

ACH Universal

USER MANUAL

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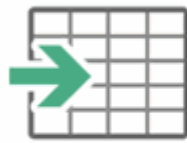
ACH Universal

1 ACH Universal

ACH Universal™ creates ACH / NACHA files for electronic fund transfers.

Get up and running in less than one hour. We highly suggest watching our [tutorials](#) --less than 15 minutes in length--and, at the end, you'll be able to create an ACH file for testing with your bank.

Sample



Import Transactions



Add A Record



Go To Create ACH File Page



ACH Setup

1.1 Absolute basics

Welcome New Users

Have you been asked to create an ACH file to send to your bank?

ACH Universal enables you to create ACH / NACHA files from the data in your accounting, payroll or other system.

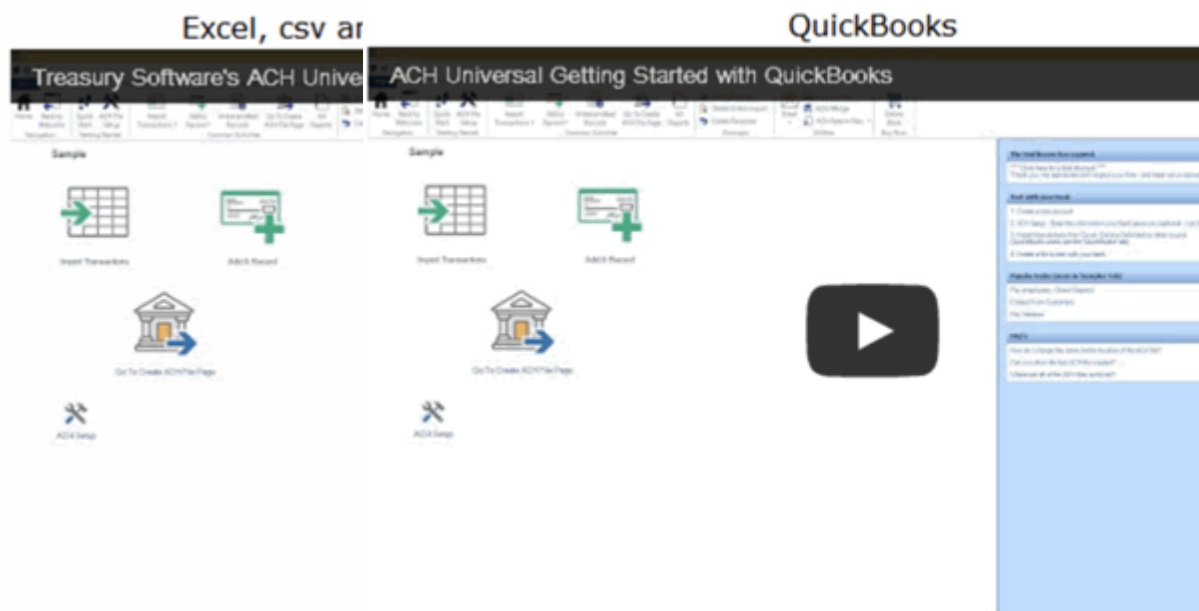
Create ACH transactions for:

- Direct Deposit for employees

- Collections from customers or vendors
- Payments to vendors

We highly recommend that you click the links below to view the tutorials now.

Brevity is critical--and we value your time. The videos are less than 6 minutes each and, at the end, you will be able to create your ACH files for testing with your bank.



If you do not have speakers at your current computer, or would prefer to view it later, feel free to copy the links below and play the video back later:

<http://www.treasurysoftware.com/support2-Research.html>

1.2 Getting Started

Steps for Getting Started

To begin using ACH Universal, please refer to the instructions at each tab:

1. Download and install the software
2. Gather your data

3. Create and set up accounts
4. Import transactions (from Excel or CSV)
5. Create and transmit the ACH file to the bank

Next: [Download and install >>](#)

1.2.1 Download and Install

Download ACH Universal

Download ACH Universal from our website at
<http://www.treasurysoftware.com/download/index.aspx>

When prompted, **save this file** to your Desktop. The file is approximately 75 MB.

The screenshot shows the Treasury Software website's download page. At the top, there is a navigation bar with links: Products, About Us, Support, Pricing/Buy, Contact Us, and Download. The 'Download' link is highlighted with a red arrow. Below the navigation bar, the page title is 'Easily Create & Transmit ACH Files'. The main heading is 'Download'. Underneath, it says 'Full Working Version (Immediate download)'. There are two sections: 'Trial users:' which includes a 7-use trial license, and 'Licensed customers:' which states that after installing, users can enter license codes to convert the trial to a permanent license. Below these sections is an 'Email Address' input field. Further down, there is a section titled 'Please select which product you are interested in.' with four checkboxes: 'ACH Universal', 'Positive Pay', 'Bank Reconciliation', and 'BAI Utilities, ACH-2-Excel'. The 'ACH Universal' checkbox is selected, indicated by a red arrow. A blue 'SUBMIT' button is located below the checkboxes. At the bottom, there is a disclaimer text: 'By clicking "Submit", and agreeing to the terms of this website, you affirm that the information provided is correct, and that the purposes are for a bona fide intent of trial of Treasury Software products. The system is unable to deliver download instructions to non-business domains. To use or redistribute the software to compete directly, indirectly or to make a derivative work is expressly prohibited.'

Install ACH Universal

After the download is complete, **double-click the file to begin installation.**

Proceed through the installer.

For detailed assistance, please visit our Support Center at
<http://www.treasurysoftware.com/Support/support2-Install-Center.aspx>.

Once the installation is complete, you are ready to begin using ACH Universal.

Next: [Gathering Data >>](#)

1.2.2 Gathering Data

Gathering Data

Enter transactions easily and automatically with ACH Universal. You can import files already in electronic format--or you can simply key them in.

The import (or 'source') data files typically would be created from within your accounting software. They may be as simple as Excel or CSV (comma delimited) reports, or they can be custom-written data dumps from third-party reporting packages, such as Crystal Reports.

The most popular choices for these files are:

- Comma-separate values (CSV) - recommended
- Excel spreadsheet
- Tab-delimited

Basic Importing

The advantage of the Basic ("On-The-Fly") method is that you can generate a one-time payment without being forced to set up a profile for a party you will not need in the future. If your system is capable of storing the bank account and ABA/routing numbers, this is the simplest method of importing.

This is an excellent method of populating data for non-recurring transactions, web server or other integration scenarios, where transactions are often made with new customers, employees and vendors.

You should be able to create an Excel or CSV file that contains all the required information:


- Name
- Account number
- ABA/Routing number
- Amount
- Checking or Savings indicator

These fields contain enough information to generate an electronic payment. If your data resembles this format, follow instructions for On-the-Fly or "Ad Hoc" File Imports.

Additional fields of information can be in your source document and then disregarded in the ACH software. Often these files contain the date and an ID number, for instance. You do not have to delete the additional data.

On-the-fly or Ad-hoc

Simplest - If your system can produce a file with account information, no other transactional setup is required.



	A	B	C	D	E
1	Name	Amount	Account	ABA/Routing	Checking/Saving
2	Verizon	\$3,238.72	643987821	117466744	Chk
3	Consolidated Utilities	\$1,427.91	893173327	211041450	Chk
4	American Express	\$1,108.27	670294437	148529553	Chk
5	Staples	\$6,870.75	757415759	774807678	Chk
6	Office Park Holdings	\$6,151.28	999918281	549040602	Sav

The order of the columns is not significant--ACH Universal has a mapping wizard.

If all of your transactions are to/from checking accounts, you do not need to map a column for Checking/Savings. The system will automatically default to checking.

If your transactions are mixed between checking and savings, include a Checking/Savings column for this with field entries "CHK" or "SAV".

Profile-Based Imports

Profile-based "lookups" are excellent for off-the-shelf accounting packages such as Peachtree and other systems that do not have the ability to store bank account and routing information.

In this scenario you would create profiles for each of your Customers, Employees and Vendors in the ACH software (yes, it is possible to import this information). Profiles are retained automatically by ACH Universal.

The screenshot shows the ACH Universal software interface. The top menu bar includes FILE, HOME, SAMPLES, PROFILES (highlighted with a red box), REPORTS, SETTINGS, QUICKBOOKS, and HELP. Below the menu bar, there are icons for Quick Pay, Recurring, and Pre-Notes. The main window is titled 'Add/Edit Customers, Employees and Vendors'. It has tabs for General, Settings, Advanced, Addenda Records - Child Support, Invoices and Tax Payments (TXP), Recurring Transactions, and CTX. The General tab is active, showing a description: 'Used to enter information about your Customers, Employees, Vendors and Governmental Agencies (anyone you transfer to/from). If you are using ID' rather than 'Name' as a lookup - switch the unique/primary field option in ACH Setup.' Below this is a table with columns 'Required', 'Example', and 'Description'. The table lists Name, ID Number, Account #, and ABA/Routing # with their respective examples and descriptions. At the bottom, there are fields for Transaction codes (including G/L and Loans) and Standard Entry Class, both with dropdown menus. The Transaction codes dropdown is set to 'Checking' and the Standard Entry Class dropdown is set to 'PPD - Personal'. There are 'Save' and 'Cancel' buttons at the bottom right.

Required	Example	Description
Name	'John Doe'	Name of individual or entity. Record 6: positions 55 - 76, max. length 22.
ID Number	'Emp ID 56782'	Typically the vendor or employee number (do not use social security #'s) by which this entity is known to your company. Record 6: positions 40 - 54, max. length 15.
Account #	'3006386421'	Note: Only the last 4 digits will be displayed after 'Save'; enter leading zeroes if on the MICR line. Record 6: positions 13 - 29, max. length 17.
ABA/Routing #	'063000047'	9 digit routing number. Record 6: positions 4 - 12, length 9.

Additional Information (use as needed)

Transaction codes (including G/L and Loans) Standard Entry Class

Save Cancel

Profile-based imports make the transaction file very simple. The only fields required are an amount and a lookup field.

Should I Use Ad Hoc or Profile Based Importing?

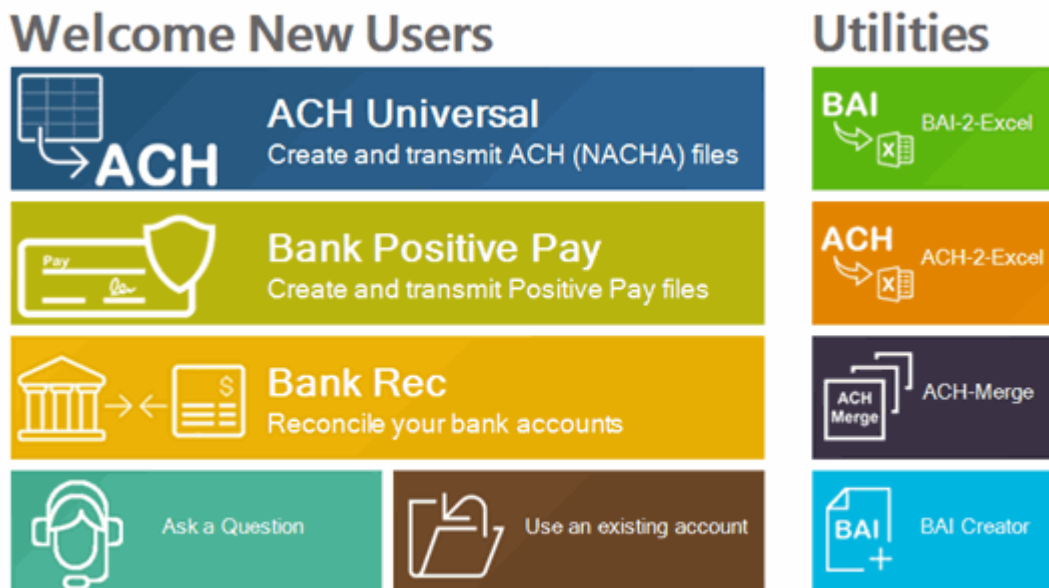
The current layout of your data should determine whether you choose Ad Hoc imports or Profile lookups. The resulting ACH file will be exactly the same regardless of import method.

Next: [Create and Setup accounts >>](#)

1.2.3 Create an Account

Create an Account

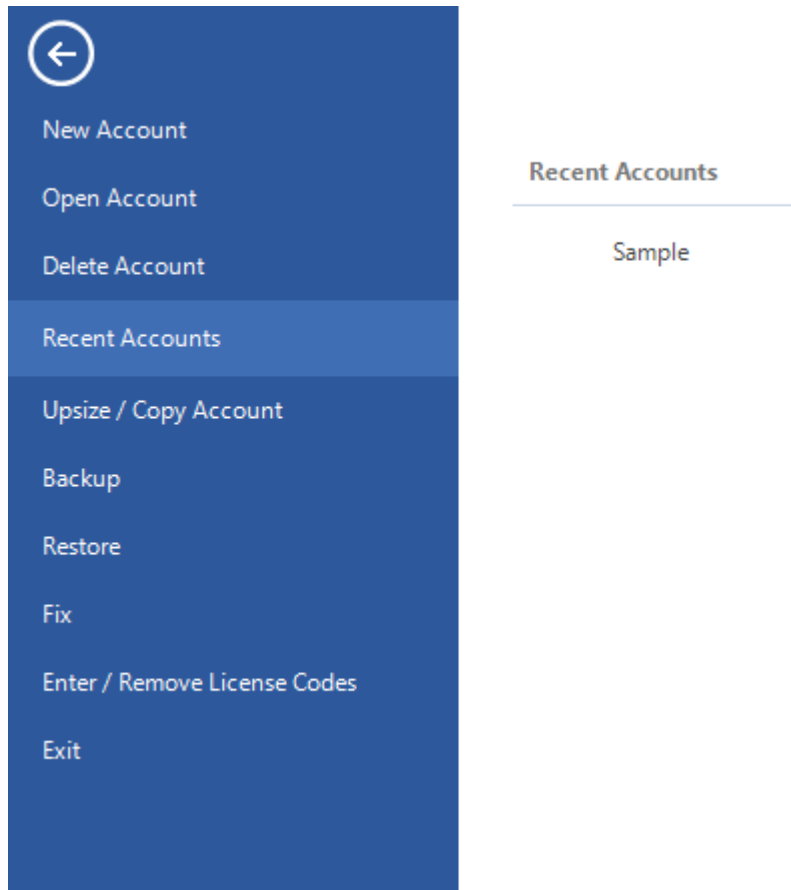
Open Treasury Software and the Welcome New Users page will load. Select the Option for "ACH Universal."



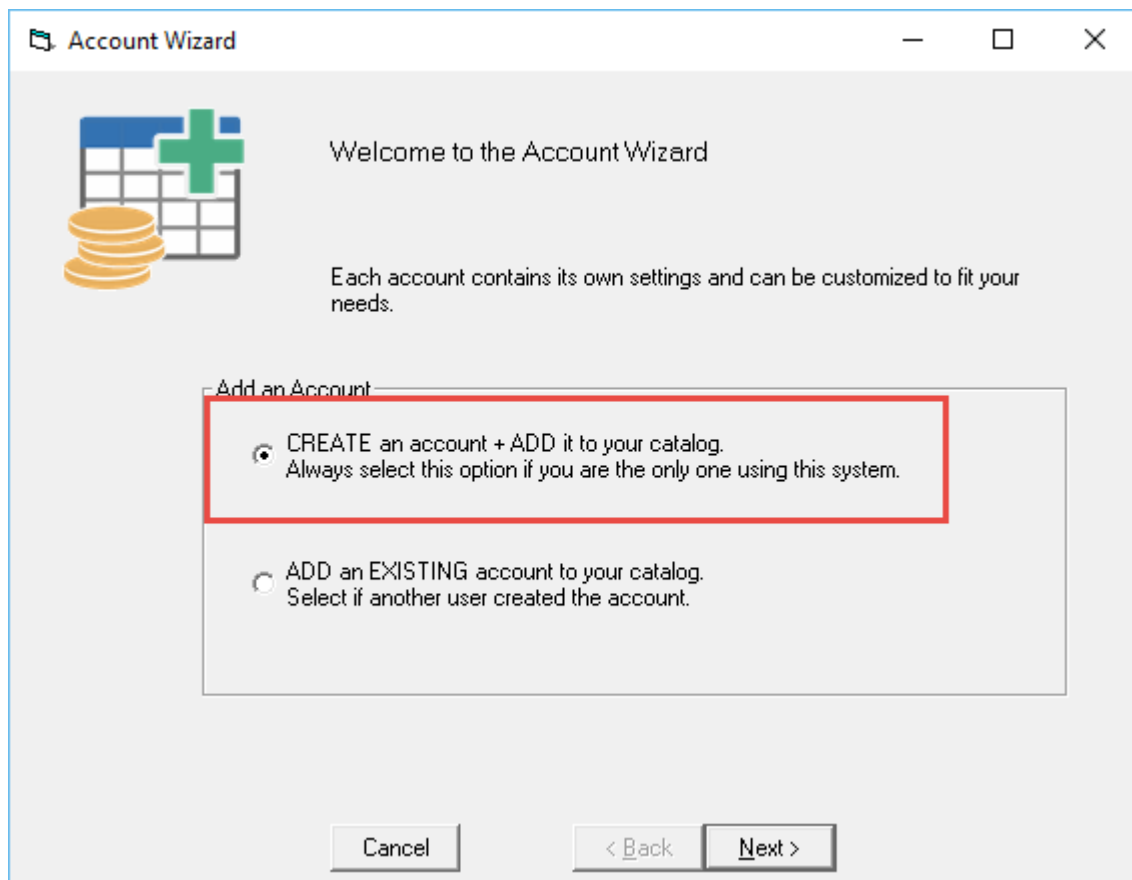
Create Account

The first thing you want to do is to create a New Account for your work. Click File>New Account.

Important - **Any data saved in the 'Sample' account will be reset**, as it synchronizes with the tutorial. It is advisable to work in a new, "Test" account that is set up rather than the Sample account.



Select the option to “Create an Account and Add it to your Catalog” and click Next.



Enter a name for the Account. This name is strictly internal and should help you identify the purpose of the account. For example, if you are using ACH Universal for payroll, you might name the account Payroll. Once the name is entered, click Next.

Account Wizard

Create the Account

The Account name:
--will identify the account in the 'Account Selector',
--is used as the file name on your hard drive (no special characters please),
--is the only setting in this Wizard that cannot be easily changed

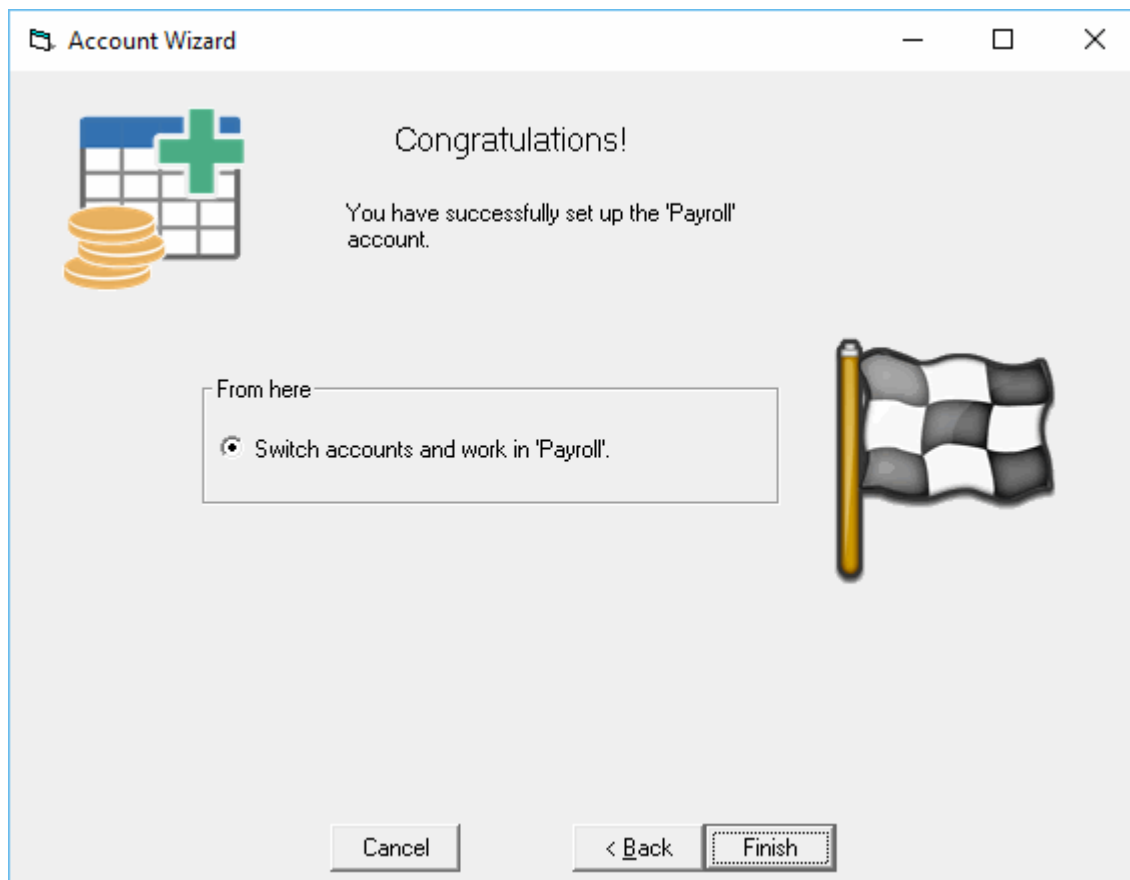
Account Name

Enter the name of your bank account (for example 'checking', 'payroll', 'State_Bank', etc...)

☒ ACH Universal ☐ Positive Pay ☐ Bank Reconciliation

Cancel < Back Next >

Congratulations! You have finished creating the account. Click Finish to begin using this Account.



Next Step

If you have your account information from your bank, you can enter it now at [ACH Setup](#). However, you can create ACH files for internal testing without this information.

Next: [ACH Setup >>](#)

1.2.4 ACH Setup

ACH Setup

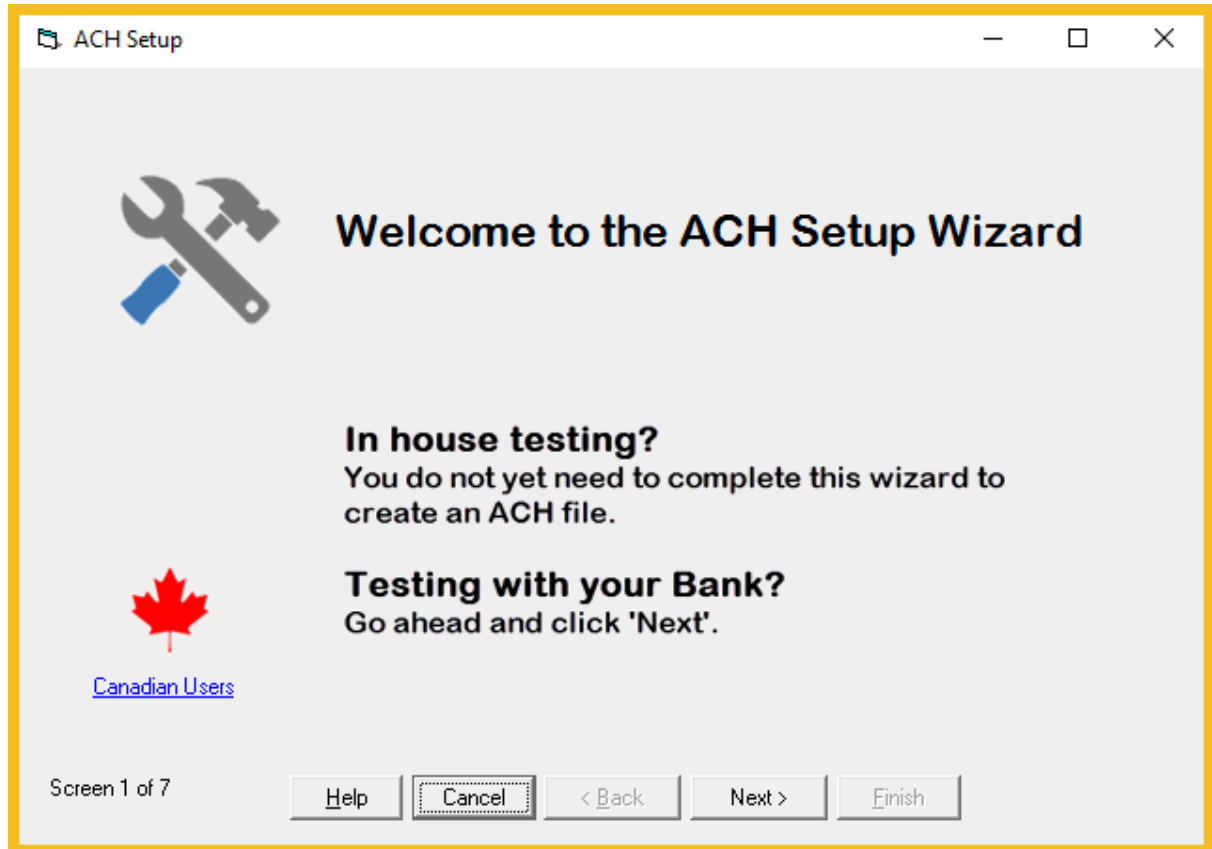
In-house testing?

If you are simply performing in-house testing (such as IT testing), you can skip this step, as you can create ACH files without entering this information.

Testing with your bank?

If you will be testing with your bank, you will need to perform this step prior to creating the files that you send to them.

To start the ACH Setup Wizard select the 'Settings' tab > 'ACH File Setup'.



The ACH Setup Wizard will be displayed. Click Next.

ACH File Header Record - Screen 2

The ACH File Header Record is the first record in the ACH file, and is identified by a '1' in the first position. It's primary purpose is to identify who sent the file (your organization) and where it is going (to your financial institution/processor).

If you already signed up with your bank for ACH service, this information will be in your Welcome packet.

If you have been creating ACH files, but do not have the original documentation from your bank, ACH Universal can pull this information off of a file that you have already created.

If you have neither documents above, follow our guidelines within the wizard below. Of course, we can't guarantee compliance with your bank, but it is a very conservative approach to start.

The screenshot shows the 'ACH Setup' window with a title bar containing a folder icon, the text 'ACH Setup', and standard window controls. The main content area has a light gray background and a thin gray border. At the top, a message reads: 'Please enter as provided by your bank. Didn't get instructions from your bank? That's ok - see the examples below.' Below this, there are four input fields with labels and examples. The first field is for the 'Your Bank's ABA/Routing number' with the example '202881066'. The second is for 'Your Bank's Name' with the example 'Bank of Any Town'. The third is for 'Typically '1' followed by your Fed ID# (10 digits total, no dashes)' with the example '130009783'. The fourth is for 'Your Company Name' with the example 'Your Company'. A blue hyperlink 'Populate header entries from an existing ACH file (more info)' is located below the company name field. At the bottom, there are two radio button options: 'Quick Setup - Use common defaults, highly recommended for first time users. Tip: Start with the defaults, you can always return to this wizard to update.' and 'Advanced Setup - Access all options - including 'Offset Records' for balanced files'. At the very bottom, there are five buttons: 'Help', 'Cancel', '< Back', 'Next >', and 'Finish'.

ACH Setup

Please enter as provided by your bank. Didn't get instructions from your bank? That's ok - see the examples below.

Your Bank's ABA/Routing number
(Immediate Destination ID, positions 4-13)

202881066
Example '202881066'

Your Bank's Name
(Immediate Destination Name, positions 41-63)

Bank of Any Town
Example 'Bank of Any Town'

Typically '1' followed by your Fed ID# (10 digits total, no dashes)
(Immediate Origin ID, positions 14-23)

130009783
Example '130009783'

Your Company Name
(Immediate Origin Name, positions 64-86)

Your Company
Example 'Your Company'

[Populate header entries from an existing ACH file \(more info\)](#)

☒ Quick Setup - Use common defaults, highly recommended for first time users.
Tip: Start with the defaults, you can always return to this wizard to update.

☐ Advanced Setup - Access all options - including
'Offset Records' for balanced files

Help Cancel < Back Next > Finish

Batch Header Records - Screen 3

Note: If you are using ACH Universal's Multiple Origination account feature in the Processor edition, this advanced feature will override some of the values below.

ACH Setup

If your bank did not supply these values, use our Auto-fill feature

Batch header record ('5' record) Please enter as provided by your financial institution.

[Auto-fill \(more info\)](#)

Company Name - Your company's 'short' name which will be displayed on your customer's, employee's, vendor's bank statements. Max of 16 characters. (positions 5-20)

Company ID - Identifies your company, division or sub-unit. Typically your Immediate Origin ID. ('5' positions 41-50 and '8' positions 45-54)

Originating DFI - Typically your Immediate Destination code, without the trailing check digit. 8 digits (records '5' positions 80-87, '6' positions 80-87 and '8' positions 80-87).

Standard Entry Class (SEC) Code

Select the primary (default) SEC Code

☒ All except CTX-EDI

☐ CTX-EDI Subsets

PPD - Personal

EPN STP 820

Screen 3 of 7

Help Cancel < Back Next > Finish

Which Standard Entry Class (SEC) code do I use?

If you have a standing authorization in writing to perform collections/payments, and the other party is located in the U.S., you may be eligible to use:

PPD - Personal/Consumer Accounts (Prearranged Payment and Deposit)

CCD - Corporate/Non-consumer Accounts (Corporate Debit or Credit)

A good example is payroll to domestic employees--when you should use PPD. Please consult your banker before starting to insure that you are using the correct code.

Other formats that ACH Universal supports are available at [SEC Codes](#).

Offset Record and completion of Basic setup - Screen 4

ACH Setup

Offset Record - 'Balanced' Files (only if requested by your bank)

☒ Enable offset record

Your ABA/Routing # 156530466

Your Account # 888224419

Your company name Offset

Offset ID (optional)

[Advanced Offset Options](#)

Frequency (can be used for any purpose) Note: Always only one offset record per batch

☒ Multiple transactions per batch (default, most common)

☐ Force one transaction per batch (do not use with IAT)

Congratulations.
You have completed the Basic setup. Click 'Finish'.

If you have advanced needs, feel free to select 'Advanced' setup (click 'Advanced' below). Note:
The basic setup accommodates virtually all installs.

Screen 4 of 7

Help Cancel < Back Advanced > Finish

Offset Record

Only use an offset record if your bank notifies you that it is required.

If your bank does require an offset record, click this check-box on Screen 4.

- Enter the ABA or Routing Number for your organization's bank.
- Enter your organization's bank account number.

For the vast majority of users, you can click 'Finish' to complete the wizard. This will save your work.

If you have advanced needs, or are curious as to the additional settings, click 'Advanced'.

Preferences - Screen 5

ACH Setup

Preferences

Description on your recipient's bank statement. A simple entry such as: Dues, Payroll, ePay will suffice. (Company Entry Description, 10 characters max, record 5, positions 54 - 63)

Company Discretionary Data (not displayed on recipient's statement). Batch Header (record '5', positions 21 - 40)

Default effective date. Only used if a date is not included in the imported file. Default is set to the next available banking day, which if the data is imported on Saturday or Sunday, is calculated from the most recent banking day (Friday). [Same Day ACH](#)

Notes:
 --Holidays are not taken into account.
 --The effective date provides the default value for the descriptive date.
 --If 'Same Day' is selected, the current date will be the default date (includes weekends)
 --Include dates in your import file for maximum control.

Discretionary Data (not displayed on recipient's statement). Transaction records ('6', positions 77 - 78). Rarely used, except in Canadian originations (insert either US or CA).

☐ Create separate batches for debits and credits (appends Company Entry Description above with a 'D' or 'C')
[Assign batches different Company ID's based on SEC and Debit / Credit](#)

Screen 5 of 7

[Help](#) [Cancel](#) [< Back](#) [Next >](#) [Finish](#)

Description on your recipient's bank statement - In the text field, enter the description of the transaction that will show on customer, employee, and vendor bank statements. For example, you might enter "Payroll" for a direct deposit payment to an employee. This entry is located in the ACH file in the Batch Header (5 record, positions 54 - 63).

Company Discretionary Data - Typically not entered unless requested by your processor or bank. This entry is located in the ACH file in the Batch Header (5 record, positions 21- 40).

Default effective date - Select when you want the bank to process the transactions. For example, some banks want an ACH file two days prior to processing. In that case, change the dropdown to Two Days.

Notes:

- This setting only effects transactions when a date is not entered. Therefore, if you import a 'Date' field with your transactions, this setting has no effect.
- For maximum control, import a 'Date' with your transactions
- This setting takes into account Saturday and Sundays, but not holidays.

--The bank's rules determine the exact date of processing. Contact your bank for their exact policies.

Same Day ACH

ACH Universal supports the NACHA cutoff indicator in the descriptive date (positions 64 - 69).

ACH Setup

Preferences

Description on your recipient's bank statement. A simple entry such as: Dues, Payroll, ePay will suffice. (Company Entry Description, 10 characters max, record 5, positions 54 - 63)

ePay

Company Discretionary Data (not displayed on recipient's statement). Batch Header (record '5', positions 21 - 40)

Default effective date. Only used if a date is not included in the imported file. Default is set to the next available banking day, which if the data is imported on Saturday or Sunday, is calculated from the most recent banking day (Friday).

Notes:

- Holidays are not taken into account.
- The effective date provides the default value for the descriptive date.
- If 'Same Day' is selected, the current date will be the default date (includes weekends)
- Include dates in your import file for maximum control.

Discretionary Data (not displayed on recipient's statement). Transaction records ('6', positions 77 - 78). Rarely used, except in Canadian originations (insert either US or CA).

☐ Create separate batches for debits and credits (appends Company Entry Description above with a 'D' or 'C')

[Assign batches different Company ID's based on SEC and Debit / Credit](#)

Screen 5 of 7

Help Cancel < Back Next > Finish

For additional information, refer to the **Advanced Topics**> [Same Day](#)

When finished, click Next.

Third-party Processors and preferences - Screen 6

ACH Setup

Third-Party Service Providers and Fiduciaries - Multiple Origination Accounts On/Off

Separate Batches by Origination Account
Multiple Source (Origination) Accounts - Typically used by payroll processors and other service bureaus handling multiple source/origination accounts. Select 1 option below. Requires Processor edition.

☐ On-The-Fly (no profiles). Include Company Name and Company ID in your transaction import file.

☐ Profile-based (create profiles prior to entering transactions). Supports all fields.

ACH-Edit (a.k.a. ACH-Merge single files)

☐ Check to enable importing ACH files, editing them and then creating a file. Map with ACH-2-Excel template. Do not use with Multiple Origination Accounts or other standard ACH file creation. Create a separate account as needed - this should be the only activity in this account. Requires Processor edition.

Pre-notification and \$0.00 entry handling

☐ Do not import \$0.00 entries (Note: You can still create pre-notes from the 'Add a record screen')

☒ Create pre-notes from \$0.00 entries imported
Note: Pre-notes can either be Debit (collecting from clients) or Credit (paying employees and vendors). Please select your default.

DR: Collect funds - Customers

☒ Suppress Offset Records in Prenote Only Batches

Screen 6 of 7

Help Cancel < Back Next > Finish

Third party NACHA compliance, and multiple origination account

Turn 'On' the feature here. Remember, when you turn it on, you will need to map an 'Origination Account' field during the import process.

Profile Lookup

ACH Universal has full support of profiles for creating payments. Profiles are not required by ACH Universal, however, as it is capable of ad hoc payments. When using profiles, the lookup can be done by Name or by ID Number. Profile Lookup - This setting only comes into play during the import process.

Checking or Savings Accounts

If your file contains a field that differentiates an account between a checking account and a savings account, enter the appropriate checking account text into the text field. ACH Universal will interpret all other text as indicating a savings account.

Consumer or Corporate Accounts

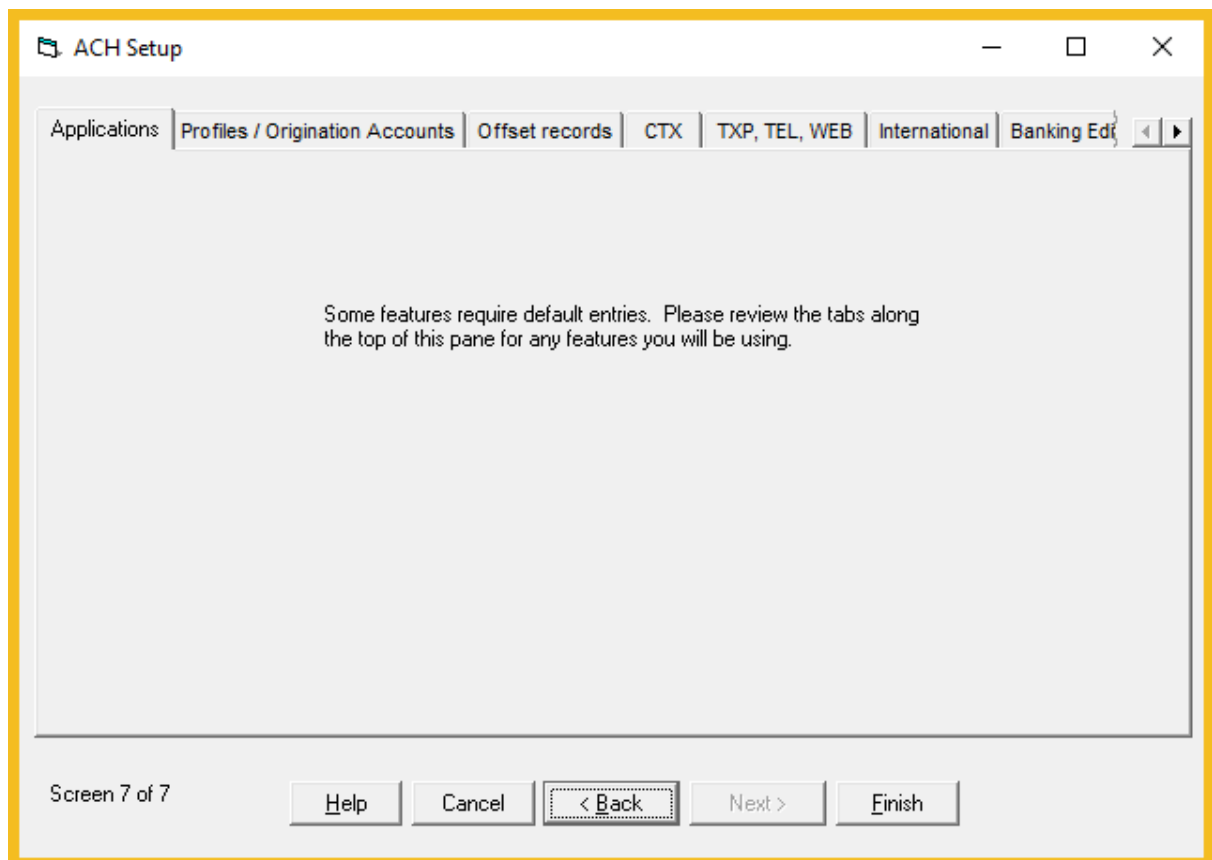
Similar to Checking or Savings Account text above, use text in this field to identify a consumer account. All other text in that field will cause ACH Universal to treat the record as a corporate account.

Pre-notification

Pre-notifications are used to test a transmission to ensure all settings are correct before transmitting live data. A pre-note is indicated in your data by a 0 amount. In the dropdown box, select the transaction type you wish to test (DR->collecting funds or CR->paying funds).

When finished, click Next.

Profile and Advanced settings - Screen 7



The next screen is the last screen in the process. In most cases, you can simply click Finish.

You have finished creating and setting up an ACH Universal account. You can now begin importing data into the account and transmitting ACH files.

Next Step: [Import Data >>](#)

1.2.5 Change Location of ACH File

Need to change the location of your ACH file when it is automatically saved?

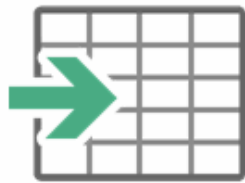
By default the Treasury Software will automatically save your file in the location listed below.

C:\Users\Public\Treasury Software\To Bank

However, if you need to change this location, just follow these simple steps.

1. Click on the 'Go To Create ACH File Page' button.

Sample



Import Transactions



Add A Record

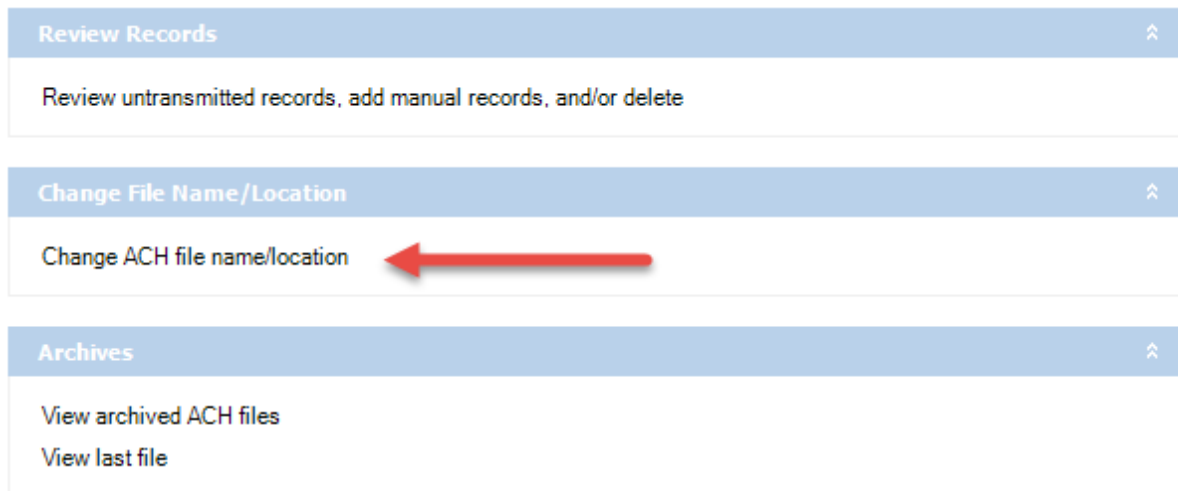


Go To Create ACH File Page

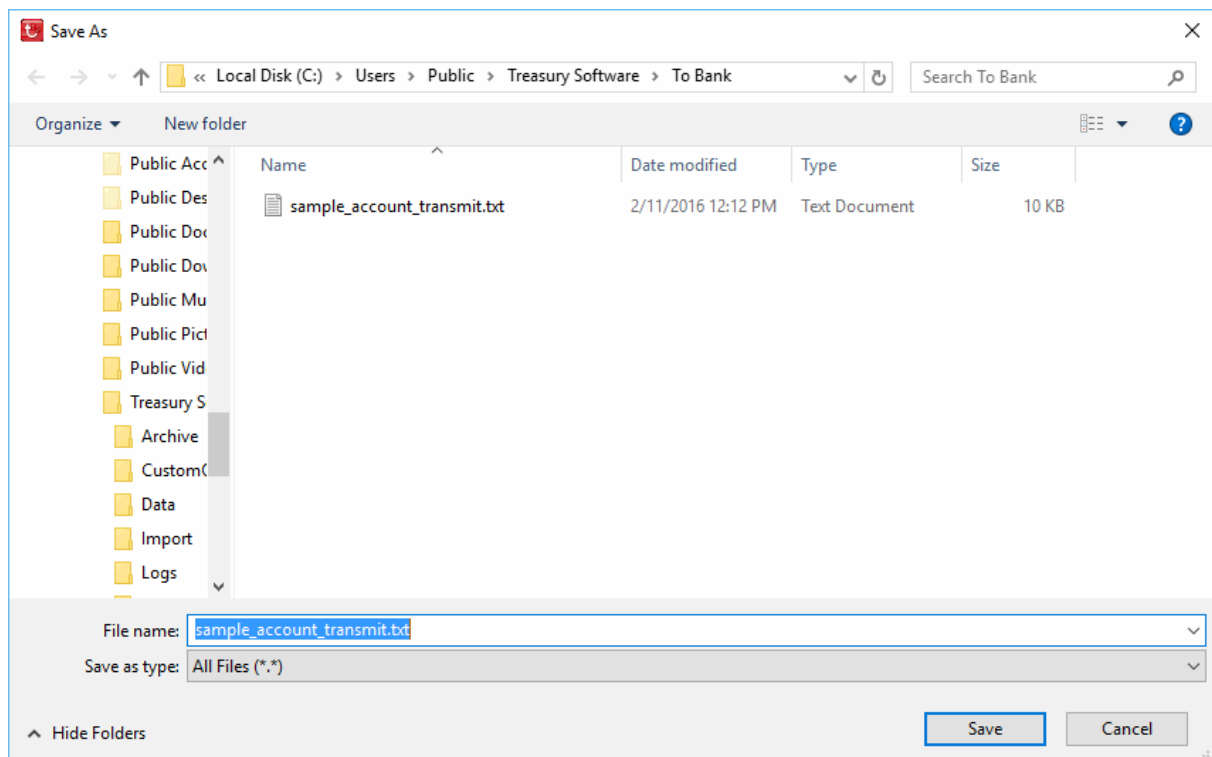


ACH Setup

2. Next click on 'Change transmission file name/location'



3. Lastly, navigate to a location like your Desktop or any other location and click Save



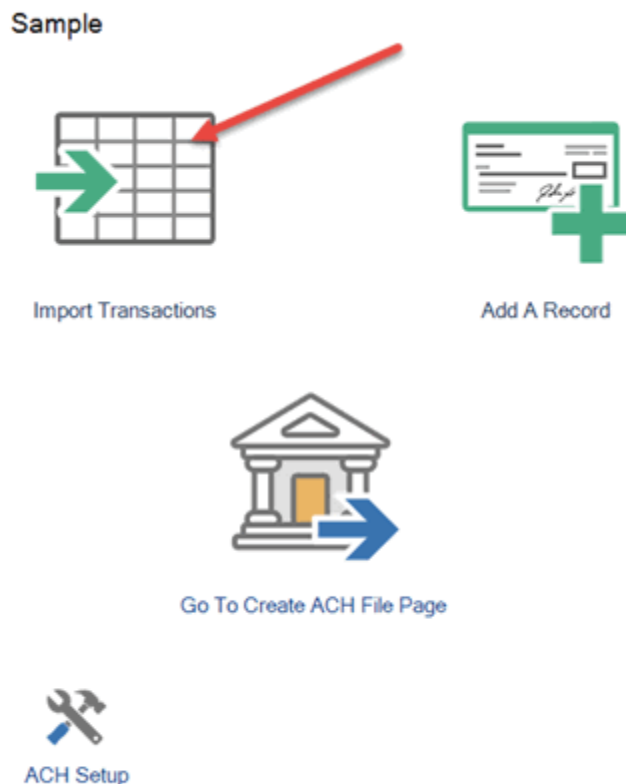
1.2.6 Import Data

Obtaining Import Data

Before importing transaction files into ACH Universal, they must be obtained from your accounting package. The exact process depends on the package, but in general you will run an appropriate report for a given date range and then export this report to an Excel spreadsheet or CSV file. For more information or assistance in this, contact your corporate IT.

Importing Transactions

Click on Import Transactions from the icon in the center of the homepage.



Click the Import Transactions icon.

Select your file to Import and click Open. Common file types are Excel (.xlsx, .xls), Comma Delimited (.csv or .txt) and tab delimited (.txt). In addition, fixed width text imports are available for manual imports.

Click Next.

The screenshot shows the 'ACH Transactions Import Wizard' window. It has a yellow title bar and a close button. The main area is divided into two sections. The top section, 'Select the source file to import OR Cut and Paste the data from Excel to the grid below.', contains a text box with the file path 'C:\Users\Public\Treasury Software\Tutorial\GLData\ACH_with_Accounts.xls' and a 'Select File' button with a magnifying glass icon. Below this are two radio buttons: 'All - default (except CTX-EDI)' (selected) and 'CTX-EDI'. The bottom section, 'Paste from Excel', features a 'Paste' button with a clipboard icon and a grid with 8 columns labeled 'Field 1' through 'Field 8' and 10 empty rows. Below the grid is the text 'Then click \'Next\'' in red. At the bottom of the window are several buttons: 'Reversal' (with a checkbox), 'Help', 'Cancel', '< Back', 'Next >', and 'Import Now >>'.

Mapping

The Column Mapping screen allows the user to tell the File Formatter what information is in each column on the import file. Simply Highlight a column, and select the appropriate column mapping from the drop down for the data.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
--to skip the column, and do not import (red)
--import the column and assign it to a field (green).
You do NOT need to map every field

To collect funds (from customers) - use positive amounts
To pay funds (vendors, employees) - use negative amounts
To 'flip' the signs of the amount, use 'Amount_Reverse_Sign',
rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
ACH Transactions
☐ save as default

Select ... <- Show all field selections

...	Select ...	...	...
F1	Name	F4	
	ID_Number		
Amount	Bank_Account_Number	Account	ABA/
\$-7,251.52	ABA_Routing_Number	130009783	2482
\$-6,637.61	Amount	823795428	7308
\$-953.19	Amount_Reverse_Sign	557340609	7808
	Date		
\$-7,036.54	Santé Gourmet	362060253	8608
\$-5,559.96	Santé Gourmet	072050050	7308

Help Help Cancel < Back Next > Finish

After selecting the Column Mapping, the section about the column names (F1, F2, F3, etc) will switch from Red to Green and list the selected mapping.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign',
 rather than 'Amount'.

Select a Mapping Template
 ACH Transactions
☐ save as default

Only map the columns you need to import (click the column to select).

Amount <- Show all field selections

Amount	...	...	...	...
F1	F2	F3	F4	
Amount	Vendor Code/Desc	Subledger	Account	ABA/
\$-7,251.52	Around the Horn	AP	130009783	2482
\$-6,637.61	Berglunds snabbk	AP	823795428	7308
\$-953.19	Familia Arquibaldo	AP	657340609	7808
\$-7,036.54	Santé Gourmet	AP	362060253	8608
\$-5,559.96	...	...	...	...

Help Cancel < Back Next > Finish

Repeat this for all required columns. The required fields are Amount or Amount_Reverse_Sign, Bank_Account_Number, ABA_Routing_Number, and Name. When all the necessary columns are mapped, click next to continue the Import Wizard.

Pay, don't collect your payroll - use Amount_Reverse_Sign when needed

Negative amounts decrease your balance, and represent payments out to employees and vendors.

Positive amounts increase your balance, and typically represent collections from customers and others.

If the Excel or other file that you are importing is displaying the amounts in positive format, and the transactions represent payments out - then map the field as Amount_Reverse_Sign. This has the effect of multiplying the amount by a negative 1.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Select a Mapping Template
 ACH Transactions
☐ save as default

Only map the columns you need to import (click the column to select).

ABA Routing Number <- Show all field selections

Amount	Name	...	Bank_Account_N	ABA
F1	F2	F3	F4	
Amount	Vendor Code/Desc	Subledger	Account	ABA
\$-7,251.52	Around the Horn	AP	130009783	2482
\$-6,637.61	Berglunds snabbk	AP	823795428	7308
\$-953.19	Familia Arquibaldo	AP	657340609	7808
\$-7,036.54	Santé Gourmet	AP	362060253	8608
\$-5,559.00	Comptoir General	AP	130009783	7308

Help Help Cancel < Back Next > Finish

Review Records

This screen will display a list of the importable rows and invalid rows. To review the list of Importable Records, click on the “+” sign as shown below.

If the “Amount” and “# of Records” columns are correct, click **Next** and go to [Finish](#).

Review records

Review the summary below.
 If it appears correct, press 'Next' to continue.
 Otherwise, click the '+' sign to the left of the summary to review the detail.

Debits - Collect funds (customers) \$0.00 [Are your debits and credits reversed?](#)
 Credits - Pay funds (employees, vendors) \$446,494.66

☐ All Records

	Amount	# of records	From	To
<input checked="" type="checkbox"/> Importable	(\$446,494.66)	91	3/2/2015	3/2/2015
<input checked="" type="checkbox"/> Invalid rows		2		

Print Cancel < Back Next >

You just imported your records. Click on 'Next'

The grid will display the importable transactions and the basic information.

Review the summary below.

If it appears correct, press 'Next' to continue.
Otherwise, click the '+' sign to the left of the summary to review the detail.

Debits - Collect funds (customers) \$0.00 [Are your debits and credits reversed?](#)
Credits - Pay funds (employees, vendors) \$446,494.66

☐ All Records

	Amount	# of records	From	To
<input checked="" type="checkbox"/> Importable	(\$446,494.66)	91	3/2/2015	3/2/2015

Date	Amount	Name
3/2/2015	(\$7,251.52)	Around the Horn
3/2/2015	(\$6,637.61)	Berglunds snabbköp
3/2/2015	(\$953.19)	Familia Arquibaldo
3/2/2015	(\$7,036.54)	Santé Gourmet
3/2/2015	(\$5,559.86)	Seven Seas Imports
3/2/2015	(\$2,314.37)	Bottom-Dollar Markets
3/2/2015	(\$6,952.28)	Ernst Handel
3/2/2015	(\$7,918.62)	Drachenblut Delikatessen

You just imported your records. Click on 'Next'

Print Cancel < Back Next >

The Invalid Rows section will list all rows that will not be imported into ACH Universal. The software will automatically mark Header rows, footer rows, summation lines, and blank lines as invalid. For each row that is invalid, a check mark will be placed in the appropriate column indicating why the row was invalid. In this case, the records were Invalid because the system detected that one was a summary row and the other was a header row. This caused both Amount and the ABA number to be invalid.

Review the summary below.

If it appears correct, press 'Next' to continue.
Otherwise, click the '+' sign to the left of the summary to review the detail.

Debits - Collect funds (customers) \$0.00 [Are your debits and credits reversed?](#)
Credits - Pay funds (employees, vendors) \$446,494.66

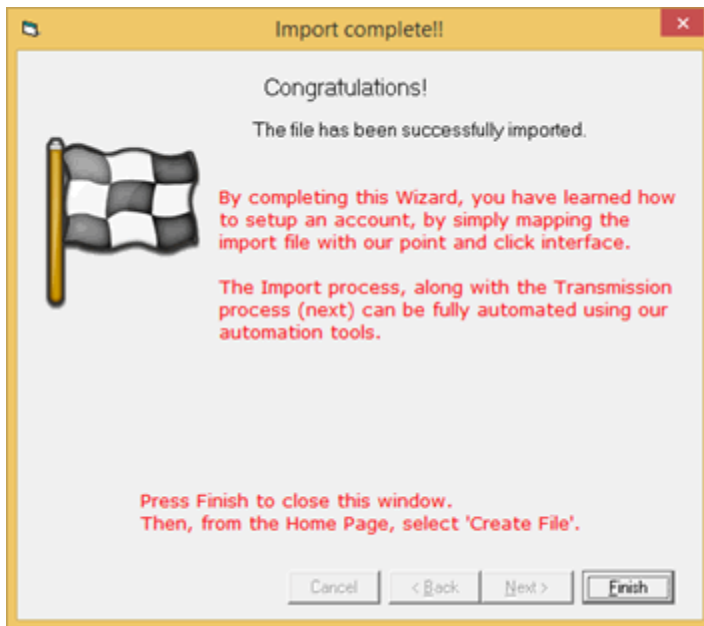
ACH_Routing_ABA	Date Invalid	Amount Invalid	ID	ABA Invalid
ABA/Routing	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
075665441	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>

Print Cancel < Back Next >

You just imported your records. Click on 'Next'

Once you have verified the importable information is accurate, click Next. If you wish to Cancel the import process and try again, simply hit Cancel.

Click Finish to complete the Import Wizard.



Next Step

You are now ready to create and transmit your ACH file.

Next: [Create and transmit ACH file >>](#)

1.2.7 Create and Transmit File

Create and Transmit ACH File

You are now ready for the final step: creating the ACH pay file and transmitting to the bank.

Click the Create ACH File button in the center of the homepage.

Sample



Import Transactions



Add A Record



Go To Create ACH File Page



ACH Setup

This will take you to Create ACH File Page (see below)

The first paragraph contains basic instructions on how to proceed.

The second paragraph lists the transmission method.

In most cases, you will upload your file to your bank through their website. Your bank will provide you with instructions for doing so.

The third paragraph displays where the Transmission File will be saved. The default file name is the name of the account, followed by an underscore and the word 'transmit'. The default location for the file is the following:

Windows XP:

C:\Program Files\Treasury Software\Treasury Desktop\To Bank directory (on XP)

Vista, Windows 7, Windows 8, Windows 10

C:\Users\Public\Treasury Software\To Bank

The Review Records link on the Right Side Explorer Bar allows you to access the Reports Section for review or deletion of Records

Click Create ACH File to create the file.

Sample: Press the 'Create ACH File' button below to create and transmit the file. You may review the records and/or modify the settings below.

A transmission method has not been selected. Please transmit the file manually.

Your transmission file can be found (after pressing the button below) at - C:\Users\Public\Treasury Software\To Bank\sample_account_transmit.txt



Once you click on Create ACH File, ACH Universal will ask if you want to view the file. Select Yes if you want to verify the format or review the file. Otherwise click No.

At this point, transmit the file to your bank using their procedures.

Congratulations! You have completed your first ACH file transmission.

If you have any questions, please consult our FAQ. This contains answers to many common questions from first-time ACH Universal users.

Next Step

Review our FAQ for answers to many common questions.

Next: [FAQ >>](#)

1.2.8 Getting Started FAQ

Frequently Asked Questions

Q) Do I use Amount or Amount_Reverse_Sign when mapping headers?

A) The sign of the amount field determines whether ACH Universal treats the transaction as a collection or a payment.

Positive amounts increase your account balance and represent collections (i.e., from customers)

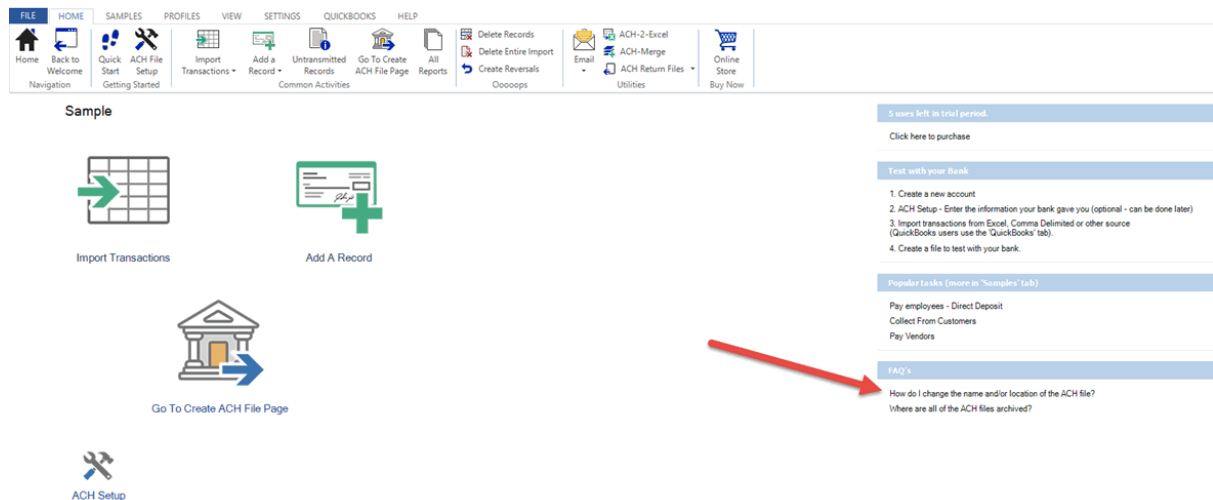
Negative amounts decrease your account balance and represent payments (i.e., vendors, employees)

If negative numbers are in your import file (for example, you are doing payroll and the amounts are shown as negative), use Amount.

If this is exactly the reverse (for example, you are doing payroll and the amounts in the import file are positive), use Amount_Reverse_Sign.

Q) How do I change where the ACH file is saved?

A) On the blue pane on the right under FAQ, click on the question "How do I change the name and/or location of the ACH file?"

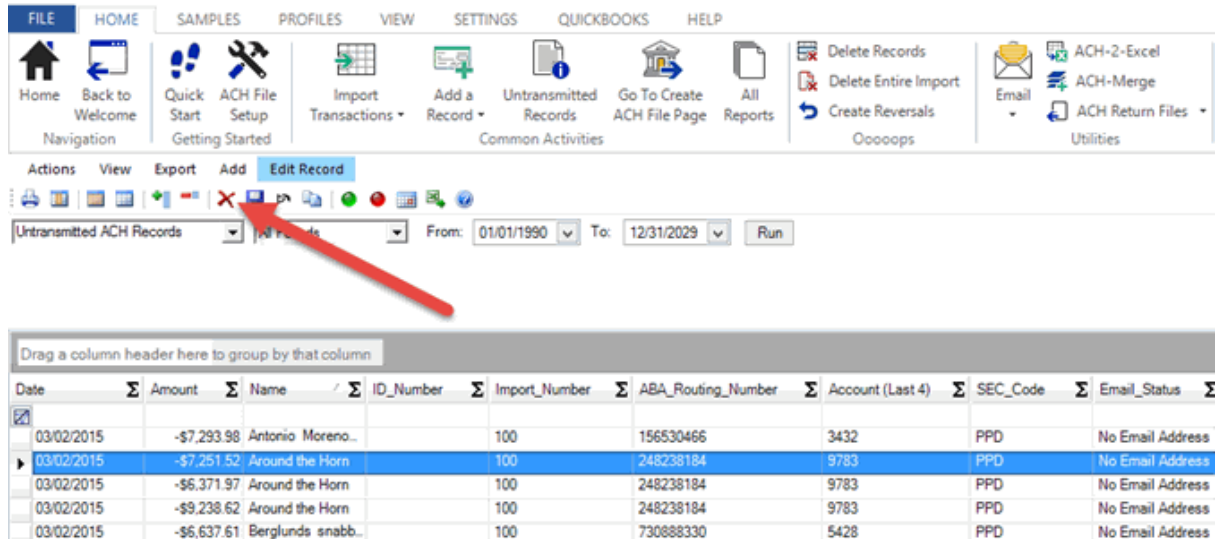


Q) How do I delete a record?

A) If a record has been imported, but not put into an ACH file, it is possible to delete it. From the Home tab > Untransmitted Records report from the drop

down box. Click Run. Select a record in the grid (it will turn blue), and click the Red X on the toolbar.

Note: To preserve the audit trail, transactions already included in an ACH file cannot be deleted.

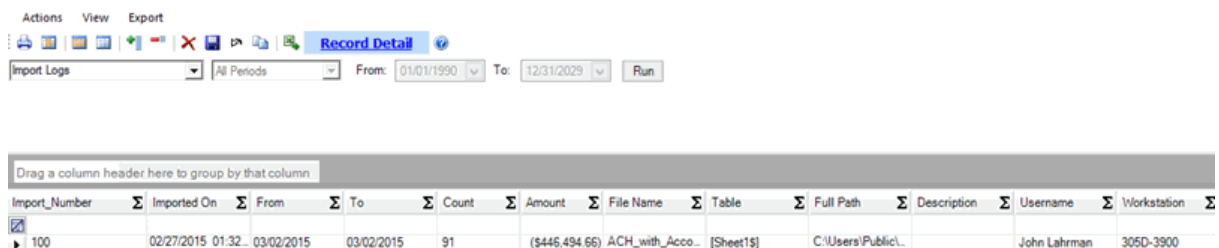


The screenshot shows the ACH Universal software interface. The top menu bar includes FILE, HOME, SAMPLES, PROFILES, VIEW, SETTINGS, QUICKBOOKS, and HELP. The HOME tab is active, showing a navigation pane with icons for Home, Back to Welcome, Quick Start, ACH File Setup, Import Transactions, Add a Record, Untransmitted Records, Go To Create ACH File Page, All Reports, Delete Records, Delete Entire Import, Create Reversals, Email, ACH-2-Excel, ACH-Merge, and ACH Return Files. The main area displays a grid of 'Untransmitted ACH Records' with columns: Date, Amount, Name, ID_Number, Import_Number, ABA_Routing_Number, Account (Last 4), SEC_Code, and Email_Status. A red arrow points to the 'Red X' icon in the toolbar, which is used to delete records.

Date	Amount	Name	ID_Number	Import_Number	ABA_Routing_Number	Account (Last 4)	SEC_Code	Email_Status
03/02/2015	-\$7,293.98	Antonio Moreno...		100	156530466	3432	PPD	No Email Address
03/02/2015	-\$7,251.52	Around the Horn		100	248238184	9783	PPD	No Email Address
03/02/2015	-\$6,371.97	Around the Horn		100	248238184	9783	PPD	No Email Address
03/02/2015	-\$9,238.62	Around the Horn		100	248238184	9783	PPD	No Email Address
03/02/2015	-\$6,637.61	Berglunds snabb...		100	730888330	5428	PPD	No Email Address

Q) How can I delete an entire import?

A) An entire import can be deleted as long as none of the records from the file have been transmitted. From the Home tab > Import Logs. Highlight the import you wish to delete and click the Red X on the toolbar. Deleting an import will remove all records from that import file from ACH Universal.



The screenshot shows the ACH Universal software interface. The top menu bar includes Actions, View, Export, and Record Detail. The main area displays a grid of 'Import Logs' with columns: Import_Number, Imported On, From, To, Count, Amount, File Name, Table, Full Path, Description, Username, and Workstation. A red arrow points to the 'Red X' icon in the toolbar, which is used to delete imports.

Import_Number	Imported On	From	To	Count	Amount	File Name	Table	Full Path	Description	Username	Workstation
100	02/27/2015 01:32	03/02/2015	03/02/2015	91	(\$446,494.66)	ACH_with_Acco...	[Sheet1\$]	C:\Users\Public\...		John Lahrman	305D-3900

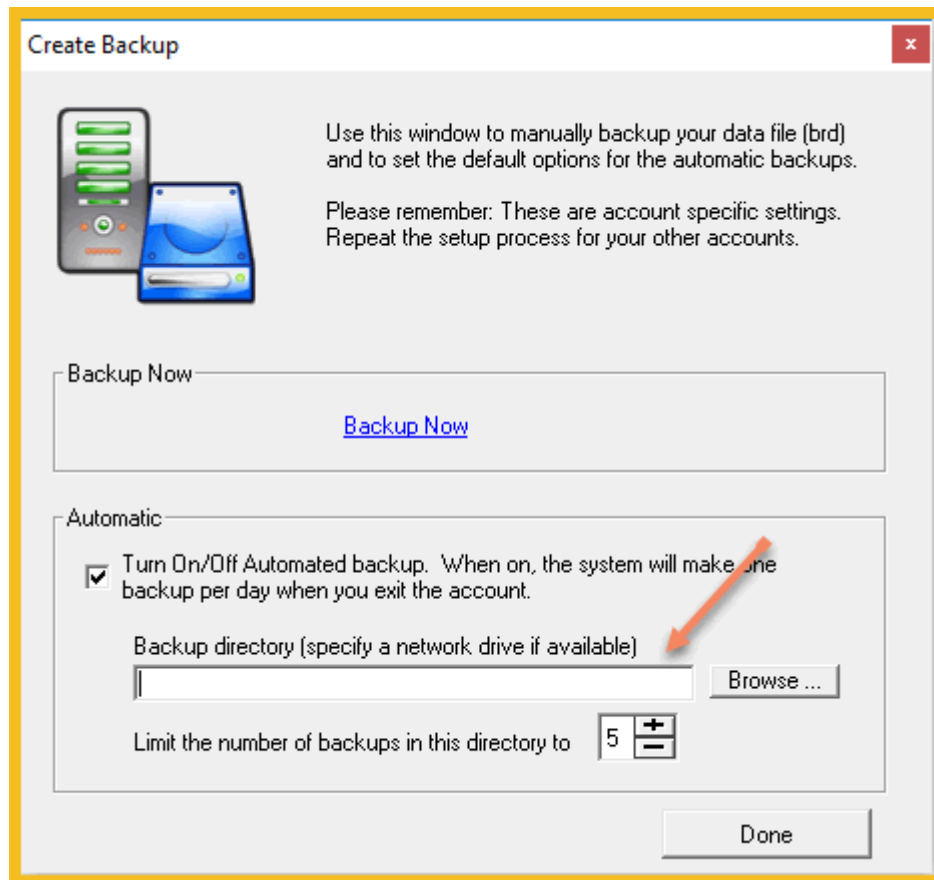
1.2.9 Automate Backup

Set up Automatic Backups

When you are just getting started with setting up the software it is a good idea to create an automatic backup. In the event there is database corruption you

will be able to restore your work quickly and easily. There are just three steps you need to follow to set this up.

1. Select “File” then “Backup” from within the software.
2. Next select “Browse”



3. Browse to a network directory or to another location on your hard drive and select “OK”. The location that you select should ideally be backed up on a regular basis but this is not required.

Next: [Importing Transactions >>](#)

1.3 Importing Transactions

Importing Transactions - Overview

Importing is the process that brings data into ACH Universal. There are actually several different ways to bring in data.

Data can be classified into two categories:

- Transactions - Data represents a transaction to be imported and mapped in the ACH file.
- Profiles - Data represents a Customer, Employee or Vendor Profile, which is used in conjunction with a transaction file to create the entries in the ACH file

Profiles alone do not contain enough information to create an ACH file as they are not associated with any specific transaction. Transactional data can include the payee information. If your accounting system uses Profiles, transactional data includes a field that identifies a specific payee by name or ID number (most common).

[NOTE: QuickBooks Online users will be required to set up Profiles in ACH Universal.]

In some situations, you may want to enter a transaction (or sometimes several transactions) manually instead of using a file import.

See [Entering Transactions Manually](#) for information on manual entry.

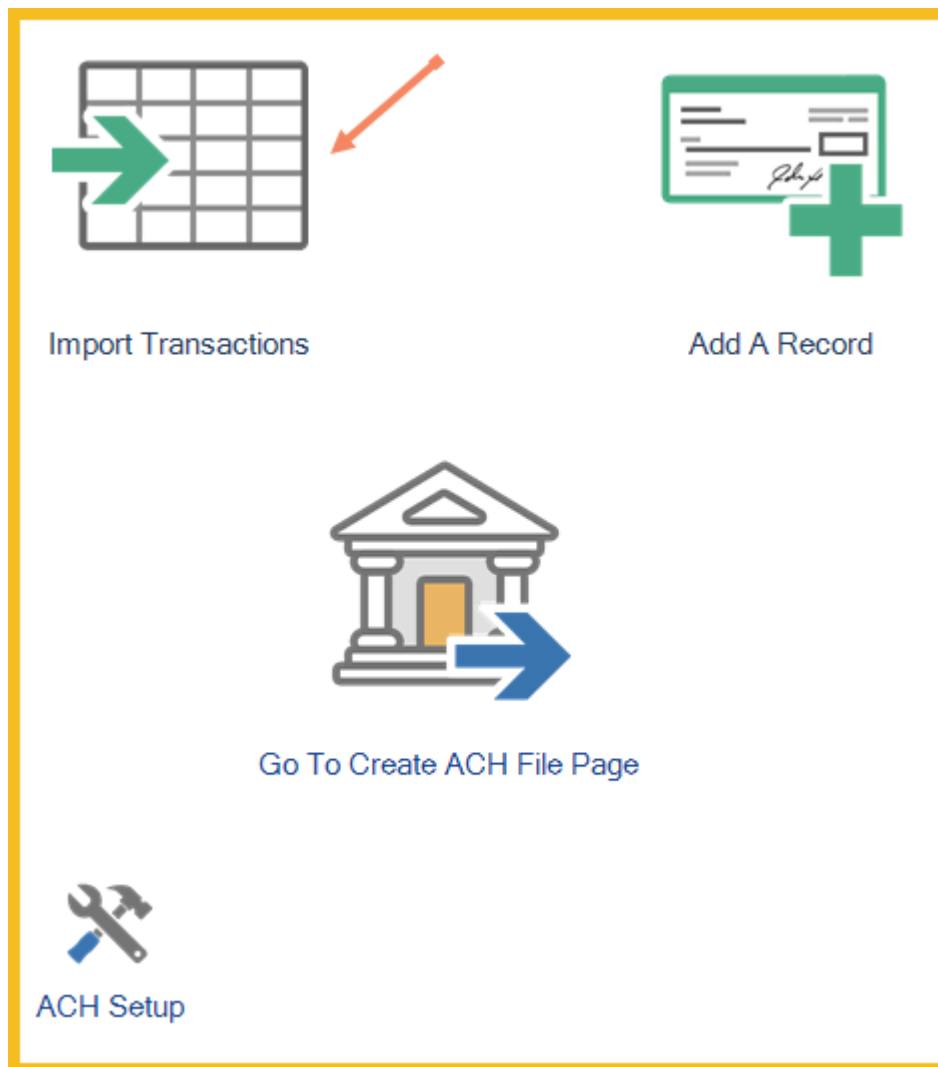
1.3.1 Importing Transactions

Importing Transactions

The file that you are importing should be in Excel, comma delimited (CSV), tab delimited or another tabular format.

See [Gathering Data](#) for more information.

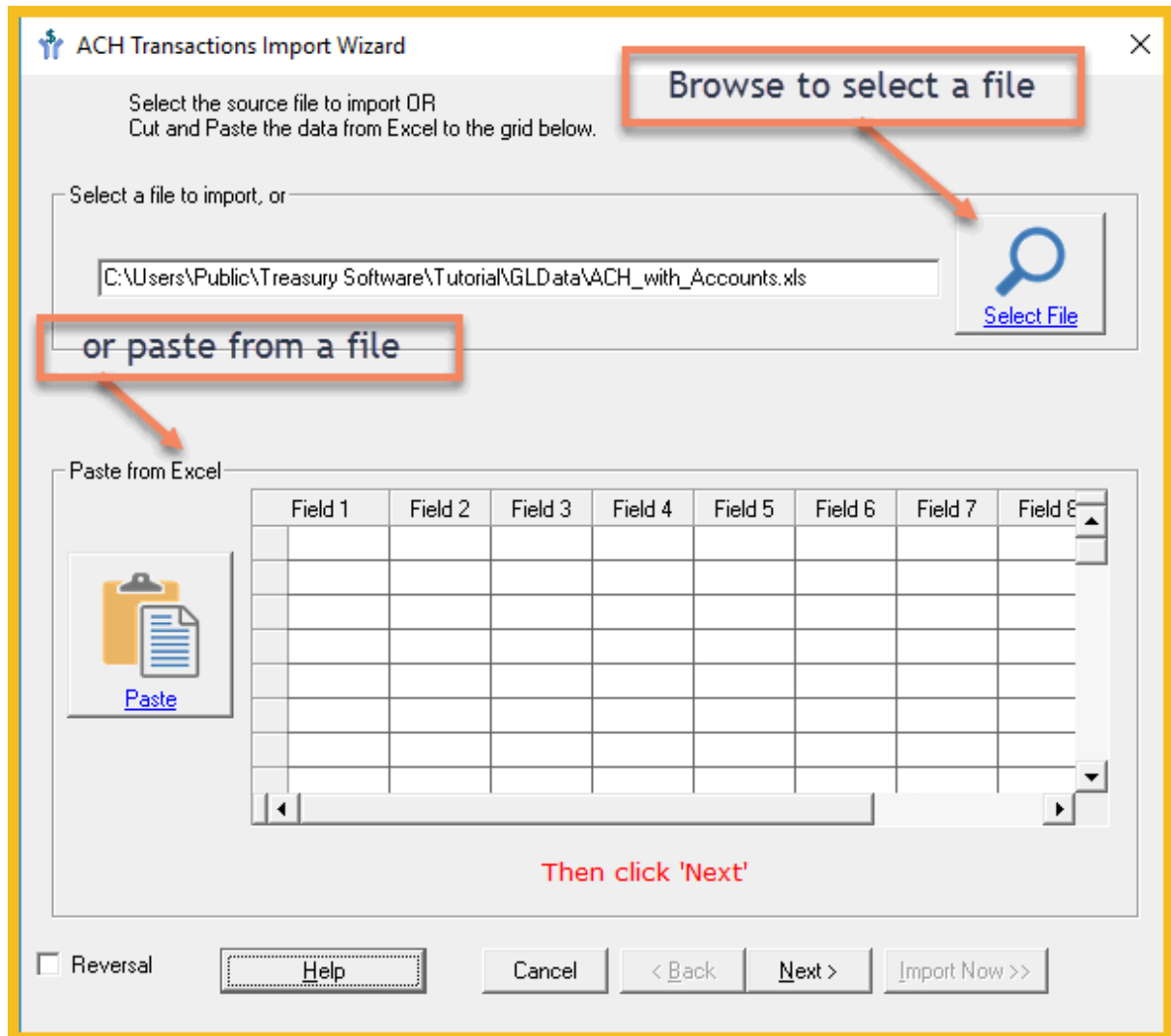
From the ACH Universal Home Page, click the Import Transactions icon.



To start the Import Wizard click on 'Import Transactions'.

Browse to select a file, or 'copy and paste' from Excel.

Tip: Browse to select a file is much faster and efficient in large imports.



Click Next.

The ACH Transaction Column Mapping screen will be displayed (below).

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH Transactions
☐ save as default

Select ... <- Show all field selections

Amount	Name	---	Bank_Account_N	ABA_Routing_Nu	---	Checking_or_Savi
F1	F2	F3	F4	F5	F6	F7
Amount	Vendor Code/Desc	Subledger	Account	ABA/Routing	Origination	Checking/Savings
\$-7,251.52	Around the Horn	AP	130009783	248238184	client 1	CHK
\$-6,637.61	Berglunds snabbkö	AP	823795428	730888330	client 1	SAV
\$-953.19	Familia Arquibaldo	AP	657340609	780873395	client 2	CHK
\$-7,036.54	Santé Gourmet	AP	362060253	860847885	client 2	CHK
\$-5,558.96	Comptoir des	AP	073050050	730873395	client 2	CHK

Help Help Cancel < Back Next > Finish

Mapping

In a typical scenario, you will need to map the following fields (in no required order):

- Name
- Bank_Account_Number
- ABA_Routing_Number
- Amount or Amount_Reverse_Sign
- Checking_or_Savings
- In addition, you will most likely also add:
- Date
- ID_Number

Disbursements - use Amount_Reverse_Sign when needed

Negative amounts decrease your balance, and represent payments out to employees and vendors.

Positive amounts increase your balance, and typically represent collections from customers and other funds received.

If the Excel or other file that you are importing is displaying amounts as positive numbers--and the transactions represent payments out--then map the field as Amount_Reverse_Sign. This has the effect of multiplying the amount by a negative 1.

Afterwards, click Next.

Review Records

This screen will display a list of the importable rows and invalid rows. Expand the summary rows to view the detail by clicking on the “+” sign as shown below. The one invalid row is usually the source data column headers, which will not be transferred to the transmission file.

Review the summary below.

If it appears correct, press 'Next' to continue.
Otherwise, click the '+' sign to the left of the summary to review the detail.

Debits - Collect funds (customers) \$0.00 [Are your debits and credits reversed?](#)
Credits - Pay funds (employees, vendors) \$446,494.66

☐ All Records

	Amount	# of records	From	To
<input checked="" type="checkbox"/> Importable	(\$446,494.66)	91	6/29/2017	6/29/2017
		# of records		
<input checked="" type="checkbox"/> Invalid rows		1		

You just imported your records. Click on 'Next'

Click 'Next' to complete the Wizard.

See also [Entering Transactions Manually >>](#)

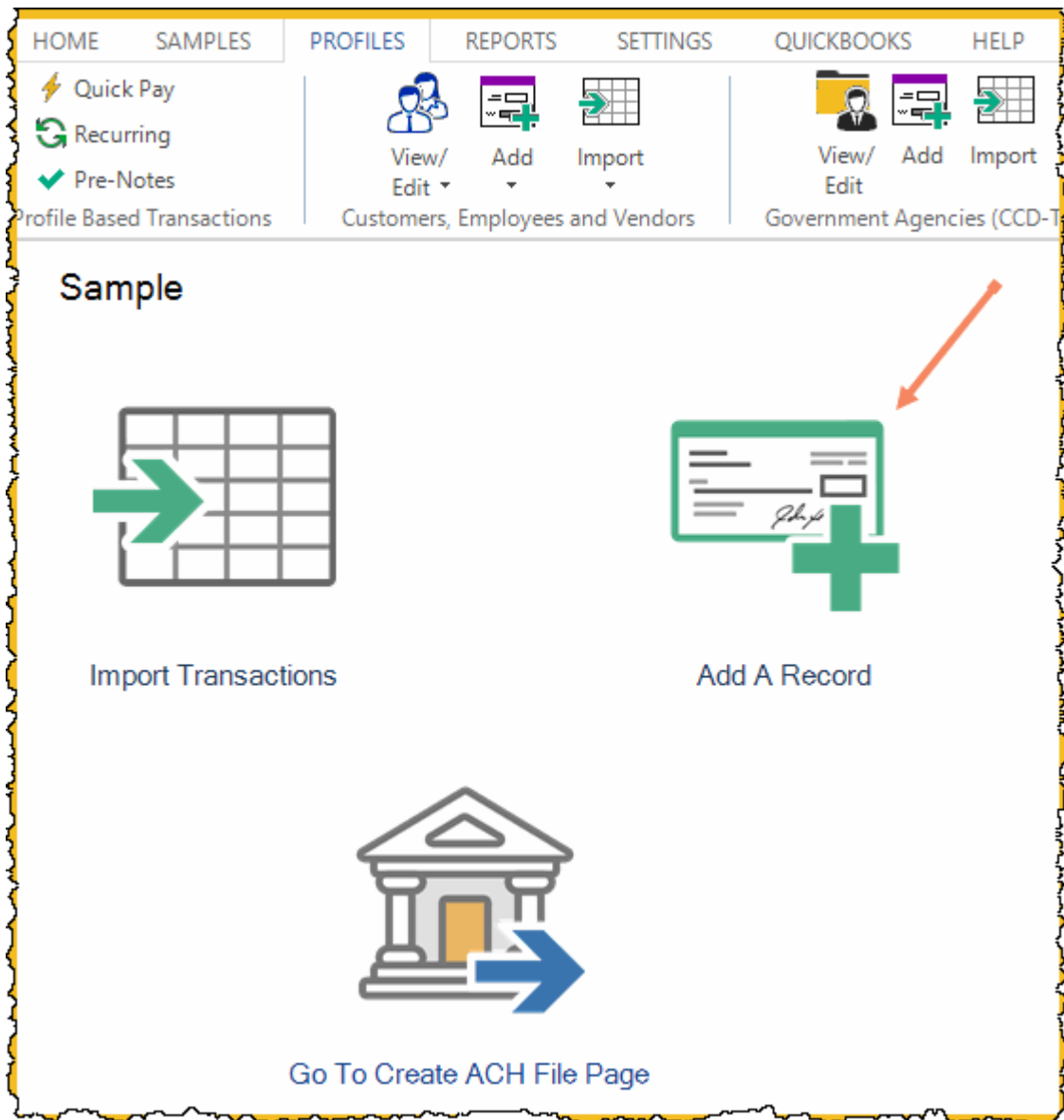
1.3.2 Entering Transactions Manually

Entering Transactions Manually - Overview

While the bulk of records should be imported as files for maximum accuracy and efficiency, there can be situations where entering a record manually is a better choice.

For example, to create a one-time payment for a vendor, it may be easier to input the information directly than to enter it into a file and then import the file.

From the Home Page, select the 'Add a Record' icon.



If using Profiles:

If you are using Profiles, click the first radio button and select the profile from the dropdown box.

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
PPD - Personal	6/29/2017	CR: Pay funds - Direct Deposit, Venc	\$150.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

Select

Internal ID	Account Type	Email address	Addenda Record
3896	Checking	hsmith@co.com	Expense Reimb R

[Reversal](#)

OK Cancel

All fields are required.

Application Select the Standard Entry Class Code you wish to use for this transaction. In this case, CCD is selected for a payment to another company.

Date Select the date the requested processing date. Note: You cannot force a same-day transaction by using the current date. Contact your bank for their exactly time frame.

Debit/Credit Select whether you are paying or receiving funds

Payment Enter the amount as a positive number.

If not using Profiles or if making a one-time payment:

If you are not using profiles or are making a one-time payment and do not wish to create a profile, click the second radio button.

New Record

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
PPD - Personal	6/29/2017	CR: Pay funds - Direct Deposit, Venc	\$150.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

Select ...

Account #	Routing/ABA #	Internal Name	Internal ID	Account Type	Email address	Addenda Record
1234567	054001220	Henry Smith	3896	Checking	hsmith@co.com	Expense Reimb R

[Reversal](#)

Enter the appropriate information. All fields are required with the exception of the Addenda Record.

Account # Other party's bank account number

Routing/AB Other party's bank ABA/Routing number

A #

Internal Other party's name
name

Internal ID An identifier for the other party, such as vendor ID

Account Checking or Savings
Type

Addenda Optional addenda record. Maximum length of 80 characters.
Record

Click OK.

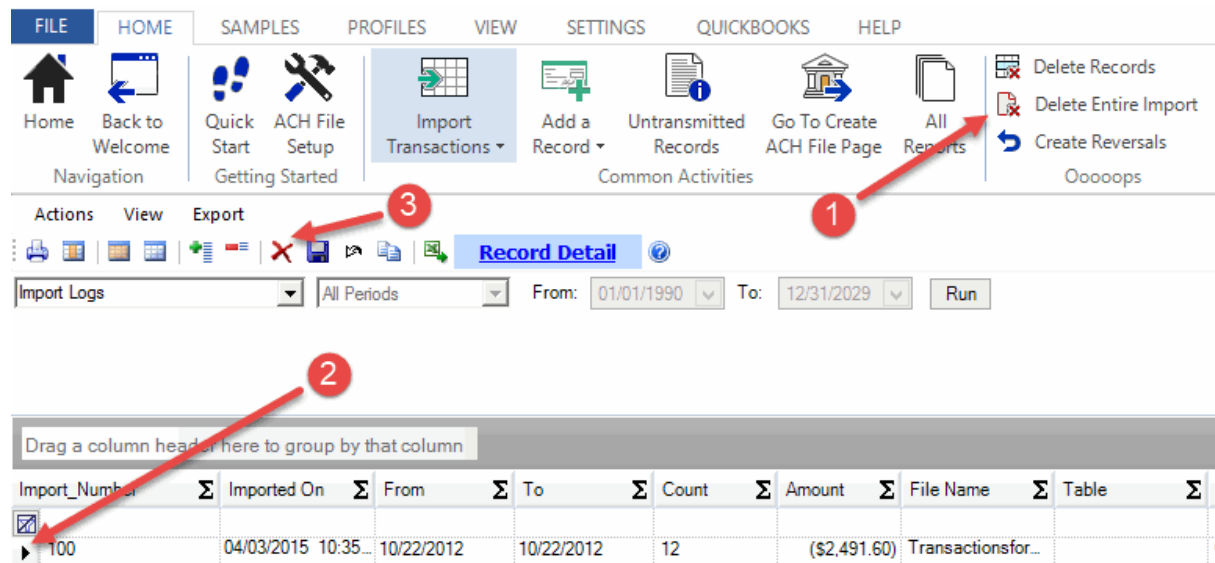
Next: [Deleting an Import >>](#)

1.3.3 Deleting An Import

Deleting an Import

Follow the steps below to delete an entire file import (every transaction from the imported file).

From the Home tab select Delete Entire Import > select the record (the row will turn blue) > select delete 'X'.



Click Yes to confirm the deletion, No to cancel.

Next [Deleting a Single Transaction >>](#)

1.3.4 Deleting A Single Transaction

Deleting a Single Transaction

Follow the steps below to delete a transaction or group of transactions.

From the Home tab select Delete Records.

Select the transactions (yes, you can select multiple records) to be deleted, then click the 'X' button. Click Yes to confirm the deletion, No to cancel.

The screenshot displays the ACH Universal software interface. The top navigation bar includes tabs for FILE, HOME, SAMPLES, PROFILES, VIEW, SETTINGS, QUICKBOOKS, and HELP. Below this, the 'HOME' tab is active, showing various icons for navigation and common activities. A red arrow labeled '1' points to the 'All Reports' icon in the top right. Below the navigation bar, there is a section for 'Actions', 'View', and 'Export'. A red arrow labeled '2' points to the 'Edit Record' icon in the 'Actions' menu. A red arrow labeled '3' points to the 'Export' button in the 'Export' section. Below this, there is a filter section with a dropdown for 'All Records', a date range selector for 'Last 3 Months', and a 'Run' button. The main area displays a table of untransmitted records.

Date	Σ Amount	Σ Name	Σ ID_Number	Σ Import_Number	Σ SEC_Code	Σ Transmission_Log	Σ ABA_Ro
04/07/2015	-\$7,817.58	Que Delicia		101	PPD	0	9034390
04/07/2015	-\$539.06	Bottom-Dollar M.L.		101	PPD	0	5490406
04/07/2015	-\$2,873.06	Wartian Herkku		101	PPD	0	5879005
04/07/2015	-\$3,374.54	La maison d'Asie		101	PPD	0	6092548

Next [Editing Untransmitted Records >>](#)

1.3.5 Editing Untransmitted Records

Editing Untransmitted Records

Run the Untransmitted Records report from the Home tab, select a record (the row will turn blue), then click 'Edit Record'.

The screenshot shows the ACH Universal software interface. The top menu bar includes FILE, HOME, SAMPLES, PROFILES, VIEW, SETTINGS, QUICKBOOKS, and HELP. The main toolbar has icons for Home, Back to Welcome, Quick Start, ACH File Setup, Import Transactions, Add a Record, Untransmitted Records, Go To Create ACH File Page, All Reports, and a group of actions: Delete Records, Delete Entire Import, Create Reversals, and Oooooops. Below the toolbar, there are filters for 'Untransmitted ACH Records', 'All Periods', 'From: 01/01/1990', 'To: 12/31/2029', and a 'Run' button. A red arrow labeled '1' points to the 'Untransmitted Records' icon in the toolbar. Another red arrow labeled '2' points to the 'Edit Record' button in the 'Actions' group. A third red arrow labeled '3' points to the 'Edit Record' button in the 'Actions' group. Below the filters, there is a table of untransmitted ACH records.

Date	Σ Amount	Name	Σ ID_Number	Σ Import_Number	Σ ABA_Routing_Number	Σ Account (Last 4)
03/17/2015	-\$7,817.58	Que Delicia		104	903439079	4429
03/17/2015	-\$539.06	Bottom-Dollar M.		104	549040602	8281
03/17/2015	-\$2,873.06	Wartian Herkku		104	587900542	8390
03/17/2015	-\$3,374.54	La maison d'Asie		104	609254875	6959
03/17/2015	-\$8,057.55	Familia Arquibal.		104	780873395	0609
03/17/2015	-\$9,797.61	Hungry Coyote L.		104	774472838	8784

This will then open the Edit screen as below.

The screenshot shows the 'Edit a Record' dialog box. It has a title bar 'Edit a Record' and a close button. The main area contains a form with the following fields:

- Application:** PPD - Personal
- Date:** 3/17/2015
- Debit/Credit:** CR: Pay funds - Direct Deposit, Venc
- Payment:** \$7,817.58

Below these fields, there is a section titled 'Select either --an existing Customer, Employee or Vendor; --or enter new information'. It includes a 'Select ...' dropdown menu and a table with the following data:

Account #	Routing/ABA #	Internal Name	Internal ID	Account Type	Email address	Addenda Record
237724429	903439079	Que Delicia		Checking		

At the bottom right, there are 'OK' and 'Cancel' buttons.

Edit information as needed, then click 'OK'. Run the report to see the changes.

NOTE:

You can edit transactions as long as they have not been included in an ACH file.

Once a record has been included in a file--regardless of whether it was actually transmitted to the bank--the record cannot be edited.

1.3.6 Filtering Imports

Filtering Imports

By using accounts, ACH Universal allows you to create a logical separation of transactions. For example, you can create a Payroll account for direct deposit transactions and a Checking account for vendor payments. Filtering becomes necessary when source files contain transactions for multiple ACH Universal accounts. By filtering the import, transactions are imported into the proper account.

By definition, a filter is only required if you have already created multiple ACH Universal accounts.

Before beginning

The steps below must be repeated for each ACH Universal account. In the example of Payroll and Checking, the steps must be done once in the Payroll account and once in the Checking account.

Creating the filter

A filter consists of nothing more than an identifier used to distinguish data for one account from other data. This can be a field containing the text "payroll" and "checking", an account number, or some other identifier. Each filter must be unique from that of all other accounts.

1. Make sure you are in the proper account.
2. From the Ribbon bar select Settings > 'Import, System' icon (legacy menu users - File from the main menu, then Options, then General).
3. In the textbox corresponding to "Filter Import - GL", enter the identifier you wish to use for the current account.
4. Click Close.

Import	
CDI: Source Format G/L	MM/DD/YY
CDI: Separator G/L	None
CDI: Embedded Start G/L	0
Filter Import - GL	0
SQL - Timeout (in seconds)	300
# Columns copy & paste	16

Void Check Indicator
Typically used when importing Check Registers and void checks are denoted with a symbol, such as 'V' or '*' after the check number. You must map the field in order for this setting to have an effect. Note: Do NOT use if the void amounts are of a different sign than the issued check amounts.

Close

Repeat these steps for every account you need to filter. The identifiers must be different for each account.

Using the filter

There are two ways to use the filter. You can schedule imports using the Control Panel for recurring imports or you can perform the import manually.

Using a manual import filter

Import your transaction file as outlined in [Importing Transactions](#).

Map all fields in the file as usual with one addition: map the field representing the filter text as 'Filter.' ACH Universal will import all transactions from the file into the proper account based on the filter text. If you do not map 'Filter' the entire import will be brought into the account currently opened.

NOTE: You can also click "Scheduler" to schedule the import using the [Automated Scheduler](#).

When finished, click Close.

1.3.7 Mapping Fields - Reference

The required fields to map in a non-profiles scenario are:

- Name
- ABA_Routing_Number
- Bank_Account_Number
- Amount (or other amount field)

We of course recommend that you map the following fields, but the system can use defaults:

- Date - to the next day (or other default)
- Checking_or_Savings - to checking
- ID_Number - to blank - this is the other party's identification in your system (ie. payroll - this would be employee #).

There are over 40 additional fields available. Please see the individual help topics.

If you are using profiles for your import, see Profiles.

Please remember, that this page relates to the other party's data - such as your clients, employees and vendors.

Name

This is the name of the party that you are paying or collecting from. It does not need to be an 'exact' match of the name on the account.

ABA_Routing_Number

The 9 digit number assigned to each bank.

For all of you trivia experts - technically the ABA is an 8 digit number, and the ninth digit is a check sum. However, common use dictates to always use all 9 digits unless specified otherwise.

ACH Universal performs a checksum verification on each imported or manually entered transaction's ABA number.

Using Excel - don't worry about the leading zero dropped. Depending on your formatting, Excel may drop the leading zero, ACH Universal will automatically add the leading zero, and then perform it's verification.

If you are on our Corporate or Processor edition, you can look up and report on the current list of ABA numbers (Reports > ABA Listings).

Bank_Account_Number

This is the bank account number of the party that you are paying or collecting from. Do not include dashes or other non-numeric data. If leading zeroes are included, we recommend passing them along.

Amount

The amount being paid or collecting.

Sign in Amount Field	Funds flow	Transaction	Use
Positive	From other party to you	Debit	Collect from customers
Negative	From you to other party	Credit	Pay vendors and employees

The metaphor is:

Positive amounts increase your account balance, and typically represent collections from customers and others.

Negative amounts decrease your account balance, and represent payments out to employees and vendors.

If the file you are importing contains both debit and credit transactions, sign the amounts accordingly.

Special issues

Amount_Reverse_Sign

If the file that you are importing is displaying the amounts in positive format, and the transactions represent payments out - then map the field as Amount_Reverse_Sign.

Tip: This field saves you the step of opening the file in Excel and multiplying by negative 1.

Separate field with 'Debit' or 'Credit'

Some files will have a separate field with a value similar to Debit/Credit or DR/CR. You can map this field as 'Sign', and then make sure that the appropriate value is in File > Options > General > Import tab.

No decimals

If the amount you are importing does not contain a decimal point, from the main menu select the 'Settings' tab > 'Import, System' > 'Import tab'. Scroll to 'Imported Amounts need decimals - G/L' and turn 'on'.

Example: The imported amount is \$5.00, and is shown in the file as 500. In this scenario, turn on the option above.

Note: By default, a zero amount will generate a pre-note (pre-notification) entry. To filter out zero transactions, set the appropriate switch in File > ACH Setup.

Date

If a 'Date' field is mapped, ACH Universal will use that date as the effective date.

Default date

If no date column is mapped, the system will use the next available business date, without regard for holidays.

You can change the default setting of 'Next day' to 'Two days', etc... in ACH Setup (File > ACH Setup).

Note: If a date field is mapped, but a record has an invalid date, the system will filter out the record.

Importing non-standard date formats (YYYYMMDD, etc...)

As a general rule, if you can display the date in Excel, ACH Universal can import it.

However, if it is a non-standard format (per Excel), such as YYYYMMDD, you need to set Custom Date Import options in ACH Universal.

From the main menu select File > Options > General > Import tab. Scroll to Custom Date Import (CDI) G/L - turn it 'On'. Then set the appropriate selections below it.

Checking or Savings

If all of your transactions are to/from checking accounts (such as a vendor payment run), you do not need to map a column. The system will assume 'checking' as the default.

If the data you are importing is mixed, ie. containing transactions which will be received by checking and savings accounts, you will want to map the field as Checking_or_Savings.

The values in the data can be (case insensitive):

Checking Saving

0	1
C	S
CHK	SAV
Checking	Saving
Checkings	Savings

Special issues:

If you have a non-standard value representing checking/saving, you can select it ACH > Setup > Last Panel > Advanced > Legacy 1.

1.3.8 Profiles**Profiles**

As mentioned earlier, all the fields needed to create a transaction may not be available in the accounting system.

Profile-based importing is excellent for off-the-shelf accounting packages such as QuickBooks Online, Peachtree and any other system which does not have the ability to store account and routing information.

First, you would create profiles for each of your Customers, Employees and Vendors (yes, you can import profiles).

Then, simply export from your accounting package transactional information. It can be as simple as an amount field and either a Name or ID number of the related profile.

Profiles in ACH Universal for each customer, vendor and employee

Benjamin Franklin profile lookup below.

Excel file from an in-house system contains payment information.

Only needs to contain a lookup name or number and amount.

Name	Amount
Acme Holdings	\$1,033.21
American Express	\$73,529.00
Bayfront Village	\$6,533.00
Ben Schenck	\$101.00
Benjamin Franklin	\$6,142.00

Add/Edit Customers, Employees and Vendors (Benjamin Franklin)

General Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Used to enter information about your Customers, Employees, Vendors and Governmental Agencies (anyone you transfer to/from).

If you are using 'ID' rather than 'Name' as a lookup - switch the unique/primary field option in ACH Setup.

Required

Field	Example	Description
Name	Benjamin Franklin 'John Doe'	Name of individual or entity. Record 6: positions 55 - 76, max. length 22.
ID Number	6142 'Emp ID 56782'	Typically the vendor or employee number (do not use social security #'s) by which this entity is known to your company. Record 6: positions 40 - 54, max. length 15.
Account #	3102 '3006386421'	Note: Only the last 4 digits will be displayed after 'Save'; enter leading zeroes if on the MICR line. Record 6: positions 13 - 29, max. length 17.
ABA/Routing #	443006810 '063000047'	9 digit routing number. Record 6: positions 4 - 12, length 9.

Additional Information (use as needed)

Transaction codes (including G/L and Loans) Standard Entry Class

Save Cancel

Untransmitted records in ACH Universal – balance of fields populated from 'Benjamin Franklin' profile

Actions View Export Add Edit Record

Untransmitted ACH Records All Periods From: 01/01/1990 To: 12/31/2029 Run

Drag a column header here to group by that column

Date	Σ Amount	Σ Name	Σ ID_Number	Σ Import_Number	Σ ABA_Routing_Number	Σ Account (Last 4)	Σ SEC_Code
02/26/2015	-\$50.00	Benjamin Franklin	6142	1	443006810	3102	PPD

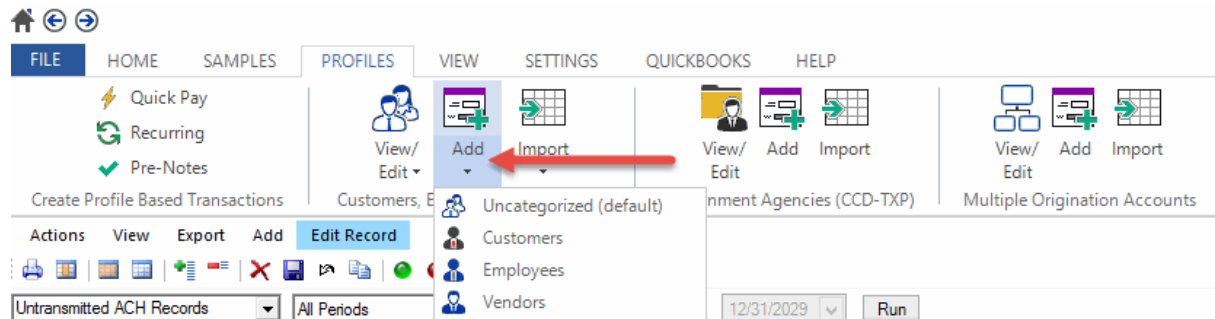
1.3.8.1 Creating Profiles

Creating Profiles

You can create profiles manually, one at a time, or you can create multiple profiles at one time by importing an Excel, comma delimited (CSV) or other tabular file type that contains the profile information.

Manually Creating Profiles

Select the 'Profiles' tab > 'Add'.



... and then manually key in the information.

The screenshot shows the 'Add/Edit Vendors' dialog box. The 'General' tab is selected. The dialog box contains a description: 'Used to enter information about your Customers, Employees, Vendors and Governmental Agencies (anyone you transfer to/from). If you are using 'ID' rather than 'Name' as a lookup - switch the unique/primary field option in ACH Setup.' Below this is a table with the following columns: 'Required', 'Example', and 'Description'. The table contains the following rows:

Required	Example	Description
Name	John Doe	Name of individual or entity. Record 6: positions 55 - 76, max. length 22.
ID Number	56782	Typically the vendor or employee number (do not use social security #'s) by which this entity is known to your company. Record 6: positions 40 - 54, max. length 15.
Account #	3006386421	Note: Only the last 4 digits will be displayed after 'Save'; enter leading zeroes if on the MICR line. Record 6: positions 13 - 29, max. length 17.
ABA/Routing #	063000047	9 digit routing number. Record 6: positions 4 - 12, length 9.

Below the table is a section for 'Additional Information (use as needed)'. It contains two dropdown menus: 'Transaction codes (including G/L and Loans)' set to 'Checking' and 'Standard Entry Class' set to 'PPD - Personal'. At the bottom right are 'Save' and 'Cancel' buttons.

Importing Profiles

First, create a spreadsheet with the basic information.

	A	B	C	D	E
1	Vendor Name	Account	ABA	Vendor ID	Checking/Savings
2	Antonio Moreno Taquería	155373432	156530466	A2982	CHK
3	Around the Horn	130009783	248238184	A6448	CHK
4	Berglunds snabbköp	823795428	730888330	B7621	CHK
5	Blondel père et fils	822714542	469454569	B4393	CHK
6	Bottom-Dollar Markets	999918281	549040602	B6674	SAV
7	Bs Beverages	808884612	203852877	B1309	CHK

From the main menu select the Profiles tab > Import > Customers, Employees and Vendors to start the Import Wizard.

HOME SAMPLES **PROFILES** REPORTS SETTINGS QUICKBOOKS HELP

Quick Pay
Recurring
Pre-Notes

profile Based Transactions

View/
Edit
Customers, Employees and Vendors

Add
Government Agencies (CCD-TXP)

Import

Customers, Employees, and Vendors Import Wizard

Select the source file to import OR
Cut and Paste the data from Excel to the grid below.

Select a file to import, or

C:\Users\Public\Treasury Software\Tutorial\GLData\CustomersEmployees\Vendors1.xls

Select File

OR

Paste from Excel

Paste

	Field 1	Field 2	Field 3	Field 4	Field 5	Field 6	Field 7	Field 8

Then click 'Next'

☐ Reversal

Help

Cancel < Back Next > Import Now >>

The Profile Import Wizard Mapping screen will be displayed (below). Map the file as appropriate...

ACH Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Select a Mapping Template
 Customers Plus
☐ save as default

Only map the columns you need to import (click the column to select).

Select ...

Name	Bank_Account_N	ABA_Routing_Nu	ACH_Email_Addre	ID
F1	F2	F3	F4	
Vendor Code/Des	Account	ABA	Email	Vend
Antonio Moreno T.	155373432	156530466	amt@taqueria.com	2982
Around the Horn	130009783	248238184	john@ath.net	6448
Berglunds snabbki	823795428	730888330	msmith@yahoo.coi	7621
Blondel père et fils	822714542	469454569	gjones@att.net	4393
Bottaro-Belloni-Mark	000010001	540040000	mb3...@...-...-...	10074

Help Help Cancel < Back Next > Finish

... and complete the wizard

Afterwards, run a Profiles report (Profiles > View/Edit) to review/confirm your work.

Profile Options in ACH Setup

You can set the following options in ACH File Setup which can be accessed by selecting the 'Settings' tab > 'ACH File Setup'. On screen 7 select the 'Profiles/Origination Accounts' tab.

ACH Setup

Applications | **Profiles / Origination Accounts** | Offset records | CTX | TXP, TEL, WEB | International | Banking Edt

Profiles - Customers, Employees and Vendors

Profile Lookup - If using profiles, the system can use either 'Name' or 'ID' as the primary/unique field.

☒ Name ☐ ID Number

When manually adding records, display profiles sorted on Name or ID?

☒ Name ☐ ID Number

Importing Profiles - Delete ALL profiles prior to importing, or simply exclude duplicates?

☐ Delete all existing profiles ☒ Simply exclude duplicates

Third-Party Service Providers and Fiduciaries - Multiple Origination Accounts Importing - Importing Profiles - Delete ALL profiles prior to importing, or simply exclude duplicates?

☐ Delete all existing profiles ☒ Simply exclude duplicates

Recurring transactions - There are two recurring amount fields. The second is not displayed by default.

☒ Display 1st field only ☐ Display 1st and 2nd fields

Screen 7 of 7

Help Cancel < Back Next > Finish

1.3.8.2 Using Profiles

Using Profiles

Mapping

Start the Import Transactions Wizard as usual from the ACH Universal home page.

At the mapping window, click on the 'Show all fields selection', and map the following two fields:

- Amount or Amount_Reverse_Sign
- ACH_Name_Internal (Profile Lookup) or ACH_ID_Internal (Profile Lookup)

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH Transactions
☐ save as default

ACH_Name_Internal (Profile Lookup) <- Show all field selections

Amount	ACH_Name_Internal (Profile Lookup)	---	Ba
F1	F2	F3	F4
Amount	Vendor Code/Description	Subledger	Account
\$-7,251.52	Around the Horn	AP	130
\$-6,637.61	Berglunds snabbköp	AP	823
\$-953.19	Familia Arquibaldo	AP	657
\$-7,036.54	Santé Gourmet	AP	362
\$-5,559.00	Green City Imports	AP	072

Help Help Cancel < Back Next > Finish

Click next to review your records. If there are no exceptions, simply complete the Import Wizard

Working with missing profiles

If you imported a transaction, but didn't yet create a profile for the Vendor (or Client or Employee), the transaction will not be imported.

At this point you can either:

- continue importing the file without the record - and add the record later, or
- stop the import, create the profile - and then re-import the file

Unimportable Records reports

If you have automated the process, or would simply like to review your records which were not imported, select the View tab > All Reports > Unimportable Records.

Remember: the 'Unimportable Records' report contains all unimportable records (blank rows, headers, etc.), not just those 'Not on File'.

Tip - There is an 'Unimportable Records - Last Import' report which is a bit of a time saver.

1.3.9 IAT - International Transactions

IAT - International Transactions

You can import data files to create IAT transactions--just like any other type of transaction.

Requirements:

Knowledge of IAT

The IAT format is a fairly complex format compared to our other formats, such as CCD and PPD.

For example, instead of four required fields for CCD and PPD (Name, Amount, ABA/Routing and Account number), there are over forty different fields required by IAT!

If you are not familiar with the complexities of IAT, we recommend that you use our Add a Record interface which can walk you through the process.

Unfortunately, Treasury Software is not structured to provide training in IAT, only in the use of our software.

Map all fields!

All fields noted below are required to be mapped - even if they are empty (blank), or of \$0.00 amount.

Failure to import all of the fields may result in the inability of ACH Universal to create a proper transaction; while other omissions may allow the transaction to be created, but ultimately the file may be rejected by the NACHA network.

Tip: Use the mapping template International - IAT

We have pre-mapped the fields to match the template supplied with the Excel file 'International - IAT.xls'.

Of course, you can certainly map your own template.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select ... <- Show all field selections

Date	Name	Amount	Receiver_ID_Num	Originator
F1	F2	F3	F4	F5
Date	Receiver_Name	Amount	Receiver_ID_Num	Originator
12/31/2016	Joe Worker	(\$1,983.34)	Emp#8763	Hershey
12/31/2016	Mary Retiree	(\$2,678.56)	333-22-4444	Hershey
12/31/2016	Suzy Expat	(\$3,114.46)	Trans#6886	Bank of /
12/31/2016	Benjamin Franklin	(\$3,445.56)	ID#936	HI Incorp

Help Help Cancel < Back Next > Finish

Mapping Fields

Below are screen shots of the fields as shown in the Sample account, along with Sample data.

We recommend using the file below as a template (included with ACH Universal):

C:\Users\Public\Treasury Software\Tutorial\ACHData\International - IAT.xls

Note: The data samples below indicate the range of data that can be imported.

Date	Name	Amount	Receiver_ID_Number	Originator_Name	Originator_Street
F1	F2	F3	F4	F5	F6
Date	Receiver_Name	Amount	Receiver_ID_Number	Originator_Name	Originator_Street
9/18/2009	Joe Worker	(\$1,983.34)	Emp#8763	Hershey USA	4567 Kiss Street
9/18/2009	Mary Retiree	(\$2,678.56)	333-22-4444	Hershey Internatio	2 New Street Squa
9/18/2009	Suzy Expat	(\$3,114.46)	Trans#6886	Bank of America	1633 Broadway
9/18/2009	Benjamin Franklin	(\$3,445.56)	ID#936	HI Incorporated	2 New Street Squa
Originator_City	Originator_State	Foreign_Exchange_Indicator	Originator_Status_Govt_Bank_TF		
F7	F8	F9	F10		
Originator_City	Originator_State	Foreign_Exchange_Indicator	Originator_Status_Govt_Bank_TF		
Hershey	PA	FF	FALSE		
London		FF	FALSE		
NY	NY	FF	FALSE		
London		FF	FALSE		
Foreign_Exchange_Rate	Foreign_Amount	Originating_Currency	Foreign_Exchange_Reference_Indicator		
F11	F12	F13	F14		
Foreign_Exchange_Rate	Foreign_Amount	Originating_Currency	Foreign_Exchange_Reference_Indicator		
	\$0.00	USD	3		
	\$0.00	USD	2		
	\$0.00	USD	1		
	\$0.00	USD	2		
Outbound_Inbound_TF	Receiver_Currency	RDFI_ABA	RDFI_Account	Company_Entry_Description	
F15	F16	F17	F18	F19	
Outbound_Inbound_TF	Receiver_Currency	RDFI_ABA	RDFI_Account	Company_Entry_Description	
0	USD	81519361	88776699	Payroll	
0	USD	221373707	992244559	Payments	
0	CRC	322274792	3397876	Transfers	
0	USD	221373707	992244559	Payments	
SEC_Code	Originator_Country	Originator_Zip	Originator_ID_Number	OFAC_Screening_Gateway	
F20	F21	F22	F23	F24	
SEC_Code	Originator_Country	Originator_Zip	Originator_ID_Number	OFAC_Screening_Gateway	
IAT	US	17033	227777777		
IAT	GB	EC4A 3BZ	339999999		
IAT	US	10019	987654321		
IAT	GB	EC4A 3BZ	339999999		
OFAC_Screening_Secondary	Foreign_Trace	Transaction_Type_Code	Remittance	---	
F25	F26	F27	F28	F29	
OFAC_Screening_Secondary	Foreign_Trace	Transaction_Type_Code	Remittance	N/A	
	Batch#2393	SAL			
	Transaction 3453	MIS			
	Trace00342		For further credit to		
	Transaction 3454	MTE	367800*34th & 7th Avenue*NYC*NY\		

Receiver_Street	Receiver_City	Receiver_State	Receiver_Country	Receiver_Zip	ODFI_Name
F30	F31	F32	F33	F34	F35
Receiver_Street	Receiver_City	Receiver_State	Receiver_Country	Receiver_Zip	ODFI_Name
7654 Oak Drive	Jericho	NY	US	11753	Bank of Hershey
673 Maplewood	Binghamton	NY	US	13905	Citibank
Calle 31, Avenida	San José	San Pedro	CR		Harris Bank
673 Maplewood	Binghamton	NY	US	13905	Citibank
ODFI_US_Foreign_TF	ODFI_ABA	ODFI_Branch_Country_Code	RDFI_Name	RDFI_US_Foreign_TF	
F36	F37	F38	F39	F40	
ODFI_US_Foreign_TF	ODFI_ABA	ODFI_Branch_Country_Code	RDFI_Name	RDFI_US_Foreign_TF	
02	063000047	US	Bank of Jericho	01	
02	22309239	US	Binghamton Saving	01	
01	71025661	US	Bank of Costa Rica	02	
02	22309239	US	Binghamton Saving	01	
---	RDFI_Branch_Country_Code	Gateway_Operator			
F41	F42	F43			
N/A	RDFI_Branch_Country_Code	Gateway_Operator			
	US	223092390			
	US	63000047			
	CR	63000047			
	US	63000047			

Field references

Field Name	Sample Data	Description of data
Date	9/18/2009	Date format
Name	Joe Worker	Alphanumeric
Amount	(\$1,983.34)	Numeric/currency. Use standard sign protocols (positive DR; negative CR)
Receiver_ID_Number	Emp#8763	Alphanumeric
Originator_Name	Hershey	Alphanumeric
	USA	
Originator_Street	4567 Kiss	Alphanumeric
	St.	
Originator_City	Hershey	Alphanumeric
Originator_State	PA	Alphanumeric
Foreign_Exchange_Indicator	FF	Acceptable 2 position values: 'FF' (Fixed-Fixed); 'FV' (Fixed-Faviable); or 'VF' (Variable-Fixed)
Originator_Status_Govt_Bank_TF	FALSE	Acceptable values: 'True' (Gov't entity) or 'False' (Bank or anyone else)
Foreign_Exchange_Rate		Alphanumeric. Note: This is a nickname for ease of use, as the actual field is named Foreign Exchange Reference.
Foreign_Amount	\$0.00	Numeric/currency

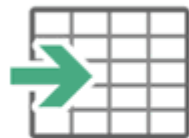
Originating_Currency	USD	Alphanumeric - must be valid abbreviation
Foreign_Exchange_Reference_Indicator	3	Acceptable values (one digit): '1' (Foreign Exchange Rate); '2' (Foreign Exchange Reference Number); or '3' (Space). Describes content of Foreign_Exchange_Rate field. Tip: If Foreign Exchange Indicator is FF, then this entry should be '3' (space filled).
Outbound_Inbound_TF	0	Acceptable values (one-digit): '0' (zero - Outbound - originates in US); '1' (inbound - originates from international). Note: Do not confuse the origination with the cash DR/CR flow.
Receiver_Currency	USD	Alphanumeric - must be valid abbreviation
RDFI_ABA	81519361	Numeric
RDFI_Account	88776699	Numeric
Company_Entry_Description	Payroll	Alphanumeric
SEC_Code	IAT	Alphanumeric - must be valid abbreviation
Originator_Country	US	Alphanumeric
Originator_Zip	17033	Alphanumeric
Originator_ID_Number	227777777	Numeric
OFAC_Screening_Gateway		All users - leave blank unless specifically instructed. (For Gateway operators '0' indicates a blocked party has not been found. '1' Indicates a blocked party)
OFAC_Screening_Secondary		All users - leave blank unless specifically instructed. (For Gateway operators '0' indicates a blocked party has not been found. '1' Indicates a blocked party)
Foreign_Trace	Batch#2393	Alphanumeric
Transaction_Type_Code	SAL	Alphanumeric
Remittance		Alphanumeric. Free form text that is inserted into the '17' records, a.k.a Remittance Information.
Receiver_Street	7654 Oak Dr	Alphanumeric
Receiver_City	Jericho	Alphanumeric
Receiver_State	NY	Alphanumeric
Receiver_Country	US	Alphanumeric
Receiver_Zip	11753	Alphanumeric
ODFI_Name	Bank of Hershey	Alphanumeric
ODFI_US_Foreign_TF	02	Acceptable values (two-digit): '01' US; '02' Foreign
ODFI_ABA	063000047	Alphanumeric
ODFI_Branch_Country_Code	US	Alphanumeric - must be valid abbreviation
RDFI_Name	Bank of Jericho	Alphanumeric
RDFI_US_Foreign_TF	01	Acceptable values (two-digit): '01' US; '02' Foreign
RDFI_Branch_Country_Code	US	Alphanumeric - must be valid abbreviation
Gateway_Operator	223092390	Numeric

1.4 File Creation and Transmission

Creating an ACH file

After transactions have been imported, from the Home Page, click on the 'Go To Create ACH File Page' icon.

Sample



Import Transactions



Add A Record



Go To Create ACH File Page



ACH Setup

The Create ACH File screen (below) will be displayed.

Sample: Press the 'Create ACH File' button below to create and transmit the file. You may review the records and/or modify the settings below.

How the file will be transmitted

A transmission method has not been selected. Please transmit the file manually.

Location of the file

Your transmission file can be found (after pressing the button below) at - C:\Users\Public\Treasury Software\To Bank\sample_account_transmit.txt

Click to create and transmit the file



Create ACH File

Review records

	Debits (Cash In)		Credits (Cash out)		Pre-Notes	Total		Dates	
	#	\$	#	\$		#	\$	From	To
Imported	0	\$0.00	91	(\$446,494.66)	0	91	(\$446,494.66)	03/17/2015	03/17/2015
Manual Records	0	\$0.00	0	\$0.00	0	0	\$0.00		
Totals	0	\$0.00	91	(\$446,494.66)	0	91	(\$446,494.66)	03/17/2015	03/17/2015

The top pane will list the file transmission method. After creation, ACH Universal will use this method to transmit the file to your bank. In this case, Web Upload is the selected method. For more information on transmission methods, see [Transmission Methods](#). Also, you will see listed the archive location, or the absolute path on your local system where the created ACH file will be saved.

The bottom pane contains a table showing a summary of all imported data, and is stored for later use as part of the audit trail in the 'Transmission Logs' report.

To create and transmit the file, click



A dialog box will appear asking if you wish to view the created file. Click Yes to view the file. Note: You can always view the file later.

The file creation and transmission is now complete.

1.4.1 Balanced Files - Offsetting Records

Balanced Files - Offsetting Records

Typically, an ACH file contains only the transactions that you specify.

Example: If you have to pay five contractors each \$1,000, the file will contain the five 'Credit' transactions - one for each payment. Your bank knows to debit your account for the offset, which in this case would be \$5,000.

If your bank requires an offset record

In the above example, if a bank did require an offset record (also known as a 'balanced file'), then the file would contain the five transaction records (Credits) PLUS an additional record for a \$5,000 debit.

To enable balanced files (offsetting records), from the top menu select the 'Settings' tab > 'ACH Setup' and proceed to the 4th screen (by going to the Advanced section).

ACH Setup

Offset Records - Balanced Files (only if requested by your bank)

☒ Enable offset record

Your ABA/Routing #: 156530466

Your Account #: 888224419

Your company name: Offset

Offset ID (optional):

[Advanced Offset Options](#)

Frequency (can be used for any purpose) Note: Always only one offset record per batch

☒ Multiple transactions per batch (default, most common)

☐ Force one transaction per batch (do not use with IAT)

Congratulations.
You have completed the Basic setup. Click 'Finish'.

If you have specific/advanced needs, feel free to select 'Advanced' setup (click 'Advanced' below).

Notes:
-Basic setup accommodates virtually all installs.
-If you enter the Advanced setup, you may skip through the forms. There are no required entries

Screen 4 of 7

Help Cancel < Back Advanced > Finish

Check the box and enter your settings, and complete the wizard.

1.4.2 Prenotification

Pre-notification

Due to the sensitive nature of electronic transfers, it is important to ensure that both your organization and your bank are set up to receive and process ACH files properly. A pre-notification is a zero-dollar transaction that is transmitted and processed to ensure you have the proper information for your bank for transmission and processing, as well as having the proper information for the other party. In other words, a pre-notification is a test transaction sent before the transmission of live data.

Creating a Pre-notification

When importing transactions as a file, ACH Universal will treat all zero-dollar amounts as pre-notifications. It will create a debit or credit pre-notification based on your default selection during [Account Setup](#). It is important to create one pre-notification for debits and one pre-notification for credits.

ACH Setup

Third-Party Service Providers and Fiduciaries - Multiple Origination Accounts On/Off

Separate Batches by Origination Account
Multiple Source (Origination) Accounts - Typically used by payroll processors and other service bureaus handling multiple source/origination accounts. Select 1 option below. Requires Processor edition.

☐ On-The-Fly (no profiles). Include Company Name and Company ID in your transaction import file.

☐ Profile-based (create profiles prior to entering transactions). Supports all fields.

ACH-Edit (a.k.a. ACH-Merge single files)

☐ Check to enable importing ACH files, editing them and then creating a file. Map with ACH-2-Excel template. Do not use with Multiple Origination Accounts or other standard ACH file creation. Create a separate account as needed - this should be the only activity in this account. Requires Processor edition.

Pre-notification and \$0.00 entry handling

☐ Do not import \$0.00 entries (Note: You can still create pre-notes from the 'Add a record screen')

☒ Create pre-notes from \$0.00 entries imported
Note: Pre-notes can either be Debit (collecting from clients) or Credit (paying employees and vendors). Please select your default.

DR: Collect funds - Customers

☒ Suppress Offset Records in Prenote Only Batches

Screen 6 of 7

Help Cancel < Back Next > Finish

File Level Import

In creating a pre-notification, you can import or enter all transactions as you normally would.

During transmission, on the 'Transmit to Bank' screen you will see the number of pre-notifications listed in the summary information in the "Pre-Note" column.

Manually Entered Pre-notification

Similar to transactions, a pre-notification can also be entered manually.

From the Home screen select 'Add A Record'.

This form was designed to add an ACH transaction that you did not already import. A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
PPD - Personal	7/6/2017	Select ...	\$0.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

Select ...

Account #	Routing/ABA #	Internal Name	Internal ID	Account Type	Email address	Addenda Record
				Checking		

[Reversal](#) OK Cancel

Fill out all fields exactly as you would for a dollar transaction, except the amount must be \$0.00. Click OK. A dialog box will be displayed to confirm that you intended to create a pre-notification. (This is to verify that the amount was intended to be zero and was not left blank unintentionally). Click Yes to create the pre-notification.

You can import or enter all other types of transactions as you normally would.

During transmission, on the 'Transmit to Bank' screen you will see the number of pre-notifications listed in the summary information in the 'Pre-Note' column.

1.4.3 Recurring Transactions

Recurring Transactions

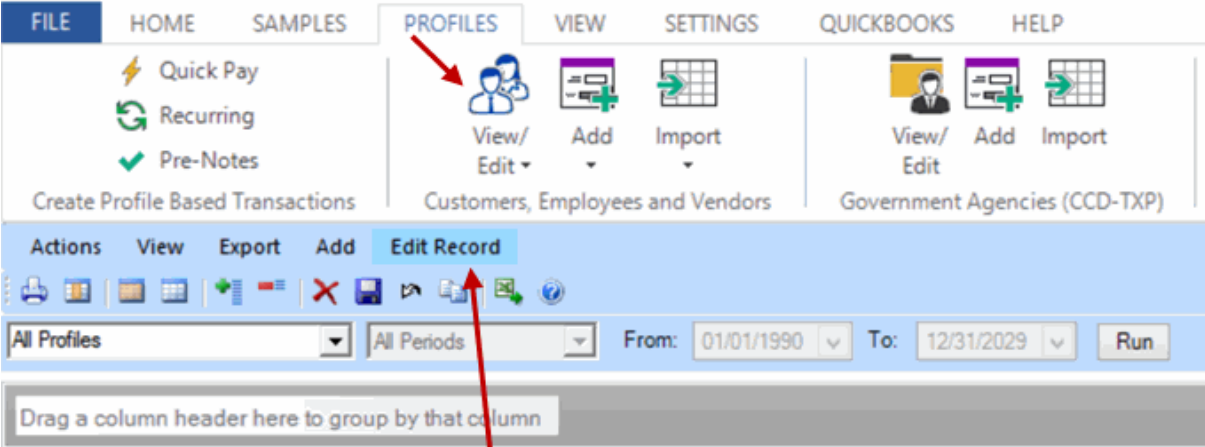
Recurring Transactions are those transactions which you may want to use over and over again. To begin, make sure you have entered in your Profile information manually, or have imported Profiles from an Excel or CSV file. Please visit [Profiles](#) for more information on creating Profiles.

Set up

After you have created your Profiles, from the main menu in Treasury Software, select the 'Profiles' tab > 'View /Edit'.

Select a Customer, Employee or Vendor that you want to create a recurring transaction for (row should be highlighted in blue) and then click Edit Record.

1. Click View / Edit



The screenshot shows the Treasury Software interface. The 'PROFILES' tab is selected, and the 'View/Edit' button is highlighted with a red arrow. Below the toolbar, the 'Edit Record' button is also highlighted with a red arrow. The table below shows a list of profiles, with the row for 'Benjamin Franklin' highlighted in blue.

Internal Name	Internal ID #
Ben Schenck	S0272
Benjamin Franklin	6142

2. Highlight the record, then click Edit

Click on the 'Recurring Transactions' tab.

Enter the Amount and indicate whether a Debit or Credit.

If you're not using Groups, you can click Save now.

Add/Edit Customers, Employees and Vendors (Benjamin Franklin)

General | Settings | Advanced | Addenda Records - Child Support, Invoices and Insurance Payments | **Recurring Transactions** | CTX

Recurring Transactions
Need to collect or pay a recurring amount to this party? If so, use this screen to setup the payment.

To pay/collect:
1. Run the 'All profiles' (or any profile) report.
2. Select the profile(s) that you want to pay/collect.
-Tip: Filter/sort on the 'Group' report column to quickly find the records.
3. From the Reports menu, select 'Actions' > 'Recurring payment'

Groups (optional)
Use groups to organize your payments and collections.
For example, do you pay some items on the 1st of the month, but others on the 15th?
If so, create your own groups to help you quickly filter the payments in any profile report.

Enter amount and indicate whether is a Credit or a Debit

Payment
 Recurring amount: \$500.00
☒ Debit - Collect funds - Customers
☒ Credit - Pay funds - Vendors, Employees
 First of the month [v] [View groups \(#1\)](#)
 Tip: To create a new group, simply type it in.

Payment 2 (Activate at File > ACH Setup)
 Recurring amount: \$0.00
☒ Debit - Collect funds - Customers
☐ Credit - Pay funds - Vendors, Employees
 [] [View groups \(#2\)](#)
 Tip: To create a new group, simply type it in.

Save Cancel

Groups for recurring transactions

We highly recommend using Groups for recurring transactions. This enables you to batch and process multiple transactions at a time.

For example, a number of credit unions use this feature to collect payments from their clients. Some payments are due on the 1st of the month, others the 2nd of the month, and so on.

Below, as an example, are some transactions that are recurring each month. Note that each has been assigned to a Group.

Click Profiles > Recurring.

Modify Recurring Payments

This form enables you to create recurring transactions for your customers, employees and vendors with profiles.

1. Update amounts for this session as needed
2. Select the profiles to process
3. When done, select a date and 'Create'

Internal Name	Internal ID #	Group	Debit Amount (Collect)	Credit Amount (Pay)
American Express	73529		\$0.00	\$0.00
Bayfront Village	6533		\$0.00	\$0.00
Ben Schenck	S0272	2nd of month	\$300.00	\$0.00
Benjamin Franklin	6142	1st of month	\$500.00	\$0.00
Evelyn Glasser	G0197	2nd of month	\$250.00	\$0.00
George Bush	B1027	1st of month	\$175.00	\$0.00
Joe Worker			\$0.00	\$0.00
John Rolfe	8404		\$0.00	\$0.00
Lets Stop N Shop	4284		\$0.00	\$0.00
Office Depot	8222		\$0.00	\$0.00
Office Park Holdings	38533		\$0.00	\$0.00
Sam Houston	9529	1st of month	\$225.00	\$0.00
Sam Sherl	F0529	1st of month	\$350.00	\$0.00
William Shatner	S1245	3rd of month	\$400.00	\$0.00

Drag a column header here to group by that

Internal Name Internal ID #

Create Recurring Entries

Select an Effective Date

Create Recurring Entries for Selected Rows

How to batch and process all records in a group

Click on the down arrow key and select the Groups/filter you want to create transactions for.

Modify Recurring Payments

This form enables you to create recurring transactions for your customers, employees and vendors with profiles.

1. Update amounts for this session as needed
2. Select the profiles to process
3. When done, select a date and 'Create'

Click on the filter in Group and select the groups/filter

Internal Name	Internal ID #	Group	Debit Amount (Collect)	Credit Amount (Pay)
<input checked="" type="checkbox"/>	American Express	73529		
<input type="checkbox"/>	Bayfront Village	6533		
<input type="checkbox"/>	Ben Schenck	S0272	2nd of month	
<input type="checkbox"/>	Benjamin Franklin	6142	1st of month	
<input type="checkbox"/>	Evelyn Glasser	G0197	2nd of month	
<input type="checkbox"/>	George Bush	B1027	1st of month	
<input type="checkbox"/>	Joe Worker			
<input type="checkbox"/>	John Rolfe	8404		
<input type="checkbox"/>	Lets Stop N Shop	4284		
<input type="checkbox"/>	Office Depot	8222		
<input type="checkbox"/>	Office Park Holdings	38533		
<input type="checkbox"/>	Sam Houston	9529	1st of month	
<input type="checkbox"/>	Sam Sherl	F0529	1st of month	
<input type="checkbox"/>	William Shatner	S1245	3rd of month	

Clear Filter

Text Filters

- ☒ (All)
- ☐ (Blanks)
- ☒ 1st of month
- ☐ 2nd of month
- ☐ 3rd of month

OK Cancel

Create Recurring Entries

Select an Effective Date

Create Recurring Entries for Selected Rows

Modify Recurring Payments

This form enables you to create recurring transactions for your customers, employees and vendors with profiles.

1. Update amounts for this session as needed
2. Select the profiles to process
3. When done, select a date and 'Create'

Internal Name	Internal ID #	Group	Debit Amount (Collect)	Credit Amount (Pay)
<input checked="" type="checkbox"/>		1st of month		
Benjamin Franklin	6142	1st of month	\$500.00	\$0.00
George Bush	B1027	1st of month	\$175.00	\$0.00
Sam Houston	9529	1st of month	\$225.00	\$0.00
Sam Sherl	F0529	1st of month	\$350.00	\$0.00

Only the '1st of month' transactions will be shown.

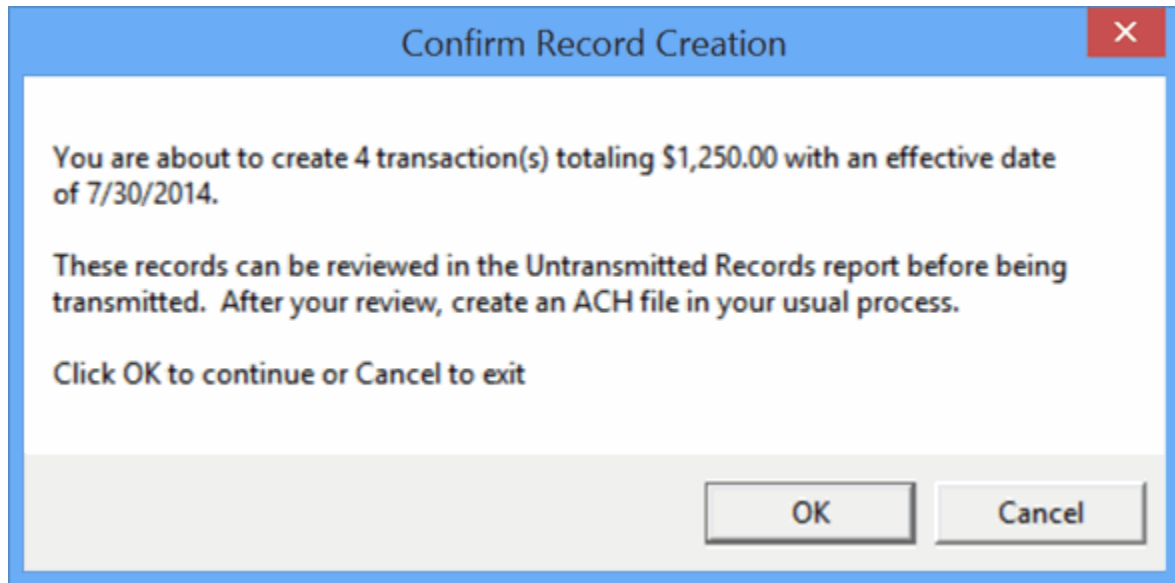
1. Select the records
2. Confirm the payment dates and click to create.

Create Recurring Entries

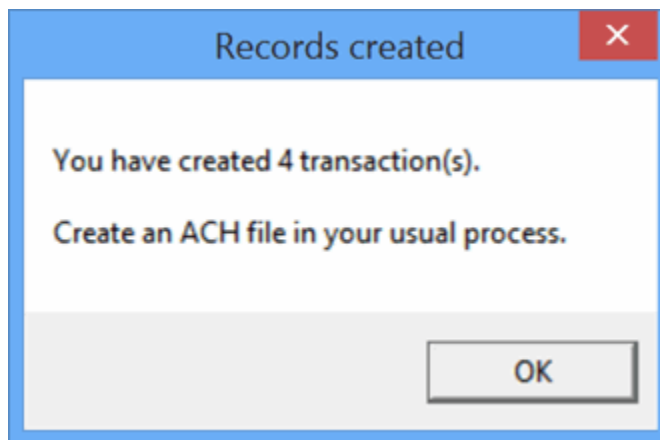
Next Day

Create Recurring Entries for Selected Rows

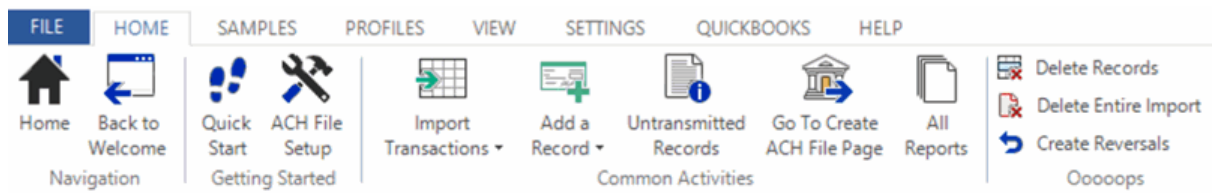
A confirmation window will display telling you the number of transactions that will recur and the total amount to process. Click **OK**.



An additional pop-up window will show and click **OK**.



Finally go to the home page of Treasury Software under your account and click on the **Create ACH File** icon.



Sample: Press the 'Create ACH File' button below to create and transmit the file. You may review the records and/or modify the settings below.

A transmission method has not been selected. Please transmit the file manually.

Your transmission file can be found (after pressing the button below) at -
C:\Users\Public\Treasury Software\To Bank\sample_account_transmit.txt

Create an ACH file as you normally would.



Setting up Groups

When you're editing the Customer, Employee or Vendor record, you can enter the Group in the lower left corner.

Add/Edit Customers, Employees and Vendors (Sally Smith)

General | **Settings** | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Recurring Transactions
Need to collect or pay a recurring amount to this party? If so, use this screen to setup the payment.

To pay/collect:
1. Run the 'All profiles' (or any profile) report.
2. Select the profile(s) that you want to pay/collect.
-Tip: Filter/sort on the 'Group' report column to quickly find the records.
3. From the Reports menu, select 'Actions' > 'Recurring payment'

Groups (optional)
Use groups to organize your payments and collections.
For example, do you pay some items on the 1st of the month, but others on the 15th?
If so, create your own groups to help you quickly filter the payments in any profile report.

Payment 1
Recurring amount: \$500.00
☒ Debit - Collect funds - Customers
☐ Credit - Pay funds - Vendors, Employees
1st of Month [View groups \(#1\)](#)
Tip: To create a new group, simply type it in.

Payment 2
Recurring amount: \$0.00
☐ Debit - Collect funds - Customers
☒ Credit - Pay funds - Vendors, Employees
[View groups \(#2\)](#)
Tip: To create a new group, simply type it in.

You can type a Group name in directly or choose from the dropdown list.

Save Cancel

Tip: Refresh if you don't see the Group name

Click Save when you're done.

1.4.4 Addenda Records (CCD+, PPD+)

Addenda Records

We help you create:

--Tax payments in the TXP10 format, and in any format

Includes Federal, State and local taxes such as cigarette, liquor, lottery and excise taxes.

TXP*651122334*94105*120901*1*300000*2*104400*3*430000*34
35\ (941 Federal Payroll)

TXP*651122334*0108M*120901*1*T*23900*****YOURCO*120901*
3435\ (State Excise Tax)

--Child support in DED/CS formats

DED*CS*FD146*110204*54789*6576562134*N*DOE, JOHN*28001\
(State child support)

--Private sector (vendor) payments in RMR, or any format

RMR*IV*8045551212**34563\ (Telecommunications payment)
656876532*34563\ (Simple account number with payment)

How to create an Addenda Record

1. If you already created the field, simply import the addenda information with your data

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH Transactions
☐ save as default

Amount	Name	---	Bank_Account_N	ABA_Routing_Nu	ACH_Text_Adden
Field 1	Field 2	Field 3	Field 4	Field 5	Field 6
Amount	Vendor Code/Desc	Subledger	Account	ABA/Routing	
-\$7,251.52	Around the Horn	AP	130009783	248238184	RMRIV*34425345
-\$6,637.61	Berglunds snabbkö	AP	823795428	730888330	705555

Help Cancel < Back Next > Finish

2. If you don't have the data, ACH Universal can create the addenda record for you.

In all profiles (i.e., Vendor and Government Agencies), you can enter the layout of the specified format (below).

See [Tax Payments \(TXP\)](#) for detailed information on TXP and Vendor payments.

General

Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Create an addenda record (a.k.a. 7 record) —

Enter the addenda format below for invoices, tax payments (TXP), child support or any other format.

Insert tags (ie. [Amount]) for items that will change. Detailed tag info in the Advanced tab below.

☒ On/Off Create an addenda record using the format below:

TXP*6512223459*T*[AMOUNT]\

Example: TXP*Jones*[Amount]\

Enter addenda text. Use tags for transaction amounts etc.

Basic: Invoices | Child Support | Tax Payments | 6 Record Names (Substitution)

Simply enter the text as you want it to appear. Use tags such as [Amount] and [Date_Transaction] for variables.

An example:
To produce: TXP*Jones*30000\
Enter above: TXP*Jones*[Amount]\

Tag tips:
--If your tax payer ID or account numbers do not change, simply type them in - a variable is not needed,
--The tag names are not case sensitive, although you do need to include the brackets,
--A complete list of tags is in the next tab (Advanced).

Save Cancel

3. Need to create a CTX file with multiple addenda records?

See [CTX](#) on how to create EDI in an 820 transaction set using our embedded EDI engine.

1.4.5 Reversals

Reversals

A reversal is used to correct an erroneous transmission. Per NACHA rules, the exact amount of the erroneous transaction must be reversed. A second transaction must then be originated for the correct amount.

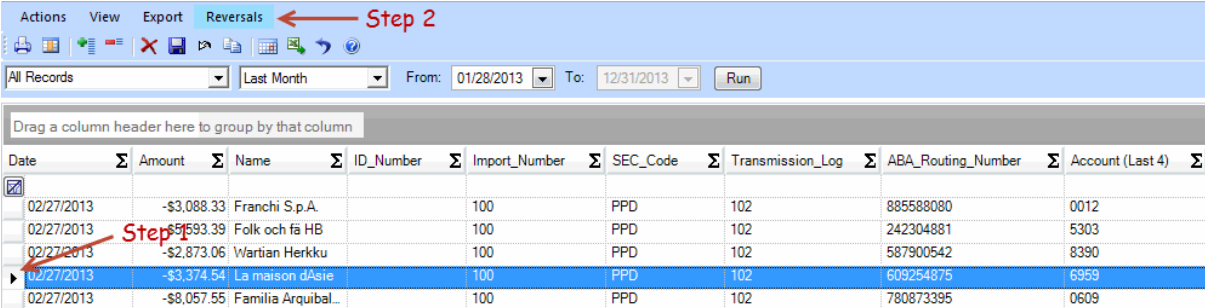
Important

Reverse the entire original transaction and resubmit the correct transaction. Do not reverse an amount to make the 'net' correct.

I. Creating a reversal - the easy method

From the Home tab select Create Reversals.

Select the records, and then from the Reports sub-menu Actions > Reverse.



Date	Σ Amount	Σ Name	Σ ID_Number	Σ Import_Number	Σ SEC_Code	Σ Transmission_Log	Σ ABA_Routing_Number	Σ Account (Last 4)	Σ
02/27/2013	-\$3,088.33	Franchi S.p.A.		100	PPD	102	885588080	0012	
02/27/2013	-\$5,593.39	Folk och fä HB		100	PPD	102	242304881	5303	
02/27/2013	-\$2,873.06	Wartian Herkku		100	PPD	102	587900542	8390	
02/27/2013	-\$3,374.54	La maison d'Asie		100	PPD	102	609254875	6959	
02/27/2013	-\$8,057.55	Familia Arquibal...		100	PPD	102	780873395	0609	

II. Creating a reversal manually - for entries not originated in ACH Universal

Only use this method if the original entry was not made from ACH Universal. If the original entry was made in ACH Universal, use the 'Easy Method' above. It much less error prone.

1. From the Home Page, select 'Add a Record' to display the Add a Record screen.

2. Fill out the screen exactly as the original entry has it, except for the debit/credit selection and date.

Enter the opposite debit/credit type as the original transaction. If the erroneous transaction was submitted as a debit, you must create the reversal as a credit and vice-versa.

The date will be the new transaction date (not the original entry).

New Record

If the original ACH was made in ACH Universal, do not use this method.

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
PPD - Personal	3/28/2015	DR: Collect funds - Customers	\$500.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

Benjamin Franklin

Account #	Routing/ABA #	Internal Name	Internal ID	Account Type	Email address	Addenda Record
735633102	443006810	Benjamin Franklin	6142	Checking		

[Reversal](#) Click to make it a reversal

Original ACH was a credit (CR) so make it a debit (DR)

OK Cancel

3. Click the 'Reversal' link at the bottom of the page. This will display the check-box below. Leave the check-box 'checked', and click 'OK' to save the transaction.

☒ Reversal - Checking the box will only enter the word 'REVERSAL' on the batch description.
Example: If your original entry was a debit, you should now enter a credit (and vice versa).

III. Import a file

If you want to import, prepare an import file as you would normally do, however, *reverse* the amount sign. If you originally had positive amounts, use negative amounts (yes, you may remap using Amount_Reverse_Sign). In the 'Select a file' screen, in the lower left corner, there will be a check-box titled 'Reversal'. Check this box.

The only function of this check-box is to enter the word 'REVERSAL' in the appropriate location within the ACH file.

Remember: You must reverse the sign of the transaction yourself in this option.

Notes:

--You may edit a reversing transaction prior to transmission, just as you would any other transaction, however, you may not change the status of a transaction from reversing to regular or vice versa.

--The reversal process simply creates a transaction. Follow your normal procedures for creating and transmitting an ACH file.

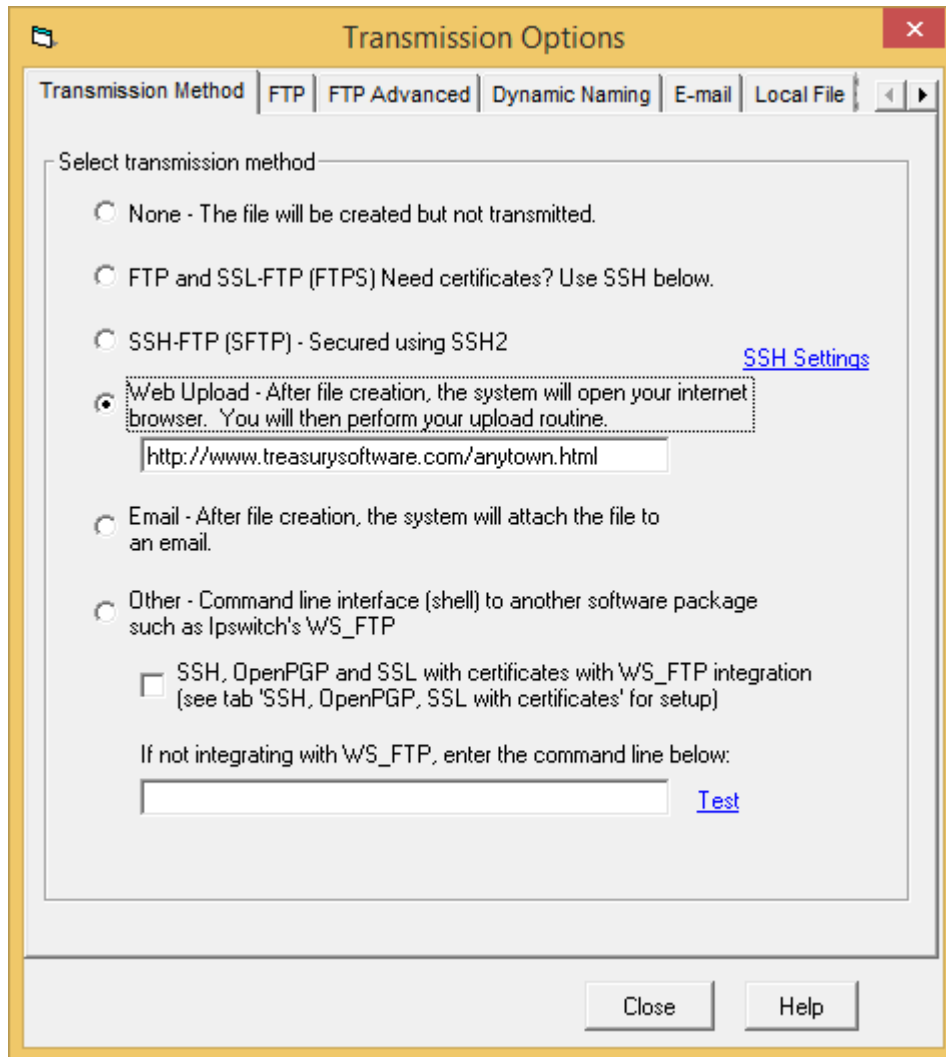
--Treasury Software does not warrant the viability of any return that you create as to whether it is within the acceptable date range or other conditions set by NACHA.

1.4.6 Transmission Methods

Transmission Methods

There are six choices available as transmission methods. See Changing File Transmission Method to learn how to change methods.

The method you use is based primarily on how your bank requires the file to be transmitted and, secondarily, on your company's policies regarding electronic fund transfers.



Methods

- | | |
|------------|---|
| None | The ACH file will be created and archived, but it will not be transmitted. You must transmit the file to the bank manually. |
| FTP | After creation, ACH Universal will transmit the file to the FTP server you specify. This should be your bank's FTP server. Contact your bank for information on their requirements. |
| SSH-FTP | After creation, your file is created and Treasury Software can automatically transmit your file via SSH to your bank. |
| Web Upload | After creation, your default Internet browser will be started to a specified web page that corresponds to your bank's upload portal. Upload the created file. |

- | | |
|-------|---|
| Email | ACH Universal will email the created file as an attachment to the email addresses specified. This method is not recommended as it is unsecured. |
| Other | For backward compatibility only. Used to transmit the file using modem commands. |

By default, ACH Universal will use Web Upload and load a generic page on the Treasury Software website, reminding you to upload the file in your bank's website. See Changing File Transmission Method to set up the transmission method as required by your bank.

1.4.7 Email notification - file level

Email Notification - File Level

Follow the steps below to enable email notifications of all ACH file transmissions to other personnel in your organization. If you wish to set up notifications for your customers, employees, or vendors, see Notifying Customers, Employees, and Vendors.

Note: You may need to configure your firewall to allow email to be sent through TreasurySoftware_email.exe. Contact your system administrator regarding this issue.

From the Home tab select Email > Email Setup. The necessary information can be obtained through your mail client (for example, Outlook) or by contacting your system administrator. Information in the Email tab lists addresses to receive the created ACH file. Information in the Notification tab lists addresses who should receive notification of a transmission, but not a copy of the actual file.

Advanced Setup (not using Outlook integration)

Select the Email tab. You will see below.

Email Setup

Settings

Basic

To: Automatically filled in by ACH Universal

Subject: Enter a subject line. Example 'Transaction from ABC Corp.'

Additional email addresses (optional). If more than one address, separate with a comma

CC: Carbon Copy yourself or an 'archive' account. Optional.

BCC: Blind Carbon Copy yourself or an 'archive' account. Optional.
If more than one address, separate with a semicolon.

From - Your name and email address

From Email: 'jdoe@abccorp.com' as an example (your email address)

From Name: 'Accounting - ABC Corp.' as an example (displayed name)

Screen 3 of 7

In the To: and CC: fields, enter the email addresses of your organization's personnel you wish to receive notifications. Enter your email address into the From: field. To send a notification to yourself, leave the check-box enabled.

Enter a suitable subject to use for all notifications in the Subject field. The transmitted file will be given the name in the New File Name textbox. Enter a file name you wish to use.

In Mail Server, enter your company's email server. For example, smtp.mailserver.com

Click the Email Advanced tab to display the the advanced mail server settings screen (Figure 2 below).

Use this screen when your outgoing (SMTP) email server requires authentication

☐ My outgoing (SMTP) server requires authentication

☒ SMTP Server (Outbound) Information

User Name:

Password:

☐ Log onto incoming (POP) mail server before transmitting

POP Server:

User Name:

Password:

Port Number (SMTP)

Note: If you are testing - click 'Close' prior to returning to the 'e-mail' or 'notification' page.

Figure 2 - Email Advanced tab

Enter the appropriate settings into the fields above.

When finished, return to the Email tab and click the Test link. This will generate a test email using the entered settings. If entered correctly, a test email will be sent to the email address listed in the To: field. If entered incorrectly, you will be alerted to a problem in the transmission. Please ensure all settings are correct as notifications will be not usable.

Click Close to complete notification setup. These settings will now be used to notify the listed personnel of all file transmissions.

1.4.8 File encryption AES

File Encryption - AES 256

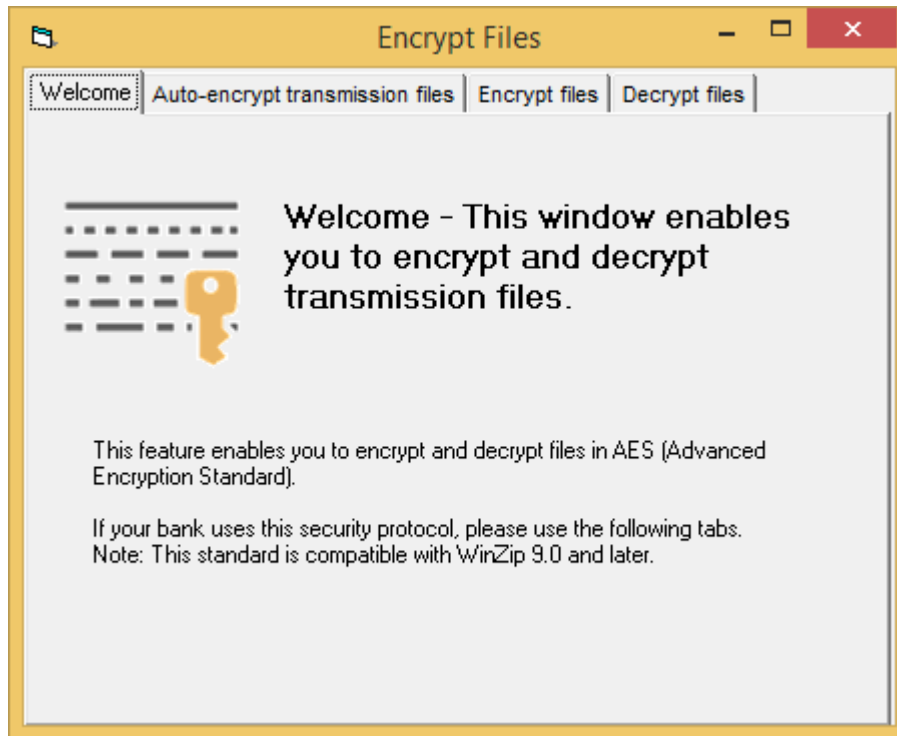
ACH has the capability to secure files with AES 256 encryption.

This feature:

--is compatible with WinZip. Therefore, your bank can decrypt using WinZip (assuming you supply them with the password).

--can be used for any file, not just for ACH files. Feel free to secure any communication file.

To access this feature from the Settings tab > Encrypt ACH File.

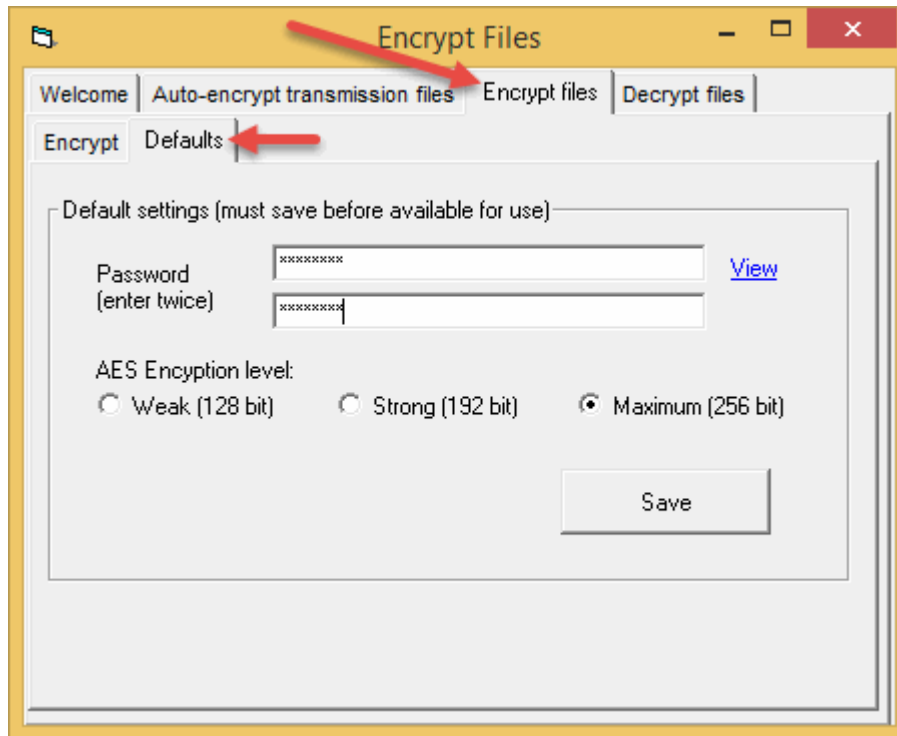


Encrypting files - one-time setup

Click Encrypt files > Defaults to enter your default password. This is the password that you will need to provide to your bank.

In addition, you may select an encryption strength. Unless contra-indicated, we would recommend maximum (256)

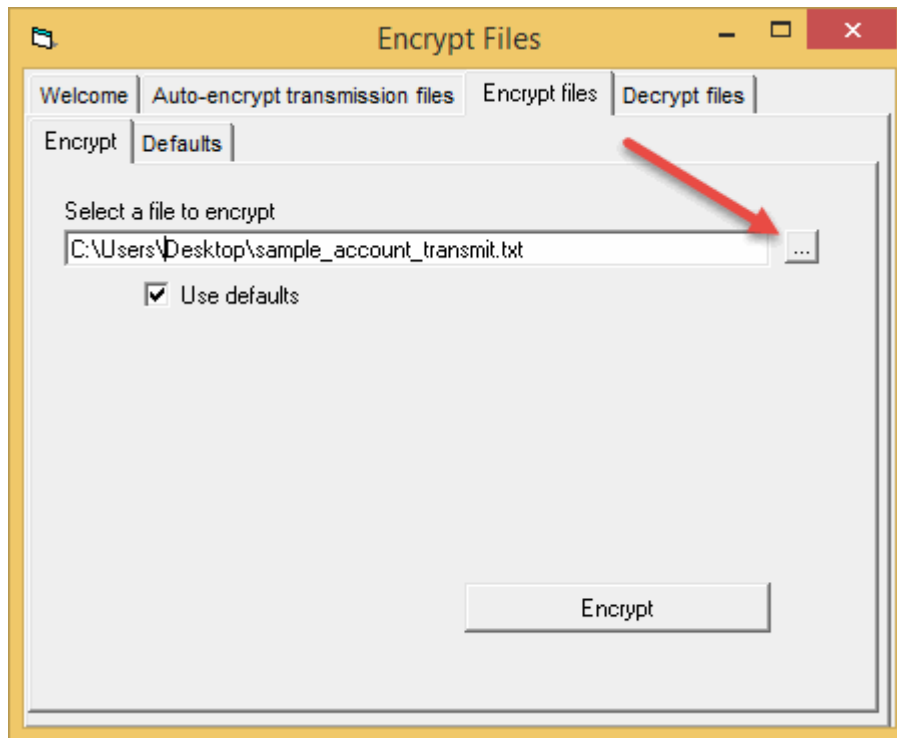
Click Save.





Select a file from the browse button.

Leave the 'Use defaults' checked to apply your default password from the prior screen.

Click Encrypt to process.

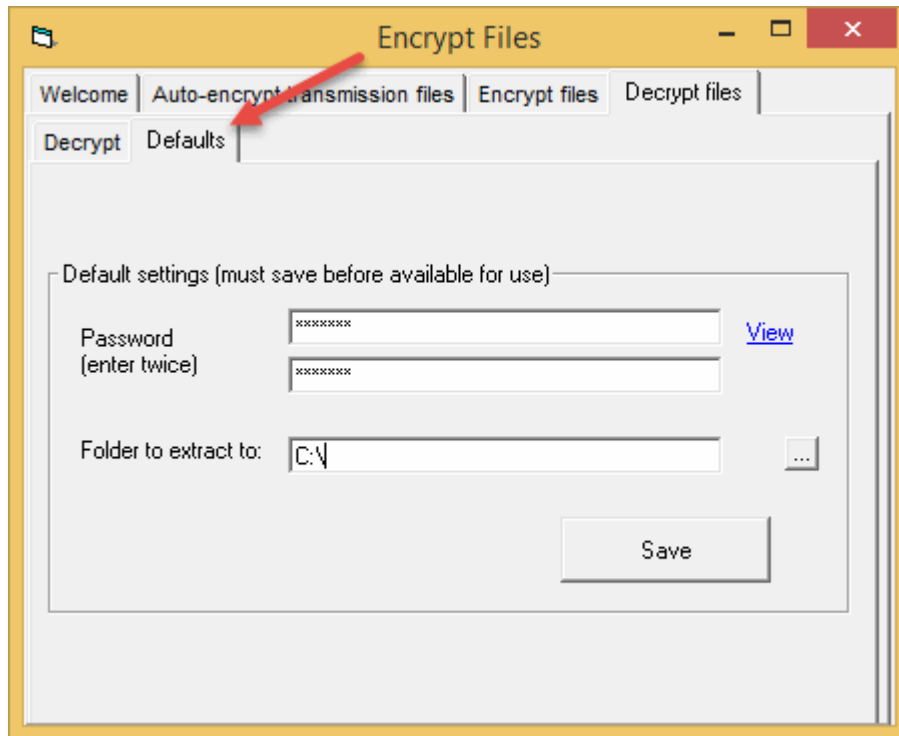


ACH Universal leaves the original file (in this case a text file) untouched, and creates a password encrypted zip file.

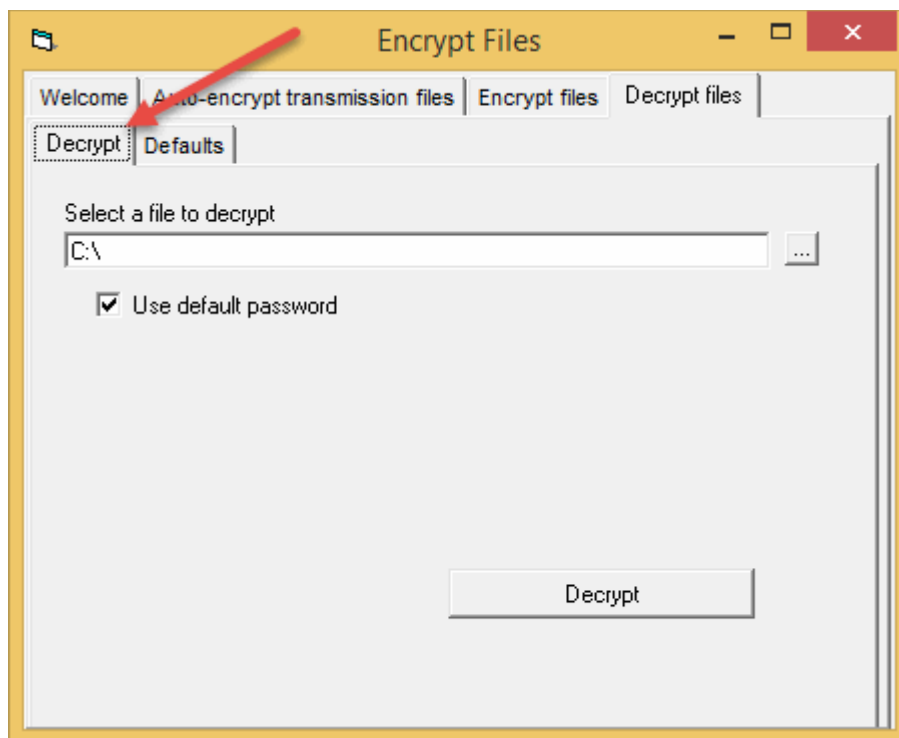
Name	Type	Size
 sample_account_transmit.txt	Text Document	1 KB
 sample_account_transmit.zip	WinZip File	1 KB

Decrypting files - one-time setup

Most ACH Universal users will never use the decryption process, as this was intended to be used by banks and anyone else receiving your files. The good news is, if you do need to decrypt a file, you have the tools.



Then, select a file to decrypt and select 'Decrypt'.



ACH Universal will leave the encrypted zip file untouched, and extract out the file(s).

1.4.9 Consolidation/Summary of Records

Consolidation/Summary of Records

This feature enables you to import detailed information and summarize it for payments, as well as email (if needed).

Your **detailed** data from your accounting system:

	A	B	C	D	E	F
1	Amount	Vendor	Account	ABA/Routing	Invoice #	Description
2	\$7,251.52	Staples	130009783	248238184	#17709	NY - Desks
3	\$6,371.97	Staples	130009783	248238184	#17852	FL - Desks
4	\$9,238.62	Staples	130009783	248238184	#18230	NY - Supplies
5	\$2,314.37	Verizon	999918281	549040602	#58390	NY - Monthly
6	\$4,150.33	Verizon	999918281	549040602	#59087	FL - Monthly
7	\$539.06	Verizon	999918281	549040602	#60084	NY - New phones
8	\$8,682.71	Verizon	999918281	549040602	#63720	FL - New phones
9						

Will be paid in **summary** as:

	A	B	C	D
1	Amount	Vendor	Account	ABA/Routing
2	\$22,862.11	Staples	130009783	248238184
3	\$15,686.47	Verizon	999918281	549040602
4				

In addition, if you are sending emails, we will send **one consolidated email with the check stub information** as below:

Send

From: accounting@yourcompany.com

To: accounting@staples.com;

Cc:

Subject: Vendor payment - detailed information

We have scheduled \$22,862.11 to be deposited into your account on 8/14/2012.

Transaction details:

Amount	Description
\$7,251.52	#17709 NY - Desks
\$6,371.97	#17852 FL - Desks
\$9,238.62	#18230 NY - Supplies

Check stub includes Amount, Invoice # and Description

Please confirm receipt of this deposit with your bank, as posting cut-off times are bank dependent and the actual date of fund availability to you may vary.

To enable this feature:

From within the Settings tab > ACH Setup > Panel 7 > Advanced tab > General tab. Finish the wizard to save your updates.

ACH Setup

Offset records | CTRX | TXP, TEL, WEB | International | Banking Edition | **Advanced**

General | Legacy 1 | Legacy 2 | Non-standard adjustments | Financial Institution G/L Records (40's)

☒ Consolidate ACH Detail - PPD and CCD only. Do not use with encryption or addenda records.

- ☒ If emailing, includes Amount, Addenda, and ID Number fields
- ☐ If emailing, includes Amount, Addenda, and Email_Check_Stub fields

Recurring transactions - There are two recurring amount fields. The second is not displayed by default.

- ☒ Display 1st field only
- ☐ Display 1st and 2nd fields

Settings - Descriptive Date

☐ Import Descriptive Date (Batch header '5' record, positions 64 - 69). Typically un-checked as the effective is simply used as the descriptive date. Note: The descriptive date is alphanumeric, not a date field.

[Prepare account \(click to check\)](#)

☒ File ID Modifier (File Header, position 34) - Check box to start alpha ('A'), leave unchecked to start numeric ('0')

Screen 7 of 7

Help Cancel < Back Next > Finish

How it works:

1. Import and manually add records.

When importing, remember to import your remittance information mapped as the ID_Number and ACH_Text_Addenda fields (although you do not need to use both fields).

Amount_Reverse_	Name	Bank_Account_N	ABA_Routing_Nu	ID_Number	ACH_Text_Addenda
Field 1	Field 2	Field 3	Field 4	Field 5	Field 6
Amount	Vendor	Account	ABA/Routing	Invoice #	Description
\$7,251.52	Staples	130009783	248238184	#17709	NY - Desks
\$6,371.97	Staples	130009783	248238184	#17852	FL - Desks
\$9,238.62	Staples	130009783	248238184	#18230	NY - Supplies
\$2,314.37	Verizon	999918281	549040602	#58390	NY - Monthly
\$4,150.33	Verizon	000010001	549040602	#50007	FL - Monthly

2. After you import/add records (Step #1), but before you create the ACH files (Step #3), the system will display the records as detailed.

If you run reports, you will see the detail as usual.

If you were to send emails (prior to step #3 below), an email would be created for each individual transaction. Therefore, using the example on this page - Staples would receive 3 emails and Verizon would receive 4.

3. Create the ACH File **It is at this point that the records are consolidated******

During the ACH file creation process, the system will create summary records by grouping the untransmitted records based on the banking information (ABA and Account number) of each record, as well as all batching rules (payment date, etc.).

The newly-created summary records will contain the check stub information from the detailed records. This will include data from the following fields:

- Amount
- ID Number
- ACH_Text_Addenda

If you were to send emails at this time, a summary email would be sent. Using the example on this page, Staples and Verizon would each receive one email showing the check stub information.

You can run reports, such as the Transmittal Log report, and view either detailed or consolidated information.

Notes:

- ACH Universal Corporate or Processor edition is required for Consolidation/Summary of Records
- Use with SEC codes of PPD and CCD only
- Turn off ACH Universal encryption
- Not for use with QuickBooks, as ACH Universal already has a check stub feature within the QuickBooks Integration module.
- The ACH file contains the payment summary amount, but not does not contain the remittance (check stub) information, as the ACH/NACHA file does not have

any fields to accommodate it. The remittance (check stub) information is included by default in the check stub information of the email. If you are using a third party report writer and our SQL Server platform, this information is also available in the 'Memo-Field'.

1.4.10 Security / Login record

Security (Login) Records

Several large banks, such as JP Morgan Chase and Wells Fargo, require an additional security record within the ACH file.

Your login record may look like:

\$\$ADD ID=ABCDEFGH BID='COMPANY ARP INPUT FILE'

or

LOGDX

To enter your security record, select from the main menu:

Select the Settings tab > Transmission Options > Local File.

Enter the information in the field as below, and then click 'Close'.

Transmission Options

Dynamic Naming | E-mail | Local File | Firewall | Email Text | Advanced/Legacy

General | Authentication File

Transmission File Location

C:\Users\Public\Treasury Software\To Bank\sample_account_transmit.b

Default File Name, include extension (pre-set in 'Sample' account)
Note: All issue files are archived and can be found at :
C:\Users\Public\Treasury Software\archive

Last Line of Transmission File

☐ Add an extra CRLF (Carriage Return / Line Feed) after the last line of the file.

Login record - 1st line of file (precedes ACH formatted lines) - rare

\$\$ADD ID=ABCDEFGH BID='COMPANY ARP INPUT FILE'

Last line of file - (follows all ACH formatted lines) - very, very rare

Close Help

First record in file. This record is before the ACH file header ('1')

```

$$ADD ID=ABCDEFGH BID='COMPANY ARP INPUT FILE'
101 202881066 13000978310091315153094101BANK OF ANY TOWN      YOUR COMPANY
5220YOUR COMPANY      165777777PPDAUTOPAY 100914100914
622248238184130009783      0000725152      AROUND THE HORN
632730888330823795428      0000663761      BERGLUNDS SNABBKÖP
622780873395657340609      0000095319      FAMILIA ARQUIBALDO
622860847885362060253      0000703654      SANTÉ GOURMET
622722887268973059050      0000555986      SEVEN SEAS IMPORTS
622549040602999918281      0000231437      BOTTOM-DOLLAR MARKETS
  
```

1.4.11 General Ledger and Loan Records

General Ledger and Loan Records

This is for users who need to create Financial Institution General Ledger records with a transaction code of 41 - 49, and Loan Account records with transaction codes of 51 - 56.

Note: These codes are typically used internally within financial institutions and their processing partners, and should not be used unless specifically requested.

Just as there are multiple ways to import and manually add transactions into ACH Universal, there are just as many ways to indicate their Transaction Code. The methods below are not mutually exclusive and you can use any one or combination of methods.

You may create transactions with:

- Manual Addition
- Profile Storage
- Importing
- QuickBooks Integration
- Recurring and Quick Pay transactions
- Importing Profile Information

Manual addition

If you want to manually enter in a record, from within the Home tab select 'Add a Record'.

By selecting from the drop down list, the system will auto-select between 42/47 and 52/55. If you wish another code in the 40 or 50 series, you may key it in directly into the drop down list.

New Record

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
PPD - Personal	3/28/2015	CR: Pay funds - Direct Deposit, Venc	\$1.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

☐ Benjamin Franklin

Account #	Routing/ABA #	Internal Name	Internal ID	Account Type	Email address	Addenda Record
735633102	443006810	Benjamin Franklin	6142	Checking Checking Savings G/L (42/47) Loan (52/55) Reversal		

OK Cancel

Profile Storage

If you are using Profiles, you may enter the G/L or Loan category from the drop down list. The system will auto-select between 42/47 and 52/55 for debits vs. credits.

Add/Edit Customers, Employees and Vendors (Benjamin Franklin)

General | Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Used to enter information about your Customers, Employees, Vendors and Governmental Agencies (anyone you transfer to/from).

If you are using 'ID' rather than 'Name' as a lookup - switch the unique/primary field option in ACH Setup.

Required	Example	Description
Name	Benjamin Franklin	'John Doe'
ID Number	6142	'Emp ID 56782'
Account #	*****3102	'3006386421'
ABA/Routing #	443006810	'063000047'

Additional Information (use as needed)

Transaction codes (including G/L and Loans): **Checking**
Checking
Savings
G/L (42/47)
Loan (52/55)

Standard Entry Class: PPD - Personal

Save Cancel

Importing

Map the field containing your two digit transaction codes as 'ACH_Transaction_Code'.

Note: Remember that your Amount field should be positive amounts, as the sign designated by the Transaction Code will determine whether it is a debit or credit.

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH Transactions
☐ save as default

ACH_Transaction_Code <- Show all field selections

Amount	Name	ACH_Transaction_Code	Bank_Account_N	ABA
Field 1	Field 2	Field 3	Field 4	
Amount	Vendor Code/Des	Transaction Code	Account	ABA/
-\$7,251.52	Around the Horn	42	30009783	2482
-\$6,637.61	Berglunds snabbk	42	823795428	7308
-\$953.19	Familia Arquibaldo	42	657340609	7808
-\$7,036.54	Santé Gourmet	47	862060253	8608
-\$5,550.00	Comptoir General	42	872060050	7308

Help Cancel < Back Next > Finish

QuickBooks Integration

From within QuickBooks, navigate to the Vendor, Employee or Customer Profile that you want to be General Ledger (40 series) or Loan (50 series). In the CHK/SAV field, enter in either a 40 or 50. The system will auto-select between 42/47 and 52/55 for debits vs. credits.

VENDOR NAME **Bayshore Water**

CURRENT BALANCE **3.00** [How do I adjust the current balance?](#)

Address Info

Payment Settings

Tax Settings

Account Settings

Additional Info

VENDOR TYPE **Utility**

CUSTOM FIELDS

DISCOUNT AVAILABLE

BANK ACCOUNT NUMBER **333333333**

ABA ROUTING NUMBER **081000045**

CHK/SAV **40**
Enter 40 or 50

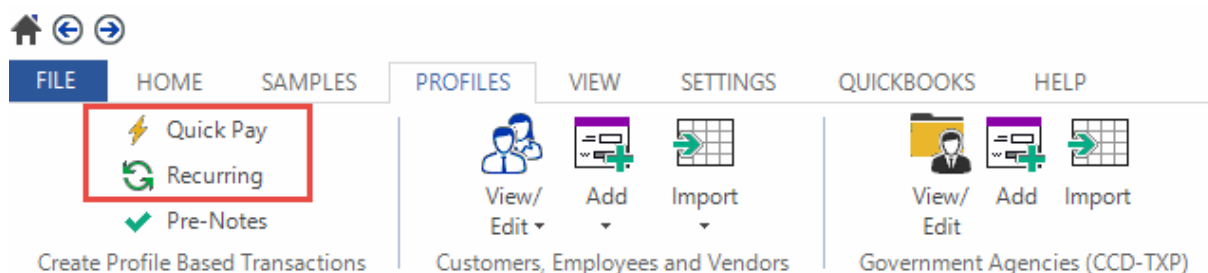
Define Fields

☐ Vendor is inactive

OK **Cancel** **Help**

Recurring and Quick Pay transactions

As ACH Universal pulls the underlying banking information from the Profile, these transactions will be compatible for 40 series and 50 series transactions as well.



Importing Profile Information

When you are importing Profiles, you can specify the Profile type:

Type	Allowable values (not case sensitive)
Checking	c, chk, checking, checkings, 0

Savings	s, sav, saving, savings, 1
General ledger	genledger, gl, g/l, g, 40
Loan	loan, loans, l (letter L), 50

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 Customers Plus
☐ save as default

ABA_Routing_Nu	ACH_Email_Addre	ID_Number	Checking_or_Savings
Field 3	Field 4	Field 5	Field 6
ABA	Email	Vendor Number	Type
156530466	amt@taqueria.com	2982	40
248238184	john@ath.net	6448	50
730888330	msmith@yahoo.com	7621	GenLedger
469454569	gjones@att.net	4393	Loan
540040000	...	...	...

Help Help Cancel < Back Next > Finish

1.4.12 Separate Batches DR vs. CR

Separate Batches DR vs. CR

ACH Universal handles batching in accordance with all NACHA requirements.

In addition, some banks have some additional requirements, and that is the separation of Debits from Credits in their batches.

To separate out debits and credits, simply enable the feature within ACH Setup (Settings tab > ACH Setup).

Upon starting ACH Setup, proceed to screen 5, enable the feature and complete the wizard.

ACH Setup

Preferences

Description on your recipient's bank statement. A simple entry such as: Dues, Payroll, ePay will suffice. (Company Entry Description, 10 characters max, record 5, positions 54 - 63)

Company Discretionary Data (not displayed on recipient's statement). Batch Header (record '5', positions 21 - 40)

Default effective date. Only used if a date is not included in the imported file. Default is set to the next available banking day, which if the data is imported on Saturday or Sunday, is calculated from the most recent banking day (Friday). [Same Day ACH](#)

Notes:

- Holidays are not taken into account.
- The effective date provides the default value for the descriptive date.
- If 'Same Day' is selected, the current date will be the default date (includes weekends)
- Include dates in your import file for maximum control.

Discretionary Data (not displayed on recipient's statement). Transaction records ('6', positions 77 - 78). Rarely used, except in Canadian originations (insert either US or CA).

☒ Create separate batches for debits and credits (appends Company Entry Description above with a 'D' or 'C')

[Assign batches different Company ID's based on SEC and Debit / Credit](#)

Screen 5 of 7

Notes:

--The separation of Debits and Credits is inherently contra-indicated with the use of balanced records, as a balanced batch will always create an offset debit/credit record.

--Pre-notification (\$0.00) entries are not covered by this feature. Therefore simply process pre-notes separately to create separate batches.

1.4.13 SSH - SFTP

**Use SSH-SFTP to automatically transmit a file to your bank.
Here's how to set it up.**

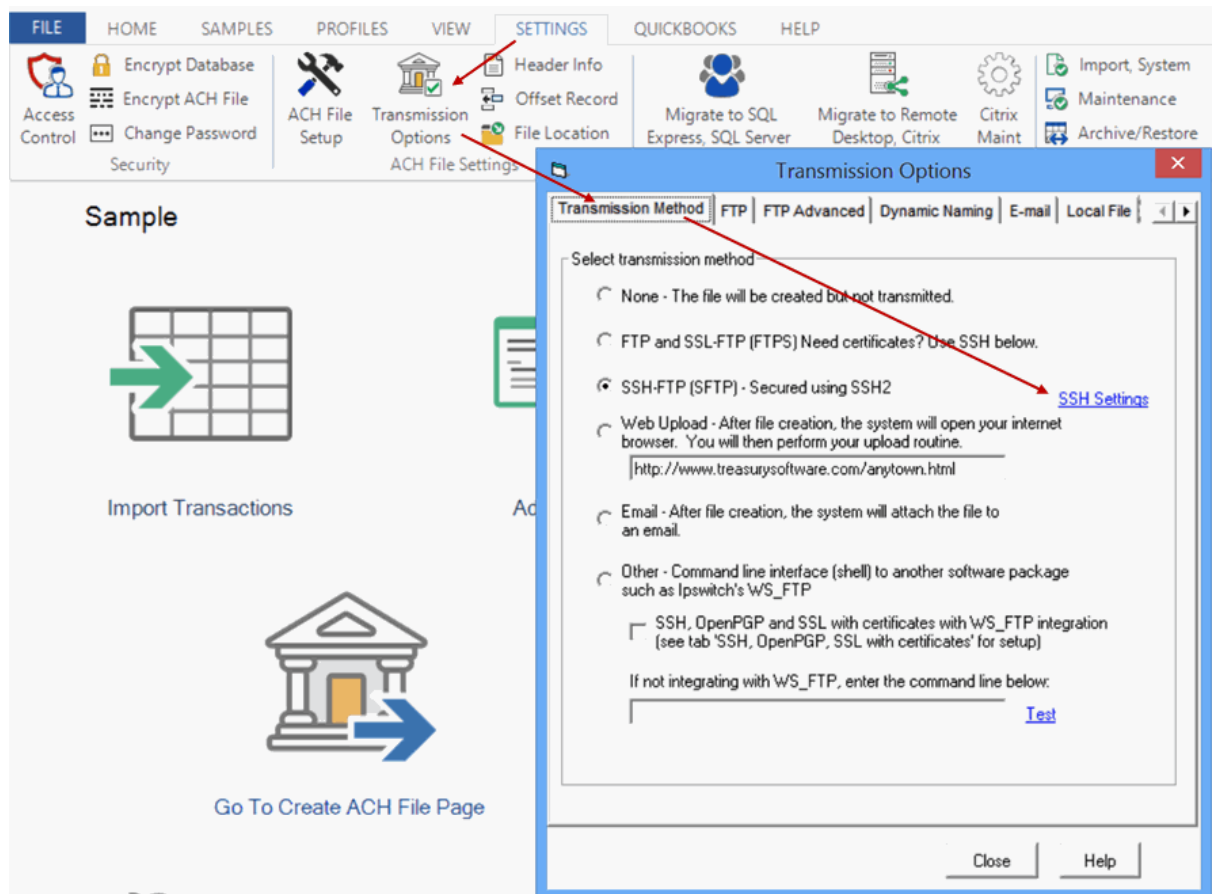
What is SSH (Secure Shell)?

File Transfer Protocol (FTP) enables the automated transmission of a file over the Internet. However, FTP by itself offers no encryption. By adding SSH, we encrypt the tunnel between the two computers, making it a secure transmission.

Next steps:

1. [Create your Public and Private keys \(if you don't have any\).](#)
2. Exchange Public keys with your bank: You will send them your Public key. They will send you their Public key.
3. [Complete the SSH setup in Treasury Software.](#)

All SSH functions, including key creation and setup - can be accessed from Settings > Transmission Options > Transmission Method > SSH Settings (see below).



While our SSH file transmission tool enables you to work with the majority of banks, we cannot guarantee compatibility with every bank. If your bank has unique requirements, we recommend using an FTP client, such as [lpswitch's WS FTP](#).

Note: SSH requires either a Corporate or Processor level ACH Universal license.

1.4.13.1 Create SSH Keys

SSH Public and Private Key creation

If you do not have keys, please follow the instructions on this page to create keys.

If you already have keys, skip this page.

Key Creation with PuTTY

While there are many key creation tools, the most common is PuTTY.

For your convenience, a copy of the PuTTY generation tool has been included with Treasury Software.

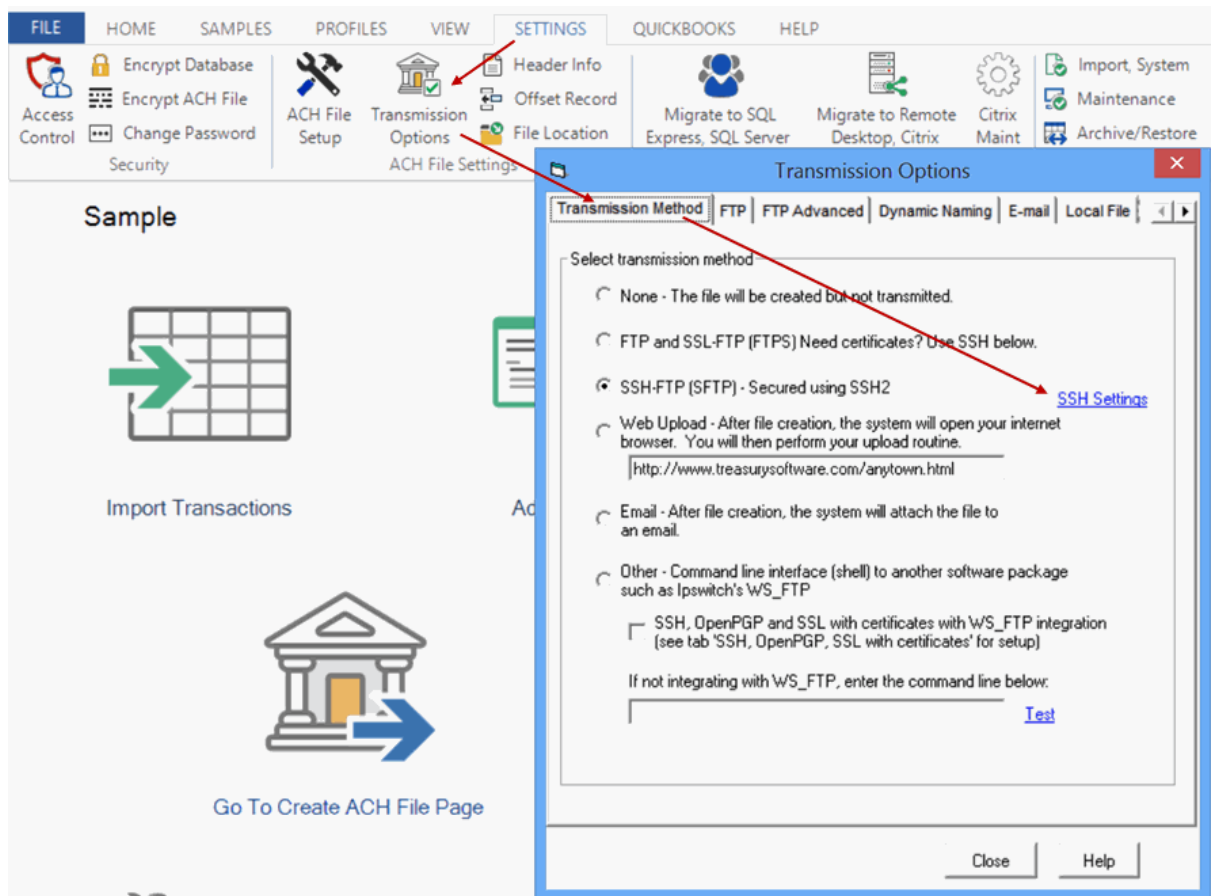
Notes:

--If you installed prior to build 347, download from

<http://www.treasurysoftware.com/setup/puttygen.exe>

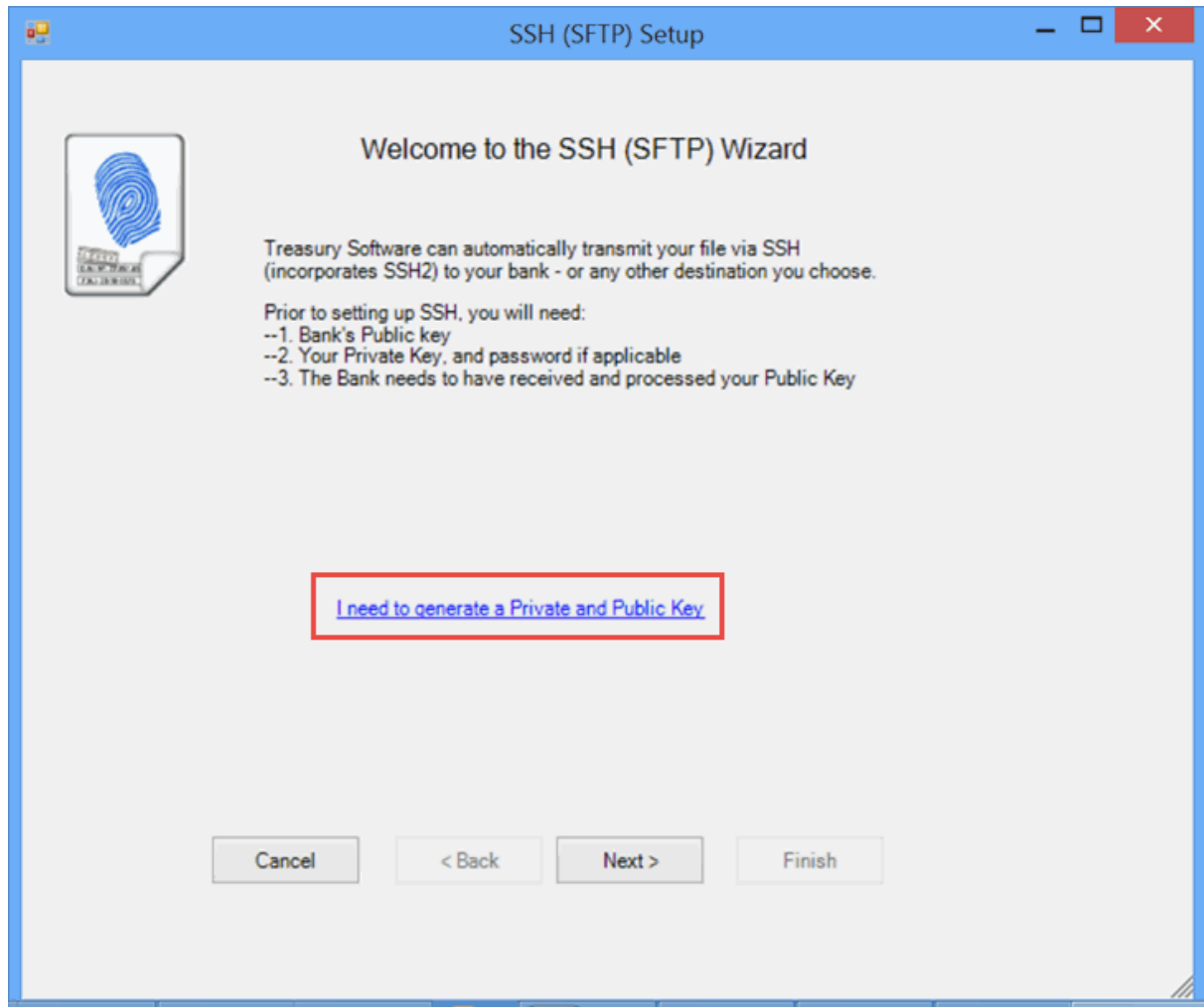
--The example below illustrates the use of PuTTY, but you may use any tool you wish.

To access the copy of PuTTY already on your computer, click Settings > Transmission Options > Transmission Method > SSH Settings (see below).



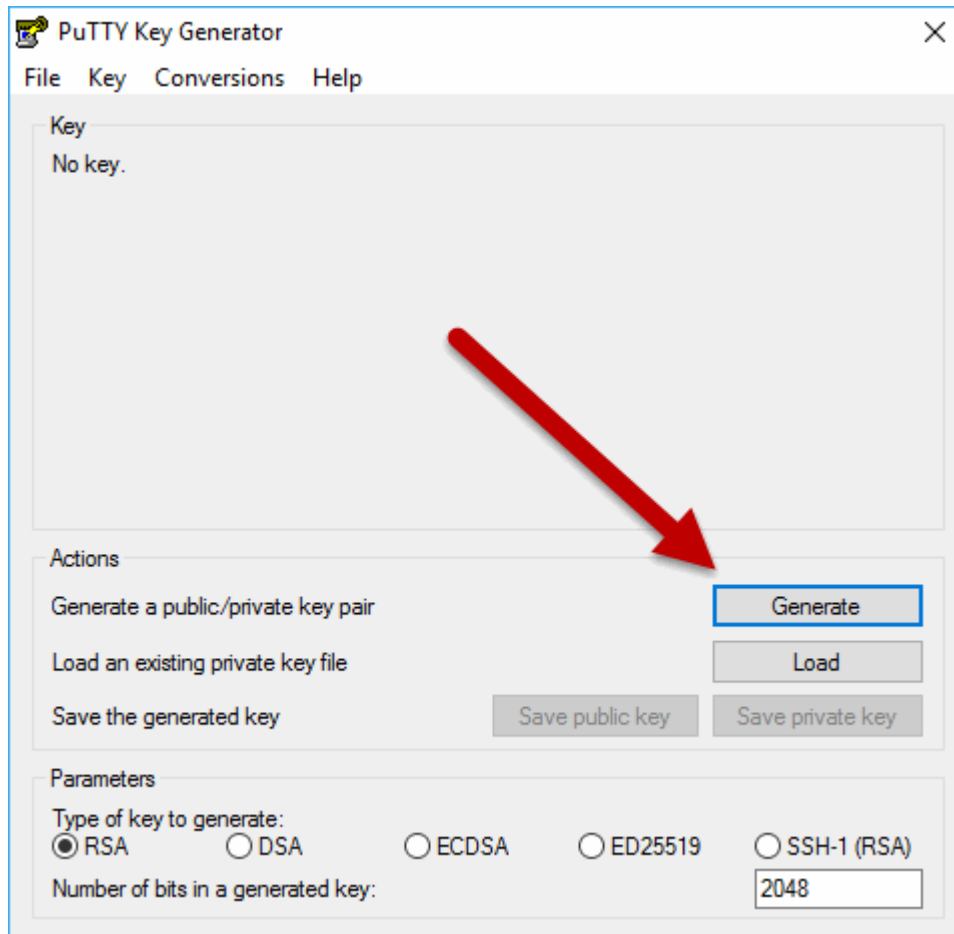
This will start the SSH Wizard

Click on "I need to generate a Private and Public key".

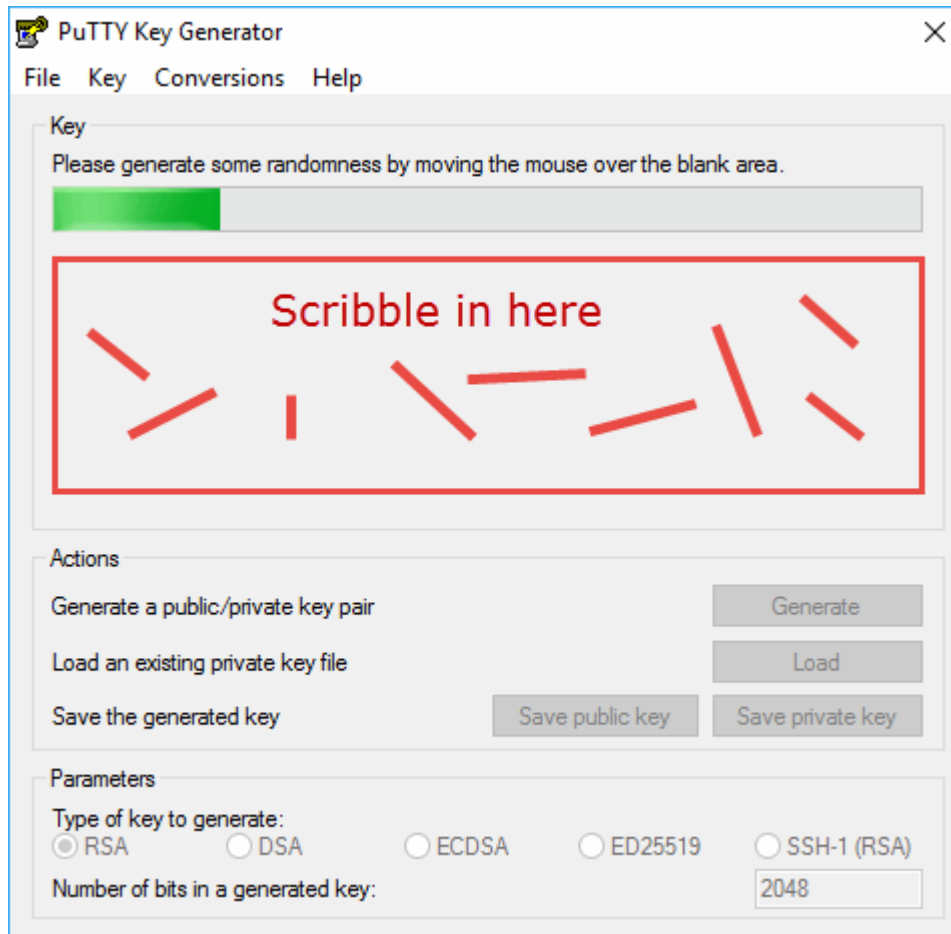



This will now start PuTTY

Click on Generate.



Follow the prompt to move the mouse.



 PuTTY Key Generator ✕

File Key Conversions Help

Key

Public key for pasting into OpenSSH authorized_keys file:

```
ssh-rsa
AAAAB3NzaC1yc2EAAAABJQAAAQEAqBNRiSq8x0GIEIuvxFeIdTfCu6NVPcdmKLeGP
MXHlJrcUGCntAgvhZiFGLxv9xdQbIYaTyThzGEwz8tUBvN/2sRzR/Mx7dql
+OTRtqEfPye4oTBNL9rLyB6NLd2miFQZrDMbUbaU8inPoMXCZ2HqXig4eqOR/CL4U
YsG4hf55PUdLOvLnPaQmxwe1aw7k8fS3ljQc6VpljZl7zOvczHLjqsG7vmMGh1n93eG
```

Key fingerprint: ssh-rsa 2048 78:5a:3d:27:07:56:ad:7c:11:0a:ee:4a:ac:3d:d3:0a

Key comment: rsa-key-20170505

Key passphrase: **Only enter passphrase if**

Confirm passphrase: **instructed by bank**

Actions

Generate a public/private key pair Generate

Load an existing private key file Load


Save the generated key Save public key Save private key

Parameters

Type of key to generate:

☒ RSA ☐ DSA ☐ ECDSA ☐ ED25519 ☐ SSH-1 (RSA)

Number of bits in a generated key: 2048

 PuTTY Key Generator

File Key Conversions Help

Key

Public key for pasting into OpenSSH authorized_keys file:

```
ssh-rsa
AAAAB3NzaC1yc2EAAAABJQAAAQEAqBNRiSq8x0GIEIuvxFeIdTfCu6NVPcdmKLeGP
MXHlJrcUGCntAgvhZiFGLxVyyv9xdQbiYaTyThzGEwz8tUBvN/2sRzR/Mx7dql
+OTRtqEfPye4oTBNL9rLyB6NLd2miFQZrDMbUbaU8inPoMXCZ2HqXig4eqOR/CL4U
YsG4hf55PUdLOvLnPaQmxwe1aw7k8fS3ljQc6VpljZl7zOvczHLjqsG7vmMGh1n93eG
```


Key fingerprint: ssh-rsa 2048 78:5a:3d:27:07:56:ad:7c:11:0a:ee:4a:ac:3d:d3:0a

Key comment: rsa-key-20170505

Key passphrase:

Confirm passphrase:

Actions

Generate a public/private key pair **Click and save with a PUB extension** 

Load an existing private key file

Save the generated key

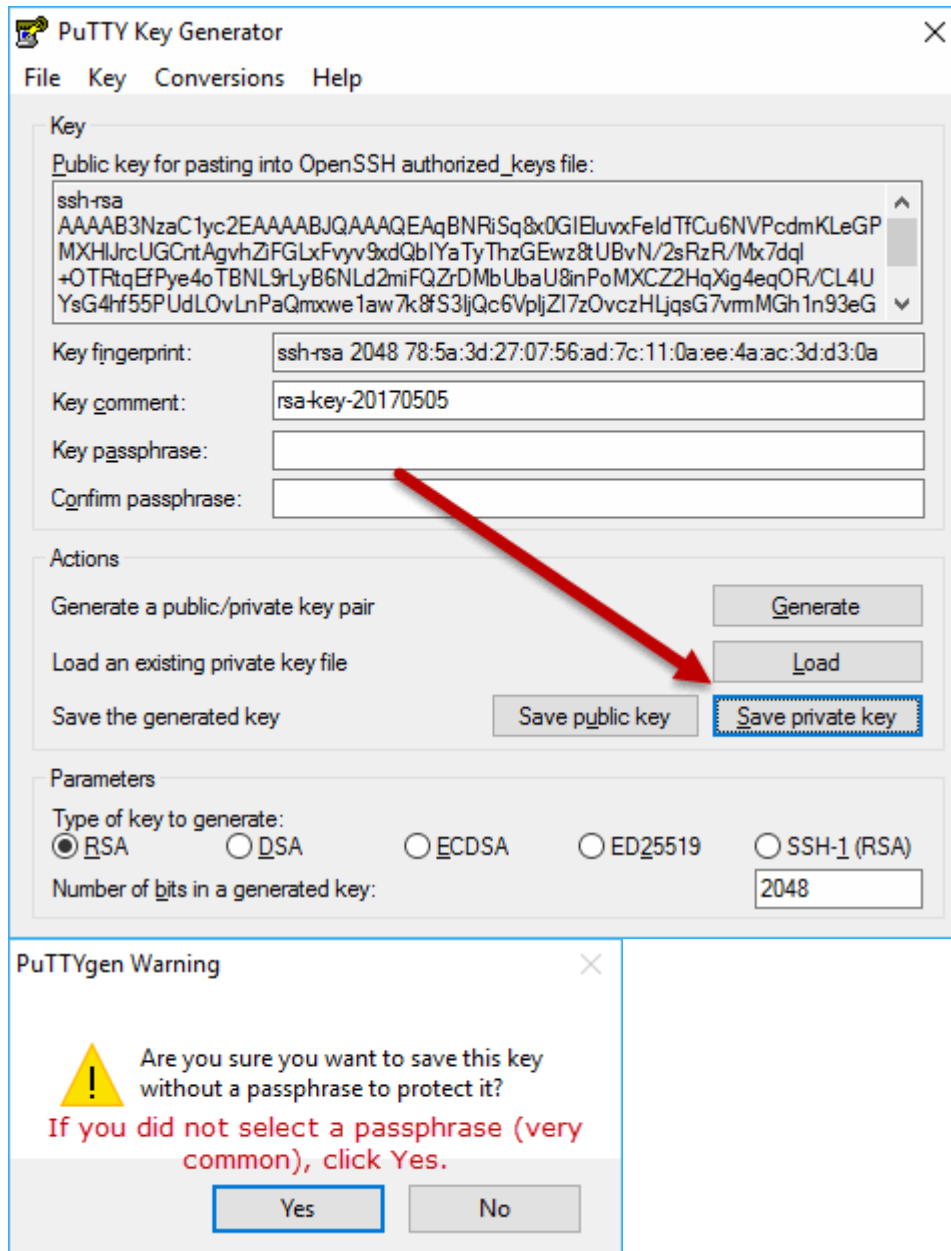
Generate Load Save public key Save private key

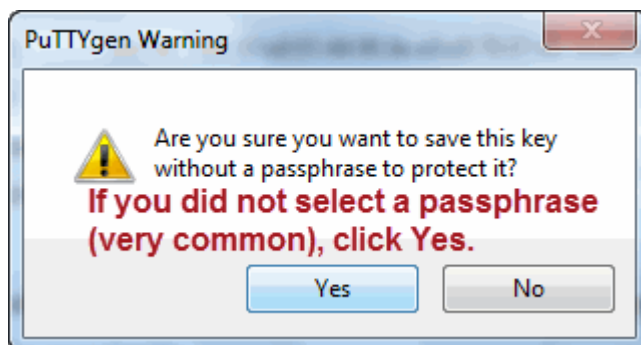
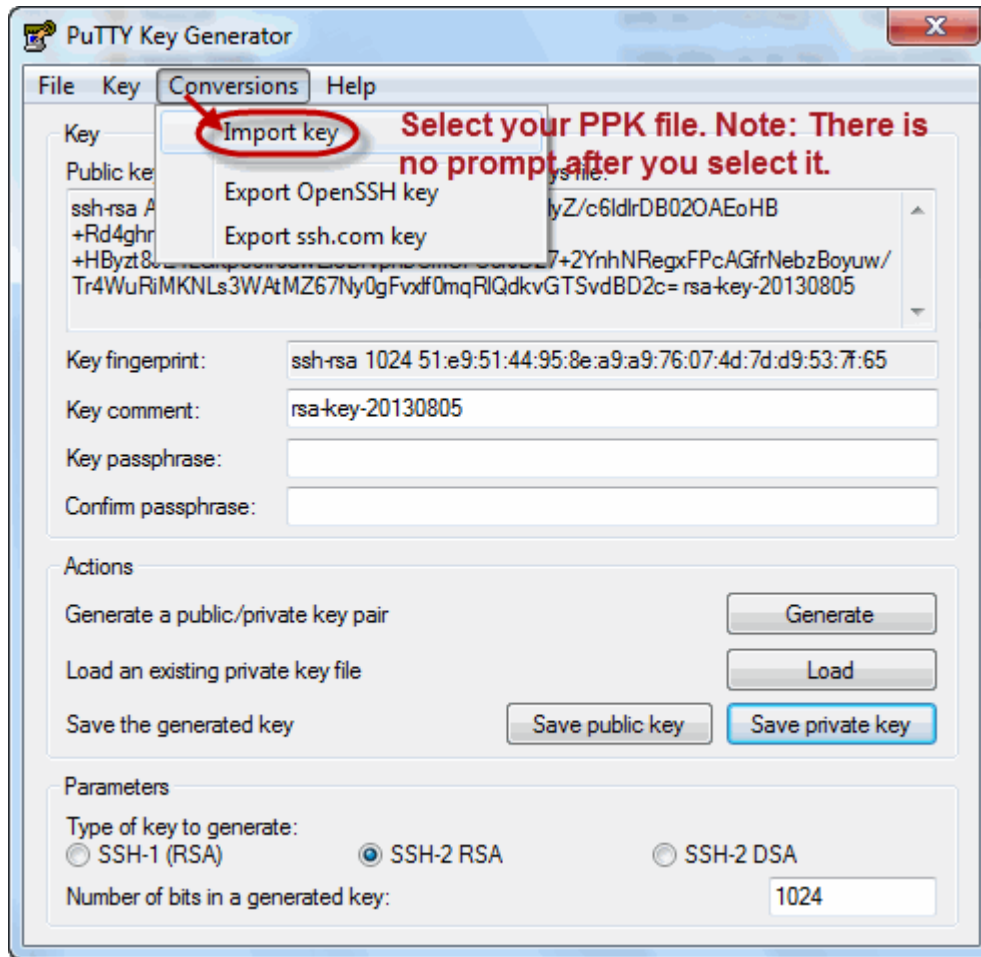
Parameters

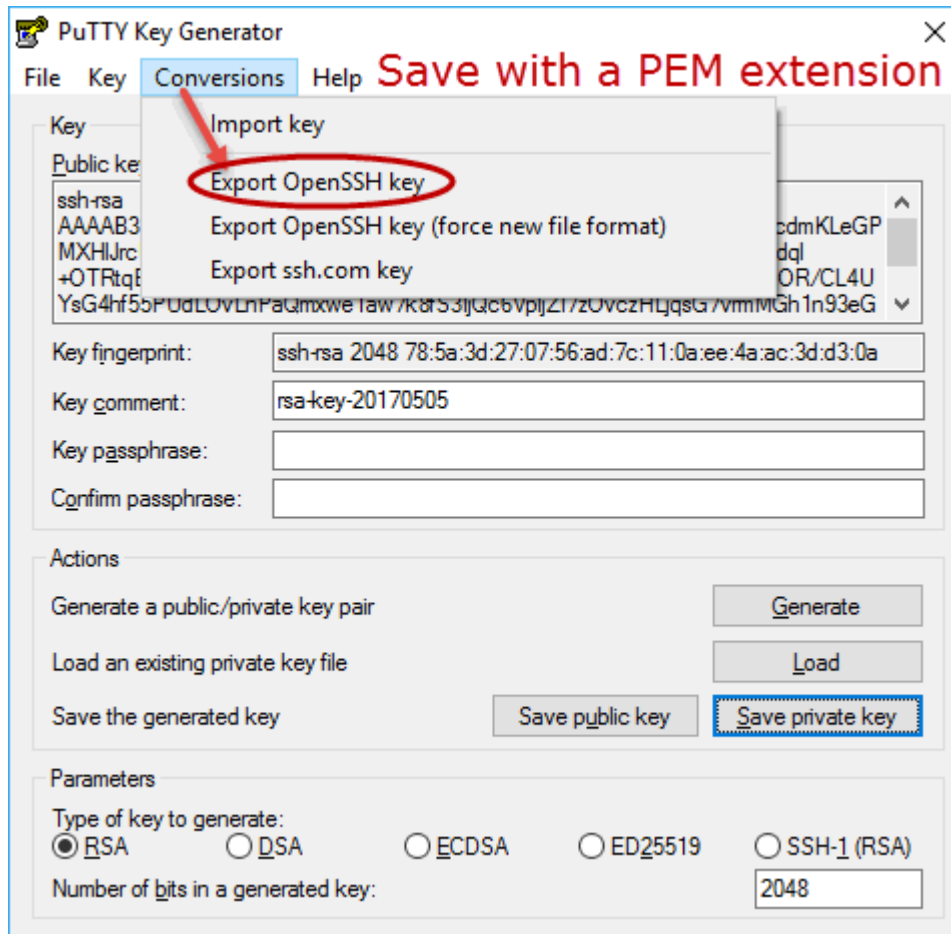
Type of key to generate:

☒ RSA ☐ DSA ☐ ECDSA ☐ ED25519 ☐ SSH-1 (RSA)

Number of bits in a generated key: 2048







Congratulations.

Please backup your keys.

Send your PUB (public) key to your bank.

Save your PEM (private) key for use with Treasury Software.

Note: You will also need your bank's PUB (public) key to begin transmission.

While our SSH file transmission tool enables you to work with the majority of banks, we cannot guarantee compatibility with every bank. If your bank has unique requirements, we recommend using an FTP client, such as [Ipswitch's WS FTP](#).

Note: SSH requires either a Corporate or Processor level ACH Universal license.

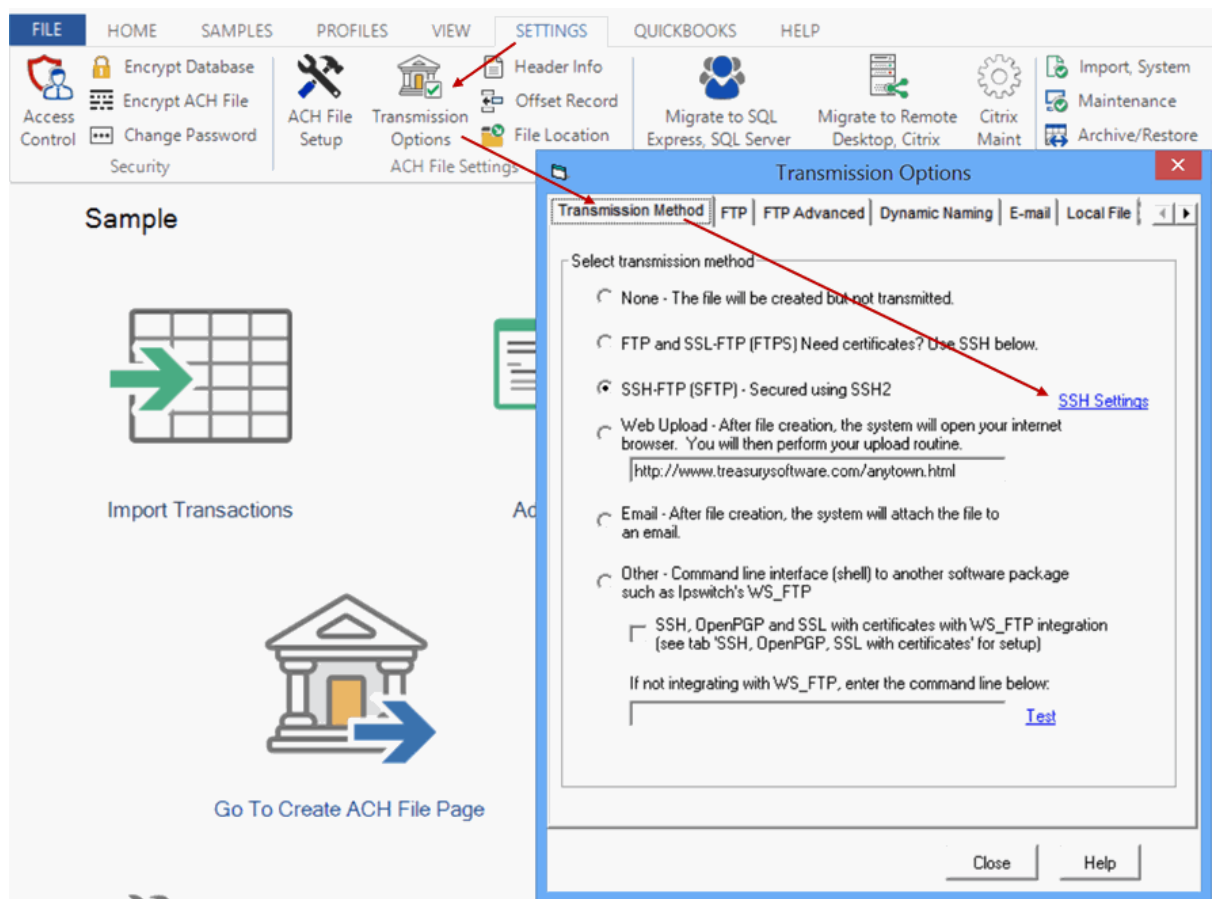
1.4.13.2 SSH Setup

SSH Setup

This page will show you how to configure the SSH transmission.

Note: You will need your Private key and your Bank's Public key to complete this setup.

To access SSH setup, click Settings > Transmission Options > Transmission Method > SSH Settings (see below).



This will start the SSH Wizard. Click Next.



Enter your settings as needed.

You can click on 'Test Connection' to test your work.

Notes:

--If the User ID appears to be an email address, check with your bank.

For example if they send you jjones@yourbank.com they may only want you to enter jjones as the User ID.

They may want you to leave off the bank domain name (i.e., yourbank.com).

--If your bank has specified a remote folder, type it in on 'Remote Folder'-- otherwise leave blank.

When finished, click 'Finish'.

SSH (SFTP) Setup

Enter the settings as provided by your bank

Host Name or IP Address:

User ID:

Port Number (default 22):

Remote filename (only update if bank specified):

Remote folder with leading slash '/' . Leave blank if not specified.

Example: /dh38000 for folder dh38000

Key file information

Authentication Type:

Your Private key file (PEM or PFX):

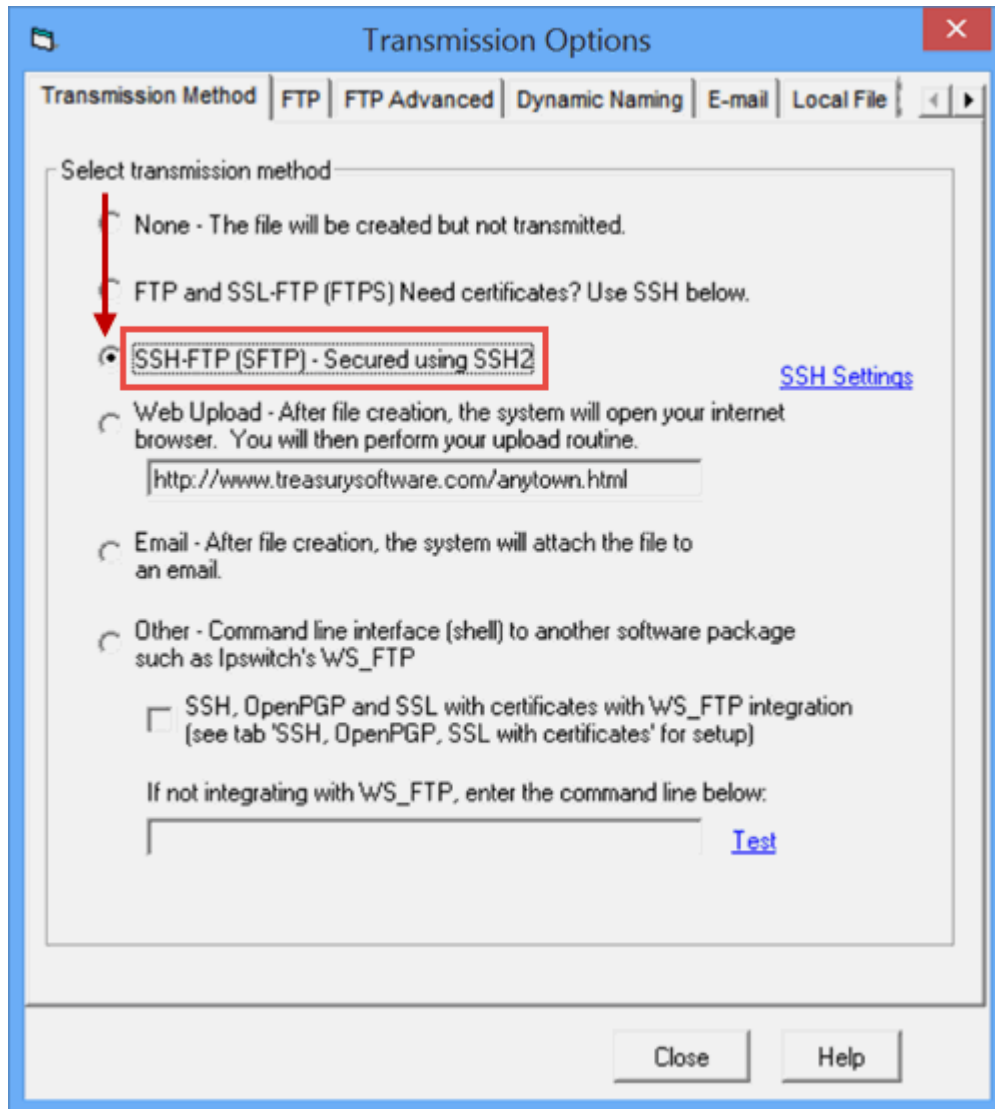
Your Passphrase (leave blank if not used):

Bank's Public key (PUB):

Test your connection

[Remote folder navigation \(advanced\)](#)

Reminder - Don't forget to turn 'On' SSH - by selecting SSH.



While our SSH file transmission tool enables you to work with the majority of banks, we cannot guarantee compatibility with every bank. If your bank has unique requirements, we recommend using an FTP client, such as [Ipswitch's WS_FTP](#).

Note: SSH requires either a Corporate or Processor level ACH Universal license.

1.4.14 Tax Payments (TXP)

Tax (TXP) Payments and Addenda Records

Paying taxes is easy. However, sending the remittance information, so you (or your client) gets credit is the tricky part.

ACH Universal creates the Addenda records, also called the '7' or TXP record. This is commonly referred to as a CCD+ transaction.

We help you create:

--Tax payments in the TXP10 format, and in any format

Includes Federal, State and local taxes such as cigarette, liquor, lottery and excise taxes.

TXP*651122334*94105*120901*1*300000*2*104400*3*430000*3435\ (941 Federal Payroll)

TXP*651122334*0108M*120901*1*T*23900*****YOURCO*120901*3435\ (State Excise Tax)

--Child support in DED/CS formats

DED*CS*FD146*110204*54789*6576562134*N*DOE, JOHN*28001\ (State child support)

--Private sector payments in RMR, or any format.

RMR*IV*8045551212**34563\ (Telecommunications payment)

656876532*34563 (Simple account number with payment)

Please note that Addenda record creation requires either ACH Universal Corporate or Processor edition.

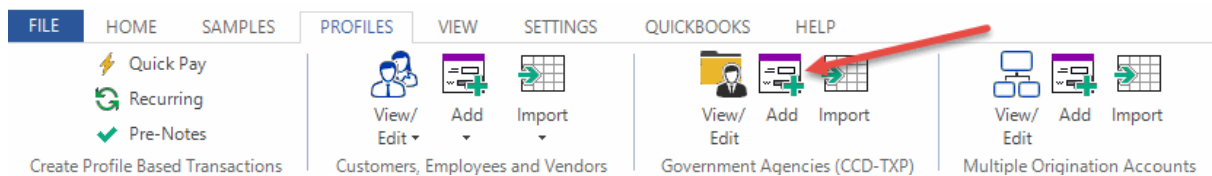
1.4.14.1 Overview

Tax Payments (TXP) - Overview

1. Setup a Tax profile for each agency you want to pay.

Profiles tab > select Add.

Paying a vendor? From the Profiles tab > select Add.



Enter the payment information as you normally would.

Note: When adding a Government Agency, rather than a Vendor profile, ACH Universal will auto-populate as CCD.

The screenshot shows the 'Add/Edit Governmental Agencies (TXP)' dialog box. The 'General' tab is active. The 'Required' section contains the following fields:

Field	Value	Example	Description
Name	State of Virginia	'John Doe'	Name of individual or entity. Record 6: positions 55 - 76, max. length 22.
ID Number	VA01234	'Emp ID 56782'	Typically the vendor or employee number (do not use social security #'s) by which this entity is known to your company. Record 6: positions 40 - 54, max. length 15.
Account #	5555555555	'3006386421'	Note: Only the last 4 digits will be displayed after 'Save'; enter leading zeroes if on the MICR line. Record 6: positions 13 - 29, max. length 17.
ABA/Routing #	063000047	'063000047'	9 digit routing number. Record 6: positions 4 - 12, length 9.

Below the 'Required' section, there is an 'Additional Information (use as needed)' section with the following fields:

Field	Value
Transaction codes (including G/L and Loans)	Checking
Standard Entry Class	CCD - Corporate

At the bottom of the dialog box, there is a note: "Defaults to CCD (Will be CCD+ with addenda record)". There are also buttons for 'Save' and 'Cancel', and a link: "Using the Legacy 'TXP' Tax Payments?".

Turn on and enter the addenda format.

This will be covered in great detail in the next few pages. Save your work when complete.

Add/Edit Governmental Agencies (TXP)

General | Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Create an addenda record (a.k.a. 7 record)

Enter the addenda format below for invoices, tax payments (TXP), child support or any other format.

Insert tags (ie. [Amount]) for items that will change. Detailed tag info in the Advanced tab below.

☒ On/Off Create an addenda record using the format below:

Example: TXP*Jones*[Amount]\

Enter the addenda tag (with red arrow pointing to the tag field)

Basic: Invoices | Child Support | Tax Payments | 6 Record Names (Substitution)

Simply enter the text as you want it to appear. Use tags such as [Amount] and [Date_Transaction] for variables.

An example:
To produce: TXP*Jones*30000\
Enter above: TXP*Jones*[Amount]\

Tag tips:
--If your tax payer ID or account numbers do not change, simply type them in - a variable is not needed.
--The tag names are not case sensitive, although you do need to include the brackets.
--A complete list of tags is in the next tab (Advanced).

[Using the Legacy 'TXP' Tax Payments?](#) Save Cancel

2. How can I create transactions? There are several options.

a. Manually add a payment

Note: If you used tags for the tax period ending date or verification numbers, these fields will be available to you here.

New Record

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
PPD - Personal	4/7/2015	Select ...	\$0.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

1 (with red arrow pointing to the dropdown menu)

Name	Internal ID	Account Type	Email address	Addenda Record
Office Park Holdings	38533			
Sam Fromer	F0529			
Sam Houston	9529			
Save-a-lot Markets	5181			
Smith, Harris	Emp01			
Split Rail Beer & Ale	1855			
Staples	84822			
State of Virginia	VA012			
Suzy Expat				
Verizon	12404			

2 (with red arrow pointing to the 'State of Virginia' entry)

[Reversal](#) OK Cancel

b. Use Quick Pay and Recurring

You can use the Quick Pay and Recurring entries windows for any payment that has an Addenda record. Please note that, by definition, these windows are batch oriented and do not provide fields to populate period ending dates, etc. If you require these fields, use the 'Add a Record' form.

Modify Recurring Payments

This form enables you to create recurring transactions for your customers, employees and vendors with profiles.

1. Update amounts for this session as needed
2. Select the profiles to process
3. When done, select a date and 'Create'

Internal Name	Internal ID #	Group	Debit Amount (Collect)	Credit Amount (Pay)
<input checked="" type="checkbox"/> Mary Retiree			\$0.00	\$0.00
Office Depot	8222		\$0.00	\$0.00
Office Park Holdings	38533		\$0.00	\$0.00
Sam Fromer	F0529		\$0.00	\$0.00
Sam Houston	9529		\$0.00	\$0.00
Save-a-lot Markets	5181		\$0.00	\$0.00
Smith, Harris	Emp034		\$0.00	\$0.00
Split Rail Beer & Ale	1855		\$0.00	\$0.00
Staples	84822		\$0.00	\$0.00
▶ State of Virginia	VA01234		\$0.00	\$0.00
Suzy Expat			\$0.00	\$0.00
Verizon	12404		\$0.00	\$0.00
Walmart	3221		\$0.00	\$0.00
William Shatner	S1245		\$0.00	\$0.00

Create Recurring Entries

Next Day

Create Recurring Entries for Selected Rows

c. Import transactions using 'Profiles'

Import as you would any other Profile-based vendor.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign',
 rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH Transactions
☐ save as default

ACH_Name_Internal (Profile Lookup) <- Show all field selections

ACH_Name_Internal	Amount_Reverse_Sign	---	---
Field 1	Field 2	Field 3	Field 4
State of Virginia	432.15		
Verizon	119.95		

Help Help Cancel < Back Next > Finish

1.4.14.2 Formatting the Addenda Record

Formatting the Addenda Record

To enter the Addenda format, you will need to open a Profile--whether a governmental agency or Vendor profile--the processes are identical. For brevity, we will assume tax payments for agencies.

Either:

--Create a profile from the Profile tab or

--Open an existing Profile from the main menu

Edit/Add > Profiles - TXP Gov't Agencies > Edit/Listing > select the profile, and click 'Edit Record' on the sub-menu

Click on the tab 'Addenda Records - Child Support, Invoices and Tax Payments (TXP)', and then check the check-box to activate this feature.

1. Deciding what is Static vs. Dynamic text in the Addenda record

Review the requirements of your vendor or governmental agency and decide what is static text and what text changes on each transaction.

For example, the format may call for TXP*tax payer ID*Amount\

If you are only paying the agency on behalf of one taxpayer, the taxpayer ID is static. In this example, everything prior to the amount would be static.

The screenshot shows a software window titled "Add/Edit Customers, Employees and Vendors (State of Virginia)". The "General" tab is selected, and within it, the "Addenda Records - Child Support, Invoices and Tax Payments (TXP)" sub-tab is active. The window contains instructions for creating an addenda record, including a checkbox labeled "On/Off Create an addenda record using the format below:" which is checked. Below this checkbox is a text input field containing the string "TXP*651122334*T*[AMOUNT]\". Below the input field is an example: "Example: TXP*Jones*[Amount]\". At the bottom of the window, there are buttons for "Save" and "Cancel", and a link that says "Using the Legacy 'TXP' Tax Payments?".

a. Enter static text

If your taxpayer ID is 651122334, you would type in the static part of the addenda line, which (so far) would look like:

TXP*651122334*T*\

b. Add tags for dynamic text

As the amount will vary on each transaction, insert the tag (including the brackets) for Amount:

TXP*651122334*T*[Amount]\

Note: The brackets are required, although the tag itself is case-insensitive.

c. What not to enter

ACH Universal will automatically take care of the leading '705', as well as any spaces and trace numbers following the Addenda record.

Save your work, by clicking 'Save.'

1.4.14.3 Additional tags/fields

Additional Tags / Fields

With the fields below, you can create any TXP10 Federal or State addenda record, as well as virtually any vendor specified format.

Overview

While the **[Amount]** tag is certainly the most commonly used tag, the other two most commonly used tags include:

[Period_Date] - Signifies the period ending date of the tax period to which the payment applies. Tip: Federal is always the 1st of the month. The default format is YYMMDD, and it can be changed on a profile by profile basis.

[Verification] - The Verification field is typically the 10th field in a TXP10 format (verification, issue or receipt number), but is an excellent alphanumeric field to use whenever user input is needed in State and Local taxes (not needed in Federal forms).

All tags:

Tag/Field (in profiles)	Description	Source
[Amount]	Amount, no decimal	From transaction
[Amount_with_decimal]	Amount, with decimal	From transaction

Tag/Field (in profiles)	Description	Source
[Date_Transaction]	Transaction date	From transaction
[Period_Date]	Tax Period Ending Date	Can be added at Add a Record & Imported
[Verification]	Used as TXP10, or misc field	Can be added at Add a Record & Imported
[Tax_TXP5_SS]	Any TXP5 field, and for Fed 941	Can be added at Add a Record & Imported
[Tax_TXP7_Med]	Any TXP7 field, and for Fed 941	Can be added at Add a Record & Imported
[Tax_TXP9_WH]	Any TXP9 field, and for Fed 941	Can be added at Add a Record & Imported
[Name_Multiple]	Tax payer - Name (multiple)	Imported
[ID_Multiple]	Tax payer - ID (multiple)	Imported

Tag Sources

1. From transaction

This information will be pulled from the transaction.

2. Can be added at 'Add a Record'

New Record

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
CCD - Corporate	3/31/2015	CR: Pay funds - Direct Deposit, Venc	\$0.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

☐ Fed 941 Payroll Corporate

TXP05	TXP07	TXP09	P/E Date	Account #	Routing/ABA #	Internal Name	Internal ID	Account Type
\$840.00	\$15,000.00	\$68,400.00	03-30-15	23401009	061036000	Fed 941 Payroll C	227777777	Checking

[Reversal](#)

3. Imported

You can import these fields with the following mappings:

Tag/Field	Import Mapping
[Period_Date]	TAX_PeriodEndDate
[Verification]	TAX_Verification
[Tax_TXP5_SS]	Amount_TXP05_TXP
[Tax_TXP7_Me	Amount_TXP07_TXP
d]	
[Tax_TXP9_WH	Amount_TXP09_TXP
]	
[Name_Multiple]	TAX_TaxpayerName
[ID_Multiple]	TAX_TaxpayerID

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Select a Mapping Template
 ACH Transactions
☐ save as default

Only map the columns you need to import (click the column to select).

Amount_TXP09_TXP <- Show all field selections

Name	TAX_PeriodEndDa	Amount	Amount_TXP05_TXP	Amount_TXP07_TXP	Amount_TXP09_TXP
F1	F2	F3	F4	F5	F6
Name	Tax Period	Total	Social Security	Medicare	Withholding
Fed 941 Corporate	12/31/2007	\$66,986.66	\$28,841.48	\$6,745.18	\$31,400.00
Fed 941 West Sub	12/31/2007	\$17,115.41	\$7,369.14	\$1,723.42	\$8,022.85
Fed 941 South Su	12/31/2007	\$23,906.09	\$10,292.90	\$2,407.21	\$11,205.98
Fed 941 East Sub	12/31/2007	\$11,247.64	\$4,842.74	\$1,132.57	\$5,272.33
Fed 941 Corp	12/31/2007	\$27,100.50	\$11,710.47	\$2,700.72	\$13,740.99

Help Help Cancel < Back Next > Finish

See [TXP10 example \(Fed 941\)](#)

1.4.14.4 TXP10 example (Fed 941)

TXP10 Example - Federal Form 941

As an example, the Federal Form 941 tax deposit (the taxpayer ID is 651122334)

Add/Edit Customers, Employees and Vendors (Fed 940 Annual Corporate)

General | Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Create an addenda record (a.k.a. 7 record)

Enter the addenda format below for invoices, tax payments (TXP), child support or any other format.

Insert tags (ie. [Amount]) for items that will change. Detailed tag info in the Advanced tab below.

☒ On/Off Create an addenda record using the format below:

TXP*22777777*09405*[Period_Date]*09405*[Amount]\

Example: TXP*Jones*[Amount]\

Basic: Invoices | Child Support | Tax Payments | 6 Record Names (Substitution)

Simply enter the text as you want it to appear. Use tags such as [Amount] and [Date_Transaction] for variables.

An example:
To produce: TXP*Jones*30000\
Enter above: TXP*Jones*[Amount]\

Tag tips:
--If your tax payer ID or account numbers do not change, simply type them in - a variable is not needed.
--The tag names are not case sensitive, although you do need to include the brackets.
--A complete list of tags is in the next tab (Advanced).

[Using the Legacy 'TXP' Tax Payments?](#) Save Cancel

For those tags which can be added at 'Add a Record', these fields will be available for you

New Record

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
CCD - Corporate	3/31/2015	CR: Pay funds - Direct Deposit, Venc	\$0.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

☐ Fed 941 Payroll Corporate

TXP05	TXP07	TXP09	P/E Date	Account #	Routing/ABA #	Internal Name	Internal ID	Account Type
\$5,630.00	\$17,890.00	\$41,970.00	03-30-15	23401009	061036000	Fed 941 Payroll C	227777777	Checking

Fields specific to the format you specify [Reversal](#) OK Cancel

Creates the addenda record:

705TXP*651122334*94105*120901*1*8400.1*2*2342.2*3*6840\

If you want to import this information:

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH Transactions
☐ save as default

Amount_TXP09_TXP

ACH_Name_Internal	TAX_PeriodEndDate	Amount	Amount_TXP05_TXP	Amount_TXP07_TXP	Amount_TXP09_TXP
F1	F2	F3	F4	F5	F6
Name	Tax Period	Total	Social Security	Medicare	Withholding
Fed 941 Corporate	12/31/2007	\$66,986.66	\$28,841.48	\$6,745.18	\$31,400.00

Notes:

Don't forget to substitute your taxpayer name and your Federal taxpayer ID number into the ACH Entry Detail record (also known as the payment and '6' record). See [Substitution into 6 Record](#).

Add/Edit Customers, Employees and Vendors (Fed 941 Payroll Corporate)

General | Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Create an addenda record (a.k.a. 7 record)
 Enter the addenda format below for invoices, tax payments (TXP), child support or any other format.
 Insert tags (ie. [Amount]) for items that will change. Detailed tag info in the Advanced tab below.

☒ On/Off Create an addenda record using the format below:
 TXP*22777777*94105*[Period_Date]*94105*[Amount]*1*[Tax_TXP5_NoDecimal]*2*[Tax_TXP7_NoDecimal]*3*[Tax_TXP9_NoDecimal]
 Example: TXP*Jones*[Amount]\

Basic: Invoices | Child Support | Tax Payments | **6 Record Names (Substitution)**

Substitution into the '6' ACH Detail Payment Record (only if required by the Governmental Agency)

☒ Substitute the Tax Payer name and ID into the 6 record (ACH payment/transaction record). Over-rides entries on Settings tab.

☒ Use the Tax Payer name and ID below:
 IRS Tax Payer Name (positions 55-76) 22777777 Tax Payer ID Number (positions 40-54)

☐ I am paying on behalf of multiple entities. Use the names and IDs mapped in fields TAX_TaxPayerName and TAX_TaxPayerID.

[Using the Legacy 'TXP' Tax Payments?](#) Save Cancel

Reference for Federal forms: [Federal - EFTPS formats](#)

1.4.14.5 6 record substitution

6 Record Names (Substitution)

Up until now, the Tax Payments section has dealt with the Addenda records, which are also known as the '7' records.

However, Federal formats and many State formats require that the taxpayer name and ID be placed in the payment ('6') record.

While this can be accomplished by simply entering in the name and ID number of the taxpayer into the Vendor or Agency profile, it is overly simplistic, as you would be limited to paying only one type of tax, for one entity.

How to enter in your tax payer name and number into the payment ('6') record:

Typically, you would enter your name and taxpayer ID number into the fields below by going to Profiles > Government Agencies / View/Edit.

If you are a processor, or paying on behalf of multiple entities, select the second radio button and import the data.

Add/Edit Customers, Employees and Vendors (Fed 941 Payroll Corporate)

General | Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Create an addenda record (a.k.a. 7 record)

Enter the addenda format below for invoices, tax payments (TXP), child support or any other format.

Insert tags (ie. [Amount]) for items that will change. Detailed tag info in the Advanced tab below.

☒ On/Off Create an addenda record using the format below:

TXP*22777777*94105*[Period_Date]*94105*[Amount]*1*[Tax_TXP5_NoDecimal]*2*[Tax_TXP7_NoDecimal]*3*[Tax_TXP9_NoDecimal]

Example: TXP*Jones*[Amount]

Basic: Invoices | Child Support | Tax Payments | **6 Record Names (Substitution)**

Substitution into the '6' ACH Detail Payment Record (only if required by the Governmental Agency)

☒ Substitute the Tax Payer name and ID into the 6 record (ACH payment/transaction record). Over-rides entries on Settings tab.

☒ Use the Tax Payer name and ID below:

IRS Tax Payer Name (positions 55-76) 22777777 Tax Payer ID Number (positions 40-54)

☐ I am paying on behalf of multiple entities. Use the names and IDs mapped in fields TAX_TaxPayerName and TAX_TaxPayerID.

[Using the Legacy 'TXP' Tax Payments?](#) Save Cancel

1.4.14.6 Child Support ACH Addenda

Child Support ACH Addenda

While there is no national standard format, many states use a format similar to the Commonwealth of Virginia, which is shown below:

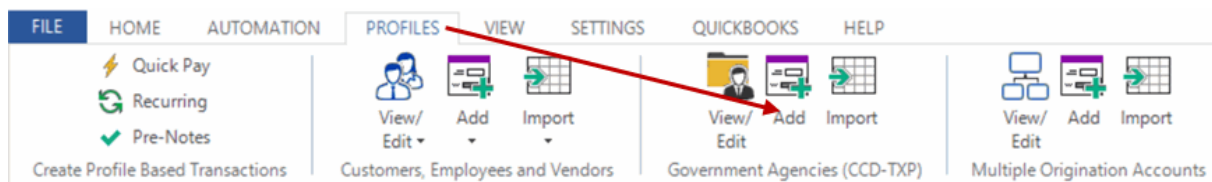
DED Child Support Segment/Convention for Employers

Element Identifier	Data Element Definition	Field Inclusion Requirement	Contents	Length
	Segment Identifier	Mandatory	DED	3
DED01	Application Identifier	Mandatory	CS	2
DED02	Case Identifier	Mandatory	Alphanumeric	1-20
DED03	Pay Date	Mandatory	YYMMDD	6
DED04	Payment Amount	Mandatory	\$\$\$\$\$\$\$cc	1-10
DED05	Employee Social Security Number	Mandatory	Alphanumeric	9
DED06	Medical Support Indicator	Mandatory	Y or N or W	1
DED07	Employee Name	Optional	Alphanumeric	1-10
DED08	FIPS Code	Optional	Alphanumeric	5-7
DED09	Employment Termination Indicator	Optional	Y	1

The states require a CCD+, which is simply a CCD record with the + referring to the Addenda record.

1. Create a Tax Profile for the Governmental Agency

From the Profiles tab > select Add.




Enter the information for the agency as you normally would.

ACH Universal will auto-populate as CCD (CCD+ will be when the Addenda record is created).

Add/Edit Customers, Employees and Vendors (State of Virginia)

General | Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

 Used to enter information about your Customers, Employees, Vendors and Governmental Agencies (anyone you transfer to/from).

If you are using 'ID' rather than 'Name' as a lookup - switch the unique/primary field option in ACH Setup.

Required	Example	Description
Name	State of Virginia	Name of individual or entity. Record 6: positions 55 - 76, max. length 22.
ID Number	IDVA01	Typically the vendor or employee number (do not use social security #'s) by which this entity is known to your company. Record 6: positions 40 - 54, max. length 15.
Account #	XXXXXXXX6789	Note: Only the last 4 digits will be displayed after 'Save'; enter leading zeroes if on the MICR line. Record 6: positions 13 - 29, max. length 17.
ABA/Routing #	063000047	9 digit routing number. Record 6: positions 4 - 12, length 9.

Additional Information (use as needed)

Transaction codes (including G/L and Loans) Standard Entry Class

[Using the Legacy 'TXP' Tax Payments?](#)

Click the addenda tab, and turn on (check) the 'Create an addenda record' option.

General | Settings | Advanced | **Addenda Records - Child Support, Invoices and Tax Payments (TXP)** | Recurring Transactions | CTX

Create an addenda record (a.k.a. 7 record)

Enter the addenda format below for invoices, tax payments (TXP), child support or any other format.

Insert tags (ie. [Amount]) for items that will change. Detailed tag info in the Advanced tab below.

☒ On/Off Create an addenda record using the format below:

Example: TXP*Jones*[Amount]\

Basic: Invoices | **Child Support** | Tax Payments | 6 Record Names (Substitution)

Simply enter the text as you want it to appear. Use tags such as [Amount] and [Date_Transaction] for variables.

An example:
To produce: TXP*Jones*30000\
Enter above: TXP*Jones*[Amount]\

Tag tips:
--If your tax payer ID or account numbers do not change, simply type them in - a variable is not needed.
--The tag names are not case sensitive, although you do need to include the brackets.
--A complete list of tags is in the next tab (Advanced).

[Using the Legacy 'TXP' Tax Payments?](#) Save Cancel

On the Child Support sub-tab, click the hyperlink 'Populate the entry above...'
For most users, this is all you need to do.

Add/Edit Customers, Employees and Vendors (Smith, Harris)

General

Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Create an addenda record (a.k.a. 7 record)

Enter the addenda format below for invoices, tax payments (TXP), child support or any other format.

Insert tags (ie. [Amount]) for items that will change. Detailed tag info in the Advanced tab below.

☒ On/Off Create an addenda record using the format below:

DED*CS*[Case_Identifier]*[Pay_Date]*[Amount]*[Soc_Sec_Num_NonCustodial]*[Medical_Support_Ind]*[Parent_Name_NonCustodial]

Example: TXP*Jones*[Amount]\

Basic: Invoices | **Child Support** | Tax Payments | 6 Record Names (Substitution)

[Populate the entry above with a standard format \(DED*CS etc...\) Click](#)

Use the tags below for Child Support Addenda records:

[Amount]
[Case_Identifier]
[Pay_Date]
[Soc_Sec_Num_NonCustodial]
[Medical_Support_Ind]
[Parent_Name_NonCustodial]
[FIPS]
[Employment_Termination_Ind]

[Using the Legacy 'TXP' Tax Payments?](#) Save Cancel

Note: If you will only be paying the state on behalf of one employee, you can overwrite any of the variables and hard-code the Addenda record.

For example, you can update the template to pay on behalf of John Jones, with a case identified of 12345678, and Social Security number of 333224444.

From (default template):

```
DED*CS*[Case_Identifier]*[Pay_Date]*[Amount]
*[Soc_Sec_Num_NonCustodial]*[Medical_Support_Ind]
*[Parent_Name_NonCustodial]*[FIPS]*[Employment_Termination_Ind]\
```

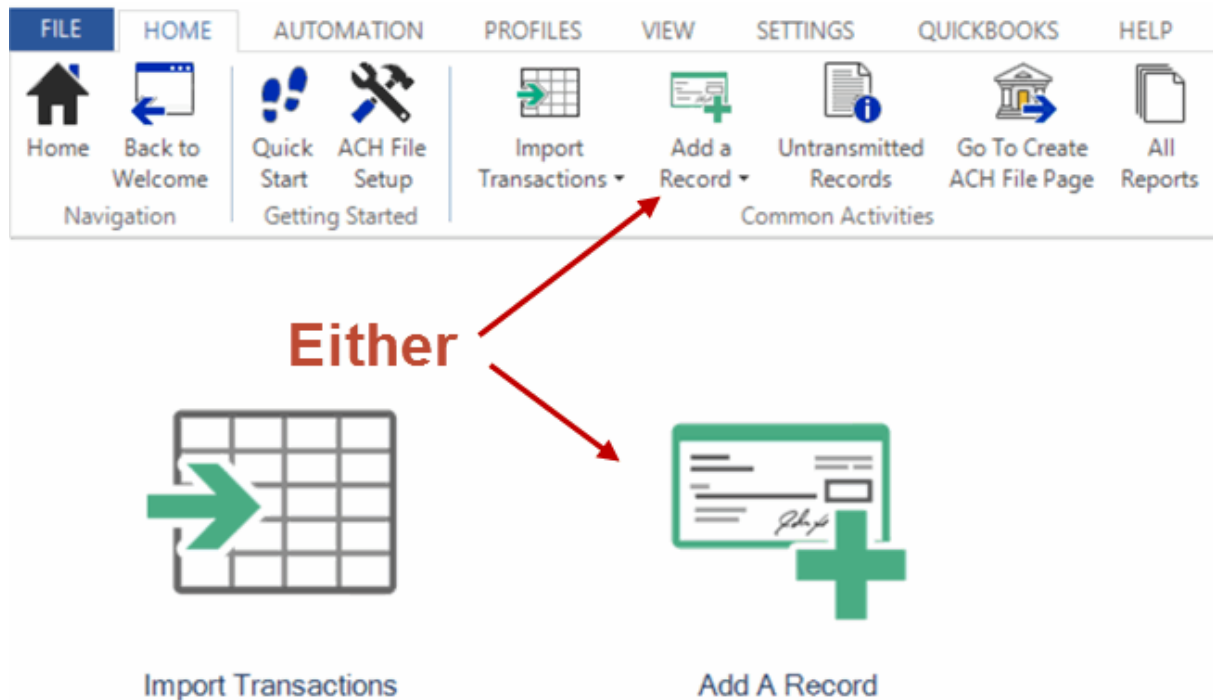
To:

```
DED*CS*12345678*[Pay_Date]*[Amount]*333224444*[Medical_Support_Ind]
*Jones,John*[FIPS]*[Employment_Termination_Ind]\
```

Of course, if you are paying on behalf of multiple employees, leave the default.

Click Save when done.

2. Creating transactions

Method I - Manually add a payment

In the New Record screen, select the Government Agency and enter in the balance of the fields. Click OK when finished.

New Record

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
CCD - Corporate	3/5/2014	CR: Pay funds - Direct Deposit, Venc	\$123.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

State of Virginia

Select the Gov't Agency. Then fill in fields.

P/E Date	Account #	Routing/ABA #	Internal Name	Internal ID	Account Type	E	Case_Identi	Soc_Sec_	Medi	Parent_Name_N
03-04-14	09973346932	063000047	State of Virginia	IDVA01	Checking		12345678	333224444	N	Jones, John

Reversal

OK Cancel

Method II - Importing transactions

a. Create a CSV or Excel file that looks similar to this:

	A	B	C	D	E	F	G	H	I
1	Gov't Agency	Case ID	Payroll date	Amount	Non-custodial_Soc_Sec	Medical	Name (Non-custodial)	FIPS Code	Employment Termination
2	State of Virginia	248238184	12/19/2017	\$725.52	1300097832	N	Smith, Harris	51760	N
3	State of Virginia	730888330	12/19/2017	\$663.61	8237954285	N	Jones, John	51760	N
4	State of Virginia	780873395	12/19/2017	\$953.19	6573406096	Y	Schenck, Ben	51760	N
5	State of Virginia	860847885	12/19/2017	\$703.54	3620602537	N	Glasser, Evelyn	51760	N
6	State of New York	72288726	12/19/2017	\$555.86	9730590509	N	Sisko, Benjamin	36061	N
7	State of New York	54904060	12/19/2017	\$231.37	9999182815	N	Shatner, William	36061	N
8	State of New York	77480767	12/19/2017	\$695.28	7574157594	N	Picard, Jean Luc	36061	N
9	State of New York	36207928	12/19/2017	\$791.62	4492937014	N	Archer, Jonathon	36061	N
10	State of New York	11746674	12/19/2017	\$365.52	6439878213	N	Janeway, Kathryn	36061	Y
11									

b. Start the Import Transactions Wizard from the Home page and select the file that you created.

At the mapping screen, map the fields in a manner similar:

To collect funds (from customers) - use positive amounts
To pay funds (vendors, employees) - use negative amounts
To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

<< Added Additional Fields >>> <- Show all field selections Click on 'Show all field selections. The map the fields as needed.

ACH_Name_Internal (Profile Lookup)	Case_Identifier	Pay_Date	Amount_Reverse	Soc_Sec_Num_Non	Medical_Support_I	Parent_Name_No	FIPS	Employment_Term
F1	F2	F3	F4	F5	F6	F7	F8	F9
Gov't Agency	Case ID	Payroll date	Amount	Non-custodial_Soc_S	Medical Support In	Name (Non-custod	FIPS Code	Employment Termir
State of Virginia	248238184	43088	725.52	1300097832	N	Smith, Harris	51760	N
State of Virginia	730888330	43088	663.61	8237954285	N	Jones, John	51760	N
State of Virginia	780873395	43088	953.19	6573406096	Y	Schenck, Ben	51760	N
State of Virginia	860847885	43088	703.54	3620602537	N	Glasser, Evelyn	51760	N
State of New York	72288726	43088	555.86	9730590509	N	Sisko, Benjamin	36061	N

Complete the Import Wizard.

When finished with importing or adding records, create the ACH file as normal.

Your file will include the Addenda records (7 records) and should look similar to:

```

101 202881066 1300097831403041116A094101Bank of Any Town      Your Company      00000000
5220Your Company      1657777777CCDAutoPay 140305140305      1202881060000001
6220630000477446583988      0000072552097504375      State of Virginia      1202881060000101
705DED*CS*248238184*171219*72552*130009783*N*Smith, Har*51760*N\      00010000101
6220630000477446583988      0000066361097504375      State of Virginia      1202881060000102
705DED*CS*730888330*171219*66361*823795428*N*Jones, Joh*51760*N\      00010000102
6220630000477446583988      0000095319097504375      State of Virginia      1202881060000103
705DED*CS*780873395*171219*95319*657340609*Y*Schenck, B*51760*N\      00010000103
6220630000477446583988      0000070354097504375      State of Virginia      1202881060000104
705DED*CS*860847885*171219*70354*362060253*N*Glasser, E*51760*N\      00010000104
  
```

Advanced Options

Advanced Option features require the Processor edition of ACH Universal.

Want the funds to come out of different bank accounts?

Use the [Multiple Origination Accounts](#) feature.

Want different taxpayer name and ID's in the payment (6) record?

Turn on the 'Substitution' feature in the Government Agency's profile.

The screenshot shows the 'Add/Edit Customers, Employees and Vendors (Smith, Harris)' window. The 'Advanced' tab is selected, and the '6 Record Names (Substitution)' section is highlighted with a red box. Below this, the 'Substitution into the ACH Detail Payment Record (only if required by the Governmental Agency)' section is visible. The 'Substitute the Tax Payer name and ID into the 6 record (ACH payment/transaction record). Over-rides entries on Settings tab.' checkbox is checked. Below this, there are two radio button options: 'Use the Tax Payer name and ID below:' and 'I am paying on behalf of multiple entities. Use the names and IDs mapped in fields TAX_TaxPayerName and TAX_TaxPayerID:'. The first option is selected, and it shows fields for 'State of Virginia', 'Tax Payer Name (positions 55-76)', and 'Tax Payer ID Number (positions 40-54)'. The 'Tax Payer ID Number' field contains the value '1983456226'. At the bottom of the window, there is a link 'Using the Legacy 'TXP' Tax Payments?' and 'Save' and 'Cancel' buttons.

Then, during the import process, you can map the TAX_TaxpayerName, TAX_TaxpayerID fields (located in the Tax section of the dropdown mapping list) as well as the Origination_Account field as needed.

Only map the columns you need to import (click the column to select).

Origination_Account <- Show all field selections

Termi	TAX_TaxpayerName	TAX_TaxpayerID	Origination_Account
	F10	F11	F12
Termit	Corporate Entity Name	Corporate Entity ID	Origination Account
	ABC - North Corp	248238184	client 1
	ABC - South Corp	730888330	client 1
	ABC - South Corp	730888330	client 2
	ABC - East Corp	860847885	client 3
	ABC - West Corp	730888330	client 1

1.4.14.7 Legacy tax payments

1.4.14.7.1 Multiple Tax Payers

All features in this 'Legacy tax payments' section have been discontinued.

Multiple Taypayers

Need to make payments on behalf of multiple taxpayers, but it is impractical to create a profile for each one?

- 1. Create a profile for the state agency as you would for a single taxpayer - and enter the banking information.**

Add/Edit Customers, Employees and Vendors (State of Virginia)

General | Settings | Advanced | Addenda Records - Child Support, Invoices and Tax Payments (TXP) | Recurring Transactions | CTX

Used to enter information about your Customers, Employees, Vendors and Governmental Agencies (anyone you transfer to/from).

If you are using 'ID' rather than 'Name' as a lookup - switch the unique/primary field option in ACH Setup.

Required	Example	Description
Name	State of Virginia	'John Doe'
ID Number	IDVA01	'Emp ID 56782'
Account #	*****6789	'3006386421'
ABA/Routing #	063000047	'063000047'

Additional Information (use as needed)

Transaction codes (including G/L and Loans): Standard Entry Class:

[Using the Legacy 'TXP' Tax Payments?](#)

2. Click to the Addenda tab. Below is what our earlier example looks like for a single taxpayer.

We are going to change the addenda line (bold indicates changes)

FROM:

DED*CS*Y**S2324***[Period_Date]*[Amount]***065932314***N*Doe,
John*417300*N\

TO:

DED*CS*[Verification]*[Period_Date]*[Amount]*[ID_Multiple]
N[Name_Multiple]*417300*N\

and save.

Note: The Verification field is used as the 'Case Identifier'.

3. Then import your file, mapping the fields.

TAX_TaxPayerName and TAX_TaxpayerID

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign',
 rather than 'Amount'.

Only map the columns you need to import (click the column to select).

TAX_TaxpayerID <- Show all field selections

Amount	ACH_Name_Internal	TAX_PeriodEndDate	TAX_TaxpayerName	TAX_TaxpayerID
Field 1	Field 2	Field 3	Field 4	Field 5
-\$7,251.52	Around the Horn	3/31/2015	Ben Franklin	130009783
-\$6,637.61	Berglunds snabbköp	3/31/2015	George Bush	823795428
-\$953.19	Familia Arquibaldo	3/31/2015	Brad Pitt	657340609

Help Help Cancel < Back Next > Finish

Create and process the file as normal.

Note: You may still need to substitute the Tax Payer Name and ID on the '6' record. If so, please see ['6 record substitution'](#).

1.4.14.7.2 Creating an Agency Profile

All features in this 'Legacy tax payments' section have been discontinued.

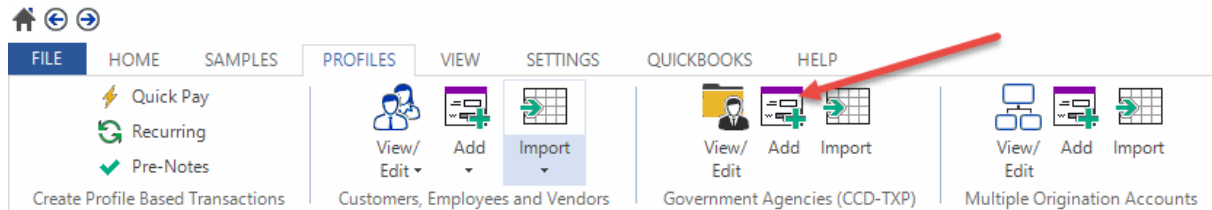
Creating an Governmental Agency Profile (similar to a Vendor Profile)

There are two parts to paying taxes:

1. The actual payment
2. The remittance information (also called the addenda record or TXP record).

In this first step, we are going to address the actual payment.

I. From the Profiles tab > select Add.



This will prompt you with the form below. Enter in the fields as indicated, and confirm that 'Checking' and 'CCD' are selected.

Note: If you are paying taxes to the same agency on behalf of different Taxpayer ID's (subsidiary, parent company, etc...) we recommend that you use an internal or nickname for the Name and ID Number fields. The system will populate them with 'IRS', etc... as show in the next help topic.

1 Fill in the fields below and verify 'Checking' and 'CCD'

2 Afterwards, click to the TXP tab

Required	Example	Description
Name	Fed 940 Annual Co	Name of individual or entity. Record 6: positions 55 - 76, max. length 22.
ID Number	227777777	Typically the vendor or employee number (do not use social security #'s) by which this entity is known to your company. Record 6: positions 40 - 54, max. length 15.
Account #	XXXXXXXXXX1009	Note: Only the last 4 digits will be displayed after 'Save'; enter leading zeroes if on the MICR line. Record 6: positions 13 - 29, max. length 17.
ABA/Routing #	061036000	9 digit routing number. Record 6: positions 4 - 12, length 9.

Additional Information (use as needed)

Transaction codes (including G/L and Loans):

Standard Entry Class:

[Using the Legacy 'TXP' Tax Payments?](#)

Congratulations - At this point, you have entered all the information needed to make an ACH payment.

1.4.14.7.3 Creating a Tax Form

All features in this 'Legacy tax payments' section have been discontinued.

Creating a Tax Form

Following from the previous help page, we are now displayed with a tax form.

Think of the tax form as a template, or if you've ever performed a mail-merge - this is the letter.

You enter in the format that you want, as well as several constants.

Format tab

Below is a tax form for Federal payroll tax payments with Form 941.

While it looks like a lot, a number of the fields are pulled from the transactional and profile information.

By reviewing the instructions for the Federal Form 941, we realize that we need to make four entries, and enable two check boxes.

Tax Forms (TXP Library)

Format Settings

Employer's Quarterly Tax Return - Deposit

This window enables you to create and edit tax forms for payment

Examples:

TXP01	657777777	'651234567'	Tax Payer ID (auto filled in profiles)
TXP02	94105	'94105'	Tax Payment Type Code
TXP03	YYMMDD	'YYMMDD'	Tax Period End Date Format
TXP04	1	'T'	Subcategory or repeat TXP02 --> <input type="checkbox"/> Repeat from TXP02
TXP05	n/a	'####CC'	Transaction amount (varies) or --> <input type="checkbox"/> Repeat total payment

Subcategory 2

TXP06	2	'2'	Subcategory (Medicare - '2') → <input checked="" type="checkbox"/> Use subcategory 2
TXP07	n/a	'####CC'	Amounts vary by transaction

Subcategory 3

TXP08	3	'3'	Subcategory (Withholding - '3') → <input checked="" type="checkbox"/> Use subcategory 3
TXP09	n/a	'####CC'	Amounts vary by transaction

TXP10

		'87234'	Verification # - state use only (stored in each Gov't Agency profile)
--	--	---------	--

--TXP' will preface each tax payment line,
 --The separator "'" will be used between the elements above,
 --The terminator '\' will follow the last element

OK Cancel

Whether a Federal or State agency, each piece of the addenda is labeled from TXP01 to TXP10. Fill out each field as required by the tax code:

TXP0 Taxpayer ID number. This field is filled automatically during ACH file creation based on the governmental agency profile.

TXP0 Tax code number

2

TXP0 Tax period end date format. For example, enter YYMMDD, not 090107 as the specific date is filled in automatically for each payment.

TXP0 For most states, enter T. For most federal payments, enable the

4 checkbox labeled "Repeat from TXP02." Consult your specification for

exact requirement.

TXP0 If the tax only contains a single payment, this field is the transaction
5 amount. If the tax has subcategories, this is the amount for subcategory 1.

TXP0 Tax code subcategory. Enter as specified by the tax code. If using, must
6 enable "Use subcategory 2" checkbox.

TXP0 Subcategory transaction amount. Cannot edit this field.

7

TXP0 Tax code subcategory. Enter as specified by the tax code. If using, must
8 enable "Use subcategory 3" checkbox.

TXP0 Subcategory transaction amount. .

9

TXP1 Verification number used only for state tax codes (never used for Federal
0 tax payments). This field will be automatically filled during ACH file
creation based on the governmental agency profile.

Please note that Treasury Software does not maintain a database or service for
any taxing authorities.

Settings tab

Now click on the Settings tab at the top of the form.

Note: The top section (Form Identification) does not carry over to the ACH file -
it is for your internal use only.

Tax Forms (TXP Library)

Format Settings

While several of the settings can be entered at the Taxing Authority profile window, we recommend entering the data here in a central location.

Form Identification

Employer's Quarterly Tax Return - Deposit Form Name

941 Form Number (or states - use tax number)

Payment Record

061036000 ABA Routing #

23401009 Bank Account #

Treasury Gener. Taxing Authority Name Note: Name and both substitution entries are stored in the individual Gov't Agency Profiles

☒ Substitute - Insert the Authority Name into the ACH detail record (record '6' positions 55 - 76)

☒ Substitute - Insert the Taxpayer ID into the ACH detail record (record '6' positions 40 - 54).

Addenda Record

☒ Day of Month 1 (Federal is always '1')

☐ Last day of month

☐ Use date as imported (must be valid date format)

Quarterly (Mar., Jun., Sep., Dec.) Valid Period Ending (manual additions only)

☐ Over-ride date options above. If date is not available in standard format, use the mapping field 'PE_Date_Non_Standard_TXP'

☒ Check math - Verify subcategories to payment total (manual additions only)

OK Cancel

When you are done, click 'OK' save your work and close the form.

Advanced

Question: Why do we need a Payment Profile (Gov't Agency) and a Tax Form? Why isn't the Tax Form just another tab on the Payment Profile?

Answer - Reuse.

You can use the same tax form for multiple profiles. If you are responsible to make tax payments under multiple tax payer ID's, you only need to create one tax form, but can use it with an unlimited number of Profiles.

1.4.14.7.4 Importing TXP transactions

All features in this 'Legacy tax payments' section have been discontinued.

Importing TXP transactions

At this point, you should have already created a Governmental Agency Profile (similar to a Vendor profile) and a Tax form. You should have also tested the addenda record by creating a manual transaction.

Creating the Excel or csv file

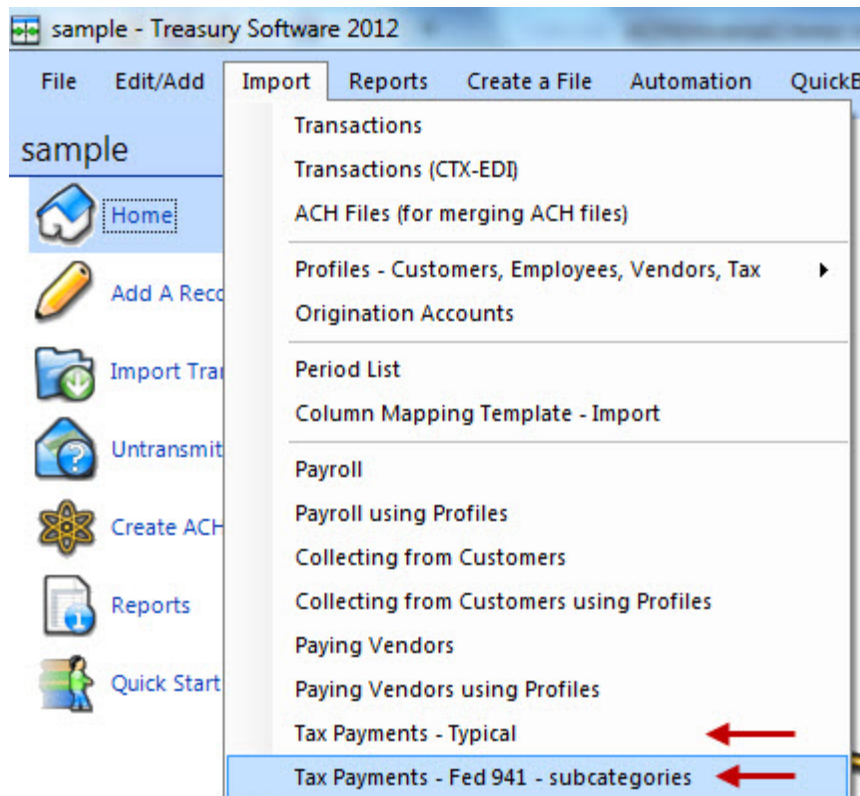
Your import file will need to have the name (or ID number) of the Governmental Agency in one of the fields. This is called the Profile Look-up field.

In addition, you will need to have at a minimum: the amount of the tax to be paid, as well as tax period that it covers.

Examples

Enter into the Sample account within ACH Universal and select from the main menu Import > Tax Payments (either)

You will see the location of the Excel file on your computer. Please feel free to use this as a template.



Mapping the imported file

We have mapped:

1. ACH_Name_Internal (Profile Lookup) - This matches the Gov't Agency Profile. Of course, if we used an ID number in the file, we would then have used ACH_ID_Internal (Profile Lookup)
2. Period_Ending_Date_TXP
3. Amount_Reverse_Sign - Of course, if the file contained negative signed numbers, we could have mapped this as simply 'Amount'. This represents the total payment.
4. Social_Security_941_TXP - Specific to Federal Form 941
5. Medicare_941_TXP - Specific to Federal Form 941
6. Withholding_941_TXP - Specific to Federal Form 941

1.4.14.7.5 Completing the Agency Profile

All features in this 'Legacy tax payments' section have been discontinued.

Overview

Upon closing the Tax form, you will be returned to the Gov't Agency Profile.

Add/Edit Government Agencies - TXP

General | **TXP - Tax Payments start here**

Select | Advanced

TXP Payments

This window enables you to easily setup Federal, state and local governmental tax payments.

TXP Setup Instructions:

1. Select a tax form from 'Quick setup for tax payments (TXP)' drop down box. If you cannot find your tax form, easily add to the library by clicking the 'Add' link. [Add New Tax Form](#)
2. If making a payment on behalf of a subsidiary or other related party, please update the taxpayer ID number below.
3. Return to the 'General' tab on this form and enter in the 'Name' and 'ID Number' for your internal records.

Note: Your Gov't Agency profile is now linked to the tax form

941 | **Employer's Quarterly Tax Return - Deposit** | Quick setup for tax payments (TXP) [View/edit Tax Form](#)

Note: To 'push' format changes from the tax form, please re-select the form from the drop down box.

Enter your Fed ID | 651122334 | Taxpayer's ID Number (TXP01)

| | Taxpayer's Verification / Secondary ID Number (TXP10).
Not used with Federal payments.

Save Cancel

Click the Advanced tab.

Review the information on the screen. In almost all cases, taxing authorities require taxing authority name and taxpayer ID be listed in the ACH detail record. Unless the tax format you are creating specifically states otherwise, leave the defaults (of course, fill in the 'Name' field'). Your screen will resemble:

General TXP - Tax Payments start here

Select Advanced

TXP - Substitution of Tax Name and ID Number

☒ Substitute - Insert the name into the ACH detail record (record '6' positions 55 - 76)

Name IRS

☒ Substitute - Insert the taxpayer ID listed on the 'select' tab on this window into the ACH detail record (record '6' positions 40 - 54).

Your Taxpayer ID and company information, as entered, are always transmitted to the taxing agencies.

Some agencies, most notably the Federal government, requires that the:

- Taxpayer ID number to be placed in a secondary location (ID Number, record 6, positions 4 - 12), and a constant in
- Name (Name, record 6, positions 55 - 76)

Save Cancel

Click Save. The Govt' Agency profile will be saved.


1.4.14.7.6 Make a tax payment

All features in this 'Legacy tax payments' section have been discontinued.

Make a manual tax payment

From the main menu select Add a Record to display the screen below.
Then select from the drop down list one of your Governmental Agency Profiles.

New Record

 **Records**

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
PPD - Personal	5/17/2012	Select ...	\$0.00

Select either --an existing Customer, Employee or Vendor; --or enter new information

☐ **Select...**

Evelyn Glasser	00197	Internal ID	Account Type	Email address	Addenda Record
Familia Arquibaldo	8733		Checking		
Fed 940 Annual Unemp - Corp	Fed037				
Fed 940 East Subsidiary	Fed137				
Fed 940 West Subsidiary	Fed138				
Fed 941 Corp - Penry	Fed873				
Fed 941 Corporate	Fed589				
Fed 941 East Subsidiary	Fed043				
Fed 941 South Subsidiary	Fed209				


[Reversal](#)

OK **Cancel**

The form will then reset to accommodate the tax information, as well as populate default fields:

All you need to do is enter the amounts and click 'OK'

New Record

 **Records**

This form was designed to add an ACH transaction that you did not already import.
A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
CCD - Corporate	5/17/2012	CR: Pay funds - Direct Deposit, Venc	\$0.00

Total (red arrow pointing to \$0.00)

Select either --an existing Customer, Employee or Vendor; --or enter new information

☐ **Fed 941 Corporate**

Soc. Sec.	Medicare	Withholding	TXP_Date	TXP10	Account #	Routing/ABA #	Internal Name	Internal ID
\$0.00	\$0.00	\$0.00	Jun-12		23401009	061036000	Fed 941 Corporal	Fed589

Breakout (red arrows pointing to Soc. Sec., Medicare, and Withholding columns)

[Reversal](#) [Preview Txp](#)

Date notes:

The Date field on the 1st row is the effective date of the transaction (the date you are going to pay), and will appear in the Batch Control/Header '5' record. The TXP_Date field on the 2nd row is the tax period that your payment applies to and will appear in the addenda '7' record. The format is configurable in the Tax Form. Tip - the Federal format is YYMM01 (the date is always 01, the first of the month).

Advanced - Need to see or tweak the TXP (addenda) record manually?

After entering in your amounts, click on the 'Preview TXP' link to the left of the OK button.

This form was designed to add an ACH transaction that you did not already import. A list of all transactions entered in this manner can be found in 'Reports', 'Manual Additions'.

Application	Date	Debit/Credit	Payment
CCD - Corporate	5/17/2012	CR: Pay funds - Direct Deposit, Venc	\$17,582.10

Select either --an existing Customer, Employee or Vendor; --or enter new information

☐ Fed 941 Corporate

Addenda Record	Soc. Sec.	Medicare	Withholding	TXP_Date	TXP10	Acco
TXP*651122334*94105*120601*1*839990*2*234220*3*684000\	\$8,399.90	\$2,342.20	\$6,840.00	Jun-12		234010

[Reversal](#) [Preview TXP](#)

The preview button is for your review and modification. The system automatically generates the addenda information.

Click OK to save your work.

The next time that you create an ACH file, this transaction will be included.

1.4.14.7.7 Fiduciary Mode

All features in this 'Legacy tax payments' section have been discontinued.

Fiduciary Mode (Requires Pro Plus or Trading Partner editions)

In the previous help pages, the TXP import centered around creating a separate profile for each taxpayer ID.

However, what if you are a payroll processor or other fiduciary sending in hundreds or thousands of tax payments?

To create a profile for each taxpayer ID would be a logistic nightmare.

The Fiduciary mode enables you to import the Tax Payer ID (TXP01), Verification (TXP10) and the name and ID for the ACH payment record.

Setup

1. Create a tax form and taxing authority profile.

From the main menu select Edit > Profiles - TXP Government Agencies > Add new

Select the 'TXP - Tax payments start here' tab (see below), then click 'Add new tax form'.

Add/Edit Government Agencies - TXP

Select tab

General TXP - Tax Payments start here

Select Advanced

TXP Payments

This window enables you to easily setup Federal, state and local governmental tax payments.

TXP Setup Instructions:

1. Select a tax form from 'Quick setup for tax payments (TXP)' drop down box. If you cannot find your tax form, easily add to the library by clicking the 'Add' link.
2. If making a payment on behalf of a subsidiary or other related party, please update the taxpayer ID number below.
3. Return to the 'General' tab on this form and enter in the 'Name' and 'ID Number' for your internal records.

Then, click 'Add New Tax Form'

[Add New Tax Form](#)

Quick setup for tax payments (TXP)
[View/edit Tax Form](#)

Taxpayer's ID Number (TXP01)

Taxpayer's Verification / Secondary ID Number (TXP10).
Not used with Federal payments.

Save Cancel

The New Tax form will be displayed. For illustration purposes, we will mock up a Kentucky State Withholding tax payment.

Addenda record requirements (mock-up):

Segment Identifier TXP

KY Revenue Account (different for each client)

Number

Tax Type Code 02200

Tax Period End Date YYMMDD format

Payment Amount Type T

Payment Amount Amount
 Terminator \

Only enter the 'constants'. In this example we will enter for:
 Tax Type Code
 Payment Amount Type

Also, check the box to 'Repeat total payment'.

Tax Forms (TXP Library)

Format Settings

KY Withholding for payroll processors

This window enables you to create and edit tax forms for payment

Examples:

TXP01 [] '651234567' Tax Payer ID (auto filled in profiles)

TXP02 [02200] '4105' Tax Payment Type Code

TXP03 [YYMMDD] 'YYMMDD' Tax Period End Date Format

TXP04 [T] 'T' Subcategory or repeat TXP02 → ☐ Repeat from TXP02

TXP05 [n/a] '\$###CC' Transaction amount (varies) or → ☒ Repeat total payment

Subcategory 2

TXP06 [] '2' Subcategory (Medicare - '2') ☐ Use subcategory 2

TXP07 [n/a] '\$###CC' Amounts vary by transaction

Subcategory 3

TXP08 [] '3' Subcategory (Withholding - '3') ☐ Use subcategory 3

TXP09 [n/a] '\$###CC' Amounts vary by transaction

TXP10 [] '87234' Verification # - state use only (stored in each Gov't Agency profile)

–TXP will preface each tax payment line.
 –The separator '^' will be used between the elements above.
 –The terminator '\ ' will follow the last element

OK Cancel

Then click the 'Settings' tab at the top, and enter the following fields as highlighted:

Notes:

- The ABA and account numbers are the governmental agency's that you are paying
- The 'substitute' checkboxes - here it does not matter whether checked or not, as we will be over-riding the values - by importing the taxpayer's name and ID into these fields.

Tax Forms (TXP Library)

Format Settings

While several of the settings can be entered at the Taxing Authority profile window, we recommend entering the data here in a central location.

Form Identification

Form Name

Form Number (or states - use tax number)

Payment Record

ABA Routing #

Bank Account #

Taxing Authority Name

Note: Name and both substitution entries are stored in the individual Gov't Agency Profiles

☒ Substitute - Insert the Authority Name into the ACH detail record (record '6' positions 55 - 76)

☒ Substitute - Insert the Taxpayer ID into the ACH detail record (record '6' positions 40 - 54).

Addenda Record

☐ Day of Month (Federal is always '1')

☐ Last day of month

☒ Use date as imported

Valid Period Ending (manual additions only)

☐ Check math - Verify subcategories to payment total (manual additions only)

OK Cancel

When done, click 'OK', to close and return to the Governmental Agency Profile form.

Click the drop down list and select the newly created form.

Add/Edit Government Agencies - TXP

General | TXP - Tax Payments start here

Select | Advanced

TXP Payments

This window enables you to easily setup Federal, state and local governmental tax payments.

TXP Setup Instructions:

1. Select a tax form from 'Quick setup for tax payments (TXP)' drop down box. If you cannot find your tax form, easily add to the library by clicking the 'Add' link. [Add New Tax Form](#)
2. If making a payment on behalf of a subsidiary or other related party, please update the taxpayer ID number below.
3. Return to the 'General' tab on this form and enter in the 'Name' and 'ID Number' for your internal records.

Quick setup for tax payments (TXP)

Select	
Employer's Quarterly Tax Return - With Return	941
Employer's Quarterly Tax Return - Penalty	941
Employer's Quarterly Tax Return - Bond Payment	941
Employer's Quarterly Tax Return - Interest	941
Employer's Quarterly Tax Return - Advance Payment	941
Employer's Quarterly Tax Return - Amended	941
Employer's Annual Tax for Agricultural Employees - Deposit	943
Withheld Federal Income Tax - With Return	945
Organizational Exempt Income Tax - With Return	990
KY Withholding for payroll processors	KY01

Then select the new form

Save **Cancel**

Click on the 'Advanced' sub-tab. Make sure both check boxes are un-marked.
Note: These substitution check boxes are different then the ones we saw earlier on the tax form.

Add/Edit Government Agencies - TXP

General TXP - Tax Payments start here

Select **Advanced**

TXP - Substitution of Tax Name and ID Number

☐ Substitute - Insert the name into the ACH detail record (record '6' positions 55 - 76)

Name

Uncheck

☐ Substitute - Insert the taxpayer ID listed on the 'select' tab on this window into the ACH detail record (record '6' positions 40 - 54).

Your Taxpayer ID and company information, as entered, are always transmitted to the taxing agencies.

Some agencies, most notably the Federal government, requires that the:

- Taxpayer ID number to be placed in a secondary location (ID Number, record 6, positions 4 - 12), and a constant in
- Name (Name, record 6, positions 55 - 76)

Save Cancel

Select the 'General' tab and enter the Name and 'Save'.

The 'Name' should be the same value and match the text in your Excel/csv file that you are importing.

This value will not appear within the ACH transaction or any file sent to the bank or governmental agency.

It is simply the 'link/lookup' value between your data and this profile.

Add/Edit Government Agencies - TXP

General | TXP - Tax Payments start here | Settings | Advanced | CTX | Addenda Record

Used to enter information about your Customers, Employees and Vendors (anyone you transfer to/from)

Required	Example	Description
Name	KY_WHD	Name of individual or entity. Record 6: positions 55 - 76, length 22.
ID Number	'Emp ID 56782'	Typically the vendor or employee number (do not use social security #'s) by which this entity is known to your company. Record 6: positions 40 - 54, length 15.
Account #	'3006386421'	Notes: Only the last 4 digits will be displayed after 'Save'; enter leading zeroes if on the MICR line. Record 6: positions 13 - 29, length 17.
ABA/Routing #	'063000047'	9 digit routing number (also known as ABA). Record 6: positions 4 - 12, length 9.

Additional Information (use as needed)

Checking or Savings: Default Debit or Credit (only when manually adding records - 'Edit', 'Add')

Standard Entry Class: CR: Pay funds - Employees, Vendors & Taxes

[Show additional options](#)

Save Cancel

Click 'Save' to save the profile.

1.4.14.7.7.1 Importing and mapping data

1. Create an Excel or csv file with the following fields:

	A	B	C	I	J	K	L
1	Vendor lookup	Client Name	Client KY Tax #	Date	Amount	Verification	Client KY Tax # (repeated)
2	KY_WHD	Seven Seas Imports	248238184	2/14/2010	\$ 7,036.54	17709	248238184
3	KY_WHD	Bottom-Dollar Markets	730888330	2/14/2010	\$ 5,559.86	57960	730888330
4	KY_WHD	Ernst Handel	208441649	2/14/2010	\$ 2,314.37	90074	208441649
5	KY_WHD	Save-a-lot Markets	780873395	2/14/2010	\$ 6,952.28	34137	780873395
6	KY_WHD	Hungry Coyote Import Store	860847885	2/14/2010	\$ 7,918.62	77583	860847885
7	KY_WHD	Eastern Connection	722887268	2/14/2010	\$ 3,652.62	18281	722887268
8	KY_WHD	Rattlesnake Canyon Grocery	549040602	2/14/2010	\$ 686.43	58390	549040602

2. From within Treasury Software, start the Import Wizard.
When prompted to map the fields, map as below:

Vendor lookup	ACH_Name_Internal (Profile Lookup)
Client Name	Tax_Payer_Name_6_Record
Client KY Tax #	Tax_Payer_ID_6_Record
Date	Period_Ending_Date_TXP
Amount	Amount_Reverse_Sign
Verification	TXP10_TXP
Client KY Tax # (repeated)	Tax_Payer_ID_TXP01_TXP

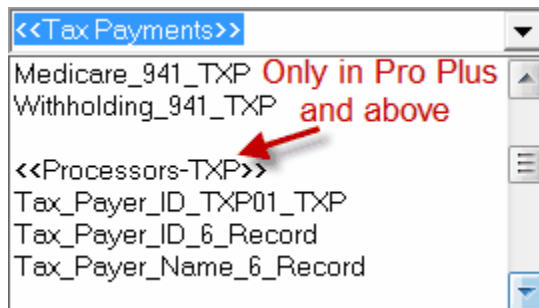
Notes:

--Click on the 'Show all field selections' to display the fields.

--The verification field (TXP10) is not always used. If it is not needed, do not map it.

--If you do not have the Tax_Payer_Name_6_Record field in your drop down list, map it as the Text16 field. Then you will also need to substitute Text15 for Tax_Payer_ID_6_Record.

--If you do not see the <<Processors-TXP>> section, you may not be licensed at the correct edition



ACH Transaction Column Mapping

This screen lets you select each column and decide:
 -to skip the column, and do not import (red)
 -import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign',
 rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH Transactions
☐ save as default

Tax_Payer_ID_TXP01_TXP <- Show all field selections

ACH_Name_Internal	Tax_Payer_Name_6_Record	Tax_Payer_ID_6_	Period
Field 1	Field 2	Field 3	F
Vendor lookup	Client Name	Client KY Tax Numl	Date
KY_WHD	Seven Seas Imports	248238184	2/14/20
KY_WHD	Bottom-Dollar Markets	730888330	2/14/20
KY_WHD	Ernst Handel	208441649	2/14/20
KY_WHD	Save-a-lot Markets	780873395	2/14/20
KY_WHD	Hungry Coyote Import Store	860847885	2/14/20

Help Help Cancel < Back Next > Finish

Complete the import wizard as usual.

1.4.14.7.7.2 Creating and reviewing the file

Click Create file.

Your file will look similar to:

```
101 063000047165777777710030910088094101BANK OF ANY TOWN      ABC PAYROLL PROCESSING
00000000
5220ABC PAYROLL PROC                      1657777777CCDEPAY      100310100310
1063000040000001
62206300004734320552          0000703654SEVEN SEAS IMPO248238184
1063000040000150
705TXP*248238184*02200*100214*T*703654*****17709\
00010000150
62206300004734320552          0000555986BOTTOM-DOLLAR M730888330
1063000040000151
```

or

```

101 06300004716577777710030910139094101BANK OF ANY TOWN          ABC PAYROLL PROCESSING
00000000
5220ABC PAYROLL PROC                                1657777777CCDEPAY          100310100310
10630000400000001
622063000047343205552          0000703654SEVEN SEAS IMPO248238184
10630000400000157
705TXP*248238184*02200*100214*T*703654\
000100000157
622063000047343205552          0000555986BOTTOM-DOLLAR M730888330
10630000400000158
705TXP*730888330*02200*100214*T*555986\
000100000158
622063000047343205552          0000231437ERNST HANDEL      208441649
10630000400000159
705TXP*208441649*02200*100214*T*231437\
000100000159
622063000047343205552          0000695228SAVE-A-LOT MARK780873395
10630000400000160
705TXP*780873395*02200*100214*T*695228\
000100000160
622063000047343205552          0000791862HUNGRY COYOTE I860847885
10630000400000161
705TXP*860847885*02200*100214*T*791862\
000100000161
622063000047343205552          0000365262EASTERN CONNECT722887268
10630000400000162
705TXP*722887268*02200*100214*T*365262\
000100000162
622063000047343205552          0000068643RATTLESNAKE CAN549040602
10630000400000163
705TXP*549040602*02200*100214*T*68643\
000100000163
8220000001400441000280000000000000000003412072165777777
0630000400000001
900000010000002000000001400441000280000000000000000003412072

```


Why is our client's name and ID number in the 6 records?

This is highly recommended by virtually all state taxing authorities. Should there be a transmission error at the state's location, this will aid them in identifying the payment.

Note: We do not supply the client's name into the batch header - that is reserved for your company - the payroll processor.

1.4.15 Returns**Returns**

This section assumes that you are a bank customer and have submitted transactions which have 'bounced' - or have been otherwise rejected.

If you are a bank and need to create a Returns file to send to your clients, please see [Banking Edition](#).

Returns vs. Reversals

A return is an entry that you made which could not be honored by the other party's bank.

An example:

You attempt to collect funds from a customer, but there are not enough funds in the customer's account. The transaction is returned to you as Insufficient Funds (return code R01).

A reversal is an entry that you create, which is used to correct an earlier erroneous transaction.

An example:

An employee left your company in February, but you neglected to remove the person from the payroll system. In March you erroneously sent that employee a direct deposit payment and immediately noticed the error.

To correct the erroneous payment, you would send a reversal entry to correct it.

[For more on reversals.](#)

What happens to the transaction returned and how are you notified?

If you were paying 100 employees and one employee closed his account, only the payment to the one account will be returned. The other 99 transactions would be fine.

How the bank notifies you depends on the services that your bank offers and what you've signed up for.

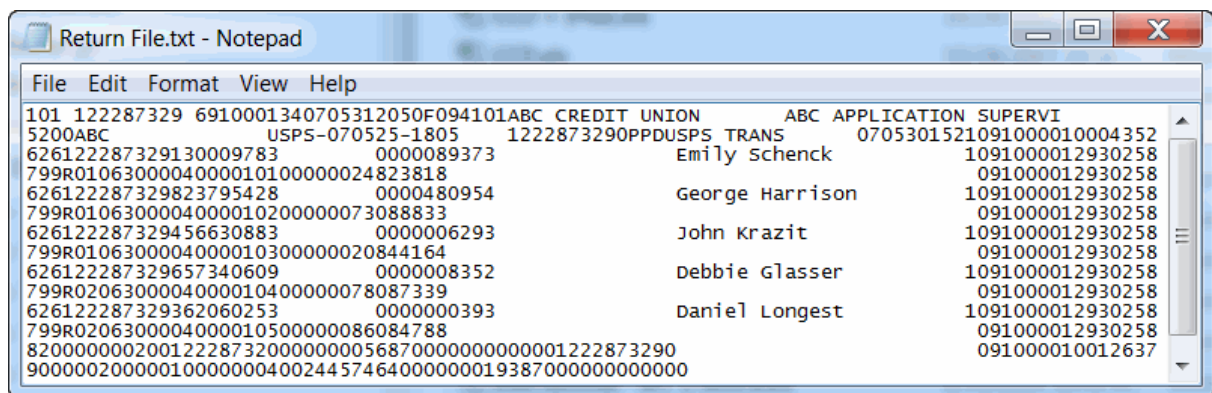
Some small banks may call you, others may email or fax you, and others may have you log into their website to see the postings. Many will provide you with an ACH Return file (below).

ACH Universal™ Corporate and Processor editions

The balance of this Help file focuses on utilizing ACH Universal™ Corporate and Processor edition's features of importing and resubmitting return transactions from an ACH Return file.

If you do not have the Corporate edition or higher, or you are not receiving an ACH Return file, you will need to track and resubmit transactions manually.

ACH Return Files



The ACH Return file contains all the details of the transaction you originally submitted, as well as detailed information as to why the transaction was unable to be fulfilled.

The return code is noted with a 3 digit code starting with 'R'.

Some sample codes are:

- R01 Insufficient Funds
- R02 Account closed

This file can be imported directly into ACH Universal™ and be used to track and resubmit transactions, when applicable.

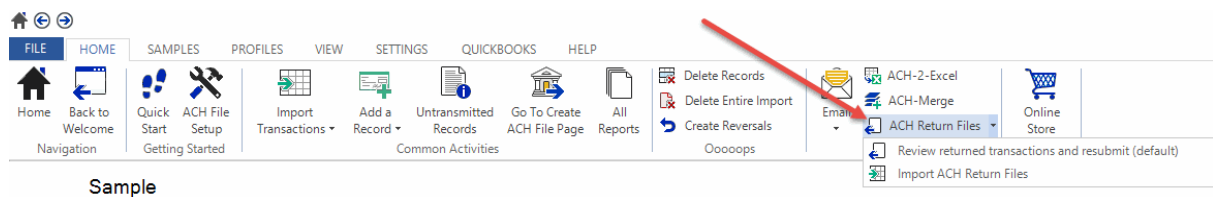
1.4.15.1 Working with ACH Return Files

Importing ACH Return Files

Importing ACH Return files enables you to track the returned transactions and, if you choose, it will also allow you to resubmit the transactions.

Note: When ACH Return files are imported, the transactions are saved into a separate 'Returns' table. The records are placed into this table where they await your action. No action occurs during the import process, other than populating this table.

From the Home tab select the ACH Return Files drop down box arrow.



Note: If you are unable to view the menu selection above, you do not have the Corporate or Processor edition. Please upgrade your ACH Universal edition to use this feature.

This will start the Import Wizard. Select the file and complete the Wizard as you normally would.

Return Reports

From the Home tab select ACH Return Files drop-down menu and then select Review returned transactions and resubmit (default).

Actions View Export										
<div> <div>ACH Return Files - All Records</div> <div>Last Month</div> <div>From: 02/04/2013 To: 12/31/2013</div> <div>Run</div> </div>										
Drag a column header here to group by that column										
Date	Σ Amount	Σ Description	Σ Resubmitted_Eff_Date	Σ Status	Σ ImportNo	Σ ReturnNOC_Code	Σ Return_Description	Σ ACH_Routing_ABA	Σ	
05/30/2007	\$3.93	Daniel Longest		Ineligible (not ISF)	101	R02	Account Closed	860847885		
05/30/2007	\$83.52	Debbie Glasser		Ineligible (not ISF)	101	R02	Account Closed	780873395		
05/30/2007	\$62.93	John Krazit			101	R09	Uncollected Funds	208441649		
05/30/2007	\$4,809.54	The Beatles			101	R01	Insufficient Funds	730888330		
05/30/2007	\$893.73	Emily Schenk			101	R01	Insufficient Funds	248238184		

Returns fall into one of two categories:

1. Eligible for resubmission (have a return code of R01 - Insufficient funds)
2. Ineligible for resubmission (have any other code)

If a record has been returned for Insufficient funds, you may resubmit the transaction.

However, if a record has been returned for any other code, it is not eligible to be resubmitted.

The logic is that if the account is closed, or there is a wrong ABA number--or any other reason (other than ISF)--resubmitting the transaction will still result in the transaction being returned.

Resubmitting transactions returned as Insufficient Funds (R01)

Select the transaction(s) and then click Resend.

Actions View Export										
<div> <div>ACH Return Files - All Records</div> <div>Last Month</div> <div>From: 02/04/2013 To: 12/31/2013</div> <div>Run</div> </div>										
Drag a column header here to group by that column										
Date	Σ Amount	Σ Description	Σ Resubmitted_Eff_Date	Σ Status	Σ ImportNo	Σ ReturnNOC_Code	Σ Return_Description	Σ ACH_Routing_ABA	Σ	
05/30/2007	\$3.93	Daniel Longest		Ineligible (not ISF)	101	R02	Account Closed	860847885		
05/30/2007	\$83.52	Debbie Glasser		Ineligible (not ISF)	101	R02	Account Closed	780873395		
05/30/2007	\$62.93	John Krazit			101	R09	Uncollected Funds	208441649		
05/30/2007	\$4,809.54	The Beatles		Untransmitted	101	R01	Insufficient Funds	730888330		
05/30/2007	\$893.73	Emily Schenk			101	R01	Insufficient Funds	248238184		

These records will be placed into the Untransmitted ACH records holding queue along with any other untransmitted records that you may have.

When the record is eventually transmitted, the status is updated from 'Untransmitted' to 'Sent' with a resubmitted date.

1.4.16 CTX - EDI (Processor edition)

CTX - Corporate Trade Exchange

Note: CTX requires ACH Universal's Processor edition

What is CTX?

CTX, or Corporate Trade Exchange, is a Standard Entry Class code that can contain multiple addenda records which provide additional information on each transaction (also called remittance information, such as invoice numbering).

What is EDI?

EDI, or Electronic Data Interchange, is a set of standards governing the structure of electronically-transferred information. EDI provides the engine that structures the transmission of CTX transactions. EDI is standardized under ANSI ASC X12. There are multiple transaction sets available under EDI, the most commonly used through ACH Universal being the EPN-STP 820 set.

Why use CTX?

The common SEC Codes, such as PPD and CCD, provide specific transaction information. However, they both lack the ability to use more than one addenda record. An addenda is an extension to a transaction entry that provides additional information about the nature of the transaction, most commonly remittance information. One common example is an invoice number. PPD+ and CCD+ add the ability to use an addenda record, but you are limited to at most one addenda record per transaction and a maximum length of 80 characters. If your organization wanted to make one payment for multiple invoices and provide remittance information, there is no way to do so using a non-CTX SEC Code.

CTX has a limit on the number of addenda records--9,999 per entry--but it is so high as to be almost unapproachable in practice. In addition, CTX specifically defines the structure of the addenda records into segments. This provides ease of processing as well as flexibility in making your payments.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template: **CTX Transactions** ☐ save as default

ACH_Name_Intern	Amount_Payment_	Invoice_Number_	PO_Number_REF	ABA_
F1	F2	F3	F4	
Amount	Vendor Code/Desc	Subledger	Account	ABA/
\$-7,251.52	Around the Horn	AP	130009783	2482
\$-6,637.61	Berglunds snabbkö	AP	823795428	7308
\$-953.19	Familia Arquibaldo	AP	657340609	7808
\$-7,036.54	Santé Gourmet	AP	362060253	8608
\$-5,550.00	Samurai Sashimi	AP	073000000	7308

Buttons: Help, Cancel, < Back, Next >, Finish

Using CTX in ACH Universal

The same processes used in ACH Universal for other SEC Codes are used to create and transmit CTX files. However, CTX has a few added requirements that other codes are not subject to.

ACH Universal's Processor edition is different than earlier editions, because it includes the ACH format 'CTX' - Corporate Trade Exchange.

The other formats you may already be familiar with are on a one-payment-to-one-invoice scenario. For example, an ACH-PPD entry containing an employee's direct deposit payroll payment is a one-payment-to-one-paycheck scenario.

With ACH-CTX, you can pay hundreds of invoices from one payment. This is a one-payment-to-many-invoices scenario.

The key here is not just the fact that you are paying multiple invoices, but that you are including the remittance information as well. CTX passes along the detailed remittance information in the addenda records that follow the payment records.

Addenda Records

PPD, CCD:

In other formats such as PPD and CCD, you can include one addenda record to provide additional information about the payment. When attaching the addenda record, these payments are often referred to as PPD+ and CCD+ (plus sign for addenda).

These formats only allow one record, and the addenda record text is free form - meaning there is no standard as to the syntax or layout (unless, of course, one was agreed to by the originator and receiver).

CTX:

With CTX, you can have up to 9,999 addenda records, and the system expects the records to be in an EDI format.

ACH Universal's EDI Engine

There are many EDI standards, each with its own derivatives, dialects and subsets.

Treasury Software's built-in EDI engine supports the common business format often referred to as the *ANSI ASC 820* transaction set. Virtually all business formats are a derivative or subset of this format.

1.4.16.1 Account Creation

The first step in using ACH Universal is to create an account to hold your imported data. This applies to both CTX and non-CTX codes. If you will be

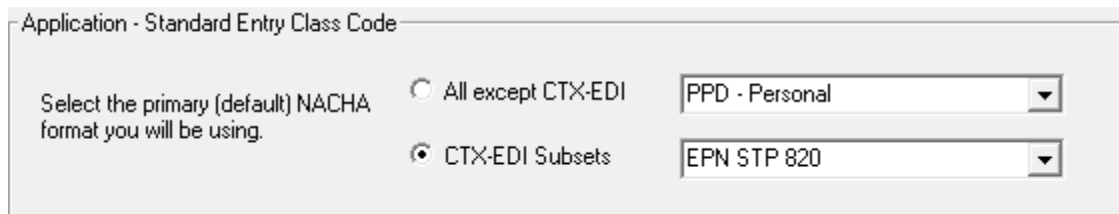
creating CTX as well as non-CTX files, it is recommended you use one account for CTX-only transactions and one account for all other transactions.

Creating an Account

Create an account by selecting from the main menu File > New Account.

Format Selection

In the ACH Setup Wizard (lower left corner of ACH Universal), on screen 4 of 6, you will see Figure 1 (below). Select the radio button for CTX-EDI Subsets. In almost every situation you will use EPN STP 820. Make sure it is visible in the dropdown box.



Application - Standard Entry Class Code

Select the primary (default) NACHA format you will be using.

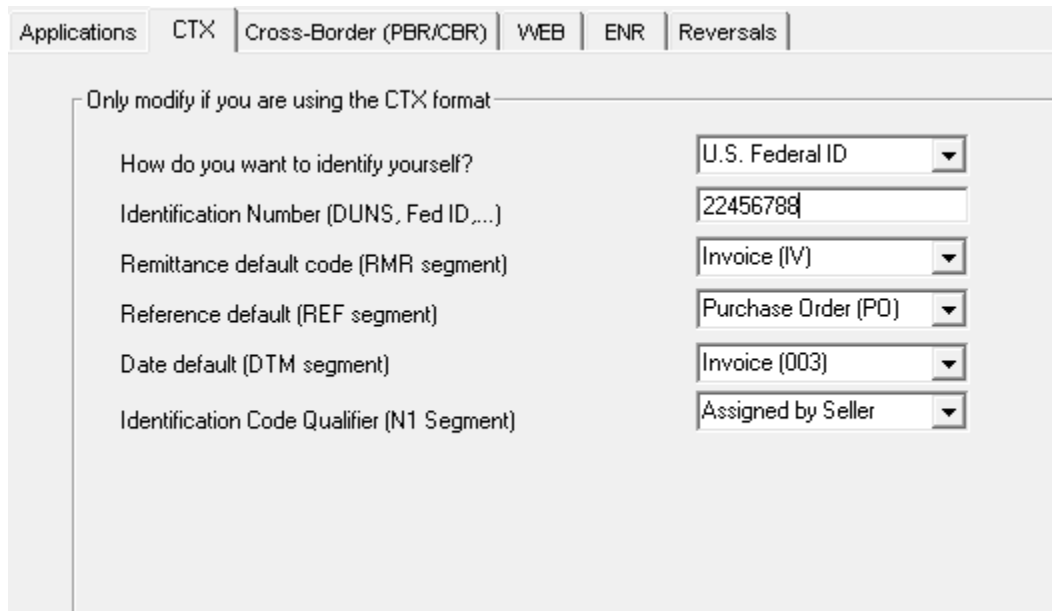
☐ All except CTX-EDI PPD - Personal

☒ CTX-EDI Subsets EPN STP 820

Figure 1 - Account Setup

CTX Tab

On the final screen (Screen 6 of 6), select the CTX tab. You will see Figure 3 (below).



Applications CTX Cross-Border (PBR/CBR) WEB ENR Reversals

Only modify if you are using the CTX format

How do you want to identify yourself?	U.S. Federal ID
Identification Number (DUNS, Fed ID,...)	22456788
Remittance default code (RMR segment)	Invoice (IV)
Reference default (REF segment)	Purchase Order (PO)
Date default (DTM segment)	Invoice (003)
Identification Code Qualifier (N1 Segment)	Assigned by Seller

Figure 3 - Account Setup

In the first dropdown box, select the method your organization is using to identify yourself at the transaction level. This is decided by your bank. Your choices are:

U.S. Federal Federal ID number
ID

DUNS Dun and Bradstreet number

DUNS plus suffix Dun and Bradstreet number with a mutually-agreed upon suffix string

Enter the ID number of the type selected into the textbox.

Leave the defaults for all other fields unless instructed differently by your bank.

1.4.16.2 Account Setup - CTX

Account Setup

From the Settings tab select 'ACH File Setup'.

On screen 4 of 6, select the radio button 'CTX-EDI Subsets' and select from the pull down menu the subset you want to work with. If you are unsure of the subset, leave the default presented - you can change it any time.

On screen 6 of 6, select the 'CTX' tab and enter your Federal ID, DUNS, or other identifying number as required by your Trading Partner (CTX receiver). Again, if unsure, leave blank for now - you can modify at any time. Click 'Finish' to save your work and close the ACH Setup Wizard.

Setting up a Payee Profile

From the main menu select 'Edit', 'Add/Edit Customers, Employees and Vendors'. Click on the Plus sign on the toolbar to add a new record.

Name: Enter the name which will appear on your import file. Example: If you are paying an office supply company and their company name (which appears on each line item of the detailed report you are using as an input file) is 'Office Depot', enter that here.

Account # and ABA routing number - Using our previous example, enter the office supply company's information here.

ID number - This is for your records - enter your internal vendor number here. Using our example, it may be 'OfficeDepot001'. Note: Very often, this entry is simply the same as the Name.

Checking or Saving - Leave as Checking unless instructed otherwise by your Trading Partner.

ID Type and Number - Enter as provided by your Trading Partner.

Origination - Leave blank.

Application - Select 'CTX - Create EDI' if it is not already displayed.

Click 'Save' to close the window and update your modifications.

1.4.16.3 Mapping - Basic

Prepare an import file with at least the following minimum fields:

--Vendor
--Amount/Paid
--Invoice Number

	A	B	C
1	Vendor	Paid	Invoice #
2	Office Depot	\$7,251.52	13334567
3	Office Depot	\$6,637.61	13357893
4	Office Depot	\$7,360.41	13361023
5	Walmart	\$953.19	7321239
6	Walmart	-\$7,036.54	7321511
7			

The fields that you prepare for your report are directly related to your Trading Partner's requirements. Additional fields such as purchase order, trace and adjustments will be covered in the next topic [Mapping CTX Files - Advanced](#)

Importing and Mapping

Use the import wizard to import the file. At the mapping screen, map the example above as:

Only map the columns you need to import (click the column to select).

Select ...

ACH_Name_Internal (Look-up)	Amount_Payment_RMR	Invoice_Number_RMR
Field 1	Field 2	Field 3
Vendor	Paid	Invoice #
Office Depot	\$7,251.52	13334567
Office Depot	\$6,637.61	13357893
Office Depot	\$7,360.41	13361023
Walmart	\$953.19	7321239

ACH_Name_Internal - You should already be familiar with - this populates the payees name in the payment line, as well as provides as a 'look-up' field to the Customer, Employee and Vendor table.

Amount_Payment_RMR - Map your detailed invoice amounts using this field.

Note the last three letters of the field may indicate an EDI 'segment'. This will be covered in the next topic. The RMR segment refers to the 'Remittance' segment.

Invoice_Number_RMR - Map your detailed invoice numbers using this field.

Continue with the Import Wizard until finished. Afterwards, you can create and transmit the file, just as you would any other ACH file.

1.4.16.4 Mapping - Advanced

Mapping CTX Files - Advanced

In addition to the information listed in the [Mapping CTX Files - Basic](#) topic, the addenda records can contain the following detailed information.

The fields below relate to the detailed information you are importing and mapping. In the EDI output, you will see additional segments - these are header and footer records which are created automatically by the system.

Notes:

--The CTX setup window referenced below can be accessed from the 'Settings' tab > 'ACH Setup'.

--You do not need to map every field. The fields below which have not already been mentioned in the 'Basic' section are used infrequently.

Fields:

Remittance

Used to provide remittance information. The Invoice_Number_RMR and Amount_Payment_RMR are always used.

Type_RMR

Do not map unless otherwise instructed to. Default is set to 'IV' = Invoice. The default can be set on the CTX setup

window to Invoice, Purchase Order or Accounts Receivable Open item. If importing different types in the same file, use the following two character abbreviations:

IV - Invoice

PO - Purchase Order

R7 - A/R Open Item

Notes:

--If you want to include both an invoice and purchase order number, leave the default alone as invoice - and use the reference section below as the purchase order.

--To specify a default not listed above, simply enter it in the CTX setup window.

Invoice_Number_RMR	Invoice number, or number as identified in Type_RMR
Amount_Payment_RMR	Amount to be paid
Amount_Total_Invoice_RMR	Used when the total invoice amount is different from the amount paid. Difference can be accounted for in either an adjustment (example - back order, short shipment, damaged goods), or from use of payment discount (example 2% 10, net 30)
Amount_Discount_RMR	Used to indicate amount taken as a prompt payment discount (example 2% 10, net 30). Do not use this field to show other adjustments.
Reference	Used when a purchase order (or other information) number is supplied in addition to the invoice number in the remittance segment.
Type_REF	Default setting is 'PO', and can be updated on the CTX setup window. If importing different types in the same file, use the following two character abbreviations: PO - Purchase Order R7 - A/R Open Item BM - Bill of lading VV - Voucher Note: To specify a default not listed above, simply enter it in the CTX setup window.
PO_Number_REF	Purchase order number, or number as identified in Type_REF
PO_Description_REF	Free form description. As with all descriptions, do not use an asterisk or backslash.

Trace

Enables you to reference the transaction back to your internal system. An example would be a check number to an accounts payable system

Trace_TRN Trace number (actually an alphanumeric field).

Date/Time	Used to specify the date of the information in the remittance (RMR) tag.
Type_DTM	Do not map unless otherwise instructed to. Default is set to '003' = Invoice. The default can be set on the CTX setup window to Invoice, Purchase Order or Contract Effective. If importing different types in the same file, use the following three digit abbreviations: 003 - Invoice 004 - Purchase Order 092 - Contract Effective
Date_DTM	Use local settings - US MM/DD/YYYY; UK DD/MM/YYYY.
Adjustments	Used to transmit payer-generated debit/credit memos.
Adjustment_Amount_ADX	Amount. Sign is stripped away and is determined by 'type' below. Note: The following equation should be true - the system will not alter your entries: $\text{Amount_Payment_RMR} = \text{Amount_Total_Invoice_RMR} - \text{Amount_Discount_RMR} +/- \text{Adjustment_Amount_ADX}$
Adjustment_Type_ADX	Two character code indicating debit or credit memo: 01 Pricing Error 03 Extension Error 04 Item not acceptable - Damaged 05 Item not acceptable - Quality 06 Quantity contested 07 Incorrect Product 11 Returns - Damaged 12 Returns - Quality 59 Item not received 75 Total order not received 81 Credit as agreed CM Covered by credit memo
Adjustment_Description_ADX	Alphanumeric description
Name	
Name_Full_NM1	Individual or organization name. Do not map unless otherwise instructed to - as it can be duplicative of the N1 segment.

1.4.16.5 Mapping - Without Profiles

Creating CTX files without using profiles (On-the-fly)

Depending on your scenario, you may not need to create a vendor profile for each vendor.

If your vendors will accept a standard format - you can create files 'on-the-fly' as noted on this page.

If your vendors have specific requirements, you will need to use our profiles.

To create CTX files without creating any vendor profiles:

1. At the mapping wizard, instead of mapping a profile lookup, simply use 'Name'
2. Remember to map your vendor's routing number and Account numbers.
New:
3. Recommended - Also import your Vendor's ID # (typically a Fed ID) - and map it is as Receivers_ID_Number (details below).

Reminder: The ABA, Account, Receiver ID (if used) and Receiver Qualifier (if used) - need to be on each line for each vendor.

If you don't have the ID number for a vendor - you can leave it blank, but there will be no ID in the CTX-EDI and you run the risk of it not be received by the vendor.

Use 'Name' instead of a profile lookup		Include ABA and Account #'s		Vendor's ID (typically Fed ID)	Optional - Only needed if not using Fed ID's	
Name	Amount	Invoice_Number_RMR	ABA_Routing_Number	Bank_Account_Number	Receivers_ID_Number	Receivers_ID_Qualifier
Field 1	Field 2	Field 3	Field 4	Field 5	Field 6	Field 7
Vendor	Amount	Invoice #	ABA Routing #	Account #	Federal ID #	Qualifier
Office Depot	-\$7,251.52	13334567	540600106	9438572743	658885463	30
Office Depot	-\$6,637.61	13357893	540600106	9438572743	658885463	30
Office Depot	-\$7,360.41	13361023	540600106	9438572743	658885463	30
Walmart	-\$953.19	7321239	960785245	2323379022	342446578	30

Tip: You can find the fields in the 'On-The-Fly-Only' grouping of the drop down list.

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 CTX Transactions
☐ save as default

Name	F1	F4	Bank
Vendor Code/	Bank_Account_Number	Purchase Order	
Office Depot	ABA_Routing_Number	24238	
Office Depot	Receivers_ID_Number	24247	
Office Depot	Receivers_ID_Qualifier	24298	
Walmart	\$-953.19	7321239	24305
Walmart	\$ 7,000.54	7321511	24305

Help Cancel < Back Next > Finish

Advanced topic - Receiver's ID and Qualifiers

While a CTX file can be created without using the Receiver's ID (technically called the Interchange Receiver ID - ISA08), we recommend that it be included.

When you map and import the ID, the system will assume that it is a Federal ID - and enter the appropriate value (30 - indicates a Fed ID) as the type (technically called the Interchange ID Qualifier - ISA07).

You do not need to include/map the Qualifier if all of your ID's are Federal ID #'s.

However, if you do need to map the Qualifier field, please use the following two character values:

- 01 Duns (Dun & Bradstreet)
- 14 Duns Plus Suffix
- 17 ABA number
- 30 US Federal Tax Identification Number

1.4.16.6 CTX Output

Create your ACH-CTX transmission file, just as you would any other ACH file, by clicking 'Transmit to Bank'.

If you view the file, you'll notice that there are a number of addenda records after each payment line.

We've clipped out only the EDI portion of the addenda information from the Office Depot example (we've alternated the color to help identify the beginning and ending of each segment):

```
ISA*00*          *00*          *30*227777777       *30*445555555       *060206*085
8*U*00401*000000001*0*P*~\GS*RA*227777777*445555555*20060206*0858*1*X*004010\ST*
820*0001\BPR*C*21249.54*C*ACH*CTX*****1657777777**01*960785245*DA*58722229*20060
207\TRN*1*342111\N1*PR*YOUR COMPANY*91*227777777\N1*PE*OFFICE DEPOT\ENT*1\RMR*IV
*13334567**7251.52*7451.52*150.50\REF*PO*24238*NEW YORK (FIRST)\DTM*003*20050601
\ADX*-49.50*01*TD*PRICING FROM OLD CATALOG\RMR*IV*13357893**6637.61*6700*57.39\R
EF*PO*24247*NEW YORK (SECOND)\DTM*003*20050701\ADX*-5*59*TD*NEVER RECEIVED AT CO
RPORATE\RMR*R7*13361023**7360.41*7400*39.59\REF*R7*24298*NORTHEAST\DTM*092*20050
702\SE*18*0001\GE*1*1\IEA*1*000000001\
```

```
ISA*00*          *00*          *30*227777777       *30*445555555
*060206*0858*U*00401*000000001*0*P*~
```

The ISA (Interchange Control Header) segment is system generated and identifies the receiving and sending parties and defines the data.

```
\GS*RA*227777777*445555555*20060206*0858*1*X*004010
```

The GS (Functional Group Header) segment is system generated and the function is largely redundant to the ISA (in a non-ACH EDI file there would be multiple groups - and the role would be more significant).

```
\ST*820*0001
```

The ST (Transaction Set Header) segment is system generated and marks the beginning of the transaction set.

```
\BPR*C*21249.54*C*ACH*CTX*****1657777777**01*960785245*DA*58722229*20060
207
```

The BPR (Beginning segment for Payment order/Remittance advice) segment is system generated and contains summary payment information.

```
\TRN*1*342111
```

The TRN (Trace) segment provides a unique identification for the transaction. If one is not provided (mapped), the system generates a unique sequential identifier.

```
\N1*PR*YOUR COMPANY*91*227777777
```

The N1 (Originator Name Identification) segment is your company name.
Note: the PR - indicates Payer.

```
\N1*PE*OFFICE DEPOT
```

The N1 (Receiver Name Identification) segment is the receiver's company name.
Note: the PE - indicates Payee.

```
\ENT*1
```


The ENT (Entity) segment is required, but typically not significant in non-tax applications as payments are all on behalf of the same entity.

`\RMR*IV*13334567**7251.52*7451.52*150.50`

The RMR (Remittance Advice) segment contains the invoice number, amount to be paid, total of the invoice and any amounts taken as a discount.

`\REF*PO*24238*NEW YORK (FIRST)`

The REF (Reference) segment contains any additional information - typically a purchase order number.

`\DTM*003*20050601`

The DTM (Date/Time) segment contains date information, if needed, for the RMR segment.

`\ADX*-49.50*01*TD*PRICING FROM OLD CATALOG`

The ADX (Adjustment) segment contains payer generated debit or credit information.

Remember - Check your math if using discounts and adjustments!

For each invoice:

Amount Paid = Total Invoice - discount +/- adjustments

\$7,251.52 = \$7,451.52 - \$150.50 - \$49.50

`\RMR*IV*13357893**6637.61*6700*57.39`

2nd invoice

`\REF*PO*24247*NEW YORK (SECOND)`

2nd invoice

`\DTM*003*20050701`

2nd invoice

`\ADX*-5*59*TD*NEVER RECEIVED AT CORPORATE`

2nd invoice

`\RMR*R7*13361023**7360.41*7400*39.59`

3rd invoice

`\REF*R7*24298*NORTHEAST`

3rd invoice

`\DTM*092*20050702`

3rd invoice

`\SE*18*0001`

The SE (Transaction Set Footer) segment is system generated and marks the end of the transaction set (offset to ST).

`\GE*1*1`

The GE (Functional Group Footer) segment is system generated and marks the end of the group (offset to GS).

`\IEA*1*000000001\`

The IEA (Interchange Control Footer) segment is system generated and marks the end of the Interchange Control (offset to ISA).

1.4.16.7 XML

XML Initiative

Currently, EDI is the standard for populating the remittance records (7 records) for CTX.

However, a new XML based standard has been proposed for the remittance records, and ACH Universal has added this newly proposed standard as well.



Please note that while we are supporters of the proposed standard, it can only be used between parties that have elected to opt-in.

Want to use ACH Universal for CTX-XML?

Next steps:

1. [XML Setup](#)
2. [XML Importing data files and Creating ACH Files](#)

Reference:

[Sample XML-based ACH-CTX file.](#)

[Sample EDI-based ACH-CTX file](#) (as a guide for comparison).

Notes:

--ACH Universal has incorporated the Opt-in Rules for Incorporating XML Messaging in ACH Addenda Records (XML-ACH) as of August 30, 2013. For a copy of this document, as well as additional information, please see: <https://www.nacha.org/XML-ACH-Remittance>

--Support in ACH Universal for XML segments is 100% compliant with the EPN STP 820 transaction set for EDI.

--Need additional support? Follow the documentation in this section (CTX) - or contact Treasury Software Support.

1.4.16.7.1 XML Setup

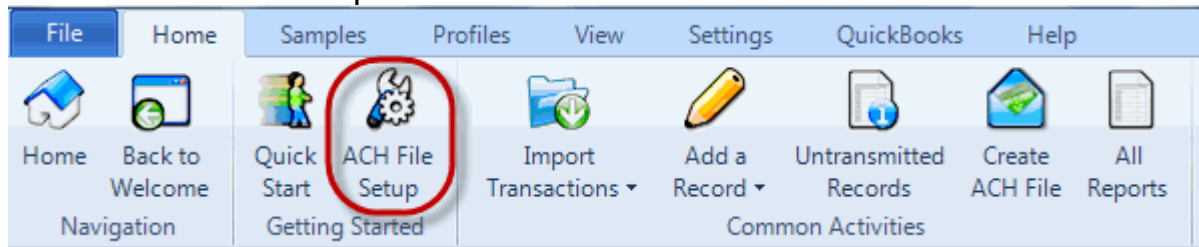
Download and install:

If you have not done so already, download and install ACH Universal from: <http://www.treasurysoftware.com/download.aspx>

ACH Universal setup:

--Upon starting the software, at the 'Welcome New User' page - select ACH Universal.

--Select ACH File Setup on the Ribbon Bar



--Proceed to screen three.

Reminder: To navigate past the 'basic' setup, you'll need to opt for 'Advanced' on the bottom of page two.

--On screen three (below), select CTX, then click 'Next' > 'Finished'.

Note: The drop down to the right of the selection will not display XML, as it has not yet been formally adopted.

In the next step, we will enable the standard for specific vendors.

ACH Setup

Batch header record ('5' record) Please enter as provided by your financial institution.

[Auto-fill \(more info\)](#)

Company Name - Your company's 'short' name which will be displayed on your customer's, employee's, vendor's bank statements. Max of 16 characters. (positions 5-20)
Your Company
Example 'Your Company'

Company ID - Identifies your company, division or sub-unit. Typically your Immediate Origin ID. ('5' positions 41-50 and '8' positions 45-54)
1657777777
Example '130009783'

Originating DFI - Typically your Immediate Destination code, without the trailing check digit. 8 digits (records '5' positions 80-87, '6' positions 80-87 and '8' positions 80-87).
20288106
Example '20288106'

Standard Entry Class (SEC) Code

Select the primary (default) SEC Code

☐ All except CTX-EDI

☒ CTX-EDI Subsets

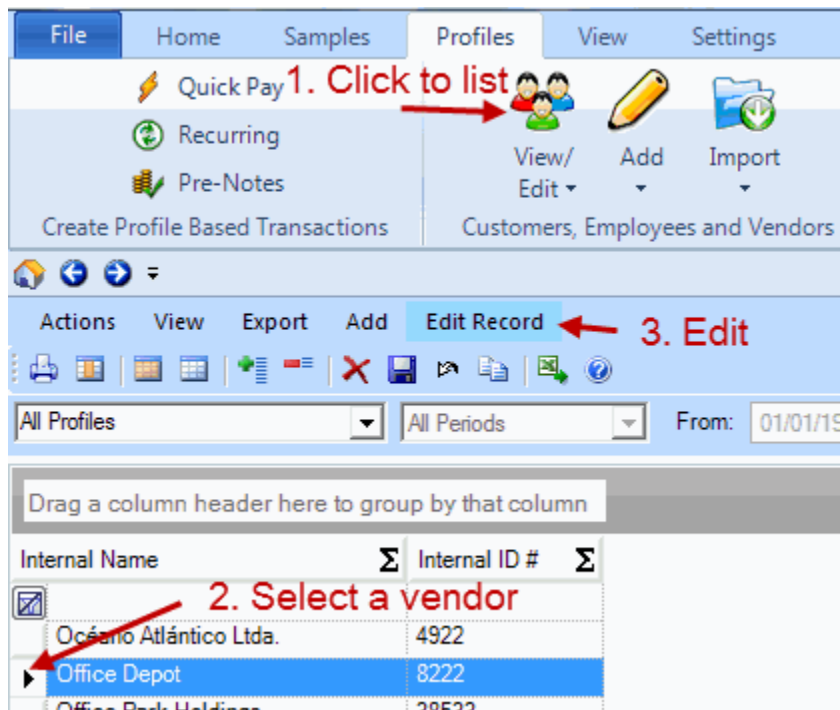
PPD - Personal

EPN STP 820

Screen 3 of 7

Help Cancel < Back Next > Finish

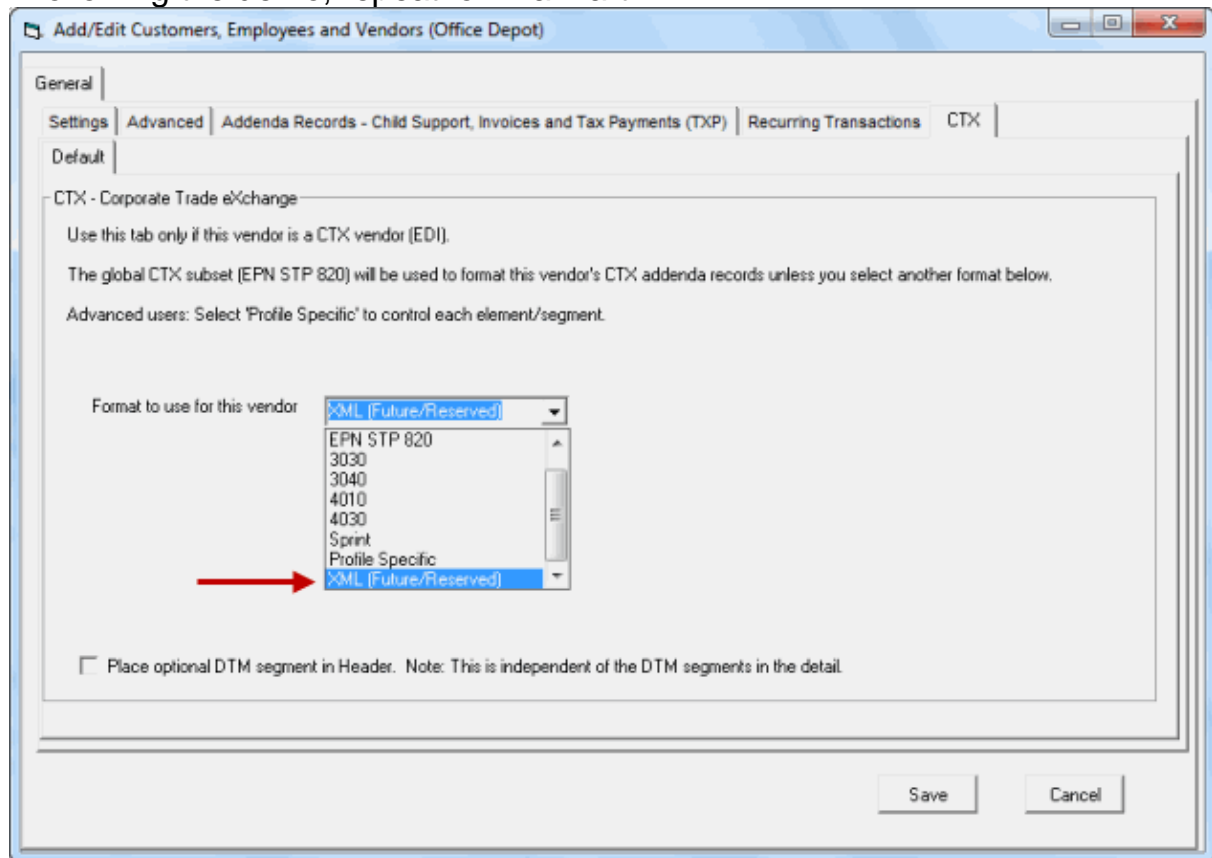
--Select the Profiles tab > View Customers, Employees and Vendors.
Then select a profile and click Edit Record.
Tip: If you are in the Sample account, and following this demo - select Office Depot.



4. Click the CTX tab (far right).

In the 'Format to use for this vendor' field - select the XML option and then save.
Repeat these steps to enable as many vendors as needed.

If following the demo, repeat for Walmart.



Congratulations - you're all done with setup. Now let's [import some data and create an ACH File](#).

1.4.16.7.2 XML Importing Files

The process of importing files to create CTX-XML files is identical to the process of importing files to create CTX-EDI.

Note: If you are working in the Sample account - you have a demo file ready to import.

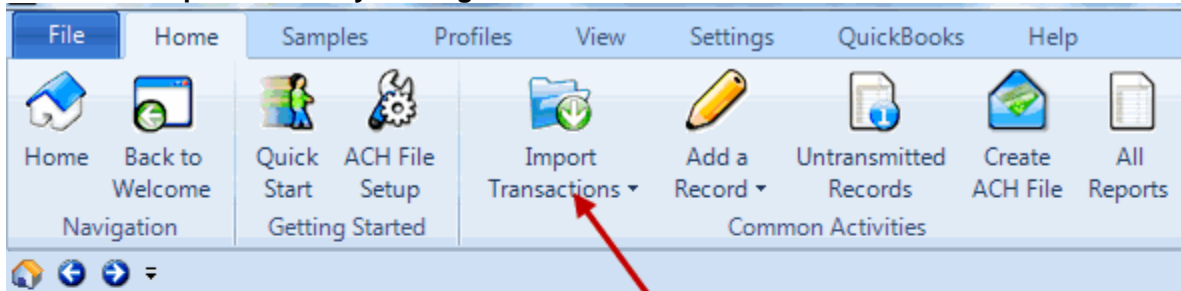
If you're not in the sample account, prepare an import file (and matching profile) with at least the following minimum fields:

- Vendor name (which matches the lookup name in the profile)
- Amount/Paid
- Invoice Number

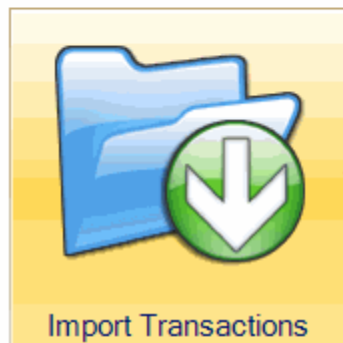
Of course, additional fields are available - [Mapping CTX Files - Advanced](#)

Please note that the field names are in EDI (EPN STP 820) syntax. This enables you to send EDI-based files to some vendors, while simultaneously sending XML to others.

1. Start the Import Wizard by clicking either icon below:



sample



Select either to start the import wizard



Add A Record



Create ACH File



ACH Setup

2. Select the file to import (or leave the default if in the Sample account)

Select the source file to import OR
Cut and Paste the data from Excel to the grid below.

Select a file to import, or

C:\Users\Public\Treasury Software\Tutorial\GLData\CTX.xls

Select File

☐ All applications - default (except CTX-EDI) ☒ CTX (EDI)

Paste from Excel

Paste

	Field 1	Field 2	Field 3	Field 4	Field 5	Field 6	Field 7	Field 8

☐ Reversal

Help

Cancel

< Back

Next >

Import Now >>

3. If in the Sample Account - leave the default settings. Otherwise, map as needed.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign',
 rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 CTX Transactions
☐ save as default

ACH_Name_Internal (Profile Lookup)

ACH_Name_Internal (Profile Lookup)	Amount_Payment_RMR	Invoice_Number_RMR	PO_Number_REF
F1	F2	F3	F4
Vendor Code/Description	Paid	Invoice #	Purchase Order
Office Depot	\$-7,251.52	13334567	24238
Office Depot	\$-6,637.61	13357893	24247
Office Depot	\$-7,360.41	13361023	24298
Walmart	\$-953.19	7321239	24305
Walmart	\$-7,000.54	7321511	24320

Help Help Cancel < Back Next > Finish

ACH_Name_Internal (Profile Lookup) - You should already be familiar with - this populates the payees name in the payment line, as well as provides as a 'look-up' field to the Customer, Employee and Vendor table.

Amount_Payment_RMR - Map your detailed invoice amounts using this field.

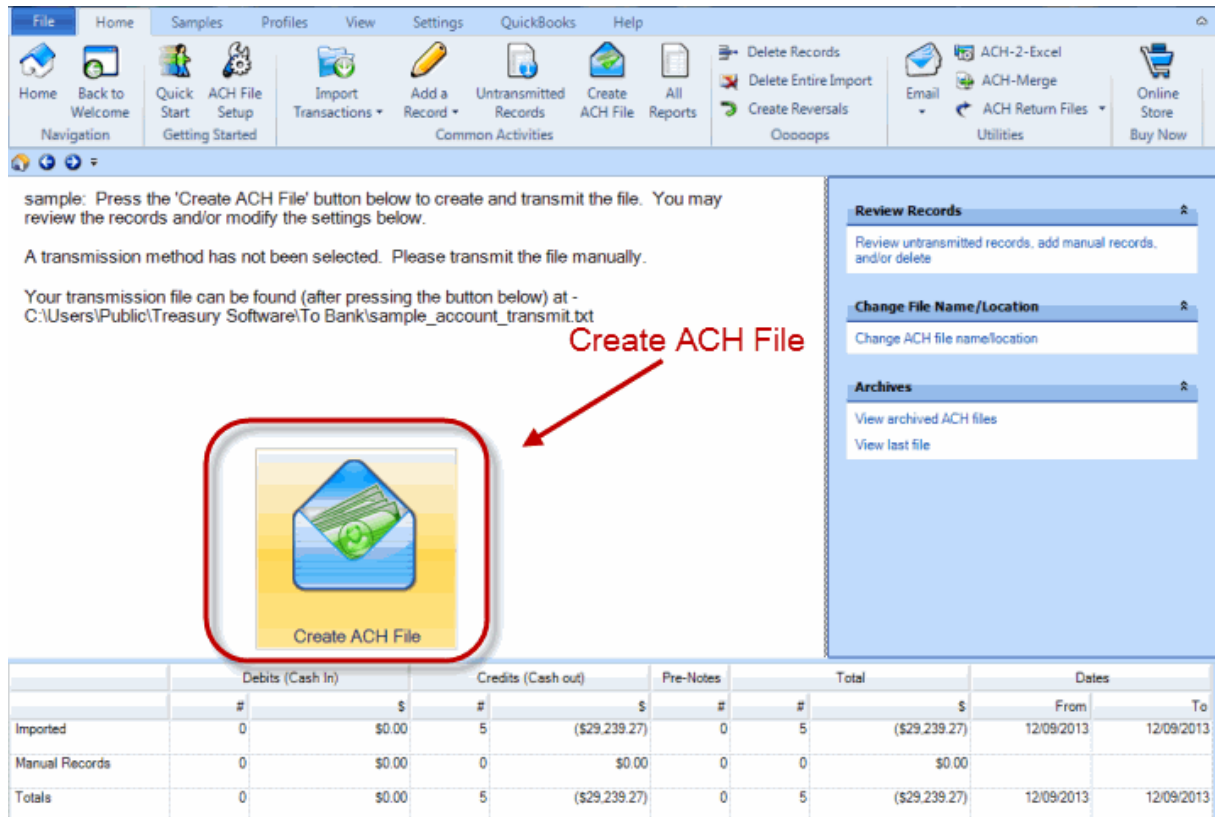
Invoice_Number_RMR - Map your detailed invoice numbers using this field.

PO_Number_REF - Map your Purchase Order numbers using this field (optional).

4. Click 'Next', 'Finish' - to complete the Import Wizard.

5. Navigate to the Create ACH File page, and click 'Create ACH File'

You can now view the completed file.



1.4.17 Health Care Reassociation

Health Care Reassociation

Easily create the Health Care Reassociation record ('7' addenda record) with ACH Universal Corporate and Processor Editions.

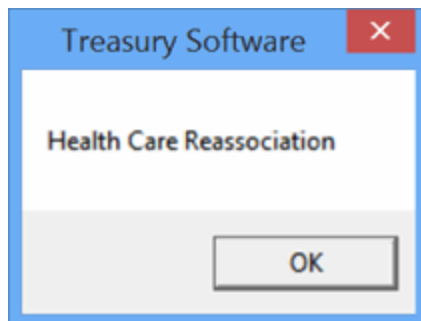
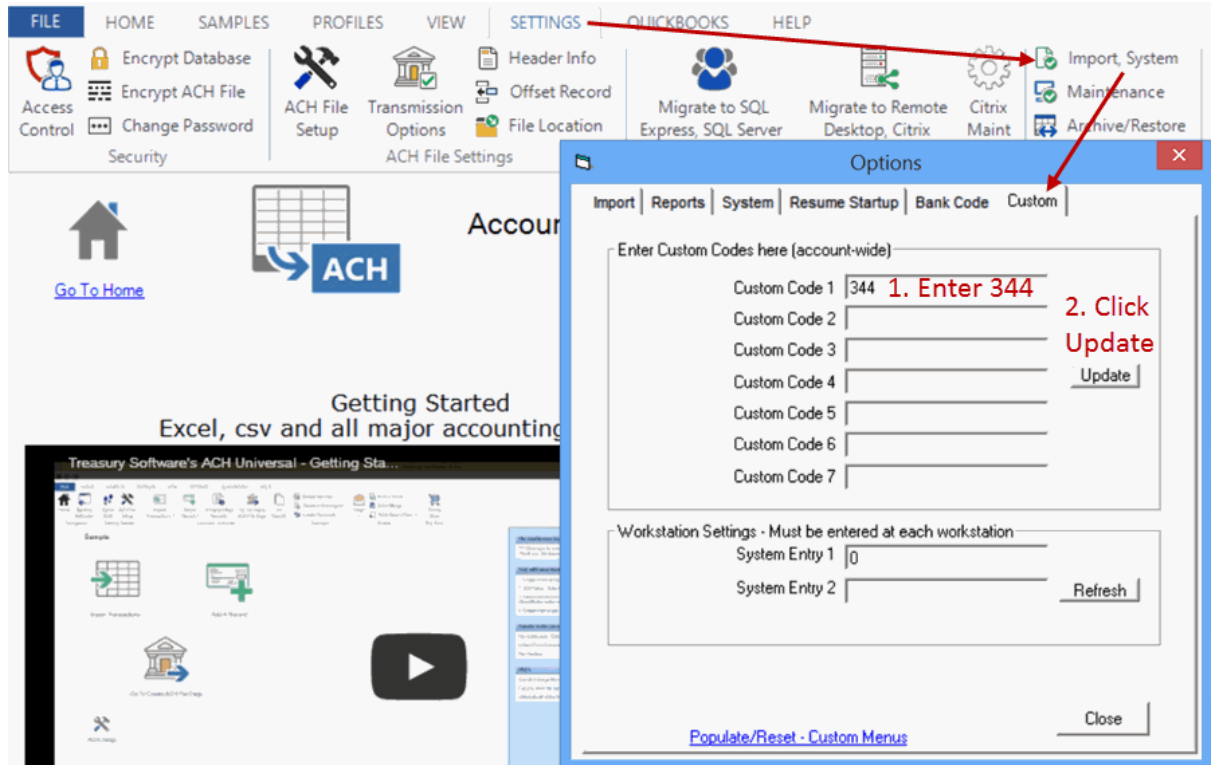
ACH Universal enables users to meet the Federal Regulations established by the Patient Protection and Affordable Care Act.

This includes, amongst other items: the ANSI ASC X12 835 version 5010 TRN Reassociation Trace Number data segment.

Setup - Custom Code

This format requires that a Custom Code be entered. The Health Care Reassociation format uses code 344.

To enter the code, click on the Settings tab, then > 'Import, System'. The Options window will pop-up.
Click on the Custom tab, enter 344 in the top line - and click Update.



Enter your Origination Company ID (referred to as TRN03 in supporting documentation). This is typically a 1 followed by your 9-digit Federal ID.

The Reference Identification field is optional and can be left blank. If you choose to, you may enter a value here. This value is referred to as TRN04. Click Close when complete.

Options

Import | Reports | System | Resume Startup | Bank Code | Custom

Enter Custom Codes here (account-wide)

Custom Code 1 344

Origination Company ID 1227777777

Reference Identification

Segment Terminator (\ or ~) \

Custom Code 5

Custom Code 6

Custom Code 7

Update

Workstation Settings - Must be entered at each workstation

System Entry 1 0

System Entry 2

Refresh

Close

[Populate/Reset - Custom Menus](#)

Typically 1 + Fed ID

Use

You can import files as you normally would.
In addition, you will want to map the Trace_Reassociation field.
Tip: Click the 'Show all field selections' to view this field.

This screen lets you select each column and decide:
 -to skip the column, and do not import (red)
 -import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH Transactions
☐ save as default

1. Click to show addition fields
 2. Highlight the field, and then select in the drop down list

Amount	Name	...	Bank_Account_N	ABA_Routing_Nu	...	Checking_or_Savi	Trace_Reassociation
Field 1	Field 2	Field 3	Field 4	Field 5	Field 6	Field 7	Field 8
Amount	Vendor Code/Desc	Subledger	Account	ABA/Routing	Origination	Checking/Savings	Reassociation
-\$7,251.52	Downtown Medica	AP	130009783	248238184	client 1	CHK	1032529592
-\$6,637.61	Commonwealth Do	AP	823795428	730888330	client 1	SAV	4430068105
-\$953.19	Highland Hospital	AP	657340609	780873395	client 2	CHK	6877515499
-\$7,036.54	Northside Hospital	AP	362060253	860847885	client 2	CHK	6715235053

Help Cancel < Back Next > Finish

Complete the import and create an ACH file as typical.

The ACH file with Reassociation Addenda fields

Your ACH file will look similar to the image below.

Notes:

CCD is the Standard Entry Class code (SEC) - automatic

HCCLAIMPMT will be the Company Entry Description - automatic

The addenda records are also included.

705 - 7 is the Addenda record, 05 is the type of addenda record, then followed by the Healthcare format:

TRN*1*1032529592*1227777777\ (example from first record)

The format is:

TRN*TRN01*TRN02*TRN03*TRN04 Segment Terminator (format)

TRN01 Trace Type code -always 1

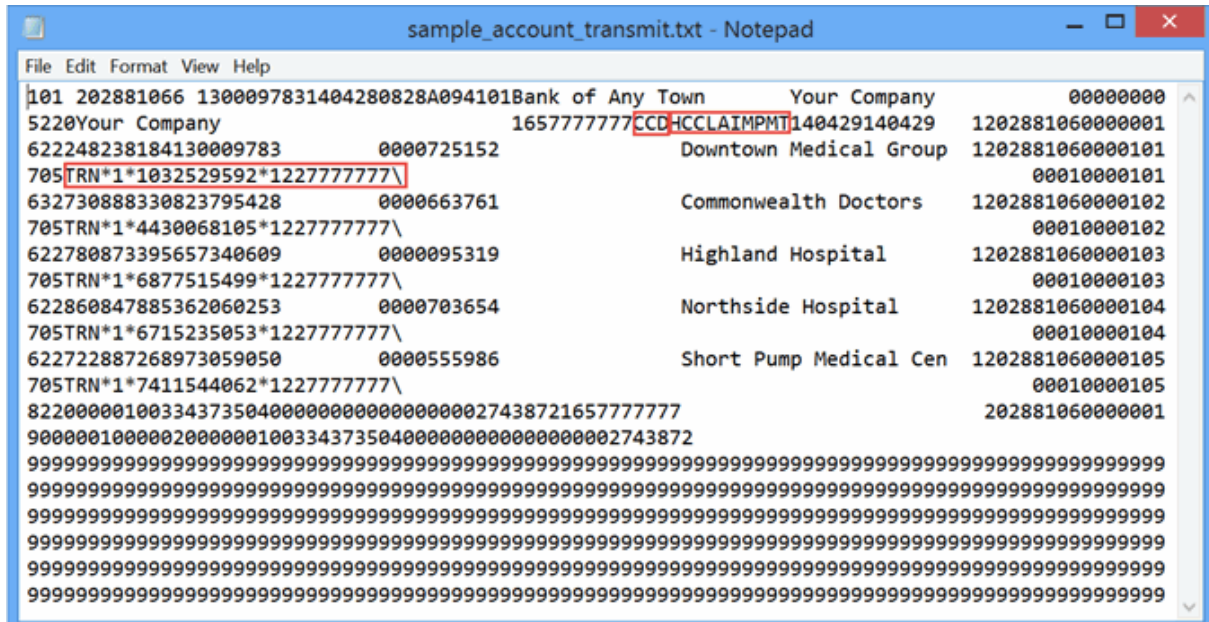
TRN02 Reassociation information - trace number

TRN03 Origination Company ID - typically a 1 followed by the Federal ID

TRN04 Reference Identification - Optional. Used when the

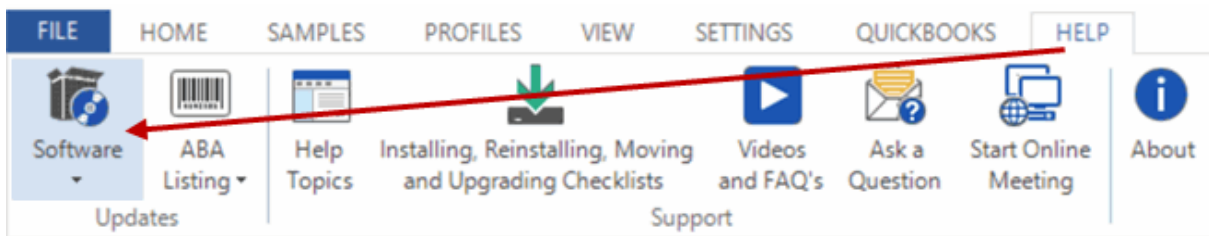
TRN03 needs additional information

Segment terminator can end with either a \ backslash (default) or a ~ tilde.



NOTE: Older versions of ACH Universal may require a Service Pack update

Obtain a service pack by clicking on the Help tab, then within the Update Group > Software. Allow the software to exit and re-start.



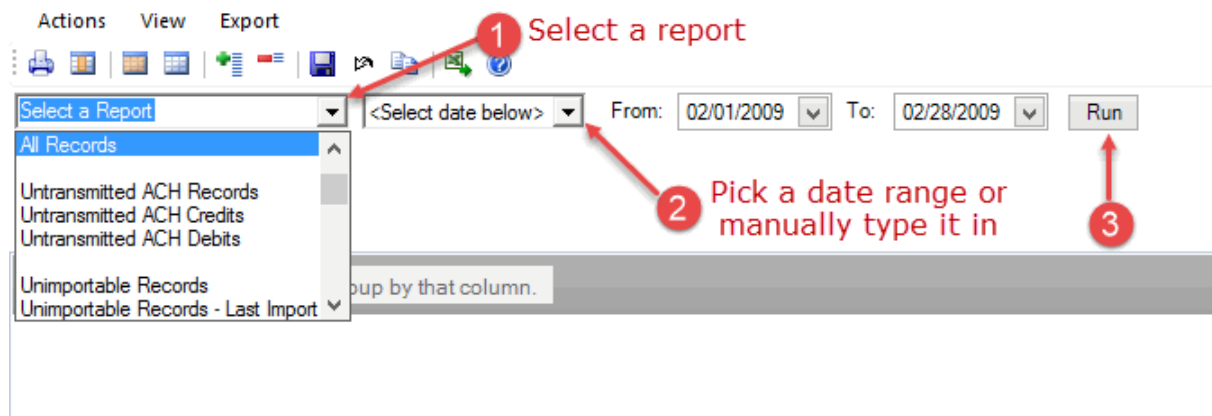
1.5 Reporting

Reporting

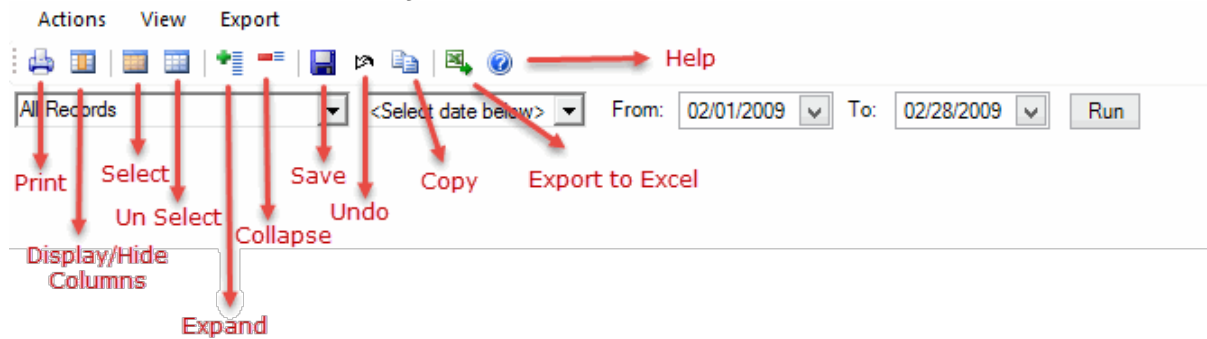
ACH Universal has a wide selection of industry standard reports which include transactions, profile listings, audit trail logs and more.

Basic

To run a report - select the View tab > All Reports.



From the toolbar icons, you can



Features

Once you've run a report, you can change the:

- Columns - add, remove, move, sort
 - Grouping - 'Outlook-style' grouping
 - Filtering - 'Excel-style' filtering
- and save your changes for use next time.

1.5.1 General Usage

Reporting - Customizing Fields

You can arrange the fields in any order. To do so, click and drag the column header to its new location.

Actions View Export

All Records ▼ All Periods ▼ From: 01/01/1990 ▼ To: 12/31/2029 ▼ Run

Drag a column header to group by that column

Date	Amount	Name	ID_Number	Import_Number	SEC_Code	Transmission_Log
03/18/2015	-\$7,817.58	Que Delicia		100	PPD	100
03/18/2015	-\$539.06	Bottom-Dollar M...		100	PPD	100
03/18/2015	-\$2,873.06	Wartian Herkku		100	PPD	100

Custom Layouts

If you prefer your report to be different than the default display, simply modify the report to your preference.

The saved layout will retain all information in the current report, including filters, groupings, summary information, and field order.

Afterward, click on the 'Save' icon.

The next time you run the report, it will be displayed per your settings.

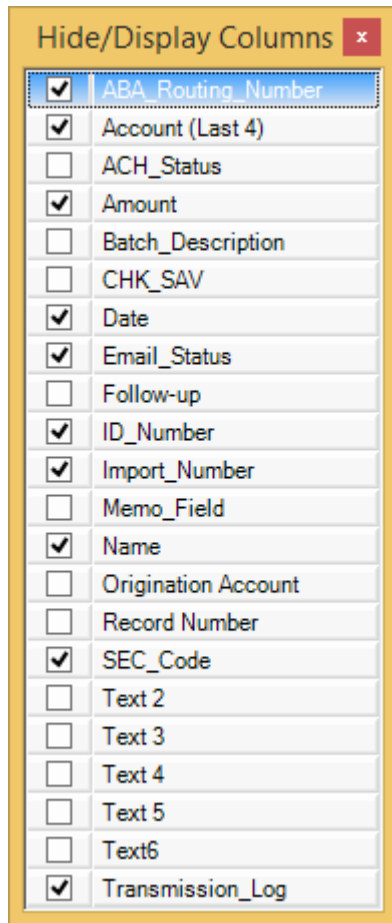
Note: To remove the custom layout - click the 'Remove' icon, just to the right of the 'Save' icon.

1.5.2 Grouping Data

Reporting - Grouping Data

Reports are only useful if they can be interpreted quickly and accurately. It is both cumbersome and error-prone to be forced to scroll through tens or hundreds of records looking for certain ones.

Advanced Reporting allows you to group report data on many different fields to see a breakdown by category.




Column Name	Checked
ABA_Routing_Number	Yes
Account (Last 4)	Yes
ACH_Status	No
Amount	Yes
Batch_Description	No
CHK_SAV	No
Date	Yes
Email_Status	Yes
Follow-up	No
ID_Number	Yes
Import_Number	Yes
Memo_Field	No
Name	Yes
Origination Account	No
Record Number	No
SEC_Code	Yes
Text 2	No
Text 3	No
Text 4	No
Text 5	No
Text6	No
Transmission_Log	Yes

1.5.3 Filtering Data

Filtering Data

Immediately below the column headers is the filter row. Each field in the report can have its own filter. Select the type of filter for the field and then enter the filter text into the appropriate box.

Selecting Type of Filter

For each field you want to filter, click the corresponding  button. This will display the filter choices.

For numerical filtering, your options are:

- = Equals
- ≠ Does not equal
- < Less than
- ≤ Less than or equal to
- > Greater than
- ≥ Greater than or equal to

Note: The comparisons are based on the sign of the data. For example, if you want to see issued checks larger than \$10,000 and all issued checks have negative signs, create a filter of "Less than" and enter -\$10,000 as the amount.

For textual filtering, your options are all the above, plus:

- * Like
- ↔ Matches Regular Expression
- ☐ Starts with
- ☐ Contains
- ☐ Ends with
- ☒ Does not start with
- ☐ Does not contain
- ☐ Does not end with

Textual comparisons use simple text searches for the filter text, with the exception of "Matches Regular Expression" which uses regular expressions to create matches. Regular expressions, while powerful, create an extra layer of complexity and normally are not needed for basic text filtering.

Entering Filter Data

In the text box next to the filter type button, enter your filter criteria. As you type, the data in the report will be filtered automatically.

Summarizing Data

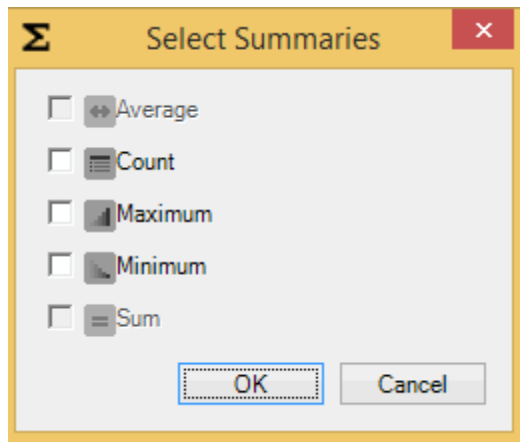
Advanced Reporting also provides the ability to create data summaries for any fields you wish. The summary information available is:

- Count (number of records)
- Minimum
- Maximum
- Sum
- Average

These summaries are stored as a part of user layouts and can be exported with the report data if you wish to retain them.

To turn on summaries, select View from the main menu, then Enable Summary. A Σ will be displayed in each field. To enable summary information for a field, click the Σ in the field header.

The Select Summaries box will be displayed. Below is the box for the Amount field. All other fields have Count, Maximum, and Minimum available.



To turn on a summary value, enable the check-box. When finished, click OK.

The summary information will be displayed after the last row of report data.

	-\$3,050.25
	-\$1,234.25
Maximum = -539.06	
Count = 101	

To turn off summaries, select View from the main menu, then Disable Summaries. Summaries are stored as a part of the user layout. Summaries are automatically disabled when you switch reports.

1.5.4 Exporting Data

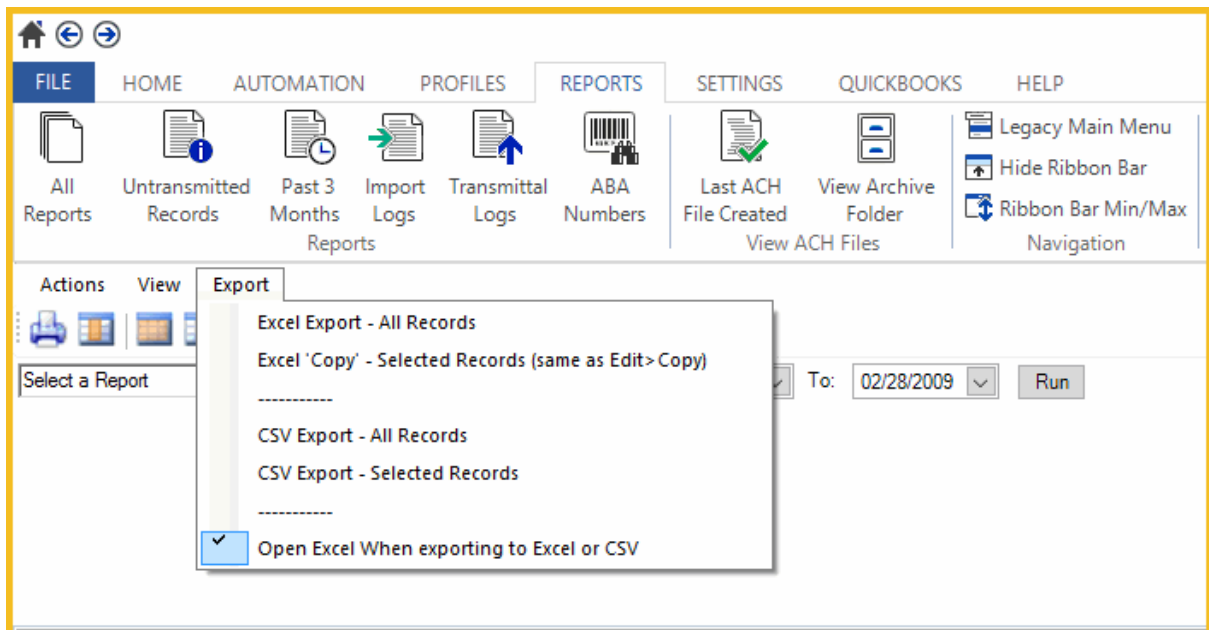
Exporting Data

Your report data can be exported from Advanced Reporting to an Excel spreadsheet or a CSV file. Note: You can export to Excel without having Excel installed, but it must be installed in order to view the exported file.

All export options are accessible through the Export option on the main menu. These options are:

Excel Export - All Records	Export all displayed records. Records filtered out will not be included. All visible columns will be exported.
Excel 'Copy' - Selected Records	Export all manually selected records. All visible columns will be exported.
CSV Export - All Records	Same as Excel Export- All Records, but exports to a CSV file
CSV Export - Selected Records	Same as Excel 'Copy' - Selected Records, but exports to a CSV file
Data Dump - All Records, All Columns	Exports all records (regardless of filter) and all columns (visible and not visible) to a txt file.

Also under the Export menu is the option "Open Excel when exporting to Excel or CSV." Leave this checked if you wish to load the exported file immediately in Excel (Note: Excel must be installed). To export to a file but not view the file, select the option and uncheck it.



1.6 Automation and Integration

Automation and Integration - Overview

Our Software Integration Kit (SIK) enables you to automate most routine processes, such as importing files, creating transmission files (for ACH and Positive Pay) and for running Automated Transaction Matching (for Bank Rec).

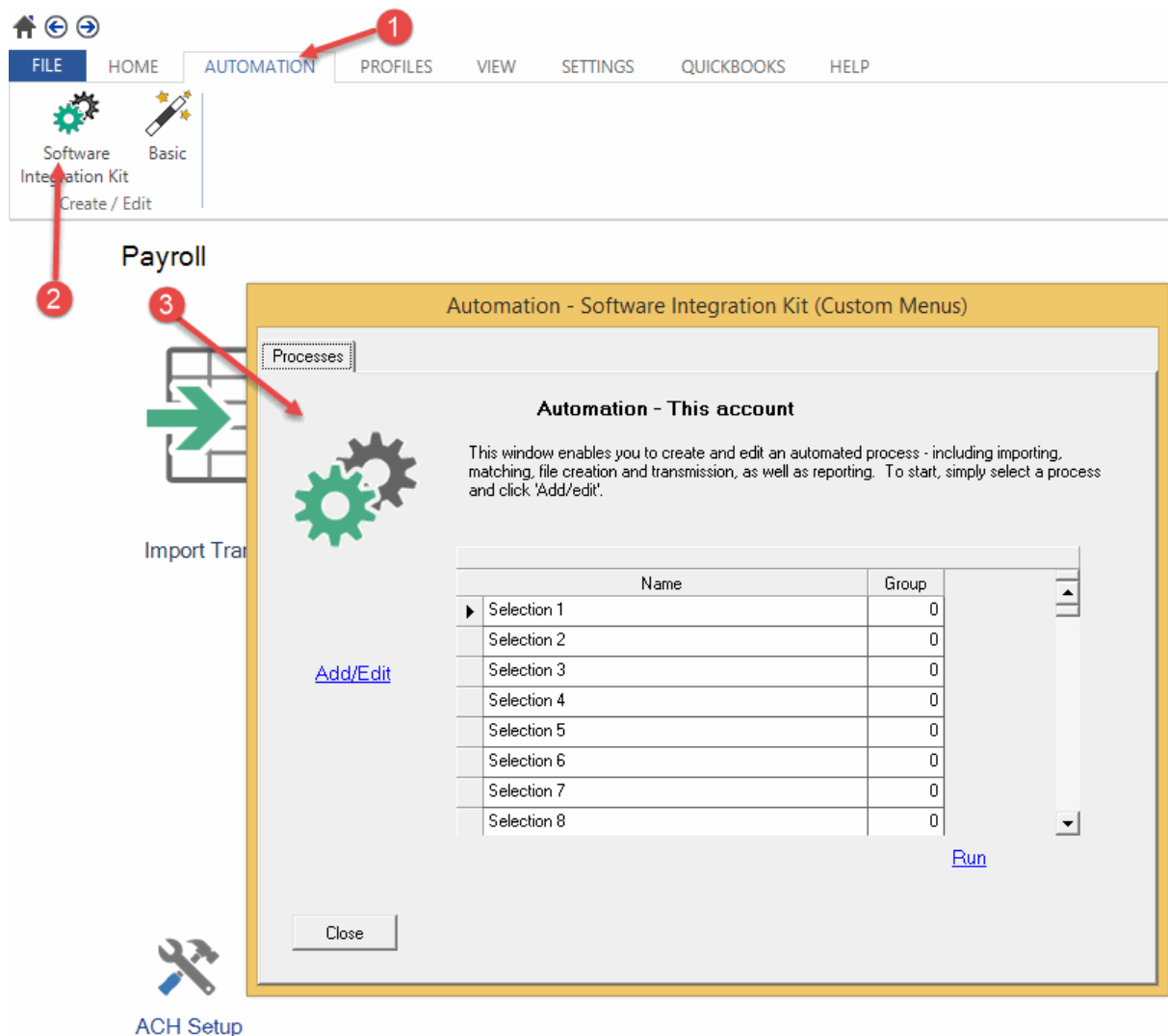
No programming is required--just simply point and click.

To access the Software Integration Kit for the first time:

ACH Universal - Automation tab > SIK

Bank Rec - Automation tab > SIK

Positive Pay - Settings tab > SIK



Notes:

Legacy (Basic) automation has been replaced by the Software Integration Kit. The Software Integration Kit requires either ACH Universal Corporate or Processor editions, Bank Rec or Bank Positive Pay automation edition.

1.6.1 Software Integration Kit - Advanced

Software Integration Kit - Advanced

This section is devoted to accounting software developers and other third party developers (including end-users) who are looking to integrate Treasury Software applications into a seamless and automated process for their users.

Our Software Integration Kit (SIK), unlike most automation development kits, is included directly in the runtime edition and is available to both power users and software developers in a Graphical User Interface.

Treasury Software's SIK includes full automation tools to seamlessly:

- import any file
- import all files within a directory
- archive (move) the imported files
- preserve the audit trail of archived files (append the file name of each file with a date/time stamp to insure that each file is uniquely named in the archive directory)
- provide summary reporting

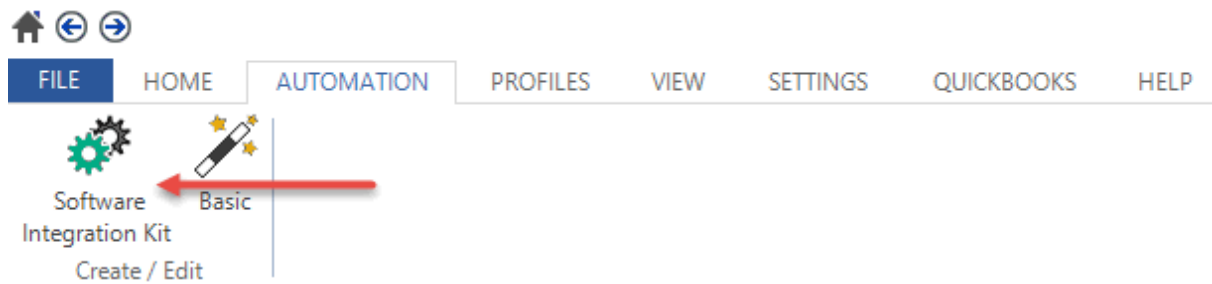
and, of course

--perform any Treasury Software core module process including:

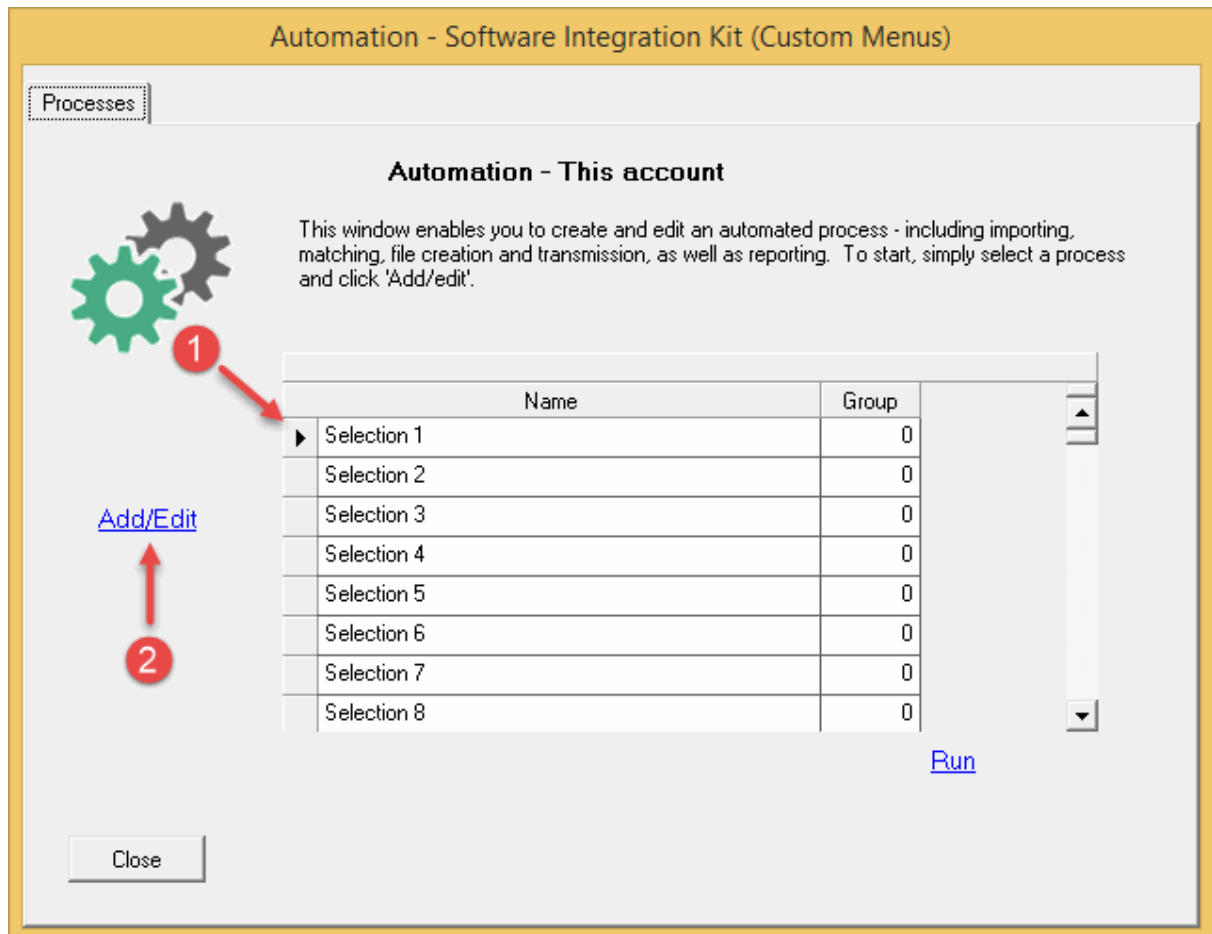
- ACH and Positive Pay file creation
- ACH and Positive Pay file transmission
- Automated Transaction Matching (ATM) for bank reconciliation

Note: The Software Integration Kit is referenced as the 'Custom Import Menu Setup' in some documents and will be used here interchangeably.

To access the Software Integration Kit (formerly called Custom Import Menus), from the Automation tab select Software Integration Kit.



You can have up to 20 integration routines per account. Select one that is not being used and click 'Add/Edit'.




1.6.1.1 Settings

Settings pages - Basic, Advanced and Automation

Automation - Software Integration Kit (Custom Menus)

Basic | **Advanced** | Automation | Reports



This window enables you to create custom import selections from the main menu. Typically used when multiple import files of different formats are imported, or to access advanced import functionality, such as importing entire subdirectories.

☒ Name

What do you want to import? Delimited files only (BAI and ACH if selected on advanced page)

☐ Single file
 ...

☒ All files in a folder - all have the same format
 ...

☐ SQL Insertion (Requires SQL Server Processor edition) [SQL Insertion - Select fields](#)

Select a mapping template
 ▼

This feature is available on select versions.

Sequence #1

Close Save

Visible - Check this box if you want this process to be available to the user from the main menu (Import submenu). This checkbox only drives visibility - it does not activate or inactivate a process.

What do you want to import?

File - select the file

Folder - point to a folder. Note: Each of the files should have the same format.

Tip:

If you only want to import one file, but the file name is dynamic (keeps changing), then use the folder option.

Mapping Templates

Each custom process has its own custom import layout. For example, here in the 1st process, the system defaults to the Custom Menu #1 template in the drop down list. The 2nd custom process will have a Custom Menu #2, and so on.

This enables each custom process to have its own file layout.

Bank Reconciliation only

There will be two Custom Menu layout drop down lists. One is for the G/L (on the left), the other is for the Bank data (on the right). If automating both bank and G/L imports - create a separate process for each (and keep each set of files in a different folder if using the folder import).

Fixed Width formats

If a fixed width file is to be imported, the file needs to be parsed. In a similar manner, a second row of drop down lists will be displayed - these are for fixed width files only. To display the second row of drop down lists, click on 'Unsupported file formats' hyperlink on the second page.



Select a mapping template

☐ GL

☒ Bank

This feature is available on select versions.

Advanced - Second Page

Automation - Software Integration Kit (Custom Menus)

Basic | Advanced | **Automation** | Reports

Archive

☒ Archive - After importing, move file to the archive directory. Note: Fixed-width text files cannot be archived

C:\Treasury Software\Archive ...

☒ Append archived file name with date YYYYMMDD

☒ Append archived file name with time HHMMSS

File (data) format

☒ Tabular - includes all Excel, comma delimited (csv) and tab delimited files

☐ ACH File (use the Mapping Template 'ACH2Excel' in the prior tab). ☒ New format (with text preface)

☐ ACH Return File (use the Mapping Template 'ACH Returns' in the prior tab)

☐ BAI File ☐ BAI /ACH File conversions only (no import). Converts on a 1-to-1 basis.

ACH-2-Excel and BAI-2-Excel output files will be located at: C:\Users\Public\Treasury Software\Reports\

[Unsupported formats](#)

Other Settings

☐ Imported Amounts Need Decimals (divide by 100)

☐ Override Mapping Requirements (Amount) - Use when importing non-financial data in conjunction with a custom project. Also suppresses 'Void vs. Issued' check warning

Close Save

Archive

This is used to preserve the audit trail and keep the original import file available for future research and review.

The file is moved to the archive directory after a successful import. We recommend appending the file name with a date/time stamp, as this will make the file name unique, and insure that when the file is copied into the archive directory it will not over-write any existing files.

Note: Fixed width text files are not supported in the archive process.

Tip: Confirm that the user triggering the custom process will have rights/privileges to the archive directory - as it will be performed under their security profile.

File format

Notes:

Tabular - includes Excel, comma delimited (csv) and tab delimited files.

Fixed width file notes:

Select tabular - and also click the hyperlink 'Unsupported file formats' to display the second row of mapping templates.

Automation - Third Page

Automation - Software Integration Kit (Custom Menus)

Basic | **Automation** | Reports

Automating from the command line

Command Line Group # Change from 0 if automating (this is the 'AUTO' value)

Custom Action after import

Tip: Your command line to trigger is:

"C:\Program Files (x86)\Treasury Software\version 2015 01\BRCOM.exe" /ACCT="Payroll" /MEI

[Go To Scheduled Task Window](#)

[How to create an automation shortcut](#)

Custom Date Formats

☐ Use custom date formats below. Over-ride global settings.

Select a format Embedded start position

Select a delimiter ☒ No delimiter ☐ / (slash) ☐ - (hyphen) ☐ : (colon)

Output directory for BAI-2-Excel and custom applications.

...

Close Save

Command Line Group

This enables the process to be triggered from the Command Line Interface.

Processes are triggered by the numeric value set here. Therefore, all twenty processes could be called from a single command line - assuming all has the same value.

The basic syntax for the trigger is:

[path]\BRCOM.exe /ACCT="sample" /MENU /AUTO=1

- Account (database) - /ACCT
- Include to activate (static to trigger) - /MENU
- Group to use (numeric value in the Command Line Group number box)- /AUTO

This example triggers the Custom Import Menu group #1 (AUTO=1) for the 'sample' account.

Chaining multiple processes:

Select a numeric value in the Command Line Group number box. When passed to the program, it will trigger sequentially all custom menu selections with the same value.

Example:

You want to trigger three import processes and then create and transmit an ACH file.

Import process 1 - Import a single payroll file

Import process 2 - Import all trade payable files in a directory

Import process 3 - Import all customer collection files in a directory

Create three separate custom menus, with all having the same Command Line Group number (1). As the processes are sequenced based on the process order (from the list top to bottom), make sure they are in sequence, as the last one will contain the automation process.

On Import process 3 (only), select the 'Custom Action After Import' to 'ACH File - Create and Transmit'.

Custom Action after import

This can be:

ACH File - Create and Transmit

Positive Pay File - Create and Transmit

Automated Transaction Matching

Select as needed.

Custom Date Formats

Enables you to import non-standard date formats.

Question - How do you know if the format is a custom format?

Try opening the source file in Excel. If Excel opens the file and the date looks appropriate, you do not need to enter any settings. However, if Excel has a problem interpreting the date - so will Treasury Software.

1.6.1.1.1 SIK Testing

Triggers and Testing

Enables the automation of Custom Import Menus (Software Integration Kit) - regardless as to whether the program is set for ACH Universal, Bank Positive Pay or Bank Reconciliation.

Triggers

The syntax for the command line trigger is simply:

```
[path]\BRCOM.exe /ACCT="sample" /MENU /AUTO=1
```

- Bank Account (database) - /ACCT
- Include to activate (static to trigger) - /MENU
- Group to use (numeric value in the Command Line Group number box)- /AUTO

This example triggers the Custom Import Menu group #1 (AUTO=1) for the 'sample' account. [Detailed syntax](#) information is available.

Supported Software Platforms and Portability

As the Treasury Software runtime contains and drives the automation process, there are no restrictions as to the underlying development environment (VB, VB.NET, C, C++, etc...) or as to the platform (rich client vs. ASP) used to trigger the process.

All that is required is for the triggering application is to access a command prompt (shell out) and issue a single command line.

Sample Testing Plan

There are three stages to testing

1. User interface (alpha)
2. Shortcut from the desktop (isolated)
3. Third party software triggers or scheduled task triggers (start to finish)

We recommend that you perform testing sequentially, starting at the user interface.

1. User interface - primarily for 'alpha' testing.

From the user interface, select 'Import', then the name of the process you created. The system will walk you through the import process 'step-by-step'.

Tip: 'Step-by-step' is literal - there can be five clicks per file. If testing a folder import, plan the number of files in a folder accordingly to minimize the test time.

Note: Actions after import, such as file creation and transmission, will only occur from the command line (see testing methods #2 and #3 below to trigger).

2. Shortcut from the desktop - isolated

From within Windows Explorer, navigate to the Program Files\TreasurySoftware directory, right click on BRCOM.exe and send a shortcut to your desktop. Close Windows Explorer.

Right click on the shortcut, select 'Properties', and in the 'Target:' (path) add the trigger. A sample Target might look like:

c:\Program

Files\TreasurySoftware\BRCOM.exe /ACCT="sample" /MENU /AUTO=1

3. Third party software triggers or scheduled task triggers (start to finish)

A complete test environment, which includes third party software testing or a scheduled task from the host Windows Operating System.

For event driven triggering, such as from a the third party software:

--shell to a command prompt and send a command line trigger, such as above in #2.

For recurring, scheduled actions:

--use the host operating system's scheduled tasks.

Notes - upon successful completion of testing:

--Migrate triggers to production third party environments.

--To conform with common Audit Trail requirements, ACH transactions which have been transmitted cannot be deleted via the user interface. Either manually delete with SQL tools, or create a new account.

--If creating a new account, copy your import mappings by entering into the newly created account and selecting 'Import', then 'Column Mapping Templates - Import' from the main menu. Remember - This copies your column mapping

templates, but not your custom selections. Don't forget to re-click any custom selections.

Remember: Settings and customizations are stored in each bank account's database.

1.6.1.2 SQL Insertion

The SQL Integration feature enables other software systems to push data directly into a Treasury Software SQL Server (not SQL Express) based platform. This eliminates the need for 'pass-thru' files.

This feature requires an advanced knowledge and skill set with SQL Server. It is best used for high volume and highly automated environments.

We highly recommend printing out these instructions for reference.

Overview

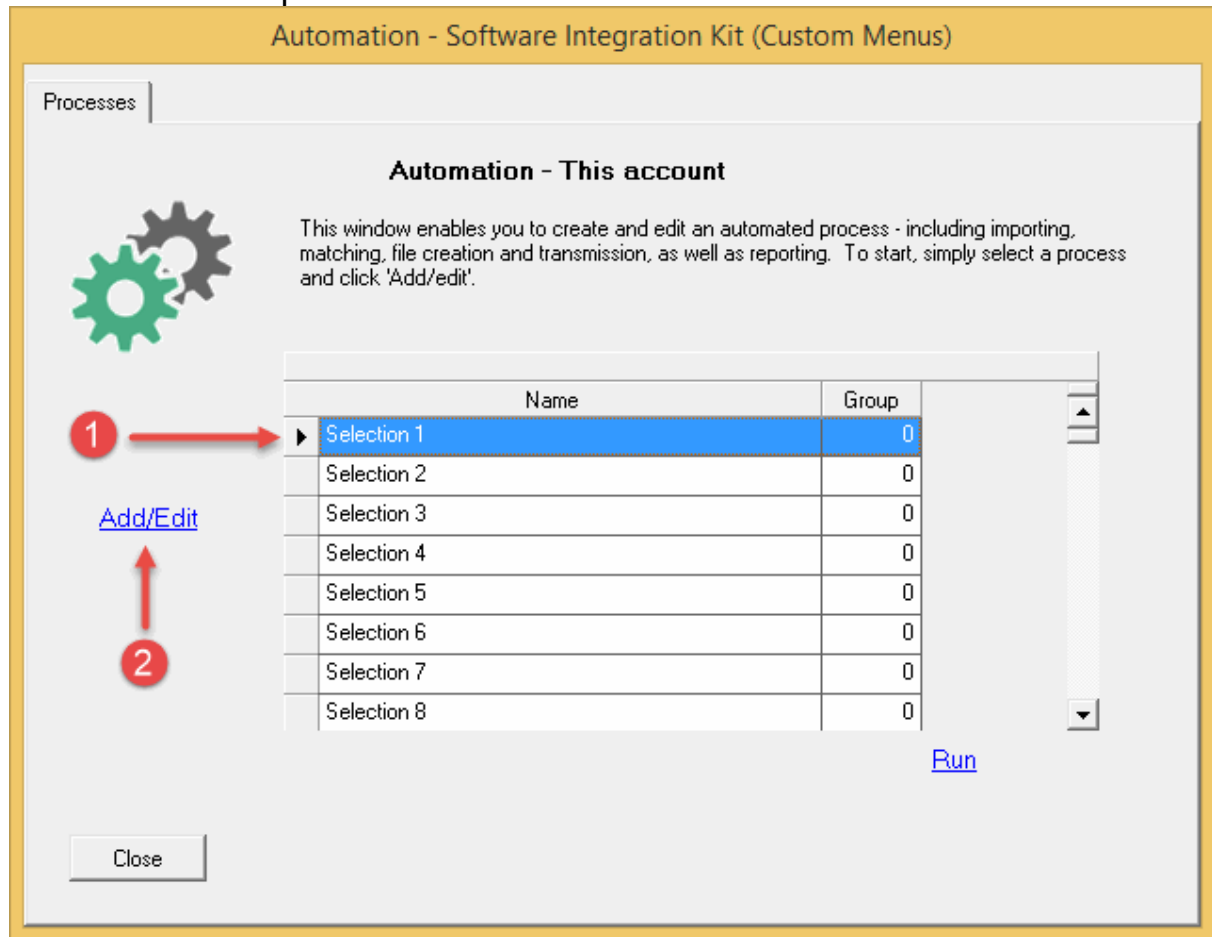
1. You will populate data into the Treasury Software holding table. The holding table exists in each SQL Server database.
2. Then, when Treasury Software is triggered, it will move the data from the holding table into a permanent table and create an ACH file.

Settings

1. Start the Software Integration Kit.

Select the Automation tab > Software Integration Kit.

Select an unused process and click Add/edit.



2. Basic tab:

--Check the 'Visible' box (described later) and name this process (example Daily Processing)


--**Select 'SQL Insertion'.******

--**Click the 'SQL Insertion - Select Fields' link *******

Note: As the mapping templates are not used, you can leave the default.

Automation - Software Integration Kit (Custom Menus)

Basic | **Advanced** | Automation | Reports



This window enables you to create custom import selections from the main menu. Typically used when multiple import files of different formats are imported, or to access advanced import functionality, such as importing entire subdirectories.

☒ Name

What do you want to import? Delimited files only (BAI and ACH if selected on advanced page)

☐ Single file

☐ All files in a folder - all have the same format

☒ **SQL Insertion (Requires SQL Server Processor edition)** [SQL Insertion - Select fields](#)

Select a mapping template

This feature is available on select versions.

Close Sequence #1 Save

3. SQL Insertion tab

After you click the 'SQL Insertion - Select Fields' link, you will be brought to the SQL Insertion tab

Select the top selection 'SQL - Insertion'

Leave the Transaction Code option to the default Populating CHK/SAV field only, unless you are a Financial Institution.

When complete, select the Automation tab.

Automation - Software Integration Kit (Custom Menus)

Basic | **Advanced** | Automation | Reports | SQL Insertion

Use this window only for SQL Insertion. This means that you will be programmatically inserting records into the tblHoldingGLIntegration table.

Warning: This is an advanced feature and requires advanced programming skills, and Treasury Software SQL Server Processor edition or equivalent.

Note: This is designed for high volume data entry, and supports only a subset of Treasury Software features.

☒ SQL Insertion - Requires: Name, Amount, Date, ABA and Account number. Optional fields: ID Number, SEC (CCD, PPD, etc.), Addenda record text and email address.

Transaction codes - CHK/SAV

☒ Populating CHK/SAV field only **Leave default, unless you are a financial institution**

☐ Populating Transaction Code field only (amounts should be absolute)

☐ Leaving both CHK/SAV and Transaction Code fields empty.

On-the-fly (common) vs. Profile-Based (rare)

☒ On-the-fly (most common - populate ABA, Account Numbers, etc... as above)

☐ Profiles - Name lookup (rare - already created profiles)

☐ Profiles - ID lookup (rare - already created profiles)

☐ QuickBooks

☐ Off

[Return to previous tab](#)

Close Save

4. Automation tab

Select a non-zero command line group number (typically 1).

Select an action from the drop down list (ACH File - Create and Transmit).

Copy the command line noted below. You will use this line to trigger moving this process.

Click 'Save' when complete.

Note: Do not make any other changes in the other tabs.

Specifically, leave the default file format to 'tabular' and do not enable archiving.

Automation - Software Integration Kit (Custom Menus)

Basic | **Advanced** | Automation | Reports | SQL Insertion

Automating from the command line

Command Line Group # Change from 0 if automating (this is the 'AUTO' value)

Custom Action after import

Tip: Your command line to trigger is:

[Go To Scheduled Task Window](#)
[How to create an automation shortcut](#)

Custom Date Formats Leave off (default)

☐ Use custom date formats below. Over-ride global settings.

Select a format Embedded start position

Select a delimiter ☒ No delimiter ☐ / (slash) ☐ - (hyphen) ☐ : (colon)

Output directory for BAI-2-Excel and custom applications.

Leave off (default)

Populating data into the Treasury Software holding table.

The following fields exist in each Treasury Software created SQL Server database.

Notes:

- All fields are text fields and located in the **table tblHoldingGLIntegration**.
- All are mandatory unless otherwise noted.
- You can add records as often as you want
- The table is automatically cleared (deleted) each time you trigger the Software Integration Kit to run.
- Strip out special characters (especially apostrophes) in the Description/Name.

Due to our existing system processes, please note that not all transaction types and fields are available for insertion.

Field name	Description
Mandatory fields	
Amount	<p>Can import as signed or absolute amounts, depending on whether or not you are supplying the Transaction Type codes. Regardless of sign, always include a decimal point as needed. Do not include commas or dollar signs.</p> <p>Tip: Typically you will sign the amount as positive when you are collecting funds, and negative when you are sending out funds.</p> <p>Either:</p> <ol style="list-style-type: none"> 1. If Transaction codes are supplied in the ACH_CheckingorSavings field, enter all amounts in absolutes (positive). 2. If Transaction codes are NOT supplied, indicate whether the amount is a Debit (collecting funds, ie from clients) by signing it positive, or a Credit (paying funds, ie. employees and vendors) by signing it with a negative sign.
Date	<p>The effective date, in MM/DD/YY format. Note: The month and day can be one or two digit, the year can be two or four digit.</p> <p>International format? - Use your local regional settings.</p>
Description	Name of receiving party (no apostrophes or special characters).
Text1	Identification (ID#) of receiving party. Optional field.
ACH_Account	Bank Account number of receiving party
ACH_Routing_ABA	Routing number of receiving party
Class_3_Letters	Standard Entry Class code (PPD, CCD, WEB, TEL, etc....). Optional field.
ACH_CheckingorSavings	<p>Numeric entry only. Either enter:</p> <ol style="list-style-type: none"> 1. Simple checking (0) or savings (1) indicator or 2. Transaction codes (22, 27, 32, 37, etc...)

Using Multiple Origination Accounts On-The-Fly (not profiles)?

For Company Name - import into fldOriginationAccountText

For Company ID - import into Comp_ID_Resend

Note: Yes, these are odd sounding field names, but they are not a typo.

Testing

After you have performed your one-time setup, and then populated your data, you can test your work.

Start the Software Integration Kit, select the process, and then click 'Run'.

Complete the import wizard.

Upon a successful import, the ACH file will be automatically created. The file can typically be found (by default) at:

C:\Users\Public\Treasury Software\To Bank

Note: Your data that you populated will be cleared out of the tblHoldingGLIntegration.

No valid records? - Remember that the software will filter out invalid ABA numbers. Make sure that you use valid ABA numbers in testing.

Need a test SQL script to populate the table?

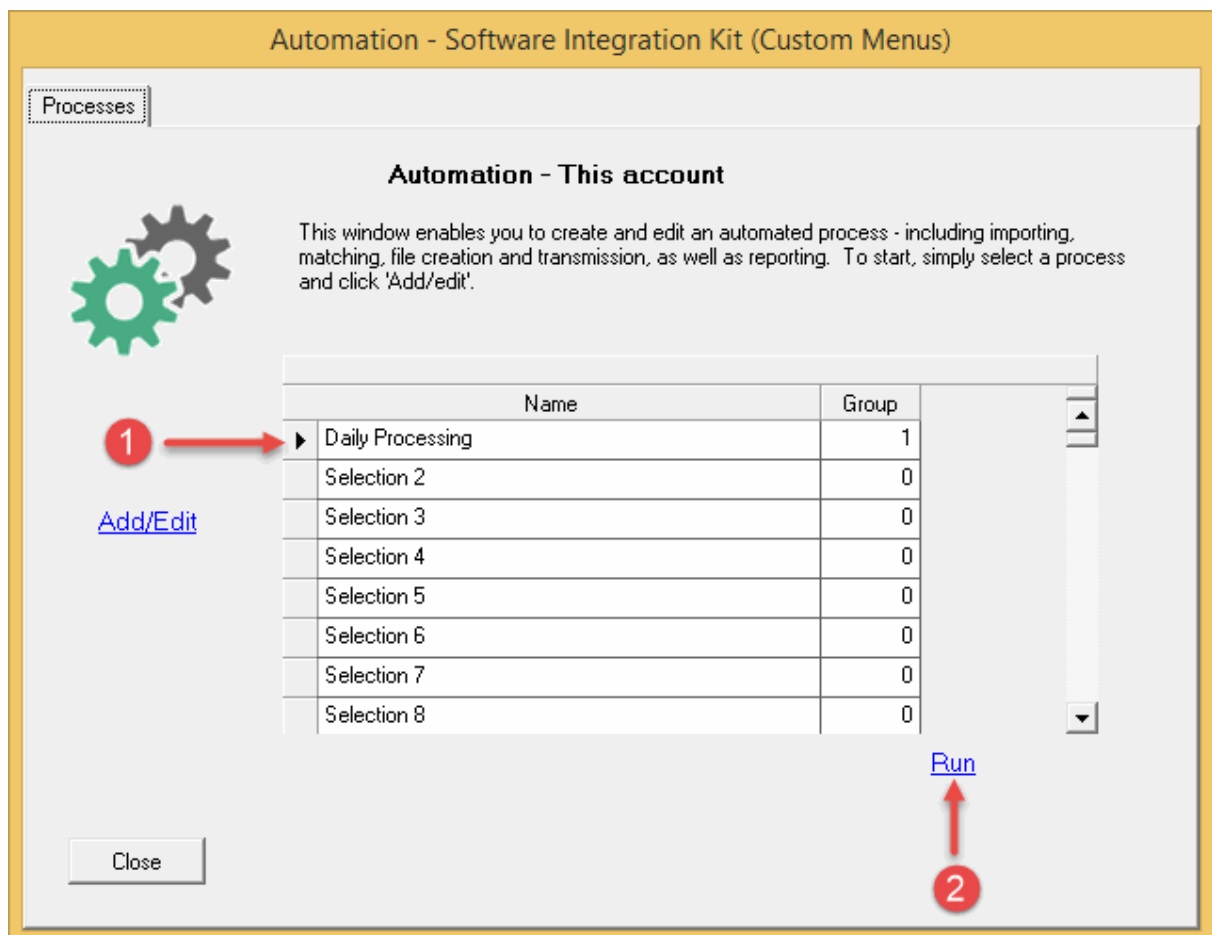
Tip: Start SQL Server Management Studio and click on 'New Query' (make sure that you're in the right database). Then copy the script below.

```
INSERT into tblHoldingGLIntegration
(tblHoldingGLIntegration.Amount,
tblHoldingGLIntegration.Description,
tblHoldingGLIntegration.Text1,
tblHoldingGLIntegration.ACH_Account,
tblHoldingGLIntegration.ACH_Routing_ABA,
tblHoldingGLIntegration.ACH_CheckingorSavings,
tblHoldingGLIntegration.Class_3_Letters,
tblHoldingGLIntegration.Date) VALUES
('123.45', 'ABC Company', 'ABC01',
'88888888', '063000047', '0', 'CCD', '12/31/2013')
```

Script for Multiple Origination Accounts On-The-Fly (no profiles)

```
INSERT into tblHoldingGLIntegration
(tblHoldingGLIntegration.Amount,
```

```
tblHoldingGLIntegration.Description,
tblHoldingGLIntegration.Text1,
tblHoldingGLIntegration.ACH_Account,
tblHoldingGLIntegration.ACH_Routing_ABA,
tblHoldingGLIntegration.ACH_CheckingorSavings,
tblHoldingGLIntegration.Class_3_Letters,
tblHoldingGLIntegration.Date,
tblHoldingGLIntegration.fldOriginationAccountText,
tblHoldingGLIntegration.Comp_ID_Resend) VALUES
('123.45', 'ABC Company', 'ABC01',
'88888888', '063000047', '0', 'CCD', '12/31/2013', 'XYZ
Corp.', '998765432')
```



Production

Trigger the Software Integration Kit using the command line noted in the Automation tab.

General notes

--This feature requires SQL Server (not SQL Express), and access to the Software Integration Kit.

--This integration is designed to be run in an automated fashion. If you trigger the import manually via the menu structure as noted in testing - once you are at the review records screen, the records have been removed from the temporary holding table.

1.6.1.3 Global batch processes - across many accounts**Global batch processes - across many accounts**

In the previous pages, we discussed how to automate imports, archiving, file creation and transmission for a single account.

Here we will address the issue of performing the same task for multiple accounts.

The Global Batch Process saves you the 'pain' of writing batch commands or scripts to trigger processes in each account.

The system will start with command line group 1 and run the processes sequentially.

The advantages of using the Global Process over batch commands:

--no need for scripts

--no need to try to estimate how long each process will take - minimizes overall start-to-end processing time

--easy to trigger - table based.

The Global process is an advanced feature and requires:

--the Software Integration Kit

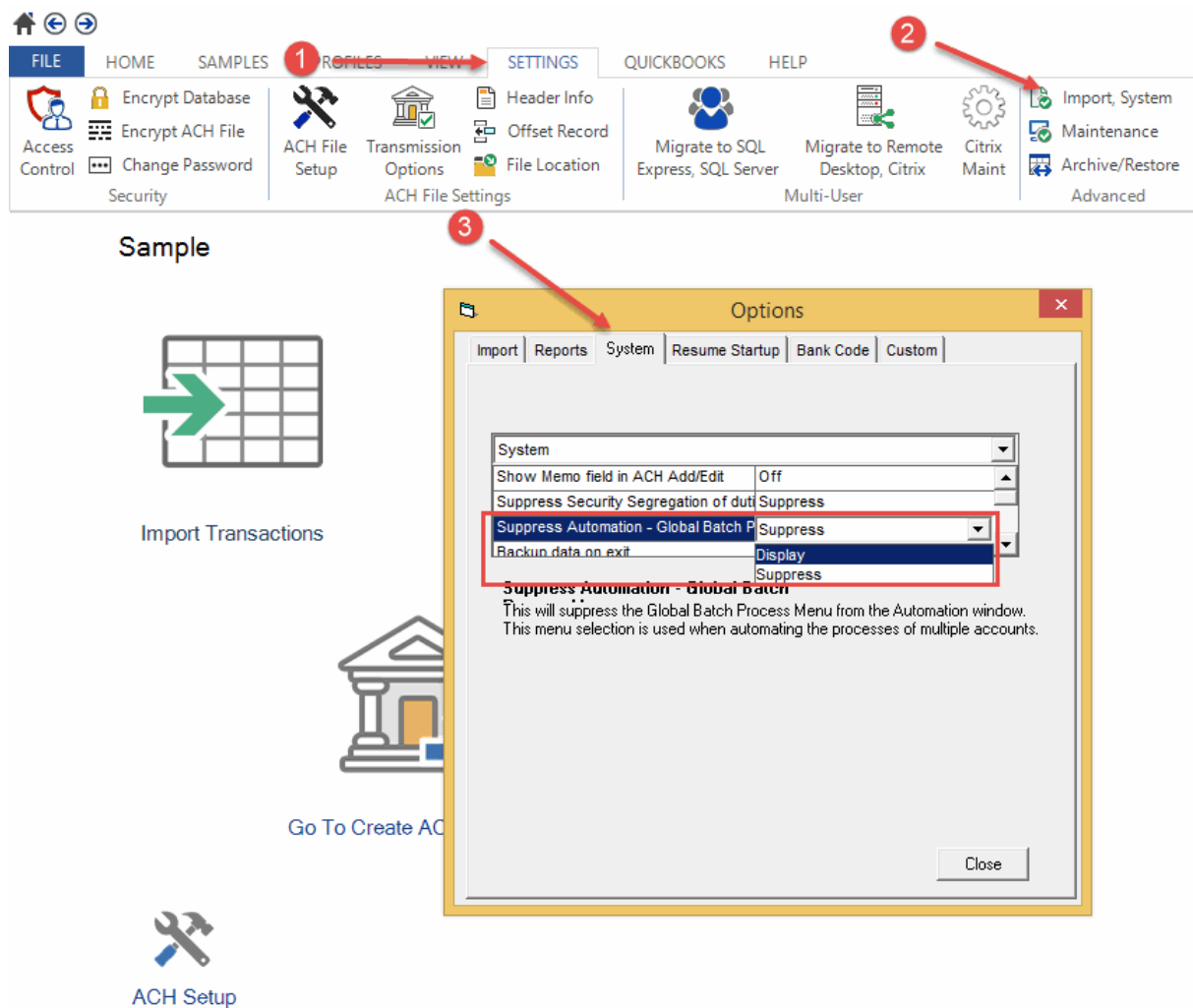
--to be displayed, prior to accessing

To display the Global Batch Process

Settings tab > System tab > scroll to Suppress Automation - Global Batch Process menu and set the option to 'Display'.

Close the window.

Exit and re-enter the account to redraw the menu.

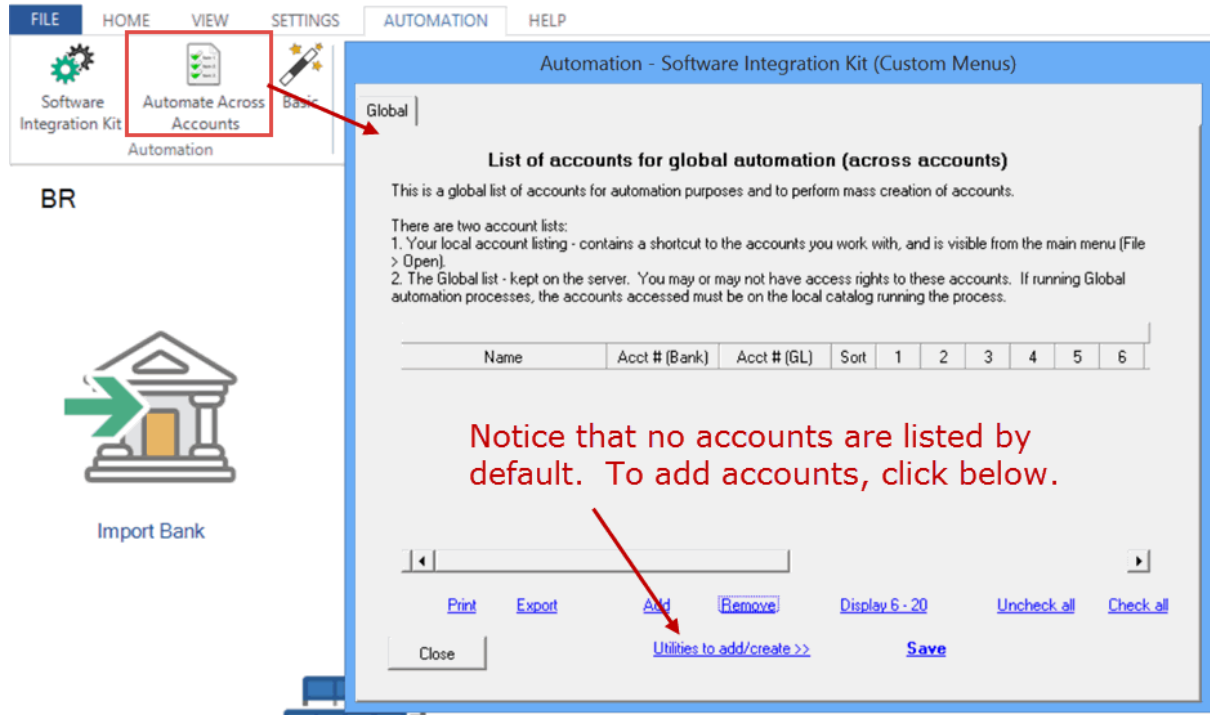


Access the Global Batch Process (after re-entering the account)

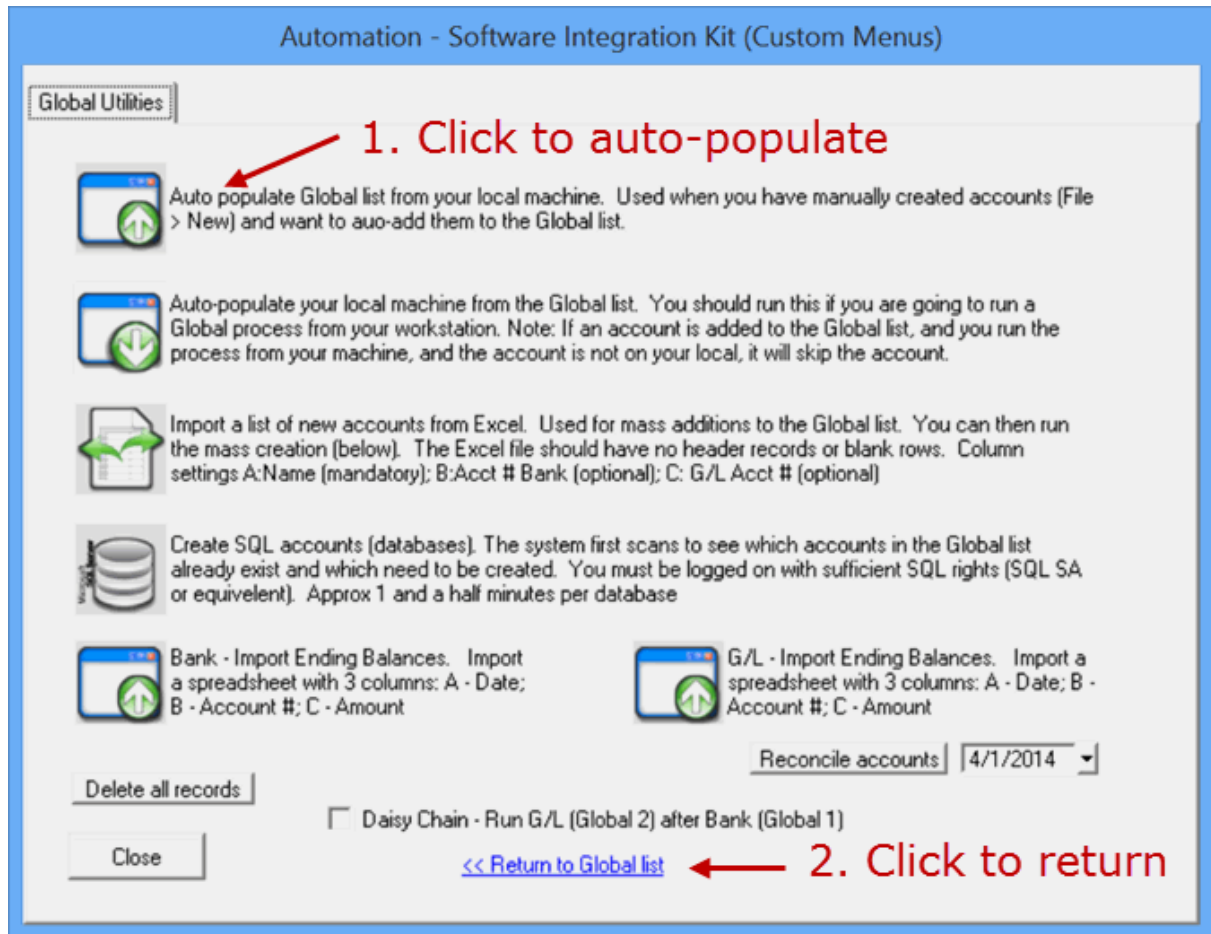
The icon to access the Global Batch Process - Across Accounts - will always be to the right of the SIK.

Click on the Automate Across Accounts to display the form.

Notice that no accounts are listed. Click the link 'Utilities to add/create'.



We recommend using the auto-populate feature. Then click to return to the main window.



Your Main screen is now populated with a list of accounts that you have on your computer.

Automation - Software Integration Kit (Custom Menus)

Global Fully populated

List of accounts for global automation (across accounts)

This is a global list of accounts for automation purposes and to perform mass creation of accounts.

There are two account lists:

1. Your local account listing - contains a shortcut to the accounts you work with, and is visible from the main menu (File > Open).
2. The Global list - kept on the server. You may or may not have access rights to these accounts. If running Global automation processes, the accounts accessed must be on the local catalog running the process.

Name	Acct # (Bank)	Acct # (GL)	Sort	1	2	3	4	5	6
ACH			5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BR			5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Main			5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Sample			5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

◀ | | ▶

[Print](#) [Export](#) [Add](#) [Remove](#) [Display 6 - 20](#) [Uncheck all](#) [Check all](#)

[Close](#) [Utilities to add/create >>](#) [Save](#)

Cleanup

Remove the accounts you don't need, or simply remove the checkboxes. The system will only run the process if there is a check box.

In this example, we are only using process #1 - we'll simply click 'Uncheck all' (lower right corner), and then check the processes we need.

Automation - Software Integration Kit (Custom Menus)

Global

List of accounts for global automation (across accounts)


This is a global list of accounts for automation purposes and to perform mass creation of accounts.

There are two account lists:

1. Your local account listing - contains a shortcut to the accounts you work with, and is visible from the main menu (File > Open).
2. The Global list - kept on the server. You may or may not have access rights to these accounts. If running Global automation processes, the accounts accessed must be on the local catalog running the process.

Name	Acct # (Bank)	Acct # (GL)	Sort	1	2	3	4	5	6
ACH			5	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BR			5	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Main			5	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sample			5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Print](#) [Export](#) [Add](#) [Remove](#) [Display 6 - 20](#) [Uncheck all](#) [Check all](#)
[Close](#) [Utilities to add/create >>](#) [Save](#)



Triggers

The syntax for the command line is (assuming default location and command line group 1):

c:\Program Files (x86)\Treasury Software\version 201X XX\BRCOM /GLOB=1

This may be copied into a user's desktop shortcut for on-demand processing, or used in Windows Task Scheduler for after hours processing.

The GLOB=1 parameter indicates that it is process 1. GLOB=2 would trigger processes with a command line group of #2 and so on.

This trigger - regardless of how it is called (you can use any third party utility or program) can:

Import the source file(s)

Archive the source file(s)
Create a transmission file and/or match records for bank reconciliation
Provide a Notepad style report of the activities.

This feature is a legacy feature of the Processor edition and will be retired shortly.

Do not use this feature, or any other legacy feature in a new setup/configuration - as it may not be compatible with all other features in our current product offering.

Access to this feature has been suppressed by default and should not be activated without authorization from Treasury Software support.

1.6.2 Command Line Syntax

Command Line Syntax

The Treasury Desktop™ contains a rich command line interface that allows for full automation from other applications.

While the command line interface compliments a number of features which are available in our point-and-click 'Control Panel', the interface allows for full customization and control of output files' location/names.

Differences between Control Panel and Command Line automation:

Control Panel

1. Triggers are preset - at standard date/time and standard intervals.
2. Cannot programmatically change file names. Must specify source files or output files.
3. Ease of use - has a point and click interface.

Command Line Interface:

1. Triggers - Can be triggered on command.
2. Full control over both source files and output files. Can programmatically change file names.
3. The command line requires an intermediate to advanced knowledge of systems.

1.6.2.1 Command Line Interface

Overview

The Command Line interface is used to schedule import and transmission jobs through the Windows scheduling system. This is similar to using the Scheduler, but by using the Command Line you are able to schedule multiple jobs and do not have to load ACH Universal to do so.

Command Line Options

`BRCom.exe /ACCT="account" /ACHX [/XMIT] /SRCE="file name"`

/ACCT - specifies account by name

/ACHX - specifies to use the ACH Universal module

/XMIT - directs ACH Universal to create and then transmit the file after creation

/SRCE - specifies file to be imported (using absolute positioning)

Example:

```
c:\Program Files\TreasurySoftware\BRCOM.exe /ACCT="sample" /ACHX /XMIT /SRCE="C:
\aaavb\1000\Tutorial\GLData\ACH_with_Accounts.xls"
```

This example imports a source file named ACH_with_Accounts.xls at the specified absolute position into the Sample account in ACH Universal (ACHX). After import, the system creates and transmits (XMIT) the NACHA file.

Valid source files include comma delimited text files, tab delimited text files, fixed width text files and Excel worksheets.

Notes for all applications:

- The order of the parameters is not significant
- Capitalization is not significant
- When specifying a file name (SRCE), use the full file path and name within quotes. When using mapped drives, remember that the path should be centric/relative to the machine where Treasury Desktop is located, not the machine issuing the trigger/command.
- Place the account name in quotes.

Working with multiple users and multiple account:

Each command line trigger - will create an independent instance of the application. There is no limit to the number of instances.

If processing simultaneous command line requests, use different accounts (Sample1, Sample2, etc...) to minimize any record locking issues. If this is not an alternative, consider processing sequentially, or using our Control Panel.

For Web and Citrix based applications, please contact a Treasury Software support representative.

1.6.2.2 ACH Universal

ACH Universal

(ACH File Software)

- Account - /ACCT
- Data Import (include to activate) - /ACHX
- ACH File Creation and Transmittal (include to activate) - /XMIT
- Source File for import - /SRCE

Syntax Example

If Treasury Desktop was installed in the default location:

```
c:\Program  
Files\TreasurySoftware\BRCOM.exe /ACCT="sample" /ACHX /XMIT /SRCE="C:  
\aaavb\1000\Tutorial\GLData\ACH_with_Accounts.xls"
```

This example imports a source file (identified with SRCE) for ACH Universal (ACHX). After import, the system creates and transmits (XMIT) the NACHA file. This example takes place in the sample account (ACCT).

Valid source files include comma delimited text files, tab delimited text files, fixed width text files and Excel worksheets.

Notes for all applications:

- The order of the parameters is not significant
- Capitalization is not significant
- When specifying a file name (SRCE), use the full file path and name within quotes. When using mapped drives, remember that the path should be centric/relative to the machine where Treasury Desktop is located, not the machine issuing the trigger/command.
- Place the account name in quotes.

Working with multiple users and multiple account:

Each command line trigger - will create an independent instance of the application. There is no limit to the number of instances.

If processing simultaneous command line requests, use different accounts (Sample1, Sample2, etc...) to minimize any record locking issues. If this is not an alternative, consider processing sequentially, or using our Control Panel.

For Web and Citrix based applications, please contact a Treasury Software support representative.

1.6.2.3 ACH-2-Excel**ACH2Excel**

- Account - /ACCT
- Data Import (include to activate) - /ACH2
- Source File for import - /SRCE
- Output File - /OUTD

Valid source files include ARC, CCD, CIE, CTX, DNE, ENR, POP, PPD, RCK, TEL, TRC, TRX, WEB, XCK. Note: Some formats may require further parsing.

Syntax Example

If Treasury Desktop was installed in the default location:


```
c:\Program Files\TreasurySoftware\BRCOM.exe /ACCT="sample" /ACH2 /SRCE="C:\transmit.txt" /outd="c:\testACHdetail.csv"
```

Reminder:

Turn on/off appropriate settings. From the main menu 'File', 'ACH File Conversion', 'Output' tab - unselect open in Excel afterwards.

Notes for all applications:

- The order of the parameters is not significant
- Capitalization is not significant
- When specifying a file name (SRCE), use the full file path and name within quotes. When using mapped drives, remember that the path should be centric/relative to the machine where Treasury Desktop is located, not the machine issuing the trigger/command.
- Place the account name in quotes.

Working with multiple users and multiple account:

Each command line trigger - will create an independent instance of the application. There is no limit to the number of instances.

If processing simultaneous command line requests, use different accounts (Sample1, Sample2, etc...) to minimize any record locking issues. If this is not an alternative, consider processing sequentially, or using our Control Panel.

For Web and Citrix based applications, please contact a Treasury Software support representative.

1.6.2.4 BAI-2-Excel

BAI2Excel

- Account - /ACCT
- Data Import (include to activate) - /BAI2
- Source File for import - /SRCE
- Output File Detail - /OUTD
- Output File Summary- /OUTS

A valid source file would be any file formatted in BAI version 2.

Syntax Example

If Treasury Desktop was installed in the default location:

```
c:\Program Files\TreasurySoftware\BRCOM.exe /ACCT="sample" /BAI2 /SRCE="C:\aaavb\1000\Data\citi.txt" /OUTD="c:\testdetail.csv" /OUTS="c:\testSumm.csv"
```

Reminder:

Turn on/off appropriate settings. From the main menu 'File', 'BAI File Conversion', 'Output' tab - unselect open in Excel afterwards.

Notes for all applications:

- The order of the parameters is not significant
- Capitalization is not significant
- When specifying a file name (SRCE), use the full file path and name within quotes. When using mapped drives, remember that the path should be centric/relative to the machine where Treasury Desktop is located, not the machine issuing the trigger/command.
- Place the account name in quotes.

Working with multiple users and multiple account:

Each command line trigger - will create an independent instance of the application. There is no limit to the number of instances.

If processing simultaneous command line requests, use different accounts (Sample1, Sample2, etc...) to minimize any record locking issues. If this is not an alternative, consider processing sequentially, or using our Control Panel.

For Web and Citrix based applications, please contact a Treasury Software support representative.

1.6.2.5 Software Integration Kit

Custom Import Menus

Enables the automation of Custom Import Menus - regardless as to whether the program is set for ACH Universal, Bank Positive Pay or Bank Reconciliation.

Settings

- Account - /ACCT
- Include to activate - /MENU
- Group to use - /AUTO

Syntax Example

If Treasury Desktop was installed in the default location:

```
c:\Program Files\Treasury Software\version 2012  
01\BRCOM.exe /ACCT="sample" /MENU /AUTO=1
```

This example triggers the Custom Import Menu group #1 (AUTO=1) for the 'sample' account.

Notes:

--The group number can be set for each Custom Import Menu selection. From the main menu select 'Import', 'Custom Import Menu Setup', then select to edit. From the Custom

Menus Setup window, select the 'Advanced' tab. Change the group number in the 'Other Settings' section.

Notes for all applications:

- The order of the parameters is not significant
- Capitalization is not significant
- Place the account name in quotes.

Working with multiple users and multiple account:

Each command line trigger - will create an independent instance of the application.
There is no limit to the number of instances.

If processing simultaneous command line requests, use different accounts (Sample1, Sample2, etc...) to minimize any record locking issues. If this is not an alternative, consider processing sequentially, or using our Control Panel.

For Web and Citrix based applications, please contact a Treasury Software support representative.

1.6.2.6 Bank Positive Pay

Bank Positive Pay

- Account - /ACCT
- Data Import (include to activate) - /POSP
- ACH File Creation and Transmittal (include to activate) - /XMIT
- Source File for import - /SRCE

Syntax Example

If Treasury Desktop was installed in the default location:

```
c:\Program
Files\TreasurySoftware\BRCOM.exe /ACCT="sample" /POSP /XMIT /SRCE="C:
\aaavb\1000\Tutorial\GLData\Check Register 2003-04-08csv.csv"
```

This example imports a source file (identified with SRCE) for Bank Positive Pay (POSP). After import, the system creates and transmits (XMIT) the positive pay file. This example takes place in the sample account (ACCT).

Valid source files include comma delimited text files, tab delimited text files, fixed width text files and Excel worksheets.

Notes for all applications:

- The order of the parameters is not significant
- Capitalization is not significant
- When specifying a file name (SRCE), use the full file path and name within quotes. When using mapped drives, remember that the path should be centric/relative to the machine where Treasury Desktop is located, not the machine issuing the trigger/command.
- Place the account name in quotes.

Working with multiple users and multiple account:

Each command line trigger - will create an independent instance of the application. There is no limit to the number of instances.

If processing simultaneous command line requests, use different accounts (Sample1, Sample2, etc...) to minimize any record locking issues. If this is not an alternative, consider processing sequentially, or using our Control Panel.

For Web and Citrix based applications, please contact a Treasury Software support representative.

1.6.2.7 Profile Importing

ACH Universal Profiles

(ACH File Software)

To import Customer, Employee and Vendor (CEV) profiles

- Account - /ACCT
- Import Customer, Employee and Vendor profiles - /CEVX
- Source File for import - /SRCE

Syntax Example

If Treasury Desktop was installed in the default location:

```
c:\Program Files\TreasurySoftware\BRCOM.exe /ACCT="sample" /CEVX /SRCE="C:\aaavb\1000\Tutorial\GLData\CustomersEmployeesVendors1.xls"
```

This example imports a source file (identified with SRCE). This example takes place in the sample account (ACCT).

Valid source files include comma delimited text files, tab delimited text files, fixed width text files and Excel worksheets.

Notes for all applications:

- The order of the parameters is not significant
- Capitalization is not significant
- When specifying a file name (SRCE), use the full file path and name within quotes. When using mapped drives, remember that the path should be centric/relative to the machine where Treasury Desktop is located, not the machine issuing the trigger/command.
- Place the account name in quotes.

Working with multiple users and multiple account:

Each command line trigger - will create an independent instance of the application. There is no limit to the number of instances.

If processing simultaneous command line requests, use different accounts (Sample1, Sample2, etc...) to minimize any record locking issues. If this is not an alternative,

consider processing sequentially, or using our Control Panel.

For Web and Citrix based applications, please contact a Treasury Software support representative.

1.6.3 Scheduler - Basic Automation

Scheduler - Basic Automation

Note - This feature has been replaced by the [Software Integration Kit](#) and is no longer supported in versions 2013 and on.

This documentation is included for our existing legacy clients, and the inclusion of this feature in future versions of software cannot be guaranteed.

Overview

The Scheduler is used to schedule single file imports and file transmission. If you need to schedule multiple files during the same routine, see Custom Import Menus.

Process

There are two steps to scheduling an automated file import and transmission (from now on called a job).

1. Create the job. This would be the account to be used and the file to be imported.
2. Running the job. This instructs ACH Universal on time and frequency the job should be run.

Create the job

Select the Automation tab > Basic and you will see a form similar to the one below.

Note: If you are using a version prior to 2013, select Control Panel from the main menu. The Control Panel (below) will be displayed.

This window enables you to:

- import your data, transmit to the bank and backup for any, or all, of your accounts,
- automate these tasks with our scheduler.
- supports comma delimited (.csv), Excel (.xls) and Access (.mdb) files

Account	Import ACH Data		Transmit ACH	Backup/Publish	
Name	Import	Import ACH File Name	When	When	
Checking	<input type="checkbox"/>		No	No	
Payroll	<input type="checkbox"/>		No	No	
Sample	<input type="checkbox"/>		No	No	

Help View Logs Scheduler Run Now Close

Figure 1 - Control Panel

All the accounts are shown in the grid. In this case, Checking and Payroll have been created for live data. (Remember: Never use the Sample account for live data). They both can be scheduled to run at the same time, or you can choose to schedule just one account. Note: It is not possible to schedule them at different times and days using the Scheduler. See Custom Import Menus if you need this type of setup.

To create a job:

Enable the checkbox in the Import column of the account you wish to use.

Click the gray box under the Import ACH File Name to browse for the source file to be imported.

Select how you wish the system to handle transmission of the ACH file. Your choices are:

- No (ACH file is created, but not transmitted. You must transmit manually).
- Only when new records imported
- Yes, always (On every job, the file is transmitted using the method you set)

Schedule the job:

Click the Scheduler button.

A screen will pop up requiring a Windows user name and password. The Scheduler will use this user name and password to schedule the job. You may leave the password blank, but the job may not run due to lack of authorization as required by Windows.

After entering user name and password, click Next.

The Scheduler will now be displayed (below).

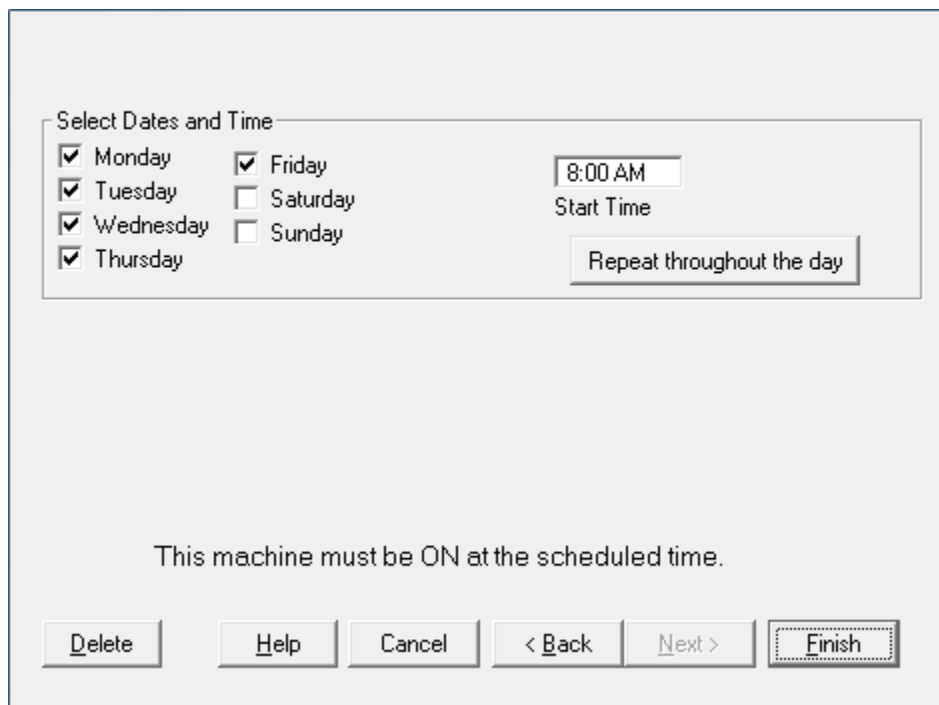
The screenshot shows a 'Scheduler' dialog box. At the top, it says 'Select Dates and Time'. Below this, there are checkboxes for days of the week: Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, and Sunday. Monday, Tuesday, Wednesday, Thursday, and Friday are checked. To the right of these checkboxes is a 'Start Time' text box containing '8:00 AM'. Below the 'Start Time' text box is a button labeled 'Repeat throughout the day'. At the bottom of the dialog box, there is a message: 'This machine must be ON at the scheduled time.' Below this message are several buttons: 'Delete', 'Help', 'Cancel', '< Back', 'Next >', and 'Finish'.

Figure 1 - Scheduler

To schedule a job to run once a day on certain days and at certain times, select the checkboxes for each day and then enter the time in Start Time textbox.

If you need to schedule a job to run multiple times per day, click the "Repeat throughout the day" button.

Information shown in Figure 2 (below) will be displayed in the Scheduler window.

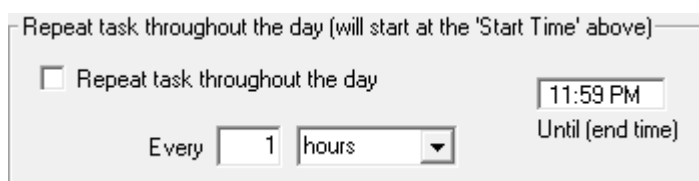
The screenshot shows a dialog box titled 'Repeat task throughout the day (will start at the 'Start Time' above)'. Inside the dialog box, there is a checkbox labeled 'Repeat task throughout the day' which is currently unchecked. To the right of this checkbox is a text box containing '11:59 PM'. Below the checkbox is a section labeled 'Every' followed by a text box containing '1' and a dropdown menu showing 'hours'. To the right of this section is a text box labeled 'Until (end time)' containing '11:59 PM'.

Figure 2 - Repeat throughout day

Click the checkbox.

The job can be scheduled to run in increments of hours or minutes. Enter the length of time between job runs and then select hours or minutes from the drop-down box.

In the textbox on the right side, you can specify the end time for the schedule.

For example, ABC Company wants to run their job every 30 minutes, but only between 11 AM and 3PM.

In Figure 1, ABC would set the start time to 11:00 AM and choose the appropriate days. In Figure 2, ABC would enable the checkbox, then enter 30 into the first textbox, change the dropdown to minutes, and put 3:00 PM in the remaining textbox.

When completed, click Finish.

1.7 Advanced Topics

Advanced Topics - Overview

The articles contained in Advanced Topics deal with features of ACH Universal that are not necessary to basic ACH file creation, but enhance your efficiency in using ACH Universal.

1.7.1 Remote Desktop (Terminal Services / Citrix) Platform

Remote Desktop (Terminal Services/ Citrix) Platform

For the purposes of this Help page, the term 'Remote Desktop' will include Terminal Services and Citrix.

Installation

For instructions on initial setup and system requirements, please see our Installation checklist at:

<http://www.treasurysoftware.com/support2-Installation-Citrix.html>

Turn On/Off

To turn Remote Desktop on or off:

Enter into an account and from the Home page, go to Settings > 'Migrate to Remote Desktop/ Citrix.' In earlier versions of the software, from the main menu select File > Maintenance > 'Remote Desktop' tab. Check / (uncheck) the 'Enable' check box. Exit and re-enter into the system.

Understanding Remote Desktop mode

Simple (non-Remote Desktop Mode)

In a simple desktop or SQL Server environment, when a user starts Treasury Software, the system looks for a settings file which contains a catalog of accounts, Treasury Software licensing information, as well as user-based preferences.

Typically only one settings file is on a computer. This file is opened in 'exclusive' mode in that multiple users should not read/write to the file. While this is not an issue when a computer is in use by one person, it needs to be addressed if the computer is a Remote Desktop Server.

Remote Desktop Mode

Once Treasury Software is turned 'on' for Remote Desktop Mode, the system will protect the original settings file. Remember: the settings file is user specific. More than one user should not access the file at a time.

WARNING - Unexpected results will occur if Treasury Software is installed on a Remote Desktop Server and Treasury Software's Remote Desktop Mode is not turned 'on'.

Technical discussion - 'Under the hood'

Simple

In a simple environment, the settings file is accounts.brd and is located at c:

\\Program Files\\Treasury Software\\version xxxx\\accounts.brd (or for Windows 7
.c:\\Users\\Public\\Treasury Software\\accounts.brd)

Remote Desktop

When the system is 'switched' to Remote Desktop, the system protects the accounts.brd from being accessed.

As each user starts Treasury Software for the first time, the system creates an accounts.brd specific for that individual, and it is placed in the \\users directory.

Notes:

The accounts.brd file is appended with their login id.

The users directory will be either below the Program Files\\Treasury Software tree (Windows XP), or in the Users\\Public\\Treasury Software tree (Vista, Windows 7 on).

Planning - 'When' to turn on Remote Desktop mode

Remember: The system's accounts.brd is used as a template for each user's accounts.brd file.

Everything that you do in the system PRIOR to a user logging in for the first time will be included in that new user's accounts.brd.

Therefore:

If you create two new accounts (i.e., Checking and Savings) prior to any users logging in, each user when logging in for the first time will have Checking and Savings accounts in their catalog.

As a corollary, if you are the system administrator and make changes to the system, such as entering new license codes, this information will:

--not be available to existing users (their accounts.brd's have already been created)

--will be available to any new users, as the system will use the updated accounts.brd as a template.

Making system changes after users have already logged in

1. Make Treasury Software temporarily unavailable to users.
2. Enter into Treasury Software through the Remote Desktop as an administrator - not as a user through a published application (Citrix).

3. Enter into an account.
4. Turn off the Remote Desktop function.
5. Exit, and then re-enter Treasury Software. Enter into an account. Confirm that the Remote Desktop function is off.
6. Perform any maintenance, add any licenses, or add any accounts as needed.
As a reminder - you are now updating the accounts.brd file. This will be used as a template for each of your users.
7. Turn the Remote Desktop function back 'on'.
8. Exit the software.

Optional

If you want to force this change to all existing users, you will need to delete the user settings files. Then, once each user logs in, the system will create a new settings file for them (using the newly updated settings file as a template).

Warning - Deleting the user's settings files will reset all of their settings to the default settings file (which you just updated).

This includes:

- License information
- Account catalogs
- SQL Server server name and authentication method (no effect if using Windows Authentication)
- Minor settings

To delete the user's settings files--using Windows Explorer--delete the contents of the \users directory.

The files in the folder will have a syntax of [login id]_accounts.brd.

The \users directory can be located at c:\Program Files\Treasury Software\version XXXX XX\users\

If the folder is empty (on Vista or later), then look to the c:\Users\Public\Treasury Software\users\ directory.

9. Make Treasury Software available again to your users.

If there is a setting that you missed, or wish to change, you can repeat this process.

1.7.2 Multiple Origination Accounts

Multiple Origination Accounts and Third Party NACHA (Processor) Rules

What is an Origination Account?

An Origination Account is a bank account that you own (or control), that you send payments from, or where incoming funds are collected.

For example, a company's payroll account that is set up for ACH service would be an origination account.

How do we work with more than one account?

We are a large company and have two origination accounts--one for payroll and one for vendor payments (A/P).

How do we work with multiple accounts?

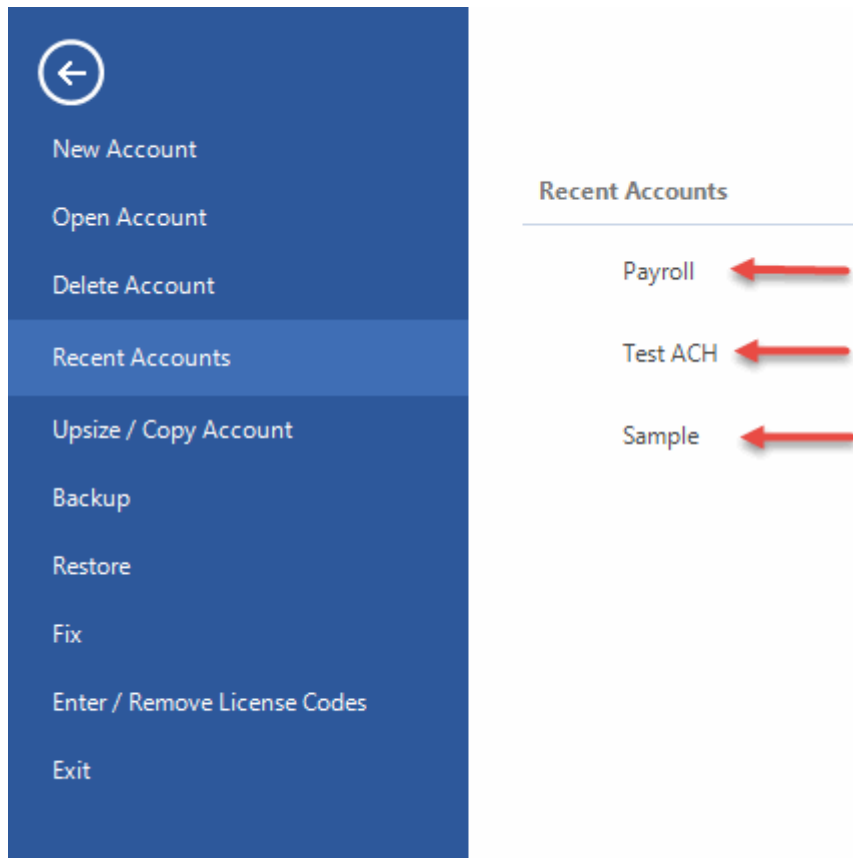
Two approaches: 'Traditional' vs. 'Consolidated'

When working with multiple origination accounts, a company can choose whether to create and send an ACH file from each account or to consolidate all into one single ACH file.

I. Traditional approach

You would create multiple accounts (databases) within ACH Universal.

Each account will create an ACH file.



The traditional approach is best used when there is a need to segregate duties and access to data. Often, payroll will be a separate function, and the the 'net pay' needs to be private.

II. Consolidated (a.k.a. Multiple Origination Accounts - Third Party Fiduciary NACHA Rules)

With ACH Universal Processor edition, we offer our customers the ability to work with a single ACH file.

Example:

A benefit plan administrator (processor) needs to make payments weekly on behalf of their 50 clients.

In this case, it is best to use the consolidated approach. What would have been 50 separate files is now a 'batch' within one ACH file.

The Batch Header provides the bank with the 'Origination' account.

```

101 202881066 13000978310083012231094101BANK OF ANY TOWN YOUR COMPANY
5220ABC COMPANY 1650000000PPDAUTOPAY 100831100831
622248238184130009783 0000725152 MARY ELIZABETH
632730888330823795428 0000663761 JOE WILSON
622549040602999918281 0000231437 ABC's JANE NIKE
622549040602999918281 0000415033 ROBERT ADIDAS
622549040602999918281 0000053906 SUE DUNLOP
82200000050262624831000000000000000020892891650000000
5220DEF INCORPORATED 1652222222PPDAUTOPAY 100831100831
622780873393857340609 0000095319 AMY GOODFRIEND
622671523505774740428 0000122745 DEF's MARK KLINGON
622774807678757415759 0000330823 STEPHEN ROBERTS
622774807678757415759 0000325460 ANDREW STOLLER
8220000004030020122300000000000000000008743471652222222

```

Advantages

By using a single, consolidated file, the processor can minimize the tedious and error-prone process of transmitting (and confirming) 50 individual files. Also, if the processor is normally charged a service fee of \$15 per ACH file by their bank, for instance, the processor saves \$735 each week (49 files not transmitted x \$15).

NACHA compliance

By placing the originating Company Name in the batch header ('5' record, positions 5 - 20), you will stay in compliance with NACHA's Third Party Rules and Regulations.

Not just for processors

The Processor edition of ACH Universal is for:

- Law firms - or other fiduciaries who cannot co-mingle escrow accounts
- Company administrators - with divisional/regional/sites and consolidation or sweep accounts
- Company administrators - who need segregation of duties for disbursements, payroll and depository accounts
- Service providers - ACH processors who collect funds on behalf of others
- Outside legal ownership - such as a payroll company drafting on others' accounts

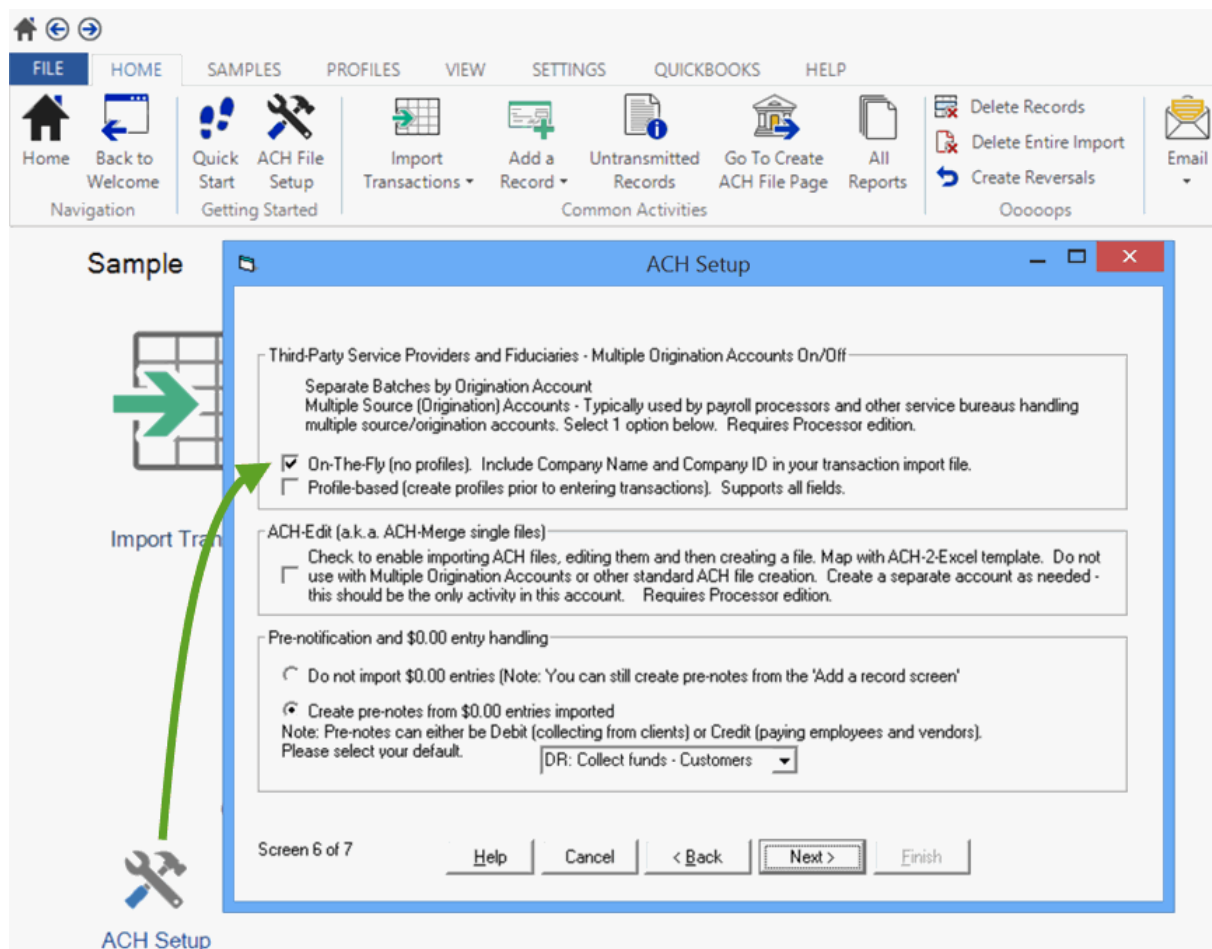
1.7.2.1 On-The-Fly based

Working with Multiple Origination Accounts without the use of Origination Profiles

(Also known as 'On-The-Fly').

Setup

1. In the Processor edition of ACH Universal, please turn on this feature by selecting ACH Setup from the Home screen, and continuing to screen 6 of 7. Check the 'On-The-Fly' option, and then complete the wizard to save this selection.



Importing transactions

2. Prepare your import file. In addition to the fields that your file would typically have (Name, Amount, ABA/Routing number, Account Number, etc.), the file should also contain:

- Company Name
- Company Identification

Field	Map in ACH Universal as	Appears in the ACH File
Company Name	Company Name - Origination Acct (On-The-Fly)	Batch header (5 - 20)
Company Identification	Company ID - Origination Acct (On-The-Fly)	Batch header (41 - 50)

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

Select a Mapping Template
 ACH Transactions
☐ save as default

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

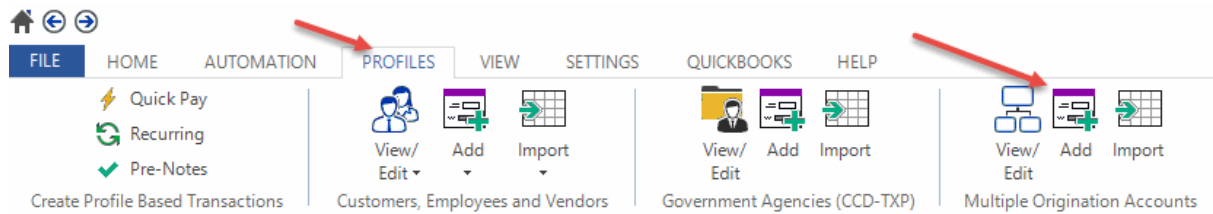
Only map the columns you need to import (click the column to select).

Select	Bank_Account_N	ABA_Routing_Nu	Company Name - Origination Acct (On-The-Fly)	Company ID - Origination Acct (On-The-Fly)
	Field 3	Field 4	Field 5	Field 6
/Desc	Account	ABA/Routing	Company Name (Mult Orig Accts)	Company ID (Mult Orig Accts)
om	130009783	248238184	JKL Company	1750000000
abk	823795428	730888330	JKL Company	1750000000
aldo	657340609	780873395	MNO Incorporated	1752222222
et	362060253	860847885	MNO Incorporated	1752222222
...

Help Help Cancel < Back Next > Finish

ACH File

When the ACH File is created, it is batched taking into account the Company Name and Company ID, thereby enabling you to satisfy NACHA Third Party Rules and Regulations



From the Profile tab, create an Origination Account for each bank account that you will be using.

Examples:

If you will be creating entries for your (1) Payroll and (2) Accounts Payable bank accounts, create two origination accounts here--one for each.

If you have a large number of accounts, and you would rather import an Excel (or CSV) file with this information, follow this link to '[Import Origination Accounts](#)'.

If you are creating the Origination Accounts one at a time, you will be presented with the following:

Header tab

Add/Edit an Origination Account

This window is used to add/edit an origination account. Origination accounts are used when one file is used to send transactions originating from more than one account.

Header **Offset**

Lookup text - Should match your data's 'Origination Account' field (for internal use, not sent in ACH file). ****Required****

Company Name - Batch Header position 5 - 20. Visible to recipient. Note: No apostrophe's. Highly recommended (may fail without).

Company ID # - Batch Header position 41 - 50. Not visible to recipient. A unique number must be used when multiple settlement accounts are required. Typically it is the number 1, followed by the Federal ID #. ****Required****

Discretionary Data - Batch Header position 21 - 40, and not visible to recipient. Allows companies to include codes of significance only to them. Multiple codes may require formatting specific to your processor. (optional)

21 30 40

Cancel Save

Offset tab

Only fill in the information in the Offset tab if your bank notifies you that they require an offset record.

This window is used to add/edit an origination account. Origination accounts are used when one file is used to send transactions originating from more than one account.

Header **Offset**

Your bank/financial institution may require an 'Offset' (settlement) record within each batch. This record will determine the offset account of where funds are taken out of or sent to. All entries below will appear in a transaction detail record, and appear on your bank statement.

ABA/Routing Number - Detail record position 4 - 12

Account Number - Detail record position 13 - 29

Company ID Number - Detail record position 40 - 54. Typically used for codes similar to header. If not specified by your processor, leave blank.
40 50 54

Company Name - Detail record position 55 - 76. Typically the same 'Company Name' as on the previous screen. Add a suffix, such as 'offset' to help identify the record.

Number of days PRIOR - Are you a payroll processor or other TPA - that needs to collect funds prior to distribution? Note: The offset record is by default the same day (0). Increase the # of business days prior that you want the offset record to occur (effective date).

When finished adding information, click Save.

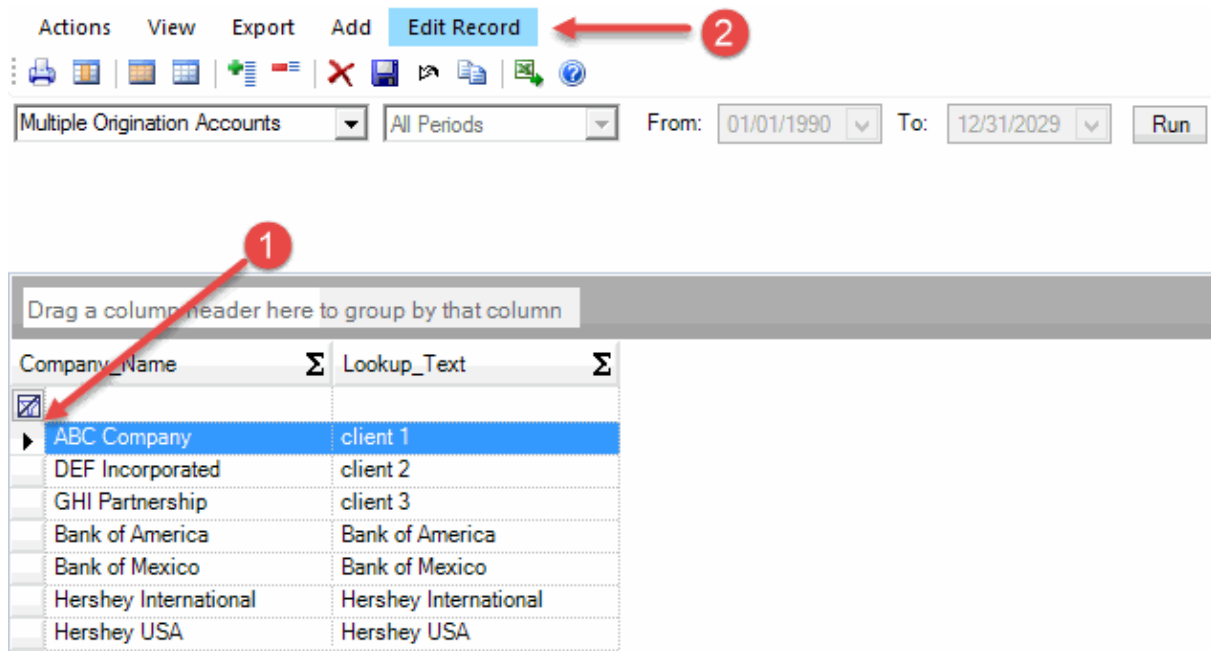
A dialog box will be displayed. If you need to add more origination accounts, click Yes. If finished adding accounts, click No. You can always add more accounts at another time.

Need to edit an account?

From the Profiles tab select View/Edit in the Origination Accounts (Multiple) section.

1. Select the record
2. Click 'Edit' from the Reports menu.

This will bring up the Origination Accounts. After updating, click save.



1.7.2.2.1 Importing - Multiple Origination Accts

Importing Multiple Origination Accounts

Rather than adding Multiple Origination Accounts one at a time, you can import a file with this information.

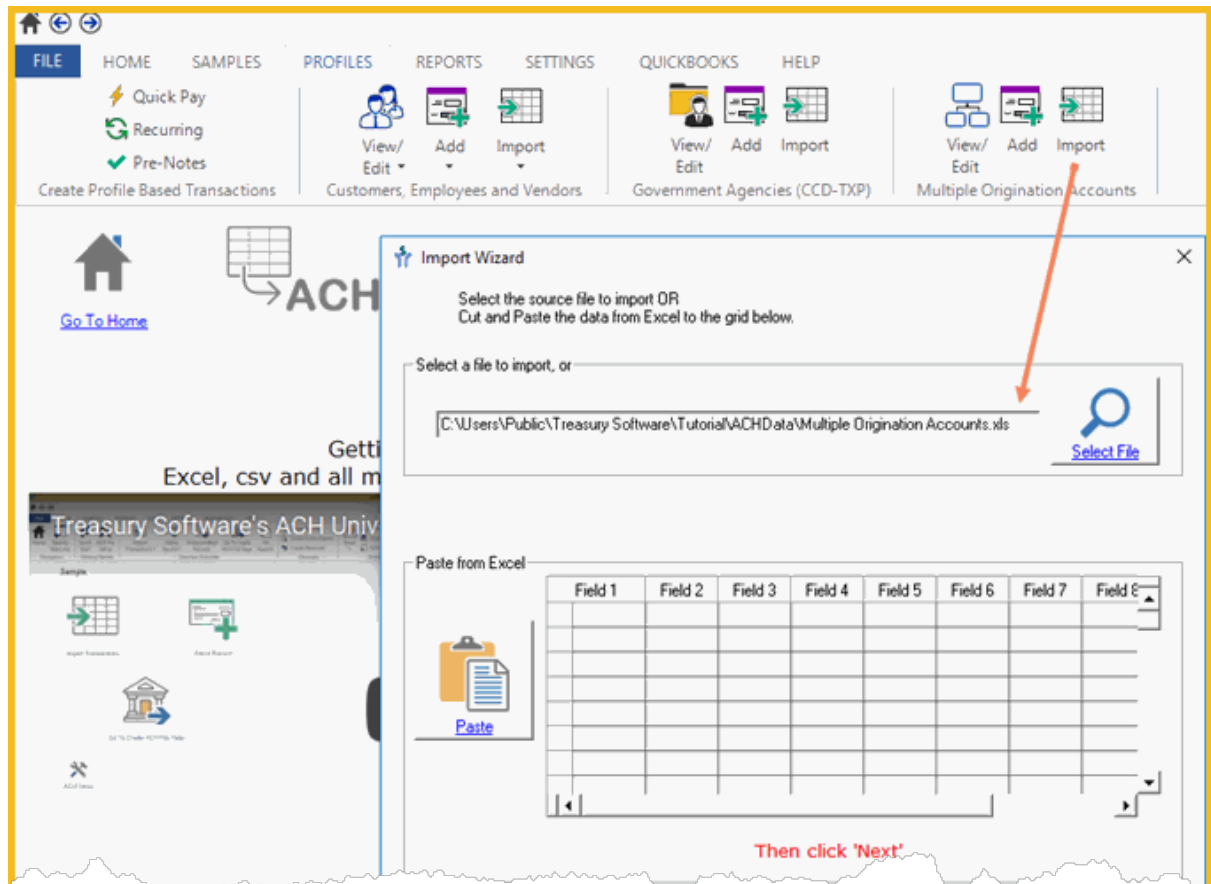
Prepare a file

Create an Excel or a comma delimited (CSV) that contains as much information as possible (below).

	A	B	C	E	F	H
1	Lookup field	Company Name	Company ID	Offset ABA	Offset Account	Offset Name
2	client 4	JKL Company	117532332	248238184	130009783	Offset JKL
3	client 5	MNO Corp	607798020	730888330	823795428	Offset MNO
4	client 6	PQR Inc	202881066	208441649	456630883	Offset PQR
5	client 7	STU Partnership	265477588	780873395	657340609	Offset STU
6	client 8	VWX LLC	774740428	860847885	362060253	Offset VWX

Start the Multiple Origination Account Import Wizard

From the Profiles tab select Import.



Follow the Import Wizard prompts.

At the Mapping screen, map your fields, using the screen shot below as a template.

Reminder: You may not have all the fields shown below. That is okay.

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 Origination Accounts
☐ save as default

Lookup_Field	Company_Name	Company_ID	Disc_Data	Offset_ABA	Offset_Acc
F1	F2	F3	F4	F5	F6
Lookup field	Company Name	Company ID	Discretionary	Offset ABA	Offset Account
client 4	JKL Company	117532332	C55	248238184	130009783
client 5	MNO Corp	607798020	C55	730888330	823795426
client 6	PQR Inc	202881066	C55	208441649	456630883
client 7	STU Partnership	265477588	C55	780873395	657340609
client 8	VWX LLC	774740420	C55	000047005	000000000

Buttons: Help, Cancel, < Back, Next >, Finish

Complete the Wizard as prompted.

1.7.2.2.2 Setup - Multiple Accts

Setup of Multiple Accounts

ACH Setup - Turn 'On' Multiple Origination Accounts feature (only available in Processor edition)

From the Settings tab select ACH Setup and proceed to the 6th screen.

Check the 'Third-Party' checkbox

Check, if needed, the 'Offset Record' checkbox. If you do check this box, make sure that you have an entry in Offset ABA/Routing Number, Offset Account Number and Offset Description.

Complete the Wizard and save.

ACH Setup

Third-Party Service Providers and Fiduciaries - Multiple Origination Accounts On/Off

Separate Batches by Origination Account
Multiple Source (Origination) Accounts - Typically used by payroll processors and other service bureaus handling multiple source/origination accounts. (default un-checked)
☒
Tip: If using offset/balanced records, make sure that a default account and ABA is entered in the prior screen.

ACH-Edit (a.k.a. ACH-Merge single files)
☐ Check to enable importing ACH files, editing them and then creating a file. Map with ACH-2-Excel template. Do not use with Multiple Origination Accounts or other standard ACH file creation. Create a separate account as needed - this should be the only activity in this account. Requires Processor edition.

Pre-notification and \$0.00 entry handling
☐ Do not import \$0.00 entries (Note: You can still create pre-notes from the 'Add a record screen')
☒ Create pre-notes from \$0.00 entries imported
Note: Pre-notes can either be Debit (collecting from clients) or Credit (paying employees and vendors). Please select your default.
DR: Collect funds - Customers

Screen 6 of 7

Help Cancel < Back Next > Finish

Mapping the 'Origination Account' field in the Transaction Import Wizard

Start the Transaction Import Wizard. Select a file to import and continue until you arrive at the Mapping Screen.

Map the field with the lookup values as 'Origination_Account'. Tip - Click the 'Show all field selections' link.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 Origination Accounts
☐ save as default

Origination Account...

1 2

Show all field selections

ABA_Routing_Nu	Bank_Account_N	Amount_Reverse_	Origination_Account
F3	F4	F5	F6
ABA/Routing	Account	Amount	Origination
156530466	155373432	\$7,293.98	client 3
248238184	130009783	\$7,251.52	client 1
730888330	823795428	\$6,637.61	client 1
469454569	822714542	\$2,387.94	client 3
540040000	000010000	\$2,387.94	client 1

Each value in your import file should have an origination account

Help Help Cancel < Back Next > Finish

Complete the Import Wizard as usual to save the mappings.

Confirmation.

Now, create the ACH file as you normally would -- Go To Create ACH File Page > Create ACH File.

Your ACH file should have characteristics similar to the file below.

Each batch header contains the information regarding its origination account.

```

101 202881066 13000978310083012231094101BANK OF ANY TOWN YOUR COMPANY
5220ABC COMPANY ← 1st batch header → 1650000000PPDAUTOPAY 100831100831 120288
622248238184130009783 0000725152 MARY ELIZABETH 020288
632730888330823795428 0000663761 JOE WILSON 020288
622549040602999918281 0000231437 JANE NIKE 020288
622549040602999918281 0000415033 ROBERT ADIDAS 020288
622549040602999918281 0000053906 SUE DUNLOP 020288
82200000050262624831000000000000000020892891650000000 20288
5220DEF INCORPORATED ← 2nd batch header → 165222222PPDAUTOPAY 100831100831 120288
622780873395657340609 0000095319 AMY GOODFRIEND 020288
622671523505774740428 0000122745 MARK KLINGON 020288
622774807678757415759 0000330823 STEPHEN ROBERTS 020288
622774807678757415759 0000325460 ANDREW STOLLER 020288
822000000403002012230000000000000000874347165222222 20288
5220GHI PARTNERSHIP 165333333PPDAUTOPAY 100831100831 120288
622774472838972028784 0000979761 HUNGRY COYOTE IMPORT S 020288
622587900542767058390 0000724281 WARTIAN HERKKU 020288
622849508886574286212 0000522945 SIMONS BISTRO 020288

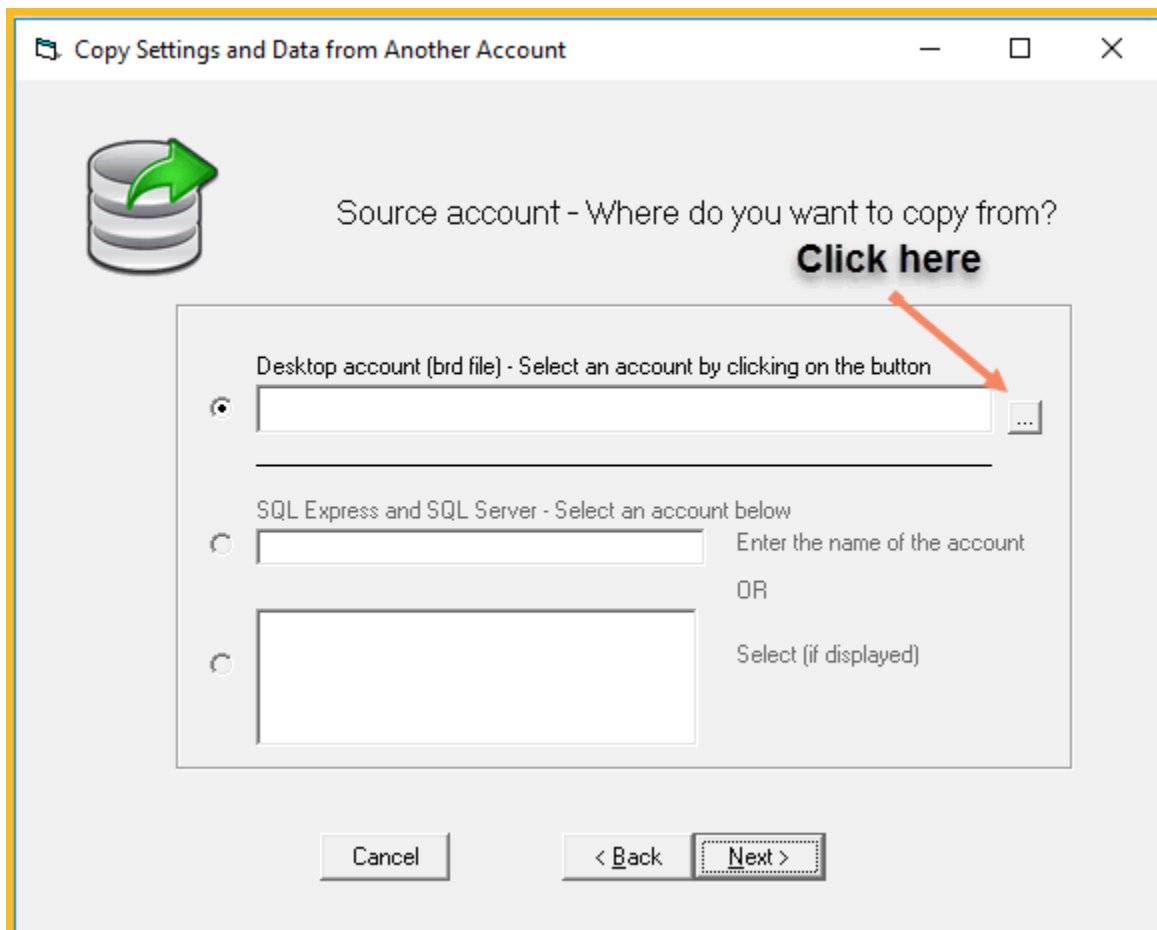
```

1.7.3 Copy Settings From Existing Account

Copy Settings From an Existing Account

This page is designed to walk you through the process of copying settings data from another account and applying them towards a new one.

1. From within the software go to 'File' > 'Upsize/Copy Account'.
2. Select 'Next' on the Wizard.
3. Next select "... " to browse to the account you want to copy.



Copy Settings and Data from Another Account

Source account - Where do you want to copy from?

Click here

Desktop account (brd file) - Select an account by clicking on the button

SQL Express and SQL Server - Select an account below

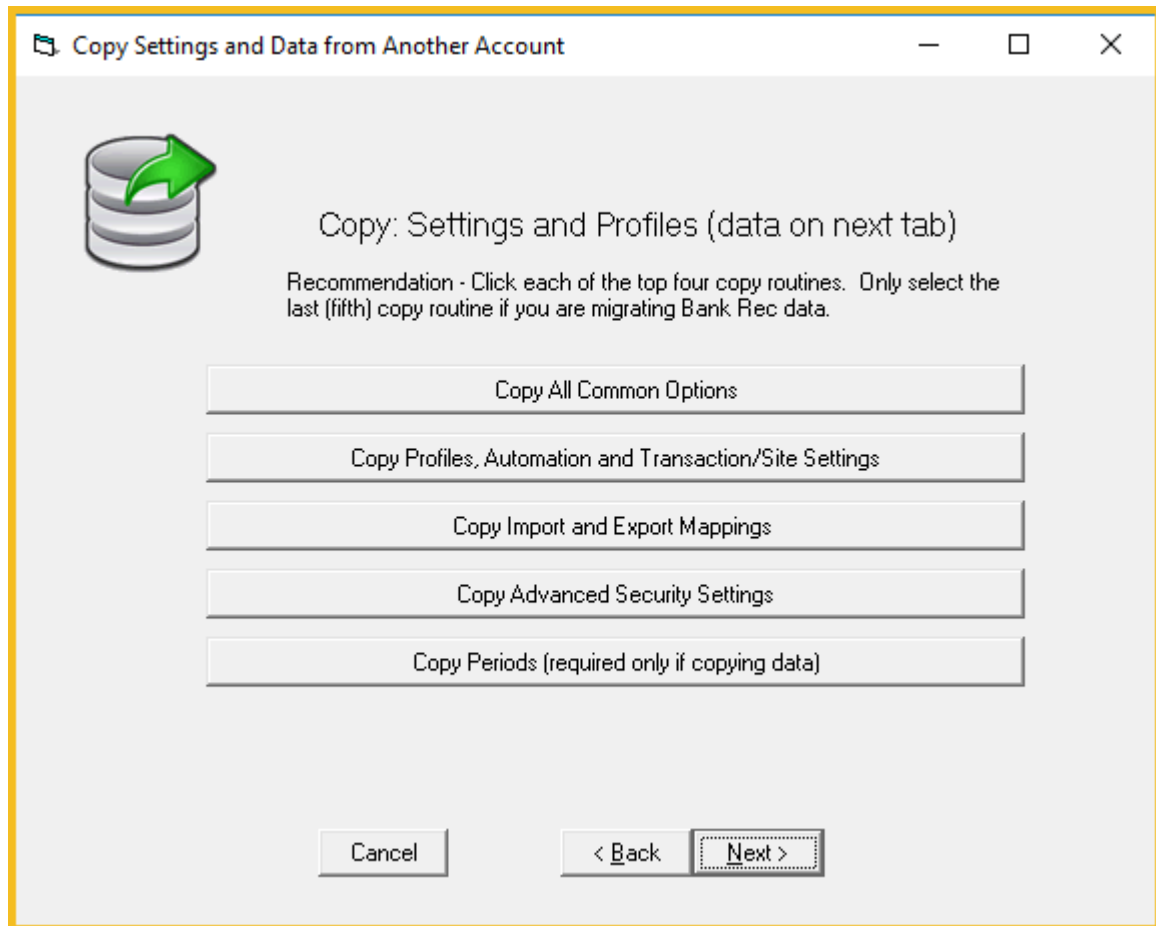
Enter the name of the account

OR

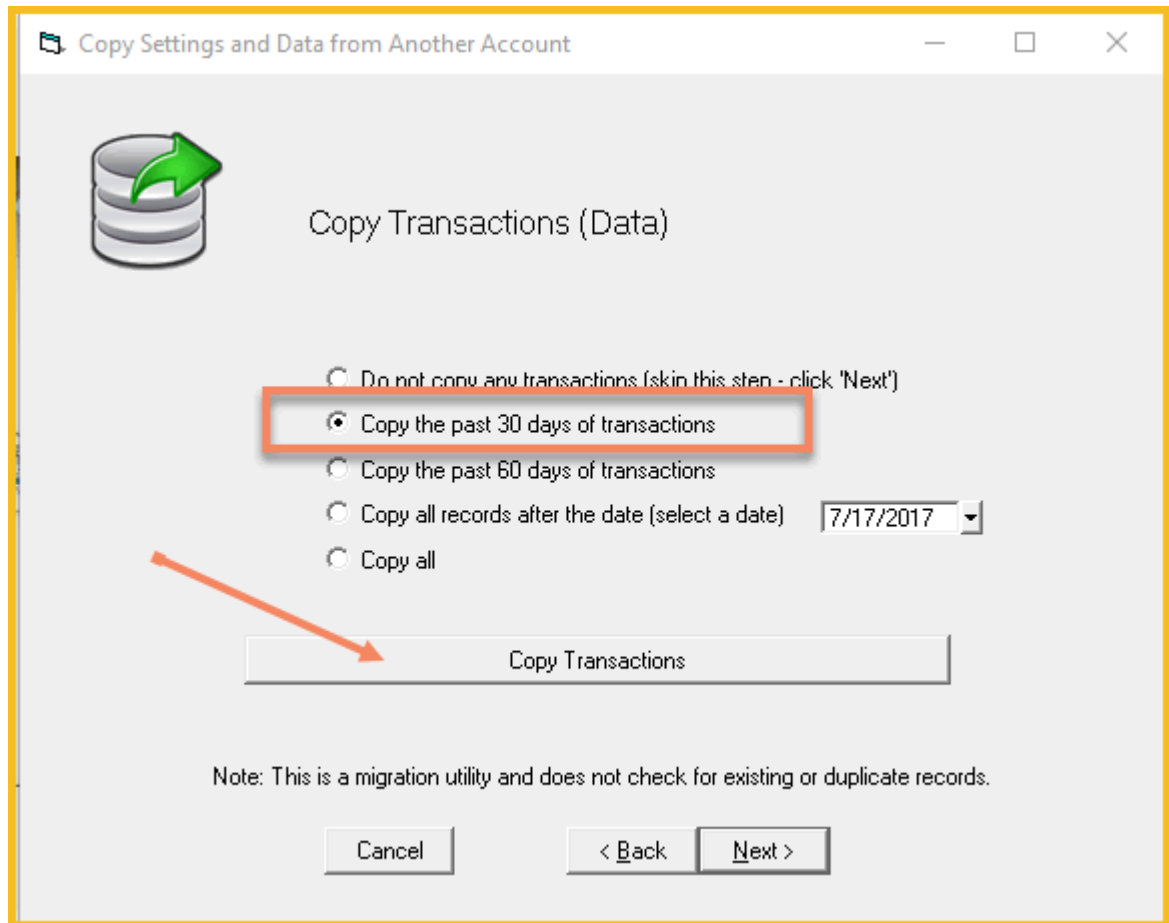
Select (if displayed)

Cancel < Back Next >

4. Copy all settings and transactions you want to move over to the new account and click next.



5. If you want to bring over any transactions, choose the appropriate radio button and select 'Copy Transactions'.



6. Click 'Next' and then 'Finished'.

1.7.4 Authentication File

Authentication File

Depending how your account is set up, you may need to initiate the release/processing of transactions.

While this is typically performed by an IVR (Interactive Voice Response) dial-in system, some banks may require a secondary file.

Note: This process is only required for a handful of banks. Unless your bank specifically requested it, you can skip this topic.

Setup

From the Settings tab select Transmission Options > Local File tab > Authentication File sub-tab.

The screenshot shows the 'Transmission Options' dialog box with the 'Local File' tab selected. Within this tab, the 'Authentication File' sub-tab is active. The 'General' section is expanded, showing the 'Create and Transmit Authentication file' checkbox checked. Below this, a text box contains the sample authentication file format: 'AYOURCOMPANY [DR\$_AMOUNT] [CR\$_AMOUNT] 2125551212'. Below the text box, a sequence of numbers '12345678901234567890123456789012345678901234' is shown, with positions 1 through 5 marked under specific digits. Below the numbers, three spinners are present: '12' for 'Number of positions for the Amounts (if used)', '1' for 'Number of positions for the Counts (if used)', and '94' for 'Number of positions for the total record (will pad trailing spaces). Tip: Must be non-zero - or else your file will be empty.' The 'Include decimals in amounts' checkbox is unchecked. At the bottom right are 'Close' and 'Help' buttons.

Enter the text that you want sent in the file.

For items that will be dependent on the transmission file, such as amounts and counts, please use the following tags in your text. The system will substitute these tags with the actual values.

[DR\$_AMOUNT]
[CR\$_AMOUNT]
[DR_COUNT]
[CR_COUNT]

Notes:

--Tags: Include the brackets, and capitalization

--The ruler on the bottom is a guide for your use and is not used in the file creation. Therefore, it is possible that the tag may not be the same length as the output value you have specified--this is fine.

For example, your bank may require that your amount fields be 15 positions in length. However, when you enter the text "[DR\$_AMOUNT]" into the line, it only takes up 12 positions according to the ruler. This is okay and to be expected. Just make sure that you specified 15 positions in the first numerical text box.

--If this feature is activated, it will create an authentication file in the same location as the ACH transmission file.

You can manually transmit this file, or if you have selected 'FTP' (not WS_FTP) as the transmission option, it will be automatically sent as well. Any advanced modifications, such as name, extension, and other transmission methods will need to be performed outside of Treasury Software.

Use

Once turned on, the file will automatically be created and transmitted (if FTP is selected). No further action is needed on the user's part.

1.7.5 No Write Permissions to Users-Public

No-Write Permissions to Users-Public

Installing on computers where there is no user write permissions to the \Users\Public folder.

Background

Treasury Software uses a working directory to store account lists, tutorials, reports and persistent workstation settings from one session to another.

This information is independent of the account databases, and is therefore needed regardless if the software is on a desktop (brd file), SQL Express or SQL Server platform.

By default, Treasury Software creates this working folder at:
C:\Users\Public\Treasury Software

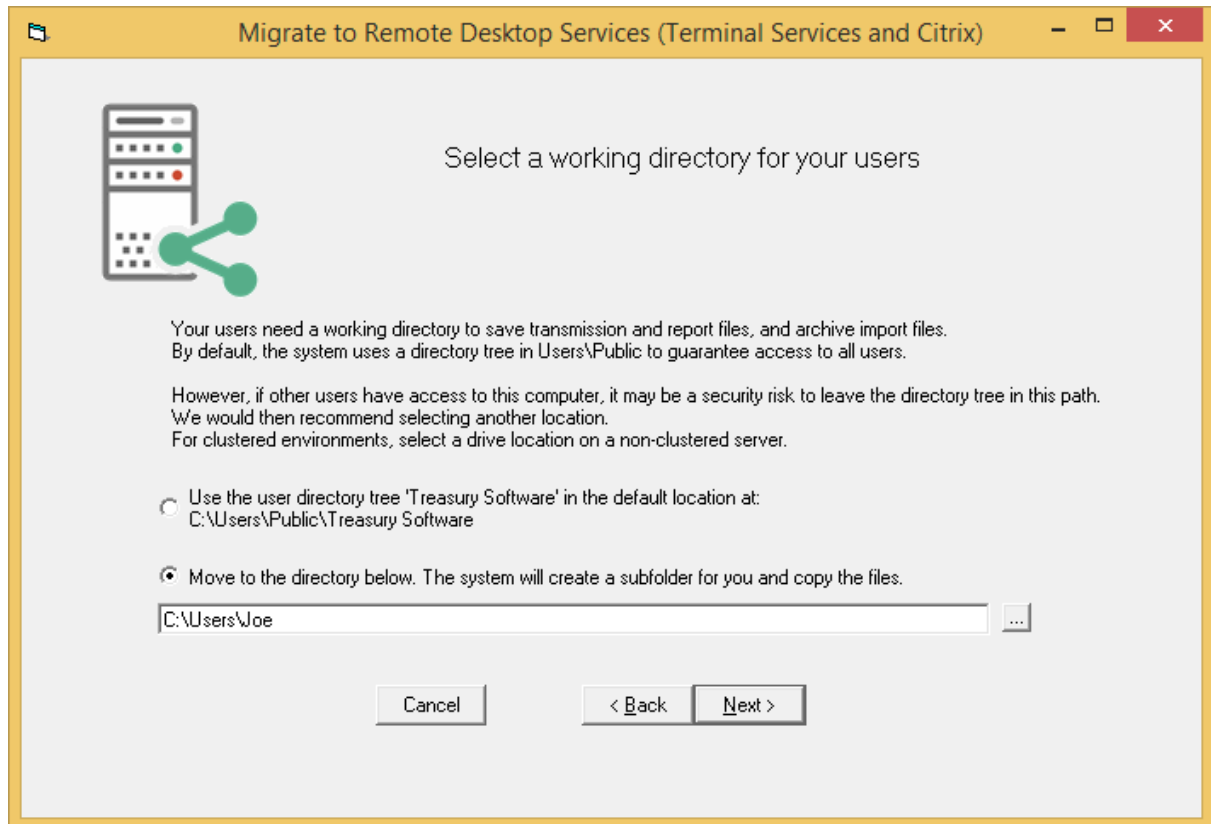
Note: This folder is not created at installation, but is created at the time of first use

Issue

In certain environments, for security concerns, users are restricted from writing or modifying data in the C:\Users\Public\ folder.

Steps to resolve this issue

1. Install Treasury Software as usual (this requires administrative rights).
2. Start Treasury Software (while still logged on with administrative rights).
3. Select 'ACH Universal' from the Welcome New User screen--or any account if you have already created accounts.
4. From the Settings tab select 'Migrate to Remote Desktop Services' to start the Wizard. On the second panel of the Wizard, select the directory that you want to use.



Complete the Wizard, exit the software, and you are done.

You can now log off as the administrator.

Summary

You have changed the working directory to the directory of your choice. In doing so, you have engaged our Remote Desktop feature. Please make sure that you have the appropriate license required for this. While no data will be written or stored in the C:\Users\Public\Treasury Software going forward, the 'pointer/shortcut' to the new directory is stored there. Please do not delete this folder. Make sure that the user has read rights to the folder.

Important Reminders:

- Do not delete the files at C:\Users\Public\Treasury Software.
- The user will need read (not write) access to the C:\Users\Public\Treasury Software folder.

1.7.6 Placing records on hold

Placing Records on Hold

This feature enables you to place transactions on hold, until you are ready to process them.

How it works

Import records as usual, whether from an integrated accounting package, Excel, a comma delimited file, or even from another ACH file.

Run an Untransmitted ACH Records report and select the records to place on hold.

Select the record(s) and then select the red button.

The records you select will be placed on hold and will not be included in an ACH file.

The next time you run the report, you can see the status of the records in the first column:

Actions View Export Add Edit Record

Untransmitted ACH Records All Periods From: 01/01/1990 To: 12/31/2029 Run

Drag a column header here to group by that column

ACH_Status	Date	Amount	Name	ID_Number	Import_Number	ABA_Routing_Number	Account (Last 4)	SEC_Code	Email_Status
	12/13/2006	-\$7,817.58	QUE DELICIA		101	903439079	4429	PPD	No Email Address
	12/13/2006	-\$7,251.52	AROUND THE		101	248238184	9783	PPD	No Email Address
On Hold	12/13/2006	-\$4,150.33	BOTTOM-DOLL		101	549040602	8281	PPD	No Email Address
	12/13/2006	-\$539.06	BOTTOM-DOLL		101	549040602	8281	PPD	No Email Address

Run an Untransmitted ACH Records report and select the records to release for payment

Select the record(s) and then select the green button.

Actions View Export Add Edit Record

Untransmitted ACH Records All Periods From: 01/01/1990 To: 12/31/2029 Run

Release hold

Select transaction

Drag a column header here to group by that column

ACH_Status	Date	Amount	Name	ID_Number	Import_Number	ABA_Routing_Number	Account (Last 4)	SEC_Code	Email_Status
<input checked="" type="checkbox"/>	12/13/2006	-\$7,817.58	QUE DELICIA		101	903439079	4429	PPD	No Email Address
	12/13/2006	-\$7,251.52	AROUND THE		101	248238184	9783	PPD	No Email Address
On Hold	12/13/2006	-\$4,150.33	BOTTOM-DOLL		101	549040602	8281	PPD	No Email Address
	12/13/2006	-\$539.06	BOTTOM-DOLL		101	549040602	8281	PPD	No Email Address

Notes:

- This feature is available in ACH Universal 2013 and later.
- Records placed on hold and subsequently released are classified as manually added for audit trail purposes, and can be reviewed in the Manually Added report, as well as the Transmission Log details.

1.7.7 Federal Reserve Bank Transmissions (FRB)

Federal Reserve Bank Transmissions (FRB)

Are you a bank and sending files directly to the Federal Reserve?

If so, please note that you **reverse the ID numbers** in the File Header (1 record).

ACH Setup

Please enter as provided by your bank. Didn't get instructions from your bank? That's ok - see the examples below.

Your Bank's ABA/Routing number (Immediate Destination ID, positions 4-13).	<input type="text" value="Feds Routing Number"/> Example '202881066'
Your Bank's Name (Immediate Destination Name, positions 41-63).	<input type="text" value="FED Bank Name"/> Example 'Bank of Any Town'
Typically '1' followed by your Fed ID# (10 digits total, no dashes) (Immediate Origin ID, positions 14-23).	<input type="text" value="Banks Routing Number"/> Example '130009783'
Your Company Name (Immediate Origin Name, positions 64-86).	<input type="text" value="Bank Name"/> Example 'Your Company'

[Populate header entries from an existing ACH file \(more info\)](#)

☒ Quick Setup - Use common defaults, highly recommended for first time users.
Tip: Start with the defaults, you can always return to this wizard to update.

☐ Advanced Setup - Access all options - including
'Offset Records' for balanced files

ACH Setup

If your bank did not supply these values, use our Auto-fill feature

Batch header record ('5' record) Please enter as provided by your financial institution.

[Auto-fill \(more info\)](#)

Company Name - Your company's 'short' name which will be displayed on your customer's, employee's, vendor's bank statements. Max of 16 characters. (positions 5-20)	<input type="text" value="Company Name/Bank Name"/> Example 'Your Company'
Company ID - Identifies your company, division or sub-unit. Typically your Immediate Origin ID. ('5' positions 41-50 and '8' positions 45-54)	<input type="text" value="Company FID/Tax ID"/> Example '130009783'
Originating DFI - Typically your Immediate Destination code, without the trailing check digit. 8 digits (records '5' positions 80-87, '6' positions 80-87 and '8' positions 80-87).	<input type="text" value="Banks Routing number"/> Example '20288106'

Standard Entry Class (SEC) Code

Select the primary (default) SEC Code

☒ All except CTX-EDI

☐ CTX-EDI Subsets

Screen 3 of 7

1.7.8 Same Day ACH**Same Day ACH**

The ACH network started accepting these same-day transmission files on September 23, 2016 (for Originator's credits/payments out).

On September 23, 2017, the ACH network will begin accepting same-day transmission files for Originator's debits/deposits in.

Important concepts with Same-Day ACH:

--The effective date has always, and will continue, to control whether it is same day or not.

--The features noted here are to satisfy the requirements of many banks that are requiring the cutoff code in the descriptive date field (positions 70 - 75) of the batch header (5 record).

1. Setting the effective / transaction date

If you are including a date within your import file, simply map the field as 'Date'.

ACH Transaction Column Mapping

This screen lets you select each column and decide:
--to skip the column, and do not import (red)
--import the column and assign it to a field (green).
You do NOT need to map every field

To collect funds (from customers) - use positive amounts
To pay funds (vendors, employees) - use negative amounts
To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Select a Mapping Template
ACH Transactions
☐ save as default

Only map the columns you need to import (click the column to select).
Select ... [Show all field selections](#)

Amount	Name	Date	Bank_Account_N	AB
Field 1	Field 2	Field 3	Field 4	
Amount	Vendor Code/Desc	Date	Account	ABA
-\$7,251.52	Around the Horn	12/31/2018	130009783	248
-\$6,637.61	Berglunds snabbkö	12/31/2018	823795428	730
-\$953.19	Familia Arquibaldo	12/31/2018	657340609	780
-\$7,036.54	Santé Gourmet	12/31/2018	362060253	860
-\$5,550.00	Super Super Market	12/31/2018	072050050	720

Help Cancel < Back Next > Finish

If you do not have a date within your import file, the system will use the default date. To set the default date, start the ACH File Setup Wizard and update the default date on the fourth panel to read 'Same Day'.

ACH Setup

Preferences

Description on your recipient's bank statement. A simple entry such as: Dues, Payroll, ePay will suffice. (Company Entry Description, 10 characters max, record 5, positions 54 - 63)

Company Discretionary Data (not displayed on recipient's statement). Batch Header (record '5', positions 21 - 40)

Default effective date. Only used if a date is not included in the imported file. Default is set to the next available banking day, which if the data is imported on Saturday or Sunday, is calculated from the most recent banking day (Friday).

Notes:

- Holidays are not taken into account.
- The effective date provides the default value for the descriptive date.
- If 'Same Day' is selected, the current date will be the default date (includes weekends)
- Include dates in your import file for maximum control.

Discretionary Data (not displayed on recipient's statement). Transaction records ('6', positions 77 - 78). Rarely used, except in Canadian originations (insert either US or CA).

☐ Create separate batches for debits and credits (appends Company Entry Description above with a 'D' or 'C')

[Assign batches different Company ID's based on SEC and Debit / Credit](#)

AutoPay

Same Day

Same Day ACH

Screen 5 of 7

Help Cancel < Back Next > Finish

2. Populating the batch header's descriptive date field (70 - 75) with a cutoff indicator

In addition to setting the effective date to today, many banks will want you to insert a cutoff indicator into the batch header.

This indicator will either be a code for Same Day at 1:00 p.m. (SD1300) or for 5:00 p.m. (SD1700):

SD1300

SD1700

If you need to set this field with the cutoff time indicator, navigate to the Same Day ACH options in the toolbar and check the top box, and select a default cutoff time.

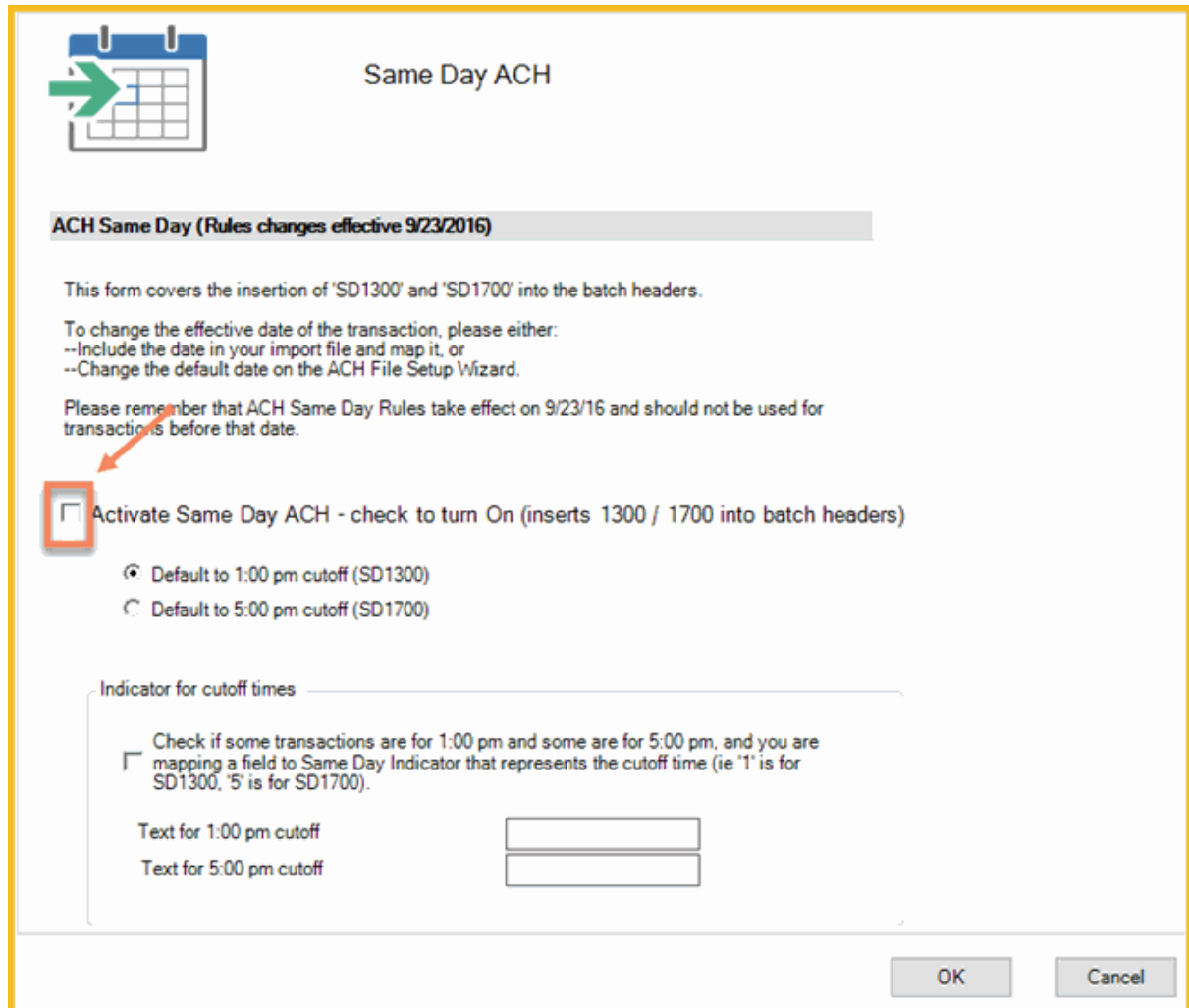
Notes:

--ACH Universal will only insert the default cutoff indicator for those

transactions that have an effective date for that day and that are not IAT (International) transactions.

--International transactions are never valid Same Day ACH transactions.

--The NACHA Rules are phasing in debits and credits over a three year period and currently have a \$25,000 transaction limit.



Same Day ACH

ACH Same Day (Rules changes effective 9/23/2016)

This form covers the insertion of 'SD1300' and 'SD1700' into the batch headers.

To change the effective date of the transaction, please either:
 --Include the date in your import file and map it, or
 --Change the default date on the ACH File Setup Wizard.

Please remember that ACH Same Day Rules take effect on 9/23/16 and should not be used for transactions before that date.

☐ Activate Same Day ACH - check to turn On (inserts 1300 / 1700 into batch headers)

☒ Default to 1:00 pm cutoff (SD1300)
☐ Default to 5:00 pm cutoff (SD1700)

Indicator for cutoff times

☐ Check if some transactions are for 1:00 pm and some are for 5:00 pm, and you are mapping a field to Same Day Indicator that represents the cutoff time (ie '1' is for SD1300, '5' is for SD1700).

Text for 1:00 pm cutoff

Text for 5:00 pm cutoff

OK Cancel

Rare - Mixing cutoff times

If you need to specify some transactions for the 1:00 p.m. cutoff and some for the 5:00 p.m. cutoff (rare), you can map the column as the "Same Day / Descriptive Date" field and populate that field as either SD1300 or SD1700. Each record must be populated.

If your in-house system is unable to prepare the file with SD1300 and SD1700,

but can create an indicator, you can enter this into the Same Day ACH Option window as well.

Each record must be populated.

☒ Activate Same Day ACH - check to turn On (inserts 1300 / 1700 into batch headers)

☒ Default to 1:00 pm cutoff (SD1300)
☐ Default to 5:00 pm cutoff (SD1700)

Rare - Mixing cutoff times

Indicator for cutoff times

☒ Check if some transactions are for 1:00 pm and some are for 5:00 pm, and you are mapping a field to Same Day Indicator that represents the cutoff time (ie '1' is for SD1300, '5' is for SD1700).

Text for 1:00 pm cutoff
Text for 5:00 pm cutoff

Exception notification popup window

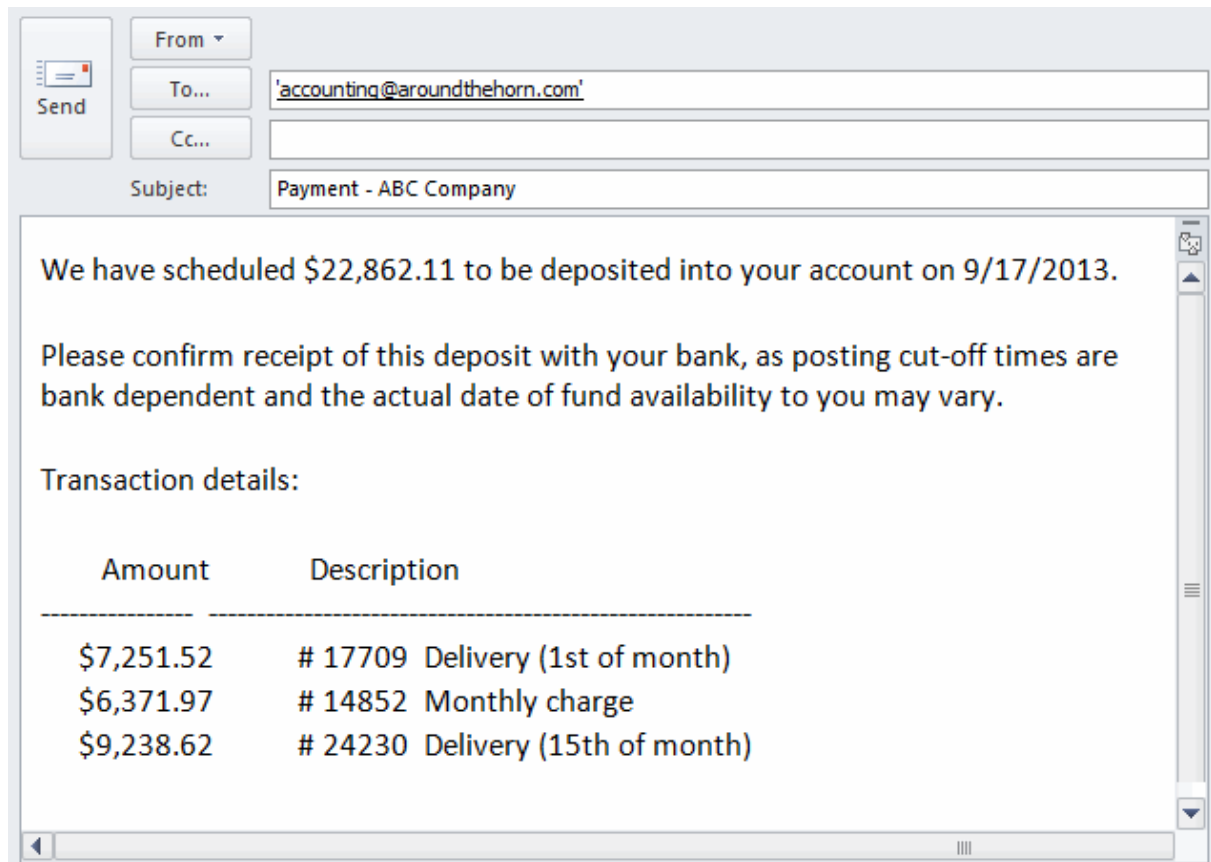
☒ Automatic (detects current rules/limits based on operating system date)
☐ Manually set to Phase I (Sept. 23, 2016 - Sept. 14, 2017)
☐ Manually set to Phase II (Sept. 15, 2017 + thru Phase III)
☐ Suppress display of exceptions

OK Cancel

1.8 Email

Email Notification

ACH Universal enables you to notify your customers, employees and vendors of ACH transactions.



Send

From ▾

To... 'accounting@aroundthehorn.com'

Cc...

Subject: Payment - ABC Company

We have scheduled \$22,862.11 to be deposited into your account on 9/17/2013.

Please confirm receipt of this deposit with your bank, as posting cut-off times are bank dependent and the actual date of fund availability to you may vary.

Transaction details:

Amount	Description
\$7,251.52	# 17709 Delivery (1st of month)
\$6,371.97	# 14852 Monthly charge
\$9,238.62	# 24230 Delivery (15th of month)

--Each email only contains information regarding their transaction.

and the email template (body) can be fully configured by you.

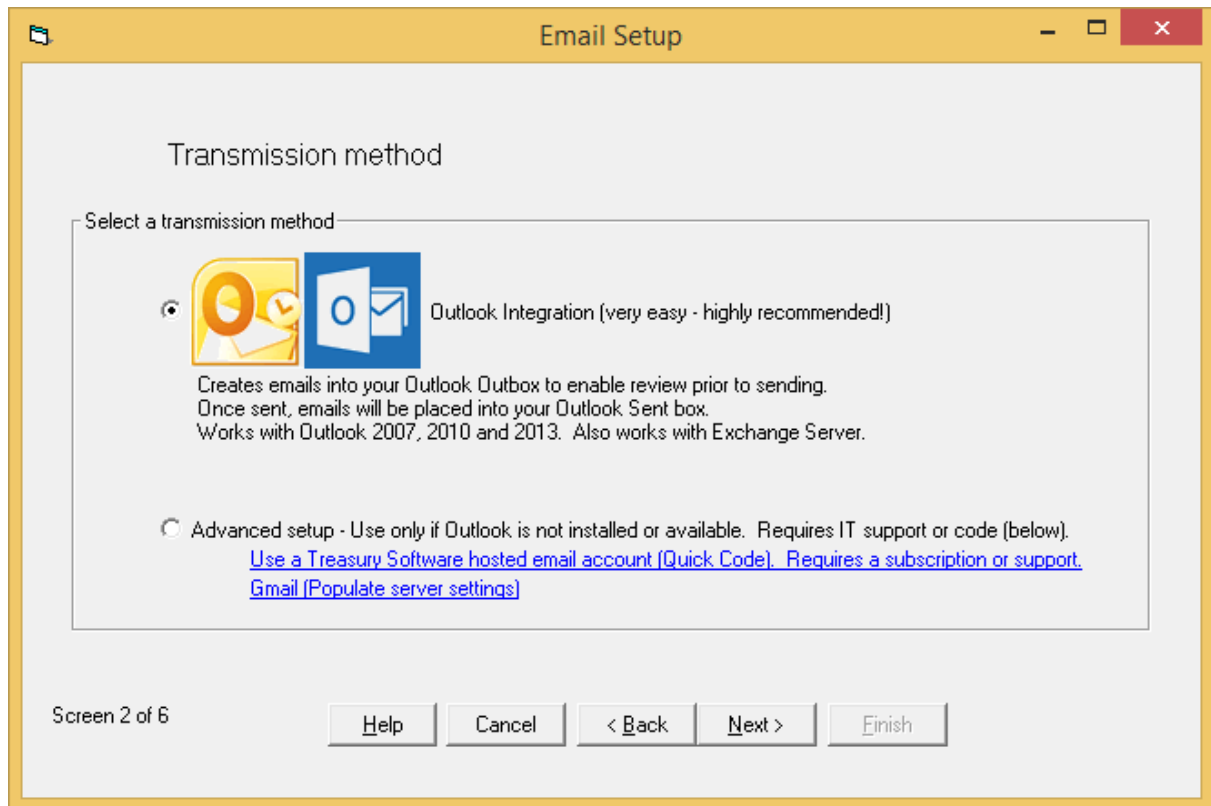
--You do not need everyone's email to use this feature.

For example, if you are collecting funds from your customers, but only a percentage have provided you with their email address, that's okay. ACH Universal will send out emails for the transactions with an email address, and simply skip the others.

--Includes check stub information

If consolidating your records, or using QuickBooks, easily include one consolidated email to each customer, employee or vendor.

--Send by Outlook, our hosted email, or any SMTP server



Does it work with QuickBooks?

Yes, and there is a special integration feature that enables you to send the 'stub' information for vendor payments.

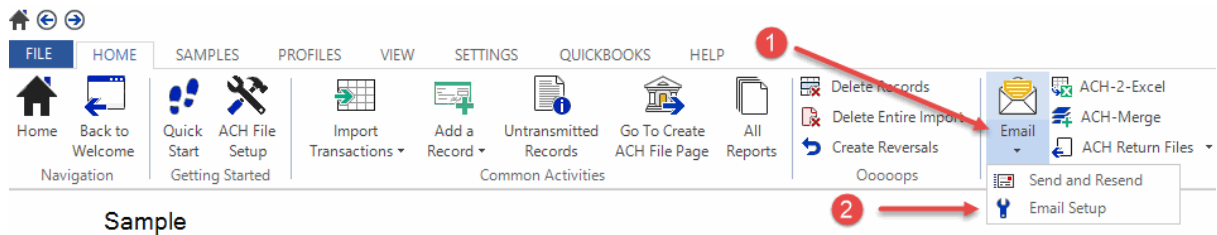
Other types of emailing

Do you need to email the ACH file to your bank, or do you need to notify them, (or an internal colleague) by email that you've created an ACH file? If so, see [email notification at the file level](#).

1.8.1 Email Setup

Setting Up Email Notification

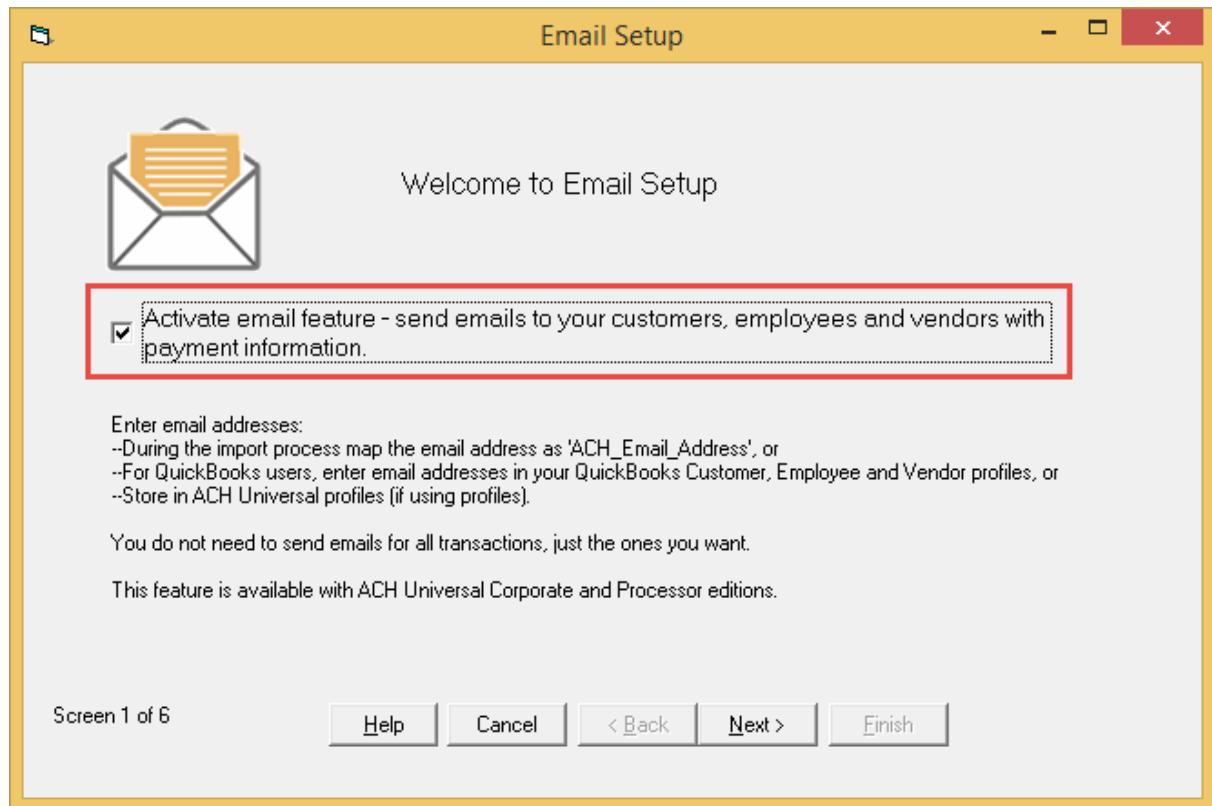
From the Home tab select Email > Email Setup.



Welcome screen

Covers basic concepts and reminds users that they will need ACH Universal Corporate or Processor level editions.

Check the box to activate the feature and click 'Next'.

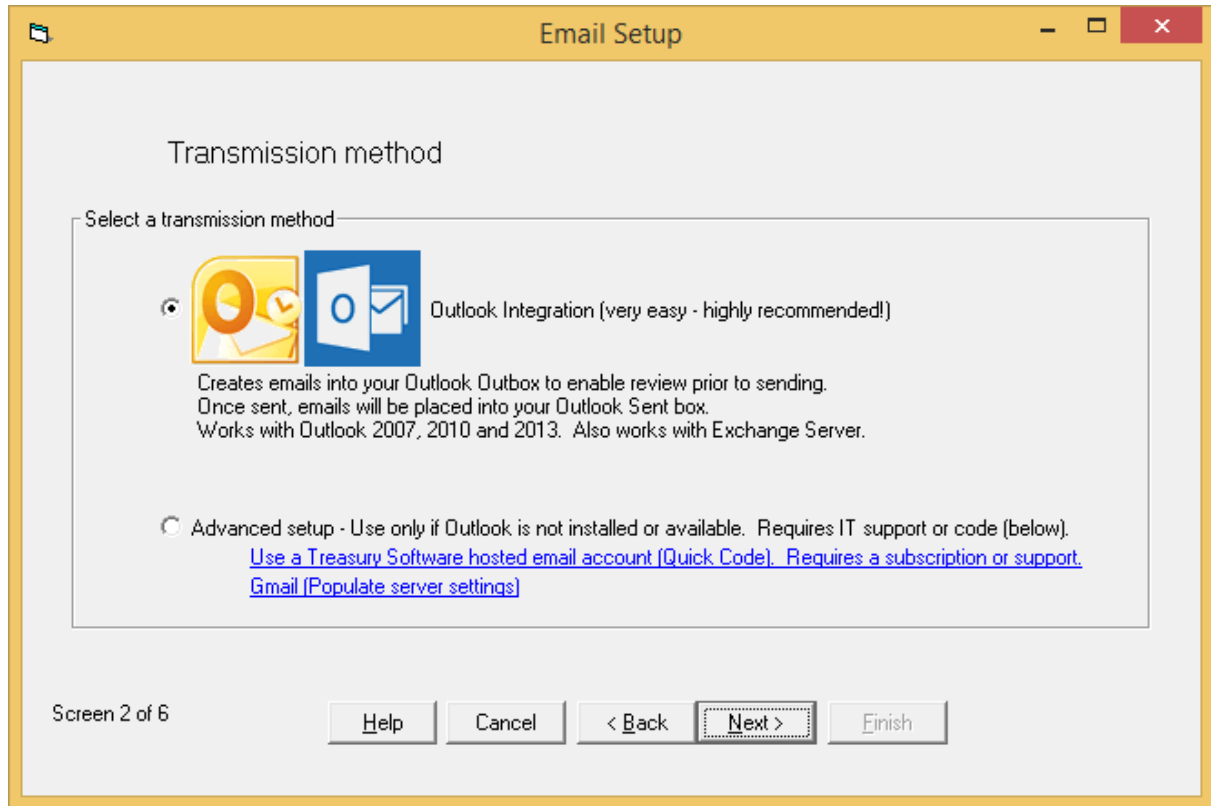


At this screen you have two main choices:

- Outlook Integration
- Advanced setup

This page follows the instructions for Outlook. See the next page for the Advanced setup.

Note: If you have Outlook (or Outlook/Exchange)--always select the Outlook option.



Settings - Subject line and cc/bcc

Enter the subject line.

If another user needs to be cc'ed / bcc'ed enter it now.

Notes:

--If you cc yourself, you will 'spam' yourself. Remember, the email will be in your Outlook 'Sent' mail folder.

--The 'From' address will always be your default Outlook profile.

Email Setup

Settings

Basic

To: Automatically filled in by ACH Universal

Subject: Enter a subject line. Example 'Transaction from ABC Corp.'

Additional email addresses (optional - rarely used).

CC: Carbon Copy yourself or an 'archive' account. Optional.

BCC: Blind Carbon Copy yourself or an 'archive' account. Optional.

If more than one address, separate with a semicolon.

Rarely used - already in Outlook

Screen 3 of 6

Email body (template)

Here you can fully customize the email message/body.

Please note the tags below (capitalized and within brackets) - such as [DATE], [AMOUNT], etc.

These tags merge data from the transaction into the email body.

Email Setup

Email body (template) Note: Separate templates for credits and debits

Personalize each email with tags, such as [AMOUNT], [DATE] and [CHECK_STUB].
Reminder: There are 2 templates: one for Debits, one for Credits.

Debit: Collect Funds - Customers | **Credit: Pay Funds - Direct Deposit, Vendors** | Help/Tags, Check Stub

We have scheduled a [AMOUNT] payment from your account, on (or after) [DATE].

We appreciate the opportunity to serve you. Quality service and security is top of mind. If any part of this transaction is inaccurate, please contact us immediately.

Additional Information for [NAME]:
[ID]

Addenda Information (if any): [ADDENDA]

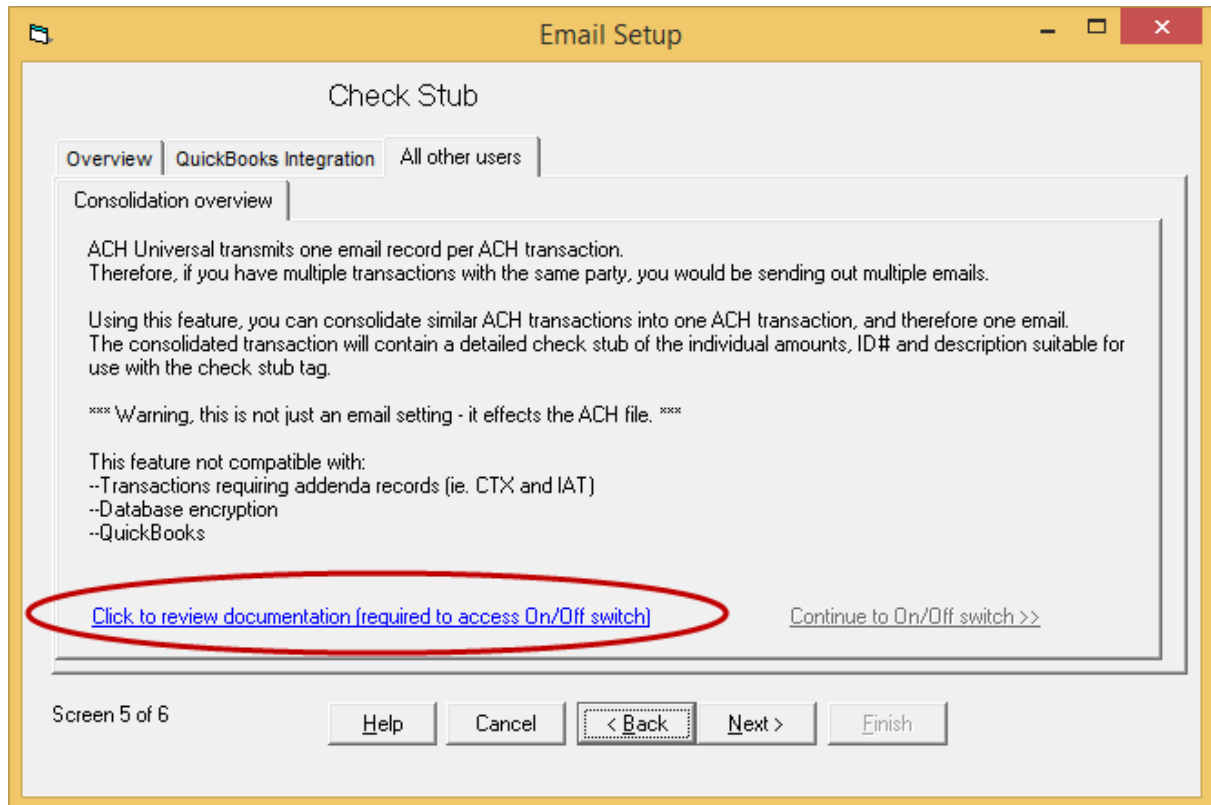
[CHECK_STUB]

HAVE QUESTIONS ABOUT YOUR ACCOUNT?
Please do not respond to individual messages through this email address. It is not secure and should not be used for

Screen 4 of 6

Help Cancel < Back Next > Finish

After pressing Next you will be on the Check Stub screen. Here you can consolidate ACH transactions into one ACH transaction so that only one email goes out.



With the exception of the To: field (which is automatically filled in by ACH Universal), all fields will be used for each email notification.

- CC** Comma-separated list of email addresses to be copied.
- BCC** Same as cc, except the notified party will be unaware of the copy. (Quickbooks users should always use bcc rather than cc.)
- Subject** Provide a subject for the email. It should indicate the purpose of the email. For example, "Transaction pending by TL Supply"
- From** List the email addresses to be used as the reply-to email. The recipient can reply to this address. This address will be used to catch bounced emails.
- From Name:** The name to use for the email. Recommended is to use your organization name or subgroup instead of a person.

Click Next.

You will be on the email template screen (Figure 3 below).

Note: There are different templates--one for debits and one for credits.

Information on this tab will be used for notification regarding all debit or credit transactions. A basic notification email is provided by default. You may customize the email as you see fit by editing directly in the window. Click the Credit tab to modify settings for credit notifications.

There are variables available for use in the emails to provide customer-specific information. This list is available in the Help/Tags tab as well as at List of Transaction Tags.

Note: The Memo tag holds the information for QuickBooks vendor 'stub' information.

Email Setup

Debit: Collect Funds - Customers | **Credit: Pay Funds - Direct Deposit, Vendors** | Help/Tags

DEBIT Transaction Message Body - You can personalize each message with information specific to that transaction. A working sample has been provided. No modifications are necessary. Bracketed words, such as [AMOUNT] represent information that will be populated by the transaction.

We have scheduled a [AMOUNT] payment from your account, on (or after) [DATE].

We appreciate the opportunity to serve you. Quality service and security is top of mind. If any part of this transaction is inaccurate, please contact us immediately.

Additional Information for [NAME]:
[ID]

Addenda Information (if any): [ADDENDA]

[MEMO] Holds 'stub' detail from QuickBooks vendor payments, or any detail imported from Excel/csv into the Memo_Field

HAVE QUESTIONS ABOUT YOUR ACCOUNT?
Please do not respond to individual messages through this email address. It is not secure and should

Screen 4 of 6

Help Cancel < Back Next > Finish

When finished editing all tabs, click Next.

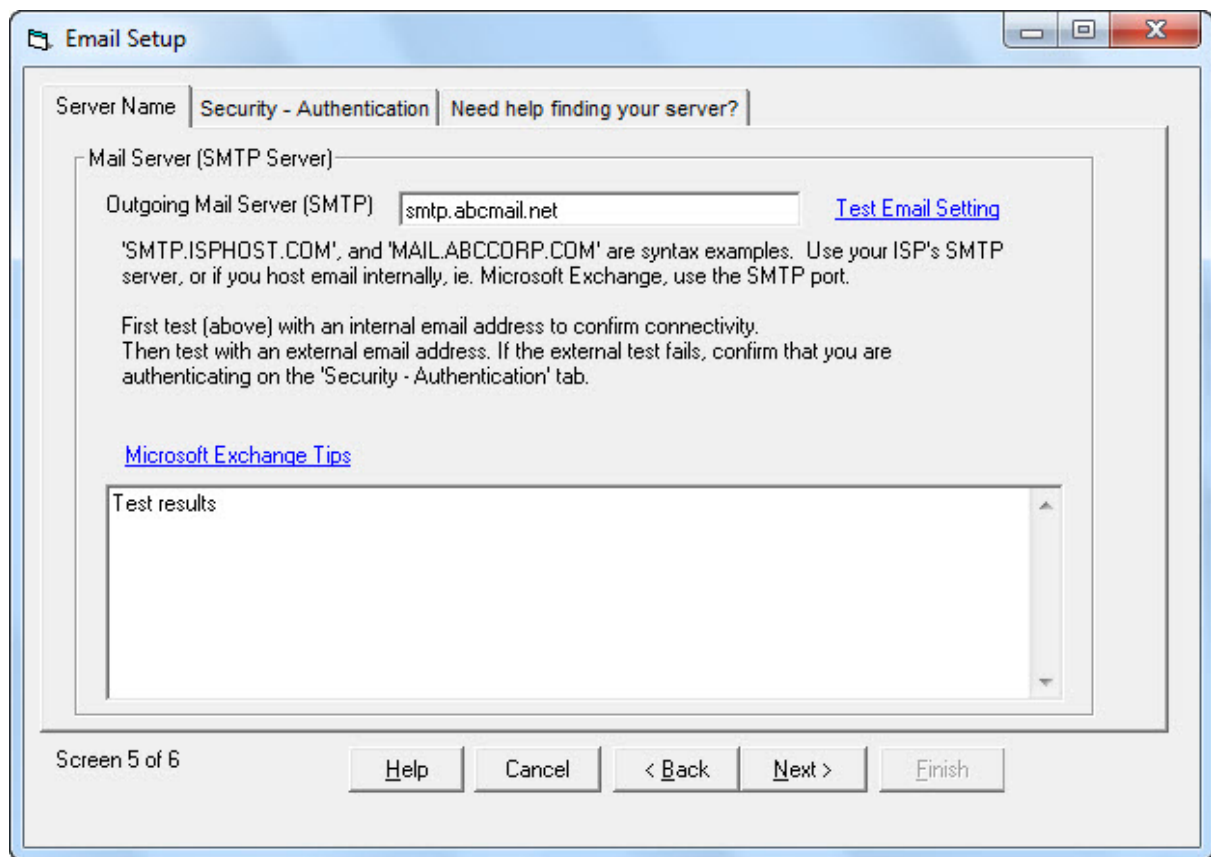
In Figure 4 (below), you will provide the settings needed to transmit emails using the email account you listed earlier. These settings can be obtained from your email client (for example, Outlook) or from your system administrator.

Enter the name of your SMTP server into the textbox. Click the 'Security - Authentication' tab.

You will see Figure 5 (below).

Exchange Server:

1. Configure these panels to connect to your SMTP port.
2. Initially test with an internal address (within your domain)
3. Tip: The Exchange console setting under the Server Transport--choose the internal connector.
4. Tip: Exchange's Network tab--add the IP address of the computer that will be sending emails to the Exchange Server.



Security - Authentication panel

Enter your email credentials on the left side ('Outgoing email server requires authentication').

Tip: Are you only able to send emails internally (to your domain), but fail when

sending outside your domain? If so, check your settings here. Make sure 'My outgoing server requires authentication' is checked, and your User Name and Password are correct.

If your SMTP server is configured with either SSL or TLS (gmail), then check the box and leave 'explicit' as your initial setting.

The screenshot shows the 'Email Setup' window with the 'Security - Authentication' tab selected. The window has three tabs: 'Server Name', 'Security - Authentication', and 'Need help finding your server?'. The 'Security - Authentication' tab contains two main sections. The left section, titled 'Outgoing email server requires authentication', has a checked checkbox 'My outgoing server requires authentication'. Below it, the 'SMTP(S) Server (Outbound) Information' section has a radio button selected, with fields for 'User Name' (jdo@eabcmail.com) and 'Password' (masked with asterisks). Below that, the 'Log onto POP server before transmitting' section has an unselected radio button and fields for 'POP Server', 'User Name', and 'Password'. At the bottom of this section is a 'Port Number (SMTP)' field with the value 25. The right section, titled 'My email server is SMTP-SSL or SMTPS-TLS', has a text box explaining that additional settings should be reviewed. Below this is a checkbox 'Using a SSL or TLS server (such as Gmail and other Internet hosted sites)' which is unchecked. At the bottom of this section are four radio buttons: 'Explicit (highly recommended)' (selected), 'Implicit', 'Automatic', and 'None'. At the bottom of the window, it says 'Screen 5 of 6' and has buttons for 'Help', 'Cancel', '< Back', 'Next >', and 'Finish'.

When all settings are entered, go back to the Server Name tab and click Test Email Setting. Enter your email address. If your settings are correct, you will receive a system-generated test message. If your settings are not correct, ACH Universal will display a message.

When everything is correct, click Next.

Preferences

You will be on the final screen.

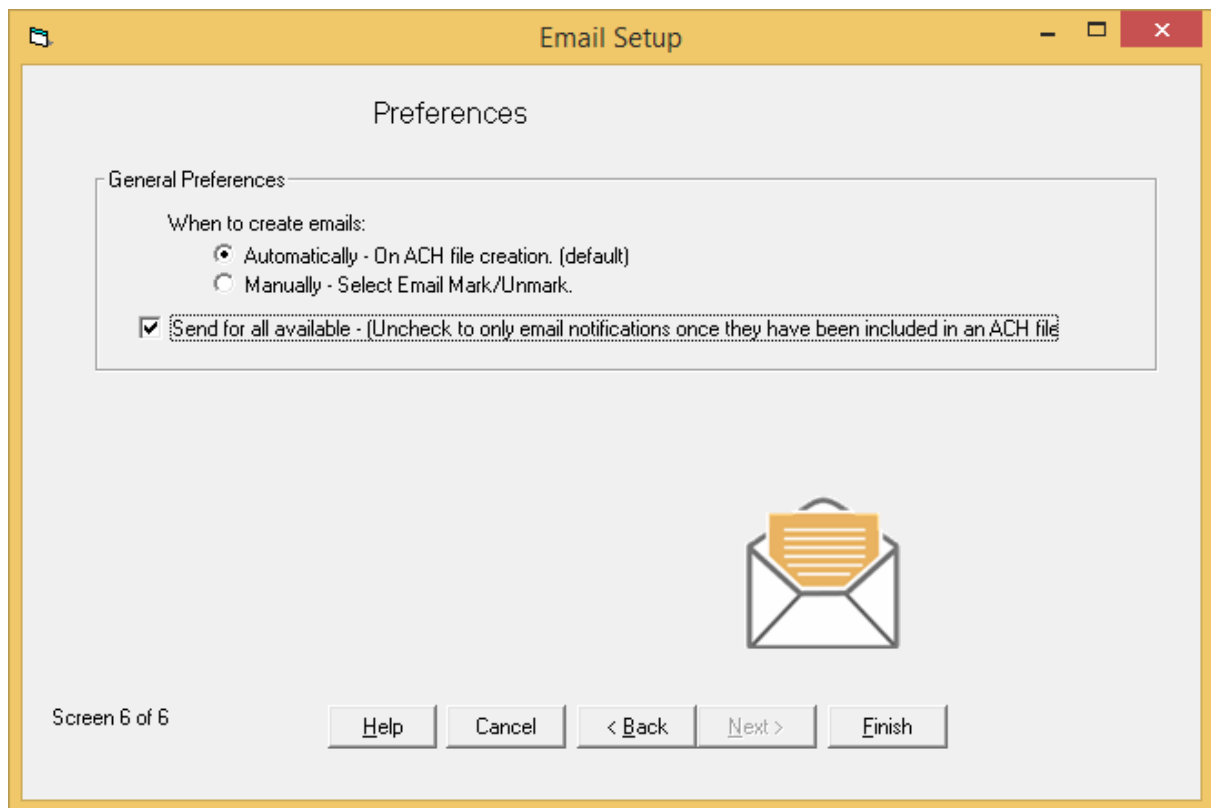
The first two options are for our users integrating with QuickBooks:

1. QuickBooks stub information - Check this to populate the Memo field with the check stub information from within QuickBooks.

Important - Remember to have the '[MEMO]' tag placed in the body of the email in the Debit (or Credit) template. See Screen number 4 above.

2. QuickBooks account information - Typically unchecked for QuickBooks users, this will display in the [MEMO] field your chart of account name for each line item detail.

3. To transmit emails automatically, enable the 'Automatically...' checkbox. These emails will be transmitted on a workstation level when you exit ACH Universal. If you do not check this box, you can trigger the email blast from the Home tab by selecting Email > Send.



The screenshot shows the 'Email Setup' window with the 'Preferences' tab selected. Under 'General Preferences', there are two radio buttons for 'When to create emails': 'Automatically - On ACH file creation. (default)' and 'Manually - Select Email Mark/Unmark.'. Below these is a checked checkbox labeled 'Send for all available - (Uncheck to only email notifications once they have been included in an ACH file)'. At the bottom of the window, there is an envelope icon and a row of buttons: 'Help', 'Cancel', '< Back', 'Next >', and 'Finish'. The status bar at the bottom left indicates 'Screen 6 of 6'.

Click Finish to complete email setup.

How to enter email addresses

If you are:

--importing transactions, map 'ACH_Email_Address' to identify the email address column.

--using ACH Universal Profiles, make sure that an email address is entered in the Profile

--integrating with QuickBooks, enter an email address in the QuickBooks Vendor, Employee or Customer profile.

Note: It is also possible to enter email addresses manually before transmission. See [Editing Untransmitted Records](#) for more information.

Troubleshooting

Can't get an email out?

1. Check that your anti-virus software is not blocking you.

Norton Anti-virus and other packages may quarantine the file:

TreasurySoftware_email.exe

when it attempts to send out emails. Make sure that you add this file to your 'white' list.

2. Confirm that there are no firewalls, such as Microsoft Windows Firewall, that could be blocking you.

3. If using Exchange server, make sure that you have proper permissions, and that your computer IP address has been added to the sender's list.

1.8.2 List of Transaction Tags

List of Transaction Tages - Overview

Below are the tags you can use in email notifications to tailor each email to the individual recipient. To use the tag, insert it into the appropriate space in the email.

Transaction Tags

Tag	Definition
[DATE]	Effective transaction date

[AMOUNT]	Transaction amount
[NAME]	Name of party receiving the notification
[ID]	An identification number for the receiving party. For example, employee ID or vendor ID. Do <u>not</u> use Social Security number. If you must use the SSN, see [ID_LAST4]
[ID_LAST4]	Uses only the last 4 digits of [ID]. Useful when a Social Security number must be used to mask the majority of the number.
[ACCOUNT]	For backward compatibility. Does exactly the same as [ACCOUNT_LAST4]
[ACCOUNT_LAST4]	Display only the last 4 digits of the account number.
[ABA]	ABA/Routing number
[BATCH_DESCRIPTION]	Description of the batch containing this transaction. Rarely used.
[ACH_CHECKINGORSAVINGS]	Displays 'Checking' or 'Savings' for the appropriate account type
[ADDENDA]	Display the transaction's addenda record, if any. Maximum length of 255 characters.
[EMAIL]	Display the email address being notified

1.9 Remote Desktop Services (RDS)

Remote Desktop Services - RDS (formerly called Terminal Services) and Citrix Server

This topic covers both clustered and single server configurations.

Overview

Treasury Software is a 'client-server' application, in that there is a front-end, also called an executable, and a back-end where the data is stored.

In a sense, one can even think of Microsoft Excel as being a client-server application, in that the program is installed on each user's computer, and that the data is stored in a back-end spreadsheet.

Treasury Software Server (back-end)

In Treasury Software, the data can be stored in our single-user desktop database, or it can be stored on a SQL Server.

Using SQL Server enables many users, each running the client on different computers, to access a central database.

The limitation of this scenario is that if there are 20 users, the software needs to be installed on 20 different computers.

What if you have an application server, or if you only want to install the software once and have your users remote into this one computer? Use our Remote Desktop Services (or RDS) feature.

Treasury Software Client (front-end)

By default, Treasury Software can only be used on any given machine in a non-concurrent manner.

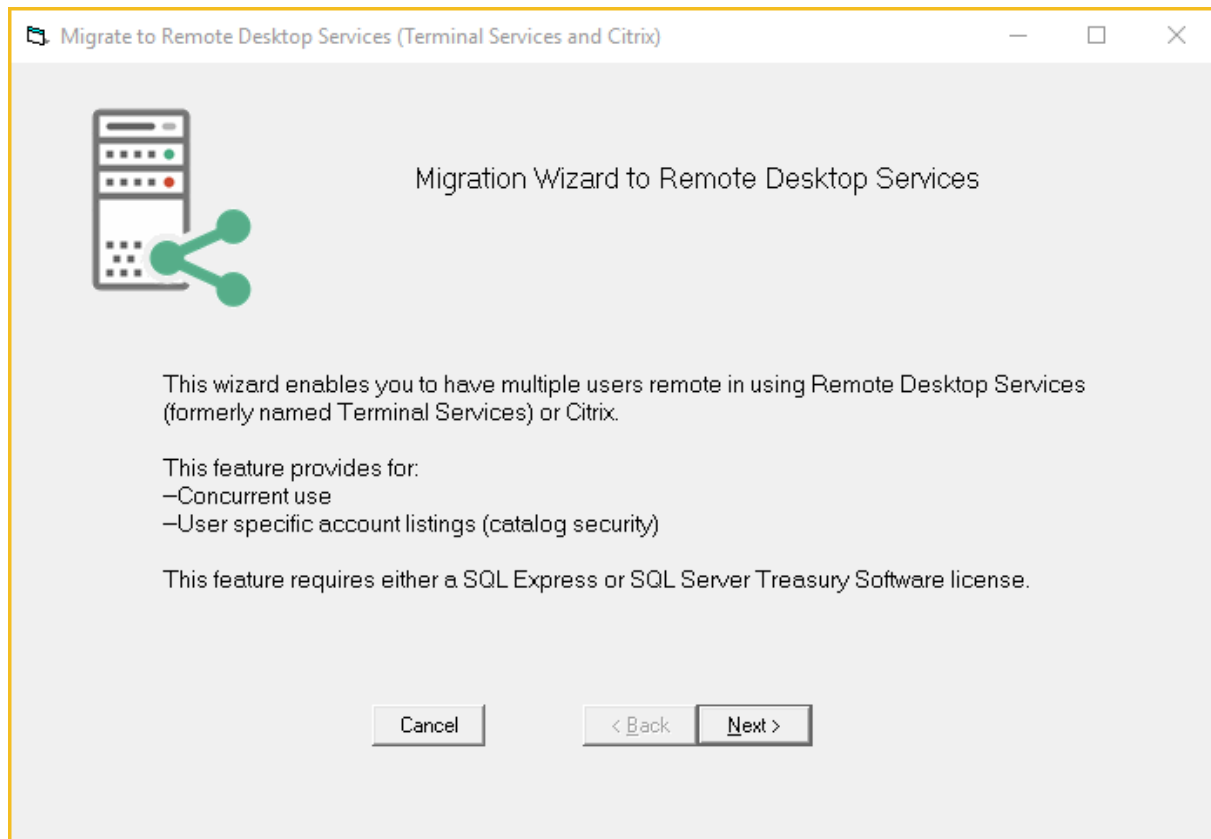
However, with the introduction of our Remote Desktop Services feature, you can configure an application server, or any computer, to enable multiple users to concurrently use the software,

Note: This feature is available with SQL Express and SQL Server platform licenses.

Setup:

To start the Remote Desktop Services Wizard - enter into any account and select the Settings tab > Migrate to Remote Desktop Services, Citrix. Select Next.

Tip: To minimize your time, enter license codes and migrate to SQL prior to enabling Remote Desktop Services.



Select a Working Directory

Your users need a working directory to save transmission and report files, export to Excel, and archive import files.

By default, the system uses a directory tree in the Users\Public folder to make sure all users have access.

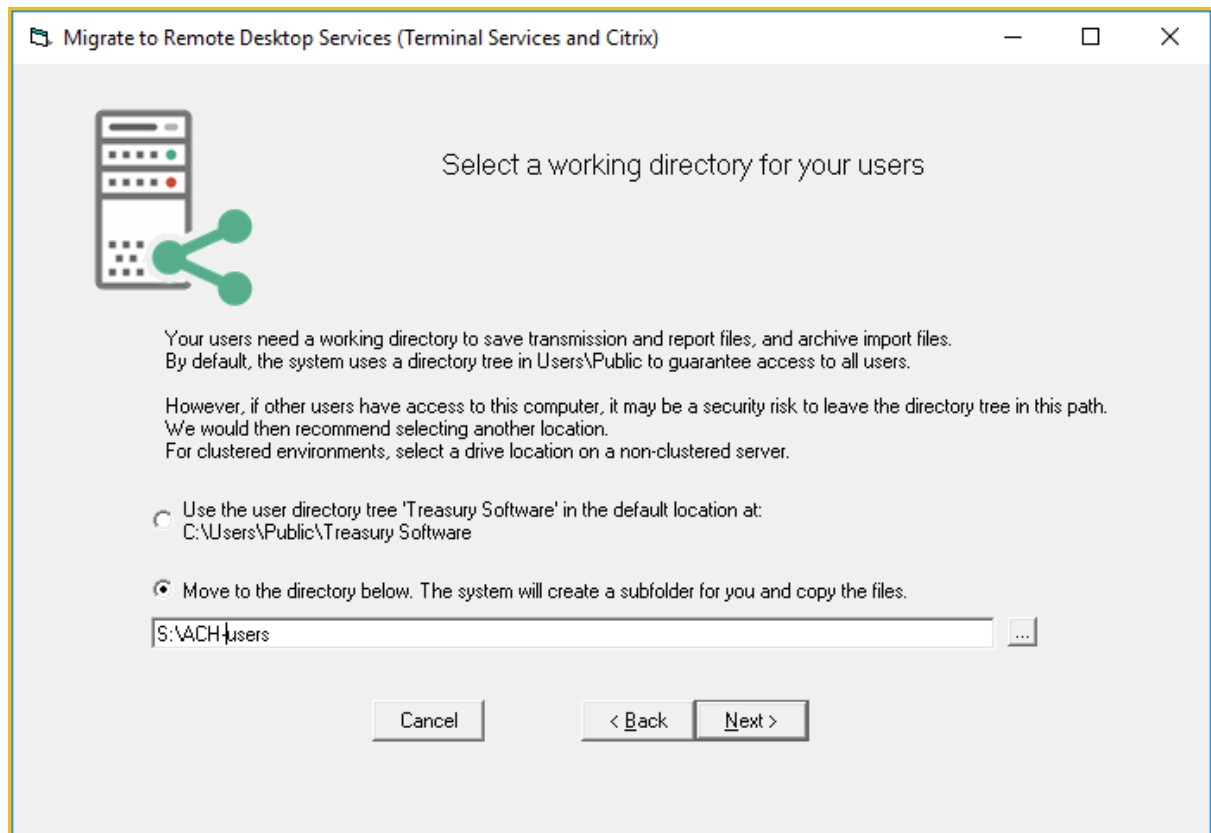
However, if non-Treasury Software users have access to this computer, it may be a security risk to leave the directory tree in this path.

We would then recommend selecting another location, and securing it for your Treasury Software authorized users.

Clustered environments: Make sure that you select a drive location on a non-clustered server.

Note: Treasury Software does not support working directories for desktop platform databases on a different computer.

Click Next.



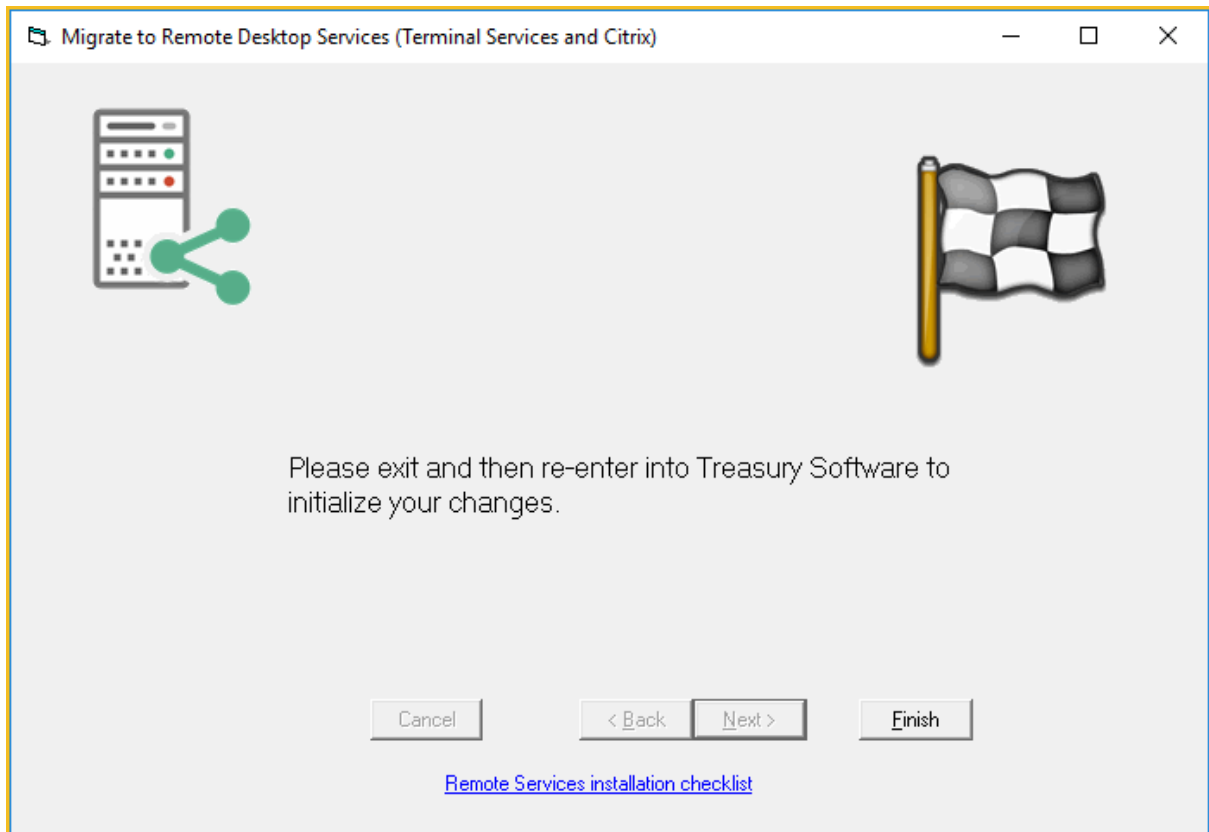
Confirm and complete the migration.

Click Next



Congratulations! - Click Finish.

**** Exit and re-enter into Treasury Software to initialize your changes ****

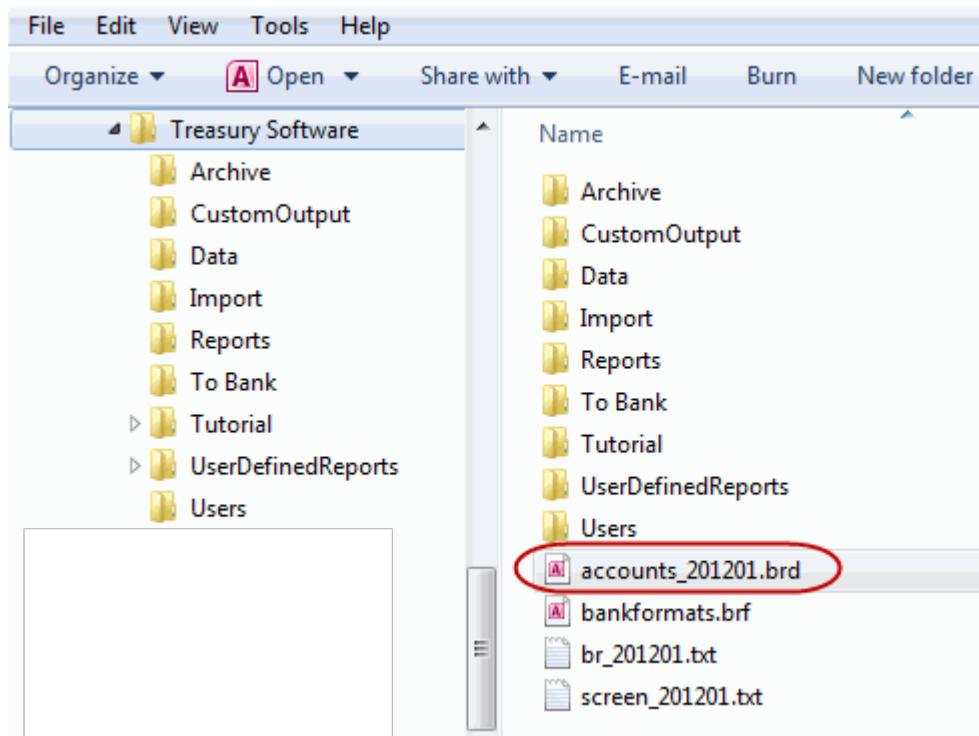


1.9.1 RDS - Maintenance

Remote Desktop Services - Maintenance

How it works

Prior to enabling this feature, Treasury Software creates a directory tree in the Users\Public folder.



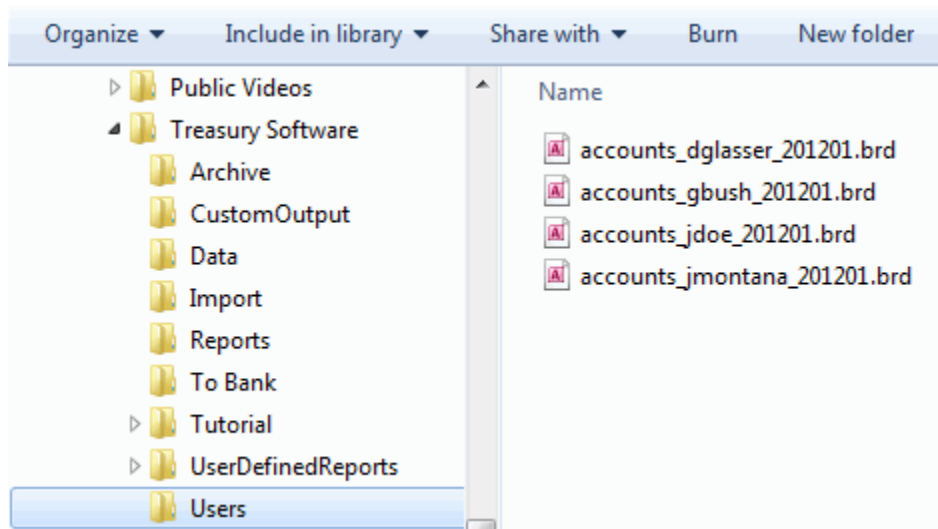
The software uses the file 'accounts_201201.brd' to hold (where 201201 is the year-version number), amongst other items: account catalog information, the SQL Server name, the SQL ID and password (RSA encrypted).

The 'accounts_201201.brd' file is user specific. It is not designed for concurrent use.

Therefore, this would not be the correct infrastructure for multiple users.

To accommodate multiple users, the software needs to create an accounts_201201.brd for each user.

Once Remote Desktop Services is turned on, the system will look into the c:\Users\Public\Treasury Software\Users directory for a user's file.



The syntax for the account would be accounts_[Windows login id]_[version].brd.

When a user starts the software for the first time, the software looks to see if they have a file. If not, the system will create the file in the c:\Users\Public\Treasury Software\Users directory.

The system will use c:\Users\Public\Treasury Software\accounts_201201.brd as a template and copy it to the directory. The system will also insert the user's windows login ID to the newly copied file.

Using the example above, after migrating to Remote Desktop Services and having four users log in, the system will create four account files in the Users folder of Treasury Software.

Once the software creates the user accounts, by design, there is no active link between these files and the template.

Maintenance:

Normal Maintenance - Leave Remote Desktop Services On

For all normal maintenance, leave Remote Desktop Services on and repeat the entry with the users.

This includes license keys, new accounts, etc.

Non-recurring Maintenance - Turn Remote Desktop Services Off

What if there is a global change for all users, such as a new SQL Server?

1. Turn off Remote Desktop Services in Treasury Software (File > Maintenance > 'Other' tab > 'Reset Remote Desktop Services' button). A password will be required. Exit and re-enter into the software.
2. Enter into Treasury Software and make your changes.
3. Delete the user's (typically all) files in \users\public\Treasury Software\users\ using Windows Explorer
4. Turn Remote Desktop Services in Treasury Software on (File > Migrate to Remote Desktop Services)

When the users log back in, the updated accounts_201201.brd from the root will be used as a template for each user. This file will, of course, have the updates.

1.9.2 RDS - Directory Location

Remote Desktop Services - Directory Location

Why does it matter?

By default, the software creates the working directory tree in \Users\Public\Treasury Software.

If you are creating ACH files or running reports, a copy of this information will remain in this tree structure (\Archives, \Reports).

If this computer is accessible to non-Treasury Software users, this would provide these users with access to sensitive information.

To prevent this, we recommend using the Remote Desktop Wizard to create a new directory for your company. This folder structure would then be locked down to other users by your network administrator.

If you have not yet migrated to Remote Desktop Services within Treasury Software, you will have the ability to select the parent directory in the Wizard.

If you already migrated to Remote Desktop Services within Treasury Software:

1. Turn off Remote Desktop Services in Treasury Software. From the Settings tab select Maintenance > Other > Reset Remote Desktop button. A password will be required. Exit and re-enter into the software.
2. Enter into Treasury Software and start the Wizard again (Settings tab > Migrate to Remote Desktop Services)
Select your target directory and complete the wizard.

Note: Treasury Software only supports SQL Express and SQL Server when a working directory location is selected on another computer.

1.9.3 RDS - Clustered Servers**Remote Desktop Services - Clustered Servers**

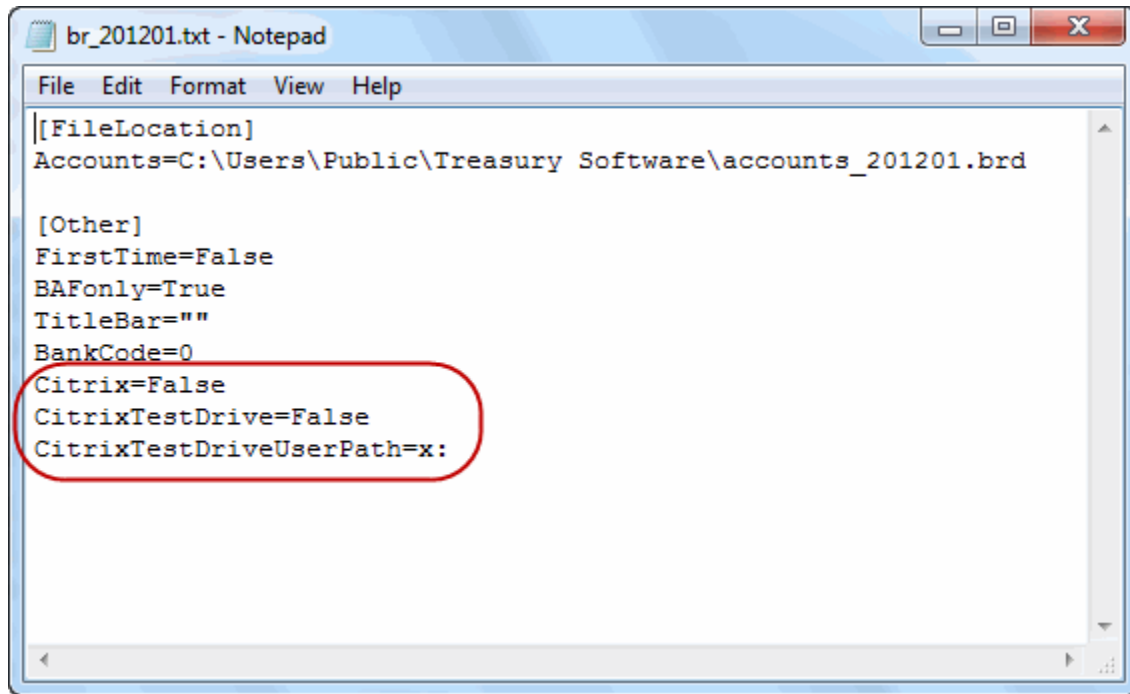
There is no difference in the use of clustered servers versus single servers.

Below are tips to minimize the work during installation and maintenance.

Installation

1. Install the software on one server. We will later refer to this as the 'original' server.
2. Start the software. Upon starting Treasury Software, it will copy the working directory tree to C:\Users\Public\Treasury Software. We will refer to this directory as the 'root'.
3. In the root will be br_201201.txt (where 201201 is the year-version).

If you open it, you'll see the last three lines as:



*****Note** - Never manually update this file.***

This tells you:

Citrix=False

You have not enabled Remote Desktop Services yet.

CitrixTestDrive=False

If you are using a directory other than the default directory. If you continue to use c:\Users\Public\Treasury Software as the default directory, this will be 'False'. If you change the directory, it will 'True'.

If you have not yet enabled Remote Desktop Services, this will be False.

CitrixTestDriveUserPath=x:

If you are not using the default location, this will hold the new location of the working directory.

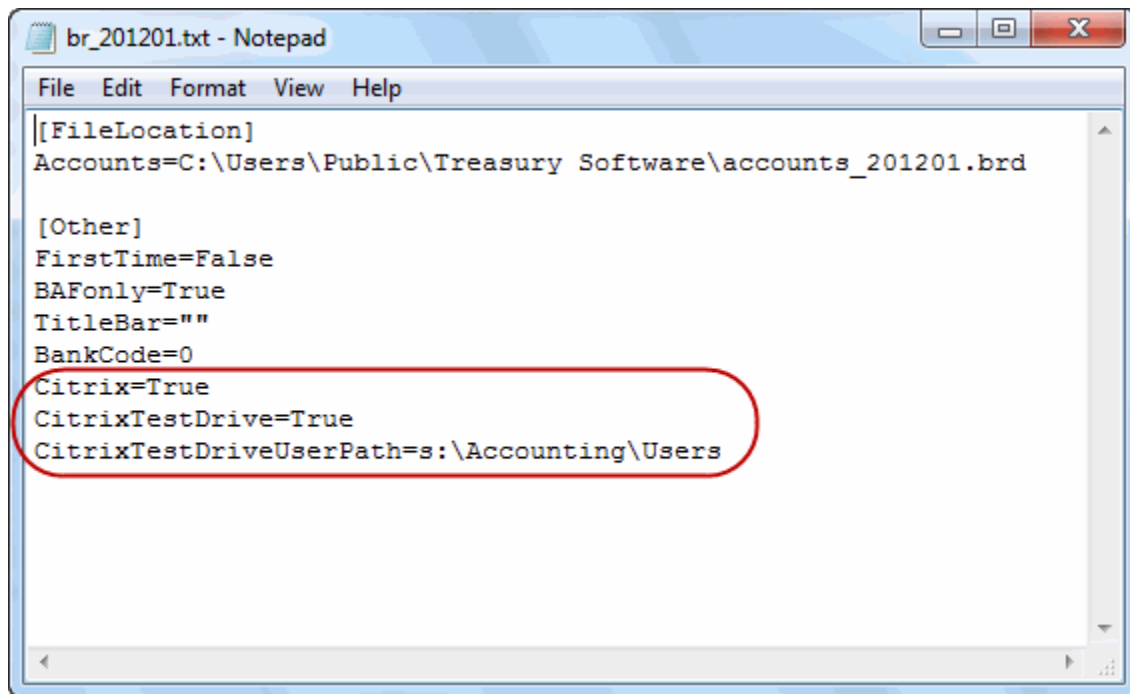
What you'll want to do is update all of your settings on one server, and then copy this file, along with some other files, to the other servers (details to follow).

4. Migrate to SQL Server (Settings tab > Migrate to SQL Express, SQL Server). Enter your license ID. Enter all information that you can (you can always update later). Exit and re-enter the software.

5. Migrate to Remote Desktop (Settings tab > Migrate to Remote Desktop Services).

Select a non-clustered location for your working files. Exit and re-enter the software.

If you look at the BR201201.txt file now, you'll see the updates:



Finished with the first server. Repeat this for all the other servers in the cluster.

1. Install the software on the next server (current server).
2. Copy the entire directory tree from the original server to the current server. Specifically, copy from the original server C:\Users\Public\Treasury Software\ to the current server C:\Users\Public\Treasury Software\. Include all the subdirectories.

Test this for permissions before you go to the next server. Simply start Treasury Software on the current server and make sure it loads and exits properly.

Note: This can only be done with SQL Express and SQL Server platforms. It will not work with the Desktop edition.

Once you have tested, repeat with the balance of your servers.

At this point, you have set up the servers exactly the same.

No other maintenance is needed.

1.10 QuickBooks Pro, Premier and Enterprise

You can create ACH (also known as NACHA) files directly from your QuickBooks data.

ACH Universal allows you to easily create ACH transactions for:

- Direct Deposit for employees
- Collections from customers
- Payments to vendors and governmental agencies

Starting with ACH Universal 2011, ACH enables direct integration with QuickBooks, enabling you to store your banking data on each profile in QuickBooks.

VENDOR NAME **Bayshore Water**

CURRENT BALANCE 3.00 [How do I adjust the current balance?](#)

Address Info

Payment Settings

Tax Settings

Account Settings

Additional Info

VENDOR TYPE **Utility**

CUSTOM FIELDS

DISCOUNT AVAILABLE

BANK ACCOUNT NUMBER **333333333**

ABA ROUTING NUMBER **081000045**

CHK/SAV **CHK**

Define Fields

☐ Vendor is inactive

OK Cancel Help

Enter banking information in QuickBooks profiles.

Benefits of direct connection:

- Simple to install and use. Doesn't change the way you work with QuickBooks. Keeps all of your processes the same. Pay vendors and employees, collect from customers as you currently do.
- Create ACH files for your bank with 'one-click'
- Avoids duplication of processes and transmissions
- Full control over payments and collections with your bank. Enables you to temporarily hold a transaction, stop a transaction, and even resend a transaction.
- Assists with the transmission of the ACH file to your bank. Your bank, not a processor, will handle the transactions.
- Send email notifications to your customers, employees and vendors. Send a detailed payment stub to your vendors including invoice number, net pay amount and discount taken.

Date	Bill Paid	Disc Taken	Ref. No.
-----	-----	-----	-----
03/05/2011	\$5,555.00	\$0.00	510
03/05/2011	\$385.89	\$5.99	511

Direct Integration is available if you are on QuickBooks

--Professional,

--Premier, or

--Enterprise.

The editions must be 2003 or later and US-based.

Direct Integration is also available with [QuickBooks Online](#).

Not on one of these packages? Don't worry--many of these features are available with our Treasury Software profiles-based integration.

QuickBooks® is a registered trademark of Intuit

1.10.1 Setup - QuickBooks based profiles

Setup - QuickBooks Based Profiles

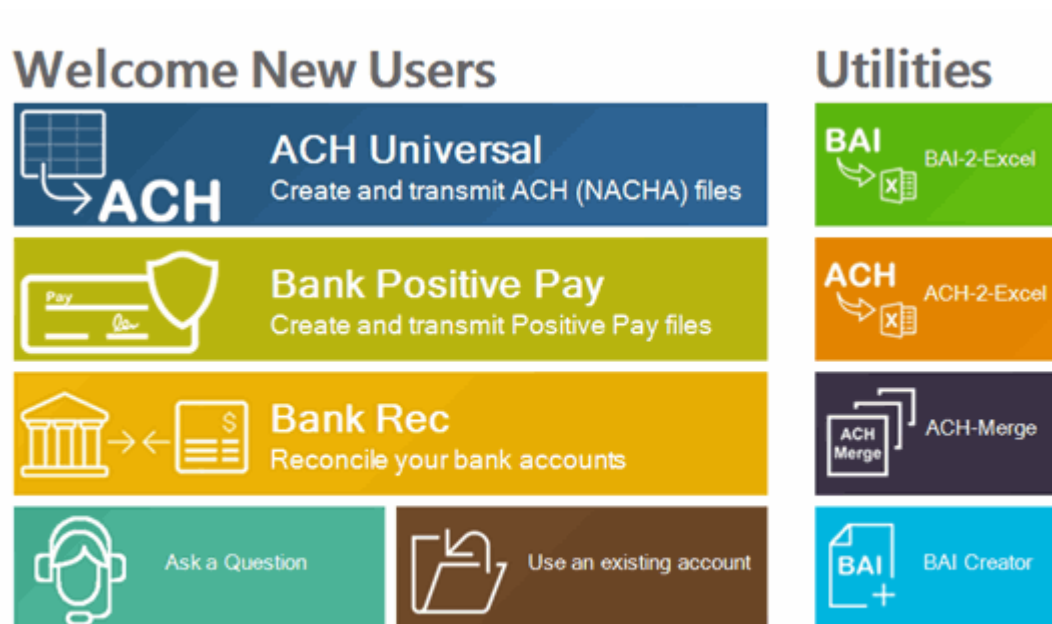
Step-by-step checklist

ACH Universal and QuickBooks are installed on the same computer.

Note: If you have a multi-user edition of QuickBooks, you do not need to install ACH Universal on all of the other computers. Just install it on the computers that will be creating ACH files. For now, just install on one.

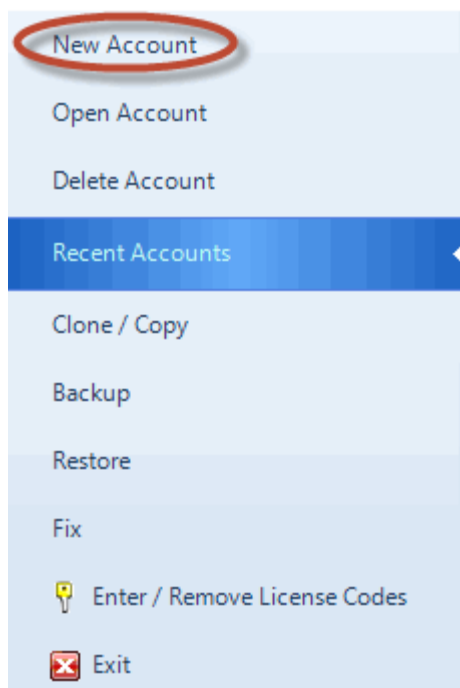
Need to download? Go to <http://www.treasurysoftware.com/download/index.aspx>

Start Treasury Software and at the 'Welcome New User' screen, enter into ACH Universal (top selection).



Create a new account in ACH Universal

From the main menu select File > New Account



The top option "Create an Account and Add it to your Catalog" should already be selected. Click Next.

Enter a name for the account. This name is strictly internal and should help you identify the purpose of the account. For example, if you are using ACH Universal for payroll, you might name the account Payroll. Once the name is entered, click Next.

Congratulations! You have finished creating the account. Click Finish to begin using this account.

If prompted to edit/modify your transmission information, click No.

Congratulations! You are done with your basic setup.

[Next step - Connect to your QuickBooks company](#)

QuickBooks® is a registered trademark of Intuit

1.10.1.1 Connect to QuickBooks

Connect to QuickBooks

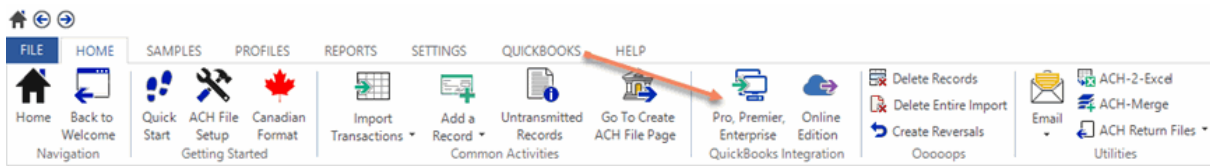
First time connection (a one-time setup)

Before you begin, confirm that:

- ACH Universal and QuickBooks are both running on the same computer, and
- With QuickBooks open, you are **logged in as the administrator** for the QuickBooks company you want to work with and **you are in single-user mode**.

Start the connection process

Enter into your account and select the QuickBooks tab > QuickBooks Integration.



Switch to your QuickBooks window

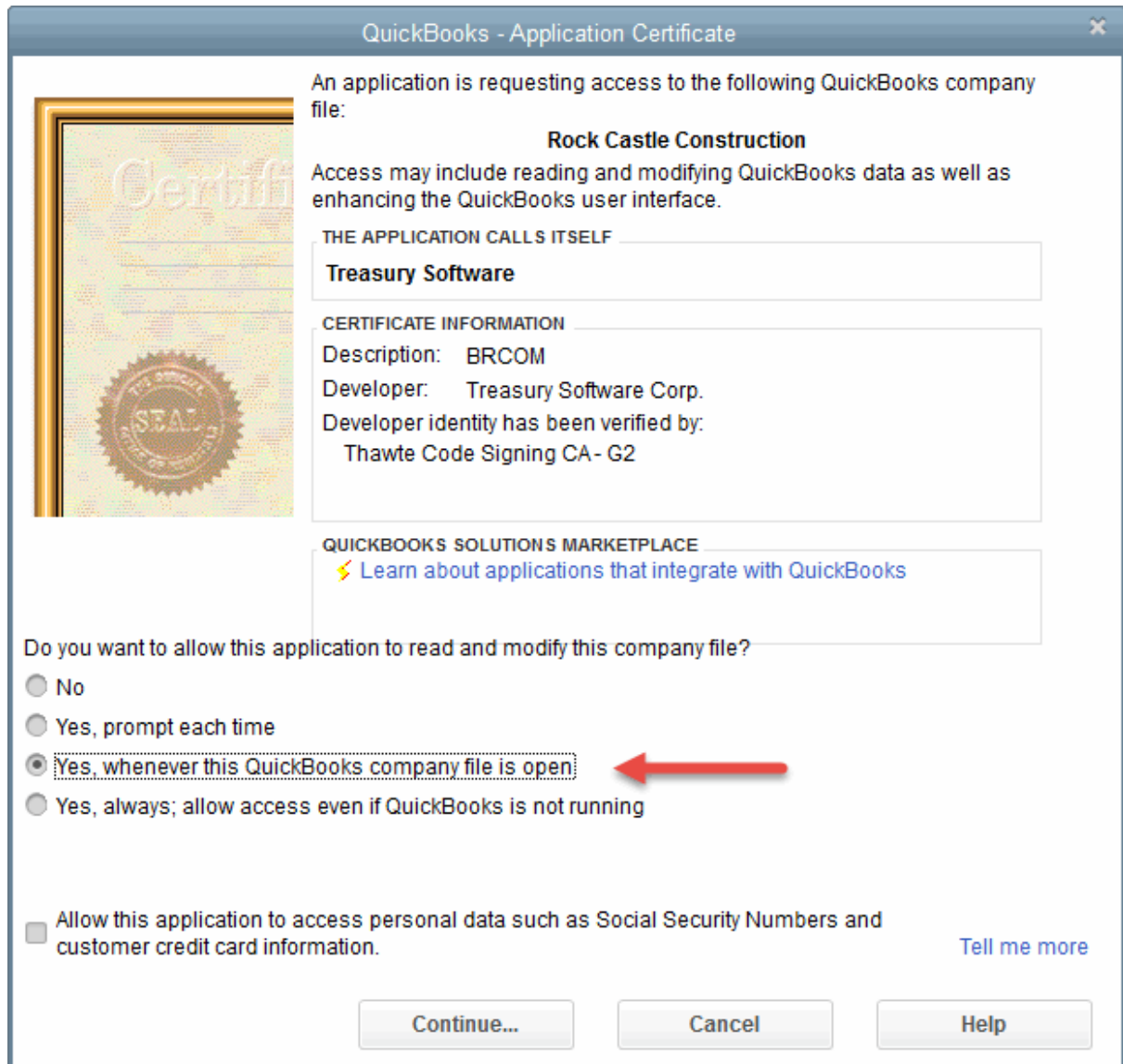
If nothing appears to be happening, QuickBooks is waiting for you to grant permissions.

Click on your Windows toolbar to access QuickBooks.

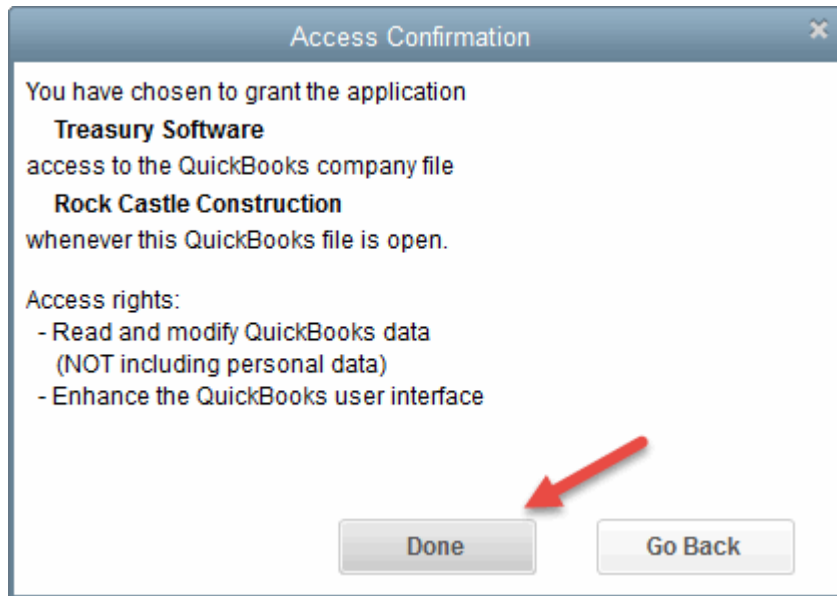


The first time ACH Universal attempts to connect to your QuickBooks company, you will be prompted by QuickBooks to grant access.

Note: You can leave the bottom check box un-checked.
Please grant access to continue.

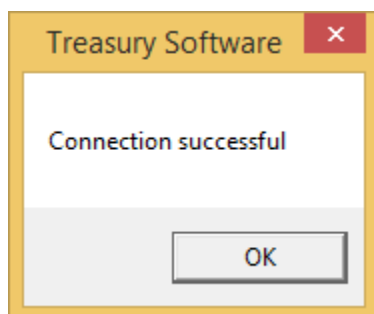


QuickBooks will prompt your confirmation.
Click 'Done'.



Note: If you do not grant access, you will be unable to continue.

Congratulations, you have connected.



Note: If you upgrade Treasury Software, change versions in QuickBooks, or install the software on a new computer, you may be prompted to grant permissions again.

[Next step - Integration Wizard](#)

Troubleshooting - Can't connect?

See [Troubleshooting connections](#)

QuickBooks® is a registered trademark of Intuit

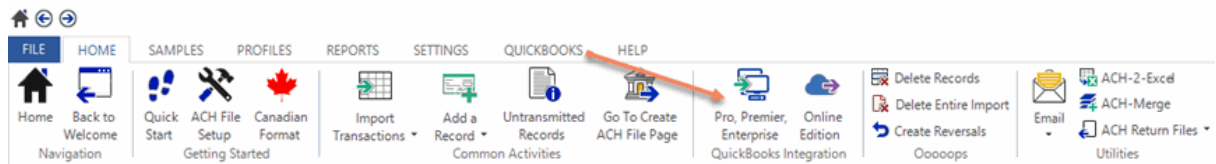
1.10.1.2 Integration Wizard

Integration Wizard

Once you have connected to your QuickBooks company, you can complete the Integration Wizard.

Reminder: You should be in single-user mode in QuickBooks with only one QuickBooks company open for the initial setup.

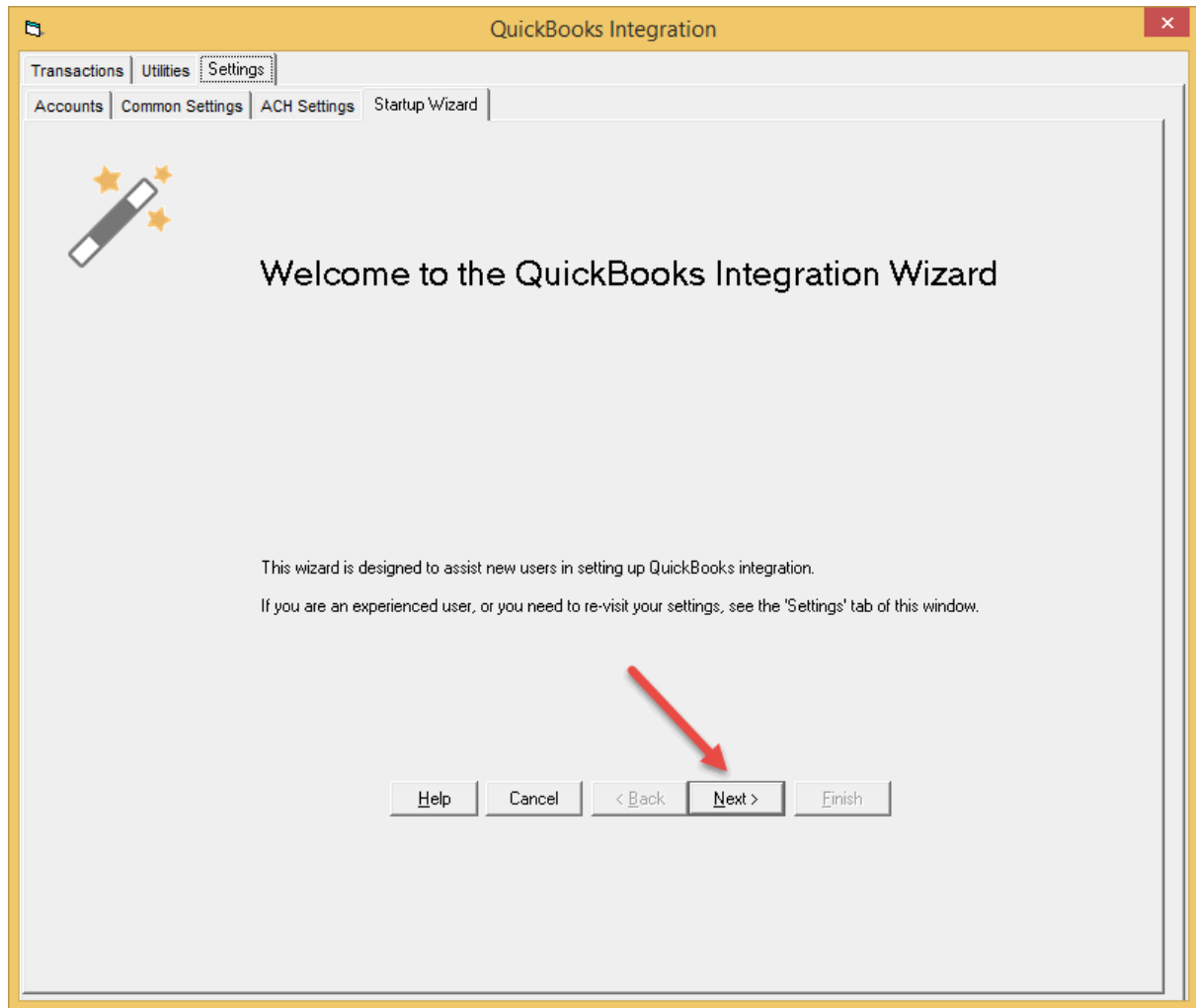
Enter into your account and select the QuickBooks tab > QuickBooks Integration.



Note: This is the same menu choice you selected earlier to establish a connection. Once a connection has been made, the settings are automatically saved--it is a one-time setup.

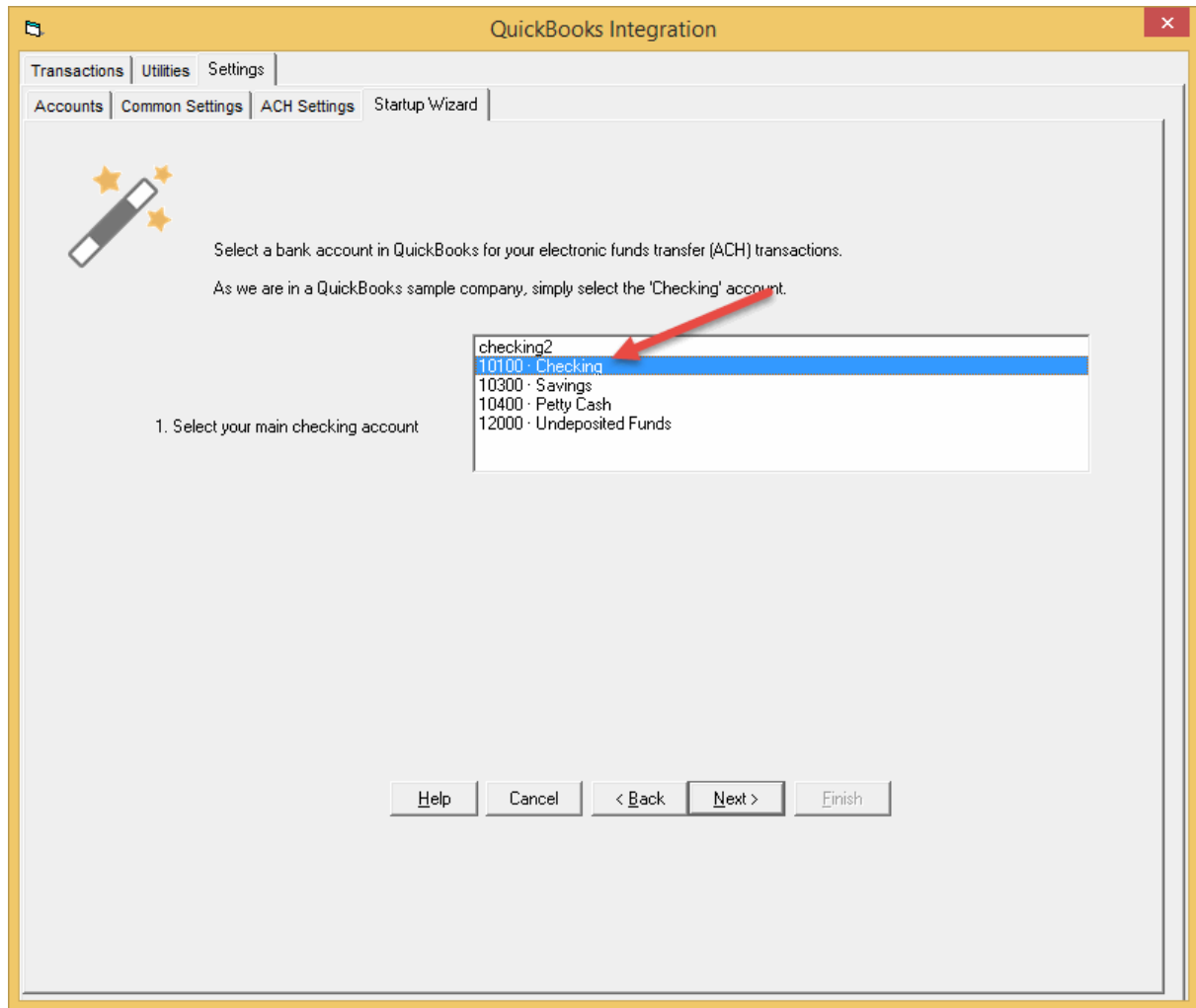
Welcome to the QuickBooks Integration Wizard

Click 'Next'.



View the list of your QuickBooks accounts - select your bank account

Have more than one origination account? We'll cover this in settings.



Confirm that 'QuickBooks profiles' is selected, and that the profiles you want to work with are checked.

This step will create three Custom Fields in your profiles.

QuickBooks Pro, Premiere and Enterprise should leave the default top option selected. (See below)

If a profile group is unchecked, and it is one you need, stop here and close the Wizard. You may need to remove some existing custom fields for that profile group.

[Note: If you are using [QuickBooks Online](#), select ACH Universal profiles.]

QuickBooks Integration

Transactions | Utilities | Settings | Accounts | Common Settings | ACH Settings | Startup Wizard

Where do you want to keep your banking information? Default setting is QuickBooks

☒ QuickBooks profiles - All banking information is stored in QuickBooks profiles (default - easiest). Profile groups selected below will have Bank Account Number, ABA Routing Number, CHK/SAV fields created in QuickBooks.

☒ Customer profiles ☒ Employee profiles ☒ Vendor profiles

☒ Populate fields with sample ABA, account numbers and checking or savings account indicators

Creates 3 fields in QuickBooks for each Customer, Employee and Vendor profile.

Custom Fields

Bank Account Number

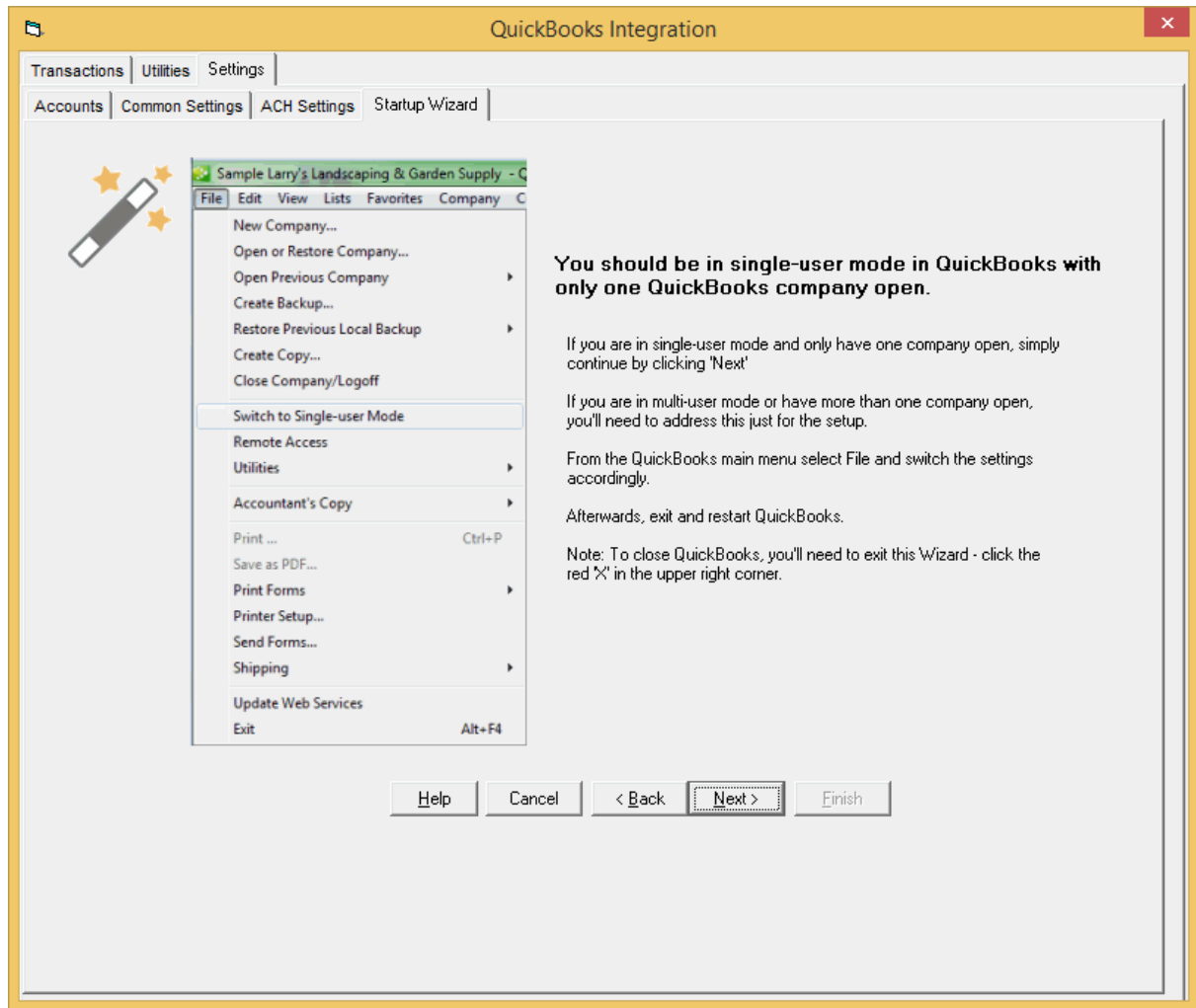
ABA Routing Number

CHK/SAV

☐ ACH Universal profiles - All banking information is stored in ACH Universal profiles (requires advanced computer knowledge)

Help Cancel < Back Next > Finish

You must be in single-user mode and logged in as an Admin. If you need to, make the changes in QuickBooks, then close QuickBooks and re-enter.



Click 'Finish' to save your settings

QuickBooks Integration

Transactions | Utilities | Settings | Accounts | Common Settings | ACH Settings | Startup Wizard

Congratulations. Click 'Finish'.

Edit Vendor

Vendor Name: Bayshore Water

Current Balance: 0.00 [How do I adjust the current balance?](#)

Additional Info

Account No.: 7594-8381

Custom Fields

Bank Account Number: 88888888

ABA Routing Number: 063000047

CHK/SAV: CHK

Enter banking information in QuickBooks profiles

OK Cancel Notes Help

Vendor is inactive

Help Cancel < Back Next > Finish

In QuickBooks - enter banking information

Now working in QuickBooks, enter in the banking information as shown above for the customers, employees and vendors that you want to collect from or pay electronically.

To enter banking information for:

Customers - From the QuickBooks main menu select Customers > Customer Center.

Double click on the customer, and then select the 'Additional Info' tab. Enter their banking info, then click 'Save'.

Employees - From the QuickBooks main menu select Employees > Employee Center.

Double click on the employee, and then select the 'Additional Info' tab. Enter their banking info, then click 'Save'.

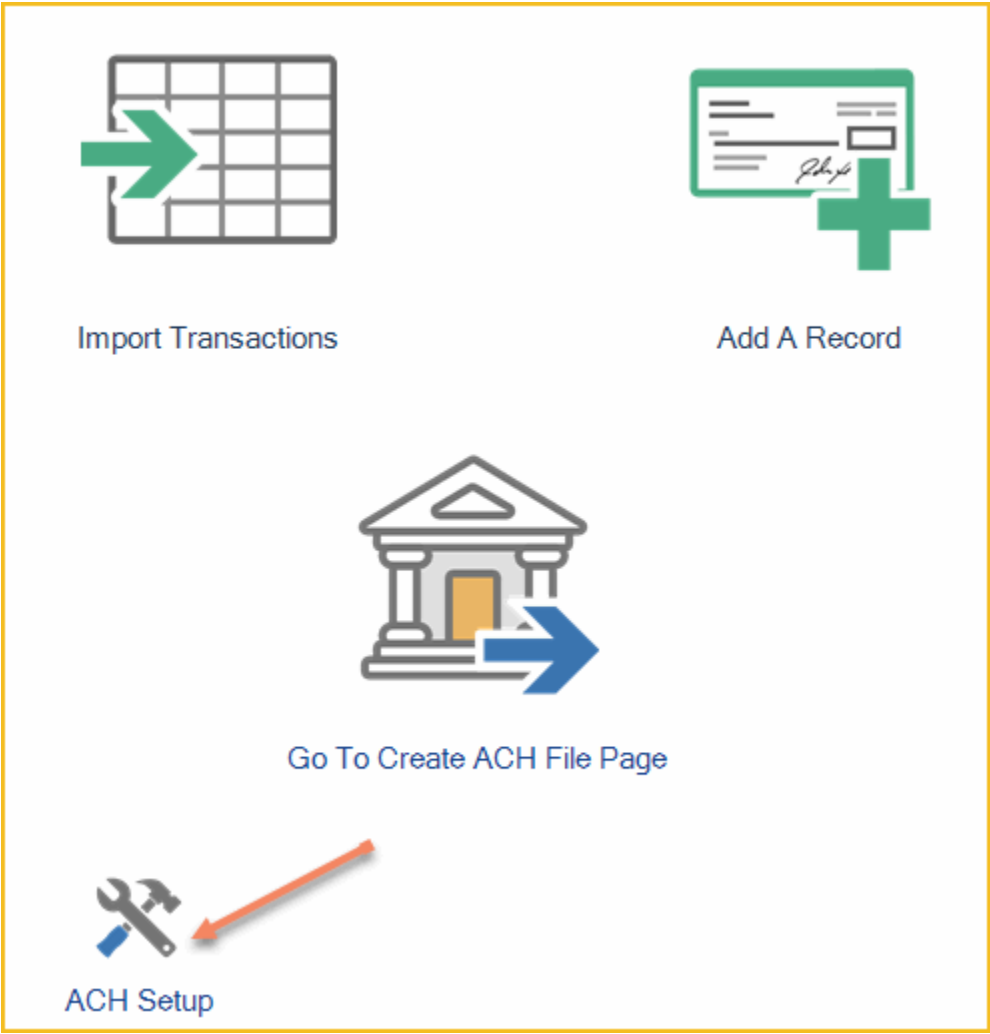
Vendors - From the QuickBooks main menu select Vendors > Vendor Center. Double click on the vendor, and then select the 'Additional Info' tab. Enter their banking info, then click 'Save'.

[Next step - ACH Setup - Entering your company's info](#)

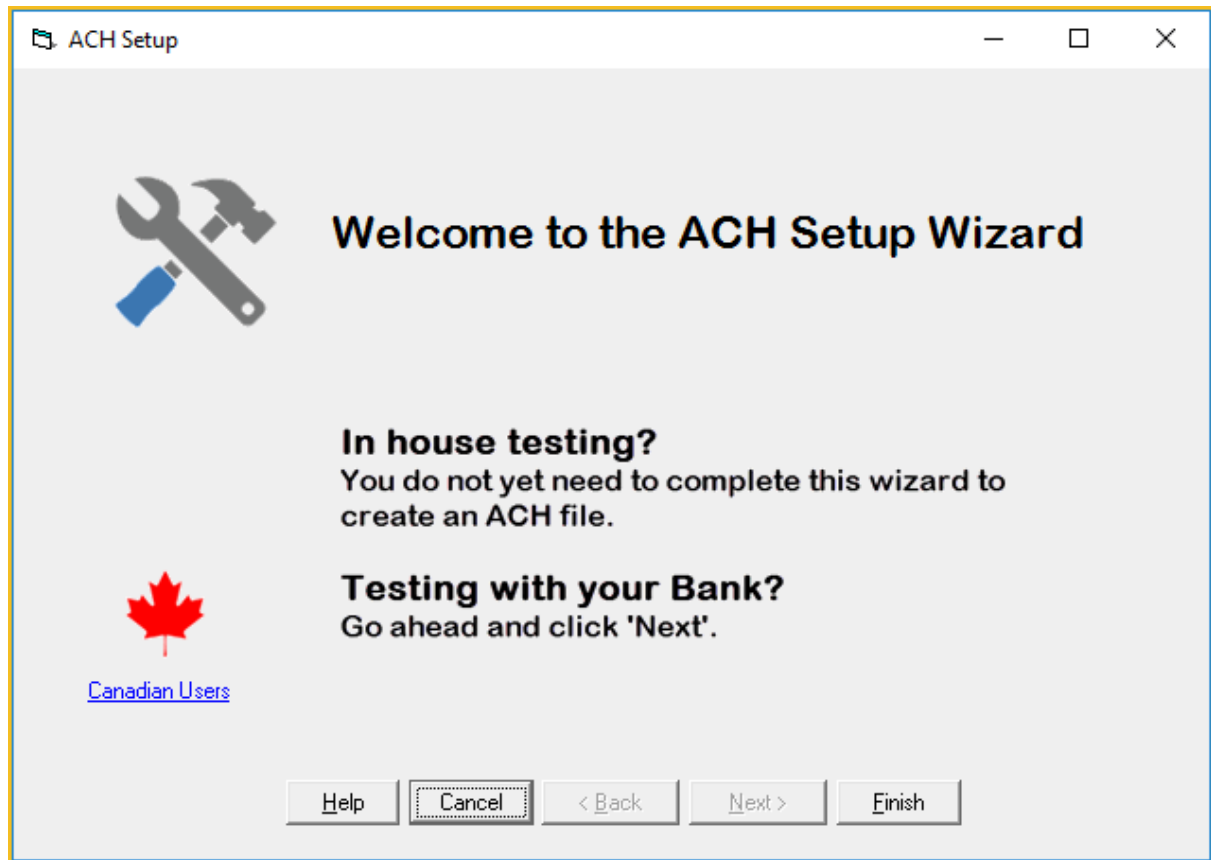
1.10.1.3 ACH Setup

ACH Setup

Access the ACH Setup Wizard by clicking either the ACH Setup icon on the ACH Universal home page (below), or on the ACH Setup icon under Settings, in the top toolbar.



Welcome to the ACH Setup Wizard



Enter the 'file header' info (see below). This identifies you and your bank.

1. If you received this information from your bank, enter it exactly as noted.
2. Otherwise, if you have already created ACH files using Notepad or another software process, and you have access to this file, ACH Universal can import the settings from that ACH file. Simply click on the link 'Populate header entries from an existing ACH file'.
3. Or, you will enter this manually. Follow the text in the Wizard.

ACH Setup

Please enter as provided by your bank. Didn't get instructions from your bank? That's ok - see the examples below.

Your Bank's ABA/Routing number (Immediate Destination ID, positions 4-13).	202881066 Example '202881066'
Your Bank's Name (Immediate Destination Name, positions 41-63).	Bank of Any Town Example 'Bank of Any Town'
Typically '1' followed by your Fed ID# (10 digits total, no dashes) (Immediate Origin ID, positions 14-23).	130009783 Example '130009783'
Your Company Name (Immediate Origin Name, positions 64-86).	Your Company Example 'Your Company'

[Populate header entries from an existing ACH file \(more info\)](#)

☒ Quick Setup - Use common defaults, highly recommended for first time users.
Tip: Start with the defaults, you can always return to this wizard to update.

☐ Advanced Setup - Access all setup options

Help Cancel < Back Next > Finish

Enter the 'batch header' info. This is often a subset of the file header.

1. If you received this information from your bank, enter it exactly as noted.
2. Otherwise, if you clicked on the link 'Populate header entries from an existing ACH file', do not modify your entries. Your entries have been populated.
3. Or, if you entered the prior screen manually, click on the 'Auto-fill' link. This will populate your entries based on your earlier entries.

Leave the Standard Entry Class as defaulted (PPD), unless noted otherwise.

ACH Setup

If your bank did not supply these values, use our Auto-fill feature

Batch header record ('5' record) Please enter as provided by your financial institution.

Company Name - Your company's 'short' name which will be displayed on your customer's, employee's, vendor's bank statements. Max of 16 characters. (positions 5-20)

Company ID - Identifies your company, division or sub-unit. Typically your Immediate Origin ID. ('5' positions 41-50 and '8' positions 45-54)

Originating DFI - Typically your Immediate Destination code, without the trailing check digit. 8 digits (records '5' positions 80-87, '6' positions 80-87 and '8' positions 80-87).

[Auto-fill \(more info\)](#)

Your Company
Example 'Your Company'

1657777777
Example '130009783'

20288106
Example '20288106'

Standard Entry Class (SEC) Code

Select the primary (default) SEC Code

☒ All except CTX-EDI

☐ CTX-EDI Subsets

PPD - Personal

EPN STP 820

Screen 3 of 7

Help Cancel < Back Next > Finish

Finish the Wizard

If your bank requested a balanced file, or an offset record, check the box at the top of this screen and enter the information.
Click 'Finish' to save your work.

ACH Setup

Offset Record - 'Balanced' Files (only if requested by your bank)

☐ Enable offset record

Your ABA/Routing # 156530466

Your Account # 888224419

Your company name Offset


Offset ID (optional)

[Advanced Offset Options](#)

Frequency (can be used for any purpose) Note: Always only one offset record per batch

☒ Multiple transactions per batch (default, most common)

☐ Force one transaction per batch (do not use with IAT)

 Congratulations.
You have completed the Basic setup. Click 'Finish'.

If you have specific/advanced needs, feel free to select 'Advanced' setup (click 'Advanced' below).

Notes:
--Basic setup accommodates virtually all installs.
--If you enter the Advanced setup, you may skip through the forms. There are no required entries

Screen 4 of 7

Help Cancel < Back Advanced > Finish

[Next step - Create an ACH file - for testing or sending to your bank](#)

1.10.1.4 Troubleshooting-Setup

QuickBooks Troubleshooting - Setup

When setup is successfully completed, three custom fields should have been created within QuickBooks (see below).

However, if the software brought you to this page, the setup didn't create the three fields needed.

The screenshot shows the 'Vendor Settings' window for 'Bank of Anycity' in QuickBooks Pro 2015. The window has a menu bar at the top with options: File, Edit, View, Lists, Favorites, Company, Customers, Vendors, Employees, Banking, Reports, Window, and Help. Below the menu bar, the 'VENDOR NAME' is 'Bank of Anycity' and the 'CURRENT BALANCE' is '0.00'. A link 'How do I adjust the current balance?' is visible. On the left, there is a sidebar with 'My Shortcuts' and a list of settings: Address Info, Payment Settings, Tax Settings, Account Settings, and Additional Info. The 'CUSTOM FIELDS' section is highlighted with a red box and contains three fields: 'BANK ACCOUNT NUMBER' with value '333333333', 'ABA ROUTING NUMBER' with value '081000045', and 'CHK/SAV' with value 'CHK'. A red text overlay states: 'You should have these three custom fields in QuickBooks, and they should be spelled exactly as shown here.' At the bottom right of the 'CUSTOM FIELDS' section is a 'Define Fields' button. At the bottom of the window are 'OK', 'Cancel', and 'Help' buttons. A checkbox 'Vendor is inactive' is checked at the bottom left.

VENDOR NAME: Bank of Anycity

CURRENT BALANCE: 0.00

How do I adjust the current balance?

Address Info

Payment Settings

Tax Settings

Account Settings

Additional Info

VENDOR TYPE: [Dropdown]

CUSTOM FIELDS

BANK ACCOUNT NUMBER	333333333
ABA ROUTING NUMBER	081000045
CHK/SAV	CHK

You should have these three custom fields in QuickBooks, and they should be spelled exactly as shown here.

Define Fields

Vendor is inactive

OK Cancel Help

To fix/check this, we need to go to QuickBooks

In QuickBooks, navigate to either the Customer, Employee or Vendor Center. In this example, we'll navigate to the Vendor Center.

The first profile (vendor) will be displayed by default. Simply click on the edit button on the upper right.

Sample Larry's Landscaping & Garden Supply - QuickBooks Pro 2015 - [Vendor Center: Bank of Anycity]

File Edit View Lists Favorites Company Customers Vendors Employees Banking Reports Window Help

New Vendor... New Transactions Print Excel Word

Vendors Transactions

Active Vendors

NAME	BALANCE ...	ATT...
Bank of Anycity	0.00	
Bayshore CalOil Service	0.00	
Bayshore Water	0.00	
Brown Equipment Rental	0.00	
Cal Gas & Electric	137.50	
Cal Telephone	45.00	
CalOil Company	0.00	
Campion, Patrick, CPA	0.00	
Chris Markley	0.00	
City of Bayshore	0.00	
City of Middlefield	0.00	
Computer Services by DJ	0.00	
Conner Garden Supplies	0.00	
Employment Development...	0.00	
Express Delivery Service	0.00	
Great Statewide Bank	699.12	
Gussman's Nursery	0.00	
Internal Revenue Service	0.00	
Mendoza Mechanical	0.00	
Metal Works	0.00	
Middlefield Nursery	0.00	
Mike Scopellite	0.00	

Vendor Information

Company Name: Bank of Anycity Main Phone: 415-555-9135
 Full Name: Lisa Holzhauser Fax: 415-555-9153
 Billed From: Bank of Anycity Main Email: lisah@samplename.com
 Lisa Holzhauser
 1935 Main Street
 Middlefield, CA 94482

Map | Directions

In QuickBooks, select any profile - then click to edit the profile

Transactions Contacts To Do's Notes Sent Email

SHOW: All Transacti... FILTER BY: All DATE: This Fiscal Year 10/01/2019 - 09/30/2020

TYPE	NUM	DATE	ACCOUNT
Check	1465	12/15/2019	Checking
Check	1462	11/28/2019	Checking
Check	1460	11/22/2019	Checking
Check	1461	10/28/2019	Checking
Check	1459	10/22/2019	Checking

On the profile window, click on the Additional Info tab, then 'Define Fields'

Sample Larry's Landscaping & Garden Supply - QuickBooks Pro 2015 - [Vendor Center: Bank of Anycity]

File Edit View Lists Favorites Company Customers Vendors Employees Banking Reports Window Help

VENDOR NAME: Bank of Anycity

CURRENT BALANCE: 0.00 How do I adjust the current balance?

VENDOR TYPE: [Dropdown]

1. Click on Additional Info

Address Info Payment Settings Tax Settings Account Settings **Additional Info**

CUSTOM FIELDS

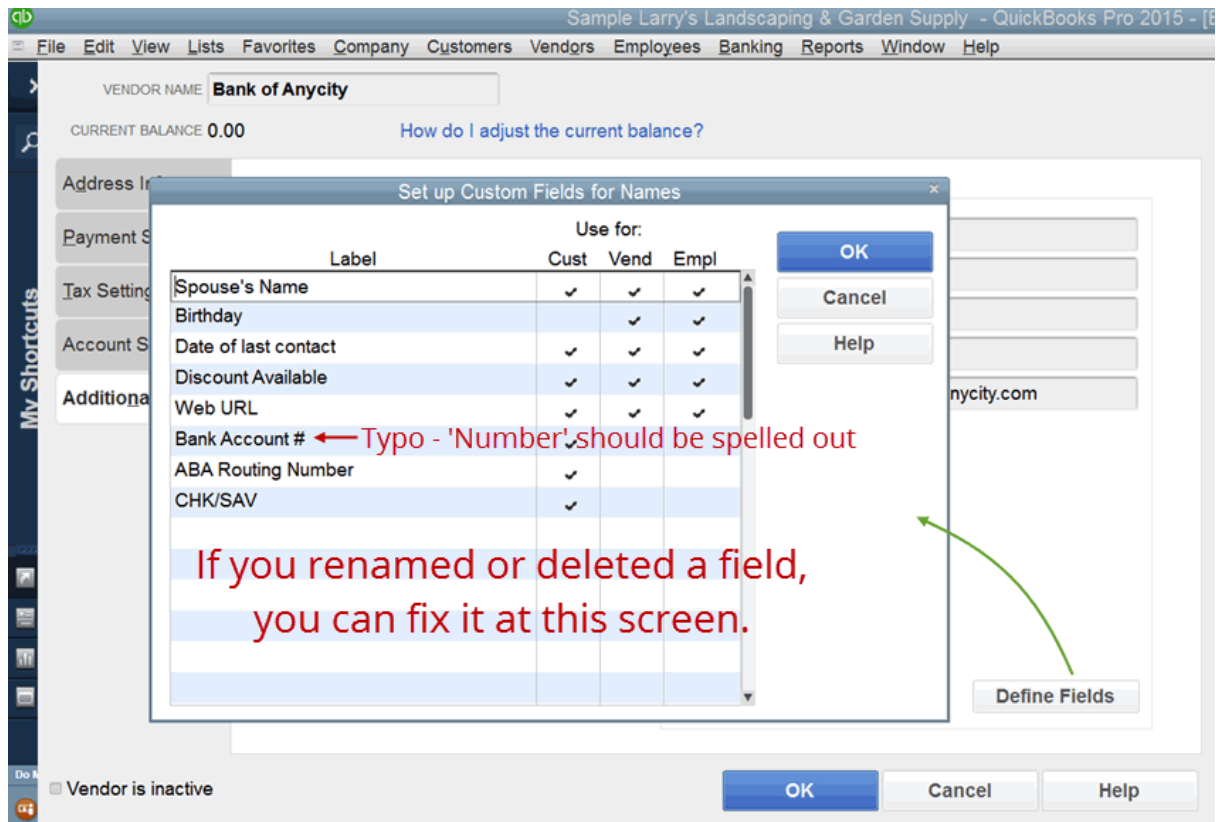
SPOUSE'S NAME: Chris
 BIRTHDAY: [Field]
 DATE OF LAST CONTACT: [Field]
 DISCOUNT AVAILABLE: [Field]
 WEB URL: www.anycity.com

2. Then click on Define Fields

Define Fields

Vendor is inactive

OK Cancel Help



The three field names that should appear exactly as shown are:

- Bank Account Number
- ABA Routing Number
- CHK/SAV

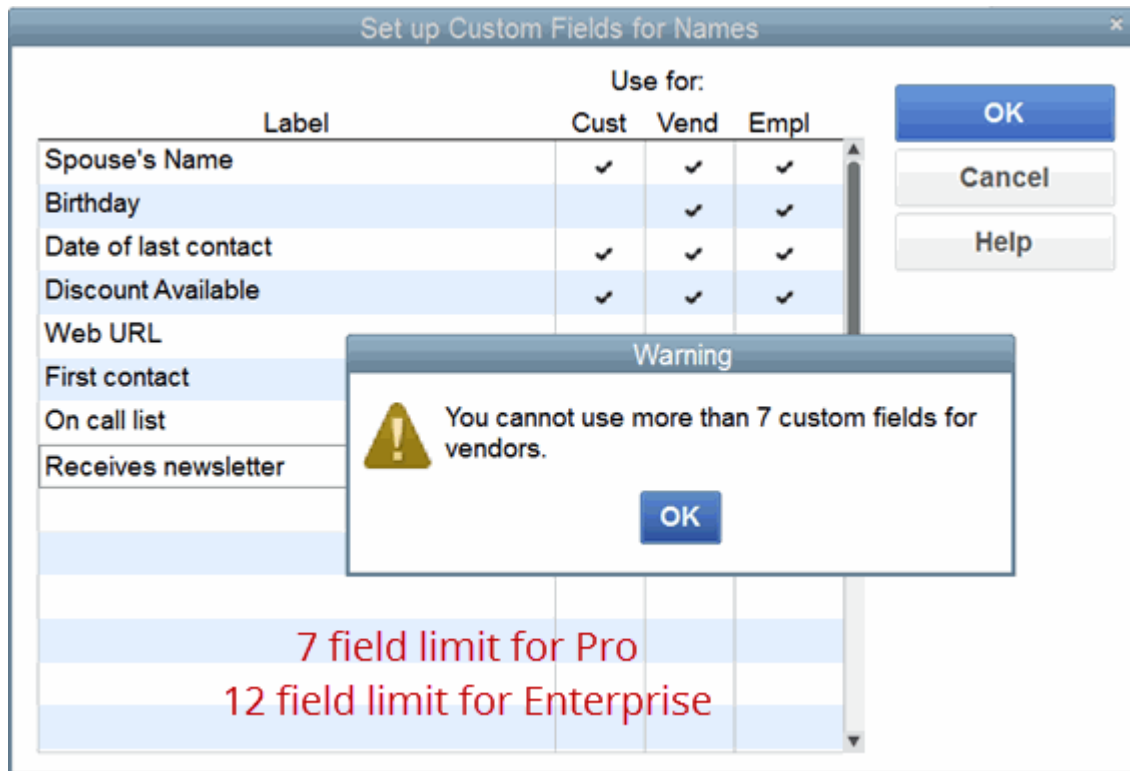
If you had a typo or had to re-enter a field, you can stop here, close the edit window and try the Integration Wizard again.

Tip: Don't forget to check the boxes for the profiles you want to display (Customers, Employees, Vendors).

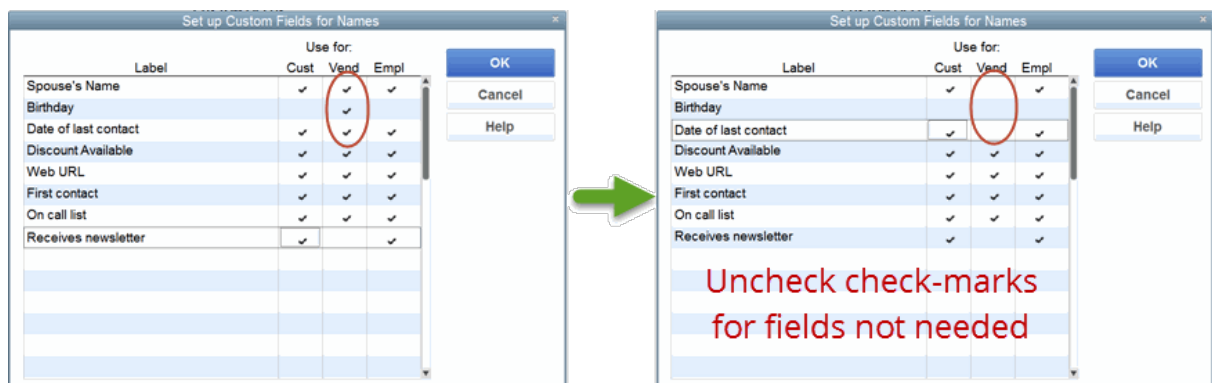
I don't have any of ACH Universal's fields.

You may not have enough available custom fields.

The maximum number of custom fields in use (checked boxes) for each profile type (Customers, Employees, Vendors) is 7 for Pro and 12 for Enterprise.



To fix: Uncheck fields that you do not need.



Pro and Premiere users:

As there is a 7 field limit, the most check-marks that you can have in a column is 4 (as ACH Universal will need to create 3 in each profile).

Enterprise users:

As there is a 12 field limit, the most check-marks that you can have in a column is 9 (as ACH Universal will need to create 3 in each profile).

Tip: You only need to unmark check-boxes for the profile types (Customers, Employees, Vendors) that you will be using with ACH Universal.

Once you have updated the fields, click OK and close the profile edit window.

In ACH Universal, you can reselect the QuickBooks Integration Window and click 'View Transactions'. You will get the same message as before, but on the following screen you can opt to re-run the Wizard (please do so to complete).

Note:

If you have upgraded, and did not have a CHK/SAV field, you can over-ride this verification:

Select the Settings tab > click 'Import, System' > 'Import' tab > QuickBooks suppress field warning > select 'suppress'.

1.10.2 Creating ACH Files

Creating ACH Files

Once you have completed your setup, you can create ACH files.

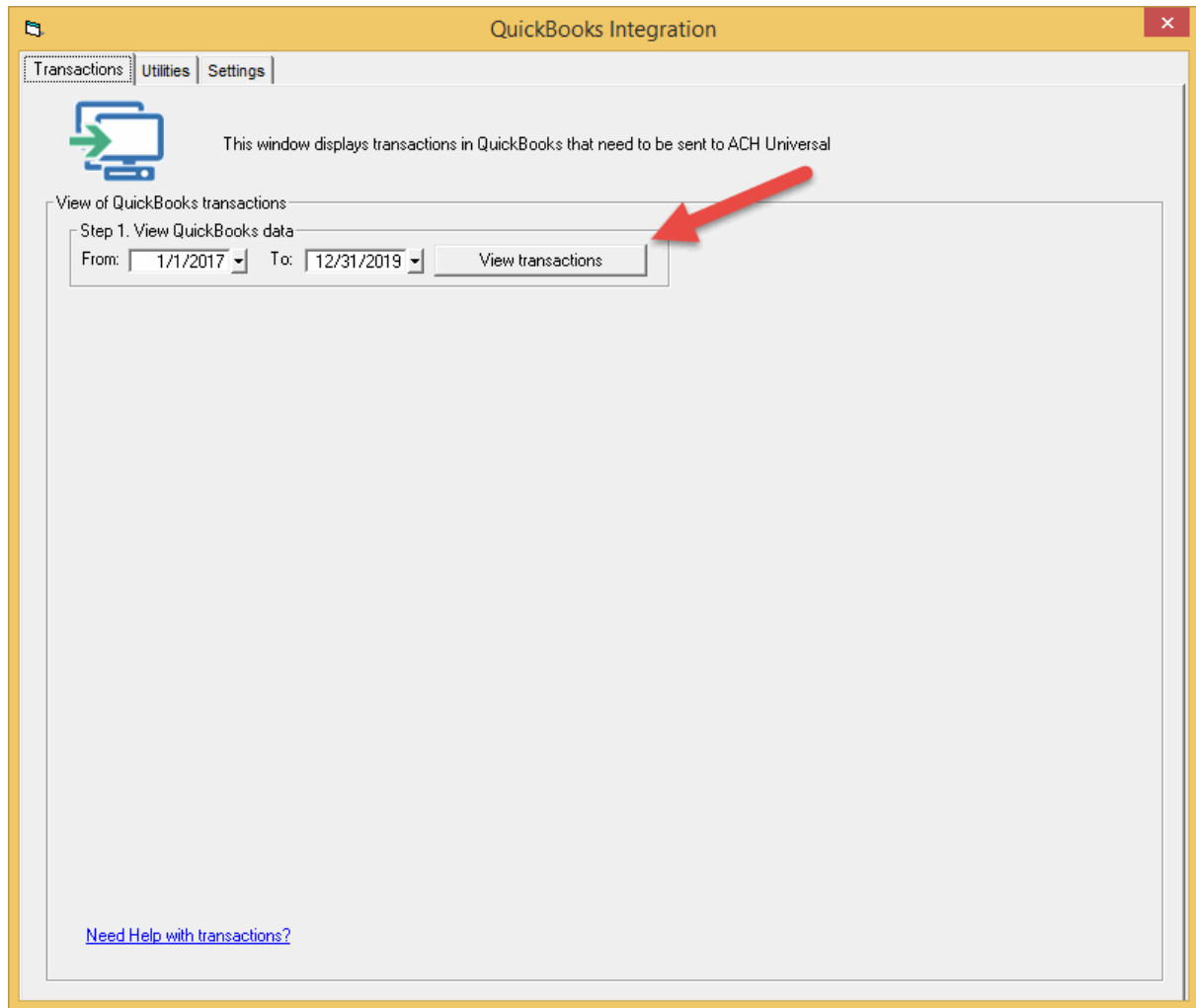
If you just need to send a Test file:

1. Change your 'From' and 'To' dates to historical/old transactions which you have already fulfilled. You can then send that ACH file up to your bank for testing.

2. Just starting out and don't have any historical data? See our Utilities tab to create a pre-note file.

Step 1. Adjust dates, if needed, and then click on the 'View transactions' button.


This will display all available records within the date range.



Step 2. After reviewing the records, click the 'Send to ACH Universal' button.

QuickBooks Integration

Transactions | Utilities | Settings

 This window displays transactions in QuickBooks that need to be sent to ACH Universal

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 1/1/2017 To: 12/31/2019 View transactions

☒ Hide transactions missing banking information
☒ Hide transactions already processed

Do not send (temporary) Do not send (permanent) Send (over-ride) Edit Memo field Export to Excel

Date	Ref #	Name	Debit - Collect (Customers)	Credit - Pay out (Employees, Vendors)	Memo	QB Account Name
01/11/17	101	East Bayshore Auto Mall		\$532.97	Monthly Truck Pay	10100 - Checking
01/15/17	102	Bank of Anycity		\$3,495.82	941 Deposit for De	10100 - Checking
01/15/17	103	Federal Treasury		\$100.00	FUTA Payment - 4	10100 - Checking
01/15/17	104	State Board of Equalizatic		\$208.09	State Unemployme	10100 - Checking
01/15/17	105	State Fund		\$1,214.31	Worker's Compens	10100 - Checking
01/15/17	106	State Board of Equalizatic		\$308.34		10100 - Checking
01/15/17	107	QuickBooks MasterCard		\$12,362.89		10100 - Checking
01/15/17	108	CalOil Company		\$9,521.00		10100 - Checking
01/15/17	109	State Board of Equalizatic		\$3,146.88	ABCD 11-234567	10100 - Checking
01/21/17	110	Sergeant Insurance		\$712.56	786-35	10100 - Checking
01/31/17	111	Bayshore Water		\$24.00	Monthly Water - FI	10100 - Checking
01/31/17	112	Bayshore Water		\$205.00		10100 - Checking
01/31/17	113	C.U. Electric		\$532.00		10100 - Checking
01/31/17	114	Cal Telephone		\$623.00		10100 - Checking
01/31/17	115	Patton Hardware Supplie		\$13,759.00		10100 - Checking

Amount Debits Credits Total
 Count \$55,259.93 \$563,634.15 (\$508,374.22)
 Count 19 503 522

[Need Help with transactions?](#)

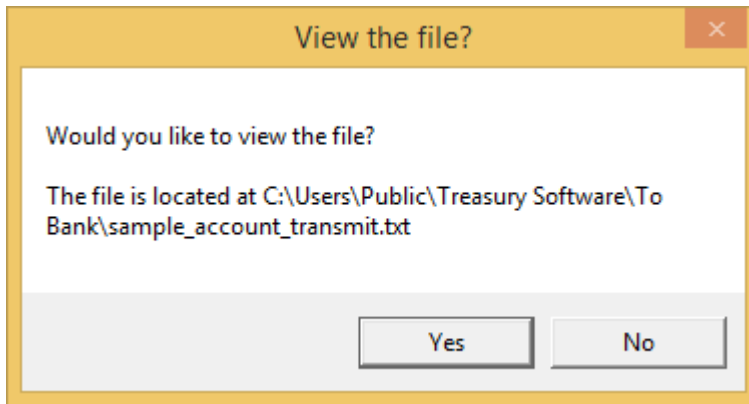
Step 2. Send transactions to ACH Universal

Send transactions to ACH Universal

Congratulations! Note the location of the ACH file.

The file will always be saved at this location.

Want to change the location, or see archived ACH files? Go to our Creation page.



Transmission

Once the file is created at your location, it must be transmitted to your bank to be fulfilled.

Otherwise, it's like writing a check, but not mailing the check.

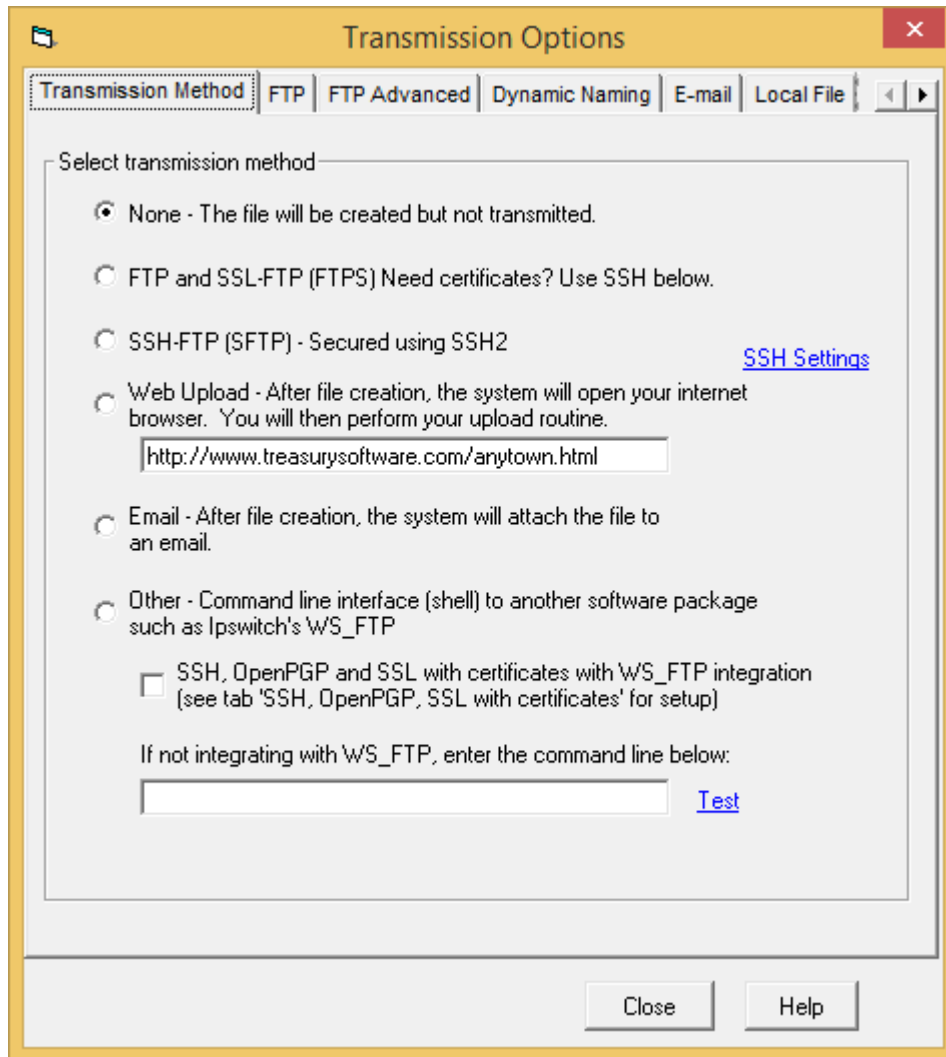
[Next step - Transmitting the ACH file](#)

1.10.3 Transmitting ACH files to your bank

Transmitting ACH Files

How you transmit to the bank depends entirely on your bank's options or directions for receiving the files.

To view the options available to you through ACH Universal, select the Settings tab then Transmit to Bank.



There are five choices available as a transmission method.

Methods

- | | |
|------------|--|
| None | The ACH file will be created and archived, but it will not be transmitted. You must transmit the file manually. |
| FTP | After creation, ACH Universal will transmit the file to the FTP server you specify. This should be your bank's FTP server. Includes SSL capability. Contact your bank for information on their requirements. |
| Web Upload | After creation, your default Internet browser will be started to a specified web page that corresponds to your bank's upload portal. Upload the created file. |

- | | |
|-------|--|
| Email | ACH Universal will email the created file as an attachment to the email addresses specified. <i>This method is not recommended as it is unsecured.</i> |
| Other | For integration with third party utilities. Enables the use of SSH, SSL with certificates and OpenPGP. Note: OpenPGP is not the same as PGP. |

Web upload

The vast majority of our clients upload the ACH file through their bank's web portal.

If this is the case with you, select the third option 'Web Upload', and enter your bank's URL address to login.

Then, whenever you create an ACH file, ACH Universal will open an instance of your default browser to that login page. Think of it as an 'electronic sticky-note reminder'.

See Changing File Transmission Method to set up the transmission method as required by your bank.

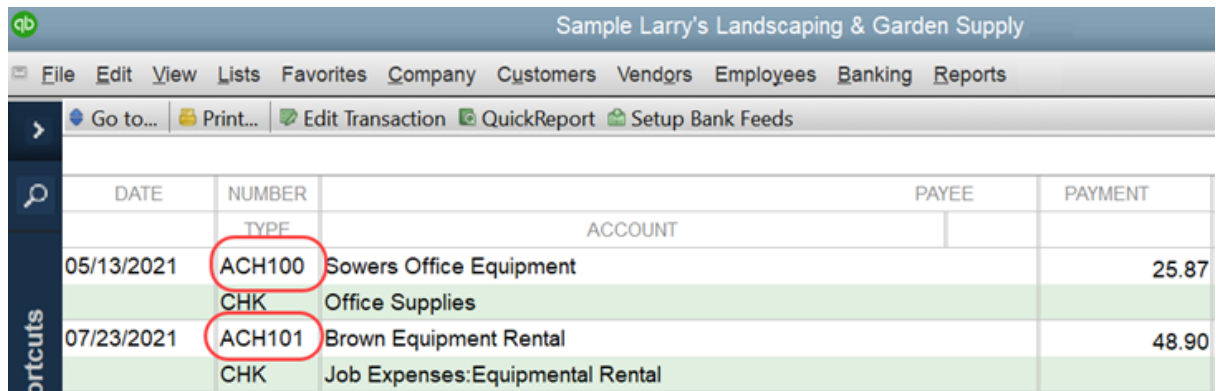
1.10.4 Paying some vendors by check - some by ACH

Want to pay some vendors by paper checks - and some by ACH?

Yes, it's easy to do with ACH Universal.

ACH Universal can write back a unique reference number to QuickBooks, using a different numbering sequence - even alphanumeric (such as ACH100, ACH101, etc...).

This enables you to run ACH transactions first - then when you go to print vendor checks - those processed by ACH Universal will not print paper checks.



DATE	NUMBER	TYPE	ACCOUNT	PAYEE	PAYMENT
05/13/2021	ACH100		Sowers Office Equipment		25.87
	CHK		Office Supplies		
07/23/2021	ACH101		Brown Equipment Rental		48.90
	CHK		Job Expenses:Equipmental Rental		

Note: This feature is designed for Vendor payments. Employee payroll checks cannot access this feature due to security set by QuickBooks.

One-time Setup

Turn ON - From within the QuickBooks Integration Window, click on Settings > ACH Settings > Other Settings and check the box below.

Want to set additional options? Click on the 'Write back Options' - and this will open the settings screen (2nd screen shot).

QuickBooks Integration

Transactions | Utilities | Settings | Connect

Accounts | Common Settings | ACH Settings

Other settings | ACH File Header information

ACH Settings

Getting Invoice and other information onto your Customer's, Employee's and Vendor's Bank Statements

NACHA allows for a 15 alphanumeric field (Identification field) for you to place supplemental remittance information. This will be displayed on the other party's bank statement.

Select the field:

If the field above is blank, use:

Additional Filtering - On Check (Reference) Number

☒ Do not perform any additional filtering

☐ Filter transactions on the check number field to only allow check numbers that are blank, 0 (zero) or that start with:

Note: Transactions queued 'To Print' will also be filtered out.

Where do you want to keep your banking information? Default setting is QuickBooks

☒ QuickBooks profiles (recommended) - All banking information is stored in QuickBooks profiles. Bank Account Number, ABA Routing Number, CHK/SAV fields will be created in QuickBooks.

☐ ACH Universal profiles - All banking information is stored in ACH Universal profiles (not common)

Write Back to QuickBooks and other settings

☒ Write back reference numbers to QuickBooks for completed transactions. [Write back options](#)

☒ Email - Include 'stub' detail for paid bills and checks (must be on Corporate or Processor edition). Same option as in Email Setup.

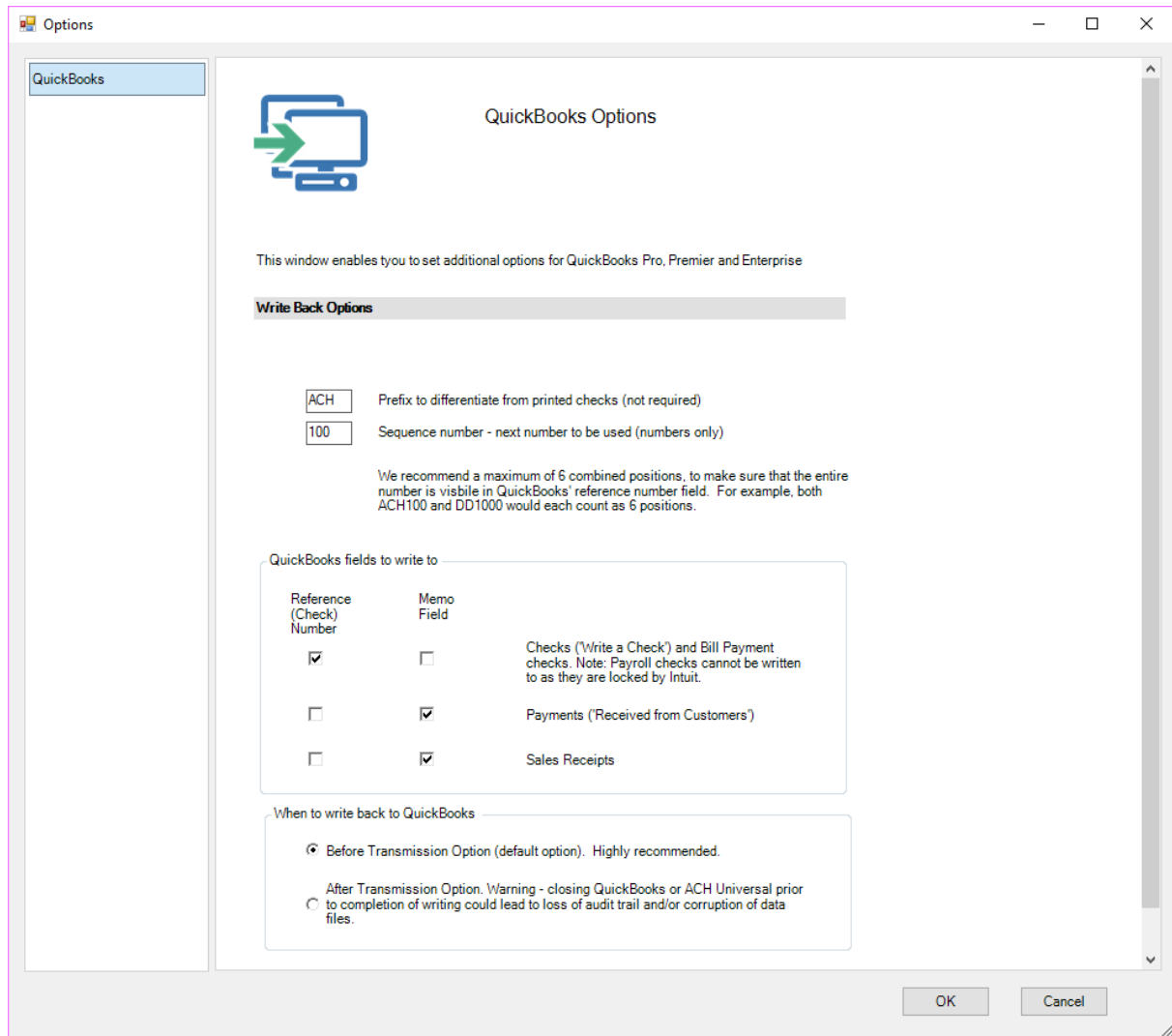
☒ HTML based email (recommended) - Advanced alignment for stub detail. Only applicable if email option above turned on.

☐ Split Deposits (Deposit payroll into multiple accounts) - On/Off

☒ Check all profiles for encryption during each import (unchecked only checks profiles used in the current transactions).

Save

Write Back Options



The screenshot shows the 'Options' window with the 'QuickBooks' tab selected. The 'Write Back Options' section is active. It includes input fields for 'ACH' (set to 'ACH') and 'Sequence number' (set to '100'). Below these is a note about the maximum of 6 combined positions. A table allows selecting which QuickBooks fields to write to, with 'Reference (Check) Number', 'Payments', and 'Sales Receipts' all checked. The 'When to write back to QuickBooks' section has 'Before Transmission Option' selected.

QuickBooks Options

This window enables you to set additional options for QuickBooks Pro, Premier and Enterprise

Write Back Options

ACH Prefix to differentiate from printed checks (not required)

100 Sequence number - next number to be used (numbers only)

We recommend a maximum of 6 combined positions, to make sure that the entire number is visible in QuickBooks' reference number field. For example, both ACH100 and DD1000 would each count as 6 positions.

QuickBooks fields to write to	Reference (Check) Number	Memo Field	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Checks ("Write a Check") and Bill Payment checks. Note: Payroll checks cannot be written to as they are locked by Intuit.	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Payments ("Received from Customers")	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Sales Receipts	

When to write back to QuickBooks

☒ Before Transmission Option (default option). Highly recommended.

☐ After Transmission Option. Warning - closing QuickBooks or ACH Universal prior to completion of writing could lead to loss of audit trail and/or corruption of data files.

OK Cancel

1.10.5 Holding and resending transactions

Holding and Resending Transactions - Advanced Record Control

From the QuickBooks Transactions window (from the QuickBooks tab > QuickBooks Integration), once you click in 'View Transactions', several advanced record control options appear.

Note: All of the check boxes are checked by default.



Hide transactions missing banking information

As you may not be collecting and paying electronically from all of your customers, employees and vendors, this option suppresses those profiles who you are not paying or collecting from electronically.

Example: You have 50 employees and 40 of them have signed up for Direct Deposit.

By default, when viewing this screen, only the 40 employees on Direct Deposit will be displayed, as these are the electronic transactions you will be creating. If you want to view the other 10 employees who will be paid by paper check, uncheck the box.

Note: Viewing the other 10 will have no effect when creating an ACH file. They will not be included in the ACH file as these employees do not have their banking information stored in their profile.

Hide transactions already processed

If the date range you select includes a previously processed transaction, by default ACH Universal will suppress displaying the transaction.

Note: Viewing previously transmitted transactions will have no effect when creating an ACH file. They will not be included in the ACH file, as these records would be considered duplicates.

Caution: If you are using a multi-user version of QuickBooks, but only a single-user version of ACH Universal, not all transactional history may be in your desktop audit trail.

Electronic transactions processed by others will not be marked as duplicates (already imported) in your system.

You can accommodate for this by marking these records as 'Do not transmit'.

Advanced Record Control

To use any of these Advanced Record Controls - first select the transactions (the row will highlight in blue), and then click on one of these buttons.

Do not send (temporary)

Enables you to temporarily hold a transaction from being sent to ACH Universal and, therefore, not being included in the ACH file.

Caution - This is a temporary marking.

If 'View transactions' is clicked, or the report is re-run, your selections will be reset.

Example of use: A customer authorizes you to draft funds from their account, but at the last minute asks you to wait another day to perform the draft.

Do not send (permanent)

Enables you to permanently hold a transaction from being sent to ACH Universal and, therefore, not being included in the ACH file.

Your selections are saved to the ACH Universal database. Clicking 'View transactions' or re-running the report has no effect on your selection.

Example of use: You received goods from a vendor and created the payment in QuickBooks.

However, before processing, you realize the goods are damaged and the vendor is not being cooperative. Select this transaction and place it on permanent hold.

When you have come to terms with your vendor, you can mark it to be paid by using the 'Send' button described below.

Send (over-ride)

Enables you to resend a transaction that (ACH Universal says) you have already sent, or to send a transaction that you have placed on hold.

Example of use:

--You marked a transaction as 'Do not send (permanent)', but now want to release payment. Use this button.

--If you sent a payment to a vendor or employee, but the transaction was returned as they closed their bank account and neglected to tell you. You can resend the transaction using this button.

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1.10.6 International (IAT)

Creating ACH-IAT files from within QuickBooks.

With this feature, you can create a NACHA compliant ACH-IAT file to upload to your bank.

One-time setup

1. Create a new account within ACH Universal

Click on File > New Account.

Note: You will need to create a separate account within ACH Universal, apart from your typical transactions.

We recommend that you call the new account 'International' or similar to help you distinguish it from your other accounts.

2. Click on the QuickBooks Integration icon to start the Wizard.

During the setup wizard:

--select the ACH Universal Profiles option, and
--check the box 'Process only International transactions'
continue and complete the wizard.

When finished, simply close the QuickBooks Integration Wizard to continue.

QuickBooks Integration

Transactions | Utilities | Settings | Accounts | Common Settings | ACH Settings | Startup Wizard

Where do you want to keep your banking information? Default setting is QuickBooks

☒ QuickBooks profiles - All banking information is stored in QuickBooks profiles (default - easiest). Profile groups selected below will have Bank Account Number, ABA Routing Number, CHK/SAV fields created in QuickBooks.

☐ Customer profiles ☐ Employee profiles ☐ Vendor profiles [Enable all profiles](#)

☐ Populate fields with sample banking information

Creates 3 fields in QuickBooks for each Customer, Employee and Vendor profile.

Custom Fields

Bank Account Number

ABA Routing Number

CHK/SAV

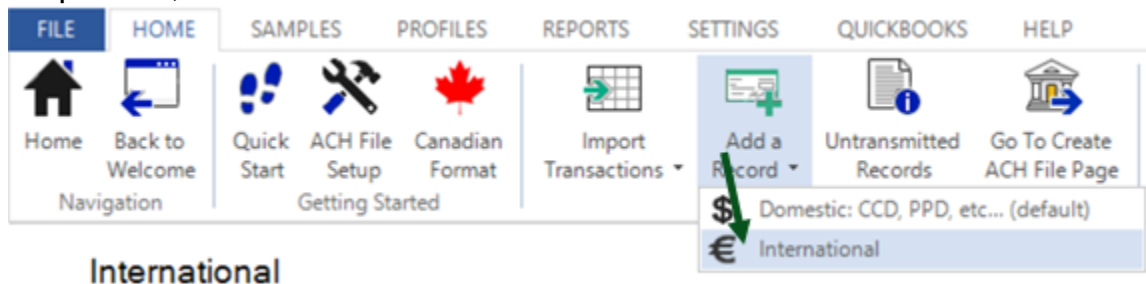
☒ ACH Universal profiles - All banking information is stored in ACH Universal profiles.

☒ Process only International (IAT) profiles. Must choose ACH Universal Profiles above.

Help Cancel < Back Next > Finish

3. Enter your banking information for the IAT record.

On the Home tab, click on the lower half of the Add a Record icon. From the drop down, select International.



The International Window will open.

On the left-side, enter your banking information as appropriate.

3a. Click on 'Save to Profile'

3b. Then, click on 'Set this profile as the default'

International IAT Payments

Use this form to create International (IAT) payments and collections

Effective Date: 4/24/2018 | \$ USD: \$0.00 | Foreign Amount: 0.00 | Exchange Reference (Rate):

Your information (transaction originator)

Name: Hershey USA

Street address: 4567 Kiss Street

City / State: Hershey PA

Zip / Country: 17033 US

Originator ID Typically Federal ID#: 227777777 ☐ Governmental agency

Bank

Name: Bank of Hershey ☐ US ☒ Foreign

Branch Country / Currency: US USD

Exchange Indicator: Fixed to Fixed (FF)

Exchange Reference: n/a

ABA/Routing, ID#, BIC: 063000047

Gateway Operator ABA: 063000047

Description

Company Entry Description / Transaction Type: Payroll Salary

Entry is inbound/outbound: ☐ Inbound ☒ Outbound

[Set this profile as the default](#) [Save to profile](#)

[Help](#) [Foreign Correspondent Banks and OFAC screening](#)

Other party (transaction receiver)

Select ...

Name:

Street address:

City / State:

Zip / Country: US

ID or Transaction #:

Bank

Name:

Branch Country / Currency: US USD

ABA/Routing or ID#:

Number (above) qualifier: National Clearing System

Account #:

Checking/Savings: Checking

Foreign Trace:

Additional remittance information:

[Save to profile](#)

[Save and New](#) [Save and Close](#) [Close](#)

4. Enter your vendor's banking information for the IAT record.

When finished, click 'Save to profile'.

To add a new profile, click on the name drop down on the top and select <<Add a Profile>>.

Continue adding as many international profiles as needed.

Important: The names that you enter MUST MATCH EXACTLY as to as you have entered the name within QuickBooks.

International IAT Payments

Use this form to create International (IAT) payments and collections

Effective Date: 4/24/2018 \$ USD: \$0.00 Foreign Amount: 0.00 Exchange Reference (Rate):

Select Debit or Credit ...

Your information (transaction originator)

Hershey USA

Name: Hershey USA
 Street address: 4567 Kiss Street
 City / State: Hershey PA
 Zip / Country: 17033 US
 Originator ID: 227777777 ☐ Governmental agency
 Typically Federal ID#

Bank

Name: Bank of Hershey ☐ US ☒ Foreign
 Branch Country / Currency: US USD
 Exchange Indicator: Fixed to Fixed (FF)
 Exchange Reference: n/a
 ABA/Routing, ID#, BIC: 063000047
 Gateway Operator ABA: 063000047

Description

Company Entry Description / Transaction Type: Payroll Salary

Entry is inbound/outbound:
☐ Inbound ☒ Outbound

[Set this profile as the default](#) [Save to profile](#)

[Help](#) [Foreign Correspondent Banks and OFAC screening](#)

Other party (transaction receiver)

Joe Worker

Name: Joe Worker
 Street address: 6750 Mississauga Rd
 City / State: Mississauga ON
 Zip / Country: L5N 2L3 CA
 ID or Transaction #: 9237843

Bank

Name: Bank of Canada
 Branch Country / Currency: CA CAD
 ABA/Routing or ID#: 063000047
 Number (above) qualifier: National Clearing System
 Account #: 458475412
 Checking/Savings: Checking
 Foreign Trace: None

Additional remittance information:
 None

[Save to profile](#)

Save and New Save and Close Close

Daily use

Enter transactions into QuickBooks as usual.

When you are ready to create your transmission files:

1. Within ACH Universal, enter into your 'typical' account.

When you create your 'typical' transmission file - the International transactions will not be included in it.

2. After you complete step 1 - within ACH Universal, switch to your 'International' account.

When you create your 'International' file - only the International transactions will be included.

Transmit both files to your bank as instructed.

Release notes:

This feature will be fully released on May 15, 2018.

The release applies to QuickBooks Pro, Premier and Enterprise.

The release will not initially support encryption.

1.10.7 Settings - ACH Universal

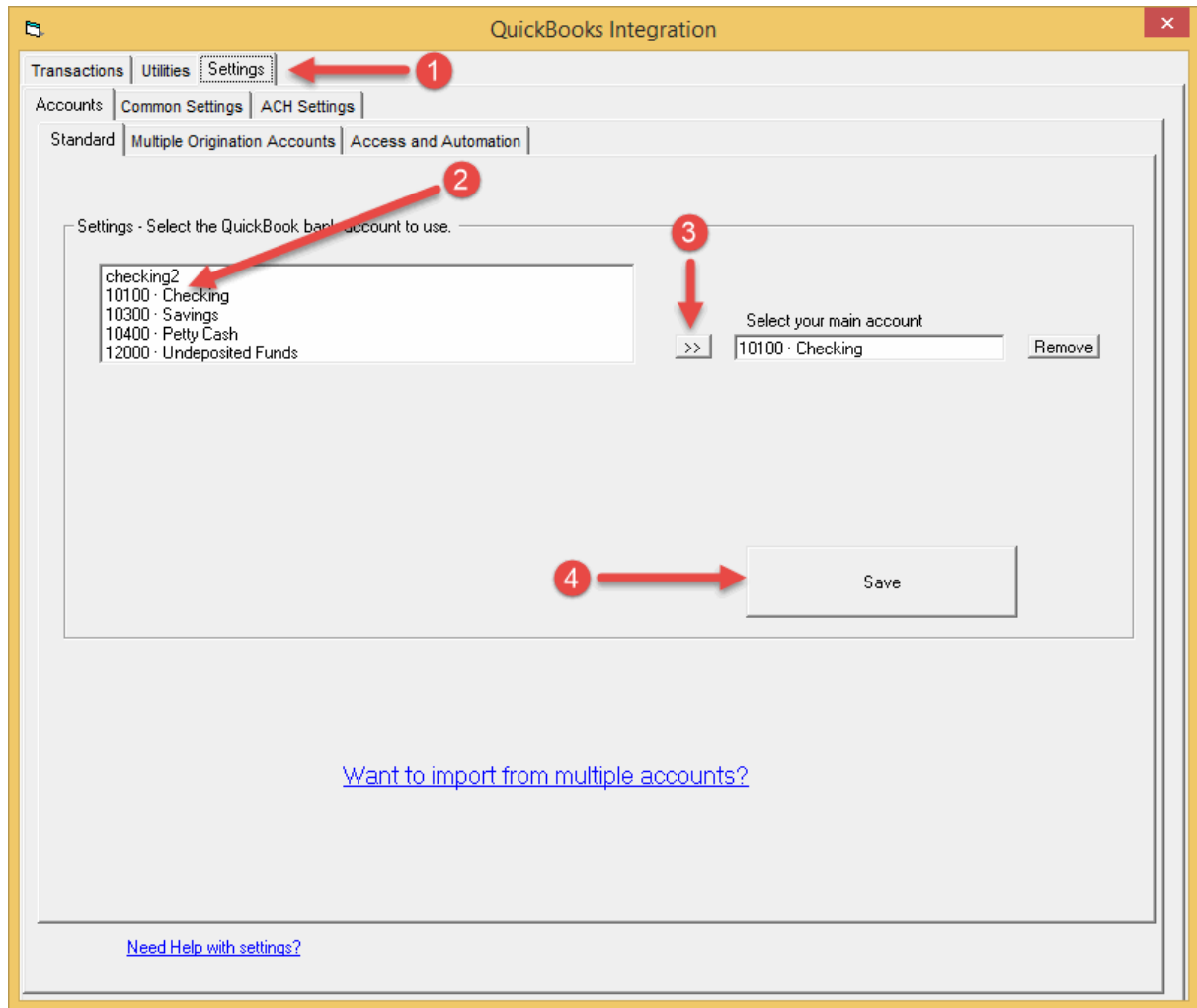
Settings - ACH Universal

The Settings tab can be accessed from the ACH Universal main menu - QuickBooks > QuickBooks Integration > Settings tab.

Within the Settings tab, by default, the General and Advanced tabs are available.

General tab

In the General tab, you can add or change the QuickBooks bank account that holds your transactions.



Common Settings

The screenshot shows the 'QuickBooks Integration' window with the 'Common Settings' tab selected. The window has a yellow title bar and a close button in the top right corner. The 'Common' section contains three radio button options for the effective date: 'Whichever date is latest (default)', 'ACH Universal - 3/24/2015 (change default in File > ACH Setup)', and 'Use the transaction date from QuickBooks' (which is selected). The second section, 'When clicking on "Send transactions to ACH Universal"', has two radio button options: 'Automatically create a transmission file' (selected) and 'Do not create a file. Records will be stored in "Untransmitted records", where you can add, edit or delete records. Create a transmission file from Treasury Software's "Create" page.' The 'Legacy Settings' section has a checked checkbox for 'Suppress viewing legacy "View Simple Additional Accounts" on Accounts tab (for backward compatibility)'. Below these sections is a link for 'Default date range of reports'. A 'Save' button is located at the bottom right of the settings area. At the very bottom of the window, there are three links: 'Re-run QuickBooks Integration Wizard', 'Connect to another QuickBooks company (display "Connections" tab)', and 'Reset settings for QuickBooks integration'.

QuickBooks Integration

Transactions | Utilities | Settings

Accounts | Common Settings | ACH Settings

Common

What effective date do you want to use when importing records?

- ☐ Whichever date is latest (default)
- ☐ ACH Universal - 3/24/2015 (change default in File > ACH Setup)
- ☒ Use the transaction date from QuickBooks

When clicking on "Send transactions to ACH Universal"

- ☒ Automatically create a transmission file
- ☐ Do not create a file. Records will be stored in "Untransmitted records", where you can add, edit or delete records. Create a transmission file from Treasury Software's "Create" page.

Legacy Settings

- ☒ Suppress viewing legacy "View Simple Additional Accounts" on Accounts tab (for backward compatibility)

[Default date range of reports](#)

Save

[Re-run QuickBooks Integration Wizard](#)

[Connect to another QuickBooks company \(display "Connections" tab\)](#)

[Reset settings for QuickBooks integration](#)

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1.10.8 Troubleshooting-Connections

QuickBooks Troubleshooting - Connections

Note: You must be logged on in QuickBooks as an administrator and in single-user mode (just the first time).

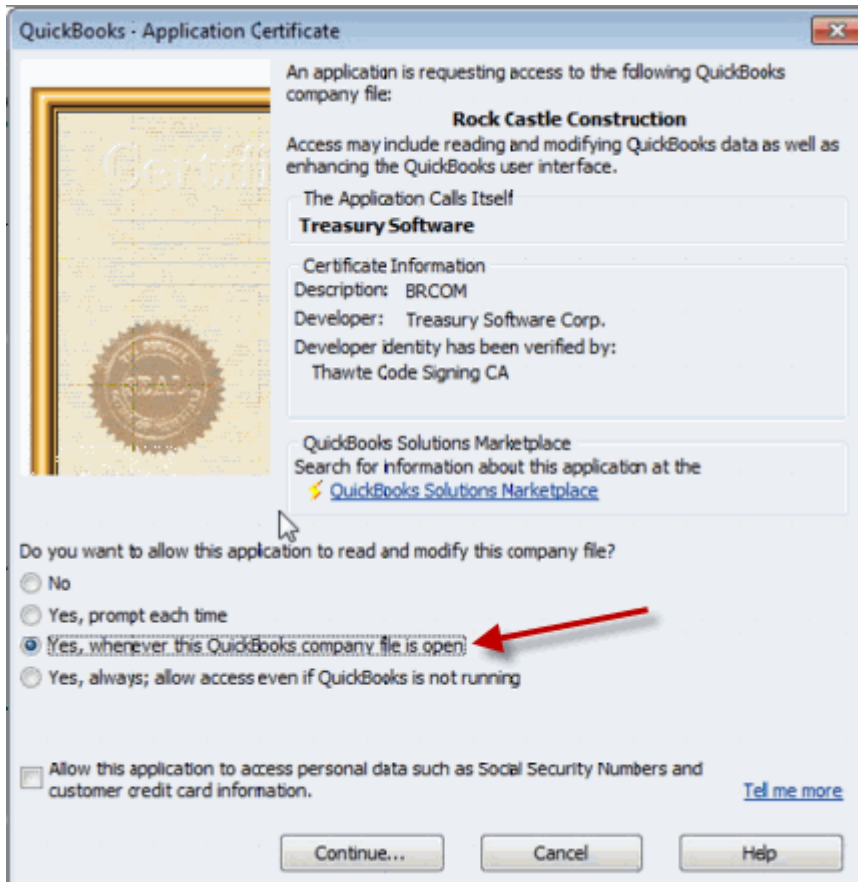
If nothing appears to be happening, QuickBooks is waiting for you to grant permissions.

Check to see if there is a pop-up screen in QuickBooks prompting you to grant access.

Click on your Windows toolbar to access QuickBooks.



Please grant access to continue.



If not, confirm the following:

- 1. In QuickBooks, you must be logged on as an administrator (repeated from above).**
- 2. Switch to QuickBooks single-mode and have only one QuickBooks company open.**

If you changed either #1 or #2, completely exit out of QuickBooks and restart QuickBooks.

Steps #1 and #2 account for virtually all connection issues. Below are some of the additional steps that our support department may check for in rare occurrences.

3. Is there a pop-up or notification in QuickBooks? If so, close the pop-up.

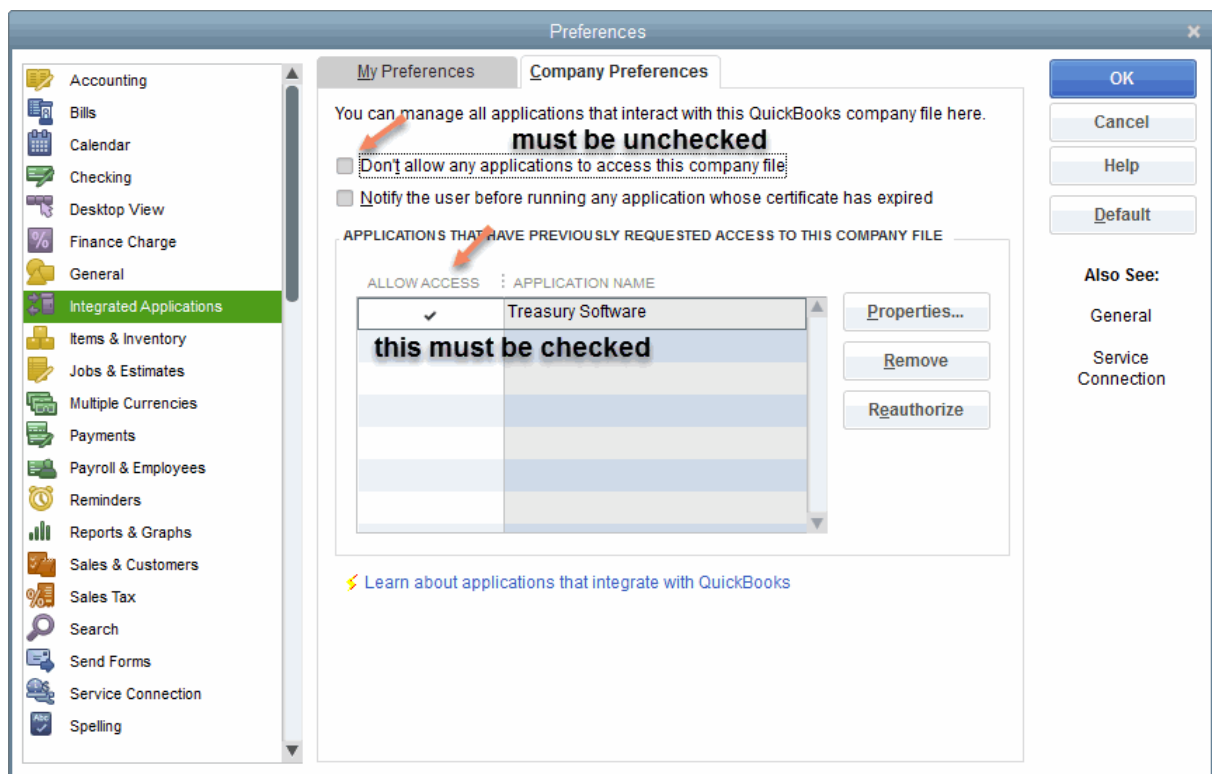
Note: If you have been prompted to update QuickBooks, please do so. You will not be able to connect until you have updated.

4. Is QuickBooks installed on the same computer as Treasury Software?

5. Are you running a QuickBooks Pro, Premier, or Enterprise edition - U.S. version - of QuickBooks 2003 or later?

6. Have you or your administrator turned off access to the QuickBooks database?

From within QuickBooks, select from the main menu Edit > Preferences > Integrated Applications > Company Preferences. Verify that the checkbox to disable integration remains unchecked.



7. Using Vista?

Vista's User Access Control must be enabled. This is a limitation under Vista only.

From your Windows Operating System, select Control Panel > User Accounts > User Access Control.

8. Do you have proper security rights in QuickBooks to grant access?

Check this by entering into a sample account within QuickBooks. Then try to connect from within Treasury Software. If you can connect to the Sample account, but not your other account, this is a permissions issue. Have your QuickBooks administrator grant access to Treasury Software.

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1.10.9 QuickBooks Security

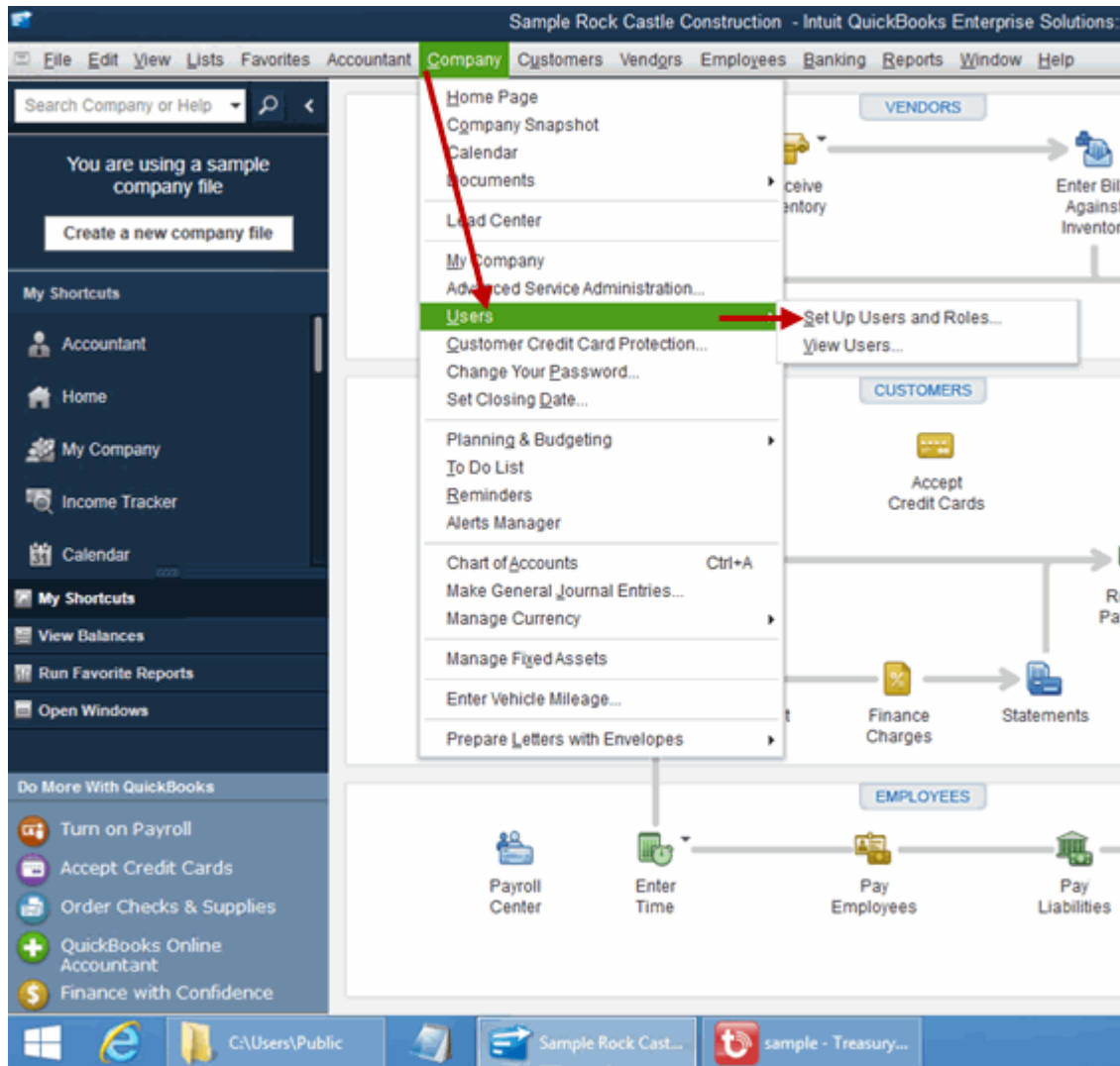
QuickBooks Security

The default user security enables all users for all versions of QuickBooks to run Treasury Software.

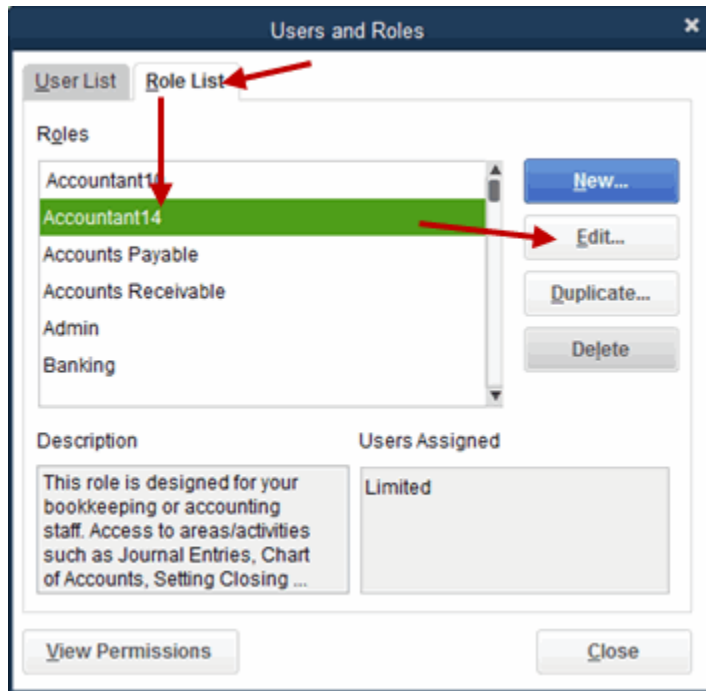
This page is for Enterprise users who grant specific user permissions, and want to make sure that each user has the lowest level of rights granted.

From within QuickBooks select Company > Users > Set Up Users and Roles

....



On the pop up window, select Role List > the role you want to edit (in this example Accountant14) and then 'Edit'.



There are only two 'Areas and Activities' that ACH Universal requires: Centers and Reports.

Centers

Click on the plus sign next to Centers. ACH Universal requires at least 'Partial' access for all three areas within Centers. Even if you're not utilizing all three areas, follow the instructions as the system needs to loop through each, regardless (at that point, the system will see you're not using it).

Note: For Customer Center, the 'View Balance' needs to be checked.

Edit Role

Role Name: [How do I set up a new role?](#)

Description: This role is designed for your bookkeeping or accounting staff. Access to areas/activities such as Journal Entries, Chart of Accounts, Setting Closing Date & Password, Accountant & Taxes and Company & Financial reports.

ROLE ACCESS

Area and Activities

- ☐ Accounting
- ☐ Banking
- ☒ Centers
 - ☒ Customer Center
 - ☒ Employee Center
 - ☒ Vendor Center
- ☐ Company
- ☐ Customers & Receivables
- ☐ Employees & Payroll
- ☐ File
- ☐ Lists
- ☒ Reports
- ☐ Time Tracking
- ☐ Vendors & Payables

ACTIVITY ACCESS LEVEL

☐ None

☐ Full

☒ Partial

- ☒ View List
- ☐ Create Entries
- ☐ Modify Entries
- ☐ Delete Entries
- ☐ Print List
- ☒ View Balance

[Tell me more about Areas and Activities.](#)

OK **Cancel**

Reports

Click on the plus sign next to Reports. ACH Universal requires at least 'Partial' access for:

- Accountant & Taxes
- Customers & Receivables
- Employees & Payroll
- Vendors and Payables

Even if you're not utilizing all areas, follow the instructions as the system needs to loop through each, regardless (at that point, the system will see you're not using it).

Edit Role

Role Name Accountant14 [How do I set up a new role?](#)

Description This role is designed for your bookkeeping or accounting staff. Access to areas/activities such as Journal Entries, Chart of Accounts, Setting Closing Date & Password, Accountant & Taxes and Company & Financial reports.

ROLE ACCESS

Area and Activities

- Reports
 - Accountant & Taxes**
 - Accountant & Taxes Detail
 - Accountant & Taxes Summary
 - Banking
 - Budgets & Forecasts
 - Company & Financial
 - Custom Transaction
 - Customers & Receivables
 - Employees & Payroll
 - Find Report
 - Inventory
 - Jobs
 - Memorized Report List
 - Mileage
 - Purchases
 - Sales
 - Time
 - Vendors & Payables
 - Time Tracking

AREA ACCESS LEVEL

☐ None

☐ Full

☒ Partial

☒ View

☐ Create

☐ Modify

☐ Delete

☐ Print

☐ View Balance

[Tell me more about Areas and Activities.](#)

OK **Cancel**

Click OK to save your work.

You're all set!

Reminder: We've documented above the minimum permissions to use ACH Universal. For the initial setup, please use a QuickBooks admin account.

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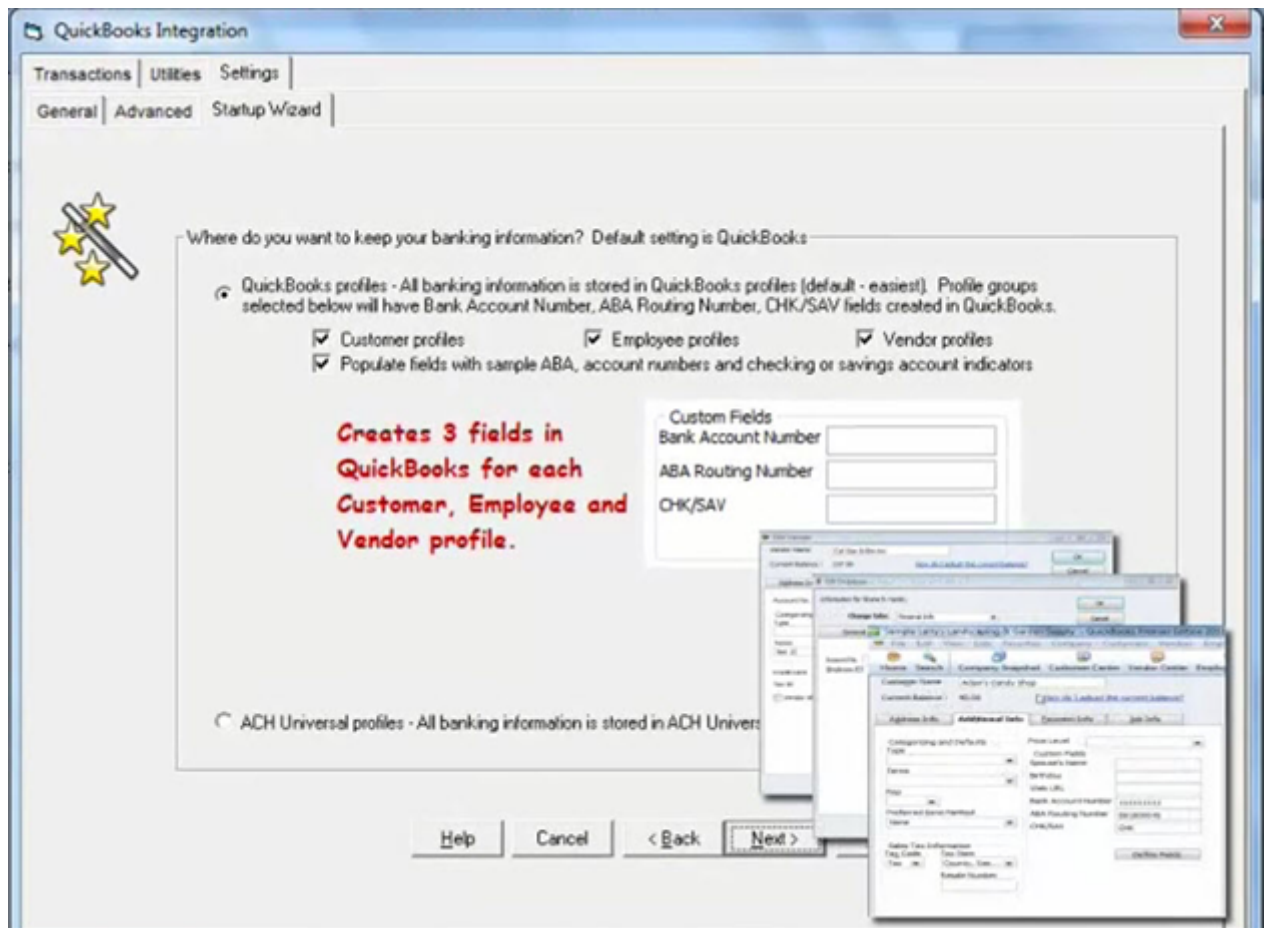
1.10.10 Direct Deposit

Direct Deposit with QuickBooks Integration

During the initial Integration set up, three fields are automatically created in each employee's profile. These fields are **Bank Account number**, **ABA / Routing number**, and the **Checking or Savings** field.

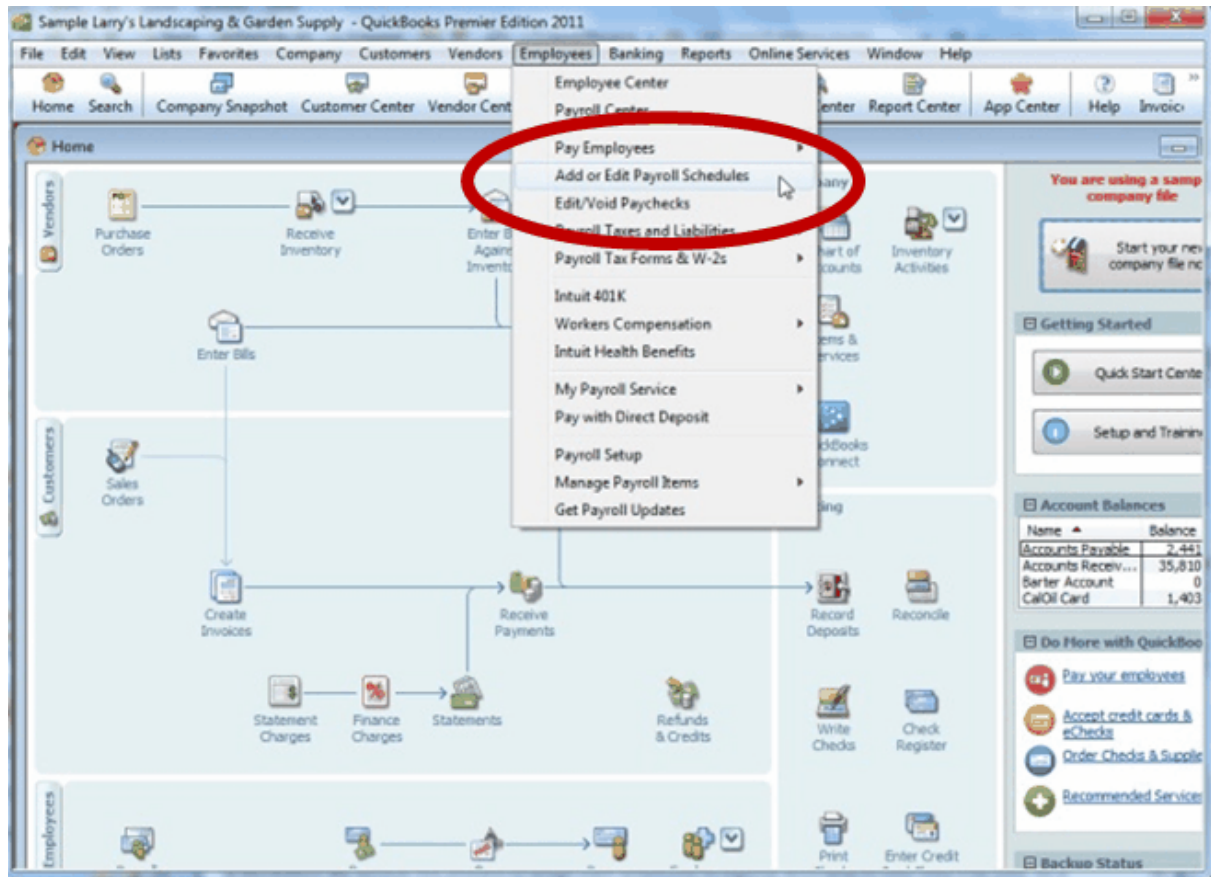
When these fields are filled, ACH Universal knows the employee is to be paid by Direct Deposit, rather than by check. Once banking information is complete for all employees paid by direct deposit, you'll be ready to run your first payroll. Payrolls containing both direct deposit and check payments can be processed with one of two methods:

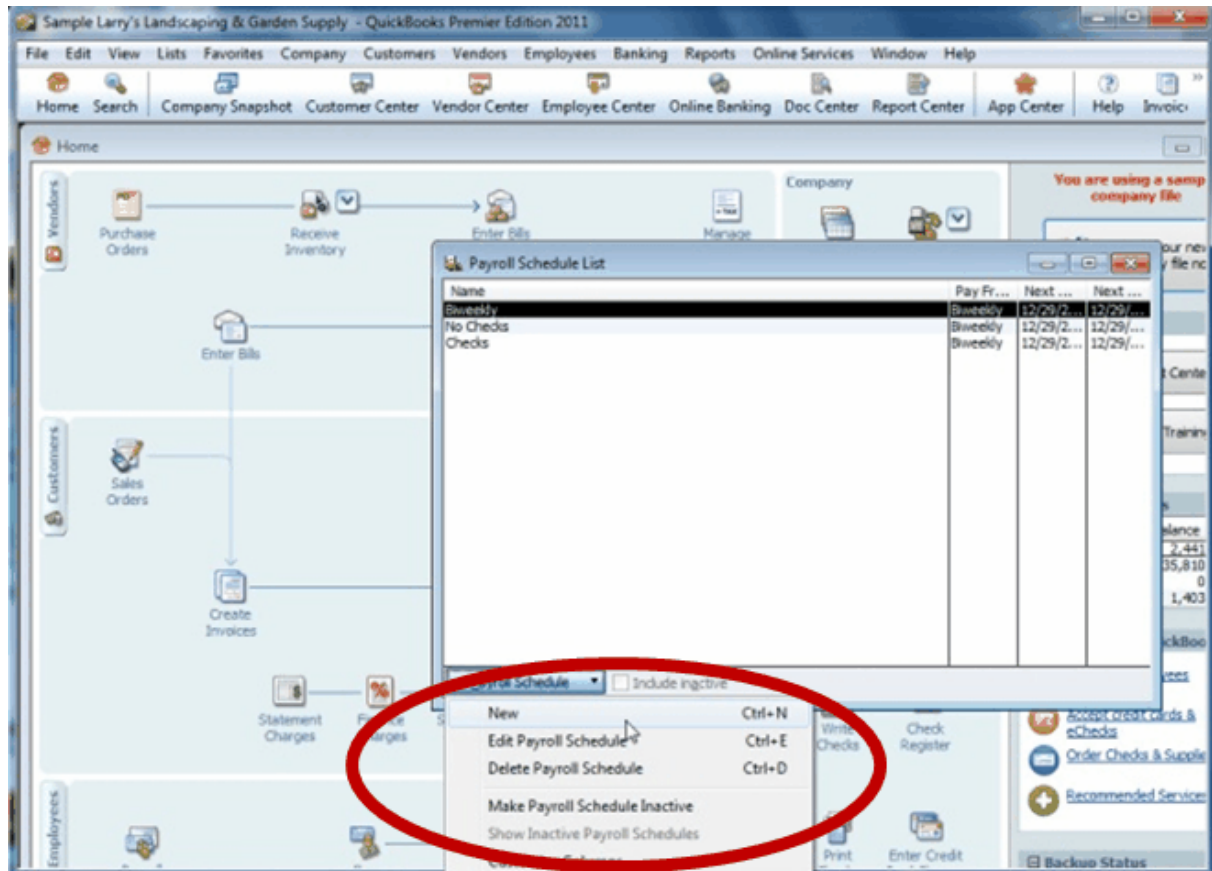
1. Method one is to run a single payroll. If you're already running payroll this way, your current process won't change. However, checks will be printed for all employees--both those paid by Direct Deposit as well as those paid by check. This means the checks printed for employees on Direct Deposit must be voided.
2. Method two is to run two payrolls--one for the employees paid by Direct Deposit and one for those paid by check. We highly recommend using this method, first, because you won't need to void checks and, second, because it creates a clearer audit trail. While this option requires some initial set up, the QuickBooks Scheduled Payroll feature makes it easy. You simply separate employees into two groups according to how they are paid--one group for those getting checks and one group for those paid by Direct Deposit--and run payroll for both.



If you want to use Method Two (above) and simplify your payroll, this is how you can set up groups quickly and easily using Scheduled Payments.

To create a scheduled payroll group, from QuickBooks main menu select:
Employee > Add or Edit Payroll Schedules.





On the Payroll Schedule List screen, select: **Payroll Schedule > New**. We will call our group **No Checks** but you can choose any name. Select your payroll frequency, enter the next period end date and payroll date, then **Okay** to finish. Repeat this process to create a second group called **Print Checks** for the employees receiving checks.

New Payroll Schedule

The information you provide will be used to create a payroll schedule. [What is a payroll schedule?](#)
You can set up multiple payroll schedules if you need to. [Why do I need multiple schedules?](#)

Tell us how you'll be processing payroll using QuickBooks: [How do I set up a payroll schedule?](#)

What do you want to name this payroll schedule? (e.g., "Weekly", "Biweekly", "Monthly", etc)

How often will you pay your employees on this schedule?

What is the pay period end date?

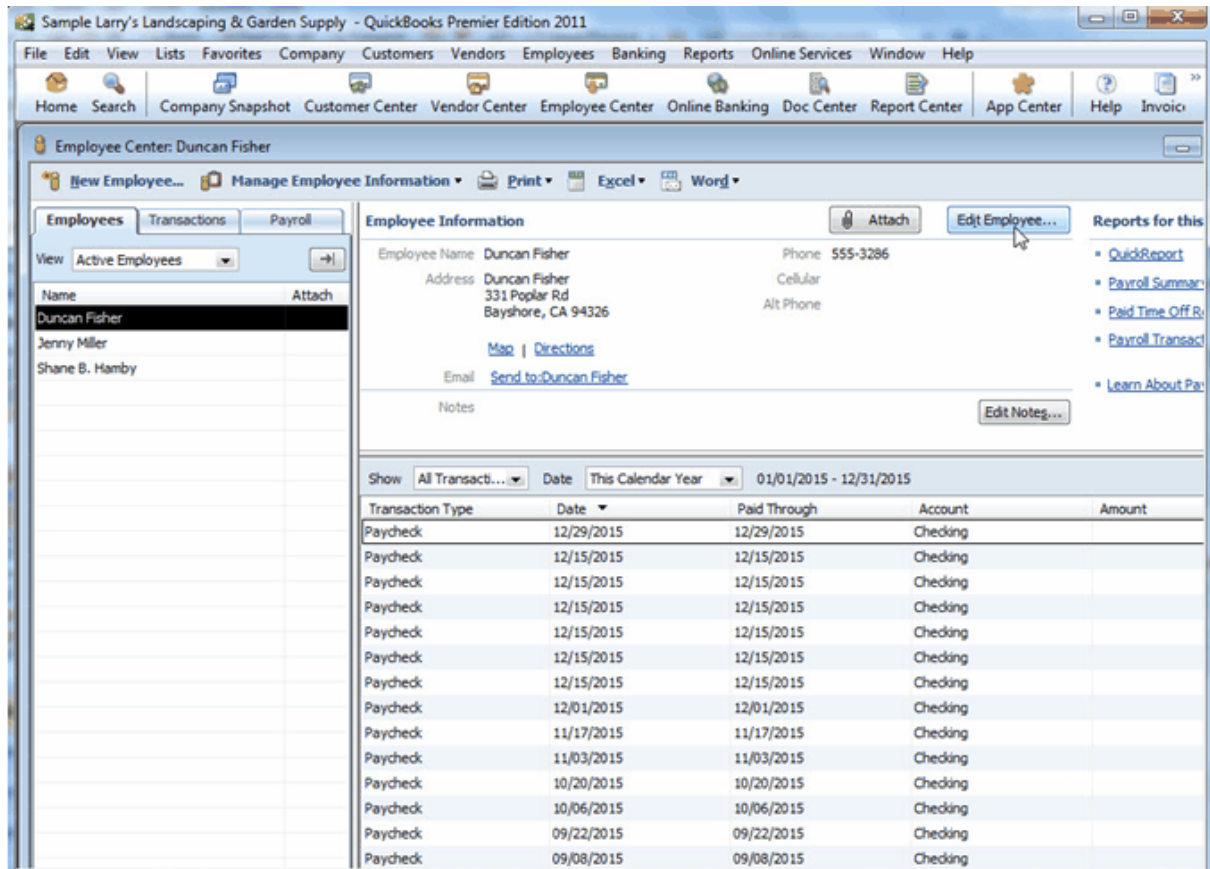
What date should appear on paychecks for this pay period?

The following is based on the information supplied above:
You pay your employees DD days after the pay period end date in this payroll schedule.

☐ Schedule is inactive

OK **Cancel**

Next, assign each employee to a group. Select **Employee Center** and **Edit Employee**.



From the Change tabs drop down, select: **Payroll and Compensation Info**. This employee signed up for direct deposit, so we'll select **No Checks** in the payroll schedule drop down.

Edit Employee

Information for: Duncan Fisher

Change tabs: Payroll and Compensation Info

Personal

Mr./Ms./...

Legal Name

First Name M.I.

Last Name

Print on Checks as

SS No.

Gender

Date of Birth

☐ Employee is inactive

[Order Business Cards](#)

Edit Employee

Information for: Duncan Fisher

Change tabs: Payroll and Compensation Info

Payroll Info

[What is a payroll schedule?](#)

Earnings

Item Name	Hourly/Annual Rate
Regular Pay	17.25
Overtime Rate	25.88

Payroll Schedule

Pay Frequency

Class ☒ No Checks ☐ Checks

Additions, Deductions and Company Contributions

Item Name	Amount	Limit
Health Insurance	-12.50	-600.00

☐ Employee is covered by a qualified pension plan

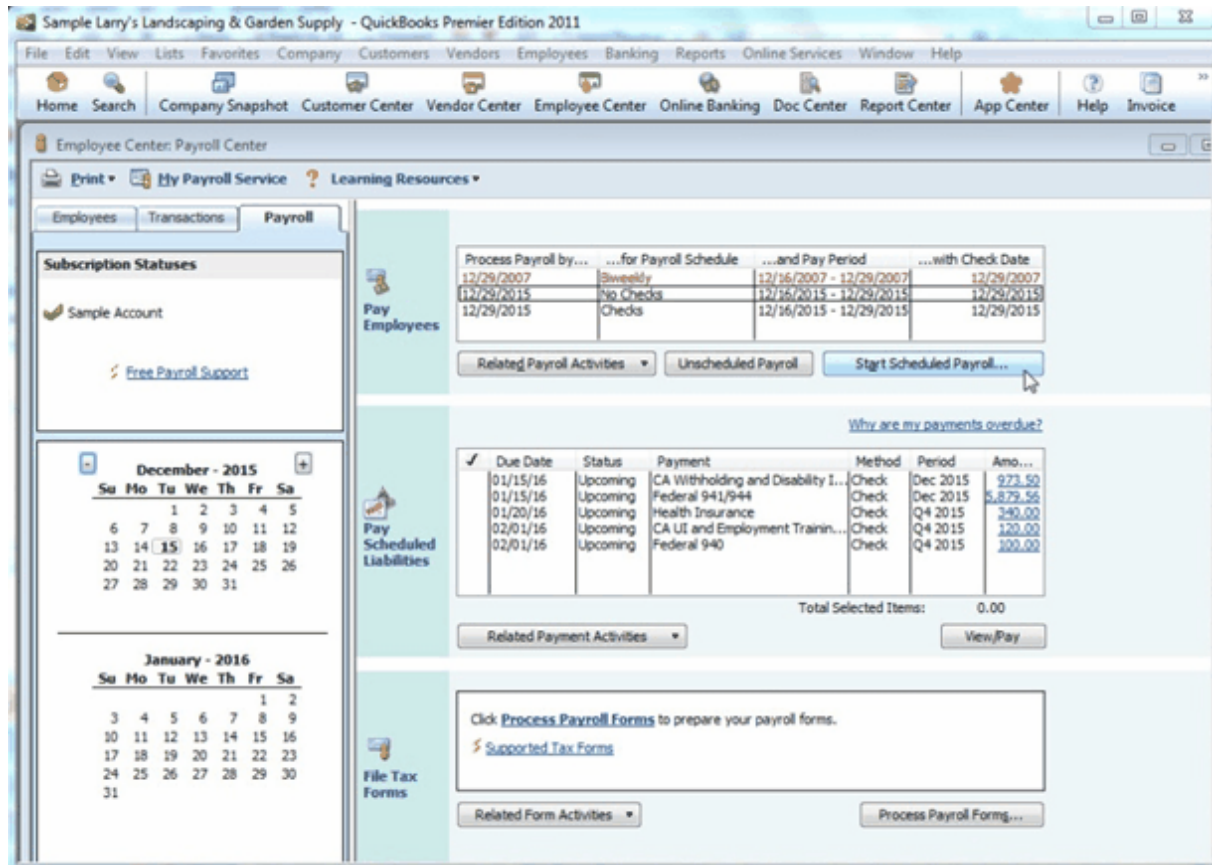
[Order Business Cards](#)

Repeat this process to assign each employee to a group according to how they'll be paid. As a reminder, our custom banking fields were created on the **Additional Information** tab. ACH Universal uses the information in these fields to create your ACH Direct Deposit file. If an employee's Bank Account and ABA Routing number haven't been entered, a transaction will not be created.

The screenshot shows the 'Edit Employee' window for Duncan Fisher. The 'Additional Info' tab is selected. The 'Bank Account Number' (222222222) and 'ABA Routing Number' (081000045) fields are circled in red. Other fields include 'Spouse's Name' (Ronit), 'Birthday' (7/7/77), 'Date of Birth' (4-20-72), and 'CHK/SAV' (CHK). The 'Employee is inactive' checkbox is unchecked. The 'Order Business Cards' button is visible at the bottom right.

Custom Fields	
Spouse's Name	Ronit
Birthday	7/7/77
Date of Birth	4-20-72
Bank Account Number	222222222
ABA Routing Number	081000045
CHK/SAV	CHK

Now we're ready to process our payroll. If you're processing a single payroll and haven't divided your employees into groups, at this point you'll process your payroll as you normally would. If you're processing payroll for two groups, from the main menu select **Employees > Pay Employees > Scheduled Payroll**.



First select the **No Checks** group. Enter hours or update the payroll as you would during any normal payroll process.

Sample Larry's Landscaping & Garden Supply - QuickBooks Premier Edition 2011

File Edit View Lists Favorites Company Customers Vendors Employees Banking Reports Online Services Window Help

Home Search Company Snapshot Customer Center Vendor Center Employee Center Online Banking Doc Center Report Center App Center Help Invoice

Employee Center Payroll Center

Print My Payroll Service Learning Resources

Employees Transactions Payroll

Subscription Statuses

Sample Account

Free Payroll Support

December - 2015

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

January - 2016

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Process Payroll by... for Payroll Schedule ...and Pay Period ...with Check Date

Process Payroll by...	for Payroll Schedule	and Pay Period	with Check Date
12/29/2015	Biweekly	12/16/2015 - 12/29/2015	12/29/2015
12/29/2015	No Checks	12/16/2015 - 12/29/2015	12/29/2015
12/29/2015	Checks	12/16/2015 - 12/29/2015	12/29/2015

Payroll Activities

Unscheduled Payroll Start Scheduled Payroll

Why are my payments overdue?

Due Date	Status	Payment	Method	Period	Amount
01/15/16	Upcoming	CA Withholding and Disability I...	Check	Dec 2015	971.50
01/15/16	Upcoming	Federal 941/944	Check	Dec 2015	5,879.56
01/20/16	Upcoming	Health Insurance	Check	Q4 2015	240.00
02/01/16	Upcoming	CA UI and Employment Train...	Check	Q4 2015	120.00
02/01/16	Upcoming	Federal 940	Check	Q4 2015	100.00

Total Selected Items: 0.00

Related Payment Activities View/Pay

Click Process Payroll Forms to prepare your payroll forms.

Supported Tax Forms

Related Form Activities Process Payroll Form...

Enter Payroll Information

Enter Payroll Information Review & Create Paychecks Print & Distribute Paychecks

Preview Paycheck

Duncan Fisher

Pay Period 12/16/2015 - 12/29/2015

Use Direct Deposit Class Landscaping

Earnings

Item Name	Rate	Hours	WC Code	Customer/Job
Regular Pay	17.25	8:00		
Overtime Rate	25.88			

Totals: 138.00 8:00 hrs

Other Payroll Items

Item Name	Rate	Quantity
Health Insurance	-12.50	

Company Summary

Item Name	Amount	YTD
CA - Employee Training Tax	0.00	7.00
Social Security Company	8.55	2,252.99
Medicare Company	2.00	526.91
Federal Unemployment	0.00	56.00
CA - Unemployment Company	0.00	367.50

Employee Summary

Item Name	Amount	YTD
Regular Pay	138.00	35,121.00
Overtime Rate	0.00	517.60
Health Insurance	-12.50	-400.00
Federal Withholding	0.00	-2,522.00
Social Security Employee	-8.55	-2,252.99
Medicare Employee	-2.00	-526.91
CA - Withholding	0.00	-980.98
CA - Disability Employee	0.00	-413.21

Check Amount: 114.95

Save & Previous Save & Next Save & Close Cancel Help Enter net/Calculate gross

From the Bank Account drop down confirm that the **checking account** selected during Integration setup is the default account.

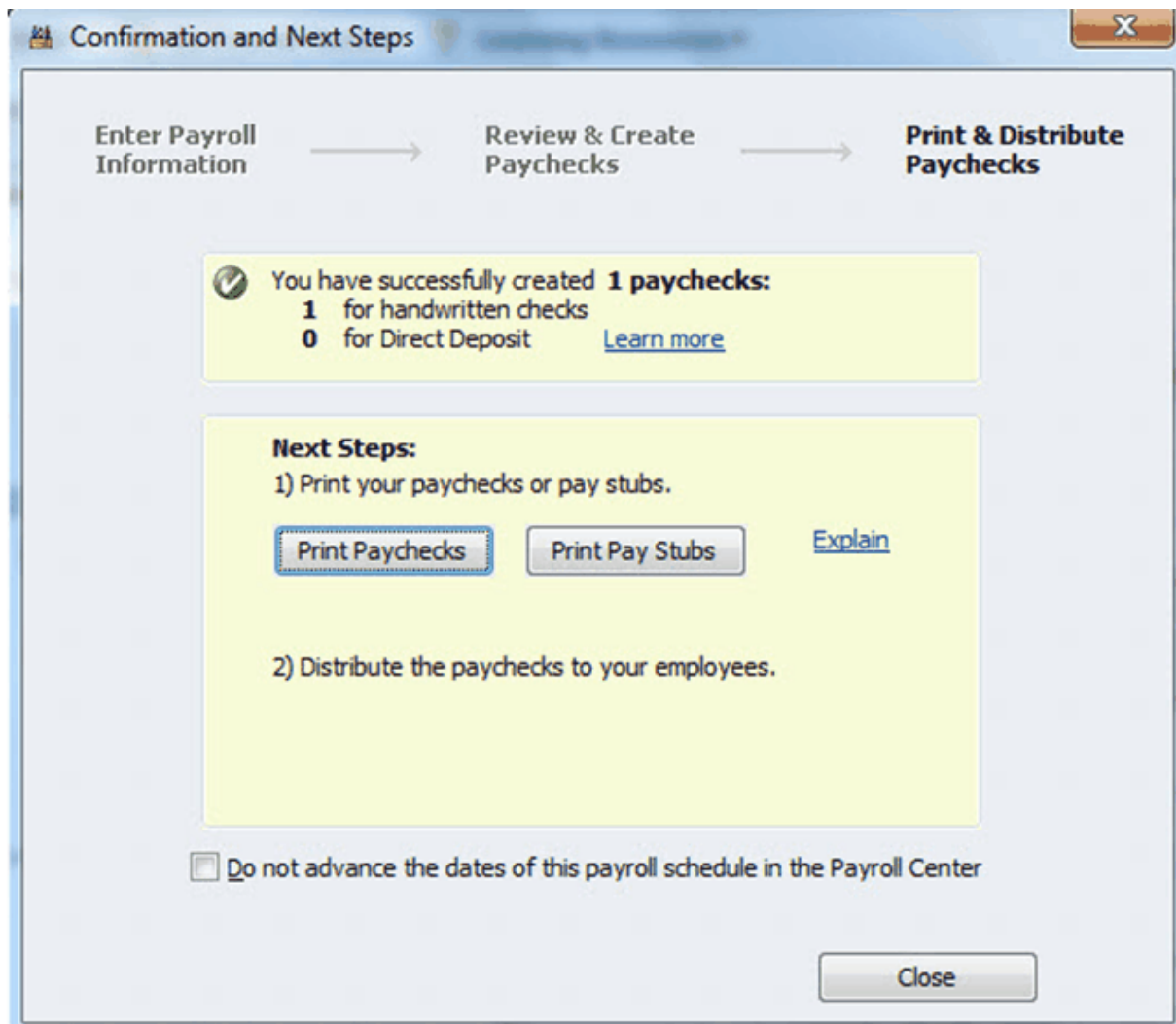
The screenshot shows the 'Enter Payroll Information' window. At the top, there are three steps: 'Enter Payroll Information', 'Review & Create Paychecks', and 'Print & Distribute Paychecks'. Below this, there's a 'Payroll Information' section with fields for 'Payroll Schedule: No Checks', 'Employees Selected to Pay: 1', 'Pay Period Ends: 12/29/2015', and 'Check Date: 12/29/2015'. The 'Bank Account' dropdown menu is open, showing options: 'Checking' (selected), '< Add New >', 'Cash Expenditures', 'Savings', and 'Barter Account'. Below the dropdown, there's a table with columns: 'Employee', 'Regular Pay', 'Overtime Rate', and 'Total Hours'. The table has one row for 'Duncan Fisher' with 'Regular Pay' of 8:00 and 'Total Hours' of 8:00. At the bottom, there are buttons for 'Uncheck All', 'Open Paycheck Detail...', 'Sort By Employee Name', 'Show/Hide Columns', 'Finish Later', and 'Continue'.

Employee	Regular Pay	Overtime Rate	Total Hours
✓ Duncan Fisher	8:00		8:00

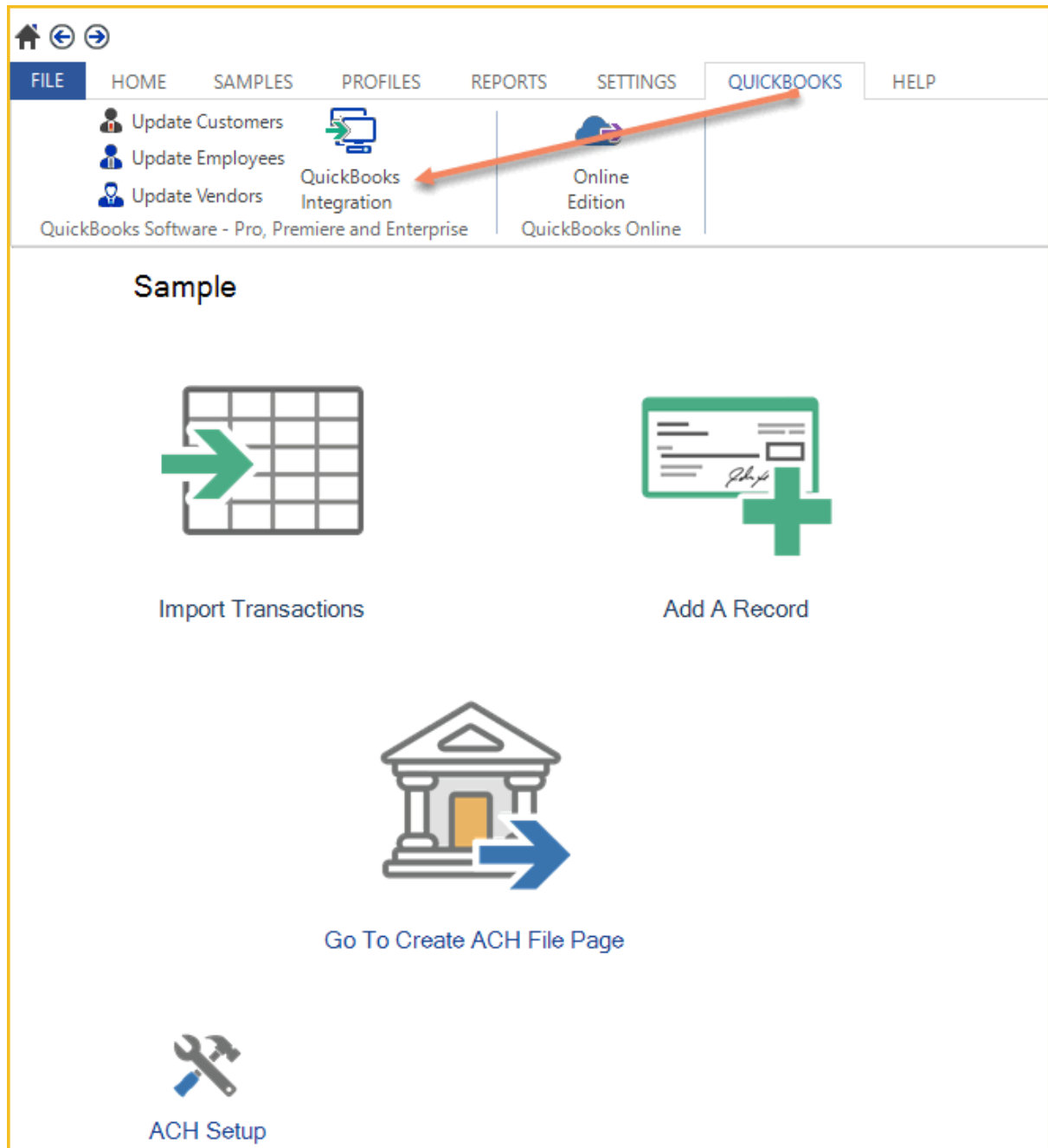
On the next screen change the **Paycheck Option** from '*Print paychecks from QuickBooks*' to '**Assign check numbers to handwritten checks**'. While the check number field can contain more characters, keep it simple and enter DD, for Direct Deposit.

As a reminder: perhaps the single most important detail to remember when processing payroll is to always be sure 'Assign Check Numbers' is selected when running direct deposit. Note also the Net Pay total. You'll use this as a control total to confirm your direct deposit / ACH control totals.

To process payroll for the paper check group, follow the same steps with two exceptions: First, set the print option to **Print checks** (not "Assign Check Numbers") from within QuickBooks, and second, select to '**print paychecks**', not 'pay stubs'.



Go to ACH Universal. From the main menu select **QuickBooks > QuickBooks Integration**.



Assign the date range and then select **View transactions**. Only the direct deposit payroll transactions should appear in the window.

QuickBooks Integration

Transactions | Utilities | Settings

This window displays transactions in QuickBooks that need to be sent to ACH Universal

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 11/30/2015 To: 12/30/2015 View transactions

☒ Hide transactions missing banking information
☐ Hide transactions already processed
☒ Hide transaction hold and resend buttons (advanced)

Print

Date	Ref #	Name	Debit - Collect (Customers)	Credit - Pay out (Employees, Vendors)	Memo	Already imported	Account
11/30/15	1113	City of Middlefield		\$125.00	MO-890k	<input checked="" type="checkbox"/>	Checking
11/30/15	1117	Larry Wadford		\$2,500.00		<input checked="" type="checkbox"/>	Checking
11/30/15	1116	Nolan Hardware and Sup		\$792.70	5-487	<input checked="" type="checkbox"/>	Checking
11/30/15	1114	Gussman's Nursery		\$375.00	TV-2345-00	<input checked="" type="checkbox"/>	Checking
11/30/15	1115	Patio & Desk Designs		\$600.00	DE-0918	<input checked="" type="checkbox"/>	Checking
11/30/15	19	Jasmine Park	\$775.80			<input checked="" type="checkbox"/>	Checking
12/01/15	1118	Nye Properties		\$800.00		<input checked="" type="checkbox"/>	Checking
12/01/15	1119	Great Statewide Bank		\$699.12		<input checked="" type="checkbox"/>	Checking
12/01/15		Duncan Fisher		\$1,110.03		<input checked="" type="checkbox"/>	Checking
12/01/15		Jenny Miller		\$1,200.16		<input checked="" type="checkbox"/>	Checking
12/01/15		Shane B. Hamby		\$1,606.87		<input checked="" type="checkbox"/>	Checking
12/03/15	1120	State Board of Equalizatio		\$446.10	ABCD 11-234567	<input checked="" type="checkbox"/>	Checking
12/04/15		Morearty, Brian	\$87.54			<input checked="" type="checkbox"/>	Checking
12/05/15	1125	Townley Insurance Agenx		\$545.00		<input checked="" type="checkbox"/>	Checking

Amount Debits Credits Total
 Count 0 1 1 (\$114.95)

Step 2. Send transactions to ACH Universal

Send transactions to ACH Universal

[Need Help with transactions?](#)

Confirm the totals and count, and then **Send to ACH Universal** to create your ACH file. We can view the file if we want to check it one last time. When done, transmit it to your bank as you would any other ACH file.

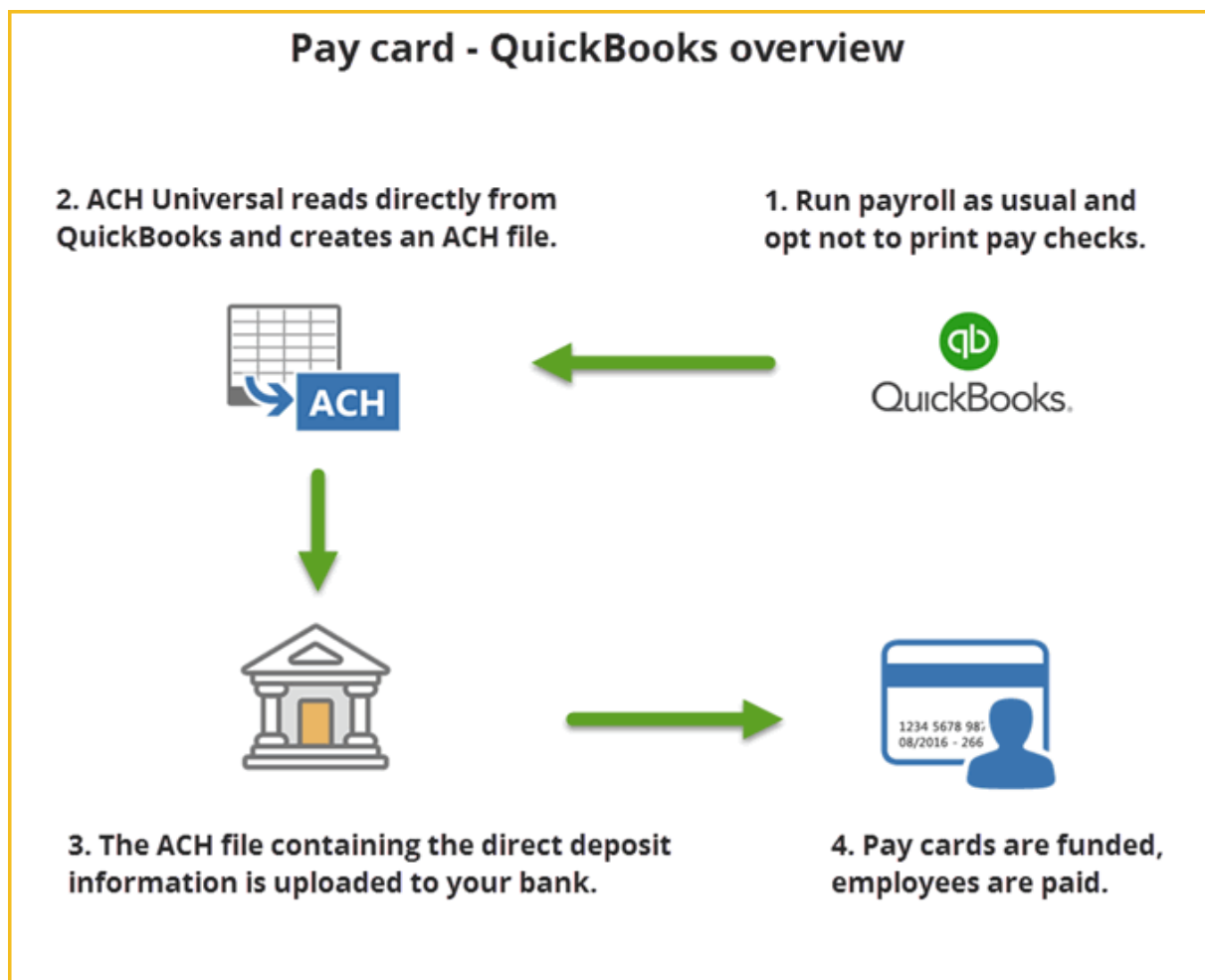
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1.10.11 Pay Cards



Pay Cards

Starting, or thinking of paying your employees with a pay card? No problem. ACH Universal enables you to electronically pay your employees, whether they have a bank account or a pay card.



What's a pay card?

A Pay Card is a reloadable debit card, with either with the Visa or MasterCard

logo.

It is an alternate way for employees that do not have bank accounts to receive their pay electronically. It takes the place of paper paychecks and works in a similar manner as a debit/credit card.

Each payday the Pay Card is reloaded with the employee's net salary and employees have the option of withdrawing money from ATM's or using it to purchase goods and services.

I'm working with a pay card provider now - what are the next steps for me?

1. Contact your pay card provider for account information.

Your pay card provider will provide you the details on how to pay your employees. In other words, they will explain how to 'load' each card with the employee's net pay. This information will include the Routing Number (also known as the ABA number) of the bank processing the cards.

They will also include a detailed list of the issued pay cards with:

- each employee's name
- a unique account number for each pay card

2. Contact your bank to request ACH file service.

Call you bank and ask for the Treasury Services department.

Once you are speaking with a representative from the Treasury Services department, let them know that you would like to upload an ACH (a.k.a. NACHA) file. Explain that this will be used for ACH payments (credits).

Tips:

- When calling your bank's Treasury Services department, avoid the use of the terms 'payroll' and 'direct deposit' as they may transfer you to the wrong department, as they may provide payroll services like ADP and Paychex.
- Do not call or visit your local branch as they are typically focused on retail (consumer) banking, as opposed to business banking, and may not be familiar with ACH file services.

Once you are signed up for ACH File service, they will provide you with certain information that needs to be included in an ACH file.

Once you have the information from #1 and #2 above, proceed to the next step.

3. Set up ACH Universal

Our support staff can walk you through the following two steps. In addition, the software has built-in training videos which cover these two steps:

a. Run the ACH File Setup Wizard to enter key banking information.

b. Enter your employee's account information

Within ACH Universal, you'll run the QuickBooks Integration Wizard - which will create three fields in each employee's profile within QuickBooks.

Bonus: The software can also create these fields in your vendor and customer profiles so you can pay and collect from these groups as well.

ACH Universal creates three fields in each QuickBooks customer, employee and vendor profile.

Enter banking information for those you want to pay/collect in ACH.

Congratulations. You're all set.

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1.10.12 Email - QuickBooks

1.10.12.1 Email Overview - QuickBooks

Email Overview - QuickBooks

ACH Universal enables you to send individual emails for any QuickBooks initiated transaction.

Reduces 'Returns for Insufficient Funds' collections from clients.

Typically used by utilities, municipalities and others who collect funds from consumers on a recurring basis, but with a non-standard amount.

'Electronic remittance stub' - cuts down on vendor calls

Lets the vendor know which invoices you are paying.

Create your own personalized template that will be sent out to each individual - with only their information.

Email setup

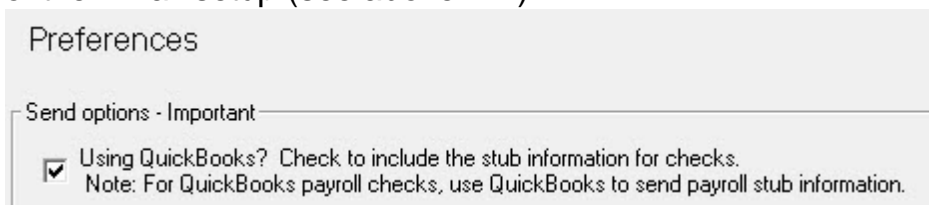
Please setup email if you have not done so already:

[Setup and configure ACH Universal's email](#)

QuickBooks specific details

The most significant advantage of using ACH Universal to email notifications, is the ability for the email to contain the check 'stub' information.

Make sure that you have elected to click on the 'stub' checkbox on the last page of the Email setup (see above link):

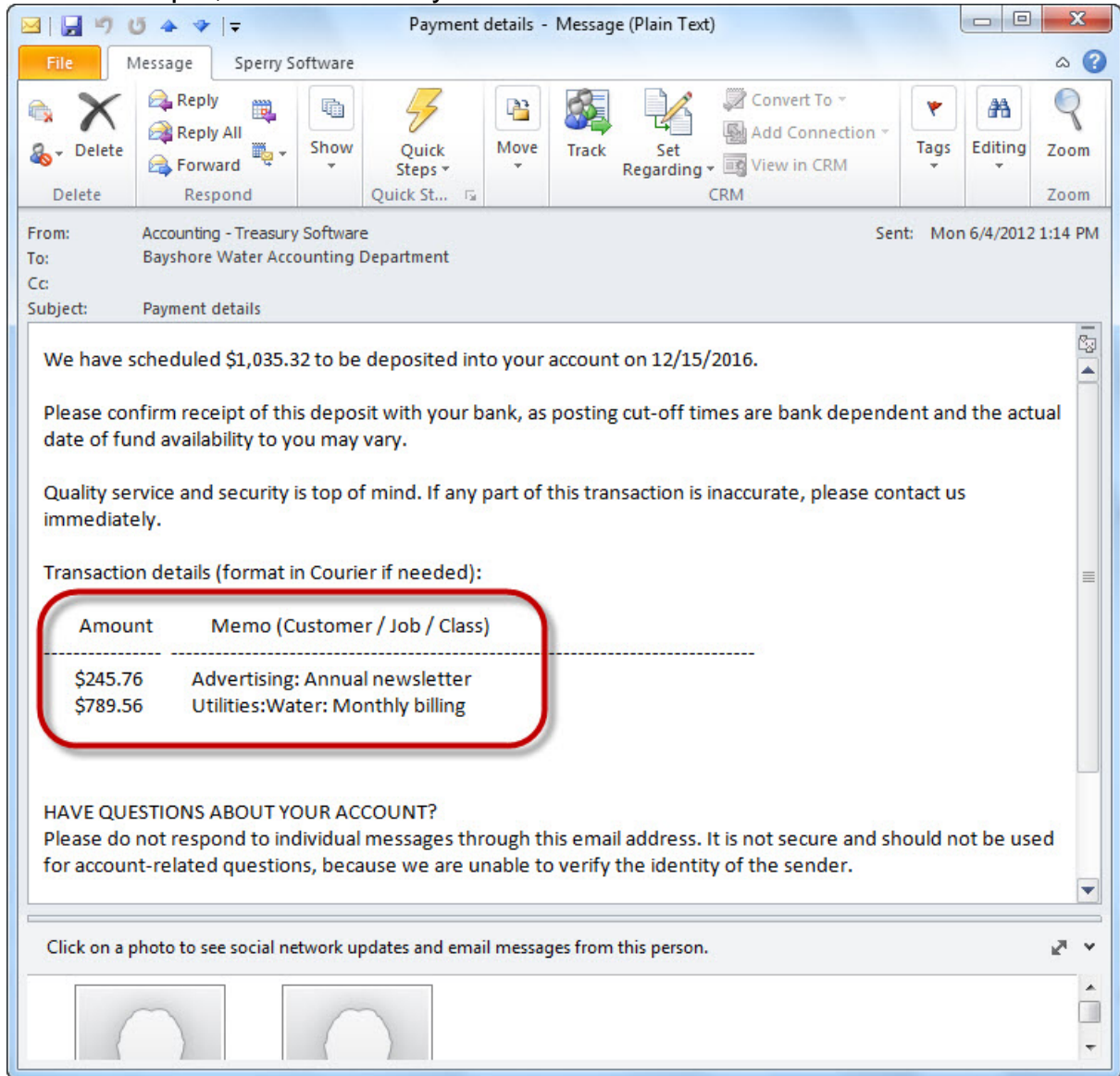


Preferences

Send options - Important

☒ Using QuickBooks? Check to include the stub information for checks.
Note: For QuickBooks payroll checks, use QuickBooks to send payroll stub information.

As an example, below is what your email can look like.



Sending out 'item' details? ACH Universal can accommodate this as well:

Transaction details (format in Courier if needed):

Amount	Memo (Customer / Job / Class)
\$100.00	Advertising: This is a line expense memo
\$0.24	Irrigation Hose:1/2" Line: 1/2" Vinyl Irrigation Line 2 at \$0.12
\$0.72	Irrigation Hose:3/4" Line: 3/4" Vinyl Irrigation Line 4 at \$0.18

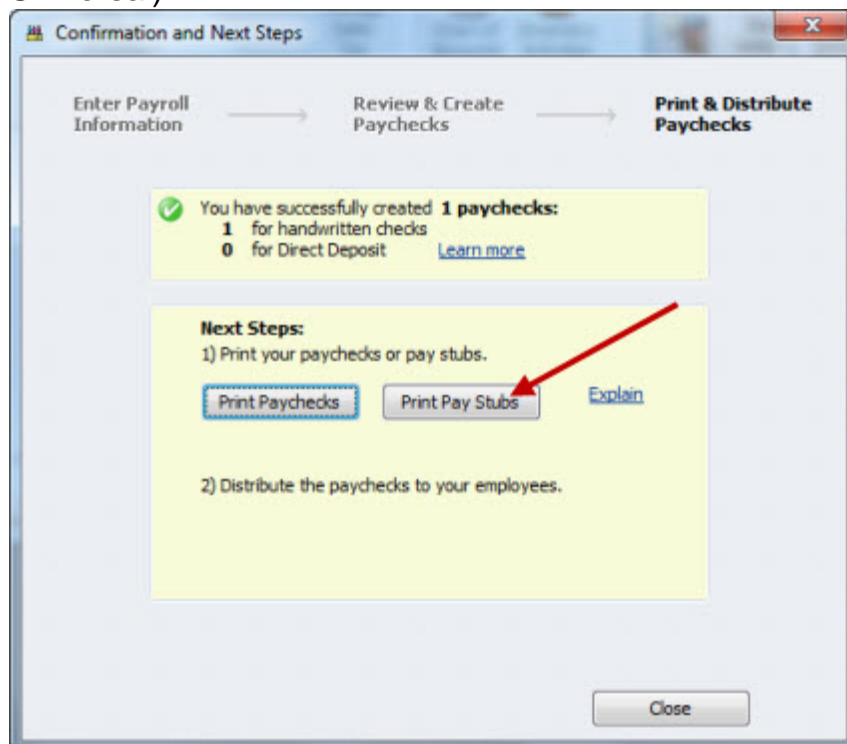
HAVE QUESTIONS ABOUT YOUR ACCOUNT?

Please do not respond to individual messages through this email address. It is not secure and unable to verify the identity of the sender.

Note: ACH Universal is able to email Vendor detail information down to the level QuickBooks gives that information such as detail Expense and Item information in a check that is written. Bill Pay stub information is not available to be emailed to clients due to QuickBooks does not show that detail in the bill to be paid screen.

Payroll stub information

You can send payroll stub information through QuickBooks (not through ACH Universal).



Then,

Select Pay Stubs

Bank Account: **Checking** Checks Dated: 12/15/2016 thru 12/15/2016

Select Pay Stubs, then click Print or E-mail.
There are 18 Pay Stubs to print for \$23,208.72.

✓	Date	Employee	Amount
✓	12/15/2016	Shane B. Hamby	1,606.87
✓	12/15/2016	Shane B. Hamby	1,636.44
✓	12/15/2016	Shane B. Hamby	1,633.84
✓	12/15/2016	Duncan Fisher	1,110.02
✓	12/15/2016	Jenny Miller	1,200.17
✓	12/15/2016	Jenny Miller	1,232.06
✓	12/15/2016	Duncan Fisher	1,147.75
✓	12/15/2016	Jenny Miller	1,263.41
✓	12/15/2016	Duncan Fisher	1,233.31
✓	12/15/2016	Duncan Fisher	1,227.34
✓	12/15/2016	Duncan Fisher	1,219.51

Buttons: Preview, Select All, Select None, Preferences, Default E-mail Text

Show: ☒ Both ☐ Paychecks ☐ Direct Deposit

Company message to be printed on all pay stubs:

Buttons: Print, **E-mail** (highlighted with red arrow and 'Email'), Close, Help

The emails will be password protected

Password Protection

Important

QuickBooks now requires your employees to enter a password to view their pay stubs when you e-mail them. QuickBooks generates the passwords automatically; each password consists of the first four letters of the employee's last name followed by the last four digits of their Social Security number.

Examples

Name:	SSN:	Pay Stub Password:
Ben Narramore	855-56-4545	narr4545
Deb D'Spain	782-34-3419	dspa3419
Jimmy Wu	903-88-7465	wu7465

Note that all characters must be entered in lowercase and punctuation characters are not included in the password. When a last name has fewer than four characters, the whole last name is used but no additional characters are added.

You will need to inform each employee of this new password requirement.

Buttons: Don't Tell me Again, **OK** (highlighted with red arrow)

You can then send out the emails from the QuickBooks main menu File > Send Forms.

1.10.13 Testing

Want to take ACH Universal for a test run?

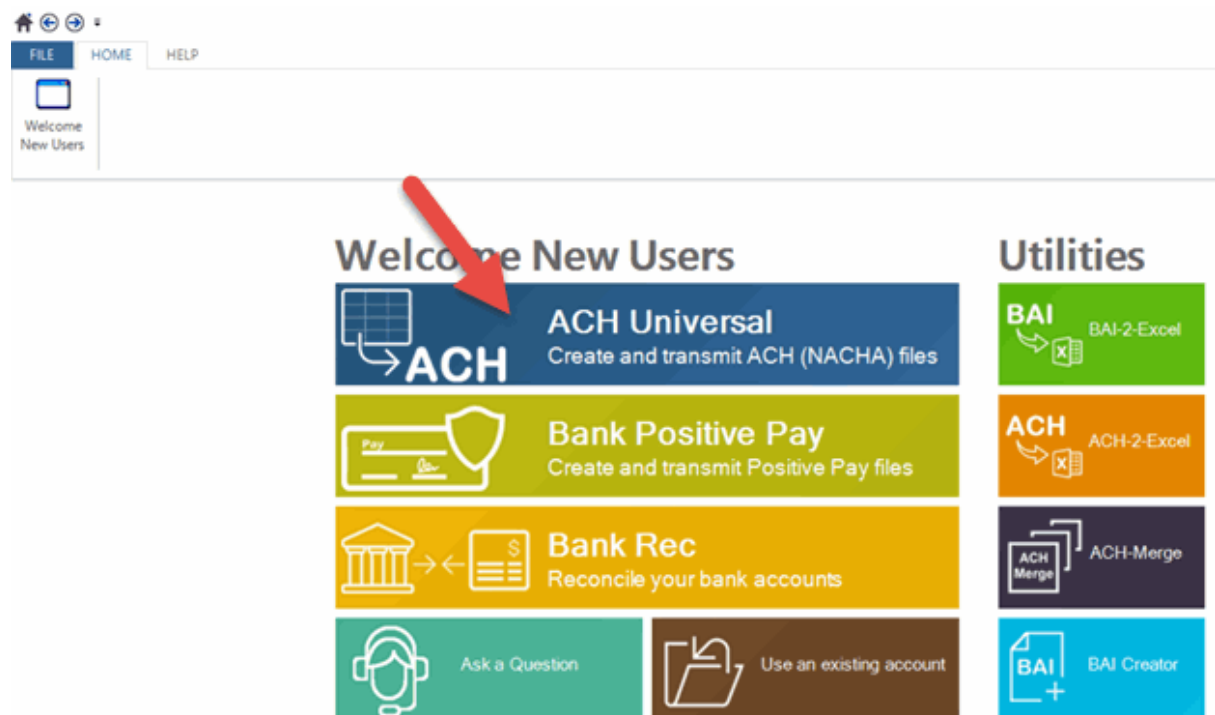
If so, this page is for you.

Steps:

1. If you haven't done so already, **download the software** from the link below and install on the same computer that QuickBooks is running on.

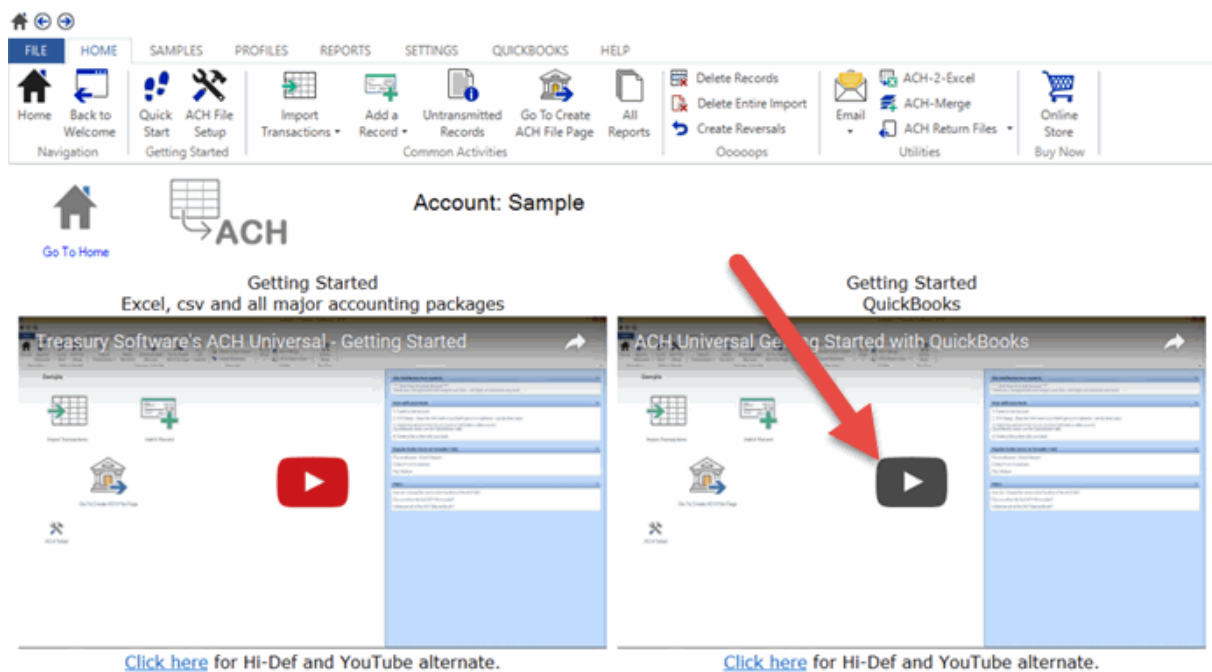
<http://www.treasurysoftware.com/download/index.aspx>

2. **Start the software** to arrive at the 'Welcome New Users' page and click on ACH Universal



3. You will be brought to our **Getting Started** page.

We recommend viewing the 5-minute tutorial video on the right (Getting Started with QuickBooks).

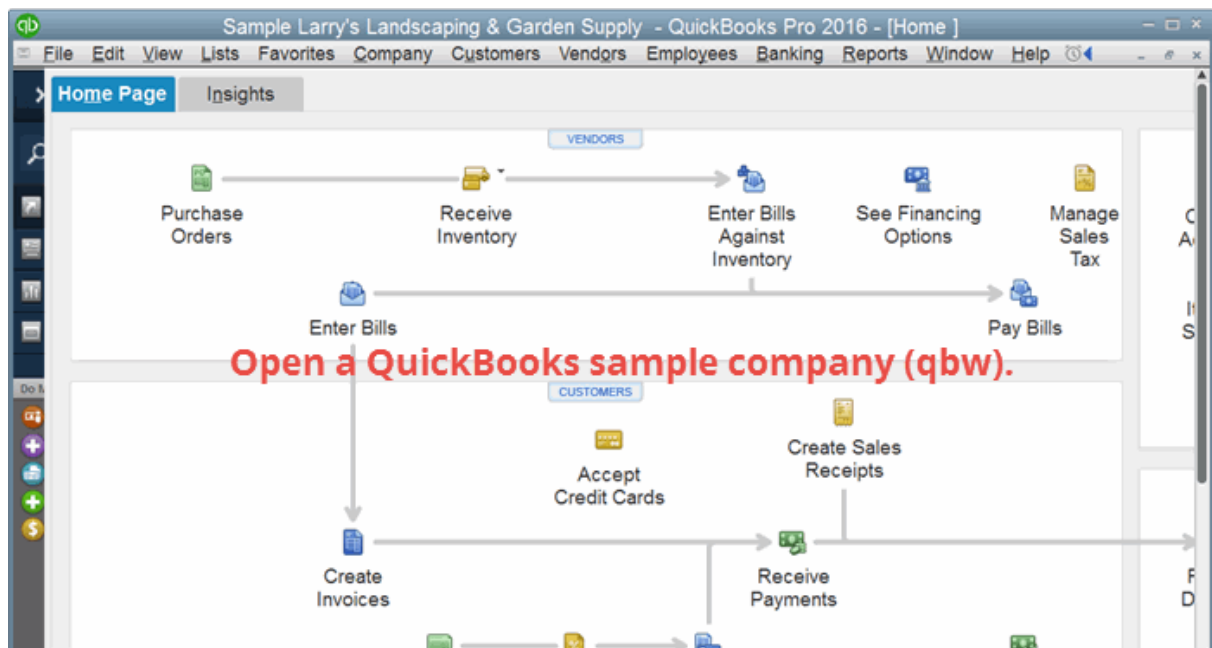


4. Start QuickBooks and **enter into a company.**

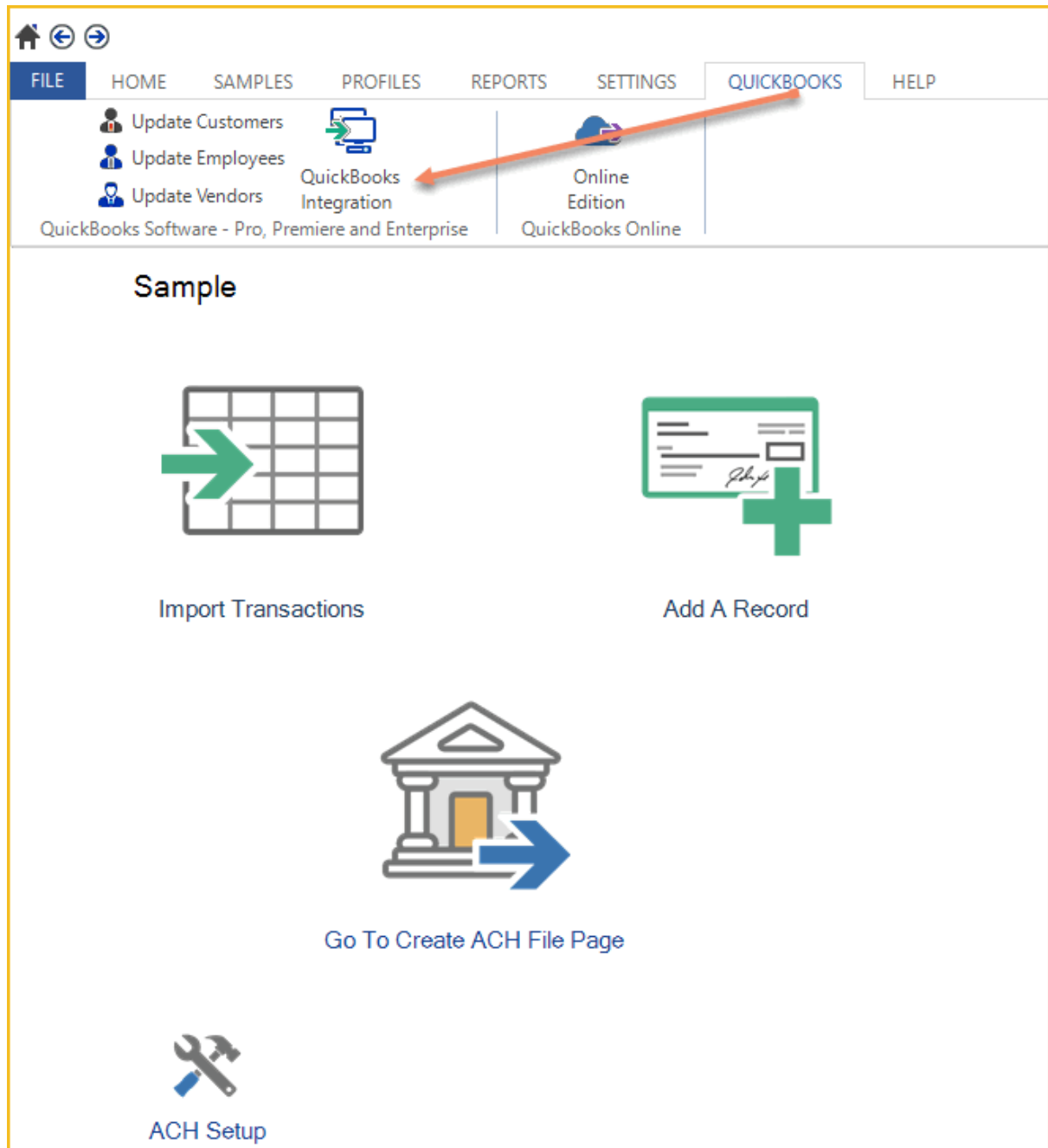
You can use either the service-based business or product-based business (QBW file) to follow along on this demo.

In the example below, we are using the sample company, Larry's Landscaping & Garden Supply (service-based business).

Note: For the initial setup, you must be in single-user mode with admin rights.

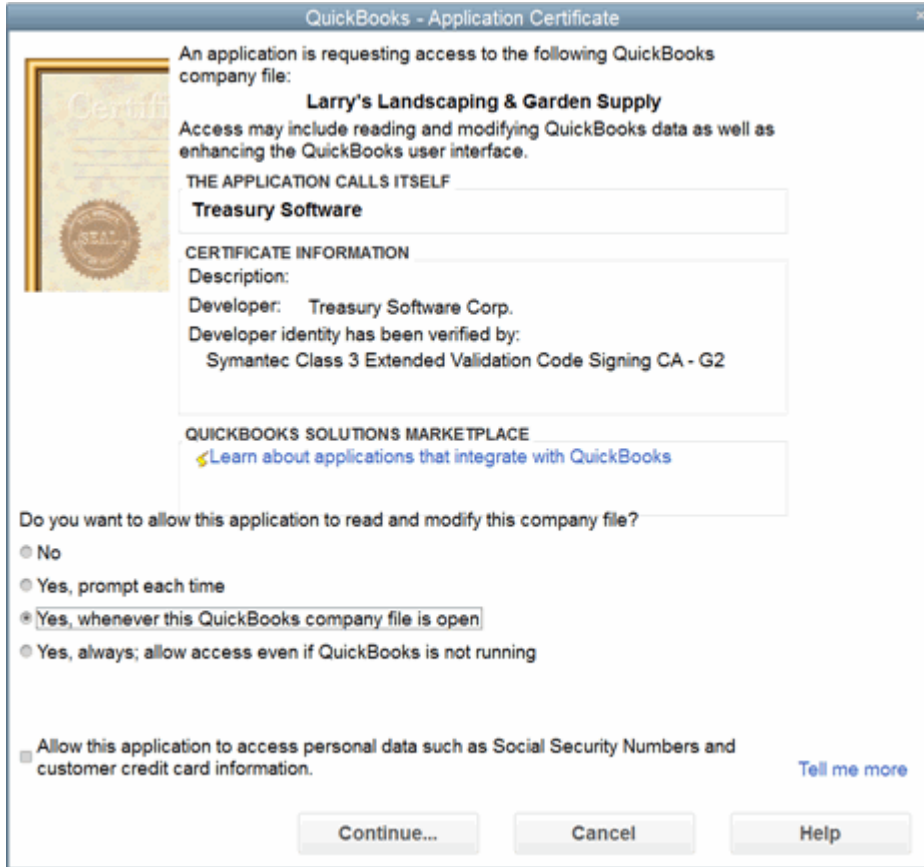


5. In ACH Universal, click the 'QuickBooks' tab on the main menu, then **QuickBooks Integration**.

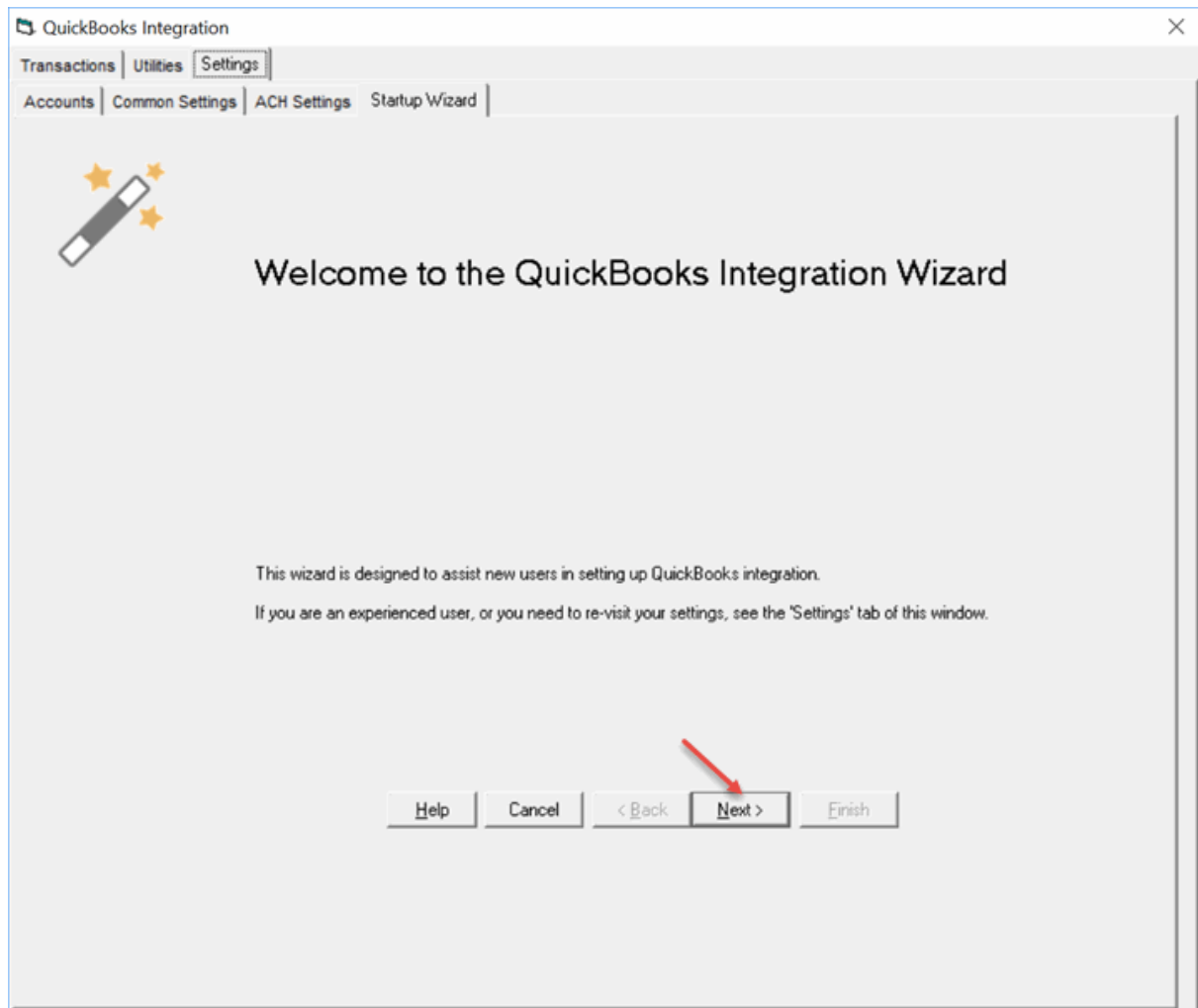


6. This will prompt QuickBooks to display a **security authorization** window--it will be flashing in your taskbar. Click the icon in your taskbar to view the Application Certificate form below.

You can opt for either the 3rd option (typical), or the 4th option (advanced/rare, only if you will be running our software when QuickBooks is not running). Make your selection and complete the Wizard.

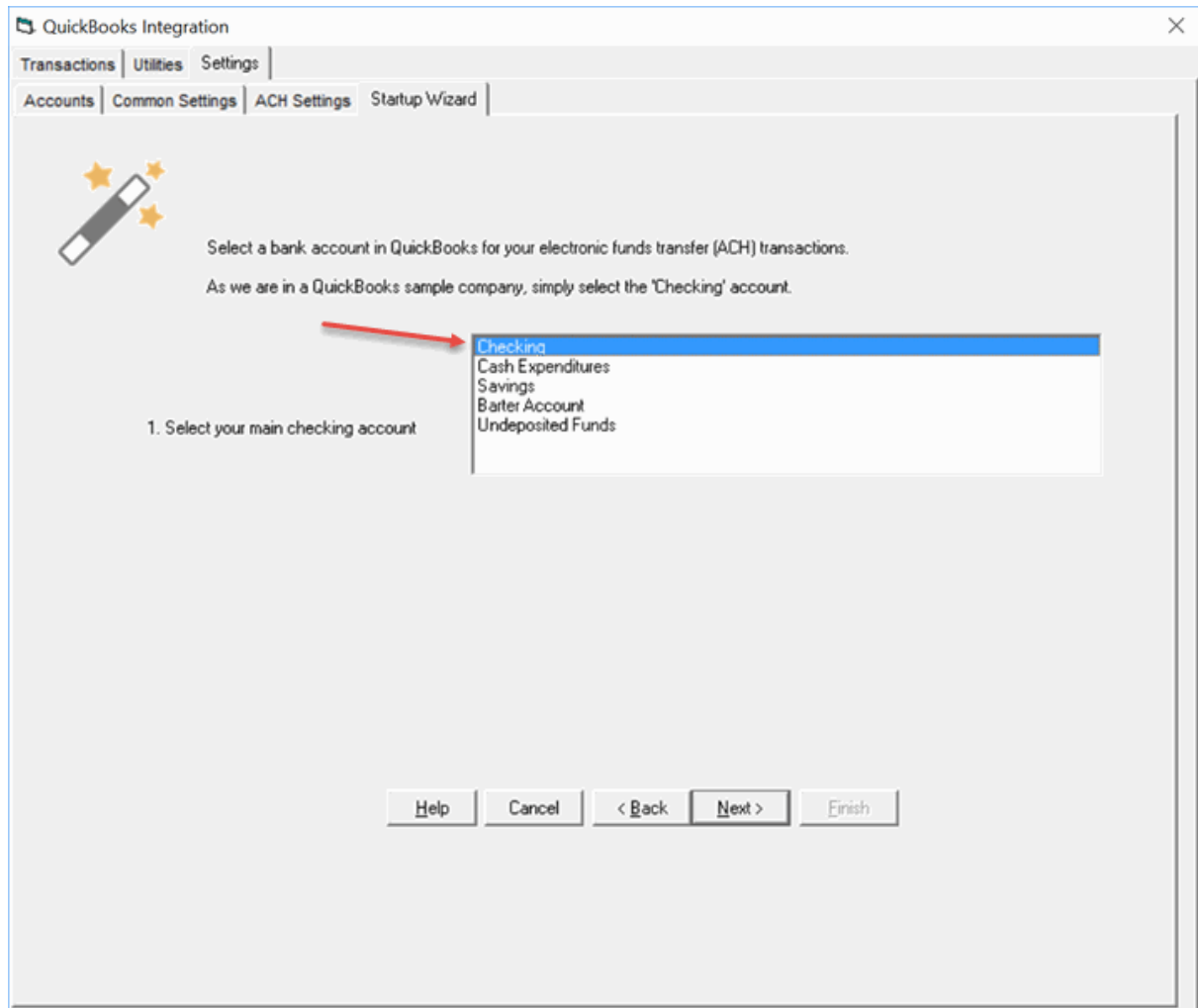


7. The **QuickBooks Integration Wizard** will now be displayed. Click Next.



Your bank accounts and Undeposited Funds account for the open QuickBooks company will be displayed.

For the demo, we are selecting Checking as it contains the most transactions.



ACH Universal creates three custom fields within each Customer, Employee and Vendor profile in the QuickBooks company.

As we are in a sample QuickBooks company, the option to populate these fields with sample data is checked.

For this demo, leave the default settings as is and click next.

QuickBooks Integration

Transactions | Utilities | Settings | Accounts | Common Settings | ACH Settings | Startup Wizard

Where do you want to keep your banking information? Default setting is QuickBooks

☒ QuickBooks profiles - All banking information is stored in QuickBooks profiles (default - easiest). Profile groups selected below will have Bank Account Number, ABA Routing Number, CHK/SAV fields created in QuickBooks.

☒ Customer profiles ☒ Employee profiles ☒ Vendor profiles [Enable all profiles](#)

☒ Populate fields with sample banking information

Creates 3 fields in QuickBooks for each Customer, Employee and Vendor profile.

Custom Fields

Bank Account Number

ABA Routing Number

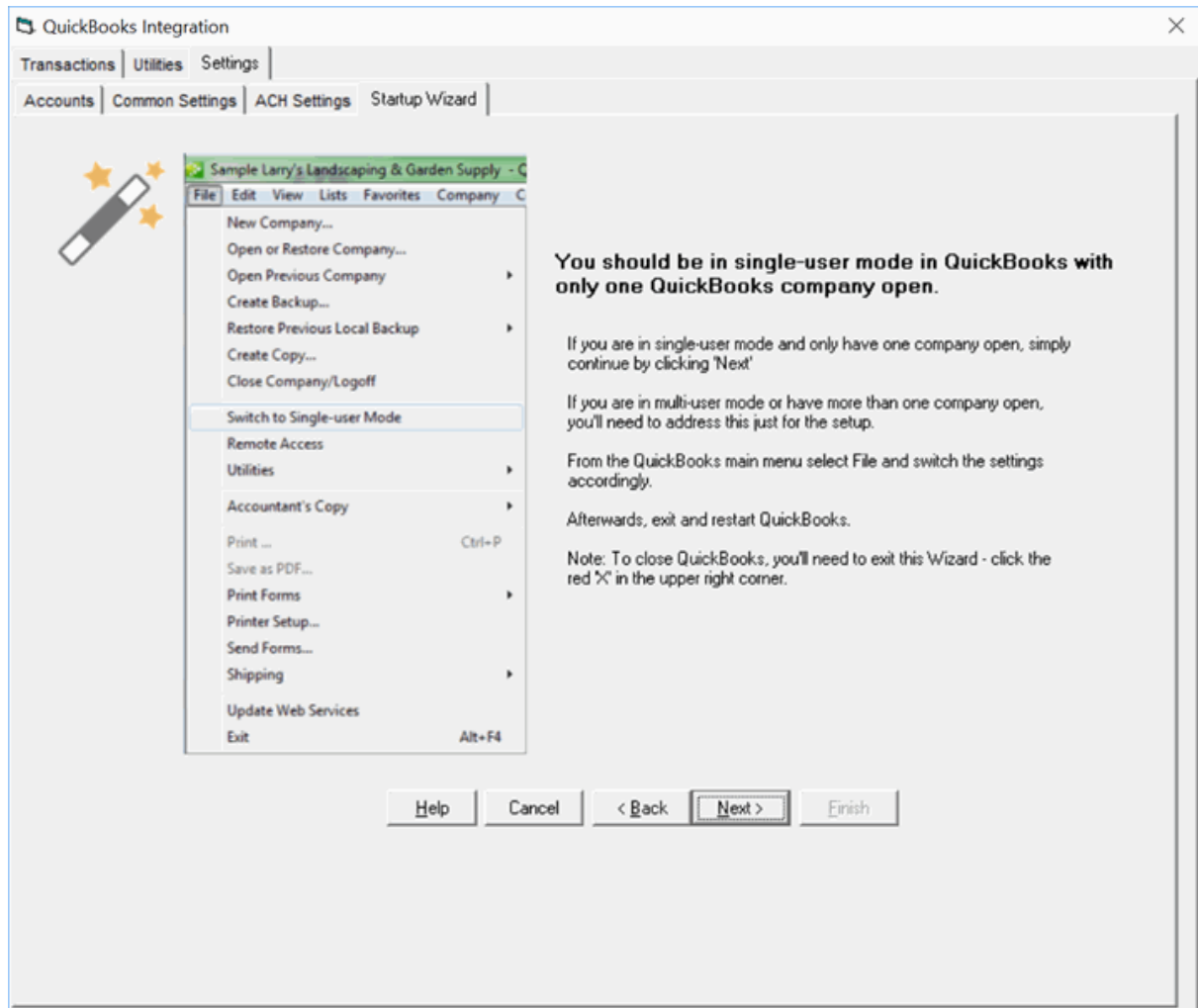
CHK/SAV

☐ ACH Universal profiles - All banking information is stored in ACH Universal profiles (requires advanced computer knowledge)

Help Cancel < Back Next > Finish

A reminder that--just for the initial setup--you should be in single-user mode with admin permissions.

Note: While creating the fields is fairly quick, populating the sample account with data can take a few minutes.



Click Finish to complete the wizard.

QuickBooks Integration

Transactions | Utilities | Settings | Accounts | Common Settings | ACH Settings | Startup Wizard

Congratulations. Click 'Finish'.

Edit Vendor

Vendor Name: Bayshore Water

Current Balance: 0.00 [How do I adjust the current balance?](#)

Address Info | **Additional Info** | Account Prefill

Account No.: 7594-8381

Categorizing and Defaults

Type: Utility

Terms: Net 30

Custom Fields

Bank Account Number: 88888888

ABA Routing Number: 063000047

CHK/SAV: CHK

Enter banking information in QuickBooks profiles

OK

Cancel

Notes

Help

☐ Vendor is inactive

Help Cancel < Back Next > Finish

8. Creating an ACH file

The software will now display the transactions available for transmission from within the QuickBooks bank account that was selected in the Wizard. Click 'Send Transactions to ACH Universal' to create an ACH file.

QuickBooks Integration

Transactions | Utilities | Settings

This window displays transactions in QuickBooks that need to be sent to ACH Universal

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 1/1/2017 To: 12/31/2020 View transactions

☒ Hide transactions missing banking information
☒ Hide transactions already processed

Do not send (temporary) Do not send (permanent) Send (over-ride) Edit Memo field Export to Excel

Date	Ref #	Name	Debit - Collect (Customers)	Credit - Pay out (Employees, Vendors)	Memo	QB Account Name
03/04/19	1000	Wayne Sult Advertising		\$120.00	8409	Checking
04/08/19	1001	Wayne Sult Advertising		\$120.00	8409	Checking
08/16/19	1002	Computer Services by DJ		\$65.00	1JK90	Checking
09/26/19	1003	Conner Garden Supplies		\$104.00	R 594	Checking
09/27/19	1004	Cal Gas & Electric		\$126.26	769369-370R	Checking
10/01/19	1005	Great Statewide Bank		\$699.12		Checking
10/11/19	1006	Bayshore Water		\$25.32	370C-99336622	Checking
10/24/19	DED	Great Statewide Bank		\$18.00	Mthly Account Ser	Checking
10/25/19	1007	Cal Gas & Electric		\$137.50	769369-370R	Checking
11/01/19	1008	Great Statewide Bank		\$699.12		Checking
11/11/19	1009	Bayshore Water		\$22.16	370C-99336622	Checking
11/14/19	1010	Cal Telephone		\$45.00	415-555-9876-805	Checking
11/24/19	DED	Great Statewide Bank		\$18.00	Monthly Account S	Checking
11/25/19	1011	Cal Gas & Electric		\$133.26	769369-370R	Checking
11/26/19		Gregory, Dru	\$376.53			Checking

	Debits	Credits	Total
Amount	\$19,776.49	\$187,884.20	(\$168,107.71)
Count	37	240	277

Step 2. Send transactions to ACH Universal

Send transactions to ACH Universal

Click Yes when prompted to view the file.

View the file?

Would you like to view the file?

The file is located at C:\Users\Public\Treasury Software\To Bank\sample_account_transmit.txt

Yes No

Your file will look similar to the screen shot below.

The screenshot shows the 'Vendor Settings' form for 'Bank of Anycity'. The 'VENDOR NAME' field is filled with 'Bank of Anycity'. The 'CURRENT BALANCE' is 0.00, with a link 'How do I adjust the current balance?'. On the left, a sidebar contains tabs: 'Address Info', 'Payment Settings', 'Tax Settings', 'Account Settings', and 'Additional Info'. A red arrow points to the 'Account Settings' tab. The 'VENDOR TYPE' is a dropdown menu. The 'CUSTOM FIELDS' section is highlighted with a red box and contains the following fields:

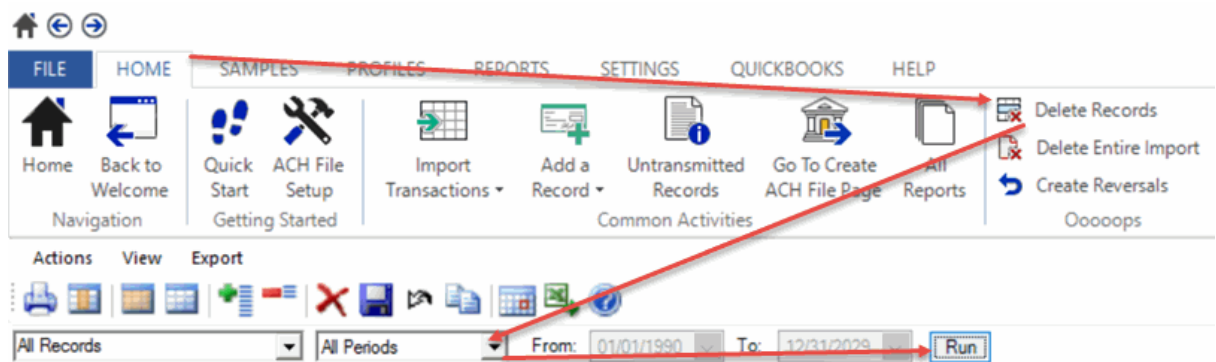
CUSTOM FIELDS	
DISCOUNT AVAILABLE	
WEB URL	
BANK ACCOUNT NUMBER	333333333
ABA ROUTING NUMBER	081000045
CHK/SAV	CHK

At the bottom right of the 'CUSTOM FIELDS' section is a 'Define Fields' button. At the bottom of the form are three buttons: 'OK', 'Cancel', and 'Help'. A checkbox at the bottom left is labeled 'Vendor is inactive'.

To see data stored in ACH Universal:


From the Home tab > click Delete Records > then from the 2nd drop down select 'All Periods'. Click Run.

Reminder: Select 'All Periods' from the drop down as QuickBooks' sample accounts are future dated.



Drop down to 'All Periods'

Drag a column header here to group by that column

Date	Σ	Amount	Σ	Name	Σ	ID_Number	Σ	Import_Number	Σ	Transmission_Log	Σ	ABA_R
												
03/04/2019		-\$120.00		Wayne Sult Advertising		8409		100		100		081000
04/08/2019		-\$120.00		Wayne Sult Advertising		8409		100		100		081000
08/16/2019		-\$65.00		Computer Services by DJ		1JK90		100		100		081000
09/26/2019		-\$104.00		Conner Garden Supplies		R 594		100		100		081000
09/27/2019		-\$126.26		Cal Gas & Electric		769369-370R		100		100		081000
10/01/2019		-\$699.12		Great Statewide Bank				100		100		081000
10/11/2019		-\$25.32		Bayshore Water		370C-99336622		100		100		081000
10/24/2019		-\$18.00		Great Statewide Bank				100		100		081000
10/25/2019		-\$137.50		Cal Gas & Electric		769369-370R		100		100		081000

Want more information, or would you like to schedule a live demo with Treasury Software Support?

Please contact us at 866 226-5732 or [online](#).

1.10.14 Plan B- ACH Universal based profiles

Plan B - ACH Universal-based Profiles

****** This method keeps the banking information in ACH Universal rather than in QuickBooks (preferred).******

Only use this option if there is an issue (rare) in using our integration window.

Integration with QuickBooks can be based on storing your Customers', Employees' and Vendors' banking information in either:

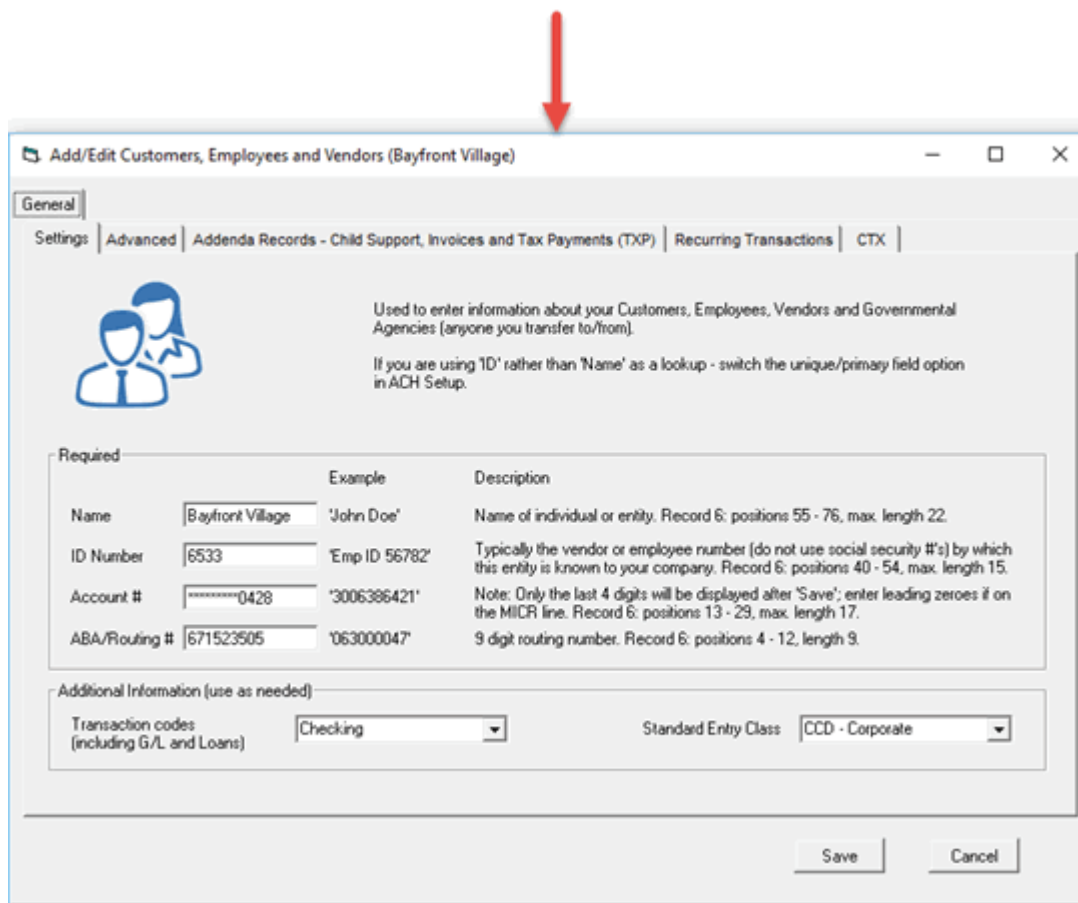
- QuickBooks, or
- ACH Universal

Generally, QuickBooks-based storage is preferred, as this avoids the need to create a corresponding profile within ACH Universal.

However, there are a number of advantages for using ACH Universal-based storage, including:

- Speed of processing
- Access to all features within ACH Universal, including recurring transactions, reversing transactions, multiple origination accounts, and other ACH formats.

In general, if you are on QuickBooks Pro, Premiere or Enterprise, use our [QuickBooks based profiles integration method](#).



Used to enter information about your Customers, Employees, Vendors and Governmental Agencies (anyone you transfer to/from).

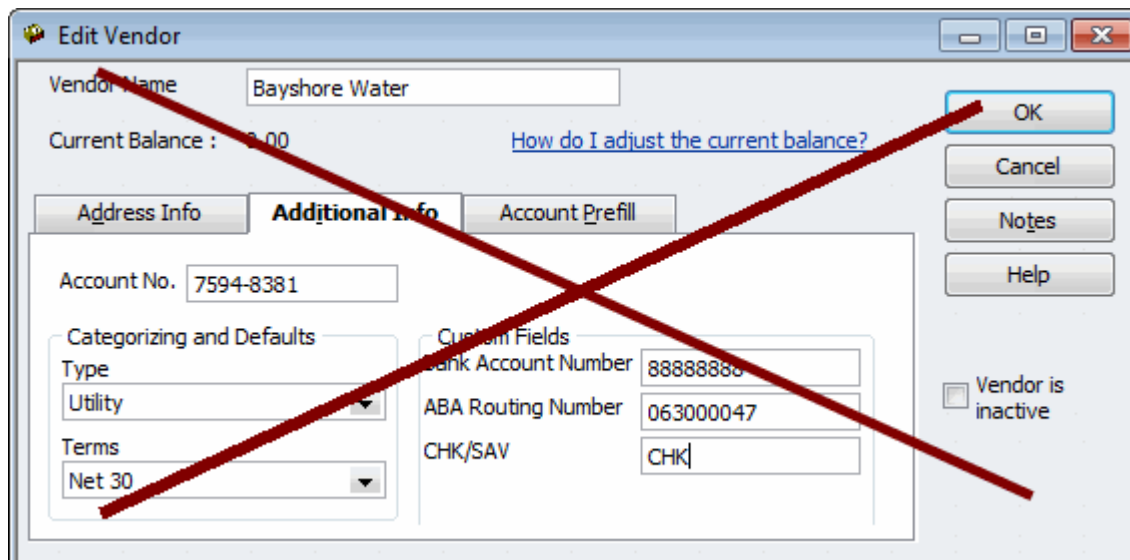
If you are using 'ID' rather than 'Name' as a lookup - switch the unique/primary field option in ACH Setup.

Required	Example	Description
Name	Bayfront Village	'John Doe'
ID Number	6533	'Emp ID 56782'
Account #	*****0428	'3006386421'
ABA/Routing #	671523505	'063000047'

Additional Information (use as needed)

Transaction codes (including G/L and Loans): Standard Entry Class:

Save Cancel



Vendor Name: Bayshore Water

Current Balance: 0.00 [How do I adjust the current balance?](#)

Address Info Additional Info Account Prefill

Account No. 7594-8381

Categorizing and Defaults

Type: Utility

Terms: Net 30

Custom Fields

Bank Account Number: 88888888

ABA Routing Number: 063000047

CHK/SAV: CHK

OK Cancel Notes Help

☐ Vendor is inactive

In QuickBooks®

One-time setup: Create a new sub-account of your existing bank account.

On an ongoing basis: Use the new sub-account that you created for your electronic transactions.

In ACH Universal

ACH Universal enables you to automatically pull the transactions from QuickBooks and create an ACH file (also called a NACHA file).

This ACH file contains the payment and collection instructions that your bank will need to carry out your electronic funds transactions.

ACH Universal can automatically transmit the file to your bank (FTP, SSL, etc.), or you can simply upload it through the bank's web site.

ACH Universal:

- Protects you from duplicate transactions by integrating and tracking QuickBook's transaction ID
- Stores all of your customers', employees', and vendors' banking information
- Provides you with a full audit trail of all transactions
- Enables you to manage untransmitted transactions (on temporary hold, permanent hold, etc.)

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1.10.14.1 Setup - QuickBooks

Use [QuickBooks based profiles](#) if you are on QuickBooks Pro, Premiere or Enterprise.

To use ACH Universal's integration package, you will need to have installed on your computer:

- QuickBooks Pro, Premiere, or Enterprise - 2003 or later
- ACH Universal 2011.0.4 (build 109) or later

QuickBooks - Setup

1. Create a sub-account of your Bank account
2. Enable bank account selection

Start QuickBooks and open the company you want to work with.

1. Create a sub-account of your Bank account

From the QuickBooks main menu select Lists > Chart of Accounts.

On the lower left corner select Accounts > New

Select 'Bank', then 'Continue'

Choose **one** account type and click Continue.

Categorize money your business earns or spends

- ☐ Income
- ☐ Expense

Or, track the value of your assets and liabilities

- ☐ Fixed Asset (major purchases)
- ☒ **Bank**
- ☐ Loan
- ☐ Credit Card
- ☐ Equity

☐ Other Account Types

[Help me choose the right account type.](#)

Bank Account

Create one for each cash account, such as:

- Petty cash
- Checking
- Savings
- Money market

[More...](#)

Enter the name of your sub-account (we recommend something descriptive like 'ACH', 'EFT', 'Direct Deposit', etc...), check the 'sub-account' box and select your bank account that your ACH bank service is with.

Account Type: Bank

Account Name: ACH

☒ Subaccount of: Checking

Optional

Description:

Bank Acct. No.:

Routing Number:

Tax-Line Mapping: B/S-Assets: Cash

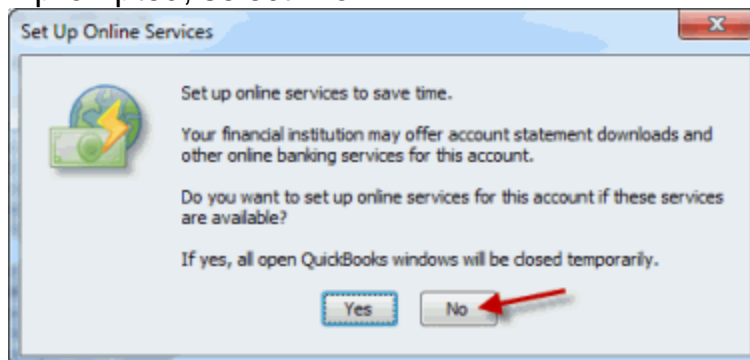
Enter Opening Balance...

Remind me to order checks when I reach check number: ☒

Order checks I can print from QuickBooks: ☐

Save & Close, Save & New, Cancel

If prompted, select 'No.'

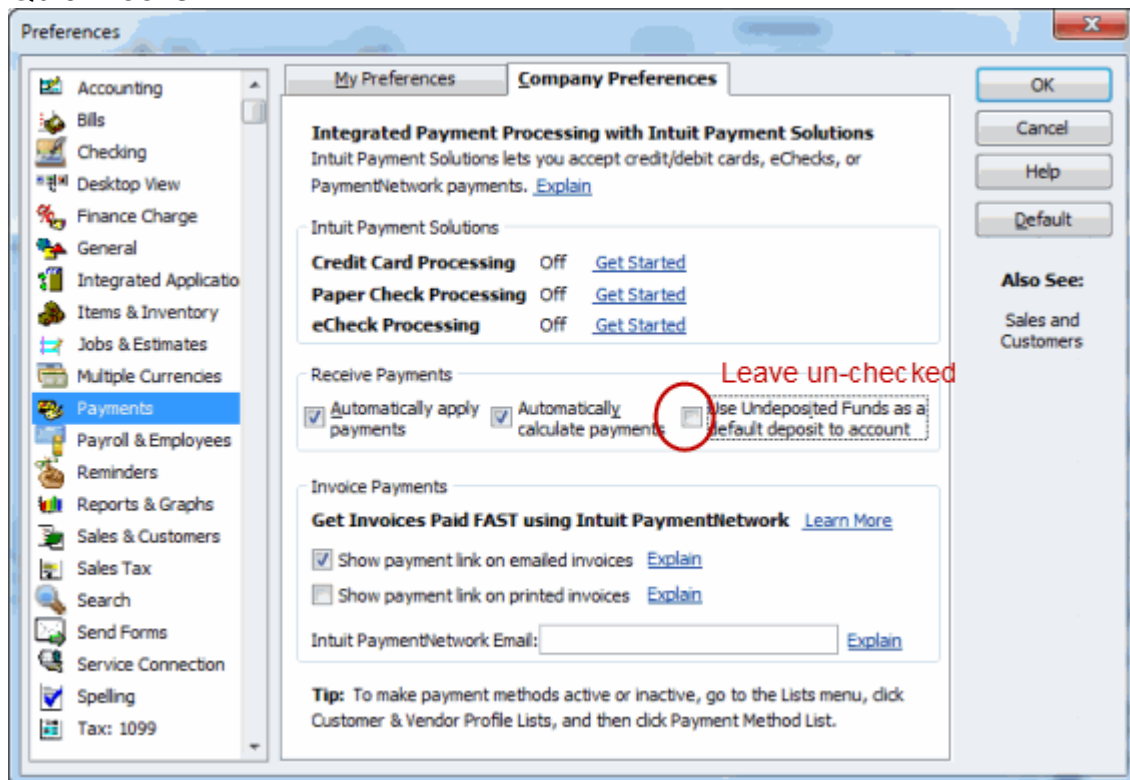


2. Enable bank account selection

Depending on your edition, this feature may be turned on/off by default.

From the QuickBooks main menu select Edit > Preferences > Payments > Company Preferences. Clear the 'Use undeposited funds' checkbox.

Note: QuickBooks documentation has this feature listed in 'Sales & Customers', rather than 'Payments'. The location may be updated in a future release of QuickBooks.



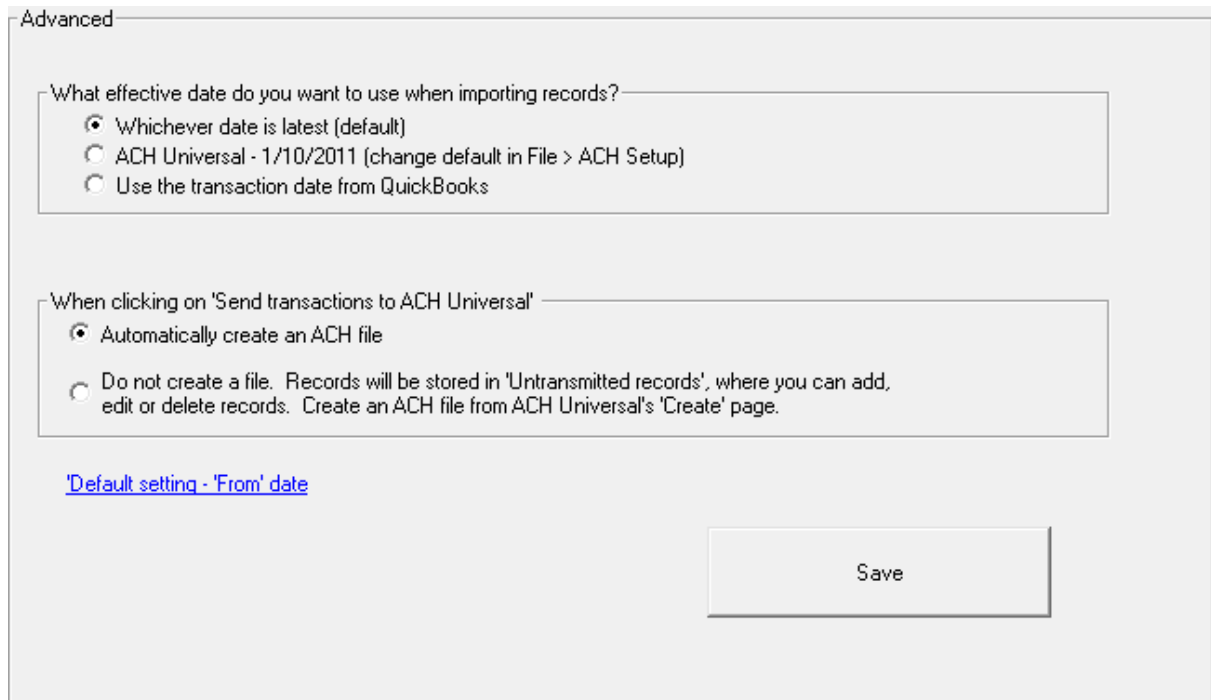
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1.10.14.2 Advanced setup

Use [QuickBooks based profiles](#) if you are on QuickBooks Pro, Premiere or Enterprise.

To reach Advanced Setup, from within your account that you created select 'QuickBooks' > 'QuickBooks integration' > Settings > Advanced.

Typically, these settings do not need to be changed.



Advanced

What effective date do you want to use when importing records?

- ☒ Which ever date is latest (default)
- ☐ ACH Universal - 1/10/2011 (change default in File > ACH Setup)
- ☐ Use the transaction date from QuickBooks

When clicking on 'Send transactions to ACH Universal'

- ☒ Automatically create an ACH file
- ☐ Do not create a file. Records will be stored in 'Untransmitted records', where you can add, edit or delete records. Create an ACH file from ACH Universal's 'Create' page.

[Default setting - 'From' date](#)

Save

Effective Date

As you operate your business, each transaction date is recorded per your wishes in QuickBooks.

Sometimes you pre-date or post-date transactions, which is fine.

However, when electronic transactions are sent to your bank, they are typically expecting the date you send them to be in the future - as this is the 'effective date' of the transaction.

To minimize any chance of post-dated transactions, ACH Universal's default setting is the latter of the QuickBooks date and the next business date (as displayed in the second option).

You can over-ride this setting as needed here.

Send transactions to ACH Universal

The default setting, and for ease of use - is to create a file once transactions are sent from QuickBooks to ACH Universal.

However, you may prefer to over-ride this setting if:

- you are editing records in ACH Universal after sending them from QuickBooks
- you are manually creating records in ACH Universal
- there are internal control measures which require another individual to create the file
- bank procedures require batch totals - which you would get from ACH Universal
- or any other advanced situation.

Default From/To Date

The transactions page displays by default from 90 days in the past to 90 days in the future.

This range should cover any post-dated entries (90 days in the past), as well as any future entries - such as payroll.

If you are constantly changing the default dates on the report, you can save yourself some time and change the default range here.

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1.10.14.3 Importing Transactions Alt

Use [QuickBooks based profiles](#) if you are on QuickBooks Pro, Premiere or Enterprise.

To reach this transactions screen, from within the account you created select the QuickBooks tab > QuickBooks integration > Settings > Advanced.

This screen is a 'Window' into your QuickBooks data. By default, it displays all records in your QuickBooks account(s) that need be electronically transmitted.

QuickBooks Integration

Transactions Settings Profiles

This window displays transactions in QuickBooks that need to be sent to ACH Universal

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 9/16/2015 To: 3/14/2016 Refresh transactions

☒ Hide transactions already imported
☒ Hide mark/unmark records to import (advanced)

Date	Ref #	Name	Debit	Credit	Memo	No profile	Profile info missing
09/16/15	1064	Robert Carr Masonry		\$215.00	678J-09	<input type="checkbox"/>	<input type="checkbox"/>
09/22/15		Duncan Fisher		\$1,110.03		<input type="checkbox"/>	<input type="checkbox"/>
09/22/15		Jenny Miller		\$1,200.17		<input type="checkbox"/>	<input type="checkbox"/>
09/22/15		Shane B. Hamby		\$1,606.87		<input type="checkbox"/>	<input type="checkbox"/>
09/24/15	DED	Great Statewide Bank		\$18.00	Monthly Account S	<input type="checkbox"/>	<input type="checkbox"/>
09/24/15	1065	Cal Gas & Electric		\$132.40	769369-370R	<input type="checkbox"/>	<input type="checkbox"/>
10/01/15	1067	Nye Properties		\$800.00		<input type="checkbox"/>	<input type="checkbox"/>
10/01/15	1066	Great Statewide Bank		\$699.12		<input type="checkbox"/>	<input type="checkbox"/>
10/02/15	7	Retail Sales	\$187.64			<input type="checkbox"/>	<input type="checkbox"/>
10/05/15	1068	Townley Insurance Agei		\$545.00	Acct#786-35-009-	<input type="checkbox"/>	<input type="checkbox"/>
10/06/15		Duncan Fisher		\$1,110.02		<input type="checkbox"/>	<input type="checkbox"/>
10/06/15		Jenny Miller		\$1,200.17		<input type="checkbox"/>	<input type="checkbox"/>
10/06/15		Shane B. Hamby		\$1,631.84		<input type="checkbox"/>	<input type="checkbox"/>
10/07/15		Employment Developme		\$522.73	94-785421	<input type="checkbox"/>	<input type="checkbox"/>

Amount Debits Credits Total
 \$13,913.01 \$68,473.53 (\$54,560.52)
 Count 28 89 117

Step 2. Send transactions to ACH Universal

Send transactions to ACH Universal

[Need Help with transactions?](#)

Step #1 - View transactions

The grid by default displays records which you have not yet processed. You can change the From and To dates, as well as the default date range (details below).

In a basic situation, the system will display your new transactions - and all of them can be sent to ACH Universal. ACH Universal will then create an ACH file, which is sent to your bank.

Profiles in ACH Universal

In QuickBooks you, or a colleague, have created profiles for each of your Customers, Employees and Vendors. This profile contains basic information that you need to mail checks and invoices to - such as street address, city, etc...

In a similar fashion, ACH Universal maintains profiles - but keeps only banking information, such as their routing / ABA number and account number.

No Profile field

If the 'No Profiles' checkbox is checked, this means that you have created a transaction in QuickBooks, but ACH Universal has not created a profile on this entity (customer, employee or vendor).

In order to pay/collect from this entity, you are going to need to create a profile and complete it.

ACH Universal helps you do this easily. We'll show you in Step #2.

Note: Transactions marked 'No profile' cannot be electronically fulfilled. The system 'remembers' that you have not electronically fulfilled this transaction and will display this each time until the profile is complete. At that time, the checkbox will no longer be marked and the transaction will be completed.

Profile info missing (not setup)

If the 'Profile info missing' checkbox is selected, this means that the profile has been created, but you will need to finish it.

Note: Transactions marked 'Profile info missing' cannot be electronically fulfilled. The system 'remembers' that you have not electronically fulfilled this transaction and will display this each time until the profile is complete. At that time, the checkbox will no longer be marked and the transaction will be completed.

Summary counts and totals

The summary counts and totals include all transactions which have completed profiles, have not yet been sent and have not been marked to be held.

Step #2 - Transmit to ACH Universal

Click on the 'Send transactions to ACH Universal' button to create an ACH file with the eligible records in the grid. You can then transmit the ACH file to your bank.

However, any records are marked as 'No profile', or 'Profile info missing' will not be included in the ACH file.

To get these records fixed (unmarked), you will need to either create a profile for them, or fill in missing information for their profile. You can see at a glance the records that need to be addressed by clicking on the 'Attention needed ...' button in red text. For information on how to fix these records, please see either:

[Adding Profiles](#)

[Editing Profiles](#)

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1.10.14.4 Holding and over-riding records

Use [QuickBooks based profiles](#) if you are on QuickBooks Pro, Premiere or Enterprise.

In a perfect world, all of the transactions that you create in QuickBooks are to be sent for immediate electronic processing.

As we know, this is not always the case. Sometimes payments are held temporarily - or permanently canceled and sometimes payments need to be resent.

Marking records

ACH Universal provides you with the tools to do this. Uncheck the checkbox to display your record controls (circled in red).

This window displays transactions in QuickBooks that need to be sent to ACH Universal
Clear the checkbox to display your record controls

View of QuickBooks transactions:

Step 1. View QuickBooks data
 From: 9/16/2015 To: 3/14/2016 Refresh transactions ☒ Hide transactions already imported
☐ Hide mark/unmark records to import (advanced)

Mark - Do not Import (temporary) Mark - Do not Import (permanent) Mark - Import (over-ride)

Date	Ref #	Name	Debit	Credit	Memo	No profile	Profile info missing
09/16/15	1064	Robert Carr Masonry		\$215.00	678J-09	<input type="checkbox"/>	<input type="checkbox"/>
09/22/15		Duncan Fisher		\$1,110.03		<input type="checkbox"/>	<input type="checkbox"/>
09/22/15		Jenny Miller		\$1,200.17		<input type="checkbox"/>	<input type="checkbox"/>
09/22/15		Shane B. Hamby		\$1,606.87		<input type="checkbox"/>	<input type="checkbox"/>

Holding transactions - Temporary

Select the record(s) and click on 'Mark - Do not Import (temporary)'.

This will mark the records as 'Do Not Import' during the current submission to ACH Universal.

The records will be automatically displayed as available to be transmitted the next time you view the records.

Notes:

--If you re-run or refresh the grid prior to transmission, this will clear your marked records. You will need to re-mark them.

Holding transactions - Permanent

Select the record(s) and click on 'Mark - Do not Import (permanent)'.

If you no longer want a transaction to be transmitted electronically, you can mark the record(s) as 'Mark - Do not Import (permanent)'

Marking records 'Do not transmit' stop the transactions from being imported now - or in the future.

If in the future, you decide that you need to process this record, see the instructions below for 'Mark - Import (over-ride)'.

Mark - Import (over-ride).

Select the record(s) and click on 'Mark - Import (over-ride)'.

Use 'Mark - Import (over-ride)' if you need to:

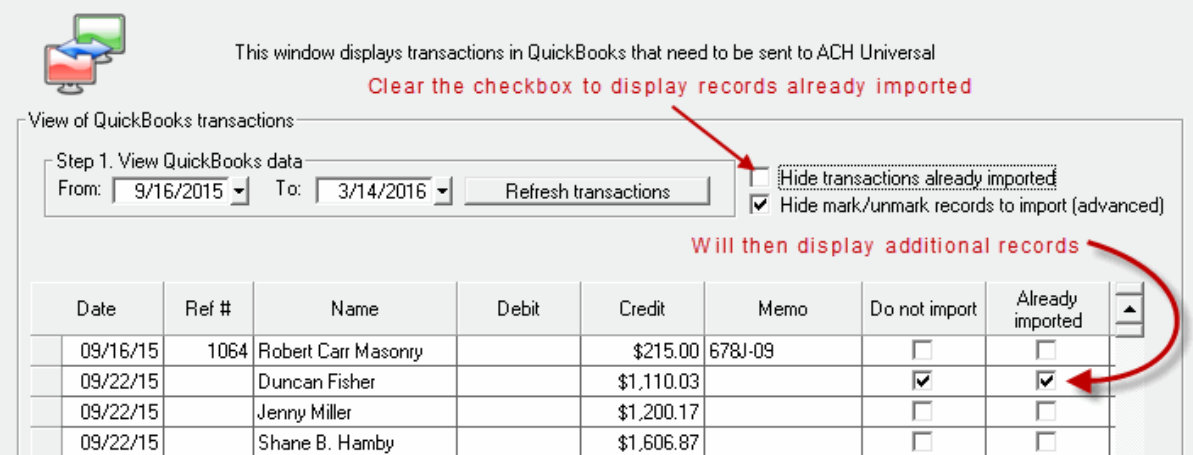
- process a transaction that you previously put on a permanent hold, or
- you need to re-transmit a record.

An example of re-transmission: If a bank account number that a vendor gave you was wrong - and the original transaction was returned. You can then use the over-ride feature to re-transmit this.

Note: In order to select a record, you'll need to view it. However by default, previously transmitted records and those placed on permanent hold - are suppressed from being displayed. See the section below to display these records.

Displaying previously transmitted and permanent 'on-hold' records

By default, ACH Universal will suppress displaying previously transmitted and permanent 'on-hold' records. To display these records, un-check 'Hide transactions already imported'.



This window displays transactions in QuickBooks that need to be sent to ACH Universal

Clear the checkbox to display records already imported

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 9/16/2015 To: 3/14/2016 Refresh transactions

☐ Hide transactions already imported

☒ Hide mark/unmark records to import (advanced)

Will then display additional records

Date	Ref #	Name	Debit	Credit	Memo	Do not import	Already imported
09/16/15	1064	Robert Carr Masonry		\$215.00	678J-09	<input type="checkbox"/>	<input type="checkbox"/>
09/22/15		Duncan Fisher		\$1,110.03		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
09/22/15		Jenny Miller		\$1,200.17		<input type="checkbox"/>	<input type="checkbox"/>
09/22/15		Shane B. Hamby		\$1,606.87		<input type="checkbox"/>	<input type="checkbox"/>

Why would I want to view these records?

Typically, you would not want to view these records - that is why we suppress them by default.

However, you would want to display these records for:

- 1. If you need to re-transmit a transaction that originally failed.
- 2. If you need to transmit a record that you placed on permanent hold.

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1.10.14.5 Profiles

Profiles

QuickBooks

QuickBooks maintains profiles for each customer, employee and vendor.

Edit Vendor

Vendor Name: Bank of Anycity

Current Balance: 0.00 [How do I adjust the current balance?](#)

Address Info | Additional Info | Account Prefill

Company Name: Bank of Anycity | Contact: Lisa Holzhauser

Mr./Ms./... | Phone: 415-555-9135

First Name: Lisa | M.I. | FAX: 415-555-9153

Last Name: Holzhauser | Alt. Phone: | Alt. Contact: | E-mail: lsah@samplename.com

Cc: | Print on Check as: Bank of Anycity

Addresses

Billed From Address

Bank of Anycity
Lisa Holzhauser
1935 Main Street
Middlefield, CA 94482

Shipped From Address

Bank of Anycity
Lisa Holzhauser
1935 Main Street
Middlefield, CA 94482

[Copy >>](#)

☐ Vendor is inactive

Buttons: OK, Cancel, Notes, Help, Edit (under each address)

QuickBooks Vendor Profile

ACH Universal

Like QuickBooks, ACH Universal also maintains profiles for each customer, employee and vendor.

However, there is very little overlap - ACH Universal's goal is to store banking information.

Add/Edit Customers, Employees and Vendors

General | Settings | Advanced | CTX | Addenda Record | Recurring Transactions

Used to enter information about your Customers, Employees, Vendors and Governmental Agencies (anyone you transfer to/from)

Required	Example	Description
Name	Benjamin Franklin 'John Doe'	Name of individual or entity. Record 6: positions 55 - 76, max. length 22.
ID Number	6142 'Emp ID 56782'	Typically the vendor or employee number (do not use social security #'s) by which this entity is known to your company. Record 6: positions 40 - 54, max. length 15.
Account #	XXXXXXXXXX3102 '3006386421'	Note: Only the last 4 digits will be displayed after 'Save'; enter leading zeroes if on the MICR line. Record 6: positions 13 - 29, max. length 17.
ABA/Routing #	443006810 '063000047'	9 digit routing number. Record 6: positions 4 - 12, length 9.

Additional Information (use as needed)

Checking or Savings: Standard Entry Class:

Save Cancel

ACH Universal Profile

As QuickBooks does not have the ability to store and report this banking information for each customer, employee and vendor - ACH Universal will do it for you.

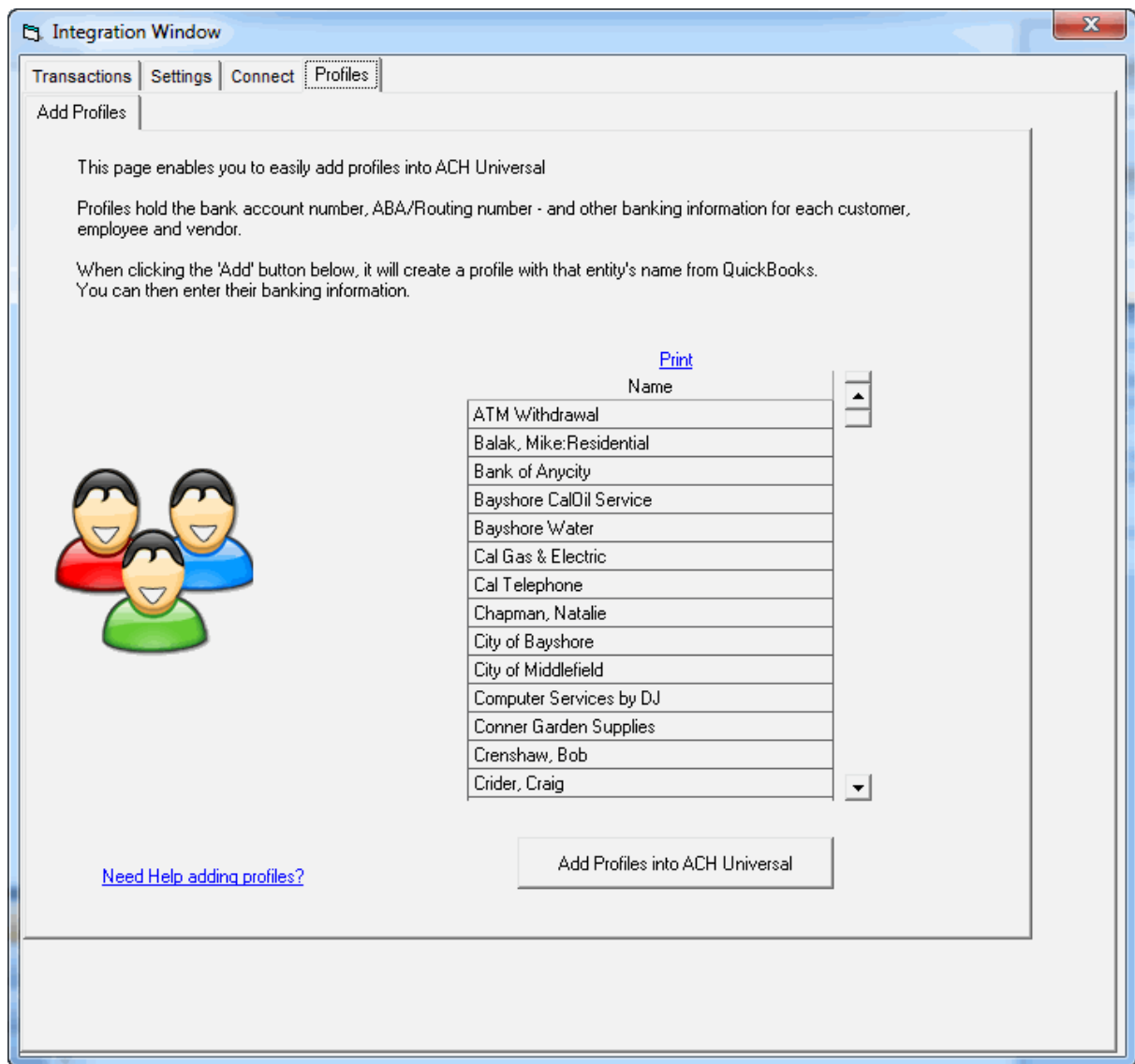
ACH Universal provides the ability to import customer, employee and vendor information from a spreadsheet, as well as manually enter them one at a time.

As you are reading this, you are probably using QuickBooks - there is an additional way to auto-create profiles from your QuickBooks data. Please see [Auto-creation of Profiles](#).

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1.10.14.5.1 Adding

Auto-adding profiles from QuickBooks into ACH Universal



While you can always import profiles from a spreadsheet and manually enter them one at a time - ACH Universal enables QuickBooks users to auto-create profiles.

How do I know whether I am missing profiles?

ACH Universal will automatically prompt you on the transactions screen (see below)

04/21/15		Jenny Miller		\$1,200.16		<input type="checkbox"/>	<input type="checkbox"/>
04/21/15		Shane B. Hamby		\$1,606.88		<input type="checkbox"/>	<input type="checkbox"/>
04/24/15	DED	Great Statewide Bank		\$18.00	Monthly Account S	<input type="checkbox"/>	<input type="checkbox"/>

	Debits	Credits	Total
Amount	\$1,244.58	\$83,952.09	(\$82,707.51)
Count	1	93	94

Step 2. Send transactions to ACH Universal

Attention needed - Click to Add profiles

Send transactions to ACH Universal

[Need Help with transactions?](#)

When you click on the link above, the system will take you to the Profiles > Add screen, which you can then simply click 'Add Profiles into ACH Universal'.

How does the system know which profiles are needed?

The system scans your current transactions and looks to make sure each transaction can be associated with a profile. When it finds a transaction without a profile, it adds it to the auto-create list.

What actually happens during the auto-create process?

ACH Universal creates a profile with that entity's (customer's, employee's or vendor's) name.

You can then follow up and enter the entity's bank account number, ABA/routing number - and any other banking information needed

I just auto-created profiles, but I still can't create a transaction. The transactions are marked as 'Profile info missing'. What do I do?

You created a profile, but did not yet finish updating it with the ABA/Routing number and account number.

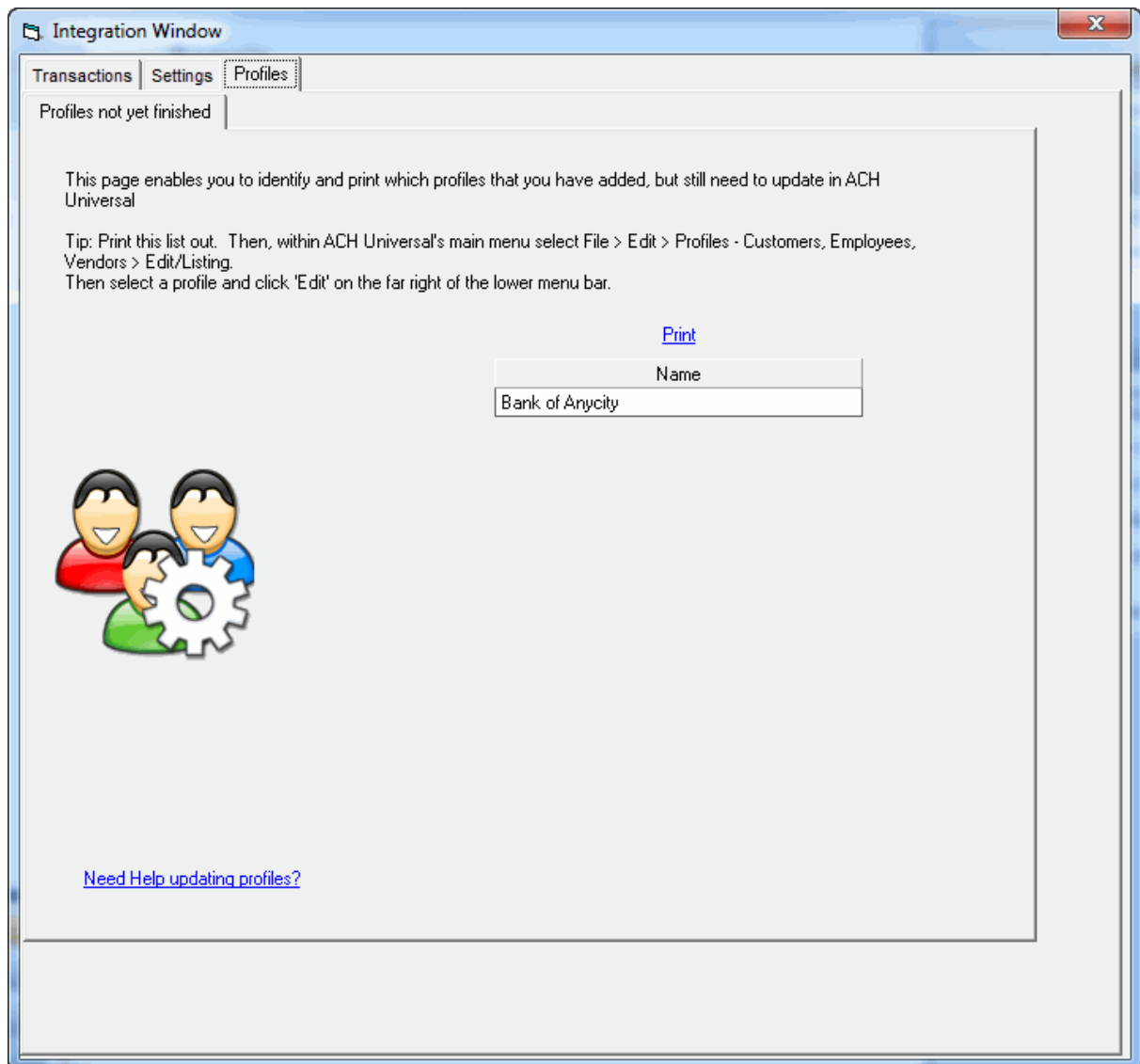
To complete the process, please see [editing profiles](#).

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1.10.14.5.2 Editing

This window provides you with a list of incomplete profiles.

Click on the link to go to the 'Profiles – Information Missing' report (build 111 and above) to run the report. Then click on the 'Edit Record' button on the toolbar to update your profiles.



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1.11 QuickBooks Online Edition

Using QuickBooks Online Edition (QBOE) to create ACH NACHA transmission files

QuickBooks Online integrates seamlessly with ACH Universal, but it does so in a slightly different way than the installed version of QuickBooks.

Vendor, employee, and customer Profile names are automatically imported to ACH Universal, but in QuickBooks Online the ABA/Routing and Account information for those Profiles are set up and retained in the ACH software. (In the installed version of QuickBooks, the Profile data is retained in the QuickBooks account.)

Please refer to the instructions at each tab:

- [QBOE Setup](#)
- [QBOE Importing Transactions](#)
- [QBOE Profiles](#)
- [QBOE Creating ACH File](#)

1.11.1 QuickBooks Online Setup

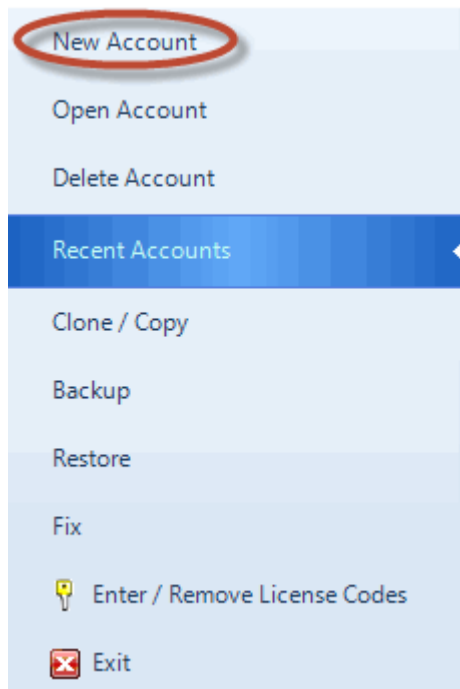
Quickbooks Online Setup

Create a new account in ACH Universal.

The steps to create a new account - from the main menu select **File > New Account**

The top option "Create an Account and Add it to your Catalog" should already be selected. Click Next, and go through the wizard.

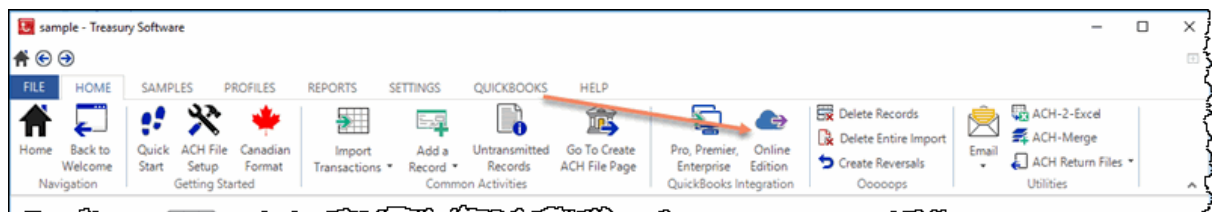
The account name is for internal use and should help you identify the purpose of the account.



Congratulations! You have finished creating the account. Click Finish and you will begin using this account.

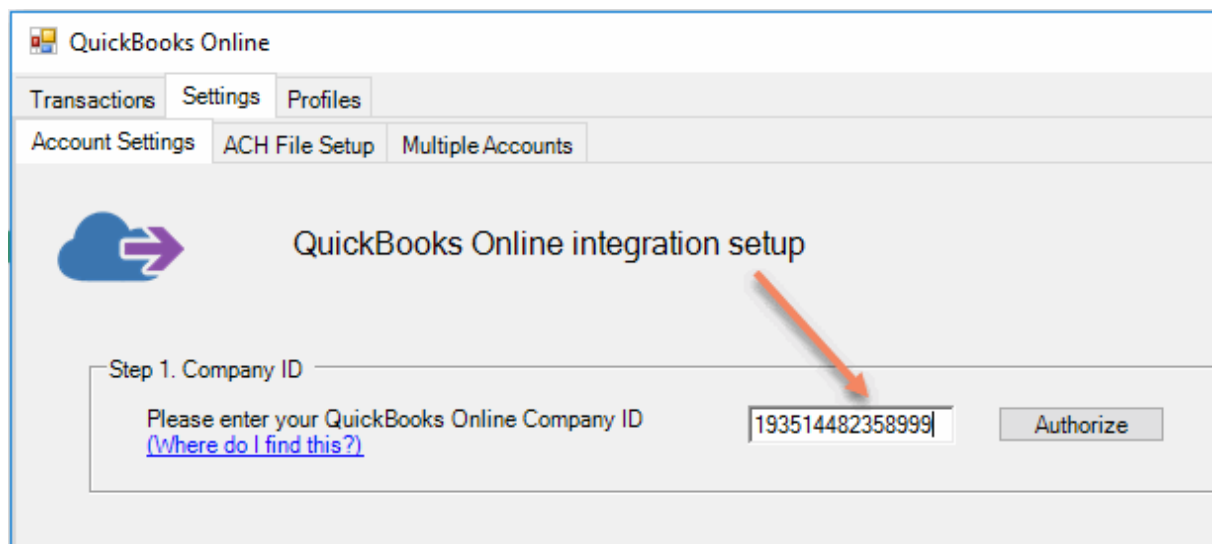
Next: Connect to Quickbooks Online

Once an account is created in ACH Universal, you'll want to continue working in that new account. Go to the Quickbooks tab, and click on the "Online Edition" of QuickBooks Integration.



An Account wizard will pop up --

Step 1. Enter the QuickBooks Online **Company ID** and "Authorize". This will connect your QBOE to ACH Universal.



QuickBooks Online

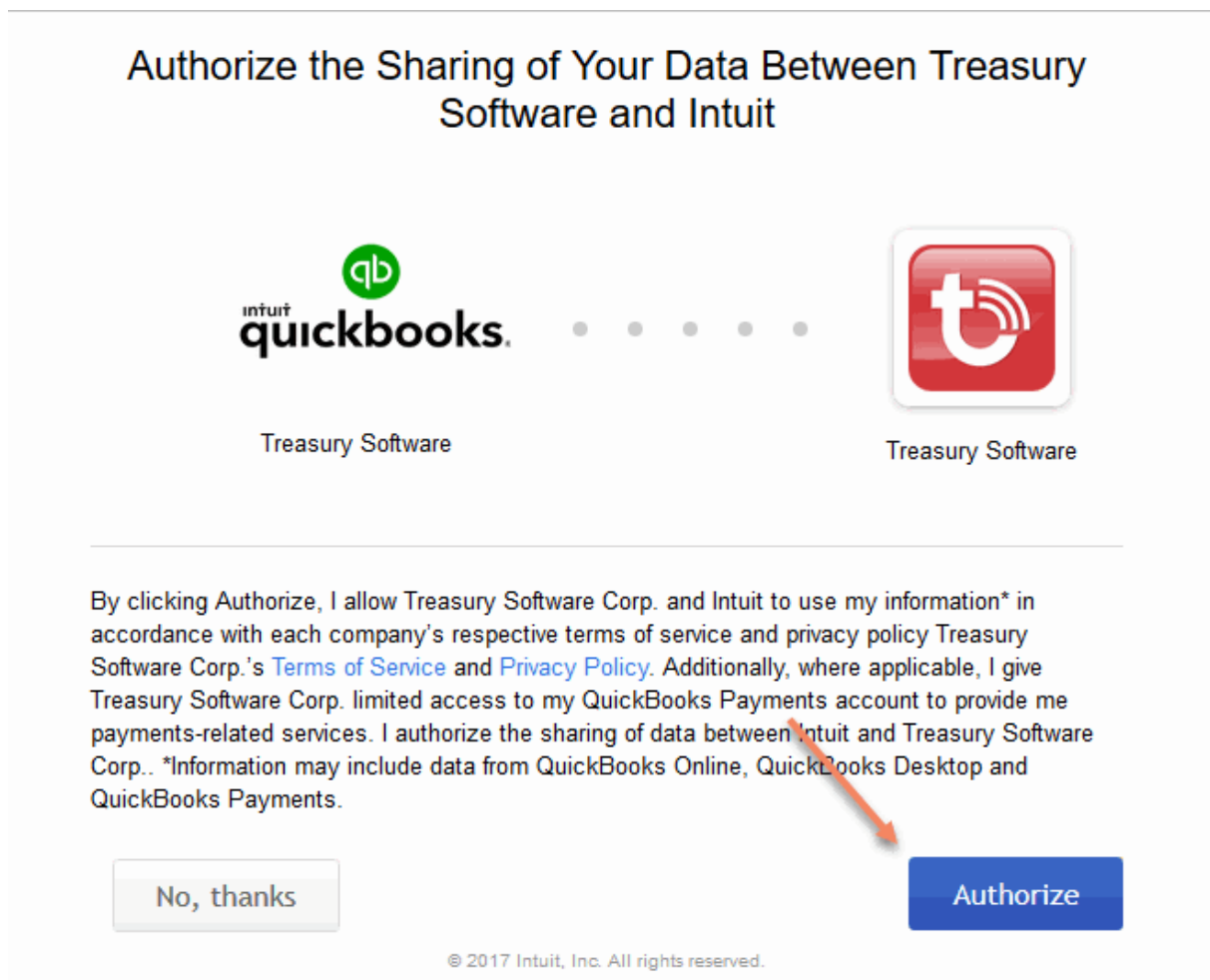
Transactions Settings Profiles

Account Settings ACH File Setup Multiple Accounts



QuickBooks Online integration setup

Step 1. Company ID

Please enter your QuickBooks Online Company ID [\(Where do I find this?\)](#)



Authorize the Sharing of Your Data Between Treasury Software and Intuit

Treasury Software Treasury Software

By clicking Authorize, I allow Treasury Software Corp. and Intuit to use my information* in accordance with each company's respective terms of service and privacy policy Treasury Software Corp.'s [Terms of Service](#) and [Privacy Policy](#). Additionally, where applicable, I give Treasury Software Corp. limited access to my QuickBooks Payments account to provide me payments-related services. I authorize the sharing of data between Intuit and Treasury Software Corp.. *Information may include data from QuickBooks Online, QuickBooks Desktop and QuickBooks Payments.

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Step 2. Once authorized, the bank account(s) will populate and you'll choose the account you want to use for payments or collections in ACH Universal--and "Save Bank Account".

The screenshot shows the 'QuickBooks Online integration setup' window. At the top, there are tabs for 'Transactions', 'Settings', and 'Profiles'. Under 'Settings', there are sub-tabs for 'Account Settings', 'ACH File Setup', and 'Multiple Accounts'. The main content area is titled 'QuickBooks Online integration setup' and contains two steps. Step 1, 'Company ID', has a text input field with the value '193514482358999' and an 'Authorize' button. Step 2, 'Select your bank account', features a list box with 'Checking', 'Savings', and 'Money Market'. An orange arrow points from 'Checking' in the list box to a text input field containing 'Checking'. To the right of this field is a 'Save Bank Account' button, which is circled in orange. A 'Refresh / Display List' button is located at the bottom left of the list box area.

QuickBooks Online

Transactions Settings Profiles

Account Settings ACH File Setup Multiple Accounts

QuickBooks Online integration setup

Step 1. Company ID

Please enter your QuickBooks Online Company ID [\(Where do I find this?\)](#)

Step 2. Select your bank account

Account Name
Checking
Savings
Money Market

>>

Now, you are ready to transfer transactions and set up your Profiles for vendors, employees, and/or customers!

1.11.2 QuickBooks Online Importing Transactions

Importing Transactions from QuickBooks Online

It is necessary for transactions to appear in the QuickBooks Bank Register for them to import to ACH Universal. In other words, bills must be paid, checks written, and deposits processed in QuickBooks first.

QuickBooks Online

Back to Chart of Accounts

Bank Register Checking

				Payments	Deposits
04/14/2017	aaa1	John Vendor			\$2.00
	Bill	Accounts Payable (A/P)			
04/13/2017	1111	John Vendor			\$5.00
	Bill	Accounts Payable (A/P)			
04/13/2017	108	John Vendor		\$5.00	
	Bill Payment	Accounts Payable (A/P)			
03/28/2017		Sandy Smith			\$15.00
	Payment	Accounts Receivable (A/R)			
03/28/2017		Sandy Smith			\$10.00
	Payment	Accounts Receivable (A/R)			
03/02/2017	102	John Vendor		\$150.00	
	Check	Repairs & Maintenance			

Go to: 1 of 1 < First Prev

You'll go to the Quickbooks Tab, and select the transactions to process by date range, and click "View Transactions".

QuickBooks Online

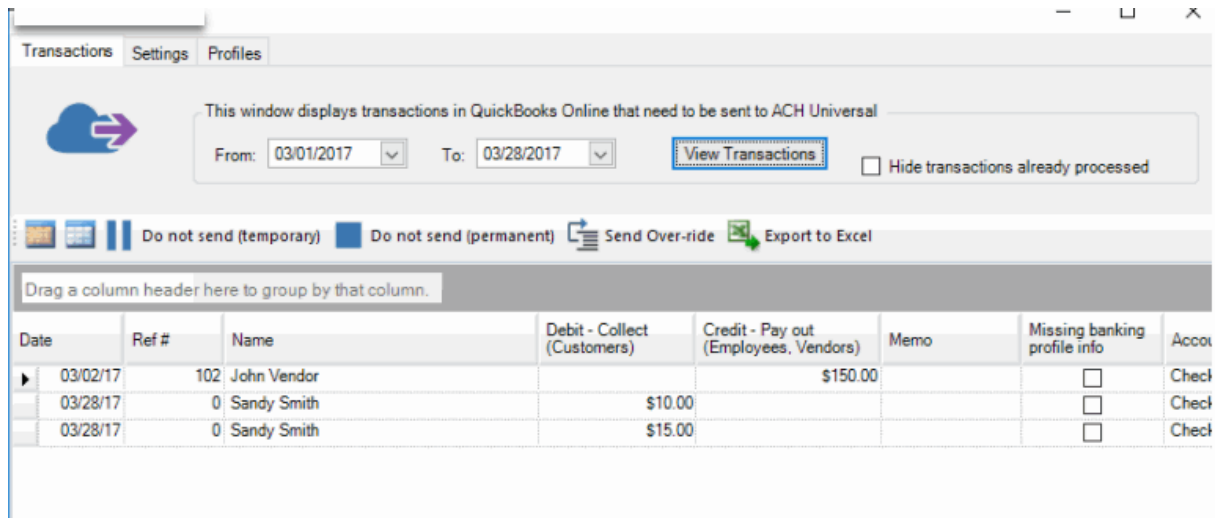
Transactions Settings Profiles

This window displays transactions in QuickBooks Online that need to be sent to ACH Universal

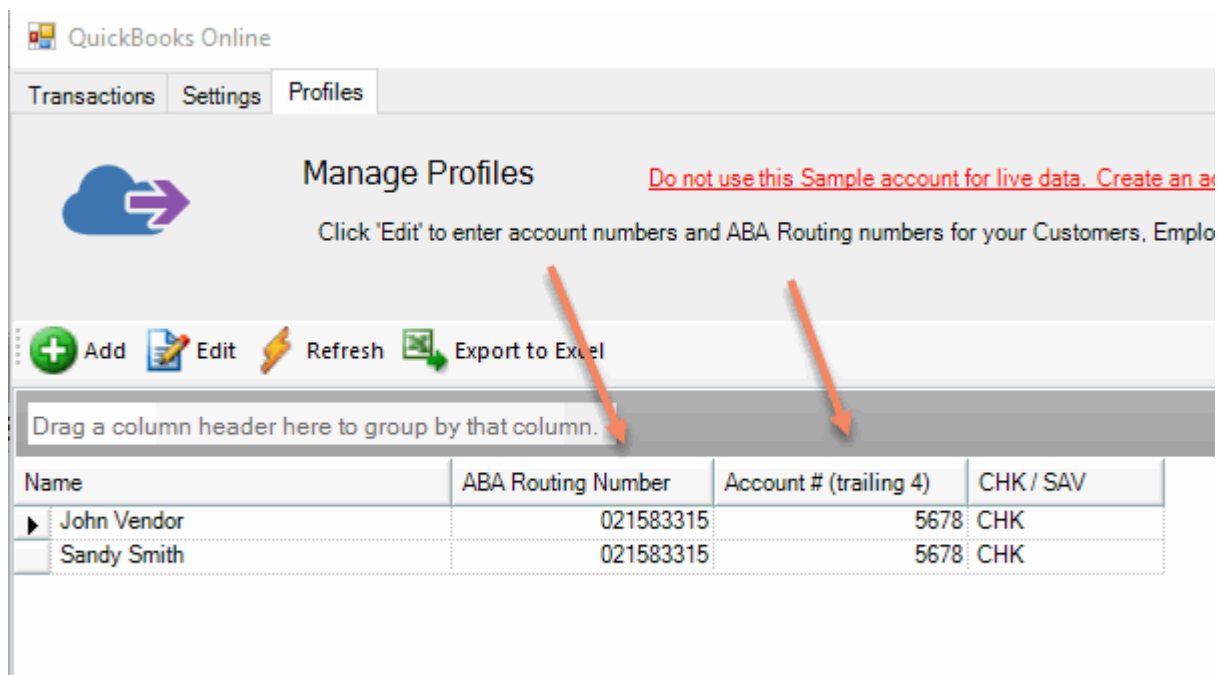
From: 03/01/2017 To: 03/28/2017 View Transactions

When "View Transactions" is chosen, the items to be processed are automatically brought over from QuickBooks Online.

ACH Universal will automatically populate the employees, customers, and/or vendors for processing within that date range.



At this point, the three individuals' names have been populated under the "Profiles" tab. This is where you will include their ABA/Routing numbers and Account numbers. (Once the information is retained, you will only see the last four digits of the Account number.) Only new vendors/employees/customers will sync over in future imports.



1.11.3 QuickBooks Online Profiles

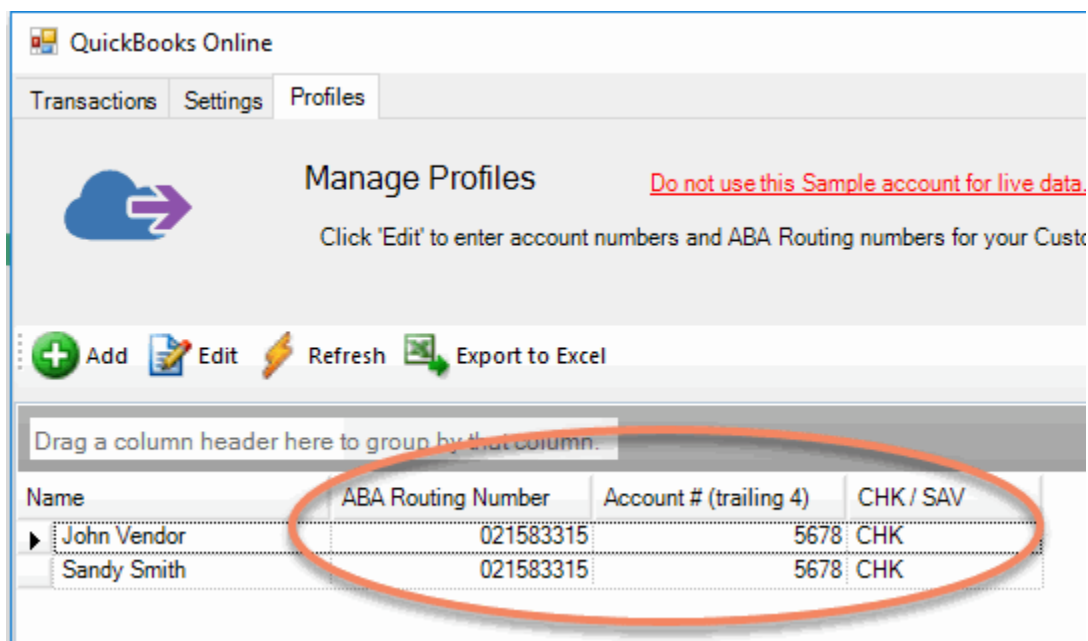
Creating Profiles in ACH Universal

Profiles hold the banking information for each of your Customers, Employees and Vendors that you want to pay or collect from electronically.

When importing transactions from QuickBooks Online, the Profile names will automatically transfer over to ACH and can be seen under the "Profiles" tab. The first time Profiles are transferred, it will be necessary to manually add their ABA/Routing and Account numbers next to their names. After that, the information will be retained in ACH and only the last four digits of the Account number will be seen. If the Profile is already in the system, it will not overwrite or add to ACH Universal during the next import.

[Note: Any Profiles that do not have ABA/Routing and Account numbers entered will have a check-mark "Missing banking profile info" on the Transactions page.]

Here, the names automatically transferred over to the Profiles section and we entered the banking information for John and Sandy:




1.11.4 QuickBooks Online Creating ACH File

Creating the ACH File

1.11.5 QuickBooks Online FAQs

Frequently Asked Questions

Where do I find the Company ID in QuickBooks?

There is a gear icon in the top right corner of the QuickBooks page--click on that gear . Under "Your Company", go to "Account & Settings", and then "Billing & Subscription". The Company ID appears at the top of the page.

The transactions won't come over from QuickBooks to ACH when I click "View Transactions"--what is wrong?

Be sure the items to import appear in the QuickBooks Bank Register. If bills have not yet been paid, for instance, ACH will not find the transactions.

1.12 Security



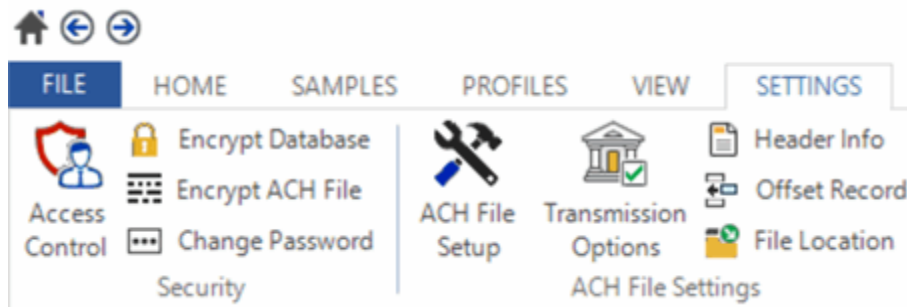
Security

Treasury Software practices the concept of 'Defense in Depth' (also known as Castle Approach), in which the system has multiple layers of controls.

Security includes:

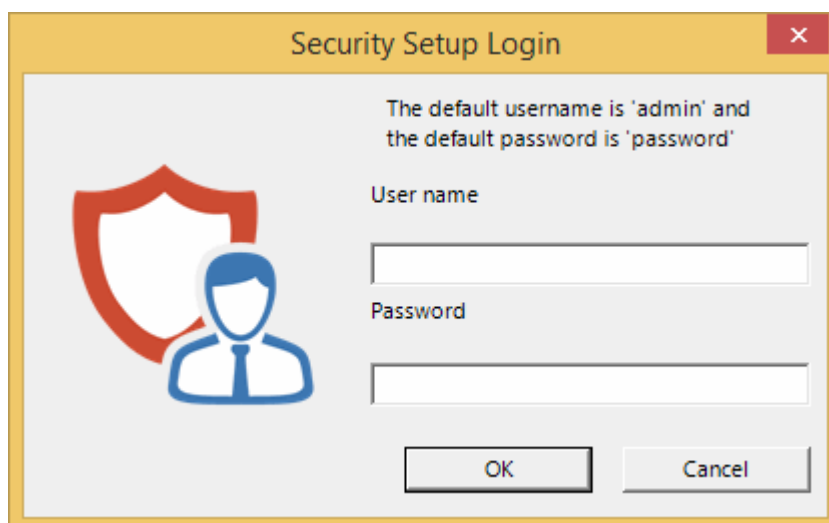
- Database encryption using AES-256
- Encrypt within QuickBooks qbw
- Password Protection
- SQL Server security
- Full Audit Trail
- Automated Backups
- Segregation of Duties
- SSH-FTP encrypted transmission

Many of the options are available in the Settings tab.



Please see the help pages in this chapter for additional information.

1.12.1 Users / Access Control



There are two components to Treasury Software access control:

- client-based
- server-based

Server based security - 'Gold Standard'

Server-based security is Microsoft SQL Server based and is first addressed during account creation and setup. It centers around the user's Windows or SQL Server login ID and the membership of the groups/roles that the individual belongs to.

Based on the membership, the user will have access to or be denied to the

various SQL Server databases. There is a one to one relationship between databases and accounts.

SQL Server is maintained according to your corporate security policies outside of Treasury Software by your database administrator (DBA) with Microsoft's SQL Server Management Studio.

Treasury Software products on SQL Server, with SQL Server security maintained - is the strongest form of security we can deliver. SQL Server is required by many Government agencies and according to corporate bank policy. SQL Server security is often viewed as the 'Gold Standard' of security.

Client-based security

The following help pages cover client-based security.

Treasury Software also provides two levels of client based security:

--user authentication - simple access to software

--feature-level access - segregation of duties - requires SQL Server with and Treasury Software Enterprise license

Holistic Approach

While we are proud of our client-based security features - if only client-based security is implemented - it will merely be an inconvenience to those seeking to commit fraud.

Security is only as effective as the weakest link in the chain.

Locking down the 'front door' (client), only to leave the 'back door' (server-data) open is not an ideal security model.

Adding to security concerns - The input to Treasury Software is an unprotected file - typically a spreadsheet, and the output for ACH Universal and Positive Pay is an ASCII file.

Client workstation access control

For those environments requiring high security, we highly recommend the use of Windows Operating System and Network Operating System based features, to limit physical and remote access to the Treasury Software client.

Note: All Treasury Software security is applied on an account by account basis...

1.12.1.1 Setup

Menu selection and Setup-login

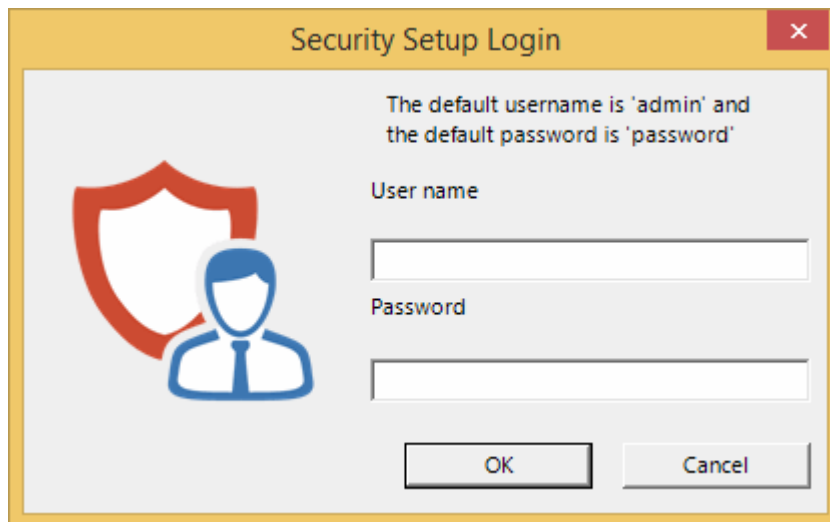
Menu Selection

The security menu selection by default is hidden. Please note: The displaying/suppression of the menu choice has no effect on the security level.

To view the menu choice, from the main menu select the Settings tab > Import, System and turn 'Suppress Security Menu' to 'Display'. You will then need to exit and re-enter this account (display is on a per account basis).

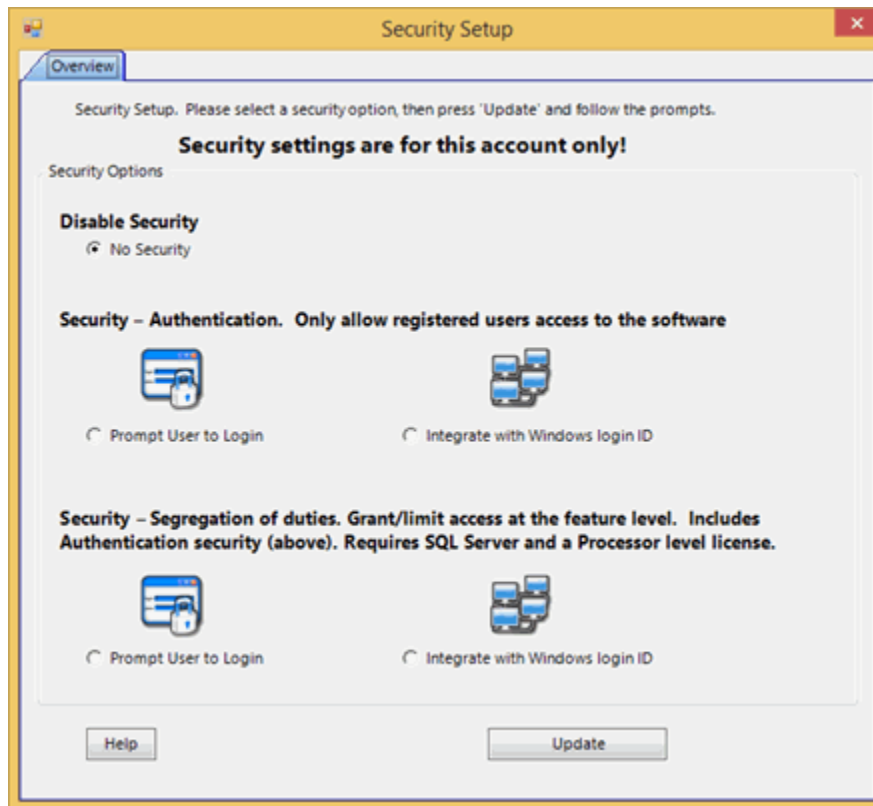
Login - setup

To access the login screen, from the main menu select File > Security > Security Administration

A screenshot of a 'Security Setup Login' dialog box. The dialog has a yellow title bar with a close button (X) in the top right corner. Inside the dialog, on the left, is a graphic of a red shield with a blue outline and a blue silhouette of a person in a suit. To the right of the graphic, the text reads: 'The default username is 'admin' and the default password is 'password''. Below this text are two input fields: 'User name' and 'Password'. At the bottom of the dialog are two buttons: 'OK' and 'Cancel'.

Default User name admin
Default Password password

Once logged in (only an admin can pass through setup security), you will be at the security main page.



Authentication

Prompt User

Challenge screen prompting the user to login each time the user starts the software and then determines whether access should be granted.

Integrate with Windows

Uses the Windows Login ID to authenticate and then determines whether access should be granted.

Segregation of duties

Same challenge screen as above, plus grants/restricts access to features on a per user/role basis.

Same authentication as above, plus grants/restricts access to features on a per user/role basis.

Only available on SQL Server with a Treasury Software Enterprise

Only available on SQL Server with a Treasury Software Enterprise license.

license.

Multiple Accounts - Security is applied on an account by account basis

If you have more than one account, you will need to enter into each account you want to protect and make your security selection.

Tips:

--Do not put security on the Sample account (do not place 'real' account numbers, etc.. in the sample setup)

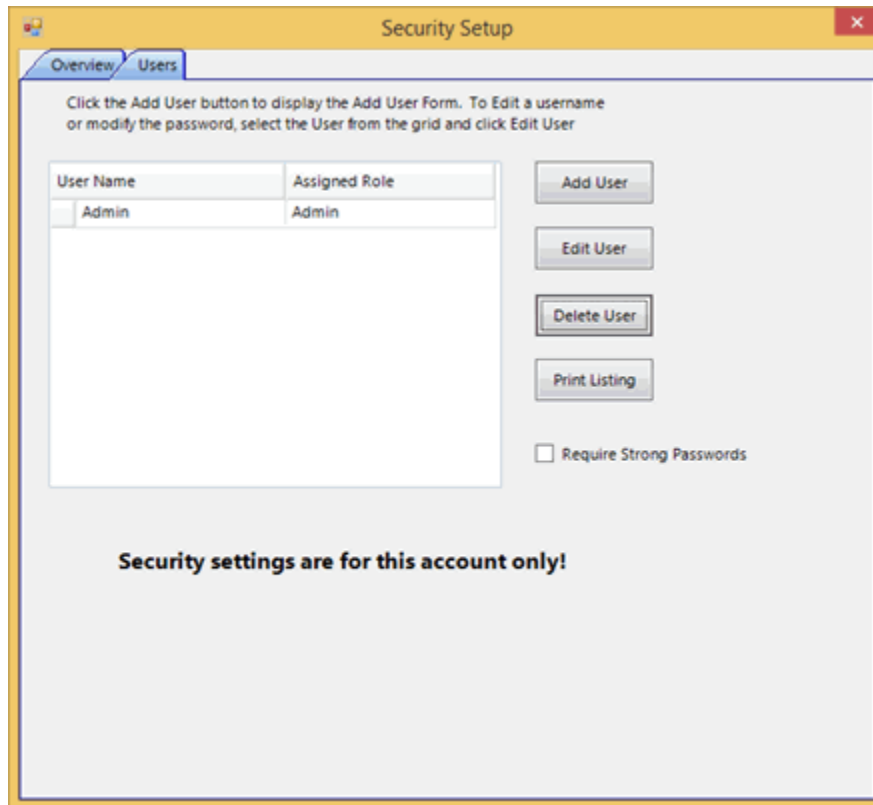
--Change the default admin password

--Use a Windows Operating Screen screen saver with password protection

Note: All Treasury Software security is applied on an account by account basis.

1.12.1.2 Users-Add

Users



Adding Users - click 'Add'

If using Windows authentication - enter the user's Windows login name and leave the password blank.

Otherwise, simply enter the the login name and password that will be entered.

Authentication security - All users will be assigned to the admin group.

Segregation security - Assign users to their roles.

Delete, Edit and Print

Use as prompted

Tips:

Change the password on the 'Admin' account.

Users can switch from account to account as long as their name is listed as a user in each account.

Note: All Treasury Software security is applied on an account by account basis.

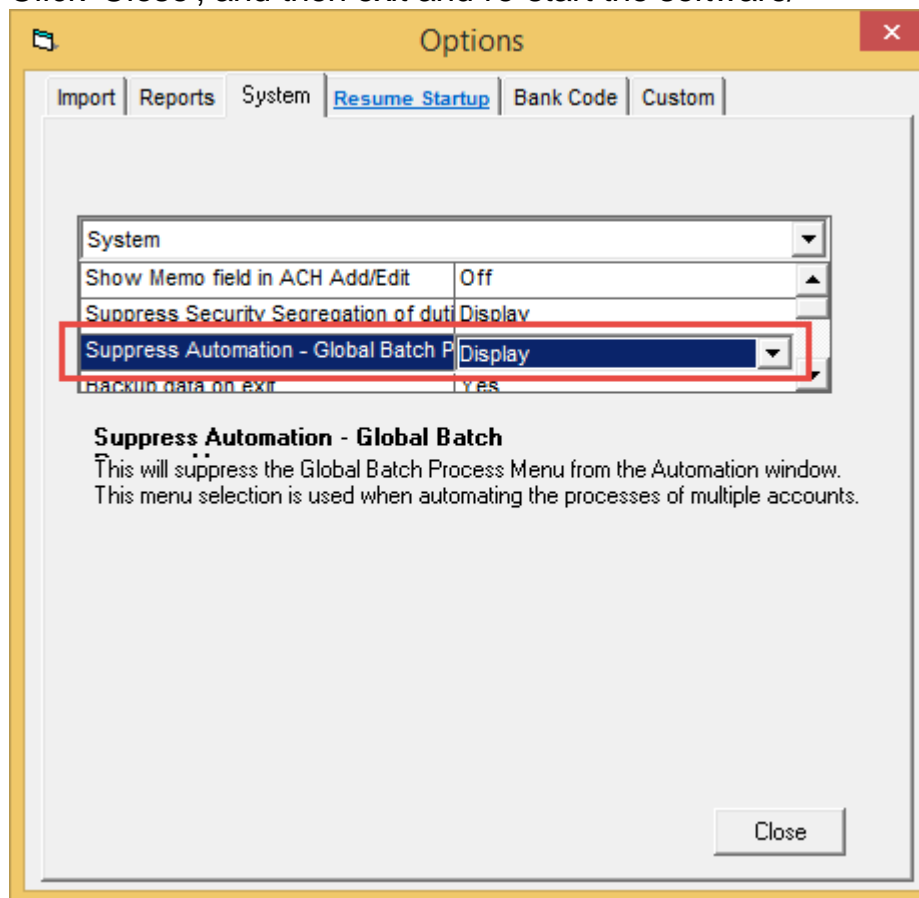
1.12.1.3 Segregation of duties

Segregation of duties security is available on SQL Server platforms with an Enterprise license from Treasury Software

Setup - Enable display of options

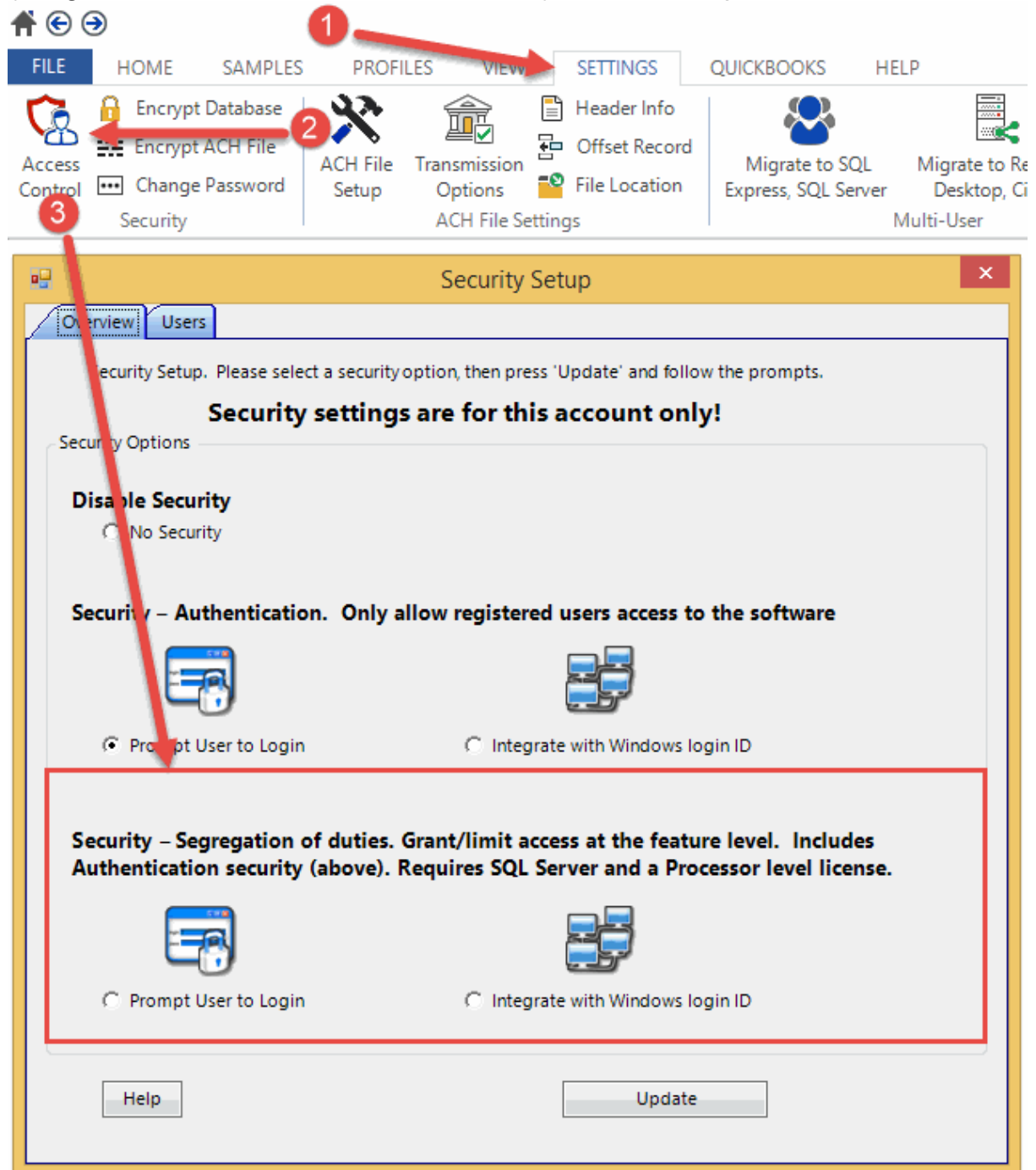
On some systems, you may need to opt to view the Segregation of Duties. From the main menu select the Settings tab, then the 'Import, System' button. On the System tab, locate the Suppress Security Segregation of Duties - and elect Display.

Click 'Close', and then exit and re-start the software/



First time configuration

Upon restarting the software, select the 'Settings' tab, then Access Control. When the form below is presented, select either method of authentication (integrate with Windows is recommended), then click 'Update'.



At this point, three additional tabs will be displayed:

Roles

Users

Permissions

Roles

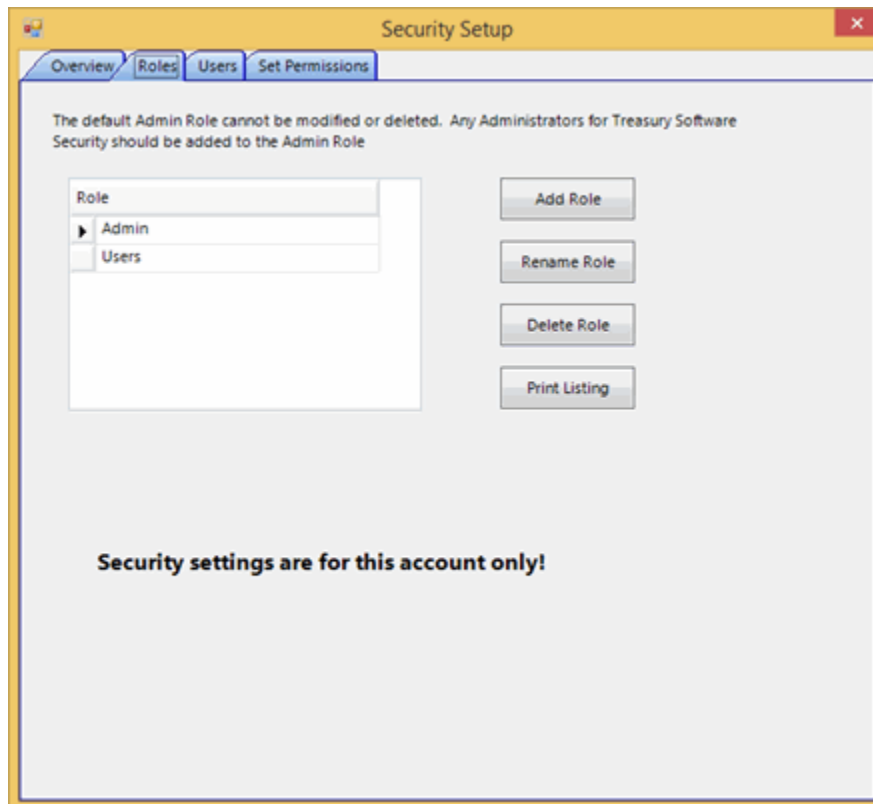
All users will be assigned to a Role.

In the panel, you can add Roles (a.k.a. Groups), as well as delete and edit.

Note: The built-in Role 'Admin' is unique in that it:

--provides its members with the ability to enter this Security Setup.

--has access to the account



Users

Each user will need to be added here.

Note: If you are using Windows Authentication, you do not need to enter a password for them to access the account - however, if you assign the user to

the Admin role - they will need a password to access this setup window.

The screenshot shows a window titled "Security Setup" with a yellow header bar. Below the header is a tabbed interface with four tabs: "Overview", "Roles", "Users", and "Set Permissions". The "Users" tab is currently selected. The main content area contains a text instruction: "Click the Add User button to display the Add User Form. To Edit a username or modify the password, select the User from the grid and click Edit User". Below this instruction is a table with two columns: "User Name" and "Assigned Role". The table contains one row with the values "Admin" and "Admin". To the right of the table are four buttons: "Add User", "Edit User", "Delete User", and "Print Listing". Below these buttons is a checkbox labeled "Require Strong Passwords", which is currently unchecked. At the bottom of the window, a bold text message states: "Security settings are for this account only!".

User Name	Assigned Role
Admin	Admin

Buttons: Add User, Edit User, Delete User, Print Listing

☐ Require Strong Passwords

Security settings are for this account only!

Permissions

Permissions are granted on a role by role basis

1. Select the role
2. Grant access, if appropriate

3. Grant rights in the other tabs.

Security Setup

Overview Roles Users Set Permissions

Select a Role From the Drop Down list to set the permissions

Admin Admin Users

Save

Access Add/Edit Transactions File Creation Dollar Limits Profiles Advanced

3 Grant rights in the other tabs as appropriate

2 ☒ Access to the Account - Must be checked to enable features. If left unchecked all other features are disabled

Grant access to this account if appropriate

Security settings are for this account only!

Notes:

- Check the 'Access to the Account' checkbox to allow the user entry into the account. Leaving this unchecked is the same as removing them from the user list. Use this checkbox when there is a temporary vacancy and you do not want to reset the permissions.
- Your tabs will differ slightly based on your applications that you are running.

[Screen shots of permissions](#)

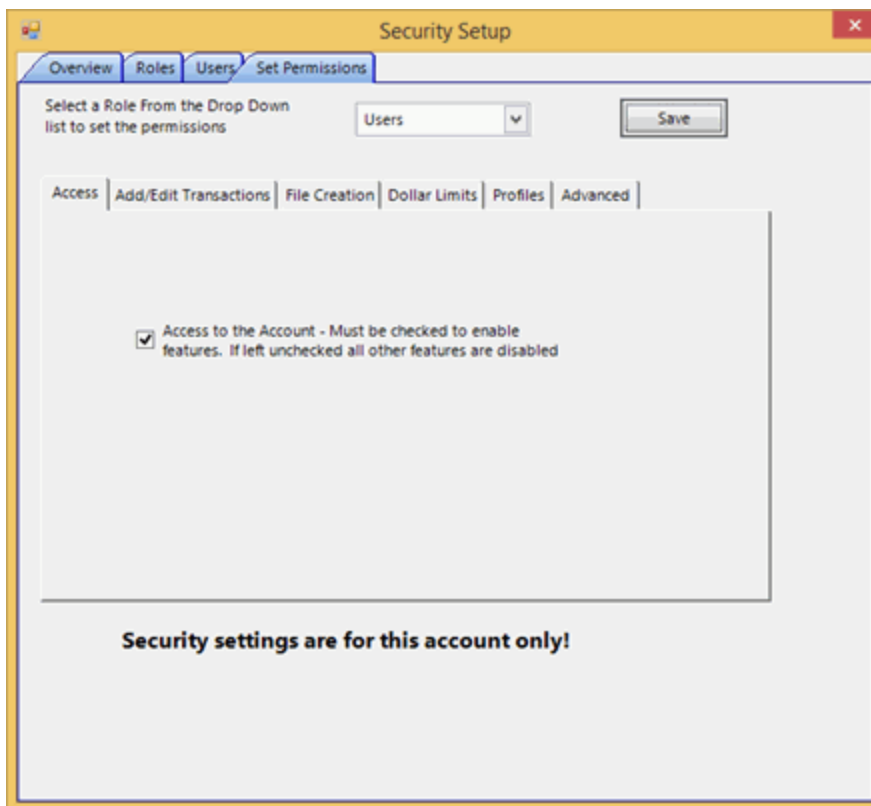
Note: All Treasury Software security is applied on an account by account basis.

1.12.1.3.1 Permissions

Segregation of Duties - Permissions

Below are screen shots of the available duties.

Remember: Permissions are granted on an account by account basis.



Security Setup

Overview Roles Users Set Permissions

Select a Role From the Drop Down list to set the permissions Users Save

Access Add/Edit Transactions File Creation Dollar Limits Profiles Advanced

☒ Create and Transmit File

Security settings are for this account only!

Security Setup

Overview Roles Users Set Permissions

Select a Role From the Drop Down list to set the permissions Users Save

Access Add/Edit Transactions File Creation Dollar Limits Profiles Advanced

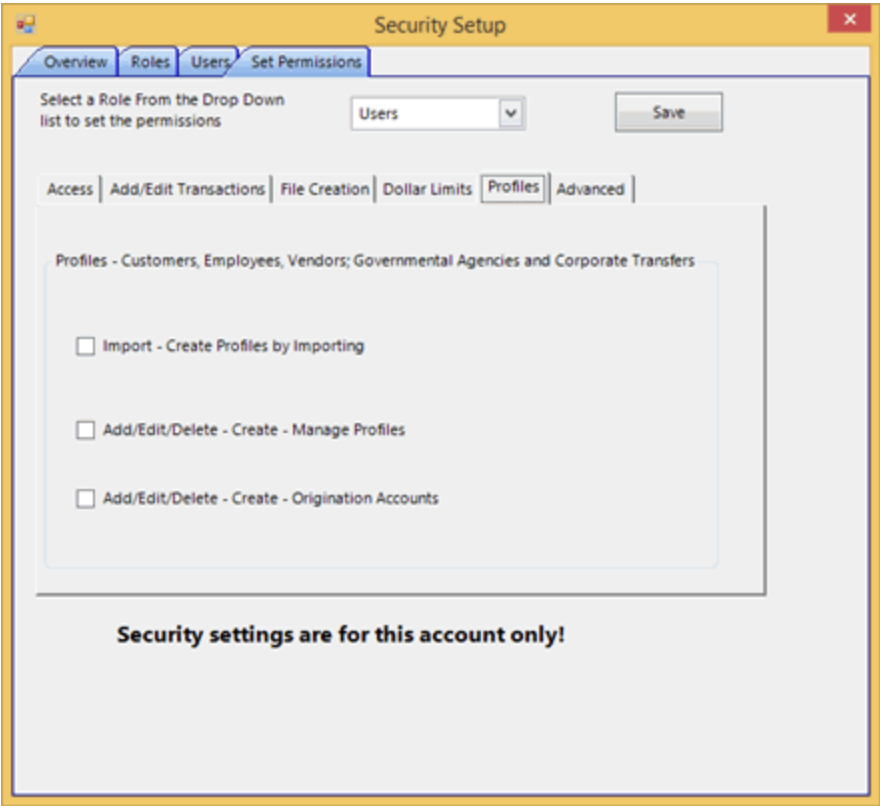
Manually Added/Edited Records - Set Transaction Limits

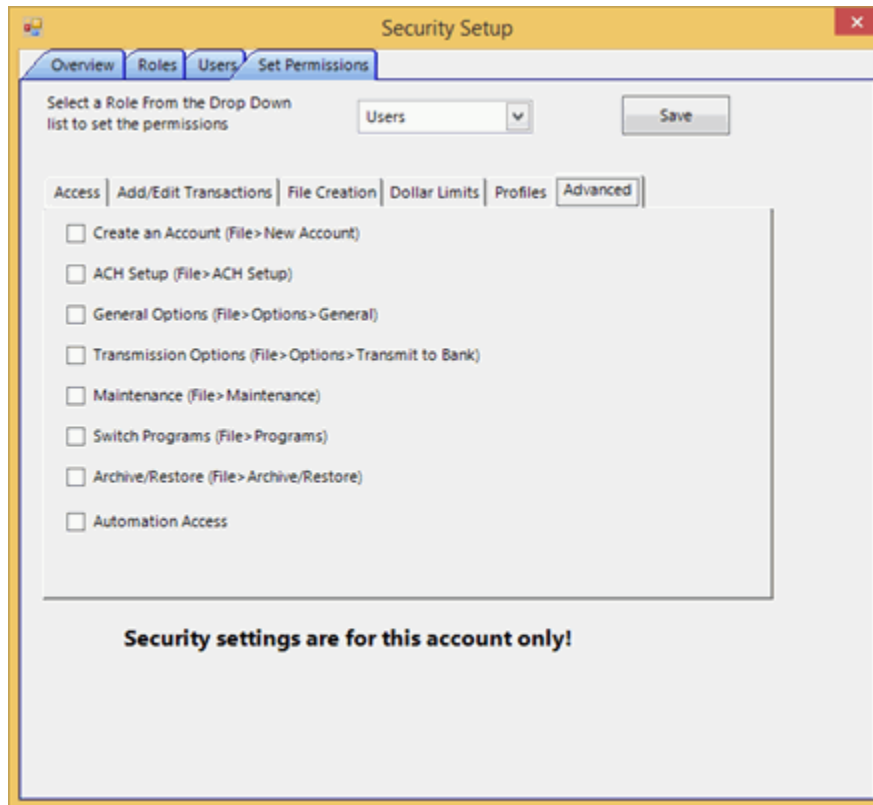
<input type="checkbox"/> Debits (Collect Funds)	\$ 0.00
<input type="checkbox"/> Credits (Pay Funds)	\$ 0.00

Imported Files - Set Transaction Limits

<input type="checkbox"/> Debits (Collect Funds)	\$ 0.00
<input type="checkbox"/> Credits (Pay Funds)	\$ 0.00

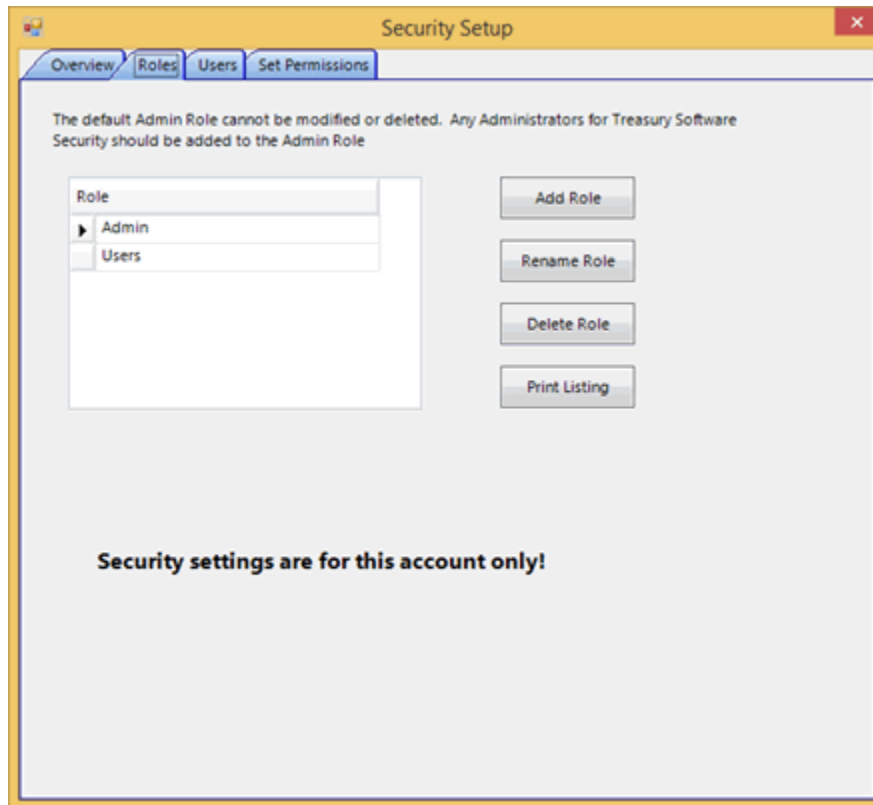
Security settings are for this account only!





1.12.1.3.2 Roles

Segregation of duties security is available on SQL Server platforms with an Enterprise license from Treasury Software.



Notes:

- You only need to maintain roles for Feature level security.
- You cannot delete the admin role.

Tip: Create roles before you add users. This way, you only need to be in users once (you don't have to go back).

Note: All Treasury Software security is applied on an account by account basis.

1.12.2 Encryption - Database

Database Encryption.

Database encryption of sensitive data

Encryption - To protect from unauthorized access

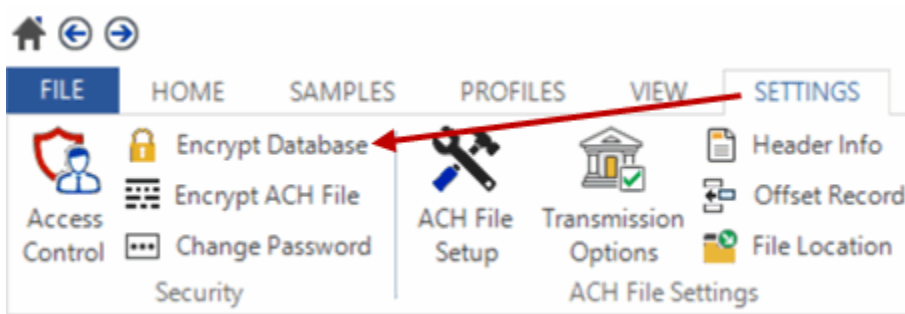
ACH Universal encrypts account numbers using the most secure symmetrical encryption algorithm available (AES-256). AES is used by the U.S. and Canadian governments as their standards for encrypting data.

Hashing - Insertion/change protection

Each record is hashed - and the hash is encrypted - to insure that records remain unchanged and that no records are inserted by circumventing the system.

To enable

Click on the Settings tab and then 'Encrypt Databases'



The Database Encryption window will be displayed.

**Notes:**

--Either feature may be enabled at any time.

--To maintain security - once turned 'On', the features require Treasury Software Support to turn 'Off'.

--These features are available in all platforms (Desktop, SQL Express and SQL Server), as well as all editions.

Reminder: All Treasury Software security is applied on an account by account basis.

1.13 Reference

Overview

ACH Universal is used to create and transmit ACH files. The structure of an ACH file is a standard governed by NACHA. For more information on the file structure, see [ACH File Structure](#)

All ACH transactions are associated with a Standard Entry Class Code, sometimes called an SEC Code. This code defines several aspects of the transaction, such as authorization and type of account being used. For example, most company payroll transactions use the PPD code. See [List of Standard Entry Class Codes](#) for information on all the codes to assist in determining which code to use for your specific situation.

See the [Glossary](#) for definitions of terms common throughout ACH files in general and in ACH Universal.

1.13.1 Backup SQL Accounts

Backup SQL Accounts

This page is for backing up account databases when you're using our SQL Express or SQL Server platforms.

Overview:

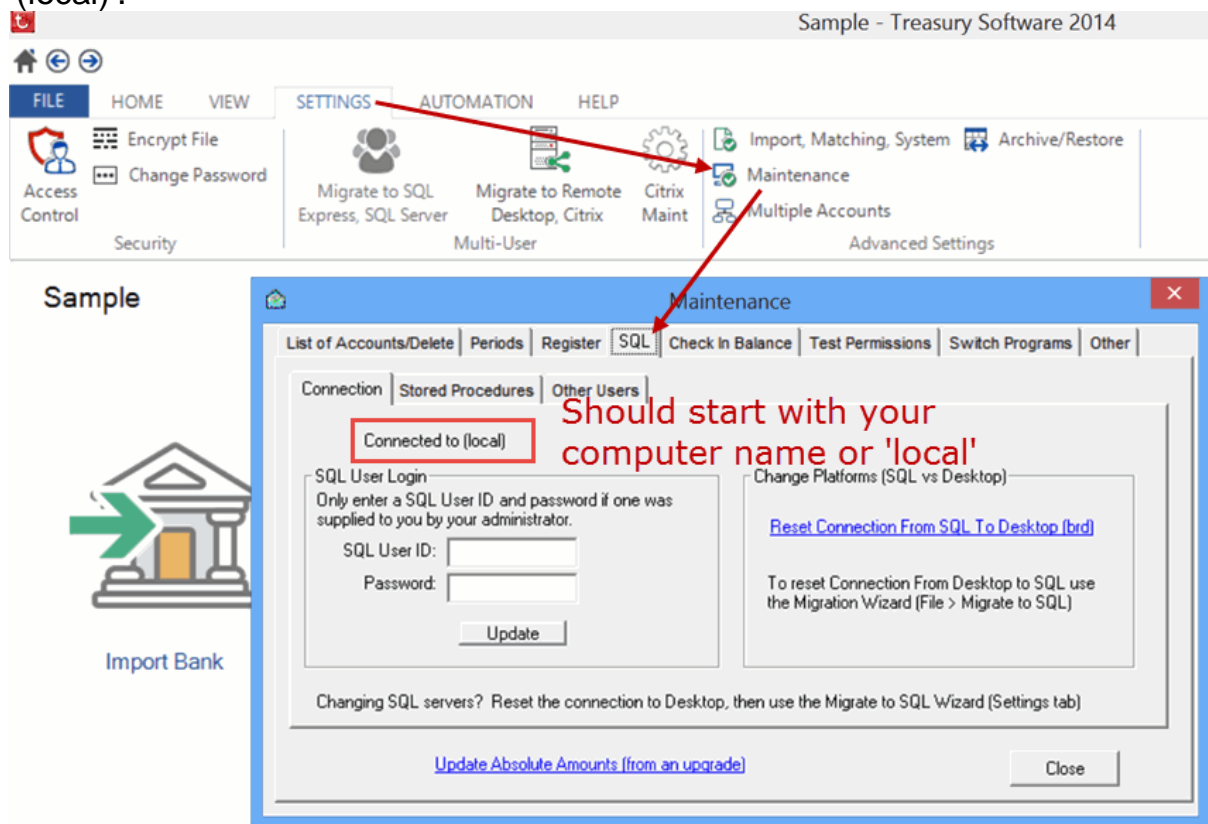
You can backup your accounts manually through the user interface and you can backup the databases from the command line prompt.

Manual Backups

1. Confirm that you are running Treasury Software from the same computer that is hosting the SQL Express/Server.

If you are not sure, click on the Settings tab > Maintenance > SQL tab. The SQL server will be listed here.

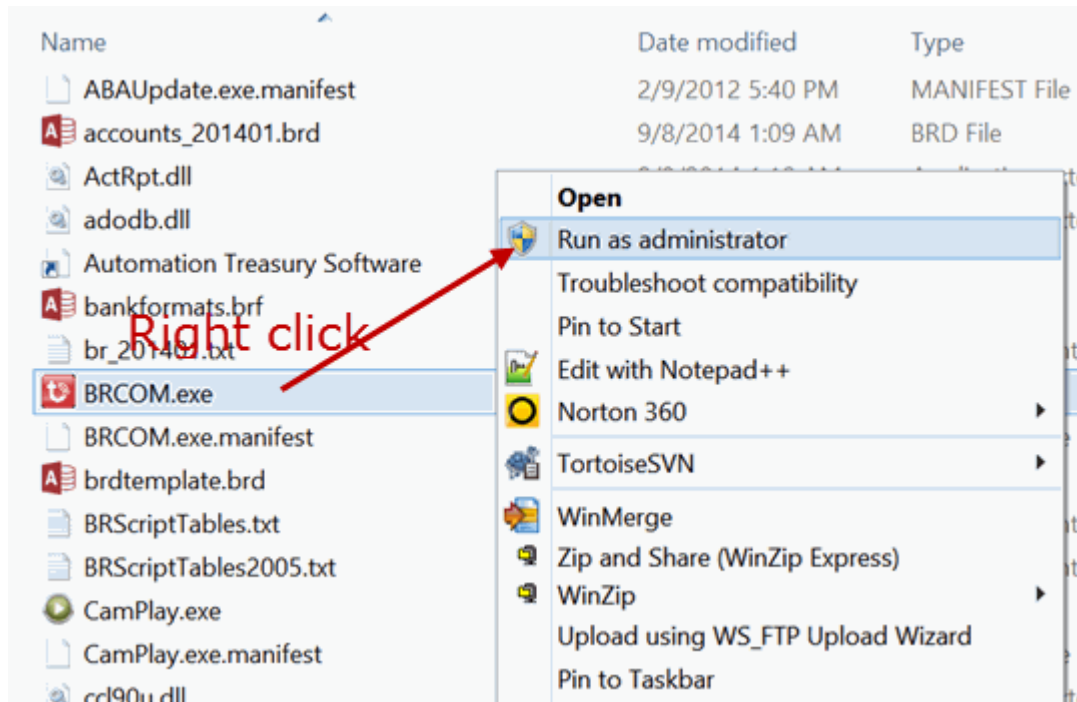
The SQL Server name should either start with your computer name or be '(local)'.



2. Start Treasury Software in 'Run as Administrator' mode.

You can do this by navigating to the installation directory and right clicking on BRCOM.exe, for example:

C:\Program Files (x86)\Treasury Software\version 2014 01\BRCOM.exe



3. Click File > Backup.

Check the accounts you want to backup and specify the output location of the compressed backup (zip) files.

Click 'Backup Databases' to start the backup

This form enables you to save a backup copy of the SQL Express or SQL Databases. Select the Backup path below and check the box in the grid for the account(s) you would like to backup. Click the Backup button to initiate the process.

The Backup Procedure must be completed on the PC running SQL Express or SQL Server. If you are not accessing this window from the PC running SQL Express or SQL Server please close the form.

C:\Backup Backup Path

Backup	Name
<input checked="" type="checkbox"/>	Main

Backup Databases

Done with manual backup.

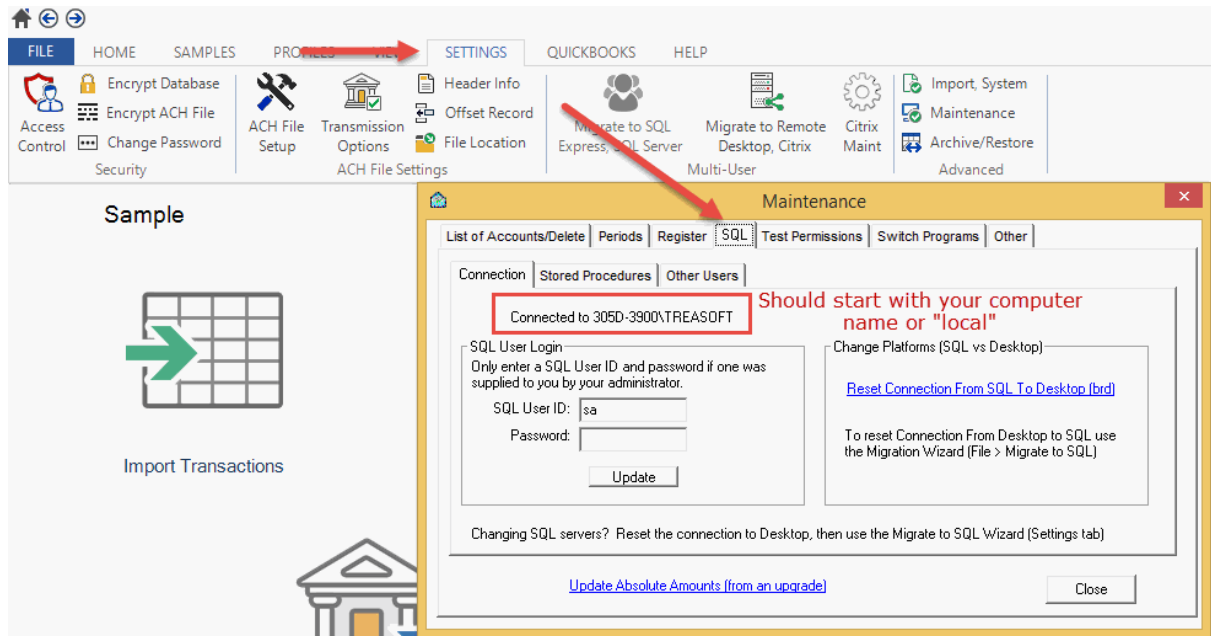
Initiating a Backup from a command line.

1. Confirm that you are running Treasury Software from the same computer that is hosting the SQL Express/Server.

The command line must be triggered from the computer that has both Treasury Software installed on it and that is hosting the SQL Express/Server.

If you are not sure, click on the Settings tab > Maintenance > SQL tab. The SQL server will be listed here.

The SQL Server name should either start with your computer name or be '(local)'.



2. Create a backup using the manual process (above) first to confirm that you have proper rights.

This is critical in confirming local drive permissions.

3. Command line syntax and requirements

The executable TSBackup.exe runs the backup process.

It is located at the default (and should not be moved) installation directory, for example:

C:\Program Files (x86)\Treasury Software\version 2014 01\TSBackup.exe

It accepts 2 parameters (each within double quotations):

Parameter 1 is the path where the files will be backed up,

Parameter 2 is the list of accounts (comma delimited) to be backed up.

Example:

Sample command line with parameters - where the names of the accounts are Checking, Payroll and Depository are written to the folder C:\Backup.:

"C:\Program Files (x86)\Treasury Software\version 2014 01\TSBackup.exe" "C:\Backup" "Checking,Payroll,Depository"

4. Requirements:

The system requires access to write a log file to either (version dependent):

C:\Users\Public\Treasury Software\Logs

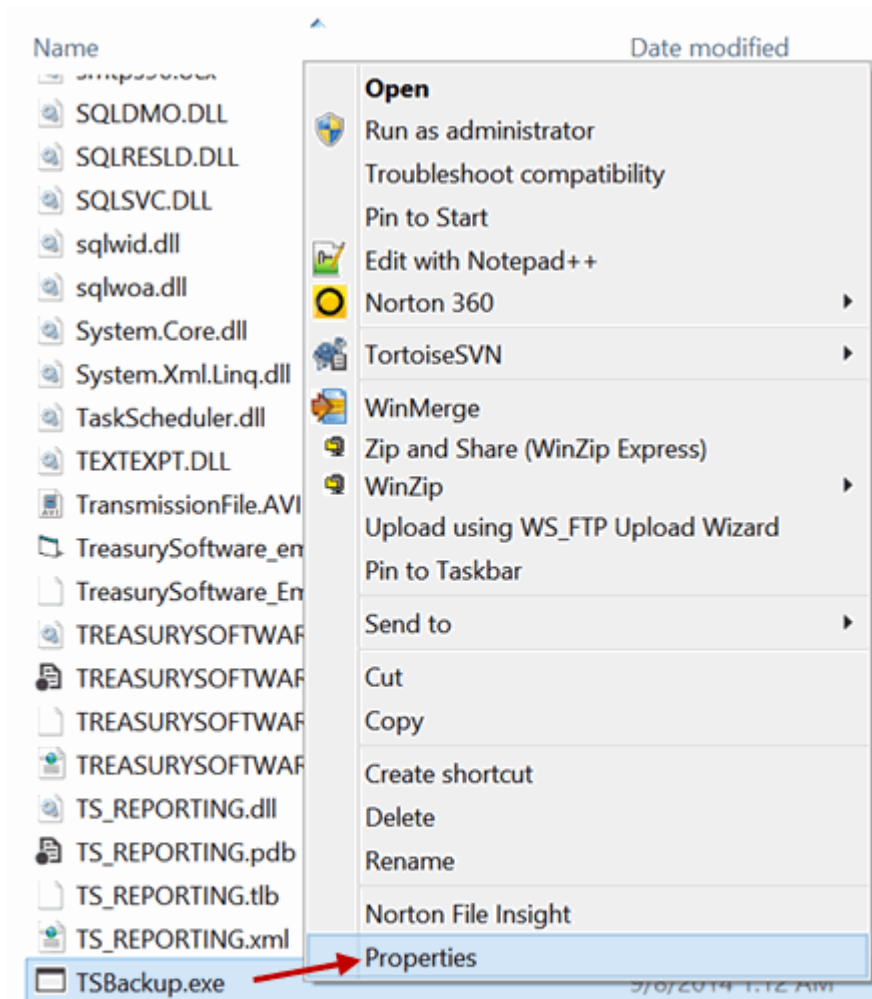
C:\Program Files (x86)\Treasury Software\version 2014 01\

Reminder: The computer must already have been successfully connected to SQL Express/Server and be running from the same computer hosting the SQL Express/Server.

5. Set the TSBackup.exe's property to 'Run as Administrator'

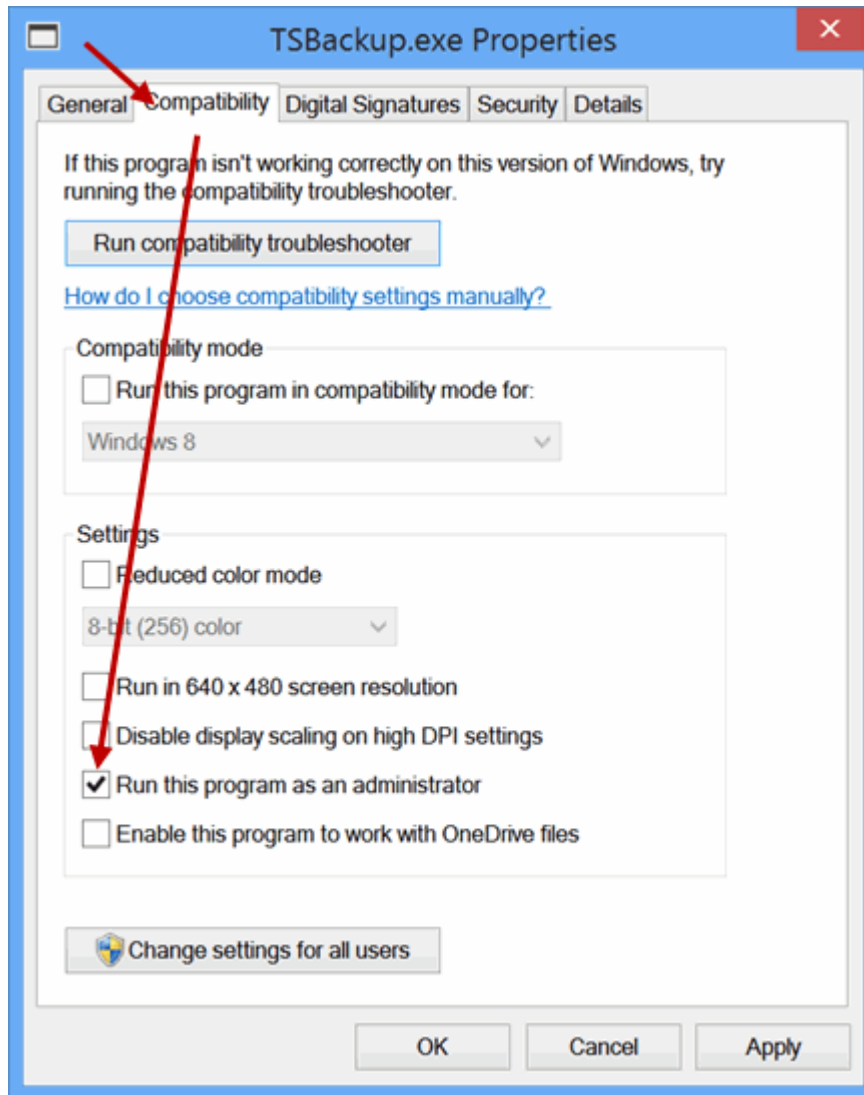
Right click on the

C:\Program Files (x86)\Treasury Software\version 2014 01\TSBackup.exe
and select Properties.



Right click

Then click on the Compatibility tab > Check 'Run this program as an administrator' > Save.



6. Running the command line

You can trigger the command line and parameters from Windows Task Scheduler, a desktop shortcut, a batch file or from any software package that enables you to 'shell out' to the system.

Tip: If you receive any pop-up confirmation windows from the system UAC, you may want to alter the UAC level.

Done. Please let us know if we can help.

1.13.2 ACH File Structure and Setup

An ACH file uses a precise format to guarantee transactional integrity. Internally, an ACH file uses a single digit between 1 and 9 to indicate a type of entry in the file.

- | | |
|---|---------------------|
| 1 | File Header |
| 5 | Batch Header |
| 6 | Batch Entry |
| 7 | Batch Entry Addenda |
| 8 | Batch Footer |
| 9 | File Footer |

All information in an ACH file is created by ACH Universal based on either information in an imported file or on settings stored in ACH Universal to identify your company in the file.

If you need to modify any stored settings, see [Account Setup](#)
If you need to create a new account, see [Creating An Account](#)

File Header - 1

The file header contains information regarding an account's ACH transactions. For example, if you create two ACH files, one each out of two different ACH Universal accounts, you will by definition have two ACH files.

Information contained in the file header includes:

- Immediate Destination Code (Usually your bank's ABA)
- Immediate Origin ID (Assigned by your bank to identify your company's ACH files. Usually federal tax ID)
- Immediate Destination Name (Name of your bank)
- Immediate Origin Name (Name of your company, as listed in bank records)

All this information comes from settings created during [Account Setup](#).

Batch Header - 5

A batch creates a logical separation of transactions in an ACH file. For any list of transactions, batches are separated by:

- Date
- Standard Class Entry Code
- Origination Account (if desired)

There is no way to change the first two as they are a feature of the ACH format. However, you can choose to separate batches by origination account if needed. See [LINK Separating batches by origination account](#) for more information.

There can be multiple batches per file, but there will always be a minimum of one batch.

Batch Entry - 6

A batch entry is simply one transaction. In order, a batch entry includes:

- Transaction Code (identifying type of transaction)
- Routing/ABA Number for transaction party
- Account Number for transaction party
- Amount of transaction
- Name of transaction party

The first, Transaction Code, is automatically generated by ACH Universal based on the transaction. The others are contained in file imports, either transaction or profile.

There can (and most likely will) be multiple batch entries per batch.

Batch Entry Addenda - 7

A batch entry addenda record, or addenda, is extra information on a transaction that may be necessary for the transacted party. If you need to use an addenda, your bank or transaction party will inform you beforehand. In PPD+/CCD+ format files, addenda records are limited to 1 per transaction. The addenda can be a maximum of 80 characters. In CTX files, there is no practical limit to the number of addenda records per transaction.

Batch Footer - 8

A batch footer denotes the end of a batch.

File Footer - 9

A file footer denotes the end of the file. It contains information marking the file end and any padding needed to create proper file width.

1.13.2.1 File ID Modifier

File ID Modifier

The File ID Modifier is located in the File Header Record, position 34, and can be numeric (0-9) or alphabetic (A-Z).

It is used by the financial institution to differentiate between multiple files transmitted on the same day.

For example, the first file transmitted on particular day will have the value of '1'.

The second will be '2', the third '3' and so on.

On the next day, the file modifier is automatically reset back to '1' for the first file.

While some banks show an example of A, B, C - in their documentation, you can use 1, 2, 3 just the same.

1.13.3 Glossary

A B C D E F G H I J K L M N O [P](#) Q R S T U V W X Y Z

A

ARC A Standard Entry Class Code that allows an ACH debit to be created from a consumer check sent through standard U.S. mail or drop box.¹

Addenda Record A record type used to carry supplemental information for account holder identification or to provide payment information to Receiver and RDFI.

B

Batch

C

Credit

An [Originator](#) transfers funds to a [Receiver's](#) account. Example: A consumer using automatic bill pay through their cable company.

Consumer Account

An account held by a person for personal or family use.

D

Debit

Funds are collected from a [Receiver's](#) account and transferred to an [Originator's account](#), regardless of which party initiated transaction. Example: A cable company can debit

consumer accounts each month for monthly billing.

E

Entry

An electronic record representing a transfer of funds.

F

G

H

I

J

K

L

M**N****O**

Originator

The transaction party that initiates an ACH entry. Requires arrangement with a [Receiver](#). Originator may be a company or a consumer.

Originating Depository Financial Institution

Also called ODFI. Institution that receives payment instructions and forwards to ACH system. An institution can be a Receiving Depository Financial Institution (RDFI) without acting as an ODFI. However, must agree to act as RDFI if institution wishes to originate entries.

ODFI

See Originating Depository Financial Institution

P

Payee

A party to whom funds are payable

PBR

Standard Entry Class Code used for transmission of consumer cross-border debits and credits¹

POP

Standard Entry Class Code used for in-person purchase of goods or services by consumers. Require written authorization and account information from source document (example: a check) obtained from consumer at point-of-purchase. Source document is voided and used only for transmission information.¹

PPD

Standard Entry Class Code used for pre-arranged payment and deposit entries. Most common uses are direct deposit and bill

payment. Requires standing authorization.¹

Prenotification A zero-dollar entry transmitted solely to verify Receiver's account information and inform party of upcoming transaction

R

Receiver

The transaction party that has authorized an Originator to initiate an ACH entry. The Receiver can be a consumer or a company.¹

Receiving Depository Financial Institution

Also called RDFI. The institution that receives ACH entries from the ACH system and posts to accounts of [Receivers](#).¹

RDFI

See [Receiving Depository Financial Institution](#)

Returns

An entry returned by either DFI or the ACH system because it cannot be processed.

Reversals

Any entries sent to reverse a previously transmitted erroneous entry. For example: A company that pays an employee the incorrect amount would submit a reversal.

RCK

Standard Entry Class Code used for a single debit for representing a check returned by check collection system for insufficient funds.

S

Standard Entry Class Code

A three-letter code that identifies a specific payment application. See List of Standard Entry Class Codes for the complete list. Also called SEC Code.

I

TEL

Standard Entry Class Code used for single debits to a consumer account. Requires oral authorization obtained by telephone. Can only occur when there is a preexisting relationship between two parties or the Receiver initiates the phone call.¹

U

V

W

X

Y

Z

1 2005 ACH Rules by National Automated Clearing House Association

1.13.4 Standard Entry Class Codes (SEC Codes)

Standard Entry Class Codes, or SEC Codes, are all the valid payment methods as prescribed by NACHA. Each SEC Code defines the type of transaction (debit or credit), type of account (corporate or consumer), and any information specific to the format (such as single/recurring, terminal location, or check number).

The most common SEC Codes are CCD and PPD, which are credits and debits done against corporate and consumer accounts respectively. These are used for direct deposit, payments to vendors, and collections from customers.

1.13.4.1 List of Standard Entry Class Codes

Standard Entry Class Codes

A Standard Entry Class Code (SEC Code) identifies a specific payment application. The code incorporates type of payment (debit or credit), account nature (consumer or corporate), and record format used to carry format. Implicit in the code is how authorization is arranged (standing, oral, type of transaction, etc).

The list can be broken into three parts: Consumer codes, Corporate codes, and codes that can work on both types of accounts.

Consumer

Consumer transactions are most commonly credits, such as payroll, retirement, dividend, and interest payments. There are also debit applications as well. These often include insurance premiums, mortgage payments, utility payments, and other similar payments. Transactions be be single or recurring. Below is the list of consumer codes with short description. See the full definition of each code for more information.

AR Single debits based on a check received through U.S. mail or dropbox.
C

BO Allows creation of single debits for a point-of-purchase check during back
C office conversion.

IAT International

PO Debit for in-person purchase of goods or services
P

PPD Prearranged payments and deposits, most often on a recurring basis
(payroll, bill payments)

RC Single debits used to represent check that was processed and returned
K due to lack of funds

TEL Single debits authorized via telephone.

WE Single or recurring debits authorized via Internet.
B

Corporate

Corporate transactions are most commonly corporate trade payments, state and Federal tax payments, and financial electronic data interchange (EDI). See full definition of each code for more information.

CC Credits or debits where funds are distributed or consolidated between
D corporations.

CTX Corporate Trade Exchange.

1.13.4.2 ARC - Accounts Receivable Entry

The ARC Standard Entry Class Code enables users to convert a consumer check received in the mail or at a dropbox location to a single entry ACH Debit for the payment of goods or services.

The consumer's check (source document) is used to collect the account number, routing number, check serial number, and dollar amount for the transaction.

At a minimum, you will need to import an amount, account number, Routing number, payee/payor name, and the check number for each transaction. Map the fields as listed below:

- Name as Name
- Amount as Amount
- Check as ACH_Check
- Account number as Bank_Account_Number
- Bank Routing Number as ABA_Routing_Number

1.13.4.3 BOC - Back Office Conversion

The BOC Standard Entry Class Code enables users to convert a consumer check to a single entry ACH Debit for the payment of goods or services in a back-office conversion.

The consumer's check (source document) is used to collect the account number, routing number, check serial number, and dollar amount for the transaction.

At a minimum, you will need to import an amount, account number, Routing number, payee/payor name, and the check number for each transaction. Map the fields as listed below:

- Name as Name
- Amount as Amount
- Check as ACH_Check
- Account number as Bank_Account_Number
- Bank Routing Number as ABA_Routing_Number

1.13.4.4 CCD/CCD+ - Cash Concentration or Disbursement

Cash Concentration or Disbursement can be either an ACH credit or debit where funds are transferred between corporate entities.

The format can support a limited amount of payment related data with the funds transfer while also being capable of a stand-alone funds transfer.

The mappings for required fields to use CCD are:

- Name as Name
- Amount as Amount or Amount_Reverse_Sign (use Amount if amounts are being paid out and are negative OR are being collected and are positive, otherwise Amount_Reverse_Sign)
- Account number as Bank_Account_Number
- Routing Number as ABA_Routing_Number)

CCD+ is simply a CCD transaction that includes an addenda record. An addenda includes additional information about the transaction, but is not required for ACH processing. This can include identification numbers, region codes, or anything considered necessary on the Receiver's end.

1.13.4.5 CIE - Customer Initiated Entry

The CIE Standard Entry Class Code is limited to credit transactions where the consumer initiates the payment, typically to a company for payment through some type of bill payment service provider.

The mappings for required fields to use CIE are:

- Name as Name
- Amount or Amount_Reverse_Sign
- Account number as Bank_Account_Number
- Routing Number as ABA_Routing_Number)

CIE+ is simply a CIE transaction that includes an addenda record. An addenda includes additional information about the transaction, but is not required for ACH processing. This can include identification numbers, region codes, or anything considered necessary on the Receiver's end.

1.13.4.6 CTX - Corporate Trade Exchange

The Corporate Trade Exchange or CTX format supports transferring of funds, either credits or debits, within a trading partner relationship utilizing a full ANSI ASC X12 message or when payment related UN/EDIFACT information is sent with the funds transfer.

Multiple addenda records contain the ANSI or UN/EDIFACT information.

ACH Universal requires CTX transactions be done via profiles. Account and routing numbers for each payee are stored as a profile in ACH Universal and then looked up via name or ID number when importing transactional information.

	A	B	C	D
1	From your in-house system			
2	Name	Amount	Invoice	PO (optional)
3	Office Depot	\$7,251.52	13334567	24238
4	Office Depot	\$6,637.61	13357893	24247
5	Office Depot	\$7,360.41	13361023	24298
6	Walmart	\$953.19	7321239	24305
7	Walmart	\$7,036.54	7321511	24333

The mappings for remaining fields required to use CTX are:

- Name as ACH_Name_Internal (Profile Lookup)
- Amount as Amount_Payment_RMR
- Invoice as Invoice_Number_RMR

While optional, it is recommended to map a Purchase Order number as PO_Number_RMR.

See CTX-EDI for more information on working with the CTX format.

1.13.4.7 IAT - International

The IAT Standard Entry Class Code is used for the transmission of International cross-border credit and debit ACH entries.

The IAT format handles both inbound and outbound (into and out of the US). The format contains detailed information unique to cross-border payments.

Why is IAT-International ACH/NACHA so important?

Starting September 18, 2009, the Automated Clearing House network will stop processing CBR/PBR - Cross Border Payments and only accept IAT transactions for International payments.

The new IAT format will contain enough information to comply with programs administered by the Office of Foreign Assets Control (OFAC), and with the Bank Secrecy Act's 'Travel Rule'. Please note that ACH Universal provides for both Gateway and Secondary OFAC screening indicators, ACH Universal and Treasury Software does not screen the OFAC SDN list.

What ACH Universal Pro generates

A NACHA compliant file in IAT format. Specifically to IAT it includes:
(number represents the NACHA record type code)

5 - IAT Company/Batch Header record

6 - IAT Entry Detail record

7 - Seven mandatory addenda records

7 - Up to two IAT addenda records for supplemental remittance information

7 - Up to five IAT addenda records for foreign correspondent banks

Note: There is a maximum of 12 addenda records able to be transmitted per NACHA guidelines.

ACH Universal Pro input

As there are over 25 new data fields in the new addenda records, the data input requirements are that much greater.

There are three methods to importing data:

1. Direct entry into the screen below in a single non-profile mode
2. Direct entry into the screen below in using pre-populated templates for originator, receiver - or both.
3. Batch import of transactions

You may key the detail in as needed. The movie below demonstrates the use of profiles.

International IAT Payments

Use this form to create International (IAT) payments and collections

Date	9/18/2009	Select Debit or Credit ...	\$ USD	Foreign Amt (optional)	Exchange Rate (optional)
			\$0.00	0.00	

Your information (transaction originator)

Select ...

Name

Street address

City / State

Zip / Country Country

Federal ID#

☐ Originator is a governmental agency

Bank

Name ☐ US ☐ Foreign

Branch Country / Currency Country Currency

Exchange Indicator Fixed to Fixed (FF)

Exchange reference Foreign Exchange Rate

ABA/Routing, ID#, BIC

Description

Company Entry Description Misc.

Entry is inbound/outbound ☐ Inbound ☒ Outbound

[Foreign Correspondent Banks and OFAC screening](#) [Save to profile](#)

Other party (transaction receiver)

Select ...

Name

Street address

City / State

Zip / Country Country

ID or Transaction #

Bank

Name ☐ US ☐ Foreign

Branch Country / Currency Country Currency

ABA/Routing or ID#

Account #

Checking/Savings Checking

Foreign Trace

Additional remittance information

[Save to profile](#)

... or import data 'On-the-Fly' from Excel or a comma delimited (csv) file format - just like any other transaction for ACH Universal.

	A	B	C	D	E	F	G
1	Date	Receiver_Name	Amount	Receiver_ID_Number	Originator_Name	Originator_City	Foreign_Exchange_Indicator
2	9/18/2009	Joe Worker	(\$1,983.34)	Emp#8763	Hershey USA	Hershey	FF
3	9/18/2009	Mary Retiree	(\$2,678.56)	Trans#6885	Hershey Int'l	London	FF
4	9/18/2009	Suzu Expat	(\$3,114.46)	Trans#6886	Bank of America	NY	FF

This enables batch processing of IAT-ACH International transactions from web servers and other third party databases. For more information on 'On-the-Fly' importing - see Importing.

Create ACH/NACHA files with IAT-International transactions

ACH Universal Pro takes care of all formatting and placement for the new IAT batch header, transaction record - and all addenda records.

Originator **Originating DFI (ODFI)** **Receiving DFI (RDFI)** **Receiver** **New formats for batch header (#5) and IAT transaction records (#6)**

Remittance records and foreign correspondent bank records - up to 5 in total.

Whether you are domestic or foreign, creating inbound or outbound entries - or whether you are a corporate entity, bank or governmental agency - ACH Universal's Pro edition can help you easily create IAT transactions for International commerce.

Setup

Header

Enter into an account. From the main menu select File > ACH Setup. Follow the prompts and enter the information regarding your header information and Gateway Operator (GO). Click Next until you are at the last page.

Foreign Correspondent Banks

On the last page of the ACH Setup Wizard, select the 'International' tab.

ACH Setup

Applications CTX WEB Reversals Pre-Note and Misc International PBR/CBR (retired) Advanced

Foreign Correspondent Banks. Check to include in transactions by default.

	Bank Name	Bank ID Number	Country	Bank ID Qualifier (type)
<input checked="" type="checkbox"/>	Bank of London NE	GB35 MIDL 4025	GB	ABA Routing 01 BIC Code 02 IBAN 03
<input checked="" type="checkbox"/>	Bank of Montreal	BOFMCAT2BMO	CA	
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

Screen 7 of 7

Help Cancel < Back Next > Finish

If you will be utilizing any Foreign Correspondent banks, enter them here. Check the box if you would like to have these entered into your transactions by default.

Click Finish.

Enter transactions

From the main menu select Edit > Enter an International Transaction (IAT).

Overview of manual input screen

There are four distinct areas

1. Top of the window contains transactional information such as date, amount, debit vs. credit
2. Left side is the originator's information
3. Right side is the receiver's information
4. Second tab - Foreign Correspondent Banks and OFAC (click on the link in the lower left of the screen titled 'Foreign Correspondent Banks and OFAC screening')

International IAT Payments

Use this form to create International (IAT) payments and collections

Date
 Select Debit or Credit ...

\$ USD

Foreign Amt (optional)

Exchange Rate (optional)

Your information (transaction originator)

Name

Street address

City / State

Zip / Country

Federal ID#

☐ Originator is a governmental agency

Bank

Name ☐ US ☒ Foreign

Branch Country / Currency

Exchange Indicator

Exchange reference

ABA/Routing, ID#, BIC

Description

Company Entry Description

☐ Entry is inbound/outbound

☒ Inbound ☐ Outbound

[Foreign Correspondent Banks and OFAC screening](#)

[Save to profile](#)

Other party (transaction receiver)

Name

Street address

City / State

Zip / Country

ID or Transaction #

Bank

Name ☒ US [Country](#) ☐ Foreign

Branch Country / Currency

ABA/Routing or ID#

Account #

Checking/Savings

Foreign Trace

Additional remittance information

[Save to profile](#)

1. Top of the window contains transactional information such as date, amount, debit vs. credit
Enter date, Debit/Credit, amount as appropriate.

Notes:

For Variable-to-Fixed transactions the foreign amount is required, the exchange rate is not used.
For Fixed-to-Variable transactions the foreign amount is not used, the exchange rate is required. Per NACHA the system will over-write the foreign amount of outbound transactions with zero's. For inbound transactions, the foreign amount should contain the amount in the originating currency
For Fixed-to-Fixed transactions, the foreign amount is required, the exchange rate is used. The system will over-write the exchange rate/reference field with blanks per NACHA.

By definition, transactional information changes with each payment and are not saved as part of any profile.

2. Left side is the originator's information

Enter the information as appropriate. Please take note of the [Foreign] Exchange Indicator (FV, VF, FF) and the [Foreign] Exchange Reference.

When finished, enter a profile name in the drop down box (at the top of the section), and then click on 'Save to profile'. You can update a profile at anytime by clicking this save link. In addition, you can use the profile as a template by changing the profile name and then clicking 'Save to profile' link. Both the originator's and receiver's profiles work the same.

3. Right side is the receiver's information

Enter the information as appropriate. Please note that the additional remittance information used in the IAT remittance records (record 7-17) is part of the receiver's profile and can be stored for future use.

International IAT Payments

Use this form to create International (IAT) payments and collections

Date

OFAC Screening settings (SDN list)

Use this only if you performed an OFAC screening. If you did not perform a screening independent of this software, do not use these settings. ACH Universal does NOT perform OFAC screening.

[OFAC Screening Gateway](#) [OFAC Screening Secondary](#)

Foreign Correspondence Banks

Please check all foreign correspondent banks associated with this transaction. A maximum of five banks can be reported. Note: This limitation may be further reduced by a count of 2 (the number of remittance lines used).

☒ Bank of London NE
☒ Bank of Montreal
☐ Available - populate default in ACH Setup
☐ Available - populate default in ACH Setup
☐ Available - populate default in ACH Setup

To populate available positions, from the main menu select 'File', 'ACH Setup', then click to the seventh panel and click 'International'.

[Return to main page](#)

4. Second tab - Foreign Correspondent Banks and OFAC (click on the link in the lower left of the screen titled 'Foreign Correspondent Banks and OFAC screening')

OFAC screening - ACH Universal Pro does not provide OFAC screening - therefore by default a space is entered to indicate no screening has been made. If your financial institution has provided you with a third party process to screen OFAC settings, you may adjust them here.

Foreign correspondent banks - The banks entered in the International tab of the ACH Setup will be displayed here. A checkbox indicates that a bank will be included in the 7-18 addenda record.

NACHA limitation

NACHA allows for up to five foreign correspondent banks, but this limit will be decreased in a one to one ratio based on the number of additional remittance records are included.

IAT by the numbers - NACHA allows for

- 7 mandatory addenda records
- maximum of 2 additional remittance records (optional)
- maximum of 5 foreign correspondent bank records (optional)
- A total maximum of 12 addenda records

Importing Data

The import process for IAT is identical to that of any other format. The difference is that there are over 40 fields used in the process.

We recommend for this topic to reference the sample data included with ACH Universal Corporate and use this as a template.

1.13.4.8 POP - Point of Purchase Entry

The POP Standard Entry Class code is used by Originators as a method of payment for the in-person purchase of goods and services by consumers. The Single Entry debits are created by the originator based on written authorization and account information from a source document (check) obtained from the consumer at the point-of-purchase.

The source document is voided by the merchant and returned to the consumer at the point-of-purchase is used to collect the information required to create the ACH Debit entry to the consumer's account.

The mappings for remaining fields required to use POP are:

- Name as Name
- Account number as Bank_Account_Number
- Routing Number as ABA_Routing_Number
- Amount as Amount or Amount_Reverse_Sign
- Check as ACH_Check
- City as Term_City_POP
- State as Term_State_POP

1.13.4.9 PPD/PPD+ - Prearranged Payment and Deposit Entry

The PPD Standard Entry Class Code is used for credits and debits involving consumer accounts based on a standing authorization. There are two many ways PPD is used:

Direct Deposit - Direct Deposit is a credit program that transfers funds into a consumer's account at the Receiving Depository Financial Institution. The amount deposited can be from a variety of products, such as payroll, interest, pension, dividends, etc.

Pre-Authorized Bill Payment - Preauthorized payment is a debit program enabling companies with billing operations to collect funds from consumers thorough the electronic transfer of bill payment entries. For example, monthly payments of household utility bills can be collected through a PPD.

The mappings for required fields to use PPD are:

- Name as Name
- Amount as Amount or Amount_Reverse_Sign (use Amount if amounts are being paid out and are negative OR are being collected and are positive, otherwise Amount_Reverse_Sign)
- Account number as Bank_Account_Number
- Routing Number as ABA_Routing_Number

PPD+ is simply a PPD transaction that includes an addenda record. An addenda includes additional information about the transaction, but is not required for ACH processing. This can include identification numbers, region codes, or anything considered necessary on the Receiver's end.

1.13.4.10 RCK - Represented Check Entry

A re-presented check entry is a single ACH debit used by originators to re-present a check processed through the check collection system and returned due to insufficient or uncollected funds.

This collection method provides originators the potential to improve processing efficiency and reduce costs.

The mappings for required fields to use RCK are:

- Name as Name
- Amount as Amount or Amount_Reverse_Sign
- Account number as Bank_Account_Number
- Routing Number as ABA_Routing_Number
- Check as ACH_Check

1.13.4.11 TEL - Telephone Initiated Entry

The TEL Standard Entry Class code is used to originate a Single Entry debit transaction to a consumer's account based on oral authorization obtained from the consumer over the telephone.

This type of transaction can only be originated when there is either an existing relationship between the Originator and Receiver or when the Receiver initiates the telephone call if a relationship does not previously exist.

Note: Information below assumes you are using a Profile-Based import. If you are not (using Ad Hoc instead), you must also import an account number as ACH_Account and an ABA/Routing Number as ACH_Routing_ABA. The below screenshot uses a name-based lookup to link each entry to a customer, employee, or vendor profile.

1.13.5 Frequently Asked Questions (FAQ)

1.13.5.1 Changing Default Standard Entry Class Code

Overview

In absence of specific instructions to use a certain Standard Entry Class Code (SEC Code), ACH Universal will use the default SEC Code set during [Account Setup](#).

The default SEC Code is used unless the code is stipulated directly by mapping the Class_3_Letters field to a field containing the SEC code.

See [List of Standard Entry Class Codes](#) for the list of SEC Codes and more information on each one.

From the main menu select File, then ACH Setup. Click the Next button three times to display screen four (bottom left corner of screen). At the top of the screen, you will see Figure 1.

Figure 1 - Default SEC Code

For a non-CTX code, leave the top radio button selected and choose the desired SEC Code from the dropdown box.

For a CTX code, select the CTX-EDI Subsets radio button and then choose the desired transaction set from the dropdown box. In almost all cases, this will be the EPN STP 820 set (currently shown).

Click Next two more times, then click Finish to exit the ACH Setup window and save your changes.

1.13.5.2 Changing Profile Lookup Field

Overview

The profile lookup field is used by ACH Universal to match transactions to a specific profile. By default, ACH Universal uses the name field.

In most situations, it is preferable to perform the lookup using an ID number instead of name. This is most commonly an employee ID or vendor ID. Note: For CTX transactions, you must use name.

Follow the steps below to change the default to use an ID lookup.

Steps

Select File from the main menu, then ACH Setup.

Click Next 4 times. In the bottom left, you will see "Screen 5 of 6."

The top of the screen will look like Figure 1 (below).

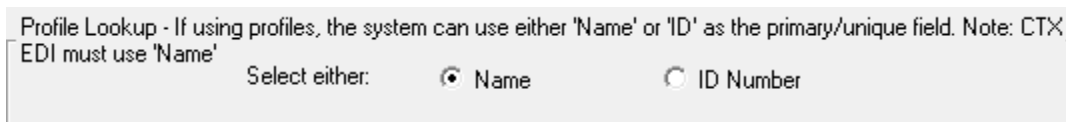


Figure 1 - ACH Setup Profile Lookup

Click the radio button next to ID Number.

Click Next again, then Finish.

At this point, ACH Universal will use ID Number for the profile lookup.

In both the profile and transaction files, map the appropriate field containing the ID number as ACH_ID_Internal (Profile Lookup).

1.13.5.3 Changing Debit and Credit Text

Overview

Debit and Credit text is used in conjunction with the Sign field to identify whether a transaction in a file is a debit or a credit. Follow the steps below to enter the debit and credit text for your data.

Steps

From the main menu select File, then Options, then General.

In the "Text for Debit" field, enter the text to identify a debit transaction. The default is "debit".

In the "Text for Credit" field, enter the text to identify a credit transaction. The default is "credit".

When finished, click Close to save your changes.

1.13.5.4 I want to pay my vendors. What will they see on their bank statements?

Regardless as to whether you are collecting or paying funds, the other party will see the following information:

- Amount
- Your company name
- Description of transaction (Entered during ACH Setup, usually describes transaction purpose, such as AutoPay.)
- Effective transaction date
- Actual transaction post date
- Individual ID Name from the detailed transaction
- Individual ID Number from the detailed transaction

Your vendors may or may not see any addenda information, depending solely on the service provided to them by their bank.

Of course the statement will also include other fields, such the amount and actual posting date to the account.

1.13.5.5 I am collecting from customers. How do I know the funds went into my account?

Your bank tracks each transaction that you have submitted and will notify you of any transactions which was unable to be completed.

For example, if an account has been closed, or if you are debiting funds and the account balance is insufficient, you will be notified by your bank. This report can be printed/faxed or can be sent electronically in an ACH Return file. Regardless of the format, the returned items will contain a standard three-digit return code (an 'R' and two numeric digits).

In addition, your bank may offer optional services which will allow you to track all transactions, rather than a negative-confirmation scenario.

See [Returns](#) for more information.

1.13.5.6 I am on the Desktop platform with 1 workstation license. If I purchase an additional workstation, can I share data?

Q: I'm on the Desktop platform and have 1 workstation. If I purchase an additional workstation license, can I share data between the two?

A: No. You will need to upgrade to the SQL Server Express or SQL Server Platform. With multiple workstations you can have a separation of data (payroll

on one workstation, checking on another), but the two are unable to share between them.

1.13.5.7 What is an account?

Q: What is an account?

A: An account is the ACH Universal front-end to a database that stores all the data you import. For example, a Payroll account access a Payroll database (either a .brd on the Desktop platform or a Payroll database on the SQL Server platform). This manual uses the term "account" instead of "database" because that is how ACH Universal refers to them.

1.13.5.8 I have one source file but multiple databases. How do I split the file into the correct database?

Q: I have one source file, but multiple ACH Universal databases. How do I split the file into the appropriate database?

A: Use an import filter. See [Filtering Imports](#).

1.13.5.9 I have a non-standard date format. How do I use it?

Q: I have a non-standard date format. How do I use it in ACH Universal?

A: A non-standard format is a format which isn't supported by your Windows (Control Panel, Regional Settings) Settings.

A date format of 31/12/2002 is non-standard in the United States, but is standard in the United Kingdom.

To import non-standard formats, use a Custom Date Import (CDI).

From the main menu, select File, then Options, then General.

In the Import tab, set "Custom Date Import (CDI) G/L:" to On

Select Format, (31/12/2002, 2002/12/31, etc...)

Select a separator, (slash, colon, hyphen, none)

If the date is embedded within another field, see [My date field is embedded within text](#).

1.13.5.10 My date field is embedded within text. How do I import it?

Q: My date field is embedded within text. How do I import it?

Use a Custom Date Import (CDI).

From the main menu, select File, then Options, then General.

In the Import tab, set "Custom Date Import (CDI) G/L:" to On

In "CDI: Source Format G/L", select your date format from the dropdown box (31/12/2002, 2002/12/31, etc...)

In "CDI: Separator G/L", select your separator, (slash, colon, hyphen, none)

In "CDI: Embedded Start G/L" enter the date's first position (counting from the left) within the field. For example, when date is in a field by itself, this position is 0. If there were three characters prior to the start of the date, you would enter 4.

1.13.5.11 My bank requires a login record

Q: My bank requires a login record. How do I set up ACH Universal to provide one?

A: A login record, if used by the bank, is the very first line in an ACH file, even before the file header record. It is used by the bank to identify the sender. Distinct from ACH identification, the bank will use this information for processing and tracking purposes.

1. Obtain the specific login record from the bank.
2. Start the software, load the account you have created in ACH Universal
3. Select the File menu, then Options, then Transmit to Bank
4. Scroll to the Local File tab.
5. Key in the login record exactly as specified by the bank into the textbox labeled "Login record"
6. Click Close to save your changes.

ACH Universal will now include the login record in every ACH file made in that account.

1.13.5.12 ADO/MDAC Re-Installing

1 – Yes...After a clean install, the first error message received was the "SwitchPrograms_SampleData" after clicking the ACH Universal Sample Account Demo from the welcome new users screen.

ADO - FAQ - <http://support.microsoft.com/kb/183606> (link on the page is to the MDAC download)

MDAC Downloads - <http://msdn2.microsoft.com/en-us/data/aa937730.aspx>

1.13.6 Maintenance - Desktop

Overview

The articles in this section provide information on backing up and restoring your database (Desktop platform only) as well as how to upgrade ACH Universal and apply current service packs.

Database

See [Database Backup](#) for information related to scheduling and working with database backups.

See [Restore Database](#) for information on how to restore a database from a backup.

Archiving

See Database Archiving for information on archiving records. This is for efficiency rather than backup purposes.

Upgrades and Service Packs

See Upgrade ACH Universal for steps on upgrading ACH Universal to the most recent version.

See [Download Service Pack](#) for steps on how to download and install the most recent service pack.

1.13.6.1 Database Backup

Overview

Backing up is a necessary part of working with all data. By backing up ACH Universal on a regular basis, your data will be current in the event of an emergency and you will minimize data loss. Note: This article only applies to the Desktop platform. Contact your Database Administrator for procedures and policies regarding SQL Server backups.

Database backups are safeguards against unforeseeable computer errors (file corruption, system failure). By creating regular database backups, the chance of data loss is minimized as there will be a regular backup in place. ACH Universal is set by default for automatic backups. This can be turned off (not recommended) or your own backups scheduled according to your own needs.

Internal Database Storage

ACH Universal stores all information for each account in a .brd file. There is 1 brd file for each account and they share the same name. For example, if you create an account named Payroll, there will be a Payroll.brd database file that contains all the data imported into that account. Never place the brd file on a network drive and attempt to share it among multiple workstations. Multiple workstation licenses should only be used for totally separate database files (through totally separate accounts). If you need to share data, you must use the SQL Server platform.

Regardless of using ACH Universal's default backup policy or implementing your own schedule, the backups are numbered automatically by ACH Universal for identification. The most recent backup will always have the extension .br1. The next most recent backup will have the extension .br2 and the third most recent backup will have the extension .br3. If a [database restoration](#) is needed, restore using the br1 file first (as it is the most recent). By default the backups will be placed into the same directory as the .brd. It is highly recommended that the backups are always stored in the same directory with the brd file.

Automatic Backups (not for disaster recovery)

By default ACH Universal will backup your database in a pre-determined schedule.

Note: The program uses this as a protection against database corruption. These backups are stored on the same drive as the production database, and therefore will not provide for any protection on a hard drive crash or if there is any damage to the computer.

It is highly recommended to leave this option on. If you wish to turn it off: From the main menu, select File, then Options, then General. Select the System tab. Change the "Backup data on exit" option to No. Click Close to save your changes.

Manual Backups - Disaster recovery

From the main menu, select File > Backup.

We highly recommend backing up to a server that is backed up off-site.

1.13.6.2 Restore Database

Overview

Follow the steps below on the Desktop platform to restore a database backup. For example, if the database becomes corrupted, restoration would be required.

Database Restoration Procedures

Please follow the steps at:

<http://www.treasurysoftware.com/support2-corrupt-database.html>

1.13.6.3 Download Service Pack

Updates

A Service Pack update is an in-cycle release that modifies some features of ACH Universal. This is distinct from an upgrade which requires a setup file be downloaded and used. The Service Pack can be downloaded and installed automatically through ACH Universal.

Download Service Pack

From the Help tab, select Software > One Click Update.

If you have an Internet connection, click Yes to proceed with the download.

ACH Universal will automatically download and install the newest service pack if not already installed.

When prompted, close and restart ACH Universal to complete the service pack installation.

1.13.7 Legacy Help

We are proud of our continual development of ACH Universal.

This folder contains help topics relevant to older versions of ACH Universal. While the screens and instructions may not apply to your version, we have included them to support our existing client base.

1.13.8 Banking Features

Banking Features

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ACH Universal enables users to create NACHA compliant files for use with Fedline and other systems.

In addition to standard origination (PPD, CCD, etc...) transactions, the Processor Edition now incorporates the features from the Banking Edition, including:

- Returns, and
- Notification of Changes

To create ACH Return files - you need a Processor edition of ACH Universal.

Note: If you are a client of a bank - you will want to view the client-side of [returns](#).

1.13.8.1 Returns

Returns Setup

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Important - Returns (as are Notification of Changes) are kept in a separate account within ACH Universal.

Setup:

1. Create a new account for Returns.

From the ACH Universal main menu select 'File', 'New Account', then select the option button 'CREATE'. We suggest, and for this narrative, we will name the new account: Returns

2. ACH Setup Wizard

From the main menu select File > ACH Setup and navigate to the 3rd panel of the wizard (below) and select XXX - Returns.

Notes:

--Do not select any other options for this account - ie., do not make any entries for offset records, etc...

--Exit and re-enter ACH Universal as prompted after completing this setup wizard.

ACH Setup

If your bank did not supply these values, use our Auto-fill feature

Batch header record ('5' record) Please enter as provided by your financial institution.

Company Name - Your company's 'short' name which will be displayed on your customer's, employee's, vendor's bank statements. Max of 16 characters. (positions 5-20)

Company ID - Identifies your company, division or sub-unit. Typically your Immediate Origin ID. ('5' positions 41-50 and '8' positions 45-54)

Originating DFI - Typically your Immediate Destination code, without the trailing check digit. 8 digits (records '5' positions 80-87, '6' positions 80-87 and '8' positions 80-87).

Auto-fill (more info)

Your Company

Example 'Your Company'

1657777777

Example '130009783'

20288106

Example '20288106'

Standard Entry Class (SEC) Code

Select the primary (default) SEC Code

☒ All except CTX-EDI Returns (uses original class)

☐ CTX-EDI Subsets EPN STP 820

Screen 3 of 7

Help Cancel < Back Next > Finish



Don't forget to exit and re-enter the software as prompted.

Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.8.1.1 Returns - Manually adding records

Returns Use - Creating a return

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Once you have setup a 'Returns' account, you can enter transactions that you have received from other financial institutions.

Creating a return record

1. Access the 'Add Record(s)' Window

Enter into the 'Returns' account within ACH Universal.

From the ACH Universal main menu select 'Edit', 'Add Record(s)'.

2a. Recommended method - copy and paste from the original ACH instructions

New Record

This form enables you to create a Return detail record. You may enter into the fields below, or simply copy and paste from the source ACH file (if available).

Enter the information as RECEIVED. You may copy and paste the original ACH line information to save time.

Copy the Batch Header ('5' record) and then click 'Paste' [Paste \(Header\)](#) **1. Copy and paste the 5 record**

Copy the detail transaction ('6' record) and then click 'Paste' [Paste \(Detail\)](#) **2. Copy and paste the 6 record**

or

Service Class	Comp. Name	Comp. Disc. Data	Comp. ID	Std. Class Code	Comp. Entry Desc.	Comp Desc. D.
220	YOUR COMPANY		1657777777	PPD	AUTOPAY	061213

Trans. Code	RDFI (w/check digit)	DFI Account	Debit/Credit	Amount	ID Number	Receiving Comp
22	248238184	130009783	CR: Pay funds	7251.52		AROUND THE HC

Select why you are sending this entry back **3. Select the Return Code**

Code: **R02**

- R01 Insufficient Funds
- R02 Account Closed**
- R03 No Account/Unable to locate Account
- R04 Invalid Account number
- R05 Reserved
- R06 Returned per ODFI's Request
- R07 Authorization Revoked by customer
- R08 Payment Stopped or Stop Payment on Item
- R09 Uncollected Funds
- R10 Customer Advises Not Authorized

Save Cancel

Open the original ACH transaction in a text editor such as Notepad. Locate and copy the transaction.
Note: Transaction records start with a '6'.

Click on the 'Paste Detail' (2nd link). This will automatically populate the necessary fields for your detail.

Then, return to the text editor and locate the batch header for this transaction. Copy the batch header. Return to the 'Add Record(s)' window and click on the 'Paste Header' (1st link). This will automatically populate the necessary fields for your header information.

Note: The order in which you copy and paste is academic (5 record vs. 6 record).

Below is a sample batch header (row starting with '5') and transaction line (row starting with '6'). We have included the first two lines as a ruler to help with the column positions (1 through 94). Of course, the ruler rows are not part of the ACH file.

[illegible]

2b. Manually enter the original ACH information - not recommended

Alternatively, you may manually enter the information into the window. Please note that this method is not recommended, as the information must be EXACTLY as originally transmitted. Any typographic error may result in a rejection of your return.

3. Return Code

On the bottom left of the 'Add Record(s)' window, select the Return Code (ie. Insufficient funds, etc...). Click 'Save' when finished.

When finished

Create and transmit the records from this account. Please remember that these records will be in a separate file from your 'regular' ACH transactions, and the file will have a different name (see 'File', 'Options', 'Transmit to Bank', 'Local File' for the name and location of this file).

Notes:

- Returns are created in the 'Add Record(s)' window and may be edited/modified before transmittal.
- There is no import functionality through the import wizard for returns.

Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.8.1.2 Returns - Importing records

In addition to manually entering the return records, they can be imported through the Import Wizard.

How do I start - Where do I get my data from?

If you have an in-house IT group that is supplying you with data - it should contain the information in the chart at the end of this page.

The only way to get this data is to have access to the original ACH file. You can parse this yourself, or use our ACH-2-Excel conversion utility.

Example

1. Use our built-in ACH-2-Excel conversion utility (from the main menu 'File', 'ACH File Conversion') to create a comma delimited file.

2. Import the entire comma delimited file created with ACH-2-Excel into your core processing system or other database table.

The table should have an additional column for the Return Code. Include the 'R' and leading 0 if needed. Therefore, the return code 1 - Insufficient funds, would be in your database as R01.

Note: Adding the column should be performed programmatically in your database and not in Excel. If the file is opened in Excel, it will convert the trace numbers into exponential notation - making them unusable.

Once you have marked the records with the Return Code, export this to a comma delimited file.

Of course, not all records in the file you imported into your database are to be returned (at least we hope not). You will only want to export those with a return code.

As an example, we have used ACH-2-Excel to convert an ACH file into a csv file. Programmatically, we have edited the file and removed the last field and substituted it with the return code (R01, R02, etc...). [This file](#) can be imported directly into ACH Universal.

3. Enter into the 'Returns' account within ACH Universal. Start the import wizard and import your file.

Tips:

--If you used ACH-2-Excel to make your file - select the 'ACH NACHA RETURNS' mapping template. The columns will be in the correct order and position.

Note: When you select 'ACH NACHA RETURNS' for the first time, the system may warn you that the mapping template has more fields than the file you are importing. This is fine, as the additional field is used only in Notification of Changes.

--When selecting the template - mark it as the default, by checking the default checkbox. This is required if you are going to perform any type of automation.

Assuming you have retained our file layout from ACH-2-Excel and simply added one additional field (Return Code), this will map all the columns as shown below.

Notes:

--It is NOT necessary to map each column in order to generate a notification. Banks vary widely in their requirements of data - but of course, failure to include the information can result in their rejection. This is bank dependent. The more information provided to the originator, the easier it will be for them log your notice.

--The column in green, is the field to map to in ACH Universal.

--The middle column is a description, along with location of where the data was obtained from
First number - which record - header record '5', or the detail record '6'.

Second and third numbers - the start and end position within the record

--The last two entries, ReturnNOC_Code and Corrected_Data_Resend, are not from the original ACH transaction. The parenthesis in the last two lines refer to their location in the new file.

Sample data	Description (Line number_From_To)	Map to ACH Universal
8/16/2006	Date (5_70_75)	Date
130009783	Account (6_13_29)	ACH_Account
248238184	ABA/Routing (6_04_12)	ACH_Routing_ABA
AROUND THE HORN	Individual Name (6_55_76)	ACH_Name_Internal
ID4567	Individual ID (6_40_54)	ACH_ID_Internal
22	Transaction Code (6_02_03)	ACH_Transaction_Code
202881060000001	Trace (80_94)	Trace_Resend
	Bank Discretionary (6_77_78)	Bank_Disc_Data
60816	Descriptive Date (5_64_69)	Descriptive_Date
YOUR COMPANY	Company Name (5_05_20)	Comp_Name_Resend
	Company Discretionary (5_21_40)	Comp_Disc_Resend
1657777777	Company ID (5_41_50)	Comp_ID_Resend
PPD	Class (5_51_53)	Class_3_Letters
AUTOPAY	Company Entry Description (5_54_63)	Comp_Entry_Desc_Resend
1	Batch (5_88_94)	Batch_Resend
20288106	Originating DFI (5_80_87)	Orig_DFI_Resend
\$7,251.52	Amount_Unsigned (6_30_39)	Amount
220	Service Class 2xx (5_02_04)	Batch_2XX_Resend
	Julian_Settle_Date (5_76_78)	Settle_Date_Julian_Resend
C02	ReturnNOC_Code (7_4_6)	ReturnNOC_Code
063000047	Corrected_Data_Resend (7_36_64)	Corrected_Data_Resend

Note: The last line - Corrected_Data_Resend is not used in the Return file (only used in Notification of Changes).

Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.8.1.3 Returns - Creating files

Creating files

Create and transmit the records from this account. Please remember that these records will be in a separate file from your 'regular' ACH transactions, and the file will have a different name (see 'File', 'Options', 'Transmit to Bank', 'Local File' for the name and location of this file).

Automation

You may automate this process using our [command line interface](#).

Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.8.1.4 Returns - Processing from an ACH File

Returns - Processing from an ACH File

ACH Universal can create an ACH Return from from many sources.

This help page contains instructions if you are receiving an ACH file and need to create returns based on a subset (hopefully small) of them.

Reminder: This functionality requires the Processor edition of ACH Universal.

One-time setup

1. Create a new account to work in.

From the main menu select File > New > Create an account - and then complete the wizard.

Note: In this example, we named the account 'Returns'.

2. Default the account to create ACH Return files

From the program Home Page, click ACH File Setup, then next.

Enter your header information here.

Note: If you don't have your header information, you can skip this and come back at any time. It is not needed to create a file, but of course - you'll need to enter it before sending to the FRB or your processor.

When finished, select 'Advanced Setup - Access all setup options' to enable the 'Next' button to continue. Click Next.

ACH Setup

Please enter as provided by your bank. Didn't get instructions from your bank? That's ok - see the examples below.

Your Bank's ABA/Routing number (Immediate Destination ID, positions 4-13).	<input type="text" value="202881066"/> Example '202881066'
Your Bank's Name (Immediate Destination Name, positions 41-63).	<input type="text" value="Bank of Any Town"/> Example 'Bank of Any Town'
Typically '1' followed by your Fed ID# (10 digits total, no dashes) (Immediate Origin ID, positions 14-23).	<input type="text" value="130009783"/> Example '130009783'
Your Company Name (Immediate Origin Name, positions 64-86).	<input type="text" value="Your Company"/> Example 'Your Company'

[Populate header entries from an existing ACH file \(more info\)](#)

☐ Quick Setup - Use common defaults, highly recommended for first time users.
Tip: Start with the defaults, you can always return to this wizard to update.

☒ Advanced Setup - Access all setup options

Select 'Returns (uses original class)'. Click Next, then Finish.

ACH Setup

If your bank did not supply these values, use our Auto-fill feature

Batch header record ('5' record) Please enter as provided by your financial institution.

Company Name - Your company's 'short' name which will be displayed on your customer's, employee's, vendor's bank statements. Max of 16 characters. (positions 5-20)

Company ID - Identifies your company, division or sub-unit. Typically your Immediate Origin ID. ('5' positions 41-50 and '8' positions 45-54)

Originating DFI - Typically your Immediate Destination code, without the trailing check digit. 8 digits (records '5' positions 80-87, '6' positions 80-87 and '8' positions 80-87).

Auto-fill (more info)

Your Company

Example 'Your Company'

165777777

Example '130009783'

20288106

Example '20288106'

Select Returns

Standard Entry Class (SEC) Code

Select the primary (default) SEC Code

☒ All except CTX-EDI

☐ CTX-EDI Subsets

XXX - Returns (uses original class)

POP - Point of Purchase

PPD - Personal

RCK - Re-Presented Check Entry

TEL - Telephone-Initiated

WEB - Internet-Initiated

XXX - Returns (uses original class)

COR - Notification of Change

CIE - Customer Initiated Entry

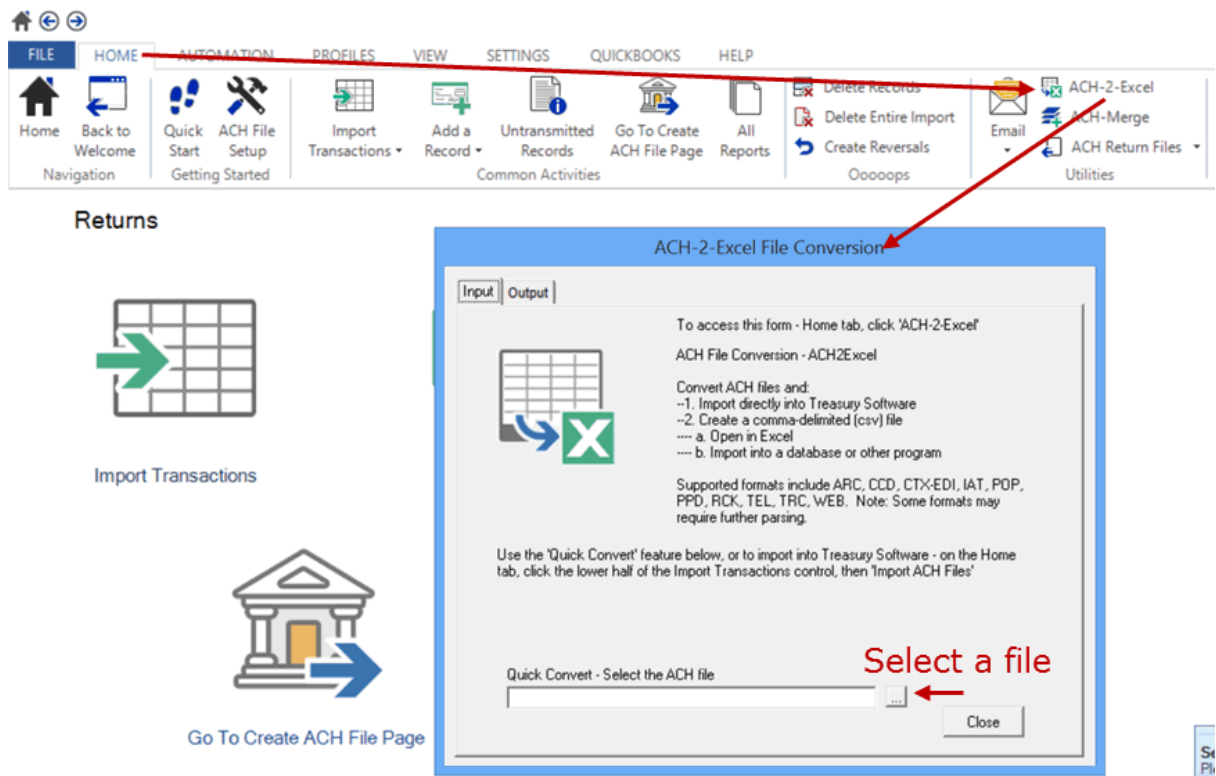
Screen 3 of 7

Help Cancel < Back

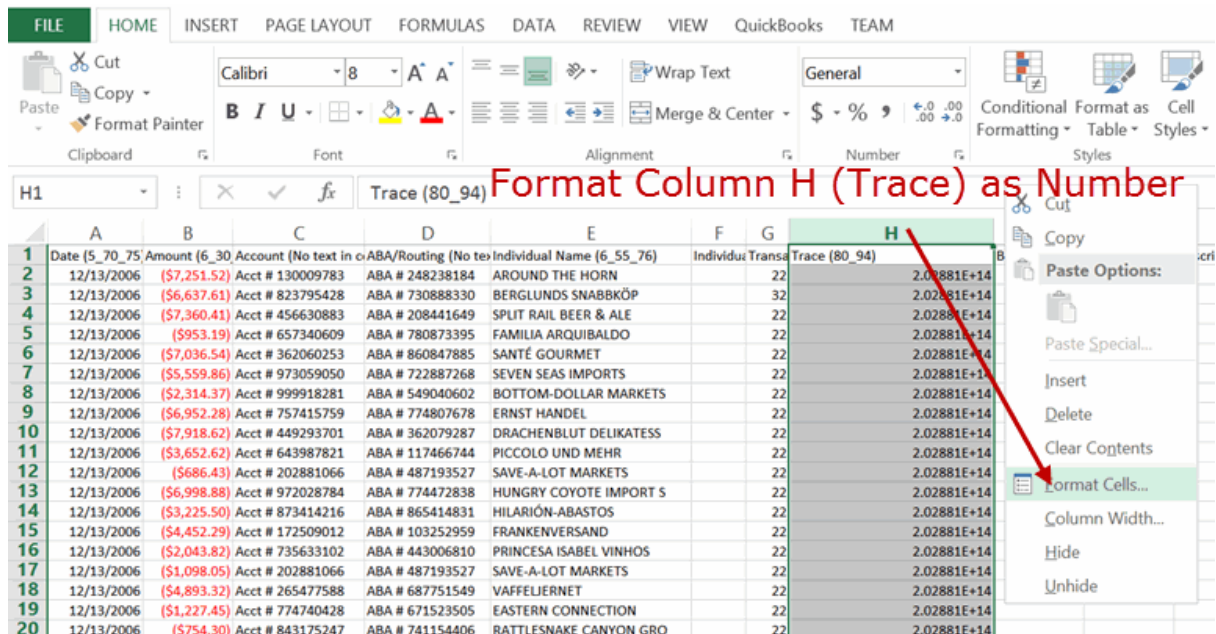
3. Prepare sample/test data

On the Home tab, click ACH-2-Excel.

On the form, select an ACH file to convert. Once selected, allow the conversion to continue.



A spreadsheet will open with the converted data. Format column H (Trace number) as a number to avoid the values being displayed in Exponential Notation.



For this sample, add a column to the rightmost field - and enter return codes. Note: Enter the 'R' plus a leading digit if applicable. For example, for Insufficient Funds, enter R01 as below.

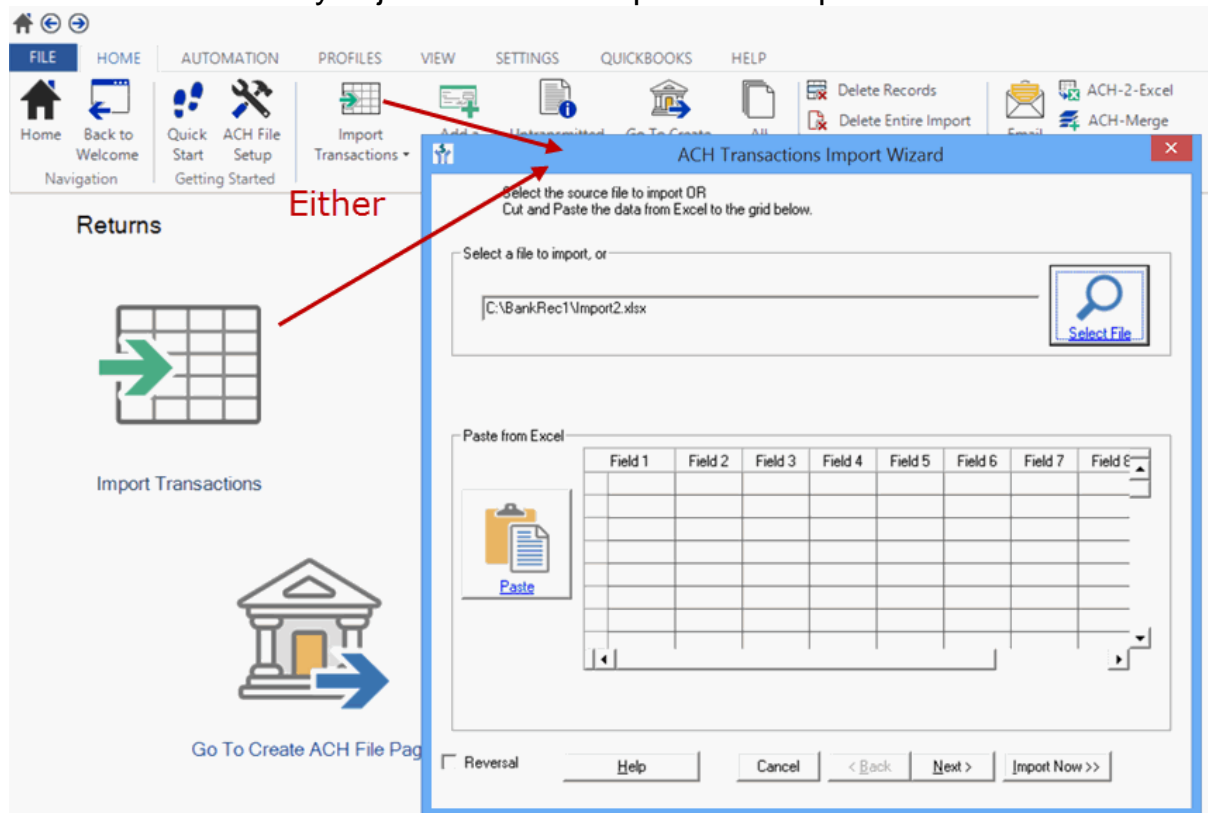
	AE	AF	AG	AH
1	Amount	L Acct # (no text)	ABA # (no text)	Return Code
2	7251.52	130009783	248238184	R01
3	6637.61	823795428	730888330	R01
4	7360.41	456630883	208441649	R01
5	953.19	657340609	780873395	R01
6	7036.54	362060253	860847885	R01

Save the file as an Excel file.

4. Set your mappings.

Click on Import Transactions to start the wizard.

Select the Excel file you just saved in the previous step and click Next.



In the upper right corner, select the mapping template 'ACH NACHA Returns'

Warning: There is a similar named template called 'ACH Returns', depending on your version - you can use this as well.

Also check the 'Save as default'

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select ... [Show all field selections](#)

Date	...	ACH_Account	ACH_Routing_AB	ACH_...
F1	F2	F3	F4	
Date (5_70_75)	Amount (6_30_39)	Account (No text ir	ABA/Routing (No t	Indivi
12/13/2006	(\$7,251.52)	Acct # 130009783	ABA # 248238184	AROI
12/13/2006	(\$6,637.61)	Acct # 823795428	ABA # 730888330	BERC
12/13/2006	(\$7,360.41)	Acct # 456630883	ABA # 208441649	SPLI
12/13/2006	(\$953.19)	Acct # 657340609	ABA # 780873395	FAMI
12/13/2006	(\$7,000.50)	Acct # 300000000	ABA # 000000000	CASH

Help Cancel < Back Next > Finish

This mapping template is used for a variety of purposes, so we're going to modify it now for our use.

We're going to unmap four fields. To unmap a field, click on the field.

First click on fields F3 and F4 to unmap them. Your screen should now look like:

ACH Transaction Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH NACHA Returns
☒ save as default

Select ... <- Show all field selections

Date	...	...	...	ACH
F1	F2	F3	F4	
Date (5_70_75)	Amount (6_30_39)	Account (No text in	ABA/Routing (No t	Indivi
12/13/2006	(\$7,251.52)	Acct # 130009783	ABA # 248238184	AROL
12/13/2006	(\$6,637.61)	Acct # 823795428	ABA # 730888330	BERC
12/13/2006	(\$7,360.41)	Acct # 456630883	ABA # 208441649	SPLI
12/13/2006	(\$953.19)	Acct # 657340609	ABA # 780873395	FAMI
12/13/2006	(\$7,000.50)	Acct # 300000000	ABA # 000000000	CAN1

Help Help Cancel < Back Next > Finish

Field F5 should be mapped 'Name'. Map this if needed.

Scroll to fields F31 and F32 and unmap them.

Now, we're going to map three fields.

Select field F32 and from the drop down list select Bank_Account_Number.

Select field F33 and select ABA_Routing_Number.

Click on the 'Show all field selections' (see red arrow below)

Select field F34 and select ReturnNOC_Code

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select a Mapping Template
 ACH NACHA Returns
☒ save as default

ReturnNOC_Code <- Show all field selections

	Bank_Account_Number	ABA_Routing_Number	ReturnNOC_Code
F31	F32	F33	F34
Amount	Acct # (no text)	ABA # (no text)	Return
7251.5	130009783	248238184	R01
6637.6	823795428	730888330	R01
7360.4	456630883	208441649	R01
953.19	657340609	780873395	R01
3000.5	200000000	000013000	R01

Help Help Cancel < Back Next > Finish

Click Next, Next and Finish to import and most importantly - to save your mappings.

Common mapping question:

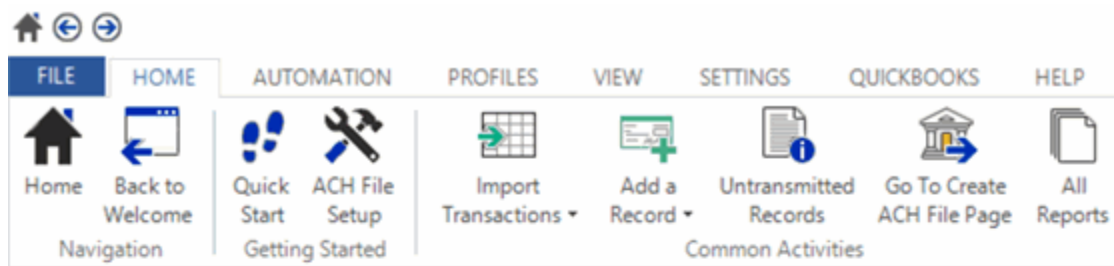
Q: Amount - Why didn't we map field 2 for amount?

A: This field is signed. We already had field 26 mapped which is unsigned - as the transaction code will supply the debit/credit information.

Note: There are multiple amount fields for different purposes.

5. Create a test ACH Return File

From the Home page - click on the Go To Create ACH File Page - and then click on Create (see below).



Returns: Press the 'Create ACH File' button below to create and transmit the file. You may review the records and/or modify the settings below.

A transmission method has not been selected. Please transmit the file manually.

Your transmission file can be found (after pressing the button below) at -
C:\Users\Public\Treasury Software\To Bank>Returns_transmit.txt

**Congratulations.
Create ACH Return File**



Create ACH File

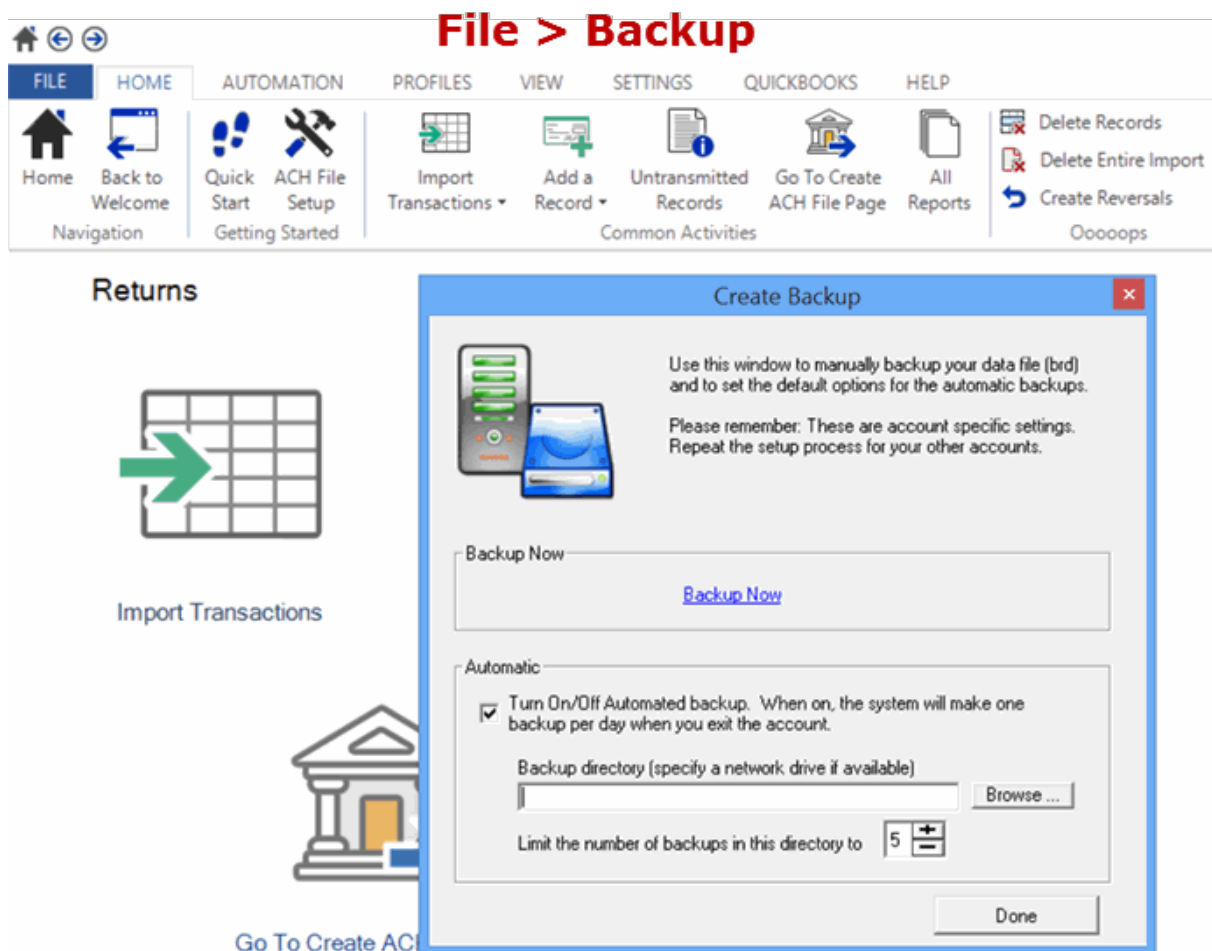
Operations

1. Simply prepare the data file as above in step 3. All other work has been saved.

Note: Of course, your returns will only be a subset of the entire file. Delete the records within Excel that do not need to be returned.

Reminder:

This would be a good time to backup your work. Click File > Backup.



Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.8.2 Notification of Change

Use 'Notification of Change' when you are the RDFI (receiving financial institution) and you want to notify the originator (ODFI) of an error in the ACH transaction. Use a Notification of Change when you can fulfill the ACH transaction. Use a Return when you cannot fulfill the transaction.

Important *****

Notification of Changes (as are Returns) are kept in a separate account within ACH Universal.

Setup:

1. Create a new account for Notification of Changes.

From the ACH Universal main menu select 'File', 'New Account', then select the option button 'CREATE'. We suggest, and for this narrative, we will name the new account:

Notification_of_Changes

Click through the wizard to complete it. At the end you will be prompted to enter your transmittal information.

Click Yes - Enter Transmittal Information in the ACH Setup Wizard

2. ACH Setup Wizard

The information on screens two and three of the ACH Setup Wizard should be the same as the information from your other account.

Hint: For additional reference, cancel the wizard, switch back to your other account and note/print the entries. Then go back to the account and re-start the ACH Setup Wizard from the main menu at 'File', 'ACH Setup'.

Screen Four - In 'Application - Standard Entry Class Code', the radio button 'All except EDI-CTX' should be selected. In the drop down box, select:
COR- Notification of Change

Do not make any entries for offset records.

Click through the wizard to complete it. You will be prompted to exit and re-enter the account - please do so.

Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.8.2.1 Notification of Change - Manually adding records

Once you have setup a 'Notification Of Changes' account, you can enter transactions that you have received from other financial institutions.

Creating a Notification Of Changes record

1. Access the 'Add Record(s)' Window

Enter into the 'Notification Of Changes' account within ACH Universal.
From the ACH Universal main menu select 'Edit', 'Add Record(s)'.

2a. Recommended method - copy and paste from the original ACH instructions

Open the original ACH transaction in a text editor such as Notepad. Locate and copy the transaction.
Note: Transaction records start with a '6'.

Click on the 'Paste Detail' (2nd link). This will automatically populate the necessary fields for your detail.

Then, return to the text editor and locate the batch header for this transaction. Copy the batch header. Return to the 'Add Record(s)' window and click on the 'Paste Header' (1st link). This will automatically populate the necessary fields for your header information.

Below is a sample batch header (row starting with '5') and transaction line (row starting with '6'). We have included the first two lines as a ruler to help with the column positions (1 through 94). Of course, the ruler rows are not part of the ACH file.

1	2	3	4	5	6	7	8	9
123456789012345678901234567890123456789012345678901234567890123456789012345678901234								
5220YOUR COMPANY				16577777777PPDAUTOPAY	060815060815	1202881060000001		
622248238184130009783		0000725152		AROUND THE HORN		0202881060000001		

2b. Manually enter the original ACH information - not recommended

Alternatively, you may manually enter the information into the window. Please note that this method is not recommended, as the information must be EXACTLY as originally transmitted. Any typographic error may result in a rejection of your Notification Of Change.

3. Notification Of Changes Code

On the bottom left of the 'Add Record(s)' window, select the Notification Of Change Code (ie. incorrect account number, incorrect ABA number, etc...). Enter the correct information to the right of the code. Click 'Save' when finished.

When finished

Create and transmit the records from this account. Please remember that these records will be in a separate file from your 'regular' ACH transactions, and the file will have a different name (see 'File', 'Options', 'Transmit to Bank', 'Local File' for the name and location of this file).

Notes:

- Notification Of Changes are created in the 'Add Record(s)' window and may be edited/modified before transmittal.
- Notification Of Change transactions are batched within the file with a transaction type of 'COR'.

Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.8.2.2 Notification of Change - Importing records

In addition to manually entering the Notification of Changes transaction, they can be imported through the Import Wizard.

This functionality, the Bank Merger/ABA utility, is used when banks consolidate and an automated method is needed to notify the ACH originators of the ABA change. Of course, the import functionality can be used for any Notification of Change code.

Once you have setup a 'Notification Of Changes' account, you can enter transactions that you have received from other financial institutions.

How do I start - Where do I get my data from?**Option #1 - ACH file**

By far the quickest and most reliable approach is to get an ACH file from your bank or processor.

a. Use our built-in ACH2Excel conversion utility (from the main menu 'File', 'ACH File Conversion') to create a comma delimited file.

b. Provide the Notification Code and new information

--If you are notifying for updated ABA/Routing numbers or account numbers, simply add them to the chart (from main menu 'Reports', then 'Notification - List of ABA's' or 'Notification - List of Accounts'. Click the plus sign on the toolbar to add). The system will automatically enter the code and new information.

--For other Notification of Change codes, add two columns to the comma delimited file. One for the code (include the 'c' in the detail) and one for the new information.

c. Enter into the 'Notification Of Changes' account within ACH Universal. Start the import wizard and select the 'ACH NACHA RETURNS' mapping template. This will map all the columns as shown below.

Option #2 - Other computer file

a. If you have an in-house IT group that is supplying you with data - it should contain the information below (with the exception of the last two lines - ReturnNOC_Code and Corrected_Data_Resend).

Notes:

--It is NOT necessary to map each column in order to generate a notification. Banks vary widely in their requirements of data - but of course, failure to include the information can result in their rejection. This is bank dependent. The more information provided to the originator, the easier it will be for them to log your notice.

--The column in green, is the field to map to in ACH Universal.

--The middle column is a description, along with location of where the data was obtained from
First number - which record - header record '5', or the detail record '6'.

Second and third numbers - the start and end position within the record

--The last two entries, ReturnNOC_Code and Corrected_Data_Resend, are not from the original ACH transaction. The parenthesis refer to their location in the new Notification of Change file.

Sample data	Description (Line number_From_To)	Map to ACH Universal
8/16/2006	Date (5_70_75)	Date
130009783	Account (6_13_29)	ACH_Account
248238184	ABA/Routing (6_04_12)	ACH_Routing_ABA
AROUND THE HORN	Individual Name (6_55_76)	ACH_Name_Internal
ID4567	Individual ID (6_40_54)	ACH_ID_Internal
22	Transaction Code (6_02_03)	ACH_Transaction_Code
202881060000001	Trace (80_94)	Trace_Resend
	Bank Discretionary (6_77_78)	Bank_Disc_Data
60816	Descriptive Date (5_64_69)	Descriptive_Date
YOUR COMPANY	Company Name (5_05_20)	Comp_Name_Resend
	Company Discretionary (5_21_40)	Comp_Disc_Resend
1657777777	Company ID (5_41_50)	Comp_ID_Resend
PPD	Class (5_51_53)	Class_3_Letters
AUTOPAY	Company Entry Description (5_54_63)	Comp_Entry_Desc_Resend
1	Batch (5_88_94)	Batch_Resend
20288106	Originating DFI (5_80_87)	Orig_DFI_Resend
\$7,251.52	Amount_Unsigned (6_30_39)	Amount
220	Service Class 2xx (5_02_04)	Batch_2XX_Resend
	Julian_Settle_Date (5_76_78)	Settle_Date_Julian_Resend
C02	ReturnNOC_Code (7_4_6)	ReturnNOC_Code
063000047	Corrected_Data_Resend (7_36_64)	Corrected_Data_Resend

b. Provide the Notification Code and new information

--If you are notifying for updated ABA/Routing numbers or account numbers, simply add them to the chart (from main menu 'Reports', then 'Notification - List of ABA's' or 'Notification - List of Accounts'. Click the plus sign on the toolbar to add). The system will automatically enter the code and new information.

--For other codes, add two columns to the comma delimited file. One for the code (include the 'c' in the detail) and one for the new information.

c. Enter into the 'Notification Of Changes' account within ACH Universal. Start the import wizard and select an unused mapping template. Map the columns as shown above.

When finished

Create and transmit the records from this account. Please remember that these records will be in a separate file from your 'regular' ACH transactions, and the file will have a different name (see 'File', 'Options', 'Transmit to Bank', 'Local File' for the name and location of this file).

Notes:

--Notification Of Changes are created in the 'Add Record(s)' window and may be edited/modified before transmittal.

--Notification Of Change transactions are batched within the file with a transaction type of 'COR'.

Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.8.2.3 Notification of Change - Creating files**Creating files**

Create and transmit the records from this account. Please remember that these records will be in a separate file from your 'regular' ACH transactions, and the file will have a different name (see 'File', 'Options', 'Transmit to Bank', 'Local File' for the name and location of this file).

Automation

You may automate this process using our [command line interface](#).

Reminder: To create ACH Return files - you need a Processor edition of ACH Universal.

1.13.9 SQL Lockout**SQL Lockout - Resetting the SQL settings**

Use this page if you have been up and running using SQL Server - and then your Network Administrator changed a user's password SQL password - or other connection information.

Rather than uninstall, reinstall and re-configure Treasury Software, you can simply reset the SQL Settings.

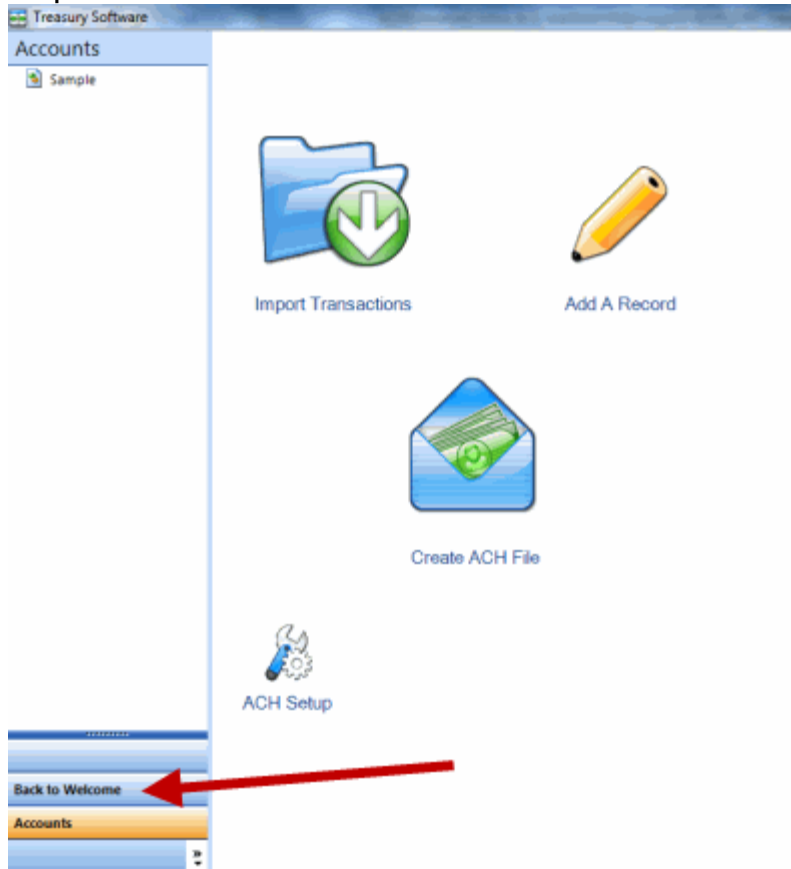
This article covers:

1. Accessing the 'Reset Connection to Desktop'
2. Reconnecting to SQL

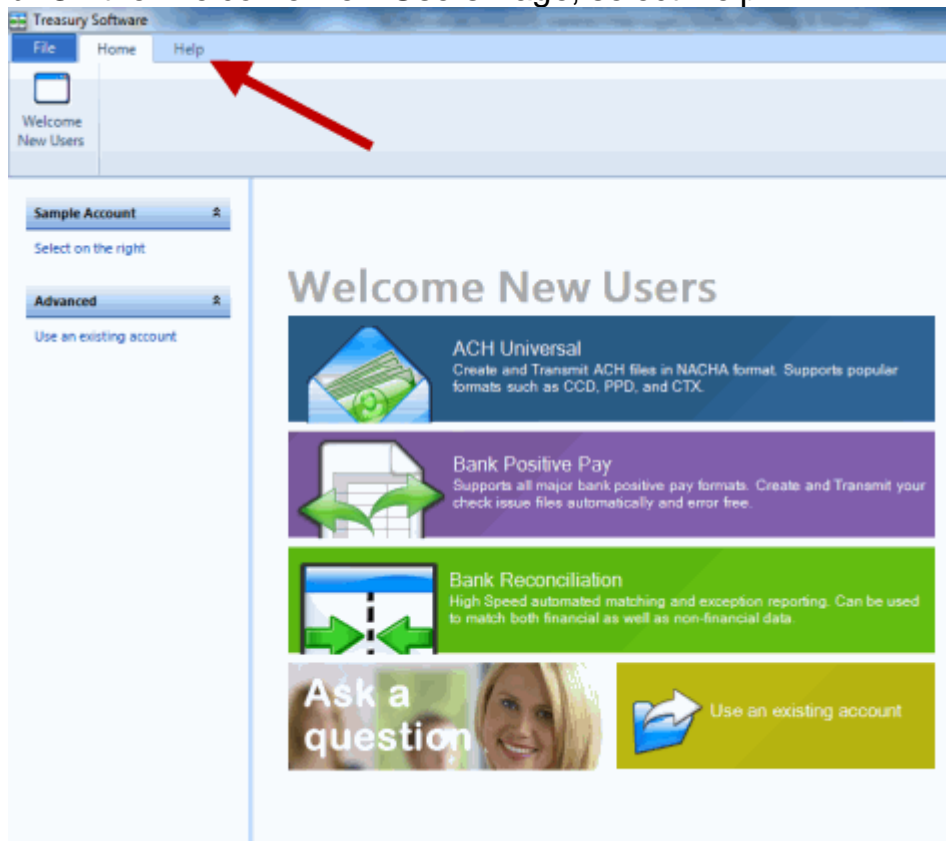
1. Accessing the 'Reset Connection to Desktop'

a. Start the software at the workstation.

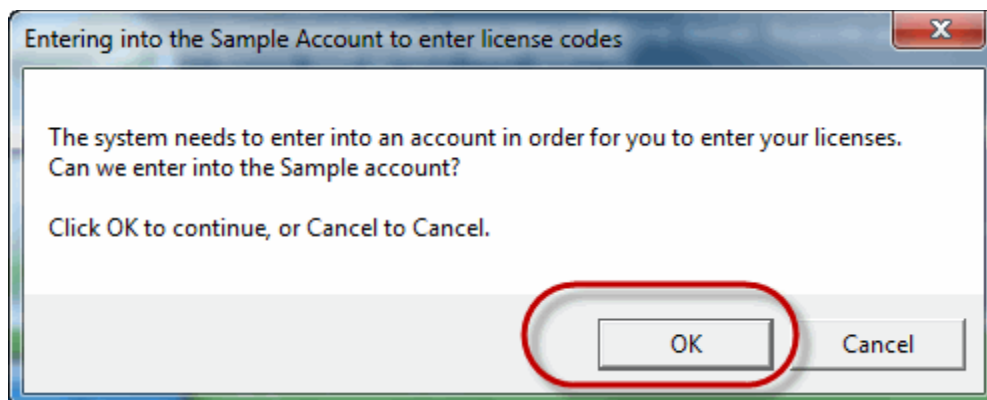
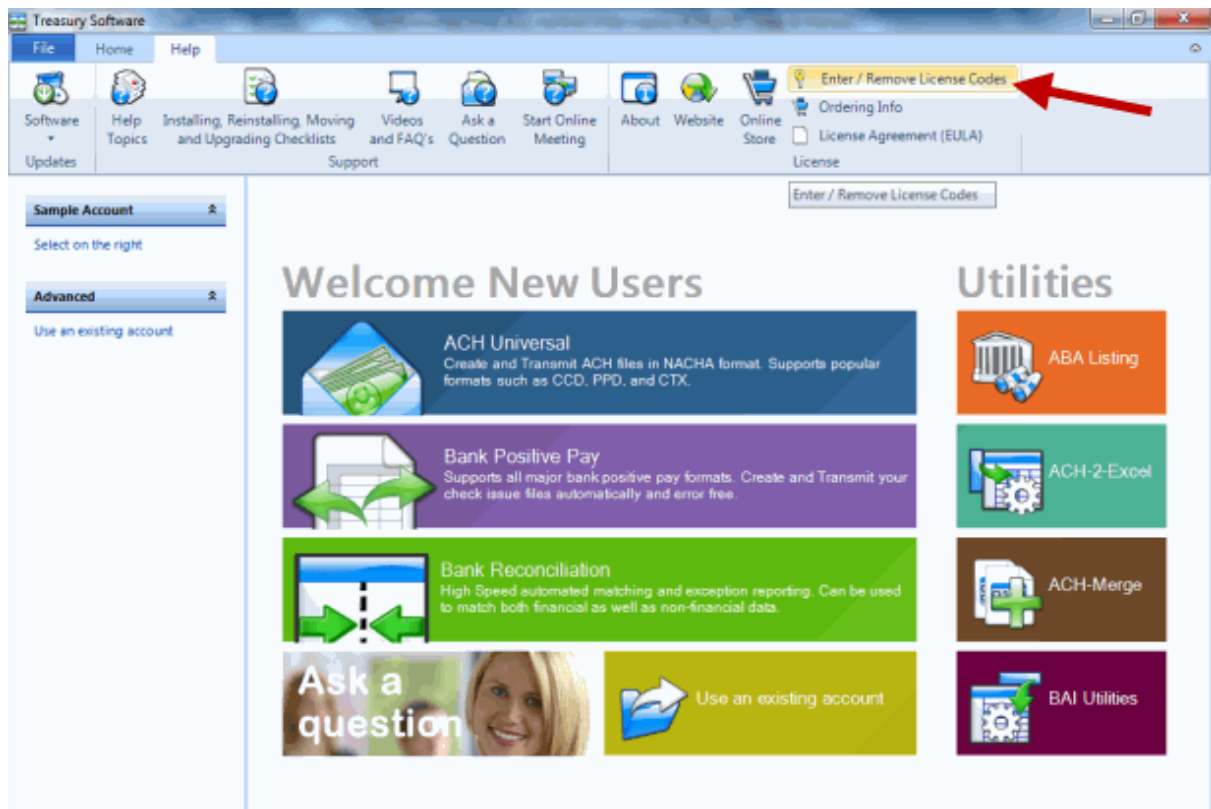
If you have already entered a license code, click on the 'Back to Welcome' button on the lower left corner. If you have not entered a license, proceed to step b.



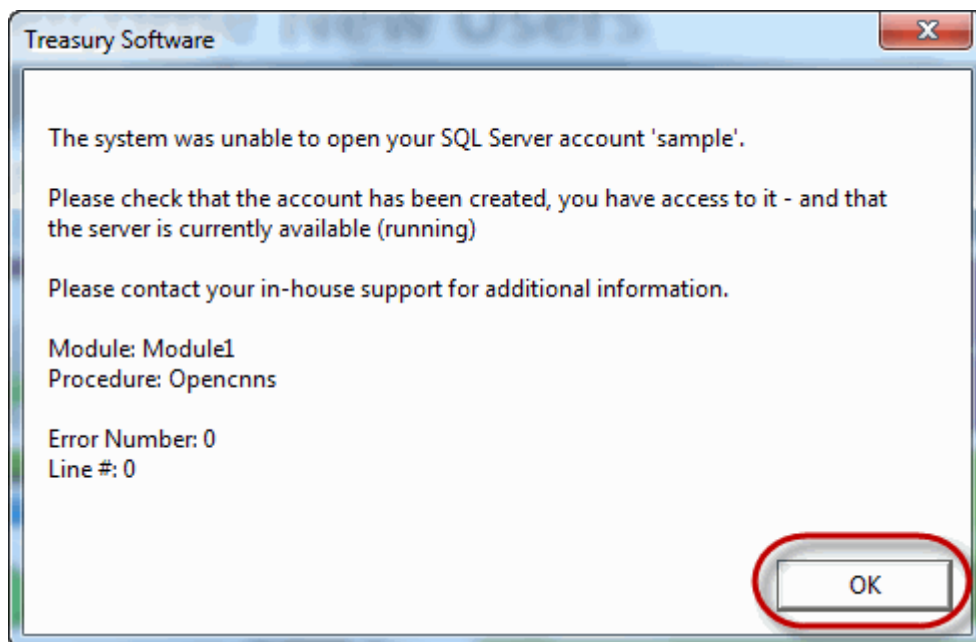
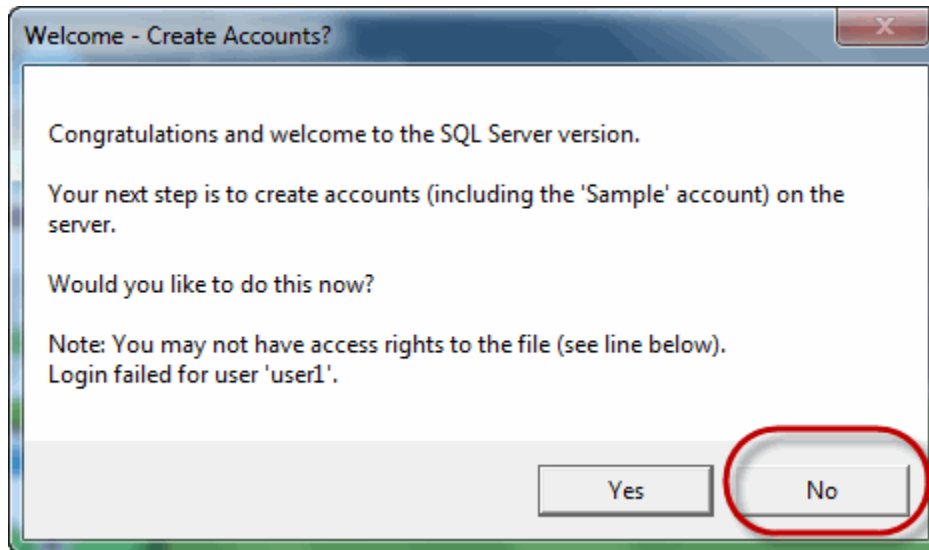
b. On the Welcome New Users Page, select Help



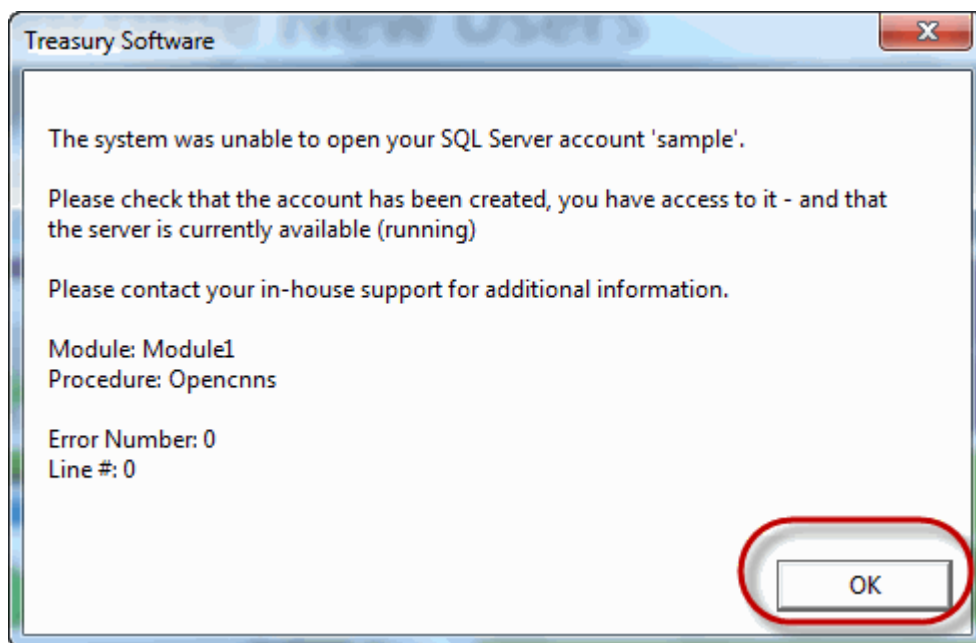
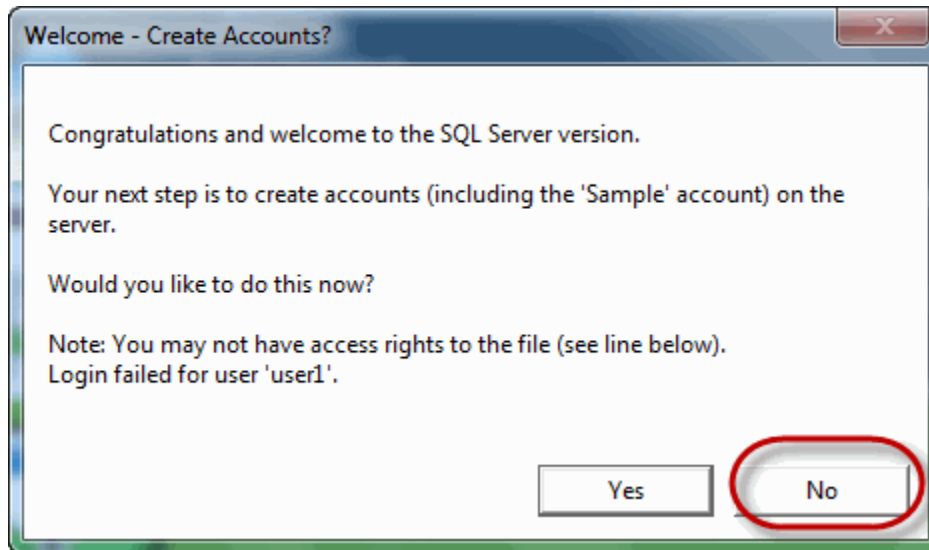
c. Select "enter License Codes."

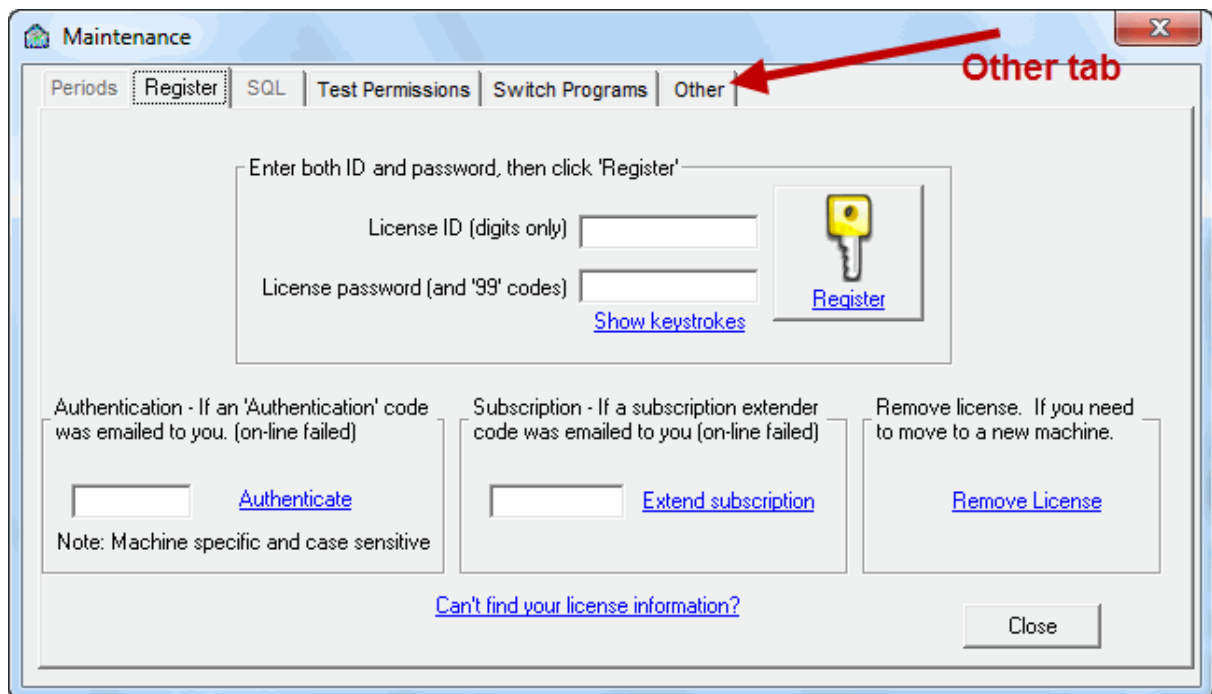
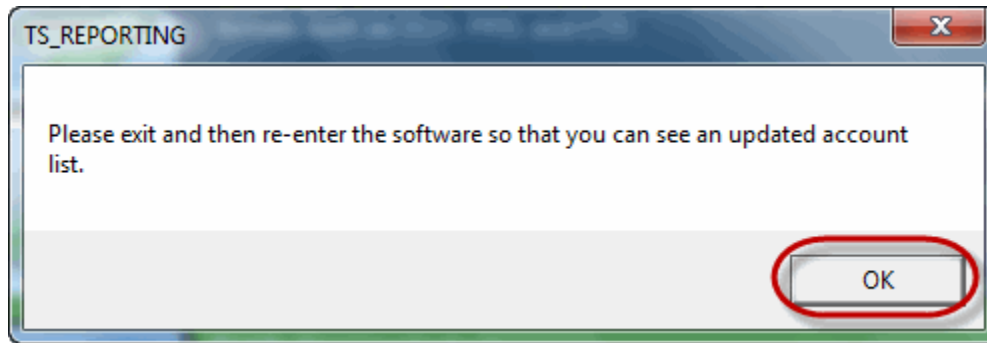


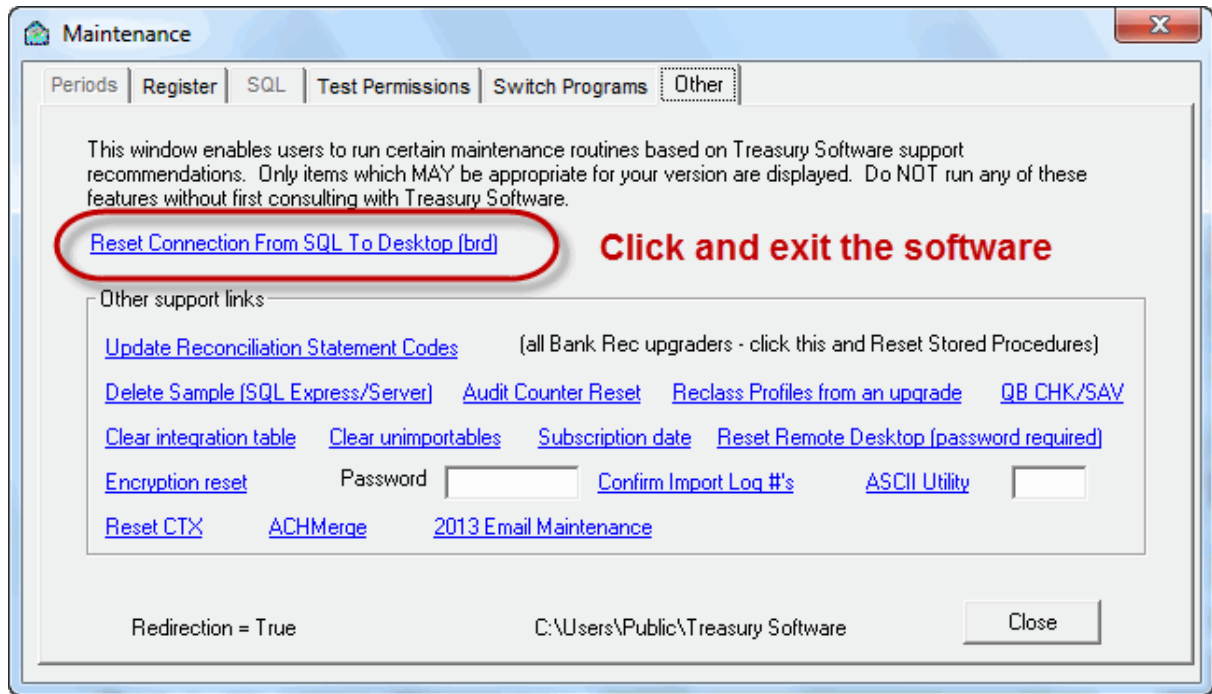
Tip: While there are a lot of message prompts below - just remember: When asked to create an account - click 'No'.



It will repeat - select No.







When you restart the software, you will be in desktop mode.
 You will only have a Sample account.
 Enter into the sample account.

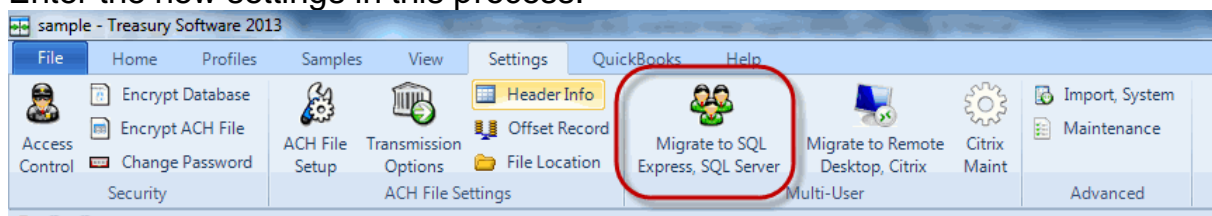
Summary:

While there are a lot of message prompts - just remember: When asked to create an account - click 'No'.

2. Reconnecting to SQL

From the Ribbon Bar, select Settings > Migrate to SQL Server and follow the prompts.

Enter the new settings in this process.



Done.

1.13.10 U.S. Bank Secure Payment

ACH Universal enables you to create files that are compatible with U.S. Bank's Secure Payment format.

While the Secure Payment format is similar to an ACH file, there are several differences. To account for these differences, you will need to enter a custom code into ACH Universal.

I. Setup

1. Download and install the software:

<http://www.treasurysoftware.com/download.aspx>

Tip: If you are installing for a multi-user environment, please see additional documentation at:

<http://www.treasurysoftware.com/support2-Install-Center.html>

Start the software if you haven't done so already.

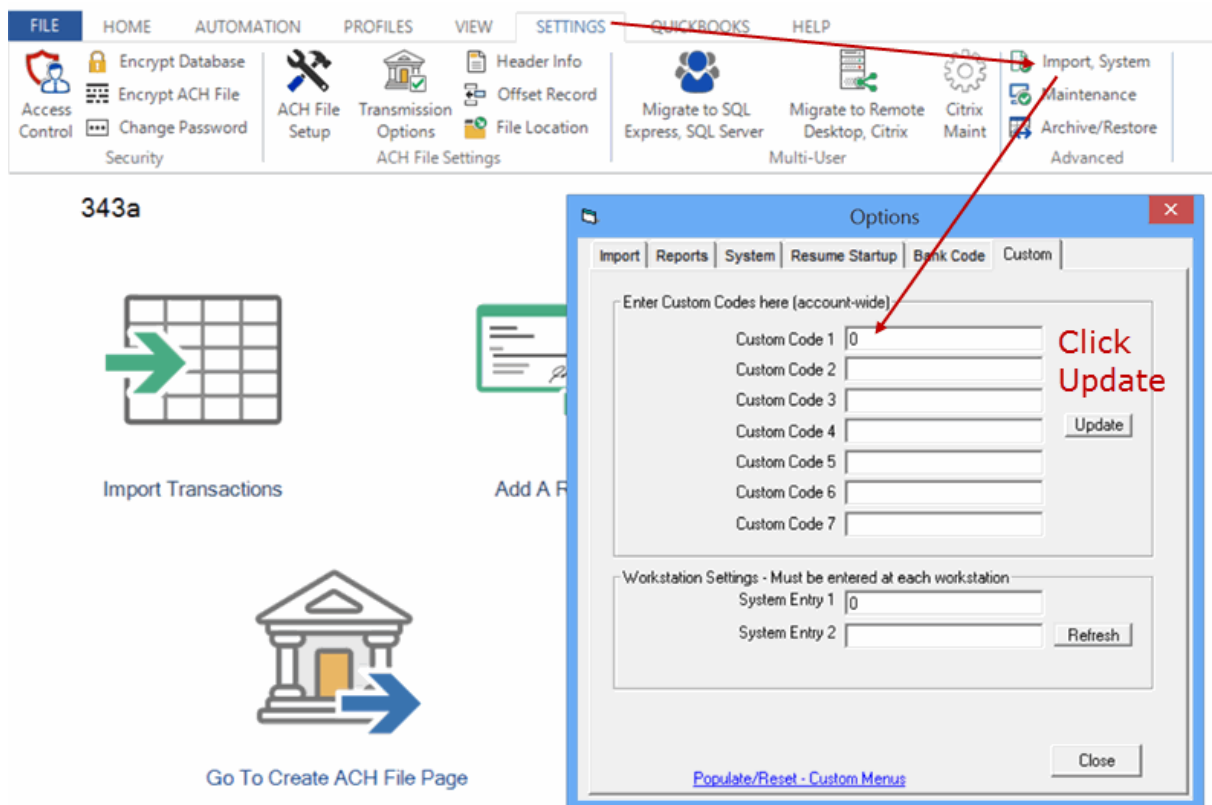
2. Create a new account by selecting File > New Account > Create

Complete the wizard.

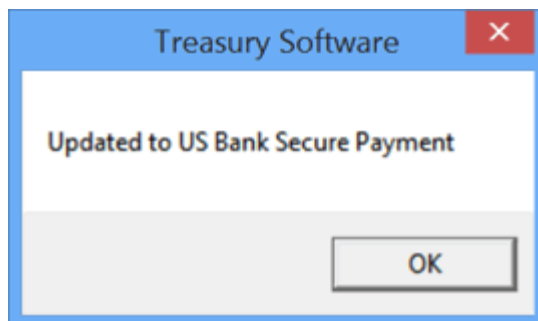
3. Enter your custom code obtained from US Bank

You can enter the custom code by selecting the Settings tab then 'Import, System' to access the Options window.

Then enter your code on the 'CustomCode 1' line, press 'UPDATE', then 'Close'.



Note: Upon clicking 'Update', you will receive the following message (assuming you entered the correct code):



4. Enter your Company Information in ACH Setup

You can access the setup wizard from the lower left corner of the program home page.

Please enter all four line items as supplied by US Bank.

ACH Setup

Please enter as provided by your bank. Didn't get instructions from your bank? That's ok - see the examples below.

Your Bank's ABA/Routing number
(Immediate Destination ID, positions 4-13).

Your Bank's Name
(Immediate Destination Name, positions 41-63).

Typically '1' followed by your Fed ID# (10 digits total, no dashes)
(Immediate Origin ID, positions 14-23).

Your Company Name
(Immediate Origin Name, positions 64-86).

[Populate header entries from an existing ACH file \(more info\)](#)

☒ Quick Setup - Use common defaults, highly recommended for first time users.
Tip: Start with the defaults, you can always return to this wizard to update.

☐ Advanced Setup - Access all setup options

Help Cancel < Back Next > Finish

Congratulations - you're done with the account setup.

II. Creating a file

5. Importing transactions

Click the Import Transactions button on the Home Page to start the Import Wizard.

Point to your Excel or csv file with the following fields:

Amount

Employee Name

ID_Number

Click next to bring you to the Mapping Window. Map the fields as noted below.

******IMPORTANT - The amount field must be imported as a credit (negative).*******

Either:

Have your amounts signed as a negative and map as 'Amount'
or

If your amounts are not signed (positive), map as 'Amount_Reverse_Sign'.

Failure to sign the amount properly will result in an improperly formatted file.

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

Select a Mapping Template
 ACH Transactions
☐ save as default

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign',
 rather than 'Amount'.

Only map the columns you need to import (click the column to select).

Select ... <- Show all field selections

Amount	Name	ID_Number		
Field 1	Field 2	Field 3	Field 4	
Amount	Vendor Code/Desc	Employee #		
-\$725.52	Arnold, Mary	17709		
-\$663.61	Azrin, David	57960		
-\$730.41	Block, Heidi	90074		
-\$95.19	Butters, Marilyn	34137		
-\$725.52	Chen, Tony	77502		

Help Help Cancel < Back Next > Finish

Click Next, review your records and complete the wizard.

6. Create the Secure Payment file

Click on Create ACH File to create the file.

Send this file to US Bank.

Notes:

--The US Bank Secure Payment utility is different than an ACH file. Other features within ACH Universal may not be compatible with this format. Setting or engaging features not documented on this page - may result in a Secure Payment file no longer compatible with US Bank specifications.

--This format requires a Processor level license.

Need additional assistance - please contact Treasury Software Support at 866 226-5732 or [contact us](#).

U.S. Bank and the U.S. Bank logo are registered trademarks of U.S. Bank

1.13.11 RBC Royal Bank of Canada

RBC Royal Bank of Canada

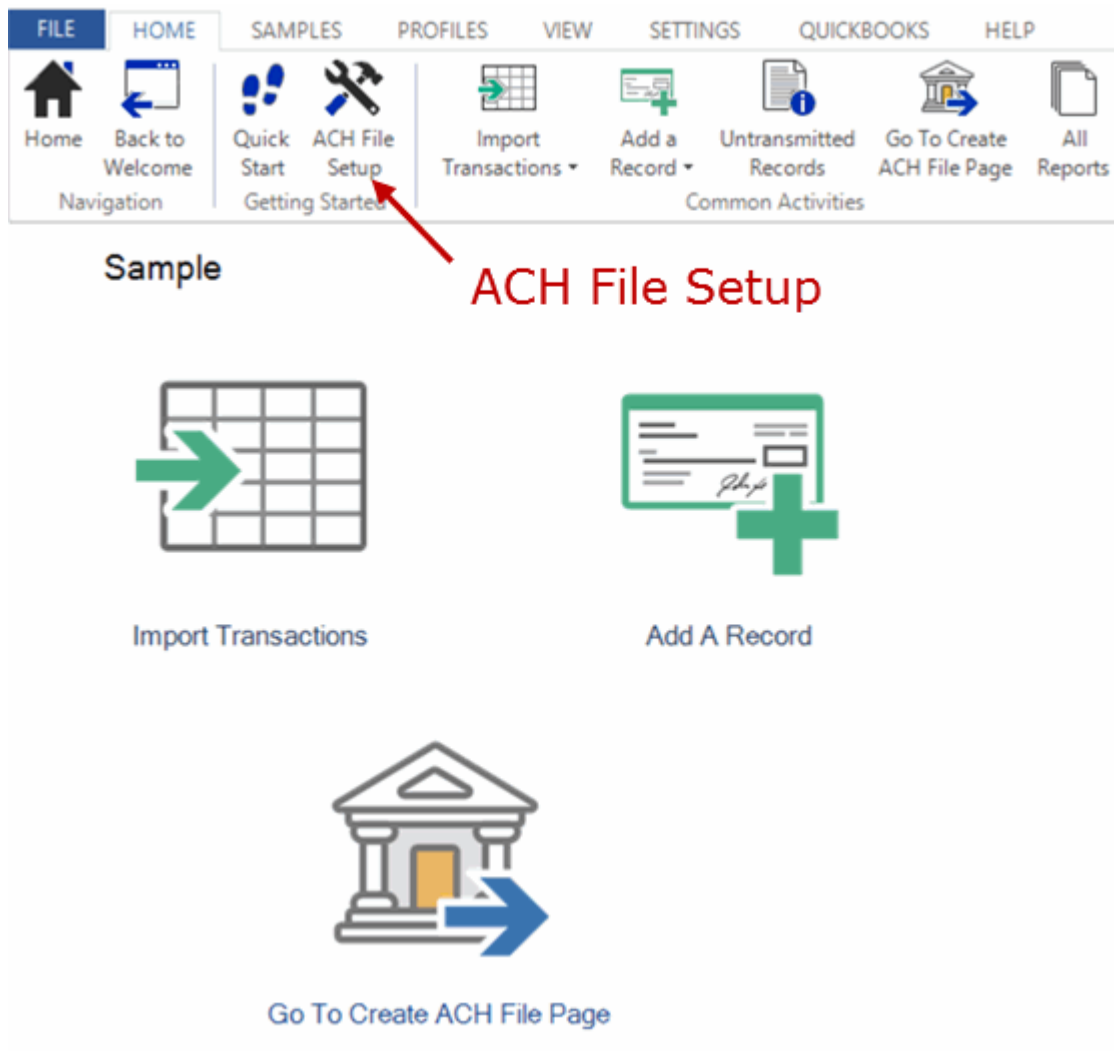
Who should read this page:

This page is for Canadian users who want to originate ACH payments with RBC - Royal Bank of Canada and the receiving bank is also Canadian. ACH Universal is fully compliant with the Royal Bank of Canada when the following option settings are selected.

Note: If a Canadian user wants to have the receiving bank in the US, you'll need to create an IAT transaction - and these instructions can be found at [ACH-IAT](#).

To originate with the RBC - Royal Bank of Canada:

1. Click on ACH Setup from the Home page of the software.



2. Click Next until you get to screen 5. Tip: At screen 2, you'll need to select 'Advanced' to continue.
Enter 'CA' for your Discretionary Data.

ACH Setup

Preferences

Description on your recipient's bank statement. A simple entry such as: Dues, Payroll, ePay will suffice. (Company Entry Description, 10 characters max, record 5, positions 54 - 63)

Company Discretionary Data (not displayed on recipient's statement). Batch Header (record '5', positions 21 - 40)

Default effective date. Only used if a date is not included in the imported file. Default is set to the next available banking day during the import process. If the data is imported on Saturday or Sunday, it is calculated from the most recent banking day (Friday).

Notes:

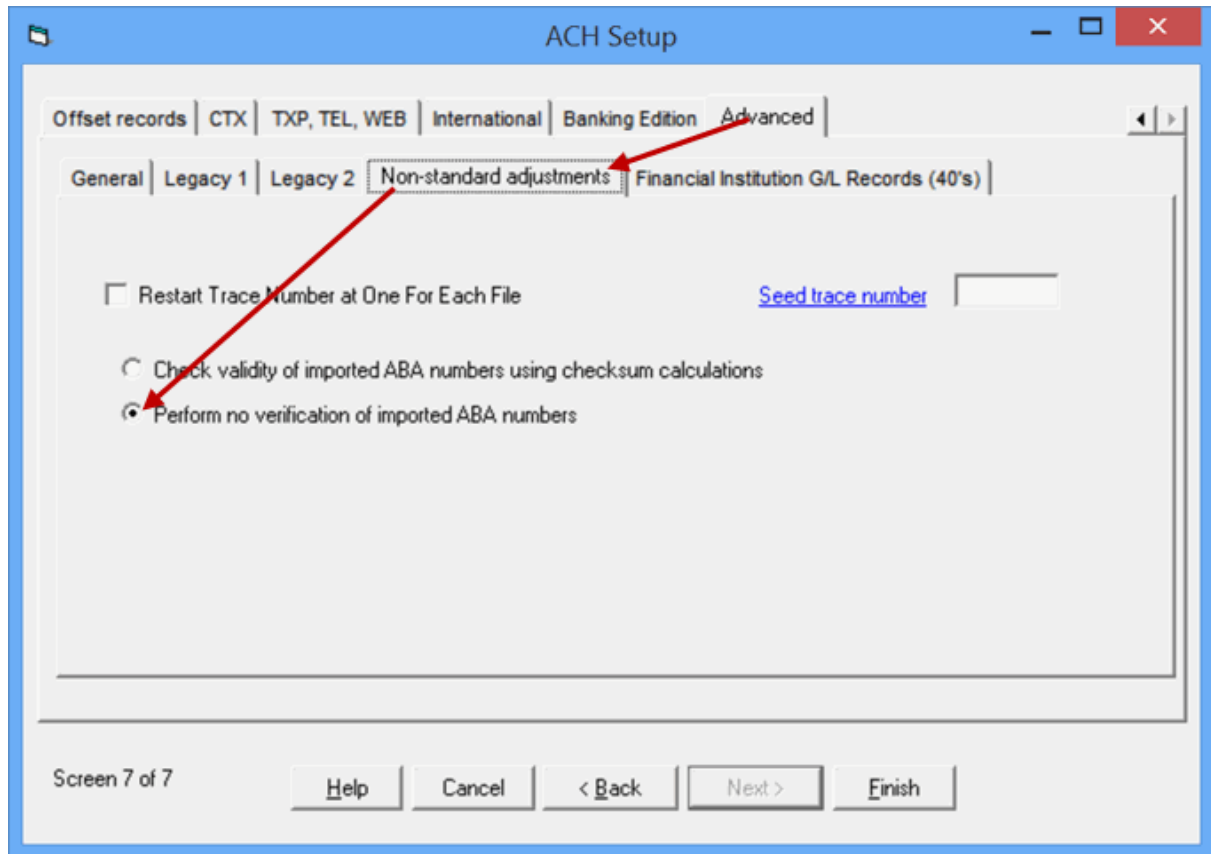
- Holidays are not taken into account.
- The effective date provides the default value for the descriptive date. If you want to specify the descriptive date, see the 'Advanced' tab on the last panel of this wizard.
- Include dates in your import file for maximum control.

Discretionary Data (not displayed on recipient's statement). Transaction records ('6', positions 77 - 78). Rarely used, except in Canadian originations (insert either US or CA).

☐ Create separate batches for debits and credits (appends Company Entry Description above with a 'D' or 'C')

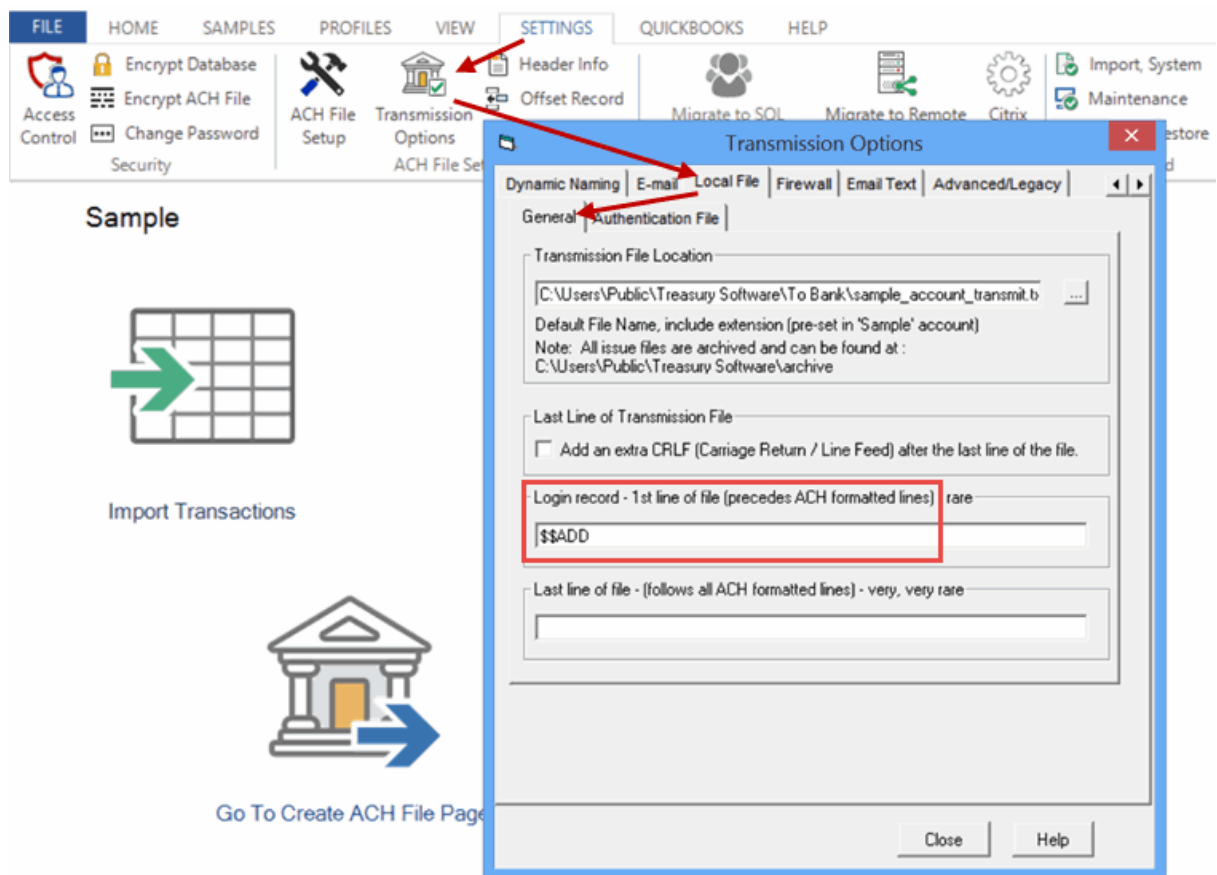
Screen 5 of 7

3. Click Next until you arrive at screen 7. Click on the far right tab Advanced > Non-standard adjustments > Perform no verification of ABA numbers. Click Finish.



4. Finally, RBC uses an embedded login record for security. Note: If you are uploading to a correspondent bank, you might not need to include this. As with all of the settings, consult with your banker.

To enter your login record, click on Settings > Transmission Options > Local File > General > and enter the login record as shown below. Click Close when finished.



You're all set. Of course, if you are working with a correspondent bank, and they advise you to skip the login record (or other setting), as always - please follow their specific instructions.

1.13.12 CitiDirect NA ACH Global File Format

Citibank

This page is for CitiDirect clients who are on the Global Electronic Customer Delivery platform.

The format is also referred to as CitiDirect File Import (5.1 latest format), North America – United States Flat File Import Specification.

If your Citibank account is not on the platform noted above - and it accepts a standard ACH (a.k.a. NACHA) files - stop here and do not use this page.

ACH Universal™ creates both the ACH Credit and ACH Debit record formats for CitiDirect.

ACH Universal helps you create EFT files for:
Direct deposit for employees
Collections from customers
Payments to vendors

ACH (NACHA) vs CitiDirect processes

Unless noted otherwise, all processes are the same for the two formats. Please follow the same instructions and videos as the NACHA format.

All major functions of ACH Universal that are used to create ACH files, are also available to create the CitiDirect files. This includes:

- Excel and csv file import, and profile-based import
- QuickBooks integration
- Email notification
- Security features including encryption, web and/or SSH transmission and SQL Server support
- Automation - Software Integration Kit

Notes:

--Bank accounts should be a one to one match to accounts within ACH Universal. If you are using multiple origination accounts, please create

an account within ACH Universal for each account, as our multiple origination account format (stacking) is not applicable for this format.

--ACH-CTX is an EDI format, and this is not supported in the CitiDirect format.

Ready to get started? See our setup page.

1.13.12.1 Setup - CitiDirect ACH File Format

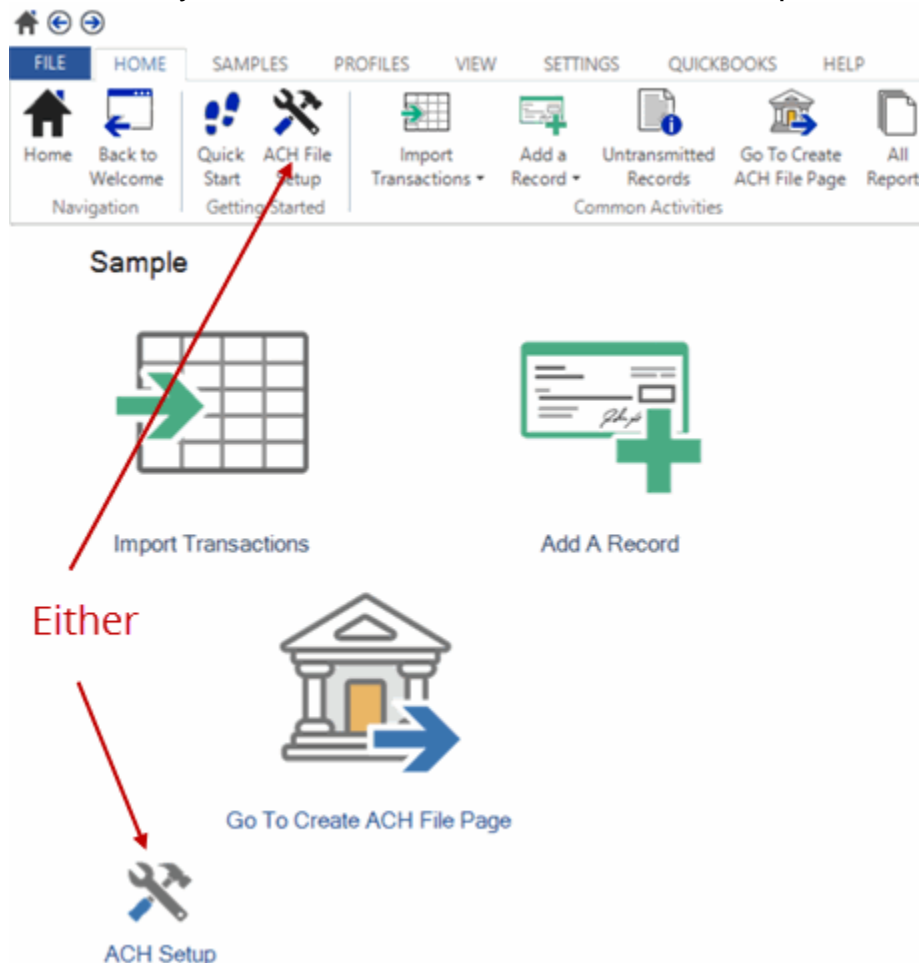
How to create CitiDirect ACH Credits and ACH Debits for the North American Global Platform

1. Create a new account within ACH Universal
Click File > New Account and complete the Wizard.

2. Start the ACH Wizard.

To start the Wizard, on the Home page, click on the 'ACH Setup' icon on the lower left of the main screen to start the ACH File Setup Wizard.

Alternatively, on the Home tab, click ACH File Setup.



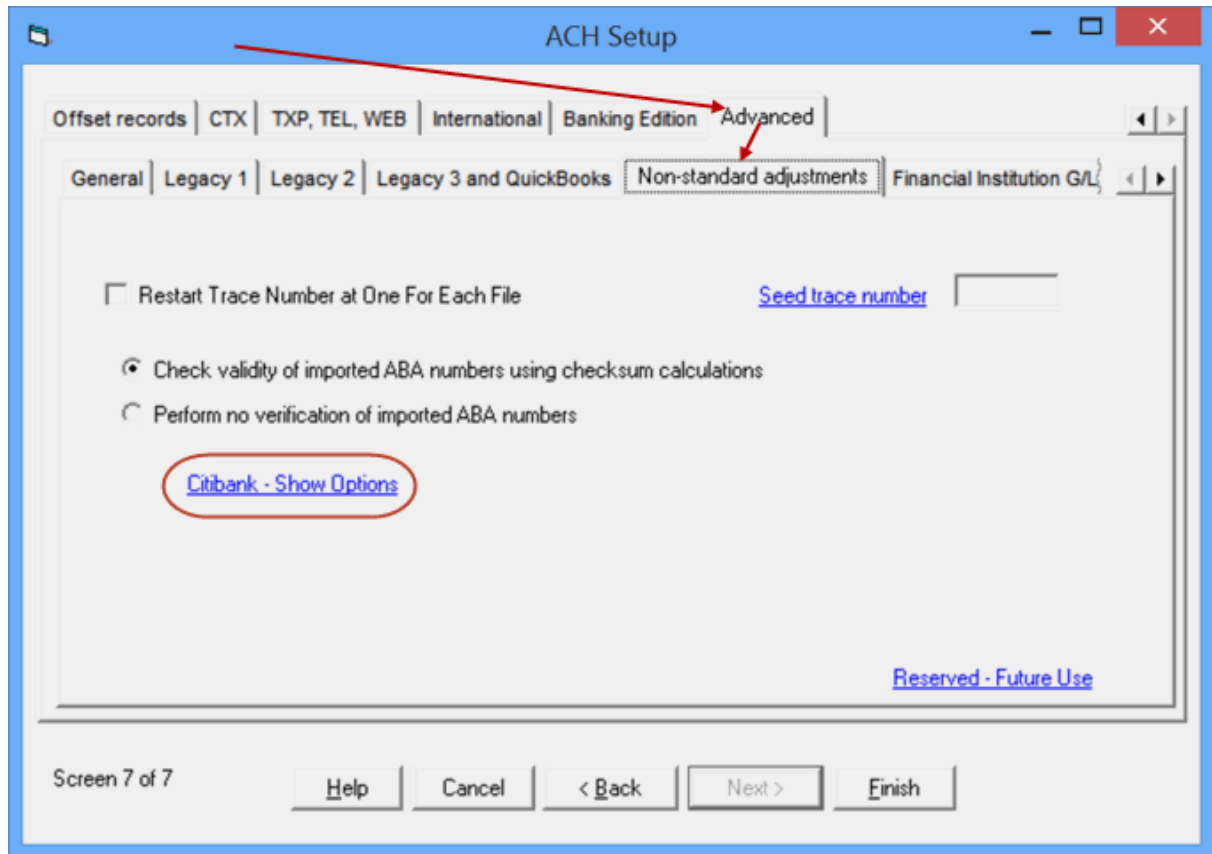
3. Access the Citibank Options panel.

Please continue to screen 7 of 7 by clicking 'Next'.

Tip: At screen 2, you'll need to select the radio button at the bottom to opt for 'Advanced'.

Click the Advanced sub-tab, then non-standard adjustments.

Click on the Citibank - Show Options' link.



4. Complete the Citibank Options panel

Click on 'Activate Citibank format', then enter your bank account number. Leave the two remaining options on their default setting unless instructed otherwise. Click OK.

Options

Citibank

CitiDirect File Import Format for North America, US Flat File Import. Global Electronic Customer Delivery. Includes Debit and Credit Records (not NACHA).

Citibank Features (non-NACHA)

☒ Activate Citibank format (check to turn On)

Enter your 8 digit Citibank account number

Display date in either the 'Value' date field or the 'Processing' (default) date field.

☒ Processing Date
☐ Value Date

☐ Display Transaction Reference Number, Field 25. If CitiDirect is set to 'Full Auto' or 'Prefix Auto' leave unchecked (default unchecked, suppress)

OK Cancel

FAQ

Should I enter any information within the ACH File Setup Wizard (7 screens)?
No, please leave the settings at their default settings - and any entries empty.

Click 'OK' when you're all set.

Sample Output

After you complete the process, your file will look like:

```
File Edit Format View Help
#US#ACH#####7251.52##8888888#####20151112#####PPD#AutoPay##N#####01#130009783#Arou
#US#ACHI#####6637.61#02#823795428#Berglunds snabbköp##730888330#####20151112#####PPD#AutoP
```

Click on the file - or on this link to open the file in Notepad - [CitiDirect-ACH-DebitandCredit-sample-file](#)

1.13.13 Custom Codes

This section is to document code extensions for clients with whom Treasury Software Support has been working with.

Do not enter any custom code unless you have been contacted by Treasury Software support to do so.

There may be additional procedures, update routines and archiving processes that run in the background which are not documented in this section.

Treasury Software cannot support the unauthorized use of custom codes for clients other than those for which this code is intended for.

1.13.13.1 369

Custom Code 369

Do not enter this code unless you have been contacted by Treasury Software support.

There may be additional procedures, update routines and archiving processes that run in the background which are not documented here.

Treasury Software cannot support the unauthorized use of custom codes for clients other than those for which this code is intended for.

Alternative QuickBooks email address

Before you begin:

- A. Backup your QuickBooks data files.
- B. Backup your Treasury Software account file (brd files). Please use either File > Backup or simply copy using Windows Explorer to copy the folder C:\Users\Public\Treasury Software

Did you backup your data - we really mean it!

Next steps:

1. Download and install Treasury Software version 2016, build 606 or later from <http://www.treasurysoftware.com/download/index.aspx>
2. Start Treasury Software. From the main menu select 'File' > 'New Account' > 'Add an Existing Account' to your catalog and select the .BRD (account) file to add to your catalog. Allow the software to update the account(s) if prompted. Repeat this step for each .BRD (account) file. Enter your new license codes.

3. Enter into the account in Treasury Software you will be using. On the main ribbon bar, click Settings > 'Import, System' > then on the pop-up window - Custom tab (on the far right) > enter 369 in Custom Code 1 > Update. Close the window when complete.

Options

Import | Reports | System | Resume Startup | Bank Code | Custom

Enter Custom Codes here (account-wide)

Custom Code 1 369

Custom Code 2

Custom Code 3

Custom Code 4

Custom Code 5

Custom Code 6

Custom Code 7

Update

Workstation Settings - Must be entered at each workstation

System Entry 1 0

System Entry 2

Refresh

Close

[Populate/Reset - Custom Menus](#)

In QuickBooks

4. Enter into the account in QuickBooks you'll be using. Enter into the Vendor Center and select any vendor and edit that vendor. Select Additional Info tab > Define Fields. Create the two additional fields for vendors (and make sure that you check the box to display):

Email P1

Email P2

Save your work. When finished it should look like the image below.

Edit Vendor

VENDOR NAME: **Bank of Anycity**

CURRENT BALANCE: **0.00** [How do I adjust the current balance?](#)

Address Info

Payment Settings

Tax Settings

Account Settings

Additional Info

VENDOR TYPE:

CUSTOM FIELDS

BANK ACCOUNT NUMBER: **333333333**

ABA ROUTING NUMBER: **081000045**

CHK/SAV: **CHK**

EMAIL P1:

EMAIL P2:

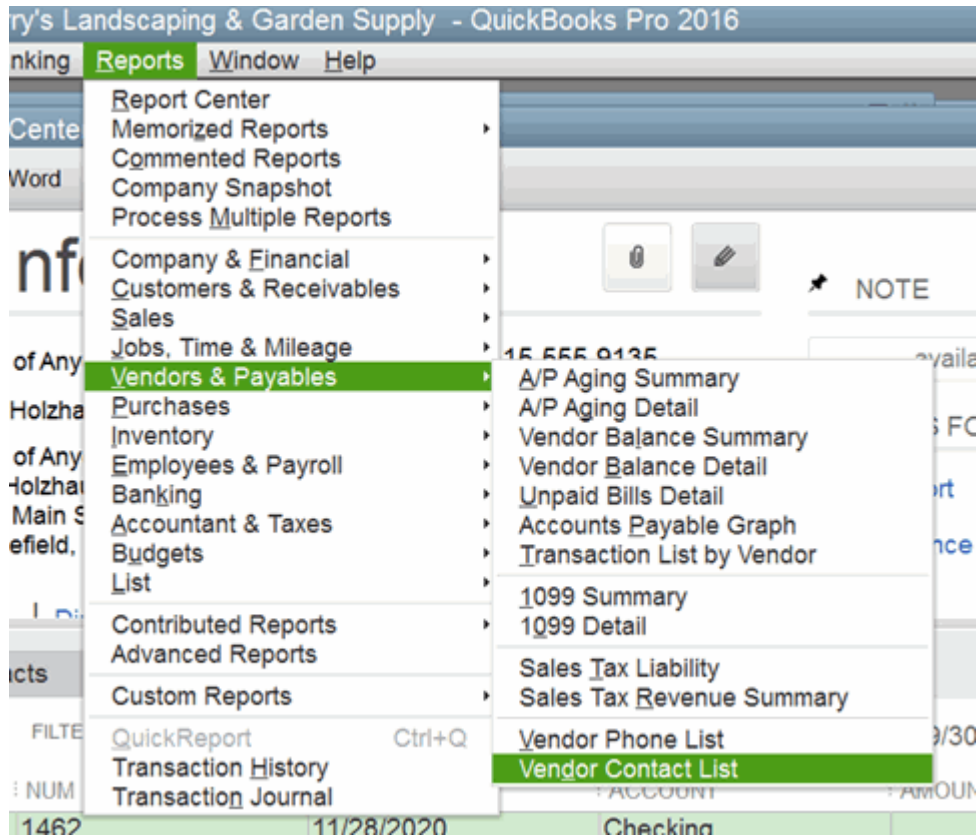
Define Fields

☐ Vendor is inactive

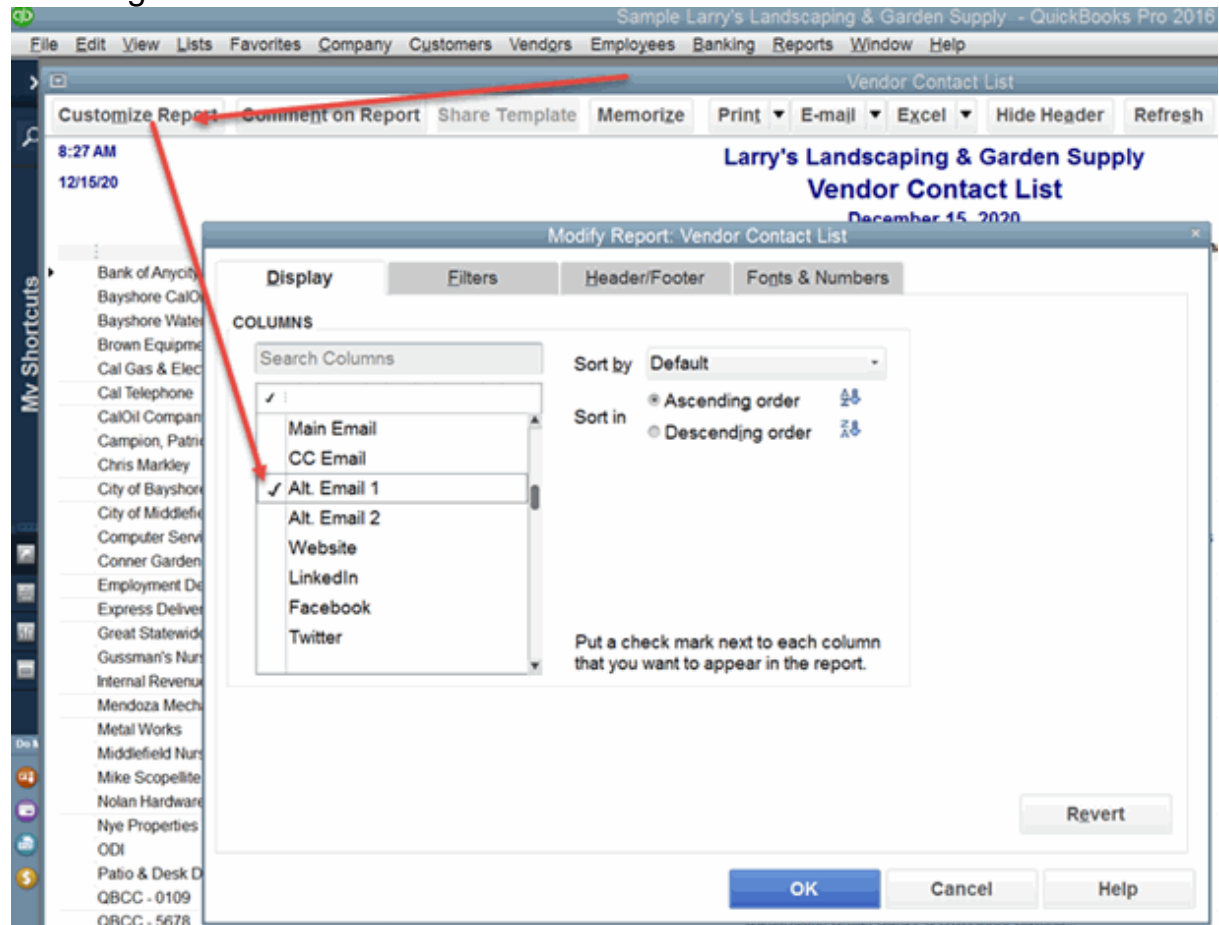
OK **Cancel** **Help**

Let's now move your email addresses from Alt Email 1 to the fields Email P1 (and Email P2 for overflow).

5. In QuickBooks, run a Vendor Contact list report by selecting Reports > Vendors & Payables > Vendor Contact List.

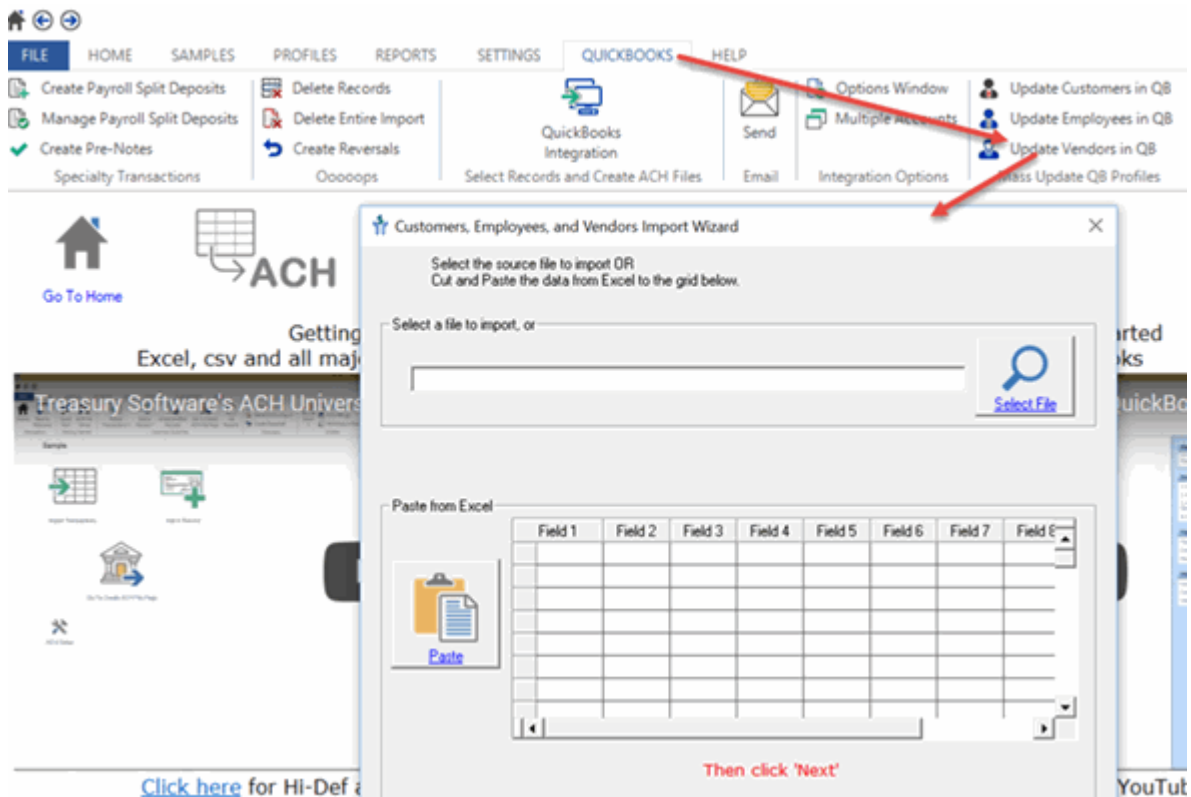


Add the Alt Email 1 field to the report by clicking on Customize Report > checking Alt. Email 1.



6. Save this report to Excel. Note that you will have a column header titled 'Vendor'.

7. In Treasury Software, select QuickBooks > Update Vendors in QB > select the file and click Next.



Map only two fields:

Name

ACH_Email_Address

and complete the wizard.

Note: Do NOT map any other fields.

ACH Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

To collect funds (from customers) - use positive amounts
 To pay funds (vendors, employees) - use negative amounts
 To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Select a Mapping Template
 Customers Plus
☐ save as default

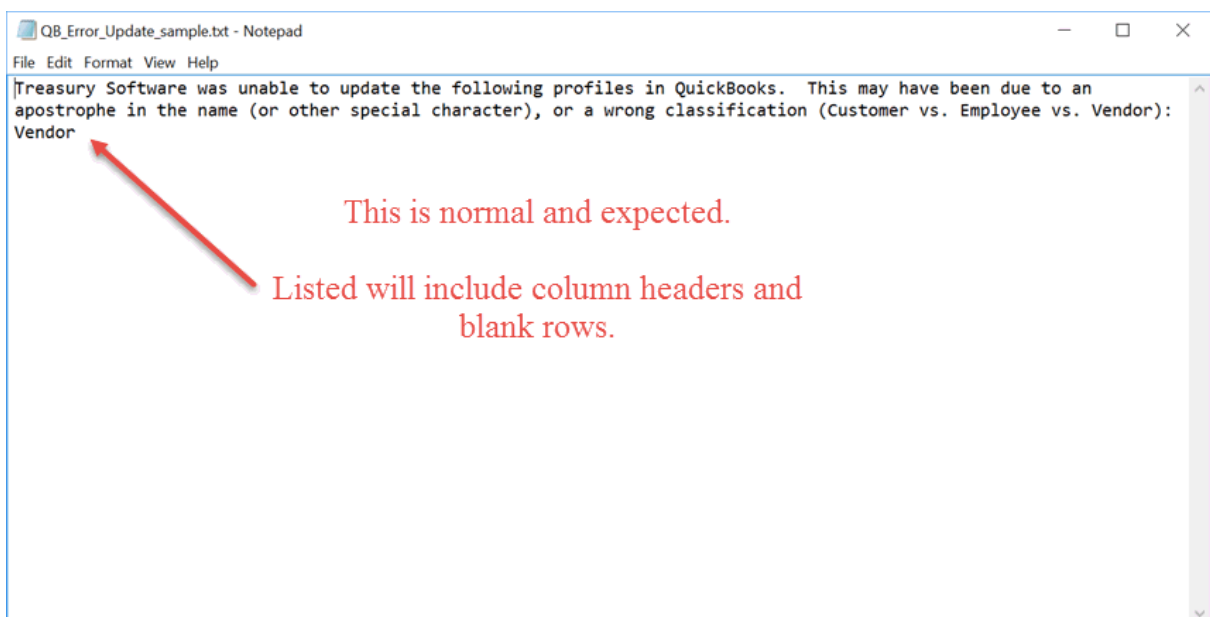
Only map the columns you need to import (click the column to select).

Select ...

Name	ACH_Email_Address	...
Field 1	Fiel	Fi	Fi	Fiel	Fiel	Field 7	Fiel
Vendor		A		Bill		Main Email	
Bayshore Water		3		Bay		accounting@treasurysoftware.com	
Brown Equipment				Bro		licensing@treasurysoftware.com	

Help Help Cancel < Back Next > Finish

When finished, you'll get a 'Done' message and this report.
 The header will be listed. Please review for any other vendors.



Congratulations!!

Setup is complete. Use the software as usual. When emailing ACH remittance emails, the system will use the address in Email P1 (and Email P2) as rollover.

FAQ's

Why are there two fields Email P1 and Email P2?

There are length limitations within QuickBooks, and any emails too long will roll to the next field.

How I enter new email addresses in?

If they're 21 characters or less, you can simply enter them into Email P1. However, for simplicity (and having to avoid counting) - you can split them between both fields at any point.

For example:

Email P1 accounting@

Email P2 treasurysoftware.com

During the email process the system simply concatenates the two fields.

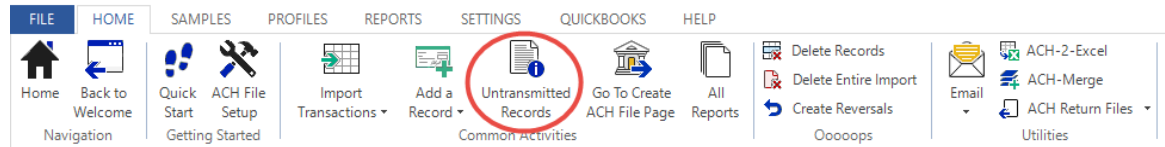
1.13.14 FAQ's

This section has a number of common questions that are asked and we answer.

1.13.14.1 How do I change the effective date on something I just imported?


If you want to change the effective date on something you just imported follow the steps below.

1. Select Untransmitted Records icon from your top menu bar.



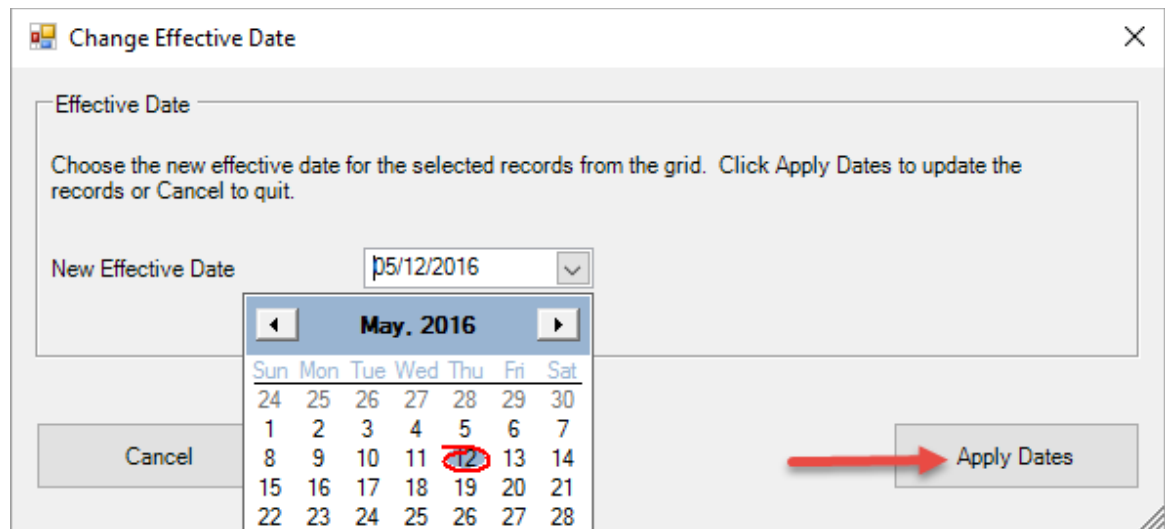
2. Select the records you want to change the effective date. To select the row select where the red arrow is pointing.

Drag a column header here to group by that column									
Date	Σ Amount	Σ Name	Σ ID_Number	Σ Import_Number	Σ ABA_Routing_Number	Σ Account (Last 4)	Σ Last modified at	Σ Last modified	
04/11/2016	-\$7,817.58	Que Delicia		100	903439079	4429	04/10/2016 08:55:20 PM	TS Work ID	
04/11/2016	-\$539.06	Bottom-Dollar Markets		100	549040602	8281	04/10/2016 08:55:20 PM	TS Work ID	
04/11/2016	-\$2,873.06	Wartian Herku		100	587900542	8390	04/10/2016 08:55:20 PM	TS Work ID	

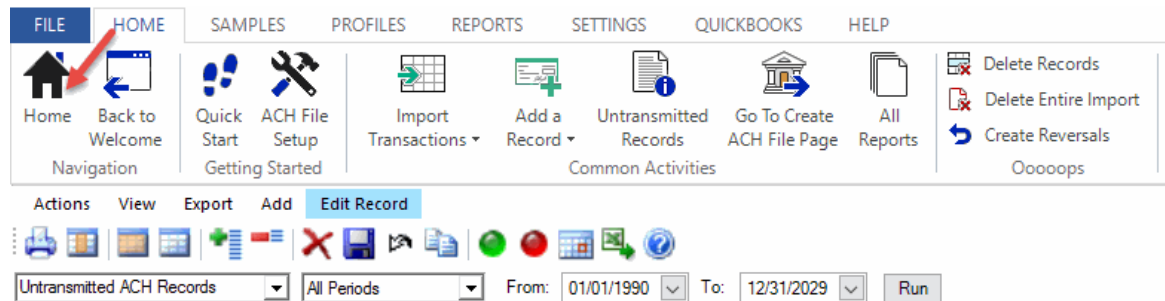
3. Select the change date icon  this will allow for you to select a new effective date.



4. Change your date and select **Apply Dates**



5. Select the **Home** icon to take you back to the main screen to finish importing your file.



Drag a column header here to group by that column							
Date	Σ	Amount	Σ	Name	Σ	ID_Number	Σ
05/13/2016		-\$7,817.58		Que Delicia		100	

6. Select **Go to Create ACH File Page**

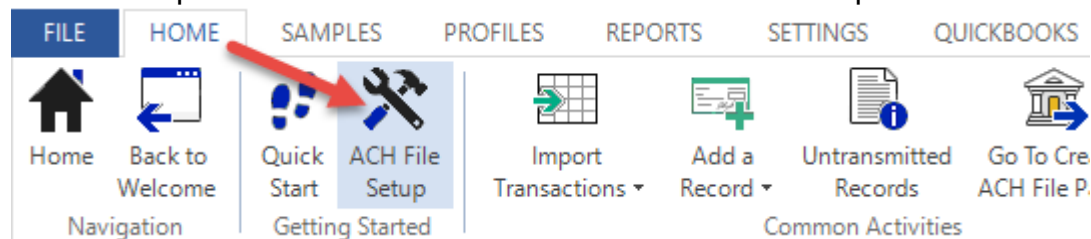
7. Select **Create ACH File** and your file will be ready to go to the bank.

1.13.14.2 How to I create a balanced file or offset record or have debits equal credits?

To create a offset record which is also known as having your file balanced can be done by following the setups below.

Open the account you want to be balanced.

From the top menu select the 'Home' the select 'ACH Setup'



Proceed to the 4th screen (into advanced).

First you will want to **Enable the offset record**, see the red arrow.

Input your bank's Routing number and your Account number then if you want put in your Company name.

Once you are done select **Finish**.

Offset Records - Balanced Files (only if requested by your bank:)

☒ Enable offset record

Your ABA/Routing #: 156530466

Your Account #: 888224419

Your company name: Offset

Offset ID (optional):

[Advanced Offset Options](#)

Frequency (can be used for any purpose) Note: Always only one offset record per batch

☒ Multiple transactions per batch (default, most common)

☐ Force one transaction per batch (do not use with IAT)

Congratulations.
You have completed the Basic setup. Click 'Finish'.

If you have specific/advanced needs, feel free to select 'Advanced' setup (click 'Advanced' below).

Notes:
-Basic setup accommodates virtually all installs.
-If you enter the Advanced setup, you may skip through the forms. There are no required entries.

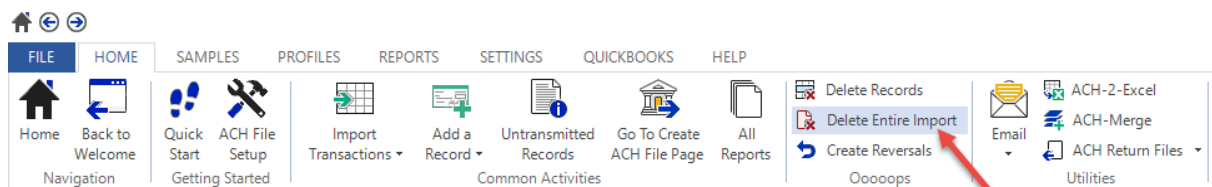
Screen 4 of 7

Help Cancel < Back Advanced > Finish

1.13.14.3 How do I re-import a file I just created?

Have you ever needed to re-import a file that you just created because you had made a mistake? This can be done very quickly by following the steps below:

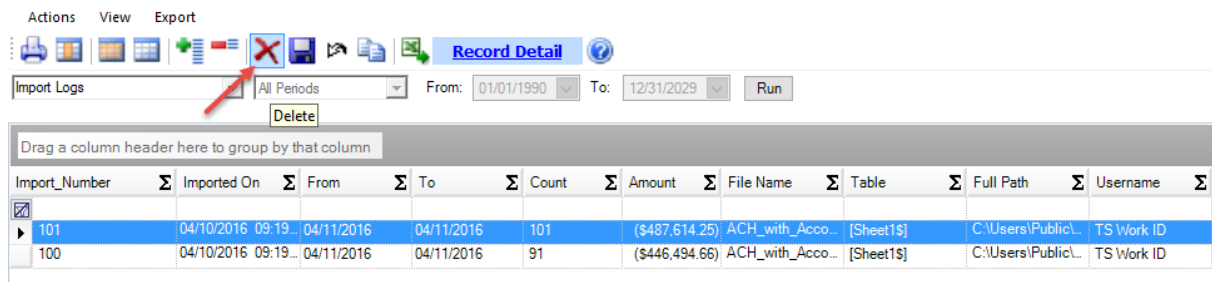
1. Select the **Delete Entire Import** icon on the Home tab main menu bar.



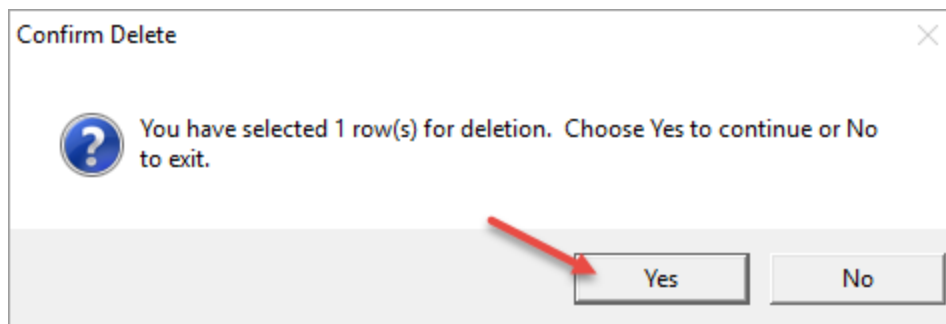
2. Select the import you want to delete.

Import Number	Σ	Imported On	Σ	From	Σ	To	Σ	Count	Σ	Amount	Σ	File Name	Σ	Table	Σ	Full Path	Σ	Username	Σ
101		04/10/2016 09:19...		04/11/2016		04/11/2016		101		(\$487,614.25)		ACH_with_Acco...		[Sheet1\$]		C:\Users\Public\...		TS Work ID	
100		04/10/2016 09:19...		04/11/2016		04/11/2016		91		(\$446,494.66)		ACH_with_Acco...		[Sheet1\$]		C:\Users\Public\...		TS Work ID	

3. Once the import is selected look for a red X to delete that import.



4. Confirm the deletion.

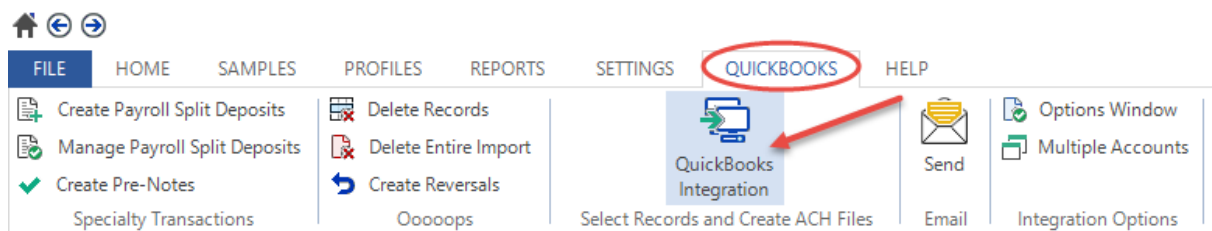


5. Once the import is gone you can re-import your file.

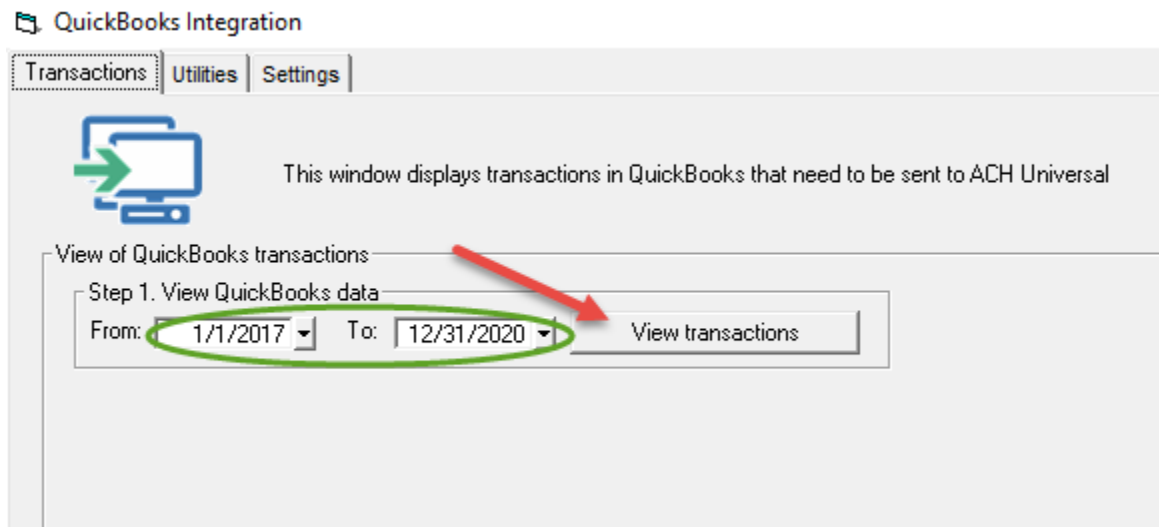
1.13.14.4 How do I re-import my QuickBook file?

If you need to re-import a file you made using QuickBooks integration, you can do this by following the steps below:

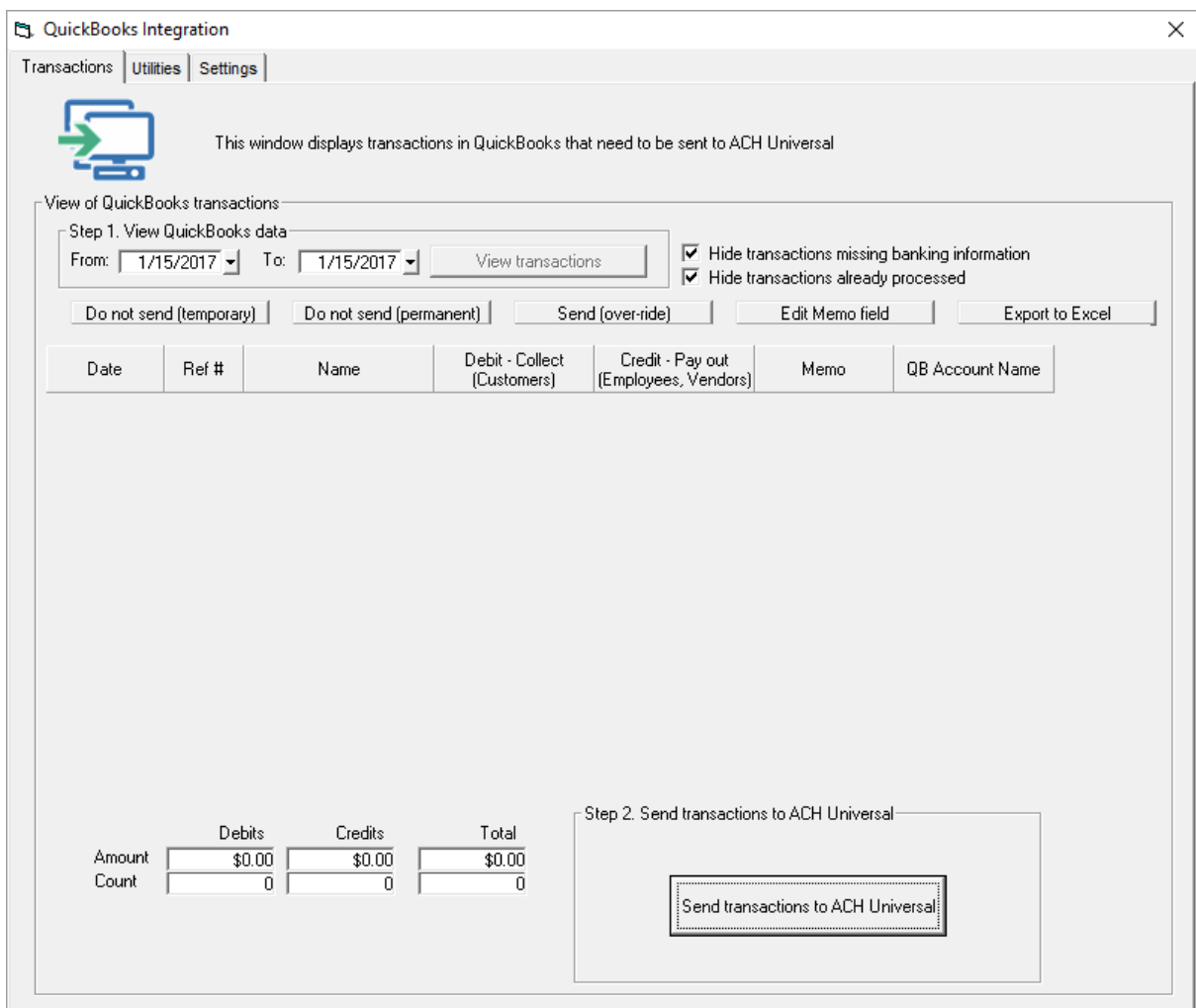
1. Select the QuickBooks integration button from the main tool bar.



2. Select the date range you need to re-import.



3. Don't panic the next screen you will be show any transaction.



4. When you remove the check mark next to Hide transactions already process (see red arrow) your transactions will re-appear.

QuickBooks Integration

Transactions | Utilities | Settings

This window displays transactions in QuickBooks that need to be sent to ACH Universal

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 1/15/2017 To: 1/15/2017 View transactions

☒ Hide transactions missing banking information

☐ Hide transactions already processed

Do not send (temporary) Do not send (permanent) Send (over-ride) Edit Memo field Export to Excel

Date	Ref #	Name	Debit - Collect (Customers)	Credit - Pay out (Employees, Vendors)	Memo	Already imported	Check # or 'To Print'	QB
01/15/17	102	Bank of Anycity		\$3,495.82	941 Deposit for De	<input checked="" type="checkbox"/>	<input type="checkbox"/>	101C
01/15/17	103	Federal Treasury		\$100.00	FUTA Payment - 4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	101C
01/15/17	104	State Board of Equalizatic		\$208.09	State Unemployme	<input checked="" type="checkbox"/>	<input type="checkbox"/>	101C
01/15/17	105	State Fund		\$1,214.31	Worker's Compens	<input checked="" type="checkbox"/>	<input type="checkbox"/>	101C
01/15/17	106	State Board of Equalizatic		\$308.34		<input checked="" type="checkbox"/>	<input type="checkbox"/>	101C
01/15/17	107	QuickBooks MasterCard		\$12,362.89		<input checked="" type="checkbox"/>	<input type="checkbox"/>	101C
01/15/17	108	CalOil Company		\$9,521.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	101C
01/15/17	109	State Board of Equalizatic		\$3,146.88	ABCD 11-234567	<input checked="" type="checkbox"/>	<input type="checkbox"/>	101C

Amount Debits Credits Total

Count 0 0 0

Step 2. Send transactions to ACH Universal

Send transactions to ACH Universal

5. Click and high-lite the transaction you want to re-import and select the Send (over-ride) button.

QuickBooks Integration

Transactions | Utilities | Settings

This window displays transactions in QuickBooks that need to be sent to ACH Universal

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 1/15/2017 To: 1/15/2017 View transactions

☒ Hide transactions missing banking information
☐ Hide transactions already processed

Do not send (temporary) Do not send (permanent) **Send (over-ride)** Edit Memo field Export to Excel

Date	Ref #	Name	Debit - Collect (Customers)	Credit - Pay out (Employees, Vendors)	Memo	Already imported	Check # or 'To Print'	QB
01/15/17	102	Bank of Anycity		\$3,495.82	941 Deposit for De	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1010
01/15/17	103	Federal Treasury		\$100.00	FUTA Payment - 4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1010
01/15/17	104	State Board of Equalizatic		\$208.09	State Unemployme	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1010
01/15/17	105	State Fund		\$1,214.31	Worker's Compens	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1010
01/15/17	106	State Board of Equalizatic		\$308.34		<input checked="" type="checkbox"/>	<input type="checkbox"/>	1010
01/15/17	107	QuickBooks MasterCard		\$12,362.89		<input checked="" type="checkbox"/>	<input type="checkbox"/>	1010
01/15/17	108	CalOil Company		\$9,521.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	1010
01/15/17	109	State Board of Equalizatic		\$3,146.88	ABCD 11-234567	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1010

Amount Debits Credits Total
 Count 0 0 0

Step 2. Send transactions to ACH Universal

Send transactions to ACH Universal

6. Now your transactions are ready to be imported. Select Send transactions to ACH Universal and your file is ready to be sent again.

QuickBooks Integration

Transactions | Utilities | Settings

This window displays transactions in QuickBooks that need to be sent to ACH Universal

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 1/15/2017 To: 1/15/2017 View transactions

☒ Hide transactions missing banking information
☒ Hide transactions already processed

Do not send (temporary) Do not send (permanent) Send (over-ride) Edit Memo field Export to Excel

Date	Ref #	Name	Debit - Collect (Customers)	Credit - Pay out (Employees, Vendors)	Memo	QB Account Name
01/15/17	102	Bank of Anycity		\$3,495.82	941 Deposit for De	10100 · Checking
01/15/17	103	Federal Treasury		\$100.00	FUTA Payment - 4	10100 · Checking
01/15/17	104	State Board of Equalizatic		\$208.09	State Unemploye	10100 · Checking
01/15/17	105	State Fund		\$1,214.31	Worker's Compens	10100 · Checking
01/15/17	106	State Board of Equalizatic		\$308.34		10100 · Checking
01/15/17	107	QuickBooks MasterCard		\$12,362.89		10100 · Checking
01/15/17	108	CalOil Company		\$9,521.00		10100 · Checking
01/15/17	109	State Board of Equalizatic		\$3,146.88	ABCD 11-234567	10100 · Checking

Amount Debits Credits Total
 Count 0 8 8

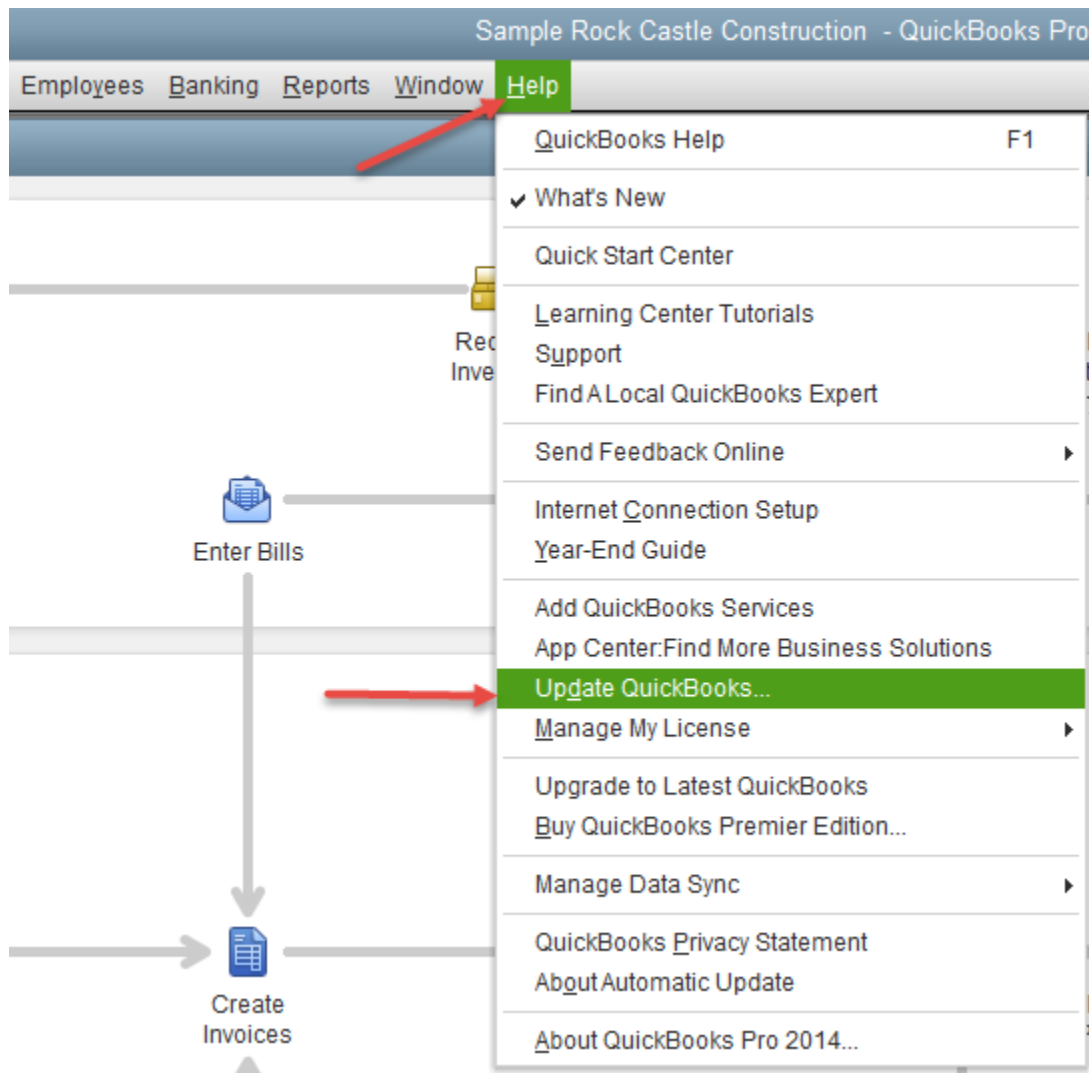
Step 2. Send transactions to ACH Universal

Send transactions to ACH Universal

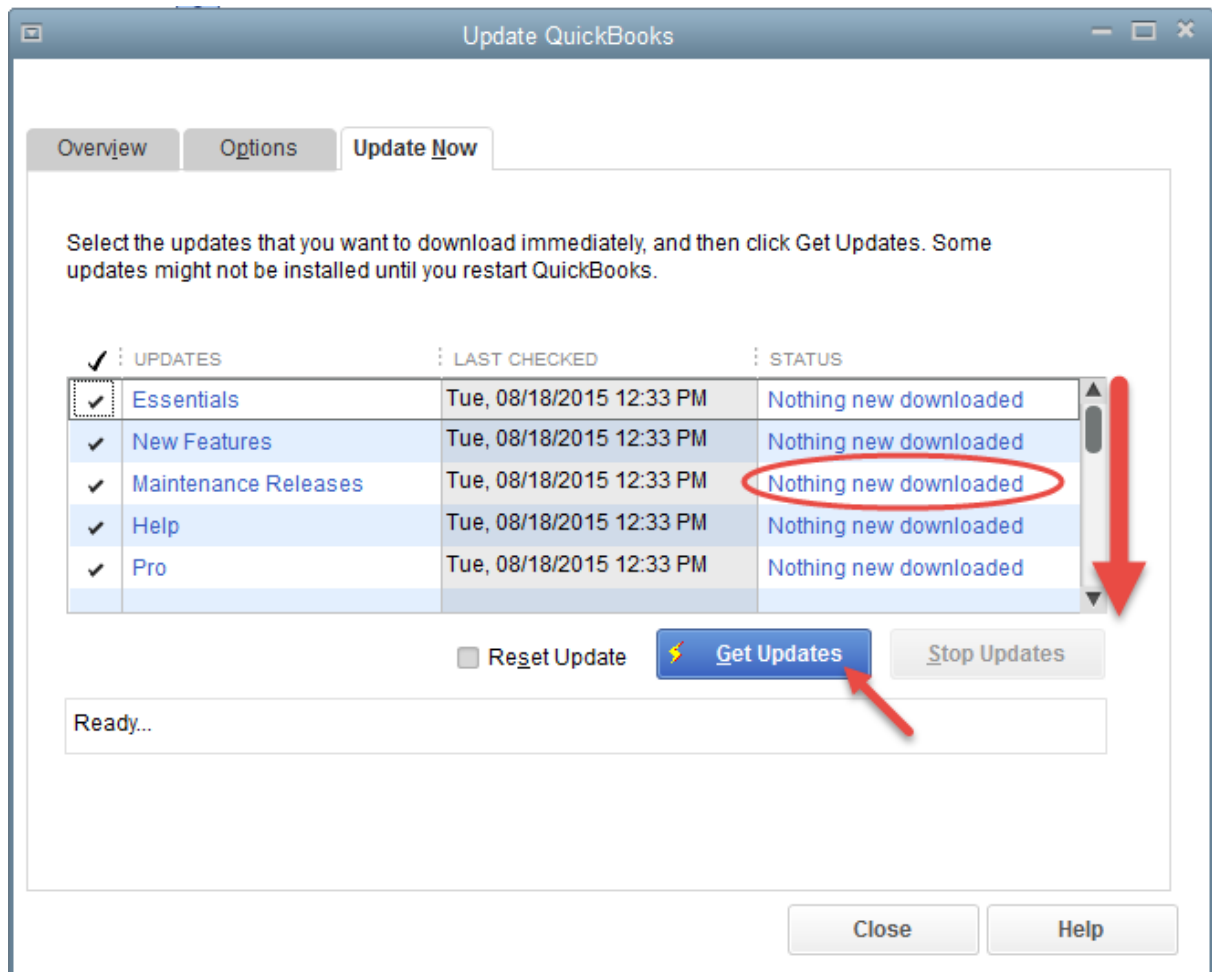
1.13.14.5 Why can I not connect to QuickBook?

Are you unable to connect to QuickBooks using the QuickBooks integration button? Was it working just the other day? There are a couple of questions you might want to ask yourself or your IT department.

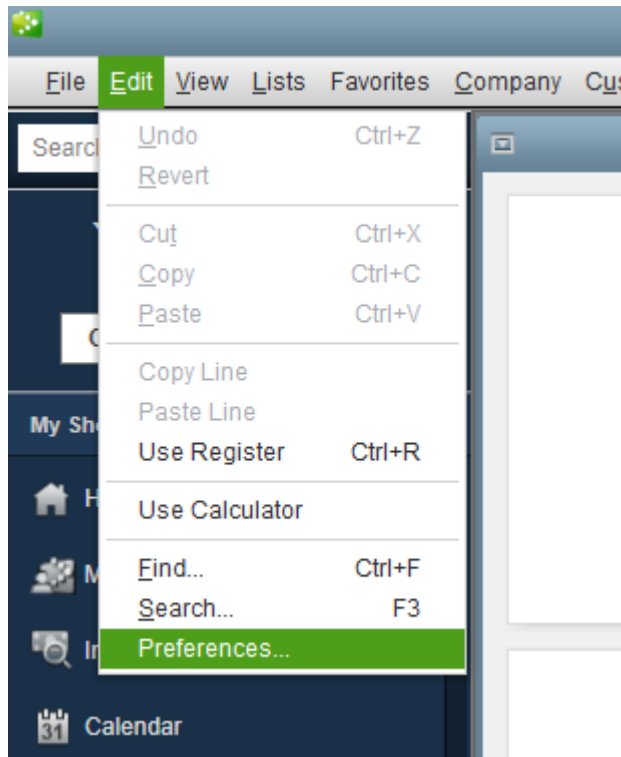
1. Have you done all your QuickBooks updates? To verify this let's take a look at QuickBooks under the Help menu and select Update QuickBooks.



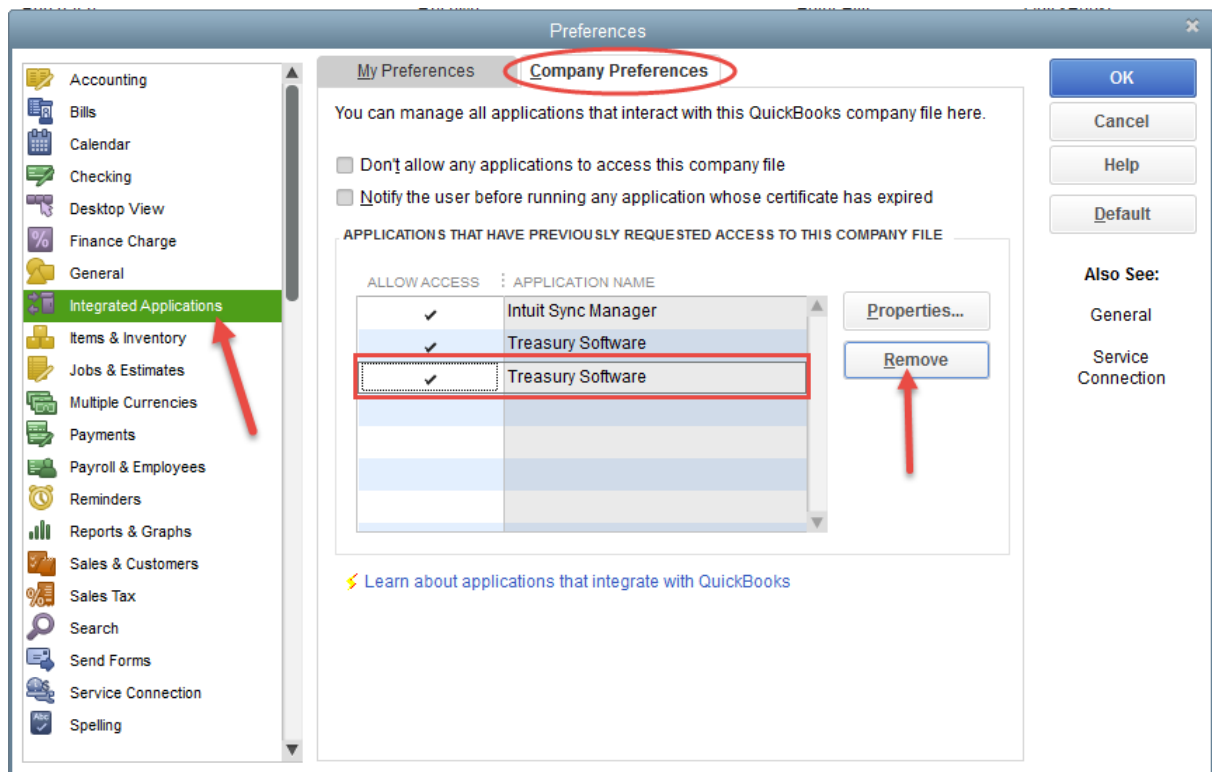
2. When the Update QuickBooks box opens select the Update Now tab and scroll down the list and see if anything needs to be updated. If it does select Get Update (see the red arrows) ** One thing to note if you do not have ADMIN privileges you will not be able to do this, so you will want to contact your IT department.



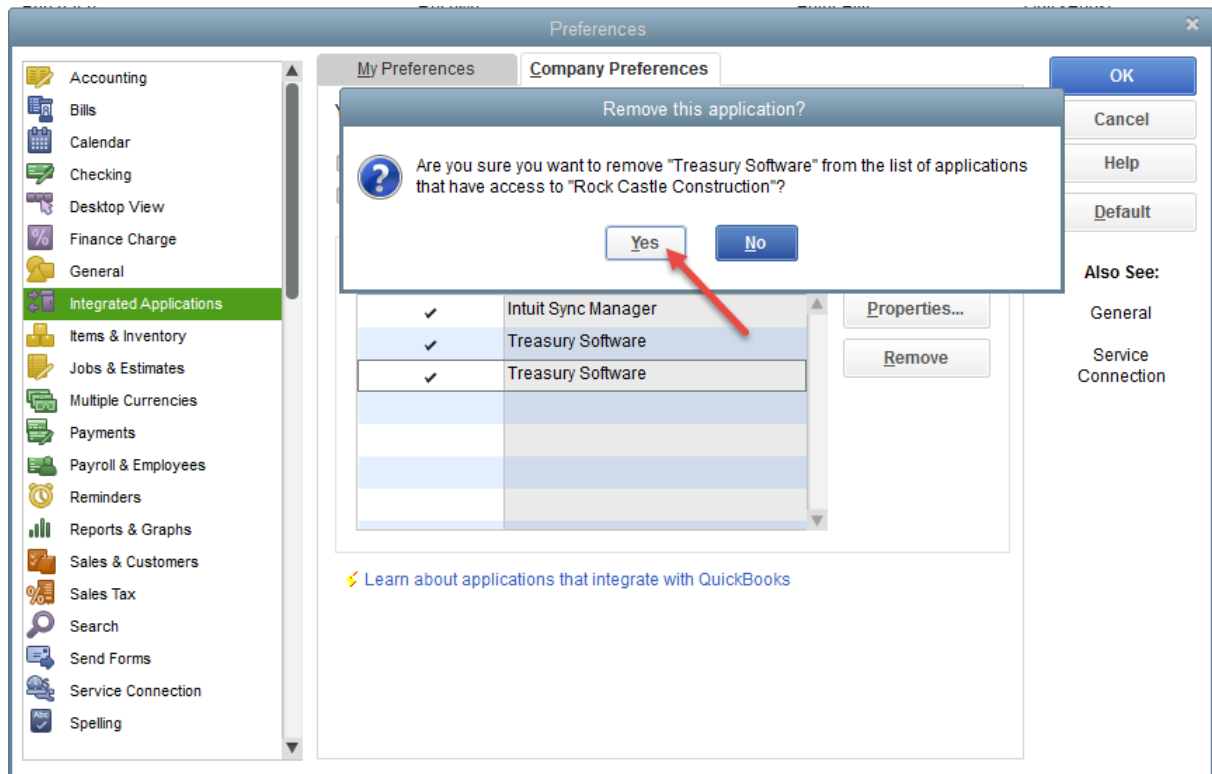
3. If there are updates please complete the Update process and exit out of QuickBooks and Treasury Software then re-enter both applications and try connecting again.
4. If there are no updates or doing the updates does not resolve your issue you will need to remove the Treasury Software certificate from QuickBooks and add the certificate back into QuickBooks. To do this you will need to be logged into QuickBooks as **Admin** and in **Single User Mode**.
5. Once you are logged in as Admin and Single User Mode you will need to select Edit then Preferences.



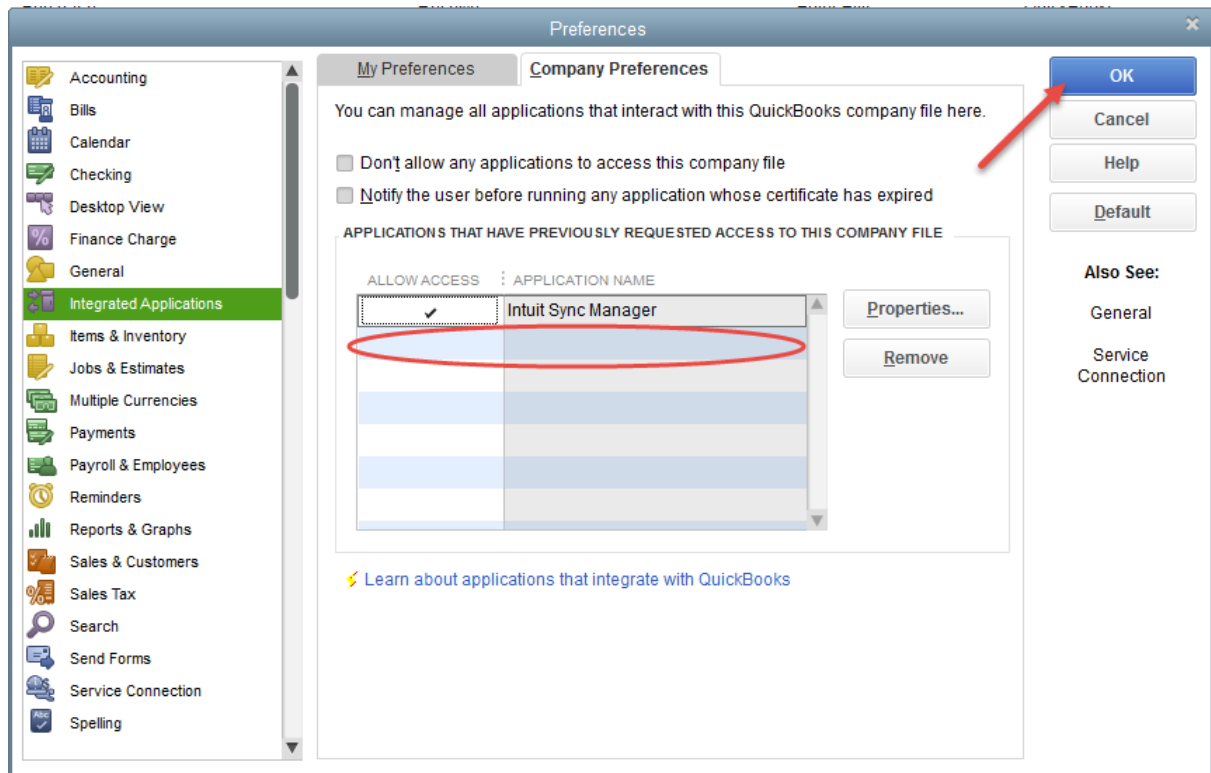
6. Then select **Integrated Applications**, then select **Company Preferences**, then select **Treasury Software** and then select **Remove**



7. Then select OK and then confirm the deletion by selecting YES.

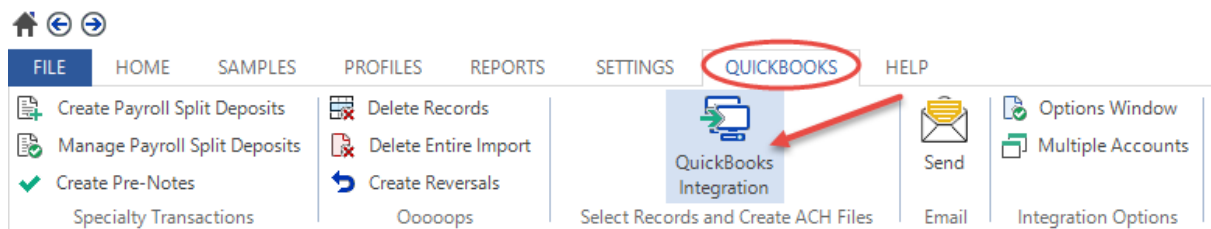


8. Then you will see that Treasury Software certificate is gone. Once it is gone you can select OK.



9. Exit QuickBooks and Treasury Software, then open Treasury Software and open QuickBooks and make sure you login as the ADMIN in Single User Mode. Now we are going to add the Treasury Software certificate back into QuickBooks.

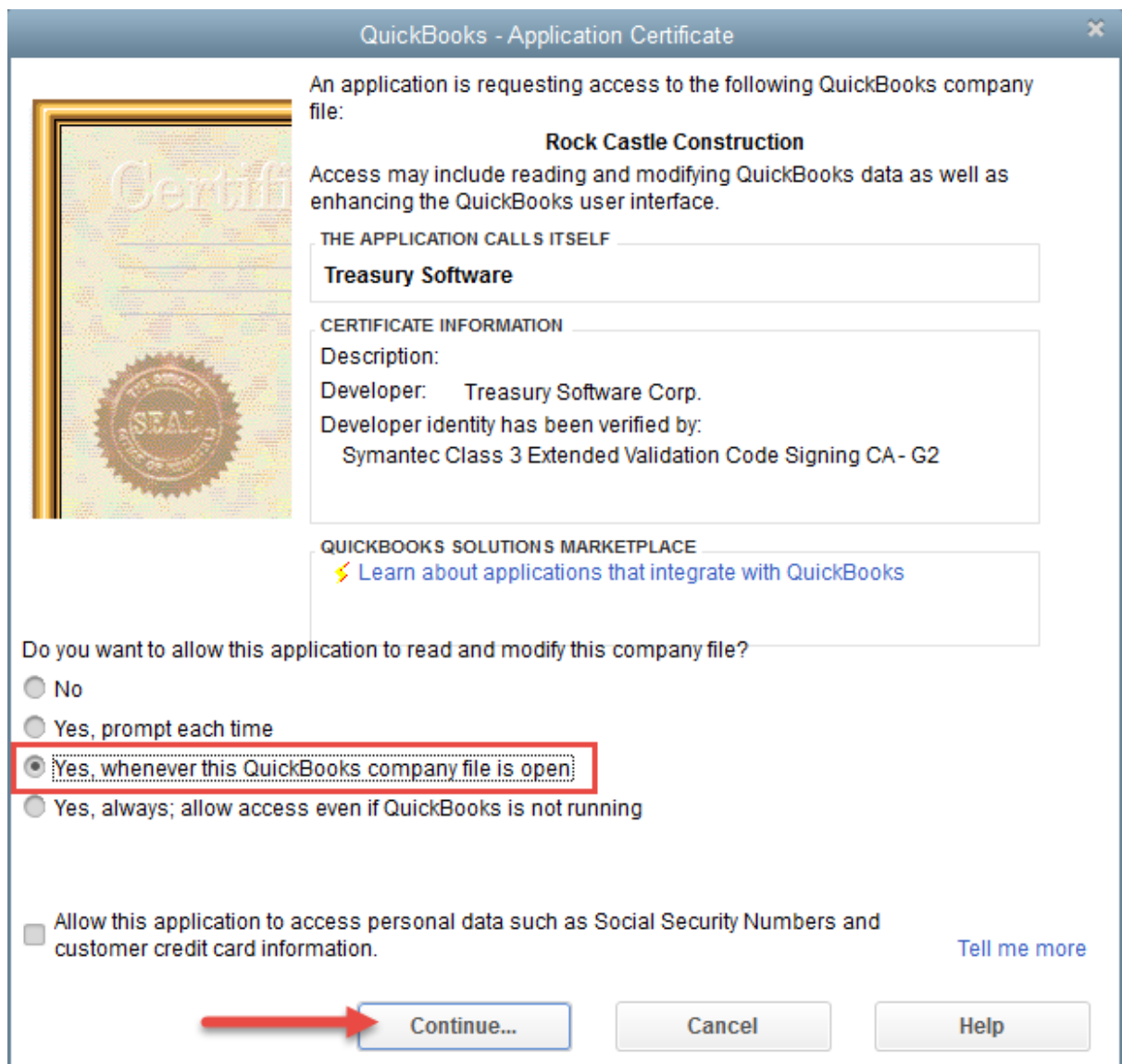
10. While is Treasury Software you will want to make sure you are in your account that you want to integrate with QuickBooks. Inside of Treasury Software select QuickBooks from the main menu, then select QuickBooks Integration.



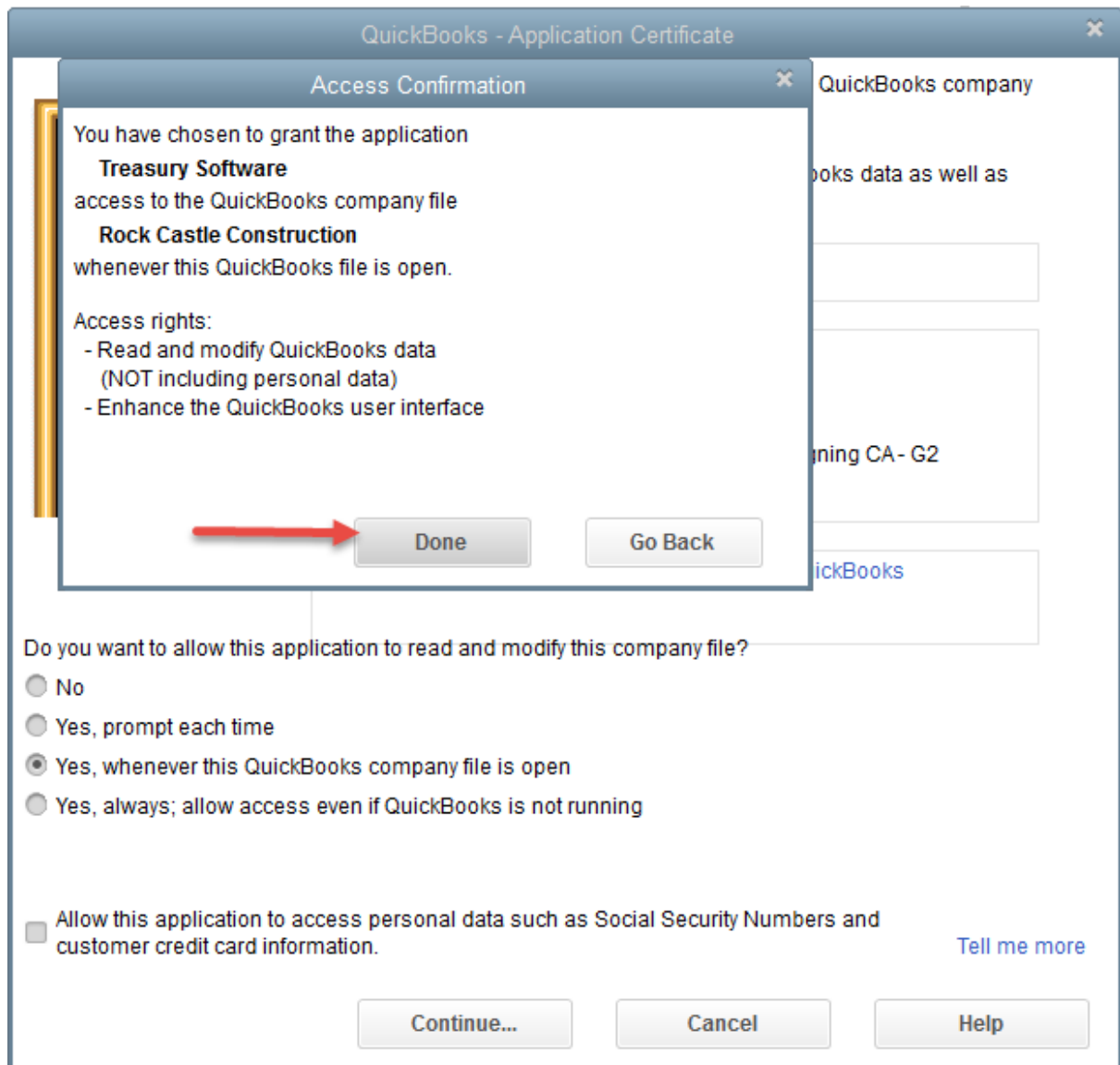
11. Look down in your task bar at your QuickBooks icon it should be flashing. If it is flashing please select it.



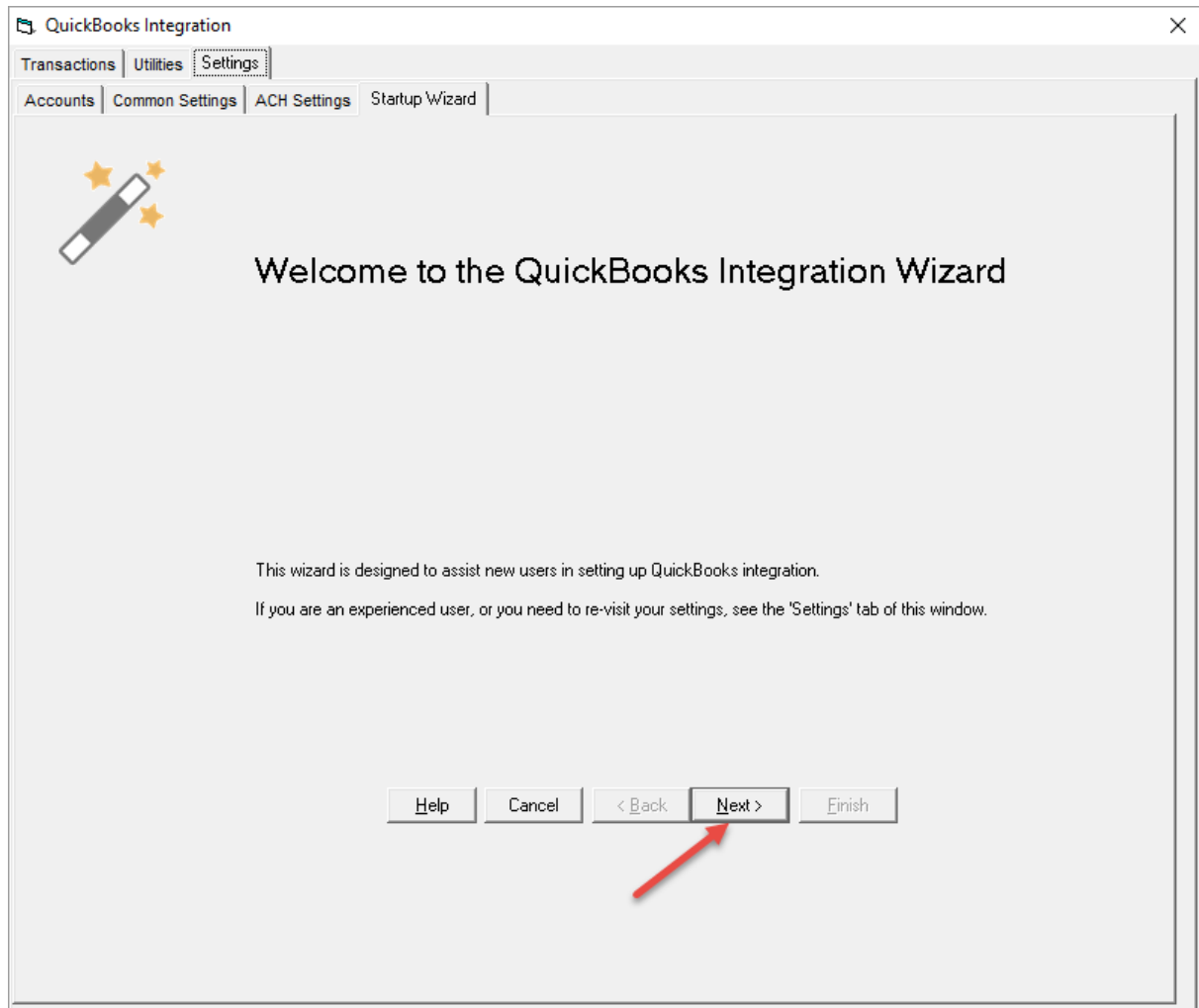
12. When you open QuickBooks certificate should be open. You will want to select the 3rd option (Yes, whenever this QuickBooks company file is open). Then select **Continue!**



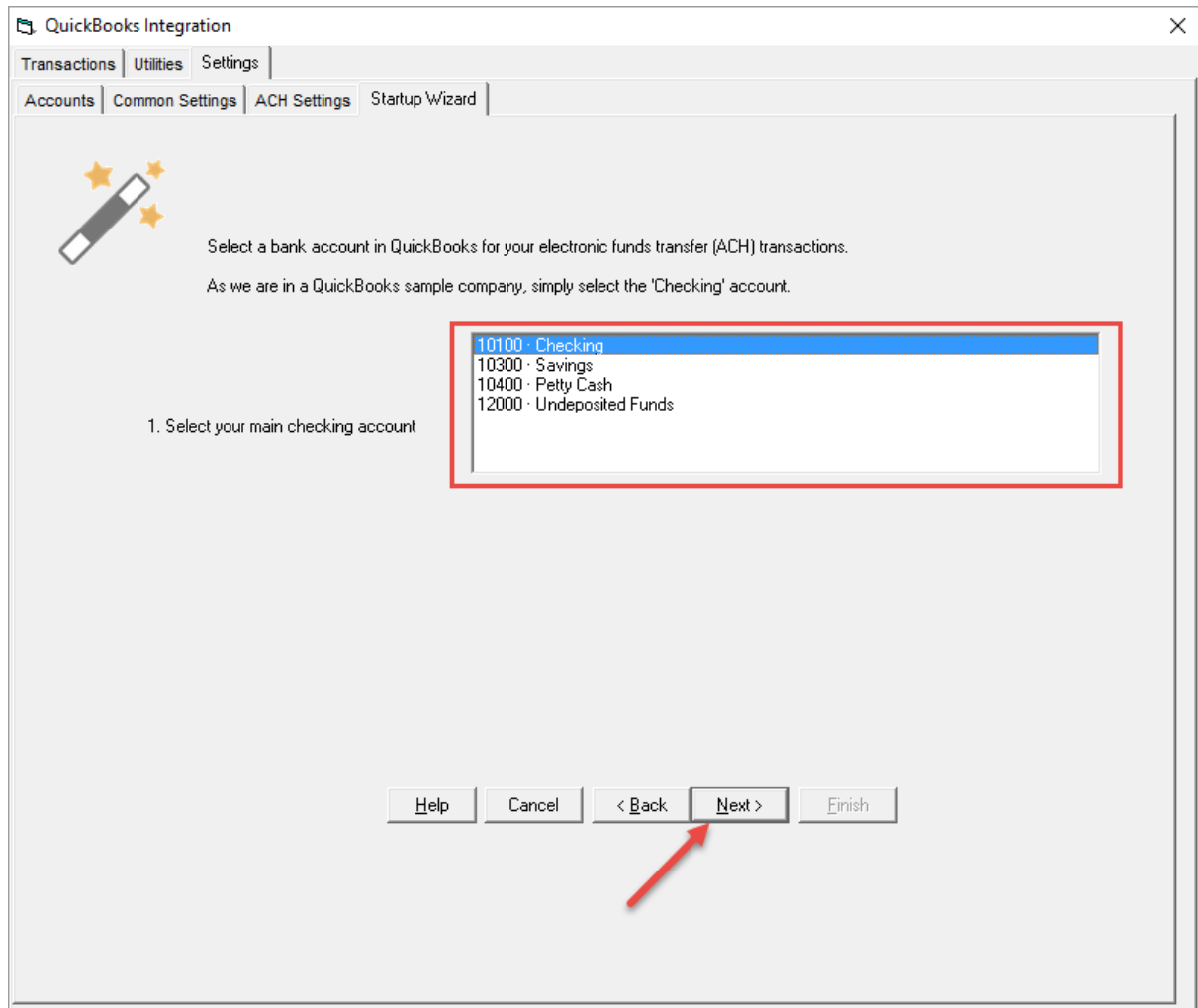
13. Then you will want to select **DONE** on the Access Confirmation page.



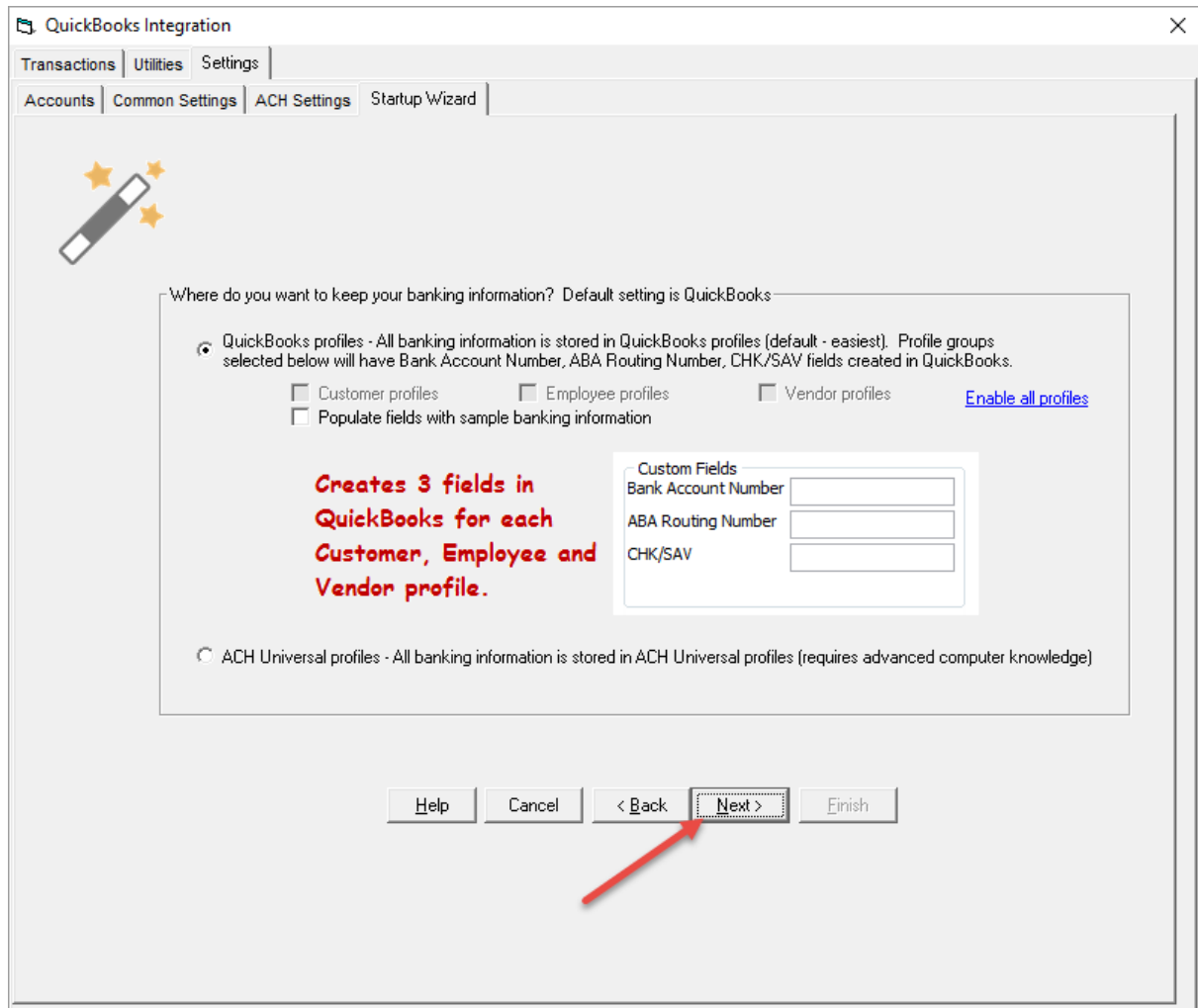
14. Then the QuickBook Integration Wizard will start up. You will want to select **Next** on this page.



15. Then **select your account** you wish to use, then select **Next**.



16. The on this next screen you won't need to change because you have already populated your fields. All you need to do is select Next.



The screenshot shows the 'QuickBooks Integration' window with the 'Startup Wizard' tab selected. The window has a title bar with a close button (X) and a menu bar with 'Transactions', 'Utilities', and 'Settings'. Below the menu bar are tabs for 'Accounts', 'Common Settings', 'ACH Settings', and 'Startup Wizard'. The main content area features a wizard icon (a pencil with stars) and a question: 'Where do you want to keep your banking information? Default setting is QuickBooks'. There are two radio button options: 'QuickBooks profiles' (selected) and 'ACH Universal profiles'. The 'QuickBooks profiles' option includes sub-options for 'Customer profiles', 'Employee profiles', and 'Vendor profiles', along with a checkbox for 'Populate fields with sample banking information' and a link 'Enable all profiles'. A red text overlay states: 'Creates 3 fields in QuickBooks for each Customer, Employee and Vendor profile.' To the right of this text is a 'Custom Fields' box with three input fields: 'Bank Account Number', 'ABA Routing Number', and 'CHK/SAV'. The 'ACH Universal profiles' option is described as requiring advanced computer knowledge. At the bottom, there are five buttons: 'Help', 'Cancel', '< Back', 'Next >', and 'Finish'. A red arrow points to the 'Next >' button.

QuickBooks Integration

Transactions Utilities Settings

Accounts Common Settings ACH Settings Startup Wizard

Where do you want to keep your banking information? Default setting is QuickBooks

☒ QuickBooks profiles - All banking information is stored in QuickBooks profiles (default - easiest). Profile groups selected below will have Bank Account Number, ABA Routing Number, CHK/SAV fields created in QuickBooks.

☐ Customer profiles ☐ Employee profiles ☐ Vendor profiles [Enable all profiles](#)

☐ Populate fields with sample banking information

Creates 3 fields in QuickBooks for each Customer, Employee and Vendor profile.

Custom Fields

Bank Account Number

ABA Routing Number

CHK/SAV

☐ ACH Universal profiles - All banking information is stored in ACH Universal profiles (requires advanced computer knowledge)

Help Cancel < Back Next > Finish

17. And you are done so just select FINISH!

QuickBooks Integration

Transactions | Utilities | Settings | Accounts | Common Settings | ACH Settings | Startup Wizard

Congratulations. Click 'Finish'.

Edit Vendor

Vendor Name: Bayshore Water

Current Balance: 0.00 [How do I adjust the current balance?](#)

Address Info | **Additional Info** | Account Prefill

Account No.: 7594-8381

Custom Fields

Bank Account Number: 88888888

ABA Routing Number: 063000047

CHK/SAV: CHK

Enter banking information in QuickBooks profiles

Vendor is inactive

Help Cancel < Back Next > Finish

18. If you are able to successfully re-connect you should see your data being populated!

QuickBooks Integration

Transactions | Utilities | Settings

This window displays transactions in QuickBooks that need to be sent to ACH Universal

View of QuickBooks transactions

Step 1. View QuickBooks data

From: 1/1/2017 To: 12/31/2020 View transactions

☒ Hide transactions missing banking information
☒ Hide transactions already processed

Do not send (temporary) Do not send (permanent) Send (over-ride) Edit Memo field Export to Excel

Date	Ref #	Debit	Credit	Account Name
01/11/17	101			Checking
01/15/17	102			Checking
01/15/17	103			Checking
01/15/17	104			Checking
01/15/17	105			Checking
01/15/17	106			Checking
01/15/17	107			Checking
01/15/17	108			Checking
01/15/17	109			Checking
01/21/17	110			Checking
01/31/17	111			Checking
01/31/17	112	Bayshore Water	\$205.00	10100 · Checking
01/31/17	113	C. U. Electric	\$532.00	10100 · Checking
01/31/17	114	Cal Telephone	\$623.00	10100 · Checking
01/31/17	115	Patton Hardware Supplies	\$13,759.00	10100 · Checking

Treasury Software

Congratulations.

You've successfully connected to QuickBooks.

Enter bank account and routing numbers into your QuickBooks profiles (Vendors, Employees and Customers) to start testing.

OK

	Debits	Credits	Total
Amount	\$55,259.93	\$559,770.76	(\$504,510.83)
Count	19	489	508

Step 2. Send transactions to ACH Universal

Send transactions to ACH Universal

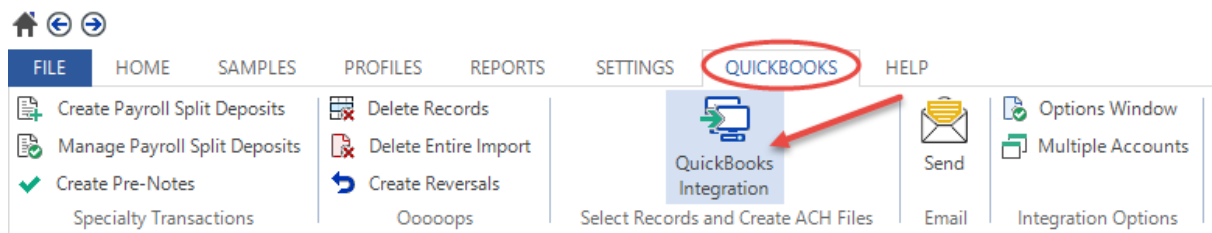
If you have done all these steps and you are still unable to connect your QuickBooks back to Treasury Software please contact us at: [Contact Support!](#)

1.13.14.6 How do I create a prenote?

Pre-notes are zero-dollar transaction that is transmitted and processed to ensure you have the proper information for your bank for transmission, as well as having the proper information for the other party. In other words, a pre-notification is a test transaction sent before the transmission of live data..

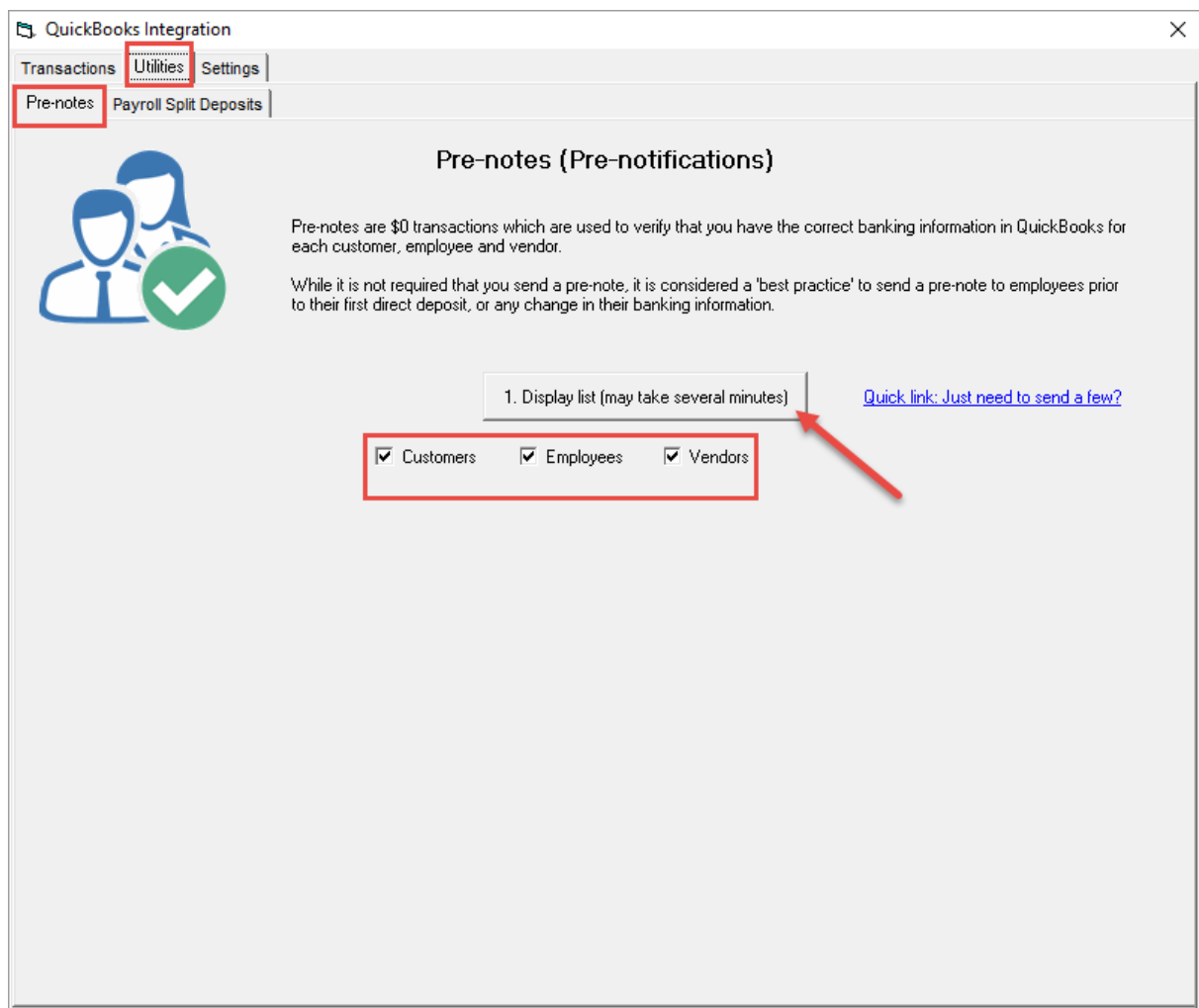
To create a pre-note using QuickBooks can easily be done by following the steps below:

From the main menu select QuickBooks the select QuickBooks Integration.



Then you need to select the the **Utilities** tab and then make sure the **Prenote** tab is selected.

Then you will want to select which item you want to send a pre-note for, either Customers, Employees or Vendors. Now you can send one group or all 3, it is up to you. Once you make your choice select Display List.




In our example we chose to do just employees.

QuickBooks Integration

TransactionsUtilitiesSettings

Pre-notesPayroll Split Deposits



Pre-notes (Pre-notifications)

Pre-notes are \$0 transactions which are used to verify that you have the correct banking information in QuickBooks for each customer, employee and vendor.

While it is not required that you send a pre-note, it is considered a 'best practice' to send a pre-note to employees prior to their first direct deposit, or any change in their banking information.

1. Display list (may take several minutes)

☐ Customers☒ Employees☐ Vendors

Customer, Employee and Vendor Profiles					
	Name	Type	Account #	ABA Routing #	CHK/SAV
▶	Dan T. Miller	Employee	222222222	081000045	CHK
	Elizabeth N. Mason	Employee	222222222	081000045	CHK
	Gregg O. Schneider	Employee	222222222	081000045	CHK

2. Select records

3. Send pre-notes to ACH Universal

Note: Send pre-notes to ACH Universal separately from your regular transactions.

[Quick link: Just need to send a few?](#)

Select the Name you want to send the pre-note for, see the red arrow in the example. Then select Send pre-notes to ACH Universal button.

QuickBooks Integration

TransactionsUtilitiesSettings

Pre-notesPayroll Split Deposits

Pre-notes (Pre-notifications)

Pre-notes are \$0 transactions which are used to verify that you have the correct banking information in QuickBooks for each customer, employee and vendor.

While it is not required that you send a pre-note, it is considered a 'best practice' to send a pre-note to employees prior to their first direct deposit, or any change in their banking information.

1. Display list (may take several minutes)

[Quick link: Just need to send a few?](#)

☐ Customers☒ Employees☐ Vendors

Customer, Employee and Vendor Profiles

Name	Type	Account #	ABA Routing #	CHK/SAV
Dan T. Miller	Employee	222222222	081000045	CHK
Elizabeth N. Mason	Employee	222222222	081000045	CHK
Gregg O. Schneider	Employee	222222222	081000045	CHK

2. Select records

3. Send pre-notes to ACH Universal

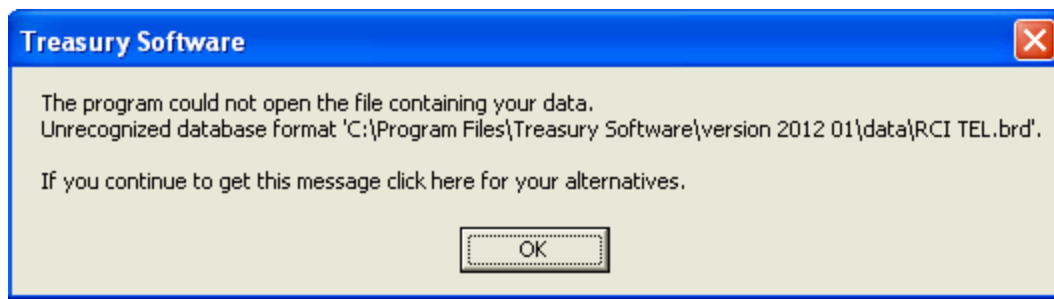
Note: Send pre-notes to ACH Universal separately from your regular transactions.

Once you select Send pre-notes to ACH Universal your file is created and you can send it to the bank. (See the example of what a pre-note will look like)

[illegible]

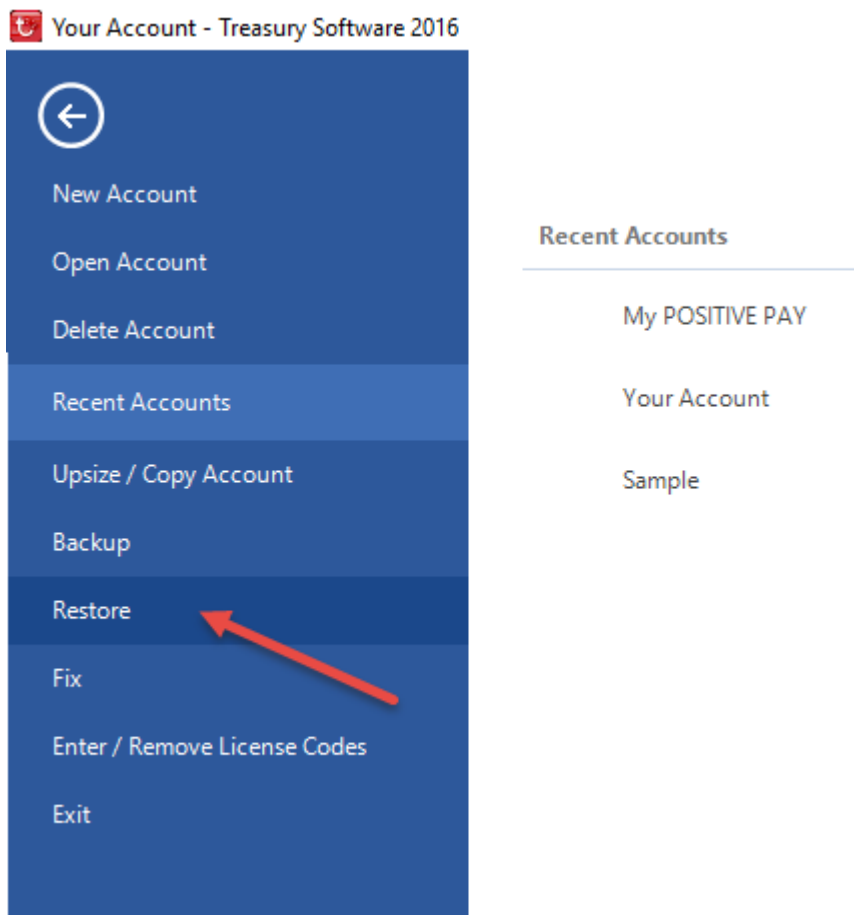
1.13.14.7 I was able to get into my software yesterday but today I am getting an error?

Were you able to get into your ACH Universal software yesterday and today you are having trouble. First you need to know is there an error occurring? If so does it read something like this example below?

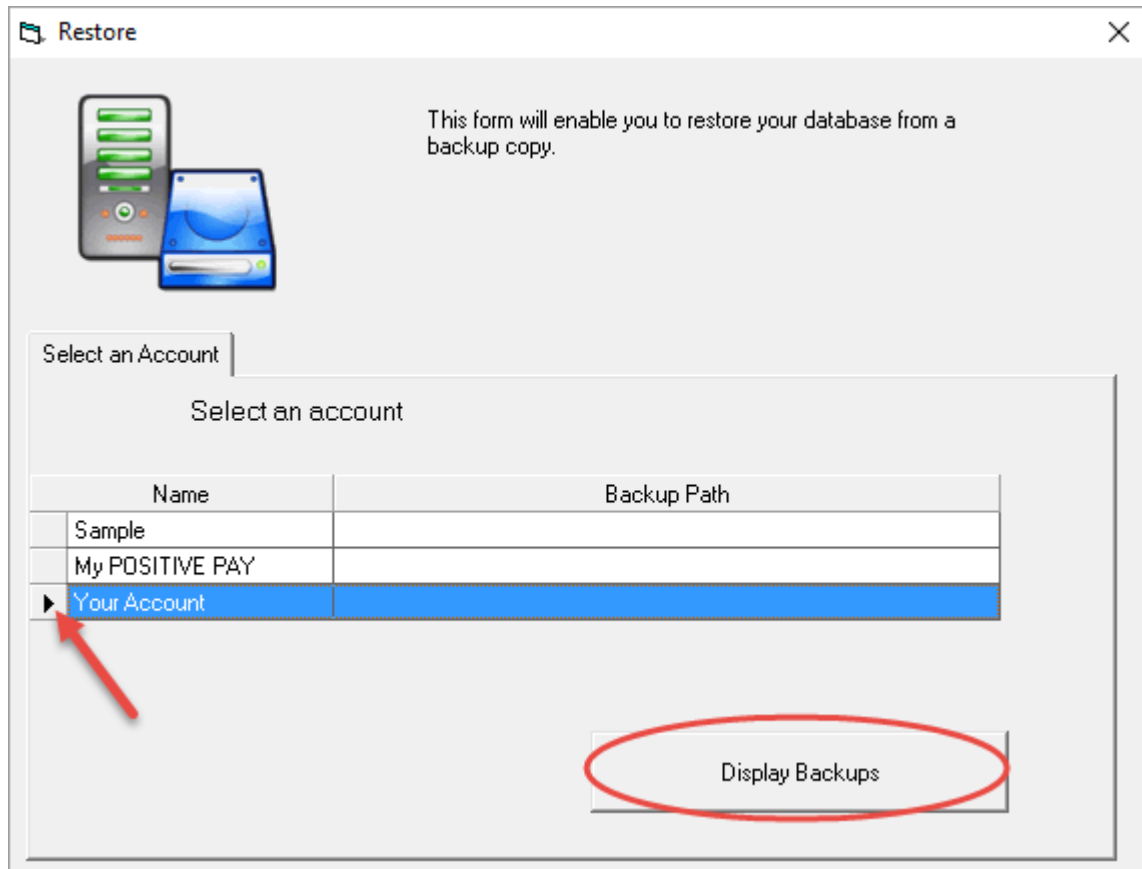


If you are running the ACH Universal Desktop version of our software you may have a corrupt database. You can easily fix this issue by restoring a backup copy of your database.

1. From the main menu select **File** then select **Restore**



2. Then you will need **select which database you want to restore**, (see the red arrow) and then select **Display Backups**.



Restore

This form will enable you to restore your database from a backup copy.

Select an Account

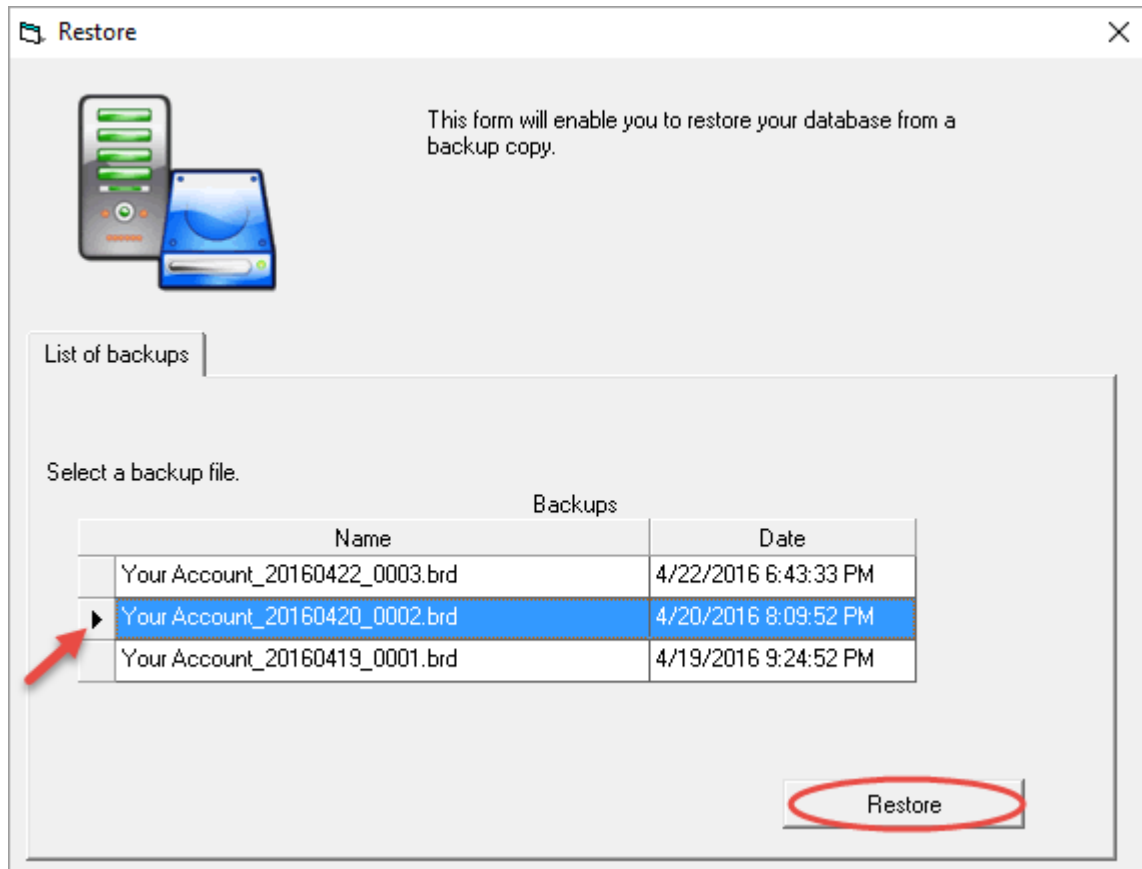
Select an account

Name	Backup Path
Sample	
My POSITIVE PAY	
▶ Your Account	

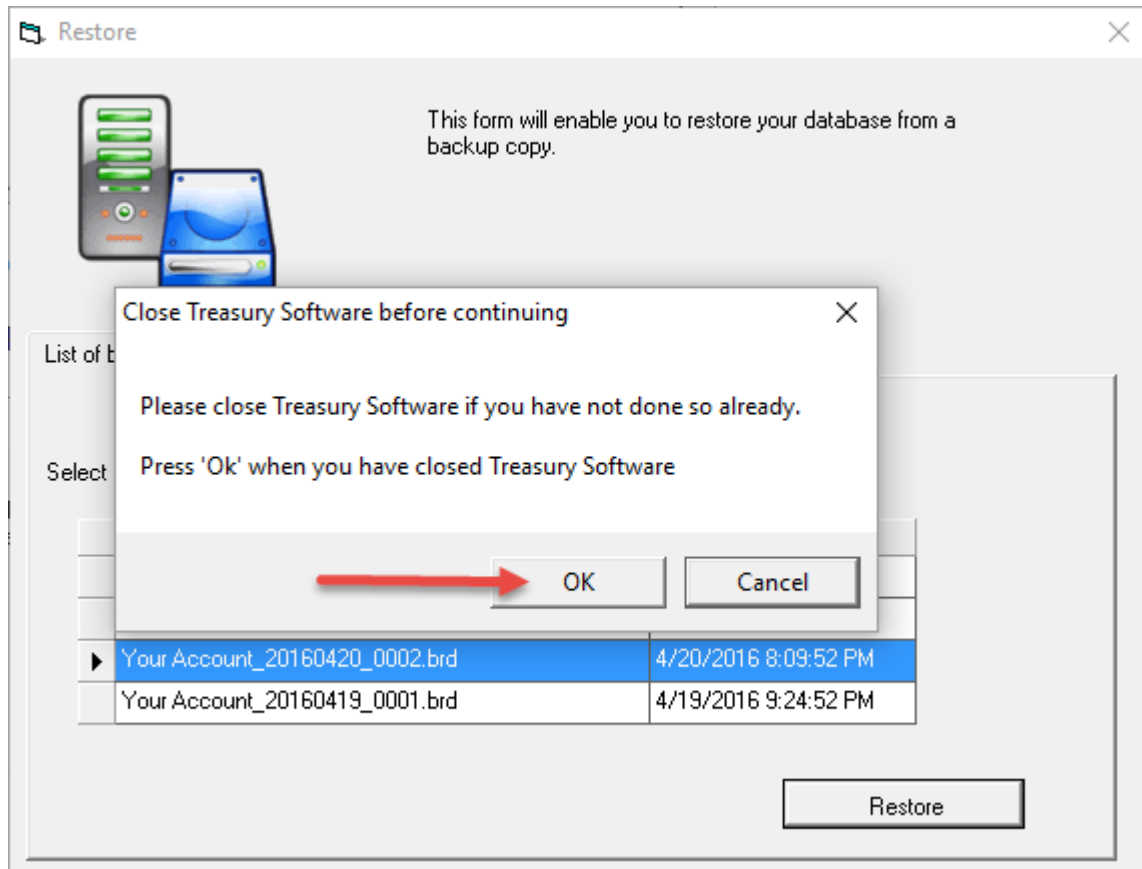
Display Backups

3. Choose a date you want to restore from, (see the red arrow) and then select Restore.

(*** NOTE: If you are using PROFILES you may have to re-create those who use inserted since the restore date.)



4. Once you select Restore the next screen opens all you have to do is select **OK**



5. This next screen will ask you if your file was restored properly?

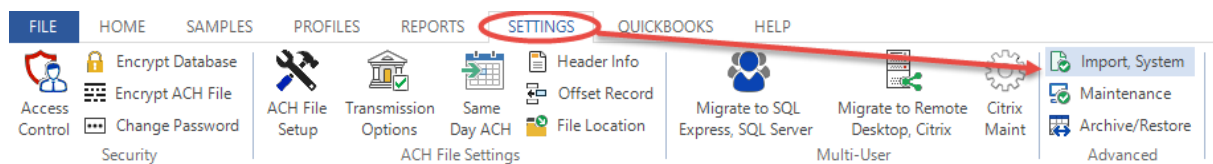


6. Open Treasury Software and see if you are able to get into your database. If you are not able to get into your database please contact support at: [Contact Support](#)

1.13.14.8 How can I see the full account number in my report?

Do you want to see the full account number when pulling a report? That can be done by following the steps below:

From the main menu select **Settings > Import, System**



This will open the Import, Systems Options page. On this page select the **Custom** tab.

Import, Settings - Options

Import Reports System Resume Startup Bank Code **Custom**

Import	
Void Check Indicator	v
Text for 'Debit'	debit
Text for 'Credit'	credit
Imported amounts need decimals - G/L:	Off
UK Date format	Off
Custom Date Import (CDI) G/L:	Off

Void Check Indicator
Typically used when importing Check Registers and void checks are denoted with a symbol, such as 'V' or 'v' after the check number. You must map the field in order for this setting to have an effect. Note: Do NOT use if the void amounts are of a different sign then the issued check amounts.

Close

Enter in the custom code technical support supplied you into the **System Entry 2**, then select **Refresh**, then select **OK** and then **Close**.

Import, Settings - Options

Import Reports System Resume Startup Bank Code Custom

Enter Custom Codes here (account-wide)

Custom Code 1 0

Custom Code 2

Custom Code 3

Custom Code 4

Custom Code 5

Custom Code 6

Custom Code 7

Update

Workstation Settings - Must be entered at each workstation

System Entry 1 0

System Entry 2 Enter Custom Code Here

Refresh

Close

[Populate/Reset - Custom Menus](#)

Then exit out of the software and then restart. Then select the report you want to see the full account number. Then select **View**, (see RED box)

FILE HOME SAMPLES **PROFILES** REPORTS SETTINGS QUICKBOOKS HELP

Quick Pay
Recurring
Pre-Notes

Create Profile Based Transactions

View/Edit Add Import Customers, Employees and Vendors

View/Edit Add Import Government Agencies (CCD-TXP)

View/Edit Multiple Origina

Actions **View** Export Add View Change History Edit Record

All Profiles All Periods From: 01/01/1990 To: 12/31/2029 Run

Drag a column header here to group by that column

Name	ID Number	ABA/Routing #	Email	Created/Modified	By (User ID)
Acme Holdings	4822	687751549		01/11/2016 11:37:49 AM	dwilliams
American Express	73529	148529553		01/11/2016 11:37:49 AM	
Bayfront Village	6533	671523505		01/11/2016 11:37:49 AM	

Then select **Hide/Display Columns**

FILE HOME SAMPLES **PROFILES** REPORTS SETTINGS QUICKBOOKS HELP

Quick Pay
Recurring
Pre-Notes

Create Profile Based Transactions

View/Edit Add Import Customers, Employees and Vendors

View/Edit Add Import Government Agencies (CCD-TXP)

Actions **View** Export Add View Change History Edit Record

All Profiles All Periods From: 01/01/1990 To: 12/31/2029 Run

Enable Summary
Disable Summary

Expand All (if grouped)
Collapse All (if grouped)

Hide/Display Columns

Select All Rows
Unselect All Rows

Drag a column header here to group by that column

Name	ID Number	ABA/Routing #	Email	Created/Modified	By (User ID)
Acme Holdings	4822	687751549		01/11/2016 11:37:49 AM	dwilliams
American Express	73529	148529553		01/11/2016 11:37:49 AM	
Bayfront Village	6533	671523505		01/11/2016 11:37:49 AM	

Place a check next to **Account_Number** in the Hide/Display Columns box, (see item circled in **Red**). Then you will see the Account Number column appear, see **Green** circle.

Actions View Export Add View Change History Edit Record

... [Icons] [Icons] [Icons] [Icons] [Icons] [Icons] [Icons] [Icons]

All Profiles All Periods From: 01/01/1990 To: 12/31/2029 Run

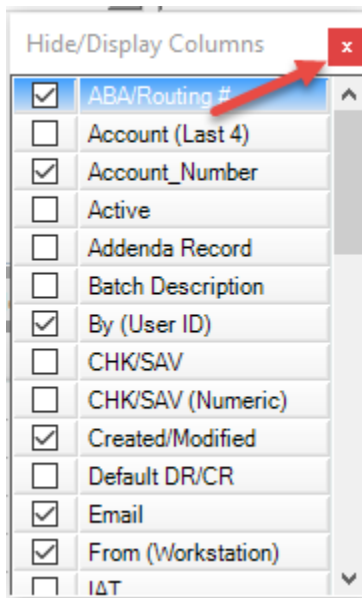
Hide/Display Columns

- ☒ ABA/Routing #
- ☐ Account (Last 4)
- ☒ **Account_Number**
- ☐ Active
- ☐ Addenda Record
- ☐ Batch Description
- ☒ By (User ID)
- ☐ CHK/SAV
- ☐ CHK/SAV (Numeric)
- ☒ Created/Modified
- ☐ Default DR/CR
- ☒ Email
- ☒ From (Workstation)
- ☐ IAT

Drag a column head

Name	ABA/Routing #	Account_Number	Email
Acme Holdings	687751549	265477588	
American Express	148529553	670294437	
Bayfront Village	671523505	774740428	
Ben Schenck	117466744	202881066	
Benjamin Franklin	443006810	735633102	
Consolidated Holdings	7991	960785245	848704462
Consolidated Utilities	34142	211041450	893173327
Evelyn Glasser	G0197	487193527	972028784
George Bush	B1027	774472838	873414216
Hungry Owl All-Night Grocers	5264	148529553	670294437
Joe Worker			
John Rolfe	8404	103252959	172509012
Lets Stop N Shop	4284	776536811	518392708

To close the Hide/Display Columns box select the **Red X**.



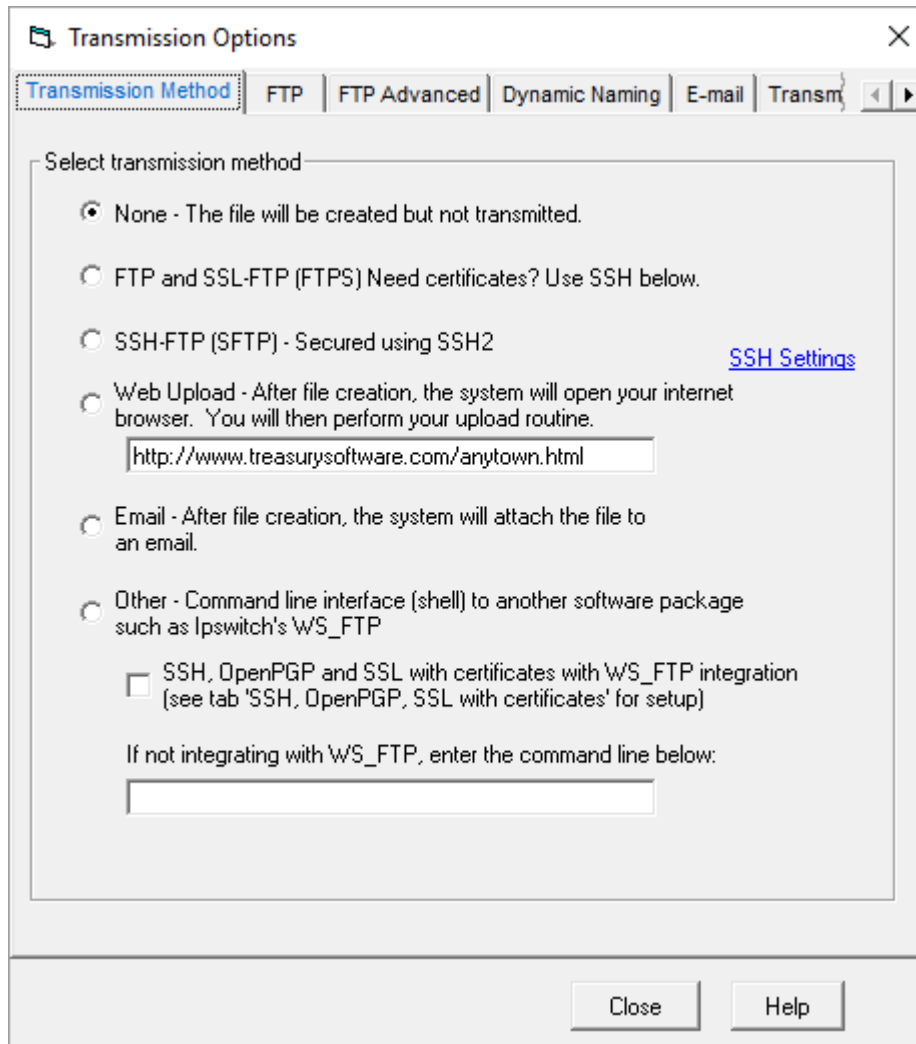
***** Now one thing to note, we do not recommend keeping this custom code active. We recommend you remove it once you are done with your report because of security issues.**

1.13.14.9 Why didn't my file transmit to the bank?

There are a number of different reason's why your file did not transmit to the bank. Take a look at the list below to determine why it did not happen.

1st did you contact your bank and see how they wanted you to get the file to them?

Your bank determines the method on how the file can be sent to them. See the image below on the different methods that ACH Universal has to offer, but again your bank is the one that determines it:



2nd if the bank wants you to upload the file to them did you log into the banks web site and upload the file?

If you did not log instructions from the bank regarding logging into your bank site you need to contact them directly. They are the ones who can assist you through this process. We do not have ID's or password's from the bank.

3rd if you uploaded the file were there any errors?

If so tell us what the error is by filling out a ticket through our web site at: [Contact support](#)

Make sure you supply us a screen shot of what the error is, that way we can quickly diagnose the issue. Sometimes the error is a bank error and we will be happy to point you in the right direction to resolve any types of errors. To capture a screen shot from your PC you can utilize the key board stocks of CTRL PRTSCRN and then paste the error in a document and send that to us though our ticketing system on our site.

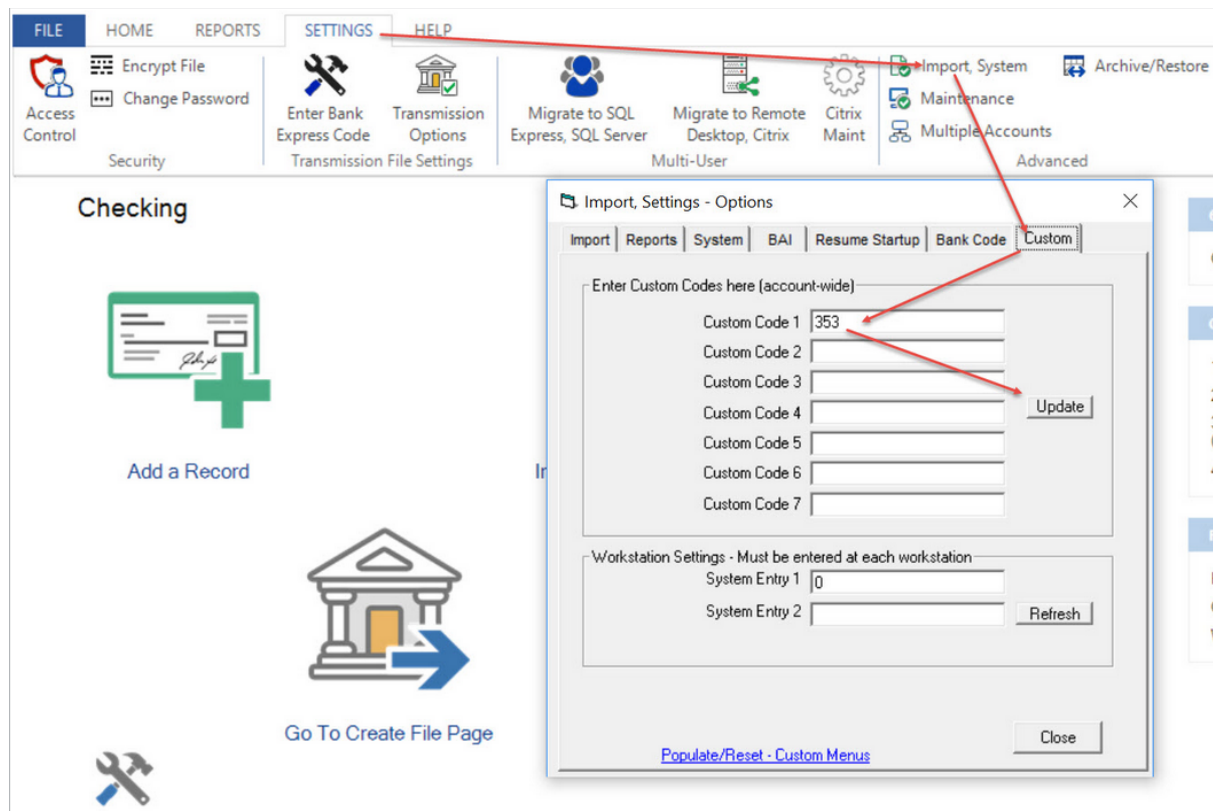
4th if you get an error using the automated system SSH-FTP send a screen shot of the error and we will assist you with resolving this issue.

1.13.14.1 How to make the 5 record a 200

Have you ever needed to make the 5 record read 5200 as opposed to a 5220? Follow the instructions and screen shot below to get this completed.

You can enter a 'custom code' and this will force all batches to have a 200 (5200)

To enter the custom code, please see the attached screen shot - and enter code: 353



1.13.15 Debits Company ID Credits Company ID

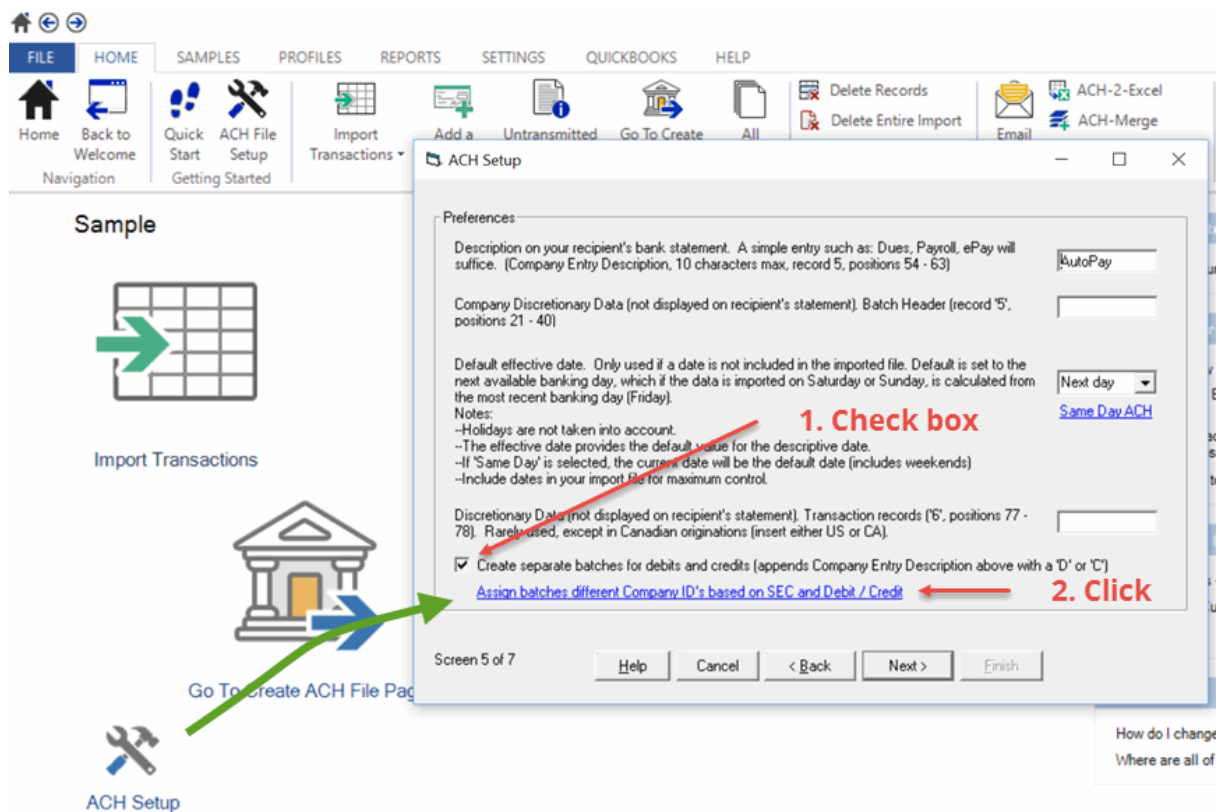
Assigning Company ID's to Debit batches and another Company ID to Credit batches

This is required by several banks, including Bank of America (BOA).

From the program home page, click ACH Setup > then navigate through the wizard to screen 5 of 7.

Check the box to separate debit from credit batches.

Then click the hyperlink to access the form for your Company ID's.



On the Maintain Company ID's page:

- Check the box
- Enter your ID's
- Save

1. Check box

Use this form to maintain your list of Company ID's

☒ Turn on/off Multiple Company ID feature

2. Enter ID's

Company ID	SEC	Debit/Credit
5238495741	CCD	Credit
5238495742	CCD	Debit
	PPD	Credit
	PPD	Debit
	ARC	Credit
	ARC	Debit
	BOC	Credit
	BOC	Debit
	CIE	Credit
	CIE	Debit
	COR	Credit

3. Save

Save

Upon saving your work on the Maintain Company ID's page, you will return to the ACH Setup Wizard.

Click Next, Next, Finish to save your work in the wizard.

Now go ahead and import your data and create a file - it will automatically assign the correct company ID's.

1.14 Utilities

Utilities

This is a catch all for the various utilities included in all modules.

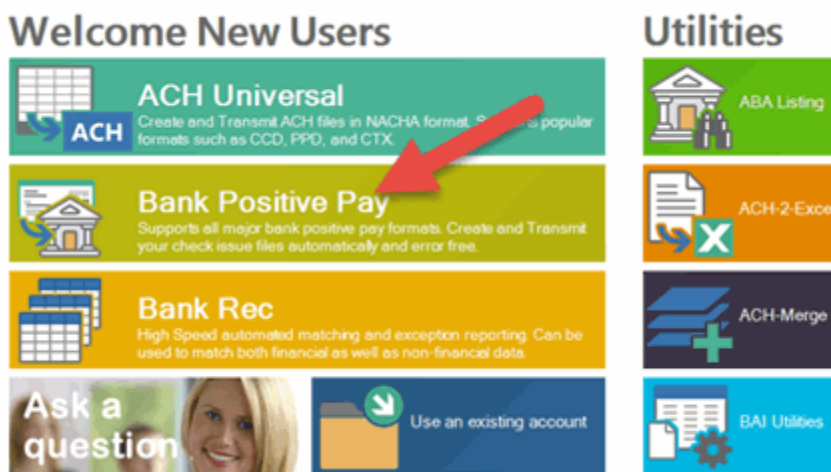
Please note that not all utilities will be listed, as this listing may be limited to your license level.

1.14.1 BAI File Creator

BAI File Creator

Use these instructions to create a BAI 2 formatted file from any any imported file - such as Excel, a comma delimited (csv) file or tab delimited file.

1. Select Bank Positive Pay upon startup

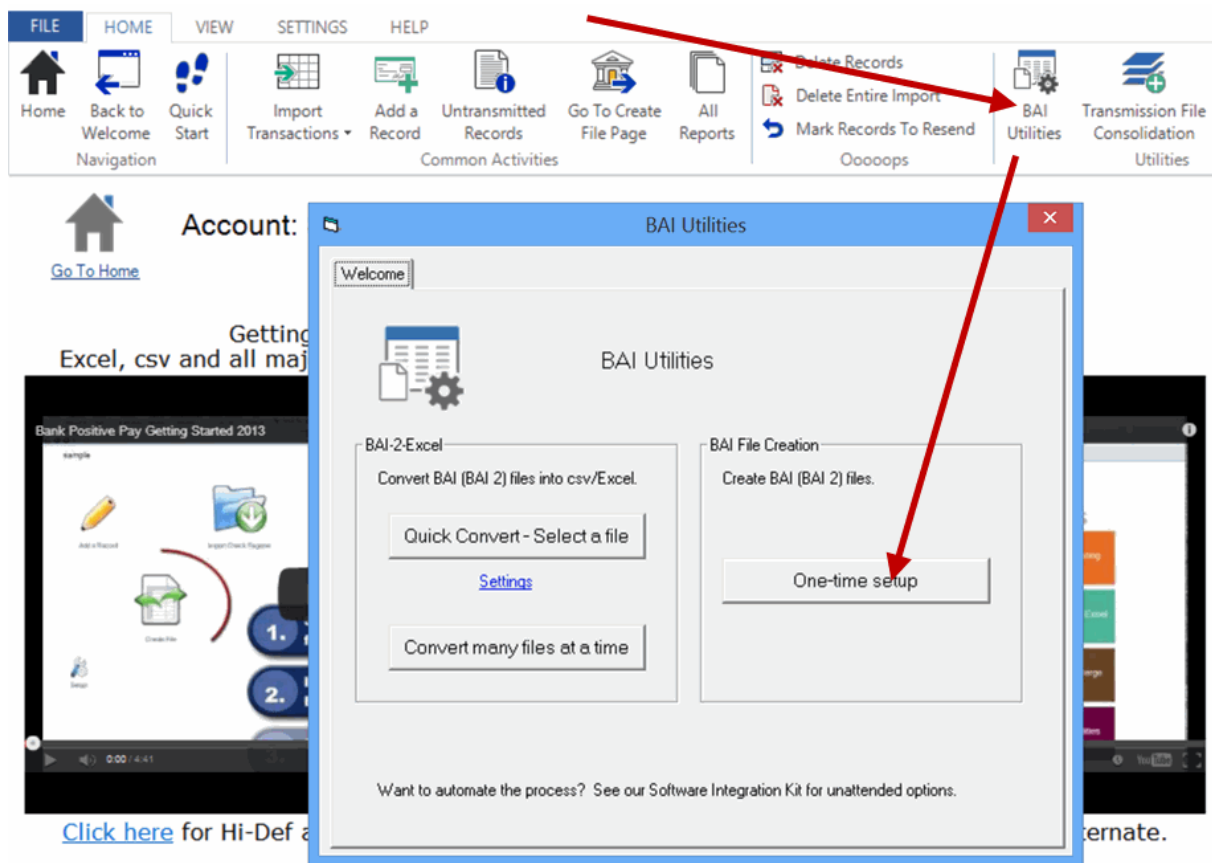


Set the BAI switch (perform only once)

To access:

From the Home tab, select BAI Utilities.

On the BAI Utilities pop up window - select One-time setup within BAI File Creation



Set options:

Please enter your identifying information, as well as your client's.

Notes:

- This can alphanumerical data - it is not limited to the ABA number.
- SAP and Oracle users - you can enter your Company ID - or any thing you want for the bank book here.

BAI Utilities

Welcome | BAI File Creation

Create BAI files.

Ready to create BAI files?

1. Check the box below, and enter the settings as needed.
2. Import transactions via Excel or csv files.
3. Select 'Create file'

1. Check and enter.

One-time settings

☒ Create BAI files (check to turn 'On')

Sender ID (01 record - typically ABA number)

Receiver ID (01 record - typically ABA number)

Default BAI code - Debit

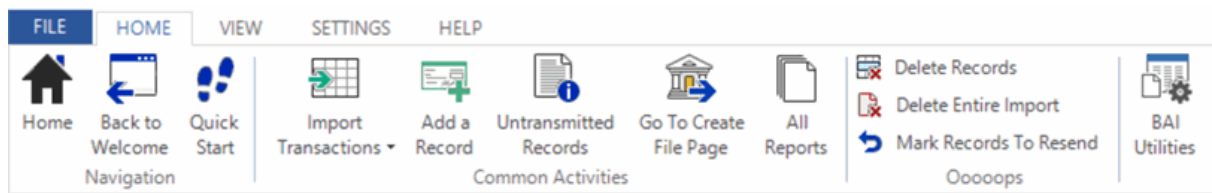
Default BAI code - Credit

2. Save

[Need Help? See 'Creating BAI Files' help page](#)

3. Map the fields of the file that you are importing (perform only once)

- a. Click on the Import Wizard, and select the file containing your transactions. The file format can be Excel, comma delimited (csv), tab delimited or any other format that is supported.



Sample



Add a Record



Import Check Register



Go To Create File Page

Tip: Use the file below as a template:
C:\Users\Public\Treasury
Software\Tutorial\BAI2Excel\TransactionsforBAICreation.csv

b. Map the columns as appropriate

General Ledger Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

Remember: You typically only need to map Date, Amount and CheckNumber.

Select a Mapping Template
 Excel 2 BAI ☐ save as default

Only map the columns you need to import (click the column to select).

Select...

Date	Amount	Bank_Account_Number	BAI_Originator	Bank_Reference	Customer_Reference	Description
F1	F2	F3	F4	F5	F6	F7
Amount			Originator		Cust. Ref	Text
10/22/2012	\$3,466.85	445523232	Subsidiary 1	87829876	Miami	DEPOSIT LOCATI
10/22/2012	\$3,363.75	445523232	Subsidiary 1	88137654	Fort Lauderdale	DEPOSIT LOCATI
10/22/2012	\$2,625.75	92384732	Subsidiary 2	86095789	Boca Raton	DEPOSIT LOCATI
10/22/2012	\$1,862.50	92384732	Subsidiary 2	87793469	Palm Beach	DEPOSIT LOCATI

Help Help Cancel < Back Next > Finish

The following fields can be mapped:

- Date
- Amount
- Account Number
- BAI Originator
- Bank Reference
- Customer Reference
- Description
- BAI Code

Amount field mapping

Map the amount field as 'Amount' - and confirm that your debits are credits are correct in the output file (default debit 699, credit 399).

If they are reversed, then map the field as 'Amount Reverse Sign' and re-test.

Amount note:

(Rare) If you are not using the default BAI codes in setup, but instead you are including them - in your source Excel or csv file - and Mapping them as 'BAI Code' - make sure that all of your amounts in the file are absolute (positive). Why? The BAI Code if mapped, will change the signs of the amounts to represent debits/credits.

Other mapping notes:

--The three description fields - customer reference, bank reference and text/description - are all optional.

--The import file can contain one or multiple account numbers. However, if you need to create BAI files for more than one recipient (ie. if you are a bank and have multiple clients), you will need to create a new account/database (File > New Account > Create) for each client.

Complete the Import Wizard. Your mappings are automatically saved.

4. Create the BAI file

Simply click the Create Issue File button on the 'Create' page.

BAI File - Click the button below to create the file.

A transmission method has not been selected. Please transmit the file manually.

Your transmission file can be found (after pressing the button below) at -
C:\Users\Public\Treasury Software\To Bank\sample_account_transmit.txt



Create Issue File

1.14.1.1 BAI File Creation Advanced

BAI File Creation - Advanced

Pre-release notes for 2014.0.1 build 414 (September 2014).

New features include:

Default account numbers

Currency code

010 - Opening Ledger

015 - Closing Ledger

100 - Total Credits

400 - Total Debits

Access the BAI options window as usual. There are now three tabs to work from.

General tab

New features:

Default account number. If not imported, the system will use the number here.

Note: If no number is imported, and a value is not set, the system will default to 0.

The screenshot shows the 'BAI Utilities' window with the 'BAI File Creation' tab selected. The window has a blue title bar and a red close button. Inside, there's a 'Welcome' tab and a 'BAI File Creation' tab. The main area is titled 'Create BAI files.' and contains a list of instructions: 1. Check the box below, and enter the settings as needed. 2. Import transactions via Excel or csv files. 3. Select 'Create file'. Below the instructions are three tabs: 'General', 'Advanced', and 'Opening (010) and Closing (015) Ledger'. The 'General' tab is active, showing 'One-time settings'. There's a checkbox 'Create BAI files (check to turn 'On')' which is checked. Below it are five text input fields: 'test' for 'Sender ID (01 record - typically ABA number)', 'test' for 'Receiver ID (01 record - typically ABA number)', '8888' for 'Bank Account # (only used if Bank Acct # isn't mapped during import)', '699' for 'Default BAI code - Debit', and '399' for 'Default BAI code - Credit'. A red arrow points to the 'Bank Account #' field. At the bottom right is a 'Save' button. At the bottom left is a link: 'Need Help? See 'Creating BAI Files' help page'.

BAI Utilities

Welcome | BAI File Creation

Create BAI files.

1. Check the box below, and enter the settings as needed.
2. Import transactions via Excel or csv files.
3. Select 'Create file'

General | Advanced | Opening (010) and Closing (015) Ledger

One-time settings

☒ Create BAI files (check to turn 'On')

test Sender ID (01 record - typically ABA number)

test Receiver ID (01 record - typically ABA number)

8888 Bank Account # (only used if Bank Acct # isn't mapped during import)

699 Default BAI code - Debit

399 Default BAI code - Credit

Save

[Need Help? See 'Creating BAI Files' help page](#)

Advanced Tab

New features:

Include 100 and 400 segments in the 03 account record. The system will automatically calculate the amount values.

Currency code for the 03 account record. Note: Only enter this value for currencies other than USD. Reminder, the value should be three characters.

BAI Utilities

Welcome | BAI File Creation

Create BAI files.

1. Check the box below, and enter the settings as needed.
2. Import transactions via Excel or csv files.
3. Select 'Create file'

General | **Advanced** | Opening (010) and Closing (015) Ledger

☒ Include total credits (100) in 03 records
☒ Include total debits (400) in 03 records

☐ PeopleSoft - Calculate footer totals using absolute values and insert trailing commas in 03 record (suppresses all other entries - 100, 400, 010, 015, currency)

CAN Currency code if not USD. Only enter for values other than USD. (USD is default)

Save

[Need Help? See 'Creating BAI Files' help page](#)

Opening (010) and Closing (015) Ledger

New features:

Include 010 and 015 segments in the 03 account record.

010 Options include:

Always off

Include 010 and Amount if amount \neq \$0. If amount = \$0, then suppress both 010 and amount.

Include 010 and Amount if amount \neq \$0. If amount = \$0, then display 010, but suppress amount
Always include both.

015 Options include:

Always off

Include 015 and Amount if amount \neq \$0. If amount = \$0, then suppress both 015 and amount.

Include 015 and Amount if amount \neq \$0. If amount = \$0, then display 015, but suppress amount

Always include both.

Remember - these amounts must be included with the import file - see below.

BAI Utilities

Welcome | BAI File Creation

Create BAI files.

1. Check the box below, and enter the settings as needed.
2. Import transactions via Excel or csv files.
3. Select 'Create file'

General | Advanced | Opening (010) and Closing (015) Ledger

Opening Ledger (010)

- ☐ Off. Do not include either '010' or amount.
- ☐ If amount is not \$0, include both '010' and amount. If amount is \$0 do not include either.
- ☐ Always include '010'. Include amount if not \$0. If \$0, suppress amount.
- ☒ Always include '010'. Always include amount, even if \$0.

Closing Ledger (015)

- ☐ Off. Do not include either '015' or amount.
- ☐ If amount is not \$0, include both '015' and amount. If amount is \$0 do not include either.
- ☐ Always include '015'. Include amount if not \$0. If \$0, suppress amount.
- ☒ Always include '015'. Always include amount, even if \$0.

Save

[Need Help? See 'Creating BAI Files' help page](#)

Importing Opening (010) and Closing (015) Ledger Balances

The system cannot calculate the opening and closing balances. These amounts must be imported into the system.

Example for using both 010 and 015:

Create a file with two additional columns, one for each of the values.

Enter the beginning and ending value on at least one record for each 03 record.

Remember: 03 records are created for each Account, by Date.

You may put the beginning and ending values on one, several or all of the records within each 03 grouping.

If you put different non-zero amounts on different lines within the same 03 grouping, the system will take the last value (not necessarily in your order - never a good idea).

	A	B	C	D	E	F	G	H
1	Date	Amount	Account Description		Opening	Closing	Either:	
2	10/22/2018	\$3,466.85	445523232 Miami		\$13,456.24	\$19,843.67	On one line	
3	10/22/2018	\$3,363.75	445523232 Fort Lauderdale					
4	10/22/2018	\$2,625.75	92384732 Boca Raton		\$3,807.31	\$4,290.04	or on all lines	
5	10/22/2018	\$1,862.50	92384732 Palm Beach		\$3,807.31	\$4,290.04		
6	10/22/2018	\$1,677.75	92384732 Atlanta - Downtown		\$3,807.31	\$4,290.04		
7								
8								
9								

Map the columns during import

General Ledger Column Mapping

This screen lets you select each column and decide:
 --to skip the column, and do not import (red)
 --import the column and assign it to a field (green).
 You do NOT need to map every field

Remember: You typically only need to map Date, Amount and CheckNumber.

Select a Mapping Template
 Excel 2 BAI ☐ save as default

Only map the columns you need to import (click the column to select).

Closing Ledger 015

Date	Amount	Bank_Account_Number	Description	Opening_Ledger_010	Closing_Ledger_015
Field 1	Field 2	Field 3	Field 4	Field 5	Field 6
Date	Amount	Account	Description	Opening	Closing
10/22/2018	\$3,466.85	445523232	Miami	\$13,456.24	\$19,843.67
10/22/2018	\$3,363.75	445523232	Fort Lauderdale		
10/22/2018	\$2,625.75	92384732	Boca Raton	\$3,807.31	\$4,290.04
10/22/2018	\$1,862.50	92384732	Palm Beach	\$3,807.31	\$4,290.04
10/22/2018	\$1,677.75	92384732	Atlanta - Downtown	\$3,807.31	\$4,290.04

Help Help Cancel < Back Next > Finish

Create the BAI file as usual.

```
01,test,test,140902,1223,1,,2/
02,,test,1,181022,,/
03,445523232,CAN,010,1345624,,,015,1984367,,,,,100,6830
60,400,0,,,/
16,399,346685,Z,,,Miami/
16,399,336375,Z,,,Fort Lauderdale/
49,683060,4/
03,92384732,CAN,010,380731,,,015,429004,,,,,100,616600,
400,0,,,/
16,399,262575,Z,,,Boca Raton/
16,399,186250,Z,,,Palm Beach/
16,399,167775,Z,,,Atlanta - Downtown/
49,616600,5/
98,1299660,2,11/
99,1299660,1,13/
```

SAP Compliance

Using the above features will enable your file to fulfill the requirement for SAP.

1.14.2 ACH-2-Excel - ACH Conversion Utility

Overview

ACH2Excel is a utility included with ACH Universal used to convert an ACH file to an Excel spreadsheet (.xls). You can use it through ACH Universal or through the command line.

ACH2Excel through ACH Universal

Using ACH2Excel through ACH Universal is the most common method.

From the main menu, select File, then ACH File Conversion. You will see Figure 1 (below).

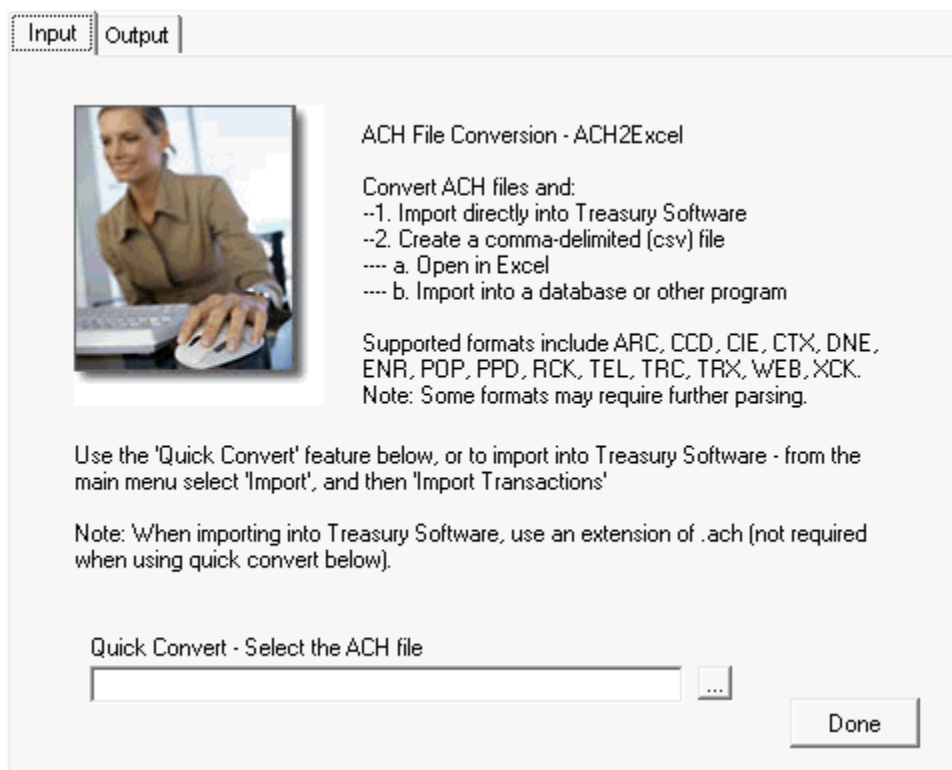



Figure 1 - ACH2Excel Input tab

Click the  and browse to the ACH file to be converted.

To do a quick conversion, click Done. This will convert the file and load it in Excel (as a csv value).

To specify file output options, click Output to open the Output tab (Figure 2 below).

Figure 2 - ACH2Excel Output tab

To output the conversion to a specific click, enable the Output to 'csv' file located in the directory checkbox, then click the button to browse to the appropriate directory.

To import the converted file into ACH Universal for further processing (such as an ACH Return File for [Returns](#)), enable the checkbox.

Click Done to create the file.

Command Line Options

`BRCom.exe /ACCT="account" /ACH2 /SRCE="input file name" /OUTD="output file name"`

/ACCT - specifies account by name

/ACH2 - specifies to use the ACH2Excel utility

/SRCE - specifies file to be used as input (using absolute positioning)

/OUTD - specifies file to be used as output (using absolute positioning)

Valid source files include ARC, CCD, CIE, CTX, DNE, ENR, POP, PPD, RCK, TEL, TRC, TRX, WEB, XCK. Note: Some formats may require further parsing.

Syntax Example

If Treasury Desktop was installed in the default location:

```
c:\Program Files\TreasurySoftware\BRCom.exe /ACCT="sample" /ACH2 /SRCE="C:\transmit.txt" /outd="c:\testACHdetail.csv"
```

Reminder:

Turn on/off appropriate settings. From the main menu 'File', 'ACH File Conversion', 'Output' tab - unselect open in Excel afterwards.

Notes for all applications:

- The order of the parameters is not significant
- Capitalization is not significant
- When specifying a file name (SRCE), use the full file path and name within quotes. When using mapped drives, remember that the path should be centric/relative to the machine where Treasury Desktop is located, not the machine issuing the trigger/command.
- Place the account name in quotes.

Working with multiple users and multiple account:

Each command line trigger - will create an independent instance of the application. There is no limit to the number of instances.

If processing simultaneous command line requests, use different accounts (Sample1, Sample2, etc...) to minimize any record locking issues. If this is not an alternative, consider processing sequentially, or using our Control Panel.

For Web and Citrix based applications, please contact a Treasury Software support representative.

1.14.3 ACH Edit

ACH Edit™

ACH Edit is a utility within ACH Universal Processor edition, which enables users to edit and then recreate ACH files. Transactions can be:

- added
- edited
- deleted

Getting Started (2 steps):

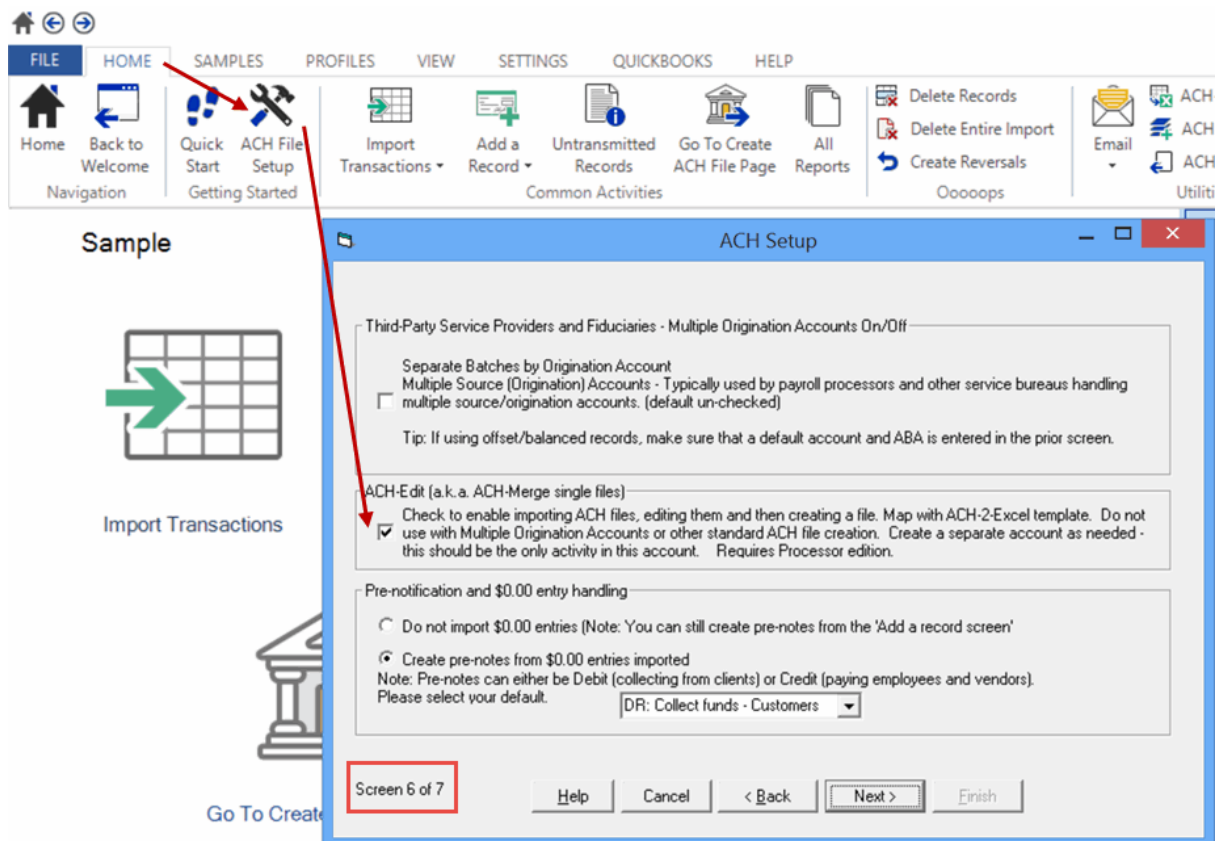
1. Create a new account within ACH Universal Processor edition.

Click File > New Account > Create - and complete the wizard.

2. Turn ACH Edit 'On'.

Click on Home > ACH File Setup > click to screen 6 of the wizard > check 'ACH Edit'. Complete the wizard to save.

Tip: On the screen 2 will be the default file and batch header settings. You can enter this now, or any time before transmitting to your bank.

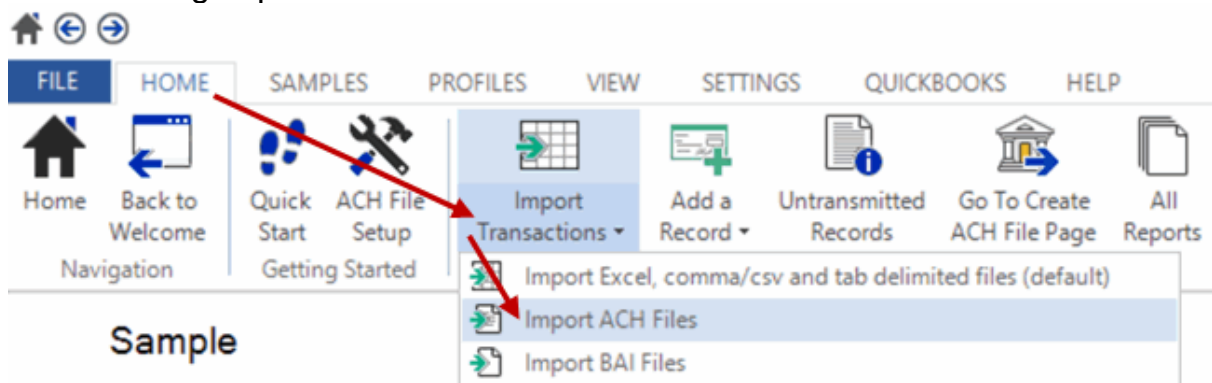


Congratulations, you're done with Setup.

Use

1. Import ACH files

Start the Import Wizard using the bottom half of the Import Transactions button and selecting Import ACH file.



The Wizard will walk you through several screens including the Mapping window. Do not change any of the mappings.

This screen lets you select each column and decide:
--to skip the column, and do not import (red)
--import the column and assign it to a field (green).
You do NOT need to map every field

To collect funds (from customers) - use positive amounts
To pay funds (vendors, employees) - use negative amounts
To 'flip' the signs of the amount, use 'Amount_Reverse_Sign', rather than 'Amount'.

Select a Mapping Template
ACH 2 Excel
☐ save as default

Only map the columns you need to import (click the column to select).

Select... <- Show all field selections

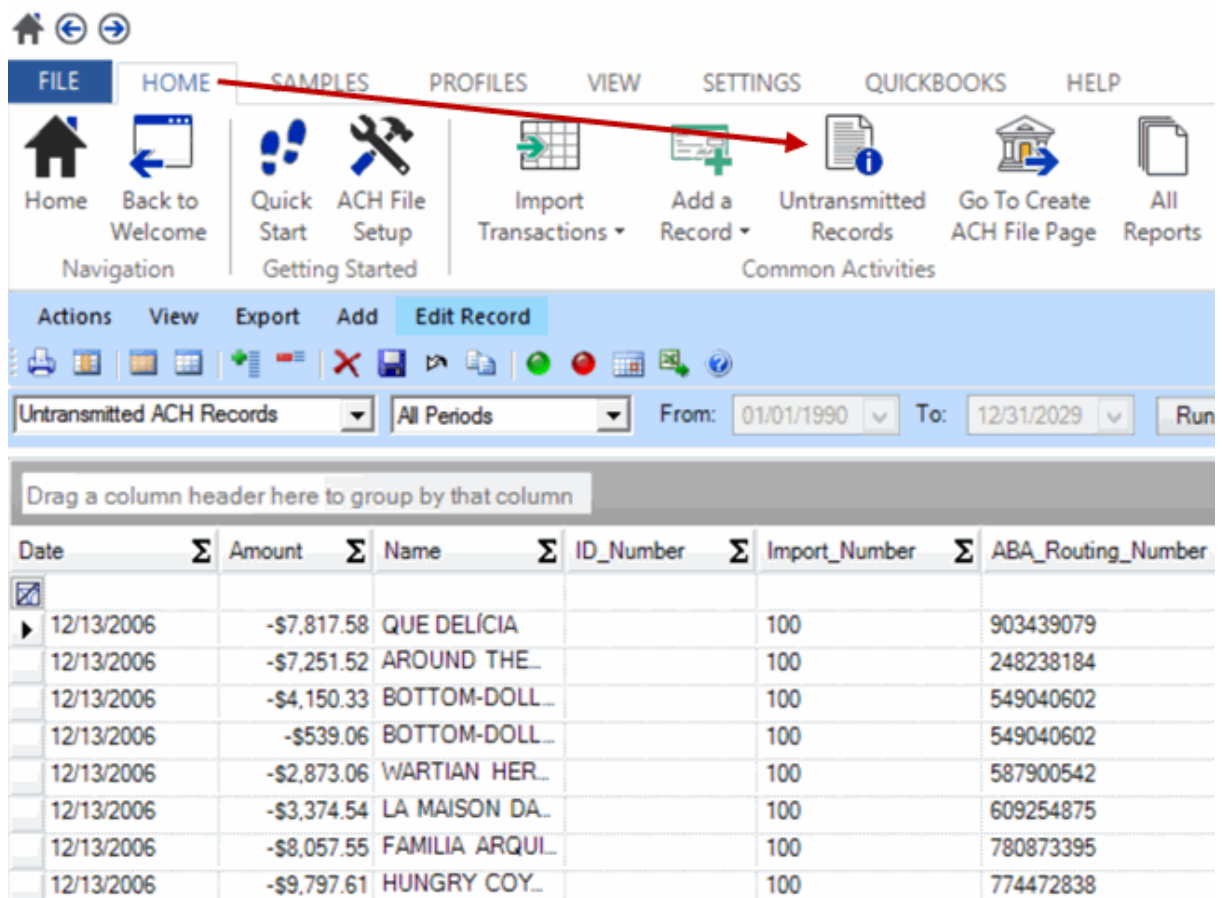
Date	Amount_Absolute_	Bank_Account_Number	ABA_Routing_Number	ACH_Name_Internal	ID_Number
F1	F2	F3	F4	F5	F6
		Account (No text in colu	ABA/Routing (No text i	Individual Name (6_55_	Individual ID (6_40
12/13/2006	-7251.52	130009783	248238184	AROUND THE HORN	
12/13/2006	-6637.61	823795428	730888330	BERGLUNDS SNABBKÍ	
12/13/2006	-7360.41	456630883	208441649	SPLIT RAIL BEER & ALI	
12/13/2006	-953.19	657340609	780873395	FAMILIA ARQUIBALDO	

Help Help Cancel < Back Next > Finish

Leave the default mappings 'as is'.
Click Next.

2. View all records - then Add/Edit/Delete records

Click Home > Untransmitted Records > to display all of the records



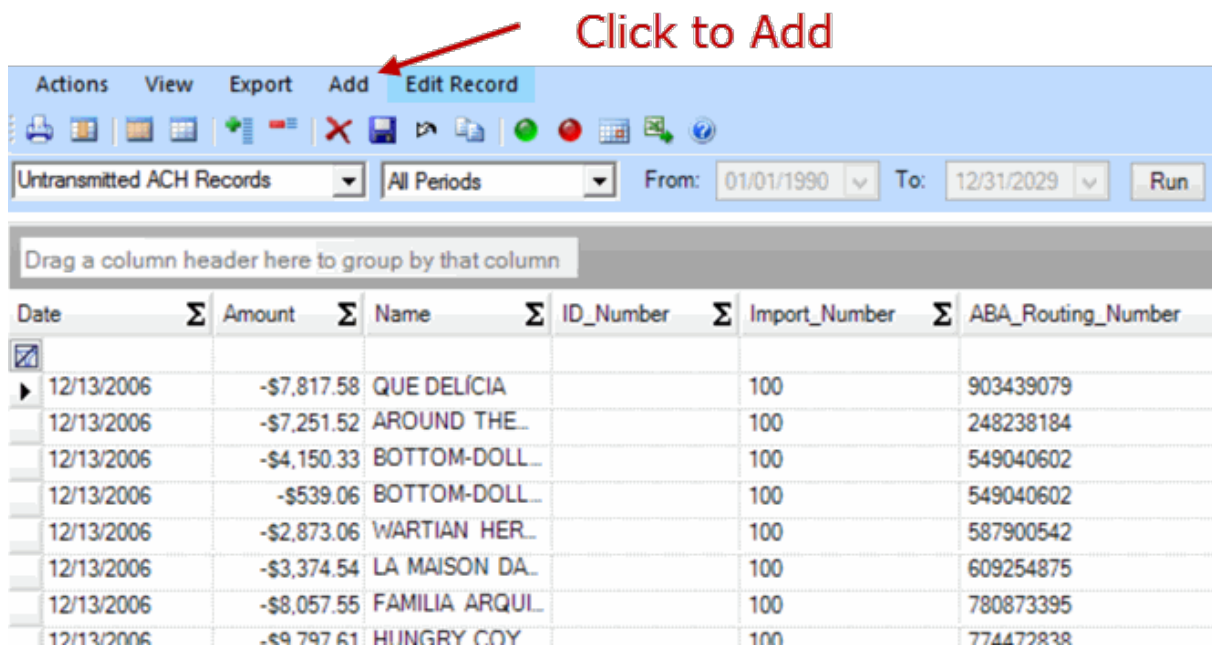
The screenshot displays the ACH Universal software interface. At the top, there is a navigation bar with tabs: FILE, HOME, SAMPLES, PROFILES, VIEW, SETTINGS, QUICKBOOKS, and HELP. Below this, there are icons for Home, Back to Welcome Navigation, Quick Start, ACH File Setup, Import Transactions, Add a Record, Untransmitted Records, Go To Create ACH File Page, and All Reports. A red arrow points from the 'HOME' tab to the 'Untransmitted Records' icon. Below the navigation bar, there is a toolbar with buttons for Actions, View, Export, Add, and Edit Record. Below the toolbar, there is a filter section with a dropdown menu set to 'Untransmitted ACH Records', a dropdown menu set to 'All Periods', and date range fields for 'From: 01/01/1990' and 'To: 12/31/2029'. A 'Run' button is also present. Below the filter section, there is a table with the following columns: Date, Amount, Name, ID_Number, Import_Number, and ABA_Routing_Number. The table contains 8 rows of data, all dated 12/13/2006.

Date	Σ Amount	Σ Name	Σ ID_Number	Σ Import_Number	Σ ABA_Routing_Number
12/13/2006	-\$7,817.58	QUE DELÍCIA		100	903439079
12/13/2006	-\$7,251.52	AROUND THE...		100	248238184
12/13/2006	-\$4,150.33	BOTTOM-DOLL...		100	549040602
12/13/2006	-\$539.06	BOTTOM-DOLL...		100	549040602
12/13/2006	-\$2,873.06	WARTIAN HER...		100	587900542
12/13/2006	-\$3,374.54	LA MAISON DA...		100	609254875
12/13/2006	-\$8,057.55	FAMILIA ARQU...		100	780873395
12/13/2006	-\$9,797.61	HUNGRY COY...		100	774472838

Once you've displayed the records, you can add, edit and delete.

Add

Click to Add



Actions View Export Add Edit Record

Untransmitted ACH Records All Periods From: 01/01/1990 To: 12/31/2029 Run

Drag a column header here to group by that column

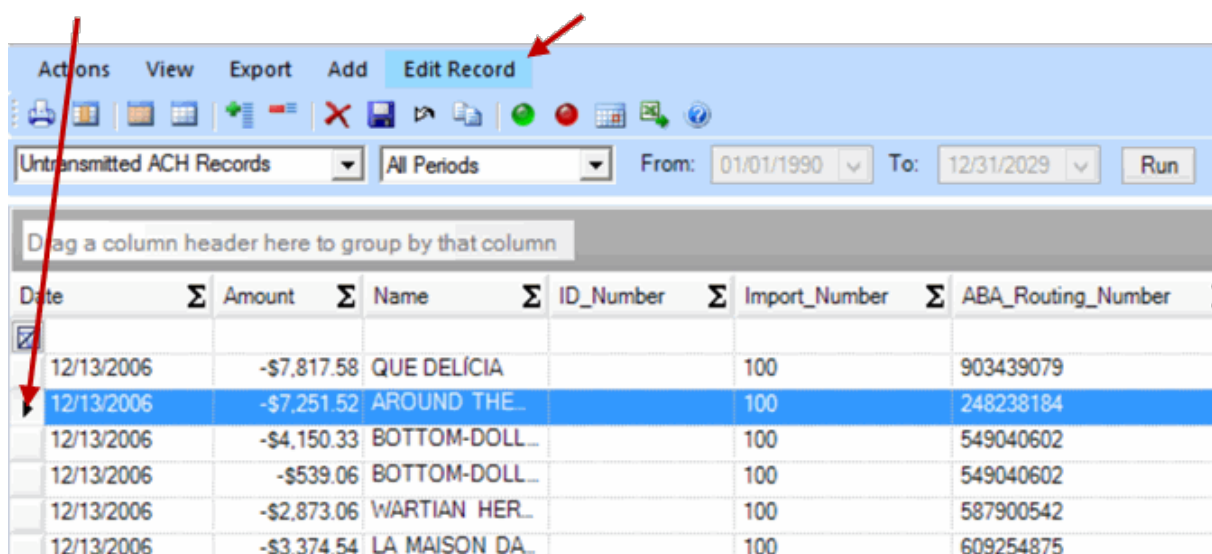
Date	Σ	Amount	Σ	Name	Σ	ID_Number	Σ	Import_Number	Σ	ABA_Routing_Number
12/13/2006		-\$7,817.58		QUE DELÍCIA				100		903439079
12/13/2006		-\$7,251.52		AROUND THE...				100		248238184
12/13/2006		-\$4,150.33		BOTTOM-DOLL...				100		549040602
12/13/2006		-\$539.06		BOTTOM-DOLL...				100		549040602
12/13/2006		-\$2,873.06		WARTIAN HER...				100		587900542
12/13/2006		-\$3,374.54		LA MAISON DA...				100		609254875
12/13/2006		-\$8,057.55		FAMILIA ARQUIL...				100		780873395
12/13/2006		-\$9,797.61		HUNGRY COY				100		774472838

Edit

Select the record, then click 'Edit Record'

1. Select the record

2. Click Edit Record



Actions View Export Add Edit Record

Untransmitted ACH Records All Periods From: 01/01/1990 To: 12/31/2029 Run

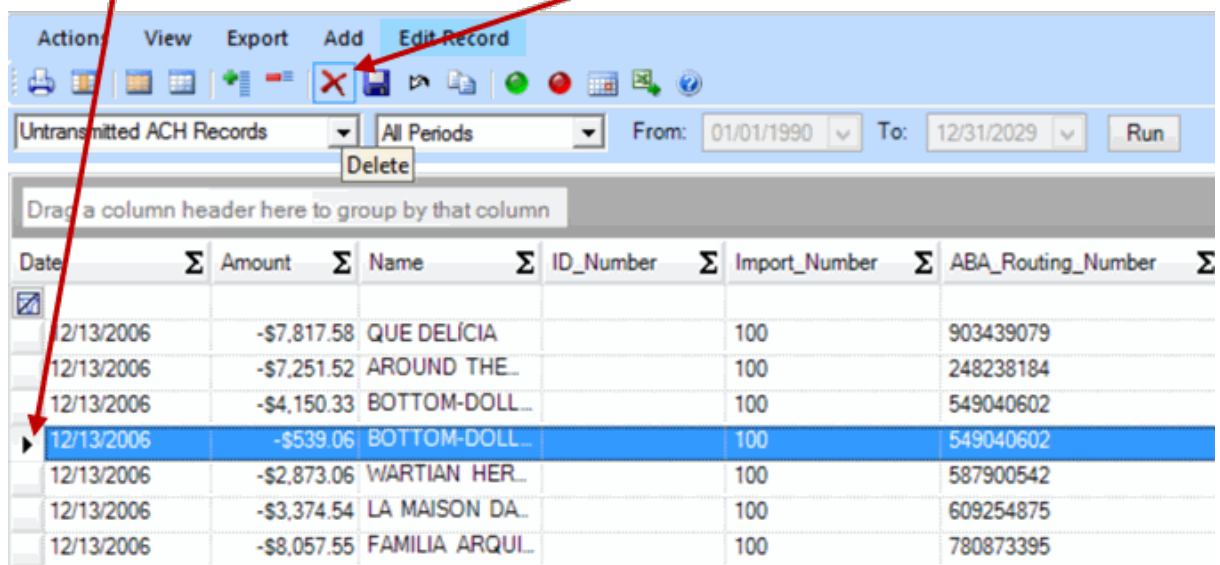
Drag a column header here to group by that column

Date	Σ	Amount	Σ	Name	Σ	ID_Number	Σ	Import_Number	Σ	ABA_Routing_Number
12/13/2006		-\$7,817.58		QUE DELÍCIA				100		903439079
12/13/2006		-\$7,251.52		AROUND THE...				100		248238184
12/13/2006		-\$4,150.33		BOTTOM-DOLL...				100		549040602
12/13/2006		-\$539.06		BOTTOM-DOLL...				100		549040602
12/13/2006		-\$2,873.06		WARTIAN HER...				100		587900542
12/13/2006		-\$3,374.54		LA MAISON DA...				100		609254875

Delete

1. Select the record.

2. Click Delete (x)



Untransmitted ACH Records

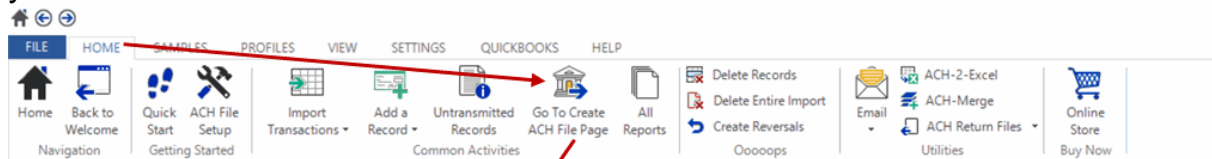
From: 01/01/1990 To: 12/31/2029 Run

Drag a column header here to group by that column

Date	Σ Amount	Σ Name	Σ ID_Number	Σ Import_Number	Σ ABA_Routing_Number
12/13/2006	-\$7,817.58	QUE DELÍCIA		100	903439079
12/13/2006	-\$7,251.52	AROUND THE...		100	248238184
12/13/2006	-\$4,150.33	BOTTOM-DOLL...		100	549040602
12/13/2006	-\$539.06	BOTTOM-DOLL...		100	549040602
12/13/2006	-\$2,873.06	WARTIAN HER...		100	587900542
12/13/2006	-\$3,374.54	LA MAISON DA...		100	609254875
12/13/2006	-\$8,057.55	FAMILIA ARQUIL...		100	780873395

3. Create the ACH file

Select Home > Go to ACH File Create Page > Click on Create ACH File - you're all done!



Sample: There are no records to transmit at this time.

A transmission method has not been selected. Please transmit the file manually.

Your transmission file can be found (after pressing the button below) at - C:\Users\Public\Treasury Software\To Bank\sample_account_transmit.txt

Create your ACH file.



sample_account_transmit.txt - Notepad

```
File Edit Format View Help
[01 202881066 1300097831409101733B094101Bank of Any Town Your Company
5220YOUR COMPANY 1657777777PPDAutoPay 061213061213
622248238184130009783 0000725152 AROUND THE HORN
632730888330823795428 0000663761 BERGLUNDS SNABBRÖP
622208441649456630883 0000736041 SPLIT RAIL BEER & ALE
622780873395657340609 0000095319 FAMILIA ARQUIBALDO
622860847885362060253 0000703654 SANTÉ GOURMET
622722887268973059050 0000555986 SEVEN SEAS IMPORTS
622549040602999918281 0000231437 BOTTOM-DOLLAR MARKETS
622774807678757415759 0000695228 ERNST HANDEL
```


Notes:

--This feature requires the Processor edition of ACH Universal.

--The import and file creation process can be automated with the included Software Integration Kit.

--Dates can be updated for multiple records using the 'Change Dates' icon on the Reports toolbar. To use the current default date, unmap the 'Date' field from Field 1 in the import wizard.

1.14.4 Notification of Change ABA Merge Utility

Overview

The Notification of Change Merge Utility enables users to Import an ACH file and generate Notification of Change transactions for each record which has the old ABA number.

The Notification of Change (COR) entry will contain the new ABA number as the corrected data, as well as 'C02' (Updated ABA number) as the NOC code.

After the Notification of Change transactions are created, you can create an ACH file to send, just like any other ACH file.

Notes:

--Transactions in the ACH file which do not have the old ABA number are ignored.

--This utility is only available in the Banking Edition

Setup

We recommend that you print this page prior to starting.

1. Create a new account specifically for this utility

From the main menu select File > New > Create and complete the New Account Wizard. When finished, it will prompt you if you want to 'Enter your transmission information now?'. Click Yes.

2. ACH Setup wizard

Note: If you did not select 'Yes' in the step above, simply select File > ACH Setup to start the wizard.

a. On screen 3 of 7 select COR - Notification of Change.

ACH Setup

Please enter as provided by your bank/financial institution. - Batch Information

Company Name - Your company's 'short' name which will be displayed on your customer's, employee's, vendor's bank statements. Max of 16 characters. Used in Batch Header (record '5' positions 5-20)

Company ID - Identifies your company, division or sub-unit. Typically will be your Federal ID with a leading '1' (total 10 digits). Can also be your DUNS with a leading '3', or bank assigned with a leading '9'. Often, based on the Immediate Origin ID. Used in Batch Headers/Footers (records '5' positions 41-50 and '8' positions 45-54)

Originating DFI - Typically your Immediate Destination code, without the trailing check digit. 8 digits (records '5' positions 80-97, '6' positions 80-87 and '8' positions 80-87).

Pre-fill common entries

Example 'Your Company'

Example '130009783'

Example '20288106'

Application - Standard Entry Class Code

Select the primary (default) NACHA format you will be using. Note: TXP is CCD.

☒ All except CTX-EDI **COR- Notification of Change**

☐ CTX-EDI Subsets EPN STP 820

Screen 3 of 7

Help Cancel < Back Next > Finish

b. On screen 7 of 7 click on the 'NOC-COR' tab.

Enter the old and new ABA numbers.

We recommend checking the 'Auto-delete' feature. This feature addresses the ACH records you will be importing that do not use the old ABA number. As these records are of no use to you, we can provide the housekeeping functionality to remove them. However, if you wish to keep them - leave the checkbox unchecked.

Click 'Finish' to save your updates.

The screenshot shows the 'ACH Setup' window with the 'Advanced' tab selected. The window title is 'ACH Setup'. The tabs are: CTX, WEB, Reversals, Pre-Note and Misc, International, PBR/CBR (retired), NOC-COR, and Advanced. The main content area is titled 'Notification of Change - creates ACH-COR files (Banking edition only)'. It explains that this screen enables a bank to notify originators of a change in ABA number. It lists four steps to use the feature: 1. Set this account to 'COR- Notification of Change' on the third screen of ACH Setup. (once) 2. Enter the old and new ABA numbers below. (once) 3. Import an ACH file from the main menu Import > ACH Files > ACH Files. 4. Create an ACH file as you normally would. ACH Universal will create a corrective NOC entry with code 'C02 - Need to correct ABA number' for every transaction with the 'old' routing number. Below the text, there are two input fields: 'Old ABA/routing number' with the value '122217056' and 'New ABA/routing number' with the value '321070007'. A checkbox labeled 'Auto-delete transactions which do not have the old routing number (cleanup)' is checked. At the bottom, it says 'Screen 7 of 7' and has buttons for 'Help', 'Cancel', '< Back', 'Next >', and 'Finish'.

ACH Setup

CTX WEB Reversals Pre-Note and Misc International PBR/CBR (retired) NOC-COR Advanced

Notification of Change - creates ACH-COR files (Banking edition only)

This screen enables a bank to notify originators of a change in ABA number.

To use:

1. Set this account to 'COR- Notification of Change' on the third screen of ACH Setup. (once)
2. Enter the old and new ABA numbers below. (once)
3. Import an ACH file from the main menu Import > ACH Files > ACH Files.
4. Create an ACH file as you normally would. ACH Universal will create a corrective NOC entry with code 'C02 - Need to correct ABA number' for every transaction with the 'old' routing number.

Old ABA/routing number 122217056

New ABA/routing number 321070007

☒ Auto-delete transactions which do not have the old routing number (cleanup)

Screen 7 of 7

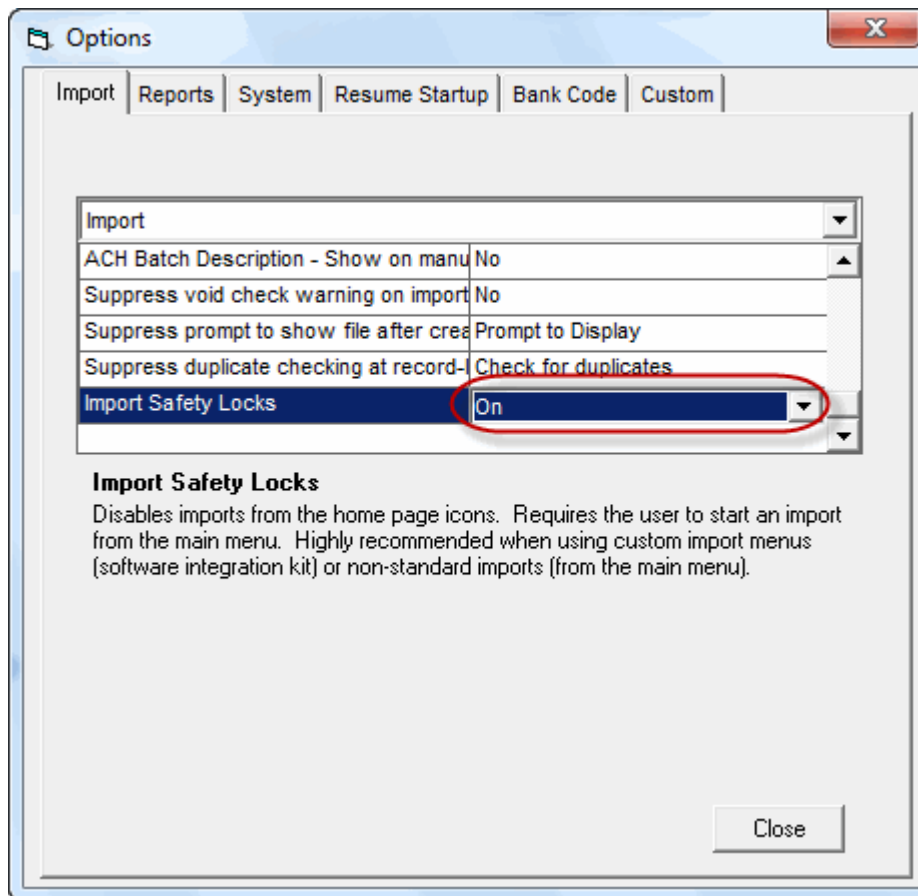
Help Cancel < Back Next > Finish

c. Import Safety Locks - recommended (not required):

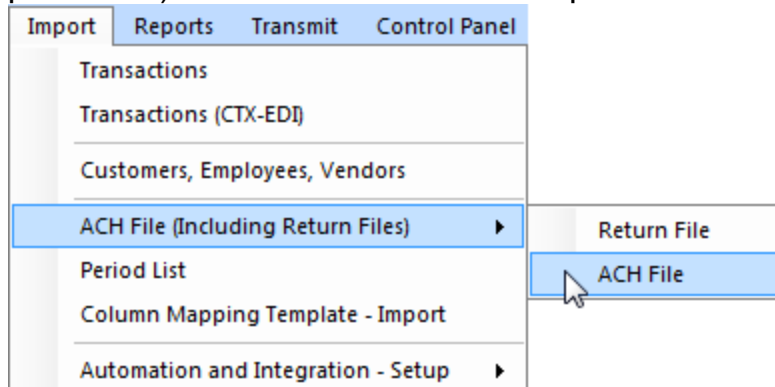
We highly recommend putting the Import Safety Locks 'On'.

From the main menu select File > Options > General > Import tab. Scroll to the bottom and turn the Safety Locks 'On'.

This prevents your users from accidentally trying to import the ACH file from the main screen icon. If they try to import from the main screen it will only convert their ACH file to Excel, it will not import the file.

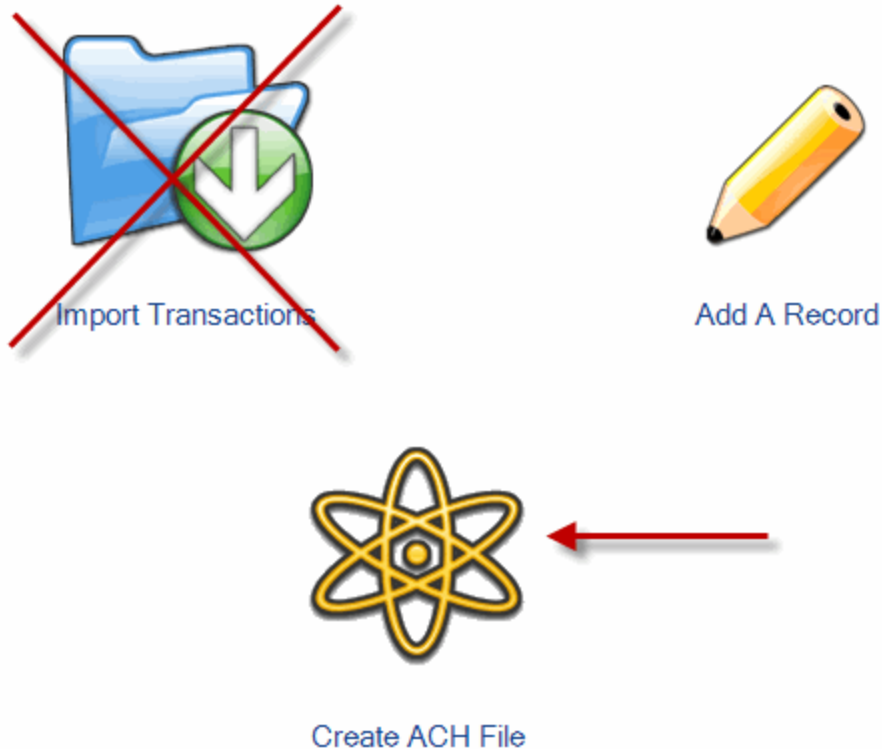
**Use:****Import ACH file received**

Import your ACH file received from the Federal Reserve Bank (or other processor) from the main menu at Import > ACH File > ACH File.



Create new ACH file containing NOC's

Click on the 'Create ACH File' button on the home page, then click on the 'Create ACH File' button on the creation page.



Note: The count on the creation page is for all transactions in the file, not just the NOC transactions.

Done - Congratulations!**1.14.5 BAI-2-Excel Batch Processing**
BAI-2-Excel Batch Processing

Use this page if you want to convert many BAI files to comma delimited (csv) files.

Using the same conversion engine, the process takes one BAI file and converts it to:

--a csv file containing the transactional information

--a second csv file containing the summary information.

Initial Setup

1. Copy the BAI files that you have downloaded from your bank (or any other source) to a folder on your computer or network.

Our suggestion is to copy only one or two files into this folder during testing.

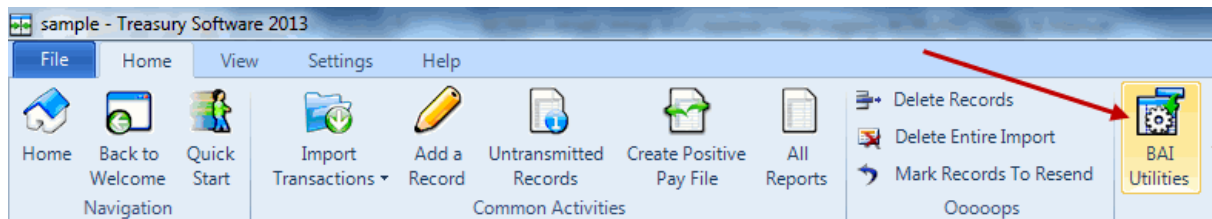
2. Start Treasury Software - Bank Positive Pay

Create/enter into an account that has been configured for Bank Positive Pay.

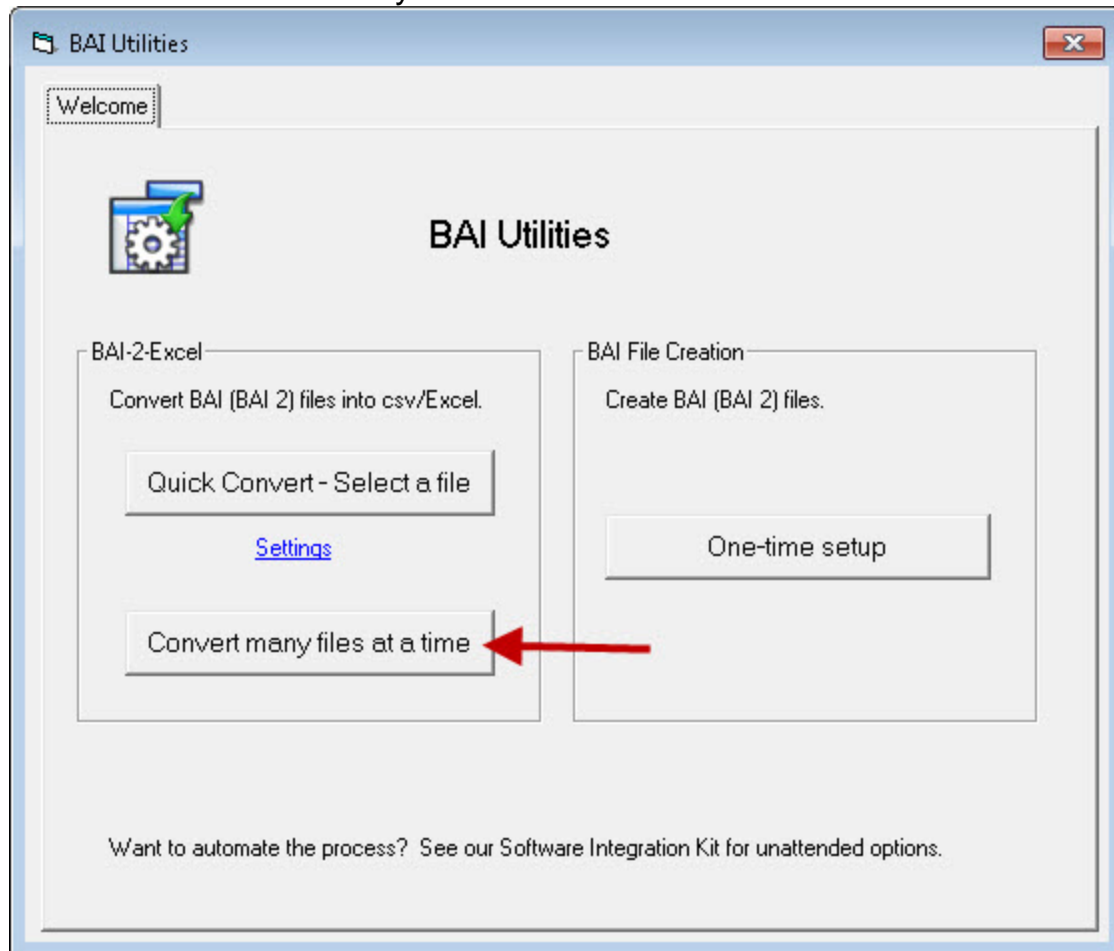
Note: You can check/update this by entering into the account and then selecting the Settings tab, then Maintenance. On the Maintenance form click Switch Programs to check/update.

3. Setup

Once you've confirmed that you are in a Bank Positive Pay account, select BAI Utilities from the Home tab.



Then select 'Convert Many Files at a time'.

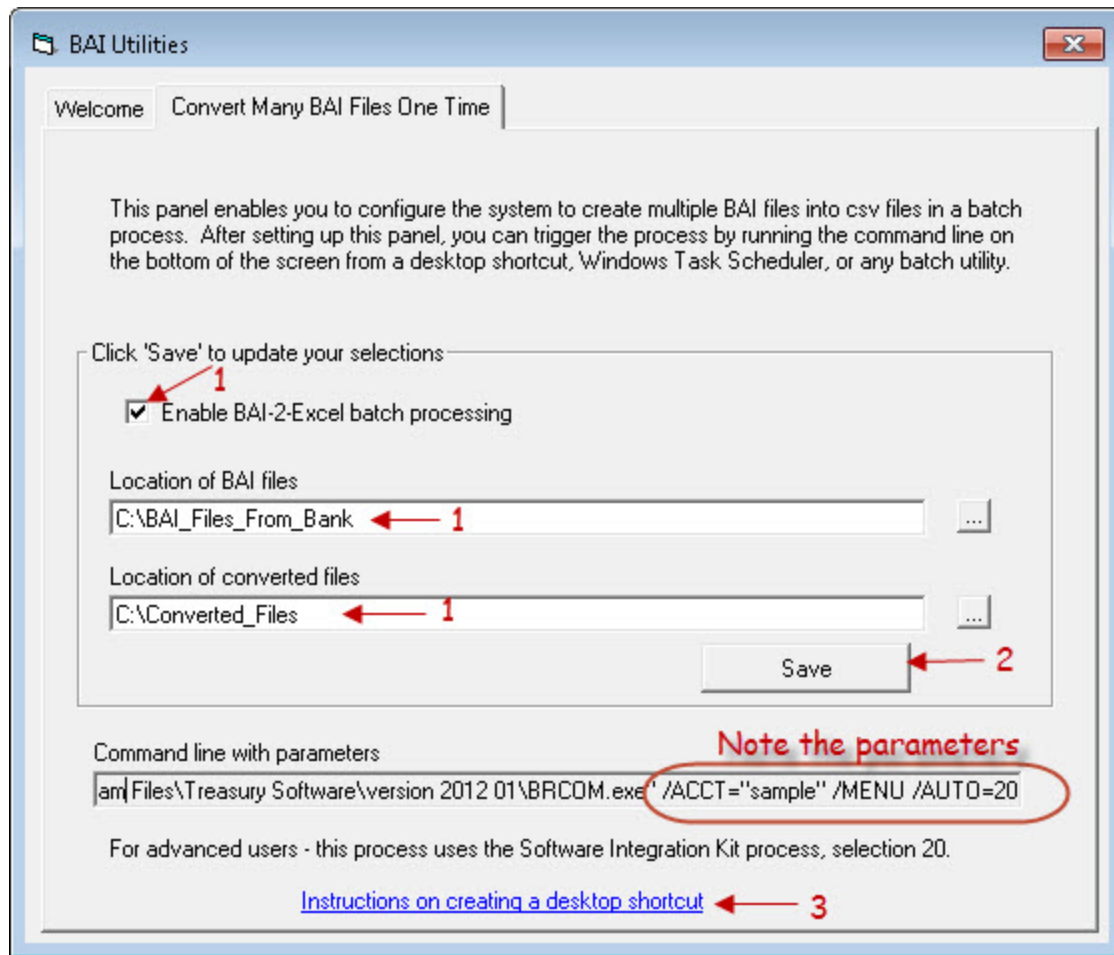


This will display the screen below.

- 1 - Check the box and enter the source and output directories.
- 2 - Click Save when done.

Also note the parameters. You may want to copy these.

- 3 - Click the bottom hyperlink for documentation on creating a shortcut.



4. Create a Desktop Shortcut with the parameters that you saved in the step above

For step-by-step instructions on creating the shortcut, see:

<http://www.treasurysoftware.com/support2-Create-Automation-Shortcut.html>

Congratulations - You are all set.
Now let's test

Place the source BAI files in your source folder. Click on the desktop icon.

In the output folder, you should see two (detail and summary/status) csv files for each BAI file.

1.14.6 ACH Merge

Merge ACH Files quickly and automatically with Treasury Software's ACH-Merge.

The source / individual files can be from any system or bank, they do not have to be from ACH Universal.

ACH Merge associates key batch information with each record, enabling you to recreate the transactions - and their batch header records - exactly as they were. This is not simply a stitch and copy utility.

Use:

1. Click on ACH File Setup Wizard and enter the information for the file header if you haven't done so already. This information will be used to create the '1' File Header and '9' File Control/Footer record.

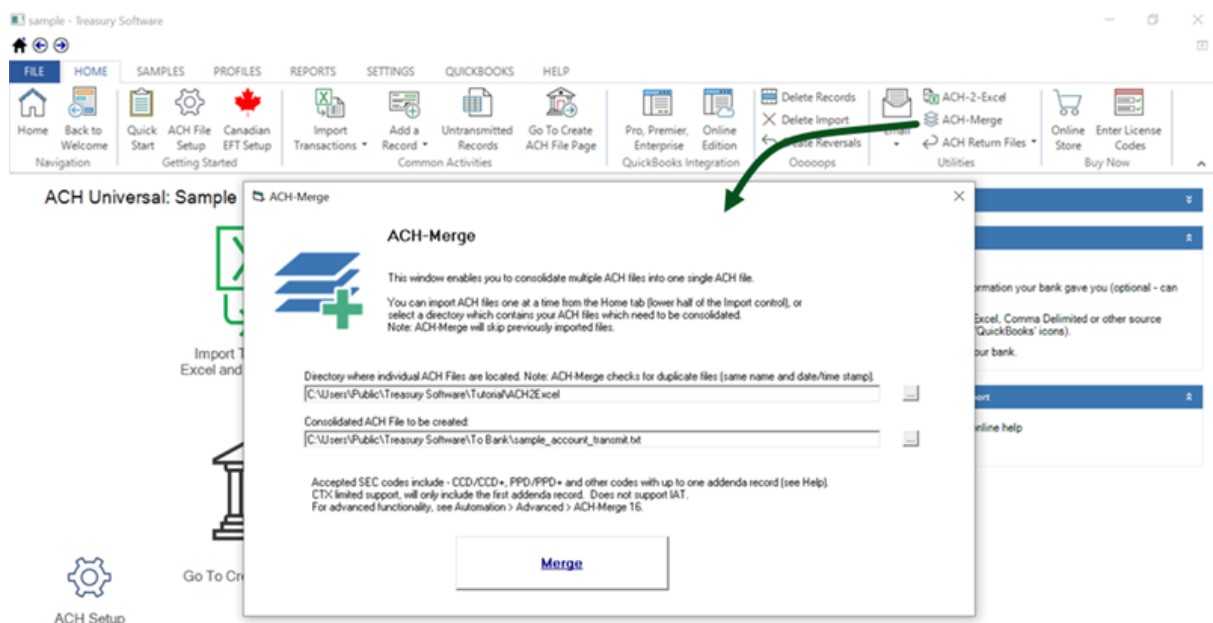
2. On the Home tab, click on ACH-Merge to open the ACH-Merge window.

3. Enter the folder containing the individual ACH files.

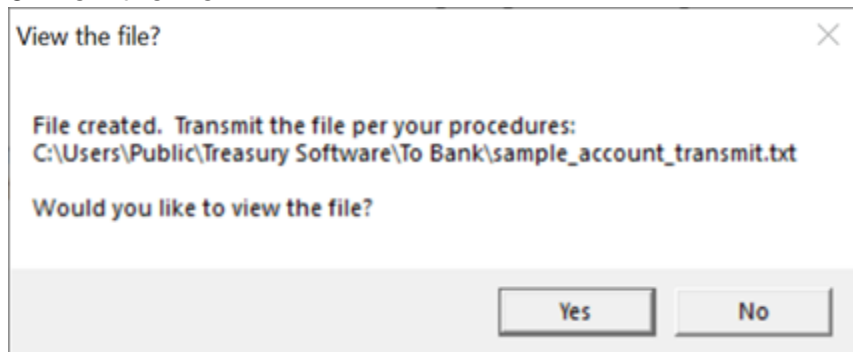
4. Note the location as to where you want the consolidated ACH file to be created.

5. Click Merge.

Note: The software may minimize into a background operation during this process. This is normal and to be expected.



6. View the file!



Process complete! Confirm activity in reports.

7. Reporting

- a. Activity Receipt Reporting - File level
- b. Unimportable Records report - record level
- c. Import Logs and Transmittal Logs

a. Activity Receipt Reporting - File level

You can receive a popup activity receipt at the file level (see below), which can be displayed at the end of each ACH Merge.

Why would a file show as 'False' (skipped / not included in the consolidated file)?

The system will import only ACH files in conformity to NACHA standards. Non-standard ACH files may have transactions excluded - or even skipped in their entirety (depending on the issue) - from the consolidated file.

Count	Amount	Success	File
101	-\$487,614.25	True	C:\Users\Public\Treasury Software\Tutorial\ACH-Merge\ACH_File.ach
0	\$.00	False	C:\Users\Public\Treasury Software\Tutorial\ACH-Merge\Non-ACH Excel File.xls
1	-\$900.00	True	C:\Users\Public\Treasury Software\Tutorial\ACH-Merge\sample_account_transmit1.txt
1	-\$800.00	True	C:\Users\Public\Treasury Software\Tutorial\ACH-Merge\tax-payment.txt

To turn on the activity receipt, select the main menu Automation tab* > Software Integration Kit > scroll down to ACH Merge (Group 16) and highlight the row. Click on Add/edit. In the popup window, select the Reports tab and fill in as needed.

* If you are still testing in the Sample account, use the 'Samples' tab as opposed to the 'Automation' tab.

b. Unimportable Records report - record level

After the ACH Merge, you can run the 'Unimportable Records' report to help locate any exceptions if there is an issue with control totals from the activity receipt (noted

above) or the Import and Transmittal logs (see below).

Detail of unimportable records

Name	ID Number	Amount	Debit	Credit	ABA Number	Account Number	Date	Import #	Routing Number Invalid
HUNGRY COYOTE IMPORT S		-6998.88			444444444	444444444	12/13/2006	101	<input checked="" type="checkbox"/>
SAVE-A-LOT MARKETS		-686.43			333333333	333333333	12/13/2006	101	<input checked="" type="checkbox"/>
SEVEN SEAS IMPORTS		-5559.86			111111111	111111111	12/13/2006	100	<input checked="" type="checkbox"/>
BOTTOM-DOLLAR MARKETS		-2314.37			222222222	222222222	12/13/2006	100	<input checked="" type="checkbox"/>
Individual Name (6_55_76)	Individual ID (6_...				ABA/Routing (No...	Account (No text in c...		108	<input checked="" type="checkbox"/>
Individual Name (6_55_76)	Individual ID (6_...				ABA/Routing (No...	Account (No text in c...		107	<input checked="" type="checkbox"/>

Notes:

- Do not use the 'Unimportable Records - Last Import' report, as this will only provide you with information from the last individual source file.
- The 'Unimportable Records' report will only contain records from importable files ('Success') which may have been filtered out. Records from files that failed the import process, such as Excel files, or defective ACH files, etc... will not be listed.

c. Import Logs and Transmittal Logs

You can check your control totals for the records successfully imported from the individual source files at 'Import Logs' (displayed below) and for the file created at 'Transmittal Logs'.

Import Logs

Import_Number	Imported On	From	To	Count	Amount	File Name
102	10/12/2016 12:16:23 PM	07/23/2011	07/23/2011	1	(\$800.00)	tax-payment.txt
101	10/12/2016 12:16:22 PM	07/23/2011	07/23/2011	1	(\$900.00)	sample_account_transmit1.txt
100	10/12/2016 12:16:21 PM	12/13/2006	12/13/2006	101	(\$487,614.25)	ACH_File.ach

FAQ's

How do I edit/delete some of the records after importing the ACH Files, but before creating the consolidated file?

You will not use the ACH-Merge automation utility, but instead import the ACH files using through the main interface.

Then you can edit/delete the records.

When completed, you can create the consolidated file from the Create ACH file page.

Note: If the batch headers (5 records) all contain the same company and ID information, you can perform this with an ACH Universal Corporate license. However, if the company and ID information is different, you will need an ACH Universal Processor license.

Does ACH-Merge handle IAT records?

No, ACH-Merge has been designed to handle transactions with up to one addenda record. While the vast majority of our clients are using it for PPD and CCD Standard Entry Class codes, we recommend as with any application - fully testing before moving into production.

Can I use the Sample account for ACH Merge?

No, do not use the sample account as it can reset to conform to the tutorial. Please create a user account at File > New Account.

Troubleshooting

ACH Merge isn't merging a file. Why not?

Please confirm that your file is in a valid text format by opening it in Notepad or similar application.

Once loaded, click File > Save As and confirm that the Encoding is set to ANSI. If it is not in the correct encoding, contact the entity that provided you with the file.

If the file is in a proper text (ANSI) file, test the file using our ACH-2-Excel utility. From the Home tab, select 'ACH-2-Excel' and select the file. As ACH Merge uses the same parsing engine as ACH-2-Excel - if the file cannot be parsed, it cannot be processed.

Note: A poorly formatted transaction not adhering to NACHA standards may invalidate the entire file. Contact the entity that provided you with the file.

If you imported an ACH file manually - not through the wizard/automation, please check the mapping template used during the import process. You can also run an Untransmitted Records report to review the records which have been imported, but not yet included in a file.

Of course, please contact our support team at any point if you are unable to complete the ACH Merge process.

1.15 Canadian Format



Creating Canadian Payments Association CPA-005 1464 byte files for Electric Funds Transfers (EFT)

ACH Universal supports the CPA Standard 005 format, which is accepted by all major Canadian banks.

Please note that this format differs from US-based NACHA (ACH) formats.

ACH Universal™ helps you create EFT files for:

Direct deposit for employees

Collections from customers

Payments to vendors

Canadian vs US processes

Unless noted otherwise, all processes are the same for the two formats.

Please follow the same instructions and videos as the NACHA format.

All major functions of ACH Universal that are used to create US-based files, are also available to create Canadian based files. This includes:

--Excel and csv file import, and profile-based import

--QuickBooks integration

--Email notification

--Security features including encryption, web and/or SSH transmission and SQL Server support

--Automation - Software Integration Kit

Notes:

--The CPA005 standard is a one account standard, therefore our multiple origination account format is not applicable.

--The CPA005 does not include a checking / savings account indicator.

Therefore, you do not need to map / include this field.

--The CPA005 does not support EDI (ACH-CTX).

--The routing number in Canada must appear as a 9-digit number in ACH Universal. If the Institution is only a 3-digit number, you'll add a leading zero. Example:



 5 digit Branch 3 digit Institution

 When entering into Treasury Software:

 0 + 3 digit Institution + 5 digit Branch

 003901144

When to use this format...

Please use the CPA-005 if:

- Your bank is a Canadian bank and
- You are originating transactions from that bank - and the other party (ie. customer, employee, vendor) has a Canadian bank account.

Do not use this format...

Do not use this format for cross-border transactions.

For example, if you bank with a US bank - and the other party (ie. customer, employee, vendor) has a Canadian bank account, do not use this format. Instead, please use the NACHA (ACH) format, with an International (IAT) Standard Exchange Class.

Banks

Supported banks:

Royal Bank of Canada (RBC)

Toronto Dominion (TD)

HSBC

Scotiabank

Bank of Montreal (BMO)

and all other Canadian Banks accepting the CPA 005 1464 byte file format

For additional reference, The Canadian Payments Association standard CPA-005 is located at:

https://www.cdnpay.ca/imis15/pdf/pdfs_rules/standard_005.pdf

Ready to get started? See our setup page.

1.15.1 Setup



Setup

Creating CPA-005 1464 byte files for Electric Funds Transfers (EFT)

1. Create a new account within the software

Click File > New Account and complete the Wizard.

2. From the Home page, click on the Canadian Format button.



3. Complete the Canadian Options panel

Click on 'Activate Canadian format', then click on your bank and select a five digit Institution ID.

If your bank is not listed, select 'All Other Banks' and continue.

Enter your company information as requested and then click OK.



Canada

Canadian based format. Canadian Payments Association Standard 0005 (1464 width).

Canadian Settings (non-NACHA)

☐ Activate Canadian format (check to turn On)

Quick Setup - Select your bank

- ☐ HSBC
☐ Toronto Dominion
☐ Scotiabank
☐ Royal Bank of Canada
☐ Bank of Montreal
☐ All other banks (default)

Bank's Institution ID (positions 31 - 35)

Bank	Region	Institution ID	
HSBC	All	01600	^
Scotiabank	All	00220	
TD	All	00420	
RBC	Halifax	00330	
RBC	Montreal	00310	

>>

(or simply enter)

[List All](#)

Your company information

Company name - Short (up to 15 characters)
Company name - Long (up to 30 characters)
Your originator / company ID (10 digits supplied by bank)
Account number for dishonoured transactions / returns
(typically, your account)
Financial Institution for dishonoured transactions /
returns (typically, your 9 digit routing number)

Bank and Over-ride codes (rare to change)

Testing and First Use Options

Over-ride for the File Creation Number (Test: RBC 'TEST';
Scotia '0000'). For first files: TD and BMO use '0001'.

☐ Truncate padding (A record positions 59 - 1464; D/C 265 - 1464; Z 113 - 1464). Only
use for internal testing. Do not transmit to the bank with selection checked (on).

Notes:

--It is very unusual for you to need to adjust the settings in the 'Bank and Over-ride codes' section.

--Enter a short (abbreviated up to 15 characters) company name as well as a long company name (up to 30 characters) - as either may be displayed on the other party's bank statement.

FAQ's

Should I enter any information within the ACH File Setup Wizard (7 screens)?

No, please leave the settings at their default settings - and any entries empty.

Testing with my bank - any special settings?

Yes, please enter the following into the 'Over-ride for the File Creation Number' field (do not enter the apostrophes):

RBC, enter 'TEST'

Scotiabank, enter '0000'

First time creating a file to be sent to the bank - any special settings?

Yes, please enter the following into the 'Over-ride for the File Creation Number' field:

TD, enter '0001'

BMO, enter '0001'

After you've created the files for the above scenarios, delete the entry from the 'Over-ride for the File Creation Number' field.

Click 'OK' when you're all set.

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