ACH

User Guide

Table of Contents

Overview

ACH Overview

Automated Clearing House (ACH) Payments, your organization's tool for ACH Origination, is an optional service of AdelFi's online banking system. ACH payments make it easy to manage transaction data and create transactions. Each data entry screen is specifically designed for a different kind of payment. Payment types include:

- **Payroll** – Direct deposit money to employees.
- **Collection** – Collect money from individuals and/or organizations.
- **Payments** – Make payments to businesses and non-employee individuals.
- **Cash concentration and disbursement** – Move money between your organization's accounts at AdelFi and another financial institution.

Guide Contents

This guide provides:

- An ACH process overview
- Step-by-step instructions to help you navigate AdelFi's online banking ACH payments
- Detailed explanation of ACH terminology in the *Glossary* section

Process Overview

Title	Action
Your Organization	• Sets up users who will process ACH origination transactions • Creates, adds, and edits recipients and templates (if applicable; does not apply to organizations importing CSV or NACHA files) • Creates batches from templates or by importing a CSV or NACHA file • Releases batches to AdelFi for processing
AdelFi	• Receives and processes batches on the scheduled processing date • Delivers batches to the ACH Operator
Your Organization	• Reviews ACH Notification of Change (NOC) and Returns Reports • Updates database as needed before submitting next batch

ACH Origination Processing Schedule

- Scheduled processing dates are determined by your organization's online banking Administrator when the *ACH Calendar* is completed and submitted to AdelFi.

  Note: An *ACH Calendar* does not need to be completed for CCD (Cash Concentration and Disbursement) Payments and Collections transactions.

- The ACH processing date is one banking day before the batch effective date.

- Your batch must be released to AdelFi by 12:00 p.m. (PT) on the scheduled processing date.

- Any batch released after 12:00 p.m. (PT), but before 2:00 p.m. (PT), will be processed on the scheduled processing day and subject to an extended deadline file fee. Refer to the [Ministry and Business Account Information and Fee Schedule](#) for current fee information.

- Any batch released after 2:00 p.m. (PT) will be processed on the next banking day or the business day before the scheduled effective date.

ACH Calendar

The *ACH Calendar* is an optional, but strongly encouraged tool that helps protect your organization from ACH fraud. It's easy to use:

- You complete a calendar each year telling us when you plan to process your scheduled ACH files. If you need to make changes to your *ACH Calendar*, simply send us a new calendar. You can access the *ACH Calendar* template by selecting **Help** from the Online Banking menu.

- AdelFi validates the ACH files you send for processing against that schedule. We may email you if we receive an unscheduled ACH file that also does not match your regular processing behavior.

Internal Controls

The following internal controls are used to ensure that the ACH file you send AdelFi is authorized and not fraudulent:

- **Permissions.** Your online banking Administrator can establish user-specific roles that will have access to specific file types, as well as roles and limits on those file types.

- **Dual Control.** We require that a second person at your organization review and release ACH files greater than $10,000.00. Your organization may be more restrictive and require that all ACH files require approval from a second individual. This individual must be different from the one entering the file into the ACH system.

- **Alerts.** Your organization's online banking users may set up alerts to be notified immediately when an ACH file is drafted. Call us right away if you receive an alert for a file that was not sent by your organization.

- **ACH Calendar.** If a payment is not on the *ACH Calendar* and we did not receive notification of the unscheduled file, we may email your ACH contact to verify the file.

NACHA Rulebook

AdelFi requires each organization that uses ACH services to purchase the ACH Rulebook every year. It is your organization's responsibility to ensure that you are following the NACHA rules established for originating ACH transactions and each year changes are made to the rules. Purchasing the book annually ensures that your organization is up to date on the rules to which it agrees to be bound.

Contact Us

If after reading this guide you have questions, please contact us. We can be reached through any of the following channels.

Contact Information	
Business Hours	Monday through Friday – 6:30 a.m. to 4:30 p.m. (PT)
Secure Message	Log in to online banking and select **Messages** > **New Conversation** > **ACH or Wire Support**.
Phone	800.921.1130 (U.S. and Canada) or 714.671.5705 (International)
Email	memberservice@adelfibanking.com
Web Address	www.adelfibanking.com

ACH Entitlements

In order to work with ACH transactions in online banking, a user must have the necessary entitlements set by the online banking Administrator or a user assigned *Manage Users* (Commercial) or *Manager User Roles* (Treasury).

Actions in this user guide that require specific entitlements are as follows.

Name of Entitlement	Description
Make Wire and ACH Payments	Initiate wire transfers and ACH payments (may be further restricted by the following three entitlements).
Draft an ACH payment	Draft a new ACH payment.
Approve an ACH payment	Approve an ACH payment that has been drafted.
Cancel an ACH payment	Cancel an approved, unprocessed ACH payment.
Access to all payment templates	Create, edit, and delete **all** ACH templates. Only assign if you want the user to manage all templates. You can always assign individuals with rights to manage specific templates.
Manage Recipients	Create, edit, and delete payment recipients.
Allow One-Time Recipients	Create a recipient to be used for a one-time payment. A recipient created for a one-time payment is removed from online banking once the payment is processed.
View All Recipients	View existing recipients and their bank account information.

For further detail and instructions on configuring ACH entitlements, refer to the user guide applicable to your organization:

- [Online Banking User Management Guide](#)
- [Online Banking User Management with Treasury Guide](#)

Creating and Managing Recipients

If you plan to send ACH payments to a person or business regularly, creating a recipient record saves you time by storing the recipient's contact and banking information.

Your ability to create or manage recipients may be limited by your entitlements. Refer to the ACH Entitlements section for more information.

Add a Recipient

1. From the main menu, click **Wire and ACH** > **Manage Recipients**. The *Recipients* screen appears.
2. Click **New Recipient**. The *Add Recipient* screen appears.
3. Enter the information for the recipient:

Field	Entry
Display Name	The display name appears on your online banking screen and mobile app to help you recognize the recipient. It is not visible to the recipient.
Email address	The recipient's email address. (Optional, but must be entered if you want to send the recipient an email notification when the payment has been processed.)
Send e-mail notifications for template payments	If selected, the recipient will receive an automated email for every payment made to them. This option may be overridden when initiating the payment.
Payment Type	• If only collecting from or paying this recipient by ACH, change to **ACH Only** • Otherwise, leave as **ACH and Wire**
Account Type	Select **Checking** or **Savings**
Account	Enter Account Number
ACH Routing Number	Enter Routing Number
Beneficiary Bank Section	Not used for ACH. This section will only display when the *Payment Type* field is set to **ACH and Wire**. Refer to the Wire Transfer User Guide for Organizations for more information about completing this section.
Receiving Bank – Domestic Only	Not used for ACH. This section will only display when the *Payment Type* field is set to **ACH and Wire**. Refer to the Wire Transfer User Guide for Organizations for more information about completing this section.

Add a Recipient (Continued)

4. Select the checkmark (Done). Continue to complete the following:

Field	Entry
Wire Beneficiary Name	Not used for ACH.
ACH Receiver Name	Optional – The recipient's name that will go with the payment.
ACH ID	Optional – Enter an ID number that you may have assigned to the recipient (i.e., employee number, donor ID, student ID, organization member number)

Note: All other Recipient Information is not used for ACH. Refer to the [Wire Transfer User Guide for Organizations](#) for more information related to recipient details for wires.

5. Select the check mark (this is the system indicator that you are done entering recipient information).

   Note: Selecting the X will cancel your input.

6. Select **Save Recipient**.

Edit or Delete a Recipient

1. From the main menu, click **Wire and ACH** > **Manage Recipients**. The *Recipients* screen appears and a list of all recipients that have been added will populate.

   Note: There is a *Search* box that can be used if the recipient list is extensive.

2. In the "Actions" column to the right of the recipient, click the three dots (Recipient Actions).

3. Select **Edit**.

4. At the end of the account line, click the three dots (Account Actions).

5. Select **Edit** and make the necessary changes to the account and/or routing numbers.

6. Select the check mark.

   Note: Selecting the X will cancel your input.

7. Select **Save Recipient**.

8. To delete a recipient:

   a. Click the three dots (Recipient Actions) in the "Actions" column, and select **Delete**.

   b. When a confirmation message appears, click **Delete Recipient**.

   c. When the "Recipient Removed" message appears, click **Close**.

Send a Prenote to a New Recipient Account

A prenote helps confirm the validity of a routing number and account number before the first payment is processed and without any movement of funds taking place. To send a prenote to a newly established recipient's financial institution, send a zero-dollar ACH transaction to the recipient account. You must wait three (3) business days after the prenote has settled before initiating a live dollar entry for the recipient.

Creating and Managing ACH Templates

If you send an ACH entry regularly, creating a template saves you time by storing the recipient's payment details in a template.

Your ability to create or manage templates may be limited by your entitlements. Refer to the ACH Entitlements section for more information.

Create an ACH Batch, Payroll, or ACH Collection Template

You can create a template for the following ACH payments:

- ACH Batch (payments)
- ACH Collection
- Payroll

1. From the main menu, select **Wire and ACH** > **Make a Payment**. The *Payments Hub* screen appears.
2. Click the **New Template** button and select **Payroll**, **ACH Batch** or **ACH Collection** from the list.

   Note: Available payment types are dependent on what your organization has been approved to process.

3. Complete the workflow to set up the template.

   Workflow: Create an ACH Batch, Payroll, or ACH Collection Template

Step 1: Template Name
Enter a **Template Name** of up to 20 characters. This name will appear on your *Payments Hub* screen for future transactions.
Step 2: Origination Details

   a. Select the **SEC Code** from the drop-down list:
      - PPD – Prearranged Payment and Deposit (Consumer Accounts)
      - CCD – Cash Concentration and Disbursement (Business Accounts)

      Note: ACH rules require payments to individuals (PPD) and companies (CCD) to be separate; these cannot exist in the same file.

Step 2: Origination Details (Continued)

   b. For **Account**, select your AdelFi offset account.

   Note: Your ability to select the offset account is limited by your entitlements. The Online Banking Administrator will need to give you Deposit, Withdrawal, or both abilities for the offset account when setting up your Online Banking Profile.

Step 3: Add Recipients

- **Method One – Recipients entered and saved in *Manage Recipients***
    a. Click the **+Add multiple recipients** hyperlink. A list will populate with all recipients that have been entered and saved in *Manage Recipients*.
    b. Checkmark the box to the left of the Recipient's Name to be included in the template.
    c. Click the **Add** button. The Recipients will be in the template.
- **Method Two – Search by name or account box**
    a. Click in the **Search by name or account** box and enter the name of the recipient.
    b. Select the recipient when it appears.
    c. Click the **+Add another recipient** hyperlink to add another line and search for the next recipient to be added in the template.
- **Method Three – Recipients are not entered and saved in *Manage Recipients***
    a. Click in the **Search by name or account** box.
    b. Click the **+New Recipient** hyperlink. The *Recipient Details* screen will populate.
    c. Follow the steps in the <u>Add a Recipient</u> section above.
    d. Complete the above steps for each new recipient that should be in the template and was not added in the *Manage Recipients* menu.

Step 4: Save the Template

Once all recipients have been added to the template, click the **Save** button. A "Template Saved" message will appear with the option to either **Close** or **Pay/Collect** the template.

- If you click the **Close** button, the template will close and will be listed on the *Payments Hub* screen for future use.
- If you click the **Pay/Collect** button, you are initiating an ACH file.

   Note: The action word depends on the template type:

       – **Pay** = Action word for Payroll or ACH Batch

       – **Collect** = Action word for ACH Collections

Create an ACH Batch, Payroll, or ACH Collection Template (Continued)

Step 5: Create ACH File

Immediately after saving the ACH Template:

a. Click the **Pay/Collect Action** button.

b. Select the **Effective Date** – click on the calendar icon to open a calendar.

c. Enter the dollar amount for each recipient in the "Amount" column. The batch total and number of recipients will populate on the bottom left corner of the template.

d. Select the **Draft** button. A "Transaction Drafted" message will populate.

   Note: The **Approve** button may be selected if the batch is within the approval limit the Online Banking Administrator has assigned to you and is under $10,000.

e. Select **Close** to close the batch, OR

f. Select **View in Online Activity** to review the batch that was just drafted.

Step 6: Review and Submit ACH File

a. If you did not select **View in Online Activity** above, navigate to the *Activity* menu. The batch will be listed with a "Drafted" status in the *Transaction List* and *Transaction Details* sections.

b. Click the three dots ("Actions") to show the available action items. The following actions will be listed:

   • Toggle Details: Expands or collapses batch details

   Note: Toggle Details is not an Action Item in *Transaction Details* since the payment and recipient details are already visible.

   • Approve: Authorizes ACH batch for processing

   • Cancel: Cancels the batch – batch will not be processed

   • Inquire: Opens a secure email message that will be sent to AdelFi once you enter your question/concern and select **Send Message**

   • Copy: Copies the batch and allows the initiation of a new ACH batch

   • Print Details: Prints the batch details (account numbers are masked)

c. Review and confirm:

   • The process date

   • The effective date

   • The batch total (amount)

   • The number of recipients

   • That the correct SEC Code was used:

      – PPD – Consumer Accounts

      – CCD – Business Accounts

Step 6: Review and Submit ACH File (Continued)

    d. Select the **Approve** action item. The batch status will change from "Drafted" to "Authorized."

        Note: The batch status may change to "On Hold" which means the batch has been authorized, however it has been placed on hold for further AdelFi review. Once AdelFi completes their review of the file, the status will change to "Processed."

Create an ACH Batch from an Existing Saved Template

1. From the main menu, select **Wire and ACH** > **Make a Payment**. The *Payments Hub* screen appears.

2. Select the desired template and click on the three dots located in the "Actions" column. The below Template Actions will be listed.

   Note: If there are multiple templates saved, use the *Filter* option to select the **Template Payment** type. Only the templates for the selected Payment Type will populate.

   • **Pay** or **Collect** (Action word depends on template type)

   • **Edit**

   • **Copy**

   • **Delete**

3. Select the **Edit** action if there are any edits to your existing Template. Edits may include:

   • Updating dollar amounts

   • Adding new recipients

   • Removing or deleting recipients

   • Updating account information (account or routing numbers)

4. Complete any needed edits. Click the three dots (Payment Actions) for the desired recipient to:

   • Remove – removes/deletes recipient from template

   • Expand Row – expands recipient row and provides a **Show Details** hyperlink which will show recipient detail and allow the editing of recipient detail

   • Show Details – allows the editing of the recipient details (shortcut to selecting **Expand Row**)

   • Collapse Row – hides the recipient account details

5. Update dollar amounts if needed. The batch total and number of recipients will populate on the bottom left corner of the template.

6. Save the template. A "Template Saved" message will populate.

7. Click **Close** to close the template.

8. Click the **Pay/Collect** action button. The action word will depend on the template type.

9. Select the **Effective Date**. Click the calendar icon to open a calendar.

10. Select the **Draft** button. A "Transaction Drafted" message will populate.

    Note: The **Approve** button may be selected if the batch is within the approval limit the Online Banking Administrator has assigned to you and is under $10,000.

11. Click **Close** to close the batch.

12. Select **View in Online Activity** to review the batch that was just drafted.

13. Review and submit ACH file. Refer to steps noted above for reviewing and submitting an ACH File.

Copy an ACH Template

You can create a new ACH payment template by copying an existing template and editing it as needed.

1. From the main menu, click **Wire and ACH** > **Make a Payment**. The *Payments Hub* screen appears.

2. Find the template you would like to copy and click the three dots in the "Actions" column.

3. Select **Copy**. The *Template Properties* will populate.

4. Change the **Template Name** and any recipient information that needs to be updated.

5. Click the **Save** button. The *Template Saved* screen will populate.

6. Select **Close** or **Pay/Collect** to initiate an ACH batch.

Delete an ACH Template

When you delete a template, existing payments based on the template do not change.

1. From the main menu, click **Wire and ACH** > **Make a Payment**. The *Payments Hub* screen appears.

2. Find the template you would like to delete and click the three dots in the "Actions" column.

3. Select **Delete**. The "Delete Template" confirmation message will populate.

4. Select **Delete Template**. The "Template Removed message" will populate.

5. Click **Close**.

Creating and Managing ACH Payments

Approve a Drafted ACH Payment

A drafted ACH Payment must be approved before it is processed. When a user drafts a payment, it appears in the *Transaction Approvals* list on the right of the Online Banking *Accounts Home Screen* or in the *Transaction Approvals* summary box at the bottom of the *Accounts Home Screen*. It also appears on the *Activity Center* page with a status of "Drafted."
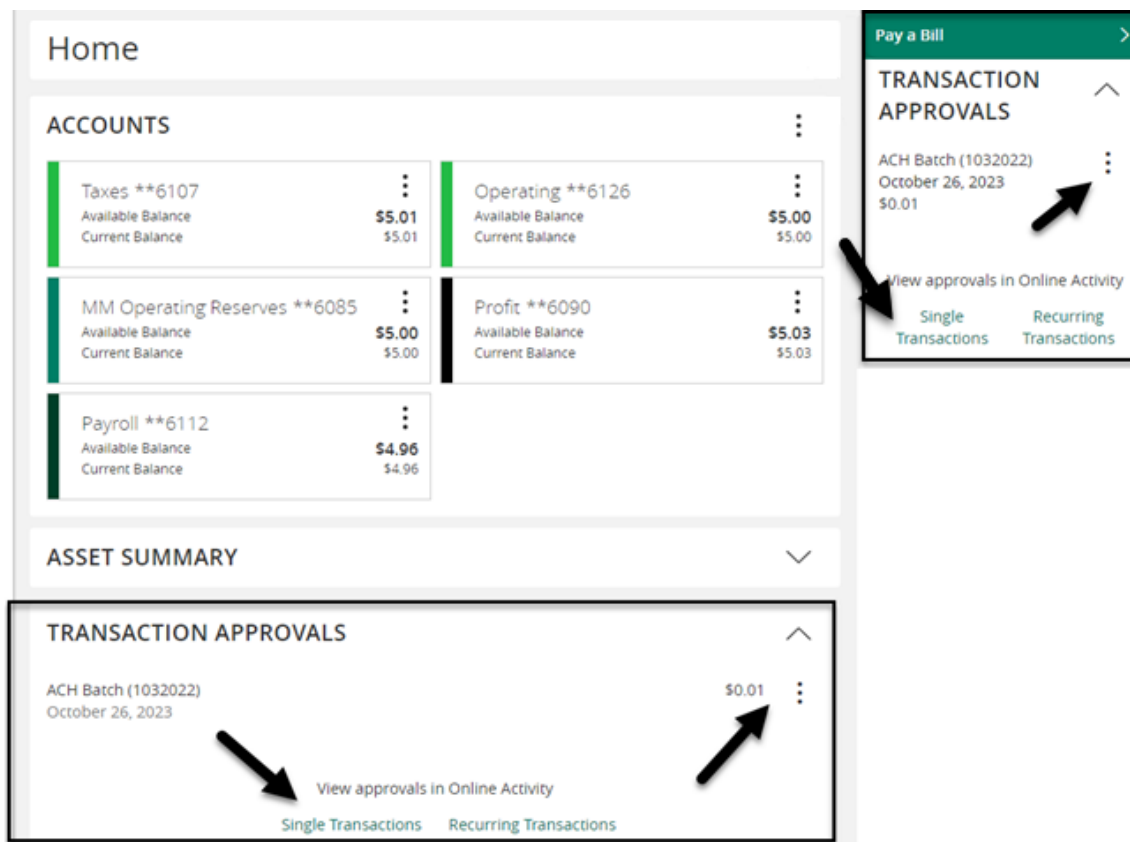
Approve an ACH Payment via Mobile Authorization

If a user chooses to send you a notification when a drafted payment needs to be approved, you will receive either a phone call or email.

- If you receive a phone call, follow the prompts to enter the mobile authorization code you created when you set up Mobile Authorization.

- If you receive an email, log in to online banking and approve the payment with any of the methods described below.

Approve an ACH Payment from the Accounts Home Screen

1. From your online banking home screen, locate *Transaction Approvals* – located on the right side of the screen or the bottom of screen in the *Transaction Approvals* summary box.

a. Click the dots, which will populate a menu with the following options:

- Approve (Selecting this option will approve the batch without reviewing it)
- View Details
- View in Activity Center

OR

b. Click **Single Transactions** under *View Approvals in Online Activity*. The *Online Activity* appears and the batch requiring approval will populate.

2. Click the three dots (actions) located in the *Transaction List* or *Transaction Details* section.
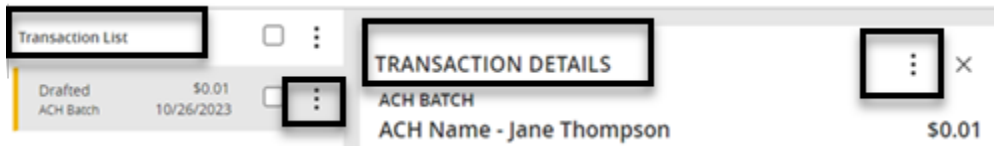
3. Select the **Approve** action item. A confirmation message appears.
4. Click **Confirm**.

Approve an ACH Payment in Online Activity

1. From the main menu, select the **Activity** menu.
2. Click the three dots (*Actions* drop-down list) and select **Approve**. A confirmation message appears.
3. Click **Confirm**.

Cancel an ACH Payment

You can cancel an ACH Payment that has a status of "Drafted" or "Authorized."

Cancel a Single ACH Payment

1. From the main menu, select **Activity**. The *Online Activity* page appears.
2. On the *Single Transactions* tab, locate the payment to cancel.
3. Click the three dots (*Actions* drop-down list), and select **Cancel**. A confirmation message appears.
4. Click **Confirm**.

Cancel a Recurring ACH Payment

1. From the main menu, select **Activity**. The *Online Activity* page appears.

2. On the *Recurring Transactions* tab, locate the ACH payment series.

3. Do one of the following to cancel the payment:

Payment Type to Cancel	Instructions
Next instance of a recurring payment	a. Click the three dots to open the *Actions* drop-down and select **View transactions in a series**. The **Primary Transaction** (next scheduled occurrence) appears. b. Click the ⊗ icon to cancel.
All instances of a recurring payment	a. On the *Recurring Transactions* tab, locate the payment to cancel. b. Click the three dots to open the *Actions* drop-down and select **Cancel series**.

4. A confirmation message appears. Click **Confirm**.

View an ACH Payment Status and Details

A payment initiated online can be viewed on the following screens:

Online Activity:	Provides detailed information about a payment and allows you to cancel a payment (if not yet processed), approve a drafted payment, inquire about a payment, and print the payment details.
Manage Recipients:	Provides payment history for a recipient: batch created date, status, transaction type and amount.

View an ACH Payment in Online Activity

1. From the main menu, click **Activity**. The *Online Activity* appears.

2. Do one of the following:

   • Select the **Single Transactions** tab (default view) to view a one-time payment.

   • Select the **Recurring Transactions** tab to view a recurring payment.

3. Browse to locate the payment that you want to view.

   a. (Optional) To narrow your results, you can add the following filters:
      - Transaction Type
      - Status
      - Account
      - SEC Code
      - Created By
      - Start Date
      - End Date
      - Amount

   b. Click **Apply Filters** and the narrowed search results will populate.

4. Select the line item and the *Transaction Details* will open. The following sections will populate:
   - Transaction Details
   - Payment Details
   - Recipient Details

5. Clicking the three dots to the right of the *Transaction Details* heading will show the following action items:
   - Toggle Details from the Transaction List (*Transaction Detail* expands. Click **Toggle Details** again to collapse.)
   - Approve
   - Cancel
   - Notify (sends email to notify approver that drafted batch is ready for approval)
   - Inquire
   - Copy
   - Print Details (account numbers will be masked)

View an ACH Transaction Under Manage Recipient

1. From the main menu, select **Wire and ACH** > **Manage Recipients**.

2. Locate the Recipient.

3. Click the three dots in the "Actions" column.

4. Select **Payment History**.

Using Imported Files

Imported files help you automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipient's amounts within an existing template
- Create a new payment with recipients and amounts
- Import an ACH-formatted (NACHA) file for processing

Update Amounts for Recipients in a Template

When you create an ACH Batch, ACH Collection, or Payroll, you can import a two-column Comma-Separated Values (CSV) file to update the amounts for the recipients in an existing template. Before you perform the import, you must create a two-column CSV file in your accounting or other software.

The names of the recipients in the two-column CSV file import should match the order of the recipients in the template in order to match recipients and update amounts. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payments to make two payments to the same recipient. If we cannot match every recipient in the file and the payment, the import will fail.

To Import a Two-Column CSV to Update Recipient's Amounts in Existing ACH Template

Note: Column Order:
- Column A – Name
- Column B – Amount

1. From the main menu, select **Wire and ACH** > **Make a Payment**. The *Payments* screen appears.

2. Select the **Edit** option from the *Actions* for the template that you want to use to create the payment. The *Template Properties* screen appears.

3. Complete the workflow to create the payment.

   Workflow: Update Amounts for Recipients in a Template

   Import Amounts

   a. Click the **Import Amounts** link located in the top right corner of the template:

   Import Amounts ⓘ

   b. When prompted to choose a file to upload, browse to the location of your CSV file.

   c. Select the file and click **Open**. The amounts are added to each recipient.

Update Amounts for Recipients in a Template (Continued)

Import Amounts (Continued)

d. Verify the recipients and amounts, then click **Save**. The "Template Saved" message will appear with two action options:
   - **Close the Template**
   - **Pay** or **Collect the Template** (action word depends on payment type)

e. Select **Pay** or **Collect**.

f. In the *Effective Date* field, click the calendar icon: 🗓️ and select the **Effective Date** of the batch.

g. Select **Draft** or **Approve**:

Draft	i.	Select **Draft** if you do not have the entitlement to approve the payment. A *Payment Drafted* confirmation appears.
	ii.	(Optional) Select **Notify Approvers** to send a notification to eligible approvers to request approval for the payment. The approver is notified of the transaction by email or phone. Choose the approver and click **Send**.
		Note: An approver is only listed if he or she has set up Mobile Authorizations.
	iii.	A confirmation window appears. Select **Close** or **View in Online Activity**.
Approve	i.	From the *Actions* menu, select **Approve** to release the payment to AdelFi for processing.
	ii.	(Optional) Record the Transaction ID for your records.
	iii.	Click **OK**.

Import CSV File as a New Payment

When you create an ACH Batch, ACH Collection, or Payroll, you can import a file as a new payment. Before you perform the import, you must create a five-column Comma-Separated Values (CSV) file in your accounting or other software.

To Import a Five-Column CSV File

Note: Column Order:
   - Column A – Name
   - Column B – Routing Number
   - Column C – Account Number
   - Column D – Account Type (1 = Checking; 2 = Savings)
   - Column E – Dollar Amount

1. From the main menu, select **Wire and ACH** > **Make a Payment**. The *Payments Hub* screen appears.

2. In the *New Payment* drop-down list, select **Payment From File**. The *Payment From File* screen appears.

3. Do the following:

    a. In the *Payment Type* drop-down list, select the **Payment Type**. A hyperlink to an ACH Sample File (.csv), ACH Upload Guidelines, and a hyperlink to an ACH File Specification (.pdf) populates.

    b. In the *Import File* menu, click **Please select a file to import**. You are prompted to choose a file to upload.

4. Browse to the location of your CSV file, then select the file and click **Open**.

5. Click **Upload File**. The *Payment from File – Additional Information* screen appears.

6. Do the following:

    a. Select the **SEC Code**.

    b. Select the **Pay From/Pay To** account.

    c. (Optional) Select the **Subsidiary**, if applicable.

    d. Select the **Effective Date**.

    e. Click **Draft** or **Approve**:

Draft	i.	Select **Draft** if you do not have the entitlement to approve the payment. A *Payment Drafted* confirmation appears.
	ii.	(Optional) Select **Notify Approvers** to notify eligible approvers to request approval for the payment. The approver is notified of the transaction by email or phone. Choose the approver and click **Send**.
		Note: An approver is only listed if he or she has set up Mobile Authorizations.
	iii.	A confirmation window appears. Select **Close** or **View in Online Activity**.
Approve	i.	From the *Actions* menu, select **Approve** to release the payment to AdelFi for processing.
	ii.	(Optional) Record the Transaction ID for your records.
	iii.	Click **OK**.

7. Click **Close** to exit the payment, or **View in Online Activity** to view the payment details.

For more information about creating a file to import, refer to the below *ACH CSV Import Specification Guide*.

ACH CSV Import Specification Guide

You can import a list of recipients and amounts from a 5-column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Batch, or ACH Collection, or Payroll. The CSV file must contain the following columns:

Column Name	Entry	Order
Recipient Name	Enter the name of the individual or company.	1
Recipient Bank Routing Transit Number (ABA)	Enter the 9-digit routing number.	2
Recipient Bank Account Number	Enter the account number.	3
Account Type	Enter the account type. Possible values are: 1 = Checking 2 = Savings	4
Dollar Amount	Enter the transaction amount, including the decimal.	5

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or a different account.

Notes:

- File should not contain a header record.

- Commas should not be used in any data fields (i.e. Recipient Name, Dollar Amount).

- All recipients in a given CSV import must either be individual or company. You will have to select whether the imported CSV contains all individuals (PPD) or all companies (CCD), so the file cannot be mixed. If you have both individual and company recipients, then a separate file must be imported.

- Online Banking will allow you to select the "pay from / pay to account" after you import your file.

Sample CSV Entries:

CSV entries may be viewed in Notepad or Excel.

> When viewed in Notepad, the entries look like the following:

> Bob Jones,322273379,123456,1,1000.00

> Mary Jones,322273379,123456,1,2000.00

Import an ACH NACHA File with ACH Passthru

You can use ACH Passthru to load and submit a balanced NACHA-format ACH file. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches.

When you upload a file with ACH Passthru, we do not verify the contents of the file at the time it is loaded. If the file includes any errors, the errors will occur at the time it is processed.

Unlike other payment types, you specify the exact date to process the file and begin sending it to the ACH system. You include the desired effective date in the Batch Header record of the NACHA file. The selected Process Date should be one business day prior to the Effective Date within the file.

You create the NACHA-formatted file in your accounting or other software. Contact us for more information about using NACHA-formatted files and ACH Passthru.

To Import an ACH File with ACH Passthru

1. From the main menu, select **Wire and ACH** > **ACH Pass-Thru**. The *ACH Passthru* screen appears.

2. Click **Choose File**.

3. Browse to the location of your NACHA file, then select the file and click **Open**.

4. On the *ACH Passthru* screen, select the **process date** for the imported file. This should be one business date prior to Effective Date within the file Batch Header record(s).

5. (Optional) Enter a memo for the file in the **Memo** field.

6. The options available vary, depending on your entitlements. Select one of the following:

Draft	a. Select **Draft** if you do not have the entitlement to approve the payment.

  - The following messages will be received:
    - File Uploading
    - File is now validating
    - ACH Passthru has finished validating and draft was successful (View in Activity – click the link or select **Activity** from the *Online Banking* menu)
  - If there are errors in the file, a message will display. Click **Close** and correct the errors.

   b. (Optional) Select **Notify Approvers** to send a notification to eligible approvers to request approval for the payment. The approver is notified of the transaction by email or phone. Choose the approver and click **Send**.

   Note: An approver is only listed if he or she has set up Mobile Authorizations.

   c. A confirmation window appears. Click **OK**.

Approve	a. Select **Approve** to release the payment to AdelFi for processing.
	b. (Optional) Record the Transaction ID for your records.
	c. Click **OK**.

Creating and Managing ACH Alerts

Create alerts to notify you when ACH payments are processed. Alerts can be sent any of the following ways:

- **Secure Message**

- **Email** – To protect your account information, an email alert does not provide details about the alert, only that it has been triggered.

- **Phone** – If you miss the phone call, our alert system will leave a message on your voicemail.

- **Text Message**

Create an Alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

1. From the main menu, click **Alerts**. The *Alerts* screen appears.

2. In the *New Alert* drop-down list, select **Online Transaction Alert**. The *New Online Transaction Alert* screen appears.

3. Follow the instructions below to configure the settings for the alert.

   Note: You must create a separate alert for each scenario that should trigger an alert. For example, separate alerts must be created to notify you when a payment from a specific account is *Authorized* and when it is *Processed*.

Setting	Instructions
Transaction	a. Click **Transaction**. A drop-down menu populates with a list of transaction types. b. Click a transaction type.
Status	Click a status that should trigger the alert.
Account	Select the account number from the drop-down (if more than one account is listed)

Setting	Instructions
Alert Delivery Method	Select the desired delivery method for the alert: • **Secure Message Only** • **Email** • **Voice*** • **SMS Text Message*** * Voice and Text Message alerts cannot be sent to an international phone number.

4. Click **Create Alert**. The alert has been scheduled. A *Save Alert* confirmation will populate.

Edit or Delete an Alert

1. From the main menu, click **Alerts**. The *Alerts* screen appears.

2. Select the alert you want to edit. The alert details appear.

3. Do one of the following:

Action	Instructions
Edit an alert	a. Click **Edit**. The *Edit Alert* screen appears. b. Make any needed changes, then click **Save**. c. Click **Close** on the *Save Alert* confirmation.
Delete an alert	a. Click **Edit**. The *Edit Alert* screen appears. b. Click **Delete**. A *Warning* screen appears. c. Click **Confirm**. d. Click **Close** on the *Save Alert* confirmation.

NOC and Returns Report

As an ACH Originator, it is your responsibility to review all NOCs (Notifications of Change) and returns from the RDFI (Receiving Depository Financial Institution) and make the appropriate change(s) before submitting your next ACH batch.

This report notifies you of the following events:

- A payment your organization submitted was returned (and why).
- Previously valid information contained in an ACH entry is now outdated and needs to be changed or corrected.

NOCs and Returns can be received up to two business days after file settlement. It is recommended that you review the report within three days to confirm a report has been received and action is required. All necessary batch corrections (due to returns or NOCs) must be completed prior to the next processing date.

Retrieve the NOC and Returns Report

1. From the main menu, click **Wire and ACH** > **ACH NOC and Returns**. The *ACH Reporting* screen appears.
2. Under *Transaction Processing*, select **ACH Reporting Files**.
3. In the *From/Thru Date* fields, enter the appropriate date range for report results and click **Refresh**. The reports for that date range appear.
4. Click **Download** next to the report you need to review.

Review the NOC and Returns Report

The *NOC and Returns* report provides you all of the NOCs and/or Returns that you have received from the Receiving Depository Financial Institution (RDFI).

According to NACHA Rules, you have six banking days or prior to initiating another entry (whichever is later) to make corrections contained in NOC entries. Ignoring NOCs or certain return codes could result in the imposition of fines and/or penalties by the ACH Rules Enforcement Panel.

Fields that may appear in the *NOC and Returns Report* are:

Field	Description
ORIGINATOR INFORMATION	
Originator Name	Name of the AdelFi Organization that originated the ACH entry
Company ID	Identification Number of the AdelFi Organization that originated the ACH entry
Originating DFI	Identification for the original entry Receiving Depository Financial Institution (RDFI)
RECEIVER INFORMATION	
Receiver Name	Name of the person or institution being credited or debited from your ACH file
DFI Account Number	Account number of the ACH recipient being credited or debited.
Receiving DFI ID	AdelFi's Routing Number
TRANSACTION DETAILS	
SEC Code	Identifies the type of transaction that was processed
Service Class Code	The items contained in the original batch: • 200 – Debits and Credits • 220 – Only Credits • 225 – Only Debits
Transaction Code	The NACHA Transaction Code for the entry: • 21 – Automated Return or NOC for original automated deposit (credit) transactions. • 26 – Automated Return or NOC for original automated payment (debit) transactions.
Batch Number	The sequence number that identifies a batch in relation to other batches created with the same application and effective date.
Identification Number	The name of the recipient or identification number involved in the transaction.
Transaction Amount	Amount of the transaction
Effective Entry Date	The date an ACH Origination intended the transaction to take place
Settlement Date	The (Julian) date the ACH transactions settled at the Federal Reserve.

Field	Description
TRANSACTION DETAILS (Continued)	
Company Discretionary Data	The discretionary data included in your original batch, if any.
Company Entry Description	Name of the application used for this batch.
Trace #	Identification number for the original entry within the batch. The trace number comes from the trace number assigned to the NACHA file.
Individual Name	Name of the ACH Recipient
ADDENDA – RETURN	
Return Code	The code associated with reason the transaction was returned.
Original Entry Trace Number	Identification number for the original entry within the batch. The trace number comes from the trace number assigned to the ACH file.
Original Receiving DFI Identification	Identification for the original entry Receiving Depository Financial Institution (RDFI).
Trace Number	Identifying number of return entry
ADDENDA – NOTIFICATION OF CHANGE	
Change Code	Code associated with account information that requires change
Corrected Data	Contains the corrected account information
Original Entry Trace Number	Identification number for the original entry within the batch. The trace number comes from the trace number assigned to the ACH file.
Original Receiving DFI Identification	Identification for the original entry Receiving Depository Financial Institution (RDFI).
Trace Number	Identifying Number of NOC entry

Glossary

ACH Originator

The ACH Originator is the organization that has authorized a financial institution to transmit credit and/or debit transactions to post to a receiver's account.

Addenda Record

Addenda Record is an ACH record that identifies account holder(s) or provides information about the payment (e.g., invoice detail) to the RDFI and Receiver.

Company Name

Company name is the name of the company originating the batch. A "Company" is a group of settings that identifies your sender information (offset account) for an ACH transaction. The company name will be displayed to the receiver and identifies the offset account.

NACHA Format

NACHA Format is the standard payment format for ACH transactions and batches described in the "ACH Rules Book."

NACHA Passthru Service

An ACH service used to pass through a NACHA file created from external ACH software to AdelFi for processing without first adding it as a template.

National Automated Clearing House Association (NACHA)

National Automated Clearing House Association manages the development, administration, and governance of the ACH network.

Originating Depository Financial Institution (ODFI)

Originating Depository Financial Institution is the financial institution that processes and delivers files to the ACH Operator for settlement. AdelFi acts as the ODFI when processing and delivering your files to the ACH Operator.

Prenotes (Pre-notifications)

Prenotes are test transactions containing a dollar amount of zero that you prepare and process like regular transactions. You use prenotes to verify the legitimacy of your recipient's account information prior to sending a live transaction.

Receiving Depository Financial Institution (RDFI)

A Receiving Depository Financial Institution is a financial institution qualified to receive ACH entries that agrees to abide by ACH rules.

Receiver/Recipient

An individual, corporation, or other entity that has authorized you, the originator, to initiate a credit or debit entry to an account held at an RDFI.

Template

Templates allow you to store and manage your payment information by like-transactions. For example, a Payroll template contains payment information for each employee, such as Name, Bank ID, Account Number, and payment amount. Templates are used to create batches for payment processing.