

Quick Reference Guide

International ACH Payments

JHA Treasury Management™

Last Updated: July 28, 2023

International ACH Payments

Overview: International ACH Transactions are credit or debit entries sent through the US ACH Network that involves a financial agency located outside of the United States. These transactions are identified by the use of the SEC Code IAT. Because of the involvement with foreign countries, these transactions are subject to the rules and regulations of the Office of Foreign Asset (OFAC) and the Bank Secrecy ACT (BSA) Travel Rule. Treasury Management offers the ability to send international payments to the Federal Reserve's FedGlobal supported countries of Mexico and Panama.

Benefits for the Banks?

- Offers additional payment capability to support the growing economies to businesses within the communities that you serve
- Alternative payment option to International Wires
- Specific user entitlements for International ACH Payments
- Enhanced Back Office Reports providing visibility into International Payments by selecting one, multiple, or all companies
- Ability to charge via Enhanced Account Analysis through a new billing counter that increments for each International ACH Payment

Benefits for Customers?

- Ability to make lower cost payments to customers as their business grows in the global economy
- Users can create International ACH Payments by manually entering or uploading a NACHA File
- Search for International ACH Payments on the ACH Payment Activity page using a variety of filters
- When viewing the payment detail, a user can take the following actions: - Edit Payments – Entitled users can edit the payment details based on their partial or full edit entitlement - Initiate International Payments – Users can create another payment using the same payment details. Payment details can also be modified during payment review
- Users can download International ACH Payments in a CSV, NACHA, and PDF formats
- Fraud risk point controls are available including authentication for create, edit, delete, and approve International ACH Payments

International ACH Payments

Overview: International ACH Payments offers the ability to upload a NACHA formatted file or manually create a one time or recurring debit and / or credit transaction. Treasury Management offers the ability to send international payments to the Federal Reserve's FedGlobal supported countries of Mexico and Panama. Also, International ACH payments can be re-initiated from the ACH Activity page in Treasury Management. Finally, there are specific user entitlements for International ACH available in the user setup.

Based on the Destination Country selected; the Foreign Exchange, Destination Currency and Account/Transaction Type will display the allowable options based on the rules and regulations of International ACH Payments.

Country	Foreign Exchange Indicator	Destination Currency	Account & Transaction Type Allowed		
Mexico	Fixed to Variable (FV)	MXN	Checking <i>Credits Only</i>	Savings <i>Credits Only</i>	
Panama	Fixed to Fixed (FF)	USD	Checking <i>Credits Only</i>	Savings <i>Credits Only</i>	Loans <i>Credits Only</i>

International ACH Payments

Back Office - Product Configuration

JHA Treasury Management™ Company ▾ User ▾ Configuration ▾ Reports Hi, Last Login: 05/25/2020, 03:25 PM, EST Log Out

ACH Configuration

ACH Setting
Tax Setting

ACH Settings

Days in Advance to Send Recurring and Future Dated ACH:

Allow Same Day ACH Initiation: YES

Account Balance Validation: YES

Allow Child Support Payments: YES

1 → Allow International ACH Payments: YES

Payment Approval: Recipient Approval:

Template Approval:

SEC Codes For ACH Payment Initiation:
CCD-Cash Concentration or Disbursement, PPD-Prearranged Payments and Deposits, CTX-Corporate Trade Exchanges

[Manage SEC Codes](#)

ACH Company Match Criteria:

Note: This option will determine MUST be in sync with the same:

Company Name

Company Name and Company ID

Company Name, Company ID and SEC Co

Company Name, Company ID, SEC Code a

Company Name, Company ID, SEC Code, I

Manage SEC Codes

SEC Code	Description
<input checked="" type="checkbox"/>	CCD - Cash Concentration or Disbursement
<input checked="" type="checkbox"/>	CTX - Corporate Trade Exchanges
<input checked="" type="checkbox"/>	IAT - International ACH Transactions
<input checked="" type="checkbox"/>	PPD - Prearranged Payments and Deposits
<input checked="" type="checkbox"/>	TEL - Telephone Initiated Entries
<input checked="" type="checkbox"/>	WEB - Internet Initiated Entries

2 → This is the master list in the core system. This setting

1 ACH Configuration

Allow International ACH Payments is enabled within the ACH Product Configuration. Once YES is selected, Create International ACH Payments will display in Channel for companies with Allow International ACH Payments enabled and if the user has the correct entitlements.

Tip: The Company Configuration can be modified while the Product Configuration setting is set to No. Once the Product Configuration is set to Yes, the changes to the company will be applied.

2 Manage SEC Codes

Once Allow International ACH Payments is enabled, access Manage SEC Codes and select IAT International ACH Transactions.

International ACH Payments

Back Office - Company Configuration

1 Company Configuration

To enable International ACH Payments for a company, navigate to ACH Product Settings and select Yes for Allow International ACH Payments.

2 ACH Companies

Select Add ACH Company to setup an ACH Company for International ACH Payments.

JHA Treasury Management™ Company User Configuration Reports Hi, Last Login: 05/25/2020, 03:25 PM, EST Log Out

< company name

Edit ACH

Manage Fees & Approvals

Daily Limit: 9,999,999,999.00

Allow Same Day Initiation: YES

Allow Federal Tax Payments: YES

Allow State Tax Payments: YES

Allow Child Support Payments: YES

Allow International ACH Payments: YES

Allow Notification of Change Review: ? YES

Allow ACH Return Review: ? YES

Template Approval: None

Payment Approval: None

Recipient Approval: None

Save Cancel

ACH Companies

Expand All

[Add ACH Company](#)

ACH Company	Manage Accounts	ACTIVE	
<input checked="" type="checkbox"/> Test 1	Company ID: 9488121212 Discretionary Data: Electric Bills Entry Description: Bills	Company ID: \$20,000,000.00 Not On-us Transaction types: Allowed Debits and Credits On-us Transaction Required: 0	SEC Code: PPD Batch Balance Requirement: Balanced On-us Amount Required Batch: 0
<input checked="" type="checkbox"/> Test 2	Allow Unbalanced ACH Transaction: ? YES <input checked="" type="checkbox"/>	ACTIVE <input checked="" type="checkbox"/>	
<input checked="" type="checkbox"/> Test 3	Allow Unbalanced ACH Transaction: ? YES <input checked="" type="checkbox"/>	ACTIVE <input checked="" type="checkbox"/>	

International ACH Payments

Back Office – Company Configuration – Billing Options

JHA Treasury Management™ Company User Configuration Reports Hi, Last Login: 05/25/2020, 03:25 PM, EST Log Out

< Product Feature Configuration

Billing ¹

ACH
Wire
Transfer
Positive Pay
Stop Payment
Account Reconciliation Reporting

ACH - Billing Options - Default FI counter(s)

Description	Account Analysis Counter	Account to Charge [®]	Accounts
Per Item (Credit)	210		Accounts
Per Item (Debit)	210		Accounts
Per Item (Credit) - Same Day	112		Accounts
Per Item (Debit) - Same Day	201		Accounts
Batches Initiated	10		Accounts
NACHA File Uploaded	410		Accounts
Child Support Payments	400		Accounts
1 — International ACH Payments			Accounts

Save Cancel

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1 Company Billing Options

Establish Account Analysis Counter and Account to Charge for International ACH Payments initiated.

International ACH Payments

Back Office – Company User Entitlements

JHA Treasury Management™ Company User Configuration Reports Hi Last Login: 05/25/2020, 03:25 PM, EST Log Out

A1-Test Status: Active Edited by Horrace Maxwell 07/01/2020 at 10:55AM Submit

ACH Entitlements

ACH Company Access Cupcake test, Rose86 INC test, Matthew test, Electric test, MAC test, Adams test
 Restricted Batch [Manage ACH Companies](#)

ACH Templates	Create ACH Template	Full Edit ACH Template	Partial Edit ACH Template	Delete ACH Template	Approve ACH Template
Toggle row	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

ACH Payments	Create ACH Payment	Full Edit ACH Payment	Delete ACH Payment	Approve ACH Payment	Partial Edit ACH Payment	File Upload Edit ACH Payment
Toggle row	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

International ACH Payments	Create ACH International Payment	Full Edit ACH International Payment	Delete ACH International Payment	Approve ACH International Payment	Partial Edit ACH International Payment	File Upload Edit ACH International Payment
Toggle row	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Recipient	Create Recipient	Edit Recipient	Delete Recipient	Approve Recipient
Toggle row	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Save Changes Reset

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1 International ACH User Entitlements

Establish International ACH specific entitlements for users.

Create: Allows the user to create an International ACH Payment

Full Edit: Allows the user to edit the entire payment

Delete: Allows the user to delete a payment

Approve: Allows the user to approve a payment that was initiated by another user

Partial Edit: Allows the user to only change the Recipient Amount

File Upload Edit: Allows the user to edit a NACHA file uploaded

International ACH Payments

Back Office – Reporting

JHA Treasury Management™ Company User Configuration Reports Hi, Last Login: 05/25/2020, 03:25 PM, EST Log Out

Customer Activity Report

Filter

Date/Time	User Name	Login ID	User Type	Activity Type	Activity
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	1 Created International ACH Payment A000000070939-I
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	Created International ACH Payment A000000070939-I
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	Created International ACH Payment A000000070939-I
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	Created International ACH Payment A000000070939-I
12/11/2020 5:00 PM	Admin 1	AdminVerified	Admin Superuser	ACH	Viewed International ACH Payment A000000070939-I

1 Customer Activity Report
 Displays user activity related to International ACH Payments.

JHA Treasury Management™ Company User Configuration Reports Hi, Last Login: 05/25/2020, 03:25 PM, EST Log Out

ACH Payment Report

Report Filter

Company Name	Created By	Created Date	Approved/ Rejected By	Approved/ Rejected By	Status	Initiated Date	Effective Date	Frequency	Transaction ID	ACH Company	Batch Name	SEC Code	Debit Amount	Credit Amount	Offset Account	Offset Amount
ABC Test Company	Scheduler	10/20/2021 @ 5:01AM			Initiated	10/20/2021	10/21/2021	One Time	A000000070939-I	RT Offset Test	Test 1	IAT	\$0.00	\$5.00	43026 2	\$5.00
ABC Test Company	Scheduler	10/20/2021 @ 5:01AM			Initiated	10/20/2021	10/21/2021	One Time	A000000070939-I	RT Offset Test	Test 2	IAT	\$0.00	\$5.00	43026 2	\$5.00
ABC Test Company	Scheduler	10/20/2021 @ 5:01AM			Initiated	10/20/2021	10/21/2021	One Time	A000000070939-I	RT Offset Test	Test 3	IAT	\$0.00	\$5.00	43026 2	\$5.00
ABC Test Company	Scheduler	10/20/2021 @ 5:01AM			Initiated	10/20/2021	10/21/2021	One Time	A000000070939-I	RT Offset Test	Test4	IAT	\$0.00	\$5.00	43026 2	\$5.00

2 ACH Payment Report
 Access to view ACH Payments related to International Payments. International ACH Payments are identified by the -I at the end of the Transaction ID. In addition, IAT under SEC Code will identify International ACH Payments.

International ACH Payments

Back Office – User Entitlement Report

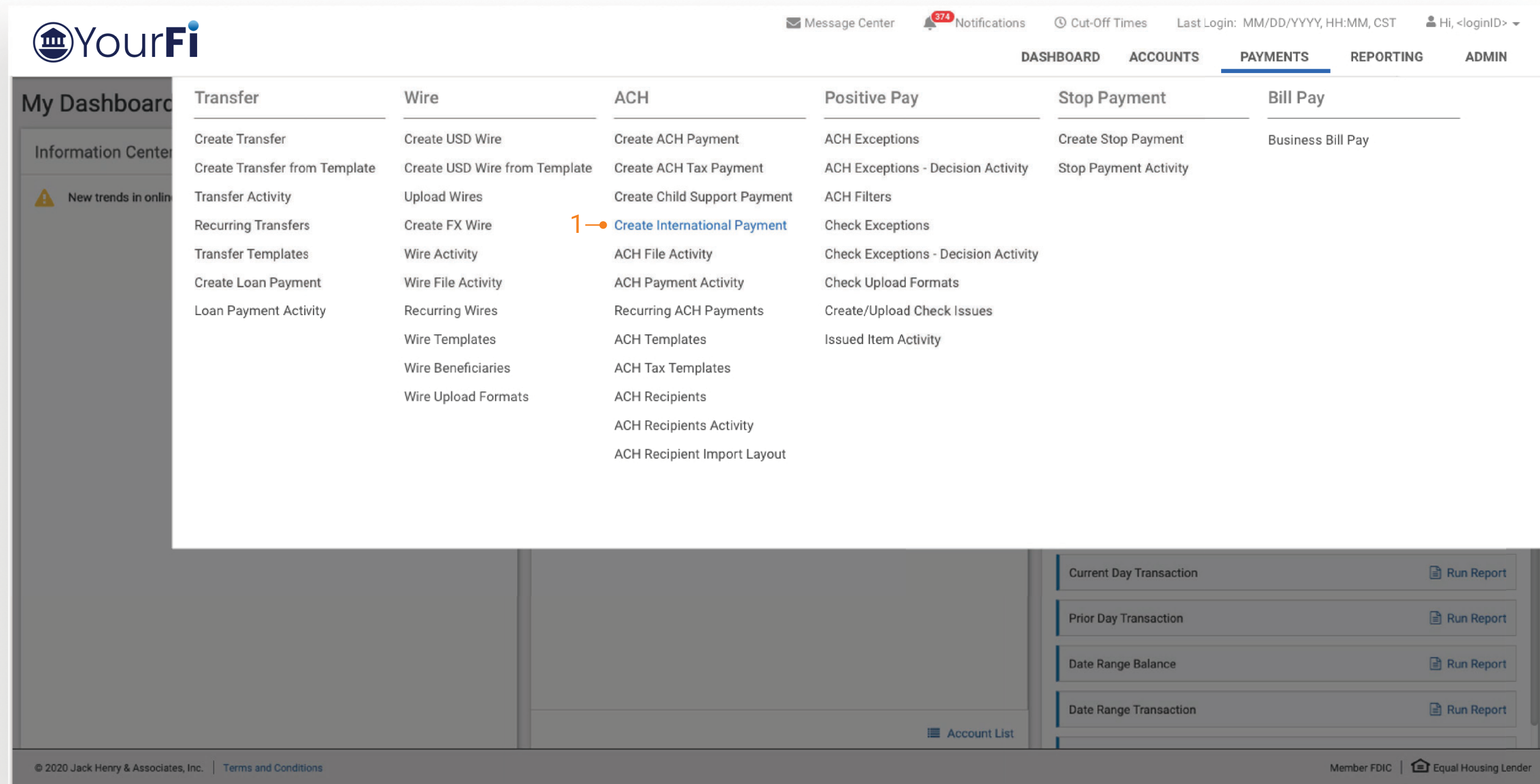
3 User Entitlement Report

Access the Entitlements filter which allows the user to select specific International ACH entitlements.

Company Name	User Name	Login Id	Product	Account/Company	Entitlements
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, International, Batch, CreatePayment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, International, Payment, Full Edit
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, International, Payment, Partial Edit
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	Approve ACH International Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment
RT Test	rt basic	rtbasic1	ACH	RT Test Balanced	ACH, Batch, Create Payment

International ACH Payments

Channel – Create Payment from Main Menu



1 Create International Payment

To create a payment, select Create International Payment from the Payments menu.

International ACH Payments

Create International ACH Payment – Start Point

2 Payment Header Information

Complete the following fields:

- Payment Name
- ACH Company Name & ID
- Entry Description & Discretionary Data
- Originator's address, city, state & zip code

3 Destination Country Code

Select from the dropdown to identify the country receiving the payment.

International ACH Payments

Create International ACH Payment – Payment Header

4 Foreign Exchange Indicator

Select one of the following options from the dropdown:

- FF - Fixed to Fixed (USD to USD)
- FV - Fixed to Variable (USD to Foreign Currency)

Options are dependent upon the Destination Country selected.

5 Foreign Exchange Reference Indicator

If FV is selected as the Foreign Exchange Indicator, select one of the following options:

- 1 - Foreign Exchange Rate
- 2 - Foreign Exchange Reference Number
- 3 - None

6 Foreign Exchange Reference

Enter the foreign exchange rate to execute the exchange conversion or another reference to the foreign exchange transaction.

For current exchange rates visit <https://frbervices.org/app/fedachfx/home.html>

International ACH Payments

Create International ACH Payment – Payment Header

Payment Header Information * indicates Required field

Payment Name *

ACH Company Name *

ACH Company ID

Entry Description *

Discretionary Data

Restrict Payment

Street Address *

City *

State *

Zip Code *

Country
US

Destination Country Code *

Foreign Exchange Indicator *

Foreign Exchange Reference Indicator

Foreign Exchange Reference

Destination Currency *

Debit Amount
\$0.00

Credit Amount
\$0.00

Originator Currency Code
USD

Frequency *

One Time

Effective Date *

Specific Date 01/27/2022

Destination Country Selected	Destination Currency
Mexico	MXN
Panama	USD

Frequency	Effective Date
One Time	Specific Date 01/27/2022

Recipient Name * ⚙

Street Address *

City *

State/Province *

Zip Code *

Country *

ID Number

Account Type *

Account Number *

Transaction Type *

Debit/Credit *

Amount *

\$0.00

[Addenda](#)

Receiving Financial Institution Information

Bank Name *

Bank ID Type *

Bank Number *

Receiving Bank Country *

Viewing 1 of 1

[Review](#) [Cancel](#)

7 Destination Currency

Select from the dropdown to identify the currency denomination in which the entry is to be received in. Dependent on the Destination Country selected in the Payment Header Information, the following options will display:

Destination Country Selected	Destination Currency
Mexico	MXN
Panama	USD

8 Frequency and Effective Date

Same Day ACH is not allowed for International Payments.

International ACH Payments

Create International ACH Payment – Add Recipient

Payment Header Information

Payment Name *
 ACH Company Name *
 ACH Company ID
 Entry Description *
 Discretionary Data
 Restrict Payment

Street Address *
 City *
 State *
 Zip Code *
 Country
 US

Destination Country Code *
 Foreign Exchange Indicator *
 Foreign Exchange Reference Indicator
 Foreign Exchange Reference
 Destination Currency *

Debit Amount
 \$0.00
 Credit Amount
 \$0.00
 Originator Currency Code
 USD
 Frequency *
 One Time
 Effective Date *
 Specific Date 01/27/2022

Type to filter Prenote Only (0) Hold Only (0) Errors (1)

Recipient Name *	Street Address *	City *	State/Providence *	Zip Code *	Country *	ID Number	Account Type *	Account Number *	Transaction Type *	Debit/Credit *	Amount *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$0.00

Receiving Financial Institution Information

Bank Name *
 Bank ID Type *
 Bank Number *
 Receiving Bank Country *

Viewing 1 of 1

[Review](#) [Cancel](#)

1 Recipient Information

The recipient is the individual and / or corporation that is either receiving the credit or who will be debited.

Complete the following fields:

- Recipient Name, Street Address, City, State/Providence, Zip
- Code and two-digit Country Code
- ID Number (optional)

2 Account Type and Account Number

The following options are available in the dropdown based on the Destination Country selected in the Payment Header Information:

Destination Country Availability

Mexico
 Panama

Account Type Options

Checking / Savings
 Checking / Savings / Loan

International ACH Payments

Create International ACH Payment – Add Recipient

Payment Header Information

Payment Name *
 ACH Company Name *
 ACH Company ID
 Entry Description *
 Discretionary Data
 Restrict Payment

Street Address *
 City *
 State *
 Zip Code *
 Country
 US

Destination Country Code *
 Foreign Exchange Indicator *
 Foreign Exchange Reference Indicator
 Foreign Exchange Reference
 Destination Currency *

Debit Amount
 \$0.00
 Credit Amount
 \$0.00
 Originator Currency Code
 USD
 Frequency *
 One Time
 Effective Date *
 Specific Date 01/27/2022

Type to filter Prenote Only (0) Hold Only (0) Errors (1)

Recipient Information

Recipient Name *

Street Address *
 City *
 State/Province *
 Zip Code *
 Country *
 ID Number

Account Type *
 Account Number *
 Transaction Type *

Debit/Credit *
 Amount *
 \$0.00
[Addenda](#)

Receiving Financial Institution Information

Bank Name *
 Bank ID Type *
 Bank Number *
 Receiving Bank Country *

Destination Country Selected	Account Type Selected	Debit or Credit Options
Mexico	Checking or Saving	Credit only
Panama	Checking/Savings/Loan	Credit only

3 Transaction Type

Select from the following options:

- ANN – Annuity
- BUS – Business/Commercial
- DEP – Deposit
- LOA – Loan
- MIS – Miscellaneous
- MOR - Mortgage
- PEN - Pension
- REM - Remittance
- RLS – Rent/Lease
- SAL – Salary/Payroll
- TAX - Tax

4 Debit/Credit

Each country has established regulations regarding if debit or credit transactions are allowed and for what account type. Because of this, the Debit/Credit dropdown displays the following options based on the Destination Country selected in the Payment Header and the Account Type selected.

Destination Country Selected	Account Type Selected	Debit or Credit Options
Mexico	Checking or Saving	Credit only
Panama	Checking/Savings/Loan	Credit only

5 Dollar Amount

Dollar Amount is a required field. Users must specify the dollar amount for each recipient transaction.

International ACH Payments

Create International ACH Payment – Add Recipient

Payment Header Information

Payment Name *
 ACH Company Name *
 ACH Company ID
 Entry Description *
 Discretionary Data
 Restrict Payment

Street Address *
 City *
 State *
 Zip Code *
 Country
 US

Destination Country Code *
 Foreign Exchange Indicator *
 Foreign Exchange Reference Indicator
 Foreign Exchange Reference
 Destination Currency *
 Debit Amount \$0.00
 Credit Amount \$0.00
 Originator Currency Code USD
 Frequency * One Time
 Effective Date * Specific Date 01/27/2022

Type to filter Prenote Only (0) Hold Only (0) Errors (1)

Recipient Name *
 Prenote Hold [Close All](#)

Street Address *
 City *
 State/Province *
 Zip Code *
 Country *
 ID Number
 Account Type *
 Account Number *
 Transaction Type * Addenda
 Debit/Credit *
 Amount * \$0.00

7 Receiving Financial Institution Information

Bank Name *
 Bank ID Type *
 Bank Number *
 Receiving Bank Country *

Viewing 1 of 1

[Review](#) [Cancel](#)

6 Addenda

Each recipient is allowed to have two optional lines of freeform addenda. There is an 80-character maximum per line. Select **Addenda** to enter this information.

7 Receiving Financial Institution Information

Complete the following fields:

- Enter the Bank Name
- Select the Bank ID Type: Options are 01 National Clearing, 02 BIC Code and 03 IBAN

TIP: Verify payment instructions from the receiving institution before selecting a Bank ID Type.

8 Prenote and Hold

Please check with the Receiving Financial Institution to verify prenote transactions are accepted.

Selecting the Hold checkbox retains the Recipients information but does not include the Recipient when the transaction is sent out.

International ACH Payments

Create International ACH Payment – Add Recipient

9 Add, Delete and Copy Recipient

- To Add additional recipients, select the plus sign icon
- To Delete a recipient, select the trash can icon (Icon appears when a full record is present.)
- To Copy a recipient, select the copy icon. This copies the current recipient into a new recipient

10 Review

Once all the required fields have been completed, select Review to review payment and select Offset Account.

International ACH Payments

Create International ACH Payment – Add Recipient

1. Create Payment | **2. Review** | 3. Confirmation

Review Payment

Test 1 Recipient 1

ACH Company Name	RT IAT	Street Address	1234 Street	Destination Country Code	MX	Debit Amount	\$0.00
ACH Company ID	124566666	City	City	Foreign Exchange Indicator	FV	Credit Amount	\$3.00
Entry Description	TEST	State	MA - Massachusetts	Foreign Exchange Reference Indicator	Foreign Exchange Rate	Originator Currency Code	USD
Discretionary Data	TEST	Zip Code	1234565	Foreign Exchange Reference	1245	Frequency	One Time
Restrict Payment	No	Country	US	Destination Currency	MXN	Effective Date	07/28/2023

2 → Offset Account*

Type to filter Prenote Only (0) Hold Only (0) Errors (0)

Recipient Name	Prenote	Hold	3 → Close All		
Test	No	No			

Street Address	1234 Street	Zip Code	12344	Account Type	Checking	Debit/Credit	Credit
City	Test	Country	MX	Account Number	22222	Amount	\$3.00
State/Province	XX	ID Number		Transaction Type	DEP - Deposit	Addenda	

Receiving Financial Institution Information

Bank Name	Test	Bank Id Type	01 National Clearing	Bank Number	563222	Receiving Bank Country	MX
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Viewing 1 of 1 item

4 → Confirm Back Cancel

1 Expand or Minimize

Select the arrow to display or not display Payment Header Information.

2 Offset Account

The Offset Account is the internal account to debit or credit the offset amount of the batch. Type or select the search icon to display a list of available accounts. Then select the correct account number.

Dependent on the ACH Company setup, an account number maybe prepopulated and cannot be changed.

3 Open All or Close All Recipients

Select **Open All** or **Close All** to display or not display recipient information.

If **Close All** is selected, the recipient's name still appears.

4 Confirm, Back and Cancel

Select **Confirm** to initiate the payment

Select **Back** to return to the Add Recipient page where edits to the recipient may be made

Select **Cancel** to cancel the entire payment (any completed fields are not retained)

International ACH Payments

Channel - Create International ACH Payment - Upload NACHA File

1 Upload International NACHA File

To upload a NACHA formatted file, select the Upload International NACHA File button. Select a file and then select **Upload**. Once uploaded, select the Offset Account and Effective Date on the review page, then select **Confirm**.

The screenshot shows the 'International ACH Payment' interface. At the top, there's a navigation bar with 'YourFi' logo, 'Message Center', 'Notifications', 'Cut-Off Times', 'Last Login: 01/26/2022, 02:14 PM, CST', and a user profile 'Hi'. Below this is a menu with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'REPORTING', and 'ADMIN'. The main heading is 'International ACH Payment'. A progress bar shows three steps: '1. Create Payment' (active), '2. Review', and '3. Confirmation'. Under '1. Create Payment', there are two radio buttons: 'Manual' and 'Upload International NACHA File'. The 'Upload International NACHA File' option is selected. Below this is a section titled 'Upload International Nacha Formatted File' with a 'Select A File' button, a note 'Maximum file size of 4MB', and 'Upload' and 'Cancel' buttons. A red box highlights the 'Upload International NACHA File' radio button and the 'Select A File' button. A red arrow points to the 'Upload International NACHA File' radio button. At the bottom, there's a footer with '© 2022 Jack Henry & Associates, Inc. | Terms and Conditions' and 'Member FDIC | Equal Housing Lender'.

International ACH Payments

Channel - ACH Payment Activity

1 Search ACH Payment Activity - ACH Type

ACH Type:
 All Selected
 Child Support
 International ACH Payment
 Reversal
 Tax Payment
All Selected

Batch Name:
Transaction ID:
SEC Code:
All
Debit Amount:
Specific Amount
Credit Amount:
Specific Amount
Initiated Date:
Specific Date
mm/dd/yyyy
Effective Date:

2 Transaction ID

Transaction ID: A000000095604-I

Transaction ID	Batch Name	File Name	ACH Company Name	SEC Code	Initiated Date	Effective Date	Credit Amount	Debit Amount	Status	Actions
<input type="checkbox"/> A000000095604-I	Batch 1		Company A 1 test	IAT	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 2		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 3		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 4		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 5		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 6		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 7		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 8		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 9		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 10		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 11		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 12		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 13		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel
<input type="checkbox"/> A000000095604-C	Batch 14		Company A 1 test	CCD	06/22/2020	06/22/2020	40.00	40.00	Scheduled	Cancel

3 Type to Filter

1 Search ACH Payment Activity - ACH Type

To display only International ACH Payments, select **Search ACH Payment Activity**. In the ACH Type dropdown, select International ACH Payment. Complete additional filters if needed then select Search at the bottom of the page.

2 Transaction ID

To view details of the payment, select the Transaction ID. International ACH Payments can be identified by the -I at the end of the Transaction ID.

3 Type to Filter

Search for a specific transaction by entering payment information or entering a character/numeric string. The Type to Filter will search across all columns looking for a match on the string of data whether at the beginning, middle, or end of the field.

International ACH Payments

Channel - ACH Payment Detail

ACH Detail: A00000215027-I

Test 1 Recipient

Status Expired	Street Address 1234 Test	Destination Country Code CA	Debit Amount \$1.00
A00000215027-I	City Test	Foreign Exchange Indicator FF	Credit Amount \$1.00
ACH Company Name RT Balanced CR	State HI - Hawaii	Foreign Exchange Reference Indicator	Originator Currency Code USD
ACH Company ID 54545454	Zip Code 11111	Foreign Exchange Reference	Frequency * One Time
Entry Description test	Country US	Destination Currency USD	Effective Date 01/27/2022
Discretionary Data			Offset Account 430262
Restrict Payment No			

Type to filter Prenote Only (0) Hold Only (0)

Recipient Name	Prenote	Hold	
Test	<input type="checkbox"/>	<input type="checkbox"/>	Close All

Street Address	1234 Test	Zip Code	2222	Account Type	Checking	Debit/Credit	Credit
City	Test	Country	CA	Account Number	33333	Amount	\$1.00
State/Providence	Test	ID Number		Transaction Type	ANN - Annuity	Addenda	

Receiving Financial Institution Information

Bank Name	Test	Bank Id Type	01 National Clearing	Bank Number	1234qwert	Receiving Bank Country	CA
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Viewing 1 of 1

[Initiate Payment](#) [Edit Payment](#) [Close](#)

3 Download Payment Details

Options include CSV, NACHA and PDF.

4 Audit

Users have the ability to review an audit log which provides user information associated with the appropriate action along with the date and timestamp.

5 Initiate Payment

Select to create a new International ACH Payment, fields are pre-filled using the payment information from the previous payment.

International ACH Payments

Channel - Recurring ACH Payment

Recurring ACH Payment | ACH Payment Activity | ACH File Activity

Create New Payment | Download | Print

Type to filter

Transaction ID	Batch Name	ACH Company Name	SEC Code	Created Date	Debit Amount	Credit Amount	Frequency	Next Payment Date	Status	Actions
1 → A000000095604-I	Recurring Two	RT Test Balanced	IAT		\$4.00	\$4.00	Weekly	03/17/2021	Scheduled	Cancel
A000000095604	Recurring Three	RT Test Balanced	PPD		\$10.00	\$10.00	Monthly	03/17/2021	Scheduled	Cancel
A000000095603	Recurring One	RT Test Balanced	PPD		\$5.00	\$5.00	Twice a Month	03/17/2021	Scheduled	Cancel
A000000095602	sdf	RT Child Support	CCD		\$0.00	\$10.44	Weekly	03/17/2021	Scheduled	Cancel
Viewing 1 - 4 of 4 transaction					\$19.00	\$29.44				25 ▼

1 Recurring ACH Payments

To view and / or edit a recurring International ACH Payment, select Payments – Recurring ACH Payment.

A list of all recurring ACH Payments display. International ACH Payments can be identified by the -I at the end of the Transactions ID or by an IAT SEC code.

2 Next Payment Date

Next Payment Date indicates the next payment date in the recurring series. In addition, the individual payment will display on the ACH Payment Activity page.