

ACH File Import provides for an efficient and secure way to streamline ACH initiation by importing recipients using a delimited or NACHA file. A new payment is created with the imported data, which can then be initiated in Business Banking.

Two key parts to processing:

1. Create the file map

- The business needs to tell Business Banking how to make sense of the data that will be imported; this screen defines the file attributes, fields and positions in the file.
- “ACH Import - Manage Import File Definitions” is the permission for users to access this screen.

2. Import the file

- Imports the file to initiates payment creation in this step.
- “ACH Import - Import Recipients” is the permission for users to access this screen.

Move Money	Additional Services
Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	2 Import Recipient Information
	1 Manage Import File Definitions

All other options under ACH/Wire Payments are not involved in importing files and initiating the imported data.

Manage Import File Definitions

Step 1: File Details

The fields under **Payment Details** are the same as the fields to begin adding an ACH template (see the ACH Template Training Guide for details).

File details
Map fields
Test & Confirm

Define file details

Payment details

File definition name

Funding account

Payment type

ACH Company ID

Payment description

How would you like to settle these payments?
 One settlement entry per batch offset
 One settlement entry per item offset

Tip: the File definition name must be unique from other file definitions.

Manage Import File Definitions

Step 1: File Details (con't)

The **File Definition** fields are unique to ACH Import.

1. Select Delimited or NACHA as the file type.
2. If the file has a header in the first row, check this box.
3. If Delimited is the file type, select the delimiter that separates the data.
4. Enter number of fields (i.e. columns of data) in the file.
5. For imports after the initial one, select a matching field.

File definition

File type
 1 ▼

Skip the first header row 2

Field delimiter
 3 ▼

How many fields are there in the file? 4 ?

Select at least one to match records by:

Recipient ID

Recipient Name 5

Bank Account Number

Cancel
Next

Tip: options under “match records by” determines which field the system compares when the user imports a file using an existing map.

Manage Import File Definitions

Step 2: Map Fields

- Tell the system where the data is located (in what column) within the file.
- Required fields: Routing number, Bank account number, Account Type, Amount, Recipient Name. The FI decides if Recipient ID is required.

File details
Map fields
Test & Confirm

Map fields from your import file

Select fields from your import file to map to the output fields.

Map these fields	To Fields from your file in...
Recipient ID	Field 6 ▼
Routing Number	Field 2 ▼
Bank Account Number	Field 3 ▼
Account Type	Field 5 ▼
Amounts (\$0.00)	Field 4 ▼
Recipient Name	Field 1 ▼
Recipient Addenda (optional)	Select a field ▼

Back
Next

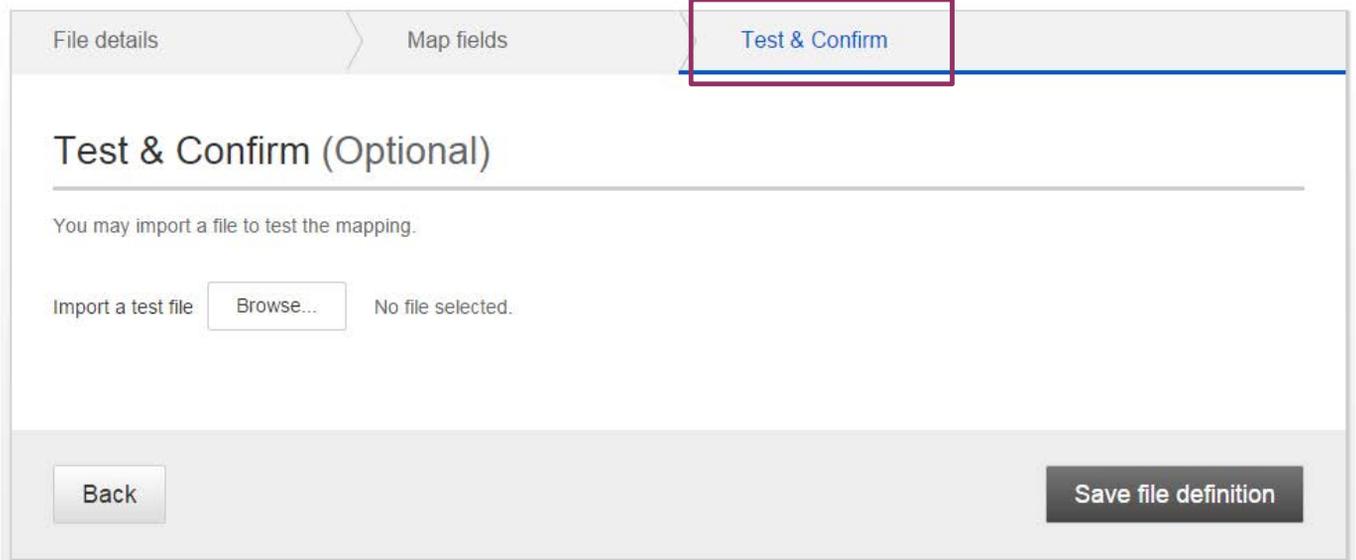
Notes:

- Mapping is not required when importing NACHA files.
- Accepted values for account types: checking, savings, or loan (loan allowed for CCD payments only)

Manage Import File Definitions

Step 3: Test & Confirm

Validate the mapping with a test import of the file, to ensure valid characters are imported (as defined by NACHA requirements).



The screenshot shows a web interface with three tabs: 'File details', 'Map fields', and 'Test & Confirm'. The 'Test & Confirm' tab is selected and highlighted with a red box. Below the tabs, the heading 'Test & Confirm (Optional)' is displayed. A sub-heading reads 'You may import a file to test the mapping.' Below this, there is a label 'Import a test file' followed by a 'Browse...' button and the text 'No file selected.' At the bottom of the interface, there are two buttons: 'Back' on the left and 'Save file definition' on the right.

Tips:

- Approval is not required when creating an import file map.
- The File Definition can be edited later if file layouts change.

Import Recipients

Now that the map is created, the business user goes to Import Recipient Information.

Move Money	Additional Services
Transfers Make a Transfer Request Loan Advance Make Loan Payment Scheduled Transfers	ACH/Wire Payments Make/Collect a payment Upload ACH pass-through file Manage payment templates Scheduled payments Import Recipient Information Manage Import File Definitions

1. Select the file import definition (created in previous step).
2. Click Browse and locate the file on the computer.
3. Check this box to allow duplicates, according to the value for matching records (see pg 3, step 5).

Import recipient information

File definition

Select an import file definition

Bonus File ▼

1

Funding account	Business Checking *0001 <small>Current: \$4,289.85 Available: \$4,289.85</small>	Payment type	Payroll (PPD)
File type	Delimited	File delimiter	Comma (,)
Match records by	Bank Account Number Routing Number		

Select file to import

Import file No file selected. 2

Allow duplicate recipients 3

Tip: When importing a NACHA file, the file must be unbalanced, i.e. no offsetting transaction.

Import Recipients

4. The recipient details from the file display. Confirm the information is correct.
5. Opt to save the file as a template, if desired.
6. Set the deliver on date.
7. Click “Make a Payment” (or “Collect” if this is a collection file).

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
555555555	Harry Striker	122287251	888555	Personal Checking	\$1,500.00 ^
888888888	Tonya Silver	122287251	451525	Personal Checking	\$1,250.00
111111111	Robby Anders	122287251	857595	Personal Checking	\$320.00
777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 v

Paying 4 recipients Total \$4,870.00

5 Need to use this file later? [Save it as a template](#)

Schedule the payment

Deliver On **6**

7 Make a payment

Tips:

- Creating a template via file import is a great way to save time versus building the template from scratch.
- The Deliver On date follows the same requirements as when initiating a file via Make/Collect a Payment screen.

If Same Day ACH is enabled, this checkbox shows up until the same day ACH end user cutoff time. See the ACH Initiation Training Guide page 9 for details.

Deliver On

Want it to get there faster? Make a Same Day ACH payment. (\$1.00 fee applies)

Import Recipients

If the File Definition has been used before, previously imported recipients display, and the business selects a “reason for import”.

Select file to import

Select the reason for import

Adding new recipients and updating existing

Adding new recipients only

Updating existing recipients

Delete existing and add recipients

Import file No file selected.

Previously imported recipients

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 ^
5555555555	Harry Striker	122287251	888555	Personal	\$1,500.00

Add new and update existing

- add recipients from import file where no match is found on matching key
- if matching key is found, replace any existing values with new value
- if existing recipients from previous import are not found in import file, delete and remove from payment file

Add new recipients only

- add recipients from import file where no match is found on matching key
- do not change existing recipients, even if new information is in the import file

Update existing recipients

- if matching key is found, replace any existing values with new value
- if new recipients are included in import file do not add
- if existing recipients from previous import are not found in the current import file, leave unchanged and include in payment file

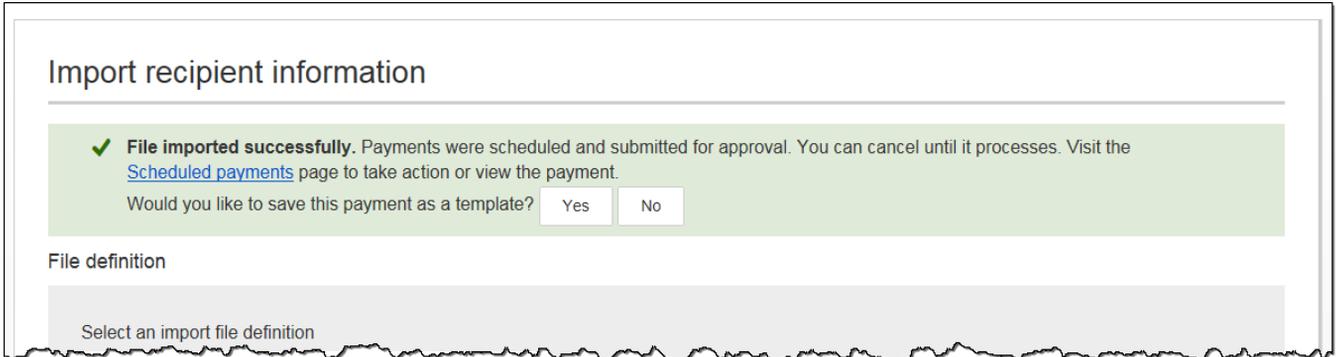
Delete existing and add recipients

- delete all recipients from previous import
- add recipients from import file

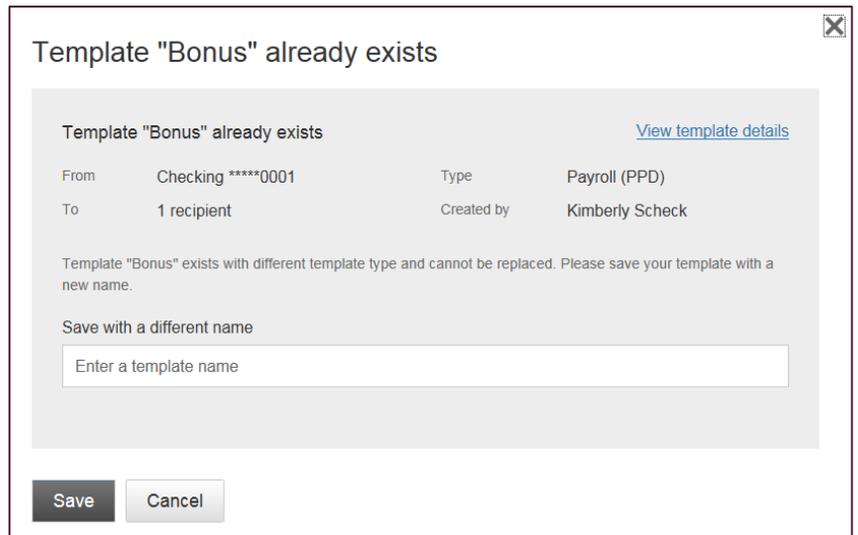
Import Recipients

Approval for payments created from a file import will follow the same approval flow as other ACH payments. See the [Payment Approvals Training Guide](#) for details.

The success screen also prompts the user if they would like to **save the payment as a template** (in addition to the link above the Deliver On date when initiating an import).



Screenshot if the File Definition name is already in use by an existing ACH template.



Screenshot if the File Definition name is NOT already in use by an existing ACH template. The business user may edit if desired.



Troubleshooting ACH Import

Some finer, technical details about ACH Import that may be helpful when troubleshooting issues:

Allow Duplicate Transactions

ACH File import allows for duplicate transactions in certain import scenarios. The business can check a box to allow duplicate entries in the file. This impacts the Import Recipient Information page only; the file test screen when creating a map does not allow duplicates.

For subsequent imports using the same File Map Definition where duplicates were imported previously, these two reasons will be grayed out (since the system won't know which duplicates to update):

- Add new recipients and update existing
- Updating existing recipients

Import recipient information

File definition

Select an import file definition

Bi Weekly Payroll ▼

Funding account	Business Checking *1315 Current: \$5,182.42 Available: \$5,140.50	Payment type	Payroll (PPD)
File type	Delimited	File delimiter	Comma (,)
Match records by	Recipient ID		

Select file to import

Import file Hourly Payroll File.csv ✕

Allow duplicate recipients

Allow Most Special Characters

ACH File import allows most special characters, spaces in the middle of the Recipient ID, and alphanumeric characters. Special characters NOT allowed:

{ Curly Bracket Left } Curly Bracket Right | Pipe Sign ^ Carot * Asterisk

Account Number Length

Account numbers must be between 3 and 17 characters long. When an imported file contains account numbers that are 3 characters long, it can only be used to make payments, NOT used to create a template. The minimum account number in all other areas of Business Banking remains 4 characters. Also, spaces are not allowed in the middle of account numbers.

Zero Dollar Transactions

Zero dollar transactions are allowed in the import files. This will not create a pre-note; the system will not generate a transaction for that record.