*business*Bridge® Direct

ACH Import NACHA File Format

File Specification

Mar 2026

*business*Bridge® Direct
ACH Import
NACHA File Format

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Overview

The following pages describe the NACHA file import format for ***business*Bridge® Direct**.

Prior to the use of the service, a sample test file is required to be provided to the bank to ensure compatibility and accuracy of file format.

For additional information and assistance please contact Global Treasury and Payments at 888.761.3967 or email us at EWBB@eastwestbank.com, Monday to Friday 6:00am to 7:00pm PT.

Supported Standard Entry Classes

The below NACHA Standard Entry Classes are supported.

SEC	SEC Description
CCD	Corporate Credit or Debit
CIE	Customer-Initiated Entry
CTX	Corporate Trade Exchange
PPD	Prearranged Payment and Deposit Entry
TEL	Telephone-Initiated Entry
WEB	Internet-Initiated Entry

Expected Characters

1. 0-9
2. A-Z, a-z
3. Space
4. Special character with an ASCII value greater than hexadecimal '1F' (Please refer to the Appendix for a table of valid ASCII characters and their hexadecimal values)

Note: ASCII character values of hexadecimal '00' - '1F' are NOT valid.

> **If "Warning Message:** "One or more non-standard character(s) detected within file submitted for processing. The character(s) has been systemically replaced with '?' to ensure file processing { line __ }"

File Format Overview

1. File starts with a 1 record (File Header)
2. Followed by 5 record (Batch Header)
3. Followed by one or more 6 records (Entry Detail Record)
    a. optional 7 record(s) (Addenda)
4. Followed by 8 record (Batch Control)
5. File ends with a 9 record (File Control)
6. Supported SEC codes: CCD, CIE, CTX, PPD, TEL, WEB
7. File contains 94 Byte records (no zero byte or short records allowed)

Note: Multiple sets of 5 - 8 records (batches) are allowed between the 1 and 9 records.

Troubleshooting/Possible Error Messages

1. If the file is a duplicate – defined as a file that is character for character duplicate of a file previously loaded by any user within the company.
    a. **(Critical) Failure message:** "Could not load file, duplicate file detected for company _____ and data type ACHPAYMENTSIMPORT. Previous file loaded at {mmm dd, yyyy at hh:mm:ss A/PM TZ}.
2. If the '1' record is not at the beginning of the file or is missing
    a. **(Critical) Failure Message:** File failed due to an invalid file structure. A Company/Batch Header (5) record exists before the File Header (1) record. { line __}
3. If the '5' record does not come before the '6' and/or '8' of a batch or is missing
    a. '6' Entry Record – **(Critical) Failure Message:** File failed due to an invalid file structure. An Entry Detail (6) record is not positioned correctly. { line__ }
    b. '8' Control Record – **(Critical) Failure Message:** File failed due to an invalid file structure. The Company/Batch Control (8) record exists before a Batch Header (5) record. { line __ }
4. If a second '5' record comes before the '8' Record (possibly meaning there is a missing '8' record)
    a. **(Critical) Failure Message:** 'A Batch Header '5' record exists within another Batch Header '5' record. { line ## }
5. If the Batch Control record of the last batch in the file is missing, the file load will fail.
    a. **(Critical) Failure Message:** File failed due to an invalid file structure. The Company Batch Control Record (8) was not found before the File Control Record (9). {line __}
6. If the '9' record is missing
    a. **(Critical) Failure Message:** File Failed. Invalid Structure. The File Control Record (9) was not found. { line __ }
7. If the line length is not 94 characters

Empty file – Data files must contain information. If a file contains no data, the file load process will fail.

(Critical) Failure Message: "File Failed. Invalid Structure. The File Control Record (9) was not found. { line 0 }"

Long records – A long record is defined as any record of a length longer than 94 characters.

Configuration Options: Fail or Warning

Fail – After the long line, each subsequent record will be of the incorrect length, as the system will try to apply the extra characters to the following lines.

Error Message: "Non-valid characters found in file. { line __ }" (line after long line)

Warning – System will truncate the long record at 94 characters. (default)

Note: In MFC version 3.10, the warning / failure message has been modified to the following:

Warning or (Critical) Failure Message: "Line found of length over 94. Data may be lost during parsing. { line _ }"

Short records – Short records are defined as Batch Header (5), Batch Control (8), Entry Detail (6), and Addenda (7) records shorter than 94 characters in length and depending on configuration, File Header (1) and File Trailer (9) either shorter than 94 or shorter than 40 and 55 characters, respectively.

Configuration Options: "allow short 1 and 9" or "all records must be 94 characters in length" (default: all must be 94)

(Critical) Failure Message: "Line is not properly formatted; it is only __ characters long. { line _ }"

NACHA Record-Level Validations

The following validation tests are performed on each record in the file and test to ensure integrity of the file and data according to NACHA format requirements. Validation failures in these areas may result in failure of the entire file or warnings. Validation failures that result in warning do not cause validation to end, but generate a warning message within the validation results notice.

Validated Fields Within File Header Record (1 record):

Field	Position	Description	Comments
1	1-1	Record Type	Must contain a "1"
2	2-3	Priority Code	Must contain "01"
3	4-13	Immediate Destination	Must contain " 322070381"
4	14-23	Immediate Origin	Must contain " 322070381"
5	24-29	File Creation Date	Format YYMMDD.
6	30-33	File Creation Time	Format HHMM
7	34-34	File ID Modifier	Alphanumeric, used to identify a file for a specific day subsequent files will have a different modifier.
8	35-37	Record Size	Must contain "094"
9	38-39	Blocking Factor	Must contain "10"
10	40-40	Format Code	Must contain "1"
11	41-63	Immediate Destination Name	This field identifies the party to which the file is being delivered. "EAST WEST BANK"
12	64-86	Immediate Origin Name	This field identifies the sender of the file. Company Name
13	87-94	Reference Code	Optional

Troubleshooting/Possible Error Messages

File Header (1) Record Validations:

Missing File Header (1) or File Header encountered after a Batch Header (5).

(Critical) Failure Message: File failed due to an invalid file structure. A Company/Batch Header (5) record exists before the File Header (1) record. { line 1 }

Immediate Destination (field 3, positions 04-13) position 4 should be blank.

Configuration Options:

Ignore (allow non-blank) or fail

(Critical) Failure Message: The first character in the Immediate Destination field (position 4) in a File Header (1) record must be blank. It is '_' { line 1 }

Immediate Origin (field 4, positions 14-23) position 14 should be blank.

Configuration Options:

Ignore (allow non-blank) or fail

(Critical) Failure Message: The first character in the Immediate Origin field (position 14) in a File Header (1) record must be blank. It is '_' { line 1 }

Creation Date (field 5, positions 24-29) should be a valid date in the format YYMMDD.

(Critical) Failure Message: File failed due to the date _____ within the file header (1) record. The date format should be YYMMDD. { line 1 }

Validated Fields Within Batch Header Record (5 record):

Field	Position	Description	Comments
1	01-01	Record Type	Must contain "5"
2	02-04	Service Class Code	Must be "220" or "225"
3	05-20	Company Name	Company Name
4	21-40	Company Discretionary data	Optional
5	41 – 50	Company Identification	Must match the companion field in the Batch Control (8 record, field 7, pos. 45 – 54), must be defined as the Company ID (ACH ID) in ACH for the Company importing the file, must be entitled to the user importing the file. Provided to Customer by EWB
6	51-53	Standard Entry Class Code	Must be one of the supported standard Entry class codes.
7	54-63	Company Entry Description	This field is used to describe the entry and will be displayed on the receiver's bank statement. Ex: "PAYROLL" **Note:** • "**PAYROLL**" must be used for PPD credit entries paying wages, salaries or other compensation. • "**PURCHASE**" must be used for e-commerce debit entries authorized by consumers for online purchases of goods.
8	64-69	Company Descriptive Date	Optional, YYMMDD
9	70-75	Effective Entry Date	Effective Entry Date in YYMMDD format. This is the effective date of the transaction.
10	76-78	Settlement Date	Inserted By ACH Operator. Must be left blank
11	79-79	Originator Status code	Must contain "1"
12	80-87	Originating DFI Identification	Must contain "32207038"
13	88-94	Batch Number	Ascending Sequent Number. Ex: "0000001"

Troubleshooting/Possible Error Messages

Batch Header (5) Record Validations:

Missing Batch Header (5) or Batch Header encountered out of order – File load will fail:

(Critical) Failure Message: File failed due to an invalid file structure. An Entry Detail (6) record is not positioned correctly. { line __ }

Company Identification (5 record, field 5, positions 41 – 50)

1. must exist in (Payments) ACH for the Company importing the file – defined by bank personnel through Customer / Payments / ACH / ACH Payment Settings / Company ID
2. must be entitled to the user who is importing the file

If the user is not entitled to the ACH Company associated with the Company Identifier, the batch will be skipped and the following message will be displayed:

Error Message: "User is not permitted ACH Company [ACH Company Name in the File] / [ACH Company ID in the File]. This batch will be skipped."

Standard Entry Class (SEC) Code (5 record, field 6, positions 51 – 53)

Supported codes include CCD, CIE, CTX, WEB, TEL, and PPD (WEB and TEL debit only; CIE credit only). In order to initiate a batch for a given SEC, the ACH Company must be entitled either to an SEC code for either debit and / or credit transactions, depending on what the SEC allows.

If a valid SEC code is found, but the ACH Company is not entitled to initiate ACH transactions for that SEC, the batch will be skipped.

Error Message: ACH Company (XXXXXXXX) is not permitted to create ([Create/Debit] SEC) batches. The payment in [Transaction Set/Trace Number] (XXXXXXXXX) for ($XXXXXX.XX) to (Payee Name) will be skipped.

If the characters found in the SEC field that do not match a supported SEC code, the file load will fail.

(Critical) Failure Message: "Found unsupported SEC Code ___. {line __}" In addition, for each addenda record within the batch, the system will generate an error stating that the SEC code does not support an addenda record.

Effective Entry Date (field 9, positions 70-75) must be a valid date in 'yymmdd' format. Invalid EED within any batch in the file will result in the transactions within the batch being skipped.

The contents of must be numeric characters. If non-numerics are encountered, the following message will be presented.

(Critical) Failure Message: [entire record] is invalid. "_____" at position {__} could not be parsed into NACHA type "DATE". Skipping the record.

The Effective Entry Date may a date up to the configurable value number of days in the in the future (configurable by OBS).

(Critical) Failure Message: "An ACH {SEC} batch for {Company ID} was scheduled on MM/DD/CCYY which exceeds the allowed number of days in the future, the payment date must be before {allowed maximum date}."

The date must be a valid working day – defined in Administration / Bank Settings, not defined as a Bank Working Day or a date defined as a Holiday in Administration / Holiday Maintenance

(Critical) Failure Message: "An ACH {SEC} batch for ACH company {company ID} was scheduled on MM/DD/CCYY which is a non-business day."

The Effective Entry Date may be equal to the current date if the Company's (not the ACH Company) Credit / Debit Options in Company Payment Settings are set to "Same Day".

The Effective Entry Date may be equal to the next business date if the Company's (not the ACH Company) Credit / Debit Options in Company Payment Settings are set to "Next Day" or the Processing Date Options – defined by bank personnel in Administration / Bank Payment Settings / ACH – are set to "Standard Days" = 1 day in the future.. Note: This value is set and tested for credits and debits, independently.

The Effective Entry Date may not be a date in the past.

If the Effective Entry Date provided is prior to the system's calculated next available payment date, based on future maximums, processing date options, non-working days, the transactions in the batch will be skipped and the following message will be displayed.

(Critical) Failure Message: "An ACH payment was sent for a date before the next available payment date. The {SEC} batch for ACH company {company ID_____} on {date} will be skipped."

Validated Fields Within Entry Detail Record (6 record):

Field	Position	Description	Comments
1	01-01	Record Type Code	Must contain a "6"
2	02-03	Transaction Code	ACH Transaction Code
3	04-11	Receiving DFI Identification	This is the first 8 digits of the receiving bank's ABA number. Are also used in the hash in the "9" record.
4	12-12	Check Digit	This is the 9th (check) digit of the RDFI routing number.
5	13-29	DFI Account Number	RDFI Customer's Account Number (Left Justified).
6	30-39	Amount	Transaction Amount (Right justified, zero filled) Maximum $99,999,999.99
7	40-54	Individual Identification Number	Optional. Ex: Employee ID or Tax ID
8	55-76	Individual Name	Receiver's Name - Ex: "BEN WATSON "or "ABC CORP"
9	77-78	Discretionary Data or Payment Method Code	Payment Method Code for WEB and TEL. Required for WEB, optional for TEL. Otherwise, Discretionary Data, which is optional for all other SEC codes.
10	79-79	Addenda Record Indicator	0 = No Addenda, 1 = Addenda Following
11	80-94	Trace Number	Ascending Sequent Number. Ex: "0000001"

Troubleshooting/Possible Error Messages

Entry Detail (6) Record Validations:

Missing Entry Detail (6) record, e.g. two contiguous addenda records are encountered in the file. Will cause the file load to fail if count, amount totals and / or hash validation settings are configured to cause file load failure if those validations fail. If so, the failure message will not explicitly reference the missing Detail record, but will reference the total / hash reported / calculated variance.

Transaction Code (field 2, positions 02-03)

Prenote and Zero Dollar Transactions are supported in CCD and CTX batches and must have an Amount of zero.

Error response: File failed due to a dollar amount existing within the Entry Detail (06) record with a transaction code __. Amount must be '000000000'. { line __ }

Prenotes (Transaction Code = 23, 28, 33, 38, 43, 48, 53) having an amount other than zero will cause the associated batch to be skipped and will result in the following message:

(Critical) Warning Message: "One or more of the prenotes in batch 0000001 had a value greater than $0.00. This batch will be skipped."

Zero Dollar Transactions (Transaction Code = 24, 29, 34, 39, 44, 49, 54) having an amount other than zero will cause the associated batch to be skipped and will result in the following message:

(Critical) Warning Message: "One or more of the Zero Dollar Transactions in batch 0000001 had a value greater than $0.00. This batch will be skipped."

Mismatch between batch Standard Entry Class Code and Transaction Code – Certain SEC's support only credit or debit transactions (as identified by the Transaction Code). In those cases where a batch contains unsupported transactions,

The CIE SEC supports only credit transactions. If a batch contains one or more debit transactions for the CIE SEC, each debit transaction will be skipped.

Error Message: 'Debit CIE payments are not supported by ACH Company _____. The payment in Trace Number _____ to _____ (*____) will be skipped.'

The TEL SEC supports only debit transactions. If a batch contains one or more credit transactions for the WEB SEC, each credit transaction will be skipped.

Error Message: 'Credit TEL payments are not supported by ACH Company _____. The payment in Trace Number _____ to _____ (*____) will be skipped.'

The WEB SEC supports only debit transactions. If a batch contains one or more credit transactions for the WEB SEC, each credit transaction will be skipped.

Error Message: 'Credit WEB payments are not supported by ACH Company _____. The payment in Trace Number _____ to _____ (*____) will be skipped.' Think it skips the whole batch

Receiving DFI (ABA) (field 3, positions 04 – 11) must contain 9 digits with the ninth being a valid check digit as determined by a MOD 10 check. This value is not validated against a list of financial institutions.

Configurable Response Options:

Warning or Fatal

Warning Message: WARNING: "This Entry Detail Record (6) will be returned due to invalid DFI. { line __ }"

If configured as a critical error, it will cause the entire file load validation to fail.

(Critical) Failure Message: Invalid ABA (_____) presented in the transaction record on line _.

Amount (field 6, positions 30 – 39) must contain only digits. May be zero- or space-filled to the left of the amount.

If a non-numeric value is encountered, the entire file will fail to load.

(Critical) Failure Message: "File failed due to the transaction amount within an entry detail (6) record not being formatted numerically: 000000000D. { line 3 }"

If a transaction contains a payment amount of zero, but does not indicated as a zero dollar or prenote transaction (as indicated by the Transaction Code in field 2, positions 02 – 03, in the Entry Detail (6) record), that transaction will be skipped.

(Critical) Error Message: Transaction (trace number) has an amount of 0, but is not indicated as a Prenote or Zero Dollar Remittance. This Transaction in Trace Number (trace number) to (receiver Name, masked Account Number) will be skipped.

Addenda Record Indicator (field 10, position 79) must contain either a "0" or "1"

6-Records with a '0' in position '79', should not be followed by a 7 - (Addenda) Record.

6-Records with a '1' in position '79', should be followed by at least one 7 - (Addenda) Record.

Because MFC ACH recreates the outbound NACHA file, building the appropriate addenda records or not, depending on the contents of the batch, an error in this field is presented as a warning and not a failure.

Warning Message: File failed due to an Entry Detail record having a value of "1" in position 79 and as a result, the 6 record must be followed by an Addenda (7) record. { line __ }

Validated Fields Within Addenda Record (7 record):

Field	Position	Description	Comments
1	01-01	Record Type Code	Must contain "7"
2	02-03	Addenda Type Code	Must contain "05"
3	04-83	Payment Related Information	Optional, This field contains additional information associated with the payment. The information can be human readable or in ANSI format.
4	84-87	Addenda Sequence Number	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1."
5	88-94	Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

Troubleshooting/Possible Error Messages

Addenda Record, 7, Record Validations:

Addenda records may be present for the following SEC codes: CCD, CIE, CTX, PPD, or WEB

For those SECs that do not support addenda, if one or more addenda record is found, the transaction will be skipped and the following message will be displayed.

(Critical) Failure Message: File failed due to the SEC code ___ not supporting an addenda record. { line __}

Note: This message also displayed for invalid SEC codes if the batch contains addenda records.

If there is more than one addenda for an SEC other than CTX, the additional lines of addenda information will be truncated and not included in the output batch and the following message will be displayed.

Warning Message: 'CCD, WEB, and PPD Transactions are limited to 80 characters of addenda. The addenda has been truncated for the payment.'

Validated Fields Within Batch Control Record (8 record):

Field Number	Position	Field Name	Comments
1	01-01	Record Type Code	An "8" must be used
2	02-04	Service Class Code	Must be “220” or “225”
3	05-10	Entry/Addenda Count	Total count of all 6-Records and 7-records within the batch.
4	11-20	Entry Hash	The field is prepared by hashing (summing) the critical routing number (first 8 digits only) in each entry for the batch. (If the sum exceeds 10 characters, the field must be populated with the right most 10 characters.)
5	21-32	Total Debit Entry Dollar Amount	The accumulated Entry Detail debit totals within a given batch.
6	33-44	Total Credit Entry Dollar Amount	The accumulated Entry Detail credit totals within a given batch.
7	45-54	Company Identification	Should match the value provided in the Batch Header (field 5, positions 41 – 50)
8	55-73	Message Authentication Code	Optional, Leave this bank
9	74-79	RESERVED	Leave this blank
10	80-87	Originating DFI Identification	This field carries the same information as the ODFI Id Field from the batch header record. “32207038”
11	88-94	Batch Number	Ascending Sequent Number. Ex: “0000001” must be the same as the batch number in the Batch Header.

Troubleshooting/Possible Error Messages

Batch Control, 8, Record Validations:

Service Class Code (field 2, positions 02 – 04) should be of the same value as the Service Class Code in the Batch Header.

Configurable Response Options:

Ignore or Fatal

Ignore – will allow a mismatch between the Batch Header and Batch Control values and will allow values other than “220”, or “225”.

Fatal – **(Critical) Failure Message:** The Batch Header Record service class code provided [XXX] does not match the content of the batch. Correct class code is calculated to be ([XXX] = [Debit/Credit/Mixed] Batch).

Does not validate whether the value is “220”, or “225”.

Entry / Addenda Count (field 3, positions 05-10) should equal the total number of 6 and 7 records found within the batch.

Configurable Response Options:

Warning or Fatal

Warning or (Critical) Failure Message: due to the record count in the Company/Batch Control (8) record does not match the Entry Detail (6) record(s) and Addenda (7) record(s), (Reported: _____, Calculated: _____). { line __ }

Entry Hash (field 4, positions 11-20). The sum of the RDFI Identification Numbers of field 3, positions 4-11, of all the "6" records in the batch.

If result is a value larger than the 10 characters provided in the position, the 10 right-most numbers as the contents of the Entry Hash field are used.

Configurable Response Options:

Warning or Fatal

Warning or (Critical) Failure response: File has been received with a HASH total difference detected, (Reported: _____, Calculated: _____). { line __ }

Total Debit Entry Dollar Amount (field 5, positions 21-32) should equal the sum of the amount fields in each 6 record of that batch.

Configurable Response Options:

Warning or Fatal

Warning or (Critical) Failure response: The debit amount in the Company/Batch Control record (8) is invalid. The debit amount in the Company/Batch Control record (8) must equal the total amount of the credit transactions in the Entry Detail Record (6) within its batch, (Reported: _____, Calculated: _____) { line __ }

Total Credit Entry Dollar Amount (field 6, positions 33-44) should equal the sum of the amount fields in each 6 record of that batch.

Configurable Response Options:

Warning or Fatal

Warning or (Critical) Failure response: The credit amount in the Company/Batch Control record (8) is invalid. The credit amount in the Company/Batch Control Record (8) must equal the total amount of the credit transactions in the Entry Detail Records (6) within its batch, (Reported: _____, Calculated: _____) { line __ }

Company Identification (field 7, positions 45-54) should match the value provided in the Batch Header Company Identification (field 5, positions 41-50).

Configurable Response Options:

Ignore – will accept the mismatch and continue processing.

Fail file load – **(Critical) Failure Message:** "The Company ID in the (8) record provided _____] does not match the content of the batch header company ID [_____]. { line __ }"

Validated Fields Within File Control Record (9 record):

Field	Position	Description	Comments
1	01-01	Record Type Code	A value of "9" must be used.
2	02-07	Batch Count	Total number of batches in the file
3	08-13	Block Count	Total number of blocks in the file (1 block = 940 characters)
4	14-21	Entry/Addenda Count	Total count of all 6-Records and 7-records within the batch.
5	22-31	Entry Hash	The field is prepared by hashing (summing) the hash entries for each batch control record within the

			entire file. (If the sum exceeds 10 characters, the field must be populated with the right most 10 characters.)
6	32-43	Total Debit Entry Dollar Amount	Field contains accumulated Entry Detail debits totals within a given file.
7	44-55	Total Credit Entry Dollar Amount	Field contains accumulated Entry Detail credit totals within a given file.
8	56-94	RESERVED	Leave blank

Troubleshooting/Possible Error Messages

File Control, 9, Record Validations:

Entry/Addenda Count (field 4, positions 14-21) should equal the total number of 6 and 7 records within the file.

Configurable Response Options:

Warning or Fatal

Warning or (Critical) Failure Message: File failed. The record count in the File Control (09) record does not match the Entry Detail (06) record(s) and Addenda (07) record(s), (Reported: _____, Calculated: _____). { line __ }

Entry Hash (field 5, positions 22-31). The sum of the RDFI Identification Numbers of field 3, positions 4-11, of all the "6" records in the file.

If result is a value larger than the 10 characters provided in the position, the 10 right-most numbers as the contents of the Entry Hash field are used.

Configurable Response Options:

Warning or Fatal

Warning or (Critical) Failure Message: File has been received with a HASH total difference detected, (Reported: _____, Calculated: _____). { line __ }

Total Debit Entry Dollar Amount (field 6, positions 32-43) should equal the sum of the **Total Debit Entry Dollar Amount** (field 5, positions 21-32) fields found in each Batch Control record (8 Record(s)).

If field value does not equal the sum of the file's debit entries, the following warning will be displayed:

Configurable Response Options:

Warning or Fatal

Warning or (Critical) Failure response: The debit amount in the File Control Record (9) record is invalid. The debit amount in the File Control Record (9) must equal the total amount of the debit transactions in the Entry Detail Records (6), (Reported: _____, Calculated: _____). { line __ }

If the field contains non-numeric characters (including a space), the file load will fail and the following message will be displayed:

(Critical) Failure Message: "File Failed. The credit amount in the File Control Record (9) record is not numeric. { line __ }."

Total Credit Entry Dollar Amount (field 7, positions 44-55) should equal the sum of the **Total Credit Entry Dollar Amount** (field 6, positions 33-44) fields found in each Batch Control record (8 Record(s)).

If field value does not equal the sum of the file's credit entries, the following warning will be displayed:

Configurable Response Options:

Warning or Fatal

Warning or (Critical) Failure response: File Failed. The credit amount in the File Control Record (9) record is invalid. The credit amount in the File Control Record (9) must equal the total amount of the credit transactions in the Entry Detail Records (6), (Reported: _____, Calculated: _____). { line __ }

If the field contains non-numeric characters (including a space), the file load will fail and the following message will be displayed:

(Critical) Failure Message: "File Failed. The credit amount in the File Control Record (9) record is not numeric. { line __ }."

Filler Record:

1. Filler 94-Byte records of all '9' characters are permitted following the 9 - Record to result in a blocking factor of 10 Records per Block.
2. Filler Records are not required.

Appendix A

The set of characters allowed within a NACHA file consists of those within the hexadecimal character range beginning with hex 20 and ending with hex 7E and are listed below:

Char	Hex	Name	Char	Hex	Name	Char	Hex	Name
	20	Space	@	40	At	`	60	apostrophe
!	21	Exclamation	A	41		a	61	
"	22	Double Quote	B	42		b	62	
#	23	Pound	C	43		c	63	
$	24	US Dollar	D	44		d	64	
%	25	Percent	E	45		e	65	
&	26	Ampersand	F	46		f	66	
'	27	Single Quote	G	47		g	67	
(	28	Open Paren	H	48		h	68	
)	29	Close Paren	I	49		i	69	
*	2A	Asterisk	J	4A		j	6A	
+	2B	Plus	K	4B		k	6B	
,	2C	Comma	L	4C		l	6C	
-	2D	Hyphen	M	4D		m	6D	
.	2E	Period	N	4E		n	6E	

/	2F	Backslash	O	4F		o	6F	
0	30		P	50		p	70	
1	31		Q	51		q	71	
2	32		R	52		r	72	
3	33		S	53		s	73	
4	34		T	54		t	74	
5	35		U	55		u	75	
6	36		V	56		v	76	
7	37		W	57		w	77	
8	38		X	58		x	78	
9	39		Y	59		y	79	
:	3A	Colon	Z	5A		z	7A	
;	3B	Semicolon	[	5B	Open square	{	7B	Open curly
<	3C	Less Than	\	5C	Forward slash	|	7C	Pipe
=	3D	Equal	]	5D	Close square	}	7D	Close curly
>	3E	Greater Than	^	5E	Carat	~	7E	Tilde
?	3F	Question Mark	_	5F	Underscore			

SAMPLE

```
101 322070381 3220703811808061730A094101EAST WEST BANK         ACME RUBBER
5220DYNAMICSGP EFT  DEPOSIT                  2002CCDPAYABLES        180806   1322070380000001
6223220703819179699386 7      0000000005JANE01000      JANE DOE               0322070380000001
822000000100322070380000000000000000000000005      2002                          322070380000001
900000100000100000001003220703800000000000000000000005
```