

Technical Specifications and File Formatting

1. What is the correct sequence of the records on an ACH File transmission?
 - a. Company Batch Header, Company Batch Control, Entry Detail, Addenda(s), File Header, File Control
 - b. File Header, Company Batch Control, Entry Detail, Addenda Record(s), Company Batch Header, File Control Record
 - c. File Header, Company Batch Header, Entry Detail, Addenda Record(s), Company Batch Control Record, File Control Record
 - d. File Header, Company Batch Header, Entry Detail, Company Batch Control, File Control, Addenda Record(s)

2. Which SEC Codes can carry 9,999 Addenda Records
 - a. CTX, CCD, TRC
 - b. CTX, TRX, DNE
 - c. CTX, TRX, ENR
 - d. PPD, CTX, TRX

3. Which SEC Code requires seven mandatory Addenda Records
 - a. BOC
 - b. ARC
 - c. IAT
 - d. ENR

4. Which SEC Codes are Zero Dollar Entries
 - a. ACK, COR, DNE, ENR
 - b. COR, DNE, ENR, PPD
 - c. XCK, DNE, ENR, COR
 - d. ACK, ADV, ENR, DNE

5. For the purpose of calculating Hash Totals which records are included
 - a. File Header and Company Batch Header
 - b. File Header and Entry Detail Record
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 - d. File Header and File Control Records

6. Fields within the ACH Records are identified as either
 - a. Mandatory, Optional or Voluntary
 - b. Mandatory, Optional or Required
 - c. Voluntary, Mandatory or Required
 - d. Mandatory, Voluntary, or Required

Handout W

7. The Service Class Code Field in the Company Batch Header Record defines whether the batch contains debits or credits. Which list contains the correct information relating to the Service Class Code Field?
 - a. 200 mixed debits and credits; 220 debits only; 225 ACH Accounting Advices; 280 debits only
 - b. 200 debits only; 220 credits only; 225 mixed debits and credits; 280 ACH Accounting Advices
 - c. 200 mixed debits and credit; 220 credits only; 225 debits only; 280 ACH Accounting Advices
 - d. 200 credit only; 220 debits only; 225 mixed debits and credits; 280 ACH Accounting Advices

8. Which participant puts a date in the Company Descriptive Date Field? This field is not used to control timing and does not have a specific format set.
 - a. Originator
 - b. ODFI
 - c. Operator
 - d. RDFI

9. Which participant sets this Effective Entry Date and what format is this field required to be in?
 - a. ODFI – Julian Date Format
 - b. Operator – Julian Date Format
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10. Which participant sets the Settlement Date and what format is this field required to be in?
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11. The two-digit code in the ACH Entry Detail Record that determines whether an entry is a debit or credit to a savings, DDA, GL or a credit to a loan account is the
 - a. Service Class Code
 - b. Transaction Set ID
 - c. Transaction Code
 - d. Addenda Type Code

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12. What field(s) in the Entry Detail Record must be changed to originate a file reversal?
 - a. Transaction Code and Service Class Code
 - b. Transaction Code
 - c. Service Class Code
 - d. Effective Entry Date and Transaction Code

13. What field(s) in the Batch Header Record must be changed to originate a file reversal?
 - a. Transaction Code, Service Class Code and Company Entry Description Field
 - b. Company Entry Description Field and Transaction Code
 - c. Effective Entry Date, Company Entry Description Field, and Service Class Code
 - d. Service Class Code, Transaction Code, Settlement Date

14. The field inclusion requirement for the individual name field for WEB and TEL entries became a _____ field in September of 2007?
 - a. Optional
 - b. Mandatory
 - c. Alphameric
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15. A WEB transaction can be either a Single Entry Transaction or a Recurring Transaction. In order for an RDFI to determine if the transaction is Single Entry or Recurring an S or R is placed in what field?
 - a. Transaction Code Field
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16. What record utilizes the ANSI X12 standards and NACHA endorsed banking.
 - a. Addenda Record
 - b. Company Batch Header Record
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17. A public or private network not located entirely within a single, contiguous, physical facility and any part of which has not implemented security technologies that provide the minimum level of security.
 - a. Secured Electronic Network
 - b. Commercially Reasonable Encryption Technology
 - c. Unsecured Electronic Network
 - d. Public Electronic Network

18. Consists of logically related data elements in a defined sequence.
 - a. Data Element
 - b. Addenda Record
 - c. Data Segment
 - d. Data Terminator

19. Minimum level of encryption when transmitting banking information over an Unsecured Electronic Network
 - a. 256-bit Encryption Technology
 - b. 120-bit RC4 Encryption Technology
 - c. 200-bit Encryption Technology
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20. Which field in the Company Batch Header Record identifies the Originator as a government or commercial entity?
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21. An eight character code derived from a special key used in conjunction with the DES algorithm. The purpose of this code is to validate the authenticity of ACH entries.
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24. What fields can be found in both the Company Batch Control Record and the File Control Record?
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 - SEC Code
 - Batch Count
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25. What field contains the summation of routing numbers in either the Batch or File?
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 - Service Class Code
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26. Which series of SEC Codes contain Zero Addenda Records
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 - WEB, ARC, CCD, RCK, TEL, POP
 - PPD, XCK, POP, ARC, ADV, CCD
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27. What series of SEC Codes have mandatory Addenda Requirements
- COR, DNE, WEB, PPD, CCD
 - COR, DNE, TRX, CTX, PPD
 - COR, DNE, ENR, POS, SHR
 - COR, DNE, WEB, MTE, ACK
28. What series of SEC Codes have optional Addenda Requirements
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 - ARC, CIE, CTX, CCD
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 - Right justified, unsigned, and zero filled
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30. Alphameric and Alphanumeric fields are formatted in this way
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38. Which field in the ACH file indicates the presence of an Addenda Record and which Record can this be found in?
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 - Addenda Record Indicator Field/Entry Detail Record
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39. How can you identify who the ODFI of an ACH transaction is by looking at the Entry Detail Record
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43. The Addenda Record contains
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- City, State, Location
 - City, State, Location, Check Number
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45. In the Addenda Record, what function does the asterisk (*) have?
- End of a data segment and is the delimiter
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 - WEB, TEL, RCK, BOC, POP, ARC
27. What series of SEC Codes have mandatory Addenda Requirements
- COR, DNE, WEB, PPD, CCD
 - COR, DNE, TRX, CTX, PPD
 - COR, DNE, ENR, POS, SHR
 - COR, DNE, WEB, MTE, ACK
28. What series of SEC Codes have optional Addenda Requirements
- CCD, CIE, CTX, PPD
 - ARC, CIE, CTX, CCD
 - WEB, BOC, TEL, DNE
 - POP, XCK, CIE, MTE
29. Numeric Fields are formatted in this way
- Left justified and space filled
 - Right justified, unsigned, and zero filled
 - Right justified and space filled
 - Left justified and zero filled

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30. Alphameric and Alphanumeric fields are formatted in this way
- Left justified and zero filled
 - Right justified and space filled
 - Left justified and space filled
 - Right justified and zero filled
31. Which record contains a summary of the control totals from the batch controls within the file, number of blocks, and the number of batches within the file?
- Company Batch Control Record
 - File Control Record
 - Entry Detail Record
 - Company Batch Header Record
32. Which record in the ACH File contains the detail and addenda record counts, has totals and the dollar totals for the preceding entry detail records within the batch.
- File Control Record
 - Entry Detail Record
 - Company Batch Control Record
 - Company File Header Record
33. What record supplies 80 characters of payment related information for the preceding entry detail record?
- Addenda Record
 - File Control Record
 - Batch Header Record
 - Company Batch Control Record
34. Which record contains the SEC Code?
- Entry Detail
 - Company Batch Header Records
 - File Control Record
 - Addenda Record
35. Which records contains information that relates to Receiver?
- File Control Record
 - Company File Header Record
 - Company Batch Control Record
 - Entry Detail Record

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36. Which record identifies the Originator and gives information that relates to the purpose of the entry and also the routing number of the ODFI.
- Entry Detail
 - Company Batch Header Records
 - File Control Record
 - Addenda Record
37. Which record defines the physical characteristics (date and time) and identifies the immediate origin and immediate destination of the file.
- File Header Record
 - File Control Record
 - Company Batch Header Record
 - Entry Detail Record
38. Which field in the ACH file indicates the presence of an Addenda Record and which Record can this be found in?
- Addenda Type Code Field/Addenda Record
 - Addenda Record Indicator Field/Entry Detail Record
 - Addenda Record Indicator Field/Addenda Record
 - Number of Addenda Records/Entry Detail Record
39. How can you identify who the ODFI of an ACH transaction is by looking at the Entry Detail Record
- Immediate Origin Field
 - ODFI ID Field
 - 15 digit Trace Number Field
 - RDFI ID Field
40. The Addenda Type Code for a Notification of Change is
- 98
 - 01
 - 99
 - 02
41. The Addenda Type Code for Return Entry is
- 98
 - 01
 - 99
 - 02

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42. The number of characters in each of the ACH Records
- 94
 - 80
 - 90
 - 99
43. The Addenda Record contains
- 80 characters with 94 characters of payment related information
 - 94 characters with 75 characters of payment related information
 - 94 characters with 80 characters of payment related information
 - 90 characters with 80 characters of payment related information
44. Statement information that must be provided for the POS entry
- City, State, Location
 - City, State, Location, Check Number
 - Terminal ID, City, State, Location
 - City, State, Check Number, Terminal ID
45. In the Addenda Record, what function does the asterisk (*) have?
- End of a data segment and is the delimiter
 - Beginning of a data element and is the terminator
 - Data Element separator and is called the delimiter
 - Data Element separator and is called the terminator
46. In the Addenda Record, what function does the backslash (\) have?
- End of a data segment and is the terminator
 - Beginning of a data element and is the terminator
 - Data Element separator and is called the delimiter
 - Data Element separator and is called the terminator
47. The largest dollar amount an ACH transaction can be is
- \$99,999.99
 - \$99,999,999.99
 - \$100,000,000.00
 - \$999,999,999.99

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48. Settlement date is
- a. Set by the ODFI
 - b. Set by the Originator and is in Julian Date Format
 - c. Set by the RDFI
 - d. The date on which an exchange of funds with respect to an entry is reflected on the books of the Federal Reserve Bank.

