

# Architect Banking

Release 2017.2

## **Business ACH Payment Processing Administration Guide**



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Business User Activities.....	1
Manage Participants.....	1
Manage Batches.....	2
Prenotes and Holds.....	5
Manage Batches on the Mobile App .....	6
Initiate Batches.....	8
Approve and Reject Batches .....	10View ACH Activity
ACH Pass-Thru.....	12
Import NACHA and CSV Files.....	17

## Business User Activities

ACH origination by a business member involves setting up participants and batches and then initiating the payments from these batches.

### Manage Participants

This module enables authorized business users to setup ACH participants which are external entities such as individuals, corporations or government. The money can be transferred to or collected from the participants. Setting up participants involves adding key information about participants such as their name, financial institution information, unique identifier, bank account number, account type and discretionary data.

The participants can be grouped together based on type such as hourly employee, salaried employee, vendor, government etc. While keying in the participant financial institution information, the system auto completes the name of the financial institution and routing number based on the first few typed characters. The user can then select a financial institution from the pre-populated list to avoid the typing error.

The user can review the added participants and delete those from the Payees grid.

The screenshot shows the 'Ascend' application interface. The top navigation bar includes 'Home', 'Accounts', 'Payments', 'Transfers', 'Spending', 'ACH' (highlighted), 'Wires', and 'Profile'. Below this, a sub-menu shows 'Participants' (selected), 'Batches', 'Activity', 'Pass-Thru', and 'Import'. The main content area is titled 'Participants' and contains a table with the following data:

Nickname	Unique Identifier	Group	Account Number	Routing Number	Account Type	Status	
Jerry Smith	23434	Member	x2545	102089929	Checking	Active	
JMR	USAA	Hourly	x2333	314074269	Checking	Active	
Tom Larson	123456		x3456	263182817	Checking	Active	
USAA	9675d00b-5bc9-4	Hourly Payroll	x2333	314074269	Checking	Hold	

At the bottom left of the table area, there is a green button labeled 'Add Participant'.

### Participant Details ✕

**\* Name**

**\* Nickname**

**Institution Name**

**\* Routing Number**  
 ?

**\* Unique Identifier**

**Account Number**  
 x1010

**Account Type**  
 Checking

**\* Status**

**Group**

**Discretionary Data**

Close

## Manage Batches

---

The batches module enables authorized business users to manage an ACH batch, which is a template containing one or more participants, the amount, and the memo (ACH addenda record) for the participants.

Ascend

Home
Accounts
Payments
Transfers
Spending
ACH
Wires
Profile

Participants
Batches
Activity
Pass-Thru
Import

▼ Batches
?

Show Search Options

Batch	Created	Company	Transaction Type	Amount	#	Effective Date	
<input type="checkbox"/> <b>Name:</b> batch1 <b>Fund To:</b> x6-90 Free Checking	03/07/2017 04:57AM	Steve Williams - x6789	PPD Debit - Consumer Debit	\$1.00	1	03/14/2017	<input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/>

Add Batch
Delete Selected Batches
Initiate
Initiate Same Day

Each batch has the batch header information and the batch entries. The batch header consists of information such as Batch Name, SEC code type, Company Entry Description, and the Offset Account.

### Batch Details ✕

<b>* Batch Name</b> <input type="text" value="batch1"/>	<b>* Company Entry Description</b> <input type="text" value="ced"/>
<b>* Transaction Type</b> <input type="text" value="PPD Debit - Consumer Debit"/>	<b>* Company</b> <input type="text" value="Steve Williams - x6789"/>
<b>Company Discretionary Data</b> <input type="text" value="cdd"/>	<b>Offset Account</b> <input type="text" value="x6-90 Free Checking (Available \$2,341.39)"/>

Is Restricted

### Batch Entries

Nickname	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount	
Participant1	123	x1010	Checking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="\$ 1.00"/>	0 Addenda

Active Total \$1.00 ? Hold Total \$0.00 ? Prenotes 0

## CCD and PPD Batches

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The user can add ACH participants to the CCD, PPD debit and credit batches from the Batch Details page. User initiates the add participant action by clicking on Add Participant button in the Batch Details page and can either select the existing participants or can create a new participant and add to the batch.

### Participants ✕

<input type="checkbox"/>	Nickname <span>▼</span>	Unique Identifier	Group	Account Number	Routing Number	Account Type	Status
<input type="checkbox"/>	Jerry Smith	23434	Member	x2545	102089929	Checking	Active
<input type="checkbox"/>	JMR	USAA	Hourly	x2333	314074269	Checking	Active
<input checked="" type="checkbox"/>	L. Wilhite	9456782		x6789	357159852	Checking	Hold
<input type="checkbox"/>	Ryan	123456		x3456	263182817	Checking	Active
<input checked="" type="checkbox"/>	USAA	9675d00b-5bc9-4	Hourly Payroll	x2333	314074269	Checking	Hold

The user can then specify the amount and the memo for each participant and save the batch template.

Ascend

[Home](#)
[Accounts](#)
[Payments](#)
[Payment Center](#)
[Transfers](#)
[Spending](#)
[ACH](#)
[Wires](#)
[Profile](#)

[Participants](#)
[Batches](#)
[Activity](#)
[Pass-Thru](#)
[ACH Import](#)
[ACH Dynamic Spec](#)

ⓘ Note: There are unsaved changes. If you navigate away from this screen without clicking Save, the changes will be lost.

#### Batch Details

\* Batch Name:

\* Transaction Type:

Company Discretionary Data:

\* Company Entry Description:

\* Company:

Offset Account:

Show Memos

\* Company Entry Description:

\* Company:

Offset Account:

Show Memos

#### Batch Entries

Nickname	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount	
L. Wilhite	9456782	x6789	Checking	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="button" value="edit"/> <input type="button" value="delete"/>
						Memo: <input type="text"/>	
USAA	9675d00b-5bc9-4	x2333	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$ <input type="text"/>	<input type="button" value="edit"/> <input type="button" value="delete"/>
						Memo: <input type="text"/>	

Active Total \$0.00 ⓘ
 Hold Total \$0.00 ⓘ
 Prenotes 0

## Prenotes

Falcon National Bank strongly suggest the user sends a prenote on any new participants. From the Batch Details page, the user can check the Prenote check box for one or more participants and click Initiate Prenotes button.

Batch Entries

Nickname	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount	
L. Wilhite	9456782	x6789	Checking	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 100.00	 
Memo: <input type="text"/>							
USAA	9675d00b-5bc9-4	x2333	Checking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$ 200.00	 
If this box is checked, the entry is a prenote and will be excluded from the batch. Click Initiate Prenotes to initiate a batch that contains all prenote entries.							
Memo: <input type="text"/>							

Active Total \$200.00  Hold Total \$100.00  Prenotes 0

## Holds

The user can choose to hold one or more transactions from within a batch. From the Batch Details page, the user can check the Hold check box for one or more participants and save the batch. The user can also select Hold on the Status dropdown on the Participant Details page for a specific participant. When batch payments are initiated, the participants with status Hold are not included in the ACH when the financial institution processes that batch into the ACH file

## Manage Batches on the Mobile App

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Users can perform many of the same ACH functions via a mobile device as they can on a desktop application. This topic highlights the mobile screen displays of some ACH features.

## Initiate Batches with Holds

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## Initiate Batches with Prenotes

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Ascend

\* Company Entry Description  
Williams

\* Company  
Steve Williams - x6789

Offset Account  
x6-90 Free Checking (Available \$2,341.39)

Batch Entries

Nickname Participant?  
\$ 10.00

Hold  Prenote

Active Total \$0.00 Hold Total \$0.00 Prenotes 1

Save and Close Save Add Participants

Initiate Prenotes Cancel

## Delete Selected Participants

---

Ascend

MISTY NICHOLS  
Account Checking x0015  
Routing Number 26208388  
Status Active  
Created 03/08/2017 11:16AM

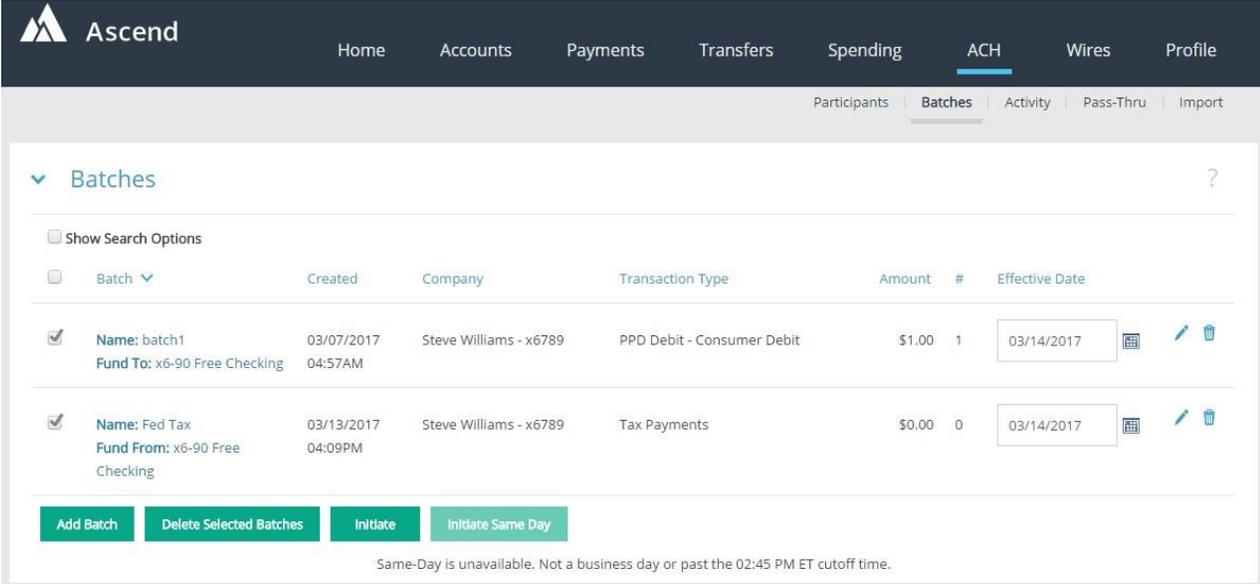
P2  
Account Checking x1111  
Routing Number 111111111  
Status Active  
Created 03/09/2017 08:58AM

Add Participant

Delete Selected Participants

## Initiate Batches

After the batch templates are created, they can be initiated by the authorized business users who have the Initiate entitlement within ACH. From the Batches grid, the user selects the batches to be initiated, specify the Effective Date (the date when the payment needs to be settled) for those batches and click Initiate button. The effective date range from minimum to maximum that the user can select for a particular batch are determined by the ACH configuration setting for SEC code lead days and future date default respectively.



The screenshot shows the Ascend ACH Batches interface. The navigation bar includes Home, Accounts, Payments, Transfers, Spending, ACH (selected), Wires, and Profile. Below the navigation bar, there are tabs for Participants, Batches (selected), Activity, Pass-Thru, and Import. The main content area is titled "Batches" and contains a table of batch information. The table has columns for Batch, Created, Company, Transaction Type, Amount, #, and Effective Date. Two batches are listed: "batch1" and "Fed Tax". Below the table are buttons for "Add Batch", "Delete Selected Batches", "Initiate", and "Initiate Same Day". A message at the bottom states: "Same-Day is unavailable. Not a business day or past the 02:45 PM ET cutoff time."

Batch	Created	Company	Transaction Type	Amount	#	Effective Date
<input checked="" type="checkbox"/> Name: batch1 Fund To: x6-90 Free Checking	03/07/2017 04:57AM	Steve Williams - x6789	PPD Debit - Consumer Debit	\$1.00	1	03/14/2017
<input checked="" type="checkbox"/> Name: Fed Tax Fund From: x6-90 Free Checking	03/13/2017 04:09PM	Steve Williams - x6789	Tax Payments	\$0.00	0	03/14/2017

[Add Batch](#) [Delete Selected Batches](#) [Initiate](#) [Initiate Same Day](#)

Same-Day is unavailable. Not a business day or past the 02:45 PM ET cutoff time.

The History module will display batches.

History

Show Search Options

Ref #	Batch	Company	Amount	Status	Same Day	Effective Date	
69	<b>Name:</b> Pmt3 <b>Type:</b> TEL - Telephone-Initiated Debit <b>Fund To:</b> x6-90 Free Checking	Steve Williams - x6789	\$10.00	Approved		03/15/2017	
68	<b>Name:</b> batch1 <b>Type:</b> PPD Debit - Consumer Debit <b>Fund To:</b> x6-90 Free Checking	Steve Williams - x6789	\$1.00	Approved		03/14/2017	
67	<b>Name:</b> batch1 <b>Type:</b> PPD Debit - Consumer Debit <b>Fund To:</b> x6-90 Free Checking	Steve Williams - x6789	\$1.00	Approved		03/14/2017	
66	<b>Name:</b> batch1 <b>Type:</b> PPD Debit - Consumer Debit <b>Fund To:</b> x6-90 Free Checking	Steve Williams - x6789	\$1.00	Canceled By System		03/08/2017	

Export

## Approve and Reject Batches

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For increased transaction security and compliance, Architect has been enhanced to support multiple approvals for ACH transactions.

### Feature Details

- Business users will have an entitlement to define approvals as single approval, dual approval, or no approval.

<b>ACH</b>		<input checked="" type="checkbox"/>
Maximum Transaction Credit	\$ 25000.00	25000
Maximum Transaction Debit	\$ 25000.00	25000
Maximum Batch Credit	\$ 25000.00	25000
Maximum Batch Debit	\$ 25000.00	25000
Number of Approvals Required		1 ▾
ACH Pass-Thru		<input checked="" type="checkbox"/>
Number of Approvals Required		0 ▾
Approve and Reject		<input checked="" type="checkbox"/>
Upload		<input checked="" type="checkbox"/>
Approve and Reject		<input checked="" type="checkbox"/>

- An entitlement has been added to bypass dual approvals.

- Business level approvers are provided a list of transactions they need to approve.
- Transactions requiring Dual Approvals have a status indicating the number of approvals pending. Once all approvals have been provided, the transaction will move to Batch Activity.
- Approvers are able to approve or reject the transaction.

Ref #	Batch	Company	Amount	Status	Effective Date
102	Name: Payroll Hourly DI Type: PPD Credit - Consumer Credit Fund From: x6-90 Free Checking		\$ 200.00	Pending Approval	11/04/2016

Buttons: [Reject](#) [Approve](#) [Export](#)

- Notifications are sent to all approvers when a transaction is approved, rejected, or canceled.
- After the ACH transaction has been fully approved, a notification will be sent to the financial institution administrator with the ACH details along with approver information.

Dual approvals are supported in the both the desktop and mobile channels.

## View ACH Activity

All the ACH batch transaction history can be pulled from the ACH Activity page in the history grid. Users can by default view all the activities for last 30 days. User can also search or filter the ACH history based on several filters such as Reference #, Batch Name, Status, ACH Company Name, Amount, Status, and Effective Date.

Ref #	Batch	Company	Amount	Status	Same Day	Effective Date
67	Name: batch1 Type: PPD Debit - Consumer Debit Fund To: x6-90 Free Checking	Steve Williams - x6789	\$1.00	Approved		03/14/2017
66	Name: batch1 Type: PPD Debit - Consumer Debit Fund To: x6-90 Free Checking	Steve Williams - x6789	\$1.00	Approved		03/08/2017

Buttons: [Export](#)

## ACH Pass-Thru

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The ACH Pass-Thru module allows business users to upload a file containing batches of ACH transactions to be processed by the financial institution. The workflow allows other business users to approve the file once it is uploaded. Now a series of validations is applied to the file before it is uploaded. Specific error messages will be displayed if the file fails any of the validations.

Validations generally mirror those used when importing NACHA files (ACH Import NACHA module). This includes:

- The file must have a valid NACHA format.
- Files may not be larger than 500 KB (or less, per a component setting).
- Mixing credits, tax payments, and/ or debit transactions in a single batch is an error, excepting a single offset account transaction.
- SEC code and transaction type combination must be supported in Architect, and the uploader must have appropriate entitlements to them.
- If required by the SEC code, an offset account must be specified in the batch.
- If an offset account is specified, the offset account amount must equal the sum of the amounts on all other transactions in the batch.
- The companies referenced in the batch header and offset account must exist in Architect and the uploader must be entitled to them.
- Uploading the file cannot violate any transaction or batch credit or debit limits, or the user's, or companies, daily credit or debit limits.
- The effective date for each batch must be a valid future business day.

**Note:** When a Pass-Thru file is uploaded containing transactions, those transactions count toward daily limits when the business user is initiating ACH batches elsewhere in the application and subsequently when he or she is uploading more Pass-Thru files.

## ACH Pass-Thru Workflow

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When the user selects a file and clicks Upload, a page is displayed with a success or failure message at the top of the page. A detailed upload log displays additional details. If the upload is successful, the uploaded file appears in the list of pending files. Clicking the file opens a popup window displaying the contents of the uploaded file.

Ascend Home Accounts Payments Transfers Spending **Enqueued Errors/ Information**

The file was uploaded successfully.

**Pending** ?

```

* Processing file "_multiple2GoodDate.nacha"...
* The file will be uploaded as "P_multiple2GoodDate.nacha".

```

**Detailed Upload Log**

Override Past Effective Dates

Skip Invalid Effective Dates

Maximum file size: 500 KB

Choose File: `_multiple2G...dDate.nacha` **Upload**

Created By	Created	Status	File Name
Mr. Test M User Jr.	06/16/2017	Pending Approval(s): 1	P_multiple2GoodDate.nacha

**Uploaded file**

If the file upload fails, a specific error message will be displayed to the user detailing the reason for the failure.

Ascend Home Accounts Payments Transfers Spending **ACH** Wires Profile

Participants Batches Activity **Pass-Thru** Import

**The file "\_empty.nacha" is not a valid NACHA file.**  
**No file was uploaded.**

**Pending** ?

```

* Processing file "_empty.nacha"...
* The file will be uploaded as "P_empty.nacha".

```

Override Past Effective Dates

Skip Invalid Effective Dates

Maximum file size: 500 KB

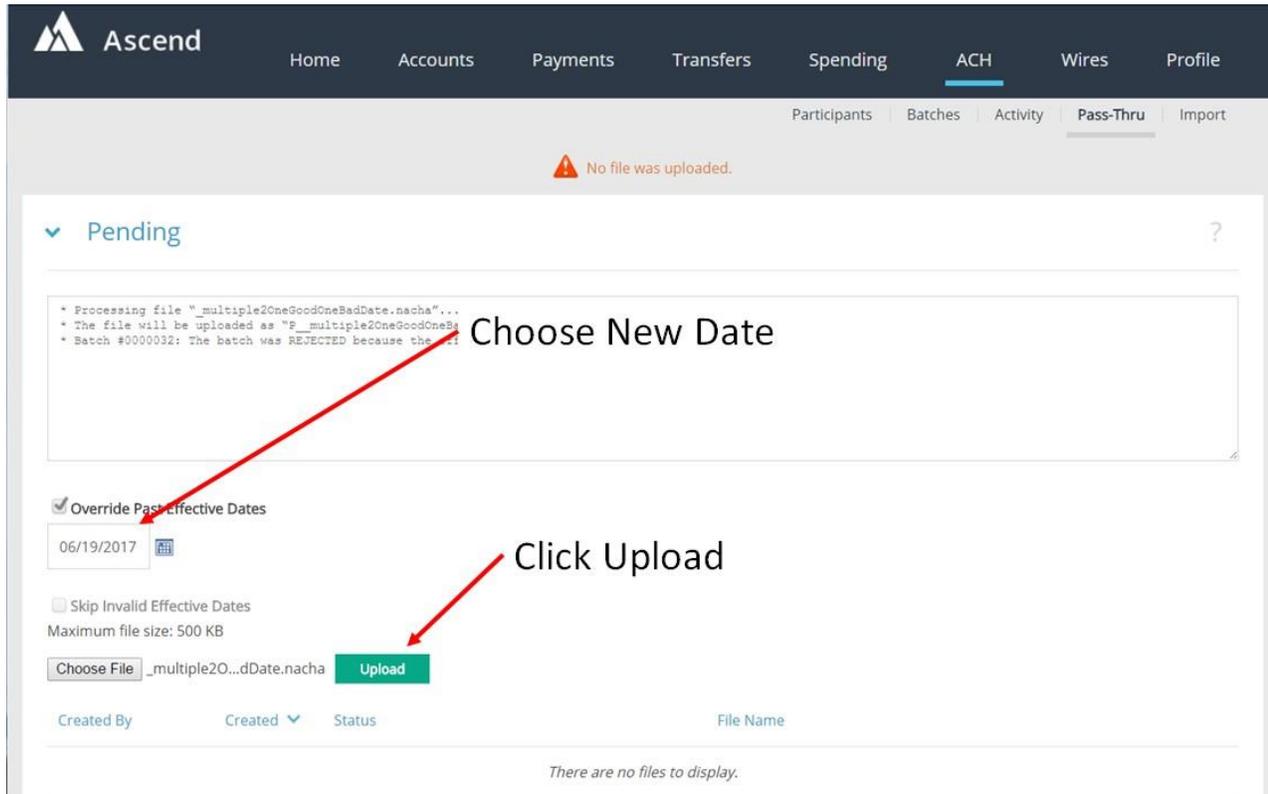
Choose File: No file chosen **Upload**

Created By	Created	Status	File Name
------------	---------	--------	-----------

## Override Past Effective Dates

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The user is allowed to override past effective dates in the file. If the user selects the Override Past Effective Dates check box, a date selector opens up, so the user can choose a new effective date. When the file is selected and uploaded, if successful, a message will be displayed, and the file will appear in the Pending module. For files with multiple batches, if any of them have invalid dates, the dates of those batches can be changed, and the dates for the other batches in the file can be preserved.



The screenshot shows the Ascend ACH interface. The top navigation bar includes Home, Accounts, Payments, Transfers, Spending, ACH (selected), Wires, and Profile. Below the navigation bar, there are tabs for Participants, Batches, Activity, Pass-Thru, and Import. A warning message states "No file was uploaded." The main content area is titled "Pending" and contains a log of processing details for a file named "\_multiple2OneGoodOneBadDate.nacha". The log shows that the file will be uploaded as "F\_multiple2OneGoodOneBadDate.nacha" and that batch #0000032 was rejected because the effective date is in the past. Below the log, there is a section for "Override Past Effective Dates" which is checked. A date selector is open, showing "06/19/2017". There is also a "Skip Invalid Effective Dates" checkbox which is unchecked. The maximum file size is 500 KB. A "Choose File" button is next to the file name "\_multiple2O...dDate.nacha", and an "Upload" button is to its right. A red arrow points from the "Choose New Date" text to the date selector, and another red arrow points from the "Click Upload" text to the "Upload" button. Below the form, there is a table with columns "Created By", "Created", "Status", and "File Name". The table is currently empty, with the message "There are no files to display." below it.

## Skip Invalid Effective Dates

---

As an alternative to overriding dates, the user can choose to ignore batches with invalid effective dates in the file. Select the Skip Invalid Effective Dates check box, click upload, and the file will upload containing only the batches with valid dates, while the batch(es) with invalid dates are not included in the file upload. A detailed message will display to the user.

The screenshot shows the Ascend Pass-Thru interface. At the top, there is a navigation bar with 'ACH' selected. Below it, a sub-navigation bar includes 'Participants', 'Batches', 'Activity', 'Pass-Thru', and 'Import'. A warning message states 'No file was uploaded.' The main content area is titled 'Pending' and contains a log of processing steps:
 

- \* Processing file "\_multiple2OneGoodOneBadDate.nacha"...
- \* The file will be uploaded as "P\_multiple2OneGoodOneBadDate.nacha".
- \* Batch #0000032: The batch was REJECTED because the effective date of 04/19/2013 is invalid.

 Below the log, there are two checkboxes: 'Override Past Effective Dates' and 'Skip Invalid Effective Dates'. The 'Skip Invalid Effective Dates' checkbox is highlighted with a red arrow and the text 'Ignore Invalid Dates'. Below these are file selection options: 'Choose File' (No file chosen) and an 'Upload' button, which is also highlighted with a red arrow and the text 'Click Upload'. At the bottom, there is a table header with columns 'Created By', 'Created', 'Status', and 'File Name', and a message 'There are no files to display.'

## Pass-Thru Error Messages

The Pass-Thru validation includes several informational error messages that can be displayed to the user if the file upload fails. Error messages can be customized. Fiserv clients can work with their implementation teams to modify the messages during implementation. Once in production, clients can submit a production support ticket for the Architect support team to make changes.

Message	Description	Text Displayed to User
Effective Date Overridden Message	Displayed when the effective date of a batch has been overridden by a user-supplied value.	Batch #{BatchId}: The effective date has been adjusted to {EffectiveDate:d}.
All Batches Skipped Message	Displayed when all batches in a file have been skipped.	All batches have been removed.
Could Not Upload File Due to Error Message	There was an unexpected problem uploading the file.	An unexpected error occurred while trying to upload the file "{FileName}".
Duplicate File Message	There is already a file uploaded with that name.	You cannot add the file "{FileName}" because it already exists.
Too Many Offset Accounts	There is more than one offset account in a single NACHA file batch.	Batch #{BatchId} ({SecCode}): The batch was REJECTED because it contains more than one offset entry.

Message	Description	Text Displayed to User
Unbalanced Batch Warning	The offset transaction in a NACHA file batch does not balance the other transactions.	Batch #{BatchId}: The batch was REJECTED because the offset entry does not equal the sum of the remaining entries.
Company in Offset Transaction Not Recognized	The company given in the offset transaction of a batch in the NACHA file is not recognized by Architect.	Batch #{BatchId} ({SecCode}): The batch was REJECTED because the company in the offset entry is invalid.
Not Entitled to Offset Company	You are not entitled to use the company given in the offset transaction of a batch in the NACHA file.	Batch #{BatchId} ({SecCode}): The batch was REJECTED because you are not entitled to reference the "{CompanyName}" company.
File Successfully Uploaded	The file was uploaded successfully.	
File Not Uploaded	The file was not uploaded due to a validation error.	No file was uploaded.
Effective Date Not Valid	The effective date of a batch was not a valid future business date.	Batch #{BatchId}: The batch was REJECTED because the effective date of {EffectiveDate:d} is invalid.
Batch Skipped Due to Effective Date	The batch was skipped due to an invalid effective date.	Batch #{BatchId}: The batch was not uploaded because the effective date of {EffectiveDate:d} is invalid.

## Entitlements

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In order for a business user to upload a file via Pass-Thru, the appropriate entitlements must be checked. Entitlements for approving and rejecting Pass-Thru files are also available, along with the number of approvals required. See the *Architect Banking Entitlements Administration Guide* for more details.

ACH		<input checked="" type="checkbox"/>
Maximum Transaction Credit	\$ 10000.00	10000
Maximum Transaction Debit	\$ 10000.00	10000
Maximum Batch Credit	\$ 10000.00	10000
Maximum Batch Debit	\$ 10000.00	10000
ACH Pass-Thru		<input checked="" type="checkbox"/>
Number of Approvals Required		1 ▼
Approve and Reject		<input checked="" type="checkbox"/>
Upload		<input checked="" type="checkbox"/>
Approve and Reject		<input checked="" type="checkbox"/>
Authorized ACH Companies		
Test Company - 123456789		<input type="checkbox"/>
TAFFCU A2A - 62083881		<input type="checkbox"/>
STEVE WILLIAMS - 123456789		<input type="checkbox"/>
BUSINESS - 444444444		<input type="checkbox"/>
Test Business 1 - 999999999		<input type="checkbox"/>
Test Business - 786709869		<input type="checkbox"/>
DIME BUSINESS - 767869879		<input type="checkbox"/>
Initiate		<input checked="" type="checkbox"/>
Maximum Daily User Credit	\$ 10000.00	10000
Maximum Daily User Debit	\$ 10000.00	10000
Same Day		<input checked="" type="checkbox"/>
Maximum Transaction Credit	\$ 25000.00	10000
Maximum Transaction Debit	\$ 25000.00	10000
Manage Batches & Participants		<input checked="" type="checkbox"/>
Manage Restricted Batches		<input checked="" type="checkbox"/>
SEC Codes		
PPD Credit - Consumer Credit		<input checked="" type="checkbox"/>

## Import NACHA and CSV Files

---

Architect offers business users the ability to import NACHA and CSV files, enabling the creation and updates to participants and batches, while still enforcing compliance and entitlements.

Three submenus are available:

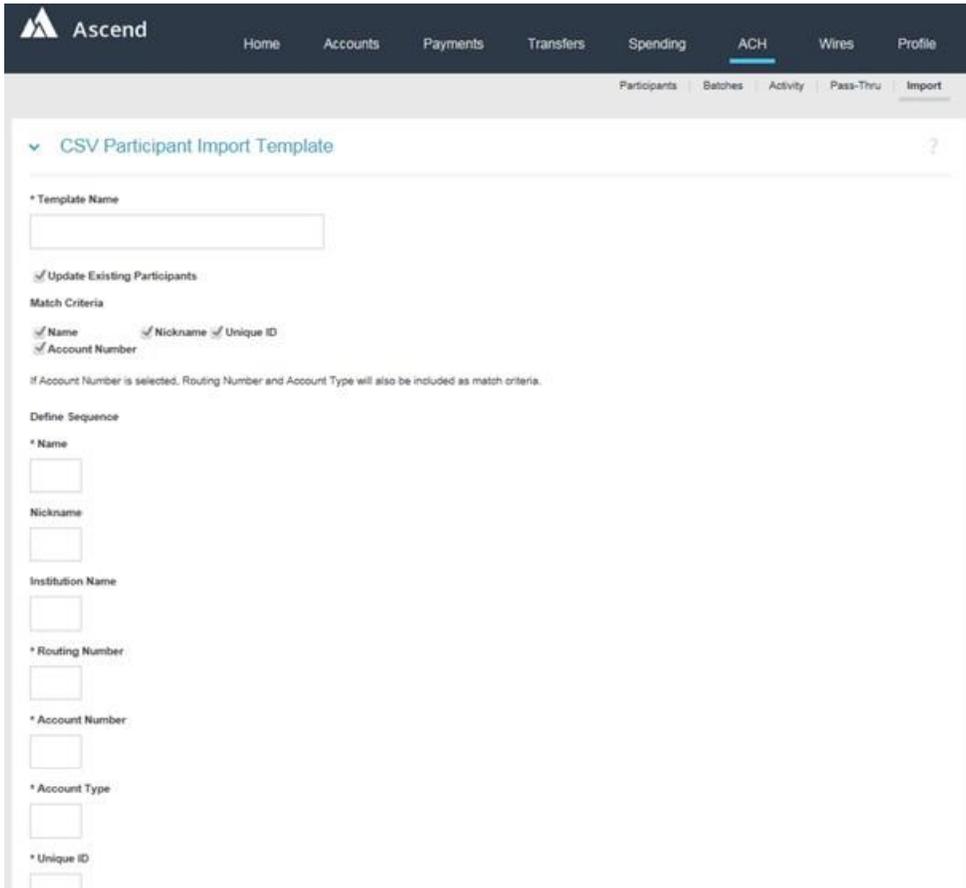
- Customize Participant Import
- Import Participants
- Import Batches

### Customize Participate Import

---

This page allows users to define, edit or delete CSV templates that will be used to create and update participants.

- Users can define the location of each field within the CSV file that will be imported
- Users may select from multiple match criteria for updating existing participants



**Ascend** Home Accounts Payments Transfers Spending ACH Wires Profile

Participants | Batches | Activity | Pass-Thru | Import

▼ CSV Participant Import Template ?

\* Template Name

Update Existing Participants

Match Criteria

Name  Nickname  Unique ID  
 Account Number

If Account Number is selected, Routing Number and Account Type will also be included as match criteria.

Define Sequence

\* Name

Nickname

Institution Name

\* Routing Number

\* Account Number

\* Account Type

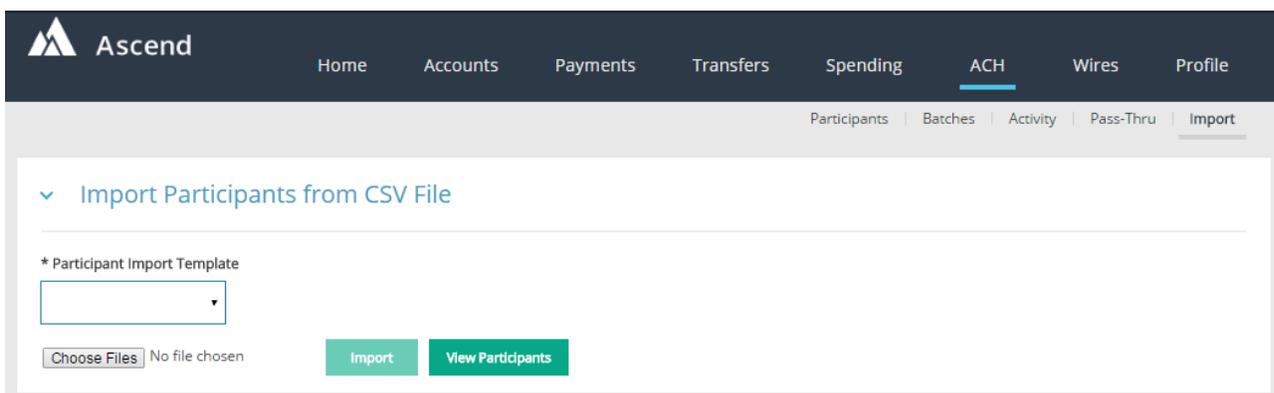
\* Unique ID

## Import Participants

---

This page allows users to import one or more files, to create or update participants. Users will need to select the Participant Import Template, as defined above.

- If match criteria cannot be met, new participants will automatically be created.
- The **View Participants** button will navigate users to the Participants Module.



**Ascend** Home Accounts Payments Transfers Spending ACH Wires Profile

Participants | Batches | Activity | Pass-Thru | Import

▼ Import Participants from CSV File

\* Participant Import Template

No file chosen

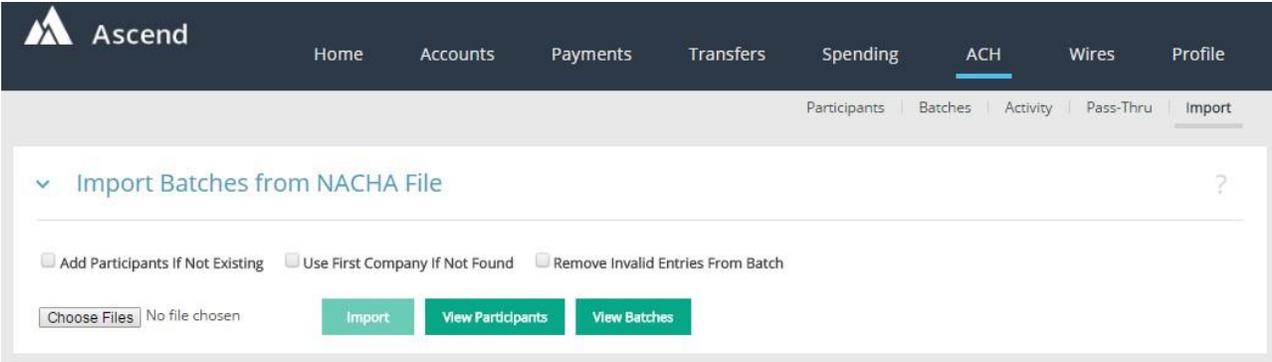
## Import Batches

---

This page allows users to import one or more NACHA files to create batches, create participants, and update participants. This module does not support updating existing batches.

Businesses and their users will require the existing ACH - Manage Batches and Participants entitlement to utilize import functionality. The following entitlements will also be enforced:

- ACH - Maximum Transaction Credit and ACH Maximum Transaction Debit Limits
- ACH - Maximum Batch Credit and ACH Maximum Batch Debit Limits
- ACH - Authorized ACH Companies
- ACH - SEC Codes



The screenshot shows the Ascend web application interface. The top navigation bar includes the Ascend logo and menu items: Home, Accounts, Payments, Transfers, Spending, ACH (highlighted), Wires, and Profile. Below the navigation bar, there are sub-menu items: Participants, Batches, Activity, Pass-Thru, and Import. The main content area is titled "Import Batches from NACHA File" and contains three checkboxes: "Add Participants If Not Existing", "Use First Company If Not Found", and "Remove Invalid Entries From Batch". Below the checkboxes is a "Choose Files" button with the text "No file chosen" and three buttons: "Import", "View Participants", and "View Batches".

### Notes:

- If users want to create new participants and create batch(es), they must check the **Add Participants if Not Existing** check box upon import.
- If users want to apply a hold status to these new participants, they must check the **Add Participants With Hold Status** check box.
- If the file contains invalid entries, the batch(es) will not be created unless user checks the **Remove Invalid Entries From Batch** check box. Examples of invalid entries include:
  - The participant is not found (and **Add Participants If Not Existing** is not checked).
  - The account type is invalid or not supported; i.e., not a checking, savings or loan account
  - The SEC code is not supported
- If the file contains an ACH Company that does not match an existing company in Architect, users must select **Use First Company If Not Found** to apply the first available company in Architect.
- In the event debit and credit entries are contained in the same batch and neither of these are offset, separate batches will be created.
- An import log will display any success, warning, and error messages associated with the import.