

NACHA FORMATTING REQUIREMENTS

FILE HEADER RECORD FIRST LINE

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
1	Record Type Code	'1'	1	01-01
2	Priority Code	'01'	2	02-03
3	Immediate Destination	' 082900432' (Must contain space before first 0)	10	04-13
4	Immediate Origin	' 082900432' (Must contain space before first 0)	10	14-23
5	File Creation Date	YYMMDD	6	24-29
6	File Creation Time	HHMM	4	30-33
7	File ID Modifier	Upper case A-Z, Numeric 0-9 (Most batches just use 'A')	1	34-34
8	Record Size	'094'	3	35-37
9	Blocking Factor	'10'	2	38-39
10	Format Code	'1'	1	40-40
11	Immediate Destination Name	'SIMMONS BANK'	23	41-63
12	Immediate Origin Name	'SIMMONS BANK'	23	64-86
13	Reference Code	Alphanumeric, generated by your software	8	87-94

Please Note: Quotation marks should not be included in the ACH file and are shown in the CONTENTS column for clarity.

BATCH HEADER RECORD SECOND LINE

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
1	Record Type Code	'5'	1	01-01
2	Service Class Code	*See below	3	02-04
3	Company Name	Name must be recognizable to consumer and must match bank records	16	05-20
4	Company Discretionary Data	Alphanumeric, describing ACH, optional	20	21-40
5	Company Identification	Your tax ID number preceded by a 1 and must match bank records	10	41-50
6	Standard Entry Class Code	PPD or CCD are most common and must match bank records	3	51-53
7	Company Entry Description	Alphanumeric (description such as "tax payments")	10	54-63
8	Company Descriptive Date	Alphanumeric, optional, does not influence date of transaction	6	64-69
9	Effective Entry Date	'000000' (this is done on our site when batch is initiated)	6	70-75
10	Settlement Date (Julian)	'000'	3	76-78
11	Originator Status Code	'1'	1	79-79
12	Originating DFI Identification	'08290043'	8	80-87
13	Batch Number	Numeric, generated by your software	7	88-94

* Service Class Code Values:

- 200 - ACH Entries Mixed Debits and Credits
- 220 - ACH Credits Only
- 225 - ACH Debits Only

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RECORD DETAIL ENTRIES FOR DEBITS OR CREDITS

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
1	Record Type Code	'6'	1	01-01
2	Transaction Code	**See below	3	02-04

RECORD DETAIL ENTRIES CONTINUED...

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
3	Receiving DFI Identification	First 8 digits of receiver's routing number	8	04-11
4	Check Digit	9th digit of receiver's routing number	1	12-12
5	DFI Account Number	Receiver's account number	17	13-29
6	Amount	'\$\$\$\$\$\$\$\$c¢' (Include leading zeroes)	10	30-39
7	Individual Identification Number	Optional ID number with your company. <i>Do not use SSN.</i>	15	40-54
8	Individual Name	Receiver's name	22	55-76
9	Discretionary Data	Leave blank	2	77-78
10	Addenda Record Indicator	'0'	1	79-79
11	Trace Number	'08290043#####' # is generated by your software and each entry line must be unique	15	80-94

** Transaction Code Values:

- 22 - Checking Credit
- 23 - Prenotification of Checking Credit
- 27 - Checking Debit
- 28 - Prenotification of Checking Debit
- 32 - Savings Credit
- 33 - Prenotification of Savings Credit
- 37 - Savings Debit
- 38 - Prenotification of Savings Debit

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BATCH CONTROL RECORD

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
1	Record Type Code	'8'	1	01-01
2	Service Class Code	Same as Batch Header Record	3	02-04
3	Entry/Addenda Count	Numeric, tally of # of Record Detail Entries	6	05-10
4	Entry Hash	***See below	10	11-20
5	Total Debit Entry Dollar Amount	'\$\$\$\$\$\$\$\$c¢' (Include leading zeroes)	12	21-32
6	Total Credit Entry Dollar Amount	'\$\$\$\$\$\$\$\$c¢' (Include leading zeroes)	12	33-44

BATCH CONTROL RECORD CONTINUED...

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
7	Company Identification	Same as Batch Header Record	10	45-54
8	Message Authentication Code	Leave blank	19	55-73
9	Reserved	Blank	6	74-79
10	Originating DFI Identification	'08290043'	8	80-87
11	Batch Number	Numeric, same as Batch Header Record	7	88-94

*** Entry Hash is a computation based on information contained within ACH batch. Please ask for further information if not already programmed into your software.

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FILE CONTROL RECORD

FIELD	DATA ELEMENT NAME	CONTENTS	LENGTH	POSITION
1	Record Type Code	'9'	1	01-01
2	Batch Count	'000001'	6	02-07
3	Block Count	Numeric, number of blocks (940 characters each) within file, including file header and file control records	6	08-13
4	Entry/Addenda Count	Numeric, number of Record Detail Entries in batch	8	14-21
5	Entry Hash	Same as Batch File Record	10	22-31
6	Total Debit Entry Dollar Amount in File	'\$\$\$\$\$\$\$\$\$00' (Include leading zeroes)	12	32-43
7	Total Credit Entry Dollar Amount in File	'\$\$\$\$\$\$\$\$\$00' (Include leading zeroes)	12	44-55
8	Reserved	Blank	39	56-94

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