



---

# Automated Clearing House Services

## NACHA File Format Specifications

**User Guide**

00-16-8020NSBW

**Bank of America**  
**Merrill Lynch**



---

# Table of Contents

<b>Introduction.....</b>	<b>1</b>
NACHA Rules.....	2
Choosing the SEC Code .....	2
Cross-Border Payments Using IAT .....	2
Formatting the Contents of Addenda Records.....	2
Transmission Protocols.....	2
Testing.....	2
 <b>ACH File Structure.....</b>	 <b>3</b>
Sequence of Records and Description .....	3
Input File Descriptions.....	5
File Header Record.....	5
Company/Batch Header Record.....	5
Entry Detail Record.....	5
Addenda Records .....	5
Company/Batch Control Record .....	6
File Control Record .....	6
NACHA Data Entry Specifications .....	7
Field Inclusion Requirements.....	7
 <b>Annotated NACHA Record Formats .....</b>	 <b>8</b>
File Header Record - All Formats.....	8
Company/Batch Header Record – Applies to all formats except IAT .....	9
Company/ Batch Header Record – IAT Format <sup>1</sup> .....	10
Entry Detail Record - PPD & CCD Formats .....	12
Optional Addenda Record - CCD+ Format .....	14
Entry Detail Record – CTX.....	15
CTX Addenda Record .....	17
Entry Detail Record – ARC Format.....	18
Entry Detail Record – BOC Format.....	19
Entry Detail Record – POP Format.....	20
Entry Detail Record TEL Format .....	21
Entry Detail Record – WEB Format.....	22
WEB - Optional Addenda Record .....	23
Entry Detail Record - RCK .....	24
Entry Detail Record – IAT <sup>1</sup> .....	25
IAT First Addendum Record (710).....	26
IAT Second Addendum Record (711).....	27
IAT Third Addendum Record (712) <sup>1</sup> .....	27
IAT Fourth Addendum Record (713).....	28
IAT Fifth Addendum Record (714) .....	29
IAT Sixth Addendum Record (715) .....	30
IAT Seventh Addendum Record (716) <sup>1</sup> .....	30
IAT Addendum Record for Remittance Information (717) .....	31
Batch/Control Record – All Formats .....	33
File Control Record – All Formats .....	34

---

<b>Appendices.....</b>	<b>35</b>
Appendix A: Reversal File Specifications.....	36
File Header Record.....	36
Company/Batch Header Record.....	37
Entry Detail Record.....	37
File Control Record (Record Type “9”).....	37
Appendix B: Resources for Obtaining Information on Child Support Payments .....	38
Appendix C: Addenda Record Formatting for Electronic Dealer Drafting Remittances.....	39
Company/Batch Header Record.....	39
Entry Detail Record.....	39
Addenda Record .....	40

---

# Introduction

This *NACHA File Format Specifications* guide provides file record layouts for formatting entries you originate through Bank of America's ACH Services using common Standard Entry Class Codes (SECs), such as:

- PPD (Prearranged Payment and Deposit)
- CCD (Cash Concentration and Disbursement)
- CTX (Corporate Trade Exchange)
- ARC (Account Receivable)
- BOC (Back Office Conversion)
- POP (Point of Purchase)
- TEL (Telephone Initiated)
- WEB (Internet Initiated)
- RCK (Represented Check Entry)
- IAT (International ACH Transaction)

The **ACH File Structure** section of the guide provides an overview of the structure of a NACHA file.

The **Annotated NACHA Record Formats** section provides the detailed formats annotated with information to help you understand NACHA specifications.

The **Appendices** provide information about the formatting requirements for:

- ACH reversal files
- Child support payments
- Electronic Dealer Drafting Requirements (EDDR), the dealer drafting convention used within the auto industry

---

## **NACHA Rules**

The formats described in this guide comply with the rules of the National Automated Clearing House Association (NACHA). NACHA Rules bind all participants in the ACH and compliance with the rules is mandatory. Please consult the *ACH Rules* for a more detailed explanation of field elements, record type codes and other terms. You may access the *ACH Rules* at: [www.achrulesonline.org](http://www.achrulesonline.org).

## **Choosing the SEC Code**

The guide focuses on the file formats for the most common SEC codes, such as PPD, CCD, ARC, BOC, POP, TEL, WEB and IAT records. The SEC code is determined by several factors, such as the transaction authorization method, payment delivery method, bank account type and payment occurrence (e.g. recurring or single entry).

Standard Entry Class Codes and their uses are defined within the *ACH Rules*. All ACH participants must support and abide by the rules associated with the SEC code used. If you are not sure which SEC code to use, please contact your Bank of America representative.

## **Cross-Border Payments Using IAT**

The IAT formatting instructions found in this guide are appropriate for international payments settling within the United States only. Bank of America also offers a cross-border ACH service that allows you to make ACH payments to receivers in Canada using your Bank of America account domiciled in the U.S. If you are interested in this service, please contact your Bank of America representative.

## **Formatting the Contents of Addenda Records**

If you plan to use addenda records to include payment-related information with your entry, this Guide will show you how to include those records in your CCD+ and CTX files, but the guide does not address the NACHA or other endorsed standards, such as ANSI or UN EDIFACT which are required for formatting any remittance information that you include in those records. If you have questions about meeting those standards, please contact your Bank of America representative. Compliance with the standards is mandatory under the Rules. Formatting requirements for addenda records to accompany tax payments vary by the taxing authority and we suggest you contact them for specific requirements.

## **Transmission Protocols**

Specifications for transmitting your ACH file to Bank of America are described in the Electronic Data Transmission Guide. Please ask ACH Services for assistance in obtaining this guide.

## **Testing**

Please contact your Bank of America representative if you plan to change key fields in either the File Header Record (Immediate Destination, Immediate Origin, etc.) or the Batch Header (Company Name or Company Identification) as these types of changes may require additional testing.

---

# ACH File Structure

## Sequence of Records and Description

Each NACHA formatted file you originate consists of the following records:

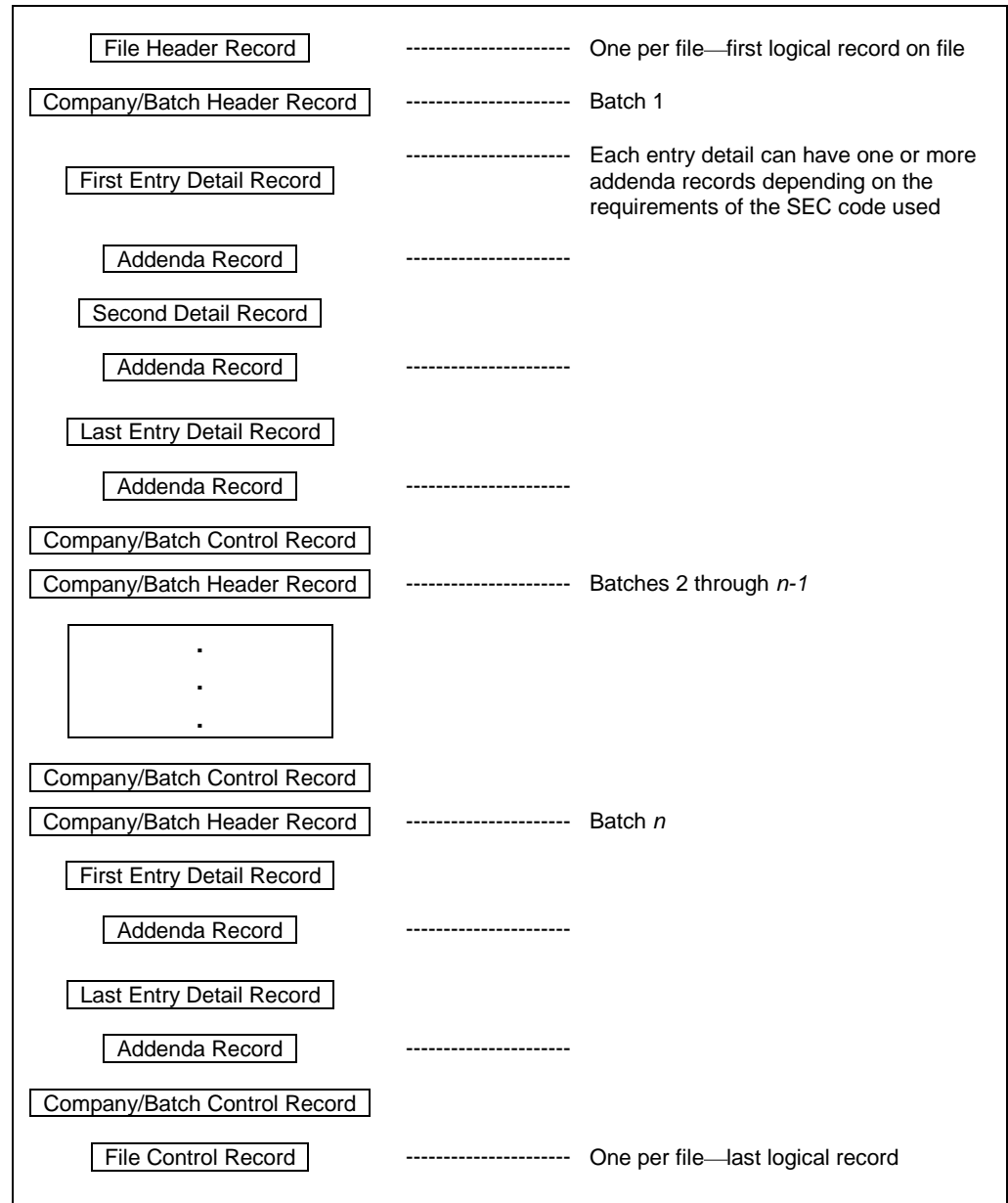
- A File Header Record,
- One or more Company/Batch Header Record(s),
- Entry Detail Record(s),
- Addenda Record(s), if allowed and you choose to include them, or if required
- One or more Company/Batch Control Record(s) and,
- A File Control Record.

Each file begins with a File Header record. Following the File Header Record may be any number of batches. Each batch is identified by a Batch Header Record and contains one or more Entry Detail Records. At the end of each batch is a Batch Control Record. Each file is ended with a File Control Record.

The diagram on the following page illustrates the Sequence of Records for ACH entries. The sequence of records will always be the same, regardless of SEC code. Out-of-sequence records or lack of a mandatory record will cause all or portions of the file to reject. Padding with “9” records at the end of the file is optional.

---

## Diagram of Sequence of Records



---

## **Input File Descriptions**

### **File Header Record**

The File Header Record designates physical file characteristics and identifies the immediate origin of the entries contained within the file or within the transmitted batched data. In addition, this record includes date, time, and file identification fields that can be used to uniquely identify the file.

### **Company/Batch Header Record**

The Company/Batch Header Record identifies the Originator and briefly describes the purpose of the entries that are contained within the batch. For example, “GAS BILL” or “REG SALARY” indicates the reason for the transaction originated by the Originator. It also indicates the intended effective entry date of all transactions within the batch. The information contained in the Company/Batch Header Record applies uniformly to all subsequent Entry Detail Records in the batch.

If you wish to vary any of this information, you must create a separate batch. For example, if you are making regular payroll payments and bonus payments, then you should create one batch described as “REG SALARY” and another as “BONUS.”

### **Entry Detail Record**

Entry Detail Records contain information that relate the specific entry to the Receiver, such as the Receiving Depository Financial Institution account and routing transit number and the debit or credit amount.

Prenotifications (prenotes) are special zero-dollar entries used to test the validity of the account number and transit routing number provided by the Receiver. Prenotes are identical to the basic Entry Detail format but contain appropriate Transaction Codes and zeroes in the amount field. Prenotes can be batched with other dollar entries or batched separately.

Zero-dollar entries used in corporate trade payments to deliver remittance information contain appropriate Transaction Codes and zeros in the Amount field but otherwise are formatted the same as other entries. Zero-dollar entries can be batched with other CCD dollar entries or batched separately. One Addenda Record must accompany a CCD zero-dollar entry.

### **Addenda Records**

Addenda Records are used by the Originator to supply additional information about Entry Detail Records to the Receiver. For many types of entries, such as payroll, addenda records are optional. Addenda Records are usually required for tax payments.

Only NACHA sanctioned file formats are permitted, as specified by NACHA’s Addenda Type Code. Addenda Records may only be used for the purpose of transmitting payment related information; any other use is prohibited. Information contained within each 80-byte record must be formatted to comply with ANSI or UN/EDIFACT standards. Compliance with these standards is mandatory. If you are not familiar with these



---

standards, please contact your Bank of America representative.

**Company/Batch Control Record**

The Company/Batch Control Record contains the counts, hash totals, and total dollar controls for the preceding detail entries within the indicated batch.

All Entry Detail Records are hashed. (The method for calculating hash totals is provided in the Entry Information column in the Record Layouts.) Both Entry Detail Records and Addenda Records are included in the entry/addenda counts; Batch Header and Batch Control Records are not included.

**File Control Record**

The File Control Record 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 (or batched data transmitted to a single destination).

---

## NACHA Data Entry Specifications

All alphanumeric and alphabetic fields must be left justified and space filled. All numeric fields must be right justified, unsigned, and zero filled. Characters used in ACH records are restricted to 0-9, A-Z, space, and those special characters which have an EBCDIC value greater than hexadecimal "3F" or an ASCII value greater than hexadecimal "1F." Occurrences of values EBCDIC "00" - "3F" and ASCII "00" - "1F" are not valid.

Do not use characters that do not meet these requirements.

### Field Inclusion Requirements

The following information defines the requirement for inclusion of certain data fields in ACH entries. These designations are: Mandatory (M), Required (R), and Optional (O).

**Mandatory.** A "Mandatory" field contains information necessary to ensure the proper routing and/or posting of an ACH entry. The ACH Operator will reject any entry or batch, which does not have appropriate values in a Mandatory field. Bank of America will edit for these same values so that your entries will not reject further down in the processing stream.

**Required.** The omission of a "Required" field will not cause an entry reject at the ACH Operator, but may cause a reject at the RDFI. For example, if the DFI Account Number field in the Entry Detail Record is omitted, the RDFI may return the entry because it cannot be posted. You should include appropriate values in "Required" fields to avoid processing and control problems at the RDFI.

**Optional.** The inclusion or omission of an "Optional" data field is at the discretion of the Originator. If you do include optional fields, the RDFI must include them in any return.

# Annotated NACHA Record Formats

## File Header Record - All Formats

The File Header Record designates physical file characteristics. It also identifies the Bank as the immediate destination and your company as the immediate origin of the file.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"1"	Record Type Code	Code identifying the File Header Record is "1"	M
2	02-03	2	"01"	Priority Code	Currently, only "01" is used	R
3	04-13	10	bNNNNNNNNNN	Immediate Destination	Number that identifies the Bank of America site where we will process your files. Bank of America will assign this. Possible values include: b111000025 = Dallas b051000017 = Richmond b121108250 = San Francisco b011900254 = Northeast You will be instructed with the correct Immediate Destination Field for your file. ("b" indicates a blank space)	M
4	14-23	10	NNNNNNNNNN	Immediate Origin	Your 10-digit company number assigned by Bank of America.	M
5	24-29	6	YYMMDD	File Creation Date	The date you create or transmit the input file: "YY" = Last two digits of the Year "MM" = Month in two digits "DD" = Day in two digits	M
6	30-33	4	HHMM	File Creation Time	Time of day you create or transmit the input file. This field is used to distinguish among input files if you submit more than one per day: "HH" = Hour based on a 24 hr clock "MM" = Minutes in two digits	O
7	34-34	1	UPPER CASE A-Z (or 0-9)	File ID Modifier	Code to distinguish among multiple input files sent per day. Label the first (or only) file "A" (or "O") and continue in sequence.	M
8	35-37	3	"094"	Record Size	Number of bytes per record-always 94.	M
9	38-39	2	"10"	Blocking Factor	Number of records per block	M
10	40-40	1	"1"	Format Code	Currently only "1" is used	M
11	41-63	23	Alphanumeric	Destination	Identifies the Bank of America processing site as the destination. Values are: Bank of America DAL = Dallas Bank of America RIC = Richmond Bank of America SFO = San Francisco Bank of America NE = Northeast	M
12	64-86	23	Alphanumeric	Origin or Company Name	Your company's name, up to 23 characters including spaces.	M
13	87-94	8	Alphanumeric	Reference Code	You may use this field to describe the input file for internal accounting purposes or fill with spaces. Blanks are not allowed.	O

---

### Company/Batch Header Record – Applies to all formats except IAT

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

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"5"	Record Type Code	Code identifying the Company/Batch Header Record is "5"	M
2	02-04	3	"200" "220" "225"	Service Class Code	Identifies the type of entries in the batch. Code "200" indicates a mixed batch, i.e., one containing debit and/or credit entries; "220" is for credits only; "225" is for debits only.	M
3	05-20	16	Alphanumeric	Company Name	Your company name. NACHA rules require the RDFI to print this value on the receiver's statement so you will want to make this value as clear as possible.	M
4	21-40	20	Alphanumeric	Company Discretionary Data	For your company's internal use. If you include a value in this field, and your settlement occurs at the batch level, or your returns settle at the item level, we will report the value in the settlement entries we create.	O
5	41-50	10	NNNNNNNN	Company Identification	Your 10-digit company number assigned by Bank of America.	M
6	51-53	3	"PPD", "CCD etc.	Standard Entry Class Code	A mnemonic, designated by NACHA, which permits entries to be distinguished. Identifies the specific computer record format used to carry payment and payment-related information.	M
7	54-63	10	Alphanumeric	Company Entry Description	You establish the value of this field to provide a description to be displayed to the Receiver. Description should describe the purpose of the entries, such as "PAYROLL" or "ECHECKPAY" for consumer entries or "TRADE PAY" for corporate receivers. NACHA Rules require that RDFIs print this value on the Receiver's account statement.	M
8	64-69	6	Alphanumeric	Company Descriptive Date	Description you choose to identify the date. NACHA recommends, but does not require, that RDFIs print this value on the receiver's statement.	O
9	70-75	6	YYMMDD	Effective Entry Date	Date you desire funds to post to receiver's account in YYMMDD format.	R
10	76-78	3	Blank fill.	Settlement Date	The ACH Operator will indicate the actual settlement date in this field.	R
11	79-79	1	"1"	Originator Status Code	Identifies the originator as a non Federal Government.	M
12	80-87	8	NNNNNNNN	Originating DFI Identification	We will assign number based on where you will deliver your files 11100002 = Dallas 05100001 = Richmond 12110825 = San Francisco 01190025 = Northeast	M
13	88-94	7	Numeric	Batch Number	Assign batch numbers in ascending order within each file.	M

## Company/ Batch Header Record – IAT Format<sup>1</sup>

The Company/Batch Header Record introduces the application and also identifies the Originator.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"5"	Record Type Code	The code identifying the Company/Batch Header Record	M
2	02-04	3	"200" "220" "225"	Service Class Code	Identifies the type of entries in the batch. "200" = mixed debits and credits (FF only) "220" = credits only "225" = debits only	M
3	05-20	16	blank	IAT Indicator	Leave blank	O
4	21-22	2	"FF" "FV"	Foreign Exchange Indicator	Fixed-to-Fixed - No Currency conversion. Entry is originated in a fixed-value amount and is to be received in the same fixed-value amount in the same currency. Fixed-value entries will have spaces in the Foreign Exchange Reference field.  Fixed-to-Variable - Originated in a fixed-value amount to be received in a variable amount	M
5	23-23	1	"1" "2" "3"	Foreign Exchange Reference Indicator	Code used to indicate the content of the Foreign Exchange Reference Field. 1 = Foreign Exchange Rate 2 = Foreign Exchange Reference Number 3 = Space filled	R
6	24-38	15	Alphanumeric	Foreign Exchange Reference	Contains Rate, or Reference Number, or spaces.	R
7	39-40	2	Alphanumeric	ISO Destination Country Code	Refer to International Organization for Standardization website for value: <a href="http://www.iso.org">www.iso.org</a>	M
8	41-50	10	Alphanumeric	Originator Identification	Your 10-digit company number. For IAT the Originator ID should be your tax ID.	M
9	51-53	3	"IAT"	Standard Entry Class Code	A mnemonic, designated by NACHA for International ACH Transactions	M
10	54-63	10	Alphanumeric	Company Entry Description	You establish the value of this field to provide a description to be displayed to the Receiver. Should describe the purpose of the entry, such as "PAYROLL" or "TRADE PAY".	M
11	64-66	3	"USD"	ISO Originating Currency Code (Account Currency)	Refer to International Organization for Standardization website for value: <a href="http://www.iso.org">www.iso.org</a>	M
12	67-69	3	Alphanumeric	ISO Destination Currency Code (Payment Currency)	Refer to International Organization for Standardization website for value: <a href="http://www.iso.org">www.iso.org</a>	M
13	70-75	6	YYMMDD	Effective Entry Date	Date you desire funds to post to receiver's account.	R
14	76-78	3	Numeric	Settlement Date (Julian)	Inserted by ACH Operator	R
15	79-79	1	"1"	Originator Status Code	Identifies the Originator as a an institution other than the Federal Government	M
16	80-87	8	TTTTAAAA	Gateway Operator Identification/ ODFI Identification	We will assign number based on where you will deliver your files 11100002 = Dallas 05100001 = Richmond 12110825 = San Francisco 01190025 = Northeast	M

---

17	88-94	7	Numeric	Batch Number	Assign batch numbers in ascending order within each file.	M
----	-------	---	---------	--------------	---	---

---

<sup>1</sup> The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Canadian Payment Services User Guide.

### Entry Detail Record - PPD & CCD Formats

One Entry Detail Record is created for each entry. This record contains the information required to post the entry to the receiver's account.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking and savings account credits/debits or prenotes. Valid codes are: 22 = Automated deposit (checking credit) 23 = Prenote of checking credit 24 = Zero-dollar checking credit with remittance data (CCD & CTX entries only) 27 = Automated payment (checking debit) 28 = Prenote of checking debit 29 = Zero-dollar checking debit with remittance data (CCD & CTX entries only) 32 = Automated deposit (savings credit) 33 = Prenote of savings credit 34 = Zero-dollar savings credit with remittance data (CCD & CTX entries only) 37 = Automated payment (savings debit) 38 = Prenote of savings debit 39 = Zero-dollar savings debit with remittance data (CCD & CTX entries only)	M
3	04-11	8	TTTTAAAA	RDFI Routing Transit Number	Transit Routing number of the Receiver's financial institution.	M
4	12-12	1	Numeric	Check Digit	The ninth character in the Routing Transit number. Used to check for transpositions.	M
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	R
6	30-39	10	\$\$\$\$\$\$\$¢	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar and prenote entries.	M
7	40-54	15	Alphanumeric	Individual Identification Number	This field contains the accounting number by which the Originator is known to the Receiver for descriptive purposes. NACHA Rules recommend but do not require the RDFI to print the contents of this field on the receiver's statement.	O
8	55-76	22	Alphanumeric	Individual Name / Company Name	Name of Receiver.	R
9	77-78	2	Alphanumeric	Discretionary Data Field (Bank of America Draft Indicator)	Use this field only if requested and the Bank has implemented draft production for your company and only if the Transaction Codes "27" or "37" are present in Field 2 of this record. If you plan to use this feature, please contact Customer Service. Values are: "bb" = Electronic only "1*" = Preauthorized check only Leave this field blank for all other entries.	M
10	79-79	1	Numeric	Addenda Record Indicator	"0" = No addenda supplied. "1" = One addenda included.	M

---

11	80-94	15	Numeric	Trace Number	<p>The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header</p> <p>Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".</p>	M
----	-------	----	---------	--------------	---	---



---

### Optional Addenda Record - CCD+ Format

One optional Addenda Record may be associated with each CCD Entry Detail Record to create a "CCD+". The addenda should **not** be used with prenotes. The Addenda Record contains additional payment-related information about the immediately preceding Entry Detail Record. If you include an Addenda Record, then you must include it in the item count that is entered into the Company/Batch Control Record. The addenda format provided here may also be used for PPD as well as CCD records, but inclusion of this record is not normally recommended for PPD transactions.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01	1	"7"	Record Type Code	Code identifying the Addenda Record is "7."	M
2	02-03	2	"05"	Addenda Type Code	Code identifying the type of Addenda is "05."	M
3	04-83	80	Alphanumeric	Payment Related Information	Payment information associated with the immediately preceding Entry Detail Record. Must contain NACHA endorsed ANSI ASC X12 data segments or NACHA endorsed banking conventions. The asterisk ("*") must be the delimiter between the data elements, and the back slash ("\") must be the terminator between the data segments.	O
4	84-87	4	Numeric	Addenda Sequence Number	Sequence number consecutively assigned to each Addenda Record beginning with "1." Zero fill to the left.	M
5	88-94	7	Numeric	Entry Detail Sequence Number	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 11) of the related Entry Detail Record.	M

### Entry Detail Record – CTX

One Entry Detail Record is created for each entry. This record contains the information required to post the entry to the receiver's account.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 22 = Automated deposit (checking credit) 23 = Prenote of checking credit 24 = Zero-dollar checking credit with remittance data (CCD & CTX entries only) 27 = Automated payment (checking debit) 28 = Prenote of checking debit 29 = Zero-dollar checking debit with remittance data (CCD & CTX entries only) 32 = Automated deposit (savings credit) 33 = Prenote of savings credit 34 = Zero-dollar savings credit with remittance data (CCD & CTX entries only) 37 = Automated payment (savings debit) 38 = Prenote of savings debit 39 = Zero-dollar savings debit with remittance data (CCD & CTX entries only)	M
3	04-11	8	TTTTAAAA	RDFI Routing Transit Number	Transit Routing/ number of the receiver's financial institution.	M
4	12-12	1	Numeric	Check Digit	The ninth character in the Routing Transit number. Used to check for transpositions.	M
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	R
6	30-39	10	\$\$\$\$\$\$\$ <del>cc</del>	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries.	M
7	40-54	15	Alphanumeric	Identification Number	This field contains the accounting number by which the Originator is known to the Receiver for descriptive purposes. NACHA Rules recommend but do not require the RDFI to print the contents of this field on the receiver's statement.	O
8	55-58	4	Numeric	Number of Addenda Records	Number of addenda records associated with this transaction	M
9	59-74	16	Alphanumeric	Receiving Company Name/ID Number	Name of Receiver.	R
10	75-76	2	Blank	Reserved	Leave blank	n/a
11	77-78	2	Alphanumeric	Discretionary Data Field	Leave blank	O
12	79-79	1	Numeric	Addenda Record Indicator	"1" = addenda included.	M

---

13	80-94	15	Numeric	Trace Number	<p>The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header Positions 88-94 contain the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".</p>	M
----	-------	----	---------	--------------	--	---

---

### CTX Addenda Record

Addenda Records contain additional payment-related information about the immediately preceding Entry Detail Record. If you include Addenda Records, then you must include them in the item count that is entered into the Company/Batch Control Record.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01	1	"7"	Record Type Code	Code identifying the Addenda Record is "7."	M
2	02-03	2	"05"	Addenda Type Code	Code identifying the type of Addenda is "05."	M
3	04-83	80	Alphanumeric	Payment Related Information	Payment information associated with the immediately preceding Entry Detail Record. Must contain NACHA endorsed ANSI ASC X12 data segments or NACHA endorsed banking conventions. The asterisk ("*") must be the delimiter between the data elements, and the back slash ("\") must be the terminator between the data segments.	O
4	84-87	4	"1"	Addenda Sequence Number	This number is consecutively assigned to each Addenda Record following an Entry Detail Record. The first addenda sequence number must always be a "1."	M
5	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

## Entry Detail Record – ARC Format

One Entry Detail Record is created for each ARC entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit	M
3	04-11	8	TTTTAAAA	RDFI Routing Transit Number	Transit Routing/ number of the receiver's financial institution.	M
4	12-12	1	Numeric	Check Digit	The ninth character in the Routing Transit number. Used to check for transpositions.	M
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	R
6	30-39	10	\$\$\$\$\$\$\$c¢	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries.	M
7	40-54	15	Alphanumeric	Check Serial Number	Check serial number of the Receiver's source document. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement.	M
8	55-76	22	Alphanumeric	Individual Name	For ARC, this field may contain the receiver's name or reference number or identification number to identify a transaction or customer.	O
9	77-78	2	Alphanumeric	Discretionary Data	Leave this field blank. This field is defined by the ODFI.	O
10	79-79	1	Numeric	Addenda Record Indicator	"0" = No addenda supplied. "1" = One addenda included.	M
11	80-94	15	Numeric	Trace Number	The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 contain the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".	M

## Entry Detail Record – BOC Format

One Entry Detail Record is created for each BOC entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit	M
3	04-11	8	TTTTAAAA	RDFI Routing Transit Number	Routing Transit number of the Receiver's financial institution.	M
4	12-12	1	Numeric	Check Digit	The ninth character in the Transit Routing/ABA number. Used to check for transpositions.	M
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a voided check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	R
6	30-39	10	\$\$\$\$\$\$\$¢	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries.	M
7	40-54	9	Alphanumeric	Check Serial Number	Check serial number of the Receiver's source document. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement.	M
8	55-76	22	Alphanumeric	Individual Name	The Receiver's Name.	O
9	77-78	2	Alphanumeric	Discretionary Data	Leave this field blank. This field is defined by the ODFI.	O
10	79-79	1	Numeric	Addenda Record Indicator	"0" = No addenda supplied. "1" = One addenda included.	O
11	80-94	15	Numeric	Trace Number	The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".	M

## Entry Detail Record – POP Format

One Entry Detail Record is created for each POP entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit	M
3	04-11	8	TTTTAAAA	RDFI Routing Transit Number	Routing Transit number of the receiver's financial institution.	M
4	12-12	1	Numeric	Check Digit	The ninth character in the Transit Routing/ABA number. Used to check for transpositions.	M
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a voided check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	R
6	30-39	10	\$\$\$\$\$\$\$c	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries.	M
7	40-48	9	Alphanumeric	Check Serial Number	Check serial number of the source document. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement.	M
8	49-52	22	Alphanumeric	Terminal City	Identifies the city in which the electronic terminal is located.	M
9	53-54	2	Alphanumeric	Terminal State	Identifies the state in which the electronic terminal is located.	M
10	55-76	22	Alphanumeric	Individual Name	The Receiver's Name.	O
11	77-78	2	Alphanumeric	Discretionary Data	Leave this field blank. This field is defined by the ODFI.	O
12	79-79	1	Numeric	Addenda Record Indicator	"0" = No addenda supplied. "1" = One addenda included.	O
13	80-94	15	Numeric	Trace Number	The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".	M

## Entry Detail Record TEL Format

One Entry Detail Record is created for each TEL entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking account credits/debits or personifications. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit	M
3	04-11	8	TTTTAAAA	RDFI Routing Transit Number	Routing Transit number of the receiver's financial institution.	M
4	12-12	1	Numeric	Check Digit	The ninth character in the Transit Routing/ABA number. Used to check for transpositions.	M
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	R
6	30-39	10	\$\$\$\$\$\$\$c	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries.	M
7	40-54	15	Alphanumeric	Individual Identification Number	This number may be used for reference by the Receiver. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement.	M
8	55-76	22	Alphanumeric	Individual Name	This field is entered by the Originator and provides identification information for the receiver.	R
9	77-78	2	Alphanumeric	Discretionary Data Field	Leave this field blank. This field is defined by the ODFI..	O
10	79-79	1	Numeric	Addenda Record Indicator	"0" = No addenda supplied. "1" = One addenda included.	M
11	80-94	15	Numeric	Trace Number	The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option."	M



## Entry Detail Record – WEB Format

One Entry Detail Record is created for each WEB entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit	M
3	04-11	8	TTTTAAAA	RDFI Routing Transit Number	Routing Transit number of the receiver's financial institution.	M
4	12-12	1	Numeric	Check Digit	The ninth character in the Transit Routing/ABA number. Used to check for transpositions.	M
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	R
6	30-39	10	\$\$\$\$\$\$\$c¢	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenotification entries.	M
7	40-54	15	Alphanumeric	Individual Identification Number	This number may be used for reference by the Receiver. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement.	M
8	55-76	22	Alphanumeric	Individual Name	This field is entered by the Originator and provides identification information for the receiver.	R
9	77-78	2	Alphanumeric	Payment Type Code	This field is used to indicate whether a WEB entry is recurring or a single payment entry. For recurring, this field must contain the value "R". For a single entry, this field must contain the value "S".	R
10	79-79	1	Numeric	Addenda Record Indicator	"0" = No addenda supplied. "1" = One addenda included.	M
11	80-94	15	Numeric	Trace Number	The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".	M

---

### WEB - Optional Addenda Record

One optional Addenda Record may be associated with each WEB Entry Detail Record. The addenda should **not** be used with prenotes. The Addenda Record contains additional payment-related information about the immediately preceding Entry Detail Record. If you include an Addenda Record, then you must include it in the item count that is entered into the Company/Batch Control Record.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"7"	Record Type Code	The Record Type Code identifying the Addenda record is "7."	M
2	02-03	2	"05"	Addenda Type Code	The Addenda Type Code identifying the Addenda record is "05."	M
3	04-83	80	Alphanumeric	Payment Related Information	Optional payment related information for reference. An asterisk ("*") will be the delimiter between the data elements, and the backslash ("\") will be the terminator between the data segments.	O
4	84-87	4	Numeric	Addenda Sequence Number	This number is consecutively assigned to each Addenda Record following an Entry Detail Record. The first addenda sequence number must always be a "1."	M
5	88-94	7	Numeric	Entry Detail Sequence Number	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 11) of the related Entry Detail Record.	M

## Entry Detail Record - RCK

One Entry Detail Record is created for each RCK entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6."	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit	M
3	04-11	8	TTTTAAAA	RDFI Routing Transit Number	Routing Transit number of the receiver's financial institution.	M
4	12-12	1	Numeric	Check Digit	The ninth character in the Routing Transit number. Used to check for transpositions.	M
5	13-29	17	Alphanumeric	DFI Account Number	Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number.	R
6	30-39	10	\$\$\$\$\$\$\$c	Amount	Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries.	M
7	40-54	15	Alphanumeric	Check Serial Number	The serial number of the check being represented	M
8	55-76	22	Alphanumeric	Individual Name	Receiver's name	R
9	77-78	2	Alphanumeric	Discretionary Data Field	Leave blank	O
10	79-79	1	Numeric	Addenda Record Indicator	"0" = No addenda supplied. "1" = One addenda included.	M
11	80-94	15	Numeric	Trace Number	The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".	M

## Entry Detail Record – IAT<sup>1</sup>

The Entry Detail Record contains information about the Receiver and the Receiver's financial institution.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"6"	Record Type Code	Code for identifying the Entry Detail Record	M
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking or savings account credits/debits. Valid codes are: 22 = Automated deposit (checking credit) 32 = Automated deposit (savings credit) 27 = Automated payment (checking debit) 37 = Automated payment (savings debit)	M
3	04-11	8	TTTTAAAA	Gateway Operator Identification/RDFI Identification	Contains the routing transit number of the Receiving Bank	M
4	12-12	1	Numeric	Check Digit	The ninth character of the Gateway Operator Identification / RDFI Identification. Used to check for transpositions.	M
5	13-16	4	Numeric	Number of Addenda Records	Number of addenda records for this entry record.	M
6	17-29	13	blank	Reserved	Leave blank	n/a
7	30-39	10	\$\$\$\$\$\$cc	Amount	Enter amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point.	M
8	40-74	35	Alphanumeric	Foreign Receiver's Account Number/DFI Account Number	Receiver's account number	M
9	75-76	2	blank	Reserved	Leave blank	n/a
10	77-77	1	Alphanumeric	Gateway Operator OFAC Screening Indicator	0 = Gateway Operator has not found a potential blocked party. 1 = Positional presence of a blocked party. Blank = No screening has been conducted.	O
11	78-78	1	Alphanumeric	Secondary OFAC Screening Indicator	0 = Correspondent Bank or Third Party has not found a potential blocked party. 1 = Positional presence of a blocked party. Blank = No screening has been conducted.	O
12	79-79	1	"1"	Addenda Record Indicator	Addenda records follow this entry	M
13	80-94	15	Numeric	Trace Number	Positions 80-87 should be the same as Field 16 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. We will report these trace numbers to you whenever we report information on an entry you have originated, including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled. We will assign an ODFI trace number when we send entries to the clearing house, unless you have a special set up for the "Retain Trace Number Option".	M

---

### IAT First Addendum Record (710)<sup>1</sup>

The First Addenda Record identifies the Receiver of the transaction and the dollar amount of the payment.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"7"	Record Type Code	The code identifying the Addenda Record	M
2	02-03	2	"10"	Addenda Type Code	First Addenda Record for IAT	M
3	04-06	3	Alphanumeric	Transaction Type Code	Describes the type of payment: ANN = Annuity BUS = Business/Commercial DEP = Deposit LOA = Loan MIS = Miscellaneous MOR = Mortgage PEN = Pension RLS = Rent/Lease SAL = Salary/Payroll TAX = Tax TEL = Telephone-Initiated Transaction WEB = Internet-Initiated Transaction ARC = Accounts Receivable Entry BOC = Back Office Conversion Entry POP = Point of Purchase Entry RCK = Re-presented Check Entry	R
4	07-24	18	\$\$\$\$\$\$cc	Foreign Payment Amount	For FF payments this field should contain the USD amount or may be blank. For FV payments, this field should be '0'	R
5	25-46	22	Alphanumeric	Foreign Trace Number	Insert blanks or zeros	O
6	47-81	35	Alphanumeric	Receiving Company Name/Individual Name	Insert Receiver's name	M
7	82-87	6	blank	Reserved	Leave blank	n/a
8	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

---

<sup>1</sup> The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Canadian Payment Services User Guide.

---

### IAT Second Addendum Record (711)<sup>1</sup>

The Second and Third Addenda Records identify key information related to the Originator of the entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"7"	Record Type Code	The code identifying the Addenda Record	M
2	02-03	2	"11"	Addenda Type Code	Second Addenda record for IAT	M
3	04-38	35	Alphanumeric	Originator Name	Originator's name	M
4	39-73	35	Alphanumeric	Originator Street Address	Originator's physical address	M
5	74-87	14	blank	Reserved	Leave blank	n/a
6	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

### IAT Third Addendum Record (712)<sup>1</sup>

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"7"	Record Type Code	The code identifying the Addenda Record	M
2	02-03	2	"12"	Addenda Type Code	Third Addenda Record for IAT	M
3	04-38	35	Alphanumeric	Originator City & State / Province	City and State should be separated with an asterisk (*) as a delimiter and the field should end with a backslash (\). For example: San Francisco*CA\.	M
4	39-73	35	Alphanumeric	Originator Country & Postal Code	Data elements must be separated by an asterisk (*) and must end with a backslash (\) For example: US*10036\	M
5	74-87	14	blank	Reserved	Leave blank	n/a
6	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

---

<sup>1</sup> The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Canadian Payment Services User Guide.

---

### IAT Fourth Addendum Record (713)<sup>1</sup>

The Fourth Addenda Record contains information related to the financial institution originating the entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	1-1	1	"7"	Record Type Code	The code identifying the Addenda Record	M
2	2-3	2	"13"	Addenda Type Code	Fourth Addenda Record for IAT	M
3	4-38	35	Alphanumeric	Originating DFI Name	ODFI's name	M
4	39-40	2	Numeric	Originating DFI Identification Number Qualifier	01 = National Clearing System 02 = BIC Code 03 = IBAN Code	M
5	41-74	34	Numeric	Originating DFI Identification	ODFI transit routing number.	M
6	75-77	3	Alpha Numeric	Originating DFI Branch Country Code	This field contains a 3-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.	M
7	78-87	10	blank	Reserved	Leave blank	n/a
8	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

---

<sup>1</sup> The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Canadian Payment Services User Guide.

---

### IAT Fifth Addendum Record (714)<sup>1</sup>

The Fifth Addenda Record identifies the Receiving financial institution holding the Receiver's account.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	1-1	1	"7"	Record Type Code	The code identifying the Addenda Record	M
2	2-3	2	"14"	Addenda Type Code	Fifth Addenda Record for IAT	M
3	4-38	35	Alphanumeric	Receiving DFI Name	Name of the Receiver's bank	M
4	39-40	2	Numeric	Receiving DFI Identification Number Qualifier	01 = National Clearing System 02 = BIC Code 03 = IBAN Code	M
5	41-74	34	Alphanumeric	Receiving DFI Identification	Foreign RDFI's routing transit number	M
6	75-77	3	Alphanumeric	Receiving DFI Branch Country Code	This field contains a 3-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.	M
7	78-87	10	blank	Reserved	Leave blank	n/a
8	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

---

<sup>1</sup> The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Canadian Payment Services User Guide.



---

### IAT Sixth Addendum Record (715)<sup>1</sup>

The Sixth and Seventh Addenda Records identify information related to the Receiver.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	1-1	1	"7"	Record Type Code	The code identifying the Addenda Record	M
2	2-3	2	"15"	Addenda Type Code	Sixth Addenda Record for IAT	M
3	4-18	15	Alphanumeric	Receiver Identification Number	Used by the Originator to identify the Receiver	O
4	19-53	35	Alphanumeric	Receiver Street Address	Receiver's physical address	M
5	54-87	34	blank	Reserved	Leave blank	n/a
6	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

### IAT Seventh Addendum Record (716)<sup>1</sup>

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	1-1	1	"7"	Record Type Code	The code identifying the Addenda Record	M
2	2-3	2	"16"	Addenda Type Code	Seventh Addenda Record for IAT	M
3	4-38	35	Alphanumeric	Receiver City, State/ Province	City and State should be separated with an asterisk (*) as a delimiter and the field should end with a backslash (\). For example: San Francisco*CA\	M
4	39-73	35	Alphanumeric	Receiver Country & Postal Code	Data elements must be separated by an asterisk (*) and must end with a backslash (\) For example: US*10036\	M
5	74-87	14	blank	Reserved	Leave blank	n/a
6	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

---

<sup>1</sup> The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Canadian Payment Services User Guide.

---

### IAT Addendum Record for Remittance Information (717)<sup>1</sup>

This is an optional Addenda Record used to provide payment-related data. You may include up to two of these Addenda Records with each IAT entry.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	1-1	1	"7"	Record Type Code	The code identifying the Addenda Record	M
2	2-3	2	"17"	Addenda Type Code	Addenda Record for Remittance Information for IAT	M
3	4-83	80	Alphanumeric	Payment Related Information	Used to describe the payment	O
4	84-87	4	Numeric	Addenda Sequence Number	Sequence number of each '17' in ascending order beginning with 0001	M
5	88-94	7	Numeric	Entry Detail Sequence Number	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.	M

---

<sup>1</sup> The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Canadian Payment Services User Guide.

---

### Batch/Control Record – All Formats

The Company/Batch Control Record concludes the batch and contains the item count and dollar totals for the Entry Detail and Addenda Records in the batch.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"8"	Record Type Code	Code identifying the Company/ Batch Header Record is "8"	M
2	02-04	3	"200" or "220" or "225"	Service Class Code	Identifies the type of entries in the batch. Must match the value you used in the Batch Header Record, above.	M
3	05-10	6	Numeric	Entry/Addenda Count	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.	M
4	11-20	10	Numeric	Entry Hash	Total of eight-character Transit Routing/ABA numbers in the batch (field 3 of the Entry Detail Record). Do not include the Transit Routing Check Digit. Enter the ten low-order (right most) digits of this number. For example, if the sum were 112233445566, you would enter 2233445566.	M
5	21-32	12	\$\$\$\$\$\$\$\$\$cc	Total Debit Entry Dollar Amount in Batch	Dollar total of debit entries in the batch. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.	M
6	33-44	12	\$\$\$\$\$\$\$\$\$cc	Total Credit Entry Dollar Amount in Batch	Dollar total of credit entries in the batch. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.	M
7	45-54	10	NNNNNNNNNN	Company Identification	Your 10-digit company number assigned by Bank of America. Must match Field 5 of the Company/ Batch Header Record.	M
8	55-73	19	Alphanumeric	Message Authentication Code	Leave blank	O
9	74-79	6	Alphanumeric	Reserved	Leave blank	n/a
10	80-87	8	NNNNNNNN	Originating DFI Identification	We will assign number based on where you will deliver your files 11100002 = Dallas 05100001 = Richmond 12110825 = San Francisco 01190025 = Northeast	M
11	88-94	7	Numeric	Batch Number	Number of the batch for which this is a control record. Number the batches sequentially within each file. Must match Field 13 of the Company/Batch Header Record.	M

---

### File Control Record – All Formats

The File Control record contains dollar, entry, and hash totals from the file's Company/Batch Control Records. This record also contains counts of the blocks and batches in the file.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
1	01-01	1	"9"	Record Type Code	Code identifying the File Control Record is "9"	M
2	02-07	6	Numeric	Batch Count	Total number of Company/Batch Header Records (Record Type "5") in the file.	M
3	08-13	6	Numeric	Block Count	Total number of physical blocks in the file, including the File Header and File Control Records.	M
4	14-21	8	Numeric	Entry/ Addenda Count	Total number of Entry Detail and Addenda Records (Record Types "6" and "7") in the file.	M
5	22-31	10	Numeric	Entry Hash	Total of eight character Transit Routing/ABA numbers in the file (Field 3 of the Entry Detail Record). Do not include the Transit Routing Check Digit. Enter the 10 low-order (right most) digits of this number. For example, if this sum is 998877665544, enter 8877665544.	M
6	32-43	12	\$\$\$\$\$\$\$\$\$cc	Total Debit Entry Dollar Amount in File	Dollar total of debit entries in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.	M
7	44-55	12	\$\$\$\$\$\$\$\$\$cc	Total Credit Entry Dollar Amount in File	Dollar total of credit entries in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.	M
8	56-94	39	Blank	Reserved	Leave this field blank.	n/a

---

# Appendices

- A. Reversal File Specifications
- B. Resources for Obtaining Information on Child Support Payments
- C. Addenda Record Formatting for Electronic Dealer Drafting Remittances (EDDR)

---

## Appendix A: Reversal File Specifications

If you have initiated a duplicate file or a file in which each entry or one or more batches of entries contain erroneous data, you may create a reversal file. The sequence of records for the original file and the reversal file is identical. The tables below define the changes that must be made to the original batch and Entry Detail Records to create reversal files.

The reversal file format may also be used to initiate reclamation entries to reverse pension, annuity, or other consumer benefit payments after the death of the beneficiary. In that case, the Company Entry Description in the Batch Header Record will be 'RECLAIM' rather than 'REVERSAL' and the amount in the Entry Detail or '6' Record must be equal to or less than the amount of the original Entry. We strongly recommend you contact ACH services prior to initiating a reversal file, especially if you are correcting erroneous debits.

You are not eligible to submit reversal files if you are on prefunding. If you are a prefunded client, you must contact ACH services to perform any reversals.

Please note that some Receivers, such as taxing authorities, may not accept reversals.

### File Header Record

The file creation date and time for Reversal files should be updated from the file you originally sent.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
5	24-29	6	YYMMDD	File Creation Date	The date you create or transmit the reversal input file: "YY" = Last two digits of the Year "MM" = Month in two digits "DD" = Day in two digits	M
6	30-33	4	HHMM	File Creation Time	Time of day you create or transmit the reversal input file. This field is used to distinguish among input files if you submit more than one per day: "HH" = Hour based on a 24 hour clock "MM" = Minutes in two digits	O

---

### Company/Batch Header Record

The Batch Header Records for Reversals require the following changes from the original Batch Header Records.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
2	02-04	3	"200" or "220" or "225"	Service Class Code	Identifies the type of entries in the batch. If you used "200" in your original batch, use "200" in the reversing batch. Otherwise, reverse the value: If you used "220" (Credits), you should now use "225" (Debits). If you used "225" (Debits), you should now use "220" (credits).	M
7	54-63	10	Alphanumeric	Company Entry Description	Identifies the batch as containing reversal or reclamation entries: "REVERSALbb" = Reversal entries "RECLAIMbbb" = Reclamation entries ("b" indicates a blank space)	M
9	70-75	6	YYMMDD	Effective Entry Date	New Effective Entry Date. Date that the company desires funds to be transferred. For reversals this date must be within five days of settlement of the original item. The format is: "YY" = Last two digits of the Year "MM" = Month in two digits "DD" = Day in two digits	R

### Entry Detail Record

	Position	Size	Contents	Field Name	Entry Information	M,R,O
2	02-03	2	Numeric	Transaction Code	Two-digit code that identifies checking/savings accounts and credits/debits. The Transaction Code should be the opposite of the Transactions Code which was originally entered for the entry to be reversed: 22 = Checking credit (reverses "27" transactions) 27 = Checking debit (reverses "22" transactions) 32 = Savings credit (reverses "37" transactions) 37 = Savings debit (reverses "32" transactions)	M

### File Control Record (Record Type "9")

The File Control Record in a reversing file will differ from the original in that the Total Debit Amount Field and the Total Credit Amount Fields will be swapped.

Field	Position	Size	Contents	Field Name	Entry Information	M,R,O
6	32-43	12	\$\$\$\$\$\$\$\$\$cc	Total Debit Entry Dollar Amount in File	Dollar total of debit entries (Transaction Code "27" or "37") in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.	M
7	44-55	12	\$\$\$\$\$\$\$\$\$cc	Total Credit Entry Dollar Amount in File	Dollar total of credit entries (Transaction Code "22" or "32" in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.	M

---

## **Appendix B: Resources for Obtaining Information on Child Support Payments**

Employers originating child support payments should use one of two file formats: CCD+ or (for many payments) the CTX 820 remittance. NACHA Rules do not support any other conventions for these payments.

The Office of Child Support Enforcement (OCSE) has a web site with limited information about electronic payments.

The link is: <http://www.acf.hhs.gov/programs/cse/>



## Appendix C: Addenda Record Formatting for Electronic Dealer Drafting Remittances

Electronic Dealer Drafting Remittances (EDDR) is the industry-recognized application of ANSI X12 standards used by the automobile manufacturing industry. .

### Company/Batch Header Record

The EDDR format requires specific values be used in the Company/Batch Header Record. These values are provided below. Otherwise, the record is the same as Company Batch Header Record as described on page 9 of this guide.

Field	Position	Size	Contents	Field Name	Entry Information	M, R, O
1	01-01	1	"5"	Record Type Code	Code identifying the Company/Batch Header Record is "5"	M
2	02-04	3	"225"	Service Class Code	Use "225" as these entries are always debits.	M
4	21-40	20	Alphanumeric	Company Discretionary Data	For your company's internal use. This information appears on the drafts we print in lieu of sending the items through the ACH.	O
6	51-53	3	"CCD"	Standard Entry Class Code	You must use "CCD" (Cash Concentration or Disbursement).	M
7	54-63	10	"FLOOR PLAN"	Company Entry Description	You should use "FLOOR PLAN" according to the EDDR convention. For ACH entries, this description may print on the receiving company's bank statements.	M

### Entry Detail Record

One Entry Detail Record is created for each Electronic Dealer Draft.

Field	Position	Size	Contents	Field Name	Entry Information	M, R, O
1	01-01	1	"6"	Record Type Code	Code identifying the Entry Detail Record is "6"	M
2	02-03	2	Numeric	Transaction Code	Valid codes for dealer drafting are: 27 = automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar)	M
7	40-54	15	Alphanumeric	Identification Number	Manufacturer reference number, which typically contains the Vehicle ID. This information appears on the drafts we print in lieu of sending the items through the ACH	O
8	55-76	22	Alphanumeric	Dealer Number / Name	Enter the dealer number followed by dealer name. This information appears on the drafts we print in lieu of sending the items through the ACH. For ACH items, the number may actually print on the receiver's bank statement	R
9	77-78	2	Alphanumeric	Item Type	Values are: <blank> = Electronic (ACH) output "1*" = We will print a draft to clear this item for you.	M
10	79-79	1	"1"	Addenda Record Indicator	"1" = One "05" Addenda record follows.	M

## Addenda Record

Each entry Detail Record is followed by one addenda, unless the entry is a prenote in which case the addenda should not be included.

Field	Position	Size	Contents	Field Name	Entry Information	M, R, O
1	01-01	1	"7"	Record Type Code	Code identifying the Addenda Record is "7".	M
2	02-03	2	"05"	Addenda Type Code	Code identifying the type of Addenda is "05".	M
3	04-83	80	Alphanumeric	Payment Related Information	Payment information associated with the immediately preceding Entry Detail Record. Must contain the following ANSI ASCX12 data segment. All Payment Related Information is send electronically to ACH receivers.	O
3.1	04-06	3	"REF"	Segment Identifier	Code identifying the segment as a reference segment,	O
3.2	07-07	1	"*"	Separator		O
3.3	08-09	2	"VT"	Data Element Identifier	Code identifying the data element as a motor vehicle ID number.	O
3.4	10-10	1	"*"	Separator		O
3.5	11-27	17	Alphanumeric	Vehicle ID	The vehicle ID number. This number appears on draft output.	O
3.6	28-28	1	"*"	Separator		O
3.7	29-45	17	Alphanumeric	Vehicle Description	Description of the vehicle as broken down in the following four fields which also appear on draft output:	O
	29-30	2	YY	Model Year	The model year of the vehicle.	O
	31-35	5	Alphanumeric	Make	The make of the vehicle.	O
	36-40	5	Alphanumeric	Model	The model of the vehicle.	O
	41-45	5	Alphanumeric	Type	The type of vehicle (e.g. 2DREX, 4DRXL, 4DRLX, etc.)	O
3.8	46-46	1	"\	Segment Terminator		O
3.9	47-49	3	"REF"	Segment Identifier	Code identifying the segment as a reference segment.	O
3.10	50-50	1	"*"	Separator		O
3.11	51-52	2	"IV"	Data Element Identifier	Code identifying the data element as the seller's invoice number.	O
3.12	53-53	1	"*"	Separator		O
3.13	54-63	10	Alphanumeric	Dealer Invoice Number	The dealer invoice number for the transaction. This field appears on draft output.	O
3.14	64-64	1	"\	Segment Terminator		O
3.15	65-67	3	"REF"	Segment	Code identifying the segment as a	O

---

				Identifier	reference segment.	
3.16	68-68	1	"**"	Separator		
3.17	69-70	2	"IT"	Data Element Identifier	Code identifying the data element as an internal customer number.	O
3.18	71-71	1	"**"	Separator		O
3.19	72-76	5	Alphanumeric	Dealer Number	The dealer number.	O
3.20	77-77	1	"\	Segment Terminator		O
3.21	78-83	6	Alphanumeric	Payable Through Information	If draft output, the name of the dealer's lender if applicable (e.g. GMAC, TMCC, etc.). Otherwise leave blank.	O
4	84-87	4	"0001"	Special Addenda Sequence Number	Sequence number assigned to each Special Addenda Record is "1". Zero fill to the left.	M
5	88-94	7	Numeric	Entry Detail Sequence Number	Fill with zeros. Bank of America assigns and enters the Entry Detail Sequence Number	M