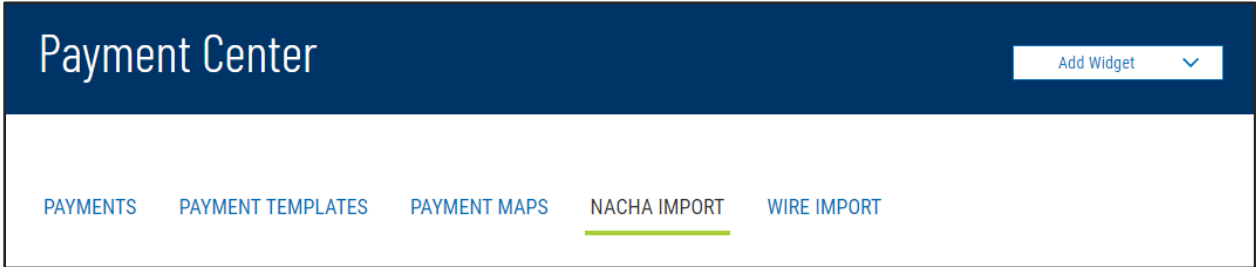
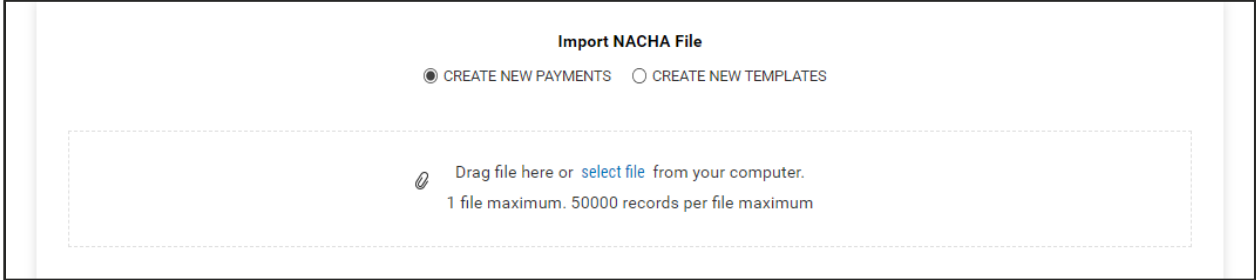


Quick Reference Guide – NACHA Import

If you have permissions to import ACH files, you will have access to NACHA Import tab on the Payments widget. NACHA Import tab provides you the ability to import National Automated Clearing House Association (NACHA) formatted external files into DBIQ-P to generate ACH payments or create ACH templates.



Choose between to create new payments or new templates from the file you are about to import, then drag the file or select the file from your computer to the file update area.



Quick Reference Guide – NACHA Import

If the file import fails, you will land on the Import Payment Review screen. Detailed error messages will be provided for you to make necessary correction and re-import.

< Import Payment Review

IMPORT OVERVIEW

FILE NAME	IMPORTED DATE/TIME	IMPORTED BY	MAP
File 1.txt	03/14/2021 12:13 AM	mc	NACHA

IMPORT INFORMATION

PAYMENT NAME	PAYMENT TYPE
NOADMIX <small>8/25</small>	Corporate Trade Payments & Collections

ACH SENDER	PAYMENT DESCRIPTION	STATUS
--	NOADMIX	Failed

FILE IMPORT DETAIL

TRANSACTION DETAILS **IMPORT MESSAGES**

TYPE	RECORD NUMBER	MESSAGE DESCRIPTION
Error	0	Invalid offset account for the ACH Company. [5027]
Error	2	Company ID field did not match an ACH Company. Notify your bank to create the ACH Company [5003]
Error	2	Standard Entry Class Code is not supported. [5004]
Error	7	ACH Addenda Record found, but not expected based on Type '6' Addenda Record Indicator. [7001]
Error	13	ACH Addenda Record found, but not expected based on Type '6' Addenda Record Indicator. [7001]
Error	15	User does not have permission to ACH Company and/or Trantype. [5009]

VIEW 1-6 OF 6 DISPLAY 1

Quick Reference Guide – NACHA Import

Once the file is imported, if the file contains only one batch, you will be taken directly to the batch review screen. If there is more than one batch in the file, you will see a message at the top of the import tab, and summary information about the batches contained in the file will appear in a list below the file upload area.

✓
✕

File Upload Successful.
See list below for individual import batch status. Imported batch templates must be individually viewed and accepted before being available for use. Template approval requirements may apply.

Import NACHA File

CREATE NEW PAYMENTS
 CREATE NEW TEMPLATES

📎 Drag file here or [select file](#) from your computer.
 1 file maximum. 50000 records per file maximum

🔄 As of 07/02/2020 05:50 PM
🔍
🗑️
|
🖨️
⬇️

ACTIONS	FILE NAME	IMPORT DATE	STATUS	IMPORT TYPE
...	WAYNE01302...	07/02/2020 0...	OK	Template
...	WAYNE01302...	07/02/2020 0...	OK	Template

VIEW 1-2 OF 2

DISPLAY 2 1

Quick Reference Guide – NACHA Import

Each batch in the imported ACH file will create a new ACH payment or template. You can view the batch information by choosing “View” from the ellipsis (...) menu for the batch. On the view workflow page, detailed information about the batch is displayed, including transaction information as well as any errors or warnings encountered while parsing the NACHA file.

< Import Template Review

IMPORT OVERVIEW

FILE NAME WAYNE013020c.txt	IMPORTED DATE/TIME 07/02/2020 09:49 PM	IMPORTED BY wrcu
MAP NACHA		

IMPORT INFORMATION

TEMPLATE NAME <input type="text" value="Entry Desc33"/>	PAYMENT TYPE Corporate Payments & Collections	ACH SENDER 001 - Company 1
OFFSET ACCOUNT <input style="border: 1px solid #ccc;" type="text" value="Select"/>	BATCH DESCRIPTION Entry Desc	STATUS OK

FILE IMPORT DETAIL

TRANSACTION DETAILS
IMPORT MESSAGES

	TOTAL CREDITS (2)	TOTAL DEBITS (1)	TOTAL AMOUNT
Transaction Details	\$8.64	\$8.64	\$17.28

⊙
⌵
🗑
|
🖨
⬇

RECORD NUMBER	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER
3	23234234	credit1	2676565676	123123123
4	423098	credit2	34534598345	61000104

Quick Reference Guide – NACHA Import

From the view workflow clicking “Create Payment” or “Create Template” to continues with the workflow, clicking “Delete” deletes the imported data, and clicking “Cancel” takes you back to the imported batch list. Because the system uses the batch Entry Description field as the default Template Name for the newly created template, as Template Names need to be unique, there may be a need for you to edit the Template Name before the batch can be accepted. In addition, if an offset account is required you will need to select one from the available options.

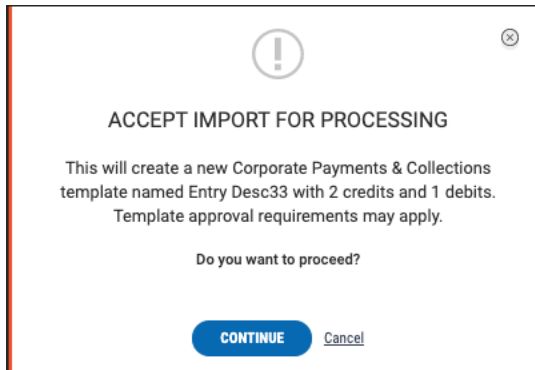
4	423098	credit2	34534598345	61000104
5	001	Company 1	123456789	111111118

VIEW 1-3 OF 3

DISPLAY 1

CREATE TEMPLATE **DELETE** **CANCEL**

When you click on “Create Payment” or “Create Payment”, a confirmation dialog appears indicating what the result of the action will be.



Quick Reference Guide – NACHA Import

Once the payment or template is created, you are taken to the modify screen of the newly created template or payment. From there, you can make further modifications if desired, send the payment or approve template, if required.

< Modify ACH Template
\$2,234.56

(2) PAYMENTS

PAYMENT TYPE Corporate Payments	TEMPLATE NAME Vendor1 7/25	STATE Active
STATUS Available for use	LAST MODIFIED ON 03/18/2021 04:08 PM	LAST MODIFIED BY Doug Morgan

ORIGINATOR INFORMATION	
ACH SENDER 10101010 - PT ACH Co	OFFSET ACCOUNT Capital Account - 0010000003 v
PAYMENT DESCRIPTION Vendor Pay 10/10	DISCRETIONARY DATA Optional <input style="width: 100%;" type="text"/> 0/20

MAKE THIS A RECURRING PAYMENT

Transaction Details	TOTAL ACTIVE COUNT	TOTAL CREDITS (2)	TOTAL DEBITS (0)	TOTAL AMOUNT
	2	\$2,234.56	\$0.00	\$2,234.56

- [+ Add A Receiver](#)
- [Zero All Amounts](#)
- [Upload Transactions](#)
- [* Modify Amounts](#)

...
0001234
Acme
1,000.00
Active

...
23044
Global Corp
1,234.56
Active

VIEW 1-2 OF 2

DISPLAY 2 v 1

\$2,234.56
(2) PAYMENTS

INITIATE

SAVE

disable

delete

done

Message Us

If there are multiple batches in the imported file, you can return to the NACHA Import tab in the Payment widget and disposition the remaining batches.

Quick Reference Guide – NACHA Import

Balanced Batch Handling

When authorized and configured by your financial institution, your NACHA formatted “balanced” external file can be imported with special handling. DBIQ-P will identify and handle the balancing (offset) transaction in each batch differently than the rest of the payment or collection transactions.

The service class of a “balanced” batch in the 5 (batch header) record will be 200, indicating a mixed credit and debit file, but there will be a single transaction that offsets all the other transactions. For example, in the example file below, there are 5 credit transactions totaling \$6528.67, offset by a balancing debit transaction to “Company 1” for \$6528.67. This debit transaction “balances” the total amount of all of the 5 credit transactions.

```

101 122200490 1222004902102221100A094101
5200Company 1 DiscretionaryData 001CCMonthly 210223 1122200490000001
622061000052112233 0000002343 Doug 0122200490000001
622061000052237593| 0000345345 3dec 0122200490000002
622061000052112233 0000038447123123 Acme 0122200490000003
622061000052112233 00002432340001234 Doug 0122200490000004
6220610000521111111 000002349823234534 Doug 0122200490000005
6270610001171001123456 0000652867001 Company 1 0061000110000006
82000000060036600036000000652867000000652867 001 1222004900000001
900000100000100000060036600036000000652867000000652867
    
```

When a “balanced” batch is imported, DBIQ-P will recognize the balancing transaction and remove it from the import workflow. The resulting payment or template will be Credit Only or Debit Only rather than mixed Credit/Debit.

DBIQ-P recognizes the balancing transaction by:

1. There is only one transaction that balances all other transactions in the file
2. The receiver name on the transaction is the name of the ACH company referenced in the 5 record
3. The transaction account is a valid offset account for the named ACH company

FILE IMPORT DETAIL

TRANSACTION DETAILS IMPORT MESSAGES

Transaction Details	TOTAL CREDITS (5)	TOTAL DEBITS (0)	TOTAL AMOUNT
	\$6,528.67	\$0.00	\$6,528.67

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RECORD NUMBER	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT	CREDIT/DEBIT
3		Doug	112233	61000052	Checking	23.43	Credit
4		3dec	237593	61000052	Checking	3,453.45	Credit
5	123123	Acme	112233	61000052	Checking	384.47	Credit
6	0001234	Doug	112233	61000052	Checking	2,432.34	Credit
7	23234534	Doug	1111111	61000052	Checking	234.98	Credit

VIEW 1-5 OF 5 DISPLAY 1

CREATE PAYMENT
DELETE
CANCEL

As with any NACHA file import, you must have permission to the correct transaction type for the ACH Company ID referenced in the 5 record – CCD Credits in this example. When balanced batch handling is enabled for an ACH Company, non-balanced mixed Credit/Debit files cannot be processed.