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Uploading an ACH File (NACHA)

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

ACH

Make Payment Collect Money History **Upload Transactions** File Status Uploaded Files

Upload ACH Transaction Files

File Location: Sample NACHA File for FS 02212022.txt

Approving an ACH File Upload

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

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

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

Approve ACH File Verification

! Almost done. Please confirm the details below.

New selection

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

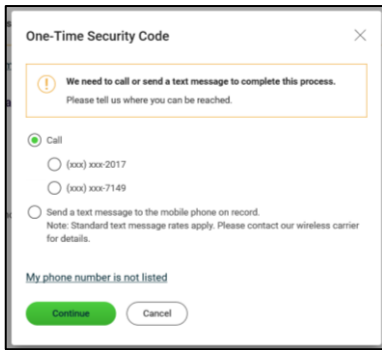
File Name	Upload Date ↓	Company ID	Debits	Credits	Effective Date	SEC Codes	Prenotes	Approval Status
Sample NACHA File for FS 02212022.txt	02/21/2022 09:01:28 PM (ET)	1123456789	\$13,943.00 9	\$0.00 0	02/22/2022	PPD	0	0 of 1 received Ready to transmit

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

OUT-OF-BAND TRANSACTION AUTHENTICATION

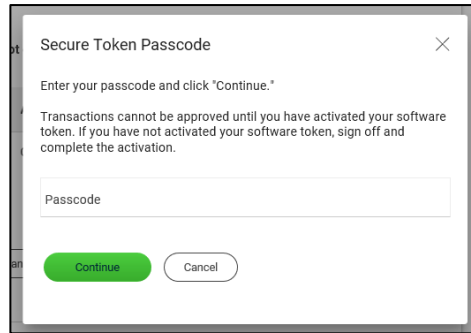
Out-of-Band transaction authentication requires transaction approvers to confirm their identity when approving ACH or wire transactions. Authentication is accomplished through a one-time security code via a phone call or SMS message (if applicable).

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



TOKEN TRANSACTION AUTHENTICATION

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



NACHA Formatting

ACH File Structure

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

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

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

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

File Header Record (1 Record)

The file header field designates file characteristics and identifies the origin and destination of the entries contained in the file. The file header also includes the creation date and time fields which can be used to uniquely identify a file. Files originated through California Bank of Commerce should contain the banks transit routing number ("122243402") preceded by a space in the immediate destination. **The number "22222223" should be entered in the "immediate origin" field. Items not containing this will fail processing.**

Record Type Code: '1'
 Priority Code: '01'
 Immediate Destination: '122243402'
 Immediate Origin: '22222223'
 File ID Modifier: 'A'
 Record Size: '094'
 Blocking Factor: '10'
 Format Code: '1'
 Immediate Destination Name: 'CALIFORNIA BANK OF COMM'
 Reference Code: Blank (Space fill to 94 character length)

Record 1 Example

```

101 122243402 222222232408261256A094101CALIFORNIA BANK OF COMM CBC TESTING
  
```

RECORD TYPE	FIELD NAME	SIZE	POSITION	DESCRIPTION	STANDARD/SAMPLE VALUE
1	Priority Code	2	02-03	Processing Priority	"01"
1	Immediate Destination	10	04-13	Routing number of Originating Bank (Us), preceded by a blank space	"122243402"
1	Immediate Origin	10	14-23	Originating Company's 10 digit number (iTreasury ACH ID)	"22222223"
1	File Creation Date	6	24-29	(YYMMDD) -Date you created file	"YYMMDD"
1	File Creation Time	4	30-33	(HHMM) Time you created file	"HHMM"
1	File ID Modifier	1	34-34	Distinguishes multiple files- Start with "A", then continue sequence (A-Z).	"A"
1	Record Size	3	35-37	Number of bytes (characters per record (line).	"094"
1	Blocking Factor	2	38-39	Records are grouped in blocks of equal length.	"10"
1	Format Code	1	40-40	Format Code- Currently on one code = "1"	"1"
1	Immediate Destination Name	23	41-63	Name of Originating Bank	"California Bank of Comm"
1	Immediate Origin Name	23	64-86	Name of Company sending File- Originating Company	"Customer Name"
1	Reference Code	8	87-94	Optional Field used to describe file for Accounting Purposes-Typically left blank to end of record	" "

Batch Header Record (5 Record)

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

Record Type Code: '5'
 Service Class Code: ACH Mixed Debits and Credits: '200'
 ACH Credits Only: '220'
 ACH Debits Only: '225'
 Company Name: The company originating the entries in the batch
 Company Identification: # + 9-digit Tax ID number (preceded by a predetermined numeric character) of the entity in the company name field
 Standard Entry Class: 'PPD' for consumer transactions
 'CCD' for corporate transactions
 Effective Entry Date: The date on which the entries are to settle
 Settlement Date: Leave blank, this field is inserted by the ACH operator
 Originator Status Code: '1'
 Originating DFI Identification: '12224340'
 Batch Number: Sequential batch number, zero fill left

Record 5 Example

5225BSC TEST FILE	1123456789PPDTEST1FS	220222220222	1122243400000001
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RECORD TYPE	FIELD NAME	SIZE	POSITION	DESCRIPTION	STANDARD/SAMPLE VALUE
5	Service Class Code	3	02-04	Identifies the type of entries (debits or Credits) in batch: 200=Mixed CRs & DRs, 220=Credits Only, 225=Debits Only	"225"
5	Company Name	16	05-20	Company Name-May appear on Receiver's Financial Stmt.	"XYZ Company"
5	Discretionary Data	20	21-40	For Company's Internal Use-No Format required	
5	Company Identification	10	41-50	10 digit Company ID (ACH ID)	"? + Tax ID"
5	Standard Entry Class	3	51-53	Identifies the type of transactions in the batch:PPD, CCD,CTX, WEB, TEL, etc.	"PPD"
5	Company's Entry Description	10	54-63	Company's description of Entries (e.g "PAYROLL"	"PAYROLL" "FEDTAX"
5	Company's Descriptive Date	6	64-69	Date Company identifies transactions - May be Printed on Stmt.	"YYMMDD"
5	Effective (entry) Date	6	70-75	Date Transactions are to be posted	"YYMMDD"
5	(BLANK) Settlement Date	3	76-78	Julian Date of Settlement - INSERTED BY ACH OPERATOR (at Bank, not company !)	" "
5	Originator Status Code	1	79-79	Identifies the bank as Depository Financial Institution-Bound to ACH Rules	"1"
5	Originating DFI Identification	8	80-87	Originating Bank Routing Number without Check Digit	"12224340"
5	Batch Number	7	88-94	Identifies the number of the batch in this file	"000001"

Entry Detail Records (6 Record)

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

Record Type Code: '6'

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

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

Receiving DFI Identification: The first eight digit of the transit routing number for the transaction recipient's financial institution

Check Digit: The ninth digit of the transit routing number of the transaction recipient's financial institution

DFI Account Number: The account number of the consumer or corporate entity receiving the ACH entry (left justify, no zero fill)

Amount: The dollar amount of the entry, decimal implied

Individual Name: The name of the entry recipient
Addenda Record Indicator:
'0' for no addenda attached,
'1' for addenda attached

Trace Number: This field is made up of the first eight digits of the originating DFI transit routing number and a seven-digit (zero fill left) identifier (identifiers need to be sequential but must be ascending)

Record 6 Example

```

101 122243402 2222222232282110434099410108amit of total          Test Company FS
522505C TEST FILE              1123456789P0TEST1FS    2282222228222          1122243406095351
627322271627123456789          0000290908              First LastName         0122243406095351
627322271627123456789          0000290908              First LastName         0122243406095351
627322271627123456789          0000290908              First LastName         0122243406095351
627322271627123456789          0000290908              First LastName         0122243406095351
627322271627123456789          0000290908              First LastName         0122243406095351
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627322271627123456789          0000290908              First LastName         0122243406095351
627322271627123456789          0000290908              First LastName         0122243406095351
627322271627123456789          0000290908              First LastName         0122243406095351
        
```

RECORD TYPE	FIELD NAME	SIZE	POSITION	DESCRIPTION	STANDARD/SAMPLE VALUE
6	Transaction Code	2	02-03	Identifies the account Type at the receiving Bank: 22/32=Deposit Checking/Savings; 27/37= Debit Checking/Savings;	" 27"
6	Receiving DFI Identification	8	04-11	Routing number of Receiving Bank	
6	Check Digit	1	12-12	Ninth Digit of Receiving Bank's Routing number	
6	DFI Account Number	17	13-29	ACH recipients account number at receiving bank	"123456789"
6	Amount	10	30-39	Amount of Transaction, including cents; no decimal ! - -\$\$\$cc	"0000125025" =\$1,250.25
6	Individual Identification Number	15	40-54	Identifies the Receivers ID in batch. May be printed on Stmt.	"0908"
6	Individual Name	22	55-76	Name of Individual receiving ACH (Credit/or Debit)	"First LastName"
6	(BLANK) Discretionary Data	2	77-78	For company's internal use. No Format required- Typically BLANK	" "
6	Addenda Record Indicator	1	79-79	Addenda present = "1", no addenda = "0"	"0"
6	Trace Number	15	80-94	Bank will assign trace number. Company's software will also create a trace that will be "stripped" away by bank and recreated.	"122243406095351"

Batch Control (Trailer) Record (8 Record)

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

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

File Control (Trailer) Record (9 Record)

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

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

101 122243002 22222222322021109300941012200	of total	Test Company FS
922509C TEST FILE	1123456789012345	220222220222 1122243400000001
627 00000001 02 00000000	0000000000	0000000000000101
627 00000002 02 00000000	0000000000	0000000000000102
627 00000003 02 00000000	0000000000	0000000000000103
627 00000004 02 00000000	0000000000	0000000000000104
627 00000005 02 00000000	0000000000	0000000000000105
627 00000006 02 00000000	0000000000	0000000000000106
627 00000007 02 00000000	0000000000	0000000000000107
627 00000008 02 00000000	0000000000	0000000000000108
627 1222000004 12 00000000	0000000000	0022220000000109
8225000009018991082200000139430000000000000001330492105		122243400000001
90000010000020000000901899108220000013943000000000000		
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