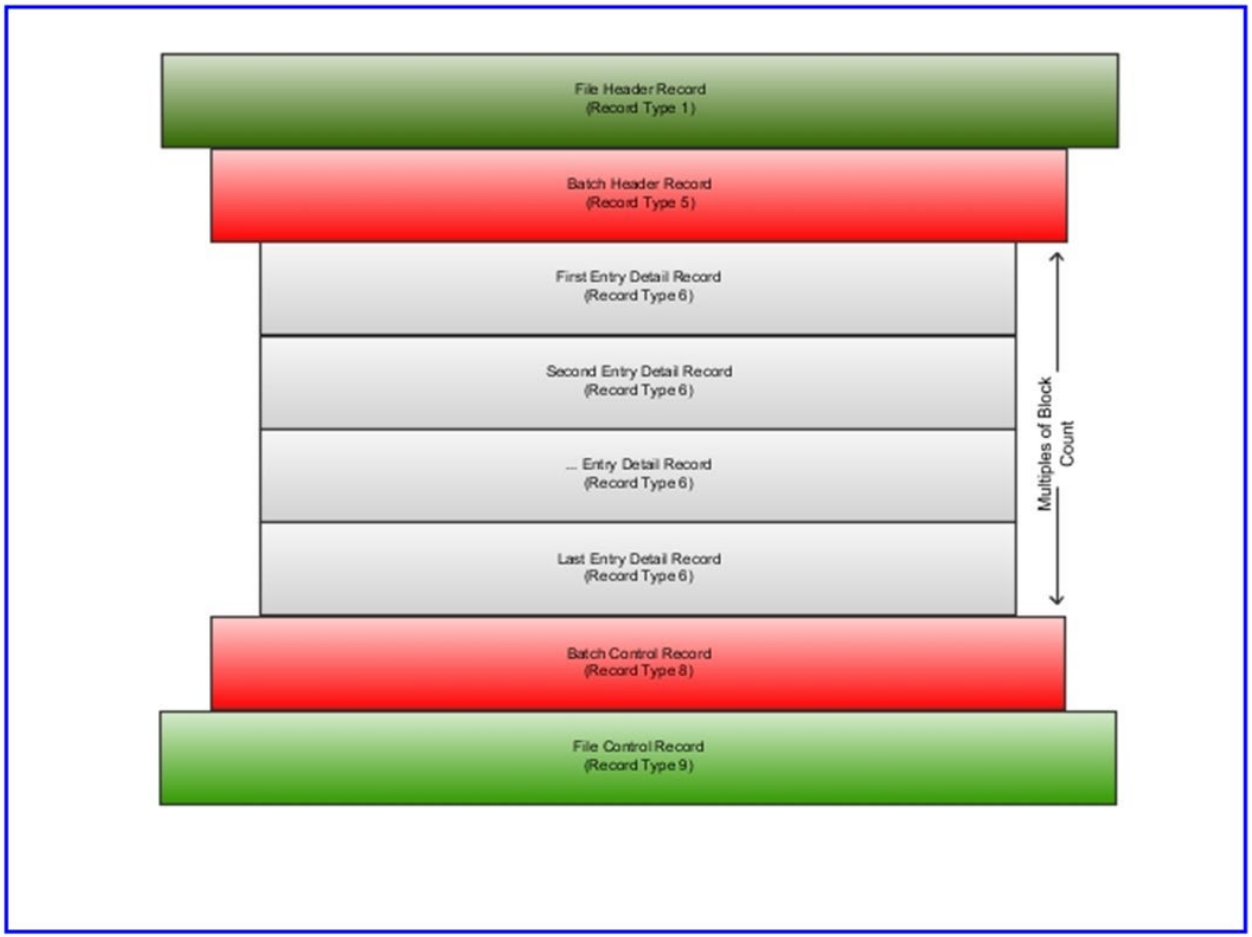
NACHA File Format – Sequence of Records



File Header Record (Type 1)

Field	Data Element Name	Inclusion Requirements	Format	Length	Position	Value
1	Record Type Code			1	01-01	'1'
2	Priority Code			2	02-03	'01'
3	Immediate Destination		bNNNNNNNNN The 9 digit routing number preceded by a blank	10	04-13	PiP.BankAccount.BankRoutingNbr
4	Immediate Origin			10	14-23	Concatenate the First character of 'PiP.BankAccount.CompanyIDPrefix' + First nine characters of 'PiP.BankAccount.CompanyId'
5	File Creation Date		YYMMDD	6	24-29	Date file was created
6	File Creation Time		HHMM	4	30-33	Time file was created
7	File ID Modifier			1	34-34	A' (Note: this should be incremented with each file created for the bank on a particular date, however for right now hard code this value to be 'A' which matches the current extract used by Enterprise)
8	Record Size			3	35-37	'094'
9	Blocking Factor			2	38-39	'10'
10	Format Code			1	40-40	'1'
11	Immediate Destination Name		Left justified with blank padding	23	41-63	First 23 characters of PiP.BankAccount.Name
12	Immediate Origin Name		Left justified with blank padding	23	64-86	First 23 characters of PiP.Company.Name
13	Reference Code			8	87-94	blank

Batch Header Record (Type 5)

Field	Data Element Name	Inclusion Requirements	Format	Length	Position	Value
1	Record Type Code			1	01-01	5' Hard coded value
2	Service Class Code			3	02-04	200' = Denotes Mixed file containing both Debits & Credits (Balanced) Hardcoded value
3	Company Name		Alphanumeric; Left justified with blank padding	16	05-20	First 16 characters of PiP.Company.Name
4	Company Discretionary Data	Optional		20	21-40	Blank
5	Company Identification		Preceded by a '1'	10	41-50	First 9 characters of PiP.BankAccount.CompanyId preceded by a '1'
6	Standard Entry Class Code			3	51-53	'CCD' Hard coded value
7	Company Entry Description		Alphanumeric; Left justified with blank padding	10	54-63	'PAYMENT' followed by 3 blanks
8	Company Descriptive Date	Optional	YYMMDD	6	64-69	PiP.PaymentDate
9	Effective Entry Date		YYMMDD	6	70-75	PiP.PaymentDate
10	Settlement Date			3	76-78	Blank (will be inserted by ACH operator)
11	Originator Status Code			1	79-79	1' Hard coded value
12	Originating DFI Identification		Numeric; 8 characters only - no final check digit (i.e. drop the ninth digit)	8	80-87	First 8 characters of PiP.BankAccount.BankRoutingNbr
13	Batch Number			7	88-94	0000001' Hard coded value

Entry Detail Record (Type 6)

The Entry Detail Record for the NACHA-Balanced file creates a Type 6 record for each individual payment in the payment generation. The NACHA-Balanced file also contains an Entry Detail Record (also a Type 6 record) created to contain the sum of all of the individual payments for the Company and specifies the bank account from which the total amount of the file will be debited. *5*

Individual Payments to Vendors / Employees

Field	Data Element Name	Inclusion Requirements	Format	Length	Position	Value
1	Record Type Code			1	01-01	'6'
2	Transaction Code			2	02-03	If PiP.Prenote is FALSE THEN Hard code '22' for payments (Demand Credit - deposit destined for checking account) ELSE Hard code '23' for prenotes (pre-notification for checking account)Note - "22" denotes that the value of the amount is a credit
3	Receiving DFI Identification		First 8 digits	8	04-11	First 8 digits of PiP.PaymentRouting.RoutingNbr
4	Check digit		Ninth digit	1	12-12	Ninth digit of Pip.PaymentRouting.RoutingNbr
5	DFI Account Number		Left justified with blank padding	17	13-29	First 17 characters of PiP.PaymentRouting.BankAccountNbr
6	Amount		Right justify, left leading spaces filled with zeroes	10	30-39	PiP.PaymentDC (should be zero for prenote)
7	Individual Identification Number		Left justified with blank padding	15	40-54	First 15 characters of PiP.EmployeeVendorClient.Code
8	Individual Name		Left justified with blank padding	22	55-76	First 22 characters of PiP.EmployeeVendorClient.Name
9	Discretionary Data			2	77-78	Blank
10	Addenda Record Indicator			1	79-79	'0' Hard coded value
11	Trace number			15	80-94	First 8 digits of PiP.BankAccount.RoutingNbr, followed by a 7 digit sequence number that is right justified zero padded from the left. Each entry detail will have a unique number, with the first entry being 0000001, the second 0000002, etc.

Balancing Record (sum of all individual payments above)

Field	Data Element Name	Inclusion Requirements	Format	Length	Position	Value
1	Record Type Code			1	01-01	'6'
2	Transaction Code			2	02-03	Hard code value of '27' - denotes that the amount on this record is a debit (Demand Debit - funds taken from checking account)
3	Receiving DFI Identification		First 8 digits	8	04-11	First 8 digits of PiP.BankAccount.RoutingNbr
4	Check digit		Ninth digit	1	12-12	Ninth digit of PiP.BankAccount.RoutingNbr
5	DFI Account Number		Left justified with blank padding	17	13-29	First 17 digits of PiP.BankAccount.BankAccountNbr
6	Amount		Right justify, left leading spaces filled with zeroes	10	30-39	Sum of all Entry Detail Record lines where the Transaction Code = '22' Sum all PiP.PaymentDC values
7	Individual Identification Number	Optional	Alphanumeric; left justified with blank padding	15	40-54	First 15 characters of PiP.BankAccount.CompanyID
8	Company Name		Alphanumeric; left justified with blank padding	22	55-76	First 22 Characters of PiP.Company.Name
9	Discretionary Data			2	77-78	Blank
10	Addenda Record Indicator			1	79-79	0' Hard coded value
11	Trace number			15	80-94	First 8 digits of PiP.BankAccount.RoutingNbr, followed by a 7 digit sequence number that is right justified and zero padded from the left. The sequence number should be the next sequential number from the last Entry Detail Record.

Batch Control Record (Type 8)

Field	Data Element Name	Inclusion Requirements	Format	Length	Position	Value
1	Record Type Code			1	01-01	'8'
2	Service Class Code			3	02-04	'200' - for Debits & Credits (Balanced)
3	Entry/Addenda Count		Right justified, left zero filled	6	05-10	Total Count of all Entry Detail Records (6) including the detail balancing record
4	Entry Hash		Right justified, left zero filled. In the event that the sum exceeds 10 digits, the value should be the right justified 10 digits of the sum	10	11-20	The sum of Receiving DFI Identification (positions 4-11 on each Entry Detail Record (6)) including the detail balancing record
5	Total Debit Entry Dollar Amount		$$$$$$$$$$cc no decimal punctuation - fill with zeroes	12	21-32	Dollar total of the debit entries. (sum of all Entry Detail Records (6) with a Transaction Code of '27' position 2-3)
6	Total Credit Entry Dollar Amount		$$$$$$$$$$cc no decimal punctuation - fill with zeroes	12	33-44	Dollar total of the credit entries. (sum of all Entry Detail Records (6) with a Transaction Code of '22' position 2-3)
7	Company Identification			10	45-54	Concatenate the 'First character of 'PiP.BankAccount.CompanyIDPrefix' + First nine characters of 'PiP.BankAccount.CompanyId'
8	Message Authentication Code			19	55-73	Blank
9	Reserved			6	74-79	Blank
10	Originating DFI Identification		8 characters only - no final check digit (i.e. drop the ninth digit)	8	80-87	First 8 digits of PiP.BankAccount.BankRoutingNbr
11	Batch Number			7	88-94	'0000001'

File Control Record (Type 9)

Field	Data Element Name	Inclusion Requirements	Format	Length	Position	Value
1	Record Type Code			1	01-01	'9' Hard coded value
2	Batch Count			6	02-07	'000001' Hard coded value
3	Block Count (see below)		right justified, left zero filled	6	08-13	Total number of Physical blocks in the file, including the File Header and File Control records
4	Entry/Addenda Count		right justified, left zero filled	8	14-21	Total count of all Entry Detail Record (6) in the file including the balancing record
5	Entry Hash		right justified, left zero filled	10	22-31	Total of all positions 4-11 on each Entry Detail Record (6) including the balancing record Only uses the final 10 positions in the entry
6	Total Debit Entry Dollar Amount in File		$$$$$$$$$$cc no decimal punctuation - fill with zeroes	12	32-43	Dollar total of the debit entries. (sum of all Entry Detail Records (6) with a Transaction Code of '27' position 2-3)
7	Total Credit Entry Dollar Amount in File		$$$$$$$$$$cc no decimal punctuation - fill with zeroes	12	44-55	Dollar total of the credit entries. (sum of all Entry Detail Records (6) with a Transaction Code of '22' position 2-3)
8	Reserved			39	56-94	Blank

Block Count / Factor

The number of lines in the EFT output file must be in multiples of the block factor which is 10 as defined in the File Header Record. If the actual number of lines does not total to a multiple of the block factor, then additional lines must be added to the end of the file. The additional lines must be filled with 9s resulting in a record containing 94 nines.

To calculate Block Count, do the following:

- Round up the actual number of lines in file to the nearest multiple of the blocking factor
- Divide by blocking factor to get the block count

As an example: assuming a blocking factor of 10, with 72 actual lines, round up to nearest multiple of ten to get 80. Block count is 8 (80/10).

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