

ACH Origination

Payments & Transfers
ACH Origination

ACH Origination facilitates the electronic transfer of funds via the ACH network, allowing originators to create Direct Deposit and Direct Payment transactions, conduct e-commerce and make electronic submission of tax payments.

The ACH Origination module provides reporting capabilities, as well as the ability to manually create and import transactions and the templates upon which those transactions are based. Additionally, NACHA-formatted transaction files can be routed directly to the ACH network. See the appropriate *How Do I...* help topics or the *ACH Template Data Import*, *ACH Transaction Data Import*, and *NACHA Pass-Thru* Quick Reference cards for additional information.

Before funds can be transferred via ACH Origination, a template must be set up on the system to transfer the funds.

Accessing the ACH Origination Module

To access the ACH Origination module:

1. Click or move your mouse cursor over the **Payments & Transfers** navigation tab. The Payments & Transfers submenu is displayed.
2. Click the **ACH Origination** submenu item.

Using the Create and Group Drop-Down Lists

On the Create tab, the **Create** and **Group** drop-down lists allow quick access to some common features, and are the only means of access to others.

Create Drop-Down	Group Drop-Down	To...
--	--	Work with templates from the Template Group List.
Batch with existing templates	Any group, including <All Templates> or <Ungrouped>	<ul style="list-style-type: none"> • Create transaction batches based on selected templates. • Work with individual templates.
One-off Transaction	--	Create a transaction without using a template.
New Group/Template	--	Create a new group, a template in an existing group, or an ungrouped template.
	Any group, including <All Templates> or <Ungrouped>	Create a new template in the selected group. (Group should be selected first.)
		If <Ungrouped> is selected, the template will be ungrouped by default.

Create Drop-Down	Group Drop-Down	To...
Modify Group/Template	Any group except <All Templates> or <Ungrouped>	<ul style="list-style-type: none"> • Modify the entire group, and/or certain details for individual templates. • Create transaction batches based on selected templates. • Work with individual templates. • Modify individual templates. • Create transaction batches based on selected templates.
View Group/Template	<All Templates > or <Ungrouped>	<ul style="list-style-type: none"> • View information about template groups and the templates they contain. • Export template information.
Reversal	--	Create a reversal transaction batch.
Search Templates/Transactions	--	Access the Reporting tab.

Paged Tables

By default, the ACH module breaks tabular data (data presented in rows and columns) into multiple 'pages' after 10 items on all tabs except the Create tab; on the Create tab, tabular data is always displayed on the same page. By setting Paging preferences via the Preferences feature, users can change these settings. See the How Do I Help for the Other Preferences tab (**Administration > Preferences > Other Preferences**) for instructions.

Navigating Paged Tables

When data is paged, a series of hyperlinks are displayed at the top of the paged table, to represent the pages of data. Up to 5 page links are displayed, with the size of each page determined by the Preferences setting (or by the system default).

- If more than five pages are required, "arrow" hyperlinks (>> and >>|) are displayed after the 5th page indicator:
- Click the >> link to shift the display one page to the right.
- Click the >>| link to shift the display to the last page.

Once pages are shifted to the right, "arrow" hyperlinks are displayed before the 1st page indicator:

- Click the << link to shift the display one page to the left.
- Click the |<< link to shift the display to the first page.
- Using your mouse, hover over a paging link to see a preview of the items contained on that page. The mouseover text is based on the column by which the table is sorted. (For example, if the table is sorted by template ID, the mouseover text will contain template IDs; if the table is sorted by account number, the mouseover text will contain account numbers.)
- Click a paging link to display that page of data.

Continued

ACH Origination (Cont'd)

Paged Tables (Cont'd)

Working With Paged Tables

Because tables spread across multiple pages can be challenging to work with, the system offers the following features:

- Where present, the checkbox in the top left-hand corner of the table selects and deselects all checkboxes in its column on the currently-visible page. It does not select checkboxes in that column on other pages.
- Where present, the **select all templates in group** hyperlink above the checkbox in the top left-hand corner of the table selects all checkboxes in the column on all pages. Once clicked, the link text becomes **deselect all templates in group**, and all checkboxes in the column on all pages are deselected when the link is clicked.


Displayed beside the **select/deselect all templates in group** hyperlinks, the **(# of # Selected)** label displays the number of templates in the current group that have been selected. This provides a visual reminder that templates other than the one that the user sees may have been selected on other pages.

- Selections persist across pages. If you select a checkbox on the first page, then go to another page, the selected checkbox will remain selected.
- Sorting or filtering tables automatically deselects all selected checkboxes.
- Where present, **[change selected]** links in the header row affect all selected templates on all pages.

Important: Where present, **[change displayed]** links in the header row affect only the templates on the current page.

Using the Filter Tool

Where the magnifying-glass icon is available in a table's column header, you can filter the table by the contents of that column:

1. Click a magnifying-glass icon () in the header row of a filterable column. A pop-up window is displayed.
2. Enter the filter criteria in the pop-up window's entry field:
 - To search for a particular item by the full value (e.g., a Recipient Account Type of "Checking"), type the full value into the field. (If searching for "Checking", type "Checking".)
 - To search for one or more items that contain a particular string (e.g., all recipients that contain "Smith"), use the wildcard character (%). See the Getting Started document for information about using wildcards.
3. Click the **OK** button. The pop-up window is closed, and the requested filter is applied. A message is displayed at the top of the table to indicate the filter that has been applied.

Notes:

- To remove a filter, click the **[clear filter]** hyperlink displayed after the filter message.
- Creating or removing a filter de-selects all selected checkboxes on all pages.

Creating a Template

ACH templates allow the user to quickly create ACH funds-transfer transactions by pre-specifying repetitive information.

To make templates easy to manage and use, the system offers the ability to organize them into groups. Templates in a template group share common features. When modifying a template group, these and certain other values (i.e., default amount, minimum and maximum transaction values) can be modified for all templates in the group at the same time.

Some aspects of templates in a group can also be modified without the user needing to individually access the templates within the group.

To create a template:

1. Click the **Create** tab.
2. Do one of the following:
 - Go directly to the Create ACH Template screen
From the **Create** drop-down list, select **New Group/Template**.
 - Modify a group to add a template
By modifying a group to add a template, you gain the ability to base the new template on an existing template in the template group. Do either of the following:
 - From the **Group** drop-down list, select a group, then from the **Create** drop-down list select **New Group/Template**.
 - Click the group's **modify** hyperlink, then, on the Modify Group/Template pane, click the **Add Template** button.

The Create ACH Template pane is displayed.

3. *[If no group has been pre-selected]* Specify a group name:
 - No group
From the **Group name** drop-down list, select **<Ungrouped>**.
 - Existing group
From the **Group name** drop-down list, select the group name.
 - New group
 1. From the **Group name** drop-down list, select **<New Group>**.
 2. In the **Group name** field, enter a group name.
4. *[Optional]* Duplicate an existing template in the selected group:
 1. Click the **Add like an Existing Template** hyperlink. A pop-up window is displayed, containing all templates in the selected template group. ("**<Ungrouped>**," in this case, functions as a separate group.)
 2. Select the template to be copied.
 3. Click the **OK** button. The pop-up window is closed, and the template's information is applied to the current template. You may modify this information as necessary without affecting the original template.

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ACH Origination (Cont'd)

Creating a Template (Cont'd)

5. If you are creating a new group or an ungrouped template:
 1. From the **Company name** drop-down list, if necessary, select the company name to be associated with the template. If only one company name may be associated with the template, the selection is made for you.
 2. From the **Transaction type** drop-down list, select the transaction type to be created. See the "Supported SEC Codes" Quick Reference Card for information on the usage of each transaction type.
 3. From the **Offset account number** drop-down list, select the account against which the transaction will settle.
Note: If you are adding a template to an existing group, these fields will be unavailable for modification. They may be changed for the entire group by modifying the group itself.
6. Provide transaction-specific information. See the system Help for field descriptions and additional instructions.
7. [Optional] If the same addendum is to be associated with all transactions based on the template:
 1. In the **Addenda** row, click the **add** hyperlink. A pop-up window is displayed.
 2. If selection of an addenda type is required, click the hyperlink associated with the template type to be used. Otherwise, the procedure continues with the next step.
 3. Provide the necessary addenda information. Add.
 4. Click the **Save** button. The pop-up window closes.
8. Click the **Save** button. Confirmation of the new template's creation is displayed on the Template pane.

From the Template pane, you can:

- Click the **Cancel** button to return to the Modify Group/Template pane.
- Click the **Add Another** button to add another template.
- Click the **Print** button to print the confirmation.

Approving Templates

Depending on your company's configuration, approval may be required before a template can be used to create transactions.

Users validated for ACH template approval and assigned permissions to a settlement account can approve templates associated with that account.

Regardless of system validations, users can approve only those templates that other users have created. Users may not approve their own templates.

Templates are approved from the ACH - Templates pane of the Pending Items tab.

Note: Templates should *always* be reviewed before approval.

To approve ACH templates:

On the **Pending Items** tab, in the ACH - Templates pane:

1. Review templates before approving them:
 1. Click the **view** hyperlink to access the View ACH Template pane.
 2. Review template information.
 3. Click the **Cancel** button to return to the Pending Items pane.
2. Approve the templates you have reviewed:
 - Single template
Click the **approve** hyperlink associated with the template to be approved.
 - Multiple templates
 1. Select the checkboxes associated with the templates to be approved.
 2. Click the **Approve** button.

A confirmation message is displayed. The template is approved, and may be used to create transactions.

Note: You can also approve templates from the Pending Items pane on the Home Page, but templates can only be reviewed from within the ACH Origination module.

ACH Origination (Cont'd)

Creating Transaction Batches

When a transaction is created, it is grouped with other transactions created at the same time into a "transaction batch."

If, for example, you used nine templates in a "payroll" template group to initiate nine direct deposit transactions at the same time, all nine transactions would be grouped together into one transaction batch.

Transaction batches may consist of one or more transactions. If you used each template in a "payroll" template group one after another to initiate nine direct deposit transactions, there will be nine transaction batches, each consisting of one item.

ACH transaction batches can be created in any of three ways:

- Based upon a previously created template, an entire template group, or multiple template groups.
- Created without a template (a "one-time" or "standalone" transaction).
- Imported into the system from an externally generated file.

To create a transaction batch using an entire template group:

1. Click the **Create** tab. If any template groups exist, the Template Group List pane is displayed.
2. Click the **use** hyperlink associated with the group to be used. The Create Transactions pane is displayed.
3. Do any or all of the following:
 - Make changes in each transaction's detail fields as necessary.
 - Add, modify, or remove addenda for individual transactions by clicking the **add**, **modify**, or **clear** hyperlinks associated with those transactions.
 - Click a transaction's **exclude** hyperlink to exclude it from the transaction batch. (To help protect against errors, the transaction will not disappear from the batch on the Create Transactions screen; instead, the value in the **Amount** field will become 0.00, and 0-dollar transactions will not be included in the batch when the batch is saved.)
You can also exclude a transaction by entering **0** in its **Amount** field, or by deleting the amount in its **Amount** field. (This applies to all transactions except IAT-type transactions.)

4. Click the **Save** button.

The transaction batch is created, sent to the Transaction Batches pane in the Pending Items tab, and assigned a status of either "awaiting approval" or "awaiting submission."

Note: If the transaction status is "awaiting approval," another user must approve the transaction before it can be submitted.

5. On the **Pending Items** tab, submit the transaction batch.

To create a transaction batch using multiple template groups:

Transaction batches can also be created using multiple template groups at the same time. When multiple template groups are used, each selected template group is used to create a separate transaction batch consisting of all active templates the group contains.

Note: Templates with a default value of \$0.00 are excluded from created transaction batches.

1. Click the **Create** tab.
2. Select the checkboxes associated with the template groups to be used, or click the checkbox in the left-hand corner of the header row to select all templates.
3. Do one of the following:
 - Specify individual settlement dates for each transaction batch
In the **Settlement Date** field associated with each transaction batch, enter a valid settlement date.
 - Specify one settlement date for all transaction batches
 1. Click the [**change selected**] hyperlink in the **Settlement Date** header row. A prompt is displayed in a pop-up window.
 2. Enter a valid settlement date.
 3. Click the **OK** button. The pop-up window is closed, and the specified date is entered for you into the fields associated with selected checkboxes.
4. Click the **Create Batch** button. Transaction batches are created for each selected template group, and a confirmation message is displayed. These transaction batches include all active templates within the associated group whose value is greater than \$0.00. Created transaction batches are sent to the Transaction Batches pane in the Pending Items tab, and assigned a status of either "awaiting approval" or "awaiting submission."
Note: If the transaction batch status is "awaiting approval," another user must approve the transaction batch before it can be submitted.
5. On the **Pending Items** tab, submit the transaction batches.

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ACH Origination (Cont'd)

Creating Transaction Batches (Cont'd)

To create a transaction batch using individual templates:

1. Click the **Create** tab.
2. From the **Create** drop-down list, select **Batch with existing templates**. All available templates are displayed.
3. From the **Group** drop-down list, do one of the following:
 - Create transactions based on the templates in a single template group
Select the group in which the templates are located.
 - Create transactions based on ungrouped templates
Select **<Ungrouped>**.
 - Create transactions based on templates in a number of groups (including the <Ungrouped> group)
Select **<All Templates>**.

The "Create a Batch with existing templates pane" is displayed.

4. Do one of the following:
 - Create a single transaction
Click the **use** hyperlink associated with the template to be used.
 - Create multiple transactions
 1. Select the checkboxes associated with the templates to be used, or click the checkbox in the left-hand corner of the header row to select all templates.
 2. Click the **Create Batch** button.

The Create a New ACH Transaction pane is displayed, with transaction information filled in for you based on the information contained in the selected templates.

5. Make any necessary changes. See the system Help for field descriptions and additional instructions.

Notes:

- If you select a group other than "All Templates" or "Ungrouped," the system assumes you want to create a batch that shares common details. Accordingly, all information not specific to a particular transaction is provided once for the entire batch.
- If you select the "All Templates" group, the transactions you create are not associated with any group for reporting purposes.

6. Click the **Save** button.

The transaction batches are created, sent to the Transaction Batches pane in the Pending Items tab, and assigned a status of either "awaiting approval" or "awaiting submission."

Notes:

- If the transaction batch status is "awaiting approval," another user must approve the transaction batch before it can be submitted.
- If you used templates to create multiple transactions of different types, each transaction type is broken into its own transaction batch on the Pending Items tab, and must be separately approved (if necessary) and submitted.

7. On the **Pending Items** tab, submit the transaction batch.

To create a one-time transaction:

1. Click the **Create** tab.
2. From the **Create** drop-down list, select **One-off Transaction**. The Create One-off ACH Transaction pane is displayed.
3. Provide the required information. See the system Help for field descriptions and additional instructions.
4. [Optional] Click the **Add Another** button to add another row into which you can enter another transaction to be included in the same transaction batch.

Note: All transactions in a single one-off batch must be of the same type.

5. Click the **Save** button.

The transaction batch is created, sent to the Transaction Batches pane in the Pending Items tab, and assigned a status of either "awaiting approval" or "awaiting submission."

Note: Although you may use the **Add Another** button to add as many transactions rows as desired, no transaction will be saved until the **Save** button is clicked.

6. On the **Pending Items** tab, submit the transaction batch.

Note: If the transaction status is "awaiting approval," another user must approve the transaction before it can be submitted.

Modifying Transaction Batches

For instructions, see the *Modifying Items, Batches, and Templates* topic on the Getting Started Quick Reference.

Approving Transaction Batches

For instructions, see the *Approving Items, Batches, and Templates* topic on the Getting Started Quick Reference.

Submitting Transaction Batches

For instructions, see the *Submitting Items, Batches, and Templates* topic on the Getting Started Quick Reference.

Deleting Transaction Batches

For instructions, see the *Deleting Items, Batches, and Templates* topic on the Getting Started Quick Reference.

ACH Origination (Cont'd)

Reversing Transaction Batches

Reversals are transactions created to offset previously-issued transactions. A reversal does not "undo" the original transaction; the original transaction remains valid, but a new transaction of equal value is created to debit (to reverse a credit) or credit (to reverse a debit) the affected account.

Users with the appropriate validations can issue reversals for transactions that settled in the past five business days.

Both transaction batches and individual transactions can be reversed. Reversals are issued in a transaction batch that must be submitted.

Note: Once you have created a reversal for a transaction or a transaction batch, a second reversal cannot be created for that transaction or batch.

To issue a reversal:

1. Click the **Create** tab.
2. From the **Create** drop-down list, select **Reversal**. The Reversal pane is displayed, listing all reversible transaction batches.
3. Do one of the following:
 - To reverse a single transaction in a transaction batch
 1. Click the **details** hyperlink associated with the batch containing the transaction(s) to be reversed. The Reverse an ACH Transaction pane is displayed.
 2. Click the **reverse** hyperlink associated with the transaction to be reversed.
 - To reverse an entire transaction batch

Click the **reverse** hyperlink associated with the batch to be reversed. The Reverse ACH Transactions pane is displayed.
4. Click the **Save** button to create a transaction batch consisting of all transactions in the selected batch that are to be reversed.
5. Submit the reversal transaction batch.

Supported SEC Codes

The system supports transactions created with the following Standard Entry Class (SEC) codes:

- CCD CR:** Cash disbursement to remote accounts for corporate payments.
- CCD DB:** Cash concentration from remote accounts for corporate collections.
- PPD CR:** Prearranged payment to remote accounts for consumer or payroll payments.
- PPD DB:** Prearranged collection from remote accounts for payroll or corporate collection.

Template and transaction creation requires that you provide certain data; other data is optional. Per the chart below, depending on the SEC code associated with the template/transaction being created, the rules may vary as to which data is required and/or optional.

Field	SEC Code	
	PPD	CCD
Purpose/Group Name	oTE/rTR	oTE/rTR
Company Name	rTE/rTR	rTE/rTR
Transaction Type	rTE/rTR	rTE/rTR
Offset Acct. No.	rTE/rTR	rTE/rTR
Settlement Date	rTR	rTR
Template Name	rTE/rTR	rTE/rTR
Recipient Name	rTE/rTR	rTE/rTR
Recipient ID	oTE/oTR	oTE/oTR
Recipient Acct. No.	rTE/rTR	rTE/rTR
Recipient Acct. Type	rTE/rTR	rTE/rTR
Recipient Bank ABA	rTE/rTR	rTE/rTR
Amount	oTE/rTR	oTE/rTR
Addenda	oTE/rTR	oTE/rTR

Blank: The field is not available for creation of templates or transactions.

oTE: The field is optional for a template.

rTE: The field is required for a template.

oTR: The field is optional for a transaction.

rTR: The field is required for a transaction.

ACH: NACHA Pass-Thru

Payments & Transfers
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NACHA-formatted files can be imported into the system on a "pass-thru" basis. This utility is useful for those companies that generate properly NACHA-formatted files from their internal systems.

Although the file contents are not checked by the system when a NACHA file is uploaded through the Pass-Thru utility, its formatting is checked against certain validations to verify that it will be transmittable to the ACH network. When this verification process is complete, a summary of the results is presented; details about the file contents are provided, as are details of any formatting errors within the file.

Note: Files used for pass-thru transactions must conform to NACHA file formatting standards. Additionally, in the file header record (the "1 record") of the NACHA file, the 8-digit ABA (Routing Number) must be included in the financial institution's list of ABAs valid for ACH processing.

Uploading a File Using NACHA Pass-Thru

Note: The system does not support pass-thru import of international transactions using the PBR or CBR transaction types.

To upload a file using NACHA Pass-Thru:

1. Click the **NACHA Pass-Thru** tab.
2. Click the **Browse** button. The Choose File dialog box is displayed.
3. Search for and select the ACH file to be processed, then click the **Open** button. This must be a valid NACHA-formatted file. The path and file name are entered in the **File name** field.
4. Click the **Begin Pass-Thru** button.

The system checks the file for errors. When checking is complete, the NACHA Pass-Thru Summary pane is displayed.

- If no errors are detected

Each batch summary is displayed. Displayed information includes batch number, originating company name, effective date, item count, debit amount and credit amount.

[Optional] Click the **Print** button to print the confirmation (this is STRONGLY recommended).

- If errors are detected

The entire file is rejected. The first few errors are explained, and their locations given. The position is given as a number pair that presents the character number and length of the invalid field.

For example, to find an error located at (70,6), count 70 characters from the first character for the starting point and 6 characters farther for the ending point.

5. Do one of the following:

- If no errors were found in the previous step

Click the **Accept** button. The Pending Items tab is displayed; the uploaded batches are included in the Pass-Thru Batches pane, with the status "Awaiting Approval" or "Awaiting Submission."

[Optional] Do either or both of the following:

- Click the **Print** button to print the confirmation (this is STRONGLY recommended).
- Click the **Reject** button to reject the batches.
- If errors were found in the previous step

Click the **Reject** button. You are returned to the NACHA Pass-Thru tab. Correct the detected errors and begin the Pass-Thru procedure again.

Approving NACHA Pass-Thru Batches

For instructions, see the *Approving Items, Batches, and Templates* topic on the Getting Started Quick Reference.

Submitting NACHA Pass-Thru Batches

For instructions, see the *Submitting Items, Batches, and Templates* topic on the Getting Started Quick Reference.

Deleting Pending NACHA Pass-Thru Batches

For instructions, see the *Deleting Items, Batches, and Templates* topic on the Getting Started Quick Reference.

NACHA Pass-Thru (Cont'd)

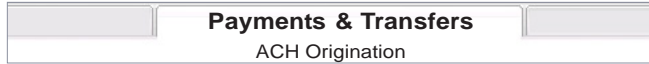
NACHA Pass-Thru Report

Use the NACHA Pass-Thru report to check the status of NACHA Pass-Thru transactions submitted to ViewPoint Bank.

To access the NACHA Pass-Thru transaction report:

1. Click the **Reporting** tab.
2. From the Activity Type drop-down list, select **Pass-Thru Transactions**.
3. *[Optional]* Enter criteria to filter search results in the following fields:
 - **Purpose:** Restrict transactions returned to those matching the entered purpose. You can also use the wildcard (%) character to search on a partial match; see the Getting Started document for additional information.
 - **Recipient name:** Restrict transactions returned to those containing the entered recipient name. You can also use the wildcard (%) character to search on a partial match.
 - **Status:** Restrict transactions returned to those assigned the selected status.
 - **Settlement date range:** Restrict transactions returned to those settling between the entered dates. The "From" date may be up to 63 days in the past; the "To" date may be any date that occurs after the From date.
4. Click the **Submit** button to apply the selected criteria to the search results.
5. *[Optional]* Click the **view** hyperlink for any transaction batch to view details about individual transactions within that batch.

ACH: Template Data Import



Importing Template Information

Instead of manually entering templates into the system, you can import the data required to create them from an export file created by another system. To enable the system to translate the import files into a working template, however, you must first set up a "format definition" in the system.

Format definitions provide a filter through which the system can interpret a file's contents, translating the file to a template the user can use to create transactions.

Note: Templates are imported from text files. If you are not sure what type of text file you are importing, see the *How Do I Know What Type of File I Am Importing?* help topic.

NACHA-formatted files can be imported using the "<NACHA>" format definition. The workflow below applies to import of files that are not NACHA-formatted; see the system Help for instructions on importing NACHA-formatted files.

To import a template file:

1. Set up the import file according to the requirements specified in the *How Do I Set Up Template Files for Import?* help topic. If you are importing templates from a NACHA-formatted file, you must provide specific layout information when defining an import format.
2. Click the **Import** tab.
3. Do one of the following:
 - If you have already created the format definition to be used
From the **Express template import** drop-down list, select the name assigned to the format definition. The procedure continues from the main screen of the Import tab.
 - If you have not yet created the format definition to be used
Create a format definition, using the instructions found in the "Create a Format Definition" section. The procedure continues from the format definition pane of the Import tab.
4. Click the **Browse...** button and locate the file to be imported, then click the **Open** button.
5. Click the **Begin Import** button.

The system checks the file for errors. When error-checking is complete, the Import tab is refreshed.

- If at least one record passes validation
The file is imported, and a confirmation is displayed in the Template Import pane.
- If no records pass validation
The system displays an error message in the Import Errors pane.

6. Do one of the following:

- If the file was successfully validated
Click the **OK** button.
The import process is completed and the Pending Items tab is displayed.
- If the file failed validation
Click the **Cancel** button. Make corrections to the import file, click the **Import** tab, and start the import process again.

Creating a Format Definition

Import format definitions allow you to create transaction templates by importing data from external systems. This data is specified as the default for transactions created using the template.

Note: NACHA-formatted files require a specific template format. See the *How Do I Set Up Template Files for Import?* help topic for additional information.

To create a format definition to import non-NACHA files:

1. Click the **Import** tab.
2. In the **Template Import** row, click the **click here to create or edit template formats** link. The Set Up Template Import Format pane is displayed.
3. In the **Format definition** row, click the **Add** button. The Format Name pop-up window is displayed.
4. In the **Template Name** field, enter a name for the format definition.
5. Click the **OK** button. The Format Name pop-up window closes.
6. From the **Transaction type** drop-down list, select the transaction type that the template will be used to create.
7. Select the **File type** radio button corresponding to the format of the file to be imported. If you select the -**delimited** radio button, enter the delimiter character.
8. Into each field in the **Required fields** section of the screen, do one of the following to identify the location of each data field in the import file:
 - For fixed-width files, enter the start and end positions (1-3, 4-19, 20-24, etc.) of each field in the appropriate **Start** and **End** fields.
 - For files delimited by commas, spaces, tabs, or other characters, enter the sequential position (1, 2, 3, 4) of each field in the appropriate **Sequence** fields.

Continued

ACH: Template Data Import (Cont'd)

Creating a Format Definition (Cont'd)

The following fields are required, and, with the exceptions noted, must always be included in the import file:

This field...	Contains...
Temp name	The template's name.
Recipient name	The recipient's name. "Recipient" in this context is the other party in the transaction, whether their account is being credited or debited.
Recipient ID	An identifier for the recipient.
Recipient ABA	The ABA number of the recipient financial institution.
Recipient acct	The recipient's account number at the recipient financial institution.
Recipient acct type	An identifier for the recipient's account type.

The following fields are required, and may either be included in the import file or defined in the **Defaults** section of the Import Templates pane.

If a field is to be included in the import file, select its checkbox; if it is to be entered on-screen in the Defaults section, deselect its checkbox.

If a checkbox is selected, any value entered in the Defaults section will be overwritten with the file's contents from the specified position.

This field...	Contains...
Offset acct	Your company's offset/settlement account.
Comp name	Your company's name.

The following fields are optional, and may be left blank (with their checkboxes deselected), included in the import file (with the checkboxes selected), or defined in the "Defaults" section (with their checkboxes deselected).

This field...	Contains...
Group name	The name of the group to which the template will be added.
Default amt	The default amount for transactions created with the imported template.
Min amt	The minimum value of transactions created with the imported template.
Max amt	The maximum value of transactions created with the imported template.

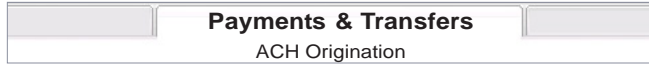
The following fields are optional, but must be included in the

import file (with the checkboxes selected) if they are to be included in the template:

This field...	Contains...
Prenote	An indicator of whether the template requires generation of a prenote.
Addenda	An indicator of whether an addenda record will be attached to the transaction. Addenda records are optional for PPD and CCD transactions.

9. Select one of the following **Amount decimal point** radio buttons:
 - **Implied:** If the system is to interpret the last two positions of the amount as cents, in the absence of a decimal point.
 - **Not implied:** If the system is to interpret the last two positions of the amount as cents **only if** a decimal point is present.
10. Click the **Save** button. The format definition is saved.

ACH: Transaction Data Import



Importing Transaction Information

Like templates, transactions can be imported from files created outside the system once format definitions have been created. Format definitions work the same way for transactions that they do for templates—they enable the system to translate imported files into submittable transactions.

Unlike templates, however, you do not need to create a NACHA format definition; a NACHA definition is already available for your use.

Notes:

- Transactions are imported from text files. If you are not sure what type of text file you are importing, see the *How Do I Know What Type of File I Am Importing?* help topic.
- In the process of creating transactions from the rows in an import file, each record (transaction) must reference a template existing on the system.

If your import file will be referencing two or more templates with the same name, each record in the import file must contain both an account number and an account type code.

- When a file is to be imported using the pre-defined NACHA format definition, the template name must be specified in the Recipient ID field of each transaction record (the "6-record").

Creating a Format Definition

Import format definitions allow you to create transactions by importing data from external systems.

To create a format definition:

1. Click the **Import** tab.
2. In the **Transaction Import** row, click the **click here to create or edit transaction formats** link. The Import Transactions pane is displayed.
3. In the **Format definition** row, click the **Add** button. The Format Name pop-up window is displayed.
4. In the **Template Name** field, enter a name for the format definition.
5. Click the **OK** button. The Format Name pop-up window closes.
6. From the **Transaction type** drop-down list, select the transaction type to be imported. See the "Supported SEC Codes" Quick Reference Card for additional information on transaction types.

7. Select the **File type** radio button corresponding to the format of the file to be imported. If you select the **delimited** radio button, enter the delimiter character.

Note: Selecting a transaction type and the NACHA file type will populate the fields appropriate for importing a NACHA-formatted file of the specified type.

To ensure the import of NACHA-formatted files, it is recommended that these values not be changed.

8. Into each field in the **Required** section of the screen, do one of the following to identify the location of each data field in the import file:
 - For fixed-width files, enter the start and end positions (1-3, 4-19, 20-24, etc.) of each field.
 - For files delimited by commas, spaces, tabs, or other characters, enter the sequential position (1, 2, 3, 4) of each field.

The following fields are required, and, with the exceptions noted, must always be included in the import file:

This field...	Contains...
Temp name	The template's name.
Amount	The dollar value of the transaction.

The following fields are required, and may either be included in the import file or defined in the Defaults section of the Import Transactions pane.

If the field is to be included in the import file, select the checkbox; if it is to be entered on-screen in the Defaults section, deselect the checkbox.

If a checkbox is selected, any value entered in the Defaults section will be overwritten with the file's contents from the specified position.

This field...	Contains...
Settlement Date	The date the transaction is to settle.
Purpose	The purpose for the transaction.
Company name	Your company's name.

If creating transactions using two or more templates with the same name, the following fields are required; otherwise they are optional:

This field...	Contains...
Recipient Acct	The recipient's account number at their financial institution.
Recipient Acct Type	The type of account held by the recipient.

ACH: Transaction Data Import (Cont'd)

Creating a Format Definition (Cont'd)

The following field is optional, but must be included in the import file (with the checkboxes selected) if it is to be included in the transaction:

This field...	Contains...
Addenda	An indicator of whether an addenda record will be attached to the transaction. Addenda records are optional.

9. Make a selection from the **Group Name** drop-down list:
 - **All Groups:** This selection is the default, and in most cases should be used.
 - **<Ungrouped> or a group name:** Select a group name or **<Ungrouped>** only if the transaction import file contains references to templates within multiple groups that share common template names, account numbers, and recipient account types. ("Duplicate" templates.) The selected group must contain at least one of the templates referenced in the import file.
10. Select one of the following **Amount decimal point** radio buttons:
 - **Implied:** If the system is to interpret the last two positions of the amount as cents, in the absence of a decimal point.
 - **Not implied:** If the system is to interpret the last two positions of the amount as cents only if a decimal point is present.
11. Click the **Save** button. The format definition is saved.

Importing Transaction Files

To import a transaction file:

1. Set up the import file, as indicated in the *How Do I Set Up Transaction Files for Import?* help topic.
2. Click the **Import** tab.
3. Do one of the following:
 - If you have already created the format definition to be used
From the **Express transaction import** drop-down list, select the name assigned to the format definition. The procedure continues from the main screen of the Import tab.
To use the NACHA format definition:
 1. From the **Express transaction import** drop-down list, select **<NACHA>**. A second drop-down list is displayed.
 2. Select the transaction type from the second drop-down list. All transactions in a batch must be of the same type.
Note: When **<NACHA>** is selected, this functionality works as if **All Groups** had been selected in the format definition. If a transaction import file references templates that share common template names, account numbers, and recipient account types, you must import the file from the format definition screen, with a valid group name selected from the **Group Name** drop-down list.
 - If you have not yet created the format definition to be used
Create the format definition, using the instructions found in the "Create a Format Definition" section. The procedure continues from the format definition pane of the Import tab.
4. Click the **Browse...** button and locate the file to be imported, then click the **Open** button.

Continued

ACH: Transaction Data Import (Cont'd)

Importing Transaction Files (Cont'd)

5. Click the **Begin Import** button.

The system checks the file for errors. When the error-check is complete, the Import tab is refreshed.

- Use the Transaction Import pane to process transactions that passed error checking.
- The Import Errors pane displays information about transactions that did not pass error checking. For each transaction, the following information is displayed:

This column...	Displays the...
Line #	Line in the import file in which the error occurred.
Error Message	Reason for the transaction's rejection.
Data	The text from the import file that contained the error.

No further action is immediately possible for these items.

6. Do one of the following:

- All transactions failed error checking

Click the **Cancel** button (at the bottom of the Import Errors pane) to end the import attempt, make the necessary changes to address the errors, then import the file again.

- Some transactions passed error checking and others did not

Do one of the following:

- Reject the entire transaction batch

Click the **Cancel** button (at the bottom of the Transaction Import pane). You are returned to the initial Import screen.

- Continue importing only the valid transactions

Continue the procedure with the next step.

If you choose to continue, you may wish to create a new import file containing only the records that did not pass error checking, make the necessary changes to address the errors, and import the new import file.

- All transactions passed error checking

Continue the procedure with the next step.

7. Do one of the following:

- If both of the following conditions are true

- In the format definition you are using to import the transaction file, "All Groups" has been selected in the Group Name drop-down list.
- Transactions in the import file are associated with a template name that is shared by multiple templates.

For each transaction with multiple matches, a set of matching templates is listed in the Transaction Import pane. Information about the transaction is provided in a header row, and each template in the set is associated with a radio button. You must associate the payment or collection with a template before the system can complete the import.

For each transaction, select the radio button associated with the template that should be used to process the transaction.

Note: If a transaction is for an amount that falls outside the minimum/maximum permissible values for a particular template, a row will be displayed for the template but you will not be able to select the template's radio button.

You can also select **none** if the template you need to use is not listed, or if its radio button cannot be selected. If you select **none**, the transaction will be rejected by the import process as if it had failed the error checking step above.

- If either or both of the conditions above are false

A confirmation message is displayed.

8. Click the **Accept** button at the bottom of the Transaction Import pane. Your selections are processed and the Pending Items tab is displayed. All imported transaction batches are displayed in the Transaction Batches pane and assigned a status of either "awaiting approval" or "awaiting submission."

