



# Nacha ISO 20022 Guide to Mapping U.S. ACH Return Items and Notifications of Change

**August 2023**

Version 2.01

## Acknowledgements

This document was developed by Nasreen Quibria of Q INSIGHTS for Nacha-The Electronic Payments Association. Thanks to the following financial institutions and other key stakeholders for providing insights that were applied in the creation of one or more of the Nacha ISO 20022 Mapping Guides and Spreadsheets:

- ACI Worldwide
- Bank of America
- Bayer
- BBVA Compass
- BNY Mellon
- BOK Financial
- Bottomline Technologies
- Citi
- Commerzbank
- Deutsche Bank
- DNB
- Fifth Third Bank
- IBM
- JPMorgan Chase
- Microsoft
- PNC
- Oracle
- SAP
- US Bank
- Wells Fargo

Later reviews and updates performed by Nacha Staff

## Table of Contents

1. Overview .....	5
2. Bank to Customer Statement (camt.053) File Structure and Content for Returns .....	6
a. Parties of the Transaction .....	6
b. Scenario .....	7
c. camt.053 XML Payment Message File Structure .....	8
1) The Group Header .....	9
2) Statement .....	9
a) Balance .....	9
b) Entry .....	9
d. U.S. ACH Payments .....	10
e. Example of U.S. ACH to ISO 20022 camt.053 Reversal .....	11
f. ISO 20022 File Format Table .....	15
1) The Group Header .....	17
2) Statement .....	18
3) Entry .....	19
3. Nacha File Mapping Details .....	40
a. File Header Record – All Formats .....	40
b. Company/Batch Header Record – All SECs Except IAT .....	42
c. CCD & PPD and Related COR Entry Detail Record .....	44
d. CTX and Related COR Entry Detail Record .....	46
e. CCD, PPD, or CTX Return Addenda Record .....	48
f. CCD, PPD, or CTX Related COR Addenda Record .....	50
g. Batch/Control Record – All Formats .....	52
h. File Control Record – All Formats .....	54
4. Return Reason Codes .....	55
5. Change Codes .....	64
6. Appendix .....	66
a. The Character Set .....	66
1) Basic Latin .....	66

2) Special Characters in XML Content .....	67
b. ISO Country Codes .....	68
c. External Code List .....	68
d. Related Resources .....	68
1) ISO 20022 .....	68
2) Common Global Implementation – Market Practice (CGI-MP) .....	68
3) European Payments Council (EPC) Guidelines for SEPA Transactions .....	69
7. Revision History .....	70

## 1. Overview

Nacha aims to provide guidance on the use of ISO 20022 applied to U.S. ACH formats. This document describes and references Nacha's recommended interpretations and guidelines to follow when mapping Nacha return items to the ISO 20022 format. The status and reconciliation of submitted payments against the original pain.001 credit transfer file and/or pain.008 direct debit file that happen *after* settlement i.e., not reported earlier with pain.002, will have a return reason or a Change code in the Bank to Customer Statement (camt.053) message. For rejected items that happen *prior* to settlement that is provided through the bank to corporate Customer Payment Status Report (pain.002) please refer to the separate Nacha Guide on pain.002.

Note that this document focuses on the details of the Bank to Customer Statement Report for Returns and Notifications of Change ONLY and not intended to be a complete guide to bank account statements. The version recommended by Nacha for use of these formats is camt.053.01.02 in alignment with the Single Euro Payment Area (SEPA) implementation guideline put forth by the European Payments Council (EPC) and the current and future trend in global adoptions of ISO 20022 standards. With this, Nacha desires to maximize global interoperability for U.S. based companies.

This document should be read alongside the Nacha camt.053 ISO 20022 Mapping Spreadsheet, which offers the full set of data elements and sub elements in the camt.053 XML file. Knowledge of XML and Nacha rules and formats is recommended to interpret this document.

© 2023 Nacha - The Electronic Payments Association. All rights reserved.

**This guide is intended for educational purposes only and does not constitute legal advice. It may be updated as the needs of the industry evolve. Users are encouraged to periodically ensure they have the most current version.**

## 2. Bank to Customer Statement (camt.053) File Structure and Content for Returns

### a. Parties of the Transaction

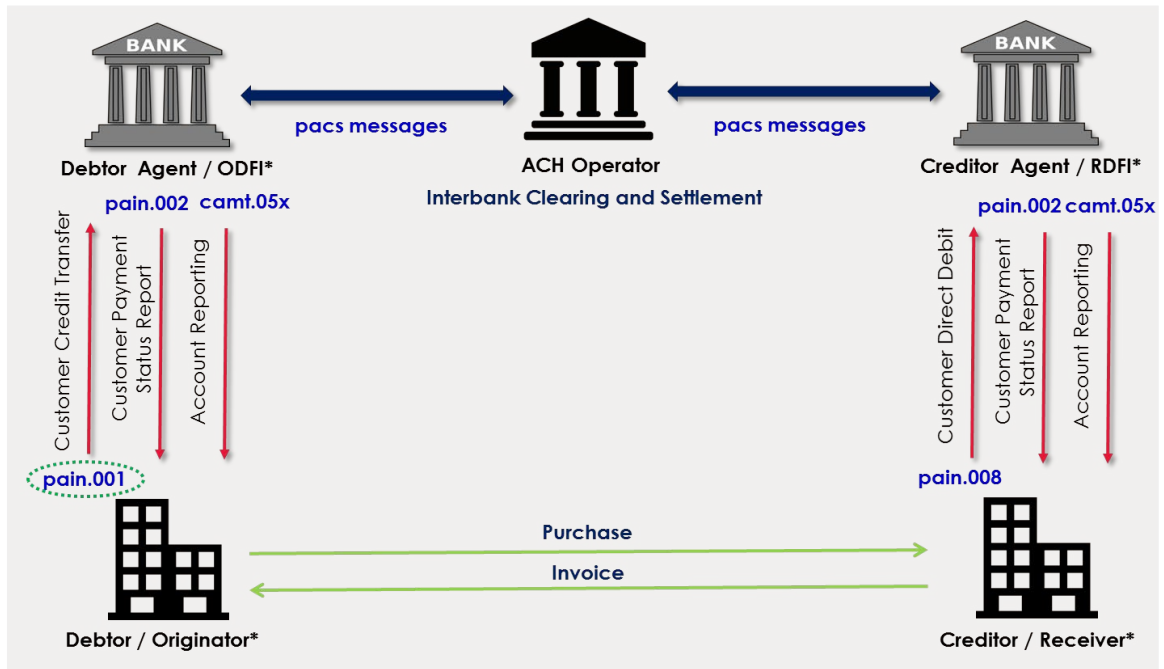
The ISO concepts of different parties are described in the table below.

ISO 2022 Participant	Synonym	Description
Initiating Party	Originator	Party sending the payment information. This may be the payer itself, an agent, Service Bureau, or the parent company shared service center
Debtor	Ordering Party Buyer	Party that owes an amount of money to the (ultimate) creditor and whose account is debited with the payment
Ultimate Debtor	Ultimate Payer	Party that originally ordered goods or services and to whom the seller has sent the invoice. Ultimate Debtor is used when the receiver of the invoice is different from the payer
Creditor	Seller	Party to which an amount of money is due and whose account is credited with the payment
Ultimate Creditor	Ultimate Payee	Party which is the ultimate beneficiary of the payment. For example, when payment is made to an account of a financing company, but the ultimate beneficiary is the customer of the financing company
Debtor Agent	Payer's Bank	Party is the Bank of the Payer/Buyer
Creditor Agent	Payee's Bank	Party is the Bank of the Payee/Seller
Forwarding Agent	Bank	Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution

## b. Scenario

The purpose of this section is to provide the entire chain of electronic information exchange between the Debtor, the Debtor's Agent, the Creditor's Agent and the Creditor. The high level process flow is illustrated below.

**Figure 1: ISO 20022 Payment Process Flows**



\*NOTE: RDFI / ODFI and Originator / Receiver are reversed when pain.008 is originated

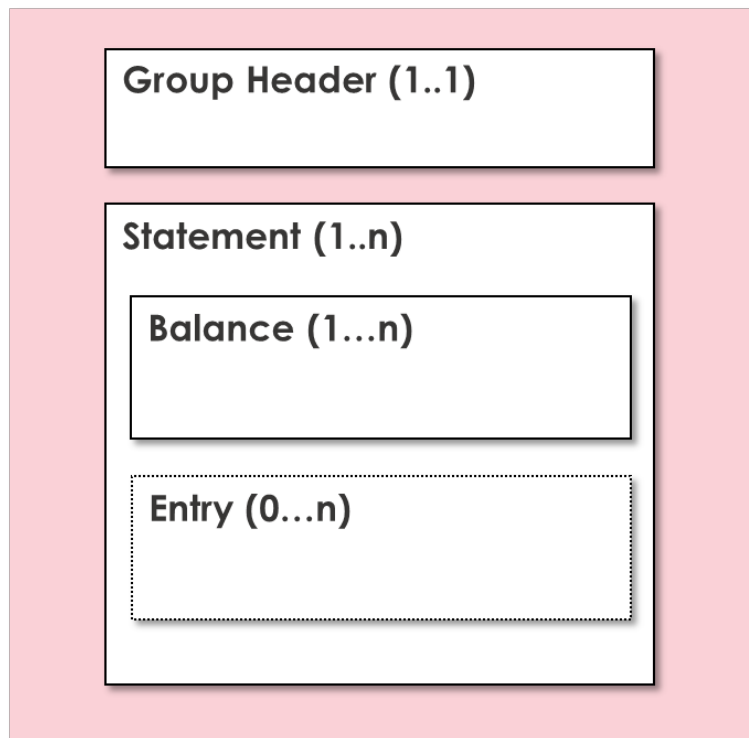
1. The Debtor (Originator) receives an invoice for a purchase that they made.
2. The Debtor creates the payment instruction, a Credit Transfer Initiation (pain.001) file that is sent to the Financial Institution, the Debtor Agent (or ODFI).
3. The Debtor Agent validates the message and sends a Payment Status Report (pain.002) notifying the Debtor if the file is accepted or rejected.
4. The information included in every single payment is validated against each payment system and the Debtor Agent sends a Payment Status Report (pain.002) reporting rejected payments to the Debtor, if any.
5. The Debtor Agent transmits a file via the clearing house to the Creditor Agent (or RDFI) to process the payments. If any of the payments are rejected on execution day, the Debtor Agent sends a Payment Status Report (pain.002) reporting rejected payments to the Debtor. Otherwise the Debtor Agent will send a Debit Notification report (camt.054) to the Debtor reporting executed payments.
6. The Creditor Agent sends a Credit Notification report (camt.054) to the Creditor reporting incoming payments.
7. Debtor Agent and/or Creditor Agent sends an Interim Account Report (camt.052) to the Debtor and/or Creditor.
8. Debtor Agent and/or Creditor Agent sends an Account Statement (camt.053) to the Debtor and/or Creditor.

Note that this document is limited to camt.053 message transactions related to return items and change requests and does not address the other message types described above.

### c. camt.053 XML Payment Message File Structure

A file must contain a single Document (Envelope), which has a single XML message. The structure of the *Bank to Customer Statement* message is composed of two building blocks: Group Header and Statement as illustrated in the following diagram.

**Figure 2: camt.053 XML File Structure**





## 1) The Group Header

The **Group Header** is mandatory and must be present once. It contains general elements that apply to the whole camt.053 message such as MessageIdentification and CreationDateAndTime.

## 2) Statement

The **Statement** building block is mandatory and repetitive. It contains components such as Balance and Entry.

### a) Balance

**Balance** information is part of the Statement block, and can be present more than once. Each statement will contain an opening and closing balance for one or more accounts at a given point in time.

### b) Entry

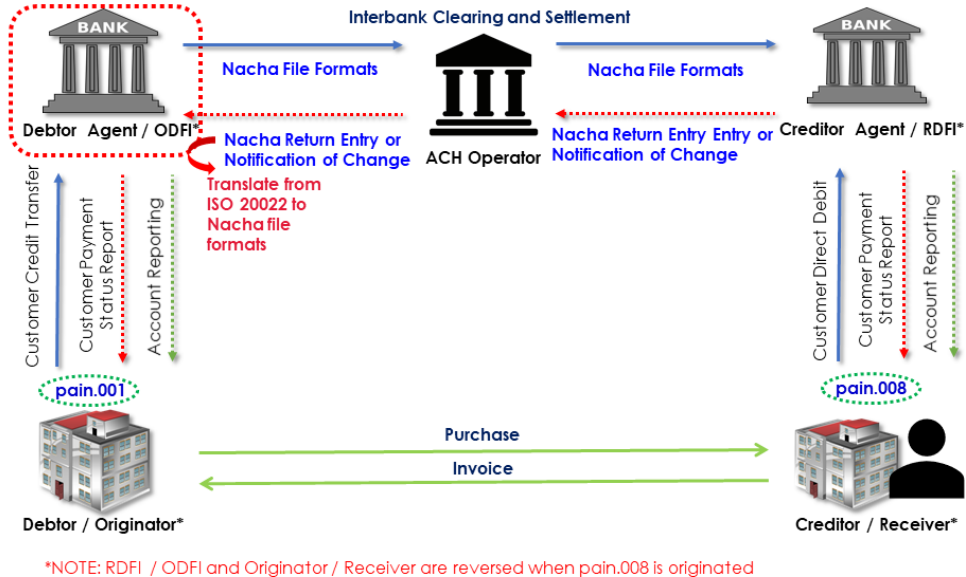
Each **Entry** is part of the Statement and can be repetitive. It contains detailed transaction information on the entries booked to an account(s).

## d. U.S. ACH Payments

Today it is not possible to transmit ISO 20022 XML files through the U.S. clearing systems (Operators). As such, U.S. financial institutions that receive Nacha formatted return entry items or change data must translate these to ISO 20022 XML-based files for corporate clients that have adopted the standard.

Certain standard Nacha "formatting" fields (e.g., record type codes, record size, etc.) highlighted in Part 3 of this document that are specific to U.S. ACH format are not carried forward in the ISO 20022 messages. In migrating to ISO 20022 standards we recommend corporations and financial institutions work closely together to test and validate the ISO 20022 XML files to identify any potential issues in the handling of items returned after settlement.

**Figure 3: U.S. ACH Credit Entry Process Flow**



### e. Example of U.S. ACH to ISO 20022 camt.053 Reversal

Following submission of a payment instruction file a credit transaction has been reversed as illustrated below. Note that some details of the record file are left out of this example.

1. Group Header	XML Message
XML Declaration	<pre>&lt;?xml version="1.0" encoding="UTF-8"?&gt; &lt;Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02"&gt; &lt;BkToCstmrStmt&gt;</pre>
<p>Unique reference created by bank When camt.053 file was generated</p> <p>Message Recipient ID</p>	<pre>&lt;GrpHdr&gt;   &lt;MsgId&gt;99345678912&lt;/MsgId&gt;   &lt;CreDtTm&gt;2016-12-12T11:35:01&lt;/CreDtTm&gt;   &lt;MsgRcpt&gt;     &lt;Id&gt;       &lt;OrgId&gt;         &lt;Othr&gt;           &lt;Id&gt;GE45678&lt;/Id&gt;         &lt;/Othr&gt;       &lt;/OrgId&gt;     &lt;/Id&gt;   &lt;/MsgRcpt &gt; &lt;/GrpHdr&gt;</pre>

2. Entry	XML Message
<p>Credit due to a returned credit transfer</p> <p>Payment</p> <p>Issued Credit Transfer Reversal due to payment return</p> <p>Identification Number</p> <p>Amount</p> <p>Company Name</p>	<pre> &lt;Ntry&gt;   &lt;CdtDbtInd&gt;CRDT&lt;/CdtDbtInd&gt;   &lt;Sts&gt;BOOK&lt;/Sts&gt;   &lt;ValDt&gt;     &lt;Dt&gt;2016-12-10&lt;/Dt&gt;   &lt;/ValDt&gt;   &lt;BkTxCd&gt;     &lt;Domn&gt;       &lt;Cd&gt;PMNT&lt;/Cd&gt;       &lt;Fmly&gt;         &lt;Cd&gt;ICDT&lt;/Cd&gt;         &lt;SubFmlyCd&gt;RRTN&lt;/ SubFmlyCd &gt;       &lt;/Fmly&gt;     &lt;/Domn&gt;   &lt;/BkTxCd&gt;   &lt;NtryDtls&gt;     &lt;TxDtls&gt;       &lt;Refs&gt;         &lt;EndToEndId&gt;20072840342&lt;/EndToEndId &gt;       &lt;/Refs&gt;       &lt;AmtDtls&gt;         &lt;Amt&gt;           &lt;InstdAmt Ccy=             "USD"&gt;2065.00&lt;/InstdAmt&gt;           &lt;/Amt&gt;         &lt;/AmtDtls&gt;       &lt;RltdPties&gt;         &lt;Dbtr&gt;           &lt;Nm&gt;Global Enterprises&lt;/Nm&gt;           &lt;Id&gt;             &lt;OrgId&gt;               &lt;Othr&gt; </pre>

Company Identification (10-digit ID assigned by the bank e.g., Tax ID)	<pre> &lt;Id&gt;987654321&lt;/Id&gt; &lt;SchmeNm&gt;   &lt;Cd&gt;TXID&lt;/Cd&gt; &lt;/SchmeNm&gt; &lt;/Othr&gt; &lt;/Orgld&gt; &lt;/Id&gt; &lt;/Dbtr&gt; </pre>
Account Number	<pre> &lt;DbtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;4854697999999&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/DbtrAcct&gt; </pre>
Individual Name / Receiving Company Name	<pre> &lt;Cdtr&gt;   &lt;Nm&gt;Jane Smith&lt;/Nm&gt; &lt;/Cdtr&gt; </pre>
Account Number	<pre> &lt;CdtrAcct&gt;   &lt;Id&gt;     &lt;Othr&gt;       &lt;Id&gt;22716534&lt;/Id&gt;     &lt;/Othr&gt;   &lt;/Id&gt; &lt;/CdtrAcct&gt; </pre>
Originating DFI Identification (originating routing number assigned)	<pre> &lt;/RltdPties&gt; &lt;RltdAgts&gt;   &lt;DbtrAgt&gt;     &lt;FinInstnld&gt;       &lt;ClrSysMmbld&gt;         &lt;ClrSysId&gt;           &lt;Cd&gt;USABA&lt;/Cd&gt;         &lt;/ClrSysId&gt;         &lt;Mmbld&gt;061000010&lt;/Mmbld&gt; </pre>

<p>Receiver DFI Identification (routing number where receiver maintains his account)</p>	<pre> &lt;/ClrSysMmbld&gt; &lt;Nm&gt;NOLA BANK&lt;/Nm&gt; &lt;/FinInstnId&gt; &lt;/DbtrAgt&gt;  &lt;CdtrAgt&gt; &lt;FinInstnId&gt; &lt;ClrSysMmbld&gt; &lt;ClrSysId&gt; &lt;Cd&gt;USABA&lt;/Cd&gt; &lt;/ClrSysId&gt; &lt;Mmbld&gt;061000010&lt;/Mmbld&gt; &lt;/ClrSysMmbld&gt; &lt;Nm&gt;USA BANK&lt;/Nm&gt; &lt;/FinInstnId&gt; &lt;/CdtrAgt&gt; </pre>
<p>Return Reason Code (e.g., Incorrect Account Number)</p>	<pre> &lt;RtrInf&gt; &lt;Rsn&gt; &lt;Cd&gt;AC01&lt;/Cd&gt; &lt;/Rsn&gt; &lt;/RtrInf&gt;  &lt;/TxDtIs&gt; &lt;/NtryDtIs&gt; &lt;/Ntry&gt; </pre>

## f. ISO 20022 File Format Table

The Bank to Customer Statement message is described in the following table and shows how these blocks are to be coded within the actual XML file. Mandatory ISO 20022 fields and key data elements required to map the Nacha file formats to the ISO 20022 XML message are highlighted. Please pay attention to the column "Maps to Nacha Format Field" when implementing support for Bank to Customer Statement messages for the U.S. market. Failure to provide files that meet the specifications outlined may result in files and/or transactions being rejected.

Note that not all elements have been repeated in this document and should be taken into account where applicable in bank specific criteria, and only relevant return information have been highlighted.

The column headings used in the table are described below:

- **ISO Index:** index used in the official ISO 20022 XML Message Definition Report ([www.iso20022.org](http://www.iso20022.org))
- **ISO Field Name:** name and abbreviation for a data element
- **Tag Level:** specifies the tag depth of the ISO field name within the document represented by a '+'. For example:

'+' would represent a Parent Element

'++' would represent the Child Element of the previous Parent Element

+ <>

++ <>

<>

+++ <>

<>

<>

Note that where optional tags that have not been populated, the tag should be omitted from the file along with its parent tag. Also, "empty tag" implies a choice component.

- **Description:** explanation for the message item
- **Mult:** is short for multiple, identifying the number of occurrences of an element  
[1..1] = mandatory, only one occurrence  
[1..n] = mandatory and repetitive

[0..1] = optional, only one occurrence

[0..n] = optional and repetitive

{Or ... Or} indicates a choice of elements

- **Type:** identifies data type and size
- **M or O:** specifies whether each tag and data element is mandatory or optional

**Mandatory Fields** – fields must be populated or the batch will be rejected

**Optional Fields** – Originator to decide if this field needs to be populated

**Entry Segment** – Populate entry segment specifying the reason for the return

- **Maps to Nacha Format Field:** specifies whether each tag and data element is applicable to Nacha return items.
- **Mapping Guide:** For a number of fields, please pay attention to the [Usage Rules](#) that must be followed when implementing camt.053 bank to customer statement files sent in the U.S. These are outlined throughout the document.



## 1) The Group Header

The Group Header contains information about the camt.053 message itself.

XML Declaration				
ISO Field Name	Content Description	M / O	Map from Nacha Format Field	Mapping Guide
<?xml version="1.0" encoding="utf-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.053.001.02">	This tag must always be placed before the group header tag	M		The XML header must follow the recommendation from <a href="http://www.iso20022.org">http://www.iso20022.org</a> beginning with the Declaration outlined
Bank to Customer Statement <BkToCstmStmt>	This tag must always be placed before the group header tag	M		

Group Header Block								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
1.0	Group Header <GrpHdr>	+	Set of characteristics shared by all individual transactions included in the message  Empty tag	[1..1]		M		
1.1	Message Identification <MsgId>	++	The reference of the bank/CSM initiating the 'R' message. Unique identification, as assigned by the initiating party, and sent to the next party in the chain to unambiguously identify the message.  <i>Note: This ID cannot be reused on future files</i>	[1..1]	Max35Text	M		Unique identifier assigned

Group Header Block								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
1.2	Creation Date Time <CreDtM>	++	Date and time that the file was created  YYYY-MM-DDThh:mm:ss	[1..1]	ISODateTime	M		

## 2) Statement

The Statement segment first reports general statement information: the account which is reported on and balance details for the relevant book date. It is also repeated for each currency on account.

Statement Block – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
2.0	Statement <Stmt>	+	Reports on booked entries and balances for a cash account  Empty tag	[1..n]		M		
2.4	Creation Date Time <CreDtM>	++	Date and time at which the message was created	[1..1]	ISODateTime	M		
2.5	From To Date <FrToDt>	++	Range of time between a start date and an end date for which the account statement is issued  Empty tag	[0..1]		M	Period for what statement is generated used to infer Nacha File Creation Date & File Creation Time (Record 1, Field 5) & (Record 1, Field 6)	
5.1.0	From Date Time <FrDtM>	+++	Date and time at which the range starts	[1..1]	ISODateTime	M		
5.1.1	To Date Time <ToDtM>	+++	Date and time at which the range ends	[1..1]	ISODateTime	M		

*NOTE that this document highlights return and notification of change information only and not intended to be a complete guide to bank account statements.*

### 3) Entry

The Entry segment contains details of the transaction booked on the account.

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
2.76	Entry <Ntry>	++	Set of elements used to specify an entry in the report  Empty tag	[0..n]		O		
2.77	Entry Reference <NtryRef>	+++	Unique reference for the entry	[0..1]	Max35Text	O		
2.78	Amount <AmtCcy="AAA">	+++	Amount of money in the cash entry	[1..1]	Amount	M		
2.79	Credit Debit Indicator <CdtDbtInd>	+++	Indicates whether the entry is a credit or a debit entry	[1..1]	Code	M	CRDT - Credit DBIT - Debit	
2.80	Reversal Indicator <RvslInd>	+++	Indicates whether or not the entry is the result of a reversal	[0..1]	Indicator	O	If CdtDbtInd is 'CRDT' and RvslInd is 'true' the original entry was a debit	Value is TRUE or FALSE. Should only be shown if TRUE.  <u>Usage Rule:</u> This element should only be present if the entry is the result of a reversal.
2.81	Status <Sts>	+++	Status of an entry on the books of the account servicer	[1..1]	Code	M		Set value to "BOOK"
2.82	Booking Date <BookgDt>	+++	Date and time when an entry is posted to an account on the account servicer's books  Empty tag	[0..1]		O		
4.1.0	Date <Dt>	++++	Specified date	[1..1]	ISODate	M		
2.83	Value Date <ValDt>	+++	Date and time at which assets become available to the account owner in case of a credit entry, or cease to be available to the account owner in case of a debit entry  Empty tag	[0..1]		O		

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
4.1.0	Date <Dt>	++++	Specified date	[1..1]	ISODate	M	For CCD, PPD and CTX and related COR, Batch Header Record, Effective Entry Date (Record 5, Field 9)	Date entry settled. For original <u>Direct Debit</u> RequestedCollectionDate value from pain.008  For original <u>Credit Transaction</u> <RequestedExecutionDate> value from pain.001
2.84	Account Servicer Reference <AcctSvcrRef>	+++	Unique reference as assigned by the account servicing institution to unambiguously identify the entry	[0..1]	Max35Text	O		
2.91	Bank Transaction Code <BkTxCd>	+++	Set of elements used to fully identify the type of underlying transaction resulting in an entry  Empty tag	[1..1]		M		
2.92	Domain <Domn>	++++	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format  Empty tag	[0..1]		O		
2.93	Code <Cd>	+++++	Specifies the business area of the underlying transaction	[1..1]	Code	M		Set value to "PMNT" for Payments
2.94	Family <Fmly>	+++++	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format  Empty tag	[1..1]		M		
2.95	Code <Cd>	+++++	Specifies the family within a domain	[1..1]	Code	M	1. For ALL, Batch Header Record, Service Class Code (Record 5, Field 2) 2. For ALL, Batch Control Record, Service Class Code (Record 8, Field 2)	Refer to ISO Bank Transaction Code List  Set value to "ICDT" for <u>credit transfers</u> (pain.001) or "IDDT" for <u>direct debit</u> (pain.008)

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
2.96	Sub Family Code	+++++	Specifies the sub-product family within a specific family	[1..1]	Code	M		Refer to ISO Bank Transaction Code List Set value to "ATXN" for ACH Transactions or "RRTN" for reversal due to return
2.97	Proprietary <Prtry>	++++	Bank transaction code in a proprietary form, as defined by the issuer  Empty tag	[0..1]		O		
2.98	Code <Cd>	+++++	Proprietary bank transaction code to identify the underlying transaction	[1..1]	Max35Text	M		
2.99	Issuer <Issr>	+++++	Identification of the issuer of the proprietary bank transaction code	[0..1]	Max35Text	O		
Entry Details								
2.135	Entry Details <NtryDtls>	+++	Set of elements used to provide details on the entry  Empty tag	[1..n]		M		
2.136	Batch <Btch>	++++	Set of elements used to provide details on batched transactions  Empty tag	[0..1]		O		
2.139	Number Of Transactions <NbOfTx>	+++++	Number of individual transactions included in the batch	[0..1]	Max15NumericText	O		Number of credit/debit entries in the batch entry
2.140	Total Amount <TtlAmtCcy="AAA">	+++++	Total amount of money reported in the batch entry	[0..1]	Amount	O		
2.141	Credit Debit Indicator <CdtDbtInd>	+++++	Indicates whether the batch entry is a credit or a debit entry	[0..1]	Code	O	CRDT = Credit DBIT = Debit	Indicate a Debit or Credit , if Total Amount is provided

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
<b>Transaction Details</b>								
2.142	Transaction Details <TxDtIs>	++++	Set of elements used to provide information on the underlying transaction(s)  Empty tag	[0..n]		O		
2.143	References <Refs>	+++++	Set of elements used to provide the identification of the underlying transaction  Empty tag	[0..1]		O		
2.144	Message Identification <MsgId>	+++++	Point to point reference, as assigned by the sending party, to unambiguously identify the batch of transactions	[0..1]	Max35Text	O		<MessageIdentification> from pain.001 or pain.008
2.146	Payment Information Identification <PmtInflId>	+++++	Unique identification, as assigned by a sending party, to unambiguously identify the payment information group within the message	[0..1]	Max35Text	O		<PaymentInformationIdentification> from pain.001 or pain.008; or other reference identifying the original payment instruction, if available
2.147	Instruction Identification <InstrId>	+++++	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the instruction	[0..1]	Max35Text	O		<InstructionIdentification> from pain.001 or pain.008. Reported when available
2.148	End To End Identification <EndToEndId>	+++++	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain	[0..1]	Max35Text	O	For CCD, PPD, CTX or related COR, Entry Detail Record, Individual Identification Number (Record 6 Field 7)	Identification Number as included in the original entry, <EndToEndIdentification> from pain.001 or pain.008

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
2.153	Proprietary <Prtry>	+++++	Proprietary reference related to the underlying transaction  Empty tag	[0..1]		O		
2.154	Type <Tp>	+++++	Identifies the type of reference reported	[1..1]	Max35Text	M		
2.155	Reference <Ref>	+++++	Proprietary reference specification related to the underlying transaction	[1..1]	Max35Text	M		
2.156	Amount Details <AmtDtls>	+++++	Set of elements providing detailed information on the original amount  Empty tag	[0..n]		O		
2.1.0	Instructed Amount <InstdAmt>	+++++	Identifies the amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party and provides currency exchange information in case the instructed amount and/or currency is/are different from the entry amount and/or currency.  Empty tag	[0..1]		O		
2.1.1	Amount <AmtCcy="AAA">	+++++	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party	[1..1]	Amount	M	For CCD, PPD, CTX, and related COR Entry Detail Record, Amount (Record 6, Field 6)	Original amount from pain.001 or pain.008  e.g., <InstdAmt Ccy="EUR">5000.00</InstdAmt>

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
2.1.9	Transaction Amount <TxAmt>	+++++	Amount of the underlying transaction  Empty tag	[1..1]		M		
2.1.10	Amount <AmtCcy="AAA">	+++++	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party	[1..1]	Amount	M		
Related Parties Information								
2.199	Related Parties <RltdPties>	+++++	Set of elements used to identify the parties related to the underlying transaction  Empty tag	[0..1]		O		
2.200	Initiating Party <InitgPty>	+++++	Party that initiated the payment that is reported in the entry  Empty tag	[0..1]		O		
9.1.0	Name <Nm>	+++++	Name by which a party is known and which is usually used to identify that party	[0..1]	Max140Text	O		
9.1.12	Identification <Id>	+++++	Unique and unambiguous way of identifying an organisation or an individual person  Empty tag	[0..1]		O		
9.1.13 {OR	Organisation Identification <OrgId>	+++++ +	Unique and unambiguous way to identify an organization  Empty tag	[1..1]		M		



Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
9.1.14	BIC Or BEI <BICOrBEI>	+++++++ ++	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes)	[0..1]	Identifier	O		<u>Usage Rule:</u> If <Othr> is populated, <BICOrBEI> should not be populated
9.1.15	Other <Othr>	+++++++ ++	Unique identification of an organization as assigned by an institution, using an identification scheme  Empty Tag	[0..n]		O		
9.1.16	Identification <Id>	+++++++ +++	Identification assigned by an institution	[1..1]	Max35Text	M		
9.1.17	Scheme Name <SchmeNm>	+++++++ +++	Name of the identification scheme  Empty tag	[0..1]		O		
9.1.18 {OR	Code <Cd>	+++++++ ++++	Name of the identification scheme, in a coded form as published in an external list	[1..1]	Code	M		Also include when populating Identification field.  Examples: "TXID" for Tax Identification Number "CUST" Customer Identification Number or other Code from External Code List
9.1.19 OR}	Proprietary <Prtry>	+++++++ ++++	Name of the identification scheme, in a free text form	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, <Prtry> may not be populated

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
9.1.21 OR}	Private Identification <PrvtId>	+++++++ +	Unique and unambiguous identification of a private person, e.g., passport	[1..1]		M		<u>Usage Rule:</u> If <OrgId> is populated, <PrvtId> may not be populated
<b>Debtor Information</b>								
2.201	Debtor <Dbtr>	+++++	Party that owes an amount of money to the (ultimate) creditor  Empty tag	[0..1]		O		
9.1.0	Name <Nm>	+++++++	Name by which a party is known and which is usually used to identify that party	[0..1]	Max140Text	O	<ol style="list-style-type: none"> <li>1. For ALL, Immediate Origin Name (Record 1, Field 12)</li> <li>2. For CCD, PPD, CTX, and related COR Batch Header Record, Company Name (Record 5, Field 3)</li> <li>3. For CCD, PPD and related COR, Entry Detail Record, Individual/Receiving Company Name (Record 6, Field 8)</li> <li>4. For CTX and related COR, Entry Detail Record, Receiving Company Name (Record 6, Field 9)</li> </ol>	<p>1 &amp; 2* For original <i>Credit Transactions</i> (pain.001) map Company Name to Debtor Name</p> <p>3* &amp; 4* For original <i>Direct Debit</i> (pain.008) map Individual/Receiving Company Name to Debtor Name</p> <p>*Note for 3rd party payment i.e., payment made or received on behalf of, map to &lt;UltimateDebtor&gt;&lt;Name&gt;</p>
9.1.12	Identification <Id>	+++++++	Unique and unambiguous way of identifying an organisation or an individual person  Empty tag	[0..1]		O		
9.1.13 {OR	Organisation Identification <OrgId>	+++++++ +	Unique and unambiguous way to identify an organization  Empty tag	[1..1]		M		

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
9.1.14	BIC Or BEI <BICOrBEI>	+++++++ ++	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes)	[0..1]	Identifier	O		<u>Usage Rule:</u> If <Othr> is populated, <BICOrBEI> should not be populated
9.1.15	Other <Othr>	+++++++ ++	Unique identification of an organization as assigned by an institution, using an identification scheme  Empty Tag	[0..n]		O		
9.1.16	Identification <Id>	+++++++ +++	Identification assigned by an institution	[1..1]	Max35Text	M	1. For ALL, File Header Record, Immediate Origin (Record 1, Field 4) 2. For CCD, PPD, CTX, and related COR Batch Header Record, Company Identification (Record 5, Field 5) 3. For ALL, Batch Control Record, Company Identification (Record 8, Field 7)	For Original <i>Credit Transactions</i> (pain.001) map 10-digit ID assigned by the bank
9.1.17	Scheme Name <SchmeNm>	+++++++ +++	Name of the identification scheme  Empty tag	[0..1]		O		

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
9.1.18 {OR	Code <Cd>	+++++++ ++++	Name of the identification scheme, in a coded form as	[1..1]	Code	M		Also include when populating Identification field.  Examples: "TXID" for Tax Identification Number "CUST" Customer Identification Number or other Code from External Code List
9.1.19 OR}	Proprietary <Prtry>	+++++++ ++++	Name of the identification scheme, in a free text form	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, <Prtry> may not be populated
9.1.21 OR}	Private Identification <PrvtId>	+++++++ +	Unique and unambiguous identification of a private person, e.g., passport	[1..1]		M		<u>Usage Rule:</u> If <OrgId> is populated, <PrvtId> may not be populated
Debtor Account Information								
2.202	Debtor Account <DbtrAcct>	+++++++	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction  Empty tag	[0..1]		O		
1.1.0	Identification <Id>	+++++++	Unique and unambiguous identification of the account between the account owner and the account servicer  Empty tag	[1..1]		M		
1.1.1 {OR	IBAN <IBAN>	+++++++ +	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer	[1..1]	IBANIdentifier	M		<u>Usage Rule:</u> If <Othr> is populated, <IBAN > may not be populated

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
1.1.2 OR}	Other <Othr>	+++++++ +	Unique identification of an account, as assigned by the account servicer, using an identification scheme  Empty tag	[1..1]		M		
1.1.3	Identification <Id>	+++++++ ++	Identification assigned by an institution	[1..1]	Max35Text	M	For CCD, PPD, CTX, and related COR, Entry Detail Record, DFI Account Number (Record 6, Field 5)	For original <i>Direct Debit</i> (pain.008) map Receiver's Bank Account Number
1.1.8	Type <Tp>	+++++++	Nature, or use, of the account  Empty tag	[0..1]		O		
1.1.9 (OR	Code <Cd>	+++++++ +	Name of the Type in a coded form as published in an external list	[1..1]	Code	M	For ALL, Entry Detail Record, Transaction Code (Record 6, Field 2)	For original <i>Direct Debit</i> (pain.008) set value to "CACC" for checking and "SVGS" for savings
1.1.10 OR}	Proprietary <Prtry>	+++++++ +	Specifies the Type as a proprietary code	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, <Prtry> may not be populated
Creditor Information								
2.204	Creditor <Cdtr>	+++++	Party to which the amount of money is due  Empty tag	[0..1]		O		
9.1.0	Name <Nm>	+++++++	Name of the Creditor	[0..1]	Max140Text	O	<ol style="list-style-type: none"> <li>For ALL, Immediate Origin Name (Record 1, Field 12)</li> <li>For CCD, PPD, CTX, and related COR, Batch Header Record, Company Name (Record 5, Field 3)</li> <li>For CCD, PPD and related COR Entry Detail Record, Receiving Company Name (Record 6, Field 8)</li> <li>For CTX and related COR, Entry Detail Record, Receiving Company Name (Record 6, Field 9)</li> </ol>	<p>1 &amp; 2* For original <i>Direct Debit</i> (pain.008) map Company Name to Creditor Name</p> <p>3* &amp; 4* For original <i>Credit Transactions</i> (pain.001) map Individual/Receiving Company Name to Creditor Name</p> <p>*Note for 3rd party payment i.e., payment made or received on behalf of, map to &lt;UltimateCreditor&gt; &lt;Name&gt;</p>

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
9.1.12	Identification <Id>	+++++++	Unique and unambiguous way of identifying an organisation or an individual person  Empty tag	[0..1]		O		
9.1.13 {OR	Organisation Identification <OrgId>	+++++++ +	Unique and unambiguous way to identify an organization  Empty tag	[1..1]		M		
9.1.14	BIC Or BEI <BICOrBEI>	+++++++ ++	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes)	[0..1]	Identifier	O		<u>Usage Rule:</u> If <Othr> is populated, <BICOrBEI> should not be populated
9.1.15	Other <Othr>	+++++++ ++	Unique identification of an organization as assigned by an institution, using an identification scheme  Empty Tag	[0..n]		O		
9.1.16	Identification <Id>	+++++++ +++	Identification assigned by an institution	[1..1]	Max35Text	M	1. For ALL, File Header Record, Immediate Origin (Record 1, Field 4) 2. For CCD, PPD, CTX, and related COR, Batch Header Record, Company Identification (Record 5, Field 5) 3. For ALL, Batch Control Record, Company Identification (Record 8, Field 7)	For original <i>Direct Debit</i> (pain.008) map 10-digit ID assigned by the bank

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
9.1.17	Scheme Name <SchmeNm>	+++++++ +++	Name of the identification scheme  Empty tag	[0..1]		O		
9.1.18 {OR	Code <Cd>	+++++++ ++++	Name of the identification scheme, in a coded form as published in an external list	[1..1]	Code	M		Also include when populating Identification field  Examples: "TXID" for Tax Identification Number "CUST" Customer Identification Number or other Code from External Code List
9.1.19 OR}	Proprietary <Prtry>	+++++++ ++++	Name of the identification scheme, in a free text form	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, <Prtry> may not be populated
9.1.21 OR}	Private Identification <Prvtd>	+++++++ +	Unique and unambiguous identification of a private person, e.g., passport	[1..1]		M		<u>Usage Rule:</u> If <Orgld> is populated, <Prvtd> may not be populated
Creditor Account Information								
2.205	Creditor Account <CtrAcct>	+++++++	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction  Empty tag	[0..1]		O		
1.1.0	Identification <Id>	+++++++	Unique and unambiguous identification of the account between the account owner and the account servicer  Empty tag	[1..1]		M		

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
1.1.1 {OR	IBAN <IBAN>	+++++++ +	International Bank Account Number (IBAN) - identifier used internationally by financial institutions to uniquely identify the account of a customer	[1..1]	IBANIdentifier	M		<u>Usage Rule:</u> If <Othr> is populated, <IBAN > may not be populated
1.1.2 OR}	Other <Othr>	+++++++ +	Unique identification of an account, as assigned by the account servicer, using an identification scheme  Empty tag	[1..1]		M		
1.1.3	Identification <Id>	+++++++ ++	Identification assigned by an institution	[1..1]	Max35Text	M	For CCD, PPD, CTX, and related COR Entry Detail Record, DFI Account Number (Record 6, Field 5)	For original <u>Credit Transaction</u> (pain.001) map Receiver's Bank Account Number
1.1.8	Type <Tp>	+++++++	Nature, or use, of the account  Empty tag	[0..1]		O		
1.1.9 (OR	Code <Cd>	+++++++ +	Name of the Type in a coded form as published in an external list	[1..1]	Code	M	For ALL, Entry Detail Record, Transaction Code (Record 6, Field 2)	For original <u>Credit Transaction</u> (pain.001) map set value to "CACC" for checking and "SVGS" for savings
1.1.10 OR}	Proprietary <Prtry>	+++++++ +	Specifies the Type as a proprietary code	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, < Prtry> may not be populated
Related Agents Information								
2.211	Related Agents <RltdAgts>	+++++	Set of elements used to identify the agents related to the underlying transaction  Empty tag	[0..1]		O		



Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
<b>Debtor Agent Information</b>								
2.212	Debtor Agent <DbtrAgt>	++++++	Financial institution servicing an account for the debtor  Empty tag	[0..1]		O		
6.1.0	Financial Institution Identification <FinInstnId>	+++++++	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme  Empty tag	[1..1]		M		
6.1.1	BIC <BIC>	+++++++ +	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes)	[0..1]	BICIdentifier	O		<u>Usage Rule:</u> Either <BIC> or <ClrSysMmbld> must be populated
6.1.2	Clearing System Member Identification <ClrSysMmbld>	+++++++ +	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.  Empty tag	[0..1]		O		

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
6.1.3	Clearing System Identification <ClrSysId>	+++++++ ++	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed  Empty tag	[0..1]		O		
6.1.4 {OR	Code <Cd>	+++++++ +++	Specifies the Clearing System Member Identification as published in an external local instrument code list	[1..1]	Code	M		If <MemberIdentification> is present, set to "USABA"
6.1.5 OR}	Proprietary <Prtry>	+++++++ +++	Specifies the Clearing System Member Identification, as a proprietary code	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, <Prtry> may not be populated
6.1.6	Member Identification <Mmbld>	+++++++ ++	Bank clearing code or transit routing number	[1..1]	Max35Text	M	<ol style="list-style-type: none"> <li>1. For ALL, File Header Record, Immediate Destination (Record 1, Field 3)</li> <li>2. For CCD, PPD, CTX, and related COR Company Batch Header, Originating DFI Identification (Record 5, Field 12)</li> <li>3. For ALL, Batch/Control Record, Originating DFI Identification (Record 8, Field 10)</li> <li>4. For ALL, Entry Detail Record, Receiving DFI Identification (Record 6, Field 3) (i.e., ODFI of original entry) and Check Digit (Record 6, Field 4)</li> <li>5. For CCD, PPD, CTX, and related COR Addenda Record, Original Receiving DFI Identification (Record 7, Field 6)</li> </ol>	<p>1, 3, and 4 for original <i>Credit Transaction</i> (pain.001) maps to bank routing number where original file went</p> <p>2 &amp; 5 for original <i>Direct Debit</i> (pain.008) maps to bank routing number of the institution initiating the entry/where receiver maintains his account</p>

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
6.1.7	Name <Nm>	+++++++ +	Identifies the bank processing the transaction	[0..1]	Max140Text	O	For ALL, File Header Record, Immediate Destination Name (Record 1, Field 11)	For original <i>Credit Transaction</i> (pain.001) may map to bank name of where original file went
<b>Creditor Agent Information</b>								
2.213	Creditor Agent <CtrAgt>	+++++	Financial institution servicing an account for the creditor  Empty tag	[0..1]		O		
6.1.0	Financial Institution Identification <FinInstnId>	+++++++	Unique and unambiguous identifier of a financial institution, as assigned under an internationally recognised or proprietary identification scheme  Empty tag	[1..1]		M		
6.1.1	BIC <BIC>	+++++++ +	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes)	[0..1]	BICIdentifier	O		<u>Usage Rule:</u> Either <BIC> or <ClrSysMmbld> must be populated

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
6.1.2	Clearing System Member Identification <ClrSysMmbld>	+++++++ +	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator.  Empty tag	[0..1]		O		
6.1.3	Clearing System Identification <ClrSysld>	+++++++ ++	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed  Empty tag	[0..1]		O		
6.1.4 {OR	Code <Cd>	+++++++ +++	Specifies the Clearing System Member Identification as published in an external local instrument code list	[1..1]	Code	M		If <MemberIdentification> is present, set to "USABA"
6.1.5 OR}	Proprietary <Prtry>	+++++++ +++	Specifies the Clearing System Member Identification, as a proprietary code	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, <Prtry> may not be populated
6.1.6	Member Identification <Mmbld>	+++++++ ++	Bank clearing code or transit routing number	[1..1]	Max35Text	M	1. For ALL, File Header Record, Immediate Destination (Record 1, Field 3) 2. For CCD, PPD, CTX, and related COR, Company Batch Header, Originating DFI Identification (Record 5, Field 12) (i.e., RDFI of the original entry) 3. For ALL, Batch Control Record, Originating DFI Identification (Record 8, Field 10)  <i>Continued</i>	1 & 3 for original <u>Direct Debit</u> (pain.008) maps to bank routing number where original file went  2, 4 & 5 for original <u>Credit Transaction</u> (pain.001) maps to bank routing number of the institution initiating the entry/where receiver maintains his account

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
6.1.6	Member Identification <Mmbld>	+++++++ ++	Bank clearing code or transit routing number	[1..1]	Max35Text	M	4. For ALL, Entry Detail Record, Receiving DFI Identification (Record 6, Field 3) (i.e., ODFI of the original entry) and Check Digit (Record 6, Field 4) 5. For ALL, Original Receiving DFI Identification (Record 7, Field 6)	1, 3 & 4 for original <u>Direct Debit</u> (pain.008) maps to bank routing number where original file went  2, 4 & 5 for original <u>Credit Transaction</u> (pain.001) maps to bank routing number of the institution initiating the entry/where receiver maintains his account
6.1.7	Name <Nm>	+++++	Identifies the bank processing the transaction	[0..1]	Max140Text	O	For ALL, File Header Record, Immediate Destination Name (Record 1, Field 11)	For original <u>Direct Debit</u> (pain.008) may map to bank name of where original file went
2.224	Purpose <Purp>	+++++	Underlying reason for the payment transaction  Empty tag	[0..1]		O		
2.225 {OR	Code <Cd>	+++++	Underlying reason for the payment transaction, as published in an external purpose code list	[1..1]	Code	M		
2.226 OR}	Proprietary <Prtry>	+++++	Purpose, in a proprietary form	[1..1]	Max35Text	M		
Return Information								
2.293	Return Information <RtrInf>	+++++	Set of elements used to provide the return information  Empty tag	[0..1]		O		
2.294	Original Bank Transaction Code <OrgnlBkTxCd>	+++++	Bank transaction code included in the original entry for the transaction  Empty tag	[0..1]		O		

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
2.295	Domain <Domn>	+++++++	Set of elements used to provide the domain, the family and the sub-family of the bank transaction code, in a structured and hierarchical format  Empty tag	[0..1]		O		
2.296	Code <Cd>	+++++++ +	Specifies the business area of the underlying transaction	[1..1]	Code	M		
2.297	Family <Fmly>	+++++++ +	Specifies the family and the sub-family of the bank transaction code, within a specific domain, in a structured and hierarchical format  Empty tag	[1..1]		M		
2.298	Code <Cd>	+++++++ ++	Specifies the family within a domain	1..1]	Code	M		
2.299	Sub Family Code <SubFmlyCd>	+++++++ ++	Specifies the sub-product family within a specific family	[1..1]	Code	M		
2.300	Proprietary <Prtry>	+++++++ +	Proprietary bank transaction code to identify the underlying transaction  Empty tag	[0..1]		O		
2.301	Code <Cd>	+++++++ +	Bank transaction code in a proprietary form, as defined by the issuer	[0..1]	Max35Text	O		
2.302	Issuer <Issr>	+++++++ +	Identification of the issuer of the proprietary bank transaction code	[0..1]	Max35Text	O		

Entry Segment – This can occur multiple times								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Map from Nacha Format Field	Mapping Guide
<b>Reason Information</b>								
2.304	Reason <Rsn>	+++++	Specifies the reason for the status report  Empty tag	[0..1]		O		
2.305 {OR	Code <Cd>	+++++	Reason for the status, as published in an external reason code list	[1..1]	Code	M	For CCD, PPD, CTX Returns, Addenda Record, Return Reason Code (Record 7, Field 3) For CCD, PPD and CTX related COR Addenda Record, Change Code (Record 7, Field 3)	For Returns, refer to "Nacha Return Reason Codes" and associated ISO External Code List.  For Notifications of Change, refer to "Nacha Change Codes" and associated ISO External Code List.  If a bank's status code is supported other than a code from the External Code List, use <AdditionalInformation> field
2.306 OR}	Proprietary <Prtry>	+++++	Reason for the return, in a proprietary form	[1..1]	Max35Text	M		
2.307	Additional Information <AddtlInf>	+++++	Further details on the status reason	[0..n]	Max105Text	O	1. For CCD, PPD & CTX Returns, Addenda Record, Date of Death (Record 7, Field 5) 2. For CCD, PPD & CTX Returns, Addenda Record, Addenda Information (Record 7, Field 7) 3. For CCD, PPD & CTX related COR, Addenda Record, Corrected Data (Record 7, Field 7)	

### 3. Nacha File Mapping Details

The tables that follow summarize the Nacha file format mappings of relevant camt.053 fields. Note that for Notification of Change and Return Entries each field remains unchanged from the original entry, unless otherwise indicated.

#### a. File Header Record – All Formats

Nacha File Format	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
<b>File Header Record (1) - ALL</b>						
1	Record Type Code	1	01-01	M	Code identifying the File Header Record is "1"	Not mapped
2	Priority Code	2	02-03	R	Currently only '01' is used	Not mapped
3	Immediate Destination	10	04-13	M	Bank transit routing number preceded by a blank space	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>  For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>  Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
4	Immediate Origin	10	14-23	M	10-digit company number assigned by bank typically 9-digit tax ID preceded by "1"	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><Debtor><Identification><OrganisationIdentification><Other><Identification>  For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><Creditor><Identification><OrganisationIdentification><Other><Identification>  Also set when populating Identification field. Examples: "TXID" for Tax Identification Number "CUST" Customer Identification Number or other Code from External Code List



5	File Creation Date	6	24-29	M	The date the original file was created or transmitted	Not mapped. Infer from <Statement><FromToDate>
6	File Creation Time	4	30-33	O	Time of day the original file was created or transmitted	Not mapped. Infer from <Statement><FromToDate>
7	File ID Modifier	1	34-34	M	Code to distinguish among multiple input files sent on the same day. Label the first "A" (or "0") and continue in sequence	Not mapped <sup>2</sup>
8	Record Size	3	35-37	M	Number of bytes per record, always "94"	Not mapped
9	Blocking Factor	2	38-39	M	Number of records per block	Not mapped
10	Format Code	1	40-40	M	Must contain "1"	Not mapped
11	Immediate Destination Name	23	41-63	O	Identifies the bank where the original file went	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><Name> For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><Name>
12	Immediate Origin Name	23	64-86	O	Company's name or third-party vendor as included in the original file	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><Debtor><Name> For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><Creditor><Name>
13	Reference Code	8	87-94	O	May be blanks or space used for internal accounting purposes	Not mapped* <sup>2</sup>

NOTE:

\*Field typically not used by U.S. banks

<sup>2</sup> Usage may also vary with field populated based on bank specific criteria

## b. Company/Batch Header Record – All SECs Except IAT

Nacha File Format	Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments	
<b>Company/Batch Header Record (5)</b>						
1	Record Type Code	1	01-01	M	Code identifying the Batch Header Record is "5"	Not mapped
2	Service Class Code	3	02-04	M	Identifies the type of entries "200" = mixed debits and credits "220" = credits only "225" = debits only	Refer to ISO Bank Transaction Code List Set <Entry><BankTransactionCode><Domain><Family><Code> value to "ICDT" for credit transfers (pain.001) or "IDDT" for direct debit (pain.008)
3	Company Name	16	05-20	M	Originating company name that has the relationship with the receiver	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><Debtor><Name> <sup>4</sup> For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><Creditor><Name> <sup>5</sup>
4	Company Discretionary Data	20	21-40	O	May be used for company's internal use	Not mapped*
5	Company Identification	10	41-50	M	10-digit ID assigned by the bank	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><Debtor><Identification><OrganizationIdentification><Other><Identification> For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><Creditor><Identification><OrganizationIdentification><Other><Identification> Also set when populating Identification field. Examples: "TXID" for Tax Identification Number "CUST" Customer Identification Number or other Code from External Code List
6	Standard Entry Class Code	3	51-53	M	Field defines the type of ACH entries contained in the batch	Not mapped Refer to ISO Bank Transaction Code List Set <Entry><BankTransactionCode><Domain><Code> value to "PMNT" for Payments Note, also set <Entry><BankTransactionCode><Domain><Family><SubFamilyCode> value to "ATXN" for ACH Transactions or "RRTN" for reversal due to return

7 <sup>1</sup>	Company Entry Description	10	54-63	M	Field contains the entry description from the original Batch ID e.g., "PAYROLL", "TRADEPAY", "GAS BILL", etc. It may contain the identification of the ACH Operator converting the entry	Not mapped
8	Company Descriptive Date	6	64-69	O	Descriptive date included in the original batch, if any	Not mapped
9	Effective Entry Date	6	70-75	R	The date this batch of ACH entries settled	Map to <Entry><ValueDate><Date>  For original <u>Direct Debit</u> <RequestedCollectionDate> value from pain.008  For original <u>Credit Transaction</u> <RequestedExecutionDate> value from pain.001
10	Settlement Date (Julian)	3	76-78	Inserted by ACH Operator	The ACH Operator populates the actual settlement date	Not mapped
11 <sup>1</sup>	Originator Status Code	1	79-79	M	Changed to reflect the Originator Status Code of the financial institution initiating the Return Entry (i.e., the RDFI of the original entry)	Not mapped
12 <sup>1</sup>	Originating DFI Identification	8	80-87	M	Changed to reflect the Routing Number of the financial institution initiating the Return Entry (i.e., the RDFI of the original entry)	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>  For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>
13 <sup>1</sup>	Batch Number	7	88-94	M	Changed to the batch number assigned by the financial institution initiating the Return Entry	Not mapped

NOTE:

\* Field typically not used by U.S. banks

<sup>1</sup> For Return Entries, each field remains unchanged from the original entry, unless otherwise indicated

<sup>4</sup> For 3rd party payment i.e., payment on behalf of, maps to <UltimateDebtor> fields

<sup>5</sup> For 3rd party payment i.e., ultimate beneficiary of payment, maps to <UltimateCreditor> fields

### c. CCD & PPD and Related COR Entry Detail Record

CCD	Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments	
<b>First Entry Detail Record (6)</b>						
1	Record Type Code	1	01-01	M	Code identifying the Entry Detail Record is "6"	Not mapped
2 <sup>1</sup>	Transaction Code	2	02-03	M	Two-digit code that identifies checking and savings account credits/debits or prenotes. Changed to the appropriate Return Entry Transaction Code	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><CreditorAccount><Type><Code> For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><DebtorAccount><Type><Code> "CACC" = Current Account "SVGS" = Savings Account
3 <sup>1</sup>	Receiving DFI Identification	8	04-11	M	First 8 digits of the receiver's bank transit routing number. Changed to the Routing Number of the institution receiving the Return Entry (i.e., the ODFI of the original Entry)	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
4 <sup>1</sup>	Check Digit	1	12-12	M	Last digit of the receiver's transit bank routing number. Changed to the Check Digit calculated according to Nacha standards and based on the Routing Number contained in positions 04-11	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>
5	DFI Account Number	17	13-29	R	Transaction receiver's bank account number	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><CreditorAccount><Identification><Other><Identification> For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><DebtorAccount><Identification><Other><Identification>

6	Amount	10	30-39	M	The dollar amount of the item originated	Maps to <EntryDetails><TransactionDetails><AmountDetails><InstructedAmount> e.g., <InstdAmt Ccy="USD">5000.00</InstdAmt>
7 <sup>1</sup>	Individual Identification Number / Identification Number / Check Serial Number	15	40-54	O	Identification Number field may be used by the Originator to insert its own number for tracing purposes. For CIE and MTE entries, positions 40-54 are used for a 15-character Individual Name, and positions 55-76 are used for a 22-character Individual Identification Number. For POP return entries, this field (positions 40-54) contains the Check Serial Number (positions 40-48), the Terminal City (positions 49-52) and the Terminal State (positions 53-54) from the original Entry	Maps to <EntryDetails><TransactionDetails><References><EndToEndIdentification>
8 <sup>1</sup>	Individual Name / Receiving Company Name	22	55-76	R	Name of Receiver. For CIE and MTE entries, positions 40-54 are used for a 15-character Individual Name, and positions 55-76 are used for a 22-character Individual Identification Number	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><Creditor><Name> <sup>5</sup>  For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><Debtor><Name> <sup>4</sup>
9 <sup>1</sup>	Discretionary Data / Payment Type Code / Card Transaction Type Code	2	77-78	R/M	Field defined by the ODFI some banks request it be left blank. For SHR and POS return entries, this field (positions 77-78) is mandatory and contains the Card Transaction Type Code (positions 77-78) of the original Entry  PPD: At its discretion, Originator may choose to include the value "R" to identify Recurring Entry, "S" to identify Single Entry, or "ST" to identify an Entry initiated as part of a Standing Authorization.	Not mapped* <sup>2</sup>
10	Addenda Record Indicator	1	79-79	M	"0" = no addenda record supplied, "1" = one or more addenda records supplied	Not mapped
11 <sup>1</sup>	Trace Number	15	80-94	M	Means for the originator to identify the individual entries. First 8 digits are the ODFI transit routing number or Field 12 of the Company/Batch Header. The remainder positions must be a unique number in sequential order. Changed to the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

\* Field typically not used by U.S. banks

<sup>1</sup> For Return Entries, each field remains unchanged from the original entry, unless otherwise indicated

<sup>2</sup> Usage may also vary with field populated based on bank specific criteria

<sup>4</sup> For 3rd party payment i.e., payment on behalf of, maps to <UltimateDebtor> fields

<sup>5</sup> For 3rd party payment i.e., ultimate beneficiary of payment, maps to <UltimateCreditor> fields

## d. CTX and Related COR Entry Detail Record

CTX	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
<b>First Entry Detail Record (6)</b>						
1	Record Type Code	1	01-01	M	Code identifying the Entry Detail Record is "6"	Not mapped
2 <sup>1</sup>	Transaction Code	2	02-03	M	Two-digit code that identifies checking and savings account credits/debits or prenotes. Changed to the appropriate Return Entry Transaction Code	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><CreditorAccount><Type><Code>  For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><DebtorAccount><Type><Code>  "CACC" = Current Account "SVGS" = Savings Account
3 <sup>1</sup>	Receiving DFI Identification	8	04-11	M	First 8 digits of the receiver's bank transit routing number. Changed to the Routing Number of the institution receiving the Return Entry (i.e., the ODFI of the original Entry)	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>  For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>  Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
4 <sup>1</sup>	Check Digit	1	12-12	M	Last digit of the receiver's transit bank routing number. Changed to the Check Digit calculated according to Nacha standards and based on the Routing Number contained in positions 04-11	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>  For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>  Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
5	DFI Account Number	17	13-29	R	The receiver's bank account number. If the account number exceeds 17 positions, only use the left most 17 characters with spaces omitted and field left justified	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><CreditorAccount> <Identification><Other><Identification>  For original <i>Direct Debit</i> (pain.008) maps to

						<EntryDetails><TransactionDetails><RelatedParties> <DebtorAccount> <Identification><Other><Identification>
6	Total Amount	10	30-39	M	The amount of the transaction in dollars with two decimal places	Maps to <EntryDetails><TransactionDetails><AmountDetails> <InstructedAmount> e.g., <InstdAmt Ccy="USD">5000.00</InstdAmt>
7	Identification Number	15	40-54	O	Identifying (e.g., accounting) number by which the receiver is known to the originator for descriptive purposes	Maps to <EntryDetails><TransactionDetails><References> <EndToEndIdentification>
8	Number of Addenda Records	4	55-58	M	The number of addenda records associated with the CTX Entry Detail Record. Changed to the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped
9	Receiving Company Name/Id Number	16	59-74	R	Name of Receiver	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><Creditor><Name> <sup>5</sup>  For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><Debtor><Name> <sup>4</sup>
10	Reserved	2	75-76	N/A	Leave blank	Not mapped*
11	Discretionary Data	2	77-78	R	Field defined by the ODFI some banks request it be left blank	Not mapped* <sup>2</sup>
12	Addenda Record Indicator	1	79-79	M	"0" = no addenda record supplied, "1" = one or more addenda records supplied	Not mapped
13 <sup>1</sup>	Trace Number	15	80-94	M	Means for the originator to identify the individual entries. Field is constructed as follows: the first 8 digits are the ODFI transit routing number or Field 12 of the Company/Batch Header. The remainder positions must be a unique number in sequential order. Changed to the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

\* Field typically not used by U.S. banks

<sup>1</sup> For Return Entries, each field remains unchanged from the original entry, unless otherwise indicated

<sup>2</sup> Usage may also vary with field populated based on bank specific criteria

<sup>4</sup> For 3rd party payment i.e., payment on behalf of, maps to <UltimateDebtor> fields

<sup>5</sup> For 3rd party payment i.e., ultimate beneficiary of payment, maps to <UltimateCreditor> fields

## e. CCD, PPD, or CTX Return Addenda Record

CCD, PPD, or CTX	Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments	
<b>Addenda Record (7) – CCD, PPD, or CTX Return</b>						
1	Record Type Code	1	01-01	M	Code identifying the Addenda Record type is "7"	Not mapped
2	Addenda Type Code	2	02-03	M	Code identifying the Addenda type is "99"	Not mapped
3	Return Reason Code	3	04-06	M	This field contains a standard code by an ACH Operator or RDFI to describe the reason for returning an Entry	May map to <EntryDetails><TransactionDetails><ReturnInformation><Reason><Code>  Use <Code> values from ExternalStatusReasonCode List. Refer to "Nacha Return Reason Codes" tab associated with ISO Code List. If a bank's status code is supported other than a code from the External Code List, bank's status code is supported other than a code from the External Code List, use <AdditionalInformation> field
4 <sup>1</sup>	Original Entry Trace Number	15	07-21	M	This field contains the Trace Number as originally included on the forward Entry or Prenotification. The RDFI must include the Original Entry Trace Number in the Addenda Record of an Entry being returned to an ODFI, in the Addenda Record of an NOC, within an Acknowledgement Entry, or with an RDFI request for a copy of an authorization. Copy data from positions 80-94 of the Entry Detail Record	Not mapped
5 <sup>1</sup>	Date of Death	6	22-27	O	The date of death is to be supplied on Entries being returned for reason of death (return reason codes R14 and R15). To be used only with Return Code R14 or R15	May map to <EntryDetails><TransactionDetails><ReturnInformation><AdditionalInformation>
6 <sup>1</sup>	Original Receiving DFI Identification	8	28-35	R	This field contains the Receiving DFI Identification as originally included on the forward Entry or Prenotification that the RDFI is returning or correcting. This field must be included in the Addenda Record for an Entry being returned to an ODFI, or within the Addenda Record accompanying a Notification of Change. Copy data from positions 04-11 of the original Entry Detail Record	For original <i>Credit Transaction</i> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>  For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>



						Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
7	Addenda Information	44	36-79	○	The Addenda Information field of a Return Entry is used by the RDFI to relay explanatory information that is required with the use of Return Reason Codes "R11" (Check Truncation Return) and "R17" file Record Edit Criteria)	May map to <EntryDetails><TransactionDetails><ReturnInformation><AdditionalInformation>
8	Trace Number	15	80-94	M	Leave blank	Not mapped

NOTE:

<sup>1</sup> For Return Entries, each field remains unchanged from the original entry, unless otherwise indicated

## f. CCD, PPD, or CTX Related COR Addenda Record

CCD, PPD, or CTX	Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments	
<b>Addenda Record (7) – CCD, PPD, or CTX related COR</b>						
1	Record Type Code	1	01-01	M	Code identifying the Addenda Record type is "7"	Not mapped
2	Addenda Type Code	2	02-03	M	Code identifying the Addenda type is "98"	Not mapped
3	Change Code	3	04-06	M	This field contains a standard code by an ACH Operator or RDFI to describe the reason for notifying of a change to an Entry	May map to <EntryDetails><TransactionDetails><ReturnInformation><Reason><Code> Use <Code> values from ExternalStatusReasonCode List. Refer to "Nacha Change Codes" tab associated with ISO Code List. If a bank's status code is supported other than a code from the External Code List, use the second occurrence of <AdditionalInformation> field
4 <sup>1</sup>	Original Entry Trace Number	15	07-21	M	This field contains the Trace Number as originally included on the forward Entry or Prenotification. The RDFI must include the Original Entry Trace Number in the Addenda Record of an Entry being returned to an ODFI, in the Addenda Record of an NOC, within an Acknowledgement Entry, or with an RDFI request for a copy of an authorization. Copy data from positions 80-94 of the Entry Detail Record	Not mapped
5 <sup>1</sup>	Reserved	6	22-27	N/A	Leave Blank	Not mapped
6 <sup>1</sup>	Original Receiving DFI Identification	8	28-35	R	This field contains the Receiving DFI Identification as originally included on the forward Entry or Prenotification that the RDFI is returning or correcting. This field must be included in the Addenda Record for an Entry being returned to an ODFI, or within the Addenda Record accompanying a Notification of Change. Copy data from positions 04-11 of the original Entry Detail Record	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> Note also set <ClearingSystemMemberIdentfciation><Code> to "USABA"

7	Corrected Data	29	36-64	M	The Corrected Data field of a Notification of Change Entry is used by the RDFI to relay corrected customer information (i.e. DFI Account Number, Transaction Code, etc.) back to the Originator of that Entry.	May map to first occurrence of <EntryDetails><TransactionDetails><ReturnInformation><AdditionalInformation>
8	Reserved	15	65-79	N/A	Leave blank	Not mapped
9	Trace Number	15	80-94	M	Leave blank	Not mapped

NOTE:

<sup>1</sup> For Return Entries and Notifications of Change, each field remains unchanged from the original entry, unless otherwise indicated

## g. Batch/Control Record – All Formats

Nacha File Format		Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments
<b>Batch Control Record (8)</b>						
1	Record Type Code	1	01-01	M	Code identifying the Company / Batch Header Record is "8"	Not mapped
2	Service Class Code	3	02-04	M	Identifies the type of entries in the batch "200" = mixed debits and credits "220" = credits only "225" = debits only	Refer to ISO Bank Transaction Code List  Set <Entry><BankTransactionCode><Domain><Family><Code> value to "ICDT" for credit transfers (pain.001) or "IDDT" for direct debit (pain.008)
3	Entry/Addenda Count	6	05-10	M	Total number of Entry Detail Records plus addenda records (Record Types "6" and "7") in the batch. Requires 6 positions, right-justify, left zero-fill.	Not mapped <sup>2</sup>
4	Entry Hash	10	11-20	M	Sum of 8-character Transit Routing/ABA numbers in the batch (field 3 of the Entry Detail Record)	Not mapped <sup>2</sup>
5	Total Debit Entry Dollar Amount in Batch	12	21-32	M	Dollar total of debit entries in the batch	Not mapped <sup>2</sup>
6	Total Credit Entry Dollar Amount in Batch	12	33-44	M	Dollar total of credit entries in the batch	Not mapped <sup>2</sup>
7	Company Identification	10	45-54	R	10-digit ID assigned by the bank	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedParties><Debtor><Identification><OrganizationIdentification><Other><Identification>  For original <u>Direct Debit</u> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedParties><Creditor><Identification><OrganizationIdentification><Other><Identification>  Also set when populating Identification field. Examples: "TXID" for Tax Identification Number "CUST" Customer Identification Number or other Code from External Code List
8	Message Authentication Code	19	55-73	O	Leave blank	Not mapped*
9	Reserved	6	74-79	N/A	Leave blank	Not mapped* <sup>2</sup>
10	Originating DFI Identification	8	80-87	M	Originating DFI ABA or transit routing number assigned	For original <u>Credit Transaction</u> (pain.001) maps to <EntryDetails><TransactionDetails><RelatedAgents><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification>

						<MemberIdentification>
						For original <i>Direct Debit</i> (pain.008) maps to <EntryDetails><TransactionDetails><RelatedAgents> <CreditorAgent><FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification>
						Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
11	Batch Number	7	88-94	M	Sequential number assigned by the originator. Must be equal to Field 13 of the Company/Batch Header Record	Not mapped

NOTE:

\* Field typically not used by U.S. banks

<sup>2</sup> Usage may also vary with field populated based on bank specific criteria

## h. File Control Record – All Formats

Nacha File Format	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments
<b>File Control Record (9)</b>					
1	Record Type Code	1	01-01	M	Code identifying the File Control Record is "9" Not mapped
2	Batch Count	6	02-07	M	Value must be equal to the number of batch header '5' records in the file Not mapped <sup>2</sup>
3	Block Count	6	08-13	M	Number of physical blocks in the file, including the file header and file control records Not mapped
4	Entry/Addenda Count	8	14-21	M	Sum of all '6' records and also '7' records, if used Not mapped <sup>d2</sup>
5	Entry Hash	10	22-31	M	Sum of all RDFI IDs in each '6' Record. If the sum is more than 10 positions, truncate leftmost numbers Not mapped <sup>2</sup>
6	Total Debit Entry Dollar Amount in File	12	32-43	M	Dollar total of debit entries in the file Not mapped <sup>2</sup>
7	Total Credit Entry Dollar Amount in File	12	44-55	M	Dollar total of credit entries in the file Not mapped <sup>2</sup>
8	Reserved	39	56-94	N/A	Leave blank Not mapped*

NOTE:

\* Field typically not used by U.S. banks

<sup>2</sup>Usage may also vary with field populated based on bank specific criteria

## 4. Return Reason Codes

Originators may receive the following reason codes as part of the camt.053.001.02 message to detail the reason for the return that may be applicable to credit transfer or direct debit transactions. The code is populated in the Code tag for Reason as outlined in the earlier *ISO 20022 File Format Table* section 3 of this document.

Below are the Nacha Return Codes and associated ISO Status Reason Codes for returns and reversals from the External Code List. Note that Nacha Dishonored Returns (R61-R70) are invalid entries for camt.053 transactions as they must be sent in a Nacha file format to the ACH Network. Additionally Contested Dishonored Returns (R71-R77) and returns associated with Standard Entry Class (SEC) Codes other than CCD, PPD and CTX are not currently supported and/or have not been mapped as highlighted below.

**Table 1: Mapping of Nacha Return Codes to ISO ExternalStatusReason1 Codes**

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
<b>R01</b>	Insufficient funds	Available and/or cash reserve balance is not sufficient to cover the dollar value of the debit Entry.	ALL	<b>AM04</b>	Insufficient Funds	Amount of funds available to cover specified message amount is insufficient.
<b>R02</b>	Account Closed	A previously active account has been closed by action of the customer or the RDFI.	ALL	<b>AC04</b>	Closed Account Number	Account number specified has been closed on the bank of account's books.
<b>R03</b>	No Account / Unable to Locate Account	Account number structure is valid and it passes the check digit validation, but the account number does not correspond to the individual identified in the Entry, or the account number designated is not an existing account i.e., not an open account.	ALL, EXCEPT ARC, BOC, POP	<b>BE01</b>	Inconsistent with End Customer	Identification of end customer is not consistent with associated account number
<b>R04</b>	Invalid Account Number Structure	Account number structure is not valid.	ALL	<b>AC01</b>	Incorrect Account Number	Format of the account number specified is not correct
<b>R05</b>	Unauthorized Debit to Consumer Account Using Corporate SEC Code	CCD or CTX debit Entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.	CCD, CTX	<b>AG03</b>	Transaction Not Supported	Transaction type not supported/authorized on this type of account
<b>R06</b>	Returned per ODFI's Request	ODFI has requested that the RDFI return an Erroneous Entry, or a credit Entry originated without the authorization of the Originator.	ALL	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
<b>R07</b>	Authorization Revoked by Customer	RDFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit Entry.	ALL CONSUMER SEC, EXCEPT ARC, BOC, POP, RCK	<b>AG07</b>	Unsuccessful Direct Debit	Debtor account cannot be debited for a generic reason.
<b>R08</b>	Payment Stopped	The Receiver has placed a stop payment order on this debit Entry e.g., recurring debit.	ALL	<b>DS02</b>	Order Cancelled	An authorized user has cancelled the order.
<b>R09</b>	Uncollected Funds	A sufficient book or ledger balance exists to satisfy the dollar value of the transaction (i.e., uncollected checks), but the available balance is below the dollar value of the debit entry.	ALL	<b>AM07</b>	Blocked Amount	Amount of funds available to cover specified message amount is insufficient.
<b>R10</b>	Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account	RDFI has been notified by the Receiver that the Receiver does not know the identity of the Originator; has no relationship with the Originator; or has not authorized the Originator to debit his account.	ALL EXCEPT CCD, CTX	<b>AG01*</b>	Transaction Forbidden	Transaction forbidden on this type of account (formerly no Agreement)
<b>R11</b>	Customer Advises Entry Not in Accordance with the Terms of the Authorization	The RDFI has been notified by the Receiver that the Originator and the Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that the entry does not conform to the terms of authorization (for example, the entry is for an amount different than authorized; the entry was initiated for settlement earlier than authorized; the entry is part of an Incomplete Transaction; the debit entry was improperly reinitiated; the Reversing Entry was improperly initiated by the Originator or ODFI; the Receiver did not affirmatively initiate a Subsequent Entry in accordance with the terms of the Standing Authorization.	ALL EXCEPT CCD, CTX	<b>NARR</b>	Narrative	Reason is provided as narrative information in the additional reason information.



Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
<b>R12</b>	Account Sold to Another DFI	A financial institution received an Entry to an account that was sold to another financial institution.	ALL	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.
<b>R13</b>	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.	ALL	<b>RC08</b>	Invalid Clearing System Member Identifier	ClearingSystemMemberIdentifier is invalid or missing. Generic usage if cannot specify between debit or credit account
<b>R14</b>	Representative Payee Deceased or Unable to Continue in That Capacity	Representative payee is either deceased or unable to continue in that capacity. The beneficiary is not deceased.	ALL	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.
<b>R15</b>	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	(1) The beneficiary is deceased, or (2) The account holder is deceased.	ALL	<b>MD07</b>	End Customer Deceased	End customer is deceased.
<b>R16</b>	Account Frozen / Entry Returned Per OFAC Instruction	(1) Access to the account is restricted due to specific action taken by the RDFI or by legal action; or (2) OFAC has instructed the RDFI or Gateway to return the Entry.	ALL	<b>AC06</b>	Blocked Account	Account specified is blocked, prohibiting posting of transactions against it.
<b>R17</b>	File Record Edit Criteria / Entry with Invalid Account Number Initiated Under Questionable Circumstances / Return of Improperly Initiated Reversal	(1) Field(s) cannot be processed by RDFI; (2) the Entry contains an invalid DFI Account Number (account closed / no account / unable to located account / invalid account number) and is believed by the RDFI to have been initiated under questionable circumstances; or (3) either the RDFI or the Receiver has identified a reversing Entry as one that was improperly initiated by the Originator or ODFI.  If the Entry cannot be processed by the RDFI, the field(s) causing the error must be identified in the Addenda Information field of the Return.  If the RDFI uses R17 to return an entry that contains an invalid DFI Account Number and believes that it was initiated under questionable circumstances, the RDFI must insert "QUESTIONABLE" within the first 12 positions of the Addenda Information field.	ALL	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
<b>R18</b>	Improper Effective Entry Date	(1) The effective Entry date for a credit Entry is more than two Banking Days after the Banking Day of processing as established by the Originating ACH Operator; or (2) The Effective Entry Date for a debit Entry is more than one Banking Day after the processing date.	ALL	<b>DT01</b>	Invalid date	Invalid date (e.g., wrong or missing settlement date).
<b>R19</b>	Amount Field Error	(1) Amount field is non-numeric. (2) Amount field is not zero in a Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, or zero dollar CCD, CTX, or IAT Entry. (3) Amount field is zero in Entry other than a Prenotification, DNE, ENR, Notification of Change, Return, Dishonored Return, contested Dishonored Return, or zero dollar CCD, CTX, or IAT Entry. (4) Amount field is greater than \$25,000 for ARC, BOC, POP Entries.	ALL	<b>AM12</b>	Invalid Amount	Amount is invalid or missing.
<b>R20</b>	Non-Transaction Account	ACH Entry to a non-Transaction Account i.e., an account against which transactions are prohibited or limited.	ALL	<b>AG01*</b>	Transaction Forbidden	Transaction forbidden on this type of account (formerly no Agreement)
<b>R21<sup>1</sup></b>	Invalid Company Identification	The Identification Number used in the Company Identification Field is not valid.	CIE			
<b>R22</b>	Invalid Individual ID Number	The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.	ALL	<b>RR01</b>	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing
<b>R23</b>	Credit Entry Refused by Receiver	Any credit Entry that is refused by the Receiver may be returned by the RDFI.	ALL	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.
<b>R24</b>	Duplicate Entry	The RDFI has received what appears to be a duplicate Entry i.e., the trace number, date, dollar amount and/or other data matches another transaction.	ALL	<b>AM05</b>	Duplication	Duplication.
<b>R25</b>	Addenda Error	Addenda record value indicator is incorrect. Addenda Type Code is invalid, out of sequence, or missing. Number of Addenda Records exceeds allowable maximum. Addenda Sequence Number is invalid.		<b>RR07</b>	Remittance Information Invalid	Remittance information structure does not comply with rules for payment type.

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
<b>R26</b>	Mandatory Field Error	Erroneous data or missing data in a mandatory field.	ALL	<b>FF02*</b>	Syntax Error	Syntax error reason is provided as narrative information in the additional reason information.
<b>R27</b>	Trace Number Error	(1) Original Entry Trace Number is not present in the Addenda Record on a Return or Notification of Change Entry; or (2) Trace Number of an Addenda Record is not the same as the Trace Number of the preceding Entry Detail Record.	ALL	<b>FF02*</b>	Syntax Error	Syntax error reason is provided as narrative information in the additional reason information.
<b>R28</b>	Routing Number Check Digit Error	The Check digit for a routing number is not valid.	ALL	<b>FF09</b>	Invalid Cheque Number	Cheque number missing or invalid.
<b>R29</b>	Corporate Customer Advises Not Authorized	The RDFI has been notified by the Receiver (non-consumer) that a specific Entry has not been authorized by the Receiver.	CCD & CTX	<b>AG01*</b>	Transaction Forbidden	Transaction forbidden on this type of account (formerly no Agreement)
<b>R30<sup>1</sup></b>	RDFI Not Participant in Check Truncation Program	RDFI does not participate in a Check truncation program.	ALL	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.
<b>R31</b>	Permissible Return Entry (CCD and CTX) only	RDFI may return a CCD or CTX Entry that the ODFI agrees to accept.	CCD & CTX	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.
<b>R32</b>	RDFI Non-Settlement	RDFI is not able to settle the Entry.	ALL	<b>ED05*</b>	Settlement Failed	Settlement of the transaction has failed.
<b>R33<sup>1</sup></b>	Return of XCK Entry	This Return Reason Code may only be used to return XCK Entries and is at the RDFI's sole discretion.	XCK			
<b>R34</b>	Limited Participation DFI	RDFI's participation has been limited by a federal or state advisor e.g., bank closure.	ALL	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.
<b>R35</b>	Return of Improper Debit Entry	Debit Entries (with the exception of Reversing Entries) are not permitted for CIE Entries or to loan accounts.	ALL, EXCEPT CIE	<b>MD05</b>	Collection Not Due	Creditor or creditor's agent should not have collected the direct debit. (Refund/Reversal)
<b>R36</b>	Return of Improper Credit Entry	ACH Entries (with the exception of Reversing Entries) are not permitted for use with ARC, BOC, POP, RCK, TEL, WEB, and XCK.	ALL, EXCEPT ARC, BOC, POP, RCK, TEL, WEB, & XCK	<b>NARR*</b>	Narrative	Reason is provided as narrative information in the additional reason information.

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R37 <sup>1</sup>	Source Document Presented for Payment	The source document to which an ARC, BOC, or POP Entry relates has been presented for payment.	ARC, BOC, POP			
R38 <sup>1</sup>	Stop Payment on Source Document	RDFI determines a stop payment order has been placed on the source document to which the ARC or BOC Entry relates.	ARC, BOC			
R39 <sup>1</sup>	Improper Source Document / Source Document Presented for Payment	RDFI determines that: (1) the source document used for an ARC, BOC, or POP Entry to its Receiver's account is improper, or (2) an ARC, BOC, or POP Entry and the source document to which the Entry relates have been presented for payment and posted to the Receiver's account.	ARC, BOC, POP			
R40 <sup>1</sup>	Return ENR Entry by Federal Government Agency	This Return Reason Code may only be used to return ENR Entries and is at the Federal Government Agency's sole discretion.	ENR			
R41 <sup>1</sup>	Invalid Transaction Code	Either the Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications contained in Appendix Three (ACH Record Format Specifications) or it is not appropriate with respect to an Automated Enrollment Entry.	ENR			
R42 <sup>1</sup>	Routing Number / Check Digit Error	The Routing Number and the Check Digit included in Field 3 of the Addenda Record is either not a valid number or it does not conform to the Modulus 10 formula.	ENR			
R43 <sup>1</sup>	Invalid DFI Account Number	The Receiver's account number included in Field 3 of the Addenda must include at least one alphameric character.	ENR			
R44 <sup>1</sup>	Invalid Individual ID Number / Identification Number	The Individual ID Number / Identification Number provided in Field 3 of the Addenda Record does not match a corresponding ID number in the Federal Government Agency's records.	ENR			

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R45 <sup>1</sup>	Invalid Individual Name / Company Name	The name of the consumer or company provided in Field 3 of the Addenda Record either does not match a corresponding name in the Federal Government Agency's records or fails to include at least one alphameric character.	ENR			
R46 <sup>1</sup>	Invalid Representative Payee Indicator	The Representative Payee Indicator Code included in Field 3 of the Addenda Record has been omitted or it is not consistent with the Federal Government Agency's records.	ENR			
R47 <sup>1</sup>	Duplicate Enrollment	The Entry is duplicate of an Automated Enrollment Entry previously initiated by a DFI.	ENR			
R50 <sup>1</sup>	State Law Affecting RCK Acceptance	(1) The RDFI is located in a state that has not adopted Revised Article 4 of the Uniform Commercial Code (1990 Official Text) and has not revised its customer agreements to allow for Electronic presentment; or (2) The RDFI is located within a state that requires all canceled Checks to a specific type of account to be returned to the Receiver within the periodic statement.	RCK			
R51 <sup>1</sup>	Item related to RCK Entry is Ineligible for RCK Entry is Improper	A RCK Entry considered to be ineligible or improper.	RCK			
R52 <sup>1</sup>	Stop Payment on Item Related to RCK Entry	A stop payment order has been placed on the item to which the RCK Entry relates.	RCK			
R53 <sup>1</sup>	Item and RCK Entry Presented for Payment	In addition to an RCK Entry, the item to which the RCK Entry relates has also been presented for payment.	RCK			
<b>NOT APPLICABLE - Codes used by ODFI for Dishonored Return Entries. Must be transmitted to ACH Network in Nacha File Format</b>						
R61 <sup>2</sup>	Misrouted Return	The financial institution preparing the Return Entry (the RDFI of the original Entry) has placed the incorrect Routing Number in the Receiving DFI Identification field.	ALL, EXCEPT IAT			

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R62 <sup>2</sup>	Return of Erroneous or Reversing Debit	The Originator's / ODFI's use of the reversal process has resulted in, or failed to correct, an unintended credit to the Receiver.	ALL, EXCEPT IAT			
R67 <sup>2</sup>	Duplicate Return	The ODFI has received more than one Return for the same Entry.	ALL, EXCEPT IAT			
R68 <sup>2</sup>	Untimely Return	The Return Entry has not been sent within the time frame established by these Rules.	ALL, EXCEPT IAT			
R69 <sup>2</sup>	Field Error(s)	One or more of the field requirements are incorrect.	ALL, EXCEPT IAT			
R70 <sup>2</sup>	Permissible Return Entry Not Accepted / Return Not Requested by ODFI	The ODFI has received a Return Entry identified by the RDFI as being returned with the permission of, or at the request of, the ODFI, but the ODFI has not agreed to accept the Entry or has not requested the return of the Entry.	ALL, EXCEPT IAT			
R71 <sup>1</sup>	Misrouted Dishonored Return	The financial institution preparing the dishonored Return Entry (the ODFI of the original Entry) has placed the incorrect Routing Number in the Receiving DFI Identification field.	ALL, EXCEPT IAT			
R72 <sup>1</sup>	Untimely Dishonored Return	The dishonored Return Entry has not been sent within the designated time frame.	ALL, EXCEPT IAT			
R73 <sup>1</sup>	Timely Original Return	The RDFI is certifying that the original Return Entry was sent within the timeframe designated in these Rules.	ALL, EXCEPT IAT			
R74 <sup>1</sup>	Corrected Return	The RDFI is correcting a previous Return Entry that was dishonored using Return Reason Code R69 (Field Error(s)) because it contained incomplete or incorrect information.	ALL, EXCEPT IAT			
R75 <sup>1</sup>	Return Not a Duplicate	The Return Entry was not a duplicate of an Entry previously returned by the RDFI.	ALL, EXCEPT IAT			
R76 <sup>1</sup>	No Errors Found	The original Return Entry did not contain the errors indicated by the ODFI in the dishonored Return Entry.	ALL, EXCEPT IAT			
Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description

<b>R77<sup>1</sup></b>	Non-Acceptance of R62 Dishonored Return	The RDFI returned both the Erroneous Entry and the related Reversing Entry, or the funds relating to the R62 dishonored Return are not recoverable from the Receiver.	ALL, EXCEPT IAT			
<b>R80</b>	IAT Entry Coding Error	The IAT Entry is being returned due to one or more of the following conditions: <ul style="list-style-type: none"> <li>Invalid DFI / Bank Branch Country Code</li> <li>Invalid DFI / Bank Identification Number Qualifier</li> <li>Invalid Foreign Exchange Indicator</li> <li>Invalid ISO Originating Currency Code</li> <li>Invalid ISO Destination Currency Code</li> <li>Invalid ISO Destination Country Code</li> <li>Invalid Transaction Type Code</li> </ul>	OUTBOUND IAT	<b>AG02</b>	Invalid Bank Operation Code	Bank Operation code specified in the message is not valid for receiver.
<b>R81</b>	Non-Participant in IAT Program	The IAT Entry is being returned because the Gateway does not have an agreement with either the ODFI or the Gateway's customer to transmit Outbound IAT Entries.	OUTBOUND IAT	<b>BE06</b>	Unknown End Customer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books
<b>R82</b>	Invalid Foreign Receiving DFI Identification	The reference used to identify the Foreign Receiving DFI of an Outbound IAT Entry is invalid.	OUTBOUND IAT	<b>RC02</b>	Invalid Bank Identifier	Bank identifier is invalid or missing. Generic usage if cannot specify between debit or credit account.
<b>R83</b>	Foreign Receiving DFI Unable to Settle	The IAT Entry is being returned due to settlement problems in the foreign payment system.	OUTBOUND IAT	<b>ED05*</b>	Settlement Failed	Settlement of the transaction has failed.
<b>R84</b>	Entry Not Processed by Gateway	For Outbound IAT Entries, the Entry has not been processed and is being returned at the Gateway's discretion because the processing of such Entry may expose the Gateway to excessive risk.	OUTBOUND IAT	<b>RR04</b>	Regulatory Reason	Regulatory reason.
<b>R85</b>	Incorrectly Coded Outbound International Payment	The RDFI/Gateway has identified the Entry as an Outbound internal payment and is returning the Entry because it bears an SEC Code that lacks information required by the Gateway for OFAC Compliance. [For Gateway use only.]	ALL, EXCEPT IAT	<b>FF02*</b>	Syntax Error	Syntax error reason is provided as narrative information in the additional reason information.

NOTE:

\*ISO Code mapped to multiple Nacha Codes

<sup>1</sup>Entries currently are not supported/mapped

<sup>2</sup> Invalid entries for camt.053 transactions that must be sent in Nacha file format for ACH Network

## 5. Change Codes

Originators may receive the following change codes as part of the camt.053.001.02 message to indicate the information to be corrected for credit transfer or direct debit transactions. The code is populated in the Code tag for Reason as outlined in the earlier *ISO 20022 File Format Table* section 3 of this document.

Below are the Nacha Change Codes and associated ISO Status Reason Codes for changes from the External Code List. Note that Nacha Refused Notification of Change Entries (C61-C69) and Notification of Change Entries associated with Standard Entry Class (SEC) Codes other than CCD, PPD and CTX are not currently supported and/or have not been mapped as highlighted below.

**Table 1: Mapping of Nacha Change Codes to ISO ExternalStatusReason1 Codes**

Nacha Code	Nacha Name	Corrected Data	ISO Code	ISO Name	Examples
<b>C01</b>	Incorrect DFI Account Number	Correct DFI Account Number appears in first 17 positions of the Corrected Data Field.	<b>AC01</b>	IncorrectAccountNumber	This code would also be used when an Account Number is incorrectly formatted.
<b>C02</b>	Incorrect Routing Number	Correct Routing Number (including Check Digit) appears in the first nine positions of the Corrected Data Field.	<b>RC01</b>	BankIdentifierIncorrect	Due to merger or consolidation, a once-valid Routing Number must be changed.
<b>C03</b>	Incorrect Routing Number and Incorrect DFI Account Number	Correct Routing Number (including Check Digit) appears in the first nine positions of the Corrected Data Field -- Correct DFI Account Number appears in the 13 <sup>th</sup> through 29 <sup>th</sup> position of same field with a space in the 10 <sup>th</sup> , 11 <sup>th</sup> , and 12 <sup>th</sup> positions.	<b>NARR</b>	Narrative	Due to merger or consolidation, a once valid Routing Number must be changed, and in most instances this change will cause a change to the account numbering structure.
<b>C05</b>	Incorrect Transaction Code	Correct Transaction Code appears in first 2 positions of the Corrected Data Field.	<b>AG03</b>	TransactionNotSupported	The account number contained in the Entry is a checking account number but the Entry contains a Transaction Code for a savings account or the account number contained in the Entry is a savings account number but the Entry contains a Transaction Code for a checking account.
<b>C06</b>	Incorrect DFI Account Number and Incorrect Transaction Code	Correct DFI Account Number appears in first 17 positions of the Corrected Data Field -- correct Transaction Code appears in the 21 <sup>st</sup> and 22 <sup>nd</sup> positions of the same field with spaces in the 18 <sup>th</sup> , 19 <sup>th</sup> , and 20 <sup>th</sup> positions.	<b>NARR</b>	Narrative	The account number contained in the Entry is incorrect and the Transaction Code does not match the type of account, i.e. the account number structure is a checking account number but is not a valid account number and the Transaction Code contained in the Entry is for a savings account.



Nacha Code	Nacha Name	Corrected Data	ISO Code	ISO Name	Examples
<b>C07</b>	Incorrect Routing Number, Incorrect DFI Account Number, and Incorrect Transaction Code	Correct Routing Number (including check digit) appears in the first 9 positions of the Corrected Data Field – correct DFI Account Number appears in the 10 <sup>th</sup> through 26 <sup>th</sup> positions of the same field – and correct Transaction Code appears in the 27 <sup>th</sup> and 28 <sup>th</sup> positions of the same field.	<b>NARR</b>	Narrative	An Entry posting to a savings account should actually be going to a demand account or vice versa, and the routing number and account number are also incorrect.
<b>C08</b>	Incorrect Receiving DFI Identification (IAT only)	The correct Receiving DFI identification appears in the first 34 positions of the Corrected Data Field	<b>RC01</b>	BankIdentifierIncorrect	Bank identifier code specified in the message has an incorrect format (formerly IncorrectFormatForRoutingCode).
<b>C09</b>	Incorrect Individual Identification Number/Incorrect Receiver Identification Number	Correct Number appears in first 22 positions of the Corrected Data Field	<b>BE15</b>	InvalidIdentificationCode	Individual's Identification Number within the Company is incorrect, either on initial input or through merger or consolidation.
<b>C13</b>	Addenda Format Error	Information in the Entry Detail Record was correct and the Entry was able to be processed and posted by the RDFI. However, information found in the Addenda Record was unclear or was formatted incorrectly.	<b>NARR</b>	Narrative	A CCD Entry is received with an "05" Addenda Type Code but the addenda information does not contain payment related ANSI ASC X12 data segments or Nacha-endorsed banking conventions.
<b>C14</b>	Incorrect SEC Code for Outbound International Payment	The RDFI / Gateway has identified the Entry as an Outbound international payment and is requesting that future Entries be identified as IAT Entries and convey information required by the Gateway for OFAC compliance. The value "IAT" must appear within the first 3 positions of the Corrected Data Field.	<b>NARR</b>	Narrative	A CCD or PPD Entry is received by the RDFI and is posted to the Receiver's account, but the Receiver has also placed a standing instruction with the RDFI to forward all funds from the entry to the Receiver's account in another country.

## 6. Appendix

### a. The Character Set

An increasing need for international data exchange led to a standardized universal character set coding: Unicode. In XML messages, the Unicode character set, encoded in UTF-8 (8-bit Universal Character Set Transformation Format) is the official ISO 20022 character set. The camt.053.001.02 message format supports characters restricted to the Basic Latin character set. Note that if non supported characters are used in these fields they may lead to a rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements

- Must not start or end with a '/'
- Must not contain two consecutive '/'s anywhere in the data element

#### 1) Basic Latin

The Basic Latin Unicode block is the first block of the Unicode standard. The following are valid Basic Latin characters:

Character	Description
a - z	26 small characters of the Latin alphabet
A - Z	26 capital characters of the Latin alphabet
0 - 9	10 numeric characters
/	solidus (slash)
-	hyphen
?	question mark
;	Colon
(	open parenthesis
)	close parenthesis
.	full stop
,	comma
'	apostrophe
+	plus
	space
=	equal to
!	exclamation mark
"	quotation mark
%	percent
&	ampersand
*	asterisk
<	less than
>	greater than
;	semi-colon
@	at

Character	Description
#	pound (hash)
\$	dollar
{	open curly bracket
}	close curly bracket
[	left square bracket
]	right square bracket
\	back slash
_	underscore
^	circumflex
`	grave accent
	vertical line
~	tilde
Control Codes	Description (in common use)
CR	carriage return
LF	line feed

## 2) Special Characters in XML Content

Certain characters, referred to as special characters, are used by the XML structure and cannot be included within the data content itself. Use of these characters will cause a validation error even when opening the file. Wherever these special characters appear in the data, alternate character sets, known as XML representation, must be substituted for them before the data may be included in the XML file to be exported. The special characters and corresponding XML representation are listed below.

Special Characters	XML Representation
" (double quote)	&quot;;
' (single quote)	&apos;;
< (left brace)	&lt;;
> (right brace)	&gt;;

As an example, AB & C Transport would populate their name in a camt.053 message as:

```

<Ctr>
    <Nm>AB & C TRANSPORT </Nm>
</Ctr>

```

This method for handling special characters applies irrespective of whether the full Unicode character set, or only the restricted Basic Latin character set, is used.

## b. ISO Country Codes

Code to identify a country, a dependency, or geopolitical interest on the basis of country names obtained from the United Nations. The ISO country code list is available on the Online Browsing Platform (OBP) website:

<https://www.iso.org/obp/ui/#search>

## c. External Code List

ISO publishes a list of codes allowed within ISO 20022 XML message schemas. Please see the inventory of External Code Lists on the ISO website:

[http://www.iso20022.org/external\\_code\\_list.page](http://www.iso20022.org/external_code_list.page)

## d. Related Resources

### 1) ISO 20022

The XML format of the camt.053 file is based on an XML standard published by the ISO organization. ISO 20022 defines the formats for files used in the financial area. The ISO 20022 Message Definition report (MDR), Message Guideline (MUG), and XML schema camt.053.001.02.xsd can be downloaded from the ISO20022 web site at

[https://www.iso20022.org/message\\_archive.page](https://www.iso20022.org/message_archive.page)

### 2) Common Global Implementation – Market Practice (CGI-MP)

The Common Global Implementation - Market Practice (CGI-MP) initiative provides a forum for financial institutions (banks and bank associations) and non-financial institutions (corporates, corporate associations, vendors and market infrastructures) to progress various corporate-to-bank implementation topics on the use of ISO 20022 messages and other related activities, in the payments domain.

The goal of CGI-MP is to simplify implementation for corporate users and, thereby, to promote wider acceptance of ISO 20022 as the common XML standard used between corporates and banks.

The mission of the CGI group will be achieved through consultation, collaboration and agreement on common implementation templates for relevant ISO 20022 financial messages, leading to their subsequent publication and promotion in order to attain widespread recognition and adoption.

Additional information on the CGI-MP can be here:

<http://corporates.swift.com/en/cgi-mission-and-scope>

### 3) European Payments Council (EPC) Guidelines for SEPA Transactions

Message Implementation Guidelines for SEPA ISO 20022 XML message standards can be downloaded from the EPC website:

<http://www.europeanpaymentscouncil.eu/index.cfm/sepa-direct-debit/iso-20022-message-standards/>

## 7. Revision History

<b>Version</b>	<b>Date</b>	<b>Summary of Changes</b>
1.0	November 2016	Creation Date
1.01	July 2021	Update Nacha Branding
2.0	December 2021	Update to include Nacha Rules changes since document creation
2.01	August 2023	Review of content and update to Nacha Branding

## Release Notes for December 2021 Update to Nacha ISO 20022 Guide to Mapping U.S. ACH Return Items and Notifications of Change

Change	Location	Additional Information
Version updated to 2.0 and added Notifications of Change to title	Title page	
Added references to Notifications of Change	Page 5 Overview Section	
Added reference to Notifications of Change	Page 8	Note that this document is limited to camt.053 message transactions related to return items and <b>change requests</b> and does not address the other message types described above.
Added reference to Notifications of Change and replaced US ACH Credit Entry Process Flow graphic with updated graphic	Page 10 US ACH Payments Section	
Added reference to Notifications of Change	Page 18 in Note at bottom of page	<b>NOTE that this document highlights return and notification of change information only and not intended to be a complete guide to bank account statements.</b>
Added reference to COR	Page 20 4.1.0	For CCD, PPD and CTX <b>and related COR</b> , Batch Header Record, Effective Entry Date (Record 5, Field 9)
Added reference to COR	Page 22 2.148	For CCD, PPD, CTX <b>or related COR</b> , Entry Detail Record, Individual Identification Number (Record 6 Field 7)
Added reference to COR	Page 23 2.1.1	For CCD, PPD, CTX, <b>and related COR</b> Entry Detail Record, Amount (Record 6, Field 6)
Changed should to may in Usage Rule	Page 25 9.1.19	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> <b>should-may</b> not be populated
Changed should to may in Usage Rule	Page 26 9.1.21	<u>Usage Rule:</u> If <Orgld> is populated, <Prvtld> <b>should-may</b> not be populated
Added reference to COR	Page 26 9.1.0	5. For ALL, Immediate Origin Name (Record 1, Field 12) 6. For CCD, PPD, CTX, <b>and related COR</b> Batch Header Record, Company Name (Record 5, Field 3) 7. For CCD, PPD <b>and related COR</b> , Entry Detail Record, Individual/Receiving Company Name (Record 6, Field 8) For CTX <b>and related COR</b> , Entry Detail Record, Receiving Company Name (Record 6, Field 9)
Added reference to COR	Page 27 9.1.16	4. For ALL, File Header Record, Immediate Origin (Record 1, Field 4) 5. For CCD, PPD, CTX, <b>and related COR</b> Batch Header Record, Company Identification (Record 5, Field 5) For ALL, Batch Control Record, Company Identification (Record 8, Field 7)
Changed should to may in Usage Rule	Page 28 9.1.19	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> <b>should-may</b> not be populated
Changed should to may in Usage Rule	Page 28 9.1.21	<u>Usage Rule:</u> If <Orgld> is populated, <Prvtld> <b>should-may</b> not be populated
Changed should to may in Usage Rule	Page 28 1.1.1	<u>Usage Rule:</u> If <Othr> is populated, <IBAN > <b>should-may</b> not be populated
Added reference to COR	Page 29 1.1.3	For CCD, PPD, CTX, <b>and related COR</b> , Entry Detail Record, DFI Account Number (Record 6, Field 5)
Changed should to may in Usage Rule	Page 29 1.1.10	<u>Usage Rule:</u> If <Cd> is populated, < Prtry> <b>should-may</b> not be populated
Added references to COR	Page 29 9.1.0	5. For ALL, Immediate Origin Name (Record 1, Field 12) 6. For CCD, PPD, CTX, <b>and related COR</b> , Batch Header Record, Company Name (Record 5, Field 3)

		7. For CCD, PPD <b>and related COR</b> Entry Detail Record, Receiving Company Name (Record 6, Field 8) For CTX <b>and related COR</b> , Entry Detail Record, Receiving Company Name (Record 6, Field 9)
Added reference to COR	Page 30 9.1.16	4. For ALL, File Header Record, Immediate Origin (Record 1, Field 4) 5. For CCD, PPD, CTX, <b>and related COR</b> , Batch Header Record, Company Identification (Record 5, Field 5) For ALL, Batch Control Record, Company Identification (Record 8, Field 7)
Changed should to may in Usage Rule	Page 31 9.1.19	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> <b>should-may</b> not be populated
Changed should to may in Usage Rule	Page 31 9.1.21	<u>Usage Rule:</u> If <Orgld> is populated, <Prvtld> <b>should-may</b> not be populated
Changed should to may in Usage Rule	Page 32 1.1.1	<u>Usage Rule:</u> If <Othr> is populated, <IBAN > <b>should-may</b> not be populated
Added reference to COR	Page 32 1.1.3	For CCD, PPD, CTX, <b>and related COR</b> Entry Detail Record, DFI Account Number (Record 6, Field 5)
Changed should to may in Usage Rule	Page 32 1.1.10	<u>Usage Rule:</u> If <Cd> is populated, < Prtry> <b>should-may</b> not be populated
Changed should to may in Usage Rule	Page 34 6.1.5	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> <b>should-may</b> not be populated
Added references to COR	Page 34 6.1.6	6. For ALL, File Header Record, Immediate Destination (Record 1, Field 3) 7. For CCD, PPD, CTX, <b>and related COR</b> Company Batch Header, Originating DFI Identification (Record 5, Field 12) 8. For ALL, Batch/Control Record, Originating DFI Identification (Record 8, Field 10) 9. For ALL, Entry Detail Record, Receiving DFI Identification (Record 6, Field 3) (i.e., ODFI of original entry) and Check Digit (Record 6, Field 4) 5. For CCD, PPD, CTX, <b>and related COR</b> Addenda Record, Original Receiving DFI Identification (Record 7, Field 6)
Changed should to may in Usage Rule	Page 36 6.1.5	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> <b>should-may</b> not be populated
Added references to COR	Page 36 6.1.6	6. For ALL, File Header Record, Immediate Destination (Record 1, Field 3) 7. For CCD, PPD, CTX, <b>and related COR</b> , Company Batch Header, Originating DFI Identification (Record 5, Field 12) (i.e., RDFI of the original entry) 8. For ALL, Batch Control Record, Originating DFI Identification (Record 8, Field 10) 9. For ALL, Entry Detail Record, Receiving DFI Identification (Record 6, Field 3) (i.e., ODFI of the original entry) and Check Digit (Record 6, Field 4) 10. FOR ALL, Original Receiving DFI Identification (Record 7, Field 6)
Added reference to COR and Notifications of Change	Page 39 2.305	For CCD, PPD, CTX Returns, Addenda Record, Return Reason Code (Record 7, Field 3) For CCD, PPD <b>and CTX related COR</b> Addenda Record, Change Code (Record 7, Field 3)  <b>For Notifications of Change, refer to "Nacha Change Codes" and associated ISO Externa Code List.</b>
Added reference to COR	Page 39 2.307	1. For CCD, PPD & CTX Returns, Addenda Record, Date of Death (Record 7, Field 5) 2. For CCD, PPD & CTX Returns, Addenda Record, Addenda Information (Record 7, Field 7) <b>3. For CCD, PPD &amp; CTX related COR, Addenda Record, Corrected Data (Record 7, Field 7)</b>
Added reference to Notifications of Change	Page 42 Opening Paragraph	
Added reference to COR	Page 44 Title	
Added language on ability to include R, S or ST to this field	Page 45 Row 9	PPD: At its discretion, the Originator may choose to include the value "R" to identify a Recurring Entry, "S" to identify a Single Entry, or ST to identify an Entry initiated as part of a Standing Authorization.



Added reference to COR	Page 46 Title	
Replaced Individual Name with ID Number to match Nacha Rules	Page 47 Row 9	Receiving Company Name/ <del>Individual Name</del> -ID Number
Added CCD, PPD, or CTX related COR Addenda Record	Page 50/51	
Changed R10 Name and Description to match updated Nacha Rules	Page 56 Return Reason Code Table	Name now: Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account  Description Now: RDFI has been notified by the Receiver that the Receiver does not know the identity of the Originator; has no relationship with the Originator; or has not authorized the Originator to debit his account.
Changed R11 Name and Description to match updated Nacha Rules	Page 56 Return Reason Code Table	Name now: Customer Advises Entry Not in Accordance with the Terms of the Authorization  Description now: The RDFI has been notified by the Receiver that the Originator and the Receiver have a relationship and an authorization to debit exists, but there is an error or defect in the payment such that the entry does not conform to the terms of authorization (for example, the entry is for an amount different than authorized; the entry was initiated for settlement earlier than authorized; the entry is part of an Incomplete Transaction; the debit entry was improperly reinitiated; the Reversing Entry was improperly initiated by the Originator or ODFI; the Receiver did not affirmatively initiate a Subsequent Entry in accordance with the terms of the Standing Authorization.
Changed R11 SEC Codes, ISO Code, ISO Name and Description	Page 56 Return Reason Code Table	SEC Code now: All except CCD / CTX ISO Code now: NARR ISO Name now: Narrative Description now: Reason is provided as narrative information in the additional reason information.
Changed R17 Name and Description to match updated Nacha Rules	Page 57 Return Reason Code Table	Name now: File Record Edit Criteria / Entry with Invalid Account Number Initiated Under Questionable Circumstances / Return of Improperly Initiated Reversal  Description now: (1) Field(s) cannot be processed by RDFI; (2) the Entry contains an invalid DFI Account Number (account closed / no account / unable to located account / invalid account number) and is believed by the RDFI to have been initiated under questionable circumstances; or (3) either the RDFI or the Receiver has identified a reversing Entry as one that was improperly initiated by the Originator or ODFI.  [If the Entry cannot be processed by the RDFI, the field(s) causing the error must be identified in the Addenda Information field of the Return.]  [If the RDFI uses R17 to return an entry that contains an invalid DFI Account Number and believes that it was initiated under questionable circumstances, the RDFI must insert "QUESTIONABLE" within the first 12 positions of the Addenda Information field.
Changed R17 ISO Code, ISO Name and Description	Page 57 Return Reason Code Table	ISO Code now: NARR ISO Name now: Narrative Description now: Reason is provided as narrative information in the additional reason information.
Added Change Codes section	Page 64 and 65	