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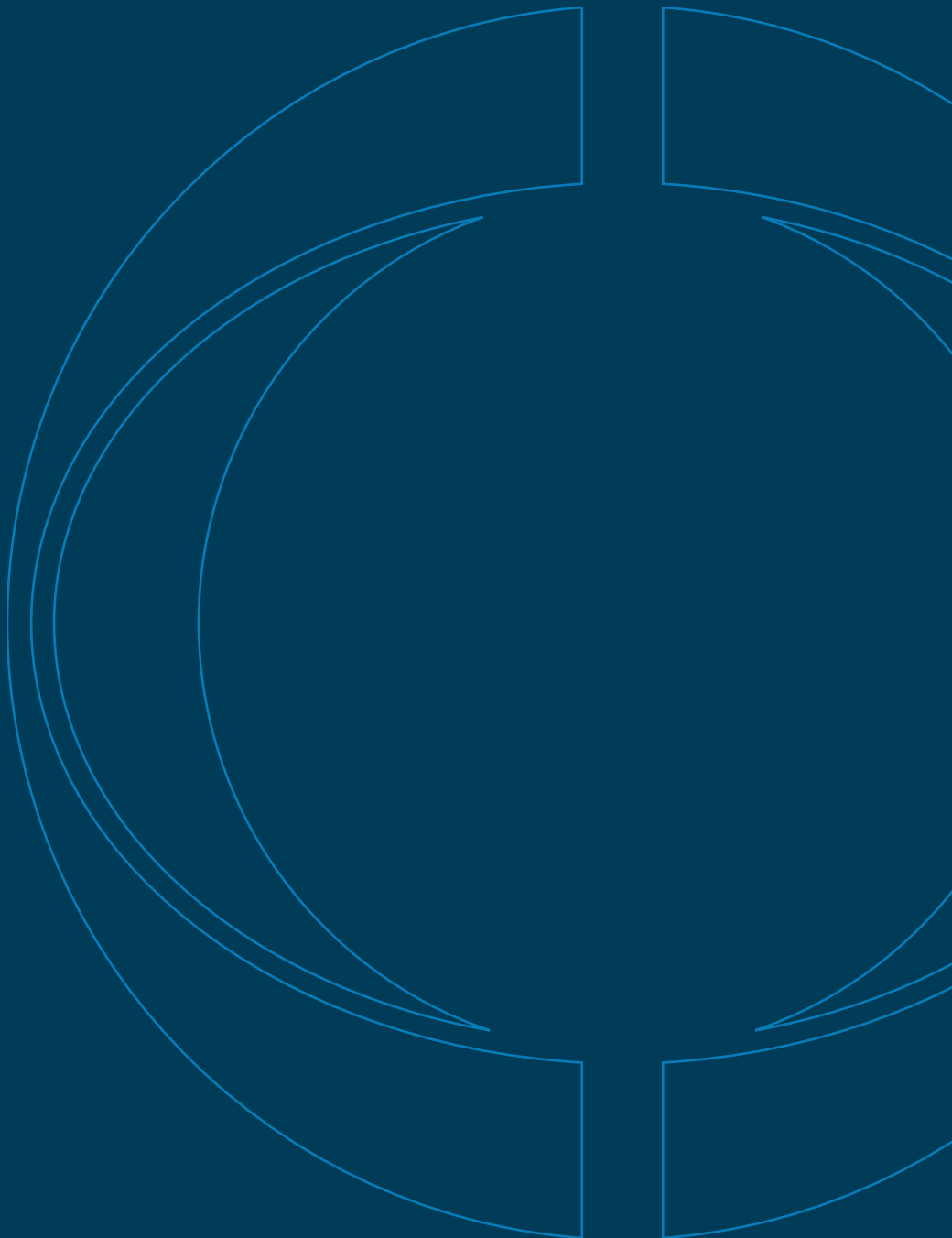
USER GUIDE:

NACHA FILE FORMAT SPECIFICATIONS GUIDE



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User Guide:
NACHA File Format Specifications Guide

Refer to the National Automated Clearing House Association (NACHA) Operating Rules for information concerning the rules and guidelines governing ACH. All ACH NACHA files must conform to the standard format developed by NACHA.

General Specifications for NACHA Files at Banc of California

- ACH Company ID: *10-digit ACH Company ID assigned by Bank*
- Immediate Destination: 0122238200
- Immediate Destination Name: Banc of California
- Immediate Origin: *Same as ACH Company ID assigned by Bank*
- Immediate Origin Name: *Name(s) for the ACH Company ID(s)*
- Blocking Factor: 10
  - The 10 indicates that every 10 rows/records in the file are considered a block.
  - If the number of rows/records within the file is not a multiple of 10, the block will need to be completed with filler rows made up of all 9s. *Complete blocks are required*.
- Batch Number and Trace Number: The first 8 digits of the Bank's ABA# – 12223820 – will comprise the first 8 digits of the 15 digits of the Batch and Trace Numbers.

Additional File Requirement Information

- All rows/records in the file must be 94 positions in length.
- File should be a text file (.csv, .xls or .doc files not allowed).
  - Text Encoding Setting: ANSI (UTF-8 not allowed).
- File must contain *Carriage Returns and Line Feeds* – this field may be labeled as CR/LR in your system.
- Batch numbers must be sequential and ascending Fields within each record type are alphabetic, numeric or alpha-numeric (both alphabetic and numeric).

NOTE: Special characters or symbols should NOT be used in any field but the addenda.

- All alphabetic fields must be left justified and blank filled.
- All alphabetic characters must be in UPPERCASE or "ALLCAPS".
- All numeric fields must be right justified and zero prefilled and cannot include any symbols or special characters.

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Understanding the Record Formats on the Following Pages

All records will indicate if the field is Mandatory (M), Required (R) or Optional (O).

Mandatory: A mandatory field **(M)** is necessary to ensure the proper origination of an entry. Any "Mandatory" field not included in an ACH record will cause that entry, batch or file to be rejected by the Bank.

Required: A required field **(R)** will not cause the entry to reject at the point of origination, but may cause a reject at the Receiving Depository Financial Institution.

Optional: Any field labeled Optional **(O)** is to be used at the discretion of the Originator. If not using an optional field, populate the field with blanks so that each record/row length is the required 94 positions.

File Header Record for PPD, CCD and CTX Format Files

Field#	1	2	3	4	5	6	7	8	9	10	11	12	13
Field Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Create Date	File Create 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**	**M**	**M**	**M**	**M**	**M**	**M**	**M**	**M**
Contents	1	01	122238200	Company ID provided by Bank	Format as YYMMDD	Format as HHMM	Alpha-numeric	094	10	1	BANC OF CALIFORNIA	Company Name	Alpha-numeric or Blank
Field 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

Field Name Description and Content Information

RECORD TYPE CODE
Populate this field in the File Header with **1**

PRIORITY CODE
Populate this field with **01**

IMMEDIATE DESTINATION
Populate this field with a leading blank space followed by **122238200**

IMMEDIATE ORIGIN
Populate this field with the 10-digit ACH Company ID provided by the Bank.
(If multi-company entity, use ACH Company ID for the main or relationship company.)

FILE CREATION DATE
Date when the originator created the file. Format as YYMMDD.

FILE CREATION TIME
Time when the originator created the file. Format as HHMM.

FILE ID MODIFIER
Populate this field with **A**
Provides means for an originator to distinguish between files created on the same date. Format: Uppercase A-Z or the numbers 0-9. This field cannot be left blank.

RECORD SIZE
Indicates the number of characters contained in each record/row. The value 094 must be used.

BLOCKING FACTOR
Defines the number of physical records/rows within a file. The value 10 must be used.

FORMAT CODE
Populate this field with **1**

IMMEDIATE DESTINATION NAME
Populate this field with **Banc of California**

IMMEDIATE ORIGIN NAME
Identifies the originator of the file. Populate this field with the **Company Name for the corresponding ACH Company ID provided by the Bank.**
(If multi-company entity, use main or relationship Company Name.)

REFERENCE CODE
If not being used, populate the 8 positions with blank spaces.

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Company/Batch Header Record for PPD, CCD and CTX Format Files

Field#	1	2	3	4	5	6	7	8	9	10	11	12	13
Field Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company ID	Standard Entry Class Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date	Originator Status Code	Originating DFI ID	Batch Number
Field Inclusion Requirement	**M**	**M**	**M**	**O**	**M**	**M**	**M**	**O**	**R**	**Inserted by ACH Operator**	**M**	**M**	**M**
Contents	5	Numeric 3-digit	ACH Company Name	Alpha-numeric	ACH Company ID	Alpha-numeric	Alpha-numeric	Alpha-numeric	Format as YYMMDD	Numeric	Alpha-numeric	12223820	Numeric
Field 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

Field Name Description and Content Information

RECORD TYPE CODE
Populate this field in the File Header with **5**

SERVICE CLASS CODE
Defines the type of entries contained in the batch. Choose one option:
200 for a batch of **Debits and Credits**
220 for a batch of **Credits Only**
225 for a batch of **Debits Only**

COMPANY NAME
The ACH COMPANY NAME as provided by the Bank.
Identifies the company that has the relationship with the receivers of the ACH transactions. In accordance with Reg E, most receiving financial institutions will display this field on their customer's activity/statement.

COMPANY DISCRETIONARY
Reference information for use by the originator. (Is viewable by receiver.)

COMPANY ID
The 10-digit ACH Company ID provided by the Bank for the Company Name in Field 3.

STANDARD ENTRY CLASS CODE (or SEC CODE)
Defines the type of ACH entries contained in the batch.
Per the NACHA Rules, select the correct SEC Code option:

- PPD – used for transactions destined to an individual/person.
- CCD – used for transactions destined to a corporate/business entity.
- CTX – Consult your NACHA Operating Rules for addenda format structure.

COMPANY ENTRY DESCRIPTION
Provides a description of the transaction for the receiver (e.g., PAYROLL or DIVIDEND). In accordance with Regulation E, most receiving banks will display this field on their bank statement.

COMPANY DESCRIPTIVE DATE
Provides a descriptive date for the receiver. If not used, populate this field with blanks.

Note: This field is solely for descriptive purposes and will not be used to calculate settlement or used for posting purposes. Many receiving banks will display this field on their customer's activity/statement.

EFFECTIVE ENTRY DATE
Date on which the originator intends the batch of entries to be settled (posted to the receivers' account(s)).

SETTLEMENT DATE
MUST BE LEFT BLANK. The 3-digit date will be inserted by the ACH Operator.

ORIGINATOR STATUS CODE
Populate this field with **1**

ORIGINATING DFI ID NUMBER
Populate this field with **12223820**

BATCH NUMBER
Used by the originator to assign a trace number, in ascending order/sequence, to each batch in the file (e.g., 0000001).

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Entry Detail Record for Only PPD and CCD Format Files

Field#	1	2	3	4	5	6	7	8	9	10	11
Field Name	Record Type Code	Transaction Type Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name or 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	Alpha-numeric	$$$$$$$$ CC	Alpha-numeric	Alpha-numeric	LEAVE BLANK	Numeric	Numeric 12223820 #######
Field 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

Field Name Description and Content Information

RECORD TYPE CODE
Populate this field in the Entry Detail Record with **6**

TRANSACTION TYPE CODE
Identifies the type of entry (live dollar transaction or prenote transaction).

Live Dollar Transactions

Code	Transaction Type
22	Credit to Checking Account
27	Debit to Checking Account
32	Credit to Savings Account
37	Debit to Savings Account

Prenote Transactions

Code	Transaction Type
23	Credit Prenote to Checking Account
28	Debit Prenote to Checking Account
33	Credit Prenote to Savings Account
38	Debit Prenote to Savings Account

RECEIVING DFI IDENTIFICATION
The *first 8 digits* of the receiver's bank ABA transit routing number at the bank where the receiver's account is maintained.

CHECK DIGIT
The *last digit* of receiver's bank transit routing number.

DFI ACCOUNT NUMBER
Receiver's bank account number.

Format: If the account number exceeds 17 positions, only use the leftmost 17 digits. Omit any spaces or special characters/symbols within the account number. This field must be left justified.

AMOUNT
The amount of the transaction. For prenote codes, the amount must be zero.

INDIVIDUAL ID NUMBER
Identifying number by which the receiver is known to the originator (i.e., vendor number).

NUMBER OF ADDENDA RECORDS
Total number of addenda records/rows following the detail record/row. (If none, use 0000.)

RECEIVING COMPANY NAME or COMPANY ID NUMBER
The name identifying the receiver of the transaction.

Format: The name should match the account name at the receiver's bank.

RESERVED and DISCRETIONARY DATA FIELDS
Both fields must be left **BLANK**.

ADDENDA RECORD INDICATOR
Enter 0 in this field to indicate no addenda record will follow the detail record.

Enter 1 to indicate an addenda or "7 record" will immediately follow the detail record.

TRACE NUMBER
A means for the originator to identify the individual entries.

Format: The first 8 positions of the field should be **12223820**.

The remainder of the field must be a unique number and does not have to be in strict numerical order but must be in ascending order. Trace numbers may be duplicated across different files.

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Optional Addenda Record for Only PPD and CCD Format Files

Addenda Record: This record provides business transaction information in a machine-readable format. It is usually formatted according to American National Standards Institute (ANSI), Accredited Standards Committee (ASC), X12 Standard or NACHA-endorsed banking conventions.

Field#	1	2	3	4	5
Field 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 (For CCD+ and PPD+)	05 (For CCD+ and PPD+)	Alpha-numeric	Numeric	Numeric
Field Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name Description and Content Information

For CCD+ and PPD+ Type Addenda: RECORD TYPE CODE
Populate this field in the Addenda Record with **7**

ADDENDA TYPE CODE
Populate this field with **05**

PAYMENT-RELATED INFORMATION
Free-form field which may contain alpha-numeric information/text that further identifies the purpose of the transaction. This field may contain invoice information or reference numbers to help the receiver apply the transaction in their accounting system.

ADDENDA SEQUENCE NUMBER
A number consecutively assigned to each addenda record following a sequence number entry detail record. For CCD+ or PPD+ this number will always be 0001.

ENTRY DETAIL SEQUENCE NUMBER
This number is the same as the last 7 digits of the trace number from the preceding entry detail record.

For TXP Type Addenda:
Consult your NACHA Operating Rules and the specific tax authority for addenda format layout information.

Payment Federal (EFTPS), Employer's Tax – 941

Example Layout:
*TXP*123456789*94105*160101*1*10000*2*5000*3*15000*

Tax Identification Number	123456789
Tax Payment Type Code	09405 (940 = 09405, 09407, 09404)
(Tax Period End) Date	January 1, 2016 (1601 = 160101)
Tax Amount	$300.00 (Amount Type = TXP02: 09405)

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Entry Detail Record for Only CTX Format Files

Field#	1	2	3	4	5	6	7	8	9	10	11	12	13
Field Name	Record Type Code	Transaction Type Code	Receiving DFI Identification	Check Digit	DFI Account Number	Total Amount	Individual Identification Number	Number of Addenda Records	Receiving Company Name or Company	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	Alpha-numeric	$$$$$$ $$CC	Alpha-numeric	Numeric	Alpha-numeric	LEAVE BLANK	LEAVE BLANK	Numeric	Numeric
Field 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	40-46	55-58	59-74	75-76	77-78	79-79	80-94

Field Name Description and Content Information

RECORD TYPE CODE
Populate this field in the Entry Detail Record with **6**

TRANSACTION TYPE CODE
Identifies the type of entry (live dollar transaction or prenote transaction)

Live Dollar Transactions	
Code	Transaction Type
22	Credit to Checking Account
27	Debit to Checking Account
32	Credit to Savings Account
37	Debit to Savings Account

Prenote Transactions	
Code	Transaction Type
23	Credit Prenote to Checking Account
28	Debit Prenote to Checking Account
33	Credit Prenote to Savings Account
38	Debit Prenote to Savings Account

RECEIVING DFI IDENTIFICATION
The *first 8 digits* of the receiver's bank ABA transit routing number at the bank where the receiver's account is maintained.

CHECK DIGIT
The *last digit* of receiver's bank transit routing number.

DFI ACCOUNT NUMBER
Receiver's bank account number.

Format: If the account number exceeds 17 positions, only use the leftmost 17 digits. Omit any spaces or special characters/symbols within the account number. This field must be left justified.

AMOUNT
The amount of the transaction. For prenote codes, the amount must be zero.

INDIVIDUAL ID NUMBER
Identifying number by which the receiver is known to the originator (i.e., vendor number).

NUMBER OF ADDENDA RECORDS
Total number of addenda records/rows following the detail record/row. (If none, use 0000.)

RECEIVING COMPANY NAME or COMPANY ID NUMBER
The name identifying the receiver of the transaction.

Format: The name should match the account name at the receiver's bank.

RESERVED and DISCRETIONARY DATA FIELDS
Both fields must be left **BLANK**.

ADDENDA RECORD INDICATOR
Enter 0 in this field to indicate no addenda record will follow the detail record.

Enter 1 to indicate an addenda or "7 record" will immediately follow the detail record.

TRACE NUMBER
A means for the originator to identify the individual entries.

Format: The first 8 positions of the field should be **12223820**. *The remainder of the field must be a unique number and does not have to be in strict numerical order but must be in ascending order. Trace numbers may be duplicated across different files.*

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Optional – Addenda Record for CTX Format Files

Addenda Record: The CTX format is typically used to pay single or multiple invoices that are listed in the addenda records. Remittance information within the CTX addenda records (Field #3 – payment-related information) must be formatted as either syntactically correct ANSI ASC x12 transaction set or as a payment-related UN/EDIFACT transaction.

Field#	1	2	3	4	5
Field 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	Alpha-numeric and applicable special characters	Numeric	Numeric
Field Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name Description and Content Information

RECORD TYPE CODE
Populate this field in the File Header with **7**

ADDENDA TYPE CODE
Populate this field with **05** for CTX formatted files. Or with:

98 – Used for Notification of Change entries. The addenda record will contain the correct information.

99 – Used for Return Entries.

PAYMENT-RELATED INFORMATION
This field contains additional information associated with the payment. The information can be in either ANSI or UN/EDIFACT format.

ADDENDA SEQUENCE NUMBER
A number consecutively assigned to each addenda record following a sequence number entry detail record. For CTX this number will always be 0001.

ENTRY DETAIL SEQUENCE NUMBER
This number is the same as the last 7 digits of the trace number from the preceding entry detail record.

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Company/Batch Record for PPD, CCD and CTX Format Files

Field#	1	2	3	4	5	6	7	8	9	10	11
Field 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**	**M**	**O**	**N/A**	**M**	**M**
Contents	8	Numeric	Numeric	Numeric	$$$$$$$$ CC	$$$$$$$$ CC	ACH Company ID	LEAVE BLANK	LEAVE BLANK	12223820	Numeric
Field 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

Field Name Description and Content Information

RECORD TYPE CODE
Populate this field in the File Header with **8**

SERVICE CLASS CODE
Defines the type of entries contained in the batch. Must match the Service Class Code used in the Company/Batch Header Record.
200 for a batch of **Debits and Credits**
220 for a batch of **Credits Only**
225 for a batch of **Debits Only**

ENTRY/ADDENDA COUNT
The number of Entry Detail "6" Records and Addenda "7" Records within the Batch.

ENTRY HASH
Sum total of all of the Receiving DFI Identification fields from the Batch's Entry Detail "6" Records. The Entry Hash provides verification against the alteration of data contents due to software failure or human error.

Format: Use the rightmost 10 digits if total exceeds the required 10-digit field length. Prefill with 0s if the total is shorter than the required 10-digit field length.

Note: The Receiving DFI Identification Field is populated with the first 8 digits of the receiver's bank ABA transit routing number at the bank where the receiver's account is maintained.

TOTAL DEBIT ENTRY DOLLAR AMOUNT
Sum total of all debit amounts within the Batch's Entry Detail Records.

TOTAL CREDIT ENTRY DOLLAR AMOUNT
Sum total of all credit amounts within the Batch's Entry Detail Records.

COMPANY ID
Populate this field with the 10-digit ACH Company ID provided by the Bank and used for the batch. *(Same as Field 5, in the corresponding batch header.)*

MESSAGE AUTHENTICATION CODE
Field must be left **BLANK**.

RESERVED
Field must be left blank.

ORIGINATING DFI ID NUMBER
Populate this field with **12223820**

BATCH NUMBER
Used by the originator to assign a trace number, in ascending order/sequence, to each batch in the file (e.g., 0000001).

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File Control Record for PPD, CCD and CTX Format Files

Field#	1	2	3	4	5	6	7	8
Field Name	Record Type Code	Batch Count	Block Count	Entry/ Addenda Count	Entry Hash	Total Debit Entry Dollar Amount in File	Total Credit Entry Dollar Amount in File	Reserved
Field Inclusion Requirement	**M**	**M**	**M**	**M**	**M**	**M**	**M**	**N/A**
Contents	9	Numeric	Numeric	Numeric	Numeric	$$$$$$$$CC	$$$$$$$$CC	Blank Spaces
Field 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

Field Name Description and Content Information

RECORD TYPE CODE
Populate this field in the Entry Detail Record with **9**

BATCH COUNT
Total number of batches in the file.

BLOCK COUNT
Every 10 records/rows are a “block”.

The total number of records/rows in your file must be evenly divisible by 10. If the number of records/rows within the file is not a multiple of 10, the remainder of the block must be completed with filler rows of all 9s.

(The filler row(s) will contain 94 9s.)

ENTRY / ADDENDA COUNT
The number of Entry Detail “6” Records and Addenda “7” Records within the File. *(Note: If file contains only one batch, this total will match the Entry / Addenda Count Field in the Company / Batch Control “8” Record.)*

ENTRY HASH
Sum total of all of the Receiving DFI Identification fields from the Entry Detail “6” Records in the File. The Entry Hash provides verification against the alteration of data contents due to software failure or human error.

(Note: If file contains only one batch, this total will match the Entry Hash Field in the Company / Batch Control “8” Record.)

Format: Use the rightmost 10 digits if total exceeds the required 10-digit field length. Prefill with 0s if the total is shorter than the required 10-digit field length.

TOTAL DEBIT ENTRY DOLLAR AMOUNT
Sum total of all debit amounts within the Entry Detail Records within the File. (Note: If file contains only one batch, this total will match the Total Debit Entry Dollar Amount Field in the Company / Batch Control “8” Record.)

TOTAL CREDIT ENTRY DOLLAR AMOUNT
Sum total of all credit amounts within the Entry Detail Records within the File. *(Note: If file contains only one batch, this total will match the Total Credit Entry Dollar Amount Field in the Company / Batch Control “8” Record.)*

RESERVED
Field must be filled with blank spaces.

Note: Populate the field with blank spaces so that the record / row length is the required 94 positions.