

ACH Origination via Webster Web-Link®

The ACH Origination module is located on the top navigation bar under the Payments tab. Here, you can manage recipients and templates, enter, and approve ACH batches, and view history.

Treasury Dashboard	Accounts	Payments	Fraud Control	Check Services	File Services	Tools	Administration
--------------------	----------	----------	---------------	----------------	---------------	-------	----------------

Depending on your entitlements, the top navigational bar may appear different, e.g., Home instead of Treasury Dashboard.

The Payments tab will help you electronically transmit ACH payments and collections, including our most used Standard Entry Class (SEC) codes. Each transaction requires an SEC code to ensure the proper file format is used and transactions are processed according to the National Automated Clearing House Association (Nacha) Rules.* These Rules govern the ACH Network. All participants are required to know and follow these Rules. If you do not have access to the Rules, consider purchasing a Rules book/CD at NEACH.org/Webster. For free basic access (read only) register at: <https://www.nachaoperatingrulesonline.org>. **Note:** Use the proper SEC codes for your ACH transactions. Incorrect codes could result in a delay or a Rules violation from Nacha.

SEC Code	Origination Type	Usage Examples	Questions to ask to help identify a client need
CCD	Debit	Collect vendor payments	Would you like to receive payments from other businesses electronically?
CCD	Credit	Send vendor payments, pay taxes	Would you like to pay other businesses electronically?
CTX	Debit or Credit	CCD (B2B transactions) that needs to include additional information	Do you need to send B2B transactions that will include additional information in multiple addenda?
PPD	Debit	Collect from a consumer, where the authorization is received in writing prior to the payment processing	Do you receive payments from your consumer customers?
PPD	Credit	Payroll	Do you have employees that you would like to pay electronically?

Set up Recipients: Payments > Create Master Recipients > Recipients

enter account information for an individual or business, to send out ACH and Wire transactions. You can approve or reject recipients added by your users, so that you have extra controls around which you are sending transactions to:

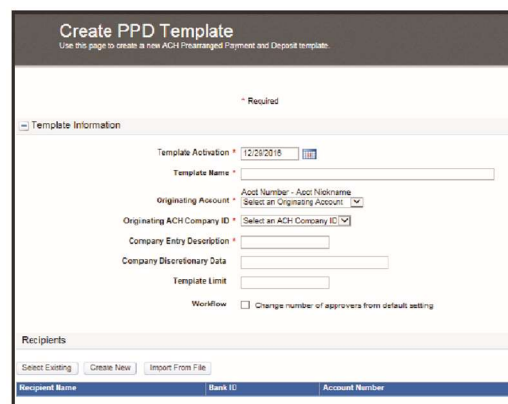
1. On the Create Master Recipient screen, enter a recipient name. Select “ACH Domestic Recipient” to send ACH transactions to this individual or business. You can set up recipients to send wires, which will require additional information.
2. Select if the recipient is an Individual or Business. The information required to send to an individual is different from what is required to send to a business. Select the correct option for ACH recipient type.
3. Check the box for the applicable Payment Type (PPD, CCD, etc.).
4. Enter required information (red asterisk*) - Account number, Bank ID/Routing number, etc. Then, click Preview Recipient.
5. The Recipient information will display on a summary page. If correct, click Submit. If not, make changes by clicking Edit.
6. Once submitted, the recipient will be in the Payments tab > Manage > Master Recipient List. From this screen, you can add, edit, delete, or export your recipients. To send ACH transactions, follow the steps below. For wires, see the Wire QRG.

Note: Recipient ID is a required field in the system. If you do not need to use Recipient ID, you can enter a placeholder.

Create Templates: Payments > Create ACH Templates

ACH templates allow you to set up ACH batches and save them for repeat transactions in the future without having to recreate the batch manually.

1. In the Payments tab, under Create ACH templates, select the Payment Type/SEC code to create a template.
2. The template screen will display the information required for that payment type (red asterisk*). This template example shows the information required for a PPD/Send to an Individual transaction.
3. Enter the required information (red asterisk*).
4. Select existing recipients or create a new one. **Note:** To create multiple new recipients, click “Submit Recipient and Create Another”. You do not need to add your own offset account as a recipient. The system will create it for you based on the Originating Account you selected from the drop down.
5. If you are entitled to approve your own transactions, you will see the option to “Approve on Submit”. Click this option if you would like to approve immediately. Click Continue.
6. A summary of your template will display. Review the information. If it is correct, click Submit template, or click Edit



Template to make a change. **Note:** Creating a template does NOT mean you submitted ACH transactions. Follow steps below to submit transactions. You can view and edit templates in the Payments tab > Manage > Template Center.

Enter ACH Transactions: Payments > Create ACH Payments

Use this function to initiate electronic payment and collection transactions to individuals and organizations.

1. In the Payments tab, under Create ACH Payments, select the Payment Type/SEC code to create transactions. If you already created a template, select the option "From Template", select the desired template and click Create Payment.
2. The Create Payment screen will display for the Payment Type you selected and contain the required information for the transactions. Enter the required information (red star).
3. Select if this batch is one time or recurring. If recurring, setup the schedule (weekly, monthly, number of payments, etc.). **Note:** For recurring ACH, the next recurrence will appear in the Payments Center. You can edit or delete the recurring ACH from this screen. Recurring ACH cannot begin on a non-processing day.
4. To save this batch as a template for future use, select the box to save as template.
5. If you are entitled to approve your own transactions, you will see the option to "Approve on Submit". Click this option if you would like to approve immediately. **Note:** Payments in a "Pending Approval" status will not be processed. Be sure that your transactions are in a "Scheduled" or "Completed" status. You can sign up for Payment Status alerts to be notified of status changes for your payments. See the Alert Descriptions Quick Reference Guide for more information.
6. Select existing recipients or create new recipient. **Note:** To create more than one new recipient, click "Submit Recipient and Create Another" to create another recipient not another batch. No need to add your own offset account as a recipient. The system will create the offset for you based on the Originating Account you selected from the drop down.
7. Enter the amounts to credit/debit each recipient, and any addenda or discretionary information. If you sent a pre-note for a recipient, make sure the live transaction is compliant with all the Nacha Rules. Pre-notes are zero-dollar transactions that are sent prior to a live transaction to validate account information. If entering a pre-note, a live transaction cannot be sent until 3 business days after the pre-note's effective date.
8. Click Continue. A summary of your batch will display.
9. If the information is correct, click Submit Payment. Then your batch will be viewable in the Payments Center. **Note:** Use today's date prior to 2:30 pm ET to process a same day ACH transaction. Please note that funds availability at the receiving bank may vary. The following are Same Day Origination criteria:
 - The effective date is equal to today
 - The file is received and processed prior to the Same Day cutoff times, 9:00 am ET, 1:00 pm ET and 2:30 pm ET on a business day
 - Individual transactions are \$100,000 or less

For any file not requiring Same Day processing, we continue to recommend you transmit your files 1-2 days in advance of the effective date as a best practice.

Import ACH Transactions: Payments > Payment Tools> Import Profiles

Use this function to initiate ACH transactions from a file:

1. The first time you import a file, you will need to create an import profile. This tells the system how to read your file. Once this is completed, you can use that profile for future imports. Click Create Import Profile. **Note:** If you have already created your Import Profile, skip to step 5.
2. Enter a Profile Name and select the File Format: ACH Nacha for Nacha formatted files and ACH User-Defined for a custom file format.
3. Select Non-Repetitive Payments. Select the appropriate option for any other required fields. Click Continue. **Note:** If you select ACH User-Defined, you will need to create a separate import profile for each SEC code that you use.
4. After you have made your profile selections, a summary will appear. Click Submit Profile.
5. On the right side of the Manage Payment Import Profiles page, under "Action" column, click Import to choose the profile.
6. Click Browse and navigate to the location of your file on your computer. Click Open. **Note:** File extensions are required. You can save your file into notepad to create a .txt file, if needed.
7. Click Import File. The Payment Import History page will display, showing your file with a status of Processing. Refresh the page, or return to the Payment Import History shortly, to confirm the status of your file. A Completed status means that your file processed successfully, and you will be able to view the transactions in the Payments Center. If the file fails,

click Failed to see the reason and correct the issue. **Note:** If your file continues to fail, consider trying to import only the recipients from your file. Instructions are in the next section of this guide. You do not need to add your own offset account as a recipient in the file. This system will create the offset for you based on the ACH Company ID in the batch.

8. If your transactions are not approved on submit, or if they require multiple approvers, then you or other users in your organization will need to go to the Payments Center to approve the transactions before final submission.

Import ACH Recipients: Payments > Payment Tools > Import Profiles

Use this function to import ACH recipients from a file:

1. The first time you import a recipient file, you will need to create an import profile. This tells the system how to read your file. Once this is completed, you can use that profile for future imports. Click Create Import Profile. **Note:** If you have already created your Import Profile, skip to step 5.
2. Enter a Profile Name and select the File Format: ACH Nacha for Nacha formatted files and ACH User-Defined for a custom file format.
3. Select Recipients. Select the appropriate option for any other required fields. Click Continue. **Note:** If you select ACH User-Defined, you will need to create a separate import profile for each SEC code that you use.
4. After you have made your profile selections, a summary will appear. Click Submit Profile.
5. If you would like to create a payment with the recipients, go to the Payments > Create ACH payments and select the SEC code. If you would like to create a template for future use, go to Payments > Create ACH Templates and select the SEC code. For both options, follow the applicable instructions on page 2 of this guide, until you reach the Recipients section. Then return to these instructions. **Note:** The import button will not appear on the import profile screen.
6. Once you reach the recipients section of the screen, click Import from File.
7. Select the recipient import profile from the drop down.
8. Click Browse and navigate to the location of your file on your computer. Click Open.
9. Recipients will appear in a pop-up box, click Import.
10. Recipients will appear in the Create ACH Payment or Create ACH Template screen. You can edit the recipients (i.e., account info, dollar amounts, delete a recipient) if needed. **Note:** You do not need to add your own offset account as a recipient. This system will create the offset for you based on the Originating Account you select from the drop down.
11. Click Continue. A summary of your batch will display.
12. If the information is correct, click Submit. Then your batch will be viewable in the Payments Center or Template Center. **Note:** When creating ACH Payments, if your transactions are not approved on submit, or require multiple approvers, then you or other users in your organization will need to go to the Payments Center to approve the before final submission.

View, Approve & Reverse Payments: Payments > Manage > Payments Center

Use this menu selection to view the status of ACH transactions, approve transactions for processing, or view historical transactions. Wire transaction information is also viewable in the Payments Center.

1. Click the Pending, Processed, or All tab to view the status of your transactions.
2. Approve any pending transactions on this screen, so that they can be processed.
3. If you processed erroneous transactions, you can reverse individual transactions or the full batch from this screen on the Processed tab by clicking Reverse Transactions or Reverse Payments, respectively. Reversals must be processed within 5 banking days of the original settlement date, and within 24 hours of discovery of the issue. Notify the Receiver(s) prior to processing a reversal. **Note:** The only allowable reason to process Reversals, per the Nacha Rules, is to correct an error. Reversals used for any other reason is a violation of the Nacha Rules and could have penalties for processing. If you import a reversing file, be sure to include "REVERSAL" in the batch entry description field. All information must match the original transactions, including ACH Company ID, Receiver account information, dollar amounts, etc. It is important to understand the risk of reversals and it is not a guarantee that funds will be recovered. When you contact the recipient, determine the best method to correct the issue which could be the recipient requesting a return from their bank, or a payment method outside of the ACH network.

** This summary is from the 2021 Nacha Operating Rules and is subject to change. It does not replace the Nacha Rules Book, with all requirements for participants of the ACH Network. You are responsible for following Nacha Rules. Webster Bank is not rendering legal advice or providing other professional service and makes no representation or warranties of any kind, either express or implied, including merchantability and fitness for a particular purpose.*

7/2021