



Business Online Banking ACH Origination - Uploading & NACHA Formatting

Contents

- Uploading an ACH File (NACHA)2
- Approving an ACH File Upload2
- NACHA Formatting3
 - ACH FILE STRUCTURE.....3
 - FILE HEADER RECORD (1 RECORD)4
 - Record 1 Example4
 - BATCH HEADER RECORD (5 RECORD).....5
 - Record 5 Example5
 - ENTRY DETAIL RECORDS (6 RECORD)6
 - Record 6 Example7
 - BATCH CONTROL (TRAILER) RECORD (8 RECORD).....8
 - FILE CONTROL (TRAILER) RECORD (9 RECORD)8

Uploading an ACH File (NACHA)

1. Click Money Movement > ACH
2. Select the Upload Transactions tab
3. Click Browse and locate the NACHA file you want to upload
4. Click Upload File

ACH

Make Payment
Collect Money
History
Upload Transactions
File Status
Uploaded Files

Upload ACH Transaction Files

File Location: Browse Sample NACHA File for FS 02212022.txt

Upload File

Approving an ACH File Upload

1. Click Money Movement > ACH
2. Select the File Status tab
3. Select the file that will be approved/transmitted by checking on the box to the left of the file details ()
4. Click Continue

| <input checked="" type="checkbox"/> | File Name | Upload Date ↓ | Company ID | Debits | Credits | Effective Date | SEC Codes | Prenotes | Approval Status |
|-------------------------------------|---------------------------------------|-----------------------------|------------|------------------|-------------|----------------|-----------|----------|--------------------------------------|
| <input checked="" type="checkbox"/> | Sample NACHA File for FS 02212022.txt | 02/21/2022 09:01:28 PM (ET) | 1123456789 | \$13,943.00 9 | \$0.00 0 | 02/22/2022 | PPD | 0 | 0 of 1 received Ready to transmit |

Continue
Delete Selected

5. Verify the information for the file, then click **Approve/Transmit**

Approve ACH File Verification

! **Almost done. Please confirm the details below.**

New selection

(To view or delete a file, click the file name.)

| File Name | Upload Date ↓ | Company ID | Debits | Credits | Effective Date | SEC Codes | Prenotes | Approval Status |
|---------------------------------------|-----------------------------|------------|------------------|-------------|----------------|-----------|----------|--------------------------------------|
| Sample NACHA File for FS 02212022.txt | 02/21/2022 09:01:28 PM (ET) | 1123456789 | \$13,943.00 9 | \$0.00 0 | 02/22/2022 | PPD | 0 | 0 of 1 received Ready to transmit |

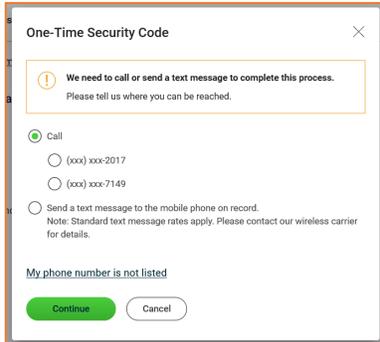
Transmit

6. Continue with the Out-of-Band Transaction Authentication or Token Transaction Authentication

OUT-OF-BAND TRANSACTION AUTHENTICATION

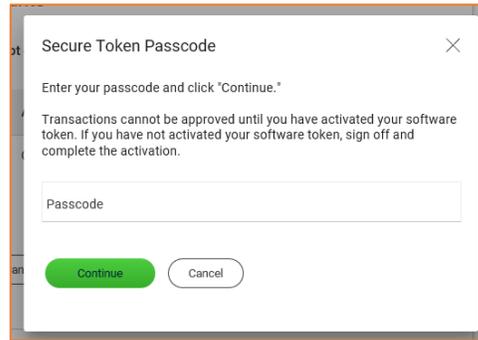
Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

Company users may be charged standard text message rates for SMS messages based on their carrier contract.



TOKEN TRANSACTION AUTHENTICATION

Token transaction authentication requires transaction approvers to confirm their identity when approving ACH, ACH file upload, or wire transactions. Authentication is accomplished through a one-time code displayed on the user's token device.



NACHA Formatting

ACH FILE STRUCTURE

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

- File Header Record
- Batch Header Record
- Entry 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.

*****The examples used in this guide show a PPD, ACH Debits Only NACHA file.*****

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 or CCD 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: # + 9-digit Tax ID number (preceded by a predetermined numeric character) of the entity in the company name field
 Standard Entry Class: 'PPD' for consumer transactions
 'CCD' for corporate transactions
 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: '12224340'
 Batch Number: Sequential batch number, zero fill left

Record 5 Example

```

101 122243402 2222222232202110430094101Bank of SoCal Test Company FS
5225BSC TEST FILE 1123456789PPDTEST1FS 220222220222 1122243400000001
627322271627123456789 0000100000 First LastName 0122243400000001
627122000047123456789 000000000000 First LastName 0122243400000001
627322271627123456789 0000114496 First Last 0122243400000001
62732220157012345678901234 0000100111 First LastName 0122243400000001
    
```

| 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 | "225" |
| 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 (ACH ID) | "? + Tax ID" |
| 5 | Standard Entry Class | 3 | 51-53 | Identifies the type of transactions 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 | Julian Date of Settlement - INSERTED BY ACH OPERATOR (at Bank, not company !) | " " |
| 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 | "12224340" |
| 5 | Batch Number | 7 | 88-94 | Identifies the number of the batch in this file | "000001" |

ENTRY DETAIL RECORDS (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 digit 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)

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

FILE 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 has 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 122243402 22222222322021104300094101Bank of SoCal | Test Company FS |
| 522505C TEST FILE | 1123456789000TEST1FS 220222220222 1122243400000001 |
| 627322271627123456789 0000290900 | First LastName 0122243400095351 |
| 6271220002471234567890 0000002099 | First LastName 0122243400095352 |
| 627322271627123456789 0000114496 | First Last 0122243400095353 |
| 62732220157012345678901234 0000106111 | First LastName 0122243400095354 |
| 6271220000961234567890 0000143076 | First Last 0122243400095355 |
| 6271220000961234567890 0000204235 | First LastName 0122243400095356 |
| 6273222014601234567890 0000117690 | First LastName 0122243400095357 |
| 627122000096123456789 0000090666 | First LastName 0122243400095358 |
| 6271220002471234567890 0000159419 | First LastName 0122243400095359 |
| 82250000090189910822000001394300000000000001330492105 | 12224340000001 |
| 9000001000002000000090189910822000001394300000000000000 | |
| ===== | |
| ===== | |
| ===== | |
| ===== | |
| ===== | |
| ===== | |
| ===== | |
| ===== | |
| ===== | |
| ===== | |