

ACH Origination: Quick Start Guide

Welcome to Fulton Bank and your ACH Origination service accessed through BOSS! **This document highlights the most important aspects of your service to hit the ground running on day one.** Also included are references to the [full user guide](#) for step-by-step instructions.

Important Daily Cut-Off Times:

- Daily ACH cutoff for standard (next day) origination transactions is **4:00pm**.
- Daily ACH cutoff for same day origination transactions is **1:00pm**.
- Payments approved after these deadlines will be processed on the next available business day.

Creating a Payment

(See [Creating an ACH Payment](#) in our user guide for complete details)

Payments may be created in BOSS multiple ways depending on your needs.

1. **Create payment:** Quick and easy to send payments to one or more beneficiaries
2. **Create payment via template:** saves time by storing frequently used payment details
3. **Create payment via file import:** If you can generate a NACHA formatted file, this can be imported directly into BOSS eliminating manual entry.

Approving a Payment

(See [Approving ACH Payments](#) in our user guide for step-by-step instructions)

Once a payment is created and submitted, you must also **approve** it. This is an easy step to miss.

1. Be sure to review your Payments List View to check the status of all entered payments.
2. **If status is "Entered or Pending Approval" it must still be approved by an authorized approver prior to end of day cut-off**

Cancelling or Reversing a Payment

(see [ACH Reversals & Cancellations](#) in our user guide for step-by-step instructions)

If you need to correct or cancel an ACH payment after it has been submitted, the process depends on the payment's status:

1. **Entered or Pending Approval** = Payment entered; however not approved for processing. Payment may be canceled by user.
2. **Approved** = Payment approved and will be processed in the next processing window Payment may be able to be canceled by user prior to processing window.
3. **Released** = Payment processed, sent to the Federal Reserve. Payment cannot be canceled and formal reversal must be processed.
 - a. NOTE: Reversals must be processed within 5 banking days and are not guaranteed based on receiving bank's review.