

ACH Origination Manual

Create ACH payments, templates and import layouts. View templates, payments and ACH recipients.

Create ACH Payment

Manually enter, select a template or upload a file to create a batch to process.

Manual Entry

Use this process to manually create an ACH payment within Southern Treasury.

- Navigate to **Payments > ACH > Create ACH Payment**
- Select **Manual Entry**
- Payment Header Information

- **Payment Name:** Enter a payment name
- **ACH Company Name:** Select an ACH company using the magnifying glass
- **ACH Company ID:** Will fill automatically once the ACH company is chosen
- **SEC Code:** Select the appropriate SEC Code
- **Entry Description:** Enter a description of the transaction(s)

- **PAYROLL:** All ACH credits for wages, salaries, and similar compensation using the PPD SEC Code must include the description "PAYROLL" in the *Entry description* field.

NOTE: The entry description will appear on the recipient statement.

- **Discretionary Data:** Enter a description (Optional)
- **Restrict Payment:** Check the box if necessary
- **Frequency:** Select the desired frequency
- **Effective Date:** Select the date using the calendar feature

NOTE: This is the date funds should post to recipient(s) account.

- Select **Add Recipients**
- Manage Recipients: Select the recipient input method

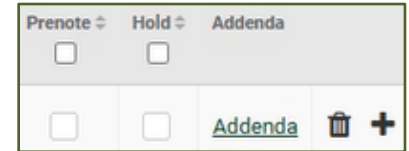
- **Select from Recipient List** to select previously defined recipients
 - Place a check in the box to the left of the recipient
 - Select **Create Payment From Selected** to add these recipients to the payment
- **Import Recipients From File** to add multiple recipients from a delimited or fixed position file
 - Select **Delimited** or **Fixed Position**
 - Browse to locate the file, click the file and then select, **Open**
 - Select **Upload**
- **Add Recipients** to enter recipient details directly to the file
 - Complete the required fields

NOTE: Dollar amount(s) may need modification if the recipient has a predefined amount.

- Complete the required fields
 - Recipient Name, Account Number, Account Type, Routing Number, Credit/Debit & Amount.
 - Click the plus sign to open additional recipient lines.

TIP: Additional transaction options are available.

- **Prenote:** Select this box to have system create a prenote transaction.
- **Hold:** Select to exclude transaction from processing
- **Addenda:** Enter additional information about the transaction
 - Example: Invoice number
- **Trash:** Use this option to delete a transaction from the payment.
- **Plus:** Use this to add an additional transaction line.

A screenshot of a web interface showing three columns: 'Prenote', 'Hold', and 'Addenda'. Each column has a checkbox. Below these, there is a row with a checkbox, another checkbox, a text input field labeled 'Addenda', a trash icon, and a plus icon.

- Select **Review**
- Select **Confirm**

 **Pending Approval!** ACH Payment is in pending approval status.

From Template

Use this process to create an ACH payment from a pre-designed template.

- Navigate to **Payments > ACH > Create ACH Payment**
- Select **From Template**
- Select the check box beside the appropriate template name
- Click **Initiate Selected Templates**
- Update the Entry Description, Discretionary Data or Frequency as needed
- Select the **Effective Date**

NOTE: If you initiated multiple templates, the option *One Effective Date for All Templates* appears.

- Select the *Offset Account*, if applicable
- Click **Add Recipients**
- Enter the dollar **Amount** for each item

NOTE: Use the **Hold** option to exclude a single transaction from processing.

- Select **Review**

NOTE: Select *Apply updates to the Template* to update the template saved on the ACH Templates page, if necessary.

- Select **Confirm**

☐ One Effective Date for all Templates

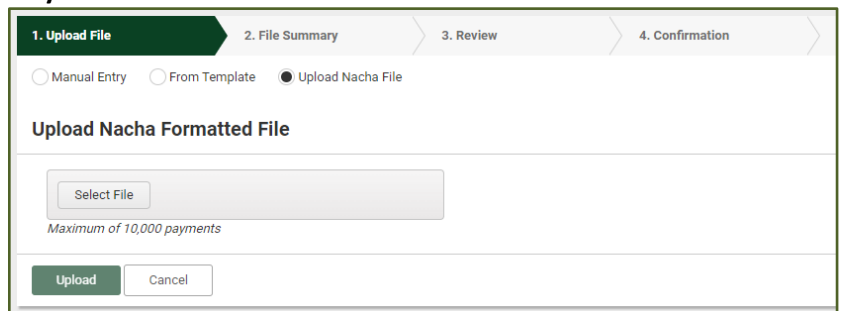
☐ Apply updates to the Template

Upload NACHA File

Use this process to import a Nacha file created by an external software system.

- Navigate to **Payments > ACH > Create ACH Payment**
- Select **Upload NACHA File**
- Click **Select File** and browse for the appropriate file.

NOTE: All ACH credits for wages, salaries, and similar compensation using the PPD SEC Code must include the description "PAYROLL" in the *Entry description* field.

A screenshot of a web interface for uploading a NACHA file. It shows a progress bar with four steps: '1. Upload File' (active), '2. File Summary', '3. Review', and '4. Confirmation'. Below the progress bar are three radio buttons: 'Manual Entry', 'From Template', and 'Upload Nacha File' (selected). Underneath is a section titled 'Upload Nacha Formatted File' with a 'Select File' button. Below that is the text 'Maximum of 10,000 payments'. At the bottom are 'Upload' and 'Cancel' buttons.

NOTE: The company header record must match the company for which you are creating the payment. Contact our Treasury Services team with questions.

- Click **Upload**
- Confirm the payment information that is displayed. Make changes if necessary.
- Click **Review**
- Click **Confirm**

ACH File Activity

Use this to view ACH files that have been uploaded to the company profile.

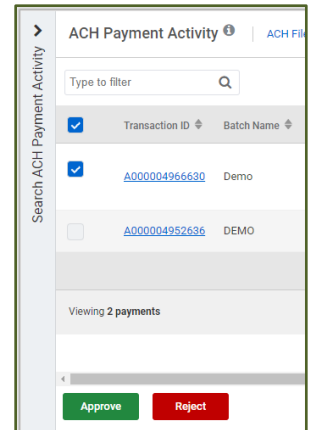
ACH Payment Activity

Use this view to approve, reject, cancel or un-initiate payments.

Approve an ACH Payment

Use this process to review and approve a pending payment.

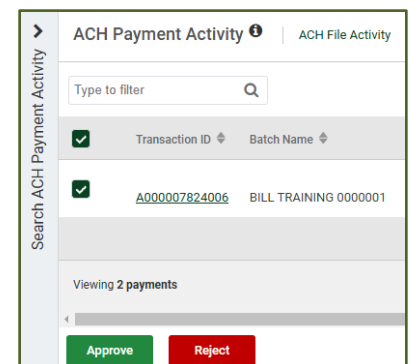
- Navigate to **Payments > ACH > ACH Payment Activity**
- Select the check box next to the **Transaction ID**
- **NOTE:** To view payment details, click on the **Transaction ID** hyperlink.
- Click **Approve**
- The *Confirm Approve Payment* view opens
- Enter a comment if desired
- Select **Approve** to complete



Reject an ACH Payment

Use this process to review and Reject a pending payment file.

- Navigate to **Payments > ACH > ACH Payment Activity**
- Select the check box next to the **Transaction ID**
- **NOTE:** To view payment details, click on the **Transaction ID** hyperlink.
- Click **Reject**
- The *Confirm Reject Payment* view opens
- Enter a comment if desired
- Select **Reject** to complete

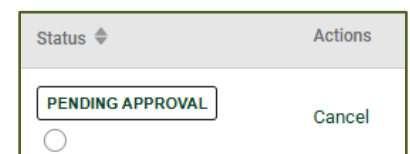


NOTE: The Approve and Reject functions can also be accessed from the Dashboard when the Payments Pending Approval widget is enabled.

Cancelling an ACH Payment

Use this process to Cancel a pending payment file.

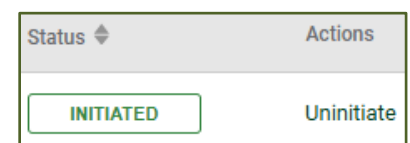
- Navigate to **Payments > ACH > ACH Payment Activity**
- Select **Cancel** on the right side of the payment file.
- The *Confirm Cancel Payment* view opens
- Enter a comment if desired
- Select **Cancel Payment** to complete



Un-initiating an ACH Payment

Use this process to Uninitiate a payment file.

- Navigate to **Payments > ACH > ACH Payment Activity**
- Select **Uninitiate**
- The *Confirm Uninitiate Payment* view opens
- Enter a comment if desired
- Select **Uninitiate** to complete



ACH Reversals

Reverse an entire ACH payment or a full item within an ACH payment.
You can create an ACH reversal within the first four days after the effective date of the original transaction.

Reversing an ACH Payment

- Go to **Payments > ACH > ACH Payment Activity**
- Select the **Transaction ID** of the payment to reverse
- Choose to select **Reverse Full Payment** or **Reverse Transaction(s)**
- Select **Create Reversal**
- The **Reverse ACH Payment** screen appears
- Review your reversal selections, and then select **Confirm**

Effective Date: 11/18/2024

Reverse Full Payment☐

Reverse Transaction(s)☐

Recurring ACH Payments

Use this view to approve, reject, cancel or un-initiate recurring payments.

Approve a Recurring ACH Payment

Use this process to review and approve a pending recurring payment.

- Navigate to **Payments > ACH > Recurring ACH Payments**
- Select the **Transaction ID**
- Click **Approve**
- The *Approve* view opens, enter a comment if desired
- Select **Approve** to complete

Reject a Recurring ACH Payment

Use this process to review and reject a pending recurring payment.

- Navigate to **Payments > ACH > Recurring ACH Payments**
- Select the **Transaction ID**
- Click **Reject**
- The *Reject* view opens, enter a comment if desired
- Select **Reject** to complete

Cancel a Recurring ACH Payment

Use this process to cancel a pending recurring payment.

- Navigate to **Payments > ACH > Recurring ACH Payments**
- Select **Cancel** on the right side of the payment file.
- The *Confirm Cancel Payment* view opens
- Enter a comment if desired
- Select **Cancel Payment** to complete

Status ▾Actions

PENDING APPROVALCancel

ACH Templates

ACH templates are best used when the recipients within your ACH Template rarely change or remain constant.

When using ACH templates, the functionality to have the dollar amount stored is available. If the dollar amounts are always fluctuating simply save the amount as \$0.00 in the template; then when initiating the file, enter the dollar amounts for each item within.

Creating New Template

Manually enter or upload a receipt file to create a template.

- Navigate to **Payments > ACH > ACH Templates**
- Select **Create New Template**
- Template Header Information
 - **Template Name:** Enter a Template name
 - **ACH Company Name:** Select an ACH company using the magnifying glass
 - **ACH Company ID:** Will fill automatically once the ACH company is chosen
 - **SEC Code:** Select the appropriate SEC Code
 - **Entry Description:** Enter a description of the transaction(s)
 - **PAYROLL:** All ACH credits for wages, salaries, and similar compensation using the PPD SEC Code must include the description "PAYROLL" in the *Entry description* field.

NOTE: The entry description will appear on the recipient statement.

- **Discretionary Data:** Enter a description (Optional)
- **Restrict Payment:** Check the box if necessary
- Select **Add Recipients**
- Manage Recipients: Select the recipient input method
 - **Import Recipients From File** to add multiple recipients from a delimited or fixed position file

Select **Delimited** or **Fixed Position**

Browse to locate the file, click the file and then select, **Open**

Select **Upload**

Import Recipients From File

Add Recipient

- **Add Recipients** to enter recipient details directly to the file
 - Complete the required fields: Recipient Name, Account Number, Account Type, Routing Number, Credit/Debit & Amount.
 - Click the plus sign to open additional recipient lines.

Recipient Name *	ID Number *	Account Number *	Account Type *	Routing Number *	Credit/Debit *	Amount *
			Checking ▾		CR ▾	\$0.00

TIP: Additional transaction options are available.

- **Prenote:** Select this box to have system create a prenote transaction.
- **Hold:** Select to exclude transaction from processing
- **Addenda:** Enter additional information about the transaction
 - Example: Invoice number
- **Trash:** Use this option to delete a transaction from the payment.
- **Plus:** Use this to add an additional transaction line.
- Select **Review**
- Select **Confirm**

Prenote ▾	Hold ▾	Addenda
☐	☐	
☐	☐	Addenda  

NOTE: Depending on your company settings, the template may require approval before you can initiate it.

Approve/Reject an ACH Template

Use this process to review and approve or Reject a pending template.

- Navigate to **Payments > ACH > ACH Templates**
- Select **Actions**, then **Approve/Reject**
- Select **Approve or Reject**
- The *Approve/Reject* view opens, enter a comment if desired
- Select **Approve** or **Reject**, based on the previous decision, to complete

Actions ▾

Approve/Reject

Clone

Approve

Reject

ACH Recipients

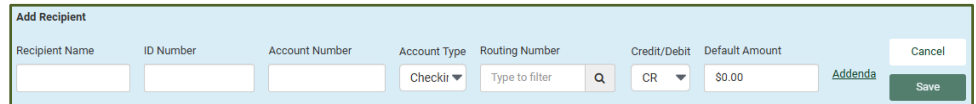
ACH recipients are best used when the recipients in a payment fluctuate often.

When using ACH recipients, the functionality to have the dollar amount stored is available. If the dollar amount differs each payment, simply save the amount as \$0.00 on the recipient; then when initiating the file, enter the dollar amount for each recipient item.

Add Recipient

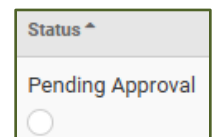
Manually enter a recipient's account information.

- Navigate to **Payments > ACH > ACH Recipients**
- Select **Add Recipient**, in the bottom right corner
- Complete the fields in the *Add Recipients* panel.
- Select **Save** to complete



NOTE: If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.

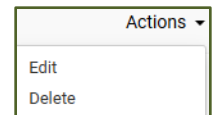
NOTE: If approvals are required, the Status of the recipient changes to *Pending Approval*.



Edit an ACH Recipient

Use this process to update a recipient's information.

- Navigate to **Payments > ACH > ACH Recipients**
- Select **Edit** from the *Actions* menu for the recipient
- Modify the fields as desired
- Select **Save**



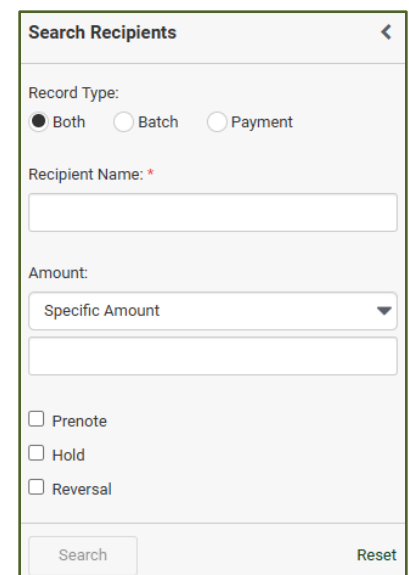
NOTE: Use the Delete option within the Actions menu to permanently remove a recipient from the ACH Recipient list.

ACH Recipient Activity

Search recipients to view processing history.

- Go to **Payments > ACH > ACH Recipient Activity**
- Complete the fields in the *Search Recipients* panel
- **Record Type:** Select if the recipient receives a Batch or a single Payment or select Both.
- **Recipient Name:** Enter the name of the recipient of the single and/or batch payment.
- **Amount:** Select Specific Amount or Range from the drop-down list. Then, enter the amounts in the text boxes available.
- Select **Pre-Note**, **Hold**, and **Reversal** check boxes, if applicable.
- Select **Search**. The ACH Recipient Activity screen updates with the recipients matching the criteria entered, and the number of results appears at the bottom.

TIP: Select Reset for the fields to return to their default settings.



ACH Recipient Import Layout

Define the Recipient Import Layout so the system can read recipient data from a file, such as Microsoft Excel or Notepad.

There are two Upload Format options available. If you select *Delimited*, indicate the order of the fields in your file. If you select *Fixed Position*, indicate the starting and ending positions of the fields in your file.

The 'Import Layout' form for the 'Delimited' upload format. It includes a 'Delimited' button selected under 'Upload Format'. Below, it says 'Select the order of the fields in your file.' and 'Delimiter: Comma'. The form has input fields for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Type. Under 'Account Type', there are checkboxes for 'Use Transaction Code instead' and four 'Equals' fields (Checking, Savings, Loan, GL). Under 'Transaction Type', there are 'Debit Equals' and 'Credit Equals' fields. 'Save' and 'Reset' buttons are at the bottom.

The 'Import Layout' form for the 'Fixed Position' upload format. It includes a 'Fixed Position' button selected under 'Upload Format'. Below, it says 'Indicate the starting and ending positions of the fields in your file.' with 'Begin' and 'End' column headers. The form has input fields for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Type, each with corresponding 'Begin' and 'End' position boxes. Under 'Account Type', there are checkboxes for 'Use Transaction Code instead' and four 'Equals' fields. Under 'Transaction Type', there are 'Debit Equals' and 'Credit Equals' fields. 'Save' and 'Reset' buttons are at the bottom.

Create Import Layout

- Navigate to **Payments > ACH > ACH Recipient Import Layout**
- Select the **Upload Format**
 - **Delimited**
 - Enter the field location in the text box available to define the positions for Name, ID Number, Routing Number, Account Number, Amount, Account Type and Transaction Type.
NOTE: All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.
 - **Fixed Position**
 - Enter a Begin and End field location in the text boxes available to define the positions for Name, ID Number, Routing Number, Account Number, Amount, Account Type and Transaction Type.
NOTE: The End value must be greater than the Begin value. If the values match, the End value appears in red with a warning.

TIP: If your file uses Transaction Codes, select Use Transaction Code instead and enter the field location.

- Select **Save** to complete the import layout.

ACH Notification of Change Activity

Use this to view all notification of change activity for the current day. Utilize the *Search ACH Notification of Change Activity* panel to customize the notification of change activity displayed.

ACH Return Activity

Use this to view all return activity for the current day. Utilize the *Search ACH Return Activity* panel to customize the return activity displayed.