

ACH File Creation Manual



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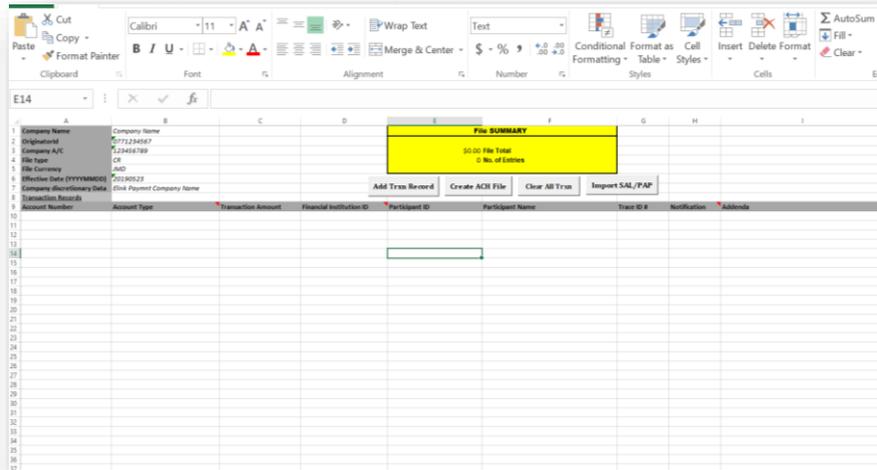
ACH File Upload allows you to transfer funds to other commercial banks via the Automated Clearing House [ACH] Network. ACH is an electronic funds transfer system that provides for the clearing of credit and debit transactions between commercial banks in Jamaica. It is important to note that the ACH Network only allows funds transfers to commercial banks in the Jamaican Dollar Currency. ACH is recommended to be used where each transaction is below JMD\$1,000,000.00.

ACH File Preparation

- ACH File Creator can be downloaded from the www.JNCB.com website → Business Online Banking → Enroll Now → Supporting Documents →



ACH File Creator- This creator will be used to input all the required beneficiary details.



ACH File Converter

NATIONAL COMMERCIAL BANK JAMAICA LIMITED

ACH UPLOAD FILE CONVERTER

ENTER RECORD DETAILS

A/C Number: Target Bank:

A/C Type: Target Branch:

Trxn Amount: Participant Id:

Participant Name: Trace Id:

Notification: Addenda:

1-Prenote
0-Transaction

Submit Clear

Target Bank : Intended Beneficiary Bank

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ENTER RECORD DETAILS

A/C Number: Target Bank:

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Participant Name: Trace Id:

Notification: Addenda:

BANK OF NOVA SCOTIA (JAMAICA) L
FIRST CARIBBEAN INT'L BANK.
CITIBANK N.A.
JN BANK
VICTORIA MUTUAL BUILDING SOCIE
JMJB BANK (JAMAICA) LIMITED
FIRST GLOBAL BANK LIMITED
NATIONAL COMMERCIAL BANK
SAGICOR BANK DOMINICA LTD

Submit Clear

- Target Branch- Branch for the intended Beneficiary Bank

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TOWER STREET
TOWER STREET
HALF WAY TREE
MONTEGO BAY
MANDEVILLE
Linstead
BLACK RIVER
SAVANNA LA MAR
ST. LUCIA

Submit Clear

- **Participant ID-** Used as an identifier for your beneficiary and is created by you. The Participant ID field is Alpha-Numeric with a maximum of 15 characters. No special characters or symbols.
- **Trace ID-** Trace number is a unique receipt number that is tagged to the transaction. This number will be returned to the originator, if the beneficiary bank returns the transaction for any

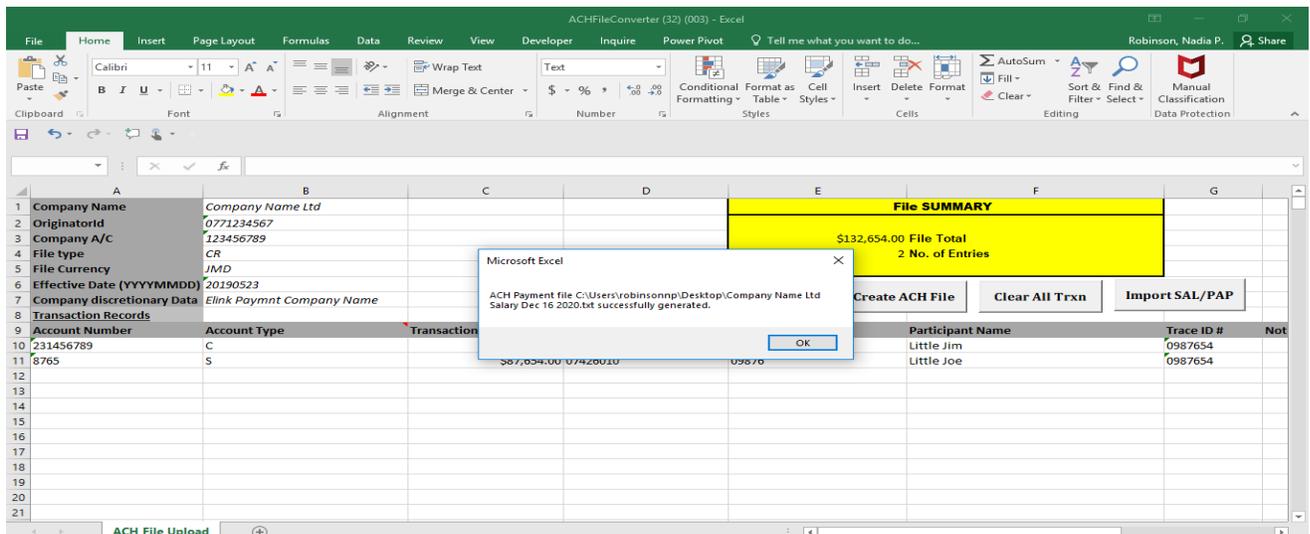
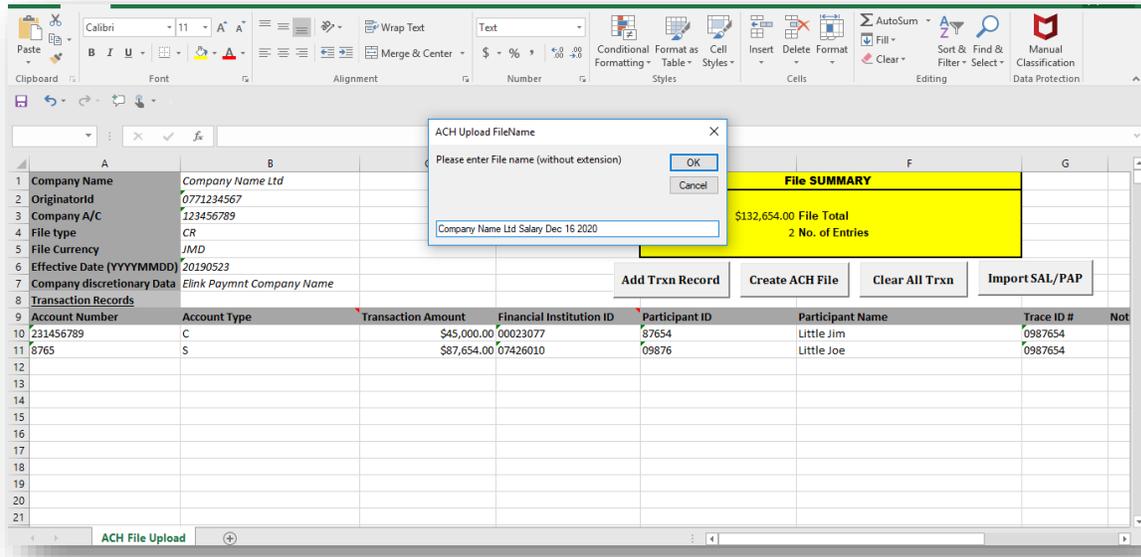
reason. The Trace Number field requires the customer to enter six zeros followed by 77 and a unique 7 digit number. Example; **000000771234567**

- **Addenda- Narrative for the purpose of the transaction.**

- Once completed, Click **“Create ACH File”**, you will be notified with the File Total and the number of entries included within the file. Once total and # of Entries are correct, Select **“OK”**.

Account Number	Account Type	Transaction Amount	Participant ID	Participant Name	Trace ID #	Not
231456789	C	\$45,000.00		Little Jim	0987654	
116765	S	\$87,654.00	07426010	Little Joe	0987654	

- You will now be prompted to create a file name. Enter File Name after which Click “OK”.



- A message will then be displayed that **ACH Payment File** was successfully generated, Click “OK”.
- ACH File** is now converted to a text file and ready for upload.
- ACH Text File** will be saved in “Downloads” .

- **Example of ACH Text File-** Do not make any amendments to this document. If changes are required please make them in the excel document and create a new file.

```

ACHFilePayments_20220202 - Notepad
File Edit Format View Help
123456789      0771234567PPDElink Paym0000007720190523JMD
354231876      S          5000.0000051050098761      Jim John      CR0000000770000001      For I
456778901      S          6000.0000027334987654      Gordon Rowe   CR0000000770000002      For I
                0.00          11000000000000020000002

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If you experience challenges, feel free to contact us at our Customer Care Centre via phone or by sending us an email at “EDS@jncb.com”

1-888-NCB-FIRST (622-3477) from Jamaica
 1-866-NCB-FIRST (622-3477) from the United States of America, Canada and the English Speaking Caribbean
 0-800-032-2973 from the United Kingdom