

Treasury Management

Quick Reference Guide: 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	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.

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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
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	2-12
5	DFI Account Number	Receiver's account number	17	13-29
6	Amount	'\$\$\$\$\$\$çç' (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
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	'\$\$\$\$\$\$\$\$\$\$' (Include leading zeroes)	12	32-43
7	Total Credit Entry Dollar Amount in File	'\$\$\$\$\$\$\$\$\$\$' (Include leading zeroes)	12	44-55
8	Reserved	Blank	39	56-94

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