



COMMERCIAL ADVANTAGE

Payment Automation Setup Quick Reference Guide

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Member FDIC



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This document is intended to operate as a guide to facilitate the easy use of the products it discusses. It does not and is not intended to alter, modify, waive, or change any agreements between users of the product and First Citizens Bank & Trust Co., or any terms and conditions imposed by First Citizens Bank & Trust Co. for use of the product. In the event that there is any conflict between this document and any applicable agreements or terms and conditions imposed by First Citizens Bank & Trust Co., those applicable agreements or terms and conditions shall control.

Overview

Learn how to navigate to Payment Automation, view the state of your file transmission, and alternate methods of accessing the transaction details.

Establishing Unattended Users

First Citizens Bank wants to ensure that the Payment Automation files are processed without error. A large part of this assurance is taking on the responsibility of setting up the Unattended users on behalf of our customers. **Unattended** profiles are host-to-host user(s) (example: MTFW or MTCSV) who are added by your First Citizens Bank Partners. Each file type will have its own Unattended user.

As you add the service, your relationship manager should confirm with you as what file type you will be using with the automated payments. The following are the available file types:

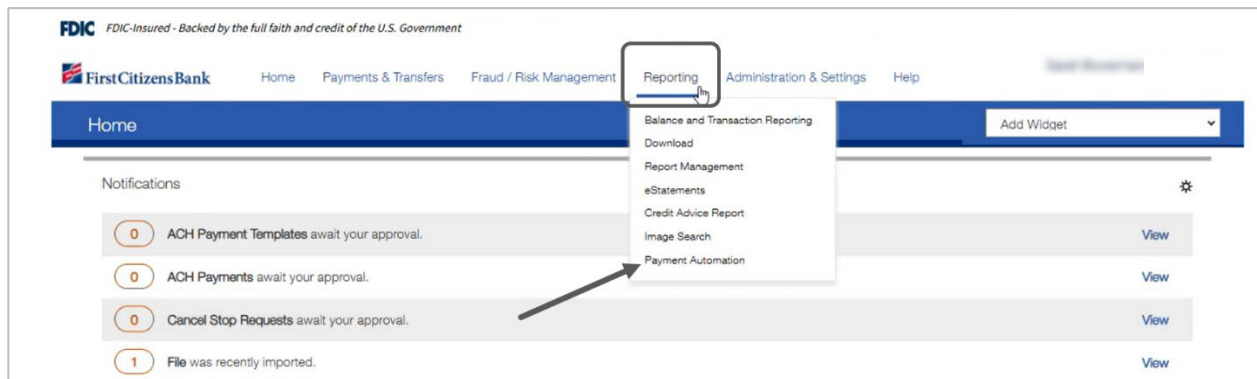
- MTCSV
- MTFW
- NACHA

Establishing Host Users

To create additional host users, clone the user that the Implementations Team helped you set up.

Viewing Payment Automation File Manager

1. Navigate to **Payment Automation** listed as an option under the **Reporting** tab.



2. You can view all the files received. Select **View** to see error details.

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Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Help

Payment Automation

Add Widget

Payment Automation File Manager

02/12/2025 10:10 AM

Filter Select fields

Payment Automation Filters

<input type="checkbox"/> All	Actions	File Name	Created By	Import Date	Last Updated	Status
<input type="checkbox"/>	View	PPD-3_NACHA-20240830 -1.TXT	NACHA	01/30/2025 11:02:10	01/30/2025 11:02:42	Final - With Errors
<input type="checkbox"/>	View	PPD-MTCSV_ACHCCD_20250130.txt	MTCSV	01/31/2025 12:34:58	01/31/2025 12:35:05	System Error
<input type="checkbox"/>	View	PPD-MTCSV_ACHPPD_20250130.txt	MTCSV	01/31/2025 12:34:58	01/31/2025 12:35:35	Final - With Errors
<input type="checkbox"/>	View	PPD-MTCSV_ACHTX_20250130.txt	MTCSV	01/31/2025 12:34:58	01/31/2025 12:35:25	Final - With Errors
<input type="checkbox"/>	View	PPD-MTCSV_AT_YYYYMMDD.txt	MTCSV	01/31/2025 12:34:58	01/31/2025 12:35:45	Final - With Errors
<input type="checkbox"/>	View	PPD-MTCSV_AlertERROR_YYYYMMDD.txt	MTCSV	01/31/2025 12:34:58	01/31/2025 12:35:05	Final - With Errors
<input type="checkbox"/>	View	PPD-MTCSV_DWIRE_20250130.txt	MTCSV	01/31/2025 12:34:58	01/31/2025 12:35:54	Final - With Errors
<input type="checkbox"/>	View	PPD-MTCSV_DWIRE_AMLTransactions_20250203.txt	MTCSV	02/03/2025 11:17:15	02/03/2025 11:17:36	Final
<input type="checkbox"/>	View	PPD-MTCSV_DWIRE_sanctionTransactions_20250203.txt	MTCSV	02/03/2025 11:17:15	02/03/2025 11:17:46	Final
<input type="checkbox"/>	View	PPD-MTCSV_Mixed_20250130.txt	MTCSV	01/31/2025 12:34:59	01/31/2025 12:36:25	Final - With Errors

Viewing 1-10 of 43 records

Display 10 per page Page 1 of 5

3. You'll be routed to **File Import Details**.

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Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Help

File Import Details for PPD-3_NACHA-20240830 -1.TXT

File Import Details

Export Print

Filter Select fields

<input type="checkbox"/> All	File State	Transaction Type	Last Updated	Processing Details
<input type="checkbox"/>	1-File Received	None		
<input type="checkbox"/>	6-File Processed by DGB with Errors	NACHA	01/30/2025 11:02:41	Total Transactions will be processed: 0 Total Transactions that require approval or exceeded limit: 0 Total Transactions that were rejected: 0 - B
<input type="checkbox"/>	2-GTFrame Notified	None	01/30/2025 11:02:12	
<input type="checkbox"/>	3-GTFrame File Received	NONE	01/30/2025 11:02:18	
<input type="checkbox"/>	4-Valid DGB File	NACHA	01/30/2025 11:02:18	
<input type="checkbox"/>	5-File Sent to Digital Banking	NACHA	01/30/2025 11:02:21	Job ID: 71398

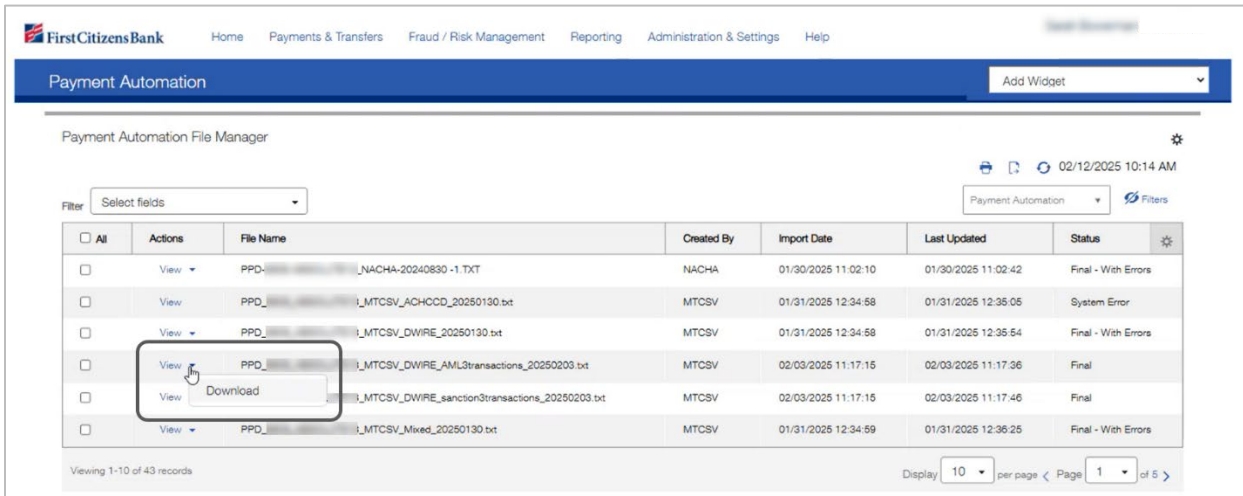
Viewing 1-6 of 6 records

Display 10 per page Page 1 of 1

Download a File

To download a submitted file:

1. Select the down caret next to **View**, then select **Download**.



Payment Automation File Manager

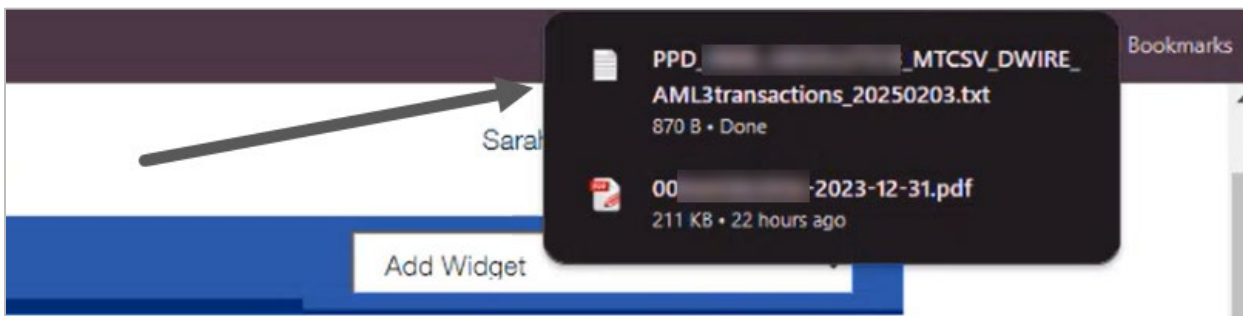
Filter: Select fields

<input type="checkbox"/> All	Actions	File Name	Created By	Import Date	Last Updated	Status
<input type="checkbox"/>	View	PPD_..._NACHA-20240830-1.TXT	NACHA	01/30/2025 11:02:10	01/30/2025 11:02:42	Final - With Errors
<input type="checkbox"/>	View	PPD_..._MTCSV_ACHCCD_20250130.txt	MTCSV	01/31/2025 12:34:58	01/31/2025 12:35:05	System Error
<input type="checkbox"/>	View	PPD_..._MTCSV_DWIRE_20250130.txt	MTCSV	01/31/2025 12:34:58	01/31/2025 12:35:54	Final - With Errors
<input type="checkbox"/>	View Download	PPD_..._MTCSV_DWIRE_AML3transactions_20250203.txt	MTCSV	02/03/2025 11:17:15	02/03/2025 11:17:36	Final
<input type="checkbox"/>	View	PPD_..._MTCSV_DWIRE_sanction3transactions_20250203.txt	MTCSV	02/03/2025 11:17:15	02/03/2025 11:17:46	Final
<input type="checkbox"/>	View	PPD_..._MTCSV_Mixed_20250130.txt	MTCSV	01/31/2025 12:34:59	01/31/2025 12:36:25	Final - With Errors

Viewing 1-10 of 43 records

Display 10 per page Page 1 of 5

2. A pop-up on the top right corner will display the downloaded content. Click to open.



Bookmarks

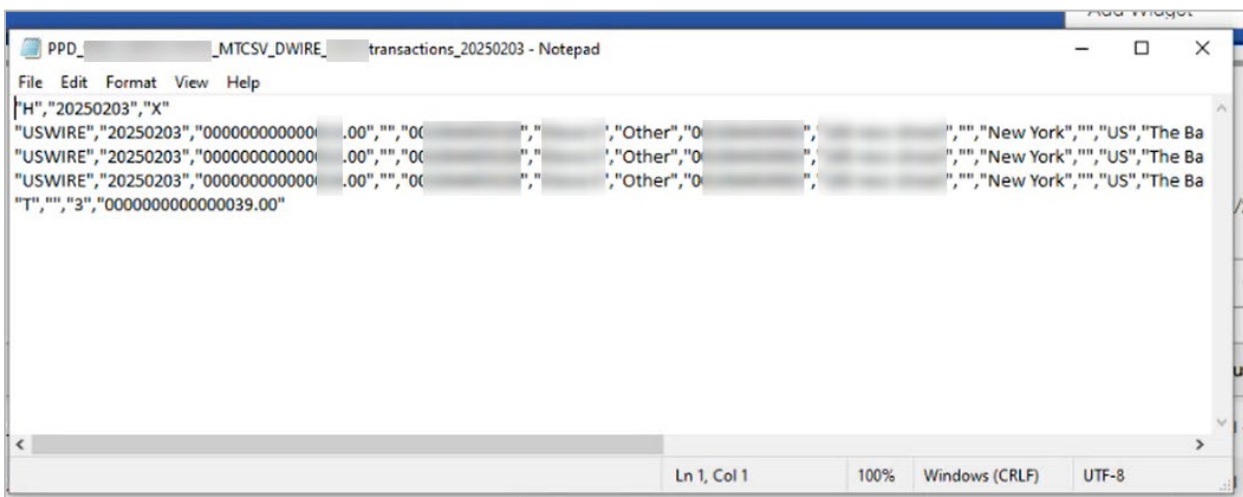
Sarah

Add Widget

PPD_..._MTCSV_DWIRE_AML3transactions_20250203.txt
870 B • Done

00...-2023-12-31.pdf
211 KB • 22 hours ago

3. Review the content of the file.



PPD_..._MTCSV_DWIRE_transactions_20250203 - Notepad

File Edit Format View Help

```

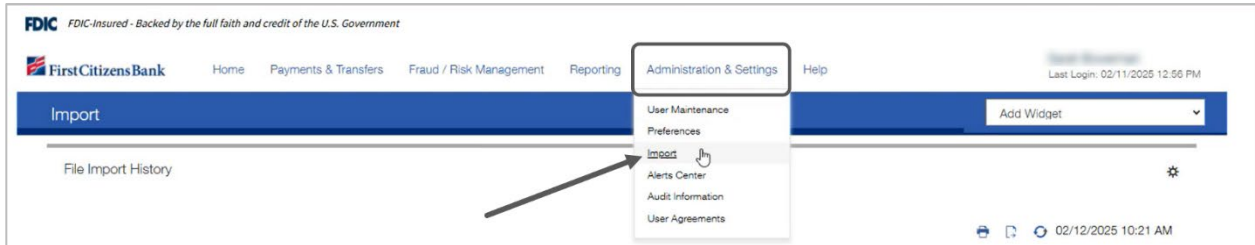
H", "20250203", "X"
"USWIRE", "20250203", "00000000000000.00", "", "00", "", "", "Other", "0", "", "", "New York", "", "US", "The Ba
"USWIRE", "20250203", "00000000000000.00", "", "00", "", "", "Other", "0", "", "", "New York", "", "US", "The Ba
"USWIRE", "20250203", "00000000000000.00", "", "00", "", "", "Other", "0", "", "", "New York", "", "US", "The Ba
T", "", "3", "0000000000000039.00"
  
```

Ln 1, Col 1 100% Windows (CRLF) UTF-8

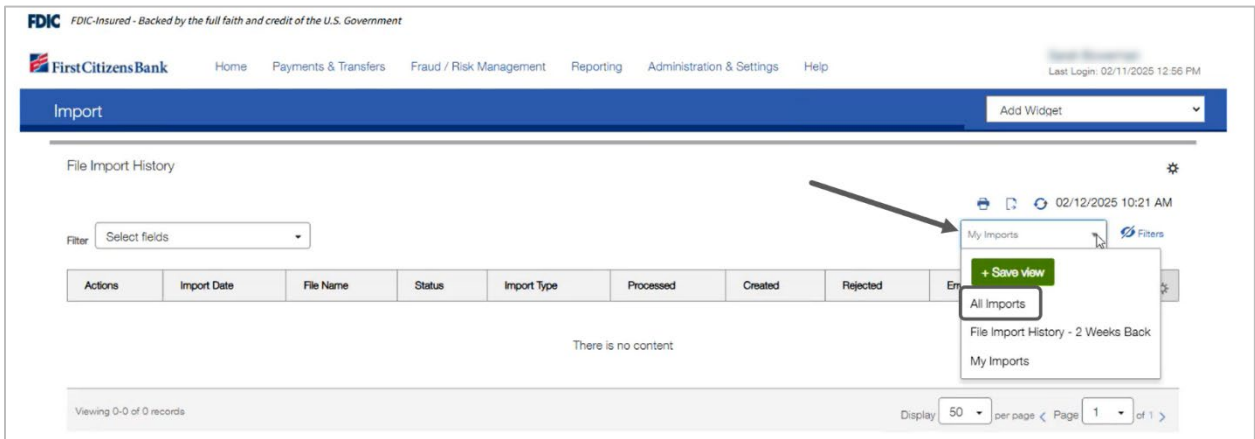
Import File Manager

To access an alternate method to view file transmission status:

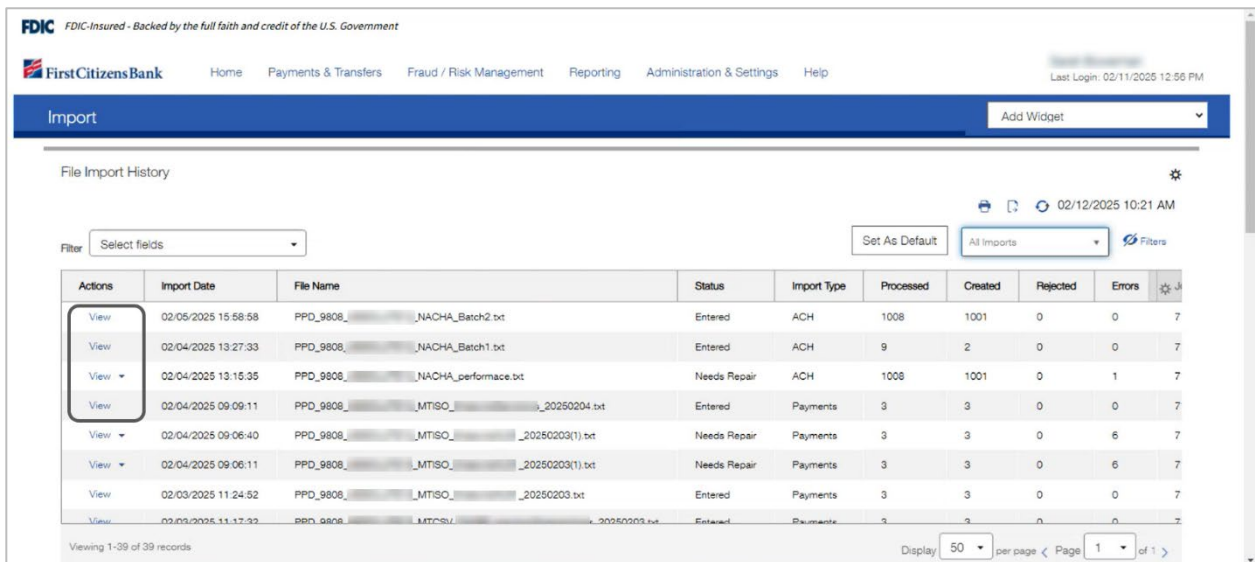
1. From the home page, navigate to the **Administration & Settings** tab, then select **Import**.



2. Select the drop-down caret next to **My Imports** menu, then select **All Imports**.



3. Click on the **View** link for the row you'd like to see.



4. You can see the status details.

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First Citizens Bank Home Payments & Transfers Fraud / Risk Management Reporting Administration & Settings Help Last Login: 02/11/2025 12:56 PM

← File Import Details for PPD_..._NACHA_performance.txt

▼ Failed Records (1)

Export Print

Record No.	Job ID	Import Type	Status	Reason
...	71577	ACH	Error	Line 2 : Effective Date can not be today.

Viewing 1-1 of 1 records

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Questions?

We're here to help. Contact Business Engagement Center with questions at 866-322-4249 (866-FCB-4BIZ). Our team is happy to assist you. For more information visit our [Commercial Advantage Learning Center](#).