

REGAL TECHNOLOGIES ACH PROCESSOR

FILE IMPORT REQUIREMENTS 2.1

FILE REQUIREMENTS, RECOMMENDATIONS AND GUIDELINES:

Below is a listing of the file requirements needed to import a file into the Regal ACH Processor.

REQUIREMENTS:

The following fields are considered ***required***:

- Unique Identifier (Your In-house Reference/File Number)
- First and Last Name/Company Name
- Bank ABA Number
- Bank Account Number
- Amount
- Account Type (Personal Checking, Personal Savings, Business Checking)
- SEC Code (Type of ACH Transaction)

RECOMMENDATIONS AND GUIDELINES:

- Your file can contain a header record or not
- Your file can contain more fields, like address, email, phone number, etc...
- Your file can have the fields in any order
- Your file should be one of the following formats:
 1. CSV (comma delimited)
 2. Excel .XLS
 3. Comma Quote Delimited
- We recommend stripping out all delimiters from names, (ex: ',|%\$) to avoid file import issues



FIELD DESCRIPTIONS AND GUIDELINES:

UNIQUE IDENTIFIER (REQUIRED):

- 1. This field is used to identify the transaction for future returns
- 2. This field can contain letters, numbers and symbols

FIRST AND LAST NAME/COMPANY NAME (REQUIRED):

- 1. The field should be first and last name or company name
- 2. You can separate the first and last name into two separate fields
- 3. Make sure the company Name (if used) is also in the first and/or last name field

TRAN DATE (OPTIONAL - IF MISSING WILL DEFAULT TO CURRENT DATE):

- 1. Date should be in the format of MM/DD/YYCC or MM-DD-YYCC
- 2. Future dates are allowed and will automatically be put in queue (Future Payments)

BANK ABA # (REQUIRED):

- 1. Always 9 digits (ABA numbers will be validated at Time of Import. If Invalid the Transaction will report as an error.)
- 2. No symbols or letters

BANK ACCOUNT # (REQUIRED):

- 1. Always digits
- 2. Minimum of 4 digits
- 3. Maximum of 17 digits
- 4. No symbols, letters, or spaces



AMOUNT (REQUIRED):

1. Should include decimal
2. No commas
3. No dollar signs

ACCOUNT TYPE (REQUIRED):

1. "C" for Personal Checking
2. "S" for Personal Savings
3. "B" for Business Checking (if used, SEC Code MUST be Debit, or C21)

SEC CODE (REQUIRED):

Acceptable SEC Codes: ARC, BOC, C21, Credit, Debit, POP, RCK, TEL, WEB

- "TEL (Telephone Authorized Transaction)" for Personal Telephone Authorized
- "WEB (Consumer Initiated WEB Transaction)" for Personal Internet Authorized
- "ARC (Accounts Receivable Check)" for Personal or Business Paper Checks Received in the Mail
- "BOC (Back Office Conversion)" for Personal or Business Paper Checks Received In-Person but Converted to ACH at a Later Time
- "C21 (Check 21)" for Personal or Business Paper Checks Received
- "POP (Point of Purchase)" for Immediate Conversion at Point of Purchase (at the Register)
- "RCK (Redeposited Check)" for Conversion and Redeposit of Paper NSF Check

PLEASE NOTE:

1. To create a PPD or CCD transaction you would need to use "Credit" or "Debit".
2. "Credit" or "Debit" are used to indicate whether a transaction will be a Debit from an account or a Credit to an account.

Examples:

Account Type "B", SEC Code "Debit" = CCD Debit
Account Type "B", SEC Code "Credit" = CCD Credit
Account Type "C", SEC Code "Debit" = PPD Debit
Account Type "C", SEC Code "Credit" = PPD Credit



EXAMPLE ACH FILE:

Below is an example file using all of the required fields using a Comma Quote Format.

Reminder:

- Your file can contain a header record or not
- Your file can contain more fields, like address, email, phone number, etc...
- Your file can have the fields in any order
- Your file should be one of the following formats:
 1. CSV (comma delimited)
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```
"57587-58172-3846","Luke Smith","12/2/2010","063102152","12345678",157.64,"C","WEB"
"57587-58172-3847","Bob Sob","12/25/2010","063102152","987564",1.64,"S","Credit"
"57587-58172-3848","Crazy Luke's Pizza","12/12/2010","063102152","564789",1157.64,"B","Debit"
"57587-58172-3849","Stephen Baldwin","12/15/2010","063102152","12349999",107.64,"C","TEL"
"57587-58172-3846","Harry Smith","01/15/2011","063102152","998512345678",1157.64,"S","TEL"
```

The above file is using the following field order:

1. Unique Identifier
2. First and Last Name/Company Name
3. Tran Date (Not Required)
4. Bank ABA #
5. Bank Account #
6. Amount
7. Account Type
8. SEC Code