

Department of the Treasury
Pension Payroll Disbursement Services RFP 2021

SAMPLE ACH FILE LAYOUT

FILE HEADER RECORD FORMATS FOR ALL ENTRIES					
Field #	Position	Size	NACHA Formats & Contents (All fields must be in CAPS)	Mandatory or Optional for NACHA	NACHA Data Element Name
1	01-01	1	'1'	Mandatory	Record Type Code
2	02-03	2	'01'	Mandatory	Priority Code
3	04-13	10	bTTTTAAAAC	Mandatory	Immediate Destination
4	14-23	10	1NNNNNNNNN or 3NNNNNNNNN or 9NNNNNNNNN or NTTTTAAAAC where N is any number from 0-9	Mandatory	Immediate Origin
5	24-29	6	YYMMDD	Mandatory	File Creation Date
6	30-33	4	HHMM	Optional	File Creation Time
7	34-34	1	Upper Case A-Z or Numeric 0-9	Mandatory	File ID Modifier
8	35-37	3	'094'	Mandatory	Record Size
9	38-39	2	'10'	Mandatory	Blocking Factor
10	40-40	1	'1'	Mandatory	Format Code
11	41-63	23	Alphanumeric	Optional	Immediate Destination Name
12	64-86	23	Alphanumeric	Optional	Immediate Origin Name
13	87-94	8	Alphanumeric	Optional	Reference Code

NACHA Description of Field Requirements

NACHA defines all fields as: Mandatory, Required or Optional. For simplicity, these fields are defined here as either Mandatory or Optional. Please see NACHA Corporate Guidelines for further explanation.

1. '1' designates a file header record.
2. Priority code on all files will be '01' unless otherwise advised.

3. The R/T identification number for your bank preceded by a blank, where TTTT = routing transit number and AAAA = ABA number and C = check digit.
4. The company tax id number OR the R/T identification number for your bank preceded by a blank.
5. Date the file is created.
6. Time of day the file is created. Time is expressed using 24 hour or military clock.
7. A 1-digit (A-Z or 0-9) used to distinguish multiple files prepared on the same day. The first file of the day should have an upper case 'A' in this field. If a second file is submitted on the same day, the field should contain an upper case 'B', etc.
8. Record size will always be '094'.
9. Blocking factor will always be '10'.
10. Format code will always be '1'.
11. Contains name of receiving bank.
12. Contains name of your company. Please be as descriptive as possible.
13. This field is optional. If not used, then fill with blanks or zeros.

COMPANY/BATCH HEADER FOR ALL ENTRIES					
Field #	Position	Size	NACHA Formats & Contents (All fields must be in CAPS)	Mandatory or Optional for NACHA	NACHA Data Element Name
1	01-01	1	'5'	Mandatory	Record Type Code
2	02-04	3	Numeric	Mandatory	Service Class Code
3	05-20	16	Alphanumeric	Mandatory	Company Name
4	21-40	20	Alphanumeric	Optional	Company Discretionary Data
5	41-50	10	Alphanumeric	Mandatory	Company Identification
6	51-53	3	Alphanumeric	Mandatory	Standard Entry Class Code
7	54-63	10	Alphanumeric	Mandatory	Company Entry Description
8	64-69	6	Alphanumeric	Optional	Company Descriptive Date
9	70-75	6	YYMMDD	Mandatory	Effective Entry Date
10	76-78	3	Alphanumeric	Mandatory	Reserved
11	79-79	1	'1'	Mandatory	Originator Status Code
12	80-87	8	TTTTAAAA	Mandatory	Originating DFI (Bank) Identification
13	88-94	7	Numeric	Mandatory	Batch Number

1. '5' designates a Company/Batch Header Record. This record identifies the Originator and briefly describes the purpose for the batch of transactions. All data in this record applies to all detail records within this batch.
2. Service class code is '200' if both debits and credits are contained in this batch, '220' if all credits and '225' if all debits.
3. Contains the name of your company. This field will be shown by the receiving bank on its statement or advice to recipient.
4. This field may contain descriptive data, but it may not be printed by the receiving bank on its statement or advice to recipient.
5. Your company IRS employer ID number, preceded by the number '1' should be in this field. Alternately, you may use a DUNS number preceded by the number '3', or a unique number preceded by any number, '0' - '9'. Used to identify an Originator.
6. Use the appropriate code to designate the type of transaction (other codes are in the NACHA rule book):
 - ! PPD - Prearranged Payments and Deposits (Corporate to Consumer)
 - ! CCD - Cash Concentration or Disbursement (Corporate to Corporate)
 - ! CTX - Corporate Trade Exchange (Corporate to Corporate)

7. Company entry description should describe the type of transaction; i.e 'Payroll', 'Salary', 'Water Bill', etc. Use general terms since this description will apply to all detail records within the batch. The contents of this field will be shown by the receiving bank on its statement or advice to recipient.
8. A date meaningful to your employee or customer, such as payroll period ending date.
9. The date on which this transaction should post to the receiver's account.
10. Reserved, leave blank. Federal Reserve will insert settlement date.
11. '1' indicates that you have accepted the rules and regulations of the Automated Clearing House.
12. The R/T identification number for your bank, where TTTT = routing transit number and AAAA = ABA number.
13. A *sequential ascending* number assigned by you for each batch. The range is '0000001' through '9999999'.

ENTRY DETAIL FOR PPD, CCD OR CTX ENTRIES					
Field #	Position	Size	NACHA Formats & Contents (All fields must be in CAPS)	Mandatory or Optional for NACHA	NACHA Data Element Name
1	01-01	1	'6'	Mandatory	Record Type Code
2	02-03	2	Numeric	Mandatory	Transaction Code
3	04-11	8	TTTTAAAA	Mandatory	Receiving DFI (bank) Identification
4	12-12	1	Numeric	Mandatory	Check Digit
5	13-29	17	Alphanumeric, left justified	Mandatory	DFI (Bank) Account Number
6	30-39	10	\$\$\$\$\$\$CC	Mandatory	Amount
7	40-54	15	Alphanumeric	Optional	PPD: CCDID Number CTX: Audit Number
8	55-76	22	Alphanumeric	Mandatory	PPD: CCD: Corporate Name
	CTX 55-58 59-74 75-76	CTX 4 16 2			CTX: Broken down into 3 fields:
9	77-78	2	Alphanumeric	Optional	Discretionary Data
10	79-79	1	Numeric	Mandatory	Addenda Record Indicator
11	80-94	15	Numeric	Mandatory	Trace Number

- '6' designates an entry detail record. Entry detail records contain information needed to post transaction.
- Choose the appropriate code to identify the type of DR and CR entry:
 - '22' = credit to checking account
 - '23' = prenotification of credit to checking
 - '24' = "0" credit with remittance to checking
 - '27' = debit to checking account
 - '28' = prenotification of debit to checking
 - '29' = "0" debit with remittance to checking
 - '32' = credit to savings account
 - '33' = prenotification of credit to savings
 - '34' = "0" credit with remittance to savings
 - '37' = debit to savings account
 - '38' = prenotification of debit to savings

'39' = "0" debit with remittance to savings3. The receiving bank's R/T number, where TTTT = routing transit number and AAAA = ABA number. This indicates the bank to which this transaction will be routed.

On a Check: This number is always printed at the bottom of a check as follows: |:NNNNNNNNN|. For this field, the first 8 digits are used. Only R/Ts beginning with '0', '1', '2' or '3' are valid.

4. The check digit is the 9th (and last) digit of the bank routing transit number in 3 above. The check digit is used to assure that the routing/transit number is valid
5. The bank account number for the recipient at the RDFI specified in number 3 above. Only characters" 0 - 9" and "-" (dashes) are valid. Blanks are NOT valid characters within the account number except as fillers. Must be left-justified with any unused positions following the account number must contain blanks.

On a Check: The account number is printed at the bottom of a check immediately to the right of the routing/transit number.

6. The amount of the transaction in dollars and cents, with no punctuation. High order zeros will be used. If this entry is a prenote, then this field may contain zeros.
7. The number by which you identify the individual or company; i.e. employee number, store number, etc. The number should uniquely identify the individual within your system.

Effective December 17, 1999 for PPD Accounts Receivable Truncated Check Debit Entries, the Individual Identification Number field (positions 40-54) must contain the Check Serial Number of the item to which the PPD entry relates.

8. Name of receiving individual or receiving company. If transaction is a CTX this field is broken into 3 fields:
 - # of addenda records
 - Company Name
 - Reserved

9. Optional Data field.

10. If an addenda record, type '7', will follow, then this position must contain '1'; otherwise, it contains '0'.

11. The trace number is an ascending consecutive number used to uniquely identify each transaction. The first eight digits of the trace number consist of the bank R/T number as described for Field 12 of the Company Batch Header Record '5'. The last seven digits of the trace number consist of a sequential number in ascending sequence with each subsequent transaction incremented by 1. Example:

053000210000001, 053000210000002, 053000210000003

ENTRY DETAIL ADDENDA FOR ENTRIES					
Field #	Position	Size	NACHA Formats & Contents (All fields must be in CAPS)	Mandatory or Optional for NACHA	NACHA Data Element Name
1	01-01	1	'7'	Mandatory	Record Type Code
2	02-03	2	'05'	Mandatory	Addenda Type Code
3	04-83	80	Alphanumeric	Optional	Payment Related Information
4	84-87	4	Numeric	Mandatory	Addenda Sequence Number
5	88-94	7	Numeric	Mandatory	Entry Detail Sequence Number

1. '7' designates an Entry Detail Addenda Record. Entry Detail Addenda are included if additional descriptive data is needed. If used, the Addenda Record must immediately follow the entry detail record with which it is associated and that entry detail record must have '1' in position 79.
2. Addenda type is '05' is valid for Standard Entry Class Codes ACK, ATX, CCD, CIE, CTX, DNE, ENR, PPD AND TRX.
3. Additional descriptive data, as needed, can be placed in positions 4 through 83 of the Entry Detail Addenda Record. Examples of additional descriptive data include the note (NTE), Remittance (RMT), Reference (REF), and Date/Time (DTM) data segments as well as the Tax Payment (TXP) convention. For more information, refer to NACHA Rules.
4. A sequential number consecutively assigned to each Primary Addenda Record following an Entry Detail Record.
5. Contains the last seven digits (or the ascending sequence number section) of the Entry Detail Record's trace number. This number is found in the trace number (Field 11) of the related Entry Detail Record (type 6).

COMPANY/BATCH CONTROL FOR ALL ENTRIES					
Field #	Position	Size	NACHA Formats & Contents (All fields must be in CAPS)	Mandatory or Optional for NACHA	NACHA Data Element Name
1	01-01	1	'8'	Mandatory	Record Type Code
2	02-04	3	Numeric	Mandatory	Service Class Code
3	05-10	6	Numeric	Mandatory	Entry/Addenda Count
4	11-20	10	Numeric	Mandatory	Entry Hash
5	21-32	12	\$\$\$\$\$\$\$\$\$CC	Mandatory	Total Debit Entry Dollar Amount
6	33-44	12	\$\$\$\$\$\$\$\$\$CC	Mandatory	Total Credit Entry Dollar Amount
7	45-54	10	1NNNNNNNNN	Mandatory	Company Identification
8	55-73	19	Alphanumeric	Optional	Message Authentication Code
9	74-79	6	Alphanumeric	Mandatory	Reserved
10	80-87	8	TTTTAAAA	Mandatory	Originating DFI (Bank) Identification
11	88-94	7	Numeric	Mandatory	Batch Number

- '8' designates a Company/Batch Control Record. This 'trailer' record contains control totals that summarize preceding detail entries.
- Service class code is '200' if both debits and credits are contained in this batch, '220' if all credits and '225' if all debits. This must be the same as that used in the 5 record.
- The number of Entry Detail Records plus each Entry Detail Addenda Records in this batch
- The sum of the individual bank identification numbers in all of the Detail Entry Records in this batch. In the event that the sum exceeds 10 digits, the entry hash is the right justified 10 digits of the sum.

For example, if you have 5 "6" type records with 05300021 in field three:

05300021
05300021
05300021
05300021
05300021

Entry hash: 0026500105

- The total debit entry dollar amount in dollars and cents (no punctuation) of all debit transactions in this batch.
- The total credit entry dollar amount in dollars and cents (no punctuation) of all credit transactions in this field.

7. Contains the same information as the Company Identification field '5' in the Company/Batch Header Record '5'.
8. No longer Reserved. Either blanks OR an 8 digit MAC code which complies with ANSI standards are allowed in this field.
9. Reserved. Blanks are mandatory in this field.
10. The R/T identification number for your bank preceded by a blank, where TTTT = routing transit number and AAAA = ABA number.
11. Contains the same number as the batch number field '13' on the Company/Batch Header Record '5' for this batch.

FILE TRAILER FOR ALL ENTRIES					
Field #	Position	Size	NACHA Formats & Contents (All fields must be in CAPS)	Mandatory or Optional for NACHA	NACHA Data Element Name
1	01-01	1	'9'	Mandatory	Record Type Code
2	02-07	6	Numeric	Mandatory	Batch Count
3	08-13	6	Numeric	Mandatory	Block Count
4	14-21	8	Numeric	Mandatory	Entry/Addenda Count
5	22-31	10	Numeric	Mandatory	Entry Hash
6	32-43	12	\$\$\$\$\$\$\$\$\$cc	Mandatory	Total Debit Entry Dollar Amount in File
7	44-55	12	\$\$\$\$\$\$\$\$\$cc	Mandatory	Total Credit Entry Dollar Amount in File
8	56-94	39	Blanks	Mandatory	Reserved

1. '9' designates a file trailer record which must summarize all detail records in this file.
2. The number of batches in this file.
3. The number of blocks of data in this file.
4. The number of Entry Detail Records plus Entry Detail Addenda Records in this file which must be equal to the sum of entry/addenda count field on all Company/Batch Control Records in this file.
5. The sum of the contents of the individual bank routing/transit numbers in all of the Detail Entry Records in this file. (Must be equal to the sum of entry hash field on all Company/Batch Control Records in this file.) In the event that the sum exceeds 10 digits, the entry hash is the right justified 10 digits of the sum.
6. Total amount of all debit transactions, which must equal to the sum of the total debit entry dollar amount field on all Company/Batch Control Records in this file.
7. Total amount of all credit transactions. (Equal to the sum of the total debit entry dollar amount field on all Company/Batch Control Records in this file.)
8. Blanks are mandatory in this field.

If the last block after the Record Type '9' Record is incomplete, then pad the last block with 9's.