

# **Bank of America Direct NACHA File Record Formats**



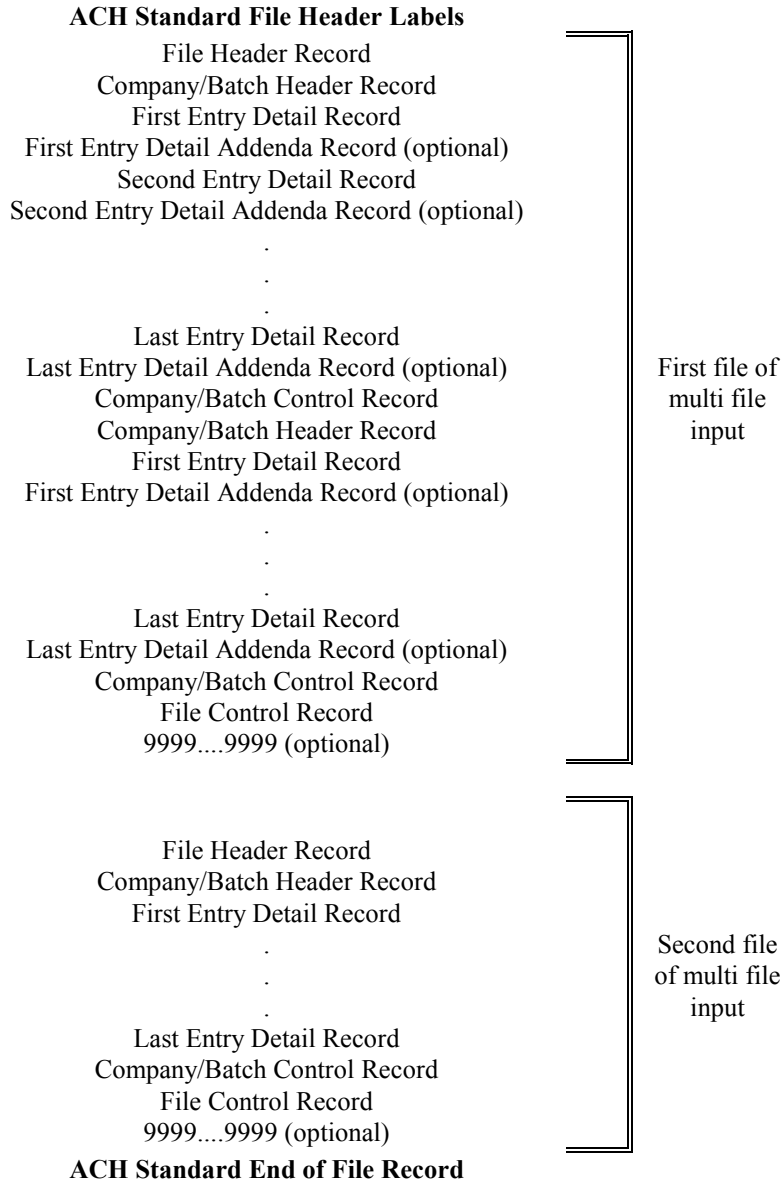
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## **SEQUENCE OF RECORDS IN A NACHA FILE**

- Records in ACH files must be in the following sequence. Any other sequence will cause the file to be rejected.
- A. File Header Record - defines the physical file characteristics and the immediate origin and the destination.
  - B. Company/Batch Header Record - identifies the Originator and briefly describes the purpose of the entry (e.g., payroll credit), also contained is the routing number of the ODFI used for settlement. The data contained on this record applies to all entry detail records in the batch.
  - C. Entry Detail Record - contains the information necessary to relate the entry to a Receiver, i.e., account number, routing number of the RDFI, Receiver's name and identification number, dollar amount and Receiver's account type.
  - D. Addenda Record - supplies additional information to the Receiver concerning the preceding entry detail record. The maximum number of addenda records for TRX, CTX, and ENR entries is 9,999. All other entries have one (1) as the maximum permissible number of addenda records.
  - E. Company/Batch Control Record - contains the detail and addenda record counts, hash totals and the dollar totals for the preceding detail entries within the batch.
  - F. File Control Record - summarizes the control totals from the batch controls within the file and also contains the number of blocks and the number of batches within the file.

When there are multiple logical files on one physical input, the ACH Standard End of File Record is placed at the end of the last file.





## RECORD FORMATS

### **FILE HEADER RECORD (also known as the 1 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	Description	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	M
3	04-04	1	Blank	Reserved	<b>Must be blank</b>	M
4	05-13	9	'TTTTRRRC'	Immediate Destination Identifier	BofA assigned number that identifies BofA as the destination of your input files: <b>121108250 = San Francisco</b>	M
5	14-23	10	Numeric	Immediate Origin Number	Your 10-digit company number assigned by BofA	M
6	24-29	6	YYMMDD	File Creation Date	The date you create or transmit the input file.	M
7	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 file if you submit more than one per day: HH = Hour based on a 24 hr clock MM = Minutes in two digits	O
8	34-34	1	Alphanumeric (Upper Case A-Z)	File ID Modifier	Code to distinguish among multiple input files. Label the first (or only) file "A" and continue in sequence.	M
9	35-37	3	'094'	Record Size	Number of bytes per record	M
10	38-39	2	'10'	Blocking Factor	Number of records per block	M
11	40-40	1	'1'	Format Code	Currently, only "1" is used	M
12	41-63	23	'Bank of America (State Name)'	Destination	Describes BofA as the originating financial institution. (“BofA San Francisco”)	M
13	64-86	23	Alphanumeric	Immediate Origin Name	Your company’s name	M
14	87-94	8	Alphanumeric	Reference Code -- blanks	You may use this field to describe the input file for internal accounting purposes.	O

## COMPANY/BATCH HEADER RECORD (the 5 Record)

The Company Batch Header Record identifies you company, briefly describes the Entry Detail Records in the batch and designates the effective entry date.

Field	Position	Size	Contents	Field Name	Description	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	'2XX'	Service Class Code	Identifies the type of entries in the batch. <ul style="list-style-type: none"> <li>• <b>200</b> = Indicates mixed credits and debits.</li> <li>• <b>220</b> = Indicates credits only.</li> <li>• <b>225</b> = Indicates debits only.</li> </ul>	M
3	05-20	16	Alphanumeric	Company Name	Your company name. This may appear on payee's account statement.	M
4	21-40	20	Alphanumeric	Company Discretionary Data	For your company's internal use.	O
5	41-50	10	NNNNNNNNNN	Company Identification	Your 10-digit company number assigned by BofA	M
6	51-53	3	Alphanumeric	Standard Entry Class Code	Identifies the ACH record type in a batch. <ul style="list-style-type: none"> <li>• <b>PPD</b> = Prearranged Payment and Deposit. Used for preauthorized credit/deposit entries and receiver debit entries.</li> <li>• <b>CCD</b> = Cash Concentration or Disbursement. Used for preauthorized corporate entries</li> <li>• <b>CTX</b> = Corporate Trade Exchange. Used for preauthorized corporate entries.</li> </ul>	M
7	54-63	10	Alphanumeric	Company Entry Description	Description of the purpose of the entries (e.g., "Payment" or "Payroll"). This may print on the payee's account statements.	M
8	64-69	6	Alphanumeric	Company Descriptive Date	Date you choose to identify the entries for descriptive purposes only. Can be in any format.	O
9	70-75	6	'YYMMDD'	Effective Entry Date	Date you desire funds to be transferred.	M

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**Continuation of the 5 Record:**

10	76-78	3	<b>Blank</b>	Settlement Date	<b>Fill with blanks.</b> This field is used by the receiving ACH to indicate the actual settlement date.	M
11	79-79	1	'1'	Originator Status Code	Identifies the originator as a financial institution.	M
12	80-87	8	'TTTTAAAA'	Originating DFI Identification	BofA assigned number: <b>12110825 = San Francisco</b>	M
13	88-94	7	Numeric	Batch Number	Assign batch numbers sequentially in ascending order.	M



## ENTRY DETAIL RECORD (the 6 Record)

One Entry Detail Record is created for each entry. It contains the information required to post the entry to the payee's account or post the entry to the receiving company's account.

Field	Position	Size	Contents	Field Name	Description	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 as follows: <ul style="list-style-type: none"> <li>• 22 = Automated deposit (checking credit)</li> <li>• 23 = Prenotification of checking credit authorization (non-dollar)</li> <li>• 27 = Automated payment (checking debit)</li> <li>• 28 = Prenotification of checking debit authorization (non-dollar)</li> <li>• 32 = Automated deposit (savings credit)</li> <li>• 33 = Prenotification of savings credit authorization (non-dollar)</li> <li>• 37 = Automated payment (savings debit)</li> <li>• 38 = Prenotification of savings debit authorization (non-dollar)</li> </ul>	M
3	4-11	8	TTTTAAAA	RDFI Transit Routing/ABA Number	Transit Routing/ABA Number of the receiver's financial institution. Identification number used to route entries to the appropriate RDFI.	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	Customer's account number at the RDFI that may be found on the MICR line of a voided check. 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.	M

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**Continuation of the 6 Record:**

6	30-39	10	\$\$\$\$\$\$\$¢	Amount	Amount in dollars and cents. Do not include a decimal point. (Must be right justified and left zero filled.) Enter 10 zeros for non-dollar prenotification entries.	M
7	40-54	15	Alphanumeric	Individual Identification Number	Company's identification number for the receiver or for whom they are collecting the funds from. (e.g., an employee ID number, an internal account number assigned within your company)	M
8	55-76	22	Alphanumeric	Individual Name	Name of Payee	M
9	77-78	2	Alphanumeric	Discretionary Data		O
10	79-79	1	Numeric	Addenda Record Indicator	<b>0</b> = No addenda supplied <b>1</b> = One Special Addenda record	M
11	80-94	15	Numeric	Trace Number	Assign trace numbers sequentially in ascending order. (Must be right justified and zero filled)	M

\* Prenotification records are non-dollar entries with unique transaction codes and must contain zeros in the Amount field.

### **ADDENDA RECORD (the 7 Record)**

One optional addenda record may be associated with each Entry Detail Record; it is not intended to be used with prenotification entries. The Addenda Record contains additional payment-related information about the immediately preceding Entry Detail Record.

<b>Field</b>	<b>Position</b>	<b>Size</b>	<b>Contents</b>	<b>Field Name</b>	<b>Description</b>	<b>M,R,O</b>
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	4-83	80	Alphanumeric	Addenda Record	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/M
4	84-87	4	Numeric	Addenda Sequence Number	Sequence number assigned to each Addenda Record is "1". Zero fill to the left.	M
5	88-94	7	Numeric	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the relate Entry Detail Record. (Must be right justified and zero filled)	M

## COMPANY/BATCH CONTROL RECORD (the 8 Record)

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

Field	Position	Size	Contents	Field Name	Description	M,R,O
1	01-01	1	'8'	Record Type Code	Code identifying the Company/Batch Control Record is "8"	M
2	02-04	3	"2XX"	Service Class Code	Identifies the type of entries in the batch. <ul style="list-style-type: none"> <li>• <b>200</b> = Indicates mixed credits and debits.</li> <li>• <b>220</b> = Indicates credits only.</li> <li>• <b>225</b> = Indicates debits only.</li> </ul>	M
3	05-10	6	Numeric	Entry/Addenda Count	Total number of Entry Detail Records (Record type 6) in the batch. Right-justify and 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 <b>NOT</b> include the Transit Routing Check Digit. Enter the ten low-order (right most) digits of this number.	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 <b>not</b> 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 <b>not</b> enter a decimal point. Right-justify, left zero-fill.	M
7	45-54	10	NNNNNNNNNN	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	Alphanumeric	Reserved	Leave this field blank.	M
9	74-79	6	Alphanumeric	Reserved	Leave this field blank.	M
10	80-87	9	TTTTAAAA	Originating DFI Identification	BofA assigned number: <b>12110825 = San Francisco</b>	M
11	88-94	7	Numeric	Batch Number	Number the batches sequentially. Must match Field 13 of the Company/Batch Header Record.	M

**FILE CONTROL RECORD (the 9 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	Description	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 Records (record type "6") in the file.	M
5	22-31	10	Numeric	Entry Hash	Total of eight-character Transit Routing/ABA Numbers in the batch (field 3 of the Entry Detail Record). Do <b>NOT</b> include the Transit Routing Check Digit. Enter the ten low-order (right most) digits of this number.	M
6	32-43	12	\$\$\$\$\$\$\$\$\$çç	Total Debit Entry Dollar Amount in Batch	Dollar total of debit entries in the batch. If none, zero-fill the field. Do <b>not</b> enter a decimal point. Right-justify, left zero-fill.	M
7	44-55	12	\$\$\$\$\$\$\$\$\$çç	Total Credit Entry Dollar Amount in Batch	Dollar total of credit entries in the batch. If none, zero-fill the field. Do <b>not</b> enter a decimal point. Right-justify, left zero-fill.	M
8	56-94	39	<b>Blank</b>	Reserved	<b>Fill with blanks</b>	M

## GLOSSARY FOR RECORD FORMATS

### FIELD CATEGORIES

Data elements of an ACH file fall into three categories: Mandatory, Required, and Optional. For the purposes of this document, the categories are defined as follows:

**Mandatory.** The absence of any Mandatory field will cause that file, batch or entry to be rejected by the Bank of America ACH application and returned to the Company. A Mandatory field is necessary to ensure the proper routing and/or posting of an ACH file, batch or entry.

**Required.** The omission of a Required field will not cause an entry to reject at Bank of America but may cause a reject at the Receiving Depository Financial Institution (Receiving DFI). Information classified as Required is included by the originating company and Originating Depository Financial Institution (Originating DFI) to avoid processing and control problems at the Receiving DFI. For example, if the Depository Financial Institution (DFI) Account Number field in the Entry Detail Record is omitted, the Receiving DFI may return the entry as non-postable.

**Optional.** The inclusion or omission of an Optional data field is at the discretion of the originating company and Bank of America.

### TERMS

- Addenda Record      **Optional or Mandatory (Depending on the Standard Entry Class Code).** An Addenda Record is associated with the immediately preceding Entry Detail Record and is used to supply additional information about the Entry Detail Record. It is passed from the Originating DFI through the ACH to the Receiving DFI. Addenda Records associated with the original detail are not included with any detail record being returned.
- Addenda Record Indicator      **Mandatory.** 1 position. Entry Detail Record. This field indicates the existence of an Entry Detail Addenda Record and will be "0" if addenda records are not used. A value of "1" indicates that one or more Entry Detail Addenda Records or one special Addenda Record follows.

Addenda Type Code	<b>Mandatory.</b> 2 positions. Entry Addenda Record, Primary Corporate Addenda Record, Secondary Corporate Addenda Record and Special addenda Record. The Addenda Type Code defines the specific interpretation and format for the Addenda Information contained in the same record. See Addenda Type Codes in the Table of Code Values.
Amount	<b>Mandatory.</b> 10 positions. Entry Detail Record. The Receiving DFI posts this debit or credit amount to the appropriate account authorized by the individual. A zero amount is acceptable only with non-dollar (prenote) transaction codes. A specific amount must be present for all non-prenote transaction codes. Field must be right justified and zero filled.
Batch Count	<b>Mandatory.</b> 6 positions. File Control Record. The value of this field must be equal to the number of Company/Batch Header Records in the file.
Batch Number	<b>Mandatory.</b> 7 positions. Company/Batch Header Record and Company/Batch Control Record. This company-specified number is assigned in ascending sequence to each batch in a given file of entries. Since the batch number in the Company/Batch Control Record and the Company/Batch Header Record is the same, the sequence number must be assigned by batch and not by record.
Block Count	<b>Mandatory.</b> 6 positions. File Control Record. The Block Count contains the number of physical blocks in the file, including both the File Header and File Control records. The Block Count is computed as follows: <ol style="list-style-type: none"> <li>1. Count the records, including the File Control Record.</li> <li>2. Divide the record count by 10.</li> <li>3. Round up to the next whole number. The result is the Block Count.</li> </ol>
Blocking Factor	<b>Mandatory.</b> 2 positions. File Header Record. The Blocking Factor for files defines the number of physical records within a block. The value "10" must be used.

Check Digit

**Mandatory.** The Check Digit is computed using Modulus 10 as follows:

1. Multiply each digit in the Transit Routing/ABA (T/R) Number by a weighting factor. The weighting factors for each digit are:

Position: 1 2 3 4 5 6 7 8

Weights: 3 7 1 3 7 1 3 7

2. Add the results of the eight multiplications.
3. Subtract the sum from the next highest multiple of 10. The result is the Check Digit. For example:

T/R Number	1	1	1	0	0	0	0	2
Multiply by	<u>3</u>	<u>7</u>	<u>1</u>	<u>3</u>	<u>7</u>	<u>1</u>	<u>3</u>	<u>7</u>
	3	7	1	0	0	0	0	14

Sum = 25

Check Digit = 5 (30 minus 25)

Company/Batch

The Company/Batch Control Record contains the item counts, hash totals, and total dollar control for the detail entries within the indicated batch. Prenotification Records are included in hash totals and the entry/addenda counts.

Company/Batch Header Record

The Company/Batch Header Record identifies the company and briefly describes the ACH debit or credit; for example, "GAS BILL", "CASH C&D", or "REG SALARY". The Company/Batch Header Record contains the T/R number of the Originating DFI used for settlement, routing of returns, and other control purposes. In addition, the Company/Batch Header indicates the effective date of all transactions within the batch. The information contained in the Company/Batch Header Record applies uniformly to all Entry Detail Records in that batch.

Company Descriptive Data

**Optional.** 6 positions. Company/Batch Header Record. The company assigns the value of this field as the date it would like to see displayed to the Individual. **It is for descriptive purposes only**, and is never used to control timing of any automated or manual operation. Examples of possible entries in this field are "011398", "01 98", "JAN 98"



Company Discretionary Data **Optional.** 20 positions. Company/Batch Header Record. This field allows companies to include codes (one or more), of significance only to them, to enable specialized handling of all subsequent entries in that batch. There will be no standardized interpretation for the value of this field.

Company Entry Description **Mandatory.** 10 positions. Company/Batch Header Record. The company assigns the value of this field to provide a description of the purpose of the entry; for example, "GAS BILL", "PAYROLL", "CASH C&D", "INS PREM". The description is displayed on the Individual's statement to identify the transaction.

Company Identification **Mandatory.** 10 positions. Company/Batch Header and Company/Batch Control Records. The unique number used to identify the company, location, division or other sub-unit. A different Company Identification must be used in any of the following situations:

- Multiple settlement accounts are required.
- Multiple collection schedules are used.
- Separate statistics are required for billing purposes.
- Different collection entry handling is required.
- Multiple exception accounts are required.

When any of these requirements are present, the relevant items must be grouped by batch and each batch must be uniquely labeled. The labeling is accomplished through use of the Company Identification.

The following rules should be followed when assigning the Company Identification:

- When only one identifier is needed, precede the company's IRS employer identification number with a 1.
- When each unit has a unique IRS employer identification number, precede the company's IRS employer identification number with a 1.
- When each unit does not have a unique IRS employer identification number, precede the company's IRS employer identification number with a 9 (position 41); and vary the first digit of the IRS employer identification number (position 42) from 0 to 9.
- When batches are varied because of unique settlement accounts, right justify and zero-fill the settlement account number, and replace the high order position (position 41) with a 9.

Company Name	<b>Mandatory.</b> 16 positions. Company/Batch Header Record. The value of this field is established by the company for purposes of further identifying the source of the entry, and for descriptive purposes for the individual.
Destination	<b>Mandatory.</b> 23 positions. File Header Record. The participating DFI name is included in the File Header Record to provide additional identification information.
DFI Account Number	<b>Mandatory.</b> 17 positions. Entry Detail Record. The receiving DFI's Customer Identification. The DFI account number information is obtained from the on-us field of the MICR line of a voided check or deposit ticket. Dash cue symbols in the field must be included, however, they are recorded in a translated mode as "-" (hyphen). When transcribing information from a voided check or deposit ticket, left justify the information and enter only numbers (0 through 9) and hyphens (-).  If less than 17 characters are required, left justify and leave the unused spaces blank. Spaces left within the depositor's account number should be ignored when the ACH entry is prepared; e.g., "0123 4 56789" should appear "0123456789" in the entry record; "0123-4 56789" should appear as "0123-456789". Exact formatting of the DFI account number field is essential in order to ensure standard positioning of account number characters when entries are received for processing at the Receiving DFI.
Discretionary Data	<b>Optional.</b> 2 positions. Entry Detail Record. This field allows the Originating DFI to include codes, of significance only to them, to enable specialized handling of the entry. There is no standardized interpretation for the value of this field. It can either be a single two-character code, or two distinct one-character codes, according to the needs of the Originating DFI and/or company involved.
Effective Entry Date	<b>Mandatory.</b> 6 positions. Company/Batch Header Record. This is the date specified by the Company on which settlement for an entry is to occur. In the case of credit entries, the date specified may be either one or two banking days after the date that processing and transmittal of entries by the Originating DFI takes place (the Processing Date). If this field is totally blank or zero, or partially blank or partially non-numeric, or contains an incomplete date, day numbers higher than 31 or month numbers higher than 12, the Bank of America ACH system rejects the batch.
Entry/Addenda Count	<b>Mandatory.</b> 6 positions. Company/Batch Control and File Control Record. This is a tally of each Entry Detail Record and every Detail Addenda Record processed, within either the batch or file, as appropriate.
Entry Detail Records	Entry Detail Records contain adequate information to relate the entry to the individual; i.e., the individual DFI, account number, identification number, name, and the debit or credit amount.

The information in the Company/Batch Header Record is incorporated with Entry Detail Records to fully describe the entry and all participants in the transaction. The information in the Company/Batch Header Record identifies the company. The Trace Number identifies the Originating DFI. The individual's Receiving DFI account information identifies both the Receiving DFI and the individual's account. The identification of the ACH is implied through the T/R numbers of the Originating and Receiving DFI's.

Entry Hash                   **Mandatory.** 10 positions. Company/Batch Control and File Control Record. The T/R Number (excluding the check digit) in each entry is hashed to provide a check against inadvertent alteration of data contents due to hardware failure or program error. **Note:** Entry Detail Addenda Records are not hashed.

The eight-digit T/R Number is accumulated into the 10-digit Entry Hash field, within either the batch or file, as appropriate.

File Control Record           The File Control Record contains dollar, entry, and hash totals accumulated from the Company/Batch Control Records in the file. This record also contains a count of the number of blocks and the number of batches within the file.

File Creation Date           **Mandatory.** 6 positions. File Header Record. The date on which the file is prepared by the company, expressed in an "YYMMDD" format.

File Creation Time           **Optional.** 4 positions. File Header Record. The time at which the file is prepared by the company, expressed in an "HHMM" (24-hour clock) format.

File Header	The File Header Record designates physical characteristics and identifies the immediate origin and destination of the entries contained within the file. In addition, this record includes date, time and file identification, fields which are used to uniquely identify the file.
File ID Modifier	<b>Mandatory.</b> 1 position. File Header Record. The File ID Modifier gives the Originating DFI a means of distinguishing among multiple files created on the same date, and must be unique for each file sent on the same day. The first file of the date should contain an "A"; subsequent files should be lettered "B", "C", etc.
Format Code	<b>Mandatory.</b> 1 position. File Header Record. This code has been provided to allow for future format variations. However, as currently defined, the field must be a value of 1.
Immediate Destination	<b>Mandatory.</b> 9 positions. File Header Record. This is a 9 digit T/R Number assigned by Bank of America.
Immediate Origin Name	<b>Mandatory.</b> 23 positions. File Header Record. The name of the company or department sending the file.
Immediate Origin Number	<b>Mandatory.</b> 10 positions. File Header Record. A unique number used by the originating company or location. This field must not vary from input to input since the Bank of America ACH system uses it for company identification. ACH operations will assign this number.
Individual Identification Number	<b>Mandatory.</b> 15 positions. Entry Detail Record. This field contains the accounting number by which the individual is known to the Company. It is included for further identification and for descriptive purposes. The Receiving DFI assumes no specific format to be present (e.g., presence or absence of dashes), but will assume that the field is pre-edited so that it is suitable for description as is (including blanks in unused positions).
Individual Name	<b>Mandatory.</b> 22 positions. Entry Detail Record. This field, entered by the company, provides additional identification for the recipient and may be helpful in identifying returned entries.

Originating DFI Identification	<b>Mandatory.</b> 8 positions. Company/Batch Header Record and Company/Batch Control Record. The T/R number, without check digit, is used to identify the Bank of America site as the DFI originating the entries.
Originator Status	<b>Mandatory.</b> 1 position. Company/Batch Header Record. This code identifies Bank of America to the Receiving DFI and to the Fed as an Originating DFI (as defined in the ACH rules). A value of 1 is required.
Priority Code	<b>Mandatory.</b> 2 positions. File Header Record. A value of 01 is required.
Receiving DFI	<b>Mandatory.</b> 8 positions. Entry Detail Record. The T/R Number of the financial institution to which the transaction is routed.
Record Size	<b>Mandatory.</b> 3 positions. File Header Record. The Record Size field indicates the number of characters contained in each record. A value of 094 is required.
Record Type Code	<b>Mandatory.</b> 1 position. All Record Formats. See Record Type Codes in the Table of Code Values.
Reference Code	<b>Optional.</b> 8 positions. File Header Record. This field is reserved for information pertinent to the sender. Blank fill.
Service Class	<b>Mandatory.</b> 3 positions. Company/Batch Header and Company/Batch Control Record. The Service Class Code identifies the general classification of dollar entries to be exchanged. See Service Class Codes in the Table of Code Values.
Standard Entry Class	<b>Mandatory.</b> 3 positions. Company/Batch Header Record. This field distinguishes the various kinds of ACH entries. See Standard Entry Class Codes in the Table of Code Values.
Total Debit or Credit Entry Dollar Amount	<b>Mandatory.</b> 12 positions. Company/Batch Control and File Control Record. These fields contain accumulated Entry Detail debit and credit totals within a given batch (Company/Batch Control Record) and accumulated Company/Batch Control Record debit and credit totals within a given file (File Control Record).

Trace Number **Mandatory.** 15 positions. Entry Detail Record. Trace Numbers uniquely identify each entry within a batch in an ACH input file. The Trace Number is constructed with positions 1-8 as the origin number, and positions 9-15 as the item number in ascending order within each batch. Trace Numbers are not required to be contiguous, but they must not be duplicated on the file for a specific day.

Transaction Code **Mandatory.** 2 positions. Entry Detail Record. Transaction Codes have been defined to identify various types of debit and credit entries. See Transaction Codes in the Table of Code Values.

## **TABLE OF CODE VALUES**

### **ADDENDA TYPE CODES**

Location: *Entry Detail Addenda Record, Primary Corporate Addenda Record, Secondary Corporate Addenda Record, and Special Addenda Record*

- 01 Reserved for future use
- 02 Point of Sale Entry (POS), Shared Network Transaction (SHR), or Machine Transfer Entry (MTE)  
(Addenda Record is used for terminal location description information.)
- 05 Addenda Record (Applies to [ACK, ATX] CCD, CIE, CTX, DNE, ENR, PPD, and TRX entries)
- 98 Automated Notification of Change (COR) Addenda Record and Automated Refused Notification of Change (COR) Addenda Record
- 99 Automated Return Entry Addenda Record, Automated Dishonored Return Entry Addenda Record and Automated Contested Dishonored Return Entry Addenda Record

### **ORIGINATOR STATUS CODES**

Location: *Company/Batch Header Record*

- 0 ADV file prepared by an ACH Operator.
- 1 This code identifies the originator as a DFI which has agreed to be bound by the ACH Rules.
- 2 This code identifies the originator as a Federal Government agency or entity.

### **RECORD TYPE CODES**

Location: *The first position of all records. These codes are uniquely assigned for each record type.*

- 1 File Header Record Format
- 5 Company/Batch Header Record Format
- 6 Entry Detail Record Format
- 7 Addenda Record Format
- 8 Company/Batch Control Record Format
- 9 File Control Record Format

## **SERVICE CLASS CODES**

Location: *Company/Batch Header Record and Company/Batch Control Record*

200 ACH entries, mixed debits and credits

220 ACH credits only

225 ACH debits only

## **TRANSACTION CODES**

Location: *Entry Detail Record*

Demand Credit Records (for checking, NOW and share draft accounts)

20 Reserved

21 Automated Return or Notification of Change for original transaction code 22 or 23

22 Automated deposit

23 Prenotification of demand credit authorization (non-dollar)

24 Zero-dollar with remittance data (for CCD, and CTX entries only); [Acknowledgment Entries (ACK and ATX entries only)]

Demand Debit Records (for checking, NOW and share draft accounts)

25 Reserved

26 Automated Return or Notification of Change for original transaction code 27 or 28, or 29

27 Automated payment

28 Prenotification of demand debit authorization (non-dollar)

29 Zero-dollar with remittance data (for CCD, CTP, and CTX entries only)

Savings Account Credit Records

30 Reserved

31 Automated Return or Notification of Change for original transaction code 32 or 33

32 Automated deposit

33 Prenotification of savings credit authorization (non-dollar)

34 Zero-dollar with remittance data (for CCD, and CTX entries only); [Acknowledgment Entries (ACK and ATX entries only)]

Savings Account Debit Records

35 Reserved

36 Automated Return or Notification of Change for original transaction code 37 or 38

37 Automated payment

38 Prenotification of savings debit authorization (non-dollar)

39 Zero-dollar with remittance data (for CCD, and CTX entries only)



## **STANDARD ENTRY CLASS CODES**

- ACK ACH Payment Acknowledgment.** This code identifies an acknowledgment of receipt by the RDFI of a corporate credit payment originated using CCD format. This entry may be accompanied by one addenda record which relays information about the financial EDI credit payment using the ANSI ASC X12 REF (Reference) data segment.
- ADV Automated Accounting Advice.** The alphabetic mnemonic to identify automated accounting advices of ACH accounting information in machine-readable format to facilitate the automation of accounting information for Participating DFI's. Automated accounting advice is an optional service to be provided by ACH Operators and must be requested by those DFI's desiring this service.
- ATX Financial EDI Acknowledgment.** This code identifies an acknowledgment of receipt by the RDFI of a corporate credit payment originated using CTX format. This entry may be accompanied by one addenda record which relays information about the financial EDI credit payment using the ANSI ASC X12 REF (Reference) data segment.
- CCD Cash Concentration or Disbursement.** This code identifies debits and credits initiated by an organization to consolidate funds from its branches, franchises or agents; or to fund the accounts of its branches, franchises, or agents. A CCD entry may be accompanied by one Addendum Record that relays information in the ANSI X12 format. [*CCD may also be used for business-to-business cross-border credit payments.*]
- CIE Customer Initiated Entries.** This code identifies ACH entries initiated by consumers through direct contact with an originator. Typically used for home banking or automated teller machine transactions. [*A CIE entry may be accompanied by one Addenda Record that relays information using payment related ANSI ASC X12 data segments.*]
- COR Notification of Change.** This code identifies an automated notification of change. A COR must be accompanied by an Addenda Record to specify changed information.

- CTX Corporate Trade Exchange.** This code identifies credit or debit entries originated by an Organization to pay or collect an obligation of such Organization and destined for the account of the same or another Organization. CTX entries may be accompanied by Addenda Records that relay information formatted in accordance with ANSI ASC X12.5 and X12.6 syntax, an ASC X12 transaction set containing a BPR or BPS data segment, or payment related UN/EDIFACT syntax.
- DNE Death Notification Entry.** This code is used by the government to notify financial institutions that a recipient has died and may still be receiving payments. A DNE must be accompanied by one Addenda Record that relays information such as date of death and social security number of the Receiver using NACHA endorsed banking convention.
- ENR Automated Enrollment Entry.** The alphabetic mnemonic to identify ACH enrollment entries originated by a DFI at the request of a consumer who is an account holder at the DFI. Entries are sent to a Federal Government Agency and must include at least one addenda record that relays information pertaining to the Receiver on whose behalf the Automated Enrollment entry is initiated.
- MTE Machine Transfer Entries.** This code identifies ACH entries initiated by customers (consumers as opposed to companies) through direct contact with an originator including automated teller machines, point-of-sale terminals, etc., An MTE entry must be accompanied by an Addenda Record to provide terminal location, city, state and other required information which must be indicated on statements of account.
- POS Point of Sale Entries.** Identifies debit entries initiated at an electronic terminal as defined in Regulation E of The Board of Governors of the Federal Reserve System to pay an obligation incurred in a point-of-sale transaction, or to effect a transfer of funds from a deposit account (i.e., a point-of-sale terminal cash withdrawal), and reversing, adjusting, and other credit entries relating to such debit entries, transfer of funds or obligations. POS transactions are originated in a **non-shared** system in which no agreement other than the NACHA rules exist between the Originating DFI and Receiving DFI. Transactions are typically initiated by use of a merchant issued plastic card. POS entries must also be accompanied by an Entry Detail addenda Record that provides terminal location, city, state, and other required information.

- PPD Prearranged Payments and Deposits.** This code identifies prearranged ACH entries. It is used for direct deposit of payroll, bill payment, IRA's, etc. A PPD entry may be accompanied by one Addenda Record that relays information using payment related ANSI ASC X12 data segments or NACHA endorsed banking conventions. [ PPD *may also be used for business-to-individual cross-border credit payments.*]
- RET Return Entries.** This code identifies an automated return generated from an ACH Paper Returned Entry by the ACH Operator. The ACH Operator can be identified by the code in the Company Entry Description Field.
- SHR Shared Network Transactions.** Identifies debit transactions initiated at an electronic terminal to pay an obligation incurred in a point-of-sale transaction, or to effect a transfer of funds from a deposit account (i.e., point-of-sale terminal cash withdrawal), and reversing, adjusting and other credit entries relating to such debit entries, transfer of funds or obligations. SHR transactions are originated in a **shared system** where an agreement, in addition to the NACHA Rules, exists between an Originating DFI and Receiving DFI. Entries are typically initiated by a plastic card issued by the Receiver's DFI. SHR transactions must be accompanied by an Entry Detail Addenda Record providing terminal location, city/state, and other required information.
- TRC Truncated Entry.** The alphabetic mnemonic to identify truncated checks being safekept by the keeper bank (Originator) as defined by a check truncation program.
- TRX Truncated Entries Exchange.** The alphabetic mnemonic to identify truncated checks being safekept by the keeper bank (Originator) as defined by a check truncation program. The TRX format allows financial institutions to use a single entry to carry information from multiple checks. TRX entries must be accompanied by Addenda Records that relay information formatted in National Association for Check Safekeeping syntax.
- XCK Destroyed Check Entries.** Used to identify destroyed check entries. This creates a more efficient way for banks to clear checks that have been destroyed by plane crash, fire, etc.

<b>TABLE OF RETURN REASON CODES</b>
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<u>Code</u>	<u>Meaning</u>
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R01	Insufficient funds
R02	Account closed
R03	No account/Unable to locate account
R04	Invalid account number
R05	Reserved
R06	Returned per Originating DFI's request
R07	Authorization revoked by customer
R08	Payment stopped
R09	Uncollected funds
R10	Customer advises not authorized
R11	Check truncation entry return
R12	Branch sold to another DFI
R13	Receiving DFI not qualified to participate
R14	Account-holder deceased
R15	Beneficiary deceased
R16	Account frozen
R17	File record edit criteria
R18	Improper effective entry date
R19	Amount field error
R20	Non-transaction account
R21	Invalid company identification
R22	Invalid individual ID number
R23	Credit entry refused by receiver
R24	Duplicate entry
R25	Addenda error
R26	Mandatory field error
R27	Trace number error
R28	Transit/Routing check digit error
R29	Corporate customer advises not authorized
R30	Receiving DFI not participant in check truncation program
R31	Permissible return entry (CCD and CTX only)
R32	RDFI - non-settlement
R33	Return for XCK
R34	Limited participation DFI

*Codes to be used by Federal Government Agencies returning ENR entries*

- R40 Non-Participant in ENR program
- R41 Invalid transaction code
- R42 Transit/Routing check digit error
- R43 Invalid DFI account number
- R44 Invalid individual ID number
- R45 Invalid individual name
- R46 Invalid representative payee indicator
- R47 Duplicate enrollment

*Codes to be used by the ODFI for Automated Dishonored Return Entries*

- R61 Misrouted return
- R62 Incorrect trace number
- R63 Incorrect dollar amount
- R64 Incorrect individual identification
- R65 Incorrect transaction code
- R66 Incorrect company identification
- R67 Duplicate return
- R68 Untimely return
- R69 Multiple errors
- R70 Permissible return entry not accepted

*Codes to be used by the RDFI for Automated Contested Dishonored Return Entries*

- R71 Misrouted dishonored return
- R72 Untimely dishonored return
- R73 Timely original return
- R74 Corrected return

## TABLE OF CHANGE CODES

### Code   Meaning

C01	Incorrect DFI account number (CCD, CIE, CTX, MTE, PPD, POS, SHR)
C02	Incorrect T/R number (CCD, CIE, CTX, MTE, PPD, POS, SHR)
C03	Incorrect T/R number & incorrect DFI account number (CCD, CIE, CTX, MTE, PPD, POS, SHR)
C04	Incorrect individual name/receiving company name (CCD, CTX, PPD)
C05	Incorrect transaction code (CCD, CTX, MTE, PPD, POS, SHR)
C06	Incorrect DFI account number and incorrect transaction code (CCD, CIE, CTX, MTE, PPD, POS, SHR).
C07	Incorrect T/R number, incorrect DFI account number and incorrect transaction code (CCD, CIE, CTX, MTE, PPD, POS, SHR).
C08	Reserved
C09	Incorrect individual identification number (CIE, MTE, POS)
C10	Incorrect company name (CIE, MTE, POS, SHR)
C11	Incorrect company identification (CIE, MTE, POS, SHR)
C12	Incorrect company name and company identification (CIE, MTE, POS, SHR)
C13	Addenda format error (CCD, CIE, CTX, MTE, PPD, POS, RET, SHR)

***Note: Change codes C10-C12 cover information contained in the Batch Header Record and therefore will require the creation of a dummy Entry Detail Record(s) to meet the software requirements.***

*Change codes C61-C69 are only to be used when refusing a Notification of Change*

C61	Misrouted notification of change
C62	Incorrect trace number
C63	Incorrect company identification number
C64	Incorrect individual identification number/identification number
C65	Incorrectly formatted corrected data
C66	Incorrect discretionary data
C67	Routing number not from original entry detail record
C68	DFI account number not from original entry detail record
C69	Incorrect transaction code