

Quick Reference Guide

ACH Credit and Debit Enhanced Control

JHA Treasury Management™

Last Updated: August 1, 2022

ACH Credit and Debit Enhanced Control

Overview: This enhancement provides an additional layer of ACH risk management for Financial Institutions. When activated, customers will only be able to enter or upload recipients with transaction types that match the allowed transaction type parameter.

Today, customers with an unbalanced – full offset ACH company that is allowed to originate credits only can manually enter or upload a debit recipient as long as that recipient has an onus routing number. In addition, customers with an unbalanced – full offset ACH company that is allowed to originate debits only can manually enter or upload a credit recipient as long as that recipient has an onus routing number.

With this new enhancement, a new configuration parameter is available that will prevent users from entering a transaction type that does not match the allowed transaction type. This means if an ACH company is set up as credits only, the customer will only be able to manually enter or upload credit recipients, and if an ACH company is set up as debits only, the customer will only be able to manually enter or upload debits.

Benefits for the Banks?

- Enhanced ACH risk management

ACH Credit and Debit Enhanced Control

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: 1984
Company Name: Emerald Systems	Contact Name:	Offset Account Type: D
Company ID: 7123741134	Contact Phone:	Offset Branch Number:
Standard Entry Code: PPD	Contact Email:	Settlement Account:
Entry Description: ACH BATCH	Increase Customer Liability by ACHExposure: 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:
	Allowed to Originate Debits, Credits, or both: B - Both	Originate ACH Credits if Money not Available:
	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 needs to be configured for either Credits only or Debits only
2. NetTeller Offset Flag will need to be configured to O – Create Offset for Treasury Management Customers
 - This feature is utilized by multiple digital platforms.

Note: There is no dependency on NetTeller for Treasury Management customers.

ACH Credit and Debit Enhanced Control

Treasury Management Back Office - Product Configuration

JHA Treasury Management™ Company User Configuration Reports

ACH Configuration ⓘ

ACH Settings

Tax Settings

ACH Settings

Days in Advance to Send Recurring and Future Dated ACH: 2

Allow Same Day ACH Initiation: YES

On-us Access Management: YES 1

1. Product ACH Configuration

A new feature will display, On-us Access Management. At implementation, this feature will be inactive.

ACH Credit and Debit Enhanced Control

Treasury Management Back Office - Product Configuration

JHA Treasury Management™ Company ▾ User ▾ Configuration ▾ Reports

Edit ACH

Manage Fees and Approvals

Daily Limit:

Allow Same Day Initiation: YES

Allow Federal Tax Payments: YES

Allow State Tax Payments: YES

On-us Access Management: ⓘ YES — 2

2. **Company ACH Configuration**

A new feature will display, On-us Access Management.
At implementation, this feature will be inactive.

ACH Credit and Debit Enhanced Control

User Experience

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

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

Create ACH Payment ⓘ

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

Manage Recipients * Indicates Required Field

Payroll Test

ACH Company Name:	Professional Test	Debit:	\$0.00
ACH Company ID:	5917591111	Credit:	\$100.00
SEC Code:	PPD	Effective Date:	08/04/2020
Entry Description:	PRO Test		
Discretionary Data:	PROFESSIONAL		

Restrict Payment

Recipient Name *	ID Number	Account Number *	Account Type *	Routing Number *	Credit/Debit *	Amount *	Prenote	Hold	Addenda
Tina W. Test	45271	75234811	Checking	053112314	CR	\$100.00	<input type="checkbox"/>	<input type="checkbox"/>	Addenda

Viewing 1 - 1 of 1 recipients 25

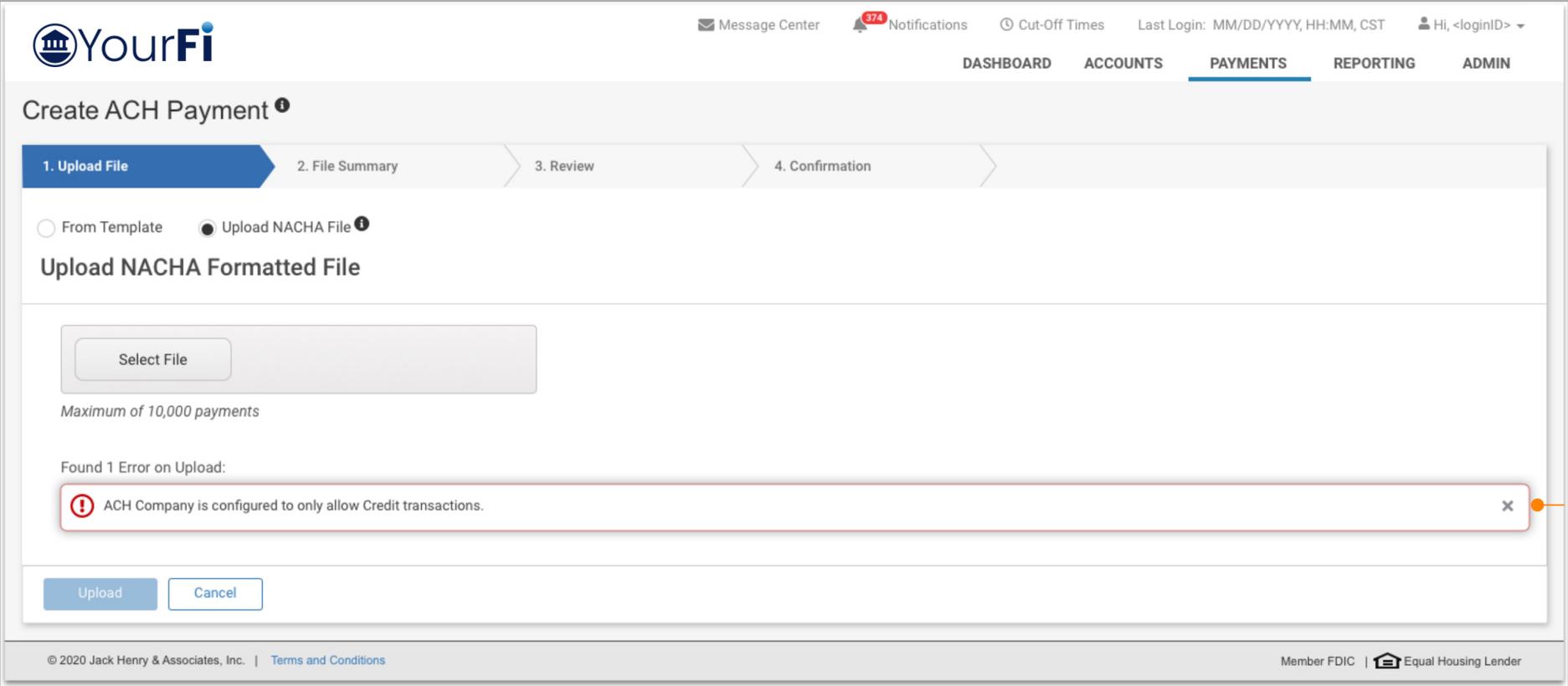
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User Action

1. With On-us Access Management activated, customers will no longer have the option to add a recipient that does not match the allowed transaction type. The ability to modify the Credit/Debit field has been deactivated and therefore will only display the transaction type that matches the ACH Company’s allowed transaction type.

ACH Credit and Debit Enhanced Control

User Experience



User Action

- 1. With On-us Access Management activated, customers will no longer have the option to upload a batch with a recipient that does not match the allowed transaction type. The customer will be presented with an error message.

ACH Credit and Debit Enhanced Control

Important Enhancement Information

- This work effort applies to ACH companies configured within SilverLake ACH Company Maintenance as either unbalanced – full offset credits only or unbalanced – full offset debits only

Note: This effort does not apply to balanced ACH companies nor does it apply to ACH companies configured as unbalanced – partial offset

- Each Treasury Management company can be configured accordingly with the new product feature configuration
- This work effort will not apply to previously scheduled ACH transactions, it will only apply to transactions created after implementation

Note: Customers will need to either uninitiate or cancel their existing transactions and then recreate for this enhancement to be applicable

- All other existing functionality for the ACH product will still apply for this enhancement: limit validation, notifications, challenge points, approvals ... etc