Customer Specifications for Heartland InBusiness Uploaded Files

Purpose: To provide ACH file specifications to our InBusiness customers

File Header Record

(aka First Line of the File or the "One Record")

Field	Position	Correct Data
Immediate Destination Number	4-13	Blank space, then 071000301
Immediate Origin Number	14-23	Blank space, then routing number - SEE BANK LIST
Immediate Destination Name	41-63	FRB – Chicago
Immediate Origin Name	64-86	SEE BANK LIST

Bank	Routing	Bank	Routing
Dubuqe Bank & Trust	073900535	Rocky Mountain Bank	092901214
Illinois Bank & Trust	071925554	Citywide Banks	107005953
Wisconsin Bank & Trust	075907594	Minnesota Bank & Trust	091018302
New Mexico Bank & Trust	107006541	Morril & Janes Bank	101101950
Arizona Bank & Trust	122106015	Premier Valley Bank	121143273

Please select the Heartland Bank you do business with for the Immediate Origin Number and Immediate Origin Name. Their Immediate Origin Number should also appear in the file for Trace Number information.

Batch Header Record

(aka the Second Line of the File or the "Five Record")

Field	Position	Correct Data
Service Class Code	2-4	200
Company Identification	41-50	ICD of A plus company's nine digit Tax ID number ***For Conversion Clients, please utilize Company ID provided in Welcome Packet for this field**
Originator Status Code	79	1
Originating DFI Identification	80-87	First eight digits of corresponding HTLF bank's routing number

Entry Detail Record

(aka transactions or "Six Record")

Field	Position	Correct Data
Trace Number	80-87	First eight digits of corresponding HTLF bank's routing number
Item Count	88-94	Item number assigned to transaction in ascending order

Company/Batch Control Record

(aka Batch Summary record or "Eight Record")

Field	Position	Correct Data
Service Class Code	2-4	200
Company Identification	45-54	ICD of A followed by company's 9 digit Tax ID ***For Conversion Clients, please utilize Company ID provided in Welcome Packet for this field**
Originating DFI Identification	80-87	First eight digits of corresponding HTLF bank's routing number

File Control Record
(aka File Summary record or "Nine Record")

Field	Position	Correct Data
Batch Count	2-7	# of batches in file, usually 1
Entry/Addenda Count	14-21	# of transactions in file
Entry Hash	22-31	Combination of all routing numbers in transactions
Total Debit Entry Dollar Amount in File	32-43	Total Debit Amount in file
Total Credit Entry Dollar Amount in File	44-55	Total Credit Amount in file

Anything Else?

Please make sure that the number of records in your file is a number divisible by 10. If you're short, add lines of ninety-four 9's until you have records evenly divisible by 10.

We require that each file we receive is balanced. The total Debit amount should equal the total Credit amount in the file. For example, if you are running a file that pays (credits) to multiple accounts (such as a payroll file), you should have one transaction that withdraws (debits) the total amount of money from your company's account, directing where the money paid out to others has come from.