



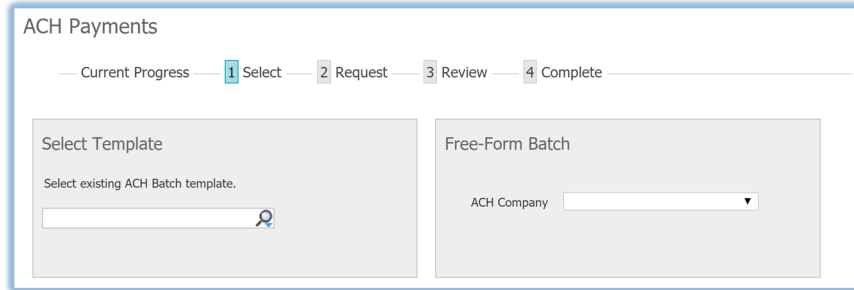
Atlantic Capital

Atlantic Capital Exchange

Quick Reference Guide

ACH Payments

Creating ACH Payments (Manual)

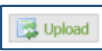


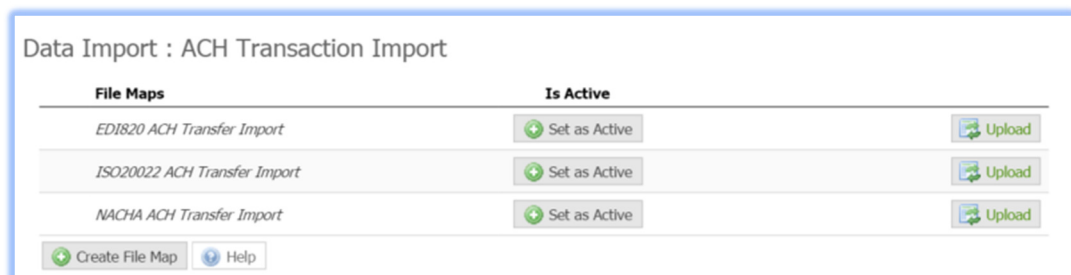
1. Select **ACH Payments** from the **Payments & Transfer** tab. You have two options:
 - a. Free Form Batch
 - b. 'Select Template' which uses existing ACH instructions already saved in Atlantic Capital Exchange, ACE.
2. Enter data in the required fields, then click **Request Transfer** icon.
3. Review the details of your ACH Payment, then click **Confirm** icon.

Creating ACH Payments (Transaction Import)



If you are permitted to originate ACH transactions through ACE you have the ability to upload FI formatted files (NACHA, EDI820, ISO20022) or custom formatted files (Excel, fixed width, XML).

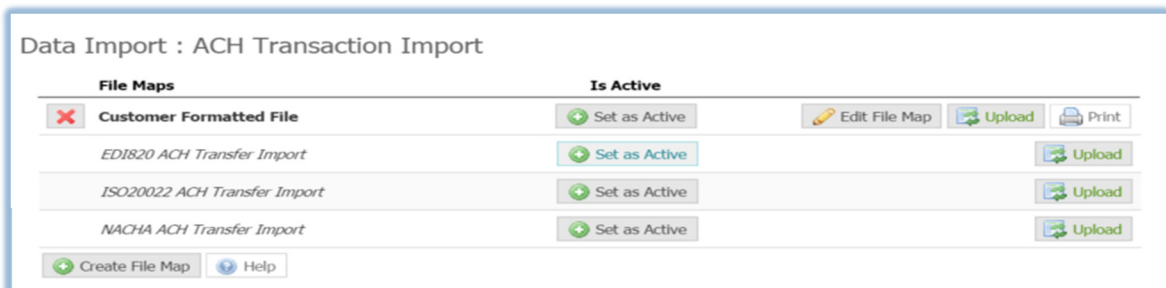
1. **FI Formatted Files**
 - a. To import transactions, select **ACH Payments** from the **Payments & Transfers** tab. Then select the **Transaction Import** link on the navigation pane.

- b. Select  next to the respective format you wish to upload. If uploading an EDI820 formatted file, select the upload icon in line with the format. If uploading an ISO20022 formatted file, select the upload icon in line with the format. If uploading a NACHA formatted file, select the upload icon in line with the format.



2. Custom Formatted Files

- a. If your unique file format already exists, select  next to the unique file format you created to import transactions.
- b. To create your custom format, select the **Create File Map** icon. You will be prompted to name the format, select the file format, and indicate the record as found in your file. If additional assistance is needed, contact Treasury Services Support
- c. If you wish to edit your custom format, select the **Edit File Map** icon. If you wish to delete it, select the .

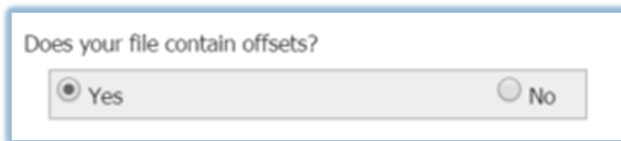


NACHA Import Preferences

If importing a NACHA formatted file, you must set your import preferences

1. Offset Account Provided

- a. If your file is a balanced file and contains your Atlantic Capital Bank account that offsets the transactions, select yes.



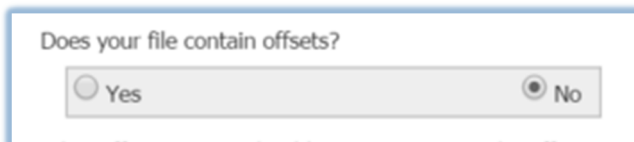
Does your file contain offsets?

Yes No

- b. Select the check box next to the accounts to be used as the offset account.
- c. Click Save.

2. Offset Account Not Provided

- a. If your file is an unbalanced file and does not contain your Atlantic Capital Bank account, select no.



Does your file contain offsets?

Yes No

- b. Select the account that should offset the transactions from the drop down list.
- c. Click Save.

Creating ACH Payees

1. Payee Maintenance

- a. Select **Create Payee**
- b. Provide information for all required fields and any desired fields in the Payee Information section
- c. Select **Add Account** in the Payee Accounts section
- d. Provide information for all required fields in the Account Information section
- e. Select the checkbox for **ACH Information**
- f. Provide information for all required fields and any desired fields about the payee's financial institution
- g. Select **Save Account** then select **Save**

Payee Maintenance : Manage Payees

[Search Payees](#)

Display Name	<input type="text"/>	Payee ID	<input type="text"/>
Payee Type	All ▼	Payee Name	<input type="text"/>
Account Number	<input type="text"/>		

Show 10 results per page, sorted by [Display Name](#) in [ascending](#) order, including [summary](#)

[Search Payees](#) [Print](#) [Create Payee](#)

2. Batch Creation

- a. Select **Create New Payee**
- b. To have payee stored to Payee Maintenance, select **Save entry as Payee record**. Otherwise, this will be a one-time payee, and their details must be manually entered every time they are added to a batch.
- c. Provide information for all required fields and any desired fields in the Payee Information section
- d. Select **Add Account** in the Payee Accounts section
- e. Provide information for all required fields in the Account Information section
- f. Select the checkbox for **ACH Information**
- g. Provide information for all required fields and any desired fields about the payee's financial institution
- h. Select **Save Account** then select **Save**

ACH Payments (Prenotes)

Overview

Pre-notifications, usually referred to as 'prenotes', are optional zero dollar 'test' transactions submitted to the payee's financial institution to verify that their account is open and prepared for debits and/or credits. Prenotes are most often utilized for new payees or payees whose account information has changed.

IMPORTANT: Prenotes must be submitted at least 3 business days before the account is intended to be used.

If a payee has an outstanding prenote (i.e. within 3 business days of prenote submission), that payee will be automatically excluded from any batch s/he is added to.

ACH Information
Account can be used in ACH Templates and Batches

Bank Lookup

* Bank ID 111111118

Bank Name Demo Bank

Account Type DDA ▼

Prenote No Prenote [Add Prenote](#)

Manual Prenote Creation

Prenotes are applied at the account level for payees. To access payee account details:

1. **Payee Maintenance** (existing payee)
 - a. Locate payee that is to have a prenote applied and select **Edit**
 - b. Locate the payee account to have a prenote applied and select **Edit**
 - c. In the ACH Information section select **Add Prenote**
 - d. Select the ACH Company that should be used to send the prenote
 - e. Select **Save Account** then select **Save**
2. **Payee Maintenance** (new payee)
 - a. Select **Create Payee**
 - b. Provide information for all required fields and any desired fields in the Payee Information section
 - c. Select **Add Account** in the Payee Accounts section
 - d. Provide information for all required fields in the Account Information section
 - e. Select the checkbox for **ACH Information**
 - f. Provide information for all required fields and any desired fields about the payee's financial institution
 - g. Select **Add Prenote**
 - h. Select the ACH Company that should be used to send the prenote. If only one ACH Company is available, it will be auto-selected
 - i. Select **Save Account** then select **Save**

3. **Batch Creation** (using existing payee)

- a. Begin typing payee name or account in the Payee field, then select desired payee
- b. Select the pencil **Edit** button
- c. Locate the payee account to have a prenote applied and select **Edit**
- d. In the ACH Information section select **Add Prenote**
- e. Select the ACH Company that should be used to send the prenote. If only one ACH Company is available, it will be auto-selected
- f. Select **Save Account** then select **Save**

IMPORTANT: Prenote will be sent for payee during next batch window, whether or not this batch is submitted for processing and regardless of processing date of batch.

4. **Batch Creation** (creating new payee)

- a. Select **Create New Payee**
- b. To have payee stored to Payee Maintenance, select **Save entry as Payee record**. Otherwise, this will be a one-time payee, and their details must be manually entered every time they are added to a batch.
- c. Provide information for all required fields and any desired fields in the Payee Information section
- d. Select **Add Account** in the Payee Accounts section
- e. Provide information for all required fields in the Account Information section
- f. Select the checkbox for **ACH Information**
- g. Provide information for all required fields and any desired fields about the payee's financial institution
- h. Select **Add Prenote**
- i. Select the ACH Company that should be used to send the prenote. If only one ACH Company is available, it will be auto-selected.
- j. Select **Save Account** then select **Save**

Requirements for Importing a Prenote

Supported NACHA SEC Codes

- PPD (credit/debit)
- CCD (credit/debit)
- CTX (credit/debit)
- WEB (debit only)
- TEL (debit only)
- CIE (credit only)

Supported NACHA Transaction Codes

- 23 (Prenote Demand Credit)
- 28 (Prenote Demand Debit)
- 33 (Prenote Savings Credit)
- 38 (Prenote Savings Debit)
- 43 (Prenote GL Credit)
- 48 (Prenote GL Debit)
- 53 (Prenote Loan Credit)

IMPORTANT: NACHA files imported to create prenotes must include a supported transaction code (record 6, position 02-03), \$0.00 as the amount, and contain no addenda.

IMPORTANT: In EDI 820 files, a 'P' should be utilized in the BPR01 field to indicate a prenote.

Additional Information

Prenote Batches

- **Manually Created** - Prenote-only batches (batches containing only prenoted payees) cannot be created manually.
- **Imported** - Imported batches containing only prenote transactions do not require an offset record. If provided in the file, the offset record will be excluded from the NACHA file delivered for processing. Details about imported prenote transactions, and the exclusion of any offset records, are included in validation reports. Once imported, prenotes can be reviewed through the Payment Activity services. While prenotes can be excluded from a batch, they cannot be edited in any other way. If a payee has been saved by a company, yet the payee's prenote is imported instead of manually created, payments for the saved payee will be allowed within the three-day waiting period.
- **Reversals** - Batches with payments and prenotes can be reversed; however, a reversal prenote record will not be created and included in the reversal batch. Also, ACH reversals cannot be performed on prenote-only batches.
- **Prenote Statuses** - When a prenote is created, it will display a **Pending Delivery** status and the zero-dollar transaction will be sent with the next available ACH batch for processing. Once delivered, the prenote will display an **Outstanding** status until the three-day trial period has expired. Once the three days has passed, the prenote will display a **Completed** status and the account may be utilized for payments.
- **Reviewing a Prenote** - Manually created prenotes do not display in Payment Activity as a transaction. Instead, go to the payee's account details in Payee Maintenance to determine the current prenote status. Also, when a prenoted payee is manually added to a batch or template, the current status of the prenote will display under the Payee Name. Prenotes created through Transaction Import will display in Payment Activity as a transaction within the imported batch.

Accessing ACH Payment Activity

1. Select Payment Activity from the **Payments & Transfers** tab to view ACH Payments and submit approvals or other actions.
 - a. Select **Current Activity** to view ACH payments scheduled for today or those that have expired.
 - b. Select **Future Activity** to view ACH payments scheduled for a processing date in the future.
 - c. Select **Payment History** to view ACH payments processed prior to today's business date and to submit reversals.
 - d. Select **Recurring Transfers** to view ACH payments set up on a recurring basis.

