

ACH: Payments List

Overview

The ACH Payments list displays all pending and processed ACH transactions in the same list. Users can see only those transactions they have privileges for based on their SEC code, account, and confidential privileges.

Both pending and processed ACH payments are displayed on the ACH Payments page, which is visible by default when you click the **Activity** link on the Payments & Transfers menu page. The payments are listed in table format below the filter section.

The ACH Payment page has these sections:

- ACH cut-off times
- Search and filter options
- Payment list

Additionally, users can click on the payment name to access payment details.

Tiburon Community Bank Copper Road

Overview Accounts Payments & Transfers Fraud Control Reports Other Services

ACH Payments Show cut-off times

ACH Payment

Search name or tracking #

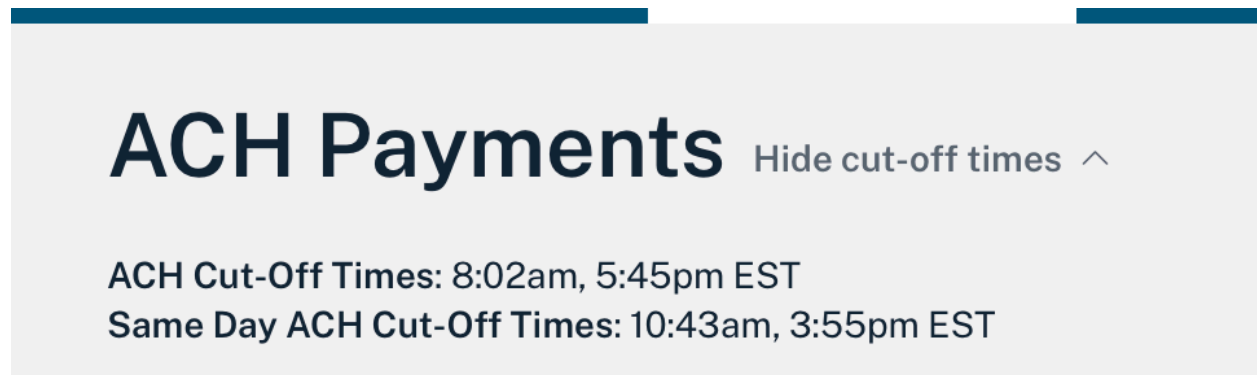
Filter	Payment Date	Account	Recipient	Type	Status	Amount		
<input type="checkbox"/>	Pmt Date	Name	Tracking #	From	To	Type	Status	Amount
>	<input type="checkbox"/> 3/9/2023	recur	5227430	Basic Checking *1001	2 Recipients	Payment Individual	Needs 1 Approval Approve by 03/08/2023 at 01:30 pm EST	\$13.00 CR
>	<input type="checkbox"/> 3/2/2023	Catering	5221154	Basic Checking *1001	2 Recipients	Payment Business	Approved Processing begins on 03/01/2023 Show More	\$71.76 CR
>	<input type="checkbox"/> 3/1/2023	OfficeSup	5221010	Basic Checking *1001	2 Recipients	Payment Business	Missed Cut-Off You have missed the cut-off time. Please re-schedule	\$5.69 CR
>	<input type="checkbox"/> 2/28/2023	MultipleCX	5221830	Basic Checking *1001	Bradford Spaces	Payment Business	Missed Cut-Off You have missed the cut-off time. Please re-schedule	\$50.00 CR

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ACH Cut-Off Times

ACH cut-off times are based on the FI's current settings. The UI lists multiple cut-off times for standard ACH in one row, and Same Day ACH cut-off times is displayed in a separate row. The cut-off times are hidden by default on the ACH Payments page.

There is a maximum of 3 cut-off times listed for Standard ACH and 2 cut-off times listed for Same Day ACH. Note: Cut-off times do not show any associated date. If your FI has more than 3 cut-off times configured, the time displayed in the middle will change throughout the day and move forward to the next time, that is, between the 1st cut-off and the last cut-off.



The screenshot shows the header of the ACH Payments page. It features a dark blue horizontal bar at the top. Below it, the text "ACH Payments" is displayed in a large, bold, dark blue font. To the right of this text is a link "Hide cut-off times" with an upward-pointing chevron icon. Below the main title, there are two lines of text: "ACH Cut-Off Times: 8:02am, 5:45pm EST" and "Same Day ACH Cut-Off Times: 10:43am, 3:55pm EST".

Search and Filter Options

Users have a rich set of criteria they can search and filter on. There is no limitation on the number of filters the user can utilize simultaneously or the combination of criteria they can use. The list defaults to the most recent and upcoming transactions, which displays transactions from 45 days past to 15 days in the future. See the [Payment Search](#) document for more details.

Payment List

The following information is displayed for each payment on the ACH Payments list:

Field	Description
Payment Date	The date the payment(s) will be deposited into the account(s) listed in the payment. Shows "Date not set" for payments in Not Scheduled status.

Field	Description
Name	The name given to the payment when it was created. The payment name is a link that goes to the Payment Detail page, where applicable actions can be taken on a transaction.
Tracking #	A unique system-generated number assigned to the payment for tracking purposes. If users have a question or a problem, they may refer to the tracking number when making inquiries.
From	<ul style="list-style-type: none"> • For ACH payments, this shows the funding account from which money will be debited for the payment. • For ACH collections, this shows the recipient’s name or the number of recipients if the payment contains more than one recipient. • For imported files containing payment and collection payment types, this shows ‘Multiple’.
To	<ul style="list-style-type: none"> • For ACH payments, this shows the recipient’s name or number of recipients if the payment contains more than one recipient. • For ACH collections, this displays the business's account into which money will be deposited for the payment. • For imported files containing payment and collection payment types, this displays ‘Multiple’.
Type	Type is defined as Payment, Collection, or Both and indicates whether the payment is going to or being collected from Individuals or Businesses. Credit payments are displayed as Payment Individual or Payment Business, debit payments as Collection Individual or Collection Business, and payments containing debits and credits are displayed as Both Individual or Both Business.
Status	The current status of the payment.

Field**Description**

- Approved - payment is fully approved and waiting for the scheduled processing date
- Approval Rejected – payment was rejected during the approval process
- Needs Approval – payment requires additional approval(s)
- Missed Cut-Off – payment was not submitted or fully approved by the cut-off time to meet the intended processing date
- Incomplete – payment requires additional information before it can be processed
- Not Scheduled – payment requires payment date before it can be processed
- In Process – payment processing has begun
- Processed – payment has completed processing
- Reversal Request Submitted – when a payment is reversed, the new reversal payment is created with this status
- Partially Reversed – when a payment is reversed, the original payment is set to this status when not all items in the payment are reversed
- Reversed – when a payment is reversed, the original payment is set to this status when all items in the payment are reversed
- Canceled – payment has been reversed before the transaction(s) were sent to the financial institution
- Locked for SMS approval – payment requires text approval

Amount

The total batch amount of credit payments and Total batch amount of debit payments is displayed separately

- The list view sorts by descending dates, so the latest payment date (effective date) is first. If payments have the same payment date, the secondary sort will be in ascending alphanumeric order by payment name.
- The From and To columns change content depending on whether it's a payment or a collection. If it's a payment, then the recipient info is in the **To** column. If it's a collection, the recipient info is in the **From** column.

Users can expand a row to see the full payment description, recipient name(s) (will display up to 5), and amount per recipient. Note that the payment description is an optional field when creating an ACH. The expanded row displays this information:

Field	Description
Description	Optional description for the payment, which does not travel with the payment but may help users better identify the payment
Name	Name of the recipient(s)
Account	Account number for each recipient
Prenoted/Verified	If a prenote entry was created or the account has been verified by receipt of a transaction from this payment, 'Yes' appears in the column; otherwise, it is blank
Hold	If payment is being held, 'Yes' appears in this column; otherwise, it is blank
Reversal	If a transaction within a payment was reversed, 'Requested' appears in this column for the original payment; otherwise, it will be blank. This column only shows for payments in an In Process or Processed status.
Amount	The payment amount being deposited into or withdrawn from the recipient's account

3/8/2023	Reimburse	5237510	Basic Checking *1001	4 Recipients	Payment Business	Approved Processing begins on 03/07/2023 Show More	\$25.04 CR
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Description	Name	Account	Prenoted/Verified	Hold	Amount
February Expenses	Sam Woods	Checking *9780			\$17.47 CR
	Maria Jones	Savings *4709			\$3.25 CR
	Jerome Lane	Checking *0977			\$4.32 CR
	Paulie Kazik	Checking *7707		Yes	\$5.30 CR

1 - 4 of 4 [See All Details](#)

If a payment is a **Copy of**, **Reversal of**, or **Prenote of** another batch, the original batch tracking number is displayed under the new tracking number.

>	3/3/2023	Blue	15503146 Copy of 15503144
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Payment Detail

From the ACH Payments list, users can view payment details by clicking on the **Payment Name** or expanding the transaction row and clicking on **See All Details**.

The Payment Name and Payment Description (if input when the payment was created) appears in the page headline along with a confidential badge to identify any confidential payments. When payments are in **Needs Approval** status, users see an informational message at the top of the page notifying them of how many approvals are needed and by when so the payment can process on the specified payment date.

Actions available on the Payment Detail page depend on the payment status and the user's privileges. To navigate back to the ACH Payments list, click on the **Back to ACH Payments** link at the top of the payment details page.

← Back to ACH Payments

This transaction requires 1 more approval. Approve by 03/08/2023 at 01:30 pm EST

rrecur

Notify Approver(s)

More Actions ▾

Status ⚠ Needs Approval [View Activity](#)
Type **Payment Individual (PPD)**
Funding Account **Basic Checking *1001**
Payment Date **03/09/2023**
Amount **\$13.00 CR**

Payment Frequency **Bimonthly | 05/18/2023**
Memo
Company & ID **ACHCo123 | 312345678**
Tracking # **5227430**

2 Recipients

Trace # ▲	Name	Contact ID	Account Type	Account #	Routing #	Prenoted/Verified	Hold	Amount
7353950	Zorro		Checking	41890479	123123123			\$3.00 CR
7353952	Abalone		Checking	498790	021000018			\$10.00 CR

Showing 2 recipients

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The Payment Detail page includes the following fields:

Field

Description

The current status of the payment.

Status

- Approved – payment is fully approved and waiting for the scheduled processing date
- Approval Rejected – payment was rejected during the approval process
- Needs Approval – payment requires additional approval(s)
- Missed Cut-Off – payment was not submitted or fully approved by the cut-off time to meet the intended processing date
- Incomplete – payment requires additional information before it can be processed
- Not Scheduled – payment requires a payment date before it can be processed
- In Process – payment processing has begun
- Processed – payment has completed processing

Field	Description
	<ul style="list-style-type: none"> • Reversal Request Submitted – when a payment is reversed, the new reversal payment is created with this status • Partially Reversed – when a payment is reversed, the original payment is set to this status when not all items in the payment are reversed • Reversed – when a payment is reversed, the original payment is set to this status when all items in the payment are reversed • Canceled – payment has been reversed before the transaction(s) were sent to the financial institution • Locked for SMS approval – payment requires text approval
Type	The transaction payment type and standard entry class (SEC) code - e.g., Payment Individual (PPD)
Funding Account	The originator’s account that will be debited or credited for the total amount of the payment
Payment Date	The effective date of the payment. If it's a recurring payment, this displays the repeat schedule and an end date of the series if specified while creating the payment.
Amount	The total amount of the ACH payment or collection
Payment Frequency	<p>Frequency of the payment:</p> <ul style="list-style-type: none"> • Single Payment - the payment will only be sent one time • Occasional Payment - after the current payment starts to process, the system automatically creates a copy of the payment without a payment date for future use • Recurring Payment - after the current payment starts to process, the system automatically creates the next instance of the payment and set the payment date according to the period

Field

Description

chosen for the series, up until the optional end date; each new instance will be available for edits and will require approval(s)

- Recurring Payment w/Auto-Approve - after the current payment starts to process, the system automatically creates the next instance of the payment and set the payment date according to the period chosen for the series, up until the optional end date; each new instance will already be in an Approved status

Memo

Information input into the optional Memo field during payment creation and that travels with the payment

Company & ID

ACH Company Name and Company ID that was entered or selected during payment creation

Tracking #

The unique, system-generated number assigned to the payment for tracking purposes. If the payment was a 'Reversal of,' 'Copy of,' or 'Prenote of' another payment, the original payment tracking number is referenced as well

For each recipient, the section displays:

Recipient Section

- Trace # - a unique, system-generated number assigned to each recipient payment
- Name - name of the recipient
- Account Type - the account type (e.g., checking, savings, or loan) of the recipient's account
- Account Number - the recipient's account number
- Routing Number - the routing number of the receiving Financial Institution
- Prenoted/Verified - if a prenote entry was created or the account has been verified by receipt of a transaction from this payment, **Yes** appears in the column; otherwise, it will be blank

Field**Description**

- Hold - if a payment is being held on a particular recipient, **Yes** appears in the column; otherwise, it will be blank
- Reversal - if a transaction within a payment was reversed, **Requested** appears in this column for the original payment; otherwise, it will be blank
- Amount - the payment amount that will be deposited into (credit) or withdrawn from (debit) the recipient's account
- Addenda - the additional payment-related information entered for a recipient during payment creation

Actions

The following actions can be taken on payments found on the ACH Payments list and also on the Payment Detail page. The actions users can see are dependent on the payment status and the user's privileges. See the [Payment Actions](#) document for more details.

- Approve
- Reject
- Notify Approver(s)
- Edit
- Copy
- Export
- Delete
- Create Report

ACH Payments Show cut-off times

ACH Payment

Search name or tracking #

Filter	Payment Date	Account	Recipient	Type	Status	Amount		
<input type="checkbox"/>	3/9/2023	rrecur	5227430	Basic Checking *1001	2 Recipients	Payment Individual	Needs 1 Approval Approve by 03/08/2023 at 01:30 pm EST	\$13.00 CR
<input type="checkbox"/>	3/2/2023	Catering	5221154	Basic Checking *1001	2 Recipients	Payment Business	Approved Processing begins on 03/01/2023 Show More	\$71.76 CR
<input type="checkbox"/>	3/1/2023	OfficeSup	5221010	Basic Checking *1001	2 Recipients	Payment Business	Missed Cut-Off You have missed the cut-off time. Please re-schedule	\$5.69 CR
<input type="checkbox"/>	2/28/2023	MultipleCX	5221830	Basic Checking *1001	Bradford Spaces	Payment Business	Missed Cut-Off	\$50.00 CR

1 selected

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