# ACH NACHA File Upload Processing Guide

# ACH Upload

The ACH Upload feature allows businesses to upload NACHA formatted ACH files into Fusion Digital Business Banking. The system will perform a series of checks to ensure that the NACHA formatted file meets the requirements of the workflow that your financial institution has configured in Fusion Digital Business Banking Console.

If the NACHA formatted ACH file passes the system checks, the system acts as a conduit to pass the uploaded file to your Financial Institution in Console. (See the *Fusion Digital Banking File Processing User Guide* for more information about automated or manual file processing).

The following fields are validated when uploading an ACH file:

- File Structure
- Record field validations (record length, alphanumeric, special characters, etc.)
- Recipient Names - avoid special characters
- File balanced using an entitled offset account – if file is unbalanced, Fusion Digital Business Banking will display an Offset Account option where users can select an entitled offset account
- SEC Code enabled for use in Fusion Digital Business Console
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar limits in file are within limits set for user, business, SEC code, and Originating Entity
- Company Name and Originating ID match what has been set for the business within Console
- Effective Date is within permitted date ranges including:
  - Business Cutoff time
  - ACH Debit and Credit Lead Days
  - Same Day ACH Cutoff time

ACH files containing a large number of recipients must be compressed with a .zip extension to upload successfully. This requirement is not tied to an exact number of recipients. An ACH file of any number of recipients, large or small, can be zipped and uploaded. If you attempt to upload a large ACH file without zipping the file, the system may time out before it completes the file upload, and you will need to retry.

Follow the steps below to upload a NACHA formatted ACH file:

1. Select **Business Payments** from the sidebar menu.
2. Click **Transfer Funds**.
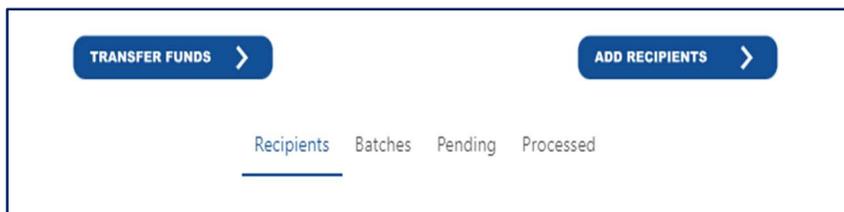


3. Select **ACH Upload**.

4. Click the **Choose File** button to upload a NACHA formatted ACH file that has been generated from accounting software outside of the Fusion Digital Banking system.

   **Payroll Batch** – designates file as sensitive and restricts viewing to entitled business users

   **Same Day** – indicates the effective date is the same day as the date of submission

5. Click **Next**.

**Upload ACH File**

Choose File | No file chosen

☐ Payroll Batch (Restricted Batch)

☐ Same Day

ACH cutoff time has passed

Cancel | **Next**

6. If the submitted file meets the workflow rules configured by your financial institution in Console, the file information will display and the user can review.

   If the file does not meet the workflow rules configured by your financial institution, then the specific errors causing the upload to fail will be presented onscreen. See <ins>ACH Upload Troubleshooting</ins> for tips.

7. If uploading an unbalanced file, use the drop-down menu and select an **Offset Account**.

**Review and Confirm**

**File Summary**

File Name
    dm_credit_small_230421.ach
SEC Code(s)      PPD
Total Debit      $0.00
Total Credit      $15.81
Payroll Batch (Restricted Batch)    No

**Uploaded Batch 1-230421142047**

Description    ACH FILE G
Batch Type    Consumer
Payment Type    Credit
Total Debit    $0.00
Total Credit    $15.81

**Recipients**

| Reference ID | Payee Name | Amount | Routing Number | Account Number | Payment Type |
|---|---|---|---|---|---|
| VIOLETSPAYROLL | DM SALLIE TEST | $5.59 | 091907235 | 123123 | Credit |
| VIOLETSPAYROLL | DM SALLIE TEST | $1.60 | 091907235 | 123123 | Credit |
| VIOLETSPAYROLL | DM NEW PAYEE 3 | $3.21 | 091907235 | 887994221 | Credit |
| VIOLETSPAYROLL | DM JOE SCHMOE | $5.41 | 091907235 | 1346 | Credit |

**Select an Offset Account**

Select...

**Effective Date**
04-24-2023

Back | **Confirm**

8. Select **Confirm** to complete the ACH upload. After a successful file is submitted, it will appear in the **Pending** tab awaiting processing.

   When verification is complete, batch and recipient details of the file are available through the **Processed** tab.

# View ACH Batch Upload and Recipient Details

1. Select **Business Payments** on the side menu.

2. Select the **Pending** or **Processed** tab.

3. Select an ACH File Upload and click the three-dot menu on the right side.

4. Select **View Details**. In addition to the Payment Info and Payment History header record across the top, you'll see the Batch details.

5. The enhanced Recipient details will be displayed below the Batch Details and Payment History.



6. Click on **Memo** button to view the recipient memo, if applicable.

7. Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.

| Recipients ▼ | | | | Rows per page: 25 ▼ | 1-25 of 250 | I< < > >I |
|---|---|---|---|---|---|---|
| RECIPIENT | REFERENCE ID | ACCOUNT NUMBER | ROUTING NUMBER | ACCOUNT TYPE | AMOUNT | MEMO |
| DM JOE SCHMOE | VIOLETSPAYROLL | 1346 | | Checking | $0.33 | 📋 |
| AD DOYLE | VIOLETSPAYROLL | 33445566 | | Checking | $0.58 | 📋 |

8. Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 50 is selected, using the arrows will display the previous/next 50 rows.

| I< | Displays the first page |
|---|---|
| < | Displays the previous page |
| > | Displays the next page |
| >I | Displays the last page |

| Rows per page: 25 ▼ | 1-25 of 250 | I< < > >I |
|---|---|---|
| ROUTING NUMBER | ACCOUNT TYPE | AMOUNT | MEMO |
| | Checking | $0.33 | 📋 |

## Filter

1. Click the Filter button on the left.

| Recipients ▼ | | | | Rows per page: 25 ▼ | 1-25 of 250 | I< < > >I |
|---|---|---|---|---|---|---|
| RECIPIENT | REFERENCE ID | ACCOUNT NUMBER | ROUTING NUMBER | ACCOUNT TYPE | AMOUNT | MEMO |
| DM JOE SCHMOE | VIOLETSPAYROLL | 1346 | | Checking | $0.33 | 📋 |

2. Select filters:
   Filter batches by: Originating ID, Originating Name, Description, Date Range, Amount Range
   Filter recipients by: Recipient name, Reference ID, Account Number, Amount Range
3. Click **Apply** to filter the results or click **Reset** to remove all the applied filters.

## Print

Print the batch or recipient details using the **Print** button at the top right. This option will print the list of batches or recipients displayed in the Batches/Recipients area. For example, if you have selected 25 rows per page, the printed document will include the 25 rows currently shown on screen.

**Note**: When printing a recipient list, the memo contents will display on the printout, rather than the memo icon.

| Business Payments | | 🖨 | 👤 ⌄ |
|---|---|---|---|

## ACH Upload Troubleshooting

If a NACHA formatted ACH file is submitted and it does not pass the workflow system checks that have been configured by your financial institution, the applicable file errors will appear on the screen. The screenshot below illustrates the way the system presents the applicable file errors for the specific file submitted in this example.

Common issues that can cause errors during the ACH Upload process:

- Using special characters in the file
- Effective date out of range
- Company Name and ID does not match - The Company ID (Originating ID) is set up at the business level in Fusion Digital Banking Console by the financial institution. If the Originating ID is not set up or has information that is different from the batch header for the file, then either Console or the batch header must be updated. The values in the batch header and in Console must be identical.
- Batch Unbalanced – Depending on the setup of the business, an offset account must either be identified within the batch or selected when the batch file is uploaded to the system. If no offset transaction is identified in the batch, the app will prompt the user to select from a list of entitled accounts. The system will then insert the offset transaction using the selected account in order to create a balanced file.
- 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. Platform allows validation of 9 records.
- SEC Code not supported: SEC code utilized in the batch has not been entitled by the financial institution in the Organization Settings module. SEC codes can be updated immediately in the Organization Settings Module under ACH Processing.