
Procedures to Process an ACH

Step 1: CREATING A BATCH

Purpose: This is used to set up batch information that will be built into your ACH Files when you process an ACH File requested. Required fields are identified by an asterisk (*).

Procedures:

Enter the identification that briefly describes the purpose of the batch in the Batch Field. This field is 25 positions long.

Select the type of batch in the Transaction Class field. These codes are used to identify various types of debit and credit entries. See Notes below for more information.

- PPD (+) – Prearranged Payment and Deposit Entry
- CCD (+) – Corporate Credit or Debit
- TAX (CCD+) – Tax Cash Concentration or Disbursement

Select your Exchange Bank account number in the Account field that will be debited or credited with this transaction.

Enter the Company Name if different then what is displayed on the screen. This name displays in the Reference field on the transaction to identify the origination of this transaction. This field is 16 positions long and is a mandatory field.

Enter the Company Discretionary Data. This field is **optional** on the ACH file and is used to provide additional information to the receiver when identifying the transaction. This field ID is 20 positions long.

Enter the Company Identification Number. This is a mandatory field and is usually the Tax Identification Number of the Origination Company. This field is 10 positions long.

Enter the label that describes the purpose of the batch in the Company Description field.

Enter the Date Scheduled. This sets the Effective Date for the ACH Batch. For Recurring Batches this Effective Date will establish the first time that a batch is processed. Click in the field to display a calendar. Click on the calendar to select a date. A batch cannot be processed for the next business day on a holiday or a weekend.

Select how often you want this batch to process in the Frequency field.

Select how you want to process the batch when effective dates fall on a weekend or a holiday in the Date Scheduled Process field. If you select an Effective Date for the next business day, the prior to Weekend/Holiday will assign an Effective Date for the business days before a weekend or holiday. The After Weekend/Holiday will assign an Effective Date for Business days after a weekend or holiday. *Recurring Only

Enter the Expiration Date to determine when a recurring batch will expire and no longer automatically process the batch. A one-time occurrence batch will not have an expiration date. Click in the field to display a calendar. Click on the calendar to select a date. (SUGGEST 12/31/2999)

Click on the build summary field to send down ACH Batch information in a summary format that would interface one debit or one credit per batch to your cash management offsetting account. If this field is not selected, the ACH Batch will be submitted in a detailed batch format. The detail format will generate an entry for each item in the ACH Batch.

Click Submit to save this batch. This batch will be added to the list of batches at the bottom of the screen. Once the batch is saved, it can be processed immediately or at a later date.

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Step 2: ADDING RECIPIENT INFORMATION TO A BATCH

Purpose: This is used to add recipient information to a batch. Required fields are identified by an asterisk (*) on the screen. To access ACH Origination through ACH Management, click a Batch Name. The ACH Origination screen displays.

Procedures:

Select which batch is being accessed in the Batch field. All of the recipients associated with this batch display under the Recipient column on the bottom of the screen. If this batch has a Transaction Class of Tax (CCD), another ACH Origination screen will display. Refer to How to Add Tax Recipient Information to Batch displayed below.

Enter the name of the individual or company that is the recipient of the ACH entry in the Name field.

Enter the specific information to the recipient in the Identification field; for example, customer's TIN. This is an optional field.

Enter the recipient's account number in the Account field.

NOTE: You can enter an account number consisting of characters 0-9 and A-Z, which will allow you to enter leading 0's in this field. When an ACH Batch is created, the account number will be populated exactly as it was entered in the origination file.

Enter the bank routing number of the recipient's bank in the Routing Number field. This field is a nine-digit field. Click the Search icon to search for a bank routing number if you are unsure of the bank's routing number or name.

Enter the amount in the Amount field.

Select which type of transaction this is in the Transaction Code field. These transactions display as deposits or withdrawals in the lower portion of the screen.

Additional Information:

- Pre-notification transactions are methods of verifying the existence of and accuracy of an account in another institution. These are zero dollar transactions. If inaccuracies exist in the prenote, the receiving bank should notify you of the discrepancy.
- Enter the information that is used to provide supplement data associated with the detailed transaction in the Addenda field.
- The Include box will be default as checked, which means this item will be included in the batch. If you uncheck this box, the item will not be included in the batch

NOTE: if the Include box or Amount field are changed in the lower portion of the Origination screen, click on the Update button to change the record. A new Total will display for the batch.

- Click Submit to save any changes make in the upper portion of the Origination screen. Total Deposits and Total Withdrawals will display on the lower portion of the screen.

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Step 3: HOW TO PROCESS A BATCH

Purpose: This is used to process an ACH file once the Batch and Recipients are complete and you are ready to send the file for processing.

Procedures:

Select the batches you want to process by clicking on it under the Include column. The Include is a checkbox which enables you to select or deselect all batches. The checkbox must be checked for the batch to process.

Click the Approve button to process the checked batches. Click the Yes Button in the “Are You Sure You Want to Approve ACH Records?” screen. If you have a token and your financial institution is set up with token authentication, you will be prompted to enter the token password. Click the No button to return to the ACH Process screen. Click the Cancel button to return to the “Are You Sure You Want to Approve ACH Records?” screen.

The Date Effective column will be populated with the Date Scheduled you selected under the Batch. If the Date Effective column is available for editing the field may be changed if necessary. This field may not be open for editing if you do not have authority. Click in the field to display a calendar. Click on the calendar to select a date.

The message “Batch Processed” should be displaying. You can view additional process information by accessing Services→Session Report.

After the Approve button is clicked to process the batch, this batch is then stored in a file until the effective date.

Select the batch and click the Decline button if you do not wish to process the batch.

Step 4: Send Bank Mail

Purpose: For additional security procedures, we ask you to send a secure message within Online Banking to let us know you have processed a Batch.

Procedures:

Go to the menu on the left side of the screen and will select Bank Mail under Services.

Click “Add” and send a new mail message with the total debits and credits of your file, the effective date and the number of items in your file. Send once you have finished.

Our Electronic Services will watch for this file on the effective date.

Please Contact us for any additional questions:

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