

# User Guide

## ACH Origination

**BANKLINK.**

*Another Fiserv Connection*

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## **ABOUT ACH AND THE AUTOMATED CLEARING HOUSE NETWORK**

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### **WHAT IS THE ACH NETWORK?**

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The Automated Clearing House (ACH) Network is a nationwide electronic funds-transfer system that provides participating financial institutions with the ability to transmit and receive payments electronically. The ACH network is highly reliable and highly efficient, transmitting and receiving transaction batches in a standardized format (called NACHA format) that enables any participating financial institution to exchange a wide variety of transaction data.

### **HOW DOES THE ACH ORIGINATION MODULE WORK WITH THE ACH NETWORK?**

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The ACH Origination module allows validated companies to originate and submit ACH transactions to business and personal bank accounts located at any ACH-participating financial institution. These transactions are sent via the ACH network, as described in the “About the ACH Transaction Process” section of this document.

### **WHAT KINDS OF TRANSACTIONS CAN BE ROUTED THROUGH THE ACH NETWORK?**

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The following is a partial list of available transactions:


- Direct Deposit transactions, including payroll, government benefits, and tax refunds.
- Collections transactions, such as premiums or dues payments.
- Tax payments.
- Electronically submitted consumer bill payments.
- E-checks.
- Business-to-business payments and E-commerce.

For additional information, see the transaction-type list in the “Supported Standard Entry Class (SEC) Codes” section of this document.

## ABOUT THE ACH TRANSACTION PROCESS

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The ACH transaction process transfers funds from an originator to a recipient, via the ACH network and in accordance with NACHA rules. The following outlines the steps of the process:

 **Note:** The initial steps of the procedure below are performed using the Web cash management product; the remainder take place between financial institutions, ACH Operators, and the Automated Clearing House network.

1. The originator creates a template that can be used repeatedly to generate transactions of the same type, or creates a transaction using a pre-created template, or creates a one-off transaction. If a one-off transaction was created, the process continues at step 3.

If the user has created a template that requires prenotification (see the “Prenotification” section of this document), a prenote transaction is generated and should be submitted. Once the prenote period has elapsed, the template can be used to create transactions.

2. The originator uses the template to create a transaction batch. Transaction batches may consist of one or more transactions.
3. If ACH Prefunding is required by their service agreement, the originator verifies that sufficient funds are available for the transaction; this is necessary because a prefunding hold may be placed on the settlement account used by the batch.
4. The originator submits the transaction batch to the originating financial institution. This usually ends the originator’s activity.
5. The originating financial institution transmits its ACH files to the Automated Clearing House network through an ACH Operator.
6. The ACH Operator sorts ACH files it has received and distributes them to the appropriate receiving financial institution.
7. The receiving financial institution makes funds available to or debits funds from the recipient.

 **Notes:** ACH transfers are submitted on a future-settlement basis. The ACH rules allow the following effective settlement dates:

- For collection (debit) transactions, the opening of the next business day.
- For payment (credit) transactions, the opening of the business day two days from the current day.

You can modify system-default settlement dates before you submit an ACH transaction batch, subject to the following:

- The date selected must be at least the next business day’s date, unless your service agreement permits same-day settlement.
- ACH transaction batches can be future-dated for a maximum of thirty-one (31) days.

## SECURITY FEATURES

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For each user, the ACH Origination module offers the following options to enhance security:

- Users can be assigned access to one or more template groups; templates in a group are available only to users with access to that group.
- Users may be required to ensure that adequate funds are available in the settlement account used by an ACH transaction batch; holds may be placed against these funds at the time of batch submission. (“ACH Prefunding”)
- Optional per-transaction and per-batch creation and submission limits can be placed on each supported transaction type.

See the “Administration” section of this document for information on administering security features for the ACH Origination module.

## ABOUT ACH PREFUNDING

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### WHAT IS ACH PREFUNDING?

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Your service agreement may state that your use of the ACH module is subject to “ACH Prefunding.” If this is the case, to ensure that adequate funds are available for requested credits/payments, the originating financial institution will place a hold on these funds when you successfully submit an ACH transaction batch. This hold will be released at the end of the business day on the settlement date.

### WHAT HAPPENS TO INSUFFICIENTLY-FUNDED TRANSACTION BATCHES?

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Insufficiently-funded transaction batches are rejected upon batch submission. These batches may be resubmitted when you know that sufficient funds are available in the settlement account, or if other arrangements have been made to increase the available balance.

## USING THE ACH ORIGINATION MODULE

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Use the ACH Origination module to:

- Create, modify, submit, view, and delete templates.
- Create, modify, view, and delete template groups used to organize templates.
- Import templates from external source files.
- Use templates to create transaction batches.
- Import transaction batches from external source files.
- Modify, submit, and delete pending transactions.
- Import NACHA-formatted files for “pass-thru” routing.
- Access reports detailing system activity.

## SUPPORTED STANDARD ENTRY CLASS (SEC) CODES

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### WHAT ARE SEC CODES?

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SEC codes are three-character codes included within the header record of a transaction batch to identify the transaction types contained within the batch. Each transaction batch consists of one or more transactions of a single type.

### WHICH SEC CODES DOES THE SYSTEM SUPPORT?

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The system supports transactions created with the following Standard Entry Class (SEC) codes:

Code	Usage
CCD CR	Cash disbursement to remote accounts for corporate payments.
CCD DB	Cash concentration from remote accounts for corporate collections.
PPD CR	Prearranged payment to remote accounts for consumer or payroll payments.
PPD DB	Prearranged collection from remote accounts for payroll or corporate collections.
ARC DB	Convert to a debit ACH transaction a check received by mail or at a drop-box location for the payment of goods or services.
RCK DB	Transaction originator initiates a debit transaction to re-present a paper check returned for insufficient or uncollected funds.
MTE DB	Consumer initiates a credit transaction using a machine such as an automated teller machine.
CIE CR	Consumer initiates a credit transaction through direct contact with an originator, such as a home banking product or bill payment system, where funds are transferred to pay an amount owed to the recipient.
POP DB	Convert to a debit ACH transaction a check that was presented in person and not immediately returned to the customer.
POS DB	Convert to a debit ACH transaction a payment made with a merchant card scanned at the point of sale.

Code	Usage
WEB DB	Create a debit transaction in response to a transaction initiated by a customer via the Internet.
TEL DB	Create a debit transaction in response to a transaction initiated by a customer over the telephone.

### TEMPLATE/TRANSACTION REQUIRED AND OPTIONAL FIELDS BY SEC CODE

Template and transaction creation requires that you provide certain data; other data is optional. Depending on the SEC code associated with the template/transaction being created, the rules may vary as to which data is required and/or optional. The chart below provides an overview of field availability/usage. See the “Templates and Template Groups” and “Transactions and Transaction Batches” sections of this document for additional information on creating templates and/or transactions.

The following key applies to the chart below:

- **Blank:** The field is not used to create a particular type of template/transaction.
- **oTE:** The field is optional for a template.
- **rTE:** The field is required for a template.
- **oTR:** The field is optional for a transaction.
- **rTR:** The field is required for a transaction.

Field	SEC Code									
	PPD	CCD	CIE	MTE	TEL	ARC	RCK	POP	POS	WEB
Purpose/ Group Name	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR
Company Name*	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR
Transaction Type	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR
Offset Account Number	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR
Settlement Date	rTR	rTR	rTR	rTR	rTR	rTR	rTR	rTR	rTR	rTR
Template Name	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR
Recipient Name	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	oTE oTR	rTE rTR	oTE oTR	rTE rTR	rTE rTR
Recipient ID	oTE oTR	oTE oTR	rTE rTR	rTE rTR	oTE oTR				oTE oTR	oTE oTR
Recipient Account Number	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR

Field	SEC Code									
	PPD	CCD	CIE	MTE	TEL	ARC	RCK	POP	POS	WEB
Recipient Account Type	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR
Recipient Bank ABA	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR	rTE rTR
Amount	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR	oTE rTR
Check Serial Number						oTE rTR	oTE rTR	oTE rTR		
Terminal City								oTE rTR		
Terminal State								oTE rTR		
Card Trans Type Code									oTE rTR	
Payment Type Code										oTE rTR
Process Control										
Item Research Number										
Addenda	oTE oTR	oTE oTR	oTE oTR	oTE rTR					oTE rTR	oTE oTR

\* Company Name is required for templates if more than one Company Name exists for the company.


## TEMPLATES AND TEMPLATE GROUPS

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### WHAT ARE TEMPLATES?

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If you plan to manually create multiple/repeated transactions for the same recipient, you may wish to create a template to make the process easier. Templates allow you to specify information once for a particular recipient, then re-use it for future transactions with that recipient.

 **Note:** Once created, templates may be used either to manually create transactions on the system or to import transaction files. While transactions can be manually created without a template, imported transaction files require a template set up to process the transaction file.


### WHAT ARE TEMPLATE GROUPS?

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To make templates easy to access, the system offers the ability to organize them into groups.

For example, you could create a group named Payroll, including in that group a template for each of your company's employees. When a payroll disbursement is required, you would access the Payroll group from the **Create** tab, select the employees to be paid, and create an ACH transaction batch to initiate payment to each employee. You could also import the transactions from a transaction file, as long as each employee's template was uniquely named.


See the "Creating Transactions" section of this document for additional information on using templates and template groups to create transactions.

 **Note:** Templates to be grouped together must share transaction types, offset account numbers, and company names/locations. When templates are copied to an existing group, the values contained in these fields are set to the settings of the destination group.

### WHO CAN CREATE TEMPLATES? WHO CAN ACCESS THEM ONCE THEY'VE BEEN CREATED?

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Any user with the ACH CREATE TEMPLATE validation can create templates and template groups for transaction types they are permitted to use. Users automatically have access to the template groups they create; access to additional groups may require setup by the System Manager.

 **Note:** See the "Supported SEC Codes" section of this document for information on supported transaction types.

## PRENOTIFICATION

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### WHAT IS PRENOTIFICATION?

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Transactions created using a template can be successfully processed only if:

- The originating institution can transmit the data that comprises the transaction.
- The recipient institution can receive that data.

Since it's better to catch problems before the first live transaction, the system provides the ability to verify transaction success before a template becomes usable. This process is called "prenotification."

### HOW DOES PRENOTIFICATION WORK?

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Prenotification automatically creates a zero-dollar ACH "prenote" transaction when a template is saved. This prenote transaction is then submitted; when the prenote transaction is successfully processed, the template can be trusted to create a live transaction.

There are two options for how prenotes are handled; these options are governed by your company's service agreement.

- **Bank Prenote:** The originating financial institution requires that a prenote be sent to the receiving financial institution, and designates the waiting period between prenote generation and the first live transaction. This may be either shorter or longer than the NACHA minimum waiting period.

If prenotes are required for your company by your service agreement, no option is available for prenote generation when you create a template. Instead, a prenote transaction is automatically generated when a template is created, and should be submitted from the Pending Items tab. You may use the template to create transactions after the prenote period elapses.

Check your service agreement for the waiting period for template usage if prenotes are required.

- **Local Prenote:** Your company determines when prenotes will be generated, and negotiates a waiting period in the service agreement. If a prenote is required, a prenote transaction is generated when the template is created, and should be submitted from the Pending Items tab.

If your company requires prenotes, you may use a new template to create transactions after the prenote period for that template elapses; otherwise, you may use the template immediately.

## ADDENDA RECORDS


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Addenda records allow additional information to be attached to transactions. They are associated with individual transactions, though you may associate an addendum with a template if that addendum will be included with each transaction created using the template.

See the “Addenda Records” subsection of the “Transactions and Transaction Batches” section for additional information about ACH transaction addenda.


## CREATING TEMPLATES MANUALLY

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-  **Notes:**
- Only those fields useful for the selected transaction type will be available.
  - If a template will be used to import transactions, that template must be assigned a unique name. Templates used **only** to facilitate manual transaction entry may have duplicate names.
  - Template groups exist only in conjunction with templates; groups can be created when templates are created, and if the last remaining template is removed from a group, the group is deleted.

### To create a template:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Click the **Create** tab.
3. *[Optional]* Filter the list of displayed templates using the **Group Filter**.


 **Note:** When you filter templates by group name, transaction type, and/or settlement account, your selections are carried forward into the Create ACH Template screen.

See the “Filtering Templates” section of this document for additional instructions on using the Group Filter.

4. From the **Create/Modify** drop-down list, select **New Group/Template**. The Create ACH Template pane is displayed.


5. Specify a group name:
  - No group  
From the **Group name** drop-down list, select **<Ungrouped>**.
  - Existing group  
From the **Group name** drop-down list, select the group name.
  - New group
    1. From the **Group name** drop-down list, select **New Group**.
    2. In the **Group name** field, enter a group name.
6. *[Optional]* Duplicate an existing template in the selected group:
  1. Click the **Add like an Existing Template** hyperlink. A pop-up window is displayed, containing all templates in the selected template group. (“<Ungrouped>,” in this case, functions as a separate group.)
  2. Select the template to be copied.
  3. Click the **OK** button. The pop-up window is closed, and the template’s information is applied to the current template. You may modify this information as necessary without affecting the original template.
7. If you are creating a new group or an ungrouped template:
  1. From the **Company name** drop-down list, if necessary, select the company name to be associated with the template. If only one company name may be associated with the template, the selection is made for you.
  2. From the **Transaction type** drop-down list, select the transaction type to be created. See the “Supported Standard Entry Class (SEC) Codes” section of this document for information on the usage of each transaction type.
  3. From the **Offset account number** drop-down list, select the account against which the transaction will settle.

8. Provide the following information. Based on the transaction type to be created and your settings, some of the options described may be unavailable. See the “Template/Transaction Required and Optional Fields by SEC Code” section of this document for an overview of the information required for each transaction type.

Field	Description/Action
Template name	Enter a name for the template.   <b>Note:</b> If a template is to be used to import transactions, this name must be unique. Imported transactions that reference a non-unique template name will be rejected.
Recipient name	Enter the recipient’s name. The account belonging to the “recipient” may be either debited or credited, depending on whether the template will be used to generate a collection or a disbursement transaction.
Check serial number	Optionally, for POP, ARC, or RCK-type transactions, enter the serial number of the check being converted to an ACH item. Ordinarily, this field will be left blank for the template and supplied when the transaction is created.
Terminal city	Optionally, for POP-type transactions, enter the city in which the scanning terminal is located.
Terminal state	Optionally, for POP-type transactions, enter the state in which the scanning terminal is located.
Recipient ID (Receiving company name/ID)	Enter an identifier for the customer to be sent with the transaction.  This identifier is not used for ARC, RCK, or POP transactions.
Prenote (checkbox)	If the transaction type supports prenoting, and if your system manager has determined that prenoting for the transaction type is to be optional, this checkbox is made available. Select it to generate a prenote when you submit the template, or deselect it if you do not want a prenote generated. If prenotes are mandatory, the checkbox is unavailable.  See the “Prenotification” section of this document for additional information about prenotes.
Recipient account number	Enter the account number of the transaction target.

Field	Description/Action
Recipient account type (drop-down)	Select the account type for the transaction target.
Recipient bank ABA	Enter the nine-digit ABA for the other party's financial institution. You can also enter the first eight digits, and the system will calculate the ninth digit.  After you enter the Recipient Bank ABA, click the <b>verify</b> hyperlink to verify that the ABA is valid.
verify (hyperlink)	Click this link once you have entered an ABA. If the ABA is valid, the bank name is entered into the <b>Recip Bank Name</b> field.
Recipient bank name	This field is display-only. A bank name is entered for you when you click the <b>verify</b> hyperlink.
Transaction type code	Optionally, for POS-type transactions, select the appropriate code.
Payment type code	Optionally, for WEB-type transactions, select <b>R</b> if the payment is a recurring payment, or <b>S</b> if it is a single payment.
Default amount	Optionally, enter a dollar amount to set that amount as the default for each transaction you originate with the template. The default amount may be modified when the transaction is created.
Minimum amount	Optionally, enter a dollar amount to prevent transactions originated with the template from being created for a value below that amount.
Maximum amount	Optionally, enter a dollar amount to prevent transactions originated with the template from being created for a value above that amount.


9. *[Optional]* If the same addenda is to be associated with all transactions based on the template:
  1. In the **Addenda** row, click the **add** hyperlink. A pop-up window is displayed.
  2. If selection of an addenda type is required, click the hyperlink associated with the template type to be used. Otherwise, the procedure continues with the next step.
  3. Provide the necessary addenda information.
  4. Click the **Save** button. The pop-up window closes.

 **Note:** Addenda are optional for templates of all transaction types except POP, TEL, ARC, and RCK; for these transaction types and their associated templates, they are not applicable.

Although addenda are optional for templates used to create MTE and POS-type transactions, the transactions themselves will require addenda. Addenda are optional for all other supported transaction types.

10. Do one of the following:

- Click the **Save** button to save the template.
- Click the **Save and Add Another** button to save the template and remain on the Create tab to create another template.

 **Note:** If a template already exists in the same group with the same template/recipient identification information (template name, recipient name, recipient ID, recipient account number, recipient account type, and ABA), when you try to save the new template you will be given the opportunity to either load the existing template or change the current template's name.

## IMPORTING TEMPLATES

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### WHY WOULD I IMPORT TEMPLATES?

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If you are working with an outside data source—whether as complex as a payments or bookkeeping system, or as simple as a spreadsheet—you may already have the data needed to automate the creation of templates. While you can always create templates manually, it may be easier to simply export the relevant data to a file, then import it into the system to set up the templates.

You might want to consider importing templates if:


- You have an outside data source that can export a suitable file, as defined by the requirements in the sections below.
- You need to create several templates of the same transaction type at the same time.
- You are creating a few templates of the same transaction type now, but may be creating more in the future.

By importing multiple templates at the same time, you can speed up template setup and simplify your business processes. If you are setting up only one or two templates of a particular type, however, creating them manually may be a better use of time.

### WHAT DO I NEED TO DO BEFOREHAND?

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1. The first thing you'll need is a file to import into the system (an "import file"). See your data source's documentation for information on exporting data, and see the "Template/Transaction Required and Optional Fields by SEC Code" section of this document for information on the fields that will be required.

 **Note:** You may not need to customize the import file for use with the system. As long as the required data is present, any additional data will be disregarded; all that remains is to ensure that the data to be imported is of the required length and type.

The only exception is for import files formatted to the NACHA standard, which has strict structural requirements.

- See the "Setting Up Non-NACHA Import Files" section of this document for additional information about setting up non-NACHA-formatted files.
  - See the "Setting Up NACHA Import Files" section of this document for information specific to NACHA-formatted files.
2. Once the import file has been created, you'll need to set up a "format definition" within the system, to help the system interpret the import file.
  3. Once a format definition has been set up, you can use it to import templates from your import file. Information imported into a template becomes the default data for transactions created using the template.


## SETTING UP IMPORT FILES FOR TEMPLATE IMPORT

When you import templates into the system, the files to be imported must meet certain structural and content requirements:

- Field length is important; no field may exceed the lengths specified in the table below.
- Field order is unimportant. The only requirement is that the field order in the file matches the field order specified in the format definition.
- Data contained in fields not defined in the format definition will be ignored.

NACHA-formatted template files have more specific requirements; see the “Setting Up NACHA-Formatted Files” subsection of this section for additional information.

The fields required in a template vary by SEC code. For a concise overview of required and optional fields, see the “Template/Transaction Required and Optional Fields by SEC Code” section of this document.

-  **Notes:**
- In the tables below, “AN” indicates “alphanumeric” – any letter or number character is valid, and certain NACHA-acceptable non letter/number characters may be valid. “N” represents “numeric” – any number character is valid.
  - Fields marked with an asterisk (\*) have different requirements based on the transaction type the template is intended to create. See the “Template/Transaction Required and Optional Fields by SEC Code” section of this document for additional information.

## SETTING UP NON-NACHA IMPORT FILES

The following must be present in all import files:

Field Name	Field Length	Format	Sample Values
Template Name	15	AN	PRL-J. Jones 3
Recipient Name*	22	AN	Samuel Smith
Recipient ID*	15	AN	123-45-6789
Recipient Bank ABA	9	N	123456789

Field Name	Field Length	Format	Sample Values
Recipient Account Number	17	AN	021234567
Recipient Account Type	Fixed. Must be a value included in the Sample Values column at right.	AN	CHECKING, C SAVINGS, S LOAN, L GENERAL LEDGER, GL

The following fields must be present, but can be included in the import file or specified in the “Defaults” section of the import format definition:

Field Name	Field Length	Format	Sample Values
Offset/Settlement Account Number	17	AN	01-00123456 (Must match a validated account.)
Company Name*	16	AN	Acme Trading (Company name must already be present in the database.)

The following fields are optional, and may be left blank, included in the import file, or defined in the “Defaults” section of the import format definition:

Field Name	Field Length	Format	Sample Values
Default Amount	10	N (implied decimal)	1234567800
Maximum Amount	10	N (implied decimal)	1234567800
Minimum Amount	10	N (implied decimal)	0
Group Name	12	AN	Payroll (Template will be added to this group; if the group does not exist it will be created.)

The following fields are optional, but must be included in the import file if they are to be included in the template:

Field Name	Field Length	Format	Sample Values
Prenote	Fixed. Must be a value included in the Sample Values column at right.	AN	Value is <b>P</b> if a prenote is to be sent, or leave the field blank if no prenote is to be sent.
Addenda* (for all but TEL, ARC, and RCK transaction templates)	80	AN	NTE*Weekly Pay/
Transaction Type Code* (for POS transaction templates)	Fixed. Must be a value included in the Sample Values column at right.	AN	02, 03, 11, 12, 13, 21, 99
Payment Type Code* (for WEB transaction templates)	Fixed. Must be a value included in the Sample Values column at right.	AN	R, S
Terminal City*	4	AN	NEWY (any 4 characters identifying the city)
Terminal State*	2	AN	NY
Check Serial Number*	15 or 9, depending on the transaction type.	AN	0123456789

SETTING UP NACHA IMPORT FILES

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The following fields must be present in the NACHA-formatted import file. Order is important; the file contents must conform exactly to the requirements specified below.

Character Position in File	File Type(s)	Contents
01	All	Record Type Code (“6”)
02-03	All	Transaction Code
04-11	All	Receiving DFI ID # (ABA)
11-12	All	Check Digit
13-29	All	DFI Account Number
30-39	All	Amount
40-54	All except ARC, RCK, POP	Identification Number
40-54	RCK, ARC	Check Serial Number
40-48	POP	Check Serial Number
49-52	POP	Terminal City
53-54	POP	Terminal State
55-76	All except ARC	Receiving Company Name
55-76	ARC	Individual Name
77-78	All except Web, POS	Discretionary Data
77-78	Web	Payment Type Code
77-78	POS	Card Transaction Type Code
79-79	All	Addenda Record Indicator
80-94	All	Trace number (leave empty)

## IDENTIFYING DELIMITER TYPE

---

In order to define an input format, you must first determine the type of delimiter used in the text file to be imported. The most common formats are comma-delimited, tab-delimited, space-delimited, and fixed-width.

 **Note:** NACHA-formatted files are always fixed-width.

### To determine delimiter type:

1. Print the file that is to be imported.
2. Examine the fields in the import file.
  - If the fields are separated by a comma and resemble the following example, you are importing a comma-delimited file.
 


```
012-45-3456, Sara Jones, 000123, FirstEver Bank, 111111118
```
  - If the fields are separated by a space equivalent to a tab (usually 5 characters) and resemble the following example, you are importing a tab-delimited file.
 

```
012-45-3456 Sara Jones 000123 FirstEver Bank 111111118
```
  - If the fields are separated by a single space, you are importing a space-delimited file. Fields that have more than one word and include spaces appear within quotation marks.
 

```
012-45-3456 "Sara Jones" 000123 "FirstEver Bank" 111111118
```
  - If the fields are separated by a series of spaces, and all entries are lined up directly underneath one another, you are importing a fixed-width file.
 

```
012-45-3456 Sara Jones 0001232 First National Bank 111111118
012-79-4343 Joe Brooks 0003931 Big State Bank 111322494
```
  - If the fields are separated by a symbol other than those explained above, such as |, the file is "other-delimited." When creating a template, you would enter that symbol after selecting the last **File Type** radio button.
 

```
012-45-3456|Sara Jones|000123|FirstEver Bank|111111118
```

 **Note:** If you are importing this file from an accounting system or another software application, the file type is usually stated in that application's help files.

Once you have selected the appropriate file type, you are ready to set up the format definition.

## FORMAT DEFINITIONS


### WHAT IS A FORMAT DEFINITION?

---

Format definitions are templates that help the system interpret the data included in your import files.

### CREATING A FORMAT DEFINITION FOR TEMPLATE IMPORT

---

 **Note:** NACHA-formatted files require a specific template format. See the “Setting Up NACHA Import Files” section for additional information.

#### To create a format definition:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Import** tab.
3. In the **Template Import** row, click the **click here to create or edit template formats** link. The Set Up Template Import Format pane is displayed.
4. In the **Format definition** row, click the **Add** button. The Format Name pop-up window is displayed.
5. In the **Template Name** field, enter a name for the format definition.
6. Click the **OK** button. The Format Name pop-up window closes.
7. From the **Transaction type** drop-down list, select the transaction type that the template will be used to create. See the “Supported Standard Entry Class (SEC) Codes” section of this document for additional information on transaction types.
8. Select the **File type** radio button corresponding to the format of the file to be imported. If you select the -**delimited** radio button, enter the delimiter character. See the “Identifying Delimiter Type” section of this document for help identifying the type of delimiter used in the file.
9. Into each field in the **Required fields** section of the screen, do one of the following to identify the location of each data field in the import file:
  - For fixed-width files, enter the start and end positions (1-3, 4-19, 20-24, etc.) of each field in the appropriate **Start** and **End** fields.
  - For files delimited by commas, spaces, tabs, or other characters, enter the sequential position (1, 2, 3, 4) of each field in the appropriate **Sequence** fields.

The following fields are required, and, with the exceptions noted, must always be included in the import file:

This field...	Contains...
Temp name	The template's name.
Recip name	The recipient's name. "Recipient" in this context is the other party in the transaction, whether their account is being credited or debited.  This field is optional for ARC-type transactions.
Recip ID	An identifier for the recipient.  No recipient ID is associated with ARC, RCK, or POP-type transactions.
Recip ABA	The ABA number of the recipient financial institution.
Recip acct	The recipient's account number at the recipient financial institution.
Recip acct type	An identifier for the recipient's account type.

The following fields are required, and may either be included in the import file or defined in the Defaults section of the Import Templates pane.

If a field is to be included in the import file, select its checkbox; if it is to be entered on-screen in the Defaults section, deselect its checkbox.

If a checkbox is selected, any value entered in the Defaults section will be overwritten with the file's contents from the specified position.

This field...	Contains...
Offset acct	Your company's offset/settlement account.
Comp name	Your company's name.

The following fields are optional, and may be left blank (with their checkboxes deselected), included in the import file (with the checkboxes selected), or defined in the “Defaults” section (with their checkboxes deselected).

This field...	Contains...
Group name	The name of the group to which the template will be added.
Default amt	The default amount for transactions created with the imported template.
Min amt	The minimum value of transactions created with the imported template.
Max amt	The maximum value of transactions created with the imported template.

The following fields are optional, but must be included in the import file (with the checkboxes selected) if they are to be included in the template:

This field...	Contains...
Transaction type code	For POS transaction templates, an indicator of the type of transaction generated.
Payment type code	For WEB transaction templates, an indicator of the type of payment.
Prenote	An indicator of whether the template requires generation of a prenote. (See the “Prenotification” section of this document for additional information.)
Addenda	An indicator of whether an addenda record will be attached to the transaction.  TEL, ARC, RCK, and POP transactions do not use addenda records; addenda records are optional for PPD, CCD, CIE, and WEB transactions. Addenda records are optional when creating MTE and POS templates, but they will be required when creating transactions based on these templates.

The following fields are optional if the associated transaction type is selected, and are made unavailable for data entry if a different transaction type is selected. They may be left blank (with their checkboxes deselected) if unused; if used, they must be present in the import file and their checkboxes must be selected.

This field...	Contains...
Check serial number	For ARC, RCK, and POP transaction templates, the serial number of a check being converted to an ACH transaction.
Terminal city	For POP transaction templates, a code representing the city in which the transaction took place.
Terminal state	For POP transaction templates, the state in which the transaction took place.

 **Note:** The **Number of addenda records** field is not used.

10. Click the **Save** button. The format definition is saved.

**To modify a format definition:**

1. From the **Import Format** drop-down list, select the format definition to be modified.
2. Make the necessary changes, as per the descriptions above.
3. Click the **Save** button to save your changes.

**To delete a format definition:**

1. From the **Import Format** drop-down list, select the format definition to be deleted.
2. Click the **Delete** button. The format definition is deleted.

**IMPORTING TEMPLATES**

Once the import file has been created (and modified, if necessary) and the format definition has been set up, use the following procedure to set up templates via file import:

**To import templates:**

1. Set up the import file according to the requirements specified in the “Setting Up Import Files for Template Import” section of this document.
2. Identify the import file type, as indicated in the “Identifying Delimiter Type” section of this document.
3. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
4. Click the **Import** tab.

5. Do one of the following:
  - If you have already created the format definition to be used  
From the **Express template import** drop-down list, select the name assigned to the format definition. The procedure continues from the main screen of the Import tab.
  - If you have not yet created the format definition to be used  
Create a format definition, using the instructions found in the “Creating a Format Definition for Template Import” section of this document. The procedure continues from the format definition pane of the Import tab.
6. Click the **Browse...** button and locate the file to be imported, then click the **Open** button.
7. Click the **Begin Import** button.

The system checks the file for errors. When error-checking is complete, the Import tab is refreshed.

  - If at least one record passes validation  
The file is imported, and a confirmation is displayed in the Template Import pane.
  - If no records pass validation  
The system displays an error message in the Import Errors pane.
8. Do one of the following:
  - If the file was successfully validated  
Click the **OK** button.  
  
The import process is completed and the Pending Items tab is displayed. All imported templates are displayed in the Templates pane with the status "awaiting submission." You may submit, view, modify or undo (delete) these pending templates.
  - If the file failed validation  
Click the **Cancel** button. Make corrections to the import file, click the **Import** tab, and start the import process again.

## MODIFYING TEMPLATES


Templates may be modified individually, or all templates in a particular group (excluding the <Ungrouped> group) may be modified at the same time. Users may edit a particular template if they are validated for ACH CREATE TEMPLATE and if they have access to both the offset account used by the template and the group in which the template is included.

## CAN TEMPLATE CHANGES INCLUDE CHANGES TO TRANSACTION TYPE?

When first created, templates are assigned transaction types; different transaction types may require that data be provided in different fields. To help ensure data integrity, a template's transaction type may be changed only to "compatible" transaction types (i.e., those transaction types that have the same field requirements). Therefore, only compatible transaction types, if any, are included in the **Transaction type** drop-down list.

The following table illustrates cross-compatible transaction types. An "X" indicates cross-compatibility; a "-" indicates non-compatibility.

	PPD	CCD	CIE	MTE	TEL	ARC	RCK	WEB	POP	POS
PPD		X	X	X	X	-	-	-	-	-
CCD	X		X	X	X	-	-	-	-	-
CIE	X	X		X	X	-	-	-	-	-
MTE	X	X	X		X	-	-	-	-	-
TEL	X	X	X	X		-	-	-	-	-
ARC	-	-	-	-	-		X	-	-	-
RCK	-	-	-	-	-	X		-	-	-
WEB	-	-	-	-	-	-	-		-	-
POP	-	-	-	-	-	-	-	-		-
POS	-	-	-	-	-	-	-	-	-	


-  **Notes:**
- Changing a template's **Group Name** changes the group with which the template is associated.
  - If the last template in a group is moved to a different group, the original group is deleted.
  - Modifications to a template have no effect on copies of that template in other groups.

## MODIFYING TEMPLATES


---

### To modify templates:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. From the **Create/Modify** drop-down list, select **Batch with existing templates**.
4. *[Optional]* From the **Group Filter** drop-down list, select the group that contains the template to be edited.

 **Note:** Because the <Ungrouped> group may contain templates with differing requirements, templates in the <Ungrouped> group may not be edited as a group.

5. Do one of the following:
  - To modify an individual template  
Click the **modify** hyperlink associated with the template to be edited. The Modify an ACH Template pane is displayed.
  - To modify all templates within a group  
Click the **Modify Group** button. The Modify Group / Template pane is displayed.
6. Make the necessary changes. See the field descriptions in the “Creating Templates” section of this document for additional information.

 **Note:** The **Modify Group** button is available only if a group is selected from the Group Filter.

When modifying individual templates, the following fields may not be modified, since changes to any of them would effectively remove the template from the group:


- **Offset account number**
- **Transaction type**
- **Group name**
- **Company name**

When modifying an entire group, however, these fields may be edited. Changes are applied to existing templates and to all future templates created in the group.

When modifying entire groups, default values can also be specified for new templates created in the group for either or both of the following:

- **Default Amount:** Default values for transactions created using templates in the group.
- **Minimum Amount/Maximum Amount:** Minimum and maximum values for transactions created using templates in the group.

These values will be the defaults for new templates created in the group; additionally, any change to these values on the group level will also be applied to all templates already included in the group. After a group-level change, individual templates may be modified without affecting other templates in the group.

 **Note:** If a new transaction type is selected, additional information may be required. This information cannot be provided for the group as a whole; instead, each template within the group must be individually modified.


When modifying a group of templates using the Modify Existing Group/Template screen, you can also:

- Click the **modify** hyperlink associated with a template to change that template's details.
  - Click the **delete** hyperlink associated with a template to remove it from the group. This does not remove copies of the template from any other group.
  - Click the **view** hyperlink associated with a template to view information about the template.
  - Click the **copy** hyperlink associated with a template to copy the template to another group, using the Copy an ACH Template screen.
7. Click the **Save** button. Your changes are saved.

## COPYING TEMPLATES


---

Templates may be duplicated individually, or all templates in any group except the <Ungrouped> group) may be duplicated at the same time. Users may copy a template if they are validated for ACH CREATE TEMPLATE and if they have access to the offset account used by the template.


 **Note:** Copied templates are duplicated in one or more existing groups. To copy templates into a new group, you must first create a group compatible with the templates to be copied. See the “Creating Templates” section of this document for additional information on creating groups, and the “Can Template Changes Include Changes to Transaction Type?” section for additional information on cross-group compatibility.

### To copy templates:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. *[Optional]* From the **Group Filter** drop-down list, select the group to be copied, or from which an individual template is to be copied.

 **Note:** Because the <Ungrouped> group may contain templates with differing requirements, the templates in the <Ungrouped> group may not be copied as a group.

4. Do one of the following:
  - To copy an individual template
    1. Click the **copy** hyperlink associated with the template to be edited. The Copy an ACH Template screen is displayed, with compatible groups.
    2. In the **Copy this template to the following groups** list, select the groups into which the templates are to be copied. To select multiple groups, hold down the **Ctrl** key on your keyboard while clicking each group to be selected.
  - To copy multiple templates within a group
    1. Select the checkbox in the left-hand corner of the header row, or select the checkboxes associated with the templates to be copied.
    2. Click the **Copy** button. A pop-up window is displayed.
    3. Select the groups into which the templates are to be copied. To select multiple groups, hold down the **Ctrl** key on your keyboard while clicking each group to be selected.
5. Click the **Save** button. The template is copied to the selected group(s).

 **Note:** Modification or deletion of a template has no effect on copies of that template in other groups.

## FILTERING TEMPLATES FROM THE CREATE TAB

---


The default view of the Create tab includes all ungrouped templates accessible by the user. The list of displayed templates, however, can be modified by filtering it by any or all of three criteria:

- The group in which the template is organized. (The **Group** drop-down list.)
- The type of transaction the template is used to create. (The **Transaction Type** drop-down list.)
- The settlement account to which transactions created by the template are applied. (The **Settlement Account** drop-down list.)

The available groups, transactions, and accounts are displayed in three unlabeled drop-down lists at the top right corner of the Create pane, in the Group Filter section.

### To filter the templates displayed on the Create tab:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. From the first drop-down list, select a template group.

 **Note:** Since grouped templates share a common transaction type and settlement account, selecting an entry other than **<Ungrouped>** or **<All Templates>** makes the **Transaction Type** and **Settlement Account** filters unavailable.

4. From the second drop-down list, select a transaction type.
5. From the third drop-down list, select a settlement account.

Only those groups, transaction types, and settlement accounts to which you have been granted access are available from the drop-down lists. For access to a group, transaction type, or settlement account that is not available, contact your System Manager.

## VIEWING TEMPLATE DETAILS

---

Details specified in existing template can be accessed from the Create tab.

### To view template details:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. *[Optional]* From the **Create/Modify** drop-down list, select **Batch with existing templates**.
4. *[Optional]* From the **Group Filter** drop-down list, select the group that contains the template to be viewed.
5. Click the **view** hyperlink associated with the template to be viewed. The View an ACH Template pane is displayed.

From this screen, you can click the **Print** button to print the template details, or click the **Cancel** button to return to the previous screen.

## EXPORTING TEMPLATE INFORMATION

---

From the Create tab, users can export template information to a comma-separated ASCII text file that can be imported by many software applications.

### To export template information:


1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. *[Optional]* From the **Create/Modify** drop-down list, select **Batch with existing templates**.
4. *[Optional]* From the **Group Filter** drop-down lists, filter the list of templates to show the templates to be exported.
5. Select the checkboxes associated with the templates to be exported.
6. Click the **Export** button to export the selected templates' information in ASCII format. A header row is exported along with the data from each selected template. See the Getting Started document for additional information about ASCII export.

## DELETING TEMPLATES/REMOVING TEMPLATES FROM GROUPS/DELETING TEMPLATE GROUPS

---

Users may delete a template if they are validated for ACH CREATE TEMPLATE and have access to both the template and its offset account.

Since template groups exist in the system only as long as they have members, deleting the last member of a template group will delete the group itself.

 **Note:** Deletion of a template has no effect on copies of that template in other groups.

### To delete templates:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. *[Optional]* From the **Create/Modify** drop-down list, select **Batch with existing templates**.
4. *[Optional]* From the **Group Filter** drop-down list, select the group that contains the templates to be deleted.
5. Do one of the following:
  - To delete a single template  
Click the **delete** hyperlink associated with the template to be deleted.
  - To delete multiple templates
    1. Select the checkboxes associated with the templates to be deleted.
    2. Click the **Delete** button.A confirmation message is displayed.
6. Click the **OK** button. The selected templates are deleted.

## TRANSACTIONS AND TRANSACTION BATCHES

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### WHAT ARE TRANSACTIONS AND TRANSACTION BATCHES?

---

In this document, the term *transaction* refers to an individual transfer of funds from one party to another via the ACH network. When a transaction is created, it is grouped with other transactions created at the same time into a *transaction batch*. Transaction batches consist of one or more like transactions—transactions of the same type, settled against the same settlement account on the same settlement date.

If, for example, you used nine templates in a “payroll” template group to initiate nine direct deposit transactions at the same time, all nine transactions would be grouped together into one transaction batch.

If you used each template in a “payroll” template group to initiate nine direct deposit transactions at different times, however, there would be nine transaction batches, each consisting of one transaction.

### WHAT HAPPENS TO SUBMITTED TRANSACTIONS?

---

When the transaction batch is submitted, the financial institution retrieves it from the system and distributes it to an ACH Operator. The ACH Operator who receives the batch splits it for distribution to the appropriate recipient financial institutions, who process the included transactions. No further action is required from you, unless the transaction is rejected for some reason.

Processing is subject to cut-off times and non-processing days, as discussed in the “Cut-Off Times’ and Non-Processing Days” section of this document.

### WHO CAN CREATE TRANSACTIONS? WHO CAN ACCESS THEM ONCE THEY’VE BEEN CREATED?

---

Any user with the ACH COMPOSE TRAN validation can create transactions of the transaction types they are permitted to use. Any user who has ACH access to the account affected by the transaction can view transactions and their details, until they are submitted.

## TRANSACTIONS AND THE PRENOTE PERIOD

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### WHAT IS THE PRENOTE PERIOD?

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Prenotification and the prenote period are discussed in the “Prenotification” section of this document.

### WHAT RESTRICTIONS APPLY TO USE OF TEMPLATES IN THE PRENOTE PERIOD?

---

You can use a template to create transactions only after the end of the prenote period for that template. Until a template is available for use, no **use** hyperlink will be associated with it on the Create tab.

If you select the checkbox for a template that is still in the prenote period and click the **Create Batch** button to create a transaction based on that template, when you submit the transaction batch the system will reject the transaction.

## 'CUT-OFF TIMES' AND NON-PROCESSING DAYS

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### WHAT IS THE 'CUT-OFF TIME'?

---

Transactions intended for next-business-day settlement must be submitted before the time specified in your service agreement. This time is known as the “cut-off time.” At this time, transaction batches are collected from the system for distribution to an ACH Operator.

Transactions submitted after the cut-off time will be processed on the second business day following the current day.

For example, during a normal workweek, if the cut-off time is 3 PM and a transaction batch is submitted at 2:00 on a Monday, the transactions would be processed on Tuesday. If it is submitted at 4:00 on a Monday, the transactions would be processed on Wednesday.

Same-day settlement accounts are exempt from these restrictions.

### **WHAT IS A NON-PROCESSING DAY?**

---

Non-processing days are days on which transactions may be entered into the system, but will not be processed. An example of a non-processing day might be a bank holiday.

### **HOW DO I ENSURE TRANSACTION PROCESSING FOR THE DAY AFTER A NON-PROCESSING DAY?**

---

Transaction batches that are to settle the day after a non-processing day must be submitted before the cut-off time on the day before the non-processing day.

For example, a transaction batch that is to settle on a Friday, in the case of a Thursday holiday, must be submitted before the cut-off time on Wednesday; otherwise, the batch will settle on the next processing day.

Same-day settlement accounts are exempt from this restriction.

### **WHAT HAPPENS TO TRANSACTIONS SUBMITTED ON A NON-PROCESSING DAY?**

---

Batches submitted on a non-processing day, or after the cut-off time on the day before a non-processing day, must be scheduled to settle two days after the last consecutive non-processing day. For example, if your service agreement specifies that Saturday and Sunday are non-processing days, a batch submitted on Saturday must be scheduled to settle on Tuesday (or Wednesday, if Monday is a bank holiday).

Same-day settlement accounts are exempt from this restriction.

## **ADDENDA RECORDS**

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### **WHAT ARE ADDENDA RECORDS?**

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Transactions include a specific set of information, such as amount, transaction type, destination, settlement dates, etc. This information is applicable to all transactions, and so is available when creating any transaction. For some types of transactions (tax payments, child support payments, etc.), however, additional information may be required to accompany the transaction.

Addenda records are used to convey this additional information to the other party. As the name suggests, addenda records are added to the transaction record and sent with it through the ACH network to the eventual recipient. Depending on the transaction type, addenda records can include anything from tax IDs to invoice numbers to plain text.

### **ARE ADDENDA RECORDS ASSOCIATED WITH TEMPLATES OR TRANSACTIONS?**

---

Addenda records, when used, are always attached to individual transactions within a transaction batch, not to the templates and not to the transaction batches themselves.

However, if a “default” addenda record would be useful for all transactions created with a template, an addendum can be associated with that template. When the template is used to create a transaction, the addendum will be added to the transaction; it can then be removed or modified as necessary.

### **WHICH TRANSACTION TYPES MAY USE ADDENDA RECORDS?**

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TEL, ARC, RCK, and POP transactions do not use addenda records; addenda records are optional for PPD, CCD, CIE, and WEB transactions, and are mandatory for MTE and POS transactions.

## CREATING TRANSACTIONS

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ACH transactions can be created in any of three ways:

- Based upon a previously created template.
- Created without a template (a “one-time” or “standalone” transaction).
- Imported into the system from an externally generated file.

## CREATING TRANSACTIONS WITHOUT USING A TEMPLATE (“ONE-TIME TRANSACTIONS”)

---

### WHAT ARE ONE-TIME TRANSACTIONS?

One-time transactions are transactions created without use of a template.

### WHO CAN CREATE ONE-TIME TRANSACTIONS?

Users validated for ACH COMPOSE TRAN, One-off Transactions, and one or more transaction types may create transactions without using a template.

### CAN MULTIPLE ONE-TIME TRANSACTIONS BE INCLUDED IN THE SAME TRANSACTION BATCH?


Multiple transactions can be included in the same one-time transaction batch. All transactions included in a batch must be of the same type.

## CREATING TRANSACTIONS WITHOUT USING A TEMPLATE

To create a transaction without using a template:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. From the **Create/Modify** menu, select **One-off Transaction**.
4. Provide the following information. The availability of certain fields is determined by the transaction type.

In this field...	Select/Enter...
Transaction type	The appropriate transaction type. See the “Supported Standard Entry Class (SEC) Codes” section of this document for information on supported transaction types.
Settlement date	The date on which the transaction is to settle. The range of settlement dates is determined by your service agreement.
Purpose	The reason for the transaction.


In this field...	Select/Enter...
Company name	The name of the company initiating the transaction. This option is available only if multiple names are set up on the system for your company.
Offset account number	The account held by your company that will be credited or debited by the transaction.
Recip Name	The name of the other party in the transaction.
Recip ID	An identifier for the other party in the transaction. ARC, RCK, and POP transactions do not use a recipient ID.
Check Serial Number	For POP, ARC or RCK-type transactions, enter the serial number of the check being converted to an ACH item.
Recip Acct	The account number of the other party in the transaction at their financial institution.
Recip Acct Type	The account type for the other party's account.
Recip ABA	The nine-digit ABA for the other party's financial institution. You can also enter the first eight digits, and the system will calculate the ninth digit.   <b>Note:</b> After you enter the Recipient Bank ABA, click the <b>verify</b> hyperlink to verify that the ABA is valid.
verify (hyperlink)	Click this link once you have entered an ABA. If the ABA is valid, the bank name is entered into the <b>Recip Bank Name</b> field.
Recip Bank Name	The recipient institution's name. This field is display-only.
Terminal City	For POP-type transactions, enter the city in which the scanning terminal is located.
Terminal State	For POP-type transactions, enter the state in which the scanning terminal is located.

In this field...	Select/Enter...
Transaction Type Code	(For POS-type transactions) The appropriate code.
Payment Type Code	(For WEB-type transactions) The appropriate code.
Amount	Dollar amount of the transaction.
Addenda	<p>Click the <b>add</b> hyperlink to add an addenda. Click the <b>clear</b> hyperlink to delete an attached addenda. TEL, ARC, RCK, and POP transactions do not use addenda records; addenda records are optional for PPD, CCD, CIE, and WEB transactions, and are mandatory for MTE and POS transactions.</p> <p>For display purposes, a transaction's addenda is hidden from view. To view an added addenda, click its <b>view</b> hyperlink. To close a displayed addenda, click its <b>close</b> hyperlink.</p>

- Click the **Save** button.


The transaction batch is created, sent to the Transaction Batches pane in the Pending Items tab, and assigned a status of either "awaiting approval" or "awaiting submission."

You can also click the **Add Another** button to add another row into which you can enter another transaction to be included in the same transaction batch.

 **Note:** Although you may use the **Add Another** button to add as many transactions rows as desired, no transaction will be saved until the **Save** button is clicked.

All transactions in a single one-off batch must be of the same type.

- On the Pending Items tab, submit the transaction batch. See the "Submitting Transaction Batches" section of this document for additional information on submitting transaction batches.

 **Note:** If the transaction status is "awaiting approval," another user must approve the transaction before it can be submitted. See the "Approving Transaction Batches" section of this document for additional information on approving transaction batches.

## CREATING TRANSACTIONS USING A TEMPLATE

---

For recurring transactions with the same recipient, it may be easier to create a template instead of repeatedly entering the same information for each transaction. The template can then be used to create the transaction, with changes made as necessary. See the “Templates and Template Groups” section of this document for information on templates.

### WHO CAN CREATE TRANSACTIONS USING A TEMPLATE?

Users validated for ACH COMPOSE TRAN may use templates to create transactions, provided that they have been granted access to the template group that contains the template to be used, as well as the associated transaction type and settlement account.

### CREATING A TRANSACTION USING A TEMPLATE


To create a transaction using a template:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. From the **Create/Modify** menu, select **Batch with existing templates**. All available templates are displayed.
4. *[Optional]* Use the **Group Filter** drop-down lists to narrow the list of displayed templates.
5. Do one of the following:
  - Create a single transaction  
Click the **use** hyperlink associated with the template to be used.
  - Create multiple transactions
    1. Select the checkboxes associated with the templates to be used, or click the checkbox in the left-hand corner of the header row to select all templates.
    2. Click the **Create Batch** button.

The Create a New ACH Transaction pane is displayed, with transaction information filled in for you based on the information contained in the template.

If multiple transaction types are selected, the transactions are separated by type.

## 6. Make any necessary changes to the following:

-  **Notes:**
- If you select a group other than “All Templates” or “Ungrouped,” the system assumes you want to create a batch that shares common details. Accordingly, all information not specific to a particular transaction is provided once for the entire batch.
  - If you select the “All Templates” group, the transactions you create are not associated with any group for reporting purposes.

In this field...	Select/Enter...
Settlement Date	The date on which the transaction is to settle. The range of settlement dates is determined by your service agreement.
Purpose	The reason for the transaction.
Company Name	The name of the company initiating the transaction.
Amount	Dollar amount of the transaction.
Addenda	<p>Click the <b>add</b> hyperlink to add an addenda, or click the <b>modify</b> hyperlink to modify an attached addenda. TEL, ARC, RCK, and POP transactions do not use addenda records; addenda records are optional for PPD, CCD, CIE, and WEB transactions, and are mandatory for MTE and POS transactions.</p> <p>For display purposes, a transaction’s addenda is hidden from view. To view an addendum, click its <b>view</b> hyperlink. To close a displayed addendum, click its <b>close</b> hyperlink.</p> <p>You can also click the <b>clear</b> hyperlink to delete an attached addendum.</p>
Recipient Name	The name of the other party in the transaction.
Recip ID	An identifier for the other party in the transaction.
Payment Type Code	For WEB-type transactions, make a selection to identify whether the transaction is a single transaction or a recurring transaction.
Transaction Type Code	For POS-type transactions, select the appropriate code.
Terminal City	For POP-type transactions, enter the city in which the scanning terminal is located.

In this field...	Select/Enter...
Terminal State	For POP-type transactions, enter the state in which the scanning terminal is located.
Check Serial Number	For POP, ARC or RCK-type transactions, enter the serial number of the check being converted to an ACH item.


 **Note:** For certain columns, the **[change all]** hyperlink allows you to specify the contents of all fields in the column:

1. Click the **[change all]** link in the column header. A pop-up window is displayed.
2. Enter the new value to be applied to all transactions in the batch. (Later, you can change individual transactions' values.)
3. Click the **OK** button. The value is applied to the appropriate field for each transaction.

If you used templates to create multiple transactions of different types, transactions are separated by type, with separate header rows for each type. If this is the case, any **[change all]** hyperlink will affect only transactions in its section.

7. Click the **Save** button.

The transaction batch is created, sent to the Transaction Batches pane in the Pending Items tab, and assigned a status of either "awaiting approval" or "awaiting submission."

 **Note:**

- If the transaction batch status is "awaiting approval," another user must approve the transaction batch before it can be submitted. See the "Approving Transaction Batches" section of this document for additional information on approving transaction batches.
- If you used templates to create multiple transactions of different types, each transaction is broken into its own transaction batch on the Pending Items tab, and must be separately approved (if necessary) and submitted.

8. On the Pending Items tab, submit the transaction batch. See the "Submitting Transaction Batches" section of this document for additional information on submitting transaction batches.

## IMPORTING TRANSACTIONS

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### WHY WOULD I IMPORT TRANSACTIONS?

If you are working with an outside data source—whether as complex as a payments or bookkeeping system, or as simple as a spreadsheet—you may already have the data needed to automate the creation of transactions. While you can always create transactions manually (either by using templates or on a one-time basis), it may be easier to simply export the relevant data to a file, then import it into the system to set up the transactions.


You might want to consider importing transactions if:

- You have an outside data source that can export a suitable file, as defined by the requirements in the sections below.
- You need to create a large number of transactions, or you need controls on transaction data that would not be available with manual entry, or you find that importing transaction data gives better quality control than manual entry.


### WHAT DO I NEED TO DO BEFOREHAND?

1. The first thing you'll need to do is set up one or more templates for the transactions to be imported. The system requires template usage for quality control and security purposes. See the “Templates and Template Groups” section of this document for additional information on setting up or importing templates.

A single template can be used to import multiple transactions in the same transaction batch, as long as the template meets the needs of the transaction.

 **Important:** Templates used to import transactions must be uniquely named. Imported transactions that reference a template name that is used more than once will be rejected.

2. Next, you'll need a file to import into the system (an “import file”). See your data source's documentation for information on exporting data, and see the “Template/Transaction Required and Optional Fields by SEC Code” section of this document for information on the fields that will be required.

 **Note:** You may not need to customize the import file for use with the system. As long as the required data is present, any additional data will be disregarded; all that remains is to ensure that the data to be imported is of the required length and type.


3. Once the import file has been created, you'll need to set up a “format definition” within the system, to help the system interpret the import file.

 **Note:** The system supplies a NACHA-specific format definition for transaction import.

4. Once a format definition has been set up, you can use it to import templates from your import file.

## SETTING UP IMPORT FILES FOR TRANSACTION IMPORT

There are specific structural and content requirements for transaction files that are to be imported into the system. The following tables provide additional information.

-  **Notes:**
- In the tables below, “AN” stands for “alphanumeric” – any letter or number character is valid, and certain NACHA-acceptable non letter/number characters may be valid. “N” stands for “numeric” – any number character is valid.
  - Fields marked with an asterisk (\*) have different requirements based on the transaction type the template is intended to create. See the “Template/Transaction Required and Optional Fields by SEC Code” section of this document for additional information.

### Fields required to be present in the import file:

Field Name	Field Length	Format	Sample Values
Template Name	15	AN	123-45-6789
Amount	10	N (implied decimal)	1234500
Check Serial Number* (for ARC, RCK, and POP transactions)	15 or 9, depending on the transaction type.	AN	1234567890

### Fields that must be present, but can be included in the import file or specified in the Defaults section of the import template:

Field Name	Field Length	Format	Sample Values
Settlement Date	6	yymmdd	030214
Purpose	10	AN	Payroll
Company Name	16	AN	Acme Trading
Terminal City* (for POP transactions)	4	AN	NYC
Terminal State* (for POP transactions)	2	AN	NY

Field Name	Field Length	Format	Sample Values
Transaction Type Code* (for POS transactions)	2	AN	02, 03, 11, 12, 13, 21, 99
Payment Type Code* (for WEB transactions)	2	AN	R, S

**Optional field that can be included in the import file:**

Field Name	Field Length	Format	Sample Values
Addenda	80	AN	NTE*Weekly Pay/

## IDENTIFYING DELIMITER TYPE

---

In order to define an input format, you must first determine the type of delimiter used in the text file to be imported. The most common formats are comma-delimited, tab-delimited, space-delimited, and fixed-width.

 **Note:** NACHA-formatted files are always fixed-width.

### To determine delimiter type:

1. Print the file that is to be imported.
2. Examine the fields in the import file.
  - If the fields are separated by a comma and resemble the following example, you are importing a comma-delimited file.
 


```
012-45-3456, Sara Jones, 000123, FirstEver Bank, 111111118
```
  - If the fields are separated by a space equivalent to a tab (usually 5 characters) and resemble the following example, you are importing a tab-delimited file.
 

```
012-45-3456 Sara Jones 000123 FirstEver Bank 111111118
```
  - If the fields are separated by a single space, you are importing a space-delimited file. Fields that have more than one word and include spaces appear within quotation marks.
 

```
012-45-3456 "Sara Jones" 000123 "FirstEver Bank" 111111118
```
  - If the fields are separated by a series of spaces, and all entries are lined up directly underneath one another, you are importing a fixed-width file.
 

```
012-45-3456 Sara Jones 0001232 First National Bank 111111118
012-79-4343 Joe Brooks 0003931 Big State Bank 111322494
```
  - If the fields are separated by a symbol other than those explained above, such as |, the file is "other-delimited." When creating a template, you would enter that symbol after selecting the last **File Type** radio button.
 

```
012-45-3456|Sara Jones|000123|FirstEver Bank|111111118
```

 **Note:** If you are importing this file from an accounting system or another software application, the file type is usually stated in that application's help files.

Once you have selected the appropriate file type, you are ready to set up the format definition.

## FORMAT DEFINITIONS


### WHAT IS A FORMAT DEFINITION?

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Format definitions are templates that help the system interpret the data included in your import files.

### CREATING A FORMAT DEFINITION FOR TRANSACTION IMPORT

---

 **Note:** NACHA-formatted files require a specific template format. See the “Setting Up Import Files for Transaction Import” section for additional information.

#### To create a format definition:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Import** tab.
3. In the **Transaction Import** row, click the **click here to create or edit transaction formats** link. The Import Transactions pane is displayed.
4. In the **Format definition** row, click the **Add** button. The Format Name pop-up window is displayed.
5. In the **Template Name** field, enter a name for the format definition.
6. Click the **OK** button. The Format Name pop-up window closes.
7. From the **Transaction type** drop-down list, select the transaction type to be imported. See the “Supported Standard Entry Class (SEC) Codes” section of this document for additional information on transaction types.
8. Select the **File type** radio button corresponding to the format of the file to be imported. If you select the -**delimited** radio button, enter the delimiter character.

9. Into each field in the **Required** section of the screen, do one of the following to identify the location of each data field in the import file:
- For fixed-width files, enter the start and end positions (1-3, 4-19, 20-24, etc.) of each field.
  - For files delimited by commas, spaces, tabs, or other characters, enter the sequential position (1, 2, 3, 4) of each field.

The following fields are required, and, with the exceptions noted, must always be included in the import file:

This field...	Contains...
Temp name	The template's name.
Amount	The dollar value of the transaction.

The following fields are required, and may either be included in the import file or defined in the Defaults section of the Import Transactions pane.

If the field is to be included in the import file, select the checkbox; if it is to be entered on-screen in the Defaults section, deselect the checkbox.

If a checkbox is selected, any value entered in the Defaults section will be overwritten with the file's contents from the specified position.

This field...	Contains...
Settlement Date	The date the transaction is to settle.
Purpose	The purpose for the transaction.
Company name	Your company's name.
Terminal city	For POP transactions, a code representing the city in which the transaction took place.
Terminal state	For POP transactions, the state in which the transaction took place.
Transaction type code	For POS transactions, an indicator of the type of transaction generated.
Payment type code	For WEB transactions, an indicator of the type of payment.

The following field is optional, but must be included in the import file (with the checkboxes selected) if it is to be included in the transaction:

This field...	Contains...
Addenda	<p>An indicator of whether an addenda record will be attached to the transaction.</p> <p>TEL, ARC, RCK, and POP transactions do not use addenda records; addenda records are optional for PPD, CCD, CIE, and WEB transactions, and required for MTE and POS transactions.</p>

 **Note:** The **Number of addenda records** field is not used.

10. Click the **Save** button. The format definition is saved.

**To modify a format definition:**

1. From the **Import Format** drop-down list, select the format definition to be modified.
2. Make the necessary changes, using the descriptions above.
3. Click the **Save** button to save your changes.

**To delete a format definition:**

1. From the **Import Format** drop-down list, select the format definition to be deleted.
2. Click the **Delete** button. The format definition is deleted.

## IMPORTING TRANSACTIONS

### To import transactions:

1. Set up the import file, as indicated in the “Setting Up Import Files for Transaction Import” section of this document.
2. Identify the import file’s delimiter type, as indicated in the “Identifying Delimiter Type” section of this document.
3. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
4. Click the **Import** tab.
5. Do one of the following:
  - If you have already created the format definition to be used


From the **Express transaction import** drop-down list, select the name assigned to the format definition. The procedure continues from the main screen of the Import tab.

To use the NACHA format definition:

    1. From the **Express transaction import** drop-down list, select NACHA. A second drop-down list is displayed.
    2. Select the transaction type from the second drop-down list.
  - If you have not yet created the format definition to be used

Create the format definition, using the instructions found in the “Creating a Format Definition for Transaction Import” section of this document. The procedure continues from the format definition pane of the Import tab.
6. Click the **Browse...** button and locate the file to be imported, then click the **Open** button.
7. Click the **Begin Import** button.

The system checks the file for errors. When the error-check is complete, the Import tab is refreshed.
8. Click the **OK** button. The transaction batch is created, sent to the Transaction Batches pane in the Pending Items tab, and assigned a status of either "awaiting approval" or "awaiting submission."

 **Note:** If the transaction status is “awaiting approval,” another user must approve the transaction before it can be submitted. See the “Approving Transaction Batches” section of this document for additional information.

## MODIFYING TRANSACTION BATCHES

---


From the Pending Items tab, users validated for ACH CREATE and an account can modify transaction batches associated with that account, if those transaction batches have the status “Awaiting Submission,” “Rejected,” “Awaiting Approval,” or “Stale Date.”

Pass-thru transaction batches may not be modified.

### To modify a transaction batch:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. On the Pending Items tab, do one of the following:
  - Click the **modify** hyperlink associated with the batch to be modified.
  - Click the **view** hyperlink to access the ACH – Transactions – View Batch screen, then click the **Modify** button.

The Modify ACH Transactions screen is displayed.

3. Make the necessary changes in the fields available for modification (some fields may not be modified). See the “Creating Transactions” section of this document for field definitions.
4. Click the **Save** button.
  -  **Notes:**
    - If a modified transaction requires approval, it will need to be approved again—even if it was approved prior to modification.
    - Modified transactions cannot be approved by the user who made the modification.
5. Submit the transaction batch. See the “Submitting Transaction Batches” section of this document for additional information on submitting transaction batches.

## APPROVING TRANSACTION BATCHES

---

Depending on the settings for your company, approvals may be required before a transaction batch can be submitted for payment.

Users validated for ACH APPROVE and assigned permissions to a settlement account can approve a single pending transaction batch associated with that account, select multiple transaction batches to approve, or approve all transaction batches at the same time.

Regardless of system validations, users can approve only those transaction batches that **other users** have created. Users may **not** approve their own transaction batches.

### To approve ACH transaction batches:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. On the Pending Items tab, do one of the following:
  - Approve from the Pending Items tab
    - Single batch

Click the **approve** hyperlink associated with the batch to be approved.
    - Multiple batches
      1. Select the checkboxes associated with the batches to be approved.
      2. Click the **Approve** button.
  - View transactions before approving

Click the **view** hyperlink to access the ACH – Transactions – View Batch screen, then click the **Approve** button.

Once a transaction batch has been approved, its **approve** hyperlink is replaced by a **submit** hyperlink when accessed by users validated for batch submission; the transaction batch is now ready for submission.

## SUBMITTING TRANSACTION BATCHES

---

Users validated for ACH SUBMIT and assigned permissions to a settlement account can submit a single pending transaction batch affecting that account, select multiple transaction batches to submit, or submit all transaction batches at the same time.

### To submit pending transaction batches:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Do one of the following:
  - Submit from the Pending Items tab
    - Single batch  
Click the **submit** hyperlink associated with the batch to be submitted.
    - Multiple batches
      1. Select the checkboxes associated with the batches to be submitted.
      2. Click the **Submit** button.
  - View transactions before submitting  
Click the **view** hyperlink to access the ACH – Transactions – View Batch screen, then click the **Submit** button.  
The Submit Verification screen is displayed.
3. In the **Enter your password for submit** field, enter your transaction password.
4. Click the **Verify** button. The Submit Confirmation screen is displayed.
5. *[Optional]* To print the confirmation, click the **Print** button. Make the necessary selections in the Print dialog box, then click the **OK** button.
6. Click the **OK** button to close the confirmation screen and return to the Pending Items tab.

## DELETING PENDING TRANSACTION BATCHES

---

Transaction batches must be deleted in their entirety; individual transactions may not be removed from a batch.

### To remove transactions from the Pending Items tab:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
  2. Do one of the following:
    - Delete from the Pending Items pane
      - Single batch  
Click the **delete** hyperlink associated with the transaction to be deleted.
      - Multiple batches
        1. Select the checkboxes associated with the transactions to be deleted.
        2. Click the **Delete** button.
    - View transactions before deleting  
Click the **view** hyperlink to access the ACH – Transactions – View Batch screen, then click the **Delete** button.
- A confirmation dialog box is displayed in a pop-up window.
3. Click the **OK** button to delete the transaction. The Pending Items tab is displayed.  
*[Optional]* Click the **Cancel** button to retain the pending transaction batch.

## REVERSING TRANSACTIONS

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### WHAT IS A REVERSAL?

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Reversals are transactions that cancel (“reverse”) previously-issued transactions. A reversal does not “undo” a previously-issued transaction; rather, a new transaction is created that debits an account credited by a transaction or credits an account debited by a transaction.

Reversals are issued in a transaction batch that must be submitted.

### WHO MAY ISSUE REVERSALS?

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Users validated for ACH COMPOSE, ACH REVERSALS, and a settlement account can issue reversals for transactions affecting that settlement account.

### WHICH TRANSACTIONS MAY BE REVERSED?

---

Transactions may be reversed if they have settled in the past five business days.

For example, if a transaction was submitted on a non-holiday Monday to settle on Tuesday, a reversal can be created on any day between the creation day (Monday) and the following Monday (five business days after the settlement date, inclusive of the settlement date).

Both transaction batches and individual transactions can be reversed.

## ISSUING REVERSALS

---

### To issue a reversal:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Click the **Create** tab.
3. *[Optional]* From the **Group Filter** drop-down list, select the template group from which the transaction was originally created.
4. From the **Create/Modify** menu, select **Reversal**. The Reversal pane is displayed, listing all reversible transaction batches.
5. Do one of the following:
  - To reverse individual transactions in a transaction batch
    1. Click the **details** hyperlink associated with the batch containing the transaction(s) to be reversed. The Reverse an ACH Transaction pane is displayed.
    2. Click the **reverse** hyperlink associated with the transaction to be reversed.
  - To reverse an entire transaction batch

Click the **reverse** hyperlink associated with the batch to be reversed. The Reverse ACH Transactions pane is displayed.
6. Click the **Save** button to create a transaction batch consisting of all transactions in the selected batch that are to be reversed.
7. Submit the reversal transaction batch. See the "Submitting Transaction Batches" section of this document for additional information on submitting transaction batches.

## HOW DO I RECOGNIZE A REVERSED TRANSACTION ON THE PENDING ITEMS TAB?

---

Reversed transactions are identified by the word "Reversal" included in the transaction type and in the Purpose field. While the transaction description retains the text of the original transaction, the code is changed to reflect the reversal (e.g., for a payroll credit reversal, "Payroll Payment Reversal (PPD DB)" might be displayed).

## NACHA PASS-THRU IMPORTING

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### WHAT IS “PASS-THRU” IMPORTING?

---

Pass-Thru importing is, as the name implies, an import operation that is not directly processed by the system; rather, the file is passed through to the ACH network exactly as it is imported. File contents are therefore not checked by the system.

### WHY MIGHT MY COMPANY USE PASS-THRU IMPORTING?

---

This utility is useful for those companies that generate properly NACHA-formatted files from their internal systems, and do not need system validation for these files.

### WHO CAN USE PASS-THRU IMPORTING?

---

Users validated for ACH PASS-THRU can use the Pass-Thru function to import NACHA-formatted files into the system.

### WHAT CHECKS ARE PERFORMED ON PASS-THRU FILES?

---

Although the file contents are not checked by the system when a NACHA file is uploaded through the Pass-Thru utility, the file's formatting is checked against certain validations to verify that it will be transmittable to the ACH network. When this verification process is complete, a summary of the results is presented; details about the file contents are provided, as are details of any formatting errors within the file.

### WHAT HAPPENS IN THE CASE OF NACHA-FILE FORMATTING ERRORS?

---

Any errors will invalidate the pass-thru file, and you will not be permitted to submit it to the ACH network.

### WHAT HAPPENS TO FILES AFTER FORMATTING VALIDATION?

---

Upon successful completion of record and field verification, the File Header (1) and Control (9) records are removed, and the file is made available for submission. Each batch (5) record is split into a separately-submittable transaction. When the NACHA file has been successfully uploaded, you can view batch summaries from the Pending Items tab, and view batch item detail via the Activity Report.

## USING THE NACHA PASS-THRU FUNCTION

---

### To import a file using NACHA Pass-Thru:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **NACHA Pass-Thru** tab.
3. Click the **Browse** button. The Choose File dialog box is displayed.
4. Search for and select the ACH file to be processed, then click the **Open** button. The selected file must be a valid NACHA-formatted file.

The path and file name are entered in the **File name** field.

5. Click the **Begin Pass-Thru** button.

The system checks the file for errors. When the error-check is complete, the NACHA Pass-Thru Summary pane is displayed.

- If no errors are detected

Each batch summary is displayed. Displayed information includes batch number, originating company name, effective date, item count, debit amount and credit amount.

- If errors are detected

The entire file is rejected. The first few errors are explained, and their locations given. The error position is given as a number pair that presents the character number and length of the invalid field.

For example, to find an error located at (70,6), count 70 characters from the first character for the starting point and 6 characters farther for the ending point.

6. Do one of the following:

- If no errors were found in the previous step

Do any of the following:

- *[Recommended]* Click the **Print** button to print the confirmation.
  - Click the **Accept** button. The Pending Items tab is displayed; the imported batches are included in the Pass-Thru Batches pane, with the status "Awaiting Approval" or "Awaiting Submission." See the "Approving NACHA Pass-Thru Batches" and "Submitting NACHA Pass-Thru Batches" sections of this document for additional information.
  - Click the **Reject** button to reject the imported batches.
- If errors were found in the previous step

Click the **Reject** button. You are returned to the NACHA Pass-Thru tab. Correct the indicated errors in the file and try again.

## APPROVING NACHA PASS-THRU BATCHES

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Depending on the settings for your company, approvals may be required before a pass-thru batch can be submitted for payment.

You can approve a single pending pass-thru batch, or select multiple pass-thru batches to approve.

Regardless of system validations, users can approve only those pass-thru batches that **other users** have created. Users may **not** approve their own pass-thru batches.

### To approve NACHA Pass-Thru batches:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. On the Pending Items tab, do one of the following:
  - Approve from the Pending Items tab
    - Single batch

Click the **approve** hyperlink associated with the batch to be approved.
    - Multiple batches
      1. Select the checkboxes associated with the batches to be approved.
      2. Click the **Approve** button.
  - View details before approving

Click the **view** hyperlink to access the ACH – Pass-Thru Transactions – View Batch screen, then click the **Approve** button.

If the user is validated for batch submission and the required approval has been given, the **approve** hyperlinks are replaced by **submit** hyperlinks. The pass-thru batches are now ready to be submitted.

## SUBMITTING NACHA PASS-THRU BATCHES

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### To submit pending pass-thru batches:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. On the Pending Items tab, do one of the following:
  - Submit from the Pending Items tab
    - Single batch

Click the **submit** hyperlink associated with the batch to be submitted.
    - Multiple batches
      1. Select the checkboxes associated with the batches to be submitted.
      2. Click the **Submit** button.
  - View details before submitting

Click the **view** hyperlink to access the ACH – Pass-Thru Transactions – View Batch screen, then click the **Submit** button.

The Submit Verification screen is displayed.
3. In the **Enter your password for submit** field, enter your transaction password.
4. Click the **Verify** button. The Submit Confirmation screen is displayed.
5. *[Optional]* To print the confirmation, click the **Print** button. Make the necessary selections in the Print dialog box, then click the **OK** button.
6. Click the **OK** button to close the confirmation screen and return to the Pending Items tab.

## DELETING PENDING NACHA PASS-THRU BATCHES

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To remove a pending NACHA pass-thru batch from the Pending Items tab:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. On the Pending Items tab, do one of the following:
  - Delete from the Pending Items tab
    - Single batch  
Click the **delete** hyperlink associated with the batch to be deleted.
    - Multiple batches
      1. Select the checkboxes associated with the batches to be deleted.
      2. Click the **Delete** button.
  - View details before approving  
Click the **view** hyperlink to access the ACH – Pass-Thru Transactions – View Batch screen, then click the **Delete** button.

A confirmation dialog box is displayed in a pop-up window.

3. Click the **OK** button to delete the pass-thru batch.  
*[Optional]* Click the **Cancel** button to retain the pending pass-thru batch.

## VIEWING TRANSACTION/PASS-THRU BATCH INFORMATION

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Details about pending transaction and pass-thru batches can be accessed from the Pending Items tab until the transaction batch is submitted, and on the Reporting tab from the time a transaction is created until the retention period elapses.

To view information about batches and the transactions contained within them:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Pending Items** tab to view pending batch detail.


For pending transaction batches, the following information is displayed:

This column...	Contains...
ID	System identifier for the transaction batch.
Purpose	Purpose assigned to the batch.
Settlement Date	Settlement date assigned to the batch.


This column...	Contains...
Transaction Type	Type of transaction contained in the batch. See the “Supported Standard Entry Class (SEC) Codes” section of this document for information on supported transaction types.
Count	Number of items contained in the batch.
Amount	Total value of all items in the batch (regardless of whether the items were debits or credits).
Status	<p>Status of the batch in the system. Each transaction batch will have one of the following statuses:</p> <ul style="list-style-type: none"> <li>• <b>Awaiting Approval:</b> Transaction batch has been created, but has not yet been approved. Items with this status will be displayed only if the user is validated for ACH APPROVE, did not submit the batch, and has access to the settlement account.</li> <li>• <b>Awaiting Submission:</b> Transaction batch has been approved (if approval is necessary) and is ready to be submitted for processing. Items with this status will be displayed only if the user is validated for ACH SUBMIT and has access to the settlement account.</li> <li>• <b>Stale Dated:</b> The settlement date specified when the batch was created has passed. The batch must be modified and the settlement date updated.</li> <li>• <b>Rejected:</b> Transaction batch was rejected. Move the cursor over the rejection status message to display the rejection reason. Rejection messages related to ACH Prefunding begin with “P/F”. Most batches rejected due to prefunding issues may be resubmitted, with the following exceptions: <ul style="list-style-type: none"> <li>• Batches with the message “P/F Insufficient Funds” should not be resubmitted until sufficient funds are available.</li> <li>• Batches with the message “P/F Date Out of Range” should have their settlement date changed to be in accordance with the terms of your service contract.</li> <li>• Issues causing the message “P/F Processing Error” can generally only be resolved by a call to the Customer Service Center.</li> </ul> </li> </ul>
Action	Actions available for the batch.

For pending pass-thru batches, the following information is displayed:

This column...	Contains...
ID	System identifier for the transaction batch.
Purpose	Purpose assigned to the batch.
Settlement Date	The settlement date assigned to the batch.
Count	Number of items contained in the batch.
CR	Total value of all credit transactions included in the batch.
DR	Total value of all debit transactions included in the batch.
Status	<p>Status of the batch in the system. Each pass-thru transaction batch will have one of the following statuses:</p> <ul style="list-style-type: none"> <li>• <b>Awaiting Approval:</b> Transaction batch has been created, but has not yet been approved. Items with this status will be displayed only if the user is validated for ACH APPROVE, did not submit the batch, and has access to the settlement account.</li> <li>• <b>Awaiting Submission:</b> Transaction batch has been approved (if approval is necessary) and is ready to be submitted for processing. Items with this status will be displayed only if the user is validated for ACH SUBMIT and has access to the settlement account.</li> <li>• <b>Stale Dated:</b> The settlement date specified when the batch was created has passed. The batch must be deleted, the file edited, and the batch re-imported.</li> <li>• <b>Rejected:</b> Transaction batch was rejected. Move the cursor over the rejection status message to display the rejection reason.</li> </ul>
Action	Actions available for the batch.

 **Note:** You can also select the **Reporting** tab to view detail on pending and submitted batches. For full ACH Activity Report instructions, see the “ACH Activity Report” section of this document.

3. Click the **view** hyperlink associated with the transaction batch to be viewed. The ACH – Transactions – View Batch pane is displayed.

 **Note:** For NACHA pass-thru batches, the screen is retitled ACH – NACHA Pass-Thru Transactions – View Batch.

Batch-level information is displayed in the top half of the pane:

This field...	Contains...
Batch ID	System identifier for the transaction batch.
Batch status	Status of the batch in the system.
Batch amount*	Total value of all items in the batch (regardless of whether the items were debits or credits).
Transaction count	Number of transaction items contained in the batch.
Settlement date	The settlement date assigned to the batch.
Settlement account**	Account against which items contained in the batch will settle.
Company name	Name/ACH banner of the company that created or imported the transaction.
Transaction type	Type of transaction contained in the batch. See the “Supported Standard Entry Class (SEC) Codes” section of this document for information on supported transaction types.
Purpose	Purpose assigned to the batch.
Group name**	Name of the group that includes the template used to create the batch.

This field...	Contains...
Created by	User name and ID of the user who created the batch, as well as the time the batch was created.
Approved by	User name and ID of the user who approved the batch, as well as the time the batch was approved.
Submitted by	User name and ID of the user who submitted the batch, as well as the time the batch was submitted.
Modified (last) by	User name and ID of the user who last modified the batch, as well as the time the batch was last modified.

\* For NACHA Pass-Thru batches, the field name is changed to Batch Amounts, and both credits and debits within the batch are displayed.

\*\* For NACHA Pass-Thru batches, these fields are not displayed.

In the table beneath the batch information, the following information is displayed for each transaction within the batch:

This column...	Contains...
Line	Reference identifier. This identifier is not permanently associated with the transaction.
Template Name*	Template used to create the transaction.
Recipient Name	Name of the other party in the transaction.
Amount	Dollar amount of the transaction.
CR/DR**	For pass-thru batches, identifies the transaction as a credit (CR) or debit (DR).
Recipient ID	Identifier for the other party in the transaction.
Recipient Account	Account number of the other party in the transaction at their financial institution.
Recipient Account Type	Account type for the other party's account.
Recipient Bank ABA	The nine-digit ABA for the other party's financial institution.


This column...	Contains...
Recipient Bank Name*	The recipient institution's name.
*	Indicates that additional transaction detail is available if you click the <b>view</b> hyperlink associated with the transaction.
Action	Action available for the transaction.

\* For NACHA Pass-Thru batches, these columns are not displayed.

\*\* These columns are only displayed for NACHA Pass-Thru batches.

- To access a printable view of an individual transaction, click the **view** hyperlink associated with that transaction. The View ACH Transaction pane is displayed.

In addition to the information contained in the previous view, additional information may be displayed for ACH transactions. No additional information is available for NACHA pass-thru transactions.

 **Note:** The fields below are displayed only if information is available to populate them.

This field...	Contains...
Transaction type	The type of transaction. See the "Supported Standard Entry Class (SEC) Codes" section of this document for information on supported transaction types.
Company name	The name/ACH banner of the company that created or imported the transaction.
Settlement account	The account against which the transaction will settle.
Purpose	The purpose assigned to the transaction.
Status	The status of the transaction in the system.
Recipient name	The name of the other party in the transaction.
Recipient ID	An identifier for the other party in the transaction.
Recipient account number	The account number of the other party in the transaction at their financial institution.
Recipient account type	The account type for the other party's account.

This field...	Contains...
Recipient bank name	The recipient institution's name.
Recipient ABA	The nine-digit ABA for the other party's financial institution.
Amount	The dollar value of the transaction
Settlement date	The settlement date assigned to the transaction.
Transaction type code	For POS-type transactions, the transaction type assigned to the transaction.
Check serial number	For POP, ARC or RCK-type transactions, the serial number of the check being converted to an ACH item.
Terminal city	For POP-type transactions, the city in which the scanning terminal is located.
Terminal state	For POP-type transactions, the state in which the scanning terminal is located.
Transaction type code	For POS-type transactions, the transaction type assigned to the transaction.
Payment type code	For WEB-type transactions, identifies whether the transaction is a single transaction or a recurring transaction.
Addenda	The addenda record associated with the transaction.
Created by	The user name and ID of the user who created the batch, as well as the time the batch was created.
Approved by	The user name and ID of the user who approved the batch, as well as the time the batch was approved.
Last modified by	The user name and ID of the user who last modified the batch, as well as the time the batch was last modified.
Submitted by	The user name and ID of the user who submitted the batch, as well as the time the batch was submitted.

## ACH ACTIVITY REPORT

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The ACH Activity report allows users granted access to an account to view information about transaction batch activity involving that account.

### To access the ACH Activity Report:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Reporting** tab. The ACH Activity Report criteria pane is displayed.
3. Use the following filters to narrow or expand the data displayed:

Use this field/hyperlink/ drop-down list...	To restrict displayed activity to activity...
Activity Type	Generated either through standard system usage (including imports) or through NACHA pass-thru upload. You can also select <b>Reversal</b> to search for batches of reversed transactions.
Group	Associated with the selected group.
Transaction type	Associated with the selected transaction type.
Purpose	Containing the entered purpose. You can also use the wildcard (%) character to search on a partial match; see the Getting Started document for additional information.
Recipient name	Containing the entered recipient name. You can also use the wildcard (%) character to search on a partial match.
Status	Assigned the selected status. Rejection messages related to ACH Prefunding begin with "P/F". Most batches rejected due to prefunding issues may be resubmitted, but batches with the message "P/F Insufficient Funds" should not be resubmitted until sufficient funds are available, and issues causing the message "P/F Processing Error" can generally be resolved only by a call to the Customer Service Center.

Use this field/hyperlink/ drop-down list...	To restrict displayed activity to activity...
Settlement date range	Settling between the entered dates. The “From” date may be up to 63 days in the past; the “To” date may be any date that occurs after the From date.
Offset account number	Associated with the selected offset account number.

 **Note:** If you select **Pass-Thru** from the **Activity Type** menu, only the **Purpose, Recipient Name, Status, and Settlement Date Range** options will be available, as the remaining options do not pertain to NACHA pass-thru transactions.

- Click the **Submit** button to apply the selected criteria to the search results.

For both standard and pass-thru transactions, transaction information is displayed for each batch in the following columns:


This column...	Displays the...
Batch Number	System identifier for the transaction batch.
Purpose	Purpose assigned to the batch.
Settlement Date	Settlement date assigned to the batch.
Item Count	Number of items contained in the batch.
Amount	Total value of all items in the batch (regardless of whether the items were debits or credits).
Group	Group that includes the template used to create the batch.
Status	Status of the batch in the system. Rejection messages related to ACH Prefunding begin with “P/F”. Most batches rejected due to prefunding issues may be resubmitted, but batches with the message “P/F Insufficient Funds” should not be resubmitted until sufficient funds are available, and issues causing the message “P/F Processing Error” can generally be resolved only by a call to the Customer Service Center.

For pass-thru transactions, the following columns replace the Amount column:

This column...	Displays the...
CR	Total value of all credit transactions included in the batch.
DR	Total value of all debit transactions included in the batch.

5. *[Optional]* Do any or all of the following:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **Export the transactions returned by the search criteria**  
Click the **Export** button.
- **Print the transactions returned by the search criteria**  
Click the **Print** button.
- **Display information about transactions within a specific batch**  
Click a transaction batch’s **view** hyperlink. The screen discussed in the “Viewing Transaction/Pass-Thru Batch Information” section of this document is displayed.
- **Display information about all transactions within all batches returned by the specified criteria**  
Click the **View All Batches** hyperlink. Information about all matching transaction batches is displayed on the ACH – Transactions – View All Batches screen.

 **Note:** Information is displayed in groups of 10 transactions. Since the View ACH Batches report may span multiple transaction batches, the functionality of the **Next** and **Prev** hyperlinks also spans batches. As a result, you may see transactions from the same batch split across pages.

For either a single transaction batch or multiple batches, to view all transactions in all batches returned by the specified criteria, click the **View All** link.

Information is displayed in some or all of the following columns:

This column...	Displays...
Line	Reference identifier. This identifier is not permanently associated with the transaction.
Batch ID	System ID for the transaction batch in which the transaction has been grouped.

This column...	Displays...
Status	Status of the batch within the system.
Company Name	The name/ACH banner of the company that created or imported the transaction.
Purpose	The purpose assigned to the transaction.
Transaction Type	<p>The type of transaction. See the “Supported Standard Entry Class (SEC) Codes” section of this document for information on supported transaction types.</p> <p>For NACHA pass-thru batches, “CR” will be displayed for credit batches, and “DR” will be displayed for debits.</p> <p>Reversed transactions are identified by the word “Reversal” included in the transaction type and in the Purpose field. While the transaction description retains the text of the original transaction, the code is changed to reflect the reversal (e.g., for a payroll credit reversal, “Payroll Payment Reversal (PPD DB)” might be displayed).</p>
Settlement Account	The account against which the transaction will settle.
Settlement Date	The settlement date assigned to the transaction.
Group	The name of the group that includes the template used to create the transaction.
Template Name	The template used to create the transaction.
Recipient Name	The name of the other party in the transaction.
Amount	The transaction value.
Recipient ID	An identifier for the other party in the transaction.
Check Serial Number	For POP, ARC or RCK-type transactions, the serial number of the check being converted to an ACH item.
Recipient Account	The account number of the other party at their financial institution.
Recipient Account Type	The account type for the other party’s account.

This column...	Displays...
Recipient ABA	The nine-digit ABA for the other party's financial institution.
Recipient Bank Name	The recipient institution's name.
*	Indicates that additional transaction detail is available if you click the <b>view</b> hyperlink associated with the transaction.
Action	Actions available for the transaction.

To access a printable view of an individual transaction, click the **view** hyperlink associated with that transaction. The View ACH Transaction pane is displayed.

In addition to some of the information contained in the previous view, additional information may be displayed.

See Step 4 of the procedure included in the “Viewing Transaction/Pass-Thru Batch Information” section of this document for a description of the fields that may be displayed.


From the ACH – Transactions – View All Batches screen, you can do any or all of the following:

- **Sort data according to column contents**  
Click a column header to sort the report by the contents of that column.
- **Export the transactions returned by the search criteria**  
Click the **Export** button.
- **Print the transactions returned by the search criteria**  
Click the **Print** button.
- **Display information about transactions within a specific batch**  
Click a transaction batch's **view** hyperlink. The screen discussed in the “Viewing Transaction/Pass-Thru Batch Information” section of this document is displayed.

## ADMINISTRATION

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In addition to general administrative functions, System Managers can also set limits on ACH transactions issued through the system.


 **Note:** System managers may modify their own ACH transaction limits only if they have been given specific permissions to do so by the financial institution; contact the financial institution for additional information.

## SETTING ACH LIMITS

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System Managers can set the following:

- **Included/Excluded Groups:** Limits the template groups to which each user has access.
- **Daily Submission Limit:** Limits the maximum value of any single transaction created in the system.
- **Per-Transaction Submission Limit:** Limits the maximum value of all transactions created in a single batch.
- **Per-Batch Submission Limit:** Limits the maximum value of all transactions submitted in a single batch.

 **Note:** Daily, per-transaction, and per-batch submission limits are available for each transaction type made available to your company, per your service agreement.

### To set ACH limits:

1. From the **Administration** menu, select **Applications**.
2. Select the **ACH Origination** tab.
3. In the **Users** list, click the User ID/log-on name of the user for whom permissions are to be set.
4. Make the necessary setting changes (see below).
5. Click the **Update** button to save your changes. A confirmation message is displayed.
6. Click **OK**.

**To set group permissions:**

Once you have selected a User ID from the **Users** list, in the **Groups** area:

- Select the **Validate All Groups** checkbox to move all existing groups into the **Included** list, and to automatically grant access to all newly created groups (assuming the user has access to the settlement account).



- Notes:**
- Newly created groups (that the user being administered to did not create) are automatically assigned to the user only if the **Validate All Groups** checkbox is selected. If the checkbox is deselected, users will need to have group access manually assigned.
  - The **Validate All Groups** checkbox disables the remaining group permissions features, since it automatically includes all applicable groups in the user's **Included** list. To manually set group permissions, deselect the checkbox and make the desired changes.

- Select one or more groups from the **Excluded** list (hold down the **Ctrl** key on your keyboard and click group names to select multiple groups), then click the **>** button to move the selected groups to the **Included** list.
- Click the **>>** button to move all groups to the **Included** list.
- Select one or more groups from the **Included** list (hold down the **Ctrl** key on your keyboard and click group names to select multiple groups), then click the **<** button to move the selected groups to the **Excluded** list.
- Click the **<<** button to move all groups to the **Excluded** list.

**To set a daily submission limit:**

Once you have selected a User ID from the **Users** list, in the **Daily \$ Limit** field enter the dollar value to which the user will be limited in submitting transactions during a single business day.

*[Optional]* Click the **default** link to reset the value to the default value.

**To set a per-transaction submission limit:**

Once you have selected a User ID from the **Users** list, in the **Per-Transaction \$ Limit** field enter the dollar value to which the user will be limited in submitting a single transaction.

*[Optional]* Click the **default** link to reset the value to the default value.

**To set a per-batch submission limit:**

Once you have selected a User ID from the **Users** list, in the **Per-Batch \$ Limit** field enter the total dollar value to which the user will be limited in submitting transactions in a single batch.

*[Optional]* Click the **bank default** link to reset the value to the default value.

## GLOSSARY

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The following terms and definitions may prove useful for your ACH activities:

Term	Definition
ACH Operator	The central clearing facility that receives entries from originating institutions, distributes them to recipient institutions, and performs settlement functions.
Addenda Record	An ACH record type that carries the supplemental data needed to completely identify an account holder or provide information concerning a payment to the recipient institution or receiver.
Automated Clearing House (ACH) Network	A funds transfer system governed by the rules of NACHA that provides inter-bank clearing of electronic entries for participating financial institutions.
Banking Day	Any day on which a participating financial institution is open to the public during any part of the day for carrying on substantially all of its banking functions.
Batch	A group of records or documents considered as a single unit for the purposes of data processing.
Check Digit	The final character of a routing number that may be used to test the validity of a specific routing number. Some financial institutions also calculate check digits for their account numbers.
Company Batch/ Header Record	The records contained within an ACH file that describe the originator of an ACH transaction.
Credit Entry	An entry to the record of an account to represent the transfer or placement of funds into the account.
Debit Entry	An entry to the record of an account to represent the transfer or removal of funds from the account.
Delimiter	A predetermined code used to indicate the beginning and end of a data segment.
Effective Entry Date	The date the originating company expects payment to take place. The ACH Operator establishes the settlement date by reading the effective entry date.

Term	Definition
NACHA	The national association that establishes the standards, rules, and procedures that enable depository financial institutions to exchange payments on a national basis.
NACHA Formats	The ACH record format specifications described in the <i>NACHA Operating Rules and Guidelines</i> are the accepted and warranted payment format standards for payments delivered through the ACH.
Originating Institution	A participating financial institution that originates ACH entries at the request of and by agreement with its customers.
Originator	Any individual, corporation, or other entity that initiates entries into the Automated Clearing House system.
Prenotification (Prenote)	A non-dollar entry that may be sent through the ACH network to alert the receiving financial institution that a live-dollar transaction will be forthcoming that requires the verification of the recipient's account number.
Receiver	An individual, corporation, or other entity that has authorized an originator to initiate a credit or debit entry to a transaction account held at a receiving institution.
Receiving Institution	Any financial institution qualified to receive ACH entries.
Reversal	Transactions created to cancel out ("reverse") previously-issued transactions.
Routing Number	A nine-digit number (eight digits and a check digit) that identifies a specific financial institution. Also referred to as an ABA number.
Settlement	A transfer of funds between two parties in cash, or on the books of a mutual depository institution, to complete one or more prior transactions, made subject to final accounting. Settlement for the ACH system usually occurs through the Federal Reserve.
Settlement Date	The date on which an exchange of funds with respect to an entry is reflected on the books of the Federal Reserve Bank.
Trace Number	A 15-character code that uniquely identifies each entry within a batch in an ACH file.