



Microsoft Dynamics® GP
International ACH Transaction Supplement
Release 10.0

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International ACH Transaction Supplement

Starting on September 18, 2009 in the United States, you must identify international ACH transactions (IAT) when electronically transferring funds. An IAT transaction is an ACH transaction whose funding is transmitted to or received from a financial agency located outside the territorial jurisdiction of the United State and is processed through the U.S. ACH Network. You can enter IAT transactions when electronically transferring funds after installing Microsoft Dynamics® GP Release 10.0 Service Pack 4.

This supplement describes how to configure the electronic funds transfer (EFT) functionality in Microsoft Dynamics GP so you can identify IAT transactions. Once you configure Microsoft Dynamics GP for IAT transactions, IAT transactions are handled the same as non-IAT EFT transactions and the required IAT information is added to the ACH transactions as appropriate. For additional information about setting up, entering, and processing electronic payments and returns for vendors and customers, see the Electronic Banking documentation.

If you are adding new EFT information, such as checkbooks and file formats, to identify IAT transactions, follow the order of the procedures in this supplement. If you are updating existing EFT information to identify IAT transactions, see [Updating existing EFT information checklist](#).

The information is divided into the following sections.

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- [Setting up bank information for EFT transactions](#) on page 2
- [Setting up EFT checkbooks for vendor IAT transactions](#) on page 2
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- [Setting up an EFT file format for IAT transactions](#) on page 4
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Updating existing EFT information checklist

Use this checklist to help you update existing EFT information to identify IAT transactions.

Steps for vendor IAT transactions	For additional information
1. Review the new IAT record types added to flat files in an EFT format file.	Additional IAT record types for flat files in an EFT format file on page 4
2. Set up an EFT file format for IAT transactions.	Setting up an EFT file format for IAT transactions on page 4
3. Verify ISO country and currency codes for an EFT checkbook.	Step 4 in the Setting up bank information for EFT transactions on page 2
4. Assign the EFT file format you created for vendor IAT transactions to existing EFT checkbooks.	Step 6 in the Setting up EFT checkbooks for vendor IAT transactions on page 2
5. Assign the IAT format as the file transfer method to a vendor address and enter additional IAT information required.	Setting up vendor records for IAT transactions on page 5
Steps for customer IAT transactions	For additional information
1. Assign the EFT file format for customer IAT transactions to existing EFT checkbooks.	Setting up an EFT checkbook for customer IAT transactions on page 5
2. Assign the IAT format as the file transfer method to a customer's Statement To address and enter additional IAT information required.	Setting up a customer record for IAT transactions on page 7

Setting up bank information for EFT transactions

Use the Checkbook EFT Bank Maintenance window to set up electronic file format information for the checkbook's bank account. The fields in this window vary depending on your selection in the Bank Country field. Your bank will provide information for most of the fields in this window. If you haven't set up any checkbooks yet, use the Checkbook Maintenance window to do so before completing this procedure.

To set up bank information for EFT transactions:

1. Open the Checkbook EFT Bank Maintenance window.
(Cards >> Financial >> Checkbook >> EFT Bank)
2. Select the country/region of the bank that holds the account for the selected checkbook.
3. Enter the bank account number for the checkbook. The number you enter should be the checkbook account number at the bank that holds the account.
4. Enter additional bank information. The required fields depend on the country/region selected. The required information typically is provided by the bank.



If you need to specify a country or currency code, use the two-character ISO country code and three-character alphabetic ISO currency code formats. Be aware that Microsoft Dynamics GP does not verify the ISO codes you enter, and your bank will reject a file format that has an incorrect code. Click the following link for a list of ISO country codes (http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm). Click the following link for a list of ISO currency codes (http://www.iso.org/iso/support/faqs/faqs_widely_used_standards/widely_used_standards_other/currency_codes/currency_codes_list-1.htm).

5. Choose the Payables Options button to open the Checkbook EFT Payables Options window where you can specify EFT output file locations, file formats, and options for payment numbers. See [Entering payables EFT options](#) on page 11 for more information.

Choose the Receivables Options button to open the Checkbook EFT Receivables Options window, where you can enter corresponding information for receivables EFT transactions. See [Entering receivables EFT options](#) on page 21 for more information.

6. Choose OK to save your changes.

Setting up EFT checkbooks for vendor IAT transactions

Use the Checkbook EFT Payables Options window to specify options and output file locations for payables EFT transactions. Before completing this procedure, you should have entered bank information for any checkbooks that you'll be using for electronic funds transfer transactions. For information about setting up bank information for checkbooks, see the Electronic Banking documentation.

To set up EFT checkbooks for vendor IAT transactions:

1. Open the Checkbook EFT Payables Options window.
(Cards >> Financial >> Checkbook >> select a checkbook >> EFT Bank >> Payables Options)
2. Select to use check numbers or EFT numbers for payables EFT transactions. If you select EFT numbers, enter the next EFT payment number.

Selecting Check Number will cause a non-negotiable check to be printed for each EFT transaction. If you use paper checks, you might want to use EFT numbers to minimize the number of paper checks used for transactions that are sent electronically. If Use EFT Numbers is selected, you can print a remittance to send to the vendor. The remittance number will be the next available EFT number.

3. Mark the Payables Prenote Required option if your bank requires prenotes.
4. Enter the prenote grace period: the number of days to wait after generating a prenote for a new vendor record before transferring funds to the vendor electronically. The prenote date is compared to the payment date.
5. Enter the paths and the filenames to use for EFT files generated in Payables Management. Because EFT files contain sensitive information, save them in a secure location. If you are using Microsoft® Windows Vista®, files can't be saved to the folder where Microsoft Dynamics GP program files are stored, typically C:\Program Files\Microsoft Dynamics\GP.
6. Select a single format for the output file or enter multiple formats to tailor a format to a vendor. The file format specifies how and where specific types of information are stored in the file that's sent to the bank to transfer funds electronically.
 - Select Single Format to use a single IAT file format for all EFT payments to vendors.
 - Select Based on Vendor to base the EFT file format on the type of vendor you're paying: Business, Corporate, Foreign, or Individual. Use Business, Corporate, or Individual for standard ACH transactions and Foreign for IAT transactions.

If you are using an IAT file format and a standard ACH file format, a separate output file is generated for the IAT file format and the standard ACH file format. For the IAT file format, an output file is created for each destination country.

You can use the expansion button next to a format field to open the EFT File Format Setup window, where you can enter information for the selected output file format. See [Setting up an EFT file format for IAT transactions](#) on page 4 for more information.

7. Choose the Generate Prenotes button to generate a prenote file that you can send to your bank. For more information about generating prenotes to test vendor records, see the Electronic Banking documentation.
8. Choose OK to save your changes.

Additional IAT record types for flat files in an EFT format file

Use the following information as a reference when setting up EFT file formats for IAT transactions. EFT files are text files that contain record lines. Each record line is a specific record type. A record type code indicates each line's record type.

Record type codes

In the file you upload to your bank, each line is a separate record. When you work with a bank to make EFT payments, the bank provides a file format specification that indicates which type of record each line is. Not all bank formats include all record types. The EFT File Format Maintenance window supports the following IAT record types.



Some banks might use different names for this information. To learn which record type to use for your bank, compare the following record descriptions to the specification your bank provides.

IAT record types for flat files

Flat files include the following IAT record type codes.

IAT batch header The batch header identifies the originator and briefly describes the purpose of the entry. The information contained in the batch header record applies uniformly to all subsequent detail records in the batch.

IAT detail lines Detail lines contain that information sufficient to relate the entry to the receiver, such as the vendor's bank information and payment amount.

IAT addenda lines Addenda lines are used by the originator to supply additional information about the detail lines that are sent electronically. Information in addenda lines should be used only for the purpose of transmitting payment information.

RBC IAT address records RBC IAT address records are addenda lines used by the Royal Bank of Canada. These lines are used by the originator to supply additional information about the detail lines that are sent electronically. Information in addenda lines should be used only for the purpose of transmitting payment information.

Setting up an EFT file format for IAT transactions

Use the EFT File Format Maintenance window to create or revise bank format information used to generate IAT files for Payables EFT transactions. You can view and revise default format information for the file formats that are supported by banks in the United States and Canada. You can enter additional formats for payables transactions for each bank, if needed.

To set up an EFT file format for IAT transactions:

1. Open the EFT File Format Maintenance window.
(Cards >> Financial >> EFT File Format)
2. Enter or select a format ID and description.

3. Select US - IAT NACHA as the format type. The number of fields, field lengths, starting and ending positions, and other information is displayed for the selected format type.

The format type you have selected has a default layout. You should make any changes to the format as defined by your banking institution.

4. Select to automatically generate a settlement for each transaction, if needed.
5. Choose Import/Export to import or export a file format to use in another company.
6. Choose Save to save your changes.

Setting up vendor records for IAT transactions

Use the Vendor EFT Bank Maintenance window to enter IAT information for a vendor that you pay using EFT transactions.



EFT transactions will be created through the select checks process using the remit-to address on the invoice being paid. When a payment is created manually, the vendor's default remit-to address is used.

To set up vendor records for IAT transactions:

1. Open the Vendor EFT Bank Maintenance window.
(Cards >> Purchasing >> Vendor >> enter a vendor ID >> Address button >> EFT Bank button)
2. Enter or select the country/region for the bank that processes EFT transactions for the selected vendor. Fields that are required in this window depend on the selected bank country/region.
3. Select IAT Format as the file transfer method.
4. Enter the required information for the selected bank country/region and IAT transactions. The vendor can provide this information for EFT transactions.



If you need to specify country codes, use the two-character ISO country code formats. Be aware that Microsoft Dynamics GP does not verify the ISO codes you enter, and your bank will reject a file format that has an incorrect code. Click the following link for a list of ISO country codes (http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm).

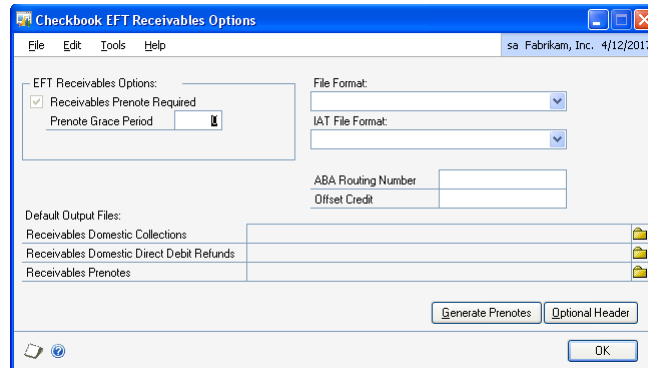
5. Choose OK to save changes.

Setting up an EFT checkbook for customer IAT transactions

Use Checkbook EFT Receivables Options window to specify options and output file locations for receivables EFT transactions. Before completing this procedure, you should have entered bank information for any checkbooks that you'll be using for EFT transactions. For information about setting up bank information for checkbooks, see the Electronic Banking documentation.

To set up an EFT checkbook for customer IAT transactions:

1. Open the Checkbook EFT Receivables Options window.
(Cards >> Financial >> Checkbook >> select a checkbook >> EFT Bank >> Receivables Options)



2. Enter the prenote grace period for receivables EFT transactions. The prenote grace period specifies the number of days to wait after generating a prenote for a new customer before transferring refunds to the customer electronically.
3. Enter the paths and the filenames to use for EFT files generated in Receivables Management. Because EFT files contain sensitive information, save them in a secure location. If you are using Microsoft Windows Vista, files can't be saved to the folder where Microsoft Dynamics GP program files are stored, typically C:\Program Files\Microsoft Dynamics\GP.
4. Select the file format specified by the selected bank for standard ACH transactions.
5. Select the file format used for IAT transactions.
6. To create bank header lines, choose the Optional Header button to open the Checkbook EFT Receivables Optional Header Lines window. Some banks require additional information to be included in EFT files for their own processing of EFT transactions. Your bank will advise you if additional lines are necessary, as well as providing the information to include in the optional lines
7. Enter data in the positions using information your bank provides. It isn't necessary to fill in all the squares. To include a space, leave a square blank. You must specify a line length consistent with your bank's specification.
8. Choose OK to save your changes and return to the Checkbook EFT Receivables Options window.
9. Choose the Generate Prenotes button to generate a prenote file that you can send to your bank. For more information about Generating prenotes to test customer records, see the Electronic Banking document for more information.
10. Choose OK to save your changes.

Setting up a customer record for IAT transactions

Use the Customer EFT Bank Maintenance window to set up records for customers that pay or receive refunds electronically.

To set up a customer record for IAT transactions:

1. Open the Customer EFT Bank Maintenance window.
(Cards >> Sales >> Customer >> enter a customer ID >> Address button >> enter or select the customer's statement to address >> EFT Bank button)

Customer Number	AARONFIT0001	
Name	Aaron Fitz Electrical	
Address ID	PRIMARY	
Bank Country/Region	United States	<input type="checkbox"/> Inactive
Bank Name		Account Type: Checking
Transit Routing Number		File Transfer Method: IAT
Bank Account Number		Currency ID: Z-US\$
IBAN		Bank Code
Bank Branch		Bank Branch Code
GIRO Post Type		Bank Check Digit
<input type="checkbox"/> Additional Information		Termination Date: 0/0/0000
Swift Address		Date Pre-note Sent: 0/0/0000
Customer Country Code		
Delivery Country Code		
Bank Country Code		
Central Bank Code		
Regulatory Code 1		
Regulatory Code 2		

2. Enter or select the country/region for the bank that processes EFT transactions for the selected customer. Fields that are required in this window depend on the selected bank country/region.
3. Select IAT as the file transfer method.
4. Enter the required information for the selected bank country/region and IAT transactions. The customer can provide information for EFT transactions.



If you need to specify country codes, use the two-character ISO country code formats. Be aware that Microsoft Dynamics GP does not verify the ISO codes you enter, and your bank will reject a file format that has an incorrect code. Click the following link for a list of ISO country codes (http://www.iso.org/iso/country_codes/iso_3166_code_lists/english_country_names_and_code_elements.htm).

5. Choose OK to save changes.