

2022

# NACHA File Formatting



## TABLE OF CONTENTS

ACH FILE STRUCTURE	3
ACH FILE LAYOUT	4
NACHA RECORD FORMAT	5
FILE HEADER RECORD ('1' RECORD)	6
BATCH HEADER RECORD ('5'RECORD)	7
PPD ENTRY DETAILS('6'RECORD)	8
CCD ENTRY DETAILS ('6'RECORD)	9
CCD ADDENDA ('7'RECORD)	10
CTX ENTRY DETAILS ('6'RECORD)	11
CTX ADDENDA ('7'RECORD)	12
BATCH CONTROL RECORD	13
FILE CONTROL RECORD	14

## 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. *See the next page for a list of acceptable characters.*

Record Title	Record Type Code
<b>File Header Record</b> – This record includes your company name and company number. It also designates the immediate destination (FNB) 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:

File Header Record
Batch Header Record
First Entry Detail Record
Second Entry Detail Record
...
Last Entry Detail Record
Batch Control Record
File Control Record

**Below is the set of acceptable characters. Anything outside of this set is NOT acceptable.**

**All alpha or numeric characters are acceptable as well as the following characters:**

**^!\_@#\$%&,\*:./+ -**

## NACHA Format (continued)

### Identification of ACH Items on Receivers' Bank Statement

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.

<b>Field Name</b>	<b>Location on ACH File</b>	<b>Record Field</b>	<b>Positions</b>	<b>Number of Characters</b>
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

### NACHA Record Format

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	<b>Record Type Code</b>	<b>Priority Code</b>	<b>Immediate Destination</b>	<b>Immediate Origin</b>	<b>File Creation Date</b>	<b>File Creation Time</b>	<b>File ID Modifier</b>	<b>Record Size</b>	<b>Blocking Factor</b>	<b>Format Code</b>	<b>Immediate Destination Name</b>	<b>Immediate Origin Name</b>	<b>Reference Code</b>
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	'1'	'01'	065200515	065200515	YYMM DD	HHMM	Alphanumeric	'094'	'10'	'1'	FNB LA	Your Company Name	Alphanumeric
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**

- 1. Record Type Code
- 2. Priority Code
- 3. Immediate Destination
- 4. Immediate Origin
- 5. File Creation Date
- 6. File Creation Time
- 7. File ID Modifier

**Entry Information**

- The code identifying the File Header Record is 1.
- The Lower the number, the higher processing priority. Currently, only 01 is used
- FNB's transit routing number with a leading space, "065200515"
- FNB's transit routing number with a leading space, "065200515"
- The date you created the input file
- Time of day you created the input file.
- Code to distinguish among multiple input files. Label the first (or only) file "A", and continue in sequence (A-Z).

**Field Name**

- 8. Record Size
- 9. Blocking Factor
- 10. Format Code
- 11. Immediate Destination Name
- 12. Immediate Origin Name
- 13. Reference Code

**Entry Information**

- Number of bytes per record. Enter '094'
- Block at 10
- Currently there is only one code. Enter 1.
- Enter First National Bank of LA or FNB LA
- Your company's name, up to 23 characters
- 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	Alphanumeric	Alphanumeric	NNNNNNNNNN	Alpha	Alphanumeric	Alphanumeric	YYMMDD	Blanks	1	065200515	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      The code identifying the Batch Header record is 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.
- 4. Discretionary Data      For your company’s internal use, if desired.
- 5. Company Identification      Your 10-digit company number.
- 6. Standard Entry Class      Identifies the entries in the batch
- 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.
- 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 First National Bank as a depository financial institution
- 12. Origination Financial Institution      Enter First National Banks’ routing number 06550368
- 13. Batch Number      Number batches sequentially.

### PPD Entry Detail Report

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	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	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify
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	6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution	7. Individual Identification Number	Receiver's identification number. This number may be printed on their bank statement.
4. Check Digit	The ninth digits of the receiving financial institutions transit routing number.	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.

### 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	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	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	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify
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	6. Amount	Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
3. Receiving DFI Identification	Transit routing number of the receiver's financial institution	7. Individual Identification Number	Receiver's identification number. This number may be printed on their bank statement.
4. Check Digit	The ninth digits of the receiving financial institutions transit routing number.	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.

### CCD Addenda Record

Field	1	2	3	4	5
Data Elements Name	<b>Record Type Code</b>	<b>Addenda Type Code</b>	<b>Payment Related Information</b>	<b>Addenda Sequence Number</b>	<b>Entry Detail Sequence Number</b>
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	Field Name	Entry Information
1. Record Type Code	The code identifying an Addenda Record is 7.	3. Payment Related Information	This field contains additional information associated with the payment. The information can be human readable or in ANSI format
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	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 ID	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	TTTT AAAA	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**

1. Record Type Code

2. Transaction Code

3. Receiving DFI Identification

4. Check Digit

**Entry Information**

The code identifying the Batch Header record is 6.

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

Transit routing number of the receiver’s financial institution

The ninth digits of the receiving financial institutions transit routing number.

**Field Name**

5. DFI Account Number

6. Amount

7. Identification Number

8. Number of Addenda Records

9. Receiving Company Name / ID Number

10. Reserved

11. Discretionary Data

12. Addenda Record Indicator

13. Trace Number

**Entry Information**

Receiver’s account number at their financial institution. Left justify

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Receiver’s identification number. This number may be printed on their bank statement.

The number of addenda records accompanying the CTX entry detail record.

Name of receiver

Leave Blank

For you company’s internal use if desired.

If there is no addenda enter “0”. If addenda is accompanying the transaction enter “1” First National Bank will assign a trace number.

### CTX Addenda Record

Field	1	2	3	4	5
Data Elements Name	<b>Record Type Code</b>	<b>Addenda Type Code</b>	<b>Payment Related Information</b>	<b>Addenda Sequence Number</b>	<b>Entry Detail Sequence Number</b>
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	Field Name	Entry Information
1. Record Type Code	The code identifying an Addenda Record is 7.	3. Payment Related Information	This field contains additional information associated with the payment. The information can be in either ANSI or UN/EDIFACT format.
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	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	<b>Record Type Code</b>	<b>Service Class Code</b>	<b>Entry / Addenda Count</b>	<b>Entry Hash</b>	<b>Total Debit Entry Dollar Amount</b>	<b>Total Credit Entry Dollar Amount</b>	<b>Company Identification</b>	<b>Message Authentication Code</b>	<b>Reserved</b>	<b>Originating DFI Identification</b>	<b>Batch Number</b>
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$cc	\$\$\$\$\$\$cc	NNNNNNNNNN	Blank	Blank	065200515	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	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 8.	7. Company Identification.	This should match the company identification number used in the corresponding batch header record, field 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	8. Message Authentication Code	This is an optional field. Please leave this field blank.
3. Entry / Addenda Count	Total number of entry detail and addenda records processed within the batch.	9. Reserved	This field is reserved for Federal Reserve use. Please leave this field blank.
4. Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry	10. Originating Financial Institution ID	Enter FNB's routing number. 065200515
5. Total Debit Entry Dollar Amount	Dollar totals of debit entries within the batch. If none, zero fill the field	11. Batch Number	Number of the batch associated with this control record.
6. Total Credit Entry Dollar Amount	Dollar totals of credit entries within the batch. If none, zero fill the field		

### File Control Record

Field	1	2	3	4	5	6	7	8
Data Element Name	<b>Record Type Code</b>	<b>Batch Count</b>	<b>Block Count</b>	<b>Entry / Addenda Count</b>	<b>Entry Hash</b>	<b>Total Debit Entry Dollar Amount in File</b>	<b>Total Credit Entry Dollar Amount in File</b>	<b>Reserved</b>
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**

1. Record Type Code

**Entry Information**

The code for the File Control Record is 9.

**Field Name**

5. Entry Hash

**Entry Information**

Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry

2. Batch Count

The total number of batch header records in the file.

6. Total Debit Entry Dollar Amount in File

Dollar totals of debit entries within the file. If none, Zero fill the field.

3. Block Count

The total number of physical block on the file, including the File Header and File Control records.

7. Total Credit Entry Dollar Amount in File

Dollar totals of credit entries within the file. If none, zero fill the field.

4. Entry / Addenda Count

Total number of entry detail and addenda records on the file.

8. Reserved

Leave this field blank.