

Quick Reference Guide

ACH File Data Transmission via sFTP

JHA Treasury Management™

Last Updated: November 7, 2025

ACH File Data Transmission via sFTP

Overview: The ACH File Data Transmission via sFTP feature of the Treasury Management platform meets the needs of higher volume ACH originators and can improve integration with a business payment process. This solution will provide the bank customer with the ability to send NACHA formatted ACH files to Treasury Management via SFTP (Secure File Transfer Protocol). The capabilities include utilizing the existing NACHA file format, intuitive file upload workflow and reports. Note: The workflow supports the existing fraud and risk controls that exist with the platform such as notifications, approvals and two factor authentication. This capability is completely controlled by the bank. It becomes available to a company and its users only after the features for ACH upload are enabled at the bank and company levels in the TM Back Office.

Benefits for the Banks?

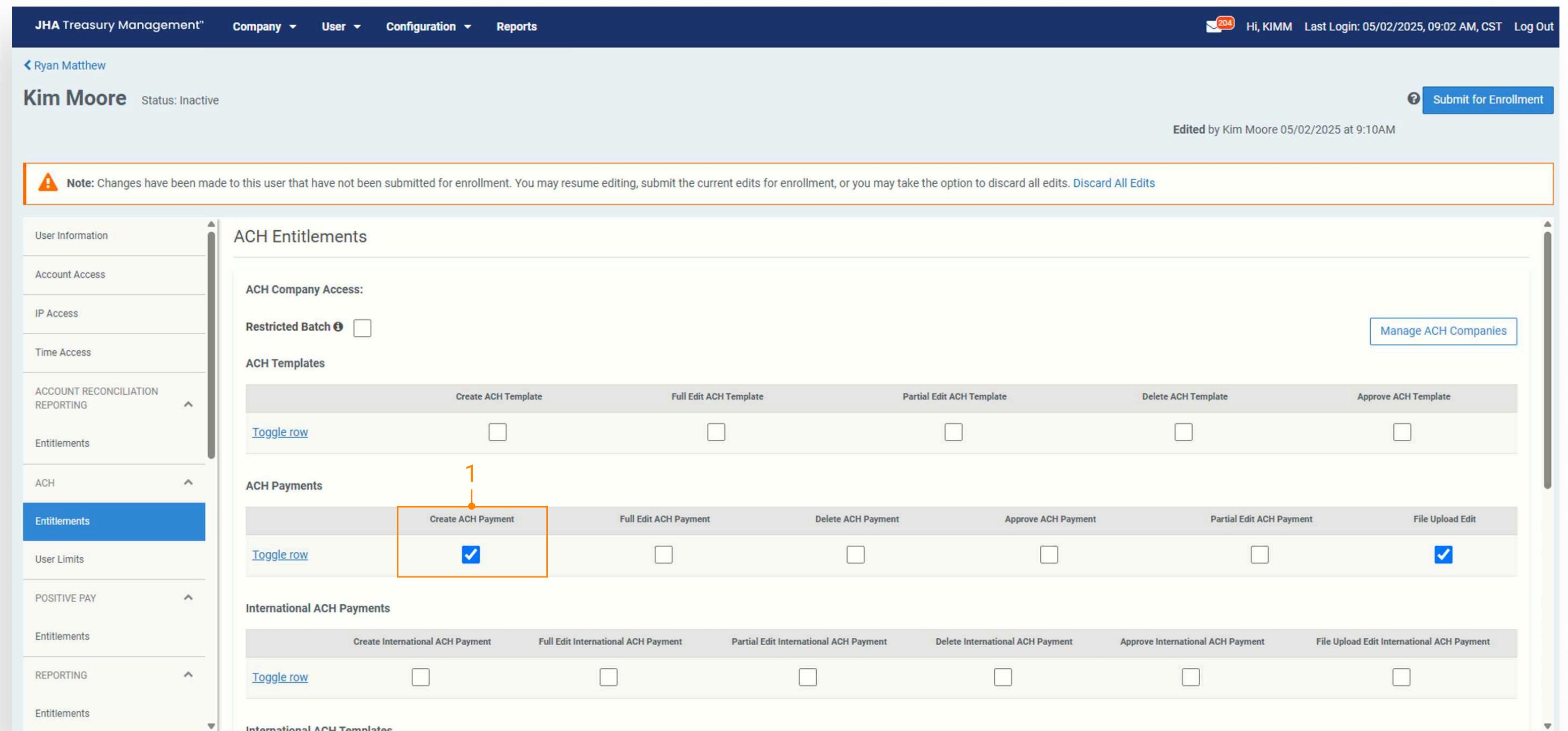
- Additional key ACH payment capability, especially for high volume businesses.
- Back Office Report providing visibility into the ACH File activity.
- Ability to charge via Enhanced Account Analysis through a billing counter.

Benefits for Customers?

- Eliminates the need to input individual ACHs batches/files when volume is a concern.
- Enabling end user to process, delete, view, and review the file.
- Enabling workflow allows users to review and confirm ACH file contents.
- ACH File Activity reporting to easily track ACH file activity.
- Additional fraud risk point controls.

ACH File Data Transmission via sFTP

Back Office – Company User Configuration



JHA Treasury Management™ Company User Configuration Reports

Hi, KIMM Last Login: 05/02/2025, 09:02 AM, CST Log Out

Ryan Matthew

Kim Moore Status: Inactive

Submit for Enrollment

Edited by Kim Moore 05/02/2025 at 9:10AM

Note: Changes have been made to this user that have not been submitted for enrollment. You may resume editing, submit the current edits for enrollment, or you may take the option to discard all edits. [Discard All Edits](#)

ACH Entitlements

ACH Company Access:

Restricted Batch

ACH Templates

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

ACH Payments

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

International ACH Payments

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

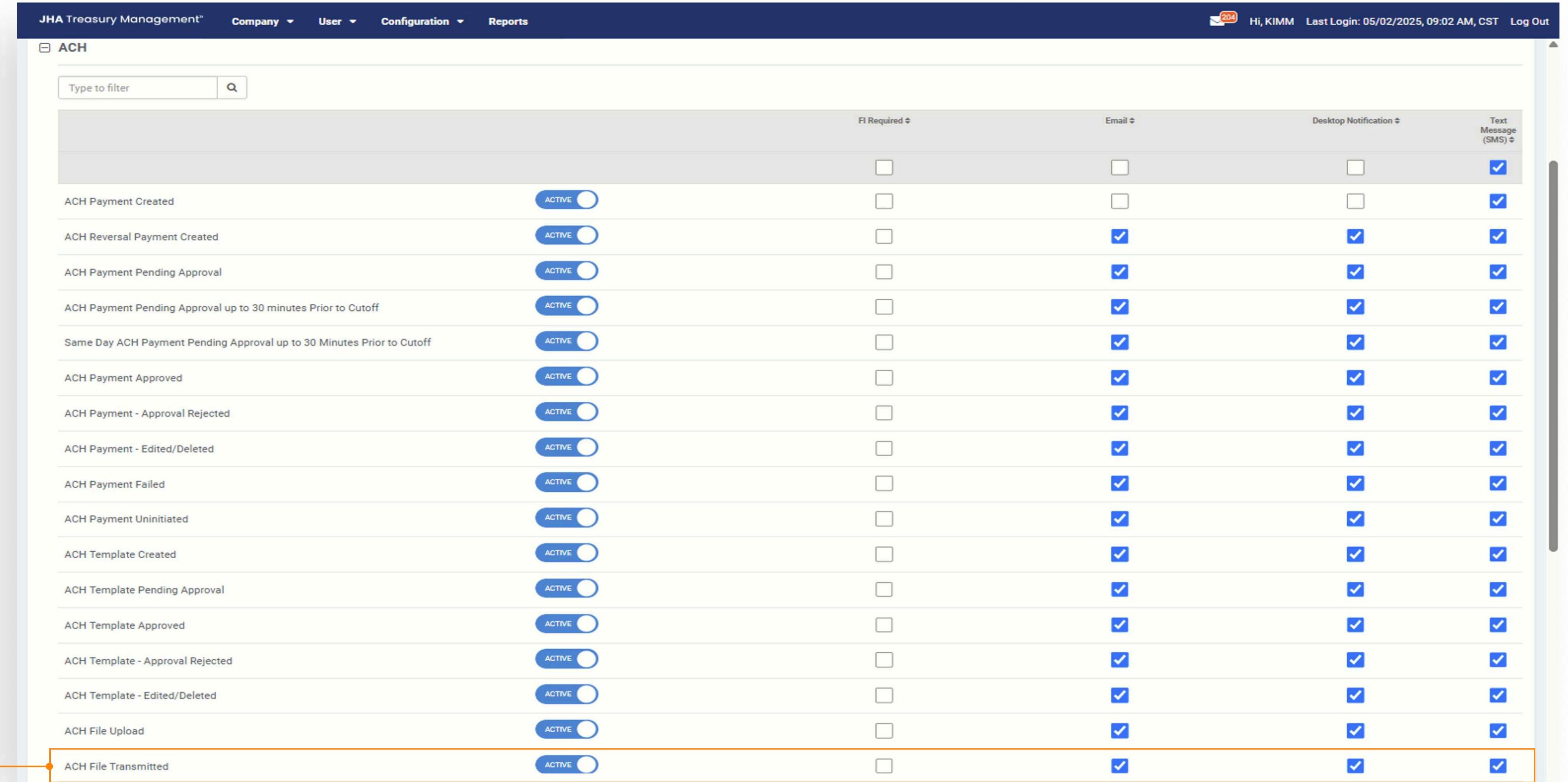
International ACH Templates

1. Company User Configuration – ACH Entitlements

Create ACH Payment can be enabled within the Company Users Configuration. This configuration will be utilized for manually uploaded files and files sent via sFTP.

ACH File Data Transmission via sFTP

Back Office – Notification Configuration



The screenshot shows a list of ACH events and their notification settings. The columns are: F1 Required, Email, Desktop Notification, and Text Message (SMS). The 'ACH File Transmitted' row is highlighted with an orange border and a callout arrow pointing to it from the number 1 in the bottom left corner.

	F1 Required	Email	Desktop Notification	Text Message (SMS)
ACH Payment Created	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Reversal Payment Created	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Payment Pending Approval	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Payment Pending Approval up to 30 minutes Prior to Cutoff	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Same Day ACH Payment Pending Approval up to 30 Minutes Prior to Cutoff	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Payment Approved	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Payment - Approval Rejected	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Payment - Edited/Deleted	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Payment Failed	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Payment Uninitiated	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Template Created	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Template Pending Approval	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Template Approved	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Template - Approval Rejected	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH Template - Edited/Deleted	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH File Upload	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ACH File Transmitted	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

1. Notifications

ACH File Transmitted notification will alert a user when an ACH file has been successfully transmitted to Treasury Management and available on the ACH File Activity page for processing.

ACH File Data Transmission via sFTP

Sample Notification



Note: Notification will be sent to all users for the TM Company that have enrolled in the notification and have access to the ACH Company.

A new ACH file has been transmitted by System.

File Name: 999994463_PROD_GWright001_ACH_2025040502120815_3334455555_NACHA.txt
File Size: 1.5 KB
Total # of Batches Transmitted: 3
Total # of Balanced Batches: 0
Total # of Unbalanced Batches: 3

To view details, log in to the Treasury Management site and access ACH File Activity.

ACH File Data Transmission via sFTP

Back Office - ACH File Upload Report

Back Office report that provides information about the files uploaded or transmitted via sFTP.

1. Filter

2. Total Credits

3. View

Processed Date	Processed By	Received Date	File Name	File Size	Source	Total Batches	Approved	Pending Approval	Rejected	Expired	Total Debits	Total Credits	View					
07/09/2025	Shilpa Reddy	07/09/2025	999994463_PROD_SREDDY_ACH_20250709104630_4044444444_NACHA.txt	864 B	System	1	1	0	0	0	\$0.00	\$1.00	View					
07/09/2025	Shilpa Reddy	07/09/2025	Tax Payment.txt	864 B	Shilpa Reddy	1	1	0	0	0	\$0.00	\$100.00	View					
07/09/2025	Shilpa Reddy	07/09/2025	999994463_PROD_SREDDY_ACH_20250709104830_4044444444_NACHA.txt	864 B	System	1	1	0	0	0	\$0.00	\$100.00	View					
		07/09/2025	999994463_PROD_SREDDY_ACH_20250709105530_4040404001_NACHA.txt	1.59 KB	System	3	0	0	0	0	\$12.00	\$0.00	View					
07/09/2025	Teresa Upchurch	07/09/2025	999994463_PROD_Upchurch_ACH_20250709095901_AutoACH7_NACHA.txt	960 B	Teresa Upchurch	1	1	0	0	0	\$45.00	\$45.00	View					
07/09/2025	Teresa Upchurch	07/09/2025	ConfirmationACHPayment (19).txt	960 B	Teresa Upchurch	1	1	0	0	0	\$70.90	\$70.90	View					
		07/09/2025	999994463_PROD_SREDDY_ACH_20250709115930_44890098_NACHA.txt	864 B	System	1	0	0	0	0	\$100.00	\$90.00	View					
		07/09/2025	999994463_PROD_SREDDY_ACH_20250709105930_4040404001_NACHA.txt	1.88 KB	System	4	0	0	0	0	\$12.00	\$2.00	View					
07/09/2025	Teresa Upchurch	07/09/2025	999994463_PROD_Upchurch_ACH_20250709100501_AutoACH7_NACHA.txt	960 B	System	1	1	0	0	0	\$70.91	\$70.91	View					
		07/09/2025	Balanced and unbalanced file - One batch has invalid ACH Company ID.txt	2.25 KB	Shilpa Reddy	5	0	0	0	0	\$13.00	\$3.00	View					
07/09/2025	Shilpa Reddy	07/09/2025	999994463_PROD_SREDDY_ACH_20250709111030_4040404001_NACHA.txt	2.25 KB	System	5	4	0	0	0	\$13.00	\$3.00	View					
07/09/2025	Shilpa Reddy	07/09/2025	999994463_PROD_SREDDY_ACH_20250709114630_4040404001_NACHA.txt	864 B	System	1	1	0	0	0	\$1,014.00	\$0.00	View					
		07/09/2025	999994463_PROD_GWright001_ACH_20250709115501_3334455555_NACHA.txt	960 B	System	1	0	0	0	0	\$10.00	\$10.00	View					
		07/09/2025	999994463_PROD_SREDDY_ACH_20250709020930_4040404001_NACHA.txt	864 B	System	1	0	0	0	0	\$0.00	\$15.00	View					
											\$2,374.81	\$510.81						
Viewing 16 items													First	Previous	1	Next	Last	25

1. Search

Report Results will be based on the search criteria that is used.

2. Report Results

- Process Date
- Processed By
- Received Date
- File Name
- File Size
- Source
 - If file is transmitted, Source will be = System.
 - If file is manually uploaded, Source will be = company user who uploaded the file.
- Total Batch
 - The total number of ACH batches included in the file uploaded or transmitted.

- Approved
- Pending Approval
- Rejected
- Expired
- Total Debits
- Total Credits

Note: Files listed with zero count, and zero-dollar amount are transmitted ACH files that encountered errors upon ingestion. Error details can be viewed on the ACH File Activity page in Channel.

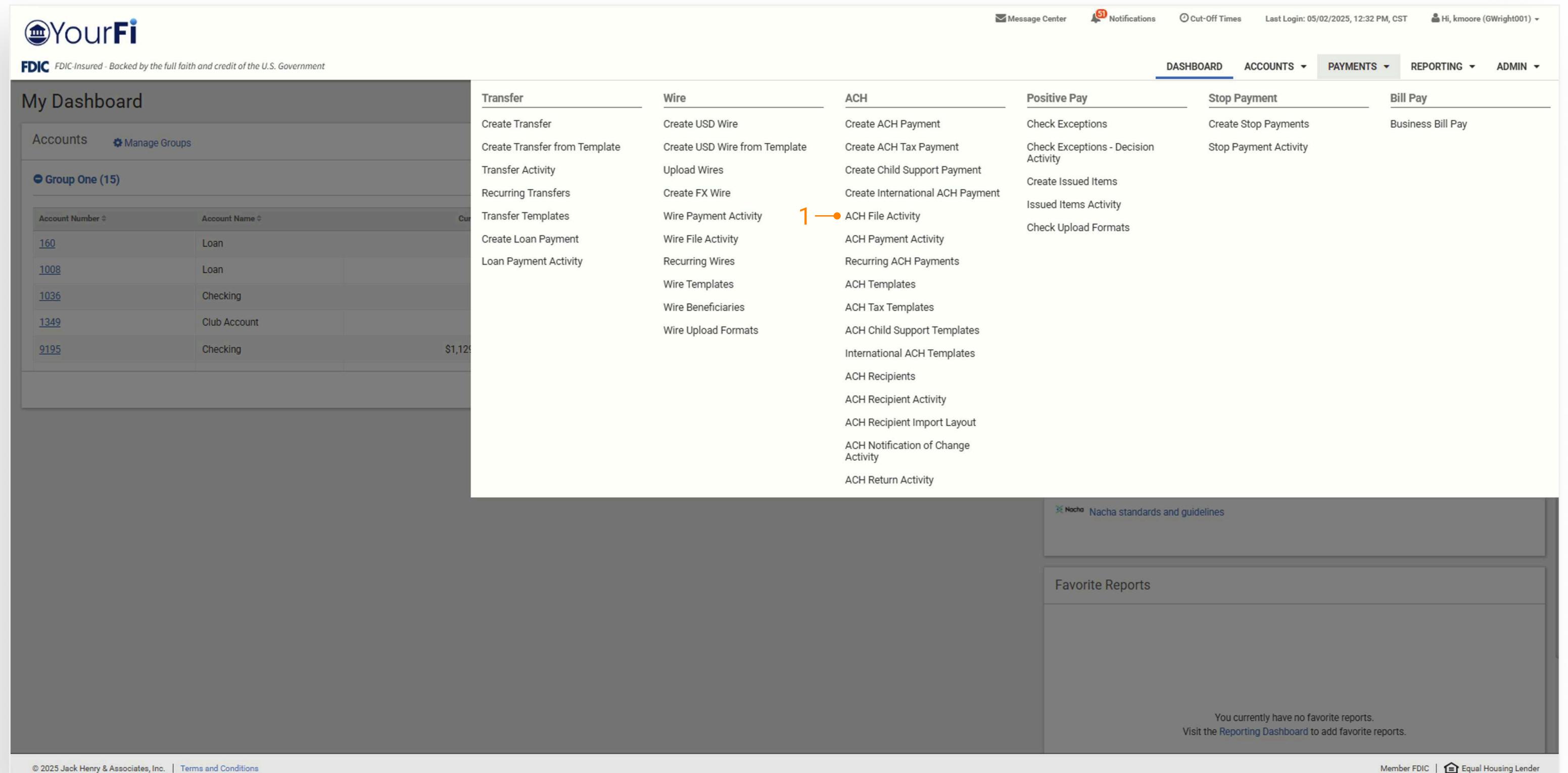
3. View

Select View to display the list of ACH batches included in the file. The list of ACH batches will open in a modal. From within the modal, users can view file details.

When View File Data button is selected, the modal will switch to a view of the file as it was transmitted.

ACH File Data Transmission via sFTP

Navigation



The screenshot shows the YourFi software interface. At the top, there is a navigation bar with links for 'Message Center', 'Notifications' (with a red notification badge), 'Cut-Off Times', 'Last Login: 05/02/2025, 12:32 PM, CST', and a user profile 'Hi, kmoore (GWright001)'. Below the navigation bar is a secondary navigation menu with tabs: 'DASHBOARD' (underlined), 'ACCOUNTS', 'PAYMENTS' (selected), 'REPORTING', and 'ADMIN'. The 'PAYMENTS' tab is currently active, showing sub-options for Transfer, Wire, ACH, Positive Pay, Stop Payment, and Bill Pay. A red arrow points to the 'ACH File Activity' option under the ACH tab. The main content area on the left is titled 'My Dashboard' and shows a table of accounts. The table includes columns for 'Account Number', 'Account Name', and 'Current Balance'. The table shows several accounts: '160' (Loan), '1008' (Loan), '1036' (Checking), '1349' (Club Account), and '9195' (Checking). The total balance is listed as '\$1,125.00'.

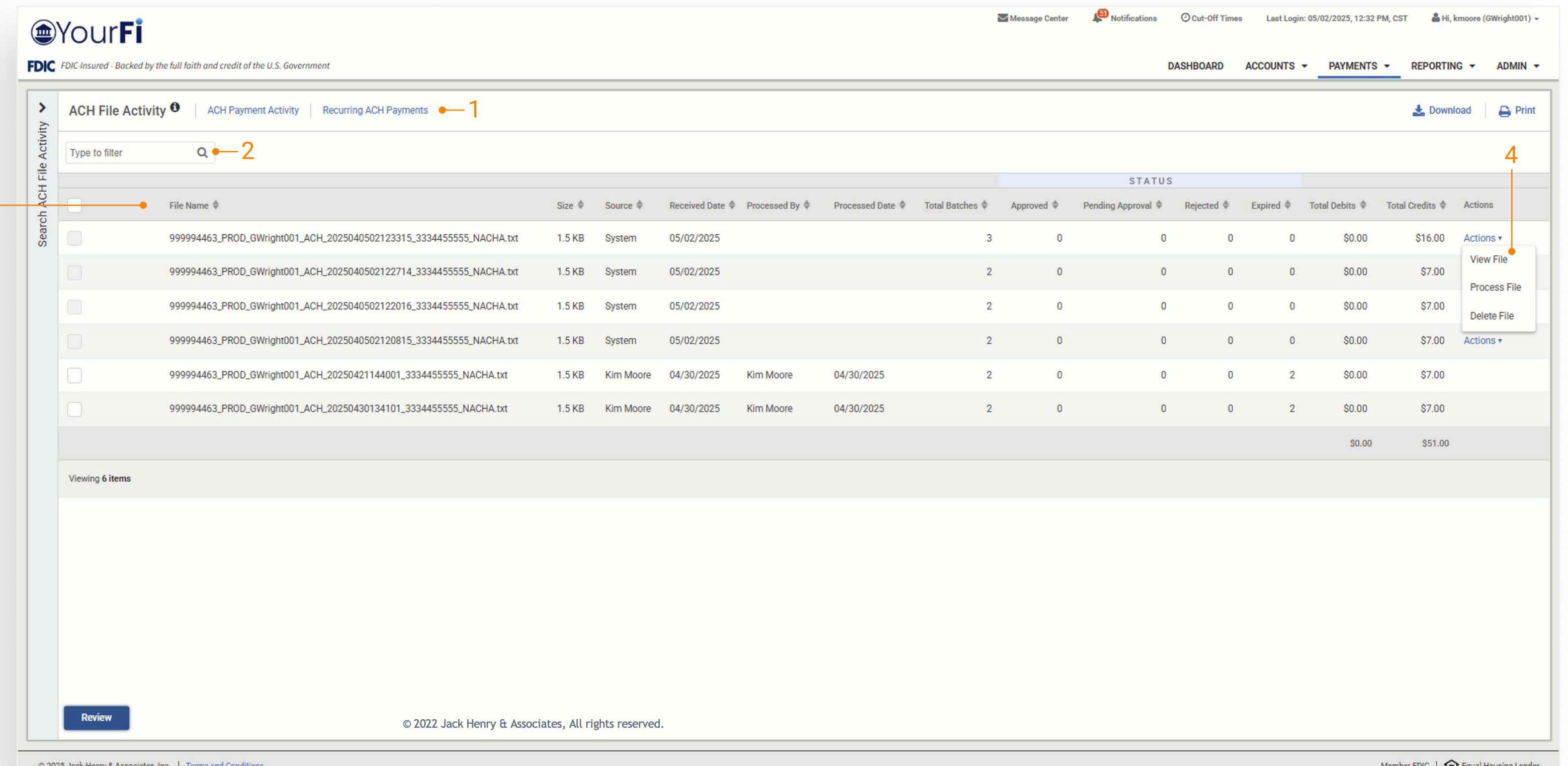
From the main navigation, users can:

1. View ACH File Activity

ACH File Data Transmission via sFTP

ACH File Activity

ACH File Activity view will display a list of ACH files that have been uploaded or transmitted via sFTP.



The screenshot shows the ACH File Activity page. At the top, there are navigation links: ACH File Activity (highlighted with a red dot), ACH Payment Activity, and Recurring ACH Payments. Below this is a search bar with a placeholder 'Type to filter' and a magnifying glass icon. The main area displays a table of ACH files with the following columns: File Name, Size, Source, Received Date, Processed By, Processed Date, Total Batches, Approved, Pending Approval, Rejected, Expired, Total Debits, Total Credits, and Actions. The 'Actions' column contains three options: View File, Process File, and Delete File. The table shows six rows of data. At the bottom left is a 'Review' button, and at the bottom right is a copyright notice: '© 2022 Jack Henry & Associates, All rights reserved.' and 'Member FDIC | Equal Housing Lender'.

1. Quick Navigation

Users can quickly navigate between page views (ACH File Activity, Recurring ACHs, and ACH Payment Activity).

2. Type to Filter

Users may utilize the Type to Filter in order to narrow the results. This feature will filter across the results to refine based on the users entered criteria.

3. Information Available

- File Name
- File Size
- Source (User or System)
 - If file is transmitted, Source will be = System.
 - If file is manually uploaded, Source will be = company user who uploaded the file.
- Received Date
- Processed By
- Process Date
- Total Batches (in the file)
- The status of the ACHs including
 - Approved (or submitted)
 - Pending Approval
 - Rejected
 - Expired
- Total Debits
- Total Credits
- Actions

4. ACH Actions

For an ACH file transmitted via SFTP, users will have the ability to Process, View, or Delete the file. Once a file is processed, the Review File action will be available and will take the user to the ACH Payment Activity page. From the ACH Payment Activity page they can select the Transaction ID to see the list of ACHs recipients that were created from the processed file.

ACH File Data Transmission via sFTP

ACH File Activity - continued

The screenshot shows the ACH File Activity page on the YourFi platform. The table displays the following data for 12 items:

File Name	Size	Source	Received Date	Processed By	Processed Date	Total Batches	Approved	Pending Approval	Rejected	Expired	Total Debits	Total Credits	Actions
999994463_PROD_GWright001_ACH_2025040502123315_3334455555_NACHA.txt	1.5 KB	System	05/02/2025			3	0	0	0	0	\$0.00	\$16.00	Actions ▾
999994463_PROD_GWright001_ACH_2025040502122714_3334455555_NACHA.txt	1.5 KB	System	05/02/2025			3	0	0	0	0	\$0.00	\$16.00	Actions ▾
999994463_PROD_GWright001_ACH_2025040502122016_3334455555_NACHA.txt	1.5 KB	System	05/02/2025			3	0	0	0	0	\$0.00	\$16.00	Actions ▾
999994463_PROD_GWright001_ACH_2025040502120815_3334455555_NACHA.txt	1.5 KB	System	05/02/2025			3	0	0	0	0	\$0.00	\$16.00	Actions ▾
999994463_PROD_GWright001_ACH_20250430135216_3334455555_NACHA.txt	1.31 KB	System	04/30/2025			1	0	0	0	1	\$0.00	\$8.00	Actions ▾
999994463_PROD_GWright001_ACH_20250425143401_3334455555_NACHA.txt	1.31 KB	System	04/25/2025			2	0	0	0	2	\$0.00	\$22.00	Actions ▾
GWright Manual Upload.txt	864 B	Kim Moore	05/02/2025	Kim Moore	05/02/2025	1	1	0	0	0	\$0.00	\$8.50	Review ACH
999994463_PROD_GWright001_ACH_20250502123701_3334455555_NACHA.txt	864 B	System	05/02/2025	Kim Moore	05/02/2025	1	1	0	0	0	\$0.00	\$8.50	Actions ▾
999994463_PROD_GWright001_ACH_20250421144001_3334455555_NACHA.txt	1.5 KB	Kim Moore	04/30/2025	Kim Moore	04/30/2025	3	0	0	0	3	\$0.00	\$16.00	Review ACH
999994463_PROD_GWright001_ACH_20250430135216_3334455555_NACHA.txt	1.31 KB	System	04/30/2025	Kim Moore	04/30/2025	1	1	0	0	0	\$0.00	\$13.70	Actions ▾

Tip: Navigating to ACH Payment Activity has 2 paths. First, when navigating from ACH File Activity by selecting Review, user will see only the ACH recipients associated with the selected file on the ACH Payment Activity page. Second, selecting ACH Payment Activity from the main navigation menu, users will see all ACH activity which includes pending approvals, future dated, as well as ACH history.

Once the transmitted file has been successfully processed, the actions to Process and Delete will no longer be available. The action to Review and View file will be the only available actions.

If the file is not processed by a company user before the next cutoff, the file contents processed will expire and can not be.

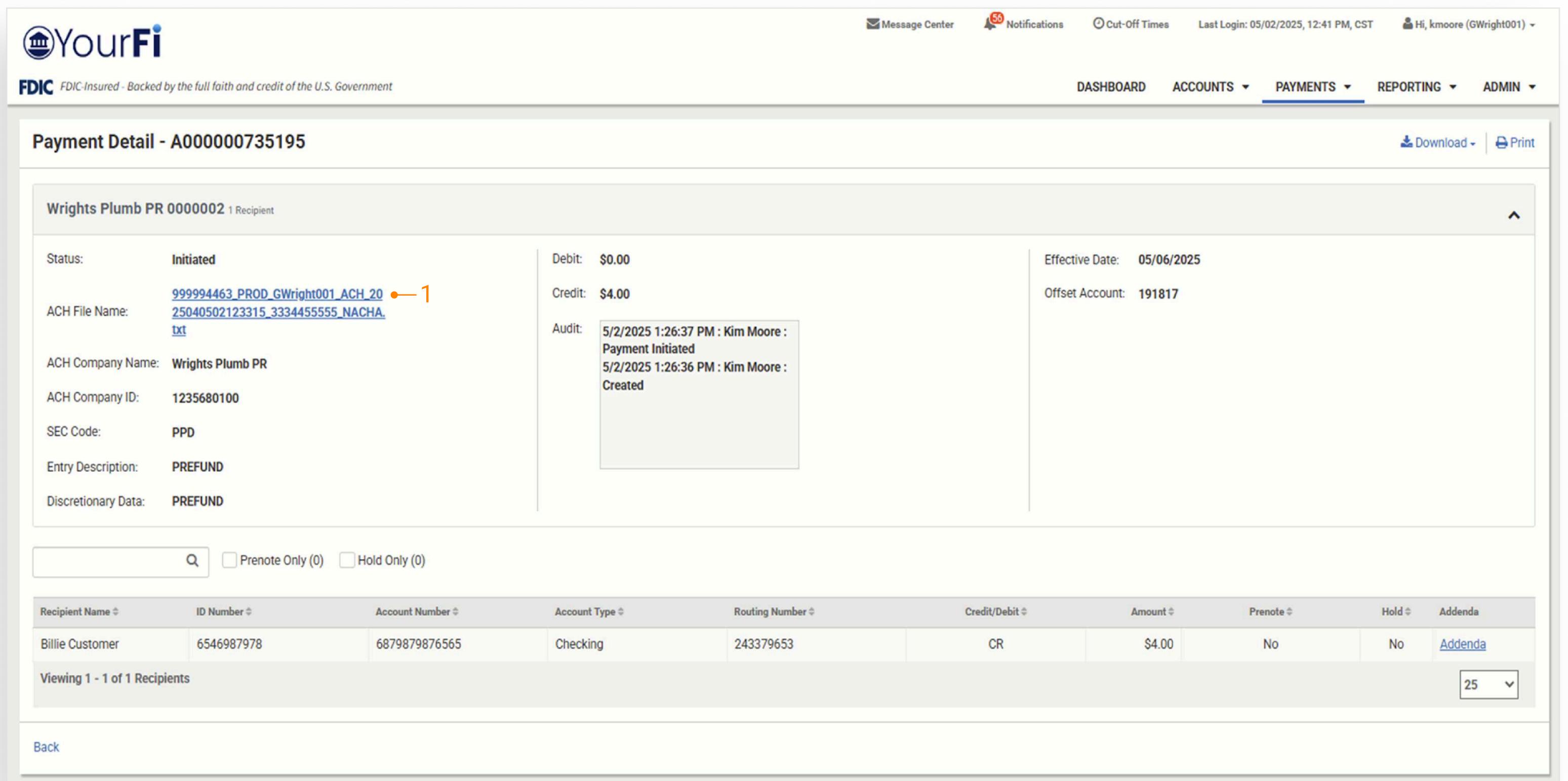
Note: For manually uploaded files, the only action available is Review.

ACH files transmitted via SFTP will use the Source of System.

Received Date will be the date the file is transmitted via SFTP or manually uploaded by a company user. Processed By and Processed Date will be the date a company user either manually uploads a file or takes the action to process a transmitted ACH file.

ACH File Data Transmission via sFTP

ACH Activity - File Hyperlink

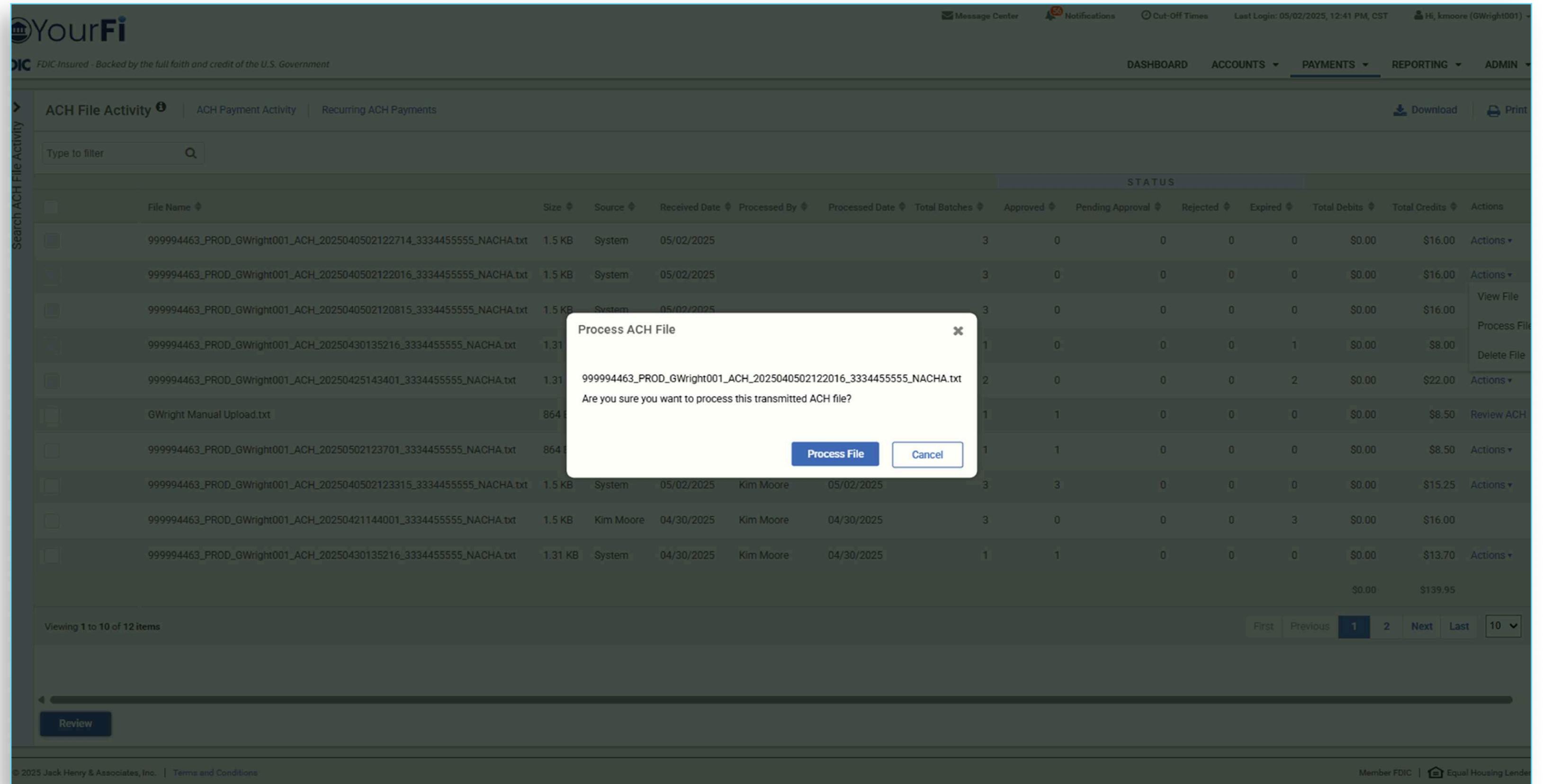


The screenshot shows the 'Payment Detail' page for transaction A000000735195. The 'PAYMENTS' tab is selected. In the 'ACH File Name' field, the value '999994463_PROD_GWright001_ACH_20_25040502123315_3334455555_NACHA.txt' is displayed, with the file name portion underlined and a red arrow pointing to it. The page also displays transaction details like Status (Initiated), Debit (\$0.00), Credit (\$4.00), and Audit logs.

1. File Name

Users can access the ACH Payment Activity page for a specific ACH File by selecting the Review ACH action on the ACH File Activity page. This action directs the users to the ACH Payment Activity page, displaying only the ACH batches for that file. Selecting the ACH Batch Transaction ID will show the batch details, including the file name under the status. The file name will be a hyperlink, which, when clicked, will return users to the ACH File Activity page, showing details for the selected file only.

ACH File Data Transmission via sFTP



The screenshot shows the 'ACH File Activity' page on the YourFi platform. A modal window titled 'Process ACH File' is displayed, asking 'Are you sure you want to process this transmitted ACH file?'. The modal has 'Process File' and 'Cancel' buttons. The background table lists various ACH files with columns for File Name, Size, Source, Received Date, Processed By, Processed Date, Total Batches, Approved, Pending Approval, Rejected, Expired, Total Debits, Total Credits, and Actions. One specific file is highlighted: '999994463_PROD_GWright001_ACH_2025040502122016_3334455555_NACHA.txt'.

1. Process ACH File

When the action to Process a file is taken, the user will be presented with a confirmation message asking if they are sure they want to process this transmitted ACH file. The message will include the ACH file name and a button to Process File or Cancel.

- Process File – selecting this button will take user into the Process file workflow and the user will land on the Create ACH Payment/File Upload Summary page.
- Cancel – will return the user to the ACH File Activity page with no action taken on the file.

NOTE: If a file is transmitted after cutoff and user attempts to process the file, the effective date of the ACH transaction must be the next business day or greater for the user to be able to complete the workflow successfully. If the user attempts to process a file after cutoff with ACH transactions that have an effective date of the current day, the user will be allowed to walk through the workflow but will receive an error on the final page "There was a problem finalizing your ACHs, please try again".

ACH File Data Transmission via sFTP

Process ACH File Workflow - Summary

The screenshot shows the 'Create ACH Payment' interface. At the top, a navigation bar indicates the current step: '1. File Summary' (highlighted in blue), '2. Review', and '3. Confirmation'. The 'File Upload Summary' section displays the file name '999994463_PROD_GWright001_ACH_2025040502122016_3334455555_NACHA.txt' and '3 Batches'. It provides summary statistics: File Size: 1.5 KB, Total Balanced Batches: 0, Total Unbalanced Batches: 3, Total Balanced Debit: \$0.00, Total Unbalanced Debit: \$0.00, and Total Unbalanced Credits: \$15.25. Below this, a 'Batches' section shows three batches with details: Wrights Plumb PR 0000002, Wrights PlumbCTX 0000003, and Wrights Over SDA 0000001. Each batch has columns for Batch Name, ACH Company Name, SEC Code, Total Debits, Total Credits, and Effective Date. The 'Effective Date' for all batches is set to 05/06/2025. At the bottom of the 'Batches' section, there are buttons for 'Review' and 'Cancel'.

1. File Summary

After a file has been selected for processing, users can view the Payment Details if a single batch or the File Summary information if multi batch. Payment Details will give the batch information and display the recipients. If multi batch, summary will include the file name, summary information (File Size, Total ACH Balanced/Unbalances Batches with total debits/credits) and a list of ACH batches included in the file.

2. ACH Details (Multi Batch)

Multi batch payments details can be viewed by selecting Details, which will display the recipient details for the selected batch. A user can edit some batch information within the Summary portion of this work flow (if they have entitlement File Upload Edit).

Fields that can be edited for multi batch:

- Batch Name
- Effective Date

Fields that can be edited for single batch:

- Effective Date
- Frequency

3. ACH Selection (Multi Batch)

A user can choose to exclude a batch from being submitted for processing by un-checking it during review. If the bank later wants to process said batch, they will need to retransmit or manually upload the batch.

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Process ACH File Workflow – Review

Create ACH Payment

1. File Summary 2. Review 3. Confirmation

File Upload Review

999994463_PROD_GWright001_ACH_2025040502122714_3334455555_NACHA.txt 3 Batches

File Size: 1.5 KB Total Balanced Batches: 0 Total Unbalanced Batches: 3
 Total Balanced Debit: \$0.00 Total Unbalanced Debit: \$0.00
 Total Balanced Credits: \$0.00 Total Unbalanced Credits: \$15.25

Type to filter Unselected (0) Unauthorized (0)

Batches 3 of 3 Batches Selected

Please validate the Effective Date for accuracy

Batch Name	ACH Company Name	SEC Code	Total Debits	Total Credits	Effective Date	Offset Account
Wrights Over SDA 0000001	Wrights Over SDA	PPD	\$0.00	\$8.50	05/06/2025	131301 <input type="button" value="Q"/>
Wrights PlumbCTX 0000003	Wrights PlumbCTX	CTX	\$0.00	\$2.75	05/06/2025	Select Account <input type="button" value="Q"/>
Wrights Plumb PR 0000002	Wrights Plumb PR	PPD	\$0.00	\$4.00	05/06/2025	191817

Viewing 1 - 3 of 3 Batches

Confirm **Back** **Cancel**

Users can review the batches or recipients a final time before submitting and must update the Offset account number if an offset is needed and hasn't been defined.

1. Offset Account

If an offset is required, an input box will be available to select the account to be used for the offset payment.

2. Back

Select the back button to navigate to the Summary page and select the details link to make any changes to the payment information.

3. Confirm

Select the confirm button to create the ACH transactions and send them to core.

4. Cancel

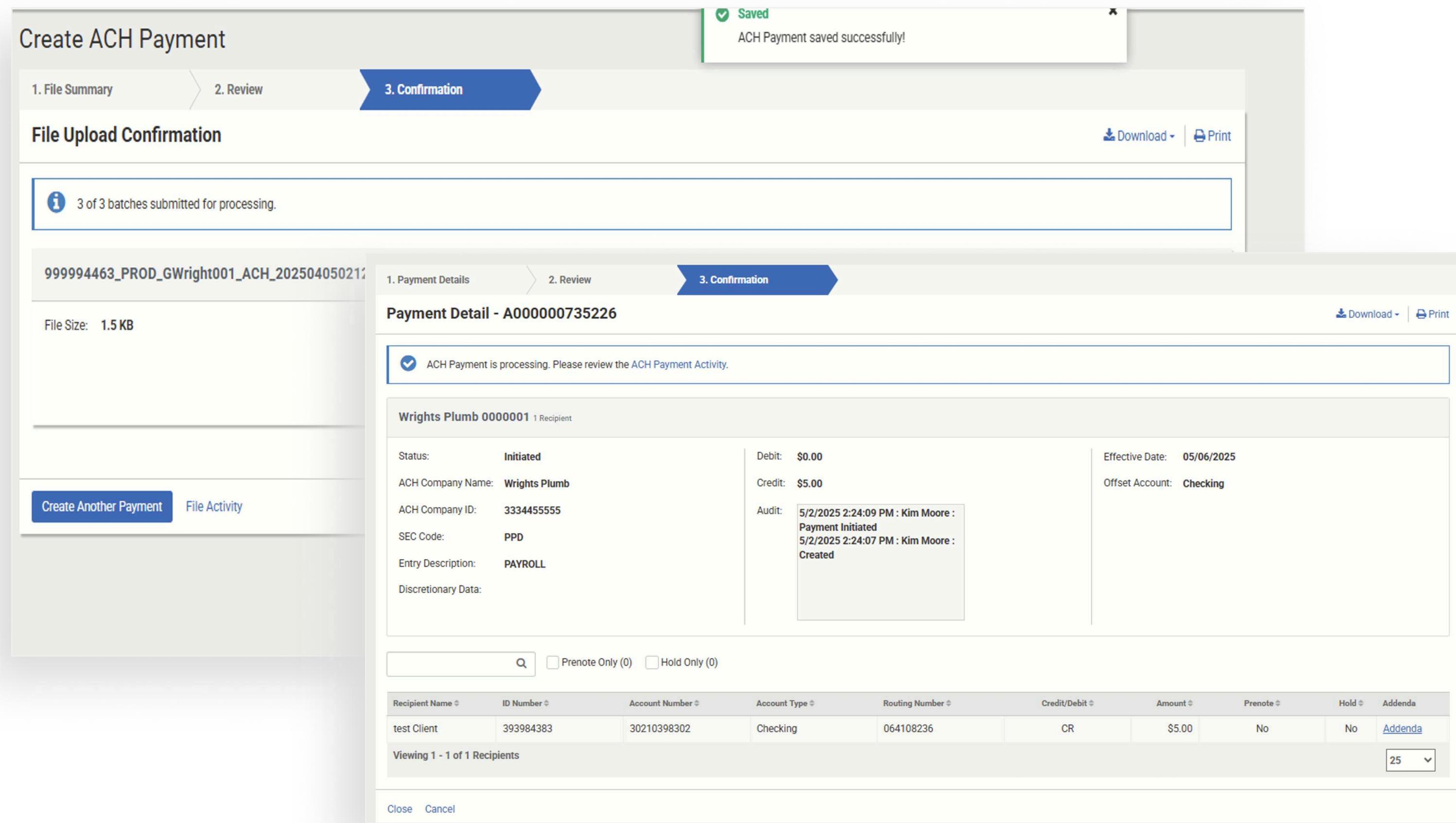
Selecting the Cancel button will present a modal asking user if they are sure with buttons to Continue Editing or Ok.

- Continue Editing – will close modal and user can continue.
- Ok – will close the Process ACH workflow.

Note: Screen will look slightly different throughout the workflow if processing a single batch file.

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Process ACH File Workflow – File Process Confirmation



The screenshot shows the 'Create ACH Payment' interface in three steps: 1. File Summary, 2. Review, and 3. Confirmation. The Confirmation step is active, displaying a success message: 'Saved' and 'ACH Payment saved successfully!'. Below this, a 'File Upload Confirmation' section shows '3 of 3 batches submitted for processing'. The main content area displays a 'Payment Detail' for batch A000000735226, showing a transaction from 'Wrights Plumb 0000001' to 'Kim Moore'. The transaction details include: Status: Initiated, Debit: \$0.00, Credit: \$5.00, Effective Date: 05/06/2025, Offset Account: Checking, ACH Company Name: Wrights Plumb, ACH Company ID: 3334455555, SEC Code: PPD, Entry Description: PAYROLL, and Audit: 5/2/2025 2:24:09 PM : Kim Moore : Payment Initiated, 5/2/2025 2:24:07 PM : Kim Moore : Created. At the bottom, there is a table for 'Recipient Name', 'ID Number', 'Account Number', 'Account Type', 'Routing Number', 'Credit/Debit', 'Amount', 'Prenote', 'Hold', and 'Addenda'. The table shows one recipient: 'test Client' with ID 393984383, Account 30210398302, Checking account, Routing 064108236, CR credit, \$5.00 amount, No prenote, No hold, and an Addenda link. A note at the bottom says 'Viewing 1 - 1 of 1 Recipients'.

When a file is successfully processed and ACH transactions are created, the user will be given a success message. This message will be different based on the file composition.

1. File Summary

After a file has been successfully processed, users can view a summary of file information. For a multi batch file, it will include the file name, summary information (File Size, Total ACH Balanced/Unbalanced Batches, Total Debits/Credits) and Beneficiaries, and Total Debit Amount). For a single batch file, it will include the batch details, including the recipient details.

2. Download

Download will allow the user to download the file in CSV, NACHA, or PDF format.

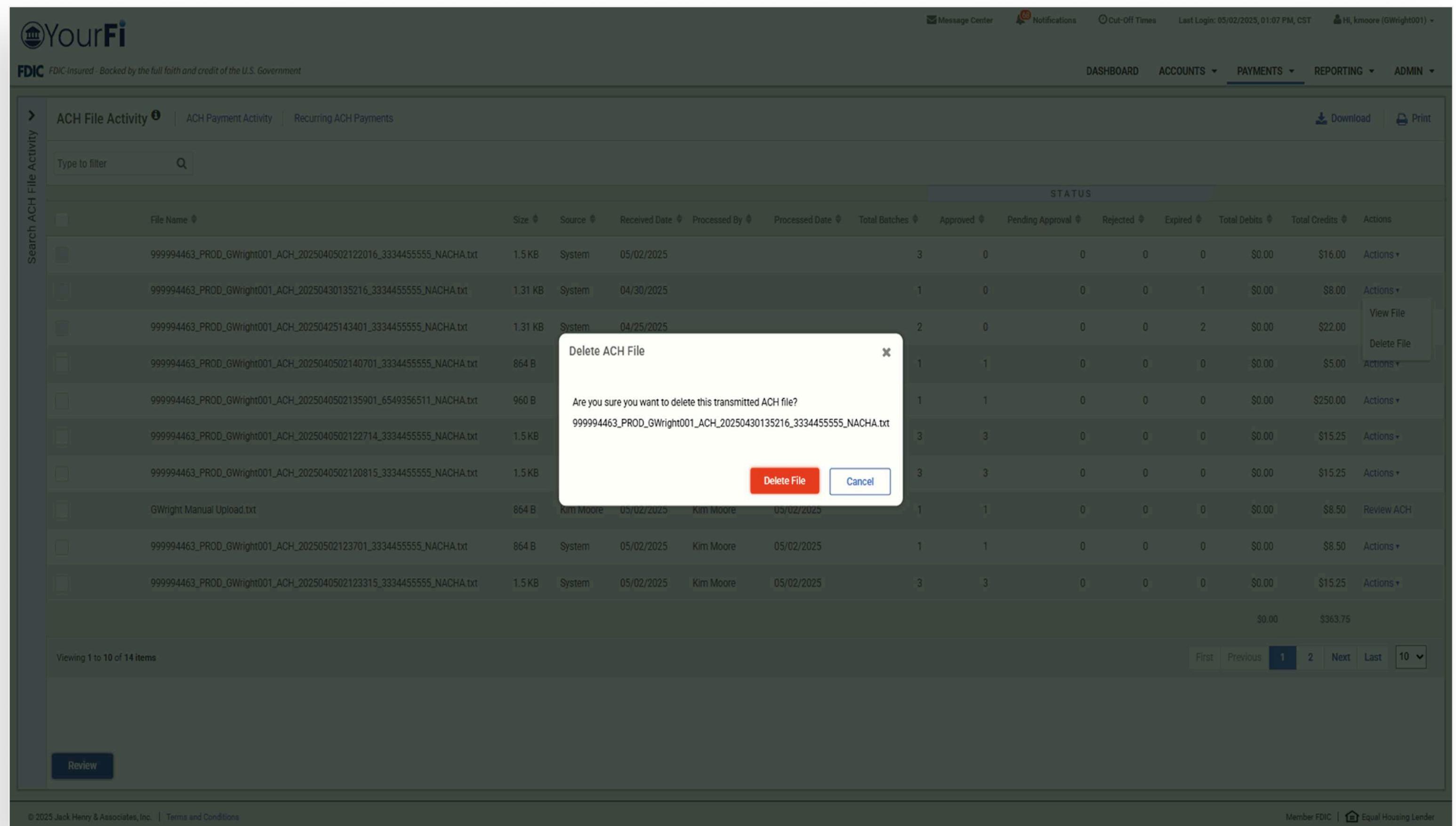
3. Print

Selection of the Print icon will open the print dialog and print the details of each ACH transaction created and processed in a single batch file or in a multi batch file, it will include the batch details.

Note: Screen will look slightly different throughout the workflow if processing a single batch file.

ACH File Data Transmission via sFTP

ACH File Activity Workflow – Delete File



The screenshot shows the ACH File Activity page on the YourFi platform. The page displays a list of ACH files with columns for File Name, Size, Source, Received Date, Processed By, Processed Date, Total Batches, Approved, Pending Approval, Rejected, Expired, Total Debits, Total Credits, and Actions. A modal window titled 'Delete ACH File' is open, asking 'Are you sure you want to delete this transmitted ACH file?' with options to 'Delete File' or 'Cancel'. The file '999994463_PROD_GWright001_ACH_20250430135216_3334455555_NACHA.txt' is selected for deletion.

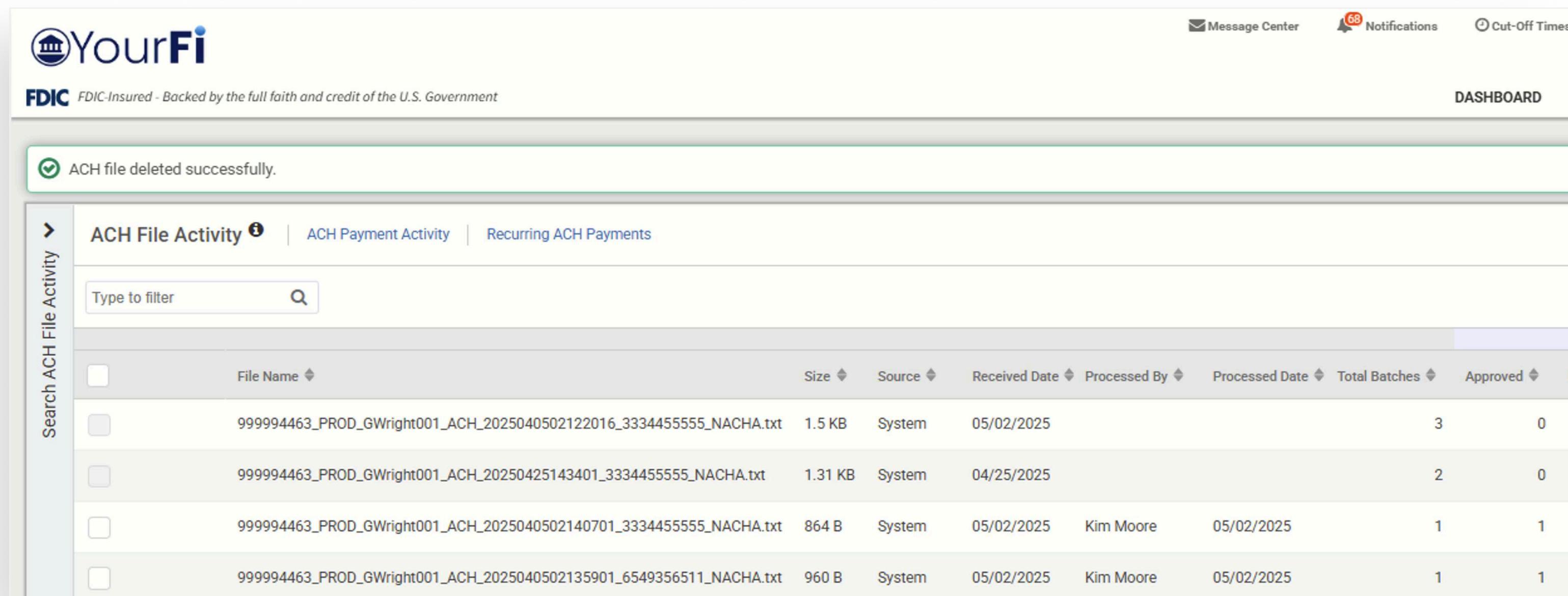
1. Delete ACH File

When the action to Delete a file is taken, the user will be presented with a confirmation message asking if they are sure they want to delete this transmitted ACH file. The message will include the ACH file name with Delete File and Cancel buttons.

- Delete File – selecting this button will delete the ACH file from the ACH File Activity page. No further action will be allowed on this file.
- Cancel – will return the user to the ACH File Activity page with no action taken on the file.

ACH File Data Transmission via sFTP

ACH File Activity Workflow – Delete File continued



The screenshot shows the 'YourFi' ACH File Activity page. At the top, there are links for 'Message Center', 'Notifications' (with 68 notifications), and 'Cut-Off Times'. The 'DASHBOARD' link is also visible. A green success message box displays the text: 'ACH file deleted successfully.' On the left, a sidebar titled 'Search ACH File Activity' includes a 'Type to filter' search bar. The main content area is titled 'ACH File Activity' and shows a table of ACH files. The table columns are: File Name, Size, Source, Received Date, Processed By, Processed Date, Total Batches, and Approved. The table data is as follows:

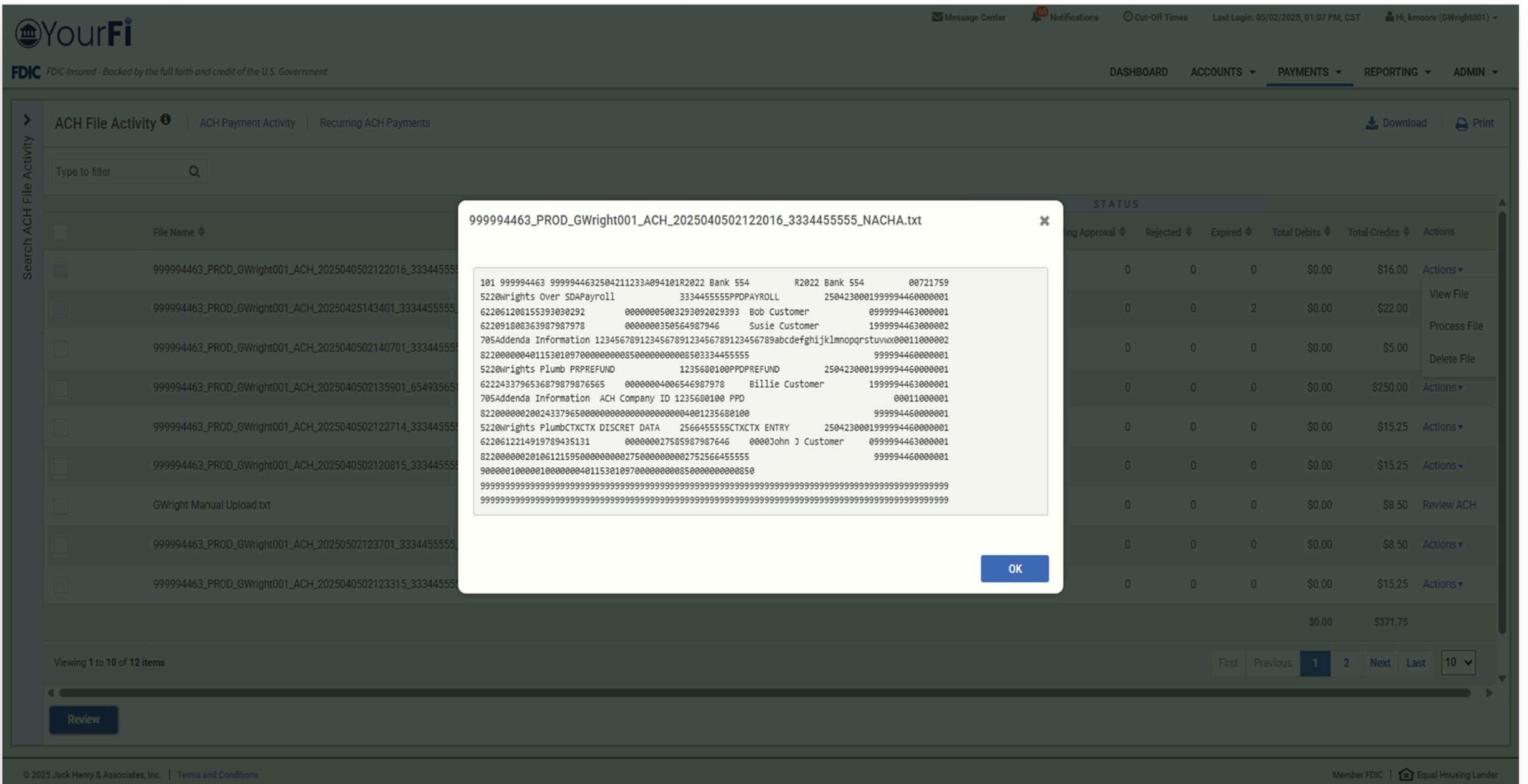
	File Name	Size	Source	Received Date	Processed By	Processed Date	Total Batches	Approved
<input type="checkbox"/>	999994463_PROD_GWright001_ACH_2025040502122016_3334455555_NACHA.txt	1.5 KB	System	05/02/2025			3	0
<input type="checkbox"/>	999994463_PROD_GWright001_ACH_20250425143401_3334455555_NACHA.txt	1.31 KB	System	04/25/2025			2	0
<input type="checkbox"/>	999994463_PROD_GWright001_ACH_2025040502140701_3334455555_NACHA.txt	864 B	System	05/02/2025	Kim Moore	05/02/2025	1	1
<input type="checkbox"/>	999994463_PROD_GWright001_ACH_2025040502135901_6549356511_NACHA.txt	960 B	System	05/02/2025	Kim Moore	05/02/2025	1	1

1. Delete ACH File confirmation

When an ACH file is successfully deleted, the user will be returned to the ACH File Activity page with a Delete successful message.

ACH File Data Transmission via sFTP

ACH File Activity Workflow – View File



The screenshot shows a modal window titled "999994463_PROD_GWright001_ACH_2025040502122016_333445555_NACHA.txt" displaying the contents of an ACH file. The file content is a text block with several lines of data, including transaction details like "101 999994463 999994463250421123A094101R2022 Bank 554 R2022 Bank 554 00721759". Below the file content is a "STATUS" table with columns: Pending Approval, Rejected, Expired, Total Debits, Total Credits, and Actions. The table shows 12 rows of data, with the last row being "0.00 \$371.75". At the bottom of the modal is an "OK" button.

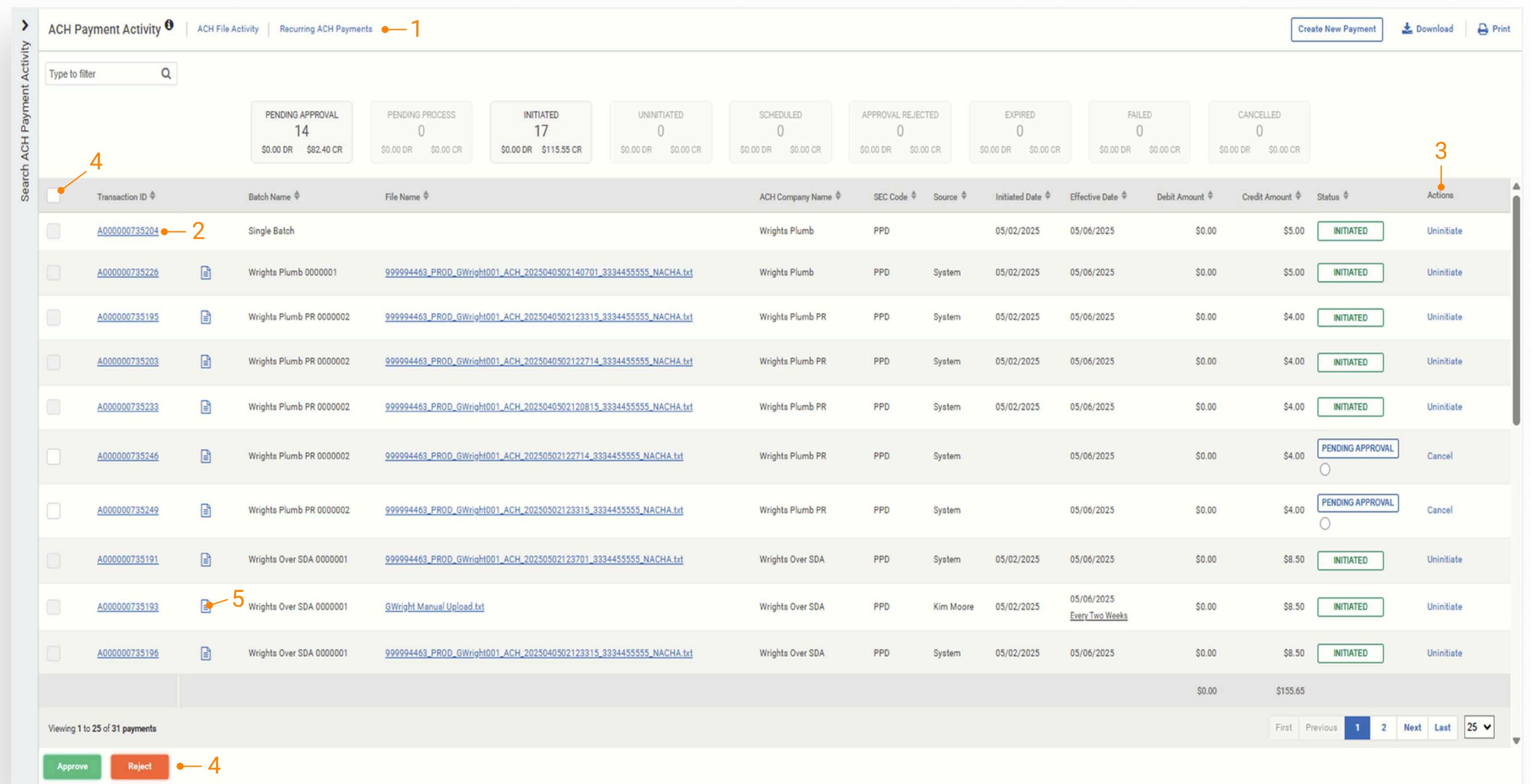
1. View ACH File

When the action to View a file is taken, a modal will be opened allowing the user to view the contents of the file, exactly as they were transmitted. The file name and file type will be located at the top left of the modal. A scroll bar on the right will allow the user to move up and down to view the file contents if they exceed what can be displayed initially.

- OK - Using the OK button will close the modal.

ACH File Data Transmission via sFTP

ACH Payment Activity



The screenshot shows the ACH Payment Activity page with the following key elements:

- Header:** ACH Payment Activity, ACH File Activity, Recurring ACH Payments (highlighted with a red dot).
- Search Bar:** Type to filter.
- Summary Metrics:**
 - PENDING APPROVAL: 14 (\$0.00 DR, \$82.40 CR)
 - PENDING PROCESS: 0 (\$0.00 DR, \$0.00 CR)
 - INITIATED: 17 (\$0.00 DR, \$115.55 CR)
 - UNINITIATED: 0 (\$0.00 DR, \$0.00 CR)
 - SCHEDULED: 0 (\$0.00 DR, \$0.00 CR)
 - APPROVAL REJECTED: 0 (\$0.00 DR, \$0.00 CR)
 - EXPIRED: 0 (\$0.00 DR, \$0.00 CR)
 - FAILED: 0 (\$0.00 DR, \$0.00 CR)
 - CANCELLED: 0 (\$0.00 DR, \$0.00 CR)
- Table:** A list of ACH batches with columns: Transaction ID, Batch Name, File Name, ACH Company Name, SEC Code, Source, Initiated Date, Effective Date, Debit Amount, Credit Amount, Status, and Actions.
- Actions:**
 - Column header: Actions
 - Row 1 (highlighted with a red dot): A000000735204 (Single Batch), Wrights Plumb, PPD, System, 05/02/2025, 05/06/2025, \$0.00, \$5.00, INITIATED, Uninitiate.
 - Row 2: A000000735226, Wrights Plumb 0000001, 999994463_PROD_GWright001_ACH_2025040502140701_3334455555_NACHA.txt, Wrights Plumb, PPD, System, 05/02/2025, 05/06/2025, \$0.00, \$5.00, INITIATED, Uninitiate.
 - Row 3: A000000735195, Wrights Plumb PR 0000002, 999994463_PROD_GWright001_ACH_2025040502123315_3334455555_NACHA.txt, Wrights Plumb PR, PPD, System, 05/02/2025, 05/06/2025, \$0.00, \$4.00, INITIATED, Uninitiate.
 - Row 4: A000000735203, Wrights Plumb PR 0000002, 999994463_PROD_GWright001_ACH_2025040502122714_3334455555_NACHA.txt, Wrights Plumb PR, PPD, System, 05/02/2025, 05/06/2025, \$0.00, \$4.00, INITIATED, Uninitiate.
 - Row 5: A000000735233, Wrights Plumb PR 0000002, 999994463_PROD_GWright001_ACH_2025040502120815_3334455555_NACHA.txt, Wrights Plumb PR, PPD, System, 05/02/2025, 05/06/2025, \$0.00, \$4.00, INITIATED, Uninitiate.
 - Row 6: A000000735246, Wrights Plumb PR 0000002, 999994463_PROD_GWright001_ACH_20250502122714_3334455555_NACHA.txt, Wrights Plumb PR, PPD, System, 05/06/2025, \$0.00, \$4.00, PENDING APPROVAL, Cancel.
 - Row 7: A000000735249, Wrights Plumb PR 0000002, 999994463_PROD_GWright001_ACH_20250502123315_3334455555_NACHA.txt, Wrights Plumb PR, PPD, System, 05/06/2025, \$0.00, \$4.00, PENDING APPROVAL, Cancel.
 - Row 8: A000000735191, Wrights Over SDA 0000001, 999994463_PROD_GWright001_ACH_20250502123701_3334455555_NACHA.txt, Wrights Over SDA, PPD, System, 05/02/2025, 05/06/2025, \$0.00, \$8.50, INITIATED, Uninitiate.
 - Row 9: A000000735193, Wrights Over SDA 0000001, G Wright Manual Upload.txt, Wrights Over SDA, PPD, Kim Moore, 05/02/2025, 05/06/2025, \$0.00, \$8.50, INITIATED, Uninitiate.
 - Row 10: A000000735196, Wrights Over SDA 0000001, 999994463_PROD_GWright001_ACH_2025040502123315_3334455555_NACHA.txt, Wrights Over SDA, PPD, System, 05/02/2025, 05/06/2025, \$0.00, \$8.50, INITIATED, Uninitiate.
- Buttons:** Approve (green), Reject (red).
- Page Navigation:** Viewing 1 to 25 of 31 payments, with buttons for First, Previous, Next, Last, and a dropdown for page size.

The ACH Payment Activity page will list all ACH batches that have been manually uploaded or transmitted files processed.

1. Quick Navigation

Quickly navigate between page views. Will allow users to go quickly between ACH File Activity, Recurring ACHs, and ACH Activity page views.

2. ACH Detail

To view the detail for an ACH batch, select the Transaction ID. Note: The ACH Detail page will include the File Name for the uploaded ACH.

3. Action Menu

If a payment is Pending Approval, selecting Cancel will cancel the batch and it will no longer be available for approval. If a batch has been Initiated, selecting Uninitiate will uninitiate the batch.

4. Action Buttons

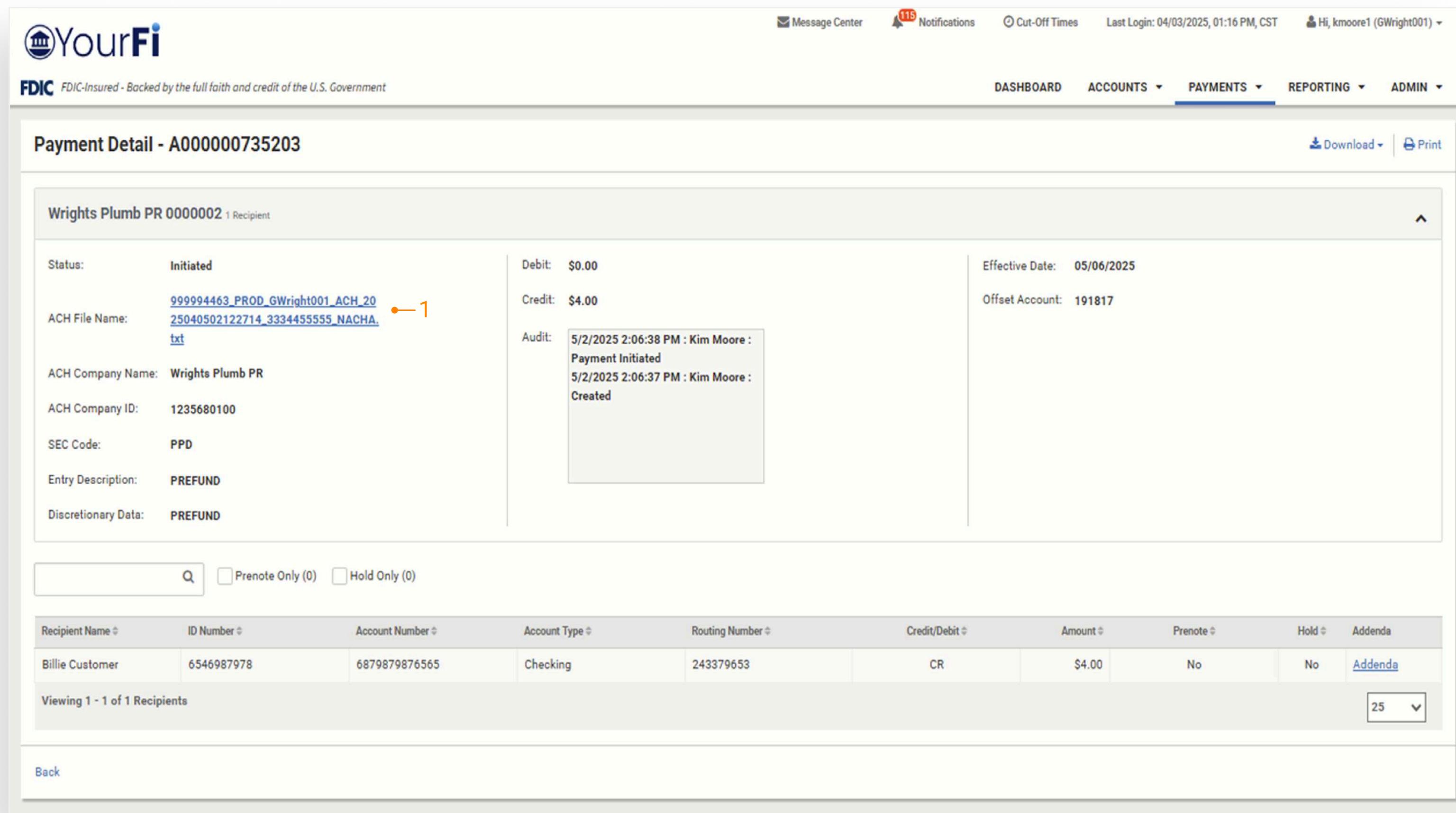
Users can select one, multiple, or all ACHs to approve or reject.

5. View File Icon

Selection of this icon will take the user to the ACH File Activity page where the details specific to the file containing this payment will be displayed.

ACH File Data Transmission via sFTP

ACH Activity - ACH Details



The screenshot shows the 'Payment Detail - A000000735203' page. At the top, there are navigation links: Message Center, Notifications (115), Cut-Off Times, Last Login: 04/03/2025, 01:16 PM, CST, and a greeting to 'Hi, kmoore1 (GWright001)'. The main content area is titled 'Wrights Plumb PR 0000002 1 Recipient'. It shows the following transaction details:

- Status: Initiated
- Debit: \$0.00
- Credit: \$4.00
- Effective Date: 05/06/2025
- Offset Account: 191817
- ACH File Name: [999994463_PROD_GWright001_ACH_20](#) • 1
[25040502122714_3334455555_NACHA.txt](#)
- Audit Log (partial): 5/2/2025 2:06:38 PM : Kim Moore : Payment Initiated
5/2/2025 2:06:37 PM : Kim Moore : Created
- Recipient Information (Table):

Recipient Name	ID Number	Account Number	Account Type	Routing Number	Credit/Debit	Amount	Prenote	Hold	Addenda
Billie Customer	6546987978	6879879876565	Checking	243379653	CR	\$4.00	No	No	Addenda
- Recipient List (Table):

Viewing 1 - 1 of 1 Recipients									
25 <input type="button" value="▼"/>									
Back									

Selection of the ACH Batch Transaction ID allows the user to view the specific details about the batch, including a hyperlink to the ACH File the batch is associated with.

1. File Name

To view the details of the ACH file, select the file name. The user will be taken to the ACH File Activity page with the details specific to the file containing this transaction.