



This file specification is a standard NACHA format for a CCD or PPD transaction type. The only unique fields are the Immediate Destination, Immediate Origin, Originating DFI and Trace Number which contain information for Eastern Bank. For other transaction types please refer to the NACHA rules.

NACHA/EASTERN TREASURY FILE PASS-THRU SPECIFICATIONS

FILE HEADER RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type code	M	"1"	1	01-01	
2	Priority Code	R	'01'	2	02-03	
3	Immediate Destination	M	"011000015"	10	04-13	FED Boston Routing & Transit # - left most position blank
4	Immediate Origin	M	'011301798"	10	14-23	Eastern Bank Routing & Transit # - left most position blank
5	File Creation Date	M	YYMMDD	6	24-29	This field should contain the date the file was created
6	File Creation Time	O	HHMM	4	30-33	This field should contain the time the file was created
7	File ID Modifier	M	Upper Case A-Z Numeric 0-9	1	34-34	Allows more than one file created on the same date and between the same participants to be distinguished
8	Record Size	M	'094'	3	35-37	Record Size=094 Bytes
9	Blocking Factor	M	"10"	2	38-39	Block Size = 940 Bytes
10	Format Code	M	'1'	1	40-40	
11	Immediate Destination Name	O	FRB BOSTON	23	41-63	Must be upper case
12	Immediate Origin Name	O	EASTERN BANK	23	64-86	Must be upper case
13	Reference Code	O	Alphanumeric	8	87-94	This field is reserved for company information use

COMPANY/BATCH HEADER RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record type Code	M	"5"	1	01-01	
2	Service Class Code	M	Numeric	3	02-04	200-ACH entries mixed Debits & Credits; 220-ACH Credits only; 225-ACH Debits only; 280-ACH Automated Accounting Advices
3	Company Name	M	Alphanumeric	16	05-20	Identifies the source of the entry and description of the individual participants
4	Company Discretionary Data	O	Alphanumeric	20	21-40	This field allows companies to include codes significant only to them. There will be no standardized interpretation for the contents of this field
5	Company Identification	M	Alphanumeric	10	41-50	EIN preceded by a 1 must be on all pre-notification records and on each entry
6	Standard Entry Class Code	M	PPD/CCD	3	51-53	See NEACH/NACHA Regs for other codes
7	Company Entry Description	M	Alphanumeric	10	54-63	Company established field to describe the type of entry back to the individual-direct dep, cash con, direct pmt, cash disb
8	Company Descriptive Date	O	Alphanumeric	6	64-69	Company established field for descriptive purpose, field displayed to individual
9	Effective Entry Date	R	YYMMDD	6	70-75	Effective date of entry not to be greater than seven days in the future
10	Settlement Date (Julian)	Inserted By ACH Operator	Numeric	3	76-78	
11	Originator Status Code	M	'1'	1	79-79	
12	Originating DFI Identification	M	'01130179'	8	80-87	Eastern Bank Routing & Transit #
13	Batch Number	M	Numeric	7	88-94	This number is assigned in ascending sequence to each batch

Field Inclusion Requirements:

M = Mandatory. This field is necessary to ensure proper routing and/or posting of ACH entry.
 R = Required. Omission of this field will not cause an entry to reject at the ACH Operator but may reject at the RDFI.
 O = Optional. Inclusion or omission of this field is at the discretion of the ODFI.

ENTRY DETAIL RECORD (PPD ENTRIES)

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'6'	1	01-01	
2	Transaction Code	M	Numeric	2	02-03	22-Checking Credit; 23-Checking Credit Prenote; 27-Checking Debit, 28-Checking Debit Prenote; 32-Savings, Credit, 33-Savings Credit Prenote; 37-Savings Debit; 38-Savings Debit Prenote
3	Receiving DFI Identification	M	TTTTAAAA	8	04-11	Transit routing number of participating employees bank
4	Check Digit	M	Numeric	1	12-12	The 9th digit to the right of the transit routing number
5	DFI Account Number	R	Alphanumeric	17	13-29	Participating individual/company account number with bank
6	Amount	M	\$\$\$\$\$\$cc	10	30-39	Right justified zero filled two decimal places
7	Individual Identification Number	O	Alphanumeric	15	40-45	Employee ID as assigned by company. Must be unique
8	Individual Name	R	Alphanumeric	22	55-76	Individual/Company Name
9	Discretionary Data	O	Alphanumeric	2	77-78	Data related to company. No standardized interpretation of the value of this field
10	Addenda Record Indicator	M	Numeric	1	79-79	"0 " indicates no addenda record "1" indicates one or more addenda record follows
11	Trace Number	M	Numeric	15	80-94	This number will consist of the ABA number of the originating bank and a seven digit sequence number will start with 0000001 and increment by "1" for each detail entry record

ADDENDA RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'7'	1	01-01	
2	Addenda Type Code	M	'05'	2	02-03	
3	Addenda Related	O	Alphanumeric	80	04-83	
4	Addenda Sequence Number	M	Numeric	4	84-87	Number is consecutively assigned to each addenda record. The first addenda sequence number must always be "1"
5	Entry Detail Sequence Number	M	Numeric	7	88-94	This number is the same as the last seven digits of the trace number of the related entry detail record.

COMPANY/BATCH CONTROL RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'8'	1	01-01	
2	Service Class Code	M	Numeric	3	02-04	200-ACH entries mixed Debits & Credits; 220-ACH Credit only; 225-ACH Debits only; 280-ACH Automated Accounting Advices
3	Entry/Addenda Count	M	Numeric	6	05-10	Number of entry Detail and Addenda record in a batch.
4	Entry Hash	M	Numeric	10	11-20	Arithmetic sum of receiving DFI field in entry detail. Overflow out of the high order (left most position ignored)
5	Total Debit Entry	M	\$\$\$\$\$\$\$\$\$cc	12	21-32	Total amount of Debits for batch
6	Total Credit Entry Dollar Amount	M	\$\$\$\$\$\$\$\$\$cc	12	33-44	Total amount of Credits for batch
7	Company Identification	R	Alphanumeric	10	45-54	Same as company ID number Company/Batch Header Record
8	Message Authentication Code	O	Alphanumeric	19	55-73	
9	Reserved	N/A	Blank	6	74-79	
10	Originating DFI Identification	M	'01130179'	8	80-87	Eastern Bank Routing & Transit #
11	Batch Number	M	Numeric	7	88-94	Same as sequential batch number in Company/Batch Header Record

FILE CONTROL RECORD

Field #	Data Element Name	Field Inclusion Requirement	Contents	Length	Position	Comments
1	Record Type Code	M	'9'	1	01-01	
2	Batch Count	M	Numeric	6	02-07	This field must be equal to the number of company/batch header records in file
3	Block Count	M	Numeric	6	08-13	Number of physical blocks in the file including file header and control records
4	Entry/Addenda Count	M	Numeric	8	14-21	The number of entry detail records and addenda record in the file
5	Entry Hash	M	Numeric	10	22-31	Same as the sum of the corresponding field in the company/batch control record on the file
6	Total Debit Entry Dollar Amount in File	M	\$\$\$\$\$\$\$\$\$cc	12	32-43	Total dollars of debit entries for entire file
7	Total Credit Entry Dollar Amount in File	M	\$\$\$\$\$\$\$\$\$cc	12	44-55	Total dollars of credit entries for entire file
8	Reserved	N/A	Blank	39	56-94	