

File Format Review Activity

1. Find the two errors in the File Header Record below using the Bits-N-Bytes Printout Ruler and the NACHA Rules.

**101 122100053 1010000480306050745b084101BIG HEAT BANK FEDERAL RESERVE BANK
PAYROLL**

2. Find the error in the File Control Record below using the Bits-N-Bytes Printout Ruler and the NACHA Rules.

9 10000010000000312345678900000000000000000000651243

3. You are responsible for the creation of the ACH file at your financial institution. The Federal Reserve, as your ACH Operator, has just informed you that the ACH file you transmitted has been edited and found to have a batch that has rejected due to an error in the company/batch header record. Identify the one error that caused the batch to reject.

Rejected Company/Batch Header Record

**5200XYZ PRINTING INCEXEMPT PAYROLL 4422885 PPDPAYROLL JUN 03030605
2122100050000001**

Handout U

File Format Exercise #1

Record Type Code	Tran. Code	Receiving DFI ID	Check Digit	DFI Account Number	Amount	Individual ID Number	Individual Name	Disc. Data	Addenda Record Ind.	Trace Num
6	32	07200032	6	270023973206	0000015492	BUP000000001062	ALKEMA,CYNTHIA JO		0	07241382166
6	32	07240880	5	136646	0000002500	BUP000000001041	ANDERSON,KATHLEEN A		0	07241382166
6	22	07240880	5	10342370	0000020500	BUP000000001041	ANDERSON,KATHLEEN A		0	07241382166
6	22	07241297	2	4104889	0000046758	BUP000000001040	FROSTICK,ROBERT J		0	07241382166
6	22	07100001	3	59385380034903759	0000020000	BUP000000001040	FROSTICK,ROBERT J		0	07241382166
6	32	07240946	4	6196688	0000010000	BUP000000001102	GALLOWAY,SHERYL		0	07241382166
6	22	07240946	4	31041397	0000023644	BUP000000001102	GALLOWAY,SHERYL		0	07241382166
6	32	27248043	2	9911947000	0000002500	BUP000000001010	JOYCE,DONALD		0	07241382166
6	32	07200032	6	275000145886	0000010000	BUP000000003014	PERRIN,WILLIAM R		0	07241382166
6	22	07200032	6	275000145886	0000138678	BUP000000003014	PERRIN,WILLIAM R		0	07241382166
6	22	02127265	5	1016553376	0000137116	BUP000000001001	PLEUNE,JOHN H		0	07241382166
6	22	07200032	6	270002136354	0000034503	BUP000000001105	TIMM,AMY JO		0	07241382166
6	32	07200080	5	554732696-6	0000003000	BUP000000003346	ASKEW,WILLIAM		0	07241382166
6	32	07200032	6	270000496782	0000007500	BUP000000003192	REED,RICKY J		0	07241382166
6	22	07200032	6	270000496782	0000071674	BUP000000003192	REED,RICKY J		0	07241382166
6	32	07240465	0	400146755	0000036428	BUP000000003355	RYDER,MATTHEW		0	07241382166
6	27	07200080	0	550063247	0000580293	BUPA01382094697	GENERAL COMPANY	A1	0	07241382166

- 1 Name the File Record
- 2 What type of account and transaction does Tran Code 32 identify?
- 3 What type of account and transaction does Tran Code 22 identify?
- 4 What is the maximum dollar amount a single entry can be?
- 5 What are the implications of the transaction with the debit Tran Code?
- 6 What are the first 8 digits of the ODFI?

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File Format Exercise #2

Field 1 Record Type Code	2 Service Class code	3 Company Name	4 Company Discretionary Data	5 Company Identification	6 Standard Entry Class Code	7 Company Entry Description	8 Company Descriptive Date	9 Effective Entry Date	10 Settlement Date	11 Originator Status Code	12 Originating DFI ID	13 Batch Number
5	200	PAYROLL COMPANY			PPD	PAYROLL	403782	090125	126		07246582	0000001
01-01	02-04	05-20	21-40	41-50	51-53	53-63	64-69	70-75	76-78	79-79	80-87	88-94

1 Name the File Record

2 The 200 Service Class Code indicates a debit only file.

3 ACH Entries should be posted according to the Effective Entry Date.

4 Which two fields are required to be passed to the consumer's account statement?

5 What does the Originator Status Code indicate?

File Format Exercise #3

Field Data Element Name	1 Record Type Code	2 Service Class code	3 Entry Addenda Count	4 Entry Hash	5 Total Debit Dollar Amount	6 Total Credit Dollar Amount	7 Company Identification	8 MAC Code	9 Reserved	10 Originating DFI ID	11 Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	I
Contents	8	200	00000229	3687413764	7870096	7870096	1382094697			07246582	0001
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88

- 1 Name the File Record
- 2 The Entry Addenda Count is the total of all Entry Detail (Record "6") entries.
- 3 The Entry Hash is the sum of Field 3 in the Entry Detail Records in the batch.
- 4 In a mixed batch of debits and credits, the total debits and total credits must always be equal.
- 5 What does the Field Inclusion Requirement indicate and what are they?
 - a The inclusion or omission of information in a/an _____ data field is at the discretion of the Originator and ODFI.
 - b The omission of information in a _____ data field may cause a reject at the RDFI.
 - c A _____ field is necessary to ensure the proper routing and /or posting of an ACH €

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File Format Exercise #4

Fill in the blank with the name of the file format

1	01	072465829	1221467904	030123	1601	F	094	10	1	ABC CREDIT UNION BANK	PAYROLL COMPANY	811		
													1 _____	
5	200	GENERAL COMPANY			1382094697		PPD	PAYROLL	403782	030125	000	1	07246582	0000001
														2 _____
6	32	07240946	4	17822800	0000015492		BUP000000001102		NAGELKIRK,CARL		0		072465821660001	
6	22	07240946	4	5856060123	0000002500		BUP000000001102		NAGELKIRK,CARL		0		072465821660002	
6	22	27248043	2	7514242044	0000020500		BUP000000001010		NOVAK,JOHN A		0		072465821660003	
6	22	27248043	2	275000145886	0000037125		BUP000000003289		PERRIN,WILLIS R		0		072465821660004	
6	32	07200091	5	275000145886	0000005000		BUP000000003289		PERRIN,WILLIS R		0		072465821660005	
6	32	07200032	6	9911947000	0000044995		BUP000000003014		JOYCE,RONALD		0		072465821660012	
6	22	07200032	6	4010029132	0000063130		BUP000000003014		JOYCE,RONALD		0		072465821660013	
6	22	02127265	5	000015889-0-00	0000012500		BUP000000001001		LACROSS,ROBERT		0		072465821660014	
6	22	07200032	6	000015889-0-16	0000003500		BUP000000001002		MALONEY,JOE M		0		072465821660015	
6	32	07200080	5	000015889-0-10	0000042510		BUP000000001002		MALONEY,JOE M		0		072465821660016	
6	32	07200032	6	6196688	0000004500		BUP000000001002		MALONEY,JOE M		0		072465821660017	
														3 _____
8	200	000017		3687413764	000000000000		000000393201			07246582	0000001	4	_____	
9		000001		000002	000017		3687413764		000000000000		000000393201	5	_____	

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