

Busey ACH Processing **System Guide**





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ACH Batch Instructions

Creating an ACH Batch

1. From the drop-down menu, select **ACH Admin** and then choose **Batches**.
2. Select an appropriate ACH company from the "Available Companies:" menu, then click on the "Add a Batch" button.
3. A new form will appear requesting the information for the batch. Anything with an asterisk (*) is a required field.
 - a. **Batch Code** and **Batch Name** are both to help you identify the batch.
 - i. An example batch code may be *Payroll* while an example batch name may be *Full Time* or *Part Time*.
 - b. **Transaction Type** will be the appropriate SEC code for the batch. As a general rule of thumb, PPD is for sending transactions to personal accounts, CCD is for sending transactions to business accounts.
 - c. **Entry Description** is a ten character field that will help identify the transaction on account history and bank statements.
 - i. An example entry description may be *Payroll* or *Invoice*.
 - d. **Offset Account** will function as the settlement account.
 - i. For instance, if you are sending out crediting transactions, this will be the funding account. If you are sending debiting transactions, this will be the account that receives the funds.
 - e. **Discretionary Data** is an optional memo field.
 - f. **Create Prenote** will create a prenote, or zero-dollar transaction, to test the integrity of the bank account and routing numbers in the batch. If choosing to do a prenote, this should be done several days in advance of sending live transactions. This will allow Busey time to inform you of any errors with the information in the batch.
4. Click on the "Add Batch" option to create the empty batch. You will be returned to the previous **Batches** page.
5. Click the **Entries** icon to the far right of the batch that was just created.
6. On this page, you will fill in the entries or participants in the batch.
 - a. Use **Credits** to send money and **Debits** to call money to your account.
 - b. **Name** is the name of the participant or business.
 - c. **ID Number** is defined by your company. Examples would be employee or vendor ID numbers.
 - d. **Account Number** and **Bank ABA** are the account number and routing number of the receiving bank(s).
 - e. **Account Type** will specify the receiving account as *checking* or *savings*.
 - f. **Amount** is the amount of the transaction.
 - g. **Addenda Input** is an optional field that will allow you to send extra information along with the transaction.
7. After all information is entered, click on the "Add Entry to Batch" option. The entry should now appear under the *Transaction Entries* section near the bottom of the page. Repeat this process for each entry in the batch.
8. To finalize the entries, click on the **Update Batch** option at the bottom of the page.
 - a. The **Save Changes to this Activation Only** option will erase all changes after the batch is processed.

Creating a Recurring ACH Batch

Note: Recurring batches do not need to be activated. They will only need approved one day prior to the effective date.

1. When adding a new batch, click the “Add a Recurring Payment” button in the top right.
2. Enter the start date for the recurring batch.
 - a. Activation time will be defaulted to one day prior to the effective date.
3. Select a frequency and fill in all fields.
4. Click on the “Add Batch” button at the bottom to finalize the recurring batch.

Activating an ACH Batch

1. Select the **ACH** option from the drop-down menu, then click on **ACH Batch Activation**.
2. Choose the ACH Company from the left side of the screen.
3. The available batches will appear on your screen.
4. Click on “Edit” to make changes to the batch prior to activation.
 - a. Individual records can be selected using the boxes next to the entries; you may also click on the “Select All” option.
 - b. Click on the “Edit Selected” button.
 - c. Update the information as needed (totals, status).
 - d. Click on “Save Changes” when done.
5. After updating the entries, click on “Update Batch” to save them permanently, or “Save Changes to This Activation Only” to save them for the current activation.
6. Return to the batch selection page, place a checkmark in the batch or batches to be activated.
7. Click on the “Activate Selected” option at the bottom of the page. A confirmation page will appear indicating the batch needs to be approved before it will be processed.

Approving an ACH Batch

Note: Batches must be activated and approved by 4:00PM CST one business day prior to the effective entry date.

1. Select the **ACH** option from the drop-down menu, then click on **ACH Batch Approval**.
 - a. You will be prompted to enter another security code.
2. Batches available for approval will be displayed. If there are no batches displayed, please follow the steps above to activate an ACH batch.
3. Click on “Details” to view the transactions and print them for your records.

4. To approve a batch, select the batch and click on “Approve Selected”.
 - a. Alternatively, to reject a batch, select the batch and click on “Reject Selected”.
5. Batch approval confirmation page will appear. Print this page for your records.

ACH Pass-Thru Instructions

Uploading a Pass-Thru ACH File

1. Choose **ACH** on the drop-down menu, then select **ACH Pass-Thru** on the grey bar.
2. Click on the “Browse” button, locate the file, and select it.
3. Click on the “Load File” option.
4. Click on “Review Pending”. The file will have either an “S” for successful upload, or an “F” for a failed upload.
 - a. If the upload failed, check that it is a valid NACHA file.
 - b. If the file continues to fail, please contact Cash Management Support via email (businessaccess@busey.com) or by calling 217-365-4607.
5. Click on the red arrow under process. This will open the details of the file.
 - a. If you have warnings on this page, your file will still process, but should be corrected before you next process a file. Please contact Cash Management Support for help on any warnings you receive.
6. Click on “Accept”. You will receive a confirmation page that the file has been accepted and still needs approved.

Approving a Pass-Thru ACH File

Note: All files must be approved by 4:00PM CST at least one business day prior to the effective date.

1. Choose **ACH** on the drop-down menu, then select **ACH PT Approval**.
2. Any ACH Pass-Thru files needing approval will appear. To review the file, click on the red arrow.
3. To approve a file, select the file then click on “Approve Selections”.
4. A confirmation page will appear, print this confirmation out for your records.

****Important****

- **An approved ACH Pass-Thru file can only be deleted by contacting Cash Management Support. This must be done prior to the 4:00PM CST cut-off time.**
- **Also, a file can only be processed if it is within 4 calendar days of the day the file was created. A file that is older than 4 days can be approved but will fail at processing.**

**Busey Cash Management Support
Contact Information**

BusinessAccess@Busey.com

217-365-4607

or

1-800-67-BUSEY, followed by option 4, then option 2