

NACHA Format

File Requirements (Standard NACHA Format)

A standard format for an ACH file contains at least 5 lines of data, one of each for each of the following record types:

Record Type	Record Name	Required/Optional	Description
Record Type 1	File Header Record	Required	One per file
Record Type 5	Company/Batch Header Record	Required	One per batch
Record Type 6	Detail Record	Required	One per debit or credit entry
Record Type 7	Addenda Record	Optional	
Record Type 8	Batch Control Record	Required	One per batch
Record Type 9	File Control Record	Required	One per file

Entries MUST be in the sequence listed above. (Repeat 5-8 for multiple batches.)

- The first character of each line identifies the record type code.
- Each line in an ACH file is exactly 94 characters long.
- The composition of the 94 characters varies based on the record type code.
- Individual elements of each record type code must adhere to the NACHA requirements as outlined below:

ALL ENTRIES COMPANY/BATCH HEADER RECORD (EXCEPT CBR & PBR)

FIELD	1	2	3	4	5	6	7	8	9	10	11	12
DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	COMPANY NAME	COMPANY DISCRETIONARY DATA	COMPANY IDENTIFICATION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION	COMPANY DESCRIPTIVE DATE	EFFECTIVE ENTRY DATE	SETTLEMENT DATE (JULIAN)	ORIGINATOR STATUS CODE	ORIGINATING DFI IDENTIFICATION
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M
Contents	'5'	Numeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	YYMMDD	Numeric	Alphanumeric	TTTTAAA
Length	1	3	16	20	10	3	10	6	6	3	1	8
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