

This document provides instruction on processing ACH Receipt files in the Aptys Contingency System.

IMPORTANT NOTES:

- Receipt files will be available at normal distribution times.
- The Aptys Contingency System does not warehouse future dated items. Receipt files will contain both current day and future dated items. If you warehouse your future dated items in Alloya's primary ACH Services System, you will need to work with your core processor to identify and post the future dated items.

Topics in this article include:

- [FTP ACH Files](#)
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- [Download Multiple Files at the Same Time](#)
- [Changing the Modifier](#)
- [Settlement Reports](#)
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FTP ACH Files

If you receive your ACH Receipt files via FTP, you will continue to receive them via FTP during ACH contingency processing.

FTP members will also see the files available for download in the Aptys Contingency System.

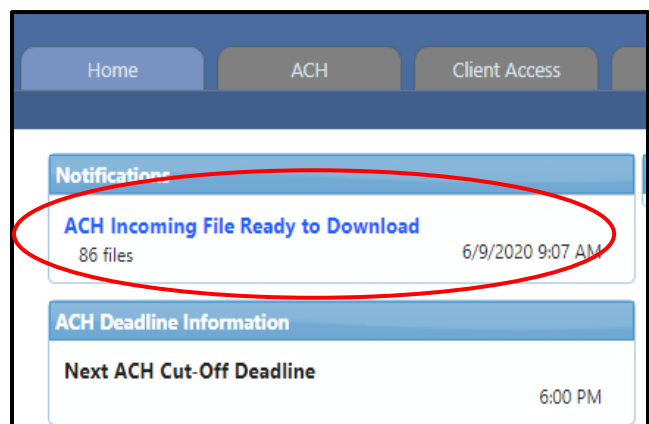
If you want to see your file in the Aptys Contingency System, refer to the ***Browser ACH Files*** section in this document. **However, we caution you to not duplicate file posting.**

PDF detail reports are available. Refer to the ***ACH Receipt File Detail Report*** document.

Browser ACH Files

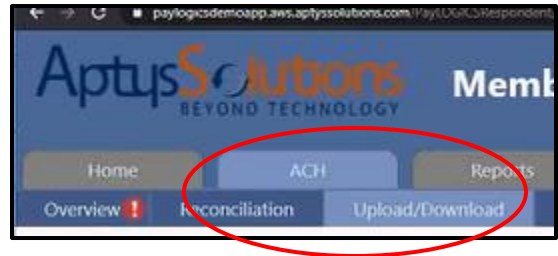
- Sign into the Aptys Contingency System.
- Select the **Home** tab if you are not automatically directed to that page.

This screen will tell you if there is a file ready for download and provide announcements on the status of file processing on the Bulletin Board.



If files are ready to download:

- Select the **ACH** tab.
- Select the **Upload/Download** tab.



IMPORTANT NOTE:

We copy all incoming files every day. Therefore, already-processed files from previous days will be listed. Review the **File Creation Date** and the **Sent Time** to select the correct file.

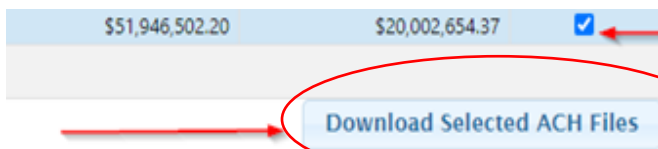
Unlike Alloya’s primary ACH Services System, the Aptys Contingency System will distribute files one-for-one from the Fed files received. You will receive files based on the Fed’s file identifier. The Fed can distribute files with identifiers equal to A through F on any day. You will not receive any duplicate identifiers. You could receive up to eight files per day; most of the Fed distribution windows distribute two files. Alloya’s primary ACH Services System combines these files for you, but the files will not be combined in the Aptys Contingency System.

If there are two files, you have the option of downloading them separately or combining the two files into one download.

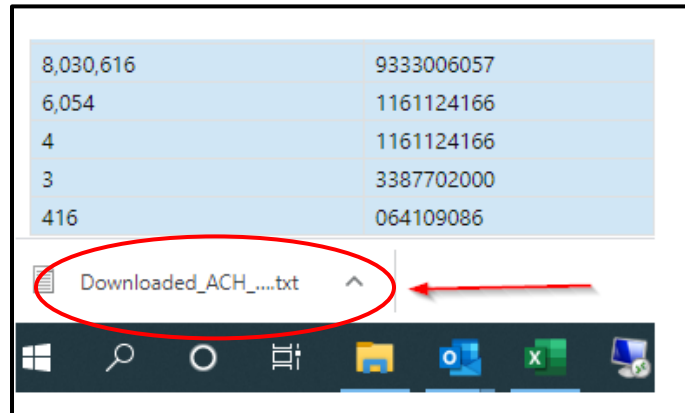
Download One Individual File

- Select a file by checking the box on the right side.
- Click the **Download Selected ACH Files** button.

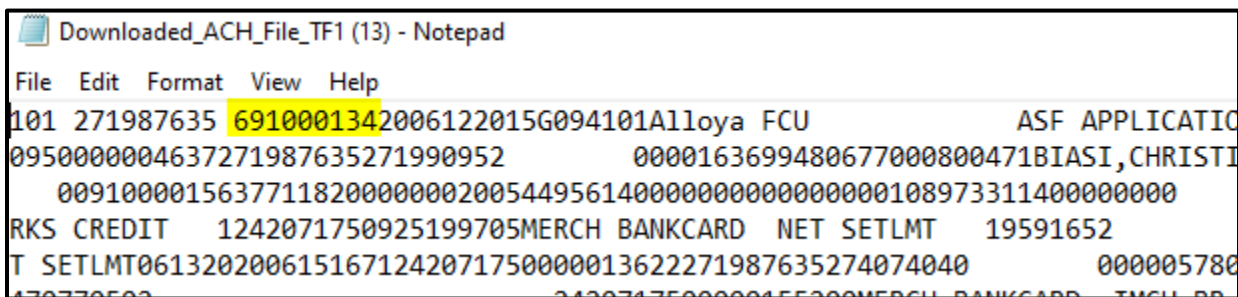
ACH FILES READY TO DOWNLOAD										
Sent Time	Destination	Contains IAT	File ID Modifier	File Creation Date	Batch Count	Entry / Addenda Count	Debit Amount	Credit Amount	Download	
6/1/2020 8:56:22 AM	075919197	No	A	6/1/2020	9	17	\$383.32	\$42,862.80	<input type="checkbox"/>	
6/1/2020 9:03:38 AM	075919197	No	C	6/1/2020	4	6	\$4.92	\$44,067.07	<input type="checkbox"/>	
6/1/2020 9:03:38 AM	075919197	No	C	6/1/2020	5	11	\$1,085.63	\$40,419.18	<input type="checkbox"/>	



- The file will be available at the bottom left-hand corner of your browser.
- Click on the file to open.



NOTE: *The immediate destination of the file will be your credit union’s RTN. The immediate origin of the file will be the FRB routing number, 691000134. Alloya’s primary ACH Services System has the immediate origin as 271987635. If the core system validates the immediate origin you may need to edit the field.*



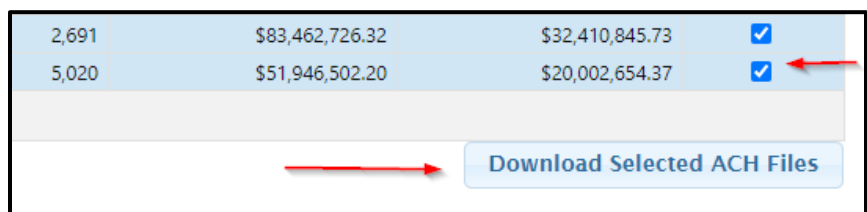
Save the file to your normal directory/folder location and change the name to your required naming convention.

Download Multiple Files at the Same Time

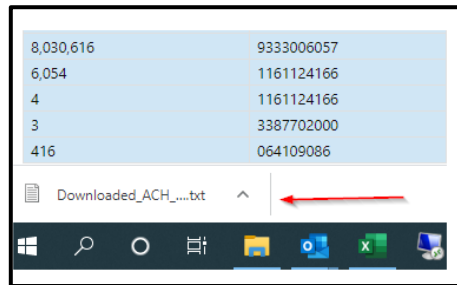
- To combine two files into one file for download, select both files by checking the download box on both files.
- Select the files by checking the boxes on the right side
- Click the **Download Selected ACH Files** button.

The downloaded file will contain the items from both files.

The combined file will be available at the bottom left-hand corner of your browser window.



- Click on the file to open.

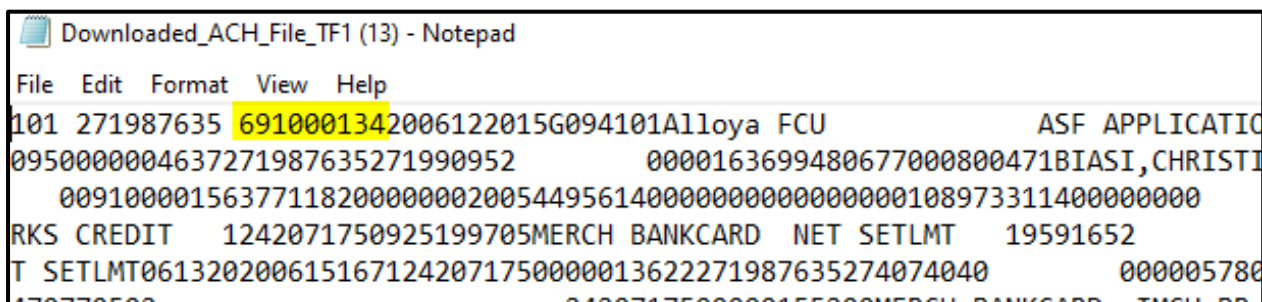


NOTE: *The file modifier will default to the modifier of the file listed first.*

Sent Time	Destination	Contains IAT	File ID Modifier	File Creation Date	Batch Count	Entry / Addenda Count	Debit Amount	Credit Amount	Download
6/11/2020 9:29:29 AM	271987635	No	D	6/10/2020	759	2,691	\$83,462,726.32	\$32,410,845.73	<input checked="" type="checkbox"/>
6/11/2020 9:30:37 AM	271987635	No	F	6/10/2020	996	5,020	\$51,946,502.20	\$20,002,654.37	<input checked="" type="checkbox"/>

In the example above, the D and F file were combined, and the output file had a modifier of D.

NOTE: *The immediate destination of the file will be your credit union's RTN. The immediate origin of the file will be the FRB routing number, 691000134. Alloya's primary ACH Services System has the immediate origin as 271987635. If the core system validates the immediate origin you may need to edit the field.*



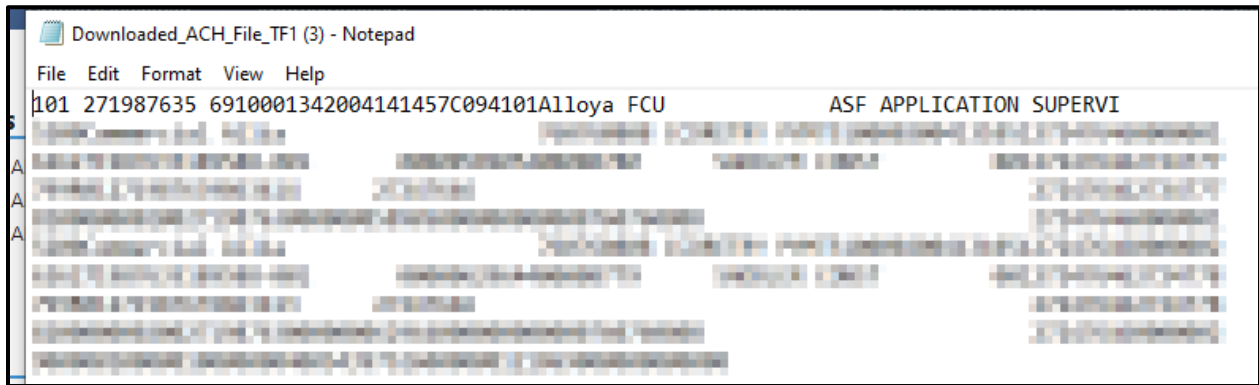
Save the file to your normal directory/folder location and change the name to your required naming convention.

Changing the File Modifier

If you have system settings that prevent you from using the modifier in the header record of the file, you can change the modifier.

NOTE: *Check with your core processor on any possible restrictions or settings.*

The file can be opened in Notepad or Word.



The file modifier is in the first line – which is the header record or 1 record.

101 271987635 6910001342004141457C094101A11loya FCU ASF APPLICATION SUPERVI

To change the modifier:

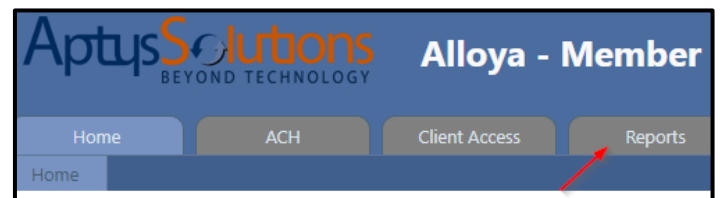
- Place your cursor before the letter.
- Type the new modifier letter.
- Delete the original letter.*
- Save the file in your standard naming convention.

**It is very important to add one character and delete one character. The line lengths are critical to process an ACH file correctly.*

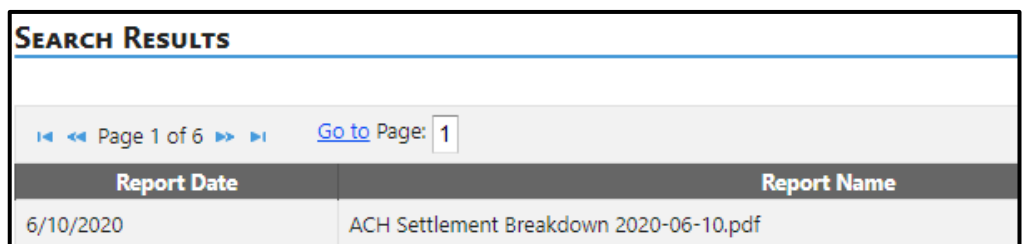
Settlement Reports

ACH Receipt activity is reported by settlement date for balancing purposes.

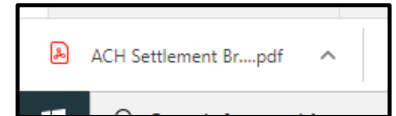
- From the tabs located at the top, select the **Reports** tab.



- Click anywhere on the line to access the **ACH Settlement Breakdown** report.



The report will download and be available at the bottom right of your browser window.



- Click on the file to open.
- Save or print the report for your records.

Settlement Activity Breakdown			
Correspondent Bank		Respondent Bank	
271987635 Alloya FCU		271987635 Alloya FCU	
Settlement Date	Total Debits	Total Credits	Net Amount
6/10/2020	\$0.00	\$201.13	\$201.13
6/11/2020	\$631,126.25	\$13,250.47	(\$617,875.78)
Totals:	\$631,126.25	\$13,451.60	

Daily Reconciliation

Using the **Reconciliation** tab, you can reconcile your incoming files. Click the + sign next to any title to view the details.

- Select the **ACH** tab.
- Select the **Reconciliation** tab.

The right side of the page will list your incoming file activity.

Incoming			
	Batch Count	Debit Amount	Credit Amount
+ Total Received (4 files)	2,156	\$147,173,241.82	\$54,486,216.61
- Total Ready To Download	0	\$0.00	\$0.00
- Total In Processing	0	\$0.00	\$0.00
- Total On-Hold	0	\$0.00	\$0.00
+ Total Downloaded	2,156	\$147,173,241.82	\$54,486,216.61
Difference	0	\$0.00	\$0.00

In the example above, there were four files received for today and four files downloaded.

If a file was not downloaded, there will be items listed in the **Ready to Download** section.

Incoming			
	Batch Count	Debit Amount	Credit Amount
+ Total Received (5 files)	2,354	\$188,533,982.37	\$89,178,990.14
+ Total Ready To Download	1,037	\$75,794,144.97	\$44,244,986.92
- Total In Processing	0	\$0.00	\$0.00
- Total On-Hold	0	\$0.00	\$0.00
+ Total Downloaded	1,317	\$112,739,837.40	\$44,934,003.22

By clicking on the + next to the title, you can expand the selection and see what is ready for download.

Incoming			
	Batch Count	Debit Amount	Credit Amount
+ Total Received (5 files)	2,354	\$188,533,982.37	\$89,178,990.14
- Total Ready To Download	1,037	\$75,794,144.97	\$44,244,986.92
ACHAJ01271987635AIN202006020308.ACH (09:02)	265	\$22,891,838.22	\$1,505,351.72
ACHAJ01271987635BIN202006021108.ACH (09:02)	142	\$2,940,390.22	\$3,398,846.87
ACHAJ01271987635CIN202006021515.ACH (09:02)	630	\$49,961,916.53	\$39,340,788.33
- Total In Processing	0	\$0.00	\$0.00
- Total On-Hold	0	\$0.00	\$0.00
+ Total Downloaded	1,317	\$112,739,837.40	\$44,934,003.22