Nacha ISO 20022 Direct Debit Guide to Mapping U.S. ACH File Formats – CCD and PPD

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Later reviews and updates performed by Nacha Staff

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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 the ISO 20022 direct debit initiation message to U.S. ACH Standard Entry Class Codes: CCD and PPD transactions.

The format of the file to be used to submit Payment Instructions is part of the Payment Initiation (PAIN) suite. For debit transactions, the specific format is called pain.008. The version recommended by Nacha for use of these formats is pain.008.001.02 in alignment with the Single Euro Payment Area (SEPA) implementation guideline put forth by the European Payments Council (EPC) and the current and future trend in global adoptions of ISO 20022 standards. With this, Nacha desires to maximize global interoperability for U.S. based companies.

This document should be read alongside the Nacha pain.008 ISO 20022 Mapping Spreadsheet, which offers the full set of data elements and sub elements in the pain.008 XML file. Knowledge of XML and Nacha rules and formats is recommended to interpret this document.

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. Direct Debit (pain.008) Initiation Transfer File Structure and Content

a. Parties of the Transaction

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

ISO 20022 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	Originator 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
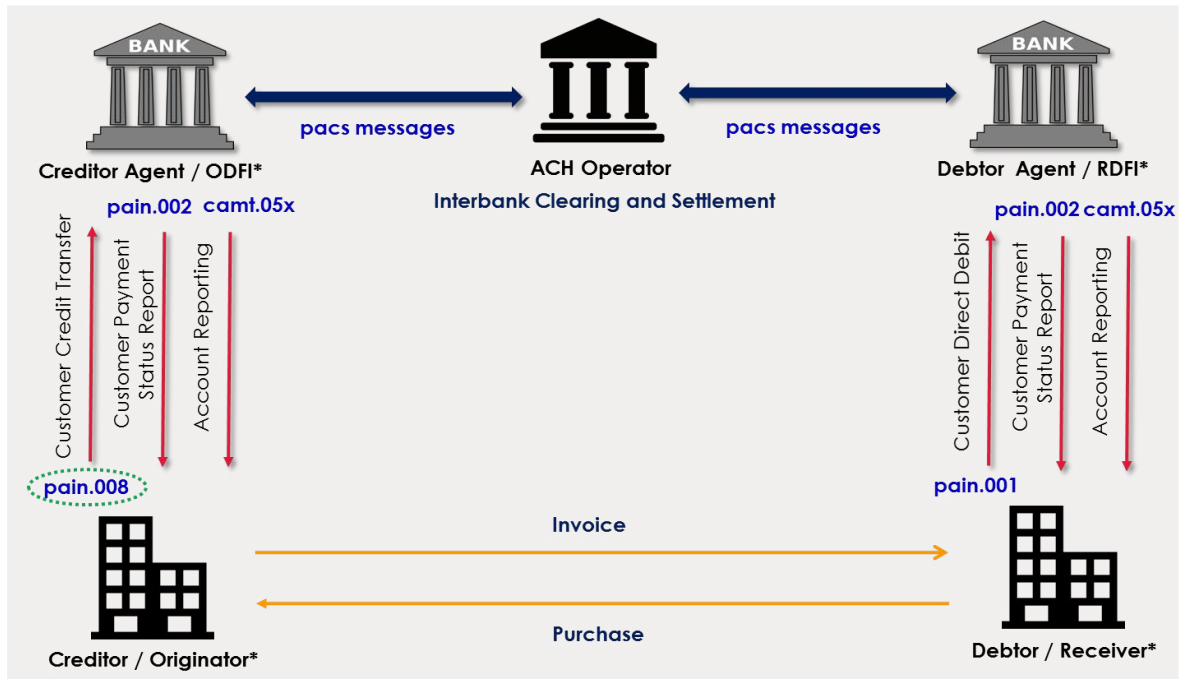
*NOTE: RDFI / ODFI and Originator / Receiver are reversed when pain.001 is originated

1. The Creditor (Originator) sends an invoice for goods or services sold.
2. The Creditor creates the payment collection instruction, a Direct Debit Initiation (pain.008) file that is sent to the Financial Institution, the Creditor Agent (or ODFI).
3. The Creditor Agent validates the message and sends a Payment Status Report (pain.002) notifying the Creditor if the file is accepted or rejected.
4. The information included in every single payment is validated against the payment system and the Creditor Agent sends a Payment Status Report (pain.002) reporting valid collections and/or rejected collections to the Creditor, if any.
5. The collections are sent between Creditor Agent and Debtor Agent via the clearing house before the requested collection date.
6. If any of the collections are rejected before settlement on requested collection day, the Creditor Agent sends a Payment Status Report (pain.002) reporting rejected collections to the Creditor.
7. After settlement on requested collection day Creditor Agent sends a Debit Credit Notification report (camt.054) to the Creditor reporting executed collections and/or rejected, returned, or refunded collections, if any.
8. Debtor Agent and/or Creditor Agent sends an Interim Account Report (camt.052) to the Debtor and/or Creditor.
9. 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.008 message transactions and does not address pain.002 or the camt messages described above.

c. pain.008 XML Payment Message File Structure

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

Figure 2: pain.008 XML File Structure

Group Header (1..1)

Payment Information (1..n)

Direct Debit Transaction Information (1..n)

Remittance Information (0..1)
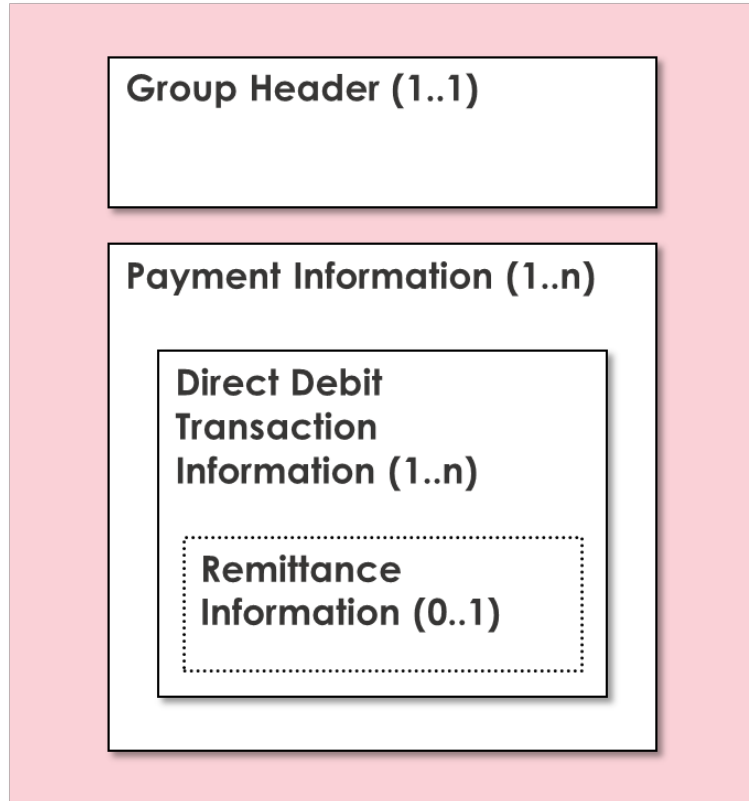
The message may contain several Payment Information parts to which one or several Direct Debit Transaction Information parts are included.

1) **The Group Header**

The **Group Header** is mandatory and must be present once. It is the set of characteristics shared by all individual transactions included in the message, and used to identify the file. It contains such common identifying elements as Message Identification, Creation Date and Time, Number of Transactions, and Initiating Party.

2) **Payment Information**

The **Payment Information** is mandatory and can be present more than once. It contains elements related to the credit side of the transaction, such as Creditor, Creditor Account, Payment Method, Payment Type Information, and Requested Collection Date.

3) **Direct Debit Transaction Information**

Direct Debit Transaction Information is part of the Payment Information block, is mandatory, and can be repetitive. It contains information related to the debit side of the transaction, such as Debtor, Debtor Agent and Remittance Information.

   a) **Remittance Information**

   The optional **Remittance Information** can be repetitive when used to provide additional structured or unstructured remittance information to support the bundling of invoices and credit notes to one payment.

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 ISO 20022 XML-based files must transform these into Nacha file formats. The financial institutions that translate the ISO 20022 files feed into an existing process flow. It is general practice for the banks to populate standard "formatting" fields (e.g., record type codes, record size, etc. highlighted in Part 3 of this document) based on the *Nacha Operating Rules*. All customer-specific information is populated from the XML file or Setup process. Otherwise, the fields are being populated during the creation of the Nacha file by the ODFI system (e.g., Entry Hash, Entry/Addenda Count) based on accepted transactions.

It is important to be aware of possible overpopulation in an XML message and to send more information than that may be relevant. We recommend corporations and financial institutions work closely together to test and validate the ISO 20022 XML files as well as determine how to handle potential extraneous information.

Figure 3: U.S. ACH Direct Debit Process Flow – Consumer Transaction
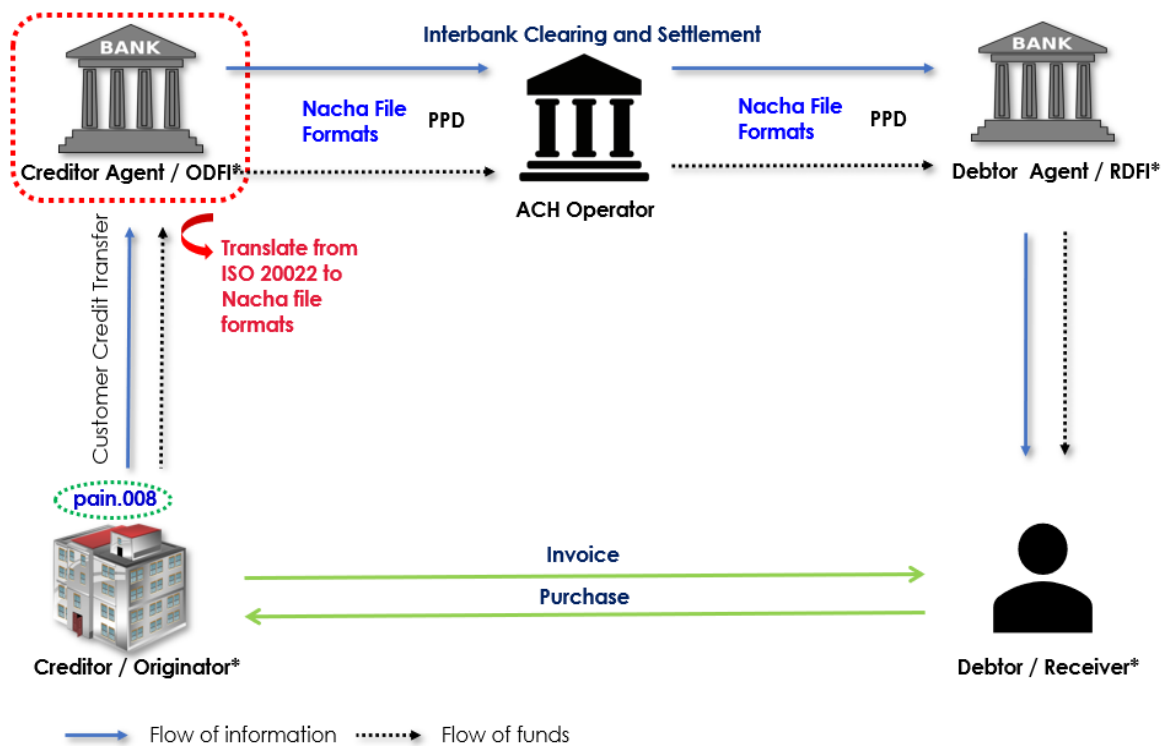
Figure 4: U.S. ACH Direct Debit Process Flow – Business Transaction

Flow of information ·········▶ Flow of funds

*NOTE: RDFI / ODFI and Originator / Receiver are reversed when pain.001 is originated
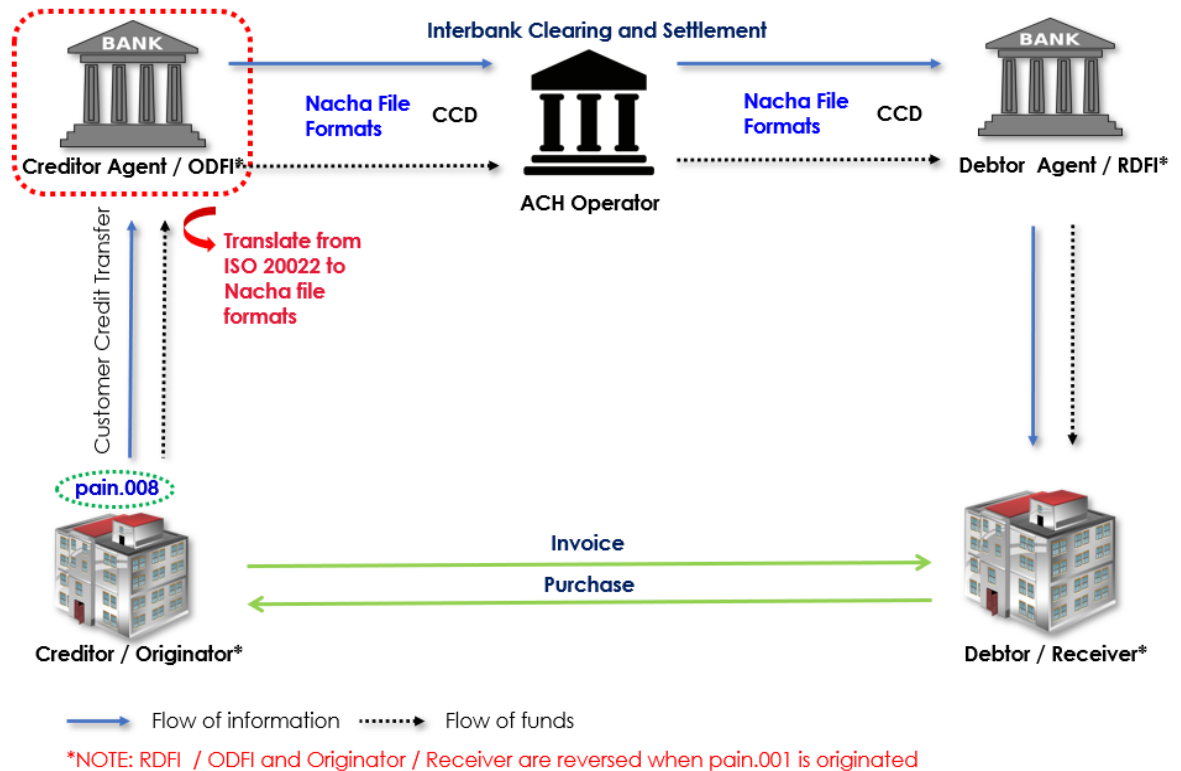
As multiple payment types such as wires, ACH, and checks may be transmitted within a direct debit payment instruction (pain.008) file, for U.S. ACH payments, it is important to take note of the guidance outlined in the following.

e. Example of U.S. ACH Payments

Example 1: File Header Record "1"

Immediate Origin (10-digit company number assigned by bank e.g., Tax ID): 1234567891
File Creation Date: December 31, 2016
File Creation Time: 11:35
Immediate Origin Name (Originator): BIG Corporation

Figure 4: Nacha File Format

```
         1         2         3         4         5         6         7         8         9
123456789012345678901234567890123456789012345678901234567890123456789012345678901234
                                    Example Data

101 9876543211234567891161231113510 94101USA BANK                BIG Corporation
```

XML File Format

The 10-digit U.S. company number assigned by the financial institution may be further defined by including the identification of the scheme name such as Tax ID or Customer Identification Number. However, this is not required. Note that other details of the record file are left out of this example.

Group Header	XML Message

	`<?xml version= »1.0 » encoding= »UTF-8 »?>`
	`<Document`
	`xmlns= »urn :iso :std :iso :20022 :tech :xsd :pain.008.001.02 »`
	`xmlns :xsi= »http ://www.w3.org/2001/XMLSchema-instance »>`
	`<CstmrDrctDbtInitn>`

File Creation Date + File Creation Time
 	
Immediate Origin Name
 	
Immediate Origin
	`<GrpHdr>`
	   `<CreDtTm>2016-12-31T11 :35 :01</CreDtTm>`
	   `<InitgPty>`
	      `<Nm>BIG Corporation</Nm>`
	      `<Id>`
	         `<OrgId>`
	            `<Othr>`
	               `<Id>1234567891</Id>`
	               `<SchmeNm>`
	                  `<Cd>TXID</Cd>`
	               `</SchmeNm>`
	            `</Othr>`
	         `</OrgId>`
	      `</Id>`
	   `</InitgPty>`
	`</GrpHdr>`

Example 2: Company / Batch Header Record "5"

Company Name: BIG Corporation
Company Identification (10-digit company number assigned by bank): 1234567891
Originating DFI Identification (Originating transit routing number, 1st 8 digits): 987654321
Standard Entry Class Code: PPD
Company Entry Description: MORTGAGE
Effective Entry Date: January 15, 2017

Figure 5: Nacha File Format

```
         1         2         3         4         5         6         7         8         9
123456789012345678901234567890123456789012345678901234567890123456789012345678900123456789012345678901234
                                        Example Data

5200BIG Corporation                     1234567891PPDMORTGAGE          170115000198765432000014
```

XML File Format

The payment method should be set to "DD" for direct debit transactions and Service Level to "NURG," or non-urgent payment. Additionally, the local instrument code is used to identify the Standard Entry Class Code. In U.S. ACH transactions, a routing number or ABA consisting of 9 digits is mandatory. The ABA corresponds to the clearing number, and is used to identify the correct agent (or bank). As such, "USABA" must be entered before the ABA. Note that other details of the record file are left out of this example.

Payment Information Block	XML Message

	`<PmtInf>`
	  `<PmtInfId>0000014</PmtInfId>`
	  `<PmtMtd>DD</PmtMtd>`
	  `<PmtTpInf>`

Non-Urgent / ACH payment	`<SvcLvl>`
	      `<Cd>NURG</Cd>`
	    `</SvcLvl>`

Nacha SEC Code	`<LclInstrm>`
	      `<Cd>PPD</Cd>`
	    `</LclInstrm>`

Company Entry Description	`<CtgyPurp>`
	      `<Prtry>MORTGAGE</Prtry>`
	    `</CtgyPurp>`

Effective Entry Date	`</PmtTpInf>`

	<ReqdColltnDt>2017-12-15</ReqdColltnDt>
Company Name	<Cdtr>
	<Nm>BIG Corporation</Nm>
	<Id>
	<OrgId>
	<Othr>
Company Identification	<Id>1234567891</Id>
	</Othr>
	</OrgId>
	</Id>
	</Cdtr>
	<CdtrAgt>
	<FinInstnId>
	<ClrSysMmbId>
	<ClrSysId>
	<Cd>USABA</Cd>
	</ClrSysId>
Originating DFI Identification	<MmbId>987654321</MmbId>
	</ClrSysMmbId>
	<Nm>USA BANK</Nm>
	</FinInstnId>
	</CdtrAgt>
	</PmtInf>

Example 3: Entry Detail Record "6"

Receiving DFI Identification (RDFI bank transit routing number, 1st 8 digits): 11100002
Check Digit (9th digit): 5
DFI Account Number (receiver's bank account number): 4854697999999
Amount: $1500.00
Individual (or Receiving Company) Name: Hermione Granger
Identification Number: 0000123456ID-HG

Figure 6: Nacha File Format

1	2	3	4	5	6	7	8	9

123456789012345678901234567890123456789012345678901234567890123456789012345678900123456789012334

Example Data

627111000025485469799999   000015000011111123456ID-HGHermione Granger   0987654320000001

XML File Format

As previously noted, the ABA corresponds to the clearing number, and is used to identify the correct agent (or bank). As such, "USABA" must be entered before the ABA. The name of the debtor (receiver of collection) can be entered with a maximum of 22 characters when making an ACH payment. The debtor account number (DFI account number) must be entered with 1-17 characters. Note that other details of the record file are left out of this example.

Direct Debit Transaction Information	XML Message

Identification Number	`<DrctDbtTxInf>`
	    `<PmtId>`
	        `<EndToEndId>0000123456ID-HG</EndToEndId>`
	    `</PmtId>`

Amount	`<InstdAmt Ccy = « USD »>1500.00</InstdAmt>`

Receiving DFI Identification + Check Digit	`<DbtrAgt>`
	    `<FinInstnId>`
	        `<ClrSysMmbId>`
	            `<ClrSysId>`
	                `<Cd>USABA</Cd>`
	            `</ClrSysId>`
	            `<MmbId>111000025</MmbId>`
	        `</ClrSysMmbId>`
	        `<Nm>AMERICA BANK</Nm>`
	        `<PstlAdr>`

	`<Ctry>US</Ctry>`
	`<PstlAdr>`
	`</FinInstnId>`
	`</DbtrAgt>`

Individual Name	`<Dbtr>`
	`  <Nm>Hermione Granger</Nm>`
	`</Dbtr>`

DFI Account Number	`<DbtrAcct>`
	`    <Id>`
	`        <Othr>`
	`            <Id>4854697999999</Id>`
	`        </Othr>`
	`    </Id>`
	`  </DbtrAcct>`
	`</DrctDbtTxInf>`

f. ISO 20022 File Format Table

The direct debit initiation 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 to Nacha file formats are highlighted. Please pay attention to the column "Maps to Nacha Format Field" when implementing support for direct debit 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 optional fields that may be populated at the payment level or the transaction level. It is recommended that they are populated at the payment information level if being used.

- **Maps to Nacha Format Field**: specifies whether each tag and data element is applicable to Nacha SEC Codes CCD and PPD

- **Mapping Guide:** For a number of fields, please pay attention to the Usage Rules that must be followed when implementing pain.008 direct debit transaction files sent in the U.S. These are outlined throughout the document.

1) The Group Header

Group Header contains the identification information of the payment message.

XML Declaration				
ISO Field Name	**Content Description**	**M / O**	**Maps to Nacha Format Field**	**Mapping Guide**
<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">	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 Direct Debit Initiation <CstmrDrctDbtInitn>	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**	**Maps to 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>	++	Unique identification, as assigned by the initiating party, and sent to the next party in the chain to unambiguously identify the message *Note: This ID cannot be reused on future files*	[1..1]	Max35Text	M		
1.2	Creation Date Time <CreDtTm>	++	Date and time that the file was created YYYY-MM-DDThh:mm:ss	[1..1]	ISODateTime	M	1. File Header Record, File Creation Date (Record 1, Field 5) 2. File Header Record, File Creation Time (Record 1, Field 6)	Creation Date Time must be split from the aggregate ISO data element into File Creation Date and File Creation Time fields respectively

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
Group Header Block								
1.6	Number of Transactions <NbOfTxs>	++	Total number of individual transactions contained in the file	[1..1]	Max15 NumericText	M		If no other payment type included in the file and all transactions are accepted, would equal the Entry Count (All "6" records)
1.7	Control Sum <CtrlSum>	++	Total of all individual amounts included in the file (sum of *Instructed Amount*)	[0..1]	Quantity [Decimal Number]	O		If no other payment type included in the file and all transactions are accepted, would equal Total Credit Entry Dollar Amount in File
Initiating Party								
1.8	Initiating Party <InitgPty>	++	Initiating Party of payment message Empty tag	[1..1]		M		Usage rule: Name or Identification or both must be present
9.1.0	Name <Nm>	+++	Name of the Initiating Party	[0..1]	Max140Text	O	File Header Record, Immediate Origin Name (Record 1, Field 12)	Map the first 23 characters from ISO Initiating Party Name to Immediate Origin Name including spaces
Identification								
9.1.12	Identification <Id>	+++	Unique and unambiguous way of identifying an 21rganization or an individual person Empty tag	[0..1]		O		
9.1.13 {OR	Organisation Identification <OrgId>	++++	Unique an unambiguous way of identifying an 21rganization Empty tag	[1..1]		M		

Group Header Block

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
9.1.14	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 22rganization, 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	File Header Record, Immediate Origin (Record 1, Field 4)	10-digit company number assigned by bank (typically 9-digit tax ID preceded by "1")
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		May include as part of File Header Record, Immediate Origin (Record 1, Field 4) Set to: (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 <Prvtld>	++++	Identification of a private person Empty tag	[1..1]		M		<u>Usage Rule:</u> If <OrgId> is populated, <Prvtld> may not be populated

2) Payment Information

Payment Information contains elements related to the credit side of the transaction. The information is common to all the debit transfers attached to this Payment Information.

Payment Information Block – This can occur multiple times within a file								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.0	Payment Information <PmtInf>	+	Set of characteristics that apply to the credit side of the payment transactions included in the direct debit transaction initiation Empty tag	[1..n]		M		
2.1	Payment Information Identification <PmtInfId>	++	Originator's unique identifier of the batch of transactions	[1..1]	Max35Text	M	1. Batch Header Record, Batch Number (Record 5, Field 13) 2. Batch Control Record, Batch Number (Record 8, Field 11)	Originator assigns batch numbers in ascending order within each file May vary by bank and set by ODFI system
2.2	Payment Method <PmtMtd>	++	Specifies the means of payment that will be used to move the amount of money	[1..1]	Code	M		Set to "DD" for Direct Debit
2.4	Number Of Transactions <NbOfTxs>	++	Total number of individual transactions contained in the message	[0..1]	Max15 NumericTex	O		If all transactions are accepted would equal to the Entry Count in the batch (All "6" records)
2.5	Control Sum <CtrlSum>	++	Total of all individual amounts included in the batch (sum of *Instructed Amount*)	[0..1]	Quantity [Decimal Number]	O		If all transactions are accepted, would equal Total Credit Entry Dollar Amount in the batch

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
Payment Information Block – This can occur multiple times within a file								
Payment Type Information								
2.6	Payment Type Information <PmtTpInf>	++	Set of elements that further specifies the type of transaction Empty tag	[0..1]		O		
2.8	Service Level <SvcLvl>	+++	Agreement under which or rules under which the transaction should be processed Empty tag	[0..1]		O		
2.9 {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
2.10 OR}	Proprietary <Prtry>	++++	Specifies a pre-agreed service or level of service between the parties, as a proprietary code	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
2.11	Local Instrument <LclInstrm>	+++	User community specific instrument Empty tag	[0..1]		O		
2.12 {OR	Code <Cd>	++++	Specifies the local instrument as published in an external local instrument code list	[1..1]	Code	M	Batch Header Record, Standard Entry Class Code (Record 5, Field 6)	For CCD/CCD+, set Local Instrument Code value to "CCD" For PPD/PPD+, set Local Instrument Code value to " PPD"

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.15	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		
2.16 {OR	Code <Cd>	++++	Category purpose, as published in an external category purpose code list	[1..1]	Code	M		Usage Rule: If <Prtry> is populated, <Cd> may not be populated
2.17 OR}	Proprietary <Prtry>	++++	Category purpose, in a proprietary form	[1..1]	Max35Text	M	Batch Header Record, Company Entry Description (Record 5, Field 7)	Field used by the originator to describe the transaction for the receiver e.g. TRADE PAY Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible
2.18	Requested CollectionDate <ReqdColltnDt>	++	Date the creditor requests that the amount of money is to be collected from the debtor YYYY-MM-DD	[1..1]	ISODate	M	Batch Header Record, Effective Entry Date (Record 5, Field 9)	

Payment Information Block – This can occur multiple times within a file								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.19	Creditor <Cdtr>	++	Party to which an amount of money is due Empty tag	[1..1]		M		
9.1.0	Name <Nm>	+++	Name by which a party is known and which is usually used to identify that party	[0..1]	Max140Text	M	Batch Header Record, Company Name (Record 5, Field 3)	Map the first 16 characters from ISO Debtor Name to the company name for CCD & PPD
Identification								
9.1.12	Identification <Id>	+++	Unique and unambiguous way of identifying an 26rganization or an individual person Empty tag	[0..1]		O		
9.1.13 {OR	Organisation Identification <OrgId>	++++	Unique and unambiguous way to identify an organization Empty tag	[1..1]		M		
9.1.14	BIC Or BEI <BICOrBEI>	++++	Code allocated to organisations by the ISO 9362 Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes)	[0..1]	Identifier	O		Usage Rule: If <Othr> is populated, <BICOrBEI> should not be populated

Payment Information Block – This can occur multiple times within a file								
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 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. Batch Header Record, Company Identification (Record 5, Field 5) 2. Batch Control Record, Company Identification (Record 8, Field 7)	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 published in an external list	[1..1]	Code	M		May include as part of Batch Header Record, Company Identification (Record 5, Field 5); Batch Control Record, Company Identification (Record 8, Field 7) Set to: (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		Usage Rule: 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		Usage Rule: If <OrgId> is populated, <PrvtId> may not be populated

			Payment Information Block – This can occur multiple times within a file					
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.21	CreditorAgent <CdtrAgt>	++	Financial institution servicing an account for the creditor Empty tag	[1..1]		M		
6.1.0	Financial Institution Identification <FinInstnId>	+++	Unique and unambiguous identifier of a financial institution, as assigned under an internationally 28rganizati or proprietary identification scheme Empty tag	[1..1]		M		
6.1.1	BIC <BIC>	++++	Bank Identifier Code. Code allocated to financial institutions by the Registration Authority, under an international identification scheme, as described in the latest version of the standard ISO 9362 Banking (Banking telecommunication messages, Bank Identifier Codes)	[0..1]	BICIdentifier	O		<u>Usage Rule:</u> Either <BIC> or <ClrSysMmbId> must be populated
6.1.2	Clearing System Member Identification <ClrSysMmbId>	++++	Unique and unambiguous identifier of a clearing system member, as assigned by the system or system administrator. Empty tag	[0..1]		O		

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
	Payment Information Block – This can occur multiple times within a file							
6.1.3	Clearing System Identification <ClrSysId>	+++++	Specification of a pre-agreed offering between clearing agents or the channel through which the payment instruction is processed Empty tag	[0..1]		O		
6.1.4 {OR	Code <Cd>	+++++	Specifies the Clearing System Member Identification as published in an external local instrument code list	[1..1]	Code	M		
6.1.5 OR}	Proprietary <Prtry>	+++++	Specifies the Clearing System Member Identification, as a proprietary code	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
6.1.6	Member Identification <MmbId>	+++++	Bank clearing code or transit routing number	[1..1]	Max35Text	M	1. File Header Record, Immediate Destination (Record 1, Field 3) 2. Company Batch Header, Originating DFI Identification (Record 5, Field 12) 3. Batch/Control Record, Originating DFI Identification (Record 8, Field 10)	Originating DFI ABA or transit routing number assigned preceded by a blank space 2 and 3 maps to the first 8 digits (drop the last or 9th digit)
6.1.7	Name <Nm>	++++	Identifies the bank processing the transaction	[0..1]	Max140Text	O	File Header Record, Immediate Destination Name (Record 1, Field 11)	Map the first 23 characters from ISO Debtor Agent Name to Immediate Destination Name

3) Direct Debit Transaction Information

Direct Debit Transaction Information contains elements related to the debit side of the transaction.

Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.28	Direct Debit Transaction Information <DrctDbtTxInf>	++	Set of elements providing information specific to the individual transaction(s) included in the message Empty tag	[1..n]		M		
2.29	Payment Identification <PmtId>	+++	Set of elements to reference a payment instruction Empty tag	[1..1]		M		
2.30	Instruction Identification <InstrId>	++++	Unique identification as assigned by an instructing party for an instructed party to unambiguously identify the instruction	[0..1]	Text	O		Usage Rule: If present, ID to be returned only to the originating party in account statement reporting
2.31	End To End Identification <EndToEndId>	++++	Unique identification assigned by the initiating party to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain	[1..1]	Text	M	Entry Detail Record, Identification Number (Record 6, Field 7)	Usage rule: Payment Reference that goes with the payment from creditor to debtor and travels throughout the clearing system
**Payment Type Information** *This is optional and if used, it is recommended to be used at Payment Information level and not at Direct Debit Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level. This field group may not be present in both Direct Debit Transaction and 'Payment Information' levels simultaneously.*
2.32	Payment Type Information <PmtTpInf>	+++	Set of elements that further specifies the type of transaction Empty tag	[0..1]		O		

	Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message							
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.34	Service Level <SvcLvl>	++++	Agreement under which or rules under which the transaction should be processed Empty tag	[0..1]		O		
2.35 {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
2.36 OR}	Proprietary <Prtry>	+++++	Specifies a pre-agreed service or level of service between the parties, as a proprietary code	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
2.37	Local Instrument <LclInstrm>	++++	User community specific instrument Empty tag	[0..1]		O		
2.38 {OR	Code <Cd>	+++++	Specifies the local instrument as published in an external local instrument code list	[1..1]	Code	M	Batch Header Record, Standard Entry Class Code (Record 5, Field 6)	For CCD/CCD+, set Local Instrument Code value to "CCD" For PPD/PPD+, set Local Instrument Code value to "PPD"
2.39 OR}	Proprietary <Prtry>	+++++	Specifies the local instrument as a proprietary code	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
2.41	Category Purpose <CtgyPurp>	++++	Specifies the high level purpose of the instruction based on a set of pre-defined categories Empty tag	[0..1]		O		
2.42 {OR	Code <Cd>	+++++	Specifies Category purpose as published in an external category purpose code list	[1..1]	Code	M		Usage Rule: If <Prtry> is populated, <Cd> may not be populated

Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.43 OR}	Proprietary <Prtry>		Specifies Category purpose as a proprietary code	[1..1]	Max35Text	M	Batch Header Record, Company Entry Description (Record 5, Field 7)	Field used by the originator to describe the transaction for the receiver e.g. TRADE PAY Note preferable to avoid <Proprietary> and use applicable <Code> from External Code List if possible
2.44	Instructed Amount <InstdAmt Ccy="AAA">	++++	The amount to be paid in full to the payee/ beneficiary	[1..1]	Amount	M	First Entry Detail Record, Amount (Record 6, Field 6)	e.g., <InstdAmt Ccy="USD">5000.00</InstdAmt>
Debtor Agent Information								
2.70	Debtor Agent <DbtrAgt>	+++	Financial institution servicing an account for the debtor Empty tag	[1..1]		M		
6.1.0	Financial Institution Identification <FinInstnId>	++++	Unique and unambiguous identifier of a financial institution, as assigned under an internationally 32rganizati 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		

Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
6.1.2	Clearing System Member Identification <ClrSysMmbId>	+++++	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	M		
6.1.5 OR}	Proprietary <Prtry>	+++++	Specifies the Clearing System Member Identification as a proprietary code	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
6.1.6	Member Identification <MmbId>	++++++	Bank clearing code or transit routing number	[1..1]	Max35Text	M	1. Entry Detail Record, Receiving DFI Identification (Record 6 , Field 3) 2. Entry Detail Record, Check Digit (Record 6 , Field 4)	1. The first 8 digits of <MemberIdentification> map to the Receiving DFI Identification 2. Note that Field 3 and 4 are combined for Record 6 as the Check Digit is the last (or 9th) digit of the transit routing number
6.1.7	Name <Nm>	+++++	Name by which a party is known and which is usually used to identify that party	[0..1]	Max140Text	O		

Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
Debtor Information								
2.72	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	Entry Detail Record, Receiving Company Name (Record 6, Field 8)	Map the first 22 characters from ISO Creditor Name to Receiving Company Name
Debtor Account Information								
2.80	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					
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		Usage Rule: If <Othr> is populated, <IBAN> may not be populated

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
	Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message							
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>	++++++	Unique and unambiguous identification of a person	[1..1]	Max35Text	M	Entry Detail Record, DFI Account Number (Record 6, Field 5)	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
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	Entry Detail Record, Transaction Code (Record 6, Field 2)	Two-digit code that identifies checking and savings account credits/debits or prenotes. Note set to: "CACC" = Current Account "SVGS" = Savings Account
1.1.10 OR}	Proprietary <Prtry>	+++++	Specifies the Type as a proprietary code	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, < Prtry> may not be populated
2.76	Purpose <Purp>	+++	Underlying reason for the payment transaction, e.g., a charity payment, or a commercial agreement between the creditor and the debtor Empty tag	[0..1]		O		

Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.77 {OR	Code <Cd>	++++	Specifies the underlying reason for the payment transaction, as published in an external purpose code list	[1..1]	Code	M		
2.78 OR}	Proprietary <Prtry>	++++	User community specific purpose	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
Remittance Information *Usage Rule: Optional field, either instance of 'Structured' or instance of 'Unstructured' should be used*								
2.88	Remittance Information <RmtInf>	+++	Information that enables the matching, i.e., reconciliation, of a payment with the items that the payment is intended to settle, e.g., commercial invoices in an account receivable system Empty tag	[0..1]		O		If present, set Addenda Record Indicator to "1" (Look for <Structured> or <Unstructured>)
2.89	Unstructured <Ustrd>	++++	Free text provided for information purposes. Only one occurrence of Unstructured is allowed	[0..n]	Max140Text	O		For CCD and PPD Files, only one occurrence is allowed. Must contain Nacha endorsed ANSI ASC X12 data segments

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
	Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message							
2.90	Structured <Strd>	++++	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, e.g., commercial invoices in an accounts' receivable system in a structured form Empty tag	[0..n]		O		
2.91	Referred Document Information <RfrdDocInf>	+++++	Reference information to allow the identification of the underlying reference documents Empty tag	[0..n]		O		
2.92	Type <Tp>	++++++	Provides the type of the referred document	[0..1]		O		
2.93	Code or Proprietary <CdOrPrtry>	+++++++	Provides the type details of the referred document	[1..1]		M		
2.94	Code <Cd>	++++++++	Document type in a coded form	[1..1]	Code	M		
2.95	Proprietary <Prtry>	++++++++	Proprietary identification of the type of the remittance document	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
2.96	Issuer <Issr>	+++++++	Identification of the issuer of the reference document type	[0..1]	Max35Text	O		

Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.97	Number <Nb>	++++++	Unique and unambiguous identification number of the referred document e.g., invoice or credit note number	[0..1]	Max35Text	O		
2.98	Related Date <RltdDt>	++++++	Date associated with the referred document, e.g., date of issue	[0..1]	ISODate	O		
2.99	Referred Document Amount <RfrdDocAmt>	+++++	Amount of money and currency of a document referred to in the remittance section. The amount is typically either the original amount due and payable, or the amount actually remitted for the referred document Empty tag	[0..1]	Amount	O		
2.100	Due Payable Amount <DuePyblAmt Ccy>	++++++	Amount specified is the exact amount due and payable to the creditor	[0..1]	Amount	O		
2.101	Discount Applied Amount <DscntApldAmt Ccy>	++++++	Amount of money resulting from the application of an agreed discount to the amount due and payable to the creditor	[0..1]	Amount	O		
2.102	Credit Note Amount <CdtNoteAmt Ccy>	++++++	Amount specified for the referred document is the amount of a credit not	[0..1]	Amount	O		
2.103	Tax Amount <TaxAmt Ccy>	++++++	Quantity of cash resulting from the calculation of the tax	[0..1]	Amount	O		

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
	Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message							
2.104	Adjustment Amount And Reason <AdjstmntAmtAndRsn>	++++++	Set of elements used to provide information on the amount and reason of the document adjustment Empty tag	[0..n]		O		
2.105	Amount <Amt Ccy >	+++++++	Amount of money of the document adjustment	[1..1]	Amount	M		
2.106	Credit Debit Indicator <CdtDbtInd>	+++++++	Specifies whether the adjustment must be substracted or added to the total amount	[0..1]	Code	O		
2.107	Reason <Rsn>	+++++++	Specifies the reason for the adjustment	{0..1}	Max4Text	O		
2.108	Additional Information <AddtlInf>	+++++++	Provides further details on the document adjustment	[0..1]	Max140Text	O		
2.109	Remitted Amount <RmtdAmt Ccy >	++++++	Amount of money remitted for the referred document	[0..1]	Amount	O		
2.110	Creditor Reference Information <CdtrRefInf>	+++++	Reference information provided by the creditor to allow the identification of the underlying documents Empty tag	[0..1]		O		

Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message								
ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
2.111	Type <Tp>	++++++	Provides the type of the creditor reference Empty tag	[0..1]		O		
2.112	Code Or Proprietary <CdOrPrtry>	+++++++	Coded or proprietary format creditor reference type Empty tag	[1..1]		M		
2.113	Code <Cd>	+++++++ +	Coded creditor reference type	[1..1]	Code	M		
2.114	Proprietary <Prtry>	+++++++ +	Creditor reference type not available in a coded format	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
2.115	Issuer <Issr>	+++++++	Identification of the issuer of the credit reference type	[0..1]	Max35Text	O		
2.116	Reference <Ref>	++++++	Unique and unambiguous reference assigned by the creditor to refer to the payment transaction	[0..1]	Max35Text	O		
2.117	Invoicer <Invcr>	+++++	Identification of the organization issuing the invoice when different from the creditor or 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		

ISO Index	ISO Field Name	Tag Level	Content Description	Mult	Type	M / O	Maps to Nacha Format Field	Mapping Guide
			Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
2.118	Invoicee <Invcee>	+++++	Identification of the party to whom an invoice is issued, when different from the debtor or ultimate debtor Empty tag	[0..1]		O		
9.1.0	Name <Nm>	++++++	Name by which a party is known and which is usually used to identify that party	[0..1]	Max140Text	O		
9.1.12	Identification <Id>	++++++	Unique and unambiguous way of identifying an 41rganization or an individual person Empty tag	[0..1]		O		
9.1.13 {OR	Organisation Identification <OrgId>	+++++++	Unique an unambiguous way of identifying an organization Empty tag	[1..1]		M		
9.1.1.4	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 tele-communication messages, Bank Identifier Codes)	[0..1]	Identifier	O		Usage Rule: If <Othr> is populated, <BICOrBEI> should not be populated

Direct Debit Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message								
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 42rganization, as assigned by an institution, using an identification scheme Empty tag	[0..n]		O		
9.1.16	Identification <Id>	+++++++++	Identification assigned by an institution	[1..1]	Max35Text	M		
9.1.17	Scheme Name <SchmeNm>	+++++++++	Name of the identification scheme Empty tag	[0..1]		O		
9.1.18 {OR	Code <Cd>	++++++++++	Name of the identification scheme, in a coded form as published in an external list	[1..1]	Code	O		
9.1.19 OR}	Proprietary <Prtry>	++++++++++	Name of the identification scheme, in a free text form	[1..1]	Max35Text	M		Usage Rule: If <Cd> is populated, <Prtry> may not be populated
9.1.21 OR}	Private Identification <PrvtId>	+++++++	Unique and unambiguous identification of a party	[1..1]		M		Usage Rule: If <OrgId> is populated, <PrvtId > may not be populated
2.129	Additional Remittance Information <AddtlRmtInf>	+++++	Additional information, in free text form, to complement the structured remittance information	[0..3]	Max140Text	O		

3. Nacha File Mapping Details

The tables that follow summarize the Nacha file format mappings of relevant PAIN.008 fields.

a. File Header Record – All Formats

The File Header Record introduces the file. It designates the physical file characteristic and identifies the sender of the file (the ODFI) and the party to which the file is being delivered (the ACH Operator). This record also includes the date, time, and file identification fields that can be used to identify a particular file.

	Nacha File Format	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments
File Header Record (1)						
1	Record Type Code	1	01-01	M	Code identifying the File Header Record is "1"	Not mapped, set by ODFI system to "1"
2	Priority Code	2	02-03	R	Currently only "01" is used	Not mapped, set by ODFI system to "01"
3	Immediate Destination	10	04-13	M	Bank transit routing number preceded by a blank space	Maps to 9 digits of ABA and add a blank space <PaymentInformation><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification>
4	Immediate Origin	10	14-23	M	10-digit company number assigned by bank (typically 9-digit tax ID preceded by "1")	Maps to <GroupHeader><InitiatingParty><Identification> <OrganisationIdentification><Other><Identification> Note <SchemeName><Code> also set. Examples: "TXID" for Tax Identification Number "CUST" Customer Identification Number or other Code from External Code List
5	File Creation Date	6	24-29	M	The date the file was created or transmitted	Maps to <GroupHeader><CreationDateTime>. Creation Date Time must be split from aggregate ISO data element into File Creation Date and File Creation Time fields respectively
6	File Creation Time	4	30-33	O	Time of day the file was created or transmitted	Maps to <GroupHeader><CreationDateTime> Creation Date Time must be split from aggregate ISO data element into File Creation Date and File Creation Time fields respectively
7	File ID Modifier	1	34-34	M	Code to distinguish among multiple input files sent per day. Label the first "A" (or "0") and continue in sequence	Not mapped, set by ODFI system
8	Record Size	3	35-37	M	Number of bytes per record, always "94"	Not mapped, set to "094" by ODFI system
9	Blocking Factor	2	38-39	M	Number of records per block	Not mapped, set to "10" by ODFI system
10	Format Code	1	40-40	M	Must contain "1"	Not mapped, set to "1" by ODFI system

11	Immediate Destination Name	23	41-63	O	Identifies the bank processing the transaction e.g., BEST BANK	Maps to <PaymentInformation><CreditorAgent> <FinancialInstitutionIdentification><Name>
12	Immediate Origin Name	23	64-86	O	Company's name, up to 23 characters including spaces	Maps to <GroupHeader><InitiatingParty><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
2Usage may vary with field populated based on bank specific criteria

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

A batch is a collection of like entries within the file. A separate batch must be used if any of the batch-level information, such as effective date or company name or company description changes.

	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, set by ODFI system to "5"
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	Not mapped[2], set to: "200" for a mixed batch i.e., containing debit and/or credit entries "225" for pain.008 debit transactions only Note <PaymentMethod> also set to "DD" for Direct Debit
3	Company Name	16	05-20	M	Originating company name that has the relationship with the receiver	Maps to <PaymentInformation><Creditor><Name>
4	Company Discretionary Data	20	21-40	O	May be used for company's internal use	Not mapped*[2]
5	Company Identification	10	41-50	M	10-digit ID assigned by the bank	Maps to <PaymentInformation><Creditor ><Identification> <OrganizationIdentification><Other<Identification> Note <SchemeName><Code> also set. 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	May map to[3] <PaymentInformation> level or <DirectDebitTransactionInformation> level… <PaymentTypeInformation><LocalInstrument><Code> Value set to: "CCD" for CCD/CCD+; "PPD" for PPD/PPD+ Note <ServiceLevel><Code> also set to "NURG"
7	Company Entry Description	10	54-63	M	Field used by the originator to describe the transaction for the receiver e.g. TRADE PAY	May map to[3] <PaymentInformation> level or <DirectDebitTransactionInformation> level...<PaymentTypeInformation><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	Description chosen by the originator to identify the date for the receiver	Not mapped*[2]

9	Effective Entry Date	6	70-75	R	The date on which the originator intends to post to the receiver's account	Maps to <PaymentInformation><RequestedCollectionDate>
10	Settlement Date	3	76-78	Inserted by ACH Operator	The ACH Operator populates the actual settlement date	Insert 3 blanks²
11	Originator Status Code	1	79-79	M	Identifies the Originator as a non-Federal Government entity	Not mapped, set to "1" for non-Federal Government entity based on client on-boarding process
12	Originating DFI Identification	8	80-87	M	Originating DFI ABA or transit routing number assigned	Maps to first 8 digits (drop the blank space and last check digit) <PaymentInformation><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification><MemberIdentification>
13	Batch Number	7	88-94	M	Originator assigns batch numbers in ascending order within each file	May map to <PaymentInformation><PaymentInformationIdentification> Else, set by ODFI system²

NOTE:
*Field typically not used by U.S. banks
²Usage may vary with field populated based on bank specific criteria
³ Can be set at the Payment Information level or the Direct Debit Transaction level. It is possible to have multiple Payment Information blocks, but they must share the same batch information e.g., Creditor (Company), Creditor Account (Company bank account), Creditor Agent (Company bank), as well as the Requested Collection Date. However Payment Type Information (e.g., SEC Code, Company Entry Description) cannot be used in both levels.

c. CCD/PPD Entry Detail Record

The CCD Entry Detail Records contain information about the Receiver and the Receiver's financial institution.

	Nacha File Format	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, set by ODFI system to "6"
2	Transaction Code	2	02-03	M	Two-digit code that identifies the type of entry: checking and savings account credits/debits or prenotes	Maps to <DirectDebitTransactionInformation><DebtorAccount><Type><Code> "CACC" = Current Account "SVGS" = Savings Account
3	Receiving DFI Identification	8	04-11	M	First 8 digits of the receiver's bank transit routing number	Maps to first 8 digits <DirectDebitTransactionInformation><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification>
4	Check Digit	1	12-12	M	Last digit of the receiver's transit bank routing number	Maps to 9th digit <DirectDebitTransactionInformation><DebtorAgent><FinancialInstitutionIdentification><ClearingSystemMemberIdentification><MemberIdentification> Note that Field 3 and 4 are combined for Record 6 as the Check Digit is the last (or 9th) digit of the transit routing number
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	Maps to <DirectDebitTransactionInformation><DebtorAccount><Identification><Other><Identification>
6	Amount	10	30-39	M	The amount of the transaction in dollars with two decimal places. Right justified, left zero-filled without a decimal point	Maps to <DirectDebitTransactionInformation><InstructedAmount>
7	(Individual) Identification Number	15	40-54	O	This field contains the accounting number by which the Receiver is known to the Originator for descriptive purposes. Identification Number field may be used by the Originator to insert its own number for tracing purposes.	Maps to <DirectDebitTransactionInformation><PaymentIdentification><EndtoEndIdentification>
8	Individual Name or Receiving Company Name	22	55-76	R	Name of Receiver	Maps to <DirectDebitTransactionInformation><Debtor><Name>
9	Discretionary Data	2	77-78	O	Field defined by the ODFI some banks request it be left blank	Not mapped*2

					For 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.	
10	Addenda Record Indicator	1	79-79	M	"0" = no addenda record supplied "1" = one addenda record supplied	[NOTE: As content varies by client and on-boarding process[2] requirements for mapping may differ as well.] Set Addenda Record Indicator to "1" if element <RemittanceInformation><Unstructured> or <Structured> present
11	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 must be a unique number in sequential order	Not mapped, generated by ODFI system: set first 8 digits to ODFI transit routing number followed by sequential number

NOTE:
*Field typically not used by U.S. banks
[2]Usage may vary with field populated based on bank specific criteria

d. CCD/PPD Addenda Record (Optional)

CCD/PPD entries will accommodate the transmission of optional remittance information.

	Nacha File Format	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments
Addenda Record (7)			**NOTE: A maximum of 1 optional addenda record may be included with each CCD entry**			
1	Record Type Code	1	01-01	M	Code identifying the Addenda Record type is "7"	Not mapped, set to "7" by ODFI system to "7"
2	Addenda Type Code	2	02-03	M	Code identifying the Addenda type	Not mapped, set to by ODFI system "05" for CCD addenda record
3	Payment Related Information	80	04-83	O	Remittance information associated with the preceding Entry Detail Record. Must contain Nacha endorsed ANSI ASC X12 data segments or Nacha banking convention	[NOTE: Content varies by client and on-boarding process[2]] May map to <RemittanceInformation><Unstructured> or <Structured>
4	Addenda Sequence Number	4	84-87	M	Sequence number of each addenda record in ascending order beginning with 0001	Not mapped, system generated, set in ascending order beginning with 0001
5	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 11) of the related Entry Detail Record	Not mapped, system generated from last 7 digits of Trace Number

NOTE:
[2]Usage may vary with field populated based on bank specific criteria

e. Batch/Control Record – All Formats

The Company/Batch Control Record summarizes the information contained within the batch. It contains the counts, hash totals, and total dollar controls for the entries within the batch.

	Nacha File Format	Length	Position	M,R,O	Content Description	ISO 20022 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, set by ODFI system to "8"
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	Not mapped, set to: "200" for a mixed batch i.e., containing debit and/or credit entries "225" for pain.008 debit transactions only
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], system calculated based on accepted transactions
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], system calculated and generated
5	Total Debit Entry Dollar Amount in Batch	12	21-32	M	Dollar total of debit entries in the batch	Not mapped[2], system calculated (may be "0" filled)
6	Total Credit Entry Dollar Amount in Batch	12	33-44	M	Dollar total of credit entries in the batch	Not mapped[2], system calculated based on accepted transactions
7	Company Identification	10	45-54	R	10-digit ID assigned by the bank	Maps to <PaymentInformation><Creditor><Identification> <OrganisationIdentification><Other><Identification> Note <SchemeName><Code> also set. 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	Maps to first 8 digits (drop the blank space and last check digit) <PaymentInformation><CreditorAgent> <FinancialInstitutionIdentification> <ClearingSystemMemberIdentification> <MemberIdentification>

| 11 | Batch Number | | 7 | 88-94 | M | Sequential number assigned by the originator. Must be equal to Field 13 of the Company/Batch Header Record | May map to <PaymentInformation><PaymentInformationIdentification>

Else, set by ODFI system[2] |

NOTE:
*Field typically not used by U.S. banks
[2]Usage may vary with field populated based on bank specific criteria

f. File Control Record – All Formats

The File Control Record summarizes the information carried in the Company/Batch Control Records. It contains dollar, entry, and hash total accumulations from the Company/Batch Control Records in the file. This record also contains counts of the number of blocks and the number of batches within the file.

	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, set by ODFI system to "9"
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], system calculated based on accepted transactions
3	Block Count	6	08-13	M	Number of physical blocks in the file, including the file header and file control records	Not mapped, system calculated and generated
4	Entry/Addenda Count	8	14-21	M	Sum of all '6' records and also '7' records, if used	Not mapped[2], system calculated based on accepted transactions
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 left most numbers	Not mapped[2], system calculated and generated
6	Total Debit Entry Dollar Amount in File	12	32-43	M	Dollar total of debit entries in the file	Not mapped[2], system calculated (may be "0" filled)
7	Total Credit Entry Dollar Amount in File	12	44-55	M	Dollar total of credit entries in the file	Not mapped[2], system calculated based on accepted transactions
8	Reserved	39	56-94	N/A	Leave blank	Not mapped*

NOTE:
* Field typically not used by U.S. banks
[2]Usage may vary with field populated based on bank specific criteria

4. Same Day ACH

Originators can indicate the intent for a U.S. ACH payment to be sent "today" by including "today's date" in the "Requested Collection Date" field in the payment instruction pain.008 for same day processing. The Effective Entry Date in an ACH transaction is the required indicator for Same Day ACH transactions.

The use of "Company Descriptive Date" field is an optional indicator for a Same Day ACH transaction, and its use is at the discretion of the ODFI. Valid content may be either "SD1300" or "SD1700" or "SD1800", which denotes same day processing and the military designation "HHMM" for the hour and minutes that correspond to the desired settlement timing of either 1:00 PM ET or 5:00 PM ET or 6:00 PM ET. As this field is optional the ACH Operator will not validate this field.

	Nacha File Format	Length	Position	M,R,O	Content Description	ISO 20022 Mapping Comments
Company/Batch Header Record (5)						
8	Company Descriptive Date	6	64-69	O	Description chosen by the originator to identify the date for the receiver	No direct mapping. May be inserted into <AdditionalRemittanceInformation> field
9	Effective Entry Date	6	70-75	R	The date on which the originator intends to post to the receiver's account	Maps to <PaymentInformation><RequestedCollectionDate>

For additional information on Same Day ACH requirements visit: https://resourcecenter.nacha.org/.

5. Exceptions – Rejects and Returns / Notifications of Change

In some cases, transactions from originating parties may be returned or rejected. Unsuccessful execution before settlement results in a **reject** transaction. If it is after settlement, the result is a **return** transaction. In other cases, after posting a payment, a receiving financial institution may send the originating party a **notification of change** transaction. To better understand the flow of these messages, please refer to the scenarios presented at the beginning of this document (Section 2).

Rejects are transactions that may be diverted from normal execution by the ODFI or Debtor Agent for reasons related to technical issues as invalid format, missing information, etc. The reason information for a reject is included in the Customer Payment Status Report or pain.002 message.

Returns are funds sent back by the Payee or Receiver to the Payer or Originator following settlement of the original payment instruction. The reason for the return will usually be reported to the Originator, along with the reference number of the original payment instruction in a Cash Management or camt message to facilitate reconciliation. The possible reasons for rejects and returns are translated into a standardized (ISO) reason code available in the ISO External Code List:
http://www.iso20022.org/external_code_list.page.

Notifications of Change are created by a Receiving Financial Institution, or Debtor Agent, to notify the originating parties that a **posted** Entry contains invalid or erroneous information and should be changed prior to the next payment. The type of change and the corrected information will usually be reported to the Originator, along with the reference number of the original payment instruction in a Cash Management or camt message. The possible types of changes are translated into standardized (ISO) change codes available in the ISO External Code List:
http://www.iso20022.org/external_code_list.page.

Nacha guidance on returns and rejects are available separately on the ISO 20022 Resource Center: https://www.nacha.org/ISOresources.

6. Appendix

a. The Character Set

An increasing need for international data exchange led to a standardized universal character set coding: Unicode. In XML messages, the Unicode character set, encoded in UTF-8 (8-bit Universal Character Set Transformation Format) is the official ISO 20022 character set. The pain.008.001.02 message format supports characters restricted to the Basic Latin character set. Note that if non supported characters are used in these fields they may lead to a rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements
- Must not start or end with a '/'
- Must not contain two consecutive '/'s anywhere in the data element

These identifier fields include the following:

Mandatory Fields
- End-to-End Identification
- Message Identification
- Payment Information Identification

Optional Fields
- Instruction Identification
- Creditor and Debtor Identification
- Ultimate Debtor/Creditor Identification
- Remittance Information
- Proprietary Codes

1) Basic Latin

The Basic Latin Unicode block is the first block of the Unicode standard. The block also incorporates ASCII (American Standard for Information Interchange) accepted in Nacha file formats. 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

Character	Description
,	comma
'	apostrophe
+	plus
	space
=	equal to
!	exclamation mark
"	quotation mark
%	percent
&	ampersand
*	asterisk
<	less than
>	greater than
;	semi-colon
@	at
#	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)	&quote;
' (single quote)	'
< (left brace)	<
> (right brace)	>

Special Characters	XML Representation
& (ampersand)	&

As an example, AB & C Transport would populate their name in a pain.008 message as:

```
<Cdtr>
        <Nm>AB &amp; C TRANSPORT </Nm
</Cdtr>
```

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.008 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.008.001.02.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 ISO 20022 XML SEPA Direct Debits can be downloaded from the EPC website:
http://www.europeanpaymentscouncil.eu/index.cfm/sepa-direct-debit/sepa-direct-debit-core-scheme-sdd-core/

7. 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 and Notification of Change information
2.01	August 2023	Review of content and update Nacha Branding

Release Notes for December 2021 Update to Nacha
ISO 20022 Direct Debit Guide to Mapping U.S. ACH File Formats - CCD and PPD

Change	Location	Additional Information
Version updated to 2.0	Title page	
Replaced US ACH Credit Entry Process Flow graphics with updated graphics	Page 10 and 11 US ACH Payments Section	
Changed should to may in Usage Rule	Page 22 9.1.19	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 22 9.1.21	Usage Rule: If <OrgId> is populated, <PrvtId> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 24 2.10	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Removed Propriatary Code which specifies the local instrument as a proprietary code	Page 24 2.13	
Changed should to may in Usage Rule	Page 25 2.16	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 27 9.1.19	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 27 9.1.21	Usage Rule: If <OrgId> is populated, <PrvtId> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 29 6.1.5	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Added sentence in Payment Type Information to clarify it could not be used in two levels simultaneously	Page 30 Payment Type Information Note	**Payment Type Information** *This is optional and if used, it is recommended to be used at Payment Information level and not at Direct Debit Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.* This field group may not be present in both Direct Debit Transaction and 'Payment Information' levels simultaneously.
Changed should to may in Usage Rule	Page 31 2.36	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 31 2.39	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 31 2.42	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 33 6.1.5	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 34 1.1.1	Usage Rule: If <Othr> is populated, <IBAN > ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 35 1.1.10	Usage Rule: If <Cd> is populated, < Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 36 2.78	Usage Rule: If <Cd> is populated, < Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 37 2.95	Usage Rule: If <Cd> is populated, < Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 40 2.114	Usage Rule: If <Cd> is populated, < Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 42 9.1.19	Usage Rule: If <Cd> is populated, <Prtry> ~~should~~ may not be populated
Changed should to may in Usage Rule	Page 42 9.1.21	Usage Rule: If <OrgId> is populated, <PrvtId> ~~should~~ may not be populated
Added language on ability to include R, S or ST to this field	Page 47 and 48 Row 9	PPD: At its discretion, the Originator may choose to include the value "R" to identify a Recurring Entry, "S" to identify a Single Entry, or ST to identify an Entry initiated as part of a Standing Authorization.
Added language to reflect additional window for Same Day ACH	Page 53 Same Day ACH Section	

Added information on Notifications of Change	Page 54 Exceptions Section	