

Business Access
ACH System Guide



Business | Wealth Management | Personal

Table of Contents

ACH Payments.....	1
Initiating a Consumer or Corporate Payment.....	2
Creating a consumer or corporate payment:	2
Initiating a Tax Payment	3
View Payment.....	4
Modify ACH Payments	7
Reverse ACH Payments	12
Repairing Stale-dated Reversals	14
Viewing a Reversal	14
Upload Transactions	15
Payment Templates	16
Changing Template Views.....	18
Creating a Payment Template	18
Deleting a Payment Template.....	20
Approving a Payment Template	20
Rejecting a Payment Template	21
Viewing Payment Template Detail	21
Initiating a Payment from a Template.....	21
Modify ACH Templates	22
Recurring ACH Payments from a Template	23
Payment Maps	26
ACH	27
NACHA Import.....	36
ACH Pass-Thru.....	36
Viewing an ACH Pass-Thru File	37
Deleting an ACH Pass-Thru File	39
Processing an ACH Pass-Thru File	39
Viewing Failed Uploads.....	39
ACH Origination Statuses.....	39
ACH NACHA Pass-Thru Files	39
ACH Template	40
ACH Origination Cut-Off Times	40

ACH Payments

ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions. NACHA (National Automated Clearing House Association) established and maintains the rules governing ACH transactions.

Initiating a Consumer or Corporate Payment

Creating a consumer or corporate payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate**.
3. Choose the appropriate ACH payment type from the drop-down.
 - **Consumer Collections** - used to only debit consumer/personal accounts
 - **Consumer Payments** - used to only credit consumer/personal accounts
 - **Consumer Payments & Collections** - used to debit and credit consumer/personal accounts in the same file
 - **Corporate Collections** - used to only debit corporate/business accounts
 - **Corporate Payments** - used to only credit corporate/business accounts
 - **Corporate Payments & Collections** - used to debit and credit corporate/business accounts in the same file
4. In the **Payment Name** field, enter the payment name.
5. In the **Originator Information** section, enter the below information:
 - **ACH Sender** - select the ACH Company being used for the transaction from the drop-down.
 - **Offset Account** - from the drop-down menu, select the offset account being used for the transaction.
 - **Payment Description** - enter a description to identify the contents of the payment.
 - **Discretionary Data** - This field is optional, it can be used to enter discretionary data which can be a variety of information associated with the payment or sender, such as a payment description.
 - **Transaction Date** - defaults to the next available processing date, the date should be the date the transaction needs to process. **Note:** Same Day ACH (SDA) transactions are available when submitted prior to SDA cut-off times, additional fee may apply.
 - **Descriptive Date** - This field is optional and is the date displayed to the receiver for descriptive purposes.
6. In the **Receiver Information** section, enter the below information: **Note:** if you want to wait to add receiver information, click "Add Receivers Later" and go to step 7
 - **Credit & Debit radio buttons** - Choose the appropriate option for the receiver being entered. **Note:** these buttons only display when using Consumer Payments & Collections or Corporate Payments & Collections to initiate a payment.
 - **Name** - enter the name of the person or business the transaction is going.
 - **ID** - This field is optional and can be used to enter a unique identifier for the receiver.
 - **Disc Data** - This field is optional and can be used to enter discretionary data which could be a variety of information associated with the payment or sender, such as a payment description or invoice number.
 - **Account Number** - enter the receiver's account number.

- **Routing Number** - enter the routing number of the receiver's bank.
- **Account Type** – use the drop-down menu to select the account type: Checking, Loan, or Savings.
- **Addenda Type** use the drop-down menu to select the type of addenda you want to include. The default is **No Addenda**. **Note:** Depending on the type of Addenda chosen, other fields will display to enter addenda information.
- **Transaction State** - use the radio buttons to select a state for the current payment: .
 - Active** – the payment will process when the submitted
 - Frozen** - the payment will remain in draft form until you modify the payment and choose **Active** or enter an amount. **Note:** Entering a zero amount will automatically set the transaction to Frozen.
 - Prenote** – automatically sets the amount to zero and can be used to verify the account is valid for future transactions
- **Amount** - Enter the amount of the payment. **Note:** if Prenote selected, amount field will not be available.

- When you have finished, click **Save & Continue**. The payment is saved.
- To add additional receivers, repeat step 6, then click **Add** until all receivers have been added.
- When the payment information and all receivers have been entered, click **Submit for Approval**.

OR

Click **Save** to save the payment in draft form for later.

The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments.

Note

The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If a possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists."

Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

 Payment has been submitted for approval.

Payment Name	Customer Trace	Effective Entry Date	Debits	Total Debits	Credits	Total Credits
Test 1	943	07/08/2022	0	\$0.00	1	\$2.00

Warning! Potential Duplicate Payment Exists

Payment Name	Customer Trace	Initiated By	Initiated Date	Approved By	Approved Date
Test 1	937	testadmin	06/30/2022	testadmin	06/30/2022

Initiating a Tax Payment

A tax payment is sent electronically to the federal government (IRS).

Creating a federal tax payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Initiate and select Tax Payment**.
3. In the **Payment Name** field, enter the payment name.
4. Use the **Tax Form** drop-down menu to select an available form.
5. Use the Tax Type Code drop-down menu to select the appropriate tax code.
6. In the **Originator Information** section, enter the below information:
 - **ACH Sender** –select the ACH Company being used to send the payment.
 - **Offset Account** from the drop-down menu, select the offset account being used for the transaction.
 - **Transaction Date** - defaults to the next available processing date, the date should be the date the payment needs to process. **Note:** Same Day ACH (SDA) transactions are available when a transaction is submitted prior to SDA cut-off times, additional fee may apply.
7. In the **Payment Information** section, enter the below information:
 - **9 Digit EIN** – enter the nine-digit EIN (Employer Identification Number) or tax ID number.
 - **Tax Period End Date** – use the drop-down menus to select the appropriate end date (month) and year.

TAX	TAX PERIOD END DATE
	April ▼ 2019 ▼

- In the **Amount & Type** section, enter the appropriate payment amounts for Social Security, Medicare, and other general withholding.
8. Click **Submit for Approval**, and in the confirmation message, click **Submit**.
 9. The Payments tab will display. The tax payment will need to be approved:
 - **Requires my approval** - click the ellipses (...) and choose Approve
 - **Requires other's approval** – another user will need to Approve
 10. The Payment Center workspace returns with a confirmation message, and the payment appears in the list of payments. **Note:** The application will detect possible duplicate payments based on standard entry class code, effective entry date, total amount, and number of credits and number of debits. If possible duplicate payment is detected, the confirmation message will include the following statement: "Warning! Potential Duplicate Payment Exists." Be sure to view the newly entered payment and verify that it is indeed unique and not a duplicate.

View Payment

You can select an existing payment and view details.

Viewing a payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
 2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
-
3. Select **View**.

The screenshot displays the 'View ACH Payment' interface. At the top, there is a blue header with a back arrow, the title 'View ACH Payment', and a balance of '\$89.07' with '(1) PAYMENTS' below it. A 'PRINTABLE VIEW' button is located in the top right. The main content is divided into three sections: 'PAYMENT INFORMATION', 'ORIGINATOR INFORMATION', and 'TRANSACTION DETAILS'. The 'PAYMENT INFORMATION' section contains a table with the following data:

PAYMENT INFORMATION	PAYMENT TYPE	TRANSACTION DATE	DESCRIPTIVE DATE
PAYMENT NAME Corp Pay	Corporate Payments	12/07/2021	--
CUSTOMER TRACE NUMBER 954	BANK TRACE NUMBER --	INITIATED --	STATUS Updated
SOURCE FREEFORM	TEMPLATE NAME --		

The 'ORIGINATOR INFORMATION' section contains a table with the following data:

ACH SENDER	OFFSET ACCOUNT	PAYMENT DESCRIPTION	DISCRETIONARY DATA
987654321 - my ACH co	****0002 - Test Account 2	PAYEE	--

The 'TRANSACTION DETAILS' section shows a summary table:

TRANSACTION DETAILS	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
Show Daily Limits	\$89.07	\$0.00	\$89.07

Below this is a table for 'ALL RECEIVERS' with a search bar and filter icons. The table has the following data:

ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
...		Joshua McBride	89.07	Active	****6977	061000104

At the bottom, there is a 'VIEW 1 OF 1' indicator and a 'DISPLAY' dropdown menu set to '1'.

Depending on the payment type, the **Payment Information** section displays the following information:

- Payment Name
- Payment Type
- Transaction Date
- Descriptive Date, if available.
- Customer Trace Number, if available
- Bank Trace Number, if available
- Initiated– The date and time of payment creation
- Initiated By– The name of the user who added the payment
- Status – For example, *Processed*, *Requires other's approval* or *Approved*
- Source– For example, *Freeform* or *Import* or *Template*

The **Originator Information** varies according to the payment type as well. For ACH payments, it includes

- CH Sender
- Offset Account
- Payment Description
- Discretionary Data, if available.
- The Transaction Details section includes
- Total Debits
- Total Credits
- Total Amount

It also includes a **Show Daily Limits** link. Click it to display the available payment limits. **Note:** this link is only available on payments that haven't been approved or processed.

	DAILY LIMIT	LIMIT REMAINING	TOTAL AMOUNT
Show Totals	\$99,999,999.00	\$99,999,999.00	\$5.65

Click **Show Totals** to display totals again.

For batch (ACH) payments, the list grid at the center of the screen defaults to show details for all receivers.

ALL RECEIVERS ▼							<input type="text"/> 🔍 🔄 🏠 🗑️ 🖨️ ⬇️ 🔒
ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTIN	
...	1865466	Susan Merry	654.56	Active	****2222	12312	
...	234	SusanG	5.44	Active	****1114	12312	
...	47899999	Tom Jones	54.56	Active	****7873	06100	
...	1234	Joe Staffer	4.53	Active	****1234	32227	
...	ach	ACH	0.45	Active	****5555	21139	

VIEW 1-5 OF 5 DISPLAY 5 ▼ 1

The list grid displays the following information for each individual payment transaction.

- ID
- Name
- Account Number | Routing Number | Account Type
- Amount
- Credit/Debit indicator
- Addendum, if available

- **Status** – For example, *Active* or *Prenote*

In the **Actions** column, click the (...) to see more details, if available. This will display the details in a box.

ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER
More Details		TestIndividual - test	2132132	012045671

View Transaction

RECEIVER INFORMATION

CREDIT/DEBIT Credit	NAME IRS
ID 2347	DISC DATA -
ROUTING NUMBER 0610	ACCOUNT NUMBER ****1009
ACCOUNT TYPE Checking	AMOUNT \$2,266.83
STATUS Active	

ADDENDA INFORMATION

FREEFORM
TXP* 2347*09405*221201*09405*226683

Back

Modify ACH Payments

You can modify existing ACH payments:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Modify**.

The Modify Payment screen appears.

< Modify ACH Payment
\$12.80

(4) PAYMENTS

PAYMENT TYPE
Corporate Payments

PAYMENT NAME
Vendor2

CUSTOMER TRACE NUMBER
953

BANK TRACE NUMBER
--

STATUS
Updated

SOURCE
Freeform

TEMPLATE NAME
--

ORIGINATOR INFORMATION

ACH SENDER
5551212 - rac inc

OFFSET ACCOUNT
Test Account 2 - ****0002

PAYMENT DESCRIPTION
Payables23

DISCRETIONARY DATA Optional

TRANSACTION DATE
12/08/2021

DESCRIPTIVE DATE Optional

Same Day settlement available.
Additional fee may apply.

TRANSACTION DETAILS

[Add A Receiver](#) [Upload Transactions](#)

Show Daily Limits

TOTAL CREDITS (4)

TOTAL DEBITS (0)

TOTAL AMOUNT

\$12.80

\$0.00

\$12.80

ALL RECEIVERS 🔍 🔄 🗑️ 🖨️ ⏴ ⏵

<input type="checkbox"/>	ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT T
<input type="checkbox"/>	...			Green Wood Inc	8.00	Active	****7111	122000218	Checking
<input type="checkbox"/>	...			kj	4.44	Active	****3423	061191848	Checking
<input type="checkbox"/>	...		ksdf	Jaymie	0.33	Active	****3423	061191848	Checking
<input type="checkbox"/>	...		asd	asd	0.03	Active	****3234	061191848	Checking

MODIFY AMOUNT
ZERO AMOUNT
ACTIVATE
PRENOTE
FREEZE
DELETE

VIEW 1-4 OF 4

DISPLAY 4 1

\$12.80

(4) PAYMENTS

SEND PAYMENT
SAVE
DELETE
DONE

4. Make changes to the editable fields as desired.
5. To add an additional receiver to the payment, click **Add a Receiver**.

Add A Receiver

RECEIVER INFORMATION

NAME 0/22

ID Optional 0/15

DISC DATA Optional 0/2

ACCOUNT NUMBER 0/17

ROUTING NUMBER

ACCOUNT TYPE

ADDENDA TYPE

TRANSACTION STATE
 Active Frozen Prenote

AMOUNT

ADD **BACK**

- To upload the transactions making up the batch, click **Upload Transactions**. **Note:** this option will only be available if file mapping has been set up.
- To zero all listed amounts on the screen so you can make changes, check the boxes corresponding to the desired receiver or receivers, and then click **Zero All Amounts**.

TRANSACTION DETAILS [Add A Receiver](#) [Upload Transactions](#)

ALL RECEIVERS ▾

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT
<input type="checkbox"/>	...		Green Wood Inc	8.00
<input type="checkbox"/>	...		kj	4.44
<input type="checkbox"/>	...	ksdf	Jaymie	0.33
<input type="checkbox"/>	...	asd	asd	0.03

MODIFY AMOUNT **ZERO AMOUNT** **ACTIVATE** **PRENOTE** **FREEZE** **DELETE**

- To modify the amounts in the batch, select the desired receiver or receivers, and click **Modify Amount**. Change the amount or amounts as desired, and then click **Save**.

TRANSACTION DETAILS Show Daily Limits **TOTAL CREDITS (4) \$12.80** **TOTAL DEBITS (0) \$0.00** **TOTAL AMOUNT \$12.80**

ALL RECEIVERS [Search] [Refresh] [Filter] [Print] [Export] [Share]

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE
<input type="checkbox"/>	...		Green Wood Inc.	8.00	Active	****7111	122000218	Checking
<input checked="" type="checkbox"/>	...		kj	4.44	Active	****3423	061191848	Checking
<input type="checkbox"/>	...	ksdf	Jaymie	0.33	Active	****3423	061191848	Checking
<input type="checkbox"/>	...	asd	asd	0.03	Active	****3234	061191848	Checking

VIEW 1-4 OF 4 DISPLAY 4 1

1. Modify amount or amounts. (Callout pointing to the amount field in the second row)

2. Click Save. (Callout pointing to the SAVE button)

9. To view receiver details, select the desired receiver in the list, and in the **Actions** column, click the ellipses (...), and then click **More Details**.

View Transaction ✕

RECEIVER INFORMATION

CREDIT/DEBIT	NAME
Credit	Joshua McBride
ID	DISC DATA
-	-
ROUTING NUMBER	ACCOUNT NUMBER
061000104	****6977
ACCOUNT TYPE	AMOUNT
Checking	\$89.07
STATUS	
Active	

10. You can delete or modify the individual transaction. If you choose to modify it, click **Modify**,

Edit Transaction ✕

RECEIVER INFORMATION

NAME
 14/22

ID Optional
 1/15

DISC DATA Optional
 0/2

ACCOUNT NUMBER
 8/17

ROUTING NUMBER

ACCOUNT TYPE
 ▼

ADDENDA TYPE
 ▼

TRANSACTION STATE
 Active Frozen Prenote

Make changes as necessary, and then click **Save**, or click **Save & Edit Next** if you want to go on to edit the next receiver/transaction in the list grid.

The screenshot shows a payment form with the following fields and options:

- ID**: Optional text input field.
- DISC DATA**: Optional text input field.
- ACCOUNT NUMBER**: Text input field containing "83996977".
- ROUTING NUMBER**: Text input field containing "061000104".
- ACCOUNT TYPE**: Dropdown menu with "Checking" selected.
- ADDENDA TYPE**: Dropdown menu with "No Addenda" selected.
- TRANSACTION STATE**: Radio buttons for "Active" (selected), "Frozen", and "Prenote".
- AMOUNT**: Text input field with a dollar sign icon and "89.07".

At the bottom of the form are three buttons: "SAVE", "SAVE & EDIT NEXT", and "BACK".

11. When the payment information is complete, click **Submit for Approval**.

OR

Click **Save** to save the payment in draft form for later.

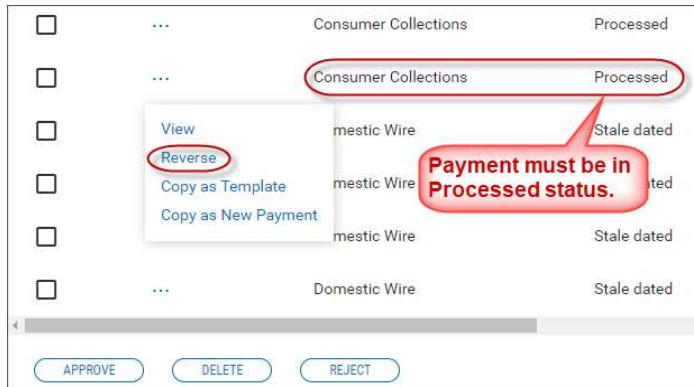
The Payment Center workspace returns with a confirmation message.

Reverse ACH Payments

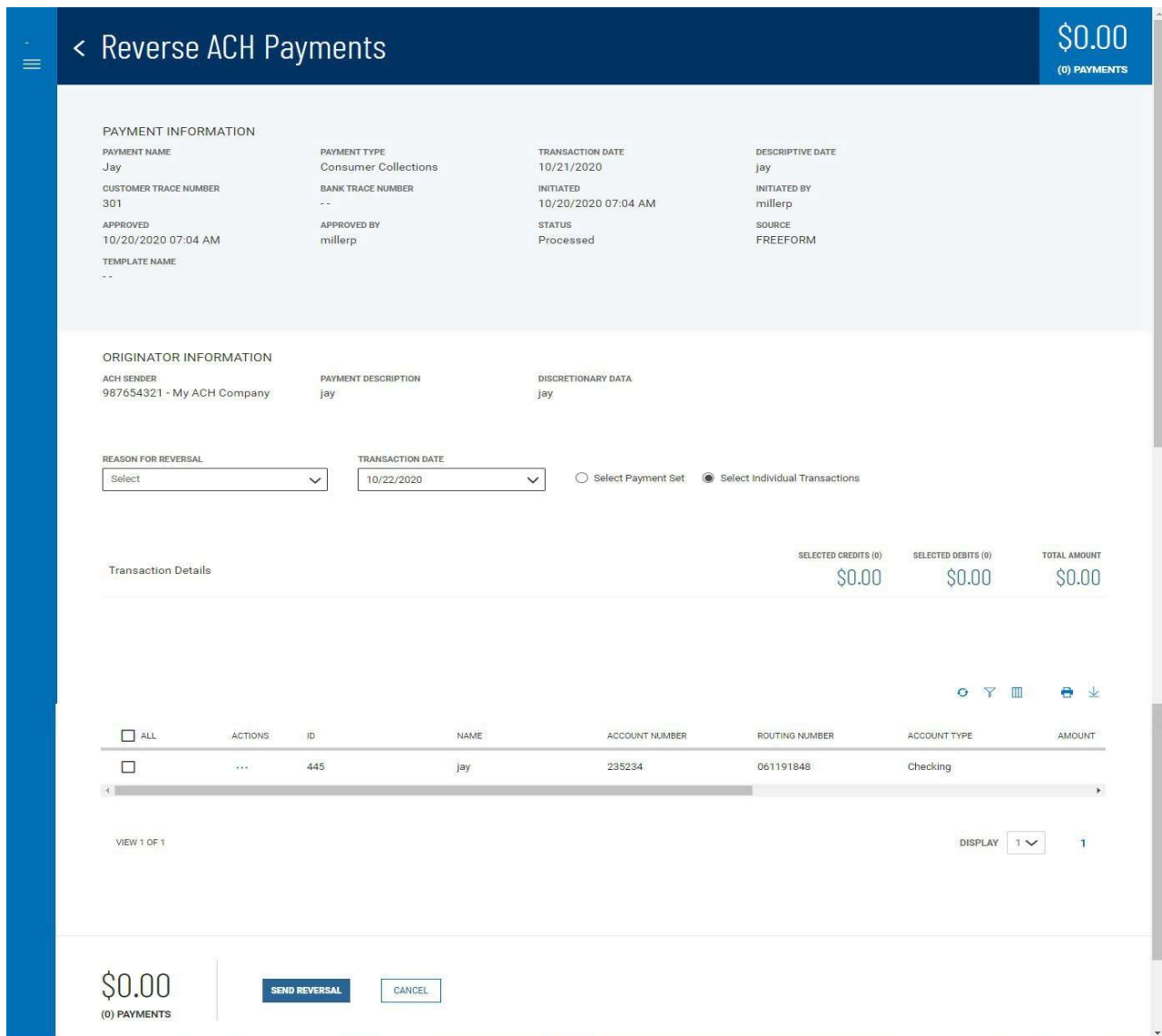
Following National Automated Clearing House Association (NACHA) rules, eligible ACH payments created in Business Access can be reversed as needed. To be eligible, ACH payments must be in Processed status and must be transmitted to the receiving depository financial institution by midnight of the fifth banking day following settlement of the erroneous entry. The application calculates the eligibility timeline, taking into account an ACH company's entitlement to same-day ACH payment processing. Reversals can be initiated for individual ACH payments or an entire ACH batch.

Reversing an ACH payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Reverse**. **Note:** If Reverse doesn't show as an option, a reversal can't be completed. Please reach out to the Treasury Management support team for other options.



The Reverse ACH Payments screen appears.



4. Use the **Reason for Reversal** drop-down menu to select a reason: *Incorrect amount*, *Incorrect account number*, or *Duplicate*.
5. The **Transaction Date** defaults to the next available processing date, the date should be the date the transaction needs to process. Use the drop-down calendar to select a different date.
Note: Same Day ACH (SDA) transactions are available when submitted prior to SDA cut-off times,

additional fee may apply.

6. Select the appropriate radio button depending on whether you want to select the entire payment set (batch) or individual transactions in the set for reversal.
 - If you click the **Select Individual Transactions** radio button, check the boxes next to the payments you want to reverse.



<input type="checkbox"/> ALL	ACTIONS	ID	NAME	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	AMOUNT
<input checked="" type="checkbox"/>	...	445	jay	235234	061191848	Checking	

VIEW 1 OF 1 DISPLAY 1

You can also check the **All** checkbox to select all listed payments.

- If you click the **Select Payment Set** radio button, the entire batch will be reversed.
7. When you have finished, click **Send Reversal**.

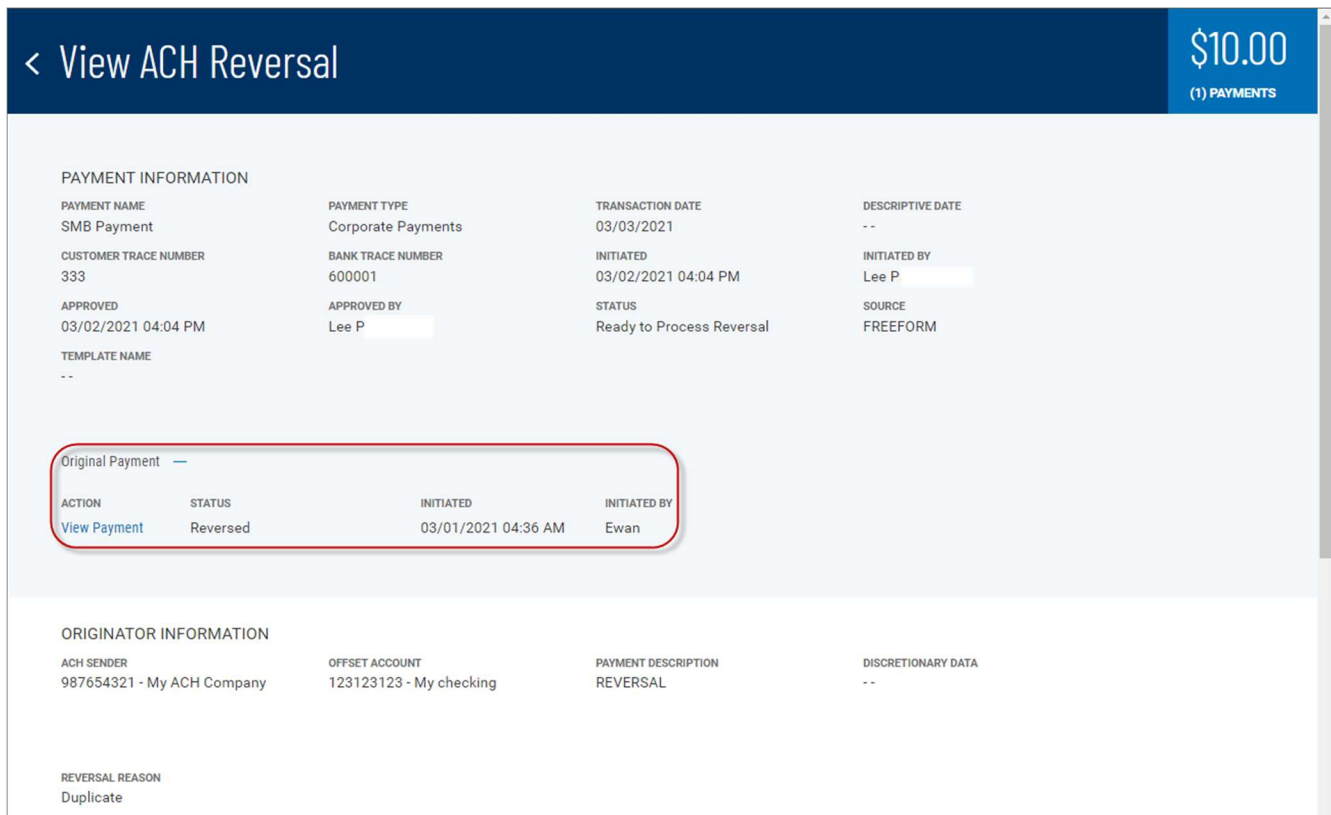
The reversal request is sent to the appropriate financial institution, no further approval is required.

Repairing Stale-dated Reversals

Reversals that are out-of-date (Stale dated) can be repaired by modifying the payment and changing the transaction date to a valid date.

Viewing a Reversal

When you view details of a reversed ACH payment, the screen displays details of the original payment as well.



< View ACH Reversal **\$10.00**
(1) PAYMENTS

PAYMENT INFORMATION

PAYMENT NAME SMB Payment	PAYMENT TYPE Corporate Payments	TRANSACTION DATE 03/03/2021	DESCRIPTIVE DATE --
CUSTOMER TRACE NUMBER 333	BANK TRACE NUMBER 600001	INITIATED 03/02/2021 04:04 PM	INITIATED BY Lee P
APPROVED 03/02/2021 04:04 PM	APPROVED BY Lee P	STATUS Ready to Process Reversal	SOURCE FREEFORM
TEMPLATE NAME --			

Original Payment

ACTION View Payment	STATUS Reversed	INITIATED 03/01/2021 04:36 AM	INITIATED BY Ewan
---	---------------------------	---	-----------------------------

ORIGINATOR INFORMATION

ACH SENDER 987654321 - My ACH Company	OFFSET ACCOUNT 123123123 - My checking	PAYMENT DESCRIPTION REVERSAL	DISCRETIONARY DATA --
---	--	--	---------------------------------

REVERSAL REASON
Duplicate

Upload Transactions

Your financial institute can supply import maps or you can create import maps that allow you to upload payment files that are not in standard ACH file format. If the Upload Transactions feature is available to you, the option will appear when you view **Transaction Details** section of the Modify ACH Payment screen.

TRANSACTION DETAILS

⊕ Add A Receiver **↑ Upload Transactions**

Show Daily Limits

TOTAL CREDITS (1) \$2.00

TOTAL DEBITS (0) \$0.00

TOTAL AMOUNT \$2.00

ALL RECEIVERS ▾

ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER	ACCOUNT TYPE	CREDIT/D
<input type="checkbox"/>	...			2.00	Active	****	07	Checking	Credit

Modify Amount Zero Amount Activate Prenote Freeze Delete

VIEW 1 OF 1

DISPLAY All ▾ 1

The two import maps, called Upload Type and Upload Mode, are selectable when you click the Upload Transactions link.

Uploading transactions:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the desired payment, and in the **Actions** column, click the ellipses (...).
3. Select **Modify**.
The Modify Payment screen appears.
4. Click **Upload Transactions**.

Upload Transactions

UPLOAD TYPE

Simple CSV1 ▾

UPLOAD FILE VIEW MAP DETAILS

UPLOAD MODE

Update Entries ▾

📎 Drag file here or [select file](#) from your computer.
1 file maximum. 5000 records per file maximum

CANCEL

5. Use the **Upload Type** drop-down menu to select the appropriate import map.
6. Use the **Upload Mode** drop-down menu to select *Add Entries*, *Update Entries*, or *Add and Update Entries*.

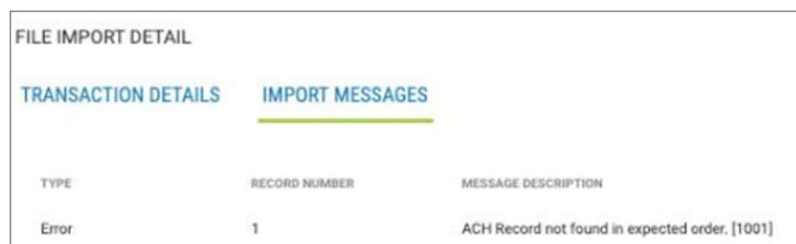
7. Do one of the following;
 - Drag and drop the file onto the widget.
 - Click the screen, then browse for and select the desired file.

Note: The maximum number of records is 5,000 per file.

8. Click **Continue** to import and process the file.

Once the file is uploaded, the Import Overview screen appears.

If the import file fails to load for some reason, the **Import Messages** tab appears by default, noting the reason for the failure.



FILE IMPORT DETAIL		
TRANSACTION DETAILS		IMPORT MESSAGES
TYPE	RECORD NUMBER	MESSAGE DESCRIPTION
Error	1	ACH Record not found in expected order. [1001]

Payment Templates

In order to create payments more efficiently, you can create templates that contain commonly used payment information. Payments can then be made from these templates, saving time and improving efficiency. Templates are managed from a consolidated, single view. Templates can be created for all payment types.

Navigating to the Templates tab:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
The **Payments** tab appears preselected by default.
2. Click **Payment Templates**.
3. In the Payments workspace, scroll down to the **Payment Templates** widget.

ALL	ACTIONS	TEMPLATE NAME	STATUS	PAYMENT TYPE	PAYMENT CATEGORY	PAYEE NAME	AMOUNT	STATE
<input type="checkbox"/>	...	CM	Available for u...	Corporate Pay...	ACH	Test	0.33	Active
<input type="checkbox"/>	...	ACME Invoice ...	Available for u...	Corporate Pay...	ACH	ACME Industri...	327.09	Review is need...
<input type="checkbox"/>	...	compay	Available for u...	Consumer Pay...	ACH	Jim	949.96	Active
<input type="checkbox"/>	...	aDBIQP123	Available for u...	Corporate Pay...	ACH	Multi	13.00	Active
<input type="checkbox"/>	...	starff	Available for u...	Consumer Pay...	ACH	Multi	0.03	Active
<input type="checkbox"/>	...	RTB Test1	Available for u...	Corporate Pay...	ACH	Multi	0.06	Active
<input type="checkbox"/>	...	Jaymie Miller	Available for u...	Consumer Coll...	ACH	Alex Kolody	100.00	Active
<input type="checkbox"/>	...	Payroll for May	Available for u...	Consumer Pay...	ACH	Multi	1,450.00	Active
<input type="checkbox"/>	...	Alex Kolody	Available for u...	Consumer Coll...	ACH	Alex Kolody	100.00	Active
<input type="checkbox"/>	...	format test	Available for u...	Corporate Tra...	ACH	Multi	506.00	Active

The columns that appear in the Templates list depend on the currently active filter. Additional columns can be displayed by clicking the **Filter** icon and selecting from the **Columns** tab;

The Payment Templates list view displays the following information about available templates:

- ACH Sender – The name of the creator of the template
- Addenda – An addendum to the payment, if it exists
- Batch Description – For batch payments, the unique description identifying the batch
- Beneficiary – The beneficiary or payee of the payment
- Beneficiary Bank – The ID of the beneficiary's bank
- Beneficiary Account – Account of the beneficiary
- Bank Code – The identifying code issued by the central bank of the bank's associated country
- Currency– The currency of the payment
- Frequency – If a recurring payment, the schedule for the payment. Otherwise, *NonRecurring*.
- From Account – The account the payment is made from (debit account)
- Intermediary Bank – The bank that routes funds from payer to payee, if one exists
- Intermediary Bank 2 – The second intermediary bank, if one exists
- Offset Account – The funding account
- Receiver Name – The name of the receiver. This could be the beneficiary or multiple beneficiaries; in which case it will appear as *Multi*.
- Total Count- Number of entries in the payment

- Total Credits– Amount of all credits in the payment
- Total Debits– Total of all amounts debited from the From account
- Template Name – The name of the template
- Payment Type – The payment type of the payment
- Payment Category– ACH
- Payee Name – The name of the payee. This could be the beneficiary or multiple beneficiaries; in which case it will appear as *Multi*.
- Amount – The total amount of the payment
- State – Active or Inactive
- Status – Approval status of the payment: Requires my approval or Available for use, in which case the template can be used to initiate a payment.

From the Payment Templates widget, a user can create, view, modify, or delete a template. A user can also modify, delete, approve, or reject a template from the Templates widget.

Changing Template Views

Note the **ALL TEMPLATES** selection at the top left of the widget. With this selected, the widget lists all available payment templates. Click the down arrow to select a new, limited view: **ACH Templates**.

- If you want to save this view as the default, click **Save** .
- If you want to save this view under a new name, click **Save As** .

Creating a Payment Template

You can create a variety of payment types in the Create Payment Template screen. For instructions on creating an individual type, click the appropriate link.

Creating a payment template:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
The **Payments** tab appears preselected by default.
2. Click **Payment Templates**.
3. Click **Create Template**.
4. Use the drop-down menu to select the appropriate ACH payment type:
 - **Consumer Collections** - used to only debit consumer/personal accounts
 - **Consumer Payments** - used to only credit consumer/personal accounts
 - **Consumer Payments & Collections** - used to debit and credit consumer/personal accounts in the same file
 - **Corporate Collections** - used to only debit corporate/business accounts
 - **Corporate Payments** – used to only credit corporate/business accounts
 - **Corporate Payments & Collections** - used to debit and credit corporate/business accounts in the same file

5. **Template Name** - enter the template name.
6. In the **Originator Information** section:
 - **ACH Sender** - select the ACH Company being used for the transaction from the drop-down.
 - **Offset Account** – from the drop-down menu, select the offset account being used for the transaction.
 - **Payment Description** - enter a description to identify the contents of the payment.
 - **Discretionary Data** - This field is optional, it can be used to enter discretionary data which can be a variety of information associated with the payment or sender, such as a payment description.
7. In the **Receiver Information** section, enter the below information: **Note:** if you want to wait to add receiver information, click Add Receivers Later and go to step 7
 - **Credit & Debit radio buttons** – Choose the appropriate option for the receiver being entered. **Note:** these buttons only display when using Consumer Payments & Collections or Corporate Payments & Collections to initiate a payment.
 - **Name** - enter the name of the person whose account is being debited.
 - **ID** – This field is optional and can be used to enter a unique identifier for the receiver.
 - **Disc Data** - This field is optional and can be used to enter discretionary data which could be a variety of information associated with the payment or sender, such as a payment description or invoice number.
 - **Account Number** - enter the receiver's account number.
 - **Routing Number** - enter the routing number of the receiver's bank.
 - **Account Type** – use the drop-down menu to select the account type: Checking, Loan, or Savings.
 - **Addenda Type** use the drop-down menu to select the type of addenda you want to include. The default is **No Addenda**. **Note:** Depending on the type of Addenda chosen, other fields will display to enter addenda information.
 - **Transaction State** - use the radio buttons to select a state for the current payment:
 - i. **Active** – the payment will process when the submitted
 - ii. **Frozen** - the payment will remain in draft form until you modify the payment and choose **Active** or enter an amount. **Note:** Entering a zero amount will automatically set the transaction to Frozen.
 - iii. **Prenote** – automatically sets the amount to zero and can be used to verify the account is valid for future transactions
 - **Amount** - Enter the amount of the payment. **Note:** if Prenote selected, amount field will not be available.

Note

You can select *Prenote* as the transaction state and still enter an amount. When the template is used to generate a payment, the *Prenote* transaction state will result in a zero amount prenote transaction in the payment.

8. When you have finished, click **Save**.
9. The Modify ACH Template screen will appear.

- To add additional receivers:
 - i. Click "Add A Receiver"
 - ii. Enter information from Step 7 above
 - iii. Click "Add"
 - iv. Repeat steps i-iii until all receivers are entered
- To upload transactions: **Note:** this option will only be available if file mapping has been set up.
 - i. Click "Upload Transactions"
 - ii. **Upload Type** – use the drop-down to select the import map
 - iii. **Upload Mode** – use the drop-down to select the appropriate mode
 - Add Entries – will add all transactions in the file to the batch
 - Update Entries – will replace all the transaction details in the batch with the details in the file
 - Add and Update Entries – will add and replace transactions in the batch
 - iv. Choose the file to upload by clicking "select file" to browse your computer or drag the file into the space
 - v. The Review Transaction Upload screen appears and displays the details of the file.
 - **Transaction Details** – will display the details of the file chosen. **Note:** Status will show as OK
 - **Upload Messages** – will display errors and warnings for the file that will need to be corrected before the file can be uploaded. **Note:** Status will show as Failed
 - vi. Click Update Template
 - vii. Accept Import message will display, click Continue
 - viii. The Modify ACH Template will appear.

10. Click **Save** to save the changes to the template

11. Click **Approve** to approve the template

Deleting a Payment Template

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**.

OR

2. To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Delete** button.

Approving a Payment Template

A payment template must be approved before it can be processed. ..

1. Select the appropriate payment template(s) , and in the **Select** column, check the **Select** checkbox.
2. Click the **Approve** button.

Rejecting a Payment Template

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Reject**.

OR

2. To delete multiple templates, in the **Select** column check the boxes corresponding to the desired templates, and then click the **Reject** button.

The Reject screen appears, displaying details of the selected template. If you want to proceed with rejection, click **Reject**. Otherwise, click **Cancel**.

Viewing Payment Template Detail

Detail information for each template in Payment Templates list view is available.

- In the **Actions** column, click the ellipses (...), next to the template and from the drop- down menu, select **View**.

The screenshot displays the 'CORP PAY' payment template detail view. At the top right, the total amount is \$949.96 for (1) payment. The page is divided into several sections:

- TEMPLATE INFORMATION:** Payment Type: Corporate Payments; Template Name: corp pay; State: Active; Status: Available for use; Last Modified On: 12/30/2019 09:31 PM; Last Modified By: L.
- ORIGINATOR INFORMATION:** ACH SENDER: 101 - Division 1; OFFSET ACCOUNT: 1000000000004; BATCH DESCRIPTION: desc; DISCRETIONARY DATA.
- Transaction Details:** A summary table showing 1 total active count, \$949.96 total credits, \$0.00 total debits, and a total amount of \$949.96. The data is as of 01/09/2020 11:16 AM.
- Transaction Table:** A table with columns: ACTIONS, NAME, ID, ROUTING NUMBER, ACCOUNT NUMBER, ACCOUNT TYPE, AMOUNT, CREDIT/DEBIT, STAT. One transaction is listed: Mort, Mort01, 012045671, 82887888, Checking, 949.96, Credit, Acth.
- Footer:** \$949.96 Payment. Action buttons: MODIFY, INITIATE PAYMENT, DISABLE, DELETE, COPY, CANCEL.

Detail view of an ACH template

Initiating a Payment from a Template

Once a template is approved, it can be used to initiate a payment.

Initiating a payment from a template:

1. In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Initiate**.

OR

In the Template Detail screen, click the **Initiate Payment** button.

2. Review the template details, and make any changes as needed.
3. Do one of the following:
 - To send the payment to the designated beneficiary or beneficiaries, click the **Send Payment** button.
 - To save the changes to the details so that you can send the payment later, click the **Save & Continue** button.

Modify ACH Templates

You can modify existing ACH templates:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click on Payment Templates.
3. In the **Actions** column, click the ellipses (...)next to the template to be modified.
4. Select **Modify**.

The Modify Template screen appears.

The screenshot displays the 'Modify ACH Template' interface. At the top right, a balance of \$982.35 is shown with '(223) PAYMENTS' below it. The main form includes the following sections:

- PAYMENT TYPE:** Corporate Payments
- TEMPLATE NAME:** Test Multiple test (18/25 characters)
- STATE:** Prenote
- STATUS:** Available for use
- LAST MODIFIED ON:** 09/16/2021 11:03 PM
- LAST MODIFIED BY:** jaymiep

ORIGINATOR INFORMATION:

- ACH SENDER:** 5551212 - rac inc
- OFFSET ACCOUNT:** undefined - ****0001
- PAYMENT DESCRIPTION:** 123 (3/10 characters)
- DISCRETIONARY DATA:** Optional (0/20 characters)

MAKE THIS A RECURRING PAYMENT

TRANSACTION DETAILS: Add A Receiver, Upload Transactions

SUMMARY: TOTAL ACTIVE COUNT: 215, TOTAL CREDITS (215): \$982.35, TOTAL DEBITS (0): \$0.00, TOTAL AMOUNT: \$982.35

ALL RECEIVERS:

<input type="checkbox"/> ALL	ACTIONS	ID	NAME	AMOUNT	STATUS	ACCOUNT NUMBER	ROUTING NUMBER
<input type="checkbox"/>	...		wonda	0.00	Frozen	****2021	061191848
<input type="checkbox"/>	...	10	RORY	7.02	Frozen	****7453	104000854
<input type="checkbox"/>	...	100	RUAIRIDH	3.81	Active	****2729	104000854
<input type="checkbox"/>	...	101	FRANKIE	0.00	Frozen	****7498	104000854

5. You can make changes to the below editable fields.
 - Template Name

- Offset Account
- Transaction Details – below is a list of ways to modify transactions
 - i. Click the ellipsis (...) next to the individual transaction and choose Modify. This will bring up a window that allows you to change any field for that transaction.
 - ii. Click the checkbox in the All column of transactions then you can click any of the action buttons (Zero Amount, Prenote, Freeze, Delete) under the transaction list to modify the selected transactions.
 - iii. Click “Modify Amount” link under the transaction list. This puts the list into “amount input” mode, allowing you to tab through and update the amounts for all transactions.
 - iv. Click “Upload Transactions” link above the transaction list. This allows you to use one of your maps to upload an external file to update the existing or add new transactions. **Note:** this option will only be available if file mapping has been set up.

Recurring ACH Payments from a Template

You can set up a recurring payment while creating a template.

Creating a recurring payment:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Payment Templates**.
3. Create a new ACH template (for example, a corporate payment template, and then click.

OR

In the Actions column, click the ellipsis (...) and choose modify next to an existing ACH.

4. Check the **Make this a recurring payment** checkbox.

PAYMENT TYPE: Corporate Payments
TEMPLATE NAME: James Lease Payment 19/25
STATE: Active
STATUS: Requires others approval
LAST MODIFIED ON: 12/07/2021 05:41 PM
LAST MODIFIED BY: Lee Passarella

ORIGINATOR INFORMATION

ACH SENDER: 5551212 - rac inc 7/10
OFFSET ACCOUNT: Test Account 1 - ****0001 0/20
PAYMENT DESCRIPTION: Company
DISCRETIONARY DATA: Optional

MAKE THIS A RECURRING PAYMENT

Recurring Payment

START DATE: [Calendar icon]

ACTIVATION TIME: Select

FREQUENCY: Select

When schedule falls on non-business day, complete payment one business day:

Prior After

SAVE

5. In **Recurring Payment** section, use the **Start Date** calendar icon to select the first activation date for the recurring payment.
6. Use the **Activation Time** drop-down to select 8:00AM.. **Note:** This is the default time set by the bank.
7. Use the **Frequency** drop-down menu to select a pattern: Weekly, Semi-Monthly, or Monthly.
 - If you select weekly payments, use the "Repeat Every" drop-down to select how many weeks you want the payment to repeat (for example, every three weeks). Then check the box corresponding to the day of the week you want the payment to occur (for example, Friday).
 - If you select semi-monthly payments, use the "Repeat on the" drop-downs to select the days of the month on which you want the payment to occur (for example, the 15th and End of the Month). Then use the _____month(s) drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).

Recurring Payment

START DATE: 01/02/2020

ACTIVATION TIME: Select

FREQUENCY: Semi-Monthly

Repeat on the

day and day every month(s)

When schedule falls on non-business day, complete transfer one business day: PRIOR AFTER

Modify

- If you select monthly payments, click the appropriate radio button to select either day(s) of the month or days of the week.

Recurring Payment

START DATE: 12/31/2019

ACTIVATION TIME: Select

FREQUENCY: Monthly

DAY(S) OF THE MONTH DAY(S) OF THE WEEK

Repeat on the

30th day every 6 month(s)

When schedule falls on non-business day, complete transfer one business day: PRIOR AFTER

Modify

- If you select days of the month, use the **“Repeat on the”** drop-downs to select the day of the month on which you want the payment to occur (for example, the 15th). Then use the **“Month(s)”** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
 - If you select days of the week, use the **“Repeat on the”** drop-downs to select the day of the month on which you want the payment to occur (for example, the 2nd Friday). Then use the **“Month(s)”** drop-down to select the number of months for which you want the payments to occur (for example, every 6 months).
8. In the **When schedule falls on non-business day, complete transfer one business day:** field, click the appropriate radio button: Prior or After.
 9. .
 10. Click **Save**.

The recurring pattern appears in the detail view of a template set up for recurring payments.

< View ACH Template

\$75.00

(1) PAYMENTS

TEMPLATE INFORMATION

PAYMENT TYPE Corporate Payments	STATE Active	STATUS Available for use	TEMPLATE NAME corppay
LAST MODIFIED ON 03/02/2021 03:20 PM	LAST MODIFIED BY Lee P		

ORIGINATOR INFORMATION

ACH SENDER 987654321 - My ACH Company	OFFSET ACCOUNT 123123123 - My checking	PAYMENT DESCRIPTION corppay	DISCRETIONARY DATA --
--	---	--------------------------------	--------------------------

Recurring Payment

Weekly every 3 weeks on Tuesday from 03/04/2021 until cancelled.
Next scheduled payment will be created on Monday 03/08/2021 for delivery on Tuesday 03/09/2021.

Transaction Details

TOTAL ACTIVE COUNT	TOTAL CREDITS (1)	TOTAL DEBITS (0)	TOTAL AMOUNT
1	\$75.00	\$0.00	\$75.00

Payment Maps

The Payment Maps widget lets you create and manage import maps, which define field positions and other features that determine how fields in the original transfer file are imported into the system.

The Payment Maps list view displays the following information for created import maps:

Payment Center

Add Widget

PAYMENTS PAYMENT TEMPLATES PAYMENT MAPS NACHA IMPORT WIRE IMPORT

+ Add Map

As of 03/01/2021 03:03 PM

ACTIONS	MAP NAME	PAYMENT TYPE	MAP FORMAT	MAP TYPE	CREATED BY	LAST USED DATE	LAST US
...	test	International Wire	Delimited		Millerp	-	-
...	Commission Del	International Wire	Delimited		Bank defined	-	-
...	Payroll	Domestic Wire	Delimited		Millerp	10/23/2020	Millerp
...	Payouts	Domestic Wire	Delimited		-	07/17/2020	Millerp
...	Domestic Import	Domestic Wire	Delimited		Bank defined	10/12/2020	qa2rus
...	delimited	ACH	Delimited	Add and Update	-	10/22/2020	qa2rus

VIEW 1-6 OF 6

DISPLAY 6 1

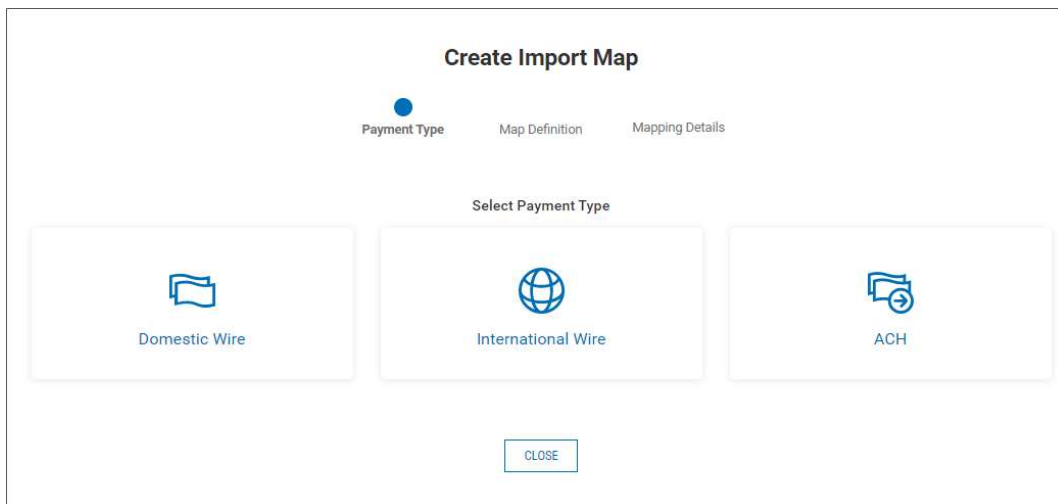
- **Map Name**
- **Payment Type –ACH**

- **Map Format** – Either Fixed or Delimited
- **Map Type** –Add Transactions or Update Transactions
- **Created By** – The name of the user who created the import map. If the map was defined by an administrator, it will be listed as *Bank Defined*. **Note:** If another user modifies the map, the Create By field will update with their user name.
- **Last Used By** – The name of the user who last used the map for importing a file
- **Last Used Date** – The last date when the map was used to import a file

ACH

Creating an ACH import map:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Click **Payment Maps**.
3. Click **Add Map**.





4. Click **ACH**.


Create Import Map

Payment Type Map Definition Mapping Details


Select Payment Type



Domestic Wire


International Wire


ACH

Select Map Type (choose all that apply)


Add Transactions


Update Transactions

NEXT CLOSE

5. Click the appropriate radio button.

- **Add Transactions:** This setting will add all transactions in the file to the batch.
- **Update Transactions:** This setting will replace all the transaction details in the batch with the details in the file.

6. Click **Next**.

Create Import Map For ACH

✓ ✓ ●
 Payment Type Map Definition Mapping Details

Delimited format Fixed format

MAP NAME 0/40

DELIMITER ▼

END OF RECORD ▼

Skip First Header Record
 Strip Quotes Around Fields
 Load Zero to Amount Fields

FIELD NAME	MATCH	UPDATE	POSITION IN IMPORT FILE	VALUE IN IMPORT FILE	REPLACEMENT VALUE <small>?</small>
Transaction Type <small>Switch to Transaction Code</small>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>	CREDIT <input type="text" value=""/> <small>0/10</small> DEBIT <input type="text" value=""/> <small>0/10</small> PRENOTE <input type="text" value=""/> <small>0/10</small>	<input type="text" value="None"/> <small>▼</small>
Account Type	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>	CHECKING <input type="text" value=""/> <small>0/10</small> SAVING <input type="text" value=""/> <small>0/10</small> GENERAL LEDGER <input type="text" value=""/> <small>0/10</small>	<input type="text" value="None"/> <small>▼</small>
Bank Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>		<input type="text" value=""/> <small>0/9</small>
Account Number	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>		<input type="text" value=""/> <small>0/17</small>
Amount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>		\$ <input type="text" value=""/> <small>0/2</small>
ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>		
Name	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>		<input type="text" value=""/> <small>0/22</small>
Disc Data	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>		<input type="text" value=""/> <small>0/2</small>
Addenda	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value=""/> <small>0/2</small>		

- **Delimited format** or **Fixed format** – click the appropriate radio button for the format type.
 - **Delimited format** – this format is used when the file contains one or more records are separated from each other by a specified delimiter.
 - **Delimiter** – use the drop-down menu to select a file delimiter character:

for example, *Comma (,)* or *Colon (:)*.

- **End of Record** – use the drop-down menu to select how the end of a record will be demarcated: for example, *New Line* or *Comma (,)*.
- **Skip First Header Record(s)** – check this box if you want to skip the header record(s) in the imported file.
- **Strip Quotes Around Fields** – check this box if you there are quotation marks surrounding fields and need to be stripped. **Note:** this only displays when Delimited format is used.
- **Load Zero to Amount Fields** – check this box to allow amount fields to reflect zero values.
- **Transaction Type** or **Transaction Code:** **Note:** to choose the appropriate option click on the link “*Switch to Transaction Code*” or “*Switch to Transaction Type*”.
 - a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position In Import File** – enter the desired position/column for the Transaction Type or Code field.
 - c. **Value in Import File** - enter the credit, debit, and prenote values of the **Transaction Type** field. **Note:** these fields only displays when Transaction Type is chosen.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Account Type:** **Note:** this section only displays when Transaction Type is chosen.
 - a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position in Import File** - enter the desired position/column for the **Account Type** field.
 - c. **Value in Import File** - enter the credit, debit, loan, and general ledger values of the **Account Type** field
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.

- **Bank Code:**
 - a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position in Import File** - enter the desired position/column for the **Bank Code** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Account Number:**
 - a. **Match** or **Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position in Import File** - enter the desired position/column for the **Account Number** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Amount:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Position in Import File** - enter the desired position/column for the **Amount** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **ID:**
 - a. **Match** – check the box if you want the system to use this data to identify the transaction. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Position in Import File** - enter the desired position/column for the **Amount** field.

- c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Name:**
 - a. **Match or Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Position in Import File** - enter the desired position/column for the **Name** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Disc Data:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Position in Import File** - enter the desired position/column for the **Disc Data** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Addenda:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Position in Import File** - enter the desired position/column for the **Addenda** field.
 - c. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Fixed format** – this format is used when there is a fixed length for each field and record.
 - **Map Name** - enter a name for the map.
 - **Record Length** – enter the max number of characters being used for each record/transaction entry.
 - **Skip First Header Record(s)** – check this box if you want to skip the header record(s) in the imported file.
 - **Load Zero to Amount Fields** – check this box to allow amount fields to

reflect zero values.

- **Transaction Type or Transaction Code: Note:** to choose the appropriate option click on the link "Switch to Transaction Code" or "Switch to Transaction Type".
 - a. **Match or Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Start Position** – enter the desired start position for the **Transaction Type or Code** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum for Transaction Code is 2 and Transaction Type is 10.
 - d. **Value in Import File** - enter the credit, debit, and prenote values of the **Transaction Type** field. **Note:** these fields only displays when Transaction Type is chosen.
 - e. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Account Type: Note:** this section only displays when Transaction Type is chosen.
 - a. **Match or Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Start Position** – enter the desired start position for the **Account Type** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 10.
 - d. **Value in Import File** - enter the credit, debit, loan, and general ledger values of the **Account Type** field
 - e. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Bank Code:**
 - a. **Match or Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one "match" and one "required" field.

- i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Start Position** – enter the desired start position for the **Bank Code** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 9.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Account Number:**
 - a. **Match or Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
 - b. **Start Position** – enter the desired start position for the **Account Number** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 17.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **Amount:**
 - a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Start Position** – enter the desired start position for the **Amount** field in the record.
 - c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 10.
 - d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.
- **ID:**
 - a. **Match** – check the box if you want the system to use this data to identify the transaction. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - b. **Start Position** – enter the desired start position for the **ID** field in

the record.

- c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 15.
- d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.

- **Name:**

- a. **Match or Update** – check the appropriate box. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
 - i. **Match** – the system will search the file for matching data to identify the transaction
 - ii. **Update** – the system will find the data and then update to match the file being imported
- b. **Start Position** – enter the desired start position for the **Name** field in the record.
- c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 22.
- d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.

- **Disc Data:**

- a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
- b. **Start Position** – enter the desired start position for the **Disc Data** field in the record.
- c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 2.
- d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter this data for every record.

- **Addenda:**

- a. **Update** – check the box if this field needs to be updated. **Note:** these boxes only appear when Update Transactions is selected as the map type. **Note:** the map requires at least one “match” and one “required” field.
- b. **Start Position** – enter the desired start position for the **Addenda** field in the record.
- c. **Length** – enter the number of characters for this field. **Note:** The maximum length for this field is 1.
- d. **Replacement Value** - select the appropriate value if data is a constant value but not located in the file. The system will enter

this data for every record.

7. When you have finished, click **Save**.

You return to the Payment Maps tab with the new import map added to the list.

NACHA Import

To import a NACHA file:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu, then select **Payment Center**.
2. Select the **NACHA Import** tab.
3. Click the appropriate radio button: **Create New Payments** or **Create New Templates**
4. Do one of the following;

- Drag and drop the file onto the widget.
- Click the screen, then browse for and select the desired file.

Note: The maximum is 50,000 records per file.

5. The Import Review screen will appear . **Note:** If file contains multiple batches, the list view will display, and each batch will have to be viewed and accepted.
 - **Transaction Details** tab displays when import was successful.
 - The details of the file are shown.
 - Status will show as OK
 - Click "*Create Payment*" or "*Create Template*"
 - The Accept Import For Processing box will appear with details, Click Continue.
 - The Modify ACH Payment screen will appear:
 - Click "*Submit For Approval*" to initiate the payment
 - Click "*Save*" to save the file for later use
 - **Import Messages** tab displays when there were errors with the file
 - The errors will display and need to be corrected before the file can be imported.
 - Status will show as Failed
 - Click "*Delete*" to delete the file.
 - The Delete Import Batch box will appear, Click Continue.
 - Once the errors are corrected, import the file.

ACH Pass-Thru

Pass-through files are NACHA files generated outside the application. After the file is uploaded, it is sent along to the bank with no further processing applied. The ACH Pass-Thru feature allows you to upload a file with a single batch or multiple batches in a NACHA Formatted File. This capability is useful if you have third-party software that generates NACHA files – you can use the files directly, rather than manually replicating the information in Business Access.

Uploading a NACHA-format file:

1. Open the left navigation menu, click the plus sign to expand the **Payments & Transfers** menu,

then select **Payment Center**.

2. Click the NACHA Import tab
3. Scroll down to the ACH Pass-Thru widget. **Note:** to add widget click the Add Widget drop-down and choose ACH Pass-Thru.

ACH PASS-THRU ⚙

Upload NACHA Supported File

Drag file here or select file from your computer.
1 file maximum, 50000 records per file maximum

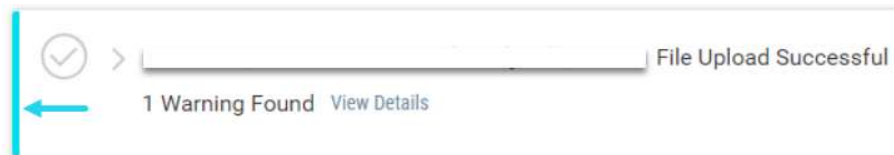
[Continue](#) [Cancel](#)

ALL FILES As of 07/19/2022 01:58 PM 🔍 🗑 | 🖨 📄

ACTIONS	INCOMING FILE NAME	TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
...	051222.DAT	1	98,413.25	98,413.25	Processed

4. Drag and drop a maximum 10MB NACHA-supported file from your computer hard drive to the ACH Pass-Thru widget.
OR
Click the **select file** link, and then browse and select the file from your hard drive.
5. Click Continue. A confirmation message appears.

- File Upload Successful – file is ready for processing
- File Upload Successful, Warning(s) Found with **Blue Stripe** on the left – click View Details to show the list of warnings with associated line numbers. The file can still process with the warnings, or you can choose to correct the file and reload.



- File Upload Successful, Warning(s) Found with **Red Stripe** on the left – click View Details to show the list of warnings with associated line numbers. The file has failed and must be corrected and then reloaded



- File Cannot Be Uploaded – the failed to upload due to a formatting problem with the file

6. The ACH Pass-Thru list includes the following information about each imported file:

- Incoming File Name
- Total Batches
- Total Debits
- Total Credits

Viewing an ACH Pass-Thru File

1 In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **View**.

File Summary

TOTAL BATCHES	TOTAL DEBITS	TOTAL CREDITS	STATUS
4	\$10,046.70	\$5,820.19	Uploaded

Select Batch Number

BATCH NUMBER:

BATCH INFORMATION

ACH SENDER ID	ACH SENDER	EFFECTIVE ENTRY DATE	DESCRIPTION
061000104	STisnomore	10/06/2019 05:36 PM	Fall 2019
SERVICE TYPE	TOTAL DEBITS	TOTAL CREDITS	
Corporate Payments & Collections	\$1,389.52	\$2,300.87	

Transaction Details

	TOTAL DEBITS	TOTAL CREDITS	TOTAL AMOUNT
	\$1,389.52	\$2,300.87	\$3,690.39

As of 12/26/2019 03:01 PM

• DEFAULT | Changed | Save | Save As

NAME	ID NUMBER	ROUTING NUMBER	ACCOUNT NUMBER	AMOUNT	DEBIT/CREDIT	TYPE OF ITEM	TRACE NUMBER	ADDE
> Ginger Davis	454565	061000104	0685416	963.87	Credit	Live	123123120000001	Yes
> Lovie Howe	45546564456	061000104	5437811245	693.65	Debit	Live	123123120000002	Yes
> Mary Ann Byrd	597244	061000104	2316540987	705.00	Credit	Live	123123120000003	Yes
> The Professor	654654	061191848	0698415	632.00	Credit	Live	123123120000004	Yes
> The Skipper	5645645	061000104	06165789468	60.00	Debit	Live	123123120000005	Yes
> Thurston Howe	4554456	061000104	9635214	635.87	Debit	Live	123123120000006	Yes

VIEW 1-6 OF 6

DISPLAY: All 1

The File Summary screen displays information about the batch contained in the NACHA File, including information for the entire batch.

Transaction detail information includes total debits and credits and the total amount of all transactions.

Select Batch Number

The **Select Batch Number** drop-down menu allows you to select and display information for a single batch in the imported file.

Select Batch Number


BATCH NUMBER:

Batch Number	ACH Sender ID	ACH Sender	Total Debits	Total Credits
0	061000104	STisnomore	\$1,389.52	\$2,300.87
1	061000104	STisnomore	\$6,711.97	\$0.00
2	061000104	STisnomore	\$685.21	\$1,969.32
3	061000104	STisnomore	\$1,260.00	\$1,550.00

Transaction List

The list of transactions includes the following information for each transaction in the batch.

- Name(of the beneficiary)
- ID Number
- Routing Number
- Account Number
- Amount
- Debit/Credit
- Type of Item - Live (active) or Frozen (on hold)
- Trace Number
- Addenda - addenda included, Yes/No

Click the arrow icon  to the left of a listed transaction to see any included addenda.

Deleting an ACH Pass-Thru File

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Delete**. **Note:** This option is only available for files that have not yet processed e.g. *Statuses Uploaded, Requires Other's Approval, or Requires My Approval*.

Processing an ACH Pass-Thru File

Processing a pass-thru file extracts the transactions from the file and adds them to the list of payments in the Payment Center.

To process a pass-thru file:

In the **Actions** column, click the ellipses (...), and from the drop-down menu, select **Submit For Approval**.

OR

In the NACHA upload File Summary screen, click the **Submit For Approval** button at the bottom of the screen.

Viewing Failed Uploads

If the upload of a NACHA file fails, it will be listed in the **Failed Uploads** section of the ACH Pass-Thru widget. Expand the section to see the list of files that failed to upload to the system.

To view a failed upload:

1. In the Actions column, click the ellipses (...), and from the drop-down menu, select **View**
2. Click View Details under the Status to view the warnings and errors.
3. If multiple batches are in the file, use the Batch Number drop-down menu to view each batch
- 4.

ACH Origination Statuses

ACH NACHA Pass-Thru Files

- **Uploaded** – The file is ready to be submitted for approval.
- **Requires my approval** – The file requires approval by the user viewing the status.

- **Requires other's approval** – The file requires approval by a different user.
- **Processed** – The file was uploaded successfully.
- **Failed** – The file failed during upload and was not processed.
- **Approved** – The file is approved and has yet to be originated.
- **Deleted** – The file was deleted successfully. **Note:** If the file needs to be deleted and the Delete option is not available in the Actions drop-down menu, please contact Treasury Management Support at 800-749-7844.

ACH Template

- **Updated** – The payment was updated and is ready to be submitted for approval.
- **Updated via Import** – The payment was updated with an imported file and is ready to be submitted for approval
- **Requires my approval** – The payment requires approval by the user viewing the status.
- **Requires other's approval** – The payment requires approval by a different user.
- **Ready to Process** – The payment is approved and pending file creation by the application.
- **Processed** – The payment is approved and has yet to be originated.
- **Reversal Pending** – The reversal payment has been created and is pending file creation by the application.
- **Reversed** – The reversal payment has been processed successfully.
- **Stale dated** – The payment wasn't approved before the effective/send date.
- **Deleted** – The payment was deleted successfully.

ACH Origination Cut-Off Times

- **Next Day/Future Dated** – Monday thru Friday: 4:30 P.M. CT, Excluding Bank Holidays
- **Same-Day** – Monday thru Friday: 12 P.M. and 2 P.M. CT, Excluding Bank Holidays