

APEX-ACH Browser File Testing Information

Overview

The amendment to the *NACHA Operating Rules (Rules)* requiring ODFIs and Gateway Operators to identify all international ACH transactions (IAT) using the new IAT Standard Entry Class (SEC) code becomes effective Sept. 18, 2009. As such, several generic ACH receipt files including the new IAT code are available for APEX-ACH browser testing. Test files are available in several formats and should be used in accordance with your set up.

The instructions below detail how to modify the generic test file and subsequently post it to your internal application.

Browser Testing Information																								
1	Logon	Launch a new browser session and enter the address https://paytest.cunet.org .																						
2	Enter credentials	Enter your TR test site login credentials. Please contact the IAT Committee at iat@Volcorp.org to obtain the ID, User ID, Password, and RBA/Security Questions.																						
3	Locate the file	To view the test file(s): <ul style="list-style-type: none"> ▪ Select Distribution > Retrieve Report/File ▪ Select TR Training Corporate from the Credit Union drop-down menu ▪ Select TR Training Corporate from the Member drop-down menu ▪ Enter the beginning date as 6/10/2009 ▪ Select Submit Search ▪ Identify the appropriate file(s) based on your set up 																						
4	Identify the file	Select the appropriate file(s) based on your set up; files are identified by time stamp. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr style="background-color: #D3D3D3;"> <th style="text-align: center;">File Type</th> <th style="text-align: center;">Date/Time Stamp</th> </tr> </thead> <tbody> <tr><td>Commingled, non-warehoused, 94-character</td><td style="text-align: center;">2009-06-10 18:10:00</td></tr> <tr><td>Commingled, warehoused, 94-character</td><td style="text-align: center;">2009-06-10 18:13:00</td></tr> <tr><td>Commingled, non-warehoused, flat</td><td style="text-align: center;">2009-06-10 18:15:01</td></tr> <tr><td>Commingled, warehoused, flat</td><td style="text-align: center;">2009-06-10 18:16:31</td></tr> <tr><td>Distinct domestic, non-warehoused, 94-character</td><td style="text-align: center;">2009-06-10 18:18:01</td></tr> <tr><td>Distinct domestic, non-warehoused, flat</td><td style="text-align: center;">2009-06-10 18:19:31</td></tr> <tr><td>Distinct IAT, non-warehoused, 94-character</td><td style="text-align: center;">2009-06-10 18:21:01</td></tr> <tr><td>Distinct IAT, warehoused, 94-character</td><td style="text-align: center;">2009-06-10 18:22:31</td></tr> <tr><td>Distinct IAT, non-warehoused, flat</td><td style="text-align: center;">2009-06-10 18:24:01</td></tr> <tr><td>Distinct IAT, warehoused, flat</td><td style="text-align: center;">2009-06-10 18:25:31</td></tr> </tbody> </table>	File Type	Date/Time Stamp	Commingled, non-warehoused, 94-character	2009-06-10 18:10:00	Commingled, warehoused, 94-character	2009-06-10 18:13:00	Commingled, non-warehoused, flat	2009-06-10 18:15:01	Commingled, warehoused, flat	2009-06-10 18:16:31	Distinct domestic, non-warehoused, 94-character	2009-06-10 18:18:01	Distinct domestic, non-warehoused, flat	2009-06-10 18:19:31	Distinct IAT, non-warehoused, 94-character	2009-06-10 18:21:01	Distinct IAT, warehoused, 94-character	2009-06-10 18:22:31	Distinct IAT, non-warehoused, flat	2009-06-10 18:24:01	Distinct IAT, warehoused, flat	2009-06-10 18:25:31
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Browser Testing Information, *continued*

5	Modify the file	To modify the test ACH file: <ul style="list-style-type: none">▪ Select the boomerang icon to the left of the appropriate file▪ From the File Download window, select Open▪ If prompted, select your preferred text editor program (e.g., Notepad)▪ In the NACHA 1 and 6 records, replace the generic 55555550 routing number with your credit union routing number by using the Find/Replace functionality (Ctrl +H)
6	Save the file	Save the updated test file to a network folder accessible by your data processing system.
7	Follow data processing system procedures	Use your data processing system procedures to upload and/or post the ACH file to your system.

Note: All transactional RDFI and account number data is generic information. To test your posting process, R/T and account numbers must be replaced with valid information to avoid these transactions being rejected; hash totals should be updated accordingly.

Optional Testing

Although existing file transmission methods are not changing, additional e-mail and FTP testing is available. Additional testing allows you to receive a test file specific to your profile. To request instructions for optional testing, contact VolCorp at IAT@Volcorp.org.