

NACHA File with Record Layout

** (Please refer to NACHA Operating Rules and Guidelines for accepted values unless otherwise noted.)

All Entries File Header Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Creation Date	File Creation Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Immediate Destination Name	Immediate Origin Name	Reference Code
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	"1"	Numeric	"b555555550"	"b555555550"	YYMMDD	HHMM	"A"	"094"	"10"	"1"	Alphameric	Alphameric	Alphameric
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94

All Entries Company/Batch Header Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company Identification	Standard Entry Class Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date	Originator Status Code	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted By ACH operator	M	M	M
Contents	"5"	Numeric	Alphameric	Alphameric	PDS will assign this value	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric	TTTTAAAA	Numeric
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

Batch Header Record Notes:

When sending Same Day ACH transactions, place the indication in Field 8 (Company Descriptive Date).

For example, place "SD1700" to indicate settlement for today.

The Same Day ACH Rule will become effective in three phases:

Phase 1 will become effective on September 23, 2016 (credit entries with funds available at end of RDFI processing day)

Phase 2 will become effective on September 15, 2017 (credit and debit entries with funds available at end of RDFI processing day)

Phase 3 will become effective on March 16, 2018 (credit and debit entries with funds available at 5:00 pm RDFI local time)

PPD/TEL/WEB Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	"6"	Numeric	TTTTAAAA	Numeric	Alphameric	\$\$\$\$\$\$cc	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

PPD/WEB Addenda Record

Field	1	2	3	4	5
Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	M	M	M
Contents	"7"	"05"	Alphameric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Addenda Record Notes: When using the Addenda Record to include address information, the record needs to contain 5 delimiters (*). The sequence of the fields is: ADDRESS1*ADDRESS2*CITY*STATE*ZIP1*ZIP2

At a minimum, there needs to be a valid value for the STATE (i.e. - **TX**)
 Records that do not contain a valid value for STATE, will be rejected. Values need to be the 2-character state code.

All Entries Company/Batch Control Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Service Class Code	Entry/Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
<i>Field Inclusion Requirement</i>	M	M	M	M	M	M	R	O	N/A	M	M
<i>Contents</i>	"8"	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	Alphameric	Alphameric	Blank	TTTTAAA	Numeric
<i>Length</i>	1	3	6	10	12	12	10	19	6	8	7
<i>Position</i>	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94

All Entries File Control Record

Field	1	2	3	4	5	6	7	8
Data Element Name	Record Type Code	Batch Count	Block Count	Entry/Addenda Count	Entry Hash	Total Debit Entry Dollar Amount in File	Total Credit Entry Dollar Amount in File	Reserved
<i>Field Inclusion Requirement</i>	M	M	M	M	M	M	M	N/A
<i>Contents</i>	"9"	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	Blank
<i>Length</i>	1	6	6	8	10	12	12	39
<i>Position</i>	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

101 555555550 5555555501404211900A094101		SAMPLECOMPANY		
5220SAMPLECOMPANY	9453233319PPDLOANDPOSITSD1700140422		1	0000001
6221213010280000000892	0000097500FL1813XX	CUSTOMER NAME1	1	0000001
70512500 SAN PEDRO*SUITE 120*SAN ANTONIO*TX*78216*2890				00010000001
6220531125921111114718	0000065000AB1813YA	CUSTOMER NAME2	1	0000002
705**SAN ANTONIO*TX*78216*2890				00010000002
622265473582222222583	0000080000DX18CD58L9	CUSTOMER NAME3	1	0000003
705***TX**				00010000003
622113102552333335992	0000082500CC181S56QA	CUSTOMER NAME4	1	0000004
705**SAN ANTONIO*TX*78216*				00010000004
622284084907444440	0000067500RR1Y13F4	CUSTOMER NAME5	1	0000005
705**SAN ANTONIO*TX**				00010000005
6222863778740001110290	0000067500JBG8135E6	CUSTOMER NAME6	1	0000006
70512500 SAN PEDRO**SAN ANTONIO*TX**				00010000006
82200000120112345251000000000000000004600009453233319				0000001
9000001000001000000120112345251000000000000000000460000				

File Naming Convention:

Please name the file using the following convention: 999999.YYYYMMDDX.ach, where "999999" is the merchant ID, YYYY represents the four-digit year, "MM" represents the two-digit month, "DD" represents the two-digit year, "X" represents the file ID (i.e. "A" = first file for the day, "B" = second file of the day, etc.), and ".ach" is the file extension.

Example file name for a file created on December 5th, 2020 - "999999.20201205A.ach"