Jamaica Clearing Bankers Association

Automated Clearing House (ACH)

APPENDICES & TECHNICAL SPECIFICATIONS

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Appendix 1– ACH Exchange File Specifications

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1.1 Electronic Transmission Requirements

To ensure compatibility in electronic file transmission, necessary operating details (testing and implementation plans) need to be addressed between a Participating DFI and the Automated Clearing House Operator.

1.2 ACH Tape Specifications

1. ACH Standard Labels

The use of labels provides greater security and control over processing and provides a direct input to inventory and control procedures. Failure of ACH files to conform to these specifications will be cause for file rejection by the processor. There are three types of labels which must appear on a magnetic tape.

These include:

VOL1--Beginning of Volume

HDR1--Beginning of File

EOF1-- End of File

The VOL1 label appears at the beginning and identifies the volume and its owner. The HDR1 label identifies the data file and provides security and control information relative to that file. The EOF1 also identifies the data file and tape volume and provides the checking mechanism for processing verification (i.e., block counts). These labels contain sufficient information and provide the physical characteristics to accommodate processing and control requirements.

Optionally, the HDR2 and EOF2 labels may be resident within the tape label structure. These labels normally contain additional information about the associated data file and can be ignored at the option of the processor.

The code structure for all labels is the same as specified for the data file; a nine-track tape must be recorded in EBCDIC.

2. ACH Label Structure

See applicable Automated Clearing House Operator for data set label configuration.

1.3 Data Specifications

All alphameric and alphabetic fields must be left justified and space filled. All numeric fields must be right justified, unsigned, and zero filled. Characters used in ACH records are restricted to 0-9, A-Z, space, and those special characters which have an EBCDIC value greater than hexadecimal "3F" or an ASCII value greater than hexadecimal "1F". Occurrences of values EBCDIC "00" - "3F" and ASCII "00" - "1F" are not valid.

1.4 Sequence of Records in ACH Files

Each file begins with a File Header Record. After the File Header may be any number of batches. Each batch is identified by a Batch Header Record and contains one or more Entry Detail Records. The number of addenda records that accompany each entry is dependent upon the Standard Entry Class Code. At the end of each batch is a Batch Control Record. Each file is ended with a File Control Record.

The records in ACH files must be in the following sequence:

ACH Header Label Record(s)

File Header Record

Batch #1

Company/Batch Header Record

Entry Detail Records or Corporate Entry Detail Records (with/without optional Addenda Records)

Company/Batch Control Record

Batch #2

Company/Batch Header Record

Entry Detail Records or Corporate Entry Detail Records (with/without optional Addenda Records)

Company/Batch Control Record

Batch #n

Company/Batch Header Record

Entry Detail Records or Corporate Entry Detail Records (with/without optional Addenda Records)

Company/Batch Control Record

File Control Record

ACH Trailer Label Records

Any other sequence will cause the file to be rejected (see diagrams on the following pages).

1.5   *File Structure*

1. **File Header Record**

    The File Header Record designates physical file characteristics and identifies the immediate origin (Sending Point or ACH Operator) and destination (

    Receiving Point or ACH Operator) of the entries contained within the file or within the transmitted batched data. In addition, this record includes date, time, and file identification fields which can be used to identify the file uniquely.

2. **Company/Batch Header Record**

    The Company/Batch Header Record identifies the Originator and briefly describes the purpose of the entry. For example, "GAS BILL" or "REG SALARY" indicates the reason for the transaction originated by the Originator. The Company/Batch Header Record contains the Routing Number of the ODFI for settlement, routing of returns, and other control purposes. In addition, the Company/Batch Header Record can indicate the intended effective entry date of all transactions within the batch.   The information contained in the Company/Batch Header Record applies uniformly to all subsequent Entry Detail Records in the batch.

3. **Entry Detail Record, Corporate Entry Detail Record**

    Entry Detail Records contain that information sufficient to relate the entry to the Receiver, i.e., individual DFI account number, identification number, name, and the debit or credit amount as indicated by the Transaction Code.

    The information in the Company/Batch Header Record must be incorporated with the Entry Detail Records to describe fully that entry and all participants in the transaction. The information in the Company/Batch Header Record identifies the Originator; the Trace Number identifies the ODFI; DFI account information identifies both the RDFI and the specific account. In addition to the basic entry format, Transaction Codes for Entry Detail Records have been defined to accommodate prenotification records, zero dollar entries, and return entries.

    Prenotifications are identical to the basic entry format but contain appropriate Transaction Codes and zeros in the Amount field. Prenotifications can be batched with other dollar entries or batched separately.

    Zero dollar entries are identical to the basic entry format but contain appropriate Transaction Codes and zeros in the Amount field. A zero dollar entry must be accompanied by at least one Addenda Record.

    Return entries are distinguished by special Transaction Codes and must be batched separately from other dollar entries.

4. **Company/Batch Control Record**

    The Company/Batch Control Record contains the counts, hash totals, and total dollar controls for the preceding detail entries within the indicated batch.

    All Entry Detail Records are hashed. Both Entry Detail Records and Addenda Records are included in the entry/addenda counts; Batch Header and Batch Control Records are not included.

5. **File Control Record**

    The File Control Record contains dollar, entry, and hash total accumulations from the Company/Batch Control Records in the file. This record also contains counts of the number of blocks and the number of batches within the file (or batched data transmitted to a single destination).

1.6 Trace Number Sequence in ACH Files.

Sending Points must always prepare files so that individual Entry Detail Records within individual batches are in ascending Trace Number order (although Trace Numbers need not necessarily be consecutive).

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Appendix 2 – ACH Record Formats

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1.1   Introduction

The ACH record format specifications are designed to assist ACH participants in properly formatting and retrieving transaction information. This section details the contents of the various record formats and defines the code values and data elements. The inclusion requirements, contents, and lengths of data elements are illustrated in the record formats, which are arranged according to their sequence in the file. The glossary defines and explains the application of each field.

1.2   Record Formats

On the following pages are the ACH record formats. The first record formats (2.2.1) are the File Header and File Control Records. These two records act as the outermost envelope of an ACH transaction and convey information related to the destination and origin of the transaction as well as the total amount of debits and credits within the file. The format of these records is consistent for all entries, regardless of the Standard Entry Class Code.

The second set of record formats (2.2.2) contains the Company/Batch Header and Company/Batch Control Records. The Batch Records act as an inner envelope combining similar entries and providing information about the Originator. Like the File Records, the format of these records is consistent for all entries, regardless of the Standard Entry Class Code (with the exception of ADV, CBR, and PBR entries). The remaining Sequence of Records (2.2.3) contain the Entry Detail Records and Addenda Records according to the Standard Entry Class Codes.

1.2.1   ACH File Record Format for All Entries

All Entries File Header Record (One per file)

Field	1	2	3	4	5	6	7	8	9	10	11	12	13	14
DATA ELEMANT 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	REFERENCE CODE	RESERVED
Field Inclusions Requirements	M	R	M	M	M	O	M	M	M	M	O	O	O	M
Contents		Numeric	bTTTTAAAAC	bTTTTAAAAC	YYYYMMDD	HHMM	UPPER CASE A-Z NUMERIC 0-9	"094"	"10"	"1"	Alphanumeric	Alphanumeric	Alphanumeric	Blank
Length		2	10	10	8	4		3	2	1	23	23	8	10
Position	01-01	02-03	04-13	14-23	24-31	32-35	36-36	37-39	40-41	42-42	43-65	66-87	88-96	97-106

All Entries File Control Record (One per file)

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 Inclusions Requirements	M	R	M	M	M	M	M	N/a
Contents	"9"	Numeric	Numeric	Numeric	Numeric	$$$$$$$$$$$$$$$$cc	$$$$$$$$$$$$$$$$cc	Blank
Length	1	6	6	8	10	18	18	39
Position	01-01	02-07	08-13	14-21	22-31	32-49	50-67	68-106

1.2.2   ACH Batch Control Format for All Entries

All Entries Batch Header Record *(One or More per file)*

Field	1	2	3	4	5	6	7	8	9	10	11	12	13	14
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	RESERVED
Field Inclusions Requirements	M	M	M	O/R	M	M	M	O	R	Inserted by ACH Operator	M	M	M	M
Contents		Numeric	Alphanumeric	Alphanumeric	YYMMDD Alphanumeric	HHMM Alphanumeric	Alphanumeric	Alphanumeric	YYYYMMDD	Numeric	Alphanumeric	TTTTAAAA	Numeric	Blank
Length	1	3	16	20	10	3	10	8	8	3	1	8	7	8
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-71	72-79	80-82	83-83	84-91	92-98	99-106

All Entries Batch Control Record (One or more per file. One to one correspondence with Batch Header Records)

Field	1	2	3	4	5	6	7	8	9	10	11
DATA ELEMANT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	ENTRY/ADDENDA COUNT	ENTRY HASH	TOTAL DEBIT ENTRY DOLLAR AMOUNT	TOTAL CREDIT ENTRY DOLLAR AMOUNT	COMPANY IDENTIFICATION	MESSAHE AUTHENTICATION CODE	RESERVED	ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
Field Inclusions Requirements	M	MR	M	M	M	M	R	O	N/A	M	M
Contents	"B"	Numeric	Numeric	Numeric	$$$$$$$$$$$$$$$$cc	$$$$$$$$$$$$$$$$cc	Alphanumeric	Alphanumeric	Blank	TTTTAAAA	Numeric
Length	1	3	6	10	18	18	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-38	39-56	57-66	67-85	86-91	92-99	100-106

1.2.3   ACH Record Formats

TRC (Transaction Detail) record – *(One or more per file)*

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMANT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIDIT	DFI ACCOUNT NUMBER	AMOUNT	CHECK SERIAL NUMBER	PROCESS CONTROL FIELD	ITEM RESEARCH NUMBER	ITEM TYPE INDICATOR	ADDENDA RECORD INDICATOR	TRACE NUMBER	RESERVED
Field Inclusions Requirements	M	M	M	M	R	M	O	R	R	M	M	M	M
Contents	"6"	Numeric	TTTTAAAA	Numeric	Alphanumeric	$$$$$$$$$$$cc	Alphanumeric	Alphanumeric	Alphanumeric	Numeric	Numeric	Numeric	Blank
Length	1	2	8	1	17	18	15	6	16	2	1	15	4
Position	01-01	02-03	04-11	12-12	13-29	30-47	48-62	63-68	69-84	85-86	87-87	88-102	103-106

TRC File Filler Record

The file filler record is a **106** character record filled with the digit "9". This record is used to ensure that the total number of records in an ACT TRC file is a multiple of 10.

Return Detail (Transaction Record) One or more per batch, only one per return

Field	1	2	3	4	5	6	7	8	9	10	11	12
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIDIT	DFI ACCOUNT NUMBER	AMOUNT	INDIVIDUAL IDENTIFICATION NUMBER/CHECK SERIAL NUMBER	INDIVIDUAL NAME/RECEIVING COMPANY NAME	DISCRETIONARY DATA/CARD TRANSACTION TYPE CODE	ADDENDA RECORD INDICATOR	TRACE NUMBER	RESERVED
Field Inclusions Requirements	M	M	M	M	R	M	O	R	R/M	M	M	M
Contents	"6"	Numeric	TTTTAAAA	Numeric	Alphanumeric	$$$$$$$$$$cc	Alphanumeric	Numeric	Alphanumeric	Numeric	Numeric	Blank
Length	1	2	8	1	17	18	15	22	2	1	15	4
Position	01-01	02-03	04-11	12-12	13-29	30-47	48-62	63-84	85-86	87-87	88-102	103-106

Return Addenda Record – One or more per batch, only one per return.

Field	1	2	3	4	5	6	7	11	12
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	RETURN REASON CODE	ORIGINAL ENTRY TRACE NUMBER	DATE OF DEATH	ORIGINAL RECEIVING DFI IDENTIFICATION	ADDENDA INFORMATION	TRACE NUMBER	RESERVED
Field Inclusions Requirements	M	M	M	M	O	M	O	M	M
Contents	"7"	"99"	Alphanumeric	Numeric	YYYYMMDD	TTTTAAAA	Alphanumeric	Numeric	Blank
Length	1	2	3	15	8	8	44	15	10
Position	01-01	02-03	04-06	07-21	22-29	30-37	38-81	82-96	97-106

1.3   *Code Values*

This section includes all codes that are valid in the PEP Net/PEP Bank application employed the ACH operator and member banks of the JCBA. Only codes that are applicable to TRC records and Return transactions are currently valid.

1.3.1   Addenda Record Indicator

1.3.2   Record Format Location: Entry Detail Record and Corporate Entry Detail Record

    0   No addenda record follows the entry

    1   One or more addenda records follow the entry

1.3.3   Addenda Type Codes

1.3.4   Record Format Location: Addenda Record

    01   Reserved for Future Use   [Cross-Border Entries (CBR, PBR) (Addenda Record is used to provide foreign payment information)]

    02   Point of Sale Entry (POS), Shared Network Transaction (SHR), or Machine Transfer Entry (MTE) (Addenda Record is used for terminal location description information)

    05   Addenda Record (Applies to ACK, ATX, CCD, CIE, CTX, DNE, ENR, PPD, and TRX Entries)

    98   Automated Notification of Change (COR) Addenda Record and Automated Refused Notification of Change (COR) Addenda Record

    99   Automated Return Entry Addenda Record, Automated Dishonored Return Entry Addenda Record and Automated Contested Dishonored Return Entry Addenda Record

1.3.5   Card Transaction Type Codes

1.3.6   Record Format Location: Entry Detail Record of POS and SHR Entries.

    01   Purchase of goods or services

    02   Cash

    03   Return Reversal

    11   Purchase Reversal

    12   Cash Reversal

    13   Return

    21   Adjustment

    99   Miscellaneous Transaction

1.3.7   Item Type Indicator

1.3.8   Record Format Location: Entry Detail Record for TRC and TRX Entries.

    01   NACS Truncated Items

1.3.9   Originator Status Codes

1.3.10 Record Format Location: Company/Batch Header Record

    0   ADV file prepared by an ACH Operator.

1　　　This code identifies the Originator as a depository financial institution which has agreed to be bound by these rules.

2　　　This code identifies the Originator as a federal government entity or agency not subject to these rules.

1.3.11　Record Type Codes

1.3.12　Record Format Location: The first position of all record formats. These codes are uniquely assigned for each type of record as follows:

　　1　　　File Header Record Format

　　5　　　Company/Batch Header Record Format

　　6　　　Entry Detail Record Format (Consumer and Corporate)

　　7　　　Addenda Record Formats

　　8　　　Company/Batch Control Record Format

　　9　　　File Control Record Format

1.3.13　Service Class Codes

1.3.14　Record Format Location: Company/Batch Header Record and Company/Batch Control Record

　　200　　　ACH Entries Mixed Debits and Credits

　　220　　　ACH Credits Only

　　225　　　ACH Debits Only

　　280　　　ACH Automated Accounting Advices

1.3.15　Standard Entry Class Codes

1.3.16　Record Format Location: Company/Batch Header Record

　　ACK　　　ACH Payment Acknowledgment

　　ADV　　　Automated Accounting Advice

　　[CBR　　　Corporate Cross-Border Payment]

　　ATX　　　Financial EDI Acknowledgment

　　CCD　　　Cash Concentration or Disbursement

　　CIE　　　Customer Initiated Entry

　　COR　　　Automated Notification of Change and Automated Refused Notification of Change

　　CTX　　　Corporate Trade Exchange

　　DNE　　　Death Notification Entry

　　ENR　　　Automated Enrollment Entry

　　MTE　　　Machine Transfer Entry

　　[PBR　　　Consumer Cross-Border Payment]

　　[POP　　　Point-of-Purchase Entry]

　　POS　　　Point of Sale Entry

PPD   Prearranged Payment and Deposit Entry

[RCK   Re-presented Check Entry]

RET   Automated Return Entry (limited to use by ACH Operator)

SHR   Shared Network Transaction

TRC   Truncated Entry

TRX   Truncated Entries Exchange

XCK   Destroyed Check Entry

1.3.17 Transaction Codes

1.3.18 Record Format Location: Entry Detail Record

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

20   Reserved

21   Automated Return or Notification of Change for original transaction code **22, 23, or 24**

22   Automated Deposit

23   Prenotification of Demand Credit Authorization; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)

24   Zero dollar with remittance data (for CCD and CTX entries only); Acknowledgment Entries (ACK and ATX entries only)

Demand Debit Records (for checking, NOW, and share draft accounts)

25   Reserved

26   Automated Return or Notification of Change for original transaction code **27, 28, or 29**

27   Automated Payment

28   Prenotification of Demand Debit Authorization (non-dollar)

29   Zero dollar with remittance data (for CCD and CTX entries only)

Savings Account Credit Records

30   Reserved

31   Automated Return or Notification of Change for original transaction code **32, 33, or 34**

32   Automated Deposit

33   Prenotification of Savings Credit Authorization; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)

34   Zero dollar with remittance data (for CCD and CTX entries only); Acknowledgment Entries (ACK and ATX entries only)

Savings Account Debit Records

35   Reserved

36   Automated Return or Notification of Change for original transaction code **37, 38, or 39**

37   Automated Payment

38   Prenotification of Savings Debit Authorization (non-dollar)

39   Zero dollar with remittance data (for CCD and CTX entries only)

Financial Institution General Ledger Credit Records

41   Automated Return or Notification of Change for original transaction code 42, 43, or 44

42   Automated General Ledger Deposit (Credit)

43   Prenotification of General Ledger Credit Authorization (non-dollar)

44   Zero dollar with remittance data (for CCD and CTX entries only)

Financial Institution General Ledger Debit Records

46   Automated Return or Notification of Change for original transaction code **47, 48, or 49**

47   Automated General Ledger Payment (Debit)

48   Prenotification of General Ledger Debit Authorization (non-dollar)

49   Zero dollar with remittance data (for CCD and CTX only)

Loan Account Credit Records

51   Automated Return or Notification of Change for original transaction code **52, 53, or 54**

52   Automated Loan Account Deposit (Credit)

53   Prenotification of Loan Account Credit Authorization (non-dollar)

54   Zero dollar with remittance data (for CCD and CTX entries only)

Loan Account Debit Records (for Reversals Only)

55   Automated Loan Account Debit (Reversals Only)

56   Automated Return or Notification of Change for original transaction code 55]

Automated Accounting Records (for use in ADV files only)

These transaction codes represent accounting entries and not actual ACH transactions.

81   Credit for ACH debits originated

82   Debit for ACH credits originated

83   Credit for ACH credits received

84   Debit for ACH debits received

85   Credit for ACH credits in rejected batches

86   Debit for ACH debits in rejected batches

87   Summary credit for respondent ACH activity

88   Summary debit for respondent ACH activity

1.4   *Appendix 2.3 Glossary of File Format Data Elements*

1.4.1   Field Inclusion Requirements

The following information defines the need for inclusion of certain data fields in ACH entries. This involves the standardization of three definitions: Mandatory, Required, and Optional.

Mandatory for ACH Processing. A "Mandatory" field is necessary to ensure the proper routing and/or posting of an ACH entry. Any "Mandatory" field not included in an ACH record will cause that entry, batch, or file to be rejected by the ACH Operator. A rejected entry will be returned to the ODFI by the ACH Operator. A rejected batch or rejected file will be reported to the ODFI or Sending Point by the ACH Operator.

Required. The omission of a "Required" field will not cause an entry reject at the ACH Operator, but may cause a reject at the RDFI. An example is the DFI Account Number field in the Entry Detail Record. If this field is omitted by an ODFI, the RDFI may return the entry as nonpostable. Data classified as "Required" should be included by the Originator and ODFI to avoid processing and control problems at the RDFI.

Optional. The inclusion or omission of an "Optional" data field is at the discretion of the Originator and ODFI. However, if a DFI does originate files using optional data fields, these fields must be returned to the ODFI if the entry is returned.

1.4.2   Glossary of Data Elements

ACH Operator Data (ADV): 35 Positions - Company/ Batch Control Record - Optional; 1 Position - Entry Detail Record - Optional

This field is used as specified by the ACH Operator.

Addenda Information (returns): 44 Positions - Addenda Record - Optional [(except CBR and PBR); 8 positions - Addenda Record - Optional (CBR, PBR)]

Addenda Information is associated with the immediately preceding Entry Detail Record.

The Addenda Information field of a Return Entry is used by the RDFI to relay explanatory information that

is required with the use of Return Reason Codes "R11" (Check Truncation Return) and "

R17" (File Record Edit Criteria), and to return any information contained in an Addenda Record accompanying the original entry. Return entries which have been automated by the RDFI will retain the Standard Entry Class Code of the original entry (i.e., CCD, CIE, COR, CTX, ENR, MTE, POS, SHR, or PPD), and therefore must be identified by the transaction code and the Addenda Type Code "99". Paper return items which have been converted to automated returns by the ACH Operator are designated by the Standard Entry Class Code "RET".

Addenda Record Indicator (ACK, ADV, ATX, [CBR,] CCD, CIE, CTX, DNE, ENR, MTE, [PBR, POP,] POS, PPD, [RCK,] SHR, TRC, TRX, XCK, refused ACK, refused ATX, returns, dishonored returns, contested dishonored returns, COR, refused COR): 1 Position - Entry Detail Record and Corporate Entry Detail Record - Mandatory

This field indicates the existence of an Addenda Record. A value of "1" indicates that one or more addenda records follow, and "0" means no such record is present. (See currently assigned "Code Values" in this Appendix Two.)

ACK, ATX, CCD, CIE, and CTX, refused ACK, refused ATX: This field indicates the existence of Addenda Record(s) following this Corporate Entry Detail Record or Entry Detail Record. A value of "0" means that no such record is present. A value of "1" means one or more Addenda Record(s) is following.

Zero Dollar, Automated Notification of Change, Automated Refused Notification of Change, Return, Automated Dishonored Return, Automated Contested Dishonored Return, DNE, ENR, MTE, POS, SHR, and TRX entries: The value of this field will always be "1". This is not applicable to MTE, POS, SHR, or TRX prenotifications.

Addenda Sequence Number (ACK, ATX, CCD, CIE, CTX, DNE, ENR, PPD, TRX): 4 Positions - Addenda Record - **Mandatory**

This number is consecutively assigned to each Addenda Record following an Entry Detail Record. The first addenda sequence number must always be a "1."

Addenda Type Code (ACK, ATX, [CBR,] CCD, CIE, CTX, DNE, ENR, MTE, [PBR,] POS, PPD, SHR, TRX, returns, dishonored returns, contested dishonored returns, COR, refused COR): 2 Positions - Addenda Record - **Mandatory**

The Addenda Type Code defines the specific interpretation and format for the Addenda Information contained in the same record. See list of Addenda Type Codes under currently assigned "Code Values" in this Appendix Two.

Advice Routing Number (ADV): 9 Positions - Entry Detail Record - **Mandatory**

This field contains the Routing Number and Check Digit of the DFI or Respondent or Correspondent as defined by the ACH Operator.

Amount (ACK, ADV, [CBR,] CCD, CIE, DNE, ENR, MTE, [PBR, POP,] POS, PPD, [RCK,] SHR, TRC, XCK, refused ACK, returns, dishonored returns, contested dishonored returns, COR, refused COR): 10 Positions - Entry Detail Record - Mandatory; 12 Positions - ADV Entry Detail Record - **Mandatory**

The RDFI posts the amount to the appropriate account authorized by the Receiver. A zero Amount is acceptable only with specific Transaction Codes.

ADV: The Automated Accounting Advice contains a 12 position field to record the summary debit or credit amount. An additional 2 characters for the Amount field is obtained by truncating the DFI Account Number field to 15 characters.

ACK, DNE, ENR: The value of this field is always zero.

[CBR, PBR: The value of this field is always reflected in U.S. Dollars.]

Authorization Code (POS, SHR): 6 Positions - Addenda Record - **Optional**

POS, SHR: This field indicates the code which a card authorization center has furnished to the merchant.

The code is the Originator's record of having obtained such authorization. (NOTE: The field is left justified and blank filled.)

Batch Count (all Standard Entry Class Codes): 6 Positions - File Control Record - **Mandatory**

The value of this field must be equal to the number of Company/Batch Header Records in the file.

Batch Number (all Standard Entry Class Codes): 7 Positions - Company/Batch Header Record and Company/Batch Control Record - **Mandatory**

This number is assigned in ascending sequence to each batch by the ODFI or its Sending Point in a given file of entries. Since the batch number in the Company/Batch Header Record and the Company/Batch Control Record is the same, the ascending sequence number should be assigned by batch and not by record.

Block Count (all Standard Entry Class Codes): 6 Positions - File Control Record - **Mandatory**

The Block Count contains the number of physical blocks (a block is 940 characters) in the file, including both the File Header and File Control Records.

Blocking Factor (all Standard Entry Class Codes): 2 Positions - File Header Record - **Mandatory**

The Blocking Factor defines the number of physical records within a block (a block is 940 characters). For all files moving between a DFI and an ACH Operator (either way), the value "10" must be used. If the number of records within the file is not a multiple of ten, the remainder of the block must be nine filled.

Card Expiration Date (POS, SHR): 4 Positions - Entry Detail Record - Required; 6 Positions - Addenda Record - **Optional**

POS, SHR: This code is used by cardholder processors and cardholder Financial Institutions to verify that the card remains valid and that certain security procedures required by various card authorization systems have been met.

Card Transaction Type Code (POS, SHR): 2 Positions - Entry Detail Record - **Mandatory**

POS, SHR: This code is used by card processors to identify the type of transactions, such as purchases, cash advances and reversals. Values in this field are predicated upon values assigned by the major card organizations.

Change Code (COR, refused COR): 3 Positions - Addenda Record - **Mandatory**

A standard symbol used by the RDFI to describe the reason for sending a notification of change to inform the ODFI that information has become outdated or that information contained on a prenotification should be corrected.

Check Digit (ACK, ADV, ATX, [CBR,] CCD, CIE, CTX, DNE, ENR, MTE, [PBR, POP,] POS, PPD, [RCK,] SHR, TRC, TRX, XCK, refused ACK, refused ATX, returns, dishonored returns, contested dishonored returns, COR, refused COR): Subfield Within Individual DFI Identification - Mandatory

The Check Digit is computed using Modulus 10 as follows:

(1)   Multiply each digit in the Routing Number by a weighting factor. The weighting factors for each digit are:

Position: 1 2 3 4 5 6 7 8

Weights: 3 7 1 3 7 1 3 7

(2)   Add the results of the eight multiplications.

(3)   Subtract the sum from the next highest multiple of 10. The result is the Check Digit.

Example:

Routing No.:   0   7   6   4   0   1   2   5

Multiply by: 3   7   1   3   7   1   3   7

Sum: 0 49   6 12   0   1   6 35 =**109**

Check Digit = 1 (110 minus 109)

Check Serial Number ([RCK,] TRC, XCK, [returns, dishonored returns, contested dishonored returns]): 15 Positions - Entry Detail Record - Optional (TRC, TRX); [15 Positions - Entry Detail Record - **Mandatory** (POP, RCK)]

This field contains the serial number of a check.

[POP: This field must contain the Check Serial Number contained on the source document used for the POP entry.]

Company Descriptive Date (ACK, ADV, ATX, CCD, CIE, CTX, DNE, ENR, MTE, [POP,] POS, PPD, [RCK,] SHR, TRC, TRX, XCK, returns, dishonored returns, contested dishonored returns, COR, refused COR): 6 Positions - Company/Batch Header Record - **Optional**

Except as otherwise noted below, the Originator establishes this field as the date it would like to see displayed to the Receiver for descriptive purposes. This field is never used to control timing of any computer or manual operation. It is solely for descriptive purposes. The RDFI should not assume any specific format. Examples of possible entries in this field are "011392," "01 92," "JAN 13,

 "JAN 92," etc.

MTE, POS, and SHR: This date is the actual date the transfer was initiated by the Receiver, and formatted the same as the effective entry date (YYMMDD).

TRC: This field contains the film date established by the Keeper (ODFI) for checks being truncated.

Company Discretionary Data (ACK, ADV, ATX, CCD, CIE, CTX, DNE, ENR, MTE, [POP,] POS, PPD, [RCK,] SHR, TRC, TRX, XCK, returns, dishonored returns, contested dishonored returns, COR, refused COR): 20 Positions - Company/Batch Header Record - **Optional/Required**

This field in the Company/Batch Header Record allows Originators and/or ODFIs to include codes (one or more), of significance only to them, to enable specialized handling of all subsequent entries in that batch. There will be no standardized interpretation for the value of the field. This field must be returned intact on any return entry.

CCD: For inbound cross-border payments, this field will be used to distinguish cross-border from domestic ACH transactions.   This field will contain foreign exchange conversion information, the origination currency code, the destination currency code, and the destination country code.

CIE: This field contains the Biller's name.

CTX: The Originator's bank account number may be placed in this field. This field is left justified.

POS: The Originator (card acquirer) may place document reference numbers or other codes significant to it. The field is left justified.

PPD: For inbound cross-border payments, this field will be used to distinguish cross-border from domestic ACH transactions. This field will contain foreign exchange conversion information, the origination currency code, the destination currency code, and the destination country code.

For PPD Accounts Receivable Truncated Check Debit Entries, this field must contain either a "1" to indicate that the Receiver has authorized these entries by a writing that is either signed or similarly authenticated, or a "2" to indicate that the Receiver has not provided the Originator with written notice not to truncate check payments.

Company Entry Description (all Standard Entry Class Codes): 10 Positions - Company/Batch Header Record - **Mandatory**

The Originator establishes the value of this field to provide a description of the purpose of the entry to be displayed back to the Receiver. For example, "GAS BILL," "REG. SALARY," "INS.PREM,

" "SOC. SEC.," "DTC," "TRADE PAY," "PURCHASE," etc.

This field must contain the word "REVERSAL" (left justified) when the batch contains reversing entries.

This field must contain the word "RECLAIM" (left justified) when the batch contains reclamation entries.

This field must contain the word "NONSETTLED" (left justified) when the batch contains entries which could not settle.

ADV: The company, i.e., the originating ACH Operator, uses this field to describe to the institution receiving the ADV file the type of activity to which the accounting information relates.

ENR: This field must contain the word "AUTOENROLL" (left justified) when the batch contains automated enrollment entries.

PPD: For PPD debit entries constituting notice of presentment of an eligible item as defined by Article Two, subsection 2.8.2 (Eligible Item), this field must contain the word "REDEPCHECK" (left justified).

For PPD entries initiated at the point-of-purchase, this field must contain the word "PURCHASE" (left justified).

For PPD Accounts Receivable Truncated Check Debit Entries, as defined by Article Two, subsection 2.9.2 (Eligible Item), this field must contain the word "CHECKPAYMT" (left justified).

[RCK_: This field must contain the word "REDEPCHECK" (left justified).] RET: (limited to use by ACH Operator) This field will contain the Routing Number of the ACH Operator that has prepared the Automated Return Entry for the RDFI.

TRX: This field contains the routing number of the keeper.

XCK: This field must contain the words "NO CHECK" (left justified).

Company Identification (all Standard Entry Class Codes): 10 Positions - Company/Batch Header Record- Mandatory; Company/Batch Control Record - Required

The Company Identification is an alphameric code used to identify an Originator. The Company Identification Field must be included on all prenotification records and on each entry initiated pursuant to such prenotification.

The Company ID may begin with the ANSI one-digit Identification Code Designators (ICD), followed by the identification number. The ANSI Identification Numbers and related Identification Code Designators (ICD) are:

IRS Employer Identification Number (EIN) "1" Data Universal Numbering Systems (DUNS) "3" User Assigned Number "9"

CIE: This field contains the Bill Payment Service Provider's identification number.

MTE (Credits): The company is the ODFI.

Company Name (all Standard Entry Class Codes): 16 Positions - Company/Batch Header Record **- Mandatory**

Except as otherwise noted below, the value of this field is established by the Originator for purposes of further identifying the source of the entry and for descriptive purposes for the Receiver.

ADV: An ACH Operator is both the company and the ODFI. The ACH Operator originating the ADV file identifies himself by name in this field.

CIE: This field contains the Bill Payment Service Provider's name.

MTE: The value of this field is established by the ODFI. It is used for descriptive purposes and should identify the ODFI for credits and the payee Company for debits.

[POP: This field must contain the name of the merchant (payee).]

PPD: For PPD debit entries constituting notice of presentment of an eligible item as defined by Article Two, subsection 2.8 (Eligible Item), this field identifies the Originator of the PPD debit entry constituting notice of presentment which is the original payee on the face of the check.

For PPD debit entries initiated at the point-of-purchase, this field must contain the name of the merchant (payee).

 For PPD Accounts Receivable Truncated Check Debit Entries as defined by Article Two, subsection 2.9.2 (Eligible Item), this field identifies the Originator of the PPD debit entry, which is the original payee on the face of the check.

[RCK: This field identifies the Originator of the RCK entry, which is the original payee on the face of the check.]

SHR: This field identifies the merchant with whom the Receiver initiated the transactions.

TRC: This field identifies the name of the keeper.

XCK: This field must contain the words "CHECK DESTROYED" (left justified).

Contested Dishonored Return Reason Code (contested dishonored returns): 3 Positions - Addenda Record **- Mandatory**

A standard code used by the RDFI of a Dishonored Return to describe the reason for contesting a Dishonored Return.

Corrected Data (COR, refused COR): 29 Positions - Addenda Record - Mandatory

The corrected data field is used by the RDFI to relay corrected customer information (i.e., DFI Account Number, Transaction Code, etc.) back to the Originator of that entry. The corrected data field in an Automated Refused Notification of Change is copied from the corrected data field of the original Notification of Change.

COR Trace Sequence Number (refused COR): 7 positions - Addenda Record - **Mandatory**

The last seven digits of the Trace Number contained in the original notification of change. This field should be left justified.

Date of Death (returns): 6 Positions - Addenda Record - **Optional**

The date of death is to be supplied on those entries being returned in the automated return item format for reason of death (return reason codes R14 and R15).

Date Original Entry Returned (contested dishonored returns): 6 positions - Addenda Record - **Mandatory with R73, otherwise Optional**

The date original entry returned is used when a Dishonored Return entry is contested on the grounds that the original return was untimely (R73). It is the date the RDFI initiated the original return.

DFI Account Number (ACK, ADV, ATX, [CBR,] CCD, CIE, CTX, DNE, ENR, MTE, [[PBR, POP,] POS, PPD, [RCK,] SHR, TRC, TRX, XCK, refused ACK, refused ATX, returns, dishonored returns, contested dishonored returns, COR, refused COR): 17 Positions - Entry Detail Record - **Required;** 15 Positions - ADV Entry Detail Record - **Required**

The DFI Account Number, the RDFI's customer identification, is obtained from: (1) the "on-us" field of the MICR line of a voided check/share draft; (2) statement of account; (3) passbook; or (4) other source document provided by the RDFI which specifically designates the account number to be used for ACH purposes. A DFI that does not use the MICR line of its checks/share drafts for ACH routing purposes (routing number and account number) is advised to print clearly the correct routing information on the face of the check/share draft.

When transcribing information from the on-us field of a voided check or deposit ticket, left justify the information and enter only numbers (0 through 9) and hyphens (-). If information is obtained from another source, alpha characters may be included.

If the on-us field contains greater than 17 valid characters, the leftmost 17 characters are inserted in the DFI Account Number field and the remaining characters truncated, e.g., "

012345678901234567" will appear "01234567890123456" in the entry detail record. If fewer than 17 characters, left justify and leave the unused spaces blank. Spaces left within the Receiver account number should be ignored when the paperless entry is prepared, e.g., "0123 456789" should appear "0123456789" in the entry detail record; "0123- 4 56789" should appear "0123-456789.

" Exact formatting of the DFI Account Number Field is essential to ensure standard positioning of account number characters when entries are received for processing at the RDFI.

ADV: Contains a 15 character DFI Account Number. The 16th and 17th positions of the DFI Account Number are used to expand the Amount field to 12 positions.

[CBR, PBR: This field contains the Foreign Receiver's Account Number, or the leftmost 17 characters if the Foreign Receiver's Account Number exceeds 17 characters. (NOTE: The full Foreign Receiver's Account Number is always expressed in the Addenda Record.)]

ENR: Contains information provided by the Federal Government Agency participating in the Automated Enrollment program.

Discretionary Data (ACK, ADV, ATX, [CBR,] CCD, CIE, CTX, DNE, MTE, [[PBR, POP,] PPD, [RCK,] XCK, returns, dishonored returns, contested dishonored returns, COR, refused COR): 2 Positions - Entry Detail Record, Corporate Entry Detail Record - **Optional**
This field in the Entry Detail Record allows ODFIs to include codes, of significance only to them, to enable specialized handling of the entry. There will be no standardized interpretation for the value of this field. It can either be a single two-character code, or two distinct one-character codes, according to the needs of the ODFI and/or Originator involved. This field must be returned intact for any returned entry.

CCD, CTX: When an acknowledgment entry is requested by an Originator, this field will contain "AK".

Dishonored Return Reason Code (dishonored returns, contested dishonored returns): Addenda Record; 3 Positions - Dishonored Return Entry - **Mandatory**; 2 Positions - Contested Dishonored Return Entry - **Mandatory**

A standard code used by the ODFI to describe the reason for dishonoring a Return Entry. In a Contested Dishonored Return Entry, only the numeric portion of the code is used.

Dishonored Return Settlement Date (contested dishonored returns): 3 Positions - Addenda Record - Mandatory

The Dishonored Return Settlement Date is used in the Automated Contested Dishonored Return format. Data for this field is obtained from the Settlement Date field of the Automated Dishonored Return Company/Batch Header Record.

Dishonored Return Trace Number (contested dishonored returns): 15 Positions - Addenda Record - **Mandatory**

The Dishonored Return Trace Number is used in the Automated Contested Dishonored Return format. The data for this field is obtained from positions 80 - 94 of the Addenda Record or positions 80 - 94 of the Entry Detail Record of the Automated Dishonored Return Entry.

Document Reference Number (SHR): 11 Positions - Entry Detail Record - Required

This field further defines the transaction in the event of a Receiver's inquiry. Examples are microfilm reference number or an electronic sequence number.

Effective Entry Date (all Standard Entry Class Codes): 6 Positions - Company/Batch Header Record - **Required**

The effective entry date is the date specified by the Originator on which it intends a batch of entries to be settled. For credit entries, the effective entry date shall be either one or two banking days following the banking day of processing as established by the Originating ACH Operator (the processing date). For debit entries, the effective entry date shall be one banking day following the processing date.

Batches of entries containing an effective entry date beyond the designated number of days allowed will be rejected by the ACH Operator and returned to the ODFI. If this field is blank or zero, or partially blank or partially non-numeric, or contains an incomplete date, day numbers higher than 31 or month numbers higher than 12, the Originating ACH Operator shall insert the next banking day after the processing date as the effective entry date.

ENR: For Automated Enrollment entries, this field should be space filled.

Return Entries, COR, TRC, TRX: The ACH Operator will not edit this field.

The scheduled Settlement Date shall be inserted by the Receiving ACH Operator. See the definition of "Settlement Date" in this Appendix Two.

For purposes of this provision, the term "banking day" refers to a day on which the Originating ACH Operator's facility is being operated.

Entry/Addenda Count (all Standard Entry Class Codes): 6 Positions - Company/Batch Control Record - Mandatory; 8 Positions - File Control Record - **Mandatory**

This count is a tally of each Entry Detail Record and each Addenda Record processed, within either the batch or file, as appropriate.

Entry Detail Sequence Number (ACK, ATX, CCD, CIE, CTX, DNE, ENR, PPD, TRX): 7 Positions - Addenda Record - **Mandatory**

This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail

Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record or Corporate Entry Detail Record.

Entry Hash (all Standard Entry Class Codes): 10 Positions - Company/Batch Control Record and File Control Record **- Mandatory**

The Receiving DFI Identification in each Entry Detail Record is hashed to provide a check against inadvertent alteration of data contents due to hardware failure or program error. (NOTE: Addenda Records are not hashed.)

Company/Batch Control Record: The Entry Hash is the sum of the Receiving DFI Identification fields in Entry Detail Records in the batch. This field contains the 8-digit routing number of the receiving depository institution. The hash is the arithmetic sum of the 8- digit routing numbers, with overflow out of the high order (leftmost) position ignored.

File Control Record: The Entry Hash is the sum of corresponding fields in the Company/Batch Control Records on the file.

File Creation Date (all Standard Entry Class Codes): 6 positions - File Header Record - **Mandatory**

The File Creation Date is expressed in a "YYMMDD" format. The File Creation Date is the date on which the file is prepared by an ODFI (ACH input files) or the date (exchange date) on which a file is transmitted from ACH Operator to ACH Operator, or from ACH Operator to RDFIs (ACH output files).

File Creation Time (all Standard Entry Class Codes): 4 positions - File Header Record **- Optional**

The File Creation Time is expressed in an "HHMM" (24 hour clock) format.

File Identification (ADV): 5 Positions - Entry Detail Record - Optional

This field contains the File Creation Date and File ID Modifier associated with the Automated Accounting Advice entry.

File ID Modifier (all Standard Entry Class Codes): 1 Position - File Header Record - Mandatory

The File ID Modifier is provided in the File Header Record to permit multiple files created on the same date and between the same participants to be distinguished. Only upper case A-Z and numeric 0-9 are permitted.

ADV: The number in this field reflects, in chronological order, the number of advices given in a particular cycle. The highest numbered advice is the last advice of the cycle.

[Foreign Exchange Indicator (CBR, PBR, returns dishonored returns, contested dishonored returns, COR, refused COR): 2 Positions - Company/Batch Header Record - Required

Code used to indicate the foreign exchange conversion methodology applied to a cross-border entry. Use may be dependent on the particular exchange services offered by a Gateway Operator. Code values for this field are:

"FV"   Fixed-to-Variable – Entry is originated in a fixed-value amount and is to be received in a variable amount resulting from the execution of the foreign exchange conversion.

 "VF"   Variable-to-Fixed – Entry is originated in a variable-value amount based on a specific foreign exchange rate for conversion to a fixed-value amount in which the entry is to be received.

 "FF"   Fixed-to-Fixed – Entry is originated in a fixed-value amount and is to be received in the same fixed-value amount in the same currency denomination. There is no foreign exchange conversion for entries transmitted using this code. For entries originated in a fixed-value amount, the Foreign Exchange Reference Field will be space filled.

Foreign Exchange Reference (CBR, PBR, returns, dishonored returns, contested dishonored returns, COR, refused COR): 15 Positions - Company/Batch Header Record - Required

Contains either the foreign exchange rate used to execute the foreign exchange conversion of a cross-border entry or another reference to the foreign exchange transaction. Content is defined by the Foreign Exchange Reference Indicator Field.

If the Foreign Exchange Indicator Field contains "FF", this field will always be space filled.

Foreign Exchange Reference Indicator (CBR, PBR, returns, dishonored returns, contested dishonored returns, COR, refused COR): 1 Position - Company/Batch Header Record - **Required**

Code used to indicate the content of the Foreign Exchange Reference Field. Code values for this field are:

1 -Foreign Exchange Rate;

2 -Foreign Exchange Reference Number; or

3 -Space Filled.

Foreign Payment Amount (CBR, PBR, returns): 15 Positions - Addenda Record - **Required**

For inbound cross-border entries, this field contains the amount for which the entry was originated by the Foreign ODFI in the currency denomination expressed in the Originating Currency Code Field of the Company/Batch Header Record. For outbound entries originated using a Foreign Exchange Indicator of "FV" (fixed-to-variable), this field is zero-filled.

For outbound entries using a Foreign Exchange Indicator of "VF" (variable-to-fixed) or "FF" (fixed- to-fixed), this field contains the amount for which the entry is to be received by the Foreign Receiver in the currency denomination expressed in the Destination Currency Code Field of the Company/Batch Header Record.

For inbound entries returned by a U.S. RDFI, this field is copied from the original Entry Detail Record to the Entry Detail Record for cross-border returns. For outbound entries returned by a U.S. Originating Gateway Operator, this field contains the entry amount returned to the original ODFI. This amount will be different from the amount for which the original entry was originated if the same rate was not used for both the forward and return entry foreign exchange conversions.

Foreign Receiving DFI Identification (CBR, PBR, returns): 9 Positions - Addenda Record **- Required**

Contains a reference used to identify the foreign RDFI of a cross-border entry. For inbound cross-border entries, this field will contain the U.S. RDFI's routing number.

Foreign Receiver's Account Number (CBR, PBR): 25 Positions - Addenda Record - **Required**

For outbound cross-border entries, this field contains the full account number of the account held by the Foreign Receiver. If the Foreign Receiver's account number is less than 18 characters, this field contains the identical data contained in the DFI Account Number Field of the Entry Detail Record. For inbound cross-border entries, this field contains the U.S. Receiver's account number as provided in the DFI Account Number Field of the Entry Detail Record.

Foreign Trace Number (CBR, PBR): 22 Positions - Addenda Record - Optional

For inbound cross-border entries, this field contains the trace number assigned to the entry in the originating national payments system.]

Format Code (all Standard Entry Class Codes): 1 Position - File Header Record - **Mandatory**

This field identifies a code to allow for future format variations.

As currently defined, this field will contain a value of "1."

Identification Number ([CBR,] CCD, CTX, ENR, TRX, returns, dishonored returns, contested dishonored returns, COR, refused COR): 10 Positions - Entry Detail Record - Optional; 15 Positions - Corporate Entry Detail Record **- Optional**

This field may be used by the Originator to insert its own number for tracing purposes.

Immediate Destination (all Standard Entry Class Codes):   10 Positions - File Header Record - **Mandatory**

This field contains the Routing Number of the ACH Operator or receiving point to which the file is being sent. The 10 character field begins with a blank in the first position, followed by the four digit Routing Symbol, the four digit ABA Institution Identifier, and the Check Digit (bTTTTAAAAC).

Immediate Destination Name (all Standard Entry Class Codes): 23 Positions - File Header Record **- Optional**

This field contains the name of the ACH or receiving point for which that file is destined.

Immediate Origin (all Standard Entry Class Codes): 10 Positions - File Header Record - Mandatory

This field contains the Routing Number of the ACH Operator or sending point that is sending the file. The 10 character field begins with a blank in the first position, followed by the four digit Routing Symbol, the four digit ABA Institution Identifier, and the Check Digit (bTTTTAAAAC).

NOTE: This field may also be mutually defined between the ODFI and Originator. For example, the ODFI may ask its Originator to put its tax identification number in this field; however, the field must contain the routing number of the sending point when the file is delivered to the ACH Operator.

Immediate Origin Name (all Standard Entry Class Codes): 23 Positions - File Header Record - Optional

This field contains the name of the ACH Operator or sending point that is sending the file.

Individual Card Account Number (SHR): 22 Positions - Entry Detail Record - Required

The Individual Card Account Number is the number assigned by the card issuer and is obtained from the card itself.

Individual Identification Number (CIE, DNE, MTE, [PBR,] POS, PPD, returns, dishonored returns, contested dishonored returns, COR, refused COR): 15 Positions - Entry Detail Record - Optional; 15 positions - Entry Detail Record - Mandatory (PPD debit entries constituting notice of presentment)   [Note: The mandatory use of this field will be deleted upon implementation of the new RCK format.]; 15 positions - Entry Detail Record - Required (PPD debit entries initiated at the point-of-purchase [Note: The required use of this field for PPD debit entries for point-of- purchase will be removed upon implementation of the POP SEC Code] and PPD Accounts Receivable Truncated Check Debit Entries)

Except as otherwise noted below, this field contains the accounting number by which the Receiver is known to the Originator. It is included for further identification and for descriptive purposes. The RDFI should assume no specific format to be present (e.g., presence or absence of dashes), but can assume that the field is pre- edited so that it is suitable for description as is (including blanks in unused positions).

CIE: 22 Positions - **Mandatory** - This field contains the accounting number by which the Originator (payor) is known to the Receiver (payee). It will be used by the Receiver to update accounts receivable records.   It should be the number shown on an invoice, statement, billhead, notice or other communication as the reference. Numbers may be policy, customer, invoice, meter, sequence and/or alphanumeric combinations. Field 8, rather than Field 7, of the Entry Detail Record is used for the Individual Identification Number.

MTE: 22 Positions - **Mandatory** - Field 8, rather than Field 7, of the Entry Detail Record is used for the Individual Identification Number.

PPD: For PPD debit entries constituting notice of presentment of an eligible item as defined by Article Two, subsection 2.8.2 (Eligible Item), this field must contain the Check Serial Number of the item to which the PPD entry relates

For PPD entries initiated at the point-of-purchase, this field must contain the Check Serial Number of the source document used for this transaction.

For PPD Accounts Receivable Truncated Check Debit Entries, this field must contain the check serial number of the item to which the PPD entry relates.

Individual Name (ADV, CIE, DNE, MTE, [PBR,] POS, PPD, [RCK,] returns, dishonored returns, contested dishonored returns, COR, refused COR): 22 Positions - Entry Detail Record - Required; [22 Positions - Entry Detail Record - Optional (POP entries only)]
Except as noted below, this field entered by the Originator provides additional identification for the Receiver and may be helpful in identifying returned entries.

ADV: Name associated with the Advice Routing Number in positions 40-48 of the Entry Detail Record.

CIE: 15 Positions - Required - This field entered by the ODFI provides additional identification for the Receiver and may be helpful in identifying returned entries. Field 7, rather than Field 8, of the Entry Detail Record is used for the Individual Name.

MTE: 15 Positions - Mandatory - Field 7, rather than Field 8, of the Entry Detail Record is used for the Individual Name.

[POP: This field may contain the Receiver's name or a reference number, identification number, or code that the merchant needs to identify the particular transaction or customer.]

PPD: For PPD debit entries initiated at the point-of- purchase, this field must contain the Receiver's name or a reference number, identification number, or code that the merchant needs to identify the particular transaction or customer.

[ISO Destination Country Code (CBR, PBR, returns, dishonored returns, contested dishonored returns, COR, refused COR): 2 Positions - Company/Batch Header Record - Required

This field contains the two-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the entry is to be received.

ISO Destination Currency Code (CBR, PBR, returns, dishonored returns, contested dishonored returns, COR, refused COR): 3 Positions - Company/Batch Header Record - Required

This field contains the three-character code as approved by the International Organization for Standardization (ISO) used to identify the currency denomination in which the entry is to be received.

ISO Originating Currency Code (CBR, PBR, returns, dishonored returns, contested dishonored returns, COR, refused COR): 3 Positions - Company/Batch Header Record - Required

This field contains the three-character code as approved by the International Organization for Standardization (ISO) used to identify the currency denomination in which the entry was first originated.]

Item Research Number (TRC, XCK): 16 Positions - Entry Detail Record - **Required**

This field contains the MICR locator number for check item research.

Item Type Indicator (TRC, TRX): 2 Positions - Entry Detail Record - **Optional**

This field indicates the type of items being truncated.

Julian Date on Which Advice is Created (ADV): 3 positions - Entry Detail Record - **Mandatory**

This field contains the Julian date on which an Automated Accounting Advice is created.

Message Authentication Code (MAC) (all Standard Entry Class Codes): 19 Positions - Company/Batch Control Record - **Optional**

The MAC is an eight character code derived from a special key used in conjunction with the DES algorithm. The purpose of the MAC is to validate the authenticity of ACH entries. The DES algorithm and key message standards must be in accordance with standards adopted by the American National Standards Institute. The remaining eleven characters of this field are blank.

Network Identification Code (MTE): 3 Positions - Addenda Record - Optional

This field uniquely identifies the various ATM networks and allows for processing of MTE transactions between DFIs belonging to different networks.

Number of Items Paid (returns, dishonored returns, contested dishonored returns, COR, refused COR): 4 Positions - Corporate Entry Detail Record - **Mandatory**

This number represents the number of items in the batch being paid to the same business. This field will be zero filled if Field 12 (Addenda Record Indicator Value) on the Corporate Entry Detail Record is equal to "0."

Number of Addenda Records (ATX, CTX, ENR, TRX, refused ATX): 4 Positions - Corporate Entry Detail Record/Entry Detail Record - Mandatory

CTX: This number represents the number of addenda records associated with the Corporate Entry Detail Record. This field will be zero filled if Field 12 (Addenda Record Indicator Value) of the related Corporate Entry Detail Record is equal to "0."

ATX, ENR, TRX: This number represents the number of addenda associated with the Entry Detail Record.

 [**OGO Identification** (CBR, PBR, returns, dishonored returns, contested dishonored returns, COR, refused COR): 8 Positions - Entry Detail Record - **Mandatory**

For outbound cross-border entries, this field contains the routing number of the Originating Gateway Operator.]

Original Entry Trace Number (returns, dishonored returns, contested dishonored returns, COR, refused COR, ACK, refused ACK, ATX, refused ATX): 15 Positions - Corporate Entry Detail Record, Entry Detail Record, Addenda Record - **Mandatory**

The Trace Number as originally included on the entry being returned or acknowledged, or on the prenotification the RDFI is rejecting, correcting, or for which a copy of the authorization is being requested. This field must be included as data in the Addenda Record for entries being returned to an ODFI.

 [**Original Forward Entry Payment Amount** (returns): 10 Positions - Addenda Record **- Required**

This field contains the Amount for which a return entry was first originated. Outbound entries originated by a U.S. ODFI might be returned by the Originating Gateway Operator for a U.S. dollar value that differs from the original Amount due to foreign exchange conversion. The handling of foreign exchange is

dictated by the ODFI/OGO agreement. In such cases when a different rate is used for the forward and return foreign exchange conversion execution, the value contained in this field will not equal the value conveyed in the Amount Field of the Entry Detail Record for Returns, which reflects the value of the funds actually returned.]

Original Receiving DFI Identification (returns, dishonored returns, contested dishonored returns, COR, refused COR): 8 Positions - Addenda Record - **Required**

The Receiving DFI identification as originally included on the entry being returned or on the prenotification the RDFI is rejecting or correcting. This field should be included as data in the Addenda Record for entries being returned to an ODFI.

Original Settlement Date (contested dishonored returns): 3 Positions - Addenda Record - Mandatory with R73, otherwise Optional

The original Settlement Date is used when a Dishonored Return entry is contested on the grounds that the original return was untimely (R73). It is the Settlement Date of the original entry.

Originating DFI Identification (all Standard Entry Class Codes): 8 Positions - Company/Batch Header Record and Company/Batch Control Record - **Mandatory**

The Routing Number is used to identify the DFI originating entries within a given batch.

Originator Status Code (all Standard Entry Class Codes): 1 Position - Company/Batch Header Record - **Mandatory**

This code refers to the ODFI initiating the entry. (See Originator Status Codes located under "Currently Assigned Values" in this Appendix Two.)

ADV: This field will contain "0".

Payment Related Information (ACK, ATX, CCD, CIE, CTX, DNE, ENR, PPD, TRX): 80 Positions - Addenda Record - **Optional**

In the addenda records of ACK, ATX, CCD, CIE, ENR, and PPD entries, an asterisk ("*") will be the delimiter between the data elements, and the backslash ("\") will be the terminator between the data segments.

ACK, ATX: This field will contain the ANSI ASC X12 REF (Reference) data segment. This REF segment may be used to convey the Identification Number contained within the original CCD or CTX entry, and/or other information of significance to the Originator.

CCD, PPD: Addenda records will contain payment related ANSI ASC X12 data segments or NACHA endorsed banking conventions (i.e., Tax Payment, Child Support, or Electronic Dealer Drafting).

For inbound cross-border payments, this field will contain information relating to the original trace number and original payment amount of the entry.

CIE: This field will contain payment related ANSI ASC X12 data segments used to further identify the payment or transmit additional remittance information.

For Example:

N1*BT*JohnDoe\N3*12MainStreet\N4*21070\

CTX: This section allows for the transmission of information formatted in accordance with the syntax of ANSI ASC X12.5 and X12.6, an ASC X12 transaction set containing a BPR or BPS data segment, or payment related UN/EDIFACT syntax.

DNE: Addenda records will contain the following NACHA endorsed banking convention starting in

position 04:

DATE OF DEATH*MMDDYY*CUSTOMERSSN* #########*AMOUNT*$$$$.cc\

The date of death will always appear in positions 18-23. If the TRN is not available, positions 38-46 will contain zeros. The amount of the expected beneficiary payment will always begin in position 55.

ENR: This field will contain the following NACHA endorsed banking convention:

All information in this field pertains to the account holder on whose behalf the Automated Enrollment entry is initiated.

Transaction Code—This field will contain the Transaction Code of the account holder's account. This field should contain "22" (Automated Deposit for Demand Credit Account Records), "27" (Automated Payment for Demand Debit Account Records), "32" (Automated Deposit for Savings Account Credit Records), or "37" (Automated Payment for Savings Account Debit Records). (2 positions)

Receiving DFI Identification Number—This field will contain the routing number used to identify the DFI at which the account holder maintains its account. (8 positions)

Check Digit—This field will contain the check digit pertaining to the routing number for the DFI at which the account holder maintains its account. (1 position)

DFI Account Number—This field will contain the account holder's account number. (1 - 17 positions)

Individual Identification Number/Identification Number—For automated enrollments initiated on behalf of consumers, this field will contain the consumer's TRN. For automated enrollments initiated on behalf of companies, this field will contain the company's Taxpayer Identification Number. (9 positions)

Individual Name (Surname)/Company Name—This field will contain the consumer's surname or the first fifteen characters of the Company Name. (1 - 15 positions)

Individual Name (First Name)/Company Name—This field will contain the consumer's first name or the next seven characters of the Company Name. (1 - 7 positions).

Representative Payee Indicator/Enrollee Classification Code—For enrollments for Federal Government benefit payments, this field will contain "0" (zero) meaning "no" or "1" (one) meaning "yes

" to denote whether the authorization is being initiated by someone other than the named beneficiary.

For all other enrollments, this field will contain "A" to indicate that the enrollee is a consumer, or "B" to indicate that the enrollee is a company. (1 position)

For Example:

22*12200004*3*123987654321*777777777*DOE*JOHN*0\

22*12200004*3*987654321123*876543210*ABCCOMPANY**B\

27*12200004*3*987654321123*876543210*ABCELECTRONICIN*DUSTRIE*B\

Priority Code (all Standard Entry Class Codes): 2 Positions - File Header Record - **Required**

This field is included to allow for some future scheme for priority handling of files. At this time, a value of '01' should be used.

Process Control Field (TRC, XCK): 6 Positions - Entry Detail Record **- Required**

This field contains an optional code, as obtained from a cheque, which generally identifies the document type. The field is usually located to the right of the on-us account number on the MICR line and is sometimes called a transaction code.

Receiving Company Name (ACK, [CBR,] CCD, refused ACK, returns, dishonored returns, contested dishonored returns, COR, refused COR): 22 Positions - Entry Detail Record - Required

This field entered by the Originator provides additional identification for the Receiver and may be helpful in identifying return entries.

Receiving Company Name/ID Number (ATX, CTX, ENR, TRX, refused ATX, returns, dishonored returns, contested dishonored returns, COR, refused COR): 16 Positions - Corporate Entry Detail Record -Required

This field identifies the Receiver and can be used for descriptive purposes. The field may contain the Receiving Company's name or an identifying number for that Company. The field should be left justified.

ENR: This field should contain the name of the Federal Government Agency participating in the Automated Enrollment program. (Federal Government Agencies will provide this information to DFIs initiating Automated Enrollment entries.)

Receiving DFI Identification (ACK, ADV, ATX, [CBR,] CCD, CIE, CTX, DNE, ENR, MTE, [[PBR, POP,] POS, PPD, [RCK,] SHR, TRC, TRX, XCK, refused ACK, refused ATX, returns, dishonored returns, contested dishonored returns, COR, refused COR): 8 Positions - Entry Detail Record - **Mandatory**

The standard Routing Number as assigned by the Bank of Jamaica (with Check Digit) is used to identify the DFI in which the Receiver maintains his account.

Record Size (all Standard Entry Class Codes): 3 Positions - File Header Record - **Mandatory**

The Record Size Field indicates the number of characters contained in each record. At this time, the value "094" must be used.

Record Type Code (all Standard Entry Class Codes): 1 Position - All Record Formats - **Mandatory**

See Record Type Codes under currently assigned "Code Values" in this Appendix Two.

Reference Code (all Standard Entry Class Codes): 8 Positions - File Header Record - **Optional**

This field is reserved for information pertinent to the Originator.

ADV: This field will contain "ADV FILE".

Reference Information #1 (POS, SHR): 7 Positions - Addenda Record - **Optional**

This field may be used for additional reference numbers, identification numbers, or codes which the merchant needs to identify the particular transaction or customer.

Reference Information #2 (POS, SHR): 3 Positions - Addenda Record - Optional This field may be used for additional reference numbers, identification numbers, or codes which the merchant needs to identify the particular transaction or customer.

Refused Acknowledgment Code (Refused ACK, Refused ATX): 2 positions - Corporate Entry Detail Record, Entry Detail Record - **Mandatory**

A standard code used by an ODFI to describe the reason for refusing an acknowledgment entry.

Refused COR Code (refused COR): 3 Positions - Addenda Record - **Mandatory**

A standard code used by the RDFI to designate the reason for refusing a notification of change entry.

Return Reason Code (returns, dishonored returns, contested dishonored returns): Addenda Record - Mandatory; 3 Positions - Return Entry; 2 Positions - Dishonored Return Entry and Contested Dishonored Return Entry

A standard code used by an ACH Operator or RDFI to describe the reason for returning an entry. In a Dishonored Return entry and Contested Dishonored Return entry, only the numeric portion of the code is used.

Return Settlement Date (dishonored returns, contested dishonored returns): 3 Positions - Addenda Record - **Mandatory**

The Return Settlement Date is used in the Automated Dishonored Return format. The data for this field is obtained from the Settlement Date field in the Company/Batch Header of the Return entry.

Return Trace Number (dishonored returns, contested dishonored returns): 15 Positions - Addenda Record - **Mandatory**

The Return Trace Number is used in the Automated Dishonored Return format. The data for this field is obtained from positions 80 - 94 of the Addenda Record or positions 80 -94 of the Entry Detail Record of the Return entry.

Routing Number of ACH Operator (ADV): 8 positions - Entry Detail Record - **Mandatory**

This field contains the Routing Number of the ACH Operator that is sending the file.

Sequence Number Within Batch (ADV): 4 positions - Entry Detail Record **- Mandatory**

This field contains the sequence number of an Entry Detail Record within a batch of entries.

Service Class Code (all Standard Entry Class Codes): 3 Positions - Company/Batch Header Record and Company/Batch Control Record **- Mandatory**

The Service Class Code (BAI Specifications) identifies the general classification of dollar entries to be exchanged. This standard has been recommended to facilitate inter-DFI transmission of data. ACH entries have been assigned Service Class Code series 200-299. (See Service Class Codes under currently assigned "Code Values" in this Appendix Two.)

Settlement Date (all Standard Entry Class Codes): 3 Positions - Company/Batch Header Record - Inserted by Receiving ACH Operator

The scheduled Settlement Date for a batch of entries shall be inserted by the Receiving ACH Operator. This is the date on which the Participating DFI or its correspondent is scheduled to be debited or credited by the Bank Of Jamaica. For all entries except return entries and check safekeeping entries, the Settlement Date inserted by the Receiving ACH Operator will be the same as the effective entry date unless the date specified is the same as or earlier than the banking day of processing as established by the Originating ACH Operator (the processing date), in which case the scheduled Settlement Date will be the next banking day following the processing date. Returns, Notifications of Change, and TRC/TRX entries will be settled at the earliest opportunity, i.e., same banking day of processing or next banking day following the processing date. For purposes of this provision, the term "banking day" refers to a day on which the Originating ACH Operator's facility is being operated.

Standard Entry Class (all Standard Entry Class Codes): 3 Positions - Company/Batch Header - **Mandatory**

This field is a mnemonic which permits various kinds of entries to be distinguished.

DNE: Death Notification Entry - The alphabetic mnemonic to identify a notice initiated by an agency of the Federal Government to notify an RDFI of the death of a Receiver. A DNE entry must be accompanied by one Addenda Record that relays information, such as date of death and social security number of the Receiver using a NACHA endorsed banking convention.

RCK: Re-presented Check Entry - The alphabetic mnemonic to identify a debit entry constituting a presentment notice of an item eligible under Article Two, section 2.8 (Re-presented Check Entries). An

RCK entry is an item as defined by Revised Article 4 of the Uniform Commercial Code (1990 Official Text) only for the limited purposes of presentment as set forth in Article 4-110(c) and notice of dishonor as set forth in Article 4-301(a)(2).]

RET: Automated Return Entry (generated by ACH Operator) - The alphabetic mnemonic to identify an automated return generated by an ACH Operator that agrees to accept non-automated return entries. This Standard Entry Class code is used when the original Standard Entry Class code is not available. The ACH Operator can be identified by the code in the Company Entry Description Field. An RET entry must be accompanied by an Addenda Record to specify the reason for the return. This SEC code is available to ACH Operators only. An exception occurs when the original return item carries "RET" as the Standard Entry Class code; therefore a DFI may use "RET" to generate Automated Dishonored Return and Automated Contested Dishonored Return entries. An RDFI initiating automated returns must conform to the requirements of Appendix Five (Return Entries), wherein the original SEC code is used.

TRC: Truncated Entry - The alphabetic mnemonic to identify truncated checks being safekept by the keeper bank (Originator) as defined by a check truncation program.

TRX: Truncated Entries Exchange - The alphabetic mnemonic to identify truncated checks being safekept by the keeper bank (Originator) as defined by a check truncation program. The TRX format allows financial institutions to use a single entry to carry information from multiple checks.

XCK: Destroyed Check Entry - The alphabetic mnemonic to identify debit entries initiated in the event an item eligible for Article Two, section 2.7 (Destroyed Check Entries) is contained within a cash letter that is lost, destroyed, or otherwise unavailable to and cannot be obtained by the ODFI.

Terminal City (MTE, POS, SHR): 15 Positions - Addenda Record **- Required**

This field identifies the city, town, village or township in which an electronic terminal is located.

Terminal Identification Code (MTE, POS, SHR): 6 Positions - Addenda Record - **Required**

This field identifies an electronic terminal with a unique code which allows a terminal owner and/or switching network to identify the terminal at which a given entry originated.

Terminal Location (MTE, POS, SHR): 27 Positions - Addenda Record **- Required**

This field identifies the specific location of a terminal (i.e., street names of an intersection, address, etc.).

Terminal State (MTE, POS, SHR): 2 Positions - Addenda Record - **Required**

This field identifies the state of the United States in which an electronic terminal is located.

Total Amount (ATX, CTX, TRX, refused ATX, returns, dishonored returns, contested dishonored returns, COR, refused COR): 10 Positions - Corporate Entry Detail Record -**Mandatory**

The net dollar value of all items paid to the same business is the total amount. This amount represents the total dollar value of all the items included in Total Number of Items. The RDFI posts this total amount to the appropriate account authorized by the Originator.

ATX: The value of this field is always zero.

Total Debit or Credit Entry Dollar Amount (all Standard Entry Class Codes): 12 Positions - Company /Batch Control and File Controls Records - Mandatory

These fields contain accumulated Entry Detail debit and credit totals within a given batch (Company/Batch Control Record) and accumulated Company/Batch Control Record debit and credit totals within a given file (File Control Record).

Trace Number (ACK, ATX, [CBR,] CCD, CIE, CTX, DNE, ENR, MTE, [[PBR, POP,] POS, PPD, [RCK,] SHR, TRC, TRX, XCK, refused ACK, refused ATX, returns, dishonored returns, contested dishonored

returns, COR, refused COR): 15 Positions - Entry Detail Record, Corporate Entry Detail Record, and Addenda Records -Mandatory

A Trace Number, assigned by the ODFI in ascending sequence, is included in each Entry Detail Record, Corporate Entry Detail Record, and Addenda Record. Trace Numbers uniquely identify each entry within a batch in an ACH input file. In association with the Batch Number, Transmission (File Creation) Date, and File ID Modifier, the Trace Number uniquely identifies an entry within a given file. For Addenda Records, the Trace Number will be identical to the Trace Number in the associated Entry Detail Record, since the Trace Number is associated with an entry or item rather than a physical record.

Throughout the entire processing cycle (from ODFI to RDFI) the Trace Number is retained with the entry record. The Trace Number is critical in routing returned entries from the RDFI back to the ODFI through the ACH.

Since it is possible, although undesirable, for an ODFI to duplicate Trace Numbers on separate files or within different batches submitted during the same processing date, the File ID Modifier contained in the ODFI's File Header Record should also be referenced when the ODFI is tracing returned entries.

The Trace Number is constructed as follows:

Positions

01--08 Routing Number of ODFI.

09--15 Entry Detail Sequence Number—The item number assigned in ascending order to entries within each batch. Provisions should be made by the ODFI to avoid duplication of Trace Numbers if multiple data files are prepared on the same day. Trace Numbers are not required to be contiguous.

Transaction Code (ACK, ADV, ATX, [CBR,] CCD, CIE, CTX, DNE, ENR, MTE, [PBR, POP,] POS, PPD, [RCK,] SHR, TRC, TRX, XCK, refused ACK, refused ATX, returns, dishonored returns, contested dishonored returns, COR, refused COR): 2 Positions - Entry Detail Record - Mandatory

Transaction Codes have been defined to identify various types of debit and credit entries. POS entries will utilize existing debit/credit Transaction Codes. (See Transaction Codes under currently assigned "Code Values" in this Appendix Two.)

Transaction Date (MTE, POS, SHR): 4 Positions - Addenda Record - **Required**

This date, expressed MMDD, signals the date on which the transaction occurred.

Transaction Description (MTE): 7 Positions - Addenda Record - **Required**

This field describes the transaction. Possible descriptions include:

CHK—DEP   (Chequing Deposit)

SAV—DEP   (Savings Deposit)

PAYMENT

CHK—SAV   (Transfer: chequing to savings)

SAV—CHK   (Transfer: savings to chequing)

CHK—WDL   (Chequing Withdrawal)

SAV—WDL   (Savings Withdrawal)

ADVANCE   (Credit Card Cash Advance)

Transaction Serial Number (MTE, POS, SHR): 6 Positions - Addenda Record - **Required**

This number is assigned by the terminal at the time the transaction is originated. The number, with the Terminal Identification Code, serves as an audit trail for the transaction and is usually assigned in ascending sequence.

Transaction Time (MTE): 6 Positions - Addenda Record - **Required**

This field is used to identify the time of day a transaction originated at a terminal in HHMMSS.

[Transaction Type Code (CBR, PBR): 3 Positions - Addenda Record - **Required**

This field contains a three-character code used to identify the type of transaction. Code values are "ANN" (Annuity), "PEN" (Pension), "SAL" (Salary/Payroll), "BUS" (Business/Commercial), and "

DEP" (Deposit).]

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Appendices & Technical Specifications

Appendix 3
Specifications for Data Acceptance

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1.1   *File Acknowledgment*

Each Originating ACH Operator generates an acknowledgment for every file submitted for processing. The acknowledgment is in the form of a message or report transmitted or made available to the Sending Point electronically. The ACH Operator makes the acknowledgment available as soon as possible after the completion of the edits listed in sections 3.4 (Automatic File Rejection), 3.5 (Automatic Batch Rejection), and 3.6 (Automatic Entry Detail Return Entry) of this Appendix Three. At a minimum, the acknowledgment includes information from the following fields within the Sending Point's File Header and File Control Records:

·   Immediate Origin

·   Immediate Origin Name (if available)

·   File Creation Date

·   File Creation Time (if available)

·   File ID Modifier

·   File Entry/Addenda Count

·   Total Debit Entry Dollar Amount in File

·   Total Credit Entry Dollar Amount in File

·   File Batch Count

The acknowledgment also contains the date and time the file was processed by the ACH Operator and, if the file was rejected, the reason for the rejection. If the file was not rejected, but one or more batches were rejected by the ACH Operator, the acknowledgment will also contain the following information about each rejected batch:

·   Originating DFI Identification

·   Originating DFI Name (if available)

·   Company Name

·   Company Identification

·   Batch Number

·   Effective Entry Date

·   Batch Entry/Addenda Count

·   Total Debit Dollar Amount

·   Total Credit Dollar Amount

·   Reason for Batch Rejection

1.2   *File Level Reject Option*

If the Sending Point chooses the file level reject option, any condition which would cause a batch to be rejected will cause the entire file to be rejected. Automatic file rejections, as described in section 3.4 (Automatic File Rejection), are not affected by this option.

1.3   *Batch Level Reject Option*

If the Sending Point chooses the batch level reject option, any condition that would cause only a batch to be rejected will allow the ACH Operator to accept the file but to reject the erroneous batch as described in section 3.5 (Automatic Batch Rejection).

1.4   *Automatic File Rejection*

The following error conditions will always cause the entire file to be rejected:

The file cannot be successfully read, e.g., data read failures, improper block size, presence of invalid header labels, hardware/software error checks indicated.

The file contains any "undefined" record type.

The File Header Record does not contain the number of a valid Sending Point or ACH Operator (a point defined on the ACH Operator routing table file).

The file is "out-of-balance," i.e., one or more of the following conditions exist:

   -- the summation of the counts, hash totals, and total dollars on Company/Batch Control Records does not agree with the File Control Record.

   -- the actual number of blocks or batches in the file does not agree with the File Control Record counts.

·   Mandatory fields in the File Header Record are not valid:

   -- File ID Modifier is not uppercase A-Z or 0-9.

   -- Record size is not 106.

   -- Blocking Factor is not 10.

   -- Format Code is not 1.

The sequence of records in the file is incorrect.

The Immediate Origin, File Creation Date, File Creation Time, and File ID Modifier are equal to that of a previously accepted file.

1.5   *Automatic Batch Rejection*

The following error conditions will cause the batch to be rejected if batch level rejection has been specified, or will cause the entire file to be rejected if file level rejection has been specified:

The batch contains invalid characters (i.e., characters not specified in Appendix One—ACH File Exchange Specifications).

Except for files coming from another ACH Operator, the ODFI Identification in the Company/Batch Header Record is not the routing number of a valid ODFI.

The Service Class Code in a Company/Batch Header Record is other than a currently valid code.

The Trace Numbers on the file are not in ascending sequence within a batch.

The Transaction Codes in Entry Detail Records are invalid.

The ODFI of a TRC/TRX batch is not a participant in a check truncation program.

The Amount field in an Entry Detail Record is non-numeric.

The sequence of records in the batch is incorrect.

The batch is "out-of-balance," i.e., the counts, hash totals, or dollars in the Company/Batch Control Records do not agree with the summation of the entries for the batch.

The Company Name is all spaces or all zeros.

The Company Entry Description is all spaces or all zeros.

The Company Identification is all spaces or all zeros.

The Originator Status Code is not equal to "2" for DNE if the Transaction Code is 23 or 33.

The Standard Entry Class Code in the Company/Batch Header Record is other than a currently valid code.

The Service Class Code in the Company/Batch Control Record is not the same as that in the Company/Batch Header Record.

The first eight positions of the Trace Number in an Entry Detail Record are not the same as the ODFI Routing Number in the corresponding (immediately preceding) Company/Batch Header Record.

The Transaction Code in an Entry Detail Record is not valid for the Service Class Code in the Company/Batch Header Record. Either a debit Transaction Code is in a credit batch, or a credit Transaction Code is in a debit batch.

The Transaction Code in an Entry Detail Record is not valid for the Standard Entry Class Code in the Company/Batch Header Record. For Standard Entry Class Code COR or RET, the Transaction Code must be 21, 26, 31, or 36. For Standard Entry Class Code DNE, the Transaction Code must be 21, 23, 31, or 33.

Return and non-return transactions are in the same batch.

Return, dishonored return, and/or contested dishonored return transactions are in the same batch.

The Batch Number in the Company/Batch Header Record is non-numeric.

The Batch Number in the Company/Batch Control Record is non-numeric.

The Batch Number in the Company/Batch Control Record is not the same as the Batch Number in the Company/Batch Header Record.

1.6 *Automatic Entry Detail Return Entry*

ACH Operators use return reason codes for the following error conditions. These error conditions will never cause the entire file to be rejected but will always cause the entry detail record to be returned using an Addenda Record with an Addenda Type Code of "99":

R13 *RDFI Not Qualified to Participate*

RDFI not qualified to participate or the Routing Number is not valid.

R18 *Improper Effective Entry Date*

The effective entry date for a credit entry is more than two banking days after the banking day of processing as established by the Originating ACH Operator.

The effective entry date for a debit entry is more than one banking day after the processing date.

R19 *Amount Field Error*

Amount field is non-numeric.

Amount field is not zero in a zero dollar entry.

Amount field is zero in an entry other than a prenotification, Return, Dishonored Return, Contested Dishonored Return, or zero dollar entry.

R26 *Mandatory Field Error*

 [Check Serial Number contains all spaces or all zeros (RCK entries).]

The Return Reason Code field for return entries, the Dishonored Return Reason Code field for dishonored returns, or the Contested Dishonored Return Reason Code field for contested dishonored returns does not contain a valid code as specified in Appendix Five (Return Entries).

The Change Code field for notification of change entries or the Refused COR Code field for refused notification of change entries does not contain a valid code as specified in Appendix Six (Notification of Change).

In a dishonored return or contested dishonored return, the original RDFI Routing Number is not numeric, the Return Trace Number is not numeric, the Return Settlement Date is not a valid Julian date in the range 001-366, or the Return Reason Code is not a currently assigned value for Returns.

In a contested dishonored return, the Dishonored Return Trace Number is not numeric, the Dishonored Return Settlement Date is not a valid Julian date in the range 001-366, or the Dishonored Return Reason Code is not a currently assigned value for dishonored returns.

In a contested dishonored return with Contested Dishonored Return Reason Code R73 (timely original return), the Original Settlement Date is not a valid Julian date in the range 001-366, or the Date Original Entry Returned is not a valid date.

R28   Routing Number Check Digit Error

The Check Digit for a Routing Number is not valid.

R30   RDFI Not Participant in Check Truncation Program

R32   RDFI Non-Settlement

The RDFI is not able to settle the entry.

R35   Return of Improper Debit Entry

ACH debit entries (with the exception of reversals) are not permitted for use with the CIE Standard Entry Class Code.

[ACH debit entries (with the exception of reversals) are not permitted to loan accounts.]

R36   Return of Improper Credit Entry

 [RCK entries must be limited to debits to demand accounts, with the exception of reversals to correct erroneous entries.]

Creation of the resulting automated return entries shall be in accordance with the specifications in Appendix Five (Return Entries).

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Appendix 4 – Minimum Description Standards

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1.1   Minimum Description Standards

An RDFI is required to send or make available to each of its Receivers the following information with respect to a credit or debit entry made to such Receiver's account.

(a) Posting date to customer's account

(b) Dollar amount of the entry

(c) Company name

(d) Company entry description

(e) Type of account (e.g., chequing)

(f) Number of the account

(g) Amount of any charges assessed against the account for electronic fund transfer services

(h) Balances in the customer's account at the beginning and at the close of the statement

(i) Address and telephone number to be used for inquiries or notices of errors preceded by "Direct Inquiries To" or similar language

The above requirements do not apply to Receivers' passbook accounts which may not be accessed by electronic fund transfers other than preauthorized credit transfers.

The JCBA strongly recommends, but these Rules do not require, that an RDFI also send or make available to each of its Receivers the following additional information with respect to a credit or debit entry made to such Receiver's account.

(a) Company Descriptive Date

(b) Individual Identification Number/ Identification Number

Terms used herein shall have the meanings set forth in Appendix Two (ACH Record Format Specifications) of these Rules

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Appendix 5 – Return Entries

Table of Contents

1.1   *Return Entries*

Except as otherwise provided in Section E.6 (Return of Entries) of these rules, an RDFI may return entries for any reason, provided it uses an appropriate Return Reason Code as specified in this Appendix and, if it uses Return Reason Code R11 or R17, provided it specifies the reason for the return. If no appropriate Return Reason Code is specified in this Appendix Five, the RDFI shall use the code that most closely approximates the reason for return.

1.2   *Automated Return Entries*

NOTE: Throughout this section, DFIs will always be designated by their original names. For example, the ODFI is the DFI that initially prepared the original entry, and which will eventually have the Automated Return Entry delivered to it. The RDFI is the DFI that was supposed to receive the original entry and will usually be preparing the Automated Return Entry. In some cases an Automated Return Entry may be prepared by an intervening ACH Operator if the entry cannot be delivered or if it contains an erroneous condition.

When an Automated Return Entry is prepared, the original Company/Batch Header Record, the original Entry Detail Record, and the Company/Batch Control Record are copied for return to the Originator. (NOTE: This includes the original SEC code found in Field 51-53 of the Company Batch Header record.) The SEC code "RET" is used by ACH Operators only. An exception occurs when the original return item carries "RET" as the Standard Entry Class code; therefore a DFI may use "RET" to generate Automated Dishonored Return and Automated Contested Dishonored Return entries.

The Automated Return Entry is looked at as a new entry, generated because the original entry failed to accomplish its intended purpose. Thus, these entries should be assigned new batch and trace numbers, new identification numbers for the returning institution, appropriate transaction codes, and so on.

The File Creation Date is of use to the ODFI when the entry is being returned by the first ACH Operator processing the file submitted. Otherwise, this data element is for a file created outside the organization of the ODFI and the information is not helpful. The ODFI can determine if the date is from its own file by looking at Field 12 of the Company/Batch Header Record, which now carries the identification of the institution preparing the return entry.

There is nothing required in the format that limits the number of Entry Detail Record/Addenda Record pairs to one for each batch. Multiple entry return entry batches certainly may be generated from one original batch.

1.3   *Non-Automated Return Entries*

An ACH Operator that agrees to accept non-automated return entries must convert them to the automated format at the point of entry into the system. A return converted to the automated format may bear the Standard Entry Class "RET" when the original Standard Entry Class code is not available.

1.4   *Adjustment Entries*

In compliance with Section E.8.5 (Adjustment Entries) of the Rules, adjustment entries are utilized by an RDFI when, upon receiving notice from its Receiver that a debit entry was, in whole or part, unauthorized, the RDFI credits the amount of such entry to its Receiver's account and returns the erroneous entry to the ODFI.

Adjustment entries shall comply with the format and specifications for Return Entries in this Appendix Five. In order to qualify as adjustment entries, returns must contain one of the Return Reason Codes (either R07 or R10) designated as applicable to adjustment entries.

1.5   *Table of Return Reason Codes*

This section includes all codes that are valid in the PEP Net/PEP Bank application used by the ACH Operator and Member banks. Not all of these codes are currently applicable.

Codes To Be Used by the RDFI for Return Entries

R01   *Insufficient Funds*

The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit entry.

R02   *Account Closed*

A previously active account has been closed by action of the customer or the RDFI.

R03   *No Account/Unable to Locate Account*

The account number structure is valid and it passes the check digit validation, but the account number does not correspond to the individual identified in the entry, or the account number designated is not an open account.

R04   *Invalid Account Number*

The account number structure is not valid. The entry may fail the check digit validation or may contain an incorrect number of digits.

R06   Returned per ODFI's Request

The ODFI has requested that the RDFI return the ACH entry. If the RDFI agrees to return the entry, the ODFI must indemnify the RDFI according to Article Five (Return, Adjustment, Correction, and Acknowledgment of Entries and Entry Information) of these Rules.

R07   Authorization Revoked by Customer (adjustment entries)

The RDFI's customer (the Receiver) has revoked the authorization previously provided to the Originator for this particular transaction. The Receiver may request immediate credit from the RDFI for an unauthorized debit. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information pertaining to that debit entry. The Receiver must also provide the RDFI with an executed affidavit declaring and swearing under oath that the authorization for the debit entry has been revoked by the Receiver. The RDFI must return the rescinded transaction to its ACH Operator by its deposit deadline for the adjustment entry to be made available to the ODFI no later than the opening of business on the banking day following the ninetieth calendar day following the Settlement Date of the original entry. This code and related Operating Rule provisions apply to Consumer entries only.

R08   Payment Stopped or Stop Payment on Item

The Receiver of a recurring debit transaction has the right to stop payment on any specific ACH debit. A stop payment order shall remain in effect until the earliest of the following occurs: a lapse of six months from the date of the stop payment order, payment of the debit entry has been stopped, or the Receiver withdraws the stop payment order.

R09   Uncollected Funds

Sufficient book or ledger balance exists to satisfy the dollar value of the transaction, but the dollar value of transactions in the process of collection (i.e., uncollected checks) brings the available and/or cash reserve balance below the dollar value of the debit entry.

R10   Customer Advises Not Authorized; Item Is Ineligible, Notice Not Provided, Signatures Not Genuine, or Item Altered (adjustment entries)

For entries to Consumer Accounts constituting notice of presentment, where the RDFI has been notified by its customer, the Receiver, that the Originator of a given transaction has not been authorized to debit his account. The Receiver may request immediate credit from the RDFI for an unauthorized debit. The request must be made in writing within fifteen (15) days after the RDFI sends or makes available to the Receiver information pertaining to that debit entry. The Receiver must also provide the RDFI with an executed affidavit declaring and swearing under oath that the debit entry was not authorized by the Receiver. For purposes of this code and related Operating Rules provisions, a debit entry was not authorized by the Receiver if (1) the authorization requirements of Section E.3.1.2 (Receiver Authorization and Agreement) have not been met; (2) the debit entry was initiated in an amount greater than that authorized by the Receiver; or (3) the debit entry was initiated for settlement earlier than authorized by the Receiver. An unauthorized debit entry does not include a debit entry initiated with fraudulent intent by the Receiver or any person acting in concert with the Receiver. The RDFI must return the rescinded transaction to its ACH Operator by its deposit deadline for the adjustment entry to be made available to the ODFI no later than the opening of business on the banking day following the ninetieth calendar day following the Settlement Date of the original entry.

R12   Branch Sold to Another DFI

A financial institution may continue to receive entries destined for an account at a branch that has been sold to another financial institution. Because the RDFI no longer maintains the account and is unable to post the entry, it should return the entry to the ODFI.

R14   Representative Payee Deceased or Unable to Continue in that Capacity

The representative payee is a person or institution authorized to accept entries on behalf of one or more other persons, such as legally incapacitated adults or minor children. The representative payee is either deceased or unable to continue in that capacity and the beneficiary is not deceased.

R15   *Beneficiary or Account Holder (Other Than a Representative Payee) Deceased*

(1)   The beneficiary is the person entitled to the benefits and is deceased. The beneficiary may or may not be the account holder; or

(2)   The account holder (acting in a non-representative payee capacity) is an owner of the account and is deceased.

R16   *Account Frozen*

The funds in the account are unavailable due to specific action taken by the RDFI or by legal action.

R17   *File Record Edit Criteria (Specify)*

Some fields that are not edited by the ACH Operator are edited by the RDFI. If the entry cannot be processed by the RDFI, the field(s) causing the processing error must be identified in the addenda record information field of the return.

R21   *Invalid Company Identification*

The identification number used in the Company Identification Field is not valid

R22   *Invalid Individual ID Number*

The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.

R23   *Credit Entry Refused by Receiver*

The Receiver may return a credit entry because one of the following conditions exists: (1) a minimum amount required by the Receiver has not been remitted; (2) the exact amount required has not been remitted; (3) the account is subject to litigation and the Receiver will not accept the transaction; (4) acceptance of the transaction results in an overpayment; (5) the Originator is not known by the Receiver; or (6) the Receiver has not authorized this credit entry to this account.

R24   *Duplicate Entry*

The RDFI has received what appears to be a duplicate entry; i.e., the trace number, date, dollar amount and/or other data matches another transaction. This code should be used with extreme care. The RDFI should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle the situation.

R29   *Corporate Customer Advises Not Authorized*

The RDFI has been notified by the Receiver (non-consumer) that the Originator of a given transaction has not been authorized to debit the Receiver's account.

Codes to be Used for the Return of RCK Entries

R51   Item is Ineligible, Notice Not Provided, Signature Not Genuine, or Item Altered (adjustment entries)

An entry may be considered to be ineligible if (1) the item is not a negotiable demand draft drawn on or payable through or at a Participating DFI (2) the item does not indicate on the face of the document that it was returned due to "Not Sufficient Funds," "NSF," "Uncollected Funds," or comparable language; (3) the item is dated more than 180 days from the date the entry is being transmitted to the RDFI (i.e., the item to which the RCK entry relates is stale dated); (4) the item is drawn on a non-Consumer Account; or (5) the item has been previously presented more than two times in its physical form, or more than one time in its physical form and more than one time as an RCK entry. **OR**

All signatures on the item to which the RCK entry relates are not authentic or authorized, or the item to which the RCK entry relates has been altered.

An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the sixtieth calendar day following the Settlement Date of the RCK entry to which the item relates.

R52   Stop Payment on Item (adjustment entries)

The RDFI determines that a stop payment order has been placed on the item to which the RCK entry relates. An RDFI using this Return Reason Code must transmit the return entry by its ACH Operator's deposit deadline for the return entry to be made available to the ODFI no later than the opening of business on the banking day following the ninetieth calendar day following the Settlement Date of the RCK entry to which the item relates.

Codes to be Used by the ODFI for Automated Dishonored Return Entries:

R61   Misrouted Return

The financial institution preparing the return entry (the RDFI of the original entry) has placed the incorrect Routing Number in the Receiving DFI Identification field (positions 04-12, including Check Digit, of the Entry Detail Record).

R62   Incorrect Trace Number

The Trace Number found in positions 07-21 in the Addenda Record of the return entry is different from the trace number of the original entry.

R63   Incorrect Dollar Amount

The dollar amount in the Entry Detail Record of the return entry is different from the dollar amount of the original entry.

R64   Incorrect Individual Identification

The Individual Identification Number reflected in the Entry Detail Record of the return entry is different from the Individual Identification Number/Identification Number used in the original entry.

R65   Incorrect Transaction Code

The Transaction Code in the Entry Detail Record of the return entry is not the return equivalent of the Transaction Code in the original entry. (See list of Transaction Codes in Appendix Two (ACH Record Format Specifications). All entries must be returned as received: e.g., credit as credit, debit as debit, demand as demand, savings as savings.)

R66   Incorrect Company Identification

The Company Identification number used in the Company/Batch Header Record of the return entry is different from the Company Identification number used in the original entry.

R67   Duplicate Return

The ODFI has received more than one return for the same entry.

R68   Untimely Return

The return entry has not been sent within the timeframe established by these rules.

R69   Multiple Errors

Two or more of the following fields—Original Entry Trace Number, Amount, Individual Identification Number/Identification Number, Company Identification, and/or Transaction Code—are incorrect.

Codes to be used by the RDFI for Automated Contested Dishonored Return Entries:

R71   Misrouted Dishonored Return

The financial institution preparing the dishonored return entry (the ODFI of the original entry) has placed the incorrect Routing Number in the Receiving DFI Identification field (positions 04-12, including Check Digit, of the Entry Detail Record).

R72   Untimely Dishonored Return

The dishonored return entry has not been sent within the designated timeframe.

R73   Timely Original Return

The RDFI is certifying that the original return entry was sent within the timeframe designated in these rules.

R74   Corrected Return

The RDFI is correcting a previous return entry that was dishonored because it contained incomplete or incorrect information.

Corrected data will be in its defined position in the Company/Batch Header, Entry Detail Record, or Addenda Record, as follows:

Original Entry Trace (Dishonored Return Reason Code R62) is in the Return Addenda Record, positions 7 - 21;

Dollar amount (Dishonored Return Reason Code R63) is in the Entry Detail Record, positions 30 - 39;

Individual Identification Number/Identification Number (Dishonored Return Reason Code R64) is in the Entry Detail Record.

Company Identification (Dishonored Return Reason Code R66) is in the Company/Batch Header Record, positions 41 - 50.

Codes To Be Used by ACH Operator: (See Appendix Three, section 3.6 (Automatic Entry Detail Return Entry) for a full explanation of each of these Return Reason Codes.)

R13 RDFI Not Qualified to Participate

R18 Improper Effective Entry Date

R19 Amount Field Error

R25 Addenda Error

R26 Mandatory Field Error

R27 Trace Number Error

R28 Routing Number Check Digit Error

R30 RDFI Not Participant in Check Truncation Program

R32 RDFI Non-Settlement

R34 Limited Participation DFI

R35 Return of Improper Debit Entry

R36 Return of Improper Credit Entry

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Appendices & Technical Specifications

Appendix 6 – Notification of Change

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1.1   *Notification of Change*

A Notification of Change is created by an RDFI to notify the ODFI that previously valid information contained in a posted entry has become outdated or that information contained in a prenotification is erroneous and should be changed.

1.2   *Automated Notification of Change*

An Automated Notification of Change must comply with the following specifications:

- A zero dollar amount must be indicated.

- Addenda Type Code 98 must be used to indicate that the Addenda Record contains automated change information.

- Field 3 of the Addenda Record must contain the appropriate code indicating the information to be changed, in accordance with the Table of Change Codes set forth in this Appendix Six. Field 7 of the Addenda Record must contain the change (correction) information corresponding to the change code used, in accordance with the Table of Change Codes set forth in this Appendix Six.

- The Standard Entry Class Code "COR" must be used to denote a batch containing automated change information

- Company/Batch Header Record, Entry Detail Record, and Addenda Record formats as set forth in this section must be used

- The Transaction Code, Entry Detail Record must be either 21, 26, 31, or 36. [The Transaction Code, Entry Detail Record must be either 21, 26, 31, 36, 41, 46, 51, or 56.]

1.3   *Minimum Description Standards for Notifications of Change*

An ODFI must, at a minimum, provide to each of its Originators the following information, with respect to each Notification of Change entry received by the ODFI, within two banking days of the Settlement Date of the NOC entry:

(a)   Company Name;

(b)   Company Identification;

(c)   Company Entry Description;

(d)   Effective Entry Date;

(e)   DFI Account Number;

(f)   Individual Name/Receiving Company Name;

(g)   Individual Identification Number/ Identification Number;

(h)   Change Code;

(i)   Original Entry Trace Number;

(j)   Original Receiving DFI Identification; and

(k)   Corrected Data.

1.4   *Table of Change Codes for Notification of Change*

Code	Meaning
C01	**Incorrect DFI Account Number—** [CBR] CCD-CIE-CTX-MTE- [PBR] PPD-POS-SHR *Correct DFI Account Number appears in first (left justification) 17 positions of the Corrected Data Field.* *[CBR, PBR: For outbound cross-border entries, the correct Foreign Receiver's Account Number will appear in the first (left justification) 25 positions of the Corrected Data Field.]* **Example:** This code would also be used when an Account Number is incorrectly formatted.
C02	**Incorrect Routing Number—** [CBR] CCD-CIE-CTX-MTE- [PBR] PPD-POS-SHR *Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field. [CBR, PBR: For outbound cross-border entries, this field refers to the Originating Gateway Operator's routing number.]* **Example:** Due to merger or consolidation, a once valid Routing Number must be changed.
C03	**Incorrect Routing Number and Incorrect DFI Account Number— [**CBR] - CCD-CIE-CTX-MTE- [PBR] - PPD-POS-SHR *Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field—correct DFI Account Number appears in the 13th through 29th position of same field with a space in the 10th, 11th, and 12th position. [CBR, PBR: This change code should not be used for outbound cross-border entries due to field length limitations.]* **Example**: Due to merger or consolidation, a once valid Routing Number must be changed, and in most instances this change will cause a change to the account numbering structure
C04	**Incorrect Individual Name/Receiving Company Name—** [CBR] - CCD-CTX - [PBR] – PPD *Correct Individual Name/Receiving Company Name appears in first 22 positions of the Corrected Data Field*
C05	**Incorrect Transaction Code—** [CBR] - CCD-CTX-MTE- [PBR] -PPD-POS-SHR *Correct Transaction Code appears in first two positions of the Corrected Data Field* **Example:** An item which the RDFI determines should be posted to their Demand Deposit Account (DDA) System contains a Savings Transaction Code
C06	**Incorrect DFI Account Number and Incorrect Transaction Code—** [CBR] -CCD-CIE-CTX-MTE [PBR]-PPD-POS-SHR *Correct DFI Account Number appears in the first (left justification) 17 positions of the Corrected Data Field—correct Transaction Code appears in the 21st and 22nd positions of the same field with spaces in the 18th, 19th, and 20th positions. [CBR, PBR: For outbound cross-border entries, the correct Foreign Receiver's Account Number appears in the first (left justification) 25 positions of the Corrected Data Field. The correct Transaction Code appears in the 28th and 29th positions of the same field, with spaces in the 26th and 27th positions.]*

Code	Meaning
C07	**Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code**— [CBR] -CCD-CIE-CTX-MTE -[PBR]-PPD-POS-SHR *Correct Routing Number (including Check Digit) appears in the first nine positions of the Corrected Data Field—correct DFI Account Number appears in the 10th through 26th positions of the same field—and correct Transaction Code appears in the 27th and 28th positions of the same field. [CBR, PBR: This change code should not be used for outbound cross-border entries due to field length limitations.]* **Example:** An entry posting to a savings account should actually be going to a demand account or vice versa, and the routing number and account number are also incorrect
C08	**Reserved [Incorrect Foreign Receiving DFI Identification – CBR-PBR]** [The correct Foreign Receiving DFI Identification appears in the first (left justified) 11 positions of the Corrected Data Field.]
C09	**Incorrect Individual Identification Number**—CIE-MTE-POS *Correct number appears in first 22 positions of the Corrected Data Field.* **Example:** Individual's Identification Number within the Company is incorrect, either on initial input or through merger or consolidation.
Note: Change Codes C10 through C12 cover information contained in the Batch Header Record and therefore will require the creation of a dummy Entry Detail Record(s) to meet the software requirements	
C10	**Incorrect Company Name**—CIE-MTE-POS-SHR *Correct Company Name appears in the first 16 positions of the Corrected Data Field* **Example:** Due to merger or consolidation, the Company Name carried on the file of the ODFI is no longer valid and should be changed **Example:** Companies with multiple names may request a change because of the use of a similar but incorrect name
C11	**Incorrect Company Identification**—CIE-MTE-POS-SHR *Correct Company Identification appears in the first 10 positions of the Corrected Data Field* **Example:** Due to merger or consolidation, the Company Identification on the file of the ODFI is no longer valid and should be changed
C12	**Incorrect Company Name and Company Identification**—CIE-MTE-POS-SHR *Correct Company Name appears in the first 16 positions of the Corrected Data Field. Correct Company Identification appears in the 20th through 29th position of the same field with spaces in the 17th, 18th, and 19th position*
C13	**Addenda Format Error**— [CBR] - CCD-CIE-CTX-MTE- [PBR]- PPD-POS-RET-SHR *Information in the Entry Detail Record was correct and the entry was able to be processed and posted by the RDFI. However, information found in the Addenda Record was unclear or was formatted incorrectly* **Example:** A CCD entry is received with an "05" Addenda Type Code, but the addenda information does not contain payment related ANSI ASC X12 data segments or NACHA endorsed banking conventions

1.5 Record Formats for Automated Notifications of Change

Unless otherwise noted in the following record formats, the field contents for automated Notifications of Change entries will match the field contents of the original entries. (See Appendix Two (ACH Record Format Specifications) for the File Header, Company/Batch Control and File Control Record formats.)

1.5.1 Company/Batch Header Record Format for Notifications of Change

Field	1	2	3	4	5	6	7	8	9	10	11	12	13	14
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	RESERVED
Field Inclusions Requirements	M	M	M	O/R	M	M	M	O	R	Inserted by ACH Operator	M	M	M	M
Contents		Numeric	Alphanumeric	Alphanumeric	YYMMDD Alphanumeric	HHMM Alphanumeric	Alphanumeric	Alphanumeric	YYYYMMDD	Numeric	Alphanumeric	TTTTAAAA	Numeric	Blank
Notes		1				2	3				4	5	6	
Length	1	3	16	20	10	3	10	6	6	3	1	8	7	12
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	95-106

NOTE: For Notification of Change Entries, each field of the Company/Batch Header Record remains unchanged from the original entry, unless otherwise noted.

1. Contains '200' for Converted Notification of Change Entries.

2. Contains 'COR' for all Notification of Change Entries.

3. May contain the identification of the ACH Operator converting the entry.

4. Changed to reflect the Originator Status Code of the institution initiating the Notification of Change Entry (i.e., the RDFI of the original entry).

5. Changed to reflect the Routing Number of the institution initiating the Notification of Change Entry.

6. Changed to the batch number assigned by the institution preparing the Automated Notification of Change Entry or the ACH Operator generating the Converted Notification of Change Entry.

1.5.2   Corporate Entry Detail Record Format for Notifications of Change

Field	1	2	3	4	5	6	7	8	9	10	11	12
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	Reserved
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M	N/D
Notes		1	2	3		4	5	5			6	
Contents	6	Numeric	0RRRRTTT	Numeric	Alphameric	$$$$$$$$$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	Numeric	Numeric	Blanks
Length	1	2	8	1	17	18	15	22	2	1	15	4
Position	01-01	02-03	04-11	12-12	13-29	30-47	48-62	63-84	85-86	87-87	88-102	103-106

NOTE: For Notification of Change Entries, each field of the Corporate Entry Detail Record remains unchanged from the original entry, unless otherwise noted.

1. Changed to the appropriate Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Two.)

2. Changed to the Routing Number of the institution receiving the Notification of Change Entry (i.e., the ODFI of the original entry).

3. Changed to the Check Digit calculated according to NACHA standards and based on the Routing Number contained in positions 04-11.

4. This field must be zero filled.

5. Changed to the Trace Number assigned by the institution preparing the Automated Notification of Change Entry, or for which the Converted Notification of Change Entry is being generated.

1.5.3   Entry Detail Record Format for Notifications of Change

Field	1	2	3	4	5	6	7	8	9	10	11	12
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	Reserved
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M	N/D
Notes		1	2	3		4	5	5				6
Contents	'6'	Numeric	0RRRRTTT	Numeric	Alphameric	$$$$$$$$$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	Numeric	Numeric	Blanks
Length	1	2	8	1	17	18	15	22	2	1	15	4
Position	01-01	02-03	04-11	12-12	13-29	30-47	48-62	63-84	85-86	87-87	88-102	103-106

NOTE: For Notification of Change Entries, each field of the Entry Detail Record remains unchanged from the original entry, unless otherwise noted.

1. Changed to the appropriate Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Two.)

2. Changed to the Routing Number of the institution receiving the Notification of Change Entry (i.e., the ODFI of the original entry).

3. Changed to the Check Digit calculated according to NACHA standards and based on the Routing Number contained in positions 04-11.

4. - This field must be zero filled.

5. For CIE and MTE entries, positions 40-54 are used for a 15 character Individual Name, and positions 55-76 are. used for a 22 character Individual Identification Number.

6. Changed to the Trace Number assigned by the institution preparing the Automated Notification of Change Entry, or for which the Converted Notification of Change Entry is being generated.

1.5.4   Addenda Record Format for Notifications of Change

Field	1	2	3	4	5	6	7	8	9	10
Data element name	Record Type Code	Addenda Type Code	Change Code	Original Entry Trace Number	Reserved	Original Receiving DFI Identification	Corrected Data	Reserved	Trace Number	Reserved
Field Inclusion Requirement	M	M	M	M	N/D	R	M	N/D	M	N/D
Notes				1		2				
Contents	7	98	Alphameric	Numeric	Blanks	0RRRRTTT	Alphameric	Blanks	Numeric	Blanks
Length	1	2	3	15	6	8	29	15	15	12
Position	01-01	02-03	04-06	07-21	22-27	28-35	36-64	65-79	80-94	95-106

NOTE:

1.   Copy data from positions 80-94 of the Entry Detail Record or Corporate Entry Detail Record.
2.   Copy data from positions 04-11 of the original Entry Detail Record (the RDFI's Routing Number).

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Appendices & Technical Specifications

Appendix 7 – Acknowledgement Entries

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1.1 *Acknowledgement Entries*

An Acknowledgment Entry is created by an RDFI to provide notice to the ODFI that a corporate credit entry initiated using a CCD or CTX format has been received by the RDFI.

1.2 *Acknowledgement Entry Details*

An Acknowledgment Entry must comply with the following specifications:

- A zero dollar amount must be indicated.

- Addenda Type Code "05" is used to indicate that the Addenda Record contains acknowledgment information.

- For an ACK+ or ATX+, Field 3 of the addenda record will contain an ANSI ASC X12 REF (Reference) Data Segment to acknowledge the receipt by the RDFI of a financial EDI credit payment as agreed by the trading partners.

- The Standard Entry Class Code "ACK" or "ATX" must be used to denote a batch containing Acknowledgment Entries.

- Company/Batch Header Record, Entry Detail Record, and Addenda Record formats as set forth in this section must be used.

- The Transaction Code in the Entry Detail Record must be either "24" or "34.

1.3   Record Formats for Acknowledgment and Refused Acknowledgment Entries

Unless otherwise noted in the following record formats, the field contents for Acknowledgment Entries and Refused Acknowledgment Entries will match the field contents of the original entries to which the Acknowledgments relate. (See Appendix Two, ACH Record Format Specifications, for the File Header, Company/Batch Control, and File Control Record formats.)

1.3.1   Company/Batch Header Record Format for Acknowledgment Entries (ATX and ACK)

Field	1	2	3	4	5	6	7	8	9	10	11	12	13	14
DATA ELEMANT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	COMPANY NAME	COMPANY DISCRETIONARY DATA	COMPANY IDENTIFICA TION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION	COMPANY DESCRIPTI VE DATE	EFFECTIVE ENTRY DATE	SETTLE MENT DATE (JULIAN)	ORIGINATO R STATUS CODE	ORIGINATIN G DFI IDENTIFICAT ION	BATCH NUMBER	RESERV ED
Field Inclusions Requirements	M	M	M	O/R	M	M	M	O	R	Inserted by ACH Operator	M	M	M	M
Notes		1									2	3	4	
Contents		Numeric	Alphanumeric	Alphanumeric	YYMMDD Alphanumeri c	HHMM Alphanumeri c	Alphanumeric	Alphanumeri c	YYYYMMD D	Numeric	Alphanumeri c	TTTTAAAA	Numeric	Blank
Length	1	3	16	20	10	3	10	8	8	3	1	8	7	8
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-71	72-79	80-82	83-83	84-91	92-98	99-106

NOTE: For Acknowledgment Entries, each field of the Company/Batch Header Record remains unchanged from the original entry, unless otherwise noted.

1. Contains '200' for Acknowledgment Entries

2. Changed to reflect the Originator Status Code of the institution initiating the Acknowledgment Entry (i.e., the RDFI of the original entry)

3. Changed to reflect the Routing Number of the institution initiating the Acknowledgment Entry (i.e., the RDFI of the original entry).

4. Changed to the batch number assigned by the institution preparing the Acknowledgment Entry.

1.3.2   Entry Detail Record Format for ACK Entries

Field	1	2	3	4	5	6	7	8	9	10	11	12
Data element name	Record Type Code	Transaction Code	Receiving dfi Identification	Check Digit	Dfi Account Number	Amount	Original Entry Trace Number	Receiving Company Name	Discretionary Data	Addenda record Indicator	Trace Number	Reserved
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M	N/D
Notes		1	2	3			4				5	
Contents	6	Numeric	0RRRRTTT	Numeric	Alphameric	$$$$$$$$$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	Numeric	Numeric	Blanks
Length	1	2	8	1	17	18	15	22	2	1	15	4
Position	01-01	02-03	04-11	12-12	13-29	30-47	48-62	63-84	85-86	87-87	88-102	103-106

NOTE: For ACK Entries, each field of the Entry Detail Record remains unchanged from the original entry, unless otherwise noted.

1.   Changed to the appropriate ACK Entry Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Two.)

2.   Changed to the Routing Number of the institution receiving the ACK Entry (i.e., the ODFI of the original entry).

3.   Changed to the Check Digit calculated according to NACHA standards and based on the Routing Number contained in positions 04-11.

4.   Copy data from positions 80-94 of the original Entry Detail Record.

5.   Changed to the Trace Number assigned by the institution preparing the ACK Entry.

1.3.3   ACK Entries - Addenda Record Format

Field	1	2	3	4	5	6
Data element name	Record Type code	Addenda Type code	Payment related Information	Addenda Sequence number	Entry detail Sequence number	Reserved
Field Inclusion Requirement	M	M	O	M	M	N/D
Contents	7	05	Alphameric	Numeric	Numeric	Blanks
Length	1	2	80	4	7	12
Position	01-01	02-03	04-83	84-87	88-94	95-106

1.3.4   Corporate Entry Detail Record Format for ATX Entries

Field	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Data element name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Original Entry Trace Number	Number of Addenda Records	Receiving Company Name/id Number	Reserved	Discretionary Data	Addenda record Indicator	Trace Number	Reserved
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M	N/D
Notes		1	2	3			4						5	
Contents	6	Numeric	0RRRRTTT	Numeric	Alphameric	$$$$$$$$$$$$$$$$¢¢	Alphameric	Numeric	Alphameric	Blanks	Alphameric	Numeric	Numeric	Blanks
Length	1	2	8	1	17	18	15	4	16	2	2	1	15	4
Position	01-01	02-03	04-11	12-12	13-29	30-47	48-62	63-66	67-82	83-84	85-86	87-87	88-102	103-106

NOTE: For ATX Entries, each field of the Corporate Entry Detail Record remains unchanged from the original entry, unless otherwise noted.

1. Changed to the appropriate ATX Entry Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Two.)

2. Changed to the Routing Number of the institution receiving the ATX Entry (i.e., the ODFI of the original entry).

3. Changed to the Check Digit calculated according to NACHA standards and based on the Routing Number contained in positions 04-11.

4. Copy data from positions 80-94 of the original Corporate Entry Detail Record.

5. Changed to the Trace Number assigned by the institution preparing the ATX Entry.

1.3.5   ATX Entries -- Addenda Record Format

Field	1	2	3	4	5	6
Data element name	Record Type code	Addenda Type code	Payment related Information	Addenda Sequence number	Entry detail Sequence number	Reserved
Field Inclusion Requirement	M	M	O	M	M	N/D
Notes						
Contents	7	05	Alphameric	Numeric	Numeric	Blanks
Length	1	2	80	4	7	12
Position	01-01	02-03	04-83	84-87	88-94	95-106