



**DOING BUSINESS**

# ACH Manager

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User Guide



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## General information

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ACH Manager is a module of Fund\$Manager banking service. It allows you to send and receive USD electronic transfers, individually or in batches, within the U.S. from your National Bank account in New York. You must have a Premium Demand Deposit Account and the module Fund\$Manager to run ACH Manager. You will need ACH Manager to initiate electronic credit or debit transactions, but not when your account is debited or credit electronically by another entity.

### Advantages:

- Quick and automated transactions
- Offers customizable features that can be adapted to your needs
- Has a versatile, user-friendly interface
- Lets you generate information from previous transactions more efficient data entry
- Optimizes cash flow
- Lowers fees by eliminating manual tasks and reducing cheque management costs
- Simplifies reconciliation and payable/receivable activities
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### Characteristics:

- Lets you program up to nine approval to process transactions
- Transactions can be carried out directly through the module or uploaded from an accounting software or your personal files
- Transaction history can be viewed for up to 120 business days
- Transactions are processed within two business days
- Credit and debit instructions can be sent to businesses (CCD), government agencies (B2G) and individuals (PPD)
- Transactions can be postdated up to 30 days
- Recurring transactions can be set up: daily, weekly, monthly, end of month, fifteenth of the month, quarterly, bi-monthly, bi-annually or annually
- Transactions can be traced by issuer name, routing number, account number, transaction amount and transaction date
- Taxes can be paid electronically in NACHA format (development required)

### Features:

With the ACH Manager module you can:

- Issue ACH transfers, individually or in batches
- Review ACH transfers
- Trace ACH transfers
- Upload ACH transfers in NACHA or CSV (nonNACHA) format Manage ACH transfer templates
- View ACH transfer reports

## Online banking

Save time and boost your efficiency with online banking. With National Bank's Fund\$Manager services, you can carry out most of your transactions online—wherever and whenever it's convenient. For access Fund\$Manager, contact your Account Manager or your Treasury Manager to set up an appointment.

## Suitability of ACH Manager

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Your account manager, accompanied by the treasury manager for your sector, will help you determine if the ACH Manager product is suitable for your business based on the number of transactions you want to carry out and the nature of your operations.

**IMPORTANT:** According to the Nacha rules, if you collect funds from another party, you must have an agreement which state the terms and conditions. It is your responsibility to safe keep all pre-authorized payment agreements signed by your payers. In case of doubt, the Bank reserves the right to ask you for a copy or proof of these agreements. You can find a sample agreement on the website [www.nacha.org](http://www.nacha.org) or by clicking [Sample Authorization for Direct Payment via ACH](#)

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## Limits and Thresholds

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You can set limits and thresholds in ACH Manager to protect your account and increase control over your funds. Simply request it from your account manager.

**Establishing a limit:** Any ACH transfer that exceeds this limit will not be processed. You can set limits by transaction or by user.

**Establishing a threshold:** An ACH transfer must be approved by an authorized user before it is processed.

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## Approval levels

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ACH Manager allows you to add up to nine levels of approval to your profile. If you choose to have more than one approval required, the system will recognize the user code that generated the transaction and require a second user code to approve it. The transaction cannot be approved by the same user code that generated it.

For example, to create an ACH transfer with three approvals, at least four users must be entered in the system: one to create the transaction in Fund\$Manager, and three other user codes to approve it.

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## Recipient account validation

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There are several ways to validate the bank account of your beneficiary or payer. We suggest two:

**Prenotification or Prenote:** This method is a zero-dollar payment to validate the account number and routing details of a bank account before debiting or crediting it. Prenotes must be issued at least three business days before the effective date.

**Micro-Entry Transactions:** A micro-entry is a credit or debit transaction used for the purpose of verifying a recipient's account or an individual's access to an account.

How it works:

- A Micro-Entrance credit must be in an amount between \$0.01 and \$1.00
- One or more Micro-Debit Entries must not exceed, in total, the amount of the corresponding Micro-Credit Entries.
- Your company name should be easily recognizable to the recipient and be the same or similar to the company name that will be used in future transactions.
- You must enter "ACCTVERIFY" in the Company Description field.

Important!

You are required to use commercially reasonable fraud detection in your business, including monitoring of forward and return volumes of Micro-Entries to your account.

For more information, consult the Nacha website at [www.nacha.org/micro-entries](http://www.nacha.org/micro-entries)

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## Deadlines

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To ensure transactions are processed on time, information must be sent within a given timeframe. Transactions must be sent by 5:00 p.m. (ET), one (1) business day before the effective date of the transaction.

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## Customer Service

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Our Customer Service Representatives are available Monday to Friday from 8:00 a.m. to 5:00 p.m. (ET) at: 1-844-413-5613 or 514-413-5613.

# Specifications

## ACH CODES

### SERVICE CLASS CODES

200	ACH Entries Mixed Debits and Credits
220	ACH Credits Only
225	ACH Debits Only
280	ACH Automated Accounting Advices

### STANDARD ENTRY CLASS CODES

ADV	Automated Accounting Advices
CCD	Cash Concentration or Disbursement
CIE	Customer Initiated Entries
COR	Automated notifications of Change
CTP	Corporate Trade Payment
CTX	Corporate Trade Exchanges
MTE	Machine Transfer Entries
POS	Point of Sale
PPD	Prearranged Payments and Deposits
RET	Automated Returns
SHR	Shared Network Transaction
TRC	Truncated Entries

### ADDENDA TYPE CODES

02	Point of Sale (POS), Shared Network Transaction (SHR), or Machine Transfer Entry (MTE) terminal location description
03	Primary Corporate (Addenda Records apply to CTP entries only)
04	Secondary Corporate (Addenda Records apply to CTP entries only)
05	Special Addenda Information (Addenda Record(s) apply to CCD, CIE, PPD, and CTX entries)
98	Automated Notification of Change
99	Automated Return Entry

### ADDENDA RECORD INDICATOR

0	No Addenda Record(s) follow
1	Addenda Record(s) follow

### ORIGINATOR STATUS CODES

1	This code identifies the Originator as a depository financial institution which has agreed to be bound by the NACHA rules
2	This code identifies the Originator as a federal government entity or agency not subject to the NACHA rules

### TRANSACTION CODES

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

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24 Reserved

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.

27 Automated Payment

28 Prenotification of Demand Debit  
Authorization (non-dollar)

29 Reserved

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

39 Reserved

**Note: Refer to the National Automated Clearing House Rules for Additional information on file data and data requirements.**



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## Transaction codes for ACH-Origination:

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22	DDA	Credit
23	DDA	Prenote Credit
27	DDA	Debit
28	DDA	Prenote Debit
32	SAV	Credit
33	SAV	Prenote Credit
37	SAV	Debit
38	SAV	Prenote Debit
52	LOAN	Credit
53	LOAN	Prenote Credit
42	GL	Credit
43	GL	Prenote Credit
47	GL	Debit
48	GL	Prenote Debit



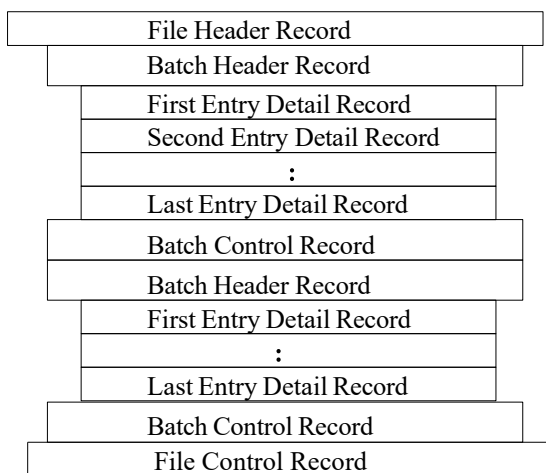
# NACHA FORMAT

## ACH Input file structure

The NACHA format is composed of 94 character records. All records and fields are required, except the record 7 - Entry Detail Addenda Record that is optional.

<u>Record Title</u>	<u>Record Type Code</u>
<b>File Header Record</b> - This record includes your company name and company number. It also designates the immediate destination (National Bank NY Branch) of the entries contained within the file.	1
<b>Batch Header Record</b> - This record indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description for the credit and debits in this batch.	5
<b>Entry Detail Record</b> - This record contains the information necessary to post a deposit to/withdrawal from an account, such as recipient's name, account number, dollar amount of the payment.	6
<b>Entry Detail Addenda Record</b> - This record is <i>optional</i> . This record contains additional information relating to the prior entry detail record. It is primarily used for CCD+ and CTX, which are corporate to corporate transactions.	7
<b>Batch Control Total</b> - This record appears at the end of each batch and contains totals for the batch.	8
<b>File Control Record</b> - This record provides a final check on the data submitted. It contains block and batch count(s) and totals for each type of entry.	9

The basic record layout for ACH files is detailed below:



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## Identification of ACH Items on Receivers' Bank Statement

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The following fields are considered "descriptive" fields and may be printed on receiver's account statement exactly as provided by your company in your ACH origination file. The determination of what is printed on the receiver's account statement varies by Receiving Financial Institution.

Field Name	Location on ACH File	Record Field	Positions	Number of Characters
Company Name	Batch Header	5	05-20	16
Company Entry Description	Batch Header	5	54-63	10
Company Descriptive Date	Batch Header	5	64-69	6
Individual Identification	Entry Detail	6	40-54	15

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## NACHA Record Format

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The following pages outline the ACH record formats. The File Header and File Control records act as the outermost envelope of an ACH transaction. The Batch Header and Batch Control records act as an inner envelope combining similar entries.

Please note that when the field inclusion requirements are R=Required or M=Mandatory, these fields must be filled-in.

## 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	Ref. Code
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	'1'	'01'	b026005487	NNNNNNNNN N	YYMMDD	HHMM	Upper Case A-Z Numeric 0-9	'094'	'10'	'1'	National Bank NY Branch	Your Company Name	Alpha-Numeric
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

Field Name	Entry Information
1. Record Type Code	Always "1".
2. Priority Code	Always "01".
3. Immediate Destination	Always "026005487" (The nine-digit routing number of the institution receiving the ACH file for processing, preceded by a blank.)
4. Immediate Origin	Your 10-digit company number. The use of a Tax Identification Number as a company identification is required, preceded by a blank.
5. File Creation Date	The date you created the input file.
6. File Creation Time	Time of day you created the input file. This field is used to distinguish between input files if you submit more than one per day using a 24-hour, military time format.
7. File ID Modifier	Code to distinguish among multiple input files for a single processing day. Label the first (or only) file "A", and continue in sequence (A-Z). If more than one file is delivered, they must have different modifiers.

Field Name	Entry Information
8. Record Size	Always "094" because every record contains 94 characters.
9. Blocking Factor	Always "10" because the blocking factor is 10.
10. Format Code	Always "1".
11. Immediate Destination Name	Always put "National Bank NY Branch"
12. Immediate Origin Name	Your company's name, up to 23 characters.
13. Reference Code	Optional field you may use to describe input file for internal accounting purposes.

## 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 (Julian)	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'	NNN	Alpha-Numeric	Alpha- Numeric	NNNNNNNNNN	Alpha	Alpha-Numeric	Alpha-Numeric	YYMMDD	Blanks	'1'	026005487	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

Field Name	Entry Information
1. Record Type Code	Always "5".
2. Service Class Code	Identifies the type of entries in the batch: 200 - ACH Entries Mixed Debits and Credits 220 - ACH Credits Only 225 - ACH Debits Only
3. Company Name	Your company name, up to 16 characters. This name may appear on the receivers' statements prepared by the Receiving Financial Institution.
4. Discretionary Data	For your company's internal use, if desired. No specific format is required.
5. Company Identification	Your 10-digit company number. Identical to the number in field 4 of the File Header Record, unless multiple companies/divisions are provided in one transmission.
6. Standard Entry Class	Identifies the entries in the batch. Common standard entry class codes are PPD (Prearranged Payments and Deposit entries) for consumer items, CCD (Cash Concentration and Disbursement entries), CTX (Corporate Trade Exchange entries) for corporate transactions, TEL (Telephone initiated entries), and WEB (Authorization received via the Internet).
7. Company Entry Description	Your description of the transaction. This may be printed on the receivers' bank statement by the Receiving Financial Institution. (i.e. Payroll)

Field Name	Entry Information
8. Company Descriptive Date	The date you choose to identify the transactions. This date may be printed on the participants' bank statement by the Receiving Financial Institution.
9. Effective Entry Date	Date transactions are to be posted to the participants' account.
10. Reserved	Leave this field blank.
11. Originator Status Code	Enter "1". This identifies National Bank as a depository financial institution, which is bound by the rules of the ACH.
12. Originating Financial Institution	Always "026005487" (The nine-digit routing number of the institution receiving the ACH file for processing).
13. Batch Number	Number batches sequentially.

## PPD 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	TTTTAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

Field Name	Entry Information
1. Record Type Code	The code identifying an Entry Detail Record is 6.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a Checking Account 23 - Prenotification for a checking credit 24 - Zero dollar with remittance into Checking Account 27 - Debit destined for a Checking Account 28 - Prenotification for a checking debit 29 - Zero dollar with remittance into Checking Account 32 - Deposit destined for a Savings Account 33 - Prenotification for a savings credit 34 - Zero dollar with remittance into Savings Account 37 - Debit destined for a Savings Account 38 - Prenotification for a Savings debit 39 - Zero dollar with remittance into Savings Account
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution.
4. Check Digit	The ninth digits of the receiving financial institutions transit routing number.
5. DFI Account Number	Receiver's account number at their financial institution. Left justify.
6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Field Name	Entry Information
7. Individual Identification Number	Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.
8. Individual Name	Name of receiver.
9. Discretionary Data	For your company's internal use if desired. No specific format is required.
10. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".
11. Trace Number	The Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

## CCD 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	Identification Number	Receiving Company 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	TTTTAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

Field Name	Entry Information
1. Record Type Code	The code identifying an Entry Detail Record is 6.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a Checking Account 23 - Prenotification for a checking credit 24 - Zero dollar with remittance into a Checking Account 27 - Debit destined for a Checking Account 28 - Prenotification for a checking debit 29 - Zero dollar with remittance into a Checking Account 32 - Deposit destined for a Savings Account 33 - Prenotification for a savings credit 34 - Zero dollar with remittance into a Savings Account 37 - Debit destined for a Savings Account 38 - Prenotification for a Savings debit 39 - Zero dollar with remittance into a Savings Account
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution.
4. Check Digit	The ninth digit of the receiving financial institution's transit routing number.
5. DFI Account Number	Receiver's account number at their financial institution. Left justify.
6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Field Name	Entry Information
7. Identification Number	Receiver's identification number.
8. Receiving Company Name	Name of receiver.
9. Discretionary Data	For your company's internal use if desired. No specific format is required.
10. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".
11. Trace Number	The Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

## CCD 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	O	M	M
Contents	'7'	'05'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name	Entry Information
1. Record Type Code	The code identifying an Addenda Record is 7.
2. Addenda Type Code	Two digit code identifying the type of information contained in the addenda record: 02 - Used for the POS, MTE and SHR standard entry classes. The Addenda information is used for terminal location information. 05 - Used for CCD, CTX and PPD standard entry classes. The Addenda information contains additional payment related information. 98 - Used for Notification of Change entries. The addenda record contains the correct information. 99 - Used for Return Entries.
3. Payment Related Information	This field contains additional information associated with the payment. The information can be human readable or in ANSI format.

Field Name	Entry Information
4. Addenda Sequence Number	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1."
5. Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

## CTX Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Total Amount	Identification Number	Number of Addenda Records	Receiving Company Name / ID Number	Reserved	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Numeric	Alpha-Numeric	Blank	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

Field Name	Entry Information
1. Record Type Code	The code identifying an Entry Detail Record is 6.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a Checking Account 23 - Prenotification for a checking credit 24 - Zero dollar with remittance into a Checking Account 27 - Debit destined for a Checking Account 28 - Prenotification for a checking debit 29 - Zero dollar with remittance into a Checking Account 32 - Deposit destined for a Savings Account 33 - Prenotification for a savings credit 34 - Zero dollar with remittance into a Savings Account 37 - Debit destined for a Savings Account 38 - Prenotification for a Savings debit 39 - Zero dollar with remittance into a Savings Account
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution.
4. Check Digit	The ninth digit of the receiving financial institution's transit routing number.
5. DFI Account Number	Receiver's account number at their financial institution. Left justify.
6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
7. Identification Number	Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

Field Name	Entry Information
8. Number of Addenda Records	The number of addenda records accompanying the CTX entry detail record.
9. Receiving Company Name / ID Number	Name of receiver.
10. Reserved	Leave blank.
11. Discretionary Data	For your company's internal use if desired. No specific format is required.
12. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".
13. Trace Number	National Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.



## CTX 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	O	M	M
Contents	'7'	'05'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name	Entry Information
1. Record Type Code	The code identifying an Addenda Record is 7.
2. Addenda Type Code	Two digit code identifying the type of information contained in the addenda record: 02 - Used for the POS, MTE and SHR standard entry classes. The Addenda information is used for terminal location information. 05 - Used for CCD, CTX and PPD standard entry classes. The Addenda information contains additional payment related information. 98 - Used for Notification of Change entries. The addenda record contains the correct information. 99 - Used for Return Entries.
3. Payment Related Information	This field contains additional information associated with the payment. The information can be in either ANSI or UN/EDIFACT format.

Field Name	Entry Information
4. Addenda Sequence Number	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1".
5. Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

## 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
Field Inclusion Requirements	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$cc	NNNNNNNNNN	Blank	Blank	TTTTAAAA	Numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94

Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Control Record is 8.
2. Service Class Code	Identifies the type of entries in the batch: 200 - ACH Entries Mixed Debits and Credits 220 - ACH Credits Only 225 - ACH Debits Only
3. Entry / Addenda Count	Total number of entry detail and addenda records processed within the batch. This field requires six positions; right justify and use leading zeros.
4. Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.
5. Total Debit Entry Dollar Amount	Dollar totals of debit entries within the batch. If none, zero fill the field.
6. Total Credit Entry Dollar Amount	Dollar totals of credit entries within the batch. If none, zero fill the field.

Field Name	Entry Information
7. Company Identification	This should match the company identification number used in the corresponding batch header record, field 5.
8. Message Authentication Code	This is an optional field. Please leave this field blank.
9. Reserved	This field is reserved for Federal Reserve use. Please leave this field blank.
10. Originating Financial Institution ID	Always "026005487" (The nine-digit routing number of the institution receiving the ACH file for processing).
11. Batch Number	Number of the batch associated with this control record.

## 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
Field Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$cc	Blank
Length	1	6	6	8	10	12	12	39
Position	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

Field Name	Entry Information
1. Record Type Code	The code for the File Control Record is 9.
2. Batch Count	The total number of batch header records in the file.
3. Block Count	The total number of physical blocks on the file, including the File Header and File Control records.
4. Entry / Addenda Count	Total number of entry detail and addenda records on the file.

Field Name	Entry Information
5. Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.
6. Total Debit Entry Dollar Amount in File	Dollar totals of credit entries within the file. If none, zero fill the field.
7. Total Credit Entry Dollar Amount in File	Dollar totals of credit entries within the file. If none, zero fill the field.
8. Total Credit Entry Dollar Amount in File	Leave this field blank.