

File Import Specification

Wires, ACH, Account Transfer - CSV, FW Formats

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CSV FILE IMPORT – INTRODUCTION

MUFG Exchange Payments supports file import of transactions, templates and beneficiaries. Multiple formats are supported for virtually all payment types. Supported formats include:

- CSV
- ISO20022
- NACHA
- SWIFT MT101

This is one of a number of documents covering file import: format, validations, and specifications. This document covers CSV file format: Transaction and templates. Specifications for client custom CSV (single payment type) are provided here for:

- Wires – Transactions and templates - Domestic and International
- ACH - Transactions and templates – Corporate collections and disbursements, Payroll. Other ACH pay types work similarly.

Specifications for all CSV and FW formats, standard and custom, are available online in the Import Map function.

Other related documents cover:

- NACHA File Format – ACH payment type
- SWIFT MT101– Wires payment type

OVERVIEW

CSV file import supports a number of formatting options including alternative field delimiters (commas but also other characters) and fixed width.

File import operation: The file import function can be accessed from the Payments and Templates List Views. Once the function is accessed, the File Import Screen appears. The user selects the file format, import method, file to import, and any other details needed to complete the import. After the user starts the import, a message appears with the job ID indicating that the import job has been queued. The user can then go to the File Import History screen to see the progress of the job and to view the results of the import.

File import setup: Setup functions are available to specify each import format.

1. The file to be imported must conform to the requirements of the system regarding character set, data elements, and other. Some preparation may be required.
2. An Import Map must be specified for each CSV file import indicating various options. E.g. Transaction type, payment or template, starting row if a header is present, date format, etc. Data element positions (column number) in the import file must be specified.
3. Files may be imported in test mode to validate alignment of import file with the import map.

Supported formats for transaction import

Format Name / Payment Type	File Types
Wire - MT-101 <i>Permission to import a Wire-International Payment is required to see this option.</i>	SWIFT MT-101
NACHA File Import	NACHA Format
Wire – Domestic	CSV, ISO20022 (XML) pain.001
Wire – International	CSV, ISO20022 (XML) pain.001
Account Transfer	CSV, ISO20022 (XML) pain.001
Multiple Format (Multi CSV: Wires and Account Transfer)	CSV
ACH File Import	NACHA Format, CSV
NACHA File Pass-through	NACHA
Payment Automation - Various formats including mixed payables (Wires, ACH, Account Transfer)	ISO20022 (XML) pain.001, CSV, other

Notes:

1. CSV can be configured to support alternative delimiters and fixed width.
2. This document uses the term CSV (comma separated values) to refer to all system supported delimiters and fixed width except where otherwise noted.
3. This document covers single payment type for both transactions and templates. CSV for wires (domestic and international wires including book transfer aka “On Us”, FX wires and Preadvice wires) and ACH.

CSV FORMAT IN GENERAL

Payments and Templates - Delimited and Fixed formats

Each import format, standard or custom, has an import map which specifies the order of fields in the map and other characteristics. Standard and custom import maps are supported. The following will address features of single type custom import maps. Features include:

- One map for each payment family:
 - Domestic wires including On Us
 - International including Preadvice
 - ACH
- An indication of whether the format applies to transactions or templates. Note that templates may be imported from a payment file,
- Field delimiters
- Date format
- Starting row for the first record in the CSV file. The value should be "1" unless the file has one or more header rows.

All fields used in the import must be checked in the Import Map:

- Field values may be sourced from the CSV records
- Fields may be defaulted as specified in the Import Map (e.g. the debit account may be defaulted in the map if there is only one account used for all payments in the import file). In which case the defaulted field need not be present in the CSV.
- All fields in the CSV in use in the Import Map must be identified by the column in which they appear. Some fields in the CSV may not be in use in the Import Map. In this case simply exclude the column number of the data element from the Import Map.

Import Maps – Setup and Operation

MUFG Exchange supports CSV file import in predefined and custom formats. Predefined formats provide a simple means to import payments and templates and require that the import file comply with a predefined format. In addition to field delimiters, import files must comply with:

- The import file data structure as specified in MUFG Exchange's Import Map function.
- The mandatory field requirements of the payment type.
- The allowed values in a field e.g. ISO 2 character country codes where country is required.
- A unique field for each data element (no concatenated fields).
- The character set requirements of the payment type.

Use of the import function requires access to a number of the system's list views. In addition to the payment and templates list views, the following widgets should be added to the Payments Center. Click on the gear icon at the top right hand corner of the Payments Center screen to list the available widgets and click on the ones you want to select):

- File Import History – For reporting the results of a transaction or template file load
- Import Map – To specify the characteristics of an import map or review the characteristics of standard import maps.

The sequence of events for file import operations:

1. Setup
 - a. Select the standard format or custom format option
 - b. If standard, develop your export function to generate the standard file format,
 - c. If custom:
 - i. Access the Import Map function to define a new custom map.
 - ii. Define a map that aligns to your CSV file. Note that some modification to the CSV file may be required for consistency with MUFG Exchange requirements
2. Test
 - a. Run File Import from the Payment or Template list views.
 - b. Test mode should be used until the csv file and your import map are proven to be compatible.
 - c. Use the File Import History widget to review the success of test imports. You will need to refresh after each test import to observe results. Both the list view and the reporting and file extract options may be useful in identifying any error conditions.
3. Operation
 - a. Once testing is successful, the import map is ready for production use and the CSV files can be imported in production.

CSV FORMAT – SINGLE PAYMENT TYPE – CUSTOM FORMATS

Domestic wire import map example

Domestic wire import map covers domestic wires including book transfer (On Us). Fed Tax Payments and Drawdowns are similar with separate maps. Refer to the Import Map list view. Domestic wire templates are very similar, differentiated by the addition of a templates code and template name.

Domestic Wire - Custom Map						
Field Name	Mandatory Optional	Field # in the CSV	Default	Default Value	Field Size	Comments
1 Beneficiary Bank Account Number - Freeform Bank Only	Optional		No		34	Do not use.
2 Bank to Bank Instructions Line 1	Optional		No		33	Formatting required ("code word")
3 Bank to Bank Instructions Line 2	Optional		No		33	Instruction to beneficiary bank.
4 Bank to Bank Instructions Line 3	Optional		No		33	Instruction to beneficiary bank.
5 Bank to Bank Instructions Line 4	Optional		No		33	Instruction to beneficiary bank.
6 Beneficiary Bank Name	Optional		No		35	Mandatory if option for no Bene Bank ID is used,
7 Beneficiary Account Number	Mandatory		No		34	
8 Beneficiary Account Type	Mandatory		Yes	Other	34	Default to "Other".
9 Beneficiary Address Line 1	Mandatory		No		33	
10 Beneficiary Address Line 2	Optional		No		33	Use this line to include additional street address, postal code
11 Beneficiary Bank Address Line 1	Optional		No		35	Do not use.
12 Beneficiary Bank Address Line 2	Optional		No		35	Do not use.
13 Beneficiary Bank City	Optional		No			Do not use.
14 Beneficiary Bank Country	Optional		No		2	Do not use.
15 Beneficiary Bank ID	Mandatory		No		11	9 digits Fedwire ABA.
16 Beneficiary Bank ID Type	Mandatory		No			ABA
17 Beneficiary City	Mandatory		No		27	Alphanumeric
18 Beneficiary Country	Mandatory		No		2	2 alpha character ISO country code
19 Beneficiary Name	Mandatory		No		58	If more than 33 characters only 1 line of freeform address is allowed.
20 Beneficiary Postal Code	Optional		No			Do not use. Map to address line 2 or Beneficiary City if space is available.

Domestic wire import map continued:

Domestic Wire - Custom Map						
Field Name	Mandatory Optional	Field # in the CSV	Default	Default Value	Field Size	Comments
21 Beneficiary State/Province	Optional		No			2 character state abbreviation.
22 Charges	Optional		No			Do not use. Us domestic market practice is SHA.
23 Comments	Optional		No		140	Internal reference not sent with the payment.
24 Customer Reference	Optional		No		16	Remitter to beneficiary reference number.
25 Debit Account	Mandatory		No			10 digit MUFG account number.
26 Originator ID Type	Optional		No			Do not use.
27 Originator Address 1	Optional		No			Do not use.
28 Originator Address 2	Optional		No			Do not use.
29 Originator Country	Optional		No			Do not use.
30 Originator ID	Optional		No			Do not use.
31 Originator Name	Optional		No			Do not use.
32 Originator Postal Code	Optional		No			Do not use.
33 Payment Amount	Mandatory		No			Payment amount in USD
34 Payment Details Line 1	Optional		No		35	Information for the beneficiary
35 Payment Details Line 2	Optional		No		35	Information for the beneficiary
36 Payment Details Line 3	Optional		No		35	Information for the beneficiary
37 Payment Details Line 4	Optional		No		35	Information for the beneficiary
38 Record Type	Optional		No			Do not use.
39 Value Date	Mandatory		No			Must comply with the date format specified in the import map.

International wire import map example

International wire import map covers domestic wires including Preadvice. International wire templates are very similar, differentiated by the addition of a templates code and template name.

International Wire - Custom Map						
Field Name	Mandatory Optional	Field # in the CSV	Default	Default Value	Field Size	Comments
1 Beneficiary Bank Account Number - Freeform Bank Only	Optional		No		34	Do not use.
2 Bank to Bank Instructions Line 1	Optional		No		33	Formatting required ("code word").
3 Bank to Bank Instructions Line 2	Optional		No		33	
4 Bank to Bank Instructions Line 3	Optional		No		33	
5 Bank to Bank Instructions Line 4	Optional		No		33	
6 Beneficiary Bank Name	Optional		No		33	Mandatory if option for no Bene Bank ID is used,
7 Beneficiary Account Number	Mandatory		No		34	
8 Beneficiary Account Type	Mandatory		No		34	IBAN or Other * Default to "other" for Account Type.
9 Beneficiary Address Line 1	Mandatory		No		33	
10 Beneficiary Address Line 2	Optional		No		33	use this line to include province, postal code
11 Beneficiary Bank Address Line 1	Optional		No		35	Mandatory if freeform Bene Bank entry method is used,
12 Beneficiary Bank Address Line 2	Optional		No		35	Optional if option for no Bene Bank ID is used,
13 Beneficiary Bank City	Optional		No			Mandatory if option for no Bene Bank ID is used,
14 Beneficiary Bank Country	Optional		No		2	2 alpha character ISO country code. Mandatory if option for no Bene Bank ID is used,
15 Beneficiary Bank ID	Mandatory		No		11	SWIFT/ CHIPS. If you are using BIC please enter 11 digit BIC
16 Beneficiary Bank ID Type	Mandatory		No			Allowed values: SWIFT/CHIPS
17 Beneficiary City	Mandatory		No		30	alphanumeric
18 Beneficiary Country	Mandatory		No		2	2 alpha character ISO country code
19 Beneficiary Name	Mandatory		No		66	If more than 33 characters only 1 line of freeform address is allowed.
20 Beneficiary Postal Code	Optional		No			Do not use. Map to address line 2 or Beneficiary City if space is available.
21 Beneficiary State/Province	Optional		No			Do not use. Map to address line 2 or Beneficiary City if space is available.
22 Charges	Optional		No			OUR, SHA, BEN. SHA the default.
23 Comments	Optional		No		140	Internal reference not sent with the payment.
24 Customer Reference	Optional		No		16	
25 Debit Account	Mandatory		No			10 digit MUFG account number.

International wire import map continued:

International Wire - Custom Map						
Field Name	Mandatory Optional	Field # in the CSV	Default	Default Value	Field Size	Comments
26 Debit Amount	Optional		No			Do not use.
27 FX Contract ID	Optional		No			
28 FX Exchange Rate	Optional		No			
29 Intermediary Bank Address Line 1	Optional		No			Do not use.
30 Intermediary Bank Address Line 2	Optional		No			Do not use.
31 Intermediary Bank City	Optional		No			Do not use.
32 Intermediary Bank Country	Optional		No			Do not use.
33 Intermediary Bank ID	Optional		No			Required if "freeform" bene bank option is used. ABA, CHIPS ID, SWIFT BIC11.
34 Intermediary Bank ID Type	Optional		No			Required if "freeform" bene bank option is used. Allowed values: ABA, CHIPS, SWIFT
35 Intermediary Bank Name	Optional		No			Do not use.
36 Originator ID Type	Optional		No			Do not use.
37 Originator Address 1	Optional		No			Do not use.
38 Originator Address 2	Optional		No			Do not use.
39 Originator Address 3	Optional		No			Do not use.
40 Originator Country	Optional		No			Do not use.
41 Originator ID	Optional		No			Do not use.
42 Originator Name	Optional		No			Do not use.
43 Originator Postal Code	Optional		No			Do not use.
44 Payment Amount	Mandatory		No			
45 Payment Currency	Mandatory		No			ISO currency codes, 3 alpha characters.
46 Payment Details Line 1	Optional		No		35	
47 Payment Details Line 2	Optional		No		35	
48 Payment Details Line 3	Optional		No		35	
49 Payment Details Line 4	Optional		No		35	
50 Record Type	Optional		No			
51 Send a Pre-Advice notification for this payment	Optional		No			
52 Value Date	Mandatory		No			Must comply with the date format specified in the import map.

ACH Import Maps

ACH transactions have a different import map for each type of transaction. Examples provided here include Corporate Collections, Corporate Vendor Payment, and Payroll. Additional ACH import maps are available online for consumer payments, tax payments, and other.

ACH Import Maps - Common Fields

The fields in this section are common to all NACHA types.

Field Name	Import Map Name	Format Type Used With	Start	End	Comment
Account Type	AccountType	D/F			Use Checking/Savings Indicator Data Formats
Amount	Amount	D/F/N	30	39	Maps from NACHA 6 record.
Comment	TranComment	D/F			
Create Prenote	PrenoteFlag	D/F			Use Yes/No indicator for F and D. For N use transaction code.
Expiration Date	ExpirationDate	D/F			Use date format and separator in data format details.
Hold Transfer	HoldFlag	D/F			Use Yes/No indicator.
Start Date	StartDate	D/F			Use date format and separator in data format details.

ACH - Corporate Collections

The Common Fields as well as the fields below are available when creating a map for this type.

Field Name	Import Map Name	Format Type Used With	Start	End	Comment
Corporate Name	ReceivCompName	D/F/N	55	76	Maps from NACHA 6 record.
Corporate ID	ReceivCompID	D/F/N	40	54	Maps from NACHA 6 record.
Corporate Bank Account No.	AccountNumber	D/F/N	13	29	Maps from NACHA 6 record.
Corporate ABA	ReceivABA	D/F/N	4	12	Maps from NACHA 6 record.
Discretionary Data	Web.ACHUS.DISCDATA		77	78	Maps from NACHA 6 record.
Transaction Code	TranCodeLive/ TranCodePrenote	N	2	3	If tran code is not enabled, reject the transaction and present. Transaction Code not enabled in system. If tran code is enabled, attempt to decipher the tran code into zero dollar live, prenote, credit/debit, and account type. If the payment type does not support certain values (like payroll does not support debits), the system will load the proper tran type and write an error to the error log. Maps from NACHA 6 record.

ACH - Corporate/Vendor Payments

The Common Fields as well as the fields below are available when creating a map for this type.

Field Name	Import Map Name	Format Type Used With	Start	End	Comment
Corporate/Vendor Name	ReceivCompName	D/F/N	55	76	Maps from NACHA 6 record.
Corporate/Vendor ID	ReceivCompID	D/F/N	40	54	Maps from NACHA 6 record.
Corporate/ Vendor Bank Account No.	AccountNumber	D/F/N	13	29	Maps from NACHA 6 record.
Discretionary Data	Web.ACHUS.DISCDATA		77	78	Maps from NACHA 6 record.
Corporate/ Vendor ABA	ReceivABA	D/F/N	4	12	Maps from NACHA 6 record.
Transaction Code	TranCodeLive/ TranCodePrenote	N	2	3	If tran code is not enabled, reject the transaction and present. Transaction Code not enabled in system. If tran code is enabled, attempt to decipher the tran code into zero dollar live, prenote, credit/debit, and account type. If the payment type does not support certain values (like payroll does not support debits), the system will load the proper tran type and write an error to the error log. Maps from NACHA 6 record.

Note

The fields noted below in field set 1 and field set 2 appear in the grid for the Corporate/Vendor Payment Type based on the Addenda Format in the Additional Information Section.

FIELD SET 1

Use if Addenda Format = Freeform

Field Name	Import Map Name	Format Type Used With	Start	End	Comment
Addenda	PaymentAddenda of NTE or Freeform tables based on whether or not RefCode is present and/or mapped.	D/F/N	Do not populate.	Do not populate.	Maps from NACHA 7 record.
Addenda Code	RefCode of NTE table.	D/F/N	Do not populate.	Do not populate.	Must equal valid addenda code in addenda code table. See individual ACH Payment Screen use cases. Maps from NACHA 7 Record.

FIELD SET 2

Use if Addenda Format = Formatted

Field Name	Import Map Name	Format Type Used With	Start	End	Comment
Total Invoice Amount	TotalInvoiceAmount	D/F/N	Do not populate.	Do not populate.	Maps from NACHA 7 record.
Amount of Payment Adj.	AmountofAdj	D/F/N	Do not populate.	Do not populate.	Maps from NACHA 7 record.
Terms Discount Amount	TermsDiscount	D/F/N	Do not populate.	Do not populate.	Maps from NACHA 7 record.
Adj. Reason Code	AdjReasonCode	D/F/N	Do not populate.	Do not populate.	Maps from NACHA 7 record.
Reference No.	RefNumber	D/F/N	Do not populate.	Do not populate.	Maps from NACHA 7 record.
Reference No. Qualifier	RefNumberQualifier	D/F/N	Do not populate.	Do not populate.	Maps from NACHA 7 record.
Payment Description	PaymentDescription	D/F/N	Do not populate.	Do not populate.	Maps from NACHA 7 record.

ACH - Payroll

The Common Fields as well as the fields below are available when creating a map for this type.

Field Name	Import Map Name	Format Type Used With	Start	End	Comment
Employee Name	IndvName	D/F/N	55	76	Maps from NACHA 6 record.
Employee ID	IndvID	D/F/N	40	54	Maps from NACHA 6 record.
Employee Bank Account No.	AccountNumber	D/F/N	13	29	Maps from NACHA 6 record.
Discretionary Data	Web.ACHUS.DISCDATA		77	78	Maps from NACHA 6 record.
Employee ABA	ReceivABA	D/F/N	4	12	Maps from NACHA 6 record.
Transaction Code	TranCodeLive/ TranCodePrenote	N	2	3	If tran code is not enabled, reject the transaction and present. Transaction Code not enabled in system. If tran code is enabled, attempt to decipher the tran code into zero dollar live, prenote, credit/debit, and account type. If the payment type does not support certain values (like payroll does not support debits), the system will load the proper tran type and write an error to the error log. Maps from NACHA 6 record.

IMPORTING TEMPLATES

The specifications and process for importing templates is similar to the same specifications and process for transactions. Templates can be loaded from a payment file as well as a file specific to templates. Differences between template file import and transaction file import:

- Specifications: Templates require two additional fields – Template code and template name.
- Process: When creating the import map the template option must be specified.