

Quick Reference Guide

ACH Unbalanced Batches

JHA Treasury Management™

Last Updated: July 1, 2022

Treasury Management ACH Unbalanced Batches

Overview: This enhancement provides the ability to submit an unbalanced batch of ACH transactions from Treasury Management to SilverLake. With this new enhancement, a new feature configuration has been implemented at both the FI and Company product feature configurations. By implementing this new configuration, users utilizing an unbalanced: full offset or an unbalanced: partial offset ACH Company will no longer be required to select an offset account, and Treasury Management will no longer transmit an offset entry with the batch to SilverLake. The offset entry will occur within SilverLake.

Important: If your Financial Institution would like to utilize this enhancement, you must be on SilverLake Release 2022. If you are on Release 2021 and would like to request this enhancement early, please place a support case.

Benefits for the Banks?

- Decreased risk of limit violations due to onus items being included in in the Daily Dollar Limit

Benefits for Customers?

- No longer being required to select on offset account

SilverLake ACH Company Configuration

ACH Company File Maintenance - Display

Exit Previous Enter Off List CIF Inq Maint Bal Tables Accts More Keys

ACH Company File Maintenance Information

Print

Company Information	Contact Information	Additional Information
Officer:	Company Customer Number:	Offset Account: ●— 3
Company Name:	Contact Name:	Offset Account Type: D
Company ID:	Contact Phone:	Offset Branch Number:
Standard Entry Code: PPD	Contact Email:	Settlement Account:
Entry Description: ACH BATCH	Increase Customer Liability by ACH Exposure: N - No	Settlement Account Type:
Discretionary Data: ACH BATCH	Liability Dollar:	Memo Post to Settlement Account:
	Settle on Effective Dates: Y - Yes	Place Hold on Funds During Origination:
	1—● Allowed to Originate Debits, Credits, or both: B - Both	Originate ACH Credits if Money not Available:
	2—● NetTeller Offset Flag: O - Create Offset	What Settlement Account Balance Should be Used:
		Available Balance Table:

SilverLake ACH Company Configuration

- 1 Allowed to Originate Debits, Credits, or Both can be configured to Debits, Credits, or Both
- 2 NetTeller Offset Flag can be configured to O – Create Offset or D – Net Difference, for Treasury Management Customers
 - This feature is utilized by multiple digital platforms. There is no dependency for NetTeller for Treasury Management customers
- 3 The Offset Account/Offset Account Type must be configured

Treasury Management Back Office Product ACH Configuration

The screenshot shows the 'ACH Configuration' page in the JHA Treasury Management system. The top navigation bar includes 'Company', 'User', 'Configuration', and 'Reports' menus, along with the current FI 'R20554' and user 'SIERRAMAC'. The main content area is titled 'ACH Configuration' and contains several sections: 'ACH Settings' with a dropdown for 'Days in Advance to Send Recurring and Future Dated ACH' (set to 2), and toggle switches for 'Allow Same Day ACH Initiation', 'Allow Child Support Payments', 'Allow Unbalanced ACH Batches' (highlighted with a red '1'), and 'On-us Access Management'. There are also dropdown menus for 'Payment Approval', 'Recipient Approval', and 'Template Approval', all set to 'None'. Below these are sections for 'SEC Codes For ACH Payment Initiation' and 'ACH Company Match Criteria' with a note and radio button options.

Product ACH Configuration

1 Allow Unbalanced ACH Batches has been added to the ACH Product Feature Configuration.

- This new configuration will default to No
- Until this configuration is set to yes, customers will not be able to submit an unbalanced batch within the platform

Back Office Company ACH Configuration

Manage Fees and Approvals

Daily Limit:

Allow Same Day Initiation:

Allow Federal Tax Payments:

Allow State Tax Payments:

Allow Child Support Payments:

On-us Access Management:

Allow Unbalanced ACH Batches: **1**

Payment Approval:

Recipient Approval:

Template Approval:

ACH Companies

ACH Company

2 Allow Unbalanced ACH Batches: [Manage Accounts](#) ACTIVE

Company ID:	Total Daily Limit:	SEC Codes:	Offset Account:
Discretionary Data:	Not On-us Transaction types allowed:	Batch Balance Requirements:	
ACH BATCH	Debits and Credits	Unbalanced - Full Offset	
Entry Description:	On-us Transactions Required:	On-us Amount Required Batch:	
ACH BATCH	0	0	

Company ACH Configuration

1 Allow Unbalanced ACH Batches has been added to the ACH Product Feature Configuration.

2 In addition, for each unbalanced ACH company, the Allow Unbalanced ACH Batches feature will display.

Note: Activation of the Allow Unbalanced ACH Batches feature at the ACH Product level will activate for all applicable ACH Companies.

Offset Account on Review Progression

Create ACH Payment [ⓘ]

1. Create Payment
2. Manage Recipients
3. Review
4. Confirmation

Review Payment

SMAC TEST 1 Recipient

ACH Company Name: <input type="text"/>	Debit: \$0.00	
ACH Company ID: <input type="text"/>	Credit: \$100.00	
SEC Code: PPD	Effective Date: 03/04/2021	
Entry Description: ACH BATCH	Offset Account: <input type="text"/> ● 1	
Discretionary Data: ACH BATCH		

Restrict Payment

Prenote Only (0)
 Hold Only (0)
 Errors (0)

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
<input type="text"/>	<input type="text"/>	<input type="text"/>	Checking	011001331	CR	\$100.00	No	No	Addenda

Viewing 1 - 1 of 1 recipients 25 ▾

User Action

1 With this enhancement, the offset account entry functionality has been moved to the Review tab for all ACH payment workflows. If the ACH Company is configured to Allow Unbalanced ACH Batches, the offset account configured within SilverLake ACH Company Maintenance will display. Batches will be transmitted to SilverLake upon final approval in advance of the effective date based on the number of days configured for Days in Advance to send Recurring and Future Dated ACH within Treasury Management Back Office.

Important Information

- In Back Office in the ACH Product Feature Configuration for the Financial Institution, if Allow Unbalanced ACH Batches is set to No, regardless if this feature is activated for the Treasury Management Company or their ACH companies under the ACH Product, the user will not be able to submit unbalanced batches from Treasury Management to SilverLake, the FI ACH Product Feature Configuration must be set to Yes
- Within the Treasury Management Company's ACH Product, for the new feature Allow Unbalanced ACH Batches to be applicable for an ACH company certain configurations must be present:
 - > ACH company must be configured as either unbalanced: full offset or unbalanced: partial offset
 - > Within the ACH company parameter settings in SilverLake, the offset account/account type must be configured
 - This offset account will be transmitted to Treasury Management and will display with the ACH company details in Back Office
 - If Allow Unbalanced ACH Batches is activated:
 - The offset account will then be displayed in a read/informational only format to the user
 - The user will not have the option to modify
 - Only the transactions entered by the user will transmit to SilverLake The offset transaction will occur within SilverLake using that offset account/account type configured in the ACH company parameters within SilverLake
- This new configuration will default to inactive upon implementation. If you would like mass maintenance to be completed to enable the functionality in Treasury Management Back Office for all of your existing ACH customers with ACH Companies meeting the SilverLake configuration requirements, please place a support case requesting the feature to be activated.
- For previously scheduled transactions, if Allow Unbalanced ACH Batches is activated, these payments will not be modified, they will submit to SilverLake as they were created – with the offset transaction entry utilizing the offset account the user selected during creation