NACHA FILE FORMAT INFORMATION:

- NACHA files requires offset account with Bell Bank.
- Be sure to update your ACH Header information for NACHA formatted files. Please use the information below as a guide, or reference the full ACH File Structure on the following pages.

Immediate Destination Identification Number	10 characters	b091000080 (Blank space followed by routing number for Federal Reserve of Minneapolis)
Immediate Destination Name	23 characters	FEDERAL RESERVE OF MPLS
Immediate Origin Identification Number	10 characters	b091310521(Blank space followed by routing number for Bell Bank)
Immediate Origin Name	23 characters	BELL BANK
Company Name	16 characters	Customer's company name
Company Identification	10 characters	In most cases Tax ID # of the customer originating preceded by 1
Company Entry Description	10 characters	Name of Transaction Type Ex. Payroll (This is up to the customer)
Originating DFI Identification	8 characters	09131052 (Bell Bank's routing number without the last digit)

ACH INPUT FILE STRUCTURE

The NACHA format is composed of 94 character records. All records and fields are required, except the record 7 - Entry Detail Addenda Record that is optional.

RECORD TITLE RECORD	TYPE CODE
File Header Record - This record includes information about Bell Bank as immediate origin and Federal Reserve of MPLS as immediate destination of this file. It also indicates when the file was created and other file specifics.	1
Batch Header Record - This record indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description for the credit and debits in this batch.	5
Entry Detail Record - This record contains the information necessary to post a deposit to/withdrawal from an account, such as recipient's name, account number, dollar amount of the payment as well as the offset transaction.	6
Entry Detail Addenda Record - This record is *optional*. This record contains additional information relating to the prior entry detail record. It is primarily used for CCD+ and CTX, which are corporate to corporate transactions.	7
Batch Control Total - This record appears at the end of each batch and contains totals for the batch.	8
File Control Record - This record provides a final check on the data submitted. It contains block and batch count(s) and totals for each type of entry.	9

The basic record layout for ACH files is detailed below:

File Header Record
Batch Header Record
First Entry Detail Record
Second Entry Detail Record
:
Last Entry Detail Record
Batch Control Record
Batch Header Record
First Entry Detail Record
:
Last Entry Detail Record
Batch Control Record
File Control Record

Sample of correctly formatted file is displayed below:

```
101 091000080 0913105212301010810A094101FEDERAL RESERVE MPLS   Bell Bank
5200YOUR COMPANY NAME                   1234567890PPDPAYROLL   230101230101   1091310520000001
6220913105211111111111      00000000351234          John Doe               0091310520000001
6220913105212222222222      00000000206543          Jane Doe               0091310520000002
6270913105213333333333      00000000551000069999    Your Company Name      0091310520000003
82000000030027393156000000000055000000000551234567890                      091310520000001
9000001000001000000030027393156000000000055000000000055
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
999999999999999999999999999999999999999999999999999999999999999999999999999999999999999999
```

Bell Bank NACHA FORMAT

Identification of ACH Items on Receivers' Bank Statement

The following fields are considered "descriptive" fields and may be printed on receiver's account statement exactly as provided by your company in your ACH origination file. The determination of what is printed on the receiver's account statement varies by Receiving Financial Institution.

FIELD NAME	LOCATION ON ACH FILE	RECORD FIELD	POSITIONS	NUMBER OF CHARACTERS
Company Name	Batch Header	5	05-20	16
Company Entry Description	Batch Header	5	54-63	10
Individual Name	Entry Detail	6	55-76	22
Individual Identification	Entry Detail	6	40-54	15

NACHA Record Format

The following pages outline the ACH record formats. The File Header and File Control records act as the outermost envelope of an ACH transaction. The Batch Header and Batch Control records act as an inner envelope combining similar entries. Please note that when the field inclusion requirements are R=Required or M=Mandatory, these fields must be filled-in.

Bell Bank — 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 Creation Date	File Creation 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	O	M	M	M	M	O	O	O
Contents	'1'	'01'	b091000080	b091310521	YYMMDD	HHMM	Upper Case A-Z Numeric 0-9	'094'	'10'	'1'	FEDERAL RESERVE OF MPLS	BELL BANK	Alpha-Numeric
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

FIELD NAME	ENTRY INFORMATION	FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code identifying the File Header Record is "1".	8. Record Size	Number of bytes per record. Enter "094".
2. Priority Code	The lower the number, the higher processing priority. Currently, only "01" is used.	9. Blocking Factor	Block at "10".
3. Immediate Destination	Federal Reserve of MPLS transit routing number preceded by a blank. " 091000080".	10. Format code	Currently there is only one code. Enter "1".
4. Immediate Origin	Bell Bank's transit routing number preceded by a blank " 091310521".	11. Immediate Destination Name	Enter "FEDERAL RESERVE OF MPLS".
5. File Creation Date	The date you created the input file.	12. Immediate Origin Name	Enter "BELL BANK".
6. File Creation Time	Time of day you created the input file. This field is used to distinguish between input files if you submit more than one per day.	13. Reference Code	Optional field you may use to describe input file for internal accounting purposes.
7. File ID Modifier	Code to distinguish among multiple input files. Label the first (or only) file "A", and continue in sequence (A-Z). If more than one file is delivered, they must have different modifiers.		

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	Company Entry Class Code	Company Entry Descr.	Company Descr. 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'	NNN	Alpha-Numeric	Alpha-Numeric	NNNNNNNNNN	Alpha	Alpha-Numeric	Alpha-Numeric	YYMMDD	Blanks	'1'	09131052	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

FIELD NAME	ENTRY INFORMATION	FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code identifying the Batch Header record is "5".	8. Company Descriptive Date	The date you choose to identify the transactions.
2. Service Class Code	Identifies the type of entries in the batch: **200 ACH - Entries Mixed Debits and Credits** 220 - ACH Credits Only 225 - ACH Debits Only	9. Effective Entry Date	Date transactions are to be posted to the participants' account.
3. Company Name	**Your company name**, up to 16 characters. This name may appear on the receivers' statements prepared by the Receiving Financial Institution.	10. Settlement Date	Leave this field blank. This field is reserved for Federal Reserve use only.
4. Discretionary Data	For your company's internal use, if desired. No specific format is required.	11. Originator Status Code	Enter "1". This identifies Bell Bank as a depository financial institution, which is bound by the rules of the ACH.
5. Company Identification	Your 10-digit company number. (In most cases Tax ID # of the customer originating preceded by 1)	12. Originating Financial Institution	Enter first eight digits of Bell Bank's routing number "09131052".
6. Standard Entry Class	Identifies the entries in the batch. Common standard entry class codes are PPD (Prearranged Payments and Deposit entries) for consumer items, CCD (Cash Concentration and Disbursement entries), CTX (Corporate Trade Exchange entries) for corporate transactions, and WEB (Authorization received via the Internet).	13. Batch Number	Number batches sequentially.
7. Company Entry Description	Your description of the transaction. This may be printed on the receivers' bank statement by the Receiving Financial Institution. (i.e. Payroll)		

FIELD	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Account Number	Amount	Individual ID Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

FIELD NAME	ENTRY INFORMATION	FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code identifying an Entry Detail Record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a checking account 23 - Prenotification for a checking credit 27 - Debit destined for a checking account 28 - Prenotification for a checking debit 32 - Deposit destined for a savings account 33 - Prenotification for a savings credit 37 - Debit destined for a savings account 38 - Prenotification for a savings debit	6. Amount	Transaction amount in dollars with two decimal places and must be formatted as $$$$$$$$¢¢. Left zero fill if necessary. Enter 10 zeros for prenotes.
		7. Individual Identification Number	Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution
		8. Individual Name	Name of receiver.
		9. Discretionary Data	For your company's internal use if desired. No specific format is required.
3. Receiving DFI Identification	First eight digits of the receiving financial institution's routing number.	10. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1"
4. Check Digit	The ninth digit of the receiving financial institution's routing number.	11. Trace Number	Trace number begins with 09131052 and needs to be unique for every transaction in the batch. NOTE: Bell Bank will replace this number with unique trace number which can be used to help identify the transaction in case of inquiry.

FIELD	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Account Number	Amount	ID Number	Receiving Company Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

FIELD NAME	ENTRY INFORMATION	FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code identifying an Entry Detail Record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a checking account 23 - Prenotification for a checking credit 27 - Debit destined for a checking account 28 - Prenotification for a checking debit 32 - Deposit destined for a savings account 33 - Prenotification for a savings credit 37 - Debit destined for a savings account 38 - Prenotification for a savings debit	6. Amount	Transaction amount in dollars with two decimal places and must be formatted as $$$$$$$$¢¢. Left zero fill if necessary. Enter 10 zeros for prenotes.
		7. Identification Number	Receiver's identification number.
		8. Receiving Company Name	Name of receiver.
		9. Discretionary Data	For your company's internal use if desired. No specific format is required.
		10. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1"
3. Receiving DFI Identification	First eight digits of the receiving financial institution's routing number.	11. Trace Number	Trace number begins with 09131052 and needs to be unique for every transaction in the batch. NOTE: Bell Bank will replace this number with unique trace number which can be used to help identify the transaction in case of inquiry.
4. Check Digit	The ninth digit of the receiving financial institution's routing number.		

Bell Bank — WEB 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 ID	Check Digit	DFI Account Number	Amount	Individual ID Number	Individual Name	Payment Type Code	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	R	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	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

FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code identifying an Entry Detail Record is 6.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a checking account 23 - Prenotification for a checking credit 27 - Debit destined for a checking account 28 - Prenotification for a checking debit 32 - Deposit destined for a savings account 33 - Prenotification for a savings credit 37 - Debit destined for a savings account 38 - Prenotification for a savings debit
3. Receiving DFI Identification	First eight digits of the receiving financial institution's routing number.
4. Check Digit	The ninth digit of the receiving financial institution's routing number.

FIELD NAME	ENTRY INFORMATION
5. DFI Account Number	Receiver's account number at their financial institution. Left justify.
6. Amount	Transaction amount in dollars with two decimal places and must be formatted as $$$$$$$$$¢¢. Left zero fill if necessary. Enter 10 zeros for prenotes.
7. Individual Identification Number	Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution
8. Individual Name	Name of receiver.
9. Payment Type Code	Input 'R' for recurring payments, and 'S' for a single-entry payment.
10. Addenda Record Indicator	If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1"
11. Trace Number	Trace number begins with 09131052 and needs to be unique for every transaction in the batch. NOTE: Bell Bank will replace this number with unique trace number which can be used to help identify the transaction in case of inquiry.

FIELD	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Account Number	Total Amount	ID Number	Number of Addenda Records	Receiving Company Name / ID Number	Reserved	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	$$$$$$$$cc	Alpha-Numeric	Numeric	Alpha-Numeric	Blank	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

FIELD NAME	ENTRY INFORMATION	FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code identifying an Entry Detail Record is 6.	5. DFI Account Number	Receiver's account number at their financial institution. Left justify.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 - Deposit destined for a checking account 23 - Prenotification for a checking credit 27 - Debit destined for a checking account 28 - Prenotification for a checking debit 32 - Deposit destined for a savings account 33 - Prenotification for a savings credit 37 - Debit destined for a savings account 38 - Prenotification for a savings debit	6. Amount	Transaction amount in dollars with two decimal places and must be formatted as $$$$$$$$¢¢. Left zero fill if necessary. Enter 10 zeros for prenotes.
		7. Identification Number	Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution
		8. Number of Addenda Records	The number of addenda records accompanying the CTX entry detail record.
		9. Receiving Company Name / ID Number	Name of receiver.
		10. Reserved	Leave blank.
		11. Discretionary Data	For your company's internal use if desired. No specific format is required.
3. Receiving DFI Identification	First eight digits of the receiving financial institution's routing number.	12. Addenda Record Indicator	Enter "1". (Every CTX transaction will have an addenda record)
4. Check Digit	The ninth digit of the receiving financial institution's routing number.	13. Trace Number	Trace number begins with 09131052 and needs to be unique for every transaction in the batch. NOTE: Bell Bank will replace this number with unique trace number which can be used to help identify the transaction in case of inquiry.

Bell Bank ADDENDA RECORD

FIELD	1	2	3	4	5
Data Element Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'05'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

FIELD NAME	ENTRY INFORMATION	FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code identifying an Addenda Record is 7.	3. Payment Related Information	This field contains additional information associated with the payment. The information can be human readable or in ANSI format for CCD SEC code. For CTX SEC code this information needs to be in ANSI or UN/EDIFACT format.
2. Addenda Type Code	Two digit code identifying the type of information contained in the addenda record: 05 Used for CCD, CTX and PPD standard entry classes. The addenda information contains additional payment related information.	4. Addenda Sequence Number	The first addenda sequence number must always be a "1."
		5. Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail record

Bell Bank BATCH CONTROL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Service Class Code	Entry / Addenda Count	Entry Hash	Total Debit Entry Amount	Total Credit Entry Dollar Amount	Company ID	Message Authentication Code	Reserved	Originating DFI ID	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	$$$$$$$$cc	$$$$$$$$cc	NNNNNNNNNN	Blank	Blank	09131052	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	89-94

FIELD NAME	ENTRY INFORMATION	FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code identifying the Batch Control Record is 8.	7. Company Identification.	This should match the company identification number used in the corresponding batch header record, field 5.
2. Service Class Code	Identifies the type of entries in the batch: **200 ACH Entries Mixed Debits and Credits** 220 ACH Credits Only 225 ACH Debits Only (This needs to match the same field in the Batch Header)	8. Message Authentication Code	This is an optional field. Please leave this field blank.
3. Entry / Addenda Count	Total number of entry detail and addenda records processed within the batch. This field requires six positions; right justify and use leading zeros	9. Reserved	This field is reserved for Federal Reserve use. Please leave this field blank.
4. Entry Hash	Total of all positions 4-11 on each 6 record (Detail).	10. Originating Financial Institution	Enter first eight digits of Bell Bank's routing number "09131052".
5. Total Debit Entry Dollar Amount	Dollar totals of debit entries within the batch. If none, zero fill the field.	11. Batch Number	Number of the batch associated with this control record.
6. Total Credit Entry Dollar Amount	Dollar totals of credit entries within the batch. If none, zero fill the field.		

Bell Bank FILE CONTROL RECORD

FIELD	1	2	3	4	5	6	7	8
Data Element 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

FIELD NAME	ENTRY INFORMATION	FIELD NAME	ENTRY INFORMATION
1. Record Type Code	The code for the File Control Record is 9.	5. Entry Hash	Total of all positions 4-11 on each 6 record (Detail).
2. Batch Count	The total number of batch header records in the file.	6. Total Debit Entry Dollar Amount in File	Dollar totals of debit entries within the file. If none, zero fill the field.
3. Block Count	The total number of physical blocks in the file, including the File Header and File Control records.	7. Total Credit Entry Dollar Amount in File	Dollar totals of credit entries within the file. If none, zero fill the field.
4. Entry / Addenda Count	Total number of entry detail and addenda records in the file.	8. Reserved	Leave this field blank.