ACH

Automated Clearing House (ACH) Implementation Guide

Use this guide to learn more about the implementation process for **Automated Clearing House (ACH)**.

For questions about this guide, please reach out to your implementation specialist or contact our Commercial Support Center at 866-475-0729, Monday through Friday, 7 a.m. to 10 p.m., ET.

July 2026

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Introduction

Automated Clearing House (ACH) transactions are electronic, value-dated payments that are exchanged among participating banks through the ACH Network. These transactions enable you to better manage daily cash flow. ACH transactions are more predictable, reliable, and cost effective than check transactions.

ACH transactions provide a low-cost mechanism for moving non-urgent, low- and medium-size-value electronic funds transfers between parties. The ACH solution is unique, because it can be used to pay funds to (credit origination) or collect funds from (debit origination) other parties. The cost-efficient nature of the transactions make ACH solutions ideal for repetitive-type payables/receivables, such as paying employees, vendors, shareholders, and consumer receipts electronically. Common ACH applications include:

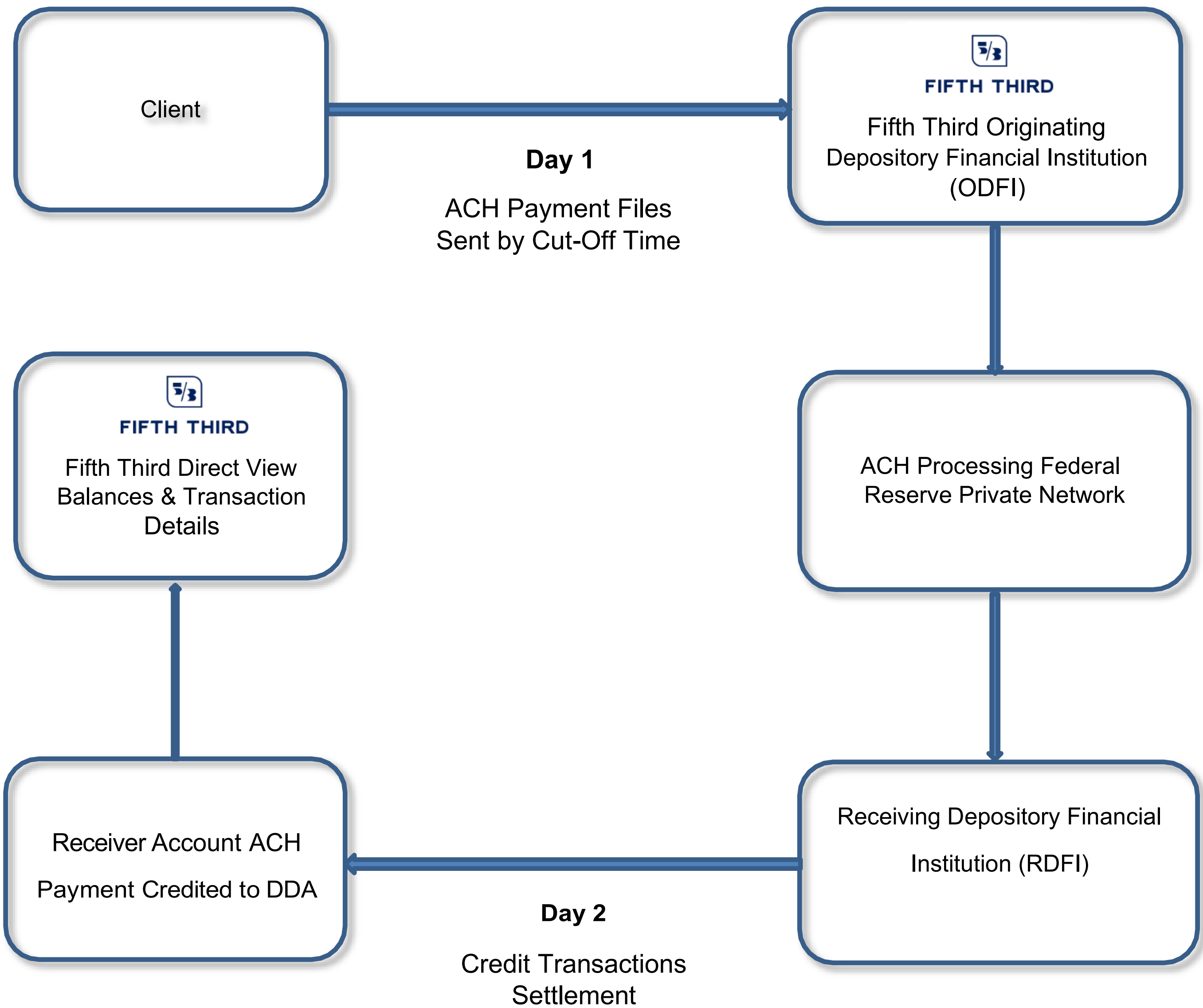
Payables

- Direct deposit of payroll
- Expense reimbursement
- Dividends, interest, pensions
- Tax payments: Federal and State
- Child support payments
- Vendor payments

Receivables

- Consumer bill payments
- Tax Payments: Federal and State
- Child Support
- Concentration from individual accounts

A Day in the Life



Who Should Read This Guide?

This manual is intended primarily for your company employees who are establishing the requirements to implement ACH Services. This manual was created to help your organization to understand how the product will work and integrate within your existing processes.

Implementation Plan

ACH Origination Implementation Tasks	Lead Time
Client Documentation • Submit new service request (Fifth Third) • Validate new service request information and setup weekly project meetings to walk through ACH input file specifications, communication methods and project deliverables (Fifth Third)	**Week 1 – Week 2**
Transmission and Communication • Determine communication method and identify IT resources (Client) • Establish communication method for Fifth Third Direct® (Fifth Third) or direct connection (Both) • Develop in-bound and out-bound file based on established file layouts (Both)	**Week 1 – Week 4**
Testing • Create review, approve, and confirm test files (Both) • Testing will continue until a valid file is received (Both)	**Week 4 – Week 7**
Production – *Primary Dependency: Successful Testing* • Setup accounts in the ACH production system (Fifth Third) • Verify first production file (Both)	**Week 5 – Week 9 (up to 12 weeks)**

Boarding Information

Third-Party ACH Relationships

By utilizing our ACH Service, you are an Originator. As an Originator, you may provide Third-Party Services or use Third-Party Relationships (e.g., Service Providers, Senders, and Processors) to create and/or transmit ACH Entries to the bank.

Fifth Third is responsible for monitoring the activities of Third-Party Relationships (Service Providers and Senders). Providing ACH services to and/or through Third-Party Relationships introduces additional risks to the bank. Therefore, it is important to identify if you are or use a Third-Party Service Provider, Third-Party Sender, or Third-Party Payment Processor. Knowing the classification helps the bank manage the risks associated with Third-Party Relationships, including having the proper agreements in place.

Please familiarize yourself with your classification:

- You are classified as an Originator if (all conditions must be satisfied):
  - You utilize the ACH Service to originate Entries that are settled to designated account owned by you.
  - You do not utilize a Third Party in the creation of Entries or files.
  - You do not provide Third-Party services to another entity.
- You are classified as a Third-Party Service Provider (TPSP) if:
  - You gave a processor (may or may not be a Fifth Third client) authorization to create and/or send ACH Entries to the bank on your behalf.

    OR
  - You received permission to create and/or send ACH entries to the bank on behalf of another Originator.

    Note: As a TPSP, a secondary Third-Party Service Provider must be executed among the bank, Third-Party, and Originator.
- You are classified as a **Third-Party Sender** (TPS) if:
  - You provide an ACH origination service to a non-Fifth Third customer.

    Note: As a TPS, a secondary Third-Party Sender agreement must be executed between you and the bank.
- You are classified as a **Third-Party Payment Processor** (TPPP) if:
  - You provide payment-processing (ACH) services to a variety of merchant accounts that may include conventional retail and Internet-based establishments, prepaid travel, telemarketers, and Internet gaming enterprises.

Agreement

You must sign the following agreements to utilize the Fifth Third ACH Service:

- Master Treasury Management Agreement
- Treasury Management Terms and Conditions
  - If you utilize TPSP or provide TPSP services, you must also sign the Third-Party Services Provider Agreement.
  - If you are a TPS or TPPP, you must also sign the Third-Party Sender Agreement.
- IAT Addendum (if you send domestic International ACH Transactions (IAT) or choose to use our International ACH Service)

Exposure

We will establish with you the types of transactions we will accept and the exposure limits and transaction limitations applicable to your origination activity.

If you use our Prefunded ACH feature, sufficient available funds must be present in your settlement account when you submit ACH files for processing. The bank places a hold on your account the same day you submit your file for processing if sufficient available funds are present.

If available funds are not present, the Fifth Third ACH system can continue, at the bank's discretion, to attempt to process your file up to two days past the settlement date of the transactions, until funds are available. If funds do not become available after two days past the settlement date of your file, your file is deleted and not processed.

If you are an ACH Prefunding Originator and you submit debits for processing in your file, at the bank's discretion, your file may be suspended.

ACH Origination Methods

As you begin the process of establishing the ACH Service for the first time or converting to Fifth Third Bank, you need to determine the method by which you will originate ACH transactions. Fifth Third offers multiple options suited to meet your origination needs.

Direct Send

If you are able to create a NACHA-formatted file (Appendix A), you may choose between:

1. Direct Transmission
2. Data Exchange via Fifth Third Direct

Fifth Third Direct Payments Module

This service allows for the import or creation of transactions via the Internet and is available in the event you are unable to create a NACHA-formatted file or for off-schedule/correcting transactions.

File Authentication Methods

The ACH Agreement between you and Fifth Third Bank requires that you verify/authenticate Direct Send files. File Authentication requires the entry of the total dollar amount of the file. This is for your company's protection and ensures that:

- The correct file was transmitted.
- A dual control is present before the file is processed.

The File Authentication method is determined at the time of implementation. If you want to change methods, please contact your Fifth Third Treasury Management representative. File Authentication can be provided in three ways:

- Fifth Third Direct File Authentication Module
- Telephone File Authentication
- Electronic File Authentication

Fifth Third Direct File Authentication Module

When your ACH Service is implemented, your company's Fifth Third Direct internal administrator is automatically set up for file authentication through Fifth Third Direct, the bank's single sign-on Internet portal. Your company administrator is then responsible for entitling any other users for File Authentication.

If your company is not already set up on Fifth Third Direct, your Fifth Third Treasury Management sales representative includes this as part of your ACH Origination implementation process. A Fifth Third Direct Company ID, Company Administrator User ID, and initial password are provided to your company at that time. Your company administrator then needs to set up the appropriate users and entitles them to the File Authentication service.

Once the appropriate users have valid user IDs and passwords and are entitled to the File Authentication function, the following instructions will guide them through the process of authenticating ACH files.

For detailed instructions for submitting your authentication via Fifth Third Direct, please refer to Appendix B.

Note: The deadline for transmitting your file and also submitting your file authentication on Fifth Third Direct is 10 p.m., ET.

Telephone File Authentication

Telephone File Authentication Phone Numbers

Cincinnati Area	Call (513) 358-6232 *Press 1 to be transferred to the file verification line*
Outside Cincinnati Area	Call (866) 475-0729 *Press 1 to be transferred to the ACH menu* *Press 1 to be transferred to the File Verification line*

Instructions for using Telephone File Authentication

The following steps outline the process for Telephone File Authentication. Make note of the confirmation number provided at the end of the call for future reference. You will need this confirmation number when calling ACH Operations for questions or if maintenance needs to be performed on a file, batch, or item within the file.

1. Dial (513) 358-6232 (Greater Cincinnati area customers).
    a. Or Dial 1-866-475-0729 (Outside Greater Cincinnati area).
2. Select **option 2** (only necessary if you call the 866 phone number).
3. Select **option 1**.
4. Select the desired option when the next prompt directs you:
    a. To report ACH totals, press 1.
    b. For Inquiries, press 2.
    c. For Social Security Reclamations, press 3.
5. Enter **your customer number** (your ACH Sending ID).
6. Press the pound key(#).
7. The system repeats your entry and asks you to confirm whether or not it is correct:
    a. If correct, press 1.
    b. If not correct, press 2 and repeat Step 5.
8. The system asks you to enter the debit amount of the file, both dollars and cents, followed by the pound key (#).
9. Enter the dollar and cents amount of the debit amount.

Note: If there are no debits/credits to enter, enter the debit/credit amount as $0.00.

10. Press the pound key (#).
11. The system repeats your entry and asks you to confirm whether it is correct:
    a. If correct, press 1.
    b. If not correct, press 2 and repeat Step 9.

    Example: If your debit amount is $12,901.20, enter 1290120#.
12. The system asks you if the credit file amount is the same as or different than the debit file amount:
    a. If the debit and credit amounts are the same, press 1.
    b. If the debit and credit amounts are different, press 2 and repeat Step 9.
13. The system asks you to enter a callback number, including the area code, so in the event an issue arises during the processing of your file, we can contact you.
14. Enter your callback number, including the area code.

15. Press the pound key (#).
16. The system repeats your entry and asks you to confirm whether it is correct:
    a. If correct, press 1.
    b. If not correct, press 2 and repeat Step 14.

    Example: If your phone number is (555) 333-2222, you should enter 5553332222#. Please note that all 10 digits of your phone number must be entered for the system to proceed.
17. When your totals reporting is complete, the system gives you a confirmation number that you should record for future reference. This confirmation number is also an indication that the total was successfully entered into the ACH system.

Note: If you need the confirmation number repeated, press 1. You may then hang up to end the call or enter another debit and credit amount by pressing 2 and repeating Steps 4 - 16.

Electronic File Authentication

Fifth Third also offers an automated feature to verify totals. The Electronic File Authentication allows you to submit a separate file of control totals. This is a one-record file. The layout is provided in Appendix C.

Return and Notification of Change Processing

In some instances, an ACH transaction may be returned to Fifth Third by the Receiving Depository Financial Institution (RDFI) as a Return or Notification of Change (NOC). Any Return or NOC is communicated to you daily by:

- Direct Transmission of a Return/NOC File (Appendix D)
- Return/NOC Notice delivered on Fifth Third Direct (Appendix E)

  Note: Please refer to Appendix F for Return Reason Codes and Appendix G for NOC Codes.

Processing Your File

Contact Information

Questions Regarding	Contact
• Deletions, Reversals, & Recalls • ACH File Delivery & Verification • Notice of Change (NOC) & Return Notices	**Cincinnati Area:** (513) 358-6232 **Outside of Cincinnati:** (866) 475-0729 (select Option 2, followed by Option 2 again) **ACH Fax Number:** (513) 358-6545 **Email:** CommercialSupport@53.com
• "How do I…" type questions Example Questions: • How do I create a batch? • How do I import a file? • How do I create a report? • Logon issues (e.g. "I am trying to logon, and I am receiving an error message. What should I do?")	1-866-475-0729, Option 2

NACHA Operating Rules & Guidelines

Originators or their agents can, at their sole cost and expense, choose to order copies of the NACHA Operating Rules & Guidelines (Rules) from the National Automated Clearing House Association (NACHA) at the following website: https://www.nacha.org/eStore.

Depending on your needs, you can order the Corporate Edition or the complete version of the Rules, which are updated on a yearly basis. New editions of the Rules are typically available for purchase in January.
Originators or their agents are responsible for all fees assessed by NACHA to obtain copies of the Rules.

Standard Entry Class Codes and Addenda Records

Prior to originating a file, familiarize yourself with the common Standard Entry Class (SEC) codes in Appendix H. Additionally, to learn about the Addenda Records that accompany SEC codes, please refer to Appendix I.

File Delivery & Verification Deadlines

Fifth Third Bank recommends submitting ACH files no later than 6 p.m., Eastern Time (ET), Monday through Friday, to allow enough time if processing errors are encountered. The bank accepts files until 10 p.m., E.T.

It is strongly recommended that all ACH Credit Entries (inclusive of payroll entries) and Debit Entries are submitted at least two (2) business days prior to the “Effective Date” of the transactions. If the transactions are not submitted by the required time, Fifth Third Bank cannot guarantee the transactions will be accepted by ACH processors or be received/posted on the “Effective Date” by the recipient’s financial institution.

The ACH Agreement between you and Fifth Third Bank requires that you verify/authenticate files delivered. We ask that you verify your file totals within fifteen minutes of transmitting your file to ensure seamless processing and to avoid any analysis charges for the processing of unverified files.

If an issue arises with your file authentication:

- Fifth Third will contact you within 90 minutes of the file being received and verified.

  Example: If your file is sent and verified at 3:30 p.m., we will notify you prior to 5 p.m. that same day for resolution.
- If the file was submitted by 10 p.m., ET, and we did not receive authentication, the file may not be processed that day. We will contact you by 10 a.m., ET the following business day for resolution of any outstanding issues.
- **Note:** The Effective Entry Date is the date specified by the Originator on which it intends a batch of entries to be settled. For credit entries, it is recommended that files are submitted at least two (2) business days prior to the effective entry date. For debit entries, it is recommended that files are submitted at least one (1) business day prior to the effective entry date.

Holiday Processing Schedule

The following holiday schedule lists dates that Fifth Third is closed for ACH processing. These dates correspond to the dates when the Federal Reserve is closed. Please make note of these dates, because they may require a change to your normal ACH processing schedule. The following is an example of how a holiday can affect your schedule:

Example: XYZ Company’s paydays are on Fridays. The payroll file is normally sent on Wednesday. During the month of November, one payday falls on the Friday after Thanksgiving. Due to this holiday, the file must be sent a day earlier, on Tuesday, to ensure memo posting of the payroll entries occurs on Friday.

Also, keep in mind that holidays are non-business days, just like weekends. If you use a non-business day as your effective date, this may cause the items to post later than expected. A weekend or holiday effective date is forwarded to the next business day.

2026-2029 Federal Holiday Schedule

Holiday	2026	2027	2028	2029
New Year's Day	Jan. 1 (Thurs.)	Jan. 1 (Fri.)	**Jan. 1 (Sat.)***	Jan. 1 (Mon.)
Martin Luther King Jr. Day	Jan. 19 (Mon.)	Jan. 18 (Mon.)	Jan. 17 (Mon.)	Jan. 15 (Mon.)
President's Day	Feb. 16 (Mon.)	Feb. 15 (Mon.)	Feb. 21 (Mon.)	Feb. 19 (Mon.)
Memorial Day	May 25 (Mon.)	May 31 (Mon.)	May 29 (Mon.)	May 28 (Mon.)
Juneteenth National Independence Day	June 19 (Fri.)	**Closed June 19 (Sat.)***	June 19 (Mon.)	June 19 (Tue.)
Independence Day	**July 3 (Sat.)***	**Closed July 5 (Mon.)****	July 4 (Tue.)	July 4 (Wed.)
Labor Day	Sept. 7 (Mon.)	Sept. 6 (Mon.)	Sept. 4 (Mon.)	Sept. 3 (Mon.)
Columbus Day	Oct. 12 (Mon.)	Oct. 11 (Mon.)	Oct. 9 (Mon.)	Oct. 8 (Mon.)
Veteran's Day	Nov. 11 (Wed.)	Nov. 11 (Thurs.)	**Nov. 11 (Sat.)***	**Closed Nov. 12 (Mon.)****
Thanksgiving Day	Nov. 26 (Thurs.)	Nov. 25 (Thurs.)	Nov. 23 (Thurs.)	Nov. 22 (Thurs.)
Christmas Day	Dec. 25 (Fri.)	**Dec. 25 (Sat.)***	Dec. 25 (Mon.)	Dec. 25 (Tue.)

*For holidays falling on Saturday, the ACH processing network will be open the preceding Friday.

**For holidays falling on Sunday, the ACH processing network will be closed the following Monday:

July 5, 2027, and November 12, 2029.

Terminology

Please familiarize yourself with the common terminology in this section:

Returns: A pre-note or monetary transaction (including $0 transactions) that a receiving financial institution cannot process and therefore sends back to you for resolution. Your account is credited or debited for all returned monetary transactions on the date the item is received by Fifth Third Bank. A list of return reason codes are included in Appendix F and example return notices are provided in Appendix E.

Notification of Change (NOC): A request for revision that you need to act upon before initiating another transaction. An NOC is non-monetary in nature. The original transaction is applied to the receiver's account; however, you need to change something within your records. A list of NOC codes and definitions are included in Appendix G and example return notices are provided in Appendix E.

Pre-notification: A non-monetary process for testing the accuracy of the information associated with a new transaction. Although pre-notes are no longer required, they are recommended to help you verify information prior to releasing a "live" transaction. The receiving institution then has the opportunity to notify you, either with an NOC or a Return notice, of needed corrections before money is transferred. After sending a pre- notification, please wait six (6) business days before initiating a live transaction.

Exceptions Management

Deletions and Reversals

If you release an item or file in error, we provide delete, reversal, or recall services. A blank ACH Delete or ACH Reversal/Recall form is in Appendix J. These forms must be completed by an authorized signer and faxed by 2 p.m., ET to fax number (513) 358-6545. Please follow your fax with a telephone call to (513) 358-6232 or (866) 475-0729 (toll-free). Select Option 2, followed by Option 3 to confirm our ACH Operations Department received your fax.

ACH Delete: A deletion request can be processed if the transaction did not leave Fifth Third Bank.

ACH Reversal: A reversal can be processed for a transaction that left Fifth Third Bank and was released into the ACH system. However, the reversal can only be initiated/requested within five (5) days of the settlement date. After the fifth day, the request becomes a recall.

Note: Reversals are never guaranteed.

ACH Recall: A recall is a request to have an ACH transaction manually returned to you after it posted to the beneficiary's account. A recall is requested when more than five (5) days have passed since the original settlement date and/or if the item was not sent in error.

Under NACHA rules, you have no right to recall an ACH transaction once it is sent to the originating financial institution. However, an originating financial institution, such as Fifth Third Bank, can request a receiving financial institution to return a transaction. A receiving financial institution is NOT obligated to comply with such a request.

Frequently Asked Questions

Jump to:

Click the “Q#” below to jump

Q1:	When does the transaction have to be sent relative to the settlement date?
Q2:	Can the bank take my ACH file and translate it to a NACHA layout?
Q3:	How many Addenda records can each ACH entry carry?
Q4:	How many bytes does a NACHA record contain?
Q5:	Which check conversion option is used for an ACH-eligible check delivered through the mail, assuming proper notification was provided for check conversion?
Q6:	What is the dollar limit for an RCK transaction?
Q7:	What is the return timeframe for an unauthorized ACH transaction if it is a CTX or CCD entry?
Q8:	What is the dollar limit of an ARC, BOC, and/or POP transaction?
Q9:	Which ACH types are available for conversion?
Q10:	How many transactions can be issued related to an oral authorization for a TEL transaction?
Q11:	Which conversion standard entry class requires the receiver's authorization is given via a signed authorization?
Q12:	How many business days after the settlement date of a transaction may a reversal be issued?
Q13:	What is the deadline for sending a same-day ACH item?
Q14:	What is the transaction limit for same-day ACH items?
Q15:	What happens if a batch submitted for same-day settlement contains one or more items over $100,000?
Q16:	Is the same-day ACH value limit applied per item or per batch?
Q17:	Can IAT batches be submitted for same-day settlement?

Q1: When does the transaction have to be sent relative to the settlement date?
A1: Transactions must be sent at least one (1) business day prior to the settlement date for transactions related to external banks. It is preferred that files are sent two (2) business days in advance.

Q2: Can the bank take my ACH file and translate it to a NACHA layout?
A2:

- Fifth Third does not provide a service to create NACHA formatted files on the behalf of clients.
- Clients may utilize Fifth Third Direct Payments and Transfers Import File feature to map and import NACHA and Custom file into Fifth Third Direct. See Quick Reference Guide for instructions:

  How Do I Create a Payment From an Import

Q3: How many Addenda records can each ACH entry carry?
A3: It depends on the SEC code:

- CCD, CIE, MTE, POS, PPD, SHR, and WEB can have 1 addenda record.
- CTX can have 9,999 addenda records.

Q4: How many bytes does a NACHA record contain?
A4: 94 bytes.

Note: A byte equals one character or a space.

Q5: Which check conversion option is used for an ACH-eligible check delivered through the mail, assuming proper notification was provided for check conversion?

A5: ARC

Q6: What is the dollar limit for an RCK transaction?

A6: $2,500

Q7: What is the return timeframe for an unauthorized ACH transaction if it is a CTX or CCD entry?

A7: 24 hours

Q8: What is the dollar limit of an ARC, BOC, and/or POP transaction?

A8: $25,000

Q9: Which ACH types are available for conversion?

A9: ARC, BOC, POP, and RCK

Q10: How many transactions can be issued related to an oral authorization for a TEL transaction?

A10: One

Q11: Which conversion standard entry class requires the receiver's authorization is given via a signed authorization?

A11: PPD for every transaction (CTX and CCD do not require this per transaction, but are governed by general agreements)

Q12: How many business days after the settlement date of a transaction may a reversal be issued?

A12: 5 days. After 5 days, a recall may be issued.

Q13: What is the deadline for sending a same-day ACH item?

A13:

	First Window	Second Window	Third Window
Payments sent via Fifth Third Direct® Payments & Transfers	8 a.m., ET	1 p.m., ET	2 p.m., ET
Payments sent via Direct Send File Transmission*	9 a.m., ET	1:30 p.m., ET	3 p.m., ET
Funds available to Receiver by	1:30 p.m. Receiving bank local processing time	5:00 p.m. Receiving bank local processing time	Receiving bank end-of-day processing

*Note: It is best practice to send files at least 30 minutes prior to deadline. Deadline assumes ACH file and file totals are received and there are no issues with the file.

Q14: What is the transaction limit for same-day ACH items?

A14: $1,000,000

Q15: What happens if a batch submitted for same-day settlement contains one or more items over $100,000?
A15: All items in the batch are processed and the items over $1,000,000 are assigned the next business day's settlement date, whereas the remaining items receive same-day settlement.

Q16: Is the same-day ACH value limit applied per item or per batch?

A16: The $1,000,000 same-day limit applies to a single item.

Q17: Can IAT batches be submitted for same-day settlement?

A17: No, IAT batches do not qualify for same-day processing/settlement.

Appendix A

NACHA Formatted File

ACH NACHA Formatted File Layout

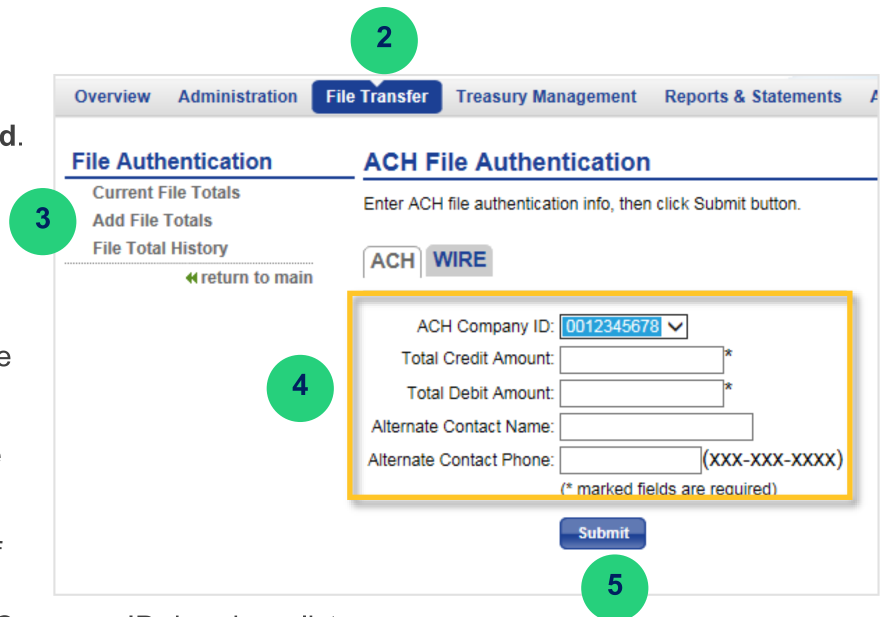
Appendix B

Fifth Third Direct File Authentication Module Procedures

Submitting Your File Authentication Information

Use the following procedure to submit your file authentication information.

Note: You may submit your File Authentication information before or after you transmit your ACH file to the bank. However, you should perform the transmission and authentication within approximately 15 – 20 minutes of one another, if possible.



1. Log in to Fifth Third Direct:
    a. Navigate to **direct.53.com**.
    b. Type the **User ID** and **Password**.
    c. Click the **Log In** button.
2. Click the **File Transfer** tab on the Navigation bar.
3. Select **Add File Totals** from the File Authentication menu.
4. Complete the fields in the **ACH File Authentication** section:
    a. Select the **ACH Company ID** of the company for which you are submitting totals from the ACH Company ID dropdown list.
    b. Type the **total credit amount** of the ACH file in the Total Credit Amount field.
    c. Type the **total debit amount** of the ACH file in the Total Debit Amount field.
    d. Type an **alternate contact name** and **alternate contact phone number** in the appropriate fields, only if the person to contact for file processing issues is not the same person who enters the totals, or if an alternate phone number should be used for the contact entering the totals. Otherwise, Fifth Third uses your designated contact information to contact you.
5. Click the **Submit** button.

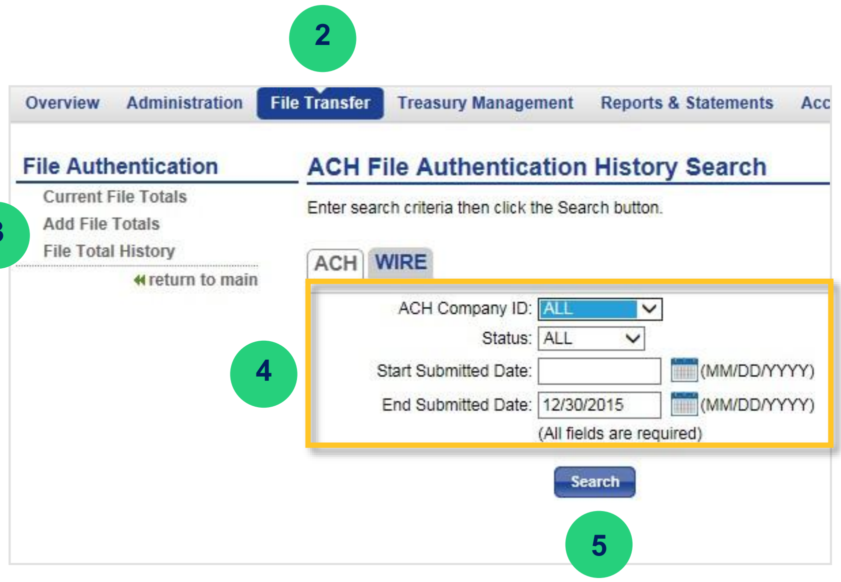
Your file authentication is performed within 90 minutes. If the file totals entered on Fifth Third Direct match the transmitted file totals, your file is processed.

If the totals do not match, the bank's ACH Operations team contacts you to resolve the issue.

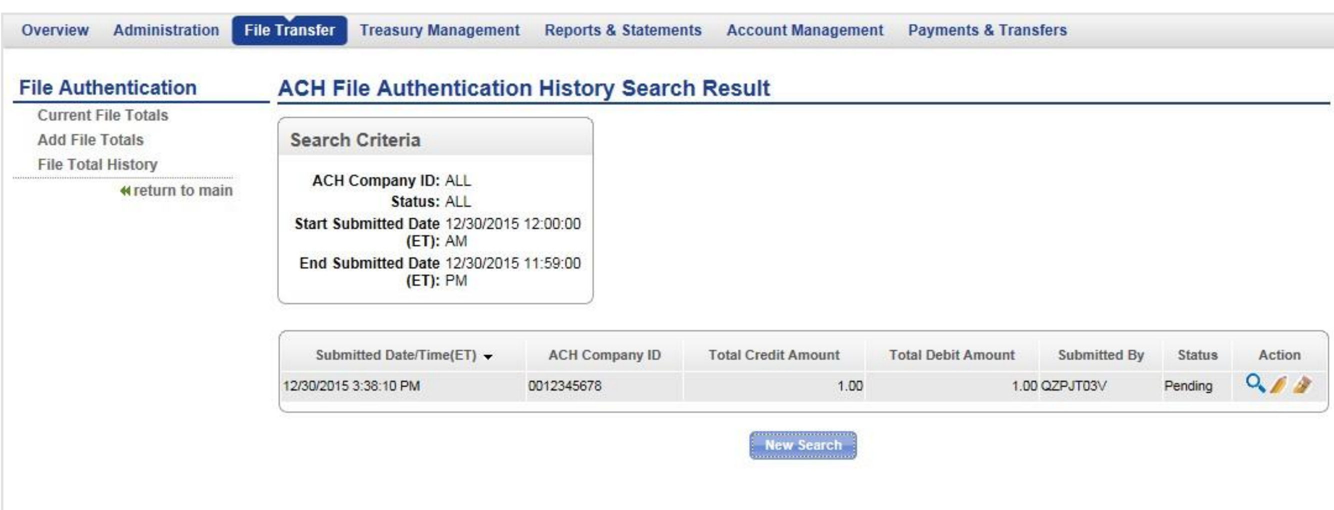
File Total History

File Authentication totals are stored on Fifth Third Direct for seven (7) calendar days or five (5) business days. Use the following procedure to view the status of totals entered within this time period:

1. Log in to Fifth Third Direct:
    a. Navigate to **direct.53.com**.
    b. Type the **User ID** and **Password**.
    c. Click the **Log In** button.
2. Click the **File Transfer** tab on the Navigation bar.
3. Select **File Total History** from the File Authentication menu.
4. Select the search criteria in the **ACH File Authentication History Search** section:



5. Click the **Search** button.
6. The system displays the search results in the **ACH File Authentication History Search Result screen**.
7. The status of each total is displayed in the Status column (please refer to Status Code definitions on the following page for more information).
8. View, Modify, and Cancel file totals using the icons in the Action column (please refer to the Action Options table on the following page for more information).



Code Definitions

Pending: Totals were recently entered, and the matching process did not yet begin. This can take up to 90 minutes after totals are entered.

Submitted: The matching process started, and you are contacted if an error occurs in processing your file.

Code Definitions

Icon	Action
	View the details of a file total (time sent, alternate contact, and anything else that does not show on the summary list).
	Modify a total file (change the amount; update the contact info, etc.). **Note**: Modify can only be performed if the file total status is Pending, Unmatched, or No File Available.
	Cancel a file total. **Note**: Cancel can only be performed if the file total status is Pending, Unmatched, or No File Available.

Appendix C

Electronic Control Totals

ACH EFA File Layout.xlsx

Appendix D

Return/NOCFile

ACH Return-NOC File Layout.xlsx

ACH Return-NOC File CSV.xlsx

Appendix E

Return/NOC Notice

Sample Return

```
R3562-3 FIFTH THIRD CINCINNATI, OH           ACCOUNT NUMBER:   123456789
                                             STATEMENT  DATE:   05/31/2006
                                             PAGE         1
                                             PT:ABCCOMP    CA:999999999 TY:
                                             DD:Q000000                  WINDOW:0600

        ABC  COMPANY
        123  MAIN  ST.
        ANYTOWN      USA   55555
        CONTACT NAME

                                 ACH  ACTIVITY  SUMMARY

            THIS  REPORT  DETAILS  ALL  ACTIVITY  THAT  RELATES  TO  ACH
            TRANSACTIONS  THAT  WERE  ORIGINATED  ON  YOUR BEHALF.

III.  ITEMS  RETURNED  -

       THIS  REPORT  LISTS  THE  RETURN  ITEMS  PROCESSED  TODAY.  THEY  WILL
       BE  REFLECTED  ON  TODAYS  SETTLEMENT.
---------------------------------------------------------------------------
FILE  REFERENCE   EFF  DATE   COMPANY  NAME      COMPANY  ID   ENTRY  DESCRIPTION
20061500176       06-05-30    ABC  COMPANY       1234567890    PAYMENT
---------------------------------------------------------------------------
RETURN                                                  TRANSIT-    ACCOUNT  NUMBER/
REASON  TC            AMOUNT   INDIVIDUAL  NAME/ID      ROUTING     REFERENCE  NUMBER
-------------------------------------------------------------------------------

 R13    27          $197.12   INDIVIDUAL  NAME          042000317   0123456789
                              867530900L                            (5021985)
                              R13  -INVALID  ACH  ROUTING  NO-

       __________________
                    $197.12   DEBITS     NUMBER  OF  DEBITS:                   1
                                         NUMBER  OF  DEBIT  PRENOTES:          0


          THE  RETURNS  LISTED  ABOVE  WERE  DEBITED/CREDITED  TO  YOUR  ACCOUNT:
                      TOTAL  CREDIT  AMOUNT:                 $.00
                       TOTAL  DEBIT  AMOUNT:              $197.12
```

Notification of Change

```
R3562-2 FIRST NATIONAL BANK OF GEORGIA                ACCOUNT NUMBER: 131000000002
        1 FIRST NATIONAL PLAZA                         SETTLEMENT DATE: 10/30/1985
        ATLANTA GA 30101                       PAGE    3

        AJAX INSURANCE COMPANY
        5256 DUNCAN STREET
        DECATUR GA 300002

                                 ACH ACTIVITY SUMMARY

                 THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH
                   TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF.

II. NOTIFICATIONS OF CHANGE -

   THIS SECTION LISTS THE NOTIFICATIONS OF CHANGE RECEIVED FOR ACH ENTRIES
   ORIGINATED ON YOUR BEHALF. THE ORIGINAL ITEM INFORMATION IS FOLLOWED
   BY THE CORRECTED DATA. PLEASE MAKE THESE CHANGES TO YOUR RECORDS.
__________________________________________________________________________

FILE REFERENCE         EFFECTIVE DATE         COMPANY NAME       ENTRY DESCRIPTION
19853010002                  85-10-29         AJAX INS. CO.      PREMIUMS
__________________________________________________________________________

TC    INDIVIDUAL NAME     INDIVIDUAL ID  TR          ACCOUNT NUMBER      REFER#
__________________________________________________________________________

27    HORTON HARRIETT    13829-0001-000   011000390   16218532354      000066
      CHANGE ACCT NBR TO: 16218532354

                                TOTAL CORRECTIONS: 1
```

Appendix F

Return Reason Codes

Code	Description	Additional Information
R01	Insufficient Funds	Available balance not sufficient to cover amount of entry
R02	Account Closed	Previously active account is closed
R03	No Account/Unable to Locate Account	Account number does not match an open account
R04	Invalid Account Number Structure	Account number structure is not valid
R05	Unauthorized Debit to Consumer Acct Using	Unauthorized corporate entry transmitted to consumer account
R06	Return requested by ODFI (Recall)	ODFI requested that the RDFI return an entry
R07	Authorization Revoked by Customer	Consumer claims authorization was already terminated
R08	Payment Stopped	Receiver requested the debit be stopped prior to the entry posting
R09	Uncollected Funds	Uncollected item brings available balance below amount of entry
R10	Customer Advises Originator is Not Known to Receiver and/or is Not Authorized by Receiver to Debit Receiver's Account	Consumer advises that there is no authorization for a payment
R11	Customer Advises Entry Not in Accordance with the Terms of the Authorization	Consumer advises that there is an error with a payment
R12	Account/Branch sold to another financial institution	RDFI no longer maintains the account
R14	Representative Payee Deceased or Unable to Continue in That Capacity	Representative Payee of government payment deceased
R15	Account Holder/Beneficiary Deceased	Beneficiary or account holder deceased
R16	Account Frozen/Entry Returned Per OFAC Instruction	Funds unavailable due to action by RDFI or other legal action
R17	File record edit criteria	Entry cannot be processed by RDFI. Specify reason in addenda

Code	Description	Additional Information
R20	Non-Transaction Account	Policies or regulations restrict activity to account indicated
R21	Invalid company identification	ID in Company ID Field is not valid
R23	Credit Entry Refused by Receiver	Receiver requests to return credit entry
R24	Duplicate Entry	Condition exists that the Receiver will not accept the payment
R29	Corporate Customer Advises Not Authorized	Specific payment not authorized by Receiver (Company)
R31	Permissible return entry	ODFI agrees to accept a return after the deadline
R33	Return of XCK Entry	RDFI, at its discretion, returns an XCK entry. XCK entries may be returned up to 60 days after
R37	Source document presented for payment (adjustment entry)	The source document to which an ARC, BOC, or POP entry was presented for payment
R38	Stop Payment on source document (adjustment entry)	A stop payment was placed on the source document to which the ARC or BOC entry relates
R39	Improper source document	RDFI determined the source document used for the ARC, BOC, or POP entry to be improper
R50	State Law Affecting RCK Acceptance	RDFI is located in a state that has not adopted revised article 4 of the UCC or the RDFI is located in a state that requires all cancelled checks to be returned within the periodic statement
R51	Item related to RCK Entry is Ineligible	The item to which the RCK entry relates was not eligible, Originator did not provide notice of the RCK policy, signature on the item was not genuine
R52	Stop Payment on Item (adjustment entry)	A stop payment was placed on the item to which the RCK entry relates
R53	Item and RCK Entry presented for payment (adjustment entry)	Both the RCK entry and the check were presented for payment
R70	Permissible return not accepted	ODFI has not agreed to accept a permissible return

Appendix G

NOC Codes

Code	Description	Corrective Action
C01	Incorrect Account Number	Update your records with the correct account number that appears in the Corrective Action Field.
C02	Incorrect Transit Routing Number	Update your records with the correct routing number that appears in the Corrective Action Field.
C03	Incorrect Transit Routing Number and Incorrect Account Number	• Update your records with the correct routing number that appears in the Corrective Action Field. • Update your records with the correct DFI account number that appears in the Corrective Action Field.
C04	Account Name Change	Update your records with the correct name that is provided in the Corrective Action Field.
C05	Incorrect Transaction Code	Update your records with the correct transaction code that appears in the Corrective Action Field.
C06	Incorrect Account Number and Incorrect Transaction Code	Update your records with the correct account number and transaction code that appears in the Corrective Action Field.
C07	Incorrect Transit Routing Number, Incorrect Account, and Incorrect Transaction Code	• Update your records with the correct routing number that appears in the Corrective Action Field. • Update your records with the correct DFI account number that appears in the Corrective Action Field. • Update your records with the correct transaction code that appears in the Corrective Action Field.
C08	Incorrect Foreign RDFI	Update your records with the correct foreign receiving DFI identification that appears in the Corrective Action
C09	Incorrect Individual ID Number/Incorrect Receiver ID Number	Update your records with the correct individual information that appears in the Corrective Action Field.
C13	Addenda Format Error	Information in the entry detail record was correct, and the entry was processed and posted by the RDFI. However, information found in the addenda record of the ACH transaction was unclear or was formatted incorrectly.
C14	Incorrect SEC Code for Outbound International Payment	The Gateway identified the entry as an outbound international payment and requests future entries be identified as IAT.

Appendix H

Standard Entry Class (SEC) Codes

Common ACH Credits

Standard Entry Class Code	Description	Type of Receiver	Illustrative Use
PPD	Pre-arranged Payment or Deposit	Consumer	Payroll, Travel & Expense Reimbursement to Employees, Fixed pension payments
CTX	Corporate Trade Exchange	Corporate	B2B Payments with significant payment information
CCD	Corporate Credit or Debit	Corporate	B2B Payments
IAT	Credit or Debit	Corporate or Consumer	DFI that is not located in the territorial jurisdiction of the United States

Common ACH Debits

Standard Entry Class Code	Description	Type of Receiver	Illustrative Use
ARC	Accounts Receivable Conversion	Primarily Consumer	Check conversion for Mailed-in or dropbox payments
BOC	Back Office Conversion	Primarily Consumer	Check conversion for checks presented at point of sale
POP	Point of Purchase	Primarily Consumer	Check conversion for checks presented at point of sale
RCK	Represented Check Entry	Consumer	Collections activity for returned checks
WEB	Internet Initiated Entry	Consumer	Bill payment Internet Site
TEL	Telephone Initiated Entry	Consumer	Call Center
PPD	Pre-arranged Payment or Deposit	Consumer	Recurring insurance, mortgage, or utility payments
CTX	Corporate Trade Exchange	Corporate	B2B Payment with limited additional information
CCD	Corporate Credit or Debit	Corporate	B2B Payment with significant additional information

Appendix I

SEC Codes with Addenda Records

Standard Entry Class Code	Maximum Number of Addenda Records	Mandatory or Optional
ARC	0	N/A
BOC	0	N/A
CCD	1	Optional
CTX	9,999	Optional
POP	0	N/A
PPD	1	Optional
TEL	0	N/A
WEB	1	Optional
IAT	7	Mandatory

Appendix J

ACH Delete, Reversal, or Recall Form

ACH Delete-Reversal-Recall Form

Appendix K

ACH Contact Information Form

ACH Contact Information Form

Appendix L

ACH Special Instructions Form

ACH Special Instructions Form

Appendix M

Unconfirmed ACH File Delete Request Form

Unconfirmed ACH File Delete Request Form

Appendix N

ACH VRU Delete Form

ACH VRU Delete Form

Appendix O

ACH File Acknowledgement Record Format

ACH ACK File Layout

Appendix P

Fed ACH Directory File Specifications

Fed ACH Directory File Format