



ACH Quick Reference Guide

ACH Batch Types

Credit Only	Debit Only
<i>You are originating CREDITS to someone.</i>	<i>You are originating DEBITS to someone.</i>
Paying Invoices	Collecting Payments
Payroll	Membership Dues

***NOTE: Once your ACH file is submitted, the Bank is not able to make any changes to the file.**

****NOTE: If you have dual approval set up, please reference the ACH Approval guide.**

ACH Payments: Creating a Transfer from a Template

1. From main menu, select **Payments & Transfers**, then select **ACH Payments**.
2. Begin to type in the name of the template in the Select Template tile. Select chosen template.
3. Within the ACH Batch Details section, complete the necessary fields:
 - a. Payment Date—Same Day ACH available;
 - b. Offset Account;
 - c. Company Discretionary Data—optional; and
 - d. Company Entry Description.
4. Choose whether or not to update notifications.
5. Determine if this template should recur. If so, select and choose the correct frequency(-ies).
6. Choose whether or not to Exclude \$0.00/empty items during batch submission.
7. Update Payees and amounts, if necessary, and select **Request Batch**.
8. You will then need to confirm your request.
9. Select **Confirm** if the batch is correct. Select **Edit Batch** if corrections are needed.
10. Once you see that the transaction is completed, select **Return**.

ACH Payments: Creating a Free-Form Batch

1. From main menu, select **Payments & Transfers**, then select **ACH Payments**.
2. From the Free-Form Batch field, select:
 - a. ACH Company;
 - b. Debit Only or Credit Only; and
 - c. Batch Type/ACH purpose.
3. Within the ACH Batch Details section, complete the necessary fields:
 - a. Payment Date—Same Day ACH available;
 - b. Offset Account;
 - c. Company Discretionary Data— (optional and recipient will not see information); and
 - d. Company Entry Description— (ACH purpose and recipient will see description).
4. Determine if this should be saved as a template for future use and select the Offset Account if you would like to save this batch as a template to be re-used later, check the box **Save as Template**.

5. Choose whether or not to update notifications.
6. Choose whether or not to Exclude \$0.00/empty items during batch submission.
7. Search and select the payees you would like add.
 - a. To create a new payee, select **Create New Payee**.
8. For each payee, confirm the receiving account, the dollar amount, and any addenda and the amount you want to pay or collect for each payee.
9. Once you have completed all payment details, select **Request Batch**.
10. You will then need to confirm your request.
11. Select **Confirm** if the batch is correct. Select **Edit Batch** if corrections are needed.
12. Once you see that the transaction is completed, select **Return**.

ACH Payments: Importing a File

1. From the **Payments & Transfers** menu, select **ACH Payments**.
2. Choose **Transaction Import** from the right-hand submenu.
3. For NACHA file formats select upload.
 - a. *The first-time: set up the NACHA Data Import Preferences for each ACH Company.*
 - i. Answer the question “Does your file contain offsets?” with **Yes** or **No**.
 - ii. If “Yes”, choose **Select Account** to select in-file offset account(s).
 1. Select the appropriate offset account(s) and click **OK**.
 - iii. If “No”, choose the offset account to use.
 - b. Click **Save**.
 - c. For all other file formats, click “create file map”. For further assistance, contact our Customer Care Group at 717-920-8349.
4. Browse on the computer to select file. Select **Upload File**.
5. Enter your password to verify the action.
6. Click **Submit**.
7. Enter the one-time passcode.
8. If file has no errors, review the file load validation and click **OK**.
9. If you see file load fail validation, correct the errors and resubmit.
10. If you see file load successful validation, your file was successfully uploaded.
11. If you have dual approval, please reference the “ACH Approval Quick Reference Guide.”

ACH Payments: Creating a Transfer from Existing Payee

1. From main menu, select **Payments & Transfers**, then select **Payee Maintenance**.
2. Choose the correct Payee.
3. Select **Make Payment**.
4. Choose **ACH Payment**.
5. Complete the Batch Settings:
 - a. ACH Company;
 - b. Payee Accounts;
 - c. Debit or Credit; and
 - d. Batch Type.
6. Within the ACH Batch Details section, complete the necessary fields:
 - a. Payment Date—Same Day ACH available;
 - b. Offset Account;
 - c. Company Discretionary Data—optional; and
 - d. Company Entry Description.
7. Determine if this should be saved as a template for future use and select the Offset Account

if you would like to save this batch as a template to be re-used later, check the box **Save as Template**.

8. Choose whether or not to update notifications.
9. Choose whether or not to Exclude \$0.00/empty items during batch submission.
10. To create additional payees, select **Create New Payee**.
11. For each payee, confirm the receiving account, the dollar amount, and any addenda and the amount you want to pay or collect for each Payee.
12. Once you have completed all payment details, select **Request Batch**.
13. You will then need to confirm your request.
14. Select **Confirm** if the batch is correct. Select **Edit Batch** if corrections are needed.
15. Once you see that the transaction is completed, select **Return**.

For any questions using the ACH module, please contact Cash Management Operations at 717-920-8349 or email cashmanagementopscenter@midpennbank.com