

How to establish ACH DEBIT

(revised June 30, 2010)

The carriers' banks should understand the need for debit filters. There is no requirement that the debit block on behalf of the carriers be removed. The only requirement would be to establish a debit filter. The debit filter allows debit transactions from only a specific sender to access their accounts. The filters are established by using the company id from batch header information which Citibank transmits within the ACH file to the clearing house. This information is received by the account holders bank and the company id acknowledges them as an acceptable debit.

The way Citi offers this service is as follows:

Block and Filter Descriptions

Debit Block:

This is the simplest option. A debit block prevents all ACH debits received for the account from posting. Unauthorized debits are automatically returned to the originating (sending) company. Debit Blocks remain in effect until Citibank receives written notification from you to cancel or change the service.

Standing Order Authorization: (filter)

This option is designed for those clients who want to permit routine, recurring debit transactions to post to their DDA account. The Standing Order filter can be established at the company level.

- 1) Company Level:** This option restricts the identification criteria of the transaction to the sending company's identification and to a dollar amount limitation (max amount can be applied). Further identification criteria for the transaction are not required. All transactions from the sending company that pass the dollar amount limitation will be accepted.

Company Name (max 16 bytes) position 5-20 on the ACH batch header record	Company ID (max 10 bytes) position 41-50 on the ACH batch header record
CPUC ULTS	7050001096
CPUC DDTP	7050001088
CPUC CHCF A	7020021904
CPUC CHCF B	7050001061
CPUC CTF	7020015831
CPUC CASF	7020001111