

ACH: Import

Importing ACH Recipients

The Import Payment Recipients page allows the user to import transaction details from a file on their computer into their ACH payment. If there is a large number of payment recipients to enter, the user can save time by importing recipients from a file rather than manually entering them.

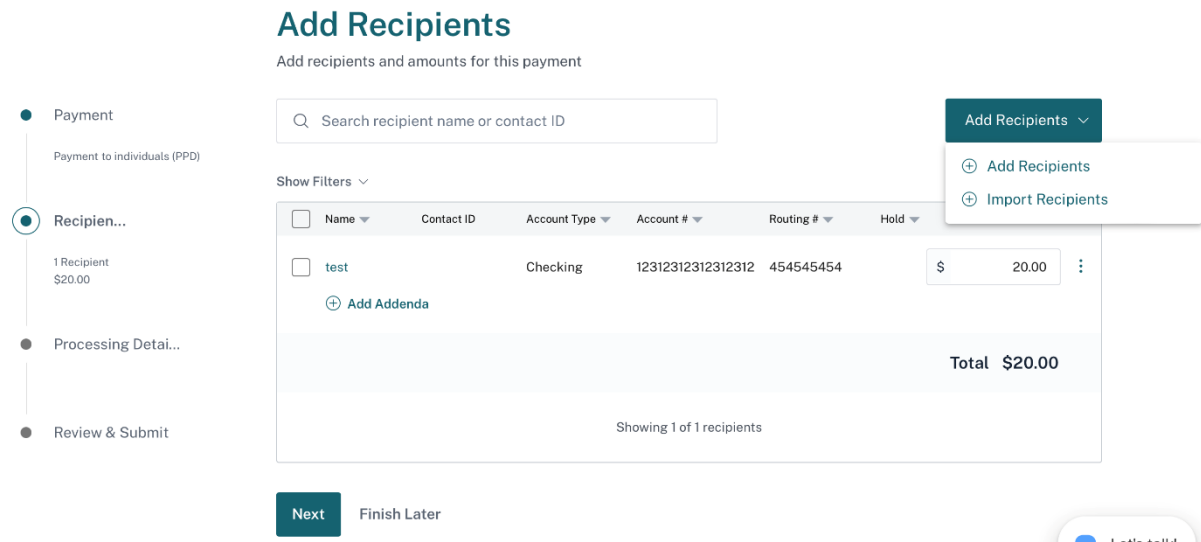
Users can create a payment item file using a standard spreadsheet program, such as Microsoft® Excel®. Users must save the data they entered as the file type TSV (tab-separated file). Files should not include payment header information.

The TSV file must contain these columns in this order:

- **Name** – the recipient's name
- **ID** – optional unique number that identifies the recipient, up to 15 characters
- **Account Number** – the recipient's account
- **Account Type** – 'Checking,' 'Savings,' or 'Loan'
- **R&T Number** – the routing & transit number of the recipient's Financial Institution
- **Amount** – the transaction amount that the recipient should be credited or debited
- **Addenda** – optional remittance information, up to 80 characters
- **Debits/Credits** - 'C' for a credit item or 'D' for a debit item
- **Hold** - 'Yes' in the file indicates the recipient is placed on hold, and 'No' indicates the recipient is included in the payment

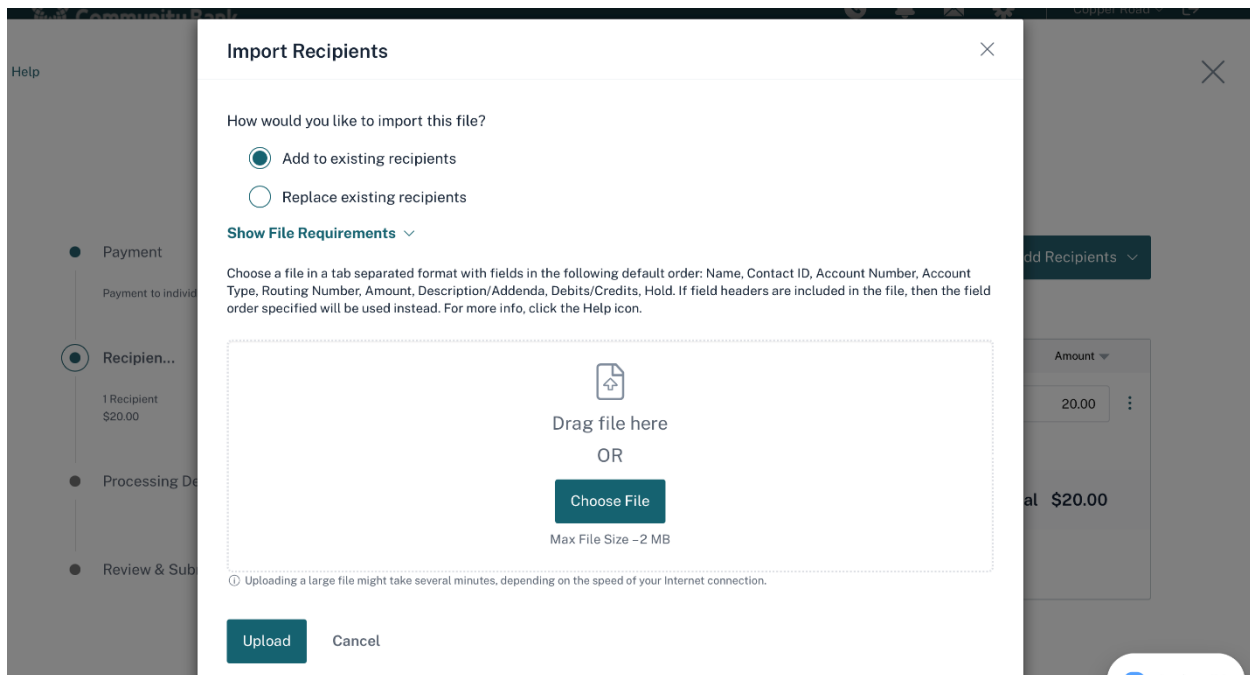
If the payment already contains transaction recipients, the user can use the imported file to replace or add them. To import payment recipients' items for a Payment the user is creating or modifying, they should do the following:

1. When the **New ACH Payment** option is selected, navigate to **Step 2: Add Recipients**.
2. From the Add Recipients dropdown, select the **Import Recipients** link



3. On the Import Recipients pop-up window, do one of the following:

- The user can select **"Add to existing recipients"** to add the imported recipients to the existing recipient list
- They can select **"Replace existing recipients"** to replace any recipient they have already entered with the ones that are being imported. The user can choose a file from their desktop to import or drag and drop it into the dotted area. Refer below:



4. The filename imported appears in the Attachment box, and if necessary, users can delete the file and choose a replacement file to import

5. The recipients are imported once the **Upload** button is clicked.
6. Once the user is finished with importing recipients, they can do one of the following:
 - Edit the recipients.
 - Click the **Add Recipients** button to import additional recipients or to manually add recipients into the payment.
 - Click the **Next** button to continue creating the payment.

NACHA File Imports

NACHA File Import enables ACH payments to be uploaded into the system and may contain balanced and unbalanced totals, credits and debits, and prenotes. They are typically received from third-party software applications and may contain balanced or unbalanced, mixed payment entries, including credits, debits, and prenotes.

The user can create raw data files, and they must properly format the information using the National Automated Clearing House Association (NACHA) format. Users can only import the SEC codes they have privileges for. The file can contain a mix of SEC codes. The SEC (Standard Entry Class) codes supported by ACH Import are as follows:

NACHA Import SEC Codes

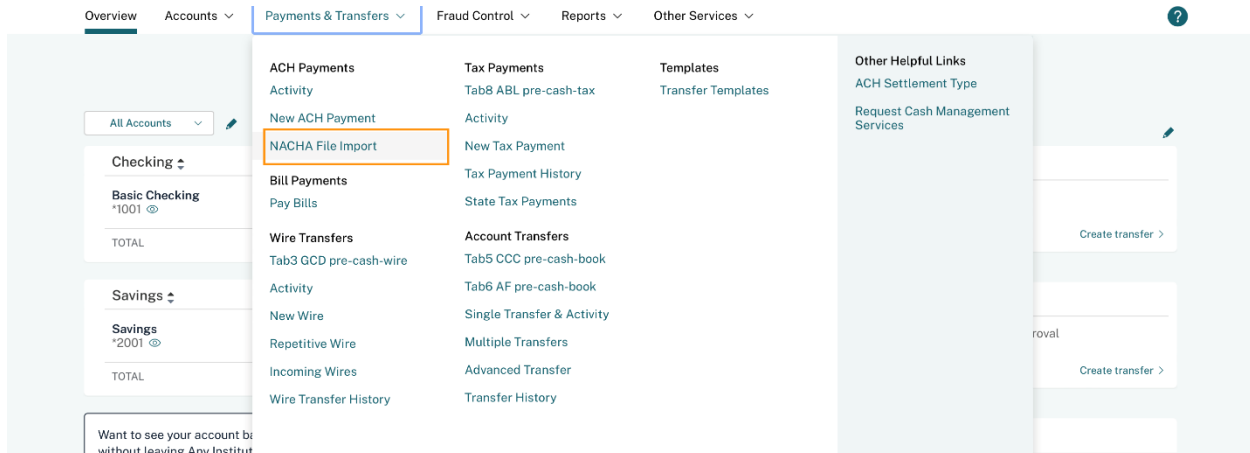
SEC Code	Description
CCD	Cash Concentration and Disbursement
CIE	Customer-Initiated Entry
CTX	Corporate Trade Exchange
PPD	Prearranged Payment and Deposit

Importing a NACHA File

The user may create a new NACHA File Import by uploading a NACHA-formatted file from their computer to digital banking. Once the upload is successful, the payments appear in the listing on the ACH Payments List.

To import a balanced file, the user must be authorized for balanced payments. If they are not authorized, NACHA imported files should not include offsetting entries (an example of an offset is the debit to their funding account that aligns with or balances the credit to their recipient). If the file contains offsetting entries, the user must go to the Edit Recipient page and place them on **Hold** before they can approve the payment. The system automatically offsets the entries when the file is processed.

The user can select to import a NACHA file from the ACH Payments section under the **Payments & Transfers** tab. Click on the **NACHA File Import**:



The NACHA File Import Details page allows the user to fill in the details. Refer below:

NACHA File Import

* This page is used to import a NACHA formatted file. Please do not include the offsetting entry to your account. The system will do that when the batch is approved. For more help, click the "Help" link on this screen.

File: no file selected

Settlement Account: Balance: \$8,230.57

Settlement Type: Detailed Settlement Summary Settlement

Company ID:

Company Name:

Mark as Confidential

To select the NACHA file to import:

1. Click **Choose File**. The Choose file window appears.
2. The user must select the file they want to import and then click **Open**.
3. From the **Settlement Account** list, the user can select the account to be debited or credited for the total payment amount or select "Balanced Payments" if the file includes balanced payments.
4. The user may see these additional fields if their company is configured for them:
 - Company ID – the selection could vary based on the Settlement account selected.
 - Mark as confidential – only the user, the importer of the file, and the business owner are able to view payments within the file

NOTE: If the FI is setup for Settlement Type, this setting is under the Preference Settings accessed via the gear icon. Users will be able to choose Summary or Detailed settlement for NACHA Import. The settlement type will be applied to the whole batch at the time of payment processing.

5. Click **Import NACHA File**.
6. After clicking the **Import NACHA File** button, the system automatically parses the NACHA import file to obtain the correct data. If the NACHA file has an error, the system displays an error message. Users can view the Error Detail message. The user will need to open their NACHA Import file in Notepad, locate the error, correct it, and save the file. They can then retry the NACHA Import.

The screenshot shows a web application interface. At the top, there is a navigation menu with the following items: Overview, Accounts (with a dropdown arrow), Payments & Transfers (with a dropdown arrow and a blue underline), Fraud Control (with a dropdown arrow), Reports (with a dropdown arrow), and Other Services (with a dropdown arrow). On the far right of the navigation bar is a question mark icon. Below the navigation bar, there is a light blue header area containing the following text: ACH Edit Cut-off Time: 8:00 am EST 02/10/2023, Next ACH Add Cut-off Time: 9:00 am EST 02/10/2023, Final ACH Add Cut-off Time: 1:30 pm EST 02/10/2023, Next Same Day ACH Add Cut-off Time: 9:00 am EST 02/10/2023, and Final Same Day ACH Add Cut-off Time: 1:30 pm EST 02/10/2023. Below the header is a white notice box with a light blue border. The notice box contains the following text: Notice, Import NACHA File (not specified) was not successfully imported, and Error: No payable loan accounts were found. To the right of the error message is a blue button labeled Error Detail.

7. If the file is successfully loaded, users are taken to the NACHA File Import page where they can see a summary of the batches that are imported. Each batch within the file is listed separately. If there are any import errors, those will be displayed in red. Users can take these actions:
 - a) Click on the **Company Name** to go to the Payment Detail page for that batch. From there users can edit, copy, or delete the batch
 - b) Click on **Return to ACH List** to go directly to the ACH Payments page
 - c) Click on **Delete Selected** to remove any of the imported batches. Once clicked, the payment is permanently deleted and not appear on the ACH Payments page.

d) Click on **Import Another File** to go to Step 1 of NACHA File Import.

NACHA File Import

Your file was imported with the exceptions noted below. Go to ACH Pending List to modify the transaction(s).

File:NACHA_File_Import.txt

Status	No of Batches
Imported	2
Imported With Exceptions	1
Failed	0

Imported Batches

Batch #	Batch Type	Company Name	# Credits	# Debits	# Prenotes	Amount Credits	Amount Debits	Settlement Amount	Status
<input checked="" type="checkbox"/> 15559330	CCD	Buffalo Mountain	2	0	0	\$71.76	\$0.00	-\$71.76	Imported
<input checked="" type="checkbox"/> 15559332	PPD	Buffalo Mountain	2	0	0	\$30.72	\$0.00	-\$30.72	Imported with exceptions
This batch was imported with exceptions.									
<ul style="list-style-type: none"> The cutoff time has passed to approve this batch with a scheduled date of 03/12/2023 due to a non-processing day(s). You need to approve this batch 1 business day before the cutoff time (5:45 pm EDT) of its effective date. The earliest scheduled date now possible is '03/16/2023'. Please reschedule. 									
File Totals			4	0	0	\$102.48	\$0.00	-\$102.48	
Imported Batch Totals			4	0	0	\$102.48	\$0.00	-\$102.48	

8. The summary page has the following details:

Detail	Description
Batch #	The number assigned to the batch for tracking purposes.
Company Name	The name of the user's company.
# Credits	The total number of credit items in the payment.
# Debits	The total number of debit items in the payment.
# Prenotes	The total number of prenote items in the payment.
Amount Credits	The total dollar amount of the credit items in the payment.

Detail

Description

Amount Debits

The total dollar amount of the debit items in the payment.

Editing NACHA File Import

Once NACHA file items are imported, only limited payment information can be edited.

From the ACH Payments page, the user can find the NACHA import they want to edit by using the filters and sort functions above the table. The user can edit their imported payments by clicking the kebab menu and selecting Edit or by clicking the Payment Name of the desired payment and selecting the Edit button on the Payment Detail page.

Edit takes the user to the Edit Recipient page, where the only change available is to place recipients on hold. This is for audit purposes, so the payment created by the 3rd party software matches what was imported and/or processed.

1. To place a hold, select **Place Hold** from the kebab menu at the end of the row.

NOTE: If the payment includes the settlement entry and the user is not authorized to import a balanced file, they must set it on hold by clicking the Hold check box next to the settlement item listed in the Import Items section.

2. Once the user has finished with the **Edit Recipients** page, click Next to proceed to the Processing Details page.

The ACH Cut-off times are listed at the top of the Processing Details page. This indicates the time each day after which approved ACH payments can be sent for processing. Payments approved after that time are not sent for processing until the following day. This can affect the payment date selection.

3. On the Processing Details page, there are a number of details that can be modified:
 - For the **Funding Account**, the user must select the account to be debited or credited for the net payment amount (not required if the user is authorized to import a balanced file and the file includes the offsetting settlement entry). The day when the account is debited depends on their business's risk level as follows:
 - Early Risk - The funding account is debited three business days before the Effective Date.
 - Normal Risk - The funding account is debited two business days before the Effective Date.

- Float Risk - The funding account is debited on the Effective Date. For a payment designated **Same Day** and approved by the Same Day ACH Add Cut-off Time, the settlement account is debited today.
 - In the **Company Name** box, the user can edit the company name. The name can have a maximum of 16 characters.
 - In the **Payment Date** box, confirm or edit the payment date of the transaction.
 - To control payment settlement, select or clear the **Same Day** check box. For the payment to be processed and settled today, **Same Day** must be selected, today's date must be the effective date, and the payment must be approved by the time shown in **Same Day ACH Cut-off Time**. If the user has missed the Same Day cut-off time, set the effective date to the next business day and clear the Same Day check box, OR wait and schedule the payment as a Same Day batch the following business day.
 - Once the user has finished entering the **Processing Details** information, click Next to proceed to the Review & Submit page.
4. On the Review & Submit page, the user can add important information about the payment.
- In the **Payment Name** box, the user can edit the name for the payment. The name should be descriptive of the payment contents (for example, "HR Payroll" or "Mar Paymt"). The name has a maximum length of 10 characters and appears on the account statement.
 - In the payment **Description** field, the user can add a 30-character description that is for their own use and is not included in the processing file.
 - Optionally, click **Create Prenote** to prenote recipients in the payment.
 - Click **Submit Payment**.
5. A payment summary is displayed, and the user can **Approve** or **Notify Approver(s)**, depending upon their privileges.
 6. The NACHA File Import is successfully edited. The payment must be approved by the ACH Cut-off time indicated on the Confirmation pop-up window to reach the recipient(s) on the desired payment date(s).
 7. The final step to originate a NACHA File Import is to approve it.

Note: The import process for large NACHA files can be time-consuming. In the case of a large file, the system displays a message that the import is in progress and that an Import Summary Report is delivered to the user's Messages inbox when the import is finished.

Viewing NACHA File Import Details

1. Under the Payment & Transfers menu, selecting the **Activity** option displays the pending & processed ACH Payments below the search filter section.
2. Locate the NACHA File Import in the list and then click its link in the **Name** column. Note that users can easily locate imported payments by filtering the payment list by selecting **NACHA Import** from the **Type** filter.
3. The details of the NACHA File Import appear on the Payment Detail page. Users can edit, copy, approve, export, or delete from the Payment Detail page.