Congruit Batch ACH including RCC

ACH and RCC Returns CSV Ingestion Format

This document defines the CSV file format required to submit ACH Returns into our system, including RCC (Remote Check Capture) return codes.
All client CSV files must strictly follow this schema to ensure successful ingestion and processing.

General Requirements

- **File Type**: CSV (`.csv`)
- **Encoding**: UTF-8
- **Delimiter**: Comma (`,`)
- **Header Row**: Required (first row must contain column names in the exact order shown below)
- **Row Format**: Each subsequent row represents a single ACH Return record.

Supported Header Formats

We support two header naming conventions. The system auto-detects the format from your file's header row.

snake_case

```
company_id,effective_date,trace_id,amount_cents,transaction_code,return_code,bank_account_number,routing_number
```

camelCase

```
companyId,effectiveDate,traceId,amountCents,transactionCode,returnCode,bankAccountNumber,routingNumber
```

Note: Use one format consistently throughout the entire header row. Do not mix snake_case and camelCase in the same file.

Field Definitions

Field Name	Type	Required	Description
`company_id`	string	Yes	Identifies the organization

			reporting the ACH Return.
`effective_date`	date (ISO 8601)	Yes	The date when the ACH Return was run. Format: `YYYY-MM-DD`.
`trace_id`	string	Yes	Unique identifier for the return event for the organization.
`amount_cents`	integer	Yes	The return amount, expressed in **cents** (e.g., `$10.50` → `1050`).
`transaction_code`	string (2 digits)	Yes	Transaction code of the event. Valid range: `"00"` .. `"99"`.
`return_code`	string (2 or 3 chars)	Yes	ACH return code. Valid values: `"R01"` .. `"R99"`. Or RCC return code. `"RA"` .. `"RZ"`
`bank_account_number`	string	Yes	Bank account number associated with the return.
`routing_number`	string (9 digits)	Yes	Bank routing number associated with the return.

Data Validation Rules

Field Name	Format / Constraint	Example
`company_id`	Alphanumeric string, 1–64 characters. Assigned by the bank or payment processor. Might be one single `company_id` in a file or several different ones. If so, we need the lender to tell us what they mean.	`CONGRUIT123`
`effective_date`	Must match regex: `^\d{4}-\d{2}-\d{2}$` (ISO 8601).	`2025-09-03`
`trace_id`	Alphanumeric string, 1–64 characters.	`TRC987654321`
`amount_cents`	Positive integer ≥ 1. No decimals allowed.	`10500`
`transaction_code`	Exactly 2 digits. Must be between `"00"` and `"99"`. ACH transaction codes are two-digit numbers indicating the type of account (checking, savings, loan) and transaction direction (credit/deposit or debit/payment) within an Automated Clearing House transfer, with	`27`

	common codes like 22 (Checking Credit), 27 (Checking Debit), 32 (Savings Credit), and 37 (Savings Debit).	
`return_code`	Must match regex: `^R(0[1-9]|[1-9]\d)$\|^R[A-Z]$|^R[345]$`. ACH Range: `"R01"` .. `"R99"`. RCC range: `"RA"` .. `"RZ"` .. `"R3,4,5"`	`R10`
`bank_account_number`	Numeric string, 4–17 digits. Leading zeros must be kept.	`000123456789`
`routing_number`	Exactly 9 digits. Leading zeros must be kept.	`021000021`

Example CSV

```
company_id,effective_date,trace_id,amount_cents,transaction_code,return_code,bank_account_number,routing_number
CONGRUIT123,2025-09-03,TRC987654321,10500,27,R01,123456789,021000021
CONGRUIT123,2025-09-03,TRC987654322,2500,27,R10,987654321,121000358

```

Notes

- **Header row is required**. Files without headers will be rejected.
- All fields are **required** unless otherwise specified.
- Dates must follow **ISO 8601** (`YYYY-MM-DD`).
- Amounts must be expressed in **cents** (integer only, no decimals).
- Routing numbers must be **9 digits** (leading zeros preserved).
- Return codes must follow NACHA ACH return code standards (`R01` .. `R99`), or RCC return codes (`RA` .. `RZ` .. `R3,4,5`).