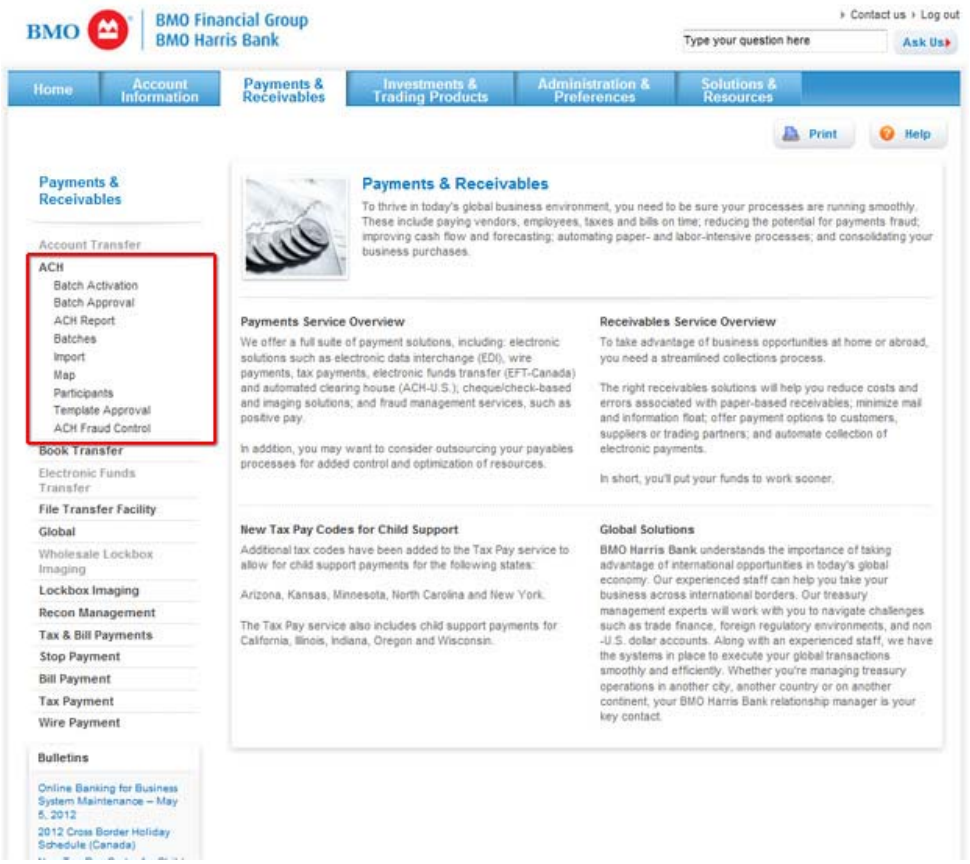
BMO Harris Bank

Print Checklist: ACH Payments

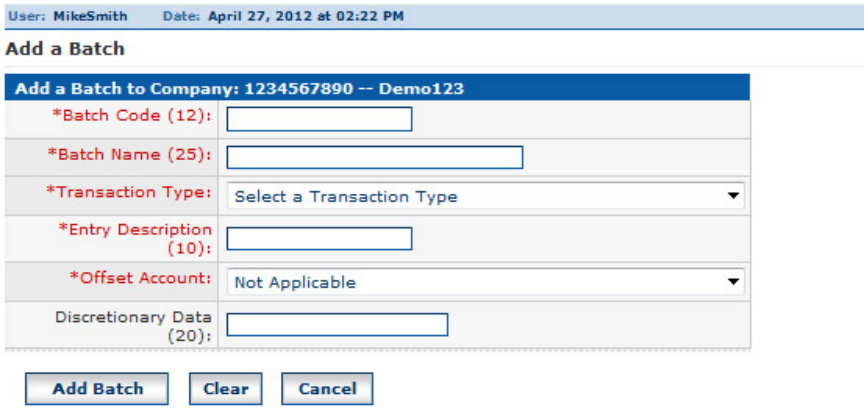
Overview



ACH payments can include:

- Direct Deposit
- Direct Payments
- Business-to-business payments

Create an ACH Batch

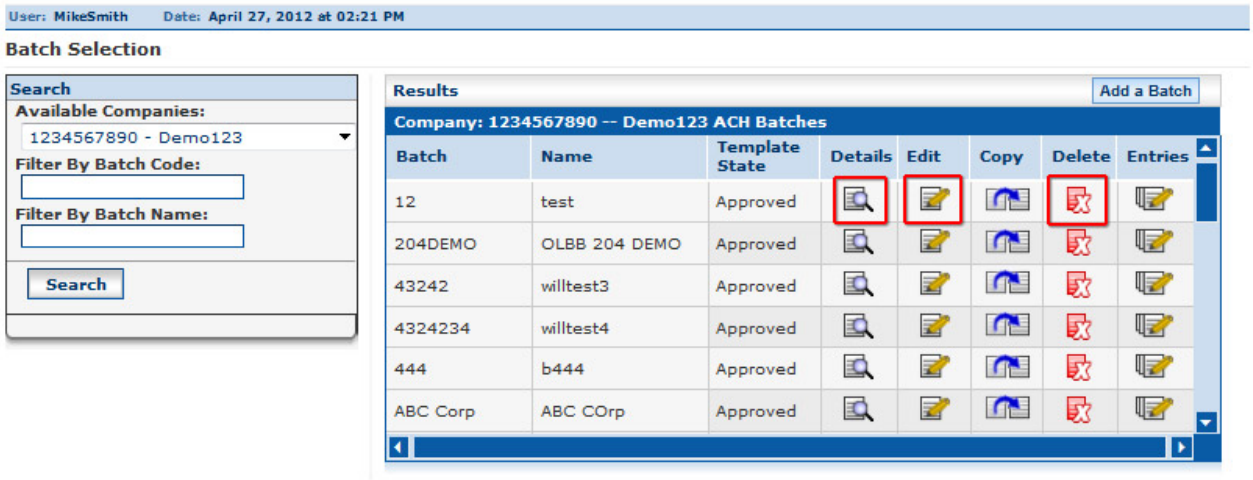


To create a new ACH batch:

1. Go to **Payments & Receivables** tab > **ACH** > **Batches**.
2. In the **Available Companies** pull-down menu, select a company.
3. Click **Add a Batch**.
4. Enter a **Batch Code**, **Batch Name**, and **Entry Description** in the fields.
5. Select a **Transaction Type** from the pull-down menu.
6. Optional: Enter **Discretionary Data**.
7. Click **Add Batch**.

Note: Users must to entitled to ACH and permitted to the Batches function in order to create batches.

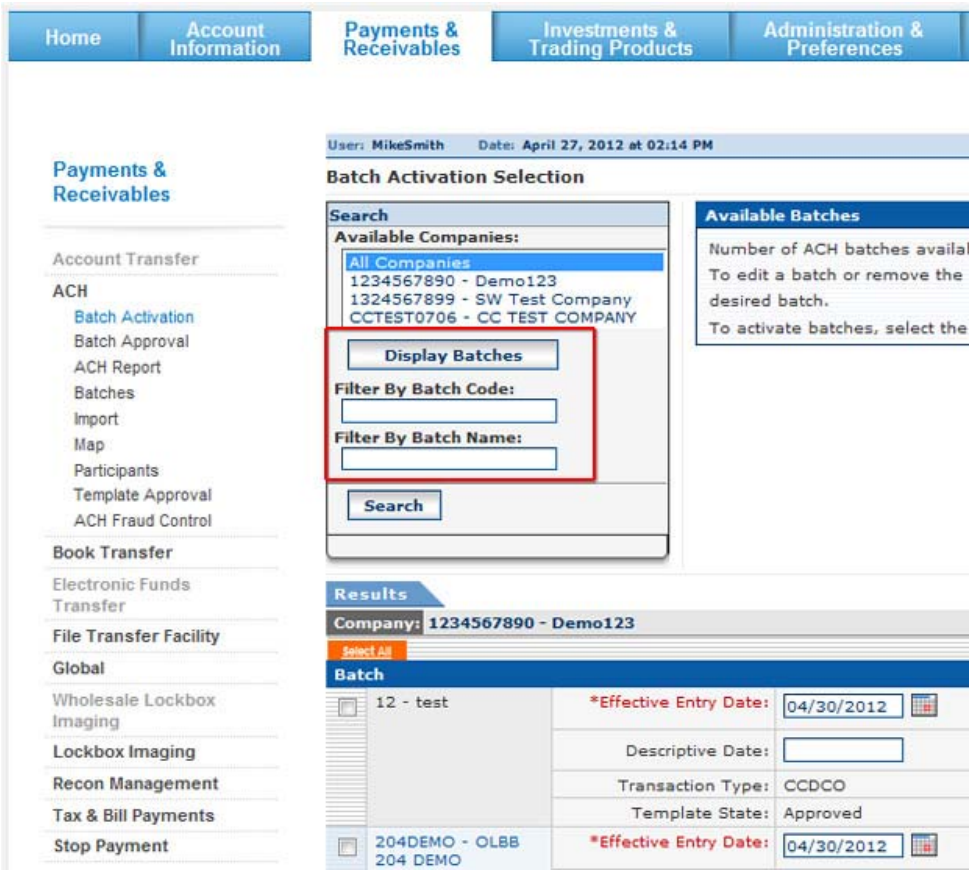
View, Edit, or Delete ACH Batches



To view, edit, or delete batches, go to **Payments & Receivables** tab > **ACH** > **Batches**.

Note: To view, edit, or delete batches, users must be entitled to ACH and permitted to the Batches function.

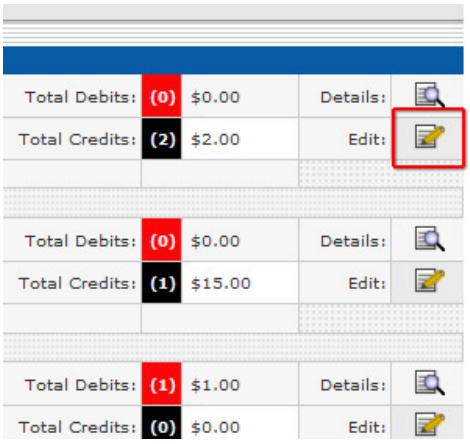
Activate ACH Batches



To activate ACH batches:

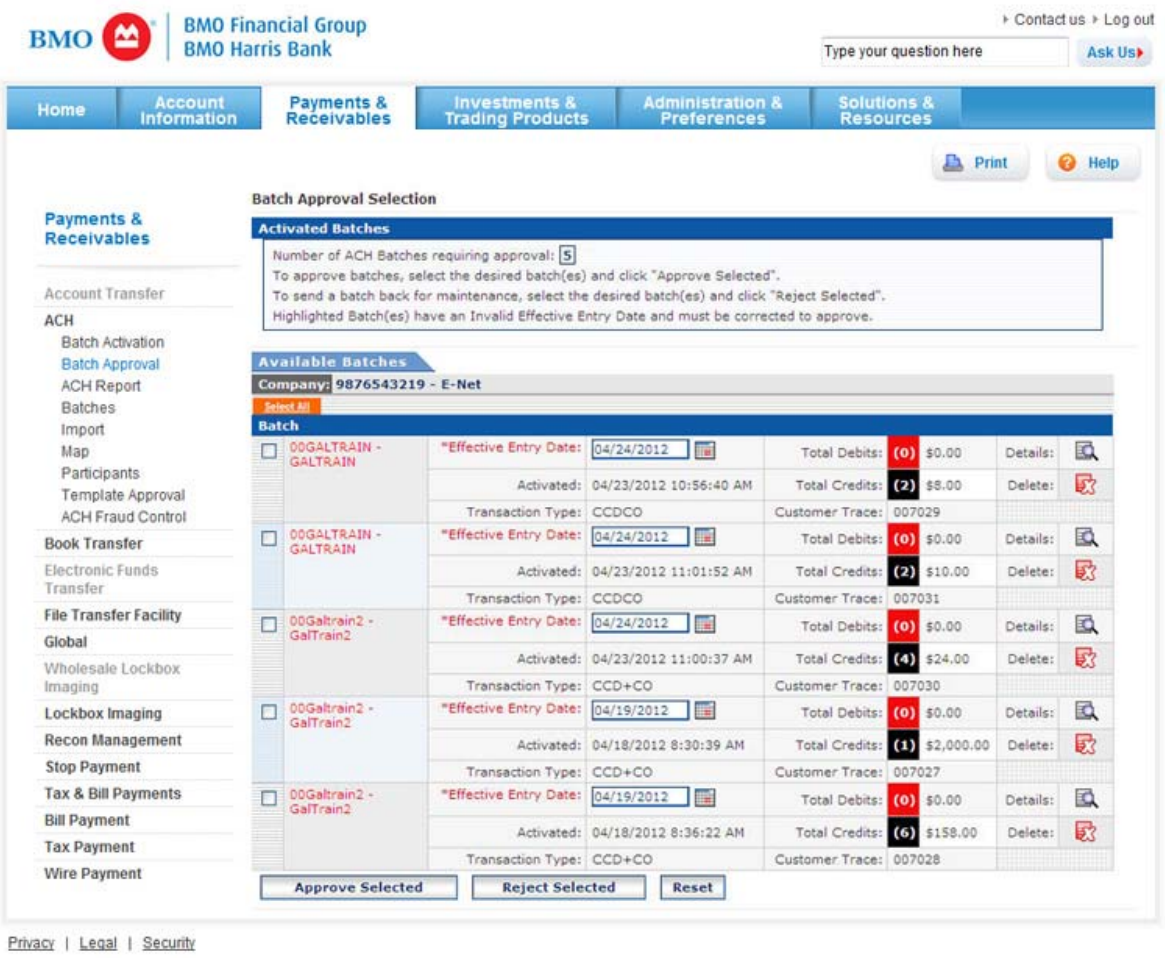
1. Go to **Payments & Receivables** tab > **ACH** > **Batch Activation.**
2. Under **Search – Available Companies**, make a selection and click **Display Batches**.
3. To filter out certain batches, enter batch code in the **Filter By Batch Code** field or batch name in the **Filter By Batch Name** field, and click **Search**.
4. Select the check boxes next to the batches to activate.
5. Click **Activate Selected**, which is located at the bottom of the page.

Edit Batch Entries for Activation



- To edit a single batch under Batch Activation, click the **Edit** icon for the appropriate batch.
- When a batch template is changed, the edited batch is saved and the batch status is changed to Updated.
- Updates can be temporary or permanent based on user entitlements.

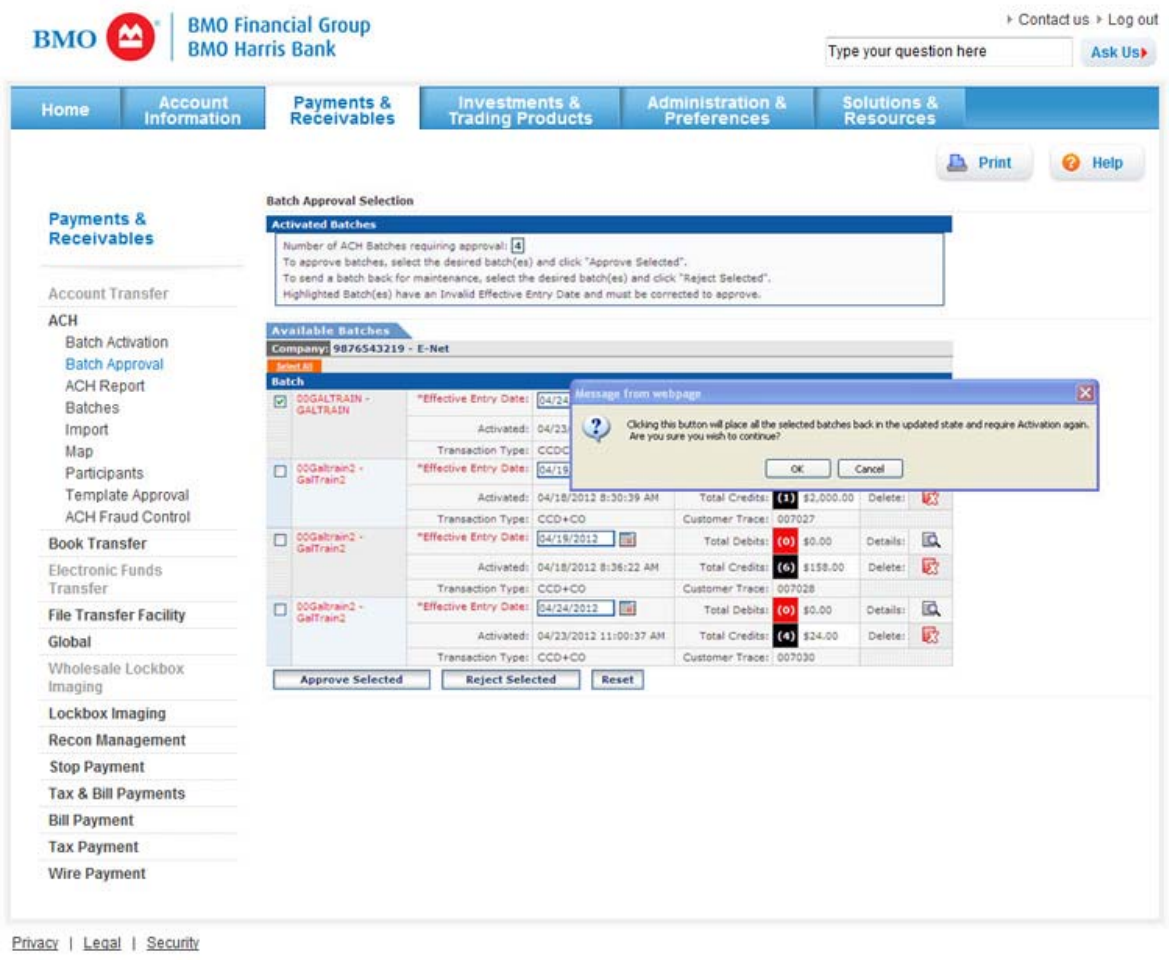
Approve a Batch



To approve a batch (requires SecurID token):

1. Go to **Payments & Receivables** > **ACH** > **Batch Approval**.
2. To view batch details, click on the Details icon.
3. Before approving the batch you will have the option to change the batch effective date.
4. To approve individual batches, click the check box in the **Batch** column for the batch you want to approve, and then click **Approve Selected**.
5. To approve all batches, click **Select All** and click **Approve Selected**.

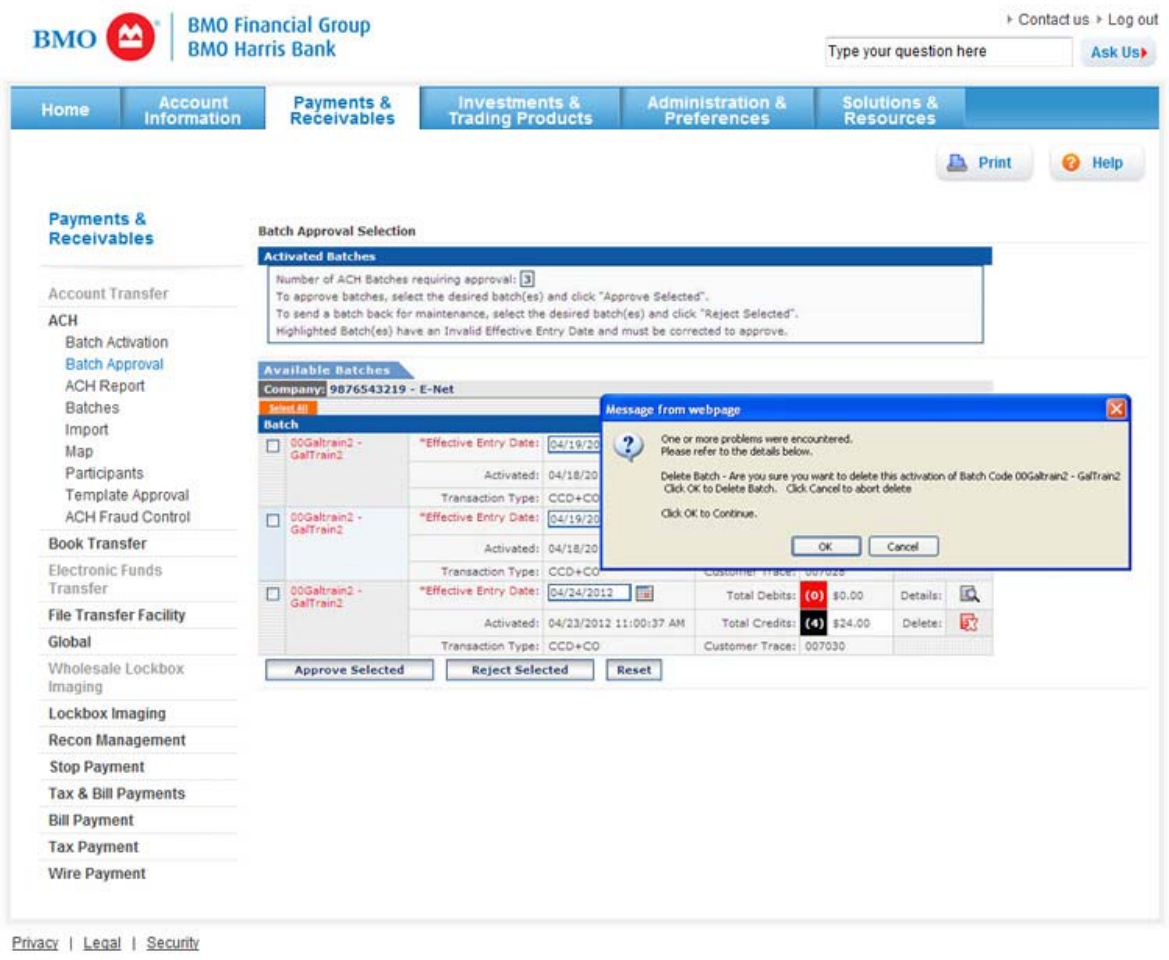
Reject a Batch



To reject a batch (requires a SecurID token):

1. Go to **Payments & Receivables** tab > **ACH** > **Batch Approval**.
2. To reject individual batches, click the check boxes in the Batch column on the same row as the batch to reject, then click **Reject Selected**.
3. To reject all batches, click **Select All** and click **Reject Selected**.

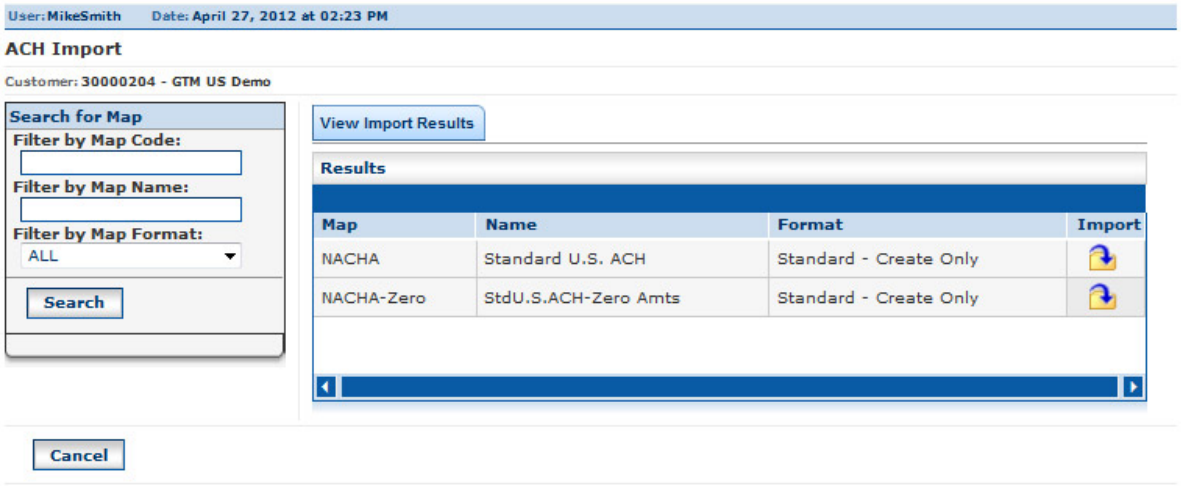
Delete An Activated Batch From Approval



To delete an activated batch from approval (requires a SecurID token):

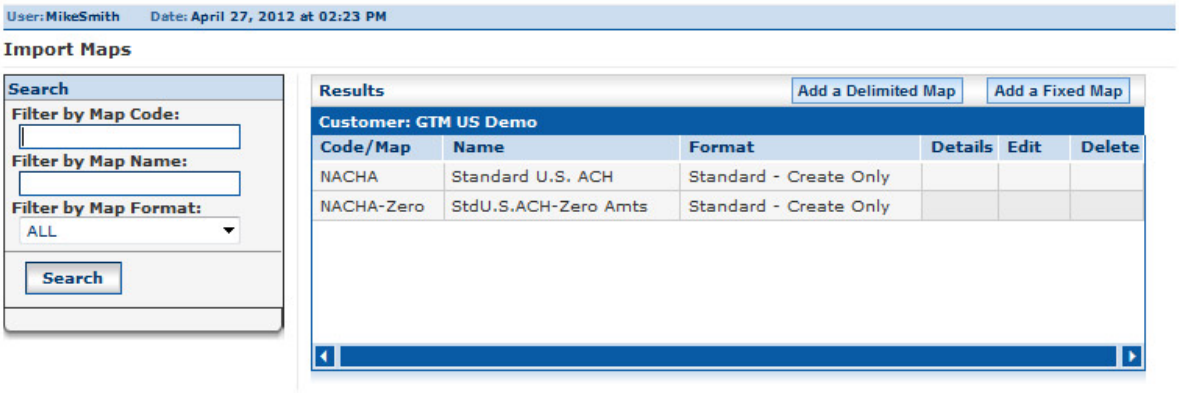
1. Go to **Payments & Receivables** tab > **ACH** > **Batch Approval**.
2. Click **Delete** on the same row as the batch to delete from the system.
3. Click **OK** on the delete confirmation popup message.

ACH Import Service



Use the ACH Import service to import a formatted file into OLBB.

Import Maps

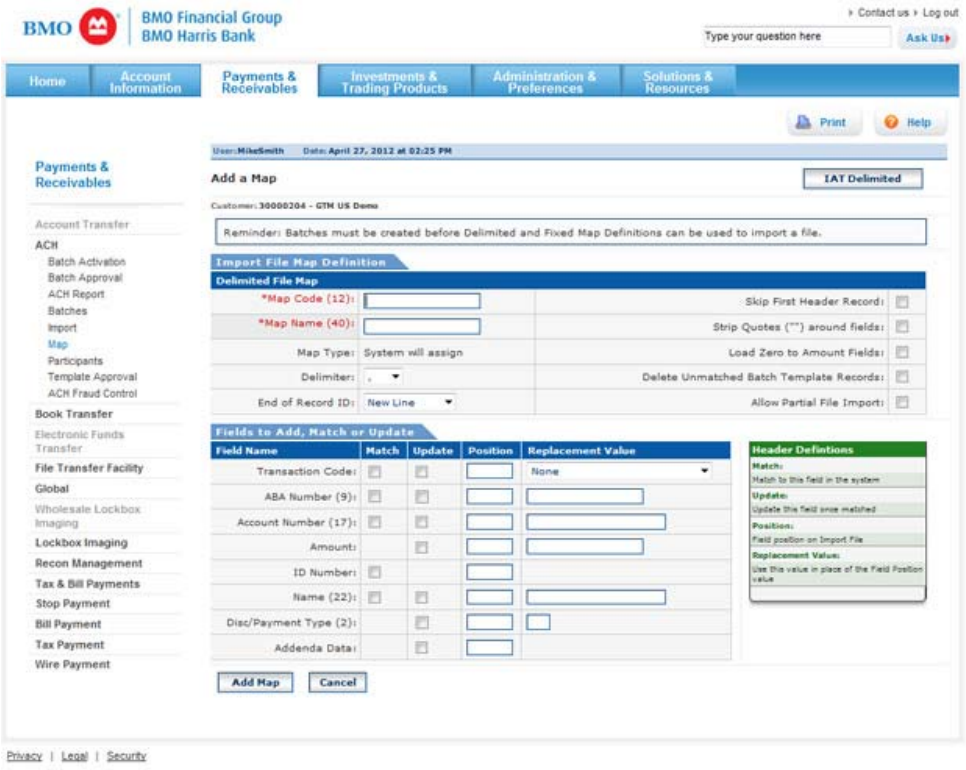


An ACH import map is a set of instructions that defines the format and function of an ACH import file. Use ACH Map Definition to define ACH maps when importing files into ACH.

ACH maps control how the import file handles batch templates:

- **Standard NACHA format map -** the import file adds one or more batch templates and entries to the templates.
- **Delimited or fixed format map -** the import file adds, changes, or deletes entries in an existing batch template.

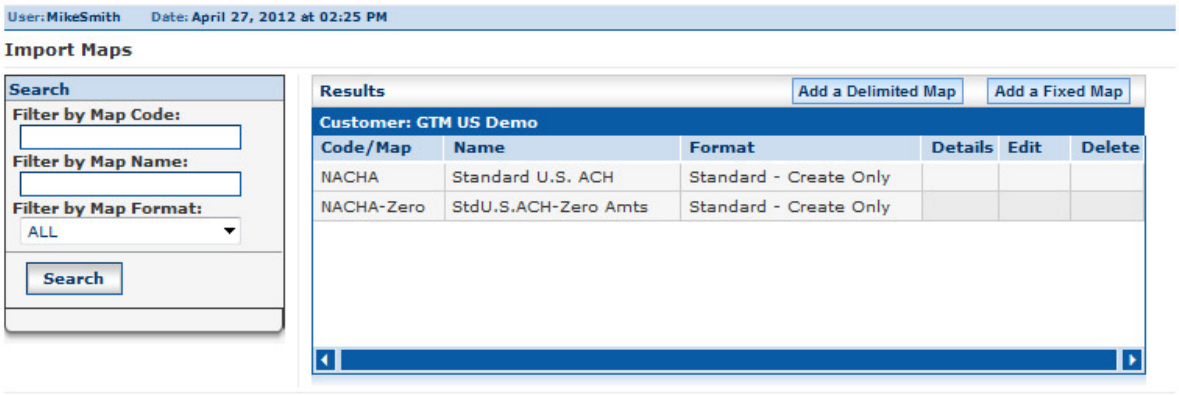
Add a Delimited or Fixed Map



To add a delimited or fixed import map:

1. Go to **Payments & Receivables** tab > **ACH** > **Map**.
2. To add a delimited map, click **Add a Delimited Map**.
3. To add a fixed map, click **Add a Fixed Map**.
4. In the **Import Map File Definition** section, enter a Map Code and Map Name in the fields.
5. In the **Fields to Add, Match or Update** section, enter information in the fields. For help using this page, click the **Help** button in the upper right corner.
6. Click **Add Map**.

View, Edit, or Delete a Map



To view, edit, or delete a map:

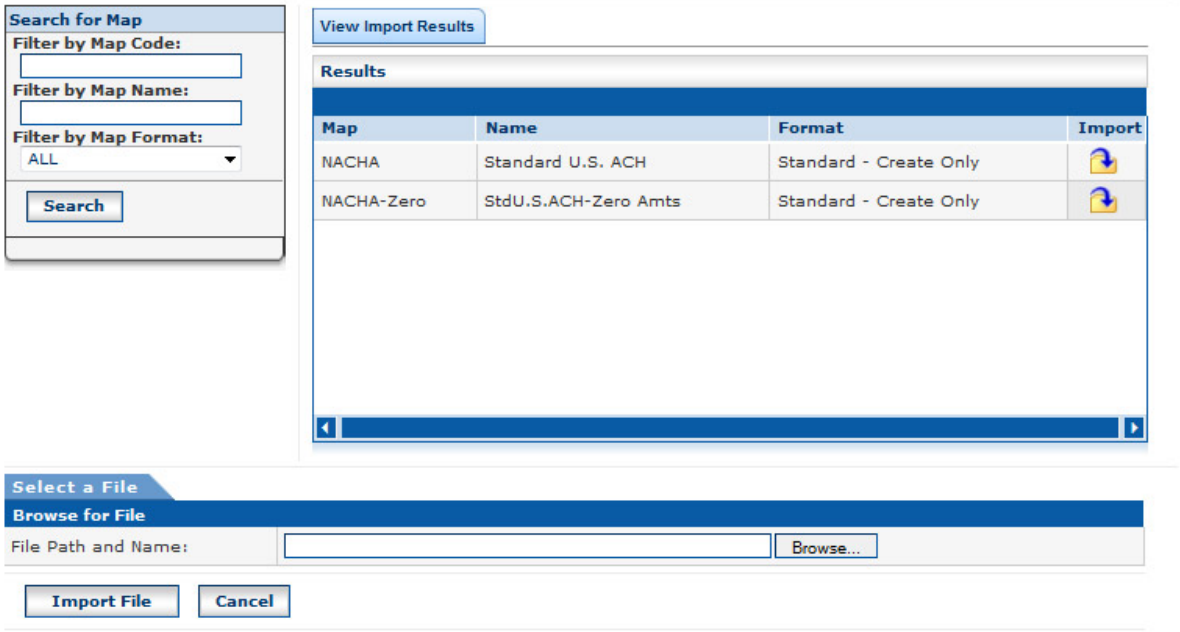
1. Go to **Payments & Receivables** tab > **ACH** > **Map**.

2. Perform one of these optional steps:

- To display maps with a specific map code, enter that code in the **Filter by Map Code** field and click **Search**.
- To display maps with a specific map name, enter that name in the **Filter by Map Name** field and click **Search**.
- To display maps with a specific format, select the format from the **Filter by Map Format** drop-down selection list and click **Search**.

3. In the **Results** section, click either the **Details**, **Edit**, or **Delete** icon for the map to view, edit, or delete.

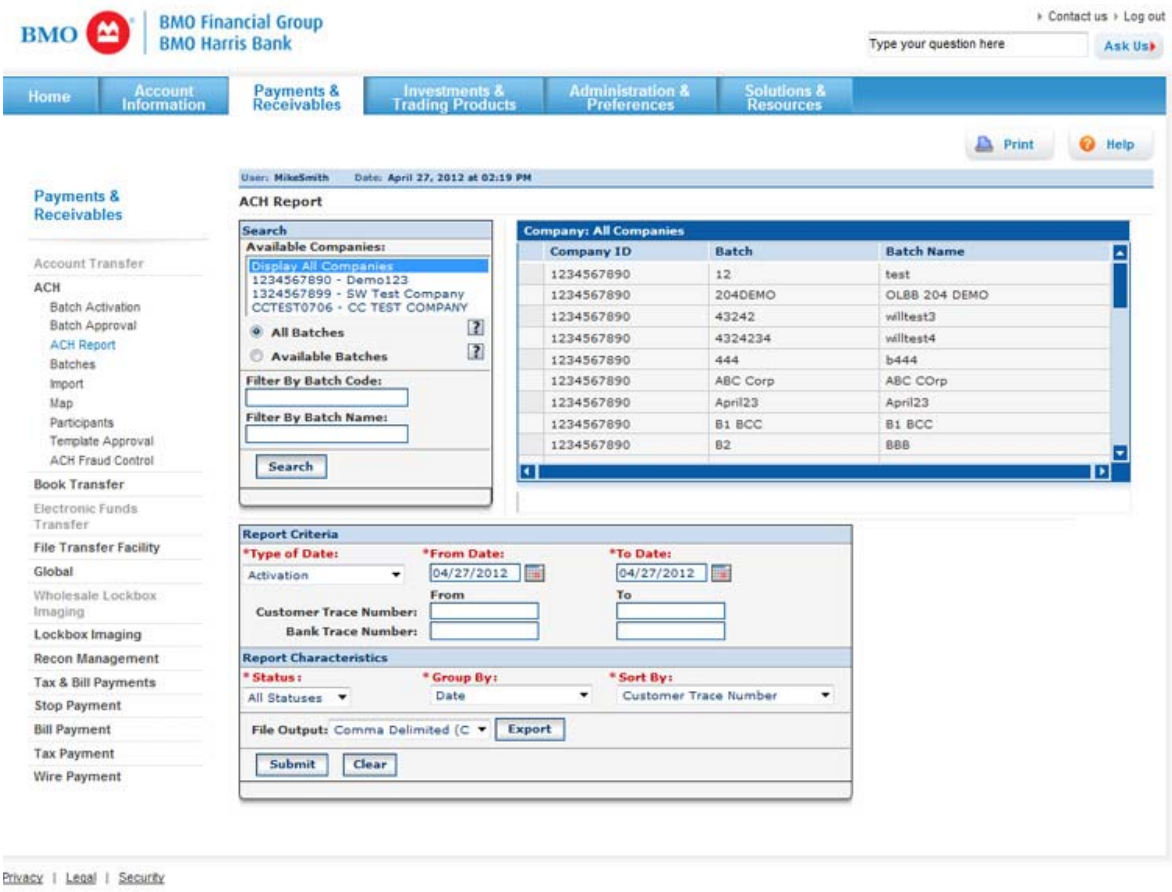
Import an ACH File



To import an ACH file:

1. Go to **Payments & Receivables** tab > **ACH** > **Import**.
2. On the ACH Import page, enter search criteria in the corresponding fields. To search for the import map associated with the batch to import, search by map code, map name, or map format.
3. In the **Results** section, click the **Import** icon next to the desired map.
4. In the **Select a File - Browse for File** section, click **Browse** to locate the file to import.
5. Click **Import File**.

Create an ACH Summary Report



To create an ACH Summary Report:

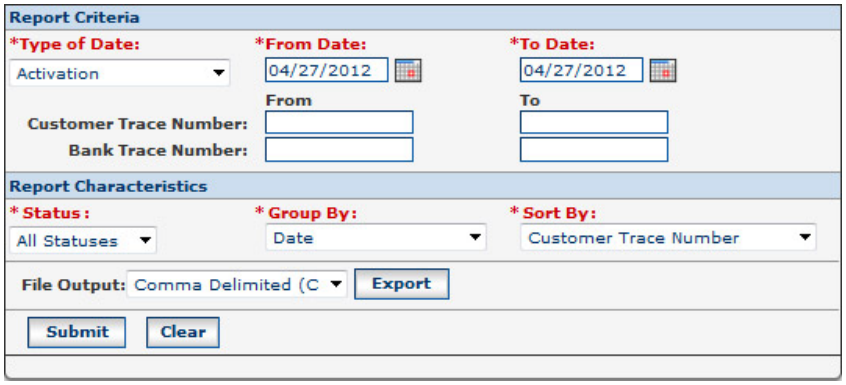
1. Select batches for the report.
2. Enter report criteria.
3. Enter report characteristics and view or export the report.

Select Batches for the Report

First, select batches for the report:

1. Go to **Payments & Receivables** tab > **ACH** > **ACH Report**.
2. In the **Search** section, either accept the default to display batches for all available companies, or select the company for which to generate a report.
3. To further refine the search, enter a batch code in the **Filter By Batch Code** field or a batch name in the **Filter By Batch Name** field.
4. Click **Search** to display batches that meet the criteria.

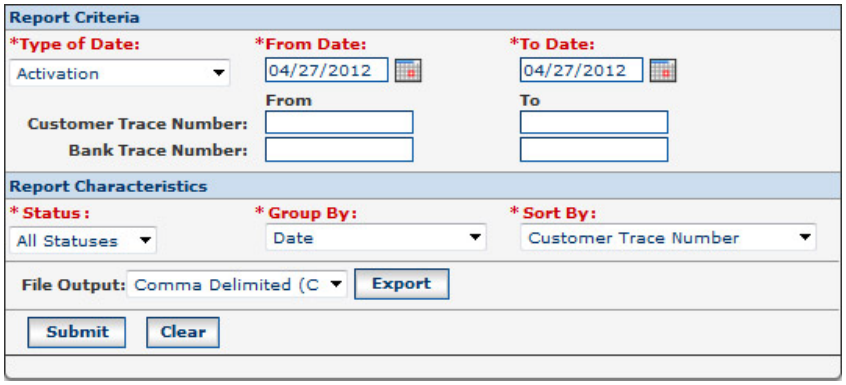
Enter Report Criteria



Next, enter report criteria:

1. In the **Type of Date** pull-down menu, select the type of date to report on.
2. In the **From Date** and **To Date** fields, enter a date range.
3. Under **Report Characteristics**, in the **Status** pull-down menu, select which transaction status to include in the report.

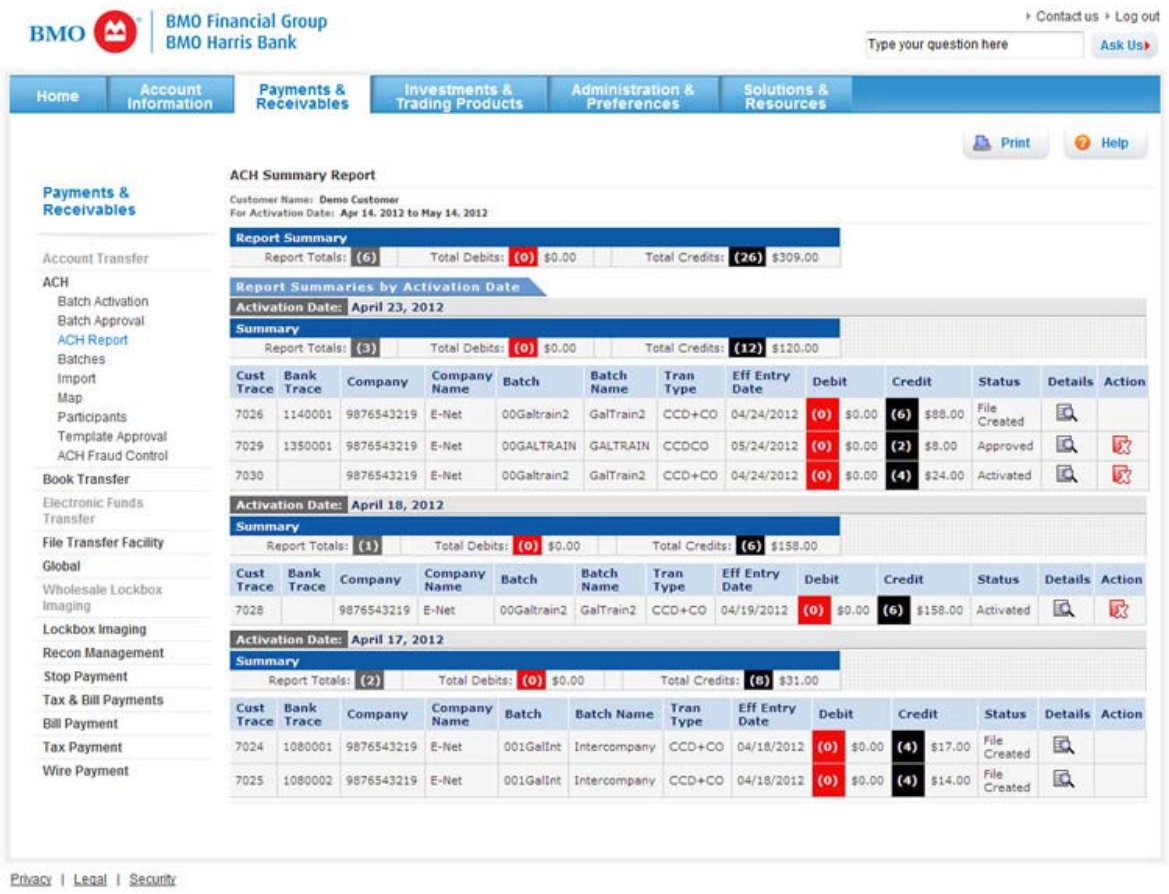
Enter the Report Characteristics and View or Export



Finally, enter the report characteristics and view or export the report:

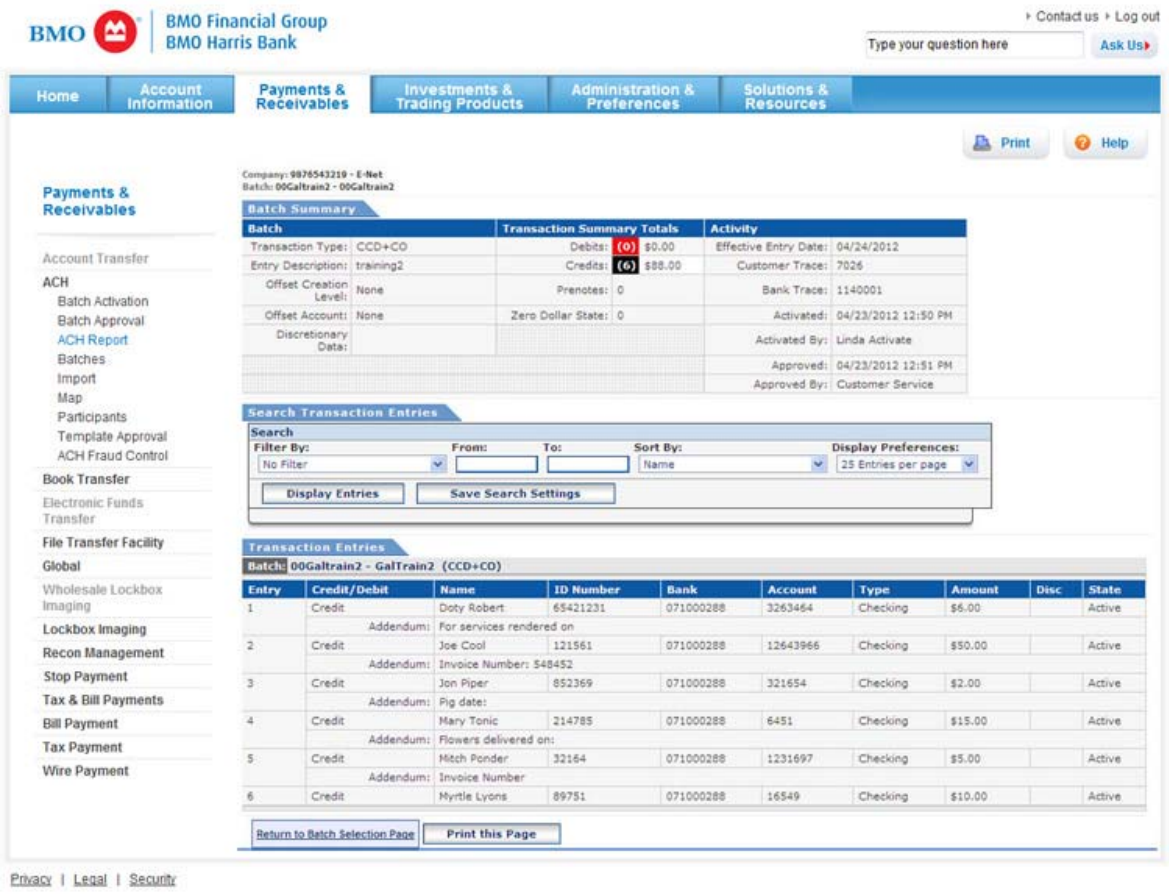
1. In the **Group By** pull-down menu, select how to group batches on the report.
2. In the **Sort By** pull-down menu, select how to sort batches on the report.
3. In the **File Output** pull-down menu, select the type of output file for the report.
4. Click **Submit** to view the report. Click **Export** to export the report.

ACH Summary Report



Running an ACH Summary Report generates a report page like the one pictured here.

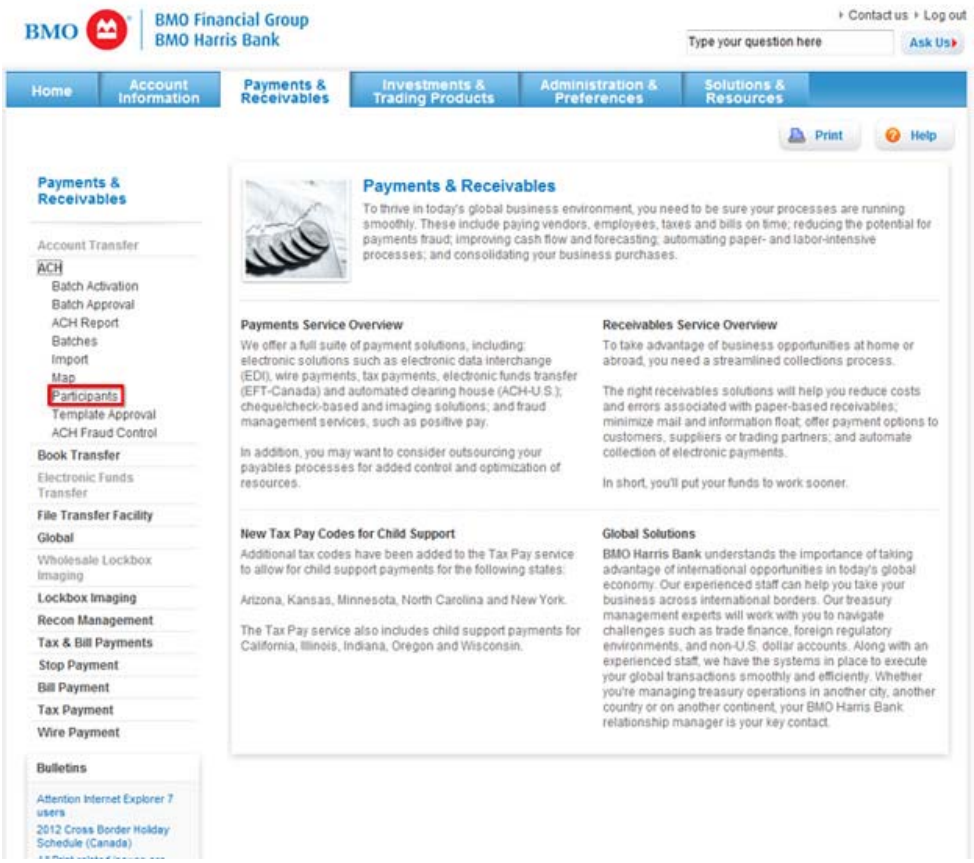
Create an ACH Detail Report



To create an ACH Detail Report:

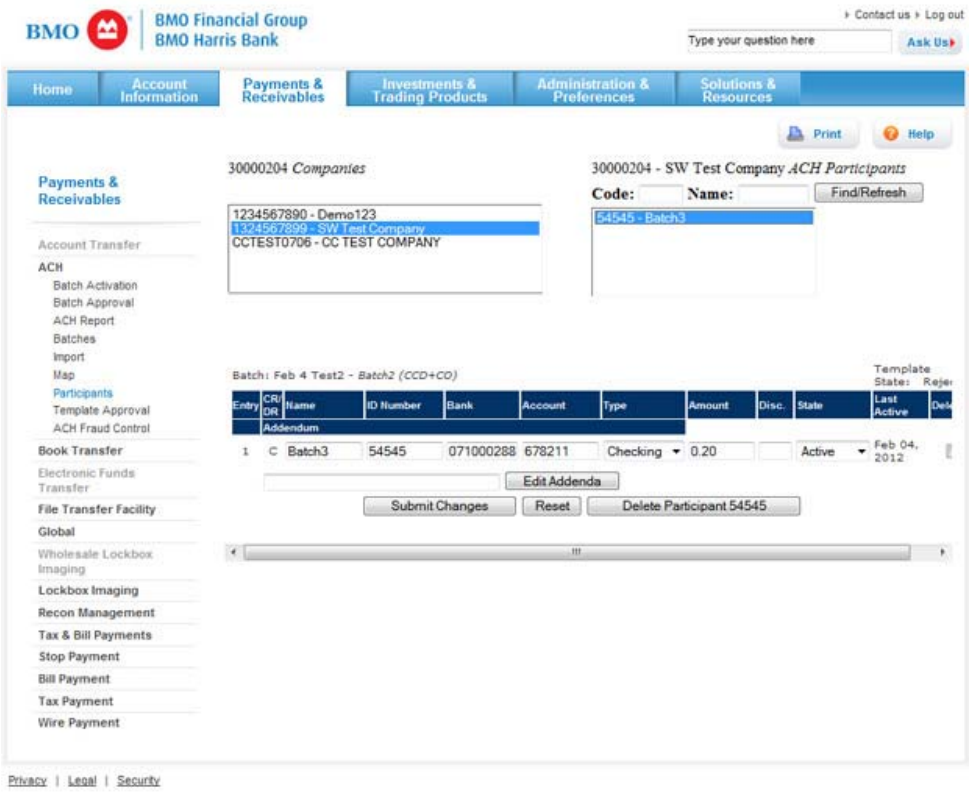
1. Select batches for the report.
2. In the Search options, click the radio button next to **Available Batches**.
3. In the list of results, use the checkboxes to select batches to include in the report.
4. Enter report criteria.
5. Enter report characteristics and view or export the report.

Participants



- Each batch template contains one or more debit or credit entries known as participants.
- A participant is the person or organization sending or receiving the debit or credit.
- Use Participants to manage all entries for a participant across all batches within an ACH company.

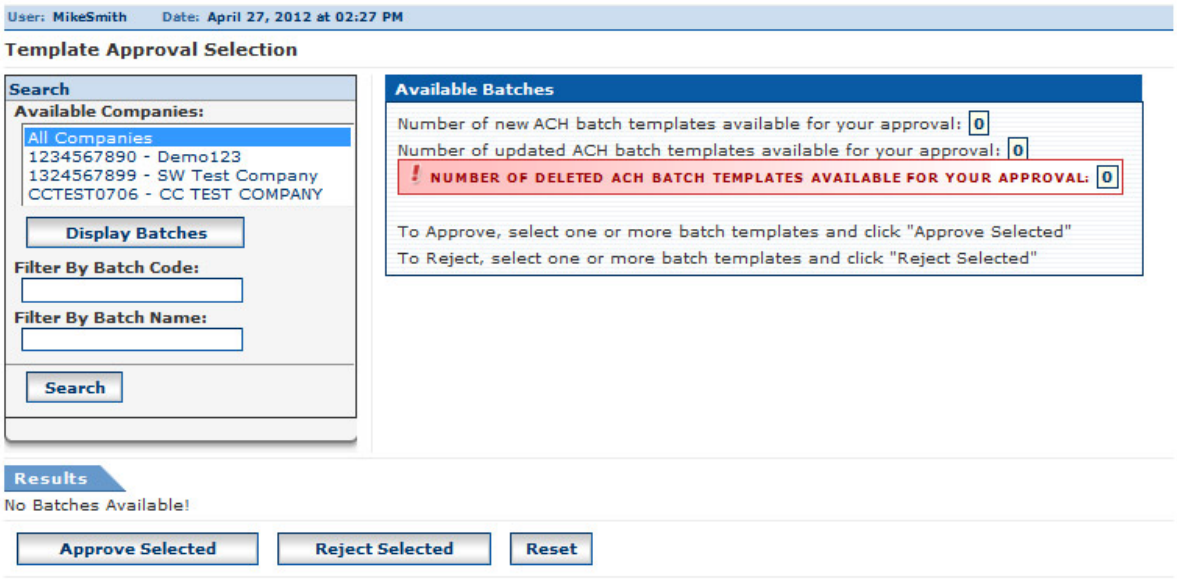
View or Change Participant Information



To view, change, or delete participant information:

1. Go to **Payments & Receivables** tab > **ACH** > **Participants**.
2. In the Companies list, select the company name to view its participants.
3. To change information about the participant, change information in the fields for the selected participant and click **Submit Changes**.
4. To delete an entry for a participant, click the **Delete** check box.
5. To delete a participant, click **Delete Participant Serial Num**.

Approve or Reject a Template



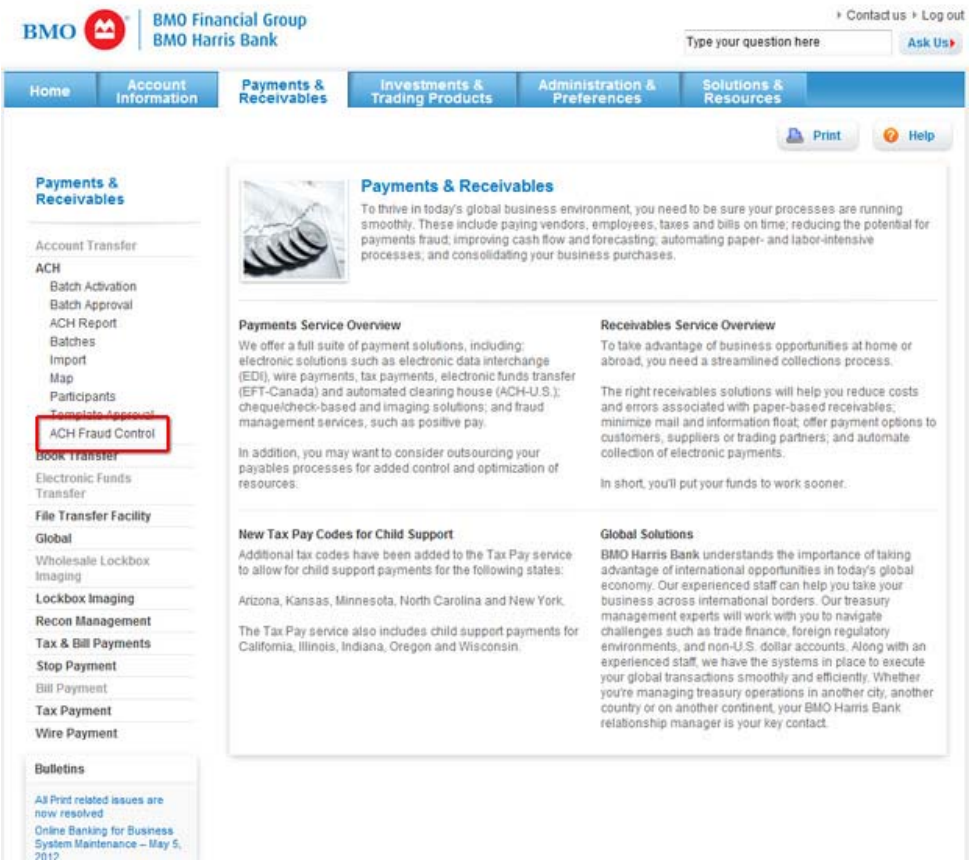
To approve or reject a template:

1. Go to **Payments & Receivables** tab > **ACH** > **Template Approval**.

2. In the **Search** section, search for batches to either approve or reject and click **Display Batches**.

- To individually select templates for approval, click the check box in the Batch column for each template and click **Approve Selected**.
- To select all templates for approval, click **Select All** and **Approve Selected**.
- To individually select templates for rejection, click the check box in the Batch column for each template and click **Reject Selected**.
- To select all templates for rejection, click **Select All** and **Reject Selected**.

ACH Fraud Control



Use the ACH Fraud Control service to:

- Block all incoming ACH debits or credits on specified accounts
- Allow certain preauthorized ACH transactions to be processed, while blocking all other ACH entries
- Specify a maximum dollar amount
- Review reports with ACH exceptions

ACH Fraud Control: Overview

ACH Fraud Control has three major components:

- **ACH positive pay** (formally known as Electronic Payment Authorizations) provides an online method to accept or reject ACH debits based on filter criteria in account profiles.
- **ACH Origination File Control totals** provides an easy way to enter file control totals online before sending the ACH file.
- **ACH Warehouse History** provides ACH activity for up to 60 days.

ACH Fraud Control: Additional Information

- Use ACH Fraud Control for recurring and one-time payments.
- Use the **dual verification option** to enhance internal control.
- Subscribe to email alerts to receive timely notification of payments that need decisions or actions that need approval.

Sign On to ACH Fraud Control

To sign on to ACH Fraud Control:

1. Go to **Payments & Receivables** tab > **ACH** > **ACH Fraud Control**.
2. Enter ACH Fraud User ID and password.
3. Follow the prompts to reset your password.

Enter ACH File Control Totals

To enter ACH file control totals:

1. Sign on to ACH Fraud Control.
2. Click **Add**.
3. Enter credit and debit amounts.
4. Click **Finish**.

ACH Positive Pay

Use the **ACH Positive Pay** service to set up account filtering criteria. This service:

- Eliminates the need to call the bank for information requests.
- Provides protection against unauthorized payments.

Use ACH Positive Pay

To use ACH positive pay:

1. Sign on to ACH Fraud Control.

2. Select **EPA Add**.

3. Select the account number.

4. Enter the appropriate information:

- Date range
- Fixed number of payments or unlimited number
- Company ID
- Name
- Number of payments

5. Click **Finish**.

Approve ACH Positive Pay Transactions

Use this feature when dual verification has been enabled for positive pay.

1. Sign on to ACH Fraud Control.
2. Select **EPA Verification Queue**.
3. Select an account and click **Search**.
4. Approve or deny the transactions.

Search for Previously-Created Authorization Filters

To search for previously-created authorization filters:

1. Sign on to ACH Fraud Control.
2. Select **EPA Search**.
3. Select **All** or enter criteria to narrow the search.
4. On the search results page, select **Inquire**, **Change**, or **Delete** as needed.

ACH Warehouse

The ACH Warehouse capability enables users to access ACH transaction history for both originated and received transactions.

- **Originators** of ACH files can access transactions originated in the past 60 days.
- **Receivers** of ACH payments can view all ACH payments debited in the past 60 days.

Search the ACH Warehouse

To search the ACH Warehouse:

1. Sign on to ACH Fraud Control.
2. Select **Warehouse – Originator Browse**.
3. Use the calendar to select a date range.
4. Select the file status.

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