Cash Management Transactions

ACH Batches

Cash Management → Transactions → ACH Batches

The ACH Batches screen is used to create new batches, upload batches, or maintain inactive batches.

ACH Batches							ACH Options
Name	Debits	Credits	Effective	Previous Effective	Confirmation #	Status	New Batch / Upload File
Payroll	$818.41 (4)	$708.41 (1)	09/26/17		2193765	1 of 2 Appr	
Payroll	$27,097.06 (3)	$27,097.06 (1)	09/21/17		7094748	1 of 2 Appr	

Name   User defined name of the batch.

Debits/Credits   Amount of the batch.

Effective   Date the batch becomes effective.

Previous Effective   Indicates the previous effective date for the batch.
                                 NOTE: *The date that displays automatically updates once the batch is processed by the financial institution.*

Confirmation #   Confirmation number of the batch.

Status   Indicates the status of the batch.
- Active – The batch is active and awaiting bank approval.
- Inactive – The batch is not active.
  NOTE: *Once the bank has processed the batch, the status will go from Active back to Inactive.*
- Over Limits – The user is over bank definded limits for the batch. The bank will need to approve the batch before it can be sumbitted for processing.
- Denied – The batch was denied by a bank user.
- 0-1 – Inidicates the numbe of approvals that have been completed along with the number of approvals required.
  NOTE: *This number will change based on number of approvals completed and required. Ex: 1-2.*

Create New Batch

Cash Management → Transactions → ACH Batches → *New Batch*

Batch Name	Name of the batch for user reference.
Company Name	Select the name of the company for which the batch was created. Company names display once they are created on the ACH Companies screen.
Account	Drop-down field that displays deposit accounts for the user.
Prenote	If checked, a zero dollar transaction will be sent to validate the account information.
Description	Description for the ACH batch. *Limited to 10 characters*.
Disc Data	Optional field that can be used to enter additional text that will be sent with this transaction. *Limited to 20 characters*.
Entry Class	Code that identifies that entry class. *Options include*:

- **ARC** – Single debits based on a check received through U.S. mail or dropbox.
- **CTX** – Corporate Trade Exchange.
- **PPD** – Prearranged payments and deposits (payroll, bill payments).
- **RCK** – Single debits used to represent a check that was processed and returned due to lack of funds.
- **TEL** – Single debits authorized via telephone.
- **WEB** – Single or recurring debits authorized via Internet.
- **CCD** – Transactions to businesses or organizations through cash concentration and disbursement accounts.

Active   If checked, the ACH batch is active and awaiting approval from
                                       the bank.
                                       NOTE: *Once the ACH has been activated, it is recommended that
                                       no edits be made to the batch within 2 business days of processing.
                                       If edits are needed 1-2 business days prior to processing, it is
                                       reccomeneded that the the user un-checks the Active check box,
                                       save the changes, and then continue with any edits that are needed.
                                       After edits are completed, select the Active check box and save the
                                       changes.*

Holiday   Determines when the transaction is processed if the effective date
                                       falls on a holiday. Options are:
                                       - Before – The transaction is completed the processing day
                                         before the holiday.
                                       - After – The transaction is completed the processing day
                                         after the holiday.

Batch Submission   Use this field to set up the schedule for the batch. *Options are*:
Schedule
                                       - Submit non-recurring batch and save data – The batch is
                                         submitted on the effective date and the batch is saved.
                                       - Submit non-recurring batch and delete data – The batch is
                                         submitted on the effective date. Once the batch is
                                         processed, the batch is deleted.
                                       - Schedule recurring batch to repeat every X day(s), week(s),
                                         months(s), year(s) – The batch is set up on a recurring
                                         schedule.

Effective Date   Effective date for the batch.
                                       NOTE: *If the current date is selected, a message displays
                                       informing you the effective date cannot be before XX/XX/XXX.*

End Date   Date the batch ends. If the batch has no end date, this field can be
                                       left blank.

To create a new ACH batch:
  1. Click *New Batch.*
  2. Enter the batch name.
  3. Select the company.
  4. Select the account.
  5. Check the prenote check box if needed.
  6. Enter the batch description.
  7. Enter the disc data, if applicable.
  8. Selec the entry class.
  9. Complete the holiday, batch submission, and date fields.

10. Click *Save Batch*.

Once a batch is saved, an additional section, Transactions, displays. Click *New Transaction* to enter the participant.

Transactions	▶ New Transaction
Total Debits	$0.00 **Total Credits** $0.00

Create ACH Transaction

New ACH Transaction

Tran Type	Select Tran Type ▼	Use Participant:	Select Participant ▼
*Name		*Bank RTN	
ID		*Account #	
*Amount	$	Acct Type	Select Account Type ▼
Addenda			

☐ Add New Participant

Cancel   Submit

Tran Type	Type of ACH transaction being created. *Options are*:
	• Payroll *(Debit)*
	• Payment *(Debit)*
	• Receipt *(Credit)*

Use Participant	Drop-down field that contains participants that were entered on the ACH Participants screen.

Name	Name of the individual or company associated with the account.

Bank RTN	Financial institution routing number.

ID	Optional field for extra information regarding the name associated with the account. For example, if a company name is used in the Name field, this field can be used to indicate the name of the individual associated with the company. *Limited to 15 characters.*

Account #	Account number for the transaction.

Amount   Amount of the transaction.

Acct Type   Type of account the funds are being deposited into or withdrawn
                                from. *Options are*:
                                - Checking
                                - Savings

Addenda   Description or additional information regarding the transaction.
                                Limited to 80 characters.

Add New Participant   If selected, indicates the participant should be added to the
                                participant list screen.
                                NOTE: *If the participant should be available for multiple
                                transaction types, edit the participant on the Participant List
                                screen.*

To create a new ACH transaction:
1. Click *New Transaction* from the Create New Batch screen.
2. Select the transaction type from the Tran Type drop-down.
3. If applicable, select the participant from the Use Participant drop-down. *(If used, skip to step 6.)*
4. Enter the individual or company in the name field.
5. Complete the bank routing and account numbers.
6. Enter the transaction amount.
7. Select the account type.
8. Complete the ID and Addenda fields, if needed.
9. Click **Submit**.
10. Repeat steps 1 – 9 for as many transactions as needed.
11. Once the ACH batch is complete, click the Activate check box.
    NOTE: *Once the ACH has been activated, it is recommended that no edits be made to the batch within 2 business days of processing. If edits are needed 1-2 business days prior to processing, it is reccomeneded that the the user un-checks the Active check box, save the changes, and then continue with any edits that are needed. After edits are completed, select the Active check box and save the changes.*

To edit an ACH transaction:

Transactions   ►New Transaction

Name	ID	Bank #	Account #	Type	Amount
Charles Banker		0	123123	Payment	$ 15.00 🖊 ✕

Name   [Charles Banker]   ID   [   ]   Tran Type   Payment

Bank RTN [0]   Account [123123]   Acct Type [Checking ▼]

Addenda [   ]   Amount   [15.00]

Update   Cancel

Total Debits $15.00 **Total Credits** $0.00

1. Click the 🖊 to open the transaction detail or click ✕ to remove the transaction.
2. Make changes as needed.
3. Click *Update.*
4. Click *Save Changes.*
   NOTE: *Once Update is selected, the edits made to the transaction section of this screen will be retained even if Save Changes is not selected.*

ACH File Upload

Cash Management → Transactions → ACH Batches → *Upload File*

The ACH File Upload screen is used to upload a batch created outside of the Online Banking
system. *Formats include:*

- NACHA
- Delimited
- Fixed

ACH File Upload

*Account:	Select Account ▾
*Template:	▾
*File to upload:	Select
Prenote:	☐

Cancel Submit

To upload a file from a template:

1. Select the account.
2. From the Template drop down, select the existing template.
3. Click **Select** to search for the file to upload or drag and drop the file on **Select**.
4. A new section, File Data, then displays. This section displays the data included in the uploaded file.
5. Check the Prenote check box, if needed.
6. The File, Batch, and Transaction information tabs display. These tabs will prefill with information entered when creating the template.
   NOTES:
   - *If you are using the NACHA format template, the fields will prefill and cannot be maintained.*
   - *Based on the type of file that is being used, additional information may be required that was not displayed while creating the template. It is recommended that you view each tab to make sure all information is completed as needed. If the required information is not completed and the batch is submitted, a message displays indicating that required fields are not completed.*
7. Click **Submit**.
8. Open the uploaded batch.
9. Check the Active check box.
10. Click *Save Changes*.

To upload a new template file:

1. Select the account.
2. From the Template drop down, select *New template*.
3. Check the Prenote check box, if needed.

4. A new section, File Data, then displays. This section displays the data included in the uploaded file.
5. Enter the Template Name, File Type, Record Length (Fixed Length file only), and Delimiting Character (Delimited file only).
    NOTES:
    - *Record Length will only display if <u>Fixed Length</u> is selected in the File Type field.*
    - *Delimiting Character will only display if <u>Delimited</u> is selected in the File Type field.*
6. Complete the remaining fields as needed.
7. Complete the Record Type Start and End, Batch Header value, and Transaction value fields.
8. Complete the remaining fields as needed.
9. Select the Batch Information tab.
10. Complete the required fields indicated with an asterisk *.
11. Complete the remaining fields as needed.
12. Select the Transaction Information tab.
13. Complete the required fields indicated with an asterisk *.
14. Complete the remaining fields as needed.
15. Click *Save Changes*.

Example of an upload using a NACHA formatted file:

ACH File Upload

*Account:	CHECKING Acct 876 (****7883) Balance = $2,323.54 ▼
*Template:	NACHA Format ▼
*File to upload:	February Payroll.txt
Prenote:	☐

Cancel | Submit

FileData
```
101 09120708700000Hutch1601191254C094101State Bank of Hutch    STATE BANK OF HUTCH           9
5200ABC GRILL                      1416005906CCDPAYMENT    170228170228     1091207080000001
62229197420487452        000134170425293        0001DOUGLAS SMITH          1091207080000001
705STATEMENT                                                               00010000001
6220759005758984235453   000000018429191        00012769 MARY SMITH        1091207080000002
705DECEMBER SETTLEMENT                                                     00010000002
6320759005757856561543   000136781829193        0001777 JANE DOE           1091207080000003
705DECEMBER SETTLEMENT                                                     00010000003
627091207087781541       000270970641-6005906   0000JOHN DOE               0091207080000004
82000000070053498242000002709706000002709706141600590 6                    091207080000001
5200ABC GRILL                      1416005906PPDPAYROLL    170228170228     1091207080000002
6220010040508785 47       0000049320106 34      CHRIS SMITH               0091207080000001
```

File Information	Batch Information	Transaction Information

*Template Name:	NACHA Format
*File Type:	Fixed Length ▼
*Record Length:	94
Number of Header Rows to Exclude:	0
Does the file contain multiple record types?	Yes ▼
*Record Type Start:	1
File Header value:	1
*Batch Header value:	5
*Transaction value:	6
Addenda value:	7
Batch Total value:	8
File Total value:	9
Padding record(s) to skip value:	9999999999999999999999999999999999999999999999999999999999999999999999999

Text Qualifier: None ▼
Number of Footer Rows to Exclude: 0
*End: 1