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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 *Credits Only*	Savings *Credits Only*	
Panama	Fixed to Fixed (FF)	USD	Checking *Credits Only*	Savings *Credits Only*	Loans *Credits Only*

Back Office - Product Configuration

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

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 Notification of Change Review: ❓ YES	Template Approval None ▾ Payment Approval None ▾
Allow Federal Tax Payments: YES	Allow ACH Return Review: ❓ YES	Recipient Approval None ▾
Allow State Tax Payments: YES		
Allow Child Support Payments: YES		
Allow International ACH Payments: YES		

1 — Allow International ACH Payments: YES

Save   Cancel

ACH Companies
☐ Expand All

2 — Add ACH Company

ACH Company ⇅

⊞ Test 1   Manage Accounts   ACTIVE   🗑

Company ID:	Company ID:	SEC Code:
9488121212	$20,000,000.00	PPD
Discretionary Data:	Not On-us Transaction types:	Batch Balance Requirement:
Electric Bills	Allowed Debits and Credits	Balanced
Entry Description:	On-us Transaction Required:	On-us Amount Required Batch:
Bills	0	0

⊞ Test 2   Allow Unbalanced ACH Transaction: ❓ YES   ACTIVE   🗑

⊞ Test 3   Allow Unbalanced ACH Transaction: ❓ YES   ACTIVE   🗑

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.

Back Office – Company Configuration – Billing Options

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

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

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

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.

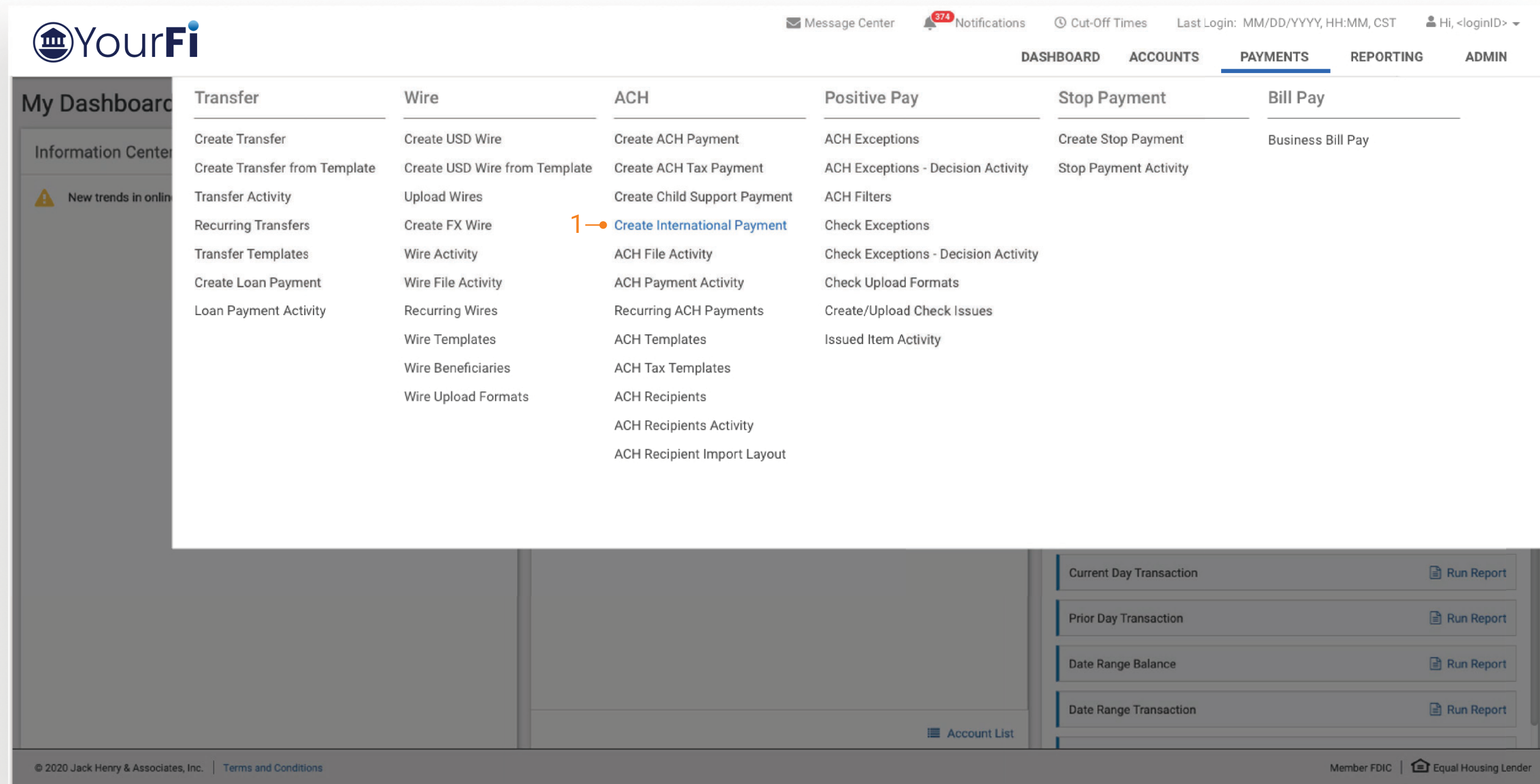# International ACH Payments

Back Office – User Entitlement Report

3 User Entitlement Report
Access the Entitlements filter which allows the user to select specific International ACH entitlements.

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.

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://frbservices.org/app/fedachfx/home.html

International ACH Payments

Create International ACH Payment – Payment Header

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.

Create International ACH Payment – Add Recipient

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	Account Type Options
Mexico	Checking / Savings
Panama	Checking / Savings / Loan

Create International ACH Payment – Add Recipient

3 Transaction Type

Select from the following options:

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

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 Amont is a recquired field. Users must specify the dollar amount for each recipient transaction.

Create International ACH Payment – Add Recipient

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.

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 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)

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**.

International ACH Payments

Channel - ACH Payment Activity

YourFi

Message Center | 374 Notifications | Cut-Off Times | Last Login: MM/DD/YYYY, HH:MM, CST | Hi, <loginID>

DASHBOARD | ACCOUNTS | **PAYMENTS** | REPORTING | ADMIN

Search ACH Payment Activity

ACH Payment Activity | ACH File Activity | Recurring ACH Payments | Create New Payment | Download | Print

Type to filter — 3

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

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

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

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.

Channel - Recurring ACH Payment

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.