

Eastern Bank TreasuryConnect Electronic Report Delivery (ERD) User's Manual

This user's manual provides instructions for accessing services found within the ERD Group. Those services are:

ERD Permissions (only available to the Corporate Administrators)

ERD Reports

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Electronic Report Delivery (ERD) Module

The ERD service allows the corporate administrators and corporate users to view reports and data the Bank makes available. The corporate administrator can grant rights to users to view reports required to complete their daily task and reduce the need for paper delivery.

Eastern Bank offers various report and data information that can be retrieved through the ERD module. The available reports are listed below.

1. ACH – ACH Returns and Notification of change (NOC) Report
2. ACR – ACH Return and NOC file
3. ADV – Advanced Check Clearing Report
4. ARO – Account Reconciliation – Outstanding Issue data
5. ARP – Account Reconciliation – Paid data
6. ARS – Account Reconciliation – Statement report
7. EDI – Corporate Payment Report
8. EDN – EDI Non-Conforming Report
9. RPO – Repurchase Account Notice

I. ERD USER SERVICE PERMISSIONS

This service allows the Corporate Administrator to permit the specific ERD reports to other users within the company.

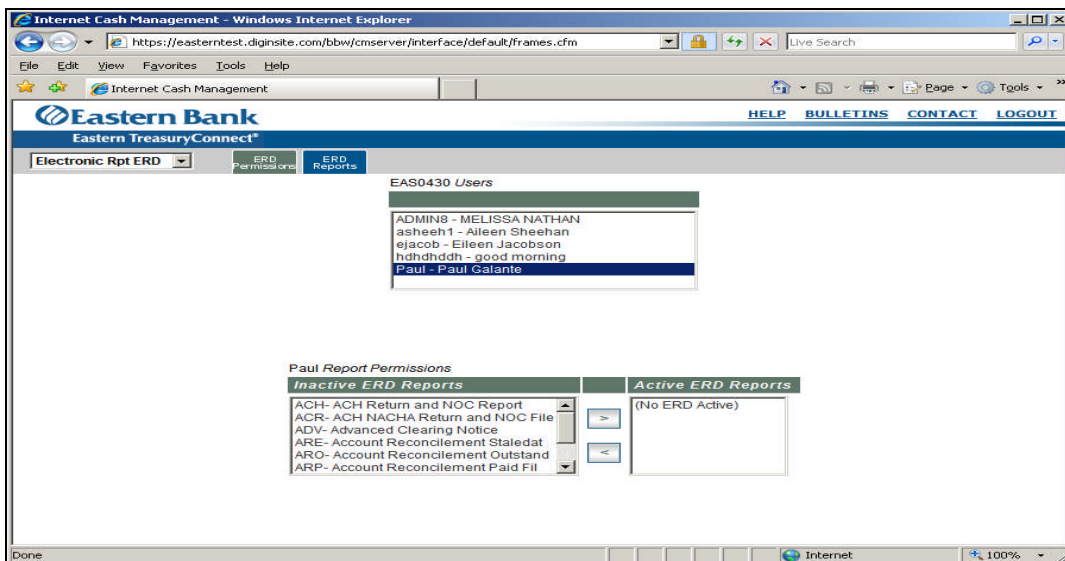
A. Adding ERD Report Permissions

To grant user ERD permissions, select the **User Administration** in the drop down list:

1. Click on **User Admin**
2. Select a user from the list and click on the **Services** link
3. Under the section User Service Permission, click **Electronic Report Delivery** select all the ERD services or choose which ERD services the user should be assigned and click **submit**.

User Information	User Service Permissions
* User Code (12) <input type="text" value="test1234"/>	<input type="checkbox"/> SELECT ALL
* User Password (12) <input type="password" value="....."/>	<input type="checkbox"/> Same Day Report
* Retype User Password (12) <input type="password" value="....."/>	<input type="checkbox"/> Electronic Reporting Delivery
* User Name (40) <input type="text" value="tony testor"/>	<input type="checkbox"/> ERD Report
Address 1 of 2 (40) <input type="text" value="195 MARKET STREET"/>	<input type="checkbox"/> ERD Report Permissions

4. Next choose Electronic Report Delivery in the drop down list.
5. Highlight the report the user should has access to, use the > to move it over.



II. ERD REPORT(S)

The ERD reports are created when there is a defined activity posted to the account that will generate the report.

As an option, you may want to consider setting up an Alert to notify you when a report is generated. This will eliminate logging into ERD daily and ensure you do not miss an important activity such as a returned ACH item.

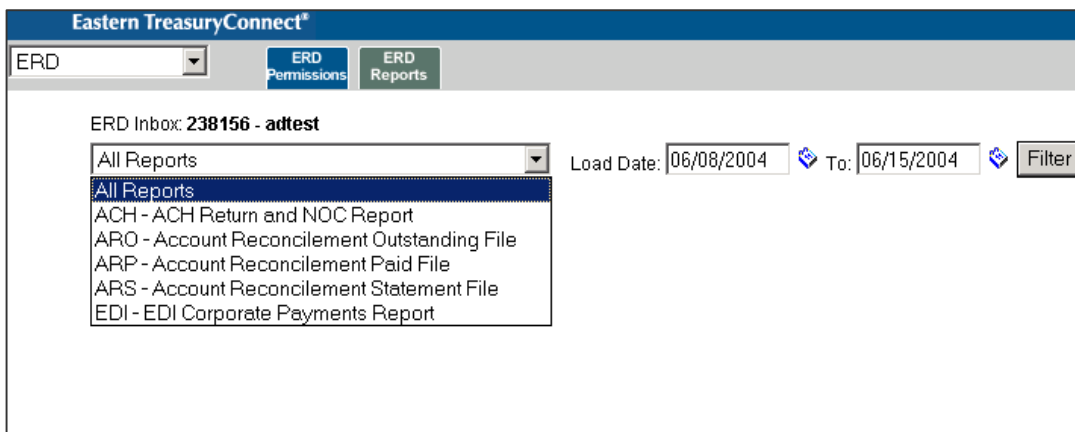
A. Viewing ERD Reports

To view and ERD report, go to **ERD Reports** tab:

1. Click the down arrow to select a Report from the **ERD Inbox**
2. Select all reports or a single report
3. Select the from and to dates for the report.

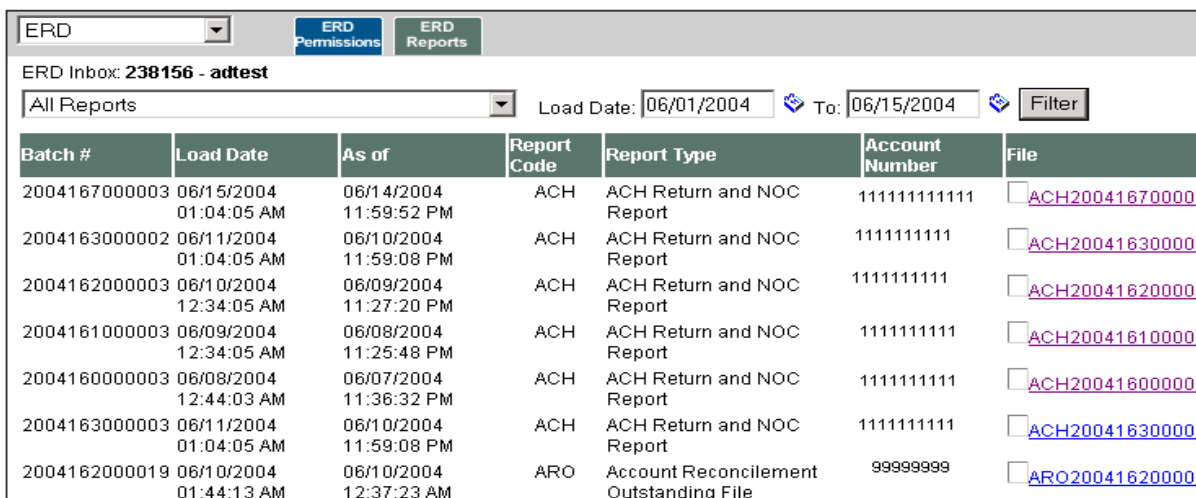
Note: Report information is accumulated for up to 90 days

4. Click the filter button



The screenshot shows the 'ERD Reports' tab in the Eastern TreasuryConnect interface. The 'ERD Inbox' is set to '238156 - adtest'. A dropdown menu is open, showing a list of report types: 'All Reports', 'ACH - ACH Return and NOC Report', 'ARO - Account Reconciliation Outstanding File', 'ARP - Account Reconciliation Paid File', 'ARS - Account Reconciliation Statement File', and 'EDI - EDI Corporate Payments Report'. The 'Load Date' is set to '06/08/2004' and the 'To' date is '06/15/2004'. A 'Filter' button is visible.

5. The list of available reports will display by report code, then load date in descending order
6. Select the file on the right hand of the screen and double click on the report. Once in the report it can be saved locally or printed.
7. To exit the report click on the **Close** button in the upper right hand corner



The screenshot shows the 'ERD Reports' tab with a table of report details. The 'ERD Inbox' is '238156 - adtest'. The 'Load Date' is '06/01/2004' and the 'To' date is '06/15/2004'. The table lists reports with columns for Batch #, Load Date, As of, Report Code, Report Type, Account Number, and File.

Batch #	Load Date	As of	Report Code	Report Type	Account Number	File
2004167000003	06/15/2004 01:04:05 AM	06/14/2004 11:59:52 PM	ACH	ACH Return and NOC Report	11111111111	<input type="checkbox"/> ACH200416700000
2004163000002	06/11/2004 01:04:05 AM	06/10/2004 11:59:08 PM	ACH	ACH Return and NOC Report	11111111111	<input type="checkbox"/> ACH200416300000
2004162000003	06/10/2004 12:34:05 AM	06/09/2004 11:27:20 PM	ACH	ACH Return and NOC Report	11111111111	<input type="checkbox"/> ACH200416200000
2004161000003	06/09/2004 12:34:05 AM	06/08/2004 11:25:48 PM	ACH	ACH Return and NOC Report	11111111111	<input type="checkbox"/> ACH200416100000
2004160000003	06/08/2004 12:44:03 AM	06/07/2004 11:36:32 PM	ACH	ACH Return and NOC Report	11111111111	<input type="checkbox"/> ACH200416000000
2004163000003	06/11/2004 01:04:05 AM	06/10/2004 11:59:08 PM	ACH	ACH Return and NOC Report	11111111111	<input type="checkbox"/> ACH200416300000
2004162000019	06/10/2004 01:44:13 AM	06/10/2004 12:37:23 AM	ARO	Account Reconciliation Outstanding File	999999999	<input type="checkbox"/> ARO200416200001

III. ACCOUNT RECONCILMENT ERD DATA FORMATS

A. Account Reconciliation Paid Data Format

Outlined below is the output format for the ERD Paid data file.

General Information:

Record size = 80. Block size = 800. EBCDIC. Record Format = FB. Numeric fields are right justified and zero filled.

Detail Record Layout:

FIELD #	POSITIONS	LENGTH	CHARACTERISTICS	DESCRIPTION
001	001 - 010	10 Numeric	Pic 9(10)	Account Number
002	011 - 020	10 Numeric	Pic 9(8)V99	Check Amount
003	021 - 030	10 Numeric	Pic 9(10)	Check Serial Number
004	031 - 036	6 Numeric	Pic 9(6)	Date Paid MMDDYY
005	037 - 056	20 Alpha/Numeric	Pic X(20)	Customer Information

Trailer Record:

FIELD #	POSITIONS	LENGTH	CHARACTERISTICS	DESCRIPTION
001	001 - 010	10 Numeric	Pic 9(10)	Account Number
002	011 - 020	10 Numeric	Pic 9(8)V99	Total Amount
003	021 - 026	6 Numeric	Pic 9(6)	Total Item Count
004	027 - 032	6 Numeric	Pic 9(6)	Processing Date MMDDYY
005	033 - 042	10 Numeric	Pic 9(10)	Filler – Nines (9)
006	043-056	14 Alpha/Numeric	Pic X(14)	Filler – Blanks/Spaces

Note: Processing Date on the trailer record contains the cycle end date of the period not the date the data is created.

B. Account Reconciliation Outstanding Data Format

General Information:

Record size = 80. Block size = 8000. EBCDIC. Record Format = FB. No label. Numeric fields are right justified and zero filled.

Detail Record:

FIELD #	POSITIONS	LENGTH	CHARACTERISTICS	DESCRIPTION
001	001 - 003	3 Numeric	Pic 9(3)	Bank Number
002	004 - 013	10 Numeric	Pic 9(10)	Account Number
003	014 - 023	10 Numeric	Pic 9(10)	Check Number
004	024 - 031	8 Numeric	Pic 9(8)	Check Issue Date CCYYMMDD
005	032 - 044	13 Numeric	Pic 9(13)	Issue Amount
006	045-074	30 Alpha/Numeric	Pic X(30)	User Information
007	075 - 079	5 Numeric	Pic X(5)	Filler - Spaces
008	080 - 080	1 Alpha/Numeric	Pic X(1)	Stop Indicator 'S' - if active stop pay

Trailer Record:

FIELD #	POSITIONS	LENGTH	CHARACTERISTICS	DESCRIPTION
001	001 - 003	3 Numeric	Pic 9(3)	Bank Number
002	004 - 013	10 Numeric	Pic 9(10)	Account Number
003	014 - 020	7 Numeric	Pic 9(7)	Total Outstanding
004	021 - 033	13 Numeric	Pic 9(13)	Total Outstanding
005	034 - 040	7 Numeric	Pic 9(7)	Total Stopped Outstanding
006	041-053	13 Alpha/Numeric	Pic 9(13)	Total Stopped Amt.
007	054 - 079	26 Numeric	Pic X(26)	Filler - Spaces
008	080 - 080	1 Alpha/Numeric	Pic X(1)	Trailer Record Value – '9'

Notes:

- 1) This format contains all outstanding registers with issue dates prior to and including the next output date. It will not include void items.
- 2) User Information will be included on the detail records if provided by the customer in the original issue file. If no user information was provided, this field will be filled with spaces.
- 3) A '9' in column 80 of the record will identify the record as the trailer/totals record. This will be the last record in the file for a given account.

IV. ACH NACHA FORMATTED RETURN AND NOC FORMAT

A. ACH NACHA return item format

ACH return items are sent from the Federal Reserve in a NACHA format. This information will be presented through the ERD reporting feature.

The NACHA format is outlined below:

Company/Batch Header Record Format for Returns

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
<i>DATA ELEMENT NAME</i>	RECORD TYPE CODE	SERVICE CLASS CODE	COMPANY NAME	COMPANY DISCRETIONARY DATA	COMPANY IDENTIFICATION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION	COMPANY DESCRIPTIVE DATE	EFFECTIVE ENTRY DATE	SETTLEMENT DATE (JULIAN)	ORIGINATOR STATUS CODE	ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
<i>Contents</i>	'5'	Numeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	YYMMDD	Numeric	Alphanumeric	TTTTAAA	Numeric
<i>Length</i>	1	3	16	20	10	3	10	6	6	3	1	8	7
<i>Position</i>	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94



Corporate Entry Detail Record Format for Returns

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	TOTAL AMOUNT	IDENTIFICATION NUMBER	NUMBER OF ADDENDA RECORDS	RECEIVING COMPANY NAME/ID NUMBER	RESERVED	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	R	M	O	M	R	N/A	R	M	M
<i>Contents</i>	'6'	Numeric	TTTTAAAA	Numeric	Alphanumeric	\$\$\$\$\$\$\$c¢	Alphanumeric	Numeric	Alphanumeric	Blank	Alphanumeric	'1'	Numeric
<i>Length</i>	1	2	8	1	17	10	15	4	16	2	2	1	15
<i>Position</i>	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

Addenda Record Format for Returns

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	RETURN REASON CODE	ORIGINAL ENTRY TRACE NUMBER	DATE OF DEATH	ORIGINAL RECEIVING DFI IDENTIFICATION	ADDENDA INFORMATION	TRACE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	O	R	O	M
<i>Contents</i>	'7'	'99'	Alphanumeric	Numeric	YYMMDD	TTTTAAAA	Alphanumeric	Numeric
<i>Length</i>	1	2	3	15	6	8	44	15
<i>Position</i>	01-01	02-03	04-06	07-21	22-27	28-35	36-79	80-94



B. ACH NACHA notification of change format (NOC)

Company/Batch Header Record Format for Notification of Change

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	COMPANY NAME	COMPANY DISCRETIONARY DATA	COMPANY IDENTIFICATION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION	COMPANY DESCRIPTIVE DATE	EFFECTIVE ENTRY DATE	SETTLEMENT DATE (JULIAN)	ORIGINATOR STATUS CODE	ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	YYMMDD	Numeric	Alphanumeric	TTTTAAAA	Numeric
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

Corporate Entry Detail Record Format for Notification of Change

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	TOTAL AMOUNT	IDENTIFICATION NUMBER	NUMBER OF ADDENDA RECORDS	RECEIVING COMPANY NAME/ID NUMBER	RESERVED	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	R	M	O	N/A	R	N/A	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphanumeric	0000000000	Alphanumeric	Blank	Alphanumeric	Blank	Alphanumeric	'1'	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94



Entry Detail Record Format for Notification of Change

FIELD	1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION/ OGO IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	AMOUNT	INDIVIDUAL IDENTIFICATION NUMBER/ IDENTIFICATION NUMBER	INDIVIDUAL NAME/ RECEIVING COMPANY NAME	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	R	M	O	R	O	M	M
<i>Contents</i>	'6'	Numeric	TTTTAAAA	Numeric	Alphanumeric	0000000000	Alphanumeric	Alphanumeric	Alphanumeric	'1'	Numeric
<i>Length</i>	1	2	8	1	17	10	15	22	2	1	15
<i>Position</i>	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Addenda Record Format for Notification of Change

FIELD	1	2	3	4	5	6	7	8	9
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	CHANGE CODE	ORIGINAL ENTRY TRACE NUMBER	RESERVED	ORIGINAL RECEIVING DFI IDENTIFICATION	CORRECTED DATA	RESERVED	TRACE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	N/A	R	M	N/A	M
<i>Contents</i>	'7'	'98'	Alphanumeric	Numeric	Blank	TTTTAAAA	Alphanumeric	Blank	Numeric
<i>Length</i>	1	2	3	15	6	8	29	15	15
<i>Position</i>	01-01	02-03	04-06	07-21	22-27	28-35	36-64	65-79	80-94



V. ERD REPORT SAMPLES

- The **ACH-ACH Returns and Notification of change (NOC) report** is a human readable report that is created when an entry has been returned or corrected by the receiving bank or the Federal Reserve Bank.

ACH RETURN ITEMS REPORT									
FINANCIAL INSTITUTION: EASTERN BANK									
BANK NUMBER: 373									
ACCOUNT NUMBER	RET TRACE NO/ SETTLEMENT DATE	TC TYPE/ SEC	AMOUNT/ DISC DATA	CUSTOMER ID/ DESCR DATE	CUSTOMER NAME	RECV ABA NUMBER	COMPANY NAME/ ID	ENTRY DESCR	
00045333221	0110001312345748 09/20/10	26 DR PPD	\$80.32 00	05123-123456597 100915	MARY K SMITH	011301798	BOSTON DEMO ACCT 1234567835	BOSTON CHG	
REASON: R03 ORIG TRACE: 0113017123459435 ORIG EFF DATE: 09/17/10 ORIG RDFI T/R: 01100013									
ADDENDA INFO:									
ACH RETURN ITEMS REPORT									
FINANCIAL INSTITUTION: EASTERN BANK									
BANK NUMBER: 373									
REPORT TOTALS									
DDA CREDITS	DDA CREDIT AMOUNT	DDA DEBITS	DDA DEBIT AMOUNT	SAV CREDITS	SAV CREDIT AMOUNT	SAV DEBITS	SAV DEBIT AMOUNT		
DEP TOTALS	0	\$.00	1	\$80.32	0	\$.00	0	\$.00	
G/L TOTALS	0	\$.00	0	\$.00					
LOAN TOTALS	0	\$.00	0	\$.00					

- The **ACR-ACH Return and NOC file** is a file format that is created when an entry has been returned or corrected by the receiving bank or the Federal Reserve Bank. See section IV on how to read it.

```

5200BOSTON DEMO PREMIUM DEDUCTIONS 1123456735PPDBOSTON
CHG1009151009123451011000130000037
6260113017981234567891 0000001233451234-123456597MARY K SMITH
001011000132345678
799R030113017923459435 01100013
011000131234548
82000000020001130179000000008032000000000001123456735
011000130000037
  
```

- The **ADV-Advance Clearing Notice** provides advance clear customers with a notification of the total dollar amount of checks that will be clearing the account the same day.

```

ADVANCED CLEARING REPORT

DATE: 9/22/2010
CUSTOMER: Demo Mass College #123

ACCT NAME: Demo Mass College
ACCT #: 123345678

FED PRESENTMENT: $26,742.89
OTHER INCLEARING: $0.00
OTHER ADJUSTMENTS: $0.00
OTHER CHECKS PRESENTED: $1,935.35

NET FUNDING AMOUNT: $-28,678.24
  
```



- 4. The **ARO-Account Reconciliation Outstanding File** is a fixed format file which provides the reconciliation customer with a list of checks that have been issued but not paid yet. Refer to section IV for the format layout.

```
3730000123456000016070201009140000000120000
37300001234560000503171200611060000000002500
37300001234560000503192200611290000000002500
37300001234560000687322201002100000000041000
37300001234560000739677200608250000000900000
37300001234560000744393200703190000000103253
```

- 5. The **ARP-Account Reconciliation Paid Check report** provides the reconciliation customer with a list of paid checks. Refer to section IV for the format layout.

```
000012345600000397200000895536091310
000012345600002000000000895539091310
000012345600103461540000895541090910
000012345600002500000000895542091010
000012345600050813490000895543091310
000012345600020389810000895544091310
```

- 6. The **ARS-Account Reconciliation Statement** is the reconciliation statement for a specified period of time. This report has various sections contained within it. An example is below:

CONTENTS OF THIS STATEMENT	
1. STATEMENT OF ACTIVITY	(R-405)
2. ACCOUNT BALANCE SUMMARY	(R-407)
3. PAID ITEMS ERRORS	(R-408)
4. CHECKS PAID W/O REGISTERS	(R-410)
5. RETURN ITEMS	(R-425)
6. COMBINED PD & OUTSTANDING	(R-430)
7. REGISTER SUMMARY	(R-440)
8. REG EXCEPTION SUMMARY	(R-441)
9. REG/PREV CYCLED CHECKS	(R-442)
10. MAINTENANCE SUMMARY	(R-470)
11. ACTIVE STOP PAY LISTING	(R-475)

- 7. The **EDI-EDI Corporate Payments Report** provides detailed information for the corporate payment ACH transaction type that is either a CCD+ or CTX

```

                                EDI SERVICES
                                REMITTANCE/PAYMENT ADVICE
                                SEPTEMBER 21, 2010

                                CITY OF SOMEPLACE
                                ATTN: JOHN ADAMS
                                C/O TREASURER'S OFFICE
                                CITY HALL
                                SOMEPLACE MA

=====
PAYMENT INFORMATION:
CREDIT:                $614,314.00
EFFECTIVE DATE:       09/21/2010
INPUT FORMAT:         ACHCTX

CREDIT PARTY                                DEBIT PARTY
-----
ROUTING ID:           011301798              ROUTING ID:           011075150
DEMAND ACCT:         12345                    DEMAND ACCT:         888812345
                                           COMPANY ID:          A123456789
                                           CO. SUPPL CODE:     011075150
  
```

8. The **EDN-EDI Non Conforming Report** provides the customer with information on a payment that is coded as a CTX payment but is not formatted correctly.

```

                                REMITTANCE DELIVERY SERVICES
                                CTX INVALID EDI REPORT
                                09/17/2010

                                DEMO SYSTEMS
                                123 BOSTON POST ROAD
                                SOMEPLACE MA 01778
                                ATTN: JOHN ADAMS

=====
PAYMENT INFORMATION:
PAYMENT AMOUNT:       $305.63                CREDIT

RECEIVER
-----
RDFI R/T NUMBER:     011301798
RDFI ACCOUNT NUMBER: 124356789

ORIGINATOR
-----
ODFI R/T NUMBER:     09100001
COMPANY ID:          123456789
COMPANY NAME:        BANKING CORP
COMPANY ENTRY DESC:  VENDOR PAY
  
```

9. The **RPO-Repo Account Notice** provides the customer with a notification of an investment made overnight, where the funds are invested, the amount and the rate applied.

```

DEMO Customer OF MASSACHUSETTS, INC.
123 OLD COLONY AVE
SOMEPLACE MA

                                EASTERN BANK MASTER REPURCHASE
                                CONFIRMATION NOTICE

                                Eastern Bank sold the following Securities as of 9/21/2010

DESCRIPTION:          FNMA FN256802 7/1/2027 0.055
ACCOUNT#:             05123456789
CUSIP#:               31371NGK5
BALANCE:              $344688.12
PAR VALUE:            $26,219,176.00
CURRENT RATE:         0.1
MARKET VALUE:         $50,000,000.00
  
```