

ACH

User Guide

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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	<ul style="list-style-type: none"> • Sets up users who will process ACH origination transactions • Creates, adds, and edits payees 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 • Submits batches to AdelFi for processing
AdelFi	<ul style="list-style-type: none"> • Receives and processes batches on the scheduled processing date • Delivers batches to the ACH Operator
Your Organization	<ul style="list-style-type: none"> • 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 **Forms and Documents** located under **Quick Links** on the Home Page when logged in Online Banking
- 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 submit 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 needs authorization, has been submitted or has been rejected by AdelFi. 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 Tools > Message Center > Compose
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 Payees	Create, edit, and delete payment payees.
Allow One-Time Payees	Create a payee to be used for a one-time payment. A payee created for a one-time payment is removed from online banking once the payment is processed.
View All Payees	View existing recipients and their bank account information.

For further detail and instructions on managing users and permissions refer to the AdelFi's Business Non-Profit Banking User Guide: Getting Started

Mobile Device

Mobile users can:

- Create an ACH template
- Add a payee to an ACH template
- Edit payee amounts and statuses in an ACH template
- Submit a one-time ACH template
- View scheduled ACH template submissions
- Cancel a scheduled ACH template submission

Mobile users cannot:

- Edit ACH template details
- Delete an ACH template
- Remove a payee from an ACH template
- Submit an ACH Pass Thru
- Submit a recurring ACH template
- Approve an ACH batch.

Creating and Managing Payees

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

Your ability to create or manage payees may be limited by your entitlements. Refer to the [ACH Entitlements](#) section for more information.

Add a Payee

1. From the main menu, click **Pay & Transfer > Manage Payees**. The *All Payees* screen appears.
2. Click **Add New Payee**. The *Add New Payee* screen appears.
3. Enter the information for the recipient:

Field	Entry
Payee details	Select Person or Business – depends on account type of the payee.
Full Name	Enter the payee’s name.
Email Address (Optional)	Enter the payee’s email address.
Payee ID (Optional)	This would be an ID number that you as an ACH Originator assign your payees. If this is left blank the system will create a ID. <ul style="list-style-type: none"> • Example – Staff ID Number for payroll
Payee’s address	Enter the address and phone number if desired. Not required for ACH
Choose a Group or Create a New Group (Optional)	Add a group name or select a group name that is listed for the file type <ul style="list-style-type: none"> • Example – Payroll
Add Payee	MFA code will be needed if this is the first item completing in Online Banking
<u>Add Payment Method</u>	Select ACH

ACH Routing number

Enter the routing number

Account Type

Select Checking or Savings from the drop-down menu

Account Number

Enter the account number

Nickname

A nickname is required

ID Number

ID Number is Optional – Enter an ID number that you may have assigned to the payee (i.e., employee number, donor ID, student ID, organization member number)
NOTE: the system will assign an ID Number if one is not entered

Add a Recipient (Continued)

4. Select Save:

Note: Selecting the X will cancel your input.

Edit or Delete a Recipient

1. From the main menu, click **Pay & Transfer > Manage Payees**. The *All Payees* screen appears and a list of all payees that have been added will populate.

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

2. Select the payee from the list that populated on the screen.

- The trash icon to the right of the Payee's name will delete the payee
- The pencil icon (edit) will allow you to update the name, email address, payee ID and address
- The trash can icon under **Payment Methods** will delete the payee's account information.
- The pencil icon (edit) will allow you to update the existing payee account information (account type or account number).
 - If the routing number requires updating also a new payment method will need to be entered and the record with incorrect account information deleted.
 - Selecting the + icon Next to **Payment Methods** will add a new payment method (add a new routing number, account type and account number) for the payee
 - Delete the Payment Method with the incorrect/invalid account information

Note: Selecting the X will cancel your input.

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 payee's financial institution, send a zero-dollar ACH transaction to the payee account. You must wait three (3) business days after the prenote has settled before initiating a live dollar entry for the payee.

Creating and Managing ACH Templates

If you send an ACH entry regularly, creating a template saves you time by storing the payee'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 Prenote Template

1. The payees that you will prenoting will need to be added in **Pay & Transfer > Manage Payees** prior to creating the template.
2. From the main menu, select **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.
3. Click + New Template
4. The **New Template** screen will open
 - Enter a Template Name
 - Example – Prenote
 - Select the offset account
 - AdelFi account approved to use as the offset account
 - Select the Company Name from the drop-down menu
 - If applicable – DBA on file
 - Select the Transaction Type from the drop-down menu
 - Only the transaction type your organization has been approved to process will appear in the drop-down menu.
 - Example: Internet Collections – WEB
 - Payment Type
 - Bullet Single entries only
 - Company Entry Description
 - Prenote
 - Access Level
 - Normal
 - Select Create Template

5. Select Add Payees

- All Payees will populate
- Place a check mark in the square next to the name of the payee you will be prenoting
 - **Note:** There is a *Search* box that can be used if the payee list is extensive.
- Once all payees have been selected click **Assign (# of payees selected) Payees**
- Select the pencil icon (edit) located in the amount column for the payee
 - Change the Status from Active to Prenote
 - Save Changes
 - Complete this for each payee that is in the Prenote template
- Select **Review and Submit**

6. The **Review and Submit** screen will populate

- Total credits should be 0.00
- Total debits should be 0.00
- Total Prenotes – Number of payees selected and added in the template
- Bullet **One Time**
- Deliver By – Select the process date
- Select **Submit Template**

7. The **ACH Submission Confirmation** screen will populate

- Review details
- Select **Done** or **View Submission Details**

8. The batch will be in the **History** tab with a status of Scheduled

- The status will change to Succeeded when AdelFi has processed the file

Note: Before the Prenote Template can be used again the current payees saved in the Template will need to be removed

- Select the Prenote Template – which will open the template
- Select the pencil icon (edit) located in the amount column for the payee
 - Select **Remove Payee**
 - Select Save Changes
 - A confirmation screen will populate
 - Select **Yes, remove**
 - Complete this for each payee that will need to be removed from the template

Note: Quick ACH cannot be used for Prenotes – this option requires an amount other than 0.00

Create an ACH Payments or ACH Collections Template

You can create a template for the following ACH payments:

- ACH Payments
 - Consumer Payments
 - Business Payments
- ACH Collections
 - Consumer Collections
 - Business Collections

Note: Payroll is considered an ACH Payment - Consumer Payments

9. From the main menu, select **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.

Note: Payees should be added and saved in **Pay & Transfer > Manage Payees** prior to creating a new template

10. Click + New Template

11. The **New Template** screen will open

- Enter a Template Name
 - Example – Donations
- Select the offset account
 - AdelFi account approved to use as the offset account
- Select the Company Name from the drop-down menu
 - If applicable – DBA on file
- Select the Transaction Type from the drop-down menu
 - Only the transaction type(s) your organization has been approved to process will appear in the drop-down menu.
 - Example: Consumer Collections - PPD
- Company Entry Description
 - Example - Donations
- Access Level
 - Normal
- Select Create Template

12. Select **Add Payees**

- All Payees that have been entered and saved in Manage Payees will populate
- Select **Manage Payees** if any payees were not entered in Manage Payees prior to creating template

- This will take you to the **Pay & Transfer > Manage Payees** tab
 - See **Add A Payee** for steps to add a Payee
 - The template will need to be created again once the payee(s) have been entered - go back to **Pay & Transfer > Process ACH** and Click + New Template
13. Place a check mark in the square located to the left of the payee's name that should be added to the template
 14. Select **Assign (# of selected payees) Payee**
 15. Selected payees will be in the template – dollar amounts will need to be entered
 16. Select the pencil icon (edit) to the right of **Amount**
 - This will open the dollar amount box for each payee in the template
 17. Enter the dollar amounts
 18. Select **Save Changes**
 19. Select **Review and Submit**
 20. Confirm the Total Credits and Total Debits match
 21. Bullet **One Time** or **Recurring**
 - When Recurring is selected the following fields will need to be filled in:
 - Frequency – Select from drop-down menu
 - Starting – Select start date
 - Ending – Select Never or Select an End Date
 - Specify Non-Business Day Handling – Deliver Before or Deliver After settlement date
- Note:** All future dated payments in a recurring series will be cancelled when a scheduled ACH batch is cancelled that was set up as a recurring batch
22. Select Deliver By Date (settlement date)
 23. Select Submit Template
 24. The **ACH Submission Confirmation** screen will populate
 - Review details
 - Select **Done** or **View Submission Details**
 25. The batch will be in the **History** tab with a status of Scheduled
 - The status will change to Succeeded when AdelFi has processed the file

Create an ACH Batch from an Existing Saved Template

1. From the main menu, select **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.
2. Select and open the desired template
3. Select the **Edit** action if there are any edits to your existing Template. Edits may include:
 - Updating dollar amounts
 - Adding new payees
 - Removing or placing a payee on hold
 - Updating account information (account or routing numbers)
4. Complete any needed edits.
 - To remove or place a payee on hold:
 - Select the pencil icon (edit) that is located next to the dollar amount for the payee
 - Select **Remove Payee** or Change the Payee Status to **On Hold**
 - Save Changes
 - Add any new payees by going to **Pay & Transfer > Manage Payees**
 - Add Payees in Template once entered in Manage Payees
 - Edit the account information for any existing payees by going to **Pay & Transfer > Manage Payees**
 - Remove Payee with incorrect account information from template
 - Add updated Payee back in Template
 - Update dollar amounts by selecting the pencil icon (edit) next to Amount in the template
 - This will open the amount box for each payee in the template and allow you to change the amount
5. Save Changes
6. Confirm the number of payees and total of the template are correct
7. Select **Review and Submit**
8. Bullet **One Time** or **Recurring**
 - When Recurring is selected the following fields will need to be filled in:
 - Frequency – Select from drop-down menu
 - Starting – Select start date
 - Ending – Select Never or Select an End Date
 - Specify Non-Business Day Handling – Deliver Before or Deliver After

settlement date

Note: All future dated payments in a recurring series will be cancelled when a scheduled ACH batch is cancelled that was set up as a recurring batch

9. Select Deliver By Date (settlement date)
10. Select Submit Template
11. The **ACH Submission Confirmation** screen will populate
 - Review details
 - Select **Done** or **View Submission Details**
12. The batch will be in the **History** tab with a status of Scheduled
 - The status will change to Succeeded when AdelFi has processed the file

Copy an ACH Template

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

1. From the main menu, click **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.
2. Find the template you would like to copy and open the template.
3. Select **Make a Copy**.
 - You will be requested to enter a New Template Name
4. Select **Create Template**
 - All payees, amounts and entry descriptions will be copied in the new template
5. Change any payee information that needs to be updated.
6. Select **Save Changes**

Delete an ACH Template

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

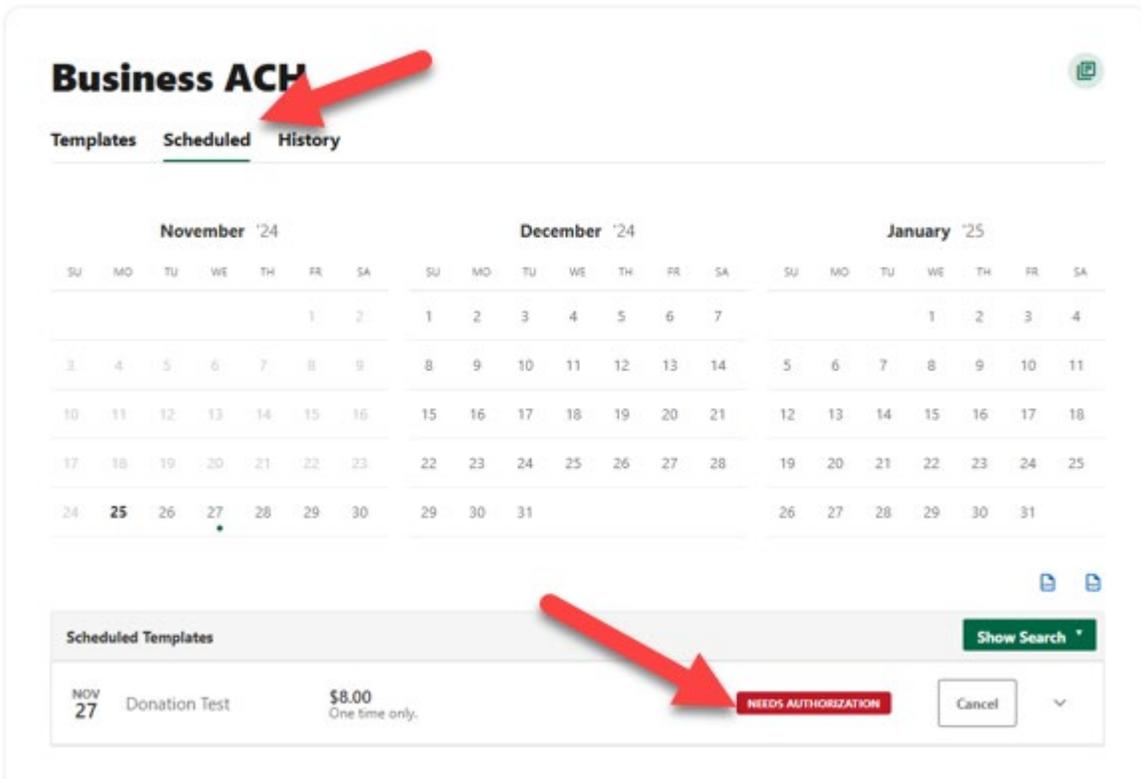
1. From the main menu, click **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.
2. Select the template you would like to delete.
3. Select the **Details** tab.
4. Select **Delete Template**. The “Delete Template” confirmation message will populate.
5. A message stating the template has been deleted will populate.

Creating and Managing ACH Payments

Approve a Drafted ACH Payment

A drafted ACH Payment requiring an authorization must be approved before it is processed. When a user drafts a payment, it appears in the *Scheduled* tab with a red message stating “**needs authorization**”. Batch authorizations can be found **Pay & Transfer > Pending Approvals**

1. From the main menu, select **Pay & Transfer > Pending Approvals**
2. Then batch will be listed under **Pending Requests**
3. Click the box next to “**Needs Auth**”
 - Users cannot authorize a batch they have drafted
4. Select Authorize (or Reject if you do not want the batch processed)
5. Once Authorized the batch can be found in the History tab with a status of Scheduled
 - The status will change to Succeeded when AdelFi processes the batch



Business ACH

Templates Scheduled History

November '24							December '24							January '25						
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
				1	2		1	2	3	4	5	6	7				1	2	3	4
3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11
10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18
17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25
24	25	26	27	28	29	30	29	30	31					26	27	28	29	30	31	

Scheduled Templates Show Search

NOV 27	Donation Test	\$8.00 One time only.	NEEDS AUTHORIZATION	Cancel	▼
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Business Admin



[Authorizations](#) 1
[Payees](#)
[Users](#)

Authorization Requests

ACH 1

Internal Transfers

Wires

Sort By: Date
↑
↓

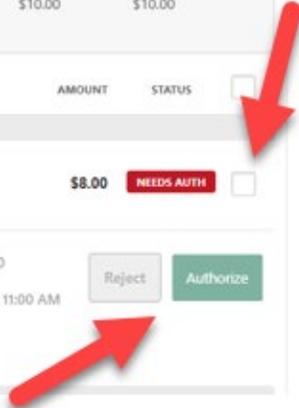
ACH COLLECTIONS	DAILY	WEEKLY	MONTHLY
Authorized limit	\$10.00	\$10.00	\$10.00
Max limit	\$10.00	\$10.00	\$10.00
Can authorize			

ACH PAYMENTS	DAILY	WEEKLY	MONTHLY
Authorized limit	\$10.00	\$10.00	\$10.00
Max limit	\$10.00	\$10.00	\$10.00
Can authorize			

DATE	ACCOUNTS	AMOUNT	STATUS	<input type="checkbox"/>
PENDING REQUESTS				
NOV 27 <small>2024</small>	Donation Test ■ Checking —6126 PPD, DEBITS	\$8.00	NEEDS AUTH	<input type="checkbox"/>

Authorization Total (0): \$0.00
 ACH cut-off time: 2:00 PM
 Expedited ACH cut-off time: 11:00 AM

Reject
Authorize

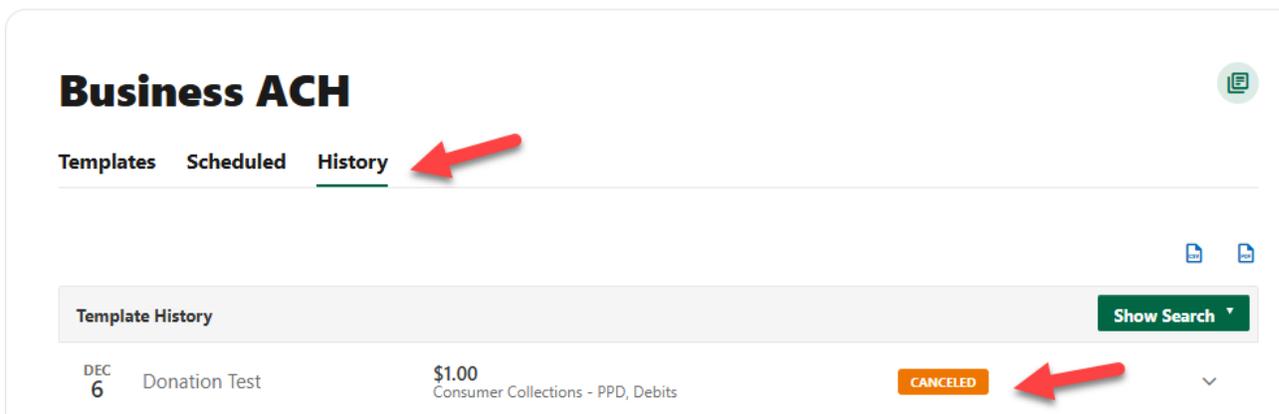


Cancel an ACH Payment

You can cancel an ACH Payment that is future dated and located in the **Scheduled** Tab or has not been processed yet and is located in the **History** tab with a status of **Scheduled**.

Cancel a ACH Payment

1. From the main menu, select **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.
2. To cancel a current ACH batch you would like to cancel:
 - Select the **History** Tab
 - A list of batches waiting for AdelFi to process will show
 - If more than one batch is listed find the batch that will be cancelled
 - Select the **Cancel** button
 - Entering a reason for cancelling the batch is optional
 - Select **Yes, Continue**
 - The cancelled batch will be moved to Template History with a status of Cancelled
3. To cancel a future batched ACH batch:
 - Select the **Scheduled** Tab
 - A list of future dated batches will show
 - If there is more than one future dated batch find the batch that will be cancelled
 - Select the **Cancel** button
 - Entering a reason for cancelling the batch is optional
 - Select **Yes, Continue**
 - The batch will be moved to Template History located in the History tab with a status of Cancelled



The screenshot shows the **Business ACH** interface. At the top, there are three tabs: **Templates**, **Scheduled**, and **History**. A red arrow points to the **History** tab. Below the tabs, there is a **Template History** section with a **Show Search** dropdown. A table lists a batch with the following details:

Date	Description	Amount	Status	Details
DEC 6	Donation Test	\$1.00	CANCELED	Consumer Collections - PPD, Debits

A red arrow points to the **CANCELED** status in the table.

Cancel a Recurring ACH Payment

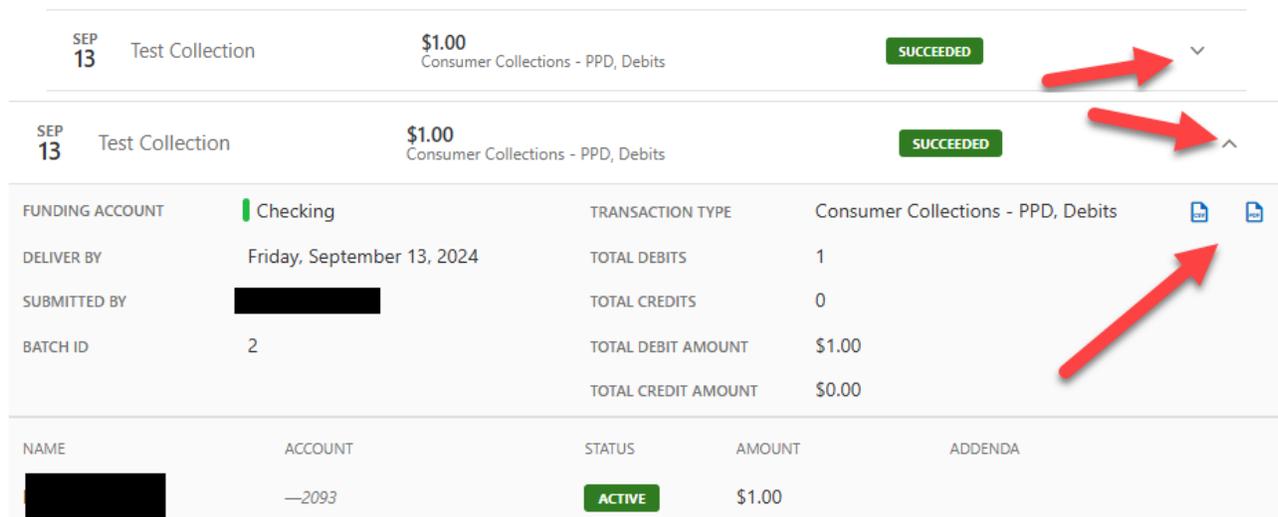
1. From the main menu, select **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.
2. Follow the steps for Cancelling an ACH Payment
3. Once the scheduled ACH has been cancelled all future dated payments, whether in scheduled status or pending authorization, in the series will be cancelled.

View an ACH Payment Status and Details

From the main menu, select **Pay & Transfer > Process ACH**. A payment can be viewed on the following tabs:

Scheduled Tab: All future dated ACH batches will be displayed in this tab. Expand a batch to see the detail by selecting the down arrow located at the end of batch line to point up. You will be able to export the batch detail as a PDF or CSV file.

History Tab: The current day batches waiting for AdelFi to process will be displayed in this tab.
 The template history will be displayed in this tab – all batches that have been processed.
 Expand a batch to see the detail by selecting the down arrow located at the end of batch line to point up. You will be able to export the batch detail as a PDF or CSV file.



SEP 13	Test Collection	\$1.00	Consumer Collections - PPD, Debits	SUCCEEDED	▼
SEP 13	Test Collection	\$1.00	Consumer Collections - PPD, Debits	SUCCEEDED	▲
FUNDING ACCOUNT	Checking	TRANSACTION TYPE	Consumer Collections - PPD, Debits		
DELIVER BY	Friday, September 13, 2024	TOTAL DEBITS	1		
SUBMITTED BY	[REDACTED]	TOTAL CREDITS	0		
BATCH ID	2	TOTAL DEBIT AMOUNT	\$1.00		
		TOTAL CREDIT AMOUNT	\$0.00		
NAME	ACCOUNT	STATUS	AMOUNT	ADDENDA	
[REDACTED]	-2093	ACTIVE	\$1.00		

ACH Statuses:

Cancelled:	A scheduled ACH that has been cancelled and not submitted to AdelFi for processing
Needs Authorization:	A scheduled ACH that requires authorization by another user
Rejected:	An ACH that required authorization and the approving user rejected the ACH OR AdelFi rejected the ACH – you would be notified if AdelFi rejects an ACH
Expired:	An ACH that required an authorization however the authorization was not completed by the approving user prior to the ACH cut off time
Scheduled:	An ACH that has been submitted to AdelFi for processing
Succeeded:	An ACH has been processed by AdelFi

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:

- Create a new payment with recipients and amounts
- Import an ACH-formatted (NACHA) file for processing

Import CSV File as a New Payment

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

To Import a Six-Column CSV File

Note: Column Order:

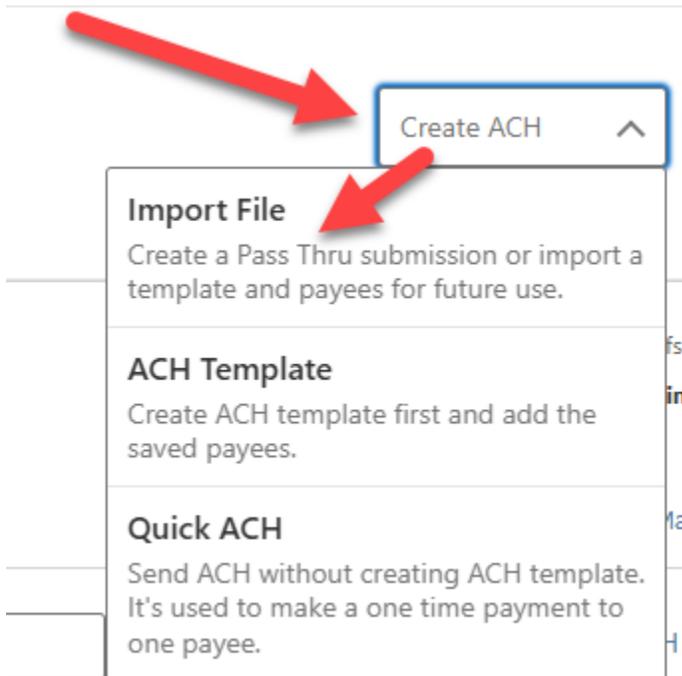
- Column A – Transaction Code
 - 27 – Checking Account Withdrawal
 - 22 – Checking Account Deposit
 - 37 – Savings Account Withdrawal
 - 32 – Savings Account Deposit
- Column B – Routing Number
- Column C – Account Number
- Column D – Amount – no commas allowed
- Column E – Individual Identification Number – number assigned to payee by your organization

- example: employee ID for payroll
- example: donor ID for donors

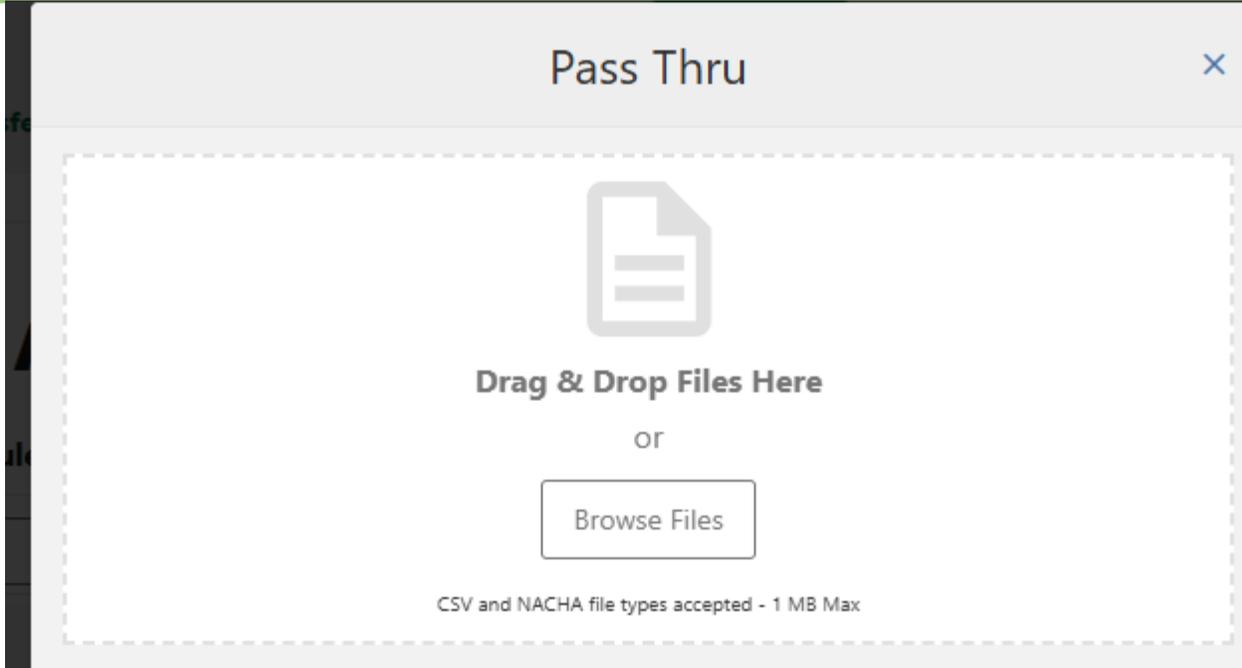
Note: The ID number is optional. If you have not assigned ID numbers to your payees a 0 should be entered in Column E

- Column F – Payee Name

1. From the main menu, select **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.
2. From the **Create ACH** list, select **Import File**



3. Click **Browse Files** or drag and drop to upload the CSV File



4. An overview of the CSV file will populate
 - a. Continue with import
5. Select the Offset
 - a. This is the AdelFi account your organization has been underwritten to use as the ACH offset
6. Select the Deliver By Date
 - a. This is the settlement date of your file
7. Select the Company Name
 - a. If applicable –select the DBA
8. Review batch details
 - a. Select the Transaction Type
 - b. The Transaction Types you have been underwritten to process will be in the dropdown list
 - Consumer Collections
 - Business Collections
 - Consumer Payments
 - Business Payments
 - c. Enter the Company Entry Description - description that explains the purpose of the entries
 - Example: Payroll
 - Example: Tuition Pmt
9. Check **Save as template** to add as a saved template for future use

10. Select **Save and Submit**

11. The ACH file will be in the Scheduled tab if needs authorization

12. The ACH file will be in the History tab if an authorization is not needed

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 6 -column Comma Separated Values (CSV) file to add recipients and amounts to a new ACH Payment, or ACH Collection. The CSV file must contain the following columns:

Column Name	Entry	Order
Transaction Code	Possible Values: 27 – Checking Withdrawal 37 – Savings Withdrawal 22 – Checking Deposit 32 – Savings Deposit	1
Payee Bank Routing Transit Number (ABA)	Enter the 9-digit routing number.	2
Payee Bank Account Number	Enter the account number.	3
Amount	Enter the amount - No commas allowed	4
Individual ID Number	Number assigned to payee by your organization This is an optional field – if your organization has not assigned ID numbers to payees a 0 should be entered	5
Payee Name	Name of the Payee	6

The import uses the order of the file to create payees and amounts. You can include a payee 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 payees 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” (offset account) after you import your file.

Sample CSV Entries:

CSV entries may be viewed in Notepad, WordPad or Excel.

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

27,322273379,123456,1000,0,Jane Doe

27,322273379,654321,500,0,James Doe

Import an ACH NACHA File with ACH Passthru

You can use ACH Pass Thru 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 up to 10 batches. ACH batches cannot contain multiple offsetting transactions – cannot upload a Nacha file containing multiple debits and multiple credits.

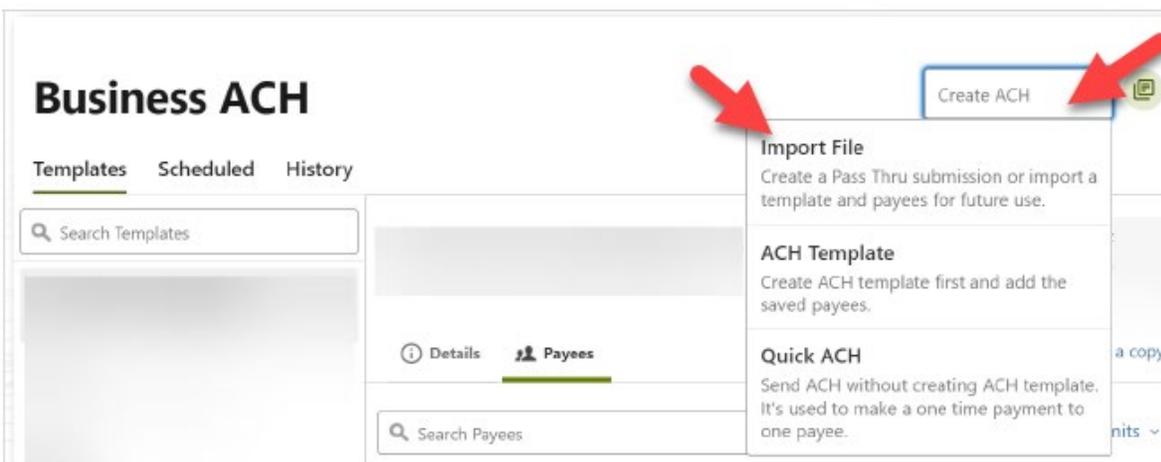
When you upload a file with ACH Pass Thru, we do not verify the contents of the file at the time it is loaded. If the file includes any errors, the errors will occur at the time it is processed.

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 Process Date should be one business day prior to the Effective Date within the file.

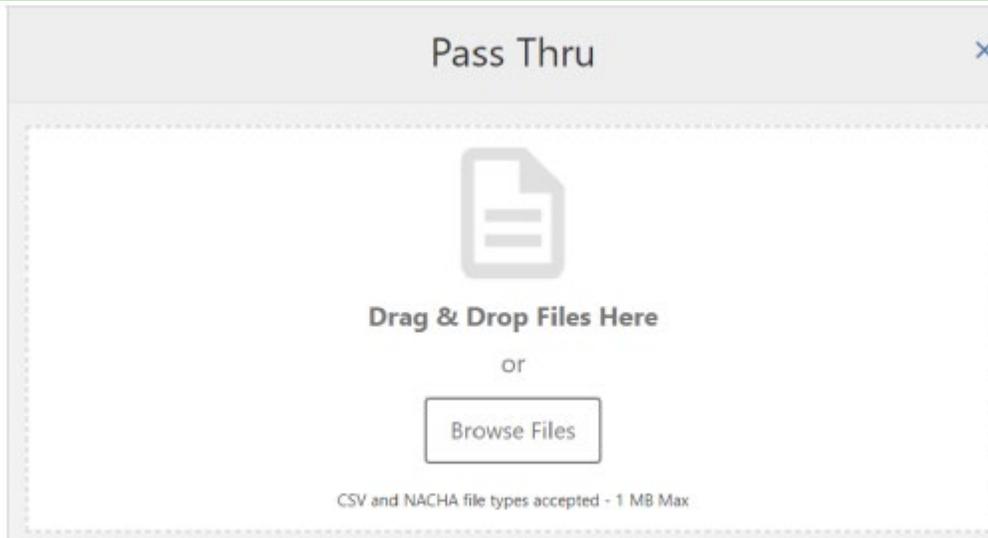
You create the NACHA-formatted file in your accounting or other software. [Contact us](#) for more information about using NACHA-formatted files and ACH Pass Thru.

To Import an ACH File with ACH Pass Thru

1. From the main menu, select **Pay & Transfer > Process ACH**. The *Business ACH* screen appears.
2. From the **Create ACH** list, select **Import File**



3. The Pass Thru window populates



4. Click **Browse Files** or drag and drop to upload a Nacha txt file
5. Click **Continue** or click **Save Template Only** if you would like to use a template for future use
6. The Pass Thru Submission window opens
 - Click **Edit** (pencil icon) to change the file name
 - Select the AdelFi offset account (account approved to use for ACH)
 - Select Company Name if applicable (when DBA is used)
 - Select Deliver By Date – Settlement Date of files
 - Select the Transaction Type of file (only transaction types your organization has been approved to process will appear in dropdown menu:
 - Consumer Payment
 - Business Payment
 - Consumer Collection
 - Business Collection
 - Modify the Company Entry Description (description of entries in file)
 - Examples:
 - Payroll
 - Direct Dep
 - Tuition Pmt
 - Donations
 - Select **Save as Template** for future use as a template
 - Select **Save and Submit**

Business ACH

Pass Thru Submission

Nacha File  [Download Entry Report](#)

Number Of Batches	Total Entries	Total Addenda	Total Debits	Total Credits
1	1	0	\$0.00	\$236,773.70

Offset Account: **Corporate Operating Acct.**  Company Name: **Maple**  Deliver By: **04/29/2022** 

Review batch details and submit.

Batch Name	Entries	Addenda	Debits	Credits
Nacha_File_1	1	0	\$0.00	\$236,773.70

Transaction Type: **Business Payments - CCD. Cr**  Company Entry Description: **CCDCredit** 

Save as template
 Restricted Batch

7. The ACH file will be in the Scheduled tab if needs authorization
8. The ACH file will be in the History tab if an authorization is not needed

ACH Reversals

An Originator that initiates a payment in error may request a reversing entry or batch. AdelFi **must be** contacted if your organization discovers an error and would like to process a reversing entry or batch.

- A reversing entry or batch must be initiated within five banking days of the original settlement date.
- The reversing entry or batch must be initiated within 24 hours of discovering the error
- Reversals must be the same amount of the original entry(ies)

Valid reasons to initiate a Reversal:

- Duplicate of an entry previously initiated by an Originator
- Entry to or from a Receiver (payee) that is different than the Receiver (payee) intended to be credited or debited by the Originator
- Entry is in a dollar amount different than was intended by the Originator
- Debit entry is on a date earlier than the Receiver (payee) was intended to be debited by the Originator, or if a credit entry, date is later than Receiver (payee) was intended to be credited by the Originator.

Credit PPD entries should satisfy the following criteria:

- PPD Credit entry is for funds related to Receiver's (payee's) employment
- The value of the credit PPD entry is fully included in the amount of the check delivered to the same Receiver (payee) at or prior to the Receiver's (payee's) separation from employment
- The credit PPD entry was transmitted by the Originator prior to the delivery of the check to the Receiver (payee)

Note: Originator is required to make a reasonable attempt to notify Receiver (payee) of the reversing entry no later than the settlement date of the reversing entry.

Creating and Managing ACH Alerts

Create alerts to notify you when:

- ACH Template Submitted
- ACH Template Edited
- ACH Requires Authorization
- ACH Authorized
- ACH Authorization Rejected
- ACH Cancelled
- ACH Expired (not approved by the cutoff time)
- ACH Processed

Alerts can be sent any of the following ways:

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

Delivery method is dependent on your contact information located in **Tools > Contact Information**

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, select **Tools > Alerts** click **Alerts**. The *Alerts* screen appears.
2. In the *New Alert* list, select **Business ACH**. The *Business ACH Alert* screen appears.
 - Toggle the desired alert to the on position
 - Toggle the desire delivery method to the on position
 - Save
3. Complete this for each desired alert from list

Edit or Delete an Alert

1. From the main menu, select **Tools > Alerts**. The *Alerts* screen appears.
2. In the *New Alert* list, select **Business ACH**. The *Business ACH Alert* screen appears.
 - Toggle the desired alert to the off position

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.

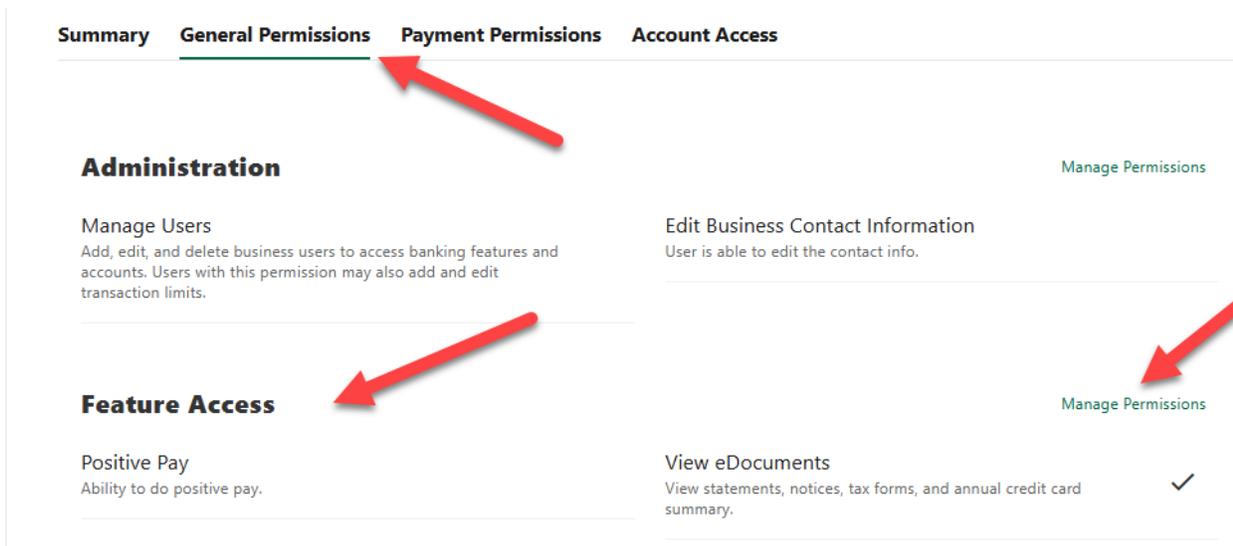
This report notifies you of the following events:

- 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. ACH users that will be accessing the NOC & Returns Report will need the Positive Pay Permission. An “Insufficient Privileges” error will be received without this permission. The Online Banking Administrator can assign users this permission by:
 - Tools > Manage Users and Permissions
 - Open the User’s Profile
 - Select the **General Permissions** tab
 - In the **Feature Access** section select **Manage Permissions** and toggle **Positive Pay** to the **On** position and Save



The screenshot shows a user management interface with four tabs: Summary, General Permissions, Payment Permissions, and Account Access. The 'General Permissions' tab is active. Below the tabs, there are two main sections: Administration and Feature Access. In the Administration section, there is a 'Manage Permissions' link. In the Feature Access section, there is a 'Manage Permissions' link and a 'Positive Pay' feature which is currently turned on, indicated by a checkmark.

2. Once the user has the Positive Pay Permission Select **Account Services > Positive Pay and**

ACH Controls > Submit

3. The current day Dashboard will populate

4. Click on the \$0.00 or the dollar amount if a return was received the day the user is logged in

5. The **Transaction History** will populate

6. Change the date range to:

- This month – populate NOCs and/or Returns for current month
- Last month – populate NOCs and/or Returns for the previous month
- A specific date – populate NOCs and/or Returns for date selected

7. Expand the entry by selecting the arrow

Rows 1 - 2 of 2.

	Company ID	Company Name	Individual ID	Individual Name	Return Trancode	Return Code	Change Code
>	[REDACTED]	[REDACTED]		[REDACTED]	26	R02	
>	[REDACTED]	[REDACTED]		[REDACTED]	26	R01	

The entry detail will open

Company ID	Company Name	Individual ID	Individual Name	Return Trancode	Return Code	Change Code
▼	[REDACTED]			26	R02	
Account #:	[REDACTED]	SEC Code:	[REDACTED]	Trace #:	[REDACTED]	
Original RDFI ID:	[REDACTED]	Return Reason:	Account Closed	Original Entry Trace #:	[REDACTED]	
Transaction ID:	3393009	Original Effective Date:	2024-12-02	File ID:	248530	
Company Entry Description:	DONATION			Amount:	\$30.90	

NOC detail will include corrected data (the account information should be updated per the corrected data prior to originating the next ACH batch or within six banking days)

ROWS 1 - 10 OF 10.

Company ID	Company Name	Individual ID	Individual Name	Return Trancode	Return Code	Change Code
▼	[REDACTED]			26		C05
Account #:	[REDACTED]	SEC Code:	COR		Trace #:	[REDACTED]
Original RDFI ID:	[REDACTED]	Change Code:	Incorrect Transaction Code		Original Entry Trace #:	[REDACTED]
Transaction ID:	3260347	Original Effective Date:	2024-11-05		File ID:	240721
Company Entry Description:	[REDACTED]				Corrected Data:	37

8. Complete a PDF export of NOCs and Returns

- Select Manage > Return Export
 - Enter desired date range (default date is the log in day)
- Select Manage > NOC Export
 - Enter desired date range (default date is the log in day)

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	
Company ID	Identification Number of the AdelFi Organization that originated the ACH entry
Company Name	Name of the AdelFi Organization that originated the ACH entry
Individual ID	The identification number involved in the transaction. (if applicable)
Individual Name	Name of the person or institution being credited or debited from your ACH file
Return or NOC Trancode	The NACHA Transaction Code for the entry: <ul style="list-style-type: none"> • 21 – Automated Return or NOC for original automated deposit (credit) transactions. • 26 – Automated Return or NOC for original automated payment (debit) transactions.
Return Code	Code associated with reason the transaction was returned
Change Code (for NOC)	Code associated with account information that requires change
Account Number	Account number of the ACH recipient being credited or debited.

Original RDFI ID	Identification for the original entry Receiving Depository Financial Institution (RDFI).
Transaction ID	Identification number for the original entry within the batch.
Company Entry Description	Name of the application used for this batch.
SEC Code	Three letter code that describes how a payment was authorized by the receiver
Return Reason	Explanation of Return Code
Change Code (for NOC)	Explanation of Change Code
Original Effective Date	The date an ACH transaction is intended to post to a receiver's account
Trace #	Identifying number of return entry or NOC entry
Original Entry Trace #	Identification number for the original entry within the batch. The trace number comes from the trace number assigned to the ACH file.
File ID	Unique identification number that references a specific file
Amount	Amount of returned ACH item NOCs do not have a dollar amount
Corrected Data for NOC	Contains the corrected account information

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.

Payee

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.