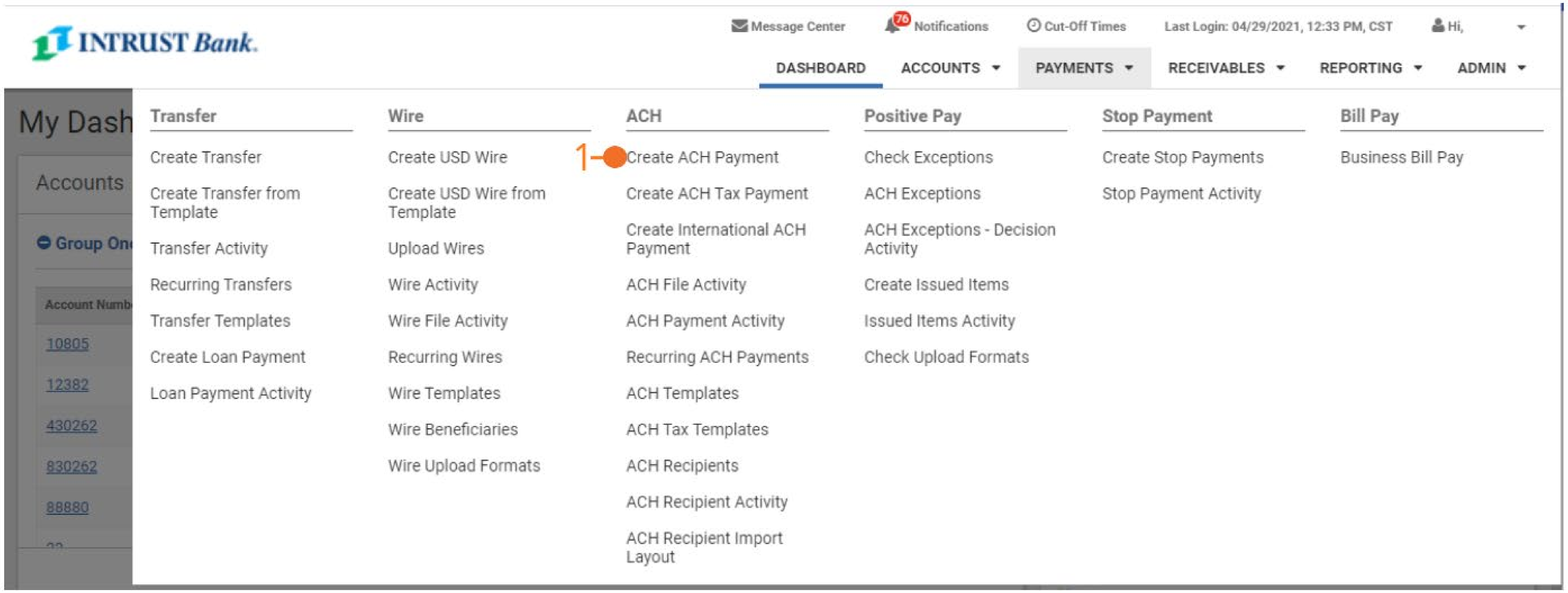
INTRUST Bank®

ACH Payments

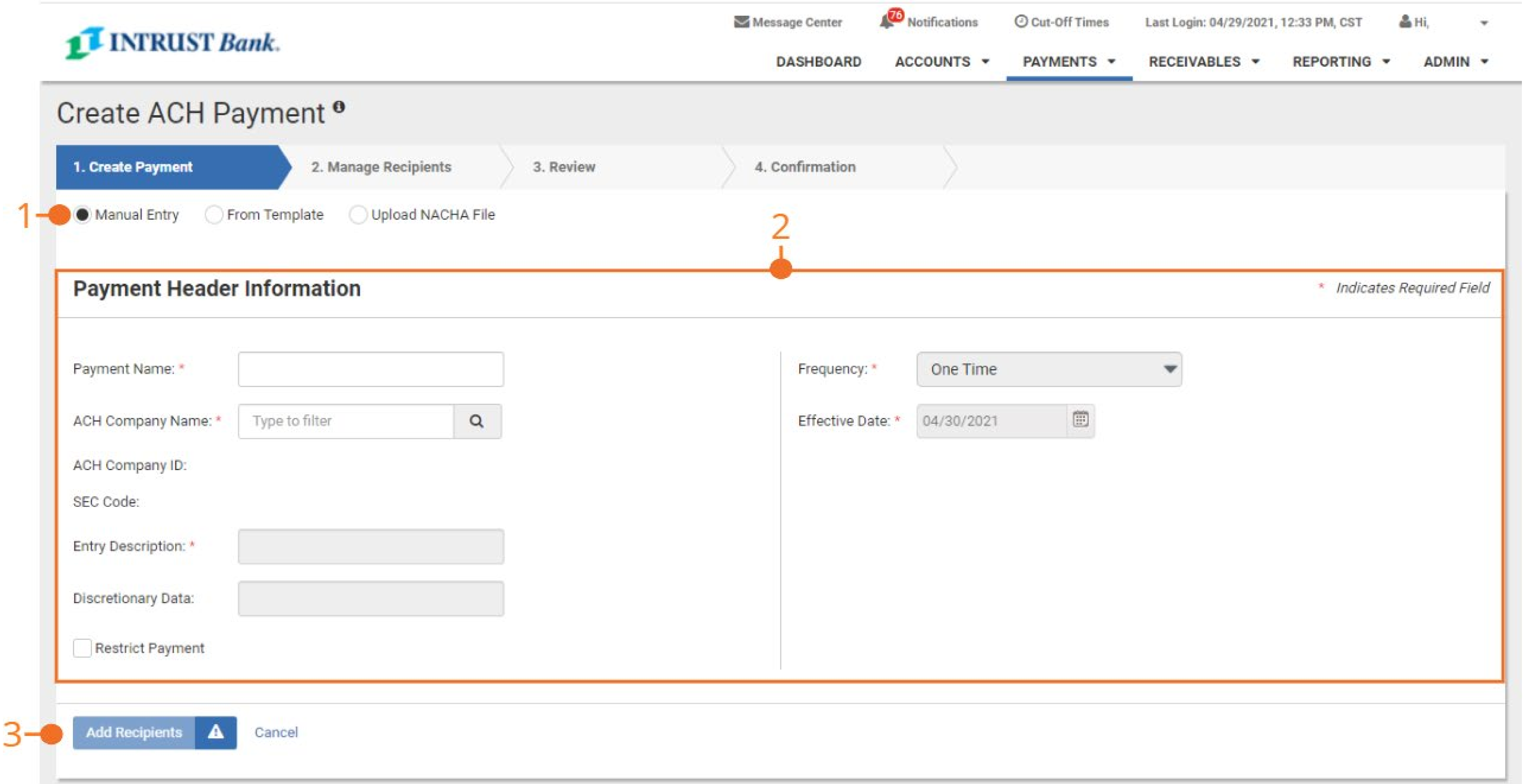
Quick Reference Guide

Create ACH Payment > Navigation



1 Create ACH Payment
To create a payment, select **Payments** then under ACH select **Create ACH Payment**

Create ACH Payment > Payment Header



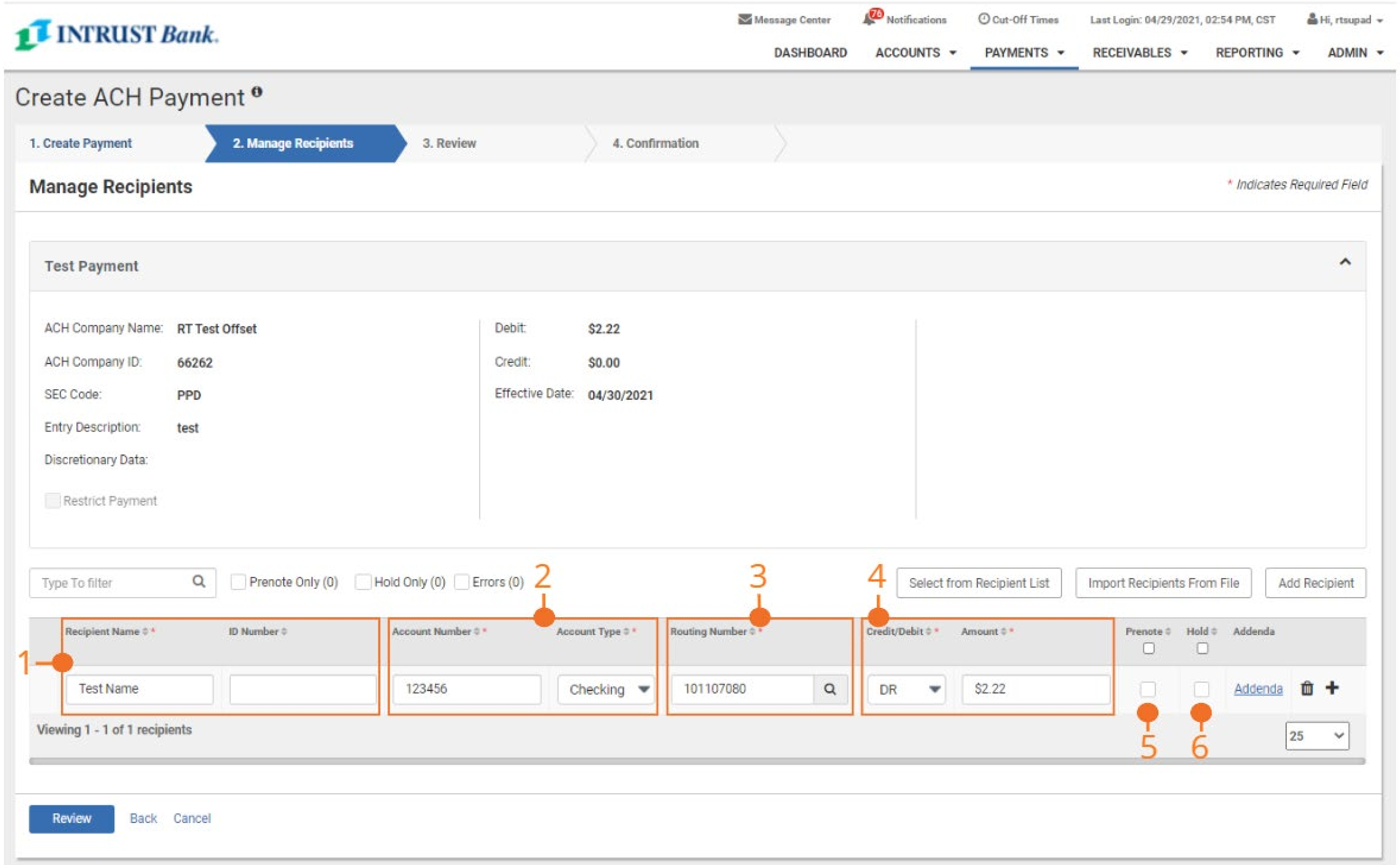
1 Manual Entry
Create ACH Payment defaults to manual entry.

2 Payment Header Information
Complete the following required fields:

- Payment Name
- ACH Company Name
- Select Search icon to display a list of available companies
- SEC Code
- Entry Description
- Discretionary Data
- Restrict Payment (if applicable)
  - If selected only other users with the Restrict Payment entitlement will be able to view the batch.
- Frequency
  - Select the dropdown to select One Time or to setup a Recurring Payment
- Effective Date

3 Add Recipients
Once all required fields are completed the Add Recipients button will be enabled. Select Add Recipients to navigate to the add recipients page.

Create ACH Payment > Manage Recipients



1 Recipient Name and ID Number
Key in the recipient's name and if applicable ID Number.
Recipients ID Number is optional.

2 Account Number and Account Type
Key in the recipient's account number and select the account type from the dropdown.

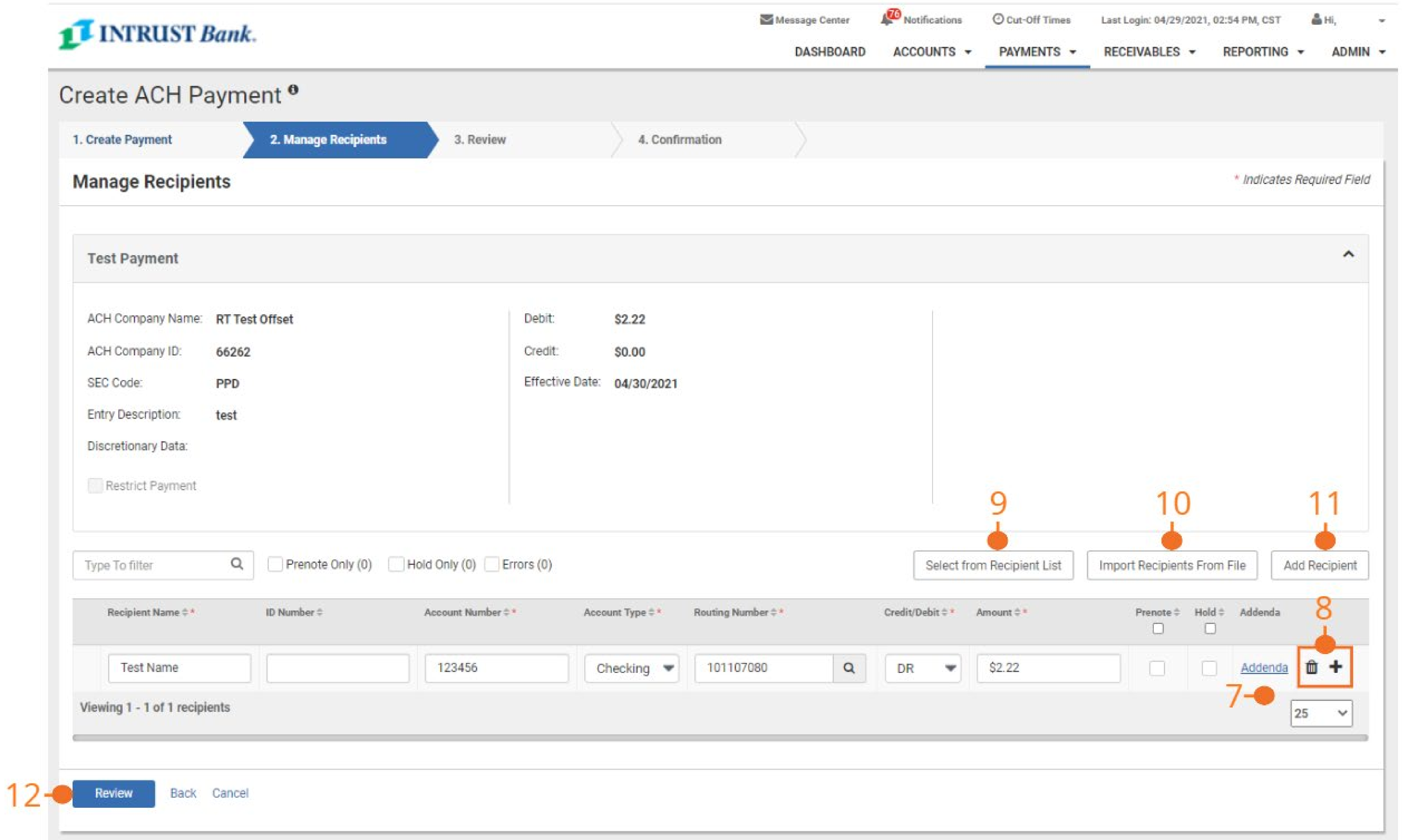
3 Routing Number
Key in bank name, routing number or select the search icon to display a list of valid routing numbers.

4 Credit/Debit and Amount
Select from the dropdown DR if the transaction is a debit or CR if the transaction is a credit.

5 Prenote
Select the checkbox if the transaction for the recipient is intended to be sent as a prenotification. If Prenote is selected the dollar amount displays as $0.00 and cannot be changed until Prenote is unchecked.

6 Hold
If the checkbox for Hold is selected, the recipient is maintained in the batch but is not included when the batch is initiated and sent out.

Create ACH Payment > Manage Recipients



7 Addenda
To add a freeform addenda line for the specific recipient, select Addenda.

8 Delete and Add Recipient
Select the Delete Icon to delete the recipient.
Select the Plus Sign to add a recipient.

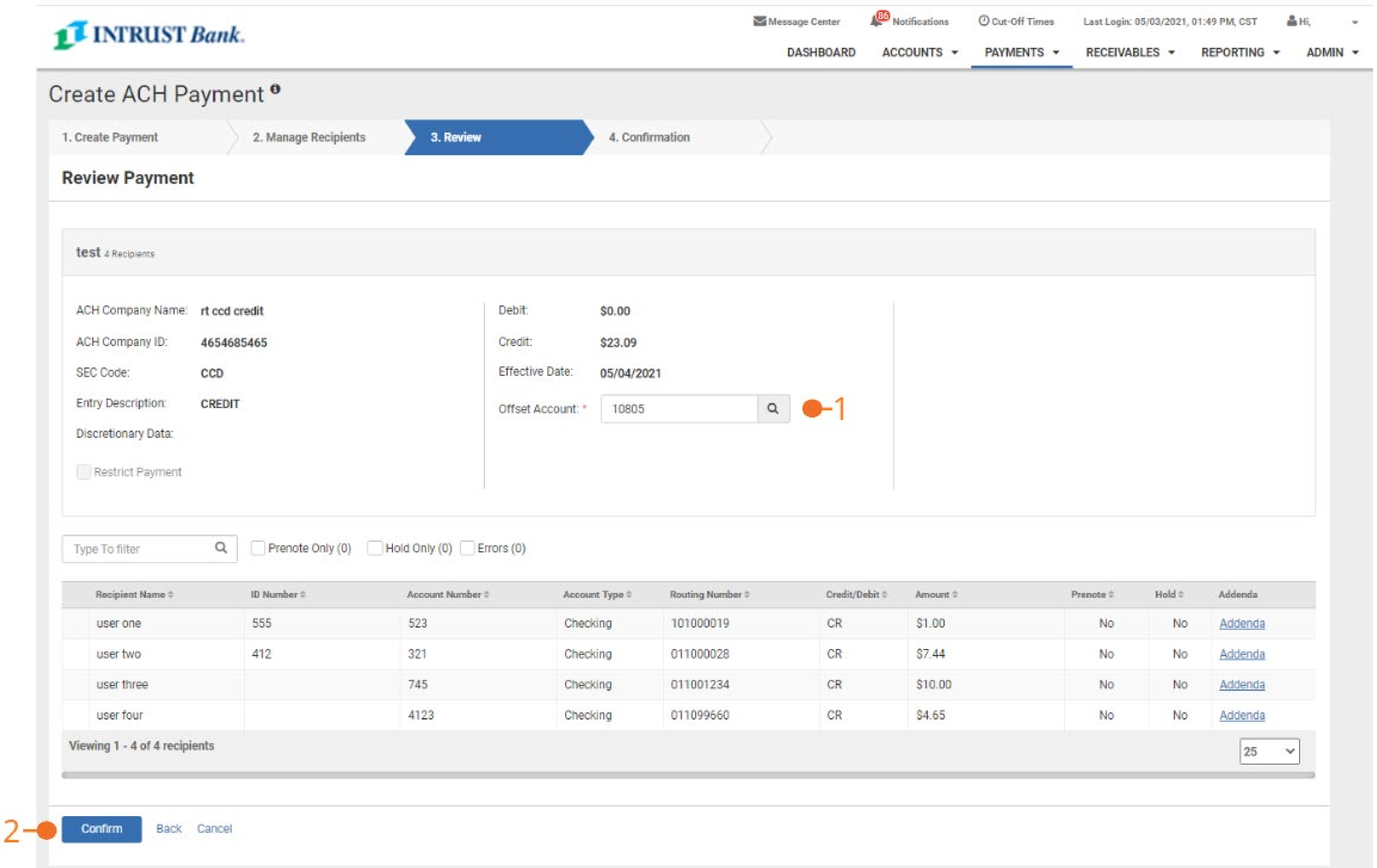
9 Select from Recipient List
Select to display and select list of established recipients.

10 Import Recipient From File
Select to import recipients from a delimited or fixed position file.

11 Add Recipient
Select to add an additional recipient

12 Review
Select to navigate to the review payment page.

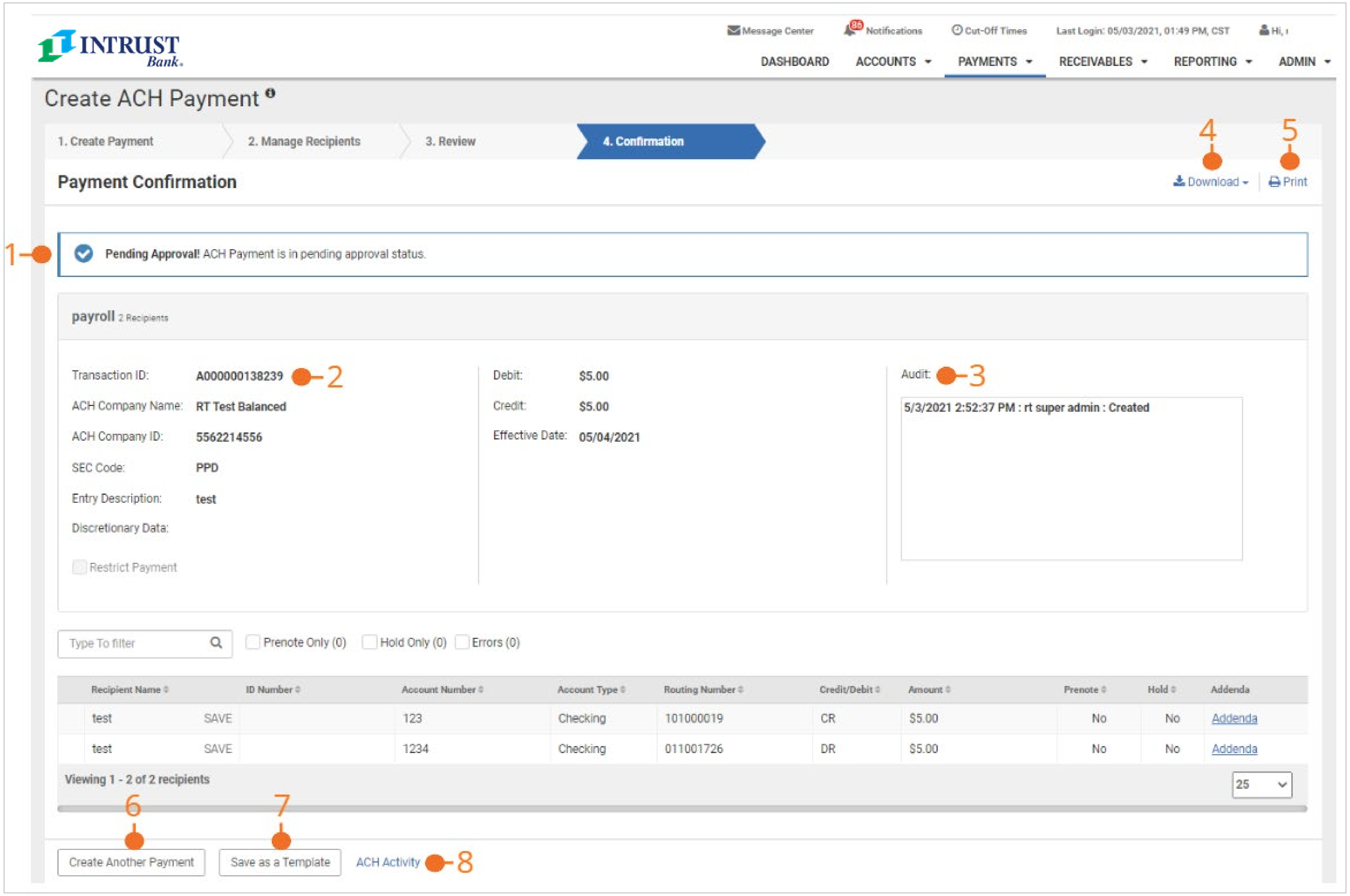
Create ACH Payment > Review



1 Offset Account
Enter or select Search Icon to display list of available offset accounts.

2 Confirm
Select Confirm to submit the payment and receive confirmation.

Create ACH Payment > Confirmation



1 Confirmation Message
Enter or select Search Icon to display list of available offset accounts.

2 Transaction ID
Once a payment is initiated, a Transaction ID is created.

3 Audit
Displays audit entries for the payment.

4 Download
Displays options to download details in CSV, NACHA or PDF format.

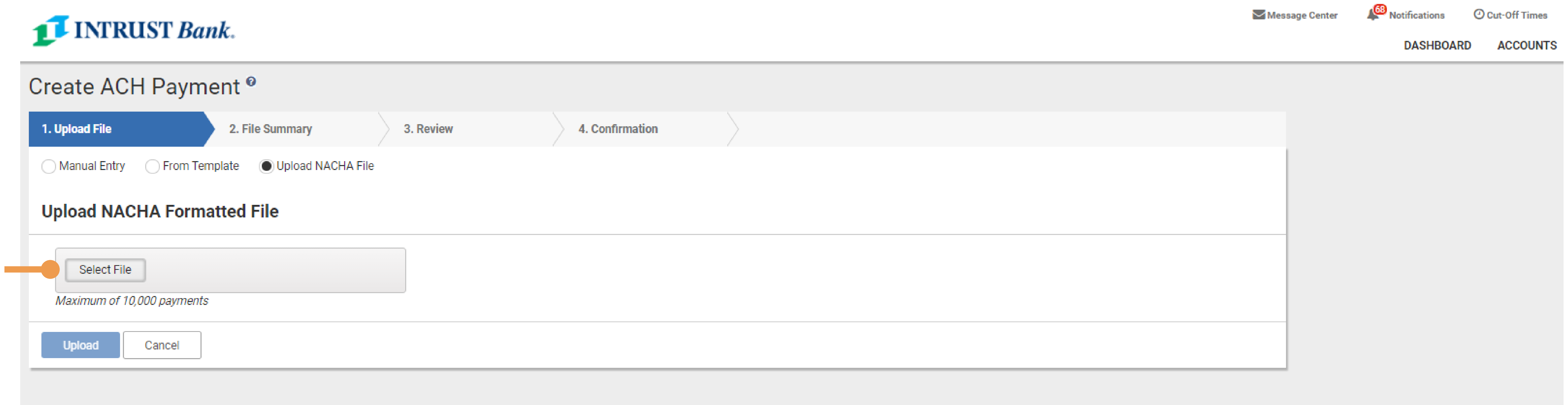
5 Print
Select to print the batch details.

6 Create Another Payment
Select to create another payment, user is navigated to the Create Payment page.

7 Save as a Template
Select to save the payment as a template.

8 ACH Activity
Select to navigate to the ACH Payment Activity page.

Create ACH Payment > Uploading a NACHA file



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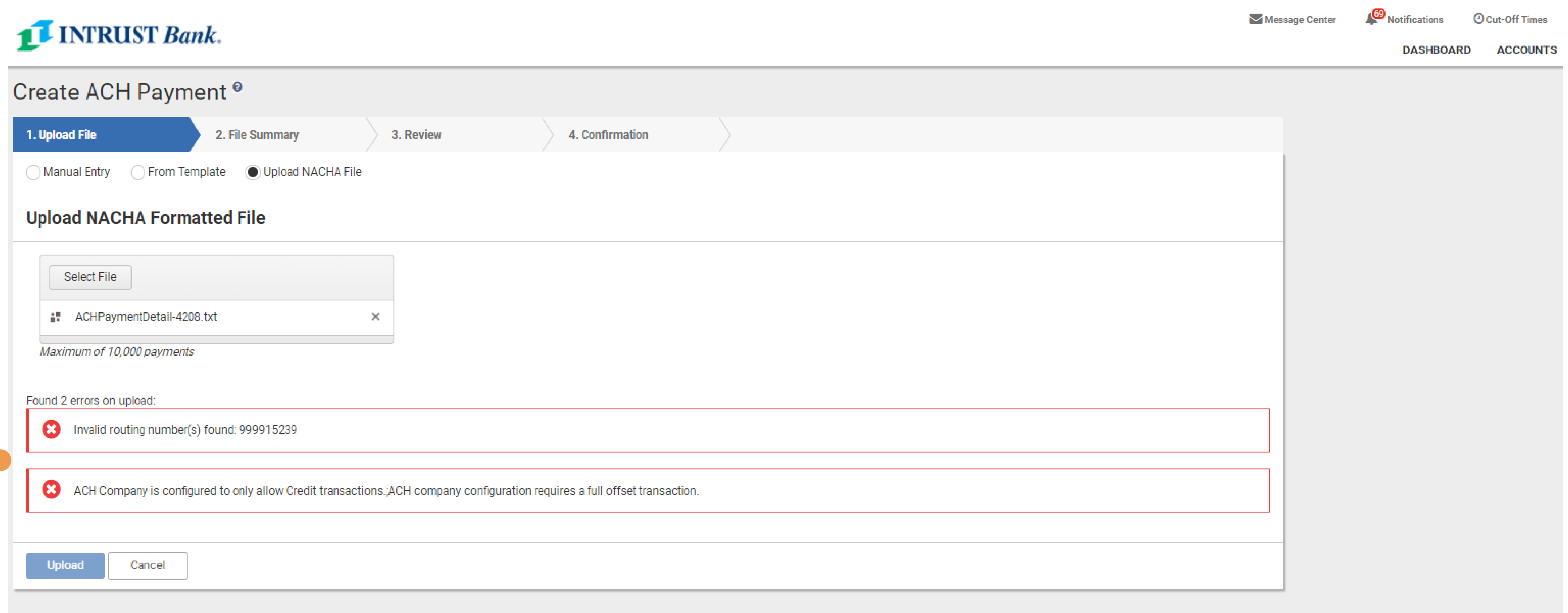

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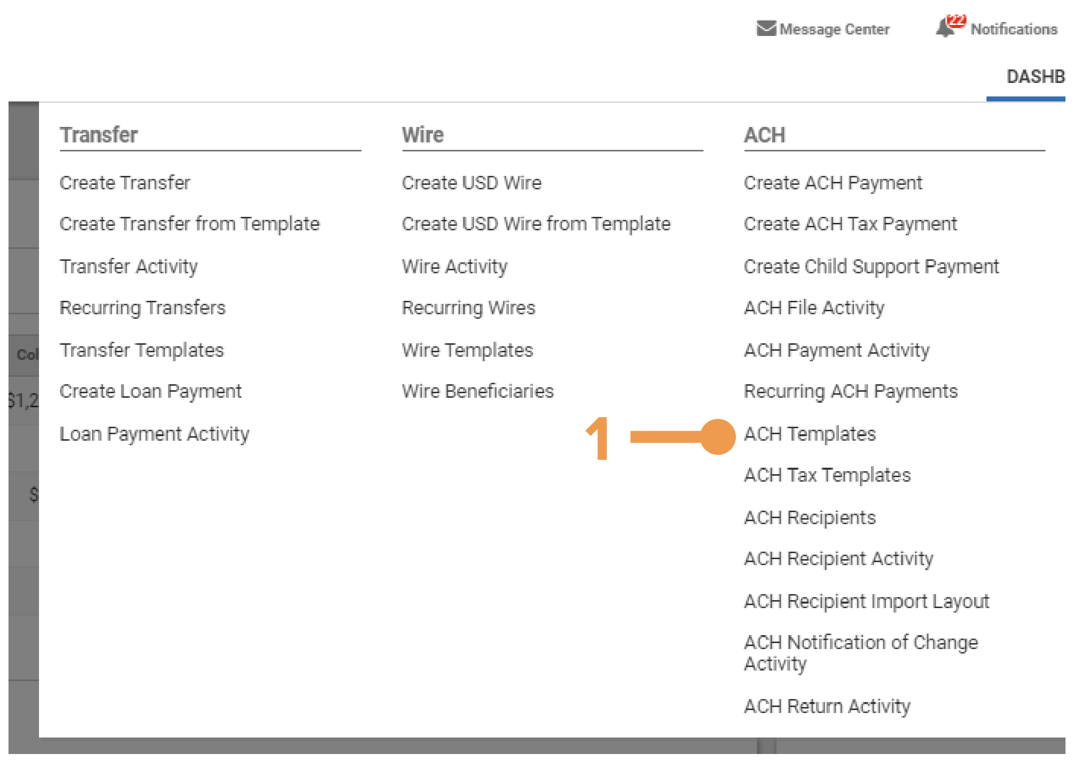
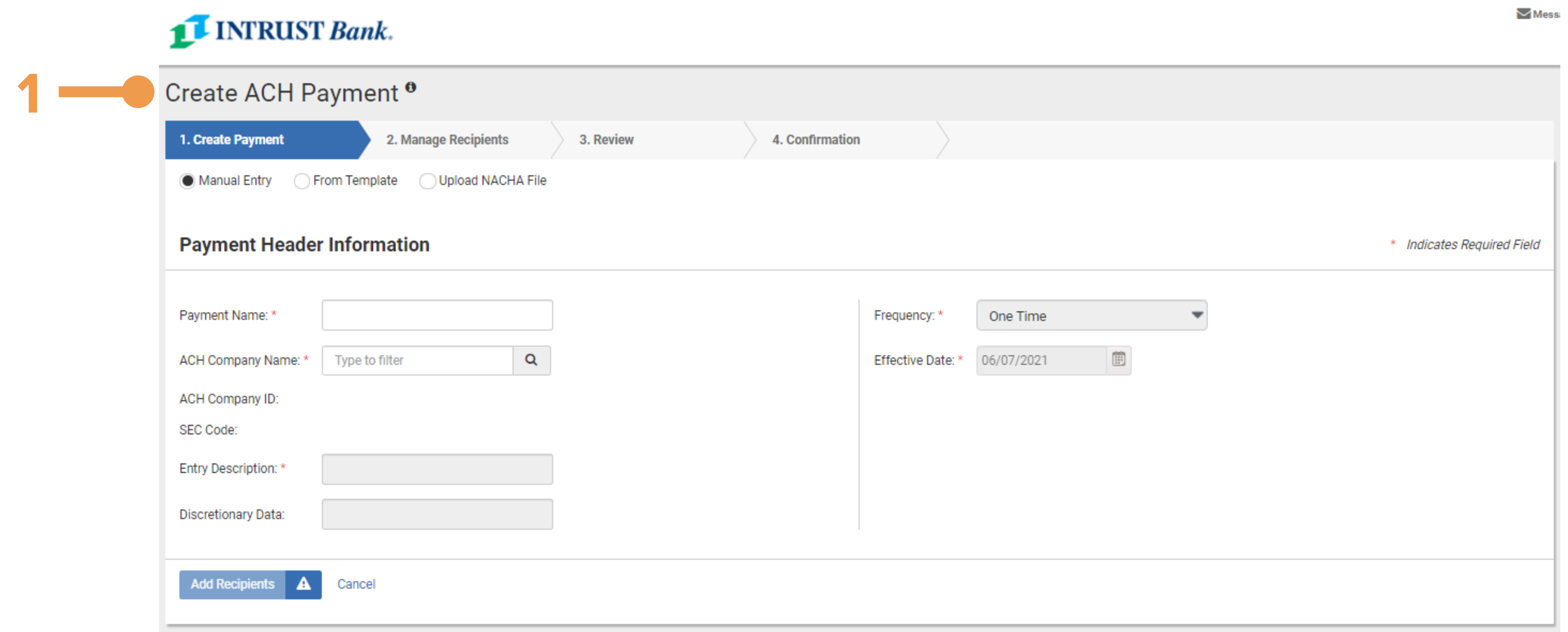
1 Upload a NACHA file
Select the file you wish to upload.

2 Validation
Any errors found in the file will be noted during the upload process.

Create ACH Payment > Using a Template





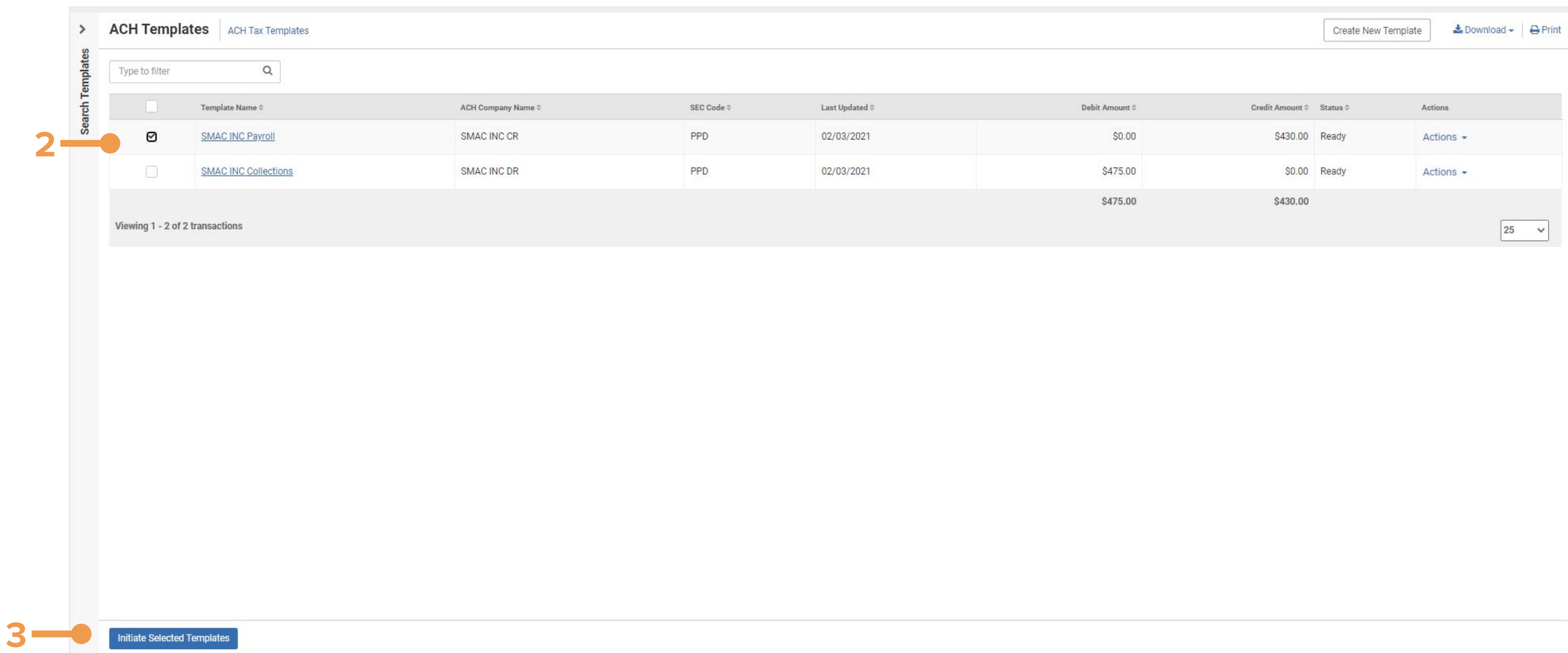
1 Navigate to ACH Templates

You can navigate from the main navigation menu or by selecting the From Template radial button on the Create ACH Payment screen.

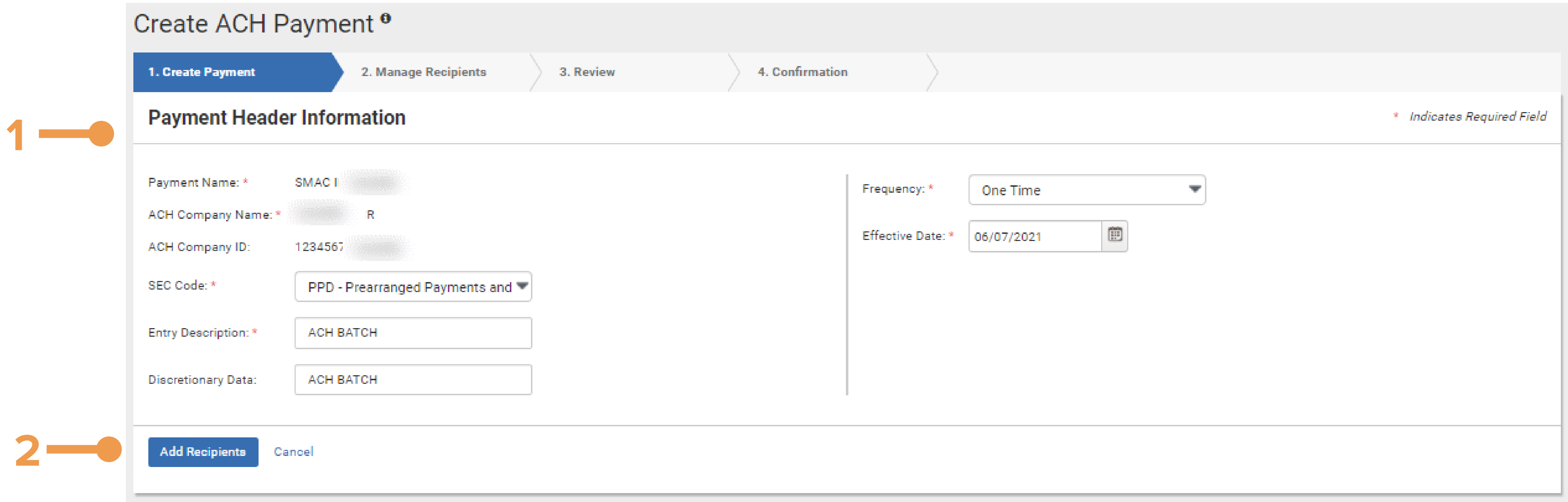
2 Review list of available templates

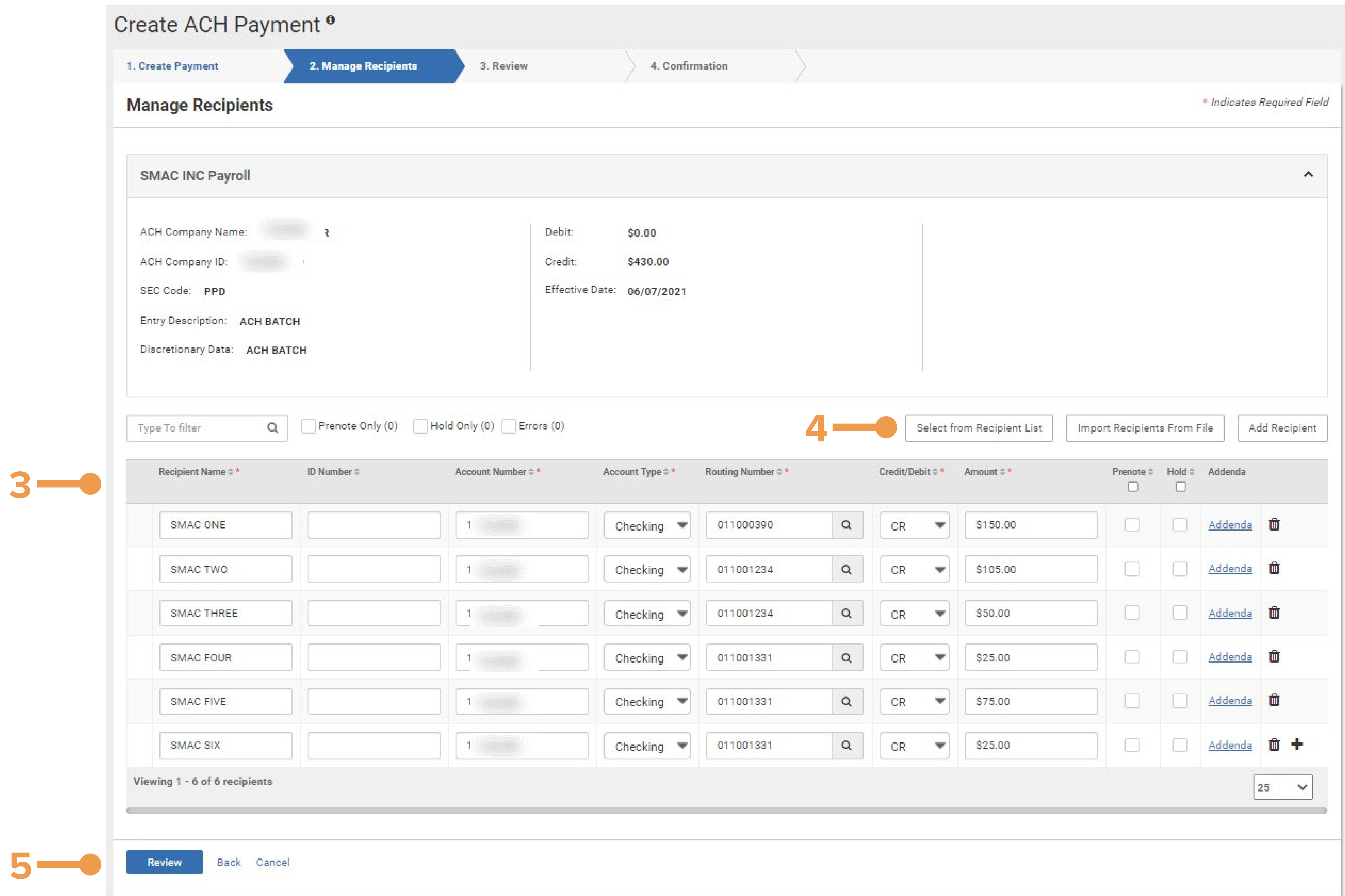
Select the template you wish to use

3 Select the Initiate Selected Template button



Create ACH Payment > Using a Template





1 Review Payment Header Information.
Ensure all fields are correct, including effective date.

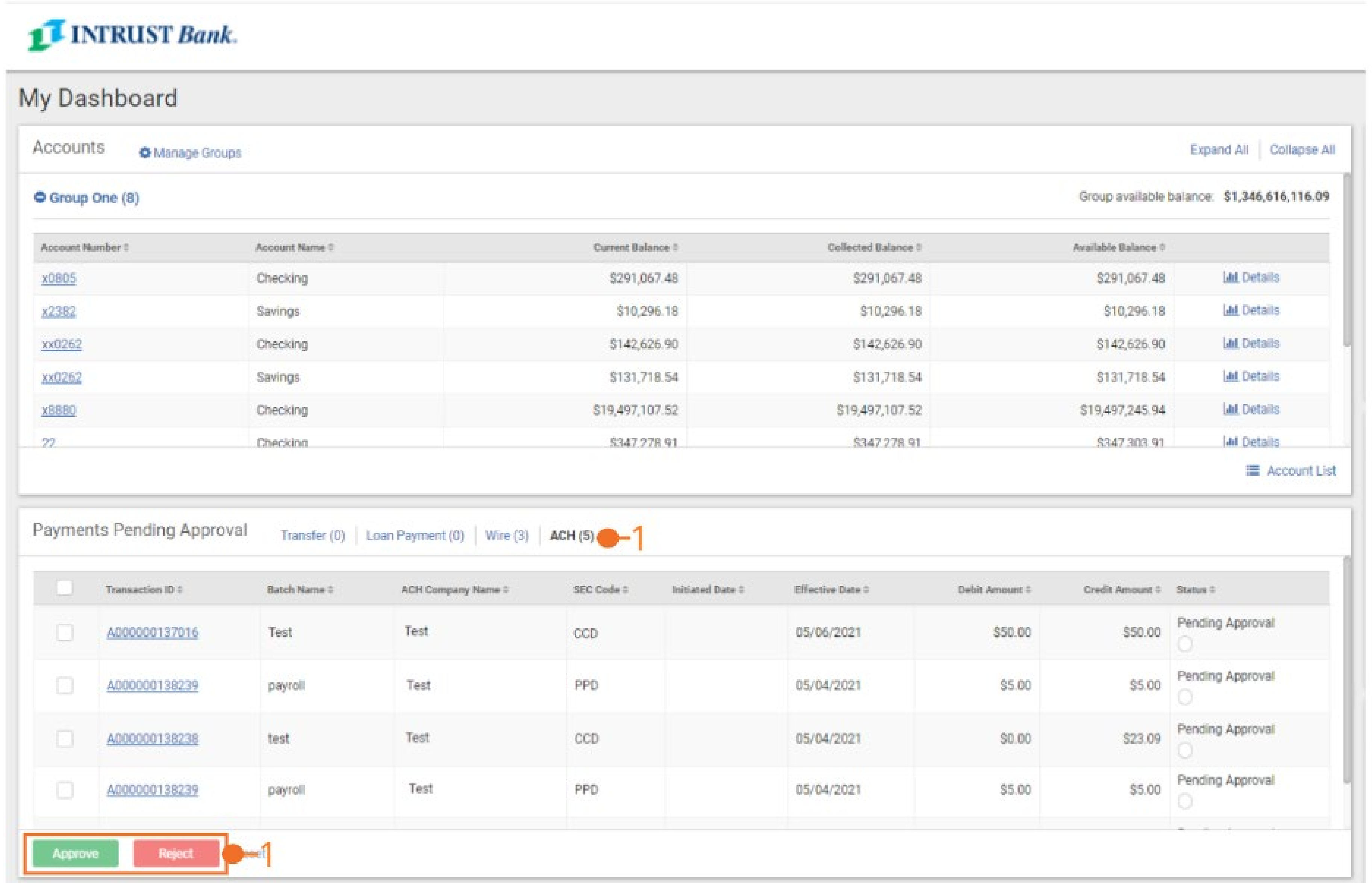
2 Select the Add Recipients button
You will be presented a list of recipients associated with the template.

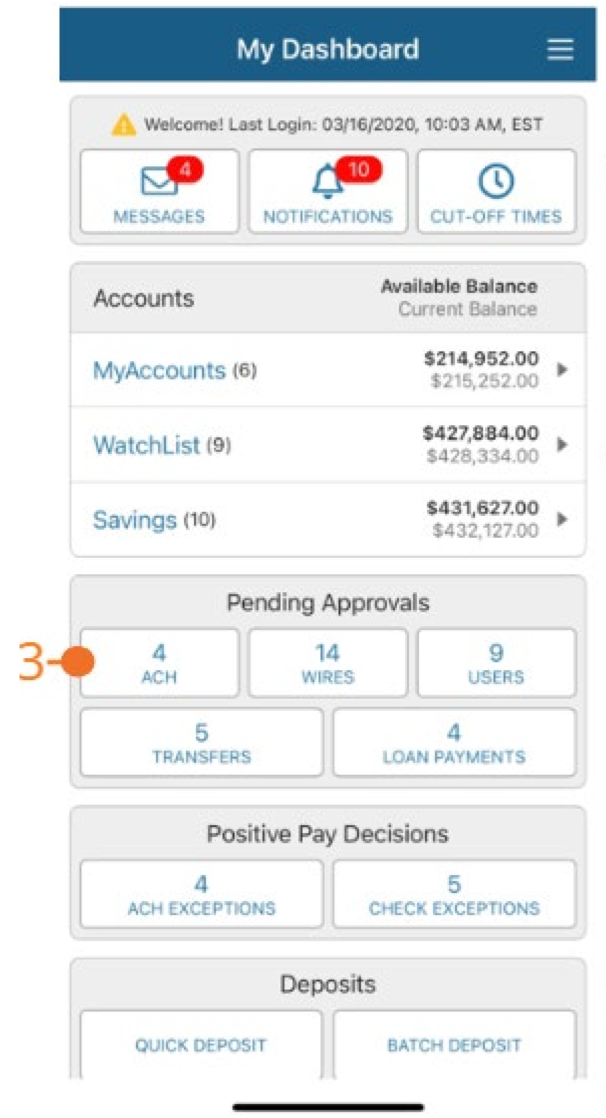
3 Review the Recipients
Validate all fields, update amounts, or remove any recipient from the list. (note – the recipient will remain with the template unless you save the updated template)

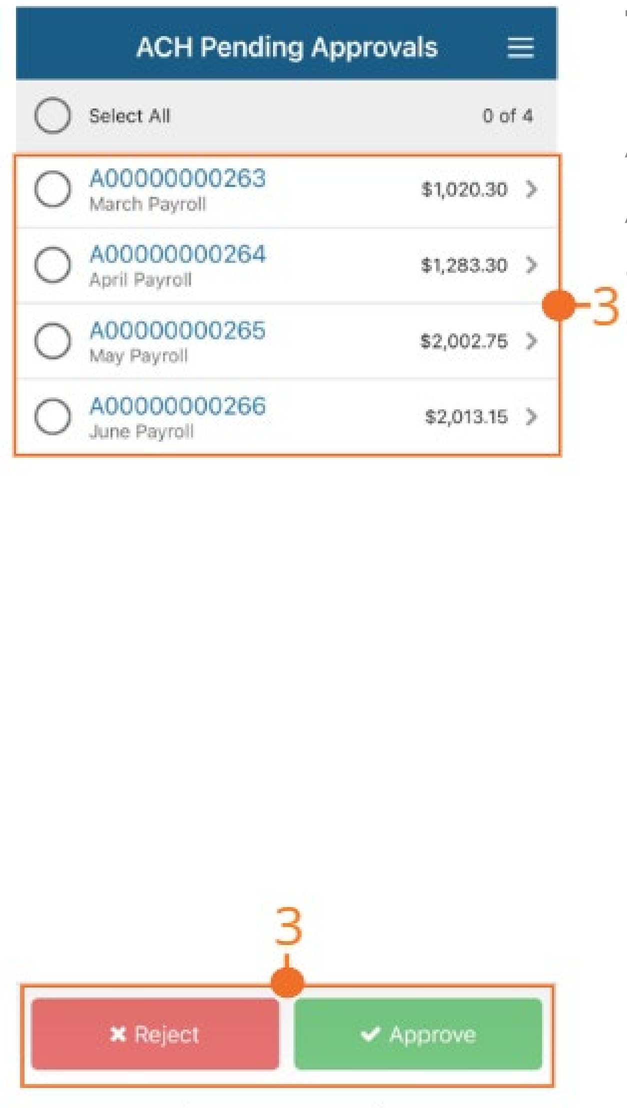
4 Add additional Recipients
If needed you can add recipients manually, select from your recipient list or import from a file.

5 Once finished with recipients
Select the Review button to review then confirm the batch of payments for processing.

Approve/Reject ACH Payments







To Approve and / or Reject an ACH Payment the user must have the Approve ACH Payments **entitlement.**

Approving and/or Rejecting a payment is allowed in multiple locations within Business Online Banking and in Business Mobile.

1 Dashboard > Pending Approval Widget

To Approve or Reject, check the desired payment(s) and select either Approve or Reject.

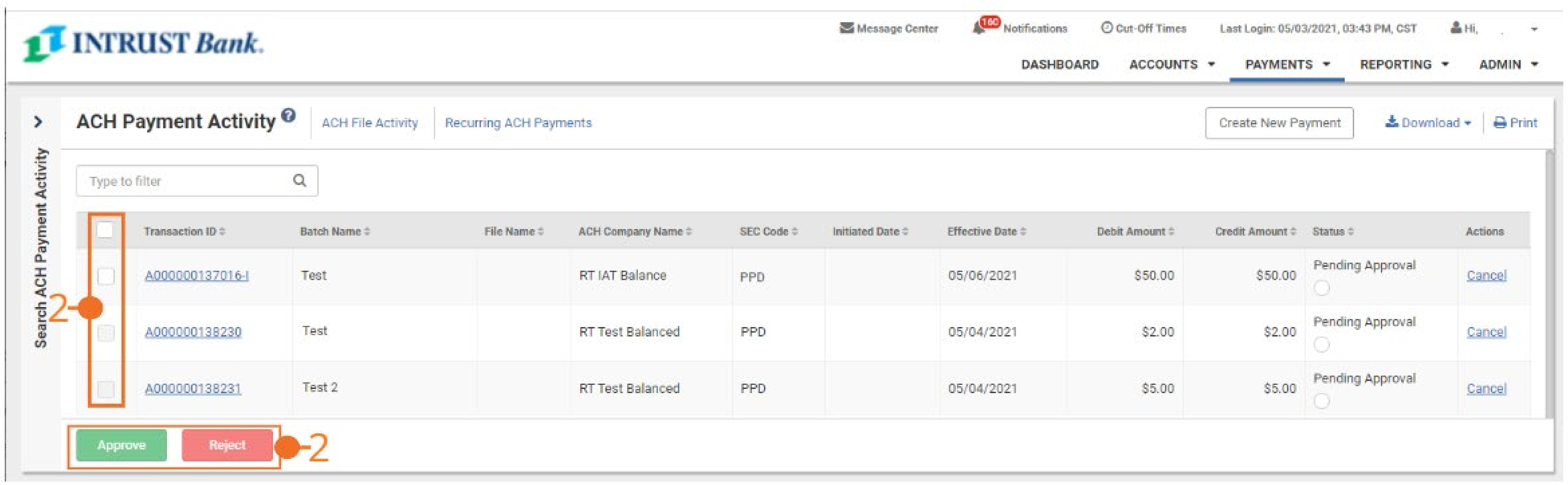
2 ACH Payment Activity

To Approve or Reject, check the desired payment(s) and select either Approve or Reject. An individual payment may also be Approved or Rejected by selecting the Transaction ID.

3 Business Mobile

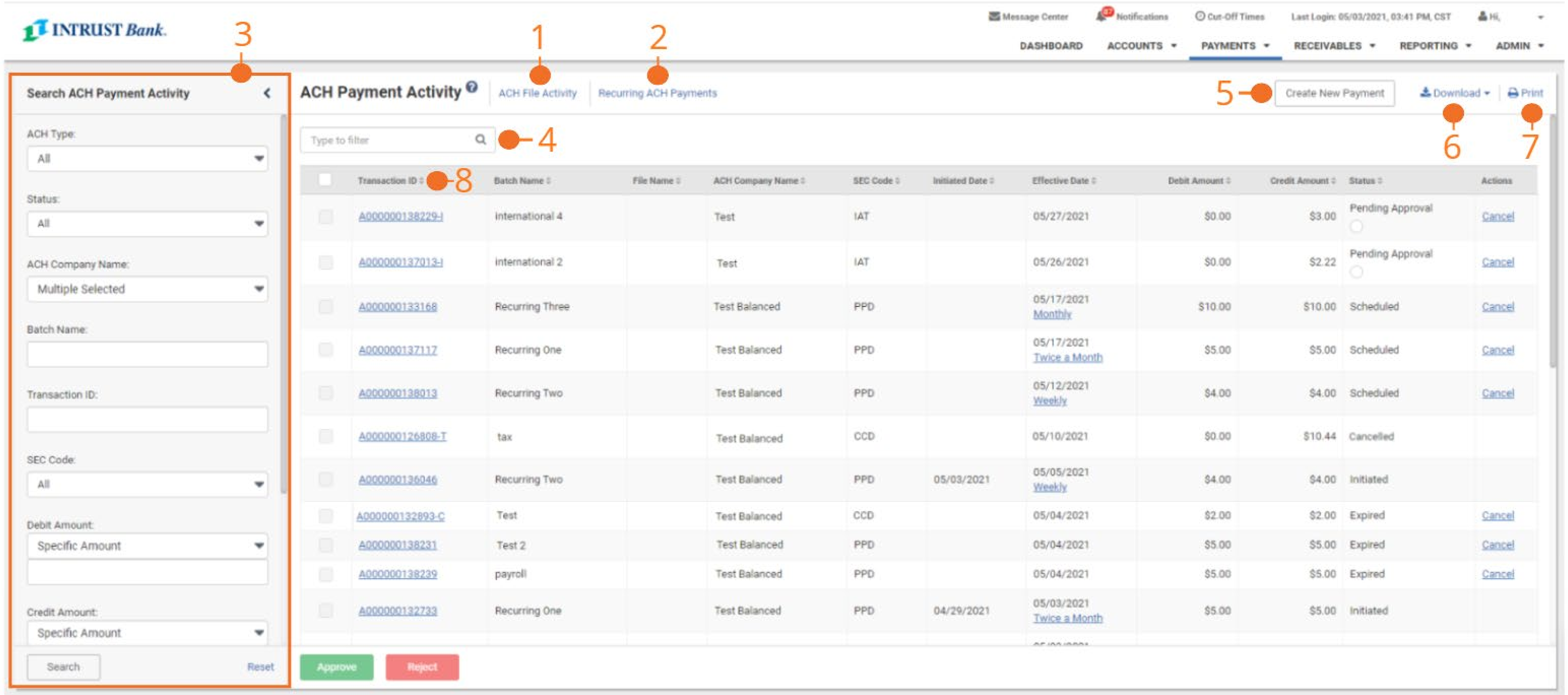
ACH Payments can be approved and/or rejected by selecting ACH from the pending payments widget on the Dashboard or by selecting ACH from the Flyout menu.

Select the desired payments then select Approve or Reject. To Approve or Reject an individual payment from the Payment Details page, select the payment from the ACH Pending Approval list.



ACH Payments

ACH Payment Activity



1 ACH File Activity
Select to navigate to the ACH File Activity page. This page displays all activity related to uploading NACHA files.

2 Recurring ACH Payments
Select to navigate to the Recurring ACH Payments page.

3 Search ACH Payment Activity
Search the activity page by specific filter options including ACH Type (All, Reversal, Tax Payment, Child Support or International), Status of Payment (Pending Approval, Approval Rejected, Initiated, Uninitiated, Cancelled, Failed, Expired and Scheduled), ACH Company Name, Batch Name, Transaction ID, SEC Code, Debit and / or Credit Amount, Initiated Date and Effective Date.

4 Type to Filter
Search for specific transactional information using a character or numeric string of data. The search will filter the results based on the match criteria using all columns.

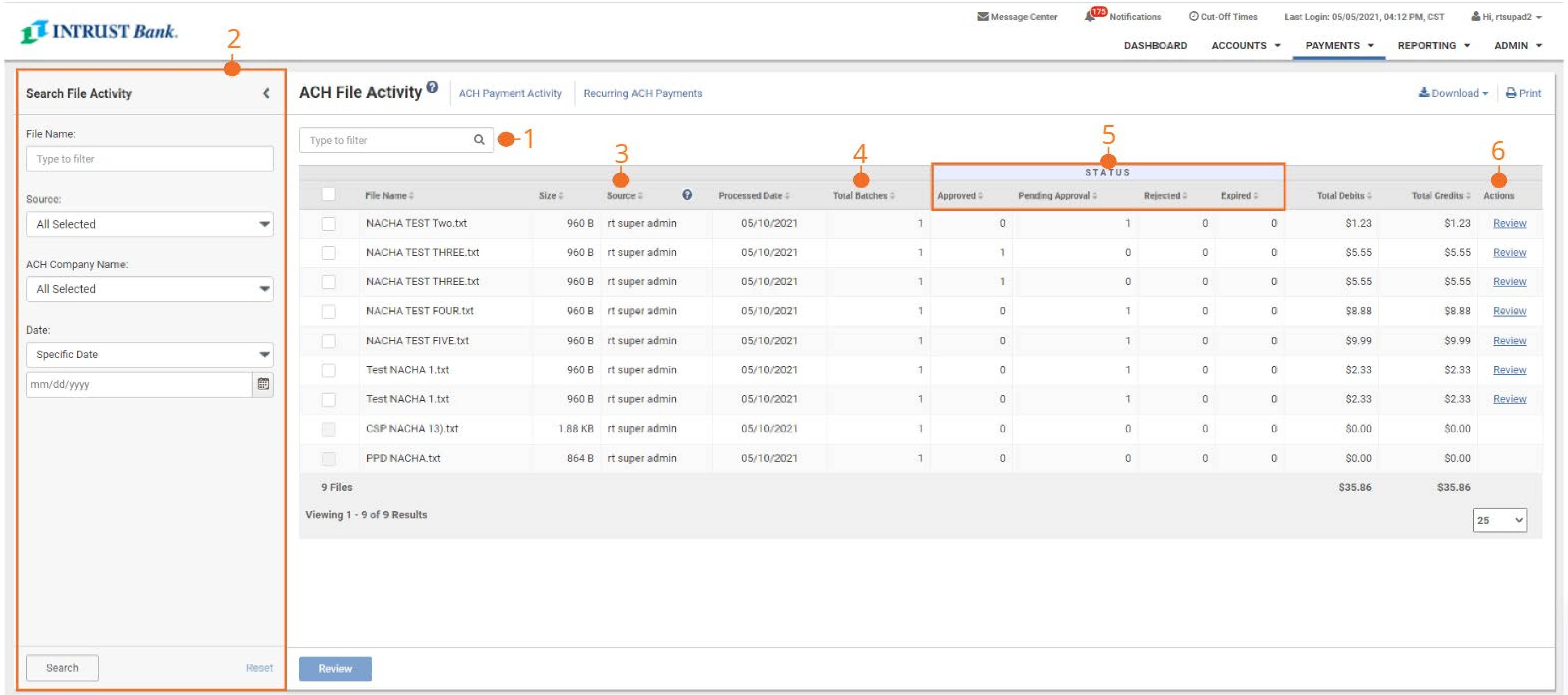
5 Create New Payment
Select to create a new payment.

6 Download
Download options include Summary PDF, Detail PDF, Summary CSV and Detail CSV.

7 Print
Select to print the ACH Payment Activity.

8 Transaction ID
Select the Transaction ID to navigate to the payment detail page.
Tax Payments can be identified by the – T at the end.
Child Support Payments can be identified by the –C at the end.
International Payments can be identified by the – I at the end.

ACH File Activity



ACH File Activity displays activity related to uploading NACHA formatted files.

1 Type to Filter

Search for specific transactional information using a character or numeric string of data. The search will filter the results based on the match criteria using all columns.

2 Search File Activity

Search by File Name, Source (displays a list of the users who have uploaded a file), ACH Company Name and Date.

3 Source

The user who uploaded the file.

4 Total Batches

The number of batches within the file that was uploaded.

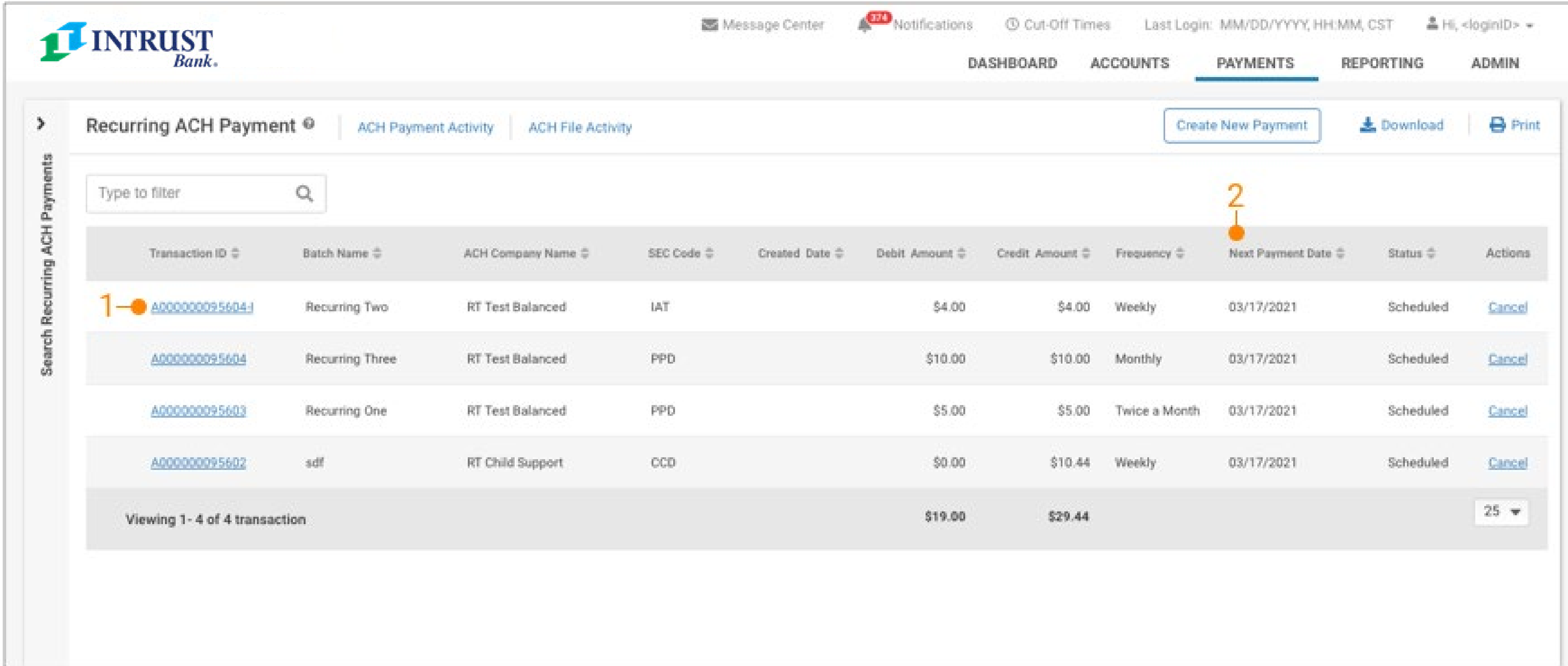
5 Status

Displays if the batch was Approved, Pending Approval, Rejected or Expired.

6 Actions

Select Review to view additional details.

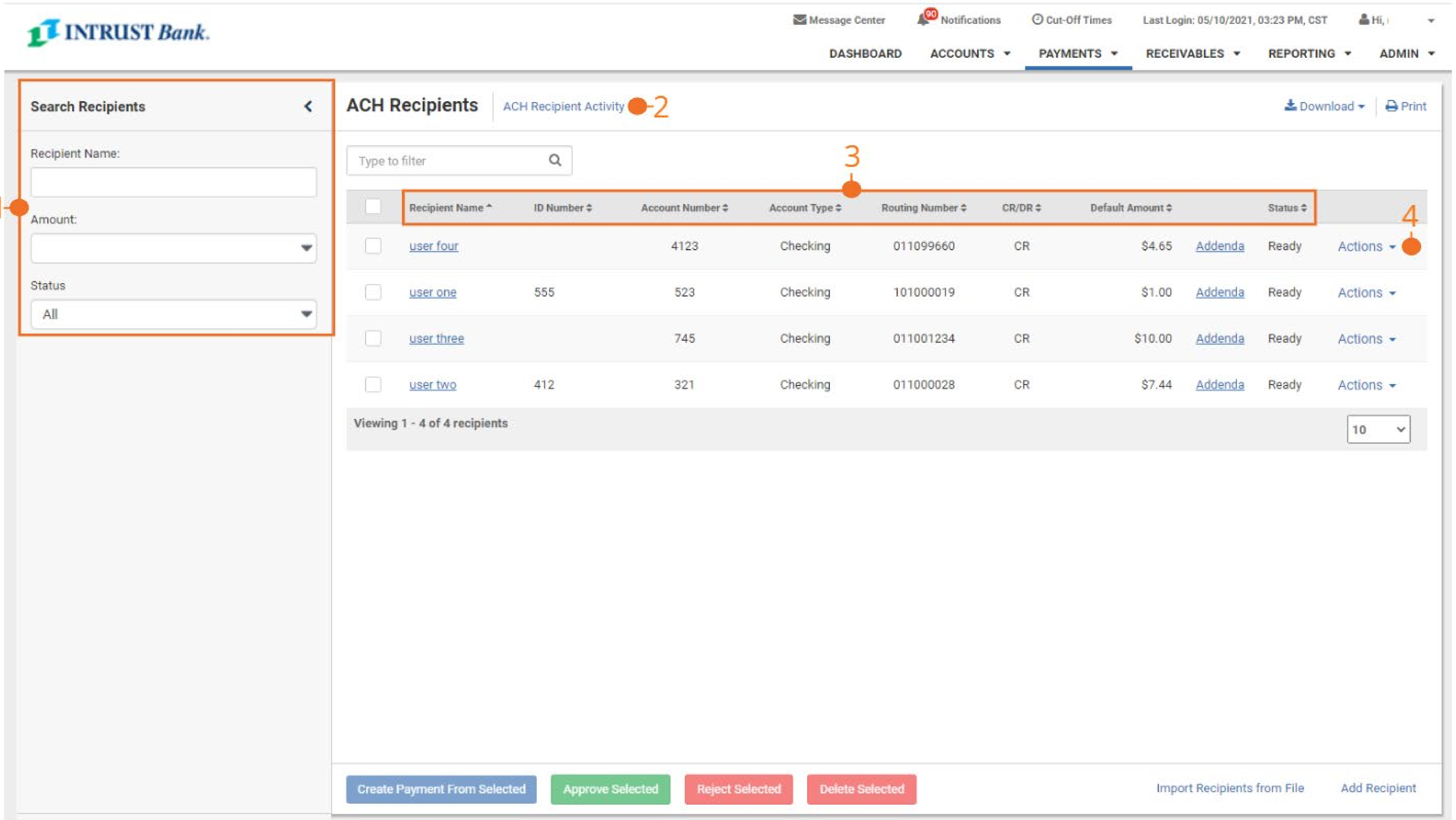
Recurring ACH Payments



1 Recurring ACH Payments
To view and or edit a recurring payment select Payments – Recurring ACH Payment.
A list of all recurring ACH Payments display.

2 Next Payment Date
Next Payment Date indicates the next payment date in the recurring series. In addition, the individual payment will display on the ACH Payment Activity page.

ACH Recipients List



Users with ACH Recipients Entitlements can maintain a list of saved ACH Recipients which allows them to quickly create a payment by selecting one or more saved recipients. ACH Recipients can be manually added or imported from a delimited or fixed position file.
To access the ACH Recipients list, from the Payments Menu select ACH Recipients.

1 Search Recipients

Search options include by name, amount or status (all, pending approval, ready and rejected).

2 ACH Recipient Activity

Select to view activity related to ACH Recipients.

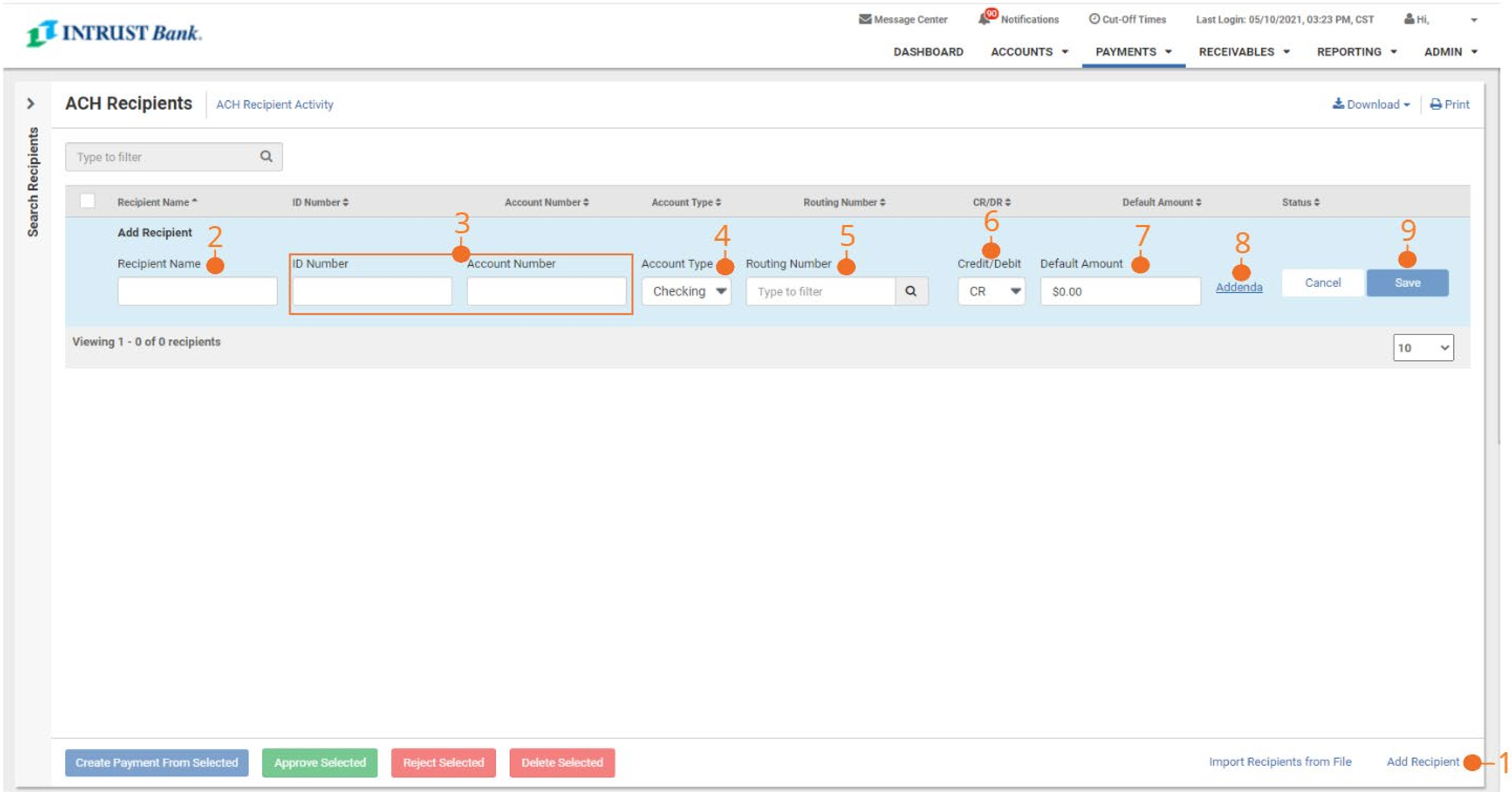
3 ACH Recipient Information

Recipient Name – Name of the recipient
ID Number
Account Number
Account Type
Routing Number
CR/DR
Default Amount – The default amount established for the recipient
Addenda – Select to view addenda entered for the recipient
Status – Options are Ready, Pending Approval and Rejected

4 Actions

Select the dropdown to select to Edit or Delete the recipient.

ACH Recipients – Add Recipients



1 Add Recipients
Select to manually add a recipients.

2 Recipient Name

3 ID Number and Account Number

4 Account Type
Select the dropdown to select the applicable account type.

5 Routing Number
Search or enter the correct routing number.

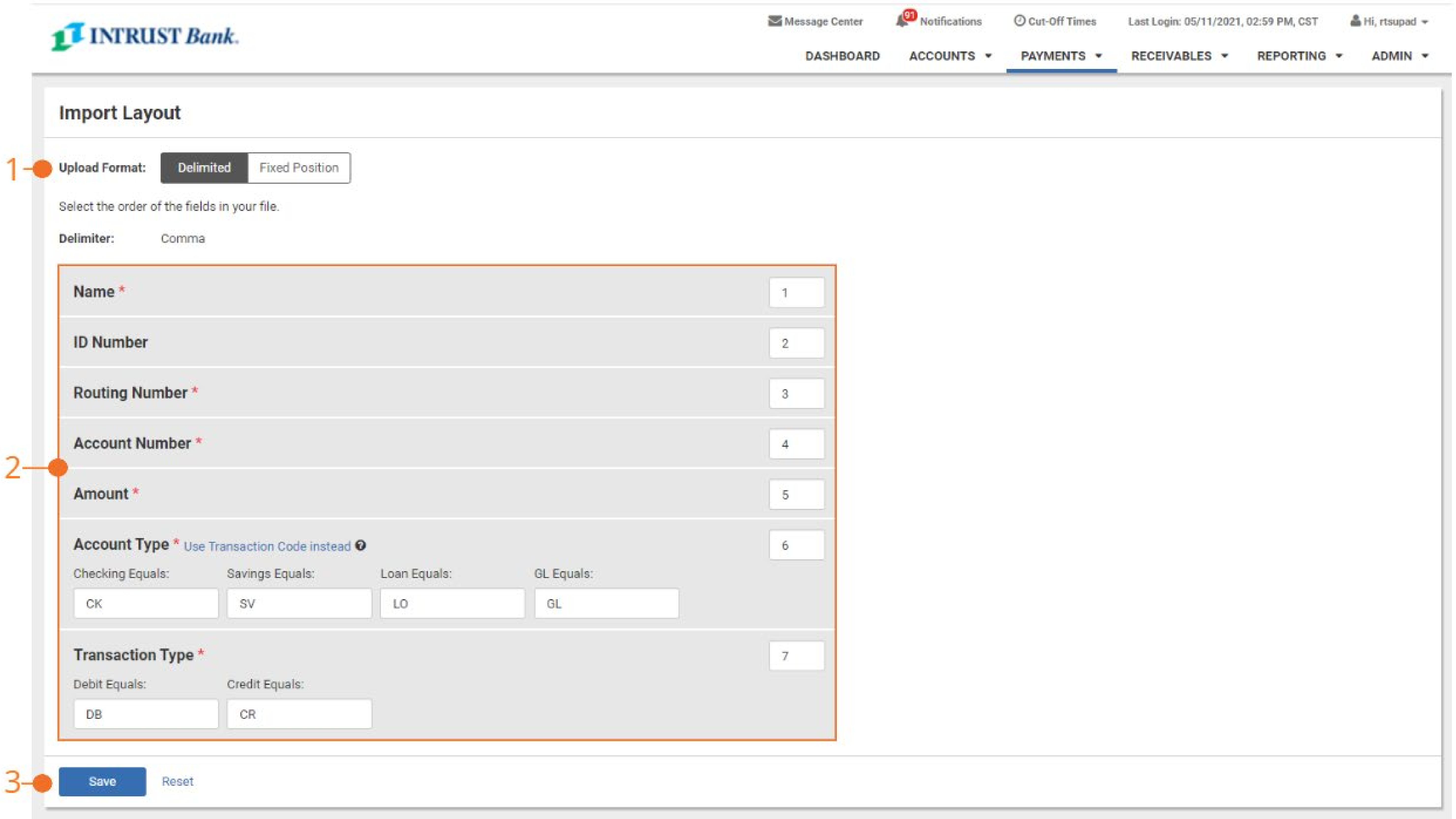
6 CR/DR
Select if this is a credit or debit transaction.

7 Default Amount
Enter the default amount, this may be edited when the payment is created.

8 Addenda
Select to add a freeform addenda entry for the recipient.

9 Save
Select to save the recipient information

ACH Recipients – Import Recipients from File



To import recipients from a file, a file layout must be established first by selecting ACH Recipient Import Layout from the Payments menu.

Once an import layout is established, it is retained until edited.

1 Upload Format

Select Delimited or Fixed Position

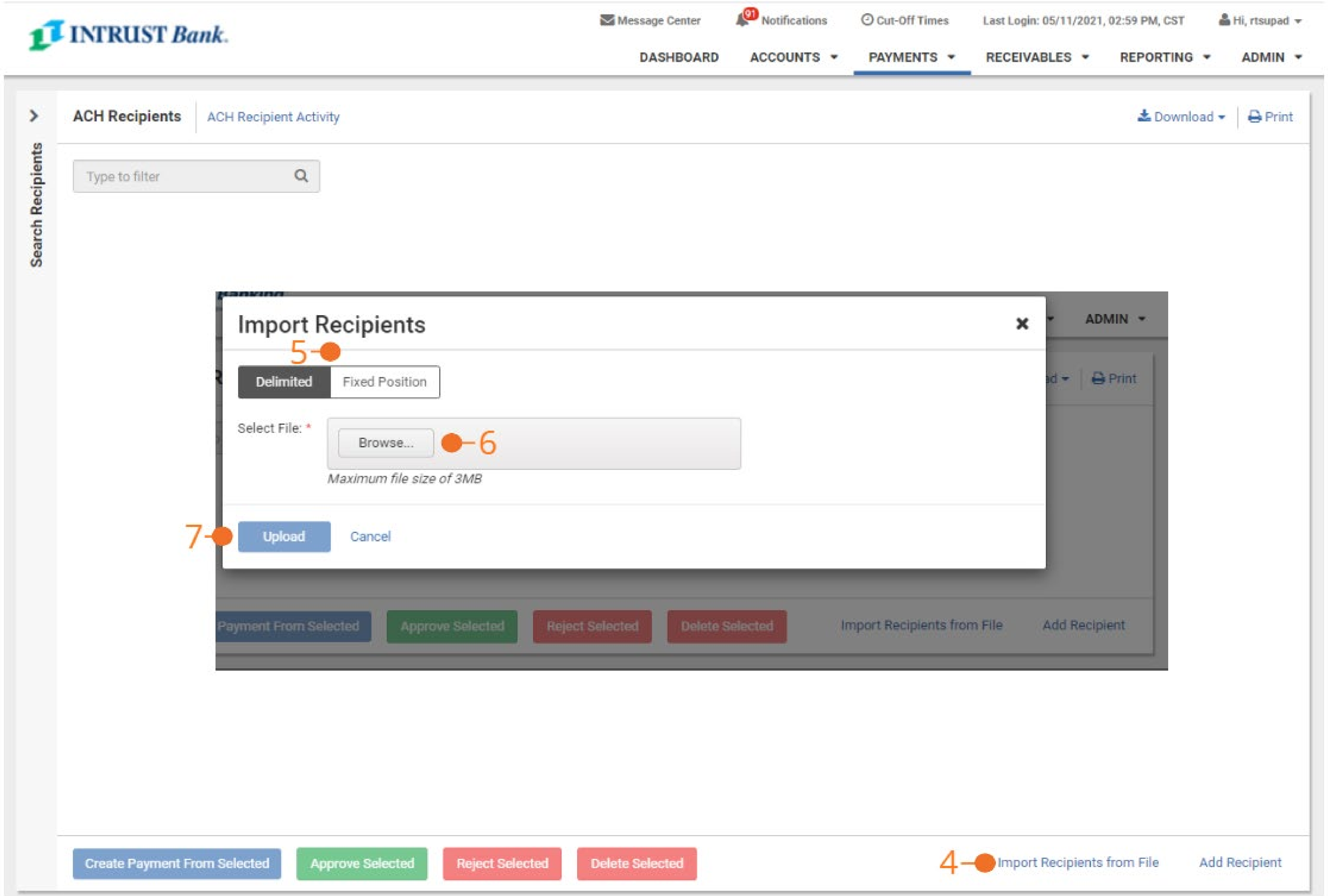
2 Order of Fields

Complete the following fields to match the file being imported: Name, ID Number, Routing Number, Account Number, Amount, Account Type and Transaction Type.

3 Save

Select to Save

ACH Recipients – Import Recipients from File



To import recipients from a file, select ACH Recipients from the Payments menu.

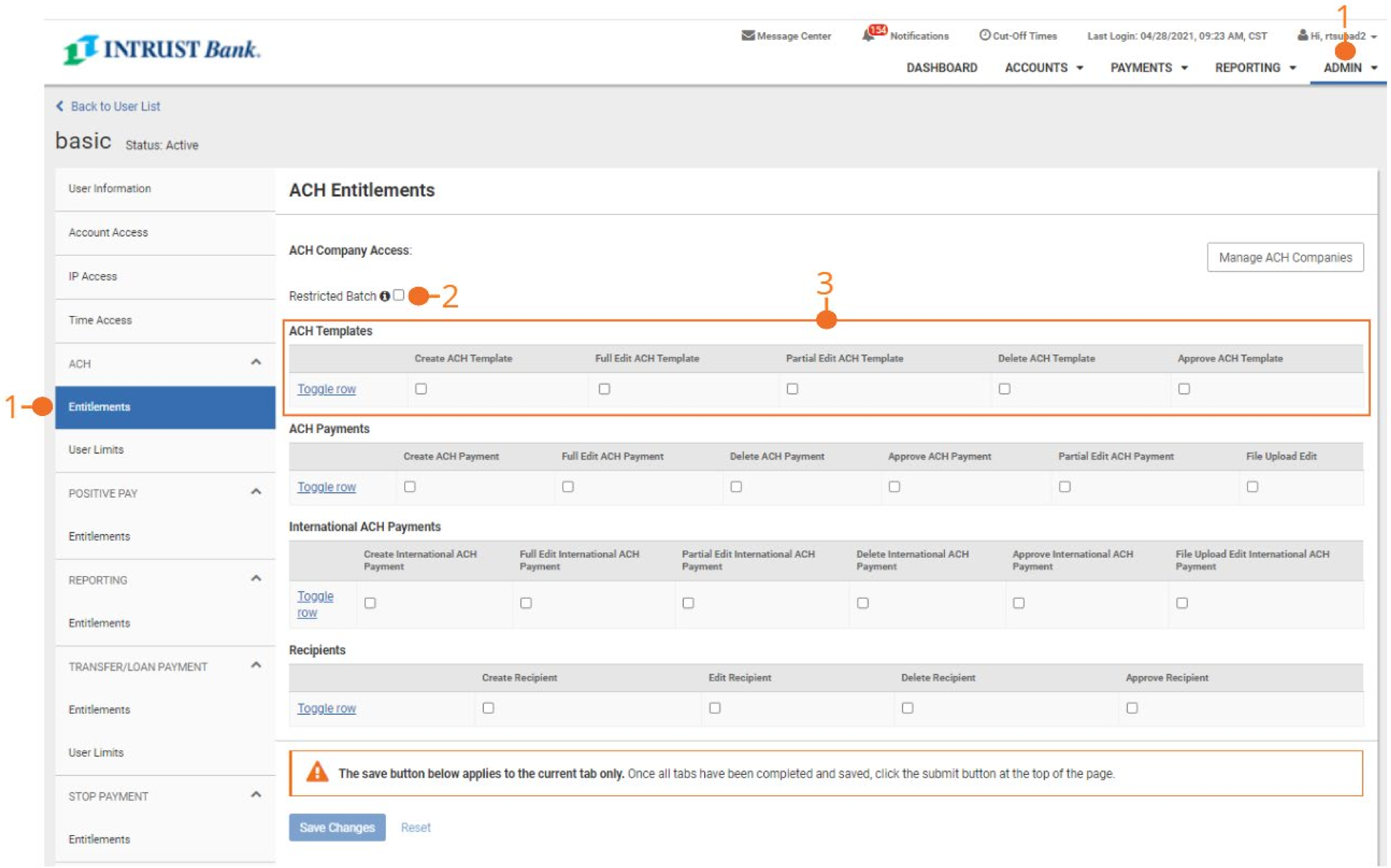
4 Import Recipients from File

5 Select File Type

6 Browse for File

7 Select Upload

Admin – ACH User Entitlements



1 ACH User Entitlements

To establish or edit a user's ACH entitlements, select Admin then User List. Under the individual users Actions button, select Edit User.

2 Restricted Batch

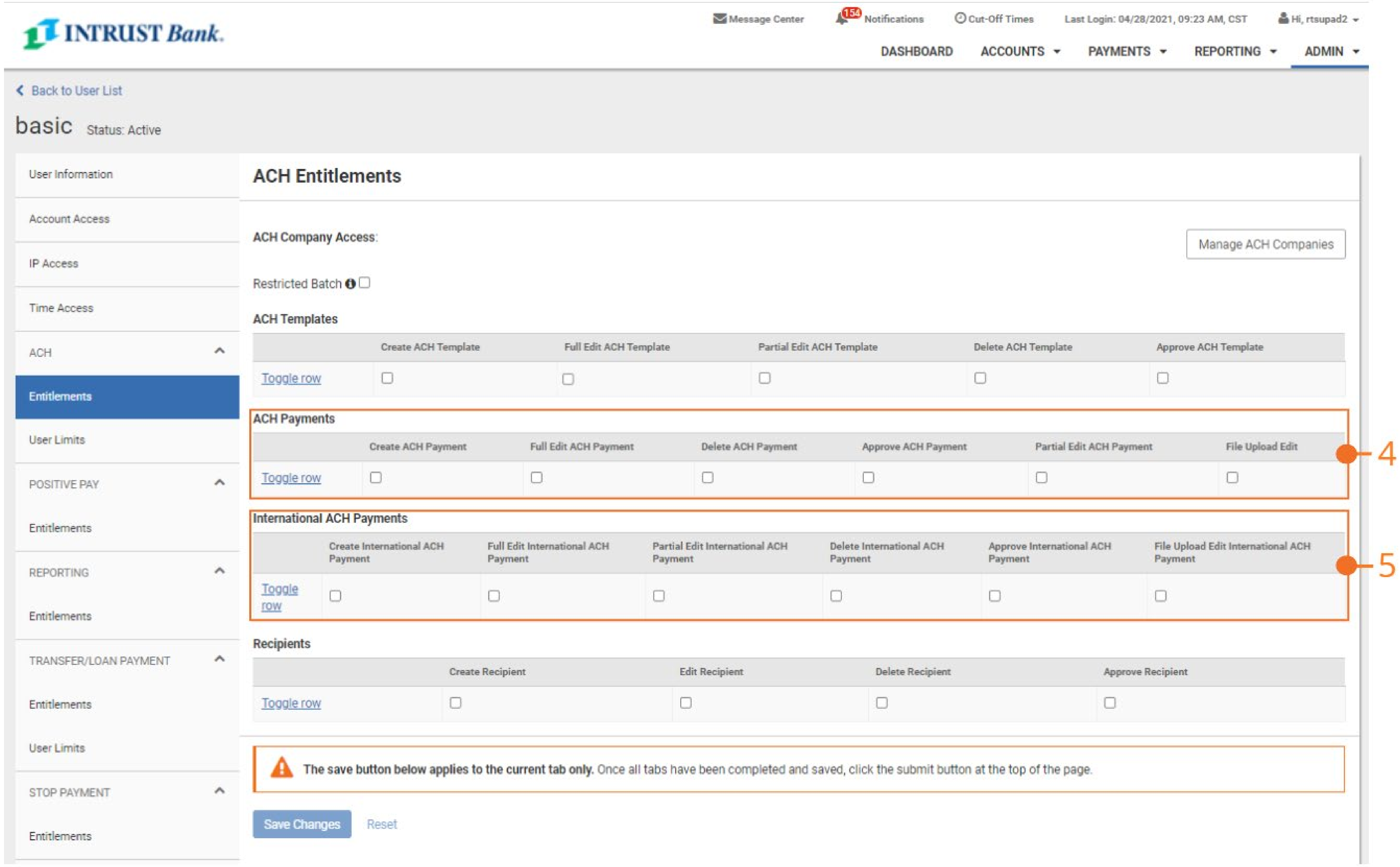
If selected the user will have the option to restrict a batch. Only other users with Restricted Batch access will be able to view the batch.

3 ACH Templates

Select individual template entitlements or Toggle All to select all the template entitlements.

- Create ACH Template: User can create a Template
- Full Edit ACH Template: User can edit all fields within the template
- Partial Edit ACH Template: User can only edit the amount fields
- Delete ACH Template: User can delete a template
- Approve ACH Template (If template approval is enabled): User can approve a template created or edited by another user

Admin – ACH User Entitlements



4 ACH Payments

Select individual payment entitlements or Toggle All to select all the entitlements. ACH Payment entitlements apply to all types of ACH transactions except for International ACH.

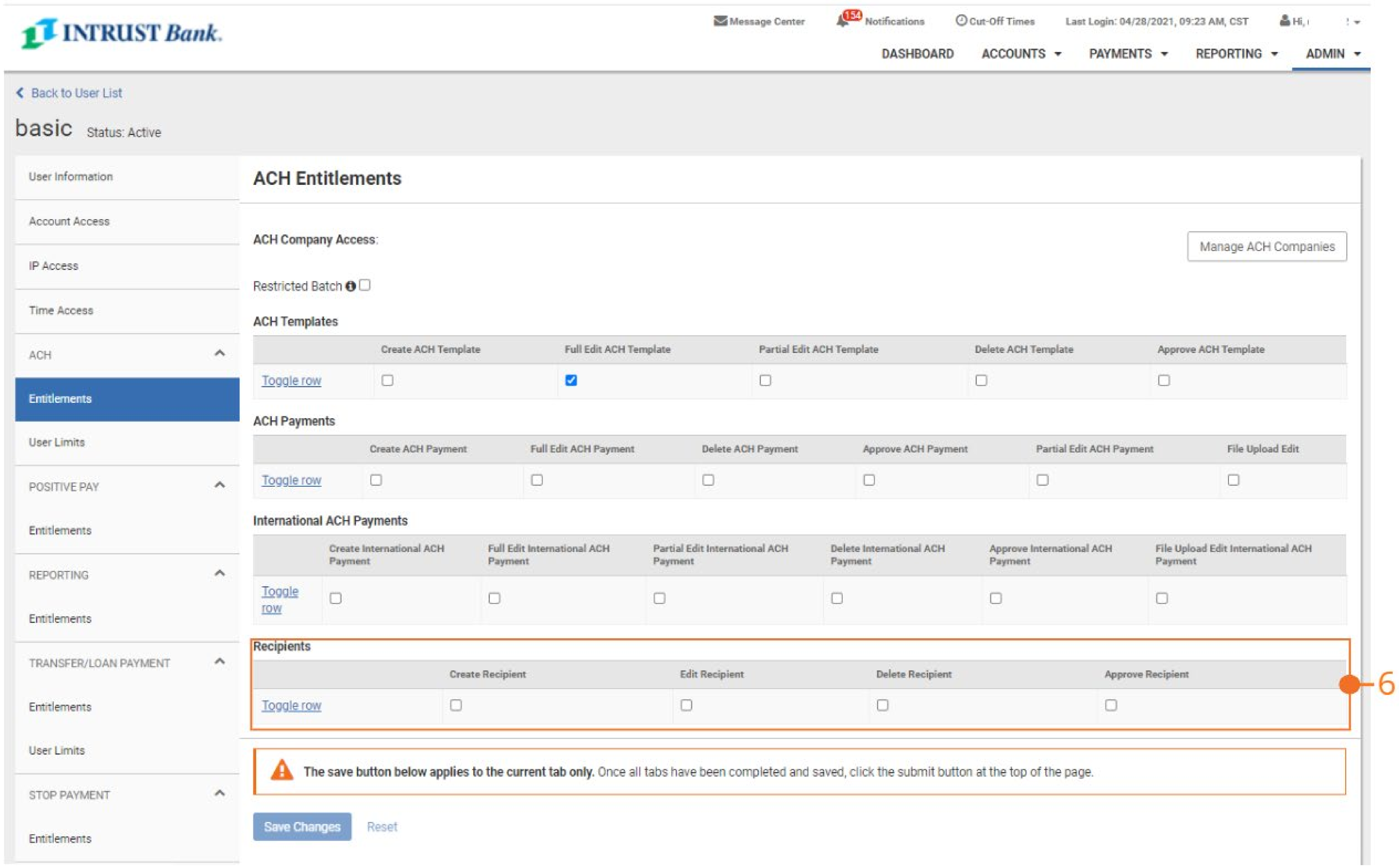
- Create ACH Payment: User can create a payment
- Full Edit ACH Payment: User can edit all fields within a payment
- Partial Edit ACH Payment: User can only edit the dollar amount on recipients
- Delete ACH Payment: User can delete a payment
- Approve ACH Payment: User can approve a payment initiated or edited by another user
- File Upload Edit: User can edit a NACHA file that was uploaded

5 International ACH Payments

Select individual international entitlements or Toggle All to select all the entitlements.

- Create ACH Payment International: User can create a payment
- Full Edit International ACH Payment: User can edit all fields within a payment
- Partial Edit International ACH Payment: User can only edit the dollar amount on recipients
- Delete International ACH Payment: User can delete a payment
- Approve International ACH Payment: User can approve a payment initiated or edited by another user
- File Upload Edit International ACH Payment: User can edit a NACHA file that was uploaded

Admin – ACH User Entitlements

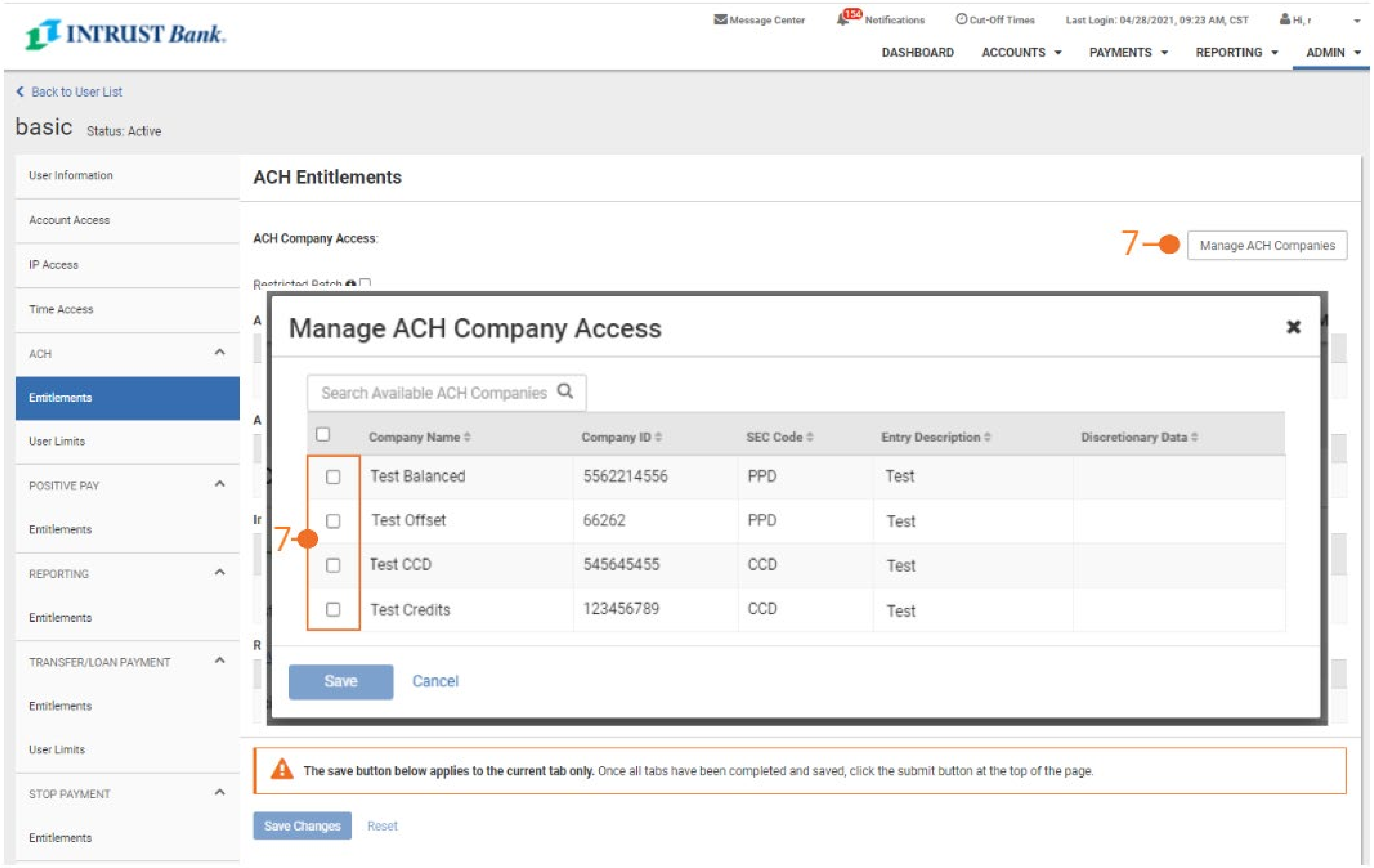


6 Recipients

Select individual payment entitlements or Toggle All to select all the entitlements. ACH Payment entitlements apply to all types of ACH transactions except for International ACH.

- Create Recipient: User can create a recipient
- Edit Recipient: User can edit a recipient
- Delete Recipient: User can delete a recipient
- Approve Recipient: User can approve a recipient created

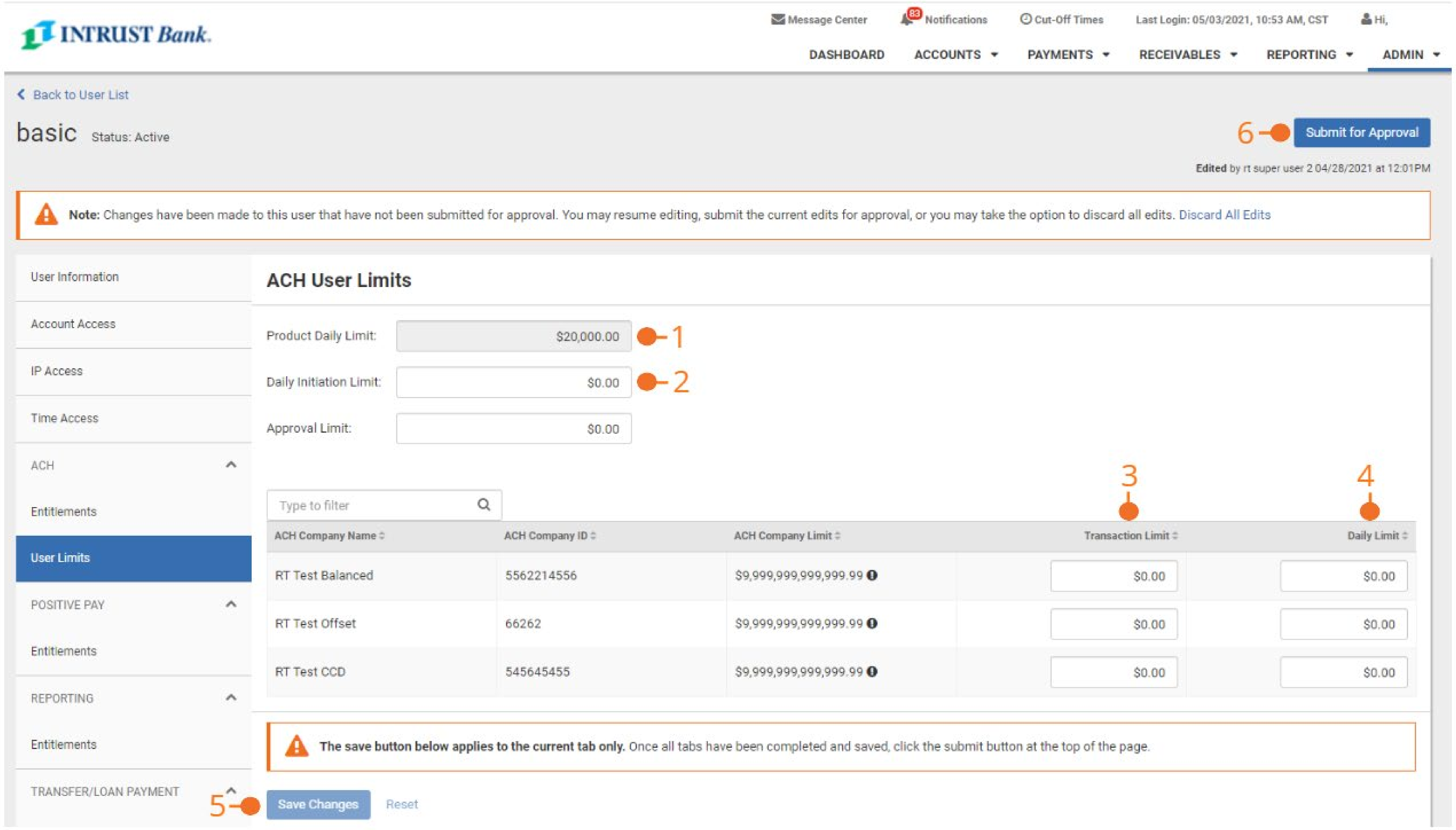
Admin – ACH User Entitlements



7 Manage ACH Companies

Select Manage ACH Companies to select what companies the user can have access to create a payment from. Then select Save.

Admin – ACH User Limits



1 Daily Initiation Limit
The daily amount the user can initiate.

2 Approval Limit
The user can approve ACH payments up to this amount.

3 ACH Company Transaction Limit
The limit per transaction within a batch the user can send for the ACH Company.

4 ACH Company Daily
The daily limit the user can send for the ACH Company.

5 Save Changes
Once all limits are inputted, select Save Changes.

6 Submit for Approval
Once all user entitlements/limits are established, select Submit for Approval.