5-COLUMN-CSV

You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, ACH Collection, or Payroll.

The following business rules apply for a CSV File Upload:

- The CSV file must contain the following columns in the following order with no headers:
  Recipient name, Routing transit number, Account number, Account type, and Amount
- Amount field can be entered in DDDD or DDDD.CC format and '$' symbol is optional.
- Account Type is a numeric value: Checking = 1; Savings = 2; and Loan = 3

File Layout Example

*RECIPIENT NAME	*ROUTING NUMBER	*ACCOUNT NUMBER	*ACCOUNT TYPE	*AMOUNT
ACH Recipient	111916326	123456789	1	10
Another Recipient	111916326	987654321	2	25

*NOTE - Do not include column headers on the file, or the CSV file will not be accepted.

NACHA FILE

You can import a balanced NACHA format file to create an ACH Batch, ACH Collection, or Payroll payment.

The following business rules apply for a NACHA File via File Upload:

- Must be a balanced file
- Ability to submit multiple payments
- Only PPD and CCD SEC codes accepted
- You cannot submit a file with mixed batches i.e. consisting of different SEC payment codes such as PPD or CCD
- All transactions require the same effective date
- Requires offset accounts with Independent Financial

The following business rules apply for a NACHA File via ACH Passthru:

- Must be a balanced file
- Ability to submit multiple payments
- Only PPD, CCD and CTX SEC codes accepted
- You can submit a file with mixed batches i.e. consisting of different SEC payment codes such as PPD, CCD or CTX
- All transactions do not require the same effective date
- Requires offset accounts with Independent Financial

The following business rules apply for a NACHA File via Direct File Transfer (SFTP):

- Must be a balanced file
- Ability to submit multiple payments
- Only PPD, CCD and CTX SEC Codes accepted
- You can submit a file with mixed batches i.e. consisting of different SEC payment codes such as PPD, CCD or CTX
- All transactions do not require the same effective date
- Requires offset accounts with Independent Financial
- File totals, including item count, must be emailed to ACHTotals@ibtx.com

For a detailed guide on NACHA file layout information refer to the NACHA File Layout guide.