Santander Treasury Link
ACH Import User Guide

Version 6.0
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Payment import

The Payment Import feature in Santander Treasury Link enables a user to add payment information to the system in bulk by importing files from a local or network drive. This is accomplished through the use of payment import profiles.

Before importing payment data, an import profile must be created. The import profile describes the contents of the files that will be imported, including the fields and their order, so that the file suits the company's needs. After a profile has been created, the user can execute an unlimited number of payment imports based on that profile.

Standard and user-defined import formats

Payment Import supports two general types of file formats, *standard* and *user-defined*. Both formats have their advantages, as follows:

Standard

Standard formats require that the fields within a file follow a prescribed order. In addition, when using the standard format, a single import file can contain records of different payment types.

The standard industry format for ACH Import is NACHA. When using the standard feature, please be aware that the standard is strictly enforced by Santander Treasury Link to ensure proper processing.

User-defined

A user-defined format gives greater flexibility and more control over the data that is included in the import. A user can define exactly the fields that they want to include, as well as their order within the file. For ACH data, a user-defined format has an additional benefit of enabling the import of fields that are not present in a NACHA file, such as Frequency and Number of Payments (for recurring payments).

How fields are designated in a user-defined file depends on the type of data being imported, as follows:

- For ACH data, the fields can be delimited (separated) by a variety of different characters, such as the asterisk or comma. Fields can also be defined as a fixed length with no character delimiting each field.

Payment import profiles

To create or use a payment import profile, click 'Import Profiles' in the 'Payment Tools' column under the Payments menu.
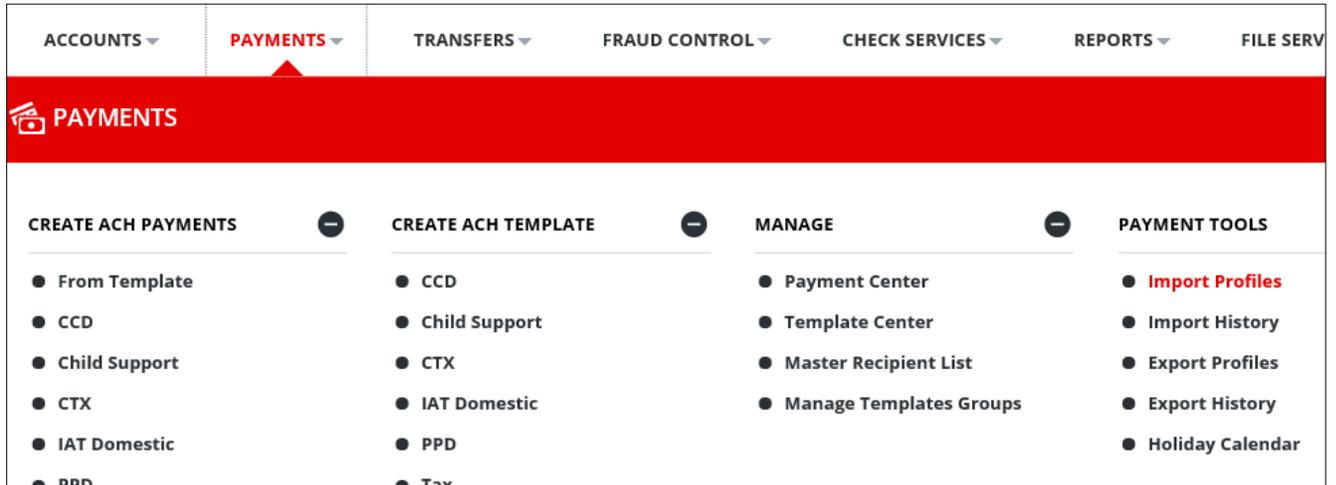
*Figure **Error! No text of specified style in document.**-1: Opening Manage Payment Import Profiles*

The 'Manage Payment Import Profiles' page will open. On this page, a user can create a new import profile, edit an existing profile with public access and initiate the import process for payment or template data.
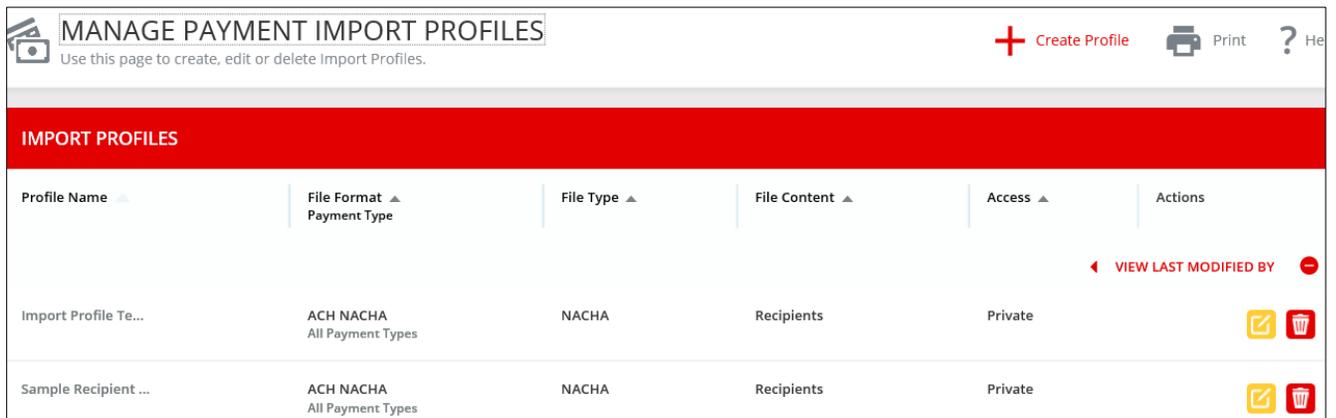
*Figure **Error! No text of specified style in document.**-2: Manage Payment Import Profiles page*

Creating a payment import profile

Click the 'Create Profile' to open the 'Create Import Profile' page.

In step 1 user needs to update the 'Profile Name' and 'File Format'.

In the following steps, information regarding the type of profile will need to be updated. The fields to be updated will depend on the file format.

*Figure **Error! No text of specified style in document.**-3: Create Import Profile page*

Santander Treasury Link supports both standard and user-defined file formats for payments. The file formats and available content types are shown in the table below:

	ACH NACHA	ACH User-Defined
Non-Repetitive Payments	✓	✓
Repetitive Payments		✓
Templates	✓	✓
Recipients	✓	✓

Enter a profile name and select a file format. After clicking the 'Select' button, the full version of the page appears with additional options pertinent to the file format selected. The next topics describe the page as it appears for standard versus user-defined profile formats.

Standard format profile

Figure **Error! No text of specified style in document.**-4: Selecting a standard file format for a new import profile

After selecting a giving a profile name and standard file format, click 'Next'.

Figure **Error! No text of specified style in document.**-5: Step 1 of Create Import Profile

On clicking 'Next', additional options will appear in Step 2. They will vary according to the file format and what you select for File Content Type.

For example, with ACH NACHA and Non-Repetitive Payments selected, the page appears as follows:

*Figure **Error! No text of specified style in document.**-6: Step 2 of Create Import Profile*

Clicking 'Next' will take the user to Step 3 where user can select additional options.

*Figure **Error! No text of specified style in document.**-7: Step 3 of Create Import Profile*

Clicking on 'Next' will display the 'Preview Import Profile'. User can review the content if any changes are required click on 'Back' or click on 'Submit' to create the profile.

*Figure **Error! No text of specified style in document.**-8: Step 4 of Create Import Profile*

Clicking on 'Submit Profile' will create the profile and a success message will be generated as shown under:

*Figure **Error! No text of specified style in document.**-9: Successful submit of the Import Profile*

The import profile will be available on the 'Manage Profiles' page as shown below,

*Figure **Error! No text of specified style in document.**-10: Import Profile on the Manage Import Profile page*. The following table describes the additional fields and options for standard format profiles:

Field/Option	Description
File Content Type	The type of data that will be included in the import files. The types that are available depend on the selected file format. Across all formats, the following types are available: • Non-Repetitive Payments • Repetitive Payments • Templates • Recipients *Note:* Templates and Recipients are available only for ACH imports. Repetitive Payments is not available for the NACHA format.
Offset Creation Level	Indicates how settlement records should be generated for the batch. Options are as follows: • Batch – One offset created for the batch, which includes all recipient entries. • Transaction – Individual offset records created for each recipient entry.
Profile Access	Indicates the user's access to the import profile as one of the following: • Public – All of company users can view and edit the profile. • Private – Only the user who created the profile can view the profile and can initiate imports based on it.
Template Import (ACH only)	When importing recipients, this determines how they are to be added to the system when there are matching recipients already in the system. The options are as follows: • Replace existing recipients and append new recipients – Update the matching recipients and add any new recipients from the import file. • Append new recipients – Add the recipients that are in the import file. • Replace all existing recipients – Delete all existing recipients and replace them with the recipients in the import file.

Check for duplicate files and reject duplicates	Indicates whether the import process checks for duplicate files then rejects duplicates. When selected, the system checks that the following combination of detail in the file's header record is unique to the company: • Creation Date – The check is limited to a configured number of days. • Location ID – The validation is not case sensitive. • Sequence Number – A literal value is used in the comparison. For example, the values "1" and "0001" will not be interpreted as the same number. *Note:* If a duplicate file is found but initially failed during import, then importing the duplicate file will be allowed.
Check record counts	A count of the number of records in the file, up to 9,999. Leading zeros are permitted. For example, 1, 01, 001, and 0001 are all valid values to indicate a file containing one payment record.
Check hash totals	A value obtained by adding together the values in all amount fields.
Make amounts zero	When selected, indicates the user wants to change all amounts to zero when the import is executed.

User-defined format profile

The following illustration shows the 'Create Import Profile' page with ACH User-Defined as the file format:
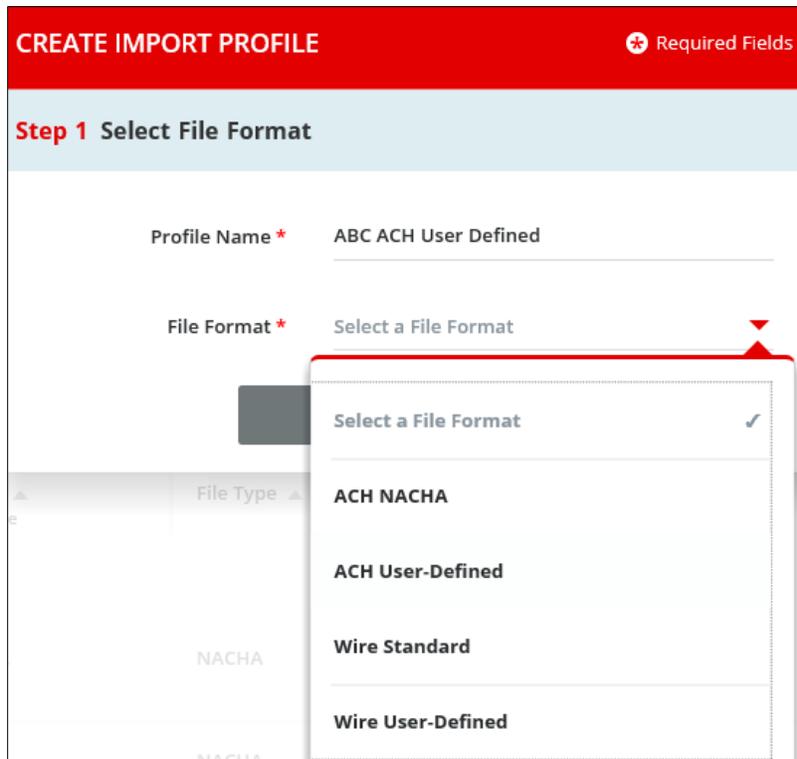
*Figure **Error! No text of specified style in document.**-11: Step 1 of creating import profile with a user-defined format*

More options are required at this step. The available options depend on the selected file format. The following table describes the fields and options from all formats and configurations:

Field/Option	Description

Format Type	Santander Treasury Link supports these import file format types:
	    * Asterisk separated
	    \ Backslash separated
	    / Forward slash separated
	    : Colon separated
	    , Comma separated (CSV)
	    | Last character bar separated
	    ' Single quote separated
	    " Double quote separated

File Content Type	The data type to be included in the import files. The available types depend on the selected file format. For all formats and configurations, these types are available: • Payments • Payments from a Template • Templates • Recipients Non-Repetitive Payments • Repetitive Payments
Payment Type	The transaction type to be included in the import, within the broader payment type category. If importing tax payments, the tax import type is also indicated. The options available depend on the selected file content type.
Tax Import Format	If the Tax payment type is selected, this field appears. Select one of these tax import types: • Standard Tax • TXP Segmented

Clicking on 'Next' will display more fields and options. The following illustration shows the Step 2 of the Create Import Profile process for a user-defined format:

*Figure **Error! No text of specified style in document.**-12: Step 2 – File format information for a user-defined file format*

Click on 'Next' to go to the next step.

Step 3: This step is split into two sections; Profile Information Section and Import Field Selection section.

In this step user will update the profile specific information as shown under, 'Create Import Profile'

*Figure **Error! No text of specified style in document.**-13: Step 3-Profile information for a user-defined file format*

Optional default field values

In the 'Profile Information' section, user will need to set the default values by selecting 'Set Defaults' button. This section of the 'Profile Information' page sets field values for required data that Santander Treasury Link will use to create valid records in the database. Actual data files, however, may not always contain all the required fields. In such cases, Santander Treasury Link will use the default values defined in the profile. The section includes a single button, 'Set Defaults'.

Figure Error! No text of specified style in document.-14: Step 3-Set Defaults in Profile information for a user-defined file format

The fields included in this section vary depending on the type of data to be imported. In the preceding example, the profile is for importing CCD payment data.

*Figure **Error! No text of specified style in document.**-15: Step 3-Selecting related values in the Set Defaults tab*

Clicking on 'Submit Default Values' will update the values in the 'Profile Information' section.

*Figure **Error! No text of specified style in document.**-16: Step 3-Default Values updated*

In the 'Import Field Selection' section, user can select which additional field he would like to include in the report. To add a field to the profile, select it in the Available Fields list and click the right arrow button. To remove a field, select it in the Fields Included in File list and click the left arrow button. To move a field up or down in the profile, select it and click either the up or down arrow button.

Note: An asterisk (*) indicates that a field is required for the selected payment type.

*Figure **Error! No text of specified style in document.**-17: Step 3-Import field selection for a user-defined file format*

Clicking on 'Next' will display the 'Preview Import Profile' page. User can review the entered data; click on 'Back' if any changes are required or click on 'Submit Profile'

*Figure **Error! No text of specified style in document.**-18: Step 3-Preview page-defined file format*

Clicking on 'Submit Profile' will create the profile and a success message will be generated as shown under:

*Figure **Error! No text of specified style in document.**-19: Successful submit of the Import Profile*

The import profile will be available on the 'Manage Profiles' page as shown below,

*Figure **Error! No text of specified style in document.**-20: Import Profile on the Manage Import Profile page*

Many of the fields and options are the same as when creating a profile for standard format file; however, there are some differences. The following table describes the all the possible new fields and options that can appear:

Field/Option	Description
Profile Access	Indicates the user's access to the import profile as one of the following: • Public – All of company users can view and edit the profile. • Private – Only the user who created the profile can view the profile and can initiate imports based on it.
Template Import (ACH only)	When importing templates, determines how recipients are to be added to the system when matching recipients are already in the system. The options are as follows: • Replace existing recipients and append new recipients – Update the matching recipients and add any new recipients from the import file. • Append new recipients – Add the recipients that are in the import file to the existing template. • Replace all existing recipients – Delete the existing recipients and replace them with the recipients in the import file.

Recipient Import (ACH only)	When importing recipients, this determines how they are to be added to the system when there are matching recipients already in the system. The options are as follows: • Replace existing recipients and append new recipients – Update the matching recipients and add any new recipients from the import file. • Append new recipients – Add the recipients that are in the import file. • Replace all existing recipients – Delete all existing recipients and replace them with the recipients in the import file.
Date Format	The format used for all date values in the import file, such as MM/DD/YYYY.
Recipient Match Criteria (ACH only)	The field (or fields) to be used when comparing imported recipients to existing recipients and deciding whether there are matches. The available fields are as follows: • Recipient Name • Recipient ID • Recipient Name and Recipient ID • Recipient Name and Account number
Number of Header Rows	If the files contain header rows, this is the number of header lines to ignore when importing a file.
Check for duplicate files and reject duplicates	Indicates whether the import process checks for duplicate files then rejects duplicates. When selected, the system checks that the following combination of detail in the file's header record is unique to the company: • Creation Date – The check is limited to a configured number of days. • Location ID – The validation is not case sensitive. • Sequence Number – A literal value is used in the comparison. For example, the values "1" and "0001" will not be interpreted as the same number. *Note:* If a duplicate file is found but initially failed during import, then importing the duplicate file will be allowed.
Add 2 decimal places to amounts	Indicates whether the import will add two decimal places to amounts in the import file.
Place hold on all zero-dollar transactions	Indicates whether the import will change the status to "Hold" whenever the recipient has a zero-dollar value.

Check record counts	A count of the number of records in the file, up to 9,999. Leading zeros are permitted. For example, 1, 01, 001, and 0001 are all valid values to indicate a file containing one payment record.
Check hash totals	A value obtained by adding together the values in all amount fields. This option does not apply to repetitive payments.
Make amounts zero	When selected, indicates the user wants to change all amounts to zero when the import is executed.

Defining fields for fixed-length format

If a user selects "Fixed Length" as the format type on the 'Create Import Profile' page, they will be directed to the Define Fields page after making all your selections and clicking Continue.

*Figure **Error! No text of specified style in document.**-21: Step 1-Selecting fixed length format type*

*Figure **Error! No text of specified style in document.**-22: Step2-Selecting fixed length format type*

Note: The fixed-length format is available for ACH payments only.

*Figure **Error! No text of specified style in document.**-23: Step3-Selecting fixed length format type*

The following illustration shows a portion of the Define Fields page:

*Figure **Error! No text of specified style in document.**-24: Step4-Selecting fields in fixed length import profile*

For each field listed on the page, enter values as follows:

- **Field Position** – The starting position of the field as measured from the beginning of the file, in number of characters.

- **Field Width** – The length of the field, in number of characters.

When done, click 'Submit Profile' to save the profile.

Importing payment data

On the Manage Payment Import Profiles page, select an import profile and click 'Import' under the 'Actions' column.
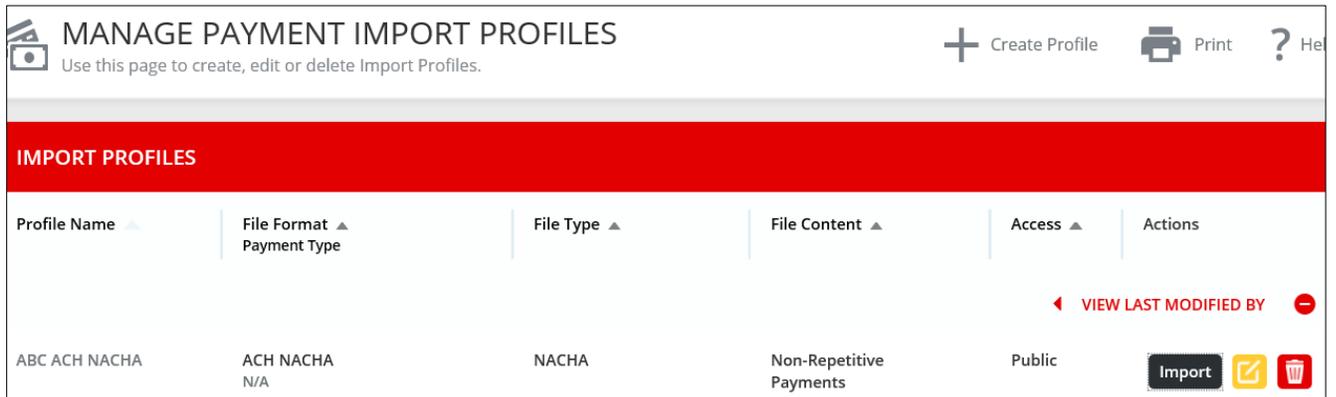
*Figure **Error! No text of specified style in document.**-25: Opening Import File*

The Import File page will open. The illustration below shows a page with the NACHA profile type.
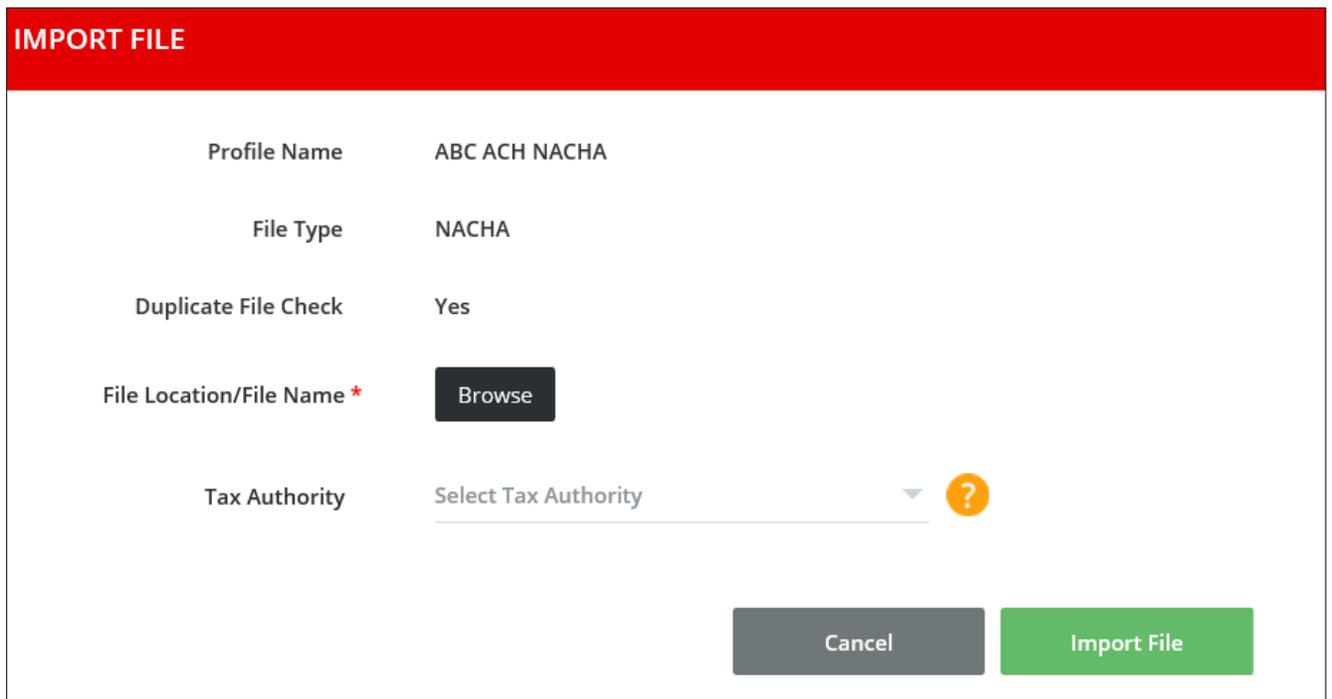
*Figure **Error! No text of specified style in document.**-26: Uploading an Import File a NACHA profile*

Select the upload file using the 'Browse' button and update the appropriate 'Tax Authority' and click on 'Import File'.

The Import File page displays general information about the profile and requires your input. Not all fields or options appear on every page version. The following table describes all the possible options:

Field/Option	Description
Profile Type	The file format set by the import profile.
Profile Name	The name assigned to the profile by the individual who created it.
Profile Location	The location from which the files must be imported, enforced only if Path Check Required is "Yes".
Path Check Required	Indicates whether import files must be imported from the location specified for File Location. When "Yes" is indicated, then Santander Treasury Link checks the file location and will not accept files from other locations.
Duplicate File Check	Indicates whether the import process checks for duplicate files and then rejects duplicates. When selected, the system checks that the following combination of detail in the file's header record is unique to the company: • Creation Date – The check is limited to a configured number of days. • Location ID – The validation is not case sensitive. • Sequence Number – A literal value is used in the comparison. Example: the values "1" and "0001" will not be interpreted as the same number. *Note:* If a duplicate file is found but initially failed during import, then importing the duplicate file will be allowed.
File Location/ File Name	The location from which the files are to be imported. You can click Browse to locate a file to be imported, or manually type a fully qualified path.
File Content Contains	If the import file has PPD credit (Direct Deposit or Pay an Individual) payments, click this check box. Content Type – When this field appears, select whether the PPD credit payment is Direct Deposit or Pay an Individual.
Tax Authority	The government authority that will receive the tax payment. This field applies only to tax payments/templates in the NACHA format. It defines the default tax authority that will be populated in the Discretional Data field for the entire file.

When you have entered all the required information, click Import File.

*Figure **Error! No text of specified style in document.**-27: Importing the payment file*

Payment Import History

The 'Payment Import History' page displays information about imported files, including the status of files that are processing. This page displays automatically after performing an import. It can also be accessed at any time from the 'Payment Tools' section of the 'Payments' menu.
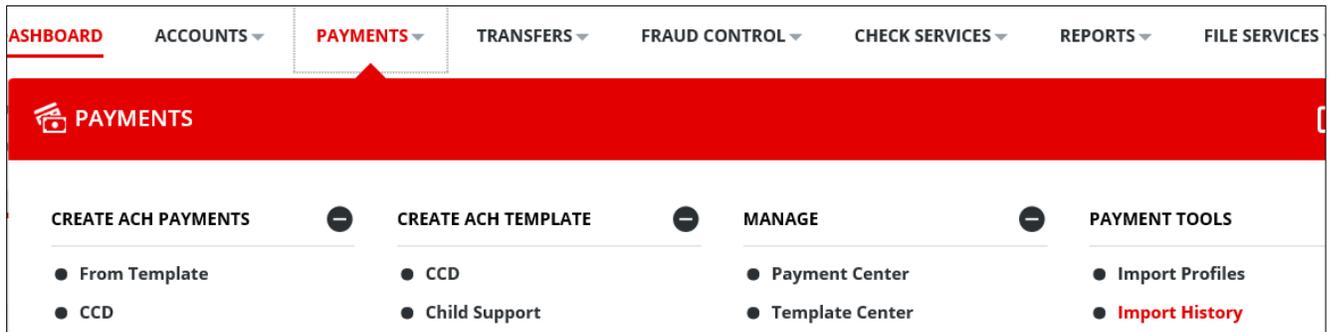
*Figure **Error! No text of specified style in document.**-28: Opening Payment Import History*

The page lists executed imports, both completed and failed. The following illustrates a page with both completed and failed imports:

Date/Time (EDT)	Profile Name ▲	Path/Filename ▲	User ID ▲	File Size ▲	Status
05/20/2020 12:06	ABC ACH NACHA	CCD_NACHA.txt	evansmith@SANCORP	1KB	Failed
05/16/2020 15:44	User-Defined Transfer Profile	TransferCSV.txt	jamessmith@SANCORP	1KB	Failed
05/11/2020 08:27	User Defined Transfer Profile	CCD_NACHA.txt	evansmith@SANCORP	1KB	Failed

*Figure **Error! No text of specified style in document.**-29: Payment Import History page*

After a successful import, Santander Treasury Link adds the transactions from the imported file to the appropriate transaction lists. The standard transaction workflow applies (for example, a payment is ready for verification and signing).

In the event of a failed import, user can click the 'Failed' link in the 'Status' column to view error information on the Import Log Information overlay.

IMPORT HISTORY					
Date/Time (EDT) ▼	Profile Name ▲	Path/Filename ▲	User ID ▲	File Size ▲	Status ▲
05/20/2020 12:06	ABC ACH NACHA	CCD_NACHA.txt	evansmith@SANCORP	1KB	Failed

*Figure **Error! No text of specified style in document.**-30: Opening Import Log Information*

Import log information

At import, a number of validations occur, including structural validations (such as whether the file has the correct layout) and business validations (whether the content of the fields is correct). For the structural validations, the system stores information in a log in order to help the customer with locating a possible layout mismatch in the imported file.

The Import Log Information overlay displays the results of the structural validation. This information is particularly important because a partial import is not allowed, and thus one error stops the process.

IMPORT LOG INFORMATION			
Path/Filename		CCD_NACHA.txt	
Date/Time		05/20/2020 12:06 (Eastern Time)	
Status		FAILED	
Line # ▲	**Field Position** ▲	**Field Position Name** ▲	**Error Message** ▲
2	70		Effective Entry Date is invalid.

*Figure **Error! No text of specified style in document.**-31: Import Log Information overlay showing error*

Sample NACHA File Format

```
101 231372691 23137269118020516470094101Santander Bank, N.A.     Santander Bank, N.A.
5200TREALINK ACC3                 3123456789PPDTEST 1          180206   1231372690000001
62223137269199981833707          0000000110122545       Larry Smith       1231372694706885
705Payroll Period 1/1/2018 to 1/31/2018                                   00014706885
62223137269199981848851          00000001201257864       Lisa Wilson       0231372694706886
62223137269199982768435          000000013045678979      Mary Johnston     0231372694706887
62723137269199982786835          0000000360312345678 9     TREALINK ACC3   02313726947068897
8200000005006941181600000000003600000000000360312345678 9                 231372690000001
9000001000001000000005006941181600000000003600000000000360
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
```

This section describes the formatting requirements to prepare a NACHA-formatted ACH file.

Santander Bank, NA supports the follow NACHA Standard Entry Class (SEC) Codes:

Name	SEC
Account Receivable Check Truncation	ARC
Back Office Conversion	BOC
Cash Concentration and Disbursement	CCD
Corporate Trade Exchange	CTX
Point of Purchase	POP
Point of Sale	POS
Prearranged Payment and Deposit	PPD
Represented Check Entry	RCK
Telephone Initiated	TEL
Internet Initiated	WEB

Rules

The formats described below comply with the National Automated Clearing House (NACHA) Operating Rules and Guidelines. Additional information about the NACHA Operating Rules, formats, transaction types, specific transaction authorization requirements, etc. can be found at www.nacha.org.

ACH Input File Structure

File Header ('1' Record) – This record includes your Company name and the Immediate Origin Number of the file. Santander Bank NA will provide these details to you at the set-up of your ACH services.

Batch Header ('5' Record) – This record contains a Company Identification Number assigned to your company by Santander Bank, NA. The Batch Header also indicates the Effective Entry Date – the date on which you want the transactions to be paid – and descriptive information (e.g. "SALARY", "GAS BILL" that applies to all of the Entries in the batch. If you need to vary this information or the Effective Date, you must create a new batch.

Entry Detail ('6' Record) – This record contains the payment-related information necessary to complete the transaction, including the Receiver's bank routing and account information.

Entry Detail Addenda ('7' Record) – Addenda Records are optional records that can be initiated with ACH payments to convey additional remittance information. Addenda Records are most commonly used with CCD and CTX transactions. Please note that Addenda Records must follow endorsed banking standards such as ANSI X12 or UN EDIFACT. Formatting requirements for Addenda Records accompanying tax payments vary by jurisdiction, so we suggest you contact the relevant tax authority for additional information.

Batch Control ('8' Record) – This is the last record in each Batch and contains totals for the Batch.

File Control ('9' Record) – This is the last record in the File and contains the block and Batch count(s). The blocking factor is 10.

NACHA Data Specifications

All alphanumeric and alphabetic fields must be left-justified and space filled. All numeric fields must be right-justified, unsigned and zero-filled. Characters are restricted to 0-9, A-Z, space, and special characters which have an EBCDIC value greater than hexadecimal "3F", or an ASCII value greater than hexadecimal "1F". Values EBCDIC "00" – "3F" and ASCII "00"" – "1F" are not valid.

Field Inclusion Requirements:

All fields within a NACHA file carry a data inclusion requirement of "Mandatory", "Required" or "Optional".

Mandatory – The field is required to assure proper routing and/or posting of the Entry. The ACH Operator will reject any entry or batch which does not have appropriate values in a Mandatory field.

Required – This usually relates to data required by the Receiving Depository Financial Institution (RDFI). Omission of a required field may cause an entry to be rejected by the RDFI and returned.

Optional – Data included at the discretion of the Originator.

File Header Record – All Entries

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'1'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Priority Code	'01'	**Mandatory.**
3	04-13	10	Immediate Destination	bTTTTAAAAC	**Mandatory.** Use the following: 'b231372691' if your Santander account is 10 digits or less, or 'b011075150' if your Santander account is 11 digits. b = blank
4	14-23	10	Immediate Origin	NNNNNNNNNN	**Mandatory.** Established at the implementation of services.
5	24-29	6	File Creation Date	YYMMDD	**Mandatory.**
6	30-33	4	File Creation Time	HHMM	**Optional.**
7	34-34	1	File ID Modifier	UPPER CASE A-Z or 0-9	**Mandatory.**
8	35-37	3	Record Size	'094'	**Mandatory.** Name of the Receiver.
9	38-39	2	Blocking Factor	'10'	**Mandatory.** Defined by ODFI.
10	40-40	1	Format Code	'1'	**Mandatory.**
11	41-63	23	Destination Name	Alphanumeric	**Optional.** 'Santander Bank'
12	64-86	23	Origin or Company Name	Alphanumeric	**Optional.** Sending Company.
13	87-94	8	Reference Code	Alphanumeric	**Optional.** Reserved for information relevant to the Originator. Generally left blank.

Batch Header Record – All Entries

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'5'	**Mandatory.** Identifies the Entry Detail Record.
2	02-04	3	Service Class Code	Numeric	**Mandatory.** Possible values: 200 = debits and credits 220 = credits only 225 = debits only
3	05-20	16	Company Name	Alphanumeric	**Mandatory.** Identifies the source of the Entry and is used for descriptive purposes for the Receiver. This field must contain the name by which the Originator is known to and readily recognized by the Receiver. 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), this field must contain the name by which the payee is known to and readily recognized by the Receiver. In a transaction in which the Originator of a credit Entry is not the payor of the transaction (the party from which payment is ultimately being directed), this field must contain the name by which the payor is known to and readily recognized by the Receiver.
4	21-40	20	Company Discretionary Data	Alphanumeric	**Optional.** Established at the implementation of services.
5	41-50	10	Company Identification	NNNNNNNNNN	**Mandatory.** Assigned by Santander bank.
6	51-53	3	Standard Entry Class Code	Alphanumeric	**Mandatory.** 'PPD', 'CCD', etc.
7	54-63	10	Company Entry Description	Alphanumeric	**Mandatory**. Describes the purpose of the Entry to the Receiver.
8	64-69	6	Company Descriptive Date	YYMMDD	**Optional.** Name of the Originator.
9	70-75	6	Effective Entry Date	YYMMDD	**Required.** The payment date of the transactions in the Batch. This date should be a banking day.
10	76-78	3	Settlement Date (Julian)	blanks	**Required.** Will be populated by the ACH Operator. Leave blank.
11	79-79	1	Originator Status Code	'1'	**Mandatory.** Identifies the originator as a financial institution.
12	80-87	8	Originating DFI Identification	TTTTAAAA	**Mandatory.** Use content of positions 5 – 12 in File Header Record.
13	88-94	7	Batch Number	Numeric	**Mandatory.** Assign Batch Numbers in ascending order.

Accounts Receivable Check Truncation (ARC) Entry Detail Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: Checking 27 = Debit 28 = Debit Prenotification
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution.
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number Generally found on the MICR line of the check (source document) Left justified, blank fill to right.
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Prenotifications.
7	40-54	15	Check Serial Number	Alphanumeric	**Mandatory**. Serial Number of the Receiver's Source Document (check).
8	55-76	22	Individual Name	Alphanumeric	**Optional.** May contain the Receiver's name, or reference number or identification number to identify a transaction or customer.
9	77-78	2	Discretionary Data	Alphanumeric	**Optional.** Defined by ODFI.
10	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
11	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Back Office Conversion (BOC) Entry Detail Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: Checking 27 = Debit 28 = Debit Prenotification
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution.
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number. Generally found on the MICR line of the check (Source Document). Left justified, blank fill to right.
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Prenotifications.
7	40-54	15	Check Serial Number	Alphanumeric	**Mandatory**. Serial Number of the Receiver's Source Document (check).
8	55-76	22	Individual Name	Alphanumeric	**Optional.** May contain the Receiver's name, or reference number or identification number to identify a transaction or customer.
9	77-78	2	Discretionary Data	Alphanumeric	**Optional.** Defined by ODFI.
10	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
11	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Corporate Collection or Disbursement (CCD) Entry Detail Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: **Checking** 22 = Credit (Automated deposit) 23 = Credit Pre notification 24 = Zero-dollar credit with remittance data (CCD, CTX only) 27 = Debit (Automated payment) 28 = Debit Pre notification 29 = Zero-dollar debit with remittance data (CCD, CTX only) **Savings** 32 = Credit (Automated deposit) 33 = Credit Pre notification 34 = Zero-dollar credit with remittance data (CCD, CTX only) 37 = Debit (Automated payment) 38 = Debit Pre notification 39 = Zero-dollar debit with remittance data (CCD, CTX only)
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number Left justified, blank fill to right
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Pre notifications.
7	40-54	15	Individual Identification Number	Alphanumeric	**Optional**. A number by which the Receiver is known to the Originator.
8	55-76	22	Receiving Company Name	Alphanumeric	**Required.** Name of the Receiver
9	77-78	2	Discretionary Data	Alphanumeric	**Optional.** Defined by ODFI.
10	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
11	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Corporate Trade Exchange (CTX) Entry Detail Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: **Checking** 22 = Credit (Automated deposit) 23 = Credit Pre notification 24 = Zero-dollar credit with remittance data (CCD, CTX only) 27 = Debit (Automated payment) 28 = Debit Pre notification 29 = Zero-dollar debit with remittance data (CCD, CTX only) **Savings** 32 = Credit (Automated deposit) 33 = Credit Pre notification 34 = Zero-dollar credit with remittance data (CCD, CTX only) 37 = Debit (Automated payment) 38 = Debit Pre notification 39 = Zero-dollar debit with remittance data (CCD, CTX only)
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number. Left justified, blank fill to right
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Pre notifications.
7	40-54	15	Identification Number	Alphanumeric	**Optional**. A number by which the Receiver is known to the Originator
8	55-58	4	Number of Addenda records	Numeric	**Mandatory.** Number of Addenda Records associated with this Entry Detail Record
9	59-74	16	Receiving Company Name/ID	Alphanumeric	**Required.** Name of Receiver
10	75-76	2	Reserved	Blank	**N/A.**
11	77-78	2	Discretionary Data	Alphanumeric	**Optional.** Defined by ODFI
12	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** "1" = Addenda
13	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Point of Purchase Check Conversion (POP) Entry Detail Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or pre-notes. Allowable values: **Checking** 27 = Debit (Automated payment) 28 = Debit Pre-notification
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number Left justified, blank fill to right.
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Pre-notifications.
7	40-48	9	Check Serial Number	Alphanumeric	**Mandatory**. Serial Number of the Receiver's Source Document (check).
8	49-52	4	Terminal City	Alphanumeric	**Mandatory.** Identifies the city where the electronic terminal is located.
9	53-54	2	Terminal State	Alphanumeric	**Mandatory.** Identifies the state where the electronic terminal is located.
10	55-76	22	Individual Name	Alphanumeric	**Optional.** May contain the Receiver's name, or reference number or identification number to identify a transaction or customer.
11	77-78	2	Discretionary Data	Alphanumeric	**Optional.** Defined by ODFI.
12	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
13	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Point of Sale (POS) Entry Detail Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: **Checking** 27 = Debit (Automated payment) 28 = Debit Pre notification
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution.
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number. Left justified, blank fill to right.
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Pre notifications.
7	40-54	15	Individual Identification Number	Alphanumeric	**Optional**. A number by which the Receiver is known to the Originator.
8	55-76	22	Individual Name	Alphanumeric	**Required.** Name of the Receiver.
9	77-78	2	Card Transaction Type Code	Alphanumeric	**Mandatory.** Identifies the state where the electronic terminal is located.
10	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
11	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Point of Sale (POS) Entry Addenda Record (Mandatory)

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'7'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Addenda Type Code	'02'	**Mandatory.**
3	04-10	7	Reference Information #1	Alphanumeric	**Optional.** May be used for additional reference numbers, identification numbers or other codes that the merchant needs to identify a transaction.
4	11-13	3	Reference Information #2	Alphanumeric	**Optional.** May be used for additional reference numbers, identification numbers or other codes that the merchant needs to identify a transaction.
5	14-19	6	Terminal Identification Code	Alphanumeric	**Required.** Identifies an electronic terminal with a unique code that allows the owner and/or switching network to identify the terminal where the Entry originated.
6	20-25	6	Transaction Serial Number	Alphanumeric	**Required.** The number assigned by the terminal at the time the transaction is originated.
7	26-29	4	Transaction Date	MMDD	**Required.** Date of transaction
8	30-35	6	Authorization Code or Card Expiration Date	Alphanumeric	**Optional.** Indicates the code that a card authorization center has furnished to a merchant.
9	36-62	27	Terminal Location	Alphanumeric	**Required.** Identifies specific location of a terminal (e.g. street address, etc.)
10	63-77	15	Terminal City	Alphanumeric	**Required.** Identifies the city where the electronic terminal is located.
11	78-79	2	Terminal State	Alphanumeric	**Required.** Identifies the state where the electronic terminal is located.
12	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Prearranged Payment or Deposit (PPD) Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: **Checking** 22 = Credit (Automated deposit) 23 = Credit Pre notification 27 = Debit (Automated payment) 28 = Debit Pre notification **Savings** 32 = Credit (Automated deposit) 33 = Credit Pre notification 37 = Debit (Automated payment) 38 = Debit Pre notification
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution.
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number. Left justified, blank fill to right.
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Pre notifications
7	40-54	15	Individual Identification Number	Alphanumeric	**Optional**. A number by which the Receiver is known to the Originator.
8	55-76	22	Individual Name	Alphanumeric	**Required.** Name of the Receiver.
9	77-78	2	Discretionary Data	Alphanumeric	**Optional.** Defined by ODFI.
10	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
11	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Represented Check (RCK) Entry Detail Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: Checking 27 = Debit 28 = Debit Pre notification
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution.
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number Generally found on the MICR line of the check (source document) Left justified, blank fill to right.
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Pre notifications.
7	40-54	15	Check Serial Number	Alphanumeric	**Mandatory**. Serial Number of the check being represented.
8	55-76	22	Individual Name	Alphanumeric	**Required.** The Receiver's name.
9	77-78	2	Discretionary Data	Alphanumeric	**Optional.** Defined by ODFI.
10	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
11	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Telephone Initiated (TEL) Entry Detail Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: **Checking** 27 = Debit (Automated payment) 28 = Debit Pre notification
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution.
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number Left justified, blank fill to right.
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Pre notifications.
7	40-54	15	Individual Identification Number	Alphanumeric	**Optional.** A number by which the Receiver is known to the Originator.
8	55-76	22	Individual Name	Alphanumeric	**Required.** Name of the Receiver.
9	77-78	2	Payment Type Code	Alphanumeric	**Required.** Indicates whether the TEL Entry is recurring or a single transaction. Values are: "Rb" = Recurring "Sb" = Single transaction "b" = blank
10	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
11	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

Internet Initiated (WEB) Standard Entry Class

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'6'	**Mandatory.** Identifies the Entry Detail Record.
2	02-03	2	Transaction Code	Numeric	**Mandatory.** Identifies account types, debits, credits or prenotes. Allowable values: **Checking** 27 = Debit (Automated payment) 28 = Debit Pre notification
3	04-11	8	Receiving DFI Identification	TTTTAAAA	**Mandatory.** Routing Transit Number of Receiver's financial institution.
4	12-12	1	Check Digit	Numeric	**Mandatory.** The ninth character of the RDFI's Routing Transit Number. Used to detect transpositions.
5	13-29	17	DFI Account Number	Alphanumeric	**Required.** Receiver's Bank Account Number. Left justified, blank fill to right.
6	30-39	10	Amount	$$$$$$$$¢¢	**Mandatory.** Amount of transaction. Do not include the decimal point. Enter 10 zeros for Pre notifications.
7	40-54	15	Individual Identification Number	Alphanumeric	**Optional**. A number by which the Receiver is known to the Originator.
8	55-76	22	Individual Name	Alphanumeric	**Required.** Name of the Receiver.
9	77-78	2	Payment Type Code	Alphanumeric	**Required.** Indicates whether the TEL Entry is recurring or a single transaction. Values are: "Rb" = Recurring "Sb" = Single transaction ("b" is a blank space)
10	79-79	1	Addenda Record Indicator	Numeric	**Mandatory.** Addenda Record Indicator: "0" = no Addenda "1" = Addenda
11	80-94	15	Trace Number	Numeric	**Mandatory.** Constructed as follows: Positions 80-87 = Same as Field 12 of Batch Header. Positions 88-94 = Detail Sequence Number (e.g. 0000001 for Detail Record #1 0000002 for Detail Record #2, etc.)

CCD, PPD and WEB Addenda Record (Optional)

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'7'	**Mandatory.** Identifies the Addenda Record.
2	02-03	2	Addenda Type Code	'05'	**Mandatory.**
3	04-83	80	Payment Related information	Alphanumeric	**Optional.** Payment information associated with the immediately preceding Entry Detail Record. Must contain ANSI ASC X12 data segments or other NACHA endorsed banking convention. Use an asterisk ('*') as the delimiter between data elements and a backslash ('\') as the terminator between data segments. For CCD Entries that are Health Care EFT Transactions, 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.
4	84-87	4	Addenda Sequence Number	Numeric	**Mandatory.** Assign consecutively beginning with '1'. Right justify and zero-fill to the left.
5	88-94	7	Entry Detail Sequence Number	Numeric	**Mandatory.** Contains the last seven digits of Field 11 (Positions 88-94) of the Entry Detail record.

CTX Addenda Record

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'7'	**Mandatory.** Identifies the Addenda Record.
2	02-03	2	Addenda Type Code	'05'	**Mandatory.**
3	04-83	80	Payment Related information	Alphanumeric	**Optional.** Payment information associated with the immediately preceding Entry Detail Record. This field contains information formatted in accordance with the syntax of ANSI ASC X12.5 and X12.6, an ASC X12 transaction set containing a BPR or BPS data segment, or payment related UN/EDIFACT syntax.
4	84-87	4	Addenda Sequence Number	Numeric	**Mandatory.** Assign consecutively beginning with '1'. Right justify and zero-fill to the left
5	88-94	7	Entry Detail sequence Number	Numeric	**Mandatory.** Contains the last seven digits of Field 13 (Positions 88-94) of the Entry Detail record.

Batch Control Record – All Entries

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'8'	**Mandatory.** Identifies the Entry Detail Record.
2	02-04	3	Service Class Code	Numeric	**Mandatory.** Must match Field 2 positions 02-04 of the batch Header Record. 200 = debits and credits 220 = credits only 225 = debits only
3	05-10	6	Entry/Addenda Count	Numeric	**Mandatory.** Count of '6' and '7' Records in the Batch.
4	11-20	10	Entry Hash	Numeric	**Mandatory.** The sum of all of the Receiving DFI Identification fields contained within the Entry Detail Records in a batch. The Receiving DFI Identification Field contains the 8-digit routing number of the RDFI. The hash is the sum of the 8-digit routing numbers. If the sum exceeds 10 characters, the Entry Hash field must be populated with the rightmost 10 characters.
5	21-32	12	Total Debit Entry Dollar Amount in Batch	$$$$$$$$$$¢¢	**Mandatory.** Dollar total of the debits in the Batch. If none, zero-fill. Do not enter a decimal point.
6	33-44	12	Total Credit Entry Dollar Amount in Batch	$$$$$$$$$$¢¢	**Mandatory.** Dollar total of the credits in the Batch. If none, zero-fill. Do not enter a decimal point.
7	45-54	10	Company Identification	NNNNNNNNNN	**Mandatory**. Your Company Identification assigned by Santander Bank. The same as Field 5 Positions 41-50 of the Batch Header.
8	55-73	19	Message Authentication Code		**Optional.** Leave blank
9	74-79	6	Reserved		**N/A.** Leave blank
10	80-87	8	Originating DFI Identification	TTTTAAAA	**Mandatory. Immediate Origin.** The same as Field 3 Positions 05-12 of the File Header.
11	88-94	7	Batch Number	Numeric	**Mandatory.** Assign batch Numbers in ascending order. Must match Field 13 Positions 88-94 of the Batch Header.

File Control Record – All Entries

Field	Positions	Size	Name	Contents	Inclusion Requirement and Description
1	01-01	1	Record Type Code	'9'	**Mandatory.** Identifies the Entry Detail Record.
2	02-07	6	Batch Count	Numeric	**Mandatory**
3	08-13	6	Block Count	Numeric	**Mandatory.** Total number of physical blocks in the file including the File Header and File Control Records
4	14-21	8	Entry/Addenda Count	Numeric	**Mandatory.** Total number of Entry Detail and Addenda Records in the file
5	22-31	10	Entry Hash	Numeric	**Mandatory.** The sum of the Entry Hash fields contained within the Company/Batch Control Records of the File. If the sum exceeds 10 characters, the field must be populated with the rightmost 10 characters.
6	32-43	12	Total Debit Entry Dollar Amount in File	$$$$$$$$$$$¢¢	**Mandatory.** Dollar total of the debits in the File. If none, zero-fill. Do not enter a decimal point.
7	44-55	12	Total Credit Entry Dollar Amount in File	$$$$$$$$$$$¢¢	**Mandatory**. Dollar total of the credits in the File. If none, zero-fill. Do not enter a decimal point.
8	56-94	39	Reserved	blank	**N/A.** Leave blank.

NOTE: For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday. For holidays falling on Sunday, all Federal Reserve Banks and Branches will be closed the following Monday.

Transactions bearing an Effective Entry Date that is a non-banking day will settle on the following banking day.