

Executing ACH payments is fast, efficient, and easy with PrintBoss.

Automatic clearing house (ACH) is a nationwide electronic funds transfer (EFT) system that provides for the inter-bank clearing of credit and debit transactions and for the exchange of information among participating financial institutions. Direct paycheck deposits and debit card purchases are two examples of electronic fund transfers that go through this network.

How it Works

An ACH entry starts with a Receiver authorizing an Originator to issue ACH debit or credit to an account. An Originator can be a person or a business. Depending on the ACH transaction, the Originator must receive written, verbal, or electronic authorization from the Receiver. Once authorization is acquired, the Originator then creates an ACH entry to be given to an Originating Depository Financial Institution (ODFI), who can be any financial institution who does ACH origination. This ACH entry is then sent to an ACH Operator and is passed on to the Receiving Depository Financial Institution (RDFI), where the Receiver's account is issued either a credit or debit depending on the ACH transaction.

ACH file specifications are established by NACHA – The National Automated Clearing House Association. PrintBoss 5.65.1 and above contains a file with the standard NACHA specifications for use with PrintBoss. This file is accessed through the Positive Pay feature in PrintBoss.

Company (Originator) specific data is stored on the ACH Definition tab of the Bank Records in PrintBoss. Receiver (i.e. Vendor or Employee) specific data can be stored in a Payee List in PrintBoss and associated with a bank record or it may be stored in the host accounting system and sent to PrintBoss through the printing process.

The ACH file created by PrintBoss is compiled from data stored in the ACH Definition section of the Bank Account record, a Payee List, and the check/EFT batch being processed. Complex scripting attached to the PrintBoss check form creates the file. A user will almost never need to edit the script. Instead they will simply enter specific information which will be used in the ACH File Header Record, the ACH Company/Batch Record and the PrintBoss Payee List. The rest of the required information will come from the check/EFT batch as it is processed.

There are two methods for building a PrintBoss Payee List. One is to import the data from a .csv file. The other is to assign specific information directly from the accounting software and supplement it with a short Payee List entry.

ACH Overview

Continued

Definitions for the PrintBoss ACH Definition profile record

The ACH Definition tab is found on the Bank Edit screen of PrintBoss. Data is entered on this tab which will be used to create the File Header Record fields and the Company/Batch Record fields for the ACH file according to the NACHA Operating Rules and Guidelines. Following the screen print of the ACH Definition tab below, are descriptions of each of the data elements required.

PrintBoss Bank Edit

Primary | MICR | Miscellaneous | Signatures_Logos | **ACH Definition**

File Header Record Fields

Immediate Destination
[Text Box]

Immediate Origin
[Text Box]

Immediate Destination Name
[Text Box]

Immediate Origin Name
[Text Box]

File ID Modifier (Increment for multi. files in a day)

Pre-Note Override if checked

[More Info](#)

Company/Batch Record Fields

Service Class Codes
220- Credits Only

Company Name
[Text Box]

Company Discretionary Data
[Text Box]

Company Identification
[Text Box]

Standard Entry Class
PPD

Company Entry Description
[Text Box]

Originating DFI Id
[Text Box]

Balanced File

Routing Num.
[Text Box]

Account Num.
[Text Box]

Account Name
[Text Box]

Payee List (active)
Common [Text Box] [Icon] Edit [Text Box] Create Empty Record in [Dropdown]

Copy Set Tags Paste Clear Tags OK Cancel

File Header Record Fields

Immediate Destination - four digit Federal Reserve Routing Symbol and the four digit ABA Institution Identifier that identify the ACH Operator that will *receive* the file

Immediate Origin – four-digit Federal Reserve Routing Symbol and the four-digit ABA Institution Identifier that identify the ACH Operator that will *send* the file

Immediate Destination Name – the name of the ACH Operator, bank or receiving point that will receive the ACH file

Immediate Origin Name – the Name of the ACH Operator, bank or sending point that is sending the file

ACH Overview

Continued

File ID Modifier – Upper case letter A-Z and/or numeric 0-9 character is used in the ACH File Header Record to distinguish multiple files created on the same date and between the same participants. The default is A.

Pre-Note Override – This setting is a global override command that ignores the individual 'Pre-Note' settings in the Payee List records. The action should only be done once when the ACH batch is first processed as a test.

Company Batch Record Fields

Service Class Codes – The four codes below identify the general classification of dollar entries to be exchanged. They contain 3 characters. The choices are:

- 200 – Mixed
- 220 – Credits Only
- 225 – Debits Only
- 280 – Automated

Company Name – name of the vendor or payee

Company Discretionary Data – an optional field. This field allows the Company to include codes of significance only to them to enable specialized handling of all entries in the batch. There is no standardized interpretation for the value of this field. It can either be a single two-character code, or two distinct one-character codes as determined by the financial institution.

Company Identification – an alphanumeric code used to identify an Originator, usually supplied by your financial institution.

Standard Entry Class – this field holds various predefined character abbreviations representing standard descriptions. PrintBoss uses one of these two:

- CCD - Corporate to Corporate EFT
- PPD - Prearranged Payment & Deposit (Consumer)

Company Entry Description – provides a description for the purpose of the transaction. For example: Payroll; Water Bill; etc.

Originating DFI Identification – bank routing number of the bank that will process the ACH file.

Balance File Activation Box

Select this column by checking the Balance File Activation box when the bank requires a balancing entry for the credits or debits listed in the Detail section of the ACH file. The fields will then appear on the Balance Record tab of the ACH File Editor.

ACH Overview

Continued

Account Number is comprised of the Routing Number and Account Number of the financial institution as they appear on the PrintBoss bank account record under the MICR tab.

Account Name is as it appears on the PrintBoss bank account record.

Definitions for the PrintBoss Payee List

The PrintBoss Payee List is a compilation of all payee data required to create the Detail records for the ACH file.

The Payee List activation box for the column is checked to begin creating and maintaining the PrintBoss Payee List.

Payee (in accounting system) – The name or identifier of the payee as it has been entered in the accounting software. PrintBoss uses this field to match the payee name on the check. It is an alpha-numeric field.

Payee ID (in accounting system) – An optional field to identify the correct payee if there are two or more identical names. This field is available beginning with Version 5.71.6.

Payee Email Address – If the payee is to receive e-mail notifications, enter their email address. The e-mail address need only be entered in the Payee List if it is not being supplied by the host accounting software during the EFT batch printing process.

Payee Email2 Address– A second email field is provided if a second recipient is necessary.

Implementation Steps

1. Complete the ACH Definition record from the appropriate Bank Account
2. Create a Payee List
3. Establish the method you want to use to match the Payee with the Payee entry on the list
4. Create the ACH copy type in the appropriate PrintBoss Form
5. The ACH file is created automatically during the print process.

Ongoing Maintenance of the Payee List

The data used to create the payee Detail records for the PrintBoss ACH file comes from one of two places: the PrintBoss Payee List or by capturing fields on the check report and assigning that data to specific elements required to be part of the ACH file.

Regardless of how the data populates the payee Detail records the PrintBoss Payee List will have to be updated as changes occur to the list of vendors and employees.

ACH Overview

Continued

ADDITIONAL INFORMATION

Please see our website for additional information. You may find the following documents helpful:

- Q1031 PrintBoss Capturing and Assigning Text
- Q1291 ACH processing overview
- Q1292 ACH bank definitions setup
- Q1293 ACH payee list
- Q1294 ACH Implementation steps
- Q1295 ACH Maintenance & Troubleshooting
- Q1000 PrintBoss_Manual.pdf

ACH Overview

Continued

Appendix

ACH Variable Definitions for use with PrintBoss

The PrintBoss bank stores the company (originator) data for the ACH file. These fields are referenced on the SignOn, Header, and Footer tabs in the ACH File Editor and all begin with a lower case "b". For example, {bACHImdDstNo} stores the bank routing number.

File Header Record Fields

These are the field referenced in the SignOn tab of the ACH File Editor.

| | |
|-----------------------------------|------------------|
| Immediate Destination | {bACHImdDstNo} |
| Immediate Origin | {bACHImdOrgNo} |
| Immediate Destination Name | {bACHImdDstName} |
| Immediate Origin Name | {bACHImdOrgName} |
| File ID Modifier | {bACHFileIDMode} |
| Pre-Note Override | {ACHPreNote} |

Company/Batch Record Fields

These are the fields referenced in the Header tab of the ACH File Editor.

| | |
|---------------------------------------|----------------------|
| Service Class | {bACHSvcClassCode} |
| Company Name | {bACHCompName} |
| Company Discretionary Data | {bACHCompDisc} |
| Company Identification | {bACHCompID} |
| Standard Entry Class | {bACHStdEntryClsCod} |
| Company Entry Description | {bACHCompEntry} |
| Originating DFI Identification | {bACHOrgDFIID} |

Balance Record Fields

| | |
|----------------------------|----------------|
| Balanced File | {bACHBalFile} |
| Routing Number | {bACH BalRout} |
| Bank Account Number | {bACHBalAcct} |
| Account Name | {bACHBalName} |

Payee List Variables

| | |
|-----------------------------|-------------------|
| Active | {ACHActive} |
| Amount | {ACHAmount} |
| Check Amount | {ACHChkAmnt} |
| Effective Entry Date | {ACHEfctvDate} |
| ACH Pre-Note | {ACHPreNote} |
| Bank Account | {ACHRecvBankAcct} |
| Bank ID | {ACHRecvBankID} |

ACH Overview

Continued

| | |
|-------------------------------------|-------------------|
| Discretionary Data | {ACHRecvDisc} |
| Payment Type | {PLPaymentType} |
| Receivers ID | {ACHRecvID} |
| Receivers Name | {ACHRecvName} |
| Status | {ACHStatus} |
| Total Amount | {ACHTotAmnt} |
| Transaction Code | {ACHTransCode} |
| Bank Payee List | {Payee List} |
| Payee ID | {PLPayee ID} |
| Payee Name | {PLPayeeName} |
| E-mail | {PLEmail} |
| E-mail2 | {PLEmail2} |
| Payment Type | {PLPaymentType} |
| Payee Misc | {PLMisc} |
| Receiving DFI (Bank) ID | {ACHRecvBankID} |
| DFI (Bank) Amount Number | {ACHRecvBankAcct} |
| AccountType/Transaction Code | {{ACHTransCode}} |
| ACH PreNote Print Check | {ACHPreNotePrint} |

Footer

The Footer tab contains fields for the "8" record(s) and apply specifically to a batch.

| | |
|-------------------------------|--------------------|
| ACH Service Class Code | {bACHSvcClasscode} |
| Batch Count | {BatchCount} |
| ACH Batch Hash | {ACHBatchHash} |
| Batch Amount | {BatchAmnt} |
| ACH Company ID | {bACHCompID} |
| Originating DFI ID | {bACHOrgDFIID} |
| Batch Number | {FileBatches} |

SignOff

The SignOff tab contains fields for the "9" record and applies to the entire file.

| | |
|------------------------|-----------------|
| File Batches | {FileBatches} |
| ACH Block Count | {ACHBlockCount} |
| File Count | {FileCount} |
| ACH File Hash | {ACHFileHash} |
| File Amount | {FileAmnt} |