ACH Origination

OVERVIEW GUIDE

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Treasury Management Service | 800-844-1720

OLD NATIONAL
Treasury Management Services

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About ACH Origination

ACH payments - sometimes called Electronic Funds Transfers, or EFTs—are sent through the Automated Clearing House (ACH) Network (Network), which is an electronic payments network used by individuals, businesses, financial institutions and government organizations. The Network functions as an efficient, electronic alternative to paper checks and allows funds to be electronically debited or credited from bank accounts. The Network is governed by Nacha, a nonprofit association that develops and governs the operating rules of the network.

As an ACH Originator, your company must abide by Nacha network rules at all times. In the event this guide becomes outdated or contradicts rules outlined in the Nacha Operating Rules & Guidelines publication, the Nacha rules shall supersede any ACH rule guidance provided in this guide. We recommend all ACH Originators purchase the latest version of the Nacha Operating Rules & Guidelines publication, which is updated annually and is available for purchase at www.nacha.org.

ACH Network Payments

| Originator (You) | ODFI (Old National) | ACH Operator (Federal Reserve) | RDFI (Receiving Bank) | Receiver (Credit or Debit Recipient) |

- **Originator:** A company, consumer or other type of organization (such as federal, state or local government agency) that has been authorized to initiate ACH entries into the payment system according to an arrangement with a Receiver. For purposes of this guide, you are the Originator.
- **Originating Depository Financial Institution (ODFI):** the institution that receives payment instructions from Originators and forwards the entries to the ACH Operator. Old National Bank is the ODFI in this guide.
- **ACH Operator:** The central clearing facility operated by a private organization or a Federal Reserve Bank on behalf of Depository Financial Institutions, to or from which ACH entries are transmitted or received. The Federal Reserve is the ACH Operator used by Old National, though they may pass ACH entries to private networks if the RDFI participates in those networks.
- **Receiving Depository Financial Institution (RDFI):** The institution that receives ACH entries from the ACH Operator and posts the entries to the accounts of its depositors (Receivers). This is the bank or credit union used by the Receiver.
- **Receiver:** The person or organization that has authorized an Originator to transmit ACH entries to their accounts held at the RDFI. The Receiver will receive the ACH credit or debit entry you originate.

ACH Terminology

- **Entries:** ACH entries are individual credits or debits included in a payment batch.
- **Credits:** A credit is an entry that increases the balance of a Receiver.
- **Debits:** A debit is an entry that decreases the balance of a Receiver.
- **Batch:** Batches are groups of entries that are to be made effective on the same date and which use the same ACH Company ID. Batches may be sent as balanced (meaning they include an Offset Entry) or as unbalanced (meaning they do not include an Offset Entry and Old National will create the Offset on your behalf). Old National prefers batches be sent unbalanced.
- **File:** A collection of ACH batches accompanied by required header and control records.

Files are sent to Old National with or without an Offset entry.

- **Offset:** An offset is an entry that causes the sum of debit entries to equal the sum of credit entries in a given batch.
- **Balanced File:** A payment batch that contains an Offset entry.
- **Unbalanced File:** A payment batch that does not contain an Offset entry. For unbalanced files, Old National will create the Offset entry using the designated account you have on file.

The timing of your Offset entry will depend on how you enrolled in ACH origination.

- **Prefunded Offset:** A prefunded batch is one where your company will be debited for the batch offset amount on the date you transmit the file to Old National. You must have sufficient available funds at the time of transmittal, or the processing of the file will be delayed.
- **Standard Offset:** A standard offset batch is one where the offsetting debit or credit used to balance your batch is applied to your account on the effective date of the batch. You will be permitted to originate files up to a predetermined amount (measured as the sum of outstanding files that have yet to settle), and any files where the standard offset would cause you to exceed this limit will not be processed unless a limit increase is granted. Your ACH limit is aggregated at the relationship level (which may contain one or more ACH Company IDs).

Lastly, there are a few other items to know:

- **ACH Company ID:** When you enroll in ACH origination services with Old National, we will assign your company with one or more ACH Company IDs. ACH Company IDs are used to apply Offset entries and to route notices of change or return. You will include your ACH Company ID in the batch header record of your transmitted file.
- **Effective Entry Date:** This is the date you include in your batch header record as the desired date when the transaction will post to the Receiver's account. If your file is transmitted after a required deadline, the ACH Operator Network may override this date and settle the transaction on the following business day.
- **Prenotification (Prenote):** Zero-dollar test transaction sent to a Receiver to determine if an account is valid. If you elect to use Prenotes, they should be sent a minimum of 3 business days prior to their use in a live payment transaction. Invalid information will result in a Notification of Change or Return from the RDFI. No response is an indication that the Prenote was successful and you may begin originating entries to the account.
- **Standard Entry Class:** Three-character identifier that tells the ACH Operator what type of ACH entry is being originated.

ACH Direct Transmission

ACH Direct Transmission is a payments service that allows your business to send Old National ACH files using secure file transmission protocol (FTP). It utilizes Guardian, Old National's FTP service, to help automate the origination of ACH payment batches.

Creating & Transmitting ACH Payment Files

Your payment file must be created in compliance with current Nacha standards. Generally speaking, you should use a third-party software program that is capable of creating these files for you. You will follow this three-step process:

1. Create Nacha File
2. Transmit to Guardian
3. Email Control Totals to ONB

Each file transmitted should have a single File Header Record (1) and a single File Control Record (9). You may transmit multiple batches within each file but may not append multiple files into a single transmission – they must be sent individually.

Upon transmitting your file using your FTP service, you must also email a control total to
ACHDepositServices@oldnational.com with the following details included:

> File Name
>
> Total Number of Credit Entries Total Dollar Amount of Credit Entries
>
> Total Number of Credit Entries Total Dollar Amount of Debit Entries

Upon successful receipt of your file and control email, Old National will verify the batch against your ACH limit. If all items pass, we will send your file to the ACH Operator in the next processing window. Note that no acknowledgement of your file receipt or transmission are sent to you if the file can be processed without any issues.

Suspend Files

If there is a problem with your file, you will be contacted by an Old National representative to remedy the cause for the suspension. Common reasons for file suspension include:

- **Over Limit:** The sum of ACH batches originated that have not yet completed settlement exceed your limit (only applies to customers who are underwritten for Standard Offset).
- **Prefunding Suspend:** Your account used to offset your file has an insufficient available balance to fund your payment batch (only applies to customers who are Prefunded).
- **Invalid SEC:** The SEC used in the file is invalid per your ACH Company ID's setup instructions.
- **Improper File Format:** Your file does not adhere to proper Nacha format standards.

Additionally, entries included in a file that have invalid routing and transit numbers will be rejected on the following business day. You will be contacted by an Old National representative to notify you of the rejection and to work to re-originate or cancel the item.

Notifications of Change

If the RDFI has changed the Receiver's account information, they will reply to your origination with a Notification of Change (NOC), which includes instructions for information that needs to be updated for the Receiver. NOCs are most commonly sent when the Receiver's financial institution has merged with another company, and their routing/transit number and/or account number have changed as a result. It is your responsibility as the originator to keep your Receiver's account information current. Failure to properly act on a NOC may result in fines from the ACH network.

> By default, we provide NOCs to your company electronically through ONPointe Treasury and through US mail.
> If you prefer, email delivery is available.
>
> Refer to Appendix B for NOC reason codes.

Notifications of Return

If the RDFI returns your entry, you will receive a chargeback to your Old National account and a notification explaining why the entry was returned. Common reasons for a Notification of Return (NOR) include:

- Closed bank account
- Insufficient funds
- ACH block or filter service
- Disputed transaction by the Receiver

When the entry is returned, you must decide whether to re-originate the item or whether to contact the Receiver to make alternate arrangements.

> By default, we provide NORs to your company electronically through ONPointe Treasury and through US mail.
> If you prefer, email delivery is available.
>
> Refer to Appendix C for NOR reason codes.

Reversals

If a batch or entry contains an error, a reversal batch may be originated to correct the item. Reversals are only permitted if the entry is a duplicate, was intended to be a debit but sent as a credit (or vice-versa) , or if the dollar amount was different than intended. Reversals must be originated within 5 banking days following the settlement date of the erroneous entry and must be marked as REVERSALS in the batch header record.

ACH Limits

Your ACH origination capability will be assigned a dollar limit by Old National's credit underwriting department. The limit is aggregated across all of your ACH Company IDs through all ACH origination channels (e.g. ONPointe, ACH Direct Transmission, etc.)

When an ACH payment batch you've created is sent to our ACH system for processing, we will add the sum of your credit and debit entries and deduct those totals from your ACH credit and debit limits, respectively. The amounts deducted will be restored to your limit on the business day after your batch settles.

Example – Your company has $100,000 ACH credit and a $20,000 ACH debit origination limit. You have three ACH batches to send this week:

1. A vendor payment for $100,000 to be sent Tuesday and effective on Wednesday
2. A payroll batch totaling $50,000 to be sent Wednesday and effective on Friday
3. A transfer from a bank account held at your California office for $25,000 to be sent as a same-day ACH on Friday

On Tuesday, you send your vendor payment, creating this change to your ACH credit limit:

	Tuesday	Wednesday	Thursday	Friday
Credit Limit:	$100,000	$100,000	$100,000	$100,000
Vendor Payment:	($100,000)	($100,000)	($0)	($0)
Remaining Limit:	$0	$0	$100,000	$100,000
Debit Limit:	$20,000	($100,000)	($0)	($0)

When you send your payroll batch on Wednesday, your batch will not be able to be processed, as your ACH credit limit is still being used by the vendor payment:

	Tuesday	Wednesday	Thursday	Friday
Credit Limit:	$100,000	$100,000	$100,000	$100,000
Vendor Payment:	($100,000)	($100,000)	($0)	($0)
Remaining Limit:	$0	$0	$100,000	$100,000
Payroll Batch:		($50,000)	($50,000)	($50,000)
Remaining Limit:		OVER $50,000	$50,000	$50,000
Debit Limit:	$20,000	$20,000	$20,000	$20,000

For your payroll to process effective on Friday, you will either need to re-try on Thursday when your ACH vendor payment has settled and you have available credit, or you will need to follow one of the over-limit procedures outlined later in this section.

> If you sent both files using ONPointe Treasury, that system would prevent you from creating the second batch due to limit constraints. However, if you sent one or both files through a different channel, you would be permitted to transmit the file, but an Old National representative would contact you to make you aware of the over-limit situation.

For the purpose of this example, we assume you will retry on Thursday:

	Tuesday	Wednesday	Thursday	Friday
Credit Limit:	$100,000	$100,000	$100,000	$100,000
Vendor Payment:	($100,000)	($100,000)	($0)	($0)
Remaining Limit:	$0	$0	$100,000	$100,000
Payroll Batch:		($50,000)	($50,000)	($50,000)
Remaining Limit:		OVER $50,000	$50,000	$50,000
Debit Limit:	$20,000	$20,000	$20,000	$20,000

Your second attempt processed successfully, as your $100,000 credit limit was restored after Wednesday's end-of-day processing.

On Friday, when you send an ACH debit to your California bank account you will go over your ACH debit limit:

	Tuesday	Wednesday	Thursday	Friday
Credit Limit:			$100,000	
Vendor Payment:		$100,000	($50,000)	$100,000
Remaining Limit:		($50,000)	$50,000	($50,000)
Payroll Batch:		$50,000	($60,000)	$50,000
Remaining Limit:			OVER $10,000	
Debit Limit:				$20,000
Account Transfer:		$20,000	$20,000	($25,000)
Remaining Limit:				OVER $5,000

In this case, your initial transfer would not be processed as you are over your ACH debit origination limit.

Resolving Over-Limit Situations

When you encounter a situation where you are over your ACH limit, you should contact Old National Treasury Management Service to discuss your options. Sometimes, you may simply need a temporary limit increase to complete the processing of your batch; other times, you may need a permanent limit increase if your current limit is not sufficient for your current business needs. ACH limits are subject to approval the Old National underwriting department, so limit increase requests may require additional financial documentation.

Processing Windows: ONPointe™ Treasury and ONPointe Delivery

ACH payments created in ONPointe Treasury are sent for processing if they are within 1 business day of their effective date. Batches of payments are sent from ONPointe Treasury at the "Sent for Processing" time shown below and then forwarded to the ACH Operator, per the following schedule:

Sent for Processing	Sent to ACH Operator	Comments
9am ET / 8am CT	9:30am ET / 8:30am CT	Eligible for Same Day ACH entries
12pm ET / 11am CT	1pm ET / 12pm CT	Eligible for Same Day ACH entries
2pm ET / 1pm CT	2:30pm ET / 1:30pm CT	Eligible for Same Day ACH entries
5pm ET / 4pm CT	7:30pm ET / 6:30pm CT	
8pm ET / 7pm CT	9pm ET / 8pm CT	

Processing Windows: ACH Direct Transmission

ACH files may be transmitted to Old National between 6am and 9pm ET / 5am and 8pm CT. Upon receipt and validation, Old National will then send your files to the ACH Operator at the following times (on business days only):

Eastern Time	Central Time	Comments
9:30am	8:30am	Eligible for Same Day ACH entries
1pm	12pm	Eligible for Same Day ACH entries
2:30pm	1:30pm	Eligible for Same Day ACH entries
4pm	3pm	
7:30pm	6:30pm	
5:30am	4:30am	Items sent between 7:30pm and 9pm ET / 6:30pm and 8:30pm CT will be sent in this window

Same Day ACH Entries

If you enroll in Same Day ACH origination, you may create entries that settle on the same business day when they are submitted before the deadlines noted as "Eligible for Same Day ACH entries" in the previous section of this guide. Note that the following rules apply to Same Day entries:

- Domestic ACH SEC types only
- Maximum $1,000,000 per entry

Same Day entries will be credited to the Receiver's bank account no later than 6pm in the local time zone of the RDFI.

Authorizations

It is a best practice when a Receiver enrolls in ACH as a method for receiving or making payments to obtain authorization from the Receiver that includes information like:

- Your Company's Name
- The Receiver's Name
- The Receiver's Bank Account Number
- The Receiver's Bank Routing/Transit Number
- The Type of Bank Account Receiving the ACH Entry (checking, savings, etc.)
- The Receiver's Account Number with your company
- An Authorization Start Date
- An Authorization End Date (if applicable)
- The Receiver's Signature

Sending ACH Entries to Consumer Accounts

If you will originate debit entries to a consumer bank account, you must obtain authorization through written, recorded verbal, or verified internet means. Credit entries to consumer bank accounts must be authorized but are not required to be authorized in writing. From time to time, Old National may ask you to provide proof of authorization.

> Note that debit originations where you have obtained telephone ("TEL" entries) or internet ("WEB" entries) require additional approval by Old National before you will be allowed to originate.

Sending ACH Entries to Business Accounts

Credit and debit entries to a business account must be authorized by the Receiver, though no specific means of authorization is mandated. Note that CCD entries are governed by UCC 4A, in addition to ACH network rules.

When originating ACH entries to another business, you should inquire if they use an ACH fraud protection service, such as ACH block, ACH filter, or ACH positive pay. You should provide your ACH Company ID and which Standard Entry Class code you use for your entries, so they can configure their ACH fraud protection service to allow your entries to post.

> To ensure accuracy, it is recommended to receive a voided check from the Receiver (if applicable). Additionally, be sure not to rely on routing/transit numbers printed on deposit tickets, as they may be an internal use-only number that cannot be used in the ACH network. It is recommended you originate a prenote entry a minimum of three business days prior to using a newly enrolled account in a batch.

Reinitiating a Return Entry

An Originator may reinitiate a return entry if: entry was returned insufficient or uncollected funds, entry returned stop payment and reinitiation has been separately authorized by the Receiver, or the Originator has taken corrective action to remedy the reason of return. The originator must reinitiate the entry within 180 days after the settlement date of the original entry.

> It is strongly recommended that you contact Treasury Management Support for assistance when reinitiating a return entry.

Originating ACH Entries on Behalf of Others

If your company originates ACH entries on behalf of others, you may be classified as a Third-Party Sender (TPS) or Third-Party Service Provider (TPSP). Old National requires Originators to disclose if they are acting as a TPS or a TPSP and additional approvals and audits will be required to originate entries.

ACH Security Best Practices

Old National's systems feature multiple layers of risk-mitigating controls and monitoring that we use to help protect your company from ACH-related breaches and security incidents. There are additional steps your company can take to protect your business from ACH fraud, including:

- **Utilize Dual Control:** When originating through ONPointe Treasury, you can require a second user to review a payment batch before it is sent for processing. This protects you against internal fraud and from hackers attempting to send ACH payments using your account. If you use software to create your ACH payment files, investigate if dual control options exist for file creation or for additions of and changes to your payees.

- **Keep Security Software Current:** Your company should always use an up-to-date, commercially available network and device security software program that includes features like anti-virus, anti-malware and firewalls. For ONPointe Treasury users, we provide the ONPointe Secure Browser, which has built in technology to block keylogging, man-in-the-middle attacks and other malicious threats. You will be prompted from time to time to update your browser when a new version becomes available.

- **Set Limits:** While Old National will grant your company an ACH limit, you can reduce the amount any individual user can send when using ONPointe Treasury.

- **Review Your Account Regularly:** We recommend a daily review of your account activity to monitor for suspicious transactions.

- **Train Your Team:** Make sure you periodically train your staff about emerging threats—such as business email compromise, spoofing, phishing, SMSishing and other scams that target businesses.

> Visit oldnational.com/security for resources to protect your business.

Holiday and Weekend Processing

Old National processes ACH entries throughout the year, Monday through Friday, with the exception of the following bank holidays:

Holidays	
New Year's Day (January 1st)	Labor Day (1st Monday in September)
Dr. Martin Luther King, Jr. Day (3rd Monday in January)	Columbus/Indigenous Peoples' Day (2nd Monday in October)
Presidents Day (3rd Monday in February)	Veterans Day (November 11)
Memorial Day (last Monday in May)	Thanksgiving (last Thursday in November)
Juneteenth (June 19th)	Christmas Day (December 25)
Independence Day (July 4)	

> Batches with an effective entry date on a non-banking day will be processed the next banking day.

Resources

ONPointe Treasury Training

Visit oldnational.com/tmic to learn more about using ONPointe Treasury or refer to built-in help guides after logging in.

Guardian Training

Visit oldnational.com/tmic to learn more about using Guardian.

Contact Us

If you have questions, please contact our Treasury Management Service team.

> **Hours:** Monday-Friday 8am-6pm ET / 7am-5pm CT
> **Phone:** 800-844-1720
> **Email:** tmservice@oldnational.com

Appendix A: Nacha File Layout

The Nacha File Layout is an industry standard format this is maintained by the Nacha organization. The below file layout specifications are current as of the published date of this guide and may be superseded by updates to the Nacha Operating Rules & Guidelines.

File Structure

Files contain a single File Header and File Control Record, with one or more Batch Header/Control pairs in between. Each batch contains at least one Detail Entry Record and may also include one or more Addenda Records per Detail Entry Record.

Each line in a file must be 94 characters in length and files must be created in multiples of 10 blocks per file (with additional lines of all 9's to fill in extra rows to get to a multiple of 10).

Record #			Comments
1			File Header Record (1 per transmission)
	5		Batch Header Record (Minimum 1 per transmission)
		6	Detail Entry Record (Minimum 1 per Batch Header/Control pair)
		7	Addenda Record (Optional)
	8		Batch Control Record (1 required per Batch Header)
9			File Control Record (Minimum 1 per transmission)

Legend

Field Inclusion Requirement Codes

- **M (Mandatory for ACH Operator Processing):** The ACH Operator will reject files that do not include these values in their required format.
- **R (Required for RDFI Processing):** The Receiving DFI may reject a file that excludes these values in their required format.
- **O (Optional):** If not used, the field must be space-filled to meet length requirements.

Contents Codes

- **b:** Indicates a blank value (or space) preceding a value
- **":** Indicates value must be entered exactly as shown (do not include " in the file)
- **N:** Number
- **YYMMDD:** Day in year (last 2 digits)-month-day format
- **HHMM:** Hours and minutes (24-hour format, zero-filled to the left)
- **Alphanumeric:** Value may contain upper and lower-case letters and/or numbers
- **ALPHANUMERIC:** Value may contact upper-case letters and/or numbers
- **Numeric:** Value may only contain numbers
- **Alpha:** Value may only contain letters

Alphanumeric contents should always be space-filled to meet the length requirement. For example, a field that has a length of 23 characters where the content value is equal to OLD NATIONAL BANK (17 characters long) should be followed by 6 spaces to meet its 23-character length requirement.

Numeric contents are typically space-filled to the right unless they are indicated as zero-filled, which means they should be preceded by zeros until the length requirement has been met. For example, a 10-character field with a value of 1234 that is zero-filled will appear in the file as 0000001234.

File Header Layout (1)

The File Header record is the first record in any file transmission. It is used to identify Old National as your ODFI, to identify yourself as the originator, defines the file format and contains unique identifiers to prevent the file from being processed more than once.

- **Record Type Code:** Identifies this record as a File Header record.
- **Priority Code:** Static, required field.
- **Immediate Destination:** Identifies the ODFI to whom you are sending the file for origination (Old National Bank is your ODFI and our identifier is our routing/transit number preceded by a space).
- **Immediate Origin:** Typically, this will be your company's tax ID number preceded by a zero.
- **File Creation Date:** This is the date your file was created by your software.
- **File Creation Time:** This is the time of day your file was created by your software (24-hour format).
- **File ID Modifier:** Use this field to distinguish between multiple files created on the same date at the same time. If you submit multiple files with the same File Creation Date, File Creation Time and File ID Modifier, the first file will be sent for processing, with the subsequent files suspended as duplicate transmissions.
- **Record Size:** Indicates the number of characters in each row of the file. All Nacha-formatted files are 94 characters in length per row.
- **Blocking Factor:** Indicates that the number of records in the file will be in multiples of 10.
- **Format Code:** Static, required field.
- **Immediate Destination Name:** The name of the ODFI originating the file. You will always use OLD NATIONAL BANK followed by 6 spaces.
- **Immediate Origin Name:** The name of your company.
- **Reference Code:** Include any pertinent information for your business here.

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position Start	Position End
1	Record Type Code	M	'1'	1	01	01
2	Priority Code	R	'01'	2	02	03
3	Immediate Designation	M	B086300012	10	04	13
4	Immediate Origin	M	NNNNNNNNNN	10	14	23
5	File Creation Date	M	YYMMDD	6	24	29
6	File Creation Time	O	HHMM	4	30	33
7	File ID Modifier	M	ALPANUMERIC	1	34	34
8	Record Size	M	'094'	3	35	37

9	Blocking Factor	M	'10'	2	38	39
10	Format Code	M	'1'	1	40	40
11	Immediate Destination Name	O	'OLD NATIONAL BANK'	23	41	63
12	Immediate Origin Name	O	YOUR COMPANY NAME (Alphanumeric)	23	64	86
13	Reference Code	O	Alphanumeric	8	87	94

Batch Header Layout (5)

The Batch Header record contains information about the contents of an individual batch within the file. There may be multiple batch header records per file, with each batch concluded by an 8 record. The batch header includes information about you as the originator of the file, the types of entry detail records contained in the batch and basic information that your receiver will see when the entry posts to their account.

- **Record Type Code:** Identifies this record as a Batch Header record.
- **Service Class Code:** Indicates whether the batch contains a mix of credits and debits (200), credits only (220) or debits only (225).
- **Company Name:** Your company's name as it will appear on the receiver's bank statement.
- **Company Discretionary Data:** Field you may use to identify the purpose of the file but is not typically shown to the Receiver**.**
- **Company ID:** Your ACH Company ID assigned to you upon enrollment in ACH origination at Old National. You may have multiple ACH Company IDs assigned to you, so use the desired ACH Company ID for the purpose of this batch.
- **Standard Entry Class (SEC) Code:** Standardized set of transaction types defined in the ACH Operator's network. Refer to Appendix D for a list of SEC codes.
- **Company Entry Description:** Descriptor to help the Receiver understand the purpose of the payment (e.g. PAYROLL, MEMBERSHIP, etc.)
- **Company Descriptive Data:** Descriptor to communicate the date to be shown to the Receiver. Note that value entered in this field does not control the timing of the batch's effective date.
- **Effective Entry Date:** The date you intend for the batch to be posted to the Receiver's bank account. Files that do not meet formatting requirements, suspend for credit reasons or that are transmitted after deadlines may be delayed and not settled on the Effective Entry Date.
- **Settlement Date:** You will always leave this field space-filled, but the ACH Operator will assign a settlement date (in Julian format) based on the Effective Entry Date of the batch and when the batch is received by the ACH Operator for processing. Invalid or stale Effective Entry Dates are assigned a Settlement Date of the next possible date (banking day).
- **Originator Status Code:** Identifies Old National as a DFI.
- **Originator DFI ID:** Old National's originator ID number.
- **Batch Number:** Identifies the batch within this file. The first batch in a file should be equal to 0000001 and each subsequent batch within the same file should increase by 1 (0000002, 0000003 and so on).

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position Start	Position End
1	Record Type Code	M	'5'	1	01	01
2	Service Class Code	M	Numeric (220, 220 or 225)	3	02	04
3	Company Name	M	Alphanumeric	16	05	20
4	Company Discretionary Data	O	Alphanumeric	20	21	40
5	Company ID	M	Alphanumeric	10	41	50
6	Standard Entry Class Code	M	Alpha	3	51	53
7	Company Entry Description	M	Alphanumeric	10	54	63
8	Company Descriptive Data	O	Alphanumeric	6	64	69
9	Effective Entry Date	R	YYMMDD	6	70	75
10	Settlement Date (Julian)	Inserted by ACH Operator	bbb (space-filled) (Will be numeric when ACH operator assigns date)	3	76	78
11	Originator Status Code	M	'1'	1	79	79
12	Originator DFI ID	M	'08630001'	8	80	87
13	Batch Number	M	Numeric (zero-filled)	7	88	94

Entry Detail Record (6)

The Entry Detail record contains information about each entry to be sent to the Receiver. It tells the ACH Operator where to route the entry, whether it is a credit (money sent to the Receiver) or debit (money withdrawn from the Receiver), the amount of the entry and additional identifiers.

- **Record Type Code:** Identifies this record as an Entry Detail record.
- **Transaction Code:** Indicator of a debit or a credit entry and the Receiver's account type. Refer to Appendix E for a list of Transaction Codes.
- **Receiving DFI ID:** The first 8 digits of the routing/transit number for the Receiver's financial institution. Note that you should always use the value on a voided check instead of a deposit ticket, as deposit tickets may contain different routing/transit values that cannot be used in ACH origination.
- **Check Digit:** The final digit in the Receiving DFI's routing/transit number.
- **DFI Account Number:** The Receiver's bank account number.
- **Amount:** The dollar amount you wish to credit to or debit from the Receiver.
- **Individual Identification Number:** A unique value you use to identify the Receiver – such as an Employee ID number, customer number, vendor number, etc.
- **Receiver Name:** Name of the Receiver for this entry. Note that this value is not validated by the RDFI but is rather used to help you research entries more easily.
- **Discretionary Data:** Not used – space-fill.
- **Addenda Record Indicator:** If you are including one or more addenda (7) records for this entry, this value should be set to '1'. If no addenda are included, '0'.

- **Trace Number:** Unique identifier for this transaction with the ODFI. The value will always begin with '08630001' and will be followed by a zero-filled numeric value that increments 1 unit for each entry in the file. For example, your first 6 record in a file will have a Trace Number equal to 086300010000001, the second 6 record equal to 086300010000002, and so on. Each 6 record in a file must have a unique Trace Number. While we require you to provide a Trace Number for each entry, Old National will override the Trace Number prior to sending the entry to the ACH Operator, so the value you provide will likely be different in the event of a Notification of Change or Return.

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position Start	Position End
1	Record Type Code	M	'6'	1	01	01
2	Transaction Code	M	Numeric	2	02	03
3	Receiving DFI ID	M	NNNNNNNN	8	04	11
4	Check Digit	M	Numeric	1	12	12
5	DFI Account Number	R	Alphanumeric	17	13	29
6	Amount	M	Numeric ($$$$$$$$$$¢¢)	10	30	39
7	Individual ID Number	O	Alphanumeric	15	40	54
8	Receiver Name	R	Alphanumeric	22	55	76
9	Discretionary Data	O	bb (space-filled)	2	77	78
10	Addenda Record Indicator	M	Numeric ('0' or '1')	1	79	79
11	Trace Number	M	Numeric (08630001NNNNNNNN)	15	80	94

> Refer to **Appendix E** for a list of Transaction Codes.

Addenda Record (7)

When you wish to provide additional information about an Entry than the information available in the Batch header record, you can include one or more Addenda records to add more information to the entry. Note that Receivers may have to enroll with their financial institution in order to receive your Addenda information. Addenda are most commonly used for business-to-business and government ACH entries-and seldomly used for business-to-consumer entries.

The benefit of Addenda records is you can provide detail specific to each entry, whereas a Batch Header's Company Descriptive Data communicates the same value to each Receiver in a batch file.

> It is very important that Addenda be properly formatted, as improperly formatted entries can cause your batch to reject in its entirety.

- **Record Type Code:** Identifies this record as an Addenda record.
- **Addenda Type Code:** Identifies the type of addenda being sent. Old National only allows '05' addenda types.
- **Payment Related Information:** The addenda information you wish to communicate to the Receiver. This field must be formatted using the ANSI ASC X12 programming standard. Refer to the Nacha Operating Rules and Guidelines manual for proper formatting of this field, as requirements vary based on SEC type.
- **Addenda Sequence Number:** Indicates the number of addenda row applicable to the immediately preceding 6 record. The first row of addenda will have a value of '0001', with a second row set to '0002', the third row '0003' and so on. You do not need to indicate an end of Addenda, as a 6 or 8 record following a 7 record indicates the end of the addenda for the preceding 6 entry.
- **Entry Detail Sequence Number:** This value associates the addenda record with the Entry Detail (6) record. This value will be equal to the NNNNNNN portion of the Entry Detail record's Trace Number.

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position Start	Position End
1	Record Type Code	M	'7'	1	01	01
2	Addenda Type Code	M	'05'	2	02	03
3	Payment Related Information	O	ANSI ASC X12 formatted content	80	04	83
4	Addenda Sequence Number	M	Numeric	4	84	87
5	Entry Detail Sequence Number	M	Numeric	7	88	94

Batch Control Record (8)

The Batch Control record indicates that the batch that was created by the preceding Batch Entry (5) record is complete. This entry provides control totals to ensure file integrity.

- **Record Type Code:** Identifies this record as a Batch Control record.
- **Service Class Code:** File integrity check; should be equal to the Service Class Code value used in the corresponding 5 record.
- **Entry/Addenda Count:** File integrity check; count of 6 and 7 entries contained in this batch (maximum # of 6 and 7 records permitted per batch = 999,999).
- **Entry Hash:** File integrity check; sum of all Receiving DFI Identification fields in the 6 records of the batch. If the resulting sum is greater than 10 characters in length, then the rightmost 10 characters should be used. For example, if the Entry Hash total was 123456789012, then you would truncate the first two characters, leaving the Entry Hash value equal to '3456789012'.
- **Total Debit Entry Dollar Amount:** File integrity check; sum of debit entries in the 6 records in the batch.
- **Total Credit Entry Dollar Amount:** File integrity check; sum of credit entries in the 6 records in the batch.
- **Company Identification:** File integrity check; should be equal to the Company ID value used in the corresponding 5 record.
- **Message Authentication Code (MAC):** Not required; recommend space-filled
- **Reserved:** Leave space-filled.
- **Originating DFI Identification:** File integrity check; will match the Originating DFI ID in the corresponding 5 record. This value will always be '08630001'.
- **Batch Number:** File integrity check; will match the Batch Number in the corresponding 5 record.

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position Start	Position End
1	Record Type Code	M	'8'	1	01	01
2	Service Class Code	M	Numeric	3	02	04
3	Entry/Addenda Count	M	Numeric	6	05	10
4	Entry Hash	M	Numeric	10	11	20
5	Total Debit Entry Dollar Amount	M	Numeric ($$$$$$$$$$¢¢)	12	21	32
6	Total Credit Entry Dollar Amount	M	Numeric ($$$$$$$$$$¢¢)	12	33	44
7	Company Identification	R	Alphanumeric	10	45	54
8	Message Authentication Code	O	Alphanumeric	19	55	73
9	Reserved	N/A	bbbbbb (space-filled)	6	74	79
10	Originating DFI Identification	M	'08630001'	8	80	87
11	Batch Number	M	Numeric	7	88	94

File Control Record (9)

The File Control record provides control totals for file integrity and indicates the last data record in a file. The only records that may appear after a File Control record are "filler" rows of all 9's in order to meet the Blocking Factor multiple in the 1 record (i.e. the file must have a number of rows that is divisible by 10).

- **Record Type Code:** Identifies this record as a File Control record.
- **Batch Count:** File integrity check; count of 5/8 record pairs in the file.
- **Block Count:** File integrity check; number of records in the file divided by the Blocking Factor (10).
- **Entry/Addenda Count:** File integrity check; count of 6 and 7 records in the file.
- **Entry Hash:** File integrity check; sum of Entry Hash values from all 8 records in the file. If the resulting sum is greater than 10 characters in length, the rightmost values are used to populate this field.
- **Total Debit Entry Dollar Amount in File:** File integrity check; sum of all debit entries in the 6 records in the file.
- **Total Credit Entry Dollar Amount in File:** File integrity check; sum of all credit entries in the 6 records in the file.
- **Reserved:** Space-filled.

Field	Data Element Name	Field Inclusion Requirement	Contents	Length	Position Start	Position End
1	Record Type Code	M	'9'	1	01	01
2	Batch Count	M	Numeric	6	02	07
3	Block Count	M	Numeric	6	08	13
4	Entry/Addenda Count	M	Numeric	8	14	21
5	Entry Hash	M	Numeric	10	22	31
6	Total Debit Entry Dollar Amount in File	M	Numeric ($$$$$$$$$$¢¢)	12	32	43
7	Total Credit Entry Dollar Amount in File	M	Numeric ($$$$$$$$$$¢¢)	12	44	55
8	Reserved	N/A	Space-filled	39	56	94

Note: Additional rows added after the 9 record to meet Blocking Factor requirements should contain 55 9s followed by 39 spaces.

Appendix B: Notification of Change Reason Codes

Notification of Change (NOC) are sent in response to entries the RDFI allowed to post, but which must be corrected for future entries. Originators must make the specified changes within the later of 6 business days of receipt of the NOC information or the next entry to the Receiver's account. Note that this list is not comprehensive, but rather is a list of applicable NOC reasons you may receive as an Old National ACH originator.

Code	NOC Reasons
C01	Incorrect Account Number
C02	Incorrect Routing Number
C03	Incorrect Routing Number and Incorrect Account Number
C05	Incorrect Transaction Code
C06	Incorrect Account Number and Incorrect Transaction Code
C07	Incorrect Routing Number, Incorrect Account Number and Incorrect Transaction Code
C09	Incorrect Individual ID Number
C13	Addenda Format Error

Appendix C: Notification of Return Reason Codes

Notification of Return (NOR) are charged back to the Originator's designated deposit account (held at Old National) when an ACH entry has been rejected by the RDFI. Below is a list of common NOR reasons:

Code	NOR Reasons
R01	Insufficient Funds
R02	Account Closed
R03	No Account Found
R04	Invalid Account Number
R05	Unauthorized Debit using Corporate SEC
R06	Returned/ODFI's Request
R07	Authorization Revoked by Customer (non-POP/TEL/WEB with PTC=S)
R08	Payment Stopped (non-RCK)
R09	Uncollected Funds
R10	Customer Advises Not Authorized
R11	Customer Advised Entry Not in Accordance with the Terms of the Authorization
R12	Account Sold to Another DFI
R13	Invalid ACH Routing Number
R14	Representative Payee Deceased or Unable to Continue in Capacity
R15	Beneficiary of Account Holder Deceased (Other than Representative Payee)
R16	Account is Frozen
R17	File Record Edit Criteria
R20	Non-Transaction Account
R21	Invalid Company Identification
R22	Invalid Individual ID Number
R23	Credit Entry Refused by Receiver
R24	Duplicate Entry
R29	Corporate Customer Advised Not Authorized
R31	Permissible Return Entry
R37	Source Document Presented for Payment (ARC, BOC, POP)
R38	Stop Payment – Source Document (ARC, BOC)
R39	Improper Source Document (ARC, BOC, POP)
R50	State Law Affects RCK Acceptance
R51	RCK Item is Ineligible
R52	RCK Stop Payment

| R53 | Item and ACH Entry Presented for Payment (RCK Only) |
| R84 | Entry Not Processed by Gateway Operator |

The above list is an excerpt of common codes. Refer to the most recent NACHA Operating Rules & Guidelines for a comprehensive list.

Appendix D: Standard Entry Class Code List

The Standard Entry Class Code tells the ODFI, ACH Operator and RDFI the nature of the ACH entry being originated. Different entries have different requirements, per network rules. The following SEC's are permitted by Old National for ACH Direct Transmission Originators:

Code	SEC Name	Debit/Credit	Comments
CCD	Corporate Credit or Debit Entry	Either	Agreement required
CTX	Corporate Trade Exchange	Credit	Agreement required
PPD	Prearranged Payment and Deposit	Either	Written and Signed Authorization Required for Debits; Written or Verbal Authorization Required for Credits
RCK	Re-presented Check Entry	Debit	Posted Notice Required
TEL	Telephone-Initiated Entry	Debit	Recorded Oral Authorization Required – ONB Approval Required
WEB	Internet-Initiated/Mobile Entry	Either	Written and Signed Authorization Required for Debits (may be Electronic) – ONB Approval Required

Refer to the most recent Nacha Operating Rules & Guidelines for additional information about SEC-specific requirements.

Appendix E: Transaction Code List

Transaction Codes identify two pieces of information about the Entry:

1. The type of account receiving the ACH entry
2. Whether the entry is a debit, a credit, a prenote or a zero-dollar entry with addenda

The first character in the Transaction Code identifies the account type:

- 2 = Checking
- 3 = Savings
- 5 = Loan

The second character identifies the type of entry:

- 2 = Credit (Deposit)
- 3 = Prenote Credit
- 4 = Zero-dollar Credit – addenda required
- 7 = Debit (Withdrawal)
- 8 = Prenote Debit
- 9 = Zero-dollar Debit – addenda required

Using the above for reference, here are all the possible Transaction Codes:

Code	Transaction Code
22	Deposit to Checking
23	Prenotification of deposit to Checking
24	Zero Dollar (with remittance) deposit to Checking
27	Debit to Checking
28	Prenotification of debit to Checking
29	Zero Dollar (with addenda) debit to Checking
32	Deposit to Savings
33	Prenotification of deposit to Savings
34	Zero Dollar (with remittance) deposit to Savings
37	Debit to Savings
38	Prenotification of debit to Savings
39	Zero Dollar (with addenda) debit to Savings
52	Credit/Payment to Loan
55	Debit/Draw from Loan (Only permitted for reversal entries)