

BUSINESS BANKING

ACH IMPORT



At First Internet Bank our goal is to make online banking simple. We hope you find our instructional materials useful as you begin to take advantage of our platform capabilities.

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.

Mapping is not required when importing NACHA files.

TWO KEY PARTS TO PROCESSING:

1. Import Recipient Information

- Imports the file to initiate payment creation in this step.
- **ACH Import - Import Recipients** is the permission for users to access this screen.

2. Manage Import File Definitions - Create the File Map

- This will allow you to import data files into Business Banking; 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.

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

Only options 1 and 2 under ACH/Wire Payments are involved in importing files and initiating the imported data.

MANAGING FILE DEFINITIONS

STEP 1: FILE DETAILS

The fields under **Payment Details** are similar to the fields to begin adding an ACH template (see our *Creating ACH Template Training Guide* for details).

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.

MANAGE IMPORT FILE DEFINITIONS

STEP 2: MAP FIELDS

- Select your data location (in what column) within the file.
- Required fields: Routing Number, Bank Account Number, Account Type, Amount, Recipient Name. **FirstIB 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

MANAGE IMPORT FILE DEFINITIONS

STEP 3: TEST & CONFIRM

Please ensure valid characters are imported (as defined by NACHA requirements) by mapping with a test import of the file.

The screenshot shows a web interface with three tabs: 'File details', 'Map fields', and 'Test & Confirm'. The 'Test & Confirm' tab is highlighted with a green box. Below the tabs, the heading 'Test & Confirm (Optional)' is displayed. A sub-heading reads 'You may import a file to test the mapping.' Below this, there is a label 'Import a test file' followed by a 'Browse...' button and the text 'No file selected.' At the bottom of the interface, 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.

MANAGE IMPORT FILE DEFINITIONS

STEP 4: IMPORT RECIPIENTS

Now that the map is created, the business user goes to **Import Recipient Information**.

1. Select the File Import Definition (created in previous steps).
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).

The screenshot shows a navigation menu with four tabs: 'Payments and Transfers', 'Account Services', 'Additional Services', and 'Reports'. The 'Payments and Transfers' tab is active and highlighted with a green border. Below the tabs, there are two columns of menu items. The first column includes 'Transfers', 'Make a Transfer', 'Request Loan Advance', 'Make Loan Payment', and 'Scheduled Transfers'. The second column includes 'ACH/Wire Payments', 'Make/Collect a payment', 'Upload ACH pass-through file', 'Manage payment templates', 'Scheduled payments', 'Import Recipient Information', and 'Manage Import File Definitions'. The 'Import Recipient Information' item is highlighted with a green border.

The screenshot shows the 'Import recipient information' form. The title is 'Import recipient information'. Below the title is the section 'File definition'. Inside this section, there is a dropdown menu labeled 'Select an import file definition' with 'Bonus File' selected. A green circle with the number '1' is next to the dropdown. Below the dropdown, there are four fields: 'Funding account' (Business Checking *0001, Current: \$4,289.85, Available: \$4,289.85), 'Payment type' (Payroll (PPD)), 'File type' (Delimited), and 'File delimiter' (Comma (,)). Below these fields, there is a 'Match records by' field with 'Bank Account Number' and 'Routing Number'. Below the 'File definition' section is the section 'Select file to import'. Inside this section, there is an 'Import file' field with a 'Browse...' button and 'No file selected.' text. A green circle with the number '2' is next to the 'Browse...' button. Below the 'Import file' field, there is a checkbox labeled 'Allow duplicate recipients' with a green circle with the number '3' next to it.



TIP:

When importing a NACHA file, the file must be unbalanced, with no offsetting transaction.

MANAGE IMPORT FILE DEFINITIONS

STEP 4: IMPORT RECIPIENTS

4. The recipient details from the file display. Confirm the information is correct.
5. Opt to save the file as a template, if desired.
6. Set the **Deliver On** date.
7. Click **Make a Payment** (or **Collect** if this is a collection file).

Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
5555555555	Harry Striker	122287251	888555	Personal Checking	\$1,500.00 ▲
8888888888	Tonya Silver	122287251	451525	Personal Checking	\$1,250.00
1111111111	Robby Anders	122287251	857595	Personal Checking	\$320.00
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 ▼

Paying 4 recipients Total \$4,870.00

5 Need to use this file later? [Save it as a template](#)

Schedule the payment

Deliver On **6**

7 Make a payment



TIPS:

- Creating a template via file import is a great way to save time versus building the template from scratch.
- The Deliver On date follows the same requirements as when initiating a file via Make/Collect a Payment.

MANAGE IMPORT FILE DEFINITIONS

STEP 4: IMPORT RECIPIENTS

If the File Definition has been used before, previously imported recipients display, and the business selects a **reason for import**.

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.

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

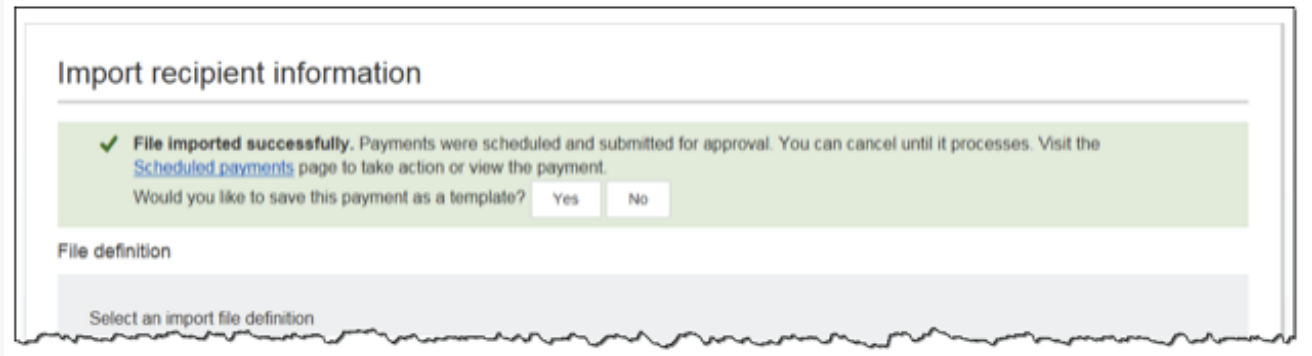
Recipient ID	Recipient name	Routing number	Account number	Account type	Amount (\$0.00)
7777777777	Marilyn Saunders	122287251	956515	Personal Savings	\$1,800.00 ^
5555555555	Harry Striker	122287251	888555	Personal	\$1,500.00

MANAGE IMPORT FILE DEFINITIONS

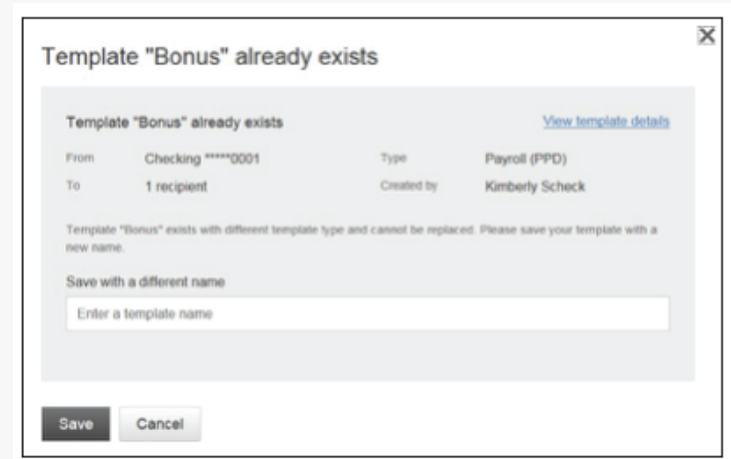
STEP 4: IMPORT RECIPIENTS

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.**

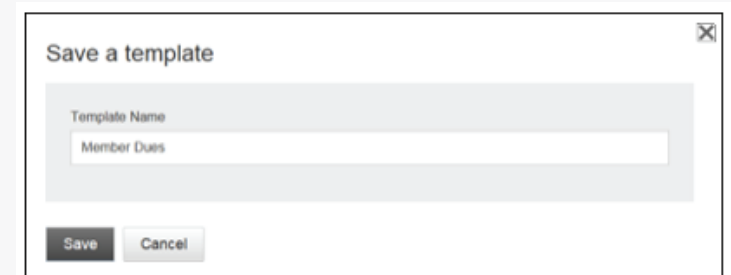
The success screen prompts users if they would like to **save the payment as a template** (in addition to the link above the Deliver On date when initiating an import).



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

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:

{ Left Brace } Right Brace
| Vertical Bar ^ Caret * 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.

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 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 Current: \$5,182.42 Available: \$5,140.50	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