

# ACH Origination

## User Guide

**WINTRUST**<sup>®</sup>  
TREASURY MANAGEMENT

### **Table of Contents**

- Create an ACH Payment or ACH Collection Template ..... 3**
- Approve or Cancel a Created ACH Template..... 4**
- Edit or Delete an ACH Payment or ACH Collection Template..... 4**
- Make an ACH Payment or ACH Collection via Template..... 5**
- One Time ACH Payment or ACH Collection..... 6**
- Approve, Edit, or Delete ACH Payment or ACH Collection Transactions ..... 7**
- View Completed ACH Request History..... 8**
- Upload an ACH File (NACHA format only)..... 8**
- View and Approve an ACH File..... 8**
- View Uploaded ACH Files History..... 9**
- Got Questions? We Can Help ..... 9**

### **Create an ACH Payment or ACH Collection Template**

1. Click **Money Movement > ACH**.
  - a. Click **Make Payment**.
  - b. Click **Collect Money**.
2. Click on the **Create a template** link.
3. Fill in and select **the Template Information** fields:
  - a. **Template Name** – Type a name for the template (up to 20 alphanumeric characters).
  - b. **Request Type** – Drop down and choose your request type.
    - i. Select **CCD payment/collection** for corporate requests.
    - ii. Select **PPD payment/collection** for personal requests.
  - c. **Company Name/ID** – Drop down and choose your Company Name/ID associated with the Debit account.
  - d. **Template description** – Typically defaults to “ACH”. However, you may change the value of this field, up to 10 alphanumeric characters, to better describe the template. This information will appear on your bank statement in the description for the offset transaction.
  - e. **Debit/Credit account** – Drop down and select the debit (or credit) account associated with the Company Name/ID chosen.
  - f. **Maximum transfer amount** – Type in the maximum amount for each detail record in the template. For instance, if your template contains five recipients and you will not credit/debit over \$100, enter that amount in the field. This field may be edited prior to template use if necessary.
4. Click **Continue**.
5. Fill in the Credit (payments) or Debit (collections)/Destination Accounts fields:
  - a. **ABA/TRC** – Type in the recipient’s ABA number. Please use caution when using ABA numbers from a voided check as some may not be a FedACH participant.
    - You may use the **ABA search** link to search for an ABA/TRC as well.
  - b. **Account** – Type in the recipient’s account number.
  - c. **Account Type** – Drop down and choose the recipient’s account type.
  - d. **Name** – Type in the recipient’s name associated with the account.
  - e. **Detail ID (optional)** – Type in the Detail ID. This field is used to help identify the recipient. It is an optional field and may be left blank.
  - f. **Default Amount (optional)** – Type in the default amount. Best practice and recommended to leave defaulted to \$0.00.
  - g. **Additional information (optional)** – Type in a description that will accompany the transaction for the recipient. The recipient will see this information. You may leave blank and fill in when the template is being used.
6. Click **Add additional detail row** to add more recipients if needed.
7. Click **Save template**. 



Companies that require Dual Approval for Template Creation – Clicking Save Template will submit it for approval.

### Approve or Cancel a Created ACH Template

1. Click the **Approvals** button in the upper right corner on any page.
2. Click on **Templates**.
3. Under the ACH Templates heading, click the **Template Name** link for the request you want to approve or cancel. This will take you to the template to view the details.
  - a. Click the **Approve** button to approve the template. **i**
  - b. Click the **Cancel template request** link to cancel. On the next page, click on the Cancel request button.

**i** If you have opted into pre-notes, the template details cannot be used to initiate transactions until the delay days have elapsed.

### Edit or Delete an ACH Payment or ACH Collection Template

1. Click **Money Movement > ACH**.
  - a. Click **Make Payment** to edit a payment template.
  - b. Click **Collect Money** to edit a collection template.
2. Click the **Template Name** link for the template you would like to edit, copy, or delete.
3. Next to the Template Information heading, click on the appropriate icon. **i**
  - a. **Edit template** (✍) – Edit the information as needed and click Save changes.
  - b. **Delete template** (✕) – Verify the information and click Delete.
    - i. **Note:** The information cannot be recovered once the template is deleted.

**i** Companies that require Dual Approval for Template Creation – Clicking **Save changes** (to edit) or **Delete** (to delete the template) will submit the template action for approval.

If you have opted into pre-notes and edited (added new or changed an existing recipient's information), the template details cannot be used to initiate a transaction until the standard three-day period delay has elapsed.

### **Make an ACH Payment or ACH Collection via Template**

1. Click **Money Movement > ACH**.
  - a. Click **Make Payment** to send a payment.
  - b. Click **Collect Money** to send a collection.
2. Select the template you wish to use and click **Continue**.
3. In the template information section, enter the following:
  - a. **Effective Date** – Type in the effective date or click on the calendar icon to select a date.
  - b. **Control Amount (optional)** – Type in the dollar amount for the maximum value of the entire template. For instance, if all five recipient details will total \$1,000, type in that amount.
4. In the **Credit (for payments) or Debit (for collections)/Destination** section:
  - a. **Payment instructions**
    - Details that are **Held** or have amounts of \$0 will not be processed.
  - b. **Amount** – Type in the amount to pay or collect for the recipient.
  - c. **Additional information (optional)** – Type in text, up to 80 characters, that will accompany the transaction for the recipient. This information will appear to the recipient.
5. Click **Continue**.
6. Verify the transaction as needed and perform one of the following actions: 
  - a. Click the **Submit For Approval** link or button to submit the request for approval by another user.
  - b. Click the **Transmit** button to approve and transmit the request.



Companies that are opted into Standard Security for ACH will only have the Submit For Approval button available. When clicking Transmit, additional authentication will be needed in one of or both forms:

- **One Time Security Code** – Validate via a one-time security code. Please follow the prompts on the screen and then click **Submit**.
- **Secure Token – Passcode** – Enter your Passcode and click **Continue**.

### **One Time ACH Payment or ACH Collection**

1. Click **Money Movement > ACH**.
  - a. Click **Make Payment** to send a payment.
  - b. Click **Collect Money** to send a collection.
2. Click the **Send (or Collect) money without a template** link.
3. In the **Template Information** section:
  - a. **Request Type** – Drop down and choose your request type.
    - i. Select **CCD payment/collection** for corporate requests.
    - ii. Select **PPD payment/collection** for personal requests.
  - b. **Company Name/ID** – Drop down and choose your Company Name/ID associated with the Debit account.
  - c. **Template description** – Typically defaults to “ACH”. However, you may change the value of this field, up to 10 alphanumeric characters, to describe the template better. This information will appear on your bank statement in the description for the offset transaction.
  - d. **Debit/Credit account** – Drop down and select the debit (or credit) account associated with the Company Name/ID chosen.
  - e. **Maximum transfer amount** – Type in the maximum amount for each detail record in the template. For instance, if your template contains five recipients and you will not credit/debit over \$100, enter that amount in the field. This field may be edited prior to template use if necessary.
  - f. **Effective Date** – Type in the effective date or click on the calendar icon to select a date.
4. Click **Continue**.
5. Under the **Template Information** section:
  - a. **Control Amount (optional)** – Type in the dollar amount for the maximum value of the entire template. For instance, if all five recipient details will total \$1,000, enter that amount.
6. Fill in the **Credit (payments) or Debit (collections)/Destination Accounts** fields:
  - a. **ABA/TRC** – Type in the recipient’s ABA number. Please use caution when using ABA numbers from a voided check as some may not be a FedACH participant.
    - i. You may use the **ABA search** link to search for an ABA/TRC as well.
  - b. **Account** – Type in the recipient’s account number.
  - c. **Account Type** – Drop down and choose the recipient’s account type.
  - d. **Name** – Type in the recipient’s name associated with the account.
  - e. **Detail ID (optional)** – Type in the Detail ID. This field is used to help identify the recipient. It is an optional field and may be left blank.
  - f. **Amount** – Type in the amount to pay/collect.
  - g. **Additional information (optional)** – Type in a description that will accompany the transaction for the recipient if needed. The recipient will see this information.
7. Click **Add additional detail row** to add more recipients if needed.
8. Click **Continue**.

9. Verify the transaction as needed and perform one of the following actions: 
  - a. Click the **Submit For Approval** link or button to submit the request for approval by another user.
  - b. Click the **Transmit** button to approve and transmit the request.



Companies that are opted into Standard Security for ACH will only have the Submit For Approval button available. When clicking Transmit, additional authentication will be needed in one of or both forms:

- **One Time Security Code** – Validate via a one-time security code. Please follow the prompts on the screen and then click **Submit**.
- **Secure Token – Passcode** – Enter your Passcode and click **Continue**.

### Approve, Edit, or Delete ACH Payment or ACH Collection Transactions

1. Click the Approvals button in the upper right corner on any page.
2. Click on Transactions.
3. Under the ACH Transactions heading:
  - a. Approve or delete one request at a time:
    - i. Click on the Account link for the request awaiting approval.
    - ii. Verify the details in the request.
      1. Click the Transmit button to approve and transmit. 
      2. Click the Edit request (🔗) icon to edit details. You will receive a Verify ACH Transaction Edit pop up to confirm you want to edit the transaction.
        - a. You can also click the Return ACH transaction for edit link to return to the original initiator for correction.
      3. Click the Delete request (🗑️) icon to delete. You will be taken to the Verify ACH Transaction Deletion page to verify. Click the Delete button to delete.
    - b. You may approve multiple requests at one time if you do not need to view the details.
      - i. Check the box next to each request you would like to approve.
      - ii. Click Continue.
      - iii. Click Transmit. 



When clicking Transmit, additional authentication will be needed in one of or both forms:

- **One Time Security Code** – Validate via a one-time security code. Please follow the prompts on the screen and then click Submit.
- **Secure Token – Passcode** – Enter your Passcode and click Continue.

### View Completed ACH Request History

1. Click **Money Movement > ACH**.
2. Click on **History** and select the following:
  - a. **Account** – One or more accounts.
  - b. **Date type** – **Effective date** or **Transmit date**.
  - c. **Service** – One or more ACH types.
  - d. **Date range** – **Specific date** or a **Date Range** that correlates to the Date Type selected.
3. Click **Generate report**.

### Upload an ACH File (NACHA format only)

1. Click **Money Movement > ACH**.
2. Click **Upload Transactions**.
3. Click **Browse** and navigate to where the file is saved.
4. Click **Upload File**.
5. You will be taken to the **File Upload Status / Approve Files** page. You may need to refresh this page to view the file status.

### View and Approve an ACH File

1. Click the **Approvals** button in the upper right corner on any page.
2. Click on **Files**.
3. Under the **ACH Files** heading:
  - a. Approve or delete **one request** at a time:
    - i. Click on the **File Name** link for the request awaiting approval.
    - ii. Verify the details in the request.
      1. Click the **Transmit** button to approve and transmit. 
      2. Click the **Delete request** icon to delete. You will be taken to the Verify ACH File Deletion page. Click the **Delete** button to delete.
  - b. You may approve **multiple requests** at one time if you do not need to view the details.
    - i. Check the box next to each request you would like to approve.
    - ii. Click **Continue**.
    - iii. Click **Transmit**. 



When clicking Transmit, additional authentication will be needed in one of or both forms:

- **One Time Security Code** – Validate via a one-time security code. Please follow the prompts on the screen and then click Submit.
- **Secure Token** – Passcode – Enter your Passcode and click Continue.

### View Uploaded ACH Files History

1. Click **Money Movement > ACH**.
2. Click on **Uploaded Files** and select the following:
  - a. **Status** – One or more statuses or select All to pull all files.
    - i. The status of **Confirmed** will pull files that have been successfully transmitted and processed for the Specific date or date range selected.
  - b. **Date range** – **Specific date** or a **Date Range**.
3. Click **Generate report**.

### Got Questions? We Can Help

There are additional resource links for users found at the bottom of each page within i-BusinessBanking™ in the Got Questions tab. Clicking on the tab will pull it up and display the Treasury Management Support telephone number, along with 'How Do I?' and 'Frequently Asked Questions' links.



The Treasury Management Support team is available to assist Monday through Friday from 7:30 a.m. – 6 p.m. CST.

- Illinois Support: 847-939-9050
- Wisconsin Support: 262-369-4220
- Michigan Support: 616-494-1455

### Important Notice

This document and the information contained herein are the property of Wintrust Financial Corporation. Any unauthorized use of, reproduction of, or reference to the information included in this document, whether direct or implied, is prohibited.