

## USER GUIDE FOR ACH ORIGINATION

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
- Choose Browse and locate the file to upload
- Click on Upload button
- 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 category for:”
- Enter Category Name (what you want to name your file)
- Choose Category type (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 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 RECORD, 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](mailto: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**

- Under ACH Category List, select Company name from drop down next to “Create a new category for:”
- Enter Category Name (this needs to read: REVERSAL all upper case)
- Choose Category type (if both PPD and CCD are available)
- Enter Discretionary Data (this needs to read: REVERSAL all upper case)
- Enter Entry Description (this needs to read: REVERSAL all upper case)
- Choose Submit
- Enter in all the information for the transaction and choose QUICKADD. Continue this process until all reversing transactions are entered. When finished click on SUBMIT.
- Verify information then choose SUBMIT again.
- The file can now be initiated once ready (instructions below for initiating a batch)

Per the NACHA Operating Rules, ACH Originators who transmit reversing entries to correct erroneous credits or debits are required to notify the Receiver that the reversal is being transmitted, including the reason for the reversal. Reversals are to be received by the Receiving Bank no later than 5 banking days after the settlement date of the initial entry. As an Originator, you confirm that a reasonable attempt has been made to notify the Receiver of the reason for the reversing entry no later than the Settlement Date of the reversing entry. Midwest BankCentre can request a reversal from the Receiving Bank; however, the Receiving Bank is not obligated to honor the request.

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

### **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](mailto:TMHelpDesk@midwestbankcentre.com).