

Congratulations! Your ACH Origination application has been accepted, and you are now enrolled in the service.

If you are not using a secure token today, once your company is setup for ACH Origination you will be prompted to setup a token. Please visit our website at:

<https://www.midwestbankcentre.com/business/business-online-banking-security> on how to setup a virtual or desktop token.

Online Banking ACH Origination Procedures

Once logged onto the online banking system, you will find all ACH Origination options under the Cash Manager tab

Uploading a NACHA formatted ACH file (file must be setup as unbalanced)

- Choose Upload
- Select Choose File to browse and locate the file to upload
- Click on Refresh List until the status shows uploaded
- Once file is uploaded click on ACH (at top of screen)
- File can now be initiated (see instructions below for initiating a batch)

Adding a New Batch

- Under ACH Category List, select Company name from drop down next to "Create a new batch for:"
- Enter Batch Name (what you want to name your file)
- Choose SEC Code (if both PPD and CCD are available)
- Enter Discretionary Data (this is typically the same as the entry description)
- Enter Entry Description (this is what shows on customer statement)
- Choose Submit
- Enter in all the information for the transaction and click QUICK ADD. Continue this process until all credits/debits are entered. When finished click on SUBMIT.
 - If you prefer to enter all at once, choose ADD MULTIPLE at bottom. This will allow you to enter 15 records on one page. Choose QUICK ADD if you have more than 15 records then choose SUBMIT when finished
- Verify information then choose SUBMIT again
- File can now be initiated if finished (see instructions below for initiating a batch)

Changing Amounts on Batch

- Choose QUICK EDIT from the Select Options drop down located next to the batch you would like to edit the amounts on
- Change \$ amounts
- If a transaction in the file is not to be debited or receive funds for this period, you can checkmark HELD next to their file and nothing will be done with that entry (even if there is an amount listed)
- When finished choose SAVE
- File can now be initiated if finished (see instructions below for initiating a batch)

Deleting Transaction from a Batch

- Choose EDIT from the Select Options drop down located next to the batch you would like to update
- If you want to DELETE an Entry, choose DELETE next to the transaction

Adding a Transaction to Batch

- Choose EDIT from the Select Options drop down located next to the batch you would like to update
- If you want to ADD a new Transaction to the batch, Choose ADD TRANSACTION, fill in all the information and choose QUICK ADD (if adding multiple) or
 - If you prefer to enter all at once, choose ADD MULTIPLE at bottom. This will allow you to enter 15 records on one page. Choose QUICK ADD if you have more than 15 records then choose SUBMIT when finished
- Verify information then choose SUBMIT again

Updating account information on a transaction

- Choose EDIT from the Select Options drop down located next to the batch you would like to update
- Choose EDIT next to the transaction
- Update record then choose SUBMIT
- Verify information then choose SUBMIT again

Creating a Pre-Note file (this is a zero-dollar file to verify valid accounts before sending funds to an account)

- If you want to send a Pre-Note file, this will need to be done at least 5 business day prior to sending a live file.
- After creating a new batch or adding a new transaction to the batch, a pre-note file can be created for all or some of the transactions within a file
- Choose QUICK EDIT from the Select Options drop down located next to the batch you would like to create the pre-note on
- Next to each transaction you want to send the prenote on, Click in the prenote box next to their name. When finished click on SAVE
- You will now see a PNT file in the ACH Category List under Category Name
- File can now be initiated if finished (see instructions below for initiating a batch)

Initiating an ACH Batch

- Choose INITIATE from the Select Options drop down located next to the batch you would like to initiate or click in the box next to the file you would like to initiate and then click on INITIATE SELECTED
- Select your effective date and if you would like to Reset the amounts to \$0.00 you can also do this from this screen. Once ready, choose INITIATE
(Note: All files received by 4pm will be processed for the next business day (ask about Same Day ACH options))
- You will now see your confirmation number above the ACH Category List and the status of the file will show as INITIATED instead of READY
- If you would like a confirmation from the bank that the file was received you can email the total dollar amount of your file and the effective date to: ach@midwestbankcentre.com
- Once the files are initiated and processed, you will receive an email confirmation.
- If you would like a downloaded copy of your file for your records you can choose DOWNLOAD from the Select Options drop down located next to the batch you just initiated
- Choose LIST (PDF) from the drop down menu next to Select a Download Format then choose SUBMIT
- Click on [ACH Record Download](#)
- A PDF will open up with all the information in the file that you just initiated including the effective date that you can print for your records

Deleting an entire Batch

- Under ACH Category List click in the box to the left of the batch you are wanting to delete
- Choose DELETE SELECTED

Note: Be sure this is the batch you want to delete then choose the DELETE button (once a file is deleted there is no way of getting it back into the system without manually re-entering the batch)

Originating a REVERSAL file (Reversals can only be done within 5 business days of the original transaction)

- Under ACH Batch List, select Quick Edit next to the batch needing to be reversed. Change all Credits to Debits OR Debits to Credits next to the transactions that need to be reversed. Click on HOLD next to any transaction that does not need to be reversed, then click Save.
- Next - Select Edit, change the Entry Description to read: REVERSAL all upper case, then click on Submit to save the batch.
- The file can now be initiated (see instructions for initiating a batch). Double check amounts when the file is initiated.

Note: contact our help desk to get setup to originate debits/credits if not setup for this type of origination at TMHelpDesk@MidwestBankCentre.com

Micro-Entry -

A "Micro-Entry" is an ACH credits of less than \$1, and any offsetting ACH debits, used account verification.

- The word "ACCTVERIFY" must be in the entry description field in the batch header when submitting an ACH file with these entries and credits must be less than \$1 each, and any debits that are sent cannot exceed the total value of the credits. Credits and debits must be transmitted to settle at the same time.

ACH Returns and Correction -

Midwest BankCentre will send all ACH return and corrections notices to all users with access to the ACH module through online banking. An email will be sent secure from the Federal Reserve Bank and will require a one-time login registration. The e-mail will arrive from encr_125092580 encryptedmail.achedi.com [notification@achedi.com].

Note: This email could be trapped by local or Internet service provider spam filters or directed to junk email folders. Emails have a domain name of encryptedmail.achedi.com. Ensure that this domain is not blocked by your company email policy or by your Internet service provider. Also assure that filters allow for attachments with a .zip extension.

Note: 4:00pm CT is the cutoff for next day transfers; 12pm CT is the cutoff for a Same Day ACH If you have any questions or need assistance please contact us at TMHelpDesk@midwestbankcentre.com.