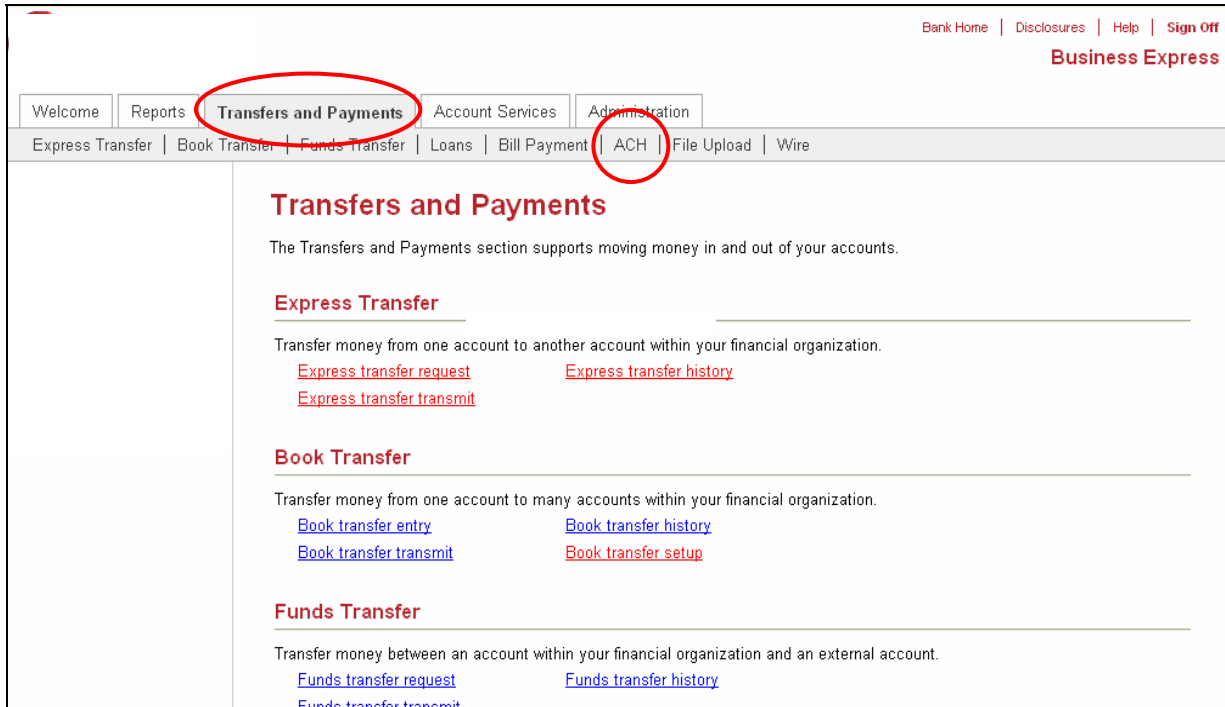


## BUSINESS EXPRESS ACH FILE UPLOAD GUIDE

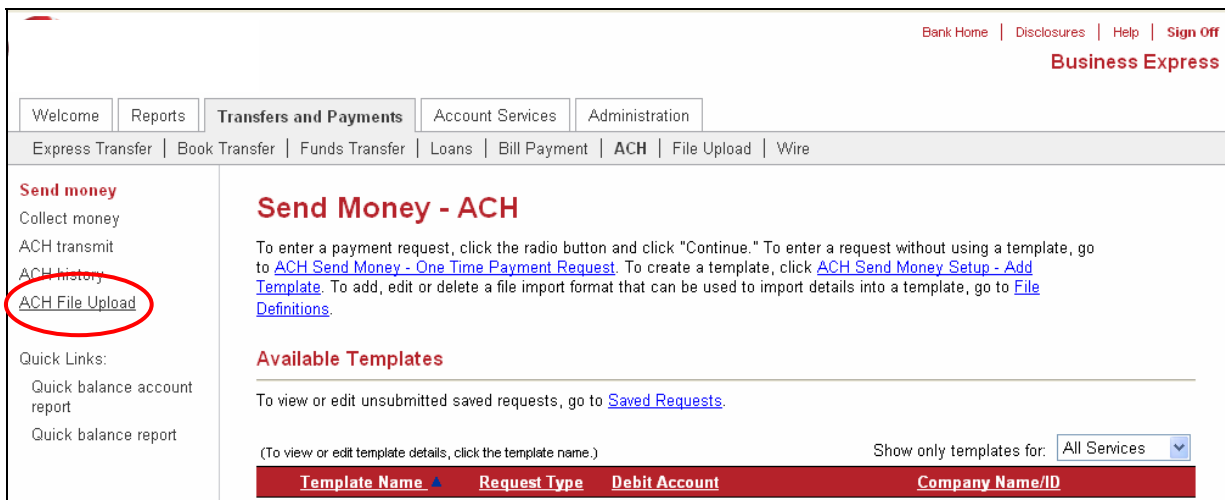
This guide will walk you through the ACH file upload process. After you have created the NACHA file, create a special folder for your upload files on your network drive or computer hard drive and save the file. Important: Make sure that the file is in text format.

Sign on to the Business Express Internet Banking. Once you have signed on, select *Transfers and Payments*, and then select *ACH*.



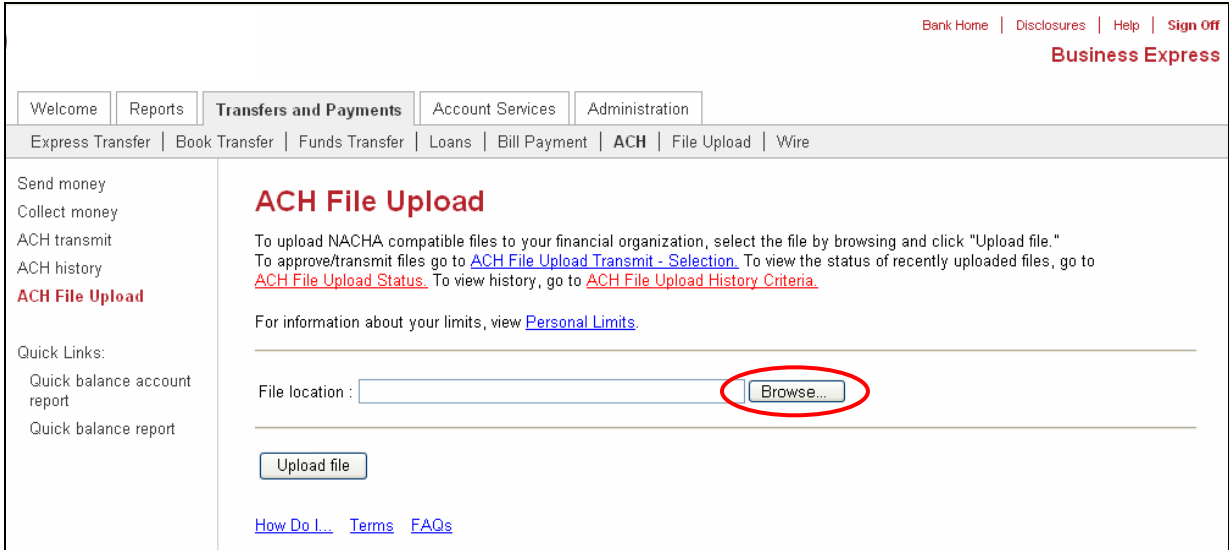
The screenshot shows the Business Express Internet Banking interface. The top navigation bar includes links for Bank Home, Disclosures, Help, and Sign Off. The main navigation menu is expanded to show 'Transfers and Payments', which is circled in red. Below this, the 'ACH' link is also circled in red. The main content area displays the 'Transfers and Payments' section, which includes links for Express Transfer, Book Transfer, and Funds Transfer.

Now select *ACH File Upload*.



The screenshot shows the Business Express Internet Banking interface. The top navigation bar includes links for Bank Home, Disclosures, Help, and Sign Off. The main navigation menu is expanded to show 'Transfers and Payments', which is circled in red. Below this, the 'ACH' link is also circled in red. The main content area displays the 'Send Money - ACH' section, which includes links for ACH File Upload, ACH history, and ACH transmit. The 'ACH File Upload' link is circled in red.

Click on [Browse]



Bank Home | Disclosures | Help | Sign Off  
**Business Express**

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

Express Transfer | Book Transfer | Funds Transfer | Loans | Bill Payment | **ACH** | File Upload | Wire

Send money  
Collect money  
ACH transmit  
ACH history  
**ACH File Upload**

Quick Links:  
Quick balance account report  
Quick balance report

### ACH File Upload

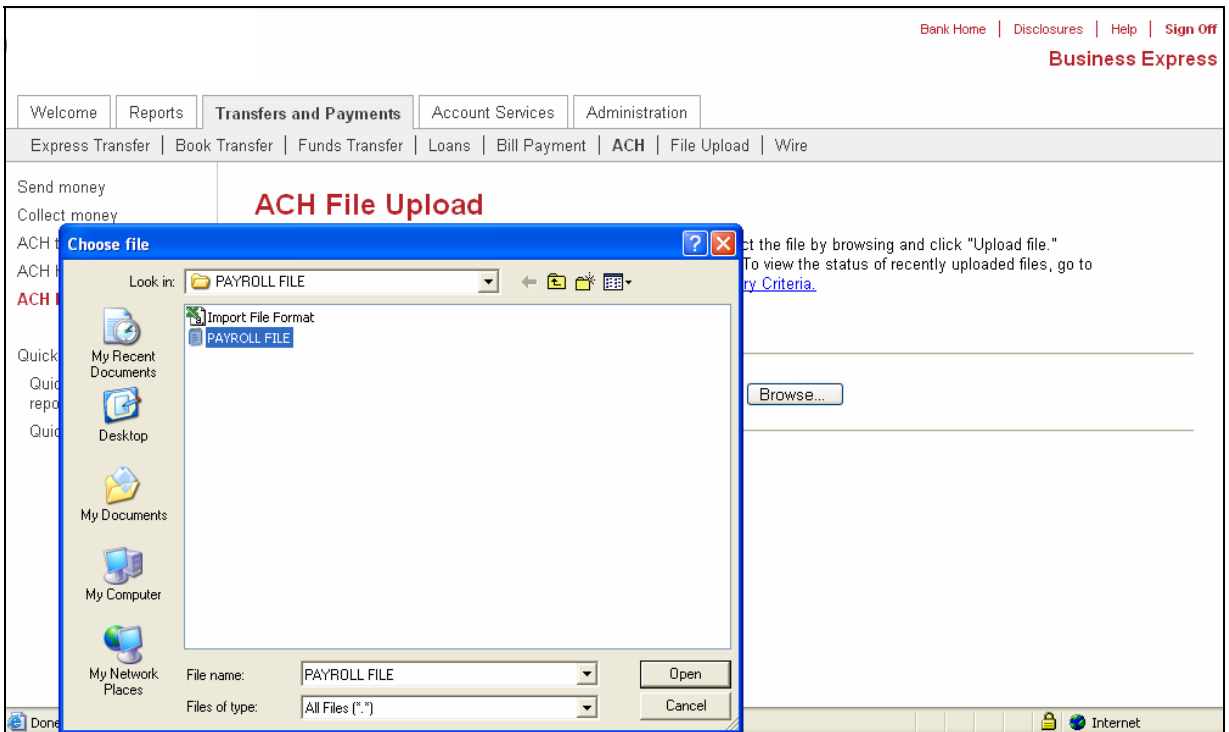
To upload NACHA compatible files to your financial organization, select the file by browsing and click "Upload file."  
To approve/transmit files go to [ACH File Upload Transmit - Selection](#). To view the status of recently uploaded files, go to [ACH File Upload Status](#). To view history, go to [ACH File Upload History Criteria](#).

For information about your limits, view [Personal Limits](#).

File location :  **Browse...**

[How Do I...](#) | [Terms](#) | [FAQs](#)

Look for the NACHA file that you created, then select it and click [open]. This will upload the file to Business Express.



Bank Home | Disclosures | Help | Sign Off  
**Business Express**

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

Express Transfer | Book Transfer | Funds Transfer | Loans | Bill Payment | **ACH** | File Upload | Wire

Send money  
Collect money  
ACH transmit  
ACH history  
**ACH File Upload**

Quick Links:  
Quick balance account report  
Quick balance report

### ACH File Upload

To upload NACHA compatible files to your financial organization, select the file by browsing and click "Upload file."  
To approve/transmit files go to [ACH File Upload Transmit - Selection](#). To view the status of recently uploaded files, go to [ACH File Upload Status](#). To view history, go to [ACH File Upload History Criteria](#).

For information about your limits, view [Personal Limits](#).

File location :

[How Do I...](#) | [Terms](#) | [FAQs](#)

**Choose file**

Look in: PAYROLL FILE

- Import File Format
- PAYROLL FILE**

File name: PAYROLL FILE

Files of type: All Files (\*.\*)

Then click on [Upload File].

Bank Home | Disclosures | Help | Sign Off  
**Business Express**

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

Express Transfer | Book Transfer | Funds Transfer | Loans | Bill Payment | **ACH** | File Upload | Wire

Send money  
Collect money  
ACH transmit  
ACH history  
**ACH File Upload**

Quick Links:  
Quick balance account report  
Quick balance report

### ACH File Upload

To upload NACHA compatible files to your financial organization, select the file by browsing and click "Upload file."  
To approve/transmit files go to [ACH File Upload Transmit - Selection](#). To view the status of recently uploaded files, go to [ACH File Upload Status](#). To view history, go to [ACH File Upload History Criteria](#).

For information about your limits, view [Personal Limits](#).

File location : C:\Documents and Settings\w198\My Documents\PAY

[How Do I...](#) | [Terms](#) | [FAQs](#)

You will then see the confirmation page, select **ACH File Upload Status**.  
**Special Note: Upload is a 2 step process.**


Bank Home | Disclosures | Help | Sign Off  
**Business Express**

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

Express Transfer | Book Transfer | Funds Transfer | Loans | Bill Payment | **ACH** | File Upload | Wire

Send money  
Collect money  
ACH transmit  
ACH history  
**ACH File Upload**

Quick Links:  
Quick balance account report  
Quick balance report

 [Print this page](#)

### ACH File Upload - Confirmation

**The following file has been uploaded successfully.**  
Review the file selected. To view the status of this file, go to [ACH File Upload Status](#) or return to [ACH File Upload](#).

Status:	VERIFYING
File Name:	PAYROLL FILE.txt
Uploaded by:	W198
Upload Date:	05/05/2008 03:39:43 PM (ET)
Total debit amount:	\$189.00
Total credit amount:	\$189.00
Number of debits:	1
Number of credits:	1
Number of prenotes:	0
Number of records:	10

To approve a file, click the file name.


[Bank Home](#) | [Disclosures](#) | [Help](#) | [Sign Off](#)  
**Business Express**

[Welcome](#) | [Reports](#) | **Transfers and Payments** | [Account Services](#) | [Administration](#)

[Express Transfer](#) | [Book Transfer](#) | [Funds Transfer](#) | [Loans](#) | [Bill Payment](#) | **ACH** | [File Upload](#) | [Wire](#)

Send money  
 Collect money  
 ACH transmit  
 ACH history  
**ACH File Upload**

Quick Links:  
[Quick balance account report](#)  
[Quick balance report](#)

 [Print this page](#)

### ACH File Upload Status

The following ACH files have been uploaded in the past 10 days. To upload additional files, return to [ACH File Upload](#).

(To approve/transmit files or view details, click the file name.)

File Name	Upload Date	Status	Total Debit Amount	Total Credit Amount
<a href="#">PAYROLL FILE.txt</a>	05/07/2008 09:58:07 AM (ET)	PENDING APPROVAL	\$189.00	\$189.00
<a href="#">PAYROLL FILE.txt</a>	05/07/2008 09:56:49 AM (ET)	REJECTED		

Then select [Transmit]. If you have dual control, you will either select [Approve] or [Approve/Transmit] depending on the number of approvers needed for the transfer.


[Bank Home](#) | [Disclosures](#) | [Help](#) | [Sign Off](#)  
**Business Express**

[Welcome](#) | [Reports](#) | **Transfers and Payments** | [Account Services](#) | [Administration](#)

[Express Transfer](#) | [Book Transfer](#) | [Funds Transfer](#) | [Loans](#) | [Bill Payment](#) | **ACH** | [File Upload](#) | [Wire](#)

Send money  
 Collect money  
 ACH transmit  
 ACH history  
**ACH File Upload**

Quick Links:  
[Quick balance account report](#)  
[Quick balance report](#)

 [Print this page](#)

### ACH File Upload Transmit - Detail

The file was uploaded successfully, however it is a possible duplicate file. The file had the same checksum as a file previously uploaded.  
 Review the details for this file or return to [ACH File Upload Status](#).

[Delete file](#)

#### File Information

Status: PENDING APPROVAL  
 File Name: PAYROLL FILE.txt  
 Uploaded by: W198  
 Upload Date: 05/07/2008 01:15:35 PM (ET)  
 Effective date batch 1: 05/25/2008  
 Total debit amount: \$189.00  
 Total credit amount: \$189.00  
 Number of debits: 1  
 Number of credits: 1  
 Number of prenotes: 0  
 Number of records: 10

#### Approval History

Approval status: 0 of 1 received - Ready to transmit

Action	User ID	Date
Enter Request	W198	05/07/2008 01:15:35 PM (ET)

The Confirmation page below shows that your file was transmitted successfully.

[Bank Home](#) | [Disclosures](#) | [Help](#) | [Sign Off](#)  
**Business Express**

---


Welcome
Reports
Transfers and Payments
Account Services
Administration

---

Express Transfer
Book Transfer
Funds Transfer
Loans
Bill Payment
ACH
File Upload
Wire

---

Send money  
 Collect money  
 ACH transmit  
 ACH history  
**ACH File Upload**  
  
 Quick Links:  
 Quick balance account report  
 Quick balance report

 [Print this page](#)

## ACH File Upload Transmit - Confirmation

**The file below has been transmitted successfully.**

Print this confirmation for your records. To approve additional requests, return to [ACH File Upload Transmit - Selection](#).

For information about your limits, view [Personal Limits](#).

---

**Approved/Transmitted:** 05/05/2008 04:21:51 PM (ET)

**Approved/Transmitted by:** W198

File Name	Total Debit Amount	Total Credit Amount	Confirmation Number	Approval Status
PAYROLL FILE.txt	\$189.00	\$189.00	229215683	1 of 1 received

### View ACH Upload History

You can access the ACH File Upload History page by clicking the *ACH File Upload History Report Criteria* link on the ACH File Upload page.

1. Click the Transfers and Payments tab.  
Result: The Transfers and Payments menu is displayed.
2. Click the ACH file upload menu item under ACH.  
Result: The ACH File Upload page is displayed.
3. Click the ACH File Upload History Report Criteria link.  
Result: The ACH File Upload History Report Criteria page is displayed.
4. Select a status.  
Note: The Transmitted status displays those ACH files that have been transmitted. Transmitted files do not remain in a Transmitted status very long as the process of transmitting an uploaded ACH file happens quickly. The Confirmed status displays those transmitted ACH files where the completion of the transmission has been confirmed.
5. Select a date range using one of the following options:  
Do not limit by date range: Used to include all ACH file upload activity.  
Specific date: Used to include ACH file upload activity for a specific date.  
From/To: Used to enter a custom date range.
6. Click Generate Report.  
Result: The ACH Upload History Report page is displayed.

Note: To view the details for a file, click the file name.

If the Status shows verifying or rejected, then click on *ACH File Upload Status*.

[Welcome](#) | [Reports](#) | **Transfers and Payments** | [Account Services](#) | [Administration](#)
[Express Transfer](#) | [Book Transfer](#) | [Funds Transfer](#) | [Loans](#) | [Bill Payment](#) | **ACH** | [File Upload](#) | [Wire](#)
[Send money](#)  
[Collect money](#)  
[ACH transmit](#)  
[ACH history](#)
 [Print this page](#)

## ACH File Upload - Confirmation

The following file has been uploaded successfully.

Review the file selected. To view the status of this file, go to [ACH File Upload Status](#) or return to [ACH File Upload](#).

Quick Links:

[Quick balance account report](#)  
[Quick balance report](#)

Status: VERIFYING

File Name: PAYROLL FILE.txt

Uploaded by: W198

Upload Date: 05/06/2008 08:58:56 AM (ET)

Total debit amount: \$189.00

Total credit amount: \$189.00

Number of debits: 1

Number of credits: 1

Number of prenotes: 0

Number of records: 10

[How Do I... Terms FAQs](#)

Click on the file that rejected.

[Welcome](#) | [Reports](#) | **Transfers and Payments** | [Account Services](#) | [Administration](#)
[Express Transfer](#) | [Book Transfer](#) | [Funds Transfer](#) | [Loans](#) | [Bill Payment](#) | **ACH** | [File Upload](#) | [Wire](#)
[Send money](#)  
[Collect money](#)  
[ACH transmit](#)  
[ACH history](#)
 [Print this page](#)

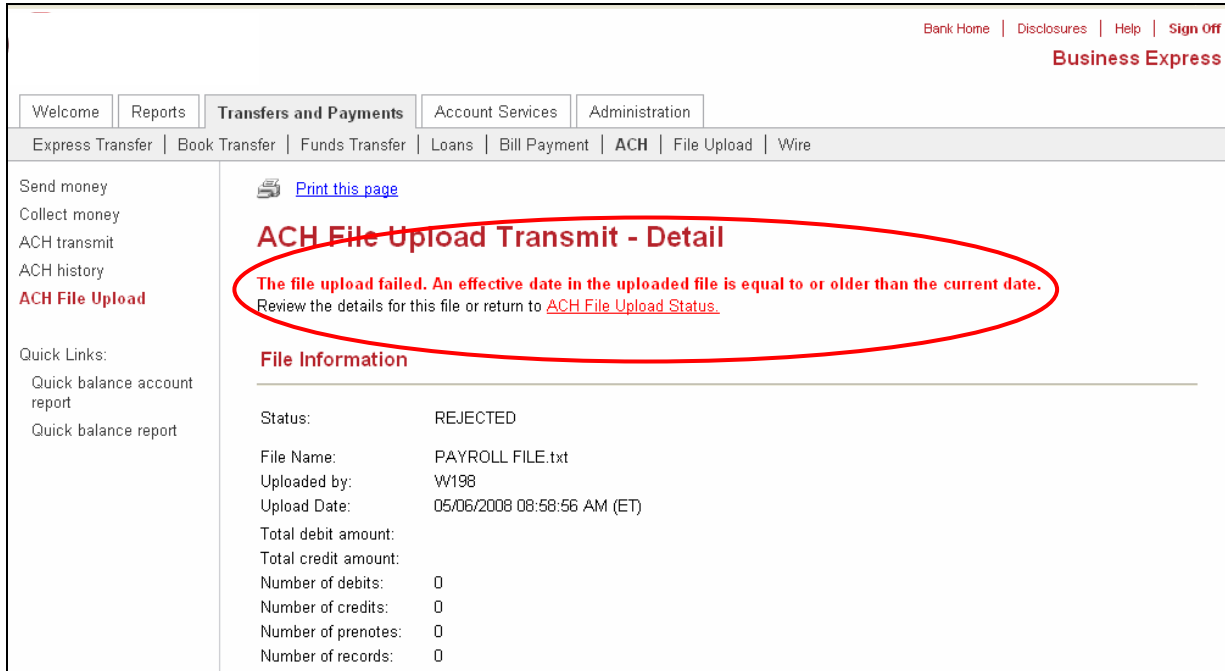
## ACH File Upload Status

The following ACH files have been uploaded in the past 10 days. To upload additional files, return to [ACH File Upload](#).

(To approve/transmit files or view details, click the file name.)

File Name	Upload Date	Status	Total Debit Amount	Total Credit Amount
<a href="#">PAYROLL FILE.txt</a>	05/06/2008 08:58:56 AM (ET)	REJECTED		
<a href="#">PAYROLL FILE.txt</a>	05/06/2008 08:57:54 AM (ET)	REJECTED		
<a href="#">PAYROLL FILE.txt</a>	05/06/2008 08:56:02 AM (ET)	PENDING APPROVAL	\$189.00	\$189.00
<a href="#">PAYROLL FILE.txt</a>	05/05/2008 04:20:01 PM (ET)	CONFIRMED	\$189.00	\$189.00
<a href="#">PAYROLL FILE.txt</a>	05/05/2008 03:39:43 PM (ET)	PENDING APPROVAL	\$189.00	\$189.00

The error will display in red. You will need to open up the file in Word or Word Pad and make the necessary corrects there, then upload the file again.



Bank Home | Disclosures | Help | Sign Off  
**Business Express**

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

Express Transfer | Book Transfer | Funds Transfer | Loans | Bill Payment | **ACH** | File Upload | Wire

Send money  
Collect money  
ACH transmit  
ACH history  
**ACH File Upload**

Quick Links:  
Quick balance account report  
Quick balance report

[Print this page](#)

### ACH File Upload Transmit - Detail

**The file upload failed. An effective date in the uploaded file is equal to or older than the current date.**  
Review the details for this file or return to [ACH File Upload Status](#).

#### File Information

Status:	REJECTED
File Name:	PAYROLL FILE.txt
Uploaded by:	W198
Upload Date:	05/06/2008 08:58:56 AM (ET)
Total debit amount:	
Total credit amount:	
Number of debits:	0
Number of credits:	0
Number of prenotes:	0
Number of records:	0

The following are some of the more frequent errors:

**Illegal ACH file. Illegal ACH record length encountered.**

One or more Record line is not 94 characters long.

**Invalid Batch Header Record – Invalid Batch Number (positions 88-94)**

One or more of the batch headers do not contain a valid Batch Number in positions 88-94. The Batch Number is an incremental number corresponding with the number of batches in the file. For example, if there is only one batch in file the value would be 0000001; or if there are two batches the second's value would be: 0000002 etc.

**Invalid File Control Record – Sum of debits not equal to file debit amount.**

The calculated number of debit transactions does not match the control total.

For more detailed information on file format standards, please refer to the ACH Corporate Rules Book. Commercial Client Services (1-800-946-2264) can assist you in obtaining a rules book if you do not have one, or can provide a brief formatting guide that may provide additional guidance. After you have corrected your file, repeat the steps starting on page 1.