NACHA ISO 20022 Credit Transaction Guide to Mapping U.S. ACH File Formats – CCD, CTX, PPD and Outbound IAT

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# Overview

NACHA aims to provide guidance on the use of ISO 20022 applied to U.S. ACH formats. This document describes and references NACHA’s recommended interpretations and guidelines to follow when mapping the ISO 20022 payment initiation message to U.S. ACH Standard Entry Class Codes: CCD, CTX, PPD, and *Outbound* IAT.

The format of the file to be used to submit Payment Instructions is part of the Payment Initiation (PAIN) suite. For credit transactions, the specific format is called pain.001. The version recommended by NACHA for use of these formats is pain.001.001.03 in alignment with the Single Euro Payment Area (SEPA) implementation guideline put forth by the European Payments Council (EPC) and the current and future trend in global adoptions of ISO 20022 standards. With this, NACHA desires to maximize global interoperability for U.S. based companies.

This document should be read alongside the NACHA pain.001 ISO 20022 Mapping Spreadsheet, which offers the full set of data elements and sub elements in the pain.001 XML file. Knowledge of XML and NACHA rules and formats is recommended to interpret this document.

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**This guide is intended for educational purposes only and does not constitute legal advice. It may be updated as the needs of the industry evolve. Users are encouraged to periodically ensure they have the most current version.**

# Payment Initiation (pain.001) Credit Transfer File Structure and Content

## Parties of the Transaction

The ISO concepts of different parties are described in the table below.

|  |  |  |
| --- | --- | --- |
| **ISO 20022 Participant** | **Synonym** | **Description** |
| Initiating Party | Originator | Party sending the payment information. This may be the payer itself, an agent, or the parent company shared service center |
| Invoicee | Originator | Party which received the Invoice (when that party is different from the Debtor or Ultimate Debtor) |
| Debtor | Originator  Ordering Party / Buyer | Party that owes an amount of money to the (ultimate) creditor and whose account is debited with the payment |
| Ultimate Debtor | Ultimate Payer | Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different from the payer |
| Message Recipient | Receiver / Beneficiary | Receiver of the payment message |
| Invoicer | Receiver / Beneficiary | The party that issued the invoice (when that party is different from the Creditor or Ultimate Creditor) |
| Creditor | Receiver / Beneficiary | Party to which an amount of money is due and whose account is credited with the payment |
| Ultimate Creditor | Ultimate Beneficiary | Party which is the ultimate beneficiary of the payment. For example, when payment is made to an account of a financing company, but the ultimate beneficiary is the customer of the financing company |
| Debtor agent | Bank (Originating Bank, Originator’s Bank, Payer’s Bank) | Party is the Bank of the Payer |
| Creditor agent | Bank (Beneficiary’s Bank, Seller’s Bank) | Party is the Bank of the Beneficiary |
| Forwarding agent | Bank | Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution |

## Scenario

The purpose of this section is to provide the entire chain of electronic information exchange between the Debtor, the Debtor’s Agent, the Creditor’s Agent and the Creditor. The high level process flow is illustrated below.

**Figure 1: ISO 20022 Payment Process Flows**



1. The Debtor (Originator) receives an invoice for a purchase that they made.
2. The Debtor creates the payment instruction, a Credit Transfer Initiation (pain.001) file that is sent to the Financial Institution, the Debtor Agent (or ODFI).
3. The Debtor Agent validates the message and sends a Payment Status Report (pain.002) notifying the Debtor if the file is accepted or rejected.
4. The information included in every single payment is validated against each payment system and the Debtor Agent sends a Payment Status Report (pain.002) reporting rejected payments to the Debtor, if any.
5. Once a file is transmitted via the clearing house to the Creditor Agent (or RDFI), the Debtor Agent will send a Debit Notification report (camt.054) to the Debtor reporting executed payments.
6. The Creditor Agent sends a Credit Notification report (camt.054) to the Creditor reporting incoming payments.
7. Debtor Agent and/or Creditor Agent sends an Interim Account Report (camt.052) to the Debtor and/or Creditor.
8. Debtor Agent and/or Creditor Agent sends an Account Statement (camt.053) to the Debtor and/or Creditor.

Note that this document is limited to pain.001 message transactions and does not address pain.002 or the camt messages described above.

## pain.001 XML Payment Message File Structure

A file must contain a single Document (Envelope), which has a single XML message. The structure of the *Payment Initiation* message is composed of three building blocks: Group Header, Payment Information, and Credit Transfer Transaction Information illustrated in the following diagram.

**Figure 2: pain.001 XML File Structure**



The message may contain several Payment Information parts to which one or several Credit Transfer Transaction Information parts are included.

### The Group Header

The **Group Header** is mandatory and must be present once.It is the set of characteristics shared by all individual transactions included in the message, and used to identify the file. It contains the common identifying elements: Message Identification, Creation Date and Time, Authorisation, Number of Transactions, Control Sum, Initiating Party, and Forwarding Agent.

### Payment Information

The **Payment Information** is mandatory and can be present more than once. It provides the set of details of the message between the (ultimate) debtor and the (ultimate) creditor. It also represents a logical grouping of payments. The information can include such elements as Debtor, Debtor Account, Payment Type Information, Payment Method, and Requested Execution Date for the transactions contained in the block.

### Credit Transfer Transaction Information

**Credit Transfer Transaction Information** is part of the Payment Information, is mandatory, and can be repetitive. It represents the actual payments to be made and contains information related to the credit side of the transaction, such as Creditor (Receiver), Creditor Agent (Receiver’s Bank) and Remittance Information.

### Remittance Information

The optional **Remittance Information** can be repetitive when used to provide additional structured or unstructured remittance information to support the bundling of invoices and credit notes to one payment.

It should be noted that this Guide offers documentation for remittance information, including the future support of CCD addenda. Given that state agencies today do not accept XML data, NACHA does not support the transmission of XML messages for CCD+ or other SEC Codes at this time. However, this information has been included in preparation for when markets evolve.

Please refer to the Remittance section (Part 4) of this document for more detailed information on how to handle remittance information for the different SEC Codes.

## U.S. ACH Payments

Today it is not possible to transmit ISO 20022 XML files through the U.S. clearing systems (Operators). As such, U.S. financial institutions that receive ISO 20022 XML-based files must translate these to NACHA file formats. The financial institutions that translate the ISO 20022 payment instruction files feed into an existing process flow. It is general practice for the banks to populate standard “formatting” fields (e.g., record type codes, record size, etc. highlighted in Part 3 of this document) based on the *NACHA Operating Rules*. All customer-specific information is populated from the XML file or Setup process. Otherwise, the fields are being populated during the creation of the NACHA file by the ODFI system (e.g., Entry Hash, Entry/Addenda Count) based on accepted transactions.

It is important to be aware of possible overpopulation in an XML message and to send more information than that may be relevant. We recommend corporations and financial institutions work closely together to test and validate the ISO 20022 XML files as well as determine how to handle potential extraneous information.

**Figure 3: U.S. ACH Credit Entry Process Flow**



As multiple payment types such as wires, ACH, and checks may be transmitted within a credit transfer payment instruction (pain.001) file, for U.S. ACH payments, it is important to take note of the guidance outlined in the following.

## Examples of U.S. ACH Payments

**Example 1: File Header Record “1”**

Immediate Origin (10-digit company number assigned by bank e.g., Tax ID): 1234567891

File Creation Date: February 14, 2015

File Creation Time: 11:35

Immediate Origin Name (Originator): ABC Company

**Figure 4: NACHA File Format**

1 2 3 4 5 6 7 8 9

1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234

**Example Data**

101 987654321123456789115021411351094101USA BANK ABC Company

**XML File Format**

The 10-digit U.S. company number assigned by the financial institution may be further defined by including the identification of the scheme name such as Tax ID or Employer Identification Number. However, this is not required. Note that other details of the record file are left out of this example.

|  |  |
| --- | --- |
| **Group Header** | **XML Message** |
|  | <?xml version="1.0" encoding="UTF-8"?>  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">  <CstmrCdtTrfInitn> |
| File Creation Date + File Creation Time  Immediate Origin Name  Immediate Origin | <GrpHdr>  <CreDtTm>2015-02-14T11:35:01</CreDtTm>  <InitgPty>  <Nm>ABC Company</Nm>  <Id>  <OrgId>  <Othr>  <Id>1234567891</Id>  <SchmeNm>  <Cd>TXID</Cd>  </SchmeNm>  </Othr>  </OrgId>  </Id>  </InitgPty>  </GrpHdr> |

**Example 2: Company / Batch Header Record “5”**

Company Name: ABHC CLM PMT CR

Company Identification (10-digit company number assigned by bank): 1234567891

Originating DFI Identification (Originating transit routing number): 987654321

Standard Entry Class Code: CCD

Company Entry Description: HCCLAIMPMT

Effective Entry Date: February 19, 2015

**Figure 5: NACHA File Format**

1 2 3 4 5 6 7 8 9

12345678901234567890123456789012345678901234567890123456789012345678901234567890012345678901234

**Example Data**

5200ABHC CLM PMT CR 1234567891CCDHCCLAIMPMT 1502190001987654320000014

**XML File Format**

The payment method should be set to “TRF” for credit transactions and Service Level to “NURG,” or non-urgent payment. Additionally, the local instrument code is used to identify the Standard Entry Class Code. In U.S. ACH transactions, a routing number or ABA consisting of 9 digits is mandatory. The ABA corresponds to the clearing number, and is used to identify the correct agent (or bank). As such, “USABA” must be entered before the ABA. Note that other details of the record file are left out of this example.

|  |  |
| --- | --- |
| **Payment Information Block** | **XML Message** |
| Non-Urgent / ACH payment  NACHA SEC Code  Company Entry Description  Effective Entry Date  Company Name  Company Identification  Originating DFI Identification | <PmtInf>  <PmtInfId>011011</PmtInfId>  <PmtMtd>TRF</PmtMtd>  <PmtTpInf>  <SvcLvl>  <Cd>NURG</Cd>  </SvcLvl>  <LclInstrm>  <Cd>CCD</Cd>  </LclInstrm>  <CtgyPurp>  <Prtry> HCCLAIMPMT</Prtry>  </CtgyPurp>  </PmtTpInf>  <ReqdExctnDt>2015-02-19</ReqdExctnDt>  <Dbtr>  <Nm>ABHC CLM PMT CR</Nm>  <Id>  <OrgId>  <Othr>  <Id>1234567891</Id>  </Othr>  </OrgId>  </Id>  </Dbtr>  <DbtrAgt>  <FinInstnId>  <ClrSysMmbId>  <ClrSysId>  <Cd>USABA</Cd>  </ClrSysId>  <MmbId>987654321</MmbId>  </ClrSysMmbId>  <Nm>USA BANK</Nm>  </FinInstnId>  </DbtrAgt>  </PmtInf> |

**Example 3: Entry Detail Record “6”**

Receiving DFI Identification (RDFI bank transit routing number): 11100002

Check Digit: 5

DFI Account Number (receiver’s bank account number): 4854697999999

Amount: $100.00

Receiving Company Name: DoogieHowserFamilyPrac

Identification Number: HowserMD1234567

**Figure 6: NACHA File Format**

1 2 3 4 5 6 7 8 9

12345678901234567890123456789012345678901234567890123456789012345678901234567890012345678901234

**Example Data**

6221110000254854697999999 0000010000HowserMD1234567DoogieHowserFamilyPrac 1987654320000904

**XML File Format**

As previously noted, the ABA corresponds to the clearing number, and is used to identify the correct agent (or bank). As such, “USABA” must be entered before the ABA. The name of the creditor (receiver) can be entered with a maximum of 22 characters when making an ACH payment. The creditor account number (DFI account number) must be entered with 1-17 characters. Note that other details of the record file are left out of this example.

|  |  |
| --- | --- |
| **Credit Transfer Transaction Information** | **XML Message** |
| Identification Number  Amount  Receiving DFI Identification + Check Digit  Receiving Company Name  DFI Account Number | <CdtTrfTxInf>  <PmtId>  <EndToEndId>HowserMD1234567</EndToEndId>  </PmtId>  <Amt>  <InstdAmt Ccy = "USD">100.00</InstdAmt>  </Amt>  <CdtrAgt>  <FinInstnId>  <ClrSysMmbId>  <ClrSysId>  <Cd>USABA</Cd>  </ClrSysId>  <MmbId>111000025</MmbId>  </ClrSysMmbId>  <Nm>AMERICA BANK</Nm>  <PstlAdr>  <Ctry>US</Ctry>  <PstlAdr>  </FinInstnId>  </CdtrAgt>  <Cdtr>  <Nm>DoogieHowserFamilyPrac</Nm>  </Cdtr>  <CdtrAcct>  <Id>  <Othr>  <Id>4854697999999</Id>  </Othr>  </Id>  </CdtrAcct>  </CdtTrfTxInf> |

## ISO File Format Table

The payment initiation credit transfer message is described in the following table and shows how these blocks are to be coded within the actual XML file. Mandatory ISO 20022 fields and key data elements required to map to NACHA file formats are highlighted. Please pay attention to the column "Maps to NACHA Format Field" when implementing support for credit transfer files for the U.S. market. Failure to provide files that meet the specifications outlined may result in files and/or transactions being rejected.

Note that not all elements have been repeated in this document and should be taken into account where applicable in bank specific criteria.

The column headings used in the table are described below:

* **ISO Index:** index used in the official ISO 20022 XML Message Definition Report (www.iso20022.org)
* **ISO Field Name:** name and abbreviation for a data element
* **Tag Level:** specifies the tag depth of the ISO field name within the document represented by a ‘+’. For example:

‘+’ would represent a Parent Element

‘++’ would represent the Child Element of the previous Parent Element

|  |  |
| --- | --- |
| + | <> |
| ++ | <>  <> |
| +++ | <>  <>  <> |

G DTH TAG STRUCTURE

Note that where optional tags that have not been populated, the tag should be omitted from the file along with its parent tag. Also, “empty tag” implies a choice component.

* **Description**: explanation for the message item
* **Mult:** is short for multiple, identifying the number of occurrences of an element

[1..1] = mandatory, only one occurrence

[1..n] = mandatory and repetitive

[0..1] = optional, only one occurrence

[0..n] = optional and repetitive

{Or ... Or} indicates a choice of elements

* **Type:** identifies data type and size
* **M or O**: specifies whether each tag and data element is mandatory or optional

**Mandatory Fields** – fields must be populated or the batch will be rejected

**Optional Fields** – Originator to decide if this field needs to be populated

**Payment Information (Batch) / Transaction Level** – There are a number of optional fields that may be populated at the payment level or the transaction level. It is recommended that they are populated at the payment information level if being used.

* **Maps to NACHA Format Field:** specifies whether each tag and data element is applicable to NACHA SEC Code CCD, CTX, PPD, or Outbound IAT
* **Mapping Guide:** For a number of fields, please pay attention to the Usage Rules that must be followed when implementing pain.001 credit transactions files sent in the U.S. These are outlined throughout the document.

### The Group Header

Group Header contains the identification information of the payment message.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **XML Declaration** | | | | |
| **ISO Field Name** | **Content Description** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| <?xml version=”1.0” encoding=”UTF-8”?>  <Document xmlns=”urn:iso:std:iso:20022:tech:xsd:PAIN.001.001.03”  xmlns:xsi=”http://www.w3.org/2001/XMLSchema-instance”> | This tag must always be placed before the group header tag | M |  | The XML header must follow the recommendation from <http://www.iso20022.org> beginning with the Declaration outlined |
| Customer Credit Transfer Initiation <CstmrCdtTrfInitn> | This tag must always be placed before the group header tag | M |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Group Header Block** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 1.0 | Group Header  <GrpHdr> | + | Set of characteristics shared by all individual transactions included in the message  Empty tag | [1..1] |  | M |  |  |
| 1.1 | Message Identification <MsgId> | ++ | Unique identification, as assigned by the initiating party, and sent to the next party in the chain to unambiguously identify the message  *Note: This ID cannot be reused on future files* | [1..1] | Max35Text | M |  |  |
| 1.2 | Creation Date Time <CreDtTm> | ++ | Date and time that the file was created  YYYY-MM-DDThh:mm:ss | [1..1] | ISODateTime | M | 1. ALL, File Header Record, File Creation Date (Record 1, Field 5) 2. File Header Record, File Creation Time (Record 1, Field 6) | Creation Date Time must be split from the aggregate ISO data element into File Creation Date and File Creation Time fields respectively |
| **Group Header Block** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 1.6 | Number of Transactions <NbOfTxs> | ++ | Total number of individual transactions contained in the file | [1..1] | Max15 NumericText | M |  | If no other payment type included in the file and all transactions are accepted, would equal the Entry Count (All “6” records) |
| 1.7 | Control Sum  <CtrlSum> | ++ | Total of all individual amounts included in the file  (sum of *Instructed Amount*) | [0..1] | Quantity  [Decimal Number] | O |  | If no other payment type included in the file and all transactions are accepted, would equal Total Credit Entry Dollar Amount in File |
| **Initiating Party** | | | | | | | | |
| 1.8 | Initiating Party  <InitgPty> | ++ | Initiating Party of payment message  Empty tag | [1..1] |  | M |  | Usage rule: Name or Identification or both must be present |
| 9.1.0 | Name  <Nm> | +++ | Name of the Initiating Party | [0..1] | Max140Text | O | ALL, File Header Record, Immediate Origin Name (Record 1, Field 12) | Map the first 23 characters from ISO Initiating Party Name to Immediate Origin Name including spaces |
| **Identification** | | | | | | | | |
| 9.1.12 | Identification  <Id> | +++ | Unique and unambiguous way of identifying an organisation or an individual person  Empty tag | [0..1] |  | O |  |  |
| 9.1.13  {OR | Organisation Identification  <OrgId> | ++++ | Unique an unambiguous way of identifying an organisation  Empty tag | [1..1] |  | M |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Group Header Block** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 9.1.14 | BIC Or BEI  <BICOrBEI> | +++++ | Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) | [0..1] | Identifier | O |  | Usage Rule: If <Othr> is populated, <BICOrBEI> should not be populated |
| 9.1.15 | Other  <Othr> | +++++ | Unique identification of an organisation, as assigned by an institution, using an identification scheme  Empty tag | [0..n] |  | O |  |  |
| 9.1.16 | Identification  <Id> | ++++++ | Identification assigned by an institution | [1..1] | Max35Text | M | ALL, File Header Record, Immediate Origin (Record 1, Field 4) | 10-digit company number assigned by bank typically 9-digit tax ID preceded by "1" |
| 9.1.17 | Scheme Name  <SchmeNm> | ++++++ | Name of the identification scheme  Empty tag | [0..1] |  | O |  |  |
| 9.1.18  {OR | Code  <Cd> | +++++++ | Name of the identification scheme, in a coded form as published in an external list | [1..1] | Code | M |  | May include as part of File Header Record, Immediate Origin (Record 1, Field 4)  Set to: (Examples):  “TXID” for Tax Identification Number  “CUST” Customer Identification Number  or other Code from External Code List |
| 9.1.19  OR} | Proprietary  <Prtry> | +++++++ | Name of the identification scheme, in a free text form | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| 9.1.21  OR} | Private Identification <PrvtId> | ++++ | Identification of a private person  Empty tag | [1..1] |  | M |  | Usage Rule: If <OrgId> is populated,  <PrvtId> should not be populated |

### Payment Information

Payment Information contains elements related to the debit side of the transaction. The information is common to all the credit transfers attached to this Payment Information.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Payment Information Block – This can occur multiple times** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.0 | Payment Information  <PmtInf> | + | Set of characteristics that applies to the debit side of the payment transactions included in the credit transfer initiation  Empty tag | [1..n] |  | M |  |  |
| 2.1 | Payment Information Identification  <PmtInfId> | ++ | Originator’s unique identifier of the batch of transactions | [1..1] | Max35Text | M | 1. For CCD, PPD and CTX, Batch Header Record, Batch Number (Record 5, Field 13) 2. For IAT, Batch Header Record, Batch Number (Record 5, Field 17) 3. For ALL, Batch Control Record, Batch Number (Record 8, Field 11) | Originator assigns batch numbers in ascending order within each file  May vary by bank and set by ODFI system |
| 2.2 | Payment Method <PmtMtd> | ++ | Specifies the means of payment that will be used to move the amount of money | [1..1] | Code | M |  | Set to “TRF” for Credit Transfers |
| 2.4 | Number Of Transactions <NbOfTxs> | ++ | Total number of individual transactions contained in the message | [0..1] | Max15 NumericTex | O |  | If all transactions are accepted would equal to the Entry Count in the batch (All “6” records) |
| 2.5 | Control Sum <CtrlSum> | ++ | Total of all individual amounts included  in the batch  (sum of *Instructed Amount*) | [0..1] | Quantity  [Decimal Number] | O |  | If all transactions are accepted, would equal Total Credit Entry Dollar Amount in the batch |

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| **Payment Information Block – This can occur multiple times** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| **Payment Type Information** | | | | | | | | |
| 2.6 | Payment Type Information <PmtTpInf> | ++ | Set of elements that further specifies the type of transaction  Empty tag | [0..1] |  | O |  |  |
| 2.8 | Service Level  <SvcLvl> | +++ | Agreement under which or rules under which the transaction should be processed  Empty tag | [0..1] |  | O |  |  |
| 2.9  {OR | Code  <Cd> | ++++ | Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list | [1..1] | Code | M |  | Set to “NURG” for payment executed as non-urgent payment |
| 2.10  OR} | Proprietary  <Prtry> | ++++ | Specifies a pre-agreed service or level of service between the parties, as a proprietary code | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| 2.11 | Local Instrument <LclInstrm> | +++ | User community specific instrument  Empty tag | [0..1] |  | O |  |  |
| 2.12  {OR | Code  <Cd> | ++++ | Specifies the local instrument as published in an external local instrument code list | [1..1] | Code | M | 1. For CCD , PPD and CTX, Batch Header Record, Standard Entry Class Code (Record 5, Field 6)  2. For IAT, Batch Header Record, Standard Entry Class Code (Record 5, Field 9) | 1. For CCD/CCD+, set Local Instrument Code value to "CCD"   For PPD/PPD+, set Local Instrument Code value to "PPD"  For CTX, set Local Instrument Code value to " CTX"   1. For IAT, set Local Instrument Code value to " IAT" |
| 2.13  OR} | Proprietary  <Prtry> | ++++ | Specifies the local instrument as a  proprietary code | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |

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| **Payment Information Block – This can occur multiple times** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.14 | Category Purpose <CtgyPurp> | +++ | Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party  to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain  Empty tag | [0..1] |  | O |  |  |
| 2.15  {OR | Code  <Cd> | ++++ | Category purpose, as published in an external category purpose code list | [1..1] | Code | M |  | Usage Rule: If <Prtry> is populated, <Cd> should not be populated |
| 2.16  OR} | Proprietary  <Prtry> | ++++ | Category purpose, in a proprietary form | [1..1] | Max35Text | M | 1. For CCD, PPD and CTX, Batch Header Record, Company Entry Description (Record 5, Field 7) 2. For IAT, Batch Header Record, Company Entry Description (Record 5, Field 10) | Field used by the originator to describe the transaction for the receiver e.g. PAYROLL or TRADE PAY  Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible |
| 2.17 | Requested Execution Date <ReqdExctnDt> | ++ | Date the payee/beneficiary is to receive the payment  YYYY-MM-DD | [1..1] | ISODate | M | 1. For CCD, PPD and CTX, Batch Header Record, Effective Entry Date (Record 5, Field 9) 2. For IAT, Batch Header Record, Effective Entry Date (Record 5, Field 13) |  |
| **Payment Information Block – This can occur multiple times** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.19 | Debtor  <Dbtr> | ++ | Party that owes an amount of money to the (ultimate) creditor  Empty tag | [1..1] |  | M |  |  |
| 9.1.0 | Name  <Nm> | +++ | Name of the payer/originator | [0..1] | Max140Text | M | 1. For CCD, PPD & CTX, Batch Header Record, Company Name (Record 5, Field 3) 2. For IAT, Second IAT Addenda Record, Originator Name (Record 7, Field 3) | 1. Map the first 16 characters from ISO Debtor Name to the company name for CCD, PPD & CTX 2. Map the first 35 characters from ISO Debtor Name to the company name for IAT (For *3rd party* payment i.e., payment on behalf of, map to <UltimateDebtor> <Name>) |
| 9.1.1 | Postal Address <PstlAdr> | +++ | Information that locates and identifies a specific address, as defined by postal services  Empty tag | [0..1] |  | O |  | Usage Rule: Preference by following order:  1. Use only structured address  2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name)  3. Use only Address Line, up to 7 lines  NOTE: PO Box and c/o address should only appear in Address Line  For *3rd party* payment i.e., payment on behalf of, address information map to <UltimateDebtor> fields |
| 9.1.2 | Address Type  <AdrTp> | ++++ | Identifies the nature of the postal address | [0..1] | Code | O |  |  |
| 9.1.3 | Department  <Dept> | ++++ | Identification of a division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 9.1.4 | Sub Department  <SubDept> | ++++ | Identification of a sub-division of a large organisation or building | [0..1] | Max70Text | O |  |  |

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| **Payment Information Block – This can occur multiple times within a file** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 9.1.5 | Street Name  <StrtNm> | ++++ | Name of a street or thoroughfare | [0..1] | Max70Text | O | For IAT, Second IAT Addenda Record, Originator Street Address (Record 7, Field 4) |  |
| 9.1.6 | Building Number  <BldgNb> | ++++ | Number that identifies the position of a building on a  street | [0..1] | Max16Text | O | For IAT, Second IAT Addenda Record, Originator Street Address (Record 7, Field 4) |  |
| 9.1.7 | Post Code  <PstCd> | ++++ | Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail | [0..1] | Max16Text | O | For IAT, Third IAT Addenda Record, Originator Country & Postal Code (Record 7, Field 4) |  |
| 9.1.8 | Town Name  <TwnNm> | ++++ | Name of a built-up area, with defined boundaries, and a local government | [0..1] | Max35Text | O | For IAT, Third IAT Addenda Record, Originator City & State/Province (Record 7, Field 3) |  |
| 9.1.9 | Country Sub Division  <CtrySubDvsn> | ++++ | Identifies a subdivision of a country e.g., state, region, country | [0..1] | Max35Text | O | For IAT, Third IAT Addenda Record, Originator City & State/Province (Record 7, Field 3) |  |
| 9.1.10 | Country  <Ctry> | ++++ | Nation with its own government | [0..1] | Code | O | For IAT, Third IAT Addenda Record, Originator Country & Postal Code (Record 7, Field 4) |  |
| 9.1.11 | Address Line  <AdrLine> | ++++ | Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text | [0..7] | Max70Text | O |  | May map to <AddressLine> for IAT, Second and Third Addenda Records in lieu of specific address fields |
| **Identification** | | | | | | | | |
| 9.1.12 | Identification  <Id> | +++ | Unique and unambiguous way of identifying an organisation or an individual person  Empty tag | [0..1] |  | O |  |  |

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| **Payment Information Block – This can occur multiple times within a file** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 9.1.13  {OR | Organisation Identification  <OrgId> | ++++ | Unique and unambiguous way to identify an organization  Empty tag | [1..1] |  |  |  |  |
| 9.1.14 | BIC Or BEI  <BICOrBEI> | ++++ | Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362  Banking (Banking telecommunication messages, Bank Identifier Codes) | [0..1] | Identifier | O |  | Usage Rule: If <Othr> is populated, <BICOrBEI> should not be populated |
| 9.1.15 | Other  <Othr> | +++++ | Unique identification of an organization as assigned by an institution, using an identification scheme  Empty Tag | [0..n] |  | O |  |  |
| 9.1.16 | Identification  <Id> | ++++++ | Identification assigned by an institution | [1..1] | Max35Text | M | 1. For CCD, PPD & CTX, Batch Header Record, Company Identification (Record 5, Field 5) 2. For IAT, Batch Header Record, Originator Identification (Record 5, Field 8) 3. For ALL, Batch Control Record, Company Identification (Record 8, Field 7) | 10-digit ID assigned by the bank |
| 9.1.17 | Scheme Name  <SchmeNm> | ++++++ | Name of the identification scheme  Empty tag | [0..1] |  | O |  |  |

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| **Payment Information Block – This can occur multiple times within a file** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 9.1.18  {OR | Code  <Cd> | +++++++ | Name of the identification scheme, in a coded form as published in an external list | [1..1] | Code | M |  | May include as part of CCD, PPD & CTX Batch Header Record, Company Identification (Record 5, Field 5); Batch Control Record, Company Identification (Record 8, Field 7); or as part of IAT Batch Header Record, Originator Identification (Record 5, Field 8)  Set to: (Examples):  “TXID” for Tax Identification Number  “CUST” Customer Identification Number  or other Code from External Code List |
| 9.1.19  OR} | Proprietary  <Prtry> | +++++++ | Name of the identification scheme, in a free text form | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| 9.1.21  OR} | Private Identification <PrvtId> | ++++ | Unique and unambiguous  identification of a private person, e.g., passport | [1..1] |  | M |  | Usage Rule: If <OrgId> is populated,  <PrvtId> should not be populated |
| 2.20 | Debtor Account  <DbtrAcct> | ++ | Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction  Empty tag | [1..1] |  | M |  |  |
| 1.1.11 | Currency  <Ccy> | +++ | Identification of the currency in which the account is held | [0..1] | Code | O | For IAT, Batch Header Record, ISO Originating Currency Code (Record 5, Field 11) | The 3-character Debtor Account Currency maps to the ISO Originating Currency Code e.g., “USD” |
| 2.21 | Debtor Agent <DbtrAgt> | ++ | Financial institution servicing an account for the debtor  Empty tag | [1..1] |  | M |  |  |

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| **Payment Information Block – This can occur multiple times within a file** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.0 | Financial Institution Identification <FinInstnId> | +++ | Unique and unambiguous identifier of a financial institution, as assigned under an internationally  recognised or proprietary identification scheme  Empty tag | [1..1] |  | M |  |  |
| 6.1.1 | BIC  <BIC> | ++++ | Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) | [0..1] | BICIdentifier | O |  | Usage Rule: Either <BIC> or <ClrSysMmbId> must be populated |
| 6.1.2 | Clearing System Member Identification  <ClrSysMmbId> | ++++ | Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.  Empty tag | [0..1] |  | O |  |  |
| 6.1.3 | Clearing System  Identification  <ClrSysId> | +++++ | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed  Empty tag | [0..1] |  | O |  |  |

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| **Payment Information Block – This can occur multiple times within a file** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.4  {OR | Code  <Cd> | +++++ | Specifies the Clearing System Member Identification as published in an external local instrument code list | [1..1] | Code | M | For IAT, Fourth IAT Addenda Record, Originating DFI Identification Number Qualifier (Record 7, Field 4) | Set to “USABA”  If <Cd> is present, set Originating DFI Identification Number Qualifier to “01” |
| 6.1.5  OR} | Proprietary  <Prtry> | +++++ | Specifies the Clearing System Member Identification, as a  proprietary code | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated,  <Prtry> should not be populated |
| 6.1.6 | Member Identification  <MmbId> | +++++ | Bank clearing code or transit routing number | [1..1] | Max35Text | M | 1. For ALL, File Header Record, Immediate Destination (Record 1, Field 3) 2. For CCD, PPD and CTX, Company Batch Header, Originating DFI   Identification (Record 5, Field 12)   1. For IAT, Company Batch Header, Originating DFI Identification (Record 5, Field 16) 2. For ALL, Batch/Control Record, Originating DFI Identification (Record 8, Field 10) 3. For IAT, Fourth IAT Addenda Record, Originating DFI Identification (Record 7, Field 5) | Originating DFI ABA or transit routing number assigned preceded by a blank space  2, 3, and 4 maps to the first 8 digits (drop the last or 9th digit) |

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| **Payment Information Block – This can occur multiple times within a file** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.7 | Name  <Nm> | ++++ | Identifies the bank processing the transaction | [0..1] | Max140Text | O | 1. For ALL, File Header Record, Immediate Destination Name (Record 1, Field 11) 2. For IAT, Fourth IAT Addenda Record, Originating DFI Name (Record 7, Field 3) | 1. Map the first 23 characters from ISO Debtor Agent Name to Immediate Destination Name 2. Map the first 35 characters from ISO Debtor Agent Name to Originating DFI Name |
| 6.1.8 | Postal Address <PstlAdr> | ++++ | Information that locates and identifies a specific address, as defined by postal services  Empty tag | [0..1] |  | O |  | Usage Rule: Preference by following order:  1. Use only structured address  2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name)  3. Use only Address Line, up to 7 lines  NOTE: PO Box and c/o address should only appear in Address Line |
| 6.1.9 | Address Type  <AdrTp> | +++++ | Identifies the nature of the postal address | [0..1] | Code | O |  |  |
| 6.1.10 | Department  <Dept> | +++++ | Identification of a division of a large organisation or  building | [0..1] | Max70Text | O |  |  |
| 6.1.11 | Sub Department  <SubDept> | +++++ | Identification of a sub-division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 6.1.12 | Street Name  <StrtNm> | +++++ | Name of a street or thoroughfare | [0..1] | Max70Text | O |  |  |

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| **Payment Information Block – This can occur multiple times within a file** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.13 | Building Number  <BldgNb> | +++++ | Number that identifies the position of a building on a  street | [0..1] | Max16Text | O |  |  |
| 6.1.14 | Post Code  <PstCd> | +++++ | Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail | [0..1] | Max16Text | O |  |  |
| 6.1.15 | Town Name  <TwnNm> | +++++ | Name of a built-up area, with defined boundaries, and a local government | [0..1] | Max35Text | O |  |  |
| 6.1.16 | Country Sub Division  <CtrySubDvsn> | +++++ | Identifies a subdivision of a country e.g., state, region, country | [0..1] | Max35Text | O |  |  |
| 6.1.17 | Country  <Ctry> | +++++ | Nation with its own government | [0..1] | Code | O | For IAT, Fourth IAT Addenda Record, Originating DFI Branch Country Code (Record 7, Field 6) | “US” is present |
| 6.1.18 | Address Line  <AdrLine> | +++++ | Information that locates and identifies a specific address, as defined by postal services, that is  presented in free format text | [0..7] | Max70Text | O |  |  |
| 6.1.19 | Other  <Othr> | ++++ | Empty tag | [0..1] |  | O |  |  |
| 6.1.20 | Identification  <Id> | +++++ | e.g., IBAN | [1..1} |  | M |  |  |

### Credit Transfer Transaction Information

Credit Transfer Transaction Information contains elements related to the transaction.

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.27 | Credit Transfer Transaction Information <CdtTrfTxInf> | ++ | Set of elements providing information specific to the individual transaction(s) included in the message  Empty tag | [1..n] |  | M |  |  |
| 2.28 | Payment Identification <PmtId> | +++ | Set of elements to reference a payment instruction.  Empty tag | [1..1] |  | M |  |  |
| 2.29 | Instruction Identification  <InstrId> | ++++ | Unique identification as assigned by an instructing party for an instructed  party to unambiguously identify the instruction. It is not forwarded to the creditor’s bank | [0..1] | Text | O |  | Usage Rule: If present, ID to be returned only to the originating party in account statement reporting |
| 2.30 | End To End Identification  <EndToEndId> | ++++ | Originator’s Reference to the Credit Transfer  to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain | [1..1] | Text | M | 1. For CCD, PPD and CTX , Entry Detail Record, Identification Number (Record 6, Field 7) 2. For IAT, Sixth IAT Addenda Record, Receiver Identification Number (Record 7, Field 3) | Usage rule: Payment Reference that goes with the payment from debtor to creditor and travels throughout the clearing system |
| **Payment Type Information** *This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if ‘Instruction Priority’ is populated this field group must be present at ‘Payment Information’ level and not at transaction information level.* | | | | | | | | |
| 2.31 | Payment Type Information <PmtTpInf> | +++ | Set of elements that further specifies the type of transaction  Empty tag | [0..1] |  | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.33 | Service Level  <SvcLvl> | ++++ | Agreement under which or rules under which the transaction should be processed  Empty tag | [0..1] |  | O |  |  |
| 2.34  {OR | Code  <Cd> | +++++ | Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list | [1..1] | Code | M |  | Set to “NURG” for payment executed as non-urgent payment |
| 2.35  OR} | Proprietary  <Prtry> | +++++ | Specifies a pre-agreed service or level of service between the parties, as a proprietary code | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| 2.36 | Local Instrument <LclInstrm> | ++++ | User community specific instrument  Empty tag | [0..1] |  | O |  |  |
| 2.37  {OR | Code  <Cd> | +++++ | Specifies the local instrument as published in an external local instrument code list | [1..1] | Code | M | 1. For CCD, PPD and CTX, Batch Header Record, Standard Entry Class Code (Record 5, Field 6) 2. For IAT, Batch Header Record, Standard Entry Class Code (Record 5, Field 9) | 1. For CCD/CCD+, set Local Instrument Code value to "PPD"   For PPD/PPD+, set Local Instrument Code value to "PPD"  For CTX, set Local Instrument Code value to "CTX"   1. For IAT, set Local Instrument Code value to “IAT" |
| 2.38  OR} | Proprietary  <Prtry> | +++++ | Specifies the local instrument as a  proprietary code | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| 2.39 | Category Purpose <CtgyPurp> | ++++ | Specifies the high level purpose of the instruction based on a set of pre-defined categories  Empty tag | [0..1] |  | O |  |  |
| 2.40  {OR | Code  <Cd> | +++++ | Specifies Category purpose as published in an external category purpose code list | [1..1] | Code | M |  | Usage Rule: If <Prtry> is populated, <Cd> should not be populated |
| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.41  OR} | Proprietary  <Prtry> |  | Specifies Category purpose as a  proprietary code | [1..1] | Max35Text | M | 1. For CCD, PPD and CTX, Batch Header Record, Company Entry Description (Record 5, Field 7) 2. For IAT, Batch Header Record, Company Entry Description (Record 5, Field 10) | Field used by the originator to describe the transaction for the receiver e.g. PAYROLL or TRADE PAY  Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible |
| 2.42 | Amount  <Amt> | +++ | Amount of money to be moved between the debtor and creditor  Empty tag | [1..1] |  | M |  |  |
| 2.43  {OR | Instructed Amount  <InstdAmt Ccy="AAA"> | ++++ | The amount to be paid in full to the payee/ beneficiary | [1..1] | Amount | M | 1. For IAT, Batch Header Record, Foreign Exchange Indicator (Record 5, Field 4) 2. For IAT, Batch Header Record, ISO Destination Currency Code (Record 5, Field 12) 3. For CCD, PPD and CTX, Entry Detail Record, Amount (Record 6, Field 6) 4. For IAT, Entry Detail Record, Amount (Record 6, Field 7) 5. For IAT, First IAT Addenda Record, Foreign Payment Amount (Record 7, Field 4) | e.g., <InstdAmt Ccy="EUR">50000.00</InstdAmt>  If <InstructedAmount> present, set Foreign Exchange Indicator to “FF”  Usage Rule:  If <InstdAmt> is populated, <EqvtAmt > should not be populated |
| 2.44  OR} | Equivalent Amount  <EqvtAmt> | ++++ | Amount of money to be transferred between the debtor and creditor  Empty tag | [1..1] | Amount | M |  | Usage Rule:  If <EqvtAmt> is populated, <InstdAmt> should not be populated |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.45 | Amount  <Amt Ccy="AAA"> | +++++ | Amount of money to be transferred between debtor and creditor | [1..1] | Amount | M | 1. For IAT, Batch Header Record, Foreign Exchange Indicator (Record 5, Field 4) 2. For IAT, First IAT Addenda Record, Foreign Payment Amount (Record 7, Field 4) | If <AmountCurrency> present, set Foreign Exchange Indicator to “FV” |
| 2.46 | Currency Of Transfer <CcyOfTrf> | +++++ | Specifies the currency of the to be transferred amount, which is different from the currency of the debtor’s account | [1,1] | Code | M | For IAT, Batch Header Record, ISO Destination Currency Code (Record 5, Field 12) | e.g., <EqvtAmt>  <Amt Ccy="USD">50000.00</Amt>  <CcyOfTrf>EUR</CcyOfTrf>  </EqvtAmt> |
| 2.47 | Exchange Rate Information  <XchgRateInf> | +++ | Further detailed information on the exchange rate specified in the payment transaction  Empty tag | [0..1] |  | O |  |  |
| 2.48 | Exchange Rate  <XchgRate> | ++++ | The factor used for conversion of an amount from one currency to another. This reflects the price at which one currency was bought with another currency | [0..1] | Rate | O | 1. For IAT, Batch Header Record, Foreign Exchange Reference Indicator (Record 5, Field 5) 2. For IAT, Batch Header Record, Foreign Exchange Reference (Record 5, Field 6) | 1. If <ExchangeRate> present, set Foreign Exchange Reference Indicator to “1”   1 & 2. If neither <ExchangeRate> nor <ContractIdentification> are present, set Foreign Exchange Reference Indicator to “3” and Foreign Exchange Reference should be set to blank |
| 2.49 | Rate Type  <RateTp> | ++++ | Specifies the type used to complete the currency exchange | [0..1] | Code | O |  | Usage Rule: If Code AGRD (Exchange rate applied is the rate agreed with the bank) is  used then a valid contract number must be filled in tag 2.50  Other values for <Rate Type>:  "SALE" = market rate at the time of the sale  "SPOT” = spot rate |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.50 | Contract Identification  <CtrctId> | ++++ | Unique and unambiguous reference to the foreign exchange contract agreed between the initiating party/creditor and the debtor agent | [0..1] | Text | O | 1. For IAT, Batch Header Record, Foreign Exchange Reference (Record 5, Field 5) 2. For IAT, Batch Header Record, Foreign Exchange Reference (Record 5, Field 6) | If <ContractIdentification> present, set Foreign Exchange Reference Indicator to “2”  Usage Rule: If code AGRD is used in tag 2.49 then this field must contain a valid contract number agreed |
| 2.71 | IntermediaryAgent1  <IntrmyAgt1> | +++ | Agent between the debtor agent and creditor agent  Empty tag | [0..1] |  | O |  |  |
| 6.1.0 | Financial Institution Identification <FinInstnId> | ++++ | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme  Empty tag | [1..1] |  | M |  |  |
| 6.1.1 | BIC  <BIC> | +++++ | Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) | [0..1] | BICIdentifier | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.2 | Clearing System Member Identification  <ClrSysMmbId> | +++++ | Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator  Empty tag | [0..1] |  | O |  |  |
| 6.1.3 | Clearing System Identification  <ClrSysId> | ++++++ | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed  Empty tag | [0..1] |  | O |  |  |
| 6.1.4  {OR | Code  <Cd> | +++++++ | Identification of a clearing system in a coded form as published in an external list | [1..1] | Code | M |  | Set to “USABA” |
| 6.1.5  OR} | Proprietary  <Prtry> | +++++++ | Identification code for a clearing system that has not yet been identified in the list of clearing systems | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated,  <Prtry> should not be populated |
| 6.1.6 | Member Identification  <MmbId> | ++++++ | Identification of a member of a clearing system | [1..1] | Max35Text | M | 1. For IAT, Entry Detail Record, Gateway Operator (GO) Identification (Record 6 , Field 3) 2. For IAT, Entry Detail Record, Check Digit (Record 6 , Field 4) | Note that Field 3 and 4 are combined for Record 6 as the Check Digit is the last (or 9th) digit of the transit routing number |
| 2.73 | Intermediary Agent2  <IntrmyAgt2> | +++ | Agent between the debtor agent and creditor agent  Empty tag | [0..1] |  | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.0 | Financial Institution Identification <FinInstnId> | ++++ | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme  Empty tag | [1..1] |  | M |  |  |
| 6.1.1 | BIC  <BIC> | +++++ | Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) | [0..1] | BICIdentifier | O | 1. For IAT, Addenda For Foreign Correspondent Bank Information (Record 7, Field 4) 2. For IAT, Addenda Record For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number (Record 7, Field 5) | If <BIC> is present, set Foreign Correspondent Bank Identification Number Qualifier to “02” |
| 6.1.2 | Clearing System Member Identification  <ClrSysMmbId> | +++++ | Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator  Empty tag | [0..1] |  | O |  |  |
| 6.1.3 | Clearing System Identification  <ClrSysId> | ++++++ | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed  Empty tag | [0..1] |  | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.4  {OR | Code  <Cd> | +++++++ | Identification of a clearing system in a coded form as published in an external list | [1..1] | Code | M | For IAT, Addenda For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number Qualifier (Record 7, Field 4) | If <Cd> is present, set Foreign Correspondent Bank Identification Number Qualifier to “01” |
| 6.1.5  OR} | Proprietary  <Prtry> | +++++++ | Identification code for a clearing system that has not yet been identified in the list of clearing systems | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated,  <Prtry> should not be populated |
| 6.1.6 | Member Identification  <MmbId> | ++++++ | Identification of a member of a clearing system | [1..1] | Max35Text | M | For IAT, Addenda Record For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number (Record 7, Field 5) | May map to <IntermediaryAgent2> or <IntermediaryAgent3> <MemberIdentification> to Foreign Correspondent Bank Identification Number |
| 6.1.7 | Name  <Nm> | +++++ | Name by which a party is known and which is usually used to identify that party | [0..1] | Max140Text | O | For IAT, Addenda Record For Foreign Correspondent Bank Information, Foreign Correspondent Bank Name (Record 7, Field 3) | May map <IntermediaryAgent2> or <IntermediaryAgent3><Name> to Foreign Correspondent Bank Name |
| 6.1.8 | Postal Address <PstlAdr> | +++++ | Information that locates and identifies a specific address, as defined by postal services  Empty tag | [0..1] |  | O |  | Usage Rule: Preference by following order:  1. Use only structured address  2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name)  3. Use only Address Line, up to 7 lines    NOTE: PO Box and c/o address should only appear in Address Line |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.9 | Address Type  <AdrTp> | ++++++ | Identifies the nature of the postal address | [0..1] | Code | O |  |  |
| 6.1.10 | Department  <Dept> | ++++++ | Identification of a division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 6.1.11 | Sub Department  <SubDept> | ++++++ | Identification of a sub-division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 6.1.12 | Street Name  <StrtNm> | ++++++ | Name of a street or thoroughfare | [0..1] | Max70Text | O |  |  |
| 6.1.13 | Building Number  <BldgNb> | ++++++ | Number that identifies the position of a building on a  Street | [0..1] | Max16Text | O |  |  |
| 6.1.14 | Post Code  <PstCd> | ++++++ | Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail | [0..1] | Max16Text | O |  |  |
| 6.1.15 | Town Name  <TwnNm> | ++++++ | Name of a built-up area, with defined boundaries, and a local government | [0..1] | Max35Text | O |  |  |
| 6.1.16 | Country Sub Division  <CtrySubDvsn> | ++++++ | Identifies a subdivision of a country e.g., state, region, country | [0..1] | Max35Text | O |  |  |
| 6.1.17 | Country  <Ctry> | ++++++ | Nation with its own government | [0..1] | Code | O | For IAT, Addenda Record for Foreign Correspondent Bank Information, Foreign Correspondent Bank Branch Country Code (Record 7, Field 6) |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.18 | Address Line  <AdrLine> | ++++++ | Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text | [0..7] | Max70Text | O |  |  |
| 2.73 | Intermediary Agent2 Account  <IntrmyAgt2Acct> | +++ | Agent between the debtor agent and creditor agent  Empty tag | [0..1] |  | O |  |  |
| 1.1.0 | Identification  <Id> | ++++ | Unique and unambiguous identification for the account between the account owner and the account servicer  Empty tag | [1..1] |  | M |  |  |
| 1.1.1  {OR | IBAN  <IBAN> | +++++ | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer | [1..1] | Identifier | M | 1. For IAT, Addenda For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number Qualifier (Record 7, Field 4) 2. For IAT, Addenda Record For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number (Record 7, Field 5) | If <Cd> is present, set Foreign Correspondent Bank Identification Number Qualifier to “03” |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 1.1.2  OR} | Other  <Othr> | +++++ | Unique identification of an account, as assigned by the account servicer, using an identification scheme | [1..1] |  | M |  | Usage Rule: If <IBAN> is populated,  <Othr> should not be populated |
| 2.75 | Intermediary Agent3  <IntrmyAgt3> | +++ | Agent between the debtor agent and creditor agent  Empty tag | [0..1] |  | O |  |  |
| 6.1.0 | Financial Institution Identification <FinInstnId> | ++++ | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme  Empty tag | [1..1] |  | M |  |  |
| 6.1.1 | BIC  <BIC> | +++++ | Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) | [0..1] | BICIdentifier | O | 1. For IAT, Addenda Record for Foreign Correspondent Bank Information Record (Record 7, Field 4) 2. For IAT, Addenda Record For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number (Record 7, Field 5) | If <BIC> is present, set Foreign Correspondent Bank Identification Number Qualifier to “02” |
| 6.1.2 | Clearing System Member Identification  <ClrSysMmbId> | +++++ | Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator  Empty tag | [0..1] |  | O |  |  |
| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.3 | Clearing System Identification  <ClrSysId> | ++++++ | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed  Empty tag | [0..1] |  | O |  |  |
| 6.1.4  {OR | Code  <Cd> | +++++++ | Identification of a clearing system, in a coded form as published in an external list | [1..1] | Code | M | For IAT, Addenda Record for Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number Qualifier (Record 7, Field 4) | If <Cd> is present, set Foreign Correspondent Bank Identification Number Qualifier to “01” |
| 6.1.5  OR} | Proprietary  <Prtry> | +++++++ | Identification code for a clearing system, that has not yet been identified in the list of clearing systems | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated,  <Prtry> should not be populated |
| 6.1.6 | Member Identification  <MmbId> | ++++++ | Identification of a member of a clearing system | [1..1] | Max35Text | M | For IAT, Addenda Record for Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number (Record 7, Field 5) | May map to <IntermediaryAgent2> or <IntermediaryAgent3> <MemberIdentification> to Foreign Correspondent Bank Identification Number |
| 6.1.7 | Name  <Nm> | +++++ | Name by which a party is known and which is usually used to identify that party | [0..1] | Max140Text | O | For IAT, Addenda Record for Foreign Correspondent Bank Information, Foreign Correspondent Bank Name (Record 7, Field 3) | May map <IntermediaryAgent2> or <IntermediaryAgent3><Name> to Foreign Correspondent Bank Name |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.8 | Postal Address <PstlAdr> | +++++ | Information that locates and identifies a specific address, as defined by postal services  Empty tag | [0..1] |  | O |  | Usage Rule: Preference by following order:  1. Use only structured address  2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name)  3. Use only Address Line, up to 7 lines  NOTE: PO Box and c/o address should only appear in Address Line |
| 6.1.9 | Address Type  <AdrTp> | ++++++ | Identifies the nature of the postal address | [0..1] | Code | O |  |  |
| 6.1.10 | Department  <Dept> | ++++++ | Identification of a division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 6.1.11 | Sub Department  <SubDept> | ++++++ | Identification of a sub-division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 6.1.12 | Street Name  <StrtNm> | ++++++ | Name of a street or thoroughfare | [0..1] | Max70Text | O |  |  |
| 6.1.13 | Building Number  <BldgNb> | ++++++ | Number that identifies the position of a building on a  Street | [0..1] | Max16Text | O |  |  |
| 6.1.14 | Post Code  <PstCd> | ++++++ | Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail | [0..1] | Max16Text | O |  |  |
| 6.1.15 | Town Name  <TwnNm> | ++++++ | Name of a built-up area, with defined boundaries, and a local government | [0..1] | Max35Text | O |  |  |
| 6.1.16 | Country Sub Division  <CtrySubDvsn> | ++++++ | Identifies a subdivision of a country e.g., state, region, country | [0..1] | Max35Text | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.17 | Country  <Ctry> | ++++++ | Nation with its own government | [0..1] | Code | O | For IAT, Addenda Record for Foreign Correspondent Bank Information, Foreign Correspondent Bank Branch Country Code (Record 7, Field 6) |  |
| 6.1.18 | Address Line  <AdrLine> | ++++++ | Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text | [0..7] | Max70Text | O |  |  |
| 2.73 | Intermediary Agent3 Account  <IntrmyAgt2Acct> | +++ | Agent between the debtor agent and creditor agent  Empty tag | [0..1] |  | O |  |  |
| 1.1.0 | Identification  <Id> | ++++ | Unique and unambiguous identification for the account between the account owner and the account servicer  Empty tag | [1..1] | Max35Text | M |  |  |
| 1.1.1  {OR | IBAN  <IBAN> | +++++ | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer | [1..1] | Identifier | M | 1. For IAT, Addenda For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number Qualifier (Record 7, Field 4) 2. For IAT, Addenda Record For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number (Record 7, Field 5) | If <Cd> is present, set Foreign Correspondent Bank Identification Number Qualifier to “03” |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 1.1.2  OR} | Other  <Othr> | +++++ | Unique identification of an account, as assigned by the account servicer, using an identification scheme | [1..1] |  | M |  | Usage Rule: If <IBAN> is populated,  <Othr> should not be populated |
| **Creditor Agent Information** | | | | | | | | |
| 2.77 | Creditor Agent <CdtrAgt> | +++ | Financial institution servicing an account for the creditor  Empty tag | [0..1] |  | O |  |  |
| 6.1.0 | Financial Institution Identification <FinInstnId> | ++++ | Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme  Empty tag | [1..1] |  | M |  |  |
| 6.1.1 | BIC  <BIC> | +++++ | Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes) | [0..1] | BICIdentifier | O | 1. For IAT, Fifth IAT Addenda Record, Receiving DFI Identification Number Qualifier (Record 7, Field 4) 2. For IAT, Fifth IAT Addenda Record, Receiving DFI Identification Number (Record 7, Field 5) | If <BIC> is present, set Receiving DFI Identification Number Qualifier to “02” |
| 6.1.2 | Clearing System Member Identification  <ClrSysMmbId> | +++++ | Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator  Empty tag | [0..1] |  | O |  |  |
| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.3 | Clearing System Identification  <ClrSysId> | ++++++ | Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed  Empty tag | [0..1] |  | O |  |  |
| 6.1.4  {OR | Code  <Cd> | +++++ | Specifies the Clearing System Member Identification as published in an external local instrument code list | [1..1] | Code | M | For IAT, Fifth IAT Addenda Record, Receiving DFI Identification Number Qualifier (Record 7, Field 4) | If <Cd> is present, set Receiving DFI Identification Number Qualifier to “01” |
| 6.1.5  OR} | Proprietary  <Prtry> | +++++ | Specifies the Clearing System Member Identification as a  proprietary code | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated,  <Prtry> should not be populated |
| 6.1.6 | Member Identification  <MmbId> | ++++++ | Bank clearing code or transit routing number | [1..1] | Max35Text | M | 1. For CCD, PPD &CTX, Entry Detail Record, Receiving DFI Identification (Record 6 , Field 3) 2. For CCD, PPD & CTX, Entry Detail Record, Check Digit (Record 6 , Field 4) 3. For IAT, Sixth Addenda Record, Receiving DFI Identification (Record 7 , Field 5) | 1. The first 8 digits of <MemberIdentification> map to the Receiving DFI Identification 2. Note that Field 3 and 4 are combined for Record 6 as the Check Digit is the last (or 9th) digit of the transit routing number 3. The first 34 digits of <MemberIdentification> map to the Receiving DFI Identification |
| 6.1.7 | Name  <Nm> | +++++ | Name of the Receiving Depository Financial Institution | [0..1] | Max140Text | O | For IAT, Fifth IAT Addenda Record, Receiving DFI Name (Record 7, Field 3) |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.8 | Postal Address <PstlAdr> | +++++ | Information that locates and identifies a specific address, as defined by postal services  Empty tag |  |  |  |  | Usage Rule: Preference by following order:  1. Use only structured address  2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name)  3. Use only Address Line, up to 7 lines  NOTE: PO Box and c/o address should only appear in Address Line |
| 6.1.9 | Address Type  <AdrTp> | ++++++ | Identifies the nature of the postal address | [0..1] | Code | O |  |  |
| 6.1.10 | Department  <Dept> | ++++++ | Identification of a division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 6.1.11 | Sub Department  <SubDept> | ++++++ | Identification of a sub-division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 6.1.12 | Street Name  <StrtNm> | ++++++ | Name of a street or thoroughfare | [0..1] | Max70Text | O |  |  |
| 6.1.13 | Building Number  <BldgNb> | ++++++ | Number that identifies the position of a building on a  street | [0..1] | Max16Text | O |  |  |
| 6.1.14 | Post Code  <PstCd> | ++++++ | Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail | [0..1] | Max16Text | O |  |  |
| 6.1.15 | Town Name  <TwnNm> | ++++++ | Name of a built-up area, with defined boundaries, and a local government | [0..1] | Max35Text | O |  |  |
| 6.1.16 | Country Sub Division  <CtrySubDvsn> | ++++++ | Identifies a subdivision of a country e.g., state, region, country | [0..1] | Max35Text | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 6.1.17 | Country  <Ctry> | ++++++ | Nation with its own government | [0..7] | Code | O | 1. For IAT, Batch Header Record, ISO Destination Country Code (Record 5, Field 7) 2. For IAT, Fifth IAT Addenda Record, ISO DFI Branch Country Code (Record 7, Field 6) |  |
| 6.1.18 | Address Line  <AdrLine> | ++++++ | Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text | [0..7] | Max70Text | O |  |  |
| 2.78 | Creditor Agent Account  <CdtrAgtAcct> | +++ | Agent between the debtor agent and creditor agent  Empty tag | [0..1] |  | O |  |  |
| 1.1.0 | Identification  <Id> | ++++ | Unique and unambiguous identification for the account between the account owner and the account servicer  Empty tag | [1..1] | Max35Text | M |  |  |
| 1.1.1  {OR | IBAN  <IBAN> | +++++ | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer | [1..1] | Identifier | M | For IAT, IAT Addenda For Foreign Correspondent Bank Information, Foreign Correspondent Bank Identification Number Qualifier (Record 7, Field 4) | If <Cd> is present, set Foreign Correspondent Bank Identification Number Qualifier to “03” |
| 1.1.2  OR} | Other  <Othr> | +++++ | Unique identification of an account, as assigned by the account servicer, using an identification scheme | [1..1] |  | M |  | Usage Rule: If <IBAN> is populated,  <Othr> should not be populated |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| **Creditor Information** | | | | | | | | |
| 2.79 | Creditor  <Cdtr> | +++ | Party to which the amount of money is due  Empty tag | [0..1] |  | O |  |  |
| 9.1.0 | Name  <Nm> | ++++ | Name of the Creditor | [0..1] | Text | O | 1. For CCD & PPD, Entry Detail Record, Receiving   Company Name (Record 6, Field 8)   1. For CTX, Entry Detail Record, Receiving Company Name (Record 6, Field 9) 2. For IAT, First IAT Addenda Record, Receiving Company Name/Individual Name (Record 7, Field 6) | 1. For CCD and PPD, map the first 22 characters from ISO Creditor Name to Receiving Company   Name   1. For CTX, map the first 16 characters from ISO Creditor Name to Receiving Company Name 2. For IAT, map the first 35 characters from ISO Creditor Name to Receiving Company/Individual Name (For *3rd party* payment i.e., ultimate beneficiary of payment, maps to <UltimateCreditor><Name>) |
| 9.1.1 | Postal Address <PstlAdr> | ++++ | Information that locates and identifies a specific address, as defined by postal services  Empty tag | [0..1] | Code | O |  | Usage Rule: Preference by following order:  1. Use only structured address  2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name)  3. Use only Address Line, up to 7 lines  NOTE: PO Box and c/o address should only appear in Address Line  For *3rd party* payment i.e., ultimate beneficiary of payment, address information map to <UltimateCreditor> fields |
| 9.1.2 | Address Type  <AdrTp> | +++++ | Identifies the nature of the postal address | [0..1] | Max70Text | O |  |  |
| 9.1.3 | Department  <Dept> | +++++ | Identification of a division of a large organisation or building | [0..1] | Max70Text | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 9.1.4 | Sub Department  <SubDept> | +++++ | Identification of a sub-division of a large organisation or building | [0..1] | Max70Text | O |  |  |
| 9.1.5 | Street Name  <StrtNm> | +++++ | Name of a street or thoroughfare | [0..1] | Max16Text | O | For IAT, Sixth IAT Addenda Record, Receiver Street Address (Record 7, Field 4) |  |
| 9.1.6 | Building Number  <BldgNb> | +++++ | Number that identifies the position of a building on a  street | [0..1] | Max16Text | O | For IAT, Sixth IAT Addenda Record, Receiver Street Address (Record 7, Field 4) |  |
| 9.1.7 | Post Code  <PstCd> | ++++++ | Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail | [0..1] | Max16Text | O | For IAT, Seventh IAT Addenda Record, Receiver Street Address (Record 7, Field 4) |  |
| 9.1.8 | Town Name  <TwnNm> | ++++++ | Name of a built-up area, with defined boundaries, and a local government | [0..1] | Max35Text | O | For IAT, Seventh IAT Addenda Record, Receiver Street Address (Record 7, Field 3) |  |
| 9.1.9 | Country Sub Division  <CtrySubDvsn> | ++++++ | Identifies a subdivision of a country e.g., state, region, country | [0..1] | Max35Text | O | For IAT, Seventh IAT Addenda Record, Receiver Street Address (Record 7, Field 3) |  |
| 9.1.10 | Country  <Ctry> | ++++++ | Nation with its own government | [0..7] | Code | O | For IAT, Seventh IAT Addenda Record, Receiver Street Address (Record 7, Field 4) |  |
| 9.1.11 | Address Line  <AdrLine> | ++++++ | Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text | [0..7] | Max70Text | O |  | May map to Sixth and Seventh IAT Addenda in lieu of separate address fields |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| **Creditor Account Information** | | | | | | | | |
| 2.80 | Creditor Account  <CdtrAcct> | +++ | Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction  Empty tag |  |  |  |  |  |
| 1.1.0 | Identification  <Id> | ++++ | Unique and unambiguous identification of the account between the account owner and the account servicer  Empty tag | [1..1] |  | M |  |  |
| 1.1.1  {OR | IBAN  <IBAN> | +++++ | International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer | [1..1] | IBANIdentifier | M | For IAT, Entry Detail Record, Foreign Receiver's Account Number/DFI Account Number (Record 6, Field 8) | The receiver's bank account number. If the account number is less than 35 characters, left justify, blank fill. (Alternate, could be <Other><Identification>)  Usage Rule: If <Othr> is populated,  <IBAN > should not be populated |
| 1.1.2  OR} | Other  <Othr> | +++++ | Unique identification of an account, as assigned by the account servicer, using an identification scheme  Empty tag | [1..1] |  | M |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 1.1.3 | Identification  <Id> | ++++++ | Unique and unambiguous identification of a person | [1..1] | Max35Text | M | 1. For CCD, PPD and CTX, Entry Detail Record, DFI Account Number (Record 6, Field 5) 2. For IAT, Entry Detail Record, Foreign Receiver's Account Number/DFI Account Number (Record 6, Field 8) | 1. The receiver's bank account number. If the account number exceeds 17 positions, only use the left most 17 characters with spaces omitted and field left justified 2. If the account is less than 35 characters, left justify, blank fill (Alternate, could be IBAN, see above) |
| 1.1.8 | Type  <Tp> | ++++ | Nature, or use, of the account  Empty tag | [0..1] |  | O |  |  |
| 1.1.9  (OR | Code  <Cd> | +++++ | Name of the Type in a coded form as published in an external list | [1..1] | Code | M | For ALL, Entry Detail Record, Transaction Code (Record 6, Field 2) | Two-digit code that identifies checking and savings account credits/debits or prenotes.  Note set to:  "CACC" = Current Account  "SVGS" = Savings Account |
| 1.1.10  OR} | Proprietary  <Prtry> | +++++ | Specifies the Type as a  proprietary code | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, < Prtry> should not be populated |
| 2.86 | Purpose  <Purp> | +++ | Underlying reason for the payment transaction, e.g., a charity payment, or a commercial agreement between the creditor and the debtor  Empty tag | [0..1] |  | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.87  {OR | Code  <Cd> | ++++ | Specifies the underlying reason for the payment transaction, as published in an external purpose code list | [1..1] | Code | M | For IAT, First IAT Addenda Record, Transaction Type Code (Record 7, Field 3) | Options for *Outbound Payments*:  "ANNI" set to ANN - Annuity  "COMC" set to BUS - Business / Commercial  "DEPT" set to DEP - Deposit  "LOAN" set to LOA - Loan  "OTHR" set to MIS - Miscellaneous  "HLRP" set to MOR - Mortgage  "PENS" set to PEN - Pension  "RENT" set to RLS- Rent  "SALA" set to SLS- Salary  "TAXS" set to TAX - Taxes |
| 2.88  OR} | Proprietary  <Prtry> | ++++ | User community specific purpose | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| **Remittance Information** *Usage Rule: Optional field, either instance of ‘Structured’ or instance of ‘Unstructured’ should be used* | | | | | | | | |
| 2.98 | Remittance Information <RmtInf> | +++ | Information that enables the matching, i.e., reconciliation, of a payment with the items that the payment is intended to settle, e.g., commercial invoices in an account receivable system  Empty tag | [0..1] |  | O | 1. For CCD and PPD, Entry Detail Record, Addenda Record Indicator (Record 6, Field 10) 2. For CTX and IAT, Entry Detail Record, Addenda Record Indicator (Record 6, Field 12) | If present, set Addenda Record Indicator to “1” (Look for <Structured> or <Unstructured>) |
| 2.99 | Unstructured  <Ustrd> | ++++ | Free text provided for information purposes.  Only one occurrence of Unstructured is allowed | [0..n] | Max140Text | O | For ALL, Addenda Record / Payment Related Information (Record 7, Field 3) | For CCD & PPD only one occurrence is allowed. Must contain NACHA endorsed ANSI ASC X12 data segments, or NACHA banking conventions. For IAT two occurrence is permitted. |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.100 | Structured  <Strd> | ++++ | Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g., commercial invoices in an accounts' receivable system in a structured form  Empty tag | [0..n] |  | O |  |  |
| 2.101 | Referred Document Information  <RfrdDocInf> | +++++ | Reference information to allow the identification of the underlying reference documents  Empty tag | [0..n] |  | O |  |  |
| 2.102 | Type <Tp> | ++++++ | Provides the type of the referred document | [0..1] |  | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) |  |
| 2.103 | Code or Proprietary <CdOrPrtry> | +++++++ | Provides the type details of the referred document | [1..1] |  | M |  |  |
| 2.104 | Code  <Cd> | ++++++++ | Document type in a coded form | [1..1] | Code | M | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Presence implies equivalent to STP 820 RMR01 Segment (Reference Identification Qualifier) |
| 2.105 | Proprietary  <Prtry> | ++++++++ | Proprietary identification of the type of the remittance document | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| 2.106 | Issuer  <Issr> | +++++++ | Identification of the issuer of the reference document type | [0..1] | Max35Text | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.107 | Number  <Nb> | ++++++ | Unique and unambiguous identification number of the referred document e.g., invoice or credit note number | [0..1] | Max35Text | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 RMR02 Segment (Reference Identification e.g., Invoice Number) |
| 2.108 | Related Date  <RltdDt> | ++++++ | Date associated with the referred document, e.g., date of issue | [0..1] | ISODate | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 Segment DTM02 (Date) |
| 2.109 | Referred Document Amount  <RfrdDocAmt> | +++++ | Amount of money and currency of a document referred to in the remittance section. The amount is typically either the original amount due and payable, or the amount actually remitted for the referred document  Empty tag | [0..1] | Amount | O |  |  |
| 2.110 | Due Payable Amount  <DuePyblAmt Ccy> | ++++++ | Amount specified is the exact amount due and payable to the creditor | [0..1] | Amount | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 RMR05 Segment (Monetary Amount – Invoice Amount) |
| 2.111 | Discount Applied Amount  <DscntApldAmt Ccy> | ++++++ | Amount of money resulting from the application of an agreed discount to the amount due and payable to the creditor | [0..1] | Amount | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 RMR06 Segment (Monetary Amount – Adjustment Amount) |
| 2.112 | Credit Note Amount  <CdtNoteAmt Ccy> | ++++++ | Amount specified for the referred document is the amount of a credit not | [0..1] | Amount | O |  |  |
| 2.113 | Tax Amount  <TaxAmt Ccy > | ++++++ | Quantity of cash resulting from the calculation of the tax | [0..1] | Amount | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.114 | Adjustment Amount And Reason  <AdjstmntAmtAndRsn> | ++++++ | Set of elements used to provide information on the amount and reason of the document adjustment  Empty tag | [0..n] |  | O |  |  |
| 2.115 | Amount  <Amt Ccy > | +++++++ | Amount of money of the document adjustment | [1..1] | Amount | M | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 ADX01 Segment (Monetary Amount – Adjustment Amount) |
| 2.116 | Credit Debit Indicator  <CdtDbtInd> | +++++++ | Specifies whether the adjustment must be substracted or added to the total amount | [0..1] | Code | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Include as part of ADX01 Segment to indicate a debit or credit adjustment |
| 2.117 | Reason  <Rsn> | +++++++ | Specifies the reason for the adjustment | {0..1] | Max4Text | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 ADX02 Segment (Adjustment Reason Code) |
| 2.118 | Additional Information  <AddtlInf> | +++++++ | Provides further details on the document adjustment | [0..1] | Max140Text | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 ADX03 and ADX04 Segments (Reference Identification Qualifier and Reference Identification ) |
| 2.119 | Remitted Amount  <RmtdAmt Ccy > | ++++++ | Amount of money remitted for the referred document | [0..1] | Amount | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 RMR04 Segment (Monetary Amount – Amount Paid) |
| 2.120 | Creditor Reference Information  <CdtrRefInf> | +++++ | Reference information provided by the creditor to allow the identification of the underlying documents  Empty tag | [0..1] |  | O |  |  |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.121 | Type  <Tp> | ++++++ | Provides the type of the creditor reference  Empty tag | [0..1] |  | O |  |  |
| 2.122 | Code Or Proprietary  <CdOrPrtry> | +++++++ | Coded or proprietary format creditor reference type  Empty tag | [1..1] |  | M |  |  |
| 2.1223 | Code  <Cd> | ++++++++ | Coded creditor reference type | [1..1] | Code | M | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 REF01 Segment (Reference Identification Qualifier e.g., Purchase Order) |
| 2.124 | Proprietary  <Prtry> | ++++++++ | Creditor reference type not available in a coded format | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| 2.125 | Issuer  <Issr> | +++++++ | Identification of the issuer of the credit reference type | [0..1] | Max35Text | O |  |  |
| 2.126 | Reference  <Ref> | ++++++ | Unique and unambiguous reference assigned by the creditor to refer to the payment transaction | [0..1] | Max35Text | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 Segment REF02 (Reference Identification) |
| 2.127 | Invoicer  <Invcr> | +++++ | Identification of the organization issuing the invoice when different from the creditor or ultimate creditor  Empty tag | [0..1] |  | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Presence implies STP 820 Segment N101 – equivalent to “PE”=Payee |
| 9.1.0 | Name  <Nm> | ++++++ | Name by which a party is known and which is usually used to identify that party | [0..1] | Max140Text | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 Segment N102 (Payee Name) |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 2.128 | Invoicee  <Invcee> | +++++ | Identification of the party to whom an invoice is issued, when different from the debtor or ultimate debtor  Empty tag | [0..1] |  | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Presence implies STP 820 Segment N101 equivalent to “PR”=Payer |
| 9.1.0 | Name  <Nm> | ++++++ | Name by which a party is known and which is usually used to identify that party | [0..1] | Max140Text | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 Segment N102 (Payer Name) |
| 9.1.12 | Identification  <Id> | ++++++ | Unique and unambiguous way of identifying an organisation or an individual person  Empty tag | [0..1] |  | O |  |  |
| 9.1.13  {OR | Organisation Identification  <OrgId> | +++++++ | Unique an unambiguous way of identifying an organization  Empty tag | [1..1] |  | M |  |  |
| 9.1.1.4 | BIC Or BEI  <BICOrBEI> | ++++++++ | Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking tele-communication messages, Bank Identifier Codes) | [0..1] | Identifier | O |  | Usage Rule: If <Othr> is populated, <BICOrBEI> should not be populated |

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| **Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message** | | | | | | | | |
| **ISO Index** | **ISO Field Name** | **Tag Level** | **Content Description** | **Mult** | **Type** | **M / O** | **Maps to NACHA Format Field** | **Mapping Guide** |
| 9.1.15 | Other  <Othr> | ++++++++ | Unique identification of an organisation, as assigned by an institution, using an identification scheme  Empty tag | [0..n] |  | O |  |  |
| 9.1.16 | Identification  <Id> | +++++++++ | Identification assigned by an institution | [1..1] | Max35Text | M | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 Segment N104 (Identification Code e.g., Customer Account Number) |
| 9.1.17 | Scheme Name  <SchmeNm> | +++++++++ | Name of the identification scheme  Empty tag | [0..1] |  | O |  |  |
| 9.1.18  {OR | Code  <Cd> | ++++++++++ | Name of the identification scheme, in a coded form as published in an external list | [1..1] | Code | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 Segment N103 (Payer Identification Code Qualifier) |
| 9.1.19  OR} | Proprietary  <Prtry> | ++++++++++ | Name of the identification scheme, in a free text form | [1..1] | Max35Text | M |  | Usage Rule: If <Cd> is populated, <Prtry> should not be populated |
| 9.1.21  OR} | Private Identification  <PrvtId> | +++++++ | Unique and unambiguous identification of a party | [1..1] |  | M |  | Usage Rule: If <OrgId> is populated,  <PrvtId > should not be populated |
| 2.129 | Additional Remittance Information  <AddtlRmtInf> | +++++ | Additional information, in free text form, to complement the structured remittance information | [0..3] | Max140Text | O | For CTX, Addenda Record, Payment Related Information (Record 7, Field 3) | Equivalent to STP 820 Segment REF03 (Description) |

# NACHA File Mapping Details

The tables that follow summarize the NACHA file format mappings of relevant PAIN.001 fields.

## File Header Record – All Formats

The File Header Record introduces the file. It designates the physical file characteristic and identifies the sender of the file (the ODFI or Gateway Operator for an IAT file) and the party to which the file is being delivered (the ACH Operator). This record also includes the date, time, and file identification fields that can be used to identify a particular file.

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|  | **NACHA File Format** | **Length** | **Position** | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** |
| **File Header Record (1)** | | | | | | |
| 1 | Record Type Code | 1 | 01-01 | M | Code identifying the File Header Record is "1" | Not mapped, set by ODFI system to "1" |
| 2 | Priority Code | 2 | 02-03 | R | Currently only ”01” is used | Not mapped, set by ODFI system to “01” |
| 3 | Immediate Destination | 10 | 04-13 | M | Bank transit routing number preceded by a blank space | Maps to 9 digits of ABA and add a blank space <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification> |
| 4 | Immediate Origin | 10 | 14-23 | M | 10-digit company number assigned by bank typically 9-digit tax ID preceded by "1" | Maps to <GroupHeader><InitiatingParty><Identification> <OrganisationIdentification><Other><Identification>  Note <SchemeName><Code> also set. Examples:  “TXID” for Tax Identification Number  “CUST” Customer Identification Number  or other Code from External Code List |
| 5 | File Creation Date | 6 | 24-29 | M | The date the file was created or transmitted | Maps to <GroupHeader><CreationDateTime>. Creation Date Time must be split from aggregate ISO data element into File Creation Date and File Creation Time fields respectively |
| 6 | File Creation Time | 4 | 30-33 | O | Time of day the file was created or transmitted | Maps to <GroupHeader><CreationDateTime>  Creation Date Time must be split from aggregate ISO data element into File Creation Date and File Creation Time fields respectively |
| 7 | File ID Modifier | 1 | 34-34 | M | Code to distinguish among multiple input files sent per day. Label the first "A" (or "0") and continue in sequence | Not mapped, set by ODFI system |
| 8 | Record Size | 3 | 35-37 | M | Number of bytes per record, always “94” | Not mapped, set to "094" by ODFI system |
| 9 | Blocking Factor | 2 | 38-39 | M | Number of records per block | Not mapped, set to “10” by ODFI system |
| 10 | Format Code | 1 | 40-40 | M | Must contain “1” | Not mapped, set to "1" by ODFI system |
| 11 | Immediate Destination Name | 23 | 41-63 | O | Identifies the bank processing the transaction e.g., BEST BANK | Maps to <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification><Name> |
| 12 | Immediate Origin Name | 23 | 64-86 | O | Company's name, up to 23 characters including spaces | Maps to <GroupHeader><InitiatingParty><Name> |
| 13 | Reference Code | 8 | 87-94 | O | May be blanks or space used for internal accounting purposes | Not mapped\*2 |

NOTE:

\*Field typically not used by U.S. banks

2Usage may vary with field populated based on bank specific criteria

## Company/Batch Header Record – All SECs Except IAT

A batch is a collection of like entries within the file. A separate batch must be used if any of the batch-level information, such as effective date or company name or company description changes.

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **NACHA File Format** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **Company/Batch Header Record (5)** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Batch Header Record is "5" | | Not mapped, set by ODFI system to "5" |
| 2 | Service Class Code | | 3 | | 02-04 | | M | | Identifies the type of entries in the batch  “200” = mixed debits and credits  “220” = credits only  “225” = debits only | | Not mapped2, set to:  “200” for a mixed batch i.e., containing debit and/or credit entries  "220" for pain.001 credit transactions only  "225" for pain.008 debit transactions only  Note <PaymentMethod> also set to "TRF for Credit Transactions |
| 3 | Company Name | | 16 | | 05-20 | | M | | Originating company name that has the relationship with the receiver | | Maps to <PaymentInformation><Debtor><Name>or  For 3rd party payment (payment on behalf of), maps to <CreditTransferTransactionInformation><UltimateDebtor> <Name> |
| 4 | Company Discretionary Data | | 20 | | 21-40 | | O | | May be used for company's internal use | | Not mapped\*2 |
| 5 | Company Identification | | 10 | | 41-50 | | M | | 10-digit ID assigned by the bank | | Maps to <PaymentInformation><Debtor><Identification> <OrganizationIdentification><Other<Identification>  Note <SchemeName><Code> also set. Examples:  “TXID” for Tax Identification Number  “CUST” Customer Identification Number  or other Code from External Code List |
| 6 | Standard Entry Class Code | | 3 | | 51-53 | | M | | Field defines the type of ACH entries contained in the batch | | May map to3 <PaymentInformation> level or <CreditTransferTransactionInformation> level… <PaymentTypeInformation><LocalInstrument><Code>  Value set to:  "PPD" for PPD/PPD+  "CCD" for CCD/CCD+  "CTX" for Corporate Trade Exchange  Note <ServiceLevel><Code> also set to "NURG" |
| 7 | Company Entry Description | | 10 | | 54-63 | | M | | Field used by the originator to describe the transaction for the receiver e.g. PAYROLL or TRADE PAY | | May map to3 <PaymentInformation> level or <CreditTransferTransactionInformation> level...<PaymentTypeInformation><CategoryPurpose> <Proprietary>  Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible |
| 8 | Company Descriptive Date | | 6 | | 64-69 | | O | | Description chosen by the originator to identify the date for the receiver | | Not mapped\* |
| 9 | Effective Entry Date | | 6 | | 70-75 | | R | | The date on which the originator intends to post to the receiver's account | | Maps to <PaymentInformation><RequestedExecutionDate> |
| 10 | Settlement Date | | 3 | | 76-78 | | Inserted by ACH Operator | | The ACH Operator populates the actual settlement date | | Insert 3 blanks2 |
| 11 | Originator Status Code | | 1 | | 79-79 | | M | | Identifies the Originator as a non-Federal Government entity | | Not mapped, set to "1" for non-Federal Government entity based on client on-boarding process |
| 12 | Originating DFI Identification | | 8 | | 80-87 | | M | | Originating DFI ABA or transit routing number assigned | | Maps to first 8 digits of ABA Number <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification> |
| 13 | Batch Number | | 7 | | 88-94 | | M | | Originator assigns batch numbers in ascending order within each file | | Maps to <PaymentInformation><PaymentInformationIdentification>  Else, set by ODFI system2 |

NOTE:

\*Field typically not used by U.S. banks

2Usage may vary with field populated based on bank specific criteria

3 Can be set at the Payment Information level or the Credit Transfer Transaction level. It is possible to have multiple Payment Information blocks, but they must share the same batch information e.g., Debtor (Company), Debtor Account (Company bank account), Debtor Agent (Company bank), as well as the Requested Execution Date. However Payment Type Information (e.g., SEC Code, Company Entry Description) cannot be used in both levels.

## Company/Batch Header Record – IAT Only (Outbound Payments)

The Company/Batch Header Record identifies the Originator and briefly describes the purpose of the entry. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | | **ISO 20022 Mapping Comments** | |
| **Company/Batch Header Record (5)** | | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | | Code identifying the Batch Header Record is "5" | | Not mapped, set by ODFI system to “5” |
| 2 | Service Class Code | | 3 | | 02-04 | | M | | | Identifies the type of entries in the batch  “200” = mixed debits and credits  “220” = credits only  “225” = debits only | | Not mapped2, set to:  “200” for a mixed batch i.e., containing debit and/or credit entries  "220" for pain.001 credit transactions only  "225" for pain.008 debit transactions only  Note <PaymentMethod> also set to "TRF for Credit Transactions |
| 3 | IAT Indicator | | 16 | | 05-20 | | O | | | For forward IAT entries, this field should be left blank | | Not mapped, set to blank for IAT payments |
| 4 | Foreign Exchange Indicator | | 2 | | 21-22 | | M | | | Code used to indicate the foreign exchange conversion methodology applied to an IAT. Code values for this field are:  “FV” Fixed-to-Variable  “VF” Variable-to-Fixed  “FF” Fixed-to-Fixed | | Generally not mapped2, set to “FF”  May map to:  Set to “FF”- If <CreditTransferTransactionInformation><Amount> <InstructedAmount Currency> present  Set to “FV” - If <CreditTransferTransactionInformation><Amount> <EquivalentAmount><AmountCurrency> present |
| 5 | Foreign Exchange Reference Indicator | | 1 | | 23-23 | | R | | | Code used to indicate the type of data in Foreign Exchange Reference Field. Code values for this field are:  “1” - Foreign Exchange Rate  “2” - Foreign Exchange Reference Number  “3” - Space Filled | | Generally not mapped2, set to “3”  May map to:  Set to “1” - If <CreditTransferTransactionInformation> <ExchangeRateInformation><ExchangeRate> present  Set to “2” - If <CreditTransferTransactionInformation> <ExchangeRateInformation><ContractIdentification> present  Set to “3” - If neither <ExchangeRate> nor <ContractIdentification> are present |
| 6 | Foreign Exchange Reference | | 15 | | 24-38 | | R | | | Foreign exchange rate or reference number, as specified in the foreign exchange reference indicator field. If the foreign exchange reference indicator is 3, leave this field blank | | May map to:  <CreditTransferTransactionInformation> <ExchangeRateInformation><ExchangeRate>  Else <CreditTransferTransactionInformation> <ExchangeRateInformation><ContractIdentification>  Else left blank  Note If Code AGRD (Exchange rate applied is the rate agreed with the bank) is used for <Rate Type> then a valid contract number must be filled  Other values for <Rate Type>:  "SALE" = market rate at the time of the sale  "SPOT” = spot rate |
| 7 | ISO Destination Country Code | | 2 | | 39-40 | | M | | | This field contains the two-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the entry is to be received | | Maps to <CreditTransferTransactionInformation><CreditorAgent> <FinancialInstitutionIdentification><PostalAddress><Country> |
| 8 | Originator Identification | | 10 | | 41-50 | | M | | | 10-digit ID assigned by the bank, typically the IRS Taxpayer Identification Number (TIN) of the Originator for U.S. entities | | Maps to <PaymentInformation><Debtor><Identification> <OrganisationIdentification<Other><Identification>  Note <SchemeName><Code> also set. Examples:  “TXID” for Tax Identification Number  “CUST” Customer Identification Number  or other Code from External Code List |
| 9 | Standard Entry Class Code | | 3 | | 51-53 | | M | | | Field defines the type of ACH entries contained in the batch | | May map to3 <PaymentInformation> level or <CreditTransferTransactionInformation> level ...<PaymentTypeInformation><LocalInstrument> <Code> value set "IAT" for International ACH Transactions  Note <ServiceLevel><Code> also set to "NURG" |
| 10 | Company Entry Description | | 10 | | 54-63 | | M | | | Field used by the originator to describe the transaction for the receiver e.g. TRADE PAY | | May map to3 <PaymentInformation> level or CreditTransferTransactionInformation> level ...<PaymentTypeInformation> <CategoryPurpose><Proprietary>  Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible |
| 11 | ISO Originating Currency Code (Account Currency) | | 3 | | 64-66 | | M | | | This field contains the three-character code as approved by the International Organization for Standardization (ISO) used to identify the currency denomination in which the entry was first originated | | Maps to <PaymentInformation><DebtorAccount><Currency> e.g., "USD" |
| 12 | ISO Destination Currency Code (Payment Currency) | | 3 | | 67-69 | | M | | | This field contains the three-character code as approved by the International Organization for Standardization (ISO) used to identify the currency denomination in which the entry will be ultimately settled | | May map to <CreditTransferTransactionInformation><Amount> <InstructedAmount>  e.g., <InstdAmtCcy="EUR">1000.00</InstdAmt>  Else maps to <CreditTransferTransactionInformation><Amount> <EquivalentAmount><CurrencyofTransfer>  e.g., <EqvtAmt>  <Amt Ccy="USD">50000.00</Amt>  <CcyOfTrf>EUR</CcyOfTrf>  </EqvtAmt> |
| 13 | Effective Entry Date | | 6 | | 70-75 | | R | | | The date on which the originator intends to post to the receiver's account | | Maps to <PaymentInformation><RequestedExecutionDate> |
| 14 | Settlement Date (Julian) | | 3 | | 76-78 | | Inserted by ACH Operator | | | The ACH Operator populates the actual settlement date | | Not mapped. ODFI system generated - insert 3 blanks2 |
| 15 | Originator Status Code | | 1 | | 79-79 | | M | | | Identifies the Originator as a non-Federal Government entity | | Not mapped, set to "1" for non-Federal Government entity based on on-boarding process |
| 16 | Originating DFI Identification | | 8 | | 80-87 | | M | | | Originating DFI ABA or transit routing number assigned | | Maps to first 8 digits of ABA Number <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification>  Note <ClearingSystemMemberIdentifciation><Code> also set to "USABA" |
| 17 | Batch Number | | 7 | | 88-94 | | M | | | Originator assigns batch numbers in ascending order within each file | | Maps to <PaymentInformation><PaymentInformationIdentification>  Else, set by ODFI system2 |

NOTE:

2Usage may vary with field populated based on bank specific criteria

3 Can be set at the Payment Information level or the Credit Transfer Transaction level. It is possible to have multiple Payment Information blocks, but they must share the same batch information e.g., Debtor (Company), Debtor Account (Company bank account), Debtor Agent (Company bank), as well as the Requested Execution Date. However Payment Type Information (e.g., SEC Code, Company Entry Description) cannot be used in both levels.

## CCD or PPD Entry Detail Record

The CCD Entry Detail Records contain information about the Receiver and the Receiver's financial institution.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **CCD** | | | **Length** | | **Position** | | **M,R,O** | **Content Description** | | **ISO 20022 Mapping Comments** | |
| **First Entry Detail Record (6)** | | | | | | | | | | | | |
| 1 | | Record Type Code | 1 | | 01-01 | | M | | | Code identifying the Entry Detail Record is "6" | | Not mapped, set by ODFI system to “6” |
| 2 | | Transaction Code | 2 | | 02-03 | | M | | | Two-digit code that identifies the type of entry: checking and savings account credits/debits or prenotes | | Maps to <CreditTransferTransactionInformation><CreditorAccount> <Type><Code>  "CACC" = Current Account  "SVGS" = Savings Account |
| 3 | | Receiving DFI Identification | 8 | | 04-11 | | M | | | First 8 digits of the receiver's bank transit routing number | | Maps to first 8 digits: <CreditTransferTransactionInformation><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification> |
| 4 | | Check Digit | 1 | | 12-12 | | M | | | Last digit of the receiver's transit bank routing number | | Maps to 9th digit: <CreditTransferTransactionInformation><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification>  Note that Field 3 and 4 are combined for Record 6 as the Check Digit is the last (or 9th) digit of the transit routing number |
| 5 | | DFI Account Number | 17 | | 13-29 | | R | | | The receiver's bank account number. If the account number exceeds 17 positions, only use the left most 17 characters with spaces omitted and field left justified | | Maps to <CreditTransferTransactionInformation><CreditorAccount> <Identification><Other><Identification> |
| 6 | | Amount | 10 | | 30-39 | | M | | | The amount of the transaction in dollars with two decimal places. Right justified, left zero-filled without a decimal point | | Maps to <CreditTransferTransactionInformation><Amount> <InstructedAmount> |
| 7 | | Identification Number | 15 | | 40-54 | | O | | | Identification Number field may be used by the Originator to insert its own number for tracing purpose | | Maps to <CreditTransferTransactionInformation> <PaymentIdentification><EndtoEndIdentification> |
| 8 | | Receiving Company Name | 22 | | 55-76 | | R | | | Name of Receiver | | Maps to <CreditTransferTransactionInformation><Creditor> <Name>  For *3rd party* payment (ultimate receiver of payment), maps to <UltimateCreditor> <Name> |
| 9 | | Discretionary Data | 2 | | 77-78 | | O | | | Field defined by the ODFI some banks request it be left blank | | Not mapped\*2 |
| 10 | | Addenda Record Indicator | 1 | | 79-79 | | M | | | ”0” = no addenda record supplied  ”1” = one addenda record supplied | | [NOTE: As content varies by client and on-boarding process2 requirements for mapping may differ as well.]  Set Addenda Record Indicator to “1” if element <RemittanceInformation><Unstructured> or <Structured> present |
| 11 | | Trace Number | 15 | | 80-94 | | M | | | Means for the originator to identify the individual entries. Field is constructed as follows: the first 8 digits are the ODFI transit routing number or Field 12 of the Company/Batch Header. The remainder must be a unique number in sequential order | | Not mapped, generated by ODFI system: set first 8 digits to ODFI transit routing number followed by sequential number |

NOTE:

\*Field typically not used by U.S. banks

2Usage may vary with field populated based on bank specific criteria

## CTX Entry Detail Record

The CTX Entry Detail Records contain information about the Receiver and the Receiver's financial institution.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **CTX** | | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **First Entry Detail Record (6)** | | | | | | | | | | | |
| 1 | | Record Type Code | 1 | | 01-01 | | M | | Code identifying the Entry Detail Record is "6" | | Not mapped set by ODFI system to “6” |
| 2 | | Transaction Code | 2 | | 02-03 | | M | | Two-digit code that identifies checking and savings account credits/debits or prenotes. | | Maps to <CreditTransferTransactionInformation><CreditorAccount> <Type><Code>  "CACC" = Current Account  "SVGS" = Savings Account |
| 3 | | Receiving DFI Identification | 8 | | 04-11 | | M | | First 8 digits of the receiver's bank transit routing number of the | | Maps to first 8 digits: <CreditTransferTransactionInformation><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification> |
| 4 | | Check Digit | 1 | | 12-12 | | M | | Last digit of the receiver's transit bank routing number | | Maps to 9th digit: <CreditTransferTransactionInformation><CreditorAgent>  <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification>  Note that Field 3 and 4 are combined for Record 6 as the Check Digit is the last (or 9th) digit of the transit routing number |
| 5 | | DFI Account Number | 17 | | 13-29 | | R | | The receiver's bank account number. If the account number exceeds 17 positions, only use the left most 17 characters with spaces omitted and field left justified | | Maps to <CreditTransferTransactionInformation><CreditorAccount> <Identification><Other><Identification> |
| 6 | | Amount | 10 | | 30-39 | | M | | The amount of the transaction in dollars with two decimal places. Right justified, left zero-file without a decimal point | | Maps to <CreditTransferTransactionInformation><Amount> <InstructedAmount> |
| 7 | | Identification Number | 15 | | 40-54 | | O | | Identifying (e.g., accounting) number by which the receiver is known to the originator for descriptive purposes | | Maps to <CreditTransferTransactionInformation> <PaymentIdentification><EndtoEndIdentification> |
| 8 | | Number of Addenda Records | 4 | | 55-58 | | M | | The number of addenda records associated with the CTX Entry Detail Record | | Not mapped, calculated by ODFI system |
| 9 | | Receiving Company Name | 16 | | 59-74 | | R | | Name of Receiver | | Maps to <CreditTransferTransactionInformation><Creditor><Name>  For *3rd party* payment (ultimate beneficiary of payment), maps to <UltimateCreditor> <Name> |
| 10 | | Reserved | 2 | | 75-76 | | N/A | | Leave blank | | Not mapped\* |
| 11 | | Discretionary Data | 2 | | 77-78 | | O | | Field defined by the ODFI some banks request it be left blank | | Not mapped\*2 |
| 12 | | Addenda Record Indicator | 1 | | 79-79 | | M | | “0” = no addenda record supplied  ”1” = one or more addenda records supplied | | [NOTE: As content varies by client and on-boarding process2 requirements for mapping may differ as well.]  Set Addenda Record Indicator to “1” if element <RemittanceInformation><Unstructured> or <Structured> present |
| 13 | | Trace Number | 15 | | 80-94 | | M | | Means for the originator to identify the individual entries. Field is constructed as follows: the first 8 digits are the ODFI transit routing number or Field 12 of the Company/Batch Header. The remainder positions must be a unique number in sequential order | | Not mapped, generated by ODFI system: set first 8 digits to ODFI transit routing number followed by sequential number |

NOTE:

\*Field typically not used by U.S. banks

2Usage may vary with field populated based on bank specific criteria

## IAT Entry Detail Record (Outbound Payments)

The IAT Entry Detail Records contain information about the Receiver and the Receiver's financial institution. IAT is a bi-directional transaction. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **First Entry Detail Record (6)** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Entry Detail Record is "6" | | Not mapped, set by ODFI system to “6” |
| 2 | Transaction Code | | 2 | | 02-03 | | M | | Two-digit code that identifies the type of entry: checking and savings account credits/debits or prenotes | | Maps to <CreditTransferTransactionInformation><CreditorAccount> <Type><Code>  "CACC" = Current Account  "SVGS" = Savings Account |
| 3 | Gateway Operator (GO) Identification | | 8 | | 04-11 | | M | | Routing number of the U.S. Gateway Operator | | Maps to first 8 digits:  <CreditTransferTransactionInformation><IntermediaryAgent1> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification>  Note <ClearingSystemMemberIdentifciation><Code> also set to "USABA" |
| 4 | Check Digit | | 1 | | 12-12 | | M | | Last digit of the receiver's transit bank routing number | | Maps to 9th digit: <CreditTransferTransactionInformation><IntermediaryAgent1> <FinancialInstitutionIdentification><MemberIdentification>    Note that Field 3 and 4 are combined for Record 6 as the Check Digit is the last (or 9th) digit of the transit routing number |
| 5 | Number of Addenda Records | | 4 | | 13-16 | | M | | The number of addenda records associated with the IAT Entry Detail Record | | Not mapped, calculated by ODFI system |
| 6 | Reserved | | 13 | | 17-29 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 7 | Amount | | 10 | | 30-39 | | M | | The amount of the transaction in dollars with two decimal places. Right justified, left zero-file without a decimal point | | Maps to <CreditTransferTransactionInformation><Amount> <InstructedAmount> |
| 8 | Foreign Receiver's Account Number | | 35 | | 40-74 | | M | | Receiver's account number | | Maps to <CreditTransferTransactionInformation><CreditorAccount> <Identification><IBAN> (e.g., SEPA region)  Else <CreditTransferTransactionInformation><CreditorAccount> <Identification> <Other><Identification> |
| 9 | Reserved | | 2 | | 75-76 | | N/A | | Leave blank | | Not mapped\* , leave blank |
| 10 | Gateway Operator (GO) OFAC Screening Indicator | | 1 | | 77-77 | | O | | This field indicates the results of a Gateway Operator screen for OFAC compliance.  “0” = Gateway Operator has not found a potential blocked party  “1” = presence of a blocked party  This field must be space filled if no screening has been conducted | | Not mapped, leave blank. To be filled by the Gateway Operator |
| 11 | Secondary OFAC Screening Indicator | | 1 | | 78-78 | | O | | This field indicates the results of a Third-Party Service Provider screen for OFAC compliance.  “0” = Third-Party Service Provider has not found a potential blocked party  “1” =the potential presence of a blocked party  This field must be space filled if no screening has been conducted | | Not mapped, leave blank |
| 12 | Addenda Record Indicator | | 1 | | 79-79 | | M | | “0” = no addenda record supplied  “1” = one addenda record supplied | | Always set to “1” |
| 13 | Trace Number | | 15 | | 80-94 | | M | | Means for the originator to identify the individual entries. Field is constructed as follows: the first 8 digits are the ODFI transit routing number or Field 16 of the Company/Batch Header. The remainder positions must be a unique number in sequential order | | Not mapped, generated by ODFI system: set first 8 digits to ODFI transit routing number followed by sequential number |

NOTE:

\*Field typically not used by U.S. banks

## CCD Addenda Record (Optional)

CCD entries will accommodate the transmission of optional remittance information.

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **CCD** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | | **ISO 20022 Mapping Comments** | |
| **CCD Addenda Record (7) NOTE: A maximum of 1 optional addenda record may be included with each CCD entry** | | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | | Code identifying the Addenda Record type is "7" | | Not mapped, set to "7" by ODFI system to “7” |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | | Code identifying the Addenda type | | Not mapped, set to by ODFI system "05" for CCD addenda record |
| 3 | Payment Related Information | | 80 | | 04-83 | | O | | | Remittance information associated with the preceding Entry Detail Record. Must contain NACHA endorsed ANSI ASC X12 data segments or NACHA banking convention | | [NOTE: Content varies by client and on-boarding process2]  May map to <RemittanceInformation><Unstructured> or <Structured>  Please refer to the Remittance section of this document for limited EDI ANSI X12 mapping |
| 4 | Addenda Sequence Number | | 4 | | 84-87 | | M | | | Sequence number of each addenda record in ascending order beginning with 0001 | | Not mapped, system generated, set in ascending order beginning with 0001 |
| 5 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 11) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

2Usage may vary with field populated based on bank specific criteria

## CTX Addenda Record (Optional)

CTX entries will accommodate the transmission of optional remittance information.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **CTX** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **CTX Addenda Record (7) NOTE: A maximum of 9,999 optional addenda records may be included with each CTX entry** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | Code identifying the Addenda type | | Not mapped, set " by ODFI system to "05" for CTX addenda records |
| 3 | Payment Related Information | | 80 | | 04-83 | | O | | Remittance information associated with the preceding Entry Detail Record. Must contain NACHA endorsed ANSI ASC X12 data segments, NACHA banking conventions or XML | | [NOTE: Content varies by client and on-boarding process2]  May map to <RemittanceInformation><Unstructured> or <Structured>  Please refer to the Remittance section of this document for equivalent STP 820 data segments or limited EDI ANSI X12 mapping |
| 4 | Addenda Sequence Number | | 4 | | 84-87 | | M | | Sequence number of each addenda record in ascending order beginning with 0001 | | Not mapped, system generated, set in ascending order beginning with 0001 |
| 5 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

2Usage may vary with field populated based on bank specific criteria

## IAT First Addenda Record (710) (Outbound Payments)

The First IAT Addenda Record identifies the Receiver of the transaction and the dollar amount of the payment. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **First IAT Addenda Record (7) NOTE: The first seven IAT addenda records are mandatory for each IAT entry** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | Code identifying the First Addenda Record | | Not mapped, set by ODFI system to "10" |
| 3 | Transaction Type Code | | 3 | | 04-06 | | R | | A three-character code used to identify the type of transaction | | <CreditTransferTransactionInformation><Purpose><Code>  Options for *Outbound Payments*:  "ANNI" set to ANN - Annuity  "COMC" set to BUS - Business / Commercial  "DEPT" set to DEP - Deposit  "LOAN" set to LOA - Loan  "OTHR" set to MIS - Miscellaneous  "HLRP" set to MOR - Mortgage  "PENS" set to PEN - Pension  "RENT" set to RLS- Rent  "SALA" set to SLS- Salary  "TAXS" set to TAX - Taxes |
| 4 | Foreign Payment Amount | | 18 | | 07-24 | | R | | The amount for which the entry is to be received by the foreign receiver in the currency denomination expressed in the ISO Destination Currency Code for "VF" and "FF" foreign exchange indicators; otherwise this field is zero filled (i.e., for "FV" foreign exchange indicator) | | Maps to:  <CreditTransferTransactionInformation><Amount> <InstructedAmount Currency> or <EquivalentAmount><AmountCurrency>  For "FV" - zero fill  For "VF" or “FF” - numerical value |
| 5 | Foreign Trace Number | | 22 | | 25-46 | | O | | The trace number assigned to the entry in the originating national payments system | | Not mapped system generated: insert zeros or leave blank |
| 6 | Receiving Company Name/Individual Name | | 35 | | 47-81 | | M | | This field identifies the Receiver of the transaction | | Maps to <CreditTransferTransactionInformation><Creditor><Name>4 |
| 7 | Reserved | | 6 | | 82-87 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 8 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

\*Field typically not used by U.S. banks

4For *3rd party* payment i.e., payment on behalf of, maps to <UltimateDebtor> fields

## IAT Second Addenda Record (711) (Outbound Payments)

The Second and Third IAT Addenda Records identify key information related to the Originator of the entry. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **Second IAT Addenda Record (7)** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | Code identifying the Second Addenda Record | | Not mapped, set by ODFI system to "11" |
| 3 | Originator Name | | 35 | | 04-38 | | M | | This field contains the name of the Originator of the transaction | | Maps to <PaymentInformation><Debtor><Name>4 |
| 4 | Originator Street Address | | 35 | | 39-73 | | M | | This field contains the physical street address of the Originator | | May map to4 <PaymentInformation><Debtor><PostalAddress> <StreetName> and <BuildingNumber> or <AddressLine> |
| 5 | Reserved | | 14 | | 74-87 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 6 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

\*Field typically not used by U.S. banks

4For *3rd party* payment i.e., payment on behalf of, maps to <UltimateDebtor> fields

## IAT Third Addenda Record (712) (Outbound Payments)

Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **Third IAT Addenda Record (7)** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | Code identifying the Third Addenda Record | | Not mapped, set by ODFI system to "12" |
| 3 | Originator City & State/Province | | 35 | | 04-38 | | M | | This field contains the city and, if applicable, the state or province of the Originator | | May map to4 <PaymentInformation><Debtor><PostalAddress> <TownName> and <CountrySubDivision> or <AddressLine> |
| 4 | Originator Country & Postal Code | | 35 | | 39-73 | | M | | This field contains the country and postal code of the Originator | | May map to4 <PaymentInformation><Debtor><PostalAddress> <PostCode> and <Country> or <AddressLine> |
| 5 | Reserved | | 14 | | 74-87 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 6 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

\*Field typically not used by U.S. banks

4For *3rd party* payment i.e., payment on behalf of, maps to <UltimateDebtor> fields

## IAT Fourth Addenda Record (713) (Outbound Payments)

The Fourth IAT Addenda Record contains information related to the financial institution originating the entry. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **IAT** | | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **Fourth IAT Addenda Record (7)** | | | | | | | | | | | |
| 1 | | Record Type Code | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | | Addenda Type Code | 2 | | 02-03 | | M | | Code identifying the Fourth Addenda Record | | Not mapped, set by ODFI system to "13" |
| 3 | | Originating DFI Name | 35 | | 04-38 | | M | | This field contains the name of the Originating DFI | | Maps to <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification><Name> |
| 4 | | Originating DFI Identification Number Qualifier | 2 | | 39-40 | | M | | This field contains a 2-digit code that identifies the numbering scheme used in the Originating DFI Identification Number field | | Set to "01" for U.S. clearing system  <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <ClearingSystemIdentification><Code> "USABA" is present |
| 5 | | Originating DFI Identification | 34 | | 41-74 | | M | | Originating DFI ABA or transit routing number | | Maps to <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification> |
| 6 | | Originating DFI Branch Country Code | 3 | | 75-77 | | M | | This field contains a 2-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the bank that originated the entry is located | | Maps to <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification><PostalAddress> <Country>  "US" is present |
| 7 | | Reserved | 10 | | 78-87 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 8 | | Entry Detail Sequence Number | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

\*Field typically not used by U.S. banks

## IAT Fifth Addenda Record (714) (Outbound Payments)

The Fifth IAT Addenda Record identifies the Receiving financial institution holding the Receiver's account. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **IAT** | | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **Fifth IAT Addenda Record (7)** | | | | | | | | | | | |
| 1 | | Record Type Code | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | | Addenda Type Code | 2 | | 02-03 | | M | | Code identifying the Fifth Addenda Record | | Not mapped, set by ODFI system to "14" |
| 3 | | Receiving DFI Name | 35 | | 04-38 | | M | | This field contains the name of the Receiving Depository Financial Institution | | Maps to <CreditTransferTransactionInformation> <CreditorAgent><FinancialInstitutionIdentification><Name> |
| 4 | | Receiving DFI Identification Number Qualifier | 2 | | 39-40 | | M | | This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number field. Code values for this field are:  “01”= National Clearing System Number;  “02”= BIC Code; or  “03”= IBAN. | | Set to:  “01” if <CreditTransferTransactionInformation><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <ClearingSystemIdentification><Code> is present  “02” if <CreditTransferTransactionInformation><CreditorAgent> <FinancialInstitutionIdentification><BIC> is present  “03” if <CreditTransferTransactionInformation> <CreditorAgentAccount><Identification><IBAN> is present |
| 5 | | Receiving DFI Identification | 34 | | 41-74 | | M | | The Routing Number used to identify the DFI in which the Receiver maintains his account | | Maps to <CreditTransferTransactionInformation> <CreditorAgent><FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification>  Else <CreditTransferTransactionInformation><CreditorAgent> <FinancialInstitutionIdentification><BIC> (e.g., SEPA region)  Else <CreditTransferTransactionInformation> <CreditorAgentAccount><Identification><IBAN> |
| 6 | | Receiving DFI Branch Country Code | 3 | | 75-77 | | M | | This field contains a 2-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the bank that receives the entry is located | | Maps to <CreditTransferTransactionInformation><CreditorAgent> <FinancialInstitutionIdentification><PostalAddress><Country> |
| 7 | | Reserved | 10 | | 78-87 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 8 | | Entry Detail Sequence Number | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE: \*Field typically not used by U.S. banks

## IAT Sixth Addenda Record (715) (Outbound Payments)

The Sixth and Seventh IAT Addenda Records identify key information related to the Receiver of the entry. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **Sixth IAT Addenda Record (7)** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | Code identifying the Sixth Addenda Record | | Not mapped, set by ODFI system to "15" |
| 3 | Receiver Identification Number | | 15 | | 04-18 | | O | | This field contains the accounting number by which the Originator is known to the Receiver for descriptive purposes | | Maps to <CreditTransferTransactionInformation>  <PaymentIdentification><EndtoEndIdentification> |
| 4 | Receiver Street Address | | 35 | | 19-53 | | M | | This field contains the physical street address of the Receiver | | May map to5 <CreditTransferTransactionInformation><Creditor>  <PostalAddress><StreetName> and <BuildingNumber> or <AddressLine> |
| 5 | Reserved | | 34 | | 54-87 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 6 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

\*Field typically not used by U.S. banks

5For *3rd party* payment i.e., ultimate beneficiary of payment, maps to <UltimateCreditor> fields

## IAT Seventh Addenda Record (716) (Outbound Payments)

Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **Seventh IAT Addenda Record (7)** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | Code identifying the Seventh Addenda Record | | Not mapped, set by ODFI system to "16" |
| 3 | Receiver City & State/Province | | 35 | | 04-38 | | M | | This field contains the city and, if applicable, the state or province of the Receiver | | May map to5 <CreditTransferTransactionInformation><Creditor>  <PostalAddress><TownName> and <CountrySubDivision> or <AddressLine> |
| 4 | Receiver Country & Postal Code | | 35 | | 39-73 | | M | | This field contains the country and postal code of the Receiver | | May map to5 <CreditTransferTransactionInformation><Creditor>  <PostalAddress><Country> and <PostCode> or <AddressLine> |
| 5 | Reserved | | 14 | | 74-87 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 6 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

\*Field typically not used by U.S. bank

5For *3rd party* payment i.e., ultimate beneficiary of payment, maps to <UltimateCreditor> fields

## IAT Addenda Record for Remittance Information (717) (Optional) (Outbound Payments)

IAT entries will accommodate the transmission of optional remittance information. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **IAT Addenda For Remittance Information Record (7) NOTE: A maximum of two optional remittance addenda records may be included with each IAT entry** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | Code identifying the Addenda Record for Remittance Information | | Not mapped, set by ODFI system to "17" |
| 3 | Payment Related Information | | 80 | | 04-83 | | O | | There are no formatting specifications for the optional remittance information except for those banking conventions that have been developed to carry mandatory information for secondary SEC codes identified in the Transaction Type code field. | | [NOTE: Content varies by client and on-boarding process2]  May map to <RemittanceInformation><Unstructured> or <Structured> |
| 4 | Addenda Sequence Number | | 4 | | 84-87 | | M | | Sequence number of each type of "17" remittance addenda in ascending order beginning with 0001 | | Not mapped, system generated, set in ascending order beginning with 0001 |
| 5 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

2Usage may vary with field populated based on bank specific criteria

## IAT Addenda Record for Foreign Correspondent Bank Information (718) (Outbound Payments)

IAT Addenda Records for Foreign Correspondent Bank Information applies to Incoming/Received IAT entries only. Note that the mapping provided herein is for ***outbound*** IAT only i.e., funds are moving from the U.S. to a foreign country.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **IAT** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **IAT Addenda For Foreign Correspondent Bank Information Record (7) NOTE: A maximum of three optional Foreign Correspondent Bank addenda records may be included with each IAT entry** | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | Code identifying the Addenda Record type is "7" | | Not mapped, set by ODFI system to "7" |
| 2 | Addenda Type Code | | 2 | | 02-03 | | M | | Code identifying the Addenda Record for Foreign Correspondent Bank Information for IAT | | Not mapped, set by ODFI system to "18" |
| 3 | Foreign Correspondent Bank Name | | 35 | | 04-38 | | M | | This field identifies the name of the Foreign Correspondent Bank | | Maps to IntermediaryAgent2><FinancialInstitutionIdentification> <Name> or <IntermediaryAgent3> <FinancialInstitutionIdentification><Name> |
| 4 | Foreign Correspondent Bank Identification Number Qualifier | | 2 | | 39-40 | | M | | This field contains a 2-digit code that identifies the numbering scheme used in the Foreign Correspondent Bank Identification Number field. Code values for this field are:  “01” = National Clearing System Number (e.g., U.S. Routing Transit Number)  “02” = BIC Code  “03” = IBAN | | Set to:  “01” if <CreditTransferTransactionInformation><IntermediaryAgent2> or <IntermediaryAgent3><FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <ClearingSystemIdentification><Code> is present  “02” if <CreditTransferTransactionInformation><IntermediaryAgent2> or <IntermediaryAgent3> <FinancialInstitutionIdentification><BIC> is present  “03” if <CreditTransferTransactionInformation> IntermediaryAgent2Account> or <IntermediaryAgent3Account><Identification><IBAN> is present |
| 5 | Foreign Correspondent Bank Identification Number | | 34 | | 41-74 | | M | | This field contains bank identification number (i.e., the National Clearing System Number, BIC Code, or IBAN) of the Foreign Correspondent Bank | | Maps to:  <CreditTransferTransactionInformation><IntermediaryAgent2> or <IntermediaryAgent3><FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification>  Else <CreditTransferTransactionInformation><IntermediaryAgent2> or <IntermediaryAgent3> <FinancialInstitutionIdentification><BIC>  Else <CreditTransferTransactionInformation> <IntermediaryAgent2Account> or <IntermediaryAgent3Account><Identification><IBAN> |
| 6 | Foreign Correspondent Bank Branch Country Code | | 3 | | 75-77 | | M | | This field contains a 2-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the Foreign Correspondent Bank is located | | Maps to <CreditTransferTransactionInformation><IntermediaryAgent2> or <IntermediaryAgent3><FinancialInstitutionIdentification><PostalAddress><Country> |
| 7 | Reserved | | 6 | | 78-83 | | N/A | | Leave blank | | Not mapped\*, leave blank |
| 8 | Addenda Sequence Number | | 4 | | 84-87 | | M | | Sequence number of each type of "18" Foreign Correspondent Bank Identification addenda in ascending order beginning with 0001 | | Not mapped, system generated, set in ascending order beginning with 0001 |
| 9 | Entry Detail Sequence Number | | 7 | | 88-94 | | M | | This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record‘s trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record | | Not mapped, system generated from last 7 digits of Trace Number |

NOTE:

\*Field typically not used by U.S. banks

## Batch/Control Record – All Formats

The Company/Batch Control Record summarizes the information contained within the batch. It contains the counts, hash totals, and total dollar controls for the entries within the batch.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **NACHA File Format** | | | **Length** | | **Position** | | **M,R,O** | **Content Description** | | **ISO 20022 Mapping Comments** | |
| **Batch Control Record (8)** | | | | | | | | | | | | |
| 1 | | Record Type Code | 1 | | 01-01 | | M | | | Code identifying the Company / Batch Header Record is "8" | | Not mapped, set by ODFI system to “8” |
| 2 | | Service Class Code | 3 | | 02-04 | | M | | | Identifies the type of entries in the batch  “200” = mixed debits and credits  “220” = credits only  “225” = debits only | | Not mapped, set to:  “200” for a mixed batch i.e., containing debit and/or credit entries  "220" for pain.001 credit transactions only  "225" for pain.008 debit transactions only |
| 3 | | Entry/Addenda Count | 6 | | 05-10 | | M | | | Total number of Entry Detail Records plus addenda records (Record Types "6" and "7") in the batch. Requires 6 positions, right-justify, left zero-fill | | Not mapped2, system calculated based on accepted transactions |
| 4 | | Entry Hash | 10 | | 11-20 | | M | | | Sum of 8-character Transit Routing/ABA numbers in the batch (field 3 of the Entry Detail Record) | | Not mapped2, system calculated and generated |
| 5 | | Total Debit Entry Dollar Amount in Batch | 12 | | 21-32 | | M | | | Dollar total of debit entries in the batch | | Not mapped2, system calculated (may be “0” filled) |
| 6 | | Total Credit Entry Dollar Amount in Batch | 12 | | 33-44 | | M | | | Dollar total of credit entries in the batch | | Not mapped2, system calculated based on accepted transactions |
| 7 | | Company Identification | 10 | | 45-54 | | R | | | 10-digit ID assigned by the bank | | Maps to <PaymentInformation><Debtor><Identification>  <OrganisationIdentification><Other><Identification>  Note <SchemeName><Code> also set. Examples:  “TXID” for Tax Identification Number  “CUST” Customer Identification Number  or other Code from External Code List |
| 8 | | Message Authentication Code | 19 | | 55-73 | | O | | | Leave blank | | Not mapped\* |
| 9 | | Reserved | 6 | | 74-79 | | N/A | | | Leave blank | | Not mapped\*2 |
| 10 | | Originating DFI Identification | 8 | | 80-87 | | M | | | Originating DFI ABA or transit routing number assigned | | Maps to first 8 digits of ABA Number <PaymentInformation><DebtorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification>  <MemberIdentification> |
| 11 | | Batch Number | 7 | | 88-94 | | M | | | Sequential number assigned by the originator. Must be equal to Field 13 of the Company/Batch Header Record | | Maps to <PaymentInformation><PaymentInformationIdentification>  Else, set by ODFI system2 |

NOTE:

\*Field typically not used by U.S. banks

2Usage may vary with field populated based on bank specific criteria

## File Control Record – All Formats

The File Control Record summarizes the information carried in the Company/Batch Control Records. It contains dollar, entry, and hash total accumulations from the Company/Batch Control Records in the file. This record also contains counts of the number of blocks and the number of batches within the file.

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **NACHA File Format** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | | **ISO 20022 Mapping Comments** | |
| **File Control Record (9)** | | | | | | | | | | | | |
| 1 | Record Type Code | | 1 | | 01-01 | | M | | | Code identifying the File Control Record is "9" | | Not mapped, set by ODFI system to “9” |
| 2 | Batch Count | | 6 | | 02-07 | | M | | | Value must be equal to the number of batch header '5' records in the file | | Not mapped2, system calculated based on accepted transactions |
| 3 | Block Count | | 6 | | 08-13 | | M | | | Number of physical blocks in the file, including the file header and file control records | | Not mapped, system calculated and generated |
| 4 | Entry/Addenda Count | | 8 | | 14-21 | | M | | | Sum of all '6' records and also '7' records, if used | | Not mapped2, system calculated based on accepted transactions |
| 5 | Entry Hash | | 10 | | 22-31 | | M | | | Sum of all RDFI IDs in each '6' Record. If the sum is more than 10 positions, truncate left most numbers | | Not mapped2, system calculated and generated |
| 6 | Total Debit Entry Dollar Amount in File | | 12 | | 32-43 | | M | | | Dollar total of debit entries in the file | | Not mapped2, system calculated (may be “0” filled) |
| 7 | Total Credit Entry Dollar Amount in File | | 12 | | 44-55 | | M | | | Dollar total of credit entries in the file | | Not mapped2, system calculated based on accepted transactions |
| 8 | Reserved | | 39 | | 56-94 | | N/A | | | Leave blank | | Not mapped\* |

NOTE:

\* Field typically not used by U.S. banks

2Usage may vary with field populated based on bank specific criteria

# Remittance Information

The content of remittance data varies by the bank client and the on-boarding process. For the CCD Standard Entry Class Code, the *NACHA Operating Rules* permit the exchange of endorsed banking conventions or ANSI ASC X12 syntax-based data segments within the addenda record. In a CTX payment, the *NACHA Operating Rules* permit the exchange of ANSI ASC X12 transaction set containing a BPR or BPS data segment, or payment related UN/EDIFACT syntax.

It should be noted that this Guide offers documentation for the future support of CCD ISO 20022-based XML remittance addenda. Given that state agencies today do not accept XML data, NACHA does not support the transmission of XML messages for CCD+ at this time. However, this information has been included below in preparation for when markets evolve.

## CCD Addenda – NACHA Endorsed Banking Conventions for TXP, DED, and TPP Payments

Corporate Credit or Debit Entry (CCD) payments have a limitation of only one 80-character remittance addendum. In order to transmit remittance information with CCD transactions in XML formatted data, either an unstructured and structured format may be used. Note that the structured XML tags can utilize most of, if not more than, the 80-characters in the one addendum. In both scenarios, with structured or unstructured XML formatted data, payments reconciliation and straight-through processing can still be achieved by following the guidelines provided.

Today, the *NACHA Operating Rules* allow endorsed banking conventions for “TXP”, “DED”, and “TPP” to accompany a CCD payment utilizing ANSI ASC X12 standards. The banking conventions define the data and formats for these specific use cases mostly for government payments:

* **TXP** – tax payment (used by businesses to pay state revenue authorities)
* **DED** – child support payment (used by employers/payroll companies to submit payments to child support authorities)
* **TPP** – third party payment (used by employers/payroll companies to submit wage garnishment for back state taxes)

### Unstructured

In an unstructured form, it is recommended that remittance information transmitted is consistent with the current practice of NACHA banking conventions that is exchanged today in EDI X12 ANSI format. Of note, the use of all mandatory and optional fields in the TPP and DED conventions inclusive of the “\*” field separators can exceed the 80 character limit in EDI format and within an unstructured XML format. Therefore, it is the responsibility of each user to ensure the 80-character limit is not exceeded.

The following provide examples of NACHA banking convention remittance addendum in an unstructured XML format:

**Figure 7: NACHA Banking Convention – TXP Example**

<RmtInf>

<Ustrd>TXP\*3710123456\*011\*061231\*t\*10199997\*P\*200000\</Ustrd>

</RmtInf>

**Figure 8: NACHA Banking Convention – DED Example**

<RmtInf>

<Ustrd>DED\*CS\*1998-840123-DM\*20070613\*46252\*386863555\*Y\*Doe,John\*26082\*N\</Ustrd>

</RmtInf>

**Figure 9: NACHA Banking Convention – TPP Example**

<RmtInf>

<Ustrd>TPP\*208\*123456789\*20121130\*100000\*1122\*SMITH JOHN\*AB123456\</Ustrd>

</RmtInf>

As XML formatted data is not accepted market practice, in order to transmit the addenda information to the clearing system, it is recommended that the ODFI drops the unstructured tags and include the remittance information in the “7” record of the NACHA file to pass on the data. An illustration is provided below.

**Figure 10:**

705 00010001610

1 2 3 4 5 6 7 8

12345678901234567890123456789012345678901234567890123456789012345678901234567890

**Example Data**

TXP\*3710123456\*011\*061231\*T\*10199997\*P\*200000\

### Structured

If the NACHA endorsed banking conventions for DED, TXP, and TPP are transmitted in a structured form in the payment instruction file to the ODFI, following the guidelines provided below is recommended. Note that the structured data elements may not all fall within the Remittance Information section in the pain.001 message.

Further, as previously noted, XML formatted data is not accepted market practice for CCD+. In order to transmit the structured addenda information to the clearing system, it is recommended that the XML tags are dropped, the data concatenated to follow the current practice of EDI X12 ANSI format exchanged today, and to include the remittance information in the “7” record of the NACHA file.

**Tax Payment – TXP Segment**

Tax payments made by businesses to state revenue authorities are supported through the use of the TXP segment in ACH addenda. The ISO equivalent and mappings for TXP01–TXP10 are provided below for the pain.001 message.

Note that some segments (TXP05, TXP07, and TXP09 as well as TXP04, TXP06, and TXP08) can have multiple occurrences and may be mapped to the same data element.

**Table 1: NACHA Endorsed Banking Convention – TXP Mapping to ISO Equivalent**\*

|  |  |  |  |
| --- | --- | --- | --- |
| **Segment** | **Data Element** | **Definition** | **ISO Equivalent** |
| TXP01 | Taxpayer Identification Number | Contains the taxpayer’s identification number as assigned by the taxing authority. This is the nine- digit Employer Identification Number (EIN) for Federal tax payments | <Payment Information><UltimateDebtor><Identification> <OrganisationIdentification><Other><Identification> |
| TXP02 | Tax Payment Type Code | Type of tax being paid | <CreditTransferTransactionInformation><Tax><Record><Type> |
| TXP03 | Tax Period End Date | End date for the tax period for which the payment is being made | <CreditTransferTransactionInformation><Tax><Record><Period>  <FromToDate><ToDate> |
| TXP04 | Amount Type (Tax Information ID Number) | Identifies the type of amount that immediately follows:  T= Tax  I= Interest  S= State  L= Local  C = City | <CreditTransferTransactionInformation><Tax><Record>  <CategoryDetails> |
| TXP05 | Tax Amount | Amount of tax liability owed and/or paid. If no subsequent amounts are  reported in data elements TXP07 and TXP09, the amount value reported in TXP05 must equal the value contained in Field 6 in the CCD Entry Detail Record | <CreditTransferTransactionInformation><Tax><Record> <TaxAmount><TotalAmountCurrency>  Optional to also include here when no other tax amount(s), i.e., TXP07 and/or TXP09 is present: <CreditTransferTransactionInformation><Tax> <TotalTaxAmount>  [Total of all <Record> level Tax Amounts. Total of the actual tax payment.] |
| TXP06 | Amount Type (Tax Information ID Number) | Identifies the type of amount that immediately follows:  T= Tax  I= Interest  S= State  L= Local  C = City | <CreditTransferTransactionInformation><Tax><Record>  <CategoryDetails> |
| TXP07 | Tax Amount | Amount of tax liability owed and/or paid. This amount value is optional, but must be used if TXP06 is present. If no subsequent amount is  reported in data element TXP09, the total amount value reported in the convention (TXP05 +TXP07) must equal the value contained in Field 6 in the CCD Entry Detail Record | <CreditTransferTransactionInformation><Tax><Record>  <TaxAmount><TotalAmountCurrency> |
| TXP08 | Amount Type (Tax Information ID Number) | Identifies the type of amount that immediately follows:  T= Tax  I= Interest  S= State  L= Local  C = City | <CreditTransferTransactionInformation><Tax><Record>  <CategoryDetails> |
| TXP09 | Tax Amount | Amount of tax liability owed and/or paid. This amount value is optional, but must be used if TXP08 is present. The total amount value reported in the convention (TXP05 +TXP07+TXP09) must equal the value contained in Field 6 in the CCD Entry Detail Record | <CreditTransferTransactionInformation><Tax><Record> <TaxAmount><TotalAmountCurrency> |
| TXP10 | Taxpayer Verification | Optional data element that may be used by the receiver to verify the taxpayer's identify | <CreditTransferTransactionInformation><Tax><Debtor> <TaxIdentification> |

\*Please refer to ISO 20022 pain.001 file for the paths provided above.

**Tax Payment – TPP Segment**

Tax payments made by third parties, such as employers to government agencies for delinquent taxpayers are supported through the use of the TPP segment in the ACH addenda. The ISO equivalent and mappings for TPP01–TPP07 are provided below for the pain.001 message. Note that TPP03 and TPP07 may be mapped to multiple ISO equivalent data elements. It is also important to be aware that all data elements do not fall within the Remittance Information section of the ISO message.

**Table 2: NACHA Endorsed Banking Convention – TPP Mapping to ISO Equivalent**\*

|  |  |  |  |
| --- | --- | --- | --- |
| **Segment** | **Data Element** | **Definition** | **ISO Equivalent** |
| TPP01 | Tax Payment Type Code | State  assigned  tax  type | <PaymentInformation><PaymentTypeInformation>  <CategoryPurpose><Code> |
| TPP02 | Reference ID | Identifies the third party that originated the payment.  The third party’s identification or registration number as assigned by the state taxing authority | <CreditTransferTransactionInformation><<Tax><Debtor> <TaxIdentification> |
| TPP03 | Date | Date applicable to this payment, may be a payroll date (for wage garnishments) an account debit date (for financial  institution  garnishments)  or  a  tax  period  end date | *2 possible applications:*   1. Payroll / Account debit date –   <CreditTransferTransactionInformation><Tax><Date>   1. Tax period end date – <CreditTransferTransactionInformation><Tax><Record>   <Period><FromToDate><ToDate> |
| TPP04 | Amount | Amount  of  payment,  should  match  the  ACH  Detail Record (6 record) amount | <CreditTransferTransactionInformation><Tax><TotalTaxAmount> |
| TPP05 | Reference ID | Identification number of the taxpayer on whose behalf payment is being made | <PaymentInformation><UltimateDebtor><Identification>  <PrivateIdentification><Other><Identification> |
| TPP06 | Name | First  13  characters  of  the  taxpayer’s  name  on  whose behalf  payment  is  being  made | <PaymentInformation><UltimateDebtor><Name> |
| TPP07 | Reference ID | Optional second identification number of the taxpayer on whose behalf  payment  is  being  made,  such  as  a  state assigned  account  number  or  a  case  reference  number | *2 possible applications:*   1. <CreditTransferTransactionInformation><Tax><Debtor>   <RegistrationIdentification> (e.g., state account number)   1. <CreditTransferTransactionInformation><Tax>   <ReferenceNumber> (e.g., case reference number) |

\*Please refer to ISO 20022 pain.001 file for the paths provided above.

**Garnishment – DED Segment**

Garnishments made by third parties, such as employers to government agencies for child support are supported through the use of the DED segment in the ACH addenda. The ISO equivalent and mappings for DED01–DED09 are provided below for the pain.001 message. Note that not all data elements fall within the Remittance Information section of the ISO message.

**Table 3: NACHA Endorsed Banking Convention – DED Mapping to ISO Equivalent**\*

|  |  |  |  |
| --- | --- | --- | --- |
| **Segment** | **Data Element** | **Definition** | **ISO Equivalent** |
| DED01 | Application Identifier | Indicates the type of deduction being withheld from an employee’s pay | <PaymentInformation><PaymentTypeInformation> <CategoryPurpose><Code> |
| DED02 | Case Identifier | The case identifier element is the IV-D case number or court order number. The case identifier always refers to the identification number of the case in the state receiving the EFT/EDI transaction (e.g., the child support SDU) | <RemittanceInformation><Structured>  <ReferredDocumentInformation><Number> |
| DED03 | Pay Date | Provides the obligor’s (non-custodial parent’s) pay date; the date the income was withheld from the employee’s paycheck | <RemittanceInformation><Structured>  <ReferredDocumentInformation><RelatedDate> |
| DED 04 | Payment Amount | Indicates the non-custodial parent’s child support withheld for this pay period, which is being paid to the SDU | <RemittanceInformation><Structured>  <ReferredDocumentAmount><DuePayableAmount> |
| DED 05 | Non Custodial Parent SSN | Provides the SDU with the non-custodial parent’s Social Security number | <PaymentInformation><UltimateDebtor><Identification><PrivateIdentification><Other><Identification> |
| DED 06 | Medical Support Indicator | Indicates whether the employer offers family medical insurance coverage | <RemittanceInformation><Structured>  <AdditionalRemittanceInformation> |
| DED 07 | Non Custodial Parent Name | indicates the first seven letters of the obligor’s last name followed by the first three letters of his/her first name | <PaymentInformation><UltimateDebtor><Name> |
| DED 08 | FIPS Code | The Federal Information Process Standard (FIPS) code refers to the FIPS Code of the SDU receiving the transaction | <RemittanceInformation><Structured>  <CreditorReferenceInformation><Reference> |
| DED 09 | Employment Termination Indicator | The employment termination indicator is used to notify the child support enforcement agency that an individual’s employment has terminated | <RemittanceInformation><Structured>  <AdditionalRemittanceInformation> |

\*Please refer to ISO 20022 pain.001 file for the paths provided above.

## CTX Addenda

The Corporate Trade Exchange (CTX) format supports the transfer of funds within a trading partner relationship utilizing a full ANSI ASC X12 message, or when payment-related UN/EDIFACT information is sent with the funds transfer. CTX can accommodate the transmission of a maximum of 9,999 addenda records each carrying 80 characters of payment related data (to pay multiple invoices) in the “7” record of the NACHA file. A common type of remittance application is the limited ANSI X12 STP 820 and DED (Child Support Garnishment).

Note that NACHA does not offer mapping of ISO 20022 messages to the full ANSI X12 820 transaction set. Corporations and financial institutions should work together to identify existing EDI data requirements and compliance with trading partner needs.

### Structured Data – STP 820 (EDI)

The STP 820 is a limited remittance advice grouped by the following:

* Remittance Information (RMR)
* Reference Information (REF)
* Date Information (DTM)
* Adjustment Information (ADX)

STP 820 specifies up to 10 required data elements, with two elements -- customer name and customer account number (N1 segments) – that are part of the payment information as mandatory. When invoices are being paid, there are eight additional fields such as invoice number, gross invoice amount, and amount paid to be included with the electronic payment for each invoice being paid. The ISO equivalent found in the <RemittanceInformation><Structured> section is provided in the table that follows.

**Table 4: STP 820 Mapping to ISO Equivalent**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **STP 820  Segment** | | **Data Element** | | **ISO 20022 Equivalent** |
| **Remittance Information or RMR** | | | | |
| RMR01 | | Reference Identification Qualifier [IV, PO, R7] | | <ReferredDocumentInformation><Type><CodeOrProprietary><Code> |
| RMR02 | | Reference Identification (e.g., Invoice Number] | | <ReferredDocumentInformation><Number> |
| RMR03 | | Payment Action Code (not typically used) | | Set to \* |
| RMR04 | | Monetary Amount [Amount Paid] | | <ReferredDocumentAmount><RemittedAmount> |
| RMR05 | | Monetary Amount [Invoice Amount] | | <ReferredDocumentAmount><DuePayableAmount> |
| RMR06 | | Monetary Amount [Adjustment Amount] | | <ReferredDocumentAmount><DiscountAppliedAmount> |
| **Reference Information or REF** | | | | |
| REF01 | | Reference Identification Qualifier [BM, PO, R7, VV] | | <CreditorReferenceInformation><Type><CodeOrProprietary><Code> |
| REF02 | | Reference Identification (e.g., PO Number, Voucher Number) | | <CreditorReferenceInformation><Reference> |
| REF03 | | Description | | <AdditionalRemittanceInformation> |
| **Date / Time Information or DTM** | | | | |
| DTM01 | | Date / Time Qualifier [003, 004, 092] | | *Map qualifier based on RMR01* |
| DTM02 | | Date | | <ReferredDocumentInformation><RelatedDate> |
| **Adjustment Information or ADX** | | | | |
| ADX01 | | Monetary Amount [Adjustment Amount] | | <ReferredDocumentAmount><AdjustmentAmountAndReason><Amount> |
| ADX02 | | Adjustment Reason Code | | <ReferredDocumentAmount><AdjustmentAmountAndReason><Reason> |
| ADX03 | | Reference Identifier Qualifier (*Code qualifying reason for change)* | | <ReferredDocumentAmount><AdjustmentAmountAndReason> <AdditionalInformation> |
| ADX04 | | Reference Identification (*Additional descriptive information*) | |
| **Originator and Receiver Name Identification or N1** | | | | |
| **N1 – Originator Name Identification or “Payer”** | | | | |
| N101 | | Entity Identifier Code (PR = Payer) | | <Invoicee> *implies entity identifier “PR”* |
| N102 | | Payer Name {Mandatory field} | | <Invoicee><Name> |
| N103 | Payer Identification Code Qualifier (*Code designating the system/method of code structure used for Identification Code e.g., 1= DUNS, 24 = Employer ID )* | | | <Invoicee><Identification><OrganisationIdentification><Other><SchemeName>  <Code> |
| N104 | Identification Code (Payer Tax ID or Customer Account Number) {Mandatory field} | | | <Invoicee><Identification><OrganisationIdentification><Other><Identification> |
| **N1 – Receiver Name Identification or “Payee”** | | | | |
| N101 | Entity Identifier Code (PE = Payee) | | <Invoicer> implies entity identifier “PE” | |
| N102 | Payee Name | | <Invoicer><Name> | |

Additionally, payment related data other than those noted above may also be transmitted within the structured remittance information. These include such information as tax amount, address, etc.

### Comparison of ISO 20022 XML Syntax with STP 820

Provided below is a comparison between STP 820 data elements and ISO 20022 equivalent XML information.

**Table 5: Comparison of STP 820 to ISO Structure**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Reference Information** | **STP 820 (EDI) Structure** | **ISO 20022 XML Structure** |
| **1** | Customer Account Number | N104  N1\*PR\*ABC Corporation\*91\***C1234567\** | <Invcee>  <OrgId>...  <Id>**C1234567**</Id> |
| **2** | Customer Name | N102  **ABC Corporation** | <Nm>**ABC Corporation**</Nm> |
| **3** | Invoice Number | **IV** = Invoice number  RMR\*IV\***4562**\*\*9500.00\*10000.00\*500.00\ | **<RfrdDocInf>**  <Tp>  <CdOrPrtry>  <Cd>**CINV**</Cd>  </CdOrPrtry>  </Tp>  <Nb>**4562**</Nb>  <RltdDt>**2012-09-08**</RltdDt>  **</RfrdDocInf>** |
| **4** | Invoice Date | DTM02  DTM\*003\***20120908\** | <RltdDt>**2012-09-08**</RltdDt> |
| **5** | Invoice Gross Amount/  Amount before Discounts | RMR05  RMR\*IV\*4562\*\*9500.00\***10000.00**\*500.00**\** | <RfrdDocAmt>  <DuePyblAmt Ccy="USD">**10000.00**</DuePyblAmt>  </RfrdDocAmt> |
| **6** | Amount Paid | RMR04  RMR\*IV\*4562\*\***9500.00**\*10000.00\*500.00**\** | <RfrdDocAmt>  <RmtdAmt Ccy="USD">**9500.00**</RmtdAmt>  </RfrdDocAmt> |
| **7** | Discount Amount | RMR06  RMR\*IV\*4562\*\*9500.00\*10000.00\***500.00\** | <RfrdDocAmt>  <DscntApld Amt Ccy="USD">**500.00**</DscntApldAmt>  </RfrdDocAmt> |
| **8** | Purchase Order | REF\***PO**\***5722319**\* APPROVED BY JOE SMITH\ | <CdtrRefInf>  <TP>  <CdOrPrtry>  <Cd>**PUOR**></Cd>  </Tp>  <Ref>**5722319**</Ref>  </CdtrRefInf> |
| **9** | Adjustment Amount (ADX01) | ADX**\*-8.98**\*01**\** | <AdjstmntAmtAndRsn>  <Amt Ccy="USD">**8.98**</Amt>  <CdtDbtInd>**DBIT**</CdtDbtInd>  <Rsn>**01**</Rsn>  </AdjstmntAmtAndRsn> |
| **10** | Adjustment Reason Code (ADX02) | ADX\*-8.98\***01\** | <Rsn>**01**</Rsn> |

**CTX Remittance Example**

The following provides an example of CTX addenda in a structured XML format.

**Figure 11:**

<Strd>

<RfrdDocInf>

<Tp>

<CdOrPrtry>

<Cd>CINV</CD>

</CdOrPrtry>

</Tp>

<Nb>A123456</Nb>

<RltdDt>2011-10-01</RltdDt>

</RfrdDocInf>

<RfrdDocAmt>

<DuePyblAmt Ccy=“USD”>100.00</DuePyblAmt>

<DscntApldAmt Ccy= “USD”>2.00</DscntApldAmt>

<TaxAmt Ccy=“USD”>0.00</TaxAmt>

<RmtdAmt Ccy=“USD”>98.00</RmtdAmt>

</RfrdDocAmt>

<CrtrRefInf>

<Ref>56789546</Ref>

</CrtrRefInf>

<AddtlRmtInf>DISCOUNT ALLOWED PER JANE DOE CALL NOV 1</AddtlRmtInf>

</Strd>

### DED

Many states allow employers to remit child support payments electronically using the NACHA CTX format containing ASC X12 820 Payment Order/Remittance Advice Transaction Set or the NACHA CCD format. Use of the CTX/820 enables an employer to send multiple child support payments with remittance information in one transaction set with a maximum allowance of 9,999 Addenda Records to a State Disbursement Unit. *For guidance and examples of ISO 20022 Mapping to DED Child Support Segment, please refer to the earlier CCD Addenda Section.*

Note that while this Guide offers documentation for the future support of ISO 20022-based XML remittance addenda for DED Segment, given that state agencies today do not accept XML data, NACHA does not support the transmission of XML messages for this segment at this time. However, this information has been included in preparation for when markets evolve.

## IAT Addenda

The IAT addenda records are taken up by data elements defined by the Bank Secrecy Act’s “Travel Rule” information (i.e., Originator name, address, account number; Originator's depository institution name and payment amount; Receiver name, address, account number; and the Receiver's financial institution) to comply with OFAC-sanctioned guidance. In its existing state, there is limited space to transmit payment related data. Any data elements relating to payment instructions screened against sanctions lists will need to apply to remittance information as well. Given the originator and receiver must be able to open up the payment “envelope” to examine the addenda records for “bad” guys, today’s practice is to provide a reference source for additional information for re-association in an unstructured format (see below example), or in a structured related remittance information specifying a separate location the remittance advice has been sent. For transmission to the clearing system, it is recommended that the XML tags are dropped and to include the remittance information in the “7” record of the NACHA file.

**Figure 12: Free Text IAT Addenda**

<Ustrd>Invoice 1234</Ustrd>

# Same Day ACH

Originators can indicate the intent for a U.S. ACH payment to be sent “today” by including “today’s date” in the “Requested Entry Date” field in the payment instruction pain.001 for same day processing. The Effective Entry Date in an ACH transaction is the required indicator for Same Day ACH transactions.

The use of “Company Descriptive Date” field is an optional indicator for a Same Day ACH transaction, and its use is at the discretion of the ODFI. Valid content may be either “SD1300” or “SD1700,” which denotes same day processing and the military designation “HHMM” for the hour and minutes that correspond to the desired settlement timing of either 1:00 PM ET or 5:00 PM ET. As this field is optional the ACH Operator will not validate this field.

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **NACHA File Format** | | **Length** | | **Position** | | **M,R,O** | **Content Description** | **ISO 20022 Mapping Comments** | |
| **Company/Batch Header Record (5)** | | | | | | | | | | | |
| 8 | Company Descriptive Date | | 6 | | 64-69 | | O | | Description chosen by the originator to identify the date for the receiver | | No direct mapping. May be inserted into <AdditionalRemittanceInformation> field |
| 9 | Effective Entry Date | | 6 | | 70-75 | | R | | The date on which the originator intends to post to the receiver's account | | Maps to <PaymentInformation><RequestedExecutionDate> |

For additional information on Same Day ACH requirements visit: <https://resourcecenter.nacha.org/>.

# Exceptions – Returns and Rejects

In some cases, credit transactions from originating parties may be returned or rejected. Unsuccessful execution before settlement results in a **reject** transaction. If it is after settlement, the result is a **return** transaction. To better understand the flow of these messages, please refer to the scenarios presented at the beginning of this document (Section 2).

*Rejects* are transactions that may be diverted from normal execution by the ODFI or Debtor Agent for reasons related to technical issues as invalid format, missing information, etc. The reason information for a reject is included in the Customer Payment Status Report or pain.002 message.

*Returns* are funds sent back by the Payee or Receiver to the Payer or Originator following settlement of the original payment instruction. The reason for the return will usually be reported to the Originator, along with the reference number of the original payment instruction in a Cash Management or camt message to facilitate reconciliation. The possible reasons for rejects and returns are translated into a standardized (ISO) reason code available in the ISO External Code List: <http://www.iso20022.org/external_code_list.page>.

NACHA guidance on returns and rejects are available separately on the ISO 20022 Resource Center: <https://www.nacha.org/ISOresources>.

# Appendix

## The Character Set

An increasing need for international data exchange led to a standardized universal character set coding: Unicode. In XML messages, the Unicode character set, encoded in UTF-8 (8-bit Universal Character Set Transformation Format) is the official ISO 20022 character set. The pain.001.001.03 message format supports characters restricted to the Basic Latin character set. Note that if non supported characters are used in these fields they may lead to a rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements

* Must not start or end with a ‘/’
* Must not contain two consecutive ‘/’s anywhere in the data element

These identifier fields include the following:

**Mandatory Fields**

* End-to-End Identification
* Message Identification
* Payment Information Identification

**Optional Fields**

* Instruction Identification
* Creditor and Debtor Identification
* Ultimate Debtor/Creditor Identification
* Remittance Information
* Proprietary Codes

### Basic Latin

The Basic Latin Unicode block is the first block of the Unicode standard. The block also incorporates ASCII (American Standard for Information Interchange) accepted in NACHA file formats. The following are valid Basic Latin characters:

| **Character** | **Description** |
| --- | --- |
| a - z | 26 small characters of the Latin alphabet |
| A – Z | 26 capital characters of the Latin alphabet |
| 0 - 9 | 10 numeric characters |
| / | solidus (slash) |
| - | hyphen |
| ? | question mark |
| ; | Colon |
| ( | open parenthesis |
| ) | close parenthesis |
| . | full stop |
| , | comma |
| ‘ | apostrophe |
| + | plus |
|  | space |
| = | equal to |
| ! | exclamation mark |
| “ | quotation mark |
| % | percent |
| & | ampersand |
| \* | asterisk |
| < | less than |
| > | greater than |
| ; | semi-colon |
| @ | at |
| # | pound (hash) |
| $ | dollar |
| { | open curly bracket |
| } | close curly bracket |
| [ | left square bracket |
| ] | right square bracket |
| \ | back slash |
| \_ | underscore |
| ^ | circumflex |
| ` | grave accent |
| | | vertical line |
| ~ | tilde |
| **Control Codes** | **Description** (in common use) |
| CR | carriage return |
| LF | line feed |

### Special Characters in XML Content

Certain characters, referred to as special characters, are used by the XML structure and cannot be included within the data content itself. Use of these characters will cause a validation error even when opening the file. Wherever these special characters appear in the data, alternate character sets, known as XML representation, must be substituted for them before the data may be included in the XML file to be exported. The special characters and corresponding XML representation are listed below.

| **Special Characters** | **XML Representation** |
| --- | --- |
| “ (double quote) | &quote; |
| ‘ (single quote) | &apos; |
| < (left brace) | &lt; |
| > (right brace) | &gt; |
| & (ampersand) | &amp; |

As an example, AB & C Transport would populate their name in a pain.001 message as:

<Cdtr>

<Nm>AB &amp; C TRANSPORT </Nm

</Cdtr>

This method for handling special characters applies irrespective of whether the full Unicode character set, or only the restricted Basic Latin character set, is used.

## ISO Country Codes

Code to identify a country, a dependency, or geopolitical interest on the basis of country names obtained from the United Nations. The ISO country code list is available on the Online Browsing Platform (OBP) website: <https://www.iso.org/obp/ui/#search>

## External Code List

ISO publishes a list of codes allowed within ISO 20022 XML message schemas. Please see the inventory of External Code Lists on the ISO website: <http://www.iso20022.org/external_code_list.page>

## Related Resources

### ISO 20022

The XML format of the pain.001 file is based on an XML standard published by the ISO organization. ISO 20022 defines the formats for files used in the financial area. The ISO 20022 Message Definition report (MDR), Message Guideline (MUG), and XML schema pain.001.001.03.xsd can be downloaded from the ISO20022 web site at

<https://www.iso20022.org/message_archive.page>

### Common Global Implementation – Market Practice (CGI-MP)

The Common Global Implementation - Market Practice (CGI-MP) initiative provides a forum for financial institutions (banks and bank associations) and non-financial institutions (corporates, corporate associations, vendors and market infrastructures) to progress various corporate-to-bank implementation topics on the use of ISO 20022 messages and other related activities, in the payments domain.

The goal of CGI-MP is to simplify implementation for corporate users and, thereby, to promote wider acceptance of ISO 20022 as the common XML standard used between corporates and banks.

The mission of the CGI group will be achieved through consultation, collaboration and agreement on common implementation templates for relevant ISO 20022 financial messages, leading to their subsequent publication and promotion in order to attain widespread recognition and adoption.

Additional information on the CGI-MP can be here: <http://corporates.swift.com/en/cgi-mission-and-scope>

### European Payments Council (EPC) Guidelines for SEPA Transactions

Message Implementation Guidelines for ISO 20022 XML SEPA Credit Transfers can be downloaded from the EPC website: <http://www.europeanpaymentscouncil.eu/index.cfm/sepa-credit-transfer/sepa-credit-transfer-sct/>

# Revision History

|  |  |  |
| --- | --- | --- |
| **Version** | **Date** | **Summary of Changes** |
| 1.0 | April 2015 | Creation Date |
| 2.0 | March 2016 | Document updated with minor amendments including Outbound IAT only |
| 3.0 | November 2016 | Small modifications based on additional industry feedback on treatment of certain NACHA fields i.e., File ID Modifier and Batch Number.  Document enhanced to include:   * Support of PPD * Same Day ACH * Remittance details with CTX |