

The following instructions will provide you with step-by-step details of initiating ACH transactions within Business Connect. If you have any questions or need additional assistance, please reach out to Business Services directly. If you are a business owner and would like to apply for Business Connect, [CLICK HERE](#). If you are a business that currently uses Business Connect and have questions, [CLICK HERE](#).

### INFO

WESTconsin Business Connect allows permitted Business Administrators and Business Users to send and collect ACH transactions. This must be enabled and approved by WESTconsin Credit Union prior to use.

#### Important notes:

- The cutoff time to submit and approve ACH transactions for the following day is **1:00PM Central Time**.
- It is highly recommended to submit all payroll files at least 2 business days before the Deliver On date. This allows for any errors to be corrected ahead of time and for a successful payroll.

### ACH TEMPLATES

ACH templates help reduce errors and provide efficiency. Create the template first, and then initiate transactions. Only PPD and CCD ACH transactions can be submitted through WESTconsin Business Connect.

#### Manage Payment Templates screen:

- Add a template
- Search for a template
- Edit, delete, or copy a template (except those in an Approval Pending status)

#### Template statuses:

- Needs Attention – reasons include approver declined the template, funding account is closed
- Approval Pending – new and edited templates require approval
- Approved – available for initiation

### ADDING AN ACH TEMPLATE

1. **Login** to WESTconsin Business Connect
2. **Click** “ACH/Wire Payment”
3. **Click** “Manage Payment Templates”
4. **Click** “Add a Template”
5. **Enter** template name > **Select** funding account > **Select** template type from dropdown
6. **Select** if collecting or making a payment for Personal/Consumer (PPD) or Commercial/Business (CCD) ACH
  - Payroll (PPD) is for making payments only, so this option won't display
7. **Select** ACH Company ID that corresponds with the account the funds are coming from
8. **Enter** Template Description
  - Max 10 characters, shows on recipient's transaction details

9. **Choose** to settle via Batch Offset or Item Offset
  - Example: 4 employees are paid \$200 each:
    - One Settlement Entry Per Batch offset: one (1) \$800 debit from the funding account
    - One Settlement Entry Per Item offset: four (4) \$200 debits from the funding account
  - Note: If prefunding is utilized, only select batch offset as itemized offsets will still batch
10. **Add** employee, consumer, or recipient based on template type
  - Adding participants:
    - No limit on number of entries per template
    - Addenda is available except for Payroll
    - Prenote is optional
      - Prenotes are used to “test” that the recipient’s account number information is accurate
      - Upon checking “Create a Prenote”, a message appears: “You will not be able to schedule payments for this employee until this prenote processes”
      - A mandatory 2 business day waiting period is enforced for all recipients with prenotes; after 2 business days, an ACH transaction can be initiated to/from the recipient
      - **NOTE:** It may take up to 3 business days to receive notice of an incorrect account number being used. It is recommended that when using prenotes, the template is completed and submitted at least 4 business days before needing to initiate an ACH transaction.
      - If recipient information comes back as inaccurate, *WEST*consin Credit Union will inform the business to make the appropriate changes via the agreed upon method determined in the ACH Origination Agreement
    - Option to **Hold** to exclude some ACH recipients from a batch
      - By selecting the hold box, this will exclude those selected from the batch
      - To remove the recipient from the hold, de-select the checkbox
      - The recipient table reflects recipients on hold by calculating the payment information of only those recipients that are not on hold (active recipients)
      - There is no expiration for holds placed on recipients
    - Amount field can be set to \$0 then changed during ACH initiation process

## INITIATING AN ACH USING A TEMPLATE

1. **Login** to Business Connect account
2. **Click** “ACH/Wire Payment”
3. **Click** “Make/Collect a Payment”
4. **Click** circle next to “Make Payments”
5. **Leave** “Use a Template” selected
6. **Click** “Enter a template name” > **Choose** from list; can also enter template name
  - ACH templates and wire templates display together in list of options
7. (Optional) **Edit** amount or addenda fields, if desired
8. (Optional) **Check** hold box to remove recipients from that batch. Only can be placed for one-time payments.
9. **Select** the deliver on date
  - Defaults to next business day (can be scheduled up to one year out)
  - If past the cutoff time, the date defaults to 2 business days out
10. (Optional) **Make** ACH repeating > **Click** “Never” to create rule
11. **Click** “Continue to review”

## INITIATING AN ACH WITHOUT TEMPLATE/AS A ONE-TIME TRANSACTION

1. **Login** to *WEST*consin Business Connect
2. **Click** “ACH/Wire Payment”
3. **Click** “Make/Collect a Payment”
4. **Click** circle next to “Make Payments”
5. **Select** “Make a one-time payment” from drop down
6. **Select** funding account
7. **Select** “Commercial (CCD)”, “Consumer (PPD)”, or “Payroll (PPD)” as payment type from dropdown
8. **Select** ACH Company ID that correlates with the account the funds are coming out of
9. (Optional) **Add** Payment name
  - Referenced only within *WEST*consin Business Connect account
10. **Enter** Payment Description
  - Max 10 characters, shows on recipient's transaction details
11. **Choose** how to settle the payments
  - Example: 4 employees are paid \$200 each:
    - One Settlement Entry Per Batch offset: one (1) \$800 debit from the funding account
    - One Settlement Entry Per Item offset: four (4) \$200 debits from the funding account
  - Note: If prefunding is utilized, only select batch offset as itemized offsets will still batch
12. **Add** participants, e.g. employees for Payroll
  - No limit on number of entries
  - No addenda field available for Payroll
13. **Select** the deliver on date
14. **Review** > **Click** “Pay”
  - Approval Pending message will display in the “My Approval” section if there is another Business Administrator or an authorized Business User
  - Option to save ACH as template also displays; if selected, the template will need to be approved by a Business Administrator or authorized Business User

## APPROVING A TEMPLATE OR ACH

1. **Login** to *WEST*consin Business Connect
2. **View** my approvals widget
3. **Click** Approve
4. **Follow** verification steps
5. **Confirm** approval on screen

## PAYMENT ACTIVITY

1. **Login** to *WEST*consin Business Connect
2. **Click** “ACH/Wire Payment”
3. **Click** “Scheduled Payments”
  - All activity for the business displays, not just activity by the logged in Business Administrator/Business User. However, Business User permissions impact the activity they can view

### Scheduled payments:

- Payments show once scheduled (aka pending)
- The next payment in a recurring series displays at the top; future single payments are listed below
- Option to cancel unless payment is pending approval shows after clicking options next to the payment
- ACH transactions scheduled for a future date stay in the Scheduled view until 2:00 AM Central Time one business day before the Deliver On date, and then move to the processed payments tab
- Will show number of recipients on hold (if applicable)

#### Approved payments:

- 30-day history
- To see details of older payments, the data can be reviewed using Reports – see the [Reports User Guide](#)
- Payments show here when sent to WESTconsin Credit Union – **does not mean it's been approved**
  - After payment is approved by WESTconsin Credit Union: The payment remains in processed payments tab, an email is sent to all Business Administrators and the Business User who originated it
  - After payment is declined by WESTconsin Credit Union: The payment moves to the declined payments tab, an email is sent to all Business Administrators and the Business User who originated it
- Option to “Copy Payment” allows Business Administrator and Business User to resend
- Option to “Reverse” payment allows Business Administrator and Business User to reverse the transaction (only available 1-5 business days after the settlement date)

#### Declined payments:

- 30-day history
- To see details of older payments, the data can be reviewed using Reports – see the [Reports User Guide](#)
- Includes payments declined by Business Administrators, Business Users, and WESTconsin Credit Union
  - If declined by WESTconsin, a reason shows on the details window
- Options to view details or initiate a new payment
- When a recurring payment fails due to no active recipients, the payment displays in the Declined/Failed tab with the “No active recipients” alert and a status of Recurring payment failed

## ACH FILE IMPORT

Efficient and secure way to streamline ACH initiation by importing recipients using a delimited or NACHA file.

ACH File Import does not support prenotes within the uploaded file, however, saving the file as a template will allow for prenotes as needed. For assistance with this, email [bservices@westconsinu.org](mailto:bservices@westconsinu.org) as needed.

Two key parts to processing:

#### I. **Manage Import File Definitions:**

The business needs to tell WESTconsin Business Connect how to make sense of the data that will be imported; this process defines the file attributes, fields and positions in the file.

1. **Login** to WESTconsin Business Connect
2. **Click** “ACH/Wire Payment”
3. **Click** “Manage Import File Definitions”
4. **Click** “Add a file definition”

5. **Enter** file definition name
  - File definition name must be unique from other file definitions
6. **Select** funding account
7. **Select** “Commercial (CCD)”, “Consumer (PPD)”, or “Payroll (PPD)” as payment type from dropdown
  - **Select** “Make a Payment” or “Collect a Payment” for Commercial (CCD) and Consumer (PPD) payment types
8. **Select** ACH Company ID that correlates with the account the funds are coming out of
9. **Enter** Payment Description
  - Max 10 characters, shows in recipient's transaction details
10. **Choose** how to settle the payments
  - Example: 4 employees are paid \$200 each:
    - One Settlement Entry Per Batch offset: one (1) \$800 debit from the funding account
    - One Settlement Entry Per Item offset: four (4) \$200 debits from the funding account
  - Note: If prefunding is utilized, only select batch offset as itemized offsets will still batch
11. **Select** Delimited or NACHA as the file type from dropdown
  - For Delimited file type:
    - **Check** box to skip header if the file has a header in the first row
    - **Select** the delimiter that separates the data
    - **Enter** number of fields (i.e. columns of data) in the file
    - **Select** a field to match records by
      - Determines which field the system compares when the user imports a file using an existing map
  - For NACHA file type:
    - **Select** a field to match records by
      - Determines which field the system compares when the user imports a file using an existing map
12. **Click** “Next”
  - For Delimited file type:
    - **Select** which field information is located from corresponding dropdowns
      - Tell the system where the data is located (in what column) within the file
      - Required fields: Routing number, Bank account number, Account Type, Amount, Recipient Name
    - **Click** “Next”
  - For NACHA file type:
    - **Click** “Next”, mapping is not required
13. **Upload** a file to test file definitions
  - Approval is not required when creating an import file map; the File Definition can be edited later if file layouts change
14. **Click** “Save File Definition” when complete

## II. Import a file of recipients

Imports the file to initiate payment/collection

1. **Login** to WESTconsin Business Connect

2. **Click** “ACH/Wire Payment”
3. **Click** “Import Recipient Information”
4. **Select** an import file definition
5. **Select** one of the reasons for import if the file definition has been used before
  - Previously imported recipients display
  - **Add new and update existing**
    - Add recipients from import file where no match is found on matching key
    - If matching key is found, replace any existing values with new value
    - If existing recipients from previous import are not found in import file, delete and remove from payment file
  - **Add new recipients only**
    - Add recipients from import file where no match is found on matching key
    - Do not change existing recipients, even if new information is in the import file
  - **Update existing recipients**
    - If matching key is found, replace any existing values with new value
    - If new recipients are included in import file do not add
    - If existing recipients from previous import are not found in the current import file, leave unchanged and include in payment file
  - **Delete existing and add recipients**
    - Delete all recipients from previous import
    - Add recipients from import file
6. **Click** “Browse” to locate the file of recipients to import
7. **Check** box to allow duplicates
  - See “Match Records By” field in file definition summary
8. **Review** recipients and payment details that show
9. **Select** the deliver on date
10. **Click** “Make/Collect a Payment”
  - Approval Pending message will display in the “My Approval” section if there is another Business Administrator or an authorized Business User
  - Option to save ACH as template also displays, if selected, the template will need to be approved by a Business Administrator or authorized Business User

## TROUBLESHOOTING ACH IMPORT

Some finer, technical details about ACH Import that may be helpful when troubleshooting issues:

- **Allow Duplicate Transactions**
  - ACH File import allows for duplicate transactions in certain import scenarios. The Business Administrator or Business User can check a box to allow duplicate entries in the file. This impacts the Import Recipient Information page only; the file test screen when creating a map does not allow duplicates.
  - For subsequent imports using the same File Map Definition where duplicates were imported previously, these two reasons will be grayed out (since the system won’t know which duplicates to update):
    - Add new recipients and update existing
    - Updating existing recipients
- **Allow Most Special Characters**

- ACH File import allows most special characters, spaces in the middle of the Recipient ID, and alphanumeric characters. Special characters NOT allowed:  
{ Curly Bracket Left } Curly Bracket Right | Pipe Sign ^ Caret \* Asterisk

- **Account Number Length**

- Account numbers must be between 3 and 17 characters long. When an imported file contains account numbers that are 3 characters long, it can only be used to make payments, NOT used to create a template. The minimum account number in all other areas of Business Connect remains 4 characters. Also, spaces are not allowed in the middle of account numbers.

- **Zero Dollar Transactions**

- Zero dollar transactions are allowed in the import files. This will not create a pre-note; the system will not generate a transaction for that record.

## ACH PASS THROUGH

ACH Pass Through allows a permitted Business Administrator or Business User to take an ACH file, created in another system, and use WESTconsin Business Connect as a pass through system to get that file to WESTconsin Credit Union to be processed. ACH Pass Through is a feature that must be approved by WESTconsin Credit Union and may not be available to all businesses.

1. **Login** to WESTconsin Business Connect
2. **Click** “ACH/Wire Payment”
3. **Click** “Upload pass through file”
4. **Click** circle next to “Upload pass through file”
5. **Select** funding account
6. **Click** Browse to locate and select the pass through file
  - Must be an .ach file
  - File must be balanced
7. **Click** “Upload”
  - If any errors are found, the error is detailed out on the screen
  - Edits are not allowed on WESTconsin Business Connect; errors must be fixed by the business before submitting file
  - Approval Pending message will display in the “My Approval” section if there is another Business Administrator or an authorized Business User
  - **NOTE:** There are no duplicate checks to ensure the business doesn't upload the same file twice *Is this statement better?* – The system will not recognize or prevent a duplicate file from being uploaded by the business

## REVERSAL OF ACH TRANSACTIONS

If an ACH transaction for deposit or collection has been sent in error (example – duplicate transaction, incorrect dollar amount, etc.) a reversal can be submitted. This option is only available for 1-5 business days after the settlement date of the original transaction. Individual transactions or all transactions in a batch can be submitted for reversal.

**NOTE:** Reversal requests of credit entries for payroll, etc. may not be honored by the receiving financial if they will suffer a loss by returning the transaction(s). It is highly recommended that account numbers are verified by having the recipient provide a voided check/written statement from the financial with their account information and/or sending a prenote to test the account information before the first actual deposit.

1. **Login** to WESTconsin Business Connect

2. **Click** “ACH/Wire Payment”
3. **Click** “Make/Collect a Payment”
4. **Click** “Processed Payments” tab
5. **Click** “Options” next to transaction or batch of transactions to be reversed
  - If it is a batch of transactions, **select** any or all of the transactions to be reversed when prompted
  - Deliver On date defaults to the next business day and cannot be changed
6. **Click** “Reverse”