FILE HEADER RECORD

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Create or Transmission Date	File Create or Transmission Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Immediate Destination Name	Immediate Origin Name	Reference Code
Field Inclusion Requirement	M	R	M	M	M	M	M	M	M	M	M	M	O
Contents	'1'	Numeric	TTTTAAAAC	Tax ID	YYMMDD	HHMM	UPPER CASE A-Z, NUMERIC 0-9	'094'	'10'	'1'	Alphameric	Alphameric	Alphameric
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94

File Header:
- Immediate Destination – Position 04-13 – 072413829
- Immediate Origin – Position 14-23 – Originating Company Tax ID – must match Company/Batch Header record – Position 41-50
- Immediate Destination Name – Position 41-63 – Mercantile Bank
- Immediate Origin Name – Position 64-86 – Originating Company Name – must match Company/Batch Header record – Position 05-20

COMPANY/BATCH HEADER RECORD

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company ID	Standard Entry Class Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date (Julian)	Originator Status Code	Originating DFI ID	Batch Number
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Contents	'5'	Numeric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric	TTTTAAAA	Numeric
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

Batch Header:
- Service Class Code – Position 02-04 - 200 = Mixed Credits & Debits; 220 = Debits only; 225 = Credits only
- Company Name - Position 05-20 – Originating Company Name – must match File Header record – Position 64-86
- Company ID – Position 41-50 – Originating Company Tax ID – must match File Header record – Position 14-23
- Standard Entry Class Code – Position 51-53 – PPD = Consumer; CCD = Corporate
- Originating DFI Identification – Position 80-87 – 07241382

ENTRY DETAIL RECORD

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name/ Receiving Company Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Req.	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alphameric	$$$$$$$$CC	Alphameric	Alphameric	Alphameric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Entry Detail:
- Individual Identification Number – Position 40-54 – Identifying number associated with Individual Name – Cannot be full SSN
- Individual Name/Receiving Company Name – Position 55-76 – Individual Name associated with transaction
- Addenda Record Indicator – Position 79 – if no addenda should be "0"; if addenda should be "1"
- Trace Number – Position 80-94 – first 8 digits of trace should be 07241382

COMPANY/BATCH CONTROL RECORD

Field	1	2	3	4	5	6	7	8	9	10	11
Field Name	Record Type Code	Service Class Code	Entry Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	M	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	$$$$$$$$$$cc	$$$$$$$$$$cc	Alphameric	Blank	Blank	TTTTAAAA	Numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94

Batch Control:
- Company Identification – Position 45-54 – Originating Company Tax ID – must match Company/Batch Header record – Position 41-50
- Originating DFI Identification – Position 80-87 – 07241382

FILE CONTROL RECORD

Field	1	2	3	4	5	6	7	9
Field Name	Record Type Code	Batch Count	Block Count	Entry/ Addenda Count	Entry Hash	Total Debit Entry Dollar Amount in File	Total Credit Entry Dollar Amount in File	Reserved
Field Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	$$$$$$$$$$cc	$$$$$$$$$$cc	Blank
Length	1	6	6	8	10	12	12	39
Position	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

File Control:
- ➢ Block Count – Position 08-13 – must be in the total number of blocks = blocking factor of 10

Field Inclusion Requirement

All records will indicate if the field is Mandatory (M), Required (R), or Optional (O).

Mandatory – A mandatory field is necessary to ensure the proper origination of an entry. Any "Mandatory" field not included in an ACH record will cause that entry, batch, or file to be rejected by Mercantile Bank.

Required – A required field is necessary to ensure the entry does not reject at the Receiving Depository Financial Institution. Any "Required" field not included in any ACH record will cause that entry, batch, or file to be rejected by Mercantile Bank.

Optional – Any field labeled "Optional" is to be used at the discretion of the Originator.

Secure Simple Convenient