

Quick Reference Guide

ACH File Upload

JHA Treasury Management™

Last Updated: December 5, 2022

Treasury Management — ACH File Upload

Overview: ACH File Upload feature of the TM platform is an important capability within the business payment process. Files that meet the following criteria can be uploaded for processing using the Create ACH Payment feature within JHA Treasury Management: NACHA-formatted file, No more than 10,000 payments and Less than 10 MB in size

Note: The workflow supports the existing fraud and risk controls that exist with the platform such as alerts, approvals and two factor authentication. The ACH File Upload feature capability is completely controlled by the bank and is available to a company and its users when the features are enabled at the bank and company level in the TM Back Office.

Benefits for the Banks?

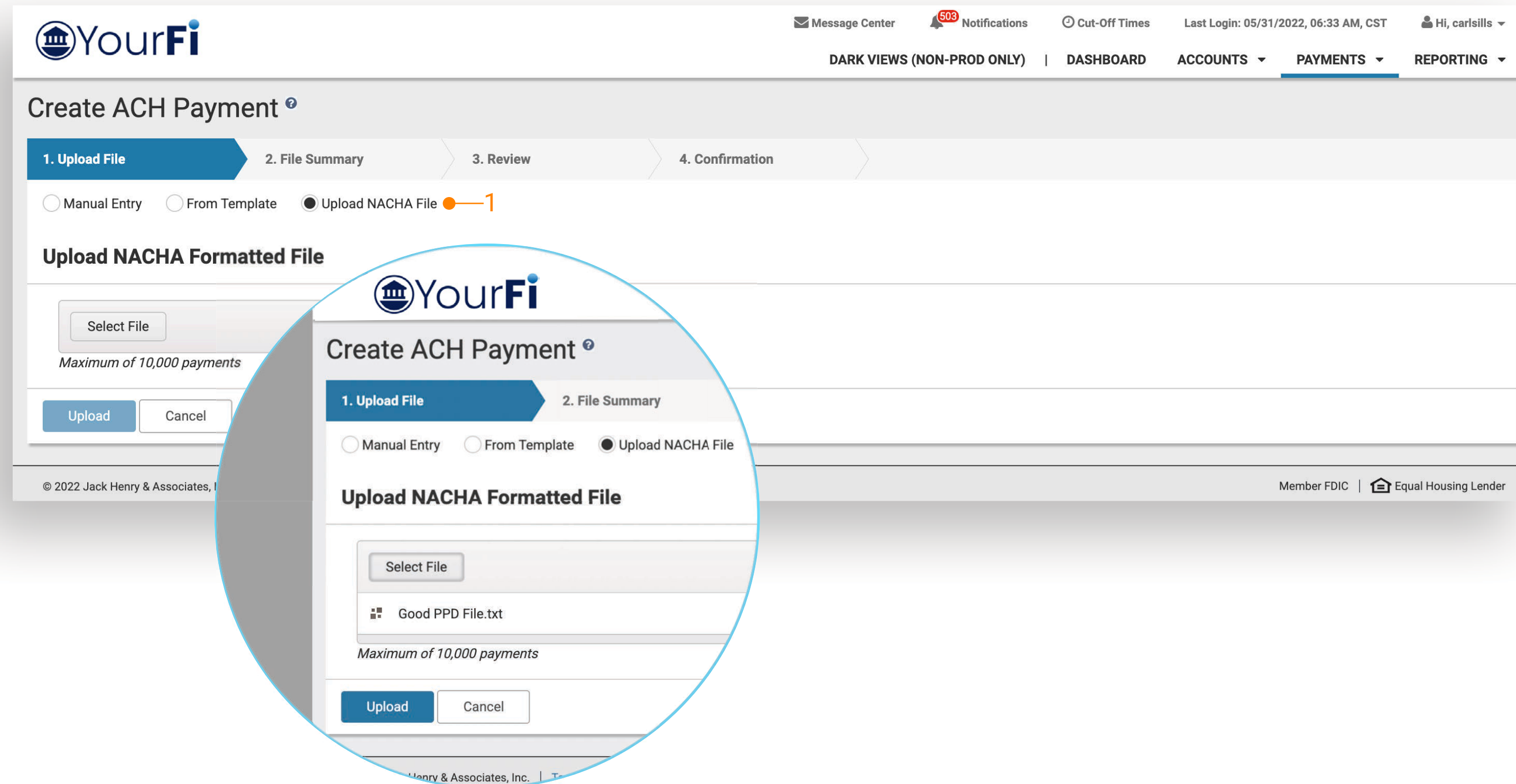
- ACH payment capability
- Back Office report providing visibility into ACH file activity
- Ability to charge via Enhanced Account Analysis through a billing counter.

Benefits for Customers?

- Easy upload of ACH files
- Allows users to review, edit and confirm ACH file contents
- ACH Payment Activity reporting to easily track ACH File Activity.
- Additional fraud risk point controls.

Treasury Management – ACH File Upload

Upload a NACHA Formated File



1. **Navigate to Payments then select Create ACH Payment**
 Navigate to Main Navigation Menu > Payments > Create ACH Payment > Upload NACHA File

- Select a file to upload to begin creating a payment, then select Upload.
- On the File Summary view, review all batches within the file and the payment details, then add the offset accounts (if applicable) Select Review to continue.
- Perform a final review before selecting Confirm to upload the file.
- The final view will display a summary of the number of batches, the total debits and total credits in the file.

Files that meet the following criteria can be uploaded for processing using the Create ACH Payment feature within

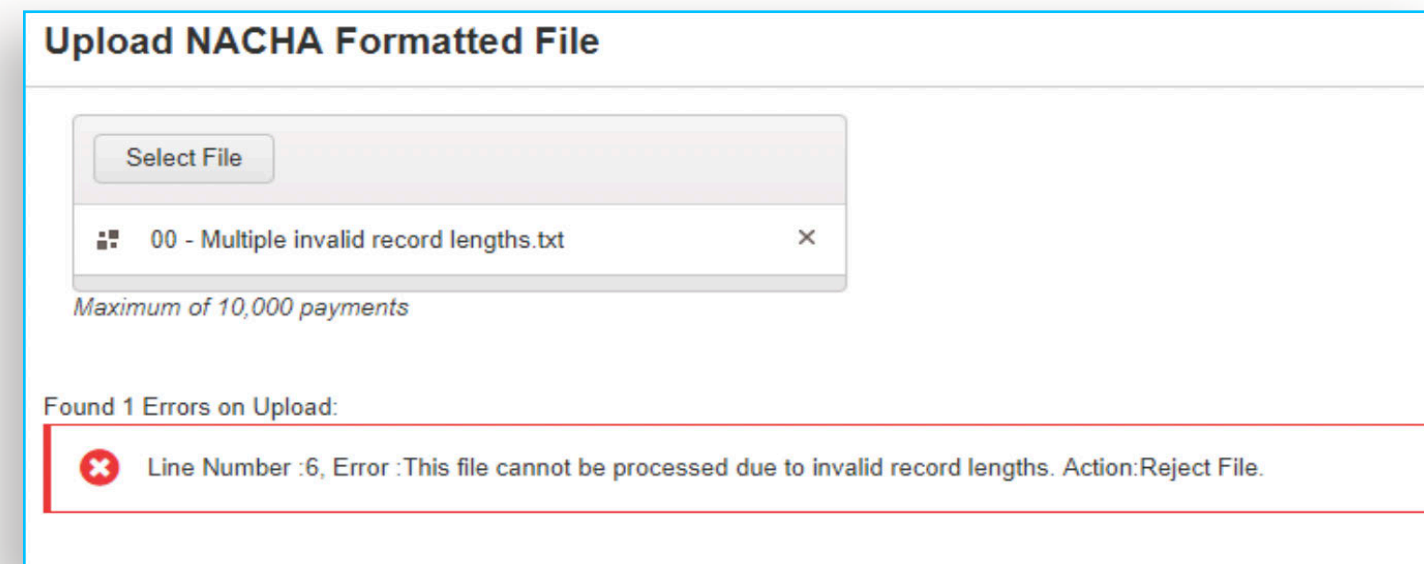
- JHA Treasury Management
- NACHA formatted file
- No more than 10,000 payments
- Less than 10MB in size

Treasury Management – ACH File Upload

Possible Error Scenarios & Trouble Shooting

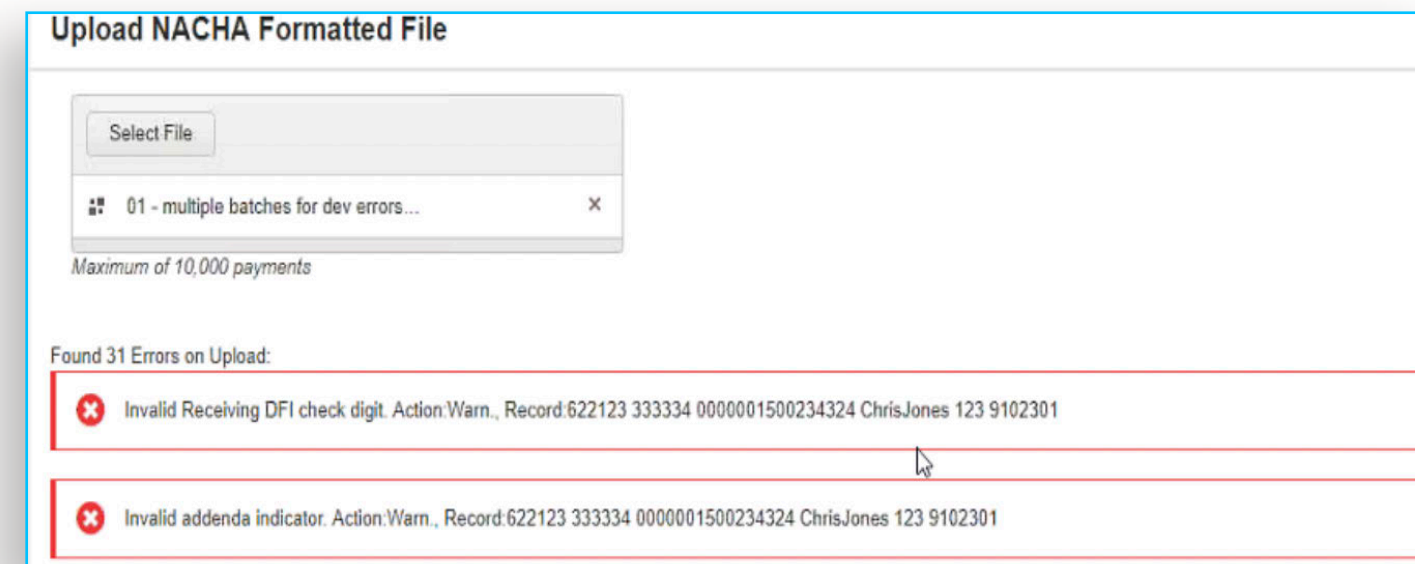
Files will go through a three-step validation process before users can review and submit for processing.

1. Structural Validation



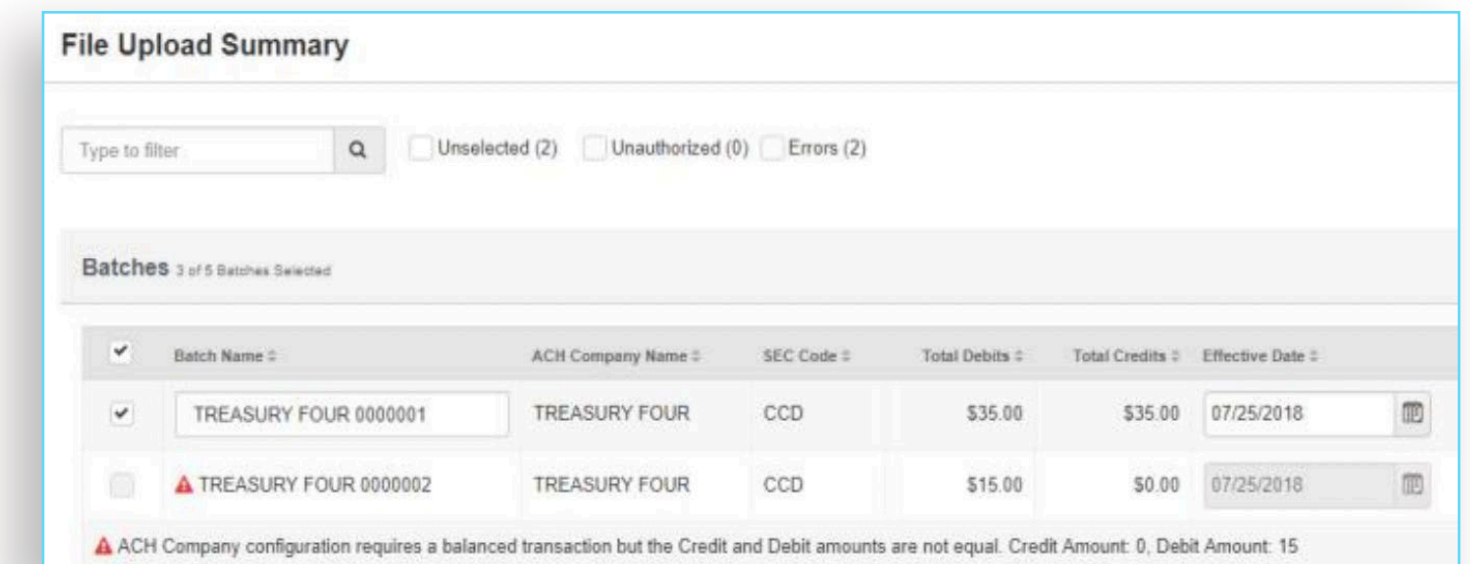
- Validates the record length and structure of the file.
- IMPORTANT: All errors will need to be corrected and the file uploaded again before you can proceed to the next step

2. NACHA Validation



- Validates against NACHA formatting requirements.
- IMPORTANT: All errors will need to be corrected and the file uploaded again before you can proceed to the next step.

3. Business Rules Validation



- Limits checked against ACH Company and user limits.
- ACH Company Match criteria in TM is validated against Silverlake ACH General Parameters.
- TIP:** Use the Print Errors button to print a formatted list of errors.

Treasury Management – ACH File Upload

Review Payment Details

YourFi | Message Center | Notifications | Cut-Off Times | Last Login: 06/01/2022, 12:58 PM, CST | Hi, rtsupad

DARK VIEWS (NON-PROD ONLY) | DASHBOARD | ACCOUNTS | **PAYMENTS** | REPORTING | ADMIN

Create Payment

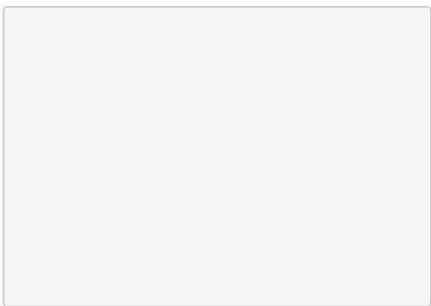
1. Upload File | **2. Payment Details** | 3. Review | 4. Confirmation

Payment Detail

RT TEST 0000000 Restricted | 2 Recipients

Status: **Ready** | Debit: **\$1.00** | Frequency: * One Time 2

ACH Company Name: **RT TEST** | Credit: **\$1.00**

ACH Company ID: **654534555** | Audit: 

SEC Code: **CCD** | Effective Date: * 06/02/2022 3

Entry Description: **test**

Discretionary Data:

Prenote Only (0) Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
test		1234556	Checking	011000390	CR	\$1.00	No	No	Addenda
test		12341345	Checking	011001234	DR	\$1.00	No	No	Addenda

Viewing 1 - 2 of 2 Recipients 25

1 Review Cancel

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1. On the Payment Detail progress tab the user can verify the information is correct. From here users can select Review to continue the payment or Cancel.
2. User have the ability to adjust the frequency
3. The effective date must be validated to complete the Review screen within the Payment Detail

Note: Offset accounts will need to be verified when applicable.

Treasury Management – ACH File Upload

Review Payment Details and Confirm

YourFi Message Center Notifications Cut-Off Times Last Login: 06/01/2022, 12:58 PM, CST Hi, rtsupad

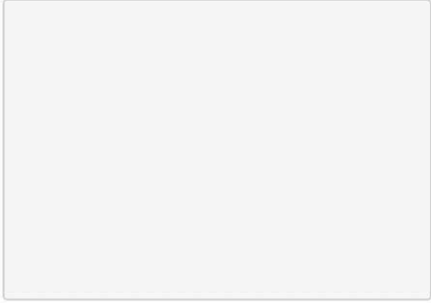
DARK VIEWS (NON-PROD ONLY) | DASHBOARD ACCOUNTS PAYMENTS REPORTING ADMIN

Create Payment

1. Upload File 2. Payment Details **3. Review** 4. Confirmation

Payment Detail

RT TEST 0000000 2 Recipients

Status: **Ready** Debit: **\$1.00** Please validate the Effective Date for accuracy
ACH Company Name: **RT TEST** Credit: **\$1.00** Effective Date: **06/02/2022**
ACH Company ID: **6545345555** Audit: 
SEC Code: **CCD**
Entry Description: **test**
Discretionary Data:

Prenote Only (0) Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
test		1234556	Checking	011000390	CR	\$1.00	No	No	Addenda
test		12341345	Checking	011001234	DR	\$1.00	No	No	Addenda

Viewing 1 - 2 of 2 Recipients 25

1

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1. A final review can be conducted before selecting Confirm to upload the file. Users also have the option to go Back to make edits to the Frequency or the Effective Date or they can Cancel the upload.

Note: The final view will display a summary of the number of batches, the total debits and total credits in the file.

Treasury Management – ACH File Upload

Confirmation

Payment Detail - A000000254990 [Download](#) [Print](#)

1 ACH Payment is processing. Please review the [ACH Payment Activity](#). 2

RT TEST 0000000 2 Recipients

Status:	Initiated	Debit:	\$1.00	Effective Date:	06/02/2022
ACH Company Name:	RT TEST	Credit:	\$1.00		
ACH Company ID:	6545345555	Audit:	6/1/2022 1:00:52 PM : rt supad : Payment Initiated 6/1/2022 1:00:52 PM : rt supad : Created		
SEC Code:	CCD				
Entry Description:					
Discretionary Data:					

Prenote Only (0) Hold Only (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
test		1234556	Checking	011000390	CR	\$1.00	No	No	Addenda
test		12341345	Checking	011001234	DR	\$1.00	No	No	Addenda

Viewing 1 - 2 of 2 Recipients 25

3 [Close](#)

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1. The Confirmation Success Message verifies the file has been uploaded.
2. A link to the ACH Payment Activity screen is provided for quick and easy access.
3. Users can simply Close this task and move on to what is next on their schedules.

Treasury Management – ACH File Upload

ACH Payment & File Activity

1. Transaction ID opens the Payment's Details
2. File Name opens the ACH File's Activity where Status information can be viewed