ACH File Creation Manual

NATIONAL COMMERCIAL BANK JAMAICA LIMITED

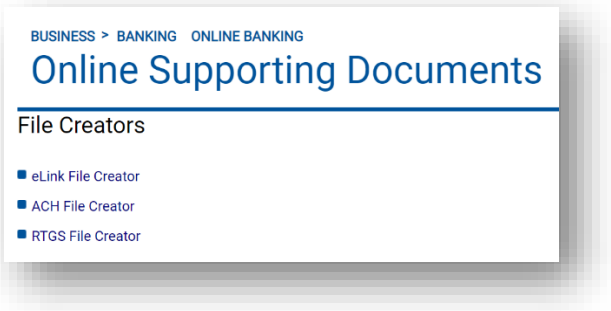
Business Online Banking

ACH File Creation Manual

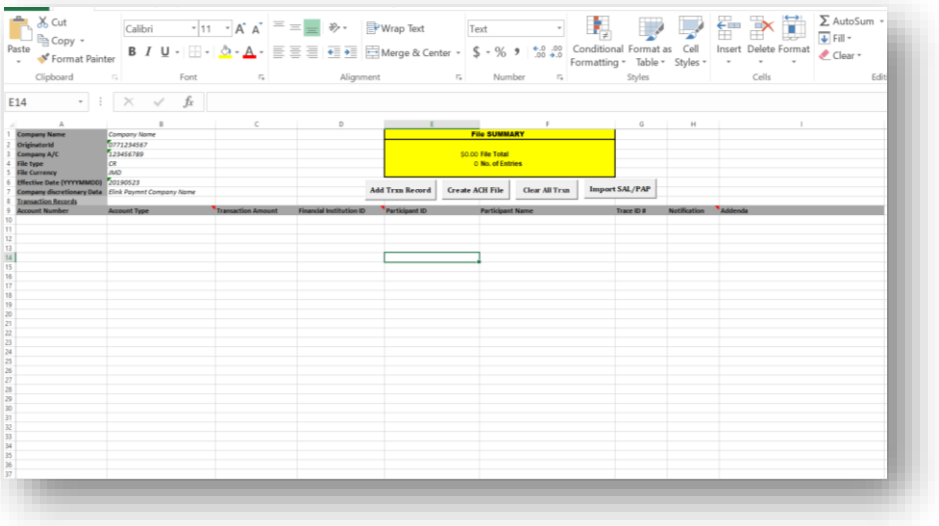
ACH File Upload allows you to transfer funds to other commercial banks via the Automated Clearing House [ACH] Network. ACH is an electronic funds transfer system that provides for the clearing of credit and debit transactions between commercial banks in Jamaica.It is important to note that the ACH Network 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

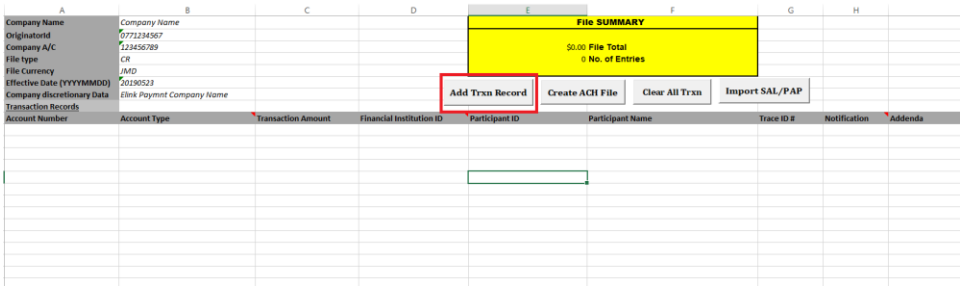
- ACH File Creator can be downloaded from the www.JNCB.com website→Business Online Banking→Enroll Now→Supporting Documents→



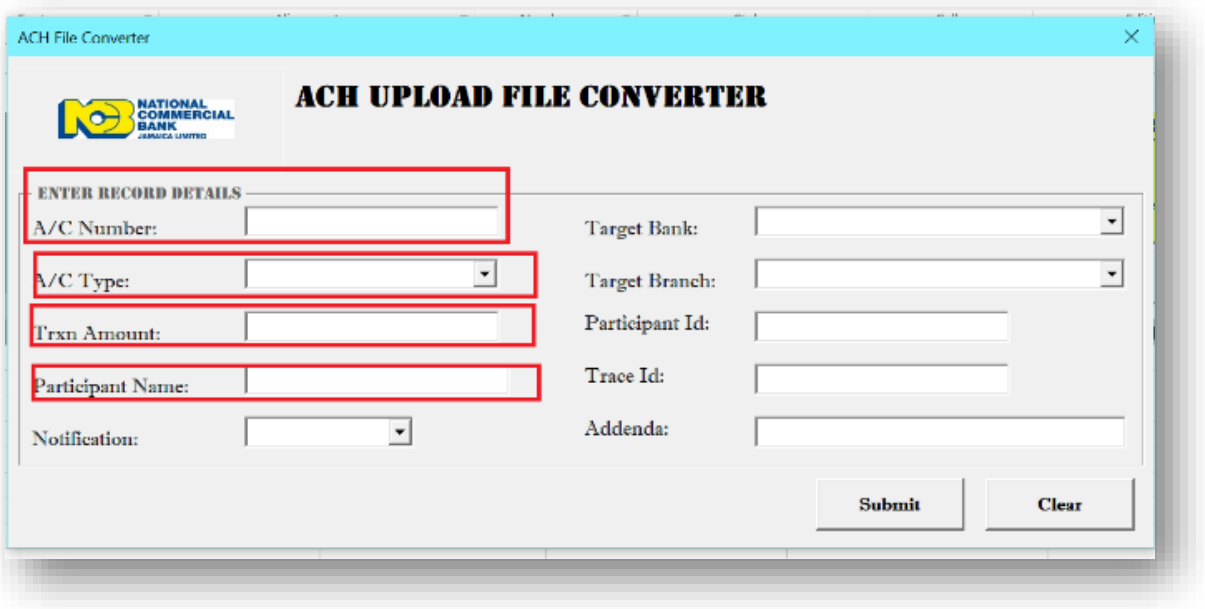
ACH File Creator- This creator will be used to input all the required beneficiary details.



- Fill out information requested in **“Column B”** after which select **“Add Trnx Record”**



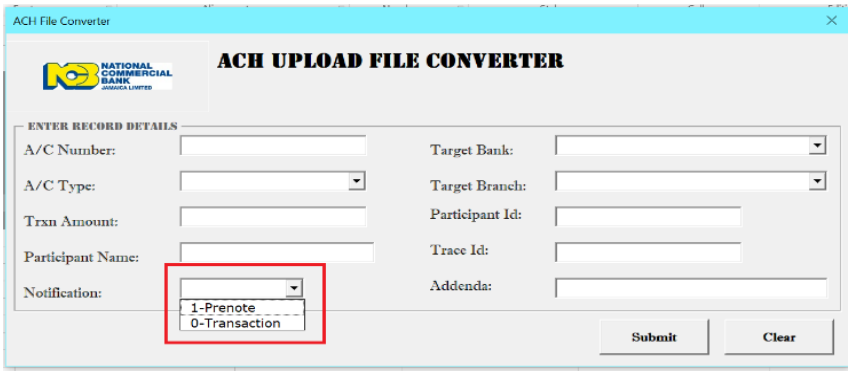
- You will now be required to enter the following information:
  - **Beneficiary Account #**
  - **Account Type (Savings/Chequing/Loan/Credit Card)**
  - **Trnx Amount**
  - **Participant Name**



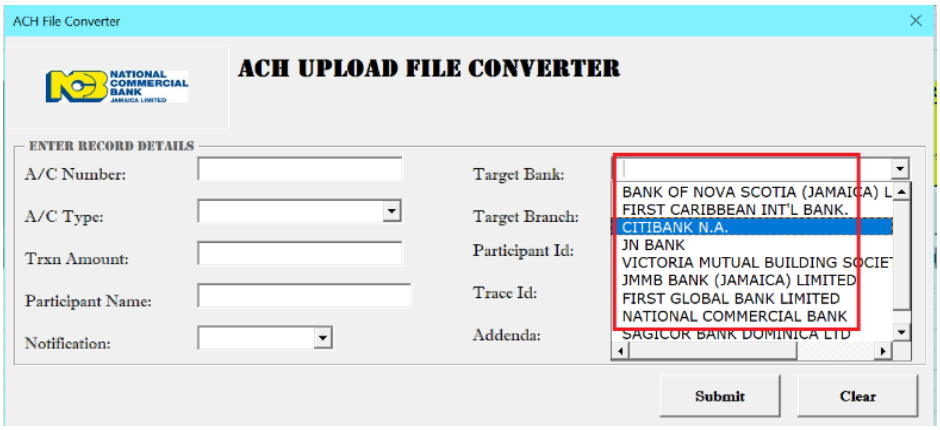
- **Notification (Prenote/Transaction)**

  Prenotes*-Pre-note is a transaction sent by the originator to other financial institution to validate the account details of the receiver. Pre-notes are mandatory for debits prior to funds being withdrawn.*

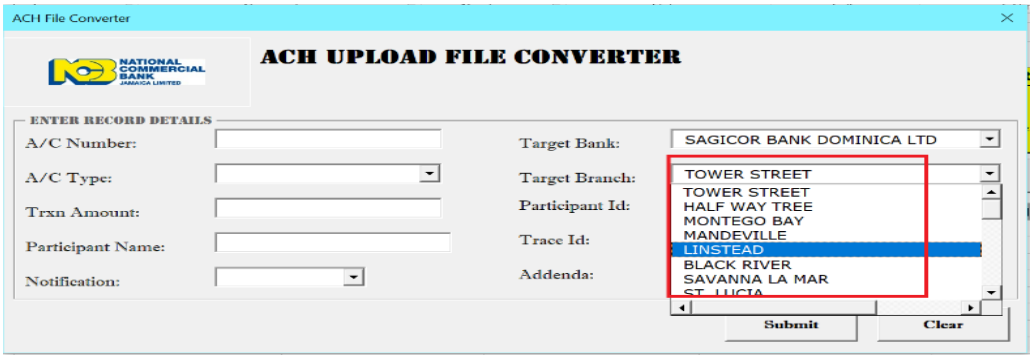
  Transaction*- Credit transactions.*



Target Bank : Intended Beneficiary Bank



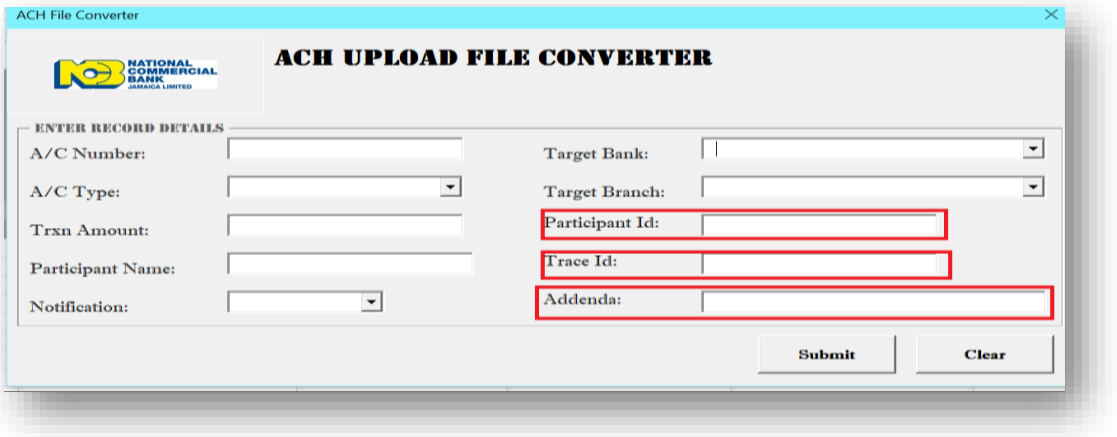
- **Target Branch- Branch for the intended Beneficary Bank**



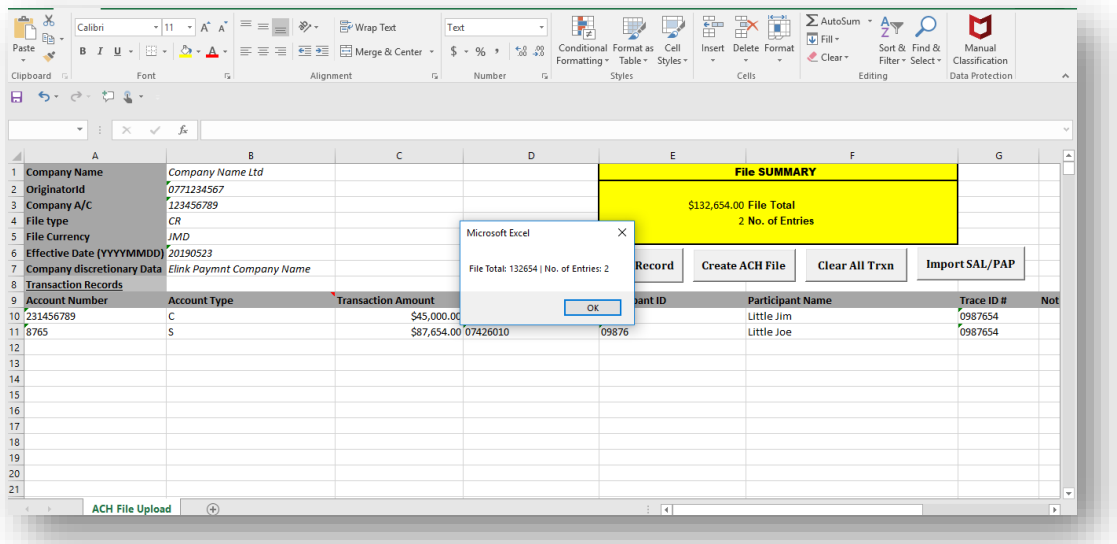
- **Participant ID-** *Used as an identifier for your beneficiary and is created by you. The Participant ID field is Alpha-Numeric with a maximum of 15 characters. No special characters or symbols.*
- **Trace ID-** *Trace number is a unique receipt number that is tagged to the transaction. This number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

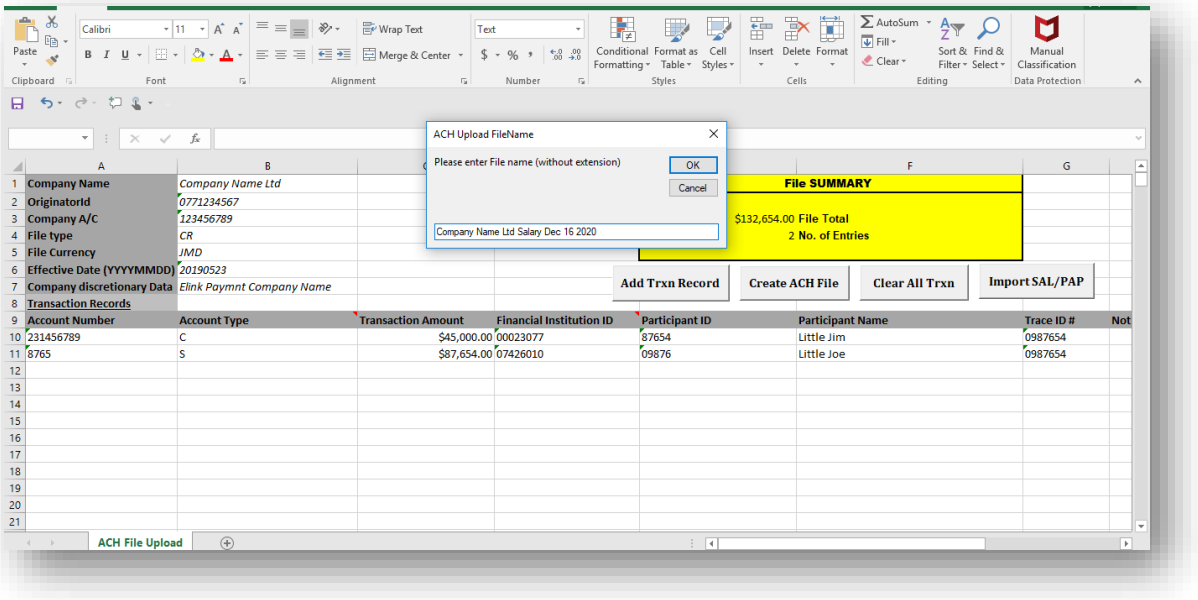
- **Addenda-** *Narrative for the purpose of the transaction.*

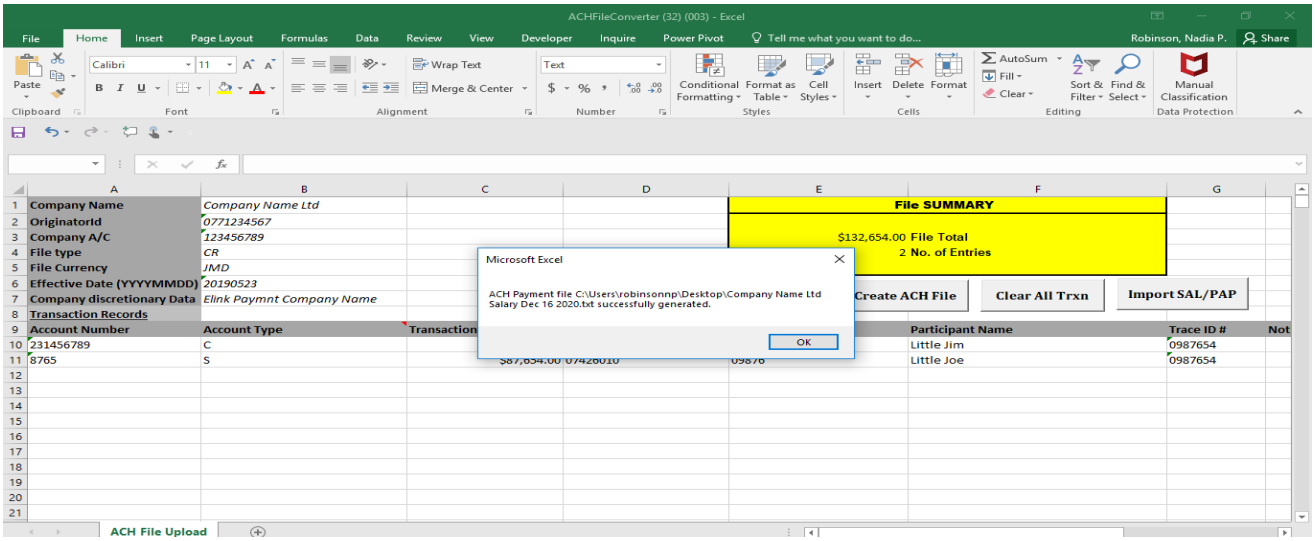


- Once completed, Click **"Create ACH File",** you will be notified with the File Total and the number of entries included within the file. Once total and # of Entries are correct, Select **"OK".**



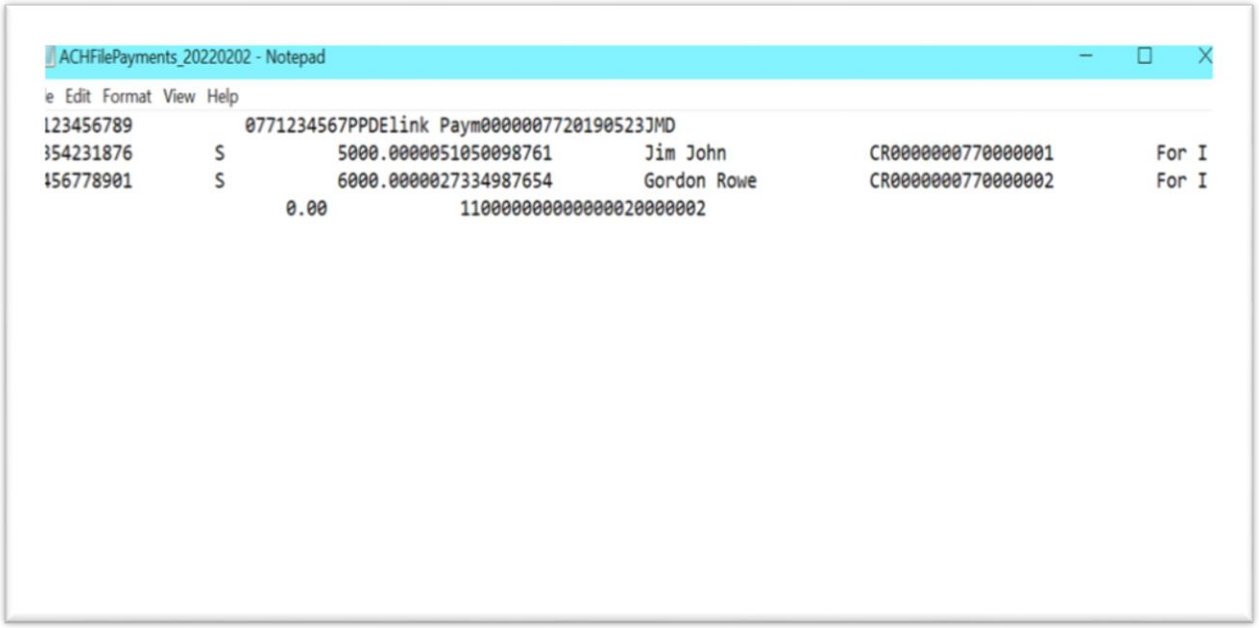
- You will now be prompted to create a file name. Enter File Name after which Click **“OK”.**





- A message will then be displayed that **ACH Payment File** was sucessfully 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.