



ACH NACHA File Format

Introduction

Signature Bank Online Banking can create properly formatted ACH payment files on behalf of clients. The Online Banking platform accepts payments orders typed into the ACH screen in Online Banking by clients and select custom upload formats such as CSV, both of which then automatically reformat data for our clients to the industry standard.

The Online Banking platform also allows the import of files in a NACHA format. The National Automated Clearing House Association (NACHA) administers the ACH payment system, and all industry network participants must adhere to the rules, guidelines, and standards that this body sets. NACHA file format is governed by these rules, and specific data formatting requirements are outlined in the [Nacha Operating Rules Online](#).

ACH NACHA Operating Rules File Format Specifications

Appendix One - ACH File Exchange Specifications (OR73)

This section contains information on:

- Acceptable Characters (Part 1.2)
 - Numeric:
 - 0-9
 - Alphanumeric:
 - 0-9
 - A-Z
 - a-z
 - space
 - EBCDIC values greater than hexadecimal "3F"
 - ASCII values greater than hexadecimal "1F"
 - There are a variety of publicly available resources to look-up EBCDIC and ASCII to hexadecimal translations
- Sequence of Records (Part 1.3)
- File Structure (Part 1.4)

Appendix Three - ACH Record Format Specifications (OR84)

This section contains information on:

- Record Formats (Part 3.1) - including specific field widths and data type
- Glossary of Data Elements (part 3.2) - description of the purpose and validation for each field in a record



NACHA File variables for Originating from Signature Bank

Online Banking Upload or Direct ACH

NACHA Field	Position	Value Needed
Immediate Destination	1 record, field 3, position 4, length 10	041215621
Immediate Origin	1 record, field 4, position 14, length 10	[your company ID]
Immediate Destination Name	1 record, field 11, position 41, length 23	SIGNATURE BANK
Immediate Origin Name	1 record, field 12, position 64, length 23	[your company name]
Company ID	5 record, field 5, position 41, length 10 8 record, field 7, position 45, length 10	1 [+ your company's TIN]
Originating DFI Identification	5 record, field 12, position 80, length 8 8 record, field 10, position 80, length 8	04121562
Effective Entry Date	5 record, field 9, position 70, length 6	YYMMDD. No weekends, Federal Holidays, or dates in the past
Trace Number	6 record, field 11, position 80, length 15	04121562 [+ xxxxxxxx] x = sequence number



Color Coded Guide

Immediate Destination	041215621
Immediate Origin	[your company ID - 1+TIN]
Immediate Destination Name	SIGNATURE BANK NA
Immediate Origin Name	[your company name]
Company ID	[your company ID - 1+TIN]
Effective Date	YYMMDD (as numerals)
Originating DFI Identification	04121562
Trace Number	04121562xxxxxxx

[illegible]