FINASTRA

Global PAYplus

NACHA Basic Business Setup

Business Guide

Version Control

Version	Date	Summary of Changes
1.0	May-2016	Document created
2.0	Sept 2018	Document rebranded to Finastra template

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1 Introduction

1.1 Target Audience

This document is intended for business analysts and system administrators who need to understand the business and basic system setup for NACHA message processing in Global PAYplus (GPP). It provides detailed descriptions of the set of basic reference data definitions, such as business rules and profiles, which are delivered with GPP and that enable basic GPP operation.

Note: This document assumes that the reader is familiar with generic GPP processing flows and concepts.

1.2 Related Documents

For additional information, see the GPP NACHA Message Processing Business Guide, which describes GPP NACHA payment processing and business flows. This document is intended for business analysts and system administrators who need to understand NACHA message processing in GPP.

2 NACHA Basic Setup

2.1 NACHA Message Basic Setup Overview

D+H delivers GPP with a set of basic reference data definitions that enable basic system operation. These definitions include business and system rules, profiles, and other reference data. For information about the types of data defined and delivered with GPP, see NACHA Message Reference Data.

Note: The reference data described in this document is for a generic NACHA-compliant system. Setup information and definitions, such as profile and rule names, can differ from system to system depending on specific customer requirements.

2.2 NACHA Message Reference Data

GPP uses reference data to implement specific system functionality. A bank can create and update the following types of reference data (except for system rules) to meet specific business requirements:

- **Business Rules**: GPP uses business rules to achieve flexibility in payment processing. By creating and maintaining business rules, a bank or financial institution can tailor system behavior to specific business requirements.

  For example, GPP can implement a specific type of business rule to prevent the system from processing incoming files and payment messages without manual intervention.

- **Data Manipulation Rules**: GPP uses Data Manipulation business rules, in which the rule action is a data manipulation instruction profile, to generate a value or remove a value from a payment attribute.

  For example, GPP implements a Data Manipulation business rule to generate a unique index that is used to determine whether an incoming mass payment file or payment transaction is a duplicate that the system previously received and processed.

- **Profiles**: GPP enables users to define profiles, which are used to define relationships between data items and entities in the system. These relationships determine how GPP processes files and payment messages.

  For example, GPP implements a Matching Check profile to determine which Automatic Matching Algorithm to implement during duplicate checking.

- **System Rules**: GPP uses system rules to configure and define constraints to the payment message processing workflow. GPP has a set of basic system rules, which can be tailored to meet specific bank requirements. System rules are usually setup during system configuration.

  Note: Only authorized D+H personnel can view and update system rules.

3 NACHA Business Setup

3.1 NACHA Business Setup Overview

GPP uses business reference data, business rules and profiles, to achieve flexibility in payment processing. By creating and maintaining business rules, a bank or financial institution (FI) can tailor system behavior to specific business requirements.

For more information, see Business Rules and Business Profiles.

3.2 Business Rules

GPP has many types of business rules, and each type is used for a specific purpose. For example, GPP uses MOP Selection business rules to automatically determine the most appropriate method of payment for each message.

Each GPP business rule has a set of conditions and a related action. The conditions refer to attributes of a payment message or other associated reference data in the system. GPP performs the defined action if a payment message meets the defined rule conditions.

GPP implements the same types of business rules irrelevant to the type of GPP system. For example, GPP implements MOP Selection business rules during payment message processing in both SEPA- and NACHA-based systems. The implementation differences are found in the conditions defined in the rules.

The GPP NACHA setup includes the following types of business rules:

- Advising Type Selection Rules

- Batch Validation Rules

- Bulking Sending Time Rule

- Compliance Validation Rule

- File-Level Sub-Batch Filter Rules

- File-Level Incoming File Filter Rules

- Incoming Batch Filter Rules

- MOP Selection Rules

- MOP Bulking Profile Selections Rules

For more information about each rule type, see the GPP Mass Payments Business Guide and the GPP NACHA Message Processing Business Guide.

3.2.1 Advising Type Selection Rules

GPP invokes Advising Type Selection rules to determine whether the system must generate an advice message at a specific point in the workflow. GPP also invokes these rules to accumulate payment information for file advice messages.

Note: GPP sends acknowledgment messages only to those parties who configured to receive them.

The basic GPP setup includes the following:

- NACHA_ACK Rule

3.2.1.1 NACHA_ACK Rule

GPP invokes this rule to during NACHA acknowledgment processing.

The rule is defined in the Global office as follows:

- Rule Type Name: Advising Type Selection

- Name: NACHA_ACK

- If there is a match then: SET

- Advising Profile: ACK_ACK

- Usage: N/A

The following table lists the conditions of the rule.

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[ACK sts]	<>	ACTC	

AND/OR	(	Field/Function	Op	Value/Field/Function	)
And		[Msg sts]	=	COMPLETE	
And		COMPARE_STRING([Proprietary Purpose for pmt transaction],=,AK,)	Is	True	
And	(	[Dbt MOP]	<>	BOOK	
And		[Msg class]	=	PAY	)

3.2.2 Batch Validation Rules

GPP invokes Batch Validation business rules to determine whether a batch of transactions in an incoming mass payment file is valid. These rules enable a bank to validate specific aspects of a batch of transactions in an incoming file and prevent STP message processing if the batch is invalid.

GPP can reject an invalid batch of transactions or route it to a Held or Rejected queue for manual handling. For more information, see the GPP NACHA Message Processing Business Guide.

The GPP NACHA setup includes the following Batch Validation rules:

- NACHA_BATCH_VALID_SCC Rule

- NACHA_COMPARE_BATCH_NUM_FTR_HDR Rule

- NACHA_COMPARE_BATCH_SCC_FTR_HDR Rule

- NACHA_VALID_BATCH_HASH Rule

- NACHA_VALID_BATCH_TOTALS Rule

- NACHA_VALID_BATCH_TX_ADD_NB Rule

- NACHA_VALID_ORIG_STS_CD Rule

- NACHA_VALID_SEC Rule

- NACHA_VALID_XCK_REVERSAL Rule

3.2.2.1 NACHA_BATCH_VALID_SCC Rule

This rule verifies that the Service Class Code is valid in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation

- **Name**: NACHA_BATCH_VALID_SCC

- **If there is a match then**: SET

- **Perform this action**: Hold

- **Usage**: 40365

AND/OR	(	Field/Function	Op	Value/Field/Function	)
	((	[Btch type]	In	200,220,225	
AND		[Msg stp]	=	ADV	)
OR	(	[Btch type]	=	280	
AND		[Msg stp]	<>	ADV	)
OR		[Btch type]	Not in	200,220,225,280	)

AND/OR	(	Field/Function	Op	Value/Field/Function	)
AND		COMPARE_STRING([Msg tp],C,NACHA,)	Is	TRUE	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.2.2 NACHA_COMPARE_BATCH_NUM_FTR_HDR Rule

This rule verifies that the batch identifier in a batch header record is identical to the batch identifier in a control record in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation
- **Name**: NACHA_COMPARE_BATCH_NUM_FTR_HDR
- **If there is a match then**: SET
- **Perform this action**: Hold
- **Usage**: 40354

AND/OR	(	Field/Function	Op	Value/Field/Function	)
		[Btch id]	<>	[Btch footer id]	
AND		[Btch type]	In	200,220,225,280	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.2.3 NACHA_COMPARE_BATCH_SCC_FTR_HDR Rule

This rule verifies that the Service Class Code (SCC) in a batch header record is identical to the SCC in a control record in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation
- **Name**: NACHA_COMPARE_BATCH_SCC_FTR_HDR
- **If there is a match then**: SET
- **Perform this action**: Hold
- **Usage**: 40353

AND/OR	(	Field/Function	Op	Value/Field/Function	)
		[Btch type]	<>	[Btch type ftr]	
AND		[Btch type]	In	200,220,225,280	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.2.4 NACHA_VALID_BATCH_HASH Rule

This rule verifies that the batch hash sum equals the calculated batch hash sum in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation
- **Name**: NACHA_VALID_BATCH_HASH
- **If there is a match then**: SET
- **Perform this action**: Hold
- **Usage**: 40358

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[Btch ctrl sum]	<>	[Btch calc ctrl sum]	
AND		[Btch type]	In	200,220,225,280	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.2.5 NACHA_VALID_BATCH_TOTALS Rule

This rule verifies that the total credit amount equals the calculated amount of all credit transactions and the total debit amount equals the calculated amount of all debit transactions in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation
- **Name**: NACHA_VALID_BATCH_TOTALS
- **If there is a match then**: SET
- **Perform this action**: Hold
- **Usage**: 40335

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
	(	[Btch ttl cdt amt]	<>	[Btch calc ttl cdt amt]	
OR		[Btch ttl dbt amt]	<>	[Btch calc ttl dbt amt]	)
AND		[Btch type]	In	200,220,225,280	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.2.6 NACHA_VALID_BATCH_TX_ADD_NB Rule

This rule verifies that the batch entry amount equals the calculated number of addenda in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation
- **Name**: NACHA_VALID_BATCH_TX_ADD_NB
- **If there is a match then**: SET
- **Perform this action**: Hold
- **Usage**: 40356

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[Btch tx add nb]	<>	[Btch calc tx add nb]	
AND		[Btch type]	In	200,220,225,280	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.2.7 NACHA_VALID_ORIG_STS_CD Rule

This rule verifies that the origin status code is valid in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation
- **Name**: NACHA_VALID_ORIG_STS_CD
- **If there is a match then**: SET
- **Perform this action**: Hold
- **Usage**: 40352

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
	(	[Orgtr sts cd]	Not In	0,1	
OR	(	[Orgtr sts cd]	=	2	
AND		[Msg stp]	<>	DNE	))
AND		COMPARE_STRING([Msg tp],C,NACHA,)	Is	TRUE	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.2.8 NACHA_VALID_SEC Rule

This rule verifies that the Standard Entry Class (SEC) code is valid in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation
- **Name**: NACHA_VALID_SEC
- **If there is a match then**: SET
- **Perform this action**: Reject
- **Usage**: 40366

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		IN_FIELDS_VALUES_TYPE ([Msg stp],SEC)	Is	FALSE	
AND		[Btch type]	In	200,220,225,280	

3.2.2.9   NACHA_VALID_XCK_REVERSAL Rule

This rule verifies that a destroyed check (XCK) credit entry contains REVERSAL in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Batch Validation

- **Name**: NACHA_VALID_XCK_REVERSAL

- **If there is a match then**: SET

- **Perform this action**: Hold

- **Usage**: 40367

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		COMPARE_STRING([Msg stp],=,XCK,)	Is	TRUE	
AND		[Btch tp]	In	200,220	
AND		COMPARE_STRING([Ctgry purpose proprietary],C,REVERSAL,)	=	FALSE	
AND		[Btch type]	In	200,220,225,280	

3.2.3   Bulking Sending Time Rule

GPP invokes Bulking Sending Time rules to determine the appropriate time to generate and send outgoing files of payment messages.

The GPP NACHA setup includes the following Bulking Sending Time rule:

- NACHA_ACK Rule

3.2.3.1   NACHA_ACK Rule

The rule is defined in the Global office as follows:

- Rule Type Name: Bulking Sending Time

- Name: NACHA_ACK

- If there is a match then: SET

- Sending time: Last sending time of the day

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[Msg tp]	Contains	NACHA	
		[Msg stp]	In	ACK,ATX	

3.2.4   Compliance Validation Rule

The GPP NACHA setup includes the following Compliance Validation rule:

- SKIP_NACHA Rule

3.2.4.1 SKIP_NACHA Rule

The rule is defined in the Global office as follows:

- Rule Type Name: Compliance Validation

- Name: SKIP_NACHA

- If there is a match then: SET

- Send payment to: BYPASS

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
	(	[Msg tp]	Contains	NACHA	
AND		[Msg stp]	<>	IAT	)

3.2.5 File-Level Sub-Batch Filter Rules

GPP invokes Sub-Batch Filter business rules to determine whether an incoming mass payment file is valid. These rules enable a bank to validate specific aspects of an incoming file at the file level and prevent STP message processing if the file is invalid.

GPP can reject an invalid file or route it to a specific queue for manual handling. For more information, see the GPP NACHA Message Processing Business Guide.

The GPP NACHA setup includes the following Sub-Batch Filter Rules:

- NACHA_INCORRECT_BTCH_SEQ Rule

- NACHA_FILE_BATCH_COUNT Rule

- NACHA_VALIDATE_TOTAL_CREDIT Rule

- NACHA_VALIDATE_TOTAL_DEBIT Rule

- NACHA_FILE_CORRECT_HASH Rule

- NACHA_VALIDATE_ENTRY_COUNT Rule

3.2.5.1 NACHA_INCORRECT_BTCH_SEQ Rule

This rule verifies that the batch sequence within a file is valid. It is defined in the local office as follows:

- **Rule Type Name**: Sub-Batch Filter

- **Name**: NACHA_INCORRECT_BTCH_SEQ

- **If there is a match then**: SET

- **Action**: Reject

- **Usage**: 40397

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[Prsr incrrct btch sequence]	Is	TRUE	
AND		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.5.2   NACHA_FILE_BATCH_COUNT Rule

This rule verifies that the batch count equals the calculated number of batches in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Sub-Batch Filter

- **Name**: NACHA_FILE_BATCH_COUNT

- **If there is a match then**: SET

- **Action**: Hold

- **Usage**: 40359

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[File nb of btchs]	<>	[File calc nb of btchs]	
AND		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.5.3   NACHA_VALIDATE_TOTAL_CREDIT Rule

This rule verifies that the total amount of all credit transactions equals the calculated amount of all credit transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Sub-Batch Filter

- **Name**: NACHA_FILE_CORRECT_CREDIT_AMT

- **If there is a match then**: SET

- **Action**: Hold

- **Usage**: 40361

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[File Totl Cdt amt]	<>	[File calc ttl cdt amt]	
AND		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.5.4   NACHA_VALIDATE_TOTAL_DEBIT Rule

This rule verifies that the total amount of all debit transactions equals the calculated amount of all debit transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Sub-Batch Filter

- **Name**: NACHA_FILE_CORRECT_DEBIT_AMT

- **If there is a match then**: SET

- **Action**: Hold

- **Usage**: 40362

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[File Totl Dbt amt]	<>	[File calc ttl dbt amt]	
AND		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.5.5 NACHA_FILE_CORRECT_HASH Rule

This rule verifies that the total hash amount equals the calculated hash amount in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Sub-Batch Filter
- **Name**: NACHA_FILE_CORRECT_HASH
- **If there is a match then**: SET
- **Action**: Hold
- **Usage**: 40363

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[File ctrl sum]	<>	[File calc ctrl sum]	
AND		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.5.6 NACHA_VALIDATE_ENTRY_COUNT Rule

This rule verifies that the number of transactions specified in a file header is equal to a calculated amount. It is defined in the Global office as follows:

- **Rule Type Name**: Sub-Batch Filter
- **Name**: FILE_VALIDATION_NBOFTXS
- **If there is a match then**: SET
- **Action**: Rejected
- **Usage**: 30007

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[File nb of txs]	<>	[File Calc nb of txs]	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.5.7 NACHA_FILE_BLOCK_COUNT Rule

This rule verifies that the number of blocks specified in a file header is equal to a calculated number of blocks. It is defined in the Global office as follows:

- **Rule Type Name**: Sub-Batch Filter

- **Name**: NACHA_FILE_BLOCK_COUNT

- **If there is a match then**: SET

- **Action**: Rejected

- **Usage**: 40347

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[File nb of blcks]	<>	[File Calc nb of blcks]	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.6 File-Level Incoming File Filter Rules

GPP invokes Incoming File Filter business rules to determine whether an incoming mass payment file is valid. These rules enable a bank to validate specific aspects of an incoming file at the file level and prevent STP message processing if the file is invalid.

GPP can reject an invalid file or route it to a specific queue for manual handling. For more information, see the GPP NACHA Message Processing Business Guide.

The GPP NACHA setup includes the following Incoming File Filter Rules:

- NACHA_FILE_MISSING_MNDTRY Rule

3.2.6.1 NACHA_FILE_MISSING_MNDTRY Rule

This rule verifies that all mandatory fields are present in the file header and control record of an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Incoming File Filter

- **Name**: NACHA_FILE_MISSING_MNDTRY

- **If there is a match then**: SET

- **Perform this action**: Reject

- **Usage**: 40392

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[Prsr missing mndtry]	Is	TRUE	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.7 Incoming Batch Filter Rules

GPP invokes Incoming Batch Filter business rules to determine whether a batch of transactions in an incoming mass payment file is valid. These rules enable a bank to validate specific aspects of a batch of transactions in an incoming file and prevent STP message processing if the batch is invalid.

GPP can reject an invalid batch of transactions or route it to a specific queue for manual handling. For more information, see the GPP NACHA Message Processing Business Guide.

The GPP NACHA setup includes the following Incoming Batch Filter rules:

- NACHA_BATCH_MISSING_MNDTRY Rule

- NACHA_VALID_BATCH_DT Rule

- NACHA_VALID_BATCH_NB Rule

- NACHA_VALID_CMPNY_ENTRY_DESC Rule

- NACHA_VALID_CMPNY_ID Rule

- NACHA_VALID_CMPNY_NM Rule

3.2.7.1   NACHA_BATCH_MISSING_MNDTRY Rule

This rule verifies that all mandatory fields are present in a batch header and control record of a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Incoming Batch Filter

- **Name**: NACHA_BATCH_MISSING_MNDTRY

- **If there is a match then**: SET

- **Perform this action**: Reject

- **Usage**: 40330

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		[Prsr missing mndtry]	Is	TRUE	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.7.2   NACHA_VALID_BATCH_DT Rule

This rule verifies that the effective entry date is valid in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Incoming Batch Filter

- **Name**: NACHA_VALID_BATCH_DT

- **If there is a match then**: SET

- **Perform this action**: Hold

- **Usage**: 40336

AND/ OR	(	Field/Function	Op	Value/Field/Function	)

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		COMPARE_STRING([Prsr not vld dt],C,X_REQD_ DATE,)	Is	TRUE	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.7.3   NACHA_VALID_BATCH_NB Rule

This rule verifies that the batch number is numeric in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- Rule Type Name: Incoming Batch Filter

- Name: NACHA_VALID_BATCH_NB

- If there is a match then: SET

- Perform this action: Reject

- Usage: 40335

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		COMPARE_STRING([Prsr not numeric],C,F_BATCH_ID,)	Is	TRUE	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.7.4   NACHA_VALID_CMPNY_ENTRY_DESC Rule

This rule verifies that the company entry description is not filled with blanks or zeros in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- Rule Type Name: Incoming Batch Filter

- Name: NACHA_VALID_CMPNY_ENTRY_DESC

- If there is a match then: SET

- Perform this action: Reject

- Usage: 40332

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		COMPARE_STRING([Prsr blnk or zero],C,X_CTGY_PURP_PRTY,)	Is	TRUE	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.7.5   NACHA_VALID_CMPNY_ID Rule

This rule verifies that the company ID is not filled with blanks or zeros in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Incoming Batch Filter
- **Name**: NACHA_VALID_CMPNY_ID
- **If there is a match then**: SET
- **Perform this action**: Reject
- **Usage**: 40333

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		COMPARE_STRING([Prsr blnk or zero],C,X_ORGTR_ID,)	Is	TRUE	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.7.6   NACHA_VALID_CMPNY_NM Rule

This rule verifies that the company name is not filled with blanks or zeros in a batch of transactions in an incoming mass payment file. It is defined in the local office as follows:

- **Rule Type Name**: Incoming Batch Filter
- **Name**: NACHA_VALID_CMPNY_NM
- **If there is a match then**: SET
- **Perform this action**: Reject
- **Usage**: 40334

AND/ OR	(	Field/Function	Op	Value/Field/Function	)
		COMPARE_STRING([Prsr blnk or zero],C,X_ORGTR_NM,)	Is	TRUE	
		[File tp]	=	NACHA	

Note: The Usage definition is an error code. For more information, see the GPP NACHA Message Processing Business Guide.

3.2.8 MOP Selection Rules

GPP invokes MOP Selection rules, which are defined by the bank or financial institution, to determine the relevant MOP for each payment message.

Each MOP in the system is defined using a Methods of Payment profile, as defined in Method of Payments Profile.

The system invokes the following rules:

- MOP_NACHA_BOOK Rule
- US1_NACHA_DEFAULT Rule

For more information, see the GPP NACHA Message Processing Business Guide.

3.2.8.1 MOP_NACHA_BOOK Rule

The rule is defined in the local office for both credit transfers and direct debits. The rule is defined as follows:

- **Rule Type Name**: MOP Selection
- **Name**: MOP_NACHA_BOOK
- **If there is a match then**: SET
- **MOP profile**: US1^BOOK

AND/OR	(	Field/Function	Op	Value/Field/Function	)
		[P_MSG_TYPE]	Starts with	NACHA	

3.2.8.2 US1_NACHA_DEFAULT Rule

The rule is defined in the local office for both credit transfers and direct debits. The rule is defined as follows:

- **Rule Type Name**: MOP Selection
- **Name**: US1_NACHA_DEFAULT
- **If there is a match then**: SET
- **MOP profile**: US1^NACHA

AND/OR	(	Field/Function	Op	Value/Field/Function	)
		[Msg tp]	Starts with	NACHA	
AND	((	[Dbt MOP]	=	BOOK	
AND		[Msg class]	In	PAY,CT	
AND		COMPARE_STRING([Cdtr agt ID],C,[Orgnl instd agt ID 2],)	Is Not	TRUE	)
OR	(	[Cdt MOP]	=	BOOK	
AND		[Msg class]	In	DD	
AND		COMPARE_STRING([Dbtr agt ID],C,[Orgnl instd agt ID 2],)	Is Not	TRUE	)
OR	(	[Dbt MOP]	=	BOOK	
AND		[Msg class]	=	RCT	)
OR	(	[Dbt MOP]	=	BOOK	
AND		[Msg class]	=	NOC	))

3.2.9 MOP Bulking Profile Selections Rules

MOP Bulking Profile Selections rules enable a bank to define multiple Bulking profiles for a single MOP.

GPP invokes MOP Bulking Profile Selections rules during the Preprocessing flow of mass payment message processing to determine whether a Bulking profile is defined to override a default Bulking profile.

Note: MOP Bulking Profile Selections rules are defined to meet specific customer requirements and are not included in the basic mass payment setup.

For more information, see the GPP Mass Payments Business Guide and the GPP Online Help.

3.3 Business Profiles

GPP setup uses business profiles to determine how GPP processes each payment message using the specific information associated with the message.

The GPP NACHA setup includes the following types of business profiles:

- DD Parameters Profile

- Method of Payments Profile

For more information about business profiles, see the GPP Mass Payments Business Guide and the GPP Online Help.

3.3.1 DD Parameters Profile

GPP uses the DD Parameters profile to determine direct debit processing.

For NACHA message processing, a DD Parameters profile enables the GPP to skip creditor ID validation when processing direct debit payment messages. There is a DD parameters profile for each NACHA SEC code (scheme type).

The following table lists the relevant fields in the NACHA default DD Parameters profile.

Field Name	Value
Department	USS
Office	USA
Scheme	NDD
Scheme type	CCD,CTX,TEL,WEB,PPD,CIE,SHR,TRC
Validate DD creditor ID Account	No Validation
Management Parameters	Net Accounting

3.3.2 Method of Payments Profile

GPP Method of Payment profiles enable authorized GPP users to control how GPP interacts with each MOP defined in the system. GPP enables authorized users to update MOP definitions using the relevant Method of Payment profile in the GPP UI.

The following table lists the relevant fields in the NACHA default Method of Payments profile.
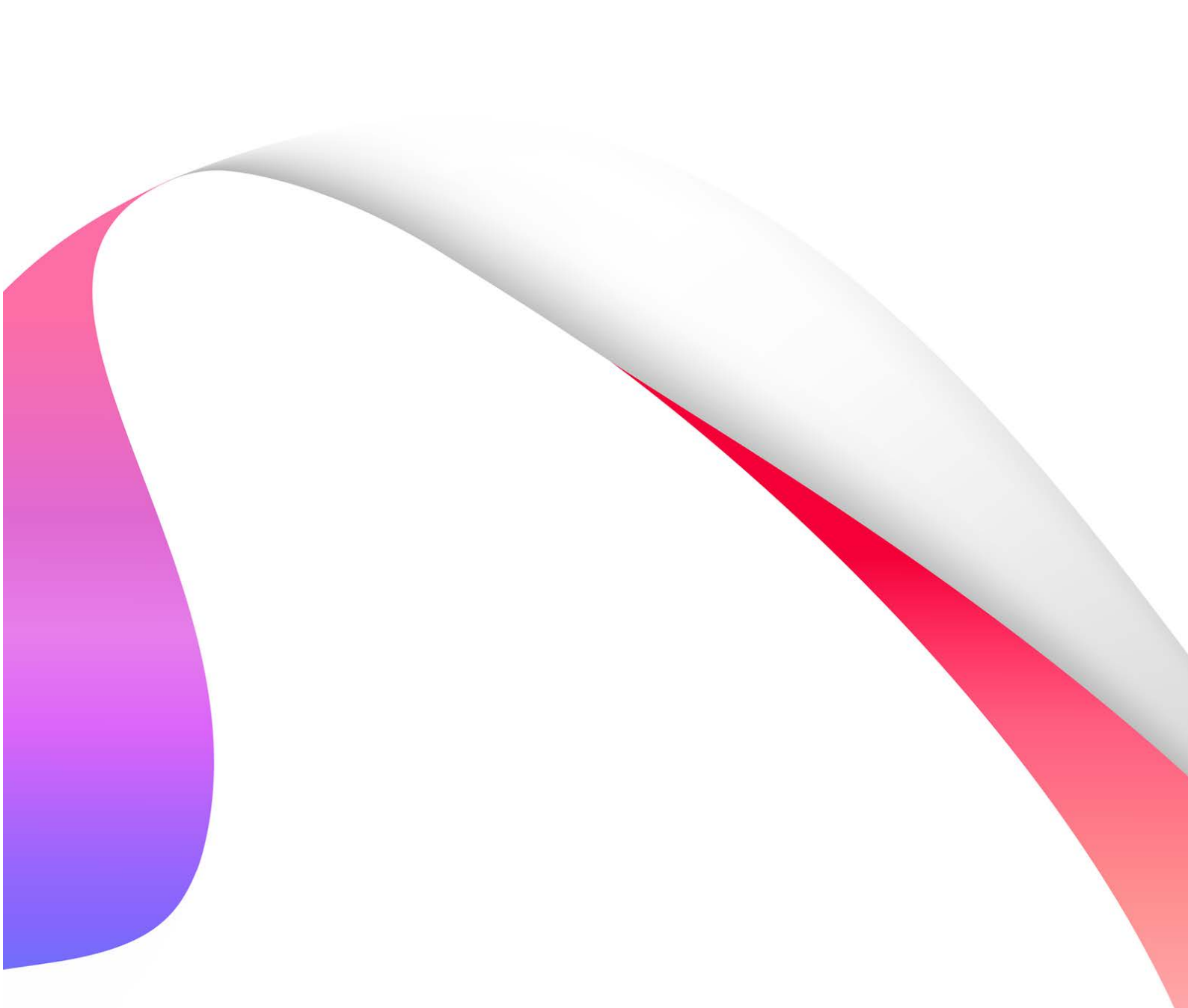
Field Name	Value
Department	USS
Office	USA
MOP	NACHA
Calendar	USD

Field Name	Value
Earliest value date	0
Currency	USD
Latest value date	2
Value date extension	365
Advance to day after holiday	Selected
Roll forward at start of day	Selected
MOP can be selected by user	Selected
Send outgoing message	Selected
Allow force from scheduled queue	Selected
Membership check level	Metro

For a description of all the fields in this profile, see the GPP Online Help.

Appendix A: Glossary

Term	Description
ABA	American Bankers Association A unique number assigned by the ABA that identifies a specific federal or state chartered bank or savings institution.
DFI	Depository Financial Institution A bank or financial institution in a NACHA payment transaction.
IAT	International ACH Transaction A credit or debit ACH entry that transfers funds between an account in the United States and an account located outside the United States. An IAT message has a specific structure that differs from a non-IAT NACHA payment message.
NACHA	National Automated Clearing House Association The association responsible for the development, administration, and governance of the ACH Network, which serves as to electronically move funds and payment-related data between banks in the United States.
NOC	Notification of Change A notification of change to bank account data.
ODFI	Originating Depository Financial Institution An originating bank or financial institution in a NACHA payment transaction.
RDFI	Receiving Depository Financial Institution A receiving bank or financial institution in a NACHA payment transaction.
SCC	Service Class Code Code that identifies the type of entries in a batch of transactions in a mass payment file.
SEC	Standard Entry Class Code that identifies the entries in a batch of transactions in a mass payment file.
STP	Straight-Through Processing The concept that enables GPP to process payment transactions to completion without the need for manual intervention. STP enables shortened processing cycles, reduced settlement risk, and lower operating costs.
XCK	Destroyed Check An ACH entry in place of a physical check that was destroyed.