# Return File and Contribution Remitting Process Diagram

START

Create Return File

Upload Return File to Inbound folder using SFTP

All files uploaded to the Inbound folder will receive an .ack file that lists out the records that were successful, and those that failed.

Was .error file sent along with the .ack file or were there any failed records in the .ack file?

An .error file will occur when the file name and file formats do not match the specification. **The presence of a .error file indicates the entire file can not be processed.**

If failed records occur within an employer record, only that specific employer's record error out.

Re-sumit corrected return files only for the errored employer's files.

YES → Correct records with errors in the Return File

NO

Create ACH Credit NACHA File

Send ACH Credit NACHA to your Financial Institution

Your Financial Institution

Bank of America

Bank of America processes the payment and uploads a daily NACHA transaction summary to CT Paid Leave

Employer corrects ACH Credit NACHA Payment File

Was the NACHA formatted according to the CT Paid Leave file specifications

CT Paid Leave contacts Employer with details on why the payment failed

Payment is returned to the Employer

NO

YES

The NACHA is processed to create payment records in the CT Paid Leave system

END

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