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

SECTION 2.3 Authorization and Notice of Entries

SUBSECTION 2.3.2 Authorizations and Notices with Respect to Consumer Accounts

SUBSECTION 2.3.2.5 Retention and Provision of the Record of Authorization

(a) An Originator must retain the original or a copy of each written authorization of a Receiver, or a readily and accurately reproducible Record evidencing any other form of authorization, for two years from the termination or revocation of the authorization.

(b) Upon receipt of an RDFI’s written request for evidence of authorization, the ODFI must provide the original, copy, or other accurate Record of the Receiver’s authorization to the RDFI within ten Banking Days without charge.

(c) At the request of its ODFI, the Originator must provide the original, copy, or other accurate Record of the Receiver’s authorization to the ODFI for its use or for the use of an RDFI requesting the information. The Originator must provide the original, copy or other accurate Record in such time and manner as to enable the ODFI to deliver the authorization to a requesting RDFI within ten Banking Days of the RDFI’s request.

SUBSECTION 2.3.3 Agreement, Notice, and Authorization for Entries to Non-Consumer Accounts

SUBSECTION 2.3.3.3 Provision of the Record of Authorization

For a CCD, CTX, or Inbound IAT Entry to a Non-Consumer Account:

(a) Upon receipt of an RDFI’s written request for evidence of authorization of the Entry, the ODFI must provide either (1) an accurate record evidencing the Receiver’s authorization, or (2) the contact information for the Originator that, at a minimum, includes (i) the
Originator’s name, and (ii) the Originator’s phone number or email address for inquiries regarding authorization of Entries. This record of authorization or contact information must be provided to the RDFI via a responding Message Entry within ten Banking Days of receipt of the request without charge.

(b) At the request of its ODFI, the Originator must provide either (1) an accurate record evidencing the Receiver’s authorization, or (2) contact information for the Originator that, at a minimum, includes (i) the Originator’s name, and (ii) the Originator’s phone number or email address for inquiries regarding authorization of Entries. The Originator must provide the record or information to the ODFI for its use or for the use of an RDFI requesting the information in such time and manner as to enable the ODFI to deliver the information to the requesting RDFI within ten Banking Days of the RDFI’s request.

SECTION 2.5 Provisions for Specific Types of Entries

SUBSECTION 2.5.1 Specific Provisions for ARC Entries (Accounts Receivable Entry)

SUBSECTION 2.5.1.5 Additional ODFI Warranties for ARC Entries

(d) Provision of Copy of Eligible Source Document to RDFI. The ODFI will provide via a responding Message Entry a copy of the front of the Receiver’s Eligible Source Document used to initiate the ARC Entry, clearly marked on its face as a copy, to the RDFI within ten Banking Days upon receiving written a Message Entry request from the RDFI, provided that such request is received within two years of the Settlement Date of the ARC Entry.

SUBSECTION 2.5.2 Specific Provisions for BOC Entries (Back Office Conversion Entry)

SUBSECTION 2.5.2.5 Additional ODFI Warranties for BOC Entries

(c) Provision of Originator Information to RDFI. The ODFI has established and implemented practices and procedures to provide the RDFI via a responding Message Entry with information identifying the Originator of BOC Entries within two Banking Days of receipt of the RDFI’s written Message Entry request for such information, provided the RDFI’s written such request is received within two years of the Settlement Date of the original BOC Entry.

(i) Provision of Copy of Eligible Source Document to RDFI. The ODFI will provide via a responding Message Entry a copy of the front of the Receiver’s Eligible Source Document used to initiate the BOC Entry, clearly marked on its face as a copy, to the RDFI within ten Banking Days upon receiving written a Message Entry request from the RDFI, provided that such request is received within two years of the Settlement Date of the BOC Entry.

SUBSECTION 2.5.13 Specific Provisions for RCK Entries (Re-presented Check Entry)

SUBSECTION 2.5.13.5 Retention and Provision of a Copy of Item [RCK]
(b) Provision of Copy of Item. At the request of the ODFI, the Originator must provide the copy of the front and back of the item to the ODFI for its use or for the use of an RDFI requesting the information in accordance with Subsection 3.1.5 (RDFI Obligation to Provide Information about Entries). If the item has been finally paid prior to the Originator’s provision of a copy of the item to the ODFI, the Originator must mark the copy of the item as paid on its face. The ODFI must provide the copy via a responding Message Entry to the RDFI within ten Banking Days of receipt of the RDFI’s Message Entry request for the copy.

SUBSECTION 2.5.18 Specific Provisions for XCK Entries (Destroyed Check Entry)

SUBSECTION 2.5.18.4 Provision of Copy of Item to RDFI or Other DFI

An ODFI must provide a copy of the item to which the XCK Entry relates via a responding Message Entry to the RDFI, and to the first DFI to which such item was transferred if different from the ODFI, within thirty days of receiving a written a Message Entry request from the RDFI, or such other DFI, respectively, provided that such request is received within six years of the date on which the ODFI initiated the XCK Entry.

SECTION 2.12 Return Entries

SUBSECTION 2.12.2 ODFI Request for Return

An ODFI may, orally or in writing via a Message Entry, request an RDFI to return an Erroneous Entry, or a credit Entry originated without the authorization of the Originator, that was initiated by the ODFI. The RDFI may, but is not obligated to, comply with this request. For purposes of this subsection, an Erroneous Entry has the same meaning as in Section 2.9 (Reversing Entries).

SUBSECTION 2.12.3 Indemnification by ODFI for Requested Returns

An ODFI requesting via a Message Entry that an RDFI return an Erroneous Entry, or a credit Entry originated without the authorization of the Originator, indemnifies the RDFI from and against any and all claims, demands, losses, liabilities and expenses, including attorneys’ fees and costs, resulting directly or indirectly from compliance by the RDFI with such request.

SECTION 2.15 Provision of Originator Information

Upon receipt of an RDFI’s Message Entry request, the ODFI must provide the RDFI via a responding Message Entry with information identifying the Originator of an Entry within two Banking Days of receipt of the RDFI’s Message Entry request for such information, provided such request is received within two years of the Settlement Date of the original Entry.

SECTION 2.16 Message Entry Handling

SUBSECTION 2.16.1 Dishonor of Message Entries

An ODFI may dishonor a responding Message Entry, if:
(a) documentation provided in the responding Message Entry is unreadable;

(b) information or documentation provided in the responding Message Entry is not as requested;

(c) the responding Message Entry was misrouted.

**SUBSECTION 2.16.2 ODFI Must Accept a Contested Dishonored Message Entry**

An ODFI must accept a contested dishonored Message Entry (i.e., an Entry rejecting the ODFI’s dishonor of the Message Entry). Any further action regarding a contested dishonored Message Entry must be pursued outside of the ACH Network.

**ARTICLE THREE – RIGHTS AND RESPONSIBILITIES OF RDFIS AND THEIR RECEIVERS**

**SECTION 3.1 General Rights and Responsibilities of RDFIs**

**SUBSECTION 3.1.1 RDFI Must Accept Entries**

An RDFI must accept Entries that comply with these Rules and are received with respect to an account maintained with that RDFI, subject to its right to return Entries under these Rules. An Entry is deemed to be received by an RDFI on the Banking Day on which the Entry is made available by the Receiving ACH Operator to the RDFI or to the RDFI’s Receiving Point.

**SUBSECTION 3.1.1.1 RDFI Must Accept and Respond to Message Entries**

An RDFI must accept Message Entries that comply with these Rules and are received with respect to an Entry previously processed by or are related to an account maintained with that RDFI. The RDFI must respond to a Message Entry with a responding Message Entry in compliance with these Rules, or requested Return Entry. A Message Entry is deemed to be received by the RDFI on the Settlement Date assigned by the Receiving ACH Operator.

**SUBSECTION 3.1.4 RDFI May Request Copy of Receiver’s Authorization of Entry from ODFI**

An RDFI may request, in writing via Message Entry, that an ODFI provide a copy of the Receiver’s authorization for any Entry, subject to the limitations contained in these Rules on an Originator’s obligation to retain and provide a copy of a Receiver’s authorization for an Entry (see Subsection 2.3.2.5 – Retention and Provision of the Record of Authorization, and Subsection 2.3.3.3 – Provision of the Record of Authorization). This Subsection 3.1.4 does not apply to credit Entries for which both the Originator and Receiver are natural persons.

**SUBSECTION 3.10.1 Receipt of Dishonored Message Entries**

**SUBSECTION 3.10.1.1 RDFI May Correct Dishonored Message Entries**
An RDFI may Transmit a corrected Message Entry to its ACH Operator for any Message Entry that was dishonored by the ODFI (as permitted under Subsection 2.16.1.1 (Dishonor of Message Entry by ODFI), Item (a)) because documentation contained in the responding Message Entry is unreadable or missing, or Item (b)) because information or documentation contained the responding Message Entry is incorrect. The RDFI must ensure the corrected Message Entry otherwise complies with the requirements of Appendix Seven (Message Entries). The RDFI must Transmit the corrected Message Entry to its ACH Operator within two Banking Days after the Settlement Date of the dishonored Message Entry.

**SUBSECTION 3.10.1.2 RDFI May Contest Dishonored Message Entries**

An RDFI may Transmit a contested dishonored Message Entry that corresponds to the reason for the dishonored Message Entry by inclusion of the original information or documentation if the original responding Message Entry was complete and contained no errors.

The RDFI must Transmit a contested dishonored Message Entry to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Message Entry and must ensure the contested dishonored Message Entry otherwise complies with the requirements of Appendix Seven (Message Entries).

**SECTION 3.12 Written Statement of Unauthorized Debit**

**SUBSECTION 3.12.7 Copy of Written Statement of Unauthorized Debit**

An RDFI Transmitting an Extended Return Entry as provided in Section 3.13 (RDFI Right to Transmit Extended Return Entries) must provide to an ODFI a copy of the Written Statement of Unauthorized Debit obtained from the Receiver in accordance with this Section 3.12, via a responding Message Entry, within ten Banking Days after receiving a written Message Entry request from the ODFI, provided that such request is received by the RDFI within one year of the date of the initiation of the Extended Return Entry.

**SECTION 3.14 Trace Requests**

Upon receipt of an ODFI’s Message Entry request, the RDFI must provide via a responding Message Entry an accurate Trace Response Reason Code to the ODFI within ten Banking Days without charge.

**ARTICLE EIGHT – DEFINITIONS OF TERMS USED IN THESE RULES**

**SECTION 8.37 “Entry”**

(a) an order or request for the transfer of money to the deposit account or loan account of a Receiver, or general ledger account of an RDFI (a “credit Entry”);

(b) an order or request for the withdrawal of money from the deposit account of a Receiver, or general ledger account of an RDFI (a “debit Entry”); and
(c) a Non-Monetary Entry to the deposit account or loan account of a Receiver, or general ledger account of an RDFI; and

(d) a Non-Monetary Message Entry between Depository Financial Institutions.

An Entry must comply with the requirements of Appendix Three (ACH Record Format Specifications), Appendix Four (Return Entries), Appendix Five (Notification of Change), or Appendix Six (Acknowledgment Entries), or Appendix Seven (Message Entries), as applicable. For all Entries except RCK Entries, each debit Entry shall be deemed an “item” within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text) and that Article shall apply to such Entries except where the application is inconsistent with these Rules, in which case these Rules shall control. An RCK Entry is an item as that term is defined by Revised Article 4 of the Uniform Commercial Code only for the limited purposes of presentment as set forth in Article 4-110(c) and notice of dishonor as set forth in Article 4-301(a)(2).

SECTION 8.58 “Message Entry” or “MSG Entry”

A Non-Monetary Entry initiated by a Depository Financial Institution to request or provide requested information to another Depository Financial Institution as provided for in these Rules. MSG Entries must comply with the requirements of Appendix Seven (Message Entries).

SECTION 8.66 “Originating Depository Financial Institution” or “ODFI”

A Participating Depository Financial Institution with respect to Entries (a) it Transmits directly or indirectly to an ACH Operator for Transmittal to an RDFI, and (b) on which it is designated as the ODFI in accordance with Appendix Three (ACH Record Format Specifications). An RDFI is not considered an ODFI solely by reason of its initiation of Acknowledgment Entries, Return Entries, Extended Return Entries, or Notifications of Change, or Message Entries.

SECTION 8.83 “Receiving Depository Financial Institution” or “RDFI”

A Participating Depository Financial Institution with respect to Entries (a) it receives from its ACH Operator to the accounts of Receivers, and (b) on which it is designated as the RDFI in accordance with Appendix Three (ACH Record Format Specifications). An ODFI is not considered an RDFI solely by reason of its receipt of Acknowledgment Entries, Return Entries, Extended Return Entries, or Notifications of Change, or Message Entries.

APPENDIX ONE – ACH FILE EXCHANGE SPECIFICATIONS

PART 1.4 File Structure

Entry Detail Record/Corporate Entry Detail Record
Entry Detail Records contain that information sufficient to relate the Entry to the Receiver, i.e., Receiver’s account number at the RDFI, identification number, name, amount, and debit or credit, as indicated by the Transaction Code. The information in the Company/Batch Header Record must be incorporated with the Entry Detail Record to fully describe the Entry and all participants in the transaction. The information in the Company/Batch Header Record identifies the Originator; the Trace Number identifies the ODFI; DFI routing and account information identifies both the RDFI and the specific account. In addition to the basic Entry format, Transaction Codes for Entry Detail Records have been defined to accommodate Prenotification records; zero dollar CCD, CTX, and IAT Entries; and Return Entries.

Entry Detail Records for Prenotifications are identical to Entry Detail Records for “live” Entries except that they contain appropriate Transaction Codes and zeroes in the Amount field. Prenotifications can be batched with other dollar entries or batched separately.

Zero dollar CCD, CTX, and IAT Entries are identical to the basic Entry format but contain appropriate Transaction Codes and zeros in the Amount field. Zero dollar CCD, CTX, and IAT Entries can be batched with other CCD, CTX, and IAT dollar Entries or batched separately. A zero dollar CCD or CTX Entry must be accompanied by at least one Addenda Record. A zero dollar IAT Entry must be accompanied by at least the seven mandatory Addenda Records.

Return Entries are distinguished by special Transaction Codes and must be batched separately from other dollar entries.

**Addenda Records**

Originators can use Addenda Records to supply additional information about Entry Detail Records that will pass from the ODFI through the ACH Operator to the RDFI. Addenda Records associated with the original Entry Detail Record or Corporate Entry Detail Record are not included with any Entry Detail Record being returned, with the exception of IAT Entries and Message Entries. Only NACHA-sanctioned formats are permitted, as specified by the Addenda Type Code. Addenda Record information may only be used for the purpose of Transmitting payment-related information. Any other use is prohibited. Each application, with its corresponding number of Addenda Records, is listed in the chart on the following page.
<table>
<thead>
<tr>
<th>SEC CODE</th>
<th>CONTENTS</th>
<th>REFERENCE</th>
<th>MAXIMUM/NUMBER ADDENDA RECORDS</th>
<th>OPTIONAL/MANDATORY</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACK</td>
<td>ANSI ASC X12 REF (Reference) data segment</td>
<td>Appendix Six, Subpart 6.4.2; Appendix Three, Subpart 3.2.2</td>
<td>1</td>
<td>Optional</td>
</tr>
<tr>
<td>ADV</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>ARC</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>ATX</td>
<td>ANSI ASC X12 REF (Reference) data segment</td>
<td>Appendix Six, Subpart 6.4.3; Appendix Three, Subpart 3.2.2</td>
<td>1</td>
<td>Optional</td>
</tr>
<tr>
<td>BOC</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>CCD, PPD</td>
<td>Payment Related ANSI ASC X12 data segments, NACHA-endorsed banking convention</td>
<td>Appendix Three, Subpart 3.1.7, Subpart 3.1.16, and Subpart 3.2.2</td>
<td>1</td>
<td>Optional</td>
</tr>
<tr>
<td>CIE</td>
<td>Payment Related ANSI ASC X12 data segments</td>
<td>Appendix Three, Subpart 3.1.8 and Subpart 3.2.2</td>
<td>1</td>
<td>Optional</td>
</tr>
<tr>
<td>COR/Refused COR (Notification of Change)</td>
<td>Corrected Data</td>
<td>Appendix Five, Part 5.4; Appendix Three, Subpart 3.2.2</td>
<td>1</td>
<td>Mandatory</td>
</tr>
<tr>
<td>CTX</td>
<td>ANSI ASC X12.5 or X12.6 syntax, an ASC X12 transaction set containing a BPR or BPS data segment, or payment related UN/EDIFACT syntax</td>
<td>Appendix Three, Subpart 3.1.9 and Subpart 3.2.2</td>
<td>9,999</td>
<td>Optional</td>
</tr>
<tr>
<td>DNE</td>
<td>NACHA-endorsed banking convention</td>
<td>Appendix Three, Subpart 3.1.10 and Subpart 3.2.2</td>
<td>1</td>
<td>Mandatory</td>
</tr>
<tr>
<td>ENR</td>
<td>NACHA-endorsed banking convention</td>
<td>Appendix Three, Subpart 3.1.11 and Subpart 3.2.2</td>
<td>9,999</td>
<td>Mandatory</td>
</tr>
<tr>
<td>IAT</td>
<td>Parties to the transaction; payment related remittance information</td>
<td>Appendix Three, Subpart 3.1.12 and Subpart 3.2.2</td>
<td>12</td>
<td>Mandatory (7), Optional (5)</td>
</tr>
<tr>
<td>MSG</td>
<td>Message Entry</td>
<td>Appendix Seven</td>
<td>8</td>
<td>Mandatory (2), Optional (6)</td>
</tr>
<tr>
<td>POP</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>POS, SHR, MTE</td>
<td>Terminal and card transaction information</td>
<td>Appendix Three, Subpart 3.1.15, Subpart 3.1.18, Subpart 3.1.13, and Subpart 3.2.2</td>
<td>1</td>
<td>Mandatory</td>
</tr>
<tr>
<td>RCK</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>Returns, Dishonored Returns, Contested Dishonored Returns</td>
<td>Return Entry data</td>
<td>Appendix Four, Part 4.3, Part 4.4, and Part 4.5; Appendix Three, Subpart 3.2.2</td>
<td>1</td>
<td>Mandatory</td>
</tr>
<tr>
<td>TEL</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>TRC</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
<td>N/A</td>
</tr>
<tr>
<td>TRX</td>
<td>National Association for Check Safekeeping syntax</td>
<td>Appendix Three, Subpart 3.1.21 and Subpart 3.2.2</td>
<td>9,999</td>
<td>Mandatory</td>
</tr>
<tr>
<td>WEB</td>
<td>Debits: Payment related ANSI ASC X12 data segments, NACHA-endorsed banking convention</td>
<td>Credits: Payment Related information</td>
<td>Appendix Three, Subpart 3.1.22 and Subpart 3.2.2</td>
<td>1</td>
</tr>
<tr>
<td>------------</td>
<td>---------------------------------------------------------------------------------------</td>
<td>-------------------------------------</td>
<td>------------------------------------------------</td>
<td>---</td>
</tr>
<tr>
<td>XCK</td>
<td>N/A</td>
<td>N/A</td>
<td>0</td>
<td>N/A</td>
</tr>
</tbody>
</table>
DIAGRAM OF SEQUENCE OF RECORDS FOR

MSG ENTRIES

File Transmission Record

File Header Record

Company/Batch Header Record

First (Message) Entry Detail Record

Addenda Record #1

Addenda Record #2

Addenda Record #3

Addenda Record #n

Second (Message) Entry Detail Record

Addenda Record #1

Addenda Record #2

Company/Batch Control Record

Batches 2 through n

File Control Record

9999....99999
APPENDIX TWO – SPECIFICATIONS FOR DATA ACCEPTANCE BY ACH OPERATORS

PART 2.5 Automatic Entry Detail Rejection Criteria

ACH Operators use Return Reason Codes for the following error conditions. These error conditions will never cause the entire File or batch to be rejected but will always cause the Entry Detail Record to be returned using an Addenda Record with an Addenda Type Code of “99” Return Entries must comply with the requirements of Appendix Four (Return Entries).

R13 Invalid ACH Routing Number
• Entry contains a Receiving DFI Identification or GO Identification that is not a valid ACH routing number.

R18 Improper Effective Entry Date
• 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.
• The Effective Entry Date for a debit Entry is more than one Banking Day after the processing date.

R19 Amount Field Error
• Amount field is non-numeric.
• Amount field is not zero in a Prenotification, DNE, ENR, MSG, Notification of Change, refused Notification of Change, or zero dollar Entry.
• Amount field is zero in an Entry other than a Prenotification, DNE, ENR, MSG, Notification of Change, refused Notification of Change, Return, dishonored Return, contested dishonored Return, or zero dollar Entry.
• Amount field is greater than $25,000 for ARC, BOC, and POP Entries.

R25 Addenda Error
• Addenda Record Indicator value is not “0” or “1”.
• Addenda Record Indicator value is “0” but Addenda Record follows.
• Addenda Record Indicator value is “1” but no Addenda Record follows.
• Addenda Record Indicator on a CTX, ENR, IAT, MSG, or TRX Entry is “0” and Number of Addenda Records is not zero. Addenda Record Indicator is “1” and Number of Addenda Records is (0).
• The Addenda Record Indicator for Notifications of Change, refused Notifications of Change, Returns, dishonored Returns, contested dishonored Returns, DNE, ENR, MSG, MTE, POS, SHR, TRX, and zero dollar Entries other than Prenotifications is not equal to “1.” The Addenda Record Indicator for IAT Entries, including Prenotification Entries, is not equal to “1.”
• Addenda Type Code is not valid if not equal to “02” for MTE, POS, or SHR Entries; “05” for ACK, ATX, CCD, CIE, CTX, DNE, ENR, PPD, TRX, or WEB Entries; “98” on Notification of Change or refused Notification of Change; or “99” on Return, dishonored Return, or contested dishonored Return Entries.
• For IAT Entries, Addenda Type Code is not valid if not equal to “10,” “11,” “12,” “13,” “14,” “15,” “16,” “17,” or “18.” Addenda Type Code for an IAT Return is not valid if not equal to
“10,” “11,” “12,” “13,” “14,” “15,” “16,” or “99.” Addenda Type Code for an IAT Notification of Change is not valid if not equal to “98.”

- For IAT forward Entries and IAT Returns, Addenda Type Codes “10-16” are not in appropriate sequential order.
- One or more mandatory Addenda Records for IAT forward Entries, Returns, and Notifications of Change is missing.
- For IAT forward Entries and IAT Returns, the Entry contains more than one of each of the following Addenda Types: “10,” “11,” “12,” “13,” “14,” “15,” and “16.”
- For IAT forward Entries, the Entry contains more than two Addenda Records for Remittance Information (Addenda Type Code 17).
- For MSG Entries, Addenda Type Code is not valid if not equal to “20,” “21,” “22,” “23,” or “24”.
- Total number of Addenda Records exceeds the maximum number allowable (9,999) per Entry Detail Record (CTX, ENR, or TRX).
- Total number of Addenda Records exceeds the maximum allowable (12) per Entry Detail Record (IAT).
- **Total number of Addenda Records exceeds the maximum allowable (8) per Entry Detail Record (MSG).**
- The number of Addenda Records exceeds one (1) for CCD, CIE, DNE, MTE, POS, PPD, SHR, WEB, Notifications of Change, refused Notifications of Change, Returns, dishonored Returns, and contested dishonored Returns.
- Addenda Sequence Number is not valid.
- The actual number of Addenda Records is not equal to the number of Addenda Records in the Corporate Entry Detail Record (CTX) or the Entry Detail Record (ENR, IAT, TRX).
- For IAT forward Entries and IAT Returns, the Entry Detail Sequence Number does not correspond to the Trace Number on the preceding IAT Entry Detail Record.

**R26 Mandatory Field Error**

- Individual Name contains all spaces or all zeros (MTE, TEL, and WEB Entries).
- For IAT Entries, any mandatory field contains all spaces or all zeros.
- Individual Identification Number contains all spaces or all zeros (MTE Entries or CIE Entries).
- Check Serial Number contains all spaces or all zeros (ARC, BOC, POP, RCK, or XCK Entries).
- Terminal City contains all spaces or all zeros (POP Entries only).
- Terminal State contains all spaces or all zeros (POP Entries only).
- Card Transaction Type Code is not a valid code as specified in Appendix Three (ACH Record Format Specifications) (POS and SHR Entries only).
- Number of Addenda Records in a Corporate Entry Detail Record or IAT Entry Detail Record is not numeric.
- The Return Reason Code field for Return Entries, the Dishonored Return Reason Code field for dishonored Returns, or the Contested Dishonored Return Reason Code field for contested dishonored Returns does not contain a valid code as specified in Appendix Four (Return Entries).
- **The Message Type Code field for Message Entries, dishonored Message Entries, or Contested/Corrected dishonored Message Entries does not contain a valid code as specified in Appendix Seven (Message Entries).**
• Dishonored Return Entries, contested dishonored Return Entries, and refused COR Entries are not permitted for use with the IAT Standard Entry Class Code.
• The Change Code field for Notification of Change Entries or the Refused COR Code field for refused Notification of Change Entries does not contain a valid code as specified in Appendix Five (Notification of Change).
• On a Notification of Change or Refused Notification of Change, the Corrected Data field is blank, or on a refused Notification of Change, the Change Code is not a currently assigned value (see Appendix Five, Notification of Change) or the COR Trace Sequence Number field is not numeric. A refused Notification of Change is denoted by a valid Refused COR Code in the Refused COR Code field. See Appendix Five for a list of valid codes.
• In a dishonored Return or contested dishonored Return, the Return Trace Number is not numeric, the Return Settlement Date is not a valid Julian Date in the range 001-366, or the Return Reason Code is not a currently assigned value for Returns.
• In a dishonored Return bearing Return Reason Code R69 (Field Error(s)), the Addenda Information Field contains all spaces or all zeros.
• In a contested dishonored Return, the Dishonored Return Trace Number is not numeric, the Dishonored Return Settlement Date is not a valid Julian Date in the range 001-366, or the Dishonored Return Reason Code is not a currently assigned value for dishonored Returns.
• In a contested dishonored Return with Contested Dishonored Return Reason Code R73 (Timely Original Return), the Original Settlement Date is not a valid Julian date in the range 001-366, or the Date Original Entry Returned is not a valid date.

APPENDIX THREE – ACH RECORD FORMAT SPECIFICATIONS

PART 3.2 Glossary of ACH Record Format Data Elements

SUBPART 3.2.2 Glossary of Data Elements

Addenda Record Indicator: 1 Position – Entry Detail Record and Corporate Entry Detail Record – Mandatory (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, IAT, MSG, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

This field indicates the existence of an Addenda Record.

Code Values:
0 No Addenda Record follows the Entry
1 One or more Addenda Records follow the Entry

CCD: When used for a Health Care EFT Transaction, the value of this field must be “1.”

IAT: The value of this field for all IAT Entries, including IAT Prenotification Entries, will always be “1.”

Zero Dollar CCD, Zero Dollar CTX, and Zero Dollar IAT Entries, Notification of Change, Refused Notification of Change, Return, Dishonored Return, Contested Dishonored Return, DNE, ENR,
**MSG, MTE, POS, SHR, and TRX Entries:** The value of this field will always be “1.” This is not applicable to MTE, POS, SHR, or TRX Prenotifications.

**Addenda Sequence Number:** 4 Positions – Addenda Record – Mandatory (ACK, ATX, CCD, CIE, CTX, DNE, ENR, IAT, MSG, PPD, TRX, WEB)

This number is consecutively assigned to each Addenda Record following an Entry Detail Record.

The first addenda sequence number must always be a “1.”

**Addenda Type Code:** 2 Positions – Addenda Record – Mandatory (ACK, ATX, CCD, CIE, CTX, DNE, ENR, IAT, MSG, MTE, POS, PPD, SHR, TRX, WEB, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

The Addenda Type Code defines the specific interpretation and format for the addenda information contained in the Entry.

**Code Values:**

- 02 Point-of Sale-Entry (POS), Shared Network Transaction (SHR), or Machine Transfer Entry (MTE)
- 05 Addenda Record (Applies to ACK, ATX, CCD, CIE, CTX, DNE, ENR, IAT, MSG, MTE, POS, PPD, TRX, and WEB Entries)
- 10 1st Addenda Record for IAT Entry
- 11 2nd Addenda Record for IAT Entry
- 12 3rd Addenda Record for IAT Entry
- 13 4th Addenda Record for IAT Entry
- 14 5th Addenda Record for IAT Entry
- 15 6th Addenda Record for IAT Entry
- 16 7th Addenda Record for IAT Entry
- 17 Addenda Record for IAT Entry Remittance Information
- 18 Addenda Record for IAT Entry Foreign Correspondent Bank Information
- 20 Addenda Record containing forward MSG Request Data
- 21 Addenda Record containing contact information for MSG Entry
- 22 Response to MSG Request; Corrected Response
- 23 Exception Response to MSG Request; Contested Dishonor Response
- 24 Dishonored MSG Response
- 98 Notification of Change (COR) Addenda Record and Refused Notification of Change (COR) Addenda Record
- 99 Return Entry Addenda Record, Dishonored Return Entry Addenda Record, and Contested Dishonored Return Entry Addenda Record

**Amount:** 10 Positions – Entry Detail Record – Mandatory (ACK, ARC, BOC, CCD, CIE, DNE, ENR, IAT, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, WEB, XCK, refused ACK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); 12 Positions – Entry Detail Record – Mandatory (ADV)
The RDFI posts the amount to the appropriate account authorized by the Receiver. A zero Amount is acceptable only with specific Transaction Codes.

*ADV*: The Automated Accounting Advice contains a 12-position field to record the summary debit or credit amount.

*ACK, ATX, COR, DNE, ENR, MSG*: The value of this field is always zero.

*CCD, CTX*: For a zero dollar Entry, the value of this field must be zero.

*IAT*: The value of this field is always reflected in U.S. Dollars.

**Check Serial Number**: 15 Positions – Entry Detail Record – Optional (TRC, Returns, dishonored Returns, contested dishonored Returns); 15 Positions – Entry Detail Record – Mandatory (ARC, BOC, RCK, XCK); 9 Positions – Entry Detail Record – Mandatory (POP); **15 Positions – Addenda Record – Optional (MSG)**

This field contains the Check Serial Number of a Check.

*ARC, BOC, POP*: This field must contain the Check Serial Number contained on the Eligible Source Document used for the Entry.

*MSG*: This field contains the Check Serial Number contained on the Eligible Source Document used for the related Entry.

**Company Descriptive Date**: 6 Positions – Company/Batch Header Record – Optional (ACK, ADV, ARC, ATX, CCD, CIE, CTX, DNE, ENR, MSG, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

Except as otherwise noted below, the Originator establishes this field as the date it would like to see displayed to the Receiver for descriptive purposes. This field is never used to control timing of any computer or manual operation. It is solely for descriptive purposes. The RDFI should not assume any specific format. Examples of possible content in this field are “011311,” “01 11,” “Jan 13,” “JAN 11,” etc.

Same Day Entries: At its discretion, an ODFI may require an Originator to use this field to further demonstrate intent for same-day processing and settlement. ODFIs that choose to do so should use the convention “SDHHMM”, where the “SD” in positions 64-65 denotes the intent for same-day settlement, and the hours and minutes in positions 66-69 denote the desired settlement time using a 24-hour clock. When electing to use this convention, the ODFI would validate that the field contains either “SD1300” for settlement desired at 1:00 p.m. ET, or “SD1700” for settlement desired at 5:00 p.m. ET, in accordance with the settlement times offered by the ACH Operators. ACH Operators and RDFIs are not required to take any action with respect to the presence or absence of these optional same-day indicators.
**MTE, POS, and SHR:** This date is the actual date the transfer was initiated by the Receiver, and formatted the same as the Effective Entry Date (YYMMDD).

**TRC:** This field contains the date established by the keeper (ODFI) for checks being truncated.

**Company Discretionary Data:** 20 Positions – Company/Batch Header Record – Optional (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, MSG, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

This field in the Company/Batch Header Record allows Originators and/or ODFIs to include codes (one or more), of significance only to them, to enable specialized handling of all Entries in that batch. There is no standardized interpretation for the value of the field. This field must be returned intact on any Return Entry.

**CIE:** This field contains the Biller’s name.

**CTX:** The Originator’s bank account number may be placed in this field.

**POS:** The Originator (card acquirer) may place document reference numbers or other codes significant to it.

**TRC:** This field contains the city, state, and zip code of the keeper.

**Company Entry Description:** 10 Positions – Company/Batch Header Record – Mandatory (all batches)

The Originator establishes the value of this field to provide the Receiver with a description of the purpose of the Entry. For example, “Gas bill,” “Reg. Salary,” “ins. prem.,” “Soc. Sec.,” “DTC,” “Trade Pay,” “PURCHASE,” etc.

This field must contain the word “NONSETTLED” when the batch contains Entries that could not settle.

This field must contain the word “RECLAIM” when the batch contains Reclamation Entries.

This field must contain the words “RETRY PYMT” when the batch contains Reinitiated Entries.

For any Reinitiated Entry, the description “RETRY PYMT” must replace the original content of the Company Entry Description field transmitted in the original Entry, including content otherwise required by these Rules.

This field must contain the words “RETURN FEE” when the batch contains Return Fee Entries.

This field must contain the word “REVERSAL” when the batch contains Reversing Entries.
**ADV**: The Originator, i.e., the Originating ACH Operator, uses this field to describe to the institution receiving the ADV File the type of activity to which the accounting information relates.

**CCD**: This field must contain the word “HCCLAIMPMT” when the batch contains Health Care EFT Transactions.

**ENR**: This field must contain the word “AUTOENROLL” when the batch contains Automated Enrollment Entries.

**MSG**: This field must contain the word “DFIMESSAGE” when the batch contains Message Entries.

**RCK**: This field must contain the word “REDEPCHECK”.

**TRX**: This field contains the routing number of the keeper.

**WEB**: For a Person-to-Person Entry, this field must contain a description that the Receiver would readily recognize as descriptive of a Person-to-Person Entry.

**XCK**: This field must contain the words “NO CHECK”.

**Contact Email Address**: 47 Positions – Addenda Record – Required (MSG)

This field contains the email address to contact for additional information related to the Message Entry.

**Contact Phone Number**: 16 Positions – Addenda Record – Required (MSG)

This field contains the phone number to contact for additional information related to the Message Entry.

**DFI Account Number**: 17 Positions – Entry Detail Record – Required (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, **MSG**, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); 15 Positions – Entry Detail Record – Required (ADV)

**Discretionary Data**: 2 Positions – Entry Detail Record, Corporate Entry Detail Record – Optional (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, **MSG**, MTE, POP, PPD, RCK, XCK, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

This field in the Entry Detail Record allows ODFIs to include codes, of significance to them, to enable specialized handling of the Entry. There is no standardized interpretation for the value of this field. It can either be a single two-character code, or two distinct one-character codes, according to the needs of the ODFI and/or Originator involved. This field must be returned intact for any returned Entry.
CCD, CTX: When an Acknowledgment Entry is requested by an Originator, this field contains “AK”.

**Dishonored Entry Date:** 6 Positions – Addenda Record – Required (Contested/Corrected Message Entry)

This field contains the Effective Entry Date of the dishonored Message Entry being contested or corrected.

**Dishonored Entry Trace Number:** 15 Positions – Addenda Record – Required (Contested/Corrected Message Entry)

This field contains the Trace Number as included on the dishonored Message Entry being contested or corrected.

**Entry Detail Sequence Number:** 7 Positions – Addenda Record – Mandatory (ACK, ATX, CCD, CIE, CTX, DNE, ENR, IAT, MSG, PPD, TRX, WEB, IAT Returns)

This field contains the ascending sequence number section of the Entry Detail or Corporate Entry Detail Record’s trace number. This number is the same as the last seven digits of the trace number of the related Entry Detail Record or Corporate Entry Detail Record.

**FI Case/Control Number:** 20 Positions – Addenda Record – Optional (MSG)

This field contains the reference number for use when contacting a DFI for additional information related to the Message Entry.

**Identification Number:** 15 Positions – Entry Detail Record/Corporate Entry Detail Record – Optional (CCD, CTX, ENR, MSG, TRX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

This field may be used by the Originator to insert its own number for tracing purposes.

ENR: For Federal Government automated enrollment Entries, this field is space filled.

**Message Response:** 56 Positions – Addenda Record – Mandatory (MSG)

This field is populated with either: an Encrypted Key as provided by a document repository holding the requested information; a Trace Status Response Code; or a Message Exception Response Code.

Message Exception Response Codes are used to denote the reason the RDFI of a MSG Entry cannot comply with the request. See Appendix Seven (Message Entries) for a complete listing of Message Exception Response Codes.
Trace Status Response Codes are used in response to Request for Trace Message and indicate the status of the Entry researched by the RDFI per the M10 MSG request. See Appendix Seven (Message Entries) for a complete listing of Trace Status Response Codes.

**Message Type Code:** 3 Positions – Addenda Record – Mandatory (MSG)

This field contains a standard code used to denote the type of Message Entry or response. See Appendix Seven (Message Entries) for a complete listing of Message Type Codes.

**Original Entry Date:** 6 Positions – Addenda Record – Required (MSG)

This field contains the Effective Entry Date of the Entry to which the Message Entry relates.

**Original Entry Trace Number:** 15 Positions – Addenda Record – Mandatory (Returns, dishonored Returns, contested dishonored Returns, COR, refused COR, ACK, refused ACK, ATX, refused ATX); 15 Positions – Addenda Record – Required (MSG)

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

**MSG:** This field contains the Trace Number as originally included on the Entry to which the Message Entry relates.

**Original Standard Entry Class Code:** 3 Positions – Addenda Record – Required (MSG)

This field contains the Standard Entry Class Code of the Entry to which the Message Entry relates.

**Receiving Company Name/Individual Name:** 35 Positions – Addenda Record – Mandatory (IAT); 22 Positions – Addenda Record – Optional (MSG)

**MSG:** This field contains the original information in either the Receiving Company Name or Individual Name field of the Entry to which the Message Entry relates.

**Receiving DFI Identification:** 8 Positions – Entry Detail Record – Mandatory (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, MSG, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR); 34 Positions – Addenda Record – Mandatory (IAT)

The standard routing number as assigned by Accuity (with Check Digit) is used to identify the DFI in which the Receiver maintains his account or a routing number assigned to a Federal Government agency by the Federal Reserve. For IAT Entries, this field contains the bank identification number of the DFI at which the Receiver maintains his account.
ENR: This field contains the routing number assigned to a Federal Government agency for the purpose of the automated enrollment process. Any Entry with a dollar value directed to that routing number in error is not subject to compensation rights as provided in these Rules.

Response Entry Date: 6 Positions – Addenda Record – Required (Dishonored Message Entry)

This field contains the Effective Entry Date of the responding Message Entry being dishonored.

Response Entry Trace Number: 15 Positions – Addenda Record – Required (Dishonored Message Entry)

This field contains the Trace Number as included on the responding Message Entry being dishonored.

Request Entry Date: 6 Positions – Addenda Record – Required (MSG)

This field contains the Effective Entry Date of the Requesting Message Entry to which the response relates.

Request Entry Trace Number: 15 Positions – Addenda Record – Required (MSG)

This field contains the Trace Number as included on the Requesting Message Entry to which the response relates.

Standard Entry Class Code: 3 Positions – Company/Batch Header – Mandatory (all batches)

This field contains a three-character code used to identify various types of Entries.

MSG: The code that identifies a Non-Monetary Entry initiated by a Depository Financial Institution to request or provide requested information to another Depository Financial Institution.

Trace Number: 15 Positions – Entry Detail Record, Corporate Entry Detail Record, and Addenda Records – Mandatory (ACK, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, IAT, MSG, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

Transaction Code: 2 Positions – Entry Detail Record – Mandatory (ACK, ADV, ARC, ATX, BOC, CCD, CIE, CTX, DNE, ENR, IAT, MSG, MTE, POP, POS, PPD, RCK, SHR, TEL, TRC, TRX, WEB, XCK, refused ACK, refused ATX, Returns, dishonored Returns, contested dishonored Returns, COR, refused COR)

Transaction Codes identify various types of debit and credit Entries.

Code Values:

Messaging Records
71 Forward Request
72 Response Not Received
76 Response to Message Entry for original Transaction Code 71 Request; Dishonored Response; Contested/Corrected Response

APPENDIX SEVEN – MESSAGE ENTRIES
### PART 7.1.1 Table of Forward Message Type Codes

<table>
<thead>
<tr>
<th>CODE</th>
<th>TITLE</th>
<th>DESCRIPTION</th>
<th>INITIATED BY</th>
<th>MESSAGE TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td>M01</td>
<td>Request for Authorization Copy</td>
<td>Proof of authorization related to a previous Entry (or Entries) is being requested.</td>
<td>RDFI of original Entry</td>
<td>Request MSG</td>
</tr>
<tr>
<td>M03</td>
<td>Request for WSUD Copy</td>
<td>Written Statement of Unauthorized Debit related to a previous Return Entry (or Entries) is being requested.</td>
<td>ODIF of original Unauthorized Entry</td>
<td>Request MSG</td>
</tr>
<tr>
<td>M05</td>
<td>Request for Source Document Copy</td>
<td>A copy (or copies) of a check used as a Source Document to create a previous ACH Entry is being requested.</td>
<td>RDFI of original Entry</td>
<td>Request MSG</td>
</tr>
<tr>
<td>M07</td>
<td>ODFI Request for Return</td>
<td>The ODFI is requesting that the RDFI return an Erroneous Entry, or a credit Entry originated without the authorization of the Originator. All indemnifications to the RDFI provided in the Rules are implied.</td>
<td>ODFI of the original Entry</td>
<td>Request MSG</td>
</tr>
<tr>
<td>M09</td>
<td>Request for Trace</td>
<td>The disposition of an ACH Entry (Entries) is being requested.</td>
<td>ODIF of the original Entry</td>
<td>Request MSG</td>
</tr>
<tr>
<td>M11</td>
<td>Request for Originator Contact Information</td>
<td>Additional information pertaining to the Originator of an Entry (Entries) is being requested.</td>
<td>RDFI of the original Entry</td>
<td>Request MSG</td>
</tr>
<tr>
<td>M13-M29</td>
<td>Reserved</td>
<td>Reserved for future use</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:** M03 and M07 are specific to the context of Unauthorized Debit and Return Entries, respectively.
## PART 7.1.2 Table of Response Message Type Codes

<table>
<thead>
<tr>
<th>CODE</th>
<th>TITLE</th>
<th>DESCRIPTION</th>
<th>INITIATED BY</th>
<th>MESSAGE TYPE</th>
<th>RESPONSE TIME FRAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>M02</td>
<td>Response to Request for Authorization Copy</td>
<td>Authorization copy or Message Exception Response Code is being provided in response to request. The document(s) will be retained in a secured repository.</td>
<td>RDFI of MSG Entry</td>
<td>Response MSG</td>
<td>10 Banking Days</td>
</tr>
<tr>
<td>M04</td>
<td>Response to Request for WSUD Copy</td>
<td>Written Statement of Unauthorized Debit copy or Message Exception Response Code is being provided in response to request. The document(s) will be retained in a secured repository.</td>
<td>RDFI of MSG Entry</td>
<td>Response MSG</td>
<td>10 Banking Days</td>
</tr>
<tr>
<td>M06</td>
<td>Response to Request for Source Document Copy</td>
<td>A copy of a check used as a Source Document to create a previous ACH Entry or Message Exception Response Code is being provided in response to request. The document(s) will be retained in a secured repository.</td>
<td>RDFI of MSG Entry</td>
<td>Response MSG</td>
<td>10 Banking Days</td>
</tr>
<tr>
<td>M08</td>
<td>Response to Request for Return – Exception</td>
<td>The RDFI is unable to comply with the ODFI’s request to return an Entry.</td>
<td>RDFI of MSG Entry</td>
<td>Response MSG</td>
<td>N/A</td>
</tr>
<tr>
<td>M10</td>
<td>Response to Request for Trace</td>
<td>The disposition of an ACH Entry, via a Trace Status Code, or Message Exception Response Code is being provided in response to request.</td>
<td>RDFI of the MSG Entry</td>
<td>Response MSG</td>
<td>2 Banking Days</td>
</tr>
<tr>
<td>M12</td>
<td>Response to Request for Originator Contact Information</td>
<td>Contact information pertaining to the Originator of an Entry or Message Exception Response Code is being provided in response to request. The document(s) will be retained in a secured repository.</td>
<td>RDFI of the MSG Entry</td>
<td>Response MSG</td>
<td>2 Banking Days</td>
</tr>
</tbody>
</table>
## PART 7.1.3 Table of Dishonor/Corrected Dishonor Message Type Codes

<table>
<thead>
<tr>
<th>CODE</th>
<th>TITLE</th>
<th>DESCRIPTION</th>
<th>INITIATED BY</th>
<th>MESSAGE TYPE</th>
<th>RESPONSE TIME FRAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>M30</td>
<td>Document Unreadable</td>
<td>The document provided in response to request is unreadable.</td>
<td>RDFI of the response MSG Entry</td>
<td>Dishonor MSG</td>
<td>N/A</td>
</tr>
<tr>
<td>M31</td>
<td>Document Not as Requested</td>
<td>The document provided in response to request is not as requested.</td>
<td>RDFI of the response MSG Entry</td>
<td>Dishonor MSG</td>
<td>N/A</td>
</tr>
<tr>
<td>M32-39</td>
<td>Reserved</td>
<td>Reserved for future use</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>M40</td>
<td>Corrected Response</td>
<td>A previously dishonored response has been corrected to provide accurate, readable documentation or appropriate Message Exception Response Code.</td>
<td>RDFI of the dishonored MSG Entry</td>
<td>Corrected Dishonor MSG</td>
<td>2 Banking Days</td>
</tr>
<tr>
<td>M41</td>
<td>Contested Response</td>
<td>A previously dishonored response was sent correctly and the original information or documentation is again contained in the response Addenda Record</td>
<td>RDFI of the dishonored MSG Entry</td>
<td>Contested Dishonor MSG</td>
<td>2 Banking Days</td>
</tr>
</tbody>
</table>
### PART 7.2 Table of Message Exception Response Codes

<table>
<thead>
<tr>
<th>CODE</th>
<th>TITLE</th>
<th>DESCRIPTION</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Misrouted</td>
<td>The MSG Entry request has been sent to the incorrect financial institution.</td>
<td></td>
</tr>
<tr>
<td>02</td>
<td>Aged Off Document</td>
<td>The document being requested is past the required retention period and no longer available.</td>
<td>This does not constitute the financial institution’s permission to return/dishonor related Entry.</td>
</tr>
<tr>
<td>03</td>
<td>Document Not Found</td>
<td>The document being requested is not able to be found.</td>
<td>This does not constitute the financial institution’s explicit permission to return/dishonor related Entry.</td>
</tr>
<tr>
<td>04</td>
<td>Permission to Return</td>
<td>The RDFI of the MSG Entry is granting permission for the related Entry/Return Entry to be returned/dishonored.</td>
<td></td>
</tr>
<tr>
<td>05</td>
<td>Unable to Comply with Return Request</td>
<td>The RDFI is unable to return the Entry related to the M07 MSG Entry (utilized in the M08 MSG response).</td>
<td></td>
</tr>
</tbody>
</table>

### PART 7.3 Table of Trace Status Response Codes

<table>
<thead>
<tr>
<th>CODE</th>
<th>TITLE</th>
<th>DESCRIPTION</th>
<th>RESPONSE FORMATTING</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>Posted</td>
<td>The related Entry was posted as sent.</td>
<td>Response Code followed by date posted, 01MMDDYY</td>
</tr>
<tr>
<td>12</td>
<td>Returned</td>
<td>The related Entry was returned.</td>
<td>Response Code followed by date of Return Entry, 02MMDDYY</td>
</tr>
<tr>
<td>13</td>
<td>Posted – Account Name Does not Match Entry</td>
<td>The related Entry was posted as sent; however, the Receiver’s name is not on the receiving account.</td>
<td>Response Code followed by date posted, 03MMDDYY</td>
</tr>
<tr>
<td>14</td>
<td>Never Received</td>
<td>The related Entry was not received by the MSG RDFI.</td>
<td>Response Code only:</td>
</tr>
<tr>
<td>15</td>
<td>Posted – Corrected Account Information</td>
<td>The related Entry was posted using corrected information – NOC was sent to the ODFI.</td>
<td>Response Code followed by date of COR Entry, 05MMDDYY</td>
</tr>
</tbody>
</table>
PART 7.4 Record Formats for Message Entries

Unless otherwise noted, the field contents for Message Entries must match the field contents of the original Entries. [See Appendix Three (ACH Record Format Specifications) for the File Header, Company/Batch Control, and File Control Record formats.]
### SUBPART 7.4.1 Company/Batch Header Record Format for Message Entries

#### MSG COMPANY/BATCH HEADER RECORD

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
<th>12</th>
<th>13</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATA ELEMENT NAME</td>
<td>RECORD TYPE CODE</td>
<td>SERVICE CLASS CODE</td>
<td>COMPANY NAME</td>
<td>COMPANY DISCRETIONARY DATA</td>
<td>COMPANY IDENTIFICATION</td>
<td>STANDARD ENTRY CLASS CODE</td>
<td>COMPANY ENTRY DESCRIPTION</td>
<td>COMPANY DESCRIPTIVE DATE</td>
<td>EFFECTIVE ENTRY DATE</td>
<td>SETTLEMENT DATE (JULIAN)</td>
<td>ORIGINATOR STATUS CODE</td>
<td>ORIGINATING DFI IDENTIFICATION</td>
<td>BATCH NUMBER</td>
</tr>
<tr>
<td>Field Inclusion Requirement</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>A</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>Contents</td>
<td>Numeric</td>
<td>Alphabetic</td>
<td>Alphabetic</td>
<td>Alphabetic</td>
<td>Alphabetic</td>
<td>Alphabetic</td>
<td>Alphabetic</td>
<td>YYMMDD</td>
<td>Numeric</td>
<td>Alphabetic</td>
<td>TTAAAAA</td>
<td>Numeric</td>
<td></td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>3</td>
<td>16</td>
<td>20</td>
<td>10</td>
<td>3</td>
<td>10</td>
<td>6</td>
<td>1</td>
<td>4</td>
<td>1</td>
<td>8</td>
<td>7</td>
</tr>
</tbody>
</table>

NOTE: For Message Entries related to a previous Entry, including a response to a Message Entry, each field of the Company/Batch Header remains unchanged from the original Entry, unless otherwise noted.

1. Standard Entry Class Code is MSG, regardless of original Entry type
2. Company Entry Description is DFIMESSAGE, regardless of original Entry type
3. Changed to reflect the Routing Number of the institution initiating the Message Entry
4. Changed to the Batch Number assigned by the institution preparing the Message Entry
## SUBPART 7.4.2 Entry Detail Record Format for Message Entries

### MSG ENTRY DETAIL RECORD

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DATA ELEMENT NAME</strong></td>
<td>RECORD TYPE CODE</td>
<td>TRANSACTION CODE</td>
<td>RECEIVING DFI IDENTIFICATION</td>
<td>CHECK DIGIT</td>
<td>DFI ACCOUNT NUMBER¹</td>
<td>AMOUNT²</td>
<td>IDENTIFICATION NUMBER</td>
<td>RECEIVING COMPANY NAME</td>
<td>INDIVIDUAL NAME</td>
<td>DISCRETIONARY DATA</td>
<td>ADDENDA RECORD INDICATOR</td>
</tr>
<tr>
<td><strong>Field Inclusion Requirement</strong></td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>O</td>
<td>O</td>
<td>O</td>
<td>M</td>
</tr>
<tr>
<td><strong>Contents</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Length</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Position</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ Unchanged from original Entry
² Message Entries must always contain zeroes
### SUBPART 7.4.3 Sequence of Addenda Record Formats for Message Entries

#### FIRST MSG ADDENDA RECORD

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DATA ELEMENT NAME</strong></td>
<td>RECORD TYPE CODE</td>
<td>ADDENDA TYPE CODE</td>
<td>MESSAGE TYPE CODE</td>
<td>ENTRY AMOUNT</td>
<td>ORIGINAL ENTRY TRACE NUMBER</td>
<td>ORIGINAL ENTRY DATE</td>
<td>ORIGINAL STANDARD ENTRY CLASS CODE</td>
<td>CHECKSERIAL NUMBER</td>
<td>RESERVED</td>
<td>ADDENDA SEQUENCE NUMBER</td>
<td>ENTRY DETAIL SEQUENCE NUMBER</td>
</tr>
<tr>
<td>Field Included Requirement</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>R</td>
<td>R</td>
<td>R</td>
<td>R</td>
<td>O</td>
<td>N/A</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Contents</td>
<td>7</td>
<td>Numeric</td>
<td>Alphabetic</td>
<td>$$$$$$$$$$$d</td>
<td>Numeric</td>
<td>YYMMDD</td>
<td>Alphabetic</td>
<td>Alphabetic</td>
<td>Blank</td>
<td>Numeric</td>
<td>Numeric</td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>10</td>
<td>15</td>
<td>6</td>
<td>3</td>
<td>15</td>
<td>28</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Position</td>
<td>01:01</td>
<td>02:03</td>
<td>04:06</td>
<td>07:10</td>
<td>17:31</td>
<td>32:37</td>
<td>38:40</td>
<td>41:55</td>
<td>56:63</td>
<td>64:87</td>
<td>68:94</td>
</tr>
</tbody>
</table>

1. Copied from the Amount field of the Entry Detail Record of the original Entry, if applicable
2. Copied from the Trace Number field of the Entry Detail Record of the original Entry, if applicable
3. Copied from the Effective Entry Date field of the Entry Detail Record of the original Entry, if applicable
4. Copied from the Standard Entry Class Code field of the Batch Header Record of the original Entry, if applicable
5. Copied from the Check Serial Number field of the Entry Detail Record of the original Entry, if applicable
6. For No Response Received Message, copied from the Effective Entry Date field of the Entry Detail Record of the original Message Entry
### SUBPART 7.4.3 Sequence of Addenda Record Formats for Message Entries (continued)

#### SECOND MSG ADDENDA RECORD

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATA ELEMENT NAME</td>
<td>RECORD TYPE CODE</td>
<td>ADDENDA TYPE CODE</td>
<td>CONTACT PHONE NUMBER</td>
<td>CONTACT EMAIL ADDRESS</td>
<td>FI CASE/CONTROL NUMBER</td>
<td>ADDENDA SEQUENCE NUMBER</td>
<td>ENTRY DETAIL SEQUENCE NUMBER</td>
</tr>
<tr>
<td>Field Inclusion Requirement</td>
<td>M</td>
<td>M</td>
<td>R</td>
<td>R</td>
<td>O</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Contents</td>
<td>'7'</td>
<td>'21'</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Numeric</td>
<td>Numeric</td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>2</td>
<td>16</td>
<td>47</td>
<td>20</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Position</td>
<td>01-01</td>
<td>02-03</td>
<td>04-19</td>
<td>20-66</td>
<td>67-86</td>
<td>84-87</td>
<td>88-94</td>
</tr>
</tbody>
</table>

#### THIRD MSG ADDENDA RECORD – RESPONSE ONLY

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATA ELEMENT NAME</td>
<td>RECORD TYPE CODE</td>
<td>ADDENDA TYPE CODE</td>
<td>MESSAGE TYPE CODE</td>
<td>MESSAGE RESPONSE</td>
<td>REQUEST ENTRY TRACE NUMBER</td>
<td>REQUEST ENTRY DATE</td>
<td>ADDENDA SEQUENCE NUMBER</td>
<td>ENTRY DETAIL SEQUENCE NUMBER</td>
</tr>
<tr>
<td>Field Inclusion Requirement</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>MID</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Contents</td>
<td>'7'</td>
<td>Numeric</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>MMDDYY</td>
<td>Numeric</td>
<td>Numeric</td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>58</td>
<td>15</td>
<td>6</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Position</td>
<td>01-01</td>
<td>02-03</td>
<td>04-06</td>
<td>07-82</td>
<td>83-77</td>
<td>78-83</td>
<td>84-87</td>
<td>88-94</td>
</tr>
</tbody>
</table>

1. Contains either Encrypted Key as created by document repository or appropriate Trace Status or Message Exception code
2. Copied from the Entry Trace Number field of the Entry Detail Record of the original Message Entry
3. Copied from the Effective Entry Date field of the Entry Detail Record of the original Message Entry
4. In a Dishonored Message Entry, this field should be blank
### SUBPART 7.4.3 Sequence of Addenda Record Formats for Message Entries (continued)

#### FOURTH MSG ADDENDA RECORD – RESPONSE ONLY

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATA ELEMENT NAME</td>
<td>RECORD TYPE CODE</td>
<td>ADDENDA TYPE CODE</td>
<td>CONTACT PHONE NUMBER</td>
<td>CONTACT EMAIL ADDRESS</td>
<td>FICASE/CONTROL NUMBER</td>
<td>ADDENDA SEQUENCE NUMBER</td>
<td>ENTRY DETAIL SEQUENCE NUMBER</td>
</tr>
<tr>
<td>Field Inclusion Requirement</td>
<td>M</td>
<td>M</td>
<td>R</td>
<td>R</td>
<td>O</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Contents</td>
<td>'7'</td>
<td>'21'</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Numeric</td>
<td>Numeric</td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>2</td>
<td>16</td>
<td>47</td>
<td>20</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Position</td>
<td>01-01</td>
<td>02-03</td>
<td>04-19</td>
<td>20-66</td>
<td>67-86</td>
<td>84-87</td>
<td>88-94</td>
</tr>
</tbody>
</table>

**NOTE:** Message Entry Addenda Records are additive; the responding Message Entry must contain all four MSG Addenda Record Types.

#### FIFTH MSG ADDENDA RECORD – DISHONOR OF RESPONSE ONLY

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATA ELEMENT NAME</td>
<td>RECORD TYPE CODE</td>
<td>ADDENDA TYPE CODE</td>
<td>MESSAGE TYPE CODE</td>
<td>MESSAGE RESPONSE</td>
<td>RESPONSE ENTRY TRACE NUMBER</td>
<td>RESPONSE ENTRY DATE</td>
<td>ADDENDA SEQUENCE NUMBER</td>
<td>ENTRY DETAIL SEQUENCE NUMBER</td>
</tr>
<tr>
<td>Field Inclusion Requirement</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M, O</td>
<td>4</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Contents</td>
<td>'7'</td>
<td>'24'</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>MMDDYY</td>
<td>Numeric</td>
<td>Numeric</td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>56</td>
<td>15</td>
<td>6</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Position</td>
<td>01-01</td>
<td>02-03</td>
<td>04-06</td>
<td>07-42</td>
<td>63-77</td>
<td>78-83</td>
<td>84-87</td>
<td>88-94</td>
</tr>
</tbody>
</table>

* Contains either Encrypted Key as created by document repository or appropriate Trace Status or Message Exception code, copied from Third Addenda Record of Dishonored Message Entry response.
* Copied from the Entry Trace Number field of the Entry Detail Record of the Message Entry response being dishonored.
* Copied from the Effective Entry Date field of the Entry Detail Record of the Message Entry response being dishonored.
* In the Corrected Response, this field should be blank.
### SIXTH MSG ADDENDA RECORD – DISHONOR OF RESPONSE ONLY

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATA ELEMENT NAME</td>
<td>RECORD TYPE CODE</td>
<td>ADDENDA TYPE CODE</td>
<td>CONTACT PHONE NUMBER</td>
<td>CONTACT EMAIL ADDRESS</td>
<td>FICEASE/CONTROL NUMBER</td>
<td>ADDENDA SEQUENCE NUMBER</td>
<td>ENTRY DETAIL SEQUENCE NUMBER</td>
</tr>
<tr>
<td>Field Inclusion Requirement</td>
<td>M</td>
<td>M</td>
<td>E</td>
<td>E</td>
<td>E</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Contents</td>
<td>7</td>
<td>21</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Numeric</td>
<td>Numeric</td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>2</td>
<td>16</td>
<td>47</td>
<td>20</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Position</td>
<td>01-01</td>
<td>02-03</td>
<td>04-19</td>
<td>20-66</td>
<td>67-86</td>
<td>84-87</td>
<td>88-94</td>
</tr>
</tbody>
</table>

NOTE: Message Entry Addenda Records are additive; the Dishonored Message Entry must contain all six MSG Addenda Record types.

### SEVENTH MSG ADDENDA RECORD – CONTESTED/CORRECTED RESPONSE ONLY

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>DATA ELEMENT NAME</td>
<td>RECORD TYPE CODE</td>
<td>ADDENDA TYPE CODE</td>
<td>MESSAGE TYPE CODE</td>
<td>MESSAGE RESPONSE</td>
<td>DISHONORED ENTRY TRACE NUMBER</td>
<td>DISHONORED ENTRY DATE</td>
<td>ADDENDA SEQUENCE NUMBER</td>
<td>ENTRY DETAIL SEQUENCE NUMBER</td>
</tr>
<tr>
<td>Field Inclusion Requirement</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Contents</td>
<td>7</td>
<td>Numeric</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>Alphameric</td>
<td>MMDDYY</td>
<td>Numeric</td>
<td>Numeric</td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>56</td>
<td>15</td>
<td>6</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Position</td>
<td>01-01</td>
<td>02-03</td>
<td>04-06</td>
<td>07-09</td>
<td>09-77</td>
<td>78-83</td>
<td>84-87</td>
<td>88-94</td>
</tr>
</tbody>
</table>

1. Contains either Encrypted Key as created by document repository or appropriate Trace Status or Message Exception code
2. Copied from the Entry Trace Number field of the Entry Detail Record of the Dishonored Message Entry response
3. Copied from the Effective Entry Date field of the Entry Detail Record of the Dishonored Message Entry response
### SUBPART 7.4.3 Sequence of Addenda Record Formats for Message Entries (continued)

#### EIGHTH MSG ADDENDA RECORD – CONTESTED/CORRECTED RESPONSE ONLY

<table>
<thead>
<tr>
<th>FIELD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DATA ELEMENT NAME</strong></td>
<td>RECORD TYPE CODE</td>
<td>ADDENDA TYPE CODE</td>
<td>CONTACT PHONE NUMBER</td>
<td>CONTACT EMAIL ADDRESS</td>
<td>FI CASE/CONTROL NUMBER</td>
<td>ADDENDA SEQUENCE NUMBER</td>
<td>ENTRY DETAIL SEQUENCE NUMBER</td>
</tr>
<tr>
<td>Field Inclusion Requirement</td>
<td>M</td>
<td>M</td>
<td>R</td>
<td>R</td>
<td>O</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Contents</td>
<td>'7'</td>
<td>'21'</td>
<td>Alphabetic</td>
<td>Alphabetic</td>
<td>Alphabetic</td>
<td>Numeric</td>
<td>Numeric</td>
</tr>
<tr>
<td>Length</td>
<td>1</td>
<td>2</td>
<td>16</td>
<td>47</td>
<td>20</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Position</td>
<td>01-01</td>
<td>02-03</td>
<td>04-19</td>
<td>20-66</td>
<td>67-86</td>
<td>84-87</td>
<td>88-94</td>
</tr>
</tbody>
</table>

NOTE: Message Entry Addenda Records are additive; the Corrected Message Entry must contain all eight MSG Addenda Record types.