The information in these fields will appear on the bank statement of the company who is receiving the transaction.

ENTRY DETAIL RECORD (6)

Field No.	Field Position	Field Length	Field Name	File Contents	Required ¹	Comments
1	1-1	1	RECORD TYPE CODE	6	M	
2	2-3	2	TRANSACTION CODE	ONE OF THE FOLLOWING: 22,23,24,27,28,29	M	22 FOR CHECKING DOLLARS (CR) 23 FOR CHECKING PRENOTES (CR) 24 FOR CHECKING ZERO DOLLAR WITH REMITTANCE DATA (CR) 27 FOR CHECKING DOLLARS (DR) 28 FOR CHECKING PRENOTES (DR) 29 FOR CHECKING ZERO DOLLAR WITH REMITTANCE DATA (DR)
3	4-11	8	RECEIVING DFI ID	TTTTAAAA**	M	Must be a valid Routing Number
4	12-12	1	CHECK DIGIT	NUMERIC	M	Routing Number Check Digit. If necessary, refer to Check Digit Calculation documentation included in your Implementation Package.
5	13-29	17	DFI ACCOUNT NUMBER	ALPHAMERIC	R	Must be left justified and blank space filled.
6	30-39	10	TOTAL AMOUNT	\$\$\$\$\$\$\$¢	M	Must be right justified and zero filled.
7	40-54	15	IDENTIFICATION NUMBER	ALPHAMERIC	O	Must be left justified and blank space filled. <i>Note: This a MANDATORY field for JPMC.</i>
8	55-58	4	NUMBER OF ADDENDA RECORDS	NUMERIC	M	
9	59-74	16	RECEIVING COMPANY NAME/ID NUMBER	ALPHAMERIC	R	
10	75-76	2	RESERVED	ALPHAMERIC	BLANK	
11	77-78	2	DISCRETIONARY DATA	LEAVE BLANK	O	Fill field with blank spaces.
12	79-79	1	ADDENDA RECORD INDICATOR	0 OR 1	M	0 If no addenda record 1 If addenda record
13	80-94	15	TRACE NUMBER	NUMERIC	M	Example: Middle eight digits of your Immediate Origin followed by a seven digit incremental counter.

** TTTTAAAA = 4 digit Federal Reserve Routing Symbol + 4-digit ABA Institution Identifier

NOTE: For testing purposes please include a minimum of 15 Entry Detail Records. Please use as much test data that will validate the integrity of the information from your system. This will help minimize any problems when your application goes live.

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ADDENDA RECORD (7) *

Field No.	Field Position	Field Length	Field Name	Field Contents	Required ¹	Comments
1	1-1	1	RECORD TYPE CODE	7	M	
2	2-3	2	ADDENDA TYPE CODE	05	M	
3	4-83	80	PAYMENT RELATED INFORMATION	ALPHAMERIC	O	The addenda record contains a remittance advice for the beneficiary. These addenda records MUST contain a valid EDI transaction in an ASC X 12 format.
4	84-87	4	ADDENDA SEQUENCE NUMBER	NUMERIC	M	This number is consecutively assigned to each Addenda Record following an Entry Detail record. The first addenda sequence number must always be a "1".
5	88-94	7	ENTRY DETAIL SEQUENCE NUMBER	NUMERIC	M	This number is the same as the last seven digits of the trace number of the related Corporate Entry Detail Record.

* This record must be included within your file if the ADDENDA RECORD INDICATOR of the preceeding Corporate Entry Detail Record (6 Record, Field 12, Position 79) is flagged with a "1".

BATCH CONTROL RECORD (8)

Field No.	Field Position	Field Length	Field Name	File Contents	Required ¹	Comments
1	1-1	1	RECORD TYPE CODE	8	M	
2	2-4	3	SERVICE CLASS CODE	200	M	
3	5-10	6	ENTRY/ADDENDA COUNT	NUMERIC	M	Must equal the number of Detail Entry Records within the batch.
4	11-20	10	ENTRY HASH	NUMERIC	M	The sum of positions 4-11 of all Entry Detail (6) Records in the batch.
5	21-32	12	TOTAL DEBIT ENTRY DOLLAR AMOUNT	\$\$\$\$\$\$\$\$\$\$\$cc	M	Must equal the total debit dollar amount in the batch.
6	33-44	12	TOTAL CREDIT ENTRY DOLLAR AMOUNT	\$\$\$\$\$\$\$\$\$\$\$cc	M	Must equal the total credit dollar amount in the batch.
7	45-54	10	COMPANY IDENTIFICATION	0000000000	R	Assigned by JPMC. Must match the Batch Header Record, Field No.5, positions 41-50.
8	55-73	19	MESSAGE AUTHENTICATION CODE	BLANK	O	
9	74-79	6	RESERVED	BLANK	N/A	
10	80-87	8	ORIGINATING DFI IDENTIFICATION	NUMERIC	M	Example: Middle eight digits of your Immediate Origin.
11	88-94	7	BATCH NUMBER	NUMERIC	M	Same as in the Batch Header Record, Field No. 13, positions 88-94.

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FILE CONTROL RECORD (9)

Field No.	Field Position	Field Length	Field Name	File Contents	Required ¹	Comments
1	1-1	1	RECORD TYPE CODE	9	M	
2	2-7	6	BATCH COUNT	NUMERIC	M	Must be equal to the number of batches in the file.
3	8-13	6	BLOCK COUNT	NUMERIC	M	Must be equal to the number of blocks in the file.
4	14-21	8	ENTRY/ADDENDA COUNT	NUMERIC	M	Must be equal to the number of detail records in the file.
5	22-31	10	ENTRY HASH	NUMERIC	M	The sum of positions 4-11 of all Detail Entry Records in the batch.
6	32-43	12	TOTAL DEBIT ENTRY DOLLAR AMOUNT IN FILE	\$\$\$\$\$\$\$\$\$\$\$¢	M	Must be equal to the total debit dollar amount in the file.
7	44-55	12	TOTAL CREDIT ENTRY DOLLAR AMOUNT IN FILE	\$\$\$\$\$\$\$\$\$\$\$¢	M	Must be equal to the total credit dollar amount in the file.
8	56-94	39	RESERVED	BLANK	N/A	Fill field with blank spaces.

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