

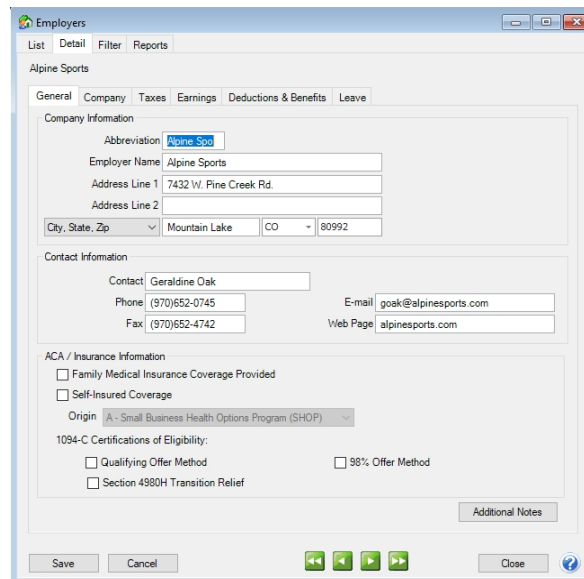
Direct Deposit File Mapping

Document #:	3161	Product:	CenterPoint® Payroll
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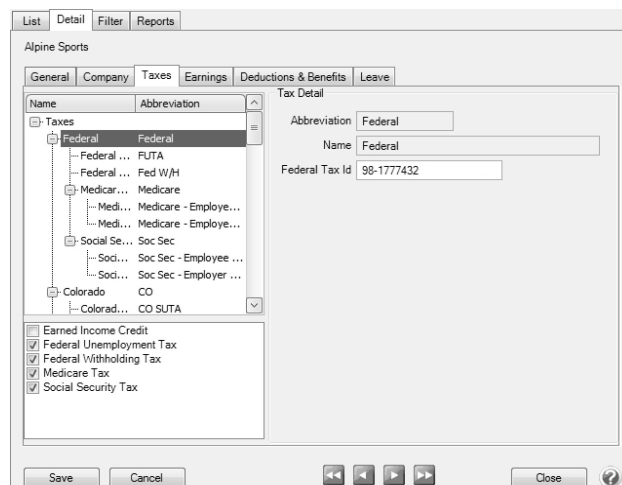
This document describes the information that is found in a Direct Deposit ACH file and where that information comes from in CenterPoint. The first part of the document has several screen shots which show where in CenterPoint data is entered for use in the Direct Deposit process. The second part shows each of the Direct Deposit record types and which screens in CenterPoint contain that data, on a field-by-field basis.

Screens where Direct Deposit data is entered

- » Screen 1 - **Setup > Payroll Details > Employers > General tab.**



- » Screen 2 - **Setup > Payroll Details > Employers > Taxes tab.**



» Screen 3 - **Setup > Accounts > Accounts > ACH/Direct Deposit tab** (of the checking account used for Payroll).

The screenshot shows the 'ACH/Direct Deposit' tab within the 'Accounts' setup window. The 'General Information' section includes fields for 'Format of export file' (set to NACHA), 'Immediate Origin' (set to Use Bank Routing Number), 'Prefix/Craft Number' (set to 1), 'Modifier' (set to Q), 'Header Text', 'Trailer Text', and 'Batch Number' (set to 0). There is a checkbox for 'Create Offsetting Debit'. The 'ACH Information' section has fields for 'Save To Folder', 'File Name (Prefix)', 'File Name (Extension)', and 'Description'. The 'Direct Deposit Information' section has fields for 'Save To Folder', 'File Name (Prefix)', 'File Name (Extension)', 'Social Security Number', and 'Description'. The 'Destination (Your Bank's Federal Reserve Bank)' section has fields for 'Bank Name' and 'Routing Number'. The 'Processing Bank (Where Your Company Banks)' section has fields for 'Bank Name', 'Routing Number', and 'Account Number'. The 'Cached 3rd Party ACH' section has a checkbox for 'Use Cached' and fields for 'Name', 'Routing Number', and 'Account Number'. At the bottom, there is a 'File Header Record' table with columns for Record Type Code, Priority Code, Immediate Destination, Immediate Origin, File Creation Date, and File Creation Time. Below this is a 'File ID Modifier' table with columns for Record Size, Blocking Factor, Format Code, Immediate Dest. Name, Immediate Origin Name, and Reference Code. The bottom of the window has 'Save', 'Cancel', and 'Close' buttons.

» Screen 4 - **Setup > Accounts > Accounts > General tab** (of the checking account used for Payroll).

The screenshot shows the 'General' tab within the 'Accounts' setup window. The 'Account Information' section includes fields for 'Abbreviation' (set to checking), 'Number' (set to 100), 'Name' (set to First National Bank Checking), 'Type' (set to Assets), 'Category' (set to Cash), and 'Subaccount of'. The 'Units of Measure' section has fields for 'Quantity 1' and 'Quantity 2'. The 'Account Hierarchy' section has a tree view and radio buttons for 'Display Account Names', 'Display Account Numbers', and 'Display Abbreviations'. At the bottom, there are 'Active Status' and 'Additional Notes' buttons, and 'Save', 'Cancel', and 'Close' buttons.

» Screen 5 - **Setup > Accounts > Accounts > Detail tab** (of the checking account used for Payroll).

The screenshot shows the 'Detail' tab within the 'Accounts' setup window. The 'Account Detail Information' section has a checkbox for 'This is an undeposited funds account'. The 'Company Specific Detail Information' section has a 'Bank Detail' tab and a 'Positive Pay Details' tab. The 'Bank Detail' tab has fields for 'Bank Description Line 1', 'Bank Description Line 2', 'Bank Description Line 3', 'Bank Description Line 4', 'Bank Routing Number', 'Bank Account Number', 'Fractional Code', 'Signature Line 1', 'Signature Line 2', 'Check Label 1', and 'Check Label 2'. The 'Positive Pay Details' tab has fields for 'Signature Line 1', 'Signature Line 2', 'Check Label 1', and 'Check Label 2'. At the bottom, there are 'Save', 'Cancel', and 'Close' buttons.

» Screen 6 - **Setup > Employees > General tab.**

Employees

List Detail Filter Reports

Apple, Sam J

General Addresses Payroll Employment Education Taxes Earnings Deductions & Benefits ACA Information Leave Custom Fields Direct Deposit Publish Pay Advices

Employee Information

Abbreviation: Social Security #:

Last Name: Suffix: First Name: M.I.:

Address Line 1: Phone:

Address Line 2: Cell Phone:

City, State, Zip: E-mail:

☐ Template

Active Status Additional Notes

Save Cancel Close

» Screen 7 - **Setup > Employees > Direct Deposit tab.**

Employees

List Detail Filter Reports

Apple, Sam J

General Addresses Payroll Employment Education Taxes Earnings Deductions & Benefits ACA Information Leave Custom Fields Direct Deposit Publish Pay Advices Time Clock

Employer Selection

Alpine Sports

Options

☒ Print Pay Advice

Direct Deposit Information

Order	Status	Description	Bank Routing #	Bank Account #	Primary Acct	Percent	Amount
1	Checking Dep	Fixed \$500	987654321	00098788	<input type="checkbox"/>	0.00000000%	\$ 500.00
2	Checking Dep	20 Percent	987654321	23456789	<input type="checkbox"/>	20.00000000%	\$ 0.00
3	Checking Dep	75 Percent	954323111	222334444	<input type="checkbox"/>	75.00000000%	\$ 0.00
99	Checking Dep	Primary Account	934526789	99765343431	<input checked="" type="checkbox"/>	0.00000000%	\$ 0.00

Deduction Direct Deposit Information

Deduction	Bank Routing #	Bank Account #	Status	Child Support Add	Case/Court Order	FIPS/Locator Code
Garnishment of Wages	957654321	00098788	Checking Deposit	<input checked="" type="checkbox"/>	45-8975412A	

Benefit Direct Deposit Information

Benefit	Bank Routing #	Bank Account #	Status	Child Support Add	Case/Court Order	FIPS/Locator Cod
				<input checked="" type="checkbox"/>		

Save Cancel Close

» Screen 8 - **Processes > Create Direct Deposit Files or Processes > Payroll > Create Direct Deposit Files.**

Create Direct Deposit Files

List Create Direct Deposit Files Filter

Pay Run List

Alpine Sports Pay Date:1/3/2007 Number:00002

☐ Generate a single file

File Processing Information

Transmission Date:

Transmission Time:

Effective Entry Date:

File Path and Name:

Immediate Origin:

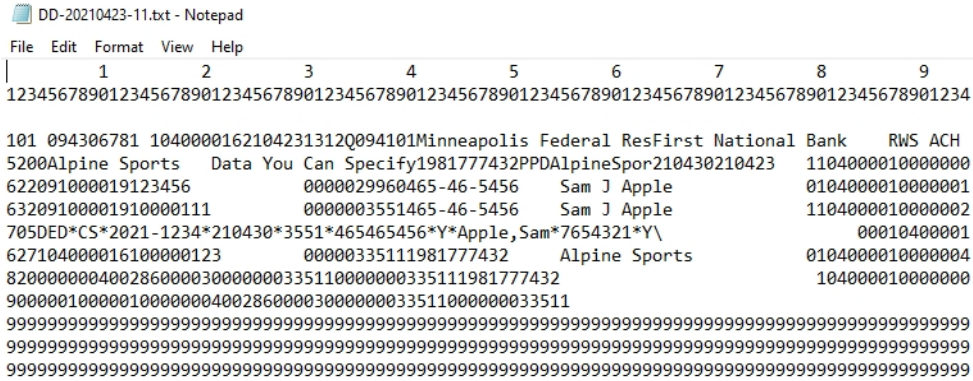
Custom:

Notice

i This process uses the current Direct Deposit configuration settings for each Employee.

Create Files Cancel

File Mapping



This is the actual format of the direct deposit file that is created. The first three lines have been inserted to make it easier to read the file data (they wouldn't be a real direct deposit file). Each record (row) is 94 characters long and for the ASCII and NACHA (modified) formats there is a CR/LF pair of characters at the end of each record. The standard NACHA format does NOT have the CR/LF pair of characters at the end of each record but does have a series of 999s at the end of the file. (The file must have a specified number of 94 character records, a number that is evenly divisible by 10, and there are always enough 999 records added to make the "blocking factor" correct.)

The information below explains each record/row found in a direct deposit file. By comparing the data in the "example" column to the image of a direct deposit file above, it will help you understand what each of the numbers communicates to the bank. For example, the row that starts with "101"; the 101 refers to the first three characters in the File Header Record (record type 1). Characters 5-13 are the routing number, etc.

File Header Record (record type = 1)

Column Position	ACH Data Element Name	Taken from Red Wing field named	Example
1	Record Type Code	None	1 (not changeable)
2-3	Priority Code	None	01 (not changeable)
4	1 st character of Immediate Destination	None	Blank (not changeable)
5-13	Immediate Destination	Screen 3 > Destination > Routing Number	094306781
14	1 st character of Immediate Origin	None	Blank or 1 (not changeable) Note: This field will have a "1" in it if the "Use Federal Id (EIN) in ODFI" option is selected on Screen 8.
15-23	Immediate Origin	Screen 5 > Bank Routing Number Or Screen 2 > Federal Tax Id	Entry depends on selection made on Screen 8 in "Use Federal Id (EIN) in ODFI"
24-29	File Creation Date	Screen 8 > File Processing Information > Transmission Date	200830 (YYMMDD) 300820 (DDMMYY) 083020 (MMDDYY)
30-33	File Creation Time	Screen 8 > File Processing Information > Transmission Time	1606 (4:06pm)
34	File ID Modifier	Screen 3 > Direct Deposit File > Modifier	Q
35-37	Record Size	None	094 (not changeable)
38-39	Blocking Factor	None	10 (not changeable)
40	Format Code	None	1 (not changeable)
41-63	Immediate Destination Name	Screen 3 > Destination > Bank Name	Minneapolis Federal Res
64-86	Immediate Origin Name	Screen 4 > Name	1 st National Bank of Cannon Falls
87-94	Reference Code	Screen 3 > Direct Deposit File > Reference Code	RWACH

Company/Batch Header Record (record type = 5)

Column Position	ACH Data Element Name	Taken from Red Wing field named	Example
1	Record Type Code	None	5 (not changeable)
2-4	Service Class Code	None	200 or 220 (See Note)
5-20	Company Name	Screen 1 > Employer Name	Alpine Sports
21-40	Company Discretionary Data	Screen 3 > Direct Deposit File > Discretionary Data	DataYouCanSpecify
41	1 st character of Company Identification	None	1 (not changeable) – indicates following data is an IRS Employer Id Number (EIN)
42-50	Company Identification	Screen 2 > Federal Tax Id	981777432
51-53	Standard Entry Class Code	None	PPD (not changeable)
54-63	Company Entry Description	Screen 3 > Direct Deposit File > Transaction Description	RedWingPayroll
64-69	Company Descriptive Date	CenterPoint uses “check date” for this field. It is only descriptive and is not used to control any timing of the deposit.	200830 (YYMMDD) 300820 (DDMMYY) 083020 (MMDDYY)
70-75	Effective Entry Date	Screen 8 > Effective Entry Date	200830 (YYMMDD) 300820 (DDMMYY) 083020 (MMDDYY)
76-78	Settlement Date	Screen 8 > Settlement Date	Blank or 0 -365
79	Originator Status Code	None	1 (not changeable)
80-87	Originating DFI Identification	Screen 5 > Bank Routing Number	09190049 (first 8 characters of Bank Routing Number)
88-94	Batch Number	None	0000000 (not changeable)



Note: If your lender instructs you that the Batch Header (5) and Batch Control (8) records must contain Service Code 200 (ACH Credits and Debits), the Create Offsetting Debits check box on the Setup > Accounts > Accounts > ACH/Direct Deposit tab should remain selected. If your lender instructs you that the Batch Header (5) and Batch Control (8) records must contain Service Code 220 (ACH Credits Only), the Create Offsetting Debits check box on the Setup > Accounts > Accounts > ACH/Direct Deposit tab should not be selected.

Entry Detail Record - EMPLOYEE information (record type =6)

Column Position	ACH Data Element Name	Taken from Red Wing field named	Example
1	Record Type Code	None	6 (not changeable)
2-3	Transaction Code	Screen 7 > Status	22 = Checking deposit 23 = Checking prenotification 32 = Savings deposit 33 = Savings prenotification
4-11	Receiving DFI Identification	Screen 7 > Bank Routing Number	First 8 digits of Bank Routing Number
12	Check Digit	Screen 7 > Bank Routing Number	Last 1 digit of Bank Routing Number
13-29	DFI Account Number	Screen 7 > Bank Account #	64-4238757
30-39	Amount	Employee pay amount to be deposited in designated bank account.	157950 (indicates \$1579.50) Note: For prenotification entries, the amount will be zero.
40-54	Individual Identification Number	Screen 6 > Social Security #	111223333 (dashes are eliminated from the SSN)
55-76	Individual Name	Screen 6 > First Name + “ ” + Last Name	Bill Smith
77-78	Discretionary Data	Screen 8 > Discretionary Data	2-character alpha-numeric field or blank by default
79	Addenda Record Indicator	None	0 (not changeable)
80-87	Trace Number (part 1)	Screen 5 > Bank Routing Number	09190049 (first 8 characters of Bank Routing Number)
88-94	Trace Number (part 2)	None	0000001 (sequential number starting with 1 and incrementing by 1)

CCD Addenda Record (record type=7) Note: The Addenda record is created only if Screen 7 has the Child Support Addenda check box selected with Case/Court Order and FIPS/Locator information supplied.

Column Position	ACH Data Element Name	Taken from Red Wing field named	Example
1	Record Type	The record type is always set to '7'.	The code identifying an Addenda Record is always set to 7.
2-3	Addenda Type 05 - Used for CCD, CTX and PPD standard entry classes. The Addenda information contains additional payment related information.	Screen 7 – Child Support Addenda check box. The addenda type code is always set to '05'.	If the check box is selected, the Case/Court Order and FISP/Locator Code are also required and will be used in position 04-83.
04-83	Payment Related Information	Screen 7 – Deduction Direct Deposit Information Case/Court Order and FISP/Locator Code	Within the 80 position Payment Related Information Field of the CCD Addenda Record, remittance information corresponding to the child support payment made by an employer to an SDU <ul style="list-style-type: none"> • DED02 – Case Identifier = Case/Court Order field in CenterPoint • DED08 – FIPS Code = FIPS/Locator Code field in CenterPoint.
84-87	Addenda Sequence Number	None	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a '1'.
88-94	Entry Detail Sequence Record	None	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

Entry Detail Record -EMPLOYER information (record type =6). Note this employer record is created only if the Screen 3: Create Offsetting Debit option is selected.

Column Position	ACH Data Element Name	Taken from Red Wing field named	Example
1	Record Type Code	None	6 (not changeable)
2-3	Transaction Code	None (the prenote code=28 is automatically generated when all employee records are prenotes)	27=Payment (debit amount) 28=Payment prenotification
4-11	Receiving DFI Identification	Screen5 > Bank Routing Number	First 8 digits of Bank Routing Number
12	Check Digit	Screen5 > Bank Routing Number	Last 1 digit of Bank Routing Number
13-29	DFI Account Number	Screen5 > Bank Account Number	20806012
30-39	Amount	Employer total to be taken out of employers bank account	3267001 (indicates \$32,670.01)
40	1st character of Individual Identification Number	None	1 (not changeable) – indicates following data is an IRS Employer Id Number (EIN)
41-54	Individual Identification Number	Screen2 > Federal Tax Id	981777432 (dashes are eliminated from the EIN)
55-76	Individual Name	Screen1 > Employer Name	Alpine Sports
77-78	Discretionary Data	None	Blank (not changeable)
79	Addenda Record Indicator	None	0 (not changeable)
80-87	Trace Number (part 1)	Screen5 > Bank Routing Number	09190049 (first 8 characters of Bank Routing Number)
88-94	Trace Number (part 2)	None	0000999 (sequential number starting with 1 and incrementing by 1)

Company/Batch Control Record (record type =8)

Column Position	ACH Data Element Name	Taken from Red Wing field named	Example
1	Record Type Code	None	8 (not changeable)
2-4	Service Class Code	None	200 or 220 (see Note)
5-10	Entry/Addenda Count	None	Total number of records of type=6 found in the file
11-20	Entry Hash	None	Arithmetic sum of the Receiving DFI Identification fields in Entry Detail Records in the file (overflow in leftmost position is ignored)
21-32	Total Debit Entry Dollar Amount	None	Arithmetic sum of the Employer Amount fields found in the type=6 records.
33-44	Total Credit Entry Dollar Amount	None	Arithmetic sum of the Employee Amount fields found in the type=6 records.
45	1st character of Company Identification	None	1 (not changeable) – indicates following data is an IRS Employer Id Number (EIN)
46-54	Company Identification	Screen2 > Federal Tax Id	981777432 (dashes are eliminated from the EIN)
55-79	Various	None	Blank
80-87	Originating DFI Identification	Screen5 > Bank Routing Number	09190049 (first 8 characters of Bank Routing Number)
88-94	Batch Number	None	000(not changeable)



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File Control Record (record type =9)

Column Position	ACH Data Element Name	Taken from Red Wing field named	Example
1	Record Type Code	None	9 (not changeable)
2-7	Batch Count	None	000001 (not changeable)
8-13	Block Count	None	Total number of records in file, divided by 10
14-21	Entry / Addenda Count	None	Total number of records of type=6 found in the file
22-31	Entry Hash	None	Arithmetic sum of the Receiving DFI Identification fields in Entry Detail Records in the file (overflow in leftmost position is ignored)
32-43	Total Debit Entry Dollar Amount	None	Arithmetic sum of the Employer Amount fields found in the type=6 records.
44-55	Total Credit Entry Dollar Amount	None	Arithmetic sum of the Employee Amount fields found in the type=6 records.
56-94	Reserved	None	Blank