



## **Annex B – File Formats and Validation**

Version 1.4.1

### Document Reference

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### Approvals

ECACH Representative \_\_\_\_\_

ECACH Representative \_\_\_\_\_

Montran Project Director \_\_\_\_\_

Project Manager \_\_\_\_\_

### Distribution

ECCB Project Team  
4C Project Team

Montran Project Team  
Montran QA

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## 1. NACHA - Message Types and File Structure

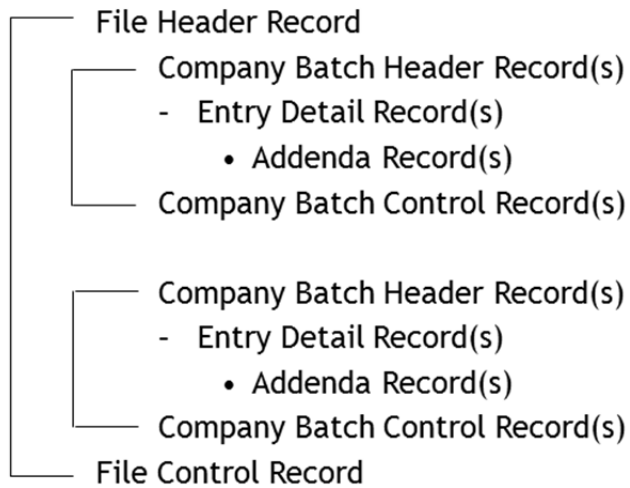
The NACHA file messages can be entered in the ACH via Gateway (STP) or using the file import option from the ACH Web Station. The second option is for contingency situations only.

This section details the contents of the various record formats and defines the code values and data elements. The inclusion requirements, contents, and lengths of data elements are illustrated in the record formats, which are arranged according to their sequence in the file. The glossary defines and explains the application of each field. ***The format will be implemented as is with three modifications:***

1. In order to allow for domestic multicurrency clearing and settlement, a currency field needs to be defined. The ***Reference Field*** in the ***File Header Record*** will be a ***mandatory*** field used to indicate currency code. The three (3) character ISO Currency code for EC dollar and US dollar will be used.
2. The ECCB is not using a check digit with the bank routing number scheme. A ***trailing zero*** will be used in any ***9 digit Routing Number field***, a ***zero*** will be used in any ***Bank Routing Number Check Digit field*** and there will be no validation on the check digit.
3. An additional operator return code is being added ***R62 – OFI Exceeds Collateral*** to identify any Operator Return at the end of day if the OFI does not have enough collateral to send the payments.

The first record formats (1.1) are the File Header and File Control Records. These two records act as the outermost envelope of an ECACH transaction and convey information related to the destination and origin of the transaction as well as the total amount of debits and credits within the file. The format of these records is consistent for all entries, regardless of the Standard Entry Class Code.

The second set of record formats (1.2) contains the Company/Batch Header and Company/Batch Control Records. The Batch Records act as an inner envelope combining similar entries and providing information about the Originator. Like the File Records, the format of these records is consistent for all entries, regardless of the Standard Entry Class Code. The remaining Sequence of Records (2.1.3 - 2.1.23) contains the Entry Detail Records and Addenda Records according to Standard Entry Class Code.



## 1.1 File Record Format for All Entries

### All Entries File Header Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
NAME	RECORD TYPE CODE	PRIORITY CODE	IMMEDIATE DESTINATION	IMMEDIATE ORIGIN	FILE CREATION DATE	FILE CREATION TIME	FILE ID MODIFIER	RECORD SIZE	BLOCKING FACTOR	FORMAT CODE	IMMEDIATE DESTINATION NAME	IMMEDIATE ORIGIN NAME	REFERENCE CODE
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	M
Contents	'1'	Numeric	bTTTTAAAC	bTTTTAAAC	YYMMDD	HHMM	UPPER CASE A-Z NUMERIC 0-9	'094'	'10'	'1'	Alphanumeric	Alphanumeric	Alphanumeric
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

The File Header Record format will be implemented as is with one modifications:

4. In order to allow for domestic multicurrency clearing and settlement, a currency field needs to be defined. The **Reference Field** in the **File Header Record** will be a **mandatory** field used to indicate currency code. The three (3) character ISO Currency code for EC dollar and US dollar will be used.

### All Entries File Control Record

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	RECORD TYPE CODE	BATCH COUNT	BLOCK COUNT	ENTRY/ ADDENDA COUNT	ENTRY HASH	TOTAL DEBIT ENTRY TAKA AMOUNT IN FILE	TOTAL CREDIT ENTRY TAKA AMOUNT IN FILE	RESERVED
Field Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	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

## 1.2 Batch Record Format for All Entries

### 1.2.1 Company Batch Header/Trailer (Control) Records

#### 1.2.1.1 All Entries Company/Batch Header Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
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 BANK IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by EFT Operator	M	M	M
Contents	'5'	Numeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	YYMMDD	Numeric	Alphanumeric	TTTTAAA	Numeric
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

#### 1.2.1.2 All Entries Company/Batch Control Record

FIELD	1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	ENTRY/ADDENDA COUNT	ENTRY HASH	TOTAL DEBIT ENTRY TAKA AMOUNT	TOTAL CREDIT ENTRY TAKA AMOUNT	COMPANY IDENTIFICATION	MESSAGE AUTHENTICATION CODE	RESERVED	ORIGINATING BANK IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$cc	Alphanumeric	Alphanumeric	Blank	TTTTAAA	Numeric
Length	1	3	6	10	15	15	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94



### 1.2.1.3 IAT Company/Batch Control Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
<i>DATA ELEMENT NAME</i>	RECORD TYPE CODE	SERVICE CLASS CODE	IAT INDICATOR	FOREIGN EXCHANGE INDICATOR	FOREIGN EXCHANGE REFERENCE INDICATOR	FOREIGN EXCHANGE REFERENCE	ISO DESTINATION COUNTRY CODE	ORIGINATOR IDENTIFICATION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION	ISO ORIGINATING CURRENCY CODE	ISO DESTINATION CURRENCY CODE	EFFECTIVE ENTRY DATE	SETTLEMENT DATE (JULIAN)	ORIGINATOR STATUS CODE	GO IDENTIFICATION/ ORIGINATING DFI IDENTIFICATION	BATCH NUMER
<i>Field Inclusion Requirement</i>	M	M	O	M	R	R	M	M	M	M	M	M	R	INSERTED BY ACH OPERATOR	M	M	M
<i>Contents</i>	'8'	Numeric	Alphanumeric	Alphanumeric	Numeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	YYMMDD	Numeric	Alphanumeric	TTTTAAA	Numeric
<i>Length</i>	1	3	16	2	1	15	2	10	3	10	3	3	6	3	1	8	7
<i>Position</i>	01-01	02-04	05-20	21-22	23-23	24-38	39-40	41-50	51-53	54-63	64-66	67-69	70-75	76-78	79-79	80-87	88-94

## 1.3 Entry Detail Records

Below are described Entry/ Corporate Detail Records for the following NACHA payment types implemented in the ACH payment system:

- CCD – Cash Concentration or Disbursement
- CIE – Consumer Initiated Entry
- COR – Notification of Change
- CTX – Corporate Trade Exchange
- PPD – Prearranged Payment or Deposit
- IAT – International ACH Transaction
- RET – Returned Entries

### 1.3.1 Sequence of Records for CCD Entries

#### 1.3.1.1 CCD Entry Detail Record

FIELD	1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING BANK IDENTIFICATION	CHECK DIGIT	BANK ACCOUNT NUMBER	AMOUNT	IDENTIFICATION NUMBER	RECEIVING COMPANY NAME	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAA	Numeric	Alphanumeric	\$\$\$\$\$\$cc	Alphanumeric	Alphanumeric	Alphanumeric	Numeric	Numeric
Length	1	2	8	1	17	12	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

The CCD Entry Detail Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **zero** will be used in any *Bank Routing Number Check Digit field* and there will be no validation on the check digit.

#### 1.3.1.2 CCD Addenda Record

FIELD	1	2	3	4	5
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	PAYMENT RELATED INFORMATION	ADDENDA SEQUENCE NUMBER	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'05'	Alphanumeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

### 1.3.2 Sequence of Records for CIE Entries

#### 1.3.2.1 CIE Entry Detail Record

FIELD	1	2	3	4	5	6	7	8	9	10	11
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING BANK IDENTIFICATION	CHECK DIGIT	BANK ACCOUNT NUMBER	AMOUNT	INDIVIDUAL NAME	INDIVIDUAL IDENTIFICATION NUMBER	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	R	M	R	M	O	M	M
Contents	'6'	Numeric	TTTTAAA	Numeric	Alphanumeric	\$\$\$\$\$\$cc	Alphanumeric	Alphanumeric	Alphanumeric	Numeric	Numeric
Length	1	2	8	1	17	12	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

The CIE Entry Detail Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **zero** will be used in any *Bank Routing Number Check Digit field* and there will be no validation on the check digit.

#### 1.3.2.2 CIE Addenda Record

FIELD	1	2	3	4	5
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	PAYMENT RELATED INFORMATION	ADDENDA SEQUENCE NUMBER	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'05'	Alphanumeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

### 1.3.3 Sequence of Records for CTX Entries

#### 1.3.3.1 CTX Corporate Entry Detail Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>DATA ELEMENT NAME</b>	<b>RECORD TYPE CODE</b>	<b>TRANSACTION CODE</b>	<b>RECEIVING BANK IDENTIFICATION</b>	<b>CHECK DIGIT</b>	<b>BANK ACCOUNT NUMBER</b>	<b>TOTAL AMOUNT</b>	<b>IDENTIFICATION NUMBER</b>	<b>NUMBER OF ADDENDA RECORDS</b>	<b>RECEIVING COMPANY NAME/ID NUMBER</b>	<b>RESERVED</b>	<b>DISCRETIONARY DATA</b>	<b>ADDENDA RECORD INDICATOR</b>	<b>TRACE NUMBER</b>
<i>Field Inclusion Requirement</i>	M	M	M	M	R	M	O	M	R	N/A	O	M	M
<i>Contents</i>	'6'	Numeric	TTTTAAA	Numeric	Alphanumeric	\$\$\$\$\$\$\$cc	Alphanumeric	Numeric	Alphanumeric	Blank	Alphanumeric	Numeric	Numeric
<i>Length</i>	1	2	8	1	17	12	15	4	16	2	2	1	15
<i>Position</i>	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

The CTX Entry Detail Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **zero** will be used in any *Bank Routing Number Check Digit field* and there will be no validation on the check digit.

#### 1.3.3.2 CTX Addenda Record

FIELD	1	2	3	4	5
<b>DATA ELEMENT NAME</b>	<b>RECORD TYPE CODE</b>	<b>ADDENDA TYPE CODE</b>	<b>PAYMENT RELATED INFORMATION</b>	<b>ADDENDA SEQUENCE NUMBER</b>	<b>ENTRY DETAIL SEQUENCE NUMBER</b>
<i>Field Inclusion Requirement</i>	M	M	O	M	M
<i>Contents</i>	'7'	'05'	Alphanumeric	Numeric	Numeric
<i>Length</i>	1	2	80	4	7
<i>Position</i>	01-01	02-03	04-83	84-87	88-94

### 1.3.4 Sequence of Records for PPD Entries

#### 1.3.4.1 PPD Entry Detail Record

FIELD	1	2	3	4	5	6	7	8	9	10	11
<i>DATA ELEMENT NAME</i>	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING BANK IDENTIFICATION	CHECK DIGIT	BANK ACCOUNT NUMBER	AMOUNT	INDIVIDUAL IDENTIFICATION NUMBER	INDIVIDUAL NAME	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	TRACE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	R	M	R	R	O	M	M
<i>Contents</i>	'6'	Numeric	TTTTAAA	Numeric	Alphanumeric	\$\$\$\$\$\$cc	Alphanumeric	Alphanumeric	Alphanumeric	Numeric	Numeric
<i>Length</i>	1	2	8	1	17	12	15	22	2	1	15
<i>Position</i>	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

The PPD Entry Detail Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **zero** will be used in any *Bank Routing Number Check Digit field* and there will be no validation on the check digit.

#### 1.3.4.2 PPD Addenda Record

FIELD	1	2	3	4	5
<i>DATA ELEMENT NAME</i>	RECORD TYPE CODE	ADDENDA TYPE CODE	PAYMENT RELATED INFORMATION	ADDENDA SEQUENCE NUMBER	ENTRY DETAIL SEQUENCE NUMBER
<i>Field Inclusion Requirement</i>	M	M	O	M	M
<i>Contents</i>	'7'	'05'	Alphanumeric	Numeric	Numeric
<i>Length</i>	1	2	80	4	7
<i>Position</i>	01-01	02-03	04-83	84-87	88-94

### 1.3.5 Sequence of Records for IAT Entries

#### 1.3.5.1 IAT Detail Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	GO IDENTIFICATION/ RECEIVING DFI IDENTIFICATION	CHECK DIGIT	NUMBER OF ADDENDA RECORDS	RESERVED	AMOUNT	FOREIGN RECEIVER'S ACCOUNT NUMBER/ DFI ACCOUNT NUMBER	RESERVED	GATEWAY OPERATOR OFAC SCREENING INDICATOR	SECONDARY OFAC SCREENING INDICATOR	ADDENDA RECORD INDICATOR	TRACE NUMBER
Field Inclusion Requirement	M	M	M	M	M	N/A	M	M	N/A	O	O	M	M
Contents	'6'	Numeric	TTTTAAA	Numeric	Numeric	Blank	\$\$\$\$\$\$\$cc	Alphanumeric	Blank	Alphanumeric	Alphanumeric	Numeric	Numeric
Length	1	2	8	1	4	13	10	35	2	1	1	1	15
Position	01-01	02-03	04-11	12-12	13-16	17-29	30-39	40-74	75-76	77-77	78-78	79-79	80-94

The IAT Entry Detail Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **zero** will be used in any *Bank Routing Number Check Digit field* and there will be no validation on the check digit.

#### 1.3.5.2 First IAT Addenda Record

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	TRANSACTION TYPE CODE	FOREIGN PAYMENT AMOUNT	FOREIGN TRACE NUMBER	RECEIVING COMPANY NAME/INDIVIDUAL NAME	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	R	R	O	M	N/A	M
Contents	'7'	'10'	Alphanumeric	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$cc	Alphanumeric	Alphanumeric	Blank	Numeric
Length	1	2	3	18	22	35	6	7
Position	01-01	02-03	04-06	07-24	25-46	47-81	82-87	88-94

### 1.3.5.3 Second IAT Addenda Record

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATOR NAME	ORIGINATOR STREET ADDRESS	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	'7'	'11'	Alphanumeric	Alphanumeric	Blank	Numeric
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

### 1.3.5.4 Third IAT Addenda Record

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATOR CITY & STATE/PROVINCE	ORIGINATOR COUNTRY & POSTAL CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	N/A	M
Contents	'7'	'12'	Alphanumeric	Alphanumeric	Blank	Numeric
Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

### 1.3.5.5 Fourth IAT Addenda Record

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATING DFI NAME	ORIGINATING DFI IDENTIFICATION NUMBER QUALIFIER	ORIGINATING DFI IDENTIFICATION	ORIGINATING DFI BRANCH COUNTRY CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	M	M	N/A	M
Contents	'7'	'13'	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Blank	Numeric
Length	1	2	35	2	34	3	10	7
Position	01-01	02-03	04-38	39-40	41-74	75-77	78-87	88-94

### 1.3.5.6 Fifth IAT Addenda Record

FIELD	1	2	3	4	5	6	7	8
<b>DATA ELEMENT NAME</b>	<b>RECORD TYPE CODE</b>	<b>ADDENDA TYPE CODE</b>	<b>RECEIVING DFI NAME</b>	<b>RECEIVING DFI IDENTIFICATION NUMBER QUALIFIER</b>	<b>RECEIVING DFI IDENTIFICATION</b>	<b>RECEIVING DFI BRANCH COUNTRY CODE</b>	<b>RESERVED</b>	<b>ENTRY DETAIL SEQUENCE NUMBER</b>
<i>Field Inclusion Requirement</i>	M	M	M	M	M	M	N/A	M
<i>Contents</i>	'7'	'14'	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Blank	Numeric
<i>Length</i>	1	2	35	2	34	3	10	7
<i>Position</i>	01-01	02-03	04-38	39-40	41-74	75-77	78-87	88-94

### 1.3.5.7 SIXTH IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
<b>DATA ELEMENT NAME</b>	<b>RECORD TYPE CODE</b>	<b>ADDENDA TYPE CODE</b>	<b>RECEIVER IDENTIFICATION NUMBER</b>	<b>RECEIVER STREET ADDRESS</b>	<b>RESERVED</b>	<b>ENTRY DETAIL SEQUENCE NUMBER</b>
<i>Field Inclusion Requirement</i>	M	M	O	M	N/A	M
<i>Contents</i>	'7'	'15'	Alphanumeric	Alphanumeric	Blank	Numeric
<i>Length</i>	1	2	15	35	34	7
<i>Position</i>	01-01	02-03	04-18	19-53	54-87	88-94

### 1.3.5.8 SEVENTH IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
<b>DATA ELEMENT NAME</b>	<b>RECORD TYPE CODE</b>	<b>ADDENDA TYPE CODE</b>	<b>RECEIVER CITY &amp; STATE/PROVINCE</b>	<b>RECEIVER COUNTRY &amp; POSTAL CODE</b>	<b>RESERVED</b>	<b>ENTRY DETAIL SEQUENCE NUMBER</b>
<i>Field Inclusion Requirement</i>	M	M	M	M	N/A	M
<i>Contents</i>	'7'	'16'	Alphanumeric	Alphanumeric	Blank	Numeric
<i>Length</i>	1	2	35	35	14	7
<i>Position</i>	01-01	02-03	04-38	39-73	74-87	88-94



### 1.3.5.9 IAT Addenda Record For Remittance Information

FIELD	1	2	3	4	5
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	PAYMENT RELATED INFORMATION	ADDENDA SEQUENCE NUMBER	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'17'	Alphanumeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

**NOTE:** A maximum of two optional remittance addenda records may be included with each IAT entry.

### 1.3.5.10 IAT Addenda Record For Foreign Correspondent Bank Information

FIELD	1	2	3	4	5	6	7	8	9
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	FOREIGN CORRESPONDENT BANK NAME	FOREIGN CORRESPONDENT BANK IDENTIFICATION NUMBER QUALIFIER	FOREIGN CORRESPONDENT BANK IDENTIFICATION NUMBER	FOREIGN CORRESPONDENT BANK BRANCH COUNTRY CODE	RESERVED	ADDENDA SEQUENCE NUMBER	ENTRY DETAIL SEQUENCE NUMBER
Field Inclusion Requirement	M	M	M	M	M	M	N/A	M	M
Contents	'7'	'18'	Alphanumeric	Alphanumeric	Alphanumeric	Alphanumeric	Blank	Numeric	Numeric
Length	1	2	35	2	34	3	6	4	7
Position	01-01	02-03	04-38	39-40	41-74	75-77	78-83	84-87	88-94

**NOTE:** Each Foreign Correspondent Bank involved in the processing of an IAT entry must be identified within an Addenda Record for IAT Foreign Correspondent Bank Information.

### 1.3.6 Sequence of Records for ADV Entries

#### 1.3.6.1 ADV File Header Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
DATA ELEMENT NAME	RECORD TYPE CODE	PRIORITY CODE	IMMEDIATE DESTINATION	IMMEDIATE ORIGIN	FILE CREATION DATE	FILE CREATION TIME	FILE ID MODIFIER	RECORD SIZE	BLOCKING FACTOR	FORMAT CODE	IMMEDIATE DESTINATION NAME	IMMEDIATE ORIGIN NAME	REFERENCE CODE
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	M	M	O
Contents	'1'	Numeric	bTTTTAAAC	bTTTTAAAC	YYMMDD	HHMM	UPPER CASE A-Z NUMERIC 0-9	'094'	'10'	'1'	Alphameric	Alphameric	Alphameric
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

#### 1.3.6.2 ADV File Control Record

	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	RECORD TYPE CODE	BATCH COUNT	BLOCK COUNT	ENTRY/ADDENDA COUNT	ENTRY HASH	TOTAL DEBIT ENTRY DOLLAR AMOUNT IN FILE	TOTAL CREDIT ENTRY DOLLAR AMOUNT IN FILE	RESERVED
Field Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$¢¢	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$¢¢	Blank
Length	1	6	6	8	10	20	20	23
Position	01-01	02-07	08-13	14-21	22-31	32-51	52-71	72-94

#### 1.3.6.3 ADV Company/Batch Control Record

FIELD	1	2	3	4	5	6	7	8	9
DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	ENTRY/ADDENDA COUNT	ENTRY HASH	TOTAL DEBIT ENTRY DOLLAR AMOUNT	TOTAL CREDIT ENTRY DOLLAR AMOUNT	ACH OPERATOR DATA	ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirement	M	M	M	M	M	M	O	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$¢¢	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$¢¢	Alphameric	TTTTAAAA	Numeric
Length	1	3	6	10	20	20	19	8	7
Position	01-01	02-04	05-10	11-20	21-40	41-60	61-79	80-87	88-94

### 1.3.6.4 ADV Entry Detail Record

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	AMOUNT	ADVICE ROUTING NUMBER	FILE IDENTIFICATION	ACH OPERATOR DATA	INDIVIDUAL NAME	DISCRETIONARY DATA	ADDENDA RECORD INDICATOR	ROUTING NUMBER OF ACH OPERATOR	JULIAN DATE ON WHICH THIS ADVICE IS CREATED	SEQUENCE NUMBER WITHIN BATCH
Field Inclusion Requirement	M	M	M	M	R	M	M	O	O	R	O	M	M	M	M
Contents	'6'	Numeric	TTTTAAA	Numeric	Alphameric	\$\$\$\$\$\$\$\$φφ	Numeric	Alphameric	Alphameric	Alphameric	Alphameric	Numeric	TTTTAAA	Numeric	Numeric
Length	1	2	8	1	15	12	9	5	1	22	2	1	8	3	4
Position	01-01	02-03	04-11	12-12	13-27	28-39	40-48	49-53	54-54	55-76	77-78	79-79	80-87	88-90	91-94

## 2. Code Values

### 2.1 Addenda Record Indicator

Record Format Location: Entry Detail Record and Corporate Entry Detail Record

- 0 No addenda record follows the entry
- 1 One or more addenda records follow the entry

### 2.2 Addenda Type Codes

Record Format Location: Addenda Record

- 05 Addenda Record (Applies to CCD, CIE, CTX, PPD, and IAT Entries)
- 98 Automated Notification of Change (NOC) Addenda Record and Automated Refused Notification of Change (NOC) Addenda Record
- 99 Automated Return Entry Addenda Record, Automated Dishonored Return Entry Addenda Record and Automated Contested Dishonored Return Entry Addenda Record

### 2.3 Originator Status Codes

Record Format Location: Company/Batch Header Record

- 0 File prepared by the ECACH
- 1 This code identifies the Originator as a Bank
- 2 This code identifies the Originator as a government entity or agency

## 2.4 Record Type Codes

Record Format Location: The first position of all record formats. These codes are uniquely assigned for each type of record as follows:

- |   |   |
|---|---|
| 1 | File Header Record Format                           |
| 5 | Company/Batch Header Record Format                  |
| 6 | Entry Detail Record Format (Consumer and Corporate) |
| 7 | Addenda Record Formats                              |
| 8 | Company/Batch Control Record Format                 |
| 9 | File Control Record Format                          |

## 2.5 Service Class Codes

Record Format Location: Company/Batch Header Record and Company/Batch Control Record

- |     |  |
|-----|--|
| 200 | ECACH Entries Mixed Debits and Credits |
| 220 | ECACH Credits Only                     |
| 225 | ECACH Debits Only                      |

## 2.6 Standard Entry Class Codes

Record Format Location: Company/Batch Header Record

## 2.7 Transaction Codes

Record Format Location: Entry Detail Record

### Current Credit Records (Current Deposit Accounts)

- |    |  |
|----|--|
| 21 | Automated Return or Notification of Change for original transaction code 22, 23, or 24 |
| 22 | Automated Deposit  |
| 23 | Prenotification of Demand Credit Authorization;  |
| 24 | Zero EC\$ or US\$ with remittance data (for CCD and CTX entries only);                 |

### Current Debit Records (Current Deposit Accounts)

- 25 Reserved
- 26 Automated Return or Notification of Change for original transaction code 27, 28, or 29
- 27 Automated Payment
- 29 Zero EC\$ or US\$ with remittance data (for CCD and CTX entries only)

Savings Account Credit Records

- 30 Reserved
- 31 Automated Return or Notification of Change for original transaction code 32, 33, or 34
- 32 Automated Deposit

Savings Account Debit Records

- 35 Reserved
- 36 Automated Return or Notification of Change for original transaction code 37, 38, or 39
- 37 Automated Payment

Bank General Ledger Credit Records

- 41 Automated Return or Notification of Change for original transaction code 42, 43, or 44
- 42 Automated General Ledger Deposit (Credit)

Loan Account Credit Records

- 51 Automated Return or Notification of Change for original transaction code 52, 53, or 54
- 52 Automated Loan Account Deposit (Credit)

Loan Account Debit Records (for Reversals Only)

- 55 Automated Loan Account Debit (Reversals Only)
- 56 Automated Return or Notification of Change for original transaction code 55

## 2.8 Glossary of File Format Data Elements

### Field Inclusion Requirements

The following information defines the need for inclusion of certain data fields in the ECACH entries. This involves the standardization of three definitions: Mandatory, Required, and Optional.

**Mandatory for ECACH Processing:** A “Mandatory” field is necessary to ensure the proper routing and/or posting of an ECACH entry. Any “Mandatory” field not included in an ECACH record will cause that entry, batch, or file to be rejected by the ECACH. A rejected entry will be returned to the Originating Financial Institution (OFI) by the ECACH. A rejected batch or rejected file will be reported to the OFI by the ECACH.

**Required:** The omission of a “Required” field will not cause an entry reject at the ECACH, but may cause a reject at the Receiving Financial Institution (RFI). An example is the BANK Account Number field in the Entry Detail Record. If this field is omitted by an OFI, the RFI may return the entry as unable to be posted. Data classified as “Required” should be included by the Originator and OFI to avoid processing and control problems at the RFI.

**Optional:** The inclusion or omission of an “Optional” data field is at the discretion of the Originator and OFI. However, if a BANK does originate files using optional data fields, these fields must be returned to the OFI if the entry is returned.

## 2.9 Specifications for Data Acceptance

The data acceptance criteria set forth below applies to entries submitted by Originating Financial Institutions. Failure to meet such criteria will result in the rejection of an entire file, batch, or an individual entry by the ECACH.

For more detail of NACHA Record Formats, see the specifications from NACHA ACH Rules and Guidelines.

### 3.0 Return Reason Codes

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R01	<b>Insufficient Funds</b>	The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit Entry.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	
R02	<b>Account Closed</b>	A previously active account has been closed by action of the customer or the RFI.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	
R03	<b>No Account/ Unable to Locate Account</b>	The account number structure is valid and it passes the Check digit validation, but the account number does not correspond to the individual identified in the Entry, or the account number designated is not an existing account.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	This Return Reason Code may not be used to return ARC, BOC, or POP Entries solely because they do not contain the Receiver's name in the Individual Name/Receiving Company Name Field.
R04	<b>Invalid Account Number Structure</b>	The account number structure is not valid.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	The Entry may fail the Check digit validation or may contain an incorrect number of digits.
R05	<b>Unauthorized Debit to Consumer Account Using Corporate SEC Code</b>	CCD or CTX debit Entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.	RFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Section 3.13 - RFI Right to Transmit Extended Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry. Article Three, Subsection 3.4.1.2 -Rule Exception for CCD or CTX Entries to Consumer Accounts.	
R06	<b>Returned per OFI's Request</b>	The OFI has requested that the RFI return an Erroneous Entry.	RFI	Return	Consumer or Non-Consumer	Not defined, determined by OFI and RFI.	No	Article Two, Subsection 2.12.2 - OFI Request for Return.	If the RFI agrees to return the Entry, the OFI must indemnify the RFI according to Article Two, Subsection 2.12.3.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R07	<b>Authorization Revoked by Customer</b>	The RFI's customer (the Receiver) revoked the authorization previously provided to the Originator for this debit Entry.	RFI	Extended Return	Consumer	** 60 Calendar Days	Yes	Article Three, Section 3.13 - RFI Right to Transmit Extended Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry	This Return Reason Code may not be used for POP Entries, Single-Entry WEB Entries, or TEL Entries.
R08	<b>Payment Stopped</b>	The Receiver has placed a stop payment order on this debit Entry.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.7 - RFI Obligation to Stop Payment.	A stop payment order may be placed on one or more debit Entries.
R09	<b>Uncollected Funds</b>	A sufficient ledger balance exists to satisfy the dollar value of the transaction, but the available balance is below the dollar value of the debit Entry.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	
R10	<b>Customer Advises Not Authorized, Improper, or Ineligible</b>	The RFI has been notified by the Receiver that the Entry is unauthorized, improper, or ineligible.	RFI	Extended Return	Consumer; for ARC, BOC, IAT, or POP, Entries may also be a Non-Consumer. See note for additional exceptions.	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.1 - Unauthorized Debit Entry. Article Three, Subsection 3.12.2 - Improper ARC, BOC, POP, and RCK Debit Entries. Article Three, Subsection 3.1.3 - RFI May Rely on Standard Entry Class Codes. Article Three, Subsection 3.4.1.2 Rule Exception for CCD or CTX Entries to Consumer Accounts. Article Three, Section 3.13 - RFI Right to Transmit Extended Return Entries.	May be used for any Entry except CCD or CTX Entries For CCD or CTX Entries to Consumer Accounts, see R05. For CCD or CTX to Non-Consumer Accounts, see R29. May also be used to return an unauthorized debit Entry to a non-consumer account if the debit Entry contains a consumer SEC Code.

Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

\*\* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.



CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R11	Check Truncation Entry Return	Used when returning a Check truncation Entry.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	This Return Reason Code should be used only if no other code is applicable. The RFI must use the Addenda Information field in the Return addenda record to specify the reason for return (i.e. "exceeds dollar amount," "stale date," etc.).
R12	Account Sold to Another DFI	A financial institution received an Entry to an account that was sold to another financial institution.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	
R13	Invalid ACH Routing Number	Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R14	Representative Payee Deceased or Unable to Continue in That	The representative payee is either deceased or unable to continue in that capacity. The beneficiary is not deceased.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	The representative payee is a person or institution authorized to accept Entries on behalf of one or more other persons, such as legally incapacitated adults or minor children.
R15	Beneficiary or Account Holder (Other Than a Representative Payee) Deceased	(1) The beneficiary is deceased, or (2) The account holder is deceased.	RFI	Return	Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	(1) The beneficiary is the person entitled to the benefits and may or may not be the account holder; or (2) The account holder is the owner of the account and is not a representative payee.
R16	Account Frozen	Access to the account is restricted due to specific action taken by the RFI or by legal action.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R17	<b>File Record Edit Criteria</b>	Field(s) cannot be processed by RFI.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	Some fields that are not edited by the ACH Operator are edited by the RFI.  If the Entry cannot be processed by the RFI, the field(s) causing the processing error must be identified in the Addenda Information field of the Return.
R18	<b>Improper Effective Entry Date</b>	The effective Entry date for a credit Entry is more than two Banking Days after the Banking Day of processing as established by the Originating ACH Operator; or  The effective Entry date for a debit Entry is more than one Banking Day after the processing date.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R19	<b>Amount Field Error</b>	Amount field is non-numeric. Amount field is not zero in a Prenotification, DNE, ENR, Notification of Change, refused Notification of Change, or zero dollar CCD, CTX, or IAT Entry.  Amount field is zero in an Entry other than a Prenotification, DNE, ENR, Notification of Change, Return, dishonored Return, contested dishonored Return, or zero dollar CCD, CTX, or IAT Entry.  Amount field is greater than \$25,000 for ARC, BOC, POP Entries.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	See Appendix Two, Part 2.7 (Automatic Entry Detail Return Entry) for a full explanation of this Return Reason Code.	For ACH Operator use only.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R20	Non-Transaction Account	ACH Entry to a non-Transaction Account.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	A non-Transaction Account, as defined in Regulation D, would include an account against which transactions are prohibited or limited.
R21	Invalid Company Identification	The identification number used in the Company Identification Field is not valid.	RFI	Return	Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	This Return Reason Code is generally used on CIE transactions.
R22	Invalid Individual ID Number	The Receiver has indicated to the RFI that the number with which the Originator was identified is not correct.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	In CIE and MTE Entries, the Individual ID Number is used by the Receiver to identify the account.
R23	Credit Entry Refused by Receiver	Any credit Entry that is refused by the Receiver may be returned by the RFI.	RFI	Return	Consumer or Non-Consumer	RFI must transmit the Return Entry to the ACH Operator by the ACH Operator's deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the RFI's receipt of the Entry from its Receiver.	No	Article Three, Subsection 3.8.3.2 - Timing Requirements for Credit Entries Returned by Receiver.	Examples: (1) a minimum amount required by the Receiver has not been remitted; (2) the exact amount required has not been remitted; (3) the account is subject to litigation and the Receiver will not accept the transaction; (4) acceptance of the transaction results in an overpayment; (5) the Originator is not known by the Receiver; or (6) the Receiver has not authorized this credit Entry to this account.
R24	Duplicate Entry	The RFI has received what appears to be a duplicate Entry; i.e., the trace number, date, dollar amount and/or other data matches another transaction.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.	The RFI should use this code with extreme care and should be aware that if a file has been duplicated, the Originator may have already generated a reversal transaction to handle the situation.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R25	<b>Addenda Error</b>	Addenda Record Indicator value is incorrect. Addenda Type Code is invalid, out of sequence, or missing, Number of Addenda Records exceeds allowable maximum, Addenda Sequence Number	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R26	<b>Mandatory Field Error</b>	Erroneous data or missing data in a mandatory field.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R27	<b>Trace Number Error</b>	Original Entry Trace Number is not present in the Addenda Record on a Return or Notification of Change Entry; or Trace Number of an Addenda Record is not the same as the Trace Number of the preceding Entry Detail Record.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R28	<b>Routing Number Check Digit Error</b>	The Check digit for a routing number is not valid.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R29	<b>Corporate Customer Advises Not Authorized</b>	The RFI has been notified by the Receiver (non-consumer) that a specific Entry has not been authorized by the Receiver.	RFI	Return	Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries. Article Three, Subsection 3.12.1 - Unauthorized Debit Entry	Beyond the return time frame the OFI may agree to accept a late Return Entry; if so use R31.
R30	<b>RFI Not Participant in Check Truncation Program</b>	The RFI does not participate in a Check truncation program.	ACH Operator	Reject/ Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry). Article Four, Subsection 4.2.6 - Return and Rejection of TRC Entries or TRX Entries.	For ACH Operator use only.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R31	Permissible Return Entry (CCD and CTX only)	The RFI may return a CCD or CTX Entry that the OFI agrees to accept.	RFI	Return	Non-Consumer	Not defined, determined by the OFI and RFI.	No	Article Three, Subsection 3.8.3.5 - Late Return Entries for CCD or CTX Entries with OFI	CCD and CTX Entries only.
R32	RFI Non-Settlement	The RFI is not able to settle the Entry.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R33	Return of XCK Entry	This Return Reason Code may only be used to return XCK Entries and is at the RFI's sole discretion.	RFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	No	Article Three, Subsection 3.8.3.2 - Timing Requirements for Return of XCK Entries.	
R34	Limited Participation DFI	The RFI's participation has been limited by a federal or state supervisor.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R35	Return of Improper Debit Entry	Debit Entries (with the exception of Reversing Entries) are not permitted for CIE Entries or to loan accounts.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry)	For ACH Operator use only.
R36	Return of Improper Credit Entry	ACH credit Entries (with the exception of Reversing Entries) are not permitted for use with ARC, BOC, POP, RCK, TEL, WEB, and XCK.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No	Appendix Two, Part 2.5 (Automatic Entry Detail Return Entry).	For ACH Operator use only.
R37	Source Document Presented for Payment	The source document to which an ARC, BOC, or POP Entry relates has been presented for payment.	RFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	Yes	Article Three, Subsection 3.12.2 - Improper ARC, BOC, POP, and RCK Debit Entries. Article Three, Section 3.13 - RFI Right to Transmit Extended Return Entries	For use with ARC, BOC, and POP Entries only.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R38	Stop Payment on Source Document	The RFI determines a stop payment order has been placed on the source document to which the ARC or BOC Entry relates.	RFI	Extended Return	Consumer or Non-Consumer	** 60 Calendar Days	No	Article Three, Subsection 3.11.2.2 - RFI Obligation to Recredit for ARC, BOC, and RCK Entries Regarding Stop Payments Orders. Article Three, Section 3.13 - RFI Right to Transmit	For use with ARC and BOC Entries only.
R39	Improper Source Document/ Source Document Presented for Payment	The RFI determines that: (1) the source document used for an ARC, BOC, or POP Entry to its Receiver's account is improper, or (2) an ARC, BOC, or POP Entry and the source document to which the Entry relates have both been presented for payment and posted to the Receiver's account.	RFI	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Subsection 3.12.2 - Improper ARC, BOC, POP, and RCK Debit Entries. Article Eight, Section 8.32 - Eligible Source Document.	For use with ARC, BOC, and POP Entries only and when the RFI (rather than the Receiver) determines the Entry is improper.
R62	OFI Exceeds Collateral	The file submitted by the OFI exceeded the collateral limits and was rejected at the end of day.	ACH Operator	Reject/Return	Consumer or Non-Consumer	Next file delivery time following processing	No		For ACH Operator use only.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
<b>RETURN REASON CODES TO BE USED BY FEDERAL GOVERNMENT AGENCIES RETURNING ENR ENTRIES</b>									
R40	Return of ENR Entry by Federal Government Agency	This Return Reason Code may only be used to return ENR Entries and is at the Federal Government	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book <a href="http://www.fms.treas.gov/greenbook">www.fms.treas.gov/greenbook</a>	For Federal Government Agency use only.
R41	Invalid Transaction Code	Either the Transaction Code included in Field 3 of the Addenda Record does not conform to the ACH Record Format Specifications contained in Appendix Three (ACH Record Format Specifications) or it is not appropriate with regard to an Automated Enrollment Entry.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book <a href="http://www.fms.treas.gov/greenbook">www.fms.treas.gov/greenbook</a> Appendix Three - ACH Record Format Specifications, Part 3.2 - Glossary of ACH Record Format Data Elements - Payment Related Information	For Federal Government Agency use only. Example: Transaction Code "28," Prenotification of Demand Deposit Debit Authorization, for an ENR sent to SSA pertaining to a direct deposit enrollment.
R42	Routing Number/Check Digit Error	The Routing Number and the Check Digit included in Field 3 of the Addenda Record is either not a valid number or it does not conform to the Modulus 10 formula.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book <a href="http://www.fms.treas.gov/greenbook">www.fms.treas.gov/greenbook</a>	For Federal Government Agency use only.
R43	Invalid DFI Account Number	The Receiver's account number included in Field 3 of the Addenda Record must include at least one alphameric character.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book <a href="http://www.fms.treas.gov/greenbook">www.fms.treas.gov/greenbook</a>	For Federal Government Agency use only.
R44	Invalid Individual ID Number/ Identification Number	The Individual ID Number/ Identification Number provided in Field 3 of the Addenda Record does not match a corresponding ID number in the Federal Government Agency's records.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book <a href="http://www.fms.treas.gov/greenbook">www.fms.treas.gov/greenbook</a>	For Federal Government Agency use only.

Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

\*\* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R45	<b>Invalid Individual Name/Company Name</b>	The name of the consumer or company provided in Field 3 of the Addenda Record either does not match a corresponding name in the Federal Government Agency's records or fails to include at least one alphanumeric character.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book <a href="http://www.fms.treas.gov/greenbook">www.fms.treas.gov/greenbook</a> .	For Federal Government Agency use only.
R46	<b>Invalid Representative Payee Indicator</b>	The Representative Payee Indicator Code included in Field 3 of the Addenda Record has been omitted or it is not consistent with the Federal Government Agency's records.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book <a href="http://www.fms.treas.gov/greenbook">www.fms.treas.gov/greenbook</a>	Examples: The Representative Payee Indicator Code is "zero," and Social Security's records indicate that payments should be sent to a representative payee on behalf of an entitled beneficiary; or The Representative Payee Indicator Code is "one," and Social Security's records indicate that there is no representative payee and the beneficiary may receive payments directly. For Federal Government Agency use only.
R47	<b>Duplicate Enrollment (ENR only)</b>	The Entry is a duplicate of an Automated Enrollment Entry previously initiated by a DFI.	Federal Government Agency	Return - ENR Only	N/A	N/A	No	The Green Book <a href="http://www.fms.treas.gov/greenbook">www.fms.treas.gov/greenbook</a>	For Federal Government Agency use only.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									



CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
<b>CODES TO BE USED BY THE OFI FOR DISHONORED RETURN ENTRIES</b>									
<b>R61</b>	<b>Misrouted Return</b>	The financial institution preparing the Return Entry (the RFI of the original Entry) has placed the incorrect Routing Number in the Receiving DFI Identification field.	OFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The OFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by OFI.	May be used for all Entries except IAT.
<b>R67</b>	<b>Duplicate Return</b>	The OFI has received more than one Return for the same Entry.	OFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The OFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by OFI.	May be used for all Entries except IAT.
<b>R68</b>	<b>Untimely Return</b>	The Return Entry has not been sent within the timeframe established by these Rules.	OFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The OFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by OFI.	May be used for all Entries except IAT.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R69	Field Error(s)	One or more of the field requirements are incorrect.	OFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The OFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by OFI.	The OFI must insert the appropriate code(s) from below, separated by an asterisk (*), within the Addenda Information Field of the Addenda Record Format for dishonored Returns to indicate the field(s) in which the errors occur. 01—Return Contains Incorrect DFI Account Number 02—Return Contains Incorrect Original Entry Trace Number 03—Return Contains Incorrect Dollar Amount 04—Return Contains Incorrect Individual Identification Number/ Identification Number 05—Return Contains Incorrect Transaction Code 06—Return Contains Incorrect Company Identification Number 07—Return Contains an Invalid Effective Entry Date For Example: 01*03*06 May be used for all Entries except IAT.
R70	Permissible Return Entry Not Accepted/ Return Not Requested by OFI	The OFI has received a Return Entry identified by the RFI as being returned with the permission of, or at the request of, the OFI, but the OFI has not agreed to accept the Entry or has not requested the return of the Entry.	OFI	Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The OFI must transmit a dishonored Return Entry to its ACH Operator within five Banking Days after the Settlement Date of the Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by OFI.	This code may be used only to dishonor Return Entries containing Return Reason Codes R06 and R31. May be used for all Entries except IAT.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
<b>CODES TO BE USED BY THE RFI FOR CONTESTED DISHONORED RETURN ENTRIES</b>									
R71	<b>Misrouted Dishonored Return</b>	The financial institution preparing the dishonored Return Entry (the OFI of the original Entry) has placed the incorrect Routing Number in the Receiving DFI Identification field.	RFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RFI May Contest Dishonored Returns.	May be used for all Entries except IAT.
R72	<b>Untimely Dishonored Return</b>	The dishonored Return Entry has not been sent within the designated timeframe.	RFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Two, Subsection 2.12.5.1 - Dishonor of Return by OFI. Article Three, Subsection 3.8.5.2 - RFI May Contest Dishonored Returns.	May be used for all Entries except IAT.
R73	<b>Timely Original Return</b>	The RFI is certifying that the original Return Entry was sent within the timeframe designated in these Rules.	RFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RFI May Contest Dishonored Returns.	May be used for all Entries except IAT.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R74	<b>Corrected Return</b>	The RFI is correcting a previous Return Entry that was dishonored using Return Reason Code R69 (Field Errors) because it contained incomplete or incorrect information.	RFI	Corrected Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The corrected Return Entry must be transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.1 - RFI May Correct Dishonored Returns.	Data must be obtained from the following fields in the original Company Batch Header Record, Entry Detail Record or Addenda Record: <ul style="list-style-type: none"> <li>• DFI Account Number</li> <li>• Trace Number</li> <li>• Amount</li> <li>• Individual Identification Number/ Identification Number</li> <li>• Transaction Code</li> <li>• Company Identification</li> <li>• Effective Entry Date</li> </ul> May be used for all Entries except IAT.
R75	<b>Return Not a Duplicate</b>	The Return Entry was not a duplicate of an Entry previously returned by the RFI.	RFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RFI May Contest Dishonored Returns.	This code may be used by the RFI to contest a dishonored Return Entry from an OFI that used Return Reason Code R67 (Duplicate Return). May be used for all Entries except IAT.
R76	<b>No Errors Found</b>	The original Return Entry did not contain the errors indicated by the OFI in the dishonored Return Entry.	RFI	Contested Dishonored Return May be used for all Entries except IAT.	Consumer or Non-Consumer	The contested dishonored Return Entry must be transmitted to the ACH Operator within two Banking Days after the Settlement Date of the dishonored Return Entry.	No	Article Three, Subsection 3.8.5.2 - RFI May Contest Dishonored Returns.	This code may be used by the RFI to contest a dishonored Return Entry from an OFI that used Return Reason Code R69 (Field Errors). May be used for all Entries except IAT.
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
<b>CODES TO BE USED BY GATEWAY OPERATORS FOR THE RETURN OF IAT ENTRIES</b>									
<b>R80</b>	<b>IAT Entry Coding Error</b>	The IAT Entry is being returned due to one or more of the following conditions: <ul style="list-style-type: none"> <li>• invalid DFI/Bank Branch Country Code</li> <li>• invalid DFI/Bank Identification Number Qualifier</li> <li>• invalid Foreign Exchange Indicator</li> <li>• invalid ISO Originating Currency Code</li> <li>• invalid ISO Destination Currency Code</li> <li>• invalid ISO Destination Country Code</li> <li>• invalid Transaction Type Code.</li> </ul>	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Three, Section 3.8 - RFI's Right to Transmit Return Entries.  Article Five, Section 5.3 - Gateway Assumes Obligations of Other Participants.	For Gateway use only
<b>R81</b>	<b>Non-Participant in IAT Program</b>	The IAT Entry is being returned because the Gateway does not have an agreement with the OFI to process IAT Entries	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No	Article Five, Subsection 5.1.1 - Gateway Must Enter Agreement with OFI.	For Gateway use only.
<b>R82</b>	<b>Invalid Foreign Receiving DFI Identification</b>	The reference used to identify the Foreign Receiving DFI of an Outbound IAT Entry is invalid.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use only
<b>R83</b>	<b>Foreign Receiving DFI Unable to Settle</b>	The IAT Entry is being returned due to settlement problems in the foreign payment system.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use only
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

CODE	TITLE	DESCRIPTION	INITIATED BY	RETURN TYPE	ACCOUNT TYPE	TIME FRAME	WRITTEN STATEMENT REQUIRED	CROSS REFERENCE	NOTES
R84	Entry Not Processed by Gateway	For Outbound IAT Entries, the Entry has not been processed and is being returned at the Gateway's discretion because the processing of such Entry may expose the Gateway to excessive risk.	Gateway	Return	Consumer or Non-Consumer	* 2 Banking Days	No		For Gateway use only
<p>* Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.</p> <p>** Each Return Entry must be received by the RFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the OFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.</p>									

### 3. ANSI X9.100.187 – Formats for Cheque Image Exchange

#### 3.1 File Format

The ANS X9.100-187 file is comprised of variable length records. Refer to ANS X9.100-187 Annex E, Variable Length Record File.

- All characters and symbols must be represented using 8-bit EBCDIC.
- Where appropriate, spaces shall be used to fill data and shall not be embedded within data elements.
- Image Data (Field 19) in the Image View Data Record (Type 52) is binary data.
- Inserted Length Field (the 4-byte length value) must be in Big Endian (Motorola) byte order.
- image data must be in Little Endian (Intel) byte order and must comply with TIFF 6.0, group 4 compressed, 200 to 240 dpi.
- The format of all field types shall follow what is defined in the standard unless otherwise noted in this document. Failure to follow the data and field specifications could result in an item or file rejection. Refer to X9.100-187, Section 5 Data and Field Specifications.
- All fields that are conditional and are not used shall be filled with Blanks.
- All Annexes in ANS X9.100-187 are critically important to the use of this document for interoperable image exchange. The information in the annexes should be understood to ensure proper deployment of this standard.
- Eastern Caribbean Time zone shall be used.
- Exchange partner specific requirements are listed in Section 5 – Table of Unique Requirements.

**The format will be implemented as is with three modifications:**

1. In order to allow for domestic multicurrency clearing and settlement, a currency field needs to be defined. The **User Field (13)** in the **File Header Record** will be a **mandatory** field used to indicate currency code. The three (3) character ISO Currency code for EC dollar and US dollar will be used.
2. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.
3. Return Code **"P" – Item Exceeds Stated Max Value** – will be used to identify an Operator Return at the end of day if the RFI does not have enough collateral for the payment.

## 3.2 Exception Information

Field validation requirements are defined in the tables for each record. Fields with validation identified as „Required“ will always be validated. Fields with validation identified as „Required if present“ will be validated only if non-blank data exists in the field. Fields with validation identified as „None“ will not be validated and any data included in the field will be passed as-is.

Control Record errors or file corruption type errors will result in a file rejection and item record level errors will result in an item level reject and will be adjusted back or returned as an administrative return using a defined value of „2“ as the Return Reason Code. Field level edit information is included in the tables for each record type. The following lists structural requirements for ANS X9.100-187 image exchange files:

**Structural Requirements for File Processing** – Failure to meet processing requirements will result in file rejection, when:

- All Header Records that DO NOT have a corresponding Control Record
  - File Header Record (Type 01) – File Control Record (Type 99)
  - Cash Letter Header Record (Type 10) – Cash Letter Control Record (Type 90)
  - Bundle Header Record (Type 20) – Bundle Control Record (Type 70)
- All records are NOT properly sequenced in accordance with X9.100-187
  - Addendum counts DO NOT correspond to the number of addendum records included
  - Item Counts or Dollar Amounts in Bundle, Cash Letter, and File Control Records fail to balance
  - File includes little Endian (Intel) byte order data in the inserted length field (the 4 –byte length value)

**Structural Requirements for Item Processing** – Failure to meet processing requirements will result in item level rejects, when

- An Image View Detail Record (Type 50) DOES NOT have a corresponding Image View Data Record (Type 52).
- A Check Detail Record (Type 25), DOES NOT have at least one Type 26 or Type 28 Addendum record.
- A Return Record (Type 31) DOES NOT have at least one Type 32 and one Type 35 Addendum record (See Validation Table for exception when Returns Indicator (Field 14 in Record Type 10) has a defined value of „E“ (Administrative)).
- There is more than one truncation indicator set to „Y“. If there is a „4“ in the EPC field in the Check Detail Record (Type 25)/Return Detail Record (Type 31) indicating an image of a substitute check,, then ALL truncation indicators shall be set to „N“.
- A Primary Image View (Front and Rear) is NOT TIFF 6.0, group 4 compressed, Little Endian (Intel) byte order, 200 or 240 dpi.



## 4. File Records

### 4.1 File Header Record (Type 01)

- This record is Mandatory. If a corresponding File Control Record (Type 99) is not present as the last record in this file, the file will be rejected
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Standard Level	M	03 – 04	N	Required	'03' Indicates X9.100-187 *
3	Test File Indicator				Required	
4	Immediate Destination Routing Number	M	06 – 14	N	Required	A trailing zero will be used
5	Immediate Origin Routing Number	M	15 – 23	N	Required	A trailing zero will be used
6	File Creation Date	M	24 - 31	N	Required	
7	File Creation Time	M	32 - 35	N	Required	
8	Resend Indicator	M	36 – 36	A	Required	Must be 'N'
9	Immediate Destination Name	C	37 – 54	AN	Required if Present	AN is a deviation from X9.100-187 since special characters are not permitted for image exchange.
10	Immediate Origin Name	C	55 – 72	AN	Required if Present	AN is a deviation from X9.100-187 since special characters are not permitted for image exchange.
11	File ID Modifier	C	73 – 73	AN	Required if Present	Lower case letters are NOT valid
12	Country Code				None	
13	User Field	M	76-79	AN	Required	Will be used to indicate the currency code
14	Companion Document Version Indicator	C	80 - 80	AN	Required if Present	„1“ Indicates version 1 of the Universal Companion Document for the standard level stated in field 2 of this record. *

The File Header Record format will be implemented as is with two modifications:

1. In order to allow for domestic multicurrency clearing and settlement, a currency field needs to be defined. The **User Field (13)** in the **File Header Record** will be a **mandatory** field used to indicate currency code. The three (3) character ISO Currency code for EC dollar and US dollar will be used.

2. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

## 4.2 Cash Letter Header Record (Type 10)

This record is Mandatory. If a corresponding Cash Letter Control Record (Type 90) is not present, the file will be rejected

Cash letter collection types (Forward and Returns) cannot be mixed in the same file. Mixed collection types in the same file will result in a file reject

Image Exchange files support two types of returns, both of which represent monetary value. The following defines the return types:

- Customer (or what is also known as Monetary) returns are items being returned that directly affect a customer's account. These are for typical return reasons that have been used in paper exchanges for years (i.e. NSF, Closed Account, Stop Pay, etc.) Administrative Returns are items being returned that are handled by the bank and usually do not directly affect the customer or their account.
- They need to be sorted from customer returns and handled separately. In many cases these are adjustments and will be handled by the adjustment area of the bank. Some of these include: poor quality image, missing image and duplicate
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Collection Type Indicator	M	03 – 04	N	Required	The only valid values are: '01' and '03'
3	Destination Routing Number	M	05 – 13	N	Required	A trailing zero will be used
4	ECE Institution Routing Number	M	14 – 22	N	Required	A trailing zero will be used
5	Cash Letter Business Date	M	23 – 30	N	Required	
6	Cash Letter Creation Date	M	31 – 38	N	Required	
7	Cash Letter Creation Time	M	39 – 42	N	Required	
8	Cash Letter Record Type Indicator	M	43 – 43	A	Required	
9	Cash Letter Documentation Type Indicator	M	44 - 44	AN	Required	The only valid values are: „C“, „G“, „K“, „L“, and „Z“
10	Cash Letter ID	M	45 - 52	AN	Required	
11	Originator Contact Name				None	
12	Originator Contact Phone Number				None	
13	Fed Work Type				None	

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
14	Returns Indicator	M	78 - 78	A	Required if Present	
15	User Field	C	79 - 79	ANS	None	
16	Reserved	M	80 - 80	B	None	

The Cash Letter Header Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

### 4.3 Bundle Header Record (Type 20)

- This record is Conditionally Required if Cash Letter Document Type Indicator (Field 8) in the Cash Letter Header Record (Type 10) is not „N“ and there are Check Detail Record(s) (Type 25) or Return Records (Type 31) in the file
- If a corresponding Bundle Control Record (Type 70) is not present, the file will be rejected
- The data in the fields are created by the ECE institution, which may or may not be the Bank of First Deposit (BOFD) Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Collection Type Indicator	M	03 – 04	N	Required	The only valid values are: '01' and '03'
3	Destination Routing Number	M	05 – 13	N	Required	Must be the same as the Destination Routing Number (Field 3) in the Cash Letter Header Record (Type 10).
4	ECE Institution Routing Number	M	14 – 22	N	Required	Must be the same as the values in the ECE Institution Routing Number (Field 4) in the Cash Letter Header Record (Type 10).
5	Bundle Business Date	M	23 – 30	N	Required	
6	Bundle Creation Date	M	31 – 38	N	Required	
7	Bundle ID				Required if Present	Must be unique within a Cash Letter business date
8	Bundle Sequence Number	C	49 - 52	NB	Required if Present	Combination of Bundle ID (field 7) and Bundle Sequence Number (field 8) must be unique within the cash letter.
9	Cycle Number				None	
10	Reserved	C	55 – 63	N	None	
11	User Field				None	
12	Reserved				None	

The Bundle Header Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

#### 4.4 Check Detail Record (Type 25)

- This record is Conditionally Required, but shall be present if the Cash Letter Header Record (Type 10) Collection Type Indicator (Field 2) is set to '01' and when the Cash Letter Record Type Indicator (Field 8) in the Cash Letter Header Record (Type 10) is not „N“
- A valid routing number field consists of 2 fields; the 8 digit Payor Bank Routing Number (Field 4) and the 1 digit Payor Bank Routing Number Check Digit (Field 5)
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Auxiliary On-Ups	C	03 – 17	NBSM	Required if Present	Mandatory if present on the MICR Line On-Ups symbols on the MICR line, shall not be included Dashes must be retained
3	External Processing Code	C	18 – 18	NS	Required if Present	Mandatory if present on the MICR Line The ONLY valid values, if present, must be numeric or „*“ (See X9.100-160-2 for current values and usage.) Values „2“ and „5“ shall not be used.
4	Payor Bank Routing Number	M	19 – 26	N	Required	Trailing zero will be used
5	Payor Bank Routing Number Check Digit	M	27 – 27	N	Required	Trailing zero will be used
6	On-Ups	C	28 – 47	NBSM OS	Required if Present	Mandatory if present on the MICR Line The On-Ups Field of the MICR document is located between positions 14 and 32 of the MICR Line of the item. On-Ups symbols, as they appear within this field on the MICR line, must be represented with a forward slash „/“. Dashes must be retained
7	Item Amount	M	48 – 57	N	Required	
8	ECE Institution Item Sequence Number	M	58 – 72	NB	Required	
9	Documentation Type Indicator	M	73 – 73	AN	Required	This value will always be the same as the value in the Cash Letter Header Record (Type 10) Cash Letter Documentation Type Indicator (Field 8) unless that value is „Z“. The only valid values are: „C“, „G“, „K“, and „L“
10	Return Acceptance Indicator	C	74 – 74	AN	None	
11	MICR Valid Indicator				None	
12	BOFD Indicator				None	

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
13	Check Detail Record Addendum Count	M	77 – 78	N	Required	Value must represent sum of the number of Type 26, Type 27 and Type 28 records and must be > „0“ and match the number of addendum records included.
14	Correction Indicator				None	
15	Archive Type Indicator				None	

The Check Detail Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

#### 4.5 Check Detail Addendum A Record (Type 26)

This record is Conditionally Required if there is a Check Detail Record (Type 25) and the Truncating Bank is the BOFD and there is no Check Detail Addendum C Record (Type 28) Record. This record is highly recommended when the BOFD is known, however manual keying of the record is not required.

- Paying Banks can use the information from this record to route return items, however, the absence of this record is not a reason to reject the item. If this record is not present, other methods can be used to determine where to send the return item
- The data in the fields may be created by, or on behalf of, the BOFD when the physical item is converted to an image
- The Return Location Routing Number (Field 3) may be used to identify the routing number of the location of the institution where the item should be returned.
- If the Return Location Routing Number (Field 3) is not the Bank of First Deposit and is being used as a Return location routing number see the note following the listing of the fields included in the Type 26 Record
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Check Detail Addendum A Record Number	M	03 - 03	N	Required	The Type „26“ record with the highest number in this field shall indicate the current return location for this item
3	Return Location Routing Number	M	04 – 12	N	Required	A trailing zero will be used

4	BOFD Business (Endorsement) Date	M	13 – 20	N	Required	Must be a valid calendar date
5	BOFD Item Sequence Number	M	21 - 35	NB	Required if Present	
6	Deposit Account Number at BOFD				None	
7	BOFD Deposit Branch				None	
8	Payee Name				None	
9	Truncation Indicator	M	74 – 74	A	Required	
10	BOFD Conversion Indicator				None	
11	BOFD Correction Indicator				None	
12	User Field				None	
13	Reserved				None	

**Note:** The Return Location Routing Number field (Field 3) may be used to designate a returns location. This could be a returns processor or an entity other than the BOFD. In this scenario a Check Detail Addendum C Record (Type 28) shall be added and the data in the addenda records shall be as follows:

Check Detail Addendum A Record (Type 26):

- Routing Number reflects the return location
- Endorsement Date and Sequence number reflects process information and shall match the data in the Check Detail Addendum C Record (Type 28)
- Truncation indicator (Field 9) is set to „N“
- All other fields shall be used as defined by the X9.100-187 Standard

Check Detail Addendum C Record (Type 28):

Routing Number reflects the BOFD

- Endorsement Date and Sequence number reflects process information and shall match the data in the Check Detail Addendum A Record (Type 26)
- Truncation Indicator (Field 6) is set to „Y“, however, if the EPC field has a value of „4“ denoting an imaged Substitute Check, the Truncation Indicator is then set to „N“
- Endorsing Bank Identifier (Field 11) is set to „0“
- All other fields shall be used as defined by the X9.100-187 Standard

This will ensure proper routing of the return item to the desired location and appropriately assign converting bank responsibilities to the appropriate entity. Consistent endorsement date and sequence number information will ensure proper item location information is maintained regardless of the flow of the payment.

The Check Detail Addendum A Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

#### 4.6 Check Detail Addendum B Record (Type 27)

The use of this record is not recommended

If included the record may be dropped or passed along unedited at the exchange partner's discretion

If used this record must adhere to the length and location requirements defined in the X9.100-187 standard

#### 4.7 Check Detail Addendum C Record (Type 28)

- This record is Conditionally Required if there is a Check Detail Record (Type 25) and no Check Detail Addendum A Record (Type 26).
- This record contains endorsement information that may not be present on the physical item
- This record is required when the item is sent electronically by endorsers subsequent to the BOFD
- There may be multiple Check Detail Addendum C Records (Type 28), as each endorsing bank creates a new record and forwards all previous records
- Data from this Check Detail Addendum C Record (Type 28) are transferred to the Return Addendum D Record (Type 35) if the item is returned
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Check Detail Addendum C Record Number	M	03 – 04	N	Required	
3	Endorsing Bank Routing Number	M	05 – 13	N	Required	Trailing zero needed
4	Endorsing Bank Endorsement Date	M	14 – 21	N	Required	Must be a valid calendar date
5	Endorsing Bank Item Sequence Number	M	22 – 36	NB	Required	
6	Truncation Indicator	M	37 – 37	A	Required	
7	Endorsing Bank Conversion Indicator				None	



8	Endorsing Bank Correction Indicator				None	
9	Return Reason	C	40 – 40	AN	Required if Present	Refer to Annex B in X9.100-187 for valid Return Reason Codes
10	User Field	C	41 – 59		None	
11	Endorsing Bank Identifier	C	60 – 60	N	Required if present	
12	Reserved	M	61 – 80	B	None	

The Check Detail Addendum C Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

#### 4.8 Return Record (Type 31)

- This record is Conditionally Required, but shall be present if the Cash Letter Header Record (Type 10) Collection Type Indicator (Field 2) is set to '03' and when the Cash Letter Record Type Indicator (Field 8) in the Cash Letter Header Record (Type 10) is not „N“
- The Return Reason (Field 6) must be consistent with the values defined in X9.100-187 and must correspond with the value set in the Returns Indicator (Field 14) of the Cash Letter Header Record (Type 10)
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Payor Bank Routing Number	M	03 - 10	N	Required	Trailing Zero needed
3	Payor Bank Routing Number Check Digit	M	11 – 11	N	Required	Trailing Zero needed
4	On-Us	C	12 – 31	NBSM OS	Required if Present	
5	Item Amount	M	32 - 41	N	Required	
6	Return Reason	M	42 – 42	AN	Required	Refer to Annex B in X9.100-187 for valid Return Reason Codes
7	Return Record Addendum Count	M	43 - 44	N	Required	There must also be at least 1 Return Addendum Record A (Type 32) and 1 Return Addendum Record D (Type 35). Number of Return Record Addenda to follow.

8	Return Documentation Type Indicator	C	45 - 45	AN	Required	This value will always be the same as the value in the Cash Letter Header Record (Type 10) Cash Letter Documentation Type Indicator (Field 8) unless it is „Z“. The only valid values are: „C“, „G“, „K“, and „L“
9	Forward Bundle Date	C	46 - 53	N	Required if Present	
10	ECE Institution Item Sequence Number	C	54 - 68	NB	Required if Present	
11	External Processing Code	C	69 – 69	NS	Required if Present	Mandatory if present on the MICR Line The ONLY valid values, if present, must be numeric or „*“ (See X9.100-160-2 for current values and usage.) Values „2“ and „5“ shall not be used.
12	Return Notification Indicator				None	
13	Return Archive Type Indicator				None	
<b>Field</b>	<b>Field Name</b>	<b>Usage</b>	<b>Position</b>	<b>Type</b>	<b>Validation Criteria</b>	<b>Comments</b>
14	Number of times returned	C	72 - 72	NB	Required if Present	
15	Reserved	M	73 - 80	B	None	

The Return Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

#### 4.9 Return Addendum A Record (Type 32)

- This record is Conditionally Required if there is a Return Record (Type 31) (See Validation Table for exception when Returns Indicator (Field 14 in Record Type 10) has a defined value of „E“ (Administrative))
- The Return Location Routing Number (Field 3) identifies the routing number of the location of the institution where the item is to be returned
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Return Addendum A Record Number	M	03 - 03	N	Required	

3	Return Location Routing Number	M	04 – 12	N	Required	
4	BOFD Business (Endorsement) Date	M	13 – 20	N	Required	Must be a valid calendar date. Field type „N“ is different from X9.100-187, which is „NS“. The use of „*“ in this field is not supported in check image exchange.
5	BOFD Item Sequence Number	M	21 - 35	NB	Required if Present	
6	Deposit Account Number at BOFD				None	
7	BOFD Deposit Branch				None	
8	Payee Name				None	
9	Truncation Indicator	M	74 – 74	A	Required	
10	BOFD Conversion Indicator				None	
11	BOFD Correction Indicator				None	
12	User Field				None	
13	Reserved				None	

#### 4.10 Return Addendum B Record (Type 33)

- This record is Conditionally Required and shall be present if there is data in the Auxiliary On-Us field in the MICR line
- Used in conjunction with the Return Record (Type 31)
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Payor Bank Name			ANS	None	
3	Auxiliary On-Us	C	21 – 35	NBSM	Required if Present	Mandatory if present On-Us symbols on the MICR line, shall not be included Dashes must be retained
4	Payor Bank Item Sequence Number				None	
5	Payor Bank Business Date	C	51 - 58	N	None	
6	Payor Account Name				None	

#### 4.11 Return Addendum C Record (Type 34)

- The use of this record is not recommended
- If included the record may be dropped or passed along unedited at the exchange partner's discretion
- If used this record must adhere to the length and location requirements defined in the X9.100-187 standard

#### 4.12 Return Addendum D Record (Type 35)

- This record is Conditionally Required if there is a Return Record (Type 31) and contains endorsement information that may not be present on the physical item (See Validation Table for exception when Returns Indicator (Field 14 in Record Type 10) has a defined value of „E“ (Administrative))
- This record is Required when the Return item is sent electronically
- If creating a new Return Record (Type 31) from a paper item, there shall be a Return Addendum D Record (Type 35) associated with that Return Record (Type 31)
- The paying bank should create a Return Addendum D Record (Type 35) consistent with their processing information

- A Return Addendum D Record (Type 35) shall be created from the data contained in the Check Detail Addendum C Records (Type 28), if the item was presented electronically
- There may be multiple Return Addendum D Records (Type 35) since each endorsing bank creates a new record and forwards all previous records
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Return Addendum D Record Number	M	03 – 04	N	Required	
3	Endorsing Bank Routing Number	M	05 – 13	N	Required	Trailing zero is needed
4	Endorsing Bank Endorsement Date	M	14 – 21	N	Required	Must be a valid calendar date
5	Endorsing Bank Item Sequence Number	M	22 – 36	NB	Required	
6	Truncation Indicator	M	37 – 37	A	Required	
7	Endorsing Bank Conversion Indicator				None	
8	Endorsing Bank Correction Indicator				None	
9	Return Reason	C	40 – 40	AN	Required if Present	Refer to Annex B in X9.100-187 for valid Return Reason Codes
10	User Field			ANS	None	
11	Endorsing Bank Identifier	C	60 – 60	AN	Required if present	
12	Reserved	M	61 - 80	B	None	

The Return Addendum D Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

### 4.13 Account Totals Detail Record (Type 40)

- This record is not supported and shall not be used for Check Image exchange
- Use of this record may result in the rejection of the file

### 4.14 Non-Hit Totals Detail Record (Type 41)

- This record is not supported and shall not be used for Check Image exchange
- Use of this record may result in the rejection of the file

### 4.15 Image View Detail Record (Type 50)

- This record is Conditionally Required when the Documentation Type Indicator (Field 9) in the Check Detail Record (Type 25) or the Returns Documentation Indicator (Field 8) in the Return Record (Type 31) is „G“
- According to industry best practices, the front image shall be provided first followed by the rear image of the item
- If there are multiple views of the check, the first two are considered primary views and must be the bi-tonal front and bi-tonal rear
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Image Indicator	M	03 – 03	N	Required	The only valid values are: '0' indicates image view not present. Must adhere to X9.100-187 Annex D '1' indicates Image view is check or substitute check
3	Image Creator Routing Number	M	04 - 12	N	None	Trailing zero is needed
4	Image Creator Date				None	
5	Image View Format Indicator	C	21 – 22	N	Required	
6	Image View Compression Algorithm Identifier	C	23 – 24	N	Required	
7	Image View Data Size	C	25 - 31	N	None	
8	View Side Indicator	M	32 - 32	N	Required	
9	View Descriptor	M	33 – 34	N	Required	The only valid value for primary views is: '00' Full View
10	Digital Signature Indicator	C	35	N	Required if Present	

11	Digital Signature Method				None	
12	Security Key Size				Required if present	
13	Start of Protected Data				Required if present	
14	Length of Protected Data				Required if present	
15	Image Recreate Indicator				None	
16	User Field				None	
17	Image TIFF Variance Indicator	C	66 – 66	AN	None	Defined values that vary from X9.100-187-2008: " " Blank, Image variance unknown "0" No variance Additional values are defined in X9.100-187-2008
18	Override Indicator	C	67 – 67	AN	None	Defined values that vary from X9.100-187: " " No override information for this view or not applicable "1" Imperfect Image Item exchanged under ECCHO rules "0" Indicates no observed image test failure present Additional values are defined in X9.100-187
19	Reserved	M	68 – 80	B	None	

The Image View Detail Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.

#### 4.16 Image View Data Record (Type 52)

- This record is Conditionally Required if there is an Image View Record (Type 50) Bi tonal Front and Rear views are required, these are considered Primary Views
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	ECE Institution Routing Number (Clause 9.4)	M	03 – 11	N	Required	Trailing zero needed
3	Bundle Business Date (Clause 9.5)	M	12 – 19	N	Required	
4	Cycle Number (Clause 9.9)				None	
5	ECE Institution Item Sequence Number (Clause 10.8)	M	22 – 36	NB	Required	
6	Security Originator Name				None	
7	Security Authenticator Name				None	
8	Security Key Name				None	
9	Clipping Origin	M	85 - 85	NB	Required	"0" Indicates Full View. Primary front and rear views shall only have a value of „0“
10	Clipping Coordinate h1				None	
11	Clipping Coordinate h2				None	
12	Clipping Coordinate v1				None	
13	Clipping Coordinate v2				None	
14	Length of Image Reference Key	M	102 – 105	NB	Required	
15	Image Reference Key				None	
16	Length of Digital Signature	M	(106+X) – (110+X)	NB	Required	
17	Digital Signature				None	
18	Length of Image Data	M	(111+X +Y) – (117+X +Y)	NB	Required	
19	Image Data				Required	

The Image View Data Record format will be implemented as is with one modifications:

1. The ECCB is not using a check digit with the bank routing number scheme. A **trailing zero** will be used in any **9 digit Routing Number field**, a **zero** will be used in any **Bank Routing Number Check Digit field** and there will be no validation on the check digit.



#### 4.17 Image View Analysis Record (Type 54)

- The use of this record is optional
- If included, this record may be dropped or passed along unedited at the exchange partner's discretion
- This record may be overlaid or replaced by exchange partner
- If used this record must adhere to the length and location requirements defined in the X9.100-187 standard

#### 4.18 Bundle Control Record (Type 70)

- This record is Conditionally Required when there is a Bundle Header Record (type 20). In the case of an empty Cash Letter there will be no Bundle Header Record and, therefore, no Bundle Control Record
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Items Within Bundle Count	M	03 – 06	N	Required	
3	Bundle Total Amount	M	07 – 18	N	Required	
4	MICR Valid Total Amount				None	
5	Images within Bundle Count	M	31 - 35	N	Required	
6	User Field				None	
7	Reserved				None	

#### 4.19 Box Summary Record (Type 75)

- This record is not supported and shall not be used for Check Image exchange
- Use of this record may result in the rejection of the file

#### 4.20 Routing Number Summary Record (Type 85)

- This record is not supported and shall not be used for Check Image exchange
- Use of this record may result in the rejection of the file

#### 4.21 Cash Letter Control Record (Type 90)

- This record is Mandatory. There must be one Cash Letter Control Record (Type 90) for each Cash Letter Header Record (Type 10)
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Bundle Count	M	03 – 08	N	Required	
3	Items Within Cash letter Count	M	09 – 16	N	Required	
4	Cash Letter Total Amount	M	17 – 30	N	Required	
5	Images Within Cash Letter Count	M	31 - 39	N	Required	
6	ECE Institution Name				None	
7	Settlement Date				None	
8	Reserved				None	

#### 4.22 File Control Record (Type 99)

- This record is Mandatory
- Fields listed with Number and Name only shall be formatted per the X9.100-187 standard

Field	Field Name	Usage	Position	Type	Validation Criteria	Comments
1	Record Type				Required	
2	Cash Letter Count	M	03 – 08	N	Required	
3	Total Record Count	M	09 – 16	N	Required	

4	Total Item Count	M	17 – 24	N	Required	
5	File Total Amount	M	25 – 40	N	Required	
6	Immediate Origin Contact Name				None	
7	Immediate Origin Contact Phone Number				None	
8	Reserved				None	

## 4.23 Return Reason Codes

### 4.23.1 Customer / “Monetary” Returns

The following return codes are used when the Return Indicator (Field 14) in Cash Letter Header Record (Type 10) is equal to ‘R’.

‘A’ NSF - Not Sufficient Funds

‘B’ UCF - Uncollected Funds Hold

‘C’ Stop Payment

‘D’ Closed Account

‘E’ UTLA - Unable to Locate Account

‘F’ Frozen/Blocked Account – Account has Restrictions placed on it by either customer or bank

‘G’ Stale Dated

‘H’ Post Dated

‘I’ Endorsement Missing

‘J’ Endorsement Irregular

‘K’ Signature(s) Missing

‘L’ Signature(s) Irregular, Suspected Forgery

‘M’ Non-Cash Item (Non Negotiable)

‘N’ Altered/Fictitious Item/Suspected Counterfeit/Counterfeit

‘O’ Unable to Process (e.g. Unable to process physical item/Mutilated such that critical payment information is missing). This code should not be used for unusable images or system problems (see Administrative code ‘U’)

‘P’ Item Exceeds Stated Max Value – will be used to identify an Operator Return at the end of day if the RFI does not have enough collateral for the payment.

- 'Q' Not Authorized (Includes Drafts) – Unauthorized item such as a draft
- 'R' Branch/Account Sold (Wrong Bank) – Divested Account, Not Our Item
- 'S' Refer to Maker
- 'W' Cannot Determine Amount – Amount cannot be verified
- 'X' Refer to Image – Return Reason information is contained within the image of the item.
- 'Z' Forgery – An affidavit shall be available upon request
- '3' Warranty Breach (includes Rule 8 & 9 claims)

#### 4.23.2 Administrative Returns

The following return codes are used when the Return Indicator (Field 14) in Cash Letter Header Record (Type 10) is equal to 'E'.

- '1' Image Missing
- 'Q' Ineligible
- 'U' Unusable Image (Image could not be used for required business purpose e.g. gross image defects, illegible, etc.)
- 'V' Image Fails Security Check
- 'Y' Duplicate Presentment
- '1' Does not conform with ANS X9.100-181 – 2007 Specification for TIFF Image Format for Image Exchange standard
- '2' Does not conform to the Industry's Universal Companion Document
- '3' Warranty Breach (includes Rule 8 & 9 claims)