

Quick Reference Guide

Creating an ACH Payment

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ACH / NACHA Payments

ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions.

To create a payment:

1. Select **Payment Management** from the **Payments** menu.
2. Click **Add a New Payment**.



3. Use the **Payment Type** drop-down to select the appropriate payment type, or use the **Select a Payment Template** drop-down to select an existing template.
4. If the **Payment Sub Type** drop-down appears, use it to select NACHA as the payment method.
5. Click **Continue**.

The screenshot shows the 'Add Payment' dialog box. It has a title bar with 'Add Payment' and a close button. There are two radio buttons: 'Select a Payment Type' (which is selected) and 'Select a Payment Template'. The 'Select a Payment Type' dropdown menu is open, showing 'Consumer Collections/Payments'. Below it, the 'Payment Sub Type' dropdown menu is open, showing 'NACHA'. At the bottom, there are two buttons: 'Continue' (highlighted in blue) and 'Cancel'.

6. Select the originator ID.

Originator Information

Originator ID *

ACH Company

Company ID/Name

Offset Account

Value Date *

Batch Description

Descriptive Date

Comments

Information in the Comments Field is stored with the transaction, but not forwarded with the payment

The **ACH Company**, **Company ID / Name**, and **Offset Account** fields are automatically populated with any relevant data.

Note

If you selected a template, some fields may already be completed.

7. In the **Value Date** field, the earliest possible value date will automatically be selected. If needed, you can enter a different value date or select one using the calendar icon.

The application will display a cutoff time by which the payment has to be approved. This will appear below the **Value Date** field. For example, "Payment must be approved by 21/04/2018 20:00 PST."

Note

If you modify the payment, this cutoff time may change. Be sure the payment is approved before the cutoff time.

(optional) If this payment can be made today, the **Make this a Same Day Payment** checkbox appears. Check it if required.

Note that if the payment is made after the cutoff time for the day, the payment will be made on the next available business day.

8. **Batch Description:** This identifies the contents of the batch and is usually automatically populated according to your bank's specifications. Unless the field is protected, the value can be changed.
9. (optional) Company discretionary data is company data in NACHA format. It is usually not required unless requested by the processor of NACHA payments. Company discretionary data is located in the batch header of the ACH file.
The **Company Discretionary Data** field will be populated by information taken from the Client ACH Company Information entered by an administrator. The field can be edited as necessary.
10. (optional) **Descriptive Date:** This is the date displayed to the receiver for descriptive purposes. For same day payments, this field may be protected.
11. (optional) Enter any comments.
12. In the **Beneficiary Information** section, enter or select the name of the beneficiary. If you select an existing beneficiary, beneficiary address and bank information is automatically filled in. Fields in this section will vary depending on the payment type you selected.

Beneficiary Information

Consumer Name * Consumer ID

Discretionary Data

Consumer ABA *

Consumer Bank Name

Consumer Account Number * Account Type *

Credit/Debit *

Amount *

13. Complete the **Beneficiary Information** section as needed.
14. In the **Amount** field, enter the transaction amount.
15. (optional) Check the **Create Prenote** box if you want to create and send a prenote.
16. (optional) Check the **Hold** box if you want to place a hold on the transaction.
17. If necessary, enter the addenda data and a transactional comment.
18. To exclude this beneficiary from the batch before or after certain dates, see [Excluding a Beneficiary from a Batch](#).
19. (optional) If you have permission to add beneficiaries to the [Beneficiary Address Book](#) and want to add this payee, check **Update Address Book**.
20. To add another beneficiary to the batch, click **Add Another Beneficiary**.
21. To save this payment as a template, check the **Save this payment as a template for future use** checkbox. Then enter a Template Code (a descriptive name for the template) and Template Description. If you want the template to be visible only to users who are explicitly entitled to it, check the **Restrict** checkbox. The template will need to be approved before it can be used. For information on approval, see [Working with Lists](#).
22. Click **Submit** to submit the payment for approval or **Save for Later** to save a draft of the payment.

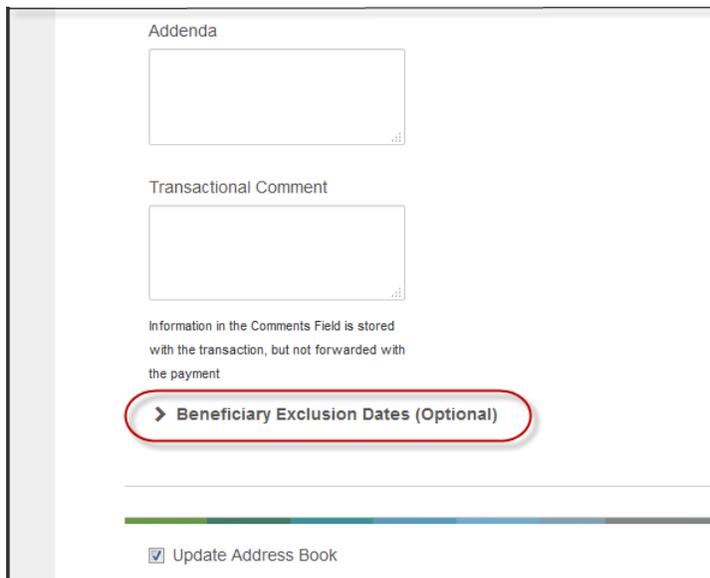
Notes

- ▮ A payment must be approved before it is sent to the beneficiary. Payments can be approved from the Payment Management list. See [Working with Lists](#) for more information.
 - ▮ Your organization may have special processing configured for batches that exceed a specified number of beneficiaries. See [Large Batch Processing](#) for details
-

Excluding a Beneficiary from a Batch

You can exclude a beneficiary from a batch payment by selecting one or more exclusion dates. To exclude a beneficiary:

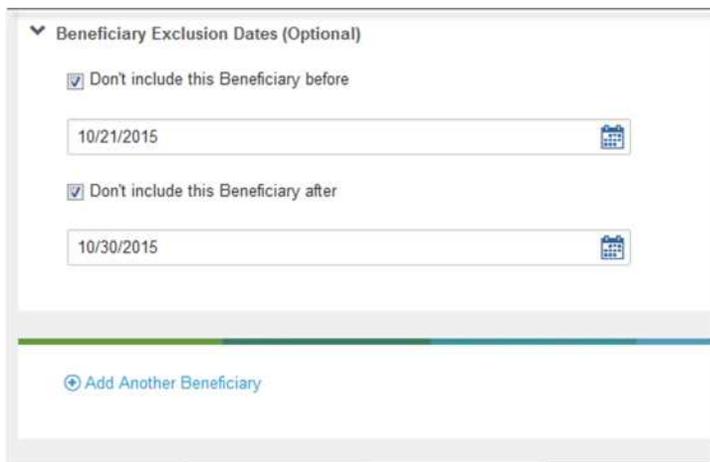
1. Click **Beneficiary Exclusion Dates**.



The screenshot shows a form with the following elements:

- Addenda**: A text input field.
- Transactional Comment**: A text input field.
- Information in the Comments Field is stored with the transaction, but not forwarded with the payment**: A note below the comment field.
- Beneficiary Exclusion Dates (Optional)**: A button with a right-pointing arrow, highlighted with a red oval.
- Update Address Book**: A checkbox at the bottom of the form.

2. Do one or both of the following:
 - Check the **Don't include this Beneficiary before** checkbox, and use the calendar icon to select a date before which you don't want this beneficiary to be paid.
 - Check the **Don't include this Beneficiary after** checkbox, and use the calendar icon to select a date after which you don't want this beneficiary to be paid.



The screenshot shows the expanded **Beneficiary Exclusion Dates (Optional)** section with the following details:

- Don't include this Beneficiary before**: A checkbox that is checked, followed by a date input field containing **10/21/2015** and a calendar icon.
- Don't include this Beneficiary after**: A checkbox that is checked, followed by a date input field containing **10/30/2015** and a calendar icon.
- Add Another Beneficiary**: A link with a plus icon at the bottom of the section.

Adding Another Beneficiary

You can add another beneficiary to a batch payment by clicking the **Add Another Beneficiary** link at the bottom of the screen.

* Name * Bank Code * Account Number
 JPMORGAN CHASE BANK, NA

ID Discretionary Data Create Prenote Hold

Addenda Format

Total Invoice Amount Terms Discount Payment Adjustment

Addenda Code Addenda
 Characters Remaining: 80

Addenda

Internal Comment
 Stored with the transaction, but not forwarded with the payment.

► Beneficiary Exclusion Dates

[Add Another Beneficiary](#) [Clear Beneficiary Info](#)

To clear beneficiary information and start again, click **Clear Beneficiary Info**.

Note

To clear beneficiary information and start again, click **Clear Beneficiary Info**.

After clicking the **Add Another Beneficiary** link, another window will appear where you can enter information for the next beneficiary.

When a payment has more than one beneficiary, the beneficiaries are displayed in the Beneficiary Information grid toward the bottom of the screen.

Beneficiary Information

Filter

| <input type="checkbox"/> All | Actions | Name | ID | Bank Code | Account Nu... | Account Ty... | Amount | CCY |
|------------------------------|----------------------|-------------------|----|-----------|---------------|----------------|--------|-----|
| <input type="checkbox"/> | View | Gina Inc. | | 021000021 | 223423 | General Led... | 848.00 | USD |
| <input type="checkbox"/> | View | Carpets Unlimited | | 011000206 | 9985788 | General Led... | 694.00 | USD |

Viewing 1-2 of 2 records

[Add Another Beneficiary](#) [Delete](#) [Hold All](#)

The grid features the following options:

- ▮ **Add Another Beneficiary:** Click this to add a new beneficiary, and then proceed as described [above](#).
- ▮ **Delete:** Check the boxes for the beneficiaries you want to remove, and then click **Delete**. To remove all beneficiaries, click the **All** checkbox.
- ▮ **Hold All:** Click to place a hold on payments to all listed beneficiaries.

When you have finished adding beneficiaries, you can submit or save the payment.

Payment Statuses

Below is a list of payment statuses.

| Status | Definition |
|---------------------|---|
| Entered | Entered without errors, ready for approval workflow. Can be modified or |
| Incomplete | Saved in an incomplete status. Can be modified or deleted. |
| Needs Repair | Needs repair usually due to an error in a file import validation. |
| Incomplete Approval | Currently in the approval workflow. Not available for modification or deletion. |
| High Value | Requires secondary approval for high value payments. Not available for modification or deletion. |
| Approved | An approved payment is ready for extraction to the back office. An approved payment cannot be modified or approved. |
| Approver Rejected | Rejected by approver. Can be modified or deleted. |
| Deleted | Not available for workflow or modification. |
| Import In Process | Payments currently being imported are set to this temporary status and cannot be modified, deleted or approved. |
| Export In Process | Payments currently being extracted are set to this temporary status and cannot be modified, deleted or approved. |
| Needs Rate | Needs an exchange rate. |
| Released | Released to the back office. Not available for deletion or modification. |
| Bank Received | Received by the back office. Not available for deletion or modification. |
| Bank Confirmed | Confirmed by the back office. Not available for deletion or modification. |
| Rejected | Rejected by the back office. Not available for workflow, deletion, or |