

# ACH Services – Origination

## Create ACH Transactions

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There will be times that a credit union needs to create ACH Origination transactions. These transactions can be one-time entries or from a template without a schedule.

This document will provide detailed instructions on the following:

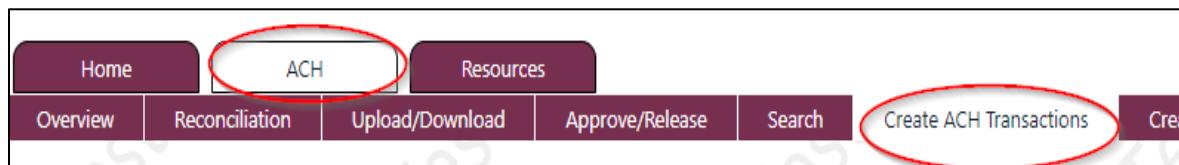
- Creating ACH transactions without a template
- Creating ACH transactions using a template
- Creating ACH transactions by importing entries using an excel file

### Origination Cutoff Times

Window	Cutoff Time	Same Day Origination Settlement	Future Dated Origination Settlement
Morning	9:30 am ET	Same day settlement by 1:00 pm ET	Next Day Settlement by 8:30 am ET
Noon	1:30 pm ET	Same day settlement by 5:00 pm ET	Next Day Settlement by 8:30 am ET
Afternoon	3:30 pm ET	Same day settlement by 6:00 pm ET	Next Day Settlement by 8:30 am ET
Evening	7:00 pm ET	Next day settlement by 8:30 am ET	Next Day Settlement by 8:30 am ET

### Create ACH Transactions Without a Template

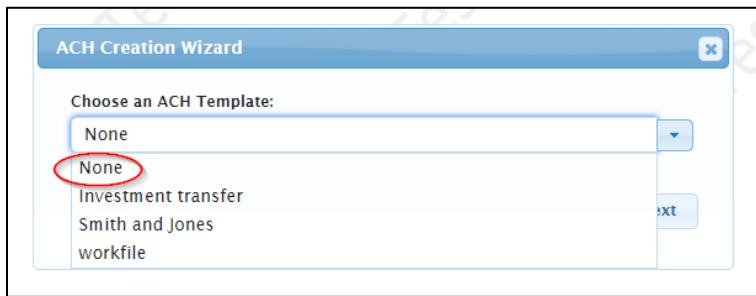
- Select ACH.
- Select *Create ACH Transactions*.



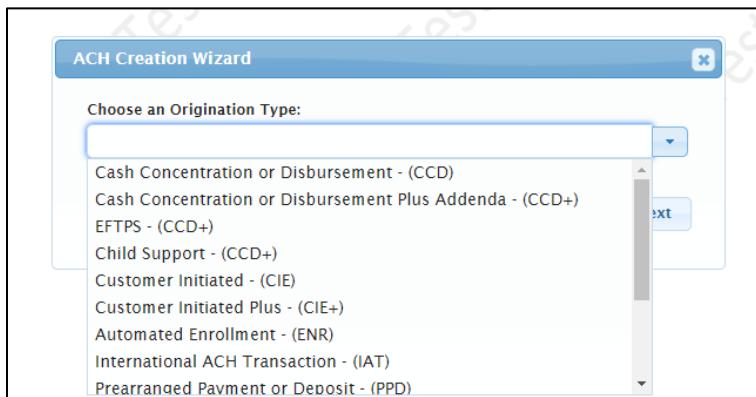
The *ACH Creation Wizard* will step you through the process.

- *None* should be the default option and should remain in place for one-time transactions.
- Select *Next*.

# ACH Services – Origination



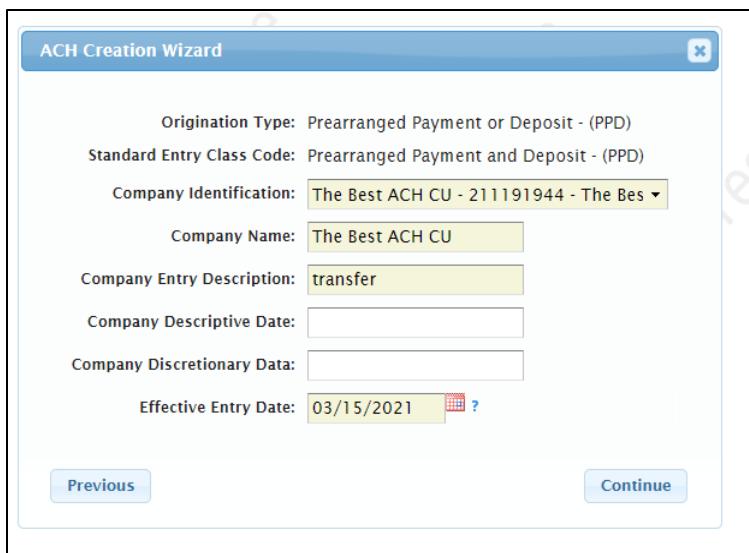
- Select the SEC code from the *Origination Type* drop-down list.
- Select the *Next* button.



- *Company Identification* – Select from the drop-down list of available company IDs. Information on adding company IDs is described in the [ACH Credit Risk](#) procedures.
- *Company Name* will populate based on the company ID selection.
- *Company Entry Description* – Add a description.
- *Company Descriptive Date* – Optional.
- *Company Discretionary Data* – Optional.
- *Effective Entry Date* – Select appropriate effective date.
  - Same day transactions need to be created and approved before cutoff.

# ACH Services – Origination

- Select the *Continue* button.



ACH Creation Wizard

Origination Type: Prearranged Payment or Deposit - (PPD)

Standard Entry Class Code: Prearranged Payment and Deposit - (PPD)

Company Identification: The Best ACH CU - 211191944 - The Bes

Company Name: The Best ACH CU

Company Entry Description: transfer

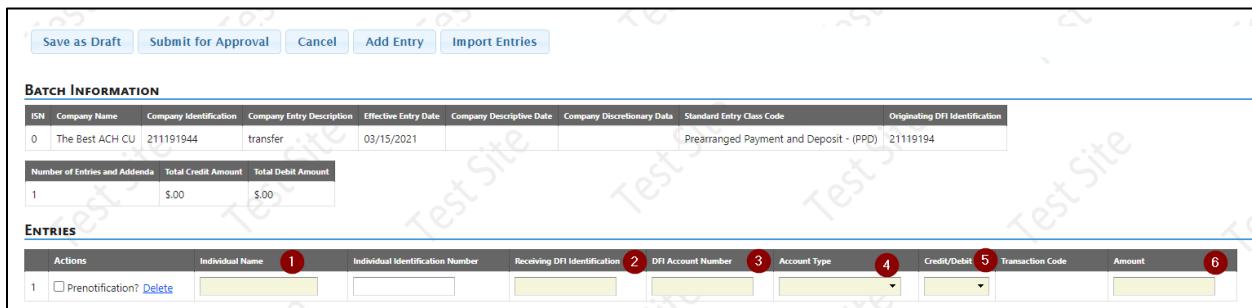
Company Descriptive Date:

Company Discretionary Data:

Effective Entry Date: 03/15/2021

Previous Continue

- Enter the transaction details. Required fields are indicated in yellow.
- Select *Continue* and the *Batch Information* page will be displayed.



Save as Draft Submit for Approval Cancel Add Entry Import Entries

**BATCH INFORMATION**

ISN	Company Name	Company Identification	Company Entry Description	Effective Entry Date	Company Descriptive Date	Company Discretionary Data	Standard Entry Class Code	Originating DFI Identification
0	The Best ACH CU	211191944	transfer	03/15/2021			Prearranged Payment and Deposit - (PPD)	21119194

**ENTRIES**

Actions	Individual Name (1)	Individual Identification Number	Receiving DFI Identification (2)	DFI Account Number (3)	Account Type (4)	Credit/Debit (5)	Transaction Code	Amount (6)
1	<input type="checkbox"/> Prenotification? <a href="#">Delete</a>							

## Required Fields:

1. Enter account holder name.
2. Enter the Receiving Depository Financial Institution's (RDFI) routing number, the system will validate the routing number.
3. Enter the account number at the DFI.
4. Select the account type from the drop-down box.
5. Select *Debit* or *Credit* from the drop-down box.
6. Enter amount (leave blank if sending prenote).

## Optional Fields:

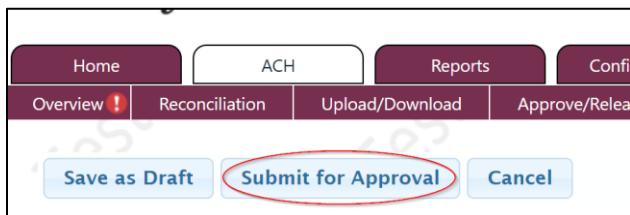
- Individual Identification Number – Helps you identify the member/transaction (i.e., account number).
- Prenotification – Select this box if the credit union would like to transmit a \$0.00 transaction to the receiving institution. Prenotes should be sent at least three days prior to a live transaction.

# ACH Services – Origination

To add additional entries, select the *Add Entry* button at the top of the page.

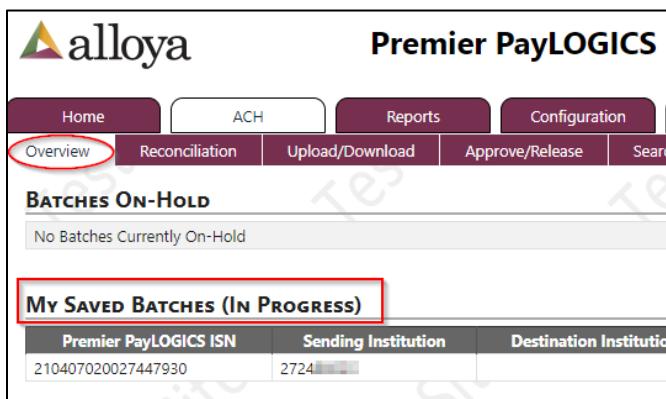
- **Individual Offset** – If the payment requires an individual offsetting entry per transaction, click the *Add Entry* button to add the offset information.
- **Batch Offset** – To create a batch offset for multiple transactions, all entries should be added to the screen and then one final entry should be added with the offset information and the total dollar amount of all listed transactions.

Once all entries are added, submit the batch for approval or choose to Save as Draft or Cancel.



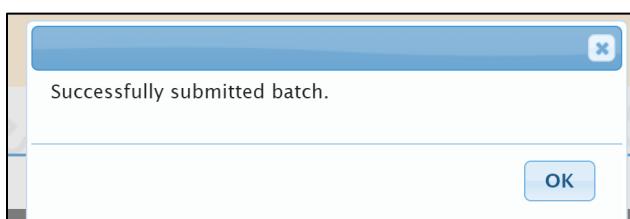
**Save as Draft** – If at any time you would like to save your work before completion, select *Save as Draft*. This option will allow the creator of the batch to locate the batch later.

Please note that the batch in progress is only visible on the overview page of the person that saved it as a draft.



**Cancel** – Cancels the transaction completely.

Once approved for approval, a confirmation window will be displayed, click *OK*.



# ACH Services – Origination

Once submitted for approval, the system will respond with a message to approve and release the ACH batch.



Home ACH Reports Configuration Administration Resources

Overview ! Reconciliation Upload/Download Approve/Release Search Create ACH Transactions

**ACH Batch Requires Approval and Release**

This ACH Batch was created by DebFlex and must be approved and released by another user with approval and release rights.

Delete

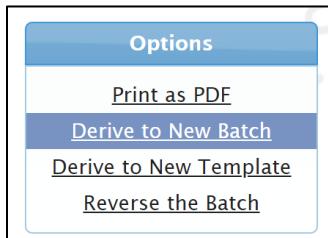
If the batch was submitted for approval in error, the user can delete the batch and start over.

A second user will need to approve and release the batch. **All ACH Originations requires dual approval.**

The batch will not be processed until it is approved and released. Refer to the [Approve, Release and Unrelease](#) procedures.

**NOTE:** After you submit the batch for approval, options will appear on the right that enable the user to:

- *Print to a PDF* – Allows the user to print or save the files to the computer.
- *Derive to New Batch* – Allows the user to create another origination transaction with the same information and edit if necessary.
  - **NOTE:** The original batch will still be on the *Approve/Release* tab for approval. If the user is deriving to a new batch due to an error on the first batch, the first batch will need to be deleted to prevent it from being processed incorrectly.
- *Derive to New Template* – Allows user to create a template for future use.
- *Reverse the Batch* – Creates a reversal for a file completed in error. Only used if the file was already sent to the Federal Reserve Banks (FRB) for processing. Contact Alloya for additional guidance.

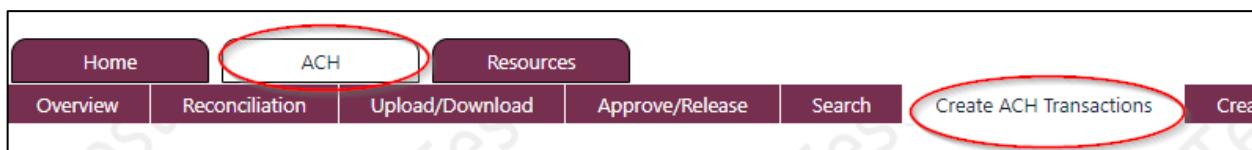


## Creating ACH Transactions Using a Non-Scheduled Template

When creating manual transactions from a non-scheduled template, the template will need to be created first following the [Create a Template](#) instructions.

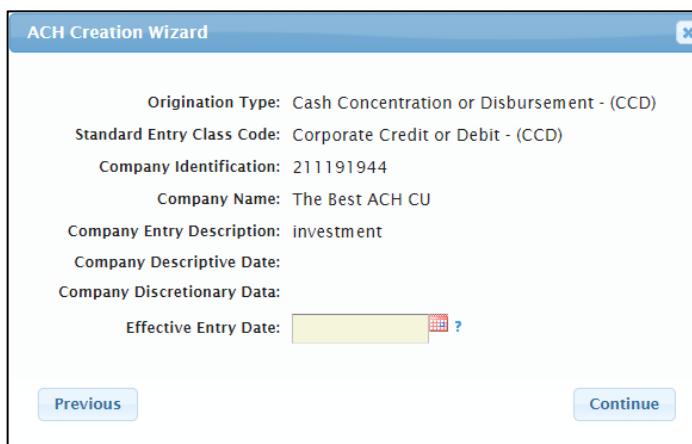
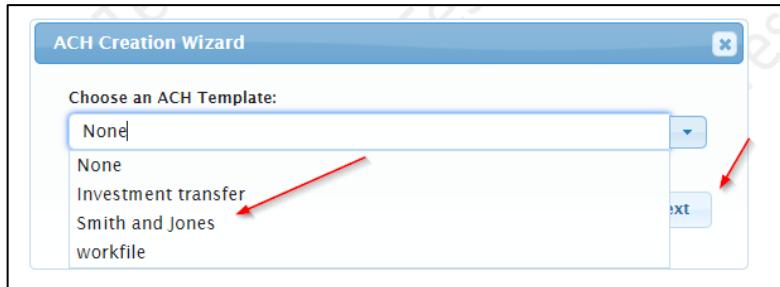
- Select ACH.
- Select *Create ACH Transactions*.

# ACH Services – Origination



The *ACH Creation Wizard* will step you through the process.

- Select the template to create.
- Select *Next*.



Information from the template will display in the *Origination Type*, *Standard Entry Class Code*, *Company Identification*, *Company Name* and *Company Entry Description* fields.

- *Effective Entry Date* – Select appropriate effective date.
  - Same day transactions need to be created and approved before cutoff.
- Select the *Continue* button.

The transaction details from the template will display.

Only the amount field is editable.

DFI Account Number	Account Type	Credit/Debit	Transaction Code	Amount	Trace Nu
12345	Checking Account	Credit	22 - Checking Credit, Deposit	\$500.00	

# ACH Services – Origination

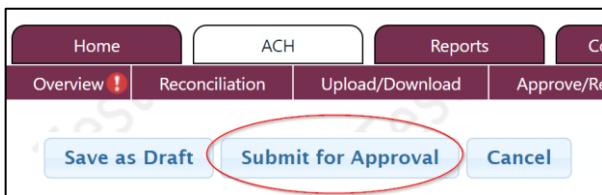
Other options are on the left side of each transaction

Actions	
1	<a href="#">View Details</a> <a href="#">Delete</a>

- *View Details* – Allows additional details to display for each entry.
- *Delete* – Delete the transaction from the template.

If additional edits are needed, the template will need to be updated and approved before the transaction can be sent. See the procedures for [Editing a Template](#).

Once all entries are added, submit the batch for approval or choose to Save as Draft or Cancel.



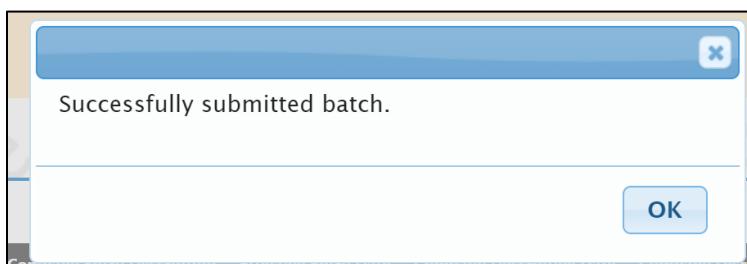
Save as Draft – If at any time you would like to save your work before completion, select *Save as Draft*. This option will allow the creator of the batch to locate the batch later.

Please note that the batch in progress is only visible on the Overview page of the person that saved it as a draft.

alloya Premier PayLOGICS				
Home	ACH	Reports	Configuration	
Overview	Reconciliation	Upload/Download	Approve/Release	Search
<b>BATCHES ON-HOLD</b>				
No Batches Currently On-Hold				
<b>My SAVED BATCHES (IN PROGRESS)</b>				
Premier PayLOGICS ISN	Sending Institution	Destination Institution		
210407020027447930	2724			

Cancel – Exit the batch without saving or submitting for approval.

Once approved for approval, a confirmation window will be displayed, click *OK*.



# ACH Services – Origination

Once submitted for approval, the system will respond with a message to approve and release the ACH batch.



The screenshot shows a software interface with a navigation bar at the top. The 'ACH' tab is selected. Below the navigation bar, a message box displays the text: 'ACH Batch Requires Approval and Release. This ACH Batch was created by DebFlex and must be approved and released by another user with approval and release rights.' A 'Delete' button is visible at the bottom left of the message box.

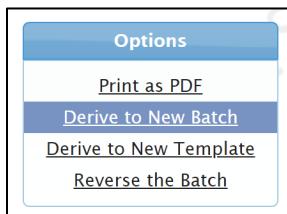
If the batch was submitted for approval in error, the user can delete the batch and start over.

A second user will need to approve and release the batch. **All ACH Originations requires dual approval.**

The batch will not be processed until it is approved and released. Refer to the [Approve, Release and Unrelease](#) procedures.

**NOTE:** After you submit for approval, options will appear on the right that enable the user to:

- *Print to a PDF* – Allows the user to print or save the files to the computer.
- *Derive to New Batch* – Allows the user to create another origination transaction with the same information and edit if necessary.
  - **NOTE:** The original batch will still be on the *Approve/Release* tab for approval. If the user is deriving to a new batch due to an error on the first batch, the first batch will need to be deleted to prevent it from being processed incorrectly.
- *Derive to New Template* – Allows user to create a template for future use.
- *Reverse the Batch* – Creates a reversal for a file completed in error. Only used if the file was already sent to the Federal Reserve Banks (FRB) for processing. Contact Alloya for additional guidance.



## Create ACH Transactions – Importing Entries Using an Excel File

Within Premier PayLOGICS, a spreadsheet template is available to complete and import into an ACH file. These procedures explain how to create the spreadsheet and then import it. The template is available when the user selects the *Import Entries* option or by clicking [here](#).

# ACH Services – Origination

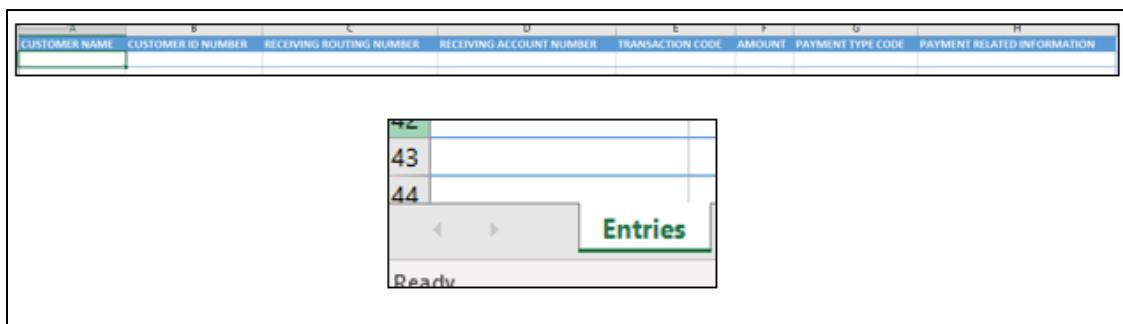
The screenshot shows the 'Import Entries' screen. At the top, there are buttons for 'Save as Draft', 'Submit for Approval', 'Cancel', 'Add Entry', and 'Import Entries' (which is circled in red). Below this is a 'Batch Information' table with columns for ISN, Company Name, and Company ID. The table shows one entry: ISN 0, Company Name Alloya Corporate, and Company ID 08199. Below the table, it says 'Number of Entries and Addenda' with a value of 2. The main area is titled 'Import Entries' and contains a form to 'Select an Excel file to upload'. It includes a 'Choose File' button and a message 'No file chosen'. At the bottom are 'Upload', 'Download Template' (which has a red arrow pointing to it), and 'Cancel' buttons.

Below are the column heading requirements.

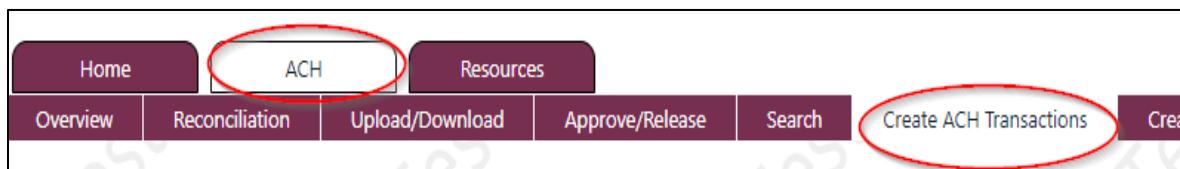
Column Name	Required Length	Max Length	Data Type	Required
Customer Name	1	22	AlphaNumeric	Yes
Customer Id Number	1	15	AlphaNumeric	No
Receiving Routing Number	9	9	Number	Yes
Receiving Account Number	1	17	AlphaNumeric	Yes
Transaction Code	2	2	Number	Yes
Amount	1	10	Number	Yes
Payment Type Code (WEB and WEB+ only)	N/A	N/A	Value	Yes
Payment Related Information (Addenda)	1	80	AlphaNumeric	No

**NOTE:** An existing spreadsheet can be copied into the spreadsheet template and then imported.

**All excel spreadsheets must have the same column headings, listed in the same order, as the template. The Worksheet tab must also be titled *Entries*.**



- Select ACH.
- Select *Create ACH Transactions*.



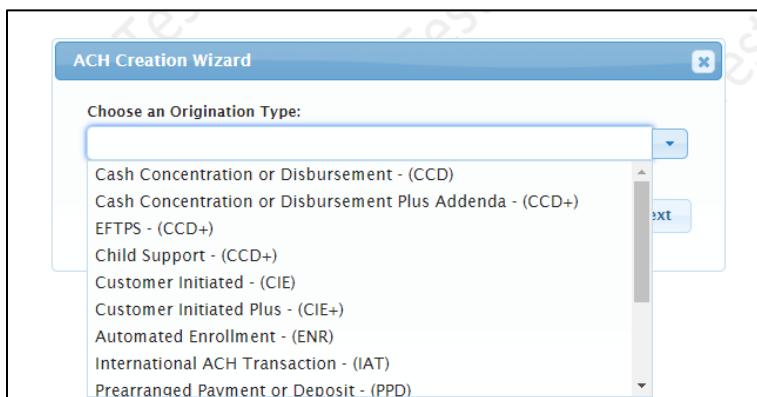
The *ACH Creation Wizard* will step you through the process.

- Select *None or a template name*.
- Select *Next*.

# ACH Services – Origination

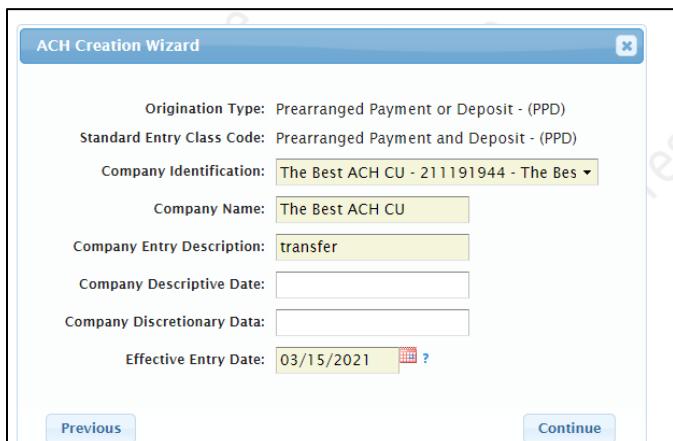


- Select the SEC code from the *Origination Type* drop-down list.
- Select the *Next* button.



- *Company Identification* – Select from the drop-down list of available company IDs. Information on adding company IDs is described in the [ACH Credit Risk](#) procedures.
- *Company Name* will populate based on the company ID selection.
- *Company Entry Description* – Add a description.
- *Company Descriptive Date* – Optional.
- *Company Discretionary Data* – Optional.
- *Effective Entry Date* – Select appropriate effective date.
  - Same day transactions need to be created and approved before cutoff.
- Select the *Continue* button.

# ACH Services – Origination



ACH Creation Wizard

Origination Type: Prearranged Payment or Deposit - (PPD)  
Standard Entry Class Code: Prearranged Payment and Deposit - (PPD)

Company Identification: The Best ACH CU - 211191944 - The Bes

Company Name: The Best ACH CU

Company Entry Description: transfer

Company Descriptive Date:

Company Discretionary Data:

Effective Entry Date: 03/15/2021

Previous Continue

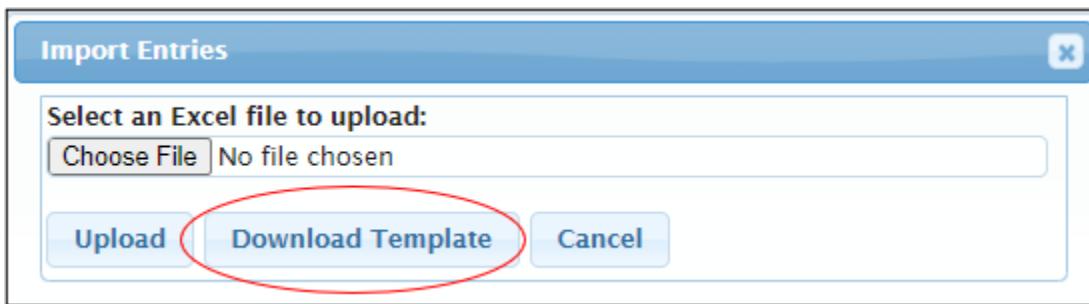
- Click on *Import Entries*.



Save as Draft Submit for Approval Cancel Add Entry Import Entries

A dialog box will be displayed.

- Select *Download Template*. If you already have a saved template, skip this step and go straight to the step to upload the file.



Import Entries

Select an Excel file to upload:

Choose File No file chosen

Upload Download Template Cancel

The template will display in the lower left corner of your screen.

- Open the template.
- Using the instructions on Sheet 2 on the screen, complete all required fields. Columns A through F are required, G and H are optional depending on the transaction.

Validate that correct transaction codes are listed. These can also be found on the instructions tab.

Once the file is complete and accurate, save the file to your network location using the naming convention for your credit union. You have now created the spreadsheet in the required format.

# ACH Services – Origination

A	B	C	D	E	F	G	H	
1	CUSTOMER NAME	CUSTOMER ID NUMBER	RECEIVING ROUTING NUMBER	RECEIVING ACCOUNT NUMBER	TRANSACTION CODE	AMOUNT	PAYMENT TYPE CODE	PAYMENT RELATED INFORMATION
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
21								
22								
23								
24								
25								
26								

Import Entries

Select an Excel file to upload:

Choose File No file chosen

Upload Download Template Cancel

- Select *Choose File*.
- Locate the saved file on your network.
- Once the file name is populated, select *Upload*.
- Review the entries for accuracy.

Once all entries are added, submit the batch for approval or choose to Save as Draft or Cancel.

Home ACH Reports

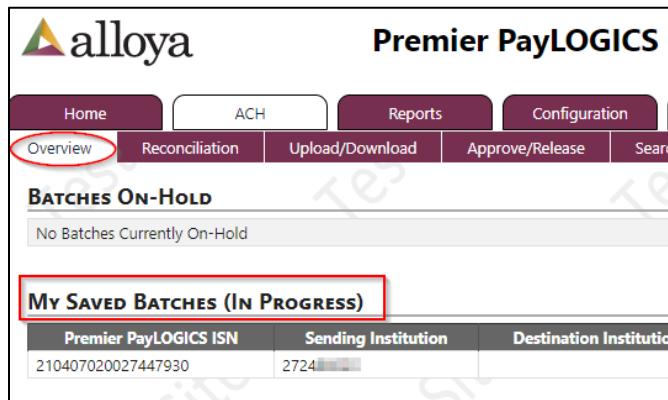
Overview ! Reconciliation Upload/Download Approve/Re

Save as Draft Submit for Approval Cancel

# ACH Services – Origination

Save as Draft – If at any time you would like to save your work before completion, select *Save as Draft*. This option will allow the creator of the batch to locate the batch later.

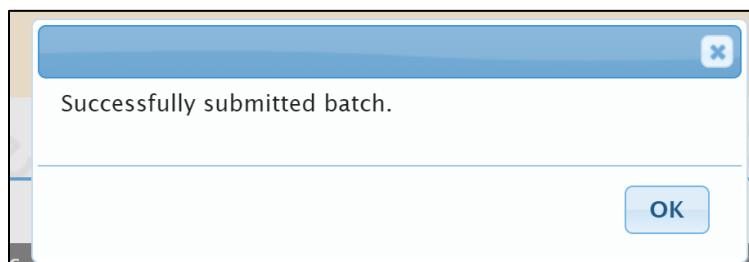
Please note that the batch in progress is only visible on the Overview page of the person that saved it as a draft.



The screenshot shows the Premier PayLOGICS software interface. At the top, there is a navigation bar with tabs: Home, ACH, Reports, Configuration, Overview (which is highlighted with a red oval), Reconciliation, Upload/Download, Approve/Release, and Search. Below the navigation bar, there is a section titled 'BATCHES ON-HOLD' which displays the message 'No Batches Currently On-Hold'. Underneath this, there is a section titled 'My Saved Batches (In Progress)' which is also highlighted with a red box. This section contains a table with three columns: 'Premier PayLOGICS ISN', 'Sending Institution', and 'Destination Institution'. The first row of the table shows the values: 210407020027447930, 2724, and a blurred institution name.

Cancel – Exit the batch without saving or submitting for approval.

Once submitted for approval, a confirmation window will be displayed, click *OK*.



Once submitted for approval, the system will respond with a message to approve and release the ACH batch.



The screenshot shows the software interface with a message box. The message box has a yellow header that says 'ACH Batch Requires Approval and Release'. The message body says 'This ACH Batch was created by DebFlex and must be approved and released by another user with approval and release rights.' At the bottom of the message box is a 'Delete' button.

If the batch was submitted for approval in error, the user can delete the batch and start over.

A second user will need to approve and release the batch. **All ACH Originations requires dual approval.**

The batch will not be processed until it is approved and released. Refer to the [Approve, Release and Unrelease](#) procedures.

# ACH Services – Origination

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**NOTE:** After you submit for approval, options will appear on the right that enable the user to:

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