ACH—Quick Reference Guide

- **What ACH Transaction Type should I be using?**
  - o **ACH Batch:** Sending money to recipient(s). Also known as an ACH Credit
  - o **ACH Collection:** Collecting or pulling money from recipient(s). Also known as an ACH Debit
- **What is a subsidiary?**
  - o The subsidiary is your ACH Company ID. You may have multiple subsidiaries based on the purpose or account that is originating the ACH Transaction.
- **What is the Recipient Address Book?**
  - o The Recipient Address Book is where all your ACH and Wire Recipients are saved.
- **How can I send a pre-note to a new account?**
  - o Sending a $0.00 transaction to a recipient account will send a pre-note to the recipient
  - o Per Nacha rules, you must wait a minimum of 3 business days after the effective note of the pre-note before you can send a live ACH to that recipient.
- **How do I pull details about ACH Batch or ACH Collection transactions (non Pass-Thru)?**
  - o In the Online Activity Center, after finding the transaction you can either click the kabob menu and select Print Details for a detailed PDF or use the Export option at the top of the screen to produce a detailed CSV file.
- **How do I view the details of an ACH Pass-Thru File?**
  - o In the Online Activity Center, after finding the transaction you can either click the check box and use the export option at the top of the screen to create a detailed CSV file or click the kabob menu to view the Details of the transaction and then choose View Full Pass-Thru Details to view it within the Online Activity Center.
- **For ACH Pass-Thru, why do I enter a Process Date instead of an Effective Date?**
  - o Because there may be multiple effective dates in the file, you enter the date on which you want the file to be processed. The Process Day is the date the file should be sent to the bank to begin processing. This is not equal to the effective date.
  - o We suggest you set the process date at least 1 business day prior to the earliest effective date contained within the file. If the process date is the same day or after an effective date within a file, the file could be sent as a same day ACH which are subject to additional processing fees.
- **How can I submit an ACH Reversal Request?**
  - o In the left-hand menu of AccessJFG, open the Cash Management menu and select ACH Reversal. On the following screen you'll need to select if you want to reverse an entire batch or a single entry. After choosing your reversal type, fill in the page with the required details to submit an ACH Reversal Request.
  - o Please note the following for ACH Reversal Requests:
    - Reversal requests are only allowed on erroneous or duplicate ACH entries.
    - Reversal requests must be submitted within 5 business days of the effective date of original ACH entry.
    - You must notify the receiver that a reversing entry is being submitted.
    - Reversals are not guaranteed, JFG will attempt to reverse the transaction with the Receiving Financial Institution; however, it can take up to 5 business days to know if a reversal was successful.

For Step-by-Step Instructions on how to process ACH in AccessJFG, please visit our Client Resources page.