ACH File Creation Manual



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 <u>www.JNCB.com</u> website→Business Online Banking→Enroll Now→Supporting Documents→

File Creators e Link File Creator ACH File Creator RTGS File Creator	BUSINESS > BANKING ONLINE BANKING Online Supporting Documents
eLink File Creator ACH File Creator RTGS File Creator	File Creators
ACH File Creator RTGS File Creator	eLink File Creator
RIGS File Creator	ACH File Creator
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ACH File Creator- This creator will be used to input all the required beneficiary details.

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- 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

ACH UPLOAD FII	E CONVERTER		
A/C Number:	Target Bank: Target Branch: Participant Id:		•
Participant Name:	Trace Id:		
Notification:	Addenda:	Submit	Clear

• 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 Pre-notes are mandatory for debits prior to funds being withdrawn.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.

ACH File Converter	ACH UPLOAD FI	LE CONVERTI	BR	×
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A/C Type:	•	Target Branch: Participant Id:		-
Participant Name:		Trace Id: Addenda:		
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Target Bank : Intended Beneficiary Bank

ACH File Converter		×
ACH UPLOAD F	ILE CONVERTE	R
ENTER RECORD DETAILS		
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A/C Type:	Target Branch:	BANK OF NOVA SCOTIA (JAMAICA) L FIRST CARIBBEAN INT'L BANK. CITIBANK N.A.
Trxn Amount:	Participant Id:	JN BANK
Participant Name:	Trace Id:	JMMB BANK (JAMAICA) LIMITED FIRST GLOBAL BANK LIMITED NATIONAL COMMERCIAL BANK
Notification:	Addenda:	SAGICOR BANK DOMINICA LTD
		Submit Clear

• Target Branch- Branch for the intended Beneficary Bank

ACH File Converter				×
NATIONAL COMMERCIAL BANK MANGA LIMITED	ACH UPLOAD	FILE CONVERTE	R	
- ENTER RECORD DETAILS				
A/C Number:		Target Bank:	SAGICOR BANK DOMINICA LT	
A/C Type:	•	Target Branch:	TOWER STREET	-
Trxn Amount:		Participant Id:	TOWER STREET HALF WAY TREE MONTEGO BAY	-
Participant Name:		Trace Id:	MANDEVILLE	
Notification:	•	Addenda:	BLACK RIVER SAVANNA LA MAR	-
			•	
			Submit	lear

- **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.

NATIONAL COMMERCIAL BANK JAMAGA LIMITED	ACH UPLOAD FI	LE CONVERTER
ENTER RECORD DETAILS		
A/C Number:		Target Bank:
A/C Type:	•	Target Branch:
Frxn Amount:		Participant Id:
Participant Name:		Trace Id:
Notification:	•	Addenda:
		Submit

• 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"**.

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• You will now be prompted to create a file name. Enter File Name after which Click "OK".

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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" .

ACH File Upload (+)

• **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.

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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