

Settlement File Requirements

The following are <u>required</u> record formatting for settlement files processed at First Merchants Bank.

FILE HEADER RECORD (1 RECORD)

Immediate Destination: 074900657 Immediate Origin: 074900657

Immediate Dest Name: First Merchants Bank Immediate Orig Name: Company Name

Reference Code: optional but must be alphanumeric.

Ex.

COMPANY/BATCH HEADER RECORD (5 RECORD)

Service Class Code: 200 – debit and credit mix (multiple of one type and matching offsets)
Company Name: (16 characters) *must be recognizable per NACHA rules by Receiver

Company Discretionary Data: Not Required

Company ID: Usually the Company EIN preceded by a 1 (ex. 1357986420)

Offsetting Entry: Offsetting Entry is required for customers that upload NACHA files and

also use templates.

ENTRY DETAIL RECORD (6 RECORD)

Individual Identification Number: Not Required (If Individual Id number is used, for security purposes a full

Soc Sec number must not be used)

Common things to double check when testing:

- ✓ We require that the file be formatted in the 94 CR/LF format
- ✓ Do not put a header above the 1 record (file header record)
- ✓ Block Counting is required
- ✓ Batching sequences must be ascending if more than one per file
- ✓ The name of the file must be recognizable by bank (ex. comapnyname010112.ach or company.ach, etc.)
- ✓ Addenda Records (7 Record) are not required
- ✓ Offsetting entries MUST have the FMB routing number (074900657)

Example of balanced settlement ACH file:

1 01	71557A094101First Merchants Bank Company Name	
<mark>5200</mark> Walt Disney Corp	1876543210PPDPayroll 022614140227	1 <mark>07490065</mark> 0000001
6 <mark>220</mark> 44002802account number	0000015010Individual Id NMickey Mouse	0 <mark>07490065</mark> 0000001
<mark>6</mark> 22074901009account number	0000027505Individual Id NMinnie Mouse	0 <mark>07490065</mark> 0000002
<mark>6</mark> 27074900657account number	0000042515Individual Id NWalt Disney Corporatio	0 <mark>07490065</mark> 0000003
8 <mark>200</mark> 000003002214079700000000	000000000042515 <mark>1876543210</mark>	<mark>07490065</mark> 0000001
90000100000100000300221407970000000000000042515		
$\overline{9}999999\overline{9}9999999999999999999999999$		
999999999999999999999999	999999999999999999999999999999999999999	999999999999999
9999999999999999999999999	999999999999999999999999999999999999999	999999999999999

Record Type Codes:

1-File Header Record





5-Batch Header Record

6-Entry Detail Record

7-Addenda Record

8-Batch Control Record

9-File Control Record

Immediate Destination – MUST be 074900657 with a blank before the number (see above)

Immediate Origin – MUST be 074900657 with a blank before the number (see above)

Service Class Code – This will vary depending on if the file being sent is balanced or not

200 – Mixed Debits and Credits (file with offsetting entry/balanced)

220 – Credits Only

225 – Debits Only

Company Identification – This will be determined by First Merchants. Usually, the Company EIN preceded or followed by P

Originating DFI Identification – 07490065

Block Count – MUST contain the number of blocks (a block is 940 characters) in the File, including both the File Header and File Control Records. If there are <u>less</u> than 10 lines in a file, it must include filler lines to complete the block of 10 lines.

Please note the following from the ACH Rules book about the Immediate Origin field.

Operating Rules Appendix Three – ACH Record Format Specifications

Immediate Origin: 10 Positions – File Header Record – Mandatory (all Files)

This field contains the routing number of the ACH Operator or Sending Point that is transmitting the File. The 10 character field begins with a blank in the first position, followed by the four digit Federal Reserve Routing Symbol, the four digit ABA Institution Identifier, and the Check Digit (bTTTTAAAAC).

NOTE: This field may also be mutually defined between the ODFI and Originator. For example, the ODFI may ask its Originator to put its tax identification number in this field; however, the field must contain the routing number of the Sending Point when the File is transmitted to the ACH Operator.

Please note the following from the ACH Rules book about the Company Name.

Operating Rules Appendix Three – ACH Record Format Specifications





First Merchants Bank

Company Name: 16 Positions – Company/Batch Header Record – Mandatory

This field identifies the source of the Entry and is used for descriptive purposes for the Receiver. Except as otherwise noted below, this field must contain the name by which the Originator is known to and readily recognized by the Receiver of the Entry.

In a transaction in which the Originator of a debit Entry is not the payee of the transaction (the party to which payment is ultimately being directed, i.e. collection agency), the Company Name field of the debit Entry must contain the name by which the payee is known to and readily recognized by the Receiver of the Entry. In a transaction in which the Originator of a credit Entry is not the payee of the transaction (the party to which payment is ultimately being directed, i.e. third party payroll processor, CPA firm), the Company Name field of the credit Entry must contain the name by which the payor is known to and readily recognized by the Receiver of the Entry.

