ACH Payments

User Guide

PEOPLEs Bank
A Codorus Valley Company
You're Welcome Here!

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Overview

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

ACH Payments is a robust service with multiple controls and restrictions available to the financial institution and company administrators. Due to this, it is strongly suggested that users be familiar with their payment settings (entitled ACH companies, entitled SEC codes, approval limits, transaction limits, batch limits, offset accounts, etc.) before initiating a batch. Also, because configurations and settings can differ from company to company and user to user, this document attempts to describe the most widely utilized parameters.

## Supported SEC Codes
Business

- CCD (Cash Concentration or Disbursement) – Transfer of funds between business accounts
- CTX (Corporate Trade Exchange) – Transfer of funds, with extended addenda supported, between two businesses

Individual

- PPD (Pre-arranged payment or deposit entry) – Single or recurring payment, usually as a direct deposit or bill payment, between an individual and business
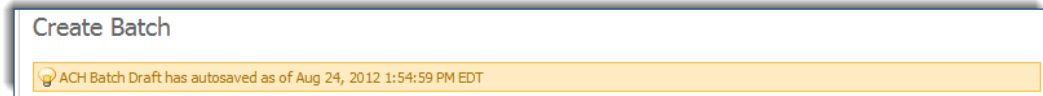
Create Batch

Live ACH batches can be created through free form entry, starting a batch 'from scratch,' or from a template, a batch-like form that includes previously defined payees and other information which may be used to quickly create live batches. If no templates have been created, navigate to *Manage Batch Templates* to create one or make one while creating a live free form batch.
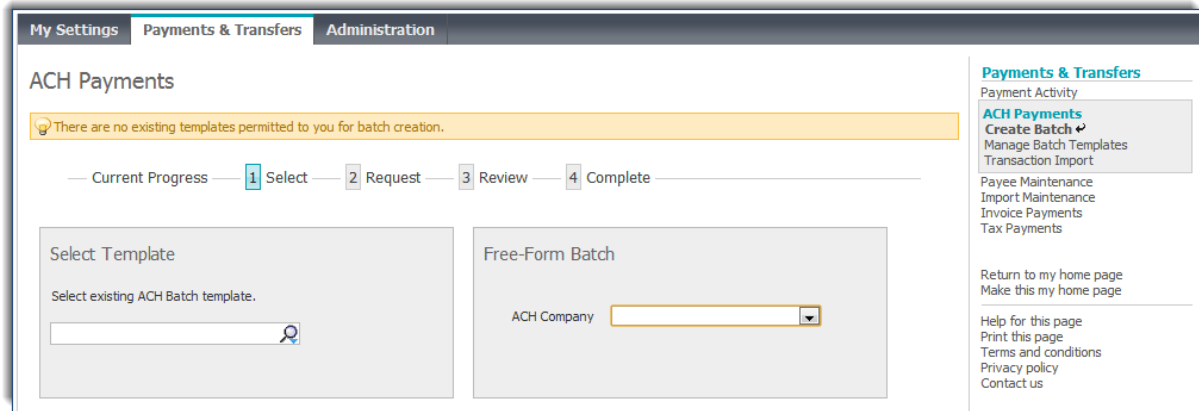
The creation of a live batch occurs in four steps (*Select, Request, Review,* and *Complete*). These steps are displayed across the top of the screen for the duration of the process, with the user's current position highlighted.

While creating or editing of a batch or template, the system saves a draft every 20 seconds and displays a notification banner to inform the user of this action.

Should the session time out or the web page close while in the middle of creating an ACH batch or template, auto-saved drafts can be found at the bottom of the *Create Batch* screen. When opened, by clicking on the name of the draft, the batch will contain most of the work (minus any alterations occurring in the 19 second window between saves) entered to that point. To discard the auto-saved draft, click the red X icon to the left of the draft name. Deleting a draft does not impact saved templates or transactions.
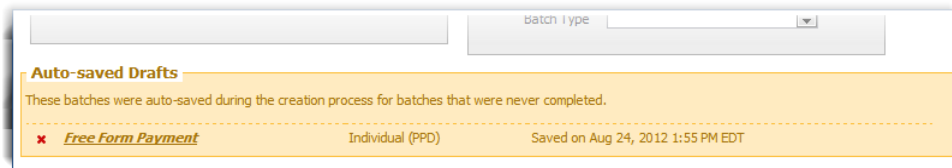
Please keep in mind that the specific options available to a user depend on the settings of the ACH Company as well as his/her individual entitlements.

Creating a Free Form Batch

1.) Select

To create a free form batch, select the **ACH Company** through which the intended payments should be made. If only one ACH Company is entitled, that company will

automatically populate in the field. If multiple ACH Companies have been entitled to a user, simply click in the field and select a company from the menu that populates.

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

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

2.) Request

Upon reaching the *Request* page the selections (ACH Company, Debit/Credit, and Batch Type) that were made are displayed as plain text in the ACH Batch Details section. At this time, enter or select information about how the batch will be delivered.

ACH Batch Details

First, select the **Payment Date**. Initially, the date displayed will be the soonest payment date allowed by the system based on financial institution settings and cut off times. Depending on the bank's settings, this date may differ for Debit and Credit batches. If a mix batch is being created, the date will follow the rules of the batch type which needs the most time to process. For instance, if Debits need 3 days to process and Credits need 2, the user will be presented with a default payment date of 3 business days from the current date. If the system's default date is accepted, the batch will be processed

at the next possible opportunity, according to the processing schedule the company has arranged with the financial institution. To make a future dated payment, click anywhere in the **Payment Date** text box and select the desired date.

Days that are grayed out on the calendar represent non-processing days and may not be selected. These include weekends and financial institution holidays. Grayed out dates may also represent that the user has reached the maximum number of days a payment may be made in advance. Please note that calendar days, as opposed to business days, are utilized when determining the maximum date. For details about the exact number of days in the future a payment may be created, please contact the financial institution.

If a payment date is entered for the future, the system will send the batch to the financial institution in enough time to allow for the processing time required. Processing time is the amount of time, in days, required for a payment to be completed.

Under the batch type, the user may or may not see a field labeled **Offset Account**, depending on the ACH Company settings. If this field is present and there is only one available option, it will automatically display. If there are multiple options, click on the field and select an offset account.

If the user is making a batch which s/he believes will be made often, the settings of this live batch may be saved as a template. To do this, click on the box beside **Save as Template** and type a name into the **Template Name** field which populates.

Type a short description of the batch into the **Company Discretionary Data** field. This field is optional but, if utilized, will remain with the batch as it navigates the payment network(s). Therefore, this field often contains information which will be useful to people outside of the company who may view the payment during its processing.

The **Company Entry Description** allows for the entry of a 10 character description of the batch for company internal use. These short descriptions are often used to detail why a batch was created, such as part of payroll, operations, expenses, etc.

The last field in the ACH Batch Details section is the **Notify Me** option. This will deliver a notification, via SMS or email, when a status change has occurred with payment. The user may select to be notified of one, multiple, or all status changes. Status changes include:

- o **Pending Actions** – The batch requires approval or has been rejected by an approver and needs repair.
- o **System Events** – The batch has been delivered to the financial institution.
- o **Complete** – *Unsuccessful* – The batch delivery attempt failed.
- o **Complete** – *Successful* – The batch delivery attempt was successful.
- o **Early Action Taken** – The batch is dated for the future and was approved prior to the day it is schedule to be sent to the financial institution.
- o **Early Action Removed** – The batch is part of a recurring series or is dated for the future and transaction information, such as a payee or the entire batch, has been canceled or deleted.

Payees

Once the ACH Batch Details section has been completed payees may be added. Depending on entitlements, the user may select from existing payees or create and save new payees.

a. Selecting Existing Payees

To create a transaction for a payee who has been saved to the company's payee table, click in the field under the **Payees** header and begin typing any portion of the payee's name. As the user types, a drop down list of payees matching the information will populate.

Once the desired payee has been selected, the **Account** field will auto populate an account number. This account is either the only account on file for this payee or has been designated as the default account. If this is not the correct account, click in the account field and select an account from the drop down menu. If the correct account is not contained in this menu, select the yellow pencil **Edit** button to the left the payee's name to add the account. **Please Note:** *Editing a payee is much like creating a payee. For more information about how to edit a payee, please refer to the Creating New Payees section.*

Now adding payee(s), please see *Entering Transaction Information* to learn how to complete the transaction.

b. Creating New Payees

To add a payee that is not in the company's payee database, select **Create New Payee** and a window will populate to allow entry of payee information.

If payments will be made to this payee more than once, select the **Save entry as Payee record** check box. This will save the payee so that it may be used for ACH transactions in the future. If this option is not selected, a one-time payee record will be created and no information about this payee will be saved for future use.
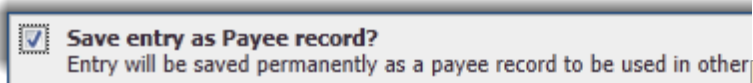
To begin, enter the **Payee Name**. If this payee is often referred to as something other than what is entered into the Payee Name field, such as a nickname, subsidiary name, etc., enter that into the **Display Name** field. The Display Name field is not required, and if left blank, will default to the Payee Name.

Individual batch types (PPD, TEL, and WEB) may only include an Individual payee type. Business batch types (CCD, CTX) may only include Business or Government Agency payee types.

Next enter the user's **Payee ID** and **Payee Type**. Depending on the type of batch being created, there may only be one Payee Type available, resulting in this field being pre-populated. This is because every batch type has specific payee types that can be included.

Finally, enter a payee **Address**; this field is not required.

Once the user has entered all of the Payee Information, select **Add Account** and enter account information in the window that appears.

The **Account Name** displays the name which was entered in the Payee Name section and after the **Account Number** is entered move on to the ACH Information section. Although a selection field is presented for **Account Currency**, at this time only US Dollar is supported and therefore no selection needs to be made.

Now enter the payee's financial institution information. The fastest way to do this is to select **Bank Lookup** in text. A window will pop up where the user can search for the desired financial institution. Type information into one, multiple or all fields and click **Search**. The window will refresh to display all banks meeting the entered criteria.

Once the desired financial institution information has been located, click **Select**.

The user will be taken back to the Add Payee Account window with the Bank Name, ID, and Address filled in. Select the correct **Account Type** if the one displayed is incorrect.

If the payee is an individual select the **Debit Authorization Type**. Payees that do not have a Debit Authorization Type selected may be used for credit transactions only. Please keep in mind that once an authorization type has been selected for an account, it cannot be changed.

> *Due to various consumer protection laws, it must be made clear that the company has obtained permission from the individual to debit his/her account. Permission may be granted through oral authorization over the telephone (TEL), via the internet (WEB), or through a debit application (PPD).*

Lastly, place a Prenote on the account if needed. When a prenote is created, it will display a **Pending Delivery** status and the zero dollar transaction will be sent with the next available ACH batch for processing. Once delivered, the prenote will display an **Outstanding** status until the three day trial period has expired. Once the three days has passed, the prenote will display a **Completed** status and the account may be utilized for payments. To prenote an account, select **Add Prenote** and the screen will display the ACH Company on which that prenote will be placed. The ACH Company may be changed by selecting another option from the dropdown menu. The user will also see a red **X** to allow the prenote to be deleted.

Once all information has been entered, select **Save Account**. The user will be taken back to the Payee window with a summary of the account information displayed. To add more accounts for this user, select **Add Accounts** again. Accounts which have a debit authorization type specified in the system will show a green checkmark in the **Authorized for Debit** column. If a payee has multiple accounts select one of them to be the default account. The account with a green check mark under the **Default Account** column header is the account that will automatically be displayed when a payee is selected. When not specified, the default account is always assigned to the first account that was entered for that payee. To change this, select **Make Default**. To make changes to an account, select the yellow pencil **Edit** button to the far right.

> *For more information about prenotes, please refer to **Page** <u>69</u> of this guide.*

Once all payee information and accounts have been added, select **Save**. To discard this payee, select **Cancel**.

c. Entering Transaction Information

If creating a Mixed Debit and Credit batch next select whether the transaction will be **Debit** or **Credit**. If the batch is Debit only or Credit only, this column will not be presented. Now enter an **Amount** and specify if **Addenda** will be included with this transaction. Depending on the batch type being used for this batch, the addenda field may display as an **Add** button or as a text field.

If needed, repeat the steps that have been taken to add this payee up to nine more times to add more payees. Once the user has entered all desired payees or has filled up all 10 of the available rows, select the **Add Payees** button. At this time, those payees will be moved a *Payee Table* (a field which does not appear until the first time the user has added payees to the batch). Once the current 10 payees have been moved to the Payees Table, s/he will be able to add more.

The **Payees Table** is much like the Payees section but with a couple key differences. One such difference is the inclusion of a **Prenotes** column. This column displays whether or not the payee has a prenote on file, and if so, the status of that prenote. The Payees Table also includes an **Exclusion** column. If the user checks this box, the transaction on that row will be excluded from the batch. This function is often used when a free form batch is to be made into a template, and the user would like to add a payee to the

template but not issue a payment. Once a transaction has been excluded, the text will turn gray. Transactions with incomplete prenotes are automatically excluded from batches.

Batches with numerous payees may be displayed in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. The user may also skip to a specific page by typing the desired page number in the **Go to page** section. Also, a user may advance a page by selecting **Next**, or visit the previous page by selecting **Prev**. These functions are located just below the Payees Table column headers, and again across the bottom of the Payees Table.

When payees are placed in the Payees Table, a **Search Payees Record** section will also appear. This collapsible field allows the user to easily search for and view specific payee(s) in a batch. To search for a payee, click the Search Payees Record text and enter information into one, multiple, or all of the search fields and select **Search Records**. The table will refresh to only show payees that match the search criteria. To view all payees again, erase all of the fields and select **Search Records**.

Once all required and desired information has been filled in, click **Request Batch** to proceed to the *Review* step. At this point, the system performs a series of validations, such as ensuring all required fields have values and user's transaction limits have not been exceeded. In the event that the system has found an error, a red warning banner

will be displayed at the top of the page to alert the user.

> ⓘ Your form contains 2 errors, see details below.
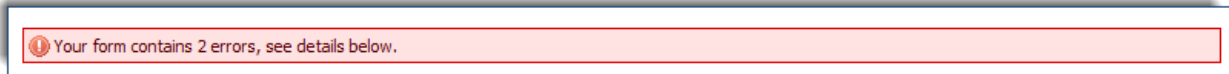
If the user does not want to submit this batch for processing, select **Cancel.**

3.) Review

Once a request has been submitted a *Review* page is displayed so that such components as the payment date, notification options, the total of Debits and Credits, and all other batch information can be verified. To verify specific transactions, use the **Search Payee Records** function.

If all presented information is correct, select **Confirm** to be taken to the *Complete* page. If there are changes which need to be made to the batch, select **Edit** to be taken back to the *Request* page.

4.) Complete

The *Complete* page shows the unique **transaction number**, formatted as ACH-######## and displayed in a green banner at the top of the page, which has been attached to this transaction. This is a reference number which will be used should a batch need to be approved, canceled, viewed as a future dated item, or audited.

Now, the batch has been successfully completed and will be delivered for processing at the appropriate scheduled batch time. At this time, either select **Return**, to be taken back to the *ACH Payments* page, or **Print**, to print the confirmation page.

Creating a Batch from a Template

Batches may also be created through pre-existing templates. A template is a batch-like form that includes previously defined payees and other information which may be used to quickly create live batches.

Please note that when initiating a batch from a template, all alterations (adding payees, changing amounts, adding addenda, etc.), except adding a Prenote to a user, will only affect this specific batch, and not the template itself. To learn how to create a template, or make permanent changes to an existing template, please refer to the *Manage Batch Templates* section.

1.) Select

To create a batch from a predefined template, click within the empty field and select from the list of available templates. Once a template has been selected, the user will be taken to the batch *Request* page.

2.) Request

The ACH Batch Details section, the ACH Company, Batch Type, and Offset Account fields will be prepopulated and cannot be edited.

ACH Batch Details

First, select the **Payment Date**. Initially, the date displayed will be the soonest payment date allowed by the system based on financial institution settings and cut off times. If the system's default date is accepted, the batch will be processed at the next possible opportunity, according to the processing schedule the company has arranged with the financial institution. To make a future dated payment, click anywhere in the **Payment Date** text box and select the desired date from the calendar. Days that appear grayed out represent non-processing days and may not be selected. These include weekends and financial institution holidays. Grayed out dates may also represent that the user has reached the maximum number of days a payment may be made in advance. Please note that calendar days, as opposed to business days, are utilized when determining the maximum date. For details about the exact number of days in the future a payment may be created, please contact the financial institution.

Depending on the financial institution's settings, the next available payment date may differ for Debit and Credit batches. If the user decides to create a mixed batch, the date will follow the rules of the batch type which needs the most time to process. For instance, if Debits need 3 days to process and Credits need 2, the user will be presented with a default payment date of 3 business days from the current date.

Next, type a short description of the batch into the **Company Discretionary Data** field. This field is optional but, if utilized, will remain with

the batch as it navigates the payment network(s). Therefore, this field often contains information which will be useful to people outside of the company who may view the payment during its processing.

The **Company Entry Description** allows for the entry of a 10 character description of the batch for company internal use. These short descriptions are often used to detail why a batch was created, such as part of payroll, operations, expenses, etc.

The **Notify Me** option allows a notification to be delivered, via SMS or email, when a status change has occurred with payment. Select to be notified of one, multiple, or all status changes. Status changes include:

- o **Pending Actions** – The batch requires approval or has been rejected by an approver and needs repair.
- o **System Events** – The batch has been delivered to the financial institution.
- o **Complete** – *Unsuccessful* – The batch delivery attempt failed.
- o **Complete** – *Successful* – The batch delivery attempt was successful.
- o **Early Action Taken** – The batch is dated for the future and was approved prior to the day it is schedule to be sent to the financial institution.
- o **Early Action Removed** – The batch is part of a recurring series or is dated for the future and transaction information, such as a payee or the entire batch, has been canceled or deleted.

Last, the user may create a schedule so that this batch may be automatically generated, and sent to the financial institution for processing at specific times, by selecting **Recurring Options**. Once Recurring Options is selected, a window will populate where schedule settings can be created.

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

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

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

Once the recurring schedule has been created, the user will be taken back to the *Request* page and see a summary statement of the selection. Beside the summary is a red **X** which allows for the deletion of the recurring series. Just below that, create a name for the series. This will allow for easy searches for this series and distinguish these payments from other ACH payments.

Payees

The **Search Payee Records** function is a collapsible field which allows the user to easily search for and view specific payee(s) in a batch. To search for payees, click the **Search Payees Record** text and enter information into one, multiple, or all of the search fields and select **Search Records**. The table will refresh to only show payees that match the search criteria. To view all payees again, erase all of the fields and select **Search Records**.

The **Payees Table**, located directly under the search function, contains all payees that have been saved to this template. Almost all of the information may be edited or altered when creating a live batch.

To omit a payee from this batch, check the box beside the payee's name under the **Exclude** column. Once a transaction has been excluded, the text will turn gray. Transactions with incomplete prenotes are automatically excluded from batches.

To edit information about the payee, select the yellow pencil *Edit* icon. **Please note that changes to a payee are permanent and may affect other templates and payments.**

Next review the **Account** which will be debited or credited for the payee. If the presented account is not correct, click in the account field and select one of the options presented in the drop down menu. If the correct account is not contained in this menu, select the yellow pencil **Edit** button to the left the payee's name to add the account.

If creating a Mixed Debit and Credit batch, select whether the transaction will be **Debit** or **Credit**. If the batch is Debit only or Credit only this column will not be presented. Also, if there is not a Debit Authorization Type on file for a payee then no debit transactions made me made using the payee. This is because, due to various consumer protection laws, it must be made clear that the company has obtained permission from the individual to debit his/her account. Permission may be granted through oral authorization over the telephone (TEL), via the internet (WEB), or through a debit application (PPD). Please keep in mind that once an authorization type has been selected for an account, it cannot be changed. To add a Debit Authorization Type, select the yellow pencil **Edit** icon.

To continue, enter the **Amount** of the transaction. Although an amount may have been entered during template creation, and is presented to the user now, it may be changed if needed. Next, the user may include **Addenda**. Depending on the batch type being used to create the batch, the addenda field may display as an **Add** button or as a text field. If the field is occupied by an Add button, once an addendum has been included, the Add button will be replaced by an **Edit** button. If the field is occupied by a text field, type in the addenda.

The last column of the Payee Table displays whether or not a payee has a **Prenote** and, if so, its current status.

Exclude		Payee	Account	Debit / Credit	* Amount	Addenda	Prenote
Prev 1 Next		Go to page 1	Showing 1 - 3 of 3			Items to display: 10 20 50	
☐	🖉	Dennis Brown	*********0235 (CHECKING) ▼	To Payee (C) ▼	300.00		
☐	🖉	Tex Avery	*****4559 (CHECKING) ▼	From Payee (D) ▼	200.00		Pending
☐	🖉	Chuck Jones	*******5117 (CHECKING) ▼	To Payee (C) ▼	652.00		
Prev 1 Next		Go to page 1	Showing 1 - 3 of 3			Items to display: 10 20 50	
						Results returned in 0.016 seconds	

Batches with numerous payees may be displayed in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. The user may also skip to a specific page by typing the desired page number in the **Go to page** section. Also, a user may advance a page by selecting **Next**, or visit the previous page by selecting **Prev**. These functions are located just below the Payees Table column headers, and again across the bottom of the Payees Table.

To add payees to the batch, select **Additional Payees**, located under the Payee Table.

Once satisfied with the batch, select **Request Batch**. To discard this batch, select **Cancel**.

3.) Review

Once a request has been submitted, the user will be displayed a *Review* page so that s/he may verify such components as the payment date, notification options, the total of Debits and Credits, and all other batch information. To verify specific transactions, use the Search Payee Records function. If the payment requires approval from another user, the batch creator will be informed of that at this time.

If all presented information is correct, select **Confirm** to be taken to the *Complete* page. If there are changes which need to be made to the batch, select **Edit** to be taken back to the *Request* page.

4.) Complete

The *Complete* page shows the unique transaction number, formatted as ACH-######## and displayed in a green banner at the top of the page, which has been attached to this transaction. This is a reference number which will be used should a batch need to be approved, canceled, viewed as a future dated item, or audited.

Now, the batch has been successfully completed and will be delivered for processing at the appropriate scheduled batch time. At this time, either select **Return**, to be taken back to the *ACH Payments* page, or **Print**, to print the confirmation page.

Manage Batch Templates

Templates may be viewed, created, and edited from *Manage Batch Templates*. The options and functions available to each individual user will depend on his/her settings and entitlements.

Search Templates

Quickly locate a specific template by utilizing the various fields of the *Search Template* section. Any combination of fields may be used to filter results. If all fields are left blank and **Search Templates** is selected, all available templates will be displayed.

- **Template Name** - Enter any portion of the desired template's name so that when the search is performed, only templates with names that include or match the value entered in the field will be displayed.
- **Batch Type** - If the company is entitled to only one batch type, that option will prepopulate in this field. Otherwise click in the field and select an option from the drop down list which appears. To search across all batch types, ensure that **Any** is selected.

- **ACH Company** – Select the ACH Company associated with the template. Once again, if there is only one available option, it will prepopulate in the field. To search across all ACH Companies, ensure that **Any** is selected.
- **Payee Name** - Search for templates containing a specific payee by typing any portion of the payee's name in the field.
- **Payee ID** - Type any portion of the payee's identifier.

In the sentence under the filter options, select and change the text to designate how the search results should be organized.

The results of the search may be displayed as 10, 20, or 50 templates per page. The user may specify the number of search results he/she would like to view per page by selecting the **10** and choosing an option from the list which populates.

The results may also be sorted by template **Name**, batch **Type**, the date the template was **Last Modified**, the date the template was **Last Used** in a live batch, the last person that the template was **Modified By**, or the **ACH Company**. The sorted results may be displayed in **Ascending** or **Descending** order.

Select to view a **Summary** only or **Summary and Details**. Both options will include the template name, batch type, ACH Company, the date the template was last used, and the date and user who last modified the template.

Once criteria are set, select **Search Templates** and the template table will refresh to display only templates that match.

Template Table

The template table contains a listing of the defined ACH batch templates. The contents are controlled by entitlement. This means a user will only see templates related to the ACH Companies s/he is entitled to.

Each row of the table contains a summary of a single ACH batch template. Table data can be sorted by clicking on the table headings **Template Name**, **Batch Type**, **ACH Company**, **Last Used**, and **Last Modified**. The heading which is currently being used to sort the table will display a triangle to the right. Selecting the triangle will change the order from ascending to descending.

Just below the column headings, the number of transactions displayed can be determined by selecting 10, 20, or 50 beside **Items to Display**. Users may scroll back and forth among pages, one at a time, by using the **Prev** and **Next** buttons. Entering a page number in the **Go to page** area and pressing the Enter button on the keyboard will allow the system to jump to the contents of the specified page without having to view the previous or following pages.

If entitled to manage templates data can be changed by clicking the yellow pencil **Edit** button to the right of the template's description. When making edits to a template the user will be informed that the changes being saved will affect all future and recurring payments based on the template. Templates can be deleted by clicking the red **X** icon to the left of the description. When a template is deleted all future dated payments and recurring series that were created from the template will also be deleted.

A user with only auditing capabilities will not see the edit and delete icons. Instead, the user will be able to view the settings of a template by selecting the **View** button.

Create Template

To create a template, select the **Create Template** button at the bottom of the Search Templates table. A *Create New Template* window will populate where the user will be able to select the **ACH Company** through which the intended payments should be made. If entitled to only one ACH Company, that company will automatically populate in the field. If multiple ACH Companies have been entitled, simply click in the field and select a company from the menu which populates.

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

Lastly, select a **Batch Type** and select **OK**. Once this has occurred, the user will be taken to a screen where s/he may complete the template.

Batch Template

Upon reaching the *Create Template* page, the just made selections (ACH Company, Debit/Credit, and Batch Type) will display as plain text in the Batch Template details section.

First enter the **Template Name**. Each template must have a unique name.

Under the batch type, the user may or may not see a field labeled **Offset Account**, depending on the ACH Company settings. If this field is present and there is only one available option, it will automatically display. If there are multiple options, click on the field and select an offset account.

Type a short description of the batch into the **Company Discretionary Data** field. This field is optional but, if utilized, will remain with the batch as it navigates the payment network(s). Therefore, this field often contains information which will be useful to people outside of the company who may view the payment during its processing.

The **Company Entry Description** allows for the entry of a 10 character description of the batch for company internal use. These short descriptions are often used to detail why a batch was created, such as part of payroll, operations, expenses, etc.

Payees

Once the Batch Template details section has been completed, begin adding payees. Depending on entitlements, the user may select from existing payees or create and save new payees.

    a. Selecting Existing Payees

To create a transaction for a payee who has been saved to the company's payee table, click in the field under the **Payees** header and begin typing any portion of the payee's name. As the user types, a drop down list of payees matching the information will populate.

Once the desired payee has been selected, the **Account** field will auto populate an account number. This account is either the only account on file for this payee or has been designated as the default account. If this is not the correct account, click in the account field and select an account from the drop down menu. If the correct account is not contained in this menu, select the yellow pencil **Edit** button to the left the payee's name to add the account. **Please Note:** *Editing a payee is much like creating a payee. For more information about how to edit a payee, please refer to the Creating New Payees section.*

After adding payee(s), please see *Entering Transaction Information* to learn how to complete the transaction.

b. Creating New Payees

To add a payee that is not in the company's payee database, select **Create New Payee** and a window will populate to allow entry of information about the payee.

If payments will be made to this payee more than once, select the **Save entry as Payee record** check box. This will save the payee so that it may be easily used for future ACH transactions.

To begin, enter the **Payee Name**. If this payee is often referred to as something other than what is entered into the Payee Name field, such as a nickname, subsidiary name, etc., enter that into the **Display Name** field. The Display Name field is not required, and if left blank, will default to the Payee Name.

Next enter the payee's **Payee ID** and **Payee Type**. Depending on the type of batch being created, there may only be one Payee Type available, resulting in this field being pre-populated. This is because every batch type has specific payee types that can be included. Individual batch types (PPD, TEL, and WEB) may only include an Individual payee type. Business batch types (CCD, CTX) may only include Business or Government Agency payee types.

Finally, enter a payee **Address**; this field is not required.

Once all of the Payee Information has been entered select **Add Account** and enter account information in the window that appears.

The **Account Name** will display the name which was entered in the Payee Name section. After the **Account Number** is entered move on to the ACH Information section. Although a selection field is presented for **Account Currency**, at this time only US Dollar is supported and therefore no selection needs to be made.

Now enter the payee's financial institution information. The fastest way to do this is to select **Bank Lookup** text. A window will pop up where the user can search for the desired financial institution. Type information into one, multiple or all fields and click **Search**. The window will refresh to display all financial institutions meeting the entered criteria. Once the desired financial institution information has been located, click **Select**.

The user will be taken back to the Add Payee Account window with the Bank Name, ID, and Address filled in. Select the correct **Account Type** if the one displayed is incorrect.

If the payee is an individual, select the **Debit Authorization Type**. Payees that do not have a Debit Authorization Type selected must be used for credit transactions only. Once an authorization type has been selected, it cannot be changed.

Lastly, the user may place a Prenote on the account if needed. When a prenote is created, it will display a **Pending Delivery** status and the zero dollar transaction will be sent with the next available ACH batch for processing. Once delivered, the prenote will display an **Outstanding** status until the three day trial period has expired. Once the three days has passed, the prenote will display a **Completed**

> For more information about prenotes, please refer to **Page** _69_ of this guide

status and the account may be utilized for payments. To prenote an account, select **Add Prenote** and the screen will display the ACH Company on which that prenote will be placed. The ACH Company may be changed by selecting another option from the dropdown menu. The red **X** allows the prenote to be deleted.

Once all information has been entered, select **Save Account**. The user will be taken back to the Payee window with a summary of the account information displayed.

To add more accounts for this payee, select **Add Accounts** again. Accounts which have a debit authorization type specified in the system will show a green checkmark in the **Authorized for Debit** column. If a payee has multiple accounts, select one of them to be the default account. The account with a green check mark under the **Default Account** column header is the account that will be displayed when a payee is selected. However, the user will have the opportunity to select another account if the default account is not the one that is needed at that time. When not specified, the default account is always assigned to the first account created for that payee. To change the default account, select **Make Default**. To make changes to an account, select the yellow pencil **Edit** button to the far right.

Once all payee information and accounts have been added, select **Save**. To discard this payee, select **Cancel**.

c. Entering Transaction Information

At this time, there are still three fields available: 1) **Debit/Credit** 2) **Amount** 3) **Addenda**. Because these fields are not often constant values, the user is not required to enter this information for a template. Instead, when the template is used to create a live batch, the user will be able to enter the necessary information. In the instance that any of these fields will require little alteration during the lifetime of this template, or will remain constant, the user may make his/her selections or type in the information at this time. Also, these values may be edited when creating a live batch.

If needed, repeat the steps that have been taken to create this payee up to nine more times to add more payees. Once the user has entered all desired payees or has filled up all 10 of the available rows, select the **Add Payees** button. At this time, those payees will be moved a Payee Table (a field which does not appear until the first time the user has added payees to the template). Once the current 10 payees have been moved to the Payees Table, he/she will be able to add more.

The **Payees Table** is much like the Payees section but with a couple key differences. One such difference is the inclusion of a **Prenotes** column. This column displays whether or not the payee has a prenote on file, and if so, the status of that prenote. The Payees Table also includes a red **X** icon beside the edit button. This allows the user to remove a payee that has been added to the template.

Templates with numerous payees may be displayed in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button.

The user may also skip to a specific page by typing the desired page number in the **Go to page** section. Also, the user may advance a page by selecting **Next**, or visit the previous page by selecting **Prev**. These functions are located just below the Payees Table column headers, and again across the bottom of the Payees Table.

When payees are placed in the Payees Table, a **Search Payees Record** section will also appear. This collapsible field allows the user to easily search for and view a specific payee in a template. To search for a payee, click the Search Payees Record text and enter information into one, multiple, or all of the search fields and select **Search Records**. The table will refresh to only show payees that match the search criteria. To view all payees again, erase all of the fields and select **Search Records**.

Once all information has been entered for this template, select **Save Template** at the bottom of the screen. To discard this template, select **Cancel**.

Transaction Import

Another way to enter ACH transactions is through **Transaction Import**. EDI820, NACHA, Delimited, Fixed Width, and XML formatted files containing ACH transactions may be imported by a user for processing by the financial institution. Files are read through predefined maps.

Please be advised, this document will assume that the user is already familiar with the creation and formatting of import files. For more information regarding creating files to import ACH transactions, please contact the financial institution.

Map Table

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

At the very top of the table is a **File Maps** column header, which will display the file map's name, and an **Is Active** column header, which displays which map is used as the default for ACH files delivered via the Desktop or FTP channels. Only one map may be selected as a default. However, all visible maps may be utilized via the Web channel. To designate the default map, select the **Set as Active** button beside the desired map name. At this time, the table will refresh and the button that was selected will be replaced by a green checkmark. Also, a **Clear Active** button will be presented at the bottom of the table to allow for the removal of
a map as the default.

To edit an existing Custom Map, select the yellow pencil **Edit File Map** button to do so. At this time, the user will be taken a *Review* page. This page will provide a detailed outline of the map settings. *Please note that editing a map is much like the process of creating a map. For more information about how to edit a map or navigate around the Review page, please refer to the Create a Map section of this guide.*

Maps are used to plot the location of key information in in files that are not formatted in such a way that the financial institution can readily process. After a map has been established, the system will look in the input file at the locations defined in the map for key information. Once all information has been successfully found, the system will automatically reformat that data into something that the financial institution can accept.

To upload a file, select the **Upload** button to the far right. The next screen will present a **Select File** field. Once the user clicks in that field, a window will open where he/she may select the file that is to be uploaded. Click **Upload File** to load the file and begin validation, or **Cancel**, to terminate the upload.

Data Import : ACH Transaction Import

* Select File ⟨Click to browse for file...⟩

Upload File   Cancel
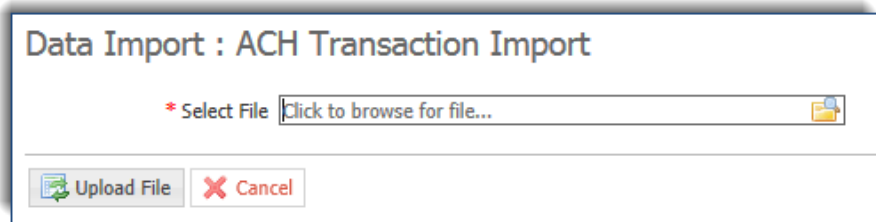
To print the detailed outline of a custom map, select **Print**.

Create Map

If the user has a file that is not in an EDI 820 or NACHA format, but is Fixed Length, XML, or CSV, s/he may create a **Custom Map**. To begin, select the **Create File Map** button.

NACHA ACH Transfer Import

Create File Map   Help
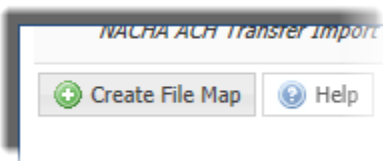
At this time, the user will be taken to the Create File Map screen. The five steps to creating a map (*Structure, File Data, Fields, Validation,* and *Review*) are displayed across the top of each screen. The user's current location in the process will display the step number against a colored background while the step title will be underlined. During the map creation process, revisit previous steps by selecting the step number, but this can only be done after all information on the current screen has been completed.
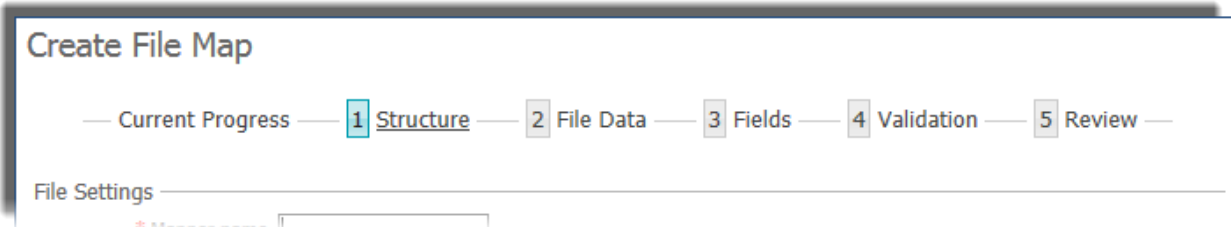
1.) Structure

First, enter a **Mapper Name**. This name must unique from any other maps available to the company.

Next, the user can upload a Test File. This file should be an example of the files expected to be uploaded going forward. At this time, click in the field beside **Test File** and select an example file. Once the file selection window closes, the name of the selected file will be populated in the Test File field. If this name is correct, select **Upload Test File**. Once the file has been successfully uploaded, the user will see a banner informing him/her of that fact.

Test file uploaded
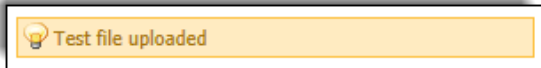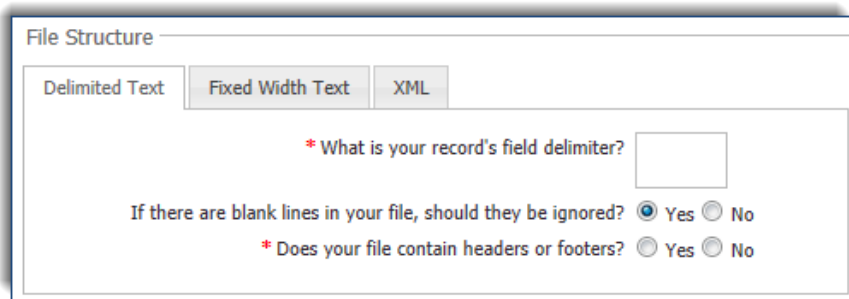
As the user goes through the steps of setting up the map, a **Test File Map** button will display at the bottom of each screen.

Go To Step 3   Cancel   Test File Map
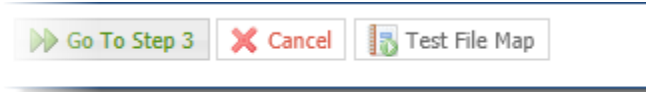
This button may be selected at any time. Once selected, the newly created settings will be applied to the test file that was uploaded. If everything is set up properly, the user will be shown a Validation Log, File Info, and a list of the Records found. If any errors were encountered, the user will be given a brief description of the issue so that s/he may edit the map.

Next, specify the how the file is structured, or formatted. Select one of the three tabs which correspond with the file which was just uploaded. The **Delimited Text** tab will be utilized if the user has upload a delimited format (such as CSV), the **Fixed Width Text** tab will be utilized for fixed width files, and the **XML** tab will be used if mapping an XML file.

Delimited Structure

File Structure
Delimited Text | Fixed Width Text | XML
* What is your record's field delimiter?
If there are blank lines in your file, should they be ignored? ● Yes ○ No
* Does your file contain headers or footers? ○ Yes ○ No

If the delimiter tab is selected, the user will be asked a few questions about the setup of the format. In the field beside **What is your record's field delimiter?** type the characters used to separate fields. Since the TAB character has special meaning and purpose in a browser, to indicate the TAB character as the field delimiter, enter \t (a backslash followed by the letter t). If the character entered in the field is recognized by the

system, a **Value Entered** field will display and include the name of the character entered.

The next field asks if blank lines in the file should they be ignored. Select one of the radio buttons beside **Yes** or **No**.

Now specify whether or not the file contains a header and/or footer by selecting **Yes** or **No** beside the question. If the user states that there are headers and footers present, a new field will populate. Select either **Yes** or **No** beside the **Are the records in your file prefixed?** field.

If the records within the file are prefixed, the header, data, and footer prefixes will need to be defined. If the records within the file are not prefixed, the user will be asked to enter the total number of lines before the header, after the footer, and the total number of lines the header or footer consists of.

Once all delimited structure information has been entered, select **Go To Step 2** and proceed to the *File Data* section of this guide.

Fixed Width Text

File Structure

| Delimited Text | Fixed Width Text | XML |

* Are your records fixed length or new line separated? ○ Fixed
If there are blank lines in your file, should they be ignored? ● Yes
* Does your file contain headers or footers? ○ Yes

Prefixes allow the system to identify the purpose of information that is included in the file. Prefix examples include H=Header, D=Data Record, and F=Footer.

If the Fixed Width tab is selected, the user will be asked a few questions about the setup of his/her format. The user will be asked **Are your records fixed length or new line separated?** and select the appropriate choice beside the field.

If the records are of fixed lengths enter the length of the fields in the space provided beside the question.

Next, the user will be asked **If there are blank lines in your file, should they be ignored?** Select **Yes** or **No** beside this field.

After that, specify whether or not the file contains headers and/or footers. Headers and Footers often included verification information such as control totals and record counts. If the user states that headers and footers will be present, he/she will next be asked whether or not these fields are prefixed. Prefixes allow the system to identify the purpose of information that is included in the file.

If the records within the file are prefixed, the header, data, and footer prefixes will need to be defined. If the records within the file are not prefixed, the user will be asked to enter the total number of lines before the header, after the footer, and the total number of lines the header or footer consists of.

Once all fixed length structure information has been entered, select **Go To Step 2** and proceed to the *File Data* section of this guide.

XML

In an XML file, all information has an introduction <information> and an ending </information>. This allows the system to identify fields. The value contained within the introductory or ending markers, such as 'information' used in the sentence above, is called the XPATH expression. When entering the XPATH expression, the user must strip off the markers. Even if the value entered is contained elsewhere in the file, if it is not surrounded by the markers, it will not be deemed an XPATH expression.

Example: The user has entered the XPATH expression 'Footer' to signify the footer record fields. The file uploaded includes a field that looks like <u><Payee Name> Sugar Footer</u> <u></Payee Name></u>. Although 'Footer' is included in the field, it will not be mistaken as the file footer because the value is not located within a marker.

For XML formatted files the XPATH information for header and footer records may be entered, but this information is not required. However, specifying the XPATH for data records is required and may be entered in the field provided to the right.

Once all XML structure information has been entered, select **Go To Step 2**.

2.) File Data

Now the user is on the File Data entry screen. File Data is information that should be applied to all data found in the file, kind of like general batch information. Along the left side of the screen are the specific fields which will be pulled from the file.

When a field is selected, the area to the right of it will update to present the options available for that field. The active field displays a white background while other fields will display a grey background. To the right of the field name is an informative header. This header reiterates the current field being viewed, states whether the field is required or optional, and lastly informs the user of the type of data expected.

Fields with a **red exclamation icon** are required in order for the system to create a complete transaction. Once information has been entered for a required field the icon will turn into a **green checkmark icon**, letting the user know that he/she may proceed to the next field. Some fields always display a green checkmark icon because they are optional, and may be skipped.

For Delimited files, data is separated into units called **Field Index**. Each index is determined by the delimiter specified during *Structure* setup. Now pair the required fields with its corresponding index.

For Fixed Width files, data begins at a **Start Index** and extends that field until it reaches the **Length** specified. Each record is determined by the settings established during *Structure* setup. Now specify the beginning and duration of each field.

For XML files, the system separates data by its **Record XPath**. A record is determined by the XPath specified during *Structure* setup. Now pair all required fields with its corresponding XPath.

First the user will be asked about **Discretionary Data** and **Entry Description**. These fields have a green checkmark and are optional. To skip these fields, ensure that **Not Specified** is selected and click the **Go To Step 3** button located at the bottom of the screen. At this time, the user will be taken to step three, *Fields*.

For both fields, the user will be presented with up to four options:

- **Data is located in each record, value taken from first record** – This selection means that this field is specified in each individual record and that the system will use the first occurrence of the field for the entire file. Once selected, the option will expand to allow the user to further specify information about this field.

   First, enter the **Field Index/Record XPath/Start Index &Length** of this specific information.

   For Delimited and Fixed Width files, if this field will not always be present in a record, but should default to a specific value, check the box beside the sentence **File may not always contain this field, in which case the default value will be used**. Once this box is checked, enter a value in the **Default Value** field.

   If the value contained in the record is not the same value that should be included in the output file, enter a substitute value. To do this, select the **Add Substitution Rule** button contained in the **Substitution Rules** section. At this time, the section will expand to allow the user to create rules.

   First enter the value that the system should look for in the **Input** field. Next, enter the value that the system should enter as a substitute in the **Output** field. Enter as many rules as needed. To delete a rule which has been created, select the red **X** beside it.

   Once all settings have been specified, select **Next Field** to create settings for the next field, or select **Go To Step 3** to skip the Entry Description setup.

- **Data is located in the file header or footer** – This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

First, specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Because files may contain multiple headers and footers, specify in which header/footer record this information is located by entering a number in the space provided beside **Record Occurrence Number**.

Next, enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer.

Lastly, enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired.

Once all settings have been specified, the user may select **Next Field** to create settings for the next field, or select **Go To Step 3** to skip the Entry Description setup.

- **Data is a constant value, but not located in the file** – This selection means that the information for this field will not be located in the input file. Instead, the system will populate whatever is entered as the **Default Value** for the output file.

- **Not Specified** – This selection means that the settings for this field will not be defined and may be ignored.

Once a selection has been made and the settings completed, select **Next Field** to create settings for the next field, or select **Go To Step 3** to skip the Entry Description setup.

3.) Fields

Now the user is ready to begin plotting out the transactional data contained in the file, called Fields. Fields are pieces of information that are used to make up individual transactions. The fields grouped together in the top section all have the red

exclamation mark icon, designating them as required fields. The fields displayed in the second section, with the green check marks, are not required.

For each required field, the user will be presented with up to three options:

- **Data is located in the file** – This selection means that this field is specified in each individual record. Once selected, the option will expand to allow the user to further specify information about this field.
First enter the **Field Index/Record XPath/Start Index & Length** where this information can be located.
If a delimited or fixed width test file was loaded, the first record line of that file is displayed based the definitions created on the *Structure* page: whether the file has a header, how many lines before the header, and how many lines of header. The delimited example is sectioned off by the specified delimiter, while the fixed width example is divided in increments of ten spaces in the reference window. Once the user enters index information, that field will be highlighted in green in the reference window to help ensure that the correct field has been entered.

For Delimited and Fixed Width files, if this field will not always be present in a record, but should default to a specific value, check the box under the reference window. Once this box is checked, enter a value in the **Default Value** field.
If the value contained in the record is not the same value that should be included in the output file, enter a substitute value.

To do this, select the **Add Substitution Rule** button contained in the **Substitution Rules** section. At this time, the section will expand to allow the user to create rules.

First enter the value that the system should look for in the **Input** field. Next, enter the value that the system should enter as a substitute in the **Output** field. Enter as many rules as needed. To delete a rule which has been created, select the red **X** beside it.

Once all settings have been specified, select **Next Field** to create settings for the next field.

- **Data is located in the file header or footer** - This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

First, specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Because files may contain multiple headers and footers, specify which header/footer record this information is located by entering a number in the space provided beside **Record Occurrence Number**.

Next, enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer.

Lastly, enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired.

Once all settings have been specified, select **Next Field** to create settings for the next field.

- **_Data is a constant value, but not located in the file_** - This selection means that the information for this field will not be located in the input file. Instead, the system will populate whatever is entered as the **_Default Value_** for the output file.

The choices for the fields which are optional are the same as those presented for required fields, but with the addition of the following option:

- **_Not Specified_** – This selection means that the settings for this field will not be defined and may be ignored. Select **_Next Field_** to create settings for the next field.

<u>Fields that may require more explanation…</u>

Type – In the table provided, enter the values that will be utilized in the file to represent each payee type.

Receiving Account Type – In the table provided, enter the values that will be utilized in the file for each account type.

Debit or Credit – In the table provided, enter the values that will be utilized in the file for Debit or Credit transactions.

Amount – If the user leaves out decimal places and the system is to assume that the last two digits represent cents, the box beside **Two Decimal Places Implied** should be checked. If the user only creates files containing whole amounts or utilizes decimals, the box should remain unchecked.
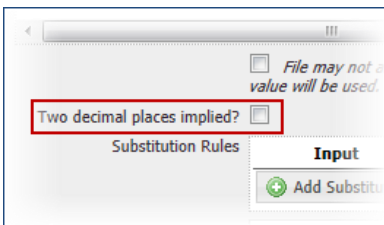
Date – Specify the format of dates by selecting the appropriate option from the **Date Format** drop down list.
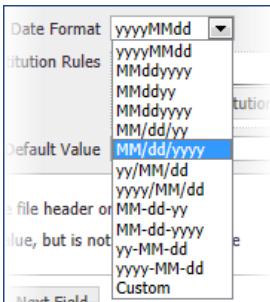
If the **Custom** option is selected, a new field will be presented so that the user may define his/her custom date format. If the user needs assistance correctly defining the format, select **Help** and an informative window will populate.

Debit Authorization Type – In the table provided, enter the values that will be utilized in the file to represent each authorization type.

Transaction Code – In the table provided, enter the values that will be utilized in the file to represent the type of transaction.

Once all fields are filled out correctly, select **Go To Step 4**.

4.) Validation

Validation rules use summary data typically found in headers and footers of the input file to verify data records. This step allows the user to define control total amounts or record counts, if any exist, so that the system may perform validation calculations as the input file is processed. Files having errors during the validation step are rejected. Validation rules may be defined for files that contain a header or footer.

The user will be presented with up to two options:

- **Not Specified** – This selection means that the settings for this field will not be defined and may be ignored. Select **Next Field** to create settings for the next field.
- **Data is located in the file header or footer** - This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

First, specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Because files may contain multiple headers and footers, specify which header/footer this information is located by entering a number in the space provided beside **Record Occurrence Number**.

Next, enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer.

Lastly, enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired.

Once these fields have been established, the user may select **Go To Step 5**.

5.) Review

Now the user has completed the setup of his/her customized map and will be shown a detailed outline of those settings.

Create File Map : CSV Mapper

Current Progress — 1 Structure — 2 File Data — 3 Fields — 4 Validation — 5 Review

Test File

Test File [Click to browse for file...]   [Upload Test File]

File Settings

File Structure	Delimited Text	**Header / footer structure**	Ordered
Delimiter	,	**Lines Before Header**	0
Ignore blank lines?	true	**Lines Of Header**	1
		Lines Of Footer	0
		Lines After Footer	0

File Data

Field	Type	Required	Source	Details	Substitution Rules
Discretionary Data	Text		Not Specified		*None*
Entry Description	Text		Not Specified		*None*

Record Data

Field	Type	Required	Source	Details	Substitution Rules	
					Input	**Output**
ACH Company	Text	✓	From file	Index: 5	FC	FastCo
					QP	QuickPay
Type	Text	✓	From file	Index: 6 Default Value: Individual (PPD)		**Field Value**
					Individual (PPD)	PPD
					Business (CCD)	CCD

Addenda	Text		Not Specified		*None*	
Debit Authorization Type	Text		From file	Index: 11 Default Value: Physical Authorization		**Field Value**
					Physical Authorization	PHY
					Internet Authorization	INT
					Telephone Authorization	TEL

Validation Rules

No validation rules have been defined

[✓ Save] [✗ Cancel] [Test File Map]

If a test file was uploaded at the beginning of this process, select **Test File Map** to ensure that the map has been correctly set up.

If there was no file uploaded at the beginning of this process, or the user would like to test a different file, click in the **Test File** field located near the top of the screen, select the desired file, and then select **Upload Test File**. Once the banner stating that the file was successfully uploaded is displayed, select **Test File Map**.

At this time, the settings created for the map will be applied to the test file and the user will be presented with various reports about the file. First, the user will be presented with a **Validation Log** tab. If the file was able to be mapped successfully, the user will be presented with dollar and count totals.
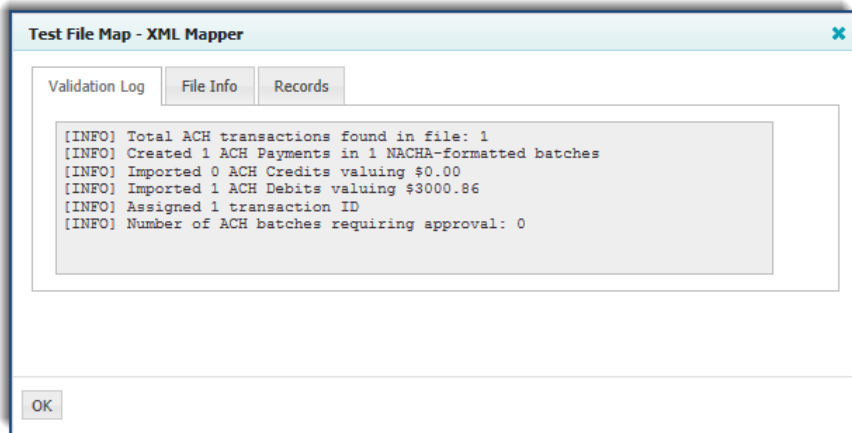
If validation was not entirely successful, the user will see a [FATAL] entry followed by a brief description of the error(s) encountered.
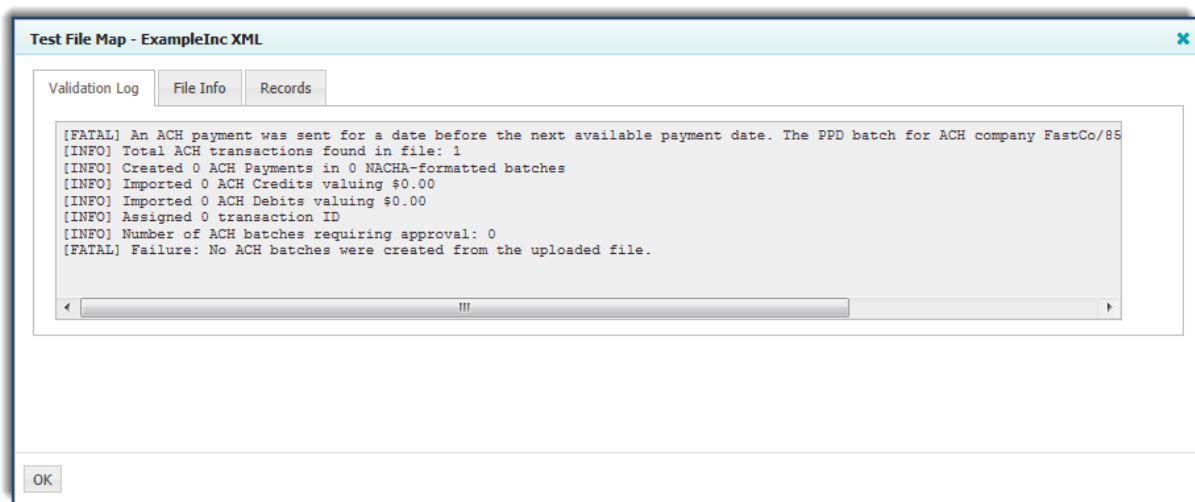
Next is the **File Info** tab. Depending on the file format this tab will present a Line and/or Record count. The line count is the total number of lines contained in the file, including headers, footers, records, etc. The record count represents the total number of transactions found in the file.
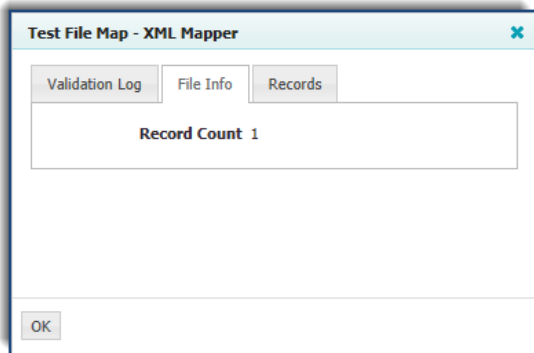
Lastly, the user will be presented with a **Records** tab. This displays the details of each transaction found. All fields of the map will be shown as a header and the value found for each field will be displayed.
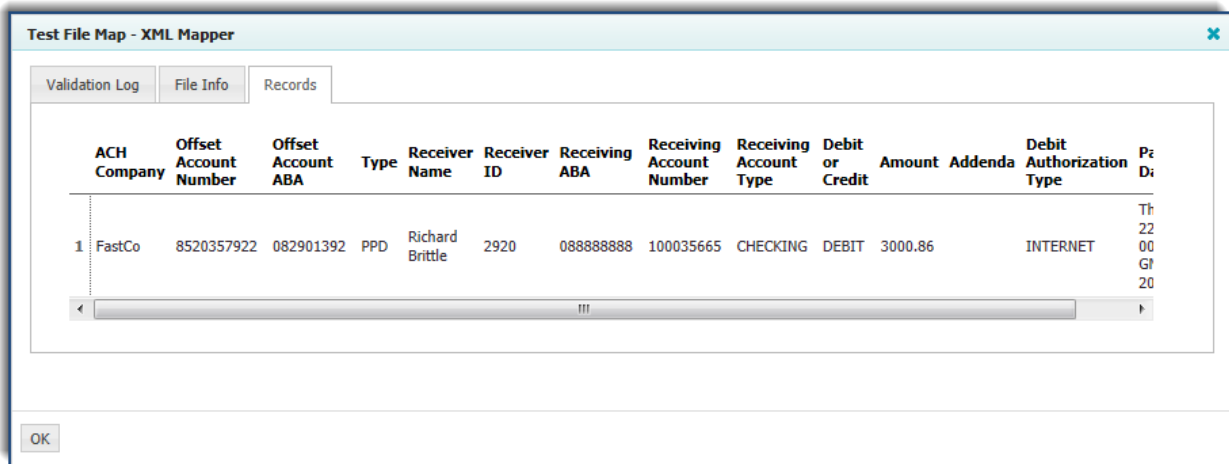
To close the test map results window, select **OK**. At this time, the user may make any needed edits to the map. To go back and edit the map select one of the steps at the very top of the screen, then select the desired field. Once the user has navigated to a previous step, s/he may continue to go through all fields by selecting **Next Field**, or go straight back to the review page by selecting the **Review** step at the top of the screen.

Once all map settings and information has been completed, select **Save** to retain this map.

Mapper Fields to NACHA

The purpose of the map is to gather enough information about a user file to correctly identify and populate values for a NACHA file. However, the terminology employed by the map, user, financial institution, and NACHA may vary.

Below is list of map fields with the records and fields of NACHA it is attempting to provide values for. This list does not contain all data required to create a valid NACHA file. But if the user file contains data for all fields required by the map, MFC can provide values for all other fields in order to create a valid NACHA file.

File Data

- Discretionary Data = Record 5, Position 21-40
- Entry Description = Record 5, Position 54-63

Required Fields

- Amount = Record 6, Position 30-39
- Payment Date = Record 5, Position 70-75
- Receiving ABA = Record 6, Position 4-12
- Receiving Account Number = Record 6, Position 13-29
- Debit or Credit = Record 6, Position 2-3
- ACH Company = Record 5, Position 41-50
- Type = Record 5, Position 51-53
- Receiver Name = (CCD, PPD, TEL, WEB) Record 6, Position 55-76; (CIE) Record 6, Position 40-54; (CTX) Record 6, Position 59-74
- Receiving Account Type = Record 6, Position 2-3

Optional Fields

- Addenda = (CCD, CIE, CTX, PPD, WEB) Record 7, Position 4-83
- Payment Type Code = (TEL, WEB) Record 6, Position 77-78
- Offset Account Number = Record 6, Position 13-29
- Offset Account ABA = Record 6, Position 4-12
- Receiver ID = (CCD, PPD, TEL, WEB) Record 6, Position 40-54; (CIE) Record 6, Position 55-76; (CTX) Record 6, Position 59-74
- Debit Authorization Type = does not map to NACHA, required to comply with consumer debit regulations
- Transaction Type = Record 6, Position 2-3

Validation

- Amount = does not map to NACHA, utilized to verify user file totals against totals found during validation

- Record Count = does not map to NACHA, utilized to verify user file totals against totals found during validation
- Line Count = does not map to NACHA, utilized to verify user file totals against totals found during validation

Payment Activity

Users may interact with batches that have been created through the various **Payment Activity** options. While navigating through Payment Activity, the user is initially presented with information regarding every payment type (ACH, Wires, Account Transfer) entitled to the user. However, the user will always be presented with the ability to be displayed information regarding a particular payment type. Therefore, this document will only focus on ACH related functions and options.
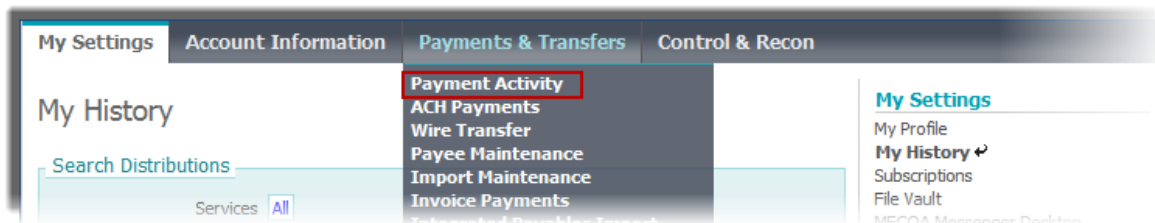
Current Activity

When Payment Activity is selected, the user lands on the **Current Activity** screen. This displays all payments which are supposed to be processed that day. From this page the user can view the dollar amount of all ACH transactions, search for a specific transaction, see statuses, approve, and cancel payments.

ACH Dashboard

At the top of the screen is a dashboard containing organized totals of all payment types entitled to a user. If any word or number displayed in the dashboard is selected, the *Activity Table* below will refresh to show only the transactions associated with the selected item. To view all transactions again, select **All**. If the user has made changes to the in the *Activity Table* and would like to update the dashboard, select **Refresh**.

On the far left of the dashboard is a status column. Initially, the column will include Pending, Completed, and All. To see more options select **Show Status Details**. At this time, the column will expand to present a more granular view of the pending and complete transactions. To return to the summarized view, select **Hide Status Details**.

	ACH Payments
PENDING	$0.00 (0)
COMPLETE	$600.00 (1)
ALL	$600.00 (1)
🔍 Show Status Detail	

- **Pending** - The total dollar amount of all pending ACH payments followed in parenthesis by the total of pending batches.
- **Pending Approval** - The dollar amount and number of batches presented in this row reflects the total of ACH batches which are waiting to be approved before they can be sent to the financial institution for processing.
- **Pending Release** - Only applies to wires and therefore will display all zeros for ACH.
- **Other Pending** - This field often represents batches that are pending delivery.

The sum of the number presented for Pending Approval and Other Pending should equal the numbers presented for Pending.

	ACH Payments
PENDING	$7,205.00 (2)
Pending Approval	$7,050.00 (1)
Pending Release	$0.00 (0)
Other Pending	$155.00 (1)
COMPLETE	$2,750.00 (2)
Successful	$2,750.00 (2)
Unsuccessful	$0.00 (0)
ALL	$9,955.00 (4)
🔍 Hide Status Detail	🔄 Refresh
▸ Search Transactions	

- **Complete** - Displays the total dollar amount of all completed ACH payments followed in parenthesis by the total of complete batches. Completed signifies that the batch was delivered to the financial institution. If the user has selected Show Status Details, the user will see additional options.
- **Successful** - The total dollar amount and number of batches which were successfully delivered to the financial institution.
- **Unsuccessful** - The total dollar amount and number of batches which failed their delivery to the financial institution.

The sum of the number presented for Successful and Unsuccessful should equal the numbers presented for Completed.

Lastly, the **All** row contains the sum total of all ACH batches which are supposed to be delivered to the financial institution that day.

If an ACH batch reaches its cut off time while in a pending status other than pending delivery, such as pending approval or a rejected payment waiting to be edited, it will expire. When items have been allowed to expire, the user will see a **Notice** just below Show/Hide Status Details. This notice will inform the user of how many items have expired, and the total dollar amount of all expired items. Once the user has resolved the expired items, by editing or canceling it, select **Refresh** to dismiss the notice.

	ALL	$6,914.73 (2)	$0.00 (0)	$6,914.73 (2)
🔎 Show Status Detail				🔁 Refresh
NOTICE: You have **1** expired payments totalling **$7,050.00** for previous business days that require attention!				
▸ Search Transactions				

Search Transactions

Attached to the bottom of the dashboard is a search function which allows the user to quickly locate a specific transaction. Any combination of fields may be used to filter search results.

If the user selects **Search Transactions**, the section will expand to reveal the various search fields available.

When searching for a specific ACH transaction, select **ACH Payments** located to the right of ALL TRANSACTIONS. This way, when the user submits his/her search request, the results will not be cluttered by other payments types.

- **Tran Number** - Enter any portion of the transaction number in this field.
- **Name** - If the payment was created as part of a recurring series, the user may enter any portion of the series' name in this field.

- *Amount* – Enter the total amount of the batch created, and not the amount of an individual transaction, in this field.
- *Status* - To only see transactions in a specific status, click in this field and select a status from the drop down menu which appears.
- *Entry Method* - Results may also be filtered by whether the batch was entered manually or imported. If the user knows this information and would like to add this filter, click in the field and select the appropriate option.
- *Import File* - If a batch was created through importing a file, the user can enter any portion of the name of the file that was imported.
- *Payee* - Transaction may also be found by searching for a specific payee contained in the batch by entering any portion of the payee's name in this field.
- *Payee Account* – Enter the account of the payee which was used in the batch.

In the sentence under the filter options, select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Transaction Number** and select the desired option from the drop down menu. Lastly, if the user selects **Descending**, the field will update and provide the user with the alternative, ascending.

Once all desired filters have been designated, select **Search** and the Activity Table will refresh to display ACH batches which meet the criteria.

Activity Table
The *Activity Table* displays summary information about current day ACH batches. At the very top and bottom of the table, the user may organize the order of the table content. The user may select to display batches in groups of 10, 20, or 50 by selecting the corresponding *Items to Display* button. Skip to a specific page by typing the desired page number in the *Go to page* section. Also, advance a page by selecting *Next,* or visit the previous page by selecting *Prev*.

Below the navigation tools, the user may be presented with up to three buttons: 1) Approve 2) Release 3) Approve and Release. **Release** as well as **Approve and Release**

are not associated with ACH batches, but will display if the user is entitled to other payment types. Although every item that requires approval will have an Approve button beside it, a bulk approval may be performed. The **+/-** symbol allows a user to select, by clicking the positive symbol, or deselect, by clicking the negative symbol, all items on the page awaiting approval. Once these items have been selected, the **Approve** button will become active and allow the user to approve all selected items at one time.

Once the user has selected Approve, a window will populate displaying all items which are about to be approved. If everything looks correct click **OK** and the window will refresh to show the updated approval status of those items.

The majority of the Activity Table displays identifying and informative details about individual batches.

To the far left is the green **ACH icon** followed by the transaction ID number. To the right of that is the total dollar amount of the batch in green, followed by that transaction's current status. To the far right, the user will see any action buttons available for that transaction.

- **Approve** - To approve an item select the Approve button beside that transaction. At this time, a window will populate to allow the user to verify the action which is about to take place.
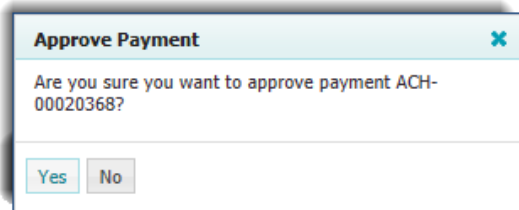
Once the user confirms the approval, he/she will be taken back to the Activity Table, which will display the current status for that transaction. If the batch requires an additional approval, it will still display a Pending Approval status. Once all approvals have been applied, the batch will display a Pending Delivery status.

- **Cancel** - To cancel an item which is in a Pending Delivery or Expired status, select the Cancel button beside the item and then verify the action on the window which populates. Once the action has been confirmed, the user will be taken

back to the Activity Table, which will display the current status of that transaction.

- *Edit* - Some ACH transaction, such as Rejected and Pending Approval, can be edited. These items are not ready to be sent to the bank and require some sort of action. To edit a batch, select the Edit button. At this time, a window will populate which will allow the user to make the necessary alterations. To save the changes made, select **Save Batch**.
- *View* - At any time, the user may view the contents of a batch. When the user selects View, a window will appear which displays information about the creation of the batch, the payees, and the timestamps of all status changes which have taken place on the batch. If there are multiple payees in the batch and the user would like to locate a specific payee, he/she may select **Search Payee Record** to do so. If a user with approval abilities selects the View button on a transaction that is awaiting approval, he/she will see a row of four buttons (Close, Print, Approve, and Reject) at the bottom of the view page.

- o The **Close** button will close the pop up screen and take the user back to the Activity Table.
- o The **Print** button will print the contents of the screen.
- o The **Reject** button displays for batches that require approval and may be used if the batch includes incomplete or incorrect information. Rejected items are sent back to the batch creator so that he/she can edit it, and

then resubmit it for approval or processing. When the user selects to reject a batch, he/she will be displayed a window where the rejection reason may be entered. Once the rejection is finalized, the user will be taken back to the Activity Table where the transaction will display a Pending Repair status.

o The user may also approve the transaction while still on the view screen. Once the user selects **Approve**, he/she will be asked to confirm the action. After the approval has been confirmed, a green banner will display at the top of the screen stating that this transaction has been successfully approved, and the user may close the window.

Below the transaction ID, status, and actions buttons, the user is able to view up to five pieces of key information regarding the transaction.

$8,770.00 **Pending Delivery** **Payment Date:** 10/03/2012 **Batch Type:** Business (CCD) **Offset Account:** ******7922 - BOKF test 1 (082901392) **Initiator:** Batch Pete (ExampleInc / batcher) **$5,697.00** **Pending Approval** **Name:** OnHand **Payment Date:** 10/03/2012 **Batch Type:** Individual (PPD) **Offset Account:** ******7922 - BOKF test 1 (082901392) **Initiator:** Batch Pete (ExampleInc / batcher)	One or more digits of the account number will be masked as asterisks for security purposes. To view the complete number, hover mouse pointer over the masked digits.

If a transaction was generated as part of a Recurring Series, the **Name** of that series will display first. Next is the **Payment Date** of the transaction. This represents that date the funds should be received by or from the payee. Below this, the user will be displayed the **Batch Type** used to make the payment. If an **Offset Account** was required for the transaction, the user may view that under the batch type. Lastly, the full name, company ID, and user ID of the individual who created the transaction will be displayed as the **Initiator**.

Payment Statuses
The following may be utilized as ACH statuses.

- **Canceled** - This batch has been terminated by a user before the system attempted to deliver it to the financial institution.
- **Completed**- This batch was successfully delivered to the financial institution for processing.
- **Expired** - This batch was missing one or more approvals at the cut-off time on the day it was supposed to be sent to the financial institution for processing.
- **Pending Delivery** - This batch requires no further action from the user and will be sent to the financial institution at the next available batch processing time.

- **Pending Approval** - This batch requires that someone with approval entitlements approve the batch before it may be delivered to the financial institution. Once the batch is approved, it should go into a Pending Delivery status.
- **Rejected** - This batch has been reviewed by an approver and was deemed incomplete or incorrect. The approver has rejected the batch and it has been delivered back to the batch creator to be edited.
- **Reversed** – This batch was created to reverse the transactions of a previous, completed batch.
- **Unsuccessful** - This batch was not able to be delivered to the financial institution for processing.

Future Payments

To view the Future Payments screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. At this time, the user will be presented with the Current Activity page; this is the landing page for Payment Activity.

To the far left or right of this screen (the location varies by financial institution) is a more detailed menu that displays a breakdown of how the user has navigated to the current location. Under the Payments & Transfer heading, a grey box will display a Payment Activity sub-heading with an arrow beside the Current Activity menu option. The arrow represents the page the user is currently viewing. Select the **Future Payments** menu option from this detailed menu. At this time, the user will land on the Future Payments page, and the Future Payments menu option will display an arrow beside it.
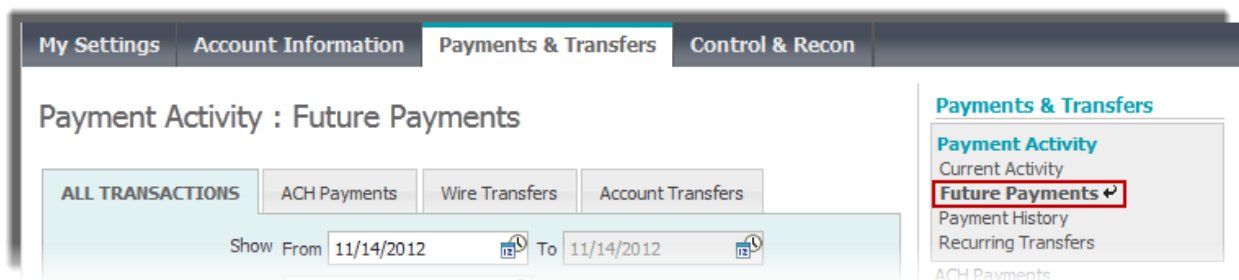
Future Payments will display any payment which has been created before its processing date, including payments that have been entered manually, imported, or will be generated as a part of a recurring series. Once the transaction's processing date arrives, it will be relocated to Current Activity.

As a reminder, the processing date is calculated by the amount of time that must be given to a transaction to allow it to complete processing so that the payment date can be upheld. The payment date, on the other hand, is the date the payee will receive the funds.

Calendar

The Future Payments page displays an interactive calendar with each day displaying the transactions that are supposed to process that day. ACH payments will be labeled with the green ACH icon.

Initially, the user will be displayed the current month. Previous days will appear grey, today's date will appear yellow, and future dates will display white with transactional information, if any. To advance to the next month, select the right **Forward Arrow** located beside the month and year. To retreat from previous months, select the left **Back Arrow**. Navigation to months occurring before the current month is not permitted in Future Payments because those transactions are located in Payment History.
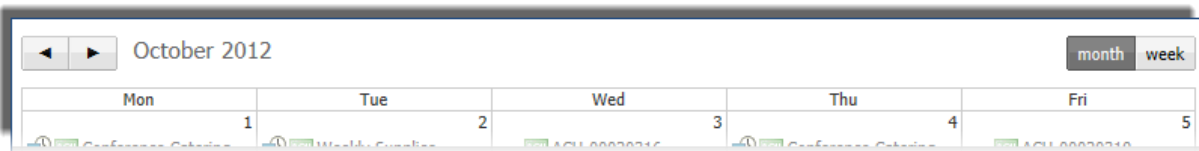
To the far right of the Back and Forward buttons, the user may select to view the calendar in weekly or monthly increments. Select **Week** to have the calendar refresh and display details for a week, or select **Month** to have the calendar display details for a month.

Select a single transaction on the calendar by clicking on the transaction name or ID. Once this occurs, the transaction will display a green background on the calendar and the details of the transaction will be presented in a **Payments Table**, located under the calendar.
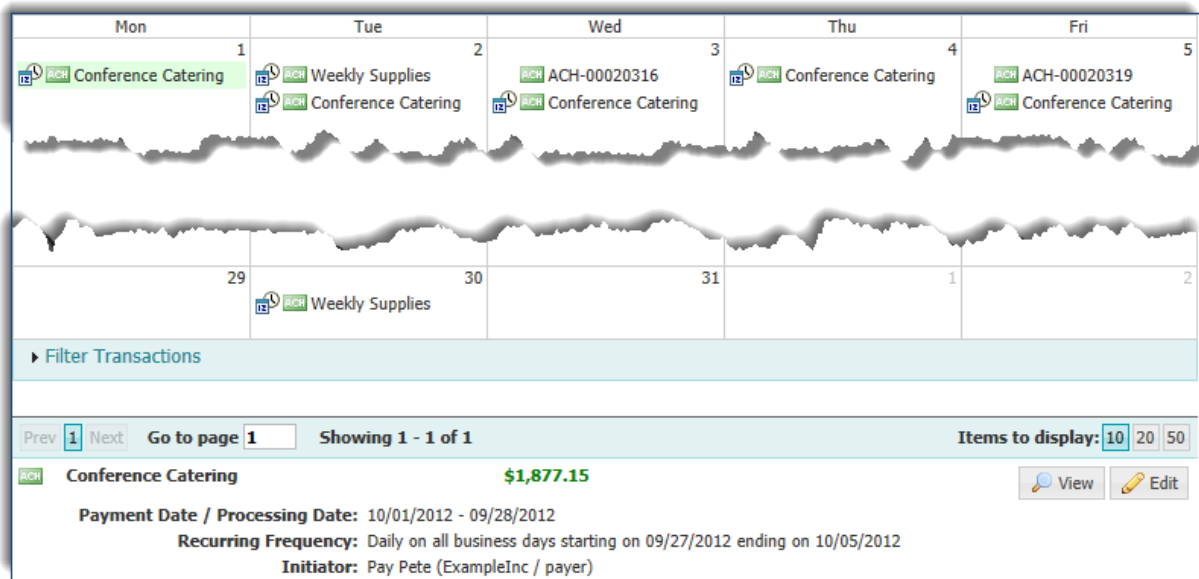
If a day contains multiple transactions, click in the white space of that date and the background will change to green and the Payments Table will display all transactions which are supposed to be processed that day. Another option is to select **More Transactions**, if it's presented, to have the Payments Table update.

ACH Payments that are created through a **Recurring Series** will display a combination calendar/clock symbol. If the user hovers his/her mouse over that symbol, the calendar will display its schedule.
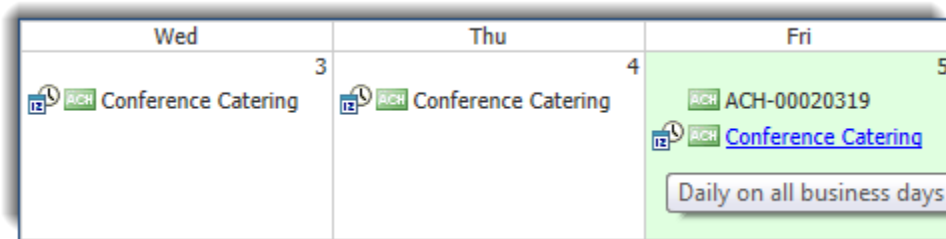
Filter Transactions
Filter the results which display on the calendar by selecting **Filter Transactions**, located at the bottom of the calendar. The section will expand to display filter fields the user may utilize. As the user selects each filter, the calendar will immediately update to only display transaction that match the selection.
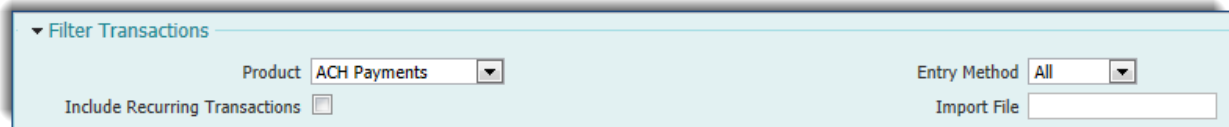
If there are multiple payment types displayed, click the field beside **Product** and select the **ACH Payments** option from the drop down menu.

Below that, select whether or not recurring series should be included in the results by checking or unchecking the box beside **Include Recurring Transactions**.

To filter results by whether the transaction was created manually or imported, select the field beside **Entry Method** and choose either **Manual** or **Imported** from the drop down menu. If a transaction was imported, enter any portion of the file name in the **Import File** field.

Activity Table
When a user selects a transaction or a date on the calendar, the summary details of that selection will display in the Activity Table.

At the very top and bottom of the table, the user may organize the order of the table content. Display batches in groups of 10, 20, or 50 by selecting the corresponding **Items**

to Display button. Skip to a specific page by typing the desired page number in the **Go to page** section. Advance a page by selecting **Next**, or visit the previous page by selecting **Prev**.

Below the navigation tools, the user may be presented with up to three buttons: 1) Approve 2) Release 3) Approve and Release. **Release** as well as **Approve and Release** are not associated with ACH batches, but will display if the user is entitled to other payment types. Although every item that requires approval will have an Approve button beside it, a bulk approval may be performed. The **+/-** symbol allows a user to select, by clicking the positive symbol, or deselect, by clicking the negative symbol, all items on the page awaiting approval. Once these items have been selected, the **Approve** button will become active and allow the user to approve all selected items at one time.

Once the user has selected Approve, a window will populate displaying all items which are about to be approved. If everything looks correct click **OK** and the window will refresh to show the updated approval status of those items.

To the far left is the green ACH icon followed by the transaction ID number or recurring series name. To the right of that, the user will see the total dollar amount of the batch in green followed by any action buttons available for that transaction. Action buttons include View, Edit, and Cancel.

- **View** - When the user selects View, a window will appear which displays information about the creation of the batch, the payees, and the timestamps of all status changes which have taken place on the batch. If there are multiple payees in the batch and the user would like to locate a specific payee, select **Search Payee Record**.

Viewing a Single Transaction:

If a user with approval abilities selects the View button on a transaction that is awaiting approval, s/he will see a row of four buttons (Close, Print, Approve, and Reject) at the bottom of the view page.

- o The **Close** button will close the pop up screen and take the user back to the Activity Table.
- o The **Print** button will print the contents of the screen.
- o The user may also approve the transaction while still on the view screen. Once the user selects **Approve**, he/she will be asked to confirm the action. After the approval has been confirmed, a green banner will display at the top of the screen stating that this transaction has been successfully approved, and the user may close the window. If the batch requires an additional approval, it will display a Pending Approval status. If all necessary approvals have been applied, the batch will display a Pending Delivery status.
- o The **Reject** button displays for batches that are pending approval and may be used if the batch includes incomplete or incorrect information. Rejected items are sent back to the batch creator so that he/she can edit it, and then resubmit it for approval or processing. When the user selects to reject a batch, he/she will be displayed a window where the rejection reason may be entered. Once the rejection is finalized, the user will be taken back to the Activity Table where the transaction will display a Pending Repair status.

Viewing a Recurring Series:

If the batch is a recurring series, the user will be presented with the total of transactions that have already been generated from the series as well as up to the next 10 transactions that are waiting to be generated.

When a user with approval abilities selects the View button on a recurring series that is awaiting approval, he/she will be presented with **Approve** and **Cancel** buttons to the right of all days displayed for the series. This allows for transactions to be approved and canceled early. At the very bottom of the View window, the user will see two buttons, Close and Print.

- o The **Close** button will close the pop up screen and take the user back to the Calendar.

o The **Print** button will print the contents of the screen.

- **Edit** - If a user selects the Edit button, a window will populate which will allow the user to make the necessary alterations. To save the changes made, select **Save Batch**.
- **Cancel** – If a user would like to terminate a payment, he/she may select Cancel to do so.

Directly under the action buttons, the user may be presented with a status of the transaction. **Approved** will display if a transaction has been fully approved, and **Rejected** will show if it was rejected.

For recurring series, the Approve status will only display if all of the individual transactions have been approved.

Below all of this information is the **Payment Date/Processing Date**. The difference between these two dates is contingent upon bank settings, the processing time needed for ACH, holidays, etc.

Lastly, the user will see information about the individual who created the batch, also known as the **Initiator**. This field will present the full name, company ID, and user ID of that individual.

Payment History

To view the Payment History screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. At this time, the user will be presented with the Current Activity page; this is the landing page for Payment Activity.

To the far left or right of this screen (the location varies by financial institution) is a more detailed menu that displays a breakdown of how the user has navigated to his/her current location. Under the Payments & Transfer heading, a grey box will display a Payment Activity sub-heading with an arrow beside the Current Activity menu option. The arrow represents the page the user is currently viewing. Select the **Payments History** menu option from this detailed menu.
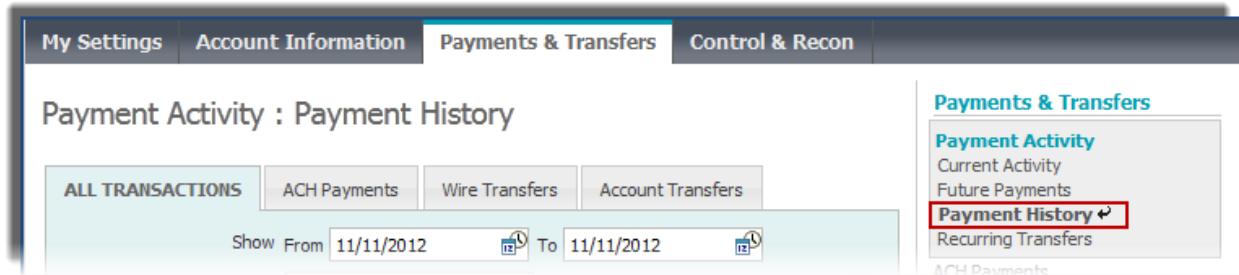
Past payment records are retained for a bank specified amount of time and may be reviewed in Payment History.

Search Transactions

When a user lands on the Payment History page, he/she will be presented with a search table. Quickly locate a specific transaction by using any combination of fields to filter search results. To begin, select the **ACH Payments tab** to ensure that search results are not cluttered by other payment types. This tab is located at the very top of the table, to the right of ALL TRANSACTIONS.

- **Show** - Initially, the user will be presented with the previous business day. To change this range, click in the **From** field and select a start date from the calendar. Next, click in the **To** field and select an end date from the calendar.
- **Tran Number** - Enter any portion of the transaction number in this field.
- **Name** - If the payment was created as part of a recurring series, the user may enter any portion of the series' name in this field.
- **Amount** – Enter the total amount of the batch created, and not the amount of an individual transaction, in this field.
- **Status** - To only see transactions in a specific status, click in this field and select a status from the drop down menu which appears.

- *Entry Method* - Results may also be filtered by whether the batch was entered manually or imported. If the user knows this information and would like to add this filter, click in the field and select the appropriate option.
- *Import File* - If a batch was created through importing a file, the user can enter any portion of the name of the file that was imported.
- *Payee* - Transaction may also be found by searching for a specific payee contained in the batch by entering any portion of the payee's name in this field.
- *Payee Account* – Enter the account of the payee which was used in the batch.

In the sentence under the filter options, select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Transaction Number** and select the desired option from the drop down menu. Lastly, if the user selects **Descending**, the field will update and provide the user with the alternative, ascending.

Once all desired filters have been designated, select **Search** and an Activity Table will appear to display ACH batches which meet the criterion. To print the search results, select **Print**.

Activity Table

The Activity Table displays summary information about previous ACH batches. At the very top and bottom of the table, the user may organize the order of the table content. Display batches in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. Skip to a specific page by typing the desired page number in the **Go to page** section. Advance a page by select **Next,** or visit the previous page by selecting **Prev**.

To the far left is the green **ACH icon** followed by the transaction ID number. To the right of that, the user will see the total dollar amount of the batch in green, followed by that transaction's posted status.

To the far right, select **View** and a window will appear which displays information about the creation of the batch, the payees, and the timestamps of all status changes which have taken place on the batch. If there are multiple payees in the batch and the user would like to locate a specific payee, select **Search Payee Record**.

The majority of the Activity Table displays identifying and informative details about individual batches.

If a transaction was generated as part of a Recurring Series, the **Name** of that series will display first. Next is the **Payment Date** of the transaction. Below this is the **Batch Type** used to make the payment. If an **Offset Account** was required for the transaction, the user may view that under the batch type. One or more of the account number will be masked as asterisks for security purposes. To view the complete number, hover the mouse pointer over the masked digits. Next is the **Processing Date** field. This displays the date the batch was submitted for processing to ensure it met its payment date. Lastly, the full name, company ID, and user ID of the individual who created the transaction will be displayed as the **Initiator**.

Recurring Transfers

Easily view current, future, and completed recurring series in **Recurring Transfers**. To view the Recurring Transfers screen, click the **Payments & Transfers** tab from the options located at the top of the screen and then select **Payment Activity** from the menu that populates. At this time, the user will be presented with the Current Activity page; this is the landing page for Payment Activity.

To the far left or right of this screen (the location varies by financial institution) is a more detailed menu that displays a breakdown of how the user has navigated to his/her current location. Under the Payments & Transfer heading, a grey box will display a Payment Activity sub-heading with an arrow beside the Current Activity menu option. The arrow represents the page the user is currently viewing. Select the **Recurring Transfers** menu option from this detailed menu. At this time, the user will land on the Recurring Transfers page, which allows a user to get a complete picture of the activities of a recurring series.
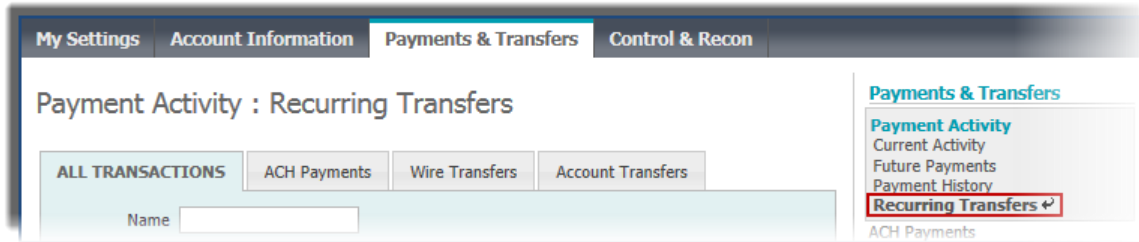
Search Transactions

When a user lands on the Recurring Transfers page, he/she will be presented with a search table. Quickly locate a specific transaction by using any combination of fields to filter search results. To begin, select the **ACH Payments tab** to ensure that search results are not cluttered by other payment types. This tab is located at the very top of the table, to the right of ALL TRANSACTIONS.

- **Name** - If the payment was created as part of a recurring series, the user may enter any portion of the series' name in this field.
- **Amount** – Enter the total amount of the batch created, and not the amount of an individual transaction, in this field.
- **Status** - To only see transactions in a specific status, click in this field and select a status from the drop down menu which appears.
- **Payee** - Transaction may also be found by searching for a specific payee contained in the batch by entering any portion of the payee's name in this field.
- **Payee Account** – Enter the account of the payee which was used in the batch.

In the sentence under the filter options, select and change the text to designate how the search results should be organized. To change how many results appear per page, click the **10** and select an option from the drop down menu that appears. To designate how the results should be sorted, click **Status** and select the desired option from the drop down menu. Lastly, if the user selects **Descending**, the field will update and provide the user with the alternative, ascending.

Once all desired filters have been designated, select **Search** and an Activity Table will appear to display ACH batches which meet the criterion. To print the search results, select **Print**.

Activity Table

The Activity Table displays summary information about previous ACH batches. At the very top and bottom of the table, the user may organize the order of the table content. Display batches in groups of 10, 20, or 50 by selecting the corresponding **Items to Display** button. Skip to a specific page by typing the desired page number in the **Go to page** section. To advance a page by select **Next,** or visit the previous page by selecting **Prev**.

To the far left, the user will see the green ACH icon followed by the recurring series name. To the right of that, is the total dollar amount of the batch in green, followed by that transaction's posted status. A **Completed** status denotes that the series has run through all transactions. A **Canceled** status implies that a series has been terminated by a user. A **Scheduled** status means that the series is active and currently generating payments based on its schedule.

To the far right, the user will see any action buttons available for that series. Action buttons include View, Edit, Cancel, and Delete.

- **View** - When the user selects View, a window will appear which displays information about the creation of the batch, the payees, and the timestamps of all status changes which have taken place on the batch. If there are multiple payees in the batch and the user would like to locate a specific payee, select **Search Payee Record**. The user will also be presented with the total number of transactions that have already been generated from the series as well as up to the next 10 transactions that are waiting to be generated.
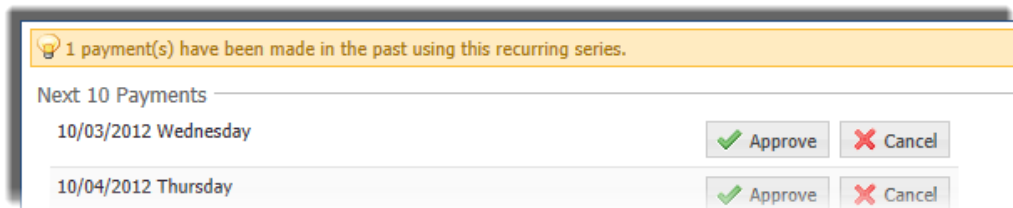
  If a user with approval abilities selects the View button on a recurring series that is awaiting approval, he/she will be presented with **Approve** and **Cancel** buttons to the right of all days displayed for the series. This allows for transactions to be approved and canceled early. At the very bottom of the View window, the user will see two buttons, Close and Print.
    - The **Close** button will close the pop up screen and take the user back to the Activity Table.
    - The **Print** button will print the contents of the screen.

- **Edit** - If a user selects the Edit button, a window will populate which will allow the user to make the necessary alterations. Editing and creating a recurring series are similar processes. For more information about how to edit a recurring series, please refer to the *Creating a Batch from a Template* section of this document. To save any changes that have been made, select **Save Batch**.
- **Cancel** – To terminate a series, select.
- **Delete** – To terminate a series and erase it from this list, select Delete.

The next detail displayed is the **Recurring Frequency**. This field provides information about the schedule this series follows, including the series start and end date.

Lastly, the full name, company ID, and user ID of the individual who created the

*Please refer to **Page 74** of this guide for instructions on creating a prenote through Payee Maintenance.*

transaction will be displayed as the **Initiator**.

Special Transaction Types

Prenotes

Pre-notifications, usually referred to as prenotes, are zero dollar 'test' transactions submitted to the payee's financial institution to verify that an account is open and prepared for debits and/or credits. Prenotes are most often utilized for new payees or payees whose account information has changed.

Prenotes can be created through Payee Maintenance for payees whose account details had been saved by a company for repeated use. Prenotes must be submitted at least three business days before the account is intended to be used. If a payee has an outstanding prenote (i.e. within three business days of prenote submission), that payee will be automatically excluded from any batch s/he is added to.

Transaction Import allows one-time payees (payees that are not stored in the Payee database) to be prenoted for PPD (credit/debit), CCD (credit/debit), CTX (credit/debit), WEB (debit only), TEL (debit only), and CIE (credit only) batches. Any payee included in a prenote transaction will be considered a one-time payee and will have no effect on a company's saved payees. Due to this, if a payee has been saved by a company, yet the payee's prenote is imported instead of manually created, payments for the saved payee will be allowed within the three day waiting period. This also means that a prenote transaction and payment transaction for the same payee can be accepted without error.

NACHA files imported to create prenotes must include a supported transaction code (record 6, position 02-03), $0.00 as the amount, and contain no addenda. Prenotes support credit transaction codes 23 (Prenote Demand Credit), 33 (Prenote Savings Credit), 43 (Prenote GL Credit), or 53 (Prenote Loan Credit). Supported debit transaction codes include 28 (Prenote Demand Debit), 38 (Prenote Savings Debit), or 48 (Prenote GL Debit).

In EDI 820 files, a 'P' should be utilized in the BPR01 field to indicate a prenote, and field BPR03 should contain transaction code 23 (Prenote Demand Credit), 33 (Prenote Savings Credit), 43 (Prenote GL Credit), or 53 (Prenote Loan Credit) for credit transactions and 28 (Prenote Demand Debit), 38 (Prenote Savings Debit), or 48 (Prenote GL Debit) for debit transactions.

Batches containing only prenote transactions do not require an offset record. If provided in user's file, the offset record will be excluded from the NACHA file delivered to the FI. Details about imported prenote transactions, and the exclusion of any offset records, are included in validation reports. Once imported, prenotes can be reviewed through the Payment Activity services. While prenotes can be excluded from a batch, they cannot be edited in any other way. Batches with payments and prenotes can be reversed; however a reversal prenote record will not be created and included in the reversal batch. Also, ACH reversals cannot be performed on prenote-only batches.

Zero Dollar Transactions

Zero dollar transactions (ZDT), often used to transmit payment-related information, can be created manually or loaded as a file through Transaction Import. Zero dollar transactions can be submitted for CCD (credit/debit) and CTX (credit/debit) batches only and must include at least one addendum.

To manually create a ZDT, select one of the batch types that support ZDT and enter $0.00 as the payee amount and enter addenda.

NACHA files imported to create ZDT must include a supported transaction code (record 6, position 02-03), $0.00 as the amount, and include addenda. ZDT support credit transaction codes 24 (Demand Credit ZDT), 34 (Savings Credit ZDT), 44 (GL Credit ZDT), or 54 (Loan Credit ZDT). Supported debit transaction codes include 29 (Demand Debit ZDT), 39 (Savings Debit ZDT), or 49 (GL Debit ZDT).

In EDI 820 files, an 'H' should be utilized in the BPR01 field to indicate a ZDT, and field BPR03 should contain transaction code 24 (Demand Credit ZDT), 34 (Savings Credit ZDT), 44 (GL Credit ZDT), or 54 (Loan Credit ZDT) for credit transactions and 29 (Demand Debit ZDT), 39 (Savings Debit ZDT), or 49 (GL Debit ZDT) for debit transactions. Addenda for zero dollar transactions are populated from the ST to SE segments of CTX batches. Please note that CCD batches are not supported by EDI.

Batches containing only zero dollar transactions do not require an offset record. If provided in user's file, the offset record will be excluded from the NACHA file delivered to the FI. Details about imported zero dollar transactions, and the exclusion of any offset records, are included in validation reports.

Once created, ZDTs can be reviewed through the Payment Activity services and can be edited in the same way as non-zero transactions. Batches with payments and ZDT can be reversed.

ACH Reversals

The ACH Reversal service allows for the recall of funds for batches completed and processed in error. When a batch is reversed, a debit transaction is processed for all accounts that originally received a credit transaction and a credit transaction is processed to all accounts that originally received a debit transaction. Tax batches, prenotes, zero dollar transactions, and batches created for a deleted ACH Company are not eligible for reversal. Also, reversals may not be created through Transaction Import or SFT services.

Reversals may be submitted for batches with a *Completed* status up to five business days after the payment date. Therefore companies with next-day or warehouse processing may only initiate reversals from Payment History while companies with same-day processing may initiate reversals from Current Activity or Payment History.

Please note that once a reversal has been delivered to the financial institution it cannot be undone.

Reversal Process

Once an ACH batch is eligible to be reversed (the batch has reached its payment date and attained a *Completed* status), a **Request Reversal** button will display beside the batch in Payment History or, if same day processing is allowed, Current Activity. This button will remain until the batch is no longer qualified to be reversed or a reversal request has been delivered to the bank.

Should a user attempt to initiate a request for a batch with a reversal in progress, s/he will be notified of the possible duplicate request, and asked to confirm that s/he would like to proceed with the new request. During the initiation of a reversal, auto-drafts are

saved every 20 seconds. The existence of a reversal auto-draft for a batch will also prompt the warning of a duplicate when a request is attempted. Although multiple reversal requests can be submitted for a single batch, the batch can be recalled only once, therefore the handling of additional reversal requests will depend on the financial institution.

After **Request Reversal** is selected the *Create Reversal* screen is displayed and the batch details of the reversal being initiated and the original batch are available at the top.

The Company Entry Description will be populated with the value REVERSAL.

Under the batch details are payee details which include the payee name, effected account, the amount and whether the recall will process a debit or credit transaction. Payees that were excluded for the original batch will display reverse transactions but will also be excluded for the reversal batch.
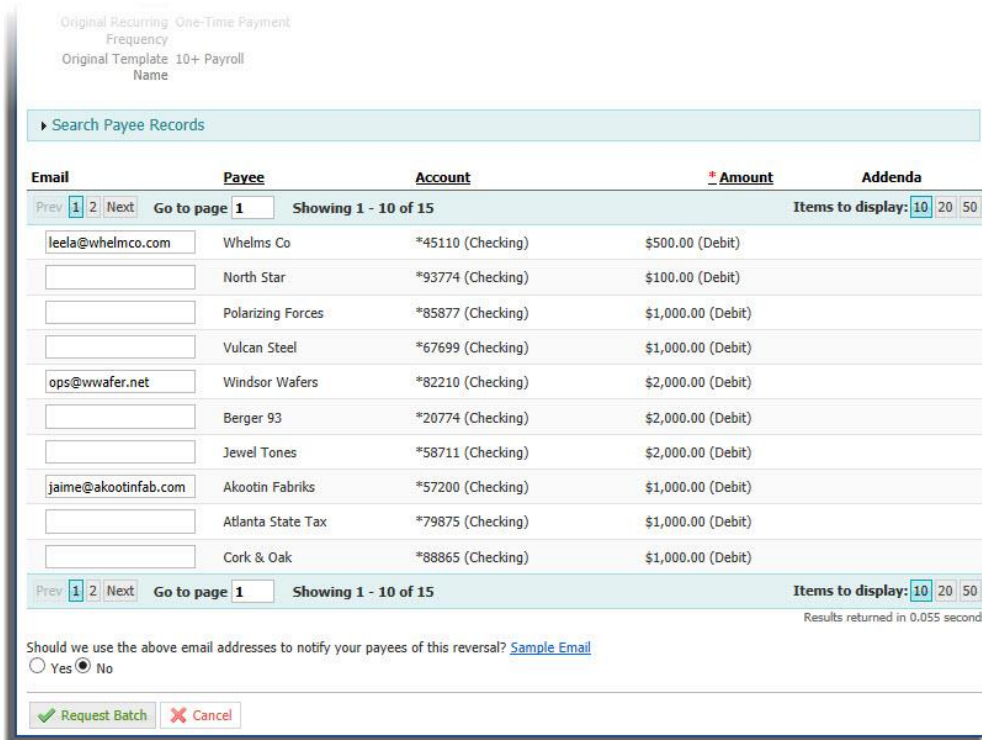
If an email address has been saved to the payee's profile in Payee Maintenance, then that value will populate in the desginated field. If this is not the desired email address or if the field is blank, the company user may type in the email address. Entering an email address is optional, but if included the user can send a courtesy email to those addresses notifying the payees that a transaction reversal has been requested. Exlcuded payees will not receive a notification email. To view a sample of the email payees will receive, select **Sample Email**.

Select **Request Batch** to be displayed the *Review* screen, and then **Save Batch** to view the *Confirmation* screen. Along with the batch details, the *Confirmation* screen will present the transaction ID generated and applied to this new (reversal) batch request. If payee notifications were delivered, they may be reviewed from My History by the initiating user.

Reversed transactions display a modified ACH icon and a *Reversed* status.

Once a reversal has been submitted, the *Status History* of the original batch is updated to reflect the *Reversed* status.

If the user who created the original batch selected to be notified of Complete – Successful status changes, s/he will receive a status change update. The reversed batch may be reviewed and canceled from *Current Activity* while in a *Pending Approval* or *Pending Delivery* status. Once the batch is delivered to the bank for processing it attains a *Complete* status and the batch may no longer be canceled.

Payee Maintenance

Payee Maintenance provides the ability to create and edit all payees assigned to a specific company and used to create payments. Payee Maintenance is an independent entitlement, completely separate from ACH Payments. To reach the Payee Maintenance page, click the **Payments & Transfers** tab located at the top of the screen and then select the **Payee Maintenance** option from the menu that displays.
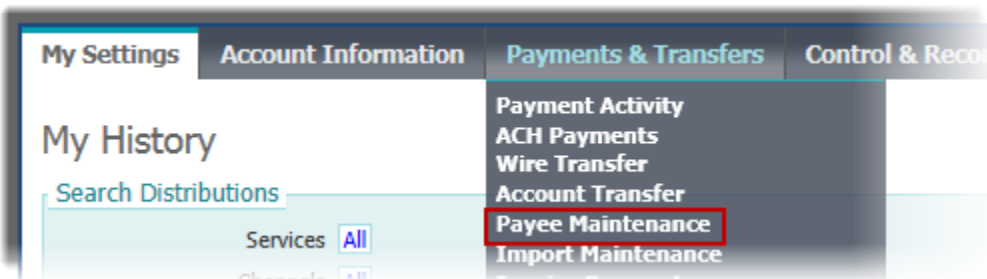
Search Payees

To search for a payee, enter information into one, multiple, or all of the search fields.

If the user knows the payee's **Display Name**, enter any portion of it in that field. Next, the user can narrow results down by the **Payee Type**. To do this, click in the Payee Type field and select the appropriate option from the drop down menu. Below that, enter any portion of the payee's **Account Number**. Lastly, enter any portion of the **Payee ID** and/or **Payee Name** to filter results.

In the sentence under the filter options, select and change the text to designate how the search results should be organized.

The results of the search may be displayed as 10, 20, or 50 payees per page. Specify the number of search results to be viewed per page by selecting the **10** and choosing an option from the list which populates.

The results may also be sorted by **Display Name**, Payee **ID**, Payee **Name**, or Payee **Type**. The sorted results may be displayed in **Ascending** or **Descending** order.

Lastly, the user may select to view a **Summary** only or **Summary and Details**. If the user selects Summary, s/he will be displayed only the payee Display Name, Payee ID, Payee Name, and Payee Type.
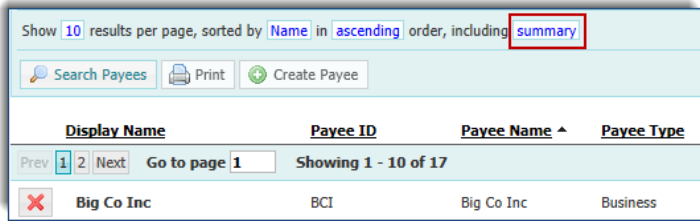
If the user selects Summary and Details, s/he will be displayed all of the information presented for the Summary, as well as payee financial institution and account information.
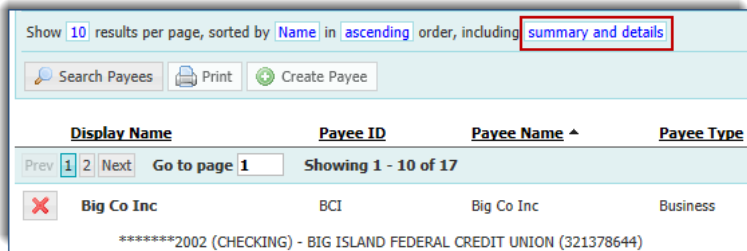
Once all desired search parameters have been set, select **Search Payees** and the Payee Table will refresh to display only payees who meet the criteria.

To print the search results, select **Print**.

Create Payee

To add a payee that is not in the company's payee database, select **Create Payee**, located at the bottom of the Search Payees section.

To begin, enter the **Payee Name**. If this payee is often referred to as something other than what is entered into the Payee Name field, such as a nickname, subsidiary name, etc., enter that into the **Display Name** field. The Display Name field is not required, and if left blank, will default to the Payee Name.
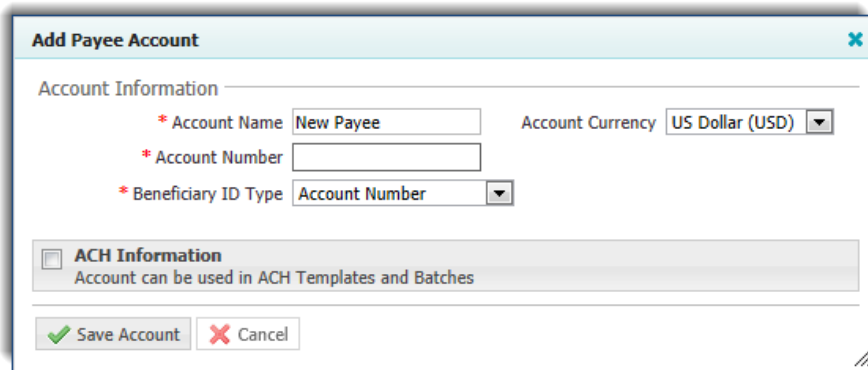
Next enter the payee's **Payee ID** and **Payee Type**. The payee type is important because every batch type has specific payee types that can be included. Individual batch types (PPD, TEL, and WEB) may only include an Individual payee type. Business batch types (CCD, CTX) may only include Business or Government Agency payee types.

The user may also enter a payee **Address**, but this field is not required.

Once the user has entered all of the Payee Information, select **Add Account** and enter account information in the window that appears.

The **Account Name** will display the name which was entered in the Payee Name section. After the **Account Number** is entered and a **Beneficiary ID Type** is selected from the drop down list, move on to the ACH Information section. Although a selection field is presented for **Account Currency**, at this time the system supports only US Dollar, and no selection needs to be made.

Select the check box beside **ACH Information** and the section will expand to allow the user to enter the payee's financial institution information. The fastest way to do this is to select **Bank Lookup** text. A window will pop up where the user can search for the desired financial institution. Type information into one, multiple or all fields and click Search. The window will refresh to display all banks meeting the entered criteria. Once the desired financial institution information has been located, click **Select**.

The user will be taken back to the Add Payee Account window with the Bank Name, ID, and Address filled in. Select the correct **Account Type** if the one displayed is incorrect.

If the payee is an individual, select the **Debit Authorization Type**. Payees that do not have a Debit Authorization Type selected may be used for credit transactions only. Please keep in mind that once an authorization type has been selected for an account, it cannot be changed. Also, when creating a debit only ACH batch, the user is asked to specify which debit authorization type s/he would like to build the batch around. Once a selection has been made, the user may only add and create users who fall under the selected Debit Authorization Type.

Lastly, the user may place a Prenote on the account if needed. Pre-notifications, usually referred to as prenotes, are zero dollar 'test' transactions submitted to the payee's financial institution to verify that an account is open and prepared for debits and/or credits. Prenotes are most often utilized for new payees or payees whose account information has changed. Prenotes must be submitted at least three calendar days before the account is intended to be used. When a prenote is created, it will display a **Pending Delivery** status and the zero dollar transaction will be sent with the next available ACH batch for processing. Once delivered, the prenote will display an **Outstanding** status until the three day trial period has expired. Once the three days has passed, the prenote will display a **Completed** status and the account may be utilized for payments. To prenote an account, select **Add Prenote** and the screen will display the ACH Company on which that prenote will be placed. The ACH Company may be changed by selecting another option from the dropdown menu. The user will also see a red **X** to allow the prenote to be deleted.

Once all information has been entered, select **Save Account**. The user will be taken back to the Payee window with a summary of the account information displayed.

When the user lands back on the *Create Payee* screen, a banner will display at the very top of the page informing the user that, although more maintenance can be performed for this payee, all changes made will not be saved until he/she selects **Save**.

At this point the user is able to review the information entered for this payee and add more accounts or perform any other maintenance needed.

To remove an account, select the red **X** located beside it. To add more accounts for this payee, select **Add Accounts** again. Accounts which have a debit authorization type specified in the system will show a green checkmark in the **Authorized for Debit** column. If a payee has multiple accounts, the user can select one of them to be the default account. The account with a green check mark under the **Default Account** column header is the account which will generate when a payee is selected. When not specified, the default account is always assigned to the first account which was entered for that payee. To change this, select **Make Default**. To make changes to an account, select the yellow pencil **Edit** button to the far right.

Once all payee information and accounts have been added, select **Save**. To discard this payee, select **Cancel**.

Payees Table

The Payee Table displays summary information about payees and their accounts. Depending on entitlements, a user may view payee details, edit or delete a payee, or make a payment from this location.

Each row of the table contains a summary of a single payee. Table data can be sorted by clicking on the table headings **Display Name**, **Payee ID**, **Payee Name**, and **Payee Type**. The heading which is currently being used to sort the table will display a triangle to the right. Selecting the triangle will change the order from ascending to descending.

Just below the column headings, the number of transactions displayed can be determined by selecting 10, 20, or 50 beside **Items to Display**. Scroll back and forth among pages, one at a time, by using the **Prev** and **Next** buttons. Entering a page number in the **Go to page** area and pressing the Enter button on the keyboard will allow the system to jump to the contents of the specified page without having to view the previous or following pages.

If entitled to manage payees, data can be changed by clicking the yellow pencil **Edit** button to the right of the payee type. When the user makes edits to a payee, s/he will be informed that the changes being saved will affect all future and recurring payments based off of the payee. For more information about editing a payee, please refer to the *Create Payee* portion of this guide. Payees can be deleted by clicking the red **X** icon to the left of the payee's display name. At this time, the user will be informed of any payments which may be affected from this action.

A user who only has auditing capabilities will not see the edit and delete icons. Instead, the user will be able to view the account details of a payee by selecting the **View** button.

To the right of the Edit or View button, the user may see a **Make Payment** button. This button allows for the creation of an ACH payment without having to navigate to another location. After selecting Make Payment, a drop down menu will display all payment types that are available to both the payee and the user initiating the payment.
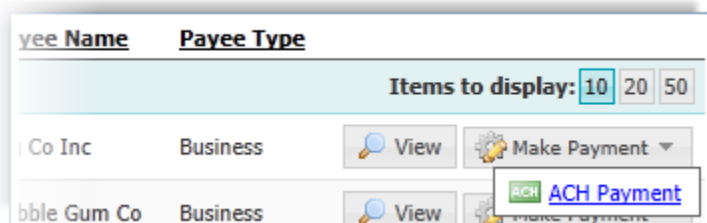
At this time, select the **ACH Payment** option and then the ACH Company, Payee Account, Debit/Credit/Mixed Batch option, and Batch Type for the batch being created. Once these selections have been made, the user will be taken to the Create Batch screen. For more information about creating a batch, please refer to the *Create a Free Form Batch* section of this guide.

File Requirements

When ACH batch files are imported, along with verifying user entitlements and limits, multiple formatting validations are performed. This section provides an overview of the validations performed on files in an industry standard format.

EDI 820

An EDI820 file has a defined file structure that must be followed for the file to be processed successfully. This section defines a list of rules that need to be followed for an EDI820 file to be formatted in the proper structure. If any of these rules are violated, the file will be rejected and will fail to be processed.

Expected Structure

1. The data element separator is used to separate each field within a record. It's defined as the forth character in the ISA header record. This character will be used as the field delimiter throughout the entire file.

2. Each segment / record must end with a segment delimiter (or Segment Terminator).

   - The default is **~** for type Char (**7e** for type Hex). But, any character defined in the ASCII characters set can be used as the segment delimiter.

   - To determine if a segment delimiter is being used, verify what character (if any) is being used at the end of the ISA header record and before the ST record.

   - Supported formats for the Segment Delimiter:
     - Segment Delimiter
     - Segment Delimiter + Carriage Return
     - Segment Delimiter + Line Feed
     - Segment Delimiter + Carriage Return/Line Feed
     - Carriage Return
     - Line Feed
     - Carriage Return/Line Feed

3. Characters used are restricted to:
   - 0-9
   - A-Z
   - Space
   - Carriage return and line feed

4. The ST (Transaction Set Header) must contain a code value of '820' in the Transaction Set Identifier Code field (ST_01) to indicate an EDI 820 formatted file.

5. The file must contain an Interchange block (ISA / IEA)

6. The file must contain a Group block (GS / GE)

7. The file must contain a Transaction Block (ST / SE)

8. The file must contain a Payer Name (N1)

9. The file must contain a Payee Name (N1)

10. File Content:

- Starts with an ISA record

- Followed by a GS record

- Followed by a ST record

- One or multiple BPR payment records

- A N1 record for Payer information

- A N1 record for Payee information

- A SE record

- A GE record

- Ends with an IEA record

- Multiple BPR records are allowed and all other records are optional.

- Multiple sets of GS through GE records (Groups) are allowed between the ISA and IEA record (File)

Content

The following tables define a subset of fields that are validated to determine if the syntax/values are correct.

File Header Record (ISA record)

Field	Description	Comments
9	Interchange Date	Date Format: YYYYMMDD or YYMMDD (Depending on the EDI version being used). Must be a valid date.
13	Interchange Control Number	This value must match the value in the IEA trailer record.

Reject the file if:

- Creation Date is not a valid date.

- Interchange Control Number does not exist or does not match the control number in the IEA trailer record (IEA_02).

Group Header Record (GS record)

Field	Description	Comments
4	Group Date	Date Format: YYYYMMDD or YYMMDD (Depending on the EDI version being used). Must be a valid date.
6	Group Control Number	This value must match the value in the GE trailer record.

Reject the file if:

- ▪ Group Date is not a valid date.
- ▪ Group Control Number does not exist or does not match the control number in the GE trailer record (GE_02).

Transaction Header Record (ST record)

Field	Description	Comments
1	Transaction Set ID	This must be a value of 820 to indicate it as an EDI 820 formatted file.
2	Transaction Set Control Number	This value must match the value in the SE trailer record.

Reject the file if:

- ▪ Transaction Set ID is anything other than 820.
- ▪ Transaction Control Number does not exist or does not match the control number in the SE trailer record (SE_02).

Payment/Remittance Record (BPR record)

Field	Description	Comments
1	Transaction Handling Code	Available codes: C, P, H ‘C’ is for Monetary Transactions ‘P’ is for Prenotes ‘H’ is for Zero Dollar Transactions
2	Monetary Amount	Total payment amount cannot exceed eleven characters including the decimal.

3	Credit/Debit Flag Code	C = Credit D = Debit
4	Payment Method Code	ACH = ACH
5	Payment Format Code	Valid ACH Codes: CCD, CCP, CTX, PPD, TEL, WEB, or CIE
6	DFI ID Number Qualifier	Valid Code: 01
7	DFI Identification Number	Immediate Origin ABA Number
9	Account Number	Debit Account Number
10	Originating Company ID	Company ID
12	DFI ID Number Qualifier	Valid Code: 01
13	DFI Identification Number	Immediate Destination ABA Number
15	Account Number	Credit Account Number
16	Effective Entry Date	Date Format: YYYYMMDD or YYMMDD (Depending on the EDI version being used). Must be a valid date.
17	Business Function Code	Company Entry Description

Reject the file if:

- Transaction Handling Code is not C, H, or P

- Monetary Amount
  - (a) Exceeds eleven characters including the decimal

- o (b) Negative amount.
  - Credit/Debit Flag Code is not C or D.
    - o Note: User must be permitted to credit or debit
  - Payment Method Code is not ACH.
    - o Note: User must be permitted to ACH
  - Payment Format Code is not CCD, CCP, CTX, PPD, WEB, TEL or CIE.
    - o Note: User must be permitted to the payment type for Company ID
  - Effective Entry Date is not a valid date.
  - Originating Company ID is missing or blank.
  - Debit Account Numbers are missing or blank.
    - o Note: File will fail if offset account is required
  - Credit Account Numbers are missing or blank.
    - o Note: File will fail if offset account is required

Name Record (N1 record)

Field	Description	Comments
1	Entry Identifier Code	Must be "PE" for Payee or "PR" for Payer
2	Name	Depending on the value specified in field 1, this will either be the Payee or Payer Name.

Reject the file if:

- Entry Identifier Code is not "PE" or "PR".
- No instance of the N1 record type equals "PE" for the Entry Identifier Code.
- No instance of the N1 record type equals "PR" for the Entry Identifier Code.

Transaction Trailer Record (SE record)

Field	Description	Comments
1	Number of included segments	Value of the number of transactions between ST and SE (Including the ST and SE records).

Field	Description	Comments
2	Transaction Set Control Number	This value must match the value in the ST trailer record.

Reject the file if:

- Transaction Control Number does not exist or does not match the control number in the ST header record (SE_02).

Group Trailer Record (GE record)

Field	Description	Comments
1	Number of Included Sets	Value of the number of sets (ST / SE) between GS and GE.
2	Group Control Number	This value must match the value in the GS trailer record.

Reject the file:

- Group Control Number does not exist or does not match the control number in the GS header record (GS_06).

Interchange Trailer Record (IEA record)

Field	Description	Comments
1	Number of Included Groups	Value of the number of groups (GS / GE) between ISA and IEA.
2	Interchange Control Number	This value must match the value in the ISA trailer record.

Reject the file:

- Interchange Control Number does not exist or does not match the control number in the ISA header record (ISA_13).

NACHA

The NACHA file review process begins by confirming that all required records are provided and presented in the correct order. Errors due to incorrect file structure will result in the file failing validation.

Expected Structure
1. File starts with a 1 record (File Header)

2. Followed by 5 record (Batch Header)
3. Followed by one or more 6 records (Entry Detail Record)
    a. optional 7 record(s) (Addenda)
4. Followed by 8 record (Batch Footer)
5. File ends with a 9 record (File Footer)
6. Supported SEC codes: CCD, CIE, CTX, PPD, TEL, WEB

Note: Multiple sets of 5 - 8 records (i.e. batches) are allowed between the 1 and 9 records.

During the initial review, validations are also performed to ensure that the file only includes characters supported by NACHA rules.

Expected Characters
1. 0-9
2. A-Z, a-z
3. Space
4. Special character with an ASCII value greater than hexadecimal '1F'

Note: ASCII character values of hexadecimal '00' - '1F' are NOT valid.

Content
After the file passes this initial review, validations are next performed record by record. For each field of each record, the validator certifies data positions, lengths, and acceptable characters (alpha only, numeric only, alphanumeric, special characters, etc.). The following common errors may result in a NACHA file failing validation.

1. File Header (1 Record)
    a. File creation date (YYMMDD) presented in invalid format
2. Batch Header (5 Record)
    a. User is not entitled to utilize ACH Company
    b. SEC code is not supported
    c. User is not entitled to create batches with presented SEC code
    d. Presented service class code is not supported by SEC code
    e. Effective entry date (YYMMDD) presented in incorrect format
    f. Effective entry date invalid because not enough time has been allowed for processing or payment is too far in the future
3. Entry Detail Record (6 Record)
    a. SEC code does not support addenda
    b. Addenda indicator is '0' but addenda was presented
    c. Addenda indicator is '1' but addenda was not presented
    d. Addenda indicator is invalid/unrecognized

e. Transaction code 23, 24, 28, 29, 33, 34, 38, 39, 43, 44, 48, 49, 53, or 54 does not include $0.00 amount

f. Batch limits have been exceeded by user

4. Addenda Record (7 Record) – Please see addenda related validations performed for 6 and 8 record.

5. Batch Control Record (8 Record)

   a. Service class code is missing or invalid

   b. Incorrect entry/addenda count

   c. Incorrect debit/credit dollar amount

   d. Company ID in batch header record does not match company ID in batch control record

   e. Batch number in batch header record does not match batch number in batch control record

6. File Control Record (9 Record)

   a. Incorrect entry/addenda count

   b. Incorrect total debit/credit entry dollar amount in file

   c. Incorrect hash total

   d. Offset account expected in file but not included

   e. User is not entitled to utilize offset account found in file

ACH Payments FAQ

Can I perform an early approval for transactions of a recurring series?	Yes, you may perform early approvals for the next 10 payments that will be created from the series. Go to *Payments & Transfers → Payment Activity → Recurring Transfers*. Locate the recurring series and select **View**. In the *Next 10 Payments* section locate the payment(s) you would like to approve and select **Approve**.
Can I perform an early approval on future dated batches?	Yes. Go to *Payments & Transfers → Payment Activity → Future Payments*.
Can I skip a scheduled payment in a recurring series?	Yes, but only if the payment that should be skipped will be one of the next 10 scheduled payments. Go to *Payments & Transfers → Payment Activity → Recurring Transfers*. Locate the recurring series and select

	View. In the *Next 10 Payments* section locate the payment date(s) on which the payment should not occur and select **Cancel**.
How do I create a recurring series?	Recurring series may be created while initiating a live batch payment from a template. Select **Recurring Options** in the *ACH Batch Details* section to create a recurring series schedule.
How do I create a template?	1.) A template may be created during free-form batch creation by selecting the **Save as Template** checkbox in the *ACH Batch Details* section. 2.) A template may be created from **Manage Batch Templates** page.
I am viewing the Timestamp information for an ACH batch and the Initiator displays as SYSTEM. Why is this?	The batch being viewed is a future dated or recurring series and therefore was technically initiated by the system based on a schedule. To view the initiator of the future dated payment or recurring series go to *Payments & Transfers → Payment Activity → Future Payments* or *Recurring Transfers*. Locate the payment and select **View**.
There is a payee who is set up for ACH payments in Payee Maintenance, but when I try to create an ACH batch, I cannot locate or include the payee.	1.) If you are trying to use the payee to make a debit transaction, please ensure that the user has a debit authorization in the system. The debit authorization can be located by selecting the **Edit** button beside the payee's name in *Payee Maintenance*. If the field below Debit Authorization is blank for the account you are trying to use, then select **Edit** to add one. 2.) Please ensure that the payee type can be included with the batch type being created. Individual batch types (PPD, WEB,

	and TEL) may only include an individual payee type. Business batch types (CCD, CTX) may only include business or government agency payee types.
Where do I view, edit, or delete an existing recurring series?	*Payments & Transfers → Payment Activity → Recurring Transfers.*
Why did my payment expire?	Payments expire if they reach the cut off time while waiting for approval or while in a rejected status. At this time, the payment may be edited or canceled.