

NACHA File Format Information:

- NACHA files requires offset account with Independent 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	111916326
Immediate Destination Name	Independent Bank
Immediate Origin Identification Number	111916326
Immediate Origin Name	Independent Bank
Company Name	Customer's company name
Company Discretionary Data	N/A
Company Identification	Tax ID # of the customer originating preceded by 1
Company Entry Description	Name of Transaction Type - Ex. Utility Payment (this is up to the customer)
Originating DFI Identification	111916326

Please contact Treasury Support if you need to process a CTX payment or NACHA file with multiple batches in a single file. Additional set up may be needed. Treasury Support is available Monday – Friday from 8:00 a.m. – 6:30 p.m. by calling 833.635.9291 or emailing treasury.support@ibtx.com.

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 your company name and company number. It also designates the immediate destination (Independent Bank) of the entries contained within the file.	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.	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. <ul style="list-style-type: none"> • 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 	9

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'	b111916326	NNNNNNNNNN	YYMMDD	HHMM	Upper Case A-Z Numeric 0-9	'094'	'10'	'1'	Independent Bank	Independent 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

1. Record Type Code
2. Priority Code
3. Immediate Destination
4. Immediate Origin
5. File Creation Date
6. File Creation Time
7. File ID Modifier
8. Record Size
9. Blocking Factor
10. Format Code
11. Immediate Destination Name
12. Immediate Origin Name
13. Reference Code

ENTRY INFORMATION

- The code identifying the File Header Record is 1.
- The lower the number, the higher processing priority. Currently, only 01 is used.
- Independent Bank's transit routing number preceded by a blank. (111916326).
- Independent Bank's transit routing number preceded by a blank. (111916326).
- The date you created the input file.
- 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.
- 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.
- Number of bytes per record. Enter '094.'
- Block at 10.
- Currently there is only one code. Enter 1.
- Enter Independent Bank.
- Enter Independent Bank.
- Optional field you may use to describe input file for internal accounting purposes.

DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	COMPANY NAME	COMPANY DISCRETIONARY DATA	COMPANY IDENTIFICATION	STANDARD ENTRY CLASS CODE	COMPANY ENTRY DESCRIPTION	COMPANY DESCRIPTIVE DATE	EFFECTIVE ENTRY DATE	SETTLEMENT DATE (JULIAN)	ORIGINATOR STATUS CODE	ORIGINATING DFI IDENTIFICATION	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'	111916326	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

1. Record Type Code
2. Service Class Code
3. Company Name
4. Discretionary Data
5. Company Identification
6. Standard Entry Class
7. Company Entry Description
8. Company Descriptive Date
9. Effective Entry Date
10. Reserved
11. Originator Status Code
12. Originating Financial Institution
13. Batch Number

ENTRY INFORMATION

- The code identifying the Batch Header record is 5.
- Identifies the type of entries in the batch:
 200 - ACH Entries Mixed Debits and Credits
 220 - ACH Credits Only
 225 - ACH Debits Only
- Your company name, up to 16 characters. This name may appear on the receivers' statements prepared by the Receiving Financial Institution.
- For your company's internal use, if desired. No specific format is required.
- Your Company Tax ID# of the origination account preceded by 1.
- 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) and CTX (Corporate Trade Exchange entries) for corporate transactions.
- Your description of the transaction. This may be printed on the receivers' bank statement by the Receiving Financial Institution. (i.e. Payroll)
- The date you choose to identify the transactions. This date may be printed on the participants' bank statement by the Receiving Financial Institution.
- Date transactions are to be posted to the participants' account.
- Leave this field blank.
- Enter "1". This identifies Independent Bank as a depository financial institution, which is bound by the rules of the ACH.
- Enter Independent Bank routing transit number 111916326.
- Number batches sequentially.

DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	AMOUNT	INDIVIDUAL IDENTIFICATION 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	TTTTAAA	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

- Record Type Code
- Transaction Code

ENTRY INFORMATION

The code identifying an Entry Detail Record is 6.

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
- 24 - Zero dollar with remittance into Checking Account
- 27 - Debit destined for a Checking Account
- 28 - Prenotification for a checking debit
- 29 - Zero dollar with remittance into Checking Account
- 32 - Deposit destined for a Savings Account
- 33 - Prenotification for a savings credit
- 34 - Zero dollar with remittance into Savings Account
- 37 - Debit destined for a Savings Account
- 38 - Prenotification for a Savings debit
- 39 - Zero dollar with remittance into Savings Account

- Receiving DFI Identification

Transit routing number of the receiver's financial institution.

- Check Digit

The ninth digits of the receiving financial institutions transit routing number.

- DFI Account Number

Receiver's account number at their financial Institution. Left justify.

- Amount

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

- Individual Identification Number

Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

- Individual Name

Name of receiver.

- Discretionary Data

For your company's internal use if desired. No specific format is required.

- Addenda Record Indicator

If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

- Trace Number

The Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	AMOUNT	IDENTIFICATION 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	TTTTAAA	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

1. Record Type Code
2. Transaction Code

3. Receiving DFI Identification
4. Check Digit
5. DFI Account Number
6. Amount
7. Identification Number
8. Receiving Company Name
9. Discretionary Data
10. Addenda Record Indicator
11. Trace Number

ENTRY INFORMATION

- The code identifying an Entry Detail Record is 6.
- 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
 - 24 - Zero dollar with remittance into a Checking Account
 - 27 - Debit destined for a Checking Account
 - 28 - Prenotification for a checking debit
 - 29 - Zero dollar with remittance into a Checking Account
 - 32 - Deposit destined for a Savings Account
 - 33 - Prenotification for a savings credit
 - 34 - Zero dollar with remittance into a Savings Account
 - 37 - Debit destined for a Savings Account
 - 38 - Prenotification for a Savings debit
 - 39 - Zero dollar with remittance into a Savings Account
- Transit routing number of the receiver's financial institution.
- The ninth digit of the receiving financial institution's transit routing number.
- Receiver's account number at their financial Institution. Left justify.
- Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.
- Receiver's identification number.
- Name of receiver.
- For your company's internal use if desired. No specific format is required.
- If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".
- The Bank will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

DATA ELEMENT NAME	RECORD TYPE CODE	TRANSACTION CODE	RECEIVING DFI IDENTIFICATION	CHECK DIGIT	DFI ACCOUNT NUMBER	TOTAL AMOUNT	IDENTIFICATION 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	TTTTAAA	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

1. Record Type Code

2. Transaction Code

3. Receiving DFI Identification

4. Check Digit

5. DFI Account Number

6. Amount

7. Identification Number

ENTRY INFORMATION

The code identifying an Entry Detail Record is 6.

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
 24 - Zero dollar with remittance into a Checking Account
 27 - Debit destined for a Checking Account
 28 - Prenotification for a checking debit
 29 - Zero dollar with remittance into a Checking Account
 32 - Deposit destined for a Savings Account
 33 - Prenotification for a savings credit
 34 - Zero dollar with remittance into a Savings Account
 37 - Debit destined for a Savings Account
 38 - Prenotification for a Savings debit
 39 - Zero dollar with remittance into a Savings Account

Transit routing number of the receiver's financial institution.

The ninth digit of the receiving financial institution's transit routing number.

Receiver's account number at their financial institution. Left justify.

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Receiver's identification number. This number may be printed on the receiver's bank statement by the Receiving Financial Institution.

FIELD NAME

8. Number of Addenda Records

9. Receiving Company Name / ID Number

10. Reserved

12. Discretionary Data

13. Addenda Record Indicator

14. Trace Number

ENTRY INFORMATION

The number of addenda records accompanying the CTX entry detail record.

Name of receiver.

Leave blank.

For your company's internal use if desired. No specific format is required.

If there is no addenda accompanying this transaction enter "0". If addenda is accompanying the transaction enter "1".

LaSalle will assign a trace number. This number will be unique to the transaction and will help identify the transaction in case of an inquiry.

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

1. Record Type Code
2. Addenda Type Code
3. Payment Related Information
4. Addenda Sequence Number
5. Entry Detail Sequence Number

ENTRY INFORMATION

The code identifying an Addenda Record is 7.

Two digit code identifying the type of information contained in the addenda record:

02 - Used for the POS, MTE and SHR standard entry classes. The Addenda information is used for terminal location information.

05 - Used for CCD, CTX and PPD standard entry classes. The Addenda information contains additional payment related information.

98 - Used for Notification of Change entries. The addenda record contains the correct information.

99 - Used for Return Entries.

This field contains additional information associated with the payment. The information can be human readable or in ANSI format.

This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1."

This number is the same as the last seven digits of the trace number of the related Entry Detail record.

DATA ELEMENT NAME	RECORD TYPE CODE	SERVICE CLASS CODE	ENTRY / ADDENDA COUNT	ENTRY HASH	TOTAL DEBIT ENTRY DOLLAR AMOUNT	TOTAL CREDIT ENTRY DOLLAR AMOUNT	COMPANY IDENTIFICATION	MESSAGE AUTHENTICATION CODE	RESERVED	ORIGINATING DFI IDENTIFICATION	BATCH NUMBER
Field Inclusion Requirements	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$\$cc	\$\$\$\$\$\$\$cc	NNNNNNNNNN	Blank	Blank	TTTTAAA	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	88-94

FIELD NAME

1. Record Type Code
2. Service Class Code
3. Entry / Addenda Count
4. Entry Hash
5. Total Debit Entry Dollar Amount
6. Total Credit Entry Dollar Amount
7. Company Identification
8. Message Authentication Code
9. Reserved
10. Originating Financial Institution ID
11. Batch Number

ENTRY INFORMATION

- The code identifying the Batch Control Record is 8.
- Identifies the type of entries in the batch:
 200 - ACH Entries Mixed Debits and Credits
 220 - ACH Credits Only
 225 - ACH Debits Only
- Total number of entry detail and addenda records processed within the batch. This field requires six positions; right justify and use leading zeros.
- Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.
- Dollar totals of debit entries within the batch. If none, zero fill the field.
- Dollar totals of credit entries within the batch. If none, zero fill the field.
- This should match the company identification number used in the corresponding batch header record, field 5.
- This is an optional field. Please leave this field blank.
- This field is reserved for Federal Reserve use. Please leave this field blank.
- Enter Independent Bank routing number 11191632.
- Number of the batch associated with this control record.

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

1. Record Type Code
2. Batch Count
3. Block Count
4. Entry / Addenda Count
5. Entry Hash
6. Total Debit Entry Dollar Amount in File
7. Total Credit Entry Dollar Amount in File
8. Reserved

ENTRY INFORMATION

- The code for the File Control Record is 9.
- The total number of batch header records in the file.
- The total number of physical blocks on the file, including the File Header and File Control records.
- Total number of entry detail and addenda records on the file.
- Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry.
- Dollar totals of debit entries within the file. If none, zero fill the field.
- Dollar totals of credit entries within the file. If none, zero fill the field.
- Leave this field blank.