



# ACH Transmission Toolkit

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This publication is designed to provide accurate information about the subject matter covered. Please be aware that changes to the information may occur after the publication date.

## Overview

Debit and credit ACH transactions can be initiated by sending NACHA formatted files to KeyBank. KeyBank requires that an ACH file sent in through Direct File Origination or web-based file transfer be received no later than 9 p.m. ET one business day prior to the file settlement date. Sending your file in by 2 p.m. ET may provide an opportunity for making minor changes to your file (if necessary) while still meeting the 9 p.m. ET deadline. KeyBank and NACHA recommend that Payroll files be originated two business days prior to the desired effective/settlement date. While most files settle without incident, a two-day origination window provides additional assurance that a posting delay at the receiving financial institution will not impact your employees.

Please Note: ACH files can be sent up until 9 p.m. ET; however, files received after 5:00 p.m. ET may be assessed a late fee.

## Data Specifications for ACH Records

Type of Field	Alphabetic/Alphameric	Numeric
Valid Characters	0-9, A-Z, a-z, space, EBCDIC values greater than hexadecimal "3F", ASCII values greater than hexadecimal "1F"	0-9
Justification	Left	Right
Empty Field Handling	Space Filled	Zero Filled
Special Notes	Certain fields require the use of UPPER CASE characters – see below	Must be unsigned (Neither positive (+) or negative (-) signage.)

### UPPER CASE characters must be used for all of the following:

- All alphabetic characters within the Standard Entry Class Code field
- All alphabetic characters within the File ID Modifier field
- Company Entry Description fields containing the words "REVERSAL", "RETURN FEE", "RECLAIM", "REDEPCHECK" (for RCK entries), and "HCCLAIMPMT" (for Health Care EFT Transactions)

**File Formats**

ACH (Automated Clearing House)/NACHA (National Automated Clearing House Association)

**Record Layout Sequence (NACHA Format)**

DIAGRAM OF SEQUENCE OF RECORDS FOR ARC, BOC, CCD, CIE, MTE, POP, POS, PPD, RCK, SHR, TEL, AND WEB ENTRIES

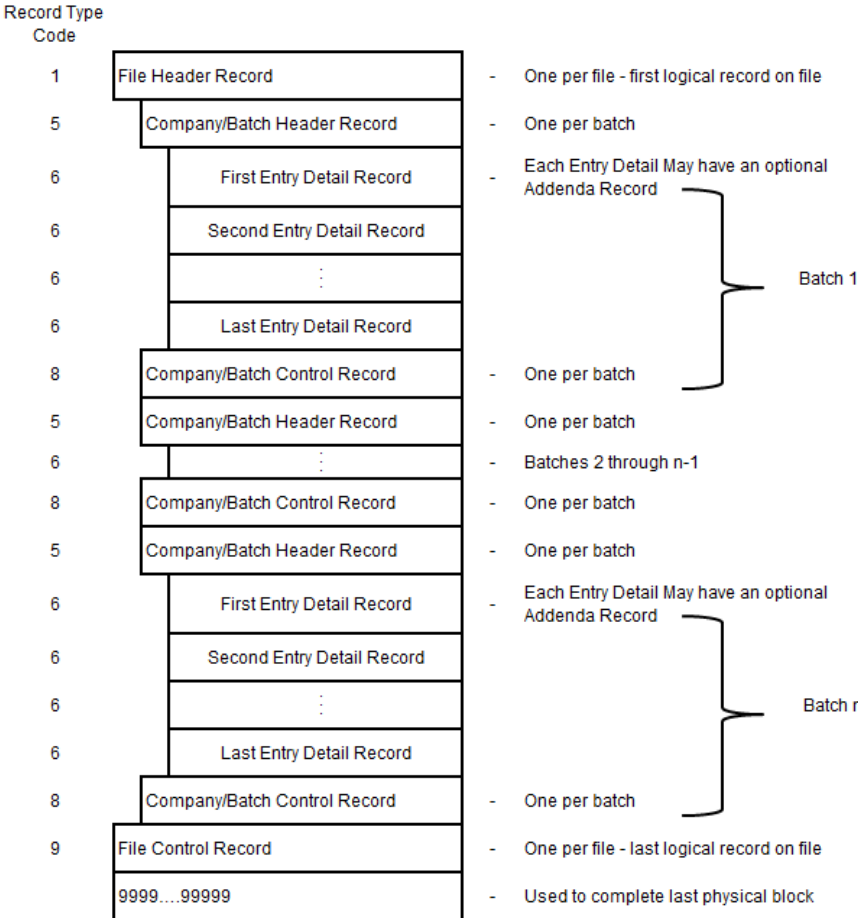
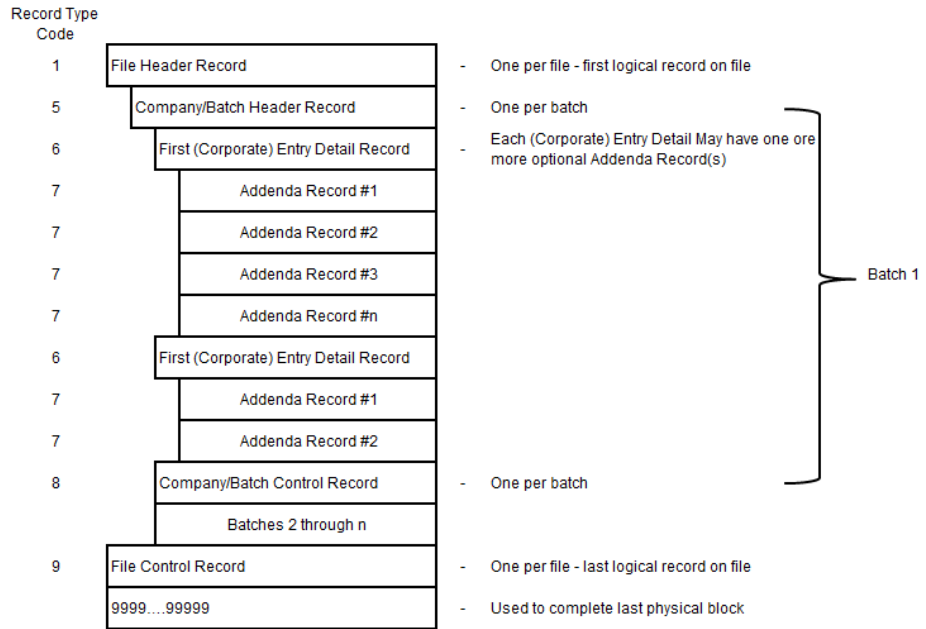


DIAGRAM OF SEQUENCE OF RECORDS FOR IAT, CTX, AND TRX ENTRIES



## ACH Codes

Service Class Codes	Description
200	ACH Entries Mixed Debits and Credits
220	ACH Credits Only
225	ACH Debits Only
280	ACH Automated Accounting Advices

Standard Entry Class Code	Definition	Maximum Number of Addenda Records	Optional or Mandatory
ARC	Accounts Receivable Entry	0	N/A
BOC	Back Office Conversion Entry	0	N/A
CCD	Corporate Credit or Debit Entry	1	Optional
CIE	Customer Initiated Entry	1	Optional
CTX	Corporate Trade Exchange	9,999	Optional
IAT	International ACH Transaction	12	Mandatory (7) Optional (5)
MTE	Machine Transfer Entry	1	Mandatory
POP	Point-of-Purchase Entry	0	N/A
POS	Point of Sale	1	Mandatory
PPD	Prearranged Payment and Deposit Entry	1	Optional
RCK	Re-presented Check Entry	0	N/A
SHR	Shared Network Transaction	1	Mandatory
TEL	Telephone-Initiated Entry	0	N/A
TRC	Check Truncation Entry	0	N/A
TRX	Truncated Entries Exchange	9,999	Mandatory
WEB	Internet-Initiated/Mobile Entry	1	Optional
XCK	Destroyed Check Entry	0	N/A

## Transaction Codes

Demand Credit Records (for checking, NOW, and share draft accounts)

Transaction Code	Definition
20	Reserved
21	Return or Notification of Change for original transaction code 22, 23, or 24
22	Demand Credit
23	Prenotification of Demand Credit; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)
24	Zero dollar with remittance data (for CCD, CTX, and IAT Entries only); Acknowledgement Entries (ACK and ATX Entries only)

Demand Debit Records (for checking, NOW, and share draft accounts)

Transaction Code	Definition
25	Reserved
26	Return or Notification of Change for original transaction code 27, 28, or 29
27	Demand Debit
28	Prenotification of Demand Debit (non-dollar)
29	Zero dollar with remittance data (CCD, CTX, and IAT Entries only)

Savings Account Credit Records

Transaction Code	Definition
30	Reserved
31	Return or Notification of Change for original transaction code 32, 33, or 34
32	Savings Credit
33	Prenotification of Savings Credit; Death Notification (non-dollar); Automated Enrollment Entry (non-dollar)
34	Zero dollar with remittance data (CCD, CTX, and IAT only); Acknowledgement Entries (ACK and ATX Entries only)

Savings Account Debit Records

Transaction Code	Definition
35	Reserved
36	Return or Notification of Change for original transaction code 37, 38, or 39
37	Savings Debit
38	Prenotification of Savings Debit (non-dollar)
39	Zero dollar with remittance data (CCD, CTX, and IAT Entries only)

Loan Account Credit Records

Transaction Code	Definition
51	Return or Notification of Change for original transaction code 52, 53, or 54.
52	Loan Account Credit
53	Prenotification of Loan Account Credit (non-dollar)
54	Zero dollar with remittance data (for CCD & CTX Entries only)

Loan Account Debit Records

Transaction Code	Definition
55	Loan Account Debit (Reversals Only)
56	Return or Notification of Change for original transaction code 55

**Addenda Type Codes**

Addenda Type Code	Definition
02	Point of Sale Entry (POS), Shared Network Transaction (SHR), or Machine Transfer Entry (MTE)
05	Addenda Record (Applies to CCD, CIE, CTX, PPD, TRX, and WEB entries)
10	1 <sup>st</sup> Addenda Record for IAT Entry
11	2 <sup>nd</sup> Addenda Record for IAT Entry
12	3 <sup>rd</sup> Addenda Record for IAT Entry
13	4 <sup>th</sup> Addenda Record for IAT Entry
14	5 <sup>th</sup> Addenda Record for IAT Entry
15	6 <sup>th</sup> Addenda Record for IAT Entry
16	7 <sup>th</sup> Addenda Record for IAT Entry
17	Addenda Record for IAT Entry Remittance Information
18	Addenda Record for IAT Entry Foreign Correspondent Bank Information
98	Notification of Change (COR) Addenda Record and Refused Notification of Change (COR) Addenda Record
99	Return Entry Addenda Record

**Addenda Record Indicator**

Addenda Record Indicator	Definition
0	No Addenda Record follows the Entry
1	One or more Addenda Records follow the Entry

**Originator Status Codes**

Originator Status Code	Definition
1	This code identifies the Originator as a depository financial institution
2	This code identifies the Originator as a federal government entity or agency

## File Header Record (NACHA Format)

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
FIELD INCLUSION REQUIREMENT	M	R	M	M	M	O	M	M	M	M	O	O	O
EXAMPLE	1	01	NNNNNNNNNN	NNNNNNNNNN	YYMMDD	HHMM	A	094	10	1	KEYBANK	XYZ CORPORATION	XXXXXXXX

Field	Position	Length	Data Element Name	Definition
1	01-01	1	RECORD TYPE CODE	File Header Identifier – Must contain a value of “1”
2	02-03	2	PRIORITY CODE	Fixed Information – Must contain a value of “01”
3	04-13	10	IMMEDIATE DESTINATION**	KeyBank Processing Bank Routing and Transit Number (R/T) (See Appendix I for R/T detail) <b>Note:</b> Right Justified, blank followed by RT
4	14-23	10	IMMEDIATE ORIGIN**	Company Taxpayer ID# (EIN) <b>Note:</b> Right Justified, blank followed by Taxpayer ID
5	24-29	6	FILE CREATION DATE	Date of File Creation – Format YYMMDD
6	30-33	4	FILE CREATION TIME	Time of File Creation– Format HHMM
7	34-34	1	FILE ID MODIFIER	Alphanumeric character which uniquely identifies multiple files created on the same day. <b>Note:</b> Upper Case A-Z, Numeric 0-9
8	35-37	3	RECORD SIZE	Record Size – Must contain a value of “094”
9	38-39	2	BLOCKING FACTOR	Blocking Factor – Must contain a value of “10”
10	40-40	1	FORMAT CODE	Format Code – Must contain a value of “1”
11	41-63	23	IMMEDIATE DESTINATION NAME**	Processing Bank Name – Must contain a value of “KEYBANK”
12	64-86	23	IMMEDIATE ORIGIN NAME**	Originators Name – Must be name of Company (ACH Originator)
13	87-94	8	REFERENCE CODE	Optional Field – Available for Originators Internal Use

**\*\*BANK MUST BE NOTIFIED PRIOR TO MAKING ANY CHANGES TO THIS FIELD**



## Company Batch Header Record (Except IAT)

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
FIELD INCLUSION REQUIREMENT	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
EXAMPLE	5	2NN	XYZ CORPORATION	XXXXXXXXXX	NNNNNNNNNN	PPD	Entry Type	XXXXXX	YYMMDD		1	NNNNNNNN	0000001

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Company Batch Header Identifier – Must contain a value of “5”
2	02-04	3	SERVICE CLASS CODE	Identifies the general classification of dollar entries to be exchanged. (See Service Code chart in ACH Codes section above for detail)
3	05-20	16	COMPANY NAME**	Identifies the source of the Entry and is used to descriptive purposes for the Receiver. This field should contain a name which is known to and readily recognized by the Receiver of the entry.
4	21-40	20	COMPANY DISCRETIONARY DATA	Field available for company (ACH Originator) use
5	41-50	10	COMPANY IDENTIFICATION**	An alphanumeric code used to identify an Originator. Should be a “1” followed by the Taxpayer ID# (EIN) for each desired settlement account or transaction group.
6	51-53	3	STANDARD ENTRY CLASS CODE (SEC)**	Entry Class (See SEC code chart in ACH Codes section above for detail)
7	54-63	10	COMPANY ENTRY DESCRIPTION**	Provides the receiver with a description of the purpose of the Entry. For example, “Payroll”, “Gas Bill”, etc.
8	64-69	6	COMPANY DESCRIPTIVE DATE	Optional Date Information – Company use
9	70-75	6	EFFECTIVE ENTRY DATE	The date specified by the Company (ACH Originator) on which it intends a batch of Entries to be settled. Blank or invalid effective entry dates will be populated with the first business day following the processing day.
10	76-78	3	SETTLEMENT DATE (JULIAN)	Must be blank (for bank use only)
11	79-79	1	ORIGINATOR STATUS CODE	Bank Status must be “1”
12	80-87	8	ORIGINATING DF IDENTIFICATION**	KeyBank Processing Bank R/T (See Appendix I for R/T detail)
13	88-94	7	BATCH NUMBER	Sequential Numeric Batch # – Starting with “0000001”

**\*\*BANK MUST BE NOTIFIED PRIOR TO MAKING ANY CHANGES TO THIS FIELD**

## CCD Entry Detail Record (NACHA Format)

FIELD	1	2	3	4	5	6	7	8	9	10	11
FIELD INCLUSION REQUIREMENT	M	M	M	M	R	M	O	R	O	M	M
EXAMPLE	6	NN	RRRRTTTT	C	9999999999999999	\$\$\$\$\$\$\$¢¢	9999999999999999	ABC COMPANY		0	NNNNNNNNNNNNNNNN

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Entry Detail Identifier – Must contain a value of “6”
2	02-03	2	TRANSACTION CODE	Transaction codes identify various types of debit and credit Entries. (See transaction code chart in ACH Codes section above for detail)
3	04-11	8	RECEIVING DFI IDENTIFICATION	R/T # of transaction receiver’s Financial Institution
4	12-12	1	CHECK DIGIT	The Check Digit is computed using Modulus 10. R/T check digit of transaction receiver’s Financial Institution
5	13-29	17	DFI ACCOUNT NUMBER	Transaction receiver’s account number, left justified. Numbers < 0-9> and hyphens “-” only, omit spaces
6	30-39	10	AMOUNT	The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account authorized by the Receiver. A zero Amount is acceptable only with specific Transaction codes.
7	40-54	15	IDENTIFICATION NUMBER	Number by which recipient is known to the Company (ACH Originator)
8	55-76	22	RECEIVING COMPANY NAME	This field identifies the receiver of the transaction
9	77-78	2	DISCRETIONARY DATA	Optional field available for Company (ACH Originator) use
10	79-79	1	ADDENDA RECORD INDICATOR	Addenda record indicator – Must contain a value of “0” if no addenda (See addenda record indicator code chart in ACH Codes section above for detail)
11	80-94	15	TRACE NUMBER	The first 8 characters must contain the first 8 digits of KeyBank’s processing R/T (See Appendix I for R/T detail). The remaining 7 must be sequential numbers assigned by company.

## CTX Entry Detail Record (NACHA Format)

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
FIELD INCLUSION REQUIREMENT	M	M	M	M	R	M	O	M	R	N/A	O	M	M
EXAMPLE	6	NN	RRRRTTTT	C	999999999999999999	\$\$\$\$\$\$\$¢¢		9999	NNNNNNNNNN999999			0	9999999999999999

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Entry Detail Identifier – Must contain a value of “6”
2	02-03	2	TRANSACTION CODE	Transaction codes identify various types of debit and credit Entries. (See transaction code chart in ACH Codes section above for detail)
3	04-11	8	RECEIVING DFI IDENTIFICATION	R/T # of transaction receiver’s Financial Institution
4	12-12	1	CHECK DIGIT	The Check Digit is computed using Modulus 10. R/T check digit of transaction receiver’s Financial Institution
5	13-29	17	DFI ACCOUNT NUMBER	Transaction receiver’s account number, left justified. Numbers <0-9> and hyphens <-> only, omit spaces
6	30-39	10	TOTAL AMOUNT	The net dollar value of all items paid to the same business is the total amount. The RDFI posts this total amount to the appropriate account.
7	40-54	15	IDENTIFICATION NUMBER	N/A for ACH Originators may be used by the ACH Operator to insert its own number for tracing purposes.
8	55-58	4	NUMBER OF ADDENDA RECORDS	This number represents the number of Addenda Records associated with the corporate Entry Detail Record. This field will be zero filled if Field 12 (Addenda Record Indicator Value) of the related Corporate Entry Detail Record contains a value of “0”.
9	59-74	16	RECEIVING COMPANY NAME/ID NUMBER	This field identifies the Receiver and can be used for descriptive purposes. The field may contain the Receiving Company’s name or an identifying number for that Company.
10	75-76	2	RESERVED	N/A
11	77-78	2	DISCRETIONARY DATA	Optional field available for Company (ACH Originator) use
12	79-79	1	ADDENDA RECORD INDICATOR	Addenda record indicator – Must contain a value of “0” if no addenda (See addenda record indicator code chart in ACH Codes section above for detail)
13	80-94	15	TRACE NUMBER	Sequential Numeric Batch # – Starting with “0000001”

## PPD Entry Detail Record (NACHA Format)

FIELD	1	2	3	4	5	6	7	8	9	10	11
FIELD INCLUSION REQUIREMENT	M	M	M	M	R	M	O	R	O	M	M
EXAMPLE	6	NN	RRRRTTTT	C	9999999999999999	\$\$\$\$\$\$\$c	999999999999999	ABC COMPANY		0	NNNNNNNNNNNNNNNN

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Entry Detail Identifier – Must contain a value of “6”
2	02-03	2	TRANSACTION CODE	Transaction codes identify various types of debit and credit Entries. (See transaction code chart in ACH Codes section above for detail)
3	04-11	8	RECEIVING DFI IDENTIFICATION	R/T # of transaction receiver's Financial Institution
4	12-12	1	CHECK DIGIT	The Check Digit is computed using Modulus 10. R/T check digit of transaction receiver's Financial Institution
5	13-29	17	DFI ACCOUNT NUMBER	Transaction receiver's account number, left justified. Numbers < 0-9> and hyphens “-” only, omit spaces
6	30-39	10	AMOUNT	The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account authorized by the Receiver. A zero Amount is acceptable only with specific Transaction codes.
7	40-54	15	INDIVIDUAL IDENTIFICATION NUMBER	Number by which recipient is known to the Company (ACH Originator)
8	55-76	22	INDIVIDUAL NAME	This field is entered by the Originator to provide additional identification of the Receiver and may be helpful in identifying returned Entries.
9	77-78	2	DISCRETIONARY DATA	Optional field available for Company (ACH Originator) use
10	79-79	1	ADDENDA RECORD INDICATOR	Addenda record indicator – Must contain a value of “0” if no addenda (See addenda record indicator code chart in ACH Codes section above for detail)
11	80-94	15	TRACE NUMBER	The first 8 characters must contain the first 8 digits of KeyBank's processing R/T (See Appendix I for R/T detail). The remaining 7 must be sequential numbers assigned by company.

## CCD, CTX and PPD Addenda Record (NACHA Format)

FIELD	1	2	3	4	5
FIELD INCLUSION REQUIREMENT	M	M	O	M	M
EXAMPLE	7	05	ADDENDA RECORD DESCRIPTIVE DATA	9999	9999999

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Entry Detail Identifier – Must contain a value of “7”
2	02-03	2	ADDENDA TYPE CODE	The Addenda Type Code defines the specific interpretation and format for the addenda information contained in the Entry. (See addenda type code chart in ACH Codes section above for detail)
3	04-83	80	PAYMENT RELATED INFORMATION	<p>In the addenda records of CCD, CIE, IAT, PPD, and WEB Entries, an asterisk (“*”) must be used as the delimiter between the data elements, and the backslash (“\”), or tilde (“~”) must be used as the terminator at the end of a data segment.</p> <p>CCD, PPD, and WEB: Addenda records may contain payment related ANSI ASC X12 data segments or NACHA endorsed banking conventions (i.e., Tax Payment, Third-Party Tax Payments, Child Support or Electronic Dealer Drafting). For CCD Entries that are Health Care EFT Transaction, this field must contain the ASC X12 835 TRN (Reassociation Trace Number) data segment, which conveys the Reassociation Trace Number used by the Health Care Provider to match the payment to remittance data.</p> <p>CTX; This field contains payment related ANSI ASC X12 data segments to further identify the payment or Transmit additional remittance information.</p>
4	84-87	4	ADDENDA SEQUENCE NUMBER	This number is consecutively assigned to each Addenda Record following an Entry Detail Record. The first addenda sequence number must always be a “1”.
5	88-94	7	ENTRY DETAIL SEQUENCE NUMBER	This field contains the ascending sequence number section of the entry Detail or Corporate Entry Detail Record’s trace number. This number is the same as the last seven digits of the trace number of the related Entry Detail Record or Corporate Entry Detail Record.

## Company Batch Control Record (NACHA Format)

FIELD	1	2	3	4	5	6	7	8	9	10	11
FIELD INCLUSION REQUIREMENT	M	M	M	M	M	M	R	O	N/A	M	M
EXAMPLE	8	2NN	999999	9999999999	\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$cc	NNNNNNNNNN			NNNNNNNN	NNNNNNNN

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Batch Control Identifier – Must contain a value of “8”
2	02-04	3	SERVICE CLASS CODE**	Identifies the general classification of dollar entries to be exchanged. (See Service Code chart in ACH Codes section above for detail)
3	05-10	6	ENTRY/ADDENDA COUNT	# of records in batch – Must be unsigned/numeric
4	11-20	10	ENTRY HASH	The Receiving DFI Identification (R/T) in each Entry Detail Record is hashed to provide a check against inadvertent alteration of data contents due to hardware or program error. <b>Note:</b> Addenda Records are not hashed; excess digits are dropped from the left vs. right.
5	21-32	12	TOTAL DEBIT ENTRY DOLLAR AMOUNT	Accumulated Entry Detail debit totals within the batch. Must be unsigned, numeric and if no debits are present, “000000000000”
6	33-44	12	TOTAL CREDIT ENTRY DOLLAR AMOUNT	Accumulated Entry Detail credit totals within the batch. Must be unsigned, numeric and if no credits are present, “000000000000”
7	45-54	10	COMPANY IDENTIFICATION**	An alphanumeric code used to identify an Originator. Should be a “1” followed by the Taxpayer ID# (EIN) for each desired settlement account or transaction group.
8	55-73	19	MESSAGE AUTHENTICATION CODE	Must be left blank
9	74-79	6	RESERVED	Must be left blank
10	80-87	8	ORIGINATING DFI IDENTIFICATION**	KeyBank Processing Bank R/T (See Appendix I for R/T detail)
11	88-94	7	BATCH NUMBER**	Sequential Numeric Batch # – Starting with “0000001”

**\*\*FIELD DETAIL MUST BE THE SAME AS THE BATCH HEADER (RECORD TYPE CODE “5”) OF SAME BATCH**

## File Control Record (NACHA Format)

FIELD	1	2	3	4	5	6	7	8
FIELD INCLUSION REQUIREMENT	M	M	M	M	M	M	R	N/A
EXAMPLE	9	999999	999999	99999999	9999999999	\$\$\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$\$\$cc	

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	File Control Identifier – Must contain a value of “9”
2	02-07	6	BATCH COUNT	The value of this field must be equal to the number of Company/Batch Header Records in the File.
3	08-13	6	BLOCK COUNT	# of blocks in file– must be unsigned numeric
4	14-21	8	ENTRY/ADDENDA COUNT	# of entry detail records in file – unsigned numeric
5	22-31	10	ENTRY HASH	The Receiving DFI Identification in each Entry Detail Record is hashed to provide a check against inadvertent alteration of data contents due to hardware or program error. (Note Addenda Records are not hashed). <b>Note:</b> Excess digits are dropped from the left vs. right.
6	32-43	12	TOTAL DEBIT AMOUNT	Accumulated Entry Detail debit totals within the file. Must be unsigned, numeric and if no debits are present, “000000000000”
7	44-55	12	TOTAL CREDIT AMOUNT	Accumulated Entry Detail credit totals within the file. Must be unsigned, numeric and if no credits are present, “000000000000”
8	56-94	39	RESERVED	Must be blank

## RETURNS - Company Batch Header Record (Except IAT)

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
FIELD INCLUSION REQUIREMENT	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
EXAMPLE	5	2NN	XYZ CORPORATION	XXXXXXXXXX	NNNNNNNNNN	PPD	Entry Type	XXXXXX	YYMMDD		1	NNNNNNNN	0000001

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Company Batch Header Identifier – Must contain a value of “5”
2	02-04	3	SERVICE CLASS CODE	Identifies the general classification of dollar entries to be exchanged. (See service code chart in ACH Codes section above for detail)
3	05-20	16	COMPANY NAME	Identifies the source of the Entry and is used for descriptive purposes for the Receiver. This field should contain a name which is known to and readily recognized by the Receiver of the entry.
4	21-40	20	COMPANY DISCRETIONARY DATA	Field available for company (ACH Originator) use
5	41-50	10	COMPANY IDENTIFICATION	An alphanumeric code used to identify an Originator. Should be a “1” followed by the Taxpayer ID# (EIN) for each desired settlement account or transaction group.
6	51-53	3	STANDARD ENTRY CLASS CODE (SEC)	Entry Class (See SEC code chart in ACH Codes section above for detail)
7 <sup>1</sup>	54-63	10	COMPANY ENTRY DESCRIPTION	Provides the receiver with a description of the purpose of the Entry. For example, “Payroll”, “Gas Bill”, etc.
8	64-69	6	COMPANY DESCRIPTIVE DATE	Optional Date Information – Company use
9	70-75	6	EFFECTIVE ENTRY DATE	The date specified by the Company (ACH Originator) on which it intends a batch of Entries to be settled. Blank or invalid effective entry dates will be populated with the first business day following the processing day.
10	76-78	3	SETTLEMENT DATE (JULIAN)	Must be blank (for bank use only)
11 <sup>2</sup>	79-79	1	ORIGINATOR STATUS CODE	Bank Status must be “1”
12 <sup>3</sup>	80-87	8	ORIGINATING DF IDENTIFICATION	KeyBank Processing Bank R/T (See Appendix I for R/T detail)
13 <sup>4</sup>	88-94	7	BATCH NUMBER	Sequential Numeric Batch # – Starting with “0000001”

**NOTE:** For Return Entries, each field of the company Batch Header remains unchanged from the original entry, unless otherwise noted.

1 May contain the identification of the ACH Operator converting the entry.

2 Changed to reflect the Originator Status Code of the institution initiating the Return Entry (i.e., the RDFI of the original entry).

3 Changed to reflect the Routing Number of the institution initiating the Return Entry (i.e., the RDFI of the original entry).

4 Changed to the batch number assigned by the institution preparing the Automated Return Entry.



## RETURNS – Corporate Entry Detail Record (NACHA Format)

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
FIELD INCLUSION REQUIREMENT	M	M	M	M	R	M	O	M	R	N/A	O	M	M
EXAMPLE	6	NN	RRRRTTTT	C	9999999999999999	\$\$\$\$\$\$\$¢¢		9999	NNNNNNNNNN999999			1	999999999999999

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Entry Detail Identifier – Must contain a value of “6”
2 <sup>1</sup>	02-03	2	TRANSACTION CODE	Transaction codes identify various types of debit and credit Entries. (See transaction code chart in ACH Codes section above for detail)
3 <sup>2</sup>	04-11	8	RECEIVING DFI IDENTIFICATION	R/T # of transaction receiver’s Financial Institution
4 <sup>3</sup>	12-12	1	CHECK DIGIT	The Check Digit is computed using Modulus 10. R/T check digit of transaction receiver’s Financial Institution
5	13-29	17	DFI ACCOUNT NUMBER	Transaction receiver’s account number, left justified. Numbers <0-9> and hyphens <-> only, omit spaces
6	30-39	10	TOTAL AMOUNT	The net dollar value of all items paid to the same business is the total amount. The RDFI posts this total amount to the appropriate account.
7	40-54	15	IDENTIFICATION NUMBER	N/A for ACH Originators may be used by the ACH Operator to insert its own number for tracing purposes.
8	55-58	4	NUMBER OF ADDENDA RECORDS	This number represents the number of Addenda Records associated with the corporate Entry Detail Record. This field will be zero filled if Field 12 (Addenda Record Indicator Value) of the related Corporate Entry Detail Record contains a value of “0”.
9	59-74	16	RECEIVING COMPANY NAME/ID NUMBER	This field identifies the Receiver and can be used for descriptive purposes. The field may contain the Receiving Company’s name or an identifying number for that Company.
10	75-76	2	RESERVED	N/A
11	77-78	2	DISCRETIONARY DATA	Optional field available for Company (ACH Originator) use
12	79-79	1	ADDENDA RECORD INDICATOR	Addenda record indicator – Must contain a value of “1”
13 <sup>4</sup>	80-94	15	TRACE NUMBER	Sequential Numeric Batch # – Starting with “0000001”

**NOTE:** For Return Entries, each field of the company Batch Header remains unchanged from the original entry, unless otherwise noted.

1 May contain the identification of the ACH Operator converting the entry.

2 Changed to reflect the Originator Status Code of the institution initiating the Return Entry (i.e., the RDFI of the original entry).

3 Changed to reflect the Routing Number of the institution initiating the Return Entry (i.e., the RDFI of the original entry).

4 Changed to the batch number assigned by the institution preparing the Automated Return Entry.

## RETURNS – Entry Detail Record (Except IAT)

FIELD	1	2	3	4	5	6	7	8	9	10	11
FIELD INCLUSION REQUIREMENT	M	M	M	M	R	M	O	R	R/M	M	M
EXAMPLE	6	NN	RRRRTTTT	C	9999999999999999	\$\$\$\$\$\$\$c	9999999999999999	ABC COMPANY		0	NNNNNNNNNNNNNNNN

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	Entry Detail Identifier – Must contain a value of “6”
2 <sup>1</sup>	02-03	2	TRANSACTION CODE	Transaction codes identify various types of debit and credit Entries. (See transaction code chart in ACH Codes section above for detail)
3 <sup>3</sup>	04-11	8	RECEIVING DFI IDENTIFICATION	R/T # of transaction receiver’s Financial Institution
4 <sup>3</sup>	12-12	1	CHECK DIGIT	The Check Digit is computed using Modulus 10. R/T check digit of transaction receiver’s Financial Institution
5	13-29	17	DFI ACCOUNT NUMBER	Transaction receiver’s account number, left justified. Numbers < 0-9> and hyphens “-” only, omit spaces
6 <sup>4</sup>	30-39	10	AMOUNT	The Receiving Depository Financial Institution (RDFI) posts the amount to the appropriate account authorized by the Receiver. A zero Amount is acceptable only with specific Transaction codes.
7 <sup>5</sup>	40-54	15	INDIVIDUAL IDENTIFICATION NUMBER/IDENTIFICATION NUMBER/CHECK SERIAL NUMBER	Number by which recipient is known to the Company (ACH Originator)
8 <sup>5</sup>	55-76	22	INDIVIDUAL NAME/RECEIVING COMPANY NAME	This field is entered by the Originator to provide additional identification of the Receiver and may be helpful in identifying returned Entries.
9 <sup>6</sup>	77-78	2	DISCRETIONARY DATA/PAYMENT TYPE CODE/CARD TRANSACTION TYPE CODE	Optional field available for Company (ACH Originator) use
10	79-79	1	ADDENDA RECORD INDICATOR	Addenda record indicator – Must contain a value of “0” if no addenda (See addenda record indicator code chart in ACH Codes section above for detail)
11 <sup>7</sup>	80-94	15	TRACE NUMBER	The first 8 characters must contain the first 8 digits of KeyBank’s processing R/T (See Appendix I for R/T detail). The remaining 7 must be sequential numbers assigned by company.

NOTE: For Return Entries, each field of the Entry Detail Record remains unchanged from the original entry, unless otherwise noted.

1 Changed to the appropriate Return Entry Transaction Code. (See Transaction Codes)

2 changed to the routing Number of the institution receiving the Return Entry (i.e. the ODFI of the original entry).

3 Changed to the Check Digit calculated according to NACHA standards and based on the Routing Number contained in positions 04-11.

4 For the return of an outbound Internal ACH transactions entry originated by a U.S. ODFI, this amount will be different from the amount reflected in the original forward entry if the exchange rate is different at the time of the return.

5 For CIE and MTE entries, positions 40-54 are used for a 15-character Individual Name, and positions 55-76 are used for an Individual Identification Number.

6 For SHR and POS return entries, this field (positions 77-78) is mandatory and contains the Card Transaction type Code (positions 77-78) of the original entry.

7 Changed to the Trace Number assigned by the institution preparing the Automated Return Entry.

## Returns – Addenda Record (NACHA Format)

FIELD	1	2	3	4	5	6	7	8
FIELD INCLUSION REQUIREMENT	M	M	M	M	O	R	O	M
EXAMPLE	7	99	RNN	NNNNNNNNNNNNNNN	YYMMDD	NNNNNNNN		

Field	Position	Length	Field Description	Definition
1	01-01	1	RECORD TYPE CODE	File Control Identifier – Contains a value of “7”
2	02-03	2	ADDENDA TYPE CODE	Contains a value of “99”
3	04-06	3	RETURN REASON CODE	This field contains a standard code used by an ACH Operator or RDFI to describe the reason for returning an Entry (See Appendix 2).
4 <sup>1</sup>	07-21	15	ORIGINAL ENTRY TRACE NUMBER	This field contains the Trace Number as originally included on the forward Entry or Prenotification. The RDFI must include the Original Entry Trace Number in the Addenda Record of an Entry being returned to an ODFI, in the Addenda Record of an NOC, within an Acknowledgement Entry, or with an RDFI request for a copy of an authorization.
5 <sup>2</sup>	22-27	6	DATE OF DEATH	The date of death is to be supplied on Entries being returned for reason of death (return reason codes R14 and R15).
6 <sup>3</sup>	28-35	8	ORIGINAL RECEIVING DFI IDENTIFICATION	This field contains the Receiving DFI identification as originally included on the forward Entry or Prenotification that the RDFI is returning or correcting. This field must be included in the Addenda Record for an Entry being returned to an ODFI, or within the Addenda Record accompanying a Notification of Change.
7	36-79	44	ADDENDA INFORMATION	The Addenda Information field of a Return Entry is used by the RDFI to relay explanatory information that is required with the use of Return Reason Codes “R11” (Check Truncation Return) and “R17” file Record Edit Criteria).
8	80-94	15	TRACE NUMBER	Must be blank

1 Copy data from positions 80-94 of the Entry Detail Record.

2 To be used only with Return Code R14 or R15.

3 Copy data from positions 04-11 of the original Entry Detail Record in positions 04-11.

**Appendix 1**

**Routing Numbers for ACH Transactions**

State	Routing Number
Alaska	125200879
Colorado	307070267
Idaho	124101555
Indiana	041001039
Maine	011200608
Michigan	041001039
New York	021300077
Ohio	041001039
Oregon	123002011
Utah	124000737
Vermont	211672531
Washington	125000574

Appendix 2

Return Reason Codes/Description/Time Frame

Code	Description	Time Frame
R01	<b>Insufficient Funds</b> - The available and/or cash reserve balance is not sufficient to cover the dollar value of the debit Entry.	*2 Banking Days
R02	<b>Account Closed</b> – A previously active account has been closed by action of the customer or the RDFI.	*2 Banking Days
R03	<b>No Account/Unable to Locate Account</b> – The account number structure is valid and it passes the Check digit validation, but the account number does not correspond to the individual identified in the Entry, or the account number designated is not an existing account.	*2 Banking Days
R04	<b>Invalid Account Number Structure</b> – The account number structure is not valid.	*2 Banking Days
R05	<b>Unauthorized Debit to Consumer Account Using Corporate SEC Code</b> – CCD or CTX debit Entry was transmitted to a Consumer Account of the Receiver and was not authorized by the Receiver.	**60 Calendar Days
R06	<b>Returned per ODFI's Request</b> – The ODFI has requested that the RDFI return an Erroneous Entry.	Not defined, determined by ODFI and RDFI
R07	<b>Authorization Revoked by Customer</b> – The RDFI's customer (the Receiver) revoke the authorization previously provided to the Originator for this debit entry.	**60 Calendar Days
R08	<b>Payment Stopped</b> – The Receiver has placed a stop payment order on this debit Entry.	*2 Banking Days
R09	<b>Uncollected Funds</b> – A sufficient ledger balance exists to satisfy the dollar value of the transaction, but the available balance is below the dollar value of the debit Entry.	*2 Banking Days
R10	<b>Customer Advises Unauthorized, Improper, Ineligible, or part of an Incomplete Transaction</b> – The RDFI has been notified by the Receiver that the Entry is unauthorized, improper, ineligible, or part of an Incomplete Transaction.	**60 Calendar Days
R12	<b>Account Sold to Another DFI</b> – A financial institution received an Entry to an account that was sold to another financial institution.	*2 Banking Days
R13	<b>Invalid ACH Routing Number</b> – Entry contains a Receiving DFI Identification or Gateway Identification that is not a valid ACH routing number.	Next file delivery time following processing.
R14	<b>Representative Payee Deceased or Unable to Continue in That Capacity</b> – The representative payee is either deceased or unable to continue in that capacity. The beneficiary is not deceased.	*2 Banking Days
R15	<b>Beneficiary or Account Holder (Other Than a Representative Payee) Deceased</b> – (1) The beneficiary is deceased, or (2) The account holder is deceased.	*2 Banking Days
R16	<b>Account Frozen/Entry Returned per OFAC Instruction</b> – (1) Access to the account is restricted due to specific action taken by the RDFI or by legal action; or (2) OFAC has instructed the RDFI or Gateway to return the entry.	*2 Banking Days

Code	Description	Time Frame
R17	<b>File Record Edit Criteria</b> – Field(s) cannot be processed by RDFI.	*2 Banking Days
R20	<b>Non-Transactional Account</b> – ACH Entry to a non-Transactional Account.	*2 Banking Days
R21	<b>Invalid Company Identification</b> – The identification number used in the Company Identification Field is not valid.	*2 Banking Days
R22	<b>Invalid Individual ID Number</b> – The Receiver has indicated to the RDFI that the number with which the Originator was identified is not correct.	*2 Banking Days
R23	<b>Credit Entry Refused by Receiver</b> – Any credit Entry that is refused by the Receiver may be returned by the RDFI.	RDFI must transmit the Return Entry to the ACH Operator by the ACH Operator's deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the EDFI's receipt of notification of refusal of the Entry from its Receiver.
R24	<b>Duplicate Entry</b> – The RDFI has received what appears to be a duplicate Entry; i.e., trace number, date, dollar amount and/or other data matches another transaction.	*2 Banking Days
R29	<b>Corporate Customer Advises Not Authorized</b> – The RDFI has been notified by the Receiver (non-consumer) that a specific Entry has not been authorized by the Receiver.	*2 Banking Days
R31	<b>Permissible Return Entry</b> – The RDFI may return a CCD or CTX Entry that the ODFI agrees to accept.	Not defined, determined by ODFI and RDFI
R33	<b>Return of XCK Entry</b> – This Return Reason Code may only be used to return XCK Entries and is at the RDFI's sole discretion.	**60 Calendar Days
R50	<b>State Law Affecting RCK Acceptance</b> – The RDFI is located in a state that has not adopted Revised Article 4 of the Uniform Commercial Code (1980 Official Test) and has not revised its customer agreements to allow for Electronic presentment OR The RDFI is located within a state that requires all canceled Checks to a specific type of account to be returned to the Receiver within the periodic statement.	*2 Banking Days
R51	<b>Item Related to RCK Entry is ineligible or RCK Entry is improper</b> – An RCK Entry considered being ineligible or improper.	**60 Calendar Days
R52	<b>Stop Payment on Item Related to RCK Entry</b> – A stop payment order has been placed on the item to which the RCK Entry relates.	**60 Calendar Days

\*Each Return Entry must be received by the RDFI's ACH Operator by its deposit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the second Banking Day following the Settlement Date of the original Entry.

\*\*Each Return Entry must be received by the RDFI's ACH Operator by its d3posit deadline for the Return Entry to be made available to the ODFI no later than the opening of business on the Banking Day following the sixtieth calendar day following the Settlement Date of the original Entry.

## ACH Frequently Asked Questions

1. **Can the ACH department assist clients with creating files from their internal software?**  
No. Clients must contact their own IT department or the software vendor for assistance with creating files.
2. **How long after a valid test file is sent can a production file be sent?**  
The standard is five business days after a valid test file is received and approved.
3. **Can KeyBank accept CTX and CCD standard entry class codes?**  
Yes. CCD transactions with one line of addenda information are accepted. CTX allows multiple lines of addenda information.
4. **Do files have to be balanced?**  
No, KeyBank prefers ACH files to be unbalanced. Our ACH processing system will automatically create the proper settlement transactions and post them to your desired account.
5. **Under what conditions is testing required?**
  - When upgrading software
  - Name changes
  - When experiencing Hash total problems
  - When making changes to any of the fields noted above by “\*\*\*”
6. **What are some of the most common different types of Addenda?**
  - Free form
  - Tax payments
  - Child Support
  - Healthcare
7. **When are pre-notes required?**  
Clients may be required to pre-note with Tax payments; consult the taxing authority for details on their requirements.
8. **Are file Control Totals required?**  
Yes, KeyBank requires its ACH Originators report file totals for each file they Originate. There are four methods available for reporting, they are via touch-tone telephone, internet based, email and transmission.  
**Note:** Email and transmission methods require additional setup and testing.
9. **When does KeyBank exchange transactions with the ACH Network?**  
ACH transactions are collected/distributed several times throughout the day. Our approximate ACH schedule is as follows: Collection/Distribution (6:00 AM EST), Collection (9:30 AM EST), Collection/Distribution (11:30 AM EST), Collection (2:00 PM EST), Collection/Distribution (4:30 PM EST), Collection/Distribution (7:00 PM EST), Collection/Distribution (9:00 PM EST), Our final cutoff is **9:00 PM EST** for clients to send us an ACH file.



**10. Can KeyBank provide an electronic file for all returned transactions and notifications of change?**

Yes, KeyBank can provide a NACHA formatted returns file, which will include all returned transactions, as well as notifications of change.

**11. How will KeyBank provide any reports related to ACH Origination activities?**

Reports are available via KeyNavigator<sup>SM</sup>, and at an additional cost, via encrypted email.