

Creating an ACH Payment **Quick Reference Guide**

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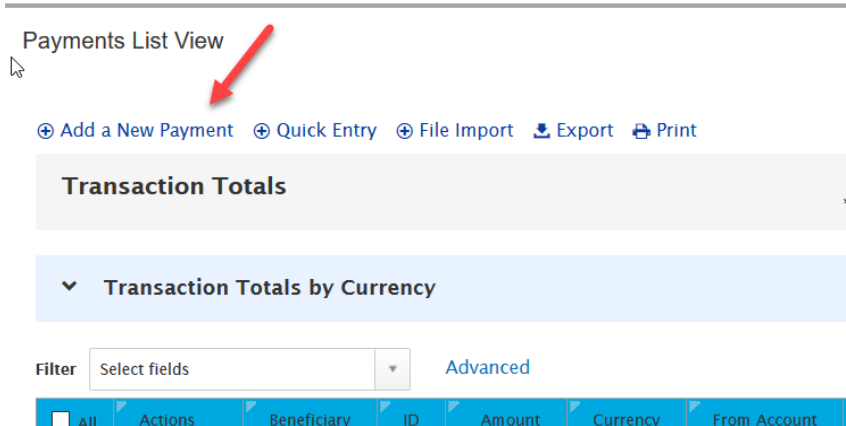
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ACH / NACHA Payments

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'. Under 'Select a Payment Type', there is a dropdown menu showing 'Consumer Collections/Payments'. Below that is a 'Payment Sub Type' dropdown menu showing 'NACHA'. At the bottom, there are two buttons: 'Continue' and 'Cancel'.

6. Select the originator ID.

Originator Information
Originator ID *
ACH_Comp_3-1102202124: Offset Account 1122334544
ACH Company
ACH_Comp_3
Company ID/Name
1102202124
Offset Account
1122334544
Value Date *
09/27/2016
Batch Description
CONS CP
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 8:00 PM ET."

Note

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

(optional) If your company is entitled to Same Day ACH Service and the 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 (maximum 22 characters). 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

<p>Consumer Name *</p> <input style="width: 90%;" type="text" value="Michael Donlevy"/>	<p>Consumer ID</p> <input style="width: 90%;" type="text" value="444"/>
<p>Discretionary Data</p> <input style="width: 100%;" type="text"/>	
<p>Consumer ABA *</p> <input style="width: 90%;" type="text" value="011000015"/>	
<p>Consumer Bank Name</p> <input style="width: 100%;" type="text" value="FEDERAL RESERVE BANK OF BOSTON"/>	
<p>Consumer Account Number *</p> <input style="width: 90%;" type="text" value="234234"/>	<p>Account Type *</p> <input style="width: 90%;" type="text" value="Checking"/>
<p>Credit/Debit *</p> <input style="width: 90%;" type="text" value="Credit"/>	
<p>Amount *</p> <div style="display: flex; justify-content: space-between; align-items: center;"> <input style="width: 80%;" type="text" value="78.59"/> USD </div>	

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. To add another beneficiary to the batch, click **Add Another Beneficiary**.
20. 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.
21. 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 two text input fields: "Addenda" and "Transactional Comment". Below these fields is a note: "Information in the Comments Field is stored with the transaction, but not forwarded with the payment". A red oval highlights the button labeled "> Beneficiary Exclusion Dates (Optional)". At the bottom of the form, there is a checkbox labeled "Update Address Book" which is checked.

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.

Beneficiary Exclusion Dates (Optional)

Don't include this Beneficiary before

10/21/2015

Don't include this Beneficiary after

10/30/2015

[+ Add Another Beneficiary](#)

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="text" value="Select fields"/>								
<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.

Approve/Unapprove

Many items require approval when they are entered or modified. Items that need approval will usually have a status of **Entered** or **Modified** (shown in the **Status** column of the list). To approve an item, click or select **Approve** in the **Actions** column. You can also approve multiple items at one time by checking the appropriate checkboxes and clicking the **Approve** button.

In addition, if the **Unapprove** option is available, you can unapprove any items that were approved in error.

If you attempt to approve or unapprove an item or items, a confirmation screen may appear telling you that some of the selected items are not eligible.

 **Confirm APPROVE**

Not all items are eligible for approval. Are you sure you want to APPROVE these items?

Click **Yes** to continue; otherwise click **No**.

Payment Statuses

Below is a list of payment statuses.

Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified or deleted.
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 modification.