

# ACH Payments

## Batch Creation

Entitled users can create ACH batches by manually keying in values through the user interface or by uploading a batch file via the transaction import service. Files can be imported in an industry standard format, NACHA, or in a customer defined format, such as comma separated value (CSV), fixed width, or XML. Manually created and imported batches are warehoused and can be reviewed and interacted (edit, approval, reject, cancel, etc.) with by users until the batch is delivered to the bank for processing.

ACH batches can be created through free form entry, starting a batch 'from scratch,' or from a template, a batch-like form that includes previously defined payees and other information which may be used to quickly create batches. If no templates have been created, navigate to **Manage Batch Templates** to create one or make one while creating a live free form batch.

### ACH Payments

— Current Progress — **1** Select — **2** Request — **3** Review — **4** Complete —

#### Select Template

Select existing ACH Batch template.

#### Free-Form Batch

ACH Company

Debit Credit

\* indicates required fields  
Page generated on 09/24/2018 at 2:50 PM PDT

## Creating a Free-form Batch

To create a free form batch, select the **ACH Company** through which the intended payments should be made. If only one ACH Company is entitled, that company will automatically populate in the field. If multiple ACH Companies have been entitled to a user, simply click in the field and select a company from the menu that populates.

Once an ACH Company has been selected, a **Debit/Credit** field will appear. Depending on the entitlements of the user, a Credit Only or Debit Only batch may be created.

Select a Batch Type. After the batch type has been selected the screen will refresh and the user will be taken to step 2, the **Request** page.

### ACH Batch Details

- **Payment Date:** This is the date on which the payments in the batch are made to the payees.
- **ACH Company:** This is your company's legal entity through which these payments will be made.
- **Offset Account:** The account through which these payments are funded.
- **Company Discretionary Data:** An optional field which allows a detailed description of the batch for the benefit of an external viewer, based on receiving Bank's procedures.
- **Company Entry Description:** A required field which provides space for short descriptive information about the batch for internal use.
- **Save as Template:** Check this box, and give the template a name, if the settings for the batch being created should be saved for use in the future.
- **Notify Me:** This field tells the system to send the user an email and / or SMS text message when the batch changes status. Users can select to be notified when the following status changes occur:
  - Pending Actions: The batch requires approval or has been rejected by an approver and needs repair.
  - System Events: The batch has been delivered to the bank.
  - Complete — *Unsuccessful*: The batch delivery attempt failed.
  - Complete — *Successful*: The batch delivery attempt was successful.
  - Early Action Taken: The batch is dated for the future and was approved prior to the day it is scheduled to be sent to the bank.
  - Early Action Removed: The batch is in a recurring series or is dated for the future, but has been deleted or canceled.
- **Add Payees:** Click on Add Payees button to add existing or create new payees to this batch.

Once information has been filled in, click **Request Batch** to proceed to step 3, the **Review** page. Clicking the **Cancel** button will cancel the batch entry.

The batch is now displayed for your review before being initiated. If needed, the user is able to search through the payees to find and verify a specific transaction. Excluded records and payees that have outstanding prenotes are displayed in grey text to indicate that they will not be processed in this batch.

If a change is needed, click the **Edit Batch** button to return to **Request** page. Click the **Confirm** button to submit the batch for processing and move to step 4, the **Complete** page. Click the **Cancel** button if the batch is not to be submitted.

The batch is now queued to be submitted to the bank. A green banner will display at the top of the page providing the date, time, and a Transaction Number or the name of the recurring series, if one was defined. The body of the page displays the details of the batch.

You may click the **Return** button to go back to the **Request** page, or select another menu option.

## Templates & Recurring Payments

**Manage Batch Templates** allows for the creation and maintenance of permanent batches that can be used to quickly initiate ACH batches. Batches must be initiated through the ACH Payments.

Templates are also used to set up recurring payments. Recurring payments allows the user to create a schedule so that an ACH batch may be automatically generated, and sent to the bank for processing at specific times.

File Maps	Is Active			
<i>EDI820 ACH Transfer Import</i>				
<i>ISO20022 ACH Transfer Import</i>				
<i>NACHA ACH Transfer Import</i>				

To begin, select a **Start Date**, which is the date the first payment from this series will be delivered for processing. The First Payment Date is calculated based on the start date and recurring frequency. Next, select an expiration date for this schedule. Select **Transaction Repeats Indefinitely** if unsure of the expiration date or this batch is intended to run indefinitely. If this schedule will have an end date, select **Transaction Repeats Until End Date** and then select a date from the calendar. For batches which will run for a limited time, select **Fixed Number of Transactions** and then enter the number of times this transaction should run before it expires.

Next, specify how often this batch will occur (**Daily, Weekly, Bi-Weekly, Semi-Monthly, Monthly, or Yearly**) and select the desired options for that choice.

Once the schedule has been completed select **Save**. If the user does not wish to create a schedule select **Cancel**.

Once the recurring schedule has been created, the user will be taken back to the **Request** page and see a summary statement of the selection. Beside the summary is a red **X** which allows for the deletion of

the recurring series. Just below that, create a name for the series. This will allow for easy searches for this series and distinguish these payments from other ACH payments.

## Transaction Import

Another way to enter ACH transactions is through **Transaction Import**. Files are read through predefined maps.

### Recurring Options

 Recurring payments must begin on a future date. The first payment will be created on the system-calculated "First Payment Date" to ensure timely processing based on your specified "Start Date" and other selections. If the selected day occurs on a non-business day, the transfer request will occur on the previous business day.

Start Date   First Payment Date **09/26/2018**

- Transaction Repeats Indefinitely
- Transaction Repeats Until End Date
- Fixed Number of Transactions (Max: 999 Transfers)

Daily  **Weekly**  Bi-Weekly  Semi-Monthly  Monthly  Annually

- Each business day ( Monday through Friday )
- Specific days of the week

When a user selects Transaction Import, the Map Table appears. This table displays all maps currently available to the user. Map names that appear in italics are Public Maps which have been created by the bank and may be utilized if the user has a file formatted in one of these standard formats. These maps may only be edited by the bank. Map names that appear in bold are Custom Maps which have been created for the company or by the bank, on behalf of the company.

## NACHA Import Preferences

This section allows the user to define whether his / her imported NACHA file contains offsets.