



ACH Payments Reference Guide

December 2020



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NACHA FORMATTING INSTRUCTIONS

FILE SPECIFICATIONS

Automated Clearing House (ACH) transactions have standard operating rules and business practices for electronic payments, including specifications for files with ACH instructions. For more information, you can visit www.nacha.org. Many software programs can produce properly formatted files. We recommend you use software that meets your needs and easily shows the values needed to submit your file correctly.

The ACH file is a plain text, fixed-width file in the form of ASCII text lines. Within the file, there are several fields and records required to make an ACH transfer happen. Each line is 94 characters long and serves as a “record” to execute domestic ACH payments through the Automated Clearing House Network (NACHA). The 6 main record types in a properly formatted NACHA ACH file are shown below:

- File Header Record (Record 1) — Provides basic information about the NACHA file including who the payer is and which bank is handling the initial processing.
- Batch Header Record (Record 5) — Includes specific information about the payment including the standard entry class, description of payments, and effective date.
- Detailed Transaction Record (Record 6) — Contains the payment details and includes banking information related to the recipient and the amount of payment.
- Batch Control Total Record (Record 8) — Appears at the end of each ACH batch process and contains totals for each batch.
- File Control Record (Record 9) — Final check on the payment batch and data submitted. It lays out the block and batch counts as well as the totals of each type of entry.
- Addendum Record (Optional Record 7) — Sometimes accompanies NACHA files, primarily for corporate-to-corporate transactions.

Files can contain one or more batches, and a batch can contain one or more entries. Mixed batches are not supported.



FIELD INCLUSION REQUIREMENTS

Although there are overall specifications for the file layout and data, **we require specific data to process your file**. The record examples and tables provided in “File Structure by Record Type” inform you about what should be in every position of your file entries. In some cases, we tell you the exact value to use, which is specific to our bank – see yellow highlighted rows in each field requirement table. In other cases, we’ve listed a format with an explanation in the comments.

Mandatory and Required: We need all fields marked “mandatory” or “required” completed in order for the file to be successfully submitted. Generally, we need a specific value for a “required” field (e.g. for File Header Record, Field No. 11, we ask for the immediate destination, and you should put “Citizens National Bank”).

Optional: You can decide to include optional data or not.

Numeric and alphanumeric field requirements:

- Right justify all numeric fields using zeroes to fill the remainder of the field unless indicated otherwise.
- Left justify all alphanumeric fields using blank spaces to fill the remainder of the field unless indicated otherwise.

FILE STRUCTURE BY RECORD TYPE

A NACHA example is provided for each record type along with an explanatory table for our customers to use as a reference in order to produce a NACHA Formatted File. Record examples and tables explaining the field requirements for each record are provided below:



12	64-86	23	IMMEDIATE ORIGIN NAME	ALPHANUMERIC	O	This is your company's name in all capital letters. Must be left-justified and blank space filled.
13	87-94	8	REFERENCE CODE	LEAVE BLANK	O	Fill field with 8 blank spaces.

M=Mandatory; R=Required; O=Optional; C = Citizens National Bank Requirement

7	54-63	10	COMPANY ENTRY DESCRIPTION	ALPHANUMERIC	R	Company's description of Entries (e.g. "PAYROLL").
8	64-69	6	COMPANY DESCRIPTIVE DATE	ALPHANUMERIC	O	Optional and not shown in example above: JAN 03 (January 2003) or JAN 25 (January 25).
9	70-75	6	EFFECTIVE ENTRY DATE*	YYMMDD	R	Must be in YYMMDD format. Must be greater than the file creation date in the file header record, field no. 5.
10	76-78	3	SETTLEMENT DATE (JULIAN)	LEAVE BLANK	R	This field can be left blank; if blank, CNB will fill field in automatically.
11	79-79	1	ORIGINATOR STATUS CODE	1	M	Fill field using value indicated under 'File contents' column.
12	80-87	8	ORIGINATING DFI IDENTIFICATION	11110352	R, C	Enter the first 8 digits of CNB routing number. Fill field using value indicated under 'File contents' column (e.g. "11110352").
13	88-94	7	BATCH NUMBER	NUMERIC	M	Example: Start with 0000001 and increment by 1 for each next batch.

M=Mandatory; R=Required; O=Optional; C=Citizens National Bank Requirement

*Date Transactions are to be posted.

7	40-54	15	(INDIVIDUAL) IDENTIFICATION NUMBER	ALPHANUMERIC	M	Must be UPPERCASE A-Z or 0-9. No symbols allowed for this field. Must be left justified and blank space filled. Please do not include SSN.
8	55-76	22	INDIVIDUAL or RECEIVING COMPANY NAME	ALPHANUMERIC	R	Must be upper or lowercase A-Z or numerals 0-9. Must be left justified and blank space filled. Special characters . / () & ' - and spaces allowed.
9	77-78	2	DISCRETIONARY DATA	LEAVE BLANK	O	Fill field with blank spaces.
10	79-79	1	ADDENDA RECORD INDICATOR	0 or 1	M	0 If no addenda record. 1 If addenda record.
11	80-94	15	TRACE NUMBER	NUMERIC	M, C	Enter the first 8 digits of originating DFI identification such as the CNB's routing number (e.g. "11110352"), followed by the entry detail sequence number.

M=Mandatory; R=Required; O=Optional; C=Citizens National Bank Requirement

8	55-73	19	MESSAGE AUTHENTICATION CODE	BLANK	O	Fill field with blank spaces.
9	74-79	6	RESERVED	BLANK	N/A	Fill field with blank spaces.
10	80-87	8	ORIGINATING DFI IDENTIFICATION	NUMERIC	M	Same as in the batch header record, field 12 (ORIGINATING DFI IDENTIFICATION) Enter the first 8 digits of CNB routing number. Fill field using value indicated under 'File contents' column. (e.g. "11110352").
11	88-94	7	BATCH NUMBER	NUMERIC	M	Same as in the batch header record, field 13 (Trace routing number).

M=Mandatory; R=Required; O=Optional; C=Citizens National Bank Requirement

7	44-55	12	TOTAL CREDIT ENTRY DOLLAR AMOUNT IN FILE	NUMERIC	M	Must be equal to the total credit dollar amount in the file. Must be formatted as "\$\$\$\$\$\$\$\$\$c". Must be right-justified and zero filled.
8	56-94	39	RESERVED	BLANK	N/A	Fill field with blank spaces.

M=Mandatory; R=Required; O=Optional; C = Citizens National Bank Requirement

Optional Addenda Record (7) Field Requirements*

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	7	M	Fill field using value indicated under 'File contents' column.
2	2-3	2	ADDENDA TYPE CODE	05	M	Fill field using value indicated under 'File contents' column.
3	4-83	80	PAYMENT RELATED INFORMATION	ALPHANUMERIC	O	Invoice information or any other pertinent information that the vendor needs to reconcile the payment. No symbols allowed for this field, except for: (!#\$%&'*+-. /: ; = ? @ [] ^ _ { } .
4	84-87	4	ADDENDA SEQUENCE NUMBER	0001	M	This number indicates the number of addenda records being sent with the associated Entry Detail Record. Since only one addenda sequence number is allowed per six (6) record in the CCD and PPD application, this field will always be "0001".
5	88-94	7	ENTRY DETAIL SEQUENCE NUMBER	NUMERIC	M	This field contains the ascending sequence number of the related entry detail record's trace number. This number is the same as the last 7 digits of the trace number of the related entry detail record.

M=Mandatory; R=Required; O=Optional; C = Citizens National Bank Requirement

* This record must be included within your file if the ADDENDA RECORD INDICATOR of the preceding Entry Detail Record (6 Record, Field 10, Positions 79-79) is flagged with a "1".

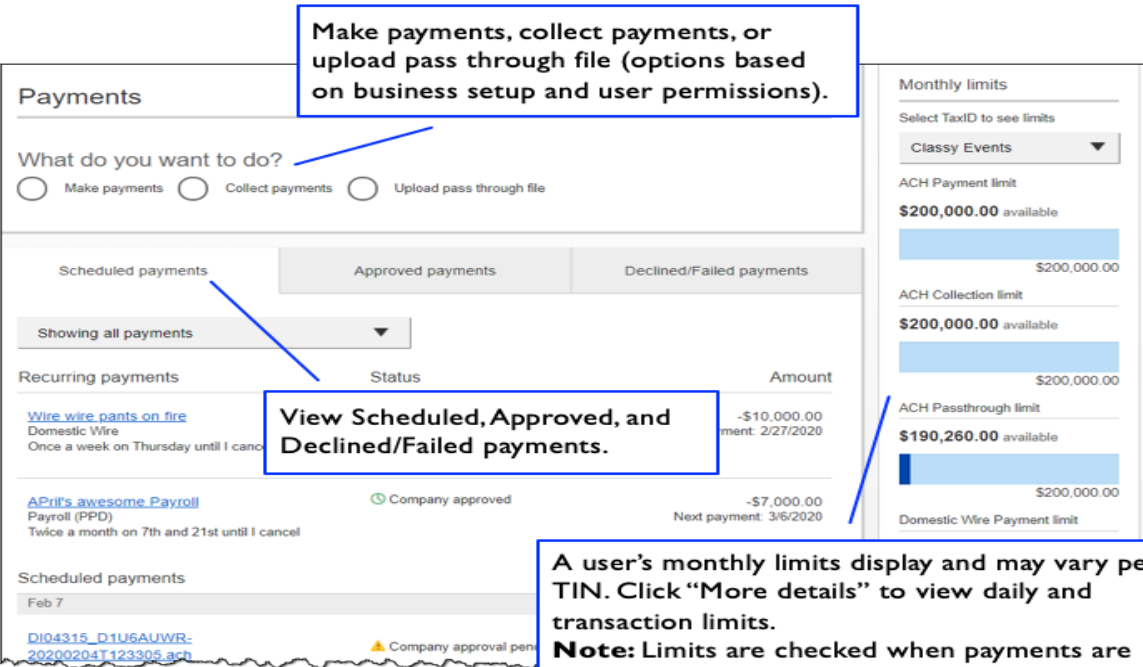
BUSINESS BANKING ACH HELP GUIDE

ACH INITIATION OVERVIEW

The screen shots below provide an overview of the navigation screens within the Payments section of Business Banking:

ACH Initiation
BUSINESS BANKING

Businesses initiate ACH payments and collections via the Make/Collect a Payment screen. ACH and wires are comingled here.



Make payments, collect payments, or upload pass through file (options based on business setup and user permissions).

View Scheduled, Approved, and Declined/Failed payments.

**A user's monthly limits display and may vary per TIN. Click "More details" to view daily and transaction limits.
 Note: Limits are checked when payments are created and when they're sent to the FI for processing.**

“How much can I send?”

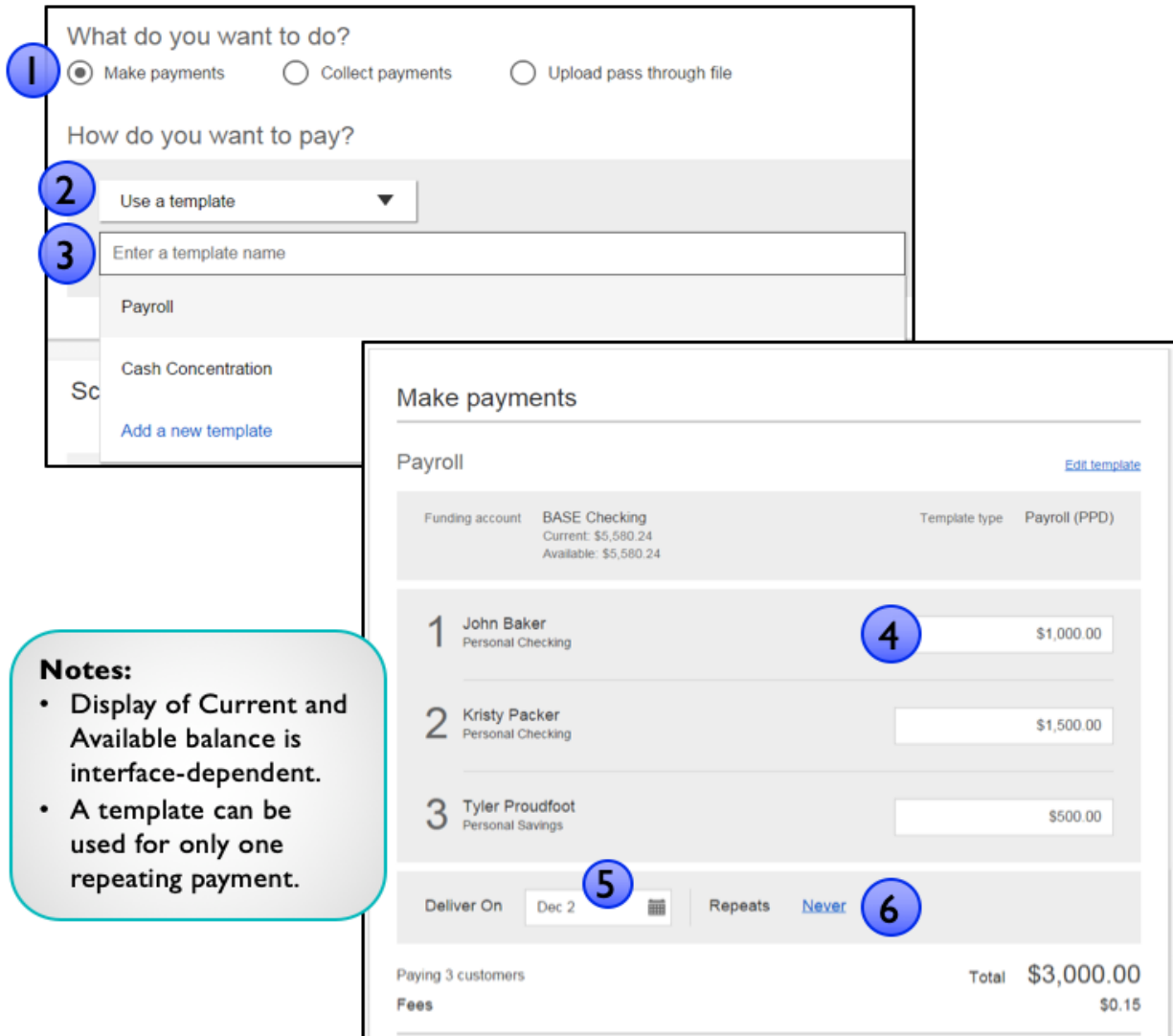
- If the payment exceeds limits, an error message displays and blocks the payment.
- If the payment exceeds available balance, the payment is allowed yet flagged with a warning when it is sent to the FI for processing.

“When can I send it?”

- *Date defaults to the next business day before cutoff time, or 2 business days after cutoff.
 - Date can be up to one year in the future.
 - Weekends, Federal Reserve non-processing days, and FI-specific non-processing days are grayed out in the calendar.
- * If your financial institution offers Same Day ACH, see the Same Day ACH Training Guide for details.

Make a template-based payment

1. Select **Make payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. The **Deliver On** date defaults to next business day.
6. Click "Never" to make the payment **repeating**.



What do you want to do?

Make payments Collect payments Upload pass through file

How do you want to pay?

Payroll

Cash Concentration

Sc

[Add a new template](#)

Make payments

Payroll [Edit template](#)

Funding account	BASE Checking Current: \$5,580.24 Available: \$5,580.24	Template type	Payroll (PPD)
-----------------	---	---------------	---------------

1	John Baker Personal Checking	<input type="text" value="\$1,000.00"/>
2	Kristy Packer Personal Checking	<input type="text" value="\$1,500.00"/>
3	Tyler Proudfoot Personal Savings	<input type="text" value="\$500.00"/>

Deliver On Repeats [Never](#)

Paying 3 customers Total \$3,000.00

Fees \$0.15

Notes:

- Display of Current and Available balance is interface-dependent.
- A template can be used for only one repeating payment.

Make a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date, all other steps to make a one time ACH payment are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.

Payments

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

How do you want to pay?

Make a one time payment ▼

Funding account

Select ▼

Payment type ACH Company ID

Payroll (PPD) ▼ 1123321123 ▼

Payment name

Enter a payment name (optional)

Payment Description

Enter payment description (10 characters)

How would you like to settle these payments?

One settlement entry per batch offset
 One settlement entry per item offset

Note for making template-based or one time payments:
 If pre-funding is on for this business and the threshold is met, a transfer debits the funding account and credits an FI-owned account when the payment is picked up for processing.

Collect a template-based payment

1. Select **Collect payments** radio button.
2. Select **Use a Template**.
3. In the **Enter a template name** field, select a template or start typing to filter list.
4. If desired, **edit amount or addenda** fields.
5. Adjust the **Deliver On** date, if desired.
6. Click “Never” to make the payment **repeating**.

What do you want to do?

Make payment Collect payments Upload pass through file

Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed.

How do you want to collect money?

Use a template Upload a file

Enter a template name

Member dues

[Add a new template](#)

Collect payments

Member dues [Edit template](#)

Funding account	Simulator Checking	Current: \$2,208.15	Available: \$2,208.15	Template type	Consumer (PPD)
1	Betty Boop Personal Checking	\$75.00	Monthly membership dues	57 characters left	
2	Foghorn Leghorn Personal Checking	\$75.00	Monthly membership dues	57 characters left	
3	Yosemite Sam Personal Checking	\$75.00	Monthly membership dues	57 characters left	<small>⚠️ Prenote is processing. This payment cannot be included until the prenote processes on Dec 22, 2015.</small>

Deliver On: Dec 17 Repeats: [Never](#)

Collecting money from 2 customers Total \$150.00

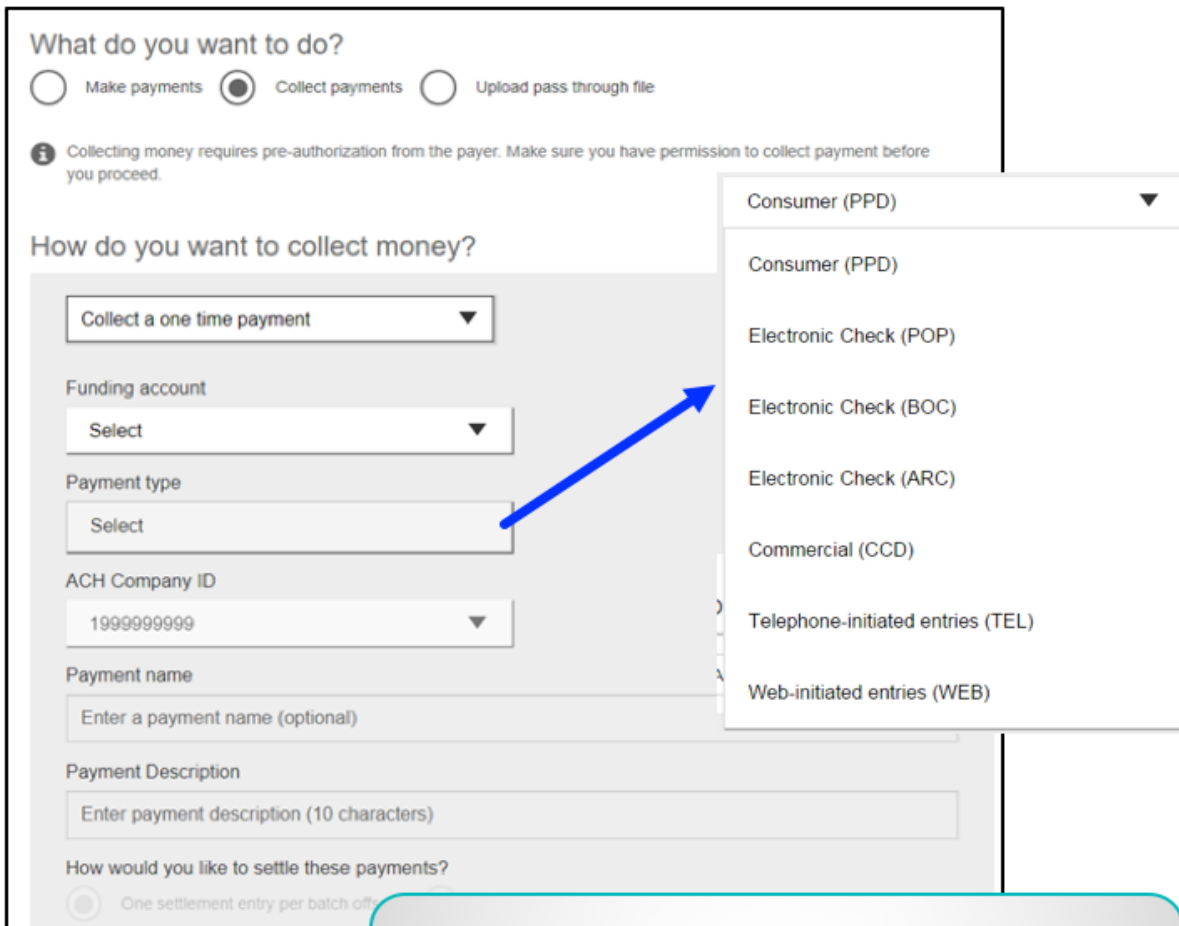
Fees \$0.15

Tip: If prenote was selected for a participant on a template, that record is grayed out. After 2 business days, the hold is lifted.

Collect a one time payment

Select **Make payments > Make a one time payment**. Aside from choosing a Deliver On date and the Payment Types (POP,BOC,ARC and TEL show only when collecting a one time payment), all other steps are the same as creating an ACH template. See the ACH Templates Training Guide for details.

The business can save the information as a template after initiating; the “Payment name” becomes the template name.



The screenshot shows a web form titled "What do you want to do?" with three radio buttons: "Make payments", "Collect payments" (which is selected), and "Upload pass through file". Below this is an information icon and a note: "Collecting money requires pre-authorization from the payer. Make sure you have permission to collect payment before you proceed." The main section is "How do you want to collect money?". It contains several fields: a dropdown menu currently set to "Collect a one time payment", a "Funding account" dropdown set to "Select", a "Payment type" dropdown set to "Select", an "ACH Company ID" dropdown set to "1999999999", a "Payment name" text box with the placeholder "Enter a payment name (optional)", a "Payment Description" text box with the placeholder "Enter payment description (10 characters)", and a section "How would you like to settle these payments?" with a radio button for "One settlement entry per batch off...". A blue arrow points from the "Payment type" dropdown to an expanded menu on the right. The menu lists the following options: Consumer (PPD), Electronic Check (POP), Electronic Check (BOC), Electronic Check (ARC), Commercial (CCD), Telephone-initiated entries (TEL), and Web-initiated entries (WEB).

Note for all ACH initiations:
 If a batch requires approval, an email is routed to all approvers at the business. For specifics on when approval is required, see the Payments Approval Training Guide.

Payment Activity

- All activity for the business displays, not just activity by the current user. However, user permissions (funding account, payment types) impact the activity a user can see.
- All pending payments display, as well as 30 days of approved and declined/failed history.

Scheduled payments

- Payments show here when pending, i.e. not yet sent to the FI for processing.
- ACH files with same day initiation (if enabled) as well as 1-2 business days out are sent to the FI for processing every 30 minutes.
- ACH files three or more business days out are sent to the FI for processing at 3:00am ET two business days before the date.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
<div style="border: 1px solid blue; padding: 5px; display: inline-block;">Recurring payments show at the top; pending single payments below.</div>		
Recurring payments	Status	Amount
Wire wire pants on fire Domestic Wire Once a week on Thursday until I cancel	🕒 Company approved	-\$10,000.00 Next payment: 2/27/2020
APril's awesome Payroll Payroll (PPD) Twice a month on 7th and 21st until I cancel	🕒 Company approved	-\$7,000.00 Next payment: 3/6/2020
<div style="border: 1px solid blue; padding: 5px; display: inline-block;">Click the payment name to cancel it (except for those pending company approval).</div>		
Scheduled payments		
Feb 7		
DI04315_D1U6AUWR-20200204T123305.ach	⚠️ Company approval pending	\$4,870.00 -\$4,870.00

Payment Activity (con't)

Approved payments - payments that have been sent to the FI for processing. If allowed by the FI, "Reverse" lets the business reverse individual transaction(s) or an entire batch; shows for Processed payments and expires after 5 business days.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Approved payments	Status	Amount
Today		
April's fantastic payroll Payroll (PPD)	⚠ FI approval pending	-\$5,665.00
Options ▼		
Feb 18		
Wire wire pants on fire Domestic Wire	✔ Processed	-\$10,000.00
Options ▼		

Options: Copy Payment, View, Print, possibly Reverse

Declined/Failed payments - payments *declined* by a business approver or by the FI, or *failed* due to ACH prefunding, or recurring payments that *failed* entitlement or limit validations.

Scheduled payments	Approved payments	Declined/Failed payments
Showing all payments ▼		
Declined/Failed payments	Status	Amount
Jan 14		
Payroll Payroll (PPD)	✘ Exceeds User Daily Limit	-\$30.00
Options ▼		

Options: Initiate a new payment, View, Print

ACH TEMPLATE TRAINING GUIDE

ACH Templates

BUSINESS BANKING

ACH templates help reduce errors and provide efficiency. Create the template first, and then initiate transactions quickly with no need to enter (and possibly enter incorrectly) details such as account number and routing number.

Template Basics

- Under Move Money, go to "Manage Payment Templates"
- Unlimited templates allowed
- Templates are not required
- Common uses of ACH Templates:
 - Payroll
 - Vendor Payments
 - Concentrating funds from accounts at other FIs

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
	Import Recipient Information
	Manage Import File Definitions

Three places to add a Template:

1. Move Money > Manage Payment Templates
2. Move Money > Make/Collect a Payment ("Add a new template" in Template list or "Save as template" after ad hoc payment is sent)
3. Move Money > Import Recipient Information

Manage Payment Templates screen

Actions on this screen:

- Add a template
- Copy an existing template (must be in Approved status)
- Search for a template
- Edit or delete a template (except those in an Approval Pending status)

Template statuses:

- Needs Attention – ex: approver declined the template, funding account is closed
- Approval Pending – the template is new or was edited, which requires approval
- Approved – only these templates can be used to initiate ACH payments

Manage payment templates + Add a template			
Showing	All Templates ▼	Search	
Templates	Last payment	Date	
Needs Attention			
Bonus Payroll (PPD)	-	-	Options ▼
⚠ Declined			
Prenotes Payroll (PPD)	-	-	Options ▼
⚠ Invalid funding account			
Approval Pending			
may wire Domestic Wire	-	-	Options ▼
⚠ Approval pending			
Approved			
Gym Fees Consumer (PPD)	\$516.05	11/17/2016	Options ▼
one time collection from vendor Commercial (CCD)	-	-	Options ▼

Steps to Add a Template:

1. Enter a **Template Name**, which must be unique from other templates.
2. Choose **Funding Account**.
 - The FI controls funding accounts via account-level entitlements.
3. Select **Template Type**.
 - Business segment and user permissions determine the options that display.
 - Tax payments require details in the addenda record.
 - Child support is for employers to submit withholding for child support
4. For Template Types of Consumer (PPD), Commercial (CCD), or Web-initiated entries (WEB), indicate if the template will be used to make or collect payments.
 - Other Template Types are for make payments only, so this option won't display.

Add a template

Template information

Name 1

Funding account 2

Template type 3

Use this template to 4
 Make a payment Collect a payment

Expanded dropdown list of Template Types:

- Child Support (CCD)
- Commercial (CCD)
- Consumer (PPD)
- Domestic Wire
- International Wire
- Payroll (PPD)
- Tax (CCD)
- Web-initiated entries (WEB)

ACH Templates

BUSINESS BANKING

4. Select **ACH Company ID** – the FI controls this
5. Enter **Template Description**
 - Max 10 characters, passes to ACH batch and shows in recipient's transaction
6. Choose to settle via **Batch Offset or Single Offset**
 - How the offsetting transaction is handled, e.g. 4 employees are paid \$200 each:
 - Batch offset: one (1) \$800 debit to the funding account (most common)
 - Single offset: four (4) \$200 debits to the funding account
 - Not applicable for tax payments
7. Based on selected Template Type, enter participants (details in table below).



The screenshot shows a web form for creating an ACH template. It includes the following elements:

- ACH Company ID:** A dropdown menu with the value "1080808080" selected. A blue circle with the number "4" is next to it.
- Template Description:** A text input field containing the word "Bonus". A blue circle with the number "5" is next to it.
- How would you like to settle these payments?:** Two radio button options: "One settlement entry per batch offset" (which is selected) and "One settlement entry per item offset". A blue circle with the number "6" is next to the question.
- Employee information:** A section header with a sub-instruction "Complete the template by adding an employees." Below this are two buttons: "Add an employee" and "Create prenote". A blue circle with the number "7" is next to the "Add an employee" button.

Template Type	Participant Type
Payroll (PPD)	Employee
Consumer (PPD)	Consumer
Commercial (CCD)	Recipient
Tax (CCD)	Tax authority
Child Support (CCD)	Recipient
Web-initiated entries (PPD)	Consumer

Adding participants:

- No limit on entries per template.
- Addenda is available except for Payroll or Web.
- For CCD templates, Business Loan may show as an Account Type (if enabled by your FI) in addition to Checking/Savings accounts.
- Routing number is validated.
- Prenote is optional.
- Amount field can be \$0 and then actual amount entered during initiation.

Add an employee
✕

Who do you want to add

Employee ID

Account information

Bank account type

Routing number

Bank account number

Return Account

Create a prenote

Payment information

This can be changed at the time of payment.

Amount to pay

\$0.00

More on prenotes:

- Prenotes are optional entries if a business wants to “test” that the recipient information is accurate.
- Upon checking that box, a message appears: “You will not be able to schedule payments for this employee until this prenote processes.”
- A mandatory 2 day waiting period is enforced; then the business can initiate ACH payments to that recipient.

Enter information for each participant (in this example, employees). Participants are listed in alphabetical order by default; the business can sort by any column as well.

Recipient information

Complete the template by adding recipient s.

<input type="checkbox"/>	Recipient ▼	ID	Account	Create prenote?	Amount
<input type="checkbox"/>	Jean Grey	7777777	Business Checking 676767		\$155.00
<input type="checkbox"/>	Magneto		Business Checking 121212		\$155.00
<input type="checkbox"/>	Professor X		Business Checking 89998		\$55.00
<input type="checkbox"/>	Wolverine		Business Checking 33333	✓	\$55.00
Template collecting from 4 recipients					Total \$420.00

IMPORTANT: Prenote files are created and sent to the FI when the template is created/approved, not when the template is initiated.

When is approval required?

If there is approver available (i.e. another Business Admin or a user who has ACH Template Approval permission), then the template must be approved. Even if payment approvals are waived via the Approval Threshold, *templates must still be approved.*

If approval is required:

- Template status is Approval Pending.
- Email is routed to all business users who can approve templates.
- See next page for steps to approve.

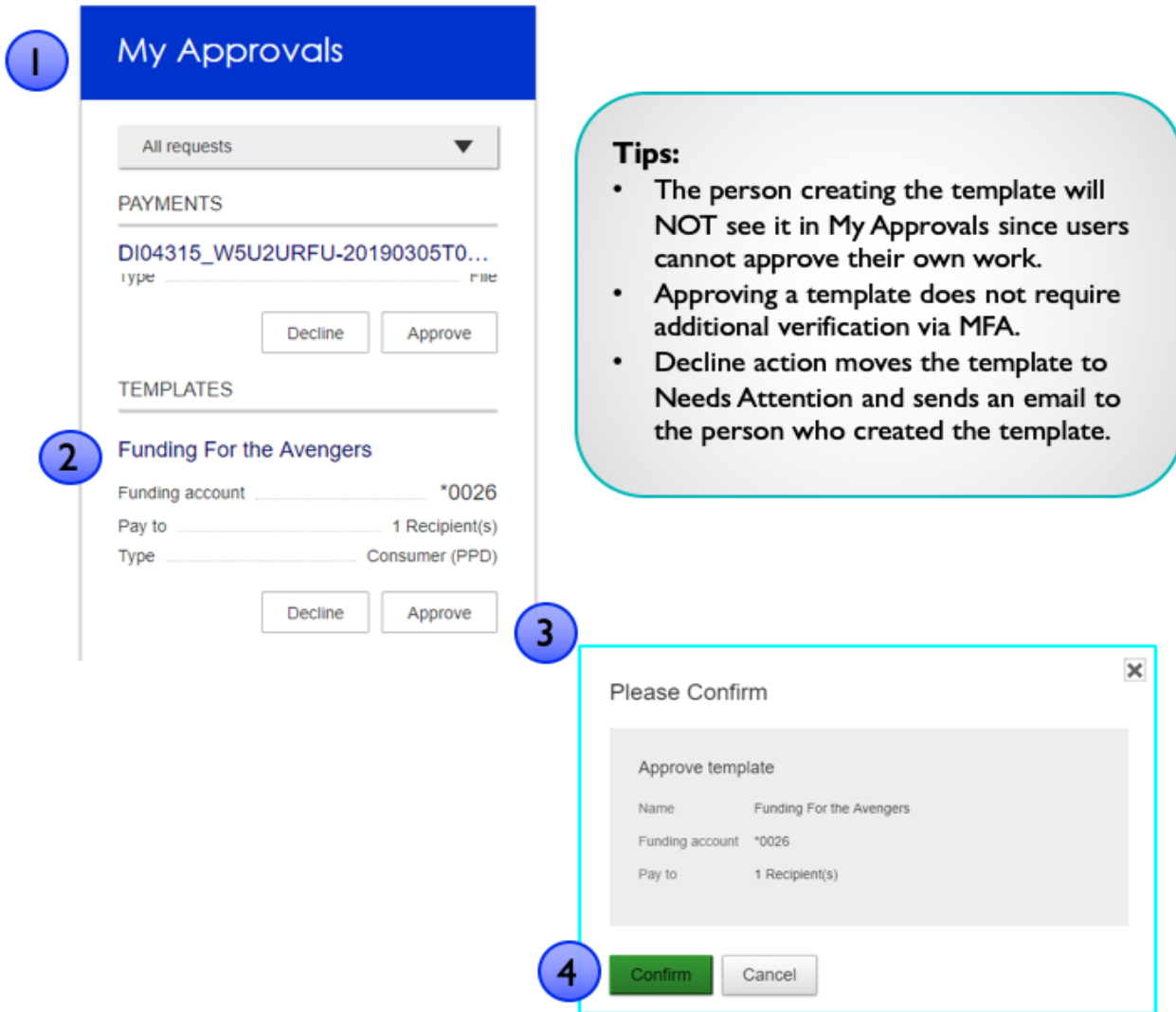
If approval is not required:

- Template status is Approved.
- Template can be used for initiation.

Approve Templates

If approval is required, templates must be approved before they are available for use. Also, if edits are made, the template is unavailable until approved.

1. Go to the My Accounts screen > **My Approvals** widget.
2. Select the **template name** to review details.
3. Select **Approve** for desired template.
4. Select **Confirm** on the pop-up window.
5. The template is now available to use and shows as Approved on the template screen.



1 My Approvals

All requests ▼

PAYMENTS

DI04315_W5U2URFU-20190305T0...
type _____

Decline Approve

TEMPLATES

2 Funding For the Avengers

Funding account _____ *0026
Pay to _____ 1 Recipient(s)
Type _____ Consumer (PPD)

Decline Approve

3

4

Please Confirm

Approve template

Name Funding For the Avengers
Funding account *0026
Pay to 1 Recipient(s)

Confirm Cancel

Tips:

- The person creating the template will NOT see it in My Approvals since users cannot approve their own work.
- Approving a template does not require additional verification via MFA.
- Decline action moves the template to Needs Attention and sends an email to the person who created the template.

FILE UPLOAD INFORMATION

About the file upload service

There are two options to upload files within Business Banking. The first is through the ACH Import function and the second is through the ACH Pass Through function. Although it doesn't cost anything to upload a file, each transaction within a file is subject to your current pricing schedule. The system administrator must activate the file upload service before users can upload files. After the service is activated, the system admin must call us to turn it off; you can't deactivate online.

Important things you need to know

The file upload service allows authorized users to upload properly formatted files with ACH instructions.

Import File must be an unbalanced file with less than 2,500 items. Only 1 addenda per item and pre-notes are not available.

There are NO details of entries provided when you upload an ACH Pass Through File. There is an ACH Pass-Through File report, but it will only provide totals for the file.

The system administrator should supervise all authorized users and the transactions they are allowed to perform, which includes reviewing new payee notifications. Vendors should be paid by users with vendor payment entitlements and employees should be paid by users with employee payment entitlements. All daily limits apply.

Your file must be formatted to the specifications we've outlined in this guide, and all transactions are subject to ACH rules.

You are responsible for accurate and correct payee information. We will process any notification of changes (NOC) that we get from the receiving bank and use this information going forward if possible. If we tell you about a change, please update your payee before the next payment.

File uploading isn't available on mobile devices.

ACH IMPORT TRAINING GUIDE

Reminder: Import File must be an unbalanced file with less than 2,500 items. Only 1 addenda per item and pre-notes are not available.

ACH Import

BUSINESS BANKING

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

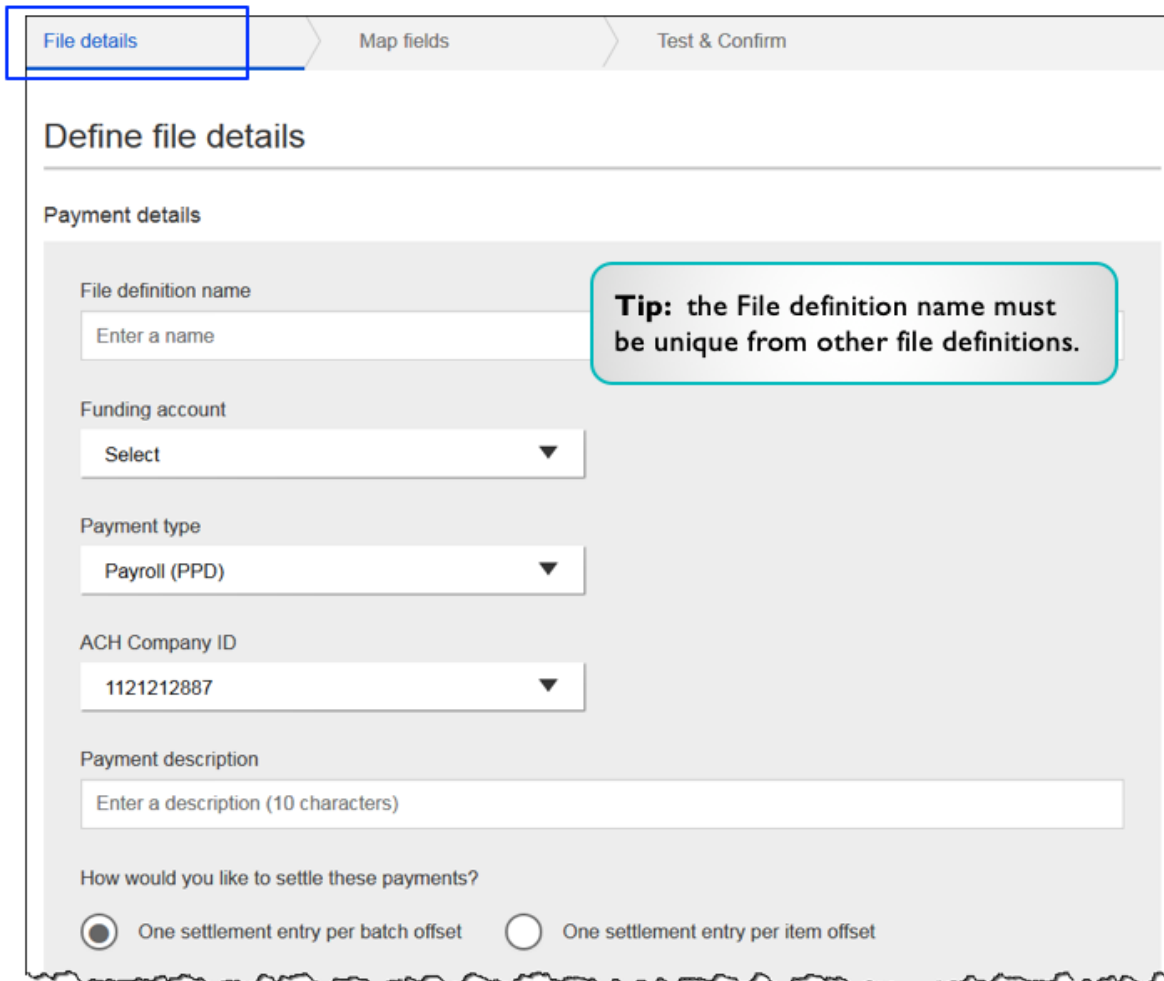
Move Money	Additional Services
Transfers	ACH/Wire Payments
Make a Transfer	Make/Collect a payment
Request Loan Advance	Upload ACH pass-through file
Make Loan Payment	Manage payment templates
Scheduled Transfers	Scheduled payments
	2 Import Recipient Information
	1 Manage Import File Definitions

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).



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

Delimited 1 ▼ Skip the first header row 2

Field delimiter

Comma (,) 3 ▼

How many fields are there in the file? 4

Enter number of fields (at least 6)

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

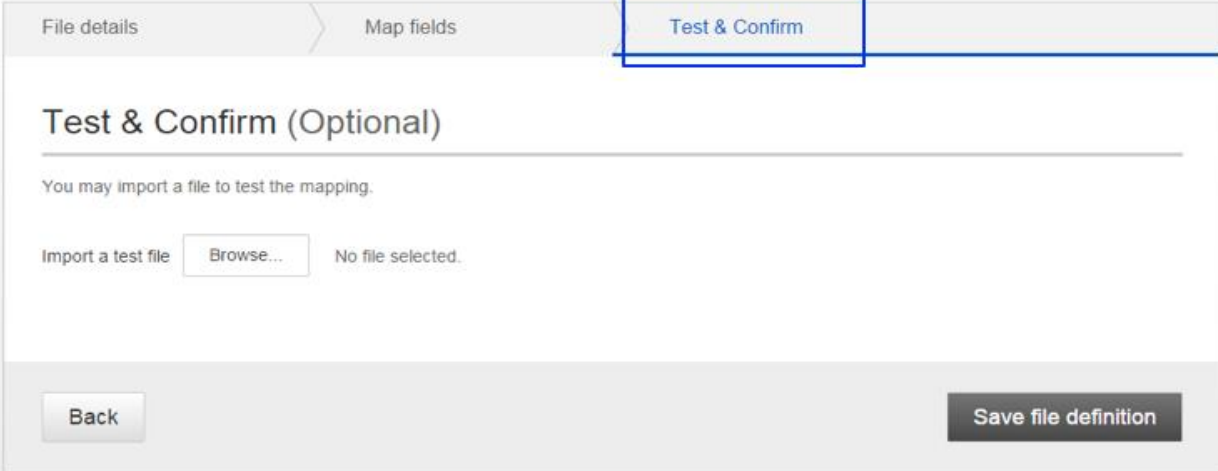
Notes:

- 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 active and highlighted with a blue border. Below the tabs, the heading 'Test & Confirm (Optional)' is followed by the text 'You may import a file to test the mapping.' Below this text, there is a label 'Import a test file' followed by a 'Browse...' button and the text 'No file selected.'. At the bottom of the form, 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	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
	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 Current: \$4,289.85 Available: \$4,289.85	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

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)
TTTTTTTTTT	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

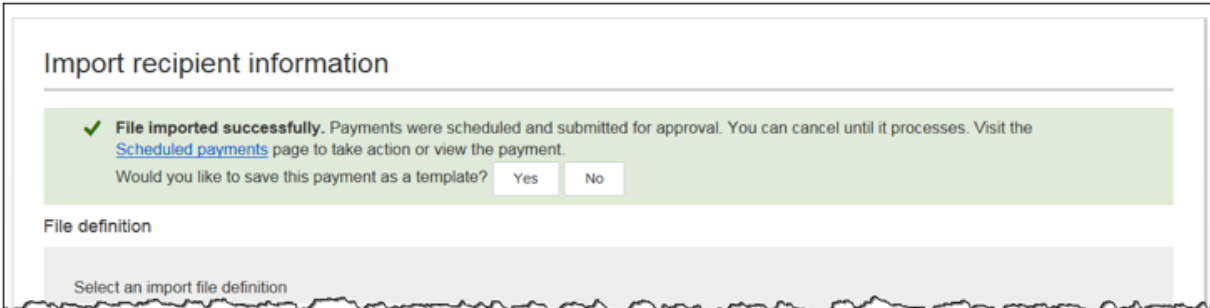
Delete existing and add recipients

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

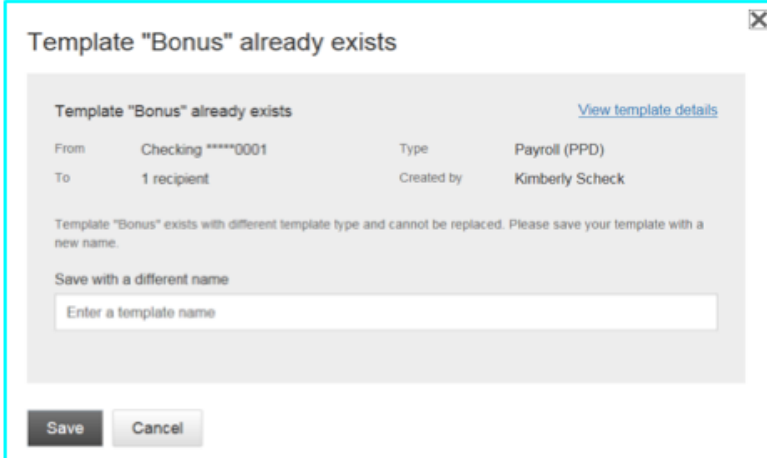
Import Recipients

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 <small>Current: \$5,182.42 Available: \$5,140.50</small>	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.

ACH PASS THROUGH TRAINING GUIDE

Reminder: There are NO details of entries provided when you upload an ACH Pass Through File. There is an ACH Pass-Through File report, but it will only provide totals for the file.

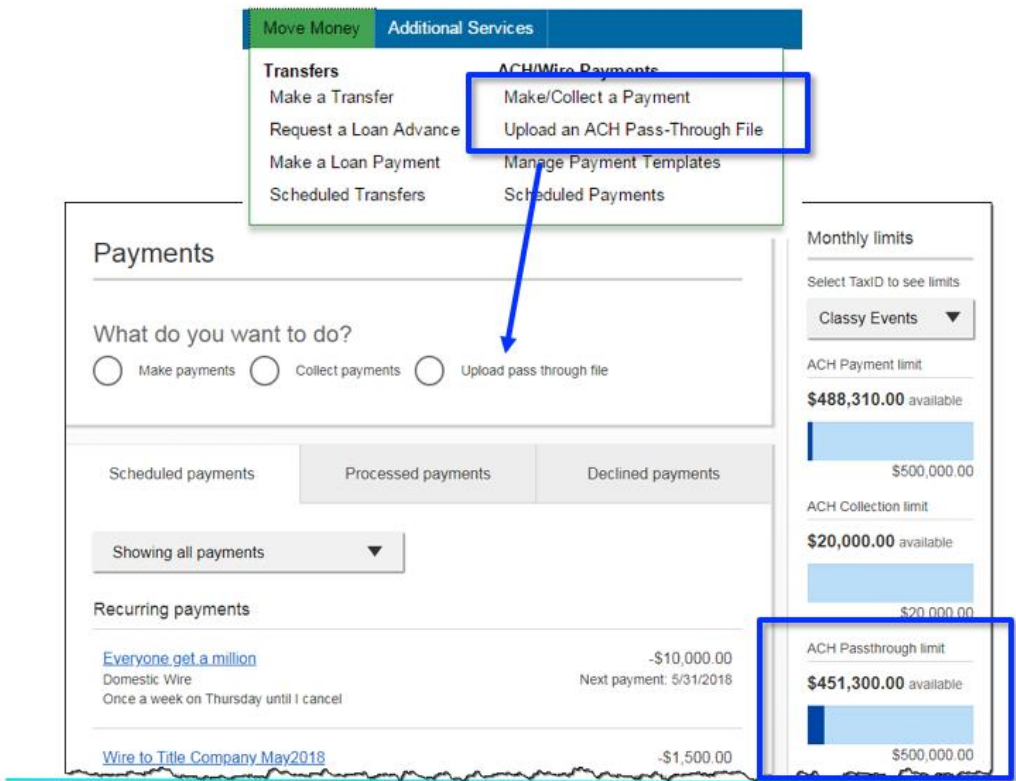


ACH Pass Through allows the business to take an ACH file, created in another system, and use Business Banking as a pass through system to get that file to your financial institution.

ACH Pass Through access is granted to the business via the chosen segment. If this feature is not enabled for the business, the “Upload pass through file” radio button (see bottom screenshot) will not display.

Navigation options go to the same screen:

1. Move Money > Make/Collect a Payment
2. Move Money > Upload an ACH Pass-Through File



The screenshot displays the 'Payments' section of the online banking interface. A dropdown menu is open under 'Additional Services', with 'Upload an ACH Pass-Through File' highlighted. A blue arrow points from this menu item to the 'Upload pass through file' radio button in the 'What do you want to do?' section. The right sidebar shows monthly limits: ACH Payment limit (\$488,310.00 available), ACH Collection limit (\$20,000.00 available), and ACH Passthrough limit (\$451,300.00 available).

November 2020

Upload the File

1. Select **Upload pass through file**.
2. Select the **funding account**.
 - The FI controls funding accounts via account-level entitlements.
3. Click **Browse** to locate and select the desired file.
 - Must be a file with .ach as the extension.
4. If the file is **not balanced**, check the box (FI can suppress this globally).
5. Click **Upload**.
 - If any errors are found, the error is detailed out on the screen.
 - Edits are not allowed on the file. The business must fix the error in original source.
6. Approval flow kicks in *unless* there are no other approvers or the file is below the initiator's approval threshold (see Payments Approval Training Guide for details).

Payments

What do you want to do?

Make payments
 Collect payments
 Upload pass through file

How do you want to pay?

Funding account

Select 2

Select an ACH pass-through file

3 No file selected.

4 This is an unbalanced file.

5

The system validates:

- Limits
- Entitled funding account
- NACHA format
- All transactions have the same settlement date
- To see all validations, go to AP Knowledge Base and search for "ACH pass through validations".

Note: The system does not prevent the business from uploading the same file twice.

Similarities of ACH files created within Business Banking and the ACH Pass Through functionality:

- **Access** granted on the account level
- **Limits** set in Business Banking are checked
- Same **cutoff time** and processing time
- **Same day** ACH supported
- Business must **approve** both if dual control is required
- **FI must approve** both in Admin Platform

Differences between ACH files created within Business Banking and the ACH Pass Through functionality:

ACH Created in BB	ACH Pass Through
Created inside Business Banking	Created in another system
Business Banking puts the data into a NACHA formatted file	File must already be in NACHA format
Effective date can be up to one year in the future	Effective date can be between 2 to 10 business days in the future (set by FI)
SEC codes allowed (must be enabled for the business and user): PPD, CCD, ARC, WEB, TEL, POP, BOC	Any SEC code allowed (even if not enabled for the business or user)
File is always balanced	File may be unbalanced
Prefunding available	Prefunding not available

ACH PASS THROUGH TROUBLESHOOTING

The ACH Pass-Through option allows end users to load and manage NACHA-formatted files that have been generated outside of Business Banking. When end users load a pass-through ACH file, Business Banking validates that the format of the records in the file comply with the approved NACHA formats. We will also validate that the effective date for the file is within 2 business days of today's date. Once accepted, the file will be made available to the financial institution or its designated partner for download and further processing.

Notes:

1. When loading a Pass-Through file, each record in the file can end in a carriage return (Hex 'OD'), but each record MUST at least end in a line feed (Hex 'OA'). Otherwise, the system does not know how to properly validate and identify fields on each NACHA record because the system is unable to determine where one records ends and the next begins.
2. To be recognized as NACHA files, the files must use the .ach extension.
3. ACH pass-through files are subject to dollar limits established within Business Banking for pass-through files.
4. ACH Pass-Through does not support automatic pre-funding. End users and financial institutions should review pass-through files carefully and only grant this capability to their best customers/members.
5. If end users are submitting unbalanced files, the originating financial institution must have the ability to create and submit the settlement entry for the pass-through file. When the pass-through file is made available in the ACH Queue, the funding account provided by the end user will be shown to the FI Admin.
6. We will accept any valid SEC codes within pass-through files. Payment type entitlements are not applied to pass-through files.

Validations

All records

7. Must be no more than 94 characters.
8. If submitted as a balanced file debits must equal credits.
9. If submitted as a balanced file the funding account entry must equal the total of the outgoing items.

File validations

1. Date and time must be accurate and must be one or two business days from upload date. All entries must settle on the same date.
2. First character must be "1", class codes must be used correctly.
3. Batch header must follow file header.
4. File control record must be the final record in the file.
5. Format codes, file record counts, amounts, and hash totals must be accurate.
6. File block counts must be accurate.
7. Immediate destination, file ID modifiers, and immediate origin must be formatted correctly.

Batch validations



1. Every batch must have a batch header record and control record.
2. Service class codes, company entry description, standard entry class codes, amounts, format codes, record size, blocking factors, and hash totals must be accurate.
3. Settlement date must be blank.
4. Company name cannot contain invalid characters.
5. Company ID must be numeric.
6. Originator status code must be "1".
7. Originator DFI ID must be 8 characters long.
8. Values in header and trailer must be consistent.
9. Batch ID must be sequentially numbered.

Entry detail records

1. Addenda records must follow an entry detail record.
2. Account numbers and individual names cannot contain invalid characters.
3. Amounts and trace numbers must be numeric.
4. Transaction codes must be consistent with service class codes.
5. Prenotes must be zero dollars.
6. Receiving DFI IDs must be numeric.
7. Addenda record indicators must be 0 or 1.
8. Settlement accounts must be a checking or savings account; i.e. GL accounts are not supported

Upload Errors

Following are error messages that can be generated during the ACH pass-through upload process.

Note: *Line <line number>*: will be added to all of the error message for each of the sections of the NACHA file when appropriate

Error Message	Explanation	Resolution
"First character must be a '1'"	The file header record must start with 1 in the first position, and must be the first record in every NACHA file.	Make sure a file header is included in the pass-through file.
"A record cannot be longer than 94 characters. Check Line %d; Record: %s."	Each record must be 94 characters long	Check the line number included in the error message and make sure it's the required length. All records, even those that are padding the end of the file (all 9's) must be 94 characters long.
"Invalid record type on line %d."	The record type is the first digit in each line.	Refer to NACHA formatting requirements to make sure the correct record type is being used on the line specified.
"File could not be processed. Try again later."	Digital Insight is unable to process the file.	Resubmit the file again. If the same error occurs notify Digital Insight so we can investigate.
"Unable to move NACHA File in MoveIt Service."		
"Unable to save NACHA File to MoveIt Service."		
"Batch Header record should be preceded by a File Header record on line %d."	There must be a file header record before a batch header record.	Make sure there is at least one file header record in the file.



"Entry Detail record should be preceded by a Batch Header or Entry Detail or Addenda record on line %d."	Entry records must be placed within a batch within the NACHA file.	Make sure there is a batch header record before the entry detail records. A file can contain multiple batch headers and trailers.
"Entry Detail Addenda record should be preceded by an Entry Detail record on line %d."	Addenda records must be associated with an entry detail record.	If including addenda records, they must be associated with an entry detail record and placed right after the corresponding entry detail record.
"Batch Control record should be preceded by an Entry Detail or Addenda record on line %d."	A batch control record (batch trailer) must follow the last entry detail record in each batch and provide corresponding information to the batch header record at the top of the batch. Entry detail records must be included within the batch.	Every batch needs a header record, at least one entry detail record, and a batch control record.
"File Control record should be preceded by a Batch Control record on line %d."	Every file must have at least one batch, which is followed by a batch control record.	Make sure each batch header has a corresponding batch control record.
"File record count is out of balance, total records: %d. Must only contain blocks of 10 records."	Unless the file being submitted does not include the offsetting entry to the settlement account, debits must equal credits.	If the file is supposed to be balanced, make sure all amounts are correct. If the file is an unbalanced file, make sure the box is checked for "unbalanced file" on the pass-through screen.
"File record count is out of balance, file: %d. Calculated: %d."	To ensure that a complete file has been processed and it has not been tampered with, counts and hash totals are included in each control record and must match what is included in the file. These error codes indicate that the system calculated amounts do not match what has been included in the detail or control records.	Review the total provided within the error message with the system calculated value. Review the details records to determine the correct value and adjust the values accordingly. Beware - out of balance error codes indicate that values in the file have been changed after the file was generated. If you know that values were changed intentionally, the calculated values can be inserted in the file. If the file should not have been changed after it was generated, regenerate the file from your source systems and upload that file.
"File debits are out of balance, file: %s. Calculated: %s."		
"File credits are out of balance, file: %s. Calculated: %s."		
"File hash is out of balance, file: %d. Calculated: %d."		
"File batch count is not consistent, file: %d. Calculated: %d."		
"File block count is out of balance, Expecting: %d blocks."		
"Error processing batch: %s."		
"File is not balanced: credits: %s are not equal to debits: %s."		
"Count is out of balance for Batch %d. Batch count on file: %d. Calculated: %d."		
"Debits are out of balance for Batch %d. Batch debits on file: %s. Calculated: %s."		
"Credits are out of balance for Batch %d. Batch debits on file: %s. Calculated: %s."		
"Batch %d is not balanced. Credits: %s are not equal to debits: %s."		
"Batch %d hash is out of balance. Batch: %d. Calculated: %d."		
"Batch %d has an invalid header service class code %d."		
"Batch %d has invalid control service class code %d."		

<p>"Header service class code: %d is not equal to control service class code: %d for Batch %d."</p>	<p>Each header must have the same corresponding information in its associated control record. These errors indicate that the information in the headers and control records are inconsistent.</p>	<p>Review the service class codes and update with the correct value.</p>
<p>"Invalid service class code: %s for batch header %s."</p>		
<p>"Invalid company name: %s for batch header %s. Must be alphanumeric."</p>	<p>Some special characters are not supported within NACHA format.</p>	<p>Review the company name field and remove any special characters.</p>
<p>"Company Id: %s must be numeric for batch header %s."</p>	<p>NACHA formatting requirements must be met</p>	<p>Review the indicated field value and make sure it complies with NACHA format requirements.</p>
<p>"Entry detail record: invalid dfi account number: %s. Must be alphanumeric."</p>		
<p>"Entry detail record: invalid amount: %s. Must be numeric."</p>		
<p>"Entry detail record: invalid individual name: %s. Must be alphanumeric."</p>		
<p>"Entry detail record: invalid trace number: %s. Must be numeric."</p>		
<p>"Batch control %s: invalid service class code: %s."</p>		
<p>"Batch control %s: invalid entry/addenda count: %s. Must be numeric."</p>		
<p>"Batch control %s: invalid entry hash: %s. Must be numeric."</p>		
<p>"Batch control %s: invalid total debit amount: %s. Must be numeric."</p>		
<p>"Batch control %s: invalid total credit amount: %s. Must be numeric."</p>		
<p>Batch control %s: reserved code must be blank.</p>		
<p>"File control: invalid batch count: %s. Must be numeric."</p>		
<p>"File control: invalid block count: %s. Must be numeric."</p>		
<p>"File control: invalid entry/addenda count: %s. Must be numeric."</p>		
<p>"File control: invalid entry hash: %s. Must be numeric."</p>		
<p>"File control: invalid total debit: %s. Must be numeric."</p>		
<p>"File control: invalid total credit: %s. Must be numeric."</p>		
<p>"File control: reserved must be blank."</p>		
<p>"File Header: Invalid priority code: %s. Must be: %s."</p>		
<p>"File Header: Invalid immediate destination: %s. Must be preceded by a blank space."</p>		
<p>"File Header: Invalid immediate origin: %s. Must be preceded by a blank space."</p>		

"File Header: Invalid date: %s and time: %s."		
"File Header: Invalid file id modifier: %s. Must be alphanumeric."		
"File Header: Invalid file id modifier: %s. Must be numeric or upper case alpha."		
"File Header: Invalid record size: %s. Must be %s."		
"File Header: Invalid blocking factor: %s. Must be %s."		
"File Header: Invalid format code: %s. Must be %s."		
"Invalid standard entry class code: %s for Batch header %s."	Only SEC codes included in NACHA Rules as of October 2015 are supported.	Review the indicated SEC code field and correct as necessary.
"Invalid company entry description: %s for Batch header %s."	Company entry description is limited to 10 characters	Review and correct as necessary to comply with NACHA rule.
"Invalid effective entry date: %s for Batch header %s. It must be one or two business days from today."	We will only accept pass-through files that can be processed immediately.	Hold the file and submit no more than 2 days before the effective date within the file.
"Uploaded file contains more than one effective date. Please upload a file with the same effective date for all batches."	We will only accept pass-through files that contain entries settling on the same effective date.	Either create two files for upload or change the effective dates within the file so they are all the same and are ready for processing.
"Unable to load business dates."		
"Invalid effective entry date: %s for Batch header %s."		
"Settlement date must be blank for Batch header %s."	Settlement date will be completed by the ACH processor.	The settlement date field must be left blank.
"Invalid originator status code: %s for Batch header %s. Must be 1."	Originator status code must be "1"	Review the batch header and correct the field.
"Invalid originator DFI id: %s for Batch header %s. Must be 8 characters long."	DFI ID is the originating financial institution's routing number without the check digit.	Make sure all end users know the DFI ID they should be using.
"Invalid batch id for Batch header %s. Must be in ascending consecutive order."	Each batch is numbered sequentially and must be in the correct order.	Review the batch sequence and numbering to ensure that it is accurate.
"Entry detail record: invalid transaction code: %s for service class code %s."	Service class code determines the type of transactions that can be included within a batch - debits only, credits only, or mixed debits and credits	Service class code 200 allows debit and credit transactions, code 220 allows only credits, 225 allows only debits. Review the flagged entry detail record and make sure the transaction code is consistent with the service class code for the batch.
"Entry detail record: invalid prenote amount: %s. Must be zero-dollar."	When a prenote transaction code is used only zero dollar entries are permitted.	Review the flagged entry and correct as needed.
"Entry detail record: invalid receiving DFI id: %s. Must be 8 digits."	The first 8 digits of the originating financial institution's routing number must be in this field.	Review and make sure the routing number has been correctly input.
"Entry detail record: invalid checking digit: %s. Must be numeric."	The 9th digit of the routing number	
"Entry detail record: invalid addenda record indicator: %s. Must be 0 or 1."	addenda record indicator has an invalid value	0 indicated there is no addenda record associated with the entry detail record, 1 indicates there should be an addenda record immediately following the entry detail record.



"Batch control %s: invalid company id: %s. Must be equal to header's company id: %s."	The same values must be in the header and the batch control record	Review header and batch control and correct inconsistent field values.
"Batch control %s: invalid originator DFI. Must match header batch originator DFI: %s."		
"Batch control %s: invalid batch id. Must match header batch number: %s."		

WEB VS. MOBILE APPLICATION

Citizens National Bank, N.A. Business Banking WEB VS. Business Banking Mobile Application		
Feature	Business Banking WEB	Business Banking Mobile Application
View Accounts, with Multi TIN support	Yes	Yes
Login screen	Various supported browsers; Forgot Password available	Access via the app NOT the mobile phone browser; Forgot Password not available
Login options	Username/password	Username & password; fingerprint; face recognition
MFA options	Call, Text, Email, Tokens	Phone call, Text
Internal Transfers	Yes, supported across multiple TIN's	Yes, supported across multiple TIN's
Schedule Transfers	Yes, supported across multiple TIN's	Not available
User management	Full functionality	View user details, place/remove holds, reset password, generate access code, unlock, approve users
Alerts/notifications	Email notifications	Push notifications
Initiate ACH and wires, make and collect payments	Full functionality	Full functionality
Approve ACH, wires and templates	Full Functionality	Full Functionality
ACH Prefund	Available	Available

Feature	Business Banking WEB	Business Banking Mobile Application
Bill Pay	Full Functionality	Full Functionality
Remote Deposit Capture	Desktop Scanner SSO	Available
Check Positive Pay	Register, Exceptions, History/Search	Register, Exceptions
Online Statements	Yes	Yes
Check Reorder	Yes	Not available
Stop Payment	Yes	Not available
My Settings	Full functionality	Remember device, Enable Fingerprint/ Touch ID, Push Notifications
Reports	Yes	Not available
Import File Definition	Full Functionality	Not available
Nickname Accounts	Yes	Not available
Locations	Not available	Yes
Tax Forms	Available	Available