

For Questions Call:
Corporate Electronic Banking Support
Revised October, 2002

ACH FILE HEADER RECORD FORMAT

‘1’ Record

FIELD NBR.	FIELD NAME	DATA FORM	NBR OF POS	FROM	TO	CONTENTS
1.	Record Type Code	N	1	01	01	'1'
2.	Priority Code	N	2	02	03	'01'
3.	Immediate Destination	N	10	04	13	'b053101121'
4.	Immediate Origin	N	10	14	23	'b053101121'
5.	File Creation Date	N	6	24	29	YYMMDD
6.	File Creation Time	N	4	30	33	HHMM
7.	File ID Modifier	A	1	34	34	"A"
8.	Record Size	N	3	35	37	'094'
9.	Blocking Factor	N	2	38	39	'10'
10.	Format Code	N	1	40	40	'1'
11.	Destination	A	23	41	63	'BRANCH BANKING & TRUST'
12.	Origin	A	23	64	86	'BRANCH BANKING & TRUST'
13.	Reference Code (Optional)	A	8	87	94	Blank

NOTE: All descriptions must be capitalized.

FIELD NBR. FIELD DESCRIPTION

1. This record designates physical file characteristics and includes date, time, and file identification fields.
2. The priority code is used in determining effective processing sequences.
3. The ACH or receiving point is identified by the Transit/Routing ABA number. ('b' = blank space)
4. The ACH or sending point is identified by the Transit/Routing ABA number. ('b' = blank space)
5. Company proprietary computer system or, DP Service Bureau creates date output file.
6. Company proprietary computer system or DP Service Bureau creates time output.
7. A control character used to prevent duplicate file processing by the originating bank. Use of 'A' in this field is recommended but not required.
8. Indicates number of characters contained in each record.
9. Number of physical records within a file block.
10. Indicates fixed field mode – fields and records are fixed length.
11. The name of receiving ACH or Bank
12. The name of the originating ACH or Bank
13. Field reserved for information pertinent to the sender.

ACH COMPANY BATCH HEADER RECORD FORMAT

‘5’ Record

FIELD NBR.	FIELD NAME	DATA FORM	NBR OF POS	FROM	TO	CONTENTS
1.	Record Type Code	N	1	01	01	‘5’
2.	Service Class Code	N	3	02	04	‘200’
3.	Company Name	A/N	16	05	20	Must be capitalized
4.	Discretionary Data	A	20	21	40	Blank
5.	Company Identification	N	10	41	50	Federal Tax ID Number
6.	Standard Entry Class	A	3	51	53	‘PPD’ or ‘CCD’ (see below)
7.	Entry Description	A/N	10	54	63	Must never change
8.	Description Date	A/N	6	64	69	YYMMDD
9.	Effective Entry Date	N	6	70	75	YYMMDD
10.	Reserved	A	3	76	78	Blank
11.	Originator Status Code	N	1	79	79	‘1’
12.	Originating Bank ID	N	8	80	87	‘05310112’
13.	Batch Number	N	7	88	94	Begin with ‘0000001’

NOTE: All descriptions must be capitalized.

FIELD NBR. FIELD DESCRIPTION

1. This record identifies the company and a brief description of the debits/credits as well as controls the posting date.
2. Identifies the general classification of entry detail records. The contents ‘200’ allows mixed debits/credits.
3. Used to identify source of the entry
4. Allows companies to include codes of significance only to them.
5. Unique identification number used by company. (Example: Federal Tax ID Number)
6. This field contains the mnemonic value that distinguishes various types of entries. SEC’s are listed below:
PPD – Payrolls, Insurance Drafts, Club Dues, etc. **CCD** – Corporate Cash Concentration\Disbursements
7. Provides a description of the transaction to the individual (Example: Payroll, Ins Premium, Club Dues)
8. Date displayed to the individual for descriptive purposes.
9. This field contains the company specified future date that controls posting and settlement of entries.
10. Reserved for future use.
11. This field identifies to the receiving bank the type of warranties associated with entries.
12. This field identifies the financial institution originating the entries within a given batch.
13. The ascending sequence number assigned to each batch of entries in a given file.

ACH ENTRY DETAIL RECORD FORMAT

‘6’ Record

FIELD NBR.	FIELD NAME	DATA FORM	NBR OF POS	FROM	TO	CONTENTS
1.	Record Type Code	N	1	01	01	'6'
2.	Transaction Code (See Codes Below)	N	2	02	03	'22', '32', '27', '37' (live dollars) '23', '33', '28', '38' (prenotes)
3.	Bank T/R Number	N	8	04	11	Obtained from voided check or deposit slip
4.	T/R Check Digit	N	1	12	12	Obtained from voided check or deposit slip
5.	Bank Account Number	A/N	17	13	29	Obtained from voided check or deposit slip
6.	Dollar Amount	N	10	30	39	\$\$\$\$\$\$\$\$\$
7.	Individual ID Number	A/N	15	40	54	
8.	Individual Name	A/N	22	55	76	
9.	Discretionary Data	A	2	77	78	Blank
10.	Addenda Indicator	N	1	79	79	'0'
11.	Trace Number	N	15	80	94	'05310112XXXXXX'

NOTE: All descriptions must be capitalized.

FIELD NBR. FIELD DESCRIPTION

1. Identifies the record as a detail entry and contains information pertinent to the individual
2. This field contains a two-digit entry code used to distinguish both monetary and non-monetary types of debit and credit entries. Listed below are valid transaction codes:
Valid Transaction Codes
 22 – Live dollar credit to checking 23 – Prenote credit to checking
 32 – Live dollar credit to savings 33 – Prenote credit to savings
 27 – Live dollar debit to checking 28 – Prenote debit to checking
 37 – Live dollar debit to savings 38 – Prenote debit to savings
(Prenotes are zero dollar transactions to verify the validity of the account information)
3. Identifies the bank where the customer maintains the account.
4. This field contains the result of the modulus 10 computations of the Transit Routing/ABA number.
5. Identifies the individuals account number. Must be left justified and unused spaces must be left blank.
6. Amount to be posted to individual account. Zero dollar amount acceptable only when a prenote transaction code is used. (Amount field must be zero filled for prenote transactions)
7. Used by company to identify individual (Left Justified)
8. Field contains employee/customer name.
9. Used by bank to enable specialized handling of the entry
10. '0' indicates no addenda records are present. '1' indicates an addenda record will follow the detail record.
11. BB&T's Transit Routing Number 053101121 is required in the first 8 digits. The last seven digits begin with '0000001', and increment by one for each detail entry. Use to identify a specific entry.

ACH COMPANY BATCH CONTROL RECORD FORMAT

'8' Record

FIELD NBR.	FIELD NAME	DATA FORM	NBR OF POS	FROM	TO	CONTENTS
1.	Record Type Code	N	1	01	01	'8'
2.	Service Class Code	N	3	02	04	'200'
3.	Entry/Addenda Count	N	6	05	10	
4.	Entry Hash Totals	N	10	11	20	
5.	Total Debit \$ Amount	N	12	21	32	\$\$\$\$\$\$\$\$\$\$\$\$
6.	Total Credit \$ Amount	N	12	33	44	\$\$\$\$\$\$\$\$\$\$\$\$
7.	Company Identification	N	10	45	54	Federal Tax ID Number
8.	Reserved	A	19	55	73	Blank
9.	Reserved for FRB use	A	6	74	79	Blank
10.	Originating Bank ID	N	8	80	87	'05310112'
11.	Batch Number	N	7	88	94	Begin with '0000001'

NOTE: All descriptions must be capitalized.

FIELD NBR. FIELD DESCRIPTION

1. This record is found at the end of each batch and summarizes batch activity in regards to volume and dollar totals.
2. Identifies the general classification of Entry Detail Records. The contents '200' allows mixed debits/credits.
3. Number of Entry Detail Records and Addenda Records processed within the batch.
4. Sum of Tran/ABA Numbers (excluding check digit) for batch.
5. Accumulated Entry Detail debit totals within the batch.
6. Accumulated Entry Detail credit totals within the batch.
7. Unique identification number used by company. (Example: Federal Tax ID Number)
8. Reserved for future use.
9. Reserved for FRB (Federal Reserve Bank) use.
10. Transit/Routing Number is used to identify the financial institution originating the entries in the batch
11. The ascending sequence number assigned to each batch of entries in a given file.

ACH COMPANY FILE TRAILER RECORD FORMAT

‘9’ Record

FIELD NBR.	FIELD NAME	DATA FORM	NBR OF POS	FROM	TO	CONTENTS
1.	Record Type Code	N	1	01	01	'9'
2.	Batch Code	N	6	02	07	
3.	Block Count	N	6	08	13	
4.	Entry Addenda Count	N	8	14	21	
5.	Entry Hash	N	10	22	31	
6.	Total Debit \$ Amount	N	12	32	43	\$\$\$\$\$\$\$\$\$\$
7.	Total Credit \$ Amount	N	12	44	55	\$\$\$\$\$\$\$\$\$\$
8.	Reserved	A	39	56	94	Blank

NOTE: All descriptions must be capitalized.

FIELD NBR. FIELD DESCRIPTION

1. This record is found at the end of the file and summarizes activity for all batches contained in the file as well as identifying other control information such as hash count.
2. Sum of the number of batches in the file.
3. Number of physical blocks in the file including File Header and File Control Records.
4. Total number of detail entries in the file (all '6' records).
5. Sum of Tran/ABA numbers (excluding check digit) for all batches.
6. Contains total debit amount for the file.
7. Contains total credit amount for the file.
8. Reserved for future use.

