

ACH User Guide



Initial Login

Single Payments

Batch Payments

Recurring Payments

Reviewing Pending Payments

ACH module | Initial Login

A Username and Temporary password are provided for the initial login.

Sign In



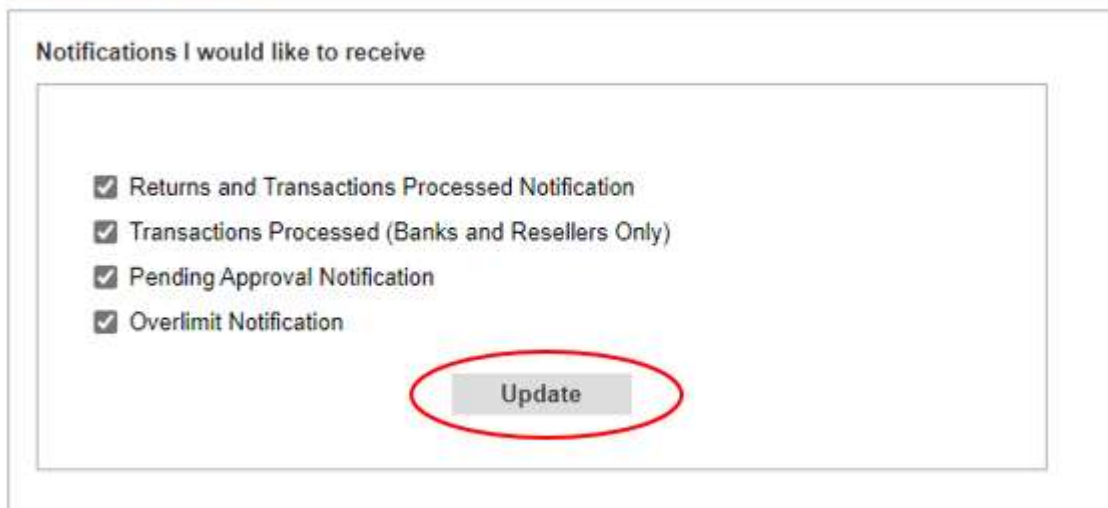
Sign In form with the following elements:

- Login:
- Password:
- Log In button
- [Lost or Forgotten Password](#) link

You will immediately be prompted to select the notification(s) you wish to receive. It is encouraged to select all notifications and adjust over time if needed. Be sure to click **Update** before moving on.

- **Returns** – notifies user that reports are available
- **Transactions Processed** – notifies user that items have been processed from customer warehouse (pending queue)
- **Pending Approval** – notifies user that items are still pending approval 1 hour before cutoff
- **Over-limit Notification** – notifies user that there are items pending above the established limits and need approval to be processed.

Email Notifications



Notifications I would like to receive

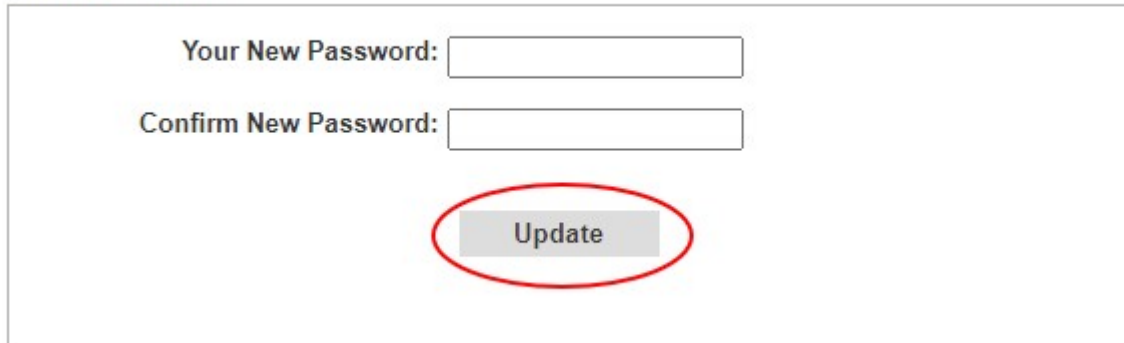
- Returns and Transactions Processed Notification
- Transactions Processed (Banks and Resellers Only)
- Pending Approval Notification
- Overlimit Notification

Update button (circled in red)

The following screen prompts you to create your password.

- You may also see the Login name field displayed.
 - Only enter a new Login Name if the one issued was incorrect.
 - Be sure to click **UPDATE** before creating a password if a new login was created.
- Passwords need to be at least 12 characters and must contain at least 1 special character (aka symbol)
- Click **UPDATE** before proceeding

Change Password

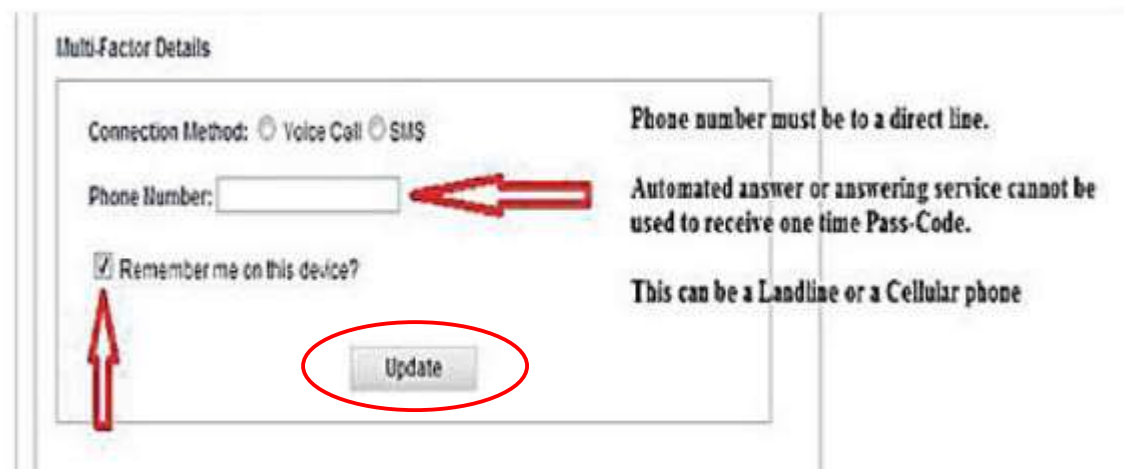


Your New Password:

Confirm New Password:

You will then be asked to set your Multi-Factor Authentication (MFA) details.

- **SMS** is a text or data message to a cellular phone
 - This method allows you to receive a one-time passcode for quicker response
 - It also allows you to be notified if someone tries to use your login credentials
- **Voice call** is an actual call to a landline (no extensions) or phone.
- If you select to “remember me on this device,” it will remain until the history is cleared, updates to your browser are made or a new browser is being used.
- Click **UPDATE** before proceeding



Multi-Factor Details

Connection Method: Voice Call SMS

Phone Number:

Remember me on this device?

Phone number must be to a direct line.









Automated answer or answering service cannot be used to receive one time Pass-Code.

This can be a Landline or a Cellular phone

The next screen asks that you select a security image that will display after you enter your login and password.

- Be sure to click the checkbox directly under the image you wish to select. Clicking the image directly **WILL NOT** save your selection.

Security Image

 <input type="checkbox"/>	 <input checked="" type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>
 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>

Scroll down and select 6 **DIFFERENT** security questions. Click **SAVE**

- Please note: Answers are case sensitive, so if you capitalize something now, you must capitalize when asked later.

Security Questions

Question 1:	<input type="text" value="What is your favorite movie?"/>	▼
Answer:	<input type="text"/>	
Question 2:	<input type="text" value="Who is your favorite author?"/>	▼
Answer:	<input type="text"/>	
Question 3:	<input type="text" value="Who is your favorite athlete?"/>	▼
Answer:	<input type="text"/>	
Question 4:	<input type="text" value="Who was your first crush?"/>	▼
Answer:	<input type="text"/>	
Question 5:	<input type="text" value="What is your best friend's middle name?"/>	▼
Answer:	<input type="text"/>	
Question 6:	<input type="text" value="Who was your childhood hero?"/>	▼
Answer:	<input type="text"/>	

If any step was incorrectly completed, it will cycle you back to the top to begin again.

If successful, you will arrive on the **HEADQUARTERS** screen.



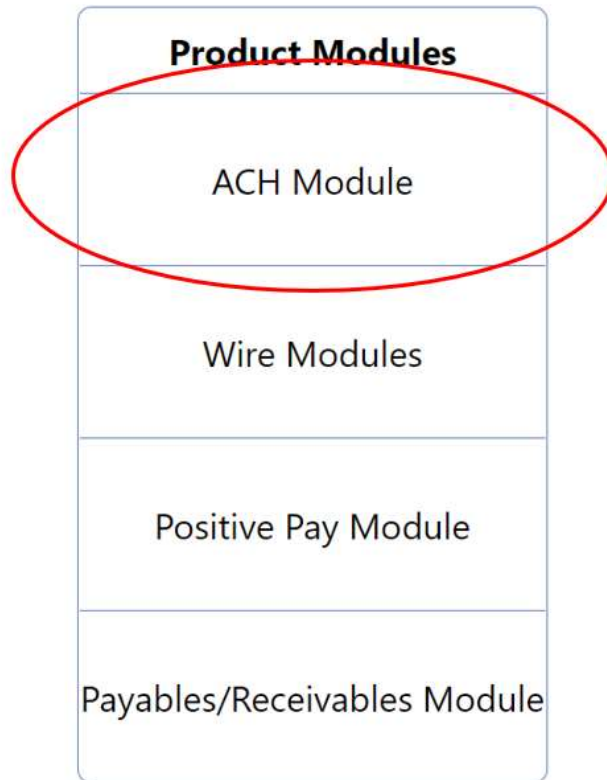
Each time you login going forward, you will see your security image and be prompted with 2 security questions. Click **Submit** to be brought to the Headquarters landing page.

- **Reminder**, answers are case sensitive. You must answer them as originally set up.

Sign In

The 'Sign In' screen features a security verification section. On the left is a security image showing a perspective view of a wooden walkway between metal railings. To the right of the image, the text reads: 'Please answer the following security questions and check the image to the left for verification'. Below this are two text input fields with labels: 'Who was your childhood hero?' and 'Who is your favorite athlete?'. A checkbox labeled 'Show my answers' is positioned below the second field. A dark 'Submit' button is centered at the bottom of the form. At the very bottom of the page, the text 'Customer Service - 866-859-0555' is displayed.


ACH module | Single Payments



Click the ACH Module from the menu. You will be prompted to enter security credentials as part of the multi-factor authentication.

Home	Payments	Reporting	Help	Maintenance
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Sign In



Please answer the following security questions and check the image to the left for verification

What is your best friend's middle name?

Who was your best friend in high school?

Show my answers

Submit

Customer Service - 866-859-0555

Creating Single Payments



Create payments

Select the Company you wish to pay from the dropdown.

Payment Center

Company:


Once company/vendor is selected, chose the method of payment you wish to schedule.



Create Single Payment


Company Name: TruTreasury Test Company ID:

Payment Information

Payment Type: <input type="text" value="--select a value--"/> *	Transaction Type: <input type="text" value="--select a value--"/> *
Account Type: <input type="text" value="--select a value--"/> *	
Individual Name: <input type="text"/> *	Individual ID: <input type="text"/> *
Routing #: <input type="text"/> *	Account #: <input type="text"/> *
Description: <input type="text"/> *	
Amount: <input type="text"/> *	Note: <input type="text"/>
Effective Date: <input type="text" value="11-16-2022"/> 	
Same Day: <input type="checkbox"/>	
<input type="button" value="Save"/> <input type="button" value="Cancel"/>	


Input the pertinent information, denoted with an astrick (*).

- Select **Payment Type** from the dropdown

Payment Type: 


- select a value--
- CCD
- PPD**
- WEB

- Select **Transaction Type** from the dropdown

Transaction Type: 

- select a value--
- Debit
- Credit
- Debit Pre-note
- Credit Pre-note

- Select **Account Type** from the dropdown

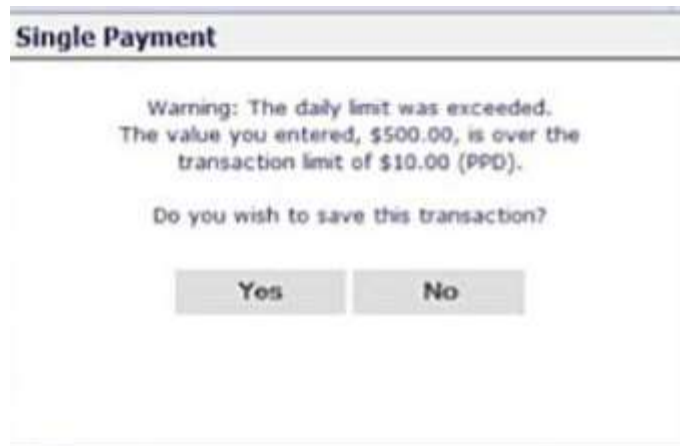
Account Type: 

- select a value--
- Checking
- Saving**

- **Individual Name:** The name of the party you are paying/collecting from
- **Individual ID** can be any combination of numbers/letters up to 15 characters. This is for your records to help identify the business or person
- **Routing # and Account number** are specific to the party you are setting up
- **Description** will appear on the receiver's bank statement and cannot be longer than 10 characters
- **Notes** are only for internal records. These will not be seen by the party being paid/collected from.
- **Amount:** the amount wishing to pay or collect
- **Effective Date:** this is the date you wish the transaction to hit the party's account

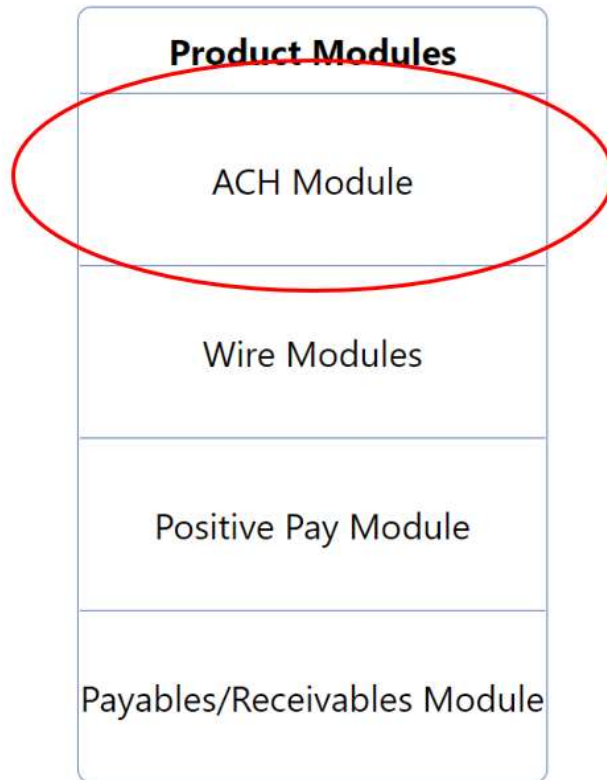
Click Save

If there are any over limit errors, you will see a pop-up notification asking if you wish to continue.



If yes, is selected, it will move the transaction to a holding and approval will need processed before the transaction will send.


ACH module | Batch Payments



Click the ACH Module from the menu. You will be prompted to enter credentials.

Home Payments Reporting Help Maintenance

Sign In



Please answer the following security questions and check the image to the left for verification

What is your best friend's middle name?

Who was your best friend in high school?

Show my answers

Submit

Customer Service - 866-859-0555

Creating Batch Payments



Create payments

Select the Company you wish to pay from the dropdown.

Payment Center

Company:

Once company/vendor is selected, chose the method of payment you wish to schedule.

ACH

Single Payments

Recurring Payments

Batch Payments (1)

Edit Recurring Payments

Search Warehouse Payments

Create a template

Note: a template only stores information for transactions. It does not process until you create a batch and submit for processing.

Select **New Template**

Batch Payments

Company Name: TruTreasury Test Company ID:

Batch Name	Effective Date			
Payroll 1	5-25-2022	process	edit	remove

Results per Page Page 1 OF 1

Templates

[New Template](#) [Import Template](#)

Template Name		
Payroll	edit	remove

Results per Page Page 1 OF 1

[Back to Menu](#)

Give Template a Name and select Type of payment from the dropdown. Click Next

Template

Company Name: TruTreasury Test Company ID:

Name: Type:

- select a value-
- Credits Only
- Debits Only
- Debits and Credits

[Next](#)

Select **New Transaction**

Template

Company Name: TruTreasury Test Company ID: Template Name: Rent

Credits: \$0 Debits: \$0 **New Transaction**

Name	Ind ID	Routing #	Account #	Type	Amount
No results found.					

A new screen will open for entering data about the transaction

Item

Payment Type: Transaction Type:

Account Type:

Individual Name: Description:

Routing #: Account #:

Individual ID: Amount:\$

Note:

Select Payment to Clone

Name ID

Payment type refers to the SEC code.

- PPD = Individual Account
- CCD = Corporate Account

Transaction Type refers to the action that occurs on the receiving end:

- Credit = you are giving money to a person or company
- Debit = you are taking money from a person or company

Account Type is the type of account you are debiting/crediting.

Individual Name: The name of the party you are paying/collecting from

Individual ID can be any combination of numbers/letters up to 15 characters. This is for your records to help identify the business or person

Routing # and Account number are specific to the party you are setting up

Description will appear on the receiver’s bank statement and cannot be longer than 10 characters

Amount is adjustable as batches are processed.

Notes are only for internal records. These will not be seen by the party being paid/collected from.

Click **Save**, then **New Transaction** to add the next individual/company information to continue building your template.

Go back to the **Create Payment-Batch Payment** screen. Select **New Batch**

Batch Payments

Company Name: TruTreasury Test Company ID:

Batch Payments		New Batch	Prenote New Batch
Batch Name	Effective Date		
Payroll 1	5-25-2022	process	edit remove

Results per Page Page 1 OF 1

Templates		New Template	Import Template
Template Name			
Payroll		edit	remove
Rent		edit	remove

Results per Page Page 1 OF 1

Select from the template dropdown, Name the batch and select an effective date. Click **Next**

Batch

Company Name: TruTreasury Test Company ID:

Select Template: Batch Name: *

Effective Date: 

Same Day:

Check which items on the template you wish to deactivate and active the items you wish to process.

Adjust your amounts as needed

Click **SAVE**.

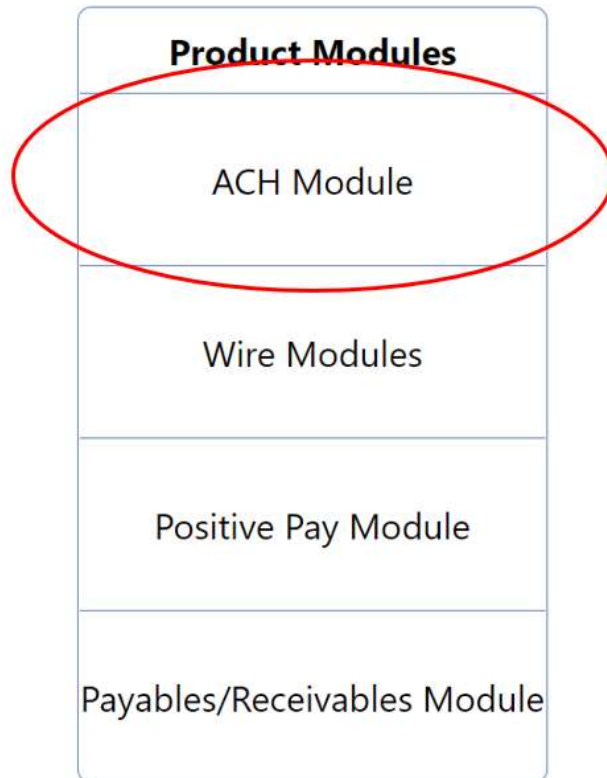
Once back on the Batch Payments screen, select **process** to finish.

Company Name: TruTreasury Test Company ID:

Batch Payments		New Batch	Prenote New Batch
Batch Name	Effective Date		
Payroll 1	5-25-2022	process	edit remove

Results per Page Page 1 OF 1


ACH module | Recurring Payments



Click the ACH Module from the menu. You will be prompted to enter security credentials as part of the multi-factor authentication.

Home Payments Reporting Help Maintenance

Sign In



Please answer the following security questions and check the image to the left for verification

What is your best friend's middle name?

Who was your best friend in high school?

Show my answers

Submit

Customer Service - 866-859-0555

Creating Recurring Payments



Create Payments

Select the Company you wish to pay from the dropdown.

Payment Center

Company:

Once company/vendor is selected, choose the method of payment you wish to schedule.

ACH

Single Payments

Recurring Payments

Batch Payments (2)

Edit Recurring Payments

Search Warehouse Payments

Create Recurring Payment

Company Name: TruTreasury Test

Company ID:

Payment Information

Payment Type: <input type="text" value="--select a value--"/> *	Transaction Type: <input type="text" value="--select a value--"/> *
Account type: <input type="text" value="--select a value--"/> *	
Individual Name: <input type="text"/>	Individual ID: <input type="text"/>
Routing #: <input type="text"/>	Account #: <input type="text"/>
Description: <input type="text"/>	Note: <input type="text"/>
Number of payments: <input type="text"/>	Schedule: <input type="text" value="--select a value--"/> *
No End Date: <input type="checkbox"/>	Payment Amount: <input type="text"/>
Effective Date: <input type="text" value="5/15/2023"/>	Final Payment Amount: <input type="text"/>

Input the pertinent information, denoted with an astrick (*).

- Select **Payment Type** from the dropdown

Payment Type:

- select a value--
- CCD
- PPD**
- WEB

- Select **Transaction Type** from the dropdown

Transaction Type:

- select a value--
- Debit
- Credit
- Debit Pre-note
- Credit Pre-note

- Select **Account Type** from the dropdown

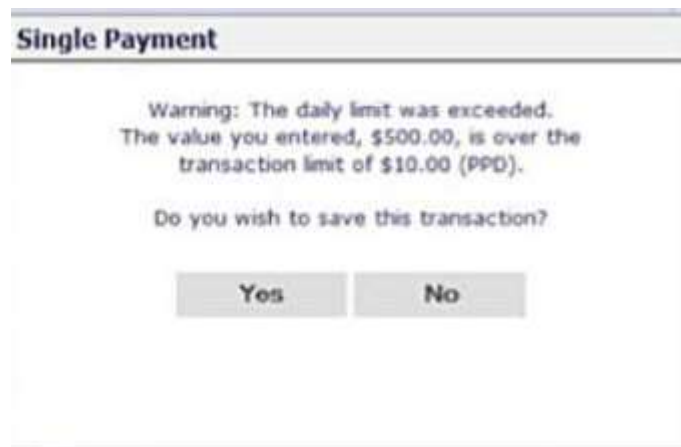
Account Type:

- select a value--
- Checking
- Saving

- **Individual Name:** The name of the party you are paying/collecting from
- **Individual ID** can be any combination of numbers/letters up to 15 characters. This is for your records to help identify the business or person
- **Routing # and Account number** are specific to the party you are setting up
- **Description** will appear on the receiver's bank statement and cannot be longer than 10 characters
- **Notes** are only for internal records. These will not be seen by the party being paid/collected from.
- **Number of Payments** use if there is a limited number of recurrences needed
 - If scheduling a never-ending payment, be sure to click the "**No End Date**" checkbox
- **Schedule** is the frequency of the recurrence
- **Amount:** the amount wishing to pay or collect
- **Effective Date:** this is the date you wish the transaction to begin.

Click Save

If there are any over limit errors, you will see a pop-up notification asking if you wish to continue.



If yes, is selected, it will move the transaction to a holding and approval will need processed before the transaction will send.

Editing or Cancelling a Recurring Payment

Click Edit Recurring Payments from the menu



You may search by any of the criteria shown, or as a best practice leave criteria blank and click the word **Search**

Search

Individual Name

Dollar Amount

Last Payment

Status Active

ID

Schedule --select a value--

Next Scheduled Payment

A list of active recurring payments matching your criteria will display at the bottom of the screen.

Results

Name	ID	Type	Starting Payment Date	Next Payment Date	Last Payment Date	Actions
Payee Name	Payee ID	Debit	12-2-2022	6-2-2023	5-2-2023	open suspend
Payee Name	Payee ID	Debit	12-2-2022	4-3-2023	3-2-2023	open suspend
Payee Name	Payee ID	Credit	6-1-2023	6-1-2023	-empty-	open suspend
Payee Name	Payee ID	Debit	3-1-2023	6-1-2023	5-1-2023	open suspend
Payee Name	Payee ID	Debit	12-2-2022	4-3-2023	3-2-2023	open suspend
Payee Name	Payee ID	Debit	12-2-2022	6-2-2023	5-2-2023	open suspend

Results per Page 10 Page 1 OF 1

Select the action for the applicable payment

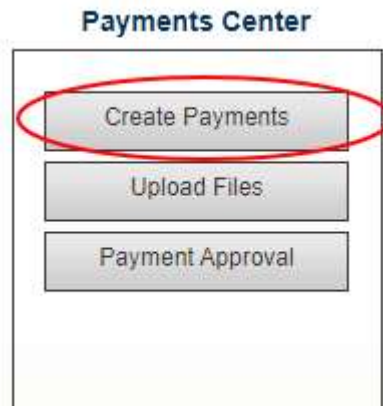
- **Open** allows you to make adjustments to the payment and save.
- **Suspend** cancels the transaction going forward.

Results

Name	ID	Type	Starting Payment Date	Next Payment Date	Last Payment Date	Actions
		Debit	12-2-2022	6-2-2023	5-2-2023	open suspend
		Debit	12-2-2022	4-3-2023	3-2-2023	open suspend

ACH module | Reviewing Pending Payments

To review a pending transaction, select Create Payments from the Payment Center box



Your company name should prefill. If you have multiple accounts added to the system, you will need to select the applicable account from the drop-down.

Payment Center

Company:

Select **Search Warehouse Payments** from the menu



You may enter as little or as much criteria as you wish to search for pending ACH payments; however, it is best to have no criteria and just click search

Search

Individual Name	<input type="text"/>	Individual ID	<input type="text"/>
Dollar Amount	<input type="text"/>		
Effective Date	<input type="text"/>		
Entry Type	--select a value--	Cutoff Time	--select a value--
<input type="button" value="Search"/>		<input type="button" value="View Voided Payments"/>	

Any transactions waiting to process will populate at the bottom. You will then have two options:

- Open = Allows you to edit or adjust. Be sure to save your edit(s).
- Void = cancels the transaction from posting

Transactions in Warehouse

ID	Type	Name	Effective	Source	Amount	Actions
<input type="text"/>	d Debit	<input type="text"/>	5-12-2023		<input type="text"/>	open void

Results per Page Page 1 OF 1

Credit Count	Credit Amount	Debit Count	Debit Amount
0	\$0.00	1	<input type="text"/>