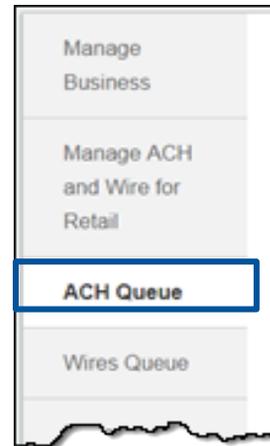


Go to Admin Platform > Business Banking Dashboard to process ACH files.

Main Processing steps:

1. Approve files – options are:
 - a. Manual approval in ACH queue
 - b. Auto approval
2. Get the files to your ACH Processor – options are:
 - a. Manual download in ACH queue.
 - b. Automated process via File Mover.



To access this page, the FI admin needs the permission “Business Banking – ACH Queue”.

When do ACH files show in Admin Platform?

- If the business initiates/approves an ACH file 1 or 2 days before the Deliver On date:
 - Files are sent to Admin Platform every 10 minutes.
- If the business initiates/approves an ACH file 3 days or more before the Deliver On date:
 - Files are sent to the ACH Queue at 3am Eastern time two business days before the Deliver On date.
 - Until this time, files stay on the Scheduled tab in Business Banking and do not show in the ACH Queue.

The system sends the FI an email when ACH batches are sent to Admin Platform; an email is NOT sent when prenotes are sent for processing.

NCR's Digital Insight solutions

DI Training,
The following ACH transactions have been submitted to your queue and is ready for review.

COMPANY NAME	PAYMENT TYPE	TRANSACTION AMOUNT	EFFECTIVE DATE
Classy Catering	PAYROLL_PPD_MAKE	\$5665.00	11/22/2019
Classy Catering	COMMERCIAL_CCD_COLLECT	\$365.00	11/22/2019

Thank You,
NCR

ACH Queue – Main Tabs

Pending – batches waiting for FI approval stay here until decided; if FI does not process before FI Admin cutoff time, batch shows as “Past Due.”

Staging – batches manually or auto-approved (pass thru files do NOT show here)

Downloads – files manually generated via “Generate ACH” button on the Staging tab and approved payments that are auto-generated into a file at FI admin cutoff time

ACH Queues

Pending | Staging | Downloads

FI Admin Cutoff Time: 5:00 PM EDT

Refresh All Tables

One Day Settlement

Decline | Approve

<input type="checkbox"/>	Business	Approved	ACH ID	Conf #	Type	Debit	Credit		
<input type="checkbox"/>	Absentminded Accountants	Insufficient Funding	2/7/23 16:02:47	1111111125	OV64TSPW	CCD	-\$125.00		
		Past Due							
		Approved After User Cutoff							
<input type="checkbox"/>	Absentminded Accountants	Past Due							

Totals: -\$37,163.10 (12) \$10,737.00 (1)

1-10 of 12

Two Day Settlement

<input type="checkbox"/>	Business	Approved	ACH ID	Conf #
<input type="checkbox"/>				

Alerts may show under business name:

- Red = high priority warning
- Yellow = lower priority warning
- Green = success message
- Blue = informational message

Tips:

Select any column header to **sort the table**.

If you can't find a specific payment:

- Try the Refresh option at the top.
- Filter by any column, including conf #.
- Use paging controls to see the next 10.

Part 1: Approve files.**Option 1: Manually approve ACH batches**

- All ACH batches land on the Pending tab when routed to the FI for processing.
- FI must select Approve to move the batch to the Staging tab.
- **Important!** The FI must approve batches before FI Admin cutoff time.

Option 2: Auto-approve ACH batches

- System automatically approves ACH batches when they come to Admin Platform, so they go directly to the Staging tab. More details below.

Auto-Approval

Your FI controls this on a per business basis via Business Banking Dashboard > Manage Business. For each business, you can enable auto-approve for standard ACH files, for pass through files, or for both.

When auto approve is enabled, most batches are auto-approved and show on the Staging tab. However, some alerts (table below) may cause the batch to land on the Pending tab.

Alert	Auto Approval Action
Insufficient Funding*	If account balance check is disabled, auto-approved and goes to Staging tab. If account balance check enabled, and payment fails balance check, need manual approval on Pending tab. If payment passes balance check at FI admin cutoff, auto-approved.
Exceeds Limits	If payment fails limit check, needs manual approval If payment passes limits check, auto-approved.
Reverse	Auto-approved; goes to Staging tab.
Retail User**	Auto-approved; goes to Staging tab.

* contact NCR Voyix Customer Care to disable the account balance check

** refers to the ACH & Wires for Retail product

Manual Approval – Approve a Batch

1. **Select the business name** to review details (see next page).
2. **Verify funds** if needed (except for “Prefunding Successful” batches).
3. Select the **blue checkmark** to approve a single batch, or approve multiple batches at once via the **blue Approve button** at top right.
4. Standard files move to Staging tab, and pass through files move to Downloads tab.
5. The initiator and all Business Admins get an approval email.

Make sure to review and approve payments in all sections:

Same Day Settlement – Deliver On day is current day

One Day Settlement – Deliver On date is next business day

Two Day Settlement – Deliver On date is two business days out

TIP: if your ACH processor rejects batches with items 2 days out, let payments under Two Day Settlement move to One Day Settlement, and then approve.

One Day Settlement

2 selected ✕ Decline ✓ Approve

<input type="checkbox"/>	Business	Approved	ACH ID	Conf #	Type	Debit	Credit		
<input checked="" type="checkbox"/>	Absentminded Accountants	Insufficient Funding Past Due Approved After User Cutoff	2/7/23 16:02:47	1111111125	OV64TSPW	CCD	-\$125.00		✕ ✓
<input checked="" type="checkbox"/>	Absentminded Accountants	Past Due	2/8/23 15:33:20	1111111125	X7MW6PKW	CCD	-\$100.00		✕ ✓
<input type="checkbox"/>	Absentminded Accountants	Insufficient Funding Past Due	2/8/23 15:33:20	1111111125	X7MW6PKW	CCD	-\$100.00		✕ ✓

Prenote files do not require approval and do not show on the Pending or Staging tab. They are, however, in the download file.

Manual Approval – Review Details

Click the business name to see the payment details.

Cookies by Cami

Delivery on 16 February

Past Due

Company Details

ID 1111132023	Confirmation # 8NYS9MSX
TIN Name Cookies by Cami	Created By Mia Cookie
Funding Account 800000099	Email [Redacted]
Phone Number (404) 404-4040	Deliver On 02/16/2023

Address
125 Chocolate Chip Lane
Atlanta, GA 30305

Batch Details (1)

Payee	Account
Sugar Shack	Checking x789 (CCD)

Limits

Monthly Limits

ACH Payment Limit
\$200,000.00

Notes

Add a note...

Decline **Approve** **Save**

Details for a regular ACH batch include company information, batch details, and limits. To share a message with other FI admins, enter a note (e.g. “researching, do not approve”), and select Save. Notes are not logged in any report.

DI04315_P4X9SJGD-20220725T071106.ach

Delivery on 26 July

Past Due

NACHA File Details

Type PPD, CCD	Created By
Credit Amount \$10,737.00	
Debit Amount \$10,737.00	
Prenotes 0	
Funding Account 0001	

Decline **Approve** [View NACHA](#)

Details for an ACH Pass Through file. View the full NACHA file, if desired. If the file is unbalanced, your FI must create the offsetting transaction.

Manual Approval – Decline a Batch

- 1. Select the **red X** to decline a single batch, or decline multiple batches at once via the **red Decline** button at top right.
- 2. In the Decline ACH Batches window, enter a **reason** for declining. This is required.
- 3. Confirm via the **Decline** button at the bottom.
- 4. The batch is now deleted from the ACH Queue.
- 5. The initiator and all Business Admins get a decline email.

One Day Settlement

2 selected Decline Approve

Business	Approved	ACH ID	Conf #	Type	Debit	Credit		
Absentminded Accountants								
<input checked="" type="checkbox"/> Insufficient Funding	2/7/23 16:02:47	111111125	OV64TSPW	CCD	-\$125.00		X	✓
<input type="checkbox"/> Past Due								
<input type="checkbox"/> Approved After User Cutoff								

Decline ACH Batches

Please Confirm: Decline ACH Batches
Total Selected ACH Batches: 1

Business	Approved	ACH ID	Conf #	Type	Debit	Credit
Cookies by Cami	2/15/23 15:52:04	1111132023	8NYS9MSX	CCD	-\$456.00	
<input checked="" type="checkbox"/> Past Due						
Totals:					-\$456.00 (1)	\$0.00 (0)

Reason for Declining*

business doesn't want to process

Cancel Decline

Process ACH refund Files

If supported by your core and interface, your FI may opt to require prefunding for ACH files for certain businesses, in order to lower risk with a **good funds model for ACH**.

To help businesses distinguish between internal and prefund transfers, your FI can define the transfer description for ACH prefund transfers.

If prefunding is successful:

- An automatic transfer debits the business account and credits an FI-owned GL or DDA account.
- The ACH queue in Admin Platform shows that prefunding was successful.
- Process these files as normal, except you can skip funds verification.
- In the NACHA file, the funding account is the FI-owned account.
- The FI-owned account is debited on the effective date when the ACH file settles, which offsets the credit.

If prefunding fails (i.e. funds are not available in the business account):

- Primary and secondary admins get an email upon the first failed attempt
- If the business moves money to funding account before the next attempt, then prefunding is successful.
- The system will try every 5 minutes until the end user cutoff time one business day before the Deliver On date.
- If prefunding isn't successful by then, the file is declined.
- Your FI receives an email listing prefund transactions that have failed that day.

To reconcile, ensure the credits and debits to the FI-owned account clear each other out.

Important: If **your FI declines** or if the **business cancels** a payment that has been successfully prefunded, your FI must manually transfer the money back into the business's account. ***This is not done by the Business Banking system.***

Staging tab + FI Admin cutoff time:

- Approve batches by FI admin cutoff or they won't be processed that business day.
- Option to decline an approved batch on the Staging tab.
- All files in Staging are picked up for processing at the FI admin cutoff.
- At the FI admin cutoff, batches in Two Day settlement move to One Day settlement, and batches in One Day settlement move to Same Day settlement (if enabled).

ACH Queues							
		Pending		Staging		Downloads	
ⓘ FI Admin Cutoff Time: 5:00 PM EDT ↻ Refresh All Tables							
Staging							ⓘ Generate ACH File
Business	BU/FI Approved	ACH ID	Conf #	Type	Debit	Credit	
Absentminded Accountants	2/8/23 15:35:58 3/28/23 13:22:03	1111111125	6J4KC1HV	CCD	-\$500.00		✗
Past Due				Totals:	-\$500.00 (1)	\$0.00 (0)	
							1-1 of 1 < >

Part 2: Process files.**Option 1: Manually download file and upload to ACH processor**

- Mainly for FIs that process their own ACH files directly to the Fed or send to a processor not certified for File Mover.
- The system automatically pulls files in Staging into a file. The file is ready to download 15-20 minutes after the FI Admin cutoff time.

Option 2: Automated file delivery to ACH processor, aka File Mover

- FI's ACH processor automatically picks up files from a secure server (Movelt).
- ACH processor must be certified to access the secure server.
- This pickup is done once a day after the FI Admin cutoff time.
- No action is needed once files are in Staging.

Manual Processing – AFTER the FI admin cutoff time

1. Go to the **Downloads** tab (defaults on the Generate ACH Files view).
2. Select one, multiple, or all files to download.
3. Click the **Download** button.
4. Save the file and **upload to your ACH processor**.
5. Select the **Passthrough ACH Files** button and repeat above steps.

ACH Queues

Pending Staging Downloads

i FI Admin Cutoff Time: 5:00 PM EDT

↻ Refresh All Tables

Download ACH Files

Generated ACH Files Passthrough ACH Files

i Generated ACH files are available for the last 10 days. ACH files will be available in approximately 15-20 minutes after your FI admin cut-off time.

1 selected **Download**

<input type="checkbox"/>	File Date	File Name	Download User	Download Date
<input checked="" type="checkbox"/>	03/28/2023 14:07:45	DI04315_2_BBPPRD-20230328T140745.ach		
<input type="checkbox"/>	03/28/2023 09:05:19 [EMPTY]	DI04315_1_BBPPRD-20230328T090519.ach		
<input type="checkbox"/>				

Generated ACH Files Passthrough ACH Files

i Passthrough ACH NACHA formatted files are available for the last 10 days.

1 selected **Download**

<input type="checkbox"/>	File Date	File Name	Download User	Download Date
<input checked="" type="checkbox"/>	03/28/2023 I4JPDLWE	DI04315_I4JPDLWE-20230328T095134.ach		
<input type="checkbox"/>	03/23/2023 SA2ZPG9L	DI04315_SA2ZPG9L-20230323T115520.ach	aprilidelac	3/28/23 10:51:52

Files are available for the last 10 days.
 For files already downloaded, the **Download User and Date** display.

Manual Processing – BEFORE the FI admin cutoff time

1. Go to the Staging tab.
2. Select the “Generate ACH File” button once.
3. Wait 15-20 minutes for the file to generate.
4. Complete steps 1-4 on previous page.

ACH Queues

Pending Staging Downloads

ⓘ FI Admin Cutoff Time: 5:00 PM EDT
🔄 Refresh All Tables

Staging
ⓘ [Generate ACH File](#)

Business	BU/FI Approved	ACH ID	Conf #	Type	Debit	Credit	
Absentminded Accountants	2/8/23 15:35:58 3/28/23 13:22:03	1111111125	6J4KC1HV	CCD	-\$500.00		✘
Past Due							

- All timestamps in the ACH Queue are **Pacific time**, except for the FI Admin Cutoff Time at the top.
- “Generate ACH file” **clears out the Staging area**, and files will not be included in subsequent downloads.
- **File format** is .ach when downloading a single file; a zip file is generated when downloading multiple files.
- The permission **Business Banking – Reports** is needed to access the Downloads tab and to see the “Generate ACH file” button.

Future Transactions

To see files further out than 2 business days, go to the Future Transactions report.

To pull the report:

Go to Business Banking Dashboard > Reports.

Find the Future Transactions widget.

If desired enter search criteria, such as business name.

Search by date range or just Tomorrow's transactions.

Future Transactions

Search criteria

From

To

Tomorrow

Results:

User Name	Company Name	Funding Account	Transaction Type	Recipient Name	Recipient Account	Recipient Routing Number	Amount	Effective Date	Confirmation Code
Marco Lopez	Classy Catering	****0001	PPD	Tom Jones	****5555	122287251	-\$2,500.00	09/23/2016	6KKKU4PC
Marco Lopez	Classy Catering	****0001	PPD	Brandon Brown	****6789	092901683	\$516.05	09/23/2016	NR9CU24B
Marco Lopez	Classy Catering	****0001	PPD	Ricky Martin	****6666	122287251	-\$3,512.00	09/23/2016	RVVHHP4T
Liz Walker	Classy Catering	****0001	wire - US	Maurice Propp	****5874	092901683	-\$1,522.00	10/03/2016	ES4P5Z6P

◀ Prev
1
Next ▶

Tips:

- Default date range is tomorrow with indefinite end date.
- Results show transactions in an ACH batch, not the batch total.
- There's not action to take here; informational only.