APPENDIX ONE
ACH File Exchange Specifications

The following information outlines the requirements for processing Electronic transmissions, addresses the sequence of Records in an ACH File, and gives a descriptive overview of the various records contained in a File.

PART 1.1 Electronic Transmission Requirements

A Participating DFI and its ACH Operator need to address operating details (testing, implementation, and contingency plans) to ensure compatibility in Electronic File Transmission.

PART 1.2 Data Specifications for ACH Records

The following table shows the data specifications for ACH Records.

TYPE OF FIELD	ALPHABETIC/ ALPHAMERIC	NUMERIC
Valid Characters	0-9, A-Z, a-z, space, EBCDIC values greater than hexadecimal "3F", ASCII values greater than hexadecimal "1F"	0-9
Justification	Left	Right
Empty Field Handling	Space filled	Zero filled
Special Notes	Certain fields require the use of UPPERCASE characters – see below.	Must be unsigned (Neither positive (+) or negative (–) signage.)

UPPERCASE characters must be used for all of the following:

- all alphabetic characters within the Standard Entry Class Code field;
- all alphabetic characters within the File ID Modifier field;
- all alphabetic characters within the Change Code and Refused COR Code fields;
- all alphabetic characters within the Return Reason Code, Dishonored Return Reason Code, and Contested Dishonored Return Reason Code fields;
- Company Entry Description fields containing the words "ACCTVERIFY" (for Micro-Entries), "PAYROLL," "PURCHASE," "RETRY PYMT," "REVERSAL," "RETURN FEE," "RECLAIM," "NONSETTLED," "AUTOENROLL" (for ENR entries), "REDEPCHECK" (for RCK entries), "NO CHECK" (for XCK entries), and "HCCLAIMPMT" (for Health Care EFT Transactions); and
- Company Name fields containing the words "CHECK DESTROYED" (for XCK entries).

PART 1.3 Sequence of Records in ACH Files

Each ACH File begins with a File Header Record. After the File Header Record may be any number of batches. Each batch is identified by a Company/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 Company/Batch Control Record. Each File ends with a File Control Record.

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

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

Any other sequence will cause the File to be rejected (see diagrams at the end of this Appendix One).

PART 1.4 File Structure

File Header Record

The File Header Record designates 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.

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 indicates 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.

Entry Detail Record/Corporate Entry Detail Record

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

The information in the Company/Batch Header Record must be incorporated with the Entry Detail Record to fully describe the 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 routing and 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 CCD, CTX, and IAT Entries; and Return Entries.

Entry Detail Records for Prenotifications are identical to Entry Detail Records for "live" Entries except that they contain appropriate Transaction Codes and zeroes in the Amount field. Prenotifications can be batched with other dollar entries or batched separately.

Zero dollar CCD, CTX, and IAT Entries are identical to the basic Entry format but contain appropriate Transaction Codes and zeros in the Amount field. Zero dollar CCD, CTX, and IAT Entries can be batched with other CCD, CTX, and IAT dollar Entries or batched separately. A zero dollar CCD or CTX Entry must be accompanied by at least one Addenda Record. A zero dollar IAT Entry must be accompanied by at least the seven mandatory Addenda Records.

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

Addenda Records

Originators can use Addenda Records to supply additional information about Entry Detail Records that will pass from the ODFI through the ACH Operator to the RDFI. Addenda Records associated with the original Entry Detail Record or Corporate Entry Detail Record are not included with any Entry Detail Record being returned, with the exception of IAT Entries. Only Nacha-sanctioned formats are permitted, as specified by the Addenda Type Code. Addenda Record information may only be used for the purpose of Transmitting payment-related information. Any other use is prohibited. Each application, with its corresponding number of Addenda Records, is listed in the chart on the following page.

Addenda Records and Prenotification Entries

Prenotification Entries may, but are not required to, include Addenda Records, with the exception of IAT Prenotification Entries. IAT Prenotification Entries must include the seven mandatory Addenda Records.

SEC CODE	CONTENTS	REFERENCE	MAXIMUM NUMBER ADDENDA RECORDS	OPTIONAL/ MANDATORY NOTE: Prenotes do not require Addenda Records (with the exception of IAT)
ACK	ANSI ASC X12 REF (Reference) data segment	Appendix Six, Subpart 6.4.2; Appendix Three, Subpart 3.2.2	1	Optional
ADV	N/A	N/A	0	N/A
ARC	N/A	N/A	0	N/A
ATX	ANSI ASC X12 REF (Reference) data segment	Appendix Six, Subpart 6.4.3; Appendix Three, Subpart 3.2.2	1	Optional
BOC	N/A	N/A	0	N/A
CCD, PPD	Payment Related ANSI ASC X12 data segments, Nacha-endorsed banking convention	Appendix Three, Subpart 3.1.7, Subpart 3.1.16, and Subpart 3.2.2	1	Optional
CIE	Payment Related ANSI ASC X12 data segments	Appendix Three, Subpart 3.1.8 and Subpart 3.2.2	1	Optional
COR/Refused COR (Notification of Change)	Corrected Data	Appendix Five, Part 5.4; Appendix Three, Subpart 3.2.2	1	Mandatory
CTX	ANSI ASC X12.5 or X12.6 syntax, an ASC X12 transaction set containing a BPR or BPS data segment, or payment related UN/EDIFACT syntax	Appendix Three, Subpart 3.1.9 and Subpart 3.2.2	9,999	Optional
DNE	Nacha-endorsed banking convention	Appendix Three, Subpart 3.1.10 and Subpart 3.2.2	1	Mandatory
ENR	Nacha-endorsed banking convention	Appendix Three, Subpart 3.1.11 and Subpart 3.2.2	9,999	Mandatory
IAT	Parties to the transaction; payment related remittance information	Appendix Three, Subpart 3.1.12 and Subpart 3.2.2	12	Mandatory (7) Optional (5)
POP	N/A	N/A	0	N/A
POS, SHR, MTE	Terminal and card transaction information	Appendix Three, Subpart 3.1.15, Subpart 3.1.18, Subpart 3.1.13, and Subpart 3.2.2	1	Mandatory
RCK	N/A	N/A	0	N/A
Returns, Dishonored Returns, Contested Dishonored Returns	Return Entry data	Appendix Four, Part 4.3, Part 4.4, and Part 4.5; Appendix Three, Subpart 3.2.2	1	Mandatory
TEL	N/A	N/A	0	N/A
TRC	N/A	N/A	0	N/A
TRX	National Association for Check Safekeeping syntax	Appendix Three, Subpart 3.1.21 and Subpart 3.2.2	9,999	Mandatory
WEB	Debits: Payment related ANSI ASC X12 data segments, Nacha-endorsed banking convention Credits: Payment Related information	Appendix Three, Subpart 3.1.22 and Subpart 3.2.2	1	Optional
XCK	N/A	N/A	0	N/A

Company/Batch Control Record

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

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).

PART 1.5 Trace Number Sequence in ACH Files

Individual Entry Detail Records within individual batches must be in ascending Trace Number order (although Trace Numbers need not necessarily be consecutive). The Trace Number in an Addenda Record is the same as that of the Entry Detail Record with which the Addenda Record is associated.

Addenda Records must be in consecutive ascending order by the Addenda Sequence Number.

DIAGRAM OF SEQUENCE OF RECORDS FOR ACK, ARC, ATX, BOC, CCD, COR, CIE, DNE, MTE, POP, POS, PPD, RCK, SHR, TEL, AND WEB ENTRIES

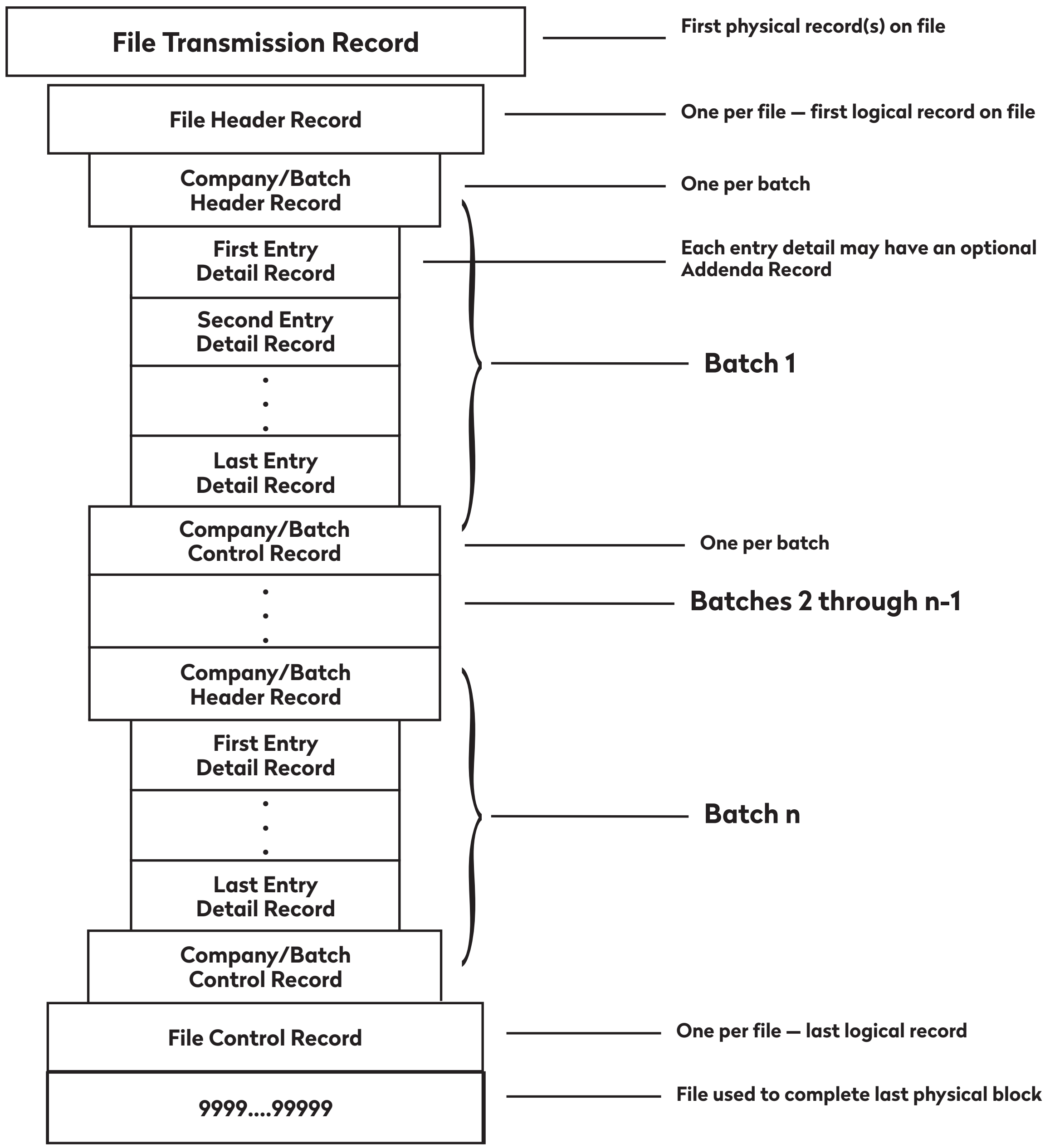
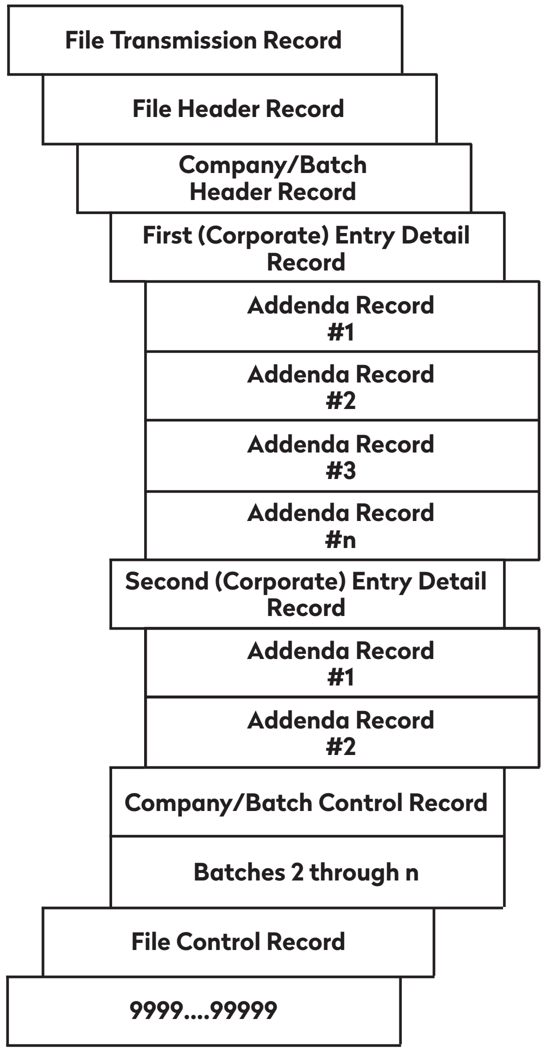


DIAGRAM OF SEQUENCE OF RECORDS FOR CTX, ENR, IAT, AND TRX ENTRIES



APPENDIX TWO
Specifications for Data Acceptance by ACH Operators

The data acceptance criteria within this Appendix Two apply to Files, batches, or Entries Transmitted by Sending Points or ACH Operators. The ACH Operator will pend or Reject a File, batch, or Entry that does not comply with these specifications. For purposes of this Appendix Two only, the term "pend" means the placement of a File, batch, or Entry into an idle state during processing by the ACH Operator due to an error condition. A File, batch, or Entry placed in a pending status by the ACH Operator will await action to be released or Rejected based on instructions provided by the Sending Point.

The data acceptance criteria listed within this Appendix Two represent the minimum standards for review of ACH Files, batches, or Entries by an ACH Operator. An ACH Operator may employ additional edit criteria, in addition to those defined within this Appendix, to ensure quality standards for ACH Files, batches, or Entries based on terms established with their customers.

PART 2.1 File Acknowledgment

Each Originating ACH Operator generates an acknowledgment for every File Transmitted 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 Parts 2.3 (File Error Condition Criteria; File Rejection Criteria), 2.4 (Batch or File Error Condition Criteria), and 2.5 (Entry Detail Error Condition Criteria) of this Appendix Two. At a minimum, the acknowledgment includes information from the following fields within the Sending Point's File Header and File Control Records:

(a) Immediate Origin;

(b) Immediate Origin Name (if available);

(c) File Creation Date;

(d) File Creation Time (if available);

(e) File ID Modifier;

(f) File Entry/Addenda Count;

(g) Total Debit Entry Dollar Amount in File;

(h) Total Credit Entry Dollar Amount in File; and

(i) File Batch Count.

The acknowledgment also contains the date and time the File was processed by the ACH Operator and identifies any error conditions that may exist within the File.

If the File was not Rejected by the ACH Operator, but one or more batches had an error condition, the acknowledgment will also contain the following information about each batch error condition:

(j) Originating DFI Identification;

(k) Originating DFI Name (if available);

(l) Company Name;

(m) Company Identification;

(n) Batch Number;

(o) Effective Entry Date;

(p) Batch Entry/Addenda Count;

(q) Total Debit Dollar Amount;

(r) Total Credit Dollar Amount; and

(s) Reason for Batch Error Condition.

PART 2.2 Originator Status Code Review

Each Originating ACH Operator reviews each batch of Entries it receives to ensure that the appropriate status code pertaining to the Originator (the "Originator Status Code") is included in accordance with Appendix Three (ACH Record Format Specifications). If a batch of Entries contains an incorrect Originator Status Code or contains no Originator Status Code, the ACH Operator either Rejects the batch or inserts the correct Originator Status Code.

PART 2.3 File Error Condition Criteria; File Rejection Criteria

The ACH Operator will either pend or Reject the entire File if any of the following error conditions exists:

- 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 (as 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 (094).

  –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 file previously accepted by the ACH Operator within at least four (4) business days prior the date of submission.

The ACH Operator may also pend or Reject the entire File if any additional error conditions, as agreed between ACH Operator and its customer, exist within the File.

PART 2.4 Batch or File Error Condition Criteria

Based on instructions provided to the ACH Operator by a Sending Point, the ACH Operator will either pend or Reject the entire File or any batch(es) meeting one or more of the error conditions identified below. If the Sending Point chooses the File level option, the ACH Operator will pend or Reject the entire File containing the erroneous batch(es). If the Sending Point chooses the batch level option, the ACH Operator will pend or Reject those specific batches with an error condition, but will accept and process the remaining batches within the File.

- 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 not a valid code.
- The Trace Numbers on the File are not in ascending sequence within a batch.
- The Transaction Code in an Entry Detail Record is 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 not a 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, the Transaction Code must be 21, 26, 31, 36, 41, 46, 51, or 56. For Standard Entry Class Code DNE, the Transaction Code must be 21, 23, 31, or 33.

- Forward Entries and Return Entries are in the same batch.

- Return, dishonored Return, and/or contested dishonored Return Entries are in the same batch.

- ACH Operator Return Entries and RDFI Return Entries 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.

- The Foreign Exchange Indicator is all spaces or all zeros (IAT Entries).

- The ISO Destination Country Code is all spaces or all zeros (IAT Entries).

- The Originator Identification is all spaces or all zeros (IAT Entries).

- The ISO Originating Currency Code is all spaces or all zeros (IAT Entries).

- The ISO Destination Currency Code is all spaces or all zeros (IAT Entries).

- The GO Identification/Originating DFI Identification in the Company/Batch Header Record is not the routing number of a valid Gateway Operator or ODFI (IAT Entries).

The ACH Operator may also pend or Reject the File or batch(es) if any additional error conditions, as agreed between ACH Operator and its customer, exist within a batch(es).

PART 2.5 Entry Detail Error Condition Criteria

ACH Operators use Return Reason Codes for the following error conditions. These error conditions will never cause the entire File or batch to pend or 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." Return Entries must comply with the requirements of Appendix Four (Return Entries).

The ACH Operator may also Return an Entry if any additional error conditions, as agreed between ACH Operator and its customer, exist within the Entry.

R13 *Invalid ACH Routing Number*

- Entry contains a Receiving DFI Identification or GO Identification that is not a valid ACH routing number.

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 Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, or zero dollar Entry.
- Amount field is zero in an Entry other than a Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, Return, dishonored Return, contested dishonored Return, or zero dollar Entry.
- Amount field is greater than $25,000 for ARC, BOC, and POP Entries.

R25 *Addenda Error*

- Addenda Record Indicator value is not "0" or "1".
- Addenda Record Indicator value is "0" but Addenda Record follows.
- Addenda Record Indicator value is "1" but no Addenda Record follows.
- Addenda Record Indicator on a CTX, ENR, IAT, or TRX Entry is "0" and Number of Addenda Records is not zero. Addenda Record Indicator is "1" and Number of Addenda Records is (0).
- The Addenda Record Indicator for Notifications of Change, refused Notifications of Change, Returns, dishonored Returns, contested dishonored Returns, DNE, ENR, MTE, POS, SHR, TRX, and zero dollar Entries other than Prenotifications is not equal to "1." The Addenda Record Indicator for IAT Entries, including Prenotification Entries, is not equal to "1."
- Addenda Type Code is not valid if not equal to "02" for MTE, POS, or SHR Entries; "05" for ACK, ATX, CCD, CIE, CTX, DNE, ENR, PPD, TRX, or WEB Entries; "98" on Notification of Change or refused Notification of Change; or "99" on Return, dishonored Return, or contested dishonored Return Entries.
- For IAT Entries, Addenda Type Code is not valid if not equal to "10," "11," "12," "13," "14," "15," "16," "17," or "18." Addenda Type Code for an IAT Return is not valid if not equal to "10," "11," "12," "13," "14," "15," "16," or "99." Addenda Type Code for an IAT Notification of Change is not valid if not equal to "98."
- For IAT forward Entries and IAT Returns, Addenda Type Codes "10-16" are not in appropriate sequential order.
- One or more mandatory Addenda Records for IAT forward Entries, Returns, and Notifications of Change is missing.
- For IAT forward Entries and IAT Returns, the Entry contains more than one of each of the following Addenda Types: "10," "11," "12," "13," "14," "15," and "16."
- For IAT forward Entries, the Entry contains more than two Addenda Records for Remittance Information (Addenda Type Code 17).
- Total number of Addenda Records exceeds the maximum number allowable (9,999) per Entry Detail Record (CTX, ENR, or TRX).
- Total number of Addenda Records exceeds the maximum allowable (12) per Entry Detail Record (IAT).
- The number of Addenda Records exceeds one (1) for CCD, CIE, DNE, MTE, POS, PPD, SHR, WEB, Notifications of Change, refused Notifications of Change, Returns, dishonored Returns, and contested dishonored Returns.
- Addenda Sequence Number is not valid.
- The actual number of Addenda Records is not equal to the number of Addenda Records in the Corporate Entry Detail Record (CTX) or the Entry Detail Record (ENR, IAT, TRX).
- For IAT forward Entries and IAT Returns, the Entry Detail Sequence Number does not correspond to the Trace Number on the preceding IAT Entry Detail Record.

R26 *Mandatory Field Error*

- Individual Name contains all spaces or all zeros (MTE, TEL, and WEB Entries).

- For IAT Entries, any mandatory field contains all spaces or all zeros.
- Individual Identification Number contains all spaces or all zeros (MTE Entries or CIE Entries).
- Check Serial Number contains all spaces or all zeros (ARC, BOC, POP, RCK, or XCK Entries).
- Terminal City contains all spaces or all zeros (POP Entries only).
- Terminal State contains all spaces or all zeros (POP Entries only).
- Card Transaction Type Code is not a valid code as specified in Appendix Three (ACH Record Format Specifications) (POS and SHR Entries only).
- Number of Addenda Records in a Corporate Entry Detail Record or IAT Entry Detail Record is not numeric.
- 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 Four (Return Entries).
- Dishonored Return Entries, contested dishonored Return Entries, and refused COR Entries are not permitted for use with the IAT Standard Entry Class Code.
- 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 Five (Notification of Change).
- On a Notification of Change or Refused Notification of Change, the Corrected Data field is blank, or on a refused Notification of Change, the Change Code is not a currently assigned value (see Appendix Five, Notification of Change) or the COR Trace Sequence Number field is not numeric. A refused Notification of Change is denoted by a valid Refused COR Code in the Refused COR Code field. See Appendix Five for a list of valid codes.
- In a dishonored Return or contested dishonored Return, 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 dishonored Return bearing Return Reason Code R69 (Field Error(s)), the Addenda Information Field contains all spaces or all zeros.
- 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.

R27 *Trace Number Error*

- Original Entry Trace Number is not present in the Addenda Record on a Return or Notification of Change Entry.
- Trace Number of an Addenda Record is not the same as the Trace Number of the preceding Entry Detail Record.

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.

R34 *Limited Participation DFI*

- The RDFI's participation has been limited by a federal or state supervisor.

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*

- ACH credit Entries (with the exception of Reversals) are not permitted for use with the following Standard Entry Class Codes: ARC, BOC, POP, RCK, TEL, and XCK.

APPENDIX THREE
ACH Record Format Specifications

The ACH Record format specifications are designed to assist ACH participants in properly formatting and retrieving transaction information. This appendix 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.

PART 3.1 Record Formats

The ACH Record formats appear on the following pages. The first Record formats (3.1.1) 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 (3.1.2) 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 and IAT Entries). The remaining Sequence of Records (3.1.3 – 3.1.23) contains the Company/Batch Header Records, Entry Detail Records and Addenda Records according to Standard Entry Class Code, in alphabetical order.

SUBPART 3.1.1 ACH File Record Format for All Entries

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**	**IMMEDIATE 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	$$$$$$$$$$¢¢	$$$$$$$$$$¢¢	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

SUBPART 3.1.2 ACH Batch Record Format for All Entries

ALL ENTRIES COMPANY/BATCH HEADER RECORD (EXCEPT IAT)

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	$$$$$$$$$$¢¢	$$$$$$$$$$¢¢	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

UBPART 3.1.3 Company/Batch Header Record Format for International ACH Transaction (IAT) Entries

IAT COMPANY/BATCH HEADER RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
DATA ELEMENT NAME	**RECORD TYPE CODE**	**SERVICE CLASS CODE**	**IAT INDICATOR**	**FOREIGN EXCHANGE INDICATOR**	**FOREIGN EXCHANGE REFERENCE INDICATOR**	**FOREIGN EXCHANGE REFERENCE**	**ISO DESTINATION COUNTRY CODE**	**ORIGINATOR IDENTIFICATION**	**STANDARD ENTRY CLASS CODE**	**COMPANY ENTRY DESCRIPTION**	**ISO ORIGINATING CURRENCY CODE**	**ISO DESTINATION CURRENCY CODE**	**EFFECTIVE ENTRY DATE**	**SETTLEMENT DATE (JULIAN)**	**ORIGINATOR STATUS CODE**	**GO IDENTIFICATION/ ORIGINATING DFI IDENTIFICATION**	**BATCH NUMBER**
Field Inclusion Requirement	M	M	O	M	R	R	M	M	M	M	M	M	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphameric	Alphameric	Numeric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric	TTTTAAAA	Numeric
Length	1	3	16	2	1	15	2	10	3	10	3	3	6	3	1	8	7
Position	01-01	02-04	05-20	21-22	23-23	24-38	39-40	41-50	51-53	54-63	64-66	67-69	70-75	76-78	79-79	80-87	88-94

SUBPART 3.1.4 ACH File Record Format for ADV Entries

ADV 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**	**IMMEDIATE DESTINATION NAME**	**IMMEDIATE ORIGIN NAME**	**REFERENCE CODE**
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	M	M	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

ADV 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	$$$$$$$$$$$$$$$$$$¢¢	$$$$$$$$$$$$$$$$$$¢¢	Blank
Length	1	6	6	8	10	20	20	23
Position	01-01	02-07	08-13	14-21	22-31	32-51	52-71	72-94

SUBPART 3.1.4 Sequence of Records for ADV Entries (continued)

ADV COMPANY/BATCH CONTROL RECORD

FIELD	1	2	3	4	5	6	7	8	9
DATA ELEMENT NAME	**RECORD TYPE CODE**	**SERVICE CLASS CODE**	**ENTRY/ADDENDA COUNT**	**ENTRY HASH**	**TOTAL DEBIT ENTRY DOLLAR AMOUNT**	**TOTAL CREDIT ENTRY DOLLAR AMOUNT**	**ACH OPERATOR DATA**	**ORIGINATING DFI IDENTIFICATION**	**BATCH NUMBER**
Field Inclusion Requirement	M	M	M	M	M	M	O	M	M
Contents	'8'	Numeric	Numeric	Numeric	$$$$$$$$$$$$$$$$$$¢¢	$$$$$$$$$$$$$$$$$$¢¢	Alphameric	TTTTAAAA	Numeric
Length	1	3	6	10	20	20	19	8	7
Position	01-01	02-04	05-10	11-20	21-40	41-60	61-79	80-87	88-94

ADV ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**AMOUNT**	**ADVICE ROUTING NUMBER**	**FILE IDENTIFICATION**	**ACH OPERATOR DATA**	**INDIVIDUAL NAME**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**ROUTING NUMBER OF ACH OPERATOR**	**JULIAN DATE ON WHICH THIS ADVICE IS CREATED**	**SEQUENCE NUMBER WITHIN BATCH**
Field Inclusion Requirement	M	M	M	M	R	M	M	O	O	R	O	M	M	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$$$¢¢	Numeric	Alphameric	Alphameric	Alphameric	Alphameric	Numeric	TTTTAAAA	Numeric	Numeric
Length	1	2	8	1	15	12	9	5	1	22	2	1	8	3	4
Position	01-01	02-03	04-11	12-12	13-27	28-39	40-48	49-53	54-54	55-76	77-78	79-79	80-87	88-90	91-94

SUBPART 3.1.5 Sequence of Records for ARC Entries

ARC 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**	**CHECK SERIAL NUMBER**	**INDIVIDUAL NAME/RECEIVING COMPANY NAME**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	O	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	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

SUBPART 3.1.6 Sequence of Records for BOC Entries

BOC 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**	**CHECK SERIAL NUMBER**	**INDIVIDUAL NAME/RECEIVING COMPANY NAME**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	O	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	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

SUBPART 3.1.7 Sequence of Records for CCD Entries

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	$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	Numeric[1]	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[2]	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

1 For Health Care EFT Transactions (except Prenotification Entries), the Addenda Record Indicator of the CCD Entry must always contain a value of "1."
2 For Health Care EFT Transactions, the Payment Related Information Field of the CCD Entry Addenda Record must always contain the ASC X12 Version 5010 835 TRN Segment.

SUBPART 3.1.8 Sequence of Records for CIE Entries

CIE 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 NAME**	**INDIVIDUAL IDENTIFICATION NUMBER**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	R	M	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	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

CIE 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

SUBPART 3.1.9 Sequence of Records for CTX Entries

CTX CORPORATE ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**IDENTIFICATION NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	Alphameric	Numeric	Alphameric	Blank	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

CTX 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

SUBPART 3.1.10 Sequence of Records for DNE Entries

DNE 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	$$$$$$$$¢¢	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

DNE 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

SUBPART 3.1.11 Sequence of Records for ENR Entries

ENR ENTRY DETAIL RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**AMOUNT**	**IDENTIFICATION NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	0000000000	Alphameric	Numeric	Alphameric	Blank	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

ENR 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	R	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

SUBPART 3.1.12 Sequence of Records for IAT Entries

IAT ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**GO IDENTIFICATION/ RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**NUMBER OF ADDENDA RECORDS**	**RESERVED**	**AMOUNT**	**FOREIGN RECEIVER'S ACCOUNT NUMBER/ DFI ACCOUNT NUMBER**	**RESERVED**	**GATEWAY OPERATOR OFAC SCREENING INDICATOR**	**SECONDARY OFAC SCREENING INDICATOR**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	M	N/A	M	M	N/A	O	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Numeric	Blank	$$$$$$$$¢¢	Alphameric	Blank	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	4	13	10	35	2	1	1	1	15
Position	01-01	02-03	04-11	12-12	13-16	17-29	30-39	40-74	75-76	77-77	78-78	79-79	80-94

FIRST IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**TRANSACTION TYPE CODE**	**FOREIGN PAYMENT AMOUNT**	**FOREIGN TRACE NUMBER**	**RECEIVING COMPANY NAME/INDIVIDUAL NAME**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	R	R	O	M	N/A	M
Contents	'7'	'10'	Alphameric	$$$$$$$$$$$$$$$$¢¢	Alphameric	Alphameric	Blank	Numeric
Length	1	2	3	18	22	35	6	7
Position	01-01	02-03	04-06	07-24	25-46	47-81	82-87	88-94

SUBPART 3.1.12 Sequence of Records for IAT Entries (continued)

SECOND IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**ORIGINATOR NAME**	**ORIGINATOR STREET ADDRESS**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	'7'	'11'	Alphameric	Alphameric	Blank	Numeric
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

THIRD IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**ORIGINATOR CITY & STATE/PROVINCE**	**ORIGINATOR COUNTRY & POSTAL CODE**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	'7'	'12'	Alphameric	Alphameric	Blank	Numeric
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

SUBPART 3.1.12 Sequence of Records for IAT Entries (continued)

FOURTH IAT ADDENDA RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**ORIGINATING DFI NAME**	**ORIGINATING DFI IDENTIFICATION NUMBER QUALIFIER**	**ORIGINATING DFI IDENTIFICATION**	**ORIGINATING DFI BRANCH COUNTRY CODE**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	M	M	N/A	M
Contents	'7'	'13'	Alphameric	Alphameric	Alphameric	Alphameric	Blank	Numeric
Length	1	2	35	2	34	3	10	7
Position	01-01	02-03	04-38	39-40	41-74	75-77	78-87	88-94

FIFTH IAT ADDENDA RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**RECEIVING DFI NAME**	**RECEIVING DFI IDENTIFICATION NUMBER QUALIFIER**	**RECEIVING DFI IDENTIFICATION**	**RECEIVING DFI BRANCH COUNTRY CODE**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	M	M	N/A	M
Contents	'7'	'14'	Alphameric	Alphameric	Alphameric	Alphameric	Blank	Numeric
Length	1	2	35	2	34	3	10	7
Position	01-01	02-03	04-38	39-40	41-74	75-77	78-87	88-94

SUBPART 3.1.12 Sequence of Records for IAT Entries (continued)

SIXTH IAT ADDENDA RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**RECEIVER IDENTIFICATION NUMBER**	**RECEIVER STREET ADDRESS**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	O	M	N/A	M
Contents	'7'	'15'	Alphameric	Alphameric	Blank	Numeric
Length	1	2	15	35	34	7
Position	01-01	02-03	04-18	19-53	54-87	88-94

SEVENTH IAT ADDENDA RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**RECEIVER CITY & STATE/PROVINCE**	**RECEIVER COUNTRY & POSTAL CODE**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	'7'	'16'	Alphameric	Alphameric	Blank	Numeric
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

SUBPART 3.1.12 Sequence of Records for IAT Entries (continued)

IAT ADDENDA RECORD FOR REMITTANCE INFORMATION

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'	'17'	Alphameric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

NOTE: A maximum of two optional remittance Addenda Records may be included with each IAT Entry.

IAT ADDENDA RECORD FOR FOREIGN CORRESPONDENT BANK INFORMATION

FIELD	1	2	3	4	5	6	7	8	9
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**FOREIGN CORRESPONDENT BANK NAME**	**FOREIGN CORRESPONDENT BANK IDENTIFICATION NUMBER QUALIFIER**	**FOREIGN CORRESPONDENT BANK IDENTIFICATION NUMBER**	**FOREIGN CORRESPONDENT BANK BRANCH COUNTRY CODE**	**RESERVED**	**ADDENDA SEQUENCE NUMBER**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	M	M	N/A	M	M
Contents	'7'	'18'	Alphameric	Alphameric	Alphameric	Alphameric	Blank	Numeric	Numeric
Length	1	2	35	2	34	3	6	4	7
Position	01-01	02-03	04-38	39-40	41-74	75-77	78-83	84-87	88-94

NOTE: Each Foreign Correspondent Bank involved in the processing of an IAT Entry must be identified within an Addenda Record for IAT Foreign Correspondent Bank Information.

SUBPART 3.1.13 Sequence of Records for MTE Entries

MTE 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 NAME**	**INDIVIDUAL IDENTIFICATION NUMBER**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	M	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	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

MTE ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**TRANSACTION DESCRIPTION**	**NETWORK IDENTIFICATION CODE**	**TERMINAL IDENTIFICATION CODE**	**TRANSACTION SERIAL NUMBER**	**TRANSACTION DATE**	**TRANSACTION TIME**	**TERMINAL LOCATION**	**TERMINAL CITY**	**TERMINAL STATE**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	R	O	R	R	R	R	R	R	R	M
Contents	'7'	'02'	Alphameric	Alphameric	Alphameric	Alphameric	MMDD	HHMMSS	Alphameric	Alphameric	Alphameric	Numeric
Length	1	2	7	3	6	6	4	6	27	15	2	15
Position	01-01	02-03	04-10	11-13	14-19	20-25	26-29	30-35	36-62	63-77	78-79	80-94

SUBPART 3.1.14 Sequence of Records for POP Entries

POP ENTRY DETAIL RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**AMOUNT**	**CHECK SERIAL NUMBER**	**TERMINAL CITY**	**TERMINAL STATE**	**INDIVIDUAL NAME/ RECEIVING COMPANY NAME**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	M	M	O	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	9	4	2	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-48	49-52	53-54	55-76	77-78	79-79	80-94

SUBPART 3.1.15 Sequence of Records for POS Entries

POS 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**	**CARD TRANSACTION TYPE CODE**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	R	M	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	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

POS ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**REFERENCE INFORMATION #1**	**REFERENCE INFORMATION #2**	**TERMINAL IDENTIFICATION CODE**	**TRANSACTION SERIAL NUMBER**	**TRANSACTION DATE**	**AUTHORIZATION CODE OR CARD EXPIRATION DATE**	**TERMINAL LOCATION**	**TERMINAL CITY**	**TERMINAL STATE**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	O	O	R	R	R	O	R	R	R	M
Contents	'7'	'02'	Alphameric	Alphameric	Alphameric	Alphameric	MMDD	Alphameric	Alphameric	Alphameric	Alphameric	Numeric
Length	1	2	7	3	6	6	4	6	27	15	2	15
Position	01-01	02-03	04-10	11-13	14-19	20-25	26-29	30-35	36-62	63-77	78-79	80-94

SUBPART 3.1.16 Sequence of Records for PPD Entries

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	$$$$$$$$¢¢	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

SUBPART 3.1.17 Sequence of Records for RCK Entries

RCK 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**	**CHECK SERIAL NUMBER**	**INDIVIDUAL NAME**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	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

SUBPART 3.1.18 Sequence of Records for SHR Entries

SHR ENTRY DETAIL RECORD

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**	**CARD EXPIRATION DATE**	**DOCUMENT REFERENCE NUMBER**	**INDIVIDUAL CARD ACCOUNT NUMBER**	**CARD TRANSACTION TYPE CODE**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	R	R	R	M	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	MMYY	Numeric	Numeric	Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	4	11	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-43	44-54	55-76	77-78	79-79	80-94

SHR ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**REFERENCE INFORMATION #1**	**REFERENCE INFORMATION #2**	**TERMINAL IDENTIFICATION CODE**	**TRANSACTION SERIAL NUMBER**	**TRANSACTION DATE**	**AUTHORIZATION CODE OR CARD EXPIRATION DATE**	**TERMINAL LOCATION**	**TERMINAL CITY**	**TERMINAL STATE**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	O	O	R	R	R	O	R	R	R	M
Contents	'7'	'02'	Alphameric	Alphameric	Alphameric	Alphameric	MMDD	Alphameric	Alphameric	Alphameric	Alphameric	Numeric
Length	1	2	7	3	6	6	4	6	27	15	2	15
Position	01-01	02-03	04-10	11-13	14-19	20-25	26-29	30-35	36-62	63-77	78-79	80-94

SUBPART 3.1.19 Sequence of Records for TEL Entries

TEL 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**	**PAYMENT TYPE CODE**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	M	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	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

SUBPART 3.1.20 Sequence of Records for TRC Entries

TRC ENTRY DETAIL RECORD

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**	**CHECK SERIAL NUMBER**	**PROCESS CONTROL FIELD**	**ITEM RESEARCH NUMBER**	**ITEM TYPE INDICATOR**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	6	16	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-60	61-76	77-78	79-79	80-94

SUBPART 3.1.21 Sequence of Records for TRX Entries

TRX ENTRY DETAIL RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**IDENTIFICATION NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**ITEM TYPE INDICATOR**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	Alphameric	Numeric	Alphameric	Blank	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

TRX 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

SUBPART 3.1.22 Sequence of Records for WEB Entries

WEB 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 NUMBER1**	**INDIVIDUAL NAME**	**PAYMENT TYPE CODE**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O/R	M	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	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

1 For Person-to-Person WEB credit Entries, this field (positions 40-54) is required and contains the name of the consumer Originator.
For WEB debit Entries, this field (positions 40-54) is optional, and is used at the discretion of the Originator.

WEB 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

SUBPART 3.1.23 Sequence of Records for XCK Entries

XCK ENTRY DETAIL RECORD

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**	**CHECK SERIAL NUMBER**	**PROCESS CONTROL FIELD**	**ITEM RESEARCH NUMBER**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	R	R	O	M	M
Contents	‘6’	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	6	16	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-60	61-76	77-78	79-79	80-94

PART 3.2 Glossary of ACH Record Format Data Elements

SUBPART 3.2.1 Field Inclusion Requirements

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

Mandatory for ACH Operator Processing. A "Mandatory" field is necessary to ensure the proper routing and/or posting of an ACH Entry. Any "Mandatory" field not meeting required data specifications, as defined within Appendix Two (Specifications for Data Acceptance by ACH Operators) will cause the ACH Operator to pend or Reject the File, batch, or Entry. A File, batch, or Entry placed in a pending status by the ACH Operator will await action to be released or Rejected, based on instructions provided by the Sending Point. The ACH Operator will report to the ODFI or its Sending Point any File, batch, or Entry placed in a pending status or Rejected by the ACH Operator. A Rejected Entry will be returned to the ODFI or its Sending Point by the ACH Operator.

Required for RDFI Processing. The omission of a "Required" field will not cause an Entry Reject at the ACH Operator, but may cause a reject at the RDFI and may result in the return of the Entry. 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, the RDFI must return these fields to the ODFI if the Entry is returned.

SUBPART 3.2.2 Glossary of Data Elements

ACH Operator Data: 19 Positions – Company/ Batch Control Record – Optional (ADV); 1 Position – Entry Detail Record – Optional (ADV)

This field is used as specified by the ACH Operator.

Addenda Information: 44 Positions – Addenda Record – Optional (Returns except IAT); 34 Positions – Addenda Record – Optional (IAT Returns); 21 Positions Addenda Record – Optional/Mandatory (dishonored Returns)

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 Code R17 (File Record Edit Criteria/Entry Initiated Under Questionable Circumstances).

An RDFI using Return Reason Code R17 to return an Entry that is believed by the RDFI to have been initiated under questionable circumstances (which includes, but is not limited to, an Entry Transmitted without the Originator's authorization or an Entry that is authorized by the Originator under False Pretenses) must insert "QUESTIONABLE" within the first twelve positions of this field. The RDFI may include additional explanatory information within the remaining positions of this field.

The Addenda Information Field of a dishonored Return Entry is a mandatory field when the dishonored Return bears Return Reason Code R69 (Field Error(s)). When using Return Reason Code R69, the ODFI must insert the appropriate code(s) from the list below, separated by an asterisk (*), within the Addenda Information Field of the Addenda Record Format for dishonored Returns to indicate the field(s) in which the errors occur:

01 Return Contains Incorrect DFI Account Number

02 Return Contains Incorrect Original Entry Trace Number

03 Return Contains Incorrect Dollar Amount

04 Return Contains Incorrect Individual Identification Number/Identification Number

05 Return Contains Incorrect Transaction Code

06 Return Contains Incorrect Company Identification Number

07 Return Contains an Invalid Effective Entry Date

For example: 01*03*06

Addenda Record Indicator: 1 Position – Entry Detail Record and Corporate Entry Detail Record – Mandatory (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, IAT, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

This field indicates the existence of an Addenda Record.

Code Values:

0 No Addenda Record follows the Entry

1 One or more Addenda Records follow the Entry

CCD: When used for a Health Care EFT Transaction, the value of this field must be "1."

IAT: The value of this field for all IAT Entries, including IAT Prenotification Entries, will always be "1."

Zero Dollar CCD, Zero Dollar CTX, and Zero Dollar IAT Entries, Notification of Change, Refused Notification of Change, Return, Dishonored Return, 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: 4 Positions – Addenda Record – Mandatory (ACK, ATX, CCD, CIE, CTX, DNE, ENR, IAT, PPD, TRX, WEB)

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: 2 Positions – Addenda Record – Mandatory (ACK, ATX, CCD, CIE, CTX, DNE, ENR, IAT, MTE, POS, PPD, SHR, TRX, WEB, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

The Addenda Type Code defines the specific interpretation and format for the addenda information contained in the Entry.

Code Values:

02 Point-of Sale-Entry (POS), Shared Network Transaction (SHR), or Machine Transfer Entry (MTE)

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

10 1st Addenda Record for IAT Entry

11 2nd Addenda Record for IAT Entry

12 3rd Addenda Record for IAT Entry

13 4th Addenda Record for IAT Entry

14 5th Addenda Record for IAT Entry

15 6th Addenda Record for IAT Entry

16 7th Addenda Record for IAT Entry

17 Addenda Record for IAT Entry Remittance Information

18 Addenda Record for IAT Entry Foreign Correspondent Bank Information

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

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

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

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

Amount: 10 Positions – Entry Detail Record – Mandatory (ACK, ARC, BOC, CCD, CIE, DNE, ENR, IAT, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK, refused ACK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); 12 Positions – Entry Detail Record – Mandatory (ADV)

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.

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

CCD, CTX: For a zero dollar Entry, the value of this field must be zero.

IAT: The value of this field is always reflected in U.S. Dollars.

REVERSALS: The amount of a Reversing Entry must be identical to the amount of the original, Erroneous Entry to which the Reversal relates.

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

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

Batch Count: 6 Positions – File Control Record – Mandatory (all Files)

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

Batch Number: 7 Positions – Company/Batch Header Record and Company/Batch Control Record – Mandatory (all batches)

The ODFI or its Sending Point assigns this number in ascending sequence to each batch in a File of Entries. The batch number in the Company/Batch Header Record and the Company/Batch Control Record must be the same.

Block Count: 6 Positions – File Control Record – Mandatory (all Files)

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

Blocking Factor: 2 Positions – File Header Record – Mandatory (all Files)

The Blocking Factor defines the number of 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 filled with "9's."

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

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: 2 Positions – Entry Detail Record – Mandatory (POS, SHR, Returns, dishonored Returns, contested dishonored Returns)

POS, SHR: This code is used by card processors to identify the type of transaction, such as a purchase, cash advance, or reversal. Values for this field are assigned by the major card Organizations.

Code Values:

01	Purchase of goods or services
02	Cash
03	Return Reversal
11	Purchase Reversal
12	Cash Reversal
13	Return
21	Adjustment
99	Miscellaneous Transaction

Check Digit: 1 Position – Entry Detail Record, Corporate Entry Detail Record – Mandatory (all entries)

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: 15 Positions – Entry Detail Record – Optional (TRC, Returns, dishonored Returns, contested dishonored Returns); 15 Positions – Entry Detail Record – Mandatory (ARC, BOC, RCK, XCK); 9 Positions – Entry Detail Record – Mandatory (POP)

This field contains the Check Serial Number of a Check.

ARC, BOC, POP: This field must contain the Check Serial Number contained on the Eligible Source Document used for the Entry.

Company Descriptive Date: 6 Positions – Company/Batch Header Record – Optional (ACK, ADV, ARC, ATX, CCD, CIE, CTX, DNE, ENR, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

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 content in this field are "011311," "01 11," "Jan 13," "JAN 11," etc.

Same Day Entries: At its discretion, an ODFI may require an Originator to use this field to further demonstrate intent for same-day processing and settlement. ODFIs that choose to do so should use the convention "SDHHMM", where the "SD" in positions 64-65 denotes the intent for same-day settlement, and the hours and minutes in positions 66-69 denote the desired settlement time using a 24-hour clock. When electing to use this convention, the ODFI would validate that the field contains either "SD1300" for settlement desired at 1:00 p.m. ET, "SD1700" for settlement desired at 5:00 p.m. ET, or "SD1800" for settlement desired at 6:00 p.m. ET, in accordance with the settlement times offered by the ACH Operators. ACH Operators and RDFIs are not required to take any action with respect to the presence or absence of these optional same-day indicators.

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 date established by the keeper (ODFI) for checks being truncated.

Company Discretionary Data: 20 Positions – Company/Batch Header Record – Optional (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

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 Entries in that batch. There is no standardized interpretation for the value of the field. This field must be returned intact on any Return Entry.

CIE: This field contains the Biller's name.

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

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

TRC: This field contains the city, state, and zip code of the keeper.

Company Entry Description: 10 Positions – Company/Batch Header Record – Mandatory (all batches)

The Originator establishes the value of this field to provide the Receiver with a description of the purpose of the Entry. For example, "Gas bill," "Reg. Salary," "ins. prem.," "Soc. Sec.," "DTC," "Trade Pay," "PURCHASE," etc.

This field must contain the word "ACCTVERIFY" when the batch contains Micro-Entries.

This field must contain the word "NONSETTLED" when the batch contains Entries that could not settle.

This field must contain the word "RECLAIM" when the batch contains Reclamation Entries.

This field must contain the words "RETRY PYMT" when the batch contains Reinitiated Entries. For any Reinitiated Entry, the description "RETRY PYMT" must replace the original content of the Company Entry Description field transmitted in the original Entry, including content otherwise required by these Rules.

This field must contain the words "RETURN FEE" when the batch contains Return Fee Entries.

This field must contain the word "REVERSAL" when the batch contains Reversing Entries.

ADV: The Originator, 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.

CCD: This field must contain the word "HCCLAIMPMT" when the batch contains Health Care EFT Transactions.

ENR: This field must contain the word "AUTOENROLL" when the batch contains Automated Enrollment Entries.

RCK: This field must contain the word "REDEPCHECK".

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

WEB: For a Person-to-Person Entry, this field must contain a description that the Receiver would readily recognize as descriptive of a Person-to-Person Entry.

XCK: This field must contain the words "NO CHECK".

Company Identification: 10 Positions – Company/Batch Header Record – Mandatory (all batches except IAT); 10 Positions – Company/Batch Control Record – Required (all batches)

The Company Identification is an alphameric code used to identify an Originator. The Company Identification Field must be included on all Entries.

The Company ID may begin with an ANSI one-digit Identification Code Designator (ICD), followed by the Identification Number. The ANSI Identification Numbers and related ICDs 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.

IAT: For IAT Entries, the Company Identification Field within the Company/Batch Control Record must contain the information found within positions 41-50 (Originator Identification) of the IAT Company/Batch Header Record.

MTE (Credits): The ODFI is the company/Originator.

WEB (Credits): This field contains the identification code of the Person-to-Person (P2P) service provider identified in the Company Name field (ODFI or Third-Party Service Provider).

REVERSALS: The Company Identification in a Reversing Entry must be identical to the original, Erroneous Entry to which the Reversal relates.

Company Name: 16 Positions – Company/Batch Header Record – Mandatory (all batches except IAT)

This field identifies the source of the Entry and is used for descriptive purposes for the Receiver. Except as otherwise noted below, this field must contain the name by which the Originator is known to and readily recognized by the Receiver of the Entry.

In a transaction in which the Originator of a debit Entry is not the payee of the transaction (the party to which payment is ultimately being directed), the Company Name field of the debit Entry must contain the name by which the payee is known to and readily recognized by the Receiver of the Entry. In a transaction in which the Originator of a credit Entry is not the payor of the transaction (the party from which payment is ultimately being directed), the Company Name field of the credit Entry must contain the name by which the payor is known to and readily recognized by the Receiver of the Entry.

For Micro-Entries, this field must contain the same or similar name of the Originator that will be included in future Entries (see Article Two, Subsection 2.7.2 – Formatting Requirements for Micro-Entries).

For Return Fee Entries, this field must contain the same name of the Originator as identified in the Company Name field of the underlying Entry. For a Return Fee Entry based on the return of a Check, the Company Name field must contain the name of the payee of the Check.

ADV: The ACH Operator is both the Originator and the ODFI. The ACH Operator originating the ADV File identifies itself by name in this field.

ARC, BOC: This field identifies the payee of the Eligible Source Document or the payee name indicated on the bill or invoice.

CCD: For a Health Care EFT Transaction, this field must contain the name of the Health Plan originating the Entry, or, where an organization is self-insured, the name of the organization's third-party administrator that is recognized by the Health Care Provider and to which the Health Care Provider submits its claims.

CIE: This field contains the bill payment service provider's name.

MTE: This field identifies the owner of the terminal where the transaction was initiated.

POP, POS, SHR: This field identifies the merchant with whom the Receiver initiated the transaction.

RCK: This field identifies the Originator of the RCK Entry, which is the original payee on the face of the Check.

TRC: This field identifies the name of the keeper.

WEB: For a Person-to-Person Entry, this field contains the P2P service provider's name; the P2P service provider is either the ODFI or a Third-Party Service Provider.

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

REVERSALS: The name of the Originator must reflect the same Originator identified in the Erroneous Entry to which the Reversal relates. The Originator or ODFI of the Reversing Entry may make minor variations to the original content of the Company Name field, such as for accounting or tracking purposes, provided that the name of the Originator remains readily recognizable to the Receiver.

Contested Dishonored Return Reason Code: 3 Positions – Addenda Record – Mandatory (contested dishonored Returns)

A standard code used by the RDFI to describe the reason for contesting a dishonored Return. See Appendix Four (Return Entries) for a complete listing of Contested Dishonored Return Reason Codes.

Corrected Data: 29 Positions – Addenda Record – Mandatory (all COR, refused COR entries except those related to IAT); 35 Positions – Addenda Record – Mandatory (COR entries related to IAT)

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 a Refused Notification of Change is copied from the Corrected Data field of the original Notification of Change.

COR Trace Sequence Number: 7 Positions – Addenda Record – Mandatory (refused COR)

The last seven digits of the Trace Number contained in the original Notification of Change.

Date of Death: 6 Positions – Addenda Record – Optional (Returns)

The date of death is to be supplied on Entries being returned for reason of death (Return Reason Codes R14 and R15).

Date Original Entry Returned: 6 Positions – Addenda Record – Mandatory with R73, otherwise Optional (contested dishonored Returns)

This field contains the date the RDFI initiated the original Return. The Date Original Entry Returned is used when a Dishonored Return Entry is contested on the grounds that the original Return was untimely (R73).

DFI Account Number: 17 Positions – Entry Detail Record – Required (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); 15 Positions – Entry Detail Record – Required (ADV)

The DFI Account Number is the RDFI's customer's account number. It is usually obtained from: (1) the on-us field of the MICR line of a Check; (2) account statement; (3) passbook; or (4) other source document provided by the RDFI that 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 obtaining information from the on-us field of the MICR line of a Check, 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 Receiver's account number contains more 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”. If fewer than 17 characters, left justify and leave the unused spaces blank. Spaces within the Receiver account number must be ignored when the Entry is formatted, e.g., “0123 456789” would appear as “0123456789” and “0123-4 56789” would appear as “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 by the RDFI.

ADV: Contains a 15-character DFI Account Number.

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

Discretionary Data: 2 Positions – Entry Detail Record, Corporate Entry Detail Record – Optional (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, MTE, POP, PPD, RCK, XCK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

This field in the Entry Detail Record allows ODFIs to include codes, of significance to them, to enable specialized handling of the Entry. There is 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 contains “AK”.

PPD: At its discretion, the Originator may choose to include the value “R” to identify a Recurring Entry, “S” to identify a Single Entry, or “ST” to identify an Entry initiated as part of a Standing Authorization.

Dishonored Return Reason Code: Addenda Record; 3 Positions – Addenda Record – Mandatory (dishonored Return Entry); 2 Positions – Addenda Record – Mandatory (contested dishonored Return Entry)

A standard code used by the ODFI to describe the reason for dishonoring a Return Entry. In a contested dishonored Return Entry, this field contains only the numeric portion of the code. See Appendix Four (Return Entries) for a complete listing of Dishonored Return Reason Codes.

Dishonored Return Settlement Date: 3 Positions – Addenda Record – Mandatory (contested dishonored Returns)

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

Dishonored Return Trace Number: 15 Positions – Addenda Record – Mandatory (contested dishonored Returns)

The Dishonored Return Trace Number is used in the 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 dishonored Return Entry.

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

This field further defines the transaction in the event of a Receiver’s inquiry. An example is an Electronic sequence number.

Effective Entry Date: 6 Positions – Company/Batch Header Record – Required (all batches)

The Effective Entry Date is the Banking Day specified by the Originator on which it intends a batch of Entries to be settled.

For credit Entries, the Effective Entry Date must be either the same Banking Day as the Banking Day of processing by the Originating ACH Operator (the processing date) for Same Day Entries, or one or two Banking Days following the Originating ACH Operator’s processing date for other Entries.

For debit Entries, the Effective Entry Date must be either the same Banking Day as the processing date for Same Day Entries, or one Banking Day following the Originating ACH Operator’s processing date for other Entries.

A batch of Entries containing an Effective Entry Date beyond the designated number of days allowed is Rejected by the ACH Operator and returned to the ODFI.

A batch of Entries containing an Effective Entry Date that is stale (i.e., is a Banking Day that is in the past, or is the current Banking Day but is not submitted timely to an ACH Operator for same-day processing and settlement) is settled at the next available settlement opportunity.

A batch of Entries containing invalid Effective Entry Date information (for example, if the field is blank or zero, partially blank or partially non-numeric, contains an incomplete date, contains day numbers higher than 31, or contains month numbers higher than 12) is settled at the next available settlement opportunity. The Originating ACH Operator inserts the Banking Day of processing or the next Banking Day as the Effective Entry Date, whichever corresponds to the next available settlement opportunity.

ENR: For Automated Enrollment Entries, this field must be space filled. Automated Enrollment Entries cannot be Same Day Entries.

Notifications of Change: The ACH Operator does not edit this field.

Return Entries: The ACH Operator uses the content of this field (as copied from the original Entry) to determine the appropriate Settlement Date for a Return Entry, dishonored Return Entry, and contested dishonored Return Entry. The ACH Operator may verify that the Effective Entry Date is properly formatted and may replace existing content with the current processing date if the Effective Entry Date is not valid. The ACH Operator does not reject a Return Entry, dishonored Return Entry, or contested dishonored Return Entry if the Effective Entry Date is invalid.

The scheduled Settlement Date is inserted by the Receiving ACH Operator. *See the definition of "Settlement Date" in this Appendix Three.*

Entry/Addenda Count: 6 Positions – Company/Batch Control Record – Mandatory (all batches); 8 Positions – File Control Record – Mandatory (all Files)

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: 7 Positions – Addenda Record – Mandatory (ACK, ATX, CCD, CIE, CTX, DNE, ENR, IAT, PPD, TRX, WEB, IAT Returns)

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 of the related Entry Detail Record or Corporate Entry Detail Record.

Entry Hash: 10 Positions – Company/Batch Control Record and File Control Record – Mandatory (all Files)

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 all of the Receiving DFI Identification fields contained within the Entry Detail Records in a batch. The Receiving DFI Identification Field contains the 8-digit routing number of the RDFI. The hash is the sum of the 8-digit routing numbers.

> Example #1:
>
> 05600507 + 05140225 + 11400065 = 22140797. This sum, 22140797, is placed within the Entry Hash Field.

If the sum exceeds 10 characters, the Entry Hash field must be populated with the rightmost 10 characters.

> Example #2:
>
> If the sum of the Receiving DFI Identification fields within a batch is 123456789012, the Entry Hash field would be populated with 3456789012.

File Control Record: The Entry Hash is the sum of the Entry Hash fields contained within the Company/Batch Control Records of the File. If the sum exceeds 10 characters, the field must be populated with the rightmost 10 characters (see example above).

File Creation Date: 6 Positions – File Header Record Mandatory (all Files)

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: 4 Positions – File Header Record – Optional (all Files)

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

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

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

File ID Modifier: 1 Position – File Header Record – Mandatory (all Files)

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 uppercase 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 Correspondent Bank Branch Country Code: 3 Positions – Addenda Record – Mandatory (IAT)

This field contains a two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the Foreign Correspondent Bank is located.

Foreign Correspondent Bank Identification Number: 34 Positions – Addenda Record – Mandatory (IAT)

This field contains the bank identification number (i.e., the National Clearing System Number, BIC Code, or IBAN) of the Foreign Correspondent Bank.

Foreign Correspondent Bank Identification Number Qualifier: 2 Positions – Addenda Record – Mandatory (IAT)

This field contains a 2-digit code that identifies the numbering scheme used in the Foreign Correspondent Bank Identification Number field. Code values for this field are:

01 National Clearing System Number (e.g., U.S. Routing Transit Number)

02 BIC Code

03 IBAN

Foreign Correspondent Bank Name: 35 Positions – Addenda Record – Mandatory (IAT)

This field identifies the name of the Foreign Correspondent Bank.

Foreign Exchange Indicator: 2 Positions – Company/Batch Header Record – Mandatory (IAT, Returns, COR)

This field contains a code used to indicate the foreign exchange conversion methodology applied to an IAT 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: 15 Positions – Company/Batch Header Record – Required (IAT, Returns, COR)

This field contains either the foreign exchange rate used to execute the foreign exchange conversion of an IAT 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: 1 Position – Company/Batch Header Record – Required (IAT, Returns, COR)

This field contains a 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

3 Space Filled.

Foreign Payment Amount: 18 Positions – Addenda Record – Required (IAT, Returns)

For Inbound IAT 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 Inbound IAT Entries returned by a U.S. RDFI*, this field is copied from the original Entry Detail Record to the Entry Detail Record for IAT Returns.

For Outbound IAT Entries originated using a Foreign Exchange Indicator of "FV" (fixed-to-variable), this field is zero-filled. *For Outbound IAT 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 ISO Destination Currency Code Field of the Company/Batch Header Record. *For Outbound IAT Entries returned by a U.S. 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 Receiver's Account Number/DFI Account Number: 35 Positions – Entry Detail Record – Mandatory (IAT)

For Inbound IAT Entries, this field contains the U.S. Receiver's account number.

For Outbound IAT Entries, this field contains the foreign Receiver's account number.

Foreign Trace Number: 22 Positions – Addenda Record – Optional (IAT)

For Inbound IAT Entries, this field contains the trace number assigned to the Entry in the originating national payments system.

Format Code: 1 Position – File Header Record – Mandatory (all Files)

This field must contain a value of "1."

Gateway Operator OFAC Screening Indicator: 1 Position – Entry Detail Record – Optional (IAT)

This field indicates the results of a Gateway Operator screen for OFAC compliance. A value of "0" indicates that the Gateway Operator has not found a potential blocked party, as identified by OFAC on its list of Specially Designated Nationals ("SDN list"). A value of "1" indicates the potential presence of a blocked party. This field must be space filled if no screening has been conducted.

GO Identification/Originating DFI Identification: 8 Positions – Company/Batch Header Record – Mandatory (IAT, Returns, COR)

For Inbound IAT Entries, this field contains the routing number of the U.S. Gateway Operator. For Outbound IAT Entries, this field contains the standard routing number, as assigned by LexisNexis, that identifies the U.S. ODFI initiating the Entry.

GO Identification/Receiving DFI Identification: 8 Positions – Entry Detail Record – Mandatory (IAT, Returns, COR)

For Outbound IAT Entries, this field contains the routing number of the U.S. Gateway Operator. For Inbound IAT Entries, this field contains the standard routing number, as assigned by LexisNexis, that identifies the U.S. RDFI at which the Receiver maintains his account.

IAT Indicator: 16 Positions – Company/Batch Header Record – Optional (IAT, Returns); 16 Positions – Company/Batch Header Record – Mandatory (COR entries related to IAT)

For forward IAT Entries, this field is left blank. For Notifications of Change related to IAT Entries, this field must contain the value "IATCOR."

Identification Number: 15 Positions – Entry Detail Record/Corporate Entry Detail Record – Optional (CCD, CTX, ENR, TRX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

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

ENR: For Federal Government automated enrollment Entries, this field is space filled.

Immediate Destination: 10 Positions – File Header Record – Mandatory (all Files)

This field contains the routing number of the ACH Operator or Receiving Point to which the File is being Transmitted. The 10-character field begins with a blank in the first position, followed by the four-digit Federal Reserve Routing Symbol, the four-digit ABA Institution Identifier, and the Check Digit (bTTTTAAAAC).

Immediate Destination Name: 23 Positions – File Header Record – Optional (all Files)

This field contains the name of the ACH Operator or Receiving Point for which that File is destined.

Immediate Origin: 10 Positions – File Header Record – Mandatory (all Files)

This field contains the routing number of the ACH Operator or Sending Point that is Transmitting the File. The 10 character field begins with a blank in the first position, followed by the four digit Federal Reserve 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 Taxpayer Identification Number in this field; however, the field must contain the routing number of the Sending Point when the File is Transmitted to the ACH Operator.

Immediate Origin Name: 23 Positions – File Header Record – Optional (all Files)

This field contains the name of the ACH Operator or Sending Point that is Transmitting the File.

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

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

Individual Identification Number: 15 Positions – Entry Detail Record – Optional (DNE, POS, PPD, TEL, WEB debit, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); Required (WEB credit); 22 Positions – Entry Detail Record – Mandatory (CIE, MTE)

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: This field contains the accounting number by which the Originator (payor) is known to the Receiver (payee). It is 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: Field 8, rather than Field 7, of the Entry Detail Record is used for the Individual Identification Number.

PPD: For a Return Fee Entry related to an ARC, BOC, POP, or RCK Entry, or to an item that was eligible to be converted to a debit Entry but was not converted, this field must contain the Check Serial Number contained within the ARC, BOC, POP, or RCK Entry or item.

WEB credit: For a Person-to-Person Entry, this field contains the name of the Originator of the P2P Entry for use by the RDFI on the periodic statement.

Individual Name: 22 Positions – Entry Detail Record – Mandatory (TEL, WEB, and Returns, dishonored Returns, and contested dishonored Returns for TEL and WEB); 22 Positions – Entry Detail Record – Required (ADV, DNE, POS, PPD, RCK, Returns, dishonored

Returns, contested dishonored Returns, COR, refused COR); 22 Positions – Entry Detail Record – Optional (ARC, BOC, POP); 15 Positions – Entry Detail Record – Required (CIE); 15 Positions – Entry Detail Record – Mandatory (MTE)

Except as noted below, this field is entered by the Originator to provide additional identification of the Receiver and may be helpful in identifying returned Entries.

ADV: This field contains the name associated with the Advice Routing Number in positions 40-48 of the Entry Detail Record.

ARC, BOC, 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.

CIE: This field is entered by the ODFI to provide 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: Field 7, rather than Field 8, of the Entry Detail Record is used for the Individual Name.

PPD: For a PPD Return Fee Entry authorized by notice in accordance with Subsection 2.15.2 (Authorization of Return Fee Entries) and related to an underlying ARC, BOC, or POP Entry, this field must contain the same information identified within the Individual Name/Receiving Company Name field of the ARC, BOC, or POP Entry to which the Return Fee Entry relates.

ISO Destination Country Code: 2 Positions – Company/Batch Header Record – Mandatory (IAT, Returns, COR)

This field contains the two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the Entry is to be received.

ISO Destination Currency Code: 3 Positions – Company/Batch Header Record – Mandatory (IAT, Returns, COR)

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

ISO Originating Currency Code: 3 Positions – Company/Batch Header Record – Mandatory (IAT, Returns, COR)

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

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

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

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

This field indicates the type of items being truncated.

Code Values:

01 Truncated Items

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

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

Message Authentication Code (MAC): 19 Positions – Company/Batch Control Record – Optional (all batches)

The MAC is an-eight character code derived from a special key used in conjunction with the DES algorithm. The MAC is used 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: 3 Positions – Addenda Record – Optional (MTE)

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

Number of Addenda Records: 4 Positions – Corporate Entry Detail Record/Entry Detail Record – Mandatory (ATX, CTX, ENR, IAT, TRX, COR (IAT entries), refused ATX); 4 Positions – Corporate Entry Detail Record – Required (COR (except IAT), refused COR)

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 contains a value of "0."

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

Original Entry Trace Number: 15 Positions – Addenda Record – Mandatory (Returns, dishonored Returns, contested dishonored Returns, COR, refused COR), 15 Positions – Entry Detail Record – Mandatory (ACK, refused ACK, ATX, refused ATX)

This field contains the Trace Number as originally included on the forward Entry or Prenotification. The RDFI must include the Original Entry Trace Number in the Addenda Record of an Entry being returned to an ODFI, in the Addenda Record of an NOC, within an Acknowledgment Entry, or with an RDFI request for a copy of an authorization.

Original Forward Entry Payment Amount: 10 Positions – Addenda Record – Required (IAT Returns)

Outbound IAT Entries originated by a U.S. ODFI might be returned by the Gateway Operator for a U.S. dollar value that differs from the original Amount due to foreign exchange conversion. In 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: 8 Positions – Addenda Record – Required (Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

This field contains the Receiving DFI identification as originally included on the forward Entry or Prenotification that the RDFI is returning or correcting. This field must be included in the Addenda Record for an Entry being returned to an ODFI, or within the Addenda Record accompanying a Notification of Change.

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

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 Branch Country Code: 3 Positions – Addenda Record – Mandatory (IAT)

This field contains a two-character alphabetic country code, as defined within the International Organization for Standardization's (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the bank that originated the Entry is located. This code must correspond to the country in which the bank branch identified within the Originating DFI Identification field of the Fourth IAT Addenda Record is located.

Originating DFI Identification: 8 Positions – Company/Batch Header Record – Mandatory (all batches except IAT); 8 Positions – Company/Batch Control Record – Mandatory (all batches); 34 Positions – Addenda Record – Mandatory (IAT)

This field contains the routing number of the DFI originating the Entries within the batch.

IAT:

- For Inbound IAT Entries, the Originating DFI Identification Field within the Fourth IAT Addenda Record must contain the National Clearing System Number of the foreign financial institution providing funding for the payment transaction.
- For Outbound IAT Entries, the Originating DFI Identification Field within the Fourth IAT Addenda Record must contain the routing number of the U.S. ODFI or the foreign financial institution that has provided the funding for the transaction.
- For IAT Entries, the Originating DFI Identification Field within the Company/Batch Control Record must contain the information found within positions 80-87 (GO/Originating

DFI Identification) of the IAT Company/Batch Header Record.

Originating DFI Identification Number Qualifier: 2 Positions – Addenda Record – Mandatory (IAT)

This field contains a 2-digit code that identifies the numbering scheme used in the Originating DFI Identification Number field of the Fourth IAT Addenda Record. Code values for this field are:

01 National Clearing System Number
02 BIC Code
03 IBAN

Originating DFI Name: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the name of the ODFI.

- For Inbound IAT Entries, the Originating DFI Name Field within the Fourth IAT Addenda Record must contain the name of the foreign financial institution initiating the payment transaction, as identified within the Originating DFI Identification field of the Fourth IAT Addenda Record.
- For Outbound IAT Entries, this field must contain the name of the U.S. ODFI.

Originator City and State/Province: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the city and, if applicable, the state or province of the Originator. An asterisk ("*") must be used as the delimiter between the data elements, and the backslash ("\") or the tilde ("~") must be used as the terminator following the last data element.

Originator Country and Postal Code: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the two-character alphabetic country code, as defined within the International Organization for Standardization's 3166-1-alpha-2 code list, and the postal code of the Originator. An asterisk ("*") must be used as the delimiter between the data elements, and the backslash ("\") or the tilde ("~") must be used as the terminator following the last data element.

Originator Identification: 10 Positions – Company/Batch Header Record – Mandatory (IAT, IAT Returns, IAT COR)

The Originator Identification is an alphameric code used to uniquely identify an Originator. For an Originator that is not a natural Person, this field must contain the IRS Taxpayer Identification Number (TIN) of the Originator identified in the Originator Name Field. For an Originator that is not a natural Person and is not established or organized under the laws of a state or the United States, this field must contain the account number belonging to the Originator (as identified in the Originator Name field) at the foreign financial institution. If this number exceeds nine characters, this field must contain the last nine characters of the account number belonging to the Originator at the foreign financial institution. If the foreign account number contains nine or fewer characters, the entire account number must be utilized.

The Originator Identification may be preceded by a one-digit alphameric code, as established between the ODFI and the Originator, for further identification of the Originator to the ODFI. When used, this code must appear in the first position of this field, followed by the Originator Identification, as defined above.

When the ODFI has a contractual relationship with a Third-Party Sender rather than the Originator itself, the value of this field may identify either the Originator or the Third-Party Sender.

REVERSALS: The Originator Identification in a Reversing Entry must be identical to the original, Erroneous Entry to which the Reversal relates.

Originator Name: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the name of the Originator of the transaction.

REVERSALS: The name of the Originator must reflect the same Originator identified in the Erroneous Entry to which the Reversal relates. The Originator or ODFI of the Reversing Entry may make minor variations to the original content of the Originator Name field, such as for accounting or tracking purposes, provided that the name of the Originator remains readily recognizable to the Receiver.

Originator Status Code: 1 Position – Company/Batch Header Record – Mandatory (all batches)

This code refers to the ODFI initiating the Entry.

Code Values:

0 ADV File prepared by an ACH Operator.

1 This code identifies the Originator as a depository financial institution.

2 This code identifies the Originator as a Federal Government entity or agency.

ADV: This field must contain "0".

Originator Street Address: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the physical street address of the Originator.

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

In the Addenda Records of ACK, ATX, CCD, CIE, ENR, IAT, PPD Entries, and debit WEB Entries, an asterisk ("*") must be used as the delimiter between the data elements, and the backslash ("\") or tilde ("~") must be used as the terminator at the end of a data segment.

ACK, ATX: This field contains the ANSI ASC X12 REF (Reference) data segment. This REF segment is 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 contain payment related ANSI ASC X12 data segments or Nacha-endorsed banking conventions (i.e., Tax Payment, Third-Party Tax Payments, Child Support, or Electronic Dealer Drafting). For CCD Entries that are Health Care EFT Transactions, this field must contain the ASC X12 835 TRN (Reassociation Trace Number) data segment, which conveys the Reassociation Trace Number used by the Health Care Provider to match the payment to remittance data.

For Example:

TRN*1*12345*1512345678*999999999\

For Example:

TRN*1*12345*1512345678*999999999~

CIE: This field contains payment related ANSI ASC X12 data segments to further identify the payment or Transmit additional remittance information.

For Example:

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

CTX: This field contains 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.

ANSI ASC X12.5 ("Interchange Control Structure") means the standard to define the control structures for the electronic interchange of business transactions encoded in ASC X12-based syntax. This standard provides the interchange envelope of a header and trailer for the electronic interchange through a data transmission, a structure to acknowledge the receipt and processing of this envelope, and optional, interchange-level service request structures.

ANSI ASC X12.6 ("Application Control Structure") means the standard used to define the structure of business transactions for computer-to-computer interchange. This structure is expressed using a symbolic representation of X12 data in terms of both the design and use of X12 structures, independent of the physical representation (e.g., character set encoding).

BPR or BPS Data Segment ("Beginning Segment for Payment Order/Remittance Advice") means the beginning segment for the payment order/remittance advice used in ASC X12-based syntax to indicate the beginning of a payment-related transaction set that contains the necessary banking information to process the transaction.

DNE: Addenda Records contains the following Nacha-endorsed banking convention starting in position 04:

DATE OF
DEATH*MMDDYY*CUSTOMERSSN*

#########*AMOUNT*$$$$.cc\

The date of death always appears in positions 18-23. If the Social Security Number (SSN) is not available, positions 38-46 contain zeros. The amount of the expected beneficiary payment always begins in position 55.

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

This field contains the following Nacha-endorsed banking convention:

TRANSACTION CODE*RECEIVING DFI IDENTIFICATION NUMBER*CHECK DIGIT*DFI ACCOUNT NUMBER*INDIVIDUAL IDENTIFICATION NUMBER/IDENTIFICATION NUMBER*INDIVIDUAL NAME (SURNAME)/ COMPANY NAME*INDIVIDUAL NAME (FIRST NAME)/COMPANY NAME*REPRESENTATIVE PAYEE INDICATOR/ENROLLEE CLASSIFICATION CODE\

Transaction Code – This field contains the Transaction Code of the account holder's account. This field contains "22" (Demand Credit), "27" (Demand Debit), "32" (Savings Credit), or "37" (Savings Debit). (2 positions)

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

Check Digit – This field contains 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 contains the account holder's account number. (1 - 17 positions)

Individual Identification Number/Identification Number – For automated enrollments initiated on behalf of consumers, this field contains the consumer's Social Security Number. For automated enrollments initiated on behalf of companies, this field contains the company's Taxpayer Identification Number. (9 positions)

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

Individual Name (First Name)/Company Name – This field contains 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 contains "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 contains "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\

IAT: This field contains 80 characters of payment related information. When the payment related information for an IAT Entry includes the identification of a country, that country must be identified using that country's two-character alphabetic country code, as defined within the International Organization for Standardization's 31661alpha-2 code list. (Note: A maximum of two optional Addenda Records may be used for IAT remittance information.)

Identification of Ultimate Foreign Beneficiary/Payer – For Inbound IAT Entries, this field must contain the ultimate foreign beneficiary's or payer's name, street address, city, state/province, postal code, and two-character alphabetic ISO country code (as defined within the International Organization for Standardization's 3166-1-alpha-2 code list) when:

(1) the proceeds from a debit Inbound IAT Entry are for further credit to an ultimate foreign beneficiary that is a party other than the Originator of the debit IAT Entry; or

(2) the funding for a credit Inbound IAT Entry is ultimately from a foreign party that is not the Originator of the credit IAT Entry.

The identification of the ultimate foreign beneficiary (of the debit) or ultimate foreign payer (of the credit) takes priority over the inclusion of other payment related information.

For Example:

Johann Schmidt*Mainzer Landstrasse
201*60326*Frankfurt am Main*DE\

When the Transaction Type Code Field within the First IAT Addenda Record contains ARC, BOC, or RCK, this field must contain the Check Serial Number starting in position 04:

CHECK SERIAL NUMBER\

For example: 3349809002\

When the Transaction Type Code Field within the First IAT Addenda Record contains POP, this field must contain the following Nacha-endorsed banking convention starting in position 04:

CHECK SERIAL NUMBER (MAXIMUM OF 9 CHARACTERS)*TERMINAL CITY (MAXIMUM OF 4 CHARACTERS)*TERMINAL STATE/ FOREIGN COUNTRY (2 CHARACTERS)\

For example: 123456789*PARI*FR\

When the Transaction Type Code Field within the First IAT Addenda Record contains MTE, POS, or SHR, this field must contain the following Nacha-endorsed banking convention starting in position 04:

TERMINAL IDENTIFICATION CODE (MAXIMUM OF 6 CHARACTERS)*TERMINAL LOCATION (MAXIMUM OF 27 CHARACTERS)* TERMINAL CITY (MAXIMUM OF 15 CHARACTERS)*TERMINALSTATE/FOREIGN COUNTRY (2 CHARACTERS)\

For example:

200509*321 EAST MARKET STREET*
ANYTOWN*VA\

367802*10TH & VINE STREETS
STREETS*LONDON*UK\

TRX: This field contains information formatted in accordance with National Association for Check Safekeeping syntax.

WEB: For a debit WEB Entry, Addenda Records contain payment related ANSI ASC X12 data segments or Nacha-endorsed banking conventions (i.e., Tax Payment, Third-Party Tax Payment, Child Support, or Electronic Dealer Drafting). For a credit WEB Entry, this field contains 80 characters of payment related information.

Payment Type Code: *2 Positions – Entry Detail Record – Optional (TEL, WEB, Returns, dishonored Returns, contested dishonored Returns)*

This field allows Originators to include codes, of significance to them, to enable specialized handling of the Entry. There is no standardized interpretation for the value of this field. At its discretion, the Originator may choose to include the value "R" to identify a Recurring Entry, "S" to identify a Single Entry, or "ST" to identify an Entry initiated as part of a Standing Authorization.

Priority Code: 2 Positions – File Header Record – Required (all Files)

This field must contain a value of "1."

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

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

Receiver City and State/Province: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the city and, if applicable, the state or province of the Receiver. An asterisk ("*") must be used as the delimiter between the data elements, and the backslash ("\") or the tilde ("~") must be used as the terminator following the last data element.

Receiver Country and Postal Code: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the two-character alphabetic country code, as defined within the International Organization for Standardization's 3166-1-alpha-2 code list, and the postal code of the Receiver. An asterisk ("*") must be used as the delimiter between the data elements, and the backslash (“\”) or the tilde (“~”) must be used as the terminator following the last data element.

Receiver Identification Number: 15 Positions – Addenda Record – Optional (IAT)

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

Receiver Street Address: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the physical street address of the Receiver.

Receiving Company Name: 22 positions – Entry Detail Record – Required (ACK, CCD, refused ACK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); 22 Positions – Entry Detail Record – Optional (ARC, BOC, POP)

This field is entered by the Originator to provide additional identification of the Receiver and may be helpful in identifying Return Entries.

ARC, BOC, 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.

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

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.

ENR: This field contains 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 Company Name/Individual Name: 35 Positions – Addenda Record – Mandatory (IAT)

This field identifies the Receiver of the transaction.

Receiving DFI Branch Country Code: 3 Positions – Addenda Record – Mandatory (IAT)

This field contains the two-character alphabetic country code, as defined within the International Organization for Standardization’s (ISO) 3166-1-alpha-2 code list, to identify the country in which the branch of the bank that receives the Entry is located.

Receiving DFI Identification: 8 Positions – Entry Detail Record – Mandatory (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); 34 Positions – Addenda Record – Mandatory (IAT)

The standard routing number as assigned by Accuity (with Check Digit) is used to identify the DFI in which the Receiver maintains his account or a routing number assigned to a Federal Government agency by the Federal Reserve. For IAT Entries, this field contains the bank identification number of the DFI at which the Receiver maintains his account.

ENR: This field contains the routing number assigned to a Federal Government agency for the purpose of the automated enrollment process. Any Entry with a dollar value directed to that routing number in error is not subject to compensation rights as provided in these Rules.

Receiving DFI Identification Number Qualifier: 2 Positions – Addenda Record – Mandatory (IAT)

This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number field. Code values for this field are:

- 01 National Clearing System Number
- 02 BIC Code
- 03 IBAN

Receiving DFI Name: 35 Positions – Addenda Record – Mandatory (IAT)

This field contains the name of the Receiving Depository Financial Institution.

Record Size: 3 Positions – File Header Record – Mandatory (all Files)

The Record Size Field indicates the number of characters contained in each Record. The value "094" must be used.

Record Type Code: 1 Position – All Record Formats – Mandatory (all Records)

Code Values:

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

Reference Code: 8 Positions – File Header Record – Optional (all Files)

This field is reserved for information pertinent to the Originator.

ADV: This field must contain "ADV FILE".

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

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

Reference Information #2: 3 Positions – Addenda Record – Optional (POS, SHR)

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

Refused Acknowledgment Code: 2 Positions – Corporate Entry Detail Record, Entry Detail Record – Mandatory (Refused ACK, Refused ATX)

This field contains a standard code used by an ODFI to describe the reason for refusing an acknowledgment Entry.

Refused COR Code: 3 Positions – Addenda Record – Mandatory (Refused COR)

This field contains a standard code used by the ODFI to designate the reason for refusing a Notification of Change Entry. See Appendix Five (Notification of Change) for a complete listing of Change Codes.

Return Reason Code: 3 Positions – Addenda Record – Mandatory (Returns); 2 Positions – Addenda Record – Mandatory (dishonored Returns, contested dishonored Returns)

This field contains 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. See Appendix Four (Return Entries) for a complete listing of Return Reason Codes.

Return Settlement Date: 3 Positions – Addenda Record – Mandatory (dishonored Returns, contested dishonored Returns)

The Return Settlement Date is used in the 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: 15 Positions – Addenda Record – Mandatory (dishonored Returns, contested dishonored Returns)

The Return Trace Number is used in the 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: 8 Positions – Entry Detail Record – Mandatory (ADV)

This field contains the routing number of the ACH Operator that is Transmitting the File.

Secondary OFAC Screening Indicator: 1 Position – Entry Detail Record – Optional (IAT)

This field indicates the results of a Third-Party Service Provider screen for OFAC compliance. A value of "0" indicates that the Third-Party Service Provider has not found a potential blocked party, as identified by OFAC on its list of Specially Designated Nationals ("SDN list"). A value of "1" indicates the potential presence of a blocked party. This field must be space filled if no screening has been conducted.

Sequence Number within Batch: 4 Positions – Entry Detail Record – Mandatory (ADV)

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

Service Class Code: 3 Positions – Company/Batch Header Record and Company/Batch Control Record – Mandatory (all batches)

The Service Class Code (BAI Specifications) identifies the general classification of dollar Entries to be exchanged. ACH Entries are assigned Service Class Code series 200-299.

Code Values:

200 ACH Entries Mixed Debits and Credits

220 ACH Credits Only

225 ACH Debits Only

280 ACH Automated Accounting Advices

Settlement Date: 3 Positions – Company/Batch Header Record – Inserted by Receiving ACH Operator (all batches)

The Settlement Date (a 3-digit Julian date) for a batch of Entries is 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 Federal Reserve.

The Settlement Date inserted by the Receiving ACH Operator is the same as the Effective Entry Date, except as noted below.

In the following situations, the Receiving ACH Operator will insert the Banking Day following the Banking Day of processing as the Settlement Date (i.e., the next Banking Day):

(1) The Effective Entry Date and the Originating ACH Operator's processing date are the same, but the Entry is received by the Receiving ACH Operator after its deadline for same-day settlement.

(2) The Effective Entry Date and the Originating ACH Operator's processing date are the same, but the Entry is for an amount greater than $1,000,000.

(3) The Effective Entry Date and the Originating ACH Operator's processing date are the same, but the Entry bears the IAT Standard Entry Class Code.

(4) The Entry bears the ENR Standard Entry Class Code.

Entries with invalid or stale Effective Entry Dates will be settled at the next available settlement opportunity.

Return Entries, dishonored Return Entries, and contested dishonored Return Entries are settled by the ACH Operator no earlier than the Effective Entry Date contained within the original Entry, as it appears in the Return Entry Company/Batch Header Record. The return of an Entry that contains an invalid or stale Effective Entry Date will be settled by the ACH Operator at the next available settlement opportunity (i.e., the Banking Day of processing or the next Banking Day).

Notifications of Change will be settled at the next available settlement opportunity, (i.e., the Banking Day of processing or the next Banking Day).

Standard Entry Class Code: 3 Positions – Company/Batch Header – Mandatory (all batches)

This field contains a three-character code used to identify various types of Entries.

ACK: ACH Payment Acknowledgment – The code that identifies a Non-Monetary Entry initiated by an RDFI to provide an acknowledgment of receipt by the RDFI of a corporate credit payment originated using the CCD format.

ADV: Automated Accounting Advice – The code that identifies a Non-Monetary Entry that is used by an ACH Operator to provide accounting information regarding an Entry to Participating DFIs in machine-readable format. An Automated Accounting Advice is an optional service provided by ACH Operators and must be requested by a DFI desiring this service.

ARC: Accounts Receivable Entry – The code that identifies a Single Entry debit initiated by an Originator to the Receiver's account based on an Eligible Source Document provided to the Originator by the Receiver (1) via the U.S. mail or delivery service, (2) at a dropbox location, or (3) in person for payment of a bill at a manned location.

ATX: Financial EDI Acknowledgment – The code that identifies a Non-Monetary Entry initiated by an RDFI to provide an acknowledgment of receipt by the RDFI of a corporate credit payment originated using the CTX format.

BOC: Back Office Conversion Entry – The code that identifies a Single Entry debit initiated by an Originator to the Receiver's account based on an Eligible Source Document provided to the Originator by the Receiver at the point of purchase or at a manned bill payment location for subsequent conversion during back office processing.

CCD: Corporate Credit or Debit Entry – The code that identifies an Entry initiated by an Organization to transfer funds to or from an account of that Organization or another Organization.

CIE: Customer Initiated Entry – The code that identifies a credit Entry initiated by or on behalf of the holder of a Consumer Account to transfer funds to the account of the Receiver.

COR: Notification of Change or Refused Notification of Change – The code that identifies a Non-Monetary Entry Transmitted by (1) an RDFI for the purpose of identifying incorrect information contained within an Entry and providing correct data in the precise format to be used on future Entries, or (2) an ODFI to refuse a misrouted NOC or an NOC that contains incorrect information.

CTX: Corporate Trade Exchange – The code that identifies an Entry initiated by an Organization to transfer funds to or from the account of that Organization or another Organization that permits the inclusion of payment-related remittance information in ANSI or UN/EDIFACT syntax.

DNE: Death Notification Entry – The code that identifies a Non-Monetary Entry initiated by an agency of the Federal Government of the United States to notify an RDFI of the death of a Receiver.

ENR: Automated Enrollment Entry – The code that identifies a Non-Monetary Entry initiated by a Participating DFI to an agency of the Federal Government of the United States on behalf, and at the request, of an account holder at the Participating DFI to enroll in a service that will enable Entries to such Person's account at the Participating DFI.

IAT: International ACH Transaction – The code that identifies an Entry that is part of a payment transaction[1] involving a Financial Agency's office that is not located in the territorial jurisdiction of the United States. An office of a Financial Agency is involved in the payment transaction if it (1) holds an account that is credited or debited as part of the payment transaction, (2) receives payment directly from a Person or makes payment directly to a Person as part of the payment transaction, or (3) serves as an intermediary in the settlement of any part of the payment transaction.

MTE: Machine Transfer Entry – The code that identifies Entries initiated at an "Electronic terminal," as defined in Regulation E, to transfer funds to or from a Consumer Account maintained with an RDFI, i.e., an ATM cash deposit or withdrawal.

POP: Point-of-Purchase Entry – The code that identifies a Single Entry debit initiated by an Originator to the Receiver's account based on an Eligible Source Document provided to the Originator by the Receiver at the point of purchase or manned bill payment location to transfer funds from the Receiver's account.

POS: Point-of-Sale Entry – The code that identifies a debit Entry initiated at an "Electronic terminal," as defined in Regulation E, to transfer funds from a Consumer Account of the Receiver to pay an obligation incurred in a point-of-sale transaction, or to effect a point-of-sale terminal cash withdrawal. Also an adjusting or other credit Entry related to such debit Entry, transfer of funds, or obligation.

PPD: Prearranged Payment and Deposit Entry – The code that identifies an Entry initiated by an Organization based on a standing or a Single Entry authorization from a Receiver to transfer funds to or from a Consumer Account of the Receiver.

RCK: Re-presented Check Entry – The code that identifies a Single Entry debit constituting a presentment notice of an item eligible under Article Two, Subsection 2.5.13.3 (RCK Eligible Items). 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).

SHR: Shared Network Transaction – The code that identifies a debit Entry initiated at an "Electronic terminal," as defined in Regulation E, to transfer funds from a Consumer Account of the Receiver to pay an obligation incurred in a point-of-sale transaction, or to effect a point-

[1]*See the Nacha Operating Guidelines chapter on International ACH Transactions for further guidance on payment transactions.*

of-sale terminal cash withdrawal. Also an adjusting or other credit Entry related to such debit Entry, transfer of funds, or obligation. SHR Entries are initiated in a shared network where the ODFI and RDFI have an agreement in addition to these Rules to process such Entries.

TEL: Telephone-Initiated Entry – The code that identifies a debit initiated by an Originator pursuant to an oral authorization obtained over the telephone to transfer funds from a Consumer Account of the Receiver.

TRC: Check Truncation Entry – The code that identifies a debit Entry initiated pursuant to a Check Truncation Program that permits the Truncation of a single Check drawn on the paying bank.

TRX: Check Truncation Entries Exchange – The code that identifies a debit Entry initiated based on a Check Truncation Program that permits the Truncation of multiple Checks drawn on the same paying bank.

WEB: Internet-Initiated/Mobile Entry – The code that identifies (1) a debit Entry initiated by an Originator to a Consumer Account of the Receiver based on (a) 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 (b) 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; or (2) a credit Entry initiated by or on behalf of the holder of a Consumer Account that is intended for the Consumer Account of a Receiver, regardless of the manner in which the consumer Originator communicates the payment instruction to the ODFI or Third-Party Service Provider.

XCK: Destroyed Check Entry – The code that identifies a debit Entry initiated with respect to an item eligible under Article Two, Subsection 2.5.18.2 (XCK Eligible Items).

Terminal City: 15 Positions – Addenda Record – Required (MTE, POS, SHR); 4 Positions – Entry Detail Record – Mandatory (POP)

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

POP: This field contains a truncated name or abbreviation to identify the city, town, village, or township in which the Electronic terminal is located.

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

This field identifies an Electronic terminal with a unique code that allows a terminal owner and/or switching network to identify the terminal at which an Entry originated.

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

This field identifies the specific location of a terminal (i.e., street names of an intersection, address, etc.) in accordance with the requirements of Regulation E.

Terminal State: 2 Positions – Addenda Record – Required (MTE, POS, SHR); 2 Positions – Entry Detail Record – Mandatory (POP)

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

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

The net dollar value of all items paid to the same business is the total amount. The RDFI posts this total amount to the appropriate account.

ATX: The value of this field must always be zero.

Total Debit or Credit Entry Dollar Amount (all Files): 12 Positions – Company/Batch Control and File Control Records – Mandatory (all Standard Entry Class Codes except ADV); 20 Positions – Company/Batch Control and File Control Records – Mandatory (ADV)

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

Trace Number: 15 Positions – Entry Detail Record, Corporate Entry Detail Record, and Addenda Records – Mandatory (ACK, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, IAT, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

A Trace Number, assigned by the ODFI in ascending sequence, is included in each Entry Detail Record, Corporate Entry Detail Record, and Addenda Record. A Trace Number uniquely identifies each Entry Detail Record 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 specific File. For Addenda Records, the Trace Number is identical to the Trace Number in the associated Entry Detail Record.

Throughout the entire processing cycle (from ODFI to RDFI), the Trace Number is retained with the Entry. 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 (the Originating DFI Identification)

09-15 Entry Detail Sequence Number – The number assigned in ascending order to each Entry 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: 2 Positions – Entry Detail Record – Mandatory (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, IAT, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

Transaction Codes identify various types of debit and credit Entries.

Code Values:

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

20 Reserved
21 Return or Notification of Change for original Transaction Code 22, 23, or 24
22 Demand Credit
23 Prenotification of Demand Credit; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)
24 Zero dollar with remittance data (for CCD, CTX, and IAT Entries only); Acknowledgment Entries (ACK and ATX Entries only)

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

25 Reserved
26 Return or Notification of Change for original Transaction Code 27, 28, or 29
27 Demand Debit
28 Prenotification of Demand Debit (non-dollar)
29 Zero dollar with remittance data (for CCD, CTX, and IAT Entries only)

Savings Account Credit Records

30 Reserved
31 Return or Notification of Change for original Transaction Code 32, 33, or 34
32 Savings Credit
33 Prenotification of Savings Credit; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)
34 Zero dollar with remittance data (for CCD, CTX, and IAT Entries only); Acknowledgment Entries (ACK and ATX Entries only)

Savings Account Debit Records

35 Reserved
36 Return or Notification of Change for original Transaction Code 37, 38, or 39
37 Savings Debit
38 Prenotification of Savings Debit (non-dollar)
39 Zero dollar with remittance data (for CCD, CTX, and IAT Entries only)

Financial Institution General Ledger Credit Records

41 Return or Notification of Change for original Transaction Code 42, 43, or 44
42 General Ledger Credit
43 Prenotification of General Ledger Credit (non-dollar)

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

Financial Institution General Ledger Debit Records

46 Return or Notification of Change for original Transaction Code 47, 48, or 49
47 General Ledger Debit
48 Prenotification of General Ledger Debit (non-dollar)
49 Zero dollar with remittance data (for CCD and CTX only)

Loan Account Credit Records

51 Return or Notification of Change for original Transaction Code 52, 53, or 54
52 Loan Account Credit
53 Prenotification of Loan Account Credit (non-dollar)
54 Zero dollar with remittance data (for CCD and CTX Entries only)

Loan Account Debit Records (for Reversals Only)

55 Loan Account Debit (Reversals Only)
56 Return or Notification of Change for original Transaction Code 55

Accounting Records (for use in ADV Files only)

These Transaction Codes represent accounting Entries.
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

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

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

Transaction Description: 7 Positions – Addenda Record – Required (MTE)

This field describes the transaction in accordance with Regulation E. Possible descriptions include:

CHK–DEP (Checking Deposit)

SAV–DEP (Savings Deposit)

PAYMENT

CHK–SAV (Transfer: checking to savings)

SAV–CHK (Transfer: savings to checking)

CHK–WDL (Checking Withdrawal)

SAV–WDL (Savings Withdrawal)

ADVANCE (Credit Card Cash Advance)

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

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: 6 Positions – Addenda Record – Required (MTE)

This field identifies the time of day a transaction is originated at a terminal. It is expressed in HHMMSS format.

Transaction Type Code: 3 Positions – Addenda Record – Required (IAT)

Code values are "ANN" (Annuity), "BUS" (Business/Commercial), "DEP" (Deposit), "LOA" (Loan), "MIS" (Miscellaneous), "MOR" (Mortgage), "PEN" (Pension), "REM" (Remittance), "RLS" (Rent/Lease), "SAL" (Salary/Payroll), "TAX" (Tax), "ARC" (Accounts Receivable Entry), "BOC" (Back Office Conversion Entry), "MTE" (Machine Transfer Entry), "POP" (Point-of-Purchase Entry), "POS" (Point-of-Sale Entry), "RCK" (Re-presented Check Entry), "SHR" (Shared Network Transaction), "TEL" (Telephone-Initiated Entry), and "WEB" (Internet-Initiated Entry).

When this field contains ARC, BOC, or RCK, the Payment Related Information field of the IAT Addenda Record for Remittance Information must contain the Check Serial Number of the Eligible Source Document/item to which the Entry relates. When this field contains POP, the Payment Related Information field of the IAT Addenda Record for Remittance Information must contain the Check Serial Number of the Eligible Source Document to which the Entry relates, as well as terminal information (city and state or foreign country) for the POP Entry. When this field contains MTE, POS, or SHR, the Payment Related Information field of the IAT Addenda Record for Remittance Information must contain the terminal information (terminal identification code, terminal location, terminal city, and terminal state or foreign country) for the MTE, POS, or SHR Entry.

APPENDIX FOUR
Return Entries

An RDFI may return Entries for any reason, except as otherwise provided in Article Three, Subsection 3.8.1 (Restrictions on RDFI's Right to Transmit Return Entries) of these Rules. The RDFI must use an appropriate Return Reason Code as specified in this Appendix Four. If it uses Return Reason Code R17, it must specify the reason for the Return. If no appropriate Return Reason Code is defined within this Appendix Four, the RDFI must use the code that most closely approximates the reason for Return.

PART 4.1 Return Entries

NOTE: Throughout this section, DFIs are designated by their original names. For example, the ODFI is the DFI that initially prepared the original Entry, and that will eventually have the Return Entry delivered to it. The RDFI is the DFI that received the original Entry and usually prepares the Return Entry. In some cases, a Return Entry may be prepared by an ACH Operator if the Entry cannot be delivered or if it contains an erroneous condition.

When a 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.) In general, Addenda Records transmitted with the original Entry are not copied for return to the Originator. However, IAT Return Entries must include all mandatory Addenda Records Transmitted with the forward IAT Entry. (Note: IAT Addenda Records related to Foreign Correspondent Banks and those that contain remittance information are not Transmitted with IAT Return Entries.)

The Return Entry is a new Entry. These Entries must be assigned new batch and trace numbers, new identification numbers for the returning institution, appropriate transaction codes, etc., as required per format specifications.

PART 4.2 Table of Return Reason Codes

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R01	**Insufficient Funds**	The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit Entry.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
R02	**Account Closed**	A previously active account has been closed by action of the customer or the RDFI.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
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 existing account.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	This Return Reason Code may not be used to return ARC, BOC, or POP Entries or Return Fee Entries related to underlying ARC, BOC, or POP Entries solely because they do not contain the Receiver's name in the Individual Name/ Receiving Company Name Field.
R04	**Invalid Account Number Structure**	The account number structure is not valid.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	The Entry may fail the check digit validation or may contain an incorrect number of digits.
R05	**Unauthorized Debit to Consumer Account Using Corporate SEC Code**	CCD or CTX debit Entry was Transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry. Article Three, Subsection 3.4.1.1 - Rule Exception for CCD and CTX Entries to Consumer Accounts.	
R06	**Returned per ODFI's Request**	The ODFI has requested that the RDFI return an Entry.	RDFI	Return	Consumer or Non-Consumer	Not defined, determined by ODFI and RDFI.	No	Article Two, Subsection 2.13.2 - ODFI Request for Return.	If the RDFI agrees to return the Entry, the ODFI must indemnify the RDFI according to Article Two, Subsection 2.13.3 (Indemnification by ODFI for Requested Returns).

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R07	**Authorization Revoked by Customer**	The RDFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit Entry.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry.	This Return Reason Code may not be used for ARC, BOC, POP, or RCK Entries.
R08	**Payment Stopped**	The Receiver has placed a stop payment order on this debit Entry.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.7 - RDFI Obligation to Stop Payment.	A stop payment order may be placed on one or more debit Entries.
R09	**Uncollected Funds**	A sufficient ledger balance exists to satisfy the dollar value of the transaction, but the available balance is below the dollar value of the debit Entry.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R10	**Customer Advises Originator is Not Known to Receiver and/ or Originator is Not Authorized by Receiver to Debit Receiver's Account**	The RDFI has been notified by the Receiver that the Receiver does not know the identity of the Originator; has no relationship with the Originator; or has not authorized the Originator to debit his account. For ARC and BOC entries, the RDFI has been notified by the Receiver that the signature on the source document is not authentic, valid, or authorized. For POP Entries, the RDFI has been notified by the Receiver that the signature on the written authorization is not authentic, valid, or authorized.	RDFI	Extended Return	Consumer; for ARC, BOC, IAT, or POP, Entries may also be a Non-Consumer. See note for additional exceptions.	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.1 - Unauthorized Debit Entry/ Authorization for Debit Has Been Revoked. Article Three, Subsection 3.12.2.1 - Improper ARC, BOC, and POP Debit Entries. Article Three, Subsection 3.1.3 - RDFI May Rely on Standard Entry Class Codes. Article Three, Subsection 3.4.1.1 Rule Exception for CCD and CTX Entries to Consumer Accounts. Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries.	Used for the return of an unauthorized debit to a Consumer Account and for an unauthorized IAT debit to any account. Not for use with CCD or CTX Entries. For CCD or CTX Entries to Consumer Accounts, see R05. For CCD or CTX to Non-Consumer Accounts, see R29. May be used to return an unauthorized debit Entry to a Non-Consumer Account if the debit Entry contains a consumer SEC Code. Not for use when the Originator and Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that it does not conform to the terms of the authorization (i.e., entry is for an amount different than authorized; entry was initiated for settlement earlier than authorized; improperly-initiated ARC, BOC, POP entries; incomplete transaction; improperly reinitiated entry). For these conditions, see Return Reason Code R11. For ARC, BOC, and POP entries where notice was not provided, use R11.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R11	***Customer Advises Entry Not in Accordance with the Terms of the Authorization***	The RDFI has been notified by the Receiver that the Originator and Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that the entry does not conform to the terms of the authorization (for example, the entry is for an amount different than authorized; the entry was initiated for settlement earlier than authorized; the entry is part of an Incomplete Transaction; the debit entry was improperly reinitiated; for ARC, BOC, or POP entries: ineligible source document, notice was not provided; amount of the entry was not accurately obtained from the source document. The Reversing Entry was improperly initiated by the Originator or ODFI. The Receiver did not affirmatively initiate a Subsequent Entry in accordance with the terms of the Standing Authorization.	RDFI	Extended Return	Consumer. For ARC, BOC, POP, and IAT entries, may also be a Non-Consumer. See note for additional exceptions.	**60 Calendar Days	Yes	Article Three, Subsection 3.1.3 - RDFI May Rely on Standard Entry Class Codes Article Three, Subsection 3.12.2 - Debit Entry Not in Accordance with the Terms of the Authorization Article Three, Subsection 3.12.2.4 - Improperly-Initiated Reversal Article Three, Subsection 3.4.1.1 - Rule Exception for CCD and CTX Entries to Consumer Accounts Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries Article Eight, Section 8.54 - Incomplete Transaction	Not to be used to return (1) entries where the Originator and Receiver have no relationship or the Receiver has not authorized the Originator to debit the Receiver's account; (2) ARC and BOC entries for which the Receiver has notified the RDFI that the signature on the source document is not authentic or authorized, or (3) POP entries for which the Receiver has notified the RDFI that the signature on the written authorization is not authentic or authorized. See Return Reason Code R10 Not for use with CCD or CTX Entries. For CCD or CTX Entries to Consumer Accounts, see R05. For CCD or CTX Entries to Non-Consumer Accounts, see R29. This code may be used for the return of an Entry bearing a consumer SEC Code that has been received to a non-Consumer Account, where the debit Entry was not in accordance with the terms of the authorization. For ARC, BOC, and POP entries for which the source document has been presented for payment, use R37.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R12	**Account Sold to Another DFI**	A financial institution received an Entry to an account that was sold to another financial institution.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	
R13	**Invalid ACH Routing Number**	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R14	**Representative Payee Deceased or Unable to Continue in That Capacity**	The representative payee is either deceased or unable to continue in that capacity. The beneficiary is not deceased.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	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.
R15	**Beneficiary or Account Holder (Other Than a Representative Payee) Deceased**	(1) The beneficiary is deceased; or (2) the account holder is deceased.	RDFI	Return	Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	(1) The beneficiary is the person entitled to the benefits and may or may not be the account holder; or (2) the account holder is the owner of the account and is not a representative payee.
R16	**Account Frozen/ Entry Returned Per OFAC Instruction**	(1) Access to the account is restricted due to specific action taken by the RDFI or by legal action; or (2) OFAC has instructed the RDFI or Gateway to return the Entry.	RDFI or Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R17	**File Record Edit Criteria/Entry Initiated Under Questionable Circumstances/ Return of Improperly-Intiated Reversal**	(1) Field(s) cannot be processed by RDFI; (2) the RDFI has not posted the Entry to the Receiver's account because it believes the Entry to the Receiver's account was initiated under questionable circumstances (which includes, but is not limited to, an ACH Entry Transmitted without the Originator's authorization, or an ACH Entry authorized by the Originator under False Pretenses); or (3) either the RDFI or Receiver has identified a Reversing Entry as one that was improperly initiated by the Originator or ODFI.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries. Appendix Three, Part 3.2 - Glossary of ACH Record Format Specifications	(1) 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 Information field of the Return. (2) An RDFI has determined that an Entry should not be posted to the Receiver's account because the RDFI believes it to have been initiated under questionable circumstances (which includes, but is not limited to, an ACH Entry Transmitted without the Originator's authorization, or an ACH Entry that is authorized by the Originator under False Pretenses). The RDFI returning an Entry for this reason must insert "QUESTIONABLE" within the first twelve positions of the Addenda Information field. The RDFI may include additional explanatory information within the remaining positions of this field. (3) An RDFI may use Return Reason Code R17 to return a Reversing Entry that was improperly initiated by the Originator or ODFI.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R18	**Improper Effective Entry Date**	(1) 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; or (2) the Effective Entry Date for a debit Entry is more than one Banking Day after the processing date.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R19	**Amount Field Error**	(1) Amount field is non-numeric. (2) Amount field is not zero in a Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, or zero dollar CCD, CTX, or IAT Entry. (3) Amount field is zero in an Entry other than a Prenotification, DNE, ENR, Notification of Change, Return, dishonored Return, contested dishonored Return, or zero dollar CCD, CTX, or IAT Entry. (4) Amount field is greater than $25,000 for ARC, BOC, and POP Entries.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	See Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria) for a full explanation of this Return Reason Code.	For ACH Operator use only.
R20	**Non-Transaction Account**	ACH Entry to a non-Transaction Account.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	A non-Transaction Account. as defined in Regulation D, would include an account against which transactions are prohibited or limited.
R21	**Invalid Company Identification**	The Identification Number used in the Company Identification Field is not valid.	RDFI	Return	Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	This Return Reason Code is generally used on CIE transactions.
R22	**Invalid Individual ID Number**	The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	In CIE and MTE Entries, the Individual ID Number is used by the Receiver to identify the account.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R23	**Credit Entry Refused by Receiver**	Any credit Entry that is refused by the Receiver may be returned by the RDFI.	RDFI	Return	Consumer or Non-Consumer	RDFI must transmit the Return Entry to the ACH Operator by the 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 second Banking Day following the RDFI's receipt of notification of refusal of the Entry from its Receiver.	No	Article Three, Subsection 3.8.3.2 - Timing Requirements for Credit Entries Refused by Receiver.	Examples: (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.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	The RDFI should use this code with extreme care and should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle the situation.
R25	**Addenda Error**	Addenda Record Indicator value is incorrect. Addenda Type Code is invalid, out of sequence, or missing, Number of Addenda Records exceeds allowable maximum, Addenda Sequence Number is invalid.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R26	**Mandatory Field Error**	Erroneous data or missing data in a mandatory field.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R27	**Trace Number Error**	(1) Original Entry Trace Number is not present in the Addenda Record on a Return or Notification of Change Entry; or (2) Trace Number of an Addenda Record is not the same as the Trace Number of the preceding Entry Detail Record.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R28	**Routing Number Check Digit Error**	The check digit for a routing number is not valid.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R29	**Corporate Customer Advises Not Authorized**	The RDFI has been notified by the Receiver (Non-Consumer) that a specific Entry has not been authorized by the Receiver.	RDFI	Return	Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries.	Beyond the return time frame the ODFI may agree to accept a late Return Entry; if so use R31.
R30	**RDFI Not Participant in Check Truncation Program**	The RDFI does not participate in a Check Truncation Program.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria). Article Four, Subsection 4.2.6 - Return and Rejection of TRC Entries or TRX Entries.	For ACH Operator use only.
R31	**Permissible Return Entry (CCD and CTX only)**	The RDFI may return a CCD or CTX Entry that the ODFI agrees to accept.	RDFI	Return	Non-Consumer	Not defined, determined by the ODFI and RDFI.	No	Article Three, Subsection 3.8.3.5 - Late Return Entries for CCD or CTX Entries with ODFI Agreement.	CCD and CTX Entries only.
R32	**RDFI Non-Settlement**	The RDFI is not able to settle the Entry.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R33	**Return of XCK Entry**	This Return Reason Code may only be used to return XCK Entries and is at the RDFI's sole discretion.	RDFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	No	Article Three, Subsection 3.8.3.4 - Timing Requirements for Return of XCK Entries.	
R34	**Limited Participation DFI**	The RDFI's participation has been limited by a federal or state supervisor.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R35	**Return of Improper Debit Entry**	Debit Entries (with the exception of Reversing Entries) are not permitted for CIE Entries or to loan accounts.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R36	**Return of Improper Credit Entry**	ACH credit Entries (with the exception of Reversing Entries) are not permitted for use with ARC, BOC, POP, RCK, TEL, and XCK.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Rejection Criteria).	For ACH Operator use only.
R37	**Source Document Presented for Payment**	The source document to which an ARC, BOC, or POP Entry relates has been presented for payment.	RDFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.2 - Improper ARC, BOC, POP, and RCK Debit Entries. Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries.	For use with ARC, BOC, and POP Entries only.
R38	**Stop Payment on Source Document**	The RDFI determines a stop payment order has been placed on the source document to which the ARC or BOC Entry relates.	RDFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	No	Article Three, Subsection 3.11.2.2 - RDFI Obligation to Recredit for ARC, BOC, and RCK Entries Regarding Stop Payments Orders. Article Three, Section 3.13 - RDFI Right to Transmit Extended Return Entries.	For use with ARC and BOC Entries only.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R39	**Improper Source Document/ Source Document Presented for Payment**	The RDFI determines that: (1) the source document used for an ARC, BOC, or POP Entry to its Receiver's account is improper, or (2) an ARC, BOC, or POP Entry and the source document to which the Entry relates have both been presented for payment and posted to the Receiver's account.	RDFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Subsection 3.12.2.1 - Improper ARC, BOC, and POP Debit Entries. Article Eight, Section 8.36 - Eligible Source Document.	For use with ARC, BOC, and POP Entries only and when the RDFI (rather than the Receiver) determines the Entry is improper.
RETURN REASON CODES TO BE USED BY FEDERAL GOVERNMENT AGENCIES RETURNING ENR ENTRIES									
R40	**Return of ENR Entry by Federal Government Agency**	This Return Reason Code may only be used to return ENR Entries and is at the Federal Government Agency's sole discretion.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.
R41	**Invalid Transaction Code**	Either the Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications contained in Appendix Three (ACH Record Format Specifications) or it is not appropriate with regard to an Automated Enrollment Entry.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm Appendix Three - ACH Record Format Specifications, Part 3.2 - Glossary of ACH Record Format Data Elements - Payment Related Information	For Federal Government Agency use only. Example: Transaction Code 28, Prenotification of Demand Deposit Debit Authorization, for an ENR sent to SSA pertaining to a direct deposit enrollment.
R42	**Routing Number/Check Digit Error**	The Routing Number and the Check Digit included in Field 3 of the Addenda Record is either not a valid number or it does not conform to the Modulus 10 formula.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R43	**Invalid DFI Account Number**	The Receiver's account number included in Field 3 of the Addenda Record must include at least one alphameric character.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.
R44	**Invalid Individual ID Number/ Identification Number**	The Individual ID Number/ Identification Number provided in Field 3 of the Addenda Record does not match a corresponding ID number in the Federal Government Agency's records.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.
R45	**Invalid Individual Name/Company Name**	The name of the consumer or company provided in Field 3 of the Addenda Record either does not match a corresponding name in the Federal Government Agency's records or fails to include at least one alphameric character.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.
R46	**Invalid Representative Payee Indicator**	The Representative Payee Indicator Code included in Field 3 of the Addenda Record has been omitted or it is not consistent with the Federal Government Agency's records.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	Examples: The Representative Payee Indicator Code is "zero," and Social Security's records indicate that payments should be sent to a representative payee on behalf of an entitled beneficiary; or The Representative Payee Indicator Code is "one," and Social Security's records indicate that there is no representative payee and the beneficiary may receive payments directly. For Federal Government Agency use only.
R47	**Duplicate Enrollment**	The Entry is a duplicate of an Automated Enrollment Entry previously initiated by a DFI.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book https://www.fiscal.treasury.gov/fsreports/ref/greenBook/downloads.htm	For Federal Government Agency use only.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
CODES TO BE USED FOR RETURN OF RCK ENTRIES									
R50	**State Law Affecting RCK Acceptance**	(1) The RDFI is located in a state that has not adopted Revised Article 4 of the Uniform Commercial Code (1990 Official Text) and has not revised its customer agreements to allow for Electronic presentment; or (2) the RDFI is located within a state that requires all canceled Checks to a specific type of account to be returned to the Receiver within the periodic statement.	RDFI	Return	Consumer	* 2 Banking Days	No	Uniform Commercial Code Article 4 https://www.law.cornell.edu/ucc/4/	For use with RCK Entries only. An RDFI must Transmit a Return Entry relating to an RCK Entry to its ACH Operator by midnight of the RDFI's second Banking Day following the Banking Day of the receipt of the RCK Entry.
R51	**Item Related to RCK Entry Is Ineligible or RCK Entry Is Improper.**	An RCK Entry is considered to be ineligible or improper.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.3 - Improperly Originated RCK Entry. Article Two, Subsection 2.5.13.3 - RCK Eligible Items. Article Two, Subsection 2.5.13.4 - RCK Ineligible Items.	For use with RCK Entries only.
R52	**Stop Payment on Item Related to RCK Entry**	A stop payment order has been placed on the item to which the RCK Entry relates.	RDFI	Extended Return	Consumer	** 60 Calendar Days	No	Article Three, Subsection 3.11.2.2 - RDFI Obligation to Recredit for ARC, BOC, and RCK Entries Regarding Stop Payment Orders.	For use with RCK Entries only.
R53	**Item and RCK Entry Presented for Payment**	In addition to an RCK Entry, the item to which the RCK Entry relates has also been presented for payment.	RDFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.3 - Improperly Originated RCK Entry.	For use with RCK Entries only.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
CODES TO BE USED BY THE ODFI FOR 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.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.13.6.1 - Dishonor of Return by ODFI.	May be used for all Entries except IAT.
R62	**Return of Erroneous or Reversing Debit**	The Originator's/ODFI's use of the reversal process has resulted in, or failed to correct, an unintended credit to the Receiver.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.13.6.1 - Dishonor of Return by ODFI. Article Two, Subsection 2.13.6.2 - Specific Warranties for Dishonored Return Relating to Reversals.	May be used for all Entries except IAT. Usage is limited to the following two Reversal scenarios: (1) A debit Erroneous Entry and a subsequent credit Reversing Entry are both Transmitted to the Receiver's account. The debit Erroneous Entry is returned but the credit Reversing Entry is posted and made available to the Receiver. (2) A credit Erroneous Entry and a subsequent debit Reversing Entry are both Transmitted to the Receiver's account. The credit Erroneous Entry is posted and made available to the Receiver, but the debit Reversing Entry is returned.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R67	**Duplicate Return**	The ODFI has received more than one Return for the same Entry.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.13.6.1 - Dishonor of Return by ODFI.	May be used for all Entries except IAT.
R68	**Untimely Return**	The Return Entry has not been sent within the time frame established by these Rules.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.13.6.1 - Dishonor of Return by ODFI.	May be used for all Entries except IAT.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R69	**Field Error(s)**	One or more of the field requirements are incorrect.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.13.6.1 - Dishonor of Return by ODFI.	The ODFI must insert the appropriate code(s) from below, separated by an asterisk (*), within the Addenda Information Field of the Addenda Record Format for dishonored Returns to indicate the field(s) in which the errors occur. 01—Return Contains Incorrect DFI Account Number 02—Return Contains Incorrect Original Entry Trace Number 03—Return Contains Incorrect Dollar Amount 04—Return Contains Incorrect Individual Identification Number/Identification Number 05—Return Contains Incorrect Transaction Code 06—Return Contains Incorrect Company Identification Number 07—Return Contains an Invalid Effective Entry Date For Example: 01*03*06 May be used for all Entries except IAT.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R70	**Permissible Return Entry Not Accepted/ Return Not Requested by ODFI**	The ODFI has received a Return Entry identified by the RDFI as being returned with the permission of, or at the request of, the ODFI, but the ODFI has not agreed to accept the Entry or has not requested the return of the Entry.	ODFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The ODFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.13.6.1 - Dishonor of Return by ODFI.	This code may be used only to dishonor Return Entries containing Return Reason Codes R06 and R31. May be used for all Entries except IAT.
CODES TO BE USED BY THE RDFI FOR 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.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	May be used for all Entries except IAT.
R72	**Untimely Dishonored Return**	The dishonored Return Entry has not been sent within the designated time frame.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Two, Subsection 2.13.6.1 - Dishonor of Return by ODFI. Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	May be used for all Entries except IAT.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R73	**Timely Original Return**	The RDFI is certifying that the original Return Entry was sent within the time frame designated in these Rules.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	May be used for all Entries except IAT.
R74	**Corrected Return**	The RDFI is correcting a previous Return Entry that was dishonored using Return Reason Code R69 (Field Error(s)) because it contained incomplete or incorrect information.	RDFI	Corrected Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The corrected Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.1 - RDFI May Correct Dishonored Returns.	Data must be obtained from the following fields in the original Company Batch Header Record, Entry Detail Record, or Addenda Record: • DFI Account Number • Trace Number • Amount • Individual Identification Number/Identification Number • Transaction Code • Company Identification • Effective Entry Date May be used for all Entries except IAT.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R75	**Return Not a Duplicate**	The Return Entry was not a duplicate of an Entry previously returned by the RDFI.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	This code may be used by the RDFI to contest a dishonored Return Entry from an ODFI that used Return Reason Code R67 (Duplicate Return). May be used for all Entries except IAT.
R76	**No Errors Found**	The original Return Entry did not contain the errors indicated by the ODFI in the dishonored Return Entry.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns.	This code may be used by the RDFI to contest a dishonored Return Entry from an ODFI that used Return Reason Code R69 (Field Error(s)). May be used for all Entries except IAT.
R77	**Non-Acceptance of R62 Dishonored Return**	The RDFI returned both the Erroneous Entry and the related Reversing Entry, or the funds relating to the R62 dishonored Return are not recoverable from the Receiver.	RDFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be Transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RDFI May Contest Dishonored Returns	May be used for all Entries except IAT. For use by the RDFI in response to the receipt of Dishonored Return Code R62 - Return of Erroneous or Reversing Debit. For use only when the RDFI has returned both the Erroneous Entry and the subsequent Reversing Entry, or the RDFI is unable to recover the funds relating to the R62 dishonored Return from the Receiver.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
CODES TO BE USED BY GATEWAYS FOR THE RETURN OF INTERNATIONAL PAYMENTS									
R80	**IAT Entry Coding Error**	The IAT Entry is being returned due to one or more of the following conditions: • invalid DFI/Bank Branch Country Code • invalid DFI/Bank Identification Number Qualifier • invalid Foreign Exchange Indicator • invalid ISO Originating Currency Code • invalid ISO Destination Currency Code • invalid ISO Destination Country Code • invalid Transaction Type Code.	**Gateway**	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RDFI's Right to Transmit Return Entries. Article Five, Section 5.3 - Gateway Assumes Obligations of Other Participants.	For Gateway use with Outbound IAT Entries only.
R81	**Non-Participant in IAT Program**	The IAT Entry is being returned because the Gateway does not have an agreement with either the ODFI or the Gateway's customer to transmit Outbound IAT Entries.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Five, Subsection 5.1.1 - Gateway Must Enter Agreement with ODFI or Gateway's customer.	For Gateway use with Outbound IAT Entries only.
R82	**Invalid Foreign Receiving DFI Identification**	The reference used to identify the Foreign Receiving DFI of an Outbound IAT Entry is invalid.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Appendix Three, Subpart 3.2.2 - Glossary of Data Elements: Receiving DFI Identification	For Gateway use with Outbound IAT Entries only.
R83	**Foreign Receiving DFI Unable to Settle**	The IAT Entry is being returned due to settlement problems in the foreign payment system.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use with Outbound IAT entries only.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.2 Table of Return Reason Codes (continued)

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R84	**Entry Not Processed by Gateway**	For Outbound IAT Entries, the Entry has not been processed and is being returned at the Gateway's discretion because either (1) the processing of such Entry may expose the Gateway to excessive risk, or (2) the foreign payment system does not support the functions needed to process the transaction.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use with Outbound IAT entries only.
R85	**Incorrectly Coded Outbound International Payment**	The RDFI/Gateway has identified the Entry as an Outbound international payment and is returning the Entry because it bears an SEC Code that lacks information required by the Gateway for OFAC compliance.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use with Entries bearing an SEC Code other than IAT.

* Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

** Each Return Entry must be received by the RDFI's ACH Operator by its 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 original Entry.

PART 4.3 Record Formats for Return Entries

Unless otherwise noted, the field contents for Return Entries must match the field contents of the original Entries. [See Appendix Three (ACH Record Format Specifications) for the File Header, Company/Batch Control, and File Control Record formats.]

SUBPART 4.3.1 Company/Batch Header Record Format for Returns

RETURNS — COMPANY/BATCH HEADER RECORD

(Excludes IAT Entries)

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[1]	Alphameric	YYMMDD	Numeric	Alphameric[2]	TTTTAAAA[3]	Numeric[4]
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

NOTE: For Return Entries, each field of the Company/Batch Header remains unchanged from the original Entry, unless otherwise noted.
1 May contain the identification of the ACH Operator converting the entry.
2 Changed to reflect the Originator Status Code of the institution initiating the Return Entry (i.e., the RDFI of the original Entry).
3 Changed to reflect the Routing Number of the institution initiating the Return Entry (i.e., the RDFI of the original Entry).
4 Changed to the Batch Number assigned by the institution preparing the Automated Return Entry.

SUBPART 4.3.2 Company/Batch Header Record Formats for International ACH Transaction (IAT) Returns

IAT RETURNS — COMPANY/BATCH HEADER RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
DATA ELEMENT NAME	**RECORD TYPE CODE**	**SERVICE CLASS CODE**	**IAT INDICATOR**	**FOREIGN EXCHANGE INDICATOR**	**FOREIGN EXCHANGE REFERENCE INDICATOR**	**FOREIGN EXCHANGE REFERENCE**	**ISO DESTINATION COUNTRY CODE**	**ORIGINATOR IDENTIFICATION**	**STANDARD ENTRY CLASS CODE**	**COMPANY ENTRY DESCRIPTION**	**ISO ORIGINATING CURRENCY CODE**	**ISO DESTINATION CURRENCY CODE**	**EFFECTIVE ENTRY DATE**	**SETTLEMENT DATE (JULIAN)**	**ORIGINATOR STATUS CODE**	**GO IDENTIFICATION/ ORIGINATING DFI IDENTIFICATION**	**BATCH NUMBER**
Field Inclusion Requirement	M	M	O	M	R	R	M	M	M	M	M	M	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphameric	Alphameric	Numeric	Alphameric[1]	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric[2]	TTTTAAAA[3]	Numeric[4]
Length	1	3	16	2	1	15	2	10	3	10	3	3	6	3	1	8	7
Position	01-01	02-04	05-20	21-22	23-23	24-38	39-40	41-50	51-53	54-63	64-66	67-69	70-75	76-78	79-79	80-87	88-94

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

1 For the return of an outbound International ACH Transaction originated by a U.S. ODFI, this field will contain the foreign exchange rate that is applicable at the time of the Return Entry if a foreign exchange rate is provided within this field on the forward Entry.

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

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

4 Changed to the Batch Number assigned by the institution preparing the Automated Return Entry.

SUBPART 4.3.3 *Corporate Entry Detail Record Format for Returns*

RETURNS — CORPORATE ENTRY DETAIL RECORD

(For CTX and ENR Entries)

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**IDENTIFICATION NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	R	M	M
Contents	'6'	Numeric[1]	TTTTAAAA[2]	Numeric[3]	Alphameric	$$$$$$$$¢¢	Alphameric	Numeric	Alphameric	Blank	Alphameric	'1'	Numeric[4]
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

NOTE: For Return Entries, each field of the Corporate Entry Detail Record remains unchanged from the original Entry, unless otherwise noted.
1 Changed to the appropriate Return Entry Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Three.)
2 Changed to the Routing Number of the institution receiving the Return 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 Changed to the Trace Number assigned by the institution preparing the Automated Return Entry.

SUBPART 4.3.4 Entry Detail Record Format for Returns

RETURNS -— ENTRY DETAIL RECORD

(Excludes CTX, ENR and IAT Entries)

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/ IDENTIFICATION NUMBER/ CHECK SERIAL NUMBER**	**INDIVIDUAL NAME/ RECEIVING COMPANY NAME**	**DISCRETIONARY DATA/ PAYMENT TYPE CODE/ CARD TRANSACTION TYPE CODE**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R/M	M	M
Contents	'6'	Numeric[1]	TTTTAAAA[2]	Numeric[3]	Alphameric	$$$$$$$$¢¢	Alphameric[4,7]	Alphameric[4]	Alphameric[5]	'1'	Numeric[6]
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

NOTE: For Return Entries, each field of the Entry Detail Record remains unchanged from the original Entry, unless otherwise noted.
1 Changed to the appropriate Return Entry Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Three.)
2 Changed to the Routing Number of the institution receiving the Return 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 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.
5 For SHR and POS return entries, this field (positions 77-78) is mandatory and contains the Card Transaction Type Code (positions 77-78) of the original Entry.
6 Changed to the Trace Number assigned by the institution preparing the Automated Return Entry.
7 For POP return entries, this field (positions 40-54) contains the Check Serial Number (positions 40-48), the Terminal City (positions 49-52), and the Terminal State (positions 53-54) from the original Entry.

SUBPART 4.3.5 Addenda Record Format for Returns

(Note: This format is not for use with IAT Returns.)

RETURNS — ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8
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**
Field Inclusion Requirement	M	M	M	M	O	R	O	M
Contents	'7'	'99'	Alphameric	Numeric[1]	YYMMDD[2]	TTTTAAAA[3]	Alphameric	Numeric
Length	1	2	3	15	6	8	44	15
Position	01-01	02-03	04-06	07-21	22-27	28-35	36-79	80-94

1 Copy data from positions 80-94 of the original Entry Detail Record
2 To be used only with Return Code R14 or R15.
3 Copy data from positions 04-11 of the original Entry Detail Record.

SUBPART 4.3.6 Entry Detail Record for IAT Return Entries

IAT RETURNS — ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**GO IDENTIFICATION/ RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**NUMBER OF ADDENDA RECORDS**	**RESERVED**	**AMOUNT**	**FOREIGN RECEIVER'S ACCOUNT NUMBER/ DFI ACCOUNT NUMBER**	**RESERVED**	**GATEWAY OPERATOR OFAC SCREENING INDICATOR**	**SECONDARY OFAC SCREENING INDICATOR**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	M	N/A	M	M	N/A	O	O	M	M
Contents	'6'	Numeric[1]	TTTTAAAA[2]	Numeric[3]	Numeric	Blank	$$$$$$$$¢¢[4]	Alphameric	Blank	Alphameric	Alphameric	Numeric	Numeric[5]
Length	1	2	8	1	4	13	10	35	2	1	1	1	15
Position	01-01	02-03	04-11	12-12	13-16	17-29	30-39	40-74	75-76	77-77	78-78	79-79	80-94

1 Changed to the appropriate Return Entry Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Three.)
2 Changed to the Routing Number of the institution receiving the Return 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 For the return of an outbound International ACH Transaction originated by a U.S. ODFI, this amount will be different from the amount reflected in the original forward Entry if the exchange rate is different at the time of the return.
5 Changed to the Trace Number assigned by the institution preparing the Automated Return Entry.

SUBPART4.3.6 Entry Detail Addenda Records for IAT Return Entries (continued)

FIRST ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**TRANSACTION TYPE CODE**	**FOREIGN PAYMENT AMOUNT**	**FOREIGN TRACE NUMBER**	**RECEIVING COMPANY NAME/ INDIVIDUAL NAME**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	R	R	O	M	N/A	M
Contents	'7'	'10'	Alphameric	$$$$$$$$$$$$$$$$¢¢	Alphameric	Alphameric	Blank	Numeric[1]
Length	1	2	3	18	22	35	6	7
Position	01-01	02-03	04-06	07-24	25-46	47-81	82-87	88-94

NOTE: For IAT Return Entries, each field of the 1st Addenda Record remains unchanged from the original 1st Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry.

SECOND ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	**1**	**2**	**3**	**4**	**5**	**6**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**ORIGINATOR NAME**	**ORIGINATOR STREET ADDRESS**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	'7'	'11'	Alphameric	Alphameric	Blank	Numeric[1]
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

NOTE: For IAT Return Entries, each field of the 2nd Addenda Record remains unchanged from the original 2nd Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry.

SUBPART4.3.6 Entry Detail Addenda Records for IAT Return Entries (continued)

THIRD ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**ORIGINATOR CITY & STATE/PROVINCE**	**ORIGINATOR COUNTRY & POSTAL CODE**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	'7'	'12'	Alphameric	Alphameric	Blank	Numeric[1]
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

NOTE: For IAT Return Entries, each field of the 3rd Addenda Record remains unchanged from the original 3rd Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry.

FOURTH ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**ORIGINATING DFI NAME**	**ORIGINATING DFI IDENTIFICATION NUMBER QUALIFIER**	**ORIGINATING DFI IDENTIFICATION**	**ORIGINATING DFI BRANCH COUNTRY CODE**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	M	M	N/A	M
Contents	'7'	'13'	Alphameric	Alphameric	Alphameric	Alphameric	Blank	Numeric[1]
Length	1	2	35	2	34	3	10	7
Position	01-01	02-03	04-38	39-40	41-74	75-77	78-87	88-94

NOTE: For IAT Return Entries, each field of the 4th Addenda Record remains unchanged from the original 4th Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry.

SUBPART4.3.6 Entry Detail Addenda Records for IAT Return Entries (continued)

FIFTH ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**RECEIVING DFI NAME**	**RECEIVING DFI IDENTIFICATION NUMBER QUALIFIER**	**RECEIVING DFI IDENTIFICATION**	**RECEIVING DFI BRANCH COUNTRY CODE**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	M	M	N/A	M
Contents	'7'	'14'	Alphameric	Alphameric	Alphameric	Alphameric	Blank	Numeric[1]
Length	1	2	35	2	34	3	10	7
Position	01-01	02-03	04-38	39-40	41-74	75-77	78-87	88-94

NOTE: For IAT Return Entries, each field of the 5th Addenda Record remains unchanged from the original 5th Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry.

SIXTH ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**RECEIVER IDENTIFICATION NUMBER**	**RECEIVER STREET ADDRESS**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	O	M	N/A	M
Contents	'7'	'15'	Alphameric	Alphameric	Blank	Numeric[1]
Length	1	2	15	35	34	7
Position	01-01	02-03	04-18	19-53	54-87	88-94

NOTE: For IAT Return Entries, each field of the 6th Addenda Record remains unchanged from the original 6th Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry.

SUBPART4.3.6 Entry Detail Addenda Records for IAT Return Entries (continued)

SEVENTH ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**RECEIVER CITY & STATE/PROVINCE**	**RECEIVER COUNTRY & POSTAL CODE**	**RESERVED**	**ENTRY DETAIL SEQUENCE NUMBER**
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	'7'	'16'	Alphameric	Alphameric	Blank	Numeric[1]
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

NOTE: For IAT Return Entries, each field of the 7th Addenda Record remains unchanged from the original 7th Addenda Record, unless otherwise noted.
1 Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry.

EIGHTH ADDENDA RECORD FOR IAT RETURN ENTRIES

FIELD	1	2	3	4	5	6	7	8	9
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**RETURN REASON CODE**	**ORIGINAL ENTRY TRACE NUMBER**	**DATE OF DEATH**	**ORIGINAL RECEIVING DFI IDENTIFICATION**	**ORIGINAL FORWARD ENTRY PAYMENT AMOUNT**	**ADDENDA INFORMATION**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	O	R	R	O	M
Contents	'7'	'99'	Alphameric	Numeric[1]	YYMMDD[2]	TTTTAAAA[3]	$$$$$$$$¢¢[4]	Alphameric	Numeric
Length	1	2	3	15	6	8	10	34	15
Position	01-01	02-03	04-06	07-21	22-27	28-35	36-45	46-79	80-94

1 Copy data from positions 80-94 of the Entry Detail Record.
2 To be used only with Return Reason Code R14 or R15.
3 Copy data from positions 04-11 of the original Entry Detail Record.
4 Copy data from positions 30-39 of the original Entry Detail Record

PART 4.4 Dishonored Return Entries

The following specifications apply to dishonored Return Entries:

- Each dishonored Return Entry that is initiated by an ODFI must be in the format and sequence defined within this Appendix Four.

- Terms used in the format have the meanings defined in Appendix Three (ACH Record Format Specifications).

- The Transaction Code used in the Entry Detail Record must be:

  – 21 or 26 for Demand Accounts,

  – 31 or 36 for Savings Accounts,

  – 41 or 46 for General Ledger Accounts, or

  – 51 or 56 for Loan Accounts.

- Addenda Type Code "99" must be used to indicate that the Addenda Record contains return information.

- The following fields of the Addenda Record must be filled when originating a dishonored Return Entry:

  – Positions 39-53 Return Trace Number

  – Positions 54-56 Return Settlement Date

  – Positions 57-58 Return Reason Code

The initiation of a dishonored Return Entry with Return Reason Code R68 constitutes a certification by the ODFI that the Return was untimely.

SUBPART 4.4.1 Company/Batch Header Record Format for Dishonored Return

(Excludes IAT Entries)

DISHONORED RETURNS — 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[1]	TTTTAAAA[2]	Numeric[3]
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

NOTE: For dishonored Return Entries, each field of the Company/Batch Header Record remains unchanged from the Return Entry, unless otherwise noted.
1 Changed to reflect the Originator Status Code of the institution initiating the dishonored Return Entry (i.e., the RDFI of the Return Entry).
2 Changed to reflect the Routing Number of the institution initiating the dishonored Return Entry (i.e., the RDFI of the Return Entry).
3 Changed to a Batch Number assigned by the institution preparing the dishonored Return Entry.

SUBPART 4.4.2 CORPORATE ENTRY DETAIL RECORD FORMAT FOR DISHONORED RETURNS

(Excludes IAT Entries)

DISHONORED RETURNS — CORPORATE ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**IDENTIFICATION NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	R	M	M
Contents	'6'	Numeric	TTTTAAAA[1]	Numeric[2]	Alphameric	$$$$$$$$¢¢	Alphameric	Numeric	Alphameric	Blank	Alphameric	'1'	Numeric[3]
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

NOTE: For dishonored Return Entries, each field of the Corporate Entry Detail Record remains unchanged from the Return Entry, unless otherwise noted.
1 Changed to the Routing Number of the institution receiving the dishonored Return Entry (i.e., the ODFI of the Return Entry).
2 Changed to the Check Digit calculated according to Nacha Standards and based on the Routing Number contained in positions 04-11.
3 Changed to the Trace Number assigned by the institution preparing the dishonored Return Entry (i.e., the RDFI of the Return Entry).

SUBPART 4.4.3 Entry Detail Record Format for Dishonored Returns

(Excludes IAT Entries)

DISHONORED RETURNS — 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/ IDENTIFICATION NUMBER/ CHECK SERIAL NUMBER	INDIVIDUAL NAME/ RECEIVING COMPANY NAME	DISCRETIONARY DATA/ PAYMENT TYPE CODE/ CARD TRANSACTION TYPE CODE	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R/M	M	M
Contents	'6'	Numeric	TTTTAAAA[1]	Numeric[2]	Alphameric	$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	'1'	Numeric[3]
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

NOTE: For dishonored Return Entries, each field of the Entry Detail Record remains unchanged from the Return Entry, unless otherwise noted.
1 Changed to the Routing Number of the institution receiving the dishonored Return Entry (i.e., the ODFI of the Return Entry).
2 Changed to the Check Digit calculated according to Nacha standards and based on the Routing Number contained in positions 04-11.
3 Changed to the Trace Number assigned by the institution preparing the dishonored Return Entry (i.e., the RDFI of the Return Entry).

SUBPART 4.4.4 Addenda Record Format for Dishonored Returns

(Excludes IAT Entries)

DISHONORED RETURNS — ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**DISHONORED RETURN REASON CODE**	**ORIGINAL ENTRY TRACE NUMBER**	**RESERVED**	**ORIGINAL RECEIVING DFI IDENTIFICATION**	**RESERVED**	**RETURN TRACE NUMBER**	**RETURN SETTLEMENT DATE**	**RETURN REASON CODE**	**ADDENDA INFORMATION**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	N/A	R	N/A	M	M	M	O/M	M
Contents	'7'	'99'	Alphameric	Numeric[1]	Blank	TTTTAAAA[2]	Blank	Numeric	Numeric	Alphameric	Alphameric[3]	Numeric[4]
Length	1	2	3	15	6	8	3	15	3	2	21	15
Position	01-01	02-03	04-06	07-21	22-27	28-35	36-38	39-53	54-56	57-58	59-79	80-94

1 Copy data from positions 7-21 of the Addenda Record of the Return Entry.
2 Copy data from positions 28-35 of the Addenda Record of the Return Entry.
3 For automated dishonored Returns bearing Return Reason Code R69 (Field Error(s)) this field (positions 59-79) must contain the code(s) to indicate the field(s) in which erroneous information is located.
4 For automated dishonored Returns, changed to reflect the new Trace Number found in positions 80-94 of the Entry Detail Record or Corporate Entry Detail Record.

PART 4.5 Contested Dishonored ACH Return Entries

SUBPART 4.5.1 Contested Dishonored Return Entries

- Each contested dishonored Return Entry initiated by an RDFI must be in the format and sequence set forth in this Appendix Four.

- Terms used in the format have the meanings set forth in Appendix Three (ACH Record Format Specifications).

- The initiation of a contested dishonored Return Entry constitutes a certification by the RDFI that the Entry was returned in accordance with these Rules.

- The Transaction Code used in the Entry Detail Record must be:

  – 21 or 26 for Demand Accounts,

  – 31 or 36 for Savings Accounts,

  – 41 or 46 for General Ledger Accounts, or

  – 51 or 56 for Loan Accounts.

- Addenda Type Code "99" must be used to indicate that the Addenda Record contains return information.

- The following fields of the Addenda Record must be filled when originating a contested Dishonored Return Entry:

  – Positions 22-27 Date Original Entry Returned

  – Positions 36-38 Original Settlement Date (Julian Date)

  – Positions 39-53 Return Trace Number

  – Positions 54-56 Return Settlement Date

  – Positions 57-58 Return Reason Code

  – Positions 59-73 Dishonored Return Trace Number

  – Positions 74-76 Dishonored Return Settlement Date

  – Positions 77-78 Dishonored Return Reason Code

SUBPART 4.5.2 Corrected Return Entries

An RDFI may generate a corrected Return by creating a contested dishonored Return with Return Reason Code "R74" in accordance with the format requirements in this Appendix Four. The corrected Return Entry must provide the correcting data.

SUBPART 4.5.3 Company/Batch Header Record Format for Contested Dishonored Return

(Excludes IAT Entries)

CONTESTED DISHONORED RETURN — 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[1]	TTTTAAAA[2]	Numeric[3]
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

NOTE: For contested dishonored Return Entries, each field of the Company/Batch Header Record remains unchanged from the dishonored Return Entry, unless otherwise noted.

1 Changed to reflect the Originator Status Code of the institution initiating the contested dishonored Return Entry (i.e., the RDFI of the dishonored Return Entry).

2 Changed to reflect the Routing Number of the institution initiating the contested dishonored Return Entry (i.e., the RDFI of the dishonored Return Entry).

3 Changed to a Batch Number assigned by the institution preparing the contested dishonored Return Entry.

SUBPART 4.5.4 Corporate Entry Detail Record Format for Contested Dishonored Return

(Excludes IAT Entries)

CONTESTED DISHONORED RETURNS — CORPORATE ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**IDENTIFICATION NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	R	M	M
Contents	'6'	Numeric	TTTTAAAA[1]	Numeric[2]	Alphameric	$$$$$$$$¢¢	Alphameric	Numeric	Alphameric	Blank	Alphameric	'1'	Numeric[3]
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

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

1 Changed to the Routing Number of the institution receiving the contested dishonored Return Entry (i.e., the ODFI of the dishonored Return Entry).

2 Changed to the Check Digit calculated according to Nacha Standards and based on the Routing Number contained in positions 04-11.

3 Changed to the Trace Number assigned by the institution preparing the contested dishonored Return Entry (i.e., the RDFI of the dishonored Return Entry).

SUBPART 4.5.5 *Entry Detail Record Format for Contested Dishonored Return*

(Excludes IAT Entries)

CONTESTED DISHONORED RETURNS — 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/ IDENTIFICATION NUMBER/ CHECK SERIAL NUMBER	INDIVIDUAL NAME/ RECEIVING COMPANY NAME	DISCRETIONARY DATA/ PAYMENT TYPE CODE/ CARD TRANSACTION TYPE CODE	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R	R/M	M
Contents	'6'	Numeric	TTTTAAAA[1]	Numeric[2]	Alphameric	$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	'1'	Numeric[3]
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

NOTE: For contested dishonored Return Entries, each field of the Entry Detail Record remains unchanged from the dishonored Return Entry, unless otherwise noted.
1 Changed to the Routing Number of the institution receiving the contested dishonored Return Entry (i.e., the ODFI of the dishonored Return Entry).
2 Changed to the Check Digit calculated according to Nacha Standards and based on the Routing Number contained in positions 04-11.
3 Changed to the Trace Number assigned by the institution preparing the contested dishonored Return Entry (i.e., the RDFI of the dishonored Return Entry).

SUBPART 4.5.6 Addenda Record for Contested Dishonored Return

(Excludes IAT Entries)

CONTESTED DISHONORED RETURNS — ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	CONTESTED DISHONORED RETURN REASON CODE	ORIGINAL ENTRY TRACE NUMBER	DATE ORIGINAL ENTRY RETURNED	ORIGINAL RECEIVING DFI IDENTIFICATION	ORIGINAL SETTLEMENT DATE (JULIAN)	RETURN TRACE NUMBER	RETURN SETTLEMENT DATE	RETURN REASON CODE	DISHONORED RETURN TRACE NUMBER	DISHONORED RETURN SETTLEMENT DATE	DISHONORED RETURN REASON CODE	RESERVED	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	O	R	M	M	M	M	M	M	M	N/A	M
Contents	'7'	'99'	Alphameric	Numeric[1]	YYMMDD[2]	TTTTAAAA[3]	Numeric[2]	Numeric	Numeric	Alphameric	Numeric	Numeric	Alphameric	Blank	Numeric[4]
Length	1	2	3	15	6	8	3	15	3	2	15	3	2	1	15
Position	01-01	02-03	04-06	07-21	22-27	28-35	36-38	39-53	54-56	57-58	59-73	74-76	77-78	79-79	80-94

1 Copy data from positions 7-21 of the Addenda Record of the dishonored Return Entry.
2 Mandatory only if contested dishonored Return Reason Code is R73.
3 Copy data from positions 28-35 of the Addenda Record of the dishonored Return Entry.
4 For automated contested dishonored Returns changed to reflect the new Trace Number found in positions 80-94 of the Entry Detail Record or Corporate Entry Detail Record.

APPENDIX FIVE
Notification of Change

A Notification of Change may be created by an RDFI to notify the ODFI that a posted Entry or Prenotification Entry contains invalid or erroneous information and should be changed.

PART 5.1 Notification of Change

A Notification of Change must comply with the following specifications:

- The Company/Batch Header Record, Entry Detail Record, and Addenda Record formats as defined in this Appendix Five must be used.
- The Standard Entry Class Code "COR" must be used to denote a batch containing corrected information.
- The Transaction Code must be:

  – 21 or 26 for Demand Accounts,

  – 31 or 36 for Savings Accounts,

  – 41 or 46 for General Ledger Accounts, or

  – 51 or 56 for Loan Accounts.
- The Amount field must be zero.
- Addenda Type Code 98 must be used to indicate that the Addenda Record contains corrected information.
- Field 3 of the Addenda Record must contain the appropriate Change Code from the Table in this Appendix Five indicating the information to be corrected.
- Field 7 of the Addenda Record must contain the corrected information corresponding to the Change Code used in Field 3.

PART 5.2 Refused Notification of Change

A refused Notification of Change is created by an ODFI to refuse a Notification of Change Entry containing incorrect or incomplete information. Each refused Notification of Change Entry must be in the format and sequence set forth in this Appendix Five and must contain the reason(s) for the refusal of the Notification of Change Entry.

PART 5.3 Table of Change Codes

CODE	DESCRIPTION	INITIATED BY	CORRECTED DATA	ENTRY TYPE	TIME FRAME	NOTES	EXAMPLES
CHANGE CODES FOR NOTIFICATION OF CHANGE ENTRIES							
C01	**Incorrect DFI Account Number**	RDFI	Correct DFI Account Number appears in first 17 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: For Outbound IAT entries, the correct Foreign Receiver's Account Number will appear in the first (left justification) 35 positions of the Corrected Data Field.	This code would also be used when an Account Number is incorrectly formatted.
C02	**Incorrect Routing Number**	RDFI	Correct Routing Number (including Check Digit) appears in first nine positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: For Outbound IAT Entries, this field refers to the Gateway Operator's routing number.	Due to merger or consolidation, a once valid Routing Number must be changed.
C03	**Incorrect Routing Number and Incorrect DFI Account Number**	RDFI	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 positions.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: This change code should not be used for Outbound IAT Entries due to field length limitations.	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.
C05	**Incorrect Transaction Code**	RDFI	Correct Transaction Code appears in first 2 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition.	The account number contained in the Entry is a checking account number but the Entry contains a Transaction Code for a savings account, or the account number contained in the Entry is a savings account number but the Entry contains a Transaction Code for a checking account.
C06	**Incorrect DFI Account Number and Incorrect Transaction Code**	RDFI	Correct DFI Account Number appears in the first 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.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: This change code should not be used for Outbound IAT entries due to field length limitations.	The account number contained in the Entry is incorrect and the Transaction Code does not match the type of account, i.e., the account number structure is a checking account number but is not a valid account number and the Transaction Code contained in the Entry is for a savings account.

PART 5.3 Table of Change Codes (continued)

CODE	DESCRIPTION	INITIATED BY	CORRECTED DATA	ENTRY TYPE	TIME FRAME	NOTES	EXAMPLES
C07	**Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code**	RDFI	Correct Routing Number (including Check Digit) appears in the first 9 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.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: This change code should not be used for Outbound IAT Entries due to field length limitations.	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	**Incorrect Receiving DFI Identification (IAT only)**	RDFI	The correct Receiving DFI Identification appears in the first 34 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition.	
C09	**Incorrect Individual Identification Number/ Incorrect Receiver Identification Number**	RDFI	Correct number appears in first 22 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition. IAT: For IAT Entries, the correct Receiver Identification Number appears in the first 15 positions of the Corrected Data Field.	Individual's Identification Number within the Company is incorrect, either on initial input or through merger or consolidation.
C13	**Addenda Format Error**	RDFI	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.	NOC (COR)	2 Banking Days from original Entry Settlement Date	Time frame not applicable for merger or acquisition.	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.
C14	**Incorrect SEC Code for Outbound International Payment**	Gateway	The RDFI/Gateway has identified the Entry as an Outbound international payment and is requesting that future Entries be identified as IAT Entries and convey information required by the Gateway for OFAC compliance. The value "IAT" must appear within the first 3 positions of the Corrected Data Field.	NOC (COR)	2 Banking Days from original Entry Settlement Date	This Change Code may only be used by a Gateway to request a change to the IAT format. It may not be used by RDFIs to request other changes involving the use of Standard Entry Class Codes.	A CCD or PPD Entry is received by the RDFI and is posted to the Receiver's account, but the Receiver has also placed a standing instruction with the RDFI to forward all funds from the entry to the Receiver's account in another country.

PART 5.3 Table of Change Codes (continued)

CODE	DESCRIPTION	INITIATED BY	CORRECTED DATA	ENTRY TYPE	TIME FRAME	NOTES	EXAMPLES
CHANGE CODES FOR REFUSED NOTIFICATION OF CHANGE ENTRIES							
Change codes C61-C69 are only to be used when refusing a Notification of Change. The refused Notification of Change process can only be used with Reason Codes C61-C69. If a reason other than those listed (C61-C69) exists, the Entry should be handled outside of the refused Notification of Change process. (This limitation applies only to the refused Notification of Change process.)							
C61	**Misrouted Notification of Change**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C62	**Incorrect Trace Number**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C63	**Incorrect Company Identification Number**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C64	**Incorrect Individual Identification Number/ Identification Number**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C65	**Incorrectly Formatted Corrected Data**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C66	**Incorrect Discretionary Data**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	

PART 5.3 Table of Change Codes (continued)

CODE	DESCRIPTION	INITIATED BY	CORRECTED DATA	ENTRY TYPE	TIME FRAME	NOTES	EXAMPLES
C67	**Routing Number Not from Original Entry Detail Record**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C68	**DFI Account Number Not From Original Entry Detail Record**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	
C69	**Incorrect Transaction Code**	ODFI		Refused NOC (COR)	15 days from receipt of NOC or corrected NOC	For refused Notification of Change Entries, each field of the Company/ Batch Header Record and the Entry Detail Record remain unchanged from the NOC Entry, unless otherwise noted in Appendix Five, Part 5.4.	

PART 5.4 Record Formats for Notifications of Change

The field contents for Notification of Change Entries must match the field contents of the original Entries unless otherwise noted in the following Record formats. (See Appendix Three (ACH Record Format Specifications) for the File Header, Company/Batch Control, and File Control Record formats.)

SUBPART 5.4.1 Company/Batch Header Record Format for Notification of Change

NOTIFICATION OF CHANGE — COMPANY/BATCH HEADER RECORD

(Excludes IAT Entries)

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[1]	Alphameric[2]	Alphameric	YYMMDD	Numeric	Alphameric[3]	TTTTAAAA[4]	Numeric[5]
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

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

1 Contains "COR" for all Notification of Change Entries.
2 May contain the identification of the ACH Operator converting the Entry.
3 Changed to reflect the Originator Status Code of the institution initiating the Notification of Change Entry (i.e., the RDFI of the original Entry).
4 Changed to reflect the Routing Number of the institution initiating the Notification of Change Entry.
5 Changed to the Batch Number assigned by the institution preparing the Automated Notification of Change Entry.

SUBPART 5.4.2 Company/Batch Header Record Format for International ACH Transaction (IAT) Notification of Change

IAT COMPANY/BATCH HEADER RECORD FOR NOTIFICATIONS OF CHANGE

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	IAT INDICATOR	FOREIGN EXCHANGE INDICATOR	FOREIGN EXCHANGE REFERENCE INDICATOR	FOREIGN EXCHANGE REFERENCE	ISO DESTINATION COUNTRY CODE	ORIGINATOR IDENTIFICATION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION	ISO ORIGINATING CURRENCY CODE	ISO DESTINATION CURRENCY CODE	EFFECTIVE ENTRY DATE	SETTLEMENT DATE (JULIAN)	ORIGINATOR STATUS CODE	GO IDENTIFICATION/ ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirement	M	M	M	M	R	R	M	M	M	M	M	M	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphameric[1]	Alphameric	Numeric	Alphameric	Alphameric	Alphameric	Alphameric[2]	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric[3]	TTTTAAAA[4]	Numeric[5]
Length	1	3	16	2	1	15	2	10	3	10	3	3	6	3	1	8	7
Position	01-01	02-04	05-20	21-22	23-23	24-38	39-40	41-50	51-53	54-63	64-66	67-69	70-75	76-78	79-79	80-87	88-94

NOTE: For IAT Notification of Change Entries, each field of the Company/Batch Header Record remains unchanged from the original Entry, unless otherwise noted.
1 This field must contain "IATCOR" for all Notification of Change Entries related to IAT Entries.
2 Contains "COR" for all Notification of Change Entries
3 Changed to reflect the Originator Status Code of the institution initiating the Notification of Change Entry (i.e., the RDFI of the original Entry).
4 Changed to reflect the Routing Number of the institution initiating the Notification of Change Entry (i.e., the RDFI of the original Entry).
5 Changed to the Batch Number assigned by the institution preparing the Automated Notification of Change Entry.

SUBPART 5.4.3 Corporate Entry Detail Record Format for Notification of Change

(Excludes IAT Entries)

NOTIFICATION OF CHANGE — CORPORATE ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**IDENTIFICATION NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R	N/A	O	M	M
Contents	'6'	Numeric[1]	TTTTAAAA[2]	Numeric[3]	Alphameric	0000000000[4]	Alphameric	Numeric	Alphameric	Blank	Alphameric	'1'	Numeric[5]
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

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 Three.)
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.

SUBPART 5.4.4 Entry Detail Record Format for Notification of Change

(Excludes IAT Entries)

NOTIFICATION OF CHANGE — 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/ IDENTIFICATION NUMBER**	**INDIVIDUAL NAME/ 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[1]	TTTTAAAA [2]	Numeric[3]	Alphameric	0000000000[4]	Alphameric[5]	Alphameric[5]	Alphameric	'1'	Numeric[6]
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

<u>NOTE:</u> 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 Notification of Change Entry Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Three.)

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.

SUBPART 5.4.5 Addenda Record Format for Notification of Change

NOTIFICATION OF CHANGE — ADDENDA RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**
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**
Field Inclusion Requirement	M	M	M	M	N/A	R	M	N/A	M
Contents	'7'	'98'	Alphameric	Numeric[1]	Blank	TTTTAAAA[2]	Alphameric	Blank	Numeric
Length	1	2	3	15	6	8	29	15	15
Position	01-01	02-03	04-06	07-21	22-27	28-35	36-64	65-79	80-94

1 Copy data from positions 80-94 of the original 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).

SUBPART 5.4.6 Sequence of Records for Notification of Change for IAT Entries

IAT NOTIFICATION OF CHANGE — ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**GO IDENTIFICATION/ RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**NUMBER OF ADDENDA RECORDS**	**RESERVED**	**AMOUNT**	**FOREIGN RECEIVER'S ACCOUNT NUMBER/ DFI ACCOUNT NUMBER**	**RESERVED**	**GATEWAY OPERATOR OFAC SCREENING INDICATOR**	**SECONDARY OFAC SCREENING INDICATOR**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	M	N/A	M	M	N/A	O	O	M	M
Contents	'6'	Numeric[1]	TTTTAAAA[2]	Numeric[3]	Numeric	Blank	0000000000[4]	Alphameric	Blank	Alphameric	Alphameric	Numeric	Numeric[5]
Length	1	2	8	1	4	13	10	35	2	1	1	1	15
Position	01-01	02-03	04-11	12-12	13-16	17-29	30-39	40-74	75-76	77-77	78-78	79-79	80-94

<u>NOTE:</u> For IAT 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 Notification of Change Entry Transaction Code. (See Transaction Codes under currently assigned "Code Values" in Appendix Three.)
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.

SUBPART 5.4.7 *Addenda Record Format for IAT NOCs*

IAT ADDENDA RECORD FOR NOC ENTRIES

FIELD	1	2	3	4	5	6	7	8	9
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**
Field Inclusion Requirement	M	M	M	M	N/A	R	M	N/A	M
Contents	'7'	'98'	Alphameric	Numeric[1]	Blank	TTTTAAAA[2]	Alphameric	Blank	Numeric
Length	1	2	3	15	6	8	35	9	15
Position	01-01	02-03	04-06	07-21	22-27	28-35	36-70	71-79	80-94

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

SUBPART 5.4.8 Company/Batch Header Record Format for Refused Notification of Change

(Excludes IAT Entries)

REFUSED NOTIFICATION OF CHANGE — 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[1]	TTTTAAAA[2]	Numeric[3]
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

NOTE: For Refused NOC Entries, each field of the Company/Batch Header Record remains unchanged from the NOC entry, unless otherwise noted.
1 Changed to reflect the Originator Status Code of the institution initiating the Refused NOC Entry (i.e., the RDFI of the NOC Entry).
2 Changed to reflect the Routing Number of the institution initiating the Refused NOC Entry (i.e., the RDFI of the NOC Entry).
3 Changed to the Batch Number assigned by the institution preparing the Refused NOC Entry.

SUBPART 5.4.9 Corporate Entry Detail Record Format for Refused Notification of Change

(Excludes IAT Entries)

REFUSED NOTIFICATION OF CHANGE — CORPORATE ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**IDENTIFICATION NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R	N/A	R	M	M
Contents	'6'	Numeric	TTTTAAAA[1]	Numeric[2]	Alphameric	$$$$$$$$¢¢	Alphameric	Numeric	Alphameric	Blank	Alphameric	'1'	Numeric[3]
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

NOTE: For Refused NOC Entries, each field of the Corporate Entry Detail Record remains unchanged from the NOC entry, unless otherwise noted.
1 Changed to the Routing Number of the institution receiving the Refused NOC Entry (i.e., the ODFI of the NOC Entry).
2 Changed to the Check Digit calculated according to Nacha standards and based on the Routing Number contained in positions 04-11.
3 Changed to the Trace Number assigned by the institution preparing the Refused NOC Entry (i.e., the RDFI of the NOC Entry).

SUBPART 5.4.10 *Entry Detail Record Format for Refused Notification of Change*

(Excludes IAT Entries)

REFUSED NOTIFICATION OF CHANGE — 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/ IDENTIFICATION NUMBER**	**INDIVIDUAL NAME/ RECEIVING COMPANY NAME**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R	M	M
Contents	‘6’	Numeric	TTTTAAAA[1]	Numeric[2]	Alphameric	$$$$$$$$¢¢	Alphameric	Alphameric	Alphameric	‘1’	Numeric[3]
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

NOTE: For Refused NOC Entries, each field of the Entry Detail Record remains unchanged from the original Entry, unless otherwise noted.
1 Changed to the Routing Number of the institution receiving the Refused NOC Entry (i.e., the ODFI of the NOC Entry).
2 Changed to the Check Digit calculated according to Nacha standards and based on the Routing Number contained in positions 04-11.
3 Changed to the Trace Number assigned by the institution preparing the Refused NOC Entry (i.e., the RDFI of the NOC Entry).

SUBPART 5.4.11 Addenda Record Format for Refused Notification of Change

(Excludes IAT Entries)

REFUSED NOTIFICATION OF CHANGE — ADDENDA RECORD

FIELD	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**
DATA ELEMENT NAME	**RECORD TYPE CODE**	**ADDENDA TYPE CODE**	**REFUSED COR CODE**	**ORIGINAL ENTRY TRACE NUMBER**	**RESERVED**	**ORIGINAL RECEIVING DFI IDENTIFICATION**	**CORRECTED DATA**	**CHANGE CODE**	**COR TRACE SEQUENCE NUMBER**	**RESERVED**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	N/A	R	M	M	M	N/A	M
Contents	'7'	'98'	Alphameric	Numeric[1]	Blank	TTTTAAAA	Alphameric	Alphameric[2]	Numeric	Blank	Numeric
Length	1	2	3	15	6	8	29	3	7	5	15
Position	01-01	02-03	04-06	07-21	22-27	28-35	36-64	65-67	68-74	75-79	80-94

NOTE: This record format should be used only in the refusal of a Notification of Change Entry.
1 Copy data from positions 07-21 of the Addenda Record of the original Notification of Change.
2 Copy data from positions 04-06 of the Addenda Record of the original Notification of Change.

APPENDIX SIX
Acknowledgment 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.

PART 6.1 Acknowledgment Entries

An Acknowledgment Entry must comply with the following specifications:

- The Company/Batch Header Record, Entry Detail Record, and Addenda Record formats defined in this Appendix Six must be used.
- The Standard Entry Class Code "ACK" or "ATX" must be used to denote a batch containing Acknowledgment Entries.
- The Transaction Code must be either "24" or "34".
- The amount field must be zero.
- An Acknowledgment Entry may contain one optional Addenda Record. 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 contains an ANSI ASC X12 REF (Reference) Data Segment to acknowledge the RDFI's receipt of a financial EDI credit payment as agreed by the trading partners.

PART 6.2 Refused Acknowledgment Entries

A Refused Acknowledgment Entry is created by an ODFI to refuse an Acknowledgment Entry that is misrouted or contains incorrect or incomplete information. Each Refused Acknowledgment Entry Transmitted by an ODFI must be in the format and sequence defined in this Appendix Six and must contain the reason(s) for the refusal of the Acknowledgment Entry.

PART 6.3 Table of Codes for Refused Acknowledgment Entries

Table of Codes for Refused Acknowledgment Entries

CODE	MEANING
Codes A1-A3 are only to be used when refusing an Acknowledgment Entry.	
A1	Misrouted Acknowledgment Entry
A2	Incorrect Trace Number
A3	Incorrect Company Identification Number

PART 6.4 Record Formats for Acknowledgment and Refused Acknowledgment Entries

Unless otherwise noted in the following Record formats, the field contents for an Acknowledgment Entry and a Refused Acknowledgment Entry match the field contents of the original CCD or CTX Entry to which the Acknowledgement Entry relates. (See Appendix Three, ACH Record Format Specifications, for the File Header, Company/Batch Control, and File Control Record formats.)

SUBPART 6.4.1 Company/Batch Header Record Format for Acknowledgment Entries (ACK and ATX)

ACKNOWLEDGMENT ENTRIES — COMPANY/BATCH HEADER RECORD FORMAT (ACK and ATX)

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[1]	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric[2]	TTTTAAAA[3]	Numeric[4]
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

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.

SUBPART 6.4.2 Entry Detail Record Format for ACK Entries

ACK ENTRIES — ENTRY DETAIL RECORD FORMAT

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	ORIGINAL ENTRY TRACE NUMBER	RECEIVING COMPANY NAME	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	R	M	M	R	O	M	M
Contents	'6'	Numeric[1]	TTTTAAAA[2]	Numeric[3]	Alphameric	$$$$$$$$¢¢	Numeric[4]	Alphameric	Alphameric	Numeric	Numeric[5]
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

ACK ENTRIES — ADDENDA RECORD FORMAT

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

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 Three.)
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.

SUBPART 6.4.3 Corporate Entry Detail Record Format for ATX Entries

ATX ENTRIES — CORPORATE ENTRY DETAIL RECORD FORMAT

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**ORIGINAL ENTRY TRACE NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ID NUMBER**	**RESERVED**	**DISCRETIONARY DATA**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	M	R	N/A	O	M	M
Contents	'6'	Numeric[1]	TTTTAAAA[2]	Numeric[3]	Alphameric	$$$$$$$$¢¢	Numeric[4]	Numeric	Alphameric	Blank	Alphameric	Numeric	Numeric[5]
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

ATX ENTRIES — ADDENDA RECORD FORMAT

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

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 Three.)
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.

SUBPART 6.4.4 Company/Batch Header Record Format for Refused Acknowledgment Entries

REFUSED ACKNOWLEDGMENT 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[1]	TTTTAAAA[2]	Numeric[3]
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

NOTE: For Refused Acknowledgment Entries, each field of the Company/Batch Header Record remains unchanged from the Acknowledgment entry, unless otherwise noted.
1 Changed to reflect the Originator Status Code of the institution initiating the Refused Acknowledgment Entry (i.e., the RDFI of the Acknowledgment Entry).
2 Changed to reflect the Routing Number of the institution initiating the Refused Acknowledgment Entry (i.e., the RDFI of the Acknowledgment Entry).
3 Changed to the Batch Number assigned by the institution preparing the Refused Acknowledgment Entry.

SUBPART 6.4.5 Entry Detail Record Format for Refused ACK Entries

REFUSED ACK ENTRIES — ENTRY DETAIL RECORD FORMAT

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**	**ORIGINAL ENTRY TRACE NUMBER**	**RECEIVING COMPANY NAME**	**REFUSED ACKNOWLEDGMENT CODE**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	R	M	M	M
Contents	'6'	Numeric	TTTTAAAA[1]	Numeric[2]	Alphameric	$$$$$$$$¢¢	Numeric[3]	Alphameric	Alphameric	Numeric	Numeric[4]
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

NOTE: For Refused ACK Entries, each field of the Entry Detail Record remains unchanged from the ACK Entry, unless otherwise noted.
1 Changed to the Routing Number of the institution receiving the Refused ACK Entry (i.e., the ODFI of the ACK Entry).
2 Changed to the Check Digit calculated according to Nacha standards and based on the Routing Number contained in positions 04-11.
3 Copy data from positions 40-54 of the ACK Entry.
4 Changed to the Trace Number assigned by the institution preparing the Refused ACK Entry (i.e., the RDFI of the ACK Entry).

SUBPART 6.4.6 *Corporate Entry Detail Record Format for Refused ATX Entries*

REFUSED ATX ENTRIES — CORPORATE ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	**RECORD TYPE CODE**	**TRANSACTION CODE**	**RECEIVING DFI IDENTIFICATION**	**CHECK DIGIT**	**DFI ACCOUNT NUMBER**	**TOTAL AMOUNT**	**ORIGINAL ENTRY TRACE NUMBER**	**NUMBER OF ADDENDA RECORDS**	**RECEIVING COMPANY NAME/ ID NUMBER**	**RESERVED**	**REFUSED ACKNOWLEDGMENT CODE**	**ADDENDA RECORD INDICATOR**	**TRACE NUMBER**
Field Inclusion Requirement	M	M	M	M	R	M	M	M	R	N/A	M	M	M
Contents	'6'	Numeric	TTTTAAAA[1]	Numeric[2]	Alphameric	$$$$$$$$¢¢	Numeric[3]	Numeric	Alphameric	Blank	Alphameric	Numeric	Numeric[4]
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

NOTE: For Refused ATX Entries, each field of the Corporate Entry Detail Record remains unchanged from the ATX Entry, unless otherwise noted.
1 Changed to the Routing Number of the institution receiving the Refused ATX Entry (i.e., the ODFI of the ATX Entry).
2 Changed to the Check Digit calculated according to Nacha standards and based on the Routing Number contained in positions 04-11.
3 Copy data from positions 40-54 of ATX Entry.
4 Changed to the Trace Number assigned by the institution preparing the Refused ATX Entry (i.e., the RDFI of the ATX Entry).

APPENDIX SEVEN
Compensation Rules

PART 7.1 Scope

The rules in this Appendix Seven govern the settlement of claims for compensation between Participating DFIs. These rules apply regardless of the original source or ultimate beneficiary of any Entry, the manner in which the Entry was Transmitted, or the nature of the transaction to which the Entry relates. A compensation claim shall be paid for an Entry only if the loss suffered by the claimant is at least $200 per that Entry. The amount of loss suffered by a claimant shall be calculated using the applicable formula provided in this Appendix Seven, excluding the administrative fee of $200 per Entry added to or subtracted from such formula and adding any applicable Deposit Insurance Assessment as described in Subpart 7.5.2 (Deposit Insurance Assessment) of this Appendix Seven.

PART 7.2 Nature of the Rules

Not every possible scenario concerning a compensation claim is explicitly addressed in this Appendix Seven. When a valid claim for compensation is not covered by these rules, Participating DFIs are expected to settle the claim so that no Participating DFI is unjustly enriched or injured. In general, compensation related to a claim must not exceed the benefit that was received by the Participating DFI obligated to pay compensation. However, compensation may include interest and penalties incurred by a Participating DFI as a result of an overdraft. Payment or a request for payment of compensation under these rules does not constitute and shall not be construed as an admission of negligence or fault on the part of any Participating DFI involved.

PART 7.3 Manner of Payment

A compensation payment may be made by an Entry or by check. Participating DFIs may alter the manner of payment of compensation by prior mutual agreement.

PART 7.4 Beneficiaries

Only Participating DFIs have any rights under these rules. These rules do not give any rights to any other person.

PART 7.5 Definitions

SUBPART 7.5.1 "Federal Funds Rate"

means the average of each day's Federal Funds Rate for the days that a Participating DFI is, under these rules, to include in the applicable formula used to calculate compensation. The Federal Funds Rate is that rate published on a daily basis by the Federal Reserve Bank of New York. For any day on which a published rate is not available, the Federal Funds Rate is considered to be the same as the immediately preceding published rate.

SUBPART 7.5.2 "Deposit Insurance Assessment"

means either:

(1) the amount of the increase, if any, in an FDIC assessment paid or payable by the RDFI because the relevant Entry increased the base upon which the FDIC assessment is calculated. The amount of the increase will be calculated using the assessment rate adopted by the FDIC for the lowest risk classification in its risk-related schedule.

or

(2) in the case of credit unions, the amount of the increase, if any, in (a) the amount of deposits required to be maintained by the RDFI with the NCUSIF (National Credit Union Share Insurance Fund) (equaling one percent of the total of the credit union's insured shares as of the close of the preceding insurance year) because the relevant Entry increased the base upon which the deposits required to be maintained will be calculated, and (b) the increase, if any, in the deposit insurance premium paid or payable by the RDFI to the NCUSIF for that insurance year (equaling one-twelfth of one percent of the credit union's total insured shares as of the close of the preceding insurance year) because the relevant Entry increased the base upon which the insurance premium will be calculated.

SUBPART 7.5.3

Unless otherwise defined, the terms used in this Appendix Seven shall have the meaning ascribed to them in Article Eight (Definitions of Terms Used in These Rules).

PART 7.6 Back Valuation

SUBPART 7.6.1 Credit Entries

(1) An ODFI that Transmitted a credit Entry may request the RDFI to back value the Entry. Generally, such request is accompanied by a payment for the amount of compensation owed according to the formula in (2) below. If compensation is paid, the RDFI shall back value the payment to the date requested, unless one or more of the following conditions exists: (a) the Receiver instructs it not to back value such Entry; (b) the Receiver's account has been closed; or (c) the ODFI requests a back valuation to a date more than one year prior to the Effective Entry Date of the Entry. If compensation is paid, and the RDFI does not back value such Entry, the compensation amount shall be promptly repaid by the RDFI to the ODFI.

(2) If the RDFI back values the Entry in response to the request of the ODFI, the ODFI shall pay the RDFI compensation according to the following formula (without regard to whether or not the Receiver's account was actually in an overdraft position):

$$\text{COMPENSATION} = \frac{\text{(Dollar Amount of Entry)} \; \text{(Federal Funds Rate)} \; \text{(No. of Days Back Valued)}}{360} + \$200$$

PART 7.7 Forward Valuation

Credit Entries – (1) An ODFI which Transmitted a credit Entry may request the RDFI to adjust the payment to a future value date. The RDFI is not obligated to make such an adjustment. (2) If the RDFI makes the requested adjustment, the RDFI shall, upon receiving a claim for compensation within 90 days from the date on which such adjustment was made, pay the ODFI compensation according to the following formula:

$$\text{COMPENSATION} = \frac{\text{(Dollar Amount of Payment)} \; \text{(100\% - Reserve Requirement)} \; \text{(Federal Funds Rate)} \; \text{(No. of Days Forward Valued)}}{360} + \text{(\$200 + Applicable Deposit Insurance Assessment)}$$

An RDFI claiming an applicable Deposit Insurance Assessment warrants to the ODFI that such amount has not been and will not be recovered. If an RDFI adjusts the Entry in response to the ODFI's request, the RDFI is entitled to compensation for the applicable Deposit Insurance Assessment even if the ODFI does not claim compensation. However, the RDFI's claim for compensation must be made within 90 days from the date on which the requested adjustment was made. If a claim for compensation has been made by the ODFI and the compensation is calculated to be zero or a negative number, neither the RDFI nor the ODFI shall pay any compensation unless a claim for an applicable Deposit Insurance Assessment has been made. However, if a claim for an applicable Deposit Insurance Assessment has been made and the compensation is calculated to be a negative number, the ODFI shall pay the RDFI the amount of the compensation calculated, i.e., the absolute value of the negative number calculated, provided such value is $1,000 or greater. If a claim for compensation has not been made by the ODFI and the RDFI has made a claim for an applicable Deposit Insurance Assessment, the ODFI shall pay compensation, provided the value of such claim is $1,000 or greater.

PART 7.8 Return or Reversal of Erroneous Entry

SUBPART 7.8.1 CREDIT ENTRIES

(1) If an ODFI has Transmitted an erroneous credit Entry and the RDFI returns the Entry according to Article Two, Subsection 2.13.2 (ODFI Request for Return), or if the Entry is reversed according to Article Two, Section 2.10 (Reversing Entries), the RDFI must pay the ODFI compensation according to the following formula, upon receipt of a claim for compensation within 90 days of the Settlement Date of the Return or Reversal.

$$\text{COMPENSATION} = \frac{\text{(Dollar Amount of Erroneous Entry)} \; \text{(100\% - Reserve Requirement)} \; \text{(Federal Funds Rate)} \; \text{(No. of Days from Settlement Date of Erroneous Entry to Settlement Date of Return or Reversal – Not to Exceed 180)}}{360} + \text{(\$200 + Applicable Deposit Insurance Assessment)}$$

An RDFI claiming an applicable Deposit Insurance Assessment warrants to the ODFI that such amount has not been and will not be recovered. If an RDFI adjusts the Entry in response to the ODFI's request, the RDFI is entitled to compensation for the applicable Deposit Insurance Assessment even if the ODFI does not claim compensation. However, the RDFI's claim for compensation must be made within 90 days from the date on which the requested adjustment was made.

If a claim for compensation has been made by the ODFI and the compensation is calculated to be zero or a negative number, neither the RDFI nor the ODFI shall pay any compensation unless a claim for an applicable Deposit Insurance Assessment has been made. However, if a claim for an applicable Deposit Insurance Assessment has been made and the compensation is calculated to be a negative number, the ODFI shall pay the RDFI the amount of the compensation calculated, i.e., the absolute value of the negative number calculated, provided such value is $1,000 or greater. If a claim for compensation has not been made by the ODFI and the RDFI has made a claim for an applicable Deposit Insurance Assessment, the ODFI shall pay compensation, provided the value of such claim is $1,000 or greater.

(2) If a missent credit Entry is retained by the RDFI for more than 180 days, the Federal Funds Rate means the Federal Funds Rate in effect during the most recent 180-day time period.

SUBPART 7.8.2 Debit Entries

If an ODFI has Transmitted an erroneous debit Entry and the RDFI returns the Entry according to Article Two, Subsection 2.13.2 (ODFI Request for Return), the ODFI must pay the RDFI compensation upon its request according to the following formula:

COMPENSATION =

$$\frac{\begin{array}{c}\text{(Dollar Amount of Erroneous Entry)}\\ \text{(Federal Funds Rate)}\\ \text{(No. of Days from Settlement}\\ \text{Date of Erroneous Entry to}\\ \text{Settlement Date of Return or}\\ \text{Reversal – Not to Exceed 180)}\end{array}}{360} + \begin{array}{l}\text{(\$200 + Applicable}\\ \text{Deposit Insurance}\\ \text{Assessment)}\end{array}$$

If a missent debit Entry is retained by the RDFI for more than 180 days, the Federal Funds Rate means the Federal Funds Rate in effect during the most recent 180-day time period.

PART 7.9 Change of Beneficiary

SUBPART 7.9.1 Credit Entries

If an ODFI has Transmitted a credit Entry to the correct RDFI but the Entry was to the wrong account or omitted account information, and the RDFI adjusts the Entry at the request of the ODFI, the ODFI must pay the RDFI compensation according to the following formula, provided that a request for back valuation is made within 180 days of the Effective Entry Date of the Entry. This part applies whether or not the beneficiary's account was actually in an overdraft position.

COMPENSATION =

$$\frac{\begin{array}{c}\text{(Dollar Amount of Entry)}\\ \text{(Reserve Requirement)}\\ \text{(Federal Funds Rate)}\\ \text{(No. of Days from Receipt to}\\ \text{Adjustment – Not to Exceed 180)}\end{array}}{360} + \text{\$200}$$

NOTE: For purposes of this rule, "No. of Days" means a period no longer than two business days beyond the date on which an Indemnity is received.

SUBPART 7.9.2 Debit Entries

If an ODFI has Transmitted a debit Entry to the correct RDFI but the Entry was to the wrong account or omitted account information, and the RDFI adjusts the Entry at the request of the ODFI, the ODFI must pay the RDFI compensation according to the following formula, provided that a request for back valuation is made within 180 days from the Effective Entry Date of the Entry.

COMPENSATION =

$$\frac{\begin{array}{c}\text{(Dollar Amount of Entry)}\\ \text{(Reserve Requirement)}\\ \text{(Federal Funds Rate)}\\ \text{(No. of Days from Receipt to}\\ \text{Adjustment – Not to Exceed 180)}\end{array}}{360} + \text{\$200}$$

NOTE: For purposes of this rule, "No. of Days" means a period no longer than two business days beyond the date on which an indemnity is received.

APPENDIX EIGHT
Arbitration Procedures

PART 8.1 Scope

The rules contained in this Appendix Eight govern the settlement of disputes arising under these Rules between Participating DFIs by arbitration. In the event of any inconsistency between the provisions of this Appendix and of Articles One through Eight of these Rules, the provisions of this Appendix Eight will control. An arbitration claim under this Appendix Eight will be processed only if the amount of the damages claimed is $250 or more.

PART 8.2 Filing a Complaint

SUBPART 8.2.1 Required Information

To initiate an arbitration proceeding, a Participating DFI (the "complainant") submits a complaint to the National Association. A complaint must contain the following:

SUBPART 8.2.1.1 Identification of Parties

The names, addresses, and telephone numbers of the complainant and the other party involved in the dispute (the "respondent").

SUBPART 8.2.1.2 Summary of Facts

A summary of the facts of the dispute as well as the section(s) of the Rules that is/are alleged to have been violated. The summary must also include information permitting identification of the particular transaction(s) and the sequence of events involved, and the precise nature of the violation(s).

SUBPART 8.2.1.3 Statement of Damages

A statement of the dollar amount of damages claimed by the complainant and an explanation of how damages in the amount claimed resulted from the violation(s) asserted.

SUBPART 8.2.2 Additional Documents and Fees

The complaint must be accompanied by the following:

SUBPART 8.2.2.1 Documents Relating to Claim

Copies of the documents available to the complainant necessary to resolve the dispute and of any written communications by the complainant and the respondent relating to the violation asserted.

SUBPART 8.2.2.2 Application Fee

A $250 non-refundable application fee to be used for administrative expenses.

SUBPART 8.2.3 Authorization for Submitting a Complaint

The complaint must be signed by an officer of the complainant and be submitted to the National Association within two years of the violations asserted.

SUBPART 8.2.4 Complaints Involving Multiple Participating DFIs

If the complainant is involved in related disputes with more than one Participating DFI, a separate complaint must be filed with respect to each such Participating DFI.

PART 8.3 Classification of Disputes

SUBPART 8.3.1 Complaints with Damages of $250 or More But Less Than $10,000 (Arbitration Procedure A)

All complaints in which the amount of damages claimed is $250 or more but less than $10,000 will be processed under Arbitration Procedure A in these rules. Under Arbitration Procedure A: (1) Arbitration is mandatory for both parties once a claim for arbitration is filed in accordance with these rules; (2) A hearing will not be held; (3) One arbitrator will decide the case; and (4) The arbitrator's stipend will be $100.

SUBPART 8.3.2 Complaints with Damages of $10,000 or More But Less Than $50,000 (Arbitration Procedure B)

All complaints in which the amount of damages claimed is $10,000 or more but less than $50,000 will be processed under Arbitration Procedure B in these rules. Under Arbitration Procedure B: (1) Arbitration is mandatory for both parties once a claim for arbitration is filed in accordance with these rules; (2) A hearing will not be held; (3) Three arbitrators will decide the case; and (4) The stipend for each arbitrator will be one percent of the arbitrator's decision.

SUBPART 8.3.3 Complaints with Damages of $50,000 or More (Arbitration Procedure C)

All complaints in which the amount of damages claimed is $50,000 or more will be processed under Arbitration Procedure C in these rules. Under Arbitration Procedure C: (1) Arbitration is not mandatory. Before the complaint is filed, both parties must agree to submit the dispute to arbitration. If both parties agree, one of them must submit to the National Association a complaint that complies with these rules; (2) A hearing will be held unless the parties otherwise agree and notify the National Association at the time the complaint is filed. If the parties otherwise agree, the procedures in Subpart 8.5.2 (Arbitration Procedure B) rather than Subpart 8.5.3 (Arbitration Procedure C) of this Appendix Eight will be followed; (3) At its discretion, a party may be represented at the hearing by legal counsel; (4) Three arbitrators will decide the case; and (5) The stipend for each arbitrator will be one and a half percent of the arbitrator's decision.

PART 8.4 Selection of Arbitrators

The National Association will maintain a list of arbitrators that have been nominated by Associations in accordance with the procedures established by the National Association.

SUBPART 8.4.1 Arbitration Procedure A

For claims subject to Arbitration Procedure A, an arbitrator will be selected by the following method: (1) The National Association will mail each party the same list of five arbitrators from among those nominated as provided herein who are not affiliated with either party to the dispute; (2) Each party will be given ten days from the date the list is mailed to review the list, delete two names, and mail or deliver the remaining names to the National Association; (3) The National Association will then compare the two lists and select one arbitrator not deleted from either list to decide the case; and (4) If either list is not returned within the time limit specified above, the National Association will then select the arbitrator to decide the case from among the names not deleted on the list returned, or, if neither list is returned within the time limit, from among the names on the lists as mailed to each party.

SUBPART 8.4.2 Arbitration Procedures B and C

For claims subject to Arbitration Procedures B and C, arbitrators will be selected by the following method: (1) The National Association will mail each party the same list of ten arbitrators from among those nominated as provided herein who are not affiliated with either party to the dispute; (2) Each party will have ten days from the date the list is mailed to review the list, delete three names, and mail or deliver the remaining names to the National Association; (3) The National Association will then compare the two lists and select three arbitrators not deleted from either list to decide the case; and (4) If either list is not returned within the time limit specified above, the National Association will then select the arbitrators to decide the case from among the names not deleted on the list returned, or, if neither list is returned within that time limit, from among the names on the list as mailed to each party.

PART 8.5 Presentation of the Case and the Decision

SUBPART 8.5.1 Arbitration Procedure A

Cases subject to Arbitration Procedure A will be presented and the decisions reached according to the following requirements: (1) After a party has received notification of the selection of the arbitrator, it will have 14 days to submit to the National Association in writing for consideration in such proceeding any matter it deems appropriate, and the National Association will submit copies of such materials to the arbitrator and the other party; (2) In the event the respondent, in the judgment of the arbitrator, fails to cooperate in the proceeding within 14 days of a request for information by the arbitrator, the facts as stated in the complaint will be assumed to be true for purposes of the arbitration; (3) Once the arbitrator has received all information he deems relevant or necessary, the arbitrator will have 30 days to render his decision. The amount of the award of damages may not exceed the amount of damages claimed in the complaint; (4) The arbitrator may adopt such rules and procedures with respect to evidence and other procedural and substantive matters not inconsistent with these rules as he may deem appropriate; (5) The decision of the arbitrator will be based upon the applicable rules; (6) Neither party will initiate contact with the arbitrator concerning the subject matter of the dispute unless the other party is present; (7) The arbitrator will be entitled to recover a part or all of the arbitrator's stipend from either party as determined by the arbitrator; and (8) The arbitrator will pay his expenses and each party will pay its own expenses, including attorneys' fees, in connection with the arbitration.

SUBPART 8.5.2 Arbitration Procedure B

Cases subject to Arbitration Procedure B will be presented and the decisions reached according to the following requirements: (1) After a party has received notification of the selection of the arbitrators, it will have 14 days to submit to the National Association in writing for consideration in such proceeding any matter it deems appropriate, and the National Association will submit copies of such materials to the arbitrators and the other party; (2) In the event the respondent, in the judgment of the arbitrators, fails to cooperate in the proceeding within 14 days of a request for information by the arbitrators, the facts as stated in the complaint will be assumed to be true for purposes of the arbitration; (3) Once the arbitrators have received all information they deem relevant or necessary, the arbitrators will have 30 days to render their decision. The amount of the award of damages may not exceed the amount of damages claimed in the complaint; (4) The arbitrators may adopt such rules and procedures with respect to evidence and other procedural and substantive matters not inconsistent with these rules as they may deem appropriate; (5) The decision of the arbitrators will be based upon the applicable rules; (6) Neither party will initiate contact with the arbitrators concerning the subject matter of the dispute unless the other party is present; (7) The arbitrators will be entitled to recover a part or all of the arbitrators' stipend from either party as determined by the arbitrators; and (8) The arbitrators will pay their expenses and each party will pay its own expenses, including attorneys' fees, in connection with the arbitration.

SUBPART 8.5.3 Arbitration Procedure C

Cases subject to Arbitration Procedure C will be presented and the decisions reached according to the following requirements: (1) If a hearing is to be held, the arbitrators will set a hearing date that will not be less than 90 days after each party has received notification of the selection of the arbitrators; (2) The National Association will provide both parties with at least 30 days prior notice of the hearing; (3) Following the hearing, the arbitrators will have 30 days to render their decision. The amount of the award of damages may not exceed the amount of damages claimed in the complaint; (4) The arbitrators may adopt such rules and procedures with respect to evidence and other procedural and substantive matters not inconsistent with these rules as they may deem appropriate; (5) The decision of the arbitrators will be based upon the applicable rules; (6) Neither party will initiate contact with any arbitrator concerning the subject matter of the dispute unless the other party is present; (7) Each party will pay its own expenses, including attorneys' fees, in connection with the arbitration; and (8) The arbitrators will be entitled to recover a part or all of their travel and other expenses in connection with the arbitration and the arbitrators' stipend from either party, as determined by the arbitrators.

PART 8.6 Payment and Appeal

SUBPART 8.6.1 Arbitration Procedures A and B

Payments of awards and appeals of decisions will be subject to the following requirements: (1) The party against which such amount has been assessed will have 14 days after receiving notice of the decision in which to pay the damage award or other amount assessed against it as provided in these rules; (2) The decision of the arbitrator(s) will be final and binding on the parties to the dispute, and judgment thereon may be entered in any court having jurisdiction. Except to the extent such a prohibition is unlawful under the laws of the state in which the party against which damages have been awarded by the arbitrator(s) is domiciled, such decision will not be appealable to the courts.

SUBPART 8.6.2 Arbitration Procedure C

Payments of awards and appeals of decisions will be subject to the following requirements: (1) In the absence of an appeal to the courts, the party against which such amount has been assessed will have 14 days after receiving notice of the decision in which to pay the damage award or other amount assessed against it as provided in these rules; (2) The arbitrators' decision will be binding on the parties to the dispute, and judgment thereon may be entered by any court having jurisdiction. Except to the extent the parties have entered into an enforceable agreement to the contrary, either party may appeal the arbitrators' decision to the courts. In the absence of such an appeal, the arbitrators' decision will be final.

APPENDIX NINE
Rules Enforcement

PART 9.1 Scope

Appendix Nine governs the rules enforcement procedures to be applied in the event of (1) an ACH rules violation, including a breach of warranty under these rules, filed against a Participating DFI by a Participating DFI or an ACH Operator that is a party to the transaction; (2) the identification of an Originator or Third-Party Sender with excessive return rates; (3) the failure of a Participating DFI to comply with a direct obligation to the National Association, as defined by these Rules; or (4) an egregious violation (as defined in Subpart 9.4.1

(Initiation of a Rules Enforcement Proceeding), below) of these Rules, filed by the National Association against the Participating DFI. This Appendix Nine also governs the procedures for the ACH Rules Enforcement Panel to determine whether an ODFI should be directed to reduce the Administrative Return Rate or Overall Return Rate of any Originator or Third Party-Sender.

This Appendix Nine (1) defines the criteria under which a rules enforcement proceeding may be initiated for any violation of these Rules; and (2) establishes the parameters under which the National Association may undertake specific actions with respect to the monitoring and reporting of activity causing potential harm to Participating DFIs or the ACH Network.

The purpose of these enforcement mechanisms is to maintain the quality of ACH services and the satisfaction of Participating DFIs and their customers by promoting compliance with these rules and reducing the risks to Participating DFIs and their customers by limiting the number of unauthorized Entries.

PART 9.2 ODFI Reporting Requirements

SUBPART 9.2.1 National Association Request for Information

If, in its sole discretion, the National Association believes that an Originator's or Third-Party Sender's return rate, as calculated using either of the methods of Article Two, Subsection 2.18.2.1(d) (ODFI Return Rate Reporting Regarding an Originator's or Third-Party Sender's Unauthorized Entry Return Rate), or Article Two, Subsection 2.18.2.4(d) (ODFI Return Rate Reporting Regarding an Originator's or Third-Party Sender's Administrative Return Rate or Overall Return Rate) exceeds either the Unauthorized Entry Return Rate Threshold or a Return Rate Level, the National Association may send, via traceable delivery method, a written request to the ODFI's Chief Operating Officer for information described in Article Two, Subsection 2.18.2 (ODFI Return Rate Reporting). A copy of this request will also be sent to the ODFI's ACH Manager. The National Association may use and rely, without limitation, on return data provided by an RDFI for the purpose of the written request to the ODFI.

SUBPART 9.2.2 National Association Action on Receipt of Information Reported by ODFI

SUBPART 9.2.2.1 National Association May Initiate an Inquiry Regarding an Administrative Return Rate or an Overall Return Rate

The National Association may initiate an inquiry when an ODFI substantiates that an Originator's or Third-Party Sender's return rate exceeds either the Administrative Return Rate Level or the Overall Return Rate Level, including a review of the origination and business practices of the Originator or Third-Party Sender. As a result of the review, the National Association may recommend to the ACH Rules Enforcement Panel that the ODFI be required to reduce the Originator's or Third-Party Sender's applicable return rate(s) below the applicable Return Rate Level(s).

The National Association may use the following factors, as well as any other information it deems relevant, in determining whether to make such a recommendation to the ACH Rules Enforcement Panel:

(a) the length of time the Originator or Third-Party Sender has been in business, and the length of time it has originated Entries through the ODFI;

(b) the Originator's or Third-Party Sender's total volume of forward and returned debit Entries;

(c) the amount by which the Originator's or Third-Party Sender's return rate exceeds the applicable Return Rate Level;

(d) the Originator's or Third-Party Sender's Unauthorized Entry Return Rate;

(e) the return rates for the Originator's affiliates, if applicable, and any evidence that returns are allocated among affiliates;

(f) any evidence of the Originator's or Third-Party Sender's compliance or non-compliance with the Rules on Reinitiation (Article Two, Subsection 2.13.4, Reinitiation of Returned Entries);

(g) the number of Rules violations or RDFI complaints involving the Originator, Third-Party Sender, or Third-Party Sender's Originators;

(h) the existence of investigations or legal or regulatory actions by any governmental agency or authority involving the Originator or Third-Party Sender, its principals, entities with which its principals are or have previously been associated, or its current affiliates;

(i) the number and materiality of consumer complaints alleging fraud or deception related to (i) the products or services offered by the Originator or Third-Party Sender's Originators or (ii) the ACH origination practices of such entities;

(j) if a Third-Party Sender, whether it has provided a valid proof of completion of a Rules compliance audit; and

(k) any other relevant information submitted by the ODFI.

If the National Association makes a recommendation that the ACH Rules Enforcement Panel direct an ODFI to reduce the Administrative Return Rate or Overall Return Rate of an Originator or Third-Party Sender, the ACH Rules Enforcement Panel will consider the factors identified in this Subpart 9.2.2.1 and any other information that it deems relevant to its determination. If the ACH Rules Enforcement Panel instructs the National Association to communicate such a directive to the ODFI, the National Association will proceed in accordance with Article Two, Subsection 2.18.2.5 (Additional ODFI Action and Reduction of Administrative Return Rate and/or the Overall Return Rate When Directed by ACH Rules Enforcement Panel) of the Rules.

SUBPART 9.2.2.2 National Association May Initiate a Rules Enforcement Proceeding

The National Association may initiate a rules enforcement proceeding according to Part 9.4 (National System of Fines) of this Appendix Nine for a Class 2 Rules Violation, as defined within Subpart 9.4.7.4 (Class 2 Rules Violation), if the ODFI:

(1) fails to provide the National Association with complete and accurate information, as required by Article Two, Subsection 2.18.2 (ODFI Return Rate Reporting), within ten Banking Days of receipt of Nacha's written request for information;

(2) fails to reduce the Unauthorized Entry Return Rate of an Originator or Third-Party Sender below the Unauthorized Entry Return Rate Threshold within 30 days after receipt of a written request from the National Association in accordance with Article Two, Subsection 2.18.2.1 (ODFI Return Rate Reporting Regarding an Originator's or Third-Party Sender's Unauthorized Entry Return Rate);

(3) successfully reduces the Unauthorized Entry Return Rate of an Originator or Third-Party Sender below the Unauthorized Entry Return Rate Threshold within the 30 day time period, but fails to maintain that return rate below the Unauthorized Entry Return Rate Threshold for 180 additional days;

(4) fails to reduce the Administrative Return Rate or Overall Return Rate(s) of an Originator or Third-Party Sender below the applicable Return Rate Level within 30 days after receipt of a written directive from the National Association on behalf of the ACH Rules Enforcement Panel in accordance with Article Two, Subsection 2.18.2.5 (Additional ODFI Action and Reduction of Administrative Return Rate and/or the Overall Return Rate When Directed by ACH Rules Enforcement Panel); or

(5) successfully reduces the Administrative Return Rate or Overall Return Rate(s) of an Originator or Third Party Sender below the applicable Return Rate Level within the 30-day time period, but fails to maintain that return rate below the applicable Return Rate Level for 180 additional days.

PART 9.3 Participating DFI Registration Requirements

SUBPART 9.3.1 Direct Access Registration

If, in its sole discretion, the National Association believes that an ODFI has failed to register its Direct Access Debit Participant status, or to provide data reporting regarding a Direct Access Debit Participant, the National Association may initiate a rules enforcement proceeding. Such proceeding will be according to Part 9.4 (National System of Fines) of this Appendix Nine for a Class 2 Rules Violation, as defined within Subpart 9.4.7.4 (Class 2 Rules Violation).

SUBPART 9.3.2 Third-Party Sender Registration

If, in its sole discretion, the National Association believes that an ODFI has failed to register or provide other required information for a Third-Party Sender, the National Association may initiate a rules enforcement proceeding. Such proceeding will be according to Part 9.4 (National System of Fines) of this Appendix Nine for a Class 2 Rules Violation, as defined within Subpart 9.4.7.4 (Class 2 Rules Violation).

SUBPART 9.3.3 Participating DFI Contact Registration

If, in its sole discretion, the National Association believes that a Participating DFI has failed to register its contact information as required by Subsection 1.14 (Participating DFI Contact Registration), the National Association may initiate a rules enforcement proceeding. Such proceeding will be according to Part 9.4 (National System of Fines) of this Appendix Nine for a Class 2 Rules Violation, as defined within Subpart 9.4.7.4 (Class 2 Rules Violation).

PART 9.4 National System of Fines

SUBPART 9.4.1 Initiation of a Rules Enforcement Proceeding

A rules enforcement proceeding may be initiated for any violation of these rules. A rules enforcement proceeding may be conducted by the National Association in response to an ACH rules violation, including a breach of warranty under these rules, filed against a Participating DFI by a Participating DFI or ACH Operator. The complainant must be a Participating DFI or an ACH Operator that is party to the transaction. A rules enforcement proceeding initiated by a Participating DFI or an ACH Operator must comply with the requirements of Subpart 9.4.2 (Submission Requirements for Rules Enforcement Proceedings Initiated by a Participating DFI or an ACH Operator.) The Report of Possible ACH Rules Violation Form and filing instructions are located in the Nacha Operating Guidelines.

A rules enforcement proceeding may also be initiated and conducted by the National Association (1) as provided in Subpart 9.2.2.2 (National Association May Initiate a Rules Enforcement Proceeding); (2) in response to the National Association's reasonable belief that an ODFI, Originator, or Third-Party Sender has originated Entries without proper authorization in accordance with these Rules; (3) in response to the failure of a Participating DFI to comply with a direct obligation to the National Association, as defined by these rules; or (4) in response to the National Association's belief that a Participating DFI, an Originator, a Third-Party Service Provider, or a Third-Party Sender has committed an egregious violation of the rules. For purposes of this Appendix Nine, an "egregious violation" of the rules is defined as one that (a) is caused by the willful or reckless action of the Participating DFI, Originator, Third-Party Service Provider, or Third-Party Sender, and (b) involves at least 500 Entries, or involves multiple Entries in the aggregate amount of at least $500,000. The National Association may initiate a rules enforcement proceeding on the basis of, and utilize in connection with such a proceeding, any information available to the National Association, including information received from Participating DFIs and ACH Operators.

A rules enforcement proceeding initiated by the National Association must comply with the requirements of Subpart 9.4.3 (Submission Requirements for Rules Enforcement Proceedings Initiated by the National Association).

SUBPART 9.4.2 Submission Requirements for Rules Enforcement Proceedings Initiated by a Participating DFI or an ACH Operator

Each rules enforcement proceeding initiated by a Participating DFI or an ACH Operator that is a party to a transaction must include a completed Report of Possible ACH Rules Violation that includes the following information and conforms to the following requirements:

SUBPART 9.4.2.1 Identification of Parties

The names, addresses, and telephone numbers of the complainant and the other Participating DFI involved in the dispute (the "respondent") and routing number of the respondent.

SUBPART 9.4.2.2 Summary of Facts

A summary of the facts of the alleged rule violation, as well as the section(s) of the rules violated. The summary must also include information permitting identification of the particular transaction(s), the sequence of events involved, the precise nature of the violation(s), and the consequences to the complainant.

SUBPART 9.4.2.3 Documents Relating to Possible Rules Violation

Copies of the documents available to the complainant necessary to support the claim that an ACH rule has been violated, and of any written communications by the complainant and the respondent relating to the violation(s) asserted.

SUBPART 9.4.2.4 Authorization for Submitting a Rules Violation Report

The Report of Possible ACH Rules Violation must be signed by an authorized representative of the complainant.

SUBPART 9.4.2.5 Deadline for Submitting a Rules Violation Report

A Report of Possible ACH Rules Violation must be submitted to the National Association within 90 days of the occurrence of the rule violation(s) asserted.

SUBPART 9.4.2.6 Complaints Involving Multiple Participating DFIs

If the complainant is asserting rules violations against more than one Participating DFI, a separate Report of Possible ACH Rules Violation must be filed with respect to each such Participating DFI.

SUBPART 9.4.3 Submission Requirements for Rules Enforcement Proceedings Initiated by the National Association

Each rules enforcement proceeding initiated by the National Association must contain the following information and conform to the following requirements:

A. a statement outlining the reason(s) for the initiation of a rules enforcement proceeding:

(1) the ODFI failed, within the required time frame, to provide the National Association with complete and accurate information as required by Article Two, Subsection 2.18.2 (ODFI Return Rate Reporting);

(2) the information provided by the ODFI substantiates the claim that an Originator's or Third-Party Sender's Unauthorized Entry Return Rate exceeded the Unauthorized Entry Return Rate Threshold and the ODFI has failed to reduce the Originator's or Third-Party Sender's Unauthorized Entry Return Rate below the Unauthorized Entry Return Rate Threshold within 30 days after receipt of the National Association's written request in accordance with Article Two, Subsection 2.18.2.2 (Additional ODFI Action and Reporting When the Unauthorized Entry Return Rate Threshold Is Exceeded);

(3) the information provided by the ODFI substantiates that an Originator's or Third-Party Sender's Unauthorized Entry Return Rate exceeded the Unauthorized Entry Return Rate Threshold, and the ODFI successfully reduced the Unauthorized Entry Return Rate below the Unauthorized Entry Return Rate Threshold within the 30-day time period, but the ODFI failed to maintain the Unauthorized Entry Return Rate below the Unauthorized Entry Return Rate Threshold for 180 additional days;

(4) the ODFI received, following an inquiry, a written directive from the National Association, on behalf of the ACH Rules Enforcement Panel, to reduce an Originator's or Third-Party Sender's Administrative Return Rate and/or Overall Return Rate(s) below the Administrative Return Rate Level and/or Overall Return Rate Level, and failed to reduce the Administrative Return Rate and/or Overall Return Rate below the applicable Return Rate Level within 30 days after receipt of a written directive from the National Association on behalf of the ACH Rules Enforcement Panel in accordance with Article Two, Subsection 2.18.2.5 (Additional ODFI Action and Reduction of Administrative Return Rate and/or the Overall Return Rate When Directed by the ACH Rules Enforcement Panel);

(5) the ODFI received, following an inquiry, a written directive from the National Association, on behalf of the ACH Rules Enforcement Panel, to reduce an Originator's or Third-Party Sender's Administrative Return Rate and/or Overall Return Rate(s) below the Administrative Return Rate Level and/or Overall Return Rate Level, and the ODFI successfully reduced the Administrative Return Rate and/or Overall Return Rate below the applicable Return Rate Level within the 30-day time period specified in Article Two, Subsection 2.18.2.5 (Additional ODFI Action and Reduction

of Administrative Return Rate and/or Overall Return Rate When Directed by ACH Rules Enforcement Panel), but the ODFI failed to maintain the rate below the applicable Return Rate Level for 180 additional days;

(6) the National Association's reasonable belief that an ODFI, Originator, or Third-Party Sender has originated Entries without proper authorization in accordance with these Rules;

(7) the Participating DFI failed to comply with a direct obligation to the National Association, as defined by these rules; or

(8) the National Association's belief that a Participating DFI, an Originator, a Third-Party Service Provider, or a Third-Party Sender has committed an egregious violation of the rules, as defined in Subpart 9.4.1 (Initiation of a Rules Enforcement Proceeding). The National Association may submit an egregious violation of the rules as either a Class 2 or a Class 3 Rules Violation, as appropriate under the facts and circumstances.

B. for a rules enforcement proceeding initiated in response to a violation involving the Unauthorized Entry Return Rate Threshold or a Return Rate Level, according to Part 9.2 (ODFI Reporting Requirements) of this Appendix Nine, a copy of the National Association's written request for information according to Subpart 9.2.1 (National Association Request for Information) of this Appendix Nine.

A rules enforcement proceeding initiated by the National Association must be submitted within 90 days of the occurrence of the rule violation(s) asserted.

SUBPART 9.4.4 Assessment of Rules Enforcement Submission

Each submission of a rules enforcement proceeding will be evaluated by the National Association to ensure that the documentation necessary to identify the incident has been included and to determine whether a violation of these rules appears to have occurred. If the National Association makes a preliminary determination that a violation of these rules has occurred, the National Association will identify whether the violation is (1) the first such violation, (2) a Class 1 Rules Violation involving a recurrence of a previous violation, (3) a Class 2 Rules Violation, or (4) a Class 3 Rules Violation, and it will issue either a Notice of Possible ACH Rules Violation or a Notice of Possible Fine in accordance with this Subpart 9.4.4. If the National Association determines that it is unclear whether a rules violation has occurred, or if the National Association believes the violation involves a Class 2 Rules Violation or a Class 3 Rules Violation, it may forward the issue to the ACH Rules Enforcement Panel for additional review.

In circumstances involving (1) a submission to the rules enforcement process from a Participating DFI or an ACH Operator that is a party to a transaction, identifying either a Class 1 Rules Violation or a Class 2 Rules Violation; (2) a rules enforcement proceeding initiated by the National Association because of a Class 2 Rules Violation, or (3) a rules enforcement proceeding initiated by the National Association because of a Class 3 Rules Violation, the issue will be forwarded directly to the ACH Rules Enforcement Panel for evaluation and possible assessment of a fine or penalty in accordance with Subpart 9.4.7 (Fines and Penalties).

SUBPART 9.4.4.1 Notice of Possible ACH Rules Violation

If the National Association determines that the violation is the first such infraction of these rules (other than an egregious violation, as defined in Subpart 9.4.1 (Initiation of a Rules Enforcement Proceeding)), a Notice of Possible ACH Rules Violation will be sent to the ACH Manager at the respondent Participating DFI, within ten Banking Days via traceable delivery method, indicating that an infraction of the rules appears to have occurred and explaining that fines may be imposed against the Participating DFI in the event that the rule violation is not corrected.

The Participating DFI will be asked to correct the problem that caused the rule violation and to respond within ten Banking Days after the date on which it received the Notice of Possible ACH Rules Violation. The Notice of Possible ACH Rules Violation Response Form must be sent, via traceable delivery method, to the National Association and must include either (1) an acknowledgment of the Participating DFI's recognition of and intent to correct the problem causing the rule violation, along with a statement specifying the date by which the Participating DFI will resolve the problem (resolution date), or (2) a statement, along with supporting documentation, that the Participating DFI does not believe that a rules infraction has occurred.

If the National Association receives the Participating DFI's completed response form and any necessary documentation within the ten Banking Day time frame, no additional action will be taken by the National Association unless (1) the National Association believes the time frame and resolution date asserted by a Participating DFI as necessary to resolve the problem causing the rules violation are excessive and require review by the ACH Rules Enforcement Panel, or (2) the National Association receives an additional submission of a rule violation report.

SUBPART 9.4.4.2 Notice of Possible Fine

If the National Association determines that the violation is a Class 1, Class 2, or Class 3 Rules Violation, as defined by Subpart 9.4.7 (Fines and Penalties), a Notice of Possible Fine will be sent to the Participating DFI and the National Association will forward the issue to the ACH Rules Enforcement Panel to consider the imposition of a fine against the Participating DFI in accordance with Subpart 9.4.7 of this Appendix Nine.

In the Notice of Possible Fine, the Participating DFI will be asked to correct the rule violation that is the basis for the Notice of Possible Fine and to respond to the National Association within ten Banking Days after the date on which it received a Notice of Possible Fine. The Notice of Possible Fine Response Form must be sent, via traceable delivery method, to the National Association and must include either (1) an acknowledgment of the Participating DFI's recognition of and intent to correct the problem causing the rule violation that is the basis for the Notice of Possible Fine, along with a statement specifying the Resolution Date, or (2) a statement, along with supporting documentation, that the Participating DFI does not believe that a rules violation occurred.

Where the ODFI fails to provide a complete and accurate response in accordance with the requirements of Article Two, Subsection 2.18.2 (ODFI Return Rate Reporting), the ODFI's acknowledgment to the Notice of Possible Fine must include the reporting information required by Article Two, Subsection 2.18.2. In situations involving the ODFI's affirmation that an Originator's or Third-Party Sender's return rate(s) exceeded either:

1. the Unauthorized Entry Return Rate Threshold; or
2. the applicable Administrative Return Rate Level and/or Overall Return Rate Level after receiving a written directive from the National Association to lower the return rate,

the ODFI's acknowledgment to the Notice of Possible Fine must include updated information on, and the timetable for, the implementation of the ODFI's plan to reduce the return rate(s) below the applicable threshold or level.

Where the ODFI fails to register or provide data reporting in accordance with the requirements of Article Two, Subsection 2.18.1 (Direct Access Registration), the ODFI's acknowledgement to the Notice of Possible Fine must include the registration information required by Article Two, Subsection 2.18.1.

If the National Association receives the Participating DFI's completed response form and related information within the ten Banking Day time frame, and the National Association determines that the response refutes the claim in the Notice of Possible Fine, the National Association will take no additional action at that time. In all other circumstances described within this Subpart 9.4.4.2, the National Association will forward the issue to the ACH Rules Enforcement Panel for its consideration and possible imposition of a fine in accordance with Subpart 9.4.7 (Fines and Penalties) of this Appendix Nine.

SUBPART 9.4.5 Notifications

SUBPART 9.4.5.1 Notification on Initiation of Rules Enforcement Proceeding

An informational copy of each rules enforcement proceeding initiated under this Appendix Nine will be forwarded to the Payments Association of both the complainant and the respondent. In the event that either party is an access participant (i.e., not a member of a Payments Association), an informational copy will be forwarded to the local Federal Reserve Bank. In situations involving the initiation of a rules enforcement proceeding by the National Association according to Subpart 9.4.1 (Initiation of a Rules Enforcement Proceeding), an informational copy of each such rules enforcement proceeding initiated will be forwarded to the ACH Operators.

SUBPART 9.4.5.2 Notification on Resolution of Issue

The National Association will notify the complainant upon the resolution of the rules enforcement proceeding that either (1) the violation has been resolved or will be resolved within a certain time period, or (2) the respondent has refuted the claim of a rules violation.

SUBPART 9.4.6 ACH Rules Enforcement Panel

SUBPART 9.4.6.1 Selection of Enforcement Panel

The National Association will maintain a list of members of the ACH Rules Enforcement Panel that have been nominated in accordance with the procedures established by the National Association.

SUBPART 9.4.6.2 Responsibilities of Enforcement Panel

The ACH Rules Enforcement Panel, in accordance with these rules, is the final authority regarding each of these issues:

- the imposition of any fines or penalties recommended by the National Association;
- instances in which the National Association believes the time frames and Resolution Dates asserted by the respondent Participating DFI as necessary to resolve the problem causing a rules violation are excessive;
- instances in which the National Association believes an ODFI, Originator, or Third-Party Sender has originated Entries without proper authorization in accordance with these Rules;
- instances in which the National Association believes the Participating DFI, Originator, Third-Party Service Provider, or Third-Party Sender has committed an egregious violation of the rules;
- instances in which the National Association believes an ODFI, Originator, or Third-Party Sender has attempted to evade the limitations on Reinitiation;
- instances in which the National Association recommends, after the inquiry process, that an ODFI be required to reduce an Originator's or Third-Party Sender's applicable return rate below the Administrative Return Rate Level and/or the Overall Return Rate Level;
- instances in which the National Association believes an ODFI, Originator, or Third-Party Sender has attempted to evade the $1,000,000 per-Entry limitation on Same Day Entries;
- rules violations that the National Association believes constitute Class 1, Class 2, or Class 3 Rules Violations; and
- situations in which the National Association determines that it is unclear whether a rules violation has occurred.

SUBPART 9.4.7 Fines and Penalties

SUBPART 9.4.7.1 Imposition of Fines/Penalties

In the event that a Participating DFI is cited with a Class 1, Class 2, or Class 3 Rules Violation, the National Association will impose a fine, subject to approval by the ACH Rules Enforcement Panel, on the Participating DFI in accordance with this Subpart 9.4.7.

The National Association will collect a fine by transmitting an ACH debit to the account of the affected respondent Participating DFI. Each Participating DFI agrees to the payment of any fines in accordance with this process. The National Association will provide notice to the respondent Participating DFI of the date and amount of the debit at least seven Banking Days in advance of the Settlement Date of the debit.

SUBPART 9.4.7.2 Determination of Fines

The fine(s) levied against a respondent Participating DFI for an infraction(s) of these rules will be determined based on an evaluation by the National Association of whether the rules violation is a Class 1, Class 2, or Class 3 Rules Violation.

SUBPART 9.4.7.3 Class 1 Rules Violation

A Class 1 Rules Violation involves a recurrence of a previous rules violation. A rules violation is considered to be a recurrence of a previously reported infraction of these rules if:

- the same infraction is committed by the same Originator that transmits through the ODFI within the one-year period following the Resolution Date of the initial rules violation;
- the same infraction is committed by the same Third-Party Service Provider transmitting through

or on behalf of an ODFI or receiving on behalf of an RDFI within the one-year period following the Resolution Date of the initial rules violation; or

- the same infraction is committed by the same Participating DFI within the one-year period following the Resolution Date of the initial rules violation.

Fines for recurrences may be assessed by the ACH Rules Enforcement Panel as follows:

- The first recurrence of a rules violation that will cause a fine to be levied by the National Association will result in an assessment of up to $1,000 against the Participating DFI.
- The second recurrence of a rules violation that causes a fine to be levied by the National Association will result in an assessment of up to $2,500 against the Participating DFI.
- The third recurrence of a rules violation that causes a fine to be levied by the National Association will result in an assessment of up to $5,000 against the Participating DFI.

SUBPART 9.4.7.4 Class 2 Rules Violation

A Class 2 Rules Violation is one in which:

(1) the Participating DFI has not responded to either the Notice of Possible ACH Rules Violation or the Notice of Possible Fine;

(2) the Participating DFI responds to either notice that it does not intend to correct the rules violation;

(3) the Participating DFI

(i) fails to respond completely and accurately, within the proper time frame, to the National Association's request for information in accordance with the requirements of Article Two, Subsection 2.18.2 (ODFI Return Rate Reporting);

(ii) fails to reduce the Originator's or Third-Party Sender's Unauthorized Entry Return Rate below the Unauthorized Entry Return Rate Threshold within 30 days of receipt of the National Association's written request;

(iii) successfully reduces the Unauthorized Entry Return Rate below the Unauthorized Entry Return Rate Threshold within the 30-day time period, but fails to maintain the Unauthorized Entry Return Rate below the Unauthorized Entry Return Rate Threshold for 180 additional days. The Panel may consider the Originator's or Third-Party Sender's volume of debit Entries as an extenuating circumstance in determining whether a violation under this provision constitutes a Class 2 Rules Violation;

(iv) fails to reduce the Administrative Return Rate or Overall Return Rate of an Originator or Third-Party Sender below the applicable Return Rate Level within 30 days after receipt of the written directive; or

(v) successfully reduces the Administrative Return Rate or Overall Return Rate of an Originator or Third-Party Sender below the applicable Return Rate Level within 30 days after receipt of a written directive, but fails to maintain the rate below the applicable Return Rate Level for 180 additional days;

(4) the Participating DFI fails to register its Direct Access Debit Participant status or provide data reporting on a Direct Access Debit Participant, as required by Article Two, Subsection 2.18.1 (Direct Access Registration);

(5) the Participating DFI fails to register a Third-Party Sender(s) with the National Association, or provide other required information, as required by Article Two, Subsection 2.18.3 (Third-Party Sender Registration);

(6) the Participating DFI fails to register its contact information, as required by Subsection 1.14 (Participating DFI Contact Registration);

(7) the Participating DFI fails to provide the National Association with proof of completion of its own, its Third-Party Service Provider's, or its Third-Party Sender's rules compliance audit, as required by Article One, Subsection1.2.2.2 (Proof of Completion of Audit);

(8) the ACH Rules Enforcement Panel determines the time frame and resolution date asserted by a Participating DFI as necessary to resolve the problem causing the rules violation are excessive;

(9) the National Association believes that the violation causes excessive harm to one or more Participating DFIs or the ACH Network, including, but not limited to, situations in which the National Association believes that a Participating DFI, an Originator, a Third-Party Service Provider, or a Third-Party Sender has committed an egregious violation of the rules, as defined in Subpart 9.4.1 (Initiation of a Rules Enforcement Proceeding); or

(10) it is the fourth or subsequent recurrence of the same rules violation in which the most recent recurrence occurs within one year of the resolution date of the immediately preceding recurrence.

In situations involving a Class 2 Rules Violation, the ACH Rules Enforcement Panel may levy a fine against the respondent Participating DFI in an amount up to $100,000 per month until the problem is resolved. Where the violation relates to a specific Originator or Third-Party Service Provider at the DFI, a separate monthly fine may be assessed to the DFI with respect to each such Originator or Third-Party Service Provider.

SUBPART 9.4.7.5 Class 3 Rules Violation

A Class 3 Rules Violation is one in which:

(1) a Class 2 Rules Violation, as defined by Subpart 9.4.7.4 (Class 2 Rules Violation), has continued for at least three consecutive months; or,

(2) the National Association believes that a Participating DFI, an Originator, a Third-Party Service Provider, or a Third-Party Sender has committed an egregious violation of the rules, as defined in Subpart 9.4.1 (Initiation of a Rules Enforcement Proceeding).

In situations involving a Class 3 Rules Violation, the ACH Rules Enforcement Panel may levy a fine against the respondent Participating DFI of up to $500,000 per month until the problem causing the violation is resolved. Where the violation relates to more than one Originator, Third-Party Service Provider, or Third-Party Sender, a separate monthly fine may be assessed to the Participating DFI with respect to each Originator, Third-Party Service Provider, or Third-Party Sender.

A Participating DFI authorizes the National Association to report Class 3 Rules Violations to ACH Operators, and to federal and state banking, consumer protection, and other appropriate regulators and agencies.

SUBPART 9.4.7.6 Suspension and Appeal

In circumstances where the ACH Rules Enforcement Panel has determined that there is a Class 3 Rules Violation that relates to a specific Originator or Third-Party Sender according to Subpart 9.4.7.5 (Class 3 Rules Violation) of this Appendix Nine, the ACH Rules Enforcement Panel may direct the ODFI to suspend the Originator or Third-Party Sender from originating additional Entries. Any such suspension may be lifted only by the ACH Rules Enforcement Panel or by an Appeals Panel in accordance with an appeal of a suspension order. An Appeals Panel comprised of at least three individuals will be selected by the National Association from the list of arbitrators maintained by the National Association in accordance with Appendix Eight (Arbitration Procedures). The function of the Appeals Panel is to act as an appellate body, not as an arbitration panel, for rules enforcement cases involving suspension as provided in Appendix Nine (Rules Enforcement).

In cases where the ACH Rules Enforcement Panel has directed an ODFI to suspend an Originator or Third-Party Sender from originating, the National Association will provide notice of the suspension, and any subsequent reinstatement, to Participating DFIs, ACH Operators, and Payments Associations.

A Participating DFI may appeal a suspension order by providing written notice to the National Association within five Banking Days of the date of the suspension order. The written notice of appeal must include a statement identifying whether the Participating DFI believes that (i) the ACH Rules Enforcement Panel erred in concluding that there was a violation of the Rules, (ii) the ACH Rules Enforcement Panel erred in assessing the severity or impact of the violation, or (iii) the ACH Rules Enforcement Panel failed to consider other factors that make suspension an inappropriate remedy under the circumstances. The written notice also must identify whether the Participating DFI seeks an emergency stay of the suspension order while the appeal is being considered by the Appeals Panel.

Upon receipt of a notice of appeal, the National Association will promptly provide to each member of the Appeals Panel a copy of the notice of appeal, including any ancillary documentation provided by the Participating DFI, a copy of the order and findings of the ACH Rules Enforcement Panel, and an explanation whether and why the National Association supports or opposes the appeal. Upon the request of any member of the Appeals Panel, the National Association will also provide to the Appeals Panel any other materials from the record of the ACH Rules Enforcement Panel's deliberations.

If the Participating DFI requests an emergency stay of the suspension order, the National Association will promptly provide that request to the Appeals Panel together with the National Association's recommendation whether to grant such request. The Appeals Panel will endeavor to consider the request for the emergency stay within five Banking Days of the date it is notified of such a request by the National Association. The Appeals Panel may grant or deny an emergency stay in its sole discretion and may modify or revoke any decision to grant or deny an emergency stay at any time in its sole discretion.

Within ten Banking Days of the date of the suspension order, the Participating DFI will provide to the National Association any additional information that the Participating DFI wishes the Appeals Panel to consider in connection with the appeal. The Appeals Panel may request, and the Participating DFI and/or the National Association will promptly provide, any additional information that the Appeals Panel deems relevant to its determination.

The deliberations of the Appeals Panel in connection with an appeal may be in any form and using any procedures determined by the Appeals Panel in its sole discretion, including in-person meetings or telephonic or electronic communications, except as specified in this Subsection. The decision of an ACH Rules Enforcement Panel will stand unless overturned or stayed by the Appeals Panel.

The Appeals Panel will rule on the appeal within thirty days of the date of the Participating DFI's written notice of appeal. Any ruling will be final and unappealable.

SUBPART 9.4.7.7 Protection of the National Association from Liability for Enforcement of the Rules

The National Association, its officers, directors, employees, agents, and members of its committees, ACH Rules Enforcement Panel, and Appeals Panel do not have, nor shall they incur, any liability or obligation rising directly or indirectly from their acts or omissions in connection with the interpretation or enforcement of, delay in interpretation or enforcement of, or failure to interpret or enforce these Rules. Each Participating DFI shall indemnify, hold harmless, and defend the National Association, its officers, directors, employees, agents and members of its committees, ACH Rules Enforcement Panel, and Appeals Panel from and against any actual or threatened claim, demand, obligation, loss, cost, liability and/or expense (including, without limitation, actual attorneys' fees, costs of investigation, and disbursements) resulting from and/or arising in connection with any of the foregoing with respect to that Participating DFI, any of its Originators, Third-Party Service Providers or Third-Party Senders or any of its or their respective officers, directors, employees, or agents.

APPENDIX TEN
Determination and Review of Same Day Entry Fee

PART 10.1 Determination of Same Day Entry Fee

The staff of the National Association will determine in accordance with this Part 10.1, and revise in accordance with Part 10.2 (Revision of Same Day Entry Fee), the amount of the Same Day Entry fee. In determining the amount of the Same Day Entry fee, the staff of the National Association will apply the following principles:

(a) The Same Day Entry fee will be based on a cost study and financial analysis performed by a qualified economist.

(b) For the Same Day ACH Initial Period, the Same Day Entry fee will provide for the full recovery of the projected average RDFI investment costs and operational costs, plus a commercially reasonable rate of return, as determined by the first such cost study and financial analysis.

(c) For a Same Day ACH Renewal Period, the Same Day Entry fee will provide for the full recovery of the projected average RDFI operational costs, plus a commercially reasonable rate of return, as determined by the most recent such cost study and financial analysis.

(d) The Same Day Entry fee will take into consideration the projections of the aggregate volume of Same Day Entries over the Same Day ACH Initial Period or the Same Day ACH Renewal Period, as applicable, as determined by the cost study and financial analysis.

PART 10.2 Revision of Same Day Entry Fee

(a) *Five Year Volume Review.* The staff of the National Association will review the cumulative volume of Same Day Entries for the five-year period commencing on the Same Day ACH Phase Three Effective Date. If the actual cumulative volume exceeds the projected volume used to calculate the Same Day Entry fee by greater than twenty-five percent (25%), the staff of the National Association will publish a reduced Same Day Entry fee based on a table prepared by the qualified economist that will designate the appropriate Same Day Entry fee derived from the actual volume. The table will set forth reduced Same Day Entry fees at volume increments of 5% beginning at twenty-five percent (25%) in excess of the projected volume used to calculate the Same Day Entry Fee. If the cumulative volume of Same Day Entries for this period does not meet or exceed the 25% threshold, the Same Day Entry fee will remain unchanged. In no case will the Same Day Entry fee be increased as a result of this review. Nacha will publish notice of the reduced or unchanged Same Day Entry fee promptly following the completion of this review, and any such reduced Same Day Entry fee will become effective six months following publication.

(b) *Eight Year Volume Review.* The staff of the National Association will review the cumulative volume of Same Day Entries for the eight-year period commencing on the Same Day ACH Phase Three Effective Date. If the actual cumulative volume exceeds the projected volume used to calculate the Same Day Entry fee by greater than twenty-five percent (25%), the staff of the National Association will publish a reduced Same Day Entry fee based on a table prepared by the qualified economist that will designate the appropriate Same Day Entry fee derived from the actual volume. The table will set forth reduced Same Day Entry fees at volume increments of 5% beginning at twenty-five percent (25%) in excess of the projected volume used to calculate the Same Day Entry fee. If the cumulative volume of Same Day Entries for this period does not meet or exceed the 25% threshold, the Same Day Entry fee will remain unchanged from the amount in effect at that time. In no case will the Same Day Entry fee be increased as a result of this review. Nacha will publish notice of the reduced or unchanged Same Day Entry fee promptly following the completion of this review, and any such reduced Same Day Entry fee will become effective six months following publication.

(c) *Ten Year Economic Review.* Ten years after the Same Day ACH Phase Three Effective Date or a subsequent Same Day ACH Renewal Period, the staff of the National Association will engage a qualified economist to perform a cost study and financial analysis based on the principles set forth at Part 10.1 (Determination of Same Day Entry Fee) to determine: (i) actual average costs incurred by RDFIs during such period; (ii) actual volumes of Same Day Entries; (iii) the extent to which average RDFI costs, including a commercially reasonable rate of return, were satisfied through the Same Day Entry fee; (iv) projected changes in the foregoing over a ten-year period, including each element of RDFI costs; and (v) a recommended Same Day Entry fee derived from such analysis, which in no case will be higher than the Same Day Entry fee then in effect. Average RDFI implementation costs that have been compensated through the payment of Same Day ACH fees during the preceding period will be excluded from any re-calculation of the Same Day Entry fee. Nacha will publish the revised Same Day Entry fee (if any) no later than eleven years after the Same Day ACH Phase Three Effective Date, and such revised Same Day Entry fee will become effective six months following publication. The staff of the National Association will repeat this process promptly following the tenth anniversary of the effective date of any Same Day Entry fee, including an unchanged fee, published pursuant to this Part 10.2(c).

PART 10.3 Same Day ACH Initial Period

The period between the September 23, 2016 effective date of Part 10.1 (Determination of Same Day Entry Fee) and the September 21, 2029 effective date of the first revision (or notice of no change) of the Same Day Entry fee pursuant to Part 10.2(c) (Ten Year Economic Review).

PART 10.4 Same Day ACH Phase Three Effective Date

The March 16, 2018 effective date for the third phase of implementation of Same Day ACH.

PART 10.5 Same Day ACH Renewal Period

The period between the effective date of a revision (or notice of no change) of the Same Day Entry fee pursuant to Part 10.2(c) (Ten Year Economic Review), and the effective date of the next revision (or notice of no change) pursuant to Part 10.2(c).