

BUSINESS BANKING

ACH PROCESSING



When an ACH file is submitted for processing, your FI receives an email notification and goes to Admin Platform > Business Banking Dashboard to complete processing.

When do ACH files show in Admin Platform?

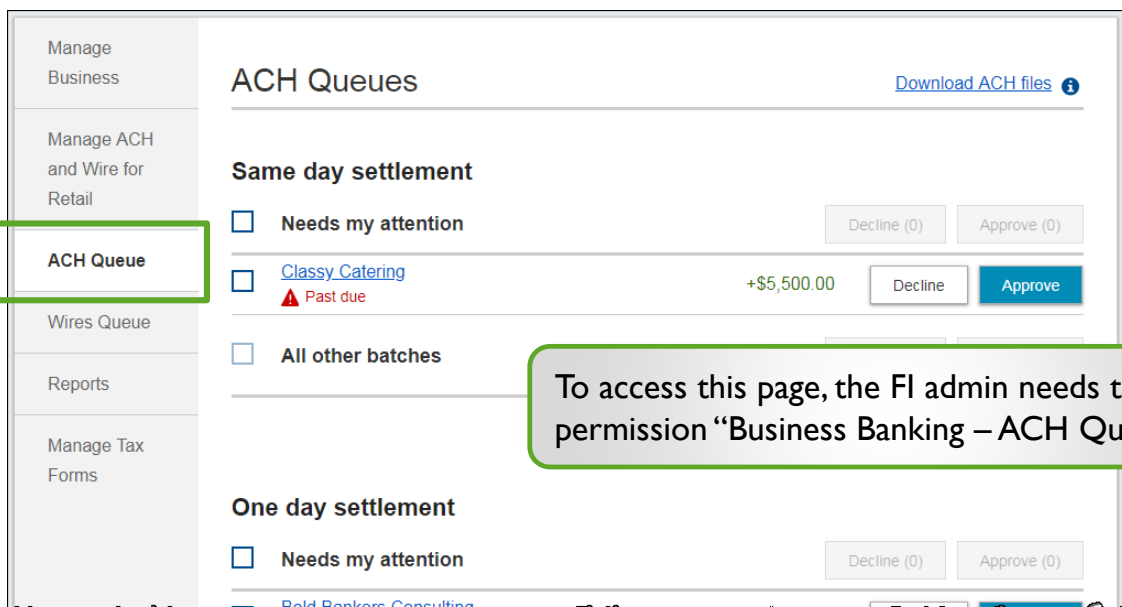
- If the business initiates/approves an ACH file 1 or 2 days before the Deliver On date:
 - Files are sent to Admin Platform every 30 minutes.
- If the business initiates/approves an ACH file 3 days or more before the Deliver On date:
 - Files are sent to the ACH Queue at 3am Eastern time two business days before the effective date.
 - Until this time, files stay on the Scheduled tab in Business Banking and do not show in the ACH Queue.

The system sends the FI an email when ACH files are sent to Admin Platform, however no email goes out when prenotes are sent for processing.

ACH Processing steps:

1. Approve files *
2. Download ACH file (only for FIs that process files manually)

* Bypass this step by enabling ACH auto-approve



Sections of ACH Queue

1. **One day settlement** – Files with a past date or next business day as Delivery date
 - **Needs My Attention**
 - Past Due – file was approved by the business after effective date, or no action has been taken by FI on this file
 - Insufficient funding – funding account balance is less than batch total
 - Reverse – ACH batch to reverse a previously-processed one
 - Approved after user cutoff – Business approved file after end user cutoff time
 - **All Other Batches**
 - Prefunding Successful – transfer to prefund the batch was successful
2. **Two day settlement** – Files with Delivery date that is two business days out
3. **Staging**
 - Files approved by the FI in either queue above and are waiting to be processed.
 - Can be declined until the FI Admin cutoff time.

Prenote files do NOT show here since they don't need approval, but they are in the file for processing.

1

ACH Queues [Download ACH files](#) ⓘ

One day settlement

Needs my attention

Decline (0)
Approve (0)

<input type="checkbox"/>	Raving Mad Regulators		
	▲ Insufficient funding ▲ Past due	-\$10,000.00	Decline Approve
<input type="checkbox"/>	Classy Catering		
	▲ Past due ▲ Approved after user cutoff	+\$4,870.00 -\$4,870.00	Decline Approve

All other batches Decline (0) Approve (0)

[Classy Catering](#)

▲ Prefunding Successful

Tip: Disbursements show as a negative amount, collections show in green as a positive amount, and balanced ACH pass through files show both.

2 **Two day settlement**

Needs my attention

There are no two day batches that need your attention.

All other batches

Decline (0)
Approve (0)

<input type="checkbox"/>	Wire Web Design		
		-\$4,000.00	Decline Approve

3 **Staging** [Download ACH files](#) ⓘ

Generate ACH file ⓘ

There are no batches approved for today.

Approve ACH Files

Every 30 minutes until the end user cutoff time, the system delivers files here for your approval. The last batch is delivered five (5) minutes after the end user cutoff time.

1. Review **details** via the business name link. Verify funds if needed (skip “Prefunding Successful” batches).
2. Click **Approve**, which moves the file to **Staging**.
 - If “Past Due”, the date automatically adjusts to next business day.
3. OR click **Decline**. Note field is required. Payment moves to Declined Payments activity in the business’s view.
4. If desired, select multiple batches and decline all or approve all.

Whether the payment is approved or declined, the system sends an email to the initiator and all Business Admins. Also a “payment processing has been delayed” email goes to the business when the FI approves a past due file.

The screenshot displays the ACH processing interface. At the top, there is a section titled "One day settlement" with a "Needs my attention" checkbox and summary buttons for "Decline (0)" and "Approve (0)". Below this, a list of files is shown:

File Name	Status	Amount	Actions
Wire Web Design	Past due	-\$607.00	Decline, Approve
Pottery Place	Past due	-\$1,255.00	Decline, Approve

Below the list is a "Staging" section with a "Down" link and a file entry for "Bold Bankers Consulting" with a "Past due" status. A modal dialog is open over the "Pottery Place" entry, asking "Are you sure you want to decline this batch?". The dialog shows details for "Fitness Fanatics" with an amount of "\$8,050.00" and a reason for declining: "Insufficient funding". There is a text input field for "Add a note" and buttons for "Decline this batch" and "Cancel".

Important! The FI must approve files before FI Admin cutoff time. If past due or one-day settlement files are approved after this time, the system adjusts the date to the next available date.

ACH Details

Click the business name to see the payment details.

✕

Classy Catering

Delivery on 13 August

Company details

ID	1999999999	Confirmation	QN8YR4HU
TIN Name	Classy Events	Created by	Marco Lopez
Funding account	80000026	Email	kenya.morris@ncr.com
Phone Number	(706) 612-5620	Approved by	Liz Walker
Address	725 Sesame St Athens, GA 30606		

▼ Batch details (1)

Payee	Account	Amount
Phil Brown	Checking x111 (PPD)	-\$523.00
Total		\$523.00

► Limits

Notes

Add a note

Details for an ACH file created in Business Banking. The Notes field is for logging information in this window only (not passed to any reports).

Details for an ACH Pass Through file. View the full NACHA file, if desired. If unbalanced, your FI must create the offsetting transaction.

✕

DI04315_OOXNENJK-20180807T123428.ach

NACHA file details

Type	WEB, PPD	Confirmation	0OXNENJK
Credits	\$11,000.00	Created by	Kenya Morris
Debits	\$11,000.00	Email	kenya.morris@ncr.com
Prenotes	0	Approved by	Liz Walker
Funding account	80000026		

Process ACH Prefund Files

If supported by your core and interface, your FI may opt to require prefunding for ACH files for certain businesses, in order to lower risk with a good funds model for ACH.

Good Funds!

For prefunding, processing works a bit differently versus files not prefunded:

- The system automatically transfers the funds from the business account to an FI-owned account.
- In the NACHA file, the system replaces the business account with an FI-owned account (like a GL) as the funding account.
- If prefunding is successful:
 - A transfer debits the business account and credits the FI-owned account.
 - The ACH queue in Admin Platform shows that prefunding was successful.
 - Process these files as you would other ACH files, except no need to verify funds.
 - The FI-owned account is automatically debited on the effective date when the ACH file settles, which offsets the credit.
- If prefunding fails (e.g. funds are not available in the business account):
 - Primary and secondary admins get an email upon the first failed attempt
 - If the business moves money into funding account before the next run time, then prefunding is successful. If funds still aren't available, the system will try every 5 minutes until the end user cutoff time one business day before the Delivery date.
 - If prefunding isn't successful by this timeframe, the file is not initiated and it shows in declined activity.
 - Your FI receives an email listing prefund transactions that have failed that day.



To reconcile, ensure the credits and debits to the FI-owned account clear each other out.

If your FI declines a batch that has been successfully pre-funded, you need to manually move the money back into the business's account. This is not done by the Business Banking system.

Staging

- Pass through files don't show here after approved.
- At the FI processing time (set by the FI) all files in Staging are picked up for processing.
- If the FI doesn't approve a file by the FI processing time, *the file will not be processed that business day.*
- The FI can decline an item from staging as long as it's *before the processing time.*

Staging		Download ACH files ⓘ	Generate ACH file ⓘ
FIB University	+\$500.00		Decline
Reds Deli	-\$1,000.00		Decline
Classy Catering	-\$100.00		Decline
⚠ Insufficient funding			

What's next?

The FI has two options for processing files:

1. Manually file downloads (see next page)
 - Mainly for FIs that process their own ACH files directly to the Fed or send to a processor not certified for File Mover.
 - The system automatically pulls files in Staging into a file. Go to the ACH Queue 15-20 minutes after the FI Admin cutoff time, and the file will be ready to download.
 - Available for FIs that use option #2 who want to hit processing windows throughout the day.
2. Automated file delivery to ACH processor
 - FI's ACH processor automatically picks up files from a secure server, aka the Movelt server.
 - This pickup is done once a day after the FI Admin cutoff time.
 - *No action is needed* once files are in Staging.
 - ACH processor must be certified to access the secure server.
 - This process is sometimes called File Mover.

Manual Processing

Process files *after* the FI Admin cutoff time:

1. Click the Download ACH files link.
2. Selection defaults to the Generated ACH Files radio button.
3. Select one, multiple, or all files to download.
4. Click the blue Download button.
5. Save the file to a location where you can then upload to the ACH processor.
6. Repeat steps 2-5 for the Passthrough ACH Files radio button.

The screenshot displays the 'ACH Queues' interface. At the top right, there is a link 'Download ACH files' with an information icon, labeled with a green circle '1'. Below this, a pop-up window titled 'Download ACH files' is shown. In this window, the 'Generated ACH Files' radio button is selected, labeled with a green circle '2'. Below the radio buttons, a message states: 'Generated ACH files are available for the last 10 days. ACH files will be available in approximately 15-20 minutes after your FI admin cut-off time.' Underneath, there is a 'Download all Generated ACH files' checkbox labeled with a green circle '3', and a 'Download (1)' button labeled with a green circle '4'. A list of files is shown, with the first file '11/28/2016' selected. A second pop-up window is also shown, titled 'Download ACH files', where the 'Passthrough ACH Files' radio button is selected, labeled with a green circle '6'. A message states: 'Passthrough ACH NACHA formatted files are available for the last 10 days.' Below this, there is a 'Download all Passthrough ACH files' checkbox and a 'Download (0)' button. A list of files is shown, including '03/02/2017 DFK9FJ9K' and '01/26/2017 63UREYAO'.

Tips:

- Files are available for the last 10 days.
- The Download ACH files link is at the top of the queue and also in the Staging area; both open the same pop-up window.

Manual Processing

To process files *before* the FI Admin cutoff time:

1. Click Generate ACH File *once*.
2. Navigate away from the ACH Queue and wait 5-10 minutes for the file to generate.
3. Go back to ACH Queue and click “Download ACH files”.
4. Select the Generated ACH Files radio button
5. Select one, multiple, or all files to download.
6. Click the blue Download button.
7. Save the file to a location where you can then upload to the ACH processor.
8. Repeat steps 4-7 for the Passthrough ACH Files radio button.

The screenshot shows a 'Staging' area with a table of items: 'FIB University' (+\$500.00), 'Reds Deli', and 'Classy Catering' (Insufficient funding). A 'Generate ACH file' button is in the top right. A 'Download ACH files' modal is open, showing options for 'Generated ACH Files' (selected) and 'Passthrough ACH Files'. A message states: 'Generated ACH files are available for the last 10 days. ACH files will be available in approximately 15-20 minutes after your FI admin cut-off time.' Below this are checkboxes for 'Download all Generated ACH files' and a list of dates: 11/28/2016 (checked), 11/25/2016 [EMPTY], and 11/23/2016. A 'Download (1)' button is at the bottom right of the modal.

Tips:

- “Generate ACH file” clears out the Staging area, and files will not be included in subsequent downloads.
- Don’t click the Generate button multiple times in a row, i.e. wait for the file to be available and then click Generate again if desired.
- File format is .ach when downloading a single file; a zip file is generated when downloading multiple files.

If your financial institution offers Same Day ACH:

The ACH Queue will have a dedicated section for “Same day settlement”.

Your financial institution sets an FI admin cutoff time *specific to same day ACH* (latest possible time is 2pm Eastern time). This is separate from the FI admin cutoff time for standard ACH transactions. You will need to get batches in the Same day settlement queue approved and moved to Staging.

Also, you decide whether or not the system rolls past due items in the One day settlement queue into the Same day settlement queue.

All other steps covered in this document apply for Same Day ACH.

ACH Queues [Download ACH files](#) ⓘ

Same day settlement

<input type="checkbox"/>	Needs my attention		Decline (0)	Approve (0)
<input type="checkbox"/>	Classy Catering ▲ Past due	+\$5,500.00	Decline	Approve
<input type="checkbox"/>	All other batches		Decline (0)	Approve (0)

There are no same day batches.

Note:

- Let’s say you approve same day settlement items and one day settlement items, so both are in Staging. If your Same Day ACH FI Admin cutoff time is 12pm, for example, the system will pick up all files in Staging at 12pm. It’s fine to comingle batches with different effective dates into the same file.

Future Transactions

To see files further out than 2 business days, go to the Future Transactions report.

To pull the report:

1. Go to Business Banking Dashboard > Reports.
2. Find the Future Transactions widget.
3. If desired enter search criteria, such as business name.
4. Search by date range or just Tomorrow's transactions.

2

Future Transactions

3

4
 From

To

Tomorrow

Results:

User Name	Company Name	Funding Account	Transaction Type	Recipient Name	Recipient Account	Recipient Routing Number	Amount	▲ Effective Date	Confirmation Code
Marco Lopez	Classy Catering	****0001	PPD	Tom Jones	****5555	122287251	-\$2,500.00	09/23/2016	6KKKU4PC
Marco Lopez	Classy Catering	****0001	PPD	Brandon Brown	****6789	092901683	\$516.05	09/23/2016	NR9CU24B
Marco Lopez	Classy Catering	****0001	PPD	Ricky Martin	****6666	122287251	-\$3,512.00	09/23/2016	RVVHHP4T
Liz Walker	Classy Catering	****0001	wire - US	Maurice Propp	****5874	092901683	-\$1,522.00	10/03/2016	ES4P5Z6P

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Tips:

- Default date range is tomorrow with indefinite end date.
- Results show transactions in an ACH batch, not the batch total.
- There's not action to take here; informational only.