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ACH Origination Guide

A Guide to Understanding Certain Rules Regarding ACH Transactions

The Automated Clearing House (ACH) system allows funds to be processed quickly using electronic transfers. ACH transfers can be from one account to another or between multiple accounts. Through the ACH system, companies can disburse funds to vendors, create direct deposits for their company payroll, and collect funds for consumer payments. ACH transfers are also utilized for annuities, corporate-to-corporate payments, dividends, interest payments, pensions, association dues, and contributions to IRAs and 401(k)s.

As an ACH Originator, your company must follow the rules and guidelines for the creation, submission, and processing of electronic files. These are set by the National Automated Clearing House Association (NACHA), an organization which manages the development, administration, and governance of the ACH Network. Your company may access the rules online at www.nacha.org. Failure to comply with the ACH Rules can lead to termination of services and/or fines imposed by NACHA. United Community may contact your company periodically to verify your internal ACH procedures and policies.

This guide provides a brief overview of some important sections of the ACH Rules as they apply to your company (the "Originator").

Creating a Safer ACH Process

United Community's processing incorporates state-of-the-art customer fraud protection and analytics behind your company's ACH transactions. With electronic payment fraud on the rise, our bank has a variety of tools to help your company create a safer process for originating your ACH transactions. Many of these options can be used together to suit your specific requirements.

- Establish dual controls within our online systems to help your company maintain separation of duties for creating and approving templates and for initiating and approving transactions.
- Minimize the amount of funds at risk in the event of a breach by setting daily ACH limits.
- Review your ACH transactions on our online and mobile banking system.

Authorization

As an Originator, your company must obtain authorization from the Receiver of the transaction to originate one or more entries to the Receiver's account. The type of required authorization varies by the entry types and parties involved. Authorizations must be retained for at least two years following the termination of the authorization. As an Originator, your company must be able to provide the Proof of Authorization (POA) within 5 business days of a request. Your company can customize the authorization to fit your specific application needs, but it must be readily identifiable as a payment authorization and, at a minimum, include the following:

- Acknowledgement that entries must comply with laws of the United States
- Statement authorizing Originator to initiate credit or debit entries
- Account number and routing number of accounts
- Identification of account type (checking, savings, loan, etc.)
- Provisions for termination of the authorization, including any policies for automatic termination in the case of excessive returns or member abuse or termination of loan payment debits when the loan has been paid in full
- Individual identification number
- Date and signature

Your company will find sample authorization forms and information about how the authorization rules apply to your transactions in the NACHA Operating Rules and Guidelines.

ACH debit entries to consumers require these additional items on the authorization:

- Frequency of transaction: single entry, recurring entry, or future entry
- The amount of the entry(ies)
- The timing (including the start date), number, and/or frequency of the entries

Micro-Entries

NACHA has updated the rule for Micro-Entries (Phase 1), effective September 16, 2022.
This is what it means for you:

- A Micro-Entry will be "a credit or debit entry used by an Originator for the purpose of verifying a Receiver's account or an individual's access to an account."
- An Originator must include specific information including a description of "ACCTVERIFY," a recognizable company name, and the offsetting credit/debit at the same time.

NACHA has updated the rule for Micro-Entries (Phase 2), effective March 17, 2023.
This is what it means for you:

- Originators of Micro-Entries are required to use commercially reasonable fraud detection, including the monitoring of Micro-Entry forward and return volumes.
- Monitoring forward and return volumes, at a minimum, establishes a baseline of normal activity.
- An Originator is not required to perform an entry-by-entry review.

Prenotification Process

The prenotification process can help your company ensure the data in your file is accurate prior to sending live dollars. Use of the prenotification process is optional; however, when an Originator initiates a prenote to a receiver, it must do so at least three banking days before initiating the first live dollar electronic transaction to that receiver.

If a response is not received by the end of the third day, your company may initiate live transactions. If your company receives a Return or Notification of Change (NOC), your company must correct your records prior to initiating live dollar transactions. Your company may choose to submit another prenote file after making your corrections; however, this is not required.

The prenotification transaction codes differ from other entry codes. The following chart includes common transaction codes by account and transaction type:

Account and Transaction Type	Return/NOC	Normal Entry	Prenotification
Checking Account Credit	21	22	23
Checking Account Debit	26	27	28
Savings Account Credit	31	32	33
Savings Account Debit	36	37	38
General Ledger Credit	41	42	43
General Ledger Debit	46	47	48
Loan Account Credit	51	52	53

Please refer to the NACHA Operating Rules and Guidelines for more information on the prenotification process.

ACH File Limit

An ACH exposure limit may be established for each originator. This limit is calculated based on your company's expected volume, along with creditworthiness. If an originator submits a file that causes the exposure limit to be exceeded, the file may be suspended, deleted, or require special approval for transmittal.

ACH Prefunding

Your service agreement may state that your use of the ACH module is subject to ACH Prefunding. If this is the case, to ensure that adequate funds are available for requested credits/payments, as a general rule, United Community will debit the offset account for the full amount of your batch, two (2) days prior to processing the transactions. Insufficiently-funded batches suspend until sufficient funds become available in the funding account. If sufficient collected funds are not available before processing begins on the evening before the settlement date of the batch, the batch may not be processed. Prefunding can be used only when sending credits.

Same-Day ACH

The NACHA rule provides you the option to send same-day ACH transactions to accounts at any Receiving Depository Financial Institution (RDFI).

All RDFI's must receive same-day ACH transactions.

The Same-Day ACH Rule became effective September 23, 2016, in three phases:

- Phase 1 - **Sept. 23, 2016:** Option for same-day **credits** (e.g. payroll direct deposit). Funds must be available by the end of RDFI's processing day.
- Phase 2 - **Sept. 15, 2017:** The option for same-day **debits** becomes available (e.g. recurring automatic bill payments).
- Phase 3 - **March 16, 2018:** Same,day funds are **available** to the recipient (e.g. payroll direct deposit) by 5:00pm based on the RDFI's local time.

Same-Day Eligibility:

- Eligible items:
    - All domestic ACH transactions up to $1 million (PPD, CCD, etc.)
    - Includes Prenotes, Notifications of Change (NOC), and Zero Dollar Remittance
- Ineligible items:
    - International ACH Transaction (IAT) entries
    - Entries over $1 million

ACH transactions submitted to United Community by the posted cutoff time, meeting the eligible items requirement, and having a same day (todays' date) as the Effective Entry Date will be processed as a Same-Day Entry. Same-day entry fees will apply.

Please note: ACH transactions submitted to United Community with stale or invalid Effective Entry Dates will be settled at the earliest opportunity, which could be the same day. United Community recommends all effective dates are reviewed prior to submitting your ACH file.

ACH Deletion/Reversal

ACH Originators sometimes determine that they need to delete an entry after the transaction has been distributed. Distributed transactions can be reversed at the file, batch, or transaction level. The word "REVERSAL" must be in the Company Entry Description Field of the Batch Header Record.

NOTE: Reversals do not guarantee that the funds will be returned to the Originator. It is imperative that credit originators take special care to ensure that no transactions are sent to unintended receivers.

NOTE: If a routing and account number is changed for a recipient and it is later determined to be fraudulent, you cannot issue a reversal. Please contact Treasury Management Customer Service at 1-866-270-6100 to complete a dispute.

A reversal can only be executed within five banking days after the settlement date. When your company requests the reversal of a transaction, NACHA Rules require that your company notify the receiver of the reversing entry and provide the reason for the reversing entry to the receiver's account.

If your company uses the Direct Send/Transmission method for submitting ACH files, please refer to the NACHA Operating Rules and Guidelines - ACH Record Format Specifications for assistance with the components of your reversal file.

Submitting a Reversal

Please contact Treasury Management Customer Service for assistance in processing these requests at 1-866-270-6100 or treasurymgmt@ucbi.com.

For same-day processing, reversal/deletion requests must be received by United Community by the published bank cutoff time within five (5) business days of the settlement date.

Notification of Change

A Notification of Change is a non-monetary transaction by which an RDFI (Receiving Depository Financial Institution) notifies an ODFI (Originating Depository Financial Institution) that information contained in an entry the RDFI has received and posted has become outdated or that information contained in a prenotification is incorrect. The entry must be transmitted to the ODFI within two banking days of the settlement date of the entry. **The Originator must make the changes specified in the NOC within six banking days of receipt of the NOC information (or prior to initiating another entry to the Receiver's account, whichever is later).**

NOTE: Non-compliance could result in NACHA rules violations and associated fines.

The most common NOC reasons are listed below. A full listing can be found in the NACHA Operating Rules – Notification of Change.

CODE	DESCRIPTION
C01	Incorrect DFI Account Number
C02	Incorrect Routing Number
C03	Incorrect Routing Number and Incorrect Account Number
C13	Addenda Format Error

Return Entries

A return entry occurs when the RDFI (receiving bank) or Receiver rejects a transaction your company has originated. Most returns are received within 48 hours of the transaction's original settlement date and create a reversing entry to the originator's deposit account. Consumers are able to return unauthorized transactions up to 60 days from the statement date. The most common return reasons are listed below. A full listing can be found in the NACHA Operating Rules – Return Entries.

CODE	DESCRIPTION	CODE	DESCRIPTION
R01	Insufficient Funds	R07	Authorization Revoked by Customer
R02	Account Closed	R08	Payment Stopped
R03	No Account/Unable to Locate Account	R09	Uncollected Funds
R04	Invalid Account Number	R10	Customer Advises Not Authorized, Improper or Ineligible
R06	Returned Per ODFI Request		
		R29	Corporate Customer Advises Not Authorized

Certain ACH rules apply to reinitiating returned transactions. To review these rules, refer to the NACHA Operating Rules and Guidelines.

In order to maintain the integrity of the ACH Payments Network, NACHA enforces termination of services and levies substantial fines for continued violations of rules associated with returns.

ACH Returns Reporting

United Community offers options by which your company can receive information about returned transactions.

Return Item Report delivery options include:
- Online: using United's business online banking
- Data Transmission: formatted in standard NACHA file format.

Addenda Reporting

Electronic Data Interchange (EDI) reporting gathers addenda information from ACH entries and formats it into either a human-readable report or data file. If the Receiver of the transaction requests addenda information, your company must first include the information in an addenda record. Then, the Receiver of the transaction must obtain EDI reporting from their financial institution. Origination services are not required to enroll in addenda reporting.

If your company does not currently receive this reporting and is interested in this service, please contact Treasury Management Customer Service at 1-866-270-6100 or treasurymgmt@ucbi.com.

Deadline and Cutoff

Transactions must be submitted by the cutoff time to be processed that day.

Transactions submitted after the cutoff time will be processed on the next business day. When possible, files should be submitted two days prior to the settlement date.

NOTE: Files submitted with a next-day settlement date may not allow time for repair in the event of a problem in the file or processing.

Cutoff times are as follows:

- ACH origination **Reversal/Deletion** requests must be submitted *no later than* **6:00pm ET.** There is no guarantee that ACH reversals will be accepted and funds returned.

- ACH credit and debit files should be submitted before **6:00pm ET and at least** *one day before* the effective date of the file for next-day processing.

- Transactions intended for **same-day settlement** must be submitted by **2:00pm ET.**

Holiday and Weekend Processing

"Business days" refer to days the US banking system is open for business. ACH file transfers and other online funds transfers will not be processed on days the bank is closed. Therefore, customers should ensure that settlement dates are not set for days the bank is closed. Our bank observes all federal holidays. Federal holidays are listed below.

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day

- Juneteenth
- Independence Day
- Labor Day
- Columbus Day

- Veterans Day
- Thanksgiving Day
- Christmas Day

Standard Entry Class (SEC) Codes

Each ACH transaction must be accompanied by a three-character identifier referred to as a standard entry class (SEC) code. An SEC code defines how authorization for the transaction was obtained. Some SEC codes may only be used for transactions sent to a consumer account; others may only be used for transactions sent to a business/corporate account. Some codes may be used for transactions sent to both types of accounts.

NOTE: SEC codes must be used appropriately and in accordance with NACHA Rules. The use of ARC, BOC, IAT, POP, RCK, TEL, and WEB requires an additional written agreement with United Community.

The following chart outlines and defines the most common SEC codes being used today in the ACH network:

SEC Code	Consumer / Corporate	Definition	Debit / Credit	Return Timeframe*
ARC – Accounts Receivable Entry	Both	A single-entry debit originated based on an eligible source document provided to an Originator via the US mail or at a dropbox location.	Debit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days
BOC – Back Office Conversion Entry	Both	A single-entry debit originated based on an eligible source document provided to an Originator at the point-of-purchase or manned bill payment location for subsequent conversion to an ACH transaction during back-office processing.	Debit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days

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SEC Code	Consumer / Corporate	Definition	Debit / Credit	Return Timeframe*
CCD – Corporate Credit or Debit Entry	Corporate	An entry originated by an organization to or from the account of that organization or another organization. The entry can be monetary or non-monetary.	Debit or Credit	**Administrative:** 2 banking days **Unauthorized:** 2 calendar days
CIE – Customer Initiated Entry	Consumer	A credit entry initiated by or on behalf of the holder of a consumer account to the account of a receiver.	Credit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days
COR – Notification of Change	Both	A non-monetary transaction that instructs the Originator of a transaction to change certain information before reinitiating another transaction to the same receiver (i.e., change the account number, change the trancode, etc.).	N/A	**N/A**
CTX – Corporate Trade Exchange Entry	Corporate	An entry originated by an organization to or from the account of that organization or another organization. This transaction may be accompanied by up to 9,999 lines of payment-related addenda information. CTX is most commonly used when multiple lines of addenda are needed.	Debit or Credit	**Administrative:** 2 banking days **Unauthorized:** 2 calendar days
IAT – International ACH Transaction**	Both	A debit or credit entry that is part of a payment transaction involving a financial agency's office that is not located in the territorial jurisdiction of the United States.	Debit or Credit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days
POP – Point of Purchase Entry	Both	A single-entry debit originated based on an eligible source document provided in-person to an Originator at the point-of-purchase or manned bill payment location for conversion to an ACH transaction at the point-of-purchase or manned bill payment location.	Debit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days
PPD – Prearranged Payment & Deposit Entry	Consumer	An entry originated by an organization to a consumer account based on a standing or single-entry authorization from the receiver of the transaction.	Debit or Credit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days
RCK – Represented Check Entry	Both	A debit entry used to collect the amount of a check returned for insufficient or uncollected funds.	Debit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days
TEL – Telephone Initiated Entry	Both	A debit entry originated based on an oral authorization provided to the Originator by a receiver via the telephone.	Debit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days
WEB – Internet/ Mobile Initiated Entry	Consumer	A debit entry originated based on (1) an authorization that is communicated, other than by an oral communication, from the receiver to the Originator via the Internet or a wireless network; or (2) any form of authorization if the receiver's instruction for the initiation of the individual debit entry is designed by the Originator to be communicated, other than by an oral communication, to the Originator via a wireless network.	Debit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days
XCK – Destroyed Check Entry	Both	A debit entry initiated to collect an eligible item that is contained within a cash letter that has been lost, destroyed, or is otherwise unavailable to the originating bank.	Debit	**Administrative:** 2 banking days **Unauthorized:** 60 calendar days

*   Return timeframes listed in this table may vary depending on certain circumstances surrounding the transaction. For a complete guide on return timeframes, please refer to the NACHA Operating Rules & Guidelines.

**   International ACH Transactions (IAT) are possible; however, they must be kept separate from domestic transactions. For a complete list of IAT countries, please contact your Treasury Management Customer Support. Both credit and debit transactions can be sent to Canada. The processing requirements and schedules for these transactions differ from normal domestic transactions. Please contact your Treasury Management representative or Relationship Manager for more information.

Additional Resources

To obtain a copy of ACH Rules for the current year or for other helpful information about ACH processing, visit the NACHA web site at www.nacha.org. Purchasing a copy of ACH Rules entitles your company to access the rules via the Internet at www.achrulesonline.org. The search features of the online edition can be very helpful, especially to those who are unfamiliar with the rules. Resources are also available online at Western Payments Alliance: http://www.wespay.org.

The materials available in this guide are for general informational purposes only and not for the purpose of providing specific instruction or legal advice. You are solely responsible for compliance with, and interpretation of, all NACHA rules and should contact your attorney to obtain advice with respect to any particular issue or problem. You are also reminded that you are solely responsible for compliance with any agreements with the bank, including but not limited to, the Treasury Management Master Services Agreement.

NACHA Formatting Guide

ACH File Structure

The ACH format is fixed length ASCII, record length 94, Block 10. The file layout is as follows:

- File Header Record
- Batch Header Record
- Detail Records
- Batch Control Record
- File Control Record

A single file can contain multiple batches, in which case a batch header record will immediately follow the batch control record of the proceeding batch.

File Header Record ('1' Record)

The file header fields designate physical file characteristics and identify the origin (sending point) and destination (receiving point) of the entries contained in the file. The file header also includes creation date and time fields which can be used to uniquely identify a file. Files originated through United should contain United's transit routing number preceded by a space in the immediate destination.
The customer's tax identification number should be entered in the "immediate origin" field followed by a predetermined alphanumeric value, provided by the bank.

Record Type Code:	'1'
Priority Code:	'01'
Immediate Destination:	'b061112843' (b represents a blank space)
Immediate Origin:	Tax Identification Number preceded by a predetermined number (normally a 1)
File ID Modifier:	'A'
Record Size:	'094'
Blocking Factor:	'10'
Format Code:	'1'
Immediate Destination Name:	'UNITED COMMUNITY BANK'
Reference Code:	Blank (Space fill to 94 character length)

```
101 0611128431999999999230831 1317A094101United Community Bank        XYZ Company         Ref Code
5200XYZ Company      Discretionary Data      1999999999PPDPAYROLL      231223231214      1061112840000001
6220620000191234567 89           00001250251001      Harper, John          0061112840000001
6220620000192345678901           00001303251002      Brown, Greg           0061112840000002
6220620000803345678901           00001516221003      Jones, Sara           0061112840000003
6220640000174567890123           00001528851004      Clinton, Bob          0061112840000004
6220620000194568930 12           00002212001005      Reeves, Charles       0061112840000005
6220620000198885222321           00002222001006      Patterson, Robert     0061112840000006
6320620000199775113787           00002121221007      Wade, Marie           0061112840000007
6320620000197543591 5841          00002331451008      Pique, Philip         0061112840000008
6220620000192659841987 11         00000555001009      Hiccox, George        0061112840000009
6220620000807775 2235             00000655001010      Lafont, William       0061112840000010
6220620000193568975 0100          00000932281011      Abels, Charles        0061112840000011
6220620000807777 52235            00000800101012      Agnew, Spiro          0061112840000012
6220612046541111222553            00001212151013      Morris, William       0061112840000013
8200000013008052049800000000000000000186397719999 99999                          061112840000001
9000001000002000000130080520498000000000000000018 63977
9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
9999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
```

RECORD TYPE	FIELD NAME	SIZE	POSITION	DESCRIPTION	STANDARD / SAMPLE VALUE
1	Priority Code	2	02-03	Processing Priority	"01"
1	Immediate Destination	10	04-13	Routing number of Origination Bank (b represents a blank space)	"b061112843"
1	Immediate Origin	10	14-23	Originating Company's 10 digit number (tax identification number generally preceded by a 1)	"? + TAX ID"
1	File Creation Date	6	24-29	(YYMMDD) – Date you created file	"YYMMDD"
1	File Creation Time	4	30-33	(HHMM) – Time you created file	"HHMM"
1	File ID Modifier	1	34-34	Distinguishes mulitple files – Start with "A", then continue sequence (A-Z)	"A"
1	Record Size	3	35-37	Number of bytes (characters per record (line))	"094"
1	Blocking Factor	2	38-39	Records are grouped in blocks of equal length	"10"
1	Format Code	1	40-40	Format Code – Currently on one code = "1"	"1"
1	Immediate Destination Name	23	41-63	Name of Originating Bank	"United Community Bank"
1	Immediate Origin Name	23	64-86	Name of Company sending File – Originating Company	"Customer Name"
1	Reference Code	8	87-94	Optional Field used to describe file for Accounting Purposes – Typically left blank to end of record	" "

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Batch Header Record ('5' Record)

The batch header record identifies the originating entity and the type of transactions contained in the batch (i.e., the standard entry class, PPD for consumer, CCD or CTX for corporate). This record also contains the effective date, or desired settlement date, for all entries contained in this batch. The settlement date field is not entered as it is determined by the ACH operator.

Record Type Code:	'5'
Service Class Code:	ACH Mixed Debits and Credits '200'
	ACH Credits Only '220'
	ACH Debits Only '225'
Company Name:	The company originating the entries in the batch
Company Identification: alpha or numeric	The 9-digit Tax Identification Number (TIN) (preceded by a predetermined character) of the entity in the company name field
Standard Entry Class:	'PPD' for consumer transactions, 'CCD' or 'CTX' for corporate
Company Entry Description:	A description of the entries contained in the batch
Effective Entry Date:	The date on which the entries are to settle
Settlement Date:	Leave blank, this field is inserted by the ACH operator
Originator Status Code:	'1'
Originating DFI Identification:	First 8 digits of the originating DFI transit routing number, '06111284' for files originated through United Community
Batch Number:	Sequential batch number, zero fill left

Record 5 Example

```
101 06111284319999999992308311317A094101United Community Bank        XYZ Company        Ref Code
5200XYZ Company        Discretionary Data        1999999999PPDPAYROLL        231223231214    1061112840000001
6220620000191234567889              00001250251001        Harper, John           0061112840000001
6220620000192345678901              00001303251002        Brown, Greg            0061112840000002
6220620000803345678901              00001516221003        Jones, Sara            0061112840000003
6220640000174567890123              00001528851004        Clinton, Bob           0061112840000004
6220620000019456893012              00002212001005        Reeves, Charles        0061112840000005
6220620000198885222321              00002222001006        Patterson, Robert      0061112840000006
6320620000199775113787              00002121221007        Wade, Marie            0061112840000007
6320620000197 5435915841            00002331451008        Pique, Philip          0061112840000008
6220620000192659841987 11           00000555001009        Hiccox, George         0061112840000009
6220620000807775 2235               00000655001010        Lafont, William        0061112840000010
6220620000193568975010 0            00000932281011        Abels, Charles         0061112840000011
6220620000807777 52235              00000800101012        Agnew, Spiro           0061112840000012
6220612046541111222553              00001212151013        Morris, William        0061112840000013
82000000130080520498000000000000000000186397719999999 99                        061112840000001
9000001000002000000130080520498000000000000000000186397 7
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
```

RECORD TYPE	FIELD NAME	SIZE	POSITION	DESCRIPTION	STANDARD / SAMPLE VALUE
5	Service Class Code	3	02-04	Identifies the type of entries (Debits or Credits) in batch: 200=Mixed CRs & DRs, 220=Credits Only, 225=Debits Only	"200"
5	Company Name	16	05-20	Company Name: May appear on Receivers Financial Stmt.	"XYZ Company"
5	Discretionary Data	20	21-40	For Company's Internal Use: No format required	
5	Company Identification	10	41-50	10-digit Company ID (tax identification number generally preceded by a 1)	"? + TAX ID"
5	Standard Entry Class	3	51-53	Identifies the type of transaction in the batch: PPD, CCD, CTX, WEB, TEL, etc.	"PPD"
5	Company's Entry Description	10	54-63	Company's description of Entries (e.g. "PAYROLL")	"PAYROLL" "FEDTAX"
5	Company's Descriptive Date	6	64-69	Date Company identifies transactions: May be printed on Stmt.	"YYMMDD"
5	Effective (entry) Date	6	70-75	Date Transactions are to be posted	"YYMMDD"
5	(BLANK) Settlement Date	3	76-78	Date of Settlement: INSERTED BY ACH	" "
5	Originator Status Code	1	79-79	Identifies the bank as Depository Financial Institution: Bound to ACH Rules	"1"
5	Originating DFI Identification	8	80-87	Originating Bank Routing Number without Check Digit	"06111284"
5	Batch Number	7	88-94	Identifies the number of the batch in this file	"0000001"

Entry Detail Record ('6' Record)

The detail record contains the actual transaction data for an individual entry. Fields include those designating the entry as a deposit (credit) or withdrawal (debit), the transit routing number for the entry recipient's financial institution, the account number (left justify, no zero fill), name, and dollar amount.

Record Type Code:	'6'	
Transaction Code:	Credit (deposit) to checking account	'22'
	Prenote for credit to checking account	'23'
	Debit (withdrawal) to checking account	'27'
	Prenote for debit to checking account	'28'
	Credit to savings account	'32'
	Prenote for credit to savings account	'33'
	Debit to savings account	'37'
	Prenote for debit to savings account	'38'

Prenote entries are zero-dollar ACH entries which allow an originator to check the validity of its transaction (entry detail) data. RDFIs are required to notify the prenote originator of incorrect transaction data within six business days of the prenote effective date.

Receiving DFI Identification:	The first eight digits of the transit routing number for the transaction recipient's financial institution
Check Digit:	The ninth digit of the transit routing number of the transaction recipient's financial institution
DFI Account Number:	The account number of the consumer or corporate entity receiving the ACH entry (left justify, no zero fill)
Amount:	The dollar amount of the entry, decimal implied
Individual Name:	The name of the entry recipient
Addenda Record Indicator:	'0' for no addenda attached,
	'1' for addenda attached
Trace Number:	This field is made up of the first eight digits of the originating DFI transit routing number and a seven-digit (zero fill left) identifier (identifiers need to be sequential but must be ascending)

Record 6 Example

```
101 0611128431999999992308311317A094101United Community Bank        XYZ Company          Ref Code
5200XYZ Company      Discretionary Data       1999999999PPDPAYROLL      231223231214    1061112840000001
622062000019123456789           000012502051001            Harper, John              0061112840000001
622062000019234567890011           00001303251002            Brown, Greg               0061112840000002
622062000080334567890011           00001516221003            Jones, Sara               0061112840000003
622064000017456789012311           00001528851004            Clinton, Bob              0061112840000004
622062000019456893012           00002212001005            Reeves, Charles           0061112840000005
622062000019885222321           00002222001006            Patterson, Robert         0061112840000006
632062000019977511378711           00002121221007            Wade, Marie               0061112840000007
632062000019754359158411           00002331451008            Pique, Philip             0061112840000008
622062000019265984198711           00000555001009            Hiccox, George            0061112840000009
622062000080777522351           00000655001010            Lafont, William           0061112840000010
622062000019356897501001           00000932281011            Abels, Charles            0061112840000011
622062000080777752351           00000800101012            Agnew, Spiro              0061112840000012
622061204654111122255311           00001212151013            Morris, William           0061112840000013
820000001300805204980000000000000000018639771999999999                              061112840000001
9000001000002000000130080520498000000000000000001863977
9999999999999999999999999999999999999999999999999999999999999999999999999999999999
9999999999999999999999999999999999999999999999999999999999999999999999999999999999
9999999999999999999999999999999999999999999999999999999999999999999999999999999999
```

RECORD TYPE	FIELD NAME	SIZE	POSITION	DESCRIPTION	STANDARD / SAMPLE VALUE
6	Transaction Code	2	02-03	Identifies the account Type at the receiving Bank: 22/23=Deposit Checking/Savings; 27/37=Debit Checking/Savings	"22"
6	Receiving DFI Identification	8	04-11	Routing number of Receiving Bank	
6	Check Digit	1	12-12	Ninth Digit of Receiving Bank's Routing number	
6	DFI Account Number	17	13-29	ACH recipient's account number at receiving bank	"123456789"
6	Amount	10	30-39	Amount of Transaction, including cents; no decimal !––$$$$cc	"0000125025" = $1,250.25"
6	Individual Identification Number	15	40-54	Identifies the Receivers ID in batch. May be printed on Stmt.	'1001'
6	Individual Name	22	55-76	Name of Individual receiving ACH (Credit or Debit)	"Harper, Joe"
6	(BLANK) Discretionary Data	2	77-78	For company's internal use. No Format required – Typically BLANK	" "
6	Originator Status Code	1	79-79	Addenda present = "1", no addenda = "0"	"0"
6	Trace Number	15	80-94	Bank will assign trace number. Company's software will also create a trace that will be "stripped" away by bank and recreated.	"06111284 0000001"

Batch Control (Trailer) Record ('8' Record)

This record contains entry counts, dollar total, and has totals for all entries contained in the preceding batch.

Record Type Code:	'8'
Service Class Code:	Must match same field from the immediately preceding batch header record
Entry/Addenda Count:	Total detail and addenda records in the batch
Entry Hash:	Hash totals are the sum of all transit routing numbers (first eight digits only) from each entry detail record in the batch, truncated from the higher order if necessary
Total Debit Amount:	Total debits in the batch, decimal implied
Total Credit Amount:	Total credits in the batch, decimal implied
Company Identification:	Must match the Company ID from the batch header record
Originating DFI Identification:	Must match same field from the batch header record
Batch Number:	Must match the same field from the batch header record

```
101 06111284319999999992308311317A094101United Community Bank          XYZ Company          Ref Code
5200XYZ Company       Discretionary Data        1999999999PPDPAYROLL     231223231214  1061112840000001
62206200001912345678900001250251001            Harper, John             0061112840000001
6220620000192345678901      00001303251002      Brown, Greg             0061112840000002
6220620000803345678901      00001516221003      Jones, Sara             0061112840000003
6220640000174567890123      00001528851004      Clinton, Bob            0061112840000004
62206200001945689301200002212001005            Reeves, Charles          0061112840000005
6220620000198885222321      00002222001006      Patterson, Robert       0061112840000006
6320620000199775113787      00002121221007      Wade, Marie             0061112840000007
6320620000197543591584100002331451008          Pique, Philip           0061112840000008
6220620000192659841987110000055500100 9        Hiccox, George          0061112840000009
622062000080777522350000065500101 0            Lafont, William         0061112840000010
6220620000193568975010000000932281011          Abels, Charles          0061112840000011
6220620000807777522350000080010101 2           Agnew, Spiro            0061112840000012
6220612046541111222553      00001212151013      Morris, William         0061112840000013
82000000130080520498000000000000000001863977 1999999999                061112840000001
90000001000002000000130080520498000000000000000001863977
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
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RECORD TYPE	FIELD NAME	SIZE	POSITION	DESCRIPTION	STANDARD / SAMPLE VALUE
8	Service Class Code	3	02-04	Identifies the type of Transactions in Batch (same as Record 5: can be CR/DRs, CR Only, or DR Only–See 5 Record)	"200"
8	Entry Addenda Count	6	05-10	Total number of entry details and addenda records (from 6 and 7 records)	"000013"
8	Entry Hash	10	11-20	Total of all Routing numbers from all 6 records; truncate on left side if necessary	"0080520498"
8	Total Debit Dollar amt	12	21-32	Total of all debits in this batch: fill with zeros if no debits	"000000000000"
8	Total Credit Dollar amt	12	33-44	Total Credits in this batch: fill with zero if no credits	"000001863977"
8	Company Identification	10	45-54	Company ID used in 5 Record (usually tax ID preceded by a character)	"1999999999"
8	Message Authentication Code	19	55-73	LEAVE BLANK	
8	Reserved	6	74-79	LEAVE BLANK	
8	Originating DFI Identification	8	80-87	First 8 digits of Originating Bank's Routing number	"06111284"
8	Batch Number	7	88-94	Number of batch associated with this control record	"0000001"

Batch Control (Trailer) Record ('9' Record)

This record contains entry counts, dollar totals, and hash totals accumulated from each batch control record in the file.

Record Type:	'9'
Batch Count:	Total number of batches (i.e., '5' records) in the file
Block Count:	Total number of records in the file (include all headers and trailer) divided by 10 (This number must be evenly divisible by 10. If not, additional records consisting of all 9's are added to the file after the initial '9' record to fill out the block 10.)
Entry Addenda Count:	Total detail and addenda records in the file
Entry Hash:	Calculated in the same manner as the batch hash total but includes total from entire file
Total Debit Dollar Amount:	Total debits in the file, decimal implied
Total Credit Dollar Amount:	Total credits in the file, decimal implied

```
101 061112843199999999992308311317A094101United Community Bank          XYZ Company          Ref Code
5200XYZ Company        Discretionary Data      1999999999PPDPAYROLL       231223231214    1061112840000001
62206200001912345678 9          00001250251001          Harper, John          0061112840000001
6220620000192345678901          00001303251002          Brown, Greg           0061112840000002
6220620000803345678901          00001516221003          Jones, Sara           0061112840000003
62206400001745678901 23         00001528851004          Clinton, Bob          0061112840000004
62206200001945689301 2          00002212001005          Reeves, Charles       0061112840000005
62206200001988852223 21         00002222001006          Patterson, Robert     0061112840000006
63206200001997751137 87         00002121221007          Wade, Marie           0061112840000007
63206200001975435915 841        00002331451008          Pique, Philip         0061112840000008
62206200001926598419 8711       00000555001009          Hiccox, George        0061112840000009
6220620000807775223 5           00000655001010          Lafont, William       0061112840000010
62206200001935689750 100        00000932281011          Abels, Charles        0061112840000011
62206200008077775223 5          00000800101012          Agnew, Spiro          0061112840000012
6220612046541111222 553         00001212151013          Morris, William       0061112840000013
820000001300805204980000000000000000001863977199999999                    061112840000001
9000001000002000000130080520498000000000000000001863977
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
99999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
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RECORD TYPE	FIELD NAME	SIZE	POSITION	DESCRIPTION	STANDARD / SAMPLE VALUE
9	Batch Count	6	02-07	Total number of Batches in file	000001
9	Block Count	6	08-13	Total number of records in file divided by 10. If not evenly divisible, additional lines of 9s are added to fill out block.	000002
9	Entry/Addenda Count	8	14-21	Total number of entry details and addenda records (from 6 and 7 records)	000013
9	Entry Hash	10	22-31	Total of all Routing numbers from all 6 records; truncate on left side if necessary	0080520498
9	Total Debit Dollar amt	12	32-43	Total of all debits for all batches – fill with zeros if no debits	000000000000
9	Total Credit Dollar amt	12	44-55	Total of all credits for all batches – fill with zeros if no credits	000001863977
9	Reserved	39	56-94	LEAVE BLANK	
	The file should be block 10: adding up all lines in file and dividing by 10; fill Block with 9s to make evenly divisible.				

All Entries File Header Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element 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	Destination Name	Immediate Origin Name	Reference Code
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	'1'	Numeric	bTTTTAAAAC	bTTTTAAAAC	YYMMDD	HHMM	Upper Case A-Z Numeric 0-9	'094'	'10'	'1'	Alphameric	Alphameric	Alphameric
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94

All Entries File Control Record

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 Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	$$$$$$$$$$$cc	$$$$$$$$$$$cc	Blank
Length	1	6	6	8	10	12	12	39
Position	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

CCD Entry Detail Record

FIELD	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Identification Number	Receiving Company Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$cc	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

CCD Addenda Record

FIELD	1	2	3	4	5
Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'05'	Alphameric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

PPD Entry Detail Record

FIELD	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$cc	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

PPD Addenda Record

FIELD	1	2	3	4	5
Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'05'	Alphameric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

All Entries Company / Batch Header Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company Identification	Standard Entry Class Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date (Julian)	Originator Status Code	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric	TTTTAAAA	Numeric
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

All Entries Company / Batch Control Record

FIELD	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Service Class Code	Entry/ Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	$$$$$$$$$$cc	$$$$$$$$$$cc	Alphameric	Alphameric	Blank	TTTTAAAA	Numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94