ACH MANAGER
USER GUIDE

Cash Management

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Table of Contents

This guide offers basic walk-through instructions on how to use ACH Manager. For further assistance, please contact our Customer Service Department at (877) 226-5820.

Accessing ACH Manager

1. Log in to Cash Management
2. Once you click on the **Payments & Transfers** menu option, you can readily access all your ACH Manager options from the **ACH** hyperlink. Use the **Payments & Transfers** menu to access the ACH Manager User Interface.
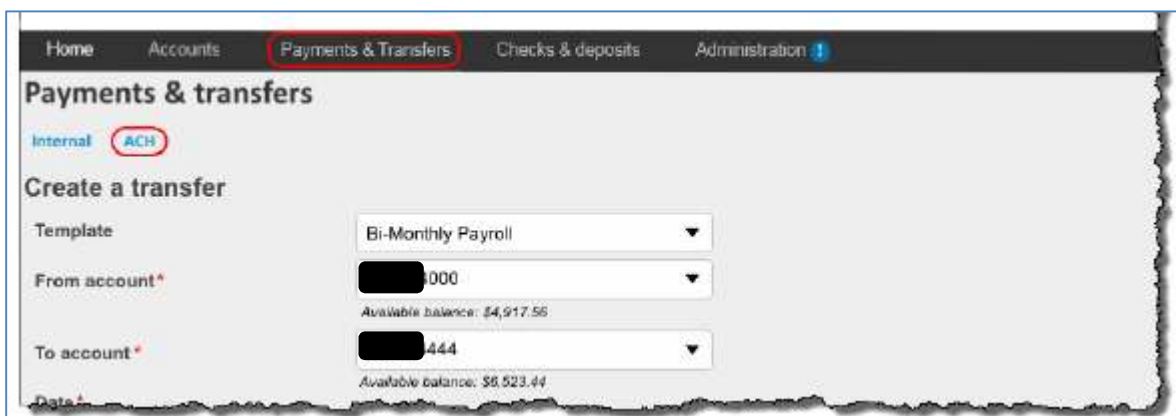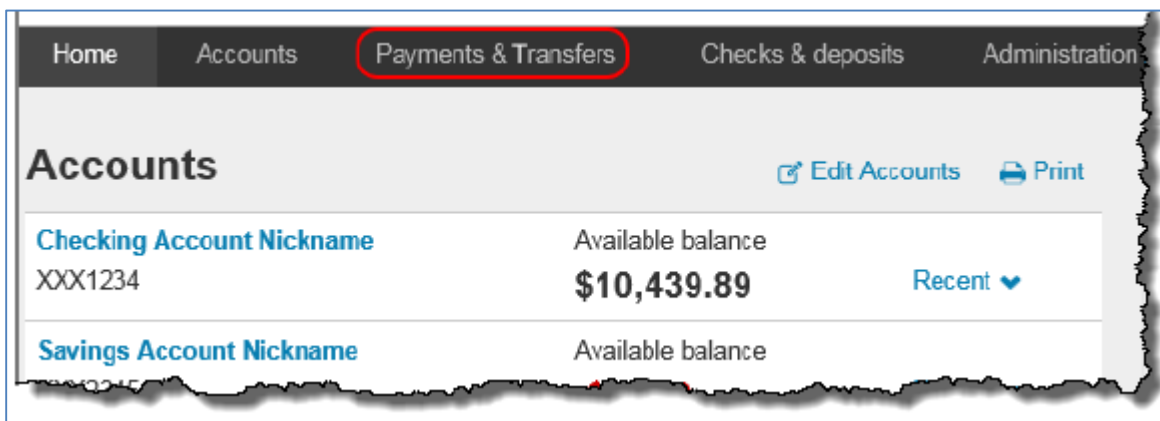
After clicking on ACH, the user interface immediately displays the most recent ACH activity. This reduces the amount of clicks to gain access to information. The new redesigned ACH Manager User Interface provides you with access to more information from a single page and interactive search and filter capabilities to aid you in finding the information you need faster.

Activity

The Activity tab provides you with a quick view of your transfers. You can utilize a variety of tools such as search criteria and sorting to aid you in quickly finding a specific transfer or set of transfers.

Expand and Collapse Transfer Details

You can click or tap ∨ next to any transfer to see additional details about the transfer (for example, the **Reference number, Payment type, Issued by, Issued date,** and **Item count**). Simply click or tap ∧ to collapse the row.

Load More Search Results

The system initially retrieves up to twenty transfers at a time. You can add more results by clicking or tapping on **More ACH Activity** at the bottom of the page.
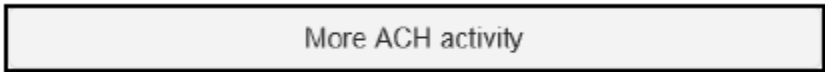
Sort

You can sort the list of transfers by clicking or tapping ∨ **or** ∧ next to any column heading (for example, **Date, Description, Status, Withdrawal, Deposit** or **Type**) to sort by the respective category.

Search activity

The Search activity section enables you to refine your search by defining key search terms such as: **Date, Type, Amount, Tax identification number, Description, Reference number, Priority,** and **Status**. The search options that display are dependent upon the task that the user wants to accomplish (for example, establishing a transfer or establishing a template).

Search activity

Date

Current business day ▼

Type

All payments ▼

Amount

1000.00-2000.00

Example: 40 or 10.00-50.00

Tax identification number

All ▼

Description

Reference number

Priority

All ▼

Status

All ▼

* Indicates required field

[Search] [Clear search]

Edit/Change Transfers

Your ability to edit a payment or collection is easier that ever for transfers that have not completed processing. From the main **Activity** tab, you can click or tap the **Edit** button for the transfer that you want to edit. Previously, you had to inquire on a specific transfer before you could perform any maintenance.

	Date	Description	Status	Withdrawal	Deposit	Type		
	May 25, 2019	Recur monthly	Recurring Entry	0.02	0.02	Payment	Edit	Delete
	Apr 25, 2019	Recur monthly	Pending Origination	0.02	0.02	Payment		Delete
	Apr 24, 2019	CM Test from ACH 43 21	Processed	0.50	0.50	Payment		Reverse
	Apr 18, 2019	Marcos PR	Processed	0.04	0.04	Payment		Reverse
	Apr 08, 2019	12-04-17 TEST	Disapproved	0.03	0.03	Payment		
	Apr 08, 2019	Marcos PR	Disapproved	0.05	0.05	Payment		

(Activity | Templates | File import templates) — Report

Delete Transfers

From the main **Activity** tab, you can click or tap **Delete** for the transfer that you want to delete. The system then displays a transfer overview page. From the transfer overview page, you can click or tap **Delete ACH** and the system completes the deletion process.

	Date	Description	Status	Withdrawal	Deposit	Type		
	May 25, 2019	Recur monthly	Recurring Entry	0.02	0.02	Payment	Edit	Delete
	Apr 25, 2019	Recur monthly	Pending Origination	0.02	0.02	Payment		Delete
	Apr 24, 2019	CM Test from ACH 43 21	Processed	0.50	0.50	Payment		Reverse
	Apr 18, 2019	Marcos PR	Processed	0.04	0.04	Payment		Reverse
	Apr 08, 2019	12-04-17 TEST	Disapproved	0.03	0.03	Payment		
	Apr 08, 2019	Marcos PR	Disapproved	0.05	0.05	Payment		

(Activity | Templates | File import templates) — Report

Reverse Transfers

From the main **Activity** tab, you can click or tap **Reverse** for a transfer that has a Status of **Processed,** the **Effective date** is within five business days, and the **ACH Type** is not a **Reversal**. The system then displays a transfer overview page. From the transfer overview page, you can click on tap the **No** switch below the **Reverse** column in the Pay to section for the transfer that you want to reverse and then click or tap the **Reverse ACH** button.

Note: You must the Reversal rights established in order to view transfers that can be reversed.

	Date ▾	Description ⌄	Status ⌄	Withdrawal ⌄	Deposit ⌄	Type ⌄		
❤	May 25, 2019	Recur monthly	Recurring Entry	0.02	0.02	Payment	Edit	Delete
❤	Apr 25, 2019	Recur monthly	Pending Origination	0.02	0.02	Payment		Delete
❤	Apr 24, 2019	CM Test from ACH 43 21	Processed	0.50	0.50	Payment		Reverse
❤	Apr 18, 2019	Marcos PR	Processed	0.04	0.04	Payment		Reverse
❤	Apr 08, 2019	12-04-17 TEST	Disapproved	0.03	0.03	Payment		
❤	Apr 08, 2019	Marcos PR	Disapproved	0.05	0.05	Payment		

Tabs: Activity | Templates | File import templates — with Report button.

Review Transfers

We have simplified the process of reviewing ACH transfers by limiting the review and approval process to a single access point, the Payments & Transfers review for ACH Manager widget on the **Cash Management Home page**.

To see the details of the transfer prior to approving it you can click the **Description** for the transfer and the system expands the page to display the details.

You can approve or disapprove multiple transfers at once by selecting individual check boxes or you can select all transfers for approval or disapproval by selection the **Description** check box and then clicking the appropriate **Approve** or **Disapprove** button.

Payments & Transfers

Review (1)		Hide ⌃

Wire

☐	Description	Reason	Amount

There are no transfers requiring review.

ACH

☐	Description	Reason	Amount
☐	Zach Monthly	Review Required	0.25

Approve	Disapprove

Templates

From the Template menu, you can click on +New payment template or +New collection template to establish a new template. In addition, you can edit or delete existing templates, and process transfers using an existing template.

The new template list provides you more options from a single page.

Activity	Templates	File import templates					➕ New payment template ➕ New collection template

Template group ▲	Template name ⬍	Type ⬍	Status ⬍			Report	Search templates
⌄ ACH Collections	Tenant Collections	Collection	Approved	Send	Edit	Delete	**Template group**
⌄ ACH TESTS	12-04-17 TEST	Payment	Approved	Send	Edit	Delete	
⌄ ACH TESTS	CCD Addenda test	Payment	Approved	Send	Edit	Delete	**Template name**

New payment template

Type *	Payroll - PPD ▼

* Indicates required field

Continue   Cancel

Template Name	Maximum of 10 Characters. Field information will post to both Company and Recipients Statement.
Recurring Frequency	If the transaction is one that repeats on a scheduled basis this allows you to automatically execute this transaction in the future without setting it up each time.
Template Group	Select a name from the drop-down or click the New Template Group icon to create a new group *(ex. Payroll, Vendors, Insurance Premiums, HSA contributions, etc.)*
Amount Range	Restricts template users from sending files outside of the specified range.
User Access	Select the users who should have access to use this template.
Transfer From	Use the dropdown menu to select the "transfer from" account and then enter the amount you want taken from this account. You can specify more than one account and assign a different amount to each by clicking the Add Row link. • Allow additional or input of "From Account" – select this check box if you want to allow users of the template to add additional rows to the template.
Transfer To	Enter the "transfer to" account details: Name, Employee I.D., Account Number, Type of Account, Routing number and Amount. You can add additional "transfer to" accounts by clicking the Add Row link. • You have the option of including a description, which is like the memo line on a check. • You have the option of sending a prenote, which sends a zero-dollar transaction to verify the accuracy of account data, such as routing numbers and account numbers. A prenote should be initiated at least 10 business days prior to the first transaction. The amount field must be a zero dollar amount. • You have the option to select the Hold checkbox to omit a "transfer to" account from a file submitted for processing without deleting the information from the saved file.
Delete (X) button	Removes the row

Activity	Templates	File import templates		🖨 Print	Help

New template

Template name *

Tax identification number
Cash Mgmt Demo -[xxxxx9919]

Template group
ACH TESTS   ➕ New

Type
Payment (Payroll - PPD)

☐ Repeat

From amount

To amount

Total withdrawal
$0.00

Total deposit
$0.00

If this is a Payment File, select from the drop-down options the BAC account to be debited.
If this is a Collection File, select from the drop-down options the BAC account to be credited.
Enter the amount of the debit or credit to the BAC account. (The amount field can be changed as the file is used, based on the offsetting entries.)

Enter the account information for the offsetting entries. SAVE when complete.

The new template will display a status of "**Pending Approval**"

A status email is sent to the notification email address on file.

Newly created files, or files with changes, must be reviewed by the bank. Bank will contact a Sr. Administrator at your company to confirm the changes, then the bank will approve the file.

If you need immediate approval of a changed template, contact our Customer Service Department at (877) 226-5820. You can also submit an ACH Manager Template Approval Request online using the Contact Us link at the bottom of the Cash Management page.

Pay to   Show Details   Show Filter

Pay all

Pay/Hold ⌄	Name * ⌄	Identification ⌄	Routing transit * ⌄	Account number * ⌄	Account type * ⌄	Amount * ⌄	
Pay			🔍		Select a type ▾		✖
Pay			🔍		Select a type ▾		✖
Pay			🔍		Select a type ▾		✖
Pay			🔍		Select a type ▾		✖
Pay			🔍		Select a type ▾		✖

➕ Add another pay to

Allow additional rows

No

* Indicates required field

Save   Cancel

Template Details

You can click ∨ to view details about a template, such as **Company name**, **Payment type**, **Amount range**, **Created by**, and **Approved by**.

	Template group ▲	Template name ↕	Type ↕	Status ↕			
⌄	ACH Collections	Tenant Collections	Collection	Approved	Send	Edit	Delete
⌄	ACH TESTS	12-04-17 TEST	Payment	Approved	Send	Edit	Delete
⌄	ACH TESTS	CCD Addenda test	Payment	Approved	Send	Edit	Delete
⌃	ACH TESTS	CM Demo PR test	Payment	Approved	Send	Edit	Delete

Tabs: Activity | Templates | File import templates — ✚ New payment tem — Report

Company name: Cash Mgmt Demo -
Payment type: Prearranged deposit - PPD
Created by: Suzanne 9991 Fedi
Approved by: Monica Aguilar

New Transfers from a Template

The template feature helps you save time by enabling you to establish transfer specifications ahead of time that you can use and reuse. You can use a template to establish a new transfer by clicking the Send button for the specified template.

Tabs: Activity | Templates | File import templates — ✚ New payment tem — Report

	Template group ▲	Template name ↕	Type ↕	Status ↕			
⌄	ACH Collections	Tenant Collections	Collection	Approved	Send	Edit	Delete
⌄	ACH TESTS	12-04-17 TEST	Payment	Approved	Send	Edit	Delete

Using the calendar, select the effective date of the transaction.

12-04-17 TEST

Description
12-04-17 TEST

Tax identification number
Cash Mgmt Demo -[xxxxx9919]

Effective date *

☐ SELECT   ☐ Same day

Enter the transaction amount (in this example, the debit to the BAC account)

Pay from	Show Details	Show Filter		Total batch withdrawal (1 item)	$0.02
Pay all ☐					

Pay/Hold ◇	Account * ◇	Amount * ◇
Pay ☐	ACH Test - 4321	0.02

Enter the offsetting transaction amounts.
If any transaction is a "Prenote", select the box to the right. A non-monetary entry will be sent to the bank to validate the account.
If you elect to not debit or credit an account in the template, you may "Hold" the account.

Pay to	Show Details	Show Filter				Total batch deposit (2 items)	$0.02
Pay all ☐							Prenote none ☐

Pay/Hold ◇	Name * ◇	Identification ◇	Routing transit * ◇	Account number * ◇	Account type * ◇	Amount * ◇	Prenote ◇
Pay ☐	Test Account		121125660	333	Checking	0.01	Yes ☐
Pay ☐	BAC Test		121125660	987	Checking	0.01	☐ No
☐ Hold	Testing		121125660	7777	Checking	0.01	☐ No

* Indicates required field

Complete ACH   Save for later   Cancel

When entries have been made, select Complete ACH.

Use the token to produce the onetime password (do not include the 4 digit PIN)

Security challenge

A one-time password security challenge is required to complete this transaction.

One-time password *

    * Indicates required field

[Complete Challenge] [Cancel]

✓ *If "File Successfully Processed" is displayed as the last validation check, then the transfer has been successfully submitted for processing (see Appendix B for details)*

✓ *If a Yellow Warning banner is displayed at the top of the processing window, then the transfer is flagged for additional Client or Bank Approval (see Appendix B for details)*

✓ *If a Red Error banner is displayed at the top of the processing window, then the transfer is flagged for Exceeding a Limit, File Duplication or Insufficient Funds (see Appendix B for details)*

A Reference number will be provided for the transaction, along with any warning messages, if applicable.

ACH

Activity	Templates	File import templates

✓ 12-04-17 TEST (PreNote) was processed successfully

✓ 12-04-17 TEST was processed successfully

12-04-17 TEST (PreNote)

Reference number	5dc496eb81
Effective date	Jun 04, 2019
Total withdrawal	$0.00
Number of withdrawals	0
Total deposit	$0.00
Number of deposits	1

12-04-17 TEST

Reference number	086485daab
Effective date	Jun 07, 2019
Total withdrawal	$0.01
Number of withdrawals	1
Total deposit	$0.01
Number of deposits	2

Return to ACH templates

An email notification will be sent.

12-04-17 TEST received from Cash Mgmt Demo - on 06/03/2019 has passed all origination steps without exception.

First Effective Date:	06/07/2019
Debit Totals:	$0.01
Credit Totals:	$0.01
Number of Debits:	1
Number of Credits:	2
Client Name:	Cash Mgmt Demo -
Reference Number:	086485daab
ACH Transfer Type:	Payroll

Thank you,
customer.service@bankbac.com

Return to the ACH Activity tab to view the transaction status.

ACH

Activity	Templates	File import templates				
Date ⌄	**Description** ⬍	**Status** ⬍	**Withdrawal** ⬍	**Deposit** ⬍	**Type** ⬍	Report
⌄ Jun 07, 2019	12-04-17 TEST	Pending Origination	0.01	0.01 Payment		Edit Delete
⌄ Jun 04, 2019	12-04-17 TEST	Pending Origination	0.00	0.00 Payment		Edit Delete

Activity	Templates	File import templates				
Date ⌄	**Description** ⬍	**Status** ⬍	**Withdrawal** ⬍	**Deposit** ⬍	**Type** ⬍	Report
⌃ Jun 07, 2019	12-04-17 TEST	Pending Origination	0.01	0.01 Payment		Edit Delete

Reference number: 086485daab
Payment type: Payroll - PPD
Issued by: Suzanne 9991 Fedi
Issued date: Jun 03, 2019 10:53:37 AM
Item count: 3

⌃ Jun 04, 2019	12-04-17 TEST	Pending Origination	0.00	0.00 Payment		Edit Delete

Reference number: 5dc496eb81
Payment type: Payroll - PPD
Issued by: Suzanne 9991 Fedi
Issued date: Jun 03, 2019 10:53:36 AM
Item count: 1

Edit an ACH Transfer Template

Activity	Templates	File import templates				➕ New payment tem
Template group ▲		**Template name** ⌃⌄	**Type** ⌃⌄	**Status** ⌃⌄		Report
⌄ ACH Collections		Tenant Collections	Collection	Approved		Send Edit Delete
⌄ ACH TESTS		12-04-17 TEST	Payment	Approved		Send Edit Delete

⌄ ACH TESTS	12-04-17 TEST	Payment	Pending Approval - Change		Edit Delete

The new template will display a status of "**Pending Approval**"
A status email is sent to the notification email address on file.
Newly created files, or files with changes, must be reviewed by the bank. Bank will contact a Sr. Administrator at your company to confirm the changes, then the bank will approve the file.

> *If you need immediate approval of a changed template, contact our Customer Service Department at (877) 226-5820. You can also submit an ACH Manager Template Approval Request online using the Contact Us link at the bottom of the Cash Management page.*

Delete a Recurring Transfer
From the Activity page, you can click on the **Delete** button for a recurring transfer and the system displays the Delete recurring file page. From this page you can chose to delete a single occurrence or all future recurring transfers from the **Deletion type** drop-down list.

File import templates

The **File import templates** tab allows you to quickly access your import templates. You can click "v" to view the **Company name**, **Payment/Collection type**, **Created by**, and **Approved by** information for a specific import template.

You can click +New file import template to establish a new import for NACHA and Non-NACHA files. Once you specify the type of file, you can define all the required fields for establishing the import template.

Click **Send** from the mail File import template list to import a file and establish a transfer using the specified template. Click **Continue** and then **Complete ACH** to process the import.
(Note: You can click **Review ACH** to access the review transfer page and make edits.)

Exceptions

The system displays the Exceptions page when you import a Non-NACHA file and data in the file is missing or inaccurate (for example, the dollar amount has the decimal too far to the left of the routing transit number is invalid). Once you fix the exceptions and click **Continue**, the system continues with the import process.

Edit or Delete Imported Files

Click **Edit** from the main File import template list to quickly apply changes to the file import template.

Click **Delete** from the main File import template list followed by **Delete template** to quickly delete a template that you no longer need.

Appendix A
Transfer Status Descriptions

Transfer Status	Description
Saved	Transfer has been created but not processed *Saved files are listed until they are deleted
Processed	Transfer has been successfully validated and has been exported for processing **Processed files are listed for 6 months
Transfer Exceeds Review: Pending Approval	Transfer has been submitted and is awaiting bank approval before it can be exported for processing
Transfer Exceeds Limit	Transfer has exceeded an established limit and will not be exported for processing
Pending Origination	Transfer has been submitted and is awaiting any of the following before it can be exported for processing: • Secondary Client Approval • Prefunding
User Deleted	Transfer has been deleted
Transfer Processing	Transfer is undergoing pre-processing steps
File not originated. Account Balance Verification Completed with Errors	File not processed due to Insufficient Funds when attempted to prefund 2 business days before the effective date
File not originated. Memopost Completed with Errors	File not accepted – Attempted to submit within 2 business days of effective date and funds were not available
User Deleted	Client cancelled the transfer

Appendix B
File Submission - Examples of Success, Warnings and Errors
Table 1

File Successfully Sent

ACH

| Activity | Templates | File import templates |

⊘ 12-04-17 TEST (PreNote) was processed successfully

⊘ 12-04-17 TEST was processed successfully

12-04-17 TEST (PreNote)

Reference number	5dc496eb81
Effective date	Jun 04, 2019
Total withdrawal	$0.00
Number of withdrawals	0
Total deposit	$0.00
Number of deposits	1

12-04-17 TEST

Reference number	086485daab
Effective date	Jun 07, 2019
Total withdrawal	$0.01
Number of withdrawals	1
Total deposit	$0.01
Number of deposits	2

Return to ACH templates

Activity	Templates	File import templates					
Date ▾	**Description** ↕	**Status** ↕	**Withdrawal** ↕	**Deposit** ↕	**Type** ↕		Report
❤ Jun 07, 2019	12-04-17 TEST	Pending Origination	0.01	0.01	Payment	Edit	Delete

12-04-17 TEST received from Cash Mgmt Demo - on 06/03/2019 has passed all origination steps without exception.

Table 2

WARNING - File exceeded daily / monthly threshold limits. Review required by bank.

⚠ CM Test from ACH 4321 is pending financial institution review.

⚠ The credit total allowed to be originated today has been exceeded by $0.26

⚠ The credit total allowed to be originated today has been exceeded by $0.51

	Date ▾	Description ⌄	Status ⌄	Withdrawal ⌄	Deposit ⌄	Type ⌄	Report
⌄	Jun 07, 2019	12-04-17 TEST	Pending Origination	0.01	0.01	Payment	Edit Delete
⌄	Jun 05, 2019	Zach Monthly	Pending Origination	0.25	0.25	Payment	Edit Delete
⌄	Jun 05, 2019	CM Test from ACH 4321	Transfer Exceeds Review: Pending Approval	3.25	3.25	Payment	

Activity Templates File import templates

Warning!

CM Test from ACH 4321 received from Cash Mgmt Demo - on 06/03/2019 is pending financial institution review. The file has exceeded the following ACH review threshold(s):

The credit total allowed to be originated today has been exceeded by $0.26
The credit total allowed to be originated today has been exceeded by $0.51

Thank you,
customer.service@bankbac.com

<div align="center">**Table 3**</div>

ERROR - File not processed due to Insufficient Funds

Error - File not originated!

CM Test from ACH 4321 received from Cash Mgmt Demo - on 06/03/2019 was unable to complete the prefunding process due to the following reason(s) and will not be originated:

Account XXXXXX4321 has insufficient funds.

Thank you,
customer.service@bankbac.com

⌄ Jun 04, 2019	CM Test from ACH 4 321	File not originated: Memopost Completed with Errors	35.00	35.00	Payment

Table 4

WARNING – Duplicate File

You may submit the exact same ACH Transfer File more than once in a single processing period.

Warning banner displayed.
Email will be generated with a Warning.
To accept the duplicate transfer, select Complete ACH
Email will be generated upon acceptance.

⚠ This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.

Submitted file:

File name:	Zach Monthly
Submitted by:	Suzanne 9991 Fedi
Date submitted:	Jun 05, 2019

Previously submitted file(s):

File name:	Zach Monthly
Submitted by:	BAC 9991 Testing
Date submitted:	Jun 05, 2019

[Complete ACH] [Cancel]

❤ Jun 05, 2019 Zach Monthly	File not originated: Duplicate Check Failed	0.25	0.25	Payment

Warning - Suspect Duplicate Identified!
Zach Monthly received from Suzanne 9991 Fedi on 06/03/2019 contains suspect duplicate items and the file will not be originated:

Submitted File:
  File Name: Zach Monthly
  Submitted By: Suzanne 9991 Fedi
  Date Submitted: 06/05/2019

Previously Imported File:
  File Name: Zach Monthly
  Submitted By: BAC 9991 Testing
  Date Submitted: 06/05/2019

Thank you,
customer.service@bankbac.com

Table 5

Error – Limit Exceeded

Error banner displayed upon Submission
Transfer status shows "File Not Originated Exceeded Limit"
Status Email sent to notification email address on file

ⓘ Tenant Collections has exceeded the following limit(s) and will not be originated.

ⓘ The debit total allowed to be originated today has been exceeded by $0.01

Error - File not originated!
Tenant Collections received from Cash Mgmt Demo - on 06/03/2019 has exceeded the following limit(s) and will not be originated:

 The debit total allowed to be originated today has been exceeded by $0.01

Thank you,
customer.service@bankbac.com

Table 6

Prefunding: Insufficient Funds Available on the 2nd Business Day before the Effective Date – File Not Processed

ACH Remaining Funds - Warning!

customer.service@bankbac.com

Sent: Mon 8/21/2017 3:22 AM

To:

Warning!
CM Demo PR test received from Cash Mgmt Demo - on 08/18/2017 encountered the following exception(s) after the remaining funds process:

Account XXXXXX4321 has insufficient funds.

Appendix C
Client Defined Limits and Secondary Approval Options

Client Defined Limit Group Options			
Maximum Files Per Day	maximum number of ACH files an institution can process in one business day		
Disallow Transactions			
Daily Limit	limits for a single day's transactions	Debit $	Credit $
Settlement Date Limit	limits for the settlement date	Debit $	Credit $
Weekly Limit	limits for seven days of transactions	Debit $	Credit $
Monthly Limit	limits for 30 days of transactions	Debit $	Credit $
Per Transfer Limit	limits for a single ACH transfer	Debit $	Credit $
Per Batch Limit	limits for a batch of ACH transfers	Debit $	Credit $
Require Secondary Approval			
Review All	An administrator is required to review all transactions	Yes	No
Review Type	the entity that reviews ACH files or transfers	Client	Institution
Daily Review Threshold	thresholds for a single day's transactions	Debit $	Credit $
Settlement Date Review Threshold	thresholds for the settlement date	Debit $	Credit $
Weekly Review Threshold	thresholds for seven days of transactions	Debit $	Credit $
Monthly Review Threshold	thresholds for 30 days of transactions	Debit $	Credit $
Per Transfer Review Threshold	thresholds for a single ACH transfer	Debit $	Credit $
Per Batch Review Threshold	thresholds for a batch of ACH transfers	Debit $	Credit $
Require Secondary Approval			
Limit by SEC code	transaction limits set for each SEC type	Amount	None

Appendix D

Standard Entry Class (SEC) Codes – ACH File Types

Standard Entry Class (SEC) Codes		
ACH Code	**Description**	**Entry Type**
CCD / CCD+ (Corporate Credit or Debit)	Used for transfers between **business-to-business accounts**.	Credit/Debit
PPD (Prearranged Payment & Deposit Entry)	Prearranged entry **to or from a consumer account** for direct deposit of payroll, pension, or for direct payment of recurring bills such as utilities, loans and insurance (for example).	Credit/Debit
Bank approval is required to use these SEC codes		
ARC (Accounts Receivable Entry)	Used for ACH debits converted from checks received at a dropbox or lockbox location.	Debit
POP (Point of Purchase Entry)	Used by merchants and billers as a method of payment for the in-person purchase of goods/services. Converted checks received by merchant at point-of-sale.	Debit
TEL (Telephone Authorized Entry)	Telephone initiated entry used when customer provides authorization over the phone.	Debit
WEB (Internet-Initiated Entry)	Internet initiated entry used when customer provides authorization over the internet or a wireless network.	Credit/Debit
BOC (Back Office Conversion)	Used to convert checks received at a point-of-purchase or manned bill payment location to ACH debits during back-office processing.	Debit
CIE (Customer Initiated Entry)	Used by an individual (usually through a bill pay service) to pay some sort of obligation.	Credit
CTX (Corporate Trade Exchange)	Payment or collection of obligations between separate businesses.	Credit/Debit
POS (Point of Sale Entry)	Entry initiated by individual at a merchant location using a merchant-issued card for payment of goods/services.	Debit
RCK (Represented Check Entry)	Re-presented check entry usually submitted after a check is processed and returned because of insufficient or uncollected funds.	Debit

Appendix E

Standard NACHA Transaction Codes

Demand Deposit Account Credit NACHA Transaction Codes

- **21** Automated Return of Notification of Change for an original transaction code of 22, 23, or 24

- **22** Automated Deposit

- **23** Prenote, Death Notification, or Automated Enrollment Entry (this transaction code can only be used with a zero dollar amount)

- **24** Zero dollar with remittance data (CCD and CTX entries only), Acknowledgement Entries (ACK and ATX entries only)

Demand Deposit Account Debit NACHA Transaction Codes

- **26** Automated Return or Notification of Change for an original transaction code of 27, 28, or 29

- **27** Automated Payment

- **28** Prenote (this transaction code can only be used with a zero dollar amount)

- **29** Zero dollar with remittance data (CCD and CTX entries only)

Savings Account Credit NACHA Transaction Codes

- **31** Automated Return or Notification of Change for original transaction code of 32, 33, or 34

- **32** Automated Deposit

- **33** Prenote, Death Notification, or Automated Enrollment Entry (this transaction code can only be used with a zero dollar amount)

- **34** Zero dollar with remittance data (CCD and CTX entries only), Acknowledgement Entries (ACK and ATX entries only)

Savings Account Debit NACHA Transaction Codes

- **36** Automated Return or Notification of Change for an original transaction code 37, 38, or 39

- **37** Automated Payment

- **38** Prenote (this transaction code can only be used with a zero dollar amount)

- **39** Zero dollar with remittance data (CCD and CTX entries only)