Associated Connect®

Reference Guide: Payments Imports Profile

Associated Bank

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Portal Access

The Associated Connect portal allows users to access all Associated Connect services through an easy-to-use single sign-in. To access the portal, sign in to Associated Connect directly from Associated Bank's website at **AssociatedBank.com/Business** or **AssociatedBank.com/Commercial**. The portal has been divided into three sections:

Category	Icon	Definition
Banking		Account Details and Services (Includes Account Balances, Account Transfers, ACH Origination, Check Inquiry, Image Search Transaction Activity, Positive Pay, Stop Payments and Wire Transfers.)
		Account Summary Page (Includes Ledger Balance, Available Balance, Collected Available Balance, Float Next Business Day, Float 2+ Days and Transactions and Details for each account)
		ACH Filter
		Bill Pay
Cash Management		Lockbox
		Remote Deposit
		Checkview
		FX Manager
		Cash Ordering
		Trade Services
Transmission and Reporting		Export
		Document Center
		File Transfer

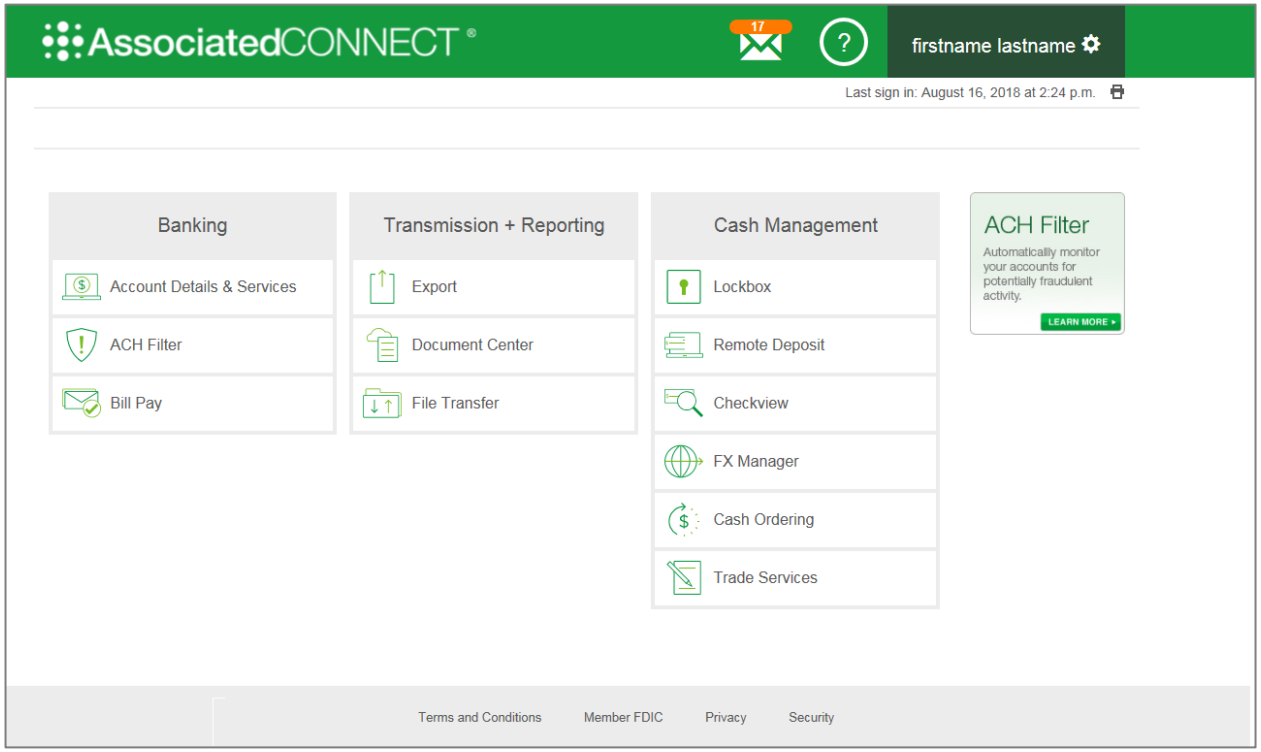
To access Associated Connect, you will be required to verify your identity through one of two methods:

1. For clients who have access to high-risk services such as Bill Pay, ACH and Wire Transfers, you will sign in with your username and password, and then will be required to verify your identity through multi-factor authentication. Associated Connect users will be required to enter a unique access code generated by either a mobile or physical token to gain access to the portal. Additional information about how to set up, use and obtain a token from Associated Bank can be found in the Multi-Factor Authentication and Password Management Guide or by contacting Customer Care at 800-728-3501.

2. For clients who only have low-risk services, you will sign in with your username and password. Periodically, you will be asked a series of challenge questions to confirm your identity.

Associated Connect Portal

The Associated Connect Portal is the first screen you will see after signing in. This provides access to all of your online banking services.



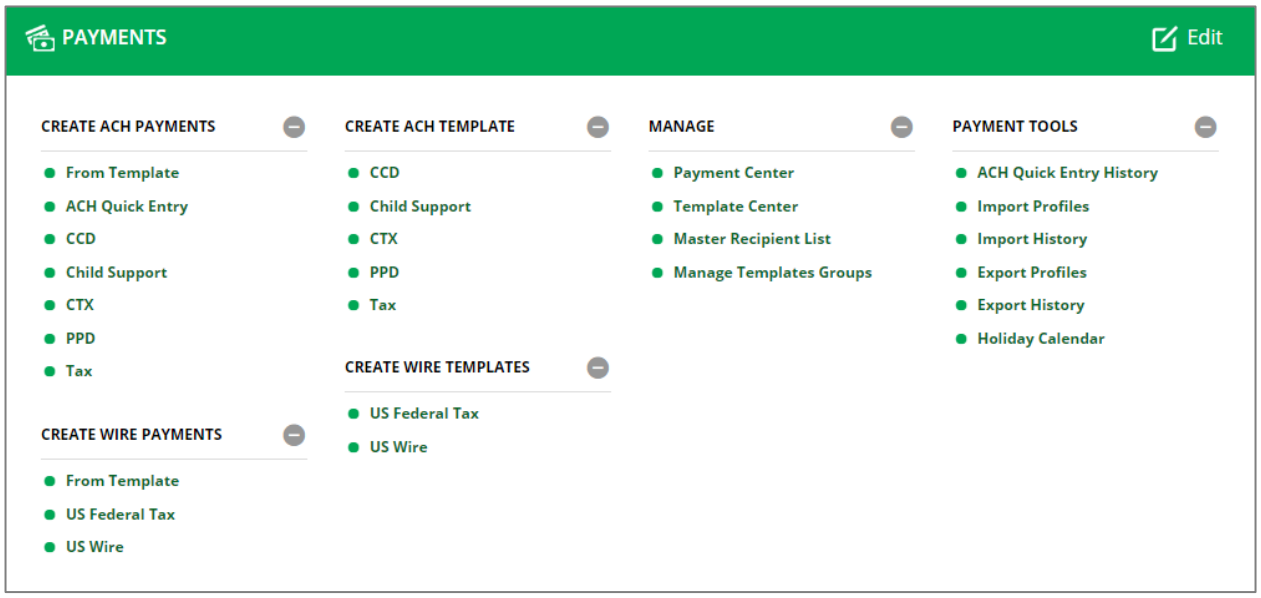
ACH Payments

The Payments Menu in Associated Connect gives you the ability to manage and create your ACH Payments and Wire Transfers, including utilizing templates, quick entry and approvals.

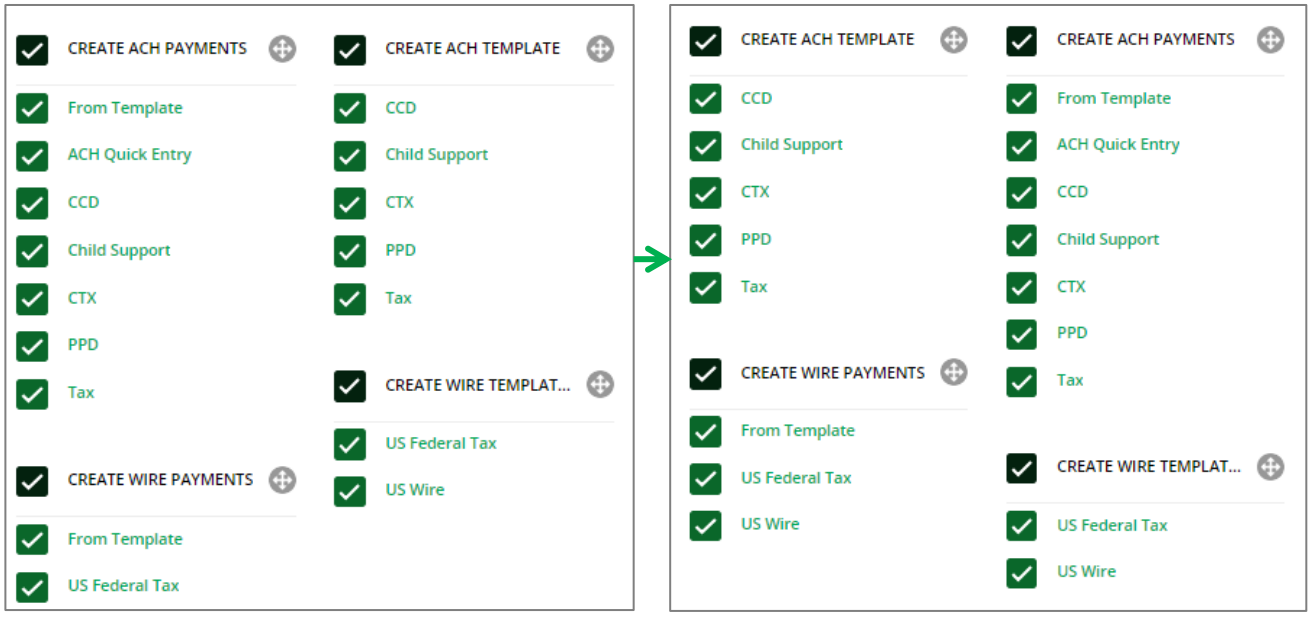
Payments Menu

The Payments Menu is located in the Dashboard Navigation. To review your organization's entitlements for Payments, select the **Payments Menu** to display the drop down menu.

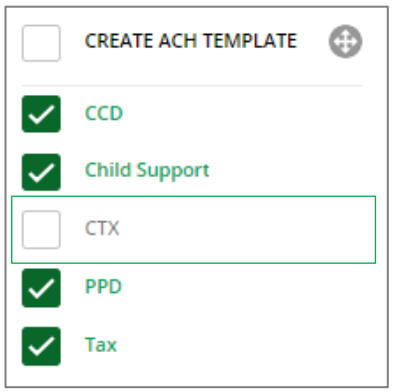
Note: *Your products and services will depend on your user entitlements selected by your organization.*



You can edit your Payments Menu by selecting the **Edit** icon . Here you can edit the menu by moving sections around utilizing the **Move** icon .



You can also edit what will appear in your menu by checking or unchecking the box next to the product or service.



To restore your transfers menu select the **Restore** icon . Please know that selecting **Restore** will reset all of your previously selected customizations. Select the **Save** icon when complete. To exit the Payments tab, select the **Cancel** icon .

ACH Import Profiles

You can create an import profile in Associated Connect with pre-define formats when importing data files. To create an import profile select **Payments > Payment Tools > Import Profiles** and select **Create Profile**.

You will be asked to assign your profile a Profile Name, and select a File Format. File Format options include:

- ACH NACHA
- ACH User-Defined
- Wire Standard
- Wire User-Defined

Types of ACH Import Profiles

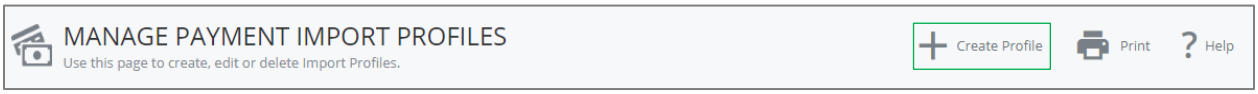
Associated Connect allows you to create two types of import profiles for ACH:

- **NACHA Profiles:** Standard or NACHA profiles require that the fields within a file follow a prescribed order. In addition, when using the standard format, a single import file can contain records of different payment types. For ACH payments, the standard used is the industry standard NACHA format. For more information, please review NACHA's Operating Rules and Guidelines.
- **User-Defined:** A user-defined format gives greater flexibility and more control over the data that is included in the import. You can define exactly the fields that you want to include, as well as their order within the file. For ACH data, a user-defined format has an additional benefit of enabling the import of fields that are not present in a NACHA file, such as Frequency and Number of Payments (for recurring payments).

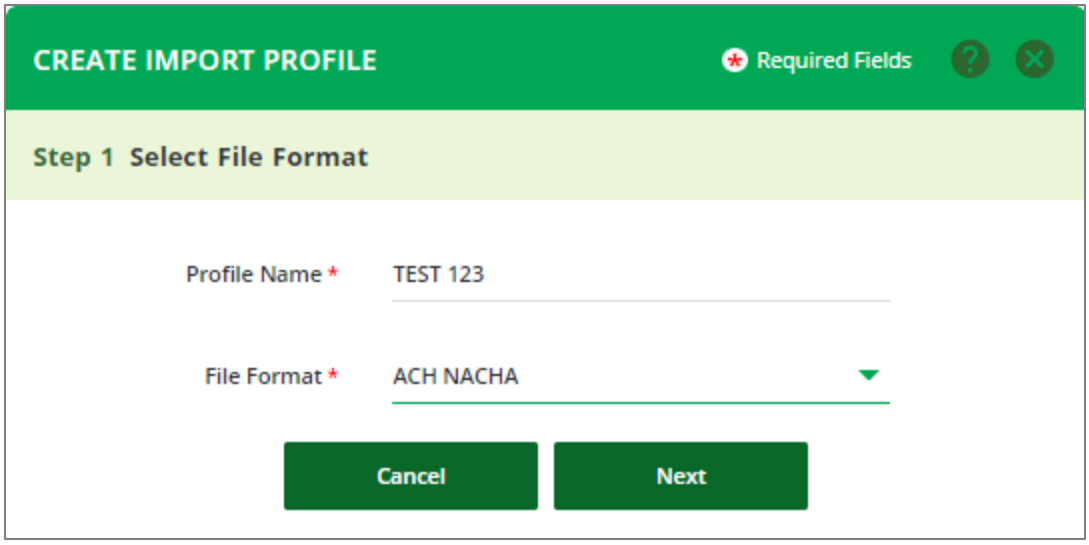
NACHA or User-Defined profiles can be set up to be a public profile, which provides access to the profile to all ACH users within your company, or a private profile, which allows only the user who has created the profile to import files utilizing that profile. You will need to select your profile option in step 3.

Create an ACH NACHA Profile

You can create an ACH NACHA import profile in Associated Connect. To begin, select **Create Profile** from the Import Profiles menu.



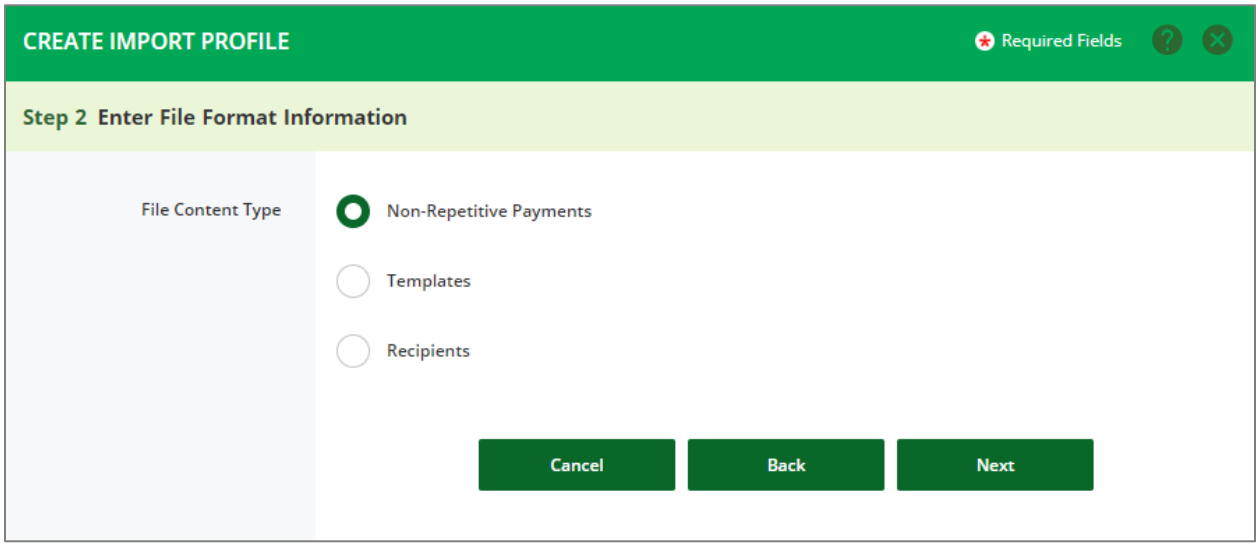
Enter a profile name and a select **ACH NACHA** as your file format and select **Next**.



Select the file format type you are looking to create. Options for NACHA include:

- **Non-Repetitive Payments:** Provides the ability to facilitate the import of one-off payment records.
- **Templates:** Provides the ability to reuse previously established file formats.
- **Recipients:** Provides the ability to facilitate mass additions to your company's recipient list.

For the purpose of this guide, a non-repetitive payments profile will be created. Select **Next** when complete.

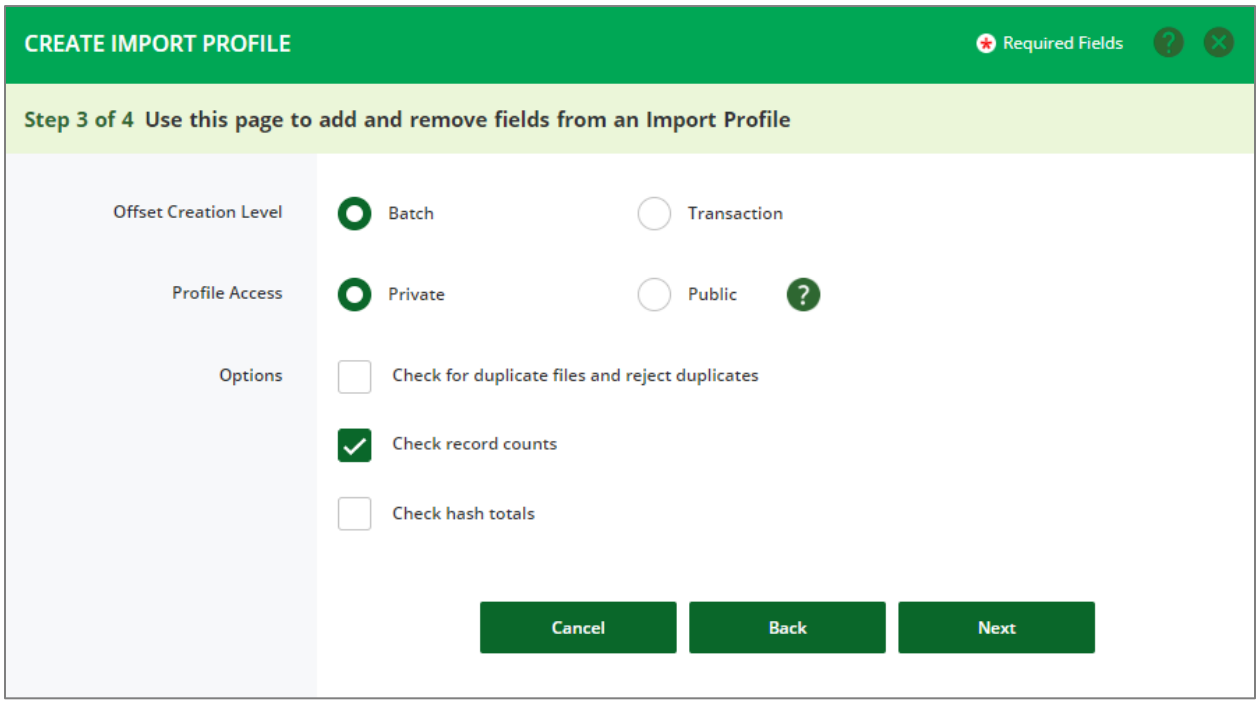


Next, define your fields based on the profile you are creating. Note that fields will vary based on the profile being created. For the creation of a non-repetitive payments profile, you will need to define the following:

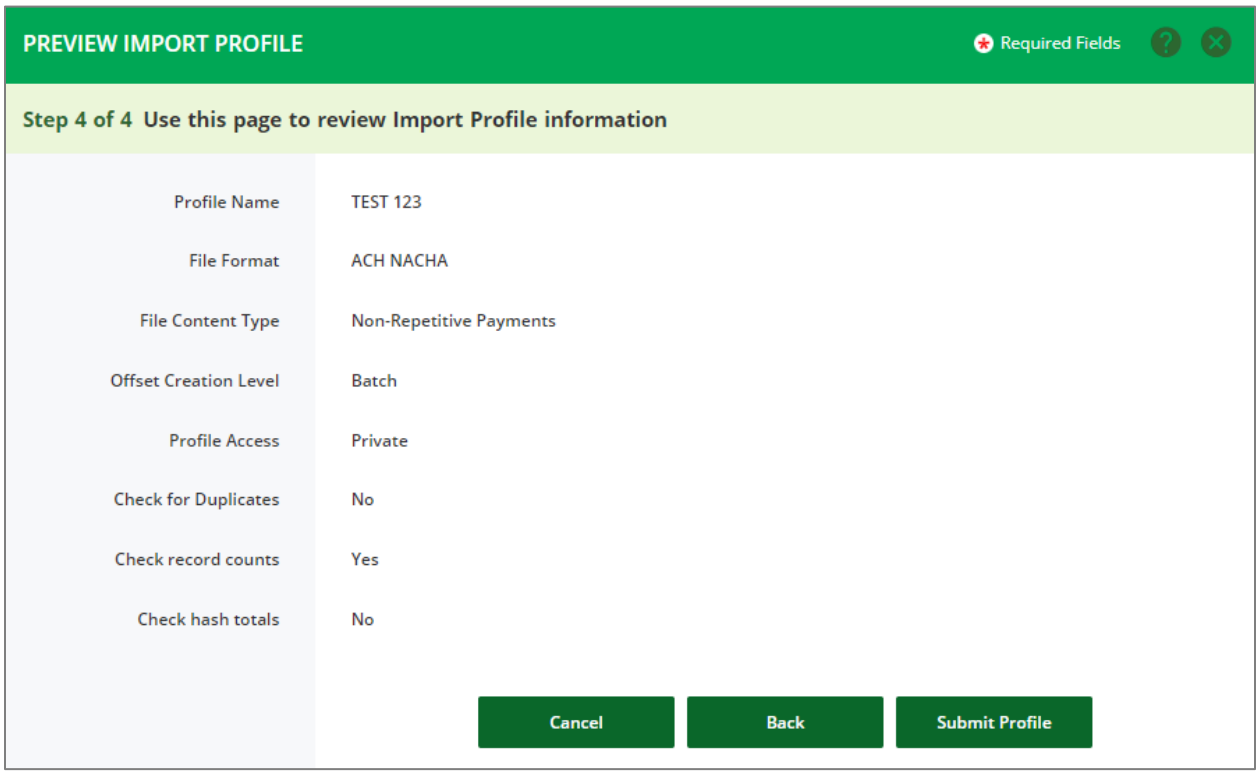
- **Offset Creation Level:** Define if your offset level will be done at the batch level or the transaction level
- **Profile Access:** Define if your profile will be public, meaning that others with ACH access will be able to see and use your profile within your company or private, meaning that only you will be able to see and use the profile.

- **Options:** Select any options, including checking and rejecting duplicates, record counts and hash totals.

Select **Next** when complete.



Preview the details of the Import Profile. Once you have confirmed the information within the profile is correct, select **Submit Profile**.

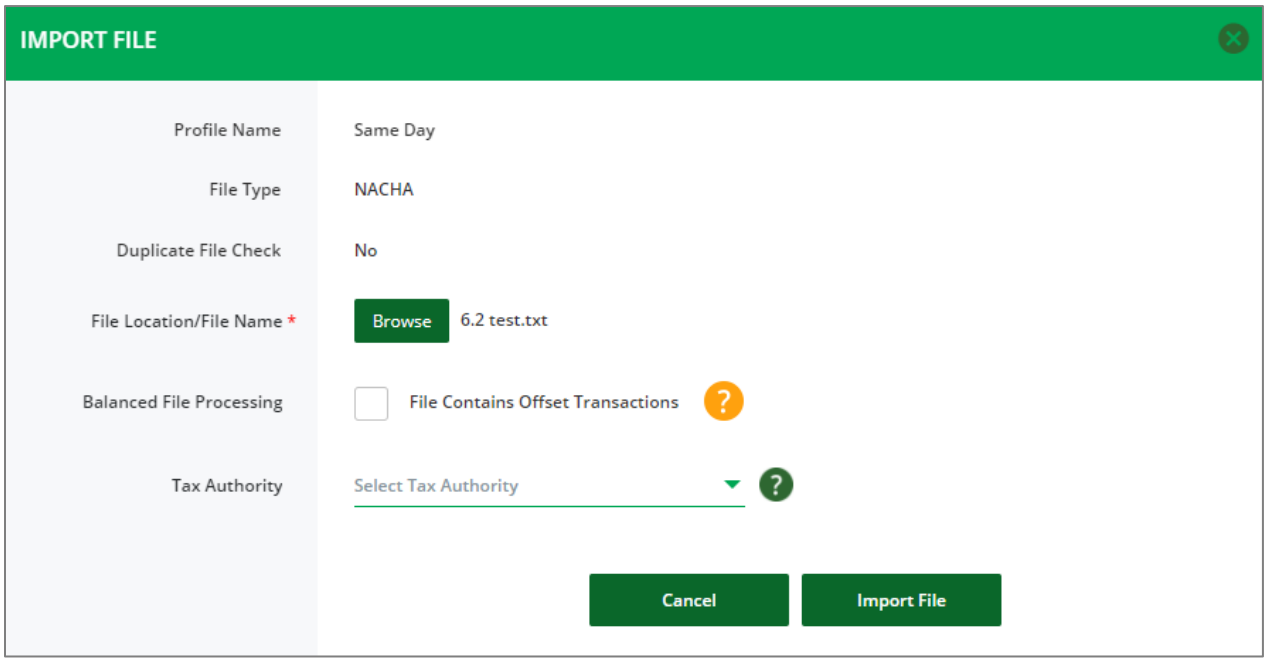


You will receive a **Successful Submit** that your profile has been created.

Upload a file to an ACH NACHA Profile

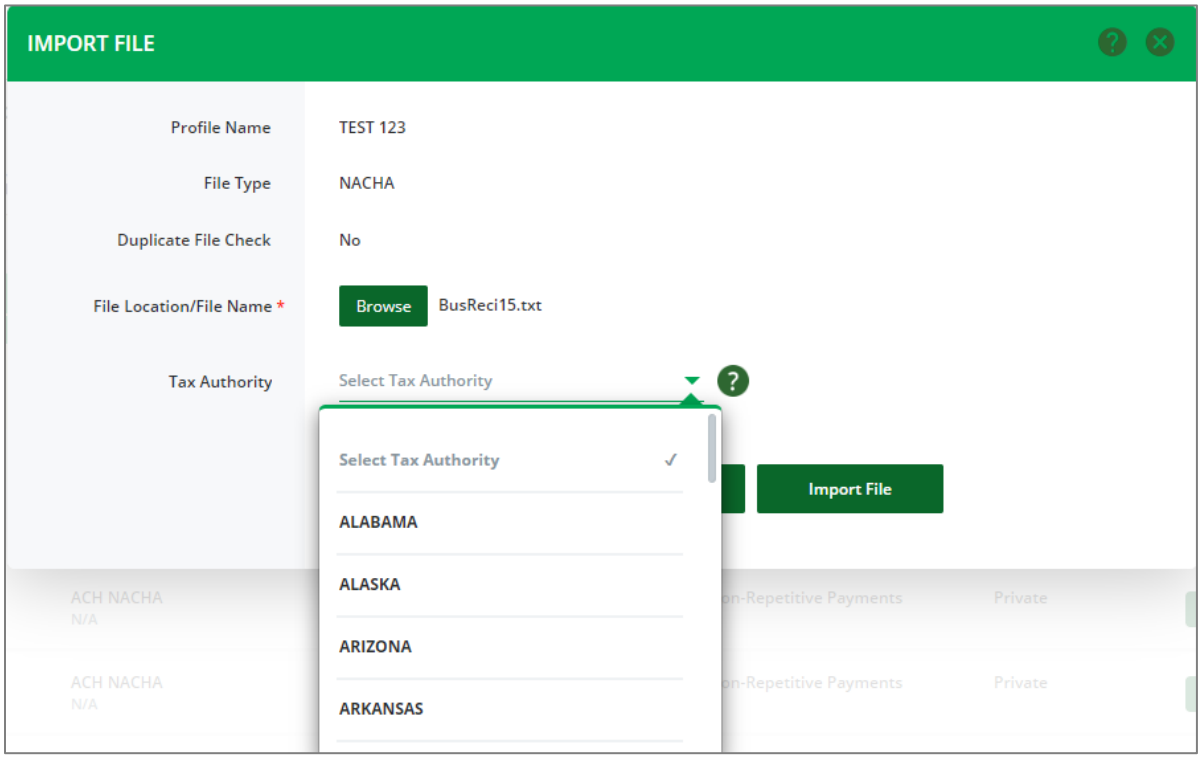
To upload a file for a one time NACHA payment, select **Import** next to the profile you are looking to import against.

Here you will see the details of your profile. Upload your payment file by selecting **Browse** and uploading the file from your desktop.



Note: *If you are submitting a file containing offset transactions the balanced file processing box must be checked for your file to process.*

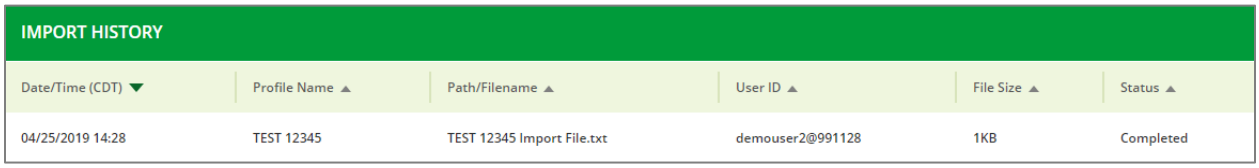
For NACHA files that require a tax authority, Select the appropriate state from the drop down menu.



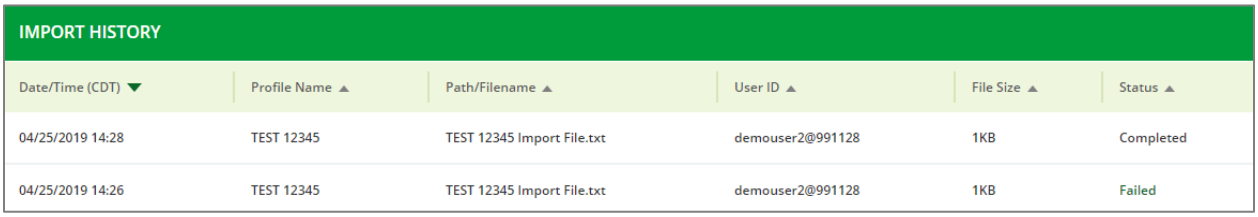
If prompted for a token passcode, generate a token passcode and select **Import File** once you are ready to import the file.

Your file will begin processing in the **Import History** section of the payments screen, where you can view the status of your file.

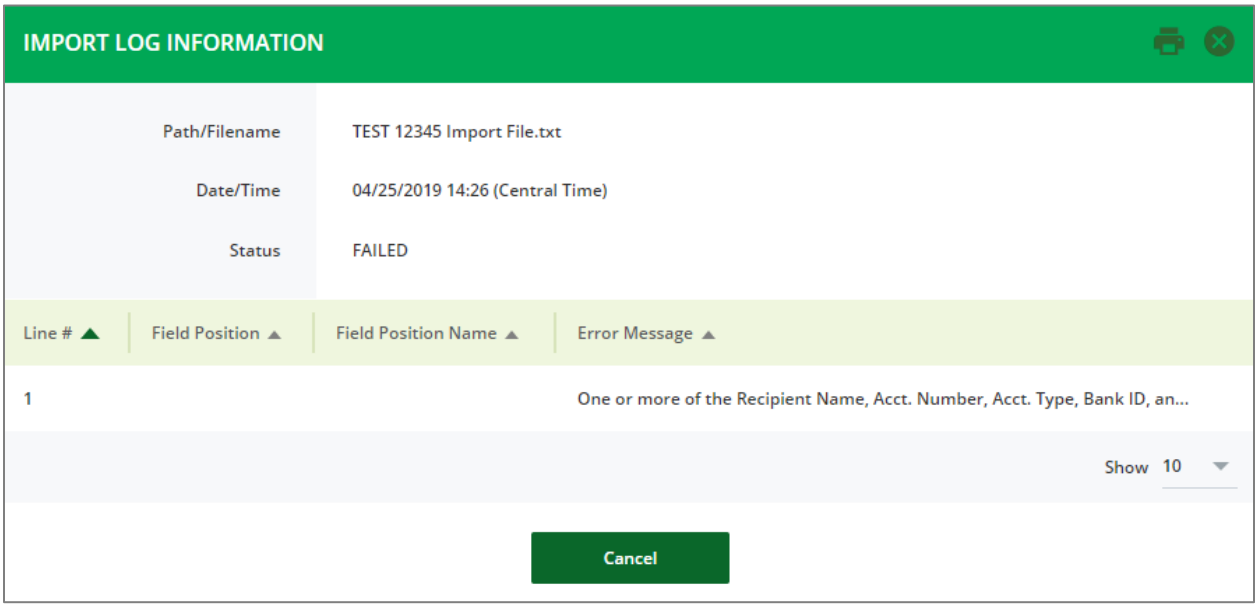
Once the file has been uploaded successfully, the file will be noted as **Completed**.



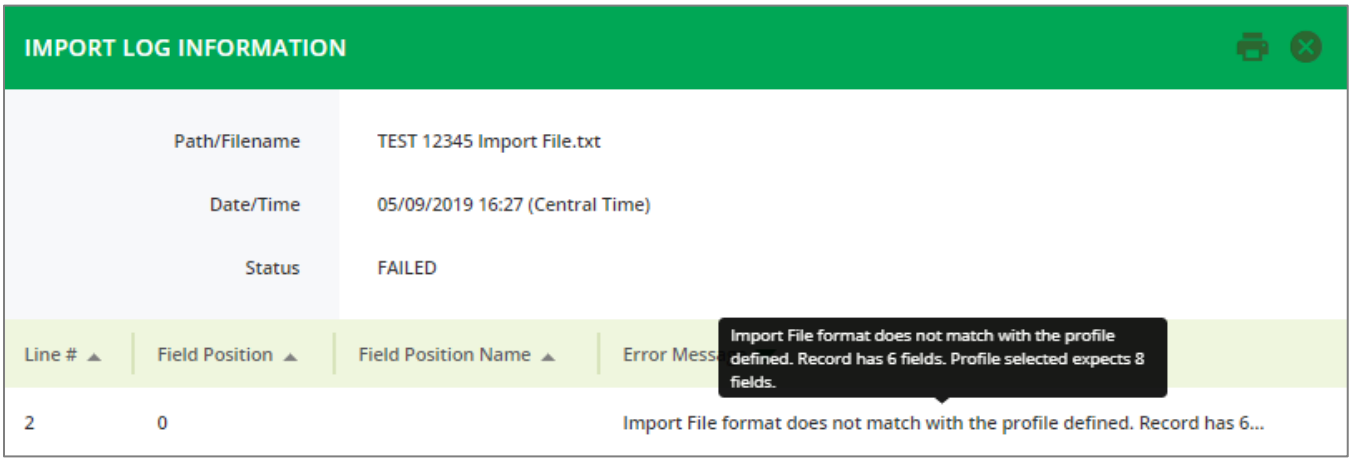
If your file fails to upload, the file will be noted that the file failed to upload.



You can select **Failed** in the status column to see the reason the file failed.

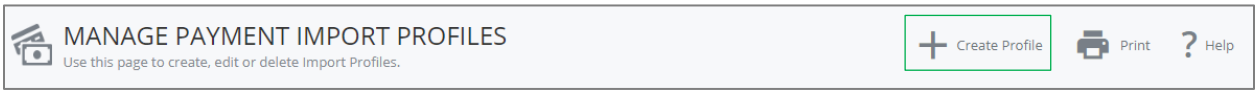


To view the full reason a file has failed, hover over the error message and the full text will be available.



ACH User Defined Profiles

You can create an ACH User-Defined import profile in Associated Connect. To begin, select **Create Profile** from the Import Profiles menu.



Please note below the following parameters will apply to all payment User-Defined import profiles that you create:

- The record format MUST match the format defined in the profile, and fields in the file must be in that same order.
- The import file must contain only one payment type per file (PPD, CCD etc.)
- Each record must begin with either a "P" to indicate the row contains payment data (first record in the file) or an "R" to indicate a record that contains recipient data. An example is provided below:
    - P,PPD,0,100,CompEntry,CompDD,012345,One Time Only,0,0,ACTest.
    - R,Name,1234,Checking,00001,123456789,10.00,C,A,dd,Addenda1,N.
- Each recipient will have one record per transaction.
- An offset creation level will be required to indicate how settlement records should be generated for the batch. You can select either:
    - **Batch level offset** where one offset is created for the batch, which includes all recipient entries.
    - **Transaction level offset** where individual offset records are created for each recipient entry.

Note: *When importing payment data with a user-defined import profile, whether or not a field is required depends on the type of import. The field tables indicates whether each available field is mandatory (M), optional (O), or conditionally required (C) for each import type. Fields designated as conditional (C) may be mandatory if they do not have a default valued defined in the profile.*

Tables have been provided in the appendix of this guide which summarizes the field validation performed when importing ACH PPD payment data.

The following types of ACH payments can be created as an ACH user defined profile. For each profile, you will need to select the type you would like to establish for the profile. Options include, but will vary based on your entitlements:

- CCD – Corporate Credit or Debit
- Child Support
- CTX – Corporate Trade Exchange
- PPD – Prearranged Payment and Deposit
- Tax

Next, select your file type. Options include but will vary based on your entitlements:

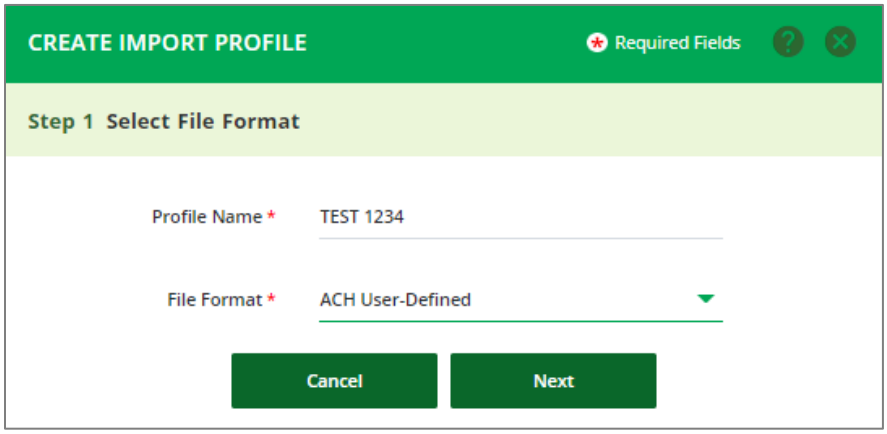
- Asterisk Separated (*)
- Backslash Separated (\)
- Colon Separated (:)
- Comma Separated (;)
- Double Quote Separated (“)
- Fixed Length
- Forward Slash Separated (/)
- Last Character Bar Separated (|)
- Single Quote Separated (‘)

Create an ACH User Defined Profile - Repetitive Payments

A repetitive payment profile allows you to create a profile for payment that will be used for recurring ACH payments. This allows for future ACH payments to be setup and scheduled in advance, reducing the time to set up each transaction separately.

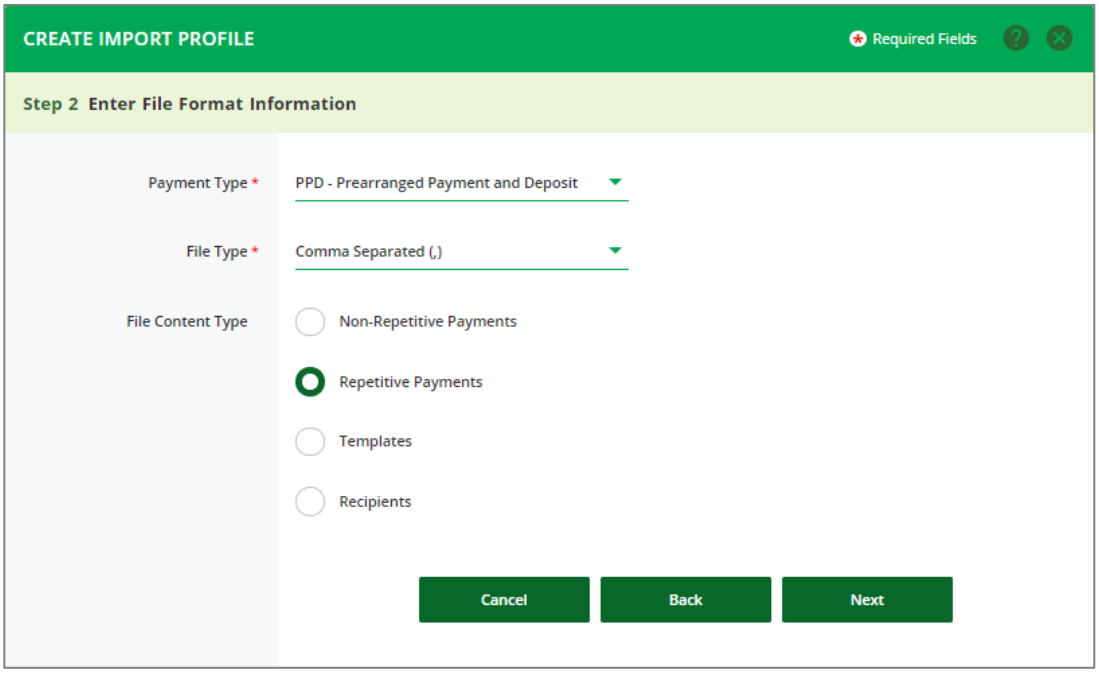
Note: *Repetitive Payments must be imported into a previously established ACH Template. Instructions on creating a Template can be found in the ACH User Guide.*

To begin, name your profile and select **ACH User Defined** as your file format. Select **Next** to continue.



Define your file content type, Non-Repetitive Payments, Repetitive Payments, Template or Recipients. For the purposes of this example, a PPD, comma separated **Repetitive Payments** import profile will be created. Select **Next** when completed.

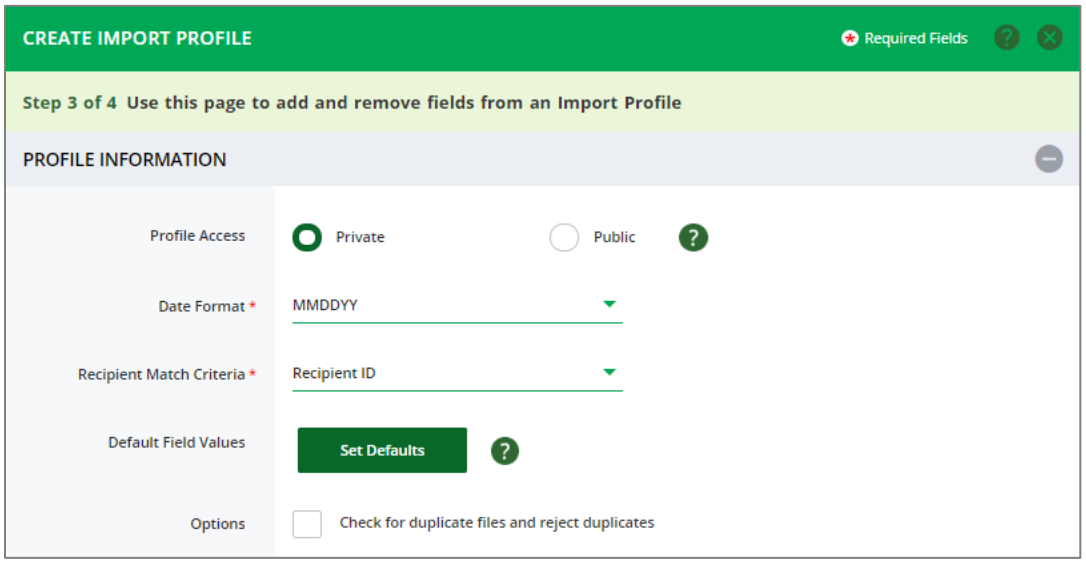
Note: *Unnecessary characters or spaces may get added when creating .csv files in Excel so it is always best to view a file using a simple text editor tool such as Notepad. Any extra characters can be deleted in Notepad or equivalent tool and can be resaved as Excel .csv for uploading purposes.*



Next, define your import profile by selecting your profile information. This includes your Profile Access, Date Format, Recipient Match Criteria which is the field(s) to be used when comparing imported recipients to existing recipients and deciding whether there are matches. The available match criteria fields are as follows:

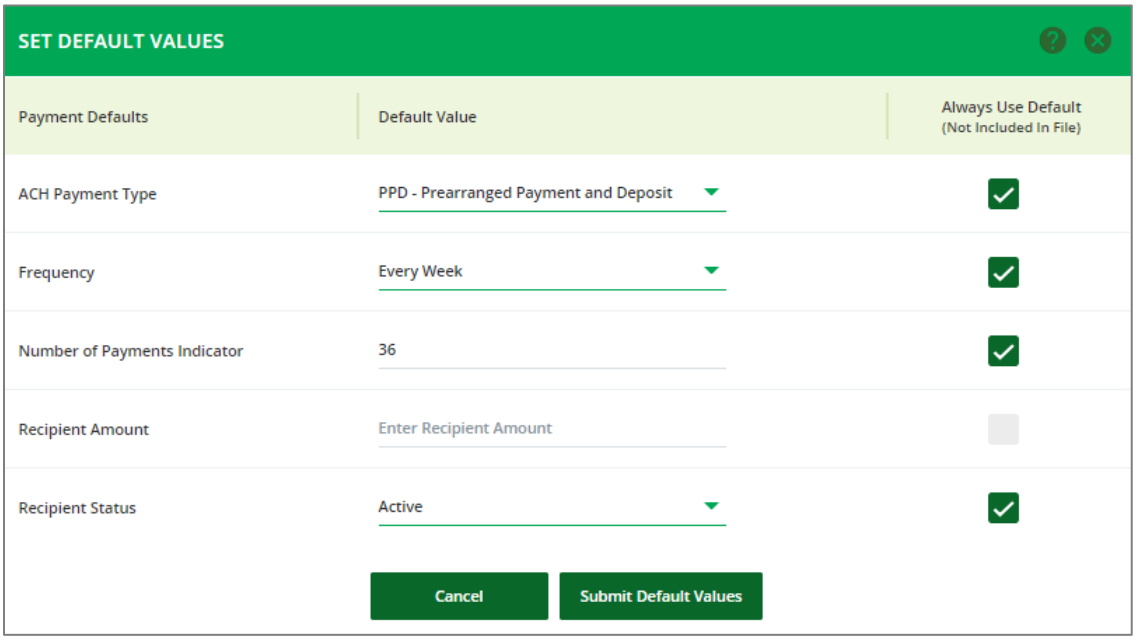
- Recipient Name
- Recipient ID
- Recipient Name and Recipient ID
- Recipient Name and Account number

Note: *Additional fields may be available, based on the type of import profile you are creating.*



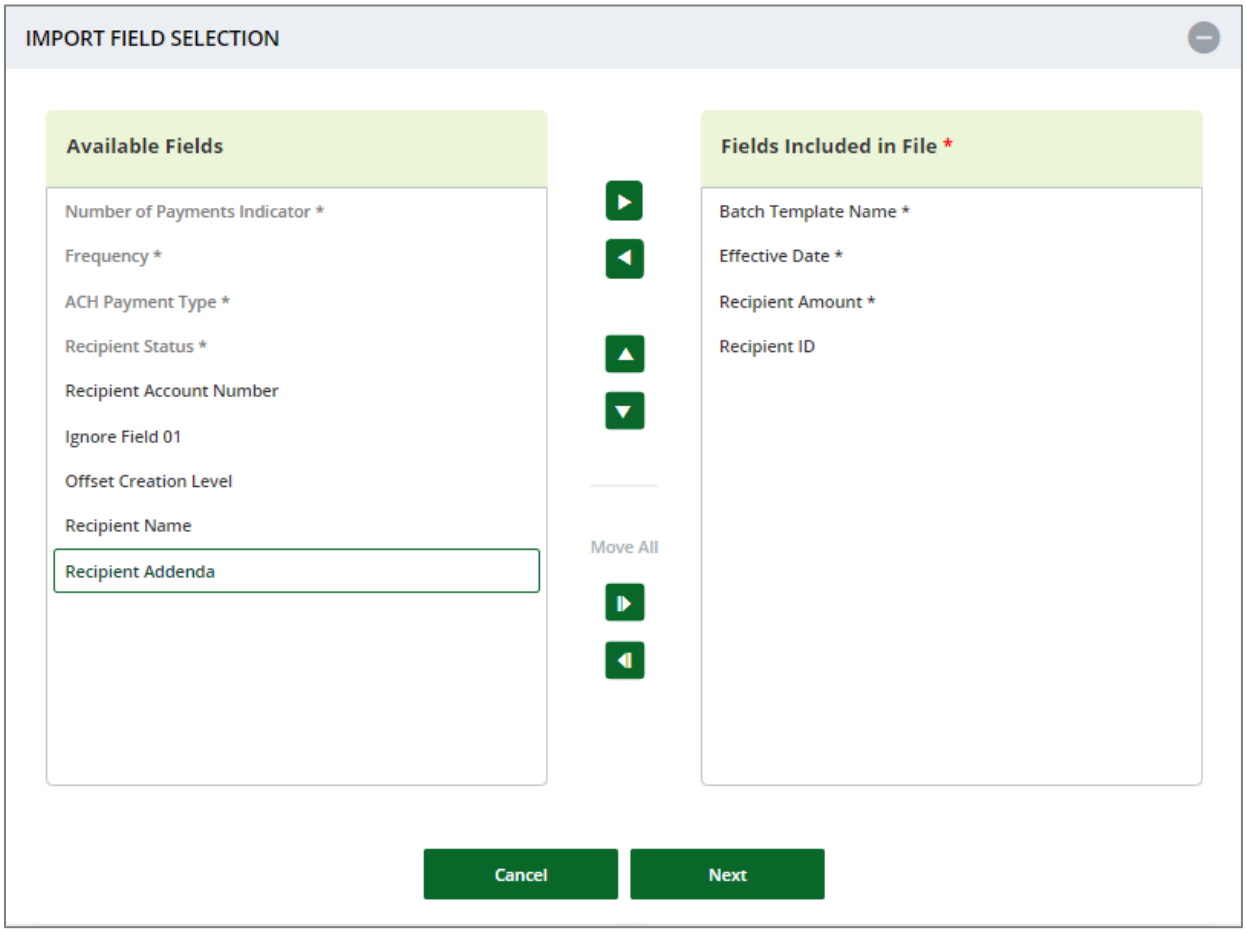
Next for a user-defined profile, you may want to define your Default Field Values. When a default value is defined, the field will automatically be included in the file being uploaded, and you will not have to include the field in the upload file. Select the **Set Defaults** button to define those values.

Here you will have the ability to set the default values for fields, by utilizing the drop down menus to define your default value, based on the profile you are creating. If a field is left blank and the check box to the right is not checked to **Always Use Default**, it will not automatically be included in the file. Select **Submit Default Values** when complete.



- Once you have set your Default Values, define your import field selection by using the right and left arrows. Fields included in your file need to be placed in order by the column header from top to bottom. For example, column A should be at the top. Note that fields already designated as a default field will not be an available field to add to the file. An example of a Repetitive Payments file layout is provided below:
    - P,Batch Template Name (name given to Template being used),Effective Date(060319)
    - R,Recipient Amount(100),Recipient ID(1234)
    - R,Recipient Amount(200),Recipient ID(2345)
    - R,Recipient Amount(300),Recipient ID(3456)
    - R,Recipient Amount(400),Recipient ID(4567)
    - R,Recipient Amount(500),Recipient ID(5678)

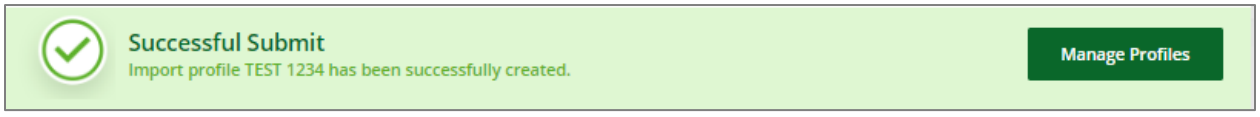
Select **Next** when complete.



Note that the "Ignore Field 01" field can be used to include additional **Recipient** data element(s) in the detailed import file but the imported detail will be ignored by the system. Once "Ignore Field 01" is moved over to the right to "Fields Included in File", another "Ignore Field" automatically generates so that a user can add this to their file details in order to not have to delete columns. Additionally, if the "Offset Creation Level" field is selected, the import file details should contain either "0" for "Batch" or "1" for "Transaction".

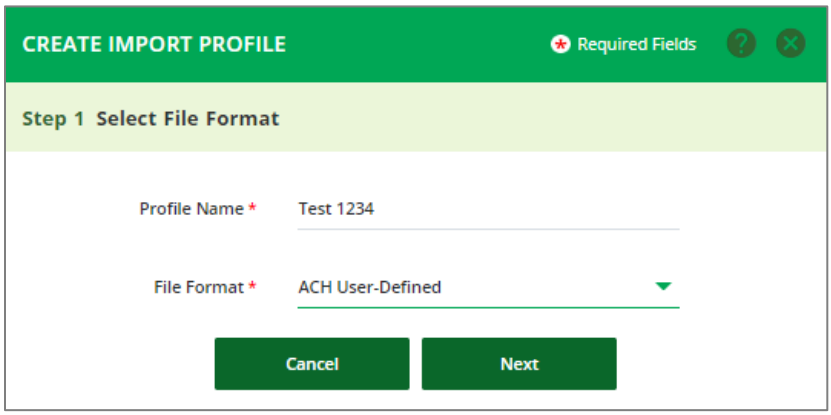
- **Batch level offset:** where one offset is created for the batch, which includes all recipient entries.
- **Transaction level offset:** where individual offset records are created for each recipient entry.

You can now preview your profile. Select **Submit Profile** to save your profile. Your profile will now be saved in your import profiles.



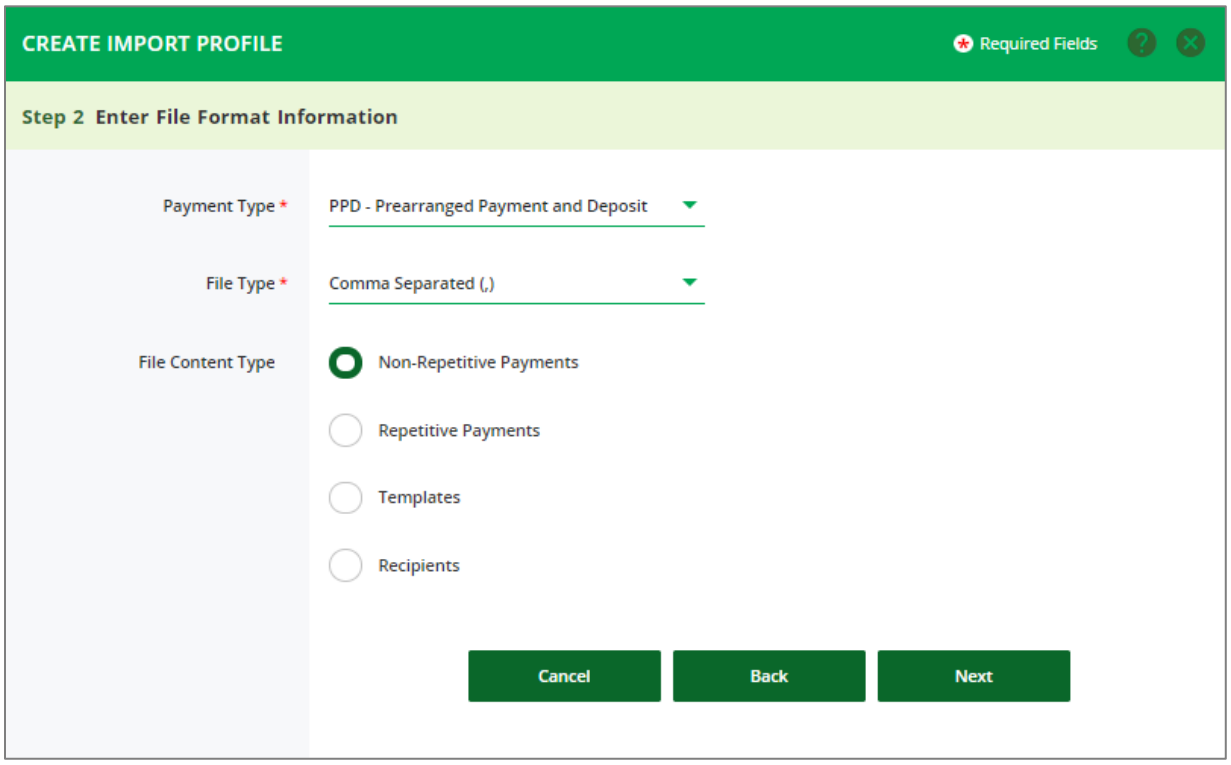
Create an ACH User Defined Profile – Non Repetitive Payments

Name your profile and select **ACH User Defined** as your file format. Select **Next** to continue.

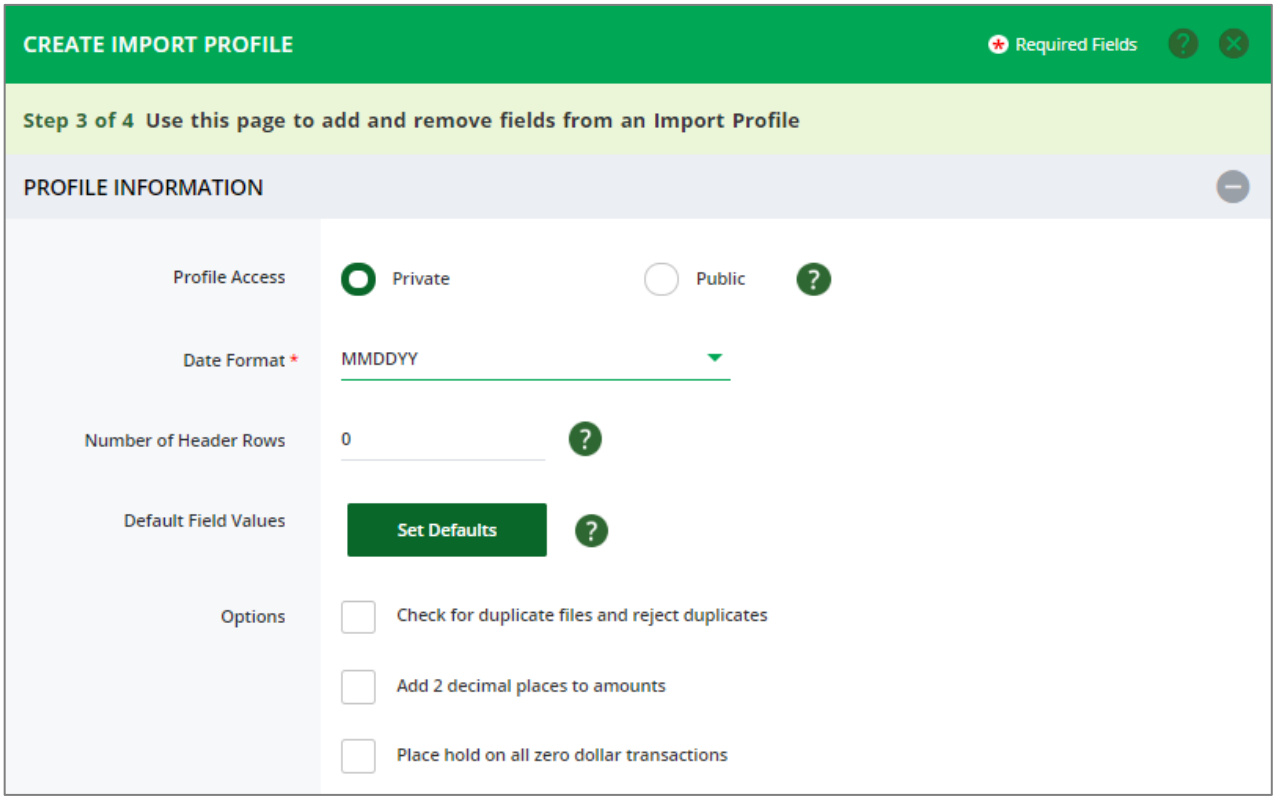


Define your file content type as **Non-Repetitive Payments**. For the purposes of this example, a PPD, comma separated templates import profile will be created. Select **Next** when completed.

Note: *Unnecessary characters or spaces may get added when creating .csv files in Excel so it is always best to view a file using a simple text editor tool such as Notepad. Any extra characters can be deleted in Notepad or equivalent tool and can be resaved as Excel .csv for uploading purposes.*

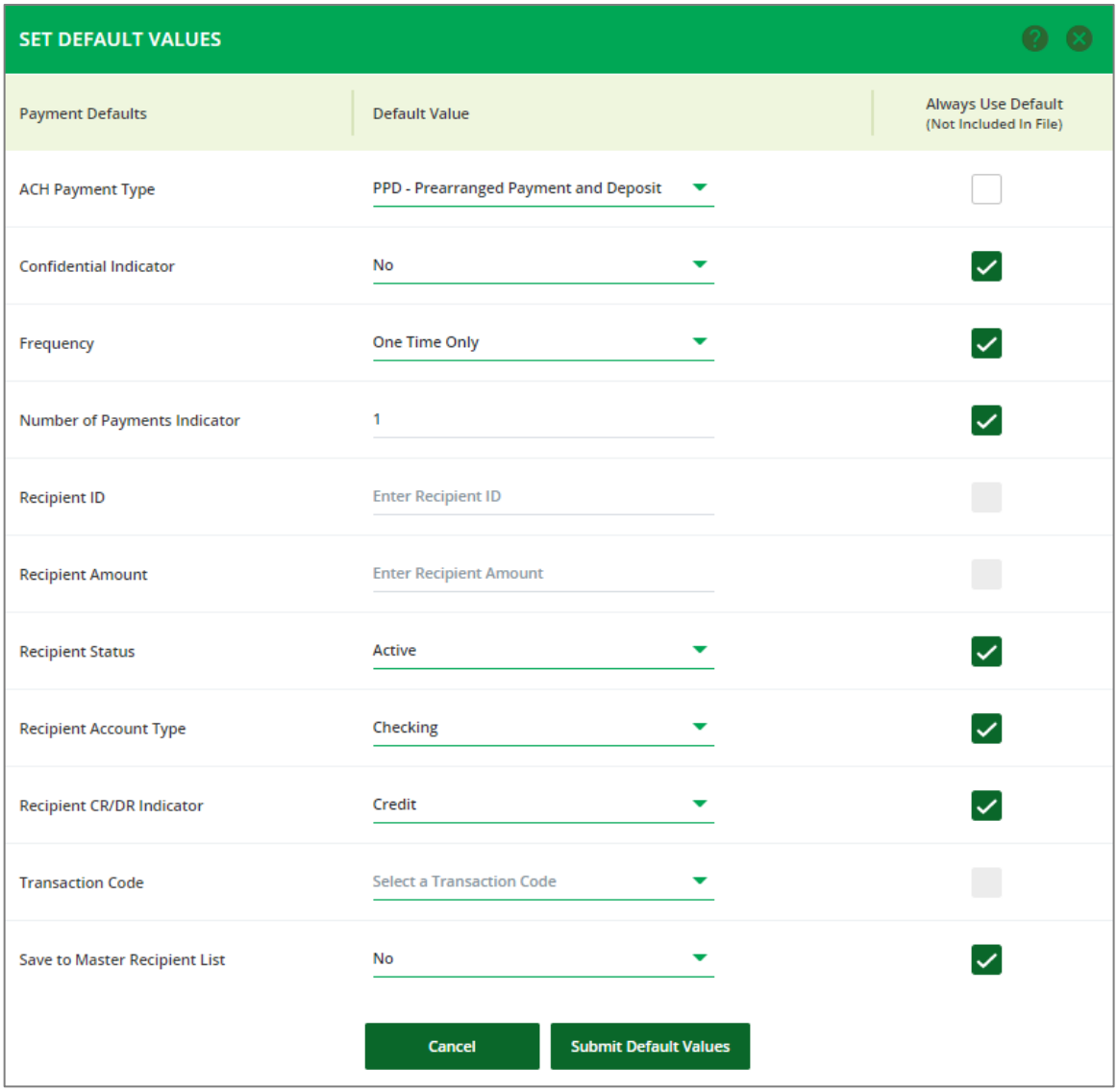


Next, define your import profile by selecting your profile information. This includes your Profile Access, Date Format and Number of Header Rows. Additional fields may be available, based on the type of import profile you are creating.

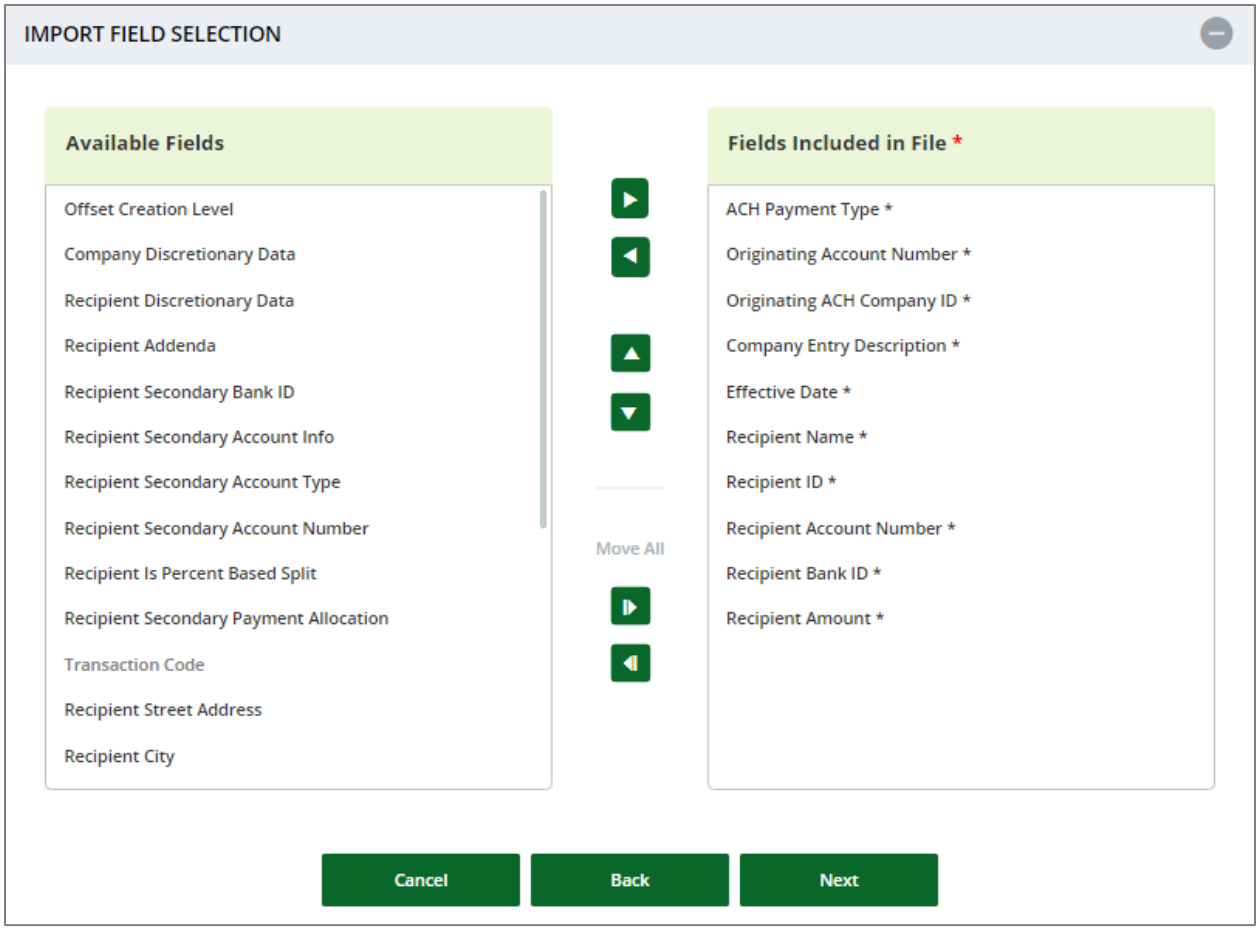


Next for a user-defined profile, you may want to define your default field values. When a default value is defined, the field will automatically be included in the file being uploaded, and you will not have to include the field in the upload file. Select the **Set Defaults** button to define those values.

Here you will have the ability to set the default values for fields, based on the profile you are creating. Utilize the drop down menus to define your default value based on the fields required for the profile you are creating. If a field is left blank and the check box to the right is not checked to Always Use Default, it will not automatically be included in the file. Select **Submit Default Values** when complete.



Once you have set your default values, define your import field selection by using the right and left arrows. Fields included in your file need to be placed in order by the column header from top to bottom. For example, column A should be at the top. Note that fields already designated as a default field, will not be an available field to add to the file. Select **Next** when complete.

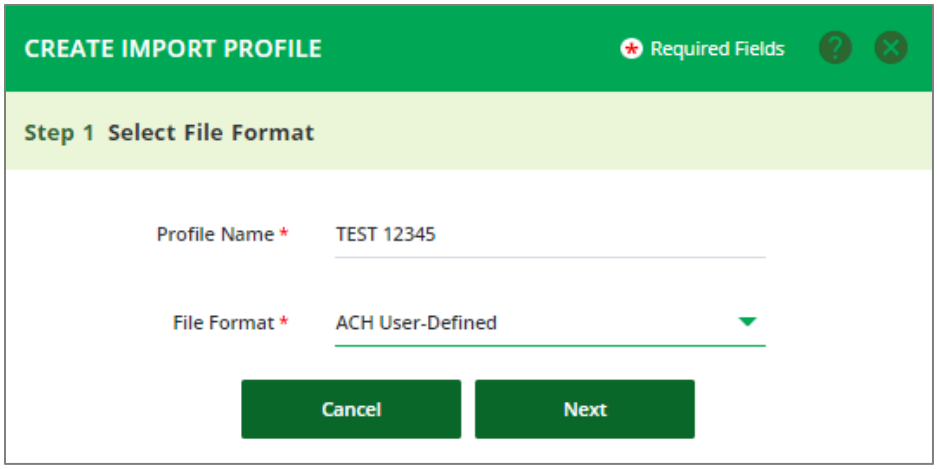


You can now preview your profile. Select **Submit Profile** to save your profile. Your profile will now be saved in your import profiles.

Create an ACH User Defined Profile – Templates

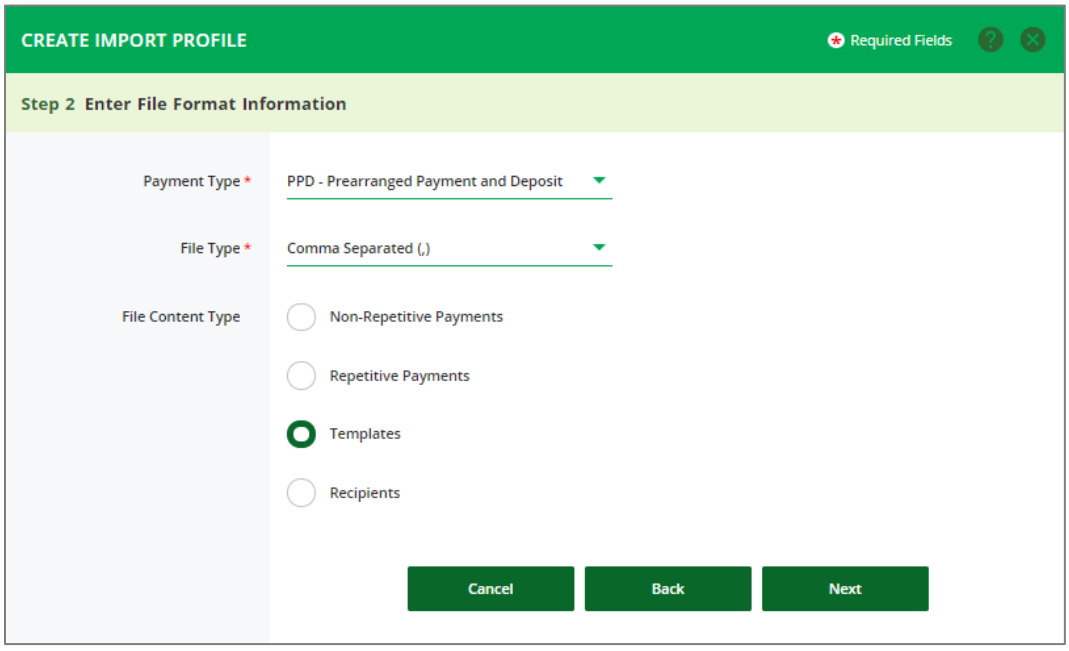
An ACH User-Defined Template profile allows you to import a template for future use. The template should be assigned a Batch Template Name and should contain details of the batch information including Originating Account, Originating ACH Company ID, Company Entry Description, and any Company Discretionary Data.

To begin creating your profile, name your profile and select **ACH User Defined** as your file format. Select **Next** to continue.

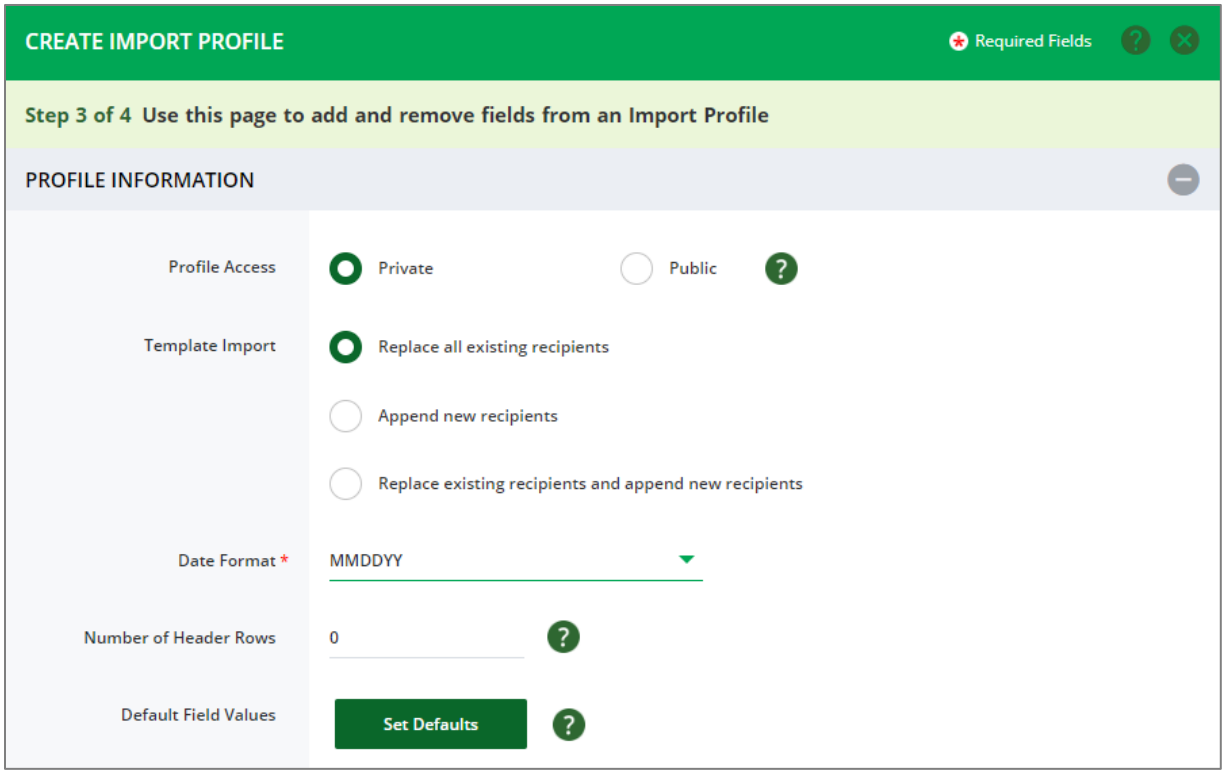


Define your File Content Type as Templates. For the purposes of this example, a PPD, comma separated Templates import profile will be created. Select **Next** when completed.

Note: *Unnecessary characters or spaces may get added when creating .csv files in Excel so it is always best to view a file using a simple text editor tool such as Notepad. Any extra characters can be deleted in Notepad or equivalent tool and can be resaved as Excel .csv for uploading purposes.*

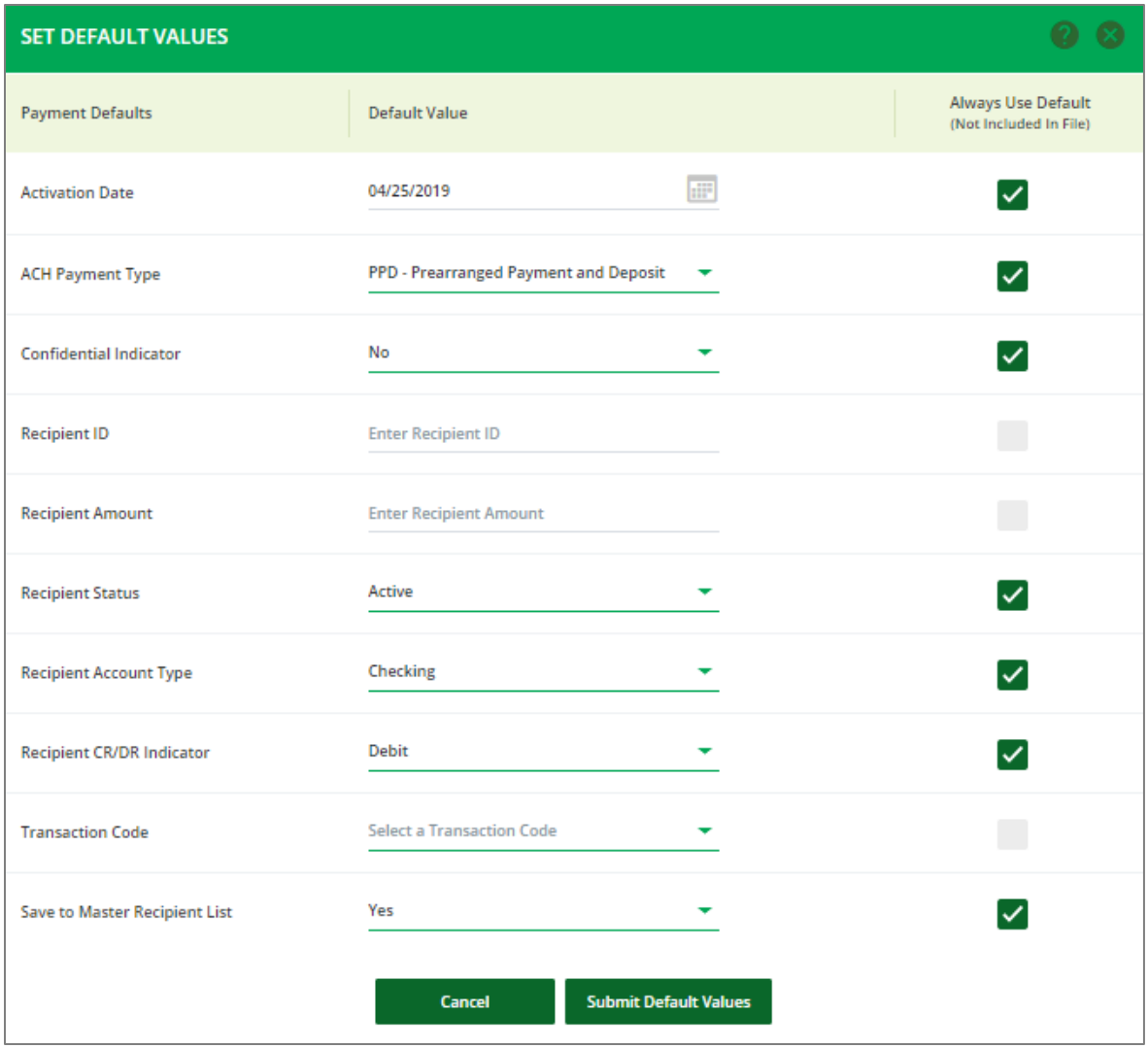


Next, define your import profile by selecting your profile information. This includes your Profile Access, Date Format and Number of Header Rows. Additional fields may be available, based on the type of import profile you are creating.

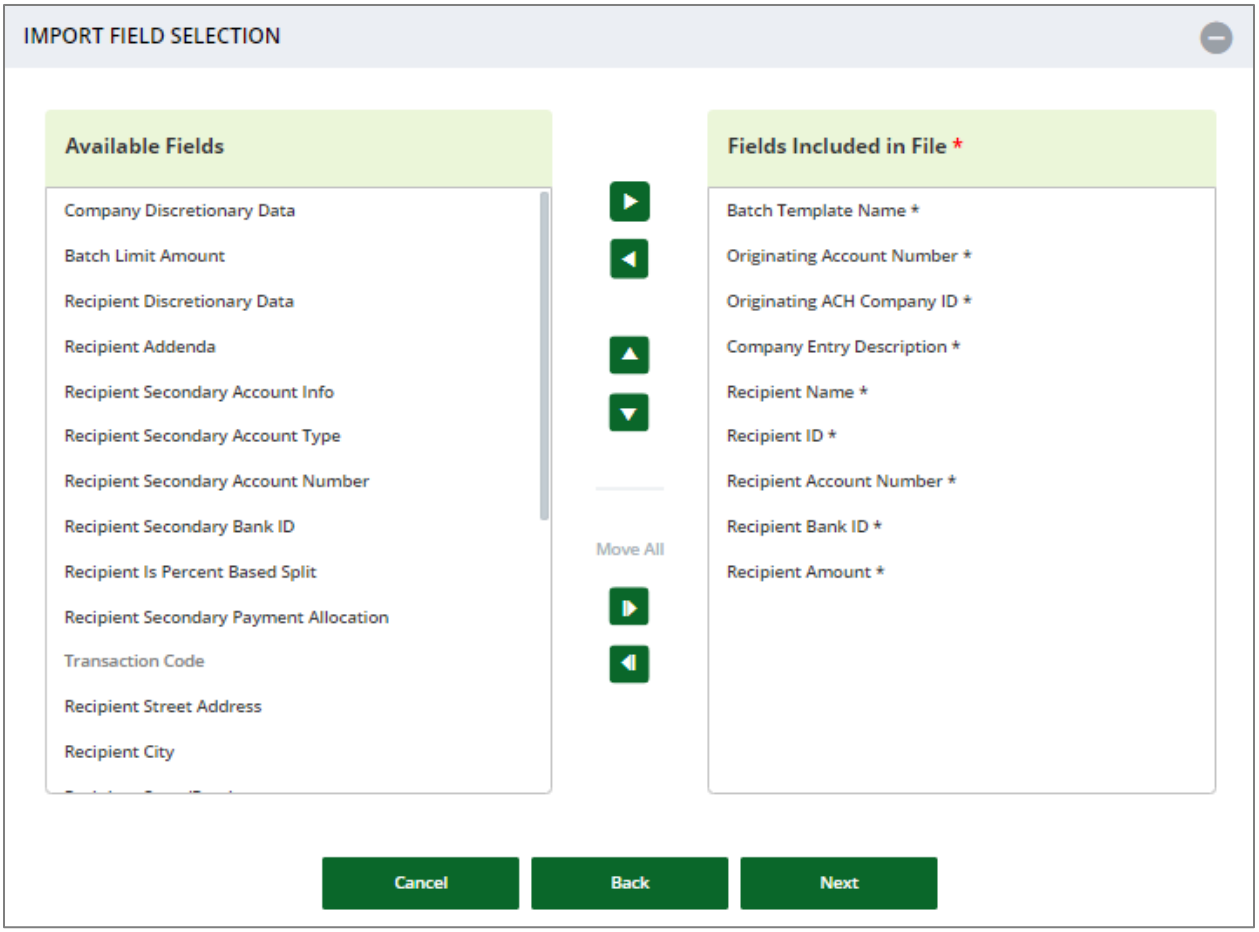


Next for a user-defined profile, you may want to define your default field values. When a default value is defined, the field will automatically be included in the file being uploaded, and you will not have to include the field in the upload file. Select the **Set Defaults** button to define those values.

Here you will have the ability to set the default values for fields, based on the profile you are creating. Utilize the drop down menus to define your default value based on the fields required for the profile you are creating. If a field is left blank and the check box to the right is not checked to Always Use Default, it will not automatically be included in the file. Select **Submit Default Values** when complete.



Once you have set your Default Values, define your import field selection by using the right and left arrows. Fields included in your file need to be placed in order by the column header from top to bottom. For example, column A should be at the top. Note that fields already designated as a default field, will not be an available field to add to the file. Select **Next** when complete.



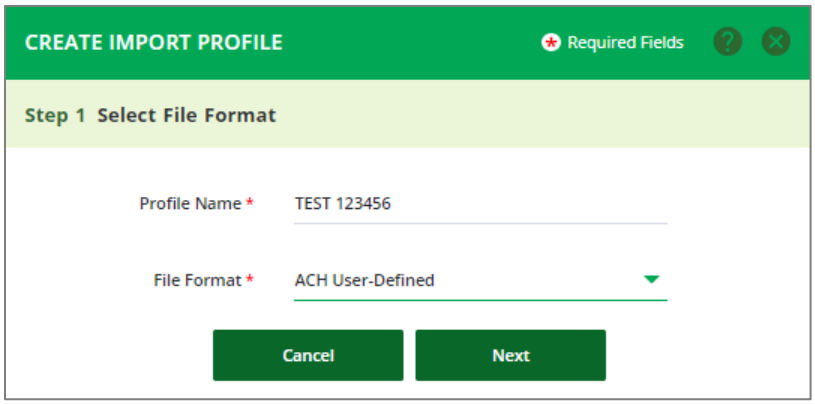
You can now preview your profile. Select **Submit Profile** to save your profile. Your profile will now be saved in your import profiles.

Create an ACH User Defined Profile – Recipients

An ACH User-Defined Recipient profile allows you to import payment information based on matching of Recipient criteria. When importing recipients, this determines how they are to be added to the system when there are recipients already in the Master Recipient List. The options are as follows:

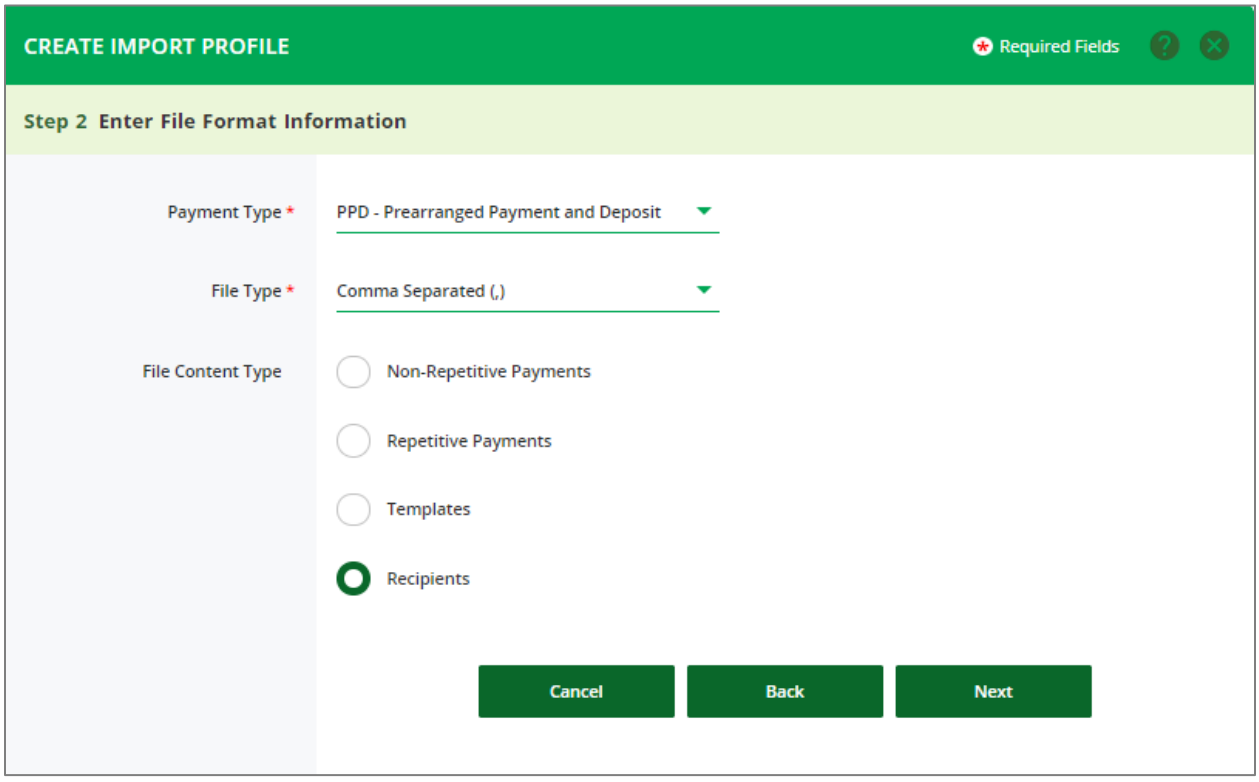
- **Replace existing recipients and append new recipients**: Update the matching recipients, and add any new recipients from the import file.
- **Append new recipients**: Add the recipients that are in the import file.
- **Replace all existing recipients**: Delete all existing recipients and replace them with the recipients in the import file.

To begin creating your profile, name your profile and select **ACH User Defined** as your file format. Select **Next** to continue.

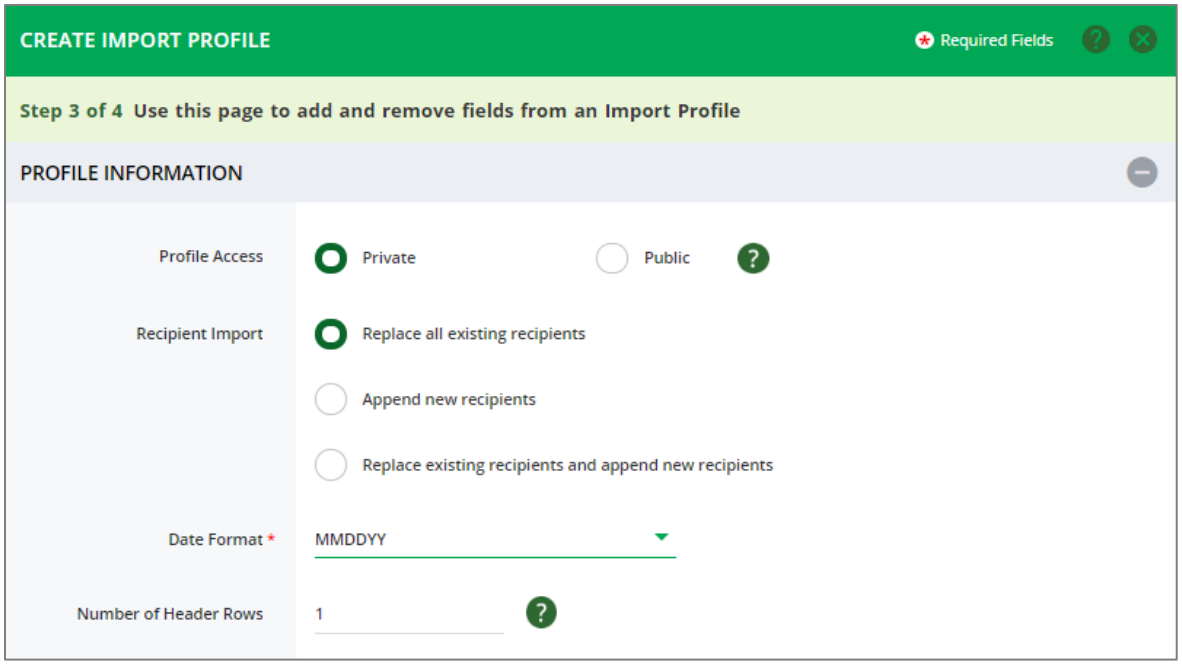


Define your file content type, Non-Repetitive Payments, Repetitive Payments, Template or Recipients. For the purposes of this example, a PPD, comma separated recipient import profile will be created. Select **Next** when completed.

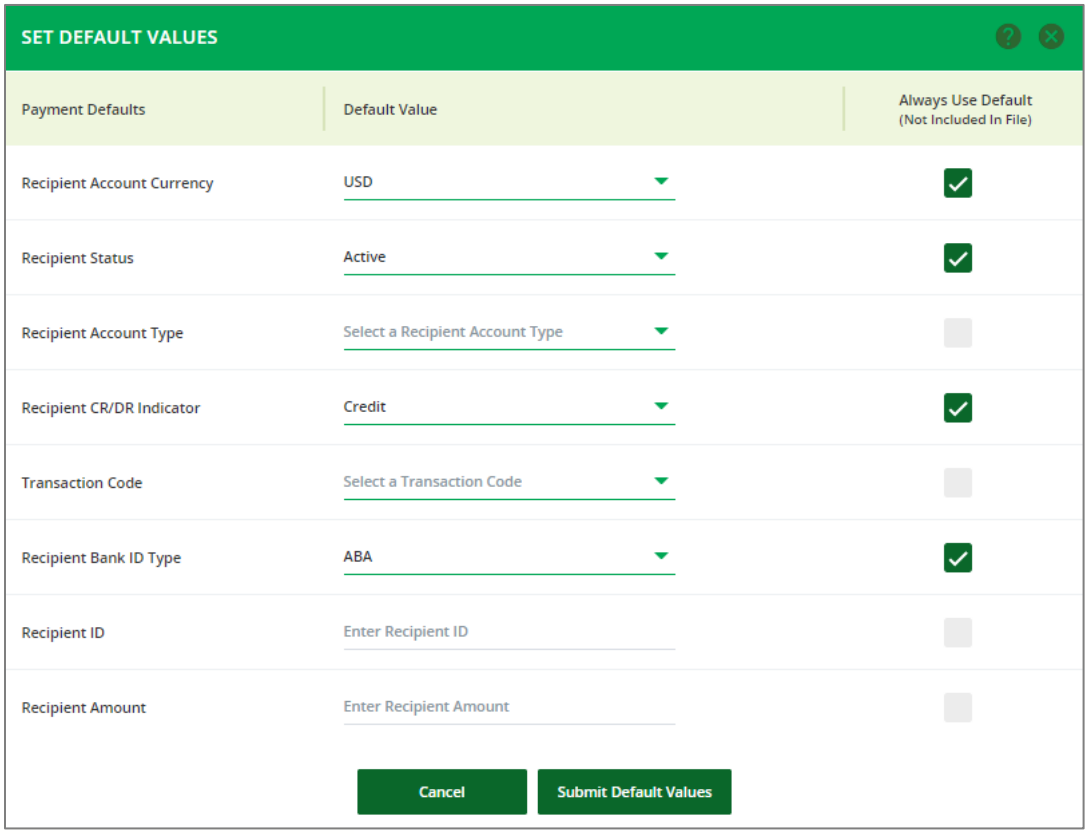
Note: *Unnecessary characters or spaces may get added when creating .csv files in Excel so it is always best to view a file using a simple text editor tool such as Notepad. Any extra characters can be deleted in Notepad or equivalent tool and can be resaved as Excel .csv for uploading purposes.*



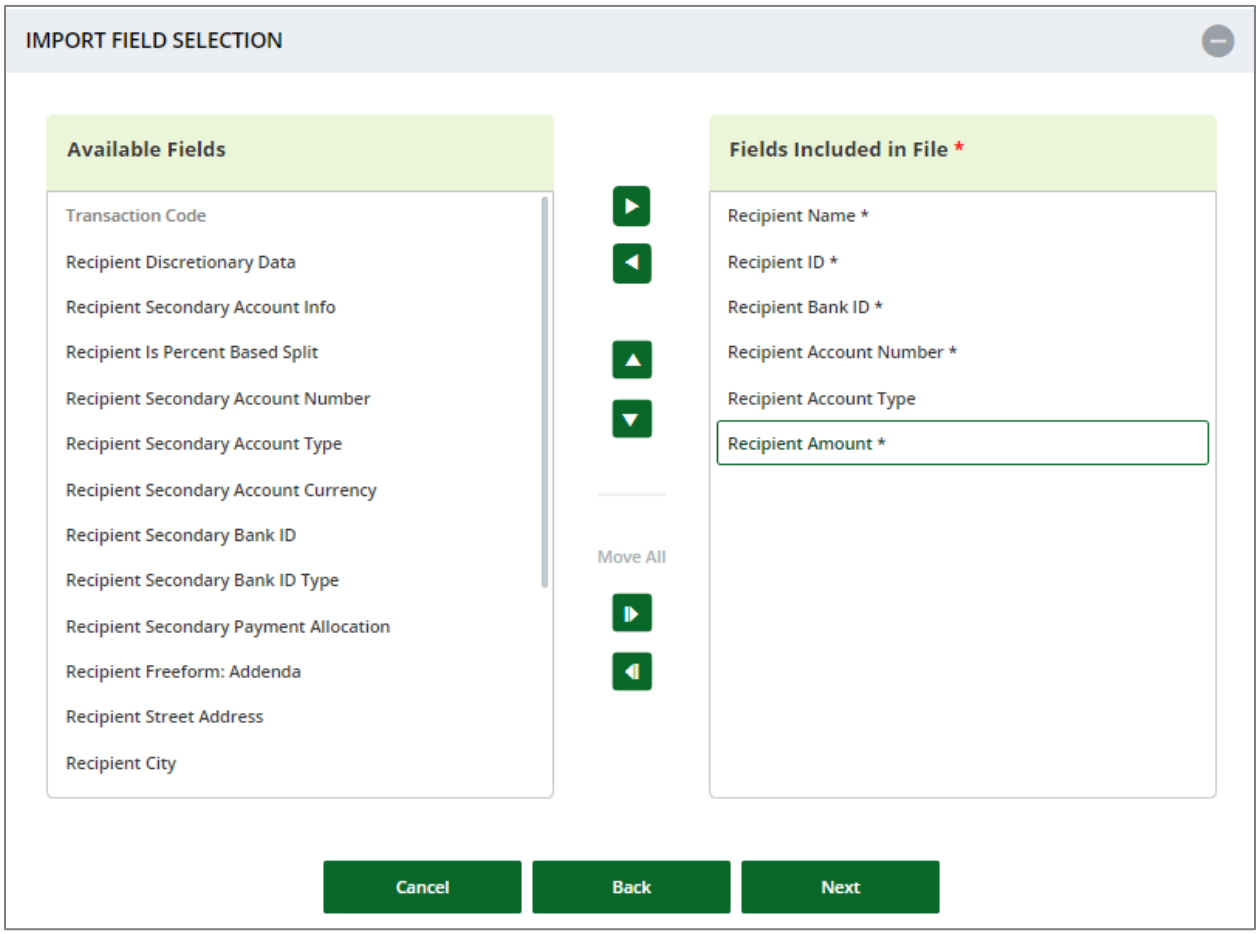
Next, define your import profile by selecting your profile information. This includes your Profile Access, Date Format and header rows. Additional fields may be available based on the type of import profile you are creating.



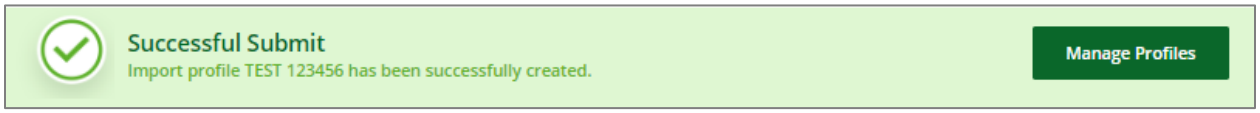
Next for a user-defined profile, you will need to define your default field values, which will be used as the default field when a field in the import profile is left blank. Select the **Set Defaults** button to define those values. Here you will have the ability to set the default values for fields, based on the profile you are creating. Utilize the drop down menus to define your default value based on the import file you are uploading and check the box to the right to **Always Use Default** value. **Select Submit Default Values** when complete.



Once you have set your Default Values, define your import field selection by using the right and left arrows. Fields included in your file need to be placed in order by the column header from top to bottom. For example, column A should be at the top. Note that fields already designated as a default field, will not be an available field to add to the file. Select **Next** when complete.

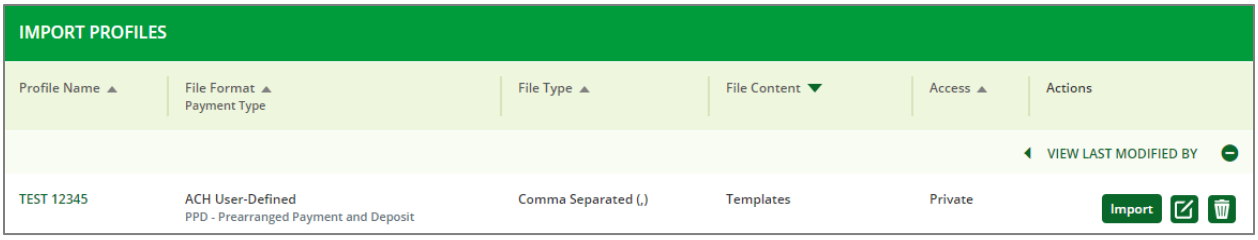


You can now preview your profile. Select **Submit Profile** to save your profile. Your profile will now be saved in your import profiles.

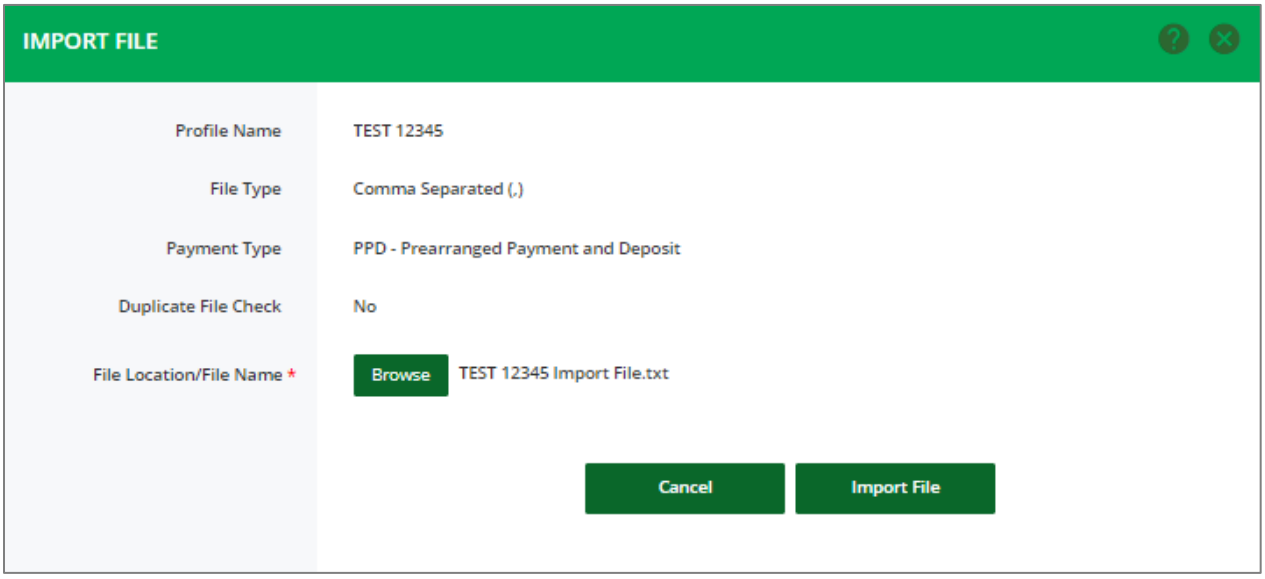


Upload a file to an ACH User Defined Profile

To upload a file, select **Import** next to the profile you are looking to import against.



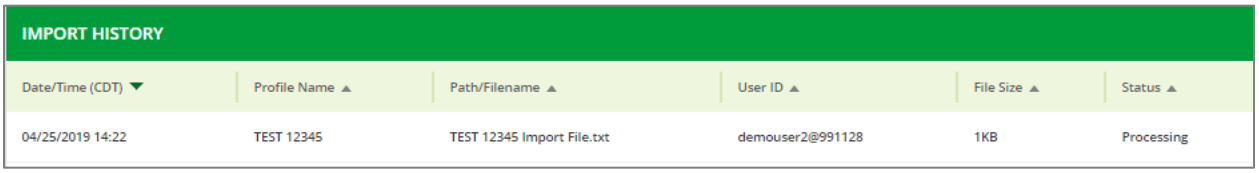
Here you will see the details of your profile. Upload your payment file by selecting **Browse** and uploading the file from your desktop. Select **Import File**.



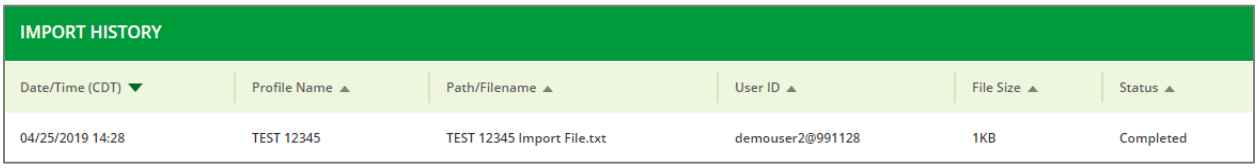
Please note below the following parameters will apply to payment User-Defined import profiles that you create:

- The record format **MUST** match the format defined in the profile, and fields in the file must be in that same order.
- The import file must contain only one payment type per file
- Each record must begin with either a "P" to indicate the row contains payment data (first record in the file) or an "R" to indicate a record that contains recipient data. An example is provided below:
    - P,PPD,0,100,CompEntry,CompDD,012345,One Time Only,0,0,ACTest
    - R,Name,1234,Checking,00001,123456789,10.00,C,A,dd,Addenda1,N
- Each recipient will have one record per transaction. For example, 10 recipients will have 10 individual "R" records.

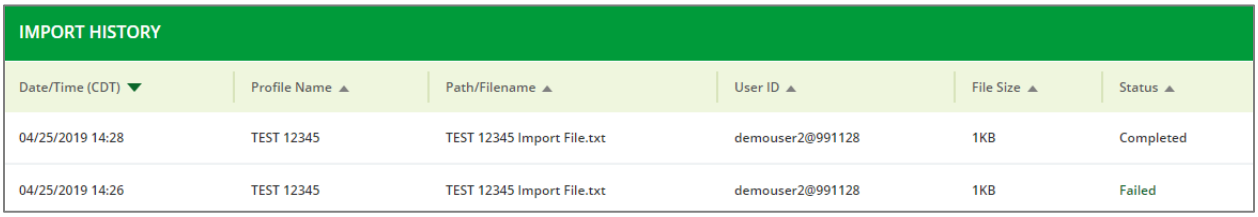
Your file will import and will begin processing in the Import History section of the payments screen.



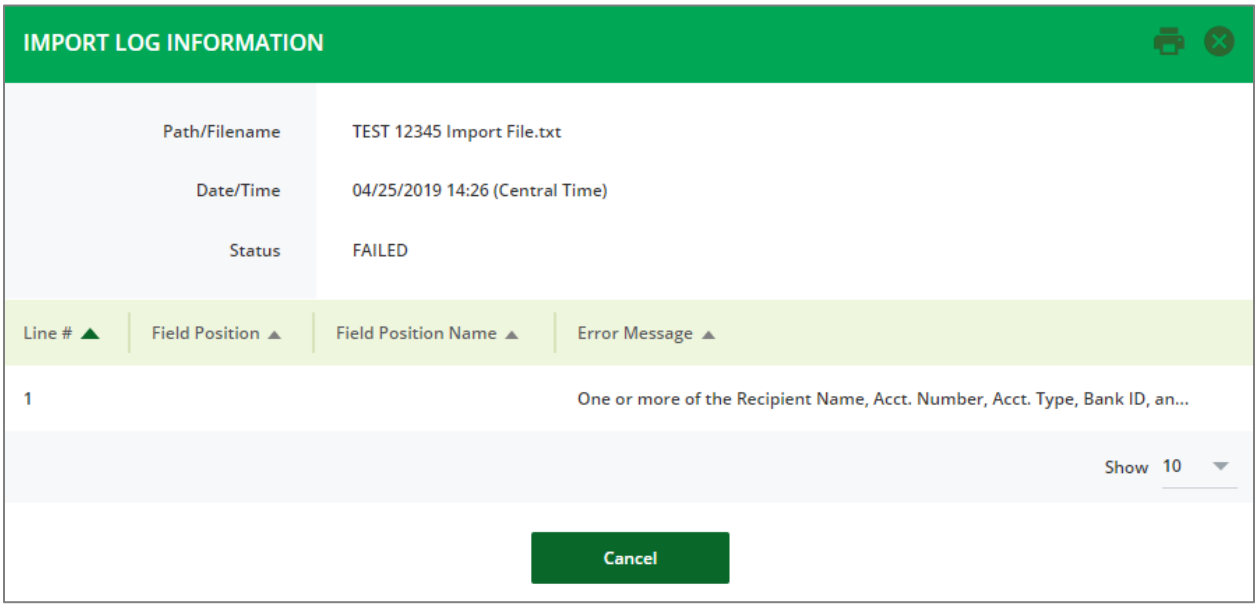
Once the file has been uploaded successfully, the file will be noted as **Completed**.



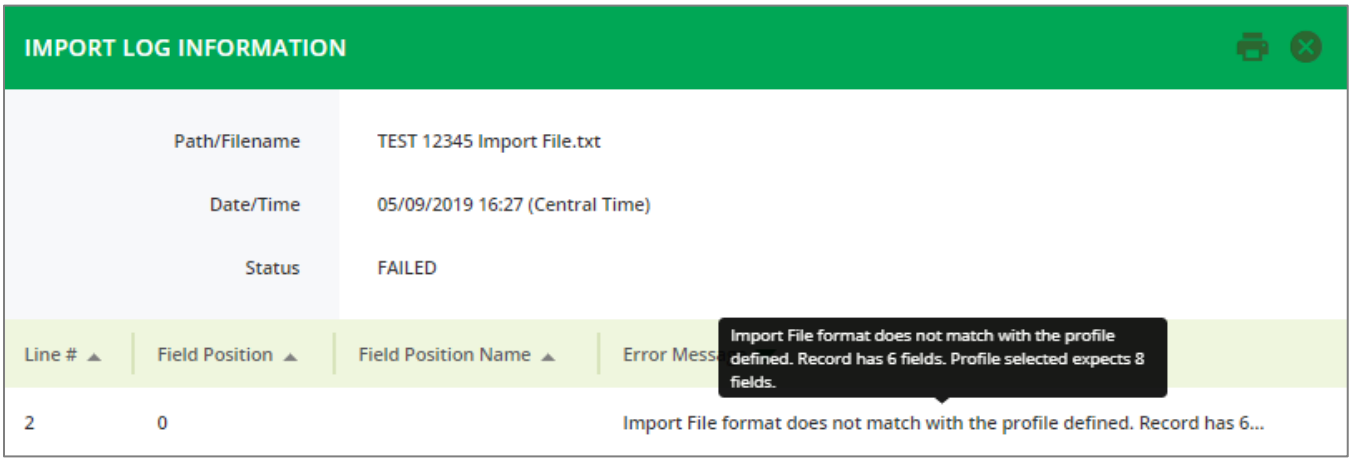
If your file fails to upload, the file will be noted that the file failed to upload.



You can select **Failed** in the status column to see the reason the file failed.



To view the full reason a file has failed, hover over the error message and the full copy will be available.



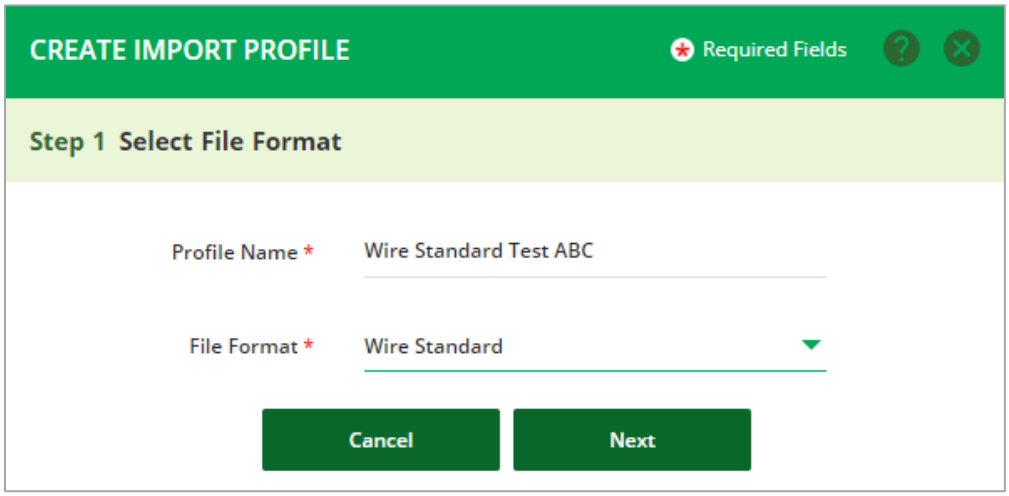
Wire Standard Import Profiles

You can create an import profile in Associated Connect with pre-define formats when importing data files. To create an import profile select **Payments > Payment Tools > Import Profiles** and select **Create Profile**

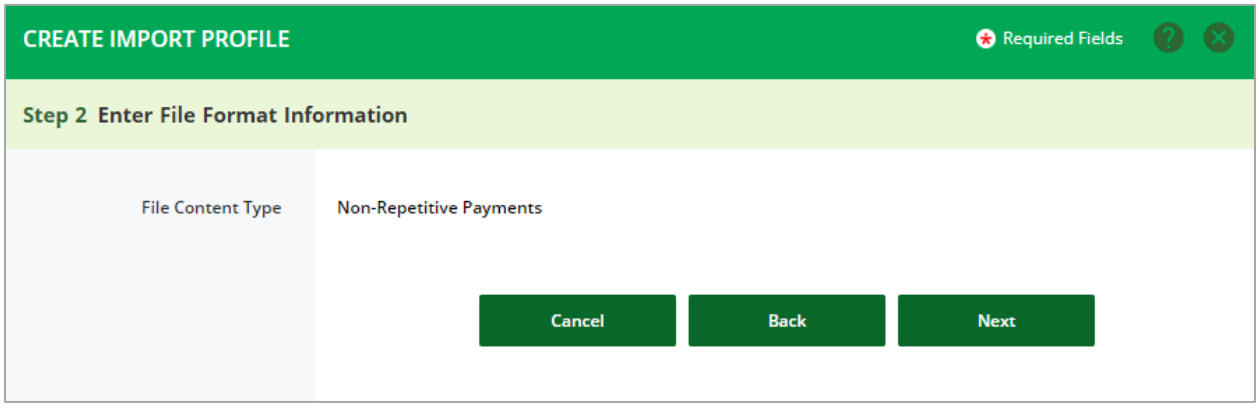
You will be asked to assign your profile a Profile Name, and select a File Format. File Format options include:

- ACH NACHA
- ACH User-Defined
- Wire Standard
- Wire User-Defined

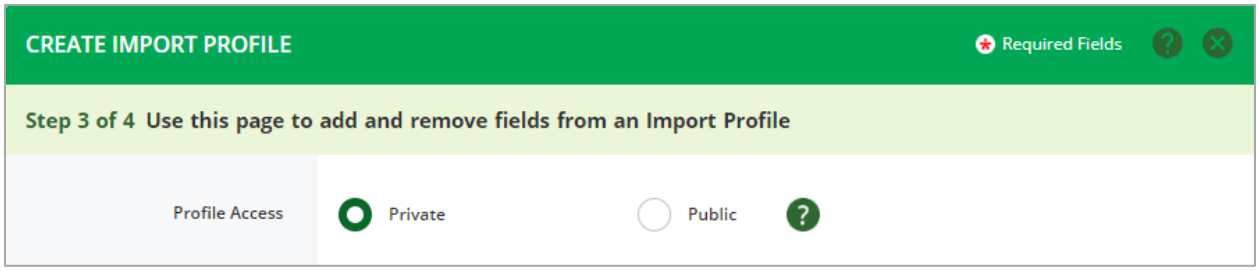
Once you have selected your file format, you will be prompted to name the user profile. Select **Next** to continue.



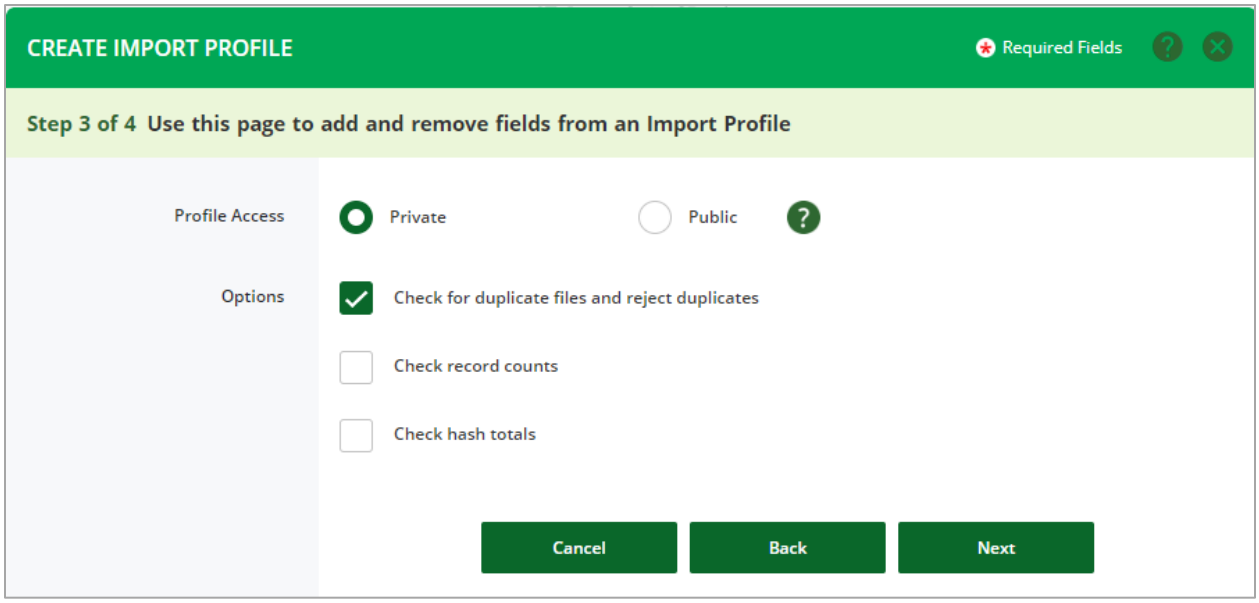
For a standard wire profile, the file content type automatically defaults to Non-Repetitive Payments. Select **Next** to continue.



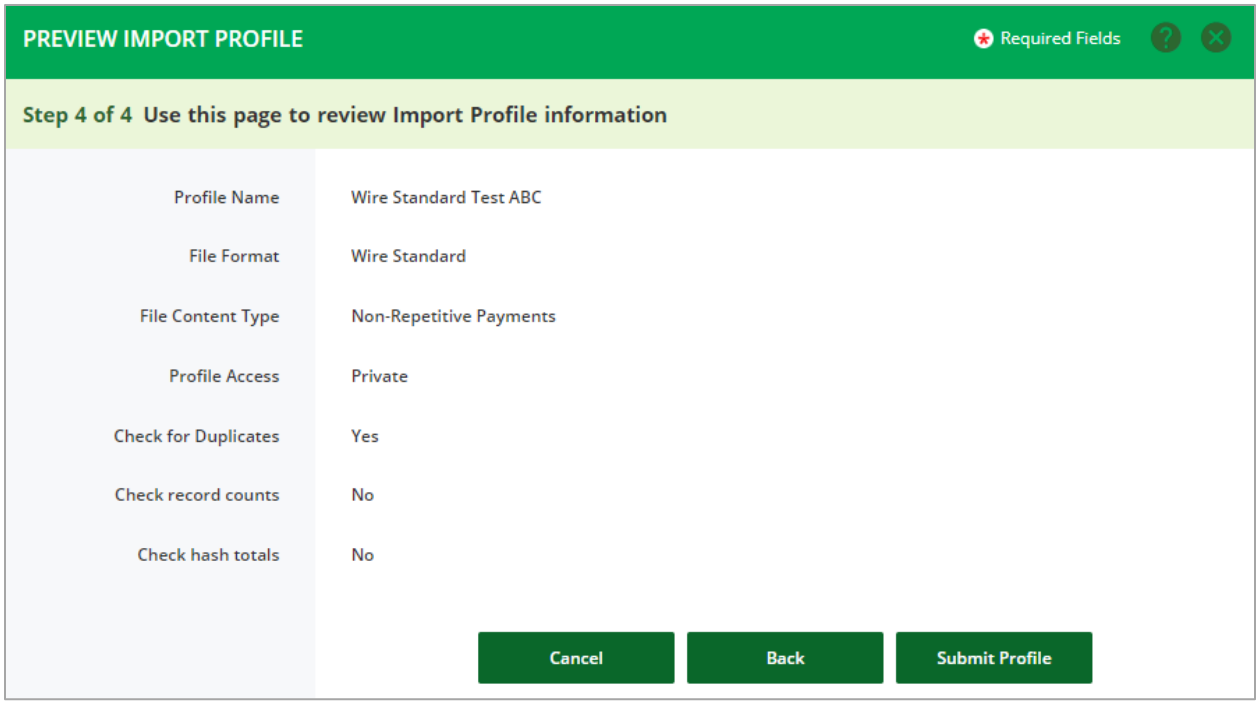
Next you will be asked to define your profile information. Your profile access can be defined as either Private, meaning only you can access the profile or Public, which will allow other users in our organization who complete Wire Transfers to access the profile.



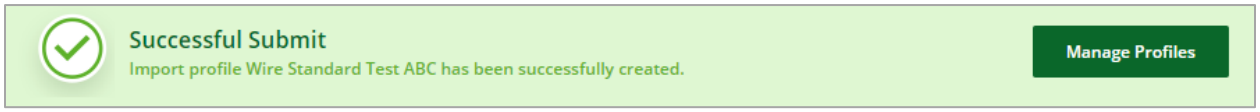
Three additional options are available with a Standard Wire profile. They include checking for duplicate files and rejecting duplicates, checking record counts and checking hash totals. Check the box next to any of the options you would like to include and select **Next**.



You will be able to review your profile. Once you have confirmed the information is correct, select **Submit Profile**.



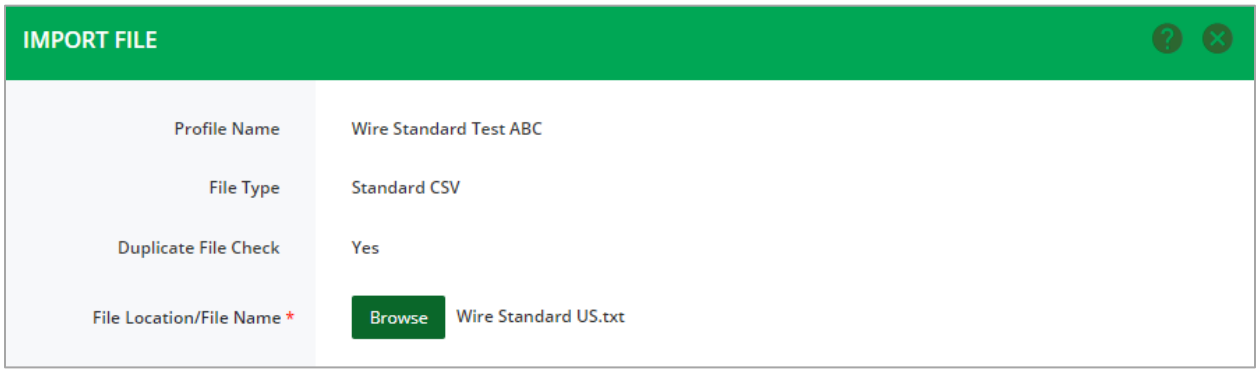
Your profile has been created.

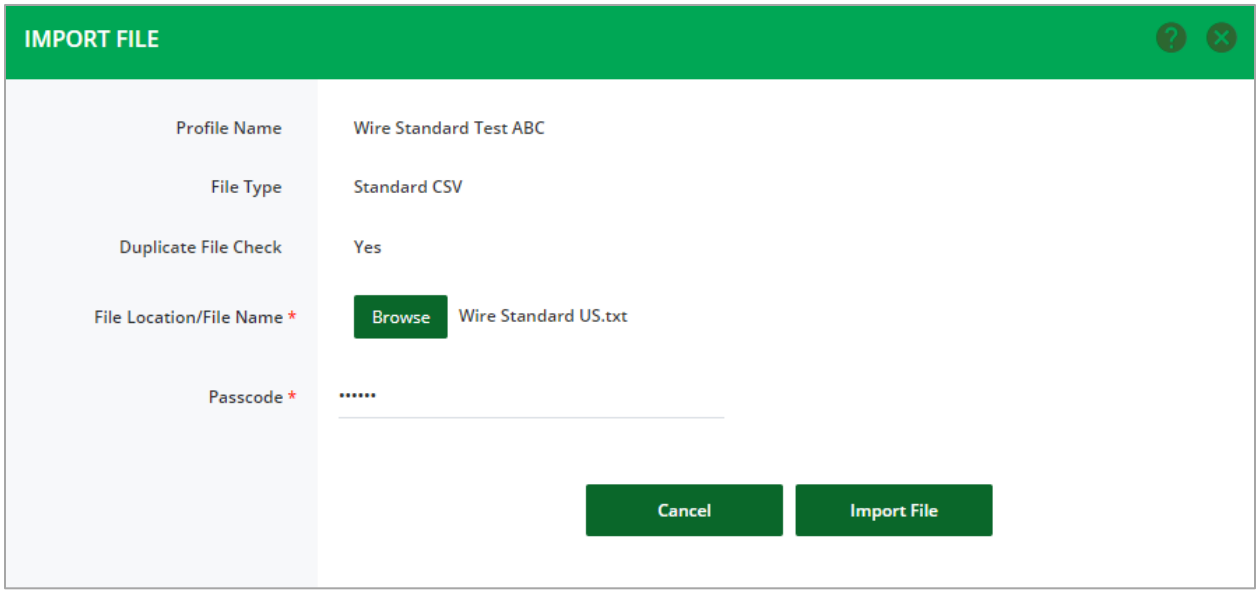


Upload a file to a Wire Standard Profile

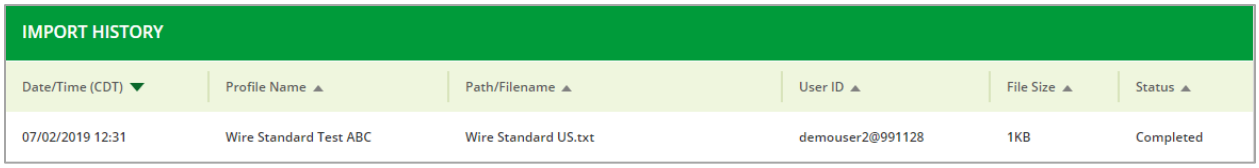
To upload a payment file to your profile, find the correct profile, and select **Import** to begin.

Select the file from your desktop that you will be uploading by selecting browse and uploading the file.





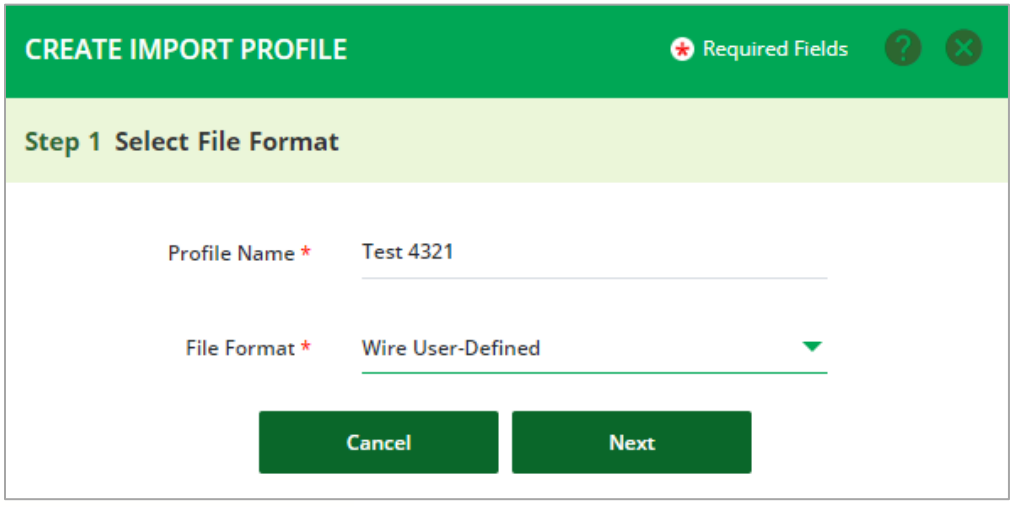
Your payment file will process and show as completed in your Payment Import History.



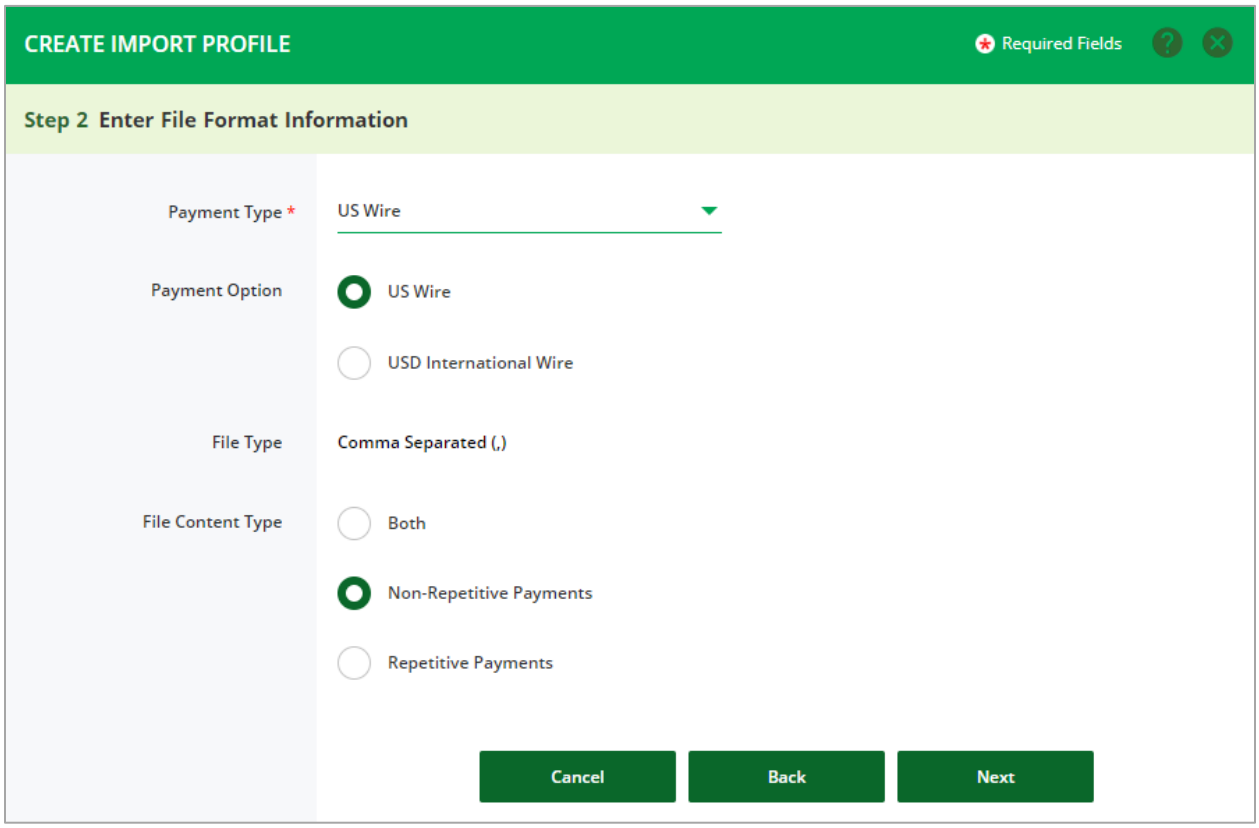
Wire User Defined Import Profiles

You can create a Wire User-Defined import profile in Associated Connect. To begin, select **Create Profile** from the Import Profiles menu.

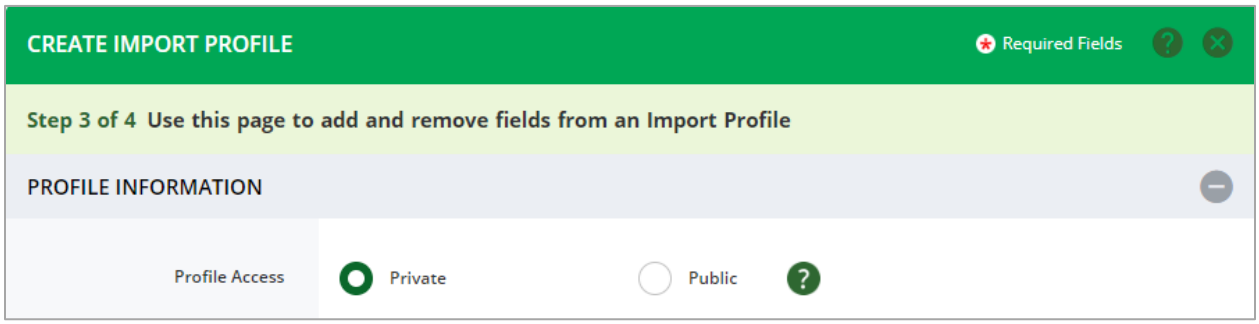
To begin, name your profile and select Wire User Defined as your file format. Select **Next** to continue.



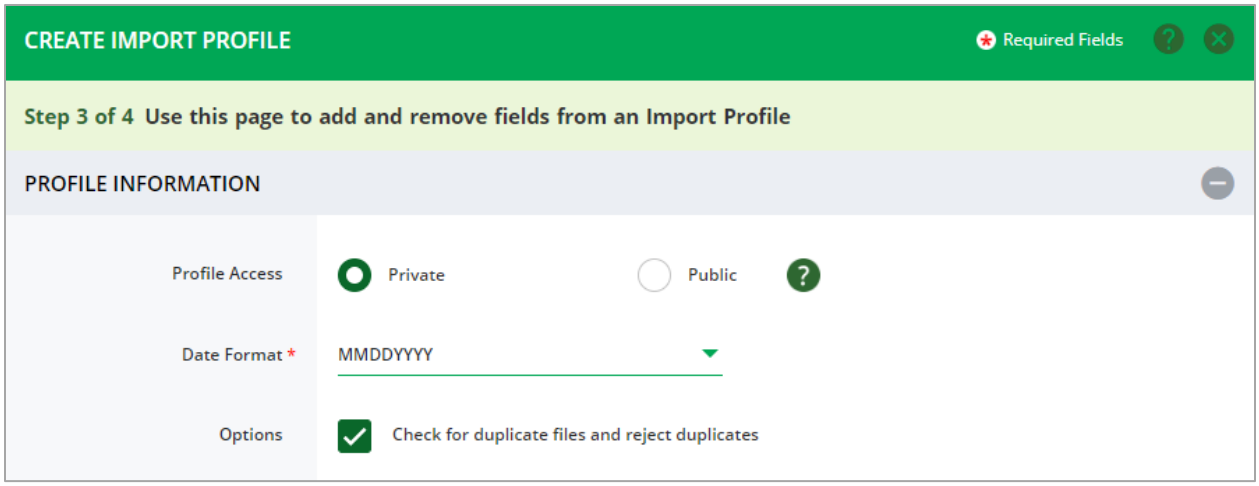
Select your payment type. For Wires, you can select from two Payment Type options, a US Wire or a US Federal Tax Wire. Next, define your File Content Type depending on the type of payments in your file. You can select Non-Repetitive Payments, Repetitive Payments or both. For the purposes of this guide, a US Wire, Non-Repetitive Payment file will be used. Select **Next** to continue.



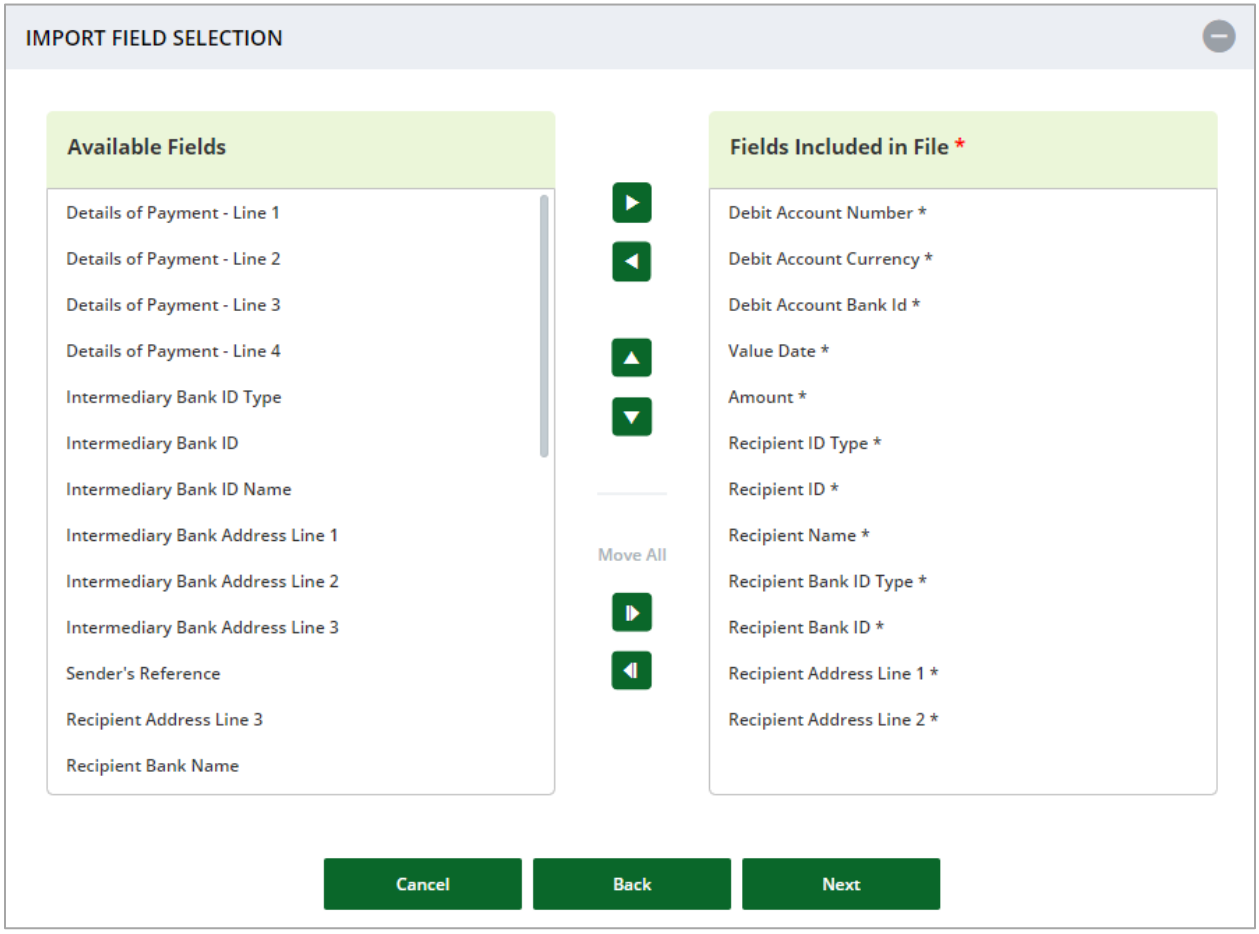
Next you will be asked to define your profile information. Your profile access can be defined as either Private, meaning only you can access the profile or Public, which will allow other users in our organization who complete Wire Transfers to access the profile.



Select your date format, and determine if you would like to check for duplicate files and reject duplicates.



Define your Import Field Selection, based on the fields that are included in your payment file. Fields required in your payment file are noted with an asterisk (*). Once your fields have been defined, select **Next**.



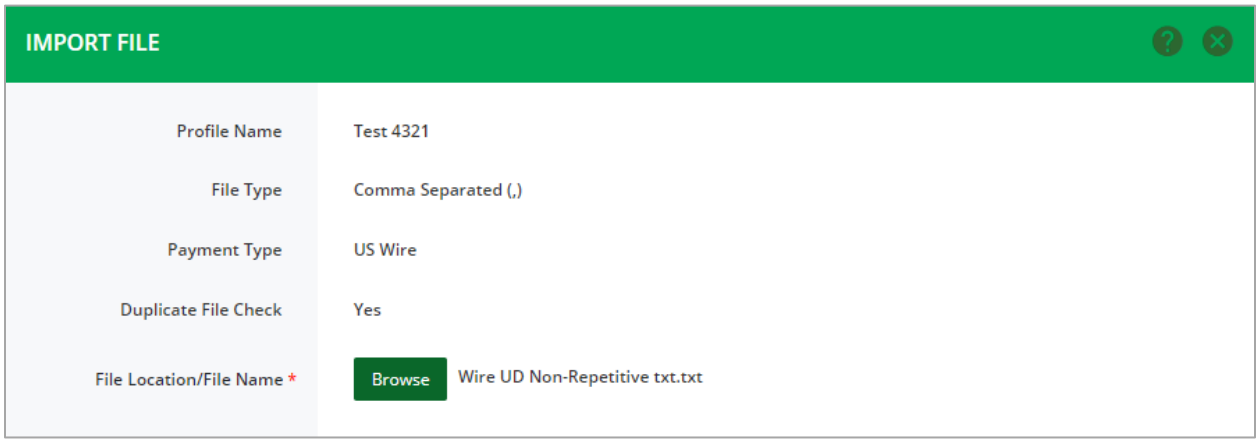
Note: *Fields included in your file must be in the same order. For example, the Debit Account number in this example must be the first field in your file.*

Review your profile. Once you have reviewed, select **Submit Profile** and your profile will be submitted. Select **Manage Profiles** to return to the Manage Import Profiles.

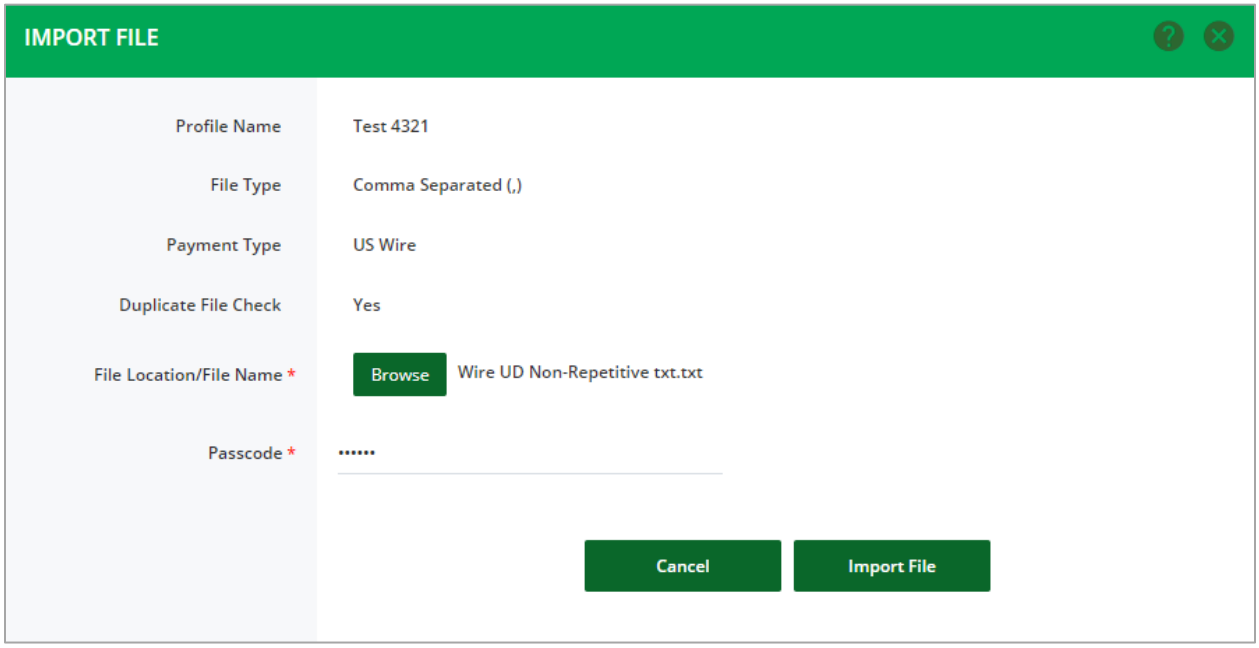
Upload a User Defined Wire Import File

To upload your file for payment, select the profile and select **Import**.

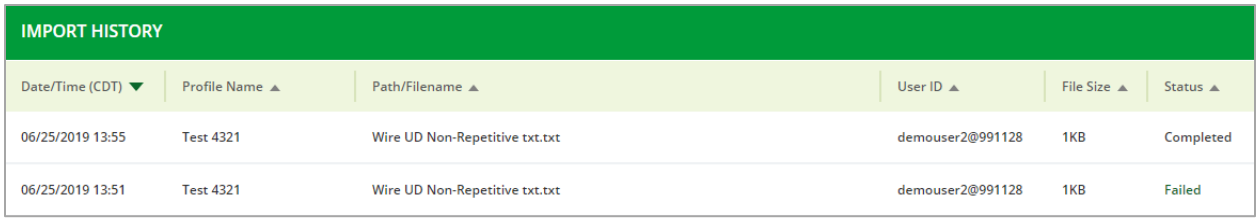
Browse for your payment file on your desktop and upload by selecting **Browse**.



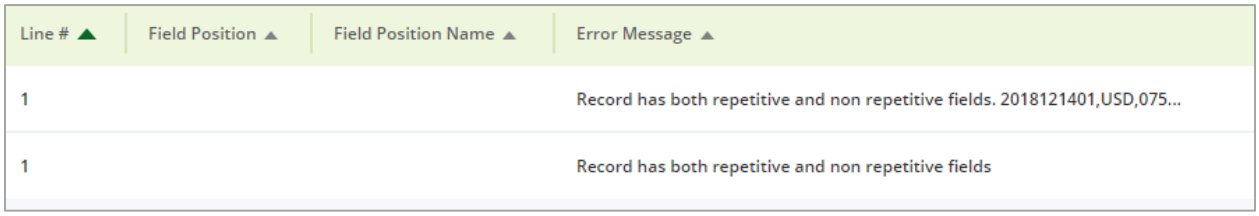
Enter your token passcode from your physical or mobile token and select **Import File**.



Your file will upload. If the file is successful, the file status will show as completed. If the file does not upload successfully, the status will be shown as failed.

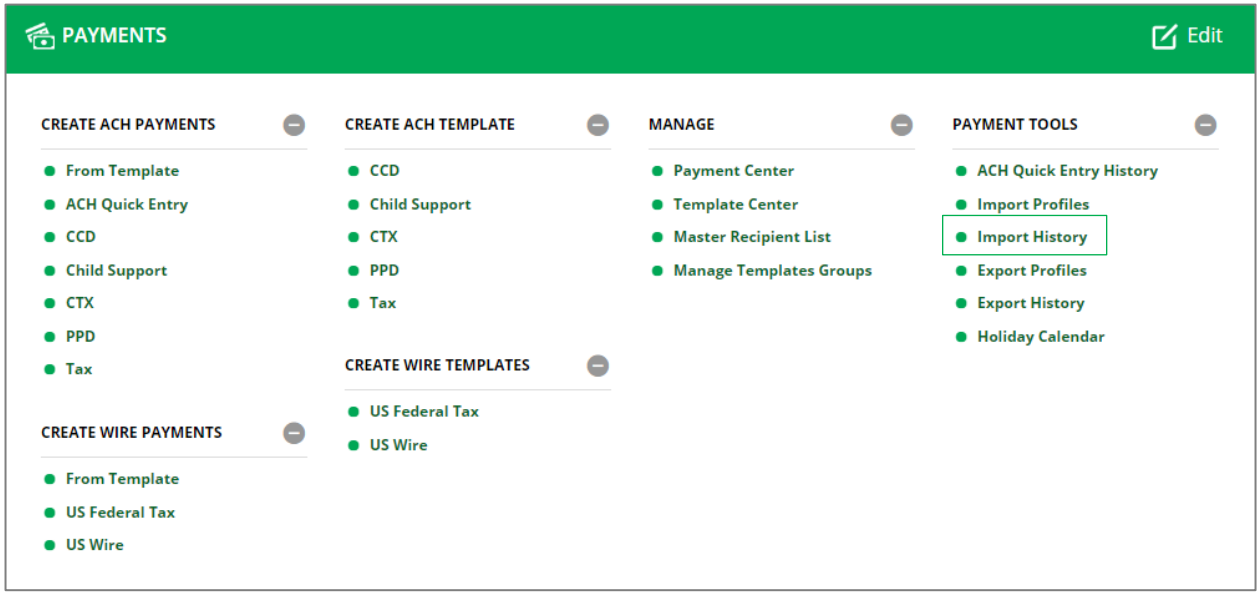


To view the reason the file failed, select the failed status and you can review the error message.

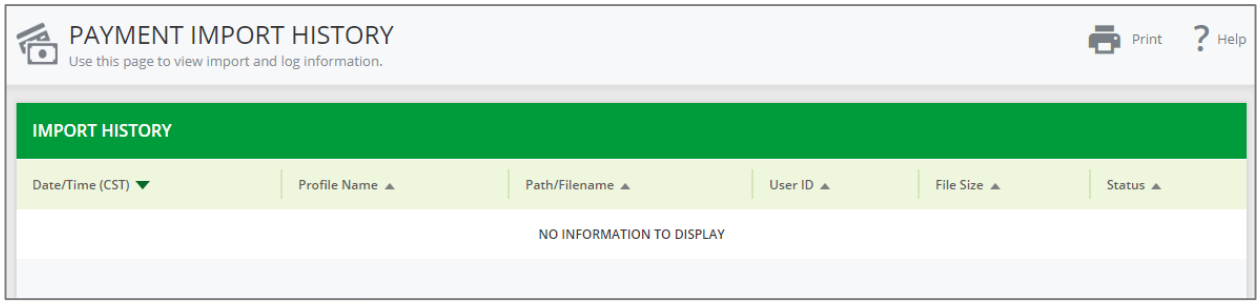


Import History

The Import History provides you detail on your import payment history. This includes the date/time of your imports, along with the profile name, path, the user who uploaded the file, file size and the status of the file. To access your Import History, select **Payments > Payment Tools > Import History.**



If you have files that have been imported, they will be shown here. If you do not have any files that have been imported, there will not be any data loaded.



Appendix: ACH Payment Fields

Payment Fields

For user-defined files, these fields apply to the entire payment and need to be located in the "P" record of the import file.

Field Name	Pmts	Tmpls	Tmpl'd Pmts	Rcpnts	Validations
ACH Payment Type	C	C	C		Required value: PPD
Activation Date		C			
Batch Limit Amount		O			
Batch Template Name		M	M		
Company Discretionary Data	O	O			Domestic only • Alphanumeric string, with a maximum length of 20 characters
Company Entry Description	M	M			String • Alphanumeric with a length maximum 10 characters
Confidential Indicator	C	C			Must contain one of the following: • 0 – Confidential Batch • 1 – Non-Confidential Batch
Effective Date	M		M		Must be in the correct date format: • If a NACHA file, the format is YYMMDD. • If user-defined, the date must be in the format specified in the profile. • Must not be past dated • Validation date depends on the payment type • If a NACHA file, is the Effective Entry Date field
Frequency	C		C		Should contain a valid frequency: • One Time Only • Every Week • Every Two Weeks • Every Month • Every Two Months • Every Three Months • Every Six Months • Every Year

Number of Approvers Required		C			
Number of Payments Indicator	C				Numeric Field. Must contain a number of payments or "C" for continue
Offset Creation Level	O	O		O	If this field is present, it should contain either: • 0 – Batch • 1 – Transaction
Originating Account Number	M	M			String • A valid USD account, as configured by the bank
Originating ACH Company ID	M	M			A valid company ID, as configured by the bank If a NACHA file, this is the Company Identification field

Recipient Fields

For user-defined files, these fields should be placed in "R" records within the import file (one record per recipient).

Field Name	Pmts	Tmpls	Tmpl'd Pmts	Rcpnts	Validations
Ignore Field (01) Through (20)	O	O	O	O	
Recipient Freeform Addenda	O	O		O	
Recipient Account Currency				C	Must contain a valid three-character SEC code
Recipient Account Number	M	M	C	M	Numeric field with a maximum 17 characters. If NACHA, this is the DFI account number
Recipient Account Type	C	C		C	Contains one of the following account types: • Checking • General Ledger • Savings • Loan (not enabled for debits)
Recipient Amount	C	C	C	C	Amount If NACHA, the format must be as follows: • $$$$$$$$cc • No decimal point

					• Right justified • Prefixed by 0s **Example:** $12.01 yields 0000001201
Recipient Bank ID	M	M	C	M	Alphanumeric string • If NACHA, this is the Receiving DFI Identification, including the check digit • Format is TTTTAAAAC where TTTT equals the routing transit number, AAAA equals the ABA number and C equals the check digit.
Recipient City	O	O		O	
Recipient CR/DR indicator	C	C		C	Must be one of the following: • C – Credit Only • D – Debit Only Validate if the payment type enables credit, debit, or both
Recipient Discretionary Data	O	O		O	String: If present, must be of length 2
Recipient ID	C	C		C	• Alphanumeric string with a maximum 15 characters • If NACHA, this is the Identification Number or Individual Identification Number field (depending on payment type).
Recipient is Percent Based Split	O	O		O	
Recipient Name	M	M	C	M	• String of a maximum 22 characters, except for IAT, which has a maximum of 35 characters • If NACHA, this is the Receiving Company Name or Individual Name field (depending on payment type).
Recipient Save to Master List	C	C		C	Must be one of the following: • N – No • Y – Yes **Note:** *When saving an ACH recipient to a company's master third party list, the combination of Recipient Name and Account Number must be unique.*
Recipient State/ Province	O	O		O	

ACH Glossary

The definitions below describe features and terms for ACH transactions.

Template and Profiles

Approved – The template is created and approved and available to be used for an ACH transaction.

Pending Approval – The template is created, and it awaits one or more approvals.

Private Profile/Templates – Only the user who created the profile can view the profile and can initiate imports based on it.

Public Profile/Templates – All company users can view and edit the profile/template.

Save Incomplete – The ACH Payment details were saved (possibly with incomplete information), but the payment was not submitted for processing. The payment can be completed at a later time and then submitted for approval and processing.

Statuses: Pending ACH Payments

Add Partially Approved – The new payment requires multiple approvals, and it has received at least one, but not all of the required approvals.

Add Rejected – An approver has rejected the new payment.

Modify Partially Approved – The modified payment requires multiple approvals, and it has received at least one, but not all, of the required approvals.

Modify Rejected – An approver has rejected the modified payment.

Overdue – The payment is currently overdue. It has reached its effective date (send date) but is still pending approval.

Pending Add Approval – The payment has been submitted, and it awaits one or more approvals.

Pending Modify Approval – The payment has been modified, and it must receive approval before further processing.

Pre-funding Failed - Delete Re-submit Required – An attempt to delete a pre-funded payment (whether scheduled or in a failed status) has failed due to a technical problem. The delete request must be resubmitted.

Pre-funding Failed - Modification Required – The payment failed a pre-funding check with the financial institution's back-office application. The payment can be resubmitted when funds become available. It can also be modified and resubmitted or deleted.

Pre-funding Failed - Resubmit Required – The payment pre-funding check has failed due to a technical problem, such as an inactive host system or application server. The payment must be resubmitted.

Pre-funding Scheduled – A payment with a send date in the future has received all required approvals and is scheduled. It will not be submitted for the prefunding check until the send date.

Pre-funding Successful – The payment has passed a pre-funding check and will be included in the batch process to format the NACHA file.

Save Incomplete – Payment details were saved (possibly with incomplete information), but the payment was not submitted for processing. The payment can be completed at a later time and then submitted for approval and processing.

Scheduled – The payment is scheduled and ready to be processed by a payment batch job.

Statuses: Processed ACH Payments

Completed – The system has submitted the ACH batch payment to the financial institution's back-office application.

Deleted – A user has deleted the payment. Transactions are periodically purged from the system based on the financial institution's data retention settings.

Disenabled – The financial institution rejected the request.

Failed – The financial institution could not process the request.

Signature Failed – The system could not authenticate the payment.