Creating an ACH Batch: Nacha Upload

If you have software that can create a Nacha® file formatted ACH batch for you, you can upload the batch into Internet Banking.

Depending on your financial institution's settings, uploaded ACH batch files are validated in their entirety. If validation errors are found within the uploaded ACH batch, up to the first 50 validation errors appear. You can view and resolve validation errors in the uploaded ACH batch file, and then reupload the updated file. Selecting **Show More** expands the error details.

1. Go to **Cash Management** > **ACH** > **Upload**.

2. Search for the file.

   > **TIP**
   > Best practice: Use a file with a .txt file extension.

3. Select **Upload**.
   The uploaded file status appears. Once in an Uploaded status, the batch appears on the *Batch Listing* screen.

4. Go to the **Batch Listing** screen.
   A generic batch name generated based on a sequence number.

5. From the **Select Option** drop-down menu, select `Edit` to customize the uploaded batch name if desired.

You have successfully created an ACH batch by uploading a Nacha® file.

Initiate the Uploaded File (Send it in for processing)

If you have Dual Control implemented (a best practice highly recommended by Commerce Bank), the person who uploaded the Nacha file cannot **Initiate** the same file.

From the **Select Option** drop-down menu, next to the desired batch, select **Initiate**.

Complete the following fields:

Select Effective Date

Select the desired effective date, which must be a business day.

Select Offset Account

Select an offset account using the search feature.

Note: An ACH offset does not apply to prenote ACH batches initiated through NetTeller because the totals within these batches are always zero debits/zero credits.

Reset Amounts to $0.00 After Processing Batch

Select this check box to reset the amounts of the ACH records contained in the initiated batch back to zero dollars after the batch has been initiated.

Select **Initiate**.