

# ACH Quick Reference Guide

You may click the **Cash Management** tab at the top of any business online banking page followed by the **ACH** navigation link to create ACH transaction sets and templates, import NACHA files, manage active ACH sets, manage ACH templates, view processed ACH sets, and request ACH reports as described in this section.

The screenshot displays the INOVA FEDERAL online banking interface. At the top, the logo for INOVA FEDERAL is on the left, and navigation links for 'Return To Admin', 'Messages', 'My Profile', 'Help', and 'SIGN OUT' are on the right. A welcome message for 'Louie Mozzarella of Louie's Pizza' is also visible. Below the header, there are three main tabs: 'Cash Management' (highlighted in green), 'Administration', and 'Service Center'. On the left side, a vertical menu lists various services: 'Cash Management', 'Payments', 'ACH', 'Wires', 'INOVA Rewards Program', 'Open Share/Loan', 'Mortgage Info', and 'Snap Pay'. The main content area is titled 'Cash Management' and contains three primary sections: 'Transfer' (with sub-options for 'Transfer to an account that is not yours' and 'Schedule recurring transfers'), 'Payments' (with 'Pay your bills'), and 'ACH' (with 'Create ACH transaction' and 'Review all active ACH'). A 'TOOLS' section on the left includes a calendar for March 2022.

## ACH Terms

Before you use the ACH functions, it is helpful to understand the following terms:

**ACH** – The Automated Clearing House (ACH) is an Electronic Funds Transfer (EFT) network that processes large volumes of credit and debit transactions format-ting into ACH transaction sets.

**ACH Transaction Set** – A group of ACH transactions that have the same attributes. You may either create an ACH transaction set from an existing ACH template or individually to send once to your financial institution. If you create ACH sets from a template, you do not need to enter detailed information each time a set is released to your financial institution for processing.

**ACH Template** – Stores ACH transactions that may be sent once or repeatedly. Each template can be added and/or edited for changes in amounts, account numbers, etc.

**Transaction Set Approval** – Depending on how your financial institution configures the business online banking system: An ACH set may require the approval of one or two business online banking users before it is released.

**NACHA File** – A file containing ACH transaction sets and templates formatted for submission to the ACH network.

## ACH Types

All ACH types (defining different types of ACH transaction sets and templates) are strictly regulated by the Federal Reserve to identify transactions submitted for specific purposes. Each ACH type is governed by NACHA rules with a specific format and transaction codes associated with the file type. The ACH types provided by the DNAweb business online banking system correspond to Standard Entry Class (SEC) codes in the NACHA rule book.

**To/from Corporate Accounts** – This basic “CCD” type may be used to create ACH transactions to/from corporate accounts.

**Child Support** – May be used to submit garnished child support payments through the ACH network.

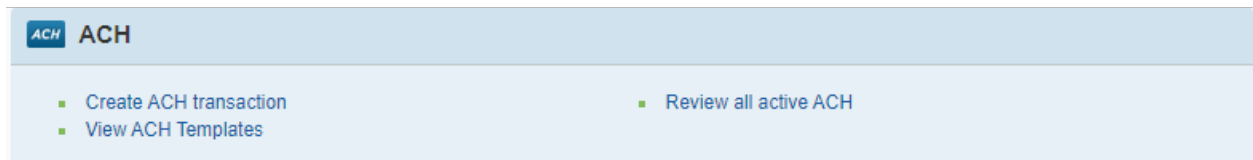
**Federal Taxes** – ACH transactions created using this “FED” transaction type may be used to pay corporate Federal Taxes using.

**State Taxes** – ACH transactions created using this transaction type may be used to pay corporate State Taxes.

**To/From Personal Accounts** – This “PPD” type may be used to create transactions to/from personal accounts (also called Prearranged Payment and Deposit or PPD transactions).

## Creating an ACH Set without a Template

1. Click **Create an ACH** on the **Cash Management** page.



2. When the *ACH – Create a New ACH* page displays:
  - a. In the CREATE dropdown list, select **An ACH**.
  - b. Select the appropriate **ACH type** in the **ACH TYPE** dropdown list. The available types are described in the ACH Types section.

c. Click **Create**.

The screenshot shows the INOVA FEDERAL web application. At the top, there is a navigation bar with 'Return To Admin', 'Messages', 'My Profile', 'Help', and 'SIGN OUT'. Below this, a user greeting reads 'Welcome Louie Mozzarella of Louie's Pizza' with a timestamp 'Last signed in: February 14, 2022 07:08:57 pm ET'. The main navigation includes 'Cash Management', 'Administration', and 'Service Center'. On the left, a sidebar menu lists 'Cash Management', 'Payments', 'ACH' (with sub-items: Templates, Processed, Reports), and 'Wires'. The main content area is titled 'ACH - Create a New ACH' and contains a form with the following fields: 'Create:' (dropdown menu with 'An ACH' selected), 'ACH Type:' (dropdown menu with 'Select ACH Type' selected), and a 'Create' button. A dropdown menu is open under 'ACH Type', showing options: 'Select ACH Type', 'To/From corporate accounts (CCD)', and 'To/From personal accounts (PPD)'.

3. When the *Step 1 Description* page displays:

- a. Type a NAME and an optional DESCRIPTION for the new ACH set.
- b. If the OFFSET ACCOUNT field displays, select the account to be used for the debit/credit offset.
- c. If appropriate, select or clear the SET SECURITY TO SENSITIVE check box to indicate that only users with Sensitive ACH rights can access the ACH set.
- d. If appropriate and if this field displays, type addenda information that will be appended to all the transactions in the new set in the ADDENDA FOR ALL field. Click the eraser icon to clear the addenda data from all the transactions.
- e. In the EFFECTIVE DATE field, type the effective date for the new set in the format MM/DD/YYYY or click the calendar icon to find a date.
  - i. Note: Debit and credit transactions are created for the set based on the number of days your financial institution has defined for On-Ups and Transit, Debit, and Credit lead days. An effective date that does not meet the minimum lead days requirement will not be accepted.
- f. Click **Continue** to go to the next step or **Cancel** to return to the Manage Active ACH page.

The screenshot shows the INOVA FEDERAL navigation bar with 'R A L' on the left and three buttons: 'Cash Management', 'Administration', and 'Service Center'.

### ACH - Create a New ACH

The screenshot shows a progress bar with three steps: 1 Description (highlighted in green), 2 Transaction Details, and 3 Confirmation.

The screenshot shows the 'Description' step of the 'ACH - Create a New ACH' form. The 'ACH Type' is set to 'To/From personal accounts (PPD)'. The form fields are: '\* Name:' (text box with 'Payroll'), 'Description:' (text box with 'Employee Payroll'), '\* Offset Account:' (dropdown menu with 'Payroll' selected), 'Security:' (checkbox for 'Set security to sensitive' is unchecked), 'Addenda for All:' (text box with an eraser icon), and '\* Effective Date:' (text box with '03/10/2022' and a calendar icon). At the bottom, there are 'Cancel' and 'Continue' buttons.

4. On the *Step 2 Transaction Details* page:
  - a. In the NAME field, type the name of receiving party for the transaction.
  - b. Type the receiving party's ID number in the ID field.
  - c. If applicable, type the DEPOSIT amount to the receiving account.
  - d. If applicable, type the WITHDRAWL amount from the receiving account.
  - e. Type the number of the receiving ACCOUNT.
  - f. In the ROUTING # field, type the routing and transit number of the financial institution where the receiving account is located you may find a routing/transit number as described in the section below.
    - i. 1. Click the "magnifying glass" icon next to the ROUTING # field on the row describing the transaction. The *Routing Number Look up and Validation* pop-up displays.
    - ii. Enter a complete or partial value in either the ROUTING NUMBER or the RECEIVING INSTITUTION field.
    - iii. Click the "magnifying glass" icon next to the field where you entered a complete or partial value.
    - iv. If more than one matching value is found, select the appropriate value from the dropdown list.
    - v. If one matching value is found, the complete ROUTING NUMBER and RECEIVING INSTITUTION name display in the pop-up.
    - vi. When the appropriate values are listed in both the ROUTING NUMBER and RECEIVING INSTITUTION field, click **Use Routing Number** to return to the *Step 2 Transaction Details* page with the identified routing/transit number, **Reset** to clear the values and try again, or **Cancel** to return to the page without the number.
    - vii. In the TYPE dropdown list, select the correct account type for the receiving account number.
5. Click **Save** to save all the new transaction data and go to the next step, **Back** to return to the *Step 1* page to change the descriptive data for the new ACH set or **Cancel** to return to the *Manage Active ACH* page.

## ACH - Create a New ACH

1 Description
 2 Transaction Details
 3 Confirmation

ACH Type: To/From personal accounts (PPD)

Name: Payroll

Description: Employee Payroll

Addenda:

Offset Account: Payroll

Security: Normal

Effective Date: 3/10/2022

0 Transactions

Import Transactions
Import Amounts
Validate ABA

Name
Find

Name	ID	Deposit	Withdrawal	Account	Routing #	Type	Actions
Joe Doe		\$500.00		123456789	271290681	Chk	
Jane Doe		\$100.00		987654321	271290681	Chk	
John Doe		\$230.00		567894321	271290681	Chk	
Kelly Doe		\$4,500.00		369258147	271290681	Chk	
Katie Doe		\$300.00		321654987	271290681	Chk	
						Chk	
						Chk	
						Chk	
						Chk	
						Chk	

Page: 1 of 1
10 Per Page

Add More Rows
Cancel
Back
Save

6. On the *Step 3 Confirmation* page below the “Your ACH has been saved” message, you may:
  - a. Select the SAVE AS TEMPLATE check box to save the new ACH set with all the transaction data as a template.
  - b. If appropriate, you may also either:
    - i. Select the APPROVE check box to approve the new set immediately OR Select both the APPROVE and RELEASE check boxes to approve and release the new set immediately. Note: The APPROVE and/or RELEASE check boxes display if you are assigned Approval and Release ACH rights.
  
7. Click **Done** to complete the process to create the new ACH set.

## ACH - Create a New ACH

**1** Description      **2** Transaction Details      **3** Confirmation

ACH Type: To/From personal accounts (PPD)	Offset Account: Payroll
Name: Payroll	Security: Normal
Description:	Effective Date: 3/11/2022
Addenda:	

3 Transactions    Credit Totals: \$300.00

✓ Your ACH has been saved.

**Additional Actions**

Save as template

Approve

**Done**

### Creating an ACH Set from a Template

1. Click **Create an ACH** on the **Cash Management** page.

**ACH** ACH

- Create ACH transaction
- View ACH Templates
- Review all active ACH

2. When the *ACH – Create a New ACH* page displays:
  - a. In the CREATE dropdown list, select **An ACH from a Template**.
  - b. Select the appropriate type or **All ACH Types** in the ACH TYPE dropdown list.
  - c. When a list of templates created for the selected ACH TYPE or types and company/credit or companies displays under the Select Template heading: Click the radio button next to the appropriate template to select it. Each template is defined by a NAME, ACH TYPE, DESCRIPTION, a COMPANY.
  - d. Click **Create**.

## ACH - Create a New ACH

Create :

ACH Type :

Select Template :

	Name	ACH Type	Recurring	Description	Company	Deposit Total	Withdrawal Total	Transactions
<input type="radio"/>	<a href="#">HrlyPay</a>	PPD	False	Hourly Payroll	Louie's Pizza	\$0.00	\$0.00	3
<input checked="" type="radio"/>	<a href="#">SalaryPay</a>	PPD	False	Salaried Employees Payrol	Louie's Pizza	\$775.00	\$0.00	2
<input type="radio"/>	<a href="#">TestEmploy</a>	PPD	False		Louie's Pizza	\$0.00	\$0.00	60

Page: 1 of 1 5 Per Page


Create

3. The next *ACH – Create a New ACH* page lists the ACH TYPE for the selected template, followed by the template's NAME and DESCRIPTION. When this page displays:
  - a. In the EFFECTIVE DATE field, type the effective date in the format MM/DD/YYYY for the transactions in the new ACH set or click the calendar icon to find a date.
  - b. If appropriate, you may either: Select the APPROVE check box to approve the new set immediately OR Select both the APPROVE and RELEASE check boxes to approve and release the new set immediately.

- c. Click **Save** to complete the process to create the new ACH set or **Cancel** to return to the ACH – Create a New ACH page.

### ACH - Create a New ACH

ACH Type: To/From personal accounts (PPD)  
Name: SalaryPay  
Description: Salaried Employees Payrol  
Security:  Set security to sensitive

\* Effective Date :  

Approve


### View Recurring Batches

You can create an ACH batch that is automatically generated ahead of time according to the date, frequency, and number of occurrences specified. The ACH batch is generated by a recurring ACH template the current business approval and release processes for ACH recurring transactions are identical to those for standard ACH transactions. If your business uses ACH Recurring Batches, you can view a list of them:

1. Click **View Recurring Batches** at the top of the *Manage Active ACH* page.
2. The *View Recurring Batches* page displays a list of ACH recurring batches. The Remaining Recurrences column shows the number of batch recurrences left to create according to the total number of recurrences set for that particular batch.
3. Click **Cancel** to exit the *View Recurring Batches* page.

Cash Management Administration Service Center

ACH

Manage Active ACH  Print

Active ACH (5)	Awaiting Approval (3)	Awaiting Release (2)	Processing (0)	Rejected (0)
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Accounts | **Cash Management** | Administration | Service Center

**ACH Recurring Batches** Print

ACH Batch Name	ACH Type	Status	Company	Effective Date	Remaining Recurrences	Frequency	Deposit Total	Withdrawal Total
<a href="#">kids</a>	PPD	Unapproved	[REDACTED]	02/22/2022	No End Date	Weekly	\$1,630.64	\$0.00
Admin PYRL	PPD	Released	[REDACTED]	02/22/2022	0	Weekly	\$1,800.00	\$1,800.00
<a href="#">testtes</a>	PPD	Unapproved	[REDACTED]	02/23/2022	No End Date	Weekly	\$0.00	\$0.00
<a href="#">kids</a>	PPD	Unapproved	[REDACTED]	03/01/2022	No End Date	Weekly	\$1,630.64	\$0.00
<a href="#">testtes</a>	PPD	Unapproved	[REDACTED]	03/02/2022	No End Date	Weekly	\$0.00	\$0.00

Page 1 of 3 | 5 Per Page Cancel

### Importing a NACHA File

This process may be used to import a NACHA compliant file created using separate software or exported from Business Online Banking.

1. Click **Import NACHA** at the top of the *Manage Active ACH* page.

R A L | **Cash Management** | Administration | Service Center

**ACH**

Create an ACH
Create a Template
Create Multiple ACH
Import NACHA

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**Manage Active ACH** Print

Choose Columns

Active ACH (4)
Awaiting Approval (2)
Awaiting Release (2)
Processing (0)
Rejected (0)

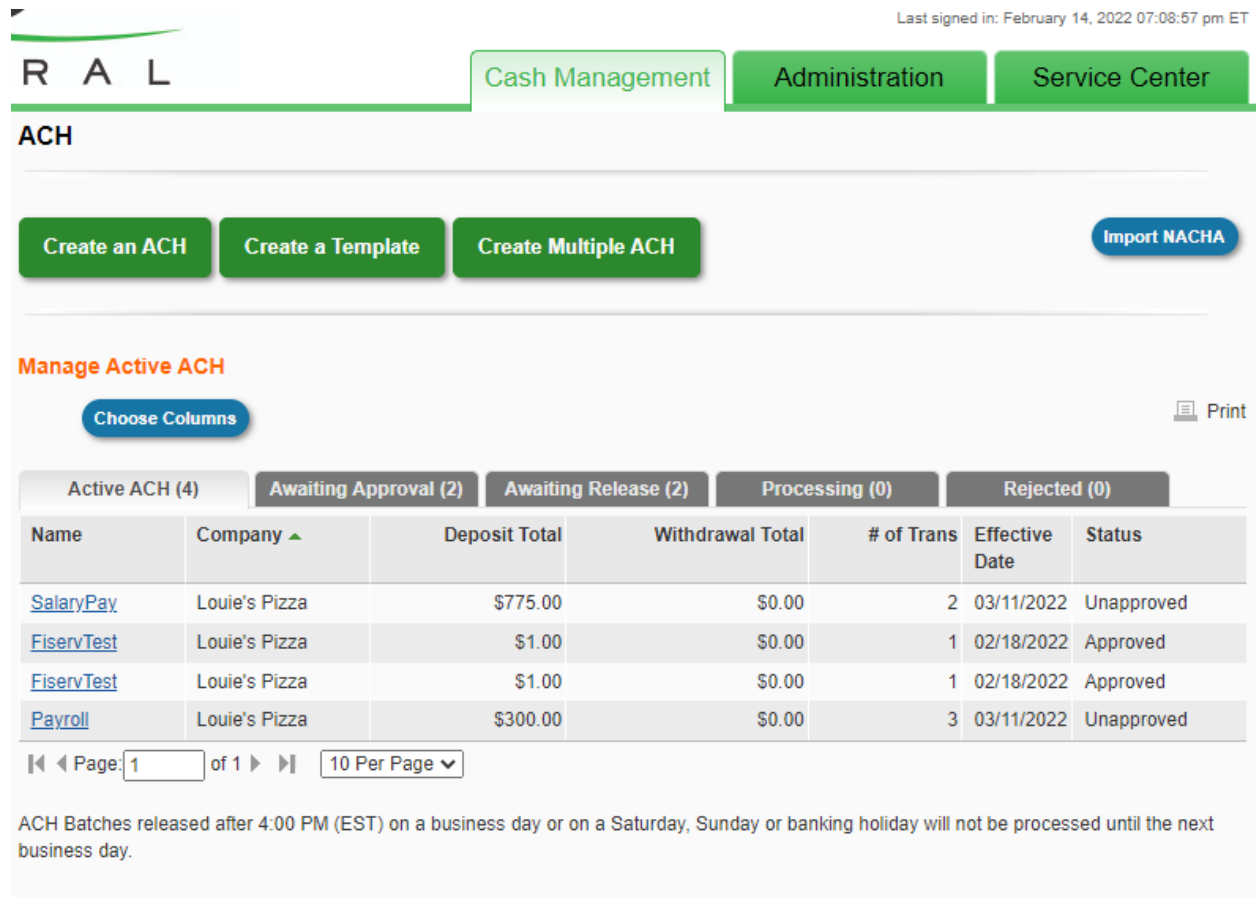
2. When the *ACH – Import NACHA* page displays:
  - a. If the OFFSET ACCOUNT field displays, you may select an account to be used for the debit/credit offset.
  - b. Type the network path and name for the NACHA file in the SELECT AN ACH FILE field or click **Browse** to find the file on your network.
  - c. Click **Continue** to go to the next step or **Cancel** to return to the Manage Active ACH page.

3. The *Step 1 Import Options* page lists the name of each ACH set in the NACHA file with the EFFECTIVE DATE for the set. On this page:
  - a. To import the ACH sets as templates, select the IMPORT ALL TEMPLATES check box.
  - b. To import all the ACH sets as new sets, select the IMPORT ALL ACH check box.
  - c. To change the effective date for all the sets listed on the page:
    - i. In the EFFECTIVE DATE FOR ALL field, type the date in the format MM/DD/YYYY or click the calendar icon to find the date.
    - ii. Click **Apply** to apply the new date to all the sets.
  - d. To import one or more ACH sets as templates, select the IMPORT TEMPLATE check box in the row identifying each set.
  - e. To import one or more ACH sets as new sets, select the IMPORT ACH check box in the row for each set.
  - f. Click **Continue** to go to the next step or **Cancel** to return to the Manage Active ACH page.
4. The *Step 2 Import Details* page displays checkmarks with the ACH NAME of each ACH set that will be imported as either a template or a new set, along with the EFFECTIVE DATE for each set.
  - a. You may edit the ACH NAME listed for any set.
  - b. If appropriate, you may also edit the EFFECTIVE DATE for any set.
  - c. Click **Continue** to go to the next step, **Back** to return to the *Step 1 Import Options* page or **Cancel** to return to the *Manage Active ACH* page.
5. The *Step 3 Confirmation* page lists each ACH template and set that will be imported or added from the NACHA file. The data for each template includes its NAME and dollar amounts for the TOTAL WITHDRAWALS and TOTAL DEPOSITS. The ACH set data

includes the same information with the EFFECTIVE DATE for each set. Click **Done** to import all the data into Business Online Banking.

### Viewing ACH Sets

When the *Manage Active ACH* page initially displays, the **Active ACH** tab is selected with summary data for all active ACH transaction sets (i.e., sets that do not have a Processed or Confirmed Rejected status) listed on one or more pages. You may view different sets as follows:



Last signed in: February 14, 2022 07:08:57 pm ET

R A L    Cash Management    Administration    Service Center

ACH

Create an ACH    Create a Template    Create Multiple ACH    Import NACHA

**Manage Active ACH**    Choose Columns    Print

Active ACH (4)		Awaiting Approval (2)	Awaiting Release (2)	Processing (0)	Rejected (0)	
Name	Company ▲	Deposit Total	Withdrawal Total	# of Trans	Effective Date	Status
<a href="#">SalaryPay</a>	Louie's Pizza	\$775.00	\$0.00	2	03/11/2022	Unapproved
<a href="#">FiservTest</a>	Louie's Pizza	\$1.00	\$0.00	1	02/18/2022	Approved
<a href="#">FiservTest</a>	Louie's Pizza	\$1.00	\$0.00	1	02/18/2022	Approved
<a href="#">Payroll</a>	Louie's Pizza	\$300.00	\$0.00	3	03/11/2022	Unapproved

Page: 1 of 1    10 Per Page ▼

ACH Batches released after 4:00 PM (EST) on a business day or on a Saturday, Sunday or banking holiday will not be processed until the next business day.

1. When the **Active ACH** tab is selected to display data for all active ACH sets, the number of sets is shown in parentheses on the tab. Click any of the remaining tabs to view subsets of the active ACH sets as follows:
  - a. To view only ACH sets with a STATUS of Unapproved or Part Approved (indicating only one of two required users has approved the set), click the **Awaiting Approval** tab.
  - b. To view approved ACH sets that are waiting to be released, click the **Awaiting Release** tab.
  - c. Click the **Processing** tab to view ACH sets with a STATUS of Released or Processing that are currently being processed by your financial institution.
  - d. Click the **Rejected** tab to view all the ACH sets rejected by your financial institution during processing.

2. To view detailed data for any ACH set listed on the *Manage Active ACH* page:
  - a. Click the name of the ACH set identified in the NAME column. The *ACH View an ACH* page displays with detailed data describing the set and all the transactions in the set.
  - b. To return to the *Manage Active ACH* page, click **Return to List**.

R A L
Cash Management
Administration
Service Center

### ACH - View an ACH Print

ACH Type: To/From personal accounts (PPD)

Name: SalaryPay

Description: Salaried Employees Payrol

Addenda:

Offset Account: Payroll

Security: Normal

Effective Date: 3/11/2022

Created by: Louie Mozzarella on 2/4/2022 at 03:50 pm ET

Edited by: Louie Mozzarella on 3/8/2022 at 03:03 pm ET

2 Transactions    Credit Totals: \$775.00

Find

Name	ID	Deposit	Withdrawal	Account	Routing #	Type
Jenny James	444-44-4444	\$575.00		444444-44	123171955	Chk
Sally Simpson	555-55-5555	\$200.00		555555-55	271290681	Chk

Page:  of 1
10 Per Page

Return to List

Print

3. If multiple pages of ACH sets are available, use the page controls at the bottom of the *Manage Active ACH* page to move backward or forward between pages, enter a specific page to display, or change the number of ACH sets listed on each page.

## Editing an ACH Set

If you have the Edit ACH Transactions right, you can edit an ACH set with a status of Unapproved or Part Approved under the **Awaiting Approval** tab or with a status of Approved under the **Awaiting Release** tab.

1. In the ACTIONS column on the same row as the ACH set:
  - a. Click the down arrow in the column.
  - b. In the dropdown list of actions, select **Edit**.
  - c. Click **Go** at the bottom of the dropdown list.

The screenshot shows a web interface for managing ACH sets. At the top, there are tabs for 'Active ACH (4)', 'Awaiting Approval (2)', 'Awaiting Release (2)', 'Processing (0)', and 'Rejected (0)'. Below the tabs are buttons for 'Approve', 'Approve & Release', 'Unapprove', and 'Delete'. The main table has columns: Name, Company, Deposit Total, Withdrawal Total, # of Trans, Same Day, Recurring, Effective Date, Status, and Actions. Two rows are visible: 'SalaryPay' and 'Payroll', both from 'Louie's Pizza' with an effective date of 03/11/2022 and status of 'Unapproved'. A dropdown menu is open for the 'SalaryPay' row, showing options: Copy, Edit, Export ACH, Export CSV, Reverse, and a 'Go' button at the bottom. Below the table is a pagination control showing 'Page: 1 of 1' and '10 Per Page'. A note at the bottom states: 'ACH Batches released after 4:00 PM (EST) on a business day or on a Saturday, Sunday or banking holiday will not be processed until the next business day.'

<input type="checkbox"/>	Name	Company	Deposit Total	Withdrawal Total	# of Trans	Same Day	Recurring	Effective Date	Status	Actions
<input type="checkbox"/>	<a href="#">SalaryPay</a>	Louie's Pizza	\$775.00	\$0.00	2			03/11/2022	Unapproved	▼ Copy Edit Export ACH Export CSV Reverse Go
<input type="checkbox"/>	<a href="#">Payroll</a>	Louie's Pizza	\$300.00	\$0.00	3			03/11/2022	Unapproved	

2. When the ACH – Edit an ACH, Step 1 Description page displays with descriptive data for the selected ACH set:
  - a. If appropriate, edit the NAME and optional DESCRIPTION for the ACH set.
  - b. If the COMPANY or CREDIT UNION dropdown list displays, you may select the name of a different company or credit union for the ACH set.
  - c. When the OFFSET ACCOUNT field displays, you may select another account to be used for the debit/credit offset.
  - d. If appropriate, select or clear the SET SECURITY TO SENSITIVE check box to indicate if only users with Sensitive ACH rights can access the ACH set. This check box only displays if the ACH set was not created from a template.
  - e. If you are editing a type of “CCD” set you may select or clear the SEND ZERO DOLLAR check box to allow transactions with a zero-dollar amount to be sent from the set.
  - f. If appropriate and if this field displays, type new or changed addenda information that will be appended to all the transactions in the ACH set in the ADDENDA FOR ALL field. Click the eraser icon to clear the addenda data from all the transactions.
  - g. In the EFFECTIVE DATE field, you may change the effective date for the ACH set or click the calendar icon to select a different date.

**Note:** Debit and credit transactions are created for the ACH set based on the number of days your financial institution has defined for On-Ups and Transit, Debit, and Credit lead days. An effective date that does not meet the minimum lead days requirement will not be accepted.
  - h. Click **Continue** to go to the next step or **Cancel** to return to the *Manage Active ACH* page.

3. On the *Step 2 Transaction Details* page:
  - a. Perform any of the functions listed below to change transactions for the ACH set on this page.
  - b. Click **Save** to save all the transaction data on the page and go to the next step, **Back** to return to the *Step 1* page to change the descriptive data for the ACH set, or **Cancel** to return to the *Manage Active ACH* page.

### ACH - Create a New ACH

1 Description
2 Transaction Details
3 Confirmation

ACH Type: To/From personal accounts (PPD)	Offset Account: Payroll
Name: Payroll	Security: Normal
Description: Employee Payroll	Effective Date: 3/10/2022
Addenda:	

0 Transactions

Import Transactions
Import Amounts
Validate ABA
Name 
Find

Name	ID	Deposit	Withdrawal	Account	Routing #	Type	Actions
Joe Doe		\$500.00		123456789	271290681	Chk	
Jane Doe		\$100.00		987654321	271290681	Chk	
John Doe		\$230.00		567894321	271290681	Chk	
Kelly Doe		\$4,500.00		369258147	271290681	Chk	
Katie Doe		\$300.00		321654987	271290681	Chk	
						Chk	
						Chk	
						Chk	
						Chk	
						Chk	

Page:  of 1
10 Per Page

Add More Rows

Cancel
Back
Save

4. On the *Step 3 Confirmation* page below the “Your ACH has been saved” message, you may:
- a. If appropriate, you may either: Select the APPROVE check box to approve the edited set immediately OR Select both the APPROVE and the RELEASE check box to approve and release the edited set immediately.
  - b. Click **Done** to complete the process to edit the ACH set.

### ACH - Create a New ACH

1 Description

2 Transaction Details

3 Confirmation

ACH Type: To/From personal accounts (PPD)

Name: Payroll

Description:

Addenda:

Offset Account: Payroll

Security: Normal

Effective Date: 3/11/2022

**3 Transactions    Credit Totals: \$300.00**

✓ **Your ACH has been saved.**

**Additional Actions**

Save as template

Approve

Done

## Deleting an ACH Set

You may delete any ACH set(s) with a status of Unapproved or Part Approved under the **Awaiting Approval** tab.

1. Choose each ACH set to be deleted by selecting the small box next to the NAME of the set. You may also select the small box next to the NAME column header to select all of the sets for deletion.
2. Click **Delete**.
3. When the *Confirmation* page displays, click **YES-DELETE** to confirm the deletion or **NO** to stop this process.

**Manage Active ACH** Print

[Choose Columns](#)

Active ACH (5)   Awaiting Approval (3)   Awaiting Release (2)   Processing (0)   Rejected (0)

[Approve](#)   [Approve & Release](#)   [Unapprove](#)   [Delete](#)

<input type="checkbox"/>	Name	Company ▲	Deposit Total	Withdrawal Total	# of Trans	Recurring	Effective Date	Status	Actions
<input checked="" type="checkbox"/>	<a href="#">BonusHrly</a>	Marisol Estate Test	\$1,000.00	\$0.00	2	False	01/27/2022	Part Approved	▼
<input type="checkbox"/>	<a href="#">Gas Comp</a>	Marisol Estate Test	\$0.00	\$500.00	1	False	01/27/2022	Part Approved	▼
<input type="checkbox"/>	<a href="#">Gas Comp</a>	Marisol Estate Test	\$0.00	\$5,100.00	1	False	01/27/2022	Unapproved	▼

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### ACH Batches - Delete

**Confirmation - DELETE Batches:**

! Are you sure you wish to delete the following ACH batches?

ACH Batch Name:	ACH Batch Description:
BonusHrly	Bonus for Hourly Payroll

[NO](#)   [YES - DELETE](#)

## Approving & Releasing an ACH Set

Perform the following procedure to approve and release an ACH set for processing by your financial institution. After an ACH set is released, it can no longer be edited or reversed. If an ACH set is released in error, you must notify your financial institution. The set is returned to your business or credit union if your financial institution has not started to process the set.

1. Click the **Awaiting Approval** tab to view all the ACH sets with a STATUS of Unapproved or Part Approved.
2. Select the check box next to the NAME of an ACH set. You may also choose more than one set or select the check box next to the NAME column header to choose all the sets awaiting approval.



3. To approve the selected sets, click **Approve**. If another user is required to approve a set, the STATUS of the set is changed to Part Approved and the set remains listed under the **Awaiting Approval** tab. If only one user is required to approve a set or you are the second user approving the set, its STATUS is changed to Approved and the set is listed under the **Awaiting Release** tab.
4. To both approve and release the selected sets, click **Approve & Release**. If another user is required to approve a set, the STATUS of the set is changed to Part Approved and the set remains listed under the **Awaiting Approval** tab. If only one user is required to approve a set or you are the second user approving the set, its STATUS is changed to Released and the set is listed under the **Processing** tab.
5. If you approved a set but did not release it, you may release it as follows:
  - a. Click the **Awaiting Release** tab to view all sets with a STATUS of Approved.
6. b. Choose the set you want to release by selecting the small box next to the NAME of the set. You may also choose more than one set or click the small box next to the NAME column header to select all the sets for release.
  - d. To release the selected sets, click **Release**. The STATUS of each set changes to Released and the set is listed under the **Processing** tab.

**Manage Active ACH**

Choose Columns Print

Active ACH (3)   Awaiting Approval (1)   Awaiting Release (2)   Processing (0)   Rejected (0)

Approve   Approve & Release   Unapprove   Delete

<input checked="" type="checkbox"/>	Name	Company ▲	Deposit Total	Withdrawal Total	# of Trans	Same Day	Recurring	Effective Date	Status	Actions
<input checked="" type="checkbox"/>	<a href="#">BonusHrly</a>	Marisol Estate Test	\$1,000.00	\$0.00	2		False	03/11/2022	Unapproved	▼

**Manage Active ACH**

Choose Columns Print

Active ACH (3)   Awaiting Approval (1)   Awaiting Release (2)   Processing (0)   Rejected (0)

Approve   Approve & Release   Unapprove

<input checked="" type="checkbox"/>	Name	Company ▲	Deposit Total	Withdrawal Total	# of Trans	Same Day	Recurring	Effective Date	Status	Actions
<input checked="" type="checkbox"/>	<a href="#">BonusHrly</a>	Marisol Estate Test	\$1,000.00	\$0.00	2		False	03/11/2022	Part Approved	

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Active ACH (3)   Awaiting Approval (0)   Awaiting Release (2)   Processing (1)   Rejected (0)

Name	Company ▲	Deposit Total	Withdrawal Total	# of Trans	Same Day	Recurring	Effective Date	Status
<a href="#">BonusHrly</a>	Marisol Estate Test	\$1,000.00	\$1,000.00	3		False	03/11/2022	Released

## Handling a Rejected ACH Set

If your financial institution rejects an ACH set during processing, the set is listed under the **Rejected** tab on the *Manage Active ACH* page with a status of Rejected. The reason why the set was rejected may also display on a highlighted line below the set. To confirm the rejection of one or more sets:

1. Click the **Rejected** tab to view all sets with a STATUS of Rejected.
2. Choose one or more sets by selecting the small box next to the NAME of each set. You may also click the small box next to the NAME column header to select all of the rejected sets.
3. Click **Confirm Reject**.

Active ACH (3)   Awaiting Approval (0)   Awaiting Release (2)   Processing (0) <b>Rejected (1)</b>									
Confirm Reject									
<input checked="" type="checkbox"/>	Name	Company ▲	Deposit Total	Withdrawal Total	# of Trans	Same Day	Recurring	Effective Date	Status
<input checked="" type="checkbox"/>	BonusHrly	Marisol Estate Test	\$1,000.00	\$1,000.00	3		False	03/11/2022	Rejected
<b>!</b> Did not meet cutoff time									