



# ACH Origination Procedures for Monday, March 30

## *Important Notes for Processing*

Please note that we have implemented several safeguards to ensure a smooth transition back to our ACH Services system. These safeguards will likely modify your standard procedures. Please carefully review the key considerations below prior to Monday, March 30.

### **Payment Sets**

- **Reactivation of Payment Sets:** Since payment sets have been switched to “Manual” in the Auto Create/Release section of the main payment set, please note the following:
  - We encourage each member to carefully review origination files closely and compare postings against work they completed during Level 3 processing and against manual postings they have made directly into member accounts within the past six days.
  - In order for any origination processing to occur, any applicable payment sets must be activated by changing this option to “Automatic.” View the Quick Reference Guide for Reactivating Payment Sets (found in the ACH Training Center) for detailed instructions.
  - You will also need to change the effective date to the appropriate date.
  - If you do not change the date, it will not go out automatically.
  - **Do not make changes to the start date.**
  - Please remember to validate against internal records, or data processing systems, to ensure when payment sets should be reactivated.
  - It does not matter what the schedule is, (i.e., weekly on Friday, monthly on the 20<sup>th</sup> etc.), it will pull the payment set based on the next effective date. Once pulled, the payment set will reschedule based on the scheduling information.
- **Inactive Payment Sets:** All payment sets have been **inactivated** (switched to “Manual”) and will still require you to change back to “Automatic” to enable the reoccurring schedule. View the Quick Reference Guide for Reactivating Payment Sets (found in the ACH Training Center) for detailed instructions. Note: There is always a lead-time of two business days to process payment sets.
- **First-of-the-Month Payments & Processing Transactions:**
  - For these items, the earliest they can process is Tuesday, March 31, with an effective date of Wednesday, April 1.
  - As a reminder, any first-of-the-month payment sets will need to be reactivated and edited on Monday in order to process for Wednesday.  
If these need to go out sooner, they will need to be imported into a work file so that they can process on Tuesday (e.g., large payrolls).

***Continued...***

## ***Same Day ACH***

- **For Credit Unions Previously Set Up for Same Day ACH Processing:** If your credit union is set up for Same Day ACH processing, you will be able to perform Same Day ACH transactions starting Monday, March 30. Please note the cutoff times are 9:30 am ET and 1:30 pm ET for effectiveness for the current business day. You can choose to import existing payment sets into work files to be released on Monday if prior to these cutoff times. Review the Quick Reference Guide for Importing a Payment Set into a Work File (found in the ACH Training Center) for detailed instructions.
- **For Credit Unions Not Previously Set Up for Same Day ACH Processing:** If your credit union is not set up to process Same Day ACH transactions, you can import a payment set into a work file; however, the earliest it can process will be for the next business day as we are unable to process changes at this time to become a Same Day ACH Originator. Review the Quick Reference Guide for Importing a Payment Set into a Work File (found in the ACH Training Center) for detailed instructions.

## ***Secondary Authorization***

- **Secondary Approval Required:** Any applicable edits/changes that have typically required a secondary approval will still need a secondary authorization for payment sets and work files will still need a secondary individual to “Release” the work file for processing.

## ***Reports***

- **Changes to Interim ACH Upload and Download Functions:** As you are aware, we added ACH Upload and ACH Download buttons to Premier View last week to support our Level 3 ACH contingency processing. The ACH Upload button has been removed from the Premier View navigation since it is no longer needed. However, the ACH Download button will remain so you can continue to access the files that were processed last week for record retention.
- **Availability of Additional Reports:** Additional reports are available since we were in our Level 3 contingency last week. You will also have access to origination, returns and Notification of Change (NOC) transaction details that were processed in our contingency system. These three files will be available for download via the Premier View ACH Download page.