

ACH Module

ACH


Within **Payments > ACH**, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients.

Create ACH Payment

Use the *Create ACH Payment* view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

Creating an ACH Payment Manually

1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the *Create Payment* tab, select *Manual Entry*.
3. Enter a **Payment Name**.
4. Enter the **ACH Company Name**, **ACH Company ID**, **SEC Code**, **Entry Description**, and **Discretionary Data** fields.
5. Select the **Restrict Payment** check box, if appropriate.

6. Select an option from the **Frequency** drop-down list.
Options are:
 - *One Time*
 - *Weekly*
 - *Every Two Weeks*
 - *Twice a Month*
 - *Monthly*
 - *Quarterly*
 - *Every 6 Months*
 - *Annually*
7. Select the **Effective Date** of this ACH payment using the  calendar feature.
8. Select the **Offset Account**, if applicable.
9. Select **Add Recipients** to proceed to the *Manage Recipients* tab.
 - a) Enter the **Recipient Name**.
 - b) Enter the recipient's **ID Number**.
 - c) Enter the recipient's **Account Number**.
 - d) Select *Checking, Savings, or Loans* from the **Account Type** drop-down list.
 - e) Enter the **Routing Number** for the previously entered **Account Number**.
 - f) Select *DR* or *CR* from the **Credit/Debit** drop-down list to determine the type of ACH payment.
 - g) Enter the **Amount** of this ACH payment.
 - h) Select the **Prenote** check box, if appropriate.
 - i) Select **Addenda**, enter the information, and then select **Save**, if appropriate.
 - j) Select **+** to add a new recipient row, if necessary, and then complete the information.
10. Select **Review**.
You proceed to the *Review* tab.
11. Review the information entered to ensure that it is accurate.
12. Select **Confirm**.
You proceed to the *Confirmation* tab, confirming that you created an ACH payment.

Creating an ACH Payment from a Template

Select the template, confirm or update the recipient list, and then enter the effective date within this task.


1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the *Create Payment* tab, select *From Template*.
3. Select the check box beside the appropriate template name, and then select **Initiate Selected Templates**.

The *ACH Payments Detail* screen appears.

4. Change the **ACH Company ID**, **SEC Code**, **Entry Description**, and **Discretionary Data** fields, as needed.
5. Select the **Restrict Payment** check box, if appropriate.
6. Select an option from the **Frequency** drop-down list.

Options are:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every 6 Months*
- *Annually*

7. Select the **Effective Date** of this ACH payment using the  calendar feature.
8. Select the **Offset Account**, if applicable.
9. Select **Add Recipients** to proceed to the *Manage Recipients* tab.
 - a) Enter the **Recipient Name**.
 - b) Enter the recipient's **ID Number**.
 - c) Enter the recipient's **Account Number**.
 - d) Select *Checking*, *Savings*, or *Loans* from the **Account Type** drop-down list.
 - e) Enter the **Routing Number** for the previously entered **Account Number**.
 - f) Select *DR* or *CR* from the **Credit/Debit** drop-down list to determine the type of ACH payment.
 - g) Enter the **Amount** of this ACH payment.
 - h) Select the **Prenote** check box, if appropriate.
 - i) Select **Addenda**, enter the information, and then select **Save**, if appropriate.
 - j) Select **+ Add** to add a recipient row, if necessary, and then complete the information.

10. Select **Review**.

You proceed to the *Review* tab.

11. Review the information entered to ensure that it is accurate.

12. Select the **Apply Updates to the Template** check box, if appropriate.

This updates the template saved on the *ACH Templates* page.

13. Select **Confirm**.

You proceed to the *Confirmation* tab, confirming that you created an ACH payment from a template.

From this screen, you can **Create Another Payment** or view **ACH Payment Activity**.

Creating an ACH Payment from Multiple Templates

Select the templates, confirm or update the recipient list, and then enter the effective date within this task.


1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the *Create Payment* tab, select *From Template*.
3. Select the check boxes beside the appropriate template names, and then select **Initiate Selected Templates**.


The *ACH Payments Detail* screen appears.

4. Select the **One Effective Date for all Templates** check box, if appropriate.
 - a) Select an option from the **Frequency** drop-down list.

Options are:

- *One Time*
- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every 6 Months*
- *Annually*

- b) Select the **Effective Date** of this ACH payment using the  calendar feature.
5. Select **Edit Batch** within each section of the *ACH Payments Detail* screen, as needed.

From this subsection details screen, you can change the **ACH Company ID**, **SEC Code**, **Entry Description**, and **Discretionary Data**. Select  to remove a specific recipient. You can also add recipients by performing the following steps.

- a) Select **+ Add Recipient**.
- b) Enter the **Recipient Name**.
- c) Enter the recipient's **ID Number**.
- d) Enter the recipient's **Account Number**.
- e) Select *Checking*, *Savings*, or *Loans* from the **Account Type** drop-down list.
- f) Enter the **Routing Number** for the previously entered **Account Number**.
- g) Select *DR* or *CR* from the **Credit/Debit** drop-down list to determine the type of ACH payment.
- h) Enter the **Amount** of this ACH payment.
- i) Select the **Prenote** and **Hold** check boxes, if appropriate.
- j) Select **Addenda**, enter the information, and then select **Save**, if appropriate.

- k) Select **Save** after changing the information to proceed.
6. Review the information entered on the *ACH Payments Detail* screen to ensure that it is accurate.
7. Select **Review**.
8. Select **Confirm**.

Uploading a NACHA Formatted File

1. Go to **Payments > ACH > Create ACH Payment**.
2. Within the *Create Payment* tab, select *Upload NACHA Formatted File*.
3. Select **Browse** beside **Select File**, and browse to and select the appropriate file.
Your file must be formatted to NACHA specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.
4. Select **Upload**.

ACH Payment Activity

Use the *ACH Payment Activity* view to work with ACH payments.

You can select to **Approve** and **Reject** from the *ACH Payment Activity* panel.

You can also select **Uninitiate** or **Cancel** to stop a payment that is already in an *Initiated* status. Selecting **Create New Payment** redirects you to the *Create ACH Payment* view.

Select the **Transaction ID** link to access the *Payment Detail* screen, which displays the details of the payment and recipients. Select **Close** to return to the *ACH Payment Activity* view.

Searching ACH Payments

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select either the *All* or *Reversal* radio button.
3. Complete the fields in the *Search ACH Payment Activity* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Status

Select one of the following from the drop-down list:

- *All*
- *Pending Approval*
- *Approval Rejected*
- *Initiated*
- *Uninitiated*

- *Cancelled*
- *Failed*
- *Expired*
- *Scheduled*

The default is *All*.

ACH Company Name

Select the ACH company or companies to search for from this drop-down list.

Batch Name

Enter the name of the batch.

Transaction ID

Enter the transaction ID number if searching for a specific payment that originated in Treasury Management.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.


Debit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.


Credit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Initiated Date

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

Effective Date

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

4. Select **Search**.

The *ACH Payment Activity* panel updates with ACH payments matching the criteria entered, and the number of results appears at the bottom. The *ACH Payment Activity* panel allows you to view and work with payments that are in the following statuses:

- *Pending Approval*
- *Approval Rejected*
- *Initiated*
- *Uninitiated*
- *Cancelled*

- *Failed*
- *Expired*
- *Scheduled*

Select the **Transaction ID** link to access the *Payment Detail* page. This is where you can see audit, description, and discretionary data.

Editing an ACH Payment

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select the **Transaction ID**.
3. Select **Edit Payment**.

You can only edit if the ACH payment has a status of:

- *Pending Approval*
 - *Approval Rejected*
 - *Failed*
 - *Expired*
 - *Scheduled*
4. Edit the fields, as necessary.
 5. Select **Review**.
 6. Select **Confirm**.

Approving or Rejecting an ACH Payment

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select the check box beside the **Transaction ID**.
3. Select **Approve** or **Reject**.
The *Comments For Status Change* dialog box appears.
4. Enter a comment in the field, and then select **Approve** or **Reject**.
A confirmation message appears.

Canceling an ACH Payment Activity

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select **Cancel**.
The *Confirm Cancel Payment* dialog box appears.
3. Enter **Comments** about the cancellation, and then select **Cancel Payment**.

Uninitiating an ACH Payment Activity

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select **Uninitiate**.
The *Confirm Uninitiate* dialog box appears.

3. Enter **Comments**, and then select **Uninitiate Payment**.

Recurring ACH Payments

Use the *Recurring ACH Payments* view to work with ACH payments that are recurring.

Selecting **Create New Payment** redirects you to the *Create ACH Payment* view.

Select the **Transaction ID** link to access the *Payment Detail* screen, which displays the details of the payment and recipients.

Select **Close** to return to the *Recurring ACH Payments* view.

Searching Recurring ACH Payments

1. Go to **Payments > ACH > Recurring ACH Payments**.
2. Complete the fields in the *Search Recurring ACH Payments* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Status

Select one of the following from the drop-down list:

- *All*
- *Pending Approval*
- *Approval Rejected*
- *Cancelled*
- *Scheduled*
- *Completed*

The default is *All*.

ACH Company Name

Select the ACH company or companies to search for from this drop-down list.

Batch Name

Enter the name of the batch.

Transaction ID

Enter the transaction ID number if searching for a specific payment that originated in Treasury Management.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.


Debit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Credit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Created Date

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.


Frequency

Select any combination of the following options:

- *Weekly*
- *Every Two Weeks*
- *Twice a Month*
- *Monthly*
- *Quarterly*
- *Every Six Months*
- *Yearly*

All are selected by default.

Next Payment Date

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

The *Recurring ACH Payments* screen updates with the recurring ACH payments matching the criteria entered and the number of results appears at the bottom. Select the **Transaction ID** link to access the *Details* page.

Editing a Recurring ACH Payment

1. Go to **Payments > ACH > Recurring ACH Payments**.
2. Select the **Transaction ID**.
3. Select **Edit Payment**.

You cannot edit a recurring ACH payment in a *Pending Approval* status.

4. Edit the fields, as necessary.
5. Select **Review**.
6. Select **Confirm**.

Canceling a Recurring ACH Payment

1. Go to **Payments > ACH > Recurring ACH Payments**.

2. Select **Cancel** beside the recurring ACH payment.
The *Confirm Cancel Payment* dialog box appears.
3. Enter **Comments** about the cancellation, and then select **Cancel Payment**.

ACH Templates

Use the *ACH Templates* view to work with templates.

You can select **Create New Template** to proceed to the *Create Template* view.

You can select to *Clone*, *Delete*, or *Initiate* a batch from the **Actions** drop-down list.

Select the **Template Name** link to access the *Template Detail* screen, which displays the details of the recipients, including description, audit, and discretionary data. Select **Close** to return to the *ACH Templates* view.

You can also select *Edit* to change the template name, payment, recipient information, and other details.

Searching Templates

1. Go to **Payments > ACH > ACH Templates**.
2. Complete the fields in the *Search Templates* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Status

Select *All* (default), *Pending Approval*, *Approval Rejected*, or *Ready* to narrow the search results.

ACH Company Name

Select the ACH company or companies to search for from this drop-down list.

Template Name

Enter the name of the template.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.


Debit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Credit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Last Updated

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  calendar feature.

3. Select **Search**.

The *ACH Templates* view updates with templates matching the criteria entered and the number of results appears at the bottom. The *ACH Templates* view allows you to view and work with templates that are in the following statuses: *Pending Approval*, *Approval Rejected*, or *Ready*.

You can select check boxes for certain templates, or select all that are ready. Use the **Actions** drop-down menu to *Delete*, *Clone*, or *Initiate* a batch. Select the **Template Name** link to view, edit, or delete its details.

Create New Template

Use the *Create New Template* view to create templates and upload the NACHA formatted file.

Upload NACHA File

If you have a template that is already prepared and formatted to NACHA specifications, use this option to upload it for immediate use. The template is validated for proper NACHA formatting and all ABA numbers must be valid.

This process is the same process as described for the *Create ACH Payment* view.


Creating an ACH Template Manually

1. Go to **Payments > ACH > ACH Templates**.
2. Select **Create New Template**.
The *Create ACH Template* screen appears.
3. On the *Create Template* tab, select *Manual Entry*.
4. Complete the fields on the *Create Template* tab.

Template Name

Enter the name of the template.

ACH Company Name

Either enter the name of the ACH company or select  **Search**, and then choose **Select** beside the appropriate **Company Name**. The **ACH Company Name** selection populates the **ACH Company ID** and **SEC Code** fields automatically, and also enables the remaining fields.

ACH Company ID

The identification number of the ACH company.

SEC Code

Select the code from the drop-down list that corresponds to the previous selection. All are selected by default.

Entry Description

Enter a description.

Discretionary Data

Enter any other necessary information.

Select the **Restrict Template** check box, if appropriate.

5. Select **Add Recipients**.

You proceed to the *Manage Recipients* tab.

6. Select **Import Recipients From File**, if appropriate.

a) Select whether the file is **Delimited** or **Fixed Position**.

If selected, the button appears gray.

b) Choose **Select File**, and then navigate to the file to import.

c) Select **Upload**.

7. Select **Add Recipient**, if appropriate.

a) Enter the **Recipient Name**.

b) Enter the recipient's **Account Number**.

c) Select *Checking*, *Savings*, or *Loans* from the **Account Type** drop-down list.

d) Enter the **Routing Number** for the previously entered **Account Number**.

e) Select *DR* or *CR* from the **Credit/Debit** drop-down list to determine the type of batch.

f) Enter the **Amount** of this payment.

g) Select the **Prenote** and **Hold** check boxes, if appropriate.

h) Select **Addenda**, enter the information, and then select **Save**, if appropriate.

8. Select **Review**.

You proceed to the *Review* tab.

9. Review the information entered to ensure that it is accurate.

10. Select **Confirm**.

You proceed to the *Confirmation* tab, receiving a **Success! This template is pending approval** message in green at the top of the tab.

NOTE

From this screen, you can **Create New Template**, **Initiate Payment**, and view **ACH Payment Activity**.

ACH Recipients

Use *ACH Recipients* to work with the recipients of ACH payments.

Transaction ID / Batch Name

Select to access the *Detail* screen, which displays payment and recipient information.

NOTE

You can **Approve** or **Reject** the payment from the *Detail* screen.

Searching for an ACH Recipient

1. Go to **Payments > ACH > ACH Recipients**.
2. Complete the fields in the *Search Recipients* panel.

TIP

Select **Reset** for the fields to return to their default settings.

Record Type

Select if the recipient receives a *Batch* or a single *Payment*, or select *Both*.

Recipient Name

Enter the name of the recipient of the single and/or batch payment.

Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

3. Select the **Pre Note**, **Hold**, and **Reversal** check boxes, if applicable.
4. Select **Search**.
The *Recipients List* updates with the recipients matching the criteria entered, and the number of results appears at the bottom.

ACH Recipient Import Layout

Use the *ACH Recipient Import Layout* view to define the format for uploading a file of recipient records.

There are two **Upload Format** options available. If you select **Delimited**, indicate the order of the fields in your file. If you select *Fixed Position*, indicate the starting and ending positions of the fields in your file.

Determining the Import Layout

1. Go to **Payments > ACH > ACH Recipient Import Layout**.
2. Select a situation and follow the corresponding steps.

Situation	Steps
The upload format is delimited.	<ol style="list-style-type: none">1. Select <i>Delimited</i> for the Upload Format field.2. Enter the field location in the text box available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code.

TIP

Situation	Steps
	<p>If your file does not use Transaction Code, delete the number from that field to display the Account Type and Transaction Type fields, and use those entries instead.</p> <p>NOTE All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.</p>
<p>The upload format is fixed position.</p>	<ol style="list-style-type: none"> 1. Select <i>Fixed Position</i> for the Upload Format field. 2. Enter a Begin and End field location in the text boxes available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code. <p>Enter a Begin and End field location for Account Type and Transaction Type, if the file does not contain transaction codes.</p> <p>NOTE The End value must be greater than the Begin value. If the values match, the End value appears in red with a warning.</p>
<ol style="list-style-type: none"> 3. Complete the Account Type fields for Checking Equals and Savings Equals if the file does not contain transaction codes. 4. Complete the Transaction Type fields for Debit Equals and Credit Equals if the file does not contain transaction codes. 5. Select Save. 	

ACH Reversals

You can reverse full ACH payments or individual transactions, provided the payment included both credits and debits.

You can create an ACH reversal only during a specific window. Reversals are allowed:

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.

Reversing an ACH Payment

1. Go to **Payments > ACH > ACH Payment Activity**.
2. Select a transaction to reverse.
3. Select an option:
 - **Reverse Full Payment**
 - **Reverse Transaction(s)**

NOTE

The **Reverse Full Payment** and **Reverse Transaction(s)** options only appear if the transaction is eligible for reversal based on the business day effective date and cutoff criteria.

If you select **Reverse Transaction(s)**, a *Reverse* check box appears next to each listed transaction.

4. Select individual transactions to reverse, if necessary.
Held and prenote transactions cannot be reversed. Use the *Reversals Only* check box above the list of transactions to view only those transactions you have selected.
5. Select **Create Reversal**.
The *Reverse ACH Payment* screen appears.
6. Review your reversal selections, and then select **Confirm**.