

NACHA File Specifications

Cash Concentration or Disbursement-CCD
Prearranged Payment and Deposit-PPD
Internet-Initiated/Mobile Entry-WEB

Susser
Bank

Member
FDIC

TABLE OF CONTENTS

SECTION	PAGE
General Information	2
File Header Record (1)	2
Batch Header Record (5)	3
Entry Detail Record (6)	5
Addenda Record (7)	6
Batch Control Record (8)	7
File Control Record (9)	8

Last Modified: May 23, 2024

This guide is confidential and is provided for your general information only. It is subject to change without notice and is not intended to be legally binding. All services described in this guide are subject to applicable laws and regulations and service terms. Not all products and services are available in all locations. Eligibility for particular products and services will be determined by Susser Bank. Susser Bank makes no representation as to the legal, regulatory or tax implications of the matters referred to in this guide.

GENERAL INFORMATION

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 “Susser Bank” for the immediate destination). See the specifications document below for further details.

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

Note(s):

- Offset records are required. Susser Bank ONLY accepts balanced files.
- ACH Pre-note transactions are recommended, but not required.
- Highlight rows indicate Susser Bank required values.

Field Content Requirements

Content Type	Acceptable Characters	Alignment Justification
Numeric	0 through 9	RIGHT JUSTIFY all using zeros to fill the remainder of the field unless indicated otherwise.
Alphabetic	A through Z, a through z	LEFT JUSTIFY fields using blank spaces 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 blank spaces to fill the remainder of the field unless indicated otherwise.

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. (e.g., “1”)
2	2-3	2	PRIORITY CODE	01	R	Fill field using value indicated under ‘File contents’ column. (e.g., “01”)
3	4-13	10	IMMEDIATE DESTINATION	311978818	R, C	Fill field using value indicated under ‘File contents’ column. “b” represents a blank space.
4	14-23	10	IMMEDIATE ORIGIN	9XXXXXXXXX	R, C	Fill field using value indicated under ‘File contents’ column. (e.g., “9+Company TAX ID Number”)
5	24-29	6	FILE CREATION DATE	YYMMDD	M	Must be in YYMMDD format. Must be before 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. (e.g., "094")
9	38-39	2	BLOCKING FACTOR	10	M	Fill field using value indicated under 'File contents' column. (e.g., "10")
10	40-40	1	FORMAT CODE	1	M	Fill field using value indicated under 'File contents' column. (e.g., "1")
11	41-63	23	IMMEDIATE DESTINATION NAME	SUSSER BANK	R, C	Fill field using value indicated under 'File contents' column (e.g., "SUSSER BANK") Must be left-justified and blank space filled.
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= Susser Bank Required Value

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. (e.g., "5")
2	2-4	3	SERVICE CLASS CODE	200	M	Fill field using value indicated under 'File contents' column.(e.g., "200") "220" credits only. "225" debits only. "200" mixed debits and credits
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 Susser Bank funding account number. Must be right-justified and zero-filled. If left blank, Susser Bank 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	NUMERIC	R, C	Fill field using value indicated under 'File contents' column. (e.g., "9+Company TAX ID Number")

6	51-53	3	STANDARD ENTRY CLASS CODE	CCD or PPD or WEB	R, C	Fill field using value indicated under 'File contents' column. <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> 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. <p>Note: If field 6 is CCD for the batch, then "PAYROLL" cannot be entered in this field.</p> <p>When the value is not "PAYROLL" or "REVERSAL", the batch will be processed as a CCD payment</p>
8	64-69	6	COMPANY DESCRIPTIVE DATE	NUMERIC	O	Example: "013119" (January 31, 2019)
9	70-75	6	EFFECTIVE ENTRY DATE*	YYMMDD	R	Must be in YYMMDD format. 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.
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	31197881	R, C	Enter the first 8 digits of Susser Bank routing number. Fill field using value indicated under 'File contents' column. (e.g., "31197881")
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**=Susser Bank Required Value

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

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.(e.g., "6")
2	2-3	2	TRANSACTION CODE	22 or 27	M	Transaction code is used to identify the type of account for the debit or credit. For ACH Payments (credit transaction) transactions: 22 for checking accounts 32 for savings accounts. For ACH Collections/Reversals (debit transactions) : 27 for checking accounts 37 for savings accounts. Note: Pre-note transactions are identified with 23, 28, 33, or 38.
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 Susser Bank, 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. 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.
11	80-94	15	TRACE NUMBER	31197881	M	Enter the first 8 digits of originating DFI identification such as the Susser Bank routing number, followed by the entry detail sequence number.

M=Mandatory; **R**=Required; **O**=Optional; **C**= Susser Bank Required Value

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".

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. (e.g., "8")
2	2-4	3	SERVICE CLASS CODE	220 or 225	M	Fill field using value indicated under 'File contents' column. (e.g., "220, 225") "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 "XXXXXXXXXX". 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 "XXXXXXXXXX". Must be right-justified and zero filled.
7	45-54	10	COMPANY IDENTIFICATION	NUMERIC	R, C	Must match the batch header record, field 5 e.g., "9+Company TAX ID Number")
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	31197881	M	Same as in the batch header record, field 12 (ORIGINATING DFI IDENTIFICATION) Enter the first 8 digits of Susser Bank routing number. Fill Field using value indicated under 'File contentcolumn.
11	88-94	7	BATCH NUMBER	NUMERIC	M	Same as in the batch header record, field 13 (Trace routing number).

M=Mandatory; R=Required; O=Optional; C=Susser Bank Required Value

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 "\$\$\$\$\$\$\$\$¢". 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 "\$\$\$\$\$\$\$\$¢". 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