



Nacha ISO 20022 Guide to Mapping U.S. ACH Rejected Items

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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 is provided through the bank to corporate Customer Payment Status Report (pain.002) for rejected items that happen *prior* to settlement and may contain an operator reject reason. Returned items *after* settlement i.e., not reported earlier within the pain.002 message will have a return reason in the Bank to Customer Statement (camt.053) message.

Note that this document focuses on the details of the Customer Payment Status Report for rejected payments only. The version recommended by Nacha for use of these formats is pain.002.001.03 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 pain.002 ISO 20022 Mapping Spreadsheet, which offers the full set of data elements and sub elements in the pain.002 XML file. Knowledge of XML and Nacha rules and formats is recommended to interpret this document.

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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. Customer Payment Status Report (pain.002) File Structure and Content for Rejected Payments

a. Parties of the Transaction

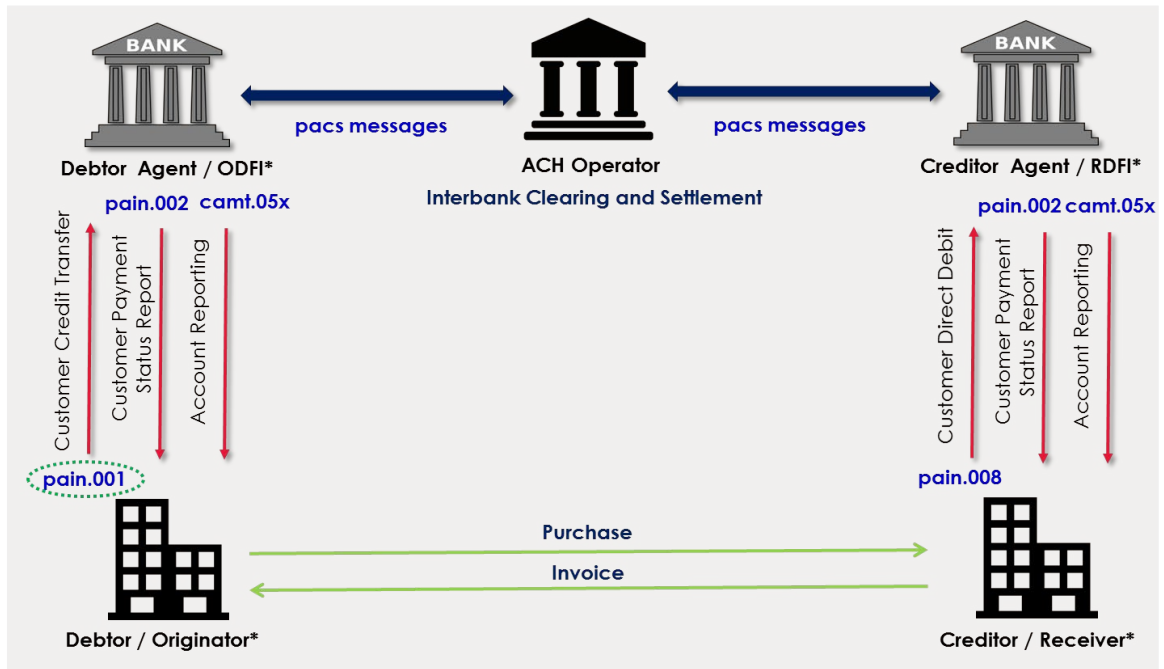
The ISO concepts of different parties are described in the table below.

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.

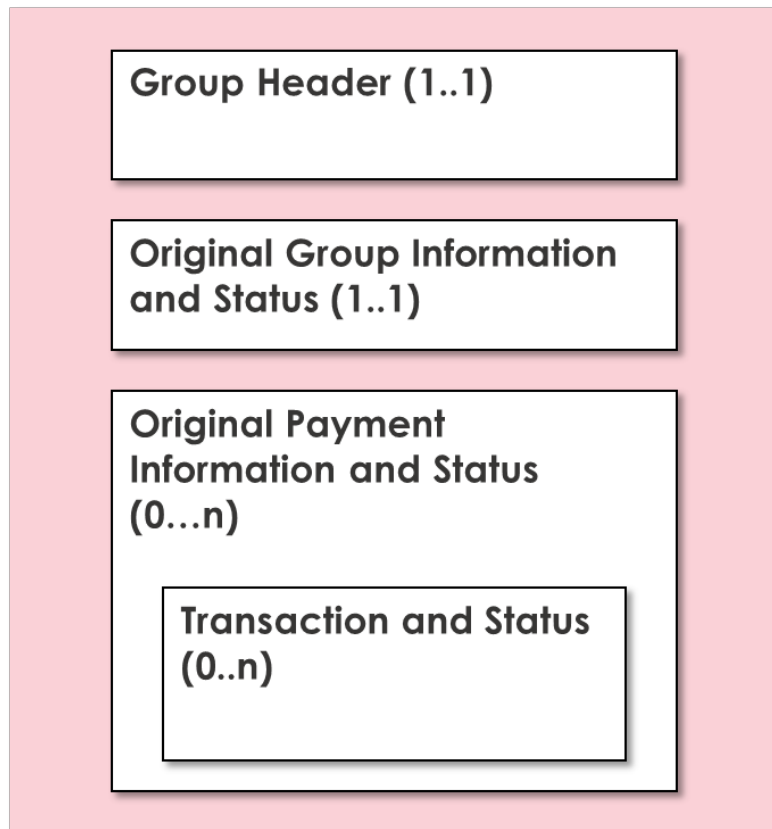
8. Debtor Agent and/or Creditor Agent sends an Account Statement (camt.053) to the Debtor and/or Creditor.

Note that this document is limited to pain.002 message transactions related to rejected entry items and does not address the other message types described above.

c. pain.002 XML Payment Message File Structure

A file must contain a single Document (Envelope), which has a single XML message. The structure of the *Customer Payment Status Report* message is composed of three building blocks: Group Header, Original Group Information and Status, and Original Payment Information and Status illustrated in the following diagram.

Figure 2: pain.002 XML File Structure



The message may contain several Original Payment Information and Status parts to which one or several Transaction Information and Status parts are included.

1) The Group Header

The **Group Header** is mandatory and must be present once. It contains general elements that apply to the whole pain.002 message such as MessageIdentification, CreationDateAndTime.

2) Original Group Information and Status

The **Original Group Information and Status** section is mandatory and present once. It contains elements related to the original message (e.g., OriginalMessageIdentification and OriginalMessageNameIdentification) and can contain an overall status, such as if the original file or message was rejected and the reason why the file was rejected i.e., via the GroupStatus.

3) Original Payment Information and Status

The **Original Payment Information and Status** building block is optional and can be repetitive. If one or more batches or payment instructions were rejected and not the whole file or message, then this section contains details to identify which batches/payment information were rejected and its reason.

a) Transaction Information and Status

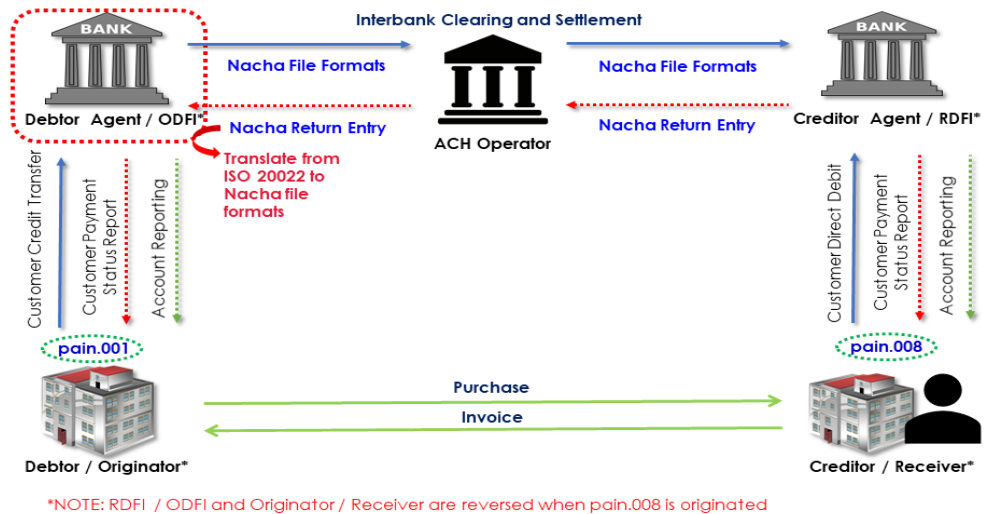
Transaction Information and Status is part of the Original Payment Information and Status block, and can be repetitive. It contains elements referencing the instructions contained in the original message and can contain an individual status for the original instructions.

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 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 rejected payments.

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



e. Example of U.S. ACH to ISO 20022 pain.002 Rejected Payment

Following submission of pain.001.01.03 payment instruction file one transaction has been rejected 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><?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"> <CstmrPmtStsRpt></pre>
<p>Unique reference created by bank When pain.002 file was generated</p> <p>Party initiating the return</p>	<pre><GrpHdr> <MsgId>99345678912</MsgId> <CreDtTm>2016-12-12T11:35:01</CreDtTm> <InitgPty> <Id> <OrgId> <BICorBEI>USA BANK</BICorBEI> </OrgId> </Id> </InitgPty> </GrpHdr></pre>
2. Original Group Information And Status	XML Message
<p>Message Identification (reference) from the original message</p> <p>Original payment instruction</p> <p>File Creation Date and File Creation Time of the original file</p>	<pre><OrgnlGrpInfAndSts> <OrgnlMsgId>201611251</OrgnlMsgId> <OrgnlMsgNmId>pain.001.001.03</OrgnlMsgNmId> <OrgnlCreDtTm>2016-12-10T10:07:00</OrgnlCreDtTm> </OrgnlGrpInfAndSts></pre>

3. Original Payment Information And Status	XML Message
Payment Information Identification (Batch Number) reported from the original file	<pre> <OrgnPmtInfAndSts> <OrgnPmtInfId>PMTID110</OrgnPmtInfId > </OrgnPmtInfAndSts> </pre>

4. Transaction Information And Status	XML Message
<p>Identification Number from pain.001 Reject</p> <p>Return Reason Code Narrative information or description is provided in the additional reason information field</p> <p>Key element used to identify the original transaction that is being referred to</p> <p>Amount</p> <p>Effective Entry Date</p> <p>Non-Urgent / ACH payment</p> <p>Nacha SEC Code</p> <p>Company Entry Description</p>	<pre> <TxInfAndSts> <OrgnlEndToEndId>20072840342</OrgnlEndToEndId > <TxSts>RJCT</TxSts> <StsRsnInf> <Rsn>NARR</Rsn> <AddtlInf>R12 – Account Sold to Another DFI</AddtlInf > <StsRsnInf> <OrgnlTxRef> <Amt> <InstdAmt Ccy= "USD">2065.00</InstdAmt> </Amt> <ReqdExctnDt>2016-12-10</ReqdExctnDt> <PmtTplnf> <SvcLvl> <Cd>NURG</Cd> </SvcLvl> <LclInstrm> <Cd>PPD</Cd> </LclInstrm> <CtgyPurp> <Cd>SALA</Cd> </CtgyPurp> </pre>

	<pre> </PmtTpInf> <PmtMtd>TRF</PmtMtd> </pre>
Company Name	<pre> <Dbtr> <Nm>Global Enterprises</Nm> <Id> <Orgld> <Othr> </pre>
Company Identification (10-digit ID assigned by the bank)	<pre> <Id>987654321</Id> <SchmeNm> <Cd>TXID</Cd> </SchmeNm> </Othr> </Orgld> </Id> </Dbtr> </pre>
Account Number	<pre> <DbtrAcct> <Id> <Othr> <Id>4854697999999</Id> </Othr> </Id> </DbtrAcct> </pre>
Originating DFI Identification (originating routing number assigned)	<pre> <DbtrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>USABA</Cd> </ClrSysId> <Mmbld>061000010</Mmbld> </ClrSysMmbld> <Nm>NOLA BANK</Nm> </FinInstnId> </DbtrAgt> </pre>

Individual Name / Receiving Company Name	<pre> <Cdtr> <Nm>Jane Smith</Nm> </Cdtr> </pre>
Account Number	<pre> <CdtrAcct> <Id> <Othr> <Id>22716534</Id> </Othr> </Id> </CdtrAcct> </pre>
Receiver DFI Identification (routing number where receiver maintains his account)	<pre> <CdtrAgt> <FinInstnId> <ClrSysMmbld> <ClrSysId> <Cd>USABA</Cd> </ClrSysId> <Mmbld>061000010</Mmbld> </ClrSysMmbld> <Nm>USA BANK</Nm> </FinInstnId> </CdtrAgt> </OrgnlTxRef> </TxInfAndSts> </OrgnlPmtInfAndSts> </CstmrPmtStsRpt> </Document> </pre>

f. ISO 20022 File Format Table

The customer payment status report 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 format to the ISO 20022 XML message are highlighted. Please pay attention to the column "Maps to Nacha Format Field" when implementing support for customer payment status report message files 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.

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)
- **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

Payment Information (Batch) / Transaction Level – There are a number of fields that may be populated at the payment information level or the transaction level. It is recommended that they are populated at the transaction level for returns.

- **Maps to Nacha Format Field:** specifies whether each tag and data element is applicable to Nacha SEC Code CCD, PPD, CTX, or Outbound IAT reject items. It is important to note that rejected items will be returned from an ACH Operator or from the Originating financial institution itself. Those returned from the Operator will have a Return Reason code in the location specified in this column, however those rejected by the Originating Financial Institution may not.
- **Mapping Guide:** For a number of fields, please pay attention to the Usage Rules that must be followed when implementing pain.002 customer payment status report files sent in the U.S. These are outlined throughout the document.

1) The Group Header

The Group Header contains information about the pain.002 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:pain.002.001.03">	This tag must always be placed before the group header tag	M		The XML header must follow the recommendation from http://www.iso20022.org beginning with the Declaration outlined
Customer Payment Status Report <CstmrPmtStsRpt>	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 in the pain.002 file

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 <CreDtTm>	++	Date and time that the file was created YYYY-MM-DDThh:mm:ss	[1..1]	ISODateTime	M		
Initiating Party								
1.3	Initiating Party <InitgPty>	++	Initiating Party of payment message Empty tag	[0..1]		O		<u>Usage rule:</u> Name or Identification or both must be present
9.1.0	Name <Nm>	+++	Name of the Initiating Party	[0..1]	Max140Text	O		
Identification								
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 an unambiguous way of identifying an organisation Empty tag	[1..1]		M		<u>Usage Rule:</u> The Sender of the Message identification is sent either in <BICorBEI> or <Othr> with <SchmeNm><Cd> = BANK, not both
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 Only used to identify the sender of Status Message - BANK (Bank BIC).

Group Header Block								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
9.1.15	Other <Othr>	+++++	Unique identification of an organisation, as assigned by an institution, using an identification scheme Empty tag	[0..n]		O		<u>Usage Rule:</u> Conditional when Sender cannot be identified with <BICorBEI>. Required for Receiver of the Status Message.
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		Valid Codes: "BANK" = Bank Party Identification (Sender of the Status message other than BIC) "CUST" = Customer Number (Receiver of Status Message)
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>	++++	Identification of a private person Empty tag	[1..1]		M		<u>Usage Rule:</u> If <OrgId> is populated, <Prvtd> may not be populated

2) Original Group Information and Status

The Original Group Information and Status contains the original message data and if the original message was rejected, the reason why the message/file was rejected.

Original Group Information and Status 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	Original Group Information And Status <OrgnlGrpInfAndSts>	+	Original group information concerning the group of transactions, to which the status report message refers to Empty tag	[1..1]		M		
2.1	Original Message Identification <OrgnlMsgId>	++	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message	[1..1]	Max35Text	M		Message Identification of the original file
2.2	Original Message Name Identification <OrgnlMsgNmId>	++	Specifies the original message name identifier to which the message refers	[1..1]	Max35Text	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)	For original <u>Credit Transaction</u> (pain.001) = "pain.001.001.03" For original <u>Direct Debit</u> (pain.008) = "pain.008.001.02" Note, also set <OriginalTransactionReference><Payment Method> value for direct debit to "DD" Note, also set <OriginalTransactionReference><Payment Method> value for credit transfers to "TRF"
2.3	Original Creation Date Time <OrgnlCreDtTm>	++	Date and time at which the original message was created YYYY-MM-DDThh:mm:ss	[0..1]	ISODateTim	O	1. For ALL, File Header Record, File Creation Date (Record 1, Field 5) 2. For ALL, File Header Record, File Creation Time (Record 1, Field 6)	Concatenate Nacha Date and Time fields of when original file/message was generated

Original Group Information and Status 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
2.4	Original Number Of Transactions <OrgnlNbOfTxs>	++	Number of individual transactions contained in the original message	[0..1]	Max15 NumericText	O		If supplied by originator in the initiation message, will be reported back
2.5	Original Control Sum <OrgnlCtrlSum>	++	Total of all individual amounts included in the original message, irrespective of currencies	[0..1]	Quantity [Decimal Number]	O		If supplied by originator in the initiation message, will be reported back
2.6	Group Status <GrpSts>	++	Specifies the status of a group of transactions Empty tag	[0..1]	Code	O		Required if reporting on a group level or combined group and transaction levels. <u>Usage Rule:</u> Not Used if reporting at a transaction level only. Value is "RJCT" = Rejected. Group only and/or Consolidated status. If 2.6 GroupStatus is filled with RJCT, then the whole file/message was rejected including all batches and transactions.
2.7	Status Reason Information <StsRsnInf>	++	Set of elements used to provide detailed information on the status reason Empty tag	[0..n]		O		Dependent upon bank's reporting capabilities based on Group Status code
2.9	Reason <Rsn>	+++	Reason for the status, as published in an external reason code list Empty Tag	[0..1]		O		
2.10	Code <Cd>	++++	Reason for the status, in a proprietary form	[1..1]	Code	M		
2.12	Additional Information <AddtlInf>	+++	Further details on the status reason	[0..n]	Max105Text	O		

3) Original Payment Information and Status

The Information concerning the original payment information to which the status report message refers.

Original Payment Information and Status 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
3.0	Original Payment Information And Status <OrgnlPmtInfAndSts>	+	Information concerning the original payment information, to which the status report message refers Empty tag	[0..n]		O		<u>Usage Guide:</u> For each rejected batch/payment information from the same original message, a separate OriginalPaymentInformationAndStatus is available
3.1	Original Payment Information Identification <OrgnlPmtInfId>	++	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group	[1..1]	Max35Text	M		Payment identification information (Batch Number) as sent in the original file will be reported back.
3.2	Original Number Of Transactions <OrgnlNbOfTxs>	++	Number of individual transactions contained in the original payment information group	[0..1]	Max15 NumericText	O		
3.3	Original Control Sum <OrgnlCtrlSum>	++	Total of all individual amounts included in the original payment information group, irrespective of currencies	[0..1]	Quantity [Decimal Number]	O		
3.4	Payment Information Status <PmtInfSts>	++	Specifies the status of the payment information group	[0..1]	Code	O		Required if reporting at a payment level or combined payment and transaction levels. <u>Usage Rule:</u> Not Used if reporting at a transaction level only. Value is "RJCT" = Rejected i.e., Payment initiation or individual transaction included in the payment initiation has been rejected.

Original Payment Information and Status 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
3.5	Status Reason Information <StsRsnInf>	++	Set of elements used to provide detailed information on the status reason Empty tag	[0..n]		O		
3.7	Reason <Rsn>	+++	Specifies the reason for the status report Empty tag	[0..1]		O		
3.8	Code <Cd>	++++	Reason for the status, as published in an external reason code list	[1..1]	Code	M	<ol style="list-style-type: none"> For CCD, PPD, CTX, Addenda Record, Return Reason Code (Record 7, Field 3) For IAT, Eighth Addenda Record, Return Reason Code (Record 7, Field 3) 	<p>Refer to "Nacha Return Reason 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 code "NARR" = narrative and supply Reason under <AddtlInf></p> <p><u>Usage Rule:</u> May map to <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level</p>
3.10	Additional Information <AddtlInf>	+++	Further details on the status reason	[0..n]	Max105Text	O	<ol style="list-style-type: none"> For CCD, PPD & CTX, Addenda Record, Date of Death (Record 7, Field 5) For CCD, PPD & CTX, Addenda Record, Addenda Information (Record 7, Field 7) For IAT, Eighth Addenda Record, Date of Death (Record 7, Field 5) For IAT, Eighth Addenda Record, Addenda Information (Record 7, Field 8) 	<p>Additional information can be used for several purposes such as offering further detailed information (when error code supplied is generic e.g., "FF02" = syntax error), Nacha Return Reason Code is unsupported (i.e., "NARR" = narrative), as well as the reporting of repaired information</p> <p><u>Usage Rule:</u> If Reason/Code is equal to NARR, then AdditionalInformation must be present. Note may map to <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level</p>

4) Transaction Information and Status

The Transaction Information block details the transactions that have failed and the information concerning the original payment information, to which the status report message refers.

Transaction Information and Status 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
3.15	Transaction Information And Status <TxInfAndSts>	++	Information concerning the original transactions, to which the status report message refers Empty tag	[0..n]		O		
3.16	Status Identification <StsId>	+++	Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status	[0..1]	Max35Text	O		<u>Usage Rule:</u> Specific reference of the bank that initiated the reject and not the party that sent the original instruction that is being reported on
3.17	Original Instruction Identification <OrgnlInstrId>	+++	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction	[0..1]	Max35Text	O		
3.18	Original End To End Identification <OrgnlEndToEndId>	+++	Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction	[0..1]	Max35Text	O	1. For CCD, PPD, or CTX, Entry Detail Record, Individual Identification Number (Record 6 Field 7) 2. For IAT, Sixth IAT Addenda Record, Receiver Identification Number (Record 7, Field 3)	Identification Number as included in the original entry
3.19	Transaction Status <TxSts>	+++	Specifies the status of a transaction, in a coded form	[0..1]	Code	O		Required if reporting at a transaction level. Not Used if reporting only at a group or payment level. Value set to "RJCT" = Rejection

Transaction Information and Status 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
3.20	Status Reason Information <StsRsnInf>	+++	Set of elements used to provide detailed information on the status reason Empty tag	[0..n]		O		
3.22	Reason <Rsn>	++++	Specifies the reason for the status report Empty tag	[0..1]		O		
3.23	Code <Cd>	+++++	Reason for the status, as published in an external reason code list	[1..1]	Code		<ol style="list-style-type: none"> For CCD, PPD, CTX, Addenda Record, Return Reason Code (Record 7, Field 3) For IAT, Eighth Addenda Record, Return Reason Code (Record 7, Field 3) 	<p>Refer to "Nacha Return Reason 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 code "NARR" = narrative and supply Reason under <AddtlInf></p> <p><u>Usage Rule:</u> May map to <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level</p>
3.25	Additional Information <AddtlInf>	++++	Further details on the status reason	[0..n]	Max105Text		<ol style="list-style-type: none"> For CCD, PPD & CTX, Addenda Record, Date of Death (Record 7, Field 5) For CCD, PPD & CTX, Addenda Record, Addenda Information (Record 7, Field 7) For IAT, Eighth Addenda Record, Date of Death (Record 7, Field 5) For IAT, Eighth Addenda Record, Addenda Information (Record 7, Field 8) 	<p>Additional information can be used for several purposes such as offering further detailed information (when error code supplied is generic e.g., "FF02" = syntax error), Nacha Return Reason Code is unsupported (i.e., "NARR" = narrative), as well as the reporting of repaired information</p> <p><u>Usage Rule:</u> If Reason/Code is equal to NARR, then AdditionalInformation must be present. Note may map to <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level</p>

Transaction Information and Status 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
Original Transaction Reference								
3.32	Original Transaction Reference <OrgnlTxRef>	+++	Set of key elements used to identify the original transaction that is being referred to Empty tag	[0..1]		O		
3.34	Amount <Amt>	++++	Amount of money to be moved between the debtor and creditor Empty tag	[0..1]		O		
3.35 {OR	Instructed Amount <InstdAmt Ccy="AAA">	+++++	Amount of money to be transferred between the debtor and creditor	[1..1]	Amount	M	<ol style="list-style-type: none"> For IAT, Batch Header Record, ISO Destination Currency Code (Record 5, Field 12) For CCD, PPD and CTX, Entry Detail Record, Amount (Record 6, Field 6) For IAT, Entry Detail Record, Amount (Record 6, Field 7) For IAT, First IAT Addenda Record, Foreign Payment Amount (Record 7, Field 4) 	e.g., <InstdAmt Ccy="EUR">5000.00</InstdAmt> 1 & 4 ISO Destination Currency Code and Foreign Payment Amount may be mapped to <EquivalentAmount><CurrencyofTransfer> <u>Usage Rule:</u> If <InstdAmt> is populated, <EqvtAmt > may not be populated
3.36 OR}	Equivalent Amount <EqvtAmt>	+++++	Amount of money to be transferred between the debtor and creditor Empty tag	[1..1]		M		Alternatively ISO Destination Currency Code and Foreign Payment Amount may be mapped to <InstructedAmount>
3.37	Amount <Amt Ccy="AAA">	+++++	Amount of money to be moved between the debtor and creditor	[1..1]	Amount	M	<ol style="list-style-type: none"> For IAT, Batch Header Record, ISO Destination Currency Code (Record 5, Field 12) For IAT, First IAT Addenda Record, Foreign Payment Amount (Record 7, Field 4) 	

Transaction Information and Status 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
3.38	Currency Of Transfer	+++++	Specifies the currency of the to be transferred amount, which is different from the currency of the debtor's account	[1..1]	Code	M	For IAT, Batch Header Record, ISO Destination Currency Code (Record 5, Field 12)	e.g., <EqvtAmt> <Amt Ccy="USD">50000.00</Amt> <CcyOfTrf>EUR</CcyOfTrf> </EqvtAmt>
3.40	Requested Collection Date	++++	Date and time at which the creditor requests that the amount of money is to be collected from the debtor YYYY-MM-DD	[0..1]	ISODate	O	1. For CCD, PPD and CTX, Batch Header Record, Effective Entry Date (Record 5, Field 9) 2. For IAT, Batch Header Record, Effective Entry Date (Record 5, Field 13)	For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference> <RequestedCollectionDate>
3.41	Requested Execution Date <ReqdExctnDt>	++++	Date the payee/beneficiary is to receive the payment YYYY-MM-DD	[0..1]	ISODate	O	1. For CCD, PPD and CTX, Batch Header Record, Effective Entry Date (Record 5, Field 9) 2. For IAT, Batch Header Record, Effective Entry Date (Record 5, Field 13)	For original <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference> <RequestedExecutionDate>
3.55	Payment Type Information <PmtTplnf>	++++	Set of elements that further specifies the type of transaction Empty tag	[0..1]		O		
3.58	Service Level <SvcLvl>	+++++	Agreement under which or rules under which the transaction should be processed Empty tag	[0..1]		O		
3.59 {OR	Code <Cd>	+++++	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list	[1..1]	Code	M		Set to "NURG" for payment executed as non-urgent payment
3.60 OR}	Proprietary <Prtry>	+++++	Specifies a pre-agreed service or level of service between the parties, as a proprietary code	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, <Prtry> may not be populated

Transaction Information and Status 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
3.61	Local Instrument <LclInstrm>	+++++	User community specific instrument Empty tag	[0..1]		O		
3.62 {OR	Code <Cd>	+++++	Specifies the local instrument as published in an external local instrument code list	[1..1]	Code	M	1. For CCD, PPD and CTX, Batch Header Record, Standard Entry Class Code (Record 5, Field 6) 2. For IAT, Batch Header Record, Standard Entry Class Code (Record 5, Field 9)	1. Code depends on the type of ACH transaction originated. Set Local Instrument Code to "PPD", "CCD", or "CTX" 2. For IAT, set Local Instrument Code value to "IAT"
3.63 OR}	Proprietary <Prtry>	+++++	Specifies the local instrument as a proprietary code	[1..1]	Max35Text	M		<u>Usage Rule:</u> If <Cd> is populated, <Prtry> may not be populated
3.65	Category Purpose <CtgyPurp>	+++++	Specifies the high level purpose of the instruction based on a set of pre-defined categories. This is used by the initiating party to provide information concerning the processing of the payment. It is likely to trigger special processing by any of the agents involved in the payment chain Empty tag	[0..1]		O		
3.66 {OR	Code <Cd>	+++++	Category purpose, as published in an external category purpose code list	[1..1]	Code	M		<u>Usage Rule:</u> If <Prtry> is populated, <Cd> may not be populated

Transaction Information and Status 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
3.67 OR}	Proprietary <Prtry>	+++++	Category purpose, in a proprietary form	[1..1]	Max35Text	M	1. For CCD, PPD and CTX, Batch Header Record, Company Entry Description (Record 5, Field 7) 2. For IAT, Batch Header Record, Company Entry Description (Record 5, Field 10)	Field used by the originator to describe the transaction for the receiver e.g. TRADE PAY or PAYROLL <u>Usage Rule:</u> If <Prtry> is populated, <Cd> may not be populated. Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible
3.68	Payment Method <PmtMtd>	++++	Specifies the means of payment that will be used to move the amount of money	[0..1]	Code	O		Set value for direct debit (pain.008) to "DD" Set value for credit transfers (pain.001) to "TRF"
Debtor Information								
3.121	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	1. For ALL, Immediate Origin Name (Record 1, Field 12) 2. For CCD, PPD & CTX, Batch Header Record, Company Name (Record 5, Field 3) 3. For IAT, First IAT Addenda Record, Receiving Company Name/Individual Name (Record 7, Field 6) 4. For IAT, Second IAT Addenda Record, Originator Name (Record 7, Field 3) 5. For CCD & PPD, Entry Detail Record, Individual/Receiving Company Name (Record 6, Field 8) <i>Continued</i>	1, 2* & 4* For original <u>Credit Transactions</u> (pain.001) map Company Name to Debtor Name 3*, 5* & 6* For original <u>Direct Debit</u> (pain.008) map Individual/Receiving Company Name to Debtor Name *Note for 3rd party payment i.e., payment made or received on behalf of, map to <UltimateDebtor> <Name>

Transaction Information and Status 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
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	6. For CTX, Entry Detail Record, Receiving Company Name (Record 6, Field 9)	1, 2* & 4* For original <i>Credit Transactions</i> (pain.001) map Company Name to Debtor Name 3*, 5* & 6* For original <i>Direct Debit</i> (pain.008) map Individual/Receiving Company Name to Debtor Name *Note for 3rd party payment i.e., payment made or received on behalf of, map to <UltimateDebtor> <Name>
9.1.1	Postal Address <PstlAdr>	+++++	Information that locates and identifies a specific address, as defined by postal services Empty tag	[0..1]		O		<u>Usage Rule:</u> Preference by following order: 1. Use only structured address 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name) 3. Use only Address Line, up to 7 lines NOTE: PO Box and c/o address should only appear in Address Line Use for IAT Transactions. For 3rd party transactions map to <UltimateDebtor><PostalAddress> fields or <UltimateCreditor><PostalAddress> fields
9.1.2	Address Type <AdrTp>	+++++	Identifies the nature of the postal address	[0..1]	Code	O		
9.1.3	Department <Dept>	+++++	Identification of a division of a large organisation or building	[0..1]	Max70Text	O		
9.1.4	Sub Department <SubDept>	+++++	Identification of a sub-division of a large organisation or building	[0..1]	Max70Text	O		

Transaction Information and Status 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
9.1.5	Street Name <StrtNm>	++++++	Name of a street or thoroughfare	[0..1]	Max70Text	O	1. For IAT, Second IAT Addenda Record, Originator Street Address (Record 7, Field 4) 2. For IAT, Sixth IAT Addenda Record, Receiver Street Address (Record 7, Field 4)	1. For original <i>Credit Transactions</i> (pain.001) 2. For original <i>Direct Debit</i> (pain.008)
9.1.6	Building Number <BldgNb>	++++++	Number that identifies the position of a building on a street	[0..1]	Max16Text	O	1. For IAT, Second IAT Addenda Record, Originator Street Address (Record 7, Field 4) 2. For IAT, Sixth IAT Addenda Record, Receiver Street Address (Record 7, Field 4)	1. For original <i>Credit Transactions</i> (pain.001) 2. For original <i>Direct Debit</i> (pain.008)
9.1.7	Post Code <PstCd>	++++++	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail	[0..1]	Max16Text	O	1. For IAT, Third IAT Addenda Record, Originator Country & Postal Code (Record 7, Field 4) 2. For IAT, Seventh IAT Addenda Record, Country & Postal Code (Record 7, Field 4)	1. For original <i>Credit Transactions</i> (pain.001) 2. For original <i>Direct Debit</i> (pain.008)
9.1.8	Town Name <TwnNm>	++++++	Name of a built-up area, with defined boundaries, and a local government	[0..1]	Max35Text	O	1. For IAT, Third IAT Addenda Record, Originator City & State/Province (Record 7, Field 3) 2. For IAT, Seventh IAT Addenda Record, City & State/Province (Record 7, Field 3)	1. For original <i>Credit Transactions</i> (pain.001) 2. For original <i>Direct Debit</i> (pain.008)
9.1.9	Country Sub Division <CtrySubDvsn>	++++++	Identifies a subdivision of a country e.g., state, region, country	[0..1]	Max35Text	O	1. For IAT, Third IAT Addenda Record, Originator City & State/Province (Record 7, Field 3)	1. For original <i>Credit Transactions</i> (pain.001) 2. For original <i>Direct Debit</i> (pain.008)

Continued

Transaction Information and Status 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
9.1.9	Country Sub Division <CtrySubDvsn>	+++++	Identifies a subdivision of a country e.g., state, region, country	[0..1]	Max35Text	O	2. For IAT, Seventh IAT Addenda Record, City & State/Province (Record 7, Field 3)	1. For original <i>Credit Transactions</i> (pain.001) 2. For original <i>Direct Debit</i> (pain.008)
9.1.10	Country <Ctry>	+++++	Nation with its own government	[0..1]	Code	O	1. For IAT, Third IAT Addenda Record, Originator Country & Postal Code (Record 7, Field 4) 2. For IAT, Seventh IAT Addenda Record, Country & Postal Code (Record 7, Field 4)	1. For original <i>Credit Transactions</i> (pain.001) 2. For original <i>Direct Debit</i> (pain.008)
9.1.11	Address Line <AdrLine>	+++++	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text	[0..7]	Max70Text	O		1. For original <i>Credit Transactions</i> (pain.001) may map to <AddressLine> for IAT, Second and Third Addenda Records in lieu of specific address fields 2. For original <i>Direct Debit</i> (pain.008), may map to <AddressLine> for IAT, Sixth and Seventh Addenda Records in lieu of specific address fields
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		

Transaction Information and Status 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
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, Batch Header Record, Company Identification (Record 5, Field 5) 3. For IAT, Batch Header Record, Originator Identification (Record 5, Field 8) 4. 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		
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.

Continued

Transaction Information and Status 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
9.1.18 {OR}	Code <Cd>	+++++++ ++	published in an external list	[1..1]	Code	M		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
Debtor Account Information								
3.122	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	For IAT, Entry Detail Record, Foreign Receiver's Account Number/DFI Account Number (Record 6, Field 8)	For original <i>Direct Debit</i> (pain.008) map Receiver's Bank Account Number (Alternate, could be <Other><Identification>) <u>Usage Rule:</u> If <Othr> is populated, <IBAN > may not be populated

Transaction Information and Status 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
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	1. For CCD, PPD and CTX, Entry Detail Record, DFI Account Number (Record 6, Field 5) 2. For IAT, Entry Detail Record, Foreign Receiver's Account Number/DFI Account Number (Record 6, Field 8)	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
1.1.11	Currency <Ccy>	+++++	Identification of the currency in which the account is held	[0..1]	Code	O	For IAT, Batch Header Record, ISO Originating Currency Code (Record 5, Field 11)	For original <i>Credit Transactions</i> (pain.001) ISO Originating Currency Code maps to 3-character Debtor Account Currency e.g., "USD"

Transaction Information and Status 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
Debtor Agent Information								
3.1.23	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	1. For IAT, Company Batch Header, Originating DFI Identification (Record 5, Field 16) 2. For IAT, Fifth IAT Addenda Record, Receiving DFI Identification (Record 7, Field 5) 3. For IAT, Eight IAT Addenda, Original Receiving DFI Identification (Record 7, Field 6)	For original <i>Direct Debit</i> (pain.008) maps to the bank routing number of the institution initiating the entry/where receiver maintains his account <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		

Transaction Information and Status 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
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			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"> 1. For ALL, File Header Record, Immediate Destination (Record 1, Field 3) 2. For CCD, PPD and CTX, Company Batch Header, Originating DFI Identification (Record 5, Field 12) 3. For IAT, Company Batch Header, Originating DFI Identification (Record 5, Field 16) 4. For ALL, Batch Control Record, Originating DFI Identification (Record 8, Field 10) 5. 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) 	<p>1, 4, 5, and 6 for original <u>Credit Transaction</u> (pain.001) maps to bank routing number where original file went</p> <p>2, 3, 7, 8 & 9 for original <u>Direct Debit</u> (pain.008) maps to bank routing number of the institution initiating the entry/where receiver maintains his account</p> <p style="text-align: right;"><i>Continued</i></p>

Transaction Information and Status 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
6.1.6	Member Identification <Mmblid>	+++++++	Bank clearing code or transit routing number	[1..1]	Max35Text	M	6. For IAT, Fourth IAT Addenda Record, Originating DFI Identification (Record 7, Field 5) 7. For IAT, Fifth IAT Addenda Record, Receiving DFI Identification (Record 7, Field 5) For IAT, Eight IAT Addenda, Original Receiving DFI Identification (Record 7, Field 6) 8. For CCD, PPD and CTX, Addenda Record, Original Receiving DFI Identification (Record 7, Field 6)	1, 4, 5, and 6 for original <i>Credit Transaction</i> (pain.001) maps to bank routing number where original file went 2, 3, 7, 8 & 9 for original <i>Direct Debit</i> (pain.008) 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	1. For ALL, File Header Record, Immediate Destination Name (Record 1, Field 11) 2. For IAT, Fourth IAT Addenda Record, Originating DFI Name (Record 7, Field 3)	For original <i>Credit Transaction</i> (pain.001) may map to bank name of where original file went
6.1.8	Postal Address <PstlAdr>	+++++	Information that locates and identifies a specific address, as defined by postal services Empty tag	[0..1]		O		Usage Rule: Preference by following order: 1. Use only structured address 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name) 3. Use only Address Line, up to 7 lines NOTE: PO Box and c/o address should only appear in Address Line

Transaction Information and Status 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
6.1.9	Address Type <AdrTp>	+++++	Identifies the nature of the postal address	[0..1]	Code	○		
6.1.10	Department <Dept>	+++++	Identification of a division of a large organisation or building	[0..1]	Max70Text	○		
6.1.11	Sub Department <SubDept>	+++++	Identification of a sub-division of a large organisation or building	[0..1]	Max70Text	○		
6.1.12	Street Name <StrtNm>	+++++	Name of a street or thoroughfare	[0..1]	Max70Text	○		
6.1.13	Building Number <BldgNb>	+++++	Number that identifies the position of a building on a street	[0..1]	Max16Text	○		
6.1.14	Post Code <PstCd>	+++++	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail	[0..1]	Max16Text	○		
6.1.15	Town Name <TwnNm>	+++++	Name of a built-up area, with defined boundaries, and a local government	[0..1]	Max35Text	○		
6.1.16	Country Sub Division <CtrySubDvsn>	+++++	Identifies a subdivision of a country e.g., state, region, country	[0..1]	Max35Text	○		
6.1.17	Country <Ctry>	+++++	Nation with its own government	[0..1]	Code	○	<ol style="list-style-type: none"> 1. For IAT, Batch Header Record, ISO Destination Country Code (Record 5, Field 7) 2. For IAT, Fourth IAT Addenda Record, Originating DFI Branch Country Code (Record 7, Field 6) 3. For IAT, Fifth IAT Addenda Record, Receiving DFI Branch Country Code (Record 7, Field 6) 	<ol style="list-style-type: none"> 2. For original <i>Credit Transaction</i> (pain.001) map to the country in which the branch of the bank that originated the entry "US" is present 1 & 3 For original <i>Direct Debit</i> (pain.008) map to the country in which the branch of the bank that received the entry

Transaction Information and Status 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
6.1.18	Address Line <AdrLine>	+++++	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text	[0..7]	Max70Text	O		
Debtor Agent Account								
3.124	Debtor Agent Account <DbtrAgtAcct>	++++	Unambiguous identification of the account of the debtor agent at its servicing agent in the payment chain 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]		M	1. For IAT, Company Batch Header, Originating DFI Identification (Record 5, Field 16) 2. For IAT, Fifth IAT Addenda Record, Receiving DFI Identification (Record 7, Field 5) 3. For IAT, Eight IAT Addenda, Original Receiving DFI Identification (Record 7, Field 6)	For original <i>Direct Debit</i> (pain.008) maps to the bank routing number of the institution initiating the entry/where receiver maintains his account <u>Usage Rule:</u> If <IBAN> is populated, <Othr> is not populated

Transaction Information and Status 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
1.1.2	Other <Othr>	+++++	Unique identification of an account, as assigned by the account servicer, using an identification scheme	[1..1]		M		
Creditor Agent Information								
3.125	Creditor Agent <CdtrAgt>	++++	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	<ol style="list-style-type: none"> For IAT, Company Batch Header, Originating DFI Identification (Record 5, Field 16) For IAT, Fifth IAT Addenda Record, Receiving DFI Identification (Record 7, Field 5) For IAT, Eight IAT Addenda, Original Receiving DFI Identification (Record 7, Field 6) 	<p>For original <i>Credit Transactions</i> (pain.001) maps to the bank routing number of the institution initiating the entry/where receiver maintains his account</p> <p><u>Usage Rule:</u> Either <BIC> or <ClrSysMmbld> must be populated</p>

Transaction Information and Status 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
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 <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			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"> For ALL, File Header Record, Immediate Destination (Record 1, Field 3) For CCD, PPD and CTX, Company Batch Header, Originating DFI Identification (Record 5, Field 12) (i.e., RDFI of the original entry) For IAT, Company Batch Header, Originating DFI Identification (Record 5, Field 16) (i.e., RDFI of the original entry) <p style="text-align: right;"><i>Continued</i></p>	<p>1, 4, 5, and 6 for original <u>Direct Debit</u> (pain.008) maps to bank routing number where original file went</p> <p>2, 3, 7, 8 & 9 for original <u>Credit Transaction</u> (pain.001) maps to bank routing number of the institution initiating the entry/where receiver maintains his account</p>

Transaction Information and Status 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
6.1.6	Member Identification <Mmbld>	+++++++	Bank clearing code or transit routing number	[1..1]	Max35Text	M	4. For ALL, Batch Control Record, Originating DFI Identification (Record 8, Field 10) 5. 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) 6. For IAT, Fourth IAT Addenda Record, Originating DFI Identification (Record 7, Field 5) 7. For IAT, Fifth IAT Addenda Record, Receiving DFI Identification (Record 7, Field 5) 8. For IAT, Eight IAT Addenda, Original Receiving DFI Identification (Record 7, Field 6) 9. For CCD, PPD and CTX, Addenda Record, Original Receiving DFI Identification (Record 7, Field 6)	1, 4, 5, and 6 for original <u>Direct Debit</u> (pain.008) maps to bank routing number where original file went 2, 3, 7, 8 & 9 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	1. For ALL, File Header Record, Immediate Destination Name (Record 1, Field 11) 2. For IAT, Fourth IAT Addenda Record, Originating DFI Name (Record 7, Field 3)	1. For original <u>Direct Debit</u> (pain.008) may map to bank name of where original file went 2. For original <u>Credit Transaction</u> (pain.001) may map to bank name holding receiver's account

Transaction Information and Status 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
6.1.8	Postal Address <PstlAdr>	+++++	Information that locates and identifies a specific address, as defined by postal services Empty tag	[0..1]		O		Usage Rule: Preference by following order: 1. Use only structured address 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name) 3. Use only Address Line, up to 7 lines NOTE: PO Box and c/o address should only appear in Address Line
6.1.9	Address Type <AdrTp>	+++++	Identifies the nature of the postal address	[0..1]	Code	O		
6.1.10	Department <Dept>	+++++	Identification of a division of a large organisation or building	[0..1]	Max70Text	O		
6.1.11	Sub Department <SubDept>	+++++	Identification of a sub-division of a large organisation or building	[0..1]	Max70Text	O		
6.1.12	Street Name <StrtNm>	+++++	Name of a street or thoroughfare	[0..1]	Max70Text	O		
6.1.13	Building Number <BldgNb>	+++++	Number that identifies the position of a building on a street	[0..1]	Max16Text	O		
6.1.14	Post Code <PstCd>	+++++	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail	[0..1]	Max16Text	O		
6.1.15	Town Name <TwnNm>	+++++	Name of a built-up area, with defined boundaries, and a local government	[0..1]	Max35Text	O		
6.1.16	Country Sub Division <CtrySubDvsn>	+++++	Identifies a subdivision of a country e.g., state, region, country	[0..1]	Max35Text	O		

Transaction Information and Status 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
6.1.17	Country <Ctry>	++++++	Nation with its own government	[0..1]	Code	O	1. For IAT, Batch Header Record, ISO Destination Country Code (Record 5, Field 7) 2. For IAT, Fourth IAT Addenda Record, Originating DFI Branch Country Code (Record 7, Field 6) 3. For IAT, Fifth IAT Addenda Record, Receiving DFI Branch Country Code (Record 7, Field 6)	2. For original <u>Direct Debit</u> (pain.008) map to the country in which the branch of the bank that originated the entry "US" is present 1 & 3 For original <u>Credit Transaction</u> (pain.001) map to the country in which the branch of the bank that received the entry
6.1.18	Address Line <AdrLine>	++++++	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text	[0..7]	Max70Text	O		
Creditor Agent Account								
3.126	Creditor Agent Account <DbtrAgtAcct>	++++	Unambiguous identification of the account of the creditor agent at its servicing agent in the payment chain 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		

Transaction Information and Status 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
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]		M	1. For IAT, Company Batch Header, Originating DFI Identification (Record 5, Field 16) 2. For IAT, Fifth IAT Addenda Record, Receiving DFI Identification (Record 7, Field 5) 3. For IAT, Eight IAT Addenda, Original Receiving DFI Identification (Record 7, Field 6)	For original <i>Credit Transactions</i> (pain.001) maps to the bank routing number of the institution initiating the entry/where receiver maintains his account Usage Rule: If <IBAN> is populated, <Othr> is not populated
1.1.2	Other <Othr>	++++++	Unique identification of an account, as assigned by the account servicer, using an identification scheme	[1..1]		M		
Creditor Information								
3.127	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]	Text	O	1. For ALL, Immediate Origin Name (Record 1, Field 12) 2. For CCD, PPD & CTX, Batch Header Record, Company Name (Record 5, Field 3) 3. For IAT, First IAT Addenda Record, Receiving Company Name/Individual Name (Record 7, Field 6) 4. For IAT, Second IAT Addenda Record, Originator Name (Record 7, Field 3)	1, 2* & 4* For original <i>Direct Debit</i> (pain.008) map Company Name to Creditor Name 3*, 5* & 6* For original <i>Credit Transactions</i> (pain.001) map Individual/Receiving Company Name to Creditor Name *Note for 3rd party payment i.e., payment made or received on behalf of, map to <UltimateCreditor> <Name>

Transaction Information and Status 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
9.1.0	Name <Nm>	+++++	Name of the Creditor	[0..1]	Text	O	5. For CCD & PPD, Entry Detail Record, Receiving Company Name (Record 6, Field 8) 6. For CTX, Entry Detail Record, Receiving Company Name (Record 6, Field 9)	1, 2* & 4* For original <i>Direct Debit</i> (pain.008) map Company Name to Creditor Name 3*, 5* & 6* For original <i>Credit Transactions</i> (pain.001) map Individual/Receiving Company Name to Creditor Name *Note for 3rd party payment i.e., payment made or received on behalf of, map to <UltimateCreditor> <Name>
9.1.1	Postal Address <PstlAdr>	+++++	Information that locates and identifies a specific address, as defined by postal services Empty tag	[0..1]	Code	O		<u>Usage Rule:</u> Preference by following order: 1. Use only structured address 2. When using combination of both structured address and Address Line, must use structured tags for post code (if applicable), town name and country and only 2 Address Lines max 35 characters each (to include street address and town name) 3. Use only Address Line, up to 7 lines NOTE: PO Box and c/o address should only appear in Address Line Use for IAT Transactions. For 3 rd party transactions map to <UltimateDebtor><PostalAddress> fields or <UltimateCreditor><PostalAddress> fields
9.1.2	Address Type <AdrTp>	+++++	Identifies the nature of the postal address	[0..1]	Max70Text	O		
9.1.3	Department <Dept>	+++++	Identification of a division of a large organisation or building	[0..1]	Max70Text	O		
9.1.4	Sub Department <SubDept>	+++++	Identification of a sub-division of a large organisation or building	[0..1]	Max70Text	O		

Transaction Information and Status 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
9.1.5	Street Name <StrtNm>	++++++	Name of a street or thoroughfare	[0..1]	Max16Text	O	1. For IAT, Second IAT Addenda Record, Originator Street Address (Record 7, Field 4) 2. For IAT, Sixth IAT Addenda Record, Receiver Street Address (Record 7, Field 4)	1. For original <i>Direct Debit</i> (pain.008) 2. For original <i>Credit Transactions</i> (pain.001)
9.1.6	Building Number <BldgNb>	++++++	Number that identifies the position of a building on a street	[0..1]	Max16Text	O	1. For IAT, Second IAT Addenda Record, Originator Street Address (Record 7, Field 4) 2. For IAT, Sixth IAT Addenda Record, Receiver Street Address (Record 7, Field 4)	1. For original <i>Direct Debit</i> (pain.008) 2. For original <i>Credit Transactions</i> (pain.001)
9.1.7	Post Code <PstCd>	++++++	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail	[0..1]	Max16Text	O	1. For IAT, Third IAT Addenda Record, Originator Country & Postal Code (Record 7, Field 4) 2. For IAT, Seventh IAT Addenda Record, Receiver Street Address (Record 7, Field 4)	1. For original <i>Direct Debit</i> (pain.008) 2. For original <i>Credit Transactions</i> (pain.001)
9.1.8	Town Name <TwnNm>	++++++	Name of a built-up area, with defined boundaries, and a local government	[0..1]	Max35Text	O	1. For IAT, Third IAT Addenda Record, Originator City & State/Province (Record 7, Field 3) 2. For IAT, Seventh IAT Addenda Record, Receiver Street Address (Record 7, Field 3)	1. For original <i>Direct Debit</i> (pain.008) 2. For original <i>Credit Transactions</i> (pain.001)
9.1.9	Country Sub Division <CtrySubDvsn>	++++++	Identifies a subdivision of a country e.g., state, region, country	[0..1]	Max35Text	O	1. For IAT, Third IAT Addenda Record, Originator City & State/Province (Record 7, Field 3) 2. For IAT, Seventh IAT Addenda Record, Receiver Street Address (Record 7, Field 3)	1. For original <i>Direct Debit</i> (pain.008) 2. For original <i>Credit Transactions</i> (pain.001)

Transaction Information and Status 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
9.1.10	Country <Ctry>	+++++	Nation with its own government	[0..7]	Code	O	1. For IAT, Third IAT Addenda Record, Originator Country & Postal Code (Record 7, Field 4) 2. For IAT, Seventh IAT Addenda Record, Receiver Street Address (Record 7, Field 4)	1. For original <i>Direct Debit</i> (pain.008) 2. For original <i>Credit Transactions</i> (pain.001)
9.1.11	Address Line <AdrLine>	+++++	Information that locates and identifies a specific address, as defined by postal services, that is presented in free format text	[0..7]	Max70Text	O		1. For original <i>Direct Debit</i> (pain.008), may map to <AddressLine> for IAT, Second and Third Addenda Records in lieu of specific address fields 2. For original <i>Credit Transactions</i> (pain.001) may map to <AddressLine> for IAT, Sixth and Seventh Addenda Records in lieu of specific address fields
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		

Transaction Information and Status 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
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> may 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, Batch Header Record, Company Identification (Record 5, Field 5) 3. For IAT, Batch Header Record, Originator Identification (Record 5, Field 8) 4. 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
9.1.17	Scheme Name <SchmeNm>	+++++++ +	Name of the identification scheme Empty tag	[0..1]		O		

Transaction Information and Status 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
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 <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
Creditor Account Information								
3.128	Creditor Account <CctrAcct>	++++	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		
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	For IAT, Entry Detail Record, Foreign Receiver's Account Number/DFI Account Number (Record 6, Field 8)	For original <u>Credit Transactions</u> (pain.001) map Receiver's Bank Account Number (Alternate, could be <Other><Identification>) <u>Usage Rule:</u> If <Othr> is populated, <IBAN > may not be populated

Transaction Information and Status 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
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	1. For CCD, PPD and CTX, Entry Detail Record, DFI Account Number (Record 6, Field 5) 2. For IAT, Entry Detail Record, Foreign Receiver's Account Number/DFI Account Number (Record 6, Field 8)	For original <i>Credit Transactions</i> (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 <i>Credit Transactions</i> (pain.001) 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
1.1.11	Currency <Ccy>	+++++	Identification of the currency in which the account is held	[0..1]	Code	O	For IAT, Batch Header Record, ISO Originating Currency Code (Record 5, Field 11)	For original <i>Direct Debit</i> (pain.008) ISO Originating Currency Code maps to 3-character Debtor Account Currency e.g., "USD"

3. Nacha File Mapping Details

The tables that follow summarize the Nacha file format mappings of relevant PAIN.002 fields. Note that for 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
File Header Record (1) - ALL						
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	<p>For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><DebtorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification></p> <p>For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification></p> <p>Note also set <ClearingSystemMemberIdentification><Code> to "USABA"</p>
4	Immediate Origin	10	14-23	M	10-digit company number assigned by bank typically 9-digit tax ID preceded by "1"	<p>For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><Debtor><Identification> <OrganisationIdentification><Other><Identification></p> <p>For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><Creditor><Identification> <OrganisationIdentification><Other><Identification></p> <p>Also set when populating Identification field. Examples: "TXID" for Tax Identification Number "CUST" Customer Identification Number or other Code from External Code List</p>
5	File Creation Date	6	24-29	M	The date the original file was created or transmitted	Maps to <OriginalGroupInformationAndStatus> <OriginalCreationDateTime>

						Note Nacha File Creation Date and File Creation Time fields are concatenated
6	File Creation Time	4	30-33	O	Time of day the original file was created or transmitted	Maps to <OriginalGroupInformationAndStatus><OriginalCreationDateTime> Note Nacha File Creation Date and File Creation Time fields are concatenated
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 ²
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 <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><Name> For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><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 <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><Debtor><Name> For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><Creditor><Name>
13	Reference Code	8	87-94	O	May be blanks or space used for internal accounting purposes	Not mapped* ²

NOTE:

*Field typically not used by U.S. banks

² 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 20022 Mapping Comments	
Company/Batch Header Record (5)						
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	Maps to <OriginalGroupInformationAndStatus> <OriginalMessageNameIdentification> For original <u>Credit Transaction</u> (pain.001) = "pain.001.001.03" For original <u>Direct Debit</u> (pain.008) ="pain.008.001.02" Note, also set <OriginalTransactionReference><PaymentMethod> value for direct debit: "DD" Note, also set <OriginalTransactionReference><PaymentMethod> value for credit transfers: "TRF"
3	Company Name	16	05-20	M	Originating company name that has the relationship with the receiver	For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><Debtor><Name> ⁴ For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><Creditor><Name> ⁵
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 <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><Debtor><Identification> <OrganizationIdentification><Other><Identification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><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	Maps to <OriginalTransactionReference><PaymentTypeInfo> <LocalInstrument><Code>. Set value to "PPD", "CCD", or "CTX" Note also set <ServiceLevel><Code> to "NURG"

7 ¹	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	Maps to <OriginalTransactionReference><PaymentTypeInfo> <CategoryPurpose><Proprietary> Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible
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	For original <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><RequestedExecutionDate> For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><RequestedCollectionDate>
10	Settlement Date (Julian)	3	76-78	Inserted by ACH Operator	The ACH Operator populates the actual settlement date	Not mapped
11 ¹	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 ¹	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 <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification> For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><DebtorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification>
13 ¹	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

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

² Usage may also vary with field populated based on bank specific criteria

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

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

c. Company/Batch Header Record – IAT Only (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
Company/Batch Header Record (5)						
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 in the batch "200" = mixed debits and credits "220" = credits only "225" = debits only	Maps to <OriginalGroupInformationAndStatus> <OriginalMessageNameIdentification> For original <u>Credit Transaction</u> (pain.001) = "pain.001.001.03" For original <u>Direct Debit</u> (pain.008) ="pain.008.001.02" Note, also set <OriginalTransactionReference><PaymentMethod> value for direct debit: "DD" Note, also set <OriginalTransactionReference><PaymentMethod> value for credit transfers: "TRF"
3	IAT Indicator	16	05-20	O	For forward IAT entries, this field should be left blank	Not mapped
4	Foreign Exchange Indicator	2	21-22	M	Code used to indicate the foreign exchange conversion methodology applied to an IAT. Code values for this field are: "FV" Fixed-to-Variable "VF" Variable-to-Fixed "FF" Fixed-to-Fixed	Generally not mapped ²
5	Foreign Exchange Reference Indicator	1	23-23	R	Code used to indicate the type of data in Foreign Exchange Reference Field. Code values for this field are: 1 - Foreign Exchange Rate 2 - Foreign Exchange Reference Number 3 - Space Filled	Generally not mapped ²
6 ¹	Foreign Exchange Reference	15	24-38	R	Foreign exchange rate or reference number, as specified in the foreign exchange reference indicator field. If the foreign exchange reference indicator is 3, leave this field blank. For the return of an outbound ACH Transaction originated by a U.S. ODFI, this field will contain the foreign exchange rate reference that is applicable at the time of the Return Entry	May map to: <CreditTransferTransactionInformation> <ExchangeRateInformation><ExchangeRate> Else <CreditTransferTransactionInformation> <ExchangeRateInformation> <ContractIdentification> Else left blank Note If Code AGRD (Exchange rate applied is the rate agreed with the bank) is used for <Rate Type> then a valid contract number must be filled

					if a foreign exchange rate is provided within this field on the forward Entry	Other values for <Rate Type>: "SALE" = market rate at the time of the sale "SPOT" = spot rate
7	ISO Destination Country Code	2	39-40	M	This field contains the two-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the entry is to be received	For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><CreditorAgent> <FinancialInstitutionIdentification><PostalAddress><Country> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><DebtorAgent> <FinancialInstitutionIdentification><PostalAddress><Country>
8	Originator Identification	10	41-50	M	10-digit ID assigned by the bank typically the IRS Taxpayer Identification Number (TIN) of the Originator for U.S. entities.	For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><Debtor><Identification> <OrganizationIdentification><Other><Identification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><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
9	Standard Entry Class Code	3	51-53	M	Field defines the type of ACH entries contained in the batch	Maps to <OriginalTransactionReference><PaymentTypeInfo> <LocalInstrument><Code> value set SEC Code to "IAT" Note also set <ServiceLevel><Code> to "NURG"
10	Company Entry Description	10	54-63	M	Field used by the originator to describe the transaction for the receiver e.g. TRADE PAY	Maps to <OriginalTransactionReference><PaymentTypeInfo> <CategoryPurpose><Proprietary> Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible
11	ISO Originating Currency Code	3	64-66	M	This field contains the three-character code as approved by the International Organization for Standardization (ISO) used to identify the currency denomination in which the entry was first originated	For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><DebtorAccount><Currency> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><CreditorAccount><Currency> e.g., "USD"
12	ISO Destination Currency Code	3	67-69	M	This field contains the three-character code as approved by the International Organization for Standardization (ISO) used to identify the currency denomination in which the entry will be ultimately settled	May map to <CreditTransferTransactionInformation><Amount> <InstructedAmount> e.g., <InstdAmtCcy="EUR">1000.00</InstdAmt> Else maps to <CreditTransferTransactionInformation><Amount> <EquivalentAmount><CurrencyofTransfer> e.g., <EqvtAmt> <Amt Ccy="USD">50000.00</Amt> <CcyOfTrf>EUR</CcyOfTrf> </EqvtAmt>

13	Effective Entry Date	6	70-75	R	The date on which the originator intends to post to the receiver's account	For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><RequestedExecutionDate> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><RequestedCollectionDate>
14	Settlement Date (Julian)	3	76-78	Inserted by ACH Operator	The ACH Operator populates the actual settlement date	Not mapped
15 ¹	Originator Status code	1	79-79	M	Identifies the Originator as a non-Federal Government entity. Changed to reflect the Originator Status Code of the institution initiating the Return Entry (i.e., the RDFI of the original Entry)	Not mapped
16 ¹	GO Identification/Originating DFI Identification	8	80-87	M	Originating DFI ABA or transit routing number assigned. Changed to reflect the Routing Number of the institution initiating the Return Entry (i.e., the RDFI of the original Entry)	For original <u>Credit Transaction</u> (pain.001) may map to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> [Note also set <ClearingSystemMemberIdentification> <Code> e.g., "GBDSC" (UK Domestic Sort Code)] Else <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><BIC> (e.g., SEPA region) Else <OriginalTransactionReference><CreditorAgentAccount><Identification><IBAN> For original <u>Direct Debit</u> (pain.008) may map to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> [Note also set <ClearingSystemMemberIdentification> <Code> e.g., "GBDSC" (UK Domestic Sort Code)] Else <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><BIC> (e.g., SEPA region) Else <OriginalTransactionReference><DebtorAgentAccount><Identification><IBAN>
17 ¹	Batch Number	7	88-94	M	Originator assigns batch numbers in ascending order within each file. Changed to the Batch Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

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

² Usage may also vary with field populated based on bank specific criteria

d. CCD & PPD Entry Detail Record

CCD	Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments	
First Entry Detail Record (6)						
1	Record Type Code	1	01-01	M	Code identifying the Entry Detail Record is "6"	Not mapped
2 ¹	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 <OriginalTransactionReference><CreditorAccount><Type><Code> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><DebtorAccount><Type><Code> "CACC" = Current Account "SVGS" = Savings Account
3 ¹	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 <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
4 ¹	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 <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><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 <OriginalTransactionReference><CreditorAccount><Identification><Other><Identification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><DebtorAccount><Identification><Other><Identification>

6	Amount	10	30-39	M	The dollar amount of the item originated	Maps to <OriginalTransactionReference><Amount><InstructedAmount> e.g., <InstdAmt Ccy="USD">5000.00</InstdAmt>
7 ¹	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 <TransactionInformationAndStatus> <OriginalEndToEndIdentification>
8 ¹	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 <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><Creditor><Name> ⁵ For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><Debtor><Name> ⁴
9 ¹	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, 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.	Not mapped* ²
10	Addenda Record Indicator	1	79-79	M	"0" = no addenda record supplied, "1" = one or more addenda records supplied	[NOTE: As content varies by client and on-boarding process ² requirements for mapping may differ as well.]
11 ¹	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

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

² Usage may also vary with field populated based on bank specific criteria

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

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

e. CTX Entry Detail Record

CTX	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
First Entry Detail Record (6)						
1	Record Type Code	1	01-01	M	Code identifying the Entry Detail Record is "6"	Not mapped
2 ¹	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 <OriginalTransactionReference><CreditorAccount><Type><Code> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><DebtorAccount><Type><Code> "CACC" = Current Account "SVGS" = Savings Account
3 ¹	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 <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
4 ¹	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 <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><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 <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><CreditorAccount><Identification><Other><Identification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><DebtorAccount><Identification><Other><Identification>

6	Total Amount	10	30-39	M	The amount of the transaction in dollars with two decimal places	Maps to <OriginalTransactionReference><Amount><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 <TransactionInformationAndStatus> <OriginalEndToEndIdentification>
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 <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><Creditor><Name> ⁵ For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><Debtor><Name> ⁴
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* ²
12	Addenda Record Indicator	1	79-79	M	"0" = no addenda record supplied, "1" = one or more addenda records supplied	[NOTE: As content varies by client and on-boarding process ² requirements for mapping may differ as well.]
13 ¹	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

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

² Usage may also vary with field populated based on bank specific criteria

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

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

f. IAT Entry Detail Record (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
First Entry Detail Record (6)						
1	Record Type Code	1	01-01	M	Code identifying the Entry Detail Record is "6"	Not mapped
2 ¹	Transaction Code	2	02-03	M	Two-digit code that is used to direct the payment to a specific type of account (i.e., checking, savings, loan or general ledger) and indicates whether the payment is a debit or credit. Changed to the appropriate Return Entry Transaction Code	For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><CreditorAccount><Type><Code> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><DebtorAccount><Type><Code> "CACC" = Current Account "SVGS" = Savings Account
3 ¹	GO Identification/Receiving DFI Identification	8	04-11	M	Routing number of the U.S. Gateway Operator. 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 <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
4 ¹	Check Digit	1	12-12	M	Last digit of the standard 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 <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> Note that Check Digit is the last (or 9th) digit of the transit routing number

5	Number of Addenda Records	4	13-16	M	The number of addenda records associated with the IAT Entry Detail Record	Not mapped
6	Reserved	13	17-29	N/A	Leave blank	Not mapped*
7 ¹	Amount	10	30-39	M	The amount of the transaction in dollars with two decimal places. For the return of an outbound international ACH Transaction originated by a U.S. ODFI, this amount will be different from the amount reflected in the original forward Entry if the exchange rate is different at the time of the return	Maps to <OriginalTransactionReference><Amount><InstructedAmount> e.g., <InstdAmt Ccy="USD">5000.00</InstdAmt>
8	Foreign Receiver's Account Number/DFI Account Number	35	40-74	M	Receiver's account number	For original <u>Credit Transaction</u> (pain.001) maps to <OriginalTransactionReference><CreditorAccount> <Identification> <IBAN> (e.g., SEPA region) Else <OriginalTransactionReference><CreditorAccount> <Identification><Other><Identification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><DebtorAccount> <Identification> <IBAN> (e.g., SEPA region) Else <OriginalTransactionReference><DebtorAccount> <Identification><Other><Identification>
9	Reserved	2	75-76	N/A	Leave blank	Not mapped*
10	Gateway Operator OFAC Screening Indicator	1	77-77	O	This field indicates the results of a Gateway Operator screen for OFAC compliance. "0" = Gateway Operator has not found a potential blocked party "1" = presence of a blocked party This field must be space filled if no screening has been conducted	Not mapped
11	Secondary OFAC Screening Indicator	1	78-78	O	This field indicates the results of a Third-Party Service Provider screen for OFAC compliance. "0" = Third-Party Service Provider has not found a potential blocked party "1" = the potential presence of a blocked party This field must be space filled if no screening has been conducted	Not mapped
12	Addenda Record Indicator	1	79-79	M	"0" = no addenda record supplied, "1" = one or more addenda records supplied	Not mapped

13 ¹	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
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NOTE:

* Field typically not used by U.S. banks

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

g. CCD, PPD, or CTX Addenda Record

CCD	Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments	
Addenda Record (7) – CCD, PPD, or CTX						
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 ³ <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level... Maps to <StatusReasonInformation><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, use code "NARR" = narrative and supply Nacha Return Reason Code under <AddtlInf>
4 ¹	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 ¹	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 ³ <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level... Maps to <StatusReasonInformation><AdditionalInformation>
6 ¹	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 <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> For original <u>Direct Debit</u> (pain.008) maps to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> Note also set <ClearingSystemMemberIdentfciation><Code> to "USABA"

7	Addenda Information	44	36-79	O	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 ³ <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level... Maps to <StatusReasonInformation><AdditionalInformation>
8	Trace Number	15	80-94	M	Leave blank	Not mapped

NOTE:

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

³ Can be set at the OriginalPaymentInformationAndStatus level or the TransactionInformationAndStatus level. TransactionInformationAndStatus level is recommended.

h. IAT First Addenda Record (710) (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
First IAT Addenda Record (710)						
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 "10"	Not mapped
3	Transaction Type Code	3	04-06	R	A three-character code used to identify the type of transaction	Not mapped
4	Foreign Payment Amount	18	07-24	R	The amount for which the entry is to be received by the foreign receiver in the currency denomination expressed in the ISO Destination Currency Code for "VF" and "FF" foreign exchange indicators; otherwise this field is zero filled (i.e., for "FV" foreign exchange indicator)	Maps to: <CreditTransferTransactionInformation><Amount> <InstructedAmount Currency> or <EquivalentAmount><AmountCurrency>
5	Foreign Trace Number	22	25-46	O	The trace number assigned to the entry in the originating national payments system.	Not mapped
6	Receiving Company Number/Individual Name	35	47-81	M	This field identifies the Receiver of the transaction	For original Credit Transaction (pain.001) may map to <OriginalTransactionReference><Creditor><Name> ⁵ For original Direct Debit (pain.008) may map to <OriginalTransactionReference><Debtor><Name> ⁴
7	Reserved	6	82-87	N/A	Leave blank	Not mapped
8 ¹	Entry Detail Sequence Number	7	88-94	M	This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

* Field typically not used by U.S. banks

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

² Usage may also vary with field populated based on bank specific criteria

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

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

i. IAT Second Addenda Record (711) (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments	
Second IAT Addenda Record (711)						
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 "11"	Not mapped
3	Originator Name	35	04-38	M	This field contains the name of the Originator of the transaction	For original <u>Credit Transaction</u> (pain.001) may map to <OriginalTransactionReference><Debtor><Name> ⁴ For original <u>Direct Debit</u> (pain.008) may map to <OriginalTransactionReference><Creditor><Name> ⁵
4	Originator Street Address	35	39-73	M	This field contains the physical street address of the Originator	For original <u>Credit Transaction</u> (pain.001) may map to ⁴ <OriginalTransactionReference><Debtor><PostalAddress><StreetName> and <BuildingNumber> or <AddressLine> For original <u>Direct Debit</u> (pain.008) may map to ⁵ <OriginalTransactionReference><Creditor><PostalAddress><StreetName> and <BuildingNumber> or <AddressLine>
5	Reserved	14	74-87	N/A	Leave blank	Not mapped
6 ¹	Entry Detail Sequence Number	7	88-94	M	This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

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

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

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

j. IAT Third Addenda Record (712) (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
Third IAT Addenda Record (712)						
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 "12"	Not mapped
3	Originator City & State/Province	35	04-38	M	This field contains the city and, if applicable, the state or province of the Originator.	For original <i>Credit Transaction</i> (pain.001) may map to ⁴ <OriginalTransactionReference><Debtor><PostalAddress><TownName> and <CountrySubDivision> or <AddressLine> For original <i>Direct Debit</i> (pain.008) may map to ⁵ <OriginalTransactionReference><Creditor><PostalAddress><TownName> and <CountrySubDivision> or <AddressLine>
4	Originator Country & Postal Code	35	39-73	M	This field contains the country and postal code of the Originator.	For original <i>Credit Transaction</i> (pain.001) may map to ⁴ <OriginalTransactionReference><Debtor><PostalAddress><Country> and <PostCode> or <AddressLine> For original <i>Direct Debit</i> (pain.008) may map to ⁵ <OriginalTransactionReference><Creditor><PostalAddress><Country> and <PostCode> or <AddressLine>
5	Reserved	14	74-87	N/A	Leave blank	Not mapped
6 ¹	Entry Detail Sequence Number	7	88-94	M	This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

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

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

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

k. IAT Fourth Addenda Record (713) (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
Fourth IAT Addenda Record (713)						
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 "13"	Not mapped
3	Originating DFI Name	35	04-38	M	This field contains the name of the U.S. Originating DFI	For original <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><Name> For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><Name>
4	Originating DFI Identification Number Qualifier	2	39-40	M	This field contains a 2-digit code that identifies the numbering scheme used in the Originating DFI Identification Number field	Not mapped
5	Originating DFI Identification	34	41-74	M	Originating DFI ABA or transit routing number	For original <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
6	Originating DFI Branch Country Code	3	75-77	M	This field contains a 2-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the bank that originated the entry is located. This field will contain "US"	For original <i>Credit Transaction</i> (pain.001) may map to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><PostalAddress><Country> For original <i>Direct Debit</i> (pain.008) may map to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><PostalAddress><Country> "US" is present
7	Reserved	10	78-87	N/A	Leave blank	Not mapped

8 ¹	Entry Detail Sequence Number	7	88-94	M	This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped
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NOTE:

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

I. IAT Fifth Addenda Record (714) (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
Fifth IAT Addenda Record (714)						
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 "14"	Not mapped
3	Receiving DFI Name	35	04-38	M	This field contains the name of the Receiving Depository Financial Institution holding the receiver's account	For original <i>Credit Transaction</i> (pain.001) may map to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><Name> For original <i>Direct Debit</i> (pain.008) may map to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><Name>
4	Receiving DFI Identification Number Qualifier	2	39-40	M	This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number field. Code values for this field are: "01" = National Clearing System Number; "02" = BIC Code; or "03" = IBAN	Not mapped
5	Receiving DFI Identification	34	41-74	M	The bank identification number of the DFI at which the Receiver maintains his account	For original <i>Credit Transaction</i> (pain.001) may map to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> and Set <ClearingSystemMemberIdentification> <Code> e.g., "GBDSC" (UK Domestic Sort Code) Else <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><BIC> (e.g., SEPA region) Else <OriginalTransactionReference><CreditorAgentAccount><Identification><IBAN> For original <i>Direct Debit</i> (pain.008) may map to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> and Set <ClearingSystemMemberIdentification> <Code> e.g., "GBDSC" (UK Domestic Sort Code) Else <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><BIC> (e.g., SEPA region) Else <OriginalTransactionReference><DebtorAgentAccount><Identification><IBAN>

6	Receiving DFI Branch Country Code	3	75-77	M	This field contains a 2-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the bank that receives the entry is located	For original <u>Credit Transaction</u> (pain.001) may map to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><PostalAddress><Country> For original <u>Direct Debit</u> (pain.008) may map to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><PostalAddress><Country>
7	Reserved	10	78-87	N/A	Leave blank	"US" is present Not mapped
8 ¹	Entry Detail Sequence Number	7	88-94	M	This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

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

m. IAT Sixth Addenda Record (715) (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
Sixth IAT Addenda Record (715)						
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 "15"	Not mapped
3	Receiver Identification Number	15	04-18	O	This field may be used by the Originator to insert its own number for tracing purposes	Maps to <TransactionInformationAndStatus><OriginalEndToEndIdentification>
4	Receiver Street Address	35	19-53	M	This field contains the physical street address of the Receiver	For original <i>Credit Transaction</i> (pain.001) may map to ⁵ <OriginalTransactionReference><Creditor><PostalAddress><StreetName> and <BuildingNumber> or <AddressLine> For original <i>Direct Debit</i> (pain.008) may map to ⁴ <OriginalTransactionReference><Debtor><PostalAddress><StreetName> and <BuildingNumber> or <AddressLine>
5	Reserved	34	54-87	N/A	Leave blank	Not mapped
6 ¹	Entry Detail Sequence Number	7	88-94	M	This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

* Field typically not used by U.S. banks

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

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

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

n. IAT Seventh Addenda Record (716) (Outbound Payments)

IAT	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments	
Seventh IAT Addenda Record (716)						
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 "16"	Not mapped
3	Receiver City & State/Province	35	04-38	M	This field contains the city and, if applicable, the state or province of the Receiver	For original <i>Credit Transaction</i> (pain.001) may map to ⁵ <OriginalTransactionReference><Debtor><PostalAddress><TownName> and <CountrySubDivision> or <AddressLine> For original <i>Direct Debit</i> (pain.008) may map to ⁴ <OriginalTransactionReference><Debtor><PostalAddress><TownName> and <CountrySubDivision> or <AddressLine>
4	Receiver Country & Postal Code	35	39-73	M	This field contains the country and postal code of the Receiver	For original <i>Credit Transaction</i> (pain.001) may map to ⁵ <OriginalTransactionReference><Debtor><PostalAddress><Country> and <PostCode> or <AddressLine> For original <i>Direct Debit</i> (pain.008) may map to ⁴ <OriginalTransactionReference><Debtor><PostalAddress><Country> and <PostCode> or <AddressLine>
5	Reserved	14	74-87	N/A	Leave blank	Not mapped
6 ¹	Entry Detail Sequence Number	7	88-94	M	This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. Changed to reflect the Entry Detail Sequence Number associated with the Trace Number assigned by the institution preparing the Automated Return Entry	Not mapped

NOTE:

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

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

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

o. IAT Eighth Addenda Record (718) (Outbound Payments)

IAT		Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments
Eighth IAT Addenda Record (799)						
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 ³ <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level... Maps to <StatusReasonInformation><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, use code "NARR" = narrative and supply Nacha Return Reason Code under <AddtlInf>
41	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 ¹	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 ³ <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level... Maps to <StatusReasonInformation><AdditionalInformation>
6 ¹	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) may map to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> and Set <ClearingSystemMemberIdentification> <Code> e.g., "GBDSC" (UK Domestic Sort Code) Else <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><BIC> (e.g., SEPA region) Else <OriginalTransactionReference><CreditorAgentAccount><Identification><IBAN> For original <u>Direct Debit</u> (pain.008) may map to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification>

						<ClearingSystemMemberIdentification> <MemberIdentification> and Set <ClearingSystemMemberIdentification> <Code> e.g., "GBDSC" (UK Domestic Sort Code) Else <OriginalTransactionReference><DebtorAgent> <FinancialInstitutionIdentification><BIC> (e.g., SEPA region) Else <OriginalTransactionReference><DebtorAgentAccount> <Identification><IBAN>
7 ¹	Original Forwarding Entry Payment Amount	10	36-45	R	The dollar amount of the item originated	Maps to <OriginalTransactionReference><Amount><InstructedAmount> e.g., <InstdAmt Ccy="USD">5000.00</InstdAmt>
8	Addenda Information	34	46-79	O	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 ³ <OriginalPaymentInformationAndStatus> level or <TransactionInformationAndStatus> level... Maps to <StatusReasonInformation><AdditionalInformation>
9	Trace Number	15	80-94	M	Leave blank	Not mapped

NOTE:

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

³ Can be set at the OriginalPaymentInformationAndStatus level or the TransactionInformationAndStatus level. TransactionInformationAndStatus level is recommended.

p. Batch/Control Record – All Formats

Nacha File Format	Length	Position	M,R,O	Content Description	ISO 2022 Mapping Comments	
Batch Control Record (8)						
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	Maps to <OriginalGroupInformationAndStatus> <OriginalMessageNameIdentification> For original <i>Credit Transaction</i> (pain.001) = "pain.001.001.03" For original <i>Direct Debit</i> (pain.008) = "pain.008.001.02" Note, also set <OriginalTransactionReference><PaymentMethod> value for direct debit: "DD" Note, also set <OriginalTransactionReference><PaymentMethod> value for credit transfers: "TRF"
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 ²
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 ²
5	Total Debit Entry Dollar Amount in Batch	12	21-32	M	Dollar total of debit entries in the batch	Not mapped ²
6	Total Credit Entry Dollar Amount in Batch	12	33-44	M	Dollar total of credit entries in the batch	Not mapped ²
7	Company Identification	10	45-54	R	10-digit ID assigned by the bank	For original <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><Debtor><Identification> <OrganizationIdentification><Other><Identification> For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><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* ²
10	Originating DFI Identification	8	80-87	M	Originating DFI ABA or transit routing number assigned	For original <i>Credit Transaction</i> (pain.001) maps to <OriginalTransactionReference><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> For original <i>Direct Debit</i> (pain.008) maps to <OriginalTransactionReference><CreditorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification> <MemberIdentification> Note also set <ClearingSystemMemberIdentification><Code> to "USABA"
11 ¹	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

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

² Usage may also vary with field populated based on bank specific criteria

q. File Control Record – All Formats

Nacha File Format	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments
File Control Record (9)					
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 ²
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 ^{d2}
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 ²
6	Total Debit Entry Dollar Amount in File	12	32-43	M	Dollar total of debit entries in the file Not mapped ²
7	Total Credit Entry Dollar Amount in File	12	44-55	M	Dollar total of credit entries in the file Not mapped ²
8	Reserved	39	56-94	N/A	Leave blank Not mapped*

NOTE:

* Field typically not used by U.S. banks

² 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 pain.002.001.03 message to detail the reason for the rejection 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 pain.002 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, CTX, and IAT 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
R01	Insufficient funds	Available and/or cash reserve balance is not sufficient to cover the dollar value of the debit Entry.	ALL	AM04	Insufficient Funds	Amount of funds available to cover specified message amount is insufficient.
R02	Account Closed	A previously active account has been closed by action of the customer or the RDFI.	ALL	AC04	Closed Account Number	Account number specified has been closed on the bank of account's books.
R03	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	BE01	Inconsistent with End Customer	Identification of end customer is not consistent with associated account number
R04	Invalid Account Number Structure	Account number structure is not valid.	ALL	AC01	Incorrect Account Number	Format of the account number specified is not correct
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code	CCD or CTX debit Entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.	CCD, CTX	AG03	Transaction Not Supported	Transaction type not supported/authorized on this type of account
R06	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	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R07	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	AG07	Unsuccessful Direct Debit	Debtor account cannot be debited for a generic reason.
R08	Payment Stopped	The Receiver has placed a stop payment order on this debit Entry e.g., recurring debit.	ALL	DS02	Order Cancelled	An authorized user has cancelled the order.
R09	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	AM07	Blocked Amount	Amount of funds available to cover specified message amount is insufficient.
R10	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	AG01*	Transaction Forbidden	Transaction forbidden on this type of account (formerly no Agreement)
R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization	The RDFI has been notified by the Receiver that the Originator and 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	NARR	Narrative	Reason is provided as narrative information in the additional reason information.

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R12	Account Sold to Another DFI	A financial institution received an Entry to an account that was sold to another financial institution.	ALL	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.	ALL	RC08	Invalid Clearing System Member Identifier	ClearingSystemMemberIdentifier is invalid or missing. Generic usage if cannot specify between debit or credit account
R14	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	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	(1) The beneficiary is deceased, or (2) The account holder is deceased.	ALL	MD07	End Customer Deceased	End customer is deceased.
R16	Account Frozen / Entry Returned Per OFAC Instruction	(1) Access to the account is restricted due to specific action taken by the RDFI or by legal action; or (2) OFAC has instructed the RDFI or Gateway to return the Entry.	ALL	AC06	Blocked Account	Account specified is blocked, prohibiting posting of transactions against it.
R17	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	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R18	Improper Effective Entry Date	(1) The effective Entry date for a credit Entry is more than two Banking Days after the Banking Day of processing as established by the Originating ACH Operator; or (2) The Effective Entry Date for a debit Entry is more than one Banking Day after the processing date.	ALL	DT01	Invalid date	Invalid date (e.g., wrong or missing settlement date).
R19	Amount Field Error	(1) Amount field is non-numeric. (2) Amount field is not zero in a Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, or zero dollar CCD, CTX, or IAT Entry. (3) Amount field is zero in 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	AM12	Invalid Amount	Amount is invalid or missing.
R20	Non-Transaction Account	ACH Entry to a non-Transaction Account i.e., an account against which transactions are prohibited or limited.	ALL	AG01*	Transaction Forbidden	Transaction forbidden on this type of account (formerly no Agreement)
R21¹	Invalid Company Identification	The Identification Number used in the Company Identification Field is not valid.	CIE			
R22	Invalid Individual ID Number	The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.	ALL	RR01	Missing Debtor Account or Identification	Specification of the debtor's account or unique identification needed for reasons of regulatory requirements is insufficient or missing
R23	Credit Entry Refused by Receiver	Any credit Entry that is refused by the Receiver may be returned by the RDFI.	ALL	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.
R24	Duplicate Entry	The RDFI has received what appears to be a duplicate Entry i.e., the trace number, date, dollar amount and/or other data matches another transaction.	ALL	AM05	Duplication	Duplication.

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R25	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.		RR07	Remittance Information Invalid	Remittance information structure does not comply with rules for payment type.
R26	Mandatory Field Error	Erroneous data or missing data in a mandatory field.	ALL	FF02*	Syntax Error	Syntax error reason is provided as narrative information in the additional reason information.
R27	Trace Number Error	(1) Original Entry Trace Number is not present in the Addenda Record on a Return or Notification of Change Entry; or (2) Trace Number of an Addenda Record is not the same as the Trace Number of the preceding Entry Detail Record.	ALL	FF02*	Syntax Error	Syntax error reason is provided as narrative information in the additional reason information.
R28	Routing Number Check Digit Error	The Check digit for a routing number is not valid.	ALL	FF09	Invalid Cheque Number	Cheque number missing or invalid.
R29	Corporate Customer Advises Not Authorized	The RDFI has been notified by the Receiver (non-consumer) that a specific Entry has not been authorized by the Receiver.	CCD & CTX	AG01*	Transaction Forbidden	Transaction forbidden on this type of account (formerly no Agreement)
R30¹	RDFI Not Participant in Check Truncation Program	RDFI does not participate in a Check truncation program.	ALL	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.
R31	Permissible Return Entry (CCD and CTX) only	RDFI may return a CCD or CTX Entry that the ODFI agrees to accept.	CCD & CTX	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.
R32	RDFI Non-Settlement	RDFI is not able to settle the Entry.	ALL	ED05*	Settlement Failed	Settlement of the transaction has failed.
R33¹	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			
R34	Limited Participation DFI	RDFI's participation has been limited by a federal or state advisor e.g., bank closure.	ALL	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.
R35	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	MD05	Collection Not Due	Creditor or creditor's agent should not have collected the direct debit. (Refund/Reversal)

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R36	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	NARR*	Narrative	Reason is provided as narrative information in the additional reason information.
R37¹	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			
R38¹	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			
R39¹	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			
R40¹	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			
R41¹	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			
R42¹	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			
R43¹	Invalid DFI Account Number	The Receiver's account number included in Field 3 of the Addenda must include at least one alphameric character.	ENR			

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R44 ¹	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			
R45 ¹	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 ¹	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 ¹	Duplicate Enrollment	The Entry is duplicate of an Automated Enrollment Entry previously initiated by a DFI.	ENR			
R50 ¹	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 ¹	Item related to RCK Entry is Ineligible for RCK Entry is Improper	A RCK Entry considered to be ineligible or improper.	RCK			
R52 ¹	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 ¹	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			

NOT APPLICABLE - Codes used by ODFI for Dishonored Return Entries. Must be transmitted to ACH Network in Nacha File Format

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R61²	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			
R62²	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			
R67²	Duplicate Return	The ODFI has received more than one Return for the same Entry.	ALL, EXCEPT IAT			
R68²	Untimely Return	The Return Entry has not been sent within the time frame established by these Rules.	ALL, EXCEPT IAT			
R69²	Field Error(s)	One or more of the field requirements are incorrect.	ALL, EXCEPT IAT			
R70²	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			
R71¹	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			
R72¹	Untimely Dishonored Return	The dishonored Return Entry has not been sent within the designated time frame.	ALL, EXCEPT IAT			
R73¹	Timely Original Return	The RDFI is certifying that the original Return Entry was sent within the timeframe designated in these Rules.	ALL, EXCEPT IAT			
R74¹	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			
R75¹	Return Not a Duplicate	The Return Entry was not a duplicate of an Entry previously returned by the RDFI.	ALL, EXCEPT IAT			

Nacha Code	Nacha Name	Description	SEC Codes	ISO Code	ISO Name	Description
R76¹	No Errors Found	The original Return Entry did not contain the errors indicated by the ODFI in the dishonored Return Entry.	ALL, EXCEPT IAT			
R77¹	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			
R80	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"> ▪ Invalid DFI / Bank Branch Country Code ▪ Invalid DFI / Bank Identification Number Qualifier ▪ Invalid Foreign Exchange Indicator ▪ Invalid ISO Originating Currency Code ▪ Invalid ISO Destination Currency Code ▪ Invalid ISO Destination Country Code ▪ Invalid Transaction Type Code 	OUTBOUND IAT	AG02	Invalid Bank Operation Code	Bank Operation code specified in the message is not valid for receiver.
R81	Non-Participant in IAT Program	The IAT Entry is being returned because the Gateway does not have an agreement with either the ODFI or the Gateway's customer to transmit Outbound IAT Entries.	OUTBOUND IAT	BE06	Unknown End Customer	End customer specified is not known at associated Sort/National Bank Code or does no longer exist in the books
R82	Invalid Foreign Receiving DFI Identification	The reference used to identify the Foreign Receiving DFI of an Outbound IAT Entry is invalid.	OUTBOUND IAT	RC02	Invalid Bank Identifier	Bank identifier is invalid or missing. Generic usage if cannot specify between debit or credit account.
R83	Foreign Receiving DFI Unable to Settle	The IAT Entry is being returned due to settlement problems in the foreign payment system.	OUTBOUND IAT	ED05*	Settlement Failed	Settlement of the transaction has failed.
R84	Entry Not Processed by Gateway	For Outbound IAT Entries, 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	RR04	Regulatory Reason	Regulatory reason.
R85	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	FF02*	Syntax Error	Syntax error reason is provided as narrative information in the additional reason information.

NOTE:

*ISO Code mapped to multiple Nacha Codes

¹Entries currently are not supported/mapped

² Invalid entries for pain.002 transactions that must be sent in Nacha file format for ACH Network

5. 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 pain.002.001.03 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)	";
' (single quote)	';
< (left brace)	<;
> (right brace)	>;

As an example, AB & C Transport would populate their name in a pain.002 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

d. Related Resources

1) ISO 20022

The XML format of the pain.002 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 pain.002.001.03.xsd can be downloaded from the ISO20022 web site at

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/>

6. Revision History

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

Release Notes for December 2021 Update to Nacha ISO 2022 Guide to Mapping U.S. ACH Rejected Items

Change	Location	Additional Information
Version updated to 2.0	Title page	
Added language in red pertaining to operator reject reason codes	Page 5 Overview section	The status and reconciliation of submitted payments against the original pain.001 credit transfer file and/or pain.008 direct debit file is provided through the bank to corporate Customer Payment Status Report (pain.002) for rejected items that happen <i>prior</i> to settlement and may contain an operator reject reason.
Replaced US ACH Credit Entry Process Flow graphic with updated graphic	Page 10 US ACH Payments Section	
Changed wording to discuss reject items	Page 16 ISO 2022 File Format Table Section under Maps to Nacha Format Field	Maps to Nacha Format Field: specifies whether each tag and data element is applicable to Nacha SEC Code CCD, PPD, CTX, or Outbound IAT return items reject items. It is important to note that rejected items will be returned from an ACH Operator or from the Originating financial institution itself. Those returned from the Operator will have a Return Reason code in the location specified in this column, however those rejected by the Originating Financial Institution may not.
Changed should to may in Usage Rule	Page 19 Group Header Block 9.1.19	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> should-may not be populated
Changed should to may in Usage Rule	Page 19 Group Header Block 9.1.21	<u>Usage Rule:</u> If <OrgId> is populated, <PrvtId> should-may not be populated
Removed words Nacha Return Code	Page 23 Original Payment Information and Status Block 3.1	Refer to "Nacha Return Reason 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 code "NARR" = narrative and supply Nacha Return Reason Code under <AddtlInf>
Removed words Nacha Return Code	Page 25 Transaction Information and Status Block 3.23	Refer to "Nacha Return Reason 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 code "NARR" = narrative and supply Nacha Return Reason Code under <AddtlInf>
Changed should to may in Usage Rule	Page 26 Transaction Information and Status Block 3.35	<u>Usage Rule:</u> If <InstdAmt> is populated, <EqvtAmt > should-may not be populated
Changed should to may in Usage Rule	Page 27 Transaction Information and Status Block 3.60	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> should-may not be populated
Changed should to may in Usage Rule	Page 28 Transaction Information and Status Block 3.63	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> should-may not be populated
Changed should to may in Usage Rule	Page 28 Transaction Information and Status Block 3.66	<u>Usage Rule:</u> If <Prtry> is populated, <Cd> should-may not be populated
Changed should to may in Usage Rule	Page 29 Transaction Information and Status Block	<u>Usage Rule:</u> If <Prtry> is populated, <Cd> should-may not be populated. Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible

	3.67	
Changed should to may in Usage Rule	Page 34 Transaction Information and Status Block 9.1.21	<u>Usage Rule:</u> If <Orgld> is populated, <Prvtld> should may not be populated
Changed should to may in Usage Rule	Page 34 Transaction Information and Status Block 1.1.1	<u>Usage Rule:</u> If <Othr> is populated, <IBAN > should may not be populated
Changed should to may in Usage Rule	Page 34 Transaction Information and Status Block 9.1.19	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> should may not be populated
Changed should to may in Usage Rule	Page 35 Transaction Information and Status Block 1.1.10	<u>Usage Rule:</u> If <Cd> is populated, < Prtry> should may not be populated
Changed should to may in Usage Rule	Page 37 Transaction Information and Status Block 6.1.5	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> should may not be populated
Changed should to may in Usage Rule	Page 42 Transaction Information and Status Block 6.1.5	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> should may not be populated
Changed should to may in Usage Rule	Page 50 Transaction Information and Status Block 9.1.14	<u>Usage Rule:</u> If <Othr> is populated, <BICOrBEI> should may not be populated
Changed should to may in Usage Rule	Page 51 Transaction Information and Status Block 9.1.19	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> should may not be populated
Changed should to may in Usage Rule	Page 51 Transaction Information and Status Block 9.1.21	<u>Usage Rule:</u> If <Orgld> is populated, <Prvtld> should may not be populated
Changed should to may in Usage Rule	Page 51 Transaction Information and Status Block 1.1.1	<u>Usage Rule:</u> If <Othr> is populated, <IBAN > should may not be populated
Changed should to may in Usage Rule	Page 52 Transaction Information and Status Block 1.1.10	<u>Usage Rule:</u> If <Cd> is populated, <Prtry> should may not be populated
Added language on ability to include R, S or ST to this field	Page 61 CCD and PPD Entry Detail Record 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.
Replaced Individual Name with ID Number to match Nacha Rules	Page 61 CTX Entry Detail Record Row 9	Receiving Company Name/ Individual Name-ID Number
Changed R10 Name and Description to	Page 84 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

match updated Nacha Rules		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 84 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 84 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 85 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 85 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.