

- 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 less 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 (bTTTTAAAC).

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

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.