

How do I send an ACH Payment/Collection/ Pass Thru?

Links:

[New Payment](#)

[New Template](#)

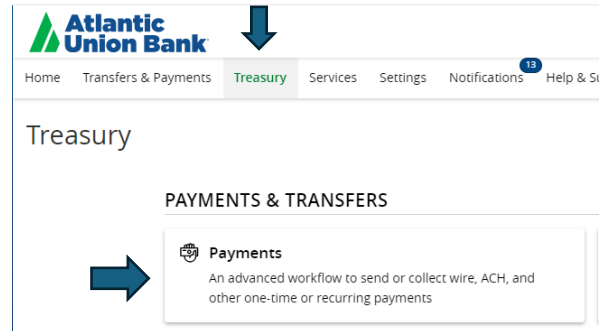
[Existing Template](#)

[Upload From File](#)

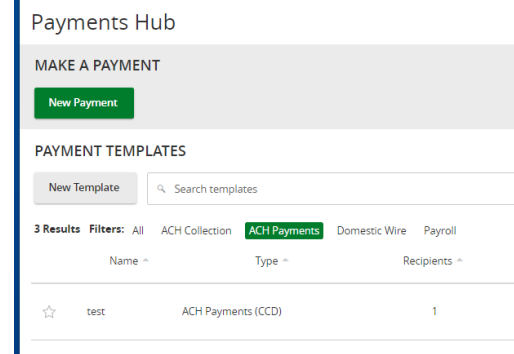
[New Mapping](#)

[ACH Pass Thru](#)

1. Click Treasury – Click Payments

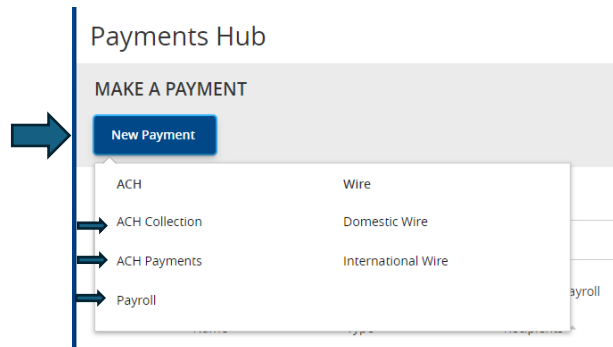


2. Choose New Payment, New Template or existing template.



New Payment

1. Choose type of ACH payment.
ACH collection – CCD, PPD, WEB
ACH Payment – CCD, PPD
Payroll – PPD payment



2. Enter SEC code, Subsidiary, Account and Effective Date.

Also an option to Upload from file – fields will prefill with information from file – see [Upload From File](#) section

3. Add recipients from existing list or add new recipients

The screenshot shows the 'Recipients (1)' interface. At the top, there are filters for 'All' and 'Pre-Notes', and a search bar labeled 'Find recipients in pay'. Below this is a '+ Add multiple recipients' button. The main area is a table with two columns: 'Recipient/Account' and 'Amount'. A search bar is positioned above the table. Below the search bar, there is a '+ New Recipient' button and a list of existing recipients. The first recipient is 'John Doe' with account type 'Checking' and account number '123456789'. The second recipient is 'Sam Test' with account type 'Checking' and account number '123456789'. The 'Amount' column shows '\$ 0.00'.

4. Add amount and Draft or Approve.

The screenshot shows the 'Recipients (1)' interface with the 'Add amount' field. The 'Recipient/Account' column shows 'John Doe' with account type 'Checking' and account number '123456789'. The 'Amount' column shows '\$ 0.00'. A blue arrow points to the 'Add amount' field. Below the table, there is a '+ Add another recipient' button. At the bottom, there is a summary bar showing '\$0.00' and '1 payments (1 for \$0.00)'. To the right of the summary bar are three buttons: 'Cancel', 'Draft', and 'Approve'. A blue arrow points to the 'Approve' button.

Upload from File

1. Under New Payment/Collection, Click Upload From File.

The screenshot shows the 'ACH Payments' interface. At the top, there is a 'Change Type' button and an 'Upload From File' button. Below this is the 'Origination Details' section. It includes fields for 'SEC Code' (with a dropdown menu), 'From Subsidiary' (with a dropdown menu), 'Account' (with a dropdown menu), 'Effective Date' (with a calendar icon), and 'Recurrence' (with a dropdown menu). A blue arrow points to the 'Upload From File' button.

2. Choose mapping type – formats accepted – NACHA, CSV, fixed. Click use on corresponding mapping. **NOTE: This method should be used for all CCD, PPD, WEB Single batch NACHA files – this eliminates the need to configure header specs**

The screenshot shows the 'SAVED FILE MAPPINGS' interface. At the top, there is a 'New Mapping' button and a search bar. Below this is a table with two columns: 'Mapping Instruction Name' and 'Mapping Type'. The first row is 'NACHA' with 'System Standard' as the mapping type. The second row is '5-Column-CSV' with 'System Standard' as the mapping type. A blue arrow points to the 'Use' button in the 'NACHA' row. To the right of the table, there is a 'Click to view mapping actions' button.

3. Select a file to import.Upload file

The screenshot shows the 'Payment From File' interface. At the top, there is a link to 'ACH Batch Sample File (.csv)'. Below this is the 'ACH BATCH UPLOAD GUIDELINES' section. It includes a list of instructions for uploading files. Below the guidelines, there is a link to 'ACH Batch File Specification (.pdf)'. At the bottom, there is an 'Import File' section with a dropdown menu labeled 'Please Select A File To Import-'. A blue arrow points to the 'Upload File' button. To the right of the 'Import File' section, there are three buttons: 'Cancel', 'Save Recipients', and 'Upload File'.

4. Information will prefill with information from file. If anything is missing in file, the field will present as blank and can be manually filled. Draft or Approve

New Mapping

1. Under Upload From File, click New Mapping.

2. Choose your file to map.

3. Your file will appear on the screen. Choose separator, indicate header rows – Continue.

4. Choose your column values. Continue.

Upload Wizard

File Set-up

File Mapping

Review

What columns correspond to the system values?

Uploaded File Header	Uploaded File Content Preview	System Field	Status
ABA/TRC	051400549	Recipient: Routing Number	Ready
Account	123456789	Recipient: Account Number	Ready
Account Type	Checking	Recipient: Account Type	Ready
Name	John Doe	Recipient: Display Name	Ready
Detail ID	Invoice 1	Recipient: Addendum	Ready
Default Amount	\$1,199.70	Recipient: Amount	Ready
Additional information			

Back

Cancel

Continue

5. Indicate decimal, save, name and shared. FINISH. Once finished, the mapping will be there to choose when uploading from file

Upload Wizard

File Set-up

File Mapping

Review

Review Selected File Mappings

Uploaded File Header	System Field
ABA/TRC	Recipient: Routing Number
Account	Recipient: Account Number
Account Type	Recipient: Account Type
Name	Recipient: Display Name
Detail ID	Recipient: Addendum
Default Amount	Recipient: Amount

Insert a decimal into the Recipient: Amount value? (e.g. 2589 becomes 25.89)

Yes

No

Would you like to save these file mapping instructions?

No

Yes

Mapping Instruction Name

test csv mapping

Do you want this File Mapping to be Private or Shared?

Private

Shared

Back

Cancel

Finish

New Template

1. Choose type of ACH payment.

Payments Hub

MAKE A PAYMENT

New Payment

PAYMENT TEMPLATES

New Template

Search templates

ACH

Wire

ACH Collection

Domestic Wire

ACH Payments

International Wire

Payroll

2. Name template, choose SEC code, add Subsidiary, Account and Recipient(s). Save.

The screenshot shows the 'ACH Payments' form. Under 'Template Properties', there's a 'Template Name' field and 'Template Access Rights' (15 of 15 user roles selected). Under 'Origination Details', there's a 'SEC Code' dropdown (set to '---Select a SEC Code---'), 'From Subsidiary' (set to 'Test ****4389'), and 'Account' (set to 'Payroll XXX107' with a balance of '\$21.10'). The 'Recipients (1)' section has a search bar and a table with columns 'Recipient/Account' and 'Amount'. The table currently has one row with a search bar and an amount of '0.00'. At the bottom, there's a total of '\$0.00' for '1 payments (1 for \$0.00)' and 'Cancel' and 'Save' buttons.

Existing template –

1. Click ellipses on template – Click pay.

The screenshot shows the 'MAKE A PAYMENT' section. Under 'PAYMENT TEMPLATES', there's a 'New Template' button and a search bar. Below is a table with 6 results. The table has columns: Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. The first row is 'ABC Co' with Type 'Domestic Wire' and 1 Recipient. A dropdown menu is open for the first row, showing options: Pay, Edit, Copy, and Delete. A blue arrow points to the 'Pay' option.

2. Enter Effective Date, amount and Draft or Approve.

The screenshot shows the 'test 2 1 (ACH Payments)' form. Under 'Origination Details', there's a 'SEC Code' dropdown (set to 'CCD - Cash Concentration and Disbursement'), 'From Subsidiary' (set to 'Test ****46789'), and 'Account' (set to 'Payroll XXX107' with a balance of '\$21.10'). There's an 'Effective Date' field and a 'Recurrence' dropdown (set to 'None'). The 'Recipients (1)' section has a search bar and a table with columns 'Recipient/Account' and 'Amount'. The table currently has one row with 'John Doe Checking' and an amount of '0.00'. At the bottom, there's a total of '\$0.00' for '1 payments (1 for \$0.00)' and 'Cancel', 'Draft', and 'Approve' buttons. A blue arrow points to the 'Approve' button.

ACH Pass Thru

- Click Treasury – ACH Pass Thru
NOTE: ACH Pass Thru require NACHA formatted files and should only be used for CTX sec coded files or multi batch files.

The screenshot shows the Atlantic Union Bank Treasury section. The 'Treasury' tab is selected. Under 'PAYMENTS & TRANSFERS', there are four options: Payments, ACH Pass-Thru, Positive Pay, and ACH Reporting. The 'ACH Pass-Thru' option is highlighted with a blue arrow. It says 'Create a batch ACH payment by uploading a file'.

2. Choose file – Must be NACHA formatted with AUB specs, choose process date (this is different than effective date), Draft or Approve.
NOTE: Process Date descriptions are included in the blue section at the top.

Union Bank

Same day ACH via Pass Thru:
Same Day ACH submissions past 4:00p.m Eastern Time will be processed as next day Effective Entry Date.
Any single Same Day ACH transaction submitted in excess of \$1 million will be processed as next day Effective Entry Date.

Process Date:
If file Effective Entry Date = same day as submission - Process Date is Effective Entry Date/ Submission Date
If file Effective Entry Date = next day/ day after date of submission - Process Date is same day as Submission Date
If file Effective Entry Date = 2 days or more after date of submission - Process Date is 2 days prior to Effective Date

Home Transfers & Payments Treasury Services Settings Notifications Help & Support Log Off

ACH Pass-Thru

Import File Choose File Process Date

Memo (optional)

Draft Approve

14. All approvals require a token code approval .

Secure Access Token Required

A secure access code is required to authorize this transaction. Please enter it below.

Enter token

Cancel Verify