

Create ACH Transactions

Table of Contents

Origination Cutoff Times	1
Create ACH Transactions Without a Template.....	1
Creating ACH Transactions Using a Non-Scheduled Template	5
Create ACH Transactions – Importing Entries Using an Excel File.....	8

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:

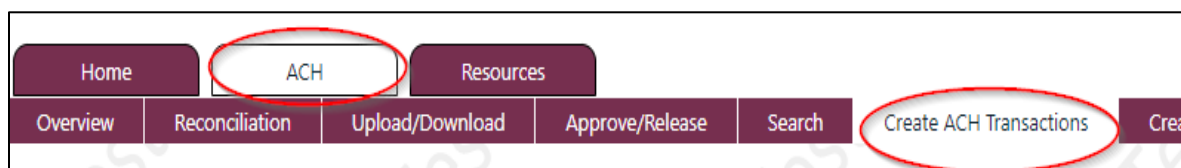
- Creating ACH transactions without a template
- Creating ACH transactions using a template
- Creating ACH transactions by importing entries using an excel file

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

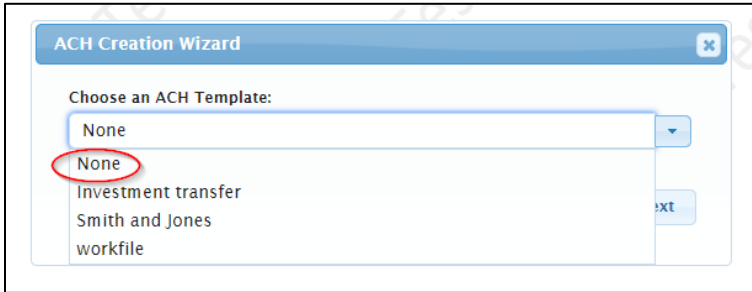
- Select *ACH*.
- Select *Create ACH Transactions*.



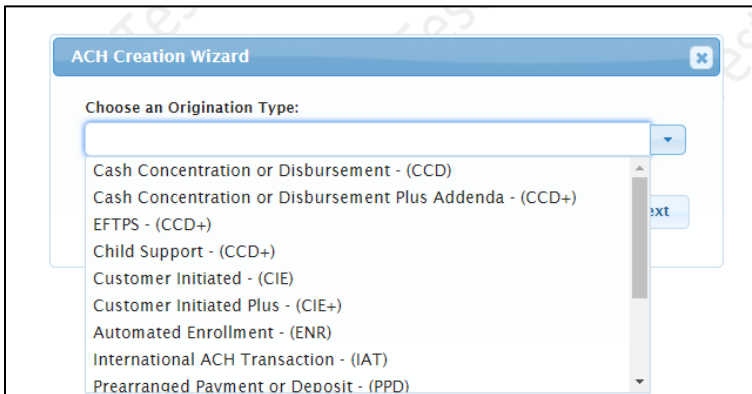
The *ACH Creation Wizard* will step you through the process.

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

ACH Services – Origination



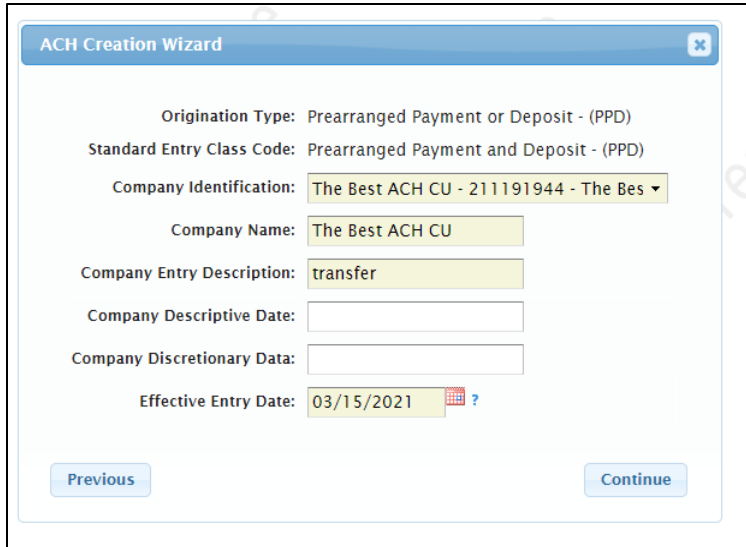
- Select the SEC code from the *Origination Type* drop-down list.
- Select the *Next* button.



- *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.

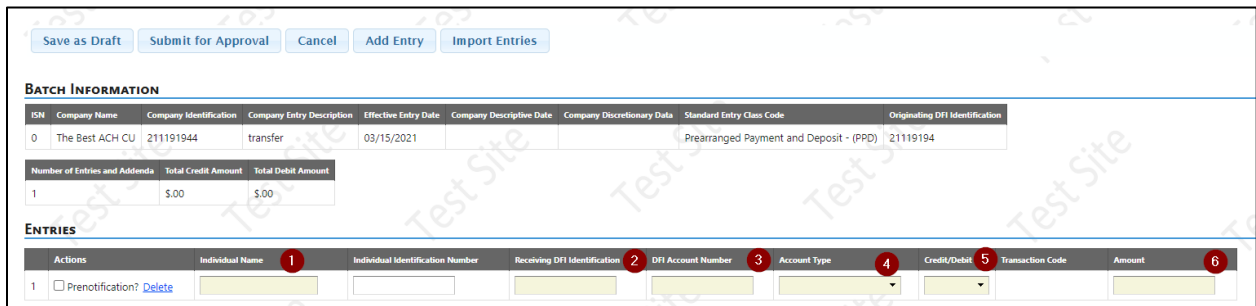


The ACH Creation Wizard form displays the following information:

- 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

Buttons: Previous, Continue

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



The Batch Information page displays the following information:

Buttons: 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

Number of Entries and Addenda	Total Credit Amount	Total Debit Amount
1	\$0.00	\$0.00

ENTRIES

Actions	Individual Name	Individual Identification Number	Receiving DFI Identification	DFI Account Number	Account Type	Credit/Debit	Transaction Code	Amount
1 <input type="checkbox"/> Prenotification? Delete								

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:

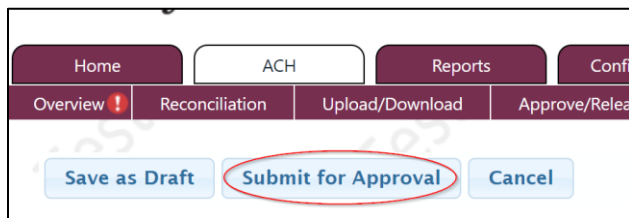
- Individual Identification Number – Helps you identify the member/transaction (i.e., account number).
- Prenotification – Select this box if the credit union would like to transmit a \$0.00 transaction to the receiving institution. Prenotes should be sent at least three days prior to a live transaction.

ACH Services – Origination

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

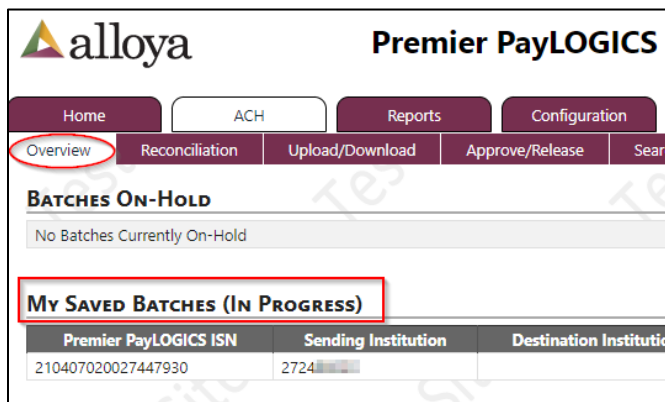
- **Individual Offset** – If the payment requires an individual offsetting entry per transaction, click the *Add Entry* button to add the offset information.
- **Batch Offset** – To create a batch offset for multiple transactions, all entries should be added to the screen and then one final entry should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



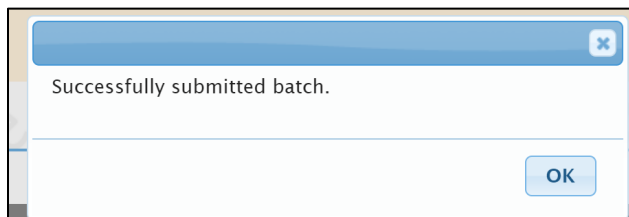
Save as Draft – If at any time you would like to save your work before completion, select *Save as Draft*. This option will allow the creator of the batch to locate the batch later.

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



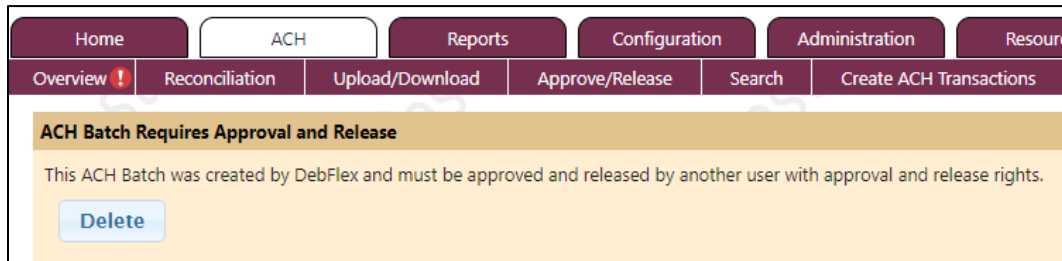
Cancel – Cancels the transaction completely.

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.



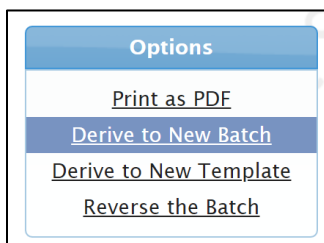
If the batch was submitted for approval in error, the user can delete the batch and start over.

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 Allova 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

Home ACH Resources

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

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

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

ACH Creation Wizard

Choose an ACH Template:

None

None

Investment transfer

Smith and Jones

workfile

Next

ACH Creation Wizard

Origination Type: Cash Concentration or Disbursement - (CCD)

Standard Entry Class Code: Corporate Credit or Debit - (CCD)

Company Identification: 211191944

Company Name: The Best ACH CU

Company Entry Description: investment

Company Descriptive Date:

Company Discretionary Data:

Effective Entry Date: [Calendar Icon] ?

Previous Continue

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

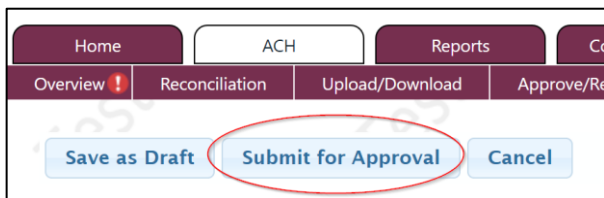
Other options are on the left side of each transaction

Actions	
1	View Details Delete

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

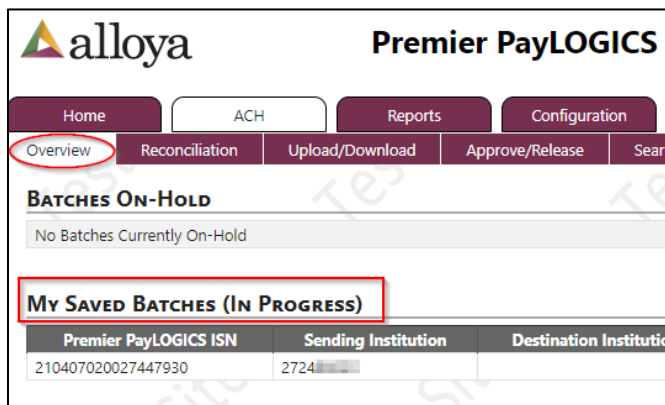
If additional edits are needed, the template will need to be updated and approved before the transaction can be sent. See the procedures for [Editing a Template](#).

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



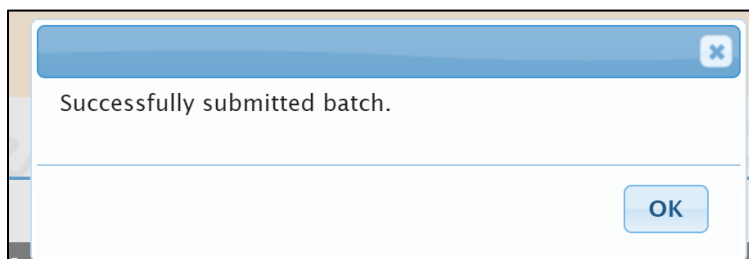
Save as Draft – If at any time you would like to save your work before completion, select *Save as Draft*. This option will allow the creator of the batch to locate the batch later.

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



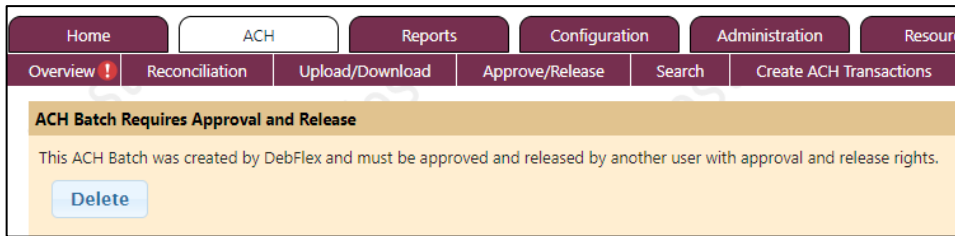
Cancel – Exit the batch without saving or submitting for approval.

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.



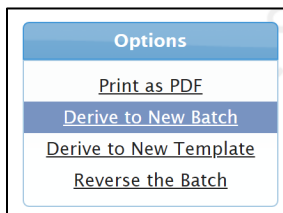
If the batch was submitted for approval in error, the user can delete the batch and start over.

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 ACH Origination interface. At the top, there are tabs for Home, ACH, Reports, Configuration, and Administration. Below these are sub-tabs: Overview, Reconciliation, Upload/Download, Approve/Release, and Search. The 'Import Entries' button is circled in red. Below the buttons, there is a 'BATCH INFORMATION' section with a table showing ISN, Company Name, and Company ID. The 'Import Entries' dialog box is open, showing a 'Choose File' button and a 'Download Template' button, with a red arrow pointing to the latter.

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*.

The screenshot shows an Excel spreadsheet template with columns: CUSTOMER NAME, CUSTOMER ID NUMBER, RECEIVING ROUTING NUMBER, RECEIVING ACCOUNT NUMBER, TRANSACTION CODE, AMOUNT, PAYMENT TYPE CODE, and PAYMENT RELATED INFORMATION. Below the template, a small Excel window titled 'Entries' is shown, indicating that the spreadsheet is ready for use.

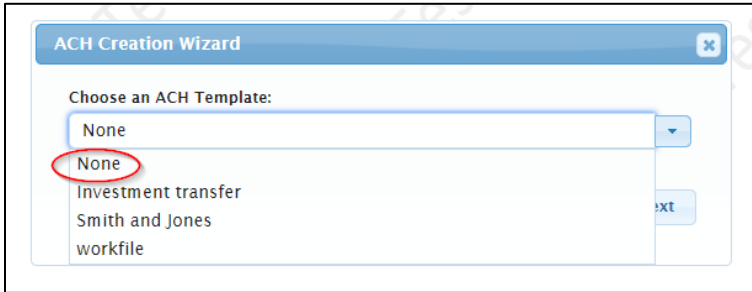
- Select *ACH*.
- Select *Create ACH Transactions*.

The screenshot shows the ACH Origination interface. At the top, there are tabs for Home, ACH, and Resources. Below these are sub-tabs: Overview, Reconciliation, Upload/Download, Approve/Release, Search, and Create ACH Transactions. The 'ACH' tab is selected, and the 'Create ACH Transactions' button is circled in red.

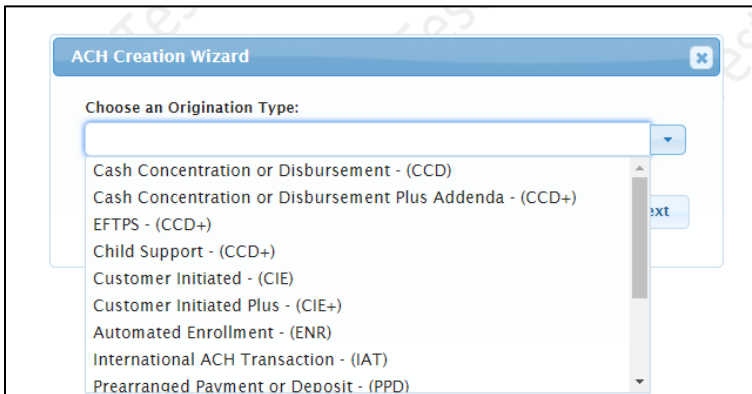
The *ACH Creation Wizard* will step you through the process.

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

ACH Services – Origination

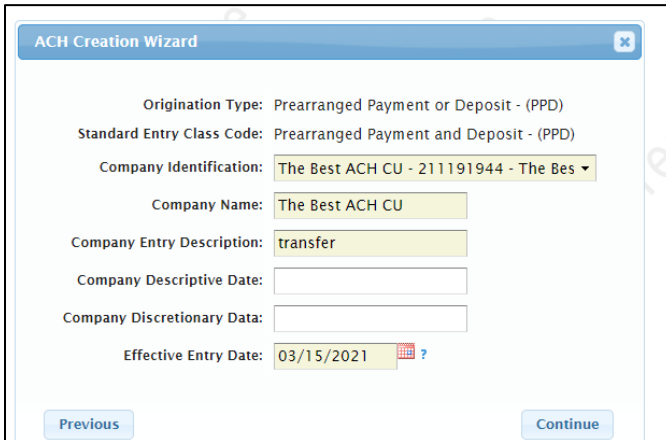


- Select the SEC code from the *Origination Type* drop-down list.
- Select the *Next* button.




- *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

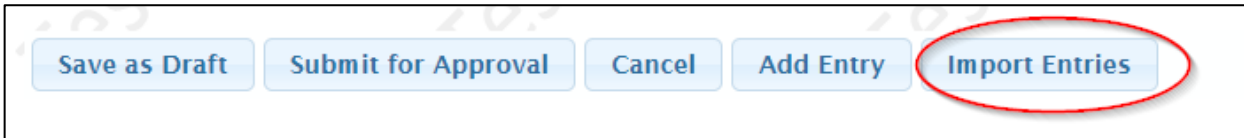


ACH Creation Wizard

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

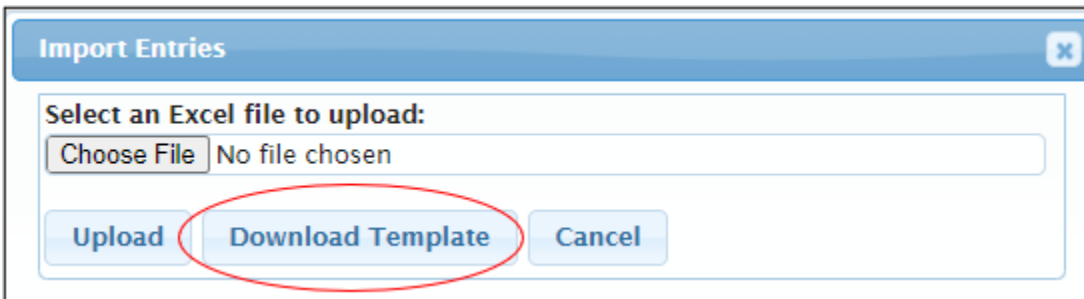
- Click on *Import Entries*.



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

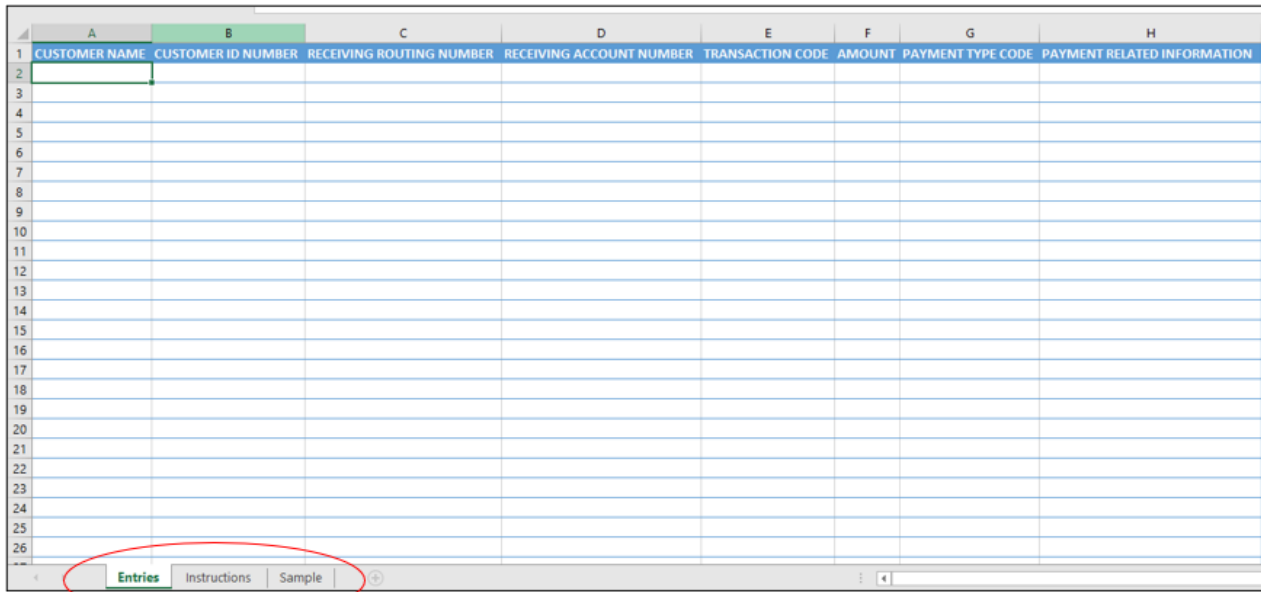
The template will display in the lower left corner of your screen.

- 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.

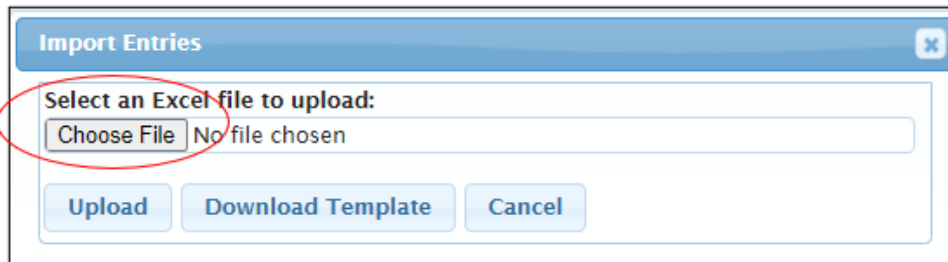
Validate that correct transaction codes are listed. These can also be found on the instructions tab.

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 ✕

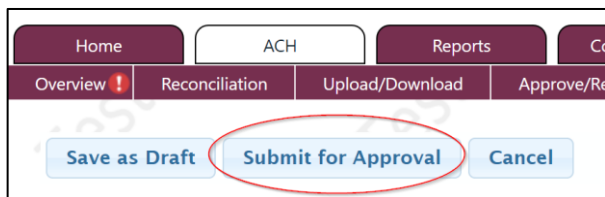
Select an Excel file to upload:

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 Cc

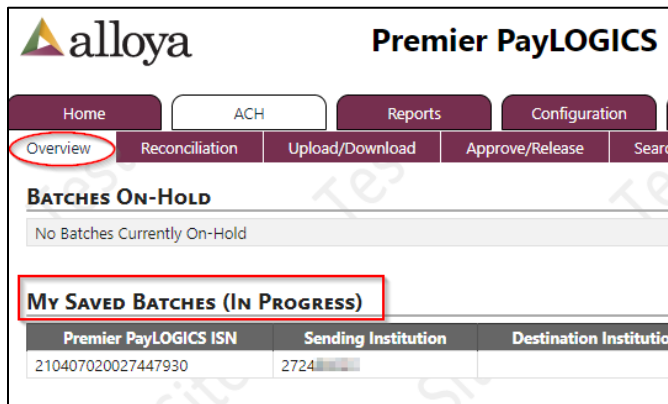
Overview ! Reconciliation Upload/Download Approve/Re

Save as Draft Submit for Approval Cancel

ACH Services – Origination

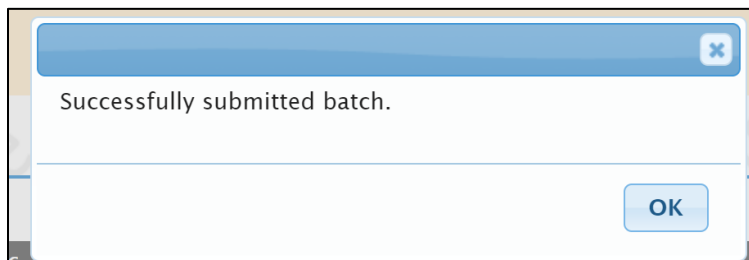
Save as Draft – If at any time you would like to save your work before completion, select *Save as Draft*. This option will allow the creator of the batch to locate the batch later.

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

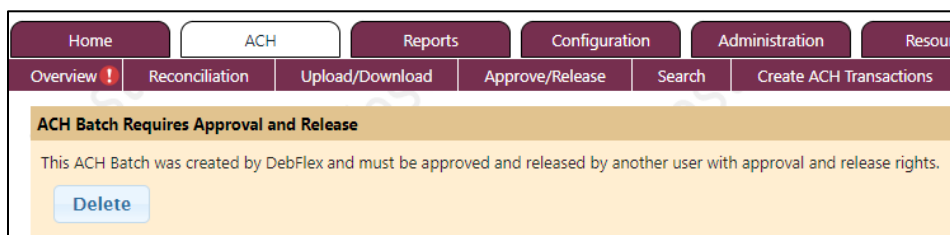


Cancel – Exit the batch without saving or submitting for approval.

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.



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.

