

ACH ORIGATION WITH NACHA FILE UPLOAD

ACH Batch Upload in your new online banking system allows you to upload properly formatted NACHA ACH files generated from your accounting software.

File Structure Information:

The following validations must be correct in order to upload ACH files:

- Correct File structure
- Record field validations (record length, alphanumeric, special characters...)
- File balanced utilizing an offset account available in online banking
- Using an SEC Code that has been enabled (PPD and CCD only)
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar Limits are within Business and User aggregate ACH limits, per your contract
- Company Names & IDs match what has been setup by Commencement Bank
- Effective Date is within permitted date range
- Business Cutoff of 3:30pm PST
- ACH Debit & Credit Lead Days
- Same Day ACH Cutoff of 12:00pm PST

If You Received Errors:

Below are some common conditions that will cause ACH upload errors:

- **The use of special characters** (please remove all special characters).
- **Effective date out of range** - Some accounting software will produce a file with an effective date outside the parameters set by the bank. You will need to choose a new effective date.
- **Company Name & ID does not match** - Company Name & ID found in batch header must match the one enabled for your business by Commencement Bank. Values must be identical.
- **Batch unbalanced** - The system was unable to detect an offset transaction with the amount that is equal to the total amount of transactions within the batch and/or the file contains an account that has not been set up in online banking by Commencement Bank. If no offset transaction is identified, online banking will prompt you to select from a list of available accounts. The system will then insert the offset transaction using the selected account in order to make the batched balanced.
- **Block count** - Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9's are added to the file after the initial '9' record to fill out the block 10. Online banking allows validation of 9 records.
- **SEC code not supported** - common issue and typically resolved by using either CCD or PPD as appropriate.

Once the uploaded ACH file is accepted, it is available for processing!

Support Contacts

If you should have any questions during this process, please contact Cash Management at 888.897.9330 or onlinebanking@commencementbank.com.