# ACH Payment Import
# Quick Reference Guide

**Eastern Bank**

## ACH PAYMENT IMPORT

ACH Payments can be imported directly into Eastern Treasury using a .csv, fixed field or NACHA formatted file that is created in Excel or Note Pad.

ACH Payment Import can replace the manual process of individually keying one payment at a time. Payment information is maintained and updated outside of Eastern Treasury; therefore accuracy can be verified before importing the transactions.

Prior to using this document, Import Maps for specific ACH Payment types must be created on Eastern Treasury. Required and optional fields differ across Payment types.

This document will give specific examples for importing Payroll transactions, but most ACH Payment types can be imported with the appropriate user permissions.
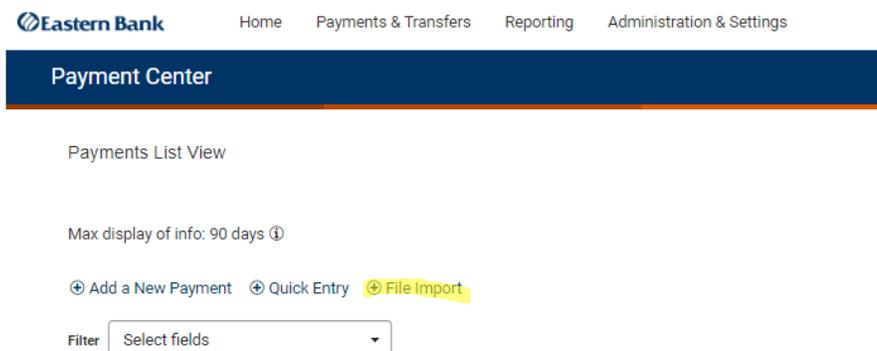
Please refer to Eastern Bank's ACH File Import Mapping document for more details on creating ACH import maps for Payments as well as Templates.

### ACH PAYMENT IMPORT:

1. Navigate to Payments & Transfers > Payment Management to access the Payment Center.
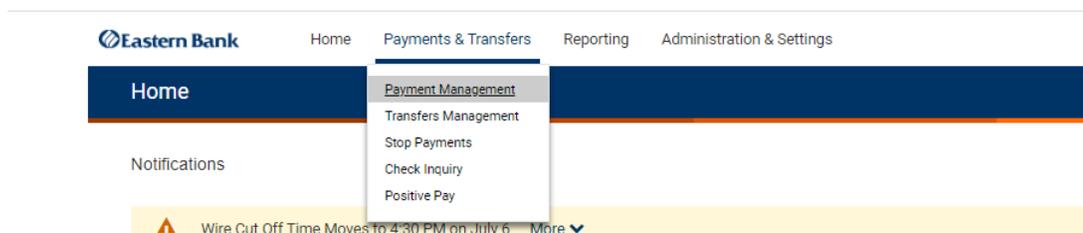


2. From the Payments List View choose **File Import.**

3. In the Format Section, choose the appropriate format for the transaction file being imported, in this example
   a. Choose the radio button next to Format Name **Payroll1**.
4. Use the dropdown arrow in the Import As box and choose **Payments.**
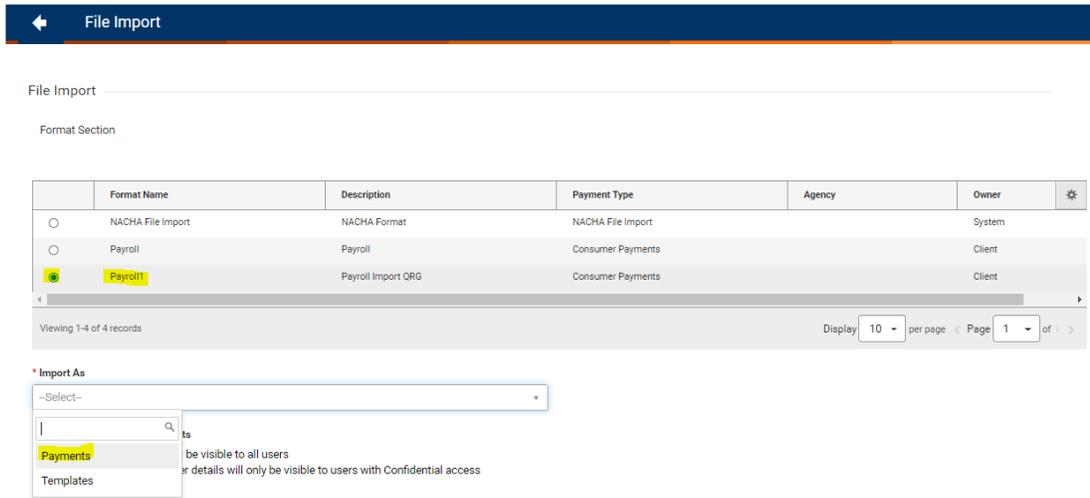


5. Complete the required fields in the Payment Information window
   a. Choose **Manual Entry**
   b. Select the correct **Originator ID** from the dropdown
   c. Select the **Value Date** (Payment Date) from the calendar icon
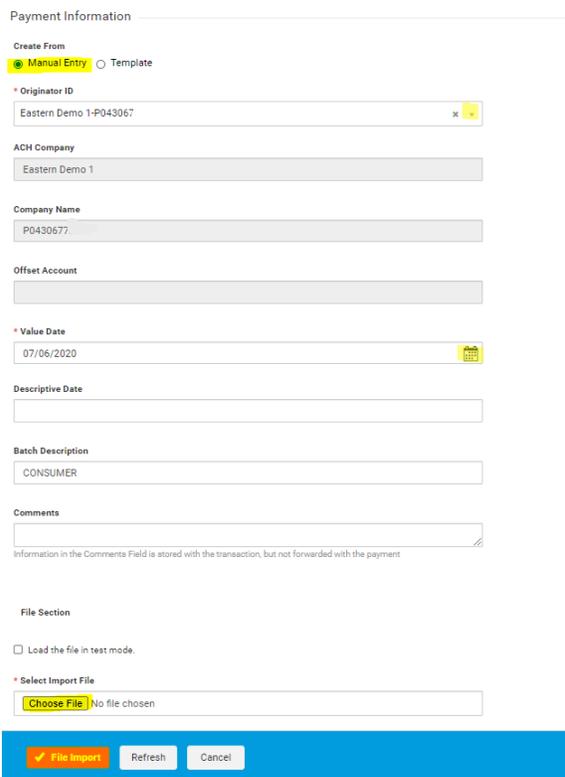
6. Scroll to the File Section and click **Choose File**

7. A file search window will open, search for the appropriate ACH Payment File to Import.
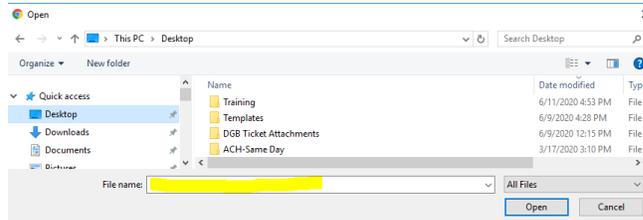


8. Click Open and the chosen file will populate in the File Section, then click Choose File.
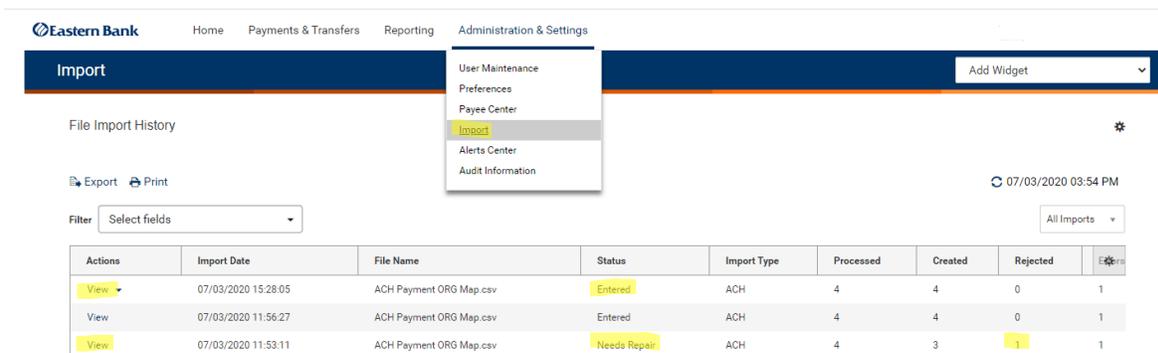
9. Click **File Import**.
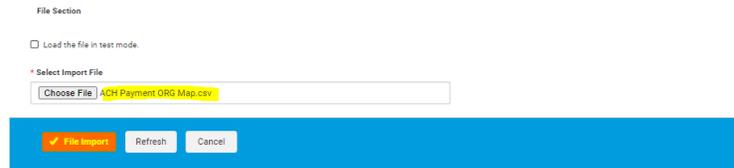


10. The file will upload, and a system message will display with a Job ID.
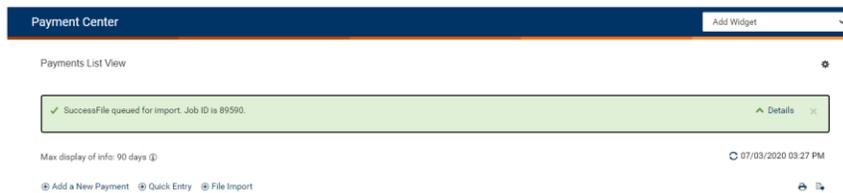


## REVIEWING AN ACH PAYMENT IMPORT FILE:

11. Navigate to Administration & Settings > Import > File Import History to review the imported file.
    a. If the file contains errors, the status will show as **Needs Repair**.
    b. If there are no issues with the file, the status will be **Entered**.

12. Files in a Needs Repair status can be reviewed to indicate what the file errors are.
    a. Review the Status column.
        i. A status of Rejected will PREVENT the file from processing and require a return to the original source system to make corrections and upload the corrected file.
        ii. A status of Needs Repair may be able to be repaired within Eastern Treasury; if the File Map format allows for 'Fail Record' or 'Append to Batch' vs. 'Fail File'.
    b. Click View next to the file in the list to review the errors.

13. Below are examples of common ACH Payment Import rejects.
    a. Consumer name exceeds NACHA specification of 22 or less characters.



    b. Payee's ABA is less than 9 digits.
        i. This can occur if the source file is created In Excel
            1. lead zeros will drop when the file is saved
            2. use a 'text' cell format to prevent



14. Files in an **Entered** status are ready to be Approved and will appear in the File Import History and the Payment List View.

**APPROVING AN ACH PAYMENT IMPORT FILE:**

15. Navigate to Payments & Transfers > Payment Management to access the Payment List View and locate the file to be approved.

    a. The file can be **Approved** by using the dropdown arrow next to View in the Actions column and selecting **Approve** or by checking the box next to the appropriate file and clicking **Approve** under the List View.
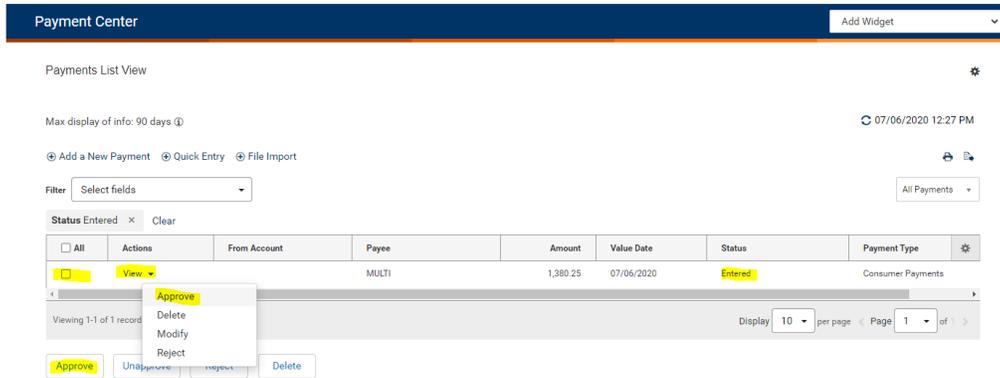


    b. An OTP challenge will be requested to complete the File approval. Once the one time pass code is submitted, the Payment file will be Released in the next scheduled Batch Release.
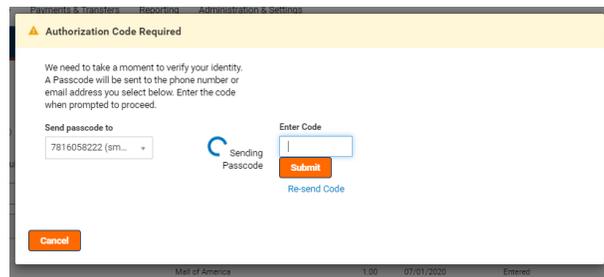


16. Please note, any files remaining in Entered status after the 6:00 pm ET daily cutoff time will be Rejected.