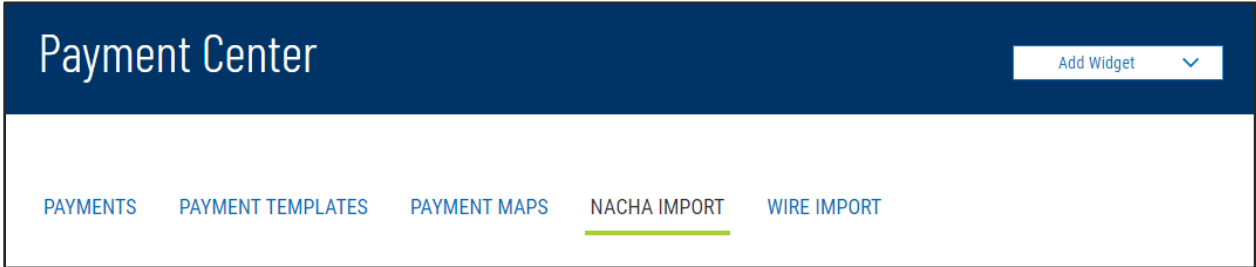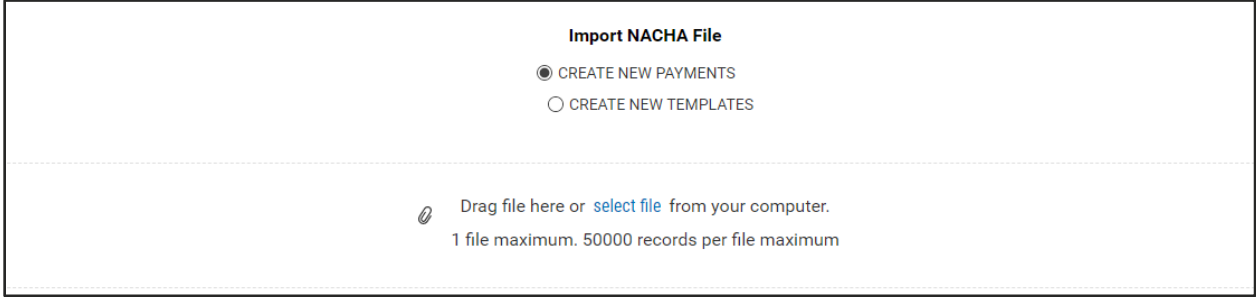# Quick Reference Guide – NACHA Import

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.

Payment Center

Add Widget ⌄

PAYMENTS   PAYMENT TEMPLATES   PAYMENT MAPS   NACHA IMPORT   WIRE IMPORT

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.

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

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
NOADDMIX
8/25

PAYMENT TYPE
Corporate Trade Payments & Collections

ACH SENDER	PAYMENT DESCRIPTION	STATUS
- -	NOADDMIX	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 6 ⌄   1

(DELETE)   (CANCEL)

Once the file passed the import validation, if the file contains only one batch, you will be taken directly to the batch review screen described on page 4 of this guide. 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

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

MAP
NACHA

IMPORT INFORMATION

TEMPLATE NAME	PAYMENT TYPE	ACH SENDER
Entry Desc33	Corporate Payments & Collections	001 - Company 1

OFFSET ACCOUNT	BATCH DESCRIPTION	STATUS
Select ⌄	Entry Desc	OK

FILE IMPORT DETAIL

TRANSACTION DETAILS   IMPORT MESSAGES

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

↻ ▽ ▥ | 🖶 ↓

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

From the view workflow clicking "Create Payment" or "Create Template" to continue with the workflow, clicking the "Delete" button deletes the imported data, and clicking the "Cancel" button 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.
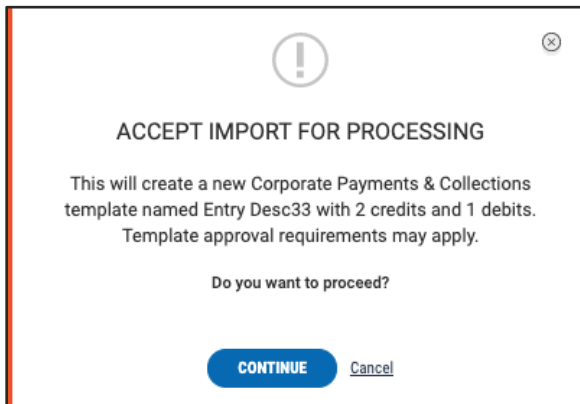
| 4 | 423098 | credit2 | 34534598345 | 61000104 |
| 5 | 001 | Company 1 | 123456789 | 111111118 |

VIEW 1-3 OF 3   DISPLAY 3 ⌄   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.

> (!)   ⊗
>
> **ACCEPT IMPORT FOR PROCESSING**
>
> This will create a new Corporate Payments & Collections template named Entry Desc33 with 2 credits and 1 debits. Template approval requirements may apply.
>
> **Do you want to proceed?**
>
> **CONTINUE**   Cancel

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.

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.

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          001CCDMonthly          210223    1122200490000001
6220610000521122330000002343          Doug                      0122200490000001
62206100005223759300000345345          3dec                      0122200490000002
6220610000521122330000038447123123          Acme                      0122200490000003
622061000052112233000024323400012340          Doug                      0122200490000004
62206100005211111110000023498232345340          Doug                      0122200490000005
62706100001171001123456   0000652867001          Company 1          0061000110000006
8200000000600366000360000006528670000000652867          001                    122200490000001
9000001000001000000006003660003600000065286700000006528670
```

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

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.