



**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”)

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

<b>Bank</b>	<b>Routing</b>	<b>Bank</b>	<b>Routing</b>
<b>Dubuque Bank &amp; Trust</b>	073900535	<b>Rocky Mountain Bank</b>	092901214
<b>Illinois Bank &amp; Trust</b>	071925554	<b>Citywide Banks</b>	107005953
<b>Wisconsin Bank &amp; Trust</b>	075907594	<b>Minnesota Bank &amp; Trust</b>	091018302
<b>New Mexico Bank &amp; Trust</b>	107006541	<b>Morril &amp; Janes Bank</b>	101101950
<b>Arizona Bank &amp; Trust</b>	122106015	<b>Premier Valley Bank</b>	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  <b>*For Conversion Clients, please utilize Company ID provided in Welcome Packet for this field</b>
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  <b>*For Conversion Clients, please utilize Company ID provided in Welcome Packet for this field</b>
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.