

Your New Business Online Banking

ACH File Upload Guide

The Payment from File feature allows you to upload a Nacha file or a 5-column CSV file to create ACH Payments, ACH Collections, and Payroll transactions within Business Online Banking.

Key Capabilities

- Upload Nacha or CSV files to create batches quickly
- Supports ACH Payments (PPD and CCD), ACH Collections (PPD and CCD), and Payroll (PPD only)

Note: Payroll transactions will always default to PPD, regardless of the file type.

File Type Behavior

CSV File Upload (5-column): Select the SEC code (PPD or CCD) when uploading ACH Payments or Collections.

Nacha File Upload: The system automatically reads the SEC code. If the SEC code is PPD, the payment is processed as PPD; otherwise, it is processed as CCD.

CSV File Requirements

Your 5-column CSV file must include the following fields:

- Recipient Name
- Routing Transit Number
- Account Number
- Account Type
- Amount

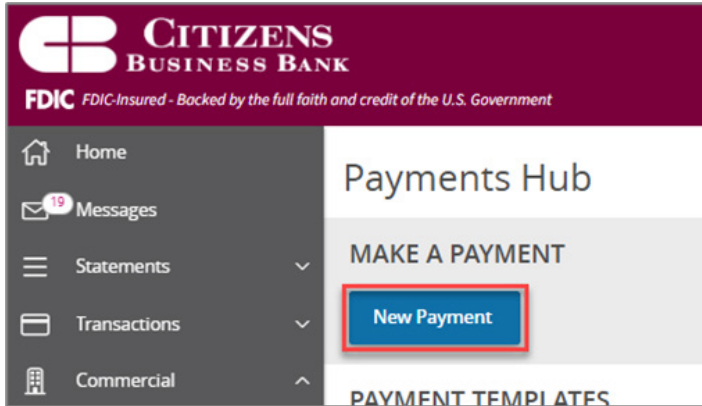
Important: Recipient names do not need to match existing recipients. The system uses the file order to create entries. You may include the same recipient multiple times to create multiple payments.

Why This Is Important

Using Payment from File streamlines ACH processing, reduces manual entry errors, and enables efficient and secure submission of large batches of transactions.

Step-by-Step: Uploading a Payment File

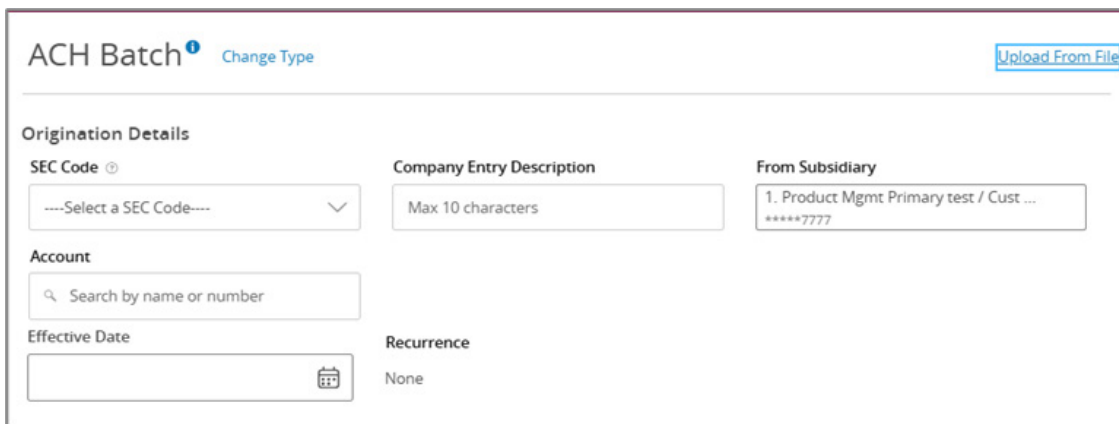
1. On the left-hand menu, navigate to **Commercial** > **ACH & Wires** > under **Make a Payment** click on **New Payment**.



2. Select the transaction type (ACH Batch, ACH Collection, or Payroll).



3. Click **Upload from File**



4. Select a **NACHA** or **CSV** file. To review file format requirements, click the **ellipsis** (three dots) and select **View Specifications** to access the upload guidelines.

The screenshot shows a window titled "File Mapping Management" with a close button (X) in the top right. Below the title is a section for "SAVED FILE MAPPINGS" containing a "New Mapping" button and a search bar. A table lists two mappings:

Mapping Instruction Name	Mapping Type
NACHA	System Standard
5-Column-CSV	System Standard

A dropdown menu is open for the "NACHA" row, showing options: "Use", "Save Recipients", and "View Specifications" (which is highlighted with a red box).

5. Confirm File Details. For CSV files, select PPD or CCD if prompted and review totals.

6. Confirm Details of uploaded file. **Draft** or **Approve** Batch.

The screenshot shows the "ACH Batch" interface. At the top, there are links for "Change Type", "Upload From File", and "Import Amounts". The "Origination Details" section includes:

- SEC Code: A dropdown menu with "----Select a SEC Code----".
- Company Entry Description: A text box with "Max 10 characters".
- From Subsidiary: A text box with "1. Product Mgmt Primary test / Cust ... *****7777".
- Account: A search box with "Search by name or number".
- Effective Date: A date picker.
- Recurrence: A dropdown menu set to "None".

The "Recipients" section shows a list of recipients with a filter for "Pre-Notes" and buttons for "Add multiple recipients", "Find recipients in payment", and "Expand All".

Recipient/Account	Amount
ACH Recipient Checking 123456789	\$ 10.00
Addenda (optional)	
Another Recipient Savings 987654321	\$ 25.00
Addenda (optional)	

At the bottom, there is a summary: "\$35.00 2 payments" and buttons for "Cancel", "Draft", and "Approve".