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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.
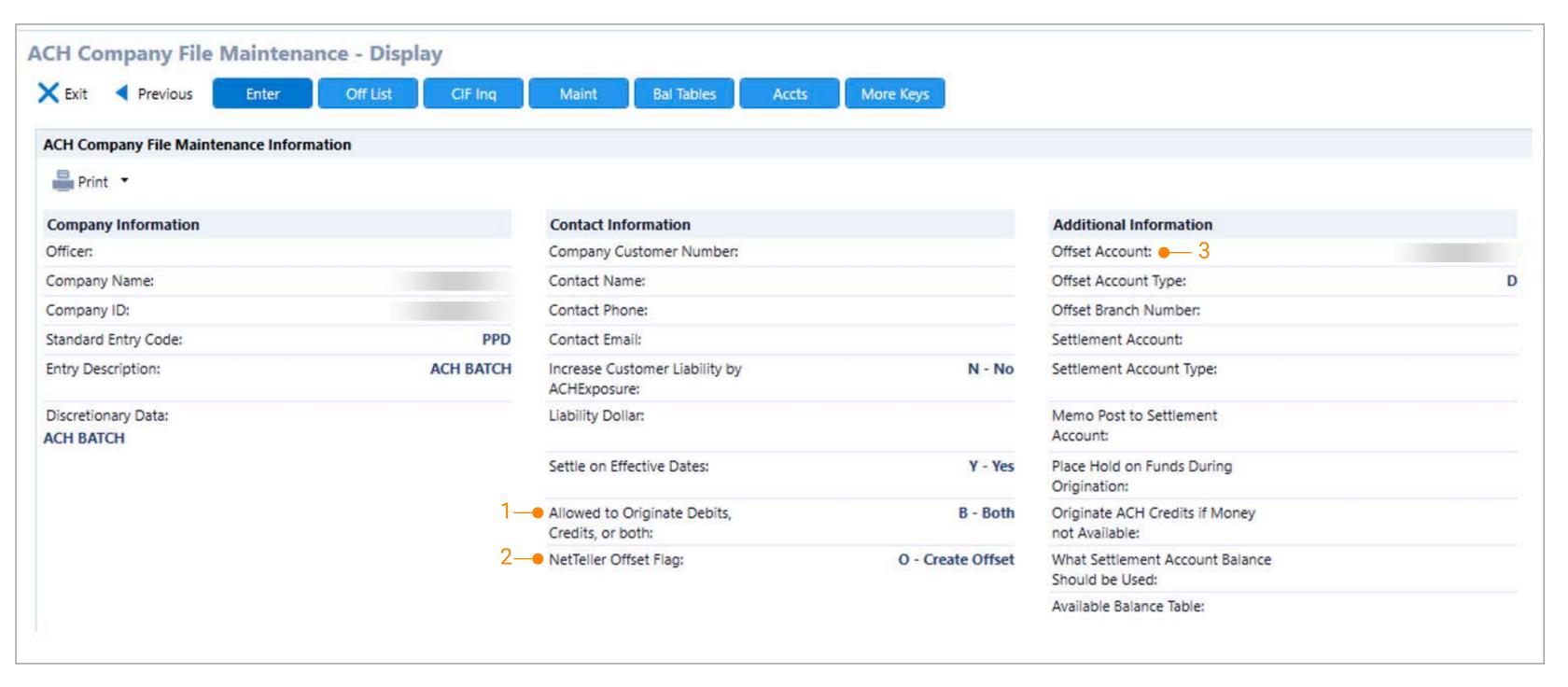
## Benefits for the Banks?

• 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
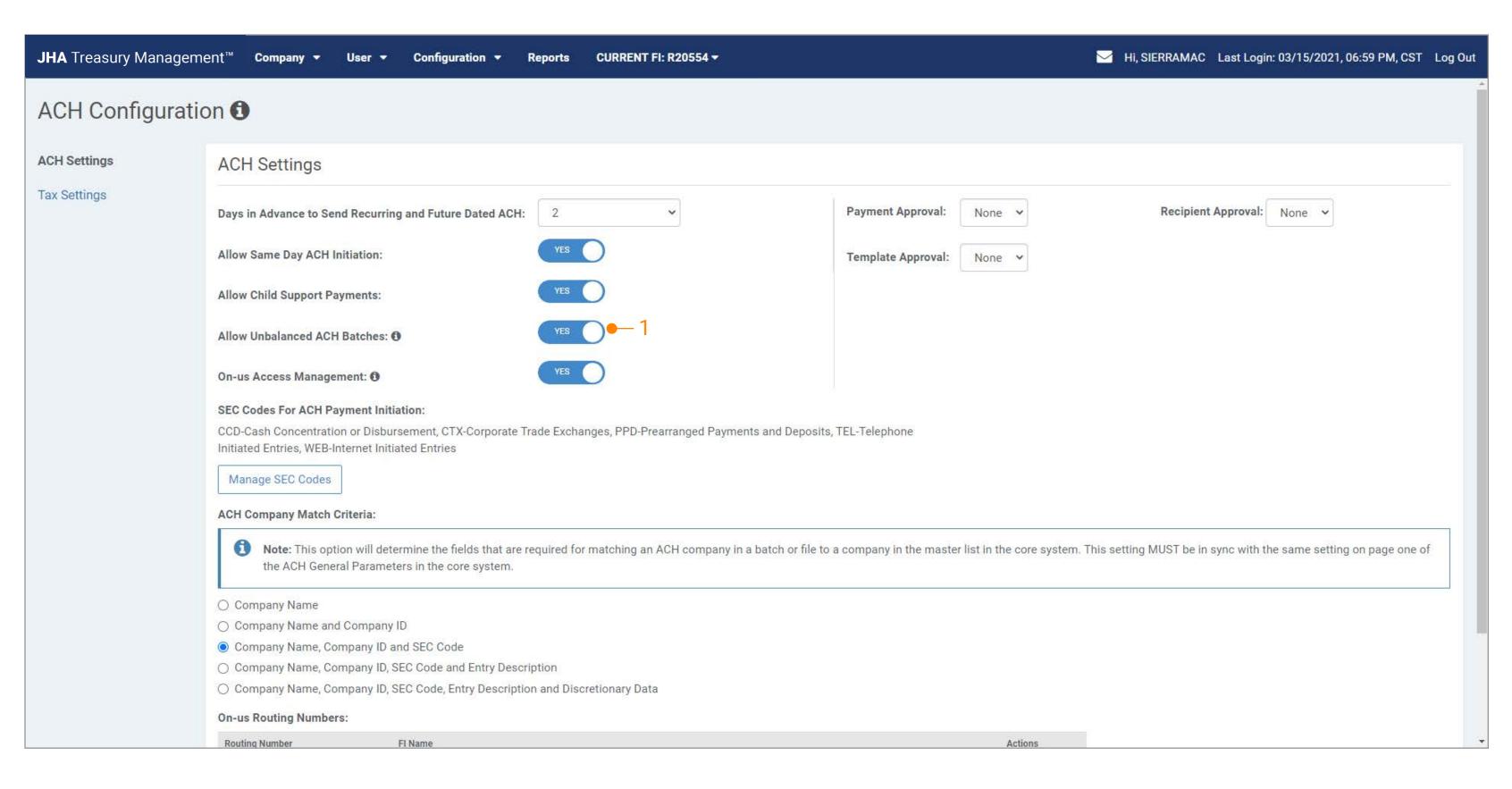
# SilverLake ACH Company Configuration



**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 ACH Unbalanced Batches

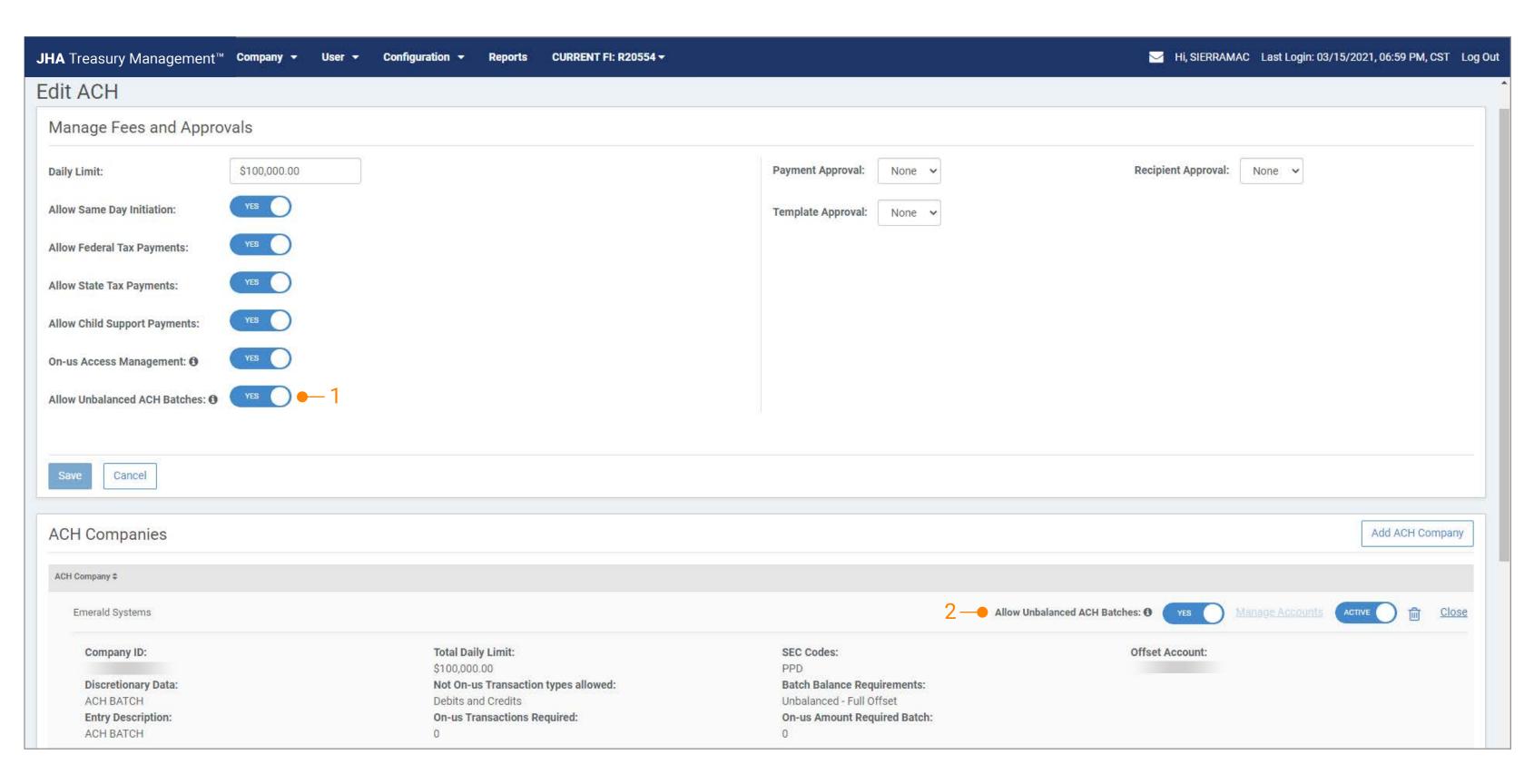## Treasury Management Back Office Product ACH Configuration

**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

# Treasury Management ACH Unbalanced Batches
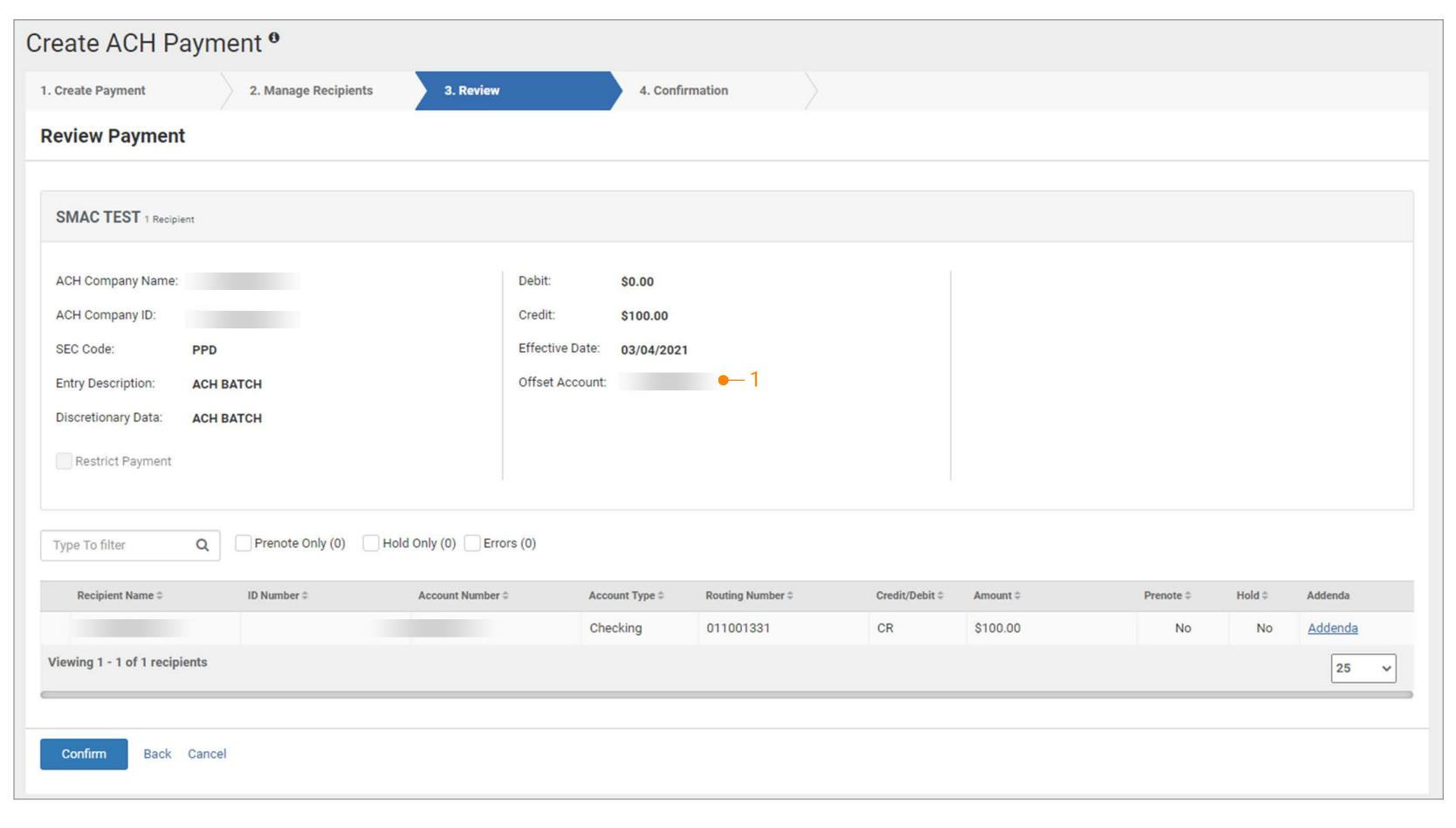
## Back Office Company ACH Configuration



**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.

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## Offset Account on Review Progression

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## 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
        - º This offset account will be transmitted to Treasury Management and will display with the ACH company details in Back Office
        - º 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