



**UMPQUA  
BANK**

# Business Online Banking

## Importing into ACH Templates & ACH File Uploads

### Table of Contents

Importing into an ACH Template	2
Creating a New ACH Template	2
Importing Details into an ACH Template	3
File Definitions	3
Importing Recipient Account Details	4
Creating Custom File Definitions	6
ACH NACHA File Upload	8
Formatting Your ACH NACHA File	8
Uploading an ACH NACHA File	8
ACH File Validation	8
Overview	8
ACH File Structure Validation	9
ACH File Content Validation	9
ACH File Validation During Transmission	10
Exporting Previously Uploaded Files for Review	11
ACH File Status Definitions	11

# Importing into an ACH Template

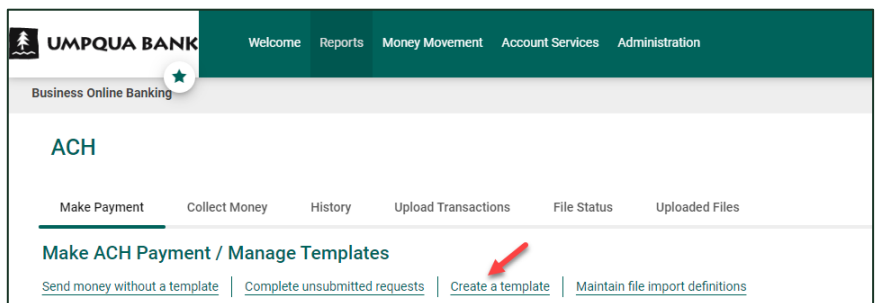
Within Business Online Banking, you can import Automated Clearing House (ACH) recipient account details directly into a template. Below are instructions for creating a new ACH Template as well as importing recipient details into a new or existing template.

Skip to [page 3](#) and proceed with Import Details if you already have an ACH Template created that you want to import data into.

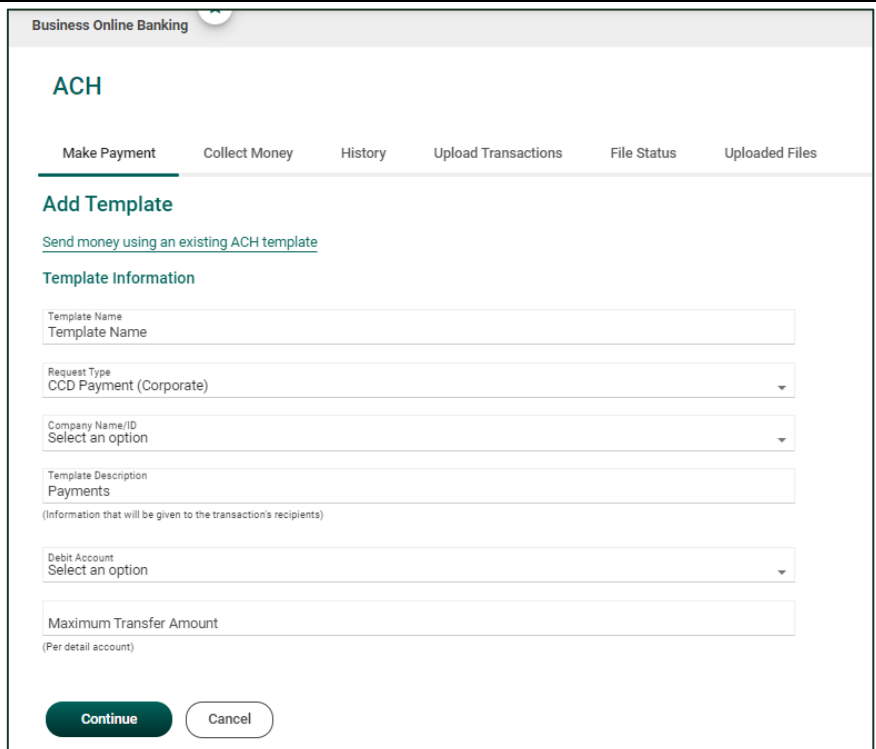
## Creating a New ACH Template

Follow the instructions below to create a new ACH Template.

1. From the **Money Movement** Tab select **ACH**, then click **Create a Template**.



2. Complete the fields on the **Add Template** page and click **Continue**.



**3. Enter Credit / Destination Account** details individually or use [Import Details](#).

**Note:** Importing can be skipped and completed later.

Click **Save Template** when complete.

### Importing Details into an ACH Template

Below are details regarding file definitions used for importing into a template as well as step by step instructions for importing recipient account details into ACH Templates, including setting the file definition for the import.

#### File Definitions

File definitions define the layout and structure of files containing detailed account information that are imported into ACH templates.

- Detail account information can be imported into templates using the National Automated Clearing House Association (NACHA) format or a custom file format.
- The NACHA format uses the format specifications described in NACHA Operating Rules and Guidelines.
- Custom file formats can be **delimited** or **fixed**. A **delimited** file is a flat text file consisting of data items separated by a specific character or a CSV file. A **fixed** file is a text file consisting of data that have specific lengths and positions.

**Note:** Fixed and delimited files are not supported for the import of IAT and Child Support detail accounts.

Existing detail account (recipient) information is identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the **Match records by** selections made in the **Characteristics** section of a file definition. For example, if **Account name** is selected for **Match records by** in a file definition, then those records that match based on **Account name** are considered existing transactions.

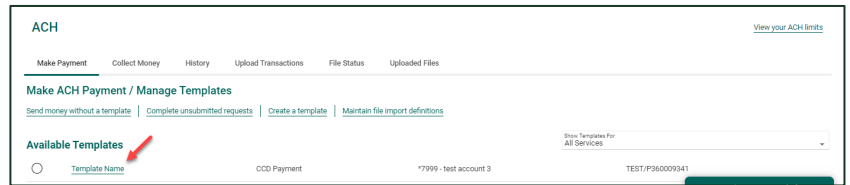
The fields that are added when importing into a template are as follows:

Field	Requirement
<b>ABA/TRC</b>	Nine-digit, numeric Receiving Depository Financial Institution's identification number.
<b>Account Number</b>	Receiving Depository Financial Institution's Account Number that is not greater than 17 alphanumeric characters.
<b>Account Type</b>	<b>NACHA-formatted files:</b> Two-digit numeric Transaction Code where the first digit is either a 2 for checking or a 3 for savings. <b>Fixed and Delimited formatted files:</b> For a checking account, 1 or checking is allowed. For a savings account, 2 or savings is allowed.

<b>Account Name</b>	Receiving Company Name or Individual Name. A maximum of 22 characters is supported. Single quotes are not supported.
<b>ID</b>	Identification number related to the account owner. A maximum of 15 characters is allowed. Single quotes are not supported.
<b>Default Amount</b>	Value between \$0.00 and \$99,999,999.99.
<b>Addenda</b>	For non-IATs - a maximum of 80 characters is allowed. Single quotes are not supported. <b>For IATs - appropriate IAT addenda records are included and not blank.</b>

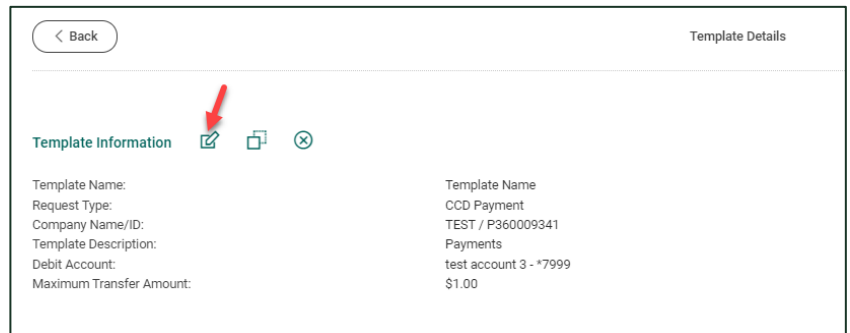
## Importing Recipient Account Details

1. From the Make **ACH Payment / Manage Templates** page click the **Template Name** for which you want to import details into.

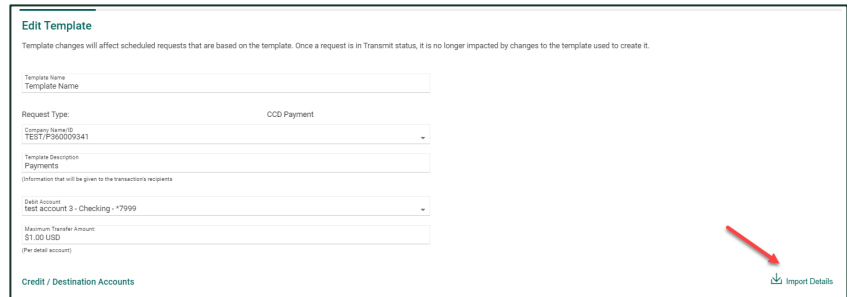


2. Click **Edit Template**.

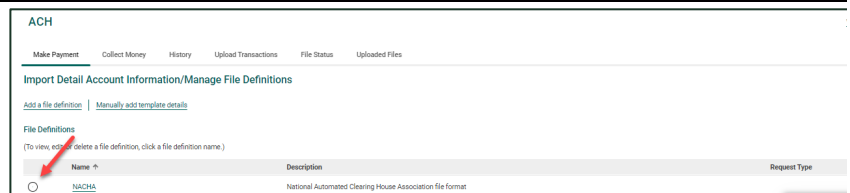
**Note:** Maximum Transfer Amount is per detail account (per recipient).



3. Click **Import Details**.



4. Select the **File Definition** to use and click **Continue** at the bottom of the page.



**Note:** NACHA is the default File Definition format available. You will need to set up a new File Definition to use other formats such as CSV, text, etc.

Imported detail account (recipient) information can add to or replace existing detail account (recipient) information in templates:

Update by Option	Description
Adding new and updating existing transactions	Imports all transactions; adds new transactions and updates existing.
Adding new transactions only	Imports only new transactions and ignores existing transactions.
Updating existing transactions	Overwrites existing transactions and does not add new transactions.
Delete existing and add new transactions	Deletes existing transactions and adds new transactions.

5. **Browse** to locate the saved file, select the appropriate **Updated By** option and click **Import File**.

ACH

Make Payment Collect Money History Upload Transactions File Status Uploaded Files

Select File to Import

New selection

File Import Information

Service Name: CCD Payment  
 Template Name: Template Name  
 Definition Name: NACHA  
 Description: National Automated Clearing House Association file format  
 File Type: FixedFormat  
 Match Records By (optional): ABA/TRC, Account number, Account type, Account name, ID

File to Import

Updated by

Adding a new and updating existing transactions  
 Adding new transactions only  
 Updating existing transactions  
 Delete existing and add new transactions

6. Once imported select **View Template**.

ACH

Make Payment Collect Money History Upload Transactions File Status Uploaded Files

File Import Confirmation

The following file import was successful.

View Template

Service Name: CCD Payment  
 Template Name: Template Name  
 Definition Name: NACHA  
 Description: National Automated Clearing House Association file format  
 File Type: Fixed  
 Update By: Adding a new and updating existing transactions

Total records in File	Total Added	Total Updated	Total Amount †
2	2	0	\$0.00

† Total Amount represents the dollar amount of the imported records.

7. Review and validate the **Credit / Destination Accounts** then click **Use this Template** on the right.

ACH

Make Payment Collect Money History Upload Transactions File Status Uploaded Files

Template Details

Use this Template

Template Information

Template Name: CCD Payment  
 Request Type: TEST / P980009341  
 Company Name/ID: Payments  
 Template Description: test account 3 - 17999  
 Draft Account: test account 3 - 17999  
 Maximum Transfer Amount: \$1.00

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
12305054	*0131	Checking	BUGS BUNNY	000000001	\$0.00
12305054	*9210	Checking	DAFFY DUCK	000000001	\$0.00
Total:					\$0.00

8. Select the **Effective Date**, enter and validate amounts and then click **Continue**.

**ACH**

Make Payment | Collect Money | History | Upload Transactions | File Status | Uploaded Files

**Make ACH Payment**

Send money with a template | [Send money without a template](#)

Template Name: [Field] | Request Type: [Field] | Company Name: [Field] | Template Description: [Field] | Debit Account: [Field] | Effective Date: [Field]

**Credit / Destination Accounts**

The control amount is \$0.00 and the total amount is \$1.00. Held details and those with an amount of \$0.00 are not processed. To change the details, click the "Edit this request" icon.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
123205054	*0131	Checking	BUGS BUNNY	000000001	\$0.50
123205054	*3210	Checking	DAFFY DUCK	000000001	\$0.50
<b>Total</b>					<b>\$1.00</b>

[Continue](#) [Cancel](#)

9. Verify Payment and **Submit for Approval**

**Note:** For security purposes, we highly recommend dual authorization for all payments. If dual authorization has been waived, then the file will transmit, completing the process.

**Verify Payment**

This request requires approval by a different company user before it can be transmitted.

Send money with a different template

Template Information

Template Name: [Field] | Request Type: [Field] | Company Name: [Field] | Template Description: [Field] | Debit Account: [Field] | Effective Date: [Field]

**Credit / Destination Accounts**

The control amount is \$0.00 and the total amount is \$1.00. Held details and those with an amount of \$0.00 are not processed. To change the details, click the "Edit this request" icon.

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
123205054	*0131	Checking	BUGS BUNNY	000000001	\$0.50
123205054	*3210	Checking	DAFFY DUCK	000000001	\$0.50
<b>Total</b>					<b>\$1.00</b>

[Submit For Approval](#) [Cancel](#)

[Got Questions? We can help](#)

## Creating Custom File Definitions

Follow the instructions below to create new file definitions such as CSV or text for importing into an ACH Template.

1. From the **Money Movement** tab select **ACH** then click **Maintain File Import Definitions**.

**ACH**

Make Payment | **Collect Money** | History | Upload Transactions | File Status | Uploaded Files

**Make ACH Collection / Manage Templates**

[Collect money without a template](#) | [Complete unsubmitted requests](#) | [Create a template](#) | [Maintain file import definitions](#)

2. Click **add a file definition**.

**ACH**

Make Payment | **Collect Money** | History | Upload Transactions | File Status | Uploaded Files

**Import Detail Account Information/Manage File Definitions**

[Add a file definition](#) | [Collect money using a template](#)

File Definitions

3. Add the description details.

**Add File Definition**  
[View existing definitions](#)

① Description Not Complete ^

Definition Name

Description

Request Type

File Type:

Delimited

Fixed

Fixed - NACHA

4. Add the file characteristics.

**Add File Definition**  
[View existing definitions](#)

① Description Complete ^

② Characteristics Complete ^

Field Delimiter

Amount Format

Match Records By (optional):  
 (Select all that apply.)

ABA/TRIC, Account number, Account type

Account name

ID

5. Add the field properties, then click **Add File Definition.**

③ Field Properties Not Complete ^

Field Name	Position Number	Valid Field Values Within A File
ABA/TRIC:	<input type="text" value="Position"/>	Numeric only (0-9), 9 characters.
Account Number:	<input type="text" value="Position"/>	Alpha (A-Z), Numeric (0-9), 35 characters max.
Account Type:	<input type="text" value="Position"/>	4 valid types: Checking, Savings, General Ledger or Loan.
Account Name:	<input type="text" value="Position"/>	Alpha (A-Z) or Numeric (0-9) and spaces, 22 Characters max.
ID (optional):	<input type="text" value="Position"/>	No validation, 15 Characters max.
Default Amount:	<input type="text" value="Position"/>	Numeric (0-9), 10 Characters max.
Addenda (optional):	<input type="text" value="Position"/>	Alpha (A-Z) or Numeric (0-9), 80 Characters max. If not CTX

[Got Questions? We can help](#) +

# ACH NACHA File Upload

The ACH NACHA File Upload service allows users to initiate and approve large quantities of ACH transactions concurrently.

## Formatting Your NACHA File

When uploading ACH NACHA files, it is critical to ensure the file and batch header information matches Umpqua's file format specs and that there are no offset entries. Incorrect file headers and offset entries may cause the file to be rejected. **For complete details on creating an ACH NACHA File, download the ACH NACHA File Format PDF available within the Help section of Business Online Banking; just search for ACH NACHA File Format.**

Some common fields to update include:

- **Immediate Destination:** 123205054
- **Originating DFI Identification** (Batch Header Record): 12320505
- **Immediate Origin:** Enter Your ACH Company ID
- **Change Immediate Origin Name:** Your company name (23 characters)
- **Immediate Destination Name:** Umpqua Bank
- **Unbalanced only:** Files should not contain the offset entry

## Uploading an ACH NACHA file.

1. Go to the **Money Movement** tab and select **ACH** then click **Upload Transactions**.
2. **Browse** for the file, then click **Upload File**.

**File Validation:** The structure and content of all ACH files are validated. The totals included in an uploaded ACH file are applied to the ACH daily limits (if applicable).

**Optional Alert:** Company users can subscribe to an alert through the Manage Alerts page notifying them when an ACH file fails to upload to Umpqua.

**Note:** Uploaded ACH files are automatically deleted if they are not approved or manually deleted within two weeks of the upload date.

## ACH File Validation

### Overview

All uploaded ACH files are validated. ACH file validation occurs in three parts:

1. File structure
2. File content
3. File transmission

When an ACH file passes validation, it is routed for approval. ACH files that do not pass validation are not routed for approval but remain on a status page for 30 days after the upload date.



## ACH File Structure Validation

At upload, an ACH file is verified to ensure that it:

1. Can be retrieved.
2. Does not exceed 16Mb.
3. Has valid record lengths.
4. Has a valid effective date (i.e., is equal to or later than the current date and is a processing day).

**ⓘ When the first item in the verification sequence is not met:**

- The validation stops.
- The file is not uploaded.
- The company user is notified which item caused the error.

If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

An ACH file's Checksum and Summary Statistics are also verified; company users are warned if an ACH file is a potential duplicate.

**Note:** The Checksum is a value calculated based on the file. Summary Statistics is a value calculated based on total debits, total credits, total number of debits, total number of credits, and number of prenotes.

## ACH File Content Validation

ACH file contents are sequentially validated as follows:

<b>File Header</b>	1 record is the first record.
	Creation date/time is valid (position 24 - 33).
	Must contain the immediate origin field (ACH Origination ID) of XXXXXXXXXXXX.
	Must contain a Bank ABA. 123205054
<b>Batch Header</b>	5 record is in the correct position.
	Service class code is valid (position 2 - 4).
	Valid effective entry date (position 70 - 75).
	Valid batch number (position 88 - 94)
	Originator ID is valid for the company and is enabled for the ACH File Upload Service (position 41 - 50).
	Entry class code is allowed (position 51 - 53).
<b>Detail Record</b>	6 record is in the correct position.
	Amount field is numeric (position 30 - 39).
	Legal check digit in RDFI ABA number (position 12).
	Legal transaction code (position 2 - 3).
<b>Addenda Record</b>	7 record is in the correct position.
<b>Batch Control Record</b>	8 record is in the correct position.
	Valid service class code (position 2 - 4).
	Valid entry/addenda count (position 5 -10).
	Valid entry hash (position 11 - 20).

	Valid debit dollar amount (position 21 - 32).
	Valid credit dollar amount (position 33 - 44).
	Valid batch number (position 88 - 94). Must be in ascending, sequential order.
	Sum of debits is equal to batch debit amount.
	Sum of credits is equal to batch credit amount.
	Sum of entry/addenda equal batch count.
<b>File Control Record</b>	9 record is in the correct position.
	Valid batch count (position 2 - 7).
	Valid block count (position 8 - 13). The Block Count contains the number of blocks (a block is 940 characters) in the File, including both the File Header and File Control Records.
	Valid entry/addenda count (position 14 - 21).
	Valid entry hash (position 22 - 31).
	Valid debit dollar amount (position 32 - 43).
	Valid credit dollar amount (position 44 - 55).
	Sum of debits equal to file debit amount.
	Sum of credits equal to file credit amount.
	Sum of entry/addenda equal file count.

ⓘ When the first item in the file does not pass validation:

- The validation stops.
- The file is not uploaded.
- The company user is notified which item caused the error.

If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

**File Validation During Transmission**

1. Verifies all effective dates in the file are equal to or later than the current date and is a processing day.
2. Selects the larger value between Total Credits and Total Debits and ensures the cumulative ACH transactions do not exceed the company's daily limit.
3. Selects the larger value between Total Credits and Total Debits and ensures the cumulative ACH transactions do not exceed the user's daily limit.

ⓘ When the first item in the verification sequence is not met:

- The validation stops.
- The file is not uploaded.
- The company user is notified which item caused the error.

If a file contains multiple errors, the company user is only provided with a message about the first error encountered.

## Exporting Previously Uploaded Files for Review

Users can export ACH files (in a NACHA format) to compare uploaded files against the original file and verify whether the files have been altered.

- Files that have a status of PENDING APPROVAL, TRANSMITTED, or CONFIRMED can be exported.
- Files that have a PENDING APPROVAL status can be exported regardless of the number of approvals they may have received.
- Files that have a status of UPLOADED, VERIFYING, or REJECTED cannot be exported.

## ACH File Status Definitions

Status	Description
<b>UPLOADED</b>	The file is uploaded to <b>Umpqua</b> . This appears as the file goes through the first phase of validation.
<b>VERIFYING</b>	The file structure is being verified. This appears as the file goes through the second phase of validation.
<b>PENDING APPROVAL</b>	The file passed verification and is awaiting approvals.
<b>REJECTED</b>	The file failed second phase of validation.
<b>TRANSMITTED</b>	The file is approved and transmitted.
<b>CONFIRMED</b>	The file is sent to the ACH processor. This appears after the file is transmitted.
<b>IN PROCESS</b>	The file is pending validation from your financial institution.