

NACHA – Consumer Debits and Credits

File Specifications

Introduction

This document contains VistaKEANE Payroll file specification information for a NACHA Consumer Debits and Credit file. The information contained in this document is to be used to build the files(s) necessary for transmitting information electronically.

Files Included

The file specifications outlined in this document include:

- File Header Record
- Company/Batch Header Record
- Entry Detail Record
- Company/Batch Control Record
- File Control Record

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File Header Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		'1'
2	02-03	Priority Code	2		'01'
3	04-13	Routing Number	10	Numeric	Bank ABA Routing Number with check digit. Position 4 should be blank
4	14-23	Taxpayer ID number	10	Numeric	'1' followed by company's tax ID number
5	24-29	File Creation Date	6	YYMMDD	
6	30-33	File Creation Time	4	HHMM	
7	34-34	File ID Modifier	1	Alpha	
8	35-37	Record Size	3		094'
9	38-39	Blocking Factor	2		10'
10	40-44	Format Code	1		'1'
11	41-63	Bank name	23	Alpha	Origin Bank Name
12	64-86	Company Name	23	Alpha	Origin Company Name
13	87-94	blank	8		

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Batch Header Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		'5'
2	02-04	Service Class Code	3		'220'
3	05-20	Company Name	16	Alpha	Company Name
4	21-40	Company Data	20	Alpha	Company Discretionary Data
5	41-50	Company ID	10	Alpha	tax number preceded by a '1'
6	51-53	Standard Entry Class	3	Alpha	' PPD'
7	54-63	Co. Entry Description	10	Alpha	
8	64-69	Co. Descriptive Date	6	YYMMDD	Company Descriptive date, check date
9	70-75	Effective Entry Date	6	YYMMDD	Effective entry date, check date
10	76-78	blank	3		
11	79-79	Origin Status Code	1		'1'
12	80-87	Originator Bank ID	8	Numeric	ABA Routing Number, no check digit
13	88-94	Batch Number	7	Numeric	'000001'

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Entry Detail Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		'6'
2	02-03	Transaction Code	2		22 - Deposit to checking 23 - Prenotification checking 27 - Automatic payment 32 - Deposit to savings 33 - Prenotification savings
3	04-11	Routing Number	8	Numeric	Receiving Bank ABA Routing Number
4	12-12	check digit	1	Numeric	Receiving Bank ABA Routing Number check digit
5	13-29	DFI Account Number	17	Alpha	Company direct deposit account number
6	30-39	Net Amount	10	Numeric	Total of all credit entries
7	40-54	Employee ID	15	Alpha	
8	55-76	Employee Name	22	Alpha	
9	77-78	Discretionary	2		
10	79-79	No Addenda record	1		'0'
11	80-87	Origin DFI ID	15	Numeric	Bank ABA Routing Number, no check digit
12	88-94	Trace number	7	Numeric	

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Batch Control Record

Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1		'8'
2	02-04	Service Class	3		'220'
3	05-10	Entry - Addenda count	6	Numeric	
4	11-20	Entry Hash Total	10	Numeric	Total of position 4 through 11 for 622 records and 627 records
5	21-32	Total Debit Dollar Amt.	12	Numeric	
6	33-44	Total Credit Dollar Amt.	12	Numeric	
7	45-54	Company ID	10	Alpha	Tax Number preceeded by '1'
8	55-73	Reserved	19		
9	74-79	Reserved	6		Reserved for Federal Bank use
10	80-87	Origin Bank ID	8	Numeric	
11	88-94	Batch Number	7	Numeric	'0000001'

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Field	Position	Description	Length	Type	Comments/Contents
1	01-01	Record Type Code	1	Numeric	'9'
2	02-07	Batch Count	6	Numeric	'000001'
3	08-13	Block Count	6	Numeric	Divide number of records by 10.
4	14-21	Addenda Count	8	Numeric	
5	22-31	Entry Hash total	10	Numeric	Total of position 4 through 11 for 622 records and 627 records
6	32-43	Total Debit Amount	12	Numeric	
7	44-55	Total Credit Amount	12	Numeric	
8	56-94	Reserved	39		