

ACH Services

ACH File Upload – NACHA File Specifications

GENERAL INFORMATION

Please read these helpful tips before you upload your first Nacha file to chase.com to avoid the most common errors.

1. In your file software, find the following fields (usually available on the ACH/Nacha file set-up screen) and enter this info:

Immediate destination

Blank space, then any 9-digit Chase routing number:

b021000021	b044000037	b072000326	b083000137
b074000010	b072412927	b071000013	b075000019
b111000614	b102001017	b065400137	b122100024
b124001545	b103000648	b325070760	b322271627

Immediate destination name

(Use one of these, matching capital and lowercase letters, spacing and punctuation – 23 characters maximum)

JPMORGAN CHASE
JP MORGAN CHASE
JP Morgan Chase
jp morgan
chase

Immediate origin, Company identification

0000000000 (10 digits, all zeroes)

2. Remember: **Expected delivery date** and/or **Effective entry date** must be at least 1 day for vendor payments or collections and at least 2 days for payroll payments from your expected send-on date
3. Add your Chase account number in **company discretionary data** (usually on the account set-up screen or ACH/Nacha file setup screen) This is the pay-from account for payments or the receiving account for collections:

Company discretionary data

Your Chase account number (Exactly 20 numbers using leading zeroes to fill in the gap – e.g. 0000000000123456789)

If you can't edit the field, you might be able to add this account manually into your NACHA file in the Batch Header Record portion of the file. Please read the following specs document for placement and format.

4. Please check **standard entry class**. While your software likely generates this number automatically, we don't accept code 200. Please make sure your software uses either **220 (for payments)** or **225 (for collections)**. We don't accept batches that have both debits and credits, so be sure to create different files if you're using both services.



NACHA File Specifications

Chase for Business | Chase Connect

Cash Concentration or Disbursement – (CCD)

Prearranged Payment and Deposit – (PPD)

Internet-initiated/mobile entry – (WEB)

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Please refer to the information below for the fields needed for a successful file upload.

Field Inclusion Requirements

Mandatory and Required: You need to complete all fields marked “Mandatory” and “Required” in order to completely submitted. Generally, for a “Required” field we need a specific value (e.g. for file header record, field 11, you should put “JP Morgan Chase” for the immediate destination). See the Chase specifications document below for further details.

Optional: You can decide whether or not to include data.

Note(s):

- Offset records are NOT required. Chase doesn’t accept balanced files.
- ACH Pre-note transactions aren’t supported.
- Highlight rows indicate Chase required values

Field Content Requirements

Content type	Acceptable characters	Alignment justification
NUMERIC	0 through 9	RIGHT JUSTIFY all using <u>zeros</u> to fill the remainder of the field unless indicated otherwise.
ALPHABETIC	A through Z, a through z	LEFT JUSTIFY fields using <u>blank spaces</u> to fill the remainder of the field unless indicated otherwise.
ALPHANUMERIC	0 through 9, A through Z, a through z The following symbols and special characters are allowed: . / () & ' - and spaces Unless otherwise noted.	LEFT JUSTIFY fields using <u>blank spaces</u> to fill the remainder of the field unless indicated otherwise.

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FILE HEADER RECORD (1)

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	1	M	Fill field using value indicated under 'File contents' column.
2	2-3	2	PRIORITY CODE	01	R	Fill field using value indicated under 'File contents' column.
3	4-13	10	IMMEDIATE DESTINATION	b021000021 b044000037 b072000326 b083000137 b074000010 b072412927 b071000013 b075000019 b111000614 b102001017 b065400137 b122100024 b124001545 b103000648 b325070760 b322271627 b021000021	R, C	Fill field using any of the values indicated under 'File contents' column. "b" represents a blank space, followed by any valid 9-digit Chase routing number (one of these examples, or also found on the bottom of your checks). You may also substitute a zero (0) for the blank space (e.g. 0021000021).
4	14-23	10	IMMEDIATE ORIGIN	Any 10-digit number	R, C	Fill field using value indicated under 'File contents' column.
5	24-29	6	FILE CREATION DATE	YYMMDD	M	Must be in YYMMDD format. Must be before than the effective entry date in the batch header record field No. 9.
6	30-33	4	FILE CREATION TIME	HHMM	O	Must be in HHMM format.
7	34-34	1	FILE ID MODIFIER	ALPHANUMERIC	M	Must be UPPERCASE A-Z or 0-9. No symbols allowed for this field.
8	35-37	3	RECORD SIZE	094	M	Fill field using value indicated under 'File contents' column.

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Field no.	Field position	Field length	Field name	File contents	Required	Comments
9	38-39	2	BLOCKING FACTOR	10	M	Fill field using value indicated under 'File contents' column.
10	40-40	1	FORMAT CODE	1	M	Fill field using value indicated under 'File contents' column.
11	41-63	23	IMMEDIATE DESTINATION NAME	JPMORGAN CHASE JP MORGAN CHASE JP Morgan Chase jp morgan chase	R, C	Fill field using any of the values indicated under 'File contents' column (e.g. "JPMORGAN CHASE") Must be left-justified and the remainder of the 23 characters filled with blank spaces.
12	64-86	23	IMMEDIATE ORIGIN NAME	ALPHANUMERIC	O	This is your company's name in all capital letters. Must be left-justified and blank space filled.
13	87-94	8	REFERENCE CODE	LEAVE BLANK	O	Fill field with 8 blank spaces.

M=Mandatory; **R**=Required; **O**=Optional; **C**=Chase required value

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BATCH HEADER RECORD (5)

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	5	M	Fill field using value indicated under 'File contents' column.
2	2-4	3	SERVICE CLASS CODE	220 or 225	M	Fill field using value indicated under 'File contents' column. "220" should be used when all the transactions in the batch are ACH credits "225" – should be used when all the transactions in the batch are ACH debits Note: Mixed batches, identified with a service class code of 200 are not supported.
3	5-20	16	COMPANY NAME	LEAVE BLANK or ADD COMPANY NAME	M	Fill field with 16 blank spaces or your company name.
4	21-40	20	COMPANY DISCRETIONARY DATA	NUMERIC	R	Enter your Chase funding account number. Must be right-justified and zero filled. If left blank, Chase will allow you to assign an account. • This is the 'Pay from' account for payments This is the 'Deposit to' account for reversals and collections
5	41-50	10	COMPANY IDENTIFICATION	0000000000	R, C	Fill field using value indicated under 'File contents' column.
6	51-53	3	STANDARD ENTRY CLASS CODE	CCD or PPD or WEB ¹	R, C	Fill field using value indicated under 'File contents' column. • For payroll transactions, this must be "PPD". • For ACH payments (Credits) this can be "PPD" or "CCD". • For ACH Collections (Debits), this can be "CCD" or "WEB"
7	54-63	10	COMPANY ENTRY DESCRIPTION	CUSTOMER-ENTERED VALUE or PAYROLL or REVERSAL	R, C	Fill field using value indicated under 'File contents' column. • If the batch consists of payroll transactions, the company entry description must be "PAYROLL". • If the batch contains reversal requests this must be "REVERSAL". • The following transaction types are not supported: "NONSETTLED", "RECLAIM", "RETRY PMT" and "RETURN FEE" and will be displayed as an error. Note: If field 6 is CCD for the batch, then "PAYROLL" cannot be entered in this field. When the value is not "PAYROLL" or "REVERSAL", the batch will be processed as a CCD payment
8	64-69	6	COMPANY DESCRIPTIVE DATE	ALPHANUMERIC	O	Example: JAN 03 (January 2003) or JAN 25 (January 25)
9	70-75	6	EFFECTIVE ENTRY DATE*	YYMMDD	R	Must be in YYMMDD format.

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Field no.	Field position	Field length	Field name	File contents	Required	Comments
						Must be greater than the file creation date in the file header record, field no. 5
10	76-78	3	SETTLEMENT DATE (JULIAN)	LEAVE BLANK	R	This field can be left blank; if blank, JPMC will fill field in automatically.
11	79-79	1	ORIGINATOR STATUS CODE	1	M	Fill field using value indicated under 'File contents' column.
12	80-87	8	ORIGINATING DFI IDENTIFICATION	02100002 04400003 07200032 08300013 07400001 07241292 07100001 07500001 11100061 10200101 06540013 12210002 12400154 10300064 32507076 32227162 02100002	R, C	Use the first 8 digits of any Chase routing number, as indicated under 'File contents' column.
13	88-94	7	BATCH NUMBER	NUMERIC	M	Example: Start with 0000001 and increment by 1 for each next batch.

M=Mandatory; **R**=Required; **O**=Optional; **C**=Chase required value

¹ Per NACHA rules transactions with "WEB" as a standard entry class code may require account verification evidence.

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ENTRY DETAIL RECORD (6)

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	6	M	Fill field using value indicated under 'File contents' column.
2	2-3	2	TRANSACTION CODE	22, 32, 27 or 37	M	<p>Transaction code is used to identify the type of account for the debit or credit.</p> <p>For ACH Payments (credit transaction) transactions: 22 for checking accounts 32 for savings accounts</p> <p>For ACH Collections/Reversals (debit transactions) : 27 for checking accounts 37 for savings accounts</p> <p>Note: Pre-note transactions identified with 23, 28, 33, or 38 are not accepted and will fail validation.</p>
3	4-11	8	RECEIVING DFI ID	NUMERIC	M	Fill field with first eight digits of the recipient's routing number.
4	12-12	1	CHECK DIGIT	NUMERIC	M	The last number in the recipient's 9-digit routing number.
5	13-29	17	DFI ACCOUNT NUMBER	ALPHANUMERIC	R	Must be left-justified and blank space filled. When the DFI account is at Chase, a second validation will be completed to ensure the account number is valid.
6	30-39	10	DOLLAR AMOUNT	NUMERIC	M	Must be formatted as \$\$\$\$\$\$cc. Must be right-justified and zero filled.
7	40-54	15	(INDIVIDUAL) IDENTIFICATION NUMBER	ALPHANUMERIC	M, C	Must be UPPERCASE A-Z or 0-9. No symbols allowed for this field. Must be left justified and blank space filled. Note: This is a MANDATORY field for JPMC. Please do not include SSN.
8	55-76	22	INDIVIDUAL or RECEIVING COMPANY NAME	ALPHANUMERIC	R	Must be upper or lowercase A-Z or numerals 0-9. Must be left justified and blank space filled. Special characters . / () & ' - and spaces allowed.
9	77-78	2	DISCRETIONARY DATA	LEAVE BLANK	O	Fill field with blank spaces.
10	79-79	1	ADDENDA RECORD INDICATOR	0 or 1	M	0 If no addenda record. 1 If addenda record.

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Field no.	Field position	Field length	Field name	File contents	Required	Comments
11	80-94	15	TRACE NUMBER	NUMERIC	M	Use the first 8 digits of a Chase routing number, same as batch header record, field 12 (ORIGINATING DFI IDENTIFICATION), followed by the 7 digits in addenda record, field 5 (ENTRY DETAIL SEQUENCE NUMBER).

M=Mandatory; **R**=Required; **O**=Optional; **C**=Chase required value

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ADDENDA RECORD (7)*

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	7	M	Fill field using value indicated under 'File contents' column.
2	2-3	2	ADDENDA TYPE CODE	05	M	Fill field using value indicated under 'File contents' column.
3	4-83	80	PAYMENT RELATED INFORMATION	ALPHANUMERIC	O	Invoice information or any other pertinent information that the vendor needs to reconcile the payment. No symbols allowed for this field, except for: () ! # \$ % & ' * + - . / : ; = ? @ [] ^ _ { } .
4	84-87	4	ADDENDA SEQUENCE NUMBER	0001	M	This number indicates the number of addenda records being sent with the associated Entry Detail Record. Since only one addenda sequence number is allowed per six (6) record in the CCD and PPD application, this field will always be "0001".
5	88-94	7	ENTRY DETAIL SEQUENCE NUMBER	NUMERIC	M	This field contains the ascending sequence number of the related entry detail record's trace number. This number is the same as the last 7 digits of the trace number of the related entry detail record.

M=Mandatory; **R**=Required; **O**=Optional

* This record must be included within your file if the ADDENDA RECORD INDICATOR of the preceding Entry Detail Record (6 Record, Field 10, Positions 79-79) is flagged with a "1".

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BATCH CONTROL RECORD (8)

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	8	M	Fill field using value indicated under 'File contents' column.
2	2-4	3	SERVICE CLASS CODE	220 or 225	M	Fill field using value indicated under 'File contents' column. "220" should be used when all the transactions in the batch are ACH credits "225" – should be used when all the transactions in the batch are ACH debits Mixed batches are not supported
3	5-10	6	ENTRY/ADDENDA COUNT	NUMERIC	M	Must equal the total number of detail entry records and addenda records within the batch.
4	11-20	10	ENTRY HASH	NUMERIC	M	The sum of the value(s) in the receiving DFI identification (field 3, positions 4-11) for every entry detail record (6) in the batch.
5	21-32	12	TOTAL DEBIT ENTRY DOLLAR AMOUNT	NUMERIC	M	Must equal the total debit dollar amount in the batch. Must be formatted as "\$\$\$\$\$\$\$\$\$c". Must be right-justified and zero filled.
6	33-44	12	TOTAL CREDIT ENTRY DOLLAR AMOUNT	NUMERIC	M	Must equal the total credit dollar amount in the batch. Must be formatted as "\$\$\$\$\$\$\$\$\$c". Must be right-justified and zero filled.
7	45-54	10	COMPANY IDENTIFICATION	0000000000	R, C	Must match the batch header record, field 5
8	55-73	19	MESSAGE AUTHENTICATION CODE	BLANK	O	Fill field with blank spaces.
9	74-79	6	RESERVED	BLANK	N/A	Fill field with blank spaces.
10	80-87	8	ORIGINATING DFI IDENTIFICATION	NUMERIC	M	Same as batch header record, field 12 (ORIGINATING DFI IDENTIFICATION) Use the first 8 digits of a Chase routing number.
11	88-94	7	BATCH NUMBER	NUMERIC	M	Same as in the batch header record, field 13 (Trace routing number).

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FILE CONTROL RECORD (9)

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	9	M	Fill field using value indicated under 'File contents' column (e.g. "9").
2	2-7	6	BATCH COUNT	NUMERIC	M	Must be equal to the number of batches in the file.
3	8-13	6	BLOCK COUNT	NUMERIC	M	Must be equal to the number of blocks in the file. <i>e.g. – 10 lines of data equal '1' block.</i>
4	14-21	8	ENTRY/ADDENDA COUNT	NUMERIC	M	Must be equal to the number of detail and addenda records in the file.
5	22-31	10	ENTRY HASH	NUMERIC	M	The sum of positions 4-11 of all entry detail records in the batch. The sum of the value(s) in the receiving DFI identification (field 3, positions 4-11) for every entry detail record (6) in the file. The entry hash is the sum of the entry hash fields contained within the batch control records of the file. (e.g. sum of all field 4 of eight (8) record in the field). If the sum exceeds 10 characters, the field must be populated with the rightmost 10 characters
6	32-43	12	TOTAL DEBIT ENTRY DOLLAR AMOUNT IN FILE	NUMERIC	M	Must be equal to the total debit dollar amount in the file. Must be formatted as "\$\$\$\$\$\$\$\$cc". Must be right-justified and zero filled.
7	44-55	12	TOTAL CREDIT ENTRY DOLLAR AMOUNT IN FILE	NUMERIC	M	Must be equal to the total credit dollar amount in the file. Must be formatted as "\$\$\$\$\$\$\$\$cc". Must be right-justified and zero filled.
8	56-94	39	RESERVED	BLANK	N/A	Fill field with blank spaces.

M=Mandatory; R=Required; O=Optional