



Account Information Improvements *Request for Comment*

Proposed Modifications to the Rules May 20, 2020

ARTICLE TWO – RIGHTS AND RESPONSIBILITIES OF ODFIS, THEIR ORIGINATORS, AND THIRD-PARTY SENDERS

Section 2.6 Prenotifications

Subsection 2.6.1 General Rule for Prenotifications

Prior to the initiation of the first live credit or debit Entry to a Receiver's account with an RDFI, an Originator may originate a Prenotification Entry to the RDFI for the purpose of validating a Receivers' DFI account number at the RDFI.

A Prenotification Entry may not be used to validate the formatting of payment related remittance information.

Subsection 2.6.2 Formatting Requirements for Prenotifications

An Originator must submit Prenotifications as a separate batch of Entries with the word "VALIDATION" in the Company Entry Description Field of the Company/Batch Header Record.

The Company Name field of a Prenotification Entry must contain the name by which the Originator is known to and readily recognized by the Receiver of the Entry, and must be the same Originator name to be used on future, live Entries.

A Prenotification Entry must bear an appropriate Transaction Code.

Any Prenotification Entry used to validate the account number for a Non-Consumer Account must be Transmitted using the CCD Standard Entry Class Code.

Subsection 2.6.2 2.6.3 Waiting Period Following Prenotification Entries

An Originator that has originated a Prenotification Entry to a Receiver's account may initiate subsequent Entries to the Receiver's account as soon as it receives a positive response from the RDFI, via receipt of an Acknowledgment Entry (ACK), that the account number contained within the Prenotification Entry is valid. If the ODFI receives a negative reply, via receipt of an Acknowledgment Entry, indicating that the account number contained within the Prenotification Entry is not valid, the Originator must not transmit subsequent Entries to the Receiver's account, the third Banking Day following the Settlement Date of the Prenotification Entry, provided the ODFI has not received a Return or a Notification of Change related to the Prenotification. If the ODFI receives a Return Entry or a Notification of Change in response to the Prenotification by the opening of business on the second Banking Day following the Settlement Date of the Prenotification, the Originator must not transmit subsequent Entries to the Receiver's account until it

~~has remedied the reason for the Return Entry or made the correction requested by the Notification of Change.~~

SECTION 2.7 Micro-Entries (New Subsection)

Subsection 2.7.1 General Rule for Micro-Entries

~~Prior to the initiation of the first credit or debit Entry to a Receiver's account with an RDFI, an Originator may originate one or more Micro-Entries for the purpose of validating a Receiver's account at the RDFI. An Originator that uses one or more Micro-Entries may not initiate subsequent Entries to the Receiver's account until the Receiver has validated the Micro-Entries.~~

Subsection 2.7.1 Formatting Requirements for Micro-Entries

~~An Originator must submit Micro-Entries as a separate batch of Entries with the word "VALIDATION" in the Company Entry Description Field of the Company/Batch Header Record.~~

~~The Company Name field of a Micro-Entry must contain the name by which the Originator is known to and readily recognized by the Receiver of the Entry and must be the same Originator name to be used on future, live Entries.~~

~~A Micro-Entry may be a credit Entry or a debit Entry, and must be in an amount less than \$1.00.~~

~~An Originator that Transmits one or more debit Micro-Entries must simultaneously Transmit one or more credit Micro-Entries that, in aggregate value, equals or exceeds the value of the debit Micro-Entry(s).~~

Subsection 2.7.2 Waiting Period Following Micro-Entries

~~An Originator that has originated one or more Micro-Entries to a Receiver's account may initiate subsequent Entries to the Receiver's account as soon as the Receiver completes the Originator's process for validating the amounts of the Micro-Entries.~~

SECTION ~~2.11~~ 2.12 Notifications of Change

Subsection ~~2.11.1~~ 2.12.1 ODFI and Originator Action on Notification of Change (NOC)

An ODFI must accept a Notification of Change (also known as "NOC" and "COR Entry") or a corrected NOC that complies with the requirements of Appendix Five (Notification of Change) and is Transmitted by the RDFI within the time limits established by these Rules, unless otherwise provided for in this Section 2.11.

For each NOC or corrected NOC it receives, an ODFI must provide the Originator with the following minimum information within ~~two Banking Days~~ **one Banking Day** of the Settlement Date of the NOC or corrected NOC:

- (a) Company Name;
- (b) Company Identification;
- (c) Company Entry Description;
- (d) Effective Entry Date;

- (e) DFI Account Number;
- (f) Individual Name/Receiving Company Name;
- (g) Individual Identification Number/Identification Number;
- (h) Change Code;
- (i) Original Entry Trace Number;
- (j) Original RDFI Identification; and
- (k) Corrected Data.

Except as noted below, the Originator must make the changes specified in the NOC or corrected NOC within six Banking Days of receipt of the NOC information or prior to initiating another Entry to the Receiver's account, whichever is later.

An Originator receiving an NOC or corrected NOC is not permitted to invalidate a Receiver's authorization or require the Receiver to provide updated account information.

(l) The Originator may choose, at its discretion, to make the changes specified in any NOC or corrected NOC received with respect to any ARC, BOC, POP, RCK, Single-Entry TEL, Single-Entry WEB, and XCK Entry.

(m) In the case of CIE and credit WEB Entries, the ODFI or the Third-Party Service Provider (rather than the consumer Originator) must make the changes specified in the NOC.

~~(n) For an NOC that is in response to a Prenotification Entry, the Originator must make the changes specified in the NOC prior to originating a subsequent Entry to the Receiver's account if the NOC is received by the ODFI by the opening of business on the second Banking Day following the Settlement Date of the Prenotification Entry.~~

Subsection 2.11.2 2.12.2 ODFI Right to Refuse Notification of Change Entries

An ODFI may refuse an NOC or corrected NOC for all Entries except IAT Entries if:

- (a) the NOC or corrected NOC contains incorrect information;
- (b) the NOC or corrected NOC does not contain all information required by Appendix Five (Notification of Change); or
- (c) the NOC otherwise fails to comply with Appendix Five (Notification of Change).

To refuse an NOC or corrected NOC, the ODFI must Transmit a refused NOC complying with Appendix Five (Notification of Change) to its ACH Operator within fifteen days of receipt of the NOC or corrected NOC.

Section ~~2.13~~ 2.14 ~~Refusal of Receipt of~~ Acknowledgment (ACK and ATX) Entries

An ODFI must accept an Acknowledgment Entry (ACK Entry) that complies with the requirements of Appendix Six (Acknowledgment Entries) and is transmitted by the RDFI within the time limits established by these Rules.

For each ACK Entry it receives, the ODFI must provide the ACK Entry to the Originator within one Banking Day of the Settlement Date of the ACK Entry.

~~An ODFI may refuse an ACK or ATX Entry if:~~

~~—(a) the ACK or ATX Entry contains incorrect information;~~

~~—(b) the ACK or ATX Entry does not contain all information required by Appendix Six (Acknowledgment Entries); or~~

~~—(c) the ACK or ATX Entry otherwise fails to comply with Appendix Six (Acknowledgment Entries).~~

~~To refuse an ACK or ATX Entry, the ODFI must Transmit a refused ACK or ATX Entry, complying with the requirements of Appendix Six, to the Originating ACH Operator within fifteen days of receipt of the ACK or ATX Entry.~~

ARTICLE THREE – RIGHTS AND RESPONSIBILITIES OF RDFIS AND THEIR RECEIVERS

Section 3.5 Specific Provisions for Prenotifications

An RDFI that receives a Prenotification Entry must (1) verify that the account number contained in the Prenotification is for a valid account, and (2) respond to the ODFI with a confirmation of the account number status by Transmitting an Acknowledgment Entry (ACK) to the ODFI. The RDFI must Transmit the Acknowledgment Entry to its ACH Operator no later than the ACH Operator's Transmission deadline for the processing window on the next Banking Day that corresponds to the processing window in which the Prenotification Entry was made available to the RDFI by its ACH Operator.

If the account number contained within the Prenotification Entry is valid, the RDFI must include the value "Y" within the first position of the Acknowledgment Entry's Discretionary Data field. If the account number within the Prenotification Entry is not valid, the RDFI must include the value "N" within the first position of the Acknowledgment Entry's Discretionary Data field. If the Prenotification does not contain a valid account number, or is otherwise erroneous or unprocessable, then the RDFI must Transmit either (a) a Return Entry, or (b) a Notification of Change.

An RDFI's right to Transmit a Return Entry in accordance with Section 3.8 (RDFI's Right to Transmit Return Entries) or a Notification of Change in accordance with Section 3.9 (Notification of Change) does not apply to a Prenotification Entry that contains an invalid account number.

Section 3.8 RDFI's Right to Transmit Return Entries

An RDFI may return an Entry for any reason, except as otherwise provided for in Subsection 3.8.1 (Restrictions on RDFI's Right to Transmit Return Entries). An RDFI must comply with the requirements of Appendix Four (Return Entries) for each Return Entry it initiates.

An RDFI must Transmit a Return Entry to its 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 Settlement Date of the original Entry, except as otherwise provided in Subsection 3.8.3 (Exceptions to Timing Requirements for Return Entries) and Section 3.13 (RDFI Right to Transmit Extended Return Entries). A Return Entry that is rejected by an ACH Operator does not satisfy or extend the timing requirements contained in this Section 3.8.

Subsection 3.8.1 Restrictions on RDFI's Right to Transmit Return Entries

Subsection 3.8.1.1 RDFI May Not Return an Entry Due to the Type of Entry

An RDFI may not return an Entry because it is a particular type of Entry, unless expressly provided for in Subsection 3.8.2 (Exceptions to Restrictions on RDFI's Right to Transmit Return Entries).

Subsection 3.8.1.2 RDFI May Not Return an Entry Based on MICR Data

An RDFI may not return an Entry to a Transaction Account based exclusively on data that were accurately obtained from the on-us field of the MICR line of a Check for the account, unless the RDFI had previously initiated a Notification of Change that was not properly acted upon.

Subsection 3.8.1.3 RDFI May Not Return a Prenotification Entry (New Subsection)

An RDFI may not Transmit a Return Entry in accordance with this Section 3.8 in response to a Prenotification Entry that contains an invalid number or is otherwise erroneous or unprocessable.

Subsection 3.8.2 Exceptions to Restrictions on RDFI's Right to Transmit Return Entries

An RDFI may return:

- (a) an XCK Entry for any reason; and
- (b) any Entry received (including **except** a Prenotification) that concerns any account that is not a Transaction Account maintained with that RDFI.

Section 3.9 Notification of Change by RDFIs

Subsection 3.9.1 General Rule for Notification of Change (COR Entry)

An RDFI may Transmit a Notification of Change (also known as a COR Entry) to its ACH Operator provided that:

- (a) the COR Entry complies with the requirements of Appendix Five (Notification of Change); and

(b) the COR Entry is Transmitted within two Banking Days of the Settlement Date of the Entry to which the Notification of Change relates, except for Notifications of Change due to merger, acquisition, or other similar events.

An RDFI may not Transmit a Notification of Change in accordance with this Section 3.9 in response to a Prenotification Entry that contains an invalid number or is otherwise erroneous or unprocessable.

Section 3.10 Specific Provisions for Acknowledgment (ACK and ATX) Entries

An RDFI that receives a credit CCD or CTX Entry may Transmit an ACK or ATX Entry, respectively, complying with the requirements of Appendix Six (Acknowledgment Entries), to its ACH Operator for Transmittal to the appropriate ODFI. The RDFI must Transmit the ACK or ATX Entry to its ACH Operator by the ACH Operator's deposit deadline for the ACK or ATX 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 CCD or CTX Prenotification Entry to which the ACK or ATX Entry relates.

For each Prenotification Entry it receives, the RDFI must (1) verify that the account number contained in the Prenotification is for a valid account, and (2) respond to the ODFI with a confirmation of the account number status by Transmitting an Acknowledgment Entry (ACK) to the ODFI. The RDFI must Transmit the Acknowledgment Entry to its ACH Operator no later than the ACH Operator's Transmission deadline for the processing window on the next Banking Day that corresponds to the processing window in which the Prenotification Entry was made available to the RDFI by its ACH Operator.

If the account number contained within the Prenotification Entry is valid, the RDFI must include the value "Y" within the first position of the Acknowledgment Entry's Discretionary Data field. If the account number within the Prenotification Entry is not valid, the RDFI must include the value "N" within the first position of the Acknowledgment Entry's Discretionary Data field.

ARTICLE EIGHT – DEFINITIONS OF TERMS USED IN THESE RULES

Section 8.3 "Acknowledgment Entry" or "ACK Entry" or "ACK"; or "ATX Entry" or "ATX"

a Non-Monetary Entry initiated by an RDFI that provides an acknowledgment of receipt by the RDFI of a corporate credit payment originated using the CCD format ("ACK Entry") or the CTX format ("ATX Entry"). ACK and ATX Entries must comply with the requirements of Appendix Six (Acknowledgment Entries).

A Non-Monetary Entry Transmitted by an RDFI to the ODFI and Originator to acknowledge the RDFI's receipt of a Prenotification Entry and to confirm whether the DFI Account Number contained within the Prenotification Entry is valid or invalid.

An Acknowledgment Entry is not available for use with IAT Prenotification Entries.

Section 8.59 “Micro-Entry”

a credit or debit Entry in the amount of less than \$1.00, used by an Originator for the purpose of validating the Receiver’s account at the RDFI prior to the initiation of the first, live credit or debit Entry to a Receiver’s account.

Section 8.78 “Prenotification Entry” or “Prenotification” or “Prenote”

a Non-Monetary Entry initiated by an Originator to an RDFI for the purpose of validating a Receiver’s DFI Account Number at the RDFI prior to the initiation of the first live credit or debit Entry to a Receiver’s account with the RDFI. A Prenotification notifies the RDFI that the Originator intends to initiate one or more credit or debit Entries to a Receiver’s account with that RDFI in accordance with the Receiver’s authorization. A Prenotification Entry may not be used to validate the formatting of payment related remittance information.

APPENDIX ONE – ACH FILE EXCHANGE SPECIFICATIONS

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 **“VALIDATION” (for Prenotification Entries and Micro-Entries)**, “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 1.4 File Structure

PLEASE REFER TO ATTACHED SEC CODE CHART AND DIAGRAM OF SEQUENCE OF RECORDS.

APPENDIX TWO –SPECIFICATIONS FOR DATA ACCEPTANCE BY ACH OPERATORS

Part 2.5 Entry Detail Error Condition Criteria

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.

APPENDIX THREE – ACH RECORD FORMAT SPECIFICATIONS

Part 3.2 Glossary of ACH Record Format Data Elements

SUBPART 3.2.2 Glossary of Data Elements

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

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.

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, or “SD1700” for settlement desired at 5:00 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.

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, ~~AFX~~, 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 "VALIDATION" when the batch contains Prenotification Entries or 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 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 Prenotification Entries and Micro-Entries, this field must contain the same name of the Originator that will be included in subsequent, live 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).

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, MTE, POP, PPD, RCK, XCK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); **Required (ACK)**

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".

ACK: When a Prenotification Entry contains a valid DFI Account Number, the RDFI must include the value "Y" within the first position of the Discretionary Data field. When the DFI Account Number within the Prenotification Entry is not valid, the RDFI must include the value "N" within the first position of the Discretionary Data field.

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.

Prenotification Entries, Acknowledgment Entries, and Notifications of Change: The ACH Operator does not edit this field and will settle these Entries at the next available settlement opportunity (i.e., the Banking Day of processing or the next Banking Day).

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

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

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.

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, ~~ACK, refused ACK, ATX, refused ATX~~); Entry Detail Record – Mandatory (ACK, Refused ACK)

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 the Entry Detail Record of an Acknowledgment Entry, or with an RDFI request for a copy of an authorization.

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*CUSTOMER SSN*

#####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: This field contains the following Nacha-endorsed banking convention:

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

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*77777777*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 3166-1-alpha-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)
*TERMINAL STATE/FOREIGN COUNTRY (2 CHARACTERS)\

For example:

200509*321 EAST MARKET STREET*ANYTOWN*VA\
367802*10TH & VINE 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.

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 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.

~~**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.~~

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 \$100,000.
- (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.

Prenotification Entries, Acknowledgment Entries, and Notifications of Change 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), regardless of the Effective Entry Date contained within the Entry.

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 Entry~~ – 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. The code that identifies a Non-Monetary Entry Transmitted by an RDFI to the ODFI to acknowledge the RDFI's receipt of a Prenotification Entry (excluding IAT Prenotification Entry) and to indicate whether the DFI Account Number contained within the Prenotification Entry is valid or invalid.

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 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-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 whether the authorization of such Entry is communicated via the Internet or Wireless Network.

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).

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.~~

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

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. An Acknowledgment Entry is a Non-Monetary Entry created by an RDFI and transmitted to the ODFI to confirm whether the DFI Account Number contained within a Prenotification Entry is valid or invalid.

Part 6.1 Acknowledgment Entries

An Acknowledgment Entry must comply with the following specifications:

- The Company/Batch Header Record, and 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.
- The first position of the Discretionary Data field must be populated with a “Y” to indicate that the account number in the Prenotification Entry is valid or a “N” to indicate that the account number is invalid.
- 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 Prenotification Entry to which the Acknowledgment Entry relates. (See Appendix Three, ACH Record Format Specifications, for the File Header, Company/Batch Control, and File Control Record formats.)

PLEASE SEE ATTACHED CHANGES TO ACK AND ATX FORMATS.

APPENDIX NINE – RULES ENFORCEMENT

Part 9.4 National System of Fines

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 (excluding the failure of an Originator to respond to a Notification of Change), (2) a Class 1 Rules Violation involving the failure of an Originator to make the change requested by a Notification of Change, or a recurrence of a any other previous violation, or (3) a Class 2 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 10.4.4. 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, 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; or (2) a rules enforcement proceeding initiated by the National Association because of a Class 2 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 9.4.4.2 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 ~~10.4.7~~ 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 2.17.2 (ODFI Return Rate Reporting), the ODFI's acknowledgment to the Notice of Possible Fine must include the reporting information required by Article Two, Subsection 2.17.2. 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 2.17.1 (Direct Access Registration), the ODFI's acknowledgement to the Notice of Possible Fine must include the registration information required by Article Two, Subsection 2.17.1.

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 ~~Ten~~ ~~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 9.4.7 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:

(1) the first occurrence of a rule violation involving the failure of an Originator to make the correction communicated via a Notification of Change.

The ACH Rules Enforcement Panel may assess a fine of up to \$2,500 for the first occurrence of a rule violation involving an Originator's failure to make the changes requested by an NOC.

(2) a recurrence of a previous rules violation other than an NOC violation described above. 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 of non-NOC violations of these Rules 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 2.17.2 (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 2.17.1 (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 2.17.3 (Third-Party Sender Registration);

(6) 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 Appendix One, Subsection 1.2.2.2 (Proof of Completion of Audit);

(7) 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;

(8) the National Association believes that the violation causes excessive harm to one or more Participating DFIs or the ACH Network; ~~or~~

(9) 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; or

(10) it is a recurrence of a rule violation involving the failure of an Originator to make the correction communicated via a Notification of Change.

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 9.4.7.6 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 ~~Ten~~ 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.

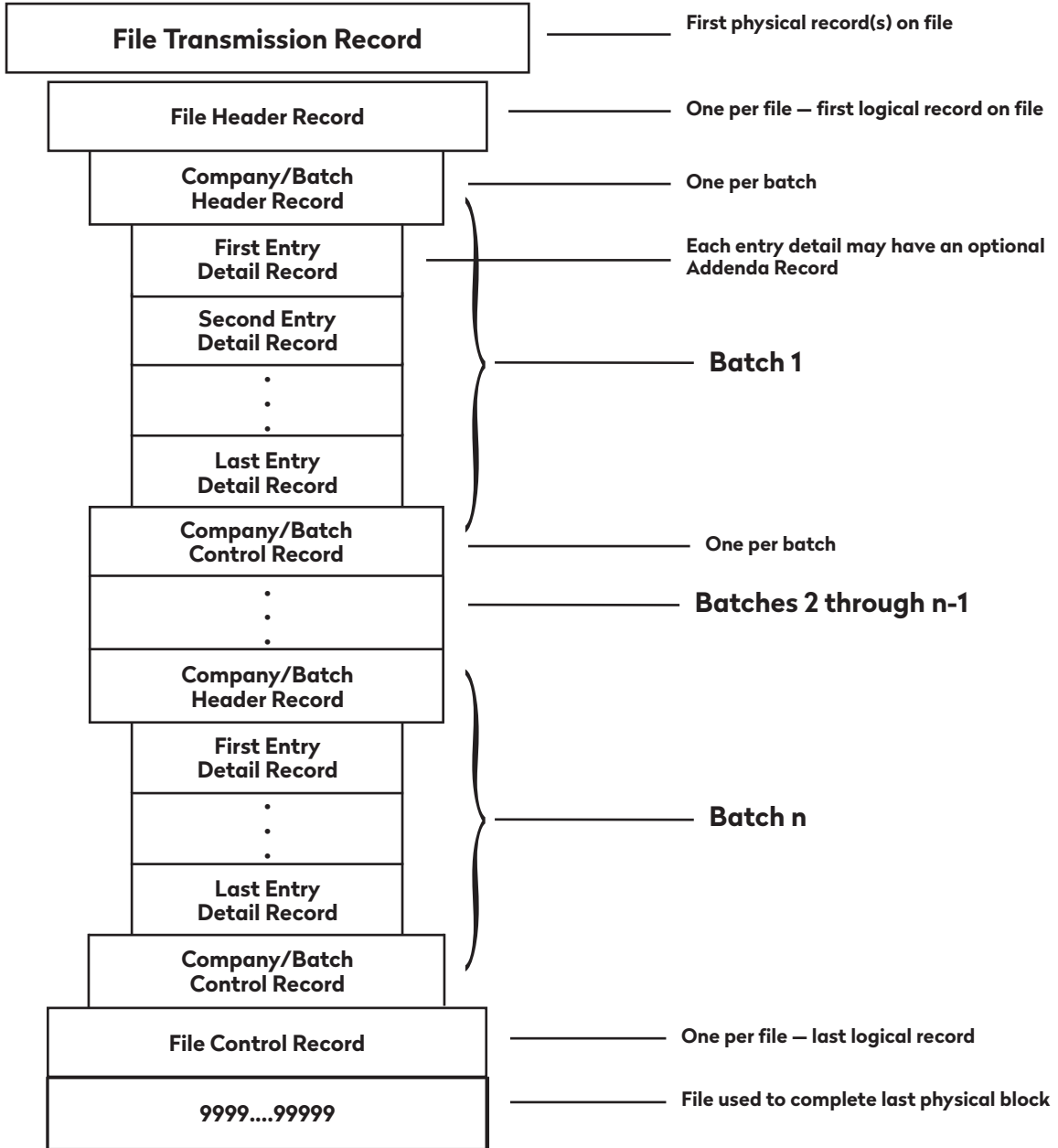
The deliberations of the Appeals Panel in connection with an appeal may be in any form and using any procedures determined by the Appeals Panel in its sole discretion, including in-person meetings or telephonic or electronic communications, except as specified in this Subsection. The decision of an ACH 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.

APPENDIX ONE – ACH File Exchange Specifications

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 N/A	10	Optional N/A
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 N/A	1	Optional N/A
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

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



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 **Premodification** 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 **Premodification** Entry).
- 3 Changed to reflect the Routing Number of the Institution initiating the Acknowledgment Entry (i.e., the RDFI of the original **Premodification** 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	Ⓞ R	M	M
Contents	'6'	Numeric ¹	TTTTAAA ²	Numeric ³	Alphanumeric	\$\$\$\$\$\$\$ ⁴	Numeric ⁴	Alphanumeric	Alphanumeric ⁵	Numeric	Numeric ^{5,6}
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

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	Ⓞ	M	M
Contents	'7'	'05'	Alphanumeric	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 **Prenotification** 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 include the appropriate code indicating the status of the DFI Account Number contained within the original Prenotification Entry.**
- 5 6** 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	Ø	M	M
Contents	Ø ¹	Numeric ¹	TTTTAAAA ²	Numeric ³	Alphanumeric	\$\$\$\$\$\$\$\$	Numeric ⁴	Numeric	Alphanumeric	Blank	Alphanumeric	Numeric	Numeric ⁵
Length	1	2	8	1	47	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	Ø	M	M
Contents	Ø ¹	Ø5 ²	Alphanumeric	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 file, 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 89-94 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 DFH IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirement	M	M	M	Ø	M	M	M	Ø	R	Inherited by ACH Operator	M	M	M
Contents	5	Numeric	Alphabetic	Alphabetic	Alphabetic	Alphabetic	Alphabetic	Alphabetic	YYMMDD	Numeric	Alphabetic ¹	TTTTAAA 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 RDFH of the Acknowledgment Entry).

2- Changed to reflect the Routing Number of the institution initiating the Refused Acknowledgment Entry (i.e., the RDFH 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 DFJ IDENTIFICATION	CHECK DIGIT	DFLAGCOUNT 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	8	Numeric	TTTTAAA ¹	Numeric ²	Alphabetic	\$\$\$\$\$\$\$\$	Numeric ³	Alphabetic	Alphabetic	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 APPENDIX RECORDS	RECEIVING COMPANY NAME/ ID NUMBER	RESERVED	REFUSED ACKNOWLEDGMENT CODE	APPENDIX RECORD INDICATOR	TRACE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	R	M	M	M	R	N/A	M	M	M
<i>Contents</i>	0	Numeric	TTTTAAA ¹	Numeric ²	Alphabetic	\$\$\$\$\$\$\$ ³	Numeric ³	Numeric	Alphabetic	Blank	Alphabetic	Numeric	Numeric ⁴
<i>Length</i>	1	2	8	1	17	10	15	4	16	2	2	1	15
<i>Position</i>	04-01	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 RDTI of the ATX Entry).