

Cash Management – ACH Manual

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ACH Participants

Purpose: This job aid provides a quick reference on how to create and edit an Automatic Clearing House (ACH) participant.

1. Login to the Business Portal

- a. Login to the Business Portal.
- b. Select “ACH” tab
- c. Select “ACH Participants”

2. Adding a New Participant

- a. Select the “Add Participant” button.
- b. Complete the required fields on the “Participant Details” view.
- c. Select the “Distribute Payments” checkbox, if applicable.
 - i. Select the “Add Distribution” button.
 - ii. Complete the required fields on the “Distribution Details” view.
 - iii. Select “Save”.
- d. Select “Save”.

3. Editing ACH Participants

- a. Select the “Edit” (pencil) icon on the “ACH Participants” view.
- b. Edit fields, as necessary
- c. Select “Save”.

4. Deleting Participants

- a. Select the “Delete” (trashcan) icon on the “ACH Participants” view.
- b. Select “OK” on the confirmation popup.

5. Group Search

- a. Enter the group name in the “Group” field.
- b. Select the “Filter” button.
- c. Select the “Clear” button to remove the filter.

One-Time ACH Batch

Purpose: This job aid provides a quick reference on how to create an Automatic Clearing House (ACH) one-time payment.

1. Initiating a One-Time ACH Transfer

- a. Login to the Business Portal.
- b. Select “ACH” tab
- c. Select “One-Time ACH Payment”
- d. Select the Transaction type from the dropdown.
- e. Select the SEC Code.
- f. Select the “Next” button.
- g. Complete the “One-Time ACH Payment” view.
 - i. Schedule
 - ii. Company Entry Description
 - iii. Company
 - iv. ACH From Details
 - v. ACH To Details
- h. Select “Initiate”.

2. Approval Workflow (if applicable)

- a. Approvers receive a notification through e-mail or text when approval activity is required.
- b. If the batch requires a review, the initiator of a batch cannot approve their own batch.
- c. Approver will login to the Business Portal
- d. Select the “ACH” tab.
- e. Select “ACH Activity” from the menu.
- f. Designated approvers have access to an Approve and Reject button in the category for which they have approval rights.

Important Notes:

- Ensure all required fields are completed accurately to avoid errors in processing
- Hover over question marks to view description of each field for additional guidance.
- Verify the accuracy of amounts entered to maintain balance.

ACH Templates

Purpose: This job aid provides a quick reference on how to create an Automatic Clearing House (ACH) template.

1. Adding a New ACH Template

- a. Login to the Business Portal.
- b. Select the “ACH” tab.
- c. Select “ACH Templates”.
- d. Select the “Add Template” button.
- e. Select the transaction type from the dropdown.
- f. Select the SEC Code.
- g. Select the “Next” button.
- h. Complete the “Template Details” view.
 - i. Enter a Template Name
 - ii. Enter Company Discretionary Data
 - iii. Check the box if the template “Is Restricted”
 - iv. Offset Individually
 - v. Deny Specific Users
 - vi. Company Entry Description
 - vii. Company
 - viii. ACH From
 - ix. ACH To
 - x. Import CSV File – optional
- i. Select “Save and Close”.

2. Initiate a Batch from ACH Template

- a. From the “ACH Templates” view, select the check box for the desired template.
- b. Enter the effective date for ACH batch.
- c. Select “Initiate”.
- d. If the template is within the initiator’s authority limit, the batch will be submitted for processing. If an Approval is required, the approvers will receive a notification through e-mail or text when approval activity is required.

3. Copying ACH Templates

- a. Select the “Copy” (paper) icon on the “ACH Templates” view.
- b. Complete the “Template Details” view.
- c. Select “Save and Close”.

4. Editing ACH Templates

- a. Select the “Edit” (pencil) icon on the “ACH Templates” view.
- b. Complete the template details, as necessary.
- c. Select “Save and Close”.

5. Deleting ACH Templates

- a. Select the “Delete” (trashcan) icon on the “ACH Templates” view.
- b. Select “OK” on the confirmation popup.

6. Search Options

- a. Select the “Show Search Options” box
- b. Enter the desired search criteria.
- c. Select the “Search” button
- d. Deselect the “Show Search Options” box to close the search view.

ACH Import

Purpose: This job aid provides a quick reference on how to import files to support the use of batch templates.

1. Access ACH Import

- a. Login to the Business Portal
- b. Select the “ACH” tab.
- c. Select “Import File” from the menu.
- d. Select Participants and NACHA

2. Participant Import Templates

- a. Create a Participant Import Template
 - i. Select the “Add Template” button
 - ii. Enter a name in the “Template Name” field
 - iii. Uncheck the “Update Existing Participants” checkbox if you do not want existing participants updated.
- b. Edit Participant Import Templates
 - i. Select the “Edit” (pencil) icon for the desired template
 - ii. Edit fields, as necessary.
 - iii. Select the “Save” button.
- c. Delete Participant Templates
 - i. Select the “Delete” (trashcan) icon for the desired template.
 - ii. Select “OK” on the confirmation popup.

3. Import Participants from a CSV File

- a. Select the template to import from the “Participant Import Template” dropdown.
- b. Select the “Choose File” button
- c. Upload the CSV file.
- d. Select the “Import” button
- e. Select the “View Participants” button to see the participants updated on the “ACH participants” view.

4. Import Templates and Participants from a NACHA File

- a. Select the “Add Participants if Not Existing” checkbox to add participants that are not included on the file being imported.
- b. Select the “Add Participants with Hold Status” checkbox if you want to include participants in a hold status, if applicable.
- c. Select the “Use First Company if Not Found” checkbox to pick up the first company found on an account.
- d. Select “Remove Invalid Entries from Template” to delete invalid entries from the import.
- e. Select the “Choose File” button.
- f. Upload the file.
- g. Select the “Import” button.
- h. Select the “View Templates” button to see the template created on the “ACH Templates” view or select the “View Participants” button to see the participants updated on the “ACH participants” view.

ACH Activity

Purpose: This job aid provides a quick reference on how to process a pending ACH batch.

7. View ACH Activity

- a. Login to the Business Portal
- b. Select the “ACH” tab.
- c. Select “ACH Activity” from the menu.

8. Approval Workflow

- a. Approvers receive a notification through e-mail or text when approval activity is required.
- b. If the batch requires a review, the initiator of a batch cannot approve their own batch.
- c. Designated approvers have access to an Approve and Reject button in the category for which they have approval rights.

9. View Pending Batch

- a. Select the “View” (magnifying glass) icon in the ACH activity for the desired batch.
- b. Review the details of the ACH batch and click “Close”.

10. Editing Pending Batches

- a. Select the “Edit” (pencil) icon in the ACH activity for the desired batch.
- b. Edit, as necessary.
- c. Select “Save”.

11. Deleting Pending Batches

- a. Select the “Delete” (trashcan) icon in the ACH activity for the desired batch.
- b. Select “OK” on the confirmation popup.

12. Search Options

- a. Select the “Show Search Options” box
- b. Enter the desired search criteria.
- c. Select the “Search” button
- d. Deselect the “Show Search Options” box to close the search view.

13. View Latest for Recurring Batches

- a. Displays the ACH transfers in order of process.

14. Export

- a. Export batch information into a CSV file.