ACH Payments CSV File Upload Reference Guide

Learn how to import a file for ACH payments using Chase for Business or Chase Connect.

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The document will provide you, the authorized user, with step-by-step instructions using for preparing and submitting a scheduled comma seperated value (CSV) file.

Only authorized users in the identified account can conduct ACH Payment Services (vendor or employee payments) transactions.

About the file upload service

Althought it doesn't cost anything to upload a file, each transaction within a file is subject to your current pricing schedule. The system administrator must activate the file upload service before users can upload files. After the service is activated, the system admin must call us to turn it off; you can't deactivate online.

Important things you need to know

The file upload service allows authorized users to import a formatted CSV file of ACH payment instructions.

The system administrator needs to supervise all authorized users and the transactions they're allowed to perform, which includes reviewing new payee notifications. Vendors should be paid by users with vendor payment entitlements and employees should be paid by users with employee payment entitlements. All daily limits apply.

If you want your file processed on the same day, it must be uploaded and any batches approved by 8 PM ET.

This service doesn't support same-day payment settlements or repeating payments.

After you've uploaded payments, you can't edit them. If you need to edit payments, try canceling the payment(s), editing the payment(s) in your file and re-uploading your file.

Your file must be formatted to the specifications we've outlined in this guide. All transactions are subject to ACH rules.

You're responsible for accurate and correct payee information. We'll process any notification of changes (NOC) that we get from the receiving bank and use this information going forward if possible. If we tell you about a change, please update your payee before the next payment.

File uploading isn't available on mobile devices yet.

About user information

Users who are entitled for ACH payments services on an account may upload a file, see file validation status and see final transaction status for each processed transaction. They can only submit entitled files with batches (for example, a user with only vendor payments entitlement can't submit a file if it includes a batch with employee payments). User limits, established in Access & Security Manager, are applied at the batch level. All uploaded files by anyone other than the system admin will require approval, whether or not Chase Dual Control is active. If Chase Dual Control is active, all files and batches within will require approval. Approval is available at the batch level for authorized approvers.

File specification

The organization governing Automated Clearing House (ACH) transactions has developed standard operating rules and business practices for electronic payments, including specifications for files with ACH instructions. For more information, visit www.nacha.org.

Many software programs can make a comma separated value (CSV) file of ACH payment instructions. We recommend you use software that processes your file correctly, such as MSExcel®, NotePad or another NACHA file generator software. Keep in mind that Microsoft Excel will sometimes truncate leading zeroes and you'll need to check that the values are formatted correctly. See "How we use your file" for details.

File summary
- The file is a comma separated ascii text and each field is separated by a comma.
- File headers are optional. Headers are shown in the sample template.
- There are 3 main row types (or rows) in the CSV file:
    - File information row (1 row indicator)
    - Batch information row (5 row indicator)
    - Payment (or transcation detail) row (6 row indicator)

See the sections below for details about each row.

Note(s)
- Files can contain one or more batches and a batch can contain one or more entries.
- A file can contain mixed batches (i.e. ACH vendor/employee payments).
- Mixed batches are not supported.
- Files can contain "Reversal" batches (see details below)
- ACH Debits (Collections) are not supported.

Field content requirements
The table below can be used as a guide to help complete the fields based on the content type.

Content type	Acceptable characters	Comments
NUMERIC	0 through 9	
ALPHABETIC	A through Z, a through z	Can be upper or lower case No symbols allowed for this field. No commas
ALPHANUMERIC	0 through 9, A through Z, a through z, following symbols) and special characters are allowed . / () & ' - and spaces	Unless otherwise noted, the special characters listed can be used in alphanumeric fields. Values can be upper or lower case **Commas** are not allowed in any field

Tips & notes:
- Microsoft Excel® often truncates leading zeroes (if the cell format is not identified correctly).
- When using Microsoft Excel® Please ensure that the values in the column are saved as whole numbers only to prevent exponential/scientific values.
- Decimal points, commas and $ (dollar signs) aren't required, we will automatically convert the last two digits to decimals.
- In a CSV file, commas indicate the new column. Commas should never be used in a numeric or alphanumeric value.
- File template is available on the ACH Payment Services > ACH file upload page.

File layout

Each CSV file must contain at least three rows of data. The value in the first column of every row identifies the type of data in the row. While the header rows are optional, a valid file will always contain a 1, 5 or 6 in the first position of each row.

- "1" indicates that the data in the row applies to the entire file. A file can consist of a combination of multiple batches and payments (transactions).
- "5" indicates that the data in the row applies to a batch. A batch is comprised of individual transactions. Batches are grouped by: expected delivery date, type of payment and Chase Pay from account.
- "6" indicates that the data in the row refers to the individual payment or transaction. It contains the payee information, amount of the payment and the optional addenda information.

The chart below identifies the types of values that are expected in each column. Read on for the specific values of each field.

Unless otherwise noted, all fields are mandatory.

Row indicator	File ID	File creation date	File creation time	Total transactions (in the file)	Total credit amount	Total debit amount	Batch count		
Numeric	Alphanumeric	YYMMDD (Numeric)	HHMM (Numeric)	Numeric	Numeric	Numeric			

Row indicator	Service class code	Chase account number	Standard Entry Class (SEC) Code	Entry description	Deliver by date	Batch credit amount	Batch debit amount	Batch number	Transactions (in the batch)
Numeric	Numeric – see details for allowable values	Numeric – see details for allowable values	Alphanumeric – see details for allowable values	Alphanumeric – see details for allowable values	YYMMDD (Numeric)	Numeric	Numeric	Numeric	Numeric

Row indicator	Transaction Code	Routing number	Account number	Transaction amount	ID number	Payee name	Trace ID	Addenda	
Numeric	Numeric – see details for allowable values	Numeric	Numeric	Numeric	Numeric	Alphanumeric	Numeric	Alphanumeric	

File information row (1)

Column	Field Length	Field Name	File Contents	Required	Comments
1	1	Row indicator	1	R	Fill field using value indicated under 'File Contents' column. (i.e. "**1**")
2	1	File ID	Alphanumeric	R	Cannot be blank or contain "," This should be a value that helps identify the file. It's used to help determine if a file is a duplicate.
3	6	File creation date	YYMMDD	R	Must be in YYMMDD format. Date must be before the Effective Entry Date (Colum 6 in the 5 row) in the Batch information row
4	4	File creation time	HHMM	R	Must be in HHMM format.
5	6	Total transaction (in the file)	Numeric	R	Must be equal to the total number of rows with "6"(transaction) in the first position in the file.
6	12	Total credit amount (in file)	Numeric	R	This field is required. The amount should equal the total value of all the credit transactions in the file. (Can be left blank when there are no credit transactions. Last two numbers will automatically be cents. Must equal the total credit dollar amount in the file. Must be formatted as "$$$$$$$$$$$¢¢".

Column	Field Length	Field Name	File Contents	Required	Comments
					Cannot contain ","
7	12	**Total debit amount (in file)**	**Numeric**	**R**	This field is required. The amount should equal the total value of all the debit transactions in the file. (Can be left blank when there are no debit transaciton). **Last two numbers will automatically be cents.** **Must equal the total debit dollar amount in the file.** **Must be formatted as "$$$$$$$$$$$¢¢".** **Cannot contain ","**
8	4	Batch count	Numeric	R	Must be equal to the number of rows with "5" (batches) in the first position in the file. The number of batches in the file. Should be a minimum of 3 digits.

If the file doesn't contain headers, the file information row must be the first row in the file. It has information that summarizes the contents of the file. Chase uses these values to validate the file content and to ensure the same file is not uploaded multiple times. The first position in the row must contain "1."

Batch information row (5)

Column	Field Length	Field Name	File Contents	Required	Comments
1	1	Row indicator	5	R	Fill field using value indicated under 'File Contents' column. (i.e. "**5**")
2	3	Service class code	**220 or 225**	R	Value can be 220 or 225. "220" represents credit transactions only in the batch **"225" should be used when the batch contains only ACH debits**
3	17	Chase account number	Numeric	R	Chase full account number Up to 17 numbers **This is the 'Pay from' account for payments** **This is the 'Deposit to' account for reversals**
4	3	SEC (Standard Entry Class) code	CCD or PPD	R	Fill field using value indicated under 'File Contents' column. • For payroll payments, this must be "PPD". • For ACH payments, this can be "PPD" or "CCD"
5	7	Company entry description	ACH PMT or PAYROLL or REVERSAL	R	Fill field using value indicated under 'File contents' column. • For CCD transactions, this must be "ACH PMT". • For PPD transactions, this can be "PAYROLL". • If the Batch contains reversal requests the value must be "REVERSAL" • For Collections, any value is allowable except for "PAYROLL," "REVERSAL," "NONSETTLED," "RECLAIM," "RETRY PMT," and "RETURN FEE". • The following transaction types are not supported: "NONSETTLED", "RECLAIM", "RETRY PMT" and "RETURN FEE" and will be displayed as an error. Note: If field 6 is CCD for the batch, then "PAYROLL" cannot be entered in this field. **The Entry Description Field for Batch: {Batch ID} is {Entry description field value}" which is not "PAYROLL", "ACH PMT",**

					or "REVERSAL", all transactions in the batch will be processed as CCD payments.
6	6	Delivery on date	YYMMDD	R	Must be in YYMMDD format Must be greater than the File Creation Date (column 3 in the 1 row) in the File information row The date you would like the payment to arrive.
7	12	Batch credit amount	Numeric	R	This field is required if the file contains ACH credits. Include 2 places to the right of the decimal. 3 characters to the right of the decimal is a validation error Must equal the total credit dollar amount in the batch. Must be formatted as "$$$$$$$$$$$¢¢". Cannot contain ","
8	12	Batch debit amount	**Numeric**	R	This field is required if the file contains ACH debits. **Include 2 places to the right of the decimal.** **3 characters to the right of the decimal is a validation error** **Must equal the total debit dollar amount in the batch.** **Must be formatted as "$$$$$$$$$$$¢¢".** **Cannot contain ","**
9	7	Batch number	Numeric	R	Up to 7 digits
10	4	Transactions (in the batch)	Numeric	R	Up to 4

The batch information row should always follow the "1" row described above. Since a file can contain multiple batches, each batch will be identified by a "5" in the first position of the row. The purpose of the batch row is to group the similar payments by expected delivery date, payment type and Chase pay from account.

Tips & notes:
- Leading zeroes aren't required for your Chase full account number.
- We recommend the batch numbers be a minimum of three digits beginning with "100", and increments in 100's (i.e. 200, 300, etc).

Payment detail row (6)

Column	Field Length	Field Name	File Contents	Required	Comments
1	1	Row indicator	6	R	Fill field using value indicated under 'File Contents' column. (i.e. "**6**")
2	2	Trxn (transaction) code	22 or 32 **27 or 37**	R	**Transaction code is used to identify the type of account for the debit or credit.** **For ACH credit (payment) transactions:** 22 For checking accounts 32 For savings accounts **For ACH debit (reversal) transactions:** **27 for checking accounts. 37 for savings accounts.**
3	9	Routing number	Numeric	R	Value must be 9 digits
4	17	Account number	Numeric	R	Value can be up to 17 digits When the account is at Chase, a second validation will be completed to ensure the account number is valid.
5	10	Trxn (transaction) amount	Numeric	R	Last two numbers will automatically be cents. Must equal the total credit dollar amount in the batch. Must be formatted as "$$$$$$$$$$$¢¢".

					Cannot contain "," Please do not add negative values. The value will be used for either debit or credit.
6	15	ID number	Alphanumeric	R	Unique value to identify the transaction Value can be up to 15 digits Can be upper or lower case No commas are not allowed in any field No special characters
7	22	Payee name	Alphanumeric	R	Value can be up to 22 digits Can be upper or lower case No commas are not allowed in any field
8	15	Trace ID	Numeric	R	Up to 15 numbers First numbers must match the batch number
9	80	Addenda	Alphanumeric	O	Up to 80 alphanumeric characters **Cannot contain the following special characters: , [ ] < >**

This row contains the data values for the individual transactions/payments. The payment detail row must contain "6" in the first position. The payment detail row must always follow a batch row or another payment detail row.

Tips & notes:
- Identification number (field 6) should be unique to the payee. This value can be used to help identify the payee.
- Transaaction ID (field 8) should be unique to each transaction. The first for digits should match the batch number that the transaction belongs. (Batch number 100, first transaction in the batch 1001, second transaction 1002, etc.)

Step-by-step guide to uploading a formatted CSV file

Activating the Service

Before authorized users can begin uploading file, the ACH file upload service must be activated by the System Administrator. To activate the service: From the Pay & transfer menu, choose ACH payment services, then ACH file upload.
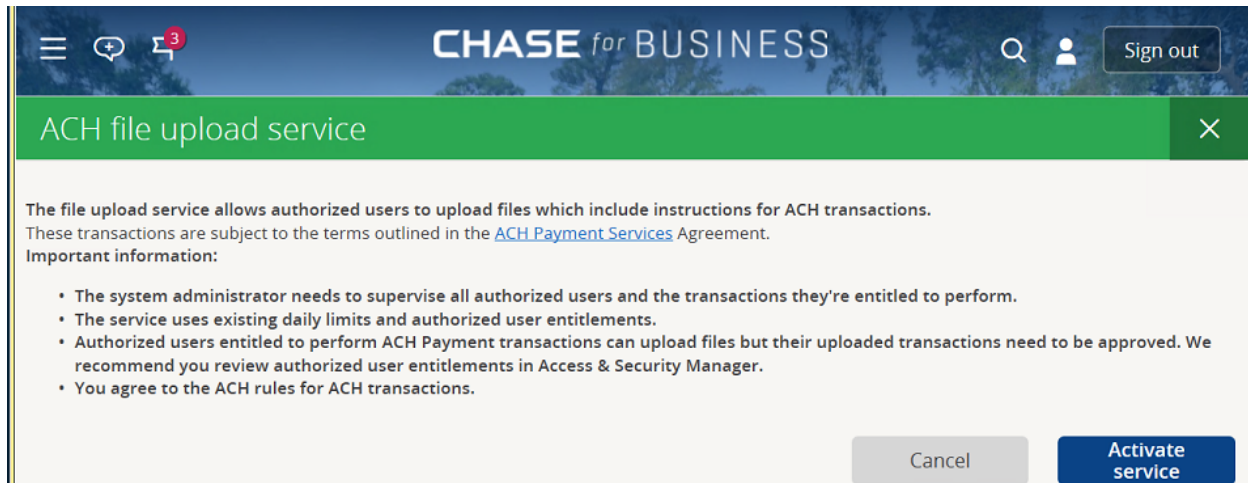
Step 1: Uploading a file

From the Pay & transfer menu, choose ACH payment services, then ACH file upload.
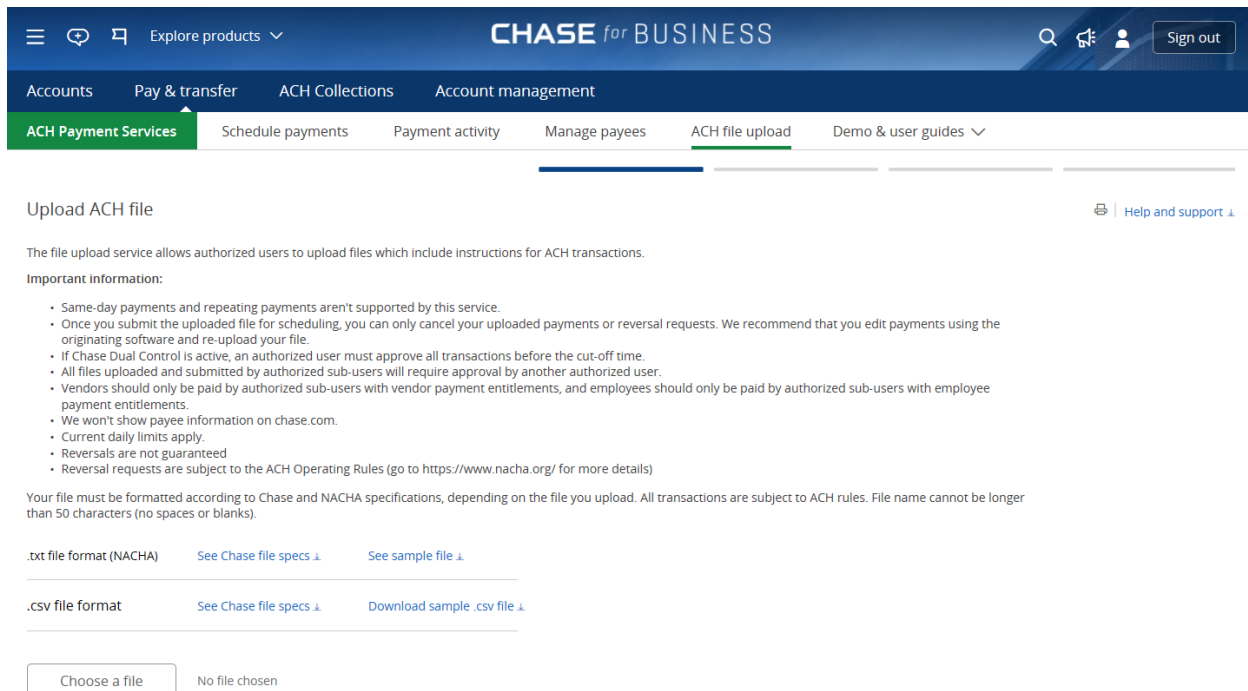
You can review our file specifications and download a sample file if you need an example. You can upload it using the "Choose a file" button once you have a properly formatted file. After your file is uploaded, choose "Next" to validate your file. Keep in mind that your file must be formatted correctly. You'll tell us the effective entry date for your desired payment date and we'll calculate the send-on date accordingly.

Before the calculated send-on date, the file must be created, uploaded and approved. Employee payments must be created at least two business days and vendor payments must be created at least one business day before the chosen send-on date. This timing applies to individual batches as well. We can only validate one file at a time. We can't accept partial file uploads or files containing old transactions. Note that the file name can't be more than 50 characters.

Step 2: File validation

File validation processing may take a few minutes depending on the number of transactions in the file. After we've validated the file, you'll need to submit it.

- File validation performs up to 100 checks including:
    - Virus scanning
    - Duplicate file detection
    - Field validations including validating dates, account and routing numbers
    - Ensuring field values are consistent with what's expected (e.g. dollar values in amount fields)
    - Confirming entitlements and roles at the batch level for the transaction type
    - Validating required and expected data

- While your file is being validated:
    - We'll work to update the status every 30 seconds
    - You can go do other things on the site and check back later
    - You won't be able to upload another file
    - You can return anytime to check your file's status.

Step 3: Validation complete

When your file is validated, we'll show these details on the ACH file upload tab:

- o File name and upload date/time
- o Number of batches and transactions
- o Total amount of credit transactions (when available)
- o Total amount of debit transactions (when available)
- o File validation completion date/time
- o When the file contains reversal batches, it will be indicated in the summary box

Amounts are displayed as followed: Payments (or ACH credits) are displayed in black with a "-" (minus sign symbol) as the money will be deducted from your account. Reversals (or ACH debits) are displayed in blue without any additional symbols. These amounts will be credit to your account, when the reversal is complete.

At this point, your file is validated but not submitted for scheduling. Before it schedules, you can choose to preview the content of the file and choose to delete it or go ahead with scheduling the transaction. A file will remain in "validation complete" status for 30 days. After 30 days, you'll have to re-upload the file because the file has been deleted.

Any authorized user can submit the file for scheduling if they have entitlements for all payment types included. If you have a file in "validation complete" status, you'll automatically return to this page when you navigate to file upload.

Deleting a file

You can delete a file if it hasn't been schedule yet, especially if the file details doesn't match your expectations or you accidentally chose an incorrect file.

Errors found in the file

If the file contains errors, we'll let you know what's wrong with it in detail. Please correct all errors, rename your file and upload it again.

We'll show you the first 25 errors on screen. If your file has more than 25 errors, please print the results to see all of them.

Step 4: Submitting the file for scheduling

The screen below is what you'll see when your file has been submitted for scheduling.

Keep in mind if Chase Dual Control is turned on, or when the file is submitted by someone other than the system administrator, then the file status will immediately show as "pending approval."

Seeing file/batch/transactions status

Upload date ▼	File name ◇	Batch(es) ◇	Transactions ◇	File status ❶ ◇	Amount ❶ ◇
Oct 25, 2018	NACHA_20batch_test0005364127.txt >	11	20	Pending approval	-$29.60
Oct 25, 2018	PAYROLLCHASE_rev1.txt >	1	92	Partially failed	-$53,804.81
Oct 24, 2018	Good File_Rev_5010.txt >	1	3	Scheduled	$9.10
⭘ File has 1 or more reversals					
Oct 24, 2018	1Batch_1_Trans_Original_5010_Rev.csv >	1	1	Failed	$1.00
⭘ File has 1 or more reversals					
Oct 24, 2018	1Batch_1_Trans_Original_5010_Rev.csv >	1	1	Scheduled	$1.00
⭘ File has 1 or more reversals					
Oct 19, 2018	RGPAYROCM_original4_rev2.txt >	1	1	Scheduled	-$109.62
Oct 18, 2018	11BatchesMultiTrans_5010.txt >	11	22	Partially failed	-$62.47
Oct 18, 2018	1Batch_1_Trans_Original_5010.csv >	1	1	Scheduled	-$1.00

The ACH file upload activity page provides a summary of all of your activity. Once the file has been submitted for scheduling any authorized users can see the file, batch and transaction statuses on this page.

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Here are brief descriptions of the file statuses:

File status	Description	Comments
Processing	We're processing the file.	
Scheduled	We've scheduled all batches within the file.	• You can choose the name of the file to see the status of the individual batches.
Failed	All batches in the file failed.	• Choose the name of the file to see the individual batch errors. • You may have to load a new file depending on the errors.
Partially failed	At least 1 batch within the file failed.	• Choose the name of the file to see the individual batch errors. • You may have to load a new file with only the fixed batches and/or transactions, depending on the errors.
Pending approval	The file is pending approval because Dual Control is on and an authorized user with approval authority must approve it.	• Go to Pay & transfer > Pending approvals in order to approve any pending ACH transactions.
Partially approved	Some batches within the file are approved but 1 or more are pending approval, and an authorized user with approval authority must approve it.	• Go to Pay & transfer > Pending approvals in order to approve any pending ACH transactions.
Declined	All batches within the file were declined.	
Expired	At least one batch within the file has expired (i.e. the batch has not been approved by cut off time). They will remain for 30 days.	

Here are brief descriptions for each field on the ACH file upload activity page:

Label	Description
Upload date	This is the date you uploaded the file, not the file creation date.
File name	This is the name of your uploaded file. As long as the file status isn't "processing" you can choose the file name to see more file details.
Batch	This is the total number of batches originally scheduled in the file.
Transactions	This is the total number of transactions originally scheduled in the file.
File status	This is the current status of your file.
Amount	This is the total amount originally scheduled in the file.

Things to keep in mind:
- If a file is being validated, you won't be able to see additional details until processing is complete.
- Files that failed validation aren't shown here.
- You can't cancel an entire file, but you can cancel individual transactions within a file.

Seeing batch information and status

The file batch summary is shown automatically after you've chosen the file name on the ACH file upload activity page.

Here are brief descriptions for the file details you'll see:

Label	Description
File name	The name of the file

Batch ID	The batch ID in the file.
Description	The batch header in the file.
SEC code	Either CCD for employee payments or PDD for vendor payments.
Transactions	The number of transactions in the batch.
Deliver-by date	The date the payment is expected to arrive.
Status	The current status of the batch.
Amount	The total amount of transactions in the batch.

Authorized users will only be able to see batches for accounts they are entitled to see and/or transact.

Seeing transactions

You can also see transactions within each batch. You can see the transaction details by choosing the batch name on the batch summary page.

You'll see these brief descriptions for the transaction details:

Label	Description
Pay to	The employee or vendor you're paying.
Pay from	The funding account you're using.
Status	The current status of the transaction.
Send on	The date we're debiting the payment.
Deliver by	The date you've requested the payee to receive the payment.
Amount	The transaction amount.

And brief descriptions of for the transaction statuses:

Status	Description
Canceled	At your request, we canceled your payment and won't process it.

Completed	Your payment went through successfully.
Declined	Your authorized user declined this payment.
Send on	The date we're debiting the payment.
Suspended	This payment is under review. For more information, please contact us.
Failed	We weren't able to complete your payment.
Funded	We've withdrawn money from your account to make this payment.
Funding failed	We weren't able to withdraw money for this payment on 3 consecutive business days. We've canceled this transaction.
Funds needed	We're trying to make your payment but you don't have enough money in your account to cover it. We'll try to withdraw the money for 3 consecutive business days. Please make sure you have enough money to cover the payment or we'll have to cancel it.
In process	We're processing your payment, so it's too late to change or cancel it. Check your status again after the deliver-by date for more information.
Paid	We've completed your payment. If your payee didn't get your payment, use our online proof of payment.
Pending	You have 1 or more pending payments scheduled.
Pending approval	Your authorized user needs to approve this payment before we can send it.
Pending review	We're reviewing your payment, and we'll let you know if it needs attention.
Rejected	We didn't approve this payment.
Returned	Your payment was returned to us.
Sent	We've sent your payment electronically. Your payee hasn't necessarily received it yet.

You'll also be able to see additional details for each transaction in transaction view.
While you can cancel each individual transaction from an uploaded file, you can't edit transactions. If you need to edit any transactions, cancel them and upload a new file with the corrected transactions.

Access to users
Authorized users who are allowed to make vendor and employee payments can also upload files. Regardless of Chase Dual Control settings, all files uploaded by users who aren't the system administrator require approval by another authorized user. All transaction limits apply.

File upload approvals

In order to approve and release the payments in a file, go to the Pending Approvals page, choose the NACHA file upload tab from the menu. We'll list all the files that require approval and you can choose specific batches to approve. Only authorized users will only be able to approve the batches for the accounts.

Your batches are submitted for scheduling after approval. Keep in mind that it's possible a batch won't schedule successfully. We may discover other issues with the transactions that could delay or stop your payment. We'll show you status of your batches on the upload activity page, in real time, and strongly recommend that you regularly log in to check on the latest status.

Reversals

Authorized users can upload a CSV file that contains reversal transactions.

Valid reversal reasons include:
- Duplicate debit/credit
- Incorrect amount sent
- Incorrect amount received
- For PDD payments

Other valid reversal reasons are funds relating to employment:
- a check was sent to the same receiver
- the payment was sent prior to the delivery of a check
- made an attempt to notify the receiver

Requests must be made within five days of the settlement date. Note that reversals aren't guaranteed and can be rejected by the destination financial institution. Mixed batches (1 batch with reversals and credits) aren't allowed.

An original batch must be identified by:
- Effective entry date
- Funding account number

And an original transaction must be identified by:
- Trace number (from the original file)
- Payee name & ID
- Payee account number
- Payee routing number
- Amount
- Expected delivery date

The reversal transaction can't be processed if the above criteria aren't met.

.csv file specifications

- 1 row (column 7 new): Add a total debit amount
- 1 row update batch count column number to 8
- 1 row (column 6): revised description to total credit amount
- 5 row (column 2) : Service class code (225 can be accepted)
- 5 row (column 5): Entry description must say "Reversal"
- 6 row (column 2): acceptable value "27" – Debit to a checking account
- 6 row (column 2): acceptable value "37" – Debit to a savings account
- 6 row (column 6 new): credit amount column 6 - must have a value if reversals debit amount
- 6 row increment each column number by 1

Turning off the file upload service

You'll need to call us if you no longer want the ability to upload files.

Business customers: Call 1-877-242-7372 (option 3), Monday—Friday 7 AM—11 PM, Saturday 7 AM—8 PM and Sunday 7 AM—6 PM, all ET.

Commercial customers: Call the Chase Connect Service Center at 1-877-226-0071. For government entities and not-for-profit organizations, call 1-855-893-2223, Monday—Friday. Both 8 AM–8 PM ET.

FAQs

Help phone numbers.

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