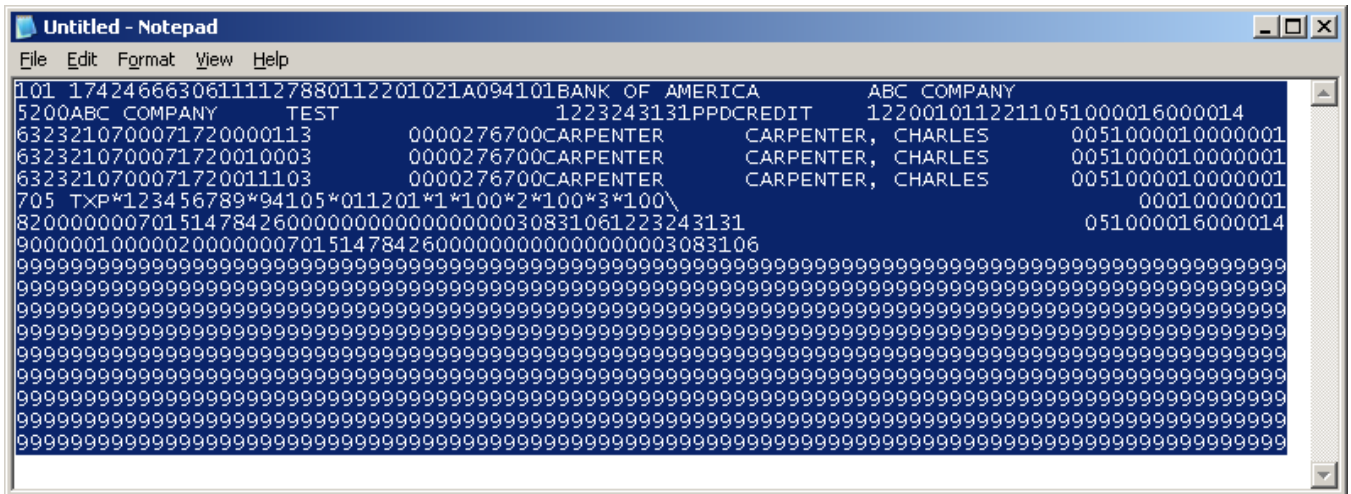


'200'- Credits and Debits
'220'- Credits only (CO)
'225' – Debits only (DO)

- 22 dda credit
- 23 dda credit prenote
- 27 dda debit
- 28 dda debit prenote
- 32 savings credit
- 33 savings credit prenote
- 37 savings debit
- 38 savings debit prenote
- 42 G/L credit
- 43 G/L credit prenote
- 52 Loan Credit
- 53 Credit Prenote

- The following number is our Bank of America aba when clients asked what to type in their software for  
05-13    9    'TTTTRRRRC'    Immediate Destination Identifier  
**121108250**

Here is a sample of NACHA file:



### The 1 Record:

The 1 Record data is a file header.

101 17424666306111127880112201021A094101BANK OF AMERICA    ABC COMPANY

Position	Size	Contents	Description
01-01	1	'1'	Record Type Code
02-03	2	'01'	Priority Code
04-04	1	Blank	Reserved
<span style="color: red;">05-13</span>	<span style="color: red;">9</span>	<span style="color: red;">'TTTTRRRRC'</span>	<span style="color: red;">Immediate Destination Identifier</span>
<span style="color: green;">14-23</span>	<span style="color: green;">10</span>	<span style="color: green;">Numeric</span>	<span style="color: green;">Immediate Origin Number</span>
<span style="color: purple;">24-29</span>	<span style="color: purple;">6</span>	<span style="color: purple;">YYMMDD</span>	<span style="color: purple;">File Creation Date</span>
30-33	4	HHMM	File Creation Time
<span style="color: red;">34-34</span>	<span style="color: red;">1</span>	<span style="color: red;">Alphanumeric</span>	<span style="color: red;">File ID Modifier (for Passthru detail)</span>
<span style="color: green;">35-37</span>	<span style="color: green;">3</span>	<span style="color: green;">'094'</span>	<span style="color: green;">Record Size</span>

38-39	2	'10'	Blocking Factor
40-40	1	'1'	Format Code
41-63	23	'BankofAmerica (State Name)'	Destination
64-86	23	Alphanumeric	Immediate Origin Name
87-94	8	Alphanumeric	Reference Code -- blanks

## The 5 Record:

To the client, the 5 Record is the Batch Header

5200ABC COMPANY TEST 1223243131PPDCREDIT 122001011221 1051000016000014

*The text in italics, below, is the corresponding field on the Batch Header screen.*

Position	Size	Contents	Description
01-01	1	'5'	Record Type Code
02-04	3	'2XX'	Service Class Code
05-20	16	Alphanumeric	Company Name <i>Company Name</i>
21-40	20	Alphanumeric	Company Discretionary Data <i>Batch Name</i>
41-50	10	NNNNNNNNNN	Company Identification, <i>Company ID</i>
51-53	3	Alphanumeric	Standard Entry Class <i>ACH Transaction Type</i>
54-63	10	Alphanumeric	Company Entry Description <i>Entry Description</i>
64-69	6	Alphanumeric	Company Descriptive Date
70-75	6	YYMMDD	Effective Entry Date <b>(passthru if client wants diff date than the 2 day default)</b>
76-78	3	Blank	Reserved
79-79	1	'1'	Originator Status Code
80-87	8	'TTTTAAAA'	Originating DFI Identification
88-94	7	Numeric	Batch Number

## The 6 Record:

To the client, the 6 Record is the Transaction; an individual transaction, to be exact.

6323210700071720034253 0000276700CARPENTER CARPENTER, CHARLES 0051000010000001



### The 8 RECORD

Position	Size	Contents	Description
01-01	1	'8'	Record Type Code
02-04	3	'2XX'	Service Class Code
05-10	6	Numeric	Entry/Addenda Count
11-20	10	Numeric	Entry Hash
21-32	12	Numeric	Total Debit Entry Dollar Amount in the batch in dollars and cents, no decimal.
33-44	12	Numeric	Total Credit Entry Dollar Amount in the batch in dollars and cents, no decimal.
45-54	10	NNNNNNNNNN	Company Identification, same as on the Company/Batch Header Record
55-73	19	Blanks	Reserved
74-79	6	Blanks	Reserved
80-87	8	'TTTTAAAA'	Originating DFI Identification
88-94	7	Numeric	Batch Number (same as in the '5' record)

### The 9 RECORD

Position	Size	Contents	Description
01-01	1	'9'	Record Type Code
02-07	6	Numeric	Batch Count
08-13	6	Numeric	Block Count
14-21	8	Numeric	Entry/Addenda Count
22-31	10	Numeric	Entry Hash
32-43	12	Numeric	Total Debit Entry Dollar Amount in the file in dollars and cents, no decimal.
44-55	12	Numeric	Total Credit Entry Dollar Amount in the file in dollars and cents, no decimal.
56-94	39	Blanks	Reserved