



ACH Client Guide



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1. Introduction

1.1. ACH Rules and Regulations

The Operating Rules & Guidelines (the NACHA Rules) of the National Automated Clearing House Association (NACHA) govern the processing of ACH payments.

Such rules and guidelines and certain additional information are available at: www.nacha.org

In addition to the Origination Agreement for ACH Services that you signed with Barclays Bank PLC, New York Branch (Barclays) and the Rules, your ACH transactions may also be subject to certain laws and regulations, including but not limited to the following:

- Regulation E
- Uniform Commercial Code
- Regulation CC
- State laws
- The Bank Secrecy Act of 1970 (BSA)
- Office of Foreign Assets Control (OFAC) rules and regulations

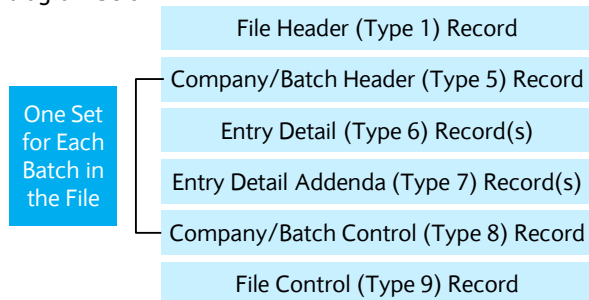
This guide is provided for informational purposes only and does not, and is not intended to, constitute legal advice. Please consult your own legal advisors for any questions of a legal nature.

2. ACH File Format Specification

2.1. ACH File Structure

2.1.1. File Record Types

The information in each ACH file is organized into records. The basic structure of an ACH file is shown in the diagram below:



There is always one file header record at the beginning of the file and one file control record at the end of a file.

Within the file, all transactions are grouped into batches for balancing and control purpose.

The information for each ACH transaction is included in an entry detail record. Some transactions may include additional data in an entry detail addenda record.

Below table describes the different types of records in details:

Record Type	Description
File Header Record (Type 1 Record)	<ul style="list-style-type: none"> • Describes physical file characteristics • Provides ID numbers for the entries' origin (file ID for your company) and immediate destination (Barclays routing/transit number) • Provides the date, time and file ID modifier to identify this as a unique file
Company/ Batch Header Record (Type 5 Record)	<ul style="list-style-type: none"> • Identifies your company (company ID and name) • Describes the type of transaction this batch contains, such as Gas Bill or Reg Salary. The RDFI prints this one the receiver's statement • Provides the Standard Entry Class Code for transactions in a batch
Entry Detail Record (Type 6 Record)	<ul style="list-style-type: none"> • Provides receiving individual or company name • Provides receiving individual ID, such as an employee number. For check conversion items, this includes the check serial number • Provides receiving bank's routing/transit number taken from the MICR line of the recipient's check

Record Type	Description
	<ul style="list-style-type: none"> Provides receiving bank account number (receiver's account number) Provides transaction code identifying the transaction type (debit or credit), receiver account type (checking or savings), and whether this is a prenote or dollar transaction Provides transaction amount

**Entry Detail
Addenda Record
(Type 7 Record)**

Whether addenda records are optional or required is determined by the Standard Entry Class of the batch.

Addenda records provides additional transaction information to the RDFI and receiver. The information in addenda records can greatly assist you and the receiver if you need to research transactions. However, some RDFIs do not have the capability to print this data on customer statements. If you are using EDI/ACH Corporate Payment, you should use the CCD or CTX payment types since these formats allow addenda records, and the receiving bank is required to make this addenda data available to your receiver.

CTX transactions require properly formatted addenda records. Although NACHA defines the basic format of addenda records, the actual content of the free-from data in the addenda record falls under ANSI ASC X12 and is either at the option of the sending party or based on the mutual agreement of the interchange parties. We recommend that you either purchase an EFI translator or write your own EDI transaction software. For ANSI information, you can go to the Data Interchange Standards Association website:

www.disa.org

If you need assistance for formatting CTX transactions,

Record Type	Description
	<i>contact your Barclays representatives for more information.</i>
Company/ Batch Control Record (Type 8 Record)	Provides counts, hash totals, and total dollar controls for transactions in a batch.
File Control Record (Type 9 Record)	Provides total dollar amounts, total entry counts and total accumulations from all company/batch control records in this file.

2.1.2. Key Concepts

• **NACHA Rules**

You must follow the NACHA Rules as an ACH originator. The NACHA Rules explain your obligations and provide detailed information about ACH file requirements.

• **Barclays ACH File Format vs. NACHA Format**

This guide describes Barclays ACH origination file format. Barclays ACH format follows the same general record structure and field layout as the NACHA format.

This guide aims to provide you clear guidance around how to format your Barclays ACH file.

• **File ID (Immediate Origin)**

This ten-character field in the file header records identifies the company originating the ACH file (your company).

For example, if your tax is 42-1143334, your file ID would be as follows:

9421143334 (first application file)

Your Implementation Manager will work with you to determine your file ID(s).

• **Company ID**

This ten-character field in the company/batch

header record identifies the originating company of the ACH batch and is usually the same as the file ID. The company ID might be different if you have multiple batches within a file

- **Company Name**

This 16-character field in the company/batch header record identifies the company originating the ACH file (your company). This field is included on the receiver's bank statement.

Under the NACHA Rules, the purpose of the company name is to identify the source of a transaction and it must be the name by which the originator (your company) is known and readily recognizable to the receiver. If your company is not the payee (for debit transactions) or payor (for credit transactions), then the company name must be the name by which the payee or payor is known and readily recognizable to the receiver.

It is recommended to use as much of the company name as the field length allows unless you identify an alternative that is known and readily recognizable by receivers of your transactions.

- **Effective Entry Date (Posting Date)**

This field in the company/batch header record specifies the date that transaction within the batch will post at the receiving institution. This date must be a valid future banking day and be in the format of MMDDYY.

For same day settlement, the file date and effective date should be the same.

This date cannot be a Saturday, Sunday or US bank holiday.

You can send files up to 30 banking days prior to the posting/effective date, but in most cases you will transmit your file 1–2 banking days prior to the effective entry date.

- **Trace Number**

Your company enters a trace number in positions 80-94 of the entry detail (type 6) record.

If you receive an ACH return items from Barclays, the trace number included for a returned item may be your original trace number, the trace number assigned by Barclays, the trace number assigned by the returning financial institution, or a combination of those, depending on the options your company selects for original trace number and return trace number.

- **File Settlement**

Barclays prefers that ACH files be 'unbalanced' – Barclays will create the offsetting settlement entry to your company Barclays account. Do not include this settlement entry as an entry detail (type 6) record.

2.1.3. Standard Entry Class Codes

The Standard Entry Class (SEC) code is a required three-character code included in the company/batch header record to identify the type of ACH transactions contained in that batch. The SEC code entered for a batch affects how information is formatted, the kind of information included, and whether entry detail addenda records are required. All entries within a batch must be of the same type.

This Guide focuses on the file formats for common SEC codes, such as PPD, CCD, CTX, TEL, WEB. The SEC code is determined by several factors, such as the transaction authorization method, payment delivery method, bank account type and payment occurrences (i.e. recurring or single entry).

SEC codes and their uses are defined within the NACHA Rules. All ACH participants must support and abide by the rules associated with the SEC code used. If you have any questions regarding which codes may be applicable, please reach out to your Barclays contact.

Code	Application Title	Application Description
WEB	Internet Authorized Entry	Entry submitted pursuant to an authorization obtained solely via the internet or a wireless network

Code	Application Title	Application Description
CCD	Corporate Credit or Debit	Transfer of funds between business accounts or to consolidated funds from several accounts of the same business.
CTX	Corporate Trade Exchange	Payment or collection of obligations between separate businesses
PPD	Prearranged Payment & Deposit Entry	Recurring entry for direct deposit of payroll, pension, etc., or for direct payment of recurring bills such as utilities, loans or insurance, etc.
TEL	Telephone Authorized Entry	Single or recurring entry submitted pursuant to an oral authorization obtained solely via the telephone

2.1.4. Transaction Codes

Transaction code identifies various types of debit and credit transactions. Portions of the code value can also be used to identify the account type associated with the transaction.

22	Automated Deposit.
23	Pre-notification of Demand Credit Authorization; Death Notification (non-dollar); Automated Enrolment Entry (non-dollar).
27	Checking/Debit
28	Checking/Debit for Pre-Notes
32	Automated Deposit.
33	Pre-notification of Savings Credit Authorization; Death Notification (non-dollar); Automated Enrolment Entry (non-dollar).
37	Automated Payment.
38	Pre-notification of Savings Debit Authorization (non-dollar).

2.1.5. Fields Included on the Receiver's Account Statement

The following fields are included on the receiver's account statement for each ACH transaction:

- Company name, from the batch header (type 5) record
- Company entry description, from the batch header (type 5) record. This provides a description of the entry such as payroll, gas bill
- For check conversion transactions, the individual ID, from the entry detail (type 6) record. M
- For non-check conversion transactions, the individual ID, from the entry detail (type 6) record

2.2. ACH File Format

2.2.1. ACH File Format

When saving your ACH transaction file, save it as an ASCII text file. Do not save it in binary format or any format other than ASCII (plain text).

2.2.2. Reversal File Specifications

If you require a reversal for a file or particular transaction, please reach out to the US client servicing team to initiate a formal request.

2.2.3. Carriage Return/Line Feed

Each record in an ACH origination file must be on a separate line in the file. Depending on the method you use to create and/or transmit the file, you may need to enable carriage returns/line feeds.

2.3. File Record Specification

2.3.1. Field Content and Usage

Allowed characters – characters used in ACH records are restricted to the following:

- The Unicode character set, encoded in UTF-8 (8-bit Universal Character Set Transformation Format)
- Number 0–9
- Letter a–z and A–Z. (Some fields require uppercase characters, and we recommend using uppercase letters for all fields.)
- Space
- Special characters with an EBCDIC value greater than hexadecimal 3F or an ASCII value greater than hexadecimal 1F. Occurrences of values EBCDIC 00–3F and ASCII 00–1F are not valid

Alphanumeric fields – any fields defined as alphanumeric:

- Can consist of numbers and /or uppercase letters
- Should be left-justified
- Should be space-filled (any remaining positions filled with spaces)

For example, for a field defined as 18 alphanumeric characters, a value of x9x would be X9Xbbbbbbbbbbbbbb, where b is space.

Numeric fields – any field defined as numeric:

- Can consist of numbers only
- Must be unsigned (no positive or negative indicator)
- Cannot include a decimal point
- Must be right-justified
- Must be zero-filled (any remaining positions filled with zeros)

For example, for a field defined as 18 numeric characters, a value of 2.50 would be 00000000000000250.

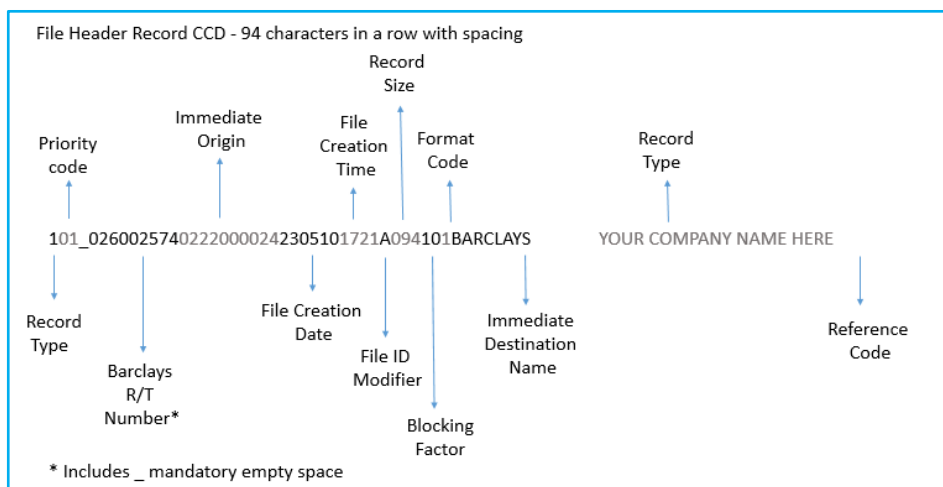
2.3.2. Record Overview

ACH files have a blocking factor of 10. ACH files are padded with lines of 9s, so that the number of lines in the file are a multiple of 10. If the line count is already divisible by 10, no extra padding is needed.

2.3.3. File Header Record – Type 1 Record

No.	Field	Position	Length	Mandatory/optional	Description
1	Record type	1	1	Mandatory	Always 1
2	Priority code	2–3	2	Mandatory	Always 01
3	Barclays R/T number (immediate destination)	4–13	10	Mandatory	Barclays routing transit number, always b026002574. (b is a mandatory empty space)
4	File ID (immediate origin)	14–23	10	Mandatory	Ten-character file ID assigned by Barclays
5	File creation date	24–29	6	Mandatory	File creation date (YYMMDD)
6	File creation time	30–33	4	Mandatory	File creation time (HHMM) in military format. Example: 1:00 P.M. would be 1300
7	File ID modifier	34	1	Mandatory	A for the first ACH input file each day. Change to B, C and so on for additional files sent the same day. Must be uppercase
8	Record size	35–37	3	Mandatory	Always 094
9	Blocking factor	38–39	2	Mandatory	Always 10.
10	Format code	40	1	Mandatory	Always 1.
11	Origination bank (immediate destination name)	41–63	23	Mandatory	Always BARCLAYS followed by 15 spaces
12	Company name (immediate origin name)	64–86	23	Mandatory	Your company name (try to avoid abbreviations)
13	Reference code	87–94	8	Optional	Use for reference or fill with spaces

File header record example:

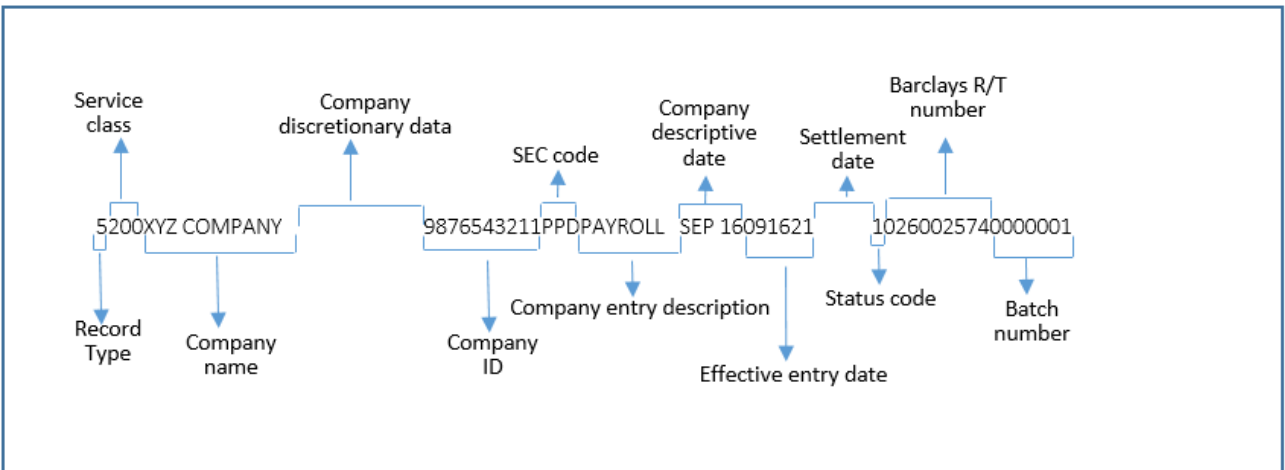


2.3.4. Company/batch header record – type 5 record

No.	Field	Position	Length	Mandatory/optional	Description
1	Record type	1	1	Mandatory	Always 5
2	Service class code	2–4	3	Mandatory	Enter as 200. Can also accept 220 for credits only or 225 for debits only
3	Company name	5–20	16	Mandatory	Name of the originating company. <i>Under NACHA rule, the purpose of the company name is to identify the source of a transaction, and it must be the name by which the originator (your company) is known and readily recognizable to the receiver. If your company is not the payee (for debit transactions) or payor (for credit transactions), then the company name must be the name by which the payee or payor is known and readily recognizable to the receiver.</i> <i>Use as much of the company name as the field length allows unless you identify an alternative that is known and readily recognizable by receivers of your transactions.</i>
4	Company discretionary data	21–40	20	Optional	(Alphanumeric.) Can be used to include information to help your company identify the transaction in the batch. If your company uses subaccount settlement and you want this transaction applied to a subaccount: <ul style="list-style-type: none"> • Enter the 10-digit subaccount number in position 21–30 • Include numbers only (only letters, dashes, or other symbols). • Leave positions 31–40 blank.
5	Company ID	41–50	10	Mandatory	Ten-character company ID assigned by Barclays
6	Standard entry class (SEC) code	51–53	3	Mandatory	Must be uppercase, commonly used SEC codes are listed in Section 2.1 of this guide.

No.	Field	Position	Length	Mandatory/optional	Description
7	Company entry description	54–63	10	Mandatory	For most transactions, this is a company-defined description of the entry to the receiver, such as PAYROLL. For reversals, this must be REVERSAL in uppercase. For return fee entries, this must be RETURN FEE in uppercase.
8	Company descriptive data	64–69	6	Optional	Company-defined reference date for the receiver (for descriptive purposes only).
9	Effective entry date	70–75	6	Mandatory	Format MMDDYY. Company-defined date on which entries in the batch are to be settled/posted to the account. The effective entry date should not be Saturday, Sunday or US bank holidays.
10	Settlement date	76–78	3	Mandatory	Reserved fields for ACH operator, leave blank.
11	Originator status code	79	1	Mandatory	Always 1.
12	Barclays R/T number (originating DFI ID)	90–87	9	Mandatory	Barclays routing/transit number is 026002574.
13	Batch number	88–94	7	Mandatory	Assigned starting from 0000001 in ascending sequence for each company/batch header record.

Company/batch header record example

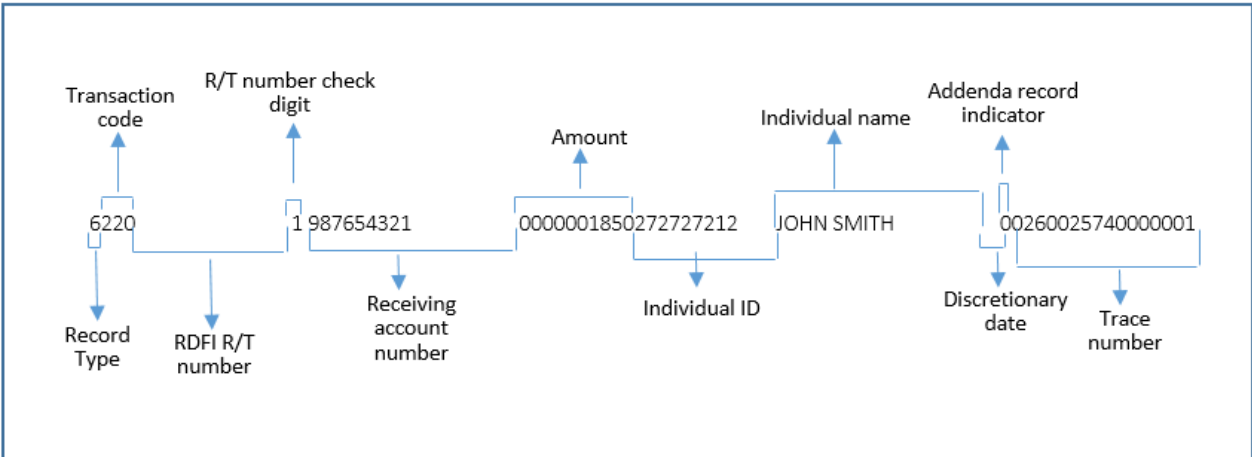


2.3.5. Entry detail record – type 6 record

No.	Field	Position	Length	Mandatory/optional	Description
1	Record type	1	1	Mandatory	Always 6. For checking accounts: 22 – credit 23 - pre-note credit 27 – debit 28 - pre-note debit
2	Transaction code	2–3	2	Mandatory	For savings accounts: 32 – credit 33 - pre-note credit 37 – debit 38 - pre-note debit
3	Receiving DFIR/T number	4–11	8	Mandatory	First eight digits of routing/transit number of receiving financial depository institution (RDFI) where the transaction is to be posted. The first digit would be 0, 1,2 or 3. An R/T number starting with 4-9 is usually not valid.
4	R/T number check digit	12	1	Mandatory	Last digit of RDFI's routing/transit number. See method for computing check digit following this table.
5	Receiving DFI account number	13–29	17	Mandatory	Account number at the RDFI to be credit or debited. Obtained from the on-us field of the MICR line of [avoided] check or other source document provided by the RDFI. Account number formats vary among financial institutions. Field is alphanumeric and should be left-justified and space-filled. If the account number is longer than 18 characters, include the first 17 characters.
6	Amount	30–39	10	Mandatory	Dollar amount of the transaction: <ul style="list-style-type: none"> • Number only • Unsigned • No decimal point • Right-justified • Filled with leading zeros Example: \$20.01 would be entered as 0000002001.

No.	Field	Position	Length	Mandatory/optional	Description
7	Individual ID	40–54	15	Please see description	ID number for the receiver, such as an employer number of customer number. Note: for your customers' protection or other sensitive information for the individual ID.
8	Individual name	55–76	22	Please see description	Name of the client or individual for whom the transaction is intended. The field is mandatory CIE, TEL and WEB. It is not required for all other transactions. Items with SEC code CTX must use position 55-58 to indicate the number of addenda (type 7) records associated with this detail record. Include leading zeros as needed to fill all four positions (0001, if there is one addenda record). If a transaction has no addenda records, include 0000.
9	Discretionary data	77–78	2	Please see description	Leave blank (two spaces). For items using SEC code TEL or WEB, this field indicates the payment type: Rb- recurring entry (b indicates a blank space). Sb – single entry (b indicates a blank space)
10	Addenda record indicator	79	1	Mandatory	0 – no addenda record follows this record. 1 – one or more addenda records follows this record.
11	Trace number	80–94	15	Mandatory	Uniquely identifies each entry within a batch in an ACH input file. The first eight positions should be the routing/transit number of Barclays. The next seven positions should be in sequential order, starting with 0000001.

Entry detail record example:



Check digit

We recommend that you compute the check digit for RDFI's routing/transit number (RTN) and verify that the result matches the check digit provided for the RTN. This step helps ensure that the RTN is valid, especially for manually entered data.

The check digit is computed using Modulus 10 computation as following:

1. Multiply each digit in the transit routing number by a weighting factor.

Position: 1 2 3 4 5 6 7 8
Weights: 3 7 1 3 7 1 3 7

2. Add the results of the eight multiplications.
3. Subtract the sum from the next highest multiple of 10. The result is the check digit. Example:

Routing/transit number: 1 2 3 4 5 5 7 8

Multiply by weight: 3 7 1 3 7 1 3 7

Sum: 3+ 14+ 3+ 12+ 35+ 5+ 21+ 56 = 149

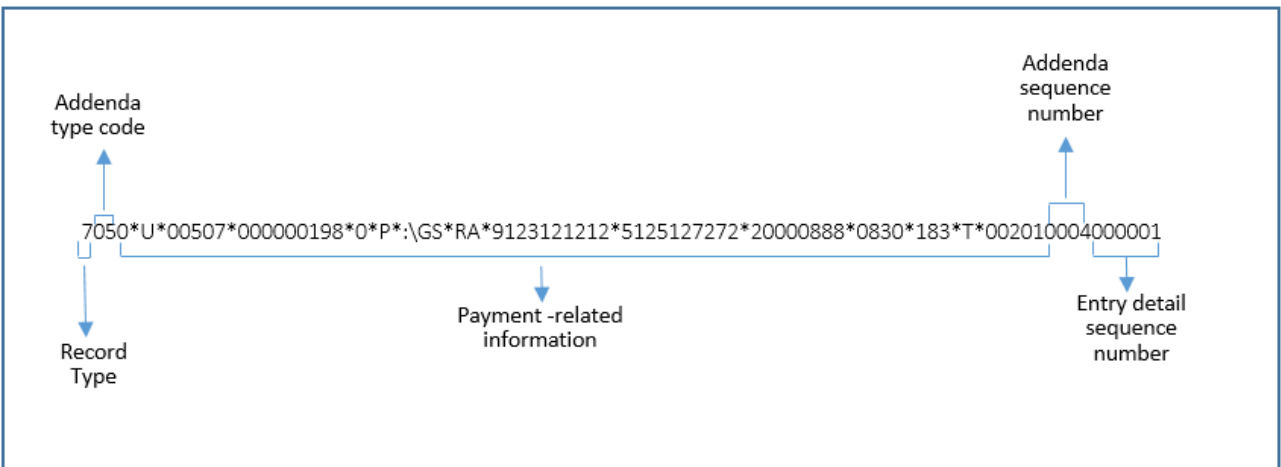
Check digit = 1 (150-149)

2.3.6. Addenda record – type 7 record

No.	Field	Position	Length	Mandatory/optional	Description
1	Record type	1	1	Mandatory	Always 7.
2	Addenda type code	2–3	2	Mandatory	05 for PPD, CCD and CTX.
3	Payment- related information	4–83	80	Optional	Use an asterisk (*) as the delimiter between data segments and a backslash (\) as the terminator between the data segments. Addenda records contain ANSI ASC X12.4 and X12.85 data segments or NACHA-endorsed banking conventions. ⁽¹⁾
4	Addenda sequence number	84–87	4	Mandatory	Number is sequential, beginning with 0001, and increments for any additional addenda records included for an entry detail records. resets to 0001 for the first addenda record for each entry detail record.
5	Entry detail sequence number	88–94	7	Mandatory	Same as the last seven digits of the trace number of the related entry detail record.

1. CTX transactions require properly formatted addenda records. Although NACHA defines the basic format of addenda records, the actual content of the free-form data in the addenda record falls under ANSI ASC X12 and is either at the option of the sending party or based on the mutual agreement of the interchange parties. We recommend that you either purchase an EDI translator or write your own EDI translation software. For ANSI information, you can go to the Data Interchange Standards Associations website: www.disa.org

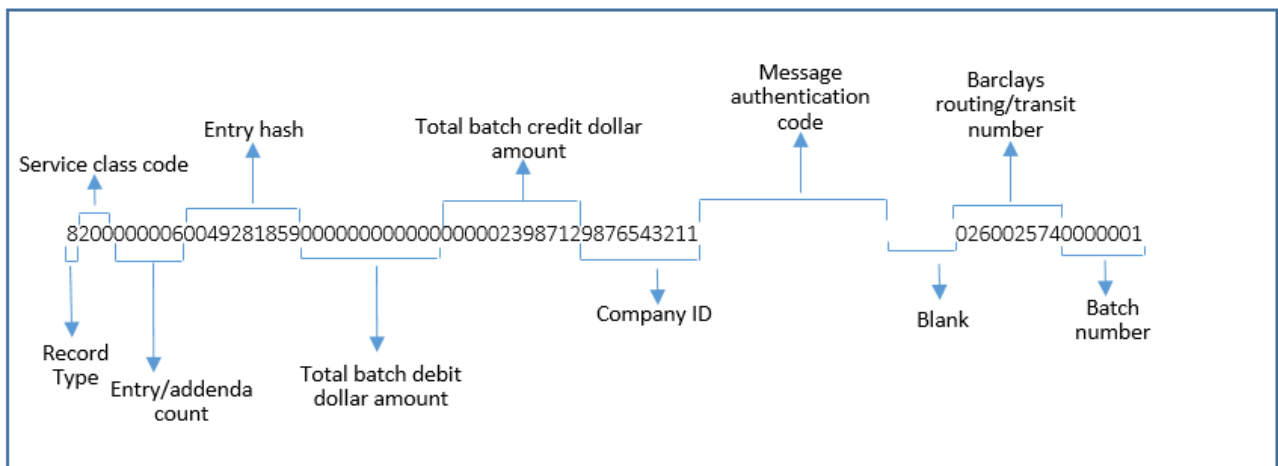
Addenda record example:



2.3.7. Company/batch control record – type 8 record

No.	Field	Position	Length	Mandatory/optional	Description
1	Record type	1	1	Mandatory	Always 8.
2	Service Class code	2–4	3	Mandatory	Should be the same as the service class code in the company/batch header record.
3	Entry/addenda count	5–10	6	Mandatory	Total number of entry detail and addenda records in the batch. Right-justify and zero-filled the field.
4	Entry hash	11–20	10	Mandatory	The 10-character entry hash is the sum of the eight-digit receiving DFI routing/transit numbers in entry detail records in the batch. Add leading zeros as needed and ignore the overflow out of the high order (leftmost) position. Note: addenda records are not included in the entry hash
5	Total batch debit entry dollar amount	21–32	12	Mandatory	The sum of entry detail debit totals within the batch. Right-justify and zero-fill the field.
6	Total batch credit entry dollar amount	33–44	12	Mandatory	The sum of entry detail credit totals within the batch. Right-justify and zero-fill the field.
7	Company ID	45–54	10	Mandatory	Should be the same company ID used in the company/batch header record for this batch.
8	Message authentication code	55–73	19	Mandatory	Leave blank (filled with spaces)
9	Blank	74–79	6	Mandatory	Reserved. Leave blank (filled with spaces).
10	Barclays R/T number (originating DFI ID)	80–87	9	Mandatory	Barclays routing/transit number is 026002574.
11	Batch number	88–94	7	Mandatory	Should be the same batch number used in the company/batch header record for the batch.

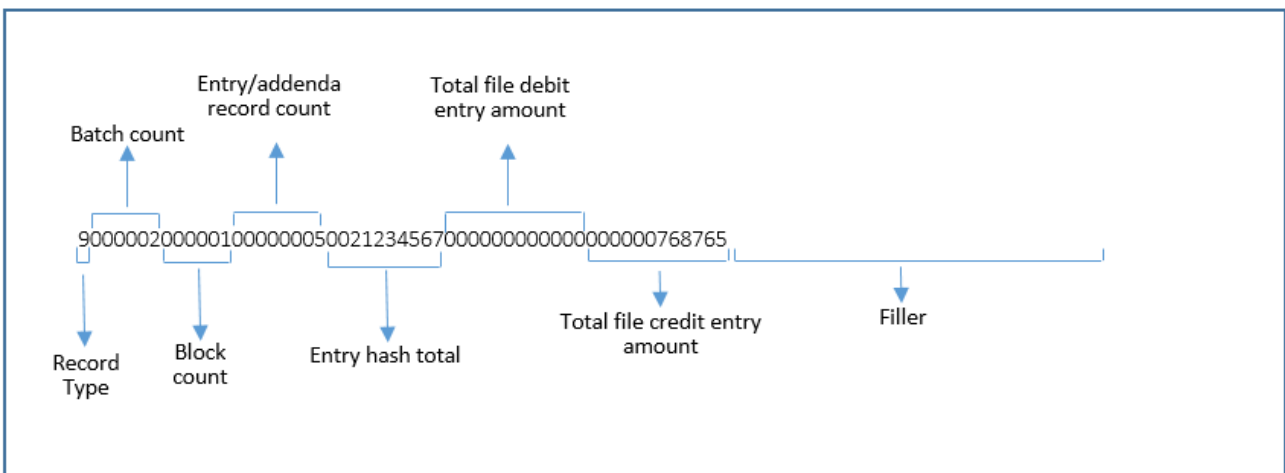
Company/batch control record example:



2.3.8. File control record – type 9 record

No.	Field	Position	Length	Mandatory/optional	Description
1	Record type	1	1	Mandatory	Always 9.
2	Batch count	2–7	6	Mandatory	Number of batches in the file. Right-justify and zero-fill the field.
3	Block count	8–13	6	Mandatory	Total number of records in the file, divided by ten and rounded up. Right-justify and zero-fill the field. All records in the file, including this one, are included in the block count.
4	Entry/addenda record count	14–21	8	Mandatory	Total number of entry detail and addenda records in the file, Right-justify and zero-fill the field.
5	Entry hash total	22–31	10	Mandatory	Sum of entry hash fields in all company/batch control records. add leading zeros as needed, and ignore overflow out of the high order (leftmost) position if the sum is more than ten digits.
6	Total File debit entry amount	32–43	12	Mandatory	The sum of entry detail debit totals within the file. Right-justify and zero-fill the field.
7	Total file credit entry amount	44–55	12	Mandatory	The sum of entry detail credit totals within the file. Right-justify and zero-fill the field.
8	Filler (spaces)	56–94	39	Mandatory	Include spaces to make the record 94 characters.

File control record example:



3. Reject Codes

Code	Description	Detail
R01	Insufficient funds	Available balance is not sufficient to cover the amount of the debit entry
R02	Bank account closed	Previously active amount has been closed by the customer of RDFI
R03	No bank account/unable to locate account	Account number does not correspond to the individual identified in the entry, or the account number designated is not an open account
R04	Invalid bank account number	Account number structure is not valid
R06	Returned per ODFI request	ODFI requested the RDFI to return the entry
R07	Authorization revoked by customer	Receiver has revoked authorization
R08	Payment stopped	Receiver of a recurring debit has stopped payment of an entry
R09	Uncollected funds	Collected funds are not sufficient for payment of the debit entry
R10	Customer advises not authorized	Receiver has advised RDFI that originator is not authorized to debit his bank account
R11	Check truncation entry return	To be used when returning a check truncation entry
R12	Branch sold to another RDFI	RDFI unable to post entry destined for a bank account maintained at a branch sold to another financial institution
R13	RDFI not qualified to participate	Financial institution does not receive commercial ACH entries
R14	Representative payee deceased or unable to continue in that capacity	The representative payee authorized to accept entries on behalf of a beneficiary is either deceased or unable to continue in that capacity
R15	Beneficiary or bank account holder	(Other than representative payee) deceased* - (1) the beneficiary entitled to payments is deceased or (2) the bank account holder other than a representative payee is deceased
R16	Bank account frozen	Funds in bank account are unavailable due to action by RDFI or legal order
R17	File record edit criteria	Fields rejected by RDFI processing (identified in return addenda)
R18	Improper effective entry date	Entries have been presented prior to the first available processing window for the effective date.
R19	Amount field error	Improper formatting of the amount field
R20	Non-payment bank account	Entry destined for non-payment bank account defined by reg.
R21	Invalid company ID number	The company ID information not valid (normally CIE entries)
R22	Invalid individual ID number	Individual id used by receiver is incorrect (CIE entries)

Code	Description	Detail
R23	Credit entry refused by receiver	Receiver returned entry because minimum or exact amount not remitted, bank account is subject to litigation, or payment represents an overpayment, originator is not known to receiver or receiver has not authorized this credit entry to this bank account
R24	Duplicate entry	RDFI has received a duplicate entry
R25	Addenda error	Improper formatting of the addenda record information
R26	Mandatory field error	Improper information in one of the mandatory fields
R27	Trace number error	Original entry trace number is not valid for return entry; or addenda trace numbers do not correspond with entry detail record
R28	Transit routing number check digit error	Check digit for the transit routing number is incorrect
R29	Corporate customer advises not authorized	RDFI has been notified by corporate receiver that debit entry of originator is not authorized
R30	RDFI not participant in check truncation program	Financial institution not participating in automated check safekeeping application
R31	Permissible return entry (CCD and CTX only)	RDFI has been notified by the ODFI that it agrees to accept a CCD or CTX return entry
R32	RDFI non-settlement	RDFI is not able to settle the entry
R33	Return of XCK entry	RDFI determines at its sole discretion to return an XCK entry; an XCK return entry may be initiated by midnight of the sixtieth day following the settlement date if the XCK entry
R34	Limited participation RDFI	RDFI participation has been limited by a federal or state supervisor
R35	Return of improper debit entry	ACH debit not permitted for use with the CIE standard entry class code (except for reversals)

4. Uploading an ACH File

4.1. Overview

Uploading your ACH file from your computer system into Barclays for ACH processing is quick and easy. Follow the steps below to upload, review an uploaded file for authorization or rejection and review ACH files accepted into the system.

4.2. NACHA File Upload

NACHA File Upload

- Log into iPortal
- Navigate to > Select Payments > Upload a Payment File > Select File Format > Choose US ACH Payment (NACHA) > Drop the file or export from your drive

NACHA Uploaded File Review to Approve/Reject

- From the Payments Screen
- Navigate to > View & Manage Transaction Files > View Transaction Files > Select the transaction > Select Approve or Reject

NACHA Uploaded Payment Review

- From the Payments Screen
- Navigate to > View & Manage Transaction Files > View Payments

Key Terms:

Processed – Means that the payment file has been accepted for file upload. It does not mean the payment was actually sent out to the network to be "processed".

If you have any questions on the status of your payments, feel free to reach out to your Client Service Representative.

4.3. NACHA File Upload File Name

Provide the <CLIENTFILENAME> section as a File Name in .TXT format

ClientFilename specifications

- It cannot be more than 35 characters – maximum length is 35 characters
- It Can be Alpha numeric characters
- It must not contain any spaces / special characters /wild cards or an "_"

4.4. NACHA File Gateway File Name

FileName should always be formatted as follows:

20222000024 _T_ <ClientFilename> _YYYYMMDDhhmissSSS.txt

- **20222000024 _T_**
 - This a standard file prefix for production that cannot be changed; the file prefix for test is different and will be shared with you by your Implementation Project Manager
- **ClientFilename**
 - It cannot be more than 35 characters – maximum length is 35 characters
 - It Can be Alpha or numeric characters
 - It must not contain any spaces / special characters /wild cards or an "_"
- **YYYYMMDD**
 - YYYY; Year formatted always with four numeric characters as an example 2023
 - MM; month formatted always with two numeric characters
 - DD; date of the month always with two numeric characters
- **hhmiss**
 - hh; hour
 - mi; minutes
 - ss; seconds
 - SSS; fraction of seconds

A NACHA file is required to be delivered in .txt format, however file extension can also end with .pgp or .asc if you are encrypting the file.

4.5. XML File Gateway File Name

FileName should always be formatted as follows:

<ClientFilename>.xml

- ClientFilename
 - It cannot be more than 35 characters – maximum length is 35 characters
 - It Can be Alpha or numeric characters
 - It must not contain any spaces / special characters /wild cards or an "_"

An XML file is required to be delivered in .xml format, however file extension can also end with .pgp or .asc if you are encrypting the file.

5. Testing ACH Files with Barclays

You will work with the client implementation team to go over a testing plan for your new ACH relationship. If you are a Barclays File Gateway client, you will test through the file gateway as if the file was sent to The Clearing House. If you are a client that uploads your file into the Barclays system, you will test the format of your ACH file by using SWIFT's "Mystandards". Please discuss your testing methodology with your implementation manager for the appropriate testing materials.



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