User Guide

NACHA File
Format Specifications

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NACHA File Format Origination

IMPORTANT NOTE: The formats outlined in this document were established by the National Automated Clearing House Association (NACHA) and are subject to change. Please consult the most current edition of the ACH Rules published by NACHA to ensure you are using the most up to date NACHA file format.

General Information

Field: A field is a group of characters or numbers that represent one piece of information. For example, Field 6 in the File Header Record contains the time your ACH file was created.

Position: The position shows where in the record the field is located. Field 6 begins at position 30 and ends at position 33. That means that there are 29 characters preceding Field 6, and Field 6 occupies 4 spaces - 30, 31, 32, and 33.

Size: The size indicates the number of characters (called bits) that the field occupies. For example, Field 6 is made up of 4 bits.

Picture: This is the type of bit the ACH system is expecting to see. A 9 indicates a numeric value and an X indicates an alphabetic value. If you put a letter in a PIC 9 position, the system will reject the field. If you see a number in parentheses after the X or 9, that indicates the number of characters in that field. For example 9(10) means that field contains 10 numeric characters.

Contents: This is a sample of the information or the actual information that should be included in the field. If the information is surrounded by single quote '1', it is the actual information BBVA Compass requires in that field.

Data Name: This is the name of the Field. If you are building your NACHA file from scratch, you may want to use the names listed.

Comments: This is helpful information that we have included to further explain the information required in each field.

Record: Record refers to the collection of fields used to represent one set of information. For example, your name, address, and phone number are individual fields of information within the record called "You." For NACHA files, each record occupies one line.

Please Note: The formats outlined in this document can be used to format PPD, CCD and IAT files. If you are originating other types of ACH transactions, please refer to the most current edition of the ACH Rules. For Consumer ACH files (Direct Deposit, Consumer Debits) please refer to the PPD formats contained in this document. For Corporate ACH files (Corporate Payments, Corporate Debits, Cash Concentration) please refer to the CCD formats in this document. For International ACH Transactions, please refer to the IAT formats in this document.

File Header Record - The One Record

Format: PPD, CCD and IAT

This the the first record of your ACH file.

File Header Record Format - For use with all ACH files.						
Field	Position	Size	Picture	Contents	Data Name	Comments
1	01	1	9	'1'	Record Type Code	
2	02-03	2	9(2)	'01'	Priority Code	
3	04-13	10	X(10)	'062001186'	Immediate Destination	This is BBVA Compass' routing number preceded by a space.
4	14-23	10	X(10)		Immediate Origin	This is the ACH identification number BBVA Compass has established for your company. Your Treasury Management Officer (TMO) or Implementation Coordinator will provide this information to you. It is usually one digit followed by your company's TIN.
5	24-29	6	9(6)	YYMMDD	File Creation Date	This is the date your file was created.
6	30-33	4	9(4)	HHMM	File Creation Time	This is the time your file was created in military time.
7	34	1	X		File ID Modifier	This helps identify multiple files created on the same date. A is the first file; B is the second, etc.
8	35-37	3	9(3)	'094'	Record Size	This is the total number of characters contained in each record within your NACHA formatted file.
9	38-39	2	9(2)	'10'	Blocking Factor	This is the number of records that will be imported into the ACH system at one time. Please do not change. If the total number of records contained in your file are not a multiple of 10, the remaining records must be '9' filled.
10	40	1	9	'1'	Format Code	
11	41-63	23	X(23)	'COMPASS BANK'	Immediate Destination Name	This is where the file is going, the name of your bank. Please do not change.
12	64-86	23	X(23)	Your Company Name	Immediate Origin Name	Put the name of your company here.
13	87-94	8	X(8)		Reference Code	Please leave this field blank.

Batch Header Record - The Five Record

Format: PPD and CCD

You must have a Batch Header Record for each batch in your ACH file.

PPD/CCD Batch Header Record Format						
Field	Position	Size	Picture	Contents	Data Name	Comments
1	01	1	9	'5'	Record Type Code	
2	02-04	3	9(3)		Service Class Code	Select one of the following codes depending on the type of ACH entries your are originating:
						200 Debits and Credits are contained in this batch.
						220 Only Credits are contained in this batch.
						225 Only Debits are contained in this batch.
3	05-20	16	X(16)		Company Name	Put the name of your company here. Please make sure the name matches the name in the File Header Record.
4	21-40	20	X(20)		Company Discretionary Data	This field allows you to include codes for internal purposes. This field is not used by the ACH system.
5	41-50	10	X(10)		Company ID	This is the ACH identification number BBVA Compass has established for your company. Your TMO or Implementation Coordinator will provide this information to you. It is usually one digit followed by your company's TIN.
6	51-53	3	X(3)		Standard Entry Class Code	The code you will use will depend on the type of ACH transactions you are originating:
						PPD Direct Deposit, Consumer Debit CCD Corporate Payments, Corporate Debits, Cash Concentration
7	54-63	10	X(10)		Company Entry Description	Use this field to describe the purpose of the entry to the Receiver. For example, if this batch is for payroll, you may use 'PAYROLL' as the description.
8	64-69	6	X(6)	YYMMDD	Company Descriptive Date	Use this optional field to show a date you would like the Receiver to see. This field is for descriptive purposes only and is not used to control the timing of any operation.
9	70-75	6	X(6)	YYMMDD	Effective Entry Date	This is the date on which you intend this batch of ACH entries to settle.
10	76-78	3	X(3)		Julian Settlement Date	Leave blank. The date will be inserted by the Federal Reserve (ACH Operator).

PPD/CCD Batch Header Record Format						
Field	Position	Size	Picture	Contents	Data Name	Comments
11	79	1	9	'1'	Originator Status Code	
12	80-87	8	X(8)	'06200118'	Originating DFI ID	This is the first 8 digits of BBVA Compass' routing number.
13	88-94	7	9(7)		Batch Number	This should be '0000001' and be incremented by 1 for each batch in your file.

Batch Header Record - The Five Record

Format: IAT

You must have a Batch Header Record for each batch in your ACH file.

IAT Batch Header Record Format						
Field	Position	Size	Picture	Contents	Data Name	Comments
1	01	1	9	'5'	Record Type Code	
2	02-04	3	9(3)		Service Class Code	Select one of the following codes depending on the type of ACH entries your are originating:
						200 Debits and Credits are contained in this batch.
						220 Only Credits are contained in this batch.
						225 Only Debits are contained in this batch.
3	05-20	16	X(16)		IAT Indicator	Leave blank. This is only used for Notification of Changes related to IAT entries.
4	21-22	2	X(2)	'FF' or "FV'	Foreign Exchange Indicator	"FF" Fixed-to-Fixed - Entry is originated in a fixed value amount and is to be received in the same fixed value amount in the same currency denomination.
						"FV" Fixed-to-Variable - Entry is originated in a fixed value amount and is to be received in a variable amount resulting from the execution of the foreign exchange conversion.
5	23	1	9	'3'	Foreign Exchange Reference Indicator	
6	24-38	15	X(15)	Space Filled	Foreign Exchange Reference	
7	39-40	2	X(2)	'US'	ISO Destination Country Code	

IAT Batch Header Record Format

Field	Position	Size	Picture	Contents	Data Name	Comments
8	41-50	10	X(10)		Originator ID	This is the ACH identification number BBVA Compass has established for your company. Your TMO or Implementation Coordinator will provide this information to you. It is usually one digit followed by your company's TIN.
9	51-53	3	X(3)	'IAT'	Standard Entry Class Code	
10	54-63	10	X(10)		Company Entry Description	Use this field to describe the purpose of the entry to the Receiver. For example, if this batch is for payroll, you may use 'PAYROLL' as the description.
11	64-66	3	X(3)	'USD'	ISO Originating Currency Code	
12	67-69	3	X(3)		ISO Destination Currency Code	Use this field to identify the currency denomination in which the entry is to be received. Use the 3-character currency code approved by the International Organization for Standardization (ISO).
13	70-75	6	9(6)	YYMMDD	Effective Entry Date	This is the date on which you intend this batch of ACH entries to settle.
14	76-78	3	9(3)		Julian Settlement Date	Leave blank. The date will be inserted by the Federal Reserve (ACH Operator).
15	79	1	X	'1'	Originator Status Code	
16	80-87	8	X(8)	'06200118'	GO Identification/ Originating DFI ID	
17	88-94	7	9(7)		Batch Number	This should be '0000001' and be incremented by 1 for each batch in your file.

Entry Detail Record - The Six Record

Format: PPD

Each record contains information about the Receiver. For example, in a Payroll file, each Six Record represents a deposit to one employee.

Field	Position	Size	Picture	Contents	Data Name	Comments
	PPD Entry Detail Format - For use with Direct Deposit of Payroll and Consumer Debit ACH files.					
1	01	1	9	'6'	Record Type Code	
2	02-03	2	9(2)		Transaction Code	Choose the appropriate Transaction Code from this list:
						22 Live Checking Account Credit
						23 Pre-note Checking Account Credit
						27 Live Checking Account Debit
						28 Pre-note Checking Account Debit
						32 Live Savings Account Credit
						33 Pre-note Savings Account Credit
						37 Live Savings Account Debit
						38 Pre-note Savings Account Debit
3	04- 11	8	X(8)		Receiving DFI ID	This is the first eight digits of the routing number of the bank at which your customer/employee banks. Beware of numbers that do not begin with a 0, 1 or 2. Those are NOT routing numbers. **Enter '06200118' for Compass PaySource® Card entries.**
4	12	1	9		Check Digit	This is the last digit of the routing number. **Enter '6' for Compass PaySource Card entries.**
5	13-29	17	X(17)		DFI Account Number	Your employee's or customer's bank account number. **Use the cardholder account number for Compass PaySource® Card entries.**
6	30-39	10	9(10)	$$$$$$$$¢¢	Amount	This is the dollar amount you are crediting or debiting the Receiver. The decimal point is implied, not hard coded.
7	40-54	15	X(15)		Individual ID Number	This is the identification number you assign to your employee or customer.
8	55-76	22	X(22)		Individual Name	The name of your employee or customer.
9	77-78	2	X(2)		Discretionary Data	Use this optional field for internal purposes.

PPD Entry Detail Format - For use with Direct Deposit of Payroll and Consumer Debit ACH files.						
Field	Position	Size	Picture	Contents	Data Name	Comments
10	79	1	9	0 or 1	Addenda Record Indicator	0 = Entry does not have an Addenda Record 1 = Entry has an Addenda Record
11	80-94	15	9(15)		Trace Number	First eight digits equal '06200118'; last seven digits must be incremented by 1 for each Entry Detail Record.

Entry Detail Record - The Six Record

Format: CCD

Each record contains information about the Receiver. For example, in a Corporate Payment file, each Six Record represents a payment to one company.

CCD Entry Detail Format - For use with Corporate Payments, Corporate Debits and Cash Concentration.						
Field	Position	Size	Picture	Contents	Data Name	Comments
1	01	1	9	'6'	Record Type Code	
2	02-03	2	9(2)		Transaction Code	Choose the appropriate Transaction Code from this list: 22 Live Checking Account Credit 23 Pre-note Checking Account Credit 27 Live Checking Account Debit 28 Pre-note Checking Account Debit 32 Live Savings Account Credit 33 Pre-note Savings Account Credit 37 Live Savings Account Debit 38 Pre-note Savings Account Debit
3	04-11	8	X(8)		Receiving DFI ID	This is the first eight digits of the routing number of the bank at which your customer or vendor banks. Beware of numbers that do not begin with a 0, 1 or 2. Those are NOT routing numbers.
4	12	1	9		Check Digit	This is the last digit of the routing number.
5	13-29	17	X(17)		DFI Account Number	This is your customer's or vendor's bank account number.
6	30-39	10	9(8)V99	$$$$$$$$¢¢	Amount	This is the dollar amount you are crediting or debiting the Receiver. The decimal point is implied, not hard coded.
7	40-54	15	X(15)		ID Number	This is the identification number you assign to your customer or vendor.

CCD Entry Detail Format - For use with Corporate Payments, Corporate Debits and Cash Concentration.						
Field	Position	Size	Picture	Contents	Data Name	Comments
8	55-76	22	X(22)		Receiving Company Name	The name of the company you are debiting or crediting.
9	77-78	2	X(2)		Discretionary Data	Use this optional field for internal purposes.
10	79	1	9	O or 1	Addenda Record Indicator	O = Entry does not have an Addenda Record. 1 = Entry has an Addenda Record.
11	80-94	15	9(15)		Trace Number	First eight digits equal '06200118'; last seven digits must be incremented by 1 for each Entry Detail Record.

Addenda Record - The Seven Record

Format: PPD and CCD

This record is optional. It may be used if you would like to include "extra" information that the Receiver needs to properly apply the entry.

PPD/CCD Addenda Record Format						
Field	Position	Size	Picture	Contents	Data Name	Comments
1	01	1	9	'7'	Record Type Code	
2	02-03	2	9(2)	'05'	Addenda Type Code	
3	04-83	80	X(80)		Payment Related Information	This is where you place the payment information, such as invoice number, contract number, etc.
4	84-87	4	9(4)		Addenda Sequence Number	This number is consecutively assigned to each Addenda Record following an Entry Detail Record. The first number must be '0001'.
5	88-94	7	9(7)		Entry Detail Sequence Number	This number is the same as the last seven digits of the Trace Number in the related Entry Detail Record.

International ACH - NACHA File Format

Format: IAT

This format can be used to create a NACHA formatted file for International ACH transactions (domestic or cross-border). Please refer to the appropriate country/region column based on the destination country for your transactions.

IAT Company File Header									
Format Requirements					**Regional Variations**				
Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
1	01-01	1	Record Code	M	"1' Always				
2	02-03	2	Priority Code	R	"01' Always				
3	04-13	10	Immediate Destination	M	"062001186' Always				
4	14-23	10	Immediate Origin	M	This is the ACH Company ID number BBVA Compass has established for your company. Your treasury management officer or implementation coordinator will provide this to you.				
5	24-29	6	File Creation Date	M	This is the date your file was created. Use 'YYMMDD' format.				
6	30-33	4	File Creation Time	O	This is the time your file was created in military time. Use 'HHMM' format.				
7	34-34	1	File ID Modifier	M	This helps identify multiple files created on the same date. Use 'A' for the first file; 'B' for the second, etc.				
8	35-37	3	Record Size	M	"094' Always				
9	38-39	2	Blocking Factor	M	"10' Always				
10	40-40	1	Format Code	M	"1' Always				
11	41-63	23	Immediate Destination Name	O	"Compass Bank' Always				
12	64-86	23	Immediate Origin Name	O	Your Company Name				
13	87-94	8	Reference Code	O	Leave Blank				

IAT Company Batch Header

Format: IAT

IAT Company Batch Header									
Format Requirements					**Regional Variations**				
Field	Position	Size	DataName	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
1	01-01	1	Record Type Code	M	'5' Always				
2	02-04	3	Service Class Code	M	"225' - Debits only '220' - Credits only '200' - Mixed credits and debits	"220' Always			

IAT Company Batch Header

	Format Requirements				Regional Variations				
Field	Position	Size	DataName	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
3	05-20	16	IAT Indicator	O	Blank				
4	21-22	2	FX Indicator	M	FF (Fixed-to-fixed)	FF (Fixed-to-fixed for USD Only) FV (Fixed to variable)	FF (Fixed-to-fixed for USD only) FV (Fixed to variable)	FV (Fixed to variable)	FF (Fixed-to-fixed)
5	23-23	1	FX Reference Indicator	R	"3' Always				
6	24-38	15	FX Reference	R	Blank				
7	39-40	2	ISO Destination Country Code	M	US	CA	See list of country and currency codes for valid codes for Europe	MX	PA
8	41-50	10	Originator Identification Number	M	Assigned by BBVA Compass				
9	51-53	3	Standard Entry Class Code	M	'IAT' Always				
10	54-63	10	Company Entry Description	M	Provided by originator. Enter a description of the entry, such as 'PAYROLL' or 'VENDOR PMT'				
11	64-66	3	ISO Originating Currency Code	M	USD				
12	67-69	3	ISO Destination Currency Code	M	'USD' Always	'USD' for Fixed-to-Fixed CAD for Fixed-to-Variable	'CHF' - Swiss Franc 'EUR' - Euro 'GBP' - Great British Pound 'USD'- US Dollar	'MXN' Always	'USD' Always
13	70-75	6	Effective Entry Date	R	YYMMDD				
14	76-78	3	Settlement Date	Inserted by ACH Operator	Blank				
15	79-79	1	Originator Status Code	M	'1' Always				
16	80-87	8	GO Identification/ ODFI Identification	M	'06200118' Always				
17	88-94	7	Batch Number	M	Start at ODFI designated number				

IAT Entry Detail Record

Format: IAT

<table>
<tr><td colspan="11">IAT Entry Detail Record</td></tr>
<tr><td colspan="5" align="center">Format Requirements</td><td colspan="5" align="center">Regional Variations</td></tr>
<tr>
<th>Field</th><th>Position</th><th>Size</th><th>Data Name</th><th>Inclusion Requirement</th><th>USA</th><th>Canada</th><th>Europe</th><th>Mexico</th><th>Panama</th>
</tr>
<tr>
<td>1</td><td>01-01</td><td>1</td><td>Record Type Code</td><td>M</td><td colspan="5">'6' Always</td>
</tr>
<tr>
<td>2</td><td>02-03</td><td>2</td><td>Transaction Code</td><td>M</td>
<td>'22' - Checking Credits

'32' - Savings Credits

'52' - Loan Credits</td>
<td>'22' - Checking Credits

'32' - Savings Credits

'52' - Loan Credits</td>
<td>'22' - Checking Credits</td>
<td>'22' - Checking Credits

'32' - Savings Credits</td>
<td>22' - Checking Credits '

32' - Savings Credits

'52' - Loan Credits</td>
</tr>
<tr>
<td>3</td><td>04-11</td><td>8</td><td>GO Identification/ RDFI Identification</td><td>M</td>
<td>R/T number of the receiving US bank</td>
<td>'091050234'</td>
<td>'061050057'</td>
<td>'091050700'</td>
<td>'091050807'</td>
</tr>
<tr>
<td>4</td><td>12-12</td><td>1</td><td>Check Digit</td><td>M</td><td colspan="5">9th digit of number above - including with Field #3</td>
</tr>
<tr>
<td>5</td><td>13-16</td><td>4</td><td>Number of Addenda Records</td><td>M</td><td colspan="5">Total number of Addenda</td>
</tr>
<tr>
<td>6</td><td>17-29</td><td>13</td><td>'RESERVED'</td><td>N/A</td><td colspan="5">Blank</td>
</tr>
<tr>
<td>7</td><td>30-39</td><td>10</td><td>Amount</td><td>M</td><td colspan="5">Amount of payment</td>
</tr>
<tr>
<td>8</td><td>40-74</td><td>35</td><td>Foreign Receiver's Acct No. /DFI Acct No.--M</td><td>M</td>
<td>Account number of receiver</td>
<td>Account number of receiver (Note: not to exceed 12 digits)</td>
<td>Account number of receiver / IBAN (Note: Alphabetical characters in the IBAN are capitalized)</td>
<td>Account number of receiver (Note: Use 18 digits for CLABE # and 16 digits for Debit card #)</td>
<td>Account number of receiver</td>
</tr>
<tr>
<td>9</td><td>75-76</td><td>2</td><td>'RESERVED'</td><td>N/A</td><td colspan="5">Blank</td>
</tr>
<tr>
<td>10</td><td>77-77</td><td>1</td><td>Gateway Operator OFAC Screening Indicator</td><td>O</td><td colspan="5">Blank</td>
</tr>
<tr>
<td>11</td><td>78-78</td><td>1</td><td>Secondary OFAC Screening Indicator</td><td>O</td><td colspan="5">Blank</td>
</tr>
<tr>
<td>12</td><td>79-79</td><td>1</td><td>Addenda Record Indicator</td><td>M</td><td colspan="5">'1' Always</td>
</tr>
<tr>
<td>13</td><td>80-94</td><td>15</td><td>Trace Number</td><td>M</td><td colspan="5">Assigned by ODFI</td>
</tr>
</table>

First IAT Addenda Record

Format: IAT

First IAT Addenda Record

Format Requirements					Regional Variations				
Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
1	01-01	1	Record Type Code	M	'7' Always				
2	02-03	2	Addenda Type Code	M	'10' Always				
3	04-06	3	Transaction Type Code	R	Type of payment: 'ANN' - Annuity 'MOR' - Mortgage 'BUS' - Business/Commercial 'PEN' - Pension 'DEP' - Deposit 'RLS' - Rent/Lease 'LOA' - Loan 'SAL' - Salary 'MIS' - Miscellaneous 'TAX' - Tax Payment				
4	07-24	18	Foreign Payment Amount	R	This field should contain the USD amount or may be blank	For FF payments, this field should contain the USD amount or may be blank. For FV payments, this field should be '0'.	For FV or FF in USD payments this field should be '0'.	For FV payments this field should be '0'.	This field should contain the USD amount or may be blank
5	25-46	22	Foreign Trace Number	O	Insert blanks or zeros				
6	47-81	35	Receiving Company Name/Individual Name	M	Provided by Originator (customer name).				
7	82-87	6	'RESERVED'	N/A	Blank				
8	88-94	7	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record				

Second IAT Addenda Record

Format: IAT

Second IAT Addenda Record

Format Requirements					Regional Variations				
Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
1	01-01	1	Record Type Code	M	'7' Always				
2	02-03	2	Addenda Type Code	M	'11' Always				
3	04-38	35	Originator Name	M	Originator's Name				
4	39-73	35	Originator Street Address	M	Originator's physical address				

Second IAT Addenda Record

Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
			Format Requirements		**Regional Variations**				
5	74-87	14	'RESERVED'	N/A	Blank				
6	88-94	7	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record				

Third IAT Addenda Record

Format: IAT

Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
			Format Requirements		**Regional Variations**				
1	01-01	1	Record Type Code	M	'7' Always				
2	02-03	2	Addenda Type Code	M	'12' Always				
3	04-38	35	Originator City & State/Province	M	Originator's City and State (Note: Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)				
4	39-73	35	Originator Country & Postal Code	M	Originator's Country and Zip code (Note: Must use a valid ISO Code from country code list as the country name. Also, use an asterisk "*" to separate each element and a backslash "\" at the end of the record)				
5	74-87	14	'RESERVED'	N/A	Blank				
6	88-94	7	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record				

Fourth IAT Addenda Record

Format: IAT

Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
			Format Requirements		**Regional Variations**				
1	01-01	1	Record Type Code	M	'7' Always				
2	02-03	2	Addenda Type Code	M	'13' Always				
3	04-38	35	Originating DFI Name	M	'BBVA Compass' Always				
4	39-40	2	Originating DFI Identification Number Qualifier	M	'01' Always (means National Clearing System)				
5	41-74	34	Originating DFI Identification	M	'062001186' Always				
6	75-77	3	Originating DFI Branch Country Code	M	'US' - Two-character ISO code assigned to the ODFI's country				

Fourth IAT Addenda Record									
Format Requirements					**Regional Variations**				15
Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
7	78-87	10	'RESERVED'	N/A	Blank				
8	88-94	7	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record				

Fifth IAT Addenda Record

Format: IAT

Fifth IAT Addenda Record									
Format Requirements					**Regional Variations**				
Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
1	01-01	1	Record Type Code	M	'7' Always				
2	02-03	2	Addenda Type Code	M	'14' Always				
3	04-38	35	Receiving DFI Name	M	RDFI's name				
4	39-40	2	Receiving DFI Identification Number Qualifier	M	'01' Always (National Clearing System)	'01' Always (National Clearing System)	'02' Always (BIC Code)	'01' Always (National Clearing System)	'01' Always (National Clearing System)
5	41-74	34	Receiving DFI Identification	M	Enter US bank's routing transit number	Foreign RDFI's routing transit number	Insert Foreign RDFI's routing transit number (Note: Alphabetical characters in the BIC are in capital letters.)	Foreign RDFI's routing transit number (3-digit ABM of RDFI)	Foreign RDFI's routing transit number (9-digits of RDFI)
6	75-77	3	Receiving DFI Branch Country Code	M	US	CA	See list of country and currency codes for valid codes for Europe	MX	PA
7	78-87	10	'RESERVED'	N/A	Blank				
8	88-94	7	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record				

Sixth IAT Addenda Record

Format: IAT

Sixth IAT Addenda Record									
Format Requirements					**Regional Variations**				
Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
1	01-01	1	Record Type Code	M	'7' Always				
2	02-03	2	Addenda Type Code	M	'15' Always				
3	04-18	15	Receiver Identifica-tion Number	O	Used by the Originator to identify the Receiver or may be used for tracing purposes				
4	19-53	35	Receiver Street Address	M	Receiver's physical address				
5	54-87	34	'RESERVED'	N/A	Blank				
6	88-94	7	Entry Detail Se-quence Number	M	Last 7 digits used for the trace number in the Entry Detail Record				

Seventh IAT Addenda Record

Format: IAT

Seventh IAT Addenda Record									
Format Requirements					**Regional Variations**				
Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
1	01-01	1	Record Type Code	M	'7' Always				
2	02-03	2	Addenda Type Code	M	'16' Always				
3	04-38	35	Receiver City & State /Province	M	Receiver's City, State/Province location (Note: Use an asterisk "*" to separate each element and a backslash "\" at the end of the record)				
4	39-73	35	Receiver Country and Postal Code	M	Receiver's Country & Zip Code (Note: Must use a valid ISO Code from country code list as the country name. Also, use an asterisk "*" to separate each element and a backslash "\" at the end of the record)				
5	74-87	14	'RESERVED'	N/A	Blank				
6	88-94	7	Entry Detail Se-quence Number	M	Last 7 digits used for the trace number in the Entry Detail Record				

IAT Addenda Record for Remittance Information

Format: IAT

IAT Addenda Record for Remittance Information									
Format Requirements					**Regional Variations**				
Field	Position	Size	Data Name	Inclusion Requirement	USA	Canada	Europe	Mexico	Panama
1	01-01	1	Record Type Code	M	'7' Always				
2	02-03	2	Addenda Type Code	M	'17' Always				
3	04-83	80	Payment Related Information	O	Free form text	Free form text	Free form text (Note: Since field lengths vary between payment systems, only the first 120 characters will be delivered if multiple IAT Remittance Information addenda records are used.)	Free form text	Free form text
4	84-87	4	Addenda Sequence Number	M	Sequence number of Type Code "17" addenda records in ascending order beginning with 0001				
5	88-94	7	Entry Detail Sequence Number	M	Last 7 digits used for the trace number in the Entry Detail Record				

National Automated Clearing House rules require that countries specified in IAT transactions be identified using the two character International Organization for Standards (ISO) country codes. Failure to use these codes will result in the rejection of IAT transactions. The ISO country codes are listed in the chart below for your reference. Please be sure that these codes are used instead of explicit country names such as "United Kingdom," or other non-conforming country designations ("UK" etc.).

The BBVA Compass service presently reaches Canada, Mexico, Panama, and the European Union
Austria, Belgium, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Netherlands, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom. Additional country codes are provided for proper formatting of IATs funded from offshore accounts for domestic US ACH transactions.

ISO Abbrev.	Country	ISO Abbrev.	Country	ISO Abbrev.	Country
AF	Afghanistan	AL	Albania	DZ	Algeria
AS	American Samoa	AD	Andorra	AO	Angola
AI	Anguilla	AQ	Antarctica	AG	Antigua and Barbuda
AR	Argentina	AM	Armenia	AW	Aruba
AU	Australia	AT	Austria	AZ	Azerbaijan
BS	Bahamas	BH	Bahrain	BD	Bangladesh

ISO Abbrev.	Country	ISO Abbrev.	Country	ISO Abbrev.	Country
BB	Barbados	BY	Belarus	BE	Belgium
BZ	Belize	BJ	Benin	BM	Bermuda
BT	Bhutan	BO	Bolivia, Plurinational State of	BQ	Bonaire, Sint Eustatius and Saba
BA	Bosnia and Herzegovina	BW	Botswana	BV	Bouvet Island
BR	Brazil	IO	British Indian Ocean Territory	BN	Brunei Darussalam
BG	Bulgaria	BF	Burkina Faso	BI	Burundi
KH	Cambodia	CM	Cameroon	CA	Canada
CV	Cape Verde	KY	Cayman Islands	CF	Central African Republic
TD	Chad	CL	Chile	CN	China
CX	Christmas Island	CC	Cocos (Keeling) Islands	CO	Colombia
KM	Comoros	CG	Congo	CD	Congo, the Democratic Republic of the
CK	Cook Islands	CR	Costa Rica	CI	Cote d'Ivoire !Côte d'Ivoire
HR	Croatia	CU	Cuba	CW	Curacao !Curaçao
CY	Cyprus	CZ	Czech Republic	DK	Denmark
DJ	Djibouti	DM	Dominica	DO	Dominican Republic
EC	Ecuador	EG	Egypt	SV	El Salvador
GQ	Equatorial Guinea	ER	Eritrea	EE	Estonia
ET	Ethiopia	FK	Falkland Islands (Malvinas)	FO	Faroe Islands
FJ	Fiji	FI	Finland	FR	France
GF	French Guiana	PF	French Polynesia	TF	French Southern Territories
GA	Gabon	GM	Gambia	GE	Georgia
DE	Germany	GH	Ghana	GI	Gibraltar
GR	Greece	GL	Greenland	GD	Grenada
GP	Guadeloupe	GU	Guam	GT	Guatemala
GG	Guernsey	GN	Guinea	GW	Guinea-Bissau
GY	Guyana	HT	Haiti	HM	Heard Island and McDonald Islands
VA	Holy See (Vatican City State)	HN	Honduras	HK	Hong Kong
HU	Hungary	IS	Iceland	IN	India
ID	Indonesia	IR	Iran, Islamic Republic of	IQ	Iraq
IE	Ireland	IM	Isle of Man	IL	Israel
IT	Italy	JM	Jamaica	JP	Japan
JE	Jersey	JO	Jordan	KZ	Kazakhstan
KE	Kenya	KI	Kiribati	KP	Korea, Democratic People's Republic of
KR	Korea, Republic of	KW	Kuwait	KG	Kyrgyzstan
LA	Lao People's Democratic Republic	LV	Latvia	LB	Lebanon
LS	Lesotho	LR	Liberia	LY	Libya
LI	Liechtenstein	LT	Lithuania	LU	Luxembourg
MO	Macao	MK	Macedonia, the former Yugoslav Republic of	MG	Madagascar
MW	Malawi	MY	Malaysia	MV	Maldives
ML	Mali	MT	Malta	MH	Marshall Islands
MQ	Martinique	MR	Mauritania	MU	Mauritius
YT	Mayotte	MX	Mexico	FM	Micronesia, Federated States of
MD	Moldova, Republic of	MC	Monaco	MN	Mongolia

ISO Abbrev.	Country	ISO Abbrev.	Country	ISO Abbrev.	Country
ME	Montenegro	MS	Montserrat	MA	Morocco
MZ	Mozambique	MM	Myanmar	NA	Namibia
NR	Nauru	NP	Nepal	NL	Netherlands
NC	New Caledonia	NZ	New Zealand	NI	Nicaragua
NE	Niger	NG	Nigeria	NU	Niue
NF	Norfolk Island	MP	Northern Mariana Islands	NO	Norway
OM	Oman	PK	Pakistan	PW	Palau
PS	Palestine, State of	PA	Panama	PG	Papua New Guinea
PY	Paraguay	PE	Peru	PH	Philippines
PN	Pitcairn	PL	Poland	PT	Portugal
PR	Puerto Rico	QA	Qatar	RE	Reunion !Réunion
RO	Romania	RU	Russian Federation	RW	Rwanda
BL	Saint Barthelemy !Saint Barthélemy	SH	Saint Helena, Ascension and Tristan da Cunha	KN	Saint Kitts and Nevis
LC	Saint Lucia	MF	Saint Martin (French part)	PM	Saint Pierre and Miquelon
VC	Saint Vincent and the Grenadines	WS	Samoa	SM	San Marino
ST	Sao Tome and Principe	SA	Saudi Arabia	SN	Senegal
RS	Serbia	SC	Seychelles	SL	Sierra Leone
SG	Singapore	SX	Sint Maarten (Dutch part)	SK	Slovakia
SI	Slovenia	SB	Solomon Islands	SO	Somalia
ZA	South Africa	GS	South Georgia and the South Sandwich Islands	SS	South Sudan
ES	Spain	LK	Sri Lanka	SD	Sudan
SR	Suriname	SJ	Svalbard and Jan Mayen	SZ	Swaziland
SE	Sweden	CH	Switzerland	SY	Syrian Arab Republic
TW	Taiwan, Province of China	TJ	Tajikistan	TZ	Tanzania, United Republic of
TH	Thailand	TL	Timor-Leste	TG	Togo
TK	Tokelau	TO	Tonga	TT	Trinidad and Tobago
TN	Tunisia	TR	Turkey	TM	Turkmenistan
TC	Turks and Caicos Islands	TV	Tuvalu	UG	Uganda
UA	Ukraine	AE	United Arab Emirates	GB	United Kingdom
US	United States	UM	United States Minor Outlying Islands	UY	Uruguay
UZ	Uzbekistan	VU	Vanuatu	VE	Venezuela, Bolivarian Republic of
VN	Viet Nam	VG	Virgin Islands, British	VI	Virgin Islands, U.S.
WF	Wallis and Futuna	EH	Western Sahara	YE	Yemen
ZM	Zambia	ZW	Zimbabwe		

Batch Control Record - The Eight Record

Format: PPD, CCD and IAT

This is the last data record of your batch. You should have a Batch Control Record for each batch contained in your file.

Batch Control Record Format - For use with all ACH files						
Field	Position	Size	Picture	Contents	Data Name	Comments
1	01	1	9	'8'	Record Type Code	
2	02-04	3	9(3)		Service Class Code	Select one of the following codes depending on the type of ACH entries you are originating:
						200 Debits and Credits are contained in this batch.
						220 Only Credits are contained in this batch.
						225 Only Debits are contained in this batch.
						This must match the Batch Header Record.
3	05-10	6	9(6)		Entry/Addenda Count	The total of all Entry Detail and Addenda Records in the batch.
4	11-20	10	9(10)		Entry Hash	This is the sum of all the RDFI routing numbers in each Entry Detail Record in the batch. Sum the first 8 digits only and truncate to the left.
5	21-32	12	9(10)V99		Total Debit Entry Dollar Amount	This is the total dollar amount of all debit entries contained in the batch.
6	33-44	12	9(10)V99		Total Credit Entry Dollar Amount	This is the total dollar amount of all credit entries contained in the batch.
7	45-54	10	X(10)		Company ID	This is the ACH identification number BBVA Compass has established for your Company. Your TMO or Implementation Coordinator will provide this information to you. It is usually one digit followed by your company's TIN. This must match the Batch Header Record.
8	55-79	25	X(25)	Blank	Reserved	
9	80-87	8	X(8)	'06200118'	Originating DFI ID	This is the first 8 digits of BBVA Compass' Routing Number.
10	88-94	7	9(7)		Batch Number	Same as Batch Header Record.

File Control Record - The Nine Record

Format: PPD, CCD and IAT

This is the last data record of your NACHA file.

File Control Record Format - For use with all ACH files						
Field	Position	Size	Picture	Contents	Data Name	Comments
1	01	1	9	'9'	Record Type Code	
2	02-07	6	9(6)		Batch Count	This is the total number of ACH batches included in the file.
3	06-13	6	9(6)		Block Count	This is the total number of blocks included in the file. The block count x 10 = total number of records.
4	14-21	8	9(8)		Entry/Addenda Count	This is the total number of Entry Detail and Addenda Records in the file.
5	22-31	10	9(10)		Entry Hash	This is the sum of all the RDFI routing numbers in each Entry Detail Record in the file. Sum the first 8 digits only and truncate to the left.
6	32-43	12	9(10)V99		Total Debit Entry Dollar Amount in File	This is the total dollar amount of all debit entries in the file.
7	44-55	12	9(10)V99		Total Credit Entry Dollar Amount in File	This is the total dollar amount of all credit entries in the file.
8	56-94	39	X(39)	Blank	Reserved	

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