



First Merchants

NACHA File Formatting Guide

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ACH File Key Terms

ACH Files require the information shown below. Please update this information in the software you use to create your ACH Files. If you cannot locate the screen to input the information, please ask your software vendor support team for assistance.

Immediate Destination	" 074900657" (must have leading space, but that space may be programmed in your software)
Immediate Destination Name	"First Merchants Bank"
Immediate Origin	" 074900657" (must have leading space, but that space may be programmed in your software)
Immediate Origin Name	Your Company Name
Company Name	Your Company Name
Company Originating ID	Originating ID Assigned by Bank (sometimes your Federal Tax ID with a "1" in front of it)
Company Entry Description Examples	"Payroll" or "Utility Payment"
Originating DFI ID	"07490065"

FILE HEADER RECORD

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Creation Date	File Creation 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	O	M	M	M	M	O	O	O
Standard Value	"1"	"01"	" 074900657"	" 074900657"	"YYMMDD"	"HHMM"	First File "A"	"094"	"10"	"1"	"First Merchants Bank"	Your Company Name	(Optional)
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

1. Record Type Code
2. Priority Code
3. Immediate Destination
4. Immediate Origin
5. File Creation Date
6. File Creation Time
7. File ID Modifier
8. Record Size
9. Blocking Factor
10. Format Code
11. Immediate Destination Name
12. Immediate Origin Name
13. Reference Code

Entry Information

- "1"
- "01"
- " 074900657" (must contain the leading/blank space)
- " 074900657" (must contain the leading/blank space)
- Data file created
- Time of day file created
- 1st file "A" then continue in sequence (A-Z)
- Number of bytes per record "094"
- "10"
- "1"
- "First Merchants Bank"
- Your Company Name, up to 23 characters
- Optional field for internal accounting purposes

BATCH HEADER RECORD

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company Originating ID	SEC Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date (Julian)	Originator Status Code	Originating DFI ID	Batch Number
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Standard Value	"5"	200, 220 or 225	Your Company Name	(Optional)	Originating ID Assigned by Bank	PPD, CCD, WEB, etc.	Example: "Payroll"	"YYMMDD"	"YYMMDD"	(Blank)	"1"	"07490065"	(Numeric)
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

Field Name

- Record Type Code
- Service Class Code
- Company Name
- Company Discretionary Data
- Company Originating ID
- SEC Code
- Company Entry Description
- Company Descriptive Date
- Effective Entry Date
- Settlement Date (Julian)
- Originator Status Code
- Originating DFI ID
- Batch Number

Entry Information

- "5" identifies Batch Record
- "200" Mixed, "220" Credits Only, "225" Debits Only
- Your Company Name, up to 16 characters
- Optional for Company's internal use, if desired
- Your Company's Originating ID, assigned by First Merchants Bank, typically a leading number then your Company's tax ID
- Identifies the entries in the Batch, PPD, CCD, WEB, etc.
- Your description of the transaction, which may show on the receiver's bank statement. Example: "Payroll"
- The date you choose to identify the transaction, which may show on the receiver's bank statement
- The date transactions are to be posted to the receiver's account
- To be inserted by ACH Operator (not Company)
- "1"
- "07490065"
- Identifies the number of the batch in this file; number sequentially

DETAIL RECORD

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving Bank ID	Check Digit	Bank Account Number	Amount	Individual ID Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Standard Value	"6"	Numeric	1st 8 digits of Receiving Bank's Routing #	9th digit of Receiving Bank's Routing #	Alpha-Numeric	"0000012525" = \$125.25	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Field Name

1. Record Type Code
2. Transaction Code
3. Receiving Bank ID
4. Check Digit
5. Bank Account Number
6. Amount
7. Individual ID Number
8. Individual Name
9. Discretionary Data
10. Addenda Record Indicator
11. Trace Number

Entry Information

- "6" identifies Detail Record
- 2 digit code that identifies the account type at the receiving Bank (examples: 22/32 = Deposit CK/SV; 27/37 = Debit CK/SV)
- Routing number of Receiving Bank (excluding 9th digit)
- 9th Digit of Routing number of Receiving Bank
- Recipient's account number at Receiving Bank
- Transaction amount in dollars and cents with 2 decimal places, no decimal, left fill with 0s
- Recipient's ID number, may show on bank statement
- Name of Recipient/Receiver
- Optional for Company's internal use, if desired
- If addenda is present "1" or if no addenda "0"
- Software may create trace number but may be replaced with Bank assigned trace number

BATCH CONTROL RECORD

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Service Class Code	Entry/ Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company ID	Message Authentication Code	Reserved	Originating DFI ID	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Standard Value	"8"	200, 220, 225	Numeric	Numeric	"0000012525" = \$125.25	"0000012525" = \$125.25	Originating ID Assigned by Bank	(Blank)	(Blank)	"07490065"	Numeric
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

- Record Type Code
- Service Class Code
- Entry/Addenda Count
- Entry Hash
- Total Debit Entry Dollar Amount
- Total Credit Entry Dollar Amount
- Company ID
- Message Authentication Code
- Reserved
- Originating DFI ID
- Batch Number

Entry Information

- "8" Identifies Batch Control Record
- "200" Mixed, "220" Credits Only, "225" Debits Only
- Total number of entry detail and addenda records processed within the batch
- Total of all positions 4-11 on each 6 detail record, using only the final 10 positions in the entry
- Dollar amount of total debit entries within the batch ("00000000000" if none)
- Dollar amount of total credit entries within the batch ("00000000000" if none)
- Your Company's Originating ID, assigned by First Merchants Bank, typically a lending number then your Company's tax ID
- Optional for Company's internal use, if desired
- Leave Blank
- "07490065"
- Number of this Batch

FILE CONTROL RECORD

Field	1	2	3	4	5	6	7	8
Data Element 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
Standard Value	"9"	Numeric	Numeric	Numeric	Numeric	"0000012525" = \$125.25	"0000012525" = \$125.25	(Blank)
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

1. Record Type Code
2. Batch Count
3. Block Count
4. Entry/Addenda Count
5. Entry Hash
6. Total Debit Entry Dollar Amount in File
7. Total Credit Entry Dollar Amount in File
8. Reserved

Entry Information

- "9" identifies File Control Record
- Total number of Batch header records in File
- Total number of physical blocks on the file, including the File Header and File Control records
- Total number of entry detail and addenda records on the file
- Total of all positions 4-11 on each 6 detail record, using only the final 10 positions in the entry
- Dollar amount of total debit entries within the file ("000000000000" if none)
- Dollar amount of total credit entries within the file ("000000000000" if none)
- Leave blank