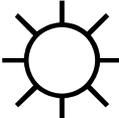




ACH  **Now**

Merchant
USER GUIDE

v1.0.9.23

Introduction

Thank you for purchasing Money Transfer Systems, Inc. software. We hope it will help improve your business and banking needs.

Terms of Use and Legal Disclosures

Access or ownership to this manual signifies your assent to these terms of use in this legal notice. If you do not agree to these terms of use, please do not use this manual.

You are not currently logged in.

Login

User Name:

Password:

Forgot your password? Please contact your processor.

Security Notice

You are about to access a secured resource. Money Transfer Systems, Inc. reserves the right to monitor, limit or deny access to this resource at any time.

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ACHNow gateway requires Internet Explorer 7 or above

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The Login Page

To log into ACHNow™ you must be using Internet Explorer 7 or above. The URL and login information will be provided by your merchant processor. Enter the User Name and Temporary Password you have been assigned.

You are not currently logged in.

Login

User Name:

Password:

Login

Forgot your password? Please contact your processor.

Security Notice
You are about to access a secured resource. Money Transfer Systems, Inc. reserves the right to monitor, limit or deny access to this resource at any time.
Use of this Web site constitutes acceptance of the Money Transfer Systems, Inc. [User Agreement](#).

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ACHNow gateway requires Internet Explorer 7 or above

Upon login you will be redirected to the Change Password screen. Enter a Password that contains at least 2 numeric or special characters and is at least 8 characters in length. Confirm your password by entering it a second time. Once your password change is accepted by ACHNow™ you will be directed to the Home page.

Your Logo

Your Slogan Here

You are not currently logged in.

Change Password

Home Logout Help

Other Applications

Home Transactions Processing Files Pay Plans Merchants Users Security Reports

Add Transaction Ready To Process Pre-Transmission

Current Password:

New Password: ?

Confirm Password:

Notice
You have been directed to this page as your password is a temporary password sent to you via Email, your password has expired, or you have requested to change your own password.

Update

Home Logout Legal

Clicking the '?' icon will display a help screen showing the password requirements.

Grid Overview

The grids within ACHNow offer a variety of features that allow you to manipulate the data to suit your needs. The guide below offers an overview of those features and their use.

The screenshot shows a data grid with the following features and labels:

- Select/Unselect All:** A checkbox in the top left corner.
- Grouping Drop Zone:** A text box at the top that says "Drag a column header here to group by that column".
- Header Filter:** A dropdown arrow on the "Type" column header.
- Filter Row Menu:** A dropdown arrow on the "Action" column header.
- Sort Indicator:** A small icon on the "Debit" column header.
- Adjust Column Width:** A double-headed arrow icon between the "Check Date" and "Eff Date" columns.
- Filter Row:** A row of input fields below the headers for filtering data.
- Summary:** A row below the grid showing "Count = 17" and monetary values.
- Filter Control:** A row with "First", "Prev", "Page 1 of 1", "Next", "Last", "Total Records: 17", and "Records per page: 25".
- Add/Remove Columns:** A "Show Customization Window" button.
- Paging:** The "Page 1 of 1" indicator.
- Grid Layout:** "Admin Settings" and "Reset Grid" buttons.
- Expand Collapse Groups:** "Collapse All" and "Expand All" buttons.
- Export Format Types:** "Excel" and "Export" buttons.
- Clear All Filters:** A "Clear" button next to the filter control.
- Scroll:** A vertical scrollbar on the right side of the grid.
- Increase/Decrease number of records displayed per page:** A dropdown menu for "Records per page".

Select/Unselect All

Selects all rows on the **current page**. If paging indicates more rows exist than are shown on the current page and you wish to select/unselect those as well, increase the "Records Per Page" so that all rows are contained on the current page or move to the next page and select the check box again.

Grouping

You can group by the various grid headers. Simply click and drag a column header and release it in the drop zone.



You can then expand individual row items to review. You can also expand or collapse all row items by selecting the Collapse All / Expand All buttons at the bottom of the grid.

Tran ID	Account	Check No	Ref	Name	IHID	Debit	Credit	Action	Check Date	Eff Date	SC	Added By	Clone
Type: CCD (Count=8)													
1223562	*****7778		OFFS...	Company1		\$0.00	\$1.00	Credit	10/28/2009	10/28/2009	1	employee...	
1223563	*****5444			test		\$0.00	\$45.00	Credit	10/28/2009	10/28/2009	1	employee...	
1223564	*****7778		OFFS...	Company1		(\$45.00)	\$0.00	Debit	10/28/2009	10/28/2009	1	employee...	
1223572	*****4456			jeff dunham		(\$3.00)	\$0.00	Debit	10/28/2009	10/28/2009	1	employee...	
1223573	*****7778		OFFS...	Company1		\$0.00	\$29.00	Credit	10/28/2009	10/28/2009	1	employee...	
1223574	*****7778		OFFS...	Company1		\$0.00	\$46.00	Credit	10/28/2009	10/28/2009	1	employee...	
1223576	*****7778		OFFS...	Company1		(\$2.00)	\$0.00	Debit	10/28/2009	10/28/2009	1	employee...	
1223575	*****7778		OFFS...	Company1		\$0.00	\$1.00	Credit	10/28/2009	10/28/2009	1	employee...	
Count = 32						(\$547.44)	\$125.00						
						25	7						

If you would like to remove grouping, simply drag the column header back to the main header bar.

Header Filter

The header filter is available for columns where the contents are not unique. For example, Tran ID is a unique value. Therefore, the header is not available for this column. For columns where the filter is available, selecting the filter button will open a small window which displays all unique values within the column. You can resize the window by clicking and dragging the lower-right corner. Selecting a value will create a filter for that column and filters not only the current page but all grid pages returned in the data set.

Tran ID	Account	Check No	Ref	Name	IHID	Debit	Credit	Action	Check Date	Eff Date	SC	Added By	Clone
Type: CCD (Count=8)													
1223562	*****7778		OFFS...	Company1		(\$45.00)			10/28/2009	10/28/2009	1	employee...	
1223563	*****5444			test		(\$35.00)			10/28/2009	10/28/2009	1	employee...	
1223564	*****7778		OFFS...	Company1		(\$21.00)			10/28/2009	10/28/2009	1	employee...	
1223572	*****4456			jeff dunham		(\$15.00)			10/28/2009	10/28/2009	1	employee...	
1223573	*****7778		OFFS...	Company1		(\$13.00)			10/28/2009	10/28/2009	1	employee...	
1223574	*****7778		OFFS...	Company1		(\$4.00)			10/28/2009	10/28/2009	1	employee...	
1223576	*****7778		OFFS...	Company1		(\$3.00)			10/28/2009	10/28/2009	1	employee...	
1223575	*****7778		OFFS...	Company1		(\$2.00)			10/28/2009	10/28/2009	1	employee...	
Count = 32						(\$547.44)	\$125.00						
						25	7						

Filter Row Menu

Selecting this filter button opens a small window which allows you to select one of nine filter conditions. Selecting a value will create a filter for that column and only criteria which meet your selection will be returned within the grid. Remember, regardless of the number of pages returned, your filter is applied to all pages within the returned data set.

Drag a column header here to group by that column

Tran ID	Account	Check No	Ref	Name	IHID	Debit	Credit	Action	Type	Check Date	Eff Date	SC	Added By	Clone
1223562	*****7778		OFFS...	Company1		\$0.				10/28/2009	10/28/2009	1	employ...	
1223563	*****5444			test		\$0.				10/28/2009	10/28/2009	1	employ...	
1223564	*****7778		OFFS...	Company1		(\$45.0				10/28/2009	10/28/2009	1	employ...	
1223572	*****4456			jeff dunham		(\$3.0				10/28/2009	10/28/2009	1	employ...	
1223573	*****7778		OFFS...	Company1		\$0.				10/28/2009	10/28/2009	1	employ...	
1223574	*****7778		OFFS...	Company1		\$0.				10/28/2009	10/28/2009	1	employ...	
1223576	*****7778		OFFS...	Company1		(\$2.0				10/28/2009	10/28/2009	1	employ...	
1223575	*****7778		OFFS...	Company1		\$0.				10/28/2009	10/28/2009	1	employ...	
1223276	*****5454		20 of 0	Weekly Tue...		(\$4.0				10/6/2009	10/6/2009	1	employ...	

Count = 32

Page 1 of 2

Total Records: 32

Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Sort Indicator

The column's current sort order is indicated by a small black triangle displayed in the column header's right edge. Click the column's header to sort data against a data column or change the column's sort order. To sort data against multiple columns, click column headers with the <SHIFT> key pressed down.

Drag a column header here to group by that column

Tran ID	Account	Check No	Ref	Name	IHID	Debit	Credit	Action	Type	Check Date	Eff Date	SC	Added By	Clone
1223562	*****7778		OFFS...	Company1		\$0.00	\$1.00	Credit	CCD	10/28/2009	10/28/2009	1	employ...	
1223563	*****5444			test		\$0.00	\$45.00	Credit	CCD	10/28/2009	10/28/2009	1	employ...	
1223573	*****7778		OFFS...	Company1		\$0.00	\$29.00	Credit	CCD	10/28/2009	10/28/2009	1	employ...	

Adjust Column Width

To adjust the width of a column, place your mouse between two columns (right of the column you wish to expand) until your mouse pointer turns into a double-ended arrow. Once the arrow is present, click with your left mouse button and drag the column to the right. Column width adjustments are only saved to the user preferences if another action has been taken in the grid following. Example: If you change column widths, then sort. Your column width settings will be saved for that grid and will be applied each time you view that specific grid. However, if you adjust column widths and do not sort by a column, the column width modification will not be applied to that grid going forward. Automatic retention of column widths without the need to take additional actions in the grid will be added in a future release of ACHNow.

Drag a column header here to group by that column

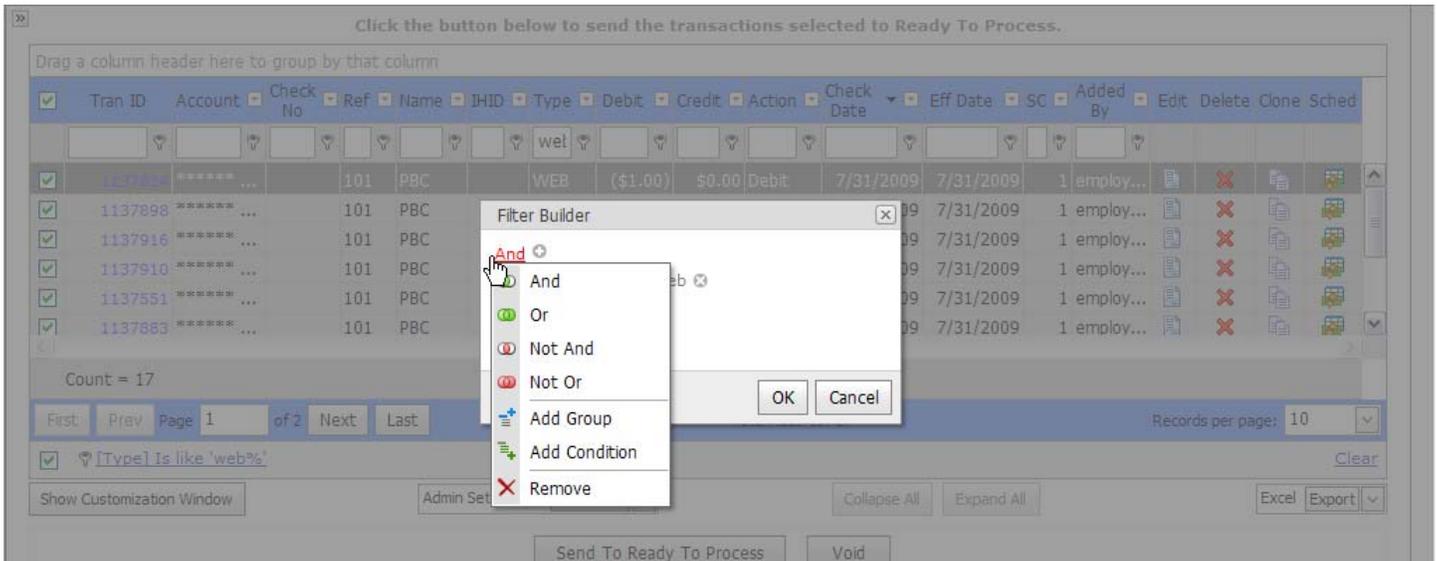
Tran ID	Account	Check No	Ref	Name	IHID	Debit	Credit	Action	Type	Check Date	Eff Date	SC	Added By	Clone

Filter Row

This filter allows end-users to filter data by entering text within its cells. As you can see below, the letters 'je' are typed in the Name column within the filter row cell. All items which meet the criteria are

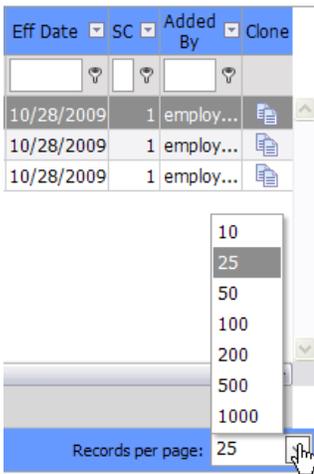
Edit a Condition's Value

To edit a condition's value, click the 'And' hyperlink. To discard changes to the value and close the active edit box, press ESC.



Records Per Page

This selection allows you to increase/decrease the number of rows that are displayed within the current grid. Modifying this selection will not change the default records per page displayed in other grids. However, your selection is retained for that specific grid. This allows flexibility in the event you want to see a smaller/larger number of rows for only specific report grids. Rather than setting your default records per page to a higher number, remember, regardless of the number of pages returned, your filter is applied to all pages within the returned data set.



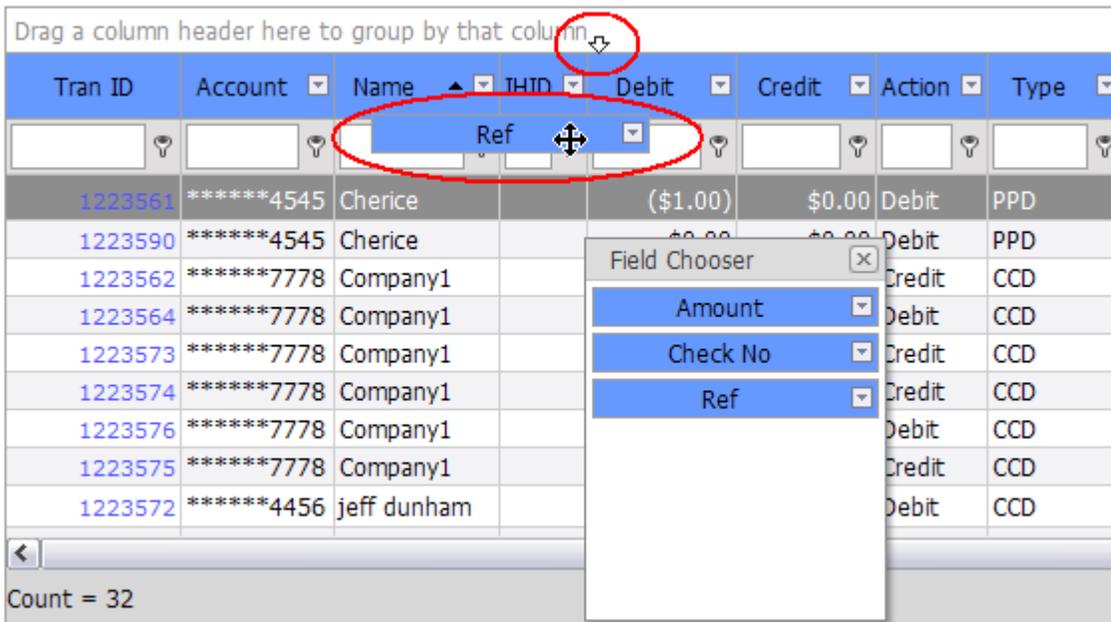
Clear

The clear hyperlink removes all applied filters and restores the data to its prior state before the filters were applied.

Show Customization Window

The customization window allows you to add/remove columns from the grid. Selecting this button will open a modal window that displays the available columns that can be added. To add a column, click on the column name button within the window and drag it to the header bar. A small white arrow will appear that indicates the position where the new column will be inserted. Once you have it in the desired position, simply drop the field name into the header.

To remove a column, the same logic applies. Open the customization window. Click on a column within the header and drag it to the customization window. The column will be removed and grid will refresh automatically.



Paging

Paging allows you to navigate from one page to another with ease. You can utilize the First, Prev, Next, and Last buttons as well as free-type page numbers to jump to a specific page immediately. The page indicator allows you to see how many pages were returned and your current page location.

Reset Grid

This function allows you to reset your grid to the Default Settings after you have sorted, filtered, and rearranged columns. You will also see selections in the drop-menu for Admin Settings and MP Settings. These are used to assume the grid layout settings as saved by MP or an Admin user for the merchant account under which you are logged in. In order for these settings to be applied, the Admin or MP user would first have needed alter their grid layout for a specific report. Only then can those settings be assumed by other merchant users. An example as follows:

The MP edits the view for the Returns To Review grid by adding/removing columns, changing the sort order, etc. When they do so, their settings are automatically saved. A user then logs into their account which is tied to the same merchant and navigates to the Returns To Review report. If they were to select MP Settings and click Reset Grid, the grid would then refresh and display the columns and sorting just as the MP modified it to. The same logic applies for Admin users. In the event you wish to return to your prior view, simply select Default Settings and click Reset Grid.

Expand / Collapse All

These buttons are only available when grouping is in place. Selecting will allow you to expand/collapse all groups within a grid.

Export

Each grid offers the ability to Export your data in PDF, XLS, CSV, or RTF. Using this function will export the data in **exactly** the same manner as it is displayed within the grid and will export all rows in the data set even when multiple pages have been returned. An example as follows:

You have added/removed columns, applied filters, modified the sort order, and 7 pages are now present as displayed within the paging indicator. There is no need to increase your records per page. On export you will receive all 7 pages sorted and filtered as displayed within the grid. Most importantly, to receive the data in this exact format you **must** use the Export option. Selecting the Print Report button will not reflect any modifications you apply to the grid.

The screenshot shows a data grid with the following columns: Tran ID, Consumer Name, IHID, SEC Code, Bank ABA, Bank Acct, Check No, Check Date, Check Type, Batch ID, Debit, Credit, and Ref. A single data row is visible with values: 1223718, jones, PPD - ... ***** *****3... 11/6/2009, Consu..., 2811, (\$35.00), \$0.00, 8 of 10. Below the grid, a context menu is open, listing options: Excel, PDF, CSV, RTF, Excel, and Export. The 'Export' option is highlighted with a mouse cursor. Other interface elements include a 'Count = 1' indicator, a 'Page 1 of 1' indicator, and buttons for 'First', 'Prev', 'Next', and 'Last'. There are also buttons for 'Show Customization Window', 'Admin Settings', 'Reset Grid', 'Collapse All', and 'Expand All'. At the bottom, there are buttons for 'PDF Format', 'Print Report', 'Cancel', 'SEC Code', and 'Chart Transactions'.

Print Report

This option prints reports in their original format and is not influenced by any grid modifications that you have applied (as indicated above (**Export Format Types**)). The report formats that are available vary by grid. Simply make your selection from the drop-menu and click Print Report. Please take note of the following:

To print reports in AchNow the following Internet Explorer settings are required:

a) Assign the AchNow Website to the Trusted sites zone:

- While logged on to AchNow select "Tools\Internet Options" in Internet Explorer.
- "Internet Options" will open. From "Internet Options" select the "Security" tab and click on the "Trusted Sites" icon.
- Then click on the "Sites" button to open the "Trusted sites" dialog box. If there is no entry for "https://www.achnow.us" in the "Websites" list click on the "Add" button to add AchNow to the Websites list.
- Click the "Close" button to close the "Trusted sites" dialog box

b) Modify the Security Settings for the Trusted Sites to allow prompting for file downloads:

- While in the Security tab of Internet Options, with the Trusted Sites icon selected, click on the “Custom Level” button
- This will open a dialog box for “Security Settings – Trusted Sites Zone”
- Select “Medium (default)” from the “Reset to” drop-down box and click on the “Reset” button to reset all settings to the default Trusted Sites security settings.
- Now scroll through the Settings to locate “Automatic prompting for file downloads”, which is in the “Downloads” section and select the “Enable” option.

Printing of reports within AchNow should function correctly now. If not, please insure that your Pop-Up blocker is disabled.

The screenshot shows a data grid with columns: Tran ID, Consumer Name, IHID, SEC Code, Bank ABA, Bank Acct, Check No, Check Date, Check Type, Batch ID, Debit, Credit, and Ref. A single record is visible with Tran ID 1223718, Consumer Name jones, SEC Code PPD - ..., Bank ABA ****..., Bank Acct ****..., Check No 3..., Check Date 11/6/2009, Check Type Consu..., Batch ID 2811, Debit (\$35.00), Credit \$0.00, and Ref 8 of 10. A context menu is open over the grid, listing various export and print options: PDF Format, Excel Format, CSV No Headers Format, CSV No Headers Full Info Format, CSV With Headers Format, CSV With Headers Full Info Format, and PDF Format. The 'Print Report' option is highlighted, and a mouse cursor is pointing at it. Other options include 'Reset Grid', 'Collapse All', 'Expand All', 'Excel', and 'Export'. The grid also shows a summary row with 'Total Records: 1' and 'Records per page: 25'.

Scroll Bars

Both horizontal and vertical scroll bars will be available to you when the grid exceeds the size of the grid frame. You can also use the scroll button on your mouse as well as the arrow keys on your keyboard to navigate inside the grid.

The Home Page

The Home Page is an easy access point for all transactional activity within ACHNow™. Your user name is located in the upper left hand corner of the screen. Directly below you can see what Account ID you are logged in under (for those users who have access to multiple merchant accounts).

The screenshot shows the ACHNow Home Page. At the top left is a blue banner with "Your Logo" and "Your Slogan Here". Below the banner, the user is logged in as "employee_u" with Account ID "1007". A dropdown menu for "Company1 (1007)" is open, showing a "Home" tab selected. The main content area is titled "Home" and features a large instruction: "1. Enter all your transactions for the day:". Below this are icons for various transaction types: CCD Credit, CCD Credit Recurring, CCD Debit, CCD Debit Recurring, ENR Automated Enrollment, PPD Credit, PPD Credit Recurring, PPD Debit, PPD Debit Recurring, TEL Debit, WEB Debit, and WEB Debit Recurring. On the right, a "Transaction Overview" table is visible.

Transaction Overview	
Ready To Process	0
Web Init Trans	0
Suspended Batch Trans	3
Returns to Review	15
Unauthorized Returns	0
Imported Invalid ABA Trans	4
Other Invalid Imported Records	4
Corrections	0
Future Payments	2

Note: To allow a larger viewing area as you navigate through the site, you can hide/show the list and tab menus by clicking the << >> icons located under the Merchant List. This is available for both List Bar and Tab modes. As well, you can expand/collapse the header bar by clicking the <<>> icons under the Other Applications drop-menu.

This screenshot shows the ACHNow Home Page with the sidebar menu hidden. The "Home" tab is selected in the "Other Applications" dropdown. The main content area contains three numbered instructions: "1. Enter all your transactions for the day:", "2. When you've finished adding all of your transactions, review them via the Pre-Transmission Report.", and "3. When you're satisfied that all of your transactions are correct, send the transactions for processing." The "Transaction Overview" table is expanded to show more data. A blue banner at the bottom states "No Payment Plans Were Generated At This Time." and contains links for "Home", "Logout", and "Legal".

Transaction Overview	
Ready To Process	0
Web Init Trans	17
Suspended Batch Trans	2
Returns to Review	3
Unauthorized Returns	3
Imported Invalid ABA Trans	12
Other Invalid Imported Records	12
Corrections	1
Future Payments	1
Active Payment Plans	21
Sent to Processor	2
Sent to ACH	72700
Items Paid/Settled	72618
Current Month to Date	7
Last Month	32

The header displays permanent information such as your Company logo, Company slogan, and Company name.

There are three user entry modes available in ACHNow™; Default, Simple and Novice. The Default Mode illustrated above lists each allowed transaction type individually on the Home Page, while the Simple Mode will display two drop downs; one for EFT Credit and one for EFT Debit. When one of these drop downs is selected the allowed transactions types are listed by the account types allowed. The Novice Mode imitates the links found in the legacy version of ACHNow™. The User Entry Mode is configured from the Add/Edit User screen.

The Main section of the Home page contains Hyperlink shortcuts to help you navigate ACHNow™ and to facilitate the submission of transactions. The hyperlink shortcuts that are displayed and available are dependent upon the permissions granted to the user by the Merchant Processor and/or Merchant.

To the right of the Main section is the Transaction Overview grid.

Transaction Overview

The Transaction Overview grid displays a summary of each Transaction category. It also displays a total amount for each Transaction category. This overview may also be used to obtain a list of transactions contained within a particular category by clicking on the category total.

Transaction Overview	
Ready To Process	1
Web Init Trans	17
Suspended Batch Trans	2
Returns to Review	3
Unauthorized Returns	3
Imported Invalid ABA Trans	12
Other Invalid Imported Records	12
Corrections	1
Future Payments	1
Active Payment Plans	21
Sent to Processor	4
Sent to ACH	72700
Items Paid/Settled	72618
Current Month to Date	9
Last Month	32



From this list a more detailed view of any particular transaction category can be obtained by simply clicking on the category total amount. The resulting screen can be used to review and verify all information for that particular category. Depending upon the type of transaction selected and the status in which the transaction is in, you will be given option buttons to perform certain functions.

Ready to Process – This screen displays transactions that have been entered into ACHNow™ via File Import and/or the Add Transaction screen that have not yet been ‘Sent to Processor’.

Web Init Trans – This screen displays transactions that have been entered using Pay by Check. For Merchant Processors or Site Users, any new Web Init Trans will automatically be synchronized from Processor when the user navigates to the Home Page.

Suspended Batch Trans - This screen displays transactions that have been rejected by the Federal Reserve for one reason or another. You also have the option to move them back to the Ready To Process queue after making your corrections.

Returns to Review – This screen displays returns -- transactions which you originated and could not be collected for one reason or another. Based on the permissions issued by your Processor you will be able to Edit, Delete, Clone, or Resubmit your returns. Normally these transactions are returned within 2 days but some returns can take up to 60 days. You can also choose to 'Hide' items shown on this screen. Even if you hide items, they will still be reflected on Return Reports. *Accounts where Auto-Resubmit is enabled in the Processor Application will not see their R01/R09 returns in this window.*

You can Resubmit returns which meet the following criteria:

- You have the necessary permission to resubmit returned items
- The returned transaction must have an R01 or an R09 return code
- The returned transaction is not a C21 transaction
- The returned transaction Submit Count is less than or equal to '2'
- The ABA/Account Number combination does not exist in Revoke Returns
- The following rules then apply to the resubmitted item:
 - If the transaction being resubmitted has an addenda, the newly created transaction will have an addenda.
 - The newly created transaction will have the Submit Count of the original transaction plus '1'.
 - If the Merchant's NSF Fee is greater than \$0.00, a fee transaction will also be created for each transaction resubmitted. The Sec Code for the fee transaction will be CCD if the returned transaction is a CCD and a WEB if the returned transaction is a WEB. Otherwise it will be a PPD transaction.

Unauthorized Returns – This screen displays all unauthorized returns. These returns cannot be resubmitted. You can however, Hide them once reviewed.

Imported Invalid ABA Trans - This screen displays transactions that have been imported into ACHNow™ and contain invalid ABA numbers. The Transactions will remain in this category until they have been corrected and re-submitted.

Other Invalid Imported Records - This screen displays transactions that have been imported into the system that do not follow the specified file format. Transactions will remain in this category until they have been corrected and re-submitted.

Corrections - This screen displays transactions that are corrections. These transactions were originated by you. The Bank is returning them as corrections to notify you of a change in the account information they received. Your corrections will appear when you receive returns. It is the Merchant's responsibility to review the correction information and make sure the transaction does not get originated again with incorrect information. You can also choose to 'Hide' items shown on this screen. Even if you hide items, they will still be reflected on Correction Reports.

Future Payments - This screen displays one-time transactions that have a date in the future.

Active Payment Plans – This screen displays payment plans which are still pending and have not yet completed.

Sent to Processor – This screen displays transactions that have been sent to the Processor with a Submit Date for the current day. To view prior submit dates, (within the last 3 months) please enter a date range after selecting this hyperlink. In addition, you can elect to search by Check Date. In the event you need to locate transactions older than 3 months, please utilize ACHNow Reports.

Sent To ACH – This screen displays all transactions that have been sent to the Federal Reserve with a Submit Date for the current day. Once your Processor has created an ach file, these items will move from 'Sent to Processor' status to this category. To view prior submit dates, (within the last 3 months) please enter a date range after selecting this hyperlink. In addition, you can elect to search by Check Date. In the event you need to locate transactions older than 3 months, please utilize ACHNow Reports.

Items Paid/Settled – This screen displays transactions that have originated from your system with a Settle Date for the current day and have not yet returned. "Paid" indicates the merchant has been paid. "Unpaid" indicates the money has been collected from the consumer but the merchant has not yet been paid. To view prior settle dates, (within the last 3 months) please enter a date range after selecting this hyperlink. In addition, you can elect to search by Check Date. In the event you need to locate transactions older than 3 months, please utilize ACHNow Reports.

Current Month to Date – This screen displays transactions you've originated for the current month (excluding transactions which are in status Sent to Processor).

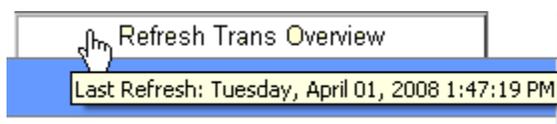
Last Month - This screen displays transactions that you originated last month (excluding transactions which are still in a status of Sent to Processor).

Sync Legacy Transactions

This button allows Merchant Processors / Site Users to synchronize processor transaction values (i.e. NetSettleID, SettleDate, etc) for existing transaction rows that were synced initially but whose value has since changed. (This process also runs automatically overnight.) In addition, clicking this button also brings over all legacy transactions and places them (with their offset) in the Sent to Processor queue in the Transactions Overview grid.

Refresh Trans Overview

This button allows users who's Merchants are set to "Manually Refresh Trans Overview" in the Add/Edit Merchant screen to refresh the Transaction Overview grid on the Home Page. The user can mouse-over the button at any time to see the last time a manual refresh was performed.



The button will have a background color of **red** (indicating a refresh should be performed) when any of the following occur:

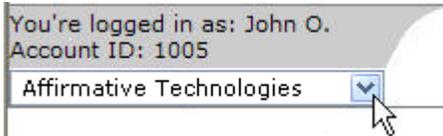
- When a transaction is added or deleted
- When a file is imported
- When transaction(s) are processed

- When a legacy sync is performed, either by clicking the sync legacy transaction button or by automatic syncing upon login (which syncs processed transactions) or each visit to the introduction page (which syncs un-processed transactions).
- When Web Initiated or Suspended Batch Transactions are moved to Ready to Process

Refresh Trans Overview

Merchant Menu (Grouping)

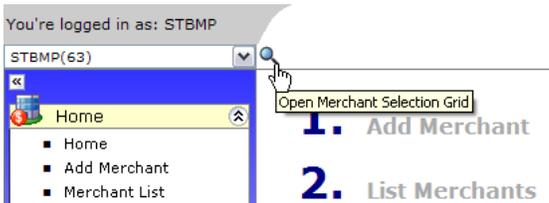
The Merchant drop-menu displays the Merchant under which the user resides. In addition, the User Name as well as their Account ID is displayed. Those who have been given permissions to access additional Merchants will be able to select them using this menu. To access another Merchant, simply select them from the menu. You will be directed to their home page after doing so.



Once you have selected a Merchant, all data viewed and any actions taken will be performed under that THAT MERCHANT'S ACCOUNT using their Account ID (not as yourself or under your Account ID). You can perform actions under that merchant account in the same manner you would perform them while logged in under your merchant account. To establish/modify this feature, Admin users can do so from the Users Tab via the Merchants field (Shown in a later chapter under 'Users')

Merchant Selection Grid

The Merchant Selection Grid icon is located to the right of the Merchant Menu. This icon is available to Merchant Processors, Site Users, and users with access to multiple merchant accounts. Once selected a grid will be displayed which allows you locate merchant accounts using a filters, sorting, etc. with ease. By default, the grid is sorted by Merchant Name.



Merchant Selector ✕

Select	Account ID	ME ID	Merchant	ACH Name	Prefix
<input type="radio"/>	<input type="text"/>				
<input checked="" type="radio"/>	1007	53	Company1	Company1	Co1
<input type="radio"/>	1005	54	Company2	Company2	Co2
<input type="radio"/>	1030	196	Credit Hold	Credit Hold	stb
<input type="radio"/>	1003	116	Demo Fee	DemoFee	STB
<input type="radio"/>	1022	121	GL Merchant	GL Merchant	STB
<input type="radio"/>	1038	191	Legacy Merchant	Legacy Merchant	STB
<input type="radio"/>	1036	179	Merchant 1061	Merchant 1061	STB
<input type="radio"/>	1037	181	Merchant 1061	Merchant 1061	STB

Page of

Total Records: 10
Records per page:

Help

ACHNow Help is located to the right of the Logout link in the page header and offers valuable tips and answers to frequently asked questions.

Other Applications

This menu allows you to navigate between ACHNow and other applications which you have access to. Selecting one of these applications from the menu will take you directly to the application using your same login credentials, but without the need to manually log in.

Transaction Flow

Step 1 - Add Transaction

From the home page, select a transaction hyperlink. You will be brought to the Add Transaction Entry Screen for that particular transaction type.

* Transaction Type: PPD Debit 

* Routing Transit:

* Account Number:

* Check Type: Consumer Checking

* Check Amount:

* Eff. Date: 8/10/2007

Reference:

* Consumer Name:

Address 1:

Address 2:

City: State:

* Country: United States Zip: 

Phone:

Email:

ID:

In-House ID:

Notify Account Holder

* Indicates Required Field

Transaction Type – Select the transaction types from the dropdown window.

Please note: If you have only one Transaction type allowed the Transaction Type drop-down will not be displayed. In the case of Novice Entry Mode, all transaction types will be displayed, but you will be prompted if you do not have permissions to the transaction type selected. Please refer to Appendix A for a list of Transaction Type definitions.

For users who have access to Payment Plans, you will see an icon to the right of the Transaction Type menu which allows you to make the payment recurring and will take you to the Add Payment Plan screen. This icon is only available for PPD, CCD, and WEB transaction types.

* Transaction Type: PPD Debit 

Routing Transit - Enter the ABA Bank Routing Transit No. (Found on the bottom of a check).

Account Number – Enter the bank account number (Found on the bottom of a check). A minimum of 3 digits are required for Checking Accounts and 2 for Savings Accounts.

Check Type – Select Checking or Savings

Check Amount – Enter the amount of your Check. Note: If you are adding a \$0.00 transaction (applicable for credits & debits only) a pre-note will be created. You will not be able to add another transaction for that ABA/AccountNo combination for 6 business days per NACHA rules. If after 6 business days the item has not returned, you will then be able to add a transaction for the ABA/AccountNo combination.

Effective Date - Select the Effective Date from the Calendar (defaults to current day’s date). Please note: The date input field also varies based on the transaction type. For ARC, POP and RCK transaction types the date input will be for Check Date. For the remaining transaction types (other than ENR, which will not have a date input field) the date input displayed on the screen will be for Effective Entry Date.

Only merchants that have “**Send to Ready to Process by Effective/Check Date**” selected (assigned by the Merchant Processor) will have the following logic flow for their transactions:

This logic applies to ACHNow Add/Edit Transaction, Add/Edit Payment Plan, and ACHNow Web Service Insert/Modify Transactions:

For SEC Codes using Check Date (RCK, ARC, POP, BOC, and C21), Check Date is required on form	
Send to Ready to Process by Effective/Check Date” selected	Set Effective Date to the Release Date specified on form Set Check Date and Effective Entry Date to Release Date + 1 Business Day
Send to Ready to Process by Effective /Check Date” not selected	Set Check Date and Effective Entry Date to Check Date specified on form Set Effective Date to Check Date - 1 Business Day

For SEC Code PPD or CCD Credit Loan	
Send to Ready to Process by Effective /Check Date” selected	Set Effective Date to Effective Entry Date - 1 Business Day
Send to Ready to Process by Effective /Check Date” not selected	Set Effective Date to Effective Entry Date - 2 Business Days

For All Other SEC Codes, which use Effective Entry Date (Effective Entry Date is required on form)	
Set Check Date to today (Check Date becomes Transaction Date for these SEC Codes)	
Send to Ready to Process by Effective /Check Date” selected	(Effective Date will be used on form instead of Effective Date) Set Effective Date to Effective Date specified on form Set Effective Entry Date to Effective Date + 1 Business Day
Send to Ready to Process by Effective /Check Date” not selected	Set Effective Entry Date to Effective Entry Date specified on form Effective Date For Debits - Set to Effective Entry Date - 1 Business Day For Credits - Set to Effective Entry Date - 2 Business Days

Reference – Enter a reference for the transaction if desired

Consumer Name – Enter the Consumer’s Name

Please note: If the transaction type selected is a “business” transaction type, the Name label will be changed to “Company Name”.

Address Rolodex Icon

Address 1:
Address 2:
City:
State: Zip: Phone:
Email:

Address Matching - When adding a new transaction, the address matching function will attempt to find a match on either one of the following field values; ABA number, Account Number and or Consumer Name. If a Match is found, the saved address information will be used to populate the screen.

Address 1 – / Address 2 – Enter the address

City / State / Zip – Enter the City and State location followed by zip code.

Phone – Consumer’s phone number

Email – Consumer’s email address

ID – Enter the Tax ID (field present only for certain transaction types)

In-House ID – Enter the In – House ID

Notify Account Holder – Selecting this check box requires you enter an email address for the consumer. If selected, an email will be generated to the email address specified with the Amount and Effective Date you have indicated. Note: If cloning a transaction that was entered without an email address, this check box will not be selectable. Below is an example of the email the client will receive:

From: test@affirmativeusa.com [mailto:test@affirmativeusa.com]
Sent: Monday, August 25, 2008 6:55 AM
To: test@affirmativeusa.com
Subject: Transaction From Company1

Please Note: A transaction from Company1 for the following amount: \$10.53, was authorized to be credited to your account on or about: 8/25/2008.

When adding transactions the fields marked with an asterisk ‘*’ are required fields. Make sure you have completed all required fields and click the Add button to enter the transaction. Once the transaction is added it will be placed in Ready to Process status.

Step 2 - Pre-Transmission Report

The Pre-Transmission Report screen can be accessed from 3 locations:

The Home Page Pre-Transmission link (Step 2), the Home Page Menu, or the Reports Tab/List Menu.

You're logged in as: employee_u
Account ID: 1007

Pre-Transmission Report

Company1 (1007) Other Applications
ACHNow

Drag a column header here to group by that column

Tran ID	SEC Code	Consumer Name	IHID	Bank ABA	Bank Acct	Check Date	Check Type	Debit	Credit	Ref	Status
1223712	PPD	Test Transaction 1		*****	*****5455	11/4/2009	Consum...	(\$1.00)	\$0.00		New Tr...
1223713	TEL	Test Transaction 2		*****	*****6666	11/4/2009	Consum...	(\$2.00)	\$0.00		New Tr...
								(\$3.00)	\$0.00		
								2	0		

Count = 2

First Prev Page 1 of 1 Next Last

Show Customization Window Admin

PDF Format
Excel Format
Excel Optional Format
CSV No Headers Format
CSV No Headers Optional Format
CSV With Headers Format
CSV With Headers Optional Format
PDF Format

Print Report

Collapse All Expand All

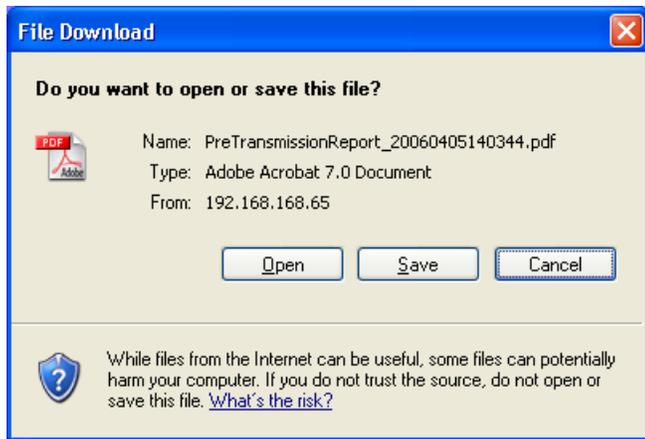
Records per page: 25

Excel Export

Cancel

You can choose to generate the report in several formats (with or without headers). In addition, you can select the Optional Format for either Excel or CSV. The optional format alters the order the columns are displayed in. (For long-time users of ACHNow, the columns are ordered in the same order as Legacy ACHNow).

Click the Print Report button and you will receive a File Download dialog box. Select Open to view the report or Save to save the report to a local directory on your workstation.



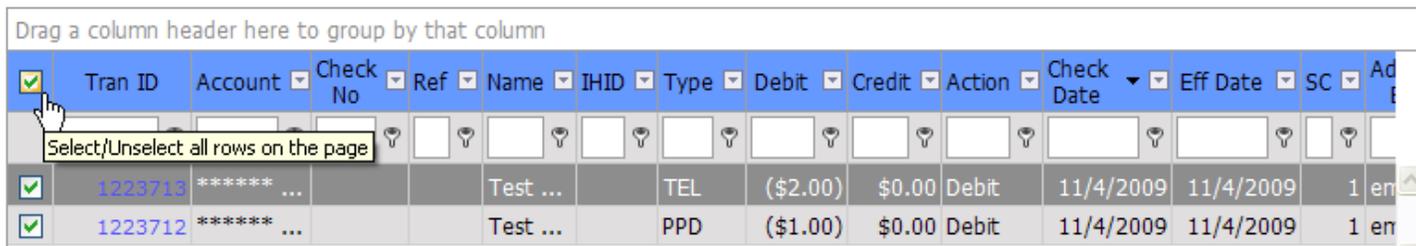
The Pre Transmission Report will display only transactions that are ready to be sent to your processor.

Delete - If selected you will be brought to the Delete Transaction screen. Select the check box to confirm the Deletion and click the Delete button.

Clone - If selected you will be brought to the Add Transaction screen. Only the information contained in the following fields may be changed: Check Amount, Check Number, Check Date, Reference, Consumers Name, SSN and In – House ID. Make the desired changes and select the Add button to create another transaction.

Sched – If selected you will be brought to the Add Recurring Transaction screen. Use this screen to enter Recurring Transactions. Please note that Recurring Transactions will be generated one business day early if they fall on holidays or weekends.

The Ready to Process grid contains the transactions that are ready to be sent to your processor. This grid also displays the total number of transactions, (all debit & credit totals) that can be batched and sent to the processor. The transactions that can be processed have a green check in the check box located on the left side of the view. You can deselect a transaction by clicking on this check box. You may deselect all the transactions selected by clicking on the icon in the header bar.



Drag a column header here to group by that column

<input checked="" type="checkbox"/>	Tran ID	Account	Check No	Ref	Name	IHID	Type	Debit	Credit	Action	Check Date	Eff Date	SC	Ad
<input checked="" type="checkbox"/>	1223713	*****	...		Test ...		TEL	(\$2.00)	\$0.00	Debit	11/4/2009	11/4/2009	1	en
<input checked="" type="checkbox"/>	1223712	*****	...		Test ...		PPD	(\$1.00)	\$0.00	Debit	11/4/2009	11/4/2009	1	en

The deselected transaction(s) will not be included in the batch process.

In addition, you can void any transactions you do not wish to process, by selecting the checkmark icon and clicking the Void button.

For those users who are only processing certain transactions and only want to include those specific transactions on their Pre-Transmission report, you will have the ability to run the Pre-Transmission report after clicking the Process button.

Click the Process button to process the transactions selected. You will be directed to a confirmation grid which displays only the transactions selected for processing.

Ready to Process

Click the 'Process' button below to process all transactions selected.

<input checked="" type="checkbox"/>	Tran ID	Account	Check No	Ref	Name	IHID	Type	Debit	Credit	Action	Check Date	Eff Date	SC	Added By	Edit	Delete	Clone	Sched
<input checked="" type="checkbox"/>	1223712	*****			Test ...		PPD	(\$1.00)	\$0.00	Debit	11/4/2009	11/4/2009	1	employ...				
<input checked="" type="checkbox"/>	1223713	*****			Test ...		TEL	(\$2.00)	\$0.00	Debit	11/4/2009	11/4/2009	1	employ...				

Count = 2 (\$3.00) \$0.00
2 0

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

PDF Format Pre-Transmission Report * Confirm Password: Process Cancel

Process Transactions Listed

Number of Transactions Selected: 2

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[Logout](#)

[Legal](#)

Clicking the Pre-Transmission Report button will produce a report containing only the transactions you have selected to process.

Once you have entered your Password and selected the Process button, you will be returned to the Ready To Process grid. You can then generate the Transactions By Batch and Transmittal Register Reports.

Ready to Process

<input checked="" type="checkbox"/>	Tran ID	Account	Check No	Ref	Name	IHID	Type	Debit	Credit	Action	Check Date	Eff Date	SC	Added By	Edit	Delete	Clone	Sched
<input checked="" type="checkbox"/>	1223713	*****			Test ...		TEL	(\$2.00)	\$0.00	Debit	11/4/2009	11/4/2009	1	employ...				

Count = 1 (\$2.00) \$0.00
1 0

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Transactions By Batch Print Processing Report Exit

Transactions By Batch
Transmittal Register

The Transmittal Register report displays a summary of the transactions for a specific batch. This report is similar to the Pre-Transmission report however it displays only summary information for the transactions that were actually sent. This report is available when processing transactions, after importing a file, or after creating a reversal.

It may be required that this report be faxed to the bank prior to your transactions being completed. The fax number of the processor is printed on this report for convenience. This report can be used by those who use Net Settlements as well as those that do not.

Company1
 2 Jasmin
 Rittman, OH 44667
 Phone: 727-772-9881
 Fax: 727-772-9881

Fax To: 727-555-1234

Delivery Date: 05/19/2009

Delivery Time: 1:41:20 pm

Debit Batch Information:

Batch Id: 2486

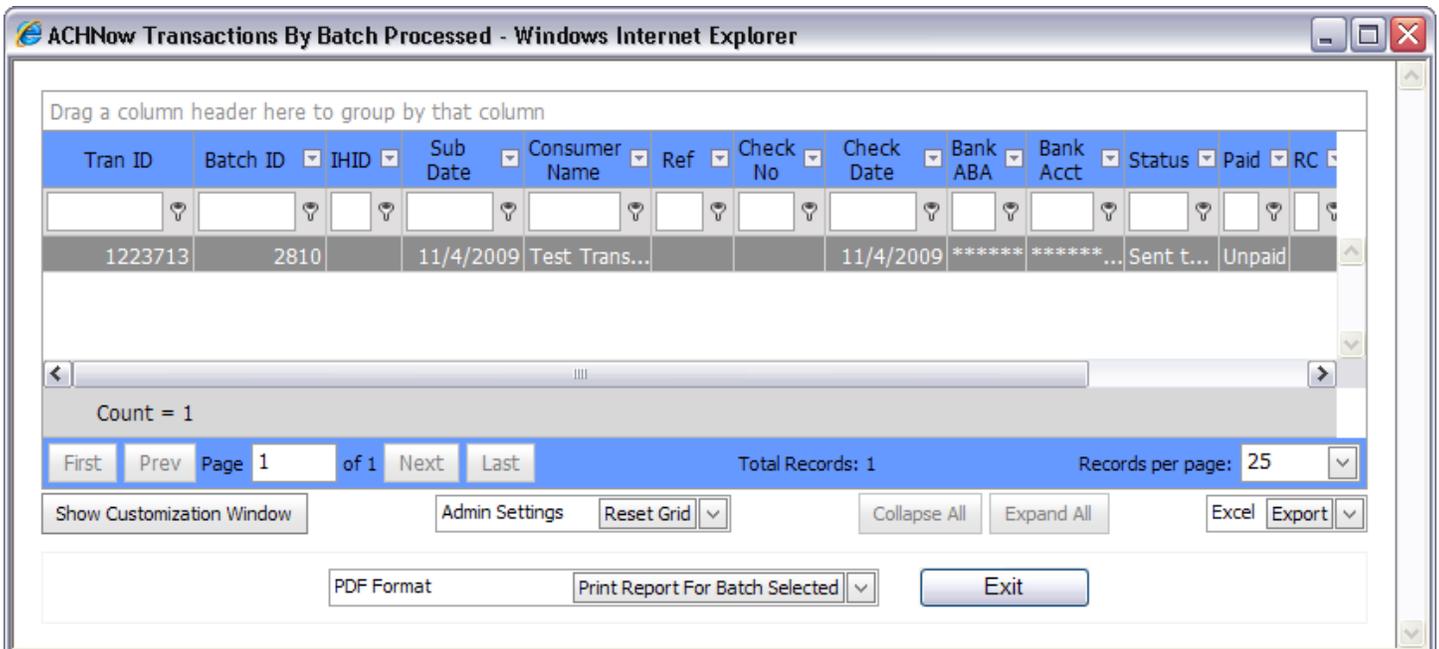
Item Counts (Debit):	1	Amount (Debits):	\$1.00
Item Counts (Credit):	1	Amount (Credits):	\$1.00

Authorized Signature / Company	05/19/2009 Date
--------------------------------	--------------------

For Bank Use Only

Task	Completed (Initials of Employee)
Verified Signature	_____
Entered Into ACH Control Log	_____
Verified Register to File Totals	_____

The Transactions by Batch report lists all transactions within a specific batch. Select the desired batch row from the window and click Print Report. In the event you navigate somewhere else in the application, the window will be automatically closed.



Find Transactions

The Find Transaction screen allows you to perform specific Transaction searches in ACHNow™.

Transaction State: Pending Processed ACH'd All

Select Merchant(s): Company1 (1007)
Company2 (1005)
Credit Hold (1030)
DemoFee (1003)

Select All
De-Select All

Transaction Type: ALL

Routing Transit: |

Account Number:

Check Type:

Consumer/Company Name:

Schedule:

Check Number:

Check Amount: =

Return Item Fee: =

Return Item Fee Description:

Addenda Info:

Enrollment Type:

Check/Trans Date From: To:

Eff. Date From: To:

File Import Date From: To:

Submit Date From: To:

Submit Count: =

Reference:

SSN/ID:

In House ID:

Import ID (Private Data):

Trans. Status: ALL

Find Transactions For: All Criteria At Least One Criteria

Submit

Enter at least one criterion to execute a successful search. The “%” wildcard can be used to assist.

Transaction State

Pending – Displays transactions which have not yet been processed

Processed – Displays transactions Sent to Processor but not Sent to ACH

ACH'd – Displays transactions which have been sent to ACH

ALL – Displays the top 1,000 items that have not yet been processed and top 4,000 items which have been ACH'd or Processed

Select Merchant(s) – Those users who have access to multiple merchant accounts will see an additional menu to select the merchants you wish to include in your search. By default, all are selected. You can choose however to search by one or multiple. Simply click on one, then while holding down the <CTRL> key, click on others as desired and enter your search criteria.

Transaction Type – Select a transaction type from the drop-menu

Routing Transit – Enter all or part of an ABA Routing Transit number.

Account Number - Enter all or part of an account number.

Check Type - Select a Check type from the dropdown window.

Consumer / Company Name - Enter all or part of a Consumer / Company Name.

Schedule - Select a Schedule from the drop-menu.

Check Number - Enter all or part of a Check number.

Check Amount - Enter all or part of the Check amount.

Return Item Fee - Enter all or part of the Return Item Fee.

Return Fee Description - Enter all or part of the Return Fee description.

Addenda Information - Enter all or part of the Addenda Information.

Enrollment Type - Select an Enrollment Type from the dropdown window.

Check / Trans Date – Type the ‘From’ and ‘To’ Check Date or select the dates from the calendar.

Eff. Date – Type the ‘From’ and ‘To’ Effective Date or select the dates from the calendar.

File Import Date - Type the ‘From’ and ‘To’ File Import Date or select the dates from the calendar.

Submit Date – Type the ‘From’ and ‘To’ Submit Date or select the dates from the calendar.

Submit Count – Select the =, <, > symbol from the drop-menu and type a 1,2,3 in the field.

Reference - Enter all or part of the Reference information.

SSN/ID – Enter all or part of the SSN or ID.

In House ID - Enter all or part of the In House ID.

Import ID (Private Data) – Enter all or part of the Import ID or Private Data.

Trans Status - Select a Transaction Status from the dropdown window.

Find Transactions For – Select either the All Criteria radio button or At Least One Criteria radio button.

Click the Submit button to find your transactions. Once the search is submitted, the Results will be displayed in a grid.

Find Transactions

Modify Search Criteria Click the **+** icon on the left to modify the search criteria and search again

Drag a column header here to group by that column

Tran ID	Tracking Tran ID	Trans Status	Account	Check No	Ref	Name	SSN/ID	IHID	Import ID (Private Data)	Type	Debit	Credit	Action
1223712	0	New Tra...	*****5455			Test Transaction 1				PPD	(\$1.00)	\$0.00	Debit
1223550	16108598	Sent to ...	*****6465		5 of 0	Monthly Ongoing				PPD	(\$2.00)	\$0.00	Debit
1223590	16108597	Sent to ...	*****4545		Pren...	Cherice				PPD	\$0.00	\$0.00	Debit
1223571	16108574	Sent to ...	*****5454			jeff dunham				PPD	\$0.00	\$2.00	Credit
1223561	16108566	Sent to ...	*****4545			Cherice				PPD	(\$1.00)	\$0.00	Debit
1223254	16108269	Sent to ...	*****6465		4 of 0	Monthly Ongoing				PPD	(\$2.00)	\$0.00	Debit
1223231	16108250	Sent to ...	*****4545			test pl				PPD	(\$4.00)	\$0.00	Debit
1223228	16108246	Sent to ...	*****6465		3 of 0	Monthly Ongoing				PPD	(\$2.00)	\$0.00	Debit
1223207	16108219	Sent to ...	*****4445			test				PPD	(\$4.00)	\$0.00	Debit

2025 Record(s) Found

For qualifying items, the user will have the ability to Edit, Delete, Clone and Sched (create a Payment Plan) for the transaction selected by clicking on the appropriate icon.

Please Note – Only those transactions that have a status of “New Transaction” can be edited and or deleted.

To modify the search criteria and search again, click the ‘+’ next to “Modify Search Criteria”.

Pre-Transmission Report

The Pre Transmission Report displays transactions which are ready to be sent to your processor.

Select the desired report format and click the Print Report button. You will be presented with the File Download confirmation window. Select Open to view the report or select Save to save the report to a local directory on your workstation.

Processing

The Processing Menu contains four sub-menu selections: Ready to Process, Trans Reversal, Create ENR ACH File, and Sent to Processor.

Ready to Process

This screen displays transactions that have been entered into ACHNow™ via File Import and/or the Add Transaction screen that have not yet been 'Sent to Processor'. A detailed view of any transaction can be obtained by clicking on the Edit icon. In addition, those with the necessary permissions can select the Delete, Clone, or Schedule Icons where applicable.

You're logged in as: employee_u
Account ID: 1007
Company1 (1007)

Ready to Process

Other Applications
ACHNow

Click the 'Process' button below to process all transactions selected.

Drag a column header here to group by that column

<input checked="" type="checkbox"/>	Tran ID	Account	Check No	Ref	Name	IHID	Type	Debit	Credit	Action	Check Date	Eff Date	SC	Added By	Edit	Delete	Clone	Sched
<input checked="" type="checkbox"/>	1223713	*****	...		Test ...		TEL	(\$2.00)	\$0.00	Debit	11/4/2009	11/4/2009	1	employ...				
<input type="checkbox"/>	1223712	*****	...		Test ...		PPD	(\$1.00)	\$0.00	Debit	11/4/2009	11/4/2009	1	employ...				

Count = 2
(\$3.00) \$0.00
2 0

First Prev Page 1 of 1 Next Last Total Records: 2 Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Process Void

Number of Transactions Selected: 1

Edit - If selected you will be brought to the Edit Transaction screen. Modify information as desired and click the Update button when finished. Upon updating the information you will be returned to the grid.

Delete - If selected you will be brought to the Delete Transaction screen. Select the check box to confirm the Deletion and click the Delete button.

Clone - If selected you will be brought to the Add Transaction screen. Only the information contained in the following fields may be changed: Check Amount, Check Number, Check Date, Reference, Consumers Name, SSN and In – House ID. Make the desired changes and select the Add button to create another transaction.

Sched – If selected you will be brought to the Add Recurring Transaction screen. Use this screen to enter Recurring Transactions. Please note that Recurring Transactions will be generated one business day early if they fall on holidays or weekends.

As detailed in **Step 3**, the Ready to Process grid contains the transactions that are ready to be sent to your processor. This grid also displays the total number of transactions, (all debit & credit totals) that can be batched and sent to the processor. The transactions that can be processed have a green check in the check box located on the left side of the view. You can deselect a transaction by clicking

on this check box. You may deselect all the transactions selected by clicking on the check box in the header row. Deselected transaction(s) will not be included in the batch process.

Trans Reversal

(If you do not have access to this menu item and feel you should, please contact your Merchant Processor.)

Trans Reversal allows you to create a new transaction which is the exact opposite of the original transaction. i.e. Reversing a \$5.00 Debit would create a new \$5.00 credit transaction. All information contained in the original transaction (ABA/AcctNo, Name, Reference, InHouse ID, etc) are used in the new transaction.

Reversals must meet the following criteria: SettleDate is not more than 5 business days ago, the Status is Sent To ACH, the RecordType is Detailed, and the transaction is not an Offset. In addition, users can only reverse transactions they have entered (with the exception of Site Users).

If you wish to reverse a single transaction, begin by searching by the original Tran ID. (The Tran ID can easily be found by looking in the Sent To ACH grid from Transaction Overview on the Home Page)

You're logged in as: employee_u
 Account ID: 1007
 Company1 (1007)

Batch and Trans Reversal

Other Applications
 ACHNow

Reversal Criteria													
Total Debits			Count: 1	Amount: \$15.00			Total Credits			Count: 0	Amount: \$0.00		
Tran ID	Batch ID	Reference	Consumer Name	In House ID	Status	RC Sec Code	Amount	Check No	Bank ABA	Bank Acct	Check Date		
1223591	2795	gym membership 2 of 13	mary white		Sent to ACH	PPD Debit	\$15.00		123456780	*****3455	11/02/2009	11/2	

Total Transactions Count: 1 Amount: \$15.00

Clicking "Reverse" will create new transaction(s) from the transaction(s) listed above with the exact opposite dollar value and place them in Ready To Process. Failure to complete the reversal by clicking "Process" in the following step will require you to manually send the transaction(s) to processor from the Ready to Process Screen.

Displaying record(s) found for this Tran ID.

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Clicking Reverse will immediately create the new transaction in the Ready To Process queue. If you created the reversal in error, do not complete the confirmation in the next step. Simply navigate to the Ready To Process queue and delete the transaction. If you do wish to continue with the reversal you have two options.

Batch and Trans Reversal

Reversal Criteria														
Total Debits				Count: 1	Amount: \$15.00				Total Credits			Count: 0	Amount: \$0.00	
Tran ID	Batch ID	Reference	Consumer Name	In House ID	Status	RC Sec Code	Amount	Check No	Bank ABA	Bank Acct	Check Date			
1223591	2795	gym membership 2 of 13	mary white		Sent to ACH	PPD Debit	\$15.00		123456780	*****3455	11/02/2009	11/2		

<
>

Total Transactions

Count: 1

Amount: \$15.00

The batch\transaction(s) have been created as a Reversal Batch. You can Send this Batch to your processor from this screen or from the Ready to Process screen. If you agree with the information provided on this page, enter your password and click on the "Submit" button. This will take a few minutes, please wait for the confirmation page to appear. If you do not agree with the information on this page and want to cancel this process, click on the "Cancel" button to delete the newly created transactions.

Once this action is executed the status for the effected transactions will change to "Sent to Processor" and you will not be able to make changes to the transactions at that point. Checking the [Pre-Transmission Report](#) thoroughly prior to this step is highly recommended.

* Confirm Password:

Process

Cancel

You can leave the confirmation screen without entering your password. Doing so will leave the new transaction in the Ready To Process queue for later processing. Or, you can enter your password which will send the item directly to processor. Upon entering your password and hitting Enter you will receive a success message and be returned to the initial Trans Reversal screen where you can view the Transmittal Register.

The same steps apply for Trans Reversal by Batch ID. In this case however, new opposing transactions will be created for each transaction in the batch.

Create ENR ACH File

(If you do not have access to this menu item and feel you should, please contact your Merchant Processor.)

This grid displays only ENR transactions that can be batched to create an ENR ACH File.

You're logged in as: employee_u
Account ID: 1007
Company1 (1007)

Create ENR ACH File

Other Applications
ACHNow

Drag a column header here to group by that column

<input type="checkbox"/>	Tran ID	Account	Name	Type	Amount	Action	Eff Date	Added By	Added Time	Edit	Delete	Clone	Sched
<input type="checkbox"/>	1223716	*****9...	Maggie Moo	ENR	\$0.00	Credit	NA	employee_...	11/4/2009 1:25:03 PM				
<input type="checkbox"/>	1223717	*****9...	Jorge Nooner	ENR	\$0.00	Credit	NA	employee_...	11/4/2009 1:26:31 PM				

Count = 2 \$0.00

First Prev Page 1 of 1 Next Last Total Records: 2 Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Create ACH File

Click the check box to select the transactions that you wish to batch to create an ACH File. (Users who do not have the permission to modify transactions, can click on the TranID to view the transaction details.) A snapshot of the grid can be made by clicking on the Export button. Click the Create ACH File button to process the transaction(s). You will be brought to another grid displaying only the transactions selected for processing.

You're logged in as: employee_u
Account ID: 1007
Company1 (1007)

Create ENR ACH File

Other Applications
ACHNow

Discretionary Data: DD1 * File Name: 091104012642employee_user .ach

<input checked="" type="checkbox"/>	Tran ID	Account	Name	Type	Amount	Action	Eff Date	Added By	Added Time	Edit	Delete	Clone	Sched
<input checked="" type="checkbox"/>	1223716	*****9...	Maggie Moo	ENR	\$0.00	Credit	NA	employee_...	11/4/2009 1:25:03 PM				
<input checked="" type="checkbox"/>	1223717	*****9...	Jorge Nooner	ENR	\$0.00	Credit	NA	employee_...	11/4/2009 1:26:31 PM				

Count = 2 \$0.00

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Confirm

Create ACH File Cancel

Create ACH File for Transactions Listed

Number of Transactions Selected: 2

The confirmation screen displays the selected transaction(s), the Discretionary Data, and the File Name for the ACH File. The Discretionary Data and File Name will have default values, but they can be modified by the user. The file name will have a default value of the user login name appended to the current date/time.

Select the check box to Confirm creation of the ACH File and Click the Create ACH File button.

You will be brought to the File List screen and receive a confirmation message: "Transaction(s) Successfully Added to ACH File."

The files displayed in the grid can be downloaded to your local workstation.

You're logged in as: employee_u
Account ID: 1007

File List

Other Applications

Company1 (1007) ACHNow

Drag a column header here to group by that column

Batch	File Date	Download
091104012947employee_user.ach	11/4/2009	
091103091511employee_user.ach	11/3/2009	
090204010608employee_user.ach	2/4/2009	

First Prev Page 1 of 1 Next Last Total Records: 3 Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Click on the Download Icon to download the file.

Select Open to view the ACH File or select Save to save the file to your local hard drive.

File Download

Do you want to open or save this file?

Name: 070810120627employee_user.ach
Type: ACH_auto_file, 960 bytes
From: atiweb

Open Save Cancel

While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. [What's the risk?](#)

Once the file is downloaded it is moved to an archived status. A list of the archived files can be viewed from the Archived Files screen.

Sent To Processor

This screen displays transactions that have been sent to the Processor. The information displayed is the debit and credit counts and totals. The grid also displays the Total Transaction count and amount values.

You're logged in as: employee_u
 Account ID: 1007
 Company1 (1007)

Sent to Processor

Other Applications
ACHNow

Drag a column header here to group by that column

Tran ID	Account	Ref	Batch ID	Name	Type	Debit	Credit	Check Date	Eff Date	SC	Added By	Clone
1223713	*****6666		2810	Test Transaction 2	TEL	(\$2.00)	\$0.00	11/4/2009	11/4/2009	1	employ...	
1223714	*****7778	OFFSET I2810	2810	Company1	CCD	\$0.00	\$2.00	11/4/2009	11/4/2009	1	employ...	
1223686	*****5454	24 of 0	2804	Weekly Tues Ongoing2	CCD - ...	(\$4.00)	\$0.00	11/3/2009	11/3/2009	1	employ...	
1223691	*****7778	OFFSET I2804	2804	Company1	CCD	\$0.00	\$4.00	11/2/2009	11/2/2009	1	employ...	
						(\$6.00)	\$6.00					
Count = 4						2	2					

First Prev Page 1 of 1 Next Last Total Records: 4 Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Within this grid you have the ability to Clone eligible transactions. After you have selected the Clone icon you will be directed to the Add Transaction screen. Only the information contained in the following fields may be changed: Check Amount, Check Number, Check Date, Reference, Consumers Name, SSN and In – House ID. Make the necessary changes and select the Add button to create another transaction.

Files

The Files menu contains six sub-menu selections: File List, Archived Files, File Formats, Add File Format, Import a File, and Import Errors.

File List

The File List screen displays the transaction(s) that were successfully added to ACH File for Stand-Alone users. The information displayed is the Batch File name, the File Date, and icons to Download or Backout a file.

Batch	File Date	Download	Backout
091104012947employee_user.ach	11/4/2009		
091103091511employee_user.ach	11/3/2009		
090204010608employee_user.ach	2/4/2009		

Click on the Download Icon to download the file.

Select Open to view the ACH File or select Save to save the file to your local hard drive



Once the file is downloaded it is moved to an Archived status. A list of the archived files can be viewed from the Archived Files screen.

Standalone users also have the ability to **Back Out** an existing ACH File. To do so, click the Back Out icon . You will be asked to confirm your selection by entering your password. Upon clicking Submit, the file will be removed from the list and the transactions will be placed in the Ready To

Process queue. Edit them as desired and when satisfied, process the transactions to create a new ACH File.

Archived Files

The Archived Files screen displays a list of Batches that have been processed.

You're logged in as: employee_u
Account ID: 1007
Company1 (1007)
Other Applications
ACHNow

Archived Files

Drag a column header here to group by that column

Batch	File Date	Download
1809.ach	7/30/2009	
7760.ach	7/29/2009	
090729013924employee_user.ach	7/29/2009	
8100.ach	5/11/2009	
090511063913employee_user.ach	5/11/2009	
6481.ach	1/26/2009	
090126092220employee_user.ach	1/26/2009	

First Prev Page 1 of 2 Next Last Total Records: 33 Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Click on the Download Icon to download the file.

Select Open to view the ACH File or select Save to save the file to your local hard drive

File Formats

The File Format screen lists the selections of Arc Scanner Format, Extended, Reference, Standard, Standard Ready to Process, Standard ACH, and Standard ACH Ready to Process by default. File formats you have added via the 'Add File Format' screen will also be displayed. Those formats labeled 'Ready to Process' will send the transactions to Ready to Process instead of sending them directly to your Processor.

You're logged in as: Credit H.
Account ID: 1030
Credit Hold (1030)

File Formats

Other Applications
ACHNow

Drag a column header here to group by that column

Format Name	Format Type	Contains Header	Edit	Delete	List
ARC Scanner Format	CSV/XLS	N			
Extended	CSV/XLS	N			
Reference Format	CSV/XLS	N			
Standard	CSV/XLS	N			
Standard - Ready to Process	CSV/XLS	N			
Standard ACH	ACH	N			
Standard ACH - Ready to Process	ACH	N			

First Prev Page 1 of 1 Next Last Total Records: 7 Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Although you cannot edit, delete, or clone the 7 default file format selections, you can perform these actions for any file formats you have added. From this screen you can also easily identify which file formats contain a header.

Edit File Format

Select the Edit icon, make modifications as desired, and click Update.

* Format Name:

* Format Type: CSV/XLS Fixed Length

In the grid below, place the number of the field in which the item appears in your file.

Field	Position
User Login	0
*+Sec Code	9
Transaction Type	0
* Account Name (First Last)	1
Last Name	0
* Bank ABA	2
* Bank Account No	3
* Amount	4
Service Fee Amount	5
*+Account Type	6
Check No	7

File Contains Header

No Decimals Amounts Contain Decimals WITHOUT Actual Decimal Points (eg. 13768 to be read as 137.68)

Status Default Setting: If Status not specified or has no value, set the default value to:

Account Default Setting: If Acct Type has no value, set the default value to:

Sec Code Default Setting: If Sec Code has no value, set the default value to:

Use Replacement Logic: Allows the replacement of the Account Type and/or Sec Code with the values specified

Determine By Check Date

Send To Ready To Process

Send Directly To Processor

*** Indicates Required Field**

****Indicates Required Field When No Default Specified**

Clone File Format

Select the Clone icon, make modifications as desired (making sure to modify the Format Name as well) and click Update.

Delete File Format

Select the Delete icon, click the Confirm Delete check-box and click the Delete button.

Add File Format

To add a new file format, you will need to provide the Format Name, select the appropriate radio button for the Format Type, and indicate the format parameters.

When creating a CSV/XLS Format Type, simply double-click in each desired Position Field and type the corresponding number for the column you would like the data to appear in. Example: Using '1' for SEC Code will place that data in the first column. Make sure to complete all required fields (those marked with a red asterisk '**') at a minimum. Make sure to click the check-box if the file will contain a header.

By default, the Status will be set to 'Determine By Check Date'. However, you can choose to have imported items sent to Ready To Process or directly to Processor.

1) Determine By Check Date: This option is the default and does not force Status to have any particular value. The following rules apply to files imported without a Status field mapping or a default specified:

Check Date	Type	Destination
tomorrow	debit	Future Payments
today	debit	Sent to Processor
tomorrow	credit	Future Payments
today	credit	Sent to Processor

ARC and RCK types will always be sent to processor regardless of check date

2) Send To Ready To Process: This option forces all transactions to be placed in the Ready to Process queue regardless of check date. This is true when a Status field is not mapped and when a Status field is mapped but no value is specified.

3) Send Directly To Processor: This option forces all transactions to be Sent to Processor regardless of check date. This is true when a Status field is not mapped and when a Status field is mapped but no value is specified.

For Account Default Setting, you can select Personal Checking, Personal Savings, or Business Checking in the event the 'Acct Type' field is blank in the imported file. As well, you can select a default SEC Code in the event this field is blank in the imported file.

Finally, you can utilize 'replacement logic'. This allows you to automatically replace specific field values in a file with those you indicate. For example: If in your file you have WEB transactions and you indicate to replace with Tel/Checking, those transactions will be automatically changed to TEL on import. When satisfied, click Add. You will now see the new file format on the File Formats screen.

Required Fields			
Field Name	Length	Data Format	Description / Comments
SEC Code	6	Alpha Numeric	Acceptable SEC Codes: ARC, BOC, C21, Credit, Debit, POP, RCK, TEL, WEB
Transaction Type	6	Alpha	Valid entries are Debit or Credit
Account Name (First Last)	22	Alpha Numeric	Used for Account Holder's Name
Bank ABA	9	Numeric	Used for Account Holder's Bank ABA Number

Bank Account No	17	Alpha Numeric	Used for Account Holder's Bank Account Number. (3 digits minimum are required for Checking Accounts, 2 digit minimum is required for Savings Accounts.)
Amount	11	Numeric	Valid amounts are between 1 and 99999999.99
Account Type	1	Alpha	C = Consumer Checking, S = Consumer Savings, B = Business Checking.

Non-Required but Frequently Used Fields			
Field Name	Length	Data Format	Description / Comments
Check No	9	Numeric	Used for ARC, RCK, and POP file imports
Check Date	10	Date	Format : <MM/DD/YYYY>
Eff Entry Date	10	Date	Format : <MM/DD/YYYY>
In House ID	30	Alpha Numeric	Unique Id from your system
Terminal City	4	Alpha	City of actual scan
Terminal State	2	Alpha	State of actual scan
Status	1	Numeric	Valid entries are a 1 or 2
Address1	30	Alpha Numeric	Used for Account Holder's address
Address2	30	Alpha Numeric	Used for Account Holder's address
City	30	Alpha	Used for Account Holder's city
State	4	Alpha	Used for Account Holder's state abbreviation
Zip	10	Numeric	Used for Account Holder's zip (5 digits or 5 - 4 digits)

The chart above outlines those fields which are required when creating/modifying a file format. You can choose not to utilize the SEC Code and Account Type fields in your file as long as you select default replacements from the menus provided.

Field	Position
User Login	0
**Sec Code	9
Transaction Type	0
* Account Name (First Last)	1
Last Name	0
* Bank ABA	2
* Bank Account No	3
* Amount	4
Service Fee Amount	5
**Account Type	6
Check No	7

Account Default Setting: If Acct Type not specified or has no value, set the default value to:

Consumer Checking

Sec Code Default Setting: If Sec Code not specified or has no value, set the default value to:

WEB

When creating a Fixed Length Format Type, you will need to indicate both the Starting Position and Length. Example: Let's say you want the Bank ABA to be the first column. You would type a '1' in the Start Pos. field and since ABA's are always 9 characters, the length would be 9. In order for the fields not to run together, add a few character spaces for the next Start Pos. Our next field is going to be Bank Account No, so our Start Pos. will be 14 with and the Length 17, and so on. File formats added or edited by the Merchant Processor, will also be available to their Merchant Users.

* Format Name: Fixed Format wReplacement Logic

* Format Type: CSV/XLS Fixed Length

In the grid below, place the number of the field in which the item appears in your file.

Field	Start Pos.	Length
User Login	0	0
**Sec Code	55	3
Transaction Type	70	1
* Account Name (First Last)	1	19
Last Name	0	0
* Bank ABA	20	9
* Bank Account No	35	10
* Amount	45	5
Service Fee Amount	0	0
**Account Type	65	1
Check No	0	0

File Contains Header

Status Default Setting: If Status not specified or has no value, set the default value to:
 Determine By Check Date
 Send To Ready To Process
 Send Directly To Processor

Account Default Setting: If Acct Type has no value, set the default value to:
 Sec Code Default Setting: If Sec Code has no value, set the default value to:
 Consumer Savings
 WEB

Use Replacement Logic: Allows the replacement of the Account Type and/or Sec Code with the values specified

If Acct Type Is	Replace With	If Sec Code Is	Replace With
C	B Business	WEB	T Tel/Checking
	C Checking		W Web/Checking
	S Savings		A ARC/Checking
			R RCK/Checking

Update

* Indicates Required Field
 **Indicates Required Field When No Default Specified

Import a File

The Import a File process currently contains default formats, Arc Scanner Format, Extended, Reference, Standard, Standard Ready to Process, Standard ACH, and Standard ACH Ready to Process, as well as any you have manually added. **Note – Only transactions which have been Processed are be eligible when the Reference Format is selected*

The screenshot shows a web application interface for 'Import File'. At the top left, there is a blue header with 'Your Logo' and 'Your Slogan Here'. Below the logo, it says 'You're logged in as: employee_user' and 'Account ID: 1007'. The main title is 'Import File'. On the left side, there is a navigation menu with categories like 'Home', 'Transactions', 'Processing', 'Files', 'Payment Plans', 'Merchants', 'Users', 'Security', and 'Reports'. The 'Files' category is expanded, showing sub-items: 'File List', 'Archived Files', 'File Formats', 'Add File Format', 'Import a File', and 'Import Errors'. The main content area has a form with the following fields: '* File Format:' with a dropdown menu set to 'Standard', '* File:' with a text input field and a 'Browse...' button, and an 'Upload' button. A red asterisk indicates required fields. A help icon (?) is next to the 'File Format' dropdown, with a tooltip that says 'Display File Format Specs'. At the bottom of the form, there are links for 'Home', 'Logout', and 'Legal'. The top right corner has links for 'Home', 'Logout', and 'Help', and a dropdown for 'Other Applications' set to 'ACH'.

File Format – Select the desired file format from the drop-menu. (Note: After selecting one of the default formats, you will see a '?'. Clicking this button will provide a help screen for the format you have selected.)

File – Use the Browse button to select the file to Upload.

Click the Upload button to perform the file upload. You will receive the message that “File Successfully Processed” if the upload is successful.

Once the file is successfully processed you will receive a buttons to generate the Transmittal Register and Transactions By Batch Reports. Click the button to generate this report.

In the event the file contains errors, you will receive the following message “File was processed, but some data errors were encountered”. To review those errors, navigate to the “Import Errors” screen.

Import File

Company1

ACH

- Home
- Transactions
- Processing
- Files
 - File List
 - Archived Files
 - File Formats
 - Add File Format
 - Import a File
 - Import Errors
- Payment Plans
- Merchants
- Users
- Security
- Reports

* File Format: ?

* File:

* Indicates Required Field

File was processed, but some data errors were encountered.

[Home](#) [Logout](#) [Legal](#)

Import Errors

The Import Errors screen gives you a detailed snapshot of the file in which the error was encountered, the error type, etc.

You're logged in as: employee_u
Account ID: 1007

All Import File Errors

Other Applications

Company1 (1007) ACHNow

Drag a column header here to group by that column

<input type="checkbox"/>	Sec Code	Tran Type	Account Name (First Last)	Account	Amount	Check Date	Effective Date	Ref	Error Type	Error(s)	File Name	Line No.	Date of Error	Added By
<input type="checkbox"/>	CREDIT	C	Boop Betty	*****3...	5.00	07/07/09	07/07/09	New Li...	Import...	Bank AB...	Betty ...	1	10/20/2009...	employ...
<input type="checkbox"/>	DEBIT	D	Debit Today	*****3...	20.00	10/20/2009	10/20/2009		Import...	Bank AB...	By Che...	1	10/20/2009...	employ...
<input type="checkbox"/>	DEBIT	D	Debit Today	*****3...	20.00	10/20/2009	10/20/2009		Import...	Bank AB...	By Che...	1	10/20/2009...	employ...
<input type="checkbox"/>	TEL	D	Rod Serling	*****3...	20.00	07/07/09	07/07/09		Import...	Bank AB...	63 10...	1	8/5/2009 1...	employ...

Count = 24

First Prev Page 1 of 1 Next Last Total Records: 24 Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Void

From this screen you can review the errors either on-screen or via export. After reviewing, you can make the necessary corrections to the file and reattempt. To clear the error from your screen, place a checkmark in the appropriate line item checkbox and select the Void button. Return to the Import a File screen, and import the file once again.

Payment Plans

The Pay Plans menu contains five sub-menu selections: Add Schedule, Schedule List, Add Payment Plan, Find Payment Plans, and Active Payment Plan List.

Add Schedule

Here you can add payment plan schedules. You can choose to create weekly, bi-weekly, monthly, or custom schedules. You can also require a prenote for all transactions which use your new schedule. Simply select the desired radio buttons and corresponding rows and click Add to complete. You will then see this schedule selection in the Schedule List, Add Payment Plan screen, and Add Transaction (for recurring transactions).

*** Schedule Name:** Monthly on the Last Friday

Require Prenote for all Transactions that use this schedule

Weekly, Bi-Weekly Or Custom

1. Select the day(s) on which Transactions will be created.

Sunday
Monday
Tuesday
Wednesday
Thursday
Friday

Or Monthly

1. Select the months in which Transactions will be created.

Every Month
January
February
March
April
May
June
July
August
September
October

1. Enter the number of days between each payment.

2. Then select the days on which Transactions will be created.

Fixed

27th
28th
29th or last day of month
30th or last day of month
31st or last day of month

Flexible

First
Second
Third
Fourth

Sunday
Monday
Tuesday
Wednesday
Thursday

Add

Schedule Name – Enter a name for your Schedule.

Require Prenote Check Box – Select this box if a Prenote is required for all transactions that use this schedule. Payment Plans which include a prenote are now required to have the Start Date at least 6 business days in the future as per NACHA rules. Upon adding a payment plan that requires a pre-note the user will be prompted that no transactions can be entered for that ABA/AcctNo combination for 6 business days, again, as per NACHA rules.

Weekly, Bi-Weekly – For a weekly schedule you have the ability to choose between Weekly or Bi-Weekly.

Select the Day – For Weekly or Bi-Weekly schedules select the day on which the transaction will be created.

Custom – For a Custom schedule enter in the number of days between each payment.

Monthly – For a Monthly schedule select the months in which the transactions will be created.

Fixed – For a fixed monthly schedule select the day on which the transaction will be created.

Flexible – For a flexible monthly schedule select the week and the day on which the transaction will be created.

Select the Add button to create this schedule.

Schedule List

The Schedule List screen displays all the schedules for a particular user. The list shows the Name and frequency of the schedule. It also contains shortcuts which will allow the user to Edit, Delete and or view the Payment Plan List.

You're logged in as: employee_u
Account ID: 1007
Company1 (1007)

Schedule List

Other Applications
ACHNow

Drag a column header here to group by that column

Schedule Name	Frequency	Prenote	Edit	Delete	List
895099	Bi-Weekly	N			
Custom Schedule	Weekly	N			
Daily	Weekly	Y			
Daily Fridays 1061	Weekly	N			
Gym membership	Custom	N			
Monthly Flex Schedule	Monthly Flex	Y			
Monthly on 1st	Monthly Fixed	N			

First Prev Page 1 of 1 Next Last Total Records: 10 Records per page: 25

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Prenotes – A check will indicate that a Prenote will be created for all transactions that use this schedule.

Edit – If selected you will be directed to the Edit Schedule screen. Modify information as desired and click the Update when satisfied. Upon updating the information you will be returned to the grid.

***Note:** If user sets the total payments to the number of payments already generated (Next Payment Number - 1) the Payment Plan will be set to Completed upon prompting user.*

Delete - If selected you will be directed to the Delete Schedule screen. Select the check box to confirm the Deletion and click the Delete button.

List – If selected you will be directed to the Payment Plan List.

Add Payment Plan

The Add Payment Plan screen is used to create recurring transactions. Recurring Transactions are pre-generated by ACHNow™ every weekday based upon specific business logic which takes into account weekends and federal holidays. Debit transactions are pre-generated one business day in advance of the recurring transaction due date and Credit transactions are pre-generated two business days in advance of the recurring transaction due date.

Add Payment Plan

Other Applications
ACHNow

* Transaction Type:	PPD Debit	
* Routing Transit:	123123123	
* Account Number:	45454554545	
* Check Type:	Consumer Checking	

* Schedule:		
--------------------	--	--

* Check Amount:	377666	
	539640	
Number of Payments:	Custom Schedule	
Plan Total:	Daily	
	Daily Fridays 1061	
	Monthly Flex Schedule	
	Monthly Schedule	
* First Payment Date:	Weekly Schedule	
	Weekly Tuesdays	
Reference:	-----Custom Weekly-----	
* Consumer Name:	-----Custom Bi-Weekly-----	
	-----Custom Day Span-----	
Address 1:	-----Custom Monthly Fixed-----	
Address 2:	-----Custom Monthly Flex-----	

The Add Payment Plan screen has additional fields of information specific to recurring payments that need to be completed. In addition to using existing Schedules you can create a Custom Schedule when adding a new payment plan. Simply select one of the Custom selections from the Schedule list. Doing so will surface additional required fields that are necessary based on your selection for the schedule type.

Transaction Type – Select the transaction types from the dropdown window.

Please refer to Appendix A for a list of Transaction Type definitions.

Routing Transit - Enter the ABA Bank Routing Transit No. (found on the bottom of a check)

Account Number – Enter the bank account number (found on the bottom of a check) . A minimum of 3 digits are required for Checking Accounts and 2 for Savings Accounts.

Schedule – Select an existing Schedule from the drop-menu or create a new Custom Schedule.

* Check Amount: 
 Number of Payments: 
 Plan Total: 

Select the calculator Icon to find the sum of two values. For example: Enter a value for Check amount and Number of Payments. Click the Plan Total calculator icon for the Sum.

Check Amount – Enter the amount of your Check

Number of Payments – The number of recurring payments.

Plan Total – The sum of the Check amount multiplied by the number of payments.

Ongoing 
 Active 

Place a check in the appropriate check box to select between Ongoing or Active.

Ongoing plans have no end date.

Addenda Information – Certain transactions require remittance information in a specific format.

First Payment Date – The date of the first payment. Note: If you are adding a payment plan that includes a pre-note you will be prompted that no transactions can be entered for that ABA/AcctNo combination for 6 business days as per NACHA rules. Entering a start date in the past is not permitted.

Reference – Free form text field.

Company Name – Enter the Company Name

Address 1:
 Address 2:
 City:
 State: Zip: Phone:
 Email:
 SSN:

Address Matching - When adding a new transaction, the address matching function will attempt to find a match on either one of the following field values; ABA number, Account Number and or Consumer Name. If a Match is found, the saved address information will be used to populate the screen.

Address 1 – / **Address 2** – Company address.

City / State / Zip – Company city and state location followed by zip code.

Phone – Company phone number.

Email – Company email address.

ID – Enter the Tax ID.

In-House ID – Enter in the In – House ID.

You also have the ability to send an email notification to the consumer that alerts them that a payment will be deducted from their account. Currently, the email only generates for the first payment. However, in an upcoming release it will notify them each time a payment is generated.

Recurring Payment Notification from Company1

Sent: Mon 7/20/2009 12:17 PM

To:

Please Note: A payment plan from Company1 for: \$1.00, was authorized to be debited from your account beginning on or about: 7/21/2009.

Complete all required fields as indicated by the red asterisk '*'. Upon clicking Add, your new payment plan will be saved and visible/editable from the Active Pay Plan List.

Find Payment Plans (Search)

As with Find Transactions, enter at least one criterion to execute a successful search. The “%” wildcard can be used.

Active Payment Plan List

The Active Payment Plan grid displays all the Active Payment Plans for a Merchant.

You're logged in as: employee_u
Account ID: 1007
Company1 (1007)

Active Payment Plan List

Other Applications
ACHNow

Drag a column header here to group by that column

Pay Plan ID	Sched Name	Account	Ref	Name	IHID	Type	Debit	Credit	Action	Plan Type	Next Rel Date	Next Pmt Date	Tot Pmts	Next Pmt No
									Debit					
562	Monthly ...	*****7838		test		PPD	(\$1.00)	\$0.00	Debit	Monthl...	2/4/2010	2/5/2010	5	
512	Monthly ...	*****3002		test		PPD	(\$1.00)	\$0.00	Debit	Monthl...	2/4/2010	2/5/2010	5	
511	Monthly ...	*****1946		test		PPD	(\$1.00)	\$0.00	Debit	Monthl...	2/4/2010	2/5/2010	5	
509	Monthly ...	*****7714		test		PPD	(\$1.00)	\$0.00	Debit	Monthl...	2/4/2010	2/5/2010	5	
575	Daily	*****3456		webman		WEB	(\$50.00)	\$0.00	Debit	Weekly	12/31/2009	1/4/2010	2	
573	Daily	*****1343		test ppd		PPD	(\$1.00)	\$0.00	Debit	Weekly	12/31/2009	1/4/2010	2	
514	Daily	*****1343		test ppd		PPD	(\$1.00)	\$0.00	Debit	Weekly	12/31/2009	1/4/2010	2	
574	Daily	*****3113		Cherice		CCD	(\$1.00)	\$0.00	Debit	Weekly	12/31/2009	1/4/2010	2	
526	Weekly ...	*****5454		Weekly T...		CCD	(\$4.00)	\$0.00	Debit	Weekly	11/9/2009	11/10/2009		
580	Daily	*****4545		Cherice		PPD	(\$1.00)	\$0.00	Debit	Weekly	11/6/2009	11/9/2009	2	

Count = 19 (\$244.22) \$0.00
19 0

First Prev Page 1 of 2 Next Last Total Records: 19 Records per page: 10

[Action] Is like 'Debit%' Clear

Show Customization Window Admin Settings Reset Grid Collapse All Expand All Excel Export

Show All Pay Plans Forecast

The Payment Plan List screen allows you to Edit, Delete and or Clone a Payment Plan. In addition to showing the currently active plans, you can also click the Show All Pay Plans button to show historical plans which are no longer active. You will be able to decipher which plans are no longer active as they will have a checkmark in the 'Completed' checkbox. For Custom Schedules, the Schedule Name will be blank.

Important Note: If a Revoke Return comes in against an ABA/Acct combination for which a payment plan is established, the Payment Plan will be immediately deactivated, the payment plan will be noted, and an email will be generated to the merchant indicating the action taken with the Payment Plan ID involved.

Ongoing – A checkmark in this box indicates this payment plan has no end date.

Active – A checkmark in this box indicates this is an active payment plan.

Edit - If selected you will be directed to the Edit Payment Plan screen. Modify the desired information and click Update. Upon updating the information you will be returned to the grid. **Note:** If a user sets the total payments to the number of payments already generated (Next Payment Number - 1) the Payment Plan will be set to Completed upon prompting user.

In addition, from within the Edit Payment Plan screen, you have the ability to "Generate the Next Payment". When you generate the next payment, it will automatically place the transaction in the Future Payments queue. From there you can modify the date and the amount of that payment (i.e. In

the event you want to add a service fee for a payment that is being postponed). **It is important to note if you modify the amount in the actual Edit Payment Plan screen, and then click Generate Next Payment, it will not only generate the next payment but also update the payment plan to the modified amount for all future payments!** Therefore, if you simply want to make the next payment a different amount, generate it, and then modify the amount from within the Future Payments queue. Important Note: Modifying the dollar amount of a one-time payment that is generated in advance, will NOT effect the Remaining Balance or Total Payment Plan Amount.

Example:

John Smith has a payment plan of 10 payments for \$50 once a month on the 1st totaling \$500. John has only made one payment thus far so his Remaining Balance is \$950. John is now calling in on the May 21st stating he will not be able to make his upcoming payment on June 1st. He is advised we can skip the June 1st payment, however, he will be charged a service fee of \$25. We then Generate Next Payment and click Update. From the Future Payments queue, we edit that transaction that is dated June 1st, changing the date to July 1st and the amount to \$75. The transaction will remain in Future Payments until that date has arrived and will be sent out for \$75. Once the transaction has posted, our payment plan total amount will remain at \$500, the total payments will remain at 10, the next payment number will be 3, the remaining balance will be \$900 and will not reflect the additional \$25 service fee we charged in our July 1st payment.

The system note that is placed in Pay Plan Notes will not currently reflect the modified payment amount, so it is important for the end user to manually place a note indicating the events that transpired.

Edit Payment Plan

Other Applications

ACHNow

* Transaction Type: Notes

* Routing Transit:

* Account Number:

* Schedule:

* Check Amount: 📅

Number of Payments: 📅

Plan Total: 📅

Ongoing Active

Addenda Information

* First Payment Date:

* Next Payment Date: Next Rel Date: 6/18/2009 Next Pmt No: 5

Generate Next Payment

Reference:

* Company Name: Check this checkbox to generate the next payment in this plan

Address 1:

Delete - If selected you will be directed to the Delete Payment Plan screen. Select the check box to confirm the Deletion and click the Delete button. A confirmation message will appear at the bottom of the grid.

Clone - If selected you will be directed to the Add Transaction screen. Only the information contained in the following fields may be changed: Tran Type, Schedule, Check Amount, Number of Payments, Plan Total, Addenda Information, Start Date, Reference, Company Name, ID and In – House ID. Make the necessary changes and select the Add button to create another transaction.

Payment Plan Overview

You can also view additional payment plan details by clicking on the Pay Plan ID hyperlink. Doing so will take you to the Payment Plan Overview screen.

You're logged in as: employee_u
Account ID: 1007

Payment Plan Overview

Other Applications
ACHNow

Company1 (1007)

Pay Plan: Daily, For: Bell Atlantic Cloned

Pay Plan Details - Weekly

Start Date: 6/8/2009	Number Of Payments: 8	Amount: \$50.00	SEC Code: CCD Credit	Active: Yes
Total Plan Amount: \$400.00	Next Release Date: NA	Next Payment Date: NA	Next Payment No: NA	Completed: Yes

Pay Plan History Export

Payment No	Release Date	Amount	Generated	Status	Submit Date
0	5/21/2009	\$0.00	☑	Sent to ACH	5/21/2009
1	6/4/2009	\$50.00	☑	Sent to ACH	6/4/2009
2	6/11/2009	\$50.00	☑	Sent to ACH	6/11/2009
3	6/18/2009	\$50.00	☑	Sent to ACH	6/18/2009
4	6/25/2009	\$50.00	☑	Sent to ACH	6/25/2009
5	7/2/2009	\$50.00	☑	Sent to ACH	7/2/2009

Pay Plan Totals

Number of Payments	Paid: 9	Remaining: -1	Amount	Paid: \$400.00	Remaining: \$0.00
---------------------------	----------------	----------------------	---------------	-----------------------	--------------------------

Pay Plan Notes

Note	Type	Added By	Date
Payment plan created for Bell Atlantic Cloned	System	employee_user	05/21/2009 01:57
Prenote created	System	employee_user	05/21/2009 01:57
Payment number 1 for Payment Date 06/08/2009 was pre-generated in the amount of \$50.00	System	PlannedTransPreGenerate	06/04/2009 04:05
Payment number 1 was generated in the amount of \$50.00	System	PlannedTransGenerate	06/04/2009 07:10

[Add Note..](#)

Home
Logout
Legal

Under the Pay Plan Details heading you can view a snapshot containing the specifics for the plan.

Pay Plan History provides a listing of each payment that has occurred and its status. You can also export this data by selecting the small  **Export** icon in the upper-right corner of the grid. It is important to note... if you have generated payments in advance and altered the dollar amount of the payment (say to add a service fee), the payment will reflect that modified amount. In the example above, the payment plan amount is \$35. However, payments were generated in advance, the dollar amount was modified, and as you can see...there are payment amounts listed of \$70, \$50, and \$100, as well as a normal payment of \$35. Now, if you look at the Pay Plan Notes it's important to see that the note generated by the system does not reflect the modified payment amounts. We plan to include

this in a future release. However, for now, the best practice would be to have the end-user manually add a note when generating a payment in advance.

Pay Plan Totals give a snapshot of how many payments have been made, the number remaining, and dollar totals for both.

Pay Plan Notes give you a detailed listing of all activities for that payment plan. Each time a payment is generated, the system generates a note and it is housed here. In addition, users can manually add notes for the plan. Simply click the Add Note button. This will insert a new row with the user's comments, capture who the note was added by and include a timestamp. Once a note has been added it cannot be modified or removed. Again, as mentioned above...Pay Plan Notes for payments which are generated in advance and the dollar amount is modified will not be reflected in the system generated notes and should be noted manually by the end-user. We will be updating these two areas to be in sync in an upcoming release.

Pay Plan Notes			
Payment number 5 was generated in the amount of \$50.00	System	PlannedTransGenerate	07/02/2009 08:00
Payment number 6 for Payment Date 07/13/2009 was pre-generated in the amount of \$50.00	System	PlannedTransPreGenerate	07/09/2009 04:06
Payment number 6 was generated in the amount of \$50.00	System	PlannedTransGenerate	07/09/2009 08:00
Payment number 7 for Payment Date 07/20/2009 was pre-generated in the amount of \$50.00	System	PlannedTransPreGenerate	07/16/2009 04:05
Payment number 7 was generated in the amount of \$50.00	System	PlannedTransGenerate	07/16/2009 06:38

Add Note..

At the bottom of the Payment Plan Overview screen you have the ability to Forecast upcoming payments by date or payment number.

You're logged in as: employee_u
Account ID: 1007

Payment Plan Overview

Other Applications

Company1 (1007)
ACHNow

Pay Plan: Sched-e9e780a2f57046a587e48dbdee5de3de, For: mary white

Pay Plan Details - Weekly Edit

Pay Plan History Export

Pay Plan Totals

Pay Plan Notes

Pay Plan Forecast Export

	Payment No	Payment Date
1	3	11/09/2009
2	4	11/16/2009
3	5	11/23/2009
4	6	11/30/2009
5	7	12/07/2009
6	8	12/14/2009

Forecast - Starting With Date: 11/9/2009 Ending With Date:

Forecast

Forecast - Starting With Payment: 3 Ending With Payment: 13

Forecast

Upon clicking the Forecast button, you will be presented with a new menu shows a listing of all upcoming payments based on the criteria you entered. Again, you have the ability to Export this grid as well.

Users

Add User

The Add User function allows you to add a new merchant user. While moving through the form, keep in mind all fields marked with a red asterisk "*" are required fields and must be completed before the new user can be added.

Add UserUser List

* Login Name:

* Users Full Name:

Pin Pad Code:

Token Serial:

* Email Address:

Notification Email (From): Default

Notification Email (To): Use 'Email Address'

* Password Valid For (Days): User Active: Make Profile(s) Active:

* Maximum Transaction Amount:

* Maximum Daily Amount:

Default Transaction Form:

* Applications:

All Apps	Selected Apps
	ACHNow

* Merchant(s):

All Merchants	Selected Merchants		
Account ID	ACH Name	Account ID	ACH Name
1005	Company2	1007	Company1
1003	DemoFee		
1022	GL Merchant		
1002	STBSettle		

* Default Merchant:

Allowed Transaction Types:

* Maximum Transaction Amount:

* Maximum Daily Amount: Exclude Pay Plans

Default Transaction Form:

Entry Mode: Default Simple Novice

Allow Text To Wrap In Grid Cells

Bank Account Number Options:

Assigned Roles:

Site User

Allow:

<input type="checkbox"/> Pay Plans	<input type="checkbox"/> Resubmit Returns
<input type="checkbox"/> Reversals	<input type="checkbox"/> Import Trans
<input type="checkbox"/> Delete Trans	<input type="checkbox"/> Modify Trans
<input type="checkbox"/> Clone Trans	<input type="checkbox"/> Process

Reports Allowed:

[Select All](#)
[De-Select All](#)

Login Name – This is the username the user will log into ACHNow™ with (i.e. jdoe)
Users Full Name – This is the user's full name (i.e. Jane Doe)

Pin Pad Code – This field is optional. For those that are utilizing the Pin Pad functionality, you can enter a 4-digit code number. The Pin Pad Code must be EXACTLY 4-digits. Activation occurs at the time you have entered the 4-digit code. In turn, you can also deactivate the Pin Pad functionality by removing the code. The Pin Pad Code unlike the Password does not expire.

Token Serial – This field is also optional. For those that are utilizing DigiPass, simply enter the token serial number. To activate, please contact Support.

Email Address – This is the user's email address with full tagline (jdoe@gmail.com)

Notification Email (From) – This is the email address password/pin pad code reset emails will be generated from. The default value will be the email address of the Merchant Processor, however, it can be changed to another email address if desired.

Notification Email (To) – This field can contain the user's email address or an email address of your choosing (in the event one user maintains/distributes all temporary password assignments). There is no default password established for this field.

Password Valid For (Days) – This numeric field indicates the frequency a user's password will expire based on your company's password policies.

User Active – This box will automatically be checked when adding a new user. You also have the ability to de-select this checkbox when editing a user to make them inactive.

Applications – This menu allows Merchant Processors with access to ancillary services such as Credit Card & Check Verification to assign profiles to their users. Keep in mind, before a user can begin using these services, you must contact ATI Support for additional settings to be applied.

Merchant(s) – This menu allows you to establish Grouping. You can select just one or many Merchants that this user can toggle between. To add a Merchant either click the Merchant name and click the arrow button or double-click the Merchant name. Once this user has been added, they will then be able to move between Merchants via the Merchant Menu on the upper-left side of the user's screen.

Default Merchant – For users that have access to multiple merchants, this selection will decide which merchant's data they will see by default on login.

Allowed Transaction Types – This menu allows you to select the transaction types this user will have access to. Keep in mind, only transaction types the Merchants themselves have access to will appear as menu selections here for the Merchant User.

Maximum Transaction Amount – This field dictates the maximum dollar amount a single transaction can be for. (Format 00.00)

Maximum Daily Amount – This field dictates the maximum dollar amount all transactions for one calendar day can total. (Format 00.00)

Exclude Pay Plans – If selected, the dollar amount when payment plans are added (or generated as they reach their effective date) will not be incorporated in the user's Maximum Daily Amount.

Entry Mode – Here you can establish the user’s Home Page transaction selection layout. Three choices are available:

Default – This layout provides an icon for each allowable transaction type. The user simply clicks on the desired selection and is taken to the Add Transaction screen where the Transaction Type menu is set based on their icon selection.

1. Enter all your transactions for the day:



2. When you've finished adding all of your transactions, review them via the Pre-Transmission Report.

3. When you're satisfied that all of your transactions are correct, send the transactions for processing.

Transaction Overview	
Ready To Process	0
Web Init Trans	0
Suspended Batch Trans	3
Returns to Review	15
Unauthorized Returns	0
Imported Invalid ABA Trans	4
Other Invalid Imported Records	4
Corrections	0
Future Payments	2
Active Payment Plans	15
Sent to Processor	7
Sent to ACH	39270
Items Paid/Settled	36508
Current Month to Date	16391
Last Month	32

Simple – This layout provides one drop-menu for all Debit Transaction Types and one drop-menu for all Credit Transaction Types. As with the Default selection, the user simply clicks on the desired selection and is taken to the Add Transaction screen where the Transaction Type menu is set based on their selection.

1. Enter all your transactions for the day:

EFT Debit	Checking	Savings	Business	EFT Credit
CBR			Go	Select this option to create a debit transaction
CCD			Go	
CCD-Recur			Go	
PBR	Go			
PPD	Go	Go		
PPD-Recur	Go	Go		
TEL	Go	Go		
WEB	Go	Go		

Transaction Overview	
Ready To Process	0
Web Init Trans	0
Suspended Batch Trans	3
Returns to Review	15
Unauthorized Returns	0
Imported Invalid ABA Trans	4
Other Invalid Imported Records	4
Corrections	0
Future Payments	2
Active Payment Plans	15
Sent to Processor	7
Sent to ACH	39270
Items Paid/Settled	36508
Current Month to Date	16391
Last Month	32

2. When you've finished adding all of your transactions, review them via the Pre-Transmission Report.

Novice – This layout provides a generic layout, offering only the basic Credit, Credit Recurring, Debit, Debit Recurring, etc transaction selection. The user simply clicks on the desired selection and is taken to the Add Transaction screen where the Transaction Type menu is set based on their icon selection.

1. Enter all your transactions for the day:



2. When you've finished adding all of your transactions, review them via the Pre-Transmission Report.

3. When you're satisfied that all of your transactions are correct, send the transactions for processing.

Transaction Overview	
Ready to Process	0
Web Init Trans	11
Suspended Batch Trans	1
Returns to Review	26
Unauthorized Returns	14
Imported Invalid ABA Trans	0
Other Invalid Imported Records	35
OFAC Trapped Records	0
Corrections	6
Future Payments	13
Active Payment Plans	30
Sent to Processor	2032
Sent to ACH	35742
Items Paid/Settled	34909
Current Month to Date	16394
Last Month	149

Retrieve Processor Transactions
Sync Processor Transaction Values
Refresh Trans Overview

Allow Text To Wrap In Grid Cells – This allows fields that exceed the default column width to wrap, therefore, expanding the height of the row.

Bank Account Number Options – This determines how routing and bank account numbers are displayed in the application. You can choose for a user to not see these numbers in their entirety (the last 4 digits will be masked with asterisks ****) anywhere in the application, to see them only in the grids but not when using the report or export features, or to see them in all grids, reports, and exports.

Assigned Roles – This selection allows you to indicate if the user should be an Admin or Application User. Those with the Admin permission can Edit User's Permissions. However, those with Application User cannot.

Site User – Selecting this check box will allow the user to see all other user's transactions (under this Merchant). Example: In Ready to Process, they will see not only their items which are Ready to Process, but the transactions for all this Merchant's users which are in Ready to Process. In turn, they will have the ability to send all of those transactions to processor.

The permissions you assign in the following section ONLY Affect the ACHNow.net Website. They have no influence whatsoever on Web Service users or Web Service transactions.

Allow Pay Plans – Selecting this check box will allow the user access to the Pay Plans Tab, adding payment plans, adding schedules, and viewing active payment plans.

Allow Resubmit Returns – This selection allows the user to Resubmit eligible returns (R01/R09) from the Returns to Review grid in Transaction Overview

Allow Reversals – Selecting this check box will allow the user to perform reversals via the Trans Reversal selection in the Processing Menu.

Allow Import Trans – Allows the user access to File Import. Keep in mind, even if a user does not have access to "Allow Process", if they import a file it will be Sent to Processor (if they are not using one of the formats that Sends to Ready to Process)

Allow Delete Trans – Allows the user to delete transactions

Allow Modify Trans – Allows the user to modify transactions

Allow Clone Trans – Allows the user to clone transactions

Allow Process – Allows the user to Process transactions. Keep in mind, even if a user does not have access to "Allow Process", if they import a file it will be Sent to Processor (if they are not using one of the formats that Sends to Ready to Process)

Reports Allowed – By default a user will have access to all reports listed (all rows will be highlighted). You can choose to De-Select All which will remove all reports, Select All which will add all reports, or click with the right-mouse button while holding the <CTRL> key to select only specific reports.

User List

The Users Tab consists of two selections: User List and Add User. The User List is a catalog of all users for a given Merchant.

You're logged in as: STBMP Other Applications

STBMP(63) ACHNow

Drag a column header here to group by that column

Name	Application	Merchant	Acct ID	Login Name	User Active	Profile Active	Edit	Delete	Clone	Reset PW	Reset PinPad
Credit Hold	ACHNow	Credit Hold	1030	credthold_user	Y	Y					
employee_admin2	ACHNow	Company2	1005	employee_admin2	Y	Y					
employee_user	ACHNow	Company1	1007	employee_user	Y	Y					
employee_user	Check Verification	Company1	1007	employee_user	Y	Y					
employee_user2	ACHNow	Company2	1005	employee_user2	Y	Y					
employee_user3	ACHNow	Company1	1007	employee_user3	Y	Y					

Page 1 of 1 Total Records: 25 Records per page: 25

Edit

If selected, you will be directed to the Edit User screen. Modify your desired information and click the Update button when finished. Upon updating the information you will be returned to this grid.

* Login Name:	<input type="text" value="georgeb"/>
* Users Full Name:	<input type="text" value="George B"/>
Pin Pad Code:	<input type="text" value="1234"/>
Token Serial:	<input type="text"/>
* Email Address:	<input type="text" value="cbyler@affirmativeusa.com"/>
Notification Email (From):	<input type="text" value="ATISupport@AffirmativeUSA.com"/> Default
Notification Email (To):	<input type="text" value="cbyler@affirmativeusa.com"/> Use 'Email Address'
* Password Valid For (Days):	<input type="text" value="0"/>
User Active:	<input checked="" type="checkbox"/>
Make Profile(s) Active:	<input checked="" type="checkbox"/>

* Applications:	<table border="1"><thead><tr><th>All Apps</th><th>Selected Apps</th></tr></thead><tbody><tr><td></td><td>ACHNow</td></tr></tbody></table>	All Apps	Selected Apps		ACHNow
All Apps	Selected Apps				
	ACHNow				

* Merchant(s):	<table border="1"><thead><tr><th colspan="2">All Merchants</th><th colspan="2">Selected Merchants</th></tr><tr><th>Account ID</th><th>ACH Name</th><th>Account ID</th><th>ACH Name</th></tr></thead><tbody><tr><td>1005</td><td>Company2</td><td>1007</td><td>Company1</td></tr><tr><td>1014</td><td>Merchant1</td><td></td><td></td></tr><tr><td>1015</td><td>Merchant1</td><td></td><td></td></tr><tr><td>1019</td><td>Merchant1</td><td></td><td></td></tr><tr><td>1002</td><td>STBSettle</td><td></td><td></td></tr></tbody></table>	All Merchants		Selected Merchants		Account ID	ACH Name	Account ID	ACH Name	1005	Company2	1007	Company1	1014	Merchant1			1015	Merchant1			1019	Merchant1			1002	STBSettle		
All Merchants		Selected Merchants																											
Account ID	ACH Name	Account ID	ACH Name																										
1005	Company2	1007	Company1																										
1014	Merchant1																												
1015	Merchant1																												
1019	Merchant1																												
1002	STBSettle																												
* Default Merchant:	<input type="text" value="Company1"/>																												
Allowed Transaction Types:	<table border="1"><tbody><tr><td>ARC Debit</td></tr><tr><td>BOC Debit</td></tr><tr><td>C21</td></tr><tr><td>CBR Credit</td></tr></tbody></table>	ARC Debit	BOC Debit	C21	CBR Credit																								
ARC Debit																													
BOC Debit																													
C21																													
CBR Credit																													

* Maximum Transaction Amount:	<input type="text"/>
* Maximum Daily Amount:	<input type="text"/> <input checked="" type="checkbox"/> Exclude Pay Plans
Default Transaction Form:	<input type="text" value="Account Holder Transactions"/>
Entry Mode:	<input checked="" type="radio"/> Default <input type="radio"/> Simple <input type="radio"/> Novice
	<input type="checkbox"/> Allow Text To Wrap In Grid Cells

Bank Account Number Options:	<input type="text" value="Do Not Display Full ABA/Account No"/>								
Assigned Roles:	<table border="1"><tbody><tr><td>Admin</td></tr><tr><td>ApplicationUser</td></tr></tbody></table>	Admin	ApplicationUser						
Admin									
ApplicationUser									
	<input type="checkbox"/> Site User								
Allow:	<table border="1"><tbody><tr><td><input type="checkbox"/> Pay Plans</td><td><input type="checkbox"/> Resubmit Returns</td></tr><tr><td><input type="checkbox"/> Reversals</td><td><input type="checkbox"/> Import Trans</td></tr><tr><td><input type="checkbox"/> Delete Trans</td><td><input type="checkbox"/> Modify Trans</td></tr><tr><td><input type="checkbox"/> Clone Trans</td><td><input type="checkbox"/> Process</td></tr></tbody></table>	<input type="checkbox"/> Pay Plans	<input type="checkbox"/> Resubmit Returns	<input type="checkbox"/> Reversals	<input type="checkbox"/> Import Trans	<input type="checkbox"/> Delete Trans	<input type="checkbox"/> Modify Trans	<input type="checkbox"/> Clone Trans	<input type="checkbox"/> Process
<input type="checkbox"/> Pay Plans	<input type="checkbox"/> Resubmit Returns								
<input type="checkbox"/> Reversals	<input type="checkbox"/> Import Trans								
<input type="checkbox"/> Delete Trans	<input type="checkbox"/> Modify Trans								
<input type="checkbox"/> Clone Trans	<input type="checkbox"/> Process								

Reports Allowed:	<table border="1"><tbody><tr><td>Ach Transmittal Register</td></tr><tr><td>Batch Summaries</td></tr><tr><td>Corrections By Submit Date</td></tr><tr><td>Net Settlements</td></tr></tbody></table>	Ach Transmittal Register	Batch Summaries	Corrections By Submit Date	Net Settlements	Select All De-Select All
Ach Transmittal Register						
Batch Summaries						
Corrections By Submit Date						
Net Settlements						

Delete

If selected, you will be directed to the Delete User screen. Select the check box to confirm the Deletion and click the Delete button.

* Login Name:
* Users Full Name:
Pin Pad Code:
Token Serial:
* Email Address:
Notification Email (From): Default
Notification Email (To): Use 'Email Address'
* Password Valid For (Days): User Active: Make Profile(s) Active:

* Applications:

All Apps	Selected Apps
	ACHNow

* Merchant(s):

All Merchants		Selected Merchants	
Account ID	ACH Name	Account ID	ACH Name
1005	Company2	1007	Company1
1014	Merchant1		
1015	Merchant1		
1019	Merchant1		
1002	STBSettle		

* Default Merchant:
Allowed Transaction Types:

ARC Debit
BOC Debit
C21
CBR Credit

* Maximum Transaction Amount:
* Maximum Daily Amount: Exclude Pay Plans
Default Transaction Form:
Entry Mode: Default Simple Novice
 Allow Text To Wrap In Grid Cells

Bank Account Number Options:
Assigned Roles:

Admin
ApplicationUser

 Site User
Allow:

<input type="checkbox"/> Pay Plans	<input type="checkbox"/> Resubmit Returns
<input type="checkbox"/> Reversals	<input type="checkbox"/> Import Trans
<input type="checkbox"/> Delete Trans	<input type="checkbox"/> Modify Trans
<input type="checkbox"/> Clone Trans	<input type="checkbox"/> Process

Reports Allowed:

Ach Transmittal Register
Batch Summaries
Corrections By Submit Date
Net Settlements

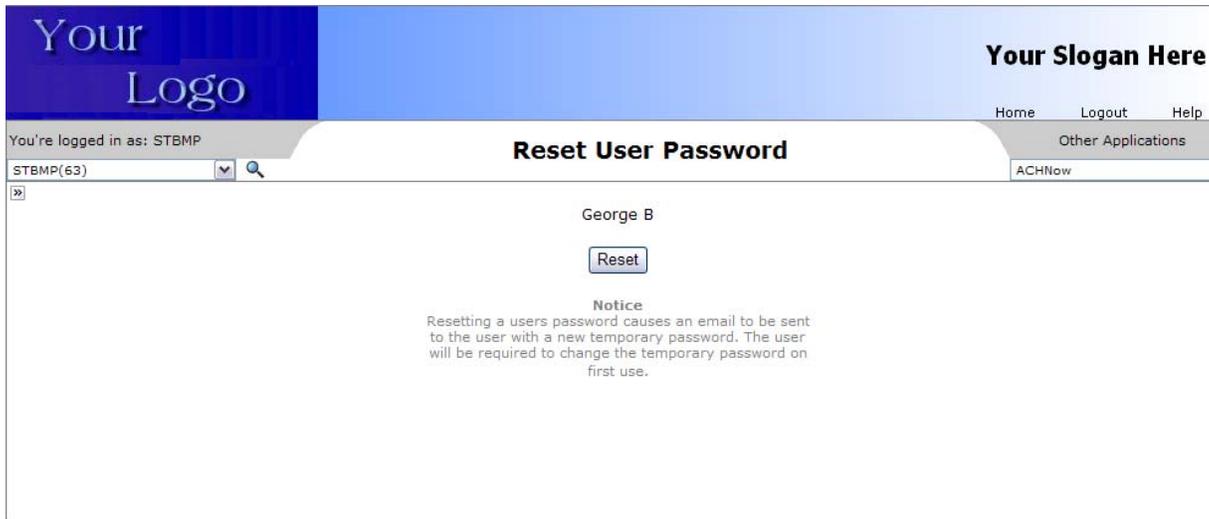
[Select All](#) [De-Select All](#)
 Confirm Delete

Clone

If selected, you will be directed to the Add User screen (please see next section). Enter a new Login Name, Users Full Name, Email Address, etc. and select the Add button to create your new user.

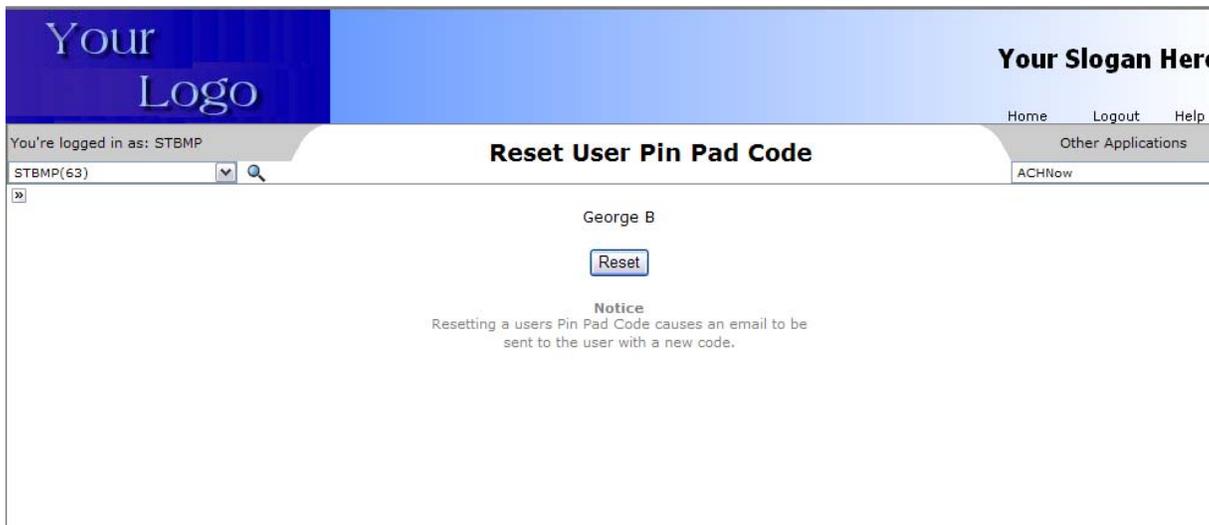
Reset Pw

Selecting the Reset Pw icon will prompt you with a confirmation screen to ensure you really want to reset the user's password. Clicking Reset will perform the action immediately. An email will be sent to the user's email address in the Edit User screen providing them with a temporary password to log in with. Upon login, the user will be prompted to change that temporary password to a permanent one (valid for the number of days specified in the Edit User screen).



Reset Pin Pad Code

Selecting the Reset Pin Pad Code icon will prompt you with a confirmation screen to ensure you really want to reset the user's Pin Pad Code. Clicking Reset will perform the action immediately. An email will be sent to the user's email address in the Edit User screen providing them with their new Pin Pad Code.



Reports

When clicking on the reports tab you are brought to the Reports overview page. From this screen you will be able to select Reports that can be used to review and validate your activity.

The screenshot shows a web application interface for 'Reports'. At the top left, it displays 'You're logged in as: employee_u' and 'Account ID: 1005'. Below this is a dropdown menu for 'Company2 (1005)'. The main header is 'Reports' in a large, bold font. To the right of the header is a dropdown menu for 'Other Applications' with 'ACHNow' selected. Below the header is a navigation bar with buttons for 'Home', 'Transactions', 'Processing', 'Files', 'Pay Plans', and 'Reports'. The 'Reports' button is highlighted. Below the navigation bar is a large blue bar with the word 'Reports' in white. In the center of the page is a form with a dropdown menu labeled 'Select a Report:' with 'Ach Transmittal Register' selected. Below this is a text box containing the text 'Summary of transactions within a specific batch number.' and a 'Proceed' button. At the bottom of the page is a blue bar with links for 'Home', 'Logout', and 'Legal'.

If you are having trouble running reports, please refer to the 'Help' link located in the upper-right corner.

Use the Select a Report dropdown window to choose the report you wish to view. When the report is selected a brief description of that particular report is displayed in the text box. Click the Proceed button to request the report selected.

The report can be displayed in Excel, CSV, or PDF formats. Select between these Report Formats by selecting the radio button and click OK. Click the Cancel button to return to the previous page. For reports that require you select a row, the Print button remains disabled until you have selected a row.

You can drill-down to the transaction detail on all transaction reports by selection the various hyperlinks shown in blue. You also have the ability to Print from the View Transaction screen.

Batch ID:

Submit Date From: 8/15/2009

To: 11/4/2009

Drag a column header here to group by that column

Tran ID	Batch ID	IHID	Sub Date	Consumer Name	Ref	Check No	Check Date	Bank ABA	Bank Acct	Status	Paid	RC	Ret Des	Debit	Credit
1223183	2738		8/19/2009	Weekly Tu...	13 of 0		8/18/2009	*****	*****...	Sent to...	Paid			\$4.00	\$0.00
1223207	2740		8/20/2009	test			8/19/2009	*****	*****...	Sent to...	Paid			\$4.00	\$0.00
1223215	2744		8/21/2009	Billy Bob			8/20/2009	*****	*****...	Sent to...	Paid			\$0.00	\$5.00
1223221	2746		8/26/2009	Weekly Tu...	14 of 0		8/25/2009	*****	*****...	Sent to...	Paid			\$4.00	\$0.00

Count = 49

\$746.66 \$62.00
43 6

First

Prev

Page 1

of 2

Next

Last

Total Records: 49

Records per page: 25

Show Customization Window

Admin Settings

Reset Grid

Collapse All

Expand All

Excel

Export

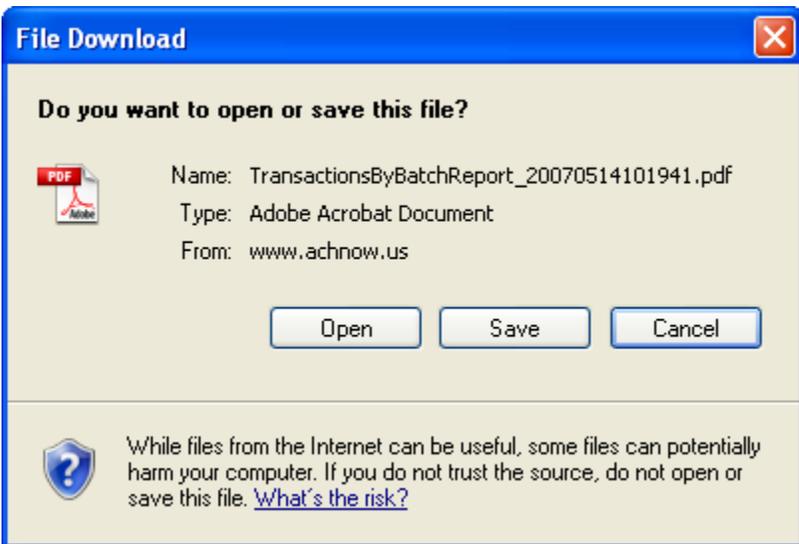
PDF Format

Print Report For Batch Selected

Dup Batch Into Pay Plan

Cancel

Select Open to view the Report or select Save to save the file to your local hard drive.



Once the report is produced, you have the option to print it and or save it to your local workstation.

Please refer to Appendix B for a list of Reports and definitions.

Support

Additional Information

1. The following are web sites that may be helpful with running your business.

Terms and Definitions – <http://www.achprocessor.com/GlossaryOfElectronicPaymentTerms.pdf>

Bank ABA/Routing Number Lookup – <http://www.fedwiredirectory.frb.org/search.cfm>,
<http://yourfavorite.com/free/verification.htm>

NACHA Rules and Regulations - http://www.nacha.org/ACH_Rules/ach_rules.htm

Appendix A : SEC Code Definitions

The following definitions were taken from NACHA's ACH Rules:

ARC - Accounts Receivable Truncated Check Debit

An ACH debit of a check received in the U.S. Mail and converted to an electronic item. The definition of U.S. Mail includes mail delivered by the United States Postal Service as well as mail delivered via courier service, including but limited to, federal Express, United Parcel Service, or other local courier service and does not include items personally delivered or deposited in a merchants night drop. These checks are not considered to have been delivered by U.S. Mail and are not eligible for truncation. Corporate checks are not eligible for truncation.

BOC - Back Office Conversion Entries (effective March 16, 2007)

This Standard Entry Class code enables Originators, during back office processing, to convert to a Single-Entry ACH debit an eligible check received at the point of purchase or manned bill payment location for the in-person purchase of goods or services. The Receiver's source document (i.e., the check) is used to collect the Receiver's routing number, account number, check serial number, and dollar amount for the transaction. Authorization for a BOC entry is obtained through notice provided by the Originator at the point of purchase or manned bill payment location and the Receiver's going forward with the transaction.

CBR - Corporate Cross-Border Payment *(no longer supported September 18, 2009)*

This Standard Entry Class Code is used for the transmission of corporate cross-border ACH credit and debit entries. This SEC Code allows cross-border payments to be readily identified so that financial institutions may apply special handling requirements for cross-border payments, as desired. The CBR format accommodates detailed information unique to cross-border payments (e.g., foreign exchange conversion, origination and destination currency, country codes, etc.).

CCD - Cash Concentration or Disbursement

An ACH debit or credit from or to a Business Account. Under the rules PPD transactions to a business account are not a proper SEC Code and may be returned. Like PPD, proper authorization from the owner of the target account is required.

ENR - Automated Enrollment Entry

This optional SEC Code allows a depository financial institution to transmit ACH enrollment information to Federal Government Agencies via the ACH Network for future credit and debit applications on behalf of both consumers and companies.

IAT – International ACH Transaction

Effective September 18, 2009, this Standard Entry Class Code is used for the transmission of credit entries that are part of a payment transaction involving a financial agency's office that is not located in the territorial jurisdiction of the United States. Transactions can only be initiated to Mexico via the ACHNow Application at this time.

PBR - Consumer Cross-Border Payment *(no longer supported September 18, 2009)*

This Standard Entry Class Code is used for the transmission of consumer cross-border ACH credit and debit entries. This SEC Code allows cross-border payments to be readily identified so that financial institutions may apply special handling requirements for cross-border payments, as desired.

The PBR format accommodates detailed information unique to cross-border payments (e.g., foreign exchange conversion, origination and destination currency, country codes, etc.).

POP - Point-Of-Purchase

Used as an ACH debit application as a method of payment for the in-person purchase of goods or services by consumers. These non-recurring debit entries are initiated by the Originator based on a written authorization and account information drawn from the source document (a check) obtained from the consumer at the point of purchase. - *Also known as ECC (Electronic Check Conversion)*

PPD - Prearranged Payment and Deposit

Direct Deposit

A Credit application that transfers funds into a consumer account at the Receiving Depository Financial Institution. The funds being deposited can represent a variety of products, such as payroll, interest, pension, dividends, etc.

Preauthorized Bill Payment

A Debit application. Companies with billing operations may participate in the ACH through the electronic transfer (direct debit) of bill payment entries. Through standing authorizations, the consumer grants the authority to initiate one time or periodic charges to his or her account as bills become due.

RCK - Re-presented Check

A re-presented check is an ACH debit application used by originators to re-present a check that has been processed through the check collection system and returned because of insufficient or uncollected funds.

TEL - Telephone-Initiated Entry

For single entry debit transactions to a consumer's account pursuant to an oral authorization obtained from the consumer via telephone. This type of transaction may only be used when there is no standing authorization for the origination of ACH entries to the receiver's account and may only be originated when there is either (1) an existing relationship between the Originator and the Receiver, or (2) no existing relationship between the Originator and the Receiver, but the Receiver has initiated the telephone call.

WEB - Internet-Initiated Entry

A debit entry to a Consumer Account initiated by an Originator pursuant to an authorization that is obtained from the receiver via the Internet. There are two components of the definition that are important to address:

the WEB SECC is only appropriate to use when initiating debit entries that have been authorized by the receiver via the Internet. An authorization that was obtained from the receiver in person, through the mail, or over the telephone in order to effectuate an Internet payment is not to be initiated as a WEB transaction.

credit entries cannot be initiated except for reversals of WEB debit entries.

Appendix B: Report Definitions

ACH Transmittal Register - This report will print out a summary of transactions within a specific batch. This report can be used by those who use Net Settlements as well as those that do not.

Batch Summaries - This report displays all the Batch Summaries within the date range provided. This Date Range should be for the Dates the Account Batches were created.

Corrections by Submit Date - This report displays Exception transactions for a Selected Submit Date Range. Corrections are those returns that have been corrected by the receiving bank. Corrections are a notification for the merchant to update or correct their records. Corrections usually come back with a "C" return code and a zero dollar amount.

Merchant Group Totals – This report provides a summary of debits and credits by merchant for a specific date range.

Net Settlements - This report displays the Net Settlement Information for a Selected Settlement Date Range. This report should correspond to the day in which funds are either deposited or withdrawn from your account. Actual availability or posting of funds depends upon the rules of the receiving bank. Since Fees can be generated as separate net settlements, they may appear as separate settlements and usually appear as debit batches on the same day as other batches.

Non Re-Submitted Returns - This report displays all the Returns according to Return Date within the date range provided. It will report those transactions that have been returned and are older than 5 days from the submission date. It offers a First Level drill down to view the detail of an individual transaction. At this final level, the user is offered the options of Resubmitting, Killing, or duplicating this individual transaction depending upon the age and status of the transaction.

Pre – Transmission - This report will display all new transactions. These are the transactions that are in “Ready to Process” status.

This report comes in both a standard and Optional Format. The Optional Format will export the columns and data in the same order as Legacy ACHNow. The Optional Format is available for both Excel and CSV.

Previously Paid Returns - This report will display all Return transactions that are included in a net settlement but were previously paid out. These are transactions that are part of a net settlement.

Returns By Check Date - This report displays all the Returns according to Return Date within the date range provided.

Returns By Return Date - This report displays all the Returns according to Return Date within the date range provided.

Returns by Submit Date - This report displays all Returns according to the Submit Date within the date range provided.

Returns To Review - This report displays the current day's returned transactions. You also have the ability to view prior day's returned items which have not yet been addressed by using the date range fields.

Settlement Batches by Date - This report displays all the Settlement Batches for a specific date range. The date range should be for the dates of settlement.

Transactions By Batch - This report will list transactions within a specific batch. You can search by either Batch ID or Date. In addition, this report allows you to create a new payment plan by Duplicating a Batch into a Payment Plan. A payment will be created for every transaction within that batch. You can then view the new payment plans from the Active Payment Plans List.

Transactions By Date - This report displays all Transactions within the date range you provide. The Date Range you use should be that of the Check Date.

Transactions By Date – Exported - This report displays all the Transactions within the date range provided. The Date Range should be selected for the Check Date. By default, all displayed transactions are selected. Clicking the Export Transactions Selected button will mark each as Exported. The user can then choose to run the report again in the future choosing whether to Exclude/Include Exported transactions. This feature was previously in Legacy ACHNow as a 'Save Address Info' radio button.

This report comes in both a standard and Optional Format. The Optional Format will export the columns and data in the same order as Legacy ACHNow.

Transactions by Net Settle ID - This report displays all transactions for a given net settlement.

User Entries by Date - This report displays all transactions with User Names for each entry within the date range provided.