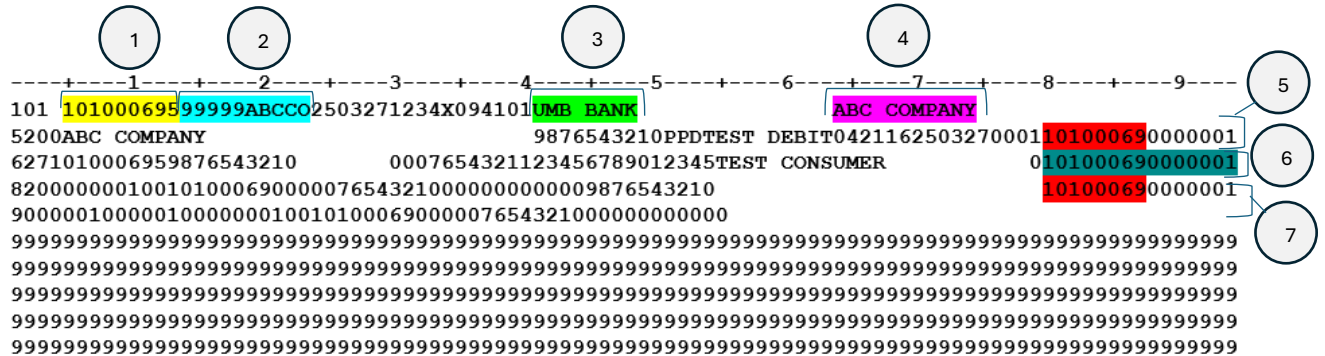




ACH NACHA FILE CHANGE SPECIFICATIONS



FILE HEADER RECORD "One Record"

- 1 **Immediate Destination:**
Immediate Destination Field Cols 04 - 13 = **'_101000695'**
- 2 **Immediate Origin:** ASSIGNED by UMB Bank
Immediate Origin Field Cols 14 - 23
- 3 **Immediate Destination Name:**
Immediate Destination Name Field Cols 41 - 63 = **'UMB BANK'**
- 4 **Immediate Origin Name:** **Your Company Name*****
Immediate Origin Name Cols 64 - 86

BATCH HEADER RECORD "Five Record"

- 5 **Originating DFI Identification:**
Originating DFI Identification Field Cols 80 - 87 = **'10100069'**

ENTRY DETAIL RECORD "Six Record"

- 6 **Trace Number:**
Trace Number Field Cols 80-94 (**10100069NNNNNNN**; N=Sequence Number)

BATCH CONTROL RECORD "Eight Record"

- 7 **Originating DFI Identification:**
Originating DFI Identification Field Cols 80 - 87 = **'10100069'**

***If a company is generating ACH files on behalf of another entity, the entity generating the files will enter their name here

***All NACHA files for UMB Bank should be formatted as UNBALANCED files.