NACHA FORMAT

ACH Input File Structure
The NACHA format is composed of 94 character records. All records and fields are required, except the record 7 - Entry Detail Addenda Record that is optional.

| Record Title	Record Type Code
File Header Record - This record includes your company name and company number. It also designates the immediate destination (LaSalle Bank N.A. or Standard Federal Bank) of the entries contained within the file.	1
Batch Header Record - This record indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description for the credit and debits in this batch.	5
Entry Detail Record - This record contains the information necessary to post a deposit to/withdrawal from an account, such as recipient's name, account number, dollar amount of the payment.	6
Entry Detail Addenda Record - This record is *optional*. This record contains additional information relating to the prior entry detail record. It is primarily used for CCD+ and CTX, which are corporate to corporate transactions.	7
Batch Control Total - This record appears at the end of each batch and contains totals for the batch.	8
File Control Record - This record provides a final check on the data submitted. It contains block and batch count(s) and totals for each type of entry.	9

The basic record layout for ACH files is detailed below:

| File Header Record |
| Batch Header Record |
| First Entry Detail Record |
| Second Entry Detail Record |
| : |
| Last Entry Detail Record |
| Batch Control Record |
| Batch Header Record |
| First Entry Detail Record |
| : |
| Last Entry Detail Record |
| Batch Control Record |
| File Control Record |
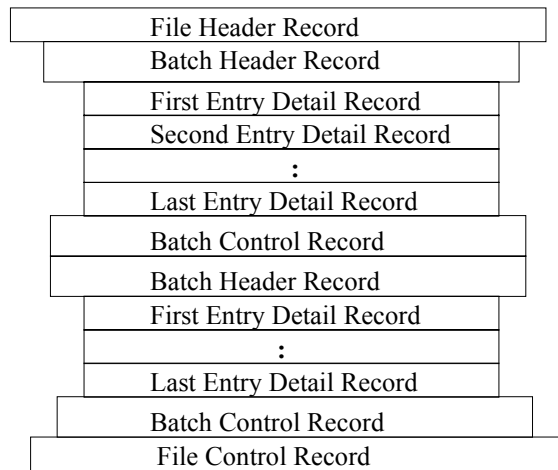
NACHA Format (continued)

Identification of ACH Items on Receivers' Bank Statement
The following fields are considered "descriptive" fields and may be printed on receiver's account statement exactly as provided by your company in your ACH origination file. The determination of what is printed on the receiver's account statement varies by Receiving Financial Institution.

Field Name	Location on ACH File	Record Field	Positions	Number of Characters
Company Name	Batch Header	5	05-20	16
Company Entry Description	Batch Header	5	54-63	10
Company Descriptive Date	Batch Header	5	64-69	6
Individual Identification	Entry Detail	6	40-54	15

NACHA Record Format
The following pages outline the ACH record formats. The File Header and File Control records act as the outermost envelope of an ACH transaction. The Batch Header and Batch Control records act as an inner envelope combining similar entries. Please note that when the field inclusion requirements are R=Required or M=Mandatory, these fields must be filled-in.

File Header Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Creation Date	File Creation Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Immediate Destination Name	Immediate Origin Name	Refer-ence Code
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	'1'	'01'	b071000505	NNNNNNNNNN	YYMMDD	HHMM	Upper Case A-Z Numeric 0-9	'094'	'10'	'1'	LaSalle Bank N.A.	Your Company Name	Alpha-Numeric
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94

Field Name — **Entry Information**

1. Record Type Code — The code identifying the File Header Record is 1.

2. Priority Code — The lower the number, the higher processing priority. Currently, only 01 is used.

3. Immediate Destination — LaSalle Bank N.A. or Standard Federal Bank's transit routing number preceded by a blank. (071000505 for LaSalle and 072000805 for Standard Federal)

4. Immediate Origin — Your 10-digit company number. The use of an IRS Federal Tax Identification Number as a company identification is recommended. Otherwise, ABN AMRO will create a unique number for your company

5. File Creation Date — The date you created the input file.

6. File Creation Time — Time of day you created the input file. This field is used to distinguish between input files if you submit more than one per day.

7. File ID Modifier — Code to distinguish among multiple input files. Label the first (or only) file "A", and continue in sequence (A-Z). If more than one file is delivered, they must have different modifiers.

Field Name — **Entry Information**

8. Record Size — Number of bytes per record. Enter '094.'

9. Blocking Factor — Block at 10.

10. Format code — Currently there is only one code. Enter 1.

11. Immediate Destination Name — Enter LaSalle Bank or Standard Federal Bank

12. Immediate Origin Name — Your company's name, up to 23 characters.

13. Reference Code — Optional field you may use to describe input file for internal accounting purposes.

Batch Header Record

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'	NNN	Alpha-Numeric	Alpha-Numeric	NNNNNNNNNN	Alpha	Alpha-Numeric	Alpha-Numeric	YYMMDD	Blanks	'1'	07100050	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

Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 5.
2. Service Class Code	Identifies the type of entries in the batch: 200 - ACH Entries Mixed Debits and Credits 220 - ACH Credits Only 225 - ACH Debits Only
3. Company Name	Your company name, up to 16 characters. This name may appear on the receivers' statements prepared by the Receiving Financial Institution.
4. Discretionary Data	For your company's internal use, if desired. No specific format is required.
5. Company Identification	Your 10-digit company number. Identical to the number in field 4 of the File Header Record, unless multiple companies/divisions are provided in one transmission.
6. Standard Entry Class	Identifies the entries in the batch. Common standard entry class codes are PPD (Prearranged Payments and Deposit entries) for consumer items, CCD (Cash Concentration and Disbursement entries), CTX (Corporate Trade Exchange entries) for corporate transactions, TEL (Telephone initiated entries), and WEB (Authorization received via the Internet).
7. Company Entry Description	Your description of the transaction. This may be printed on the receivers' bank statement by the Receiving Financial Institution. (i.e. Payroll)
8. Company Descriptive Date	The date you choose to identify the transactions. This date may be printed on the participants' bank statement by the Receiving Financial Institution.
9. Effective Entry Date	Date transactions are to be posted to the participants' account.
10. Reserved	Leave this field blank.
11. Originator Status Code	Enter "1". This identifies LaSalle/Standard Federal as a depository financial institution, which is bound by the rules of the ACH.
12. Originating Financial Institution	Enter LaSalle's routing transit number 07100050, or Standard Federal's transit routing number of 07200080.
13. Batch Number	Number batches sequentially.

PPD Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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 — **Entry Information**

1. Record Type Code — The code identifying an Entry Detail Record is 6.

2. Transaction Code — Two digit code identifying the account type at the receiving financial institution:
22 - Deposit destined for a Checking Account
23 - Prenotification for a checking credit
24 - Zero dollar with remittance into Checking Account
27 - Debit destined for a Checking Account
28 - Prenotification for a checking debit
29 - Zero dollar with remittance into Checking Account
32 - Deposit destined for a Savings Account
33 - Prenotification for a savings credit
34 - Zero dollar with remittance into Savings Account
37 - Debit destined for a Savings Account
38 - Prenotification for a savings debit
39 - Zero dollar with remittance into Savings Account

3. Receiving DFI Identification — Transit routing number of the receiver's financial institution.

4. Check Digit — The ninth digits of the receiving financial institutions transit routing number.

Field Name — **Entry Information**

5. DFI Account Number — Receiver's account number at their financial institution. Left justify.

6. Amount — Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

7. Individual Identification Number — Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

8. Individual Name — Name of receiver.

9. Discretionary Data — For your company's internal use if desired. No specific format is required.

10. Addenda Record Indicator — If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

11. Trace Number — The Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

CCD Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Identification Number	Receiving Company Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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   **Entry Information**

1. Record Type Code — The code identifying an Entry Detail Record is 6.

2. Transaction Code — Two digit code identifying the account type at the receiving financial institution:
22 - Deposit destined for a Checking Account
23 - Prenotification for a checking credit
24 - Zero dollar with remittance into a Checking Account
27 - Debit destined for a Checking Account
28 - Prenotification for a checking debit
29 - Zero dollar with remittance into a Checking Account
32 - Deposit destined for a Savings Account
33 - Prenotification for a savings credit
34 - Zero dollar with remittance into a Savings Account
37 - Debit destined for a Savings Account
38 - Prenotification for a Savings debit
39 - Zero dollar with remittance into a Savings Account

3. Receiving DFI Identification — Transit routing number of the receiver's financial institution.

4. Check Digit — The ninth digit of the receiving financial institution's transit routing number.

Field Name   **Entry Information**

5. DFI Account Number — Receiver's account number at their financial institution. Left justify.

6. Amount — Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

7. Identification Number — Receiver's identification number.

8. Receiving Company Name — Name of receiver.

9. Discretionary Data — For your company's internal use if desired. No specific format is required.

10. Addenda Record Indicator — If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

11. Trace Number — The Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

TEL Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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 — **Entry Information**

1. Record Type Code
The code identifying an Entry Detail Record is 6.

2. Transaction Code
Two digit code identifying the account type at the receiving financial institution:
22 - Deposit destined for a Checking Account
23 - Prenotification for a checking credit
24 - Zero dollar with remittance into Checking Account
27 - Debit destined for a Checking Account
28 - Prenotification for a checking debit
29 - Zero dollar with remittance into Checking Account
32 - Deposit destined for a Savings Account
33 - Prenotification for a savings credit
34 - Zero dollar with remittance into Savings Account
37 - Debit destined for a Savings Account
38 - Prenotification for a savings debit
39 - Zero dollar with remittance into Savings Account

3. Receiving DFI Identification
Transit routing number of the receiver's financial institution.

4. Check Digit
The ninth digits of the receiving financial institutions transit routing number.

Field Name — **Entry Information**

5. DFI Account Number
Receiver's account number at their financial institution. Left justify.

6. Amount
Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

7. Individual Identification Number
Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

8. Individual Name
Name of receiver.

9. Discretionary Data
For your company's internal use if desired. No specific format is required.

10. Addenda Record Indicator
If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

11. Trace Number
The Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

WEB Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Payment Type Code	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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 — **Entry Information**

1. Record Type Code — The code identifying an Entry Detail Record is 6.

2. Transaction Code — Two digit code identifying the account type at the receiving financial institution:
22 - Deposit destined for a Checking Account
23 - Prenotification for a checking credit
24 - Zero dollar with remittance into Checking Account
27 - Debit destined for a Checking Account
28 - Prenotification for a checking debit
29 - Zero dollar with remittance into Checking Account
32 - Deposit destined for a Savings Account
33 - Prenotification for a savings credit
34 - Zero dollar with remittance into Savings Account
37 - Debit destined for a Savings Account
38 - Prenotification for a savings debit
39 - Zero dollar with remittance into Savings Account

3. Receiving DFI Identification — Transit routing number of the receiver's financial institution.

4. Check Digit — The ninth digits of the receiving financial institutions transit routing number.

Field Name — **Entry Information**

5. DFI Account Number — Receiver's account number at their financial institution. Left justify.

6. Amount — Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

7. Individual Identification Number — Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

8. Individual Name — Name of receiver.

9. Payment Type Code — Input 'R' for recurring payments, and 'S' for a single-entry payment.

10. Addenda Record Indicator — If there is no addenda accompanying this transaction enter "0". If addenda are accompanying the transaction enter "1".

11. Trace Number — The Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

CCD Addenda Record

Field	1	2	3	4	5
Data Element 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'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name

Entry Information

1. Record Type Code   The code identifying an Addenda Record is 7.

2. Addenda Type Code   Two digit code identifying the type of information contained in the addenda record:
02 - Used for the POS, MTE and SHR standard entry classes. The Addenda information is used for terminal location information.
05 - Used for CCD, CTX and PPD standard entry classes. The Addenda information contains additional payment related information.
98 - Used for Notification of Change entries. The addenda record contains the correct information.
99 - Used for Return Entries.

Field Name

Entry Information

3. Payment Related Information   This field contains additional information associated with the payment. The information can be human readable or in ANSI format.

4. Addenda Sequence Number   This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1."

5. Entry Detail Sequence Number   This number is the same as the last seven digits of the trace number of the related Entry Detail record.

CTX Entry Detail Record

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	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$cc	Alpha-Numeric	Numeric	Alpha-Numeric	Blank	Alpha-Numeric	Numeric	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

Field Name / **Entry Information**

1. Record Type Code — The code identifying an Entry Detail Record is 6.

2. Transaction Code — Two digit code identifying the account type at the receiving financial institution:
22 - Deposit destined for a Checking Account
23 - Prenotification for a checking credit
24 - Zero dollar with remittance into a Checking Account
27 - Debit destined for a Checking Account
28 - Prenotification for a checking debit
29 - Zero dollar with remittance into a Checking Account
32 - Deposit destined for a Savings Account
33 - Prenotification for a savings credit
34 - Zero dollar with remittance into a Savings Account
37 - Debit destined for a Savings Account
38 - Prenotification for a Savings debit
39 - Zero dollar with remittance into a Savings Account

3. Receiving DFI Identification — Transit routing number of the receiver's financial institution.

4. Check Digit — The ninth digit of the receiving financial institution's transit routing number.

Field Name / **Entry Information**

5. DFI Account Number — Receiver's account number at their financial institution. Left justify.

6. Amount — Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

7. Identification Number — Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

8. Number of Addenda Records — The number of addenda records accompanying the CTX entry detail record.

9. Receiving Company Name / ID Number — Name of receiver.

10. Reserved — Leave blank.

11. Discretionary Data — For your company's internal use if desired. No specific format is required.

12. Addenda Record Indicator — If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

13. Trace Number — LaSalle will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

CTX Addenda Record

Field	1	2	3	4	5
Data Element 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'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type	The code identifying an Addenda Record is 7.	3. Payment Related Information	This field contains additional information associated with the payment. The information can be in either ANSI or UN/EDIFACT format.
2. Addenda Type Code	Two digit code identifying the type of information contained in the addenda record: 02 - Used for the POS, MTE and SHR standard entry classes. The Addenda information is used for terminal location information. 05 - Used for CCD, CTX and PPD standard entry classes. The Addenda information contains additional payment related information. 98 - Used for Notification of Change entries. The addenda record contains the correct information. 99 - Used for Return Entries.	4. Addenda Sequence Number	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1."
		5. Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

Batch Control Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Service Class Code	Entry / Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
Field Inclusion Requirements	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	$$$$$$$$$cc	$$$$$$$$$cc	NNNNNNNNNN	Blank	Blank	TTTTAAAA	Numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Control Record is 8.	7. Company Identification.	This should match the company identification number used in the corresponding batch header record, field 5.
2. Service Class Code	Identifies the type of entries in the batch: 200 - ACH Entries Mixed Debits and Credits 220 - ACH Credits Only 225 - ACH Debits Only	8. Message Authentication Code	This is an optional field. Please leave this field blank.
3. Entry / Addenda Count	Total number of entry detail and addenda records processed within the batch. This field requires six positions; right justify and use leading zeros.	9. Reserved	This field is reserved for Federal Reserve use. Please leave this field blank.
4. Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.	10. Originating Financial Institution ID	Enter LaSalle's routing number 07100050, or Standard Federal's transit routing number of 07200080.
5. Total Debit Entry Dollar Amount	Dollar totals of debit entries within the batch. If none, zero fill the field.	11. Batch Number	Number of the batch associated with this control record.
6. Total Credit Entry Dollar Amount	Dollar totals of credit entries within the batch. If none, zero fill the field.		

File Control Record

Field	1	2	3	4	5	6	7	8
Data Element Name	Record Type Code	Batch Count	Block Count	Entry / Addenda Count	Entry Hash	Total Debit Entry Dollar Amount in File	Total Credit Entry Dollar Amount in File	Reserved
Field Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	$$$$$$$$$$cc	$$$$$$$$$$cc	Blank
Length	1	6	6	8	10	12	12	39
Position	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

Field Name	**Entry Information**	**Field Name**	**Entry Information**
1. Record Type Code	The code for the File Control Record is 9.	5. Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.
2. Batch Count	The total number of batch header records in the file.	6. Total Debit Entry Dollar Amount in File	Dollar totals of debit entries within the file. If none, zero fill the field.
3. Block Count	The total number of physical blocks on the file, including the File Header and File Control records.	7. Total Credit Entry Dollar Amount in File	Dollar totals of credit entries within the file. If none, zero fill the field.
4. Entry / Addenda Count	Total number of entry detail and addenda records on the file.	8. Reserved	Leave this field blank.