## TREASURY MANAGEMENT QUICK REFERENCE GUIDE

### AUTOMATIC CLEARING HOUSE (ACH)





#### **ACH**

Within **Payments** > **ACH**, you can create ACH payments and templates, import layouts, view templates, ACH payments, and recurring ACH payment lists, and search ACH recipients. You can also work with ACH tax payments.

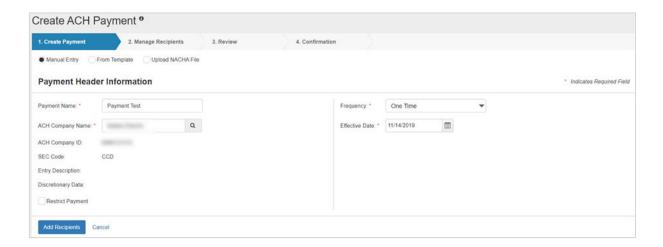
#### **Create ACH Payment**

Use the *Create ACH Payment* view to create an ACH payment manually, initiate an ACH payment from a template, or upload a NACHA formatted file.

#### **Creating an ACH Payment Manually**

Use this process when manually creating an automated clearing house (ACH) payment.

- 1. Go to Payments > ACH > Create ACH Payment.
- 2. Within the Create Payment tab, select Manual Entry.



- 3. Enter a Payment Name.
- 4. Enter the ACH Company Name, ACH Company ID, SEC Code, Entry Description, and Discretionary Data fields.

#### **NOTE**

Depending on your institution's settings, you may not be able to edit all fields.

5. Select the **Restrict Payment** check box, if appropriate.

#### NOTE

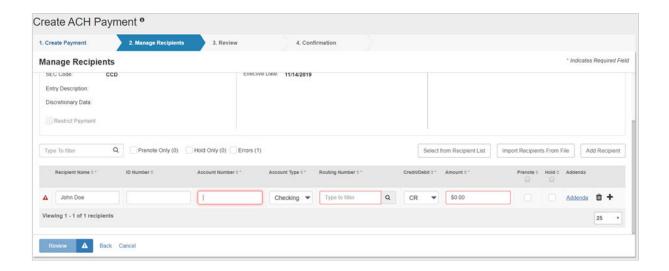
Only users with the Restricted Batch entitlement can see restricted payments.

6. Select an option from the **Frequency** drop-down list.

Options are:

- One Time
- Weekly

- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every 6 Months
- Annually
- 7. Select the **Effective Date** of this ACH payment using the in calendar feature.
- 8. Select the Offset Account, if applicable.
- 9. Select **Add Recipients** to proceed to the *Manage Recipients* tab.



10. Complete the recipient information.

#### NOTE

Select  $\bullet$  to add a recipient row if necessary, and then complete the information.

11. Select Review.

You proceed to the Review tab.

12. Review the information entered to ensure that it is accurate.

#### **NOTE**

If the ACH company is configured to **Allow Unbalanced ACH Batches**, the offset account configured within SilverLake ACH Company Maintenance appears on the *Review* tab. Batches are transmitted to SilverLake upon final approval, before the effective date that is based on the number configured for **Days in Advance to Send Recurring** and **Future Dated ACH** within Treasury Management Back Office.

13. Select Confirm.

You proceed to the Confirmation tab, confirming that you created an ACH payment.

#### **Creating ACH Payments from Templates**

Use this process when creating automated clearing house (ACH) payments from templates.

- 1. Go to Payments > ACH > Create ACH Payment.
- 2. Within the *Create Payment* tab, select *From Template*.
- 3. Select the check box beside the appropriate template name, and then select **Initiate Selected Templates**.

The ACH Payments Detail screen appears.

- 4. Change the **ACH Company ID**, **SEC Code**, **Entry Description**, and **Discretionary Data** fields, as needed.
- 5. Select the **Restrict Payment** check box, if appropriate.
- 6. Select an option from the Frequency drop-down list.

Options are:

- One Time
- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every 6 Months
- Annually
- 7. Select the **Effective Date** of this ACH payment using the in calendar feature.

#### **NOTE**

If you initiated multiple templates, the option **Use One Effective Date for All Templates** appears.

- 8. Select the **Offset Account**, if applicable.
- 9. Select **Add Recipients** to proceed to the *Manage Recipients* tab.
- 10. Complete the recipient information.

#### **NOTE**

Select **\* Add** to add a recipient row, if necessary, and then complete the information.

11. Select Review.

You proceed to the Review tab.

12. Review the information entered to ensure that it is accurate.

#### **NOTE**

If the ACH company is configured to **Allow Unbalanced ACH Batches**, the offset account configured within SilverLake ACH Company Maintenance appears on the *Review* tab. Batches are transmitted to SilverLake upon final approval, before the effective date that

is based on the number configured for **Days in Advance to Send Recurring** and **Future Dated ACH** within Treasury Management Back Office.

13. Select the **Apply Updates to the Template** check box, if appropriate.

This step updates the template saved on the ACH Templates page.

14. Select Confirm.

You proceed to the *Confirmation* tab, confirming that you created an ACH payment from a template.

#### **NOTE**

From this screen, you can Create Another Payment or view ACH Payment Activity.

#### **Uploading a NACHA Formatted File**

- 1. Go to Payments > ACH > Create ACH Payment.
- 2. Within the Create Payment tab, select Upload NACHA File.
- 3. Select **Browse** beside **Select File**, and browse for the appropriate file.

Your file must be formatted to NACHA specifications and all ABA numbers must be accurate. The company header record must match a company that you are entitled to create ACH batches for.

- 4. Select Upload.
- 5. Select an option from the **Frequency** drop-down list.
- 6. Enter the **Effective Date** of the payment.
- 7. Select **Review** and ensure that the displayed information is correct.
- 8. Select Confirm.

#### **Create ACH Tax Payment**

Use the Create ACH Tax Payment view to create an ACH tax payment.

#### **Creating an ACH Tax Payment Manually**

- 1. Go to Payments > ACH > Create ACH Tax Payment.
- 2. Within the *Create Payment* tab, select *Manual Entry*.
- 3. Select whether the payment is *Federal* or *State*.

The default selection is Federal.

#### NOTE

If your organization only selected **Allow Federal Tax Payments** in Back Office, the only option is *Federal*. If your organization only selected **Allow State Tax Payments**, only *State* appears.

- 4. If State, enter the applicable State.
- 5. Enter the **Tax Payment Name**.
- 6. Enter the **Tax Period End Date**.

#### 7. Enter the Tax Code.

A drop-down menu with all tax codes your organization configured in Back Office allows you to select the correct code. If the necessary tax code is not available, you can enter the code manually.

#### **NOTE**

If a tax code is not recognized, a warning indicator appears next to the field, displaying the following text when your cursor hovers over the icon: The tax code was not recognized, please validate it is correct.

- 8. Enter the **Tax Payer ID**.
- 9. Enter the ACH Company Name.
- 10. Enter the Pay from Account.
- 11. Select the **Effective Date** of this ACH payment using the <sup>®</sup>calendar feature.
- 12. Enter the **Amount**.
- 13. Enter the **Amount Type** field, if applicable.

State taxes allow the following entries:

- T = Tax
- S = State
- P = Penalty
- / = Interest
- L = Local
- C = Citv

Federal taxes allow the following entries:

- 1 SOCS = Social Security amount
- 2 MEDI = Medicare amount
- 3 WITH = Withholding amount
- 1 FICA = Tier 1 if code CT-1 was used
- 2 Industry = Tier 2 if code CT-1 was used
- 6 Supplemental = Tier 3 if code CT-1 was used

#### **NOTE**

If you use a tax code that does not require subcategories, the **Amount Type Code** field does not appear.

- 14. To include up to two additional **Amount/Amount Type** fields, select the **+** option.
- 15. Complete the recipient fields.
- 16. Select Review.
- 17. Review the information entered to ensure that it is accurate.

#### 18. Select Confirm.

You proceed to the *Confirmation* tab, confirming that you created an ACH tax payment.

#### **Create Child Support Payment**

Use the Create Child Support Payment view to create a child support payment.

#### **Creating a Child Support Payment Manually**

You can create a child support payment within Treasury Management.

- 1. Go to Payments > ACH > Create Child Support Payment.
- 2. Within the Create Payment tab, select Manual.
- 3. Complete the *Payment Header Information*.

The **ACH Company Name** search only returns companies set up with an offset of credits only.

The only **Frequency** available is *One Time*.

- 4. Select Add Recipients after completing all fields.
- 5. Complete the recipient fields.

#### TIP

The recipient is usually the state's information for who is receiving the child support payment.

6. Complete the non-custodial parent fields.

#### **TIP**

For more information or additional instructions, contact your state's Child Support EFT representative.

- 7. Select Review.
- 8. Review the information entered to ensure that it is accurate.
- 9. Select Confirm.

You proceed to the *Confirmation* tab, confirming that you created a child support payment. The payment is also available to view in *ACH Payment Activity*, where all child support payments are marked with **C** after the **Transaction ID**.

#### **ACH File Activity**

Use the ACH File Activity view to see all files and respective details, which have either been uploaded by entitled users or transmitted machine to machine.

Select the column header to change the priority of the information that appears.

#### **ACH Payment Activity**

Use the ACH Payment Activity view to work with ACH payments.

**TIP** 

The **Transaction ID** for a tax payment shows a **7** at the end. It shows a **6** at the end for child support payments.

#### **Searching ACH Payments**

Users can search for specific ACH payments.

- 1. Go to Payments > ACH > ACH Payment Activity.
- 2. Select the All, Child Support, Reversal, or Tax Payment option.
- 3. Complete the fields in the Search ACH Payment Activity panel.

#### TIP

Select **Reset** for the fields to return to their default settings.

#### Status

Select one of the following from the drop-down list:

- A//
- Pending Approval
- Approval Rejected
- Initiated
- Uninitiated
- Cancelled
- Failed
- Expired
- Scheduled

The default is All.

#### **ACH Company Name**

Select the ACH company or companies to search for from this drop-down list.

#### **Batch Name**

Enter the name of the batch.

#### Transaction ID

Enter the transaction ID number if searching for a specific payment that originated in Treasury Management.

#### SEC Code

Select the code from the drop-down list that corresponds to the previous selection.

#### **Debit Amount**

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

#### **Credit Amount**

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

#### **Initiated Date**

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the image calendar feature.

#### **Effective Date**

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  $\stackrel{\text{(iii)}}{=}$  calendar feature.

#### 4. Select Search.

The ACH Payment Activity panel updates with ACH payments matching the criteria entered, and the number of results appears at the bottom. The ACH Payment Activity panel allows you to view and work with payments that are in the following statuses:

- Pending Approval
- Approval Rejected
- Initiated
- Uninitiated
- Cancelled
- Failed
- Expired
- Scheduled

Select the **Transaction ID** link to access the *Payment Detail* page. This is where you can see audit, description, and discretionary data.

#### **Editing an ACH Payment**

- 1. Go to Payments > ACH > ACH Payment Activity.
- 2. Select the **Transaction ID**.
- 3. Select Edit Payment.

You can only edit if the ACH payment has a status of:

- Approval Rejected
- Failed
- Scheduled
- 4. Edit the fields, as necessary.
- 5. Select **Review**.
- 6. Select Confirm.

#### Approving or Rejecting an ACH Payment

1. Go to Payments > ACH > ACH Payment Activity.

- 2. Select the check box beside the **Transaction ID**.
- 3. Select **Approve** or **Reject**.

The Comments For Status Change dialog box appears.

4. Enter a comment in the field, and then select **Approve** or **Reject**. A confirmation message appears.

#### Canceling an ACH Payment Activity

- 1. Go to Payments > ACH > ACH Payment Activity.
- 2. Select Cancel.

The Confirm Cancel Payment dialog box appears.

3. Enter Comments about the cancellation, and then select Cancel Payment.

#### **Uninitiating an ACH Payment Activity**

- 1. Go to Payments > ACH > ACH Payment Activity.
- 2. Select Uninitiate.

The Confirm Uninitiate dialog box appears.

3. Enter Comments, and then select Uninitiate Payment.

#### **Recurring ACH Payments**

Use the *Recurring ACH Payments* view to work with ACH payments that are recurring. **Searching Recurring ACH Payments** 

- 1. Go to Payments > ACH > Recurring ACH Payments.
- 2. Complete the fields in the Search Recurring ACH Payments panel.

**TIP** 

Select **Reset** for the fields to return to their default settings.

#### **Status**

Select one of the following from the drop-down list:

- A//
- Pending Approval
- Approval Rejected
- Cancelled
- Scheduled
- Completed

The default is All.

#### **ACH Company Name**

Select the ACH company or companies to search for from this drop-down list.

#### **Batch Name**

Enter the name of the batch.

#### **Transaction ID**

Enter the transaction ID number if searching for a specific payment that originated in Treasury Management.

#### SEC Code

Select the code from the drop-down list that corresponds to the previous selection.

#### **Debit Amount**

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

#### Credit Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

#### **Created Date**

Select either *Date Range* or *Specific Date* from the drop-down list, and then enter the date using the in calendar feature.

#### Frequency

Select any combination of the following options:

- Weekly
- Every Two Weeks
- Twice a Month
- Monthly
- Quarterly
- Every Six Months
- Yearly

All are selected by default.

#### **Next Payment Date**

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the 

calendar feature.

#### 3. Select Search.

The *Recurring ACH Payments* screen updates with the recurring ACH payments matching the criteria entered and the number of results appears at the bottom. Select the **Transaction ID** link to access the *Details* page.

#### **Editing a Recurring ACH Payment**

- 1. Go to Payments > ACH > Recurring ACH Payments.
- 2. Select the Transaction ID.

#### 3. Select Edit Payment.

#### **NOTE**

You cannot edit a recurring ACH payment in *Pending Approval* status.

- 4. Edit the fields, as necessary.
- 5. Select Review.
- Select Confirm.

#### **Canceling a Recurring ACH Payment**

- 1. Go to Payments > ACH > Recurring ACH Payments.
- 2. Select **Cancel** beside the recurring ACH payment. The *Confirm Cancel Payment* dialog box appears.
- 3. Enter Comments about the cancellation, and then select Cancel Payment.

#### **ACH Templates**

You can select to Clone, Delete, or Initiate a template from the Actions drop-down list.

#### **Searching Templates**

- 1. Go to Payments > ACH > ACH Templates.
- 2. Complete the fields in the Search Templates panel.

#### TIP

Select **Reset** for the fields to return to their default settings.

#### **Status**

Select *All* (default), *Pending Approval*, *Approval Rejected*, or *Ready* to narrow the search results.

#### **ACH Company Name**

Select the ACH company or companies to search for from this drop-down list.

#### **Template Name**

Enter the name of the template.

#### **SEC Code**

Select the code from the drop-down list that corresponds to the previous selection.

#### **Debit Amount**

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

#### **Credit Amount**

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

#### **Last Updated**

Select either *Range* or *Specific Date* from the drop-down list, and then enter the date using the  $\textcircled{\tiny II}$  calendar feature.

#### 3. Select Search.

The ACH Templates view updates with templates matching the criteria entered and the number of results appears at the bottom. The ACH Templates view allows you to view and work with templates that are in the following statuses: Pending Approval, Approval Rejected, or Ready.

You can select check boxes for certain templates, or select all that are ready. Use the **Actions** drop-down menu to *Delete*, *Clone*, or *Initiate* a batch. Select the **Template Name** link to view, edit, or delete its details.

#### **Create New Template**

Use the *Create New Template* view to create templates manually or by uploading a NACHA formatted file.

#### **Upload NACHA File**

This file is validated for proper NACHA formatting and valid routing numbers.

#### **Creating an ACH Template Manually**

- 1. Go to Payments > ACH > ACH Templates.
- 2. Select Create New Template.

The Create ACH Template screen appears.

- 3. On the *Create Template* tab, select *Manual Entry*.
- 4. Complete the fields on the *Create Template* tab.

#### **Template Name**

Enter the name of the template.

#### **ACH Company Name**

Either enter the name of the ACH company or select Q Search, and then choose Select beside the appropriate Company Name.

#### **ACH Company ID**

The identification number of the ACH company.

#### SEC Code

Select the code from the drop-down list that corresponds to the previous selection.

#### NOTE

Depending on your institution's settings, you may not have the ability to choose SEC Codes.

#### **Entry Description**

Enter a description.

#### **Discretionary Data**

Enter any other necessary information.

Select the **Restrict Template** check box, if appropriate.

5. Select Add Recipients.

You proceed to the Manage Recipients tab.

- 6. Select **Import Recipients From File**, if appropriate.
  - a) Select whether the file is **Delimited** or **Fixed Position**.

If selected, the button appears gray.

- b) Choose **Select File**, and then navigate to the file to import.
- c) Select Upload.
- 7. Select Add Recipient.
- 8. Complete the recipient information fields.
- 9. Select Review.

You proceed to the Review tab.

- 10. Review the information entered to ensure that it is accurate.
- 11. Select Confirm.

You proceed to the Confirmation tab.

#### NOTE

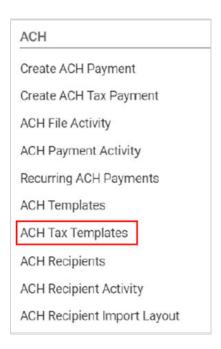
Depending on your institution's settings, the template may require approval before you can initiate it.

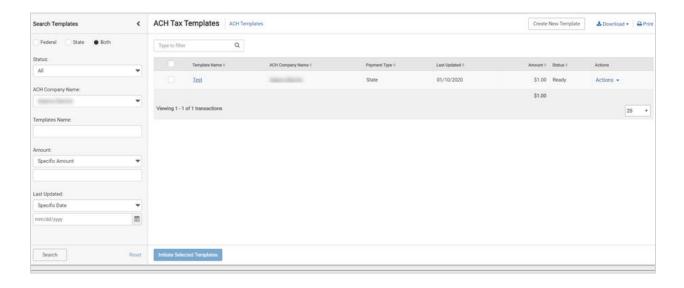
#### NOTE

From this screen, you can **Create New Template**, **Initiate Payment**, and view **ACH Payment Activity**.

#### **ACH Tax Templates**

From the ACH Tax Templates screen, users can view a list of tax templates, select one or more templates to initiate payment, and create new templates.



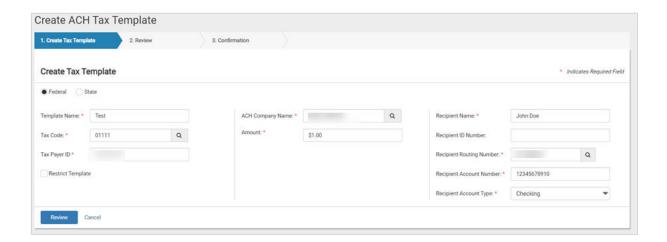


#### **Creating an ACH Tax Template**

- 1. Go to Payments > ACH > ACH Tax Templates.
- 2. Select **Create New Template**. The *Create Tax Template* screen appears.
- 3. On the Create Template tab, select whether you are creating a Federal or State template.
- 4. Complete the fields on the Create Tax Template tab.

The following information is required when making a federal tax payment:

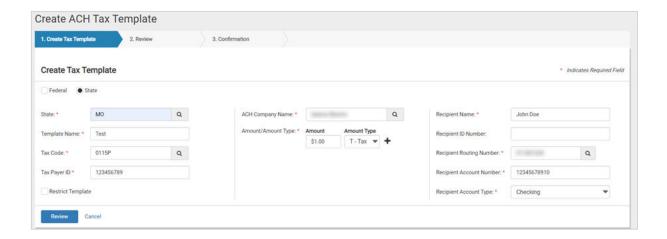
- Tax Payment Name
- Tax Period End Date
- Tax Code
- Tax Payer ID
- ACH Company Name
- Pay From Account
- Effective Date
- Amount
- Recipient Name
- Recipient Routing Number
- Recipient Account Number
- Recipient Account Type



The following information is required when making a state tax payment:

- State
- Tax Payment Name
- Tax Period End Date
- Tax Code
- Tax Payer ID
- ACH Company Name
- Pay From Account
- Effective Date
- Amount/Amount Type
- Recipient Name
- Recipient Routing Number
- Recipient Account Number

#### • Recipient Account Type



- 5. Select the **Restrict Template** check box, if appropriate.
- 6. Select Review.

You proceed to the Review tab.

- 7. Review the information entered to ensure that it is accurate.
- 8. Select Confirm.

You proceed to the Confirmation tab.

#### **NOTE**

Depending on your institution's settings, the template may require approval before you can initiate it.

#### **ACH Recipients**

The ACH Recipients page displays all saved recipients, and offers the ability to select recipients to create payments from. Users can also print or download the list of recipients. Exports are available as PDF or CSV downloads.

Users with proper entitlements can edit, delete, approve, or reject recipients.

#### **Searching ACH Recipient Activity**

- 1. Go to Payments > ACH > ACH Recipients > ACH Recipient Activity.
- 2. Complete the fields in the Search Recipients panel.

#### **TIP**

Select **Reset** for the fields to return to their default settings.

#### **Record Type**

Select if the recipient receives a *Batch* or a single *Payment*, or select *Both*.

#### **Recipient Name**

Enter the name of the recipient of the single and/or batch payment.

#### **Amount**

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

- 3. Select the **Pre Note**, **Hold**, and **Reversal** check boxes, if applicable.
- 4. Select Search.

The ACH Recipient Activity screen updates with the recipients matching the criteria entered, and the number of results appears at the bottom.

#### Searching for an ACH Recipient

- 1. Go to Payments > ACH > ACH Recipients.
- 2. Complete the fields in the Search Recipients panel.

#### TIP

Select **Reset** for the fields to return to their default settings.

#### **Status**

Select *All* (default), *Pending Approval*, *Approval Rejected*, or *Ready* to narrow the search results.

#### **Recipient Name**

Enter the name of the recipient of the single and/or batch payment.

#### **Amount**

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

- 3. Select the **Pre Note**, **Hold**, and **Reversal** check boxes, if applicable.
- 4. Select Search.

The ACH Recipients screen updates with the recipients matching the criteria entered, and the number of results appears at the bottom.

#### Adding an ACH Recipient

- 1. Go to Payments > ACH > ACH Recipients.
- 2. Select Add Recipient.
- 3. Complete the fields in the Add Recipients panel.

#### **NOTE**

If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.

4. Select Save.

#### **NOTE**

If approvals are required, the **Status** of the recipient changes to *Pending Approval*.

#### **Editing an ACH Recipient**

- 1. Go to Payments > ACH > ACH Recipients.
- 2. Select **Edit** from the *Actions* menu for the recipient.
- 3. Modify the fields as desired.

#### NOTE

If all fields are identical to another recipient (case-insensitive), the system considers the entry a duplicate and a warning message appears.

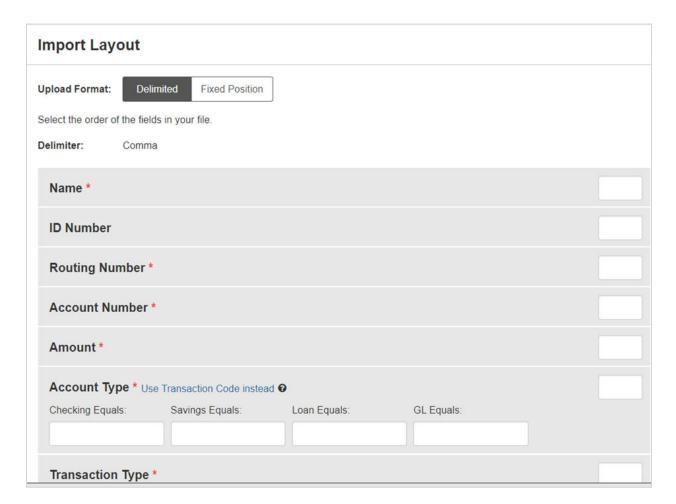
4. Select Save.

#### NOTE

If approvals are required, the **Status** of the recipient changes to *Pending Approval*.

#### **ACH Recipient Import Layout**

You can import recipient data from a file, such as Microsoft<sup>®</sup> Excel<sup>®</sup> or Notepad. Before importing your file, define the **Recipient Import Layout** so the system can read the file data.



There are two **Upload Format** options available. If you select **Delimited**, indicate the order of the fields in your file. If you select *Fixed Position*, indicate the starting and ending positions of the fields in your file.

#### **Determining the Import Layout**

- 1. Go to Payments > ACH > ACH Recipient Import Layout.
- 2. Select a situation and follow the corresponding steps.

# The upload format is delimited

#### Steps

- 1. Select *Delimited* for the **Upload Format** field.
- 2. Enter the field location in the text box available to change the default positions for Name, ID Number, Routing Number, Account Number, Amount, and Transaction Code.

#### **TIP**

If your file does not use **Transaction Code**, delete the number from that field to display the **Account Type** and **Transaction Type** fields, and use those entries instead.

#### NOTE

All field positions must be unique. If there is a duplicate entry, the box appears in red with a warning under it.

# The upload format is fixed position

- 1. Select Fixed Position for the Upload Format field.
- Enter a Begin and End field location in the text boxes available to change the default positions for Name, ID Number, Routing Number, Account Number. Amount. and Transaction Code.
- 3. Enter a **Begin** and **End** field location for **Account Type** and **Transaction Type**, if the file does not contain transaction codes.

#### **NOTE**

The **End** value must be greater than the **Begin** value. If the values match, the **End** value appears in red with a warning.

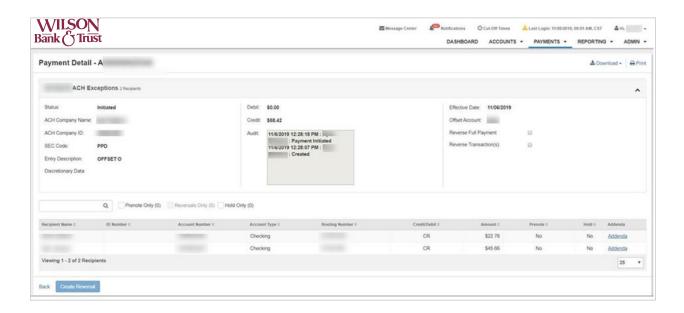
- 3. Complete the **Account Type** fields for **Checking Equals** and **Savings Equals** if the file does not contain transaction codes.
- 4. Complete the **Transaction Type** fields for **Debit Equals** and **Credit Equals** if the file does not contain transaction codes.
- 5. Select Save.

#### **ACH Reversals**

You can reverse full ACH payments or individual transactions, provided your ACH company is allowed to originate both debits and credits.

You can create an ACH reversal only during a specific window. Reversals are allowed:

- Before cutoff on the first through fifth days after the business day effective date.
- After cutoff on the first through fourth days after the business day effective date.



#### **Reversing an ACH Payment**

- 1. Go to Payments > ACH > ACH Payment Activity.
- 2. Select a payment to reverse.
- 3. Select an option:
  - Reverse Full Payment
  - Reverse Transaction(s)

#### **NOTE**

The **Reverse Full Payment** and **Reverse Transaction(s)** options only appear if the transaction is eligible for reversal based on the business day effective date and cutoff criteria.

If you select **Reverse Transaction(s)**, a *Reverse* check box appears next to each listed transaction.

4. Select individual transactions to reverse, if necessary.

Held and prenote transactions cannot be reversed. Use the *Reversals Only* check box above the list of transactions to view only those transactions you have selected.