Crossroads BANK

BUSINESS PAYMENT ACH USER GUIDE

Inside you'll find:

- A step-by-step walkthrough of ACH payment setup & execution
- Insights into leveraging ACH for various payment types, from payroll to vendor payments
- Troubleshooting tips to resolve common payment issues

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Business Payments: ACH

An ACH transfer is an electronic money transfer between two financial institutions that is processed through the Automated Clearing House Network. Fusion Digital Business Banking uses recipients that you have added to the system to complete ACH transactions. An ACH recipient, or payee, is a person or business receiving credit or debit. ACH recipients can be added manually or through ACH Import.

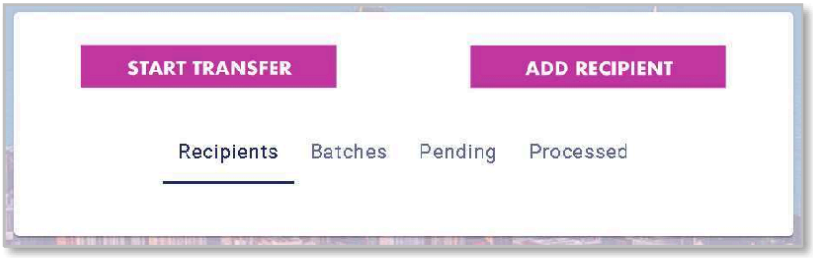
ACH Payment Options:

- **Single ACH Transaction** – an ACH payment made to a single recipient
- **One-Time Single ACH Transaction** – an ACH payment made to a single recipient without saving the recipient into the system for future use
- **ACH Batch Payment –** an ACH payment made to one or more recipients initiated at one time, such as payroll

ACH Recipients

ACH recipients added to the system can be edited or deleted at any time. To manually add an ACH recipient to the system, follow the steps below. Recipients currently in a batch template must be removed from the template before they can be deleted from the recipient list.

1. Select **Business Payments** from the sidebar menu.
2. Click **Add Recipient**.

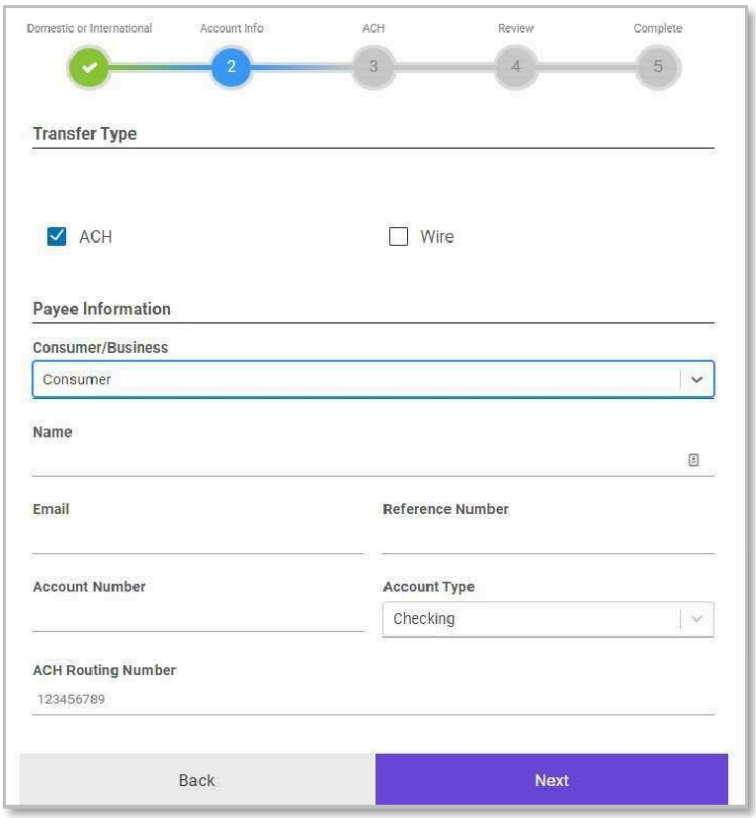


3. Click **Create Payee**.
4. Select **ACH**.

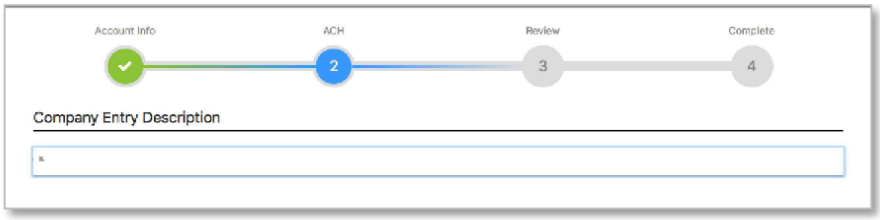
   You may select **ACH** and **Wire** for the same Payee/Recipient. If you select both, the form will update dynamically with the necessary fields to set up a recipient who can receive both ACH transactions and wires.
5. Using the dropdown provided, select if the ACH recipient is a **Business** (CCD) or a **Consumer** (PPD). The system uses this designation to set the SEC code for the recipient.
6. Enter the **Name** of the business or consumer recipient. Ensure the name entered does not exceed 22 characters or include any special characters.

   IMPORTANT! The NACHA-defined character limit for ACH recipients is 22 characters, while recipient names for Wires can extend to 35 characters.
7. Enter the **Email** address of the recipient (optional).

8. Enter a **Reference Number** (optional). This information is used to differentiate between two recipients with the same name or recipients who have both checking and savings account information in the system. It can also be used to add employee numbers or recipient specific information. Ensure the reference number does not include any special characters.
9. Enter the **Account Number** and **Account Type** to be used for the ACH transaction.
10. Enter the **Routing Number** of the recipient's financial institution associated with their account number.
11. Click the **Next** button to move on to the next screen.



12. Enter the **Company Entry Description**. This is a short description (10 characters) that informs the receiver of the transaction purpose, i.e. Payroll, Purchase, Gas Bill. The value entered in this field will be used to populate the Batch Header, "Company Entry Description" field in the file when initiating a single-entry transaction. This field is overwritten by the batch description if the user associates the recipient to a batch created within the system.



13. Review the details and click **Submit**.
14. After receiving confirmation that the recipient/payee was successfully created, click **Close** to return to the Recipients page.

ACH Import

The ACH Import feature is available for businesses to add non-NACHA formatted files and ACH recipient information to their Fusion Digital Banking Business system. Using ACH Import, businesses can avoid the task of manually re-entering batches and payees.

ACH Import will accept non-NACHA formatted files such as .csv files,.txt files, and fixed length files.

Note: Imported ACH recipient batches should be separated into Consumer and Business recipients. The system will not allow a mixed batch of Consumer and Business recipients to be imported.

To import ACH recipients and batches, provide the following information for each recipient:

Required:

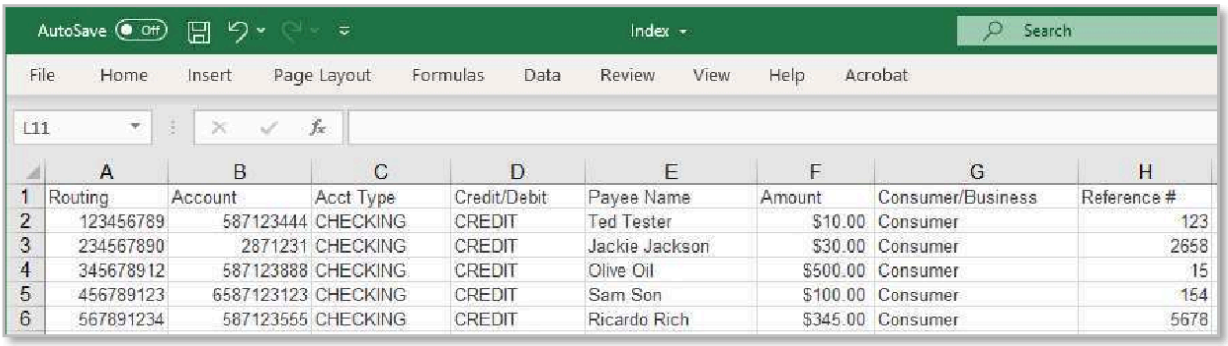
- Account Number
- Routing Number
- Account Type (Savings or Checking)
- If the recipient is a consumer or business
- If the recipient is receiving credit or being debit
- Amount of ACH (this can be changed when initiating a batch or single-entry ACH)
- Recipient ID – this is a unique identifier for the recipient. The system supports alpha-numeric characters. It is used to differentiate between recipients with the same or similar names.

Optional:

- Addenda/Memo

Importing Delimited Files

To set up a non-NACHA formatted batch file, such as a .csv file shown in the example below, the delimited file must include the following columns:



	A	B	C	D	E	F	G	H
1	Routing	Account	Acct Type	Credit/Debit	Payee Name	Amount	Consumer/Business	Reference #
2	123456789	587123444	CHECKING	CREDIT	Ted Tester	$10.00	Consumer	123
3	234567890	2871231	CHECKING	CREDIT	Jackie Jackson	$30.00	Consumer	2658
4	345678912	587123888	CHECKING	CREDIT	Olive Oil	$500.00	Consumer	15
5	456789123	6587123123	CHECKING	CREDIT	Sam Son	$100.00	Consumer	154
6	567891234	587123555	CHECKING	CREDIT	Ricardo Rich	$345.00	Consumer	5678

Note: Columns do not have to be in this order and do not require a heading. Data is specific for fields 3, 7 and 8 and must contain either of the words in (), i.e. Consumer, Checking, Credit. If the data contains PPD or CCD, the file will not import.

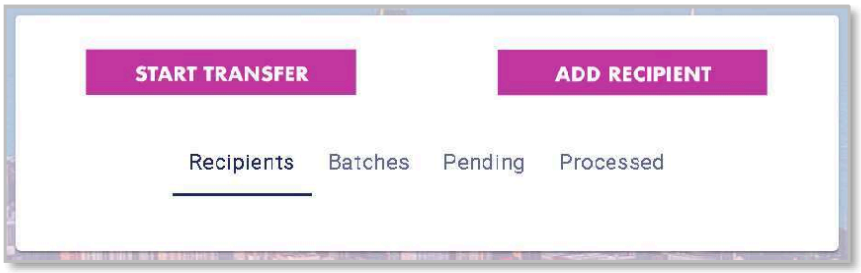
- Amount – formatted in dollars "$"
- Reference number (Employee ID, Invoice Number) – Remove special characters from data
- Type of payment (Consumer or Business)

- Name of person receiving funds - Remove special characters from data, i.e. Mary "**&**" John Smith
- Account number where funds will be sent
- Routing number where funds will be sent – formatted as "text"
- Account Type (Checking/Savings)
- Payment Type (Credit/Debit)

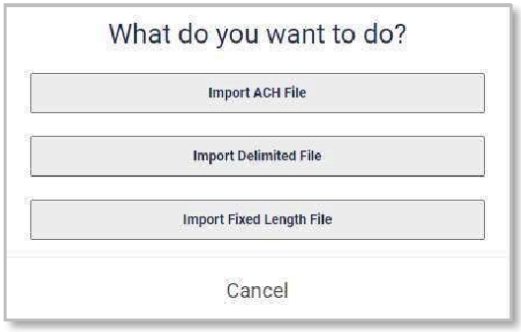
Note: The routing number for the ACH file must be formatted as a "text" cell to ensure leading zeros are mapped correctly with the tool. See Formatting the Routing Number as a Text Cell.

Once the delimited file is prepared, it is ready for import.

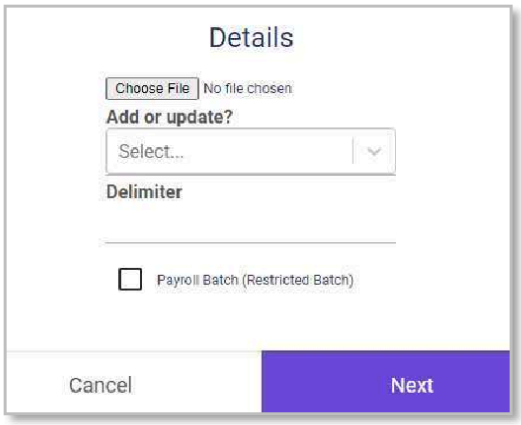
1. Select **Business Payments** from the sidebar menu.
2. Click **Add Recipients**.



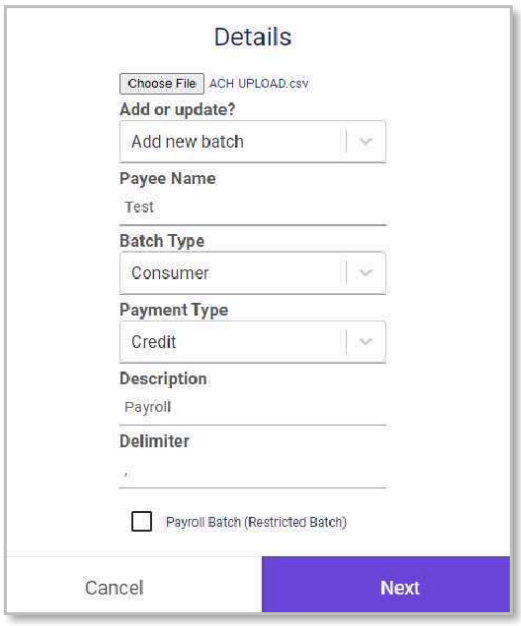
3. Click **Import Batch from File**.
4. Choose **Import Delimited File** to import a csv file.



5. Click the **Choose File** button to import the prepared file.



6. Use the Add or update? drop-down list to select **Add New Batch** or **Update an Existing Batch**.
    - If updating an existing batch, select the name of the batch to update.
    - If adding a new batch, enter the Name of the batch. Batch names will not display in the file but are used by business users to identify the batch template.
7. Select the Batch Type: **Consumer** or **Business**.
8. Select the Payment Type: **Credit** or **Debit**.
9. Enter the batch entry **Description**, limited to 10 characters. This data will display as part of the ACH transaction in the recipient's transaction history.
10. In the **Delimiter** field, enter a "," for common delimited files, ";" for semi-colon files, etc. The delimiter is the character used to separate the information in the file.

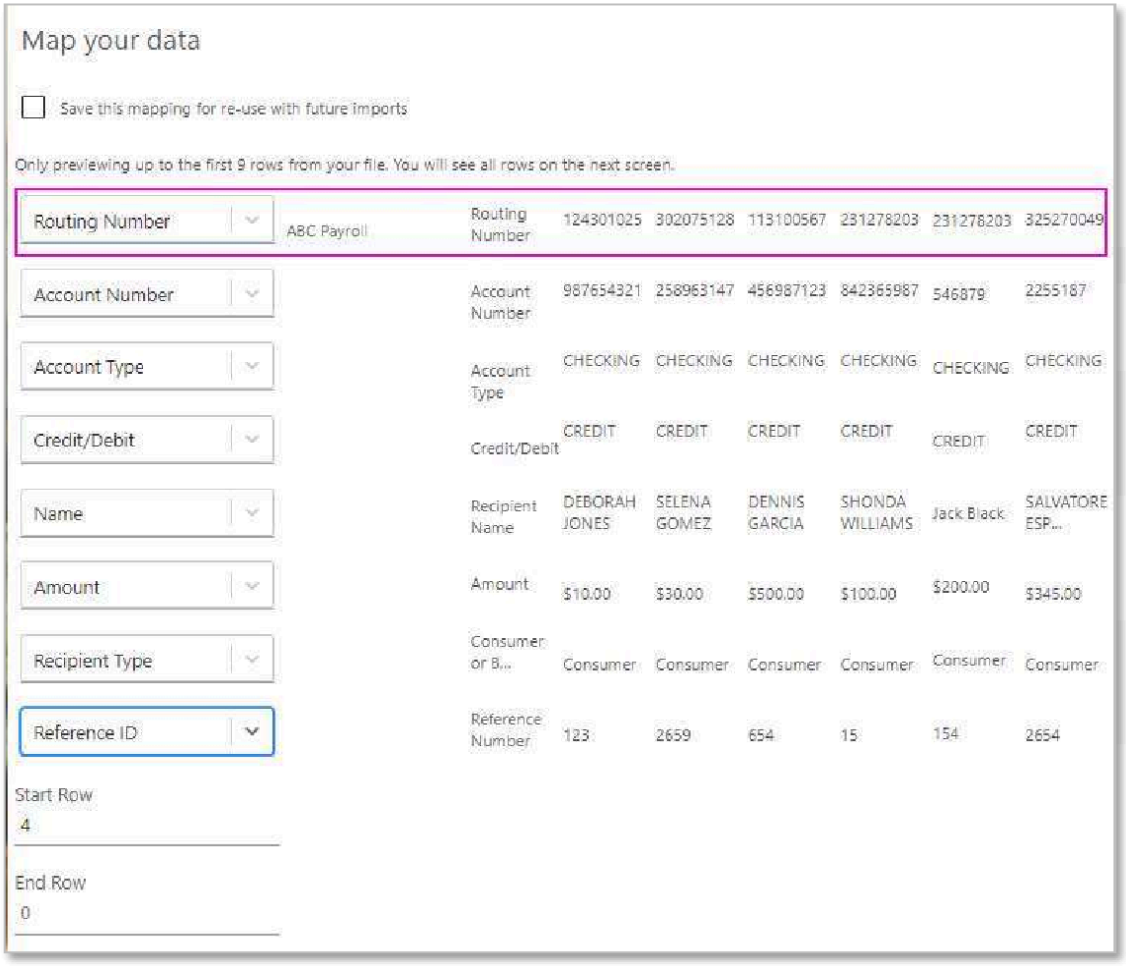


11. Select **Payroll Batch** if importing a restricted batch that should only be visible for users with the ACH Payroll entitlement enabled.
12. Click **Next**.

Map Delimited File Data

When importing recipients, the system relies on the user to map the data provided in each column of the file. The Fusion Digital Banking mapping tool parses out the information provided using the chosen delimiter. This screen enables the user to select what each column of information in the file represents.

1. To save the mapping for re-use with future imports, click the box at the top of the page. This saves time during future imports if those files have the same order/mapping of fields.
2. Click in the dropdown fields to the left of each row to identify that row of information.



3. If the imported file contains header or footer information that should not be mapped as part of the import, use the **Start Row** indicator to set where the system should begin importing data. Additionally, the **End Row** indicator can be used to indicate where the system should stop importing data.

   Note: If an offset account is in the data you are importing, utilize the End Row before the offset data to avoid importing your offset account as a recipient.

4. Click **Next** when all rows of data have been labeled. Please note that although Memo displays, it is an optional field.

   If there are any errors or missing information, an error message will display indicating the error in the data.

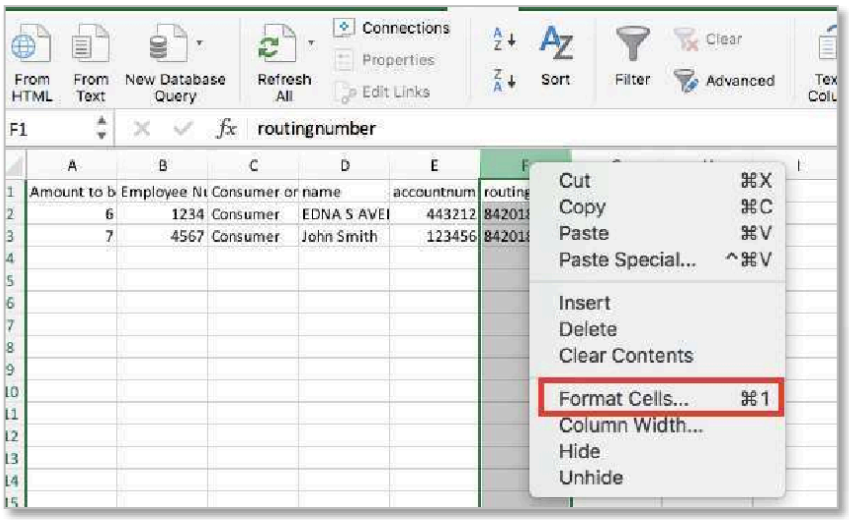
5. Review the recipients and their associated information and click **Confirm.**

Note: After mapping has been completed, the ACH Batch and the individual payees within that batch will be added to the recipients list as well as a batch template created with the batch information. Recipients and batches added in this manner can be edited by entitled users as needed. When utilizing the Update existing batch feature, the confirmation will present data updates from your file in bold text as well as any new recipients being added.

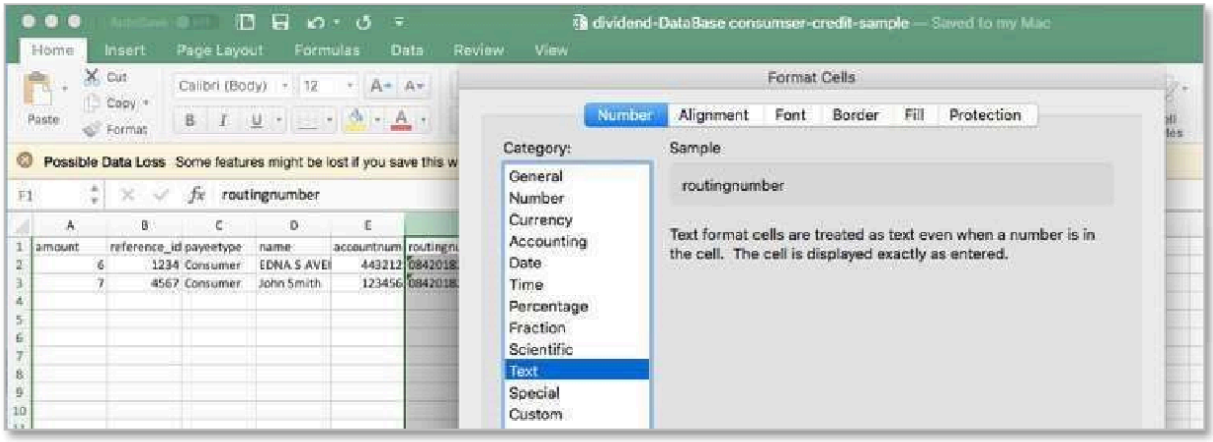
Format the Routing Number as a Text Cell

The routing number for the ACH file must be formatted as a "text" cell to ensure leading zeros are mapped correctly.

1. The steps below show how to change the format of a text cell to ensure correct mapping.
2. Highlight the routing number column, right-click the column, and select **Format Cell**.



3. From the Number tab, select **Text** from the Category list.



4. Click **OK** at the bottom of the table.

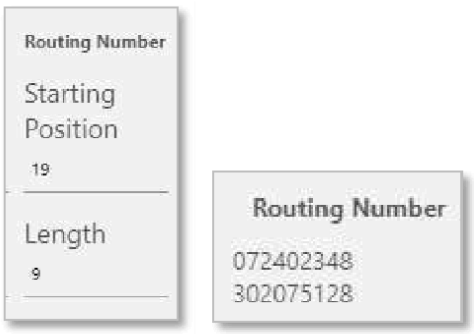
Import Fixed Length Files

When importing recipients, the system relies on the user to map the data provided in each column of the file. The Fusion Digital Banking mapping tool parses out the information provided in the file using the starting position and set length of each group of information. This tool enables the user to select what each column of information in the file represents using its starting position and set length.

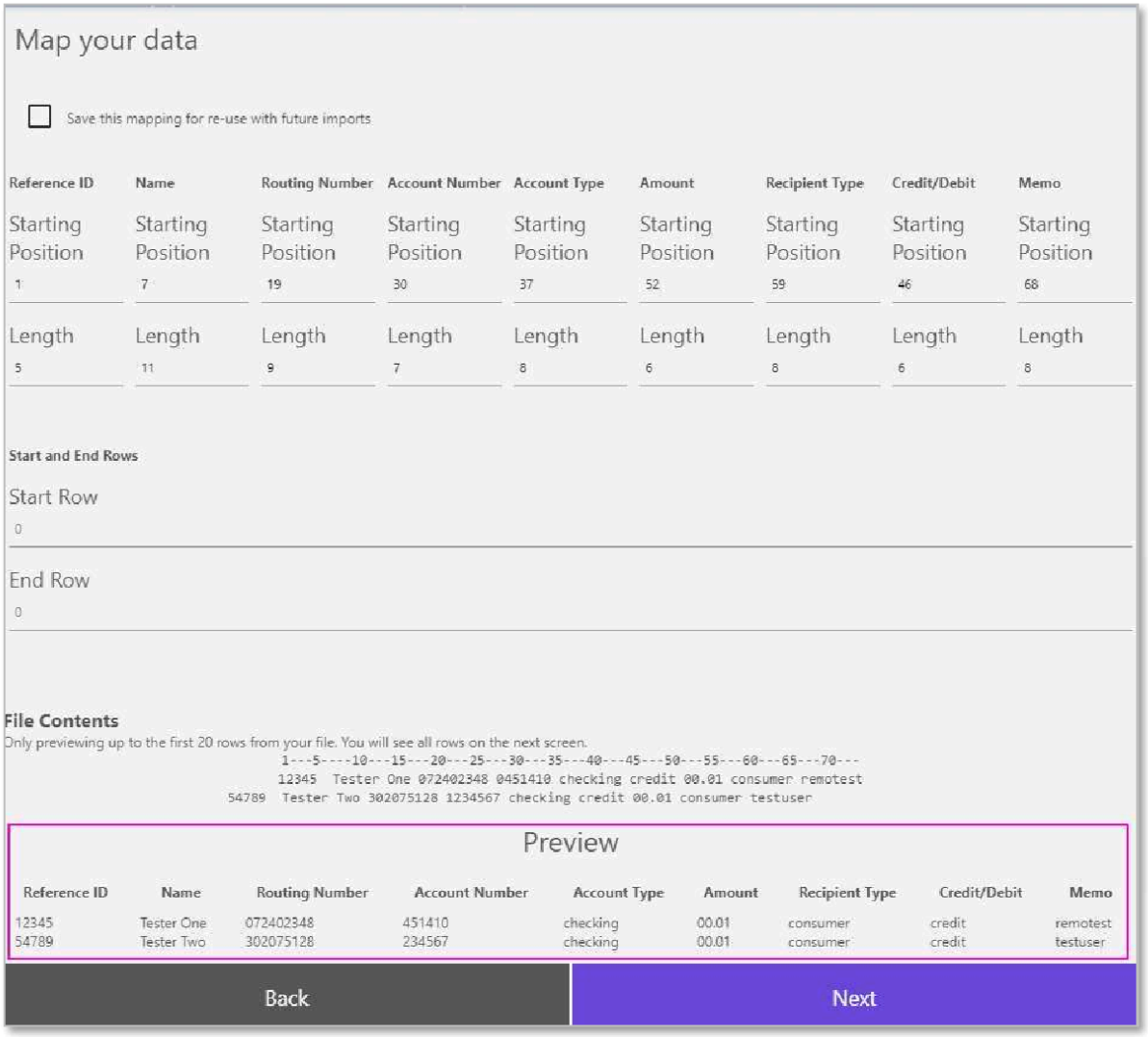
1. To save the mapping for re-use with future imports, click the box at the top of the page. If future files will have the same order/mapping of fields this will save time when importing recipients.
2. The contents of the file will display at the bottom of the page along with a preview of the mapping.

3. Using the Starting Position for each heading, indicate where the applicable information starts and how many characters in length the information is.

   For example, in the file shown above, the Routing Number in the file begins at space 19 and is 9 characters in length:

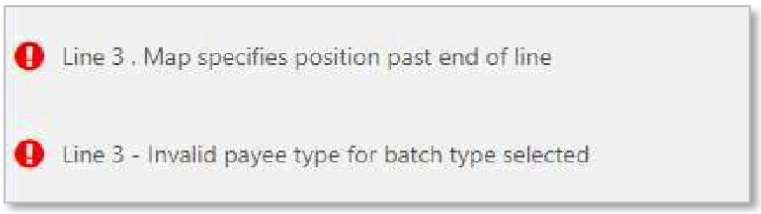


4. Once the starting position and length has been established for all columns of information in the file, the system will preview the information.



5. Click the **Next** button once all applicable columns have been mapped.

   If there are any errors in the mapping, the system will display error messages indicating fields which need attention.

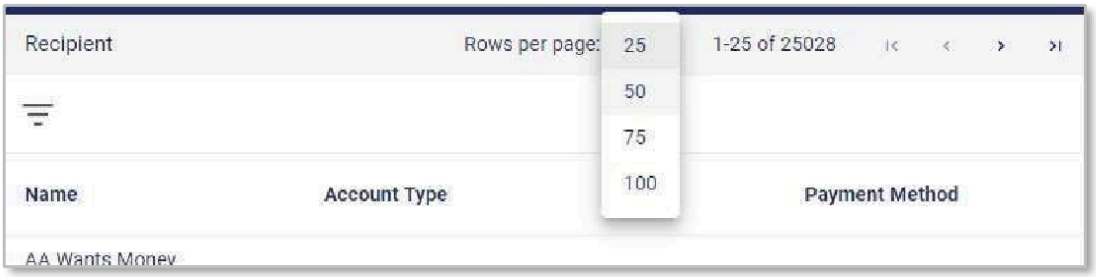


6. If all fields have been mapped correctly, a confirmation screen will appear with the mapped data. Click the **Confirm** button to add the recipients and the batch template.

Manage Recipients

Entitled users entitled with Payee Management can edit ACH and Wire recipients whenever necessary.

1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the list of existing Recipients.
2. Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.



3. Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 25 is selected, using the arrows will display the previous/next 25 rows.

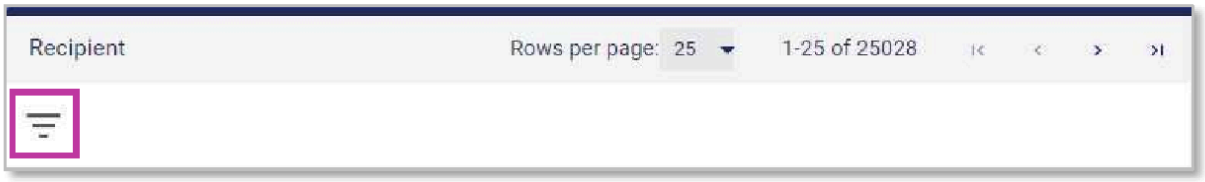
|< Displays first page

< Displays previous page

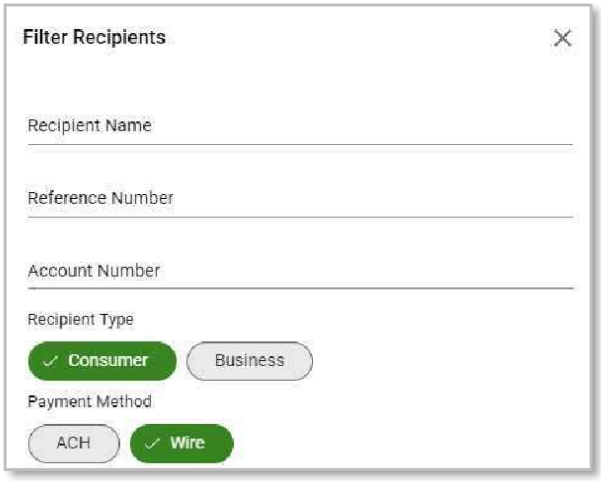
> Displays next page

>| Displays last page

4. Select the **Filter** tool to filter the recipients list.



5. Select the desired filters and click **Apply**.



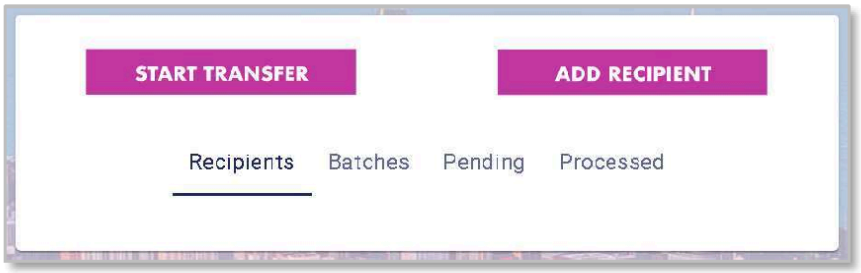
6. The Recipients list will display which filters are currently applied. Click the x to remove a filter at any time.

7. Select the three-dot menu associated with the appropriate recipient and select:
   - **Details** to view Payee Name, Payee Type, Account Type, Account Number, Routing Number, Address, City, State, and Zip Code
   - **Pay Again** to create a new payment with existing recipient
   - **Edit** to edit the recipient details
   - **Delete** to delete the recipient
     Note: If the recipient is part of an existing batch, you will need to select **Edit** and edit the batch to remove them from the batch before you can delete the recipient.
8. To Print the Recipient list, select the **Print** button in the top toolbar. This This option will only print the list displayed. For example, if you've selected 25 rows per page, the printed list will include the 25 rows currently shown on screen. Use the filters and pagination tools to print exactly what you need.

Create ACH Batch

To complete an ACH Batch transaction, you must create a batch. One or more recipients must exist to create a batch.

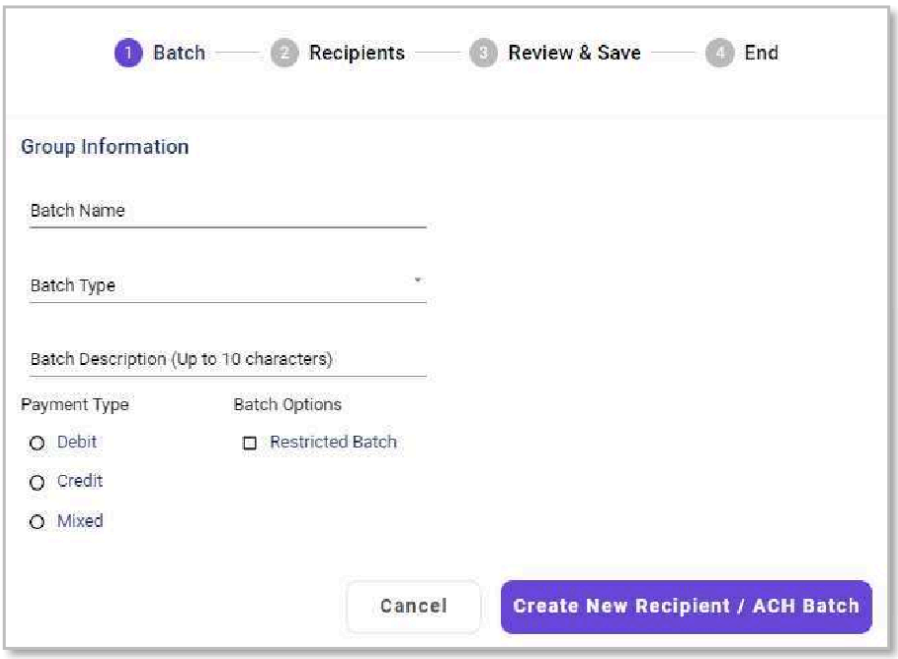
1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients page. A list of all existing recipients populates.
2. Click the **Add Recipient**.



3. Click **Create New ACH Batch**.

Step 1: Enter Batch Information

1. Enter the **Batch Name**. This name will be displayed on the Batches tab.
2. Select the **Batch Type** from the drop-down menu. The batch type refers to the recipient activity and does apply to the offset account.
   - Consumer (PPD)
   - Business (CCD)
3. Enter the **Batch Description**. This field is limited to 10 characters and will be automatically added to the NACHA-formatted ACH file.
4. Select a **Payment Type**.
   - Debit
   - Credit
   - Mixed

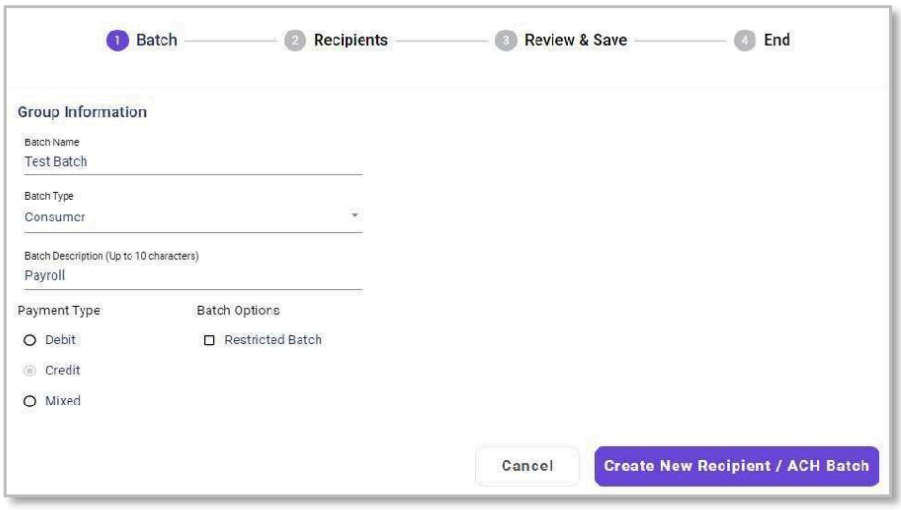


Note: Mixed batch should only be selected if the file contains both debits and credits to recipients within the batch.

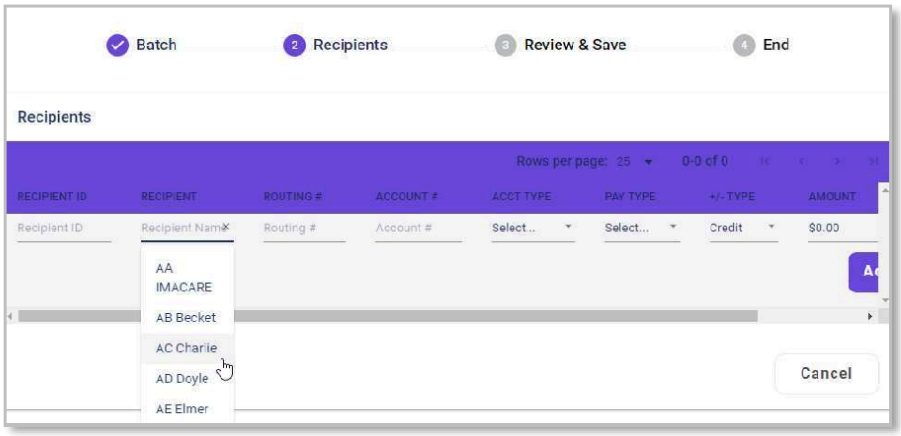
5. Select **Batch Options**.
   - **Restricted Batch –** if checked, the batch will only display for users with the ACH Payroll entitlement.

Step 2: Add Recipients

1. Click **Add Recipients.**



2. Search for recipients by Recipient Name.

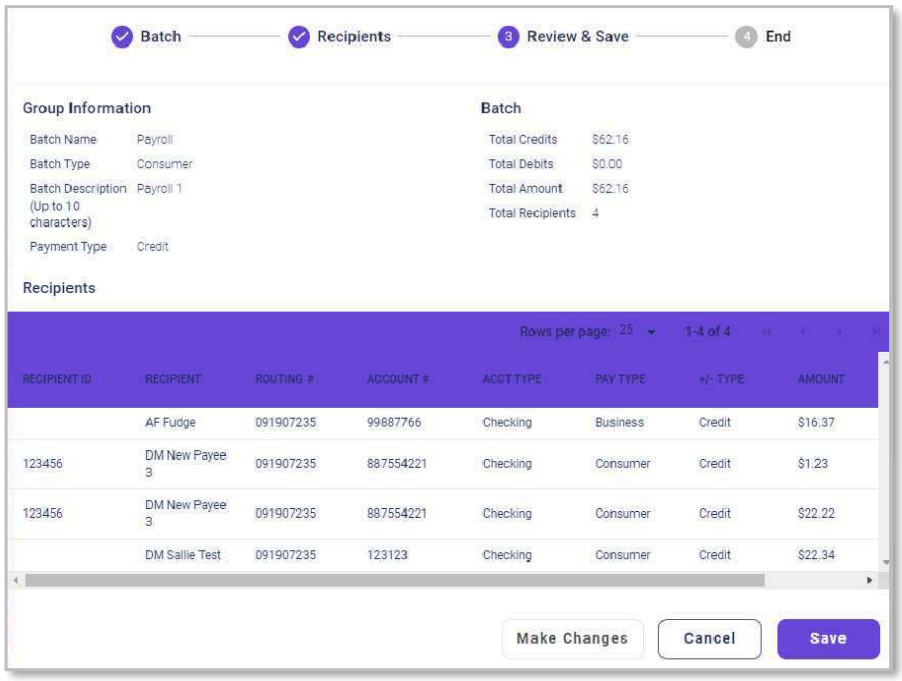


3. Click the recipient to add.
4. Set **Default Amount** for the recipient.

   Note: Default amounts are saved to be used for future ACH batch submissions. The default amounts can be edited when initiating future ACH batch transactions.
5. Click **Add Recipient**.
6. Repeat these steps for each recipient.
7. An optional addendum can be added per recipient by clicking the clipboard icon to the right of each amount.
8. Once all recipients have been added, click the **Review** button.

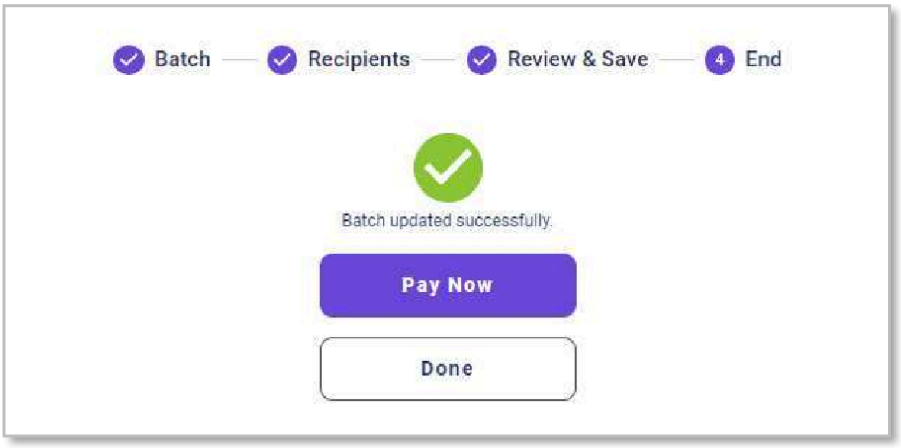
Step 3: Review & Save

Review the batch details. Click **Make Changes** to edit or click **Save** to save the batch.



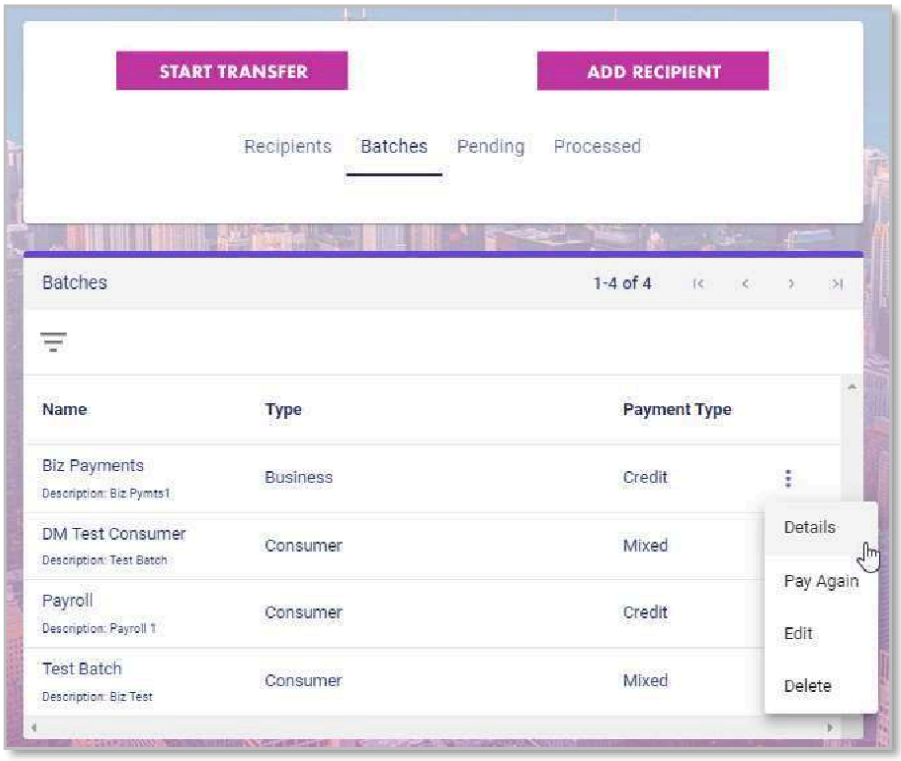
Step 4: Pay Now

Select **Pay Now** to go directly to the Make a Batch Payment screen or select **Done** to return to the Batch list.

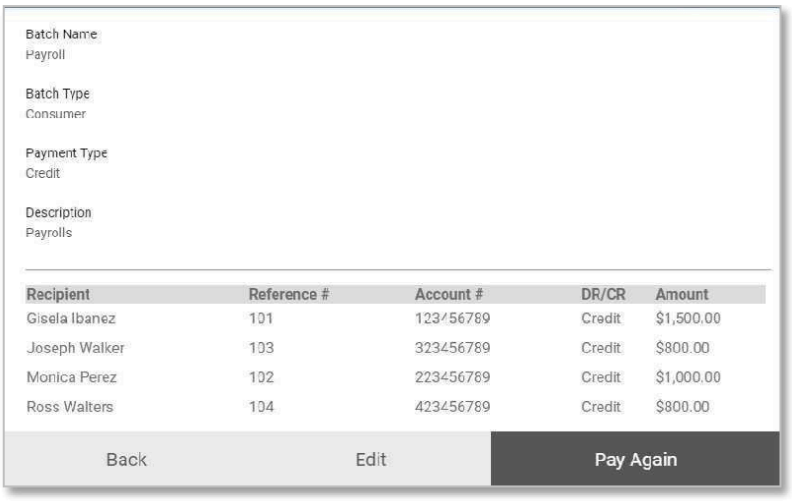


View Batch Details

1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients page. A list of all existing recipients populates.
2. Select the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Details**.



4. The Batch Details view opens, showing the following fields:
   - Batch Name
   - Batch Type
   - Payment Type
   - Description
   - Recipient
   - Reference #
   - Account #
   - Debit/Credit
   - Amount

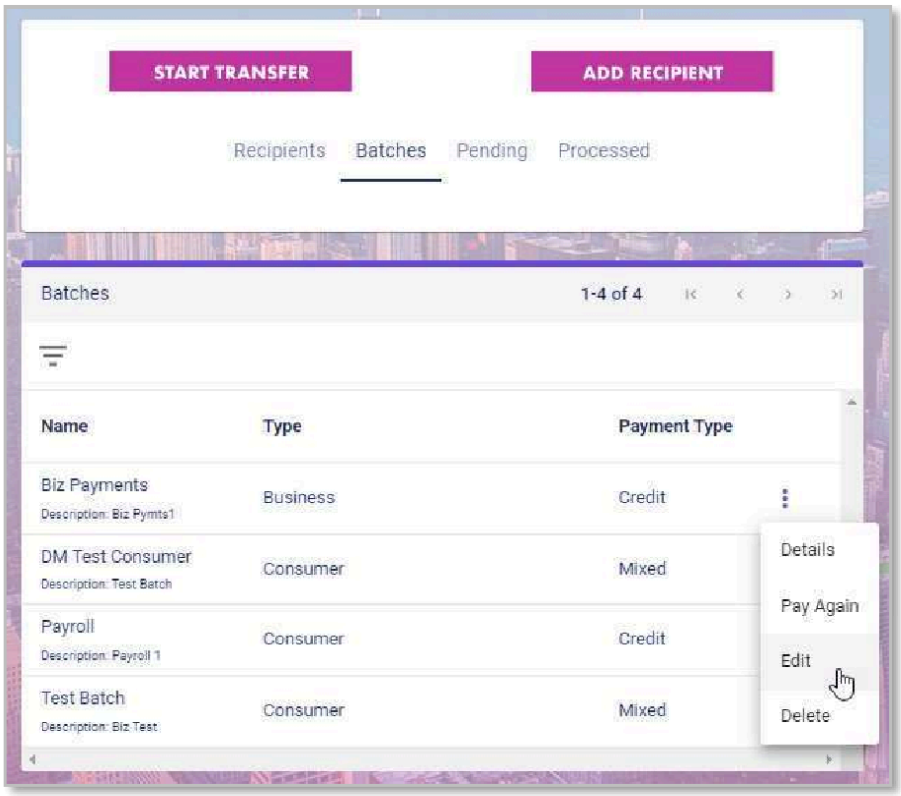


5. Select one of the following:
   - **Back** – return to the previous page
   - **Edit** - edit the batch details
   - **Pay Again** –pay the batch again

Edit Batch

Follow the steps below to edit batch details.

1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Edit**.



4. Edit the batch group information and recipient details as needed.
5. Review your changes and click **Save.**

Delete Batch

Follow the steps below to delete an ACH batch:

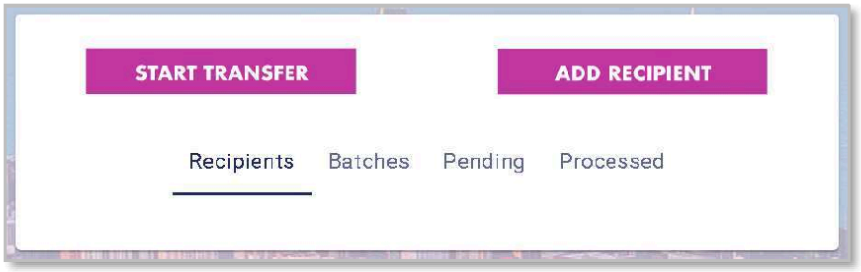
1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the batch. Click the three-dot menu and select **Delete**.

   Note: Batches used in pending batch payments cannot be deleted until the payment has processed.
4. Click **Confirm** to authorize the deletion of the batch.

Single Item ACH Payments

Follow the steps below to initiate a single-item ACH transaction:

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.

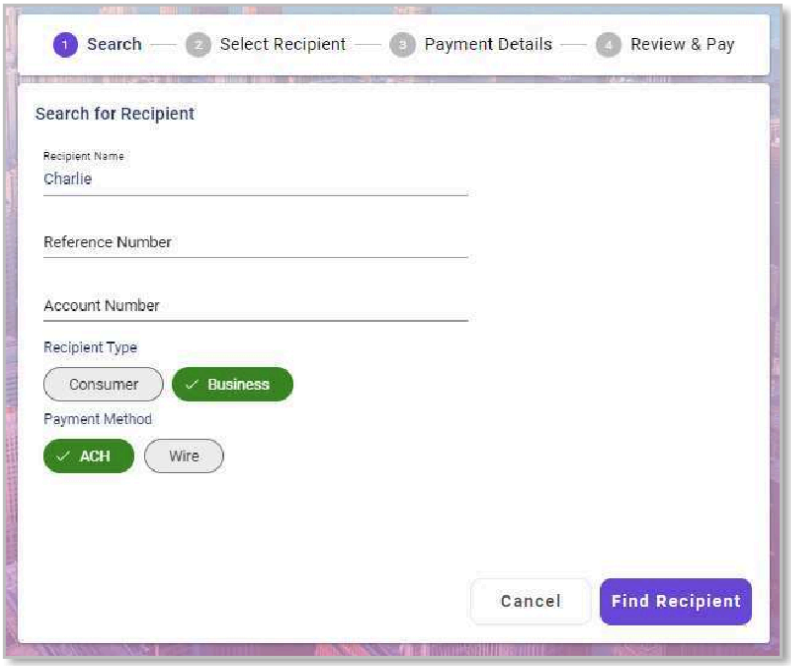


3. Click **Create Payment.**

Step 1: Search & Filter Recipients

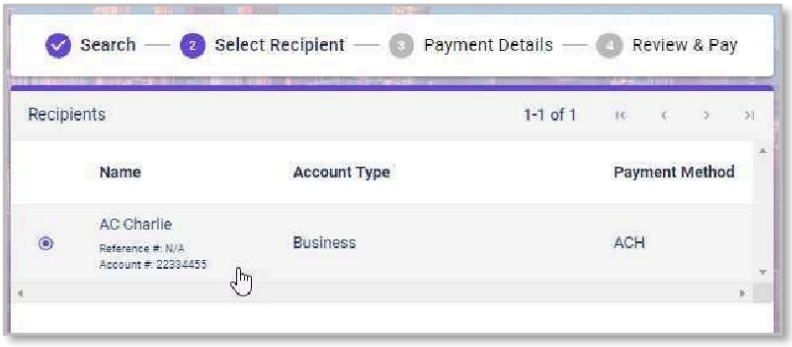
Use the search and filter tools to find the appropriate recipient. Search by Recipient Name, Reference Number, Account Number, Recipient Type (Consumer or Business), and Payment Method (ACH or Wire).

Enter your search criteria and select **Find Recipient.**



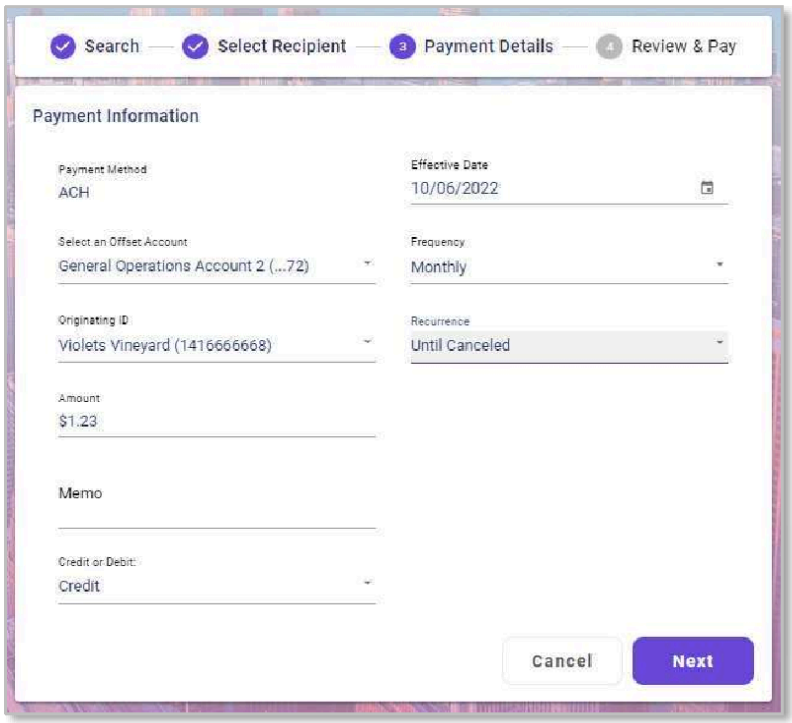
Step 2: Select Recipient

Select the intended recipient from the list and click **Next.**



Step 3: Enter Payment Details

Edit the payment details and click **Next.** The screen will add required fields as you make selections.



1. Enter the **Offset Account** that will be used for this transaction.

   If an offset account is not visible, verify the business or business user is entitled to use the account.

2. Select the **Originating ID**.

   Originating IDs are entered by your financial institution when the business is added to Fusion Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console.

   Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

   Common examples of businesses that might have multiple Originating IDs include:

   - A corporation that owns several companies. For example, Dave's Gym might also be referred to DBA Dave's Gym Equipment or Dave's Supplement Shop.
   - A business that processes payroll for other businesses.

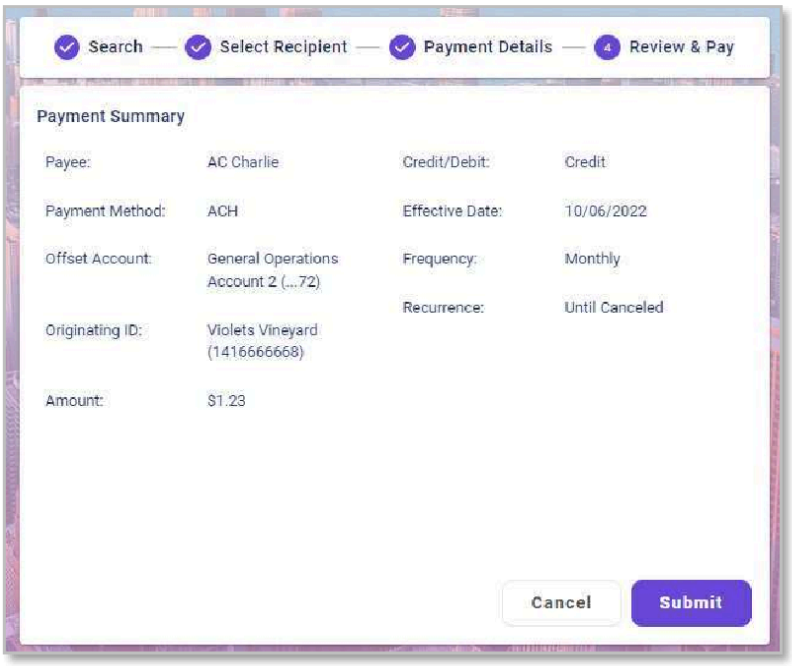
3. Enter the payment **Amount.**
4. Enter a **Memo**. This will populate in the addenda record of the NACHA formatted file. This form is limited to 80 characters for ACH transactions.
5. Select **Credit** (sending funds) or **Debit** (withdrawing funds).
6. Click in the **Effective Date** field to select the date to send the transaction. This field is populated with the first possible effective date by default.
7. Select the **Frequency** for the transaction: One-time, Weekly, Every two weeks, Monthly, Every three months, or Annually.
8. If a recurring payment is selected, choose an option to stop the **Recurrence**:

   - **Until Canceled** – transactions process until the user cancels the recurring payment in the application
   - **Until End Date** – transactions occur on the scheduled frequency until the end-date that the user designates has passed
   - **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have been completed.
     This example shows a weekly transaction that will continue until 2 payments have been completed, assuming the account is funded.

Note: Recurring payments can be canceled at any time.

Step 4: Review & Pay

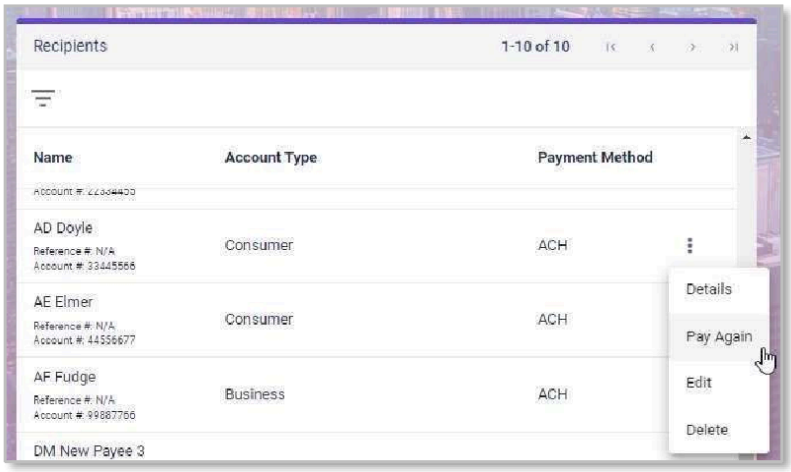
Review your payment information and then click Submit to submit the business payment. If successful, you'll see a success a message along with a summary of the payment information.



Pay Again: Recipient

Business payments can be initiated from the Recipients list.

1. Select **Business Payments** from the sidebar menu. The default view for the Business Payments screen is the Recipients tab. A list of all existing recipients populates.
2. Use the search and filter tools to find the recipient.
3. Click the three-dot menu associated with the recipient and select **Pay Again**.

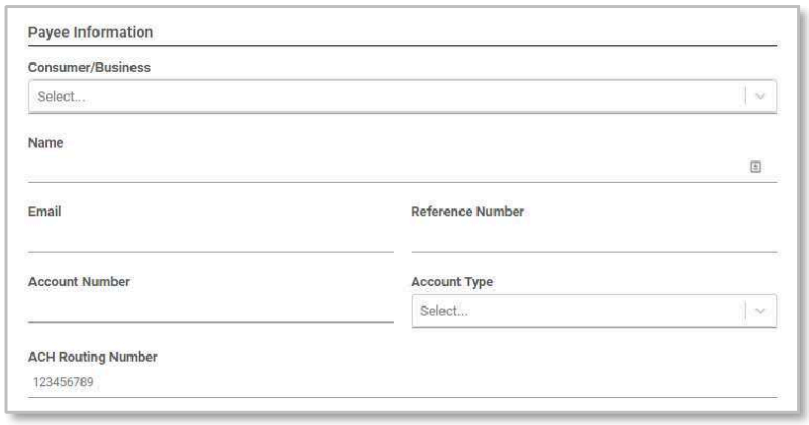


4. The Step 3: Payment Details screen opens, detailed above. Edit the payment details and click **Next**.
5. Review the payee details and click **Submit.**

One-Time ACH Payment

One-time payments are available when business users would like to make a payment without saving the recipient information for future transactions.

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.
3. Click **One-time Payment**.
4. Select **Domestic** and **ACH**.
5. Select **Consumer** or **Business**. This is used to set SEC code.
6. Enter the **Name** of the payee. Ensure the name entered does not exceed 22 characters or include any special characters (*i.e.*, &).



IMPORTANT! The NACHA-defined character limit for ACH recipients is 22 characters, while recipient names for Wires can extend to 35 characters.

7. Enter the **Email** address of the payee.
8. The **Reference Number** field is used to differentiate between two saved recipients with similar information and should not be used for one-time payments.
9. Enter the **Account Number** and **Account Type** to be used for the ACH transaction.
10. Enter the **ACH Routing Number** of the payee's financial institution associated with their account number and click **Next.**
11. Enter the **Company Description**. This is a short description (10 characters) that informs the payee of the transaction purpose, such as payroll or gas bill. The description provided here will be used to populate the Batch Header, "Company Entry Description" field when initiating a single-entry transaction.
12. Click **Next** and review the payment details. Changes can be made by clicking the **Back** button. ***IMPORTANT!*** Once the Next button is selected on the Review page, no changes can be made to this recipient.
13. Click **Pay Now** to initiate the ACH payment. Navigating away from this page will result in the one-time payment being cancelled. No details will be saved for this recipient.

14. The **Step 3: Payment Details** screen opens, detailed above. Edit the payment details and click **Next**. The screen will add required fields as you make selections.
15. Continue through **Step 4: Review & Pay** to submit the payment.

ACH Batch Payments

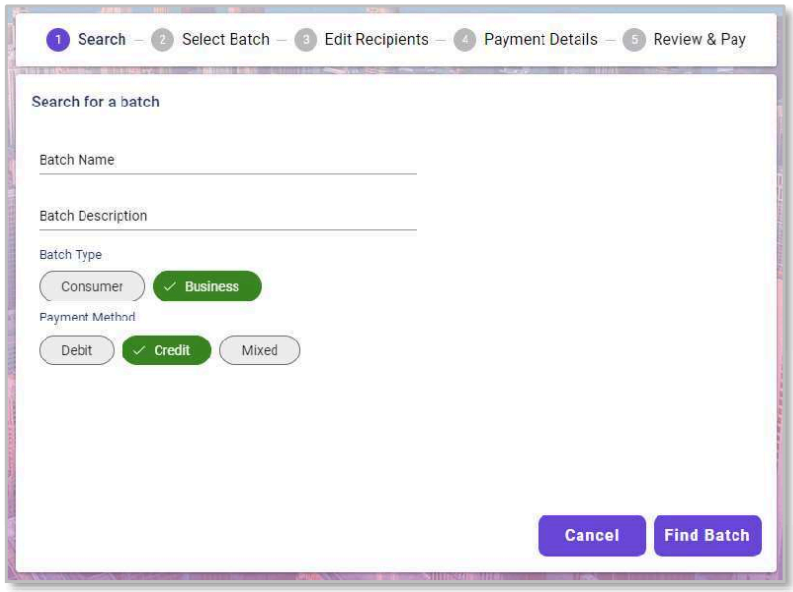
Follow the steps below to make an ACH Batch transaction.

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer**.
3. Click **Make Batch Payment.**

Step 1: Search & Filter Batches

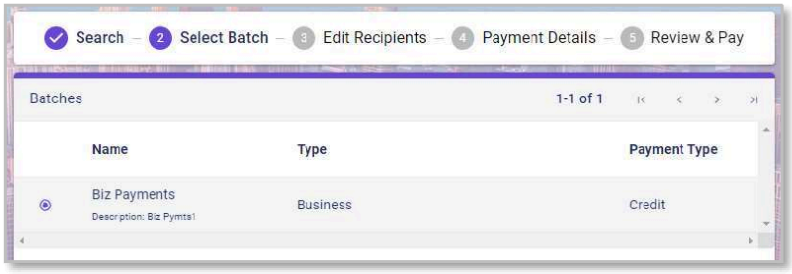
Use the search and filter tools to find the appropriate batch. Search by Batch Name, Batch Description, Batch Type (Consumer or Business), and Payment Method (Debit, Credit, Mixed).

Enter your search criteria and select **Find Batch**.



Step 2: Select Batch

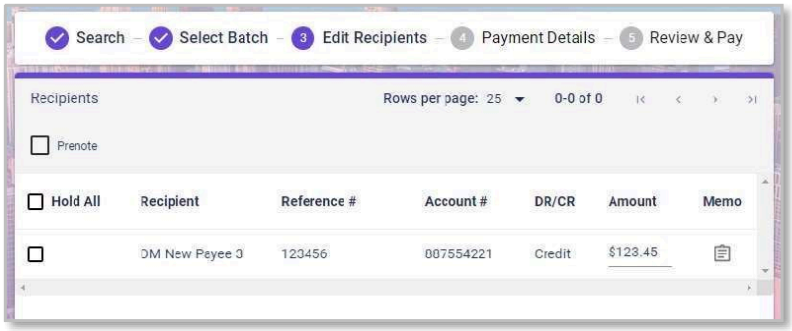
Select the intended batch from the list and click **Next.**



Step 3: Edit Recipients

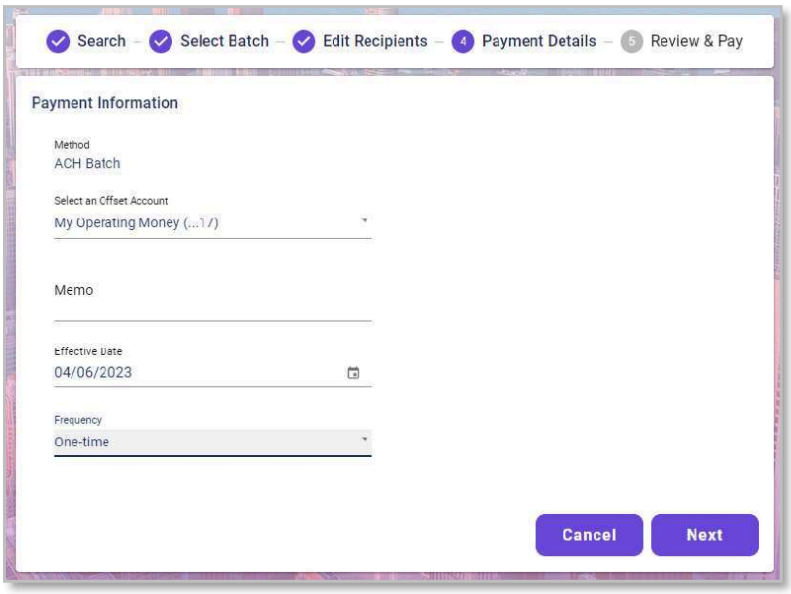
Edit payment amounts for the selected batch, add a memo, select recipients to Hold, and/or select Prenote.

A prenote (or prenotification) is a zero dollar payment to validate the account and routing details of a bank account before debiting or crediting it.



When the **Prenote** checkbox is selected, the amounts for all Recipients within the Batch are automatically changed to $0.00.

Step 4: Edit Payment Details



Edit the payment details and click **Next**. The screen will add required fields as you make selections.

1. Select the **Offset Account**.
2. Select the **Originating ID.** Originating IDs are entered by your financial institution when the business is added to Fusion Digital Banking Console. If the field is blank, contact your financial institution to add the correct number in the Originating Entities fields in Console.

   Originating IDs are often the EIN for a business but could also be a DUNS number or another identifying number generated by your financial institution.

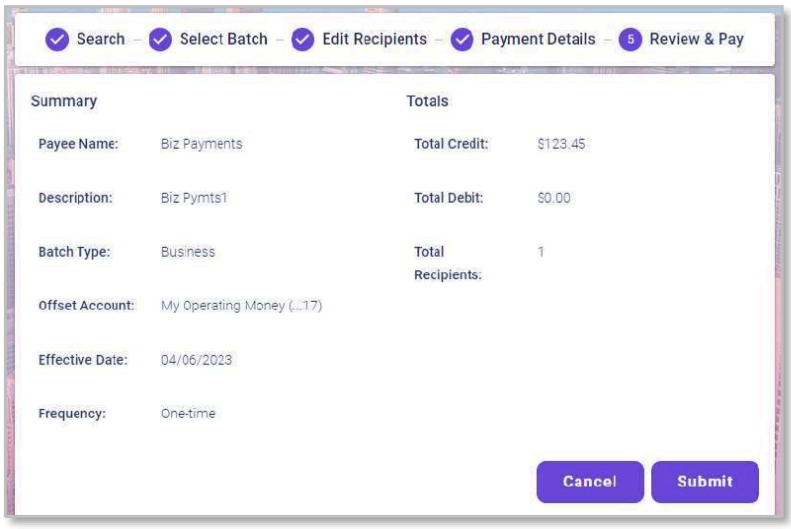
   Common examples of businesses that might have multiple Originating IDs include:

   - A corporation that owns several companies. For example, Dave's Gym might also be referred to DBA Dave's Gym Equipment or Dave's Supplement Shop.
   - A business that processes payroll for other businesses.
3. Enter a memo in the **Memo** field (optional).
4. Select the **Effective Date** to send the transaction. This field is populated with the first possible effective date by default.
5. Use the drop-down list to select the **Frequency** of the transaction, if applicable. Available options are: One-time, Weekly, Every two weeks, Monthly, Every three months, and Annually.
6. For recurring payments, specify when you'd like the transactions to end.

   - **Until Canceled –** transactions occur on the scheduled frequency until the recurring payment is canceled in the application. Users may cancel a recurring batch transaction at any time.
   - **Until End Date** – transactions occur on the scheduled frequency until the designated end-date has passed.
   - **Until Total Payments Made** – transactions occur on the scheduled frequency until the designated number of payments have completed. In the example shown here, this transaction would occur weekly until two payments have been completed, assuming the account is funded properly.

Step 5: Review & Pay

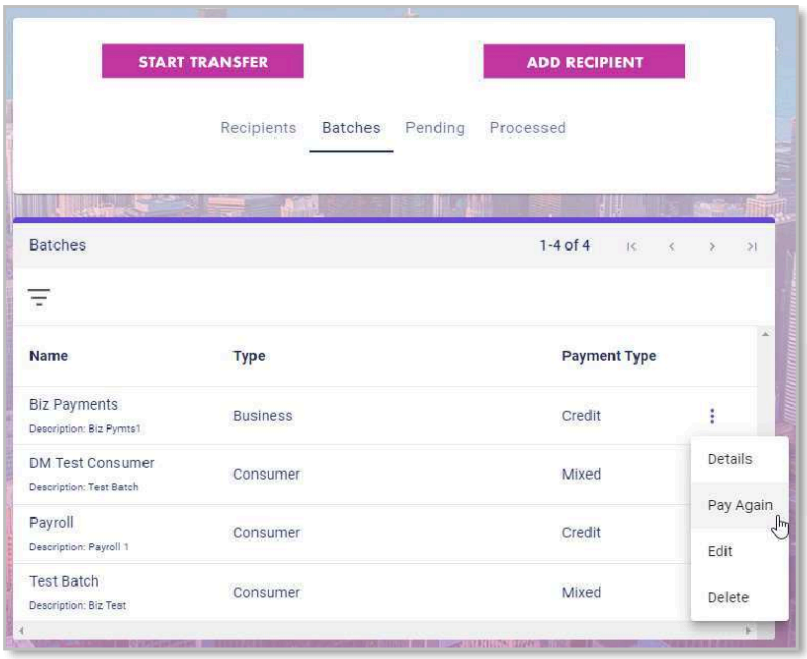
Review your payment information and then click **Submit** to submit the business payment. If successful, you'll see a success a message along with a summary of the payment information.



Pay Again: Batch

If a batch has been paid before, follow the steps below to pay the batch again using the same details.

1. Select **Business Payments** from the sidebar menu.
2. Click the **Batches** tab.
3. Use the search and filter tools to find the appropriate recipient. Click the three-dot menu and select **Pay Again**.
4. The Step 3: Edit Recipients screen opens, detailed above. Edit the recipient details and click **Next**.
5. Edit the payment details as needed and click **Next**.
6. Review the payment details and click **Submit**



Same Day ACH Payments

Same Day ACH Payments allow business users to initiate ACH Credit and Debit transactions with today's (same day) effective date. If implemented, this feature is enabled at the organization level and entitled to specific businesses and business users. Your financial institution determines the cut off time, the processing cut off time, and the same day ACH transaction disclosure. Fusion Digital Business Banking currently supports one cut off time which is set via Fusion Digital Business Banking Console.

Once enabled, business users can change the effective date (on the calendar date picker) to the current date, which launches the Same Day ACH Disclosure.

Same Day ACH Limit

Same Day ACH Limits are specified by NACHA operating rules and are currently set to $1,000,000 per transaction. ACH Limits set for business and business users through Console will still be enforced.

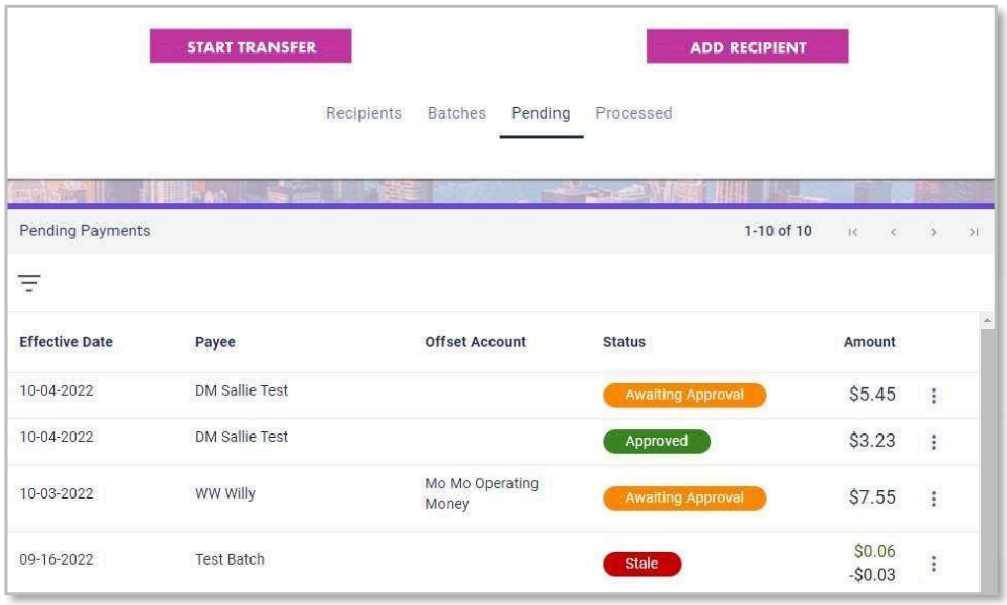
See the *Fusion Digital Business Banking Console User Guide* for more information on Same Day ACH setup and configuration.

*The times shown are suggested times for example only for Fusion Digital Business Banking with Fusion Phoenix core. Same Day ACH cutoff times vary by financial institution.

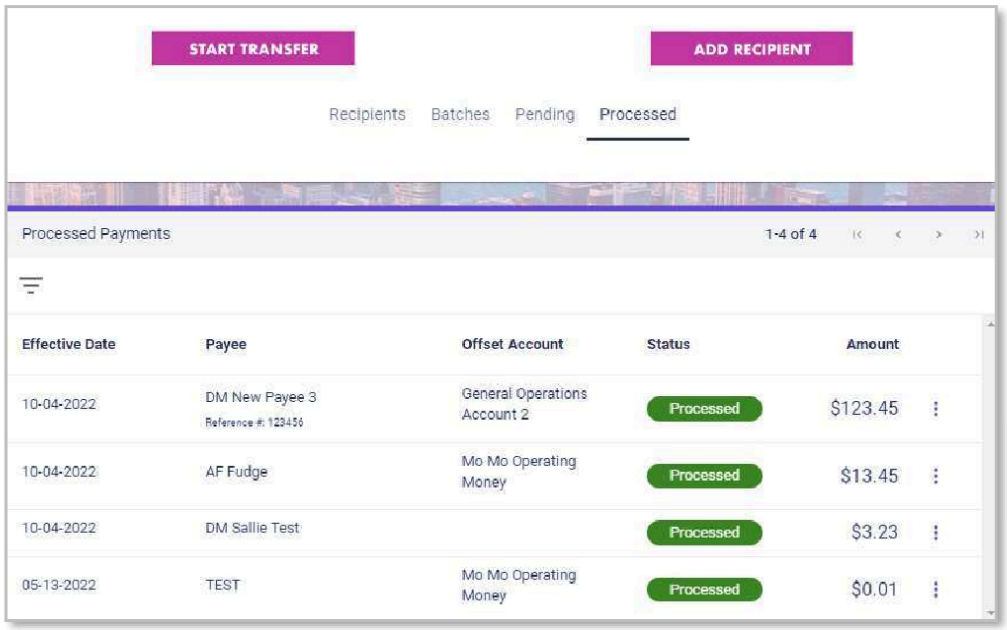
Review Transaction Activity

To view Pending and Processed payments, select Business Payments from the sidebar menu.

The **Pending** tab displays payment activity pending approval or with an Approved, Scheduled, or State status.



The **Processed** tab displays processed payments.



ACH Upload

The ACH Upload feature allows businesses to upload NACHA formatted ACH files into Fusion Digital Business Banking. The system will perform a series of checks to ensure that the NACHA formatted file meets the requirements of the workflow that your financial institution has configured in Fusion Digital Business Banking Console.

If the NACHA formatted ACH file passes the system checks, the system acts as a conduit to pass the uploaded file to your Financial Institution in Console. (See the *Fusion Digital Banking File Processing User Guide* for more information about automated or manual file processing).

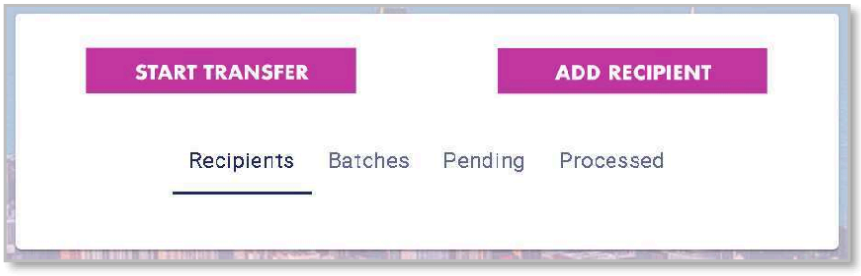
The following fields are validated when uploading an ACH file:

- File Structure
- Record field validations (record length, alphanumeric, special characters, etc.)
- Recipient Names - avoid special characters
- File balanced using an entitled offset account – if file is unbalanced, Fusion Digital Business Banking will display an Offset Account option where users can select an entitled offset account
- SEC Code enabled for use in Fusion Digital Business Console
- Batch and File Control Totals equal contents of file
- Hash totals equal contents of file
- Dollar limits in file are within limits set for user, business, SEC code, and Originating Entity
- Company Name and Originating ID match what has been set for the business within Console
- Effective Date is within permitted date ranges including:
    - Business Cutoff time
    - ACH Debit and Credit Lead Days
    - Same Day ACH Cutoff time

ACH files containing a large number of recipients must be compressed with a .zip extension to upload successfully. This requirement is not tied to an exact number of recipients. An ACH file of any number of recipients, large or small, can be zipped and uploaded. If you attempt to upload a large ACH file without zipping the file, the system may time out before it completes the file upload, and you will need to retry.

Follow the steps below to upload a NACHA formatted ACH file:

1. Select **Business Payments** from the sidebar menu.
2. Click **Start Transfer.**

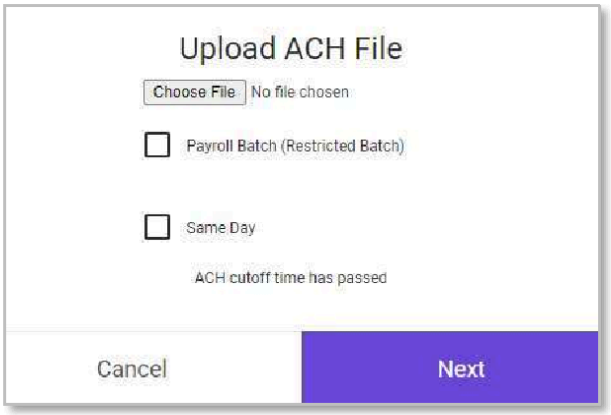


3. Select **ACH Upload.**

4. Click the **Choose File** button to upload a NACHA formatted ACH file that has been generated from accounting software outside of the Fusion Digital Banking system.

   Payroll Batch – designates file as sensitive and restricts viewing to entitled business users

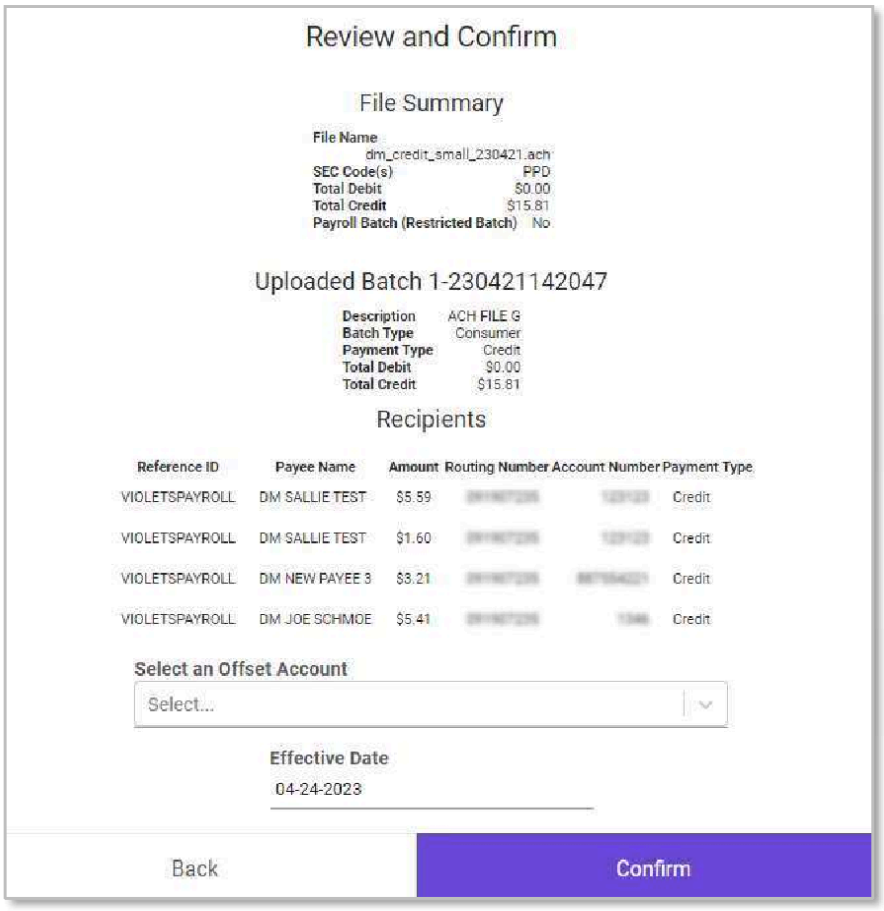
   Same Day – indicates the effective date is the same day as the date of submission



5. Click **Next**.
6. If the submitted file meets the workflow rules configured by your financial institution in Console, the file information will display and the user can review.

   If the file does not meet the workflow rules configured by your financial institution, then the specific errors causing the upload to fail will be presented onscreen. See ACH Upload Troubleshooting for tips.

7. If uploading an unbalanced file, use the drop-down menu and select an **Offset Account**.

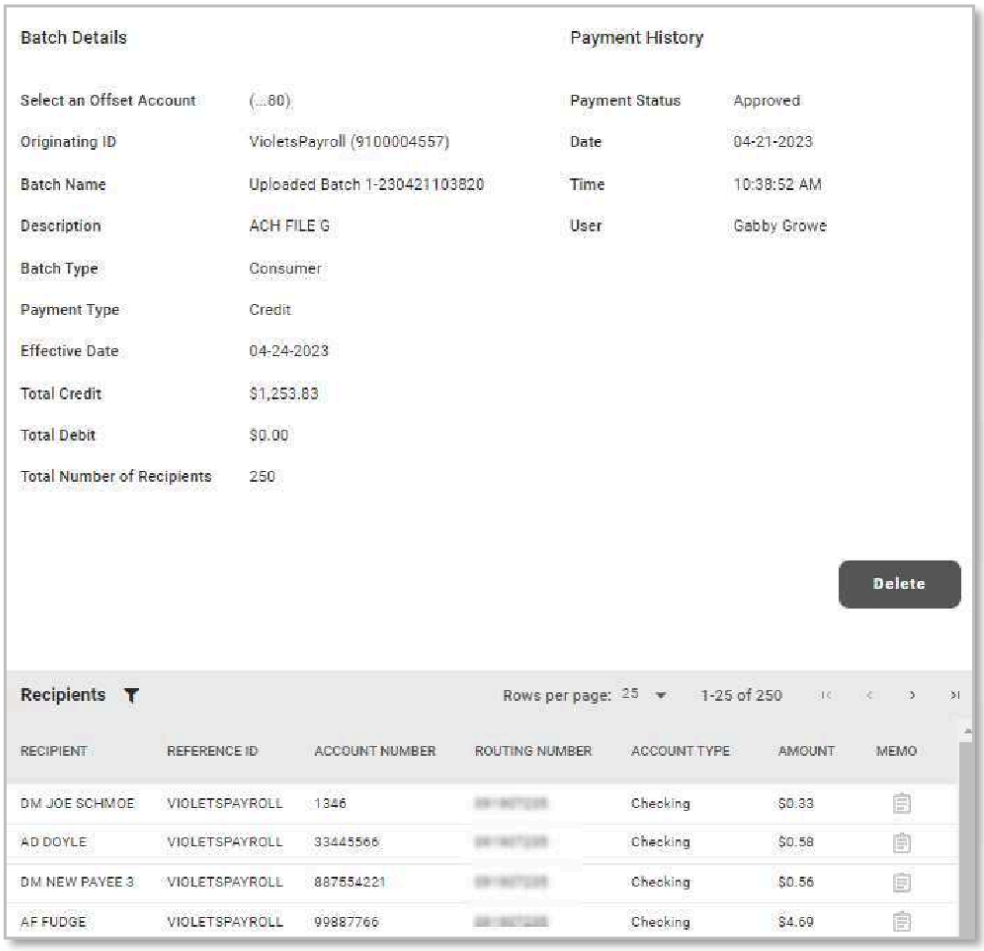


8. Select **Confirm** to complete the ACH upload. After a successful file is submitted, it will appear in the **Pending** tab awaiting processing.

   When verification is complete, batch and recipient details of the file are available through the **Processed** tab.

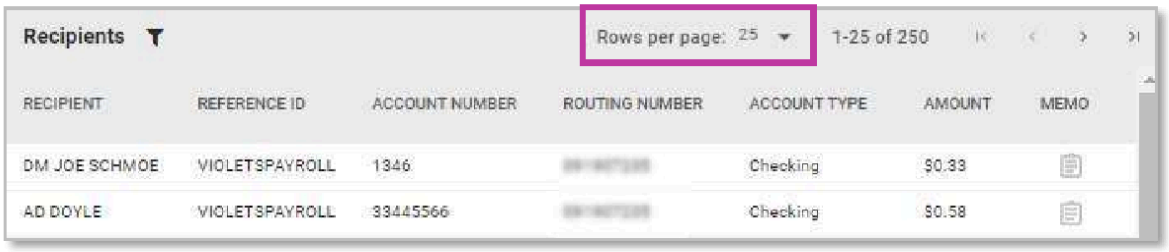
View ACH Batch Upload and Recipient Details

1. Select **Business Payments** on the side menu.
2. Select the **Pending** or **Processed** tab.
3. Select an ACH file upload and click the three-dot menu on the right side.
4. Select **Payment Details**. In addition to the Payment Info and Payment History header record across the top, you'll see the Batch details.



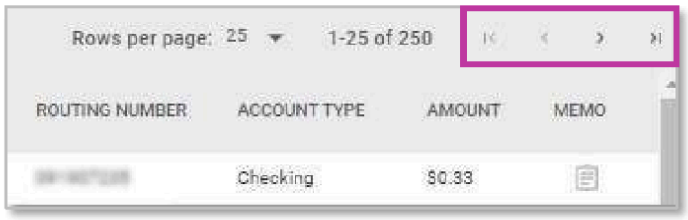
5. Select batch and click the three-dot menu on the right side.
6. Select **Payment Details**. The enhanced Recipient details will display below the Batch Details and Payment History.
7. Click on a **Memo** button to view the recipient memo, if applicable.

8. Use the **Rows per page** drop down menu to view 25, 50, 75, or 100 rows per page.



9. Click on the left and right buttons to navigate through the list by the number of rows selected. For example, if 50 is selected, using the arrows will display the previous/next 50 rows.

|<	Displays the first page
<	Displays the previous page
>	Displays the next page
>|	Displays the last page



Filter

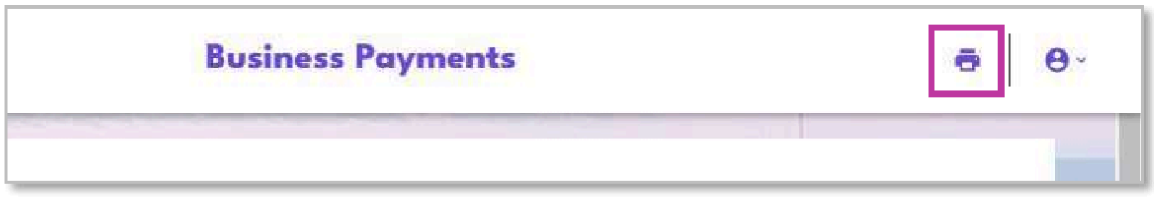
1. Click the Filter button on the left.

2. Select filters:
   Filter batches by: Originating ID, Originating Name, Description, Date Range, Amount Range
   Filter recipients by: Recipient name, Reference ID, Account Number, Amount Range
3. Click **Apply** to filter the results or click **Reset** to remove all the applied filters.

Print

Print the batch or recipient details using the **Print** button at the top right. This option will print the list of batches or recipients displayed in the Batches/Recipients area. For example, if you have selected 25 rows per page, the printed document will include the 25 rows currently shown on screen.

Note: When printing a recipient list, the memo contents will display on the printout, rather than the memo icon.



ACH Upload Troubleshooting

If a NACHA formatted ACH file is submitted and it does not pass the workflow system checks that have been configured by your financial institution, the applicable file errors will appear on the screen. The screenshot below illustrates the way the system presents the applicable file errors for the specific file submitted in this example.

Common issues that can cause errors during the ACH Upload process:

- Using special characters in the file
- Effective date out of range
- Company Name and ID does not match - The Company ID (Originating ID) is set up at the business level in Fusion Digital Banking Console by the financial institution. If the Originating ID is not set up or has information that is different from the batch header for the file, then either Console or the batch header must be updated. The values in the batch header and in Console must be identical.
- Batch Unbalanced – Depending on the setup of the business, an offset account must either be identified within the batch or selected when the batch file is uploaded to the system. If no offset transaction is identified in the batch, the app will prompt the user to select from a list of entitled accounts. The system will then insert the offset transaction using the selected account in order to create a balanced file.
- Block count – Total number of records in the file (include all headers and trailer) must be evenly divisible by 10. If not, additional records consisting of all 9's are added to the file after the initial '9' record to fill out the block 10. Platform allows validation of 9 records.
- SEC Code not supported: SEC code utilized in the batch has not been entitled by the financial institution in the Organization Settings module. SEC codes can be updated immediately in the Organization Settings Module under ACH Processing.