

AUTOMATED CLEARINGHOUSE (ACH) FILE FORMAT

For more information, call First National Bank's ACH Dept.,

File Header	Record Type	Priority Code	Immediate Destination position 4 is blank "111924392"	Immediate Origin (Optional) position 14 is blank "111924392"	File Date YYMMDD	File Time HHMM	File ID Modifier For Multiple files: 1,2 A,B etc.	Record Size "094"	Blocking Factor "10"	Format Code "1"	Destination ACH "First National Bank"	Origin ACH Company Name	Reference Code Optional
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94

Company Batch Header	Record Type	Service Class Code	Company Name	Company Data (Optional)	Tax ID Preceded by 1, 2, 3, etc.	Standard Entry Class (see table below)	Entry Description "Payroll, Insurance, etc."	Company Descriptive (Optional)	Effective Entry Date YYMMDD	Settlement Date Jullan (Optional)	Originator Status "1"	Originating ABA # (Optional) "11192439"	Batch Header "0000001, 0000002" etc.
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

Entry Detail	Record Type	Transaction Code (see tables below)	Receiving Bank Routing # 1st eight digits	Receiving Bank Routing # 9th digit (Check Digit)	Account Number Left Justified	Amount Right Justified No periods or commas (leading 0's)	Individual ID "SSN, Policy #, Employee #, etc."	Individual Name	Discretionary Data (For WEB) See Below	Indicator Value "0"	Originating ABA # "11192439"	Sequence # "0000001, 0000002, etc."
Length	1	2	8	1	17	10	15	22	2	1	8	7
Position	01-01	02-03	04-11	12	13-29	30-39	40-54	55-76	77-78	79-79	80-87	88-94

Addenda Record	Record Type	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Length	1	2	80	4	10
Position	01-01	02-03	04-83	84-87	88-94

This Record is Optional

WEB Entries Only - Discretionary Data Field
 Single-Entry Payment - One-time debit entry to a Receiver's account
 Payment Type Code Field Indicator Code "S" (Left justified -position 77)
 Recurring Payment - Entry set-up to occur at regular Intervals or
 Multiple entries that are originated each time upon specific instruction from Consumer
 Payment Type Code Field Indicator Code "R" (Left justified -position 77)

Batch Record	Record Type	Service Class Code	Entry Count Total	Hash Total Total of eight digit bank routing # (leading 0's)	Total Debit Dollar Amount (leading 0's)	Total Credit Dollar Amount (leading 0's)	Tax ID Preceded by 1,3, or 9	Leave this area blank	Originating ABA # "11192439"	Batch Number "0000001, 0000002, etc."
Length	1	3	6	10	12	12	10	25	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-79	80-87	88-94

Standard Entry Class Codes
 PPD - Prearranged Payments & Deposits uses include payroll, health club dues, insurance premiums, commissions.
 CCD - Cash Concentration or Disbursement uses include drawdowns, corporate to corporate payments.
 WEB - Internet Transactions - Identify a debit entry to a consumer account initiated pursuant to an authorization obtained from the Receiver via the Internet
 Cannot be used to initiate credit entries except for reversals of WEB debit entries
 THE OFFSET CAN NOT BE IN THE WEB BATCH.
 THE OFFSET MAY BE A CCD OR PPD ENTRY IN A SEPARATE BATCH, IF YOUR SOFTWARE CREATES THE OFFSET.

File Record	Record Type	Batch Count	Block Count	Total Entry Count	Total Hash Totals	Total Debit Amount In File	Total Credit Amount In File	Leave this area blank
Length	1	6	6	8	10	12	12	39
Position	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

Transaction Types

Checking Account
 22-Credit Dollars
 23-Credit Prenotification
 27-Debit Dollars
 28-Debit Prenotification

Savings Account
 32-Credit Dollars
 33-Credit Prenotification
 37-Debit Dollars
 38-Debit Prenotification

General Ledger (CCD's Only)
 41-Credit Returns, NOC's, Refused NOC's Dishonors & Contested Dishonors
 42-Credit Dollars
 43-Credit Prenotification
 44-Credit Informational
 46-Debit Returns, NOC's, Refused NOC's Dishonors & Contested Dishonors
 47-Debit Dollars
 48-Debit Prenotification
 49-Debit Informational

Loans
 51-Credit Returns, NOC's, Refused NOC's Dishonors & Contested Dishonors
 52-Credit Dollars
 53-Credit Prenotification
 54-Credit Informational
 55-Debit Reversals Only (Prenotification & Informational not Allowed)
 56-Debit Returns, NOC's, Refused NOC's Dishonors & Contested Dishonors

Transaction Codes			
Checking Account Credits - Dollars	22	Savings Account Credits - Dollars	32
Checking Account Credits - Prenotification	23	Savings Account Credits - Prenotification	33
Checking Account Debits - Dollars	27	Savings Account Debits - Dollars	37
Checking Account Debits - Prenotification	28	Savings Account Debits - Prenotification	38