

ACH

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Creating ACH batches

Manually create an ACH batch.

1. Select the **Payments** drop-down menu, and then select ACH.
2. On the *ACH* screen, select **Create ACH**.
3. Enter a **Batch name**, and then select a Company.
4. Fill in the required fields.
5. Select **Create batch**.

Editing ACH batches

Edit uninitiated ACH batches to add or remove batch details.

1. Select the **Payments** drop-down menu and select ACH.
2. Under the *Active* tab on the *ACH* screen, select a batch.
3. Select **Edit**. **NOTE** The **Edit** button only appears as an option for batches with the *Ready* status.
4. Enter new details and then **Save**.

Deleting ACH batches

Manually delete an ACH batch.

1. Select the **Payments** drop-down menu and select ACH.
2. Under the *Active* tab on the *ACH* screen, select a batch.
3. Select **... Ellipses**.
4. Select **Delete payment**.
5. Select **Delete**.

Uploading ACH batches

Import an ACH batch created by another application. **NOTE** Banno Mobile users cannot upload ACH files.

1. Select the **Payments** drop-down menu and select ACH
2. On the *ACH* screen, select **Upload ACH**. **NOTE** Only NACHA-formatted .txt and .ach files are accepted.
3. Drag and drop your file and select **Upload**.

Downloading ACH batches as Nacha files

1. Go to **Payments** > **ACH**.
2. Select the desired batch from the *batch list*. The *Batch Details* screen appears.
3. Select the ellipsis, and then select **Download**. The *Download Batch* screen appears.
4. Select *NACHA* from the **Download Format** drop-down menu, and then select **Download**.

Downloading ACH batches as PDF files

1. Go to **Payments** > **ACH**.
2. Select the desired batch from the batch list. The *Batch Details* screen appears.
3. Select the ellipsis, and then select **Download**. The *Download Batch* screen appears.
4. Select *Acrobat (PDF)* from the **Download Format** drop-down menu, and then select **Download**.

Adding ACH recipients

End users must add one or more recipients to an ACH batch before initiation can occur.

1. Select the **Payments** drop-down menu and select ACH.
2. Choose a situation and follow the steps.

Situation	Steps
Adding a recipient when creating an ACH batch	• On the <i>ACH</i> screen, select Create ACH.
Adding a recipient to an active ACH batch	• On the <i>ACH</i> screen, select an ACH batch. • Select [x] recipient. • Select.

3. Enter the **Batch name** and select a *Company*. The remaining fields appear.
4. Select **Add recipients**.
5. Fill out the required fields.
6. Select **Save recipient**.

Adding a prenote

Prenotes are zero-dollar test transactions. Use a prenote to validate a recipient's account information.

1. Select the **Payments** drop-down menu and select ACH
2. On the *ACH* screen, select **Create ACH**.
3. Enter a **Batch name**, and then select a Company.
4. Select **Add recipients**.
5. Fill out the required fields and select **Prenote**.
6. Select **Save recipient**. **NOTE** All prenote batches are denoted with the prefix *PNT-* in the ACH list.

Creating tax payments

Create a tax-specific ACH batch to pay for state or federal taxes.

1. Select the **Payments** drop-down menu and select ACH.
2. On the *ACH* screen, select **Pay taxes**.
3. Fill out the required fields.
4. Select **Create payment** and then **Done**.

Creating restricted ACH batches

1. In the navigation panel, select **ACH**.
2. Select **Create ACH**.
3. Enter a **Batch name**.
4. Select a **Company**. New required fields appear.
5. Complete the required fields, and then select the **Restrict batch** check box.
6. Select **Create batch**.

Viewing a restricted ACH batch

1. In the navigation panel, select **ACH**.
 2. On the *ACH* screen, select a batch.
- NOTE** Restricted ACH batches are not labeled restricted on the *ACH* screen. To see if a batch is restricted, a user must select a batch and verify on the *Batch details* screen that the **Batch restricted** field is set to *Yes*.

Editing a restricted ACH batch

1. In the navigation panel, select **ACH**.
2. On the *ACH* screen, select a batch. The *Batch details* screen appears.
3. Select **Edit**.

NOTE The **Edit** button only appears as an option for batches with the *Ready* status.

4. Select or deselect the **Restrict batch** check-box to activate or deactivate the batch restriction.
5. Select **Save**.

Marking ACH Batches for Pending Approval (Dual Control)

1. To mark a batch for pending approval, go to the *ACH* tab, and then select a batch.

The *Batch Details* screen appears.

2. Select **Mark as Pending**.

Once a batch has been marked as pending, an alert notification is delivered to other users within the organization. The batch then appears on the *Active* batch list.

To return a pending batch to *Ready* status, select **Return to Ready**.

To send a pending batch for approval, select **Review and Initiate**. The user who last edited the batch cannot perform this action.

Setting ACH import layouts

Bank business users can design import layouts for external files. These layouts can then be used to accurately import recipient information.

1. In the navigation panel, select **ACH**.
2. Select **Set import layouts**.
3. Choose a situation and follow the steps.

Situation	Steps
Creating a CSV or tab delimited import layout (without a transaction code label)	• Select either the CSV or Tab delimited tab. • Next to each label, enter a number in the Column field. The numbers entered in the Column field determine where in the file that column's information appears. • In the Checking equals and Savings equals fields, provide the letter codes that identify the type of account a payment is going to. <i>For example: depending on the institutional preferences, checking accounts can be identified by the value C and savings accounts by the value S.</i> • In the Debit equals and Credit equals fields, provide the letter codes that identify a payment as credit or debit. <i>For example: depending on institutional preferences, debit payments can be identified by the value DR and credit payments by the value CR.</i>
Creating a CSV or tab delimited import layout (with a transaction code label)	• Select either the CSV or Tab delimited tab. • Next to each label, enter a number in the Column field. The numbers entered in the Column field determine where in the file that column's information appears. • If the file includes transaction codes, select the User transaction code toggle • Enter a number in the <i>Transaction code label's</i> column field.

Creating a fixed position import layout (without a transaction code label)	• Select the Fixed position tab. • Next to each label of the layout, enter a number in the Start and End fields. The Start and End fields are the column positions that mark where each label begins and ends. • In the Checking equals and Savings equals fields, provide the letter codes that identify the type of account a payment is going to. • For example, depending on institutional preferences, checking accounts can be identified by the value C and savings accounts by the value S. • In the Debit equals and Credit equals fields, provide the letter codes that identify a payment as credit or debit. <i>For example, depending on institutional preferences, debit payments can be identified by the value DR and credit payments by the value CR.</i>
Creating a fixed position import layout (with a transaction code label)	• Select the Fixed position tab. • Next to each label of the layout, enter a number in the Start and End fields. • If the file the user wants to upload includes transaction codes, select the Use transaction code toggle. The <i>Transaction code</i> label appears and the Checking equals, Savings equals, Debit equals, and Credit equals fields disappear. • Complete the Start and End fields for the <i>Transaction code</i> label's Column field.

4. Select **Save**.

Importing ACH recipients

Bank business users can use a .csv or .txt file to import recipients into a new or existing ACH batch.

1. In the navigation panel, select **ACH**.
2. Choose a situation and follow the steps.

Situation	Steps
Importing ACH recipients when creating an ACH batch	• Select Create ACH. • Complete the ACH name field. • In the <i>Company</i> section, select Select company. • Select a company. • Complete the remaining required fields. • In the <i>Recipients</i> section, select Add recipients. • Select Import from file. • The <i>Import recipients</i> screen appears. • If no file layout exists, the user can select File layouts and create the required layout for the current ACH batch. • In the File Type drop-down field, select a file type. • Either drag and drop or select Browse to upload the file to the system. • Select Save.
Importing ACH recipients into an existing ACH batch	• On the <i>Active</i> tab, select a batch. NOTE The batch must be in a <i>Ready</i> status. • The <i>Batch details</i> screen appears. • In the <i>Recipients</i> section, select [X] recipient. • Select , and then select Import from file. The <i>Import recipients</i> screen appears. If no file layout exists, the user can select File

	layouts and create the required layout for the current ACH batch. • In the File Type drop-down field, select a file type. • Either drag and drop or select Browse to upload the file to the system. • Select Import.
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Review and initiate ACH batches

The  **Bulk actions** button allows end users to select 10 or more batches at a time to initiate. Dates can be set individually or for all selected batches, while offset accounts must be selected for each batch.

Error Messages

Error messages can sometimes appear when initiating a batch. To ensure proper initiation, review the limits set on your transactions. Reach out to your Cash Management Specialist if an increase is needed.

- *ACH Limit Exceeded* - The batch exceeds the cash user limit.
- *ACH Daily Credit Exposure Limit Exceeded* - The batch exceeds the ACH company limit.

Statuses

Depending on where a batch is in the transmit process, it has one of four statuses:

- *Ready* - The batch is created and ready to initiate.
- *Initiated* - The batch is sent and ready for processing.
- *Processed* - The batch is complete, and recipients receive the transfer as of the effective date listed.
- *Pending approval* - An end user initiated the batch. The batch is awaiting approval from another end user.