

TIPS TO NOTE:

- ❖ File before conversion must be saved in **.csv** format.
- ❖ The maximum count in a file is 3000. *Amount to be amended.
- ❖ All First Citizens transit numbers in ACH and Direct Debit files will be formatted to four zeros '0000'.
- ❖ Incoming payments to First Citizens accounts from Other Banks will maintain the industry transit numbers.
- ❖ Maintain Participants' banking details. i.e. Leading '0' on bank transits and account numbers.
- ❖ File Format:
 - Column A- Transaction Type. Insert 'CR'.
 - Column B- File count in numerical order.
 - Column C- Transaction Purpose Code- 5 digits required. *Refer to Transaction Purpose list.
 - Column D- Bank ID number. Maintain leading '0' on Bank ID number. 3 digits required.
 - Column E- Transit Number. 5 digits required. In instances where the transit is 4 digits in length, insert leading '0'.
 - Column F- First Citizens Account number in header 11 digits. For all other rows, credit account for beneficiary.
 - Column G- This remains blank. Do not remove column.
 - Column H- Credited amount. Dollar value with no currency symbol. Format 'General'.
 - Column I- Beneficiary's name. No special characters allowed. E.g. (' ` ~ ")
 - Column J- Addenda record. Allows the beneficiary to identify the transaction-remitter. No special characters allowed. E.g. (' ` ~ ").
 - *Please confirm all details with beneficiary before executing.*