

The ACH Format: Layout and Specifications

Figure 1. CSV or Comma Separated Value format for ACH Direct Payments via Real-Time Processing.

HEADER RECORD – Single line entry at beginning of file			
Field Position	Data Type	Maximum Length	Description
1	Character	2	ACH Record Type "HR" – Header
2	Alphanumeric	3	Company Code Assigned by bank
3	Numeric Digits	8	Effective Transaction Date "YYYYMMDD" - Effective date file will be processed.
4	Numeric Digits	3	Bank Number 3-digit Bank ID
5	Numeric Digits	5	Branch Number 5-digit Branch (Transit) Number
6	Numeric Digits	16	Account Number
7	Alphanumeric	0	BLANK
8	Character	0	BLANK
9	Alphanumeric	30	Company Full Name.
10	Alphanumeric	30	File Content Description

TRANSACTION RECORD – Multiple line entries allowed			
Field Position	Data Type	Maximum Length	Description
1	Character	2	ACH Record Type "CR" – Credit
2	Integer	4	Item Number Start at 1 and increment
3	Numeric Digits	5	Transaction Type Select from Real-Time Processing Transaction Purpose list
4	Numeric Digits	3	Bank Number 3-digit Bank ID
5	Numeric Digits	5	Branch Number 5-digit Branch (Transit) Number
6	Numeric Digits	16	Account Number
7	Character	0	BLANK
8	Currency	12	Amount – no comma separators please \$\$\$\$\$\$\$.cc
9	Alphanumeric	30	Name
10	Alphanumeric	30	Internal Identification Code

FOOTER RECORD – Single line entry at end of file			
Field Position	Data Type	Maximum Length	Description
1	Character	2	ACH Record Type "FR" – Footer Record
2	Integer	4	Total Items Total number of CR records in file
3	Character	0	Blank
4	Character	0	Blank
5	Currency	12	Total Credit Amount – no comma separators please \$\$\$\$\$\$\$.cc
6	Currency	12	Total Debit Amount – no comma separators please \$\$\$\$\$\$\$.cc
7	Character	0	Blank
8	Character	0	Blank
9	Character	0	Blank
10	Character	0	Blank

