ACH Quick Resource Guide

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Important Terms

ACH NETWORK – The ACH Network is a batch payment system. NWFCU forwards entries received from its Originators to the ACH Operator. The ACH Operator distributes the entries to each Receiving Bank and the Receiving Bank in turn credits or debits its customers.

NACHA RULES – NACHA administers the rules that govern the ACH Network. Banks, Originators, and Third Party Service Providers participating in the ACH Network agree to abide by the NACHA Rules. The online copy of the rules may be accessed at http://www.achrulesonline.org/

CREDIT ENTRY – An ACH entry that deposits (credits) funds to a Receiver's account.

DEBIT ENTRY – An ACH entry that withdraws (debits) funds from a Receiver's account.

ORIGINATOR – A company that initiates an ACH debit or credit, through an ODFI or Third-Party Sender, to a Receiver**.**

RECEIVER – The company or individual that receives an ACH debit or credit entry from an Originator.

ODFI (ORIGINATING DEPOSITORY FINANCIAL INSTITUTION) – NWFCU

RDFI (RECEIVING DEPOSITORY FINANCIAL INSTITUTION) – Receiver's bank.

ACH OPERATOR – The Federal Reserve

THIRD PARTY SERVICE PROVIDER (TSPS)* – An Organization (not an Originator, ODFI, or RDFI) that performs any functions on behalf of the Originator, ODFI and/or RDFI. This can include the creation of files or acting as a sending point or receiving point for a Participating DFI. (An organization acting as a Third-Party Sender also is a TPSP – see next question for current definition) Examples of TPSP: data processing service bureau, correspondent bank, payable through bank, a banker's bank, or even a financial institution acting on behalf of another financial institution.

THIRD PARTY SENDER (TPS)* - As revised in 2014, the definition of a Third-Party Sender is as follows: "A type of Third-Party Service Provider that acts as an intermediary in Transmitting Entries between an Originator and an ODFI, including through Direct Access, and acts on behalf of an Originator or another Third-Party Sender. A Third-Party Sender must have an Origination Agreement with the ODFI of the Entry. A Third-Party Sender is never the Originator for the Entries it transmits on behalf of another Organization. However, a Third-Party Sender of Entries may also be an Originator of other Entries in its own right." (Article Eight, Section 8.98)

STANDARD ENTRY CLASS (SEC) CODES – SEC codes assigned to your ACH Entry indicate the type of entry being sent as well as the return rules that apply to that entry (see attached).

PASS-THRU FILE – An ACH file in NACHA format created by your company's own software and uploaded to online banking using NWFCUs ACH service.

PROTECTED INFORMATION: Non-public personal information including financial information of a natural person used to create, or contain an entry and any related Addenda Records

*If your company originates ACH entries on behalf of an entity other than your own, a third-party agreement is required for compliance with the NACHA Rules. Please contact your account officer for more information.

ORIGINATOR RESPONSIBILITES

- Obtain proper authorizations (see sample authorization form) from Receivers and maintain copies of the authorizations for two (2) years after the authorization is revoked or terminated. Account authorization must be retained in a secure manner
- Apply the appropriate SEC Code based on type of customer bank account (corporate or consumer), and if "consumer" how authorization was obtained; in writing, over telephone, or Internet.
- Send entries on the proper date and cease submission of future entries when instructed. (see"Returns")
- Provide proper notice to the Receiver if changing amount or date of debit.
- Check Receivers against OFAC checklists.
- Protect all payment information throughout the process to comply with the NACHA Data Security Rule.
- Ensure your computer is protected per your ACH Origination Agreement with NWFCU.
- Change Receiver information within six (6) banking days upon receipt of a Notification of Change, or before sending another entry to the same Receiver. (See "Notification of Change for Exception - OR32 Subsection 2.12.1")
- Ensure you do not disclose a Receiver's account information for any third party's use in initiating a separate ACH entry

AUTHORIZATIONS FROM CONSUMERS

- As an originator, you are required to obtain an authorization from a consumer receiver in writing and signed by the receiver or similarly authenticated before initiating a credit or debit entry to his/her account.
- NWFCU reserves the right to request a copy of the authorization at any time to verify an ACH entry.

AUTHORIZATIONS FROM BUSINESSES

- As an originator, you are required to obtain an authorization from a non-consumer (business) receiver before initiating a credit or debit entry to their account. Although the NACHA Rules do not specify that this authorization must be in writing it is highly recommended that it is obtained in writing to support the agreement between your company and your receiver.
- NWFCU reserves the right to request proof of an authorization at any time to verify an ACH entry.

OFAC (Office of Foreign Assets Control)

- OFAC lists countries, groups, and individuals that United States companies may not send funds to or receive funds from.
- You are required to check your receivers against the OFAC compliance checklist before initiating ACH Entries. You may check the OFAC Specially Designated Nationals and Blocked Persons list at: http://sdnsearch.ofac.treas.gov
- The Bank must protect itself by informing every customer that it is against the law to send debit or credit entries to OFAC-blocked entities. This is also noted in your NWFCU ACH Origination Agreement.

PRE-NOTIFICATION (PRENOTE)

- A pre-note is a zero dollar ACH entry sent with the purpose of verifying the account information of the receiver.
- The Receiving Bank is not required to validate the name of the receiver on the pre-note, it is only required to verify the account number.
- Pre-notes are not mandatory; however, if a pre-note is sent, a live dollar entry may not be sent for at least three (3) banking days following the Settlement date of the Pre-notification entry provided that a return or notification of change has not been received.

CHANGING THE DATE OR AMOUNT OF ACH DEBITS

- You must notify your business and consumer Receivers at least seven (7) calendar days before the effective date of the recurring ACH Debit entry if the date of the entry will change.
- You must notify consumer receivers at least ten (10) calendar days before the effective date of the recurring ACH Debit entry if the amount of the entry will change.

RETURNS

- The Receiving Bank must create and send Returns within two (2) Banking days. We recommend to review your account daily.
- An exception to the two (2) Banking day rule is consumer unauthorized returns, which may be returned within 60 days of posting.
- If an entry is returned as unauthorized, you must cease initiating entries to that Receiver and obtain a new authorization before sending additional entries.
- The use of consumer (PPD, TEL, WEB) or corporate (CCD) SEC Codes determines the applicable ACH return rules.
- An ACH entry may be returned to your company for administrative reasons, such as an incorrect account number, or if the Receiver claims the entry is unauthorized.
- An ACH entry returned to you for insufficient (R01) or uncollected funds (R09) may be re initiated up to two (2) times within 180 days after the settlement date of the original entry. It is in violation of the NACHA Rules to re-initiate a debit entry if a return is received for any other reason.
- You must maintain a return ratio of less than 3% for administrative returns , less than 0.5% of unauthorized returns and less than 15% of overall returns during a 60 day period (see attached for list of return codes).
- If your company exceeds the 3% , 0.5% return ratios, or 15% overall returns NWFCU reserves the right to suspend ACH services.

REVERSALS

- Per the NACHA Rules, reversals are only allowed due to wrong dollar amount, wrong account number, or duplicate transaction.
- When initiating a reversal, the reversing entry must be for the full amount, must be sent within five (5) banking days of effective date of the original entry and must be sent within 24 hours of discovering the error.
- The NACHA Rules state that your company must make a reasonable attempt to notify the Receiver of the reason for the reversal before the effective date of the reversing entry. However, the Receiver does not need to authorize the reversing debit.
- Reversals are created by NWFCU– please contact your account officer if you would like to request a reversal.

NOTICE OF CHANGE (NOC)

- When ACH entry information is incorrect, the receiving bank sends a Notification of Change (NOC) to NWFCU requesting that future entries to the Receiver contains correct information (see attached list for Change Codes).
- NWFCU will notify you within two (2) banking days if a NOC is received for your company.
- ACH Rules require you to make the change within six (6) banking days or before the next entry is sent.
- The Receiving Bank warrants the information they provide is correct. You do not need to obtain permission from the Receiver to update the information in your system.

AUTHORIZATION TYPES (SEC CODES)

Corporate Authorization
"CCD"

- Use this SEC Code for all business to business transactions. There must be an agreement between parties. The NACHA Rules do not define an "agreement". It is suggested you follow the same authorization criteria when obtaining consent as you would a Consumer. (See below.)

Consumer Authorizations
"PPD"

- Consent to debit consumer bank account occurs when the authorization form is signed. (See attached sample authorization form)

"TEL"

- Verbal consent to debit consumer account provided over the telephone.
- To refund money must use "PPD" SEC Code even though "TEL" SEC Code used on original debit transaction.
- Call must be recorded (recording must be retained for two (2) years from date of transaction).
- Notice must be sent to consumer prior to settlement of the entry (in case of recurring transactions), either by email or regular mail.
- Verify Receiver's identity.
- Verify routing numbers.

"WEB"

- Consent to debit consumer bank account provided on originator's website.
- To refund money must use "PPD" SEC Code even though "WEB" SEC Code used on original debit transaction.
- An annual audit must be conducted to ensure financial information is protected by security practices and procedures.
- You must have a commercially reasonable fraudulent transaction detection system established and implemented. This include validation of account number used to create the entry.
- You must have a commercially reasonable method of authenticating the identity of the Receiver.
- You must have a commercially reasonable method of verifying the routing number provided by the Receiver.
- Per NACHA rules transactions with "WEB" SEC Code may require account verification evidence

SECURITY REQUIREMENTS

- Protect confidentiality and integrity of documents and protected information until destruction.
- Protect against anticipated threats and hazards to security of protected information until destruction of such information.
- Protect against unauthorized use and unauthorized access to protected information.
- Any Originator that exceeds 2,000,000 entries, must protect Depositing Financial Institution account numbers by June 30th of the following year by rendering them unreadable when stored electronically.

Code	Title	Description	Consumer or Business	Debit/Credit
PPD	Prearranged Payment and Deposit Entry	Recurring entry for all direct deposit of payroll, or for direct payment of recurring bills such as utilities, loans, insurance, etc.	Sent to Consumer Accounts only.	Debit or Credit
CCD	Corporate Credit or Debit	Transfer of funds between business accounts.	Sent to Business Accounts Only	Debit or Credit
TEL	Telephone Initiated Entry	Entry submitted by consumer via telephone.	Consumer	Debit only
WEB	Internet/Mobile Initiated Entry	Entry submitted by consumer via internet or a wireless network.	Consumer	Debit only

RETURN ENTRY CODES

*This list is not exhaustive of all return reasons that might be used by the returning financial institution. Additional return codes/reasons will be explained as needed

Unauthorized Returns	
R05	Unauthorized Debit to Consumer Account Using Corporate SEC Code
R07	Authorization Revoked by Customer
R10	Customer Advises Entry is Unauthorized, Improper, Ineligible, or Part of an Incomplete Transaction
R29	Corporate Customer Advises Not Authorized
R51	Item Related to Re presented Check (RCK) Entry is Ineligible or RCK Entry is improper

Administrative Returns	
R02	Account Closed
R03	No Account / Unable to Locate Account
R04	Invalid Account Number

Other Returns	
R01	Insufficient Funds
R08	Stopped Payment
R09	Uncollected Funds
R13/R28	Invalid Routing Number
R16	Account Frozen
R20	Non Transaction Account

NOTIFICATION OF CHANGE CODES

C01	Account Number
C02	Routing/Transit Number
C03	Account Number and Routing/Transit Number
C04	Transaction Code
C05	Account Number and Transaction Code
C06	Account Number AND Routing/Transit Number AND Transaction Code

TRANSACTION CODES

Transaction Type	Transaction Code	Pre-note Transaction Code
Checking Account – Credit	22	23
Checking Account – Debit	27	28
Savings Account – Credit	32	33
Savings Account - Debit	37	38

Business ACH Widget

The **Business ACH** widget enables users to create batch templates that may be submitted for processing. You can access the Business ACH widget through the online banking portal once you are approved and enrolled in the service.

Required Permissions

Users (other than main Admin User) must be assigned one or more ACH transaction types before they can access the Business ACH widget.

Important: If a user does not have ACH transaction type permissions, the user will be displayed a warning message indicating they have insufficient permissions

ACH Role Permission	Description
Transaction Types	
Payroll	PPD, Credits - credit consumer accounts for payroll direct deposit, bonuses, refunds and more
Collect Funds from Consumers	PPD, Debits - debit consumer accounts for goods and services
Business Payments	CCD, Credits - credit businesses for services and distribute or consolidate funds between businesses
Business Collections	CCD, Debits - debit businesses for goods and services
Telephone Collections	TEL, Debits - accept one-time or recurring payments over the telephone from consumers
Internet Collections	WEB, Debits - accept one-time or recurring payments from consumers over the Internet
General Permissions: Payment Template Management	
Create ACH Template	Create new templates using permitted ACH transaction types and offset accounts.

Edit ACH Template	Change ACH template names, company entry descriptions, offset accounts and restrict template access.
Manage Template Entries	Allows users to select entry accounts, change statuses, amounts, enter addenda information for entries and delete ACH template entries.
Delete ACH Template	Ability to delete ACH templates.
Import ACH Templates	Ability to import ACH Templates or create pass-thru templates using NACHA or .csv files.
Payment Permissions: ACH Payment & Collections	
Allowed to Submit ACH	Submit ACH Templates for Authorization and processing.
Allowed to Authorize ACH	Authorize ACH Templates to release for processing.
Same Day ACH	Gives users the ability to send same day ACH transactions.
Access to Restricted Template	Ability to access and modify templates that have been designated for restricted users only.

Account Permissions: Users must have access to one or more accounts with ACH permissions.

Payees: To create an ACH template with participant entries, you will need one or more payees with ACH as a payment method

ACH Limit Type	Applies to ACH Transaction Types
ACH Payments	Consumer Payments - PPD, Credits Business Payments - CCD, Credits
ACH Collections	Collect funds from Consumers – PPD, Debits Collect funds from Businesses – CCD, Debits Telephone Collections - TEL, Debits Internet Collections - WEB, Debits
Submit Up to	The maximum limits user can submit.
Dual Authorization Above	Requires approval on all submissions above specified amount.

ACH limits are enforced at the business and role level. Limits at the business level are cumulative, meaning the totals consider the total dollar value of all ACH Payment or ACH Collection templates executed by users at your business. Limits are calculated using the Deliver By date method.

- For example, you may receive an error message indicating you have exceeded your limit for a future-dated template although you may be well within your daily limit for a collection or payment template with today as a Deliver By date.

Limits: ACH has separate transaction limits for credit and debit templates - ACH Payments and ACH Collections

Creating a Quick ACH

The **Quick ACH** feature enables entitled users to create new one-time transfers.

Required Permissions

- Before you can create Quick ACH transfers, you must be assigned to a role with the ability to submit ACH Batches. This can be located under **"Account Access"** when setting up sub-users' profile.

1.	Under the **Business Transfer and Pay** menu, click **"Business ACH."**
2.	Click the **"Create ACH"** drop-down menu and select **"Quick ACH."** **Note:** This option can be used to make a one-time payment to one payee.
3.	Select the **Offset Account.**
4.	Select the **Transaction Type.** This will apply the appropriate SEC code.
5.	Enter an **Entry Description** (Optional). **Note:** This provides a description of the transaction to the payee. For example, Dir Deposit, Payroll, Invoice, etc. Most receiving Financial Institutions will display this information on its bank statements.
6.	Enter an **Amount** for the transaction.
7.	Select the **Deliver By** date.
8.	Select the **Payee** or **Create New Payee.**
9	Click **"Submit."**
10.	A submission confirmation will be displayed. On this confirmation you have the option to **"View Submission Details."**

Creating Templates

The **New Template** feature enables entitled users to create new ACH templates.

Required Permissions

- Before you can create ACH templates, you must be assigned to a role with Create Template, Manage ACH Template Entries, and ACH account permissions.

1.	Under the **Business Transfer and Pay** menu, click **"Business ACH."**
2.	Click **"New Template."**
3.	Enter a **Template Name**. **Important:** Template names must be unique.
4.	Select a **Company Name,** if applicable. **Note**: ACH Company Names enable you to use a unique company name and identification in batch header records. For example, if your business has two locations with separate payroll files, you may require a unique ACH company for each location.
5.	Select an **Offset Account** from the drop-down.
6.	Select a **Transaction Type**. **Note**: This will apply the appropriate SEC code.
7.	Enter a **Company Entry Description.** **Note**: Company entry descriptions provide a description of the template transaction and are often posted to the payee's account. Examples of descriptions include Payroll, Dir Dep, Reg Salary, Vendor Pymt, Loan Pymt and Ins Prem.
8.	Select an **Access Level** for the template. **Note**: The access level, combined with ACH role permissions, control user access to ACH templates. Selecting normal allows all users with requisite ACH permissions (i.e., ACH transaction type, ACH offset account) to access the template. Designating the template as a restricted template ensures only users with required ACH permissions plus the Access Restricted Templates permission can access the template.
9.	Click **"Create Template"** to continue or click **"Cancel"** to close. **Note:** A confirmation message is displayed confirming the template has been added.

Adding ACH Payees to Templates

The **Add Payees** feature allows entitled users to add payees to an ACH template.

Required Permissions

- Before you can add payees to a template, you must have one or more payees with ACH payment methods. You must also be assigned a role with permission to Manage ACH Template Entries.

1.	Within the **"Business ACH"** widget, select the template where you wish to add a Payee.
2.	Click the **"Add Payees"** button.
3.	**The Add Payees to Template** module is displayed. Check the box next to the Payee you want to add to the template.
4.	Click **"Assign Payees"** to apply the payees to the template or click **"Cancel"** to close.
	Continue to Step 5 if there is no available Payee to select.
5.	Click **"Add an ACH Payee."**
6.	Click **"Add New Payee."**
7.	Under Payee details, select **Person** or **Business.**
8.	Enter the following: • **Full Name** • **Email** (Optional) • **Payee ID** (Optional)
9.	Choose a group for the Payee (Optional) Click **"Add Payee."**
10.	Click **"Add payment method."**
11.	Select the **ACH** field.
12	Enter Beneficial FI and account information. Enter the following: • **Routing Number** • **Account Type** • **Account Number** • **Nickname**
13	Click **"Save."** **Note:** To add this new payee to a template, return to Step 1.

Submitting Templates

The submit template feature allows permitted user to activate templates for authorization and/or processing.

Required Permissions

- Before you can submit ACH templates, you must have a role with the submit template permission, permission to the ACH transaction type and the offset account used in the template.
- You can edit the template **"Details"** and **"Payees"** prior to submission (See below for instructions).

1.	Under the **Business Transfer and Pay** menu, click **"Business ACH."**
2.	Select the template you want to submit for processing. Make appropriate changes as needed.
3.	Click **"Review and Submit."**
4.	Select a **Deliver By** date. **Note**: The deliver by represents the date the template transactions are expected to settle. The system checks the institution's daily cut-off time, business processing days, holidays, effective entry date rules and future day limits to determine when you can schedule your template.
5.	Click **"Submit Template"** or click **"Cancel"** to close. **Note**: A confirmation message is displayed indicating the template was submitted successfully or requires additional authorization.

Editing Template Details

The edit template service allows users to edit the name of the template, company entry description, offset accounts and access levels (normal or restricted).

Required Permissions

Before you can edit ACH templates, you must be assigned a role with edit template permissions.

1.	From within the **"Business ACH"** widget, select the template where you wish to edit the Details.
2.	Click on the **"Details"** tab to show the template details.
3.	Users may edit the **template name**, **company entry description**, **offset account**, and **access level**. Click the edit icon (pencil) next to the field you wish to edit
4.	Click **"Save Changes"** or **"Cancel"** to close

Important: Edits are not applied to templates pending authorization, authorized templates, or future-dated templates already submitted.

Editing Template Payees

The edit payees feature allows users to edit payee records in a template.

Required Permissions

Before you can edit payee records in a template, you must be assigned a role with permission to Manage ACH Template Entries.

1.	From within the **"Business ACH"** widget, select the template where you wish to edit the Payee.
2.	To edit an Individual Payee in a template, click the edit icon (pencil) next to the Payee you wish to edit. The following options will be available to edit: • **Account** • **Status** • **Amount** • **Addenda** • **Discretionary Data** (Optional)
3.	Select an **Account** from the drop-down. The drop-down displays all ACH accounts assigned to the Payee. **Note:** The **Account** field will auto-populate if there is only one account assigned to the Payee
4.	Select a **Status** from the drop-down. You will have the following options:

	• **Active:** The Payee is a live entry that will be included in the template sent for processing.
	• **On Hold:** The Payee is not live and will not be included in the template.
	    o For example, an employee on unpaid leave can be designated on hold until he or she returns.
	• **Prenote:** The system creates a zero-dollar prenote entry in the template for the purpose of verifying the account information of the Payee. Prenotes should be sent at least 3 banking days prior to submitting a live entry.
	    o For example, your business may submit a prenote entry for a new employee using direct deposit to ensure the accuracy of the Payee's bank and account information.

5.	Enter an **Amount**.
6.	Enter up to 80 characters of **Addenda** Information (optional). **Note:** Addenda information can be used to provide additional details for the transaction. For example, Invoice details or reference numbers to help the Payee apply the payment in their accounting program.
7.	Enter a two-character code in the **Discretionary Data** field (optional).
8.	Click **"Save"** to save your changes or click **"Cancel"** to close.
9.	To edit multiple Payees at once, select the pencil icon **"Edit all Payees."** **Note:** When you edit all Payees at once, you will only have the option to change the **Amount** and **Status**.
10.	Enter an **Amount**.
11.	Select a **Status** from the drop-down.
12.	Click **"Save"** to save your changes or click **"Cancel"** to close.
13.	When changes are saved, a confirmation message will display to show that the template has been successfully updated.

Important: Changes to payees are not applied to templates pending authorization, authorized templates, or future-dated templates already submitted.

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Submitting Pass-Thru Files

ACH Pass-Thru allows users to securely deliver NACHA and .csv formatted files for processing. Pass-thru files are not stored in the database and are not available for future use.

Required Permissions

Users must be assigned the Import ACH Templates role permission and be permitted one or more ACH transaction types before they can access ACH Pass-Thru.

- **Account Permissions:** Users must have access to one or more accounts with ACH permission.

1.	Under the **Business Transfer and Pay** menu, click **"Business ACH."**
2.	From the **"Create ACH"** drop-down, select **"Import File"**.
3.	The Pass Thru window is displayed. Click **"Browse Files"** to upload the file from your local drive. **Note:** The system supports NACHA-formatted .txt files and .csv files formatted according to the platforms specifications.
	The system performs file validation checks and if the file contains errors, an error message will display. Make the required changes and click **"Replace File"** to upload a new file. If the file passes file validation, the file is delivered for processing.
4.	Click **"Continue."**
5.	To edit the Name of the Pass-Thru file, select the edit icon (pencil).
6.	Select an **Offset Account** from the drop-down.
7.	Select a **Company Name.** **Note:** If there is only one company name this field will auto-populate.
8.	Enter a **Deliver By** date.
9.	Select a **Transaction Type.**
10.	Enter a **Company Entry Description.** **Note**: Company entry descriptions provide a description of the template transaction and are often posted to the payee's account. Examples of descriptions include Payroll, Dir Dep, Reg Salary, Vendor Pymt, Loan Pymt and Ins Prem.
11.	(Optional) Check following options: • **"Save as Template"** - This will save the entry as a template for future use. • **"Restricted Batch"** - Access Level that only allows certain users to view restricted templates
12.	Click **"Save and Submit."**
13.	In the Pass Thru Submission window, click **"X"** to exit or click **"View Submission Details"** to review batch.

Deleting ACH Payees in a Template

The delete payee feature allows users to delete payees in a template.

Required Permissions

Before you can delete payees from a template, you must be assigned a role with permission to Manage ACH Template Entries.

1.	Within the **"Business ACH"** widget, select the template you wish to remove Payee from.
2.	Click the edit icon (pencil) next to the Payee you wish to delete.
3.	Click **"Remove Payee."**
4.	Select **"Yes, remove"** to continue removing Payee.
5.	A confirmation message is displayed indicating the Payee has been successfully removed from the template.

Important: Changes to payees are not applied to templates pending authorization, authorized templates, or future-dated templates already submitted.

Deleting Templates

The delete template feature allows users to delete ACH templates.

Required Permissions

Before you can delete ACH templates, you must have a role with delete template permissions.

1.	Within the **"Business ACH"** widget, select the template you wish to delete.
2.	Click the **"Details"** tab.
3.	Click the **"Delete template"** icon.
4.	Click **"Delete Template"** or click **"Cancel"** to close the window.
5.	A confirmation message is displayed indicating the template has been successfully deleted.

Important: Deletion is not applied to templates pending authorization, authorized templates, or future-dated templates. If you wish to delete a future-dated template, click the Scheduled ACH tab and cancel the request.

Template Authorizations

The authorizations feature allows users to review, authorize or reject ACH template requests.

Required Permissions

To authorize an ACH template, a user is required to have the following permissions:

- Allowed to authorize ACH role permission.
- Permission to the account used to fund the ACH template.
- Permission to the transaction type assigned to the template.
- Permission to access restricted templates, if applicable.

Important: If a user does not have the requisite permissions that user will not be able to authorize ACH template transfer requests.

Authorizing ACH Templates

1.	ACH transactions requiring authorization will appear on the Dashboard. Click **"View."** OR proceed to step 2.
2.	To approve a template, click **"Authorizations"** within the **"Business Admin"** widget. The authorization tab will display the number of transactions that require authorization in red.
3	Check the box next to the template(s) you wish to authorize.
4.	Click the **"Authorize"** button to approve the template.
5.	The system displays a message confirming the template was successfully authorized or an error message is displayed.

Rejecting ACH Templates

1.	ACH transactions requiring authorization will appear on the Dashboard. Click **"View."** OR proceed to step 2.
2.	To reject a template, click **"Authorizations"** within the **"Business Admin"** widget. The authorization tab will display the number of transactions that require authorization in red.
3.	Select the template(s) you wish to reject.
4.	Click the **"Reject"** button to reject the template.
5.	The **Reject ACH Payment** screen is displayed. Enter a **Reason** why the batch was rejected (e.g., wrong amount, account, etc.)
6.	Click **"Cancel"** to return to the authorization page or click **"Reject Batch"** to complete the process of rejecting the request(s).
7.	The system displays a confirmation message indicating the request was rejected. **Note:** An email alert is sent to the user who submitted the template indicating their request has been rejected.

Important: If your batch request is rejected, the system automatically recalculates your daily, weekly, or monthly limits, removing any deductions recorded against your limits.

Expired ACH Requests

ACH batch template requests that were not authorized before the cut-off times are automatically marked as "Expired" in authorization history.

Scheduled ACH Payments

The scheduled ACH payments feature displays today and future-dated ACH requests. Users may search for scheduled ACH templates, view details, and cancel future dated templates.

Required Permissions

To view scheduled ACH payments, a user must have the following role permissions:

- Permission to one or more ACH transaction types

- One of more accounts with ACH permissions

Search for ACH Payments

Users may search for ACH payments by selecting a date on the calendar or by using the search feature.

1.	Within the **"Business ACH"** widget, select the **Scheduled** tab.
2.	To view a template, click any calendar date with an indicator mark. The system will highlight transactions on the selected date.
3.	To search for a scheduled ACH template, click **"Show Search."**
4.	Select a template name, ACH Company, offset account, SEC Code (transaction type), and status.
5.	Select a search date range and select a "sort by" filter to guide how your results are displayed.
6.	Click **"Search."**

Canceling a Scheduled ACH Template

1.	To cancel a scheduled ACH template, select the template and click **"Cancel".** The **Cancel Scheduled ACH** window is displayed.
2.	Enter a reason for canceling the request and click **"Yes, Continue".** A confirmation message is displayed, and the transaction status changes to cancelled.

ACH Notifications

The **Business ACH** widget supports the following alerts:

- Needs Authorization Alert
- Business ACH Submission Alert
- Rejected By FI Alert

Setting up ACH Alerts

1.	From the top menu bar, click **"Tools."**
2.	Click **"Alerts."**
3.	Select **"Business ACH."**
4.	Turn on the alerts that you wish to receive.

Standard Federal Reserve Bank Holidays

Holiday	2024	2025	2026	2027	2028
New Year's Day	January 1	January 1	January 1	January 1	January 1*
Martin Luther King Jr. Day	January 15	January 20	January 19	January 18	January 17
Washington's Birthday (Presidents Day)	February 19	February 17	February 16	February 15	February 21
Memorial Day	May 27	May 26	May 25	May 31	May 29
Juneteenth National Independence Day	June 19	June 19	June 19	June 19*	June 19
Independence Day	July 4	July 4	July 4*	July 4**	July 4
Labor Day	September 2	September 1	September 7	September 6	September 4
Columbus Day	October 14	October 13	October 12	October 11	October 9
Veterans Day	November 11	November 11	November 11	November 11	November 11*
Thanksgiving Day	November 28	November 27	November 26	November 25	November 23
Christmas Day	December 25	December 25	December 25	December 25*	December 25

*For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday.

**For holidays falling on Sunday, Federal Reserve Banks and Branches will be closed the following Monday.

Sample Authorization for Direct Payment via ACH (ACH Debit)

CONSUMER AUTHORIZATION FOR DIRECT PAYMENT VIA ACH
(ACH DEBITS)

Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of making a payment

I (we) authorize _____[Company Name]_____ ("COMPANY") to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits[1]) as follows:

Checking Account/Savings Account (select one) at the depository financial institution named below ("DEPOSITORY"). I (we) agree that ACH transactions I (we) authorize comply with all applicable law.

Depository Name _ _ _ _ _ _ _ _ _ _ _ _ _ _

Routing Number _ _ _ _ _ _ _ _   Account Number _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _ _

Amount of debit(s) or method of determining amount of debit(s) [or specify range of acceptable dollar amounts authorized]: -

Date(s) and/or frequency of debit(s): -

I (we) understand that this authorization will remain in full force and effect until I (we) notify COMPANY [insert manner of revocation, i.e., in writing, by phone, location, address, etc.] that I (we) wish to revoke this authorization. I (we) understand that COMPANY requires at least [X days/weeks] prior notice in order to cancel this authorization.[2]

Name(s) _

Date _ _ _ _ _   Signature(s) _

Sample Authorization for Direct Deposit and Split Deposit via ACH (ACH Credit)

CONSUMER AUTHORIZATION FOR DIRECT DEPOSIT VIA ACH
(ACH CREDITS)

Direct Deposit via ACH is the deposit of funds to a consumer's account for payroll, employee expense reimbursement, government benefits, tax and other refunds, and annuities and interest payments.

Check all that apply: D Begin Deposit   D Change Information   D Split Among Multiple Accounts
I have provided information for each of my accounts below.

I (we) hereby authorize _ICompanyNameJ_ **("COMPANY") to electronically credit my (our) account (and, if necessary, to electronically debit my (our) account to correct erroneous credits[1]) I (we) agree that ACH transactions I (we) authorize comply with all applicable law.**

Account #1
D Checking Account/0 Savings Account (select one) at the depository financial institution ("DEPOSITORY") named below.
Depository Name _____
Routing Number _____   **Account Number** --------------------
Name(s) on the Account _____ _____
Amount of credit (i.e., flat amount or p e r c e n t a g e)--------------------
Date(s) and/or frequency of credit(s) ------------------------

Account #2
D Checking Account/0 Savings Account (select one) at the depository financial institution ("DEPOSITORY") named below.
Depository Name _____
Routing Number   **Account Number** --------------------
Name(s) on the Account _____
Amount of credit (i.e., flat amount or p e r c e n t a g e)--------------------
Date(s) and/or frequency of credit(s) ------------------------

Account #3
D Checking Account/0 Savings Account (select one) at the depository financial institution ("DEPOSITORY") named below.
Depository Name _____
Routing Number _____   **Account Number** --------------------
Name(s) on the Account _____
Amount of credit (i.e., flat amount or percentage) --------------------
Date(s) and/or frequency of credit(s) ------------------------

I (we) understand that this authorization will remain in full force and effect until I (we) notify COMPANY [insert manner of revocation, i.e., in writing, by phone, location, address, etc.] that I (we) wish to revoke this authorization. I (we) understand that COMPANY requires at least [X days/weeks] prior notice in order to cancel this authorization.[2]

Name(s) _____
(Please Print)

Date _ _ _ _ _   **Signature(s)** _____