



NACHA FORMATS

ALL ENTRIES FILE HEADER RECORD

FIELD		1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME		RECORD TYPE CODE	PRIORITY CODE	IMMEDIATE DESTINATION	IMMEDIATE ORIGIN	FILE CREATION DATE	FILE CREATION TIME	FILE ID MODIFIER	RECORD SIZE	BLOCKING FACTOR	FORMAT CODE	IMMEDIATE DESTINATION NAME	IMMEDIATE ORIGIN NAME	REFERENCE CODE
Field Inclusion Requirement		M	R	M	M	M	O	M	M	M	M	O	O	O
Contents		'1'	Numeric	b121140399	BCompany ID	YYMMDD	HHMM	UPPER CASE A-Z NUMERIC 0-9	'094'	'10'	'1'	Alphameric	Alphameric	Alphameric
Length		1	2	10	10	6	4	1	3	2	1	23	23	8
Position		01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94

ALL ENTRIES FILE CONTROL RECORD

FIELD		1	2	3	4	5	6	7	8
DATA ELEMENT NAME		RECORD TYPE CODE	BATCH COUNT	BLOCK COUNT	ENTRY/ ADDENDA COUNT	ENTRY HASH	TOTAL DEBIT ENTRY DOLLAR AMOUNT IN FILE	TOTAL CREDIT ENTRY DOLLAR AMOUNT IN FILE	RESERVED
Field Inclusion Requirement		M	M	M	M	M	M	M	N/A
Contents		'9'	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	Blank
Length		1	6	6	8	10	12	12	39
Position		01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

ALL ENTRIES COMPANY/BATCH HEADER RECORD (EXCEPT CBR & PBR)

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	COMPANY NAME	COMPANY DISCRETIONARY DATA	COMPANY IDENTIFICATION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION	COMPANY DESCRIPTIVE DATE	EFFECTIVE ENTRY DATE	SETTLEMENT DATE (JULIAN)	ORIGINATOR STATUS CODE	ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirement	M	M	M	O/R	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric	TTTTAAAA	Numeric
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

ALL ENTRIES COMPANY/BATCH CONTROL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	ENTRY/ ADDENDA COUNT	ENTRY HASH	TOTAL DEBIT ENTRY DOLLAR AMOUNT	TOTAL CREDIT ENTRY DOLLAR AMOUNT	COMPANY IDENTIFICATION	MESSAGE AUTHENTIC TION A CODE	RESERVED	ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	Alphameric	Alphameric	Blank	TTTTAAAA	Numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94

NACHA FORMATS

CCD ENTRY DETAIL RECORD

FIELD		1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME		RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	AMOUNT	IDENTIFICATION NUMBER	RECEIVING COMPANY NAME	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement		M	M	M	M	R	M	O	R	O	M	M
Contents		'6'	Numeric	TTTTAAAA	"9"	Alphanumeric	\$\$\$\$\$\$\$c	Alphanumeric	Alphanumeric	Alphanumeric	Numeric	Numeric
Length		1	2	8	1	17	10	15	22	2	1	15
Position		01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

CCD ADDENDA RECORD

FIELD		1	2	3	4	5
DATA ELEMENT NAME		RECORD TYPE CODE	ADDENDA TYPE CODE	PAYMENT RELATED INFORMATION	ADDENDA SEQUENCE NUMBER	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement		M	M	O	M	M
Contents		'7'	'05'	Alphanumeric	Numeric	Numeric
Length		1	2	80	4	7
Position		01-01	02-03	04-83	84-87	88-94

PPD ENTRY DETAIL RECORD

FIELD		1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME		RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	AMOUNT	INDIVIDUAL IDENTIFICATION NUMBER	INDIVIDUAL NAME	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement		M	M	M	M	R	M	¹ O/R	R	O	M	M
Contents		'6'	Numeric	TTTTAAA	Numeric	Alphanumeric	\$\$\$\$\$\$\$ ^c	Alphanumeric	Alphanumeric	Alphanumeric	Numeric	Numeric
Length		1	2	8	1	17	10	15	22	2	1	15
Position		01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

PPD ADDENDA RECORD

FIELD		1	2	3	4	5
DATA ELEMENT NAME		RECORD TYPE CODE	ADDENDA TYPE CODE	PAYMENT RELATED INFORMATION	ADDENDA SEQUENCE NUMBER	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement		M	M	O	M	M
Contents		'7'	'05'	Alphanumeric	Numeric	Numeric
Length		1	2	80	4	7
Position		01-01	02-03	04-83	84-87	88-94

FILE INFORMATION

File Header:

Priority Code: 01

Immediate destination: "121140399"

Immediate origin: company ID 7xxxxxxxxx

File Id Modifier: 0-9 or A-Z, recycles to A each day usually. Used to ID multiple batches per day-his choice of convention

Immediate Destination Name: Silicon Valley Bank

Immediate Origin Name: Company name

Reference code: client discretion, usually some sort of meaningful (to the client) sequence number.

Batch Header:

Service Class Code: Identifies the general classification of dollar entries to be exchanged. Usually 220 for Credits and 225 for debits.

SVBeConnect clients should NOT use 200.

Company Discretionary Data: entirely client's own information

Company Identification: Company ID again 7xxxxxxxxx

Standard entry class code: The three-character code within an ACH company/batch header, which identifies the type of transaction within the batch. Most common are CCD and PPD

Company entry description: Meaningful to company, can be "invoice" "expenses" "salary" etc

Originator Status Code: "1"

Originating DFI ID: "12114039"

Batch Number: The easiest thing to do is increment with each batch starting with "0000007"-should be unique daily for research, to avoid duplicates, etc.

Batch Trailer:

Service Class code: must match one chosen above

Message Authentication Code: Not required at SVB

Entry Hash (all Standard Entry Class Codes):

10 Positions – Company/Batch Control Record and File Control Record – **Mandatory**.

The Receiving DFI Identification in each Entry Detail Record is hashed to provide a check against inadvertent alteration of data contents due to hardware failure or program error.

Company/Batch Control Record:

The Entry Hash is the sum of the Receiving DFI Identification fields in Entry Detail Records in the batch. This field contains the 8-digit routing number of the receiving depository institution. The hash is the arithmetic sum of the 8-digit routing numbers, with the overflow out of the high order (leftmost) position ignored.

It would normally be different with each batch (unless nothing ever changes) and if someone altered an ABA number to change the funds debit or credit bank, the HASH would be out.

If paying 10 employees for example, the HASH number would be the total of the 10 ABA numbers added as if they were just numbers.

File Control Records:

The Entry Hash is the sum of corresponding fields in the Company/Batch Control Records in the file.