NACHA File Specifications

The following pages outline the file format and record structure needed to create an electronic clearinghouse data file. The structure is the same as a tape file except that this file is transmitted from a PC to our system. Keep in mind with PC upload files, each line must end with a carriage return. The file must have a number of lines that is a multiple of 10 (e.g. 10, 20, and 30).

General Description

The specifications contained in this manual are in compliance with standard NACHA (National Automated Clearing House Association) format.

For both debits and credits prenotifications must be uploaded to the bank, allowing a minimum of six (6) business days lead time.

Upload file requirements:

1. File Header Record ('1' Record)
2. Company/Batch Header Record ('5' Record)
3. Entry Detail Record ('6' Record)
4. Batch Control Record ('8' Record)
5. File Control Record ('9' Record)

The following pages explain the sequence of records in the Automated Clearing House (ACH) file.

Input Tape Record Specification

A. File Header Record (Line 1)

There is only one file header record on a formatted file. It must be the first record in the file. This record includes the company name and company number. It also designates the immediate destination of the entries contained within the file.

Field	Position	Size	Contents	Name	Definition
1	01-01	1	'1'	Record Type Code	The code identifying the File Header Record is '1'.
2	02-03	2	'01'	Priority Code	Currently, only '01' is used.
3	04-13	10	bNNNNNNNNN	Immediate Destination	'b' represents a blank space followed by the bank routing number (i.e. 021000021)
4	14-23	10	ACH CO.ID	Immediate Origin	This field must contain a unique customer number which is called the ACH Company ID. This number must be approved by the Bank prior to the first transmission
5	24-29	6	YYMMDD	File Creation Date	Date file is created in year-month-day format.
6	30-33	4	HHMM	File Creation Time	Time file is created in hour-minute format.
7	34-34	1	Alphanumeric	File ID Modifier	Code to distinguish among multiple input files.
8	35-37	3	'094'	Record Size	Number of bytes per record.
9	38-39	2	'10'	Blocking Factor	Block at '10'.
10	40-40	1	'1'	Format Code	Currently, only '1' is used.
11	41-63	23	'JPMORGAN CHASE'	Destination	Enter 'JPMORGAN CHASE'.
12	64-86	23	Alphabetic	Origin	The name of the source in the upload file. Company name up to 23 characters.
13	87-94	8	Alphanumeric	Reference Code (optional)	Optional field that can be used to describe input file for internal accounting purposes.

Example of a File Header record:

101 021000021928629300105100614 46A094101CHASE MANHATTAN BANK EQUITY OFFICE PROPERTIE

B. Batch Header Record (Line 5)

The company batch header record is used to designate the beginning of a batch of detail entries on a formatted file. The data contained in this record applies to all succeeding entry detail records until the next company/batch header record is encountered. For each company's entry detail records, one company header record must be included in the file. If a company submits entries for more than one application, a company header record describing the subsequent entries must be included in each application.

Field	Position	Size	Contents	Name	Description
1	01-01	1	'5'	Record Type Code	The code identifying the Batch Header Record is '5'.
2	02-04	3	'200'	Service Type Code	Identifies the type of entries in this batch. Use '200' = ACH mixed debits and Credits
3	05-20	16	Alphabetic	Company Name	'b' represents a blank space followed by the bank routing number
4	21-40	20	Blanks	Company Discretionary Data	For the company's internal use if desired. No specific format is required.
5	41-50	10	ACH CO.ID	Company Identification	This field must contain a unique customer number which is called the ACH Company ID. This number must be approved by the Bank prior to the first transmission
6	51-53	3	Alphabetic	Standard Entry Class Code	Indicates type of transactions in the batch. The most common Standard Entry Class codes are: PPD (Prearranged Payments and Deposits) and CCD (Cash Concentration or Disbursements). Refer to NACHA rules for complete list of SEC codes.
7	54-63	10	Alphanumeric	Company Entry Description	Type of entries in the batch (i.e. payroll, insurance premiums)
8	64-69	6	Alphanumeric	Company Description Date	The date exactly as the customer wants it displayed on the EFTS reports (i.e. JAN. 13 or 011394)
9	70-75	6	YYMMDD	Effective Entry date	This date is used to indicate the settlement (effective) date for the transactions in the batch. This date must fall on a business day, not a weekend or holiday.
10	76-78	3	Blanks	Reserved	Leave this field blank.
11	79-79	1	'1'	Originator Status Code	Enter '1'.
12	80-87	8	Numeric	Originating Financial Institution	Enter JPMorgan Chase Routing number.
13	88-94	7	Numeric	Batch Number	A unique number that must be assigned in ascending sequence to each batch on file.

Example of a Batch Header record:

5200EOP-BRIDGE POINT 1234567890CCDCHECK RUN 100705051007 1021000020000001

C. Entry Detail Record (Line 6)

This record contains the information necessary to post a deposit to/withdrawal from an account, such as recipient's name, account number, and dollar amount of the payment.

Field	Position	Size	Contents	Name	Description
1	01-01	1	'6'	Record Type Code	The code identifying an Entry Detail record is '6'.
2	02-03	2	Numeric	Transaction Code	Identified types of transaction. Valid codes are: 22 – Automated Deposit – DDA 23 – Prenotification of Demand Credit Authorization (non-dollar) 27 – Automated Payment – DDA 28 – Prenotification of Demand Debit Authorization (non-dollar) 32 – Automated Deposit - Savings 33 – Prenotification of Savings Credit Authorization (non-dollar) 37 – Automated Payment Savings 38 – Prenotification of Savings Debit Authorization (non-dollar)
3	04-11	8	TTTTAAAA	Transit/Routing Number of Destination Bank	The Transit/Routing number of the bank that will receive the transaction
4	12-12	1	Numeric	Transit/Routing Check Digit	The ninth digit of the receiving financial institution's transit routing number.
5	13-29	17	Alphanumeric	Bank Account Number	The number of the account to be debited or credited at the destination bank. Is left-justified
6	30-39	10	$$$$$$$$$$	Amount	The dollar value of the debit/credit given in dollars and cents with leading zeroes. Zero amount indicates a prenotification record (ten '0's).
7	40-54	15	Alphanumeric	Individual Identification Number	A unique number, which ties the individual whose account is debited or credited with the company generating the transaction (i.e. Empl number)
8	55-76	22	Alphanumeric	Individual Name	Name of receiver
9	77-78	2	Alphanumeric	Discretionary Data	The number of the account to be debited or credited at the destination bank. No specific format required.
10	79-79	1	'0' (Zero)	Addenda Record Indicator	The count of addenda (additional information) records which follow the transaction. This field must contain '0' (no addenda info) or '1' (includes addenda info).
11	80-94	15	Numeric	Trace Number	A unique number assigned to each entry. • Positions 01-08 = Originating bank's Transit/Routing Number • Positions 09-15 = Customer assigned item number in ascending sequence to each entry within a batch. Not required to be contiguous. The customer assigned trace number will be overlaid by a Bank assigned trace number.

Example of an Entry detail record:

62206500009020804080 32 00000135362403643993 VINEYARD CHRISTIAN FEL1 0092620050001

D. Batch Control (Trailer) Record (Line 8)

There is one file control record for each file. It is located immediately after the last company/batch control record. The balance of the block containing this record must be filled with 9s. Any imbalance will cause the file to be rejected. This record contains entry count, dollar total and has totals for all entries contained in the preceding batch.

Field	Position	Size	Contents	Name	Description
1	01-01	1	'8'	Record Type Code	The code identifying the Batch Control Record is '8'.
2	02-04	3	'200'	Service Class Code	Identifies the type of entries in this batch. Use '200' = ACH mixed debits and Credits
3	05-10	6	Numeric	Entry/Addenda Count	The total number of detail and addenda records in the batch. This field requires 6 positions using leading zeroes.
4	11-20	10	Numeric	Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry. (Note: this field does not include the check digit in the accumulation)
5	21-32	12	$$$$$$$$$$$	Total Debit Entry Dollar Amount	Dollar totals of debit entries within the file. If none, zero fill the field.
6	33-34	12	$$$$$$$$$$$	Total Credit Entry Dollar Amount	Dollar totals of credit entries within the file. If none, zero fill the field.
7	45-54	10	Alphanumeric	Company Identification	This field must contain a unique customer number which is called the ACH Company ID. This number must be approved by the Bank prior to the first transmission
8	55-73	19	Blanks	Message Authentication Code	This is an optional field. Please leave this field blank.
9	74-79	6	Blanks	Reserved	This field is reserved for Federal reserve use. Please leave this field blank.
10	80-87	8	Numeric	Originating Financial Institution	Enter JPMorgan Chase Routing number.
11	88-94	7	Numeric	Batch Number	A unique number that must be assigned in ascending sequence to each batch on the file.

Example of a Batch Control record:

8200000040092187844500000000000000113920422123456789O

E. File Control (Trailer) Record (Line 9)

This record provides a final check on the data submitted. It contains entry amounts, dollar totals and hash totals accumulated from each batch control record in the file.

Field	Position	Size	Contents	Name	Description
1	01-01	1	'9'	Record Type Code	The code identifying the File Control Record is '9'.
2	02-07	6	Numeric	Batch Count	Total number of batches in the file
3	08-13	6	Numeric	Block Count	Total number of physical blocks in the file including the file header and control records.
4	14-21	8	Numeric	Entry/Addenda Count	Total number of detail and addenda records in the file
5	22-31	10	Numeric	Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry. (Note: this field does not include the check digit in the accumulation)
6	32-43	12	$$$$$$$$$$$	Total Debit Entry Dollar Amount	Dollar totals of debit entries within the file. If none, zero fill the field.
7	44-55	12	$$$$$$$$$$$	Total Credit Entry Dollar Amount	Dollar totals of credit entries within the file. If none, zero fill the field.
8	56-94	39	Blanks	Reserved	Leave this field blank.

Example of a File Control record:

9000001000001000000040045490073000000000000000000252900