

Quick Reference Guide – Payment Maps

Payment Maps

If you have permissions to create and manage import maps, you will have access to the Manage Payment Maps tab on the Payments widget. Payment Maps provides a consolidated list of ACH and wire payment import maps for repeated use, as well as the ability to create new or update existing import maps. ACH and wire maps require separate permissions.

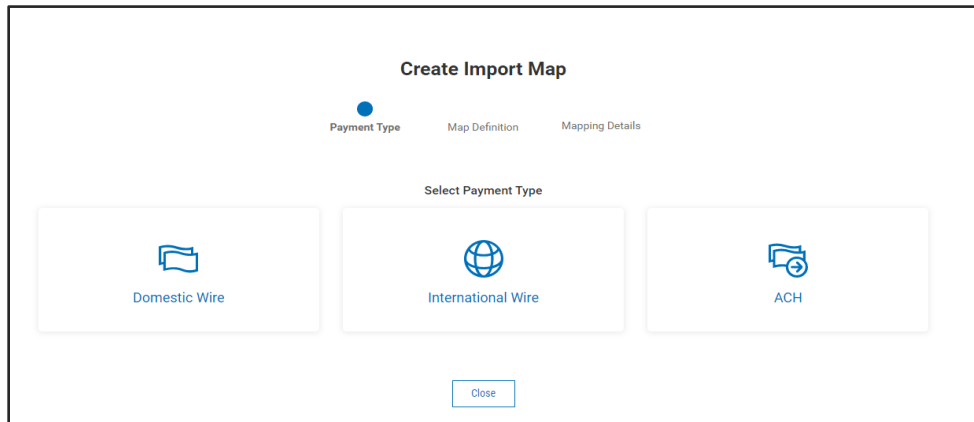
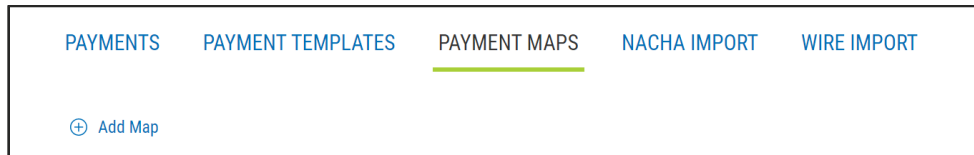
The screenshot shows the 'PAYMENT MAPS' tab selected in a navigation bar. Below the navigation bar is an 'Add Map' button and a filter dropdown set to 'ALL MAPS'. A refresh button and a date filter 'As of 02/06/2021 10:28 AM' are also present. The main content is a table with the following data:

ACTIONS	MAP NAME	PAYMENT TYPE	MAP FORMAT	CREATED BY	LAST USED DATE
...	Commission Payments	Domestic Wire	Delimited	Miller	-
...	Title Insurance Compa...	Domestic Wire	Delimited	Miller	-
...	Annual Bonus Payments	Domestic Wire	Delimited	Miller	01/31/2021

You can choose to view, modify or delete a custom map from the ellipsis (...) menu.

Create Import Map

Click on the Add Map link, the payment type options available will be based upon your user entitlements.



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WIRE IMPORT MAP

Choose between Domestic Wire or International Wire from the payment types screen. A delimited file import map can be created for domestic or international wire payments. Designate a map name, select the delimiter and end of record identifier appropriate for your source file. Set up the mapping for each field.

Create Import Map For Domestic Wires

Payment Type Mapping Details

Delimited File Map

MAP NAME

DELIMITER

END OF RECORD METHOD

Skip Header Record(s)
 Strip Quotes Around Fields

FIELD NAME	TRIM LEADING			FIELD POSITION	REPLACEMENT VALUE
	BLANKS	ZEROS	SPECIAL FORMATTING		
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> use decimal	<input type="text"/>	
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="MMDDYY"/> <input type="checkbox"/> add separator	<input type="text"/>	<input type="text"/>
Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	
Optional Originator to Beneficiary Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	
Optional Originator to Beneficiary Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	
Optional Bank to Bank Information Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	
Optional Bank to Bank Information Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	

You can Save, Cancel or Clear the map by click on the options at the bottom of the page.

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ACH IMPORT MAP

ACH Import Maps are used when uploading transactions from a file to ACH payments and templates. Select whether the map will be used to add new transactions to a payment or template, to update transactions already in a payment or template, or to both add and update.

Create Import Map

Payment Type Map Definition Mapping Details

Select Payment Type

Domestic Wire International Wire **ACH**

Select Map Type (choose all that apply)

Add Transactions Update Transactions

Next Close

Choose between Delimited and Fixed format and create a name.

Create Import Map For ACH

Payment Type Map Definition Mapping Details

Delimited format Fixed format

MAP NAME

0/40

For delimited files, specify the delimiter to use (usually a comma) and the designation for the end of a record (usually a New Line). For fixed format files, specify the record length in characters (94 for a NACHA 6 record). For both delimited and fixed format files, you can specify whether to skip the first line in the file as a header record, and whether amounts should be loaded as \$0.00. Maps for delimited files also include a choice of whether to strip quotes from around field data in the file.

Delimited format Fixed format

MAP NAME

0/40

DELIMITER

COMMA (,)

END OF RECORD

NEW LINE

Skip First Header Record
 Strip Quotes Around Fields
 Load Zero to Amount Fields

Delimited format Fixed format

MAP NAME

0/40

RECORD LENGTH

0/4

Skip First Header Record
 Load Zero to Amount Fields

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To create the mapping from the file data to ACH transactions, there is a place to specify the position for each field that makes up an ACH transaction from the source file. For maps that are used to add new transactions, all fields except Discretionary Data and Addenda are required to either have a position specified, or a “replacement value” specified. If specified, the replacement value is entered for that field into all added transactions as a default.

For delimited files, specify the field position relative to other fields in a record-- the first, second, third, etc. field in the record. For maps that are used to update existing transactions, at least one “match” field and one “update” field are required, but other fields can be left empty.

In the example below, the file has 5 fields per line, in the order of Bank Code, Account Number, Amount, ID and Name. If this map is used to add new transactions, they will be added as DDA credits with the other information from each record as specified. If this map is used to update transactions, the process will match existing transactions in the Premier payment or template based on ID **and** Name, and will update the matching transactions with the values of the bank code, account number, and amount from the record in the file. Both fields must match in order to bring the transaction from the source file into DBIQ-P.

FIELD NAME	MATCH	UPDATE	POSITION IN IMPORT FILE	REPLACEMENT VALUE ⓘ
Transaction Code <small>Switch to Transaction Type</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/>	22 - Live DDA ... ▾
Bank Code	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1 <small>1/2</small>	<input type="text" value=""/>
Account Number	<input type="checkbox"/>	<input checked="" type="checkbox"/>	2 <small>1/2</small>	<input type="text" value=""/>
Amount	<input type="checkbox"/>	<input checked="" type="checkbox"/>	3 <small>1/2</small>	\$ <input type="text" value=""/>
ID	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4 <small>1/2</small>	<input type="text" value=""/>
Name	<input checked="" type="checkbox"/>	<input type="checkbox"/>	5 <small>1/2</small>	<input type="text" value=""/>
Optional Disc Data	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/>	<input type="text" value=""/>
Optional Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/>	

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For fixed files, specify the character count position of the start of the field and the length of the field. In the example below, a map for a NACHA 6 record has the account number starting at position 13 and the field is 17 characters.

FIELD NAME	MATCH	UPDATE	START POSITION	LENGTH	REPLACEMENT VALUE ⓘ
Transaction Code Switch to Transaction Type	<input type="checkbox"/>	<input type="checkbox"/>	2 <small>1/4</small>	2 <small>1/1</small>	None
Bank Code	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4 <small>1/4</small>	9 <small>1/1</small>	<small>0/9</small>
Account Number	<input checked="" type="checkbox"/>	<input type="checkbox"/>	13 <small>2/4</small>	17 <small>2/2</small>	<small>0/17</small>
Amount	<input type="checkbox"/>	<input checked="" type="checkbox"/>	30 <small>2/4</small>	10 <small>2/2</small>	\$ <small>0/10</small>
ID	<input checked="" type="checkbox"/>	<input type="checkbox"/>	40 <small>2/4</small>	15 <small>2/2</small>	
Name	<input type="checkbox"/>	<input checked="" type="checkbox"/>	55 <small>2/4</small>	22 <small>2/2</small>	<small>0/22</small>
Optional Disc Data	<input type="checkbox"/>	<input type="checkbox"/>	77 <small>2/4</small>	2 <small>1/1</small>	<small>0/2</small>
Optional Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<small>0/4</small>	<small>0/2</small>	

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Transactions to be added to an ACH payment or template require information about the transaction type and account type. These two pieces of information are combined in NACHA defined standards as “Transaction Codes” with values as shown in the table below.

Transaction Code	Transaction Type	Account Type
22	Credit	Checking
23	Prenote Credit	Checking
27	Debit	Checking
28	Prenote Debit	Checking
32	Credit	Savings
33	Prenote Credit	Savings
37	Debit	Savings
38	Prenote Debit	Savings
42	Credit	General Ledger
43	Prenote Credit	General Ledger
47	Debit	General Ledger
48	Prenote Debit	General Ledger
52	Credit	Loan
53	Prenote Credit	Loan
57	Debit	Loan
58	Prenote Debit	Loan

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Three methods are available for specifying these types. One method is to set a specific NACHA-defined Transaction Code as a “Replacement” or “Add” value. This value will be used for every transaction in the file. For example, selecting a Replacement value of 27 will set all transactions to a type of Debit to a DDA account.

FIELD NAME	POSITION IN IMPORT FILE	ADD VALUE ⓘ
Transaction Code Switch to Transaction Type	<input type="text" value=""/>	27 - Live DDA Debit
	0/2	None
Bank Code	<input type="text" value="3"/>	22 - Live DDA Credit
	1/2	27 - Live DDA Debit
Account Number	<input type="text" value="4"/>	32 - Live Savings Credit
	1/2	37 - Live Savings Debit
		42 - Live G/L Credit
		47 - Live G/L Debit
		52 - Live Loan Credit
		0/17

The second method is to load Transaction Codes from your file by specifying a position for the Transaction Code field.

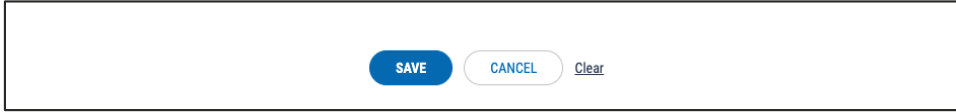
FIELD NAME	POSITION IN IMPORT FILE	ADD VALUE ⓘ
Transaction Code Switch to Transaction Type	<input type="text" value="4"/>	None
	1/2	

The third method is to “[Switch to Transaction Type](#)”, then specify the values in your file that will designate the transaction type and the account type. For example, a value of CR will designate a credit, and DB will designate a debit, while a value of CHK will designate a checking account and SAV will designate a savings account. Select the method that best matches your file data. For maps that are only used for updating transactions, these fields are not required.

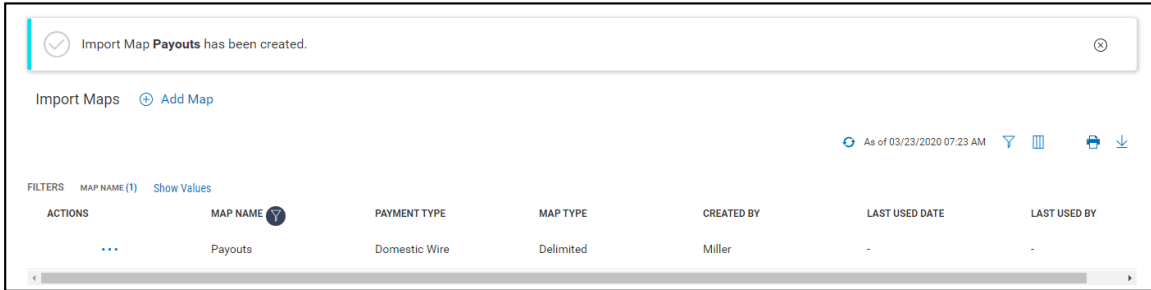
FIELD NAME	POSITION IN IMPORT FILE	VALUE IN IMPORT FILE	ADD VALUE ⓘ
Transaction Type Switch to Transaction Code	<input type="text" value="1"/>	CREDIT	CR
			2/10
		DEBIT	DB
			2/10
		PRENOTE FOR CREDIT	PCR
		3/10	
		PRENOTE FOR DEBIT	PDB
			3/10
Account Type	<input type="text" value="2"/>	CHECKING	CHK
			3/10
		SAVING	SAV
			3/10

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You can Save, Cancel or Clear the map by click on the options at the bottom of the page.



Once the map is Saved, you will see a message at the top of the import maps list view.



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Modifying a Map

For both Wire and ACH maps, to modify a map, select “Modify” from the ellipsis (...) menu of the desired map. This will take you to a workflow similar to the map creation screen with the information prefilled. Make desired changes, then save. When complete, you are returned to the Import Map list view and the map is updated to reflect the changes.

Modify Import Map

Delimited File Map

SELECT PAYMENT TYPE
 Domestic Wire International Wire

MAP NAME

DELIMITER

END OF RECORD METHOD

Skip Header Record(s)
 Strip Quotes Around Fields

FIELD NAME	TRIM LEADING BLANKS	TRIM LEADING ZEROS	SPECIAL FORMATTING	FIELD POSITION	REPLACEMENT VALUE
Select All	<input type="checkbox"/>	<input type="checkbox"/>		Replacement Value is used in place of Field Position	
From Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="1"/>	<input type="text"/>
Transaction Amount (15)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> use decimal	<input type="text" value="2"/>	<input type="text"/>
Transaction Date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="MMDDYY"/> <input checked="" type="checkbox"/> add separator <input type="text" value="/"/>	<input type="text" value="3"/>	<input type="text"/>
Optional Purpose of Wire (16)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Beneficiary Bank Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="4"/>	<input type="text"/>
Beneficiary Account Number (34)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="5"/>	<input type="text"/>
Beneficiary Name (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text" value="6"/>	<input type="text"/>
Optional Beneficiary Address Line 1 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 2 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Beneficiary Address Line 3 (35)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Intermediary Bank 1 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>
Optional Intermediary Bank 2 Code (22)	<input type="checkbox"/>	<input type="checkbox"/>		<input type="text"/>	<input type="text"/>