JOB AID

ACH Origination Services

Origination File Requirements*

GENERAL SYSTEM REQUIREMENTS

- Our system only processes **balanced files/batches**. Unbalanced files or batches will not process.
  - **File:** Contains one or more batches.
  - **Batches:** Consist of one or more transactions within a file (debit/credit entries).
- All files or batches, including pre-note batches, must use **one offset account** with the routing number 044102362. Your Park National Bank offset account number cannot have a leading “0” or space.
- Files must use standard **94/10 blocking factor**: 94 characters per line, 10 rows per block.

FILE & BATCH RECORDS: VALUES TO ENTER IN YOUR ACH SOFTWARE

RECORD	FIELD	VALUE TO ENTER	DETAILS
File header ‘1’ record	Immediate destination TR	[space]**044101305**	10 characters total: enter a ‘space’ followed by 9 digits
	Immediate destination name	**Park National Bank**	
	Immediate origin TR	[space]**Your Federal tax ID (EIN)**	10 characters total: enter a ‘space’ followed by the business EIN (tax ID)
	Immediate origin name	Your business name	23 characters
Batch header ‘5’ record	Company name	Your business name	16 characters: enter a business name known to Receiver; will appear on Receiver’s statement
	Company discretionary data	Your choice	20 characters: OPTIONAL for business’s use for data significant to the business
	Company identification	[space]Your Tax ID	10 characters: enter a ‘space’ followed by the business EIN (tax ID)
	Origination DFI identification	**04410236**	8 digits
	Company entry description	Your choice	10 characters: Enter the purpose of the file; will appear on receiver’s statement • PAYROLL for PPD credit payroll entries • PURCHASES for ACH debits related to sales of physical goods

These ACH origination file requirements are for customers that utilize external ACH processing software to create their file(s) and then upload their NACHA file(s) in commercial online to originate the file.