

# ACH: Payment Actions

## Overview

The following actions can be taken on payments found on the ACH Payments list.

1. **Edit** - allows the user to change payment details on the Recipient, Processing Details and Review and Submit pages. Since the user cannot change the payment type when editing a payment, they are first be taken to the Edit Recipient page of the ACH Edit flow. Edit is available on payments in these statuses: Incomplete, Needs Approval, Approval Rejected, Missed Cut-Off, and Not Scheduled. Edit capabilities are not available for any payment in Approved, In Process or Processed status or on reversal batches or zero-dollar prenote batches.
2. **Copy** – allows the user to create a copy of the original transaction selected. Once the copy action is selected, a new detail page for the copied transaction and the payment now appears in the ACH Payments list. The copied transaction carries over all data that was in the original except for the payment date. The Payment Name for the copied payment is the same as the original payment name. The user cannot change the payment type but can modify all fields on the Recipient, Processing Details and Review and Submit pages. Reversed and zero-dollar prenote payments cannot be copied.
3. **Export** – allows the user to export payments to a tab-separated (TSV) or a NACHA formatted file. If user selects multiple payments to export, those payments can only be exported as a NACHA formatted file. See the [Export](#) document for more details.
4. **Delete** – allows the user to delete a payment. If a payment is deleted, it no longer appears on the ACH Payments list. Payments in an In Process or Processed status cannot be deleted. Reversed and zero-dollar prenote payments cannot be deleted.
5. **Reverse** – allows the user to request the reversal of selected ACH payments within 5 business days from the payment date, or effective date, of the original payment. Once the user select the Request Reversal option, a pop-up window is displayed to choose to reverse the entire payment or reverse individual recipient payments. See the [Reversal](#) document for more details.
6. **Approve** – allows the user to approve a payment in Needs Approval status if they have privileges to approve payments. When payments are in Needs Approval status, users see an informational message at the top of the detail page notifying them of how many approvals are needed and by when for the payment to process on the specified payment date. See the [Approval](#) document for more details.

7. **Notify Approvers** – allows the user to notify approvers that a payment is awaiting approval. If a payment is in Needs Approval status and the users do not have full privileges or multiple approvers are required, they can select one or multiple approvers to receive a notification.
8. **Reject** – allows the user to reject the approval of a payment in a Needs Approval status. If a payment requires multiple approvers, all approvers can reject the payment.
9. **Unapprove** – after all approvals have been granted, users with approval privileges, can unapprove a payment that is in an Approved status. Because Approved payments cannot be edited, the user can choose to Unapprove a payment if they need to make changes to it. The payment goes to the **Needs Approval** status.
10. **Create Report** – allows the user to create an ACH Summary and Detail report of the selected payments.

The screenshot shows the 'ACH Payments' section of a software interface. At the top, there are navigation tabs: Overview, Accounts, Payments & Transfers (selected), Fraud Control, Reports, and Other Services. A search bar is present with the placeholder text 'Search name or tracking #'. Below the search bar is a table of ACH payments. The table has columns for Filter, Payment Date, Account, Recipient, Type, Status, Amount, and a kebab menu. The first row is selected, and a task bar appears at the bottom with buttons for Copy, Export, Create Report, and Delete. The table contains the following data:

Filter	Payment Date	Account	Recipient	Type	Status	Amount		
<input checked="" type="checkbox"/>	2/23/2023	q	5210714	Borrowed Time Inc Basic Checking *1001	ACH Collection	Incomplete	\$20.00 DR	
<input type="checkbox"/>	2/16/2023	BonusPmt	5210710	LaLa Land Basic Checking *1001	ACH Collection	Incomplete	\$234.98 DR	
<input type="checkbox"/>	2/15/2023	SDDD	5206910	Basic Checking *1001	Jim	ACH Payment	Incomplete	\$8.00 CR
<input type="checkbox"/>	2/15/2023	Sorting	5210136	Basic Checking *1001	2 Recipients	ACH Payment	Incomplete	\$13.00 CR
<input type="checkbox"/>	2/14/2023	Confident	5211550	Savings *2001	2 Recipients	ACH Payment	Incomplete	\$254.88 CR

## How to Initiate Actions on Transactions in the ACH Payments List

The user can initiate actions on transactions in the list through the following methods:

1. Initiating a single action on a transaction row via the kebab menu at the end of the row.
2. Clicking multiple checkboxes to begin a bulk action on the ACH Payments list. When more than one checkbox has been selected, a task bar appears at the

bottom of the page, listing applicable actions that can be taken on all the transactions selected.

3. Accessing the payment detail page that displays applicable actions that can be taken on the payment depending on the payment status.

Actions can be initiated from the ACH Payments list or from the Payment Detail page, which is accessed from the ACH Payments list. There are different actions available to take on single transactions versus bulk transactions. The tables below show the actions available based on the initiation method.

### Actions on Single Transactions from the Kebab on ACH Payments List

1. The user can initiate an action on a payment by clicking the kebab menu at the end of each row on the ACH Payments list. The actions available for each transaction depend on the payment status and the users's privileges.

The screenshot shows the 'ACH Payments' interface. At the top, there are navigation tabs: Overview, Accounts, Payments & Transfers (selected), Fraud Control, Reports, and Other Services. Below the tabs is the 'ACH Payments' header with a search bar and a 'Show cut-off times' dropdown. A table of transactions is displayed with columns: Filter, Payment Date, Account, Recipient, Type, Status, Amount, and a kebab menu icon. The table contains several rows, with the first row highlighted. A kebab menu is open for the first row, showing options: Edit, Copy, Export, and Delete. The first row details are: Payment Date: 2/23/2023, Name: q, Tracking #: 5210714, From: Borrowed Time Inc, To: Basic Checking \*1001, Type: ACH Collection, Status: Incomplete, Amount: \$20.00 DR.

Filter	Payment Date	Account	Recipient	Type	Status	Amount		
<input type="checkbox"/>	2/23/2023	q	5210714	Borrowed Time Inc	Basic Checking *1001	ACH Collection	Incomplete	\$20.00 DR
<input type="checkbox"/>	2/16/2023	BonusPmt	5210710	LaLa Land	Basic Checking *1001	ACH Collection	Incomplete	\$234.
<input type="checkbox"/>	2/15/2023	SDDD	5206910	Basic Checking *1001	Jim	ACH Payment	Incomplete	\$8.
<input type="checkbox"/>	2/15/2023	Sorting	5210136	Basic Checking *1001	2 Recipients	ACH Payment	Incomplete	\$13.00 CR
<input type="checkbox"/>	2/14/2023	Confident	5211550	Savings *2001	2 Recipients	ACH Payment	Incomplete	\$254.88 CR
<input type="checkbox"/>	2/7/2023	PmtAct	5200150	Savings *2001	Kari Jones	ACH Pavment	Incomplete	\$38.88 CR

2. The table below reflects the actions that can be performed if a payment is in one of the noted statuses.

<b>Kebab Action</b>	<b>Applies to these statuses (depending on privileges)</b>
<b>Edit</b>	Incomplete, Needs Approval, Approval Rejected, Missed Cut-Off, Not Scheduled
<b>Approve</b>	Needs Approval
<b>Reject</b>	Needs Approval
<b>Copy</b>	Incomplete, Needs Approval, Missed Cut-Off, Not Scheduled, Approved, In Process, Processed, Reversed, Canceled, Partially Reversed
<b>Delete</b>	Incomplete, Needs Approval, Approval Rejected, Approved, Missed Cut-Off, Not Scheduled
<b>Export</b>	All statuses
<b>Notify Approver(s)</b>	Needs Approval
<b>Unapprove</b>	Approved
<b>Reverse</b>	In Process, Processed, Partially Reversed

### **Bulk Actions from the ACH Payments List**

1. The user can begin a bulk action by clicking multiple checkboxes at the beginning of each row on the ACH Payments list. When checkboxes are selected, a task bar appears at the bottom of the page, listing applicable actions that can be taken on all the transactions selected. Refer below:

Overview Accounts Payments & Transfers Fraud Control Reports Other Services

## ACH Payments Show cut-off times

ACH Payment

Search name or tracking #

Filter	Payment Date	Account	Recipient	Type	Status	Amount	Only show items needing action		
Pmt Date	Name	Tracking #	From	To	Type	Status	Amount		
<input type="checkbox"/>	2/23/2023	q	5210714	Borrowed Time Inc	Basic Checking *1001	ACH Collection	Incomplete	\$20.00 DR	
<input checked="" type="checkbox"/>	2/16/2023	BonusPmt	5210710	LaLa Land	Basic Checking *1001	ACH Collection	Incomplete	\$234.98 DR	
<input checked="" type="checkbox"/>	2/15/2023	SDDD	5206910	Basic Checking *1001	Jim	ACH Payment	Incomplete	\$8.00 CR	
<input type="checkbox"/>	2/15/2023	Sorting	5210136	Basic Checking *1001	2 Recipients	ACH Payment	Incomplete	\$13.00 CR	
<input type="checkbox"/>	2/14/2023	Confident	5211550	Savings *2001	2 Recipients	ACH Payment	Incomplete	\$254.88 CR	
<input type="checkbox"/>	2 selected		<input type="button" value="Copy"/> <input type="button" value="Export"/> <input type="button" value="Create Report"/> <input type="button" value="Delete"/>						

- The bulk actions available are dependent on the payment status of the selected transactions and on the user's privileges. For example, if the user selects 3 payments where 2 payments are in Needs Approval status and 1 is in a Processed status, they would not see the Approve action since that action only applies to 2 out of 3 payments selected.

**NOTE: The user does not see the Approve action if they do not have approval privileges.**

- The table reflects the bulk actions that can be performed if all payments are in one of the noted statuses.

**Bulk Action**      **Applies to these statuses (depending on privileges)**

**Approve**      Needs Approval

**Reject**      Needs Approval

**Notify Approver(s)**      Needs Approval

<b>Copy</b>	Incomplete, Needs Approval, Missed Cut-Off, Not Scheduled, Approved, Approval Rejected, In Process, Processed, Reversed, Canceled, Partially Reversed
<b>Export</b>	All statuses
<b>Create Report</b>	All Statuses
<b>Reverse</b>	In Process, Processed, Partially Reversed
<b>Delete</b>	Incomplete, Needs Approval, Approval Rejected, Approved, Missed Cut-Off, Approved, Not Scheduled

## Actions on Single Transactions from the Payment Detail page

- To view payment details, the user can click on the Payment Name from the ACH Payments list or expand the transaction row and click on **See All Details**. The actions available on the Payment Detail page depend on the payment status and their privileges.

The screenshot shows the 'ACH Payments' section of a financial system. At the top, there are navigation tabs: Overview, Accounts, Payments & Transfers (selected), Fraud Control, Reports, and Other Services. A search bar is present with the text 'Search name or tracking #'. Below the search bar is a table of ACH payments. The table has columns for Filter, Payment Date, Account, Recipient, Type, Status, and Amount. The first row is selected, and a context menu is open over it, showing buttons for Copy, Export, Create Report, and Delete. The context menu is highlighted with an orange border.

Filter	Payment Date	Account	Recipient	Type	Status	Amount
<input checked="" type="checkbox"/>	2/23/2023	q	5210714	Borrowed Time Inc Basic Checking *1001	ACH Collection	Incomplete \$20.00 DR
<input type="checkbox"/>	2/16/2023	BonusPmt	5210710	LaLa Land Basic Checking *1001	ACH Collection	Incomplete \$234.98 DR
<input type="checkbox"/>	2/15/2023	SDDD	5206910	Basic Checking *1001	Jim ACH Payment	Incomplete \$8.00 CR
<input type="checkbox"/>	2/15/2023	Sorting	5210136	Basic Checking *1001	2 Recipients ACH Payment	Incomplete \$13.00 CR
<input type="checkbox"/>	2/14/2023	Confident	5211550	Savings *2001	2 Recipients ACH Payment	Incomplete \$254.88 CR

1 selected

Copy Export Create Report Delete

- The table below reflects the actions that can be performed if a payment is in one of the noted statuses.

<b>Action</b>	<b>Applies to these statuses (depending on privileges)</b>
<b>Edit</b>	Incomplete, Needs Approval, Approval Rejected, Missed Cut-Off, Not Scheduled
<b>Approve</b>	Needs Approval
<b>Reject</b>	Needs Approval
<b>Unapprove</b>	Approved
<b>Notify Approver(s)</b>	Needs Approval
<b>Copy</b>	Incomplete, Needs Approval, Missed Cut-Off, Not Scheduled, Approved, In Process, Processed, Reversed, Canceled, Partially Reversed
<b>Export</b>	All statuses
<b>Delete</b>	Incomplete, Needs Approval, Approval Rejected, Approved, Missed Cut-Off, Not Scheduled
<b>Reverse</b>	In Process, Processed, Partially Reversed

### **Clearing Amounts in Copied and Recurring ACH Payments**

With this feature, amounts can be cleared when a new ACH payment is created by copying another payment or for certain payments/collections that are variable recurring or occasional recurring instances. The first occurrence of the recurring payment/collection does not have this functionality.

The **Clear Amounts** button is available if the payment/collection is a copy of a standard one (PPD, RCK, TEL, WEB, and CCD). The user must click **Save and Exit** to save the changes to the payment/collection or Next to proceed to the next Step.

### **Failed ACH Payment**

When a payment/collection transmission has failed, a failed batch alert is sent to the Focus Customer. The alert will indicate the agent/sub-user who set the batch and the agent/sub-user who approved the batch (assuming the user differs from the Focus Customer and the agent who set the account).

### **Items Needing Action**

There are various payment statuses where the payment needs an action taken in order for the payment to start processing in time to meet the payment or collection effective date. Those statuses are:

- Needs Approval
- Approval Rejected
- Incomplete
- Not Scheduled
- Missed Cut-off

To easily view items needing action, users can go to the ACH Payment list and click on the **Only show items needing action** toggle to see all the payments in these statuses. Users can also go to the Status filter dropdown above the ACH Payment list to select specific statuses.