

ACH Direct Transmission

ACH Format Specifications Quick Reference Guide

The ACH format specifications and supporting information provided in this document can help you understand the basics of ACH files and formats. It is compiled from publishings by NACHA and can be found, along with further and more specific details, in the NACHA Rule book and on NACHA.org.

Please note: While the specifications and supporting information in this document are at the fundamental level of ACH files and formatting, it is possible that this information could change whenever NACHA publishes updates to its Rule. Therefore, we highly recommend keeping yourself informed through the most recent version of the NACHA Rules and NACHA's ACH File Formatting Tools.

Record Descriptions

File Header Record – Identifies the immediate origin and destination of the entries contained within the file. It also contains data elements necessary to uniquely identify the file. In addition, this record contains information pertinent to physical file characteristics.

Company/Batch Header Record – Identifies the Company and the nature of the transactions in that batch. It also contains the Transit Routing/ABA Number of the Originating Depository Financial Institution (ODFI), the Company descriptive data, and the effective date for reporting settlement purposes.

Entry Detail Records – Contain the information necessary to post the transactions to the account for which it is destined. This information, when coupled with data from the Company/Batch Header Record, is sufficient to fully document the transaction to the holder of the account being credited or charged.

Company/Batch Control Record – Provides the control total necessary to prove that the entries in each batch are in balance.

File Control Record – Provides the control totals necessary to prove that entire file is in balance.

Sequence of Records in File

These records must be recorded on the file in the following sequence:

File Header Record	
Company/Batch Header	} Repeat for each batch
Entry Detail Records	
Company/Batch Control	
File Control Record	

No multiple volume files are allowed.

A trace number is attached to each transaction. The trace number must be in ascending numerical sequence, but not necessarily contiguous.

Record Format Specifications

File Header Record Format

Field	Position	Size	Contents*	Field Name
1	01-01	1	"1"	Record Type Code
2	02-03	2	"01"	Priority Code
3	04-13	10	MI "072000096"	Immediate Destination
			TX "111000753"	(Depends on account market)
			CA "121137522"	
4	14-23	10	1 + YOUR TAX ID	Immediate Origin
5	24-29	6	YYMMDD	File Creation Date
6	30-33	4	HHMM	File Creation Time
7	34-34	1	"A"	File ID Modifier
8	35-37	3	"094"	Record Size
9	38-39	2	"10"	Blocking Factor
10	40-40	1	"1"	Format Code
11	41-63	23	"Comerica Bank"	Destination
12	64-86	23	Company Name	Origin
13	87-94	8	Blanks	Reference

* Items enclosed in " " are required.

Footnotes

Field 3: Position 4 is blank.

Field 4: Your tax identification number preceded by a "1" or another digit to be agreed upon between the customer and the bank.

Example: (1389999999).

Company/Batch Header Record

Field	Position	Size	Contents*	Field Name
1	01-01	1	"5"	Record Type Code
2	02-04	3	"200", "220", or "225"	Service Class Code
3	05-20	16	Alphameric	Company Name
4	21-40	20	Alphameric	Discretionary Data
5	41-50	10	1+YOUR TAX ID	Company ID
6	51-53	3	"PPD or CCD"	Standard Entry Class
7	54-63	10	Alphameric	Company Entry Description
8	64-69	6	Alphameric	Company Descriptive Date
9	70-75	6	YYMMDD	Effective Entry Date
10	76-78	3	Blank	Reserved
11	79-79	1	"1"	Originator Status Code
12	80-87	8	MI "07200009"	Originating Financial
			TX "11100075"	Institution ID
			CA "12113752"	
13	88-94	7	Numeric	Batch Number

* Items enclosed in " " are required.

Footnotes

Field 2: "200" mixed debits and credits; "220" credits only; "225" debits only.

Field 3: Left justify with trailing blanks.

Field 4: Optional.

Field 7: Required.

Entry Detail Record

Field	Position	Size	Contents*	Field Name
1	01-01	1	"6"	Record Type Code
2	02-03	2	Numeric	Transaction Code
3	04-11	8	Numeric	Transit Routing Number of Receiving Bank
4	12-12	1	Numeric	Transit Routing Check Digit
5	13-29	17	Alphameric	Bank Account Number
6	30-39	10	\$\$\$\$\$\$\$cc	Amount
7	40-54	15	Alphameric	Individual ID Number
8	55-76	22	Alphabetic	Individual Name
9	77-78	2	Alphameric	Discretionary Data
10	79-79	1	"0"	Addenda Record Indicator
11	80-94	15	Numeric	Trace Number (example: 0720000900000001)

* Items enclosed in " " are required.

Footnotes:

- Field 2: 22 Checking Credit
 23 Prenotification of Checking Authorization
 27 Checking Debit
 28 Prenotification of Checking Debit Authorization
 32 Savings Credit
 33 Prenotification of Savings Credit Authorization
 37 Savings Debit
 38 Prenotification of Savings Debit Authorization
- Field 5: Left justify with trailing blanks.
- Field 6: Right justify. Left zero fill. Prenotification records are non-dollar entries and must contain zeros in the amount field.
- Field 7: This field contains the accounting number by which the individual is known to the company. Left justify with trailing blanks.
- Field 11: Positions 80-87 contain Transit/ABA number 07200009. Positions 88-94 contain Company Trace number assigned in ascending sequence by file.

Company/Batch Control Record

Field	Position	Size	Contents*	Field Name
1	01-01	1	"8"	Record Type Code
2	02-04	3	"200", "220", or "225"	Service Class Code
3	05-10	6	Numeric	Entry Count
4	11-20	10	Numeric	Entry Hash
5	21-32	12	\$\$\$\$\$\$\$\$\$cc	Total Debit Entry, Dollar Amount
6	33-44	12	\$\$\$\$\$\$\$\$\$cc	Total Credit Entry
7	45-54	10	Your Tax ID	Company ID
8	55-73	19	Blank	
9	74-79	6	Blank	
10	80-87	8	"07200009"	Originating Financial Institution ID
11	88-94	7	Numeric	Batch Number

* Items enclosed in " " are required.

Footnotes

Field 2: "200" Mixed Debits and Credits; "220" Credits Only; "225" Debits Only.

Field 3: The number of entry detail and entry detail addenda records within the batch.

Field 4: The 8-character Transit Routing Number in each Entry Detail Record (Field 3) is accumulated into the pertinent 10-character Entry Hash field. Ignore any overflow beyond the 10 character size. (Note: Entry Addenda Records are not hashed. Also, add only the first 8 positions of the transit routing number. Do not include the 9th position which is the check digit).

Fields 5 and 6: Right justify, left zero fill.

Field 11: Assigned in ascending sequence to each batch.

File Control Record

Field	Position	Size	Contents*	Field Name
1	01-01	1	"9"	Record Type Code
2	02-07	6	Numeric	Batch Count for File
3	08-13	6	Numeric	Block Count for File
4	14-21	8	Numeric	Entry Count for File
5	22-31	10	Numeric	Entry Hash for File
6	32-43	12	\$\$\$\$\$\$\$\$\$cc	Total Debit Entry Dollar Amount in File
7	44-55	12	\$\$\$\$\$\$\$\$\$cc	Total Credit Entry Dollar Amount in File
8	56-94	39	Blanks	Reserved

* Items enclosed in " " are required.

Footnotes

Field 2: Total number of Company/Batch Header Records in the file.

Field 3: Number of physical blocks in the file, including both the File Header and File Control Records. Blocking factor is equal to 10.

Field 5: The 8-character Transit Routing Number in each Entry Detail Record (Field 3) is accumulated into the pertinent 10-character Entry Hash field. Ignore any overflow beyond the 10 character size. (Note: Entry Addenda Records are not hashed.)

Fields 6 and 7: Right justify, zero fill.

If you have any questions, please contact me at 000-000-0000 or email@comerica.com, or call Comerica Treasury Management Relationship Services at 800.852.3649.