

International ACH Transactions (IAT) Format Key Fields Defined

The following pages contain the format specifications for an IAT entry and the corresponding data that would be entered for an Outbound IAT and a Domestic IAT.
This is intended for illustrative purposes only.

Parties to the Transaction:

Participant Information	Outbound IAT	Domestic IAT
Originator	Chocolate Milk USA	Chocolate Milk
	1234 Milk Avenue	Bahnhofstrasse 45
	Chicago, IL 60606	Zürich 8001 CH
Company ID/Tax ID	121212122	69845230
RDFI	Swiss Bank AG	Bank of Bluemont
	BIC # UB SW CH ZH 12A	345678919
	Branch Country Code CH	
Receiver	Joe Hershey	Rick Nestle
	Bahnhofstrasse 45	9876 Maple Avenue
	Zürich 8001 CH	Nougat, WI 53204
	Employee ID JH245678	Employee ID JH245678
	Account # 22413569	Account # 4562236
	Payment Amount \$1,549.67	Payment Amount \$1,549.67
GO/ODFI (in Batch Header Record)	Federal Reserve Bank	Harris NA
	091050412 (Switzerland)	071000288
ODFI (in Fourth Addendum Record)	Harris NA	Bank of Montreal
	071000288	000199999

An Outbound IAT is defined as a transaction initiated by a U.S. bank and sent to a bank overseas.

A Domestic IAT is defined as a transaction which is between two U.S. banks but the source of the funds is a foreign financial institution/agency.

Please note that each transaction must be batched by destination country (e.g. all payments to Switzerland must be in a single batch and all payments to Austria in another batch, etc.).

IAT COMPANY/BATCH HEADER RECORD FOR IAT ENTRIES

FIELD	1	2	3	4	5	6	7	8	9	10
DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	IAT INDICATOR	FOREIGN EXCHANGE INDICATOR	FOREIGN EXCHANGE REFERENCE INDICATOR	FOREIGN EXCHANGE REFERENCE	ISO DESTINATION COUNTRY CODE	ORIGINATOR IDENTIFICATION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION
<i>Field Inclusion Requirement</i>	M	M	O	M	R	R	M	M	M	M
<i>Contents</i>	'5'	Numeric	Alphameric	Alphameric	Numeric	Alphameric	Alphameric	Alphameric	Alphameric	Alphameric
<i>Length</i>	1	3	16	2	1	15	2	10	3	10
<i>Position</i>	01-01	02-04	05-20	21-22	23-23	24-38	39-40	41-50	51-53	54-63

<i>Outbound Example</i>	5	200		FV	3		CH	121212122	IAT	PAYROLL
<i>Domestic IAT Example</i>	5	200		FF	3		US	69845230	IAT	PAYROLL

FIELD	11	12	13	14	15	16	17
DATA ELEMENT NAME	ISO ORIGINATING CURRENCY CODE	ISO DESTINATION CURRENCY CODE	EFFECTIVE ENTRY DATE	SETTLEMENT DATE (JULIAN)	ORIGINATOR STATUS CODE	GO IDENTIFICATION/ ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
<i>Field Inclusion Requirement</i>	M	M	R	Inserted by ACH Operator	M	M	M
<i>Contents</i>	Alphameric	Alphameric	YYMMDD	Numeric	Alphameric	TTTTAAAA	Numeric
<i>Length</i>	3	3	6	3	1	8	7
<i>Position</i>	64-66	67-69	70-75	76-78	79-79	80-87	88-94

<i>Outbound Example</i>	USD	CHF	091026		1	34567891	000001
<i>Domestic IAT Example</i>	USD	USD	091204		1	69845230	000001

Company/Batch Header Record – Original Entry

The Company/Batch Header Record introduces the application; it also identifies the Originator of the application and briefly describes the application.

Key Fields

IAT Indicator – This is to be left blank. It is only used for corrected IAT entries.

Foreign Exchange Reference Indicator – Refers to “Foreign Exchange Reference” field and is filled by the gateway operator. Valid entries are:

- 1 - Foreign Exchange Rate;
- 2 - Foreign Exchange Reference Number; or
- 3 - Space Filled

Foreign Exchange Reference – If “Foreign Exchange Reference Indicator” is populated with “1” or “2”, this will indicate the FX rate applied to the entries or a reference number usable by the receiver to determine the FX rate; if “Foreign Exchange Reference Indicator” is “3”, this field will be blank.

Originator Identification – The Originator Identification field carries the Originator’s unique identification number. In the case of IAT Entries where the Originator is not a natural person, this field must contain the IRS Taxpayer Identification Number (TIN) of the Originator identified in the Originator Name Field. For an Originator that is not a natural person and is not established or organized under the laws of a State or the United States, this field must contain an identification number as defined by Treasury regulations implementing Section 326 of the USA PATRIOT Act

- *Standard Entry Class Code* – The SEC Code distinguishes the various types of ACH Entries. In this example, the SEC Code is ‘IAT’ because flow of funds and the payment instructions involve a financial agency that is not located within the territorial jurisdiction of the United States.
- *Company Entry Description* – The Company Entry Description provides a description of the entry that is displayed on the employee’s statement when the payment is posted.
- *Effective Entry Date* – The Effective Entry Date is the settlement date specified by Originator.
- *Settlement Date* – Leave this field blank.
- *GO Identification/Originating DFI Identification* – The GO/Originating DFI Identification field carries bank’s Routing Number.
- *ISO Destination Country Code, ISO Originating Currency Code, and ISO Destination Currency Code* – Refer to the International Organization for Standardization’s website at www.iso.org for ISO currency and country code values.

IAT ENTRY DETAIL RECORD

FIELD	1	2	3	4	5	6	7	8	9	10
DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	GO IDENTIFICATION/ RECEIVING DFI IDENTIFICATION	CHECK DIGIT	NUMBER OF ADDENDA RECORDS	RESERVED	AMOUNT	FOREIGN RECEIVER'S ACCOUNT NUMBER/ DFI ACCOUNT NUMBER	RESERVED	GATEWAY OPERATOR OFAC SCREENING INDICATOR
<i>Field Inclusion Requirement</i>	M	M	M	M	M	N/A	M	M	N/A	O
<i>Contents</i>	'6'	Numeric	TTTTAAAA	Numeric	Numeric	Blank	\$\$\$\$\$\$\$¢	Alphameric	Blank	Alphameric
<i>Length</i>	1	2	8	1	4	13	10	35	2	1
<i>Position</i>	01-01	02-03	04-11	12-12	13-16	17-29	30-39	40-74	75-76	77-77

<i>Outbound Example</i>	6	22	09105037	3	0007		0000154967	22413569		0
<i>Domestic IAT Example</i>	6	22	34567891	9	0007		0000154967	4562236		0

FIELD	11	12	13
DATA ELEMENT NAME	SECONDARY OFAC SCREENING INDICATOR	ADDENDA RECORD INDICATOR	TRACE NUMBER
<i>Field Inclusion Requirement</i>	O	M	M
<i>Contents</i>	Alphameric	Numeric	Numeric
<i>Length</i>	1	1	15
<i>Position</i>	78-78	79-79	80-94

<i>Outbound Example</i>		1	123456780000001
<i>Domestic IAT Example</i>		1	123456780000001

Entry Detail Record – Original Entry

The Entry Detail Record contains information about the Receiver and the Receiver’s financial institution.

Key Fields

- *Transaction Code* – The transaction code is used to direct the payment to a specific type of account (i.e. checking, savings, loan, or general, ledger) and indicates whether the payment is a debit or credit. Code 22 is used for a credit to a DDA and code 27 is used for a debit to a DDA.
- *GO Identification/Receiving DFI Identification* – For Domestic IAT Entries, this field contains the standard Routing Number, as assigned by Accuity, that identifies the U.S. RDFI at which the Receiver maintains his account. For outbound IAT entries, this field is populated with the Fed gateway operator identification for the appropriate country.

As of October 2009, the following countries and corresponding Gateway Operator ID with check digit are available for processing IAT transactions.

Country	GO ID Check Digit	Check Digit
Canada	09105023	4
Mexico	09105070	0
Panama	09105080	7

Please check the bank’s IAT internet site (www.bmocm.com/iat) for updates to this list.

- *Foreign Receiver’s Account Number/DFI Account Number* – This field contains the Receiver’s account number
- *Amount* – This field contains the dollar amount of the entry in U.S. dollars.
- *Gateway Operator OFAC Screening Indicator* – This field indicates the results of a Gateway Operator screen for OFAC compliance. A value of ‘0’ indicates that the Gateway Operator has not found a potential blocked party, as identified by OFAC on its list of Specially Designated Nationals (SDN list). A value of ‘1’ indicates the potential presence of a blocked party. This field must be space filled if no screening has been conducted. On an Inbound IAT Entry, this field is to be populated only by the Gateway Operator. In this example, the Gateway Operator screened the transaction and found no potential blocked party.
- *Trace Number* – The Trace Number is created by the Originator and is numbered in ascending sequence and uniquely identifies each entry within a batch. The first eight digits of the Trace Number are usually the company ID or batch ID of the Originator entering the transaction into the Network. In association with the File Creation Date, File ID Modifier, and other information, the Trace Number can be used to trace an entry through the ACH Network. Throughout the entire processing cycle (from GO/ODFI to RDFI), the Trace Number is retained with the entry record. The Trace Number is critical in routing return entries and notifications of change back to the ODFI through the ACH Network.

FIRST IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	TRANSACTION TYPE CODE	FOREIGN PAYMENT AMOUNT	FOREIGN TRACE NUMBER	RECEIVING COMPANY NAME/INDIVIDUAL NAME	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
<i>Field Inclusion Requirement</i>	M	M	R	R	O	M	N/A	M
<i>Contents</i>	'7'	'10'	Alphameric	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$	Alphameric	Alphameric	Blank	Numeric
<i>Length</i>	1	2	3	18	22	35	6	7
<i>Position</i>	01-01	02-03	04-06	07-24	25-46	47-81	82-87	88-94
<i>Outbound Example</i>	7	10	SAL	00000000000154967		JOSEPH HERSHEY		000001
<i>Domestic IAT Example</i>	7	10	SAL	00000000000154967		RICK NESTLE		000001

First IAT Addenda Record – Original Entry

The First IAT Addenda Record identifies the Receiver of the transaction and the dollar amount of the payment.

Key Fields

- *Transaction Type Code* – This field contains a three-character code used to identify the type of transaction.
- *Foreign Payment Amount* – For Inbound IAT Entries, this field contains the amount for which the entry was originated by the Foreign ODFI in the currency denomination expressed in the Originating Currency Code Field of the Company/Batch Header Record
- *Receiving Company Name/Individual Name* – This field contains the name of the Receiver.
- *Entry Detail Sequence Number* – This value must be identical for each addenda record associated with a single transaction/payment. If there is another payment in this batch, this value should be sequential (e.g., 0000001, 0000002, etc.)

SECOND IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATOR NAME	ORIGINATOR STREET ADDRESS	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	N/A	M
<i>Contents</i>	'7'	'11'	Alphameric	Alphameric	Blank	Numeric
<i>Length</i>	1	2	35	35	14	7
<i>Position</i>	01-01	02-03	04-38	39-73	74-87	88-94

<i>Outbound Example</i>	7	11	CHOCOLATE MILK USA	1234 MILK AVENUE		0000001
<i>Domestic IAT Example</i>	7	11	CHOCOLATE MILK	BAHNHOFSTRASSE 45		0000001

THIRD IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATOR CITY & STATE/PROVINCE	ORIGINATOR COUNTRY & POSTAL CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	N/A	M
<i>Contents</i>	'7'	'12'	Alphameric	Alphameric	Blank	Numeric
<i>Length</i>	1	2	35	35	14	7
<i>Position</i>	01-01	02-03	04-38	39-72	74-87	88-94

<i>Outbound Example</i>	7	12	CHICAGO*IL\	US*60606\		0000001
<i>Domestic IAT Example</i>	7	12	ZURICH\	CH*8001\		0000001

Second and Third IAT Addenda Records – Original Entry

The Second and Third IAT Addenda Records identify key information related to the Originator of the entry.

Key Fields

- *Originator Name* – This field contains the name of the Originator of the transaction.
- *Originator Street Address* – This field contains originating bank’s physical street address.’
- *Originator City and State or Province* – This field contains the city and, if applicable, the state or province of the Originator. Asterisks must be used to separate the data elements, and the last data element must be followed by a backslash. The Outbound example identifies ‘CHICAGO*IL\’ as the city in which Chocolate Milk USA is located.
- *Originator Country and Postal Code* – This field identifies Chocolate Milk USA’s country and postal code, ‘US*60606\’. Data elements must be separated by an asterisk and must end with a backslash.
- Note: Where the country is known but the postal code is unavailable, the country should appear, immediately followed by a backslash (e.g., ‘CH\’). If the country is not available but the postal code is present, an asterisk should be used as a place holder, followed by the postal code and backslash (e.g., ‘*8001\’).

FOURTH IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	ORIGINATING DFI NAME	ORIGINATING DFI IDENTIFICATION NUMBER QUALIFIER	ORIGINATING DFI IDENTIFICATION	ORIGINATING DFI BRANCH COUNTRY CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	M	M	N/A	M
<i>Contents</i>	'7'	'13'	Alphameric	Alphameric	Alphameric	Alphameric	Blank	Numeric
<i>Length</i>	1	2	35	2	34	3	10	7
<i>Position</i>	01-01	02-03	04-38	39-40	41-74	75-77	78-87	88-94
<i>Outbound Example</i>	7	13	HARRIS NA	01	071000288	US		0000001
<i>Domestic IAT Example</i>	7	13	SWISS BANK AG	02	UBSSWCHZH12A	CH		0000001

Fourth IAT Addenda Records – Original Entry

The Fourth IAT Addenda Record contains information related to the financial institution originating the entry.

Key Fields

- *Originating DFI Name* – On a Domestic IAT entry, this field contains the name of the foreign ODFI.
- *Originating DFI Identification Number Qualifier* – This field contains a 2-digit code that identifies the numbering scheme used in the Originating DFI Identification Number Field using the ISO Country Code noted above.
- *Originating DFI Identification* – For Domestic IAT Entries, this field contains the National Clearing System Number of the foreign Originating DFI. In Domestic example, Swiss Bank AG's BIC Number is 'UB SW CH ZH 12A.'
- *Originating DFI Branch Country Code* – This field contains a 2-digit code, as approved by the International Organization for Standardization, used to identify the country in which the branch of the bank that originated the entry is located. On a Domestic IAT Entry, this code will identify the country in which the branch of the foreign ODFI is located. In this example, the country code is 'CH.'

FIFTH IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6	7	8
<i>DATA ELEMENT NAME</i>	<i>RECORD TYPE CODE</i>	<i>ADDENDA TYPE CODE</i>	<i>RECEIVING DFI NAME</i>	<i>RECEIVING DFI IDENTIFICATION NUMBER QUALIFIER</i>	<i>RECEIVING DFI IDENTIFICATION</i>	<i>RECEIVING DFI BRANCH COUNTRY CODE</i>	<i>RESERVED</i>	<i>ENTRY DETAIL SEQUENCE NUMBER</i>
<i>Field Inclusion Requirement</i>	M	M	M	M	M	M	N/A	M
<i>Contents</i>	'7'	'14'	Alphameric	Alphameric	Alphameric	Alphameric	Blank	Numeric
<i>Length</i>	1	2	35	2	34	3	10	7
<i>Position</i>	01-01	02-03	04-38	39-40	41-74	75-77	78-87	88-94
<i>Outbound Example</i>	7	14	SWISS BANK AG	02	UB SW CH ZH 12A	CH		0000001
<i>Domestic IAT Example</i>	7	14	BANK OF BLUEMONT	01	345678919	US		0000001

Fifth IAT Addenda Record – Original Entry

The Fifth IAT Addenda Record identifies the Receiving Depository Financial Institution holding the Receiver's account.

Key Fields

- *Receiving DFI Name* – This field contains the name of the Receiving DFI holding the Receiver's account. In this example, the Receiving DFI is Swiss Bank AG.
- *Receiving DFI Identification Number Qualifier* – This field contains a 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number Field. In this example, the '02' identifies Swiss Bank's identification number as a BIC number.
- *Receiving DFI Identification* – This field contains the bank identification number of the DFI at which the Receiver maintains his account. For Domestic IAT Entries, this field contains the Routing Number of the U.S. RDFI. In this example, this is Bank of Bluemont's routing number.
- *Receiving DFI Branch Country Code* – This field contains a 2-digit code, as approved by the International Organization for Standardization, used to identify the country in which the branch of the bank receives the entry is located. On a Domestic IAT Entry, this code will identify the U.S. as the branch location.

SIXTH IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	RECEIVER IDENTIFICATION NUMBER	RECEIVER STREET ADDRESS	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
<i>Field Inclusion Requirement</i>	M	M	O	M	N/A	M
<i>Contents</i>	'7'	'15'	Alphameric	Alphameric	Blank	Numeric
<i>Length</i>	1	2	15	35	34	7
<i>Position</i>	01-01	02-03	04-18	19-53	54-87	88-94
<i>Outbound Example</i>	7	15	22413569	BAHNHOFSTRASSE 45		0000001
<i>Domestic IAT Example</i>	7	15	45632236	9876 MAPLE AVENUE		0000001

SEVENTH IAT ADDENDA RECORD

FIELD	1	2	3	4	5	6
DATA ELEMENT NAME	RECORD TYPE CODE	ADDENDA TYPE CODE	RECEIVER CITY & STATE/PROVINCE	RECEIVER COUNTRY & POSTAL CODE	RESERVED	ENTRY DETAIL SEQUENCE NUMBER
<i>Field Inclusion Requirement</i>	M	M	M	M	N/A	M
<i>Contents</i>	'7'	'16'	Alphameric	Alphameric	Blank	Numeric
<i>Length</i>	1	2	35	35	14	7
<i>Position</i>	01-01	02-03	04-38	39-73	74-87	88-94
<i>Outbound Example</i>	7	16	ZURICH\	CH*8001\		0000001
<i>Domestic IAT Example</i>	7	16	NOUGAT*WI\	US*53204\		0000001

Sixth and Seventh Addenda Records – Original Entry

The Sixth and Seventh IAT Addenda Records identify key information related to the Receiver of the entry.

Key Fields

- *Receiver Street Address* – Using the Outbound example this field contains the Receiver’s (Joe Hershey) physical street address.
- *Receiver City and State and Province* – This field contains the city and, if applicable, the state or province of the Receiver. Asterisks must be used to separate the data elements, and the last data element must be followed by a backslash. This Outbound example identifies ‘ZURICH\’ for the city and state in which Joe Hershey resides.

Note: In some cases as with the Domestic IAT example, a defined data element may be unknown or may not be applicable. When the missing data element occurs last – in this example, if no state or province were available – the backslash should immediately follow the last known data element (e.g., ‘NOUGAT\’). When the missing data element occurs before another data element – in this example, if the city were not available – an asterisk should be used as a place holder for the missing data element, followed by the next data element (e.g., ‘*WI\’).

- *Receiver Country and Postal Code* – This field in the Outbound example identifies Joe Hershey’s country and postal code, ‘CH*8001\’. Data elements must be separated by an asterisk and must end with a backslash.
- Note: Where the country is known but the postal code is unavailable, the country should appear, immediately followed by a backslash (e.g., ‘US\’). Where the country is not available but the postal code is present, an asterisk should be used as a place holder, followed by the postal code and backslash (e.g., ‘*78245\’).

IAT ADDENDA RECORD FOR REMITTANCE INFORMATION

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
<i>Field Inclusion Requirement</i>	M	M	O	M	M
<i>Contents</i>	'7'	'17'	Alphameric	Numeric	Numeric
<i>Length</i>	1	2	80	4	7
<i>Position</i>	01-01	02-03	04-83	84-87	88-94

IAT Addenda Record for Remittance Information – Original Entry

The IAT Addenda Record for Remittance Information identifies key information related to the payment. A maximum of two addenda records for remittance information may accompany an IAT entry. This is typically an EDI 820 record but can be any other data agreed upon between originator and receiver.

Key Fields

- *Payment Related Information* – This field contains 80 characters of payment related information. In general, no specific formatting of remittance information is defined for IAT transactions, with the exception of IAT entries containing ARC, BOC, POP, or RCK in the Transaction Type Code Field within the First IAT Addenda Record.

Company/Batch Control Record and File Control Record

For an explanation of the Company/Batch Control and File Control Records for IAT entries and how they are prepared, refer to the *NACHA Operating Rules*.