



# ACH File Import Guide

## Instructions

ACH File Import Feature: This allows you to import individual detail record from your computer’s hard drive to ProvidentConnect for Business and into a standard NACHA (National Clearing Housing Association) file for processing. The standard file definition is NACHA; if the file to be imported is in a different format then you will need to add a file definition prior to import the file details (**See Page 4**).

## ACH IMPORT

An ACH Template will need to be created prior to importing the ACH Detail. (If a template was already created, please proceed to the “**IMPORT ACH DETAILS**” section of this document (**See Page 8**).

1. “Transfers and Payments” menu select one of the following:
  - a. Sending money: Select “**Make ACH payment/Manage Templates**” in the left banner.

**OR**

  - b. Collecting Money: Select “**Collect Money via ACH/Manage Templates**” in the left banner.

The screenshot shows the Provident Bank website interface. At the top, there is a navigation bar with 'Welcome', 'Reps', 'Transfers and Payments', 'Account Services', and 'Administration'. Below this is a sidebar with a tree view containing options like 'Make ACH payment / Manage templates', 'Collect money via ACH / Manage templates', 'Approve ACH transactions', 'Approve ACH templates', 'View completed ACH transactions', 'Upload ACH transactions', 'View file status / Approve ACH files', and 'View uploaded ACH files'. The main content area is titled 'Make ACH Payment / Manage Templates' and includes links for 'Send money without a template', 'Complete unsubmitted requests', 'Create a template', and 'Maintain file import definitions'. Below this is a section for 'Available Templates' with a dropdown menu set to 'All Services'. A table lists several templates with the following columns: Template Name, Request Type, Debit Account, and Company Name/ID.

Template Name	Request Type	Debit Account	Company Name/ID
<a href="#">ACH Import</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">ACH Import</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Import ACH Details</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">St Tax 2</a>	State Tax	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Tax Test</a>	State Tax	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">test</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Test</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303

At the bottom of the main content area, there is a 'Continue' button. The footer of the page includes 'How Do I...', 'Terms', and 'FAQs'.

2. Select “**Create a Template**”

**Add Template**

[Send money using an existing ACH template](#)

**Template Information**

Template name: ACH Payroll

Request type: PPD Payment (Personal)

Company name/ID: ACH Test/221272303

Template description: ACH  
(Information that will be given to the transaction's recipients, e.g. Payroll, Gas Bill.)

Debit account: Provident BEB Test Company 1 - \*0000

Maximum transfer amount: \$ 500.00  
(Per detail account)

[Continue](#)

3. Add Template: Fill in the following fields:
  - a. Template Name: Defined by you.
  - b. Request Type: Select **“PPD Payment”** for Personal Accounts or **“CCD Payment”** for Business Accounts.
  - c. Company Name/ID: Select **“Company Name/ ID”**
  - d. Template description: Information given to the transaction’s recipients.
  - e. Debit account: Select **“Account”**
  - f. Maximum transfer amount: (Per detail record)
4. Select **“Continue”**

**Add Template Destination Accounts**

[Send money using an existing ACH template](#)

**Template Information**

Template name: ACH Payroll

Request type: PPD Payment

Company name/ID: ACH Test/221272303

Template description: ACH

Debit account: \*0000 - Provident BEB Test Company 1

Maximum transfer amount: \$500.00

**Credit/Destination Accounts**

These are the detail accounts which will receive the recorded amount when a payment request is transmitted. If you are importing from external files, click "Import Details." ABA numbers must be for financial organizations authorized for the exchange. To enter a valid ABA number, search for an authorized financial institution.

ABA/TRC	Account	Account Type	Name	Detail ID (optional)	Default Amount (optional)
<a href="#">ABA search</a>		Checking			\$ 0.00
Additional information (optional):					Total: \$0.00

[Add additional detail row](#)

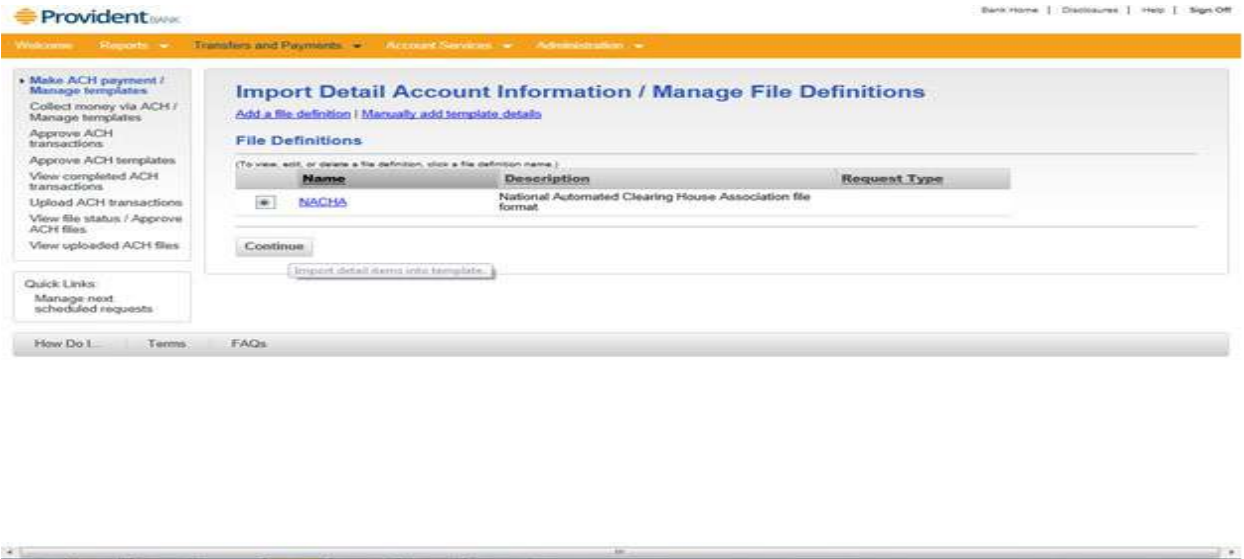
[Import Details](#)

[Save template](#)

From Add Template Destination Accounts

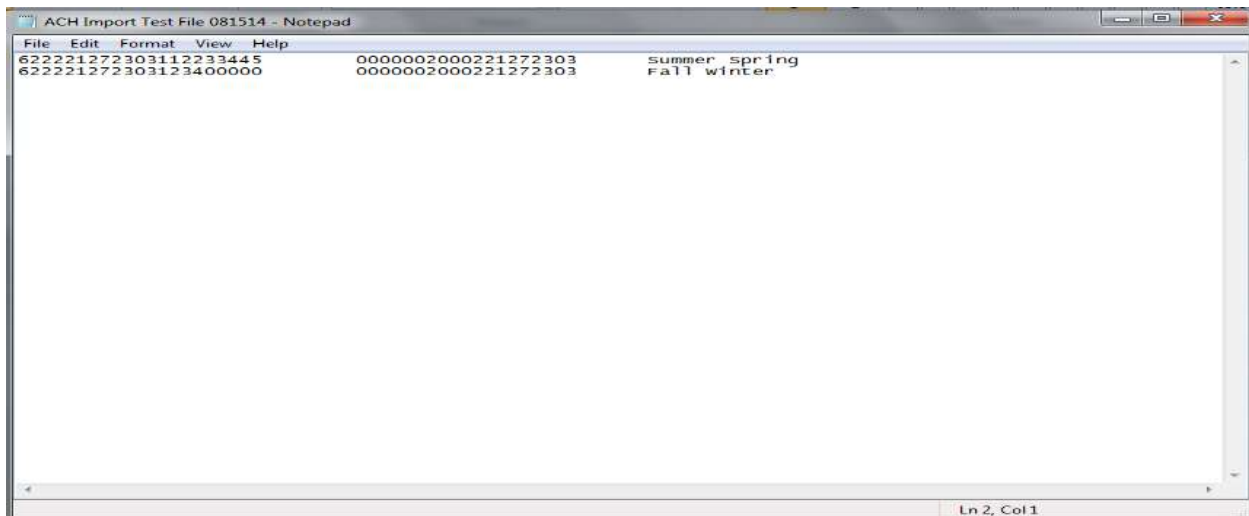
5. Select **“Import Details”**

**IMPORTANT INFORMATION:** If the file to be imported is not a NACHA file, then you will need to select **“Add a file definition”** before moving on to step 5.

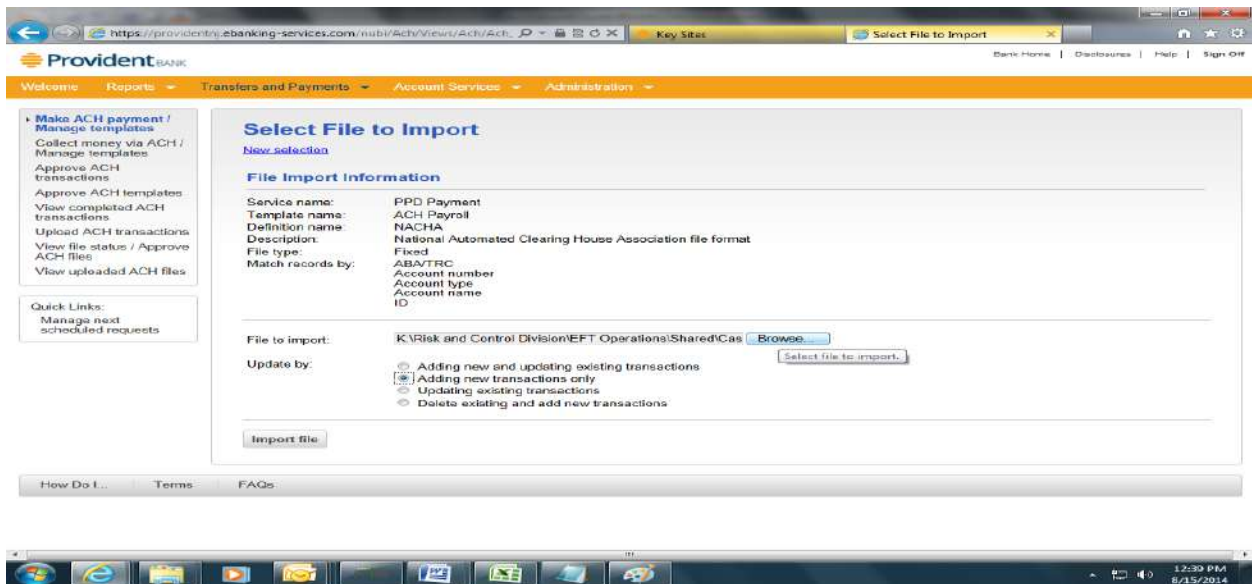


From the Import Detail Account Information /Manage File Definitions

Please see below a sample NACHA File

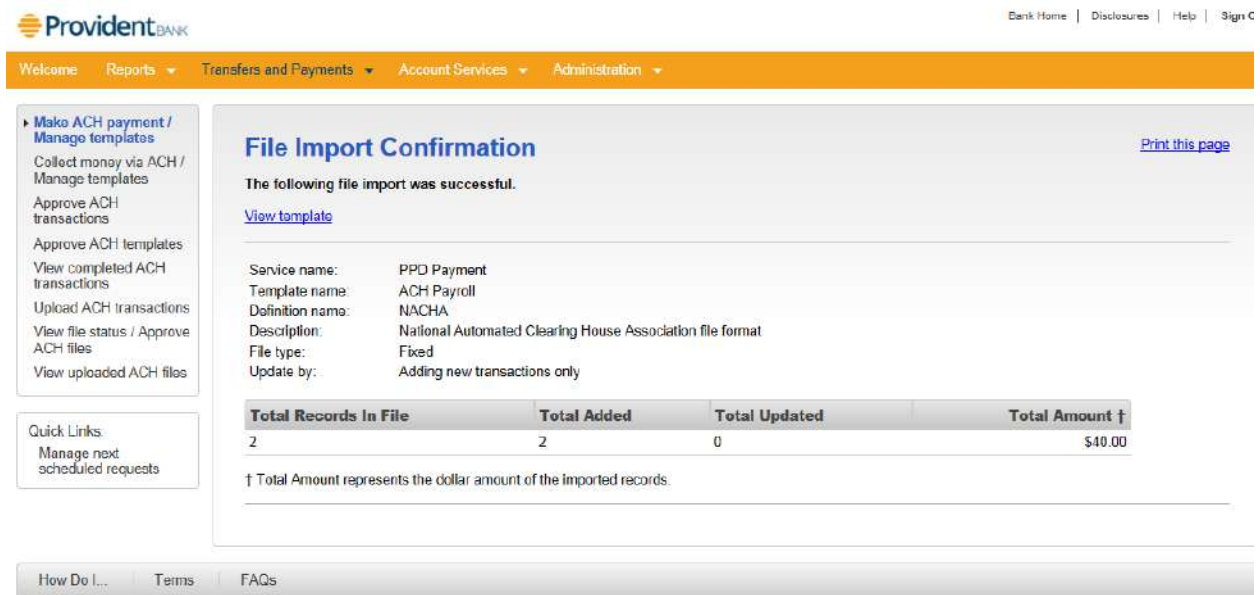


6. Select "Continue"



From Select File to Import screen

7. Select **“Browse”** to locate file
8. Update By: Select the option that applies
  - a. Adding new and updating existing transactions
  - b. Adding new transaction only
  - c. Updating existing transactions
  - d. Delete existing and add new transactions
9. Select **“Import file”**



10. Message displayed **“The following file import was successful”**
11. Select **“View template”**

- Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:  
Manage next scheduled requests

### View Template Details

[Print this page](#)

[New selection](#) | [Use this template](#) | [View your ACH limits](#)

#### Template Information

[Edit template](#) • [Copy template](#) • [Delete template](#)

Template name: ACH Payroll  
 Request type: PPD Payment  
 Company name/ID: ACH Test/221272303  
 Template description: ACH  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Maximum transfer amount: \$500.00

Download this template as:

#### Credit/Destination Accounts

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
221272303	*0000	Checking	Fall Winter	221272303	\$20.00
Additional information:					
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Additional information:					
Total:					\$40.00

From View Template Details Screen

12. Review the detail transaction(s) imported
13. Select **“Use this template”** (ONLY if you are ready to transmit ACH template file)

- Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:  
Manage next scheduled requests

### Make ACH Payment

[Send money with a different template](#) | [Schedule a request with this template](#) | [View your ACH limits](#)

#### Template information

[Edit this template](#)

Template name: ACH Payroll  
 Request type: PPD Payment  
 Company name/ID: ACH Test/221272303  
 Template description: ACH  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Maximum transfer amount: \$500.00 (Per detail account)  
 Effective date: 08 / 18 / 2014  
 Control amount (optional): \$ 0.00 (Maximum value for the entire template)

#### Credit/Destination Accounts

[Save as draft](#)

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft."

Set all amounts to: \$

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*0000	Checking	Fall Winter	221272303	\$ 20.00
Additional information (optional):					
221272303	*3445	Checking	Summer Spring	221272303	\$ 20.00
Additional information (optional):					
Total:					\$40.00
Variance amount:					\$(40.00)
(Difference between Control amount and Total)					

From Make ACH Payment Screen

14. Review template information (If okay then proceed with next step 15) or Select **“Edit this template”** to make additional updates.
15. Select **“Continue”**

**Verify Payment**  
Send money with a different template | View your ACH limits

**Template Information** [Edit this request](#)

Template name: ACH Payroll  
Request type: FPD Payment  
Company name/ID: ACH Test / 221272303  
Template description: ACH  
Debit account: \*0000 - Provident BEB Test Company 1  
Effective date: 09/18/2014

**Credit/Destination Accounts**  
The control amount of \$0.00 does not equal the total amount of \$40.00. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*0000	Checking	Fall Winter	221272303	\$20.00
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Total					\$40.00

To submit this request without transmitting, click [submit for approval](#).

16. After verifying the details of your template, select **“Transmit”**

**Secure Token - Passcode**

The activity you have requested requires entry of a secure token passcode. Please enter your passcode and click "Continue." To return to your previous activity, click "Cancel."

If you have not set up your token device, go to [Secure Token Setup](#). If you have not received your token device, please contact your administrator.

Passcode:

17. Passcode: Enter your **“Passcode”**

18. Select **“Continue”**

19. Message displayed: **“The PPD Payment or The CCD Collection request below has been transmitted successfully”**

## IMPORT ACH DETAILS

Provident BANK

Bank Home | Disclosures | Help | Sign Out

Welcome | Reports | Transfers and Payments | Account Services | Administration

### Make ACH Payment / Manage Templates

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

#### Available Templates

(To view or edit template details, click the template name.) Show only templates for: All Services

Template Name	Request Type	Debit Account	Company Name/ID
<a href="#">ACH Import</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Import ACH Details</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">St Tax 2</a>	State Tax	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Tax Test</a>	State Tax	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Test</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303
<a href="#">Test</a>	PPD Payment	*0000 - Provident BEB Test Company 1	ACH Test/221272303

Continue

How Do I... | Terms | FAQs

From the Transfers and Payments Menu

1. Select “**Make ACH payment/Manage Templates**”
2. Click on “**Template Name hyperlink**”

Provident BANK

Bank Home | Disclosures | Help | Sign Out

Welcome | Reports | Transfers and Payments | Account Services | Administration

### View Template Details

[Print this page](#)

The template does not contain any approved detail information.

[New selection](#) | [View your ACH limits](#)

#### Template Information

[Edit template](#) • [Copy template](#) • [Delete template](#)

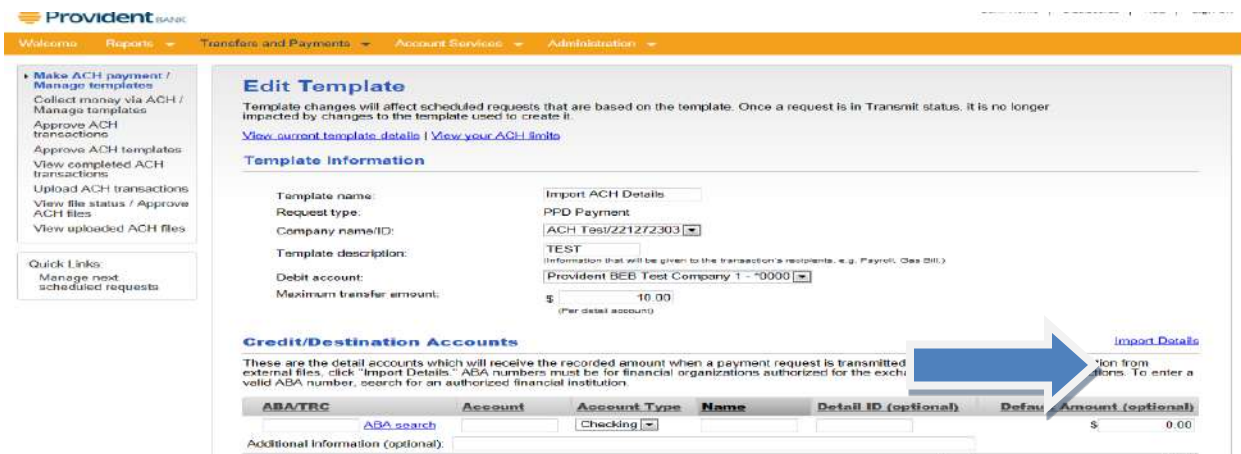
Template name:	Import ACH Details
Request type:	PPD Payment
Company name/ID:	ACH Test/221272303
Template description:	TEST
Debit account:	*0000 - Provident BEB Test Company 1
Maximum transfer amount:	\$10.00

How Do I... | Terms | FAQs

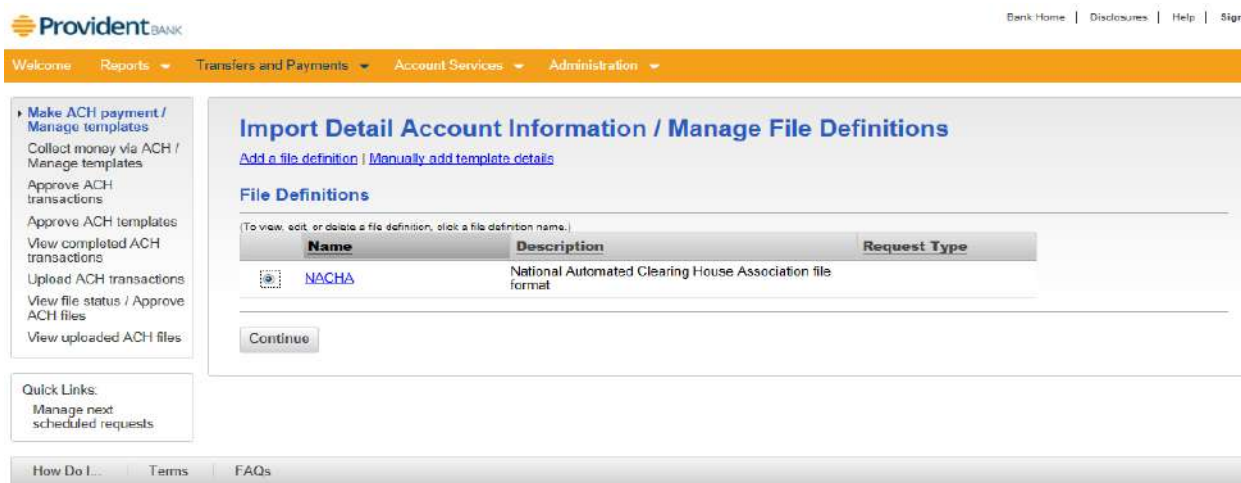
From View Template Details Screen

3. Select “**Edit template**”





4. Select “Import Details”



From the Import Detail Account Information /Manager File Definitions

**IMPORTANT INFORMATION:** If the file to be imported is not a NACHA file, then you will need to select “Add a file definition” before moving on to step 5. Please see below a sample NACHA File.



5. Select “Continue”

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH payment / Manage templates**

- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

**Quick Links:**

- Manage next scheduled requests

### Select File to Import

[New selection](#)

**File import information**

Service name: PPD Payment  
 Template name: Import ACH Details  
 Definition name: NACHA  
 Description: National Automated Clearing House Association file format  
 File type: Fixed  
 Match records by: ABA/TRC  
 Account number  
 Account type  
 Account name  
 ID

File to import: K:\Risk and Control Division\EFT Operations\Shared\Cas [Browse...](#)

Update by:

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

[Import file](#)

From Select File to Import Screen

6. File to import: Select **“Browse”** to locate file to be imported
7. Update By: Select the option that applies
  - a. Adding new and updating existing transactions
  - b. Adding new transaction only
  - c. Updating existing transactions
  - d. Delete existing and add new transactions
8. Select **“Import”**

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH payment / Manage templates**

- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

**Quick Links:**

- Manage next scheduled requests

### File Import Confirmation

[Print this page](#)

The following file import was successful.

[View template](#)

Service name: PPD Payment  
 Template name: Import ACH Details  
 Definition name: NACHA  
 Description: National Automated Clearing House Association file format  
 File type: Fixed  
 Update by: Adding new transactions only

Total Records In File	Total Added	Total Updated	Total Amount †
1	1	0	\$20.00

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

How Do I... Terms FAQs

9. Message displayed **“The following file import was successful”**
10. Select **“View template”**

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH payment / Manage templates**  
 Collect money via ACH / Manage templates  
 Approve ACH transactions  
 Approve ACH templates  
 View completed ACH transactions  
 Upload ACH transactions  
 View file status / Approve ACH files  
 View uploaded ACH files

Quick Links:  
 Manage next scheduled requests

### View Template Details

[Print this page](#)

[New selection](#) | [Use this template](#) | [View your ACH limits](#)

[Edit template](#) • [Copy template](#) • [Delete template](#)

**Template Information**

Template name: Import ACH Details  
 Request type: PPD Payment  
 Company name/ID: ACH Test/221272303  
 Template description: TEST  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Maximum transfer amount: \$100.00

Download this template as:

**Credit/Destination Accounts**

ABA/TRC	Account	Account Type	Name	Detail ID	Default Amount
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Additional information:					Total: \$20.00

How Do I... Terms FAQs

From View Template Details Screen

11. Review the detail transaction(s) imported
12. Select **“Use this template”** (ONLY if you are ready to transmit ACH template file)

Welcome Reports Transfers and Payments Account Services Administration

**Make ACH Payment**

[Send money with a different template](#) | [Schedule a request with this template](#) | [View your ACH limits](#)

[Edit this template](#)

**Template Information**

Template name: Import ACH Details  
 Request type: PPD Payment  
 Company name/ID: ACH Test/221272303  
 Template description: TEST  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Maximum transfer amount: \$100.00 (Per detail account)  
(mmdd/yyyy)

Control amount (optional): \$   
(Maximum value for the entire template)

**Credit/Destination Accounts** [Save as draft](#)

These are the accounts which will receive the recorded amount when a payment request is transmitted. To save this request without submitting it for transmit, click "Save as draft"

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*3445	Checking	Summer Spring	221272303	\$ 20.00
Additional information (optional)					Total: \$20.00
					Variance amount: \$(20.00)
					<small>(Difference between Control amount and Total.)</small>

From Make ACH Payment Screen

13. Review template information (If okay then proceed with next step 14) or Select **“Edit this template”** to make additional updates.
14. Select **“Continue”**

- Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:  
Manage next scheduled requests

### Verify Payment

[Send money with a different template](#) | [View your ACH limits](#)

#### Template Information

[Edit this request](#)

Template name: Import ACH Details  
 Request type: PPD Payment  
 Company name/ID: ACH Test / 221272303  
 Template description: TEST  
 Debit account: \*0000 - Provident EEB Test Company 1  
 Effective date: 08/15/2014

#### Credit/Destination Accounts

The control amount of \$0.00 does not equal the total amount of \$20.00. Details with an amount value of \$0.00 will not be processed. To change the values, click "Edit this request."

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Total:					\$20.00

To submit this request without transmitting, click [submit for approval](#).

15. Select "Transmit"

- Make ACH payment / Manage templates
- Collect money via ACH / Manage templates
- Approve ACH transactions
- Approve ACH templates
- View completed ACH transactions
- Upload ACH transactions
- View file status / Approve ACH files
- View uploaded ACH files

Quick Links:  
Manage next scheduled requests

### Verify Payment

[Send money with a different template](#) | [View your ACH limits](#)

#### Template Information

[Edit this request](#)

#### Secure Token - Passcode

The activity you have requested requires entry of a secure token passcode. Please enter your passcode and click "Continue." To return to your previous activity, click "Cancel."

If you have not set up your token device, go to [Secure Token Setup](#). If you have not received your token device, please contact your administrator.

Passcode:



To submit this request without transmitting, click [submit for approval](#).

16. Passcode: Enter your "Passcode"

17. Select "Continue"

**Payment Confirmation** [Print this page](#)

The PPD Payment request below has been transmitted successfully.  
[New transaction](#) | [View your ACH limits](#)

**Template Information**

Template name: Import ACH Details  
 Request type: PPD Payment  
 Company name/ID: ACH Test / 221272303  
 Template description: TEST  
 Debit account: \*0000 - Provident BEB Test Company 1  
 Effective date: 08/15/2014  
 Transmit Status: Transmitted  
 Confirmation number: 312013835

**Credit/Destination Accounts**

ABA/TRC	Account	Account Type	Name	Detail ID	Amount
221272303	*3445	Checking	Summer Spring	221272303	\$20.00
Total					\$20.00

**Approval History Information**

Approval status: 1 of 1 received

Action	User ID	Date
Enter Request	ADMIN	08/14/2014 04:12:36 PM (ET)
Approve/Transmit Request	ADMIN	08/14/2014 04:12:37 PM (ET)

18. Message displayed: “The PPD Payment or The CCD Collection request below has been transmitted successfully”

**IMPORTANT INFORMATION:**

- Cutoff time for submitting ACH files is 4:00 pm
- Contact Cash Management helpdesk at 732.590.9288 (Monday through Friday between 8:30am – 5:00pm)
  - Issue with submitting your file
  - Request deletion or reversal of a transaction, batch or file