

How to create ACH or NACHA

What is ACH?

It generally refers to Direct Deposit or other electronic payments.

The Automated Clearing House (ACH) is an electronic network for financial transactions. ACH processes large volumes of both credit and debit transactions which are originated in batches.

ACH credit transfers include direct-deposit payroll payments and payments to contractors and vendors. ACH debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills. Businesses are also increasingly using ACH to collect from customers online, rather than accepting credit or debit cards.

1. From Cash Management > click on Bank File Formats
2. If this is a first record, it will default to new Bank File Formats screen to add the bank file format record. Otherwise, it will open the Search Bank File Formats search screen. Click the New toolbar button to open the new Bank File Formats screen.
3. In new Bank File Formats screen,
 - a. Fill in the Name to call the Bank File Formats record in the **Name field**.
i.e. ACH/NACHA
 - b. In **Format combo box field** select ACH.
 - c. In **File Type combo box field** select TXT.
 - d. In the grid area > Check Record tab, specify your ACH setup. This is an example how a setup would be.

Field Number	Length	Type	Description	Field Name	Format	Filler Side	Active
1	12	Field	Effective Date	Date	M/d/yyyy		<input checked="" type="checkbox"/>
2	50	Field	Description	Payee			<input checked="" type="checkbox"/>
3	15	Field	Amount	Amount	###0.00		<input checked="" type="checkbox"/>
4	10	Constant	Acct No.	Acct No.			<input checked="" type="checkbox"/>
5	10	Field	Account Number	Bank Account Number			<input checked="" type="checkbox"/>
6	12	Constant	Routing No.	Routing No.			<input checked="" type="checkbox"/>
7	12	Field	Routing Number	Bank Routing Number			<input checked="" type="checkbox"/>
8	12	Field	Check Number	Check Number			<input checked="" type="checkbox"/>
0	0	Select a type					<input type="checkbox"/>

- e. In the grid area > Account Header Record tab, specify your ACH setup. This is an example of how a setup would be.

Field Number	Length	Type	Description	Field Name	Format	Filler Side	Active
1	10	Constant	Acct No.	Acct No.			<input checked="" type="checkbox"/>
2	20	Field	Account Number	Bank Account Number			<input checked="" type="checkbox"/>
3	12	Constant	Routing No.	Routing No.			<input checked="" type="checkbox"/>
4	12	Field	Routing Number	Bank Routing Number			<input checked="" type="checkbox"/>
5	10	Constant	Bank Name	Bank Name			<input checked="" type="checkbox"/>
6	50	Field	Bank Name	Bank Name			<input checked="" type="checkbox"/>
0	0	Select a type					<input type="checkbox"/>

- f. Click **Save toolbar button** to save the bank file format record.
 - g. Click **Close toolbar button** to close the screen.
4. From Cash Management > click on Bank Accounts.
 - a. Under Electronic Bank File Information, select the bank file format "ACH/NACHA" created from step 3.

Electronic Bank File Information	
<div>Formats</div> <div> Bank Stmt: <input type="text"/> <input type="button" value="Q"/> <input type="button" value="v"/> </div> <div> ACH/NACHA: <input type="text" value="ACH/NACHA"/> <input type="button" value="Q"/> <input type="button" value="v"/> </div> <div> Positive Pay: <input type="text"/> <input type="button" value="Q"/> <input type="button" value="v"/> </div>	<div>Company ID: <input type="text"/></div> <div>Bank Name: <input type="text"/></div> <div>Transit No: <input type="text"/></div> <div>Next No: <input type="text" value="0"/></div>

- b. Click **Save toolbar button** to save the bank accounts record.
- c. Click **Close toolbar button** to close the screen.
5. From Common Info > click on Payment Methods, add ACH
 - a. Click **Save toolbar button** to save the bank accounts record.
 - b. Click **Close toolbar button** to close the screen.
6. From Purchasing > click on Vendors
7. If this is a first record, it will default to new Entity screen to add the entity type of the new record.
 - i.e. Vendor
 - Otherwise, it will open the Vendor Entity search screen.
8. Click the New toolbar button to open Create New Entity screen. Or select from the lists of vendors.
9. When the new entity is added, click on "**Additional toolbar button**", and select EFT Information.
10. In the EFT Information screen,
 - a. In **Bank Name combo box field**, select the Bank.
 - b. In **Account No: box field**, input the account number.
 - c. In **Account Type combo box field**, select either Checking or Savings.
 - d. In **Account Classification combobox box field**, select either Corporate or Personal.
 - e. In **Effective Date combo box field**, must be equal to or greater than the current date.
 - f. In **Print Notifications**, select enable or disable.
 - g. **Active** should be enabled.
 - h. In **Pull A/R by combo box field**. select either Statement Amount, Budget Amount, or Invoice by Terms.
 - i. In **Pull Tax Separately**, select enable or disable.
 - j. In **Refund Budget Credits**, select enable or disable.
 - k. In **Prenote sent**, select enable or disable.
- l. Click **Save toolbar button** to save the EFT Information record.
- m. Click **Close toolbar button** to close the screen.
11. From Cash Management > click on Bank File Export
 - a. Select the bank account you wish to generate the ACH file from.
 - b. To filter the transaction record/s, click on **From** and **To** field.
 - c. Select ACH or NACHA on **Type** field.
 - d. Select the transaction/s on the grid to generate. The selected transaction will be process and will automatically download the generated file.