



## ACH Payments File Upload Reference Guide

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

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## FILE SPECIFICATIONS

Automated Clearing House (ACH) transactions have standard operating rules and business practices for electronic payments, including specifications for files with ACH instructions. For more information, you can visit [www.nacha.org](http://www.nacha.org).

Many software programs can produce properly formatted files. We recommend you use software that meet your needs and easily shows the values needed to submit your file correctly. See “How we use your file” for details.

### File summary

- The file is a plain text, fixed-width file. Each record must contain 94 characters.
- There are 6 main record types in a properly formatted NACHA ACH file:
  - File header
  - Batch header
  - Entry detail
  - Addenda record (optional)
  - Batch control
  - File control
- Files can contain one or more batches and a batch can contain one or more entries.
- Mixed batches are not supported.

See the appendix for details about each record.

### How we use your file

Although there are overall specifications for the file layout and data, **we require specific data to process your file**. The tables below inform you what should be in every position of your file entries. In some cases, we tell you the exact value—that is included in “What should appear.” In other cases, we’ve listed a format with an explanation in the comments.

### Field inclusion requirements

**Mandatory and Required:** We need all fields marked “mandatory” or “required” completed in order for the file to be successfully submitted. Generally, we need a specific value for a “required” field (e.g. for file header record, field 11, we ask for the immediate destination, and you should put “JPMorgan Chase.”). See the Chase Specifications document below for further details.

**Optional:** You can decide to include optional data or not.

### Numeric and alphanumeric field requirements

**Right justify** all numeric fields using zeroes to fill the remainder of the field unless indicated otherwise.

**Left justify** all alphanumeric fields using blank spaces to fill the remainder of the field unless indicated otherwise.

**FILE HEADER RECORD (1)**

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	<b>1</b>	M	Fill field using value indicated under 'File contents' column. (e.g. "1")
2	2-3	2	PRIORITY CODE	<b>01</b>	R	Fill field using value indicated under 'File contents' column. (e.g. "01")
3	4-13	10	IMMEDIATE DESTINATION	<b>b021000021</b> or <b>0021000021</b>	R, C	Fill field using value indicated under 'File contents' column. (e.g. "0021000021") "b" represents a blank space.
4	14-23	10	IMMEDIATE ORIGIN	<b>0000000000</b>	R, C	(e.g. "0000000000")
5	24-29	6	FILE CREATION DATE	<b>YYMMDD</b>	M	Must be in YYMMDD format. Must be before than the effective entry date in the batch header record field No. 9.
6	30-33	4	FILE CREATION TIME	<b>HHMM</b>	O	Must be in HHMM format.
7	34-34	1	FILE ID MODIFIER	<b>ALPHANUMERIC</b>	M	Must be UPPERCASE A-Z or 0-9. No symbols allowed for this field.
8	35-37	3	RECORD SIZE	<b>094</b>	M	Fill field using value indicated under 'File contents' column. (e.g. "094")
9	38-39	2	BLOCKING FACTOR	<b>10</b>	M	Fill field using value indicated under 'File contents' column. (e.g. "10")
10	40-40	1	FORMAT CODE	<b>1</b>	M	Fill field using value indicated under 'File contents' column. (e.g. "1")
11	41-63	23	IMMEDIATE DESTINATION NAME	<b>JPMORGAN CHASE</b>	R, C	Fill field using value indicated under 'File contents' column (e.g. "JPMORGAN CHASE") Must be left-justified and blank space filled.
12	64-86	23	IMMEDIATE ORIGIN NAME	<b>ALPHANUMERIC</b>	O	This is your company's name in all capital letters. Must be left-justified and blank space filled.
13	87-94	8	REFERENCE CODE	<b>LEAVE BLANK</b>	O	Fill field with 8 blank spaces.

M=Mandatory; R=Required; O=Optional; C=Chase required value

**BATCH HEADER RECORD (5)**

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	<b>5</b>	M	Fill field using value indicated under 'File contents' column. (e.g. "5")
2	2-4	3	SERVICE CLASS CODE	<b>220 or 225</b>	M	Fill field using value indicated under 'File contents' column. (e.g. "220", "225")

						220" – should be used when all the transactions in the batch are ACH credits "225" – should be used when all the transactions in the batch are ACH debits Mixed batches are not supported.
3	5-20	16	COMPANY NAME	LEAVE BLANK	M	Fill field with 16 blank spaces in all capital letters. JPMC will fill this in.
4	21-40	20	COMPANY DISCRETIONARY DATA	NUMERIC	R, C	Enter your Chase funding account number. Must be right-justified and zero filled.
5	41-50	10	COMPANY IDENTIFICATION	000000000	R, C	Assigned by JPMC. Fill field using value indicated under 'File contents' column. (e.g. "000000000")
6	51-53	3	STANDARD ENTRY CLASS CODE	CCD or PPD	R, C	Fill field using value indicated under 'File contents' column. <ul style="list-style-type: none"> <li>For payroll transactions, this must be "PPD".</li> <li>For ACH transactions and collections, this can be "PPD" or "CCD".</li> </ul>
7	54-63	10	COMPANY ENTRY DESCRIPTION	ACH PMT or PAYROLL or REVERSAL	R, C	Fill field using value indicated under 'File contents' column. <ul style="list-style-type: none"> <li>For CCD transactions, this must be "ACH PMT".</li> <li>For PPD transactions, this can be "PAYROLL".</li> <li>If the Batch contains reversal requests the value must be "REVERSAL"</li> <li>For collections, any value is allowable except "PAYROLL," "REVERSAL," "NONSETTLED," "RECLAIM," "RETRY PMT" and "RETURN FEE".</li> <li>The following transaction types are not supported: "NONSETTLED", "RECLAIM", "RETRY PMT" and "RETURN FEE" and will be displayed as an error.</li> </ul> <p>Note: If field 6 is CCD for the batch, then "PAYROLL" cannot be entered in this field.  <b>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.</b></p>
8	64-69	6	COMPANY DESCRIPTIVE DATE	ALPHANUMERIC	O	Example: <b>JAN 03</b> (January 2003) or <b>JAN 25</b> (January 25)
9	70-75	6	EFFECTIVE ENTRY DATE*	YYMMDD	R	Must be in YYMMDD format. Must be greater than the file creation date in the file header record, field no. 5
10	76-78	3	SETTLEMENT DATE (JULIAN)	LEAVE BLANK	R	This field can be left blank; if blank, JPMC will fill field in automatically.
11	79-79	1	ORIGINATOR STATUS CODE	1	M	Fill field using value indicated under 'File contents' column.
12	80-87	8	ORIGINATING DFI IDENTIFICATION	02100002	R, C	Enter the first 8 digits of Chase routing number. Fill field using value indicated under 'File contents' column. (e.g. "02100002")
13	88-94	7	BATCH NUMBER	NUMERIC	M	Example: Start with 0000001 and increment by 1 for each next batch.

M=Mandatory; R=Required; O=Optional; C=Chase required value

ENTRY DETAIL RECORD (6)

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	6	M	Fill field using value indicated under 'File contents' column. (e.g. "6")
2	2-3	2	TRANSACTION CODE	22 or 32 27 or 37	M	<b>Transaction code is used to identify the type of account for the debit or credit.</b> <b>For ACH Ccredits (payment) transactions:</b> <b>22 for checking dollars accounts</b> <b>32 for savings accountsdollars</b>  <b>For ACH Ddebits (collections/reversals):</b> <b>27 for checking dollarsaccounts</b> <b>37 for savings accounts dollars</b>
3	4-11	8	RECEIVING DFI ID	NUMERIC	M	Fill field with first eight digits of the recipient's routing number.
4	12-12	1	CHECK DIGIT	NUMERIC	M	Routing number check digit.
5	13-29	17	DFI ACCOUNT NUMBER	ALPHANUMERIC	R	Must be left-justified and blank space filled. When the DFI account is at Chase, a second validation will be completed to ensure the account number is valid.
6	30-39	10	DOLLAR AMOUNT	NUMERIC	M	Must be formatted as \$\$\$\$\$\$cc. Must be right-justified and zero filled.
7	40-54	15	(INDIVIDUAL) IDENTIFICATION NUMBER	ALPHANUMERIC	M, C	Must be UPPERCASE A-Z or 0-9. No symbols allowed for this field. Must be left justified and blank space filled. <b>Note: This is a MANDATORY field for JPMC.</b> Please do not include SSN.
8	55-76	22	INDIVIDUAL or RECEIVING COMPANY NAME	ALPHANUMERIC	R	Must be upper or lowercase A-Z or numerals 0-9. Must be left justified and blank space filled. Special characters . / () & ' - and spaces allowed.
9	77-78	2	DISCRETIONARY DATA	LEAVE BLANK	O	Fill field with blank spaces.
10	79-79	1	ADDENDA RECORD INDICATOR	0 or 1	M	0 If no addenda record. 1 If addenda record.
11	80-94	15	TRACE NUMBER	NUMERIC	M	Enter the first 8 digits of originating DFI identification such as the Chase routing number (e.g. "02100002"), followed by the entry detail sequence number.

M=Mandatory; R=Required; O=Optional; C=Chase required value

**ADDENDA RECORD (7)\***

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	7	M	Fill field using value indicated under 'File contents' column.
2	2-3	2	ADDENDA TYPE CODE	05	M	Fill field using value indicated under 'File contents' column.
3	4-83	80	PAYMENT RELATED INFORMATION	ALPHANUMERIC	O	Invoice information or any other pertinent information that the vendor needs to reconcile the payment. No symbols allowed for this field, except for: ( ) ! # \$ % & ' * + - . / : ; = ? @ [ ] ^ _ {   } .
4	84-87	4	ADDENDA SEQUENCE NUMBER	0001	M	This number indicates the number of addenda records being sent with the associated Entry Detail Record. Since only one addenda sequence number is allowed per six (6) record in the CCD and PPD application, this field will always be "0001".
5	88-94	7	ENTRY DETAIL SEQUENCE NUMBER	NUMERIC	M	This field contains the ascending sequence number of the related entry detail record's trace number. This number is the same as the last 7 digits of the trace number of the related entry detail record.

**M**=Mandatory; **R**=Required; **O**=Optional

\* This record must be included within your file if the ADDENDA RECORD INDICATOR of the preceding Entry Detail Record (6 Record, Field 10, Positions 79-79) is flagged with a "1".

**BATCH CONTROL RECORD (8)**

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	<b>8</b>	M	Fill field using value indicated under 'File contents' column. (e.g. "8")
2	2-4	3	SERVICE CLASS CODE	<b>220 or 225</b>	M	Fill field using value indicated under 'File contents' column. (e.g. "220, 225") "220" should be used when all the transactions in the batch are ACH credits "225" – should be used when all the transactions in the batch are ACH debits Mixed batches are not supported
3	5-10	6	ENTRY/ADDENDA COUNT	<b>NUMERIC</b>	M	Must equal the total number of detail entry records and addenda records within the batch.
4	11-20	10	ENTRY HASH	<b>NUMERIC</b>	M	The sum of the value(s) in the receiving DFI identification (field 3, positions 4-11) for every entry detail record (6) in the batch.
5	21-32	12	TOTAL DEBIT ENTRY DOLLAR AMOUNT	<b>NUMERIC</b>	M	Must equal the total debit dollar amount in the batch. Must be formatted as "\$\$\$\$\$\$\$\$cc". Must be right-justified and zero filled.
6	33-44	12	TOTAL CREDIT ENTRY DOLLAR AMOUNT	<b>NUMERIC</b>	M	Must equal the total credit dollar amount in the batch. Must be formatted as "\$\$\$\$\$\$\$\$cc". Must be right-justified and zero filled.
7	45-54	10	COMPANY IDENTIFICATION	<b>0000000000</b>	R, C	Assigned by JPMC. Must match the batch header record, field 5 (e.g. "0000000000")
8	55-73	19	MESSAGE AUTHENTICATION CODE	<b>BLANK</b>	O	Fill field with blank spaces.
9	74-79	6	RESERVED	<b>BLANK</b>	N/A	Fill field with blank spaces.
10	80-87	8	ORIGINATING DFI IDENTIFICATION	<b>NUMERIC</b>	M	Same as in the batch header record, field 12 (ORIGINATING DFI IDENTIFICATION) Enter the first 8 digits of Chase routing number. Fill field using value indicated under 'File contents' column. (e.g. "0210002")
11	88-94	7	BATCH NUMBER	<b>NUMERIC</b>	M	Same as in the batch header record, field 13 (Trace routing number).

**M**=Mandatory; **R**=Required; **O**=Optional; **C**=Chase required value

FILE CONTROL RECORD (9)

Field no.	Field position	Field length	Field name	File contents	Required	Comments
1	1-1	1	RECORD TYPE CODE	9	M	Fill field using value indicated under 'File contents' column (e.g. "9").
2	2-7	6	BATCH COUNT	NUMERIC	M	Must be equal to the number of batches in the file.
3	8-13	6	BLOCK COUNT	NUMERIC	M	Must be equal to the number of blocks in the file. <i>e.g. – 10 lines of data equal '1' block.</i>
4	14-21	8	ENTRY/ADDENDA COUNT	NUMERIC	M	Must be equal to the number of detail and addenda records in the file.
5	22-31	10	ENTRY HASH	NUMERIC	M	<p>The sum of positions 4-11 of all entry detail records in the batch.</p> <p>The sum of the value(s) in the receiving DFI identification (field 3, positions 4-11) for every entry detail record (6) in the file.</p> <p>The entry hash is the sum of the entry hash fields contained within the batch control records of the file. (e.g. sum of all field 4 of eight (8) record in the field). If the sum exceeds 10 characters, the field must be populated with the rightmost 10 characters</p>
6	32-43	12	TOTAL DEBIT ENTRY DOLLAR AMOUNT IN FILE	NUMERIC	M	<p><b>Must be equal to the total debit dollar amount in the file.</b></p> <p><b>Must be formatted as "\$\$\$\$\$\$\$\$c¢".</b></p> <p><b>Must be right-justified and zero filled.</b></p>
7	44-55	12	TOTAL CREDIT ENTRY DOLLAR AMOUNT IN FILE	NUMERIC	M	<p>Must be equal to the total credit dollar amount in the file.</p> <p>Must be formatted as "\$\$\$\$\$\$\$\$c¢".</p> <p>Must be right-justified and zero filled.</p>
8	56-94	39	RESERVED	BLANK	N/A	Fill field with blank spaces.

M=Mandatory; R=Required; O=Optional

## SUPPORT FOR CHASE FOR BUSINESS & CHASE CONNECT

### About the file upload service

Although 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 upload properly formatted files with ACH instructions.

The system administrator should 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 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, we suggest 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, and 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, and doesn't currently support ACH collections or reversals. If you need a reversal, please call the service center within 5 business days of the effective entry date.

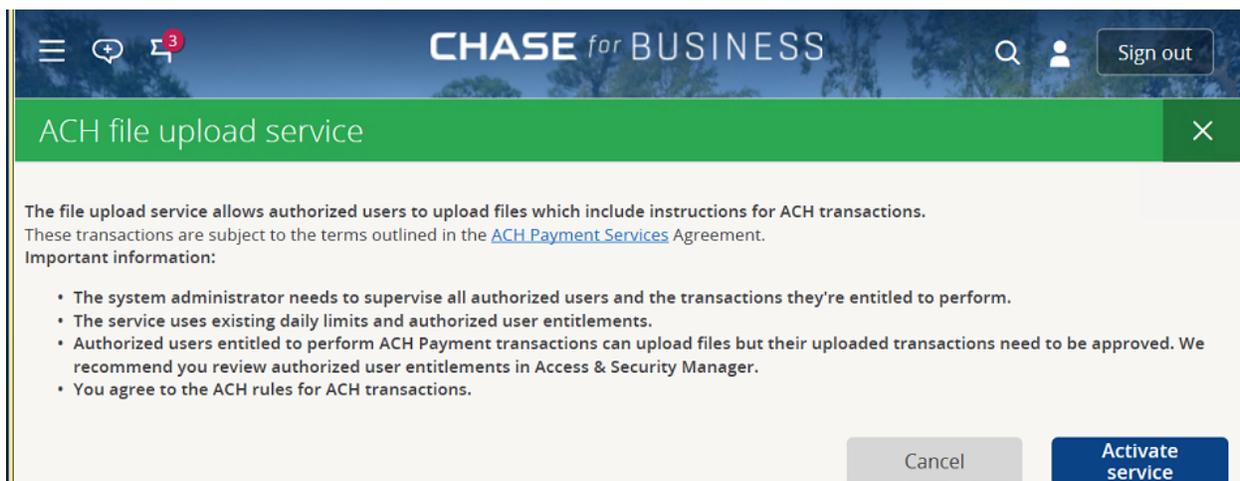
### About user information

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 transactions by anyone other than the system admin require approval whether or not Chase Dual Control is active. If Chase Dual Control is active, all transactions require approval.

## Activating the service

Before authorized users can upload files, the system administrator must activate the ACH file upload service. To activate the service, choose ACH payment services, then ACH file upload from the Pay & transfer menu.



## Step 1: Uploading a file

From the Pay & transfer menu, choose ACH payment services, then ACH file upload.

**Upload ACH file** [Help and support](#)

The file upload service allows authorized users to upload files which include instructions for ACH transactions.

**Important information:**

- Same-day payments and repeating payments aren't supported by this service.
- Once you submit the uploaded file for scheduling, you can only cancel your uploaded payments or reversal requests. We recommend that you edit payments using the originating software and re-upload your file.
- If Chase Dual Control is active, an authorized user must approve all transactions before the cut-off time.
- All files uploaded and submitted by authorized sub-users will require approval by another authorized user.
- Vendors should only be paid by authorized sub-users with vendor payment entitlements, and employees should only be paid by authorized sub-users with employee payment entitlements.
- We won't show payee information on chase.com.
- Current daily limits apply.
- Reversals are not guaranteed
- Reversal requests are subject to the ACH Operating Rules (go to <https://www.nacha.org/> for more details)

Your file must be formatted according to Chase and NACHA specifications, depending on the file you upload. All transactions are subject to ACH rules. File name cannot be longer than 50 characters (no spaces or blanks).

**.txt file format (NACHA)** [See Chase file specs](#) [See sample file](#)

**.csv file format** [See Chase file specs](#) [Download sample .csv file](#)

No file chosen

**You can review our file specifications and download a sample file if you need an example.** Once you have a properly formatted file, you can upload it using the “Choose a file” button. After your file is uploaded, choose “Next” to validate your file. Keep in mind that your file must be formatted correctly.

You tell us the effective entry date—the date you’ll want the payment(s) to arrive—and we calculate the send-on date accordingly. The file must be created, uploaded and approved before the calculated send-on date. Employee payments must be created at least 2 business days before the calculated send-on date, and vendor payments must be created at least 1 business day before the calculated 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.

## 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.

Validate file

[Help and support](#)

ACH file validation tracker



CR418\_test0005364127\_nacha.txt file validation is in progress.  
File validation is in progress.

- 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

The screenshot shows the Chase Business ACH file upload interface. The top navigation bar includes 'CHASE for BUSINESS' and a 'Sign out' button. The main navigation menu has 'ACH Payment Services' selected, with sub-menus for 'Schedule payments', 'Payment activity', 'Manage payees', 'ACH file upload', and 'Demo & user guides'. The 'Submit file' section displays 'ACH file validation tracker' with a circular progress indicator at 100%. To the right, a message states: 'You're almost finished. We've validated. Choose "Submit" to schedule your ACH file. Keep in mind, if you don't submit your file for processing we'll delete it 30 days after its upload date.' Below this is a summary table:

File name:	NACHA_20batch_test0005364127.txt
Upload Date/time:	Oct 25, 2018 01:46PM
Validation Date/time:	Oct 25, 2018 01:46PM
Batches:	11
Transactions:	20
Total payment amount:	-\$29.60

At the bottom, there are three buttons: 'Delete file', 'Preview', and 'Submit'.

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

- File name and upload date/time
- Number of batches and transactions
- Total amount of credit transactions (when available)
- Total amount of debit transactions (when available)
- File validation completion date/time
- 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.

#### Deleting a file Previewing the file contents

If the file details don't match your expectations or you accidentally chose an incorrect file, you can delete the file since it hasn't been scheduled yet.

#### Previewing the file contents

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.

CHASE for BUSINESS

ACH file upload details

Batch ID: 1014      Pay from: ...5010      Uploaded transactions: 1  
 Description: Payroll      Deliver by: Nov 01, 2018      Total payment amount: -\$0.11  
 Payment type: Personal

Pay to	ID number	Addenda	Amount
FILE2001015 (...7265)	A001376065		-\$0.11

Showing 1 of 1 transactions  
 You've reached the end of the activity.

### Errors found in the file

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

CHASE for BUSINESS

ACH file upload

Validate file

ACH file validation tracker

**CR418\_test0005364127\_nacha.txt file validation failed.**  
 You can print the list of errors below to make corrections to your file and upload it again.

File name:	CR418_test0005364127_nacha.txt
Upload Date/time:	Oct 25, 2018 01:41PM
Validation Date/time:	Oct 25, 2018 01:41PM
Batches:	2
Transactions:	2
Total payment amount:	-\$1.00

Error(s) found: 1 [See Chase file specs](#)

- Batch 37, Transaction 21000020000124: Please tell us a DFI account number using only numbers and/or letters and left-justified.

Cancel      Upload new file

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.

For a complete list of all the error codes, please see the appendix.

## Step 4: Submitting the file for scheduling

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

The screenshot shows the Chase Business ACH file upload confirmation screen. The top navigation bar includes 'CHASE for BUSINESS' and a 'Sign out' button. The main navigation menu is open, showing 'ACH Payment Services' as the active section, with sub-items: 'Schedule payments', 'Payment activity', 'Manage payees', 'ACH file upload', and 'Demo & user guides'. A confirmation message states: 'NACHA\_20batch\_test0005364127.txt is in the process of being scheduled. You can see your file's status by choosing "See upload activity." Please wait until we've finished processing this file before you upload another one.' Below the message is a table with the following details:

File name:	NACHA_20batch_test0005364127.txt
Upload Date/time:	Oct 25, 2018 01:46PM
Batches:	11
Transactions:	20
Total payment amount:	-\$29.60

At the bottom of the screen, there are two buttons: 'Close' and 'See upload activity'.

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.”

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.

## Seeing file/batch/transactions status

Upload date	File name	Batch(es)	Transactions	File status	Amount
Oct 25, 2018	<a href="#">NACHA_20batch_test0005364127.txt &gt;</a>	11	20	Pending approval	-\$29.60
Oct 25, 2018	<a href="#">PAYROLLCHASE_rev1.txt &gt;</a>	1	92	Partially failed	-\$53,804.81
Oct 24, 2018	<a href="#">Good File_Rev_5010.txt &gt;</a>	1	3	Scheduled	\$9.10
File has 1 or more reversals					
Oct 24, 2018	<a href="#">1Batch_1_Trans_Original_5010_Rev.csv &gt;</a>	1	1	Failed	\$1.00
File has 1 or more reversals					
Oct 24, 2018	<a href="#">1Batch_1_Trans_Original_5010_Rev.csv &gt;</a>	1	1	Scheduled	\$1.00
File has 1 or more reversals					
Oct 19, 2018	<a href="#">RGPAYROCM_original4_rev2.txt &gt;</a>	1	1	Scheduled	-\$109.62
Oct 18, 2018	<a href="#">11BatchesMultiTrans_5010.txt &gt;</a>	11	22	Partially failed	-\$62.47
Oct 18, 2018	<a href="#">1Batch_1_Trans_Original_5010.csv &gt;</a>	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.

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. Depending on the errors, you may have to load a new file.
Partially failed	At least 1 batch within the file failed.	Choose the name of the file to see the individual batch errors. Depending on the errors, you may have to load a new file with only the fixed batches and/or transactions.

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 > ACH file upload 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 > ACH file upload approvals in order to approve any pending ACH transactions.
Declined	All batches within the file were declined.	
Expired	At least 1 batch within the file has expired, meaning it wasn't approved by the customer by the cutoff time. We keep expired files on the file upload activity page 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.

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.

You can filter by payment type and status. If any batches have errors they're displayed on this page also.

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### ACH file upload details

File name: NACHA\_20batch\_test0005364127.txt Uploaded batches: 11 Total payment amount: -\$29.60  
 Upload date/time: Oct 25, 2018, 1:46 PM Uploaded transactions: 20

Showing: All batches Status: All

Batch ID	Description	Payment Type	Transactions	Deliver by	Status	Amount
1014	Payroll	Personal	1	Nov 1, 2018	Pending Approval	-\$0.11
1012	Payroll	Personal	1	Nov 1, 2018	Pending Approval	-\$0.21
1008	Payroll	Personal	1	Nov 1, 2018	Pending Approval	-\$0.31
1004	Payroll	Personal	1	Nov 1, 2018	Pending Approval	-\$0.41
1010	Payroll	Personal	1	Nov 1, 2018	Pending Approval	-\$0.41
1016	Payroll	Personal	1	Nov 1, 2018	Pending Approval	-\$0.71

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

Label	Description
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.

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### Transaction summary

Batch ID: 1014      Deliver by: Nov 1, 2018      Uploaded transactions: 1  
 Description: Payroll      Payment type: Personal      Status: Pending Approval  
 Total payment amount: -\$0.11

Pay to	Pay from	Status	Send on	Deliver by	Amount
FILE20010157265 (...7265) EMPLOYEE	BUSINESS CLASSIC (...5010)	Pending approval	Oct 30, 2018	Nov 1, 2018	Cancel > -50.11

### Original file information

File name	NACHA_20batch_test0005364127.txt
Uploaded date/time	Oct 25, 2018 1:46:27 PM
Batch ID	1014
Pay to	FILE20010157265 (...7265)
Pay from	BUSINESS CLASSIC (...5010)
Amount	-\$0.11
Send on	Oct 30, 2018
Deliver by	Nov 1, 2018
Payment arrives in	2 business days
Addenda	N/A
Status	Pending approval

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

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.

Here are 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 placed a hold on the 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.
Reversal completed	We've reversed this payment. You should see the amount credited to your account within 3 business days.
Reversal failed	We couldn't reverse this payment. This typically happens when a payee doesn't accept reversals.
Reversal initiated	We've started the reversal process at your request.
Sent	We've sent your payment electronically. Your payee hasn't necessarily received it yet.

Keep in mind: You can contact us to request a reversal within 5 business days after the deliver-by date, if your payment status is "In process" or "Paid." Not all reversal requests are successful.

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 are also allowed to upload files. All files uploaded by users who are not the system administrator require approval by another authorized user, regardless of Chase Dual Control settings and all transaction limits apply.

## File upload approvals

To approve and release the payments in a batch or file, choose the ACH file upload approvals tab on the Pay & transfer pending approvals page.

The screenshot displays the 'ACH file upload approvals' page in the CHASE for BUSINESS interface. At the top, there are navigation tabs for 'Accounts', 'Pay & transfer', 'Collect & deposit', and 'Account management'. The 'Pay & transfer' tab is active, and within it, 'ACH file upload approvals' is selected. A summary box shows the file name 'groger\_BatchActivity.csv', 0 of 2 chosen batches, and a total payment of -\$0.00. Below this, a note states: 'Batch approval cutoff time is 8 PM ET, 2 days before personal payments deliver-by dates and 1 day before vendor payments deliver-by dates. Reversals are 5 days after the original transaction's deliver-by date.' A table lists two batches:

Batch ID	Description	Payment Type	Transactions	Deliver by	Amount	
300	ACH Pmt	Business	3	Jan 29, 2019	-\$0.03	<input type="checkbox"/>
ⓘ Expiring on Jan 28, 2019						
400	Payroll	Personal	3	Jan 30, 2019	-\$0.03	<input type="checkbox"/>
ⓘ Expiring on Jan 28, 2019						

Below the table, it says 'Showing 2 of 2 batches' and 'You've reached the end of the activity.' At the bottom, there are three buttons: 'Back', 'Decline transaction', and 'Approve transaction'.

- The pending approval page lets authorized users choose and approve or decline individual batches within a file.
- Users can only approve the batches for the accounts on which they have approval permission.
- Once approved, your batches are submitted for scheduling. It's possible that a batch won't schedule successfully. We may discover other issues with the transactions that could delay or stop your payment.
- Expiring or expired batches are shown automatically. We'll show expired batch information for 30 days. Once a batch expires it can't be approved or declined.
- Payroll (PPD) batches must be approved at least 2 days before the expected delivery date. All other batch types (CCD) must be approved at least 1 day before the expected delivery date.

We always show the current status of your batches and transactions on the ACH file upload activity page. We encourage you to visit regularly to see the latest status.

## Payees included in your file

After we validate a payee, the name shows on the Manage payees page. We'll assign each payee to its appropriate group (employee or vendor). Keep in mind, all authorized user entitlements apply.

### Important things you need to know:

- We **always** use the payee information we've saved for transactions. If there's a duplicate payee in a batch (based on name, account number and routing number), we use the information we have online and not what's in the file.
- When we receive notice from the receiving bank that payee information needs an update, we update it automatically online and let you know to update the information in your file.

### Payee field mapping (entry detail record):

Value from the file	Online field	Values/comments
Transaction code	Account type	CHK or SAV
Receiving DFI	Routing number	First 8 numbers
Check digit	Routing number	Last number
DFI account number	Account number	Payees account number
Individual or company name	Name	Employee or vendor name
Company discretionary data	Primary pay-from account	
(Individual) Identification number	Employee ID	Not applicable for vendor payees
<b>Chase calculated values</b>		

Company entry description & standard entry class code	Employee or vendor payee	
Individual or company name & DFI account number	Nickname	Calculated using name + last 4 digits of account number
Company entry description & standard entry class code	Group name	Will be assigned to Employee upload group or vendor upload group (as appropriate)

Keep in mind:

- Once you edit a payee, you must add it to a different group.
- You can't edit group names
- You can't add online payees to the group

### Account history and bank statements

We show file uploaded transactions by batches on the account activity page and on your statements. To see individual transactions, choose ACH file upload activity from the payment activity page.

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Summary Account activity

PLAT BUS CHECKING (...5971) **\$3.01** Available balance

Loans that mean business Find financing that fits your business needs, whether you're managing cash flow or funding a new venture. [Learn more >](#)

Statements Paperless Transfer money

\$500 Bonus Cash Back Earn \$500 bonus cash back & unlimited 1.5% cash back on every purchase with Ink Business Unlimited. [Learn more >](#)

SHOWING All transactions Search >

Date	Description	Type	Amount	Balance
Pending	FILE:JANMR_BIST_SAMEDAYMEMOPOST_SAQDTEST5971.TXT BA TCH:26 TRX#:1 UPLD:01/27/19 TYPE:CCD	ACH vendor payment	-\$0.01	—
Pending	FILE:JANMR_BIST_SAMEDAYMEMOPOST_SAQDTEST5971.TXT BA TCH:25 TRX#:1 UPLD:01/27/19 TYPE:PPD	ACH employee payment	-\$0.01	—
Nov 21, 2018	DEPOSITED ITEM RETURNED Account Closed 099010463 # OF IT EMS00001CK#:0025852873 DEP AMT0000004890 DEP DATE111 618CK AMT0000000990	Returned deposit item	-\$9.90	\$3.03
	DEPOSITED ITEM RETURNED Account Closed 099010462 # OF IT EMS00001CK#:0024654780 DEP AMT0000004890 DEP DATE111	Returned deposit item	-\$39.00	\$12.93

We'll show:

- File name
- Batch number
- Total number of transactions
- File uploaded date
- Batch type
- Batch amount

Keep in mind:

- When the batch total is posted to the account, the file name may be truncated.
- We show each reversed, canceled or miscellaneous credit transaction within a batch individually. The batch total remain the same.

## Reversal Transactions

Authorized users can upload a NACHA file with 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 5 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

If the above criteria aren't met, the reversal transaction can't be processed.

#### NACHA file specifications

- 5 record - company entry description field (pos. 54-63) must say "REVERSAL"
- 5 record - Company descriptive date field (pos. 64-69) must be the effective date of the original payment being reversed in the YYMMDD format.
- 5 record - Service class code (pos. 2-4) can also have "225" 225 represents reversals
- 6 record - Transaction Code Field (Positions 2-3)
  - Transaction code field (Positions 2-3) must reflect the fact you are debiting or crediting the receiver's account for the REVERSAL. The transaction codes for reversal transactions are different from the codes originally used to credit or debit the receiver's account.
  - For a REVERSAL transaction, use the following Transaction Codes:
    - 27 – Debit to a checking account (the original Transaction Code would have been 22 – Credit a checking account)
    - 37 – Debit to a savings account (the original Transaction Code would have been 32 – Credit to a savings account)
- 8 Record requirements (Field 5 positions 21-32)
  - Total debit entry dollar amount must be equal to the reversal batch total
- 9 record (field 6, position 32-43)
  - Total debit entry amount in file must be completed and accurate

### 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, Mon - Fri 7 a.m. - 11 p.m., Sat 7 a.m. - 8 p.m., Sun 7 a.m. - 6 p.m. ET

**Commercial customers:** Call the Chase Connect Service Center at 1-877-226-0071. Government entities and not-for-profit organizations, call 1-855-893-2223. Mon – Fri 8 a.m. – 8 p.m. ET

### FILE UPLOAD ERRORS

Here are brief descriptions for the error codes you might see, and what you should do to correct them.

#### File header record (1)

Field name	Error code	Comments
Record Type Code	57006	When: Record Type Code is not "1"
Record Size	57013	When: Record Size is not "094"
Immediate Origin	57008	When: Immediate Origin is null
Immediate Destination Name	57014	When: Immediate Destination Name does not contain "JPMORGAN CHASE"
Immediate Destination	57007	When: Immediate Destination is not "0021000021"
File ID Modifier	57012	When: File ID Modifier is null or contains an invalid NACHA character
File Creation Time	57011	When: File Creation Time is not a valid time
File Creation Date	57009	When: File Creation Date is null or not a valid date

**Batch header record (5)**

Field name	Error code	Comments
Standard Entry Class Code	57018	When: Standard Entry Class Code is not CCD or PPD
Service Class Code	57016	When: Service Class Code is not 200, 220, 225, or 280
Company Identification	57017	Please change the company identification to 0000000000.
Standard Entry Class Code	57018	The standard entry class code must be either CCD or PPD.
Originator Status Code	57021	When: Originator Status Code is not "1"
Originating DFI Identification	57022	When: Originating DFI Identification is null or not numeric
Effective Entry Date	57020	When: Effective Entry Date is null or not a valid date
Originating DFI identification	57022	You've told us an originating ID number that isn't a valid Chase routing number.
Company Identification	57017	When: Company Identification is null or contains an invalid NACHA char
Company Entry Description	57019	The entry description field is blank or one of these values: "NONSETTLED", "RECLAIM", "RETRY PMT", "RETURN FEE". The payment type must be either "ACH PMT" (vendor payments),

		“PAYROLL” (employee payments), or "REVERSAL" (reversal batches).
SEC code and Company Entry Description combination invalid	57111	The standard entry class code must be PPD for payroll payments.
Service Class Code mismatches with CED	57114	The file’s service class code doe not match the entry description.

**Entry detail record (6)**

Field name	Error code	Comments
Transaction Code	57025	When: Transaction code is not one of the below values: 22, 27, 32, 37
Receiving DFI Identification	57026	When: Receiving DFI Identification is null or not numeric
Check Digit	57027	When: Check Digit is null or not numeric
DFI Account Number	50010	When: DFI Account Number is null or contains an invalid NACHA char
Amount	50132	When: Amount is null or not numeric or <0.01
Individual Identification Number	57090	When: Individual Identification Number is null or contains an invalid NACHA char
Individual Name	50023	When: Individual Name is null or contains an invalid NACHA char.
Addenda Record Indicator	57028	When: Addenda Record Indicator is null or not numeric or exceeds 1
Trace Number	57029	When: Trace Number is null or not numeric
Trace Number	57030	When: Trace Number is duplicate
Missing Addenda Record Validation	57031	When: Addenda Record Indicator is 1 but no 7 record has been encountered after the 6 record

Extra Addenda Record Validation	57032	When: Addenda Record Indicator is 0 but a 7 record has been encountered after the 6 record
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**Addenda record (7)**

Field name	Error code	Comments
Addenda Type Code	57033	When: Addenda Type Code is not 05
Payment Related Information	50131	When: Payment Related Information contains an invalid NACHA character
Special Addenda Sequence Number	57034	When: Special Addenda Sequence Number is not 0001
Entry Detail Sequence Number	57035	When: Entry Detail Sequence Number is null or not numeric or doesn't match the preceding entry detail record's trace number

**Batch control record (8)**

Field name	Error code	Comments
Service Class Code	57036	When: Service Class Code doesn't match with batch header Service Class Code (5 record, field 2)
Entry / Addenda Count	54046	When: Entry/Addenda Count is not numeric or does not equal the total number of Entry Detail and Addenda records within the batch
Total Debit Entry Dollar Amount	57039	When: Total Debit Entry Dollar Amount does not equal the total debit dollar amount in the batch
Total Credit Entry Dollar Amount	57040	This file's total credit amount doesn't match the total you've told us.
Total Credit Entry Dollar Amount	57040	When: Total Credit Entry Dollar Amount does not equal the total credit dollar amount in the batch
Originating DFI identification	57042	The originating DFI number must match the batch header record.
Company Identification	57041	When: Company Identification doesn't match with batch header Company Identification (5 record, field 5)

**File control record (9)**

Field Name	Error Code	Comments
Batch Count	57044	When: Batch Count does not equal total number of batches in file
Entry / Addenda Count	57046	When: Entry/Addenda Count does not equal the total number of Entry Detail and Addenda records within the file

Total Debit Entry Dollar Amount in file	57048	This batch's total debit amount doesn't match the total you've told us.
Total Debit Entry Dollar Amount In File	57039	When: Total Debit Entry Dollar Amount does not equal the total debit dollar amount in the file

### Other validations

Field name	Error code	Comments
5 Record - Field 2	57050	The service class code must be 220.
6 Record - Field 2	57051	The transaction code must be either 22 (credit for checking dollars) or 32 (credit for savings dollars).
8 Record - Field 2	57052	The service class code must be 220.
8 Record - Field 5	57053	The total debit entry amount in the batch doesn't match the total debit dollar amount in the batch.
9 Record - Field 6	57054	The total debit entry amount in the batch doesn't match the total debit dollar amount in the batch.
8 Record - Field 6 5 Record - Field 9	57065	The batch total credit dollar amount for the effective entry date is over \$500,000.
8 Record - Field 6 5 Record - Field 9	57066	The batch total credit dollar amount for the effective entry date is over \$2,000,000.
5 Record - Field 4	57071	We can't accept this file because you're not allowed to transact on at least one account you've included in the file.

		Please ask your system administrator to give you the necessary permissions.
5 Record - Field 7	57072	We can't accept this file because you're not allowed to submit vendor payments.  Please ask your system administrator to give you the necessary permissions.
5 Record - Field 7	57073	We can't accept this file because you're not allowed to submit employee payments.  Please ask your system administrator to give you the necessary permissions.
5 Record - Field 4	50106	This file contains 1 or more invalid funding accounts.  Please check the funding account numbers in your file and try uploading it again.
5 Record - Field 4	50120	We couldn't find the funding account in our systems. Please check the funding account in your file and try uploading it again.
1 Record - Field 5, 6, 7 9 Record - Field 4, 7	57075	This file is identical to a file we've already scheduled.
5 Record - Field 7	57094	You included reversal instructions in your batch. Please remove them and upload your file again.
5 Record - Field 9	50100	This file includes a send on date that's in the past, falls on a non-business day or is before the deliver-by date. Please correct your file and upload it again.
5 Record - Field 7	56102	The payment type must be either "ACH Pmt" (vendor payments) or "Payroll" (employee payments).

6 Record - Field 3 6 Record - Field 4	50401	This file has a routing number that doesn't work. Please correct your file and upload it again.
6 Record - Field 5	50010	Please tell us a DFI account number using only numbers and/or letters and make it left-justified.
5 record -field 6 5 record - field 7	57019	The standard entry class code must be PPD for payroll payments.
Batch error message	50405	You can't submit your file because you don't have the necessary permissions for at least 1 batch.  Please ask your system administrator for help.
File expiration notice	57095	We can't schedule your payments because you uploaded your file more than 30 days ago.  Please upload your file again.

### Reversal validations

Field name	Error code	Comments
5 record – Field 9 6 record – Field 3, 4, 5, 6 6 record – Field 11 (from original file)	57108	The original transaction can't be reversed. Please check the trace number, payee account or routing number and try again.
8 record – Field 5 8 record – Field 6	57106	This is a mixed batch with both debit and credit amounts. Choose either credit or debit and try again.
5 record – Field 9	57109	This batch is past the 5 day settlement window.
5 record – Field 9 6 record – Field 3, 4, 5, 6 6 record – Field 11 (from original file)	57112	This reversal batch has already been initiated or completed for a transaction.

## FAQs

### Help phone numbers

- Business customers: Call 1-877-242-7372 option 3, Mon – Fri 7 AM – 11 PM, Sat 7 AM – 8 PM, Sun 7 AM – 6 PM ET
- Chase Connect (Commercial) customers: Call the Chase Connect Service Center at 1-877-226-0071. Government entities and not-for-profit organizations, call 1-855-893-2223. Mon – Fri 8 AM – 8 PM ET