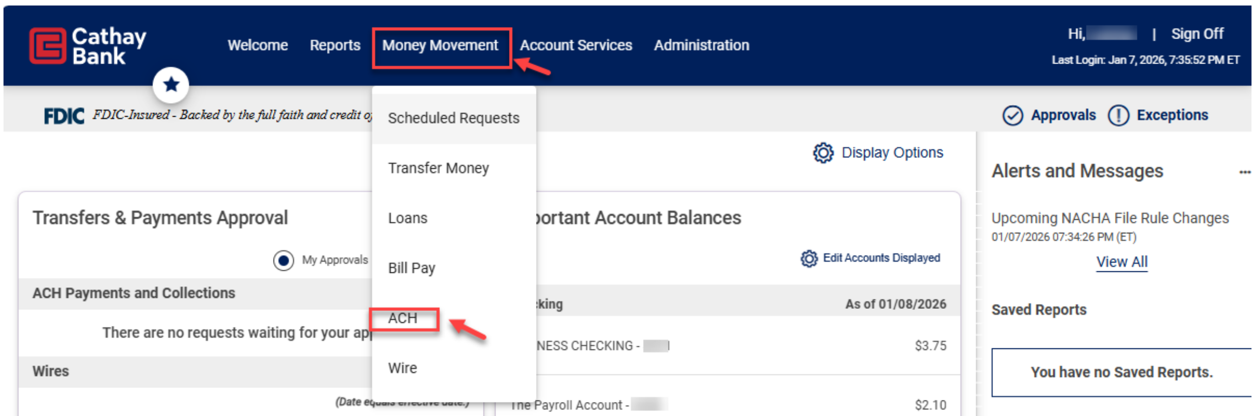
ACH Origination

Sending or Collecting ACH payments

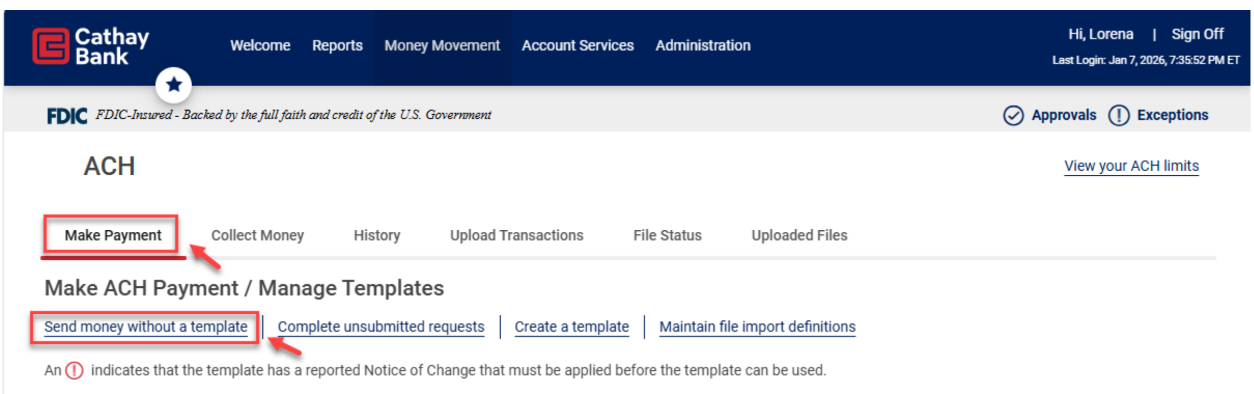
To create ACH payments, follow the steps below:

1. Once logged in, hover over “Money Movement” and select “ACH”.



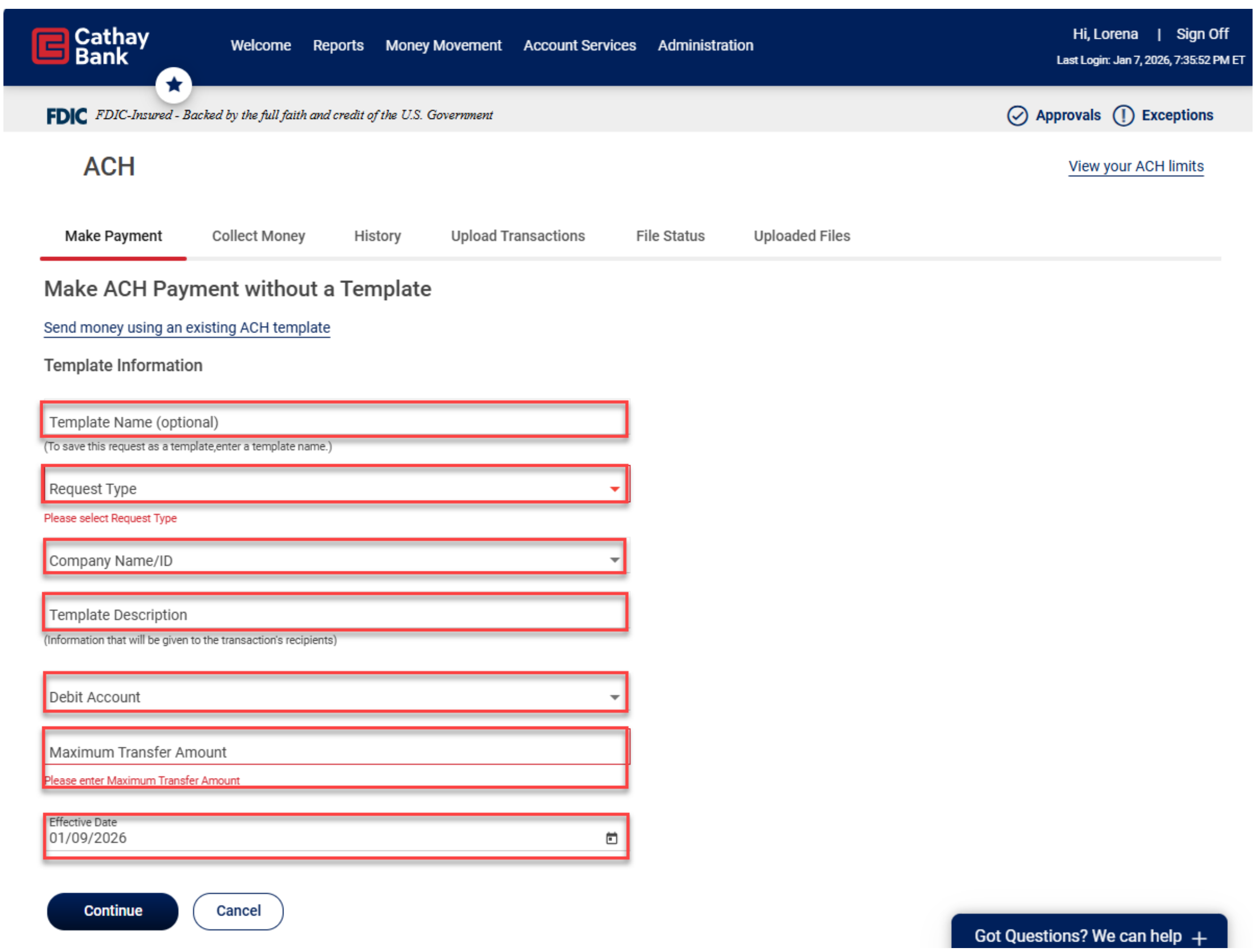
If the payment will be sent without template or a new template is to be created:

2. Select “Send money without template”.



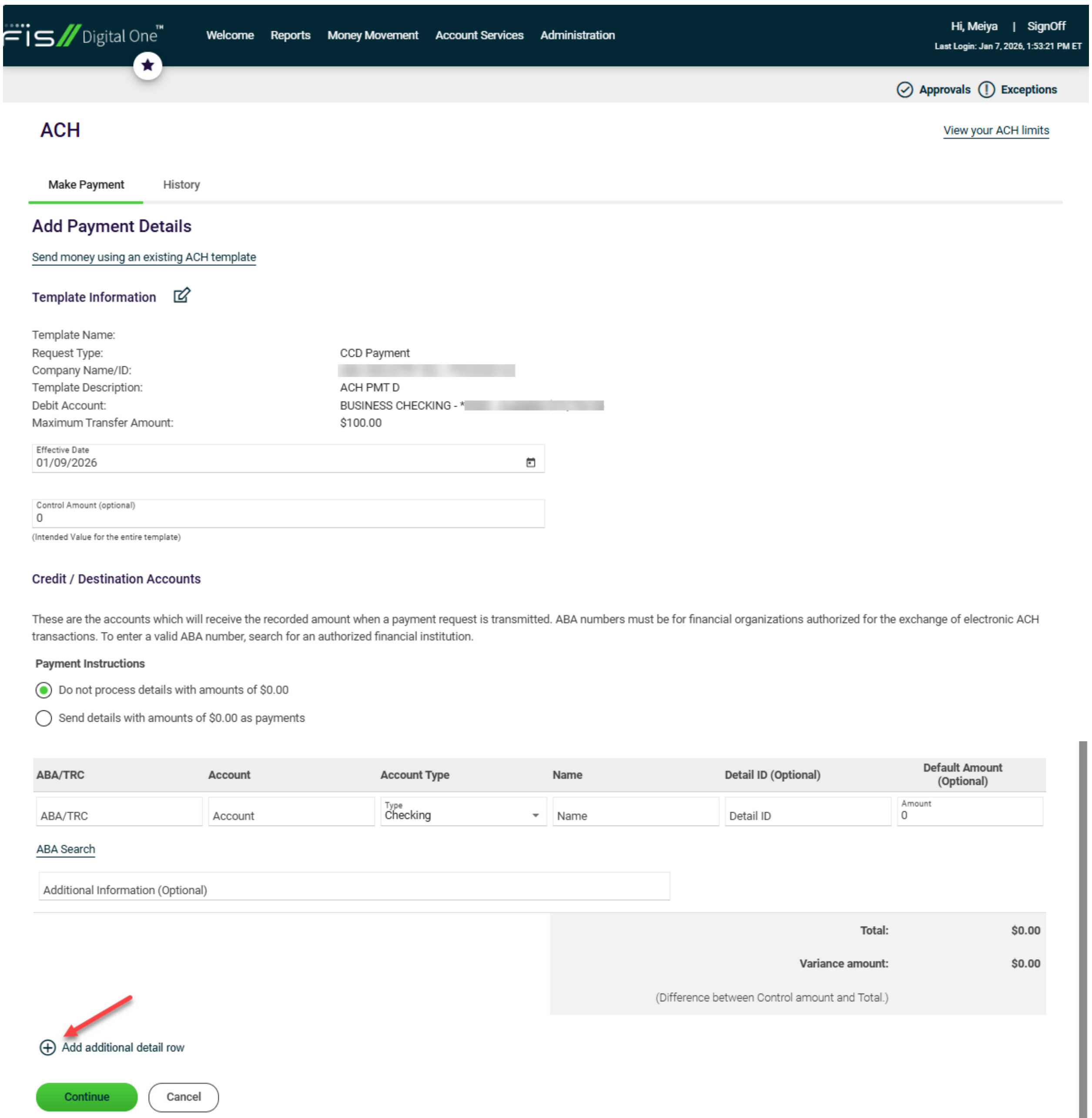
3. Complete the fields below then click Continue.
    - Template Name (Only required if creating a new template)
    - Request type – enter payment type

    - Company Name/ID - Select the Company Name assigned to the account where the payment will be deducted from.
    - Template Description – enter the description of the payment (e.g., PAYROLL or PURCHASE)
    - Debit Account – the account to be debited
    - Maximum Transfer Amount
    - Effective Date – the date the funds should be received



4. Enter the recipient's information.
   - ABA/TRC – Routing number
   - Account – Recipients account number
   - Account Type – Type of account (e.g., Checking or Savings)
   - Name – Recipients name
   - Detail – Enter the reason for the payment
   - Default Amount – The amount of the payment

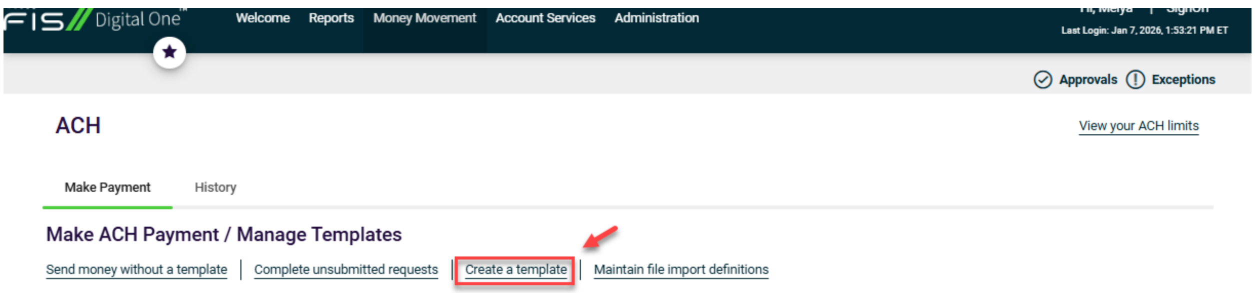
If additional Recipients need to be added Click ⊕ Add additional detail row



5. Verification page will appear. Verify all the details then click Transmit. The payment will now be ready for Approval if Approval is required.

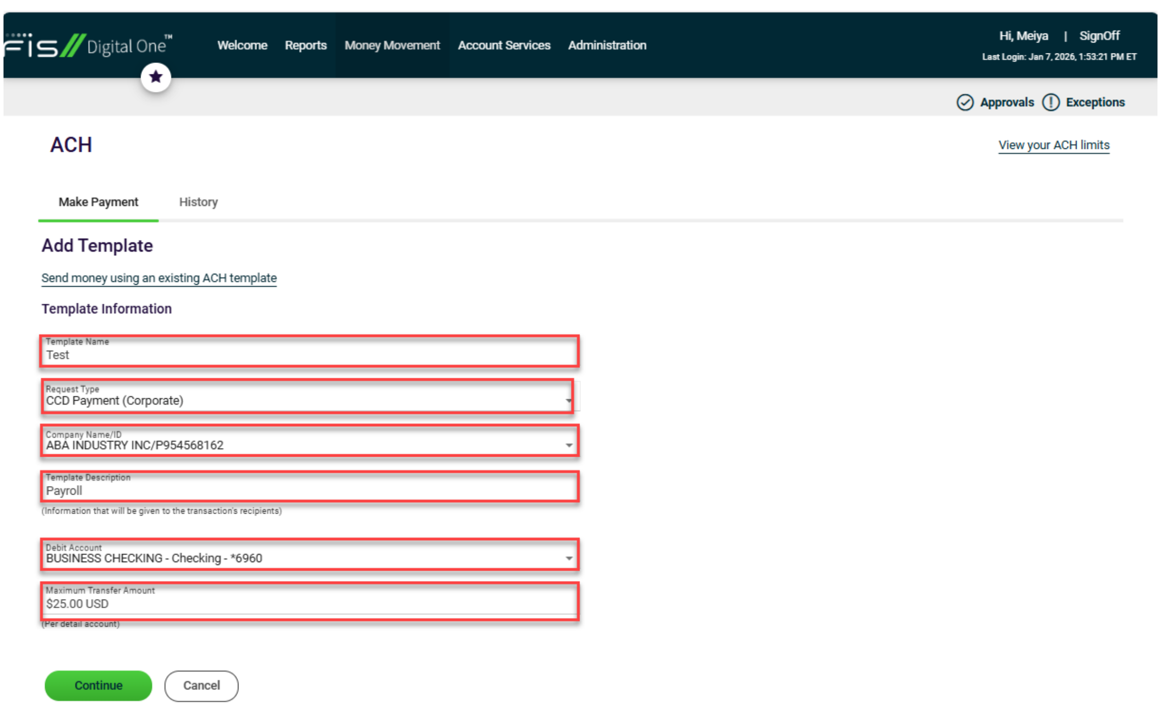
Creating a Template

1. Click on "Create a template"



2. Enter the Template details then click Continue

- ABA/TRC – Routing number
- Account – Recipients account number
- Account Type – Type of account (e.g., Checking or Savings)
- Name – Recipients name
- Detail – Enter the reason for the payment
- Default Amount – Not required



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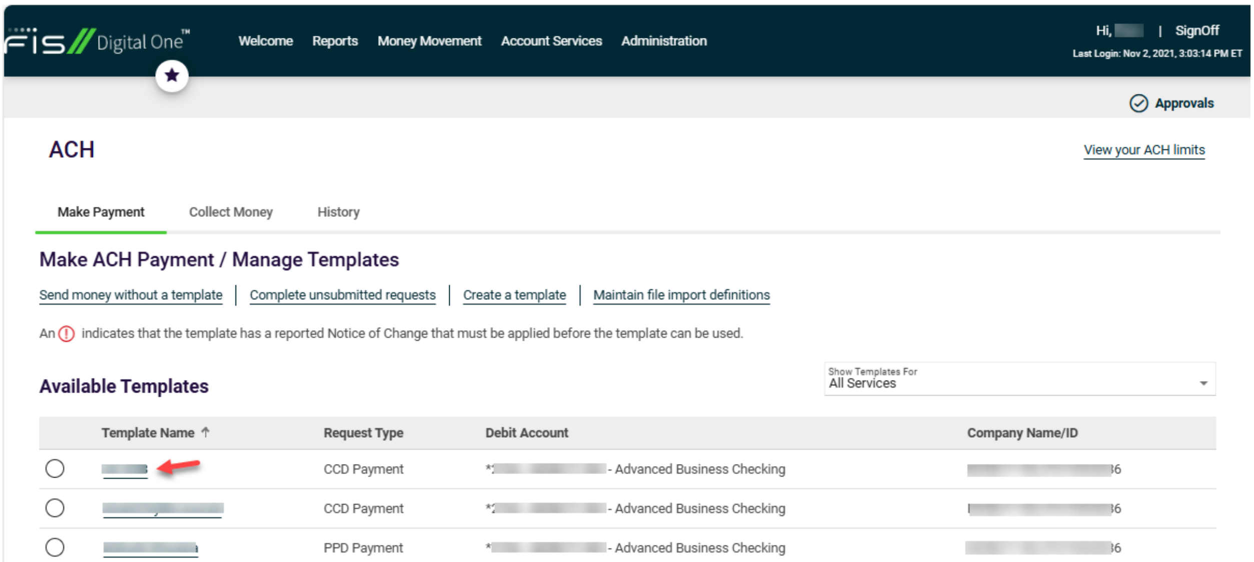
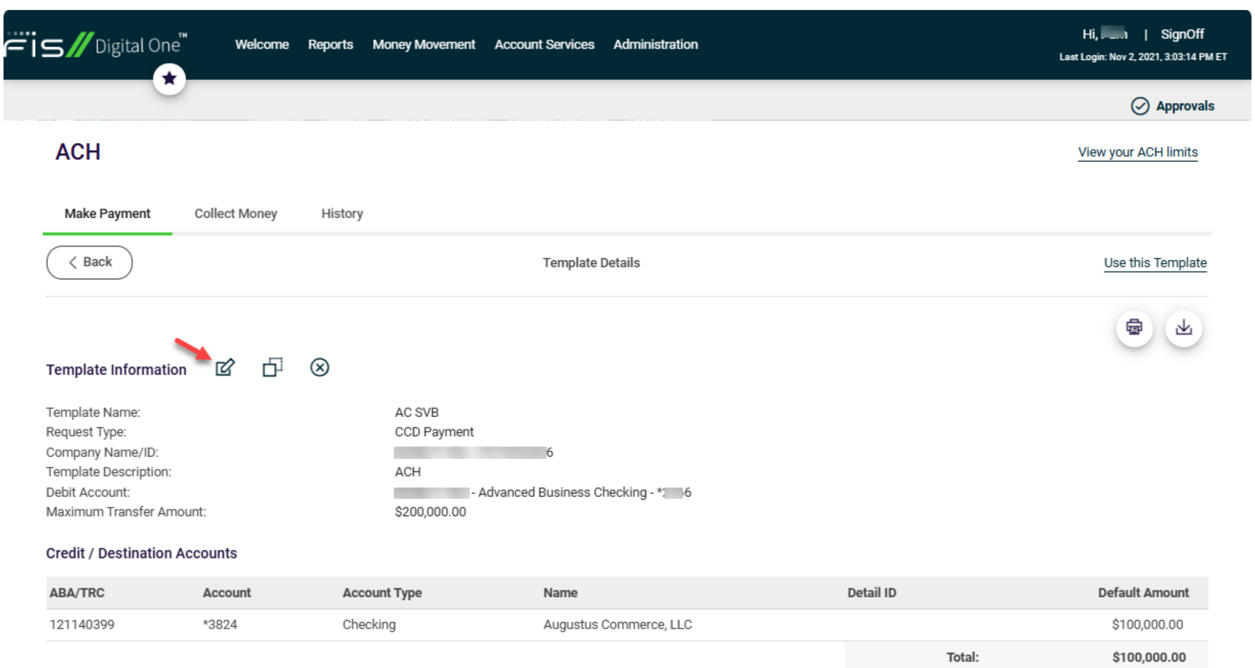
Editing a Template

Once a Template is created it will always appear on the ACH page under Available Templates.

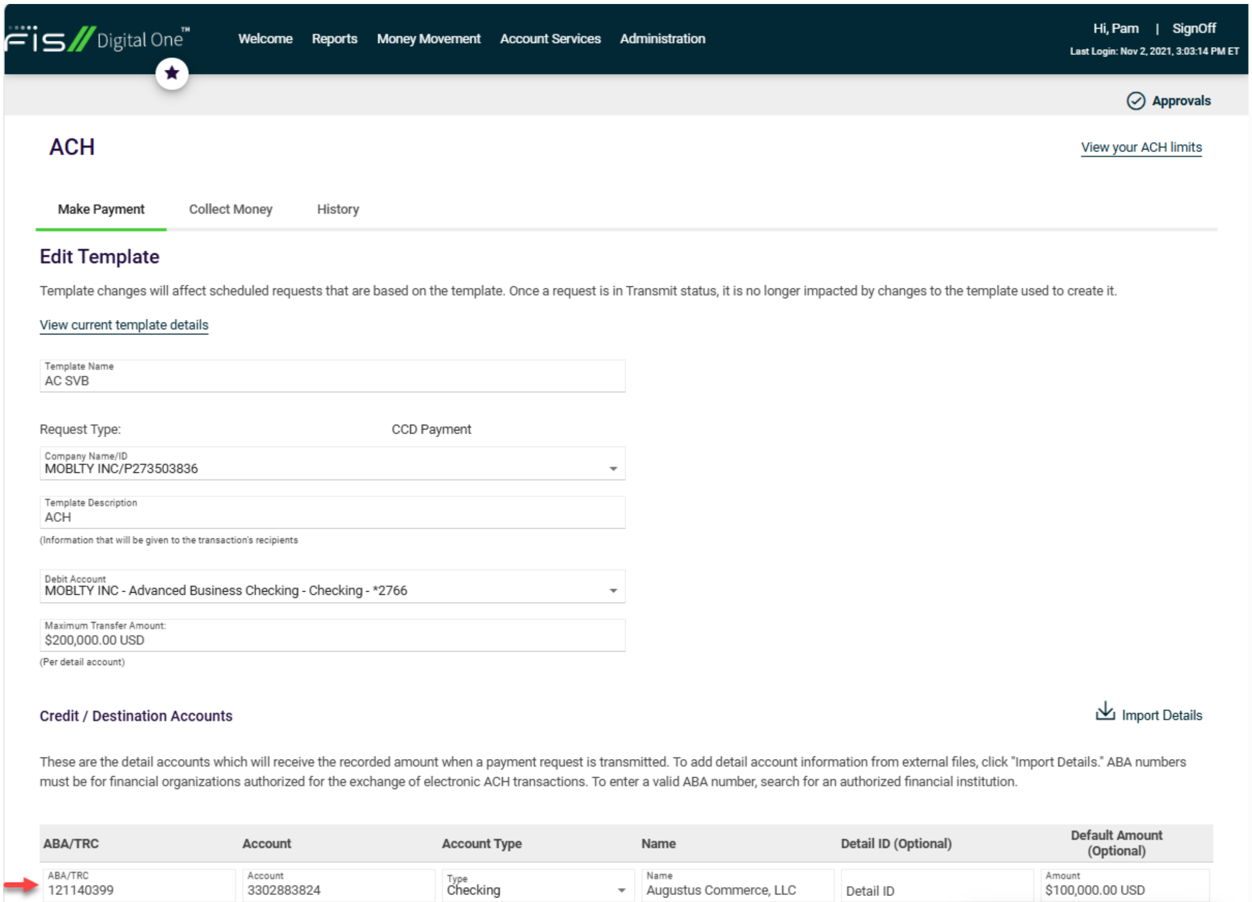
1. Click on the Template Name requiring editing.



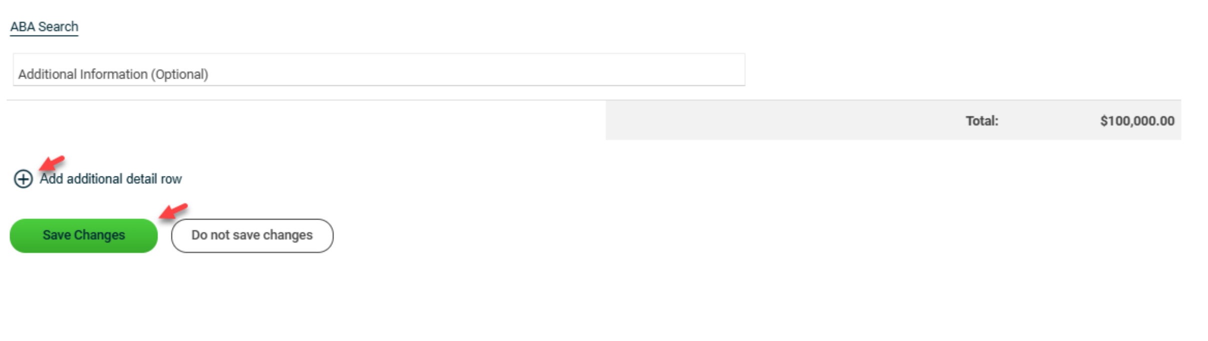
2. Click on the notepad pencil icon.



3. Make the required changes for the recipients.



4. New recipients can be added. Then click Save Changes



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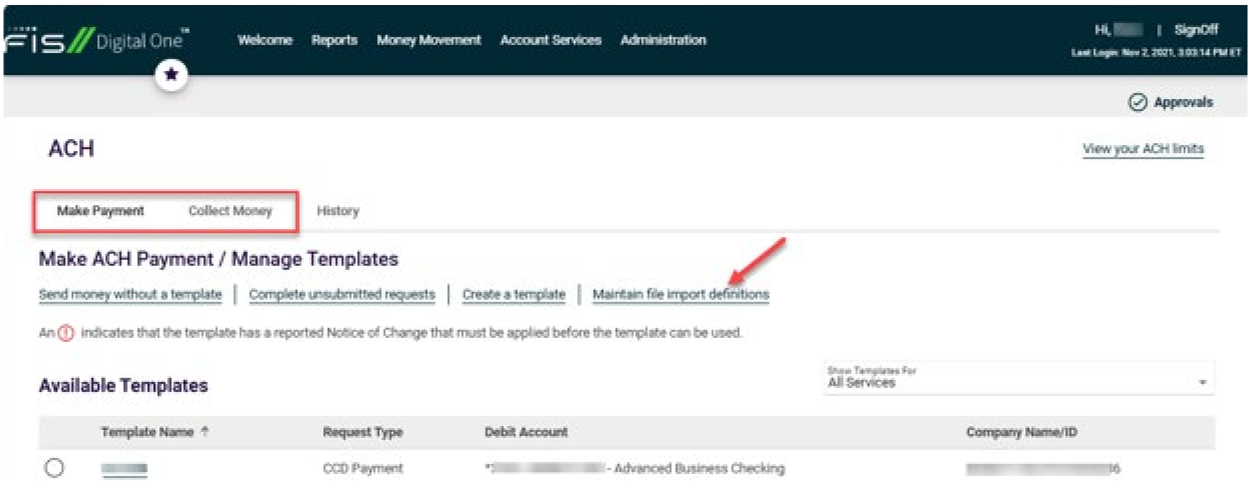
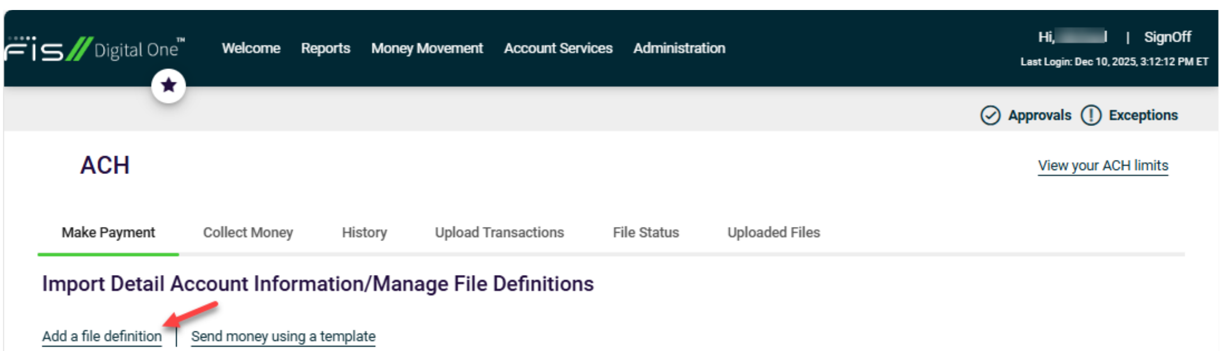
Creating a file definition

Excel files can be uploaded once a file definition has been created. The excel file must be created with the defined Description, Characteristics and Field Properties of the File Definition created.

1. Under either Make Payment or Collect Money select Maintain File Import Definition



2. Click on Add a file definition

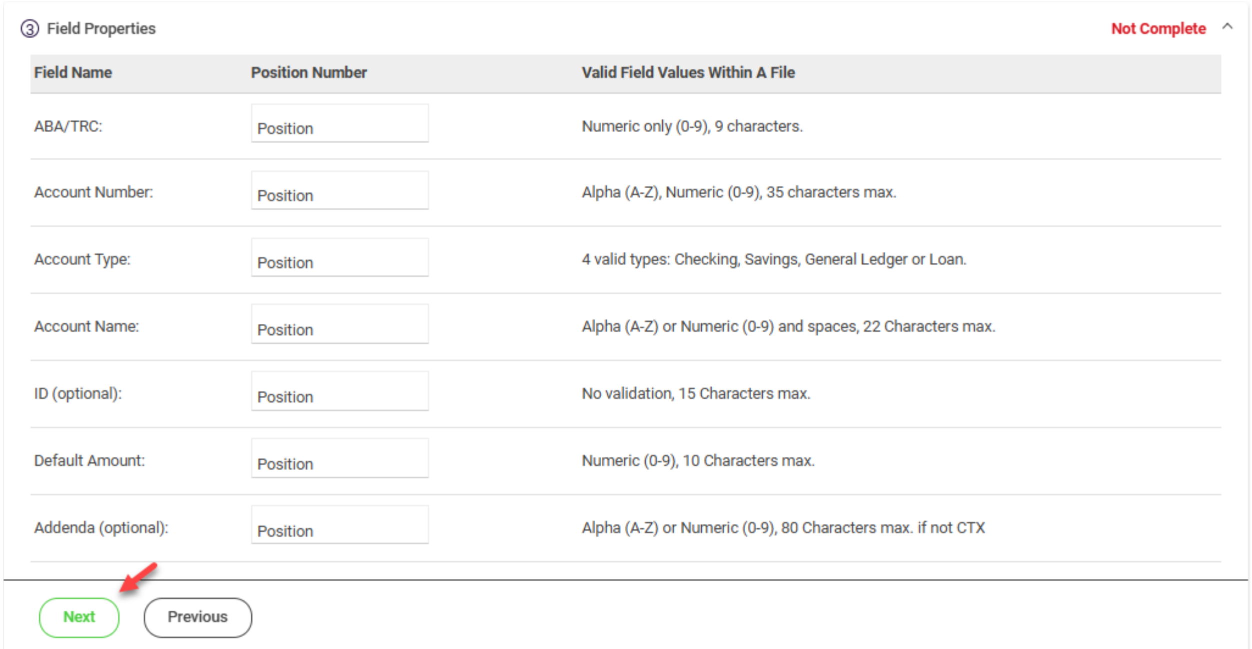


On the Add File Definition page there are 3 sections that must be completed.

Description: Add a Definition Name (the name of the definition), Description (what its used for) and Request Type (type of Payment or Collection), File Type (type of excel file). Click Next.

Characteristics: Field Delimited (select how the information will be divided), Amount Format (how will the amount filed be formatted), and Match Records By (optional). Click Next.

Field Properties: All fields need to be completed by position on excel column.



③ Field Properties — Not Complete

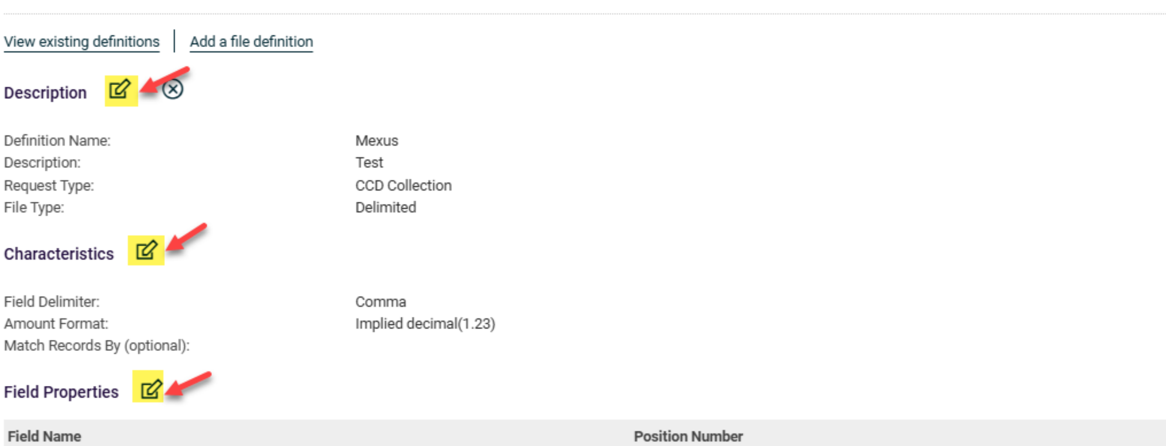
Field Name	Position Number	Valid Field Values Within A File
ABA/TRC:	Position	Numeric only (0-9), 9 characters.
Account Number:	Position	Alpha (A-Z), Numeric (0-9), 35 characters max.
Account Type:	Position	4 valid types: Checking, Savings, General Ledger or Loan.
Account Name:	Position	Alpha (A-Z) or Numeric (0-9) and spaces, 22 Characters max.
ID (optional):	Position	No validation, 15 Characters max.
Default Amount:	Position	Numeric (0-9), 10 Characters max.
Addenda (optional):	Position	Alpha (A-Z) or Numeric (0-9), 80 Characters max. if not CTX

Once all three sections have been completed click Add File Definition

A File Definition Page with all the details entered will appear.

How to Edit File Definition

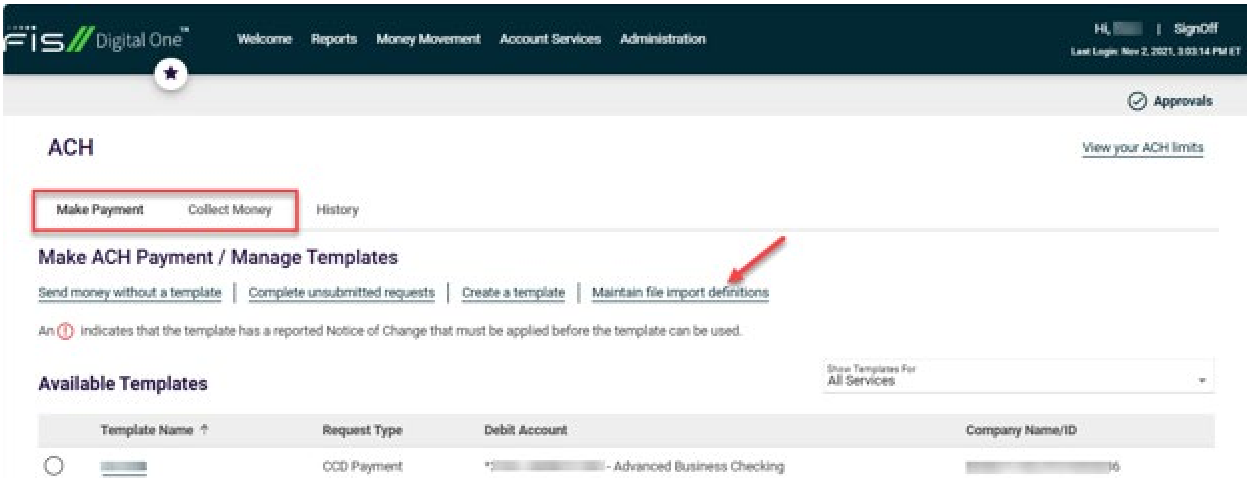
An existing File Definition can be edited by clicking on the note pad with pencil in any of the three fields.



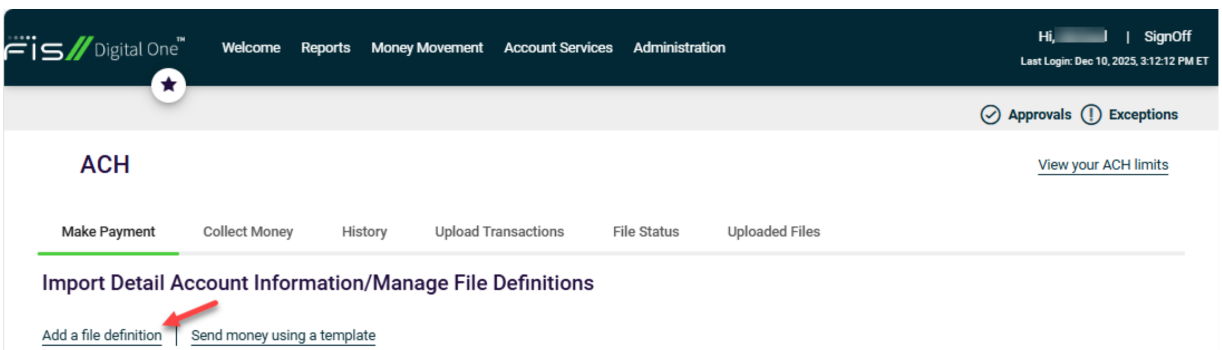
NACHA Files

Nacha Files can be uploaded by simply uploading the created NACHA File.

1. Under either Make Payment or Collect Money select Maintain File Import Definition



2. Click on Add a file definition



3. Under Description, Add a Definition Name (NACHA), Description (what its used for) and Request Type (type of Payment or Collection), File Type (Fixed – NACHA). Click Next.

4. Click on Add File Definition

Once the File Definition has been added, a NACHA batch can be created by selecting the NACHA file and uploading a NACHA file.