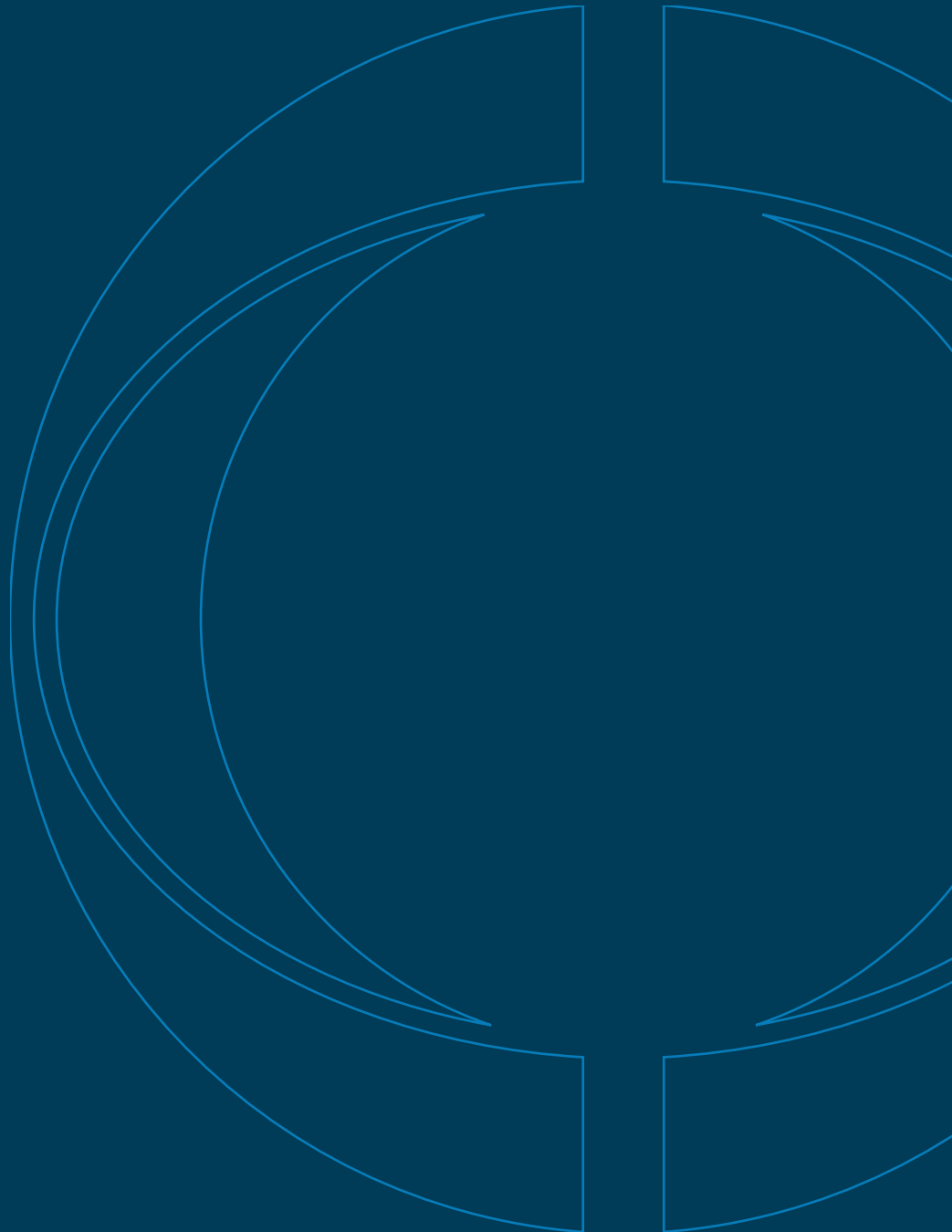


USER GUIDE:
**INTERNATIONAL ACH NACHA
FILE FORMAT SPECIFICATIONS GUIDE**



User Guide:

International ACH NACHA

File Format Specifications Guide

Important: Mexico is the only supported destination country for International ACH Transactions (IATs).

Refer to the National Automated Clearing House Association (NACHA) Operating Rules for information concerning the rules and guidelines governing ACH. All ACH NACHA files must conform to the standard format developed by NACHA.

General Specifications for NACHA Files at Banc of California

- ACH Company ID: *10-digit ACH Company ID assigned by Bank*
- Immediate Destination: 0122238200
- Immediate Destination Name: Banc of California
- Immediate Origin: *Same as ACH Company ID assigned by Bank*
- Immediate Origin Name: *Name(s) for the ACH Company ID(s)*
- Blocking Factor: 10
 - The 10 indicates that every 10 rows/records in the file are considered a block.
 - If the number of rows/records within the file is not a multiple of 10, the block will need to be completed with filler rows made up of all 9s. *Complete blocks are required.*
- Batch Number and Trace Number: The first 8 digits of the Bank's ABA# – 12223820 – will comprise the first 8 digits of the 15 digits of the Batch and Trace Numbers.

Additional File Requirement Information

- All rows/records in the file must be 94 positions in length.
- File should be a text file (.csv, .xls or .doc files not allowed).
 - Text Encoding Setting: ANSI (UTF-8 not allowed).
- File must contain *Carriage Returns and Line Feeds* – this field may be labeled as CR/LR in your system.
- Batch numbers must be sequential, and ascending Fields within each record type are alphabetic, numeric or alpha-numeric (both alphabetic and numeric).

NOTE: Special characters or symbols should NOT be used in any field but the addenda.

- All alphabetic fields must be left justified and blank filled.
- All alphabetic characters must be in UPPERCASE or ALLCAPS.
- All numeric fields must be right justified and zero prefilled and cannot include any symbols or special characters.

Understanding the Record Formats on the Following Pages

All records will indicate if the field is **Mandatory (M)**, **Required (R)** or **Optional (O)**.

Mandatory: A mandatory field (**M**) is necessary to ensure the proper origination of an entry. Any “Mandatory” field not included in an ACH record will cause that entry, batch or file to be rejected by the Bank.

Required: A required field (**R**) will not cause the entry to reject at the point of origination, but may cause a reject at the Receiving Depository Financial Institution.

Optional: Any field labeled Optional (**O**) is to be used at the discretion of the Originator. If not using an optional field, populate the field with blanks so that each record/row length is the required 94 positions.

File Header Record for IAT Format Files

Field#	1	2	3	4	5	6	7	8	9	10	11	12	13
Field Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Create Date	File Create 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	M	M	M	M	M	M	M	M
Contents	1	01	0122238200	Company ID provided by Bank	Format as YYMMDD	Format as HHMM	Alpha-numeric	094	10	1	BANC OF CALIFORNIA	Company Name	Alpha-numeric or Blank
Field 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

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the File Header with 1

PRIORITY CODE

Populate this field with 01

IMMEDIATE DESTINATION

Populate this field with 0122238200

IMMEDIATE ORIGIN

Populate this field with the 10-digit ACH Company ID provided by the Bank.

(If multi-company entity, use ACH Company ID for the main or relationship company.)

FILE CREATION DATE

Date when the originator created the file. Format as YYMMDD.

FILE CREATION TIME

Time when the originator created the file. Format as HHMM.

FILE ID MODIFIER

Populate this field with A

Provides means for an originator to distinguish between files created on the same date. Format: Uppercase A-Z or the numbers 0-9. This field cannot be left blank.

RECORD SIZE

Indicates the number of characters contained in each record/row. The value 094 must be used.

BLOCKING FACTOR

Defines the number of physical records/rows within a file. The value 10 must be used.

FORMAT CODE

Populate this field with 1

IMMEDIATE DESTINATION NAME

Populate this field with BANC OF CALIFORNIA

IMMEDIATE ORIGIN NAME

Identifies the originator of the file. Populate this field with the **Company Name for the corresponding ACH Company ID provided by the Bank.**

(If multi-company entity, use main or relationship Company Name.)

REFERENCE CODE

If not being used, populate the 8 positions with blank spaces.

Company/Batch Header Record for IAT format files — Mexico Only

Field#	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Field Name	Record Type Code	Service Class Code	IAT Indicator	Foreign Exchange Indicator	Foreign Exchange Reference Indicator	Foreign Exchange Reference	ISO Destination Country Code	Originator Company ID	Standard Entry Class Code	Company Entry Description	ISO Originating Currency Code	ISO Destination Currency Code	Effective Entry Date	Settlement Date	Originator Status Code	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	O	M	R	R	M	M	M	M	M	M	R	Inserted by ACH Operator	M	M	M
Contents	5	Numeric 3-digit	LEAVE BLANK	Alpha-numeric	3	LEAVE BLANK	MX	10-digit ACH Company ID	IAT	Alpha-numeric	USD	MXP	Format as YYMMDD	LEAVE BLANK	1	12223820	Numeric (e.g., 0000001)
Field Length	1	3	16	2	10	15	2	10	3	10	3	3	6	3	1	8	7
Position	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

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the File Header with 5

SERVICE CLASS CODE

Defines the type of entries contained in the batch. Choose one option:

200 for a batch of Debits and Credits

220 for a batch of Credits Only

225 for a batch of Debits Only

IAT INDICATOR

Field must be left blank.

FOREIGN EXCHANGE INDICATOR

Populate this field with FV

FV (Fixed-to-Variable) – Entry is originated in a fixed-value USD amount and is to be received in a variable amount resulting from the foreign exchange conversion to MXP for posting in a MXP denominated account.

FOREIGN EXCHANGE REFERENCE INDICATOR

Populate this field with 3

FOREIGN EXCHANGE REFERENCE

Field must be left blank.

When Foreign Exchange Reference Indicator is 3, this field will be left blank.

ISO DESTINATION COUNTRY CODE

Populate this field with MX

COMPANY ID

The 10-digit ACH Company ID provided by the Bank for the Company Name.

STANDARD ENTRY CLASS CODE (or SEC CODE)

Populate this field with IAT

COMPANY ENTRY DESCRIPTION

Provides a description of the transaction for the receiver (e.g., PAYROLL or DIVIDEND).

ISO ORIGINATING CURRENCY CODE

Populate this field with USD

ISO DESTINATION CURRENCY CODE

Populate this field with MXP

EFFECTIVE ENTRY DATE

Date on which the originator intends the batch of entries to be settled (posted to the receivers' account(s)).

SETTLEMENT DATE

Field must be left blank. The 3-digit date will be inserted by the ACH Operator.

ORIGINATOR STATUS CODE

Populate this field with 1

ORIGINATING DFI ID NUMBER

Populate this field with 12223820

BATCH NUMBER

Used by the originator to assign a trace number, in ascending order/sequence, to each batch in the file (e.g., 0000001).

Entry Detail Record for IAT Format Files – Mexico Only

Field#	1	2	3	4	5	6	7	8	9	10	11	12	13
Field Name	Record Type Code	Transaction Type Code	Gateway Operator 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	09105070	0	Numeric (minimum of 7)	LEAVE BLANK	\$\$\$\$\$\$CC	Alpha-numeric	LEAVE BLANK	LEAVE BLANK	LEAVE BLANK	Numeric	Numeric
Field Length	1	2	8	1	4	13	10	35	2	1	1	1	15
Position	01-01	02-03	04-11	12-12	13-19	17-29	30-39	40-74	75-76	77-77	78-78	79-79	80-94

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the Entry Detail Record with [6](#)

TRANSACTION TYPE CODE

Identifies the type of entry (live dollar transaction or prenote transaction).

Live Dollar Transactions

[Code](#) [Transaction Type](#)

22 Credit to Checking Account

27 Debit to Checking Account

32 Credit to Savings Account

37 Debit to Savings Account

Prenote Transactions

[Code](#) [Transaction Type](#)

23 Credit Prenote to Checking Account

28 Debit Prenote to Checking Account

33 Credit Prenote to Savings Account

38 Debit Prenote to Savings Account

GATEWAY OPERATOR IDENTIFICATION/RECEIVING DFI IDENTIFICATION and CHECK DIGIT

For outbound IATs, this field is populated with the Mexican Gateway Operator ID for Banco de México, [091050700](#).

NUMBER OF ADDENDA RECORDS

Seven addenda records (0007) are mandatory and there is a maximum of 12 addenda records (0012) total per payment.

For additional addenda information, refer to the Addenda Record formats starting on [Page 6](#).

RESERVED

Both fields must be left blank.

AMOUNT

The amount of the transaction in US Dollars.

FOREIGN RECEIVER'S ACCOUNT NUMBER/DFI ACCOUNT NUMBER

This field contains the Receiver's account number at the receiving bank in Mexico.

RESERVED

Both fields must be left blank.

GATEWAY OPERATOR OFAC SCREENING INDICATOR

Field must be left blank and will be populated by the Gateway Operator.

SECONDARY OFAC SCREENING INDICATOR

Field must be left blank and will be populated by the Foreign Gateway Operator.

ADDENDA RECORD INDICATOR

Enter 1 to indicate an addenda or "7 record" will immediately follow the detail record.

TRACE NUMBER

A means for the originator to identify the individual entries.

Format: The first 8 positions of the field should be 12223820.

The remainder of the field must be a unique number and does not have to be in strict numerical order but must be in ascending order. Trace numbers may be duplicated across different files.

Mandatory Addenda Records for IAT Format Files – Mexico

Addenda Record: Each entry is made up of mandatory addenda records that hold the information needed for compliance with the BSA Travel Rule and increase the number of fields to be considered in OFAC screening. Seven addenda records are mandatory, and there is a maximum of 12 addenda records (0012) total per payment.

Seven (7) addenda records	Mandatory	710 - Foreign Payment Amount / Receiver's Name 711 - Originator's Name / Street 712 - Originator's City / State / Country / Postal Code 713 - ODFI Name / ID / Branch Country Code 714 - RDFI Name / ID / Branch Country Code 715 - Receiver's ID Number / Street Address 716 - Receiver's City / State / Country / Postal Code
Up to two (2) remittance addenda records	Optional	717 - Remittance addenda
Up to five (5) correspondent bank addenda records	Conditional	718 - If a foreign bank outside of the U.S. handles the payment

First Mandatory Addenda Record 710 for International ACH

Field#	1	2	3	4	5	6	7	8
Field 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	Alpha-numeric	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$¢	Numeric	Alpha-numeric	LEAVE BLANK	Numeric
Field 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

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the Addenda Record with 7

ADDENDA TYPE CODE

Populate this field with 10

TRANSACTION TYPE CODE

This field contains a 3-character code used to identify the type of transaction. For Outbound payments, this is going to be a “reason for payment,” such as: ANN – Annuity, BUS – Business/Commercial, DEP – Deposit, LOA – Loan, MIS – Miscellaneous, MOR – Mortgage, PEN – Pension, REM – Remittance, RLS – Rent/Lease, SAL – Salary or TAX – Tax.

FOREIGN PAYMENT AMOUNT

For FF payments, this field should contain the USD amount or may be blank. For FV payments, this field should be “0.”

FOREIGN TRACE NUMBER

Optional trace number to be associated with the transaction when it is received by the Foreign Gateway Operator.

RECEIVING COMPANY NAME/INDIVIDUAL NAME

This field contains the name of the Receiver.

RESERVED

Field must be left blank.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Second Mandatory Addenda Record 711 for International ACH

The Second IAT Addenda Record identifies the Name and Street Address information for the Originator of the entry.

Field#	1	2	3	4	5	6
Field 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	Alpha-numeric	Alpha-numeric	LEAVE BLANK	Numeric
Field Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the Entry Detail Record with 7

ADDENDA TYPE CODE

Populate this field with 11

ORIGINATOR NAME

This field contains the name of the Originator of the transaction.

ORIGINATOR STREET ADDRESS

This field contains the Originator's physical street address.

RESERVED

Field must be left blank.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Third Mandatory Addenda Record 712 for International ACH

The Third IAT Addenda Record identifies the City, State/Province, Country and Postal Code information for the Originator of the entry.

Field#	1	2	3	4	5	6
Field 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	Alpha-numeric	Alpha-numeric	LEAVE BLANK	Numeric
Field Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the File Header with 7

ADDENDA TYPE CODE

Populate this field with 12

ORIGINATOR CITY & STATE/PROVINCE

This field contains the city and, if applicable, the state or province of the Originator. Asterisks must be used to separate the data elements, and the last data element must be followed by a backslash (e.g., San Diego*CA\).

ORIGINATOR COUNTRY & POSTAL CODE

This field contains the country and postal code for the Originator. Separate data elements with an asterisk and the field must end with a backslash. Note: This will always be US\ or US and the postal code plus the backslash (e.g., US*92104\).

RESERVED

Field must be left blank.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Fourth Mandatory Addenda Record 713 for International ACH

The Fourth IAT Addenda Record contains information related to the Originating Financial Institution of the entry.

Field#	1	2	3	4	5	6	7	8
Field Name	Record Type Code	Addenda Type Code	Originating DFI Name	Originating DFI ID Number Qualifier	Originating DFI ID	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	BANC OF CALIFORNIA	01	122238200	US	LEAVE BLANK	Numeric
Field 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

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the Addenda Record with 7

ADDENDA TYPE CODE

Populate this field with 13

ORIGINATING DFI NAME

Populate this field with the Bank's Name, BANC OF CALIFORNIA.

ORIGINATING DFI ID NUMBER QUALIFIER

Populate this field with 01 to signify National Clearing System.

ORIGINATING DFI ID

Populate this field with the Bank's ABA#, 122238200

ORIGINATING DFI BRANCH COUNTRY CODE

Populate this field with US

RESERVED

Field must be left blank.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Fifth Mandatory Addenda Record 714 for International ACH

The Fifth IAT Addenda Record identifies the Receiving Financial Institution where the Receiver's account is held.

Field#	1	2	3	4	5	6	7	8
Field Name	Record Type Code	Addenda Type Code	Receiving DFI Name	Receiving DFI ID Number Qualifier	Receiving DFI ID	Receiving DFI Branch Country Code	Reserved	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	M	M	M	M	N/A	M
Contents	7	14	Alpha-numeric	01	Alpha-numeric	CA or MX	LEAVE BLANK	Numeric
Field 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

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the Entry Detail Record with 7

ADDENDA TYPE CODE

Populate this field with 14

RECEIVING DFI NAME

This field contains the name of the Receiving Bank holding the Receiver's account.

RECEIVING DFI ID NUMBER QUALIFIER

Populate this field with 01 to signify National Clearing System. Note: A BIC or an IBAN cannot be used as the Receiving DFI ID Number Qualifier or Receiving DFI ID Number for IATs to Mexico.

RECEIVING DFI ID

This field contains the Receiving Bank's National Clearing System ID/Routing Transit Number at which the Receiver maintains their account.

RECEIVING DFI BRANCH COUNTRY CODE

Populate this field with MX for Mexico.

RESERVED

Field must be left blank.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Sixth Mandatory Addenda Record 715 for International ACH

The Sixth IAT Addenda Record identifies the ID Number and Street Address information for the Receiver of the entry.

Field#	1	2	3	4	5	6
Field Name	Record Type Code	Addenda Type Code	Receiver ID Number	Receiver Street Address	Reserved	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	N/A	M
Contents	7	15	Alpha-numeric	Alpha-numeric	LEAVE BLANK	Numeric
Field Length	1	2	15	35	34	7
Position	01-01	02-03	04-18	19-53	54-87	88-94

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the File Header with 7

ADDENDA TYPE CODE

Populate this field with 15

RECEIVER ID NUMBER

This field contains the Receiver's ID Number used by the Originator.

RECEIVER STREET ADDRESS

This field contains the Receiver's physical street address.

RESERVED

Field must be left blank.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Seventh Mandatory Addenda Record 716 for International ACH

The Seventh IAT Addenda Record identifies the City, State/Province, Country and Postal Code information for the Receiver of the entry.

Field#	1	2	3	4	5	6
Field 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	16	Alpha-numeric	Alpha-numeric	LEAVE BLANK	Numeric
Field Length	1	2	35	35	14	7
Position	01-01	02-03	04-38	39-73	74-87	88-94

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the File Header with 7

ADDENDA TYPE CODE

Populate this field with 16

RECEIVER CITY & STATE/PROVINCE

This field contains the city and, if applicable, the state or province of the Receiver. Asterisks must be used to separate the data elements, and the last data element must be followed by a backslash (e.g., Toronto*ON\).

RECEIVER COUNTRY & POSTAL CODE

This field contains the country and postal code for the Receiver. Separate data elements with an asterisk and the field must end with a backslash. Note: This field will always be CA\or CA and the postal code plus the backslash (e.g., CA*M5L 1E2\).

RESERVED

Field must be left blank.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Optional Addenda Record for Remittance 717 for International ACH

The IAT Addenda Record for Remittance Information identifies key information related to the payment. A maximum of 2 addenda records for remittance information may accompany an IAT entry. This is typically an EDI 820 record but can be any other data agreed upon between originator and receiver.

Field#	1	2	3	4	5
Field Name	Record Type Code	Addenda Type Code	Payment-Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	N/A
Contents	7	17	Alpha-numeric	Numeric	Numeric
Field Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the File Header with 7

ADDENDA TYPE CODE

Populate this field with 17

PAYMENT-RELATED INFORMATION

This field contains 80 free-form characters of payment-related information. In general, no specific formatting of remittance information is defined.

ADDENDA SEQUENCE NUMBER

A number consecutively assigned to each addenda record following a sequence number entry detail record.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Optional Addenda Record for Remittance 718 for International ACH

The IAT Addenda Record for Remittance Information identifies key information related to the payment. A maximum of 2 addenda records for remittance information may accompany an IAT entry. This is typically an EDI 820 record but can be any other data agreed upon between originator and receiver.

Field#	1	2	3	4	5
Field 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	18	Alpha-numeric	Numeric	Numeric
Field Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the File Header with 7

ADDENDA TYPE CODE

Populate this field with 18

PAYMENT-RELATED INFORMATION

This field contains 80 free-form characters of payment-related information. In general, no specific formatting of remittance information is defined.

ADDENDA SEQUENCE NUMBER

A number consecutively assigned to each addenda record following a sequence number entry detail record.

ENTRY DETAIL SEQUENCE NUMBER

This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.).

Company/Batch Record for IAT Format Files – Mexico

Field#	1	2	3	4	5	6	7	8	9	10	11
Field Name	Record Type Code	Service Class Code	Entry Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	M	O	N/A	M	M
Contents	8	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$\$\$CC	\$\$\$\$\$\$\$\$\$CC	ACH Company ID	LEAVE BLANK	LEAVE BLANK	12223820	Numeric
Field Length	1	3	6	10	12	12	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

Field Name Description and Content Information

RECORD TYPE CODE

Populate this field in the Company/Batch Control Record with 8

SERVICE CLASS CODE

Defines the type of entries contained in the batch. Must match the Service Class Code used in the Company/Batch Header Record.

200 for a batch of Debits and Credits

220 for a batch of Credits Only

225 for a batch of Debits Only

ENTRY/ADDENDA COUNT

The number of Entry Detail “6” Records and Addenda “7” Records within the Batch.

ENTRY HASH

Sum total of all of the Receiving DFI Identification fields from the Batch’s Entry Detail “6” Records. The Entry Hash provides verification against the alteration of data contents due to software failure or human error.

Format: Use the rightmost 10 digits if total exceeds the required 10-digit field length. Prefill with 0s if the total is shorter than the required 10-digit field length.

Note: The Receiving DFI Identification Field is populated with the first 8 digits of the receiver’s bank ABA transit routing number at the bank where the receiver’s account is maintained.

TOTAL DEBIT ENTRY DOLLAR AMOUNT

Sum total of all debit amounts within the Batch’s Entry Detail Records.

TOTAL CREDIT ENTRY DOLLAR AMOUNT

Sum total of all credit amounts within the Batch’s Entry Detail Records.

COMPANY ID

Populate this field with the 10-digit ACH Company ID provided by the Bank and used for the batch. (Same as Field 5, in the corresponding batch header.)

MESSAGE AUTHENTICATION CODE

Field must be left blank.

RESERVED

Field must be left blank.

ORIGINATING DFI ID NUMBER

Populate this field with 12223820

BATCH NUMBER

Used by the originator to assign a trace number, in ascending order/sequence, to each batch in the file (e.g., 0000001).

File Control Record for IAT Format Files – Mexico

Field#	1	2	3	4	5	6	7	8
Field 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	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	Blank Spaces
Field 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

Field Name Description & Content Information

RECORD TYPE CODE

Populate this field in the Entry Detail Record with 9

BATCH COUNT

Total number of batches in the file.

BLOCK COUNT

Every 10 records/rows are a “block”.

The total number of records/rows in your file must be evenly divisible by 10. If the number of records/rows within the file is not a multiple of 10, the remainder of the block must be completed with filler rows of all 9s.

(The filler row(s) will contain 94 9s.)

ENTRY / ADDENDA COUNT

The number of Entry Detail “6” Records and Addenda “7” Records within the File. *(Note: If file contains only one batch, this total will match the Entry / Addenda Count Field in the Company / Batch Control “8” Record.)*

ENTRY HASH

Sum total of all of the Receiving DFI Identification fields from the Entry Detail “6” Records in the File. The Entry Hash provides verification against the alteration of data contents due to software failure or human error.

(Note: If file contains only one batch, this total will match the Entry Hash Field in the Company / Batch Control “8” Record.)

Format: Use the rightmost 10 digits if total exceeds the required 10-digit field length. Prefill with 0s if the total is shorter than the required 10-digit field length.

TOTAL DEBIT ENTRY DOLLAR AMOUNT

Sum total of all debit amounts within the Entry Detail Records within the File. *(Note: If file contains only one batch, this total will match the Total Debit Entry Dollar Amount Field in the Company / Batch Control “8” Record.)*

TOTAL CREDIT ENTRY DOLLAR AMOUNT

Sum total of all credit amounts within the Entry Detail Records within the File. *(Note: If file contains only one batch, this total will match the Total Credit Entry Dollar Amount Field in the Company Batch Control “8” Record.)*

RESERVED

Field must be filled with blank spaces.

Note: Populate the field with blank spaces so that the record/row length is the required 94.