NACHA ACH File Format Specifications

Nicolet National Bank accepts ACH files in the standard NACHA format. Additional options exist if you are unable to create an ACH file within your accounting or payments software. Contact your Nicolet National Bank Treasury Management Relationship Manager to determine your unique company needs.

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

- File Header Record (1)
- Batch Header Record (5)
- Entry Detail Record (6)
- Batch Control Record (8)
- File Control Record (9)

Field Inclusion Requirement (FIR) Key

M = **Mandatory**. This field is necessary to ensure proper routing and/or posting of an ACH entry.

R = **Required**. Omission of this field will not cause an entry to reject at the ACH Operator, however it may at the Receiving Depository Financial Institution (RDFI).

O = **Optional**. Inclusion or omission of this field is at the discretion of the Originating Depository Financial Institution (ODFI).

FILE HEADER RECORD (1)

Field #	Data Element Name	FIR	Contents	Length	Position	Comments
1	Record Type Code	M	'1'	1	01-01	Code identifying the File Header Record is "1".
2	Processing Priority Code	R	'01'	2	02-03	
3	Immediate Destination	M	'b075917937'	10	04-13	Nicolet National Bank RTN preceded by a blank ("b")
4	Immediate Origin	M	'bNNNNNNNNN'	10	14-23	Your FEIN preceded by a blank or a "1" if blank is not allowed.
5	File Creation Date	M	'YYMMDD'	6	24-29	Date File Created
6	File Creation Time	O	'HHMM'	4	30-33	Time File Created
7	File ID Modifier	M	Uppercase A-Z or 0-9	1	34-34	Code to distinguish among multiple input files. Label the first (or only) file "A" and continue in sequence A-Z or 0-9
8	Record Size	M	'094'	3	35-37	Number of characters per record line – always 94
9	Blocking Factor	M	'10'	2	38-39	Number of records per block
10	Format Code	M	'1'	1	40-40	Currently only "1" is used.
11	Immediate Destination Name	M	'Nicolet National Bank'	23	41-63	Nicolet National Bank
12	Immediate Origin Name	M	Your Company's Name	23	64-86	Your Company's Name up to 23 characters including spaces.
13	Reference Code	O	Blank (Space fill to 94 characters)	8	87-94	Optional field you may use to describe input file for internal accounting purposes

COMPANY/BATCH HEADER RECORD (5) *(All SECs except IAT)*

Field #	Data Element Name	FIR	Contents	Length	Position	Comments
1	Record Type Code	M	'5'	1	01-01	Code identifying the Company/Batch Header record is "5"
2	Service Class Code	M	Numeric	3	02-04	200-ACH Entries mixed Debits & Credits 220-ACH Credits Only 225-ACH Debits Only 280-ACH Automated Accounting Advices
3	Company Name	M	Alphanumeric	16	05-20	Your Company Name, up to 16 characters, that may appear on the Receiver's statement from his/her RDFI. NACHA Rules require the RDFI to print the value in this field on the receiver's account statement so you will want to make this value as clear as possible.
4	Company Discretionary Data	O	Alphanumeric	20	21-40	For your Company's internal use.
5	Company Identification	M	'bNNNNNNNNN'	10	41-50	Your FEIN preceded by a blank or a "1" if blank is not allowed.
6	Standard Entry Class Code	M	'PPD/CCD'	3	51-53	Identifies the type of entries in the batch. PPD is Prearranged Payments and Deposit entries to consumers. CCD is Corporate Credit or Debit entries to business vendors/customers.
7	Company Entry Description	M	Alphanumeric	10	54-63	You establish the value of this field to provide a description to be displayed to the Receiver. Description should provide the purpose of the entries, such as "PAYROLL" or "VENDOR PMT". NACHA Rules require that RDFIs print this value on the Receiver's account statement.
8	Company Descriptive Date	O	Alphanumeric	6	64-69	Description you choose to identify the date.
9	Effective Entry Date	R	'YYMMDD'	6	70-75	Date you desire the funds to post to the Receiver's account.
10	Reserved for ACH Operator	R		3	76-78	The ACH Operator will populate the actual settlement date.
11	Originator Status Code	M	'1'	1	79-79	Identifies the Originator as a non-Federal Government entity.
12	Originating DFI Identification	M	'07591793'	8	80-87	Nicolet National Bank Routing Number as Originating Bank.
13	Batch Number	M	Numeric	7	88-94	Assign batch numbers in ascending order within each file.

ENTRY DETAIL RECORD (6)   SEC = Prearranged Payment or Deposit (PPD) entries to Consumers

Field #	Data Element Name	FIR	Contents	Length	Position	Comments
1	Record Type Code	M	'6'	1	01-01	Code identifying the Entry Detail Record is "6".
2	Transaction Code	M	Numeric	2	02-03	Two-digit code that identifies checking and savings account credits/debits or prenotes. Valid Codes are: 22 = Automated Checking Credit 23 = Prenote of a Checking Credit 27 = Automated Payment Checking Debit 28 = Prenote of a Checking Debit 32 = Automated Savings Credit 33 = Prenote of a Savings Credit 37 = Automated Payment Savings Debit 38 = Prenote of a Savings Debit
3	RDFI Routing Transit Number	M	Alphanumeric	8	04-11	Transit Routing number of the Receiver's financial institution.
4	Check Digit	M	Alphanumeric	1	12-12	The ninth character of the RDFI Touring Transit Number. Used to check for transpositions.
5	DFI Account Number	R	Alphanumeric	17	13-29	Receiver's account number at the RDFI. Account numbers vary in format. If the account number has less than 17 characters, left justify and blank fill. Ignore any blank spaces within the account number.
6	Amount	M	'PPD/CCD'	10	30-39	Entry amount in dollars with two decimal places. Right justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar and prenote entries.
7	Individual Identification Number	O	Alphanumeric	15	40-54	This field contains the accounting number by which the Receiver is known to the Originator for identification purposes. Not required. Do not use private Information such as social security number.
8	Individual Name	R	Alphanumeric	22	55-76	Name of Receiver.

9	Discretionary Data field	M	'YYMMDD'	2	77-78	Use as you see fit.
10	Addenda Record Indicator	M	Numeric	1	79-79	"0" = No addenda supplied or "1" = One Addenda Included.
11	Trace Number	M	'1'	15	80-94	This field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous.

BATCH CONTROL RECORD (8)

Field #	Data Element Name	FIR	Contents	Length	Position	Comments
1	Record Type Code	M	'8'	1	01-01	Code identifying the Company/Batch Header Record is "8".
2	Service Class Code	M	Numeric	3	02-04	200-ACH Entries mixed Debits & Credits 220-ACH Credits Only 225-ACH Debits Only 280-ACH Automated Accounting Advices
3	Entry/Addenda Count	M	Numeric	6	05-10	Total number of Entry Detail Records plus addenda records (Record Types "6" and "7" in the batch. Requires 6 positions, right-justify, left zero-fill.
4	Entry Hash	O	Numeric	10	11-20	Summation of eight-character Transit Routing/ABA numbers in the batch (field 3 of the Entry Detail Record). Do not include the Transit Routing Number Check Digit. Enter the ten low-order (right most) digits of this number.
5	Total Debit Entry Dollar Amount in Batch	M	$$$$$$$$$$cc	12	21-32	Dollar Total of Debit Entries in the batch. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.
6	Total Credit Entry Dollar Amount in Batch	M	$$$$$$$$$$cc	12	33-44	Dollar total of Credit entries in the batch. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.
7	Company Identification	M	'bNNNNNNNNN'	10	45-54	Your FEIN preceded by a blank or a "1" if blank is not allowed.
8	Message Authentication Code	O	Alphanumeric	19	55-73	Leave blank
9	Reserved	R	Alphanumeric	6	74-79	Leave Blank
10	Originating DFI identification	M	'07591793"	8	80-87	07591793 (This is the first 8 digits of the NNB RTN)
11	Batch Number	M	'1'	7	88-94	Number of the batch for which this is a control record. Number the batches sequentially within each file. Must match Field 13 of the Company/Batch Header Record.

FILE CONTROL RECORD (9)

Field #	Data Element Name	FIR	Contents	Length	Position	Comments
1	Record Type Code	M	'9'	1	01-01	Code identifying the File Control Record is "9".
2	Batch Count	M	Numeric	3	02-07	Total Number of Company/Batch Header Records (Record Type "5") in the file.
3	Block Count	M	Numeric	6	08-13	Total number of physical blocks in the file, including the File header and File Control Records.
4	Entry/Addenda Count	M	Numeric	10	14-21	Total number of Entry Detail and Addenda Records (Record Type "6" and "7") in the file.
5	Entry Hash	M	Numeric	12	22-31	Summation of eight-character Transit Routing/ABA numbers in the batch (field 3 of the Entry Detail Record). Do not include the Transit Routing Number Check Digit. Enter the ten low-order (right most) digits of this number.
6	Total Debit Entry Dollar Amount in File	M	$$$$$$$$$$cc	12	32-43	Dollar total of debit entries in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.
7	Total Credit Entry Dollar Amount in File	M	$$$$$$$$$$cc	10	44-55	Dollar total of credit entries in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill.
8	Reserved	N/A	Blank	39	56-94	Leave this field blank

Diagram of Sequence of Records

File Header Record	-------------------	One per file—first logical record on file
Company/Batch Header Record	-------------------	Batch 1
First Entry Detail Record	-------------------	Each entry detail can have one or more addenda records depending on the requirements of the SEC code used
Addenda Record	-------------------	
Second Detail Record		
Addenda Record	-------------------	
Last Entry Detail Record		
Addenda Record	-------------------	
Company/Batch Control Record		
Company/Batch Header Record	-------------------	Batches 2 through n-1
* * *		
Company/Batch Control Record		
Company/Batch Header Record	-------------------	Batch n
First Entry Detail Record		
Addenda Record	-------------------	
Last Entry Detail Record		
Addenda Record	-------------------	
Company/Batch Control Record		
File Control Record	-------------------	One per file—last logical record