



Automated Clearing House Services

NACHA File Format Specifications

User Guide

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Bank of America 

ACH Services Technical Guide

NACHA FILE FORMAT SPECIFICATIONS

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Introduction

This *NACHA File Format Specifications Guide* is intended for systems analysts and systems support personnel. The 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)
- ARC (Account Receivable)
- BOC (Back Office Conversion)
- POP (Point of Purchase)
- TEL (Telephone Initiated)
- WEB (Internet Initiated)

Section II of this Guide provides an overview of the file structure. Section III provides the Detail Entry Record formats for PPD, CCD, ARC, BOC, POP, TEL and WEB entries annotated with information to help you understand NACHA specifications.

The Appendix of this Guide provides information about the formatting requirements for:

- ACH reversal files
- RCK entry detail records, and
- Electronic Dealer Drafting Requirements (EDDR), the dealer drafting convention used within the auto industry

A resource listing for information on the standards for child support payments is also provided.

Choosing the SEC Code:

The Guide focuses on the file formats for the most common Standard Entry Class Codes, such as PPD, CCD, ARC, BOC, POP, TEL and WEB records. The Standard Entry Class (SEC) Code is determined by several factors, such as the transaction authorization method, payment delivery method, bank account type and payment occurrence (recurring or single entry). Standard Entry Class Codes and their uses are defined within the NACHA Rules, accessed via a Book or Online. When using a Standard Entry Class Code to originate an ACH transaction, all participants must support and abide by the rule associated with that Standard Entry Class Code. If you are not sure which SEC code to use, please contact your Global Treasury Services sales officer.

Other Payment Types:

CTX

If you need information on CTX formats, with the complex rules regarding formatting of remittance information, please contact Bank of America EDI Services.

Cross-Border Canadian Payments

If you plan to originate cross-border entries to Canada, please follow the instructions in the *ACH Cross-Border Canadian Payments User Guide*.

Reversal Files

Reversals are not permitted for cross-border items because they are not allowed under Canadian Payments Association Rules. The appendix provides information on preparing a reversal file for all but the cross-border SEC codes.

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+ 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. Please ask ACH Services for technical assistance on meeting those standards. Compliance with the standards is mandatory under the Rules.

Tax Payments. Formatting requirements for addenda records to accompany tax payments vary by the taxing authority and we suggest you contact them for specific requirements.

Child Support Payments. Addenda record formatting for child support payments can be complex. Standards are available on the Web sites provided in the appendix.

Electronic Dealer Drafting Requirements (EDDR). The special addenda record-formatting requirements for the EDDR convention is included in the appendix this document.

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 ACH Services 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.

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 *Rules and Guidelines of the National Automated Clearing House Association* for a more detailed explanation of field elements, record type codes and other terms. You may purchase a NACHA Rule Book directly from NACHA at <http://www.nacha.org/>.

Sequence of Records and Description

Each NACHA formatted file you originate consists of the following record types:

- A File Header Record,
- One or more Company/Batch Header Record(s),
- Entry Detail Record(s),
- Addenda Record(s), if allowed and if you choose to include them,
- 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 with a Batch Header Record. 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 PPD, CCD, and for CCD+, PPD+ 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.

SEQUENCE OF RECORDS FOR NACHA-FORMATTED INPUT FILES

File Header Record	-----	One per file—first logical record on file
Company/Batch Header Record	-----	Batch 1
First Entry Detail Record	-----	Each entry detail can have one or more addenda records
Addenda Record	-----	Optional
Second Detail Record		
Addenda Record	-----	Optional
Last Entry Detail Record		
Addenda Record	-----	Optional
Company/Batch Control Record		
Company/Batch Header Record	-----	Batches 2 through $n-1$
•		
•		
•		
Company/Batch Control Record		
Company/Batch Header Record	-----	Batch n
First Entry Detail Record		
Addenda Record	-----	Optional
Last Entry Detail Record		
Addenda Record	-----	Optional
Company/Batch Control Record		
File Control Record	-----	One per file—last logical record

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 identify the file uniquely.

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 need to create a separate batch. For example, if you have a regular payroll and a bonus, then you should create one batch described as “REG SALARY” and another as “BONUS.”

Entry Detail Records

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

The information in the Company/Batch Header Record must be used with the Entry Detail Records to describe the following Entry Detail Records and all participants in the transaction.

In addition to the Entry Detail Record format, Transaction Codes for Entry Detail Records have been defined to accommodate prenotification records and zero dollar entries.

Prenotifications are special zero-dollar entries used to test the validity of the account number and transit routing number provided by your receiver. Prenotifications are identical to the basic entry format but contain appropriate prenote Transaction Codes and zeroes in the amount field. Prenotifications can be batched with other dollar entries or batched separately.

Zero dollar entries used in corporate trade payments to deliver remittance information only contain appropriate Transaction Codes and zeros in the Amount field but otherwise are formatted to be 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 “freeform” field 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 ask ACH Services to provide you with technical assistance.

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, which follow.) 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 need for inclusion of certain data fields in ACH entries. In NACHA parlance 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. As a result, the Bank 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. An example is the DFI Account Number field in the Entry Detail Record. If this field is omitted by an ODFI, the RDFI may return the entry because they cannot post it. 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

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	bNNNNNNNNN	Immediate Destination	Number that identifies the Bank of America site where we will process your files. Bank of America will assign this. Possible values are: 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	NNNNNNNNN N	Immediate Origin	Your 10-digit company number assigned by Bank of America as part of your setup.	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 Date	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 "0") 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 your Bank of America processing site as the destination. Values are: DAL = Dallas RIC = Richmond SFO = San Francisco 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
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Company/Batch Header Record

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" or "220" or "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 we will report the value in the settlement entries we create, when you are setup to settle at the batch level or are setup to settle for returns on a one-for-one basis.	O
5	41-50	10	NNNNNNNNN N	Company Identification	Your 10-digit company number assigned by Bank of America.	M
6	51-53	3	"PPD",r "CCD", "ARC", "WEB", "TEL", "POP", "RCK", 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. Examples are PPD, CCD, ARC, WEB, TEL, POP, RCK.	M
7	54-63	10	Alphanumeric	Company Entry Description	The Originator establishes 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	BofA assigned number based on where you will deliver your files for processing: 11100002 = Dallas 05100001 = Richmond 12110825 = San Francisco 011900254 = Northeast	M
13	88-94	7	Numeric	Batch Number	Assign batch numbers in ascending order within each file.	M

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 prenotifications. Valid codes are: 22 = Automated deposit (checking credit) 23 = Prenotification of checking credit authorization (non-dollar) 24 = Zero dollar checking credit with remittance data (CCD & CTX entries only) 27 = Automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar) 29 = Zero dollar checking debit with remittance data (CCD & CTX entries only) 32 = Automated deposit (savings credit) 33 = Prenotification of savings credit authorization (non-dollar) 34 = Zero dollar savings credit with remittance data (CCD & CTX entries only) 37 = Automated payment (savings debit) 38 = Prenotification of savings debit authorization (non-dollar) 39 = Zero dollar savings debit with remittance data (CCD & CTX entries only)	M
3	04-11	8	TTTTAAAA	RDFI Transit Routing/ABA Number	Transit Routing/ABA number of the receiver's financial institution.	M
4	12-12	1	Numeric	Transit Routing 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 prenotification entries.	M
7	40-54	15	Alphanumeric	Individual	This field contains the accounting number by	O

				Identification Number	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.	
8	55-76	22	Alphanumeric	Individual Name / Company Name	Name of Receiver.	R
9	77-78	2	Alphanumeric	Bank of America Draft Indicator	Use this field <i>only</i> if requested and the Bank has implemented draft production for your company and <i>only</i> if the Transaction Codes "27" or "37" are used in position 2-3 this record. If you plan on using this feature, please contact Customer Service. Values are: "1?" = BofA to choose best way - Electronic or preauthorized check. "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	The field is constructed as follows: Positions 80-87 are the first 8 digits of the immediate destination. 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

Optional Addenda Record - +CCD Format

One optional Special Addenda Record may be associated with each Entry Detail Record. The addenda should **not** be used with prenotification entries. The Special 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 or "Trailer" Record. The addenda format provided here format 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	"1"	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	<p>If you insert trace numbers in the "6" or Entry Detail Record, then you must insert them in the addenda record as well. Again, the formatting is: Positions 80-87 are the first 8 digits of the immediate destination. 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.</p> <p>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

Entry Detail Record – ARC Format

One Entry Detail Record is created for each ARC entry. This record contains the information required to post an ARC 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 prenotifications. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar)	M
3	04-11	8	TTTTAAAA	RDFI Transit Routing/ABA Number	Transit Routing/ABA number of the receiver's financial institution.	M
4	12-12	1	Numeric	Transit Routing 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 prenotification entries.	M
7	40-54	15	Alphanumeric	Check Serial Number	Check serial number 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	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 for all other entries. 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 are the first 8 digits of the immediate destination. 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	M

					<p>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.</p> <p>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>	
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Entry Detail Record – BOC Format

One Entry Detail Record is created for each BOC entry. This record contains the information required to post a BOC 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 prenotifications. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar)	M
3	04-11	8	TTTTAAAA	RDFI Transit Routing/ABA Number	Transit Routing/ABA number of the receiver's financial institution.	M
4	12-12	1	Numeric	Transit Routing 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 prenotification entries.	M
7	40-54	9	Alphanumeric	Check Serial Number	Check serial number 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	The Receiver's Name.	O
9	77-78	2	Alphanumeric	Discretionary Data	Leave this field blank for all other entries. This field is defined by the ODFI.	O M
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 are the first 8 digits of the immediate destination. 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,	M

					<p>including entries that have been returned. If you do not wish to assign a value to this field, then it should be zero-filled.</p> <p>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>	
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Entry Detail Record – POP Format

One Entry Detail Record is created for each POP entry. This record contains the information required to post a POP 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 prenotifications. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar)	M
3	04-11	8	TTTTAAAA	RDFI Transit Routing/ABA Number	Transit Routing/ABA number of the receiver's financial institution.	M
4	12-12	1	Numeric	Transit Routing 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 prenotification entries.	M
7	40-48	9	Alphanumeric	Check Serial Number	Check serial number 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	49-52	4	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 for all other entries. This field is defined by the ODFI.	O M
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 are the first 8 digits of the immediate destination. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in	M

					<p>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.</p> <p>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>	
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Entry Detail Record – TEL Format

One Entry Detail Record is created for each TEL entry. This record contains the information required to post a TEL 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 personifications. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar)	M
3	04-11	8	TTTTAAAA	RDFI Transit Routing/ABA Number	Transit Routing/ABA number of the receiver's financial institution.	M
4	12-12	1	Numeric	Transit Routing 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 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 are the first 8 digits of the immediate destination. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in	M

					<p>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.</p> <p>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>	
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Entry Detail Record – WEB Format

One Entry Detail Record is created for each WEB entry. This record contains the information required to post a WEB 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 prenotifications. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar)	M
3	04-11	8	TTTTAAAA	RDFI Transit Routing/ABA Number	Transit Routing/ABA number of the receiver's financial institution.	M
4	12-12	1	Numeric	Transit Routing 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 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 are the first 8 digits of the immediate destination. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in	M

					<p>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.</p> <p>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>	
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Optional Addenda Record – WEB Format

One optional Addenda Record may be associated with each WEB Entry Detail Record. The addenda should **not** be used with prenotification entries. 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 or “Trailer” 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 13) of the related Entry Detail Record.	M

Batch/Control Record

The Company/Batch Control or “Trailer” 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	\$\$\$\$\$\$\$\$\$çç	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	\$\$\$\$\$\$\$\$\$çç	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	NNNNNNNNN N	Company Identification	Your 10-digit company number assigned by BofA. Must match Field 5 of the Company/ Batch Header Record.	M
8	55-73	19	Message Authentication Code	Alphanumeric	Leave this field blank.	O
9	74-79	6	Alphanumeric	Reserved	Leave this field blank.	N/A
10	80-87	8	NNNNNNNN	Originating DFI Identification	BofA assigned number based on where you will deliver your files for processing: 11100002 = Dallas 05100001 = Richmond 12110825 = San Francisco	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

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	\$\$\$\$\$\$\$\$\$¢¢	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	\$\$\$\$\$\$\$\$\$¢¢	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

Appendix

A- Reversal File Specifications

B-Formatting Considerations for the RCK Entry Detail Record

C- Resources for Obtaining Information on Child Support Payments

D-Addenda Record Formatting for Electronic Dealer Drafting Remittances (EDDR)

Appendix A- Reversal File Specifications

A reversal file should be created when your company has initiated a duplicate file or a file in which each entry or one or more batches of entries contain erroneous data. 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.

Reversal File Specifications... File Header Record (Record Type "1")

The file creation date and time 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

Reversal File Specifications... Company/Batch Header Record (Record Type “5”)

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

Reversal File Specifications... Entry Detail Record (Record Type “6”)

With a reversal, the transaction code is changed. For example, a credit entry to a checking account becomes a debit entry to a checking account in the reversal file, and a debit entry to a checking account becomes a credit in the reversal file.

Field	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

Reversal File Specifications . . . 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	\$\$\$\$\$\$\$\$\$çç	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	\$\$\$\$\$\$\$\$\$çç	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-Special Formatting for the RCK Entry Class Code

RCK formatting requirements offered below are supplemental to the NACHA Rule Book, which provides complete instructions regarding the creation of RCK entry detail records.

RCK - The check serial number must be included in the RCK entry detail record. The check serial number is included in field 7, the Check Serial Number field, of the RCK entry detail record.

RCK Entry Detail (“6”) Record/ Check Serial Number Field 7: Position 40-54, Alphanumeric

Insert the check serial number in this field

Appendix C-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.

NACHA's Child Support Task Force created an excellent User Guide for Electronic Child Support Payments, which includes a record layout. This guide may be obtained on the NACHA web site:

<http://ecsp.nacha.org/>

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 D-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. Please note that creation of paper drafts that are specially designed to include the special EDDR addenda information is a service available in the San Francisco Operation only.

File Header Record Layout – CCD+ Format For Electronic Dealer Drafting

The File Header Record is the same as described in Section III of this *Guide*.

Company/Batch Header Record- CCD+ Format For Electronic Dealer Drafting

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 described in Section III 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 – CCD+ Format For Electronic Dealer Drafting

One Entry Detail Record is created for each Electronic Dealer Draft. This Entry Record contains the information required to post the item 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	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

Entry Detail Record – CCD+ Format For Electronic Dealer Drafting

Each entry Detail Record is followed by one addenda, unless it is prenotification entry 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

Field	Position	Size	Contents	Field Name	Entry Information	M, R, O
3.14	64-64	1	"\"	Segment Terminator		O
3.15	65-67	3	"REF"	Segment Identifier	Code identifying the segment as a reference segment.	O
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. BofA assigns and enters the Entry Detail Sequence Number	M

Company/Batch Control Record – CCD+ Format For Electronic Dealer Drafting

The Batch Control Record is the same as described in Section III of the *Guide*. Be sure to include the addenda record count in Field 3 of this record.

File Control Record – CCD+ Format For Electronic Dealer Drafting

The File Control Record is the same as described in Section III of this Guide.