

# TD eTreasury®

## File Upload Tips

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## 1 Positive Pay Files

For Positive Pay file uploads, users require entitlements for Issue Maintenance and Uploads at both the Account and User Functional levels. For Manual Issues, users require Issue Maintenance capability at both the Account and the User Functional levels.

### 1.1 Positive Pay File Validation Guidelines

No.	Type	Details																		
1	Upload Profile	<p>Types:</p> <ul style="list-style-type: none"> <li><b>Delimited:</b> file structure contains data fields separated by a common delimiter for mapping purposes.  <b>Types:</b> Comma Separated (,), Pipe Separated ( ), Asterisk Separated (*), Semi-Colon Separated (;), Tilde Separated (~), Tab Separated (T)</li> <li><b>Fixed Width:</b> file structure contains data fields all with specified column widths for mapping purposes.</li> </ul> <p>File contents must match each field in the Upload Profile for the file to be validated successfully during the upload process.</p> <p>Reminders for fixed-width files:</p> <ul style="list-style-type: none"> <li>The <i>fields within each record</i> must always start in the same position and contain the same number of characters, as defined in the profile.</li> <li>When the length of data within a fixed-width field is less than the profile- defined length required for the field, then the data must be padded.</li> <li>The most common forms of padding are left padding with zeros for numeric data, and right padding with spaces for text.</li> </ul>																		
2	Blank Fields	All required fields must be populated.																		
3	File Name	<p>File names cannot exceed 32 characters. In addition, the following special characters are allowable in file names:</p> <table border="1" data-bbox="445 1648 1366 1749"> <tbody> <tr> <td>Space</td> <td>_</td> <td>@</td> <td>+</td> <td>%</td> <td>=</td> <td>,</td> <td>`</td> <td>!</td> </tr> <tr> <td>\$</td> <td>^</td> <td>~</td> <td>-</td> <td>[</td> <td>]</td> <td>{</td> <td>}</td> <td></td> </tr> </tbody> </table>	Space	_	@	+	%	=	,	`	!	\$	^	~	-	[	]	{	}	
Space	_	@	+	%	=	,	`	!												
\$	^	~	-	[	]	{	}													
4	File Name Extension	<p>Extensions must be:</p> <ul style="list-style-type: none"> <li>csv, txt, or dat</li> <li>All upper case or all lower case</li> </ul>																		

No.	Type	Details						
5	Amount Field	Amount field requirements vary based on your file type: <table border="1" data-bbox="406 293 1364 548"> <thead> <tr> <th>File Type</th> <th>Requirements</th> </tr> </thead> <tbody> <tr> <td>Delimited</td> <td> <ul style="list-style-type: none"> <li>Amount may not exceed \$99,999,999.99.</li> <li>Maximum of 11 digits if leading zeroes are used.</li> <li>Commas may not be used.</li> <li>A decimal must be used.</li> </ul> </td> </tr> <tr> <td>Fixed Width</td> <td>Cannot exceed \$99,999,999.99 in value.</td> </tr> </tbody> </table>	File Type	Requirements	Delimited	<ul style="list-style-type: none"> <li>Amount may not exceed \$99,999,999.99.</li> <li>Maximum of 11 digits if leading zeroes are used.</li> <li>Commas may not be used.</li> <li>A decimal must be used.</li> </ul>	Fixed Width	Cannot exceed \$99,999,999.99 in value.
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Fixed Width	Cannot exceed \$99,999,999.99 in value.							
6	Payee Name Field	<ul style="list-style-type: none"> <li>Maximum of 40 characters.</li> <li>For both delimited and fixed-width file types, commas may be used. However, for delimited files, the payee name must also be surrounded by quotes if a comma is used.</li> </ul>						
7	Reference Field	For fixed-width file types, quotation marks are not permitted.						

## 2 ACH Files

### 2.1 ACH File Validation Guidelines

No.	Type	Details																		
1	Import Profile	Types: <ul style="list-style-type: none"> <li>• <b>ACH NACHA:</b> file structure contains data fields following the standard universal NACHA format for mapping purposes.</li> <li>• <b>ACH User Defined:</b> file structure contains data fields specified with specified criteria for mapping purposes</li> </ul>																		
2	File Name Extension	An extension is required as part of the file name.																		
3	File Name and Special Characters	The following special characters are allowable in file names: <table border="1" data-bbox="475 857 1394 954"> <tbody> <tr> <td>Space</td> <td>_</td> <td>@</td> <td>+</td> <td>%</td> <td>=</td> <td>,</td> <td>`</td> <td>!</td> </tr> <tr> <td>\$</td> <td>^</td> <td>~</td> <td>-</td> <td>[</td> <td>]</td> <td>{</td> <td>}</td> <td></td> </tr> </tbody> </table>	Space	_	@	+	%	=	,	`	!	\$	^	~	-	[	]	{	}	
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\$	^	~	-	[	]	{	}													
4	Amount Field	For user-defined and csv file formats, commas may not be used in the amount field (even when placed within quotation marks).																		
5	Same-Day Effective Dates	<b>Same Day Effective Date:</b> Domestic entries valued at or below the Same Day ACH limits received by TD Bank before the Same Day ACH cut-off times for eligible items if your company uses same day ACH services. This will result in settlement of the items today and could result in additional processing charges.																		



Talk to a Treasury Management Services Support representative.  
**1-866-475-7262**