

NACHA File Uploads and Formatting

Frequently Asked Questions

Below are answers to commonly asked questions about NACHA files, uploading and formatting within Business Online Banking.

What is a NACHA File?

A NACHA file is an electronic set of instructions that triggers a batch of Automated Clearing House (ACH) payments when uploaded into Business Online Banking. The file must be formatted in such a way that the ACH application used by the bank to process NACHA files and ACH transactions reads the file properly to initiate the payments.

How are NACHA files structured?

Each NACHA file is composed of 94 character records and consists of the following:

- A **File Header** Record, also referred to as the 1 record
- One or more **Company/Batch Header** Record(s), or the 5 record
- **Entry Detail** Records, or the 6 record(s)
- **Addenda** Record(s), if allowed and you choose to include them, or if required, the 7 record(s)
- One or more **Company/Batch Control** Record(s), the 8 record
- A **File Control** Record, the 9 record

Each file begins with a File Header Record. Following the File Header Record may be any number of batches. Each batch is identified by a Batch Header Record and contains one or more Entry Detail Records. At the end of each batch is a Batch Control Record. Each file is ended with a File Control Record. Out of sequence records or lack of a mandatory record will cause all or portions of the file to reject.

What are the NACHA file field entry and data requirements?

All alphanumeric and alphabetic fields must be left justified and space filled. All numeric fields must be right justified, unsigned and zero filled. Characters are restricted to 0-9, A-Z, and those special characters which have an EBCDIC value greater than hexadecimal "3F" or an ASCII value greater than hexadecimal "IF." EBCDIC "00" – "3F" and ASCII "00"-IF" values are not valid.



Field data designation requirements for NACHA files are defined as follows:

Mandatory (M). A “Mandatory” field contains information necessary to ensure the proper routing and/or positing of an ACH entry.

Required (R). A “Required” field ensures proper posting of an ACH entry by the Receiving Depository Financial Institution (RDFI).

Optional (O). Any “Optional” data fields are at the discretion of the Originator. If the Originator provides optional data, the RDFI must include the data in any return items.

What is a NACHA File Header?

The File Header identifies the Bank as the immediate destination and your company as the immediate origin of the file. Each section needs to be completed. Two areas that are often missed or have incorrect information are the Immediate Destination and the Immediate Origin. Below further defines these areas.

Example

File Header Record												
"1" (1 chr)	Priority Code (2 hr)	Immediate Destination (10 chr)	Immediate Origin (10 chr) (10 chr)	File Creation Date (6 chr) YYMMDD	File Creation Time (4 chr, 24 hr)	File ID Modifier (1 chr)	"094" Record Size (3 chr)	"10" Blocking Factor (2 chr)	"1" Formate Code (1 chr)	Immediate Destination Name (23 chr)	Immediate Origin Name (23 chr)	Reference Code (8 chr)
M	R	M	M	M	O	M	M	M	M	O	O	O
1	01	123205054	ACH Company ID	230320	1430	A	094	10	1	Umpqua Bank	Company Name	Payroll

Immediate Destination: The Immediate Destination identifies Umpqua Bank as the bank transmitting the originated file into the ACH Network. Files transmitted to Umpqua Bank should include the Umpqua Bank routing number preceded by a blank space. B123205054. B = blank space

Immediate Origin: The Immediate Origin represents the 10-character ACH Company ID assigned to you by Umpqua Bank. It identifies your business as the Originator of the transactions. The ACH Company ID value must be consistent between the Immediate Origin (1 record), the Company Batch Header record (5 record) and the Company Batch Control record (8 record).



What is the Company/Batch Header in a NACHA file?

The Company/Batch Header Record in a NACHA file, often referred to as the “5” record, details the batch level information, such as effective date, company name, ACH Company ID, company description and the Service Class Code. The Service Class Code identifies the type of entries that are included in the batch, a mix of credits and debits, credits only, or debits only. The Service Class Code and ACH Company ID values must match the values indicated in the Batch/Control record. A batch includes a collection of entries within a file

What are Entry Detail records within a NACHA File?

The Entry Detail, often referred to as the “6” record, contains the information about the receiver and the receiver’s financial institution, such as receiver name, account number, bank routing number and the amount of the entry.

NOTE: Do not edit the Transit Routing number for Entry Detail records that contain the Columbia Bank transit routing number of 125108272. These items will post successfully without error.

What information is contained in the Batch/Control record within a NACHA file?

The Company/Batch Control record, often referred to as the “8” record, concludes the batch. It contains the Service Class Code, item counts, dollar and hash totals for the entry detail and addenda records in the batch. The Entry Hash totals are the sum of the Transit Routing numbers within the batch, excluding the check digit. REMINDER: the Service Class Code and ACH Company ID values must be consistent in both the 5 and 8 records.