Importing Transaction Files and Posting Them via Direct Mail Post

INTRODUCTION

Does your credit union have a vendor file of, for example ATM Surcharge postings, and want to upload it to CU*BASE and post the transactions? CU*BASE allows you to do just that by using the Direct/Mail Posting program, which allows for batch processing of transactions with a single G/L account.

Now, if your third-party vendor (or you!) create a file of accounts with transaction details, formatted in one of the supported layout formats, you can upload the file to your QUERYxx library, import the list into the Direct/Mail screen, review the entries, then post the batch. We also changed the Direct/Mail post screen to allow you to sort the list so that exceptions/errors you need to work appear at the top.

This booklet covers the requirements for the file and the file types that are accepted, how to upload the file, process exceptions and post the transactions.

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For an updated copy of this booklet, check out the Reference Materials page of our website: http://www.cuanswers.com/resources/doc/cubase-reference CU*BASE[®] is a registered trademark of CU*Answers, Inc.

UPLOADING THE FILE TO THE ISERIES

In this step you will upload your file to the iSeries so that you can import the file into the CU*BASE General Ledger software.

PREPARE YOUR FILE FOR UPLOAD

Supported File Types

Supported File Types include the following:

ACH Format

Your vendor must provide the file in the standard ACH format for use with Direct Mail Post. The program will automatically interpret ACH numeric transaction codes and other data elements as needed by the Direct/Mail Post program.

Other supported file formats include:

- **Flat file format** Not common but might be an option available from your third-party vendor.
- **User-defined fixed file** Instead of a delimiter (separator between fields), the fields are padded to a fixed width.
- **User-defined comma-delimited format** (also referred to as CSV or comma-separated values) The most commonly used, this is the format typically created by spreadsheet program such as Microsoft[®] Excel.

All three formats must follow these rules for field type and length:

Field	Structure	Requirements
I ICIU	Structure	Requirements

Field Name	Туре	Length	Decimals (if any)
Account Number	Numeric	9	0
Account Type	Numeric	3	0
Transaction Amount	Numeric	9	2
Description	Alphanumeric	20	
Transaction Code	Alphanumeric	1	
IRA/HSA Code	Alphanumeric	1	

NOTE: The IRA/HSA code field can be left blank. Additionally, the Hold Days field can be left blank. Upon import you can elect to use the configured Automated Holds for direct mail post. See page 9.

Other requirements for each file type:

Туре	Field order	Extra fields allowed?	Notes		
Flat File Format	Must be in the exact order as shown above	No	 The Description is the primary transaction description that will be seen in the transaction history and on the member's statement The Transaction Code must be either a D, P or W 		
User-defined Fixed File Format	Same fields as above but can be in any order in the file	No	• Field length must be exact and consistent from one record to the next		
User-defined Comma- Delimited Format	Same fields as above but can be in any order in the file	Yes, but must be to the right (after) the required fields, not between them	 Field lengths cannot be greater than the sizes shown above Currency amounts <i>cannot</i> contain commas but <i>must</i> include decimals Otherwise the amounts will pull in as whole dollars in CU*BASE. If you create a file in Excel this will happen automatically, but be sure to alert your vendor so that this is applied correctly. 		

As a rule, worksheets you intend to convert and upload **should not include** other extraneous information such as column headings, blank rows, titles, graphics, or other special layout formatting. In other words,

This:

...not this:

di	A	В	C	D	E	F	4
1	01	11101	01	2015	1	\$ 88,818,008,008,000,00	
2	01	11101	01	2015	2	\$ 0.0,000,000,000,000	
з	01	11101	01	2015	3	\$	
4	01	11101	01	2015	4	5 88,810,008,000,000	
5	01	11101	01	2015	5	SAB, RWW, MER, RWW, MR	
6	01	11101	01	2015	6	\$ 0.0,000,000,000,000	
7	01	11101	01	2015	7	\$ 88,838,888,888,880.00	
δ	01	11101	01	2015	8	5 AB, BWW, MBB, RBU, MD	
9	01	11101	01	2015	9	5 88,848,008,844,00	
10	01	11101	01	2015	10	\$ 0.0,000,000,000,000	
11	01	11101	01	2015	11	\$ ******	
12	01	11101	01	2015	12	5 88,849,888,888,88	
13	01	11102	02	2015	1	5 88,839,088,888,880,08	
14	01	11102	02	2015	2	5 88,888,888,888,888,88	
15	01	11102	02	2015	3	\$ 08,830,008,080.00	
16	01	11102	02	2015	4	\$ 88,848,488,888,884,48	
17	01	11102	02	2015	5	5	
18	01	11102	02	2015	6	\$ 88,839,028,880,00	
ta	01	11102	(12)	2015	2		

d	A	В	c	D	E	F	G
1	AB	C Cred	it Uni	on Bud	iget V	Vorksheet	
			Prepa	red by John	Smith		
2							
3							
4		GL	Branch	Budget			
5	Corp	Account		Year	Month	Amount	
6							
7	01	111-01	01	2015	1	5 ##,000,770,000.00	
8	01	111-01	01	2015	2	\$ ##,444,744,444,88	
9	01	111-01	01	2015	3	\$ ##,MMN,NNN,###.##	
10	01	111-01	01	2015	4	\$ ##,000,700,000.00	
11	01	111-01	01	2015	5	S na man wan, aau aa	
12	01	111-01	01	2015	6	S ##,MMA,WWW,###.##	
13	01	111-01	01	2015	7	S ##,0888,000,000.00	
14	01	111-01	01	2015	8	\$ ##,000,700,880.88	
		1000 32			2.5		

Once you have created your file, save it to your C:\ drive or a network location. (Either location works fine for the file upload process.)

BE CAREFUL: The file into which you will be pulling data is the same file as used by other imports using Tool #341 Direct/Mail Member Posting. So if you or someone else routinely pulls data into that file for posting into Direct Mail Post, this import will overwrite whatever is already in that file. So be sure to coordinate the timing with anyone else at your credit union who is authorized to upload data via Direct Mail Post.

SECURITY REQUIREMENTS

Special authority is required to upload files from a PC onto the CU*BASE system. Start by completing the **iShield Security Access Request for CU*BASE Uploads** form, available at the website shown below, to request access privileges (select the "DMPIMPORT" table):

https://www.cuanswers.com/wp-content/uploads/iShieldRequestForm_Upload.pdf

UPLOADING THE FILE TO THE ISERIES

In this step you will upload your file to the iSeries so that you can import the file into the CU*BASE General Ledger software.

PREPARE YOUR FILE FOR UPLOAD

Your file must be in one of the formats described in the first section of this booklet. Specifically, this file must be in an ACH file, flat file, user defined fixed format, or user-defined comma-delimited format. For more information on the required formats, refer to Page 2.

Once you have created your file, save it to your C:\ drive or a network location. (Either location works fine for the file upload process.)

1. To upload your posting file, use **Tool #1375** *Data Transfers (Upload or Download)*

Data Transfer File View Actions Help				_		×
🚰 🗐 🖻 🏦 🗶						3
🛧 To IBM i - 1 🗶 👲 From IB	Mi-2 🗙					
	File Input device:	File		~]	
	Name:	C:\YourF	olderName \YourF	ileName.csv 🗸	Browse	
	IBM i System: PRC	D.CUANS	WERS.COM	~]	
110	Library/file (m	nember):				
0011	QUERYxx/DM	IPIMPORT		~	Browse	
	Details]				
	Start Trans	sfer	Stop Transfer	Properti	es	
*						

2. The upload screen will appear:

3. Fill in as shown in the above sample, using these rules:

Field Name	Description
File	These settings refer to where the data is coming from.
Name	Enter the path (the storage location, both drive and folder) and file name where the file is stored on your PC. Use backslashes between the folder name and the file name, as

Field Name	Description
	in the sample above (or better yet, use the Browse button to locate the file).
IBM i	These settings refer to where the data will be going.
System	This designates the iSeries system from to which the files will be uploaded.
	Online Clients: PROD.CUANSWERS.COM
	Site-Four Clients: PROD.SITE-FOUR.COM
Library/File (Member)	Enter your credit union's Query library name, a <u>forward</u> slash, then the name of the file that holds records to be imported into the G/L:
	QUERYxx/DMPIMPORT
	(For the xx, fill in your credit union's two-character credit union ID)

- 4. Click the **Details** button
- 5. Enter C:\CUBASE\CUBASE\RESOURCES\DMPIMPORT.FDFX in the screen as shown below (casing doesn't matter):

File Details		×	(
Client file description			
Use dient file descrip	otion		
File name: C:\C	JBASE\CUBASE\RESOURCES\DMPIMPORT.FDFX ~	Browse	
File type: Com	ma Separated Values (.csv) 🗸 🗸		
Translate from: Use	file description \checkmark		
Advanced			
IBM i file			
10M I THE			
Create IBM i object:	No, replace member only $\qquad \checkmark$		
Member text:			
IBM i file type:	Data OSource		
Field reference file name	:	Browse	
Record length:	92 🔺		
Authority:	Read/write 🗸		
File text:			
OK Cancel		0	

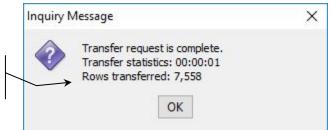
- 6. Click **OK** to save and return to the Data Transfer window.
- 7. Select the **Properties** button on the Data Transfer window and check **Convert CCSID 65535** then click OK.

🕛 Upload Pr	operties				×
Conversions	Library List	Display	Connection	Start-up	
General opt	ions				
Convert	CCSID 6553	5			
Round	lecimals				
Text option	s				
Preserv	e tabs				
	t file options				
Convert	t spreadsheet	t date and	d time cell to I	BM i date or time	
OK	Apply	Ca	ancel		

8. To begin the transfer process, click the **Start Transfer** button. A series of messages will appear to report on the progress of the transfer.

If you experience problems uploading, it may be because you have not been authorized to upload data. If you receive the error: "Data in this field is incorrect or does not match the PC data type," make sure to set the properties as shown in #7 above.

9. When the transfer is complete, the following message will appear: Click *OK* and the Data Transfer dialog box will reappear. Click *Close* [X] to exit.



10. The file is now uploaded to the DMPIMPORT file definition and is ready for import into Direct Mail Post (see following section).

This number should match the number of individual figures in your original source file.

IMPORTING THE FILE

Once you have uploaded the file to CU*BASE, you will need to import the data into the Direct Mail Post feature.

Direct/Mail Member Posting (Tool #341)

					Total funds	received	0.00		
					Withdrawal		0.00		^ •
_					Deposit/pay	ment	0.00		
×	16				•		0.00		
×	15						0.00		
×	14						0.00		
×	12	$\overline{\mathbf{v}}$			•		0.00		
×	11 12				•		0.00		
×	10				•		0.00		
×	9				•		0.00		
×	8				•		0.00		
×	7	\checkmark			•		0.00		
×	6	\checkmark			•		0.00		
×	5	\checkmark			-		0.00		
×	4	V			•		0.00		
×	3				•		0.00		
×	2	V					0.00		
×	1		Account		Tunsueuon Type	noid buys	0.00	Beach	
Seq	. #	Susp/Act	Account #	Name T	ransaction Type	Hold Days	Amount	Descript	tion IR/
Post		•	Batch	Details	-	Records in error	Sort	Printer P1	
Brand	ch			Transaction date Ju	1 01 2016	Records importe	d	Copies 1	
Ma	il/D	Direct	Transaction	n Processing			(Group: TE	MPORARY

- 1. Enter a Branch and a Post Code in the upper left hand corner of the screen. If no codes have been configured, choose *Post code* 999 and the G/L account field will become available so you can enter the account number manually.
- 2. Select whether to allow accounts to go negative by checking the Allow Negative Balance checkbox (optional).

The batch details (F2) button allows you to enter zero dollar transactions: If this selection is checked, then zero dollar transactions can be included in the batch. This selection can be used to send messages to a group of members that will appear in their transaction history. NOTE: When this selection is made and the batch is posted, the last transaction date will not be updated for the zero dollar transaction records.

This button also allows you to apply a secondary transaction description to apply to all batch. On the following screen, enter a secondary transaction description, and it will be applied to all transactions when the batch is posted. 3. Use Import (F17) to view the following screen.

Import Screen

Session 0 CU*BASE GOLD - Import file to Post	
Option	Defaults
© ACH	Transaction O Deposit O Payment O Withdrawal
◎ Flat	Description
O User defined fixed format	IRA/HSA code
O User defined comma delimited	Apply deposit automated holds
File to import	
Import	
$\leftarrow \rightarrow \uparrow \Vdash \blacksquare ~? @$	FR (5955)

- Select the *Type* of file (ACH, Flat, User defined fixed format, or User defined comma delimited).
- Enter the filename in the *File to Import* field. (This would be DMPIMPORT if you have followed the directions previous in this booklet about uploading the file.)
- In the *Defaults* area, enter the default that will be used if the field if the file does not contain data. *NOTE: The IRA/HSA code field can be left blank.*
- If desired, check **Apply deposit automated holds** to apply your credit-union defined automated holds. If allowed, you may adjust these holds or add your own holds after you upload the batch.

You will first need to configure your Mail/Direct Main Post holds using **Tool 849:** *Automated Holds Config.* Refer to the <u>Automated Deposit Holds booklet</u> for more details on holds.

- 4. Use Import (F5).
- 5. With User Defined and Comma Separated Value files, you will be required to define the beginning and end position of the required fields. (ACH and Flat file formats do not require this step since the field start and end positions are defined by the file.)

User Defined Fixed Format

Session 0 CU*BASE GOLD - Us	er Defined File Definition			E
Fixed Format				
Data Element	Start Position	End Position		
Account base		0		
Account type	0	0		
Tran amount	0	0		
Description	0	0		
Post code	0			
HSA/IRA	0			
Import				
<>↑∎≣	8 i ? @			FR (5956)

Comma Separated Value Format

Session 0 CU*BASE GOLD - Us	er Defined File Definition	
Comma Delimited		
Data Element	Sequence Number	
Account base		
Account type	0	
Tran amount	0	
Description	0	
Post code	0	
HSA/IRA	0	
Import		
<>↑	8 i ? @	FR (5956)

- 7. Use Import (F5) from these screens if needed.
- 8. The file values will be uploaded to the Direct Mail Post screen.

File Uploaded

		ools Help	LD Edition - ABC CRED							
la	il/C	Direct	t Transac	tion P	rocessir	ıg			Group: TEMP	ORARY
Branc Post (:h :ode	1 MD 🔍	CU- G/L 878.00	MA Batch Detail	Transaction date	Sep 15, 2017 egative balance	Records impo Records in er		Copies 1 Printer P1	rint register
Seq	#	Susp/Act	Account #		Name	Transaction Type	Hold Days	Amount	Description	IRA
×	1	\checkmark	30 311			Deposit 🗸		49.50	DIRECT MAIL POST	
×	2	~	30 311			Deposit 🗸	3	2,736.00	DIRECT MAIL POST	
×	3	~	1 110	MEMBER,		Deposit 🗸] 1	275.00	DIRECT MAIL POST	
<	4	~	1 110	MEMBER,	MARY	Deposit -		32.75	DIRECT MAIL POST	
<	5	~						0.00		
< <	6 7	~						0.00		
	ر 8	~						0.00		
6 6	9	×						0.00		
۰ ۲	, 10	$\overline{\checkmark}$						0.00		
۰ ۲	11							0.00		
<	12					• •		0.00		
<	13	~				· · · · · · · · · · · · · · · · · · ·		0.00		
<	14	\checkmark						0.00		
<	15	\checkmark						0.00		
<	16	~						0.00		
						Deposit/pa	yment	3,093.25		
						Withdrawa	al	0.00		<u>ተ</u>
						Total fund	s received	3,093.25		
st			Inquiry		Select Group	Clear G	roup	Import	Sort Errors	
1	51.		🗏 🖋 i ?	@						-R (3871) 9/15/

You can at this time make any needed changes to the transactions that have been imported, including adding or changing hold days in the *Hold Days* column (if allowed).

- The file shown above has exceptions that are highlighted. Refer to the following section for instructions on how to handle exceptions.
- NOTE: Hold days can only be placed on deposit to savings and checking accounts. As mentioned earlier when importing a batch you can select check **Apply deposit automated holds** to apply your credit-union defined automated holds for direct mail post. (If allowed by the configuration, you may adjust these holds or add your own holds after you upload the

batch.) You will first need to configure your Mail/Direct Main Post holds using **Tool 849: Automated Holds Config.** Refer to the <u>Automated Deposit Holds booklet</u> for more details on holds. (This configuration also controls your rules for Reg CC holds.

• NOTE: Direct/Mail Post has an additional layer of security disallows posting to accounts that are restricted, either because of an employee type code or special security restrictions. The batch cannot be posted until the restricted accounts are removed or until account restrictions are lifted.

PROCESSING EXCEPTIONS AND POSTING THE TRANSACTIONS

Once you have uploaded the file, use the **Sort** button or *Sort Errors* (F18) to bring the exceptions to the top of the list so that you can work them.

		ools Help	_		_	_						_
Iail/Direct Transaction Processing								Group: TEMPORARY				
Brand Post (1 999 🔍	C U G/L 870.00	- MA Batch			Jul 01, 2016 gative balance	Records impor Records in erro		Copies 1 Printer P1	Print reg	
Seq	#	Susp/Act	Account #		Name	_	Transaction Type	e Hold Days	Amount	Descript	ion	IR/
×	1	\checkmark		115			Deposit +	3	1,000.00	DIRECT MAIL	POST	
×	2	\checkmark		1			Deposit 🗸	3	275.00	DIRECT MAIL	POST	
×	6	\checkmark		110			Deposit 🗸	3	75.00	DIRECT MAIL		
×	7	\checkmark		110			Deposit +	3	32.75	DIRECT MAIL	POST	
×	8	\checkmark					-		0.00			
×	9	\checkmark					-		0.00			
×	10	\sim					-		0.00			
×	8	~							0.00			
×	9	~		_			-		0.00			
×	10	~							0.00			
×	11 12	~							0.00			
×	12	\checkmark					-		0.00			
2	14	$\overline{\checkmark}$							0.00			
2	15	~							0.00			
×	16	_							0.00			
									107.75			
				Deposit/pa	-	0.00			Υ,			
			Withdraw	=	107.75							
							Total fund	s received	101.15			
ost			Inquiry		Select	Group	Clear G	roup	Import	Sort S	eq#	

Exceptions Sorted to Top

Then use the checkmark under Susp/Act to suspend this transaction from posting. The account number will be removed and the line will appear in grey and white.

When all entries are completed and verified, use *Post* (F6) to post all items and clear the screen.

• Direct mail post follows 360 rules to determine if transactions are posted as a payment or to principal.

DELETING THE VALUES

If, once you have uploaded the file, you wish to clear the screen, use *Clear Group* (F14). A confirmation screen will appear. Use *Delete* (F16) to remove the items from the screen.