

ACH From Start to Finish

This is a step action table for the ACH process in the Diversified Billing System

The ACH process starts with setup at the bank. When requesting set up for ACH, you will be asked two questions:

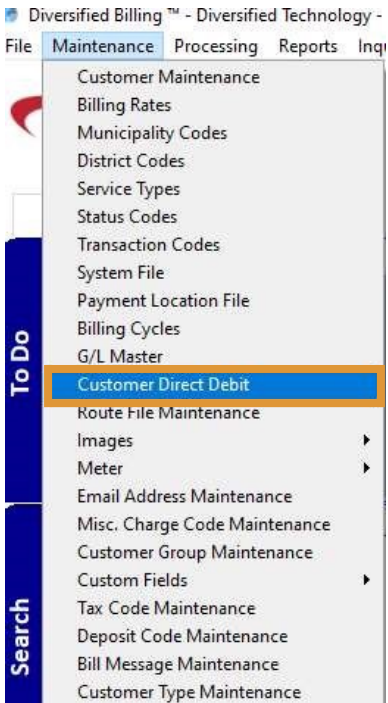
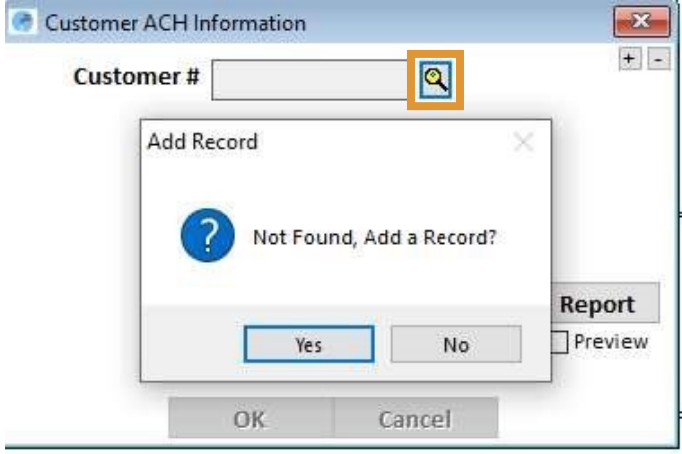



1. Does the bank accept NACHA file?

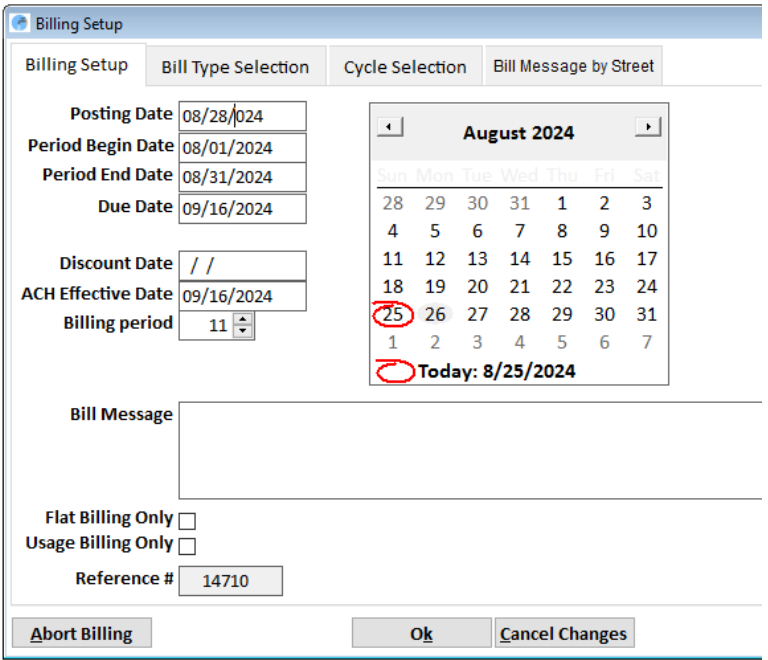
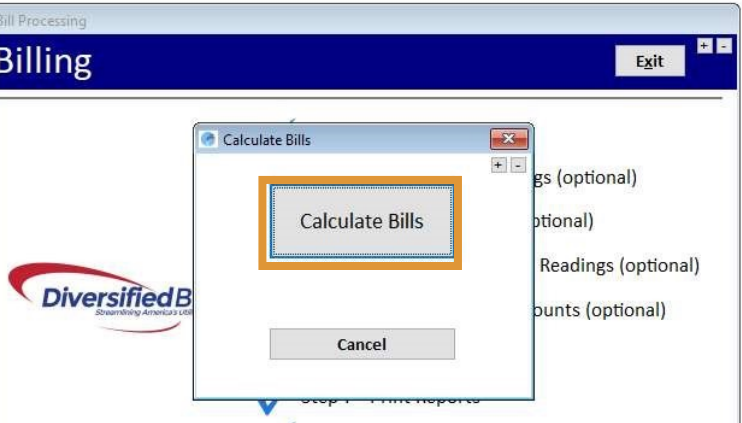
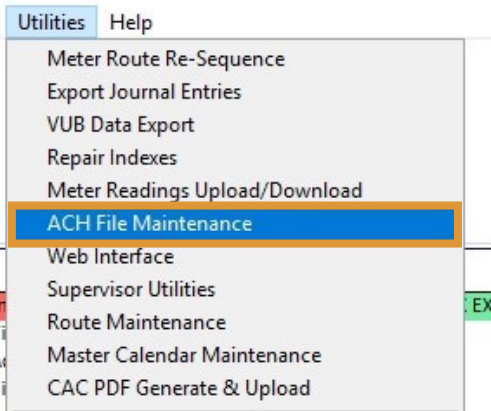
A **Nacha file** is a text file that is uploaded to their bank's website with the bank information of each customer. This file also includes the information of what the bank calls the "originator." The originator is the client's information.

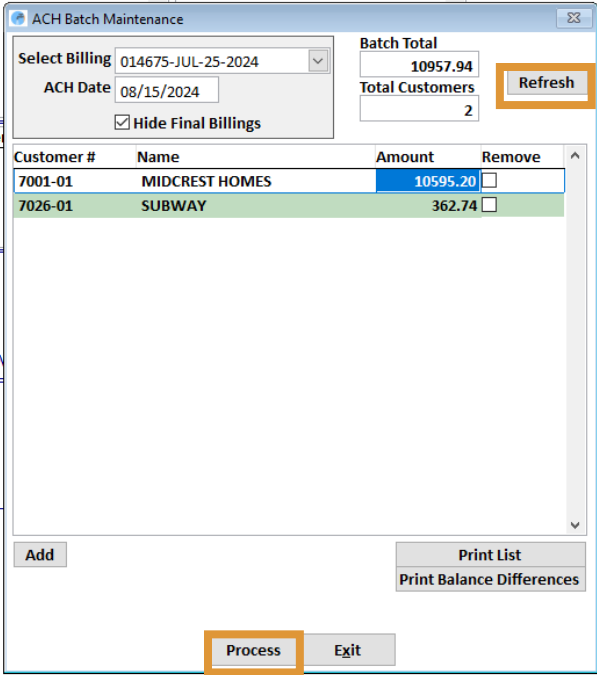
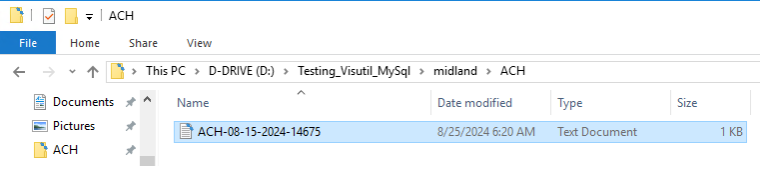
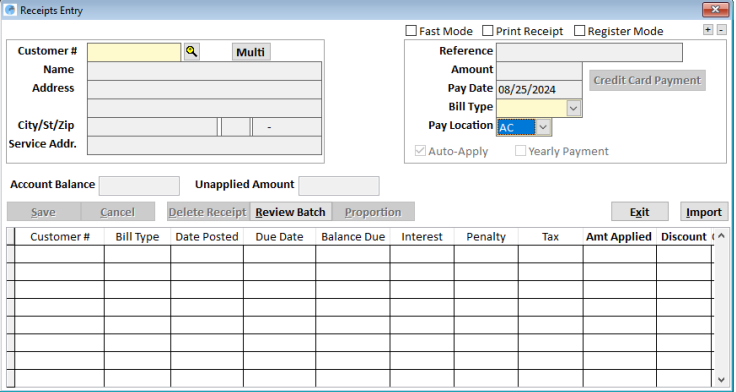
2. Should that file be balanced or unbalanced?

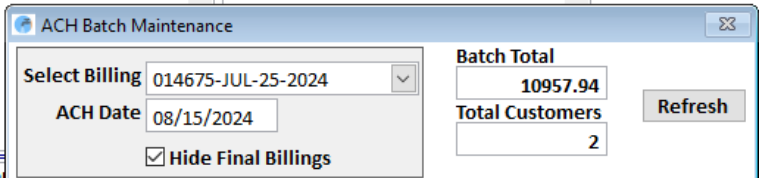
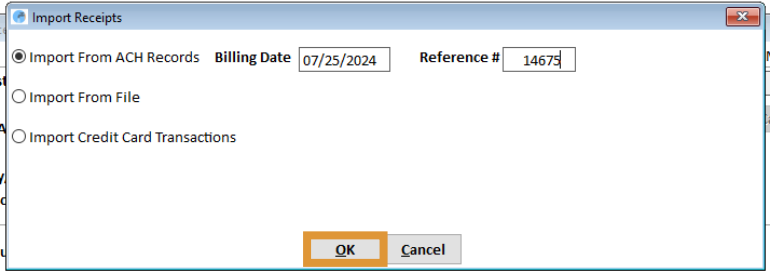
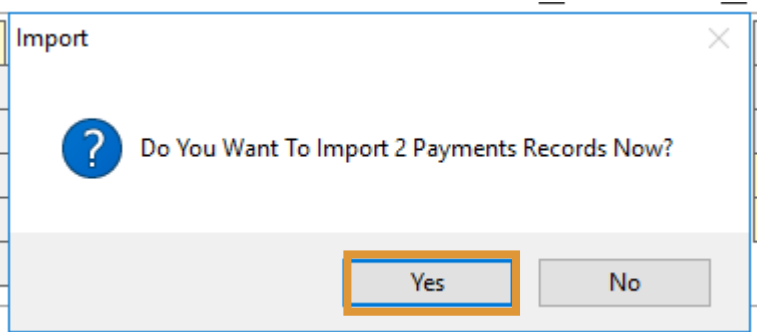
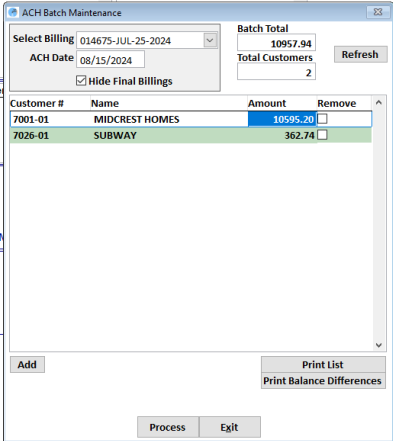
Nacha files can be balanced or unbalanced. A balanced file includes the transactions for each customer, and an offsetting record of the total amount of the client's bank information. This is called an offset record and is used to balance the file. An unbalanced file includes records for each customer, and no offset record.

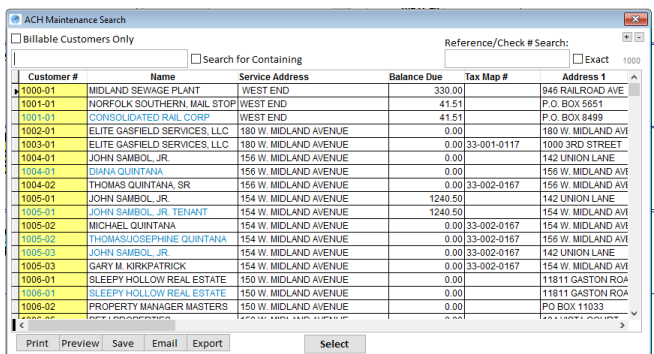
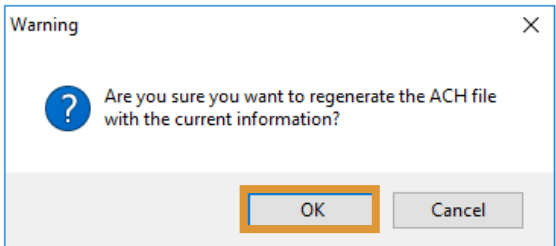
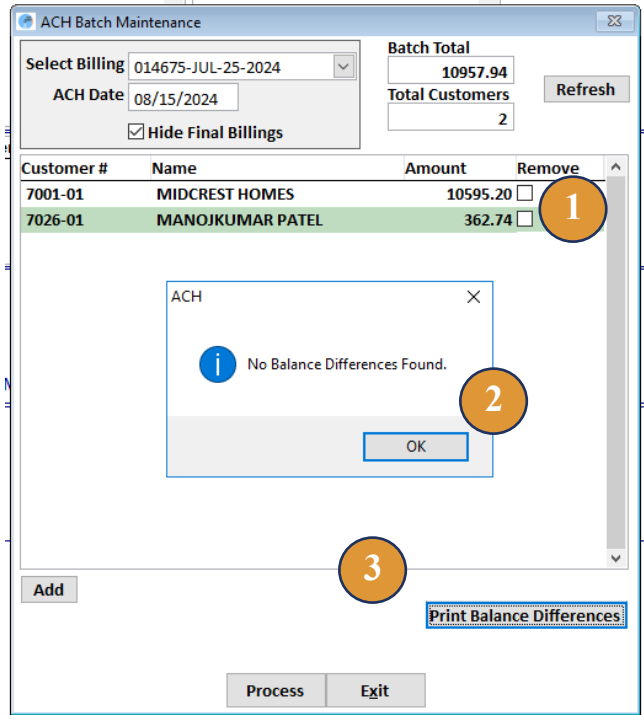
Step	Action	Support
1	<ol style="list-style-type: none"> 1. Select the ACH tab. 2. Complete the following fields. The information is required for System File Setup. 3. Check which boxes are necessary based on the information needed. 	<p>The screenshot shows the 'Utility Billing System File' setup screen. The 'ACH' tab is selected. The form includes the following fields and checkboxes:</p> <ul style="list-style-type: none"> Company Name: Diversified Technology Address: Diversified Technology, 946 RAILROAD AVENUE City, State, Zip: Bloomsburg, PA, 17815- Phone #: (570) 245-0050 Bank Name: ANYTOWN BANK Bank Routing/Transit #: 241272066 Account #: 00000000000000000000 Company Name: DIVERSIFIED IRS Employer ID #: 256007513 ACH Export Program: ACH Pay Location Code: AC Prenote: <input type="checkbox"/> ACH Import program: ACH for Final Bills: <input checked="" type="checkbox"/> Balanced ACH File: <input checked="" type="checkbox"/> Add Accounts to batch not in original billing: <input checked="" type="checkbox"/>

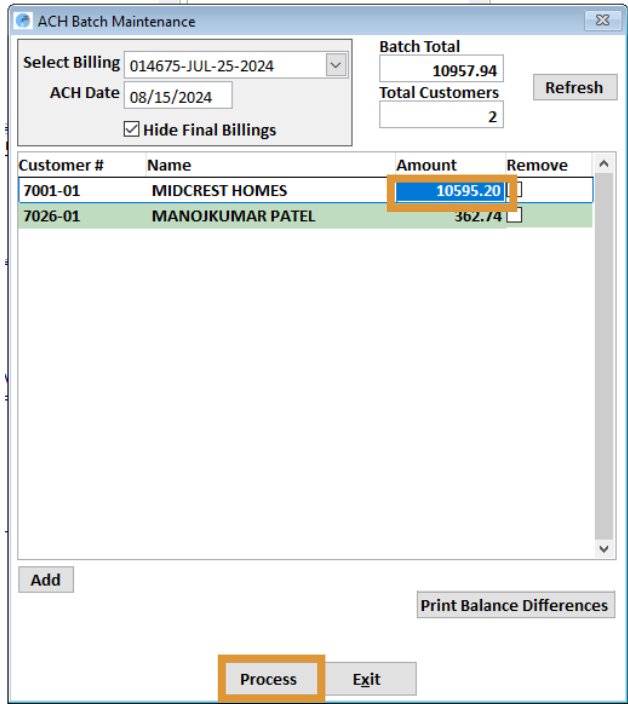
Step	Action	Support
2	Select Customer Direct Debit under the Maintenance tab.	 <p>Diversified Billing™ - Diversified Technology - File Maintenance Processing Reports Inq Customer Maintenance Billing Rates Municipality Codes District Codes Service Types Status Codes Transaction Codes System File Payment Location File Billing Cycles G/L Master Customer Direct Debit Route File Maintenance Images Meter Email Address Maintenance Misc. Charge Code Maintenance Customer Group Maintenance Custom Fields Tax Code Maintenance Deposit Code Maintenance Bill Message Maintenance Customer Type Maintenance</p>
3	Use the magnifying glass to select a customer. <i>Note: If the customer is not currently signed up for ACH, the system will ask you if you would like to add a record for the customer.</i>	 <p>Customer ACH Information Customer # <input type="text"/>  Add Record ? Not Found, Add a Record? Yes No OK Cancel Report Preview</p>
4	In the following screen, you can add or edit the routing number and account number. Check the box for savings account for savings, leave it unchecked for checking account.	 <p>Customer ACH Information Customer # 0010010  Name MC HAMMER Routing # <input type="text"/> Account # <input type="text"/> Savings Account <input type="checkbox"/> <input type="checkbox"/> Inactive Report <input type="checkbox"/> Preview OK Cancel</p>

Step	Action	Support
5	<p>Select the ACH date you plan to have the ACH file clear the bank. Then select OK.</p> <p><i>Note: The date is originally established in the job setup on the billing process and will be verified as a valid date when the file is sent to the bank.</i></p>	
6	Select Calculate Bills .	
7	Select ACH File Maintenance from the Utilities tab to edit the ACH transactions after the billing has been updated.	

Step	Action	Support
8	Once you have made any updates or changes to the ACH file, select the Refresh to view your changes. If you are satisfied with your changes, select Process to regenerate the ACH file and save changes.	
9	By default, the ACH file is created in the client's data folder, in a subfolder called ACH. The client will select this file to upload on their bank's website, typically 2 to 3 days before the ACH date. The bank will respond, indicating the file was accepted and what the total deposit is.	
10	Verify the total amount accepted by the bank matches the billing system. When you are finished, select Save the Exit .	

Step	Action	Support
11	<p>Insert the posting date and reference number of the billing batch. Select OK when finished.</p> <p><i>Note: This information can be found under Utilities and ACH File Maintenance.</i></p>	 
12	<p>If the total number of payments is correct, select Yes to import.</p> <p><i>Note: Always verify the amount on your receipt register matches the amount that was sent to the bank before updating.</i></p>	
13	<p>If you need to change the ACH file, this can be done via Utilities — ACH File Maintenance. Select Add and then Process.</p>	

Step	Action	Support
14	If you are satisfied with the changes you are making to the ACH file, select OK .	 
15	<p>1. Select the box next to the customer's name you want to remove from the ACH file.</p> <p>2. Select OK if you are sure you want to remove the customer's name and update the ACH file.</p> <p>3. Select Print Balance Differences if you want to see if there are differences between the file and the customer's account in the billing system.</p>	

Step	Action	Support
16	You can manually change the amount in the ACH file by highlighting the amount and putting the correct amount in. Select Process when finished.	 <p>The screenshot shows the 'ACH Batch Maintenance' window. At the top, there are fields for 'Select Billing' (014675-JUL-25-2024), 'ACH Date' (08/15/2024), and a checked 'Hide Final Billings' option. To the right, 'Batch Total' is 10957.94 and 'Total Customers' is 2. Below these is a table with columns 'Customer #', 'Name', 'Amount', and 'Remove'. The first row is '7001-01 MIDCREST HOMES' with an amount of '10595.20' (highlighted in blue) and a 'Remove' checkbox. The second row is '7026-01 MANOJKUMAR PATEL' with an amount of '362.74' and a 'Remove' checkbox. At the bottom, there are buttons for 'Add', 'Print Balance Differences', 'Process' (highlighted with an orange box), and 'Exit'.</p>