



## PAYOR GUIDE

### Paying via Automated Clearing House (ACH)

In order for you to help us post your incoming payments via ACH more quickly and efficiently; we have developed this document as a guide to assist in the initiation of those transactions.

There are two different ways in which to initiate an ACH Transaction. You can either send a direct transmission or initiate via your banks web based system. It is our intent, with this guide to show you the different initiation methods and records and fields in which to include certain types of data.

NOTE: Simon Property Group bank routing number and account number will be provided after you place your Simon Giftcard order. To contact Customer Service please email us as giftcardcs@simon.com.

#### IF SENDING VIA DIRECT TRANSMISSION

Our preferred transaction type is a CCD+. By using this transaction type you will be able to include information in what is considered the “7” record or “Addenda Record” that is typically optional with a CCD+. Within that record, field number “3” named “Payment Related Information” allows for free form text. You would enter descriptive information in spaces 04 through 83. In order to use this “7” record you will need to indicate within the “Entry Detail Record” in space 79 a 1 signifying that a “7” record will follow. We have included the “Entry Detail Record” with descriptions and the “Addenda Record” with descriptions for a visual explanation.

Below is the additional information we would like it included.

**INVOICE NUMBER** – Please include this information in Field 3 of the “Addenda Record.”

**INVOICE AMOUNT** – Please include this information in Field 3 of the “Addenda Record.”

#### ENTRY DETAIL RECORD

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Trans Code	Receiving DFI Identification (PNC performs a mod 10 check on TR nbrs.)	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name/ Receiving Company Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Req.	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	\$\$\$\$\$CC	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

#### FIELD NAME/POSITIONS

#### CONTENTS/DESCRIPTION

**ADDENDA RECORD INDICATOR**

If PPD or CCD, enter ‘0’ in the field to indicate no



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addenda record will follow. If addenda does follow this detail record, Enter '1' to indicate a '7' record will follow.

**ADDENDA RECORD (optional record, used for CCD+ transactions)**

Field	1	2	3	4	5
Field Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	05	Alphameric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

**FIELD NAME/POSITIONS**

**CONTENTS/DESCRIPTION**

**FREE FORM**  
04-83

May contain alphameric information/text that further identifies the purpose of the transaction. This field may contain invoice or reference numbers to help the receiver apply the transaction in their accounting system.

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### IF SENDING VIA A BANKS WEB BALANCE REPORTING SYSTEM

If you are sending the ACH transaction through a web based balance reporting system, we would also require that you use a **CCD+** transaction type. Each banks system will vary as far as input screens and terminology so you should look for transaction types such as *CCD+*, *Cash Concentration and Disbursement Plus*, *Vendor Payment and such*.

The common thread for a CCD+ transaction type is that it will allow for additional input of information to go along with the transaction. The various banks screens might reference payment Description, Additional Data, Addenda and such. These input fields will typically allow for approximately 80 characters of free form text.

For Simon Properties Group, Inc., please include your invoice #(s) and invoice amount in this field.

Below is a screen shot to provide an example of an input screen.

#### ACH/Account Transfer

The screenshot displays a web application interface for ACH/Account Transfer. On the left is a dark blue navigation sidebar with the following menu items: Message Board, Account Transfers, ACH Payments, Setup, Maintenance, Help, and Exit. The main content area has a blue header with links: | ACH Database List | ACH Batch List | ACH Validator. Below the header, there are three tabs: Database List (selected), Database Summary, and Database Detail. The main form area is titled "Diebold" and contains the following fields and controls:

- Vendor Name:
- Vendor ID:
- Amount:
- Payment Description:
- Vendor Bank ID:
- Vendor Bank Acct. No.:
- Account Type:
- Last Payment Date:
- Hold Transfer:
- Create Prenote:
- Prenote Date:

At the bottom of the form area, it says "Version: 11". Below the form are four buttons: Help, Add, Save, and Reset.