

eTreasury+ ACH Quick Reference Guide



Make an ACH Payment without a Template or Collect Money without a Template

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**
Or **Transfers and Payments > Collect money via ACH / Manage templates**
2. Click the **Send money without a template** link
3. Fill in or select the **Template Information** options:
 1. Select a **Request type** option.
 2. Select a **Company name/ID** option.
 3. In the **Template description** field, type a description of the transaction (up to 10 alphanumeric characters).
 4. Select a **Debit account** option.
 5. In the **Maximum transfer amount** field, type the dollar amount that is applied to each detail account.
 6. Type the **Effective date** or click the calendar icon and select the date.
4. Click **Continue**.
5. **Optional:** Type a **Control amount**.
6. Fill in or select the **Credit/Destination Accounts** options:
 1. If requested, select a **Payment instructions** option:
 - Do not process details with amounts of \$0.00. Used to process only details with a dollar amount.
 - Send details with amounts of \$0.00 as payments. Used to process all details.
 2. In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.
 3. In the **Account Number** field, type the account number.
 4. Select an **Account Type** option.
 5. In the **Name** field, type the name of the individual/company associated with the account.
 6. **Optional:** In the **Detail ID** field, type the detail ID.

7. In the **Amount** field, type the amount to pay.
 8. **Optional:** In the **Additional information** field, type a description that will accompany the payment.
7. Click **Continue**.
 8. Perform one of the following actions:
 - Click the **Submit for approval** link to submit the request into the approve/transmit queue.
 - Click **Approve** to approve the request. **A Secure Token – Passcode page is displayed on top of the verification page.** Enter your passcode (your PIN + the token code generated by your token device), click **Continue**.
 - Click **Transmit** to approve and transmit the request. **A Secure Token – Passcode page is displayed on top of the verification page.** Enter your passcode (your PIN + the token code generated by your token device), click **Continue**. The available option that appears will be based on the role of the user and the state of the transaction.

eTreasury+ ACH Quick Reference Guide



Create an ACH Payment Template or Create an ACH Collection Template

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**
Or Click **Transfers and Payments > Collect money via ACH / Manage templates**
2. Click the **Create a template** link.
3. Fill in or select the **Template Information** options:
 1. In the **Template name** field, type a name for the template (up to 20 alphanumeric characters).
 2. If applicable, select a **Request type** option.
 3. Select a **Company name/ID** option.
 4. In the **Template description** field, type a description (up to 10 alphanumeric characters).
 5. Select a **Debit account** option.
 6. In the **Maximum transfer amount** field, type the amount allowed for each detail account.

4. Click **Continue.**
5. Fill in or select the **Credit/Destination Accounts** options:
 1. In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.
 2. In the **Account Number** field, type the account number.
 3. Select an **Account Type** option.
 4. In the **Name** field, type the name of the individual/company associated with the account.
 5. **Optional:** In the **Detail ID** field, type the detail ID.
 6. **Optional:** In the **Default Amount** field, type the default amount to collect.
 7. **Optional:** In the **Additional information** field, type a description that will accompany the payment.
6. Click **Save template.**

eTreasury+ ACH Quick Reference Guide



Import Detail Account Information

The File Import page is used to import detail accounts from an external NACHA formatted file.

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
Or Click **Transfers and Payments > Collect money via ACH / Manage templates**
2. Perform one of the following actions:
 - Click on a Template Name to use an existing template.
 - Click the **Edit template** link.or
 - Click the **Create a template** link.
 - Specify the Template Header information.
 - Click **Continue**
3. Click the **Import Details** link.
4. Select the File Definition you want to import.
5. Click **Continue**.
6. Select the File to import by clicking **Browse**.

7. Select one of the following options for adding to/updating the detail accounts in the template:

- **Adding new and updating existing transactions.** Used to import all transactions; adds new transactions and updates existing.
- **Adding new transactions only.** Used to import new transactions only.
- **Updating existing transactions.** Used to overwrite existing transactions and does not add new transactions.
- **Delete existing and add new transactions.** Used to delete existing transactions and add new transactions

Note: Existing transactions are identified when specific fields in the template match data contained within the file being imported. These specific fields are determined by the Match records by entries made within the Characteristics section while adding or editing a file import definition. For example, if Account name is selected for Match records by in a file definition then those records that match on Account name are considered existing transactions.

8. Click **Import File**.

eTreasury+ ACH Quick Reference Guide



Create a File Definition

The Add File Import Definition pages are used to create a new file import definition, which outlines the formats for imported files.

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**
Or Click **Transfers and Payments > Collect money via ACH / Manage templates.**
2. Click the **Maintain file import definitions** link.
3. Click the **Add a file definition** link.
4. Fill in or select the **Description** options:
 1. In the **Definition name** field, type a name (up to 35 alphanumeric characters).
 2. In the **Description** field, type a description (up to 35 alphanumeric characters).
 3. If applicable, select a **Request type** option.
 4. Select a **File type** option: Delimited, Fixed, or Fixed-NACHA.
5. Click **Continue.**
6. Fill in or select the **Characteristics** options:
 1. For the Delimited file type, select a **Field delimiter** option: Tab, Comma, Semi-colon, or Dash.
 2. For the Delimited and Fixed file types, select an **Amount format:** Whole dollar (123) or Implied decimal (1.23).
 3. **Optional:** Select one or more **Match records by** options: ABA/TRC, Account number, Account type, Account name, ID.
7. Click **Continue.**
8. For Delimited and Fixed file types, fill in the **Field Properties** options:
 1. For the Delimited file type, in the **Position Number** fields, type the numeric order of the fields as they should appear in the imported file.
 2. For the Fixed file type, in the **Positions** fields, type the start and end positions for each field as they appear in the imported file.
9. Click **Save**

eTreasury+ ACH Quick Reference Guide



Make an ACH Payment via Template or Collect Money via Template

1. Click **Transfers and Payments > Make ACH payment / Manage templates.**
Or Click **Transfers and Payments > Collect money via ACH / Manage templates.**
2. Select a **Template Name** option and then click **Continue**. If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.
3. Type an **Effective date** or click the calendar icon and select a date.
4. **Optional:** type a dollar amount in the **Control amount** field.
5. If requested, select a **Payment/Collection instructions** option.
 - Do not process details with amounts of \$0.00. Used to process only details with a dollar amount.
 - Send details with amounts of \$0.00 as payments. Used to process all details.
6. In the **Amount** fields, type the amount to collect from each account. To make the dollar amount the same for all accounts, type the dollar amount in the **Set all amounts to** field and then click **Change**.
7. **Optional:** If applicable, in the **Additional information** fields, type text that will accompany the collection.
8. Click **Continue**.
9. Perform one of the following actions:
 - Click the **submit for approval** link to submit the request for approval by other users.
 - Click **Approve** to approve the request. **A Secure Token – Passcode page is displayed on top of the verification page.** Enter your passcode (your PIN + the token code generated by your token device) and click **Continue**.
 - Click **Transmit** to approve and transmit the request. **A Secure Token – Passcode page is displayed on top of the verification page.** Enter your passcode (your PIN + the token code generated by your token device) and click **Continue**.
The available option that appears will be based on the role of the user and the state of the transaction.

eTreasury+ ACH Quick Reference Guide



Create an ACH Payment Schedule or Create an ACH Collection Schedule

A schedule is a set of rules by which a transaction is systematically created at regular intervals or one time in the future. Scheduled and recurring transactions require approval even if your company has only one user or does not require multiple approvals.

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
Or click **Transfers and Payments > Collect money via ACH / Manage templates**
2. Select a **Template Name** option and then click **Continue**. If you cannot locate a particular template contact your company's Administrator to verify that you have privileges for the template's source account.
3. Click the **Schedule a request with this template** link.
4. Select a **Frequency** option.

Option	Description
Today only	Sends the transaction once on today's date.
One time	Sends the transaction once on a date in the future.
* Weekly	Sends the transaction on the same day each week. The date provided in the Next send on field determines the day on which the transaction is sent.
* Every other week	Sends the transaction on the same day every other week. The date provided in the Next send on field determines the day on which the transaction is sent.
* Twice a month - the 15th and last day of the month	Sends the transaction on the 15th and last day of the month unless those dates fall on a day when transactions are not processed, such as a holiday.
* Monthly	Sends the transaction on the same date every month. The date provided in the Next send on field determines the day on which the transaction is sent.

Monthly - last day of the month	Sends the transaction on the last day of each month unless those dates fall on a day when transactions are not processed, such as a holiday.
* Every three months	Sends the transaction on the same day every three months. The date provided in the Next send on field determines the day on which the transaction is sent.
* Every three months - last day of the month	Sends the transaction on the last day of the month, every three months.
* Every six months	Sends the transaction on same day every six months. The date provided in the Next send on field determines the day on which the transaction is sent.
Every six months - last day of the month	Sends the transaction on the last day of the month, every six months; unless those dates fall on a day when transactions are not processed, such as a holiday.
* Yearly	Sends the transaction on the same date every year. The date provided in the Next send on field determines the day on which the transaction is sent.

5. If applicable, type the start date of the recurring request in the **Next send on** field. Recurring and one-time future dated requests must be scheduled to start on non-holiday weekdays (Monday through Friday). Recurring requests that fall on non-processing days are automatically moved to either the previous or next processing day, depending on which of the **Processing options** you select.

6. If applicable, select an **End on** option for the recurring transaction.

Option	Description
Continue indefinitely	Sends the transaction indefinitely using the Frequency you defined.
Continue until this date	Sends the transaction until the date you specify. If this option is selected, enter a date in the adjacent field.
Continue for this many occurrences	Sends the transaction on the Frequency selected for a set number of times. For example, if you select Weekly for the Frequency and enter 4 for the occurrences, the transaction is sent on the same day every week for four weeks.

7. If applicable, select one of the **Processing options** in the event that the transfer request falls on a non-processing date.
8. Click **Continue**.
9. Do one of the following
- Click **Approve** to approve and schedule the request. **A Secure Token – Passcode page is displayed on top of the verification page.** Enter your passcode (your PIN + the token code generated by your token device) and then click Continue.
 - Click **Submit Schedule** to schedule the request without approving.

eTreasury+ ACH Quick Reference Guide



Create a Federal Tax Template

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
2. Click the **Create a template** link.
3. Fill in or select the **Template Information** options:
 1. In the **Template name** field, type a name for the template (up to 20 alphanumeric characters).
 2. If applicable, select the **Federal Tax Request type** option.
 3. Select a **Taxpayer name/ID** option.
 4. In the **Template description** field, type a description (up to 10 alphanumeric characters).
 5. Select a **Debit account** option.
 6. In the **Maximum transfer amount** field, type the amount allowed for each detail account.
4. Click **Continue**.
5. Fill in or select the **Tax Payment Information** options:
 1. In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.
 2. In the **Account Number** field, type the account number.
 3. Select an **Account Type** option.
 4. In the **EIN** field, type the EIN.
 5. Click the **Select Tax Type** link and select a tax type.
 1. If applicable, click the **Select Subcategory** link and select a subcategory.
6. Click **Save template**.

Create a State Tax Template

1. Click **Transfers and Payments > Make ACH payment / Manage templates**.
2. Click the **Create a template** link.
3. Fill in or select the **Template Information** options:
 1. In the **Template name** field, type a name for the template (up to 20 alphanumeric characters).
 2. If applicable, select the **State Tax Request type** option.
 3. Select a **Taxpayer name/ID** option.
 4. In the **Template description** field, type a description (up to 10 alphanumeric characters).
 5. Select a **Debit account** option.
 6. In the **Maximum transfer amount** field, type the amount allowed for each detail account.
4. Click **Continue**.
5. Fill in or select the **Tax Payment Information** options:
 1. In the **ABA/TRC** field, type the ABA or click the **ABA search** link to search for an ABA/TRC.
 2. In the **Account Number** field, type the account number.
 3. Select an **Account Type** option.
 4. In the **ID Number** field, type the identification number.
 5. **Optional:** In the **Taxpayer Verification** field, type additional verifying information (up to six alphanumeric characters).
 6. Click the **Select Tax Type** link and select a tax type.
 1. If applicable, click the **Select Amount Type** link and select an amount type.
6. Click **Save template**.

eTreasury+ ACH Quick Reference Guide



View Next Scheduled Requests

** A schedule can only be edited or deleted by the company user who created it.

- To access the Next Scheduled Requests page, do the following:
 - Click **Transfers and Payments > Manage next scheduled requests**
- To view the details for a request schedule, do the following:
 - Click **Transfers and Payments > Manage next scheduled requests**
 - Click the **View Request** link.
- To delete the request schedule, do the following:
 1. Click **Transfers and Payments > Manage next scheduled requests**
 2. Click the **View request** link associated with the transaction you want to delete
 3. Click the **Delete request** link.
 4. Verify the request as needed and then click **Delete**.
- To modify the request schedule, do the following:

1. Click **Transfers and Payments > Manage next scheduled requests**
2. Click the **Edit schedule** link associated with the schedule you want to edit.
3. Modify the schedule information as needed and then click **Continue**.
4. Verify the schedule information and then do one of the following:
 - Click **Approve** to approve the schedule. Applies your approval to all transactions in the schedule. **A Secure Token – Passcode page is displayed on top of the verification page.** Enter your passcode (your PIN + the token code generated by your token device) and then click **Continue**.
 - Click **Submit schedule**. Submits the schedule for approval by another user in the company. When this option is chosen, each transaction in the schedule needs to be approved as they occur.

eTreasury+ ACH Quick Reference Guide



View the Downloadable Report

The Download Report is used to view the details for an ACH Return or Notice of Change.

1. Click **Reports > Download Report**.
2. Select the **Report Name(s)** you want to include in the report or click the **Select All** link to include all reports.
3. Select a **Date range** option:
 - Previous business day – Used to include information from the previous day's activity.
 - Current day
 - From/To - Used to include a custom date range.
4. Click **Submit**.

View Completed ACH Transactions

1. Click **Transfers and Payments > View completed ACH transactions**.
2. Select the **Account(s)** you want to include in the report or click the **Select All** link to include all accounts.
3. Select the **Date Type** to search by the effective date or by the transmit date.
4. Specify the **Date Range** of the report using one of the following options:
 - Specific date - Used to include a particular date only.
 - From/To - Used to include a custom date range.
5. Click **Generate report**.